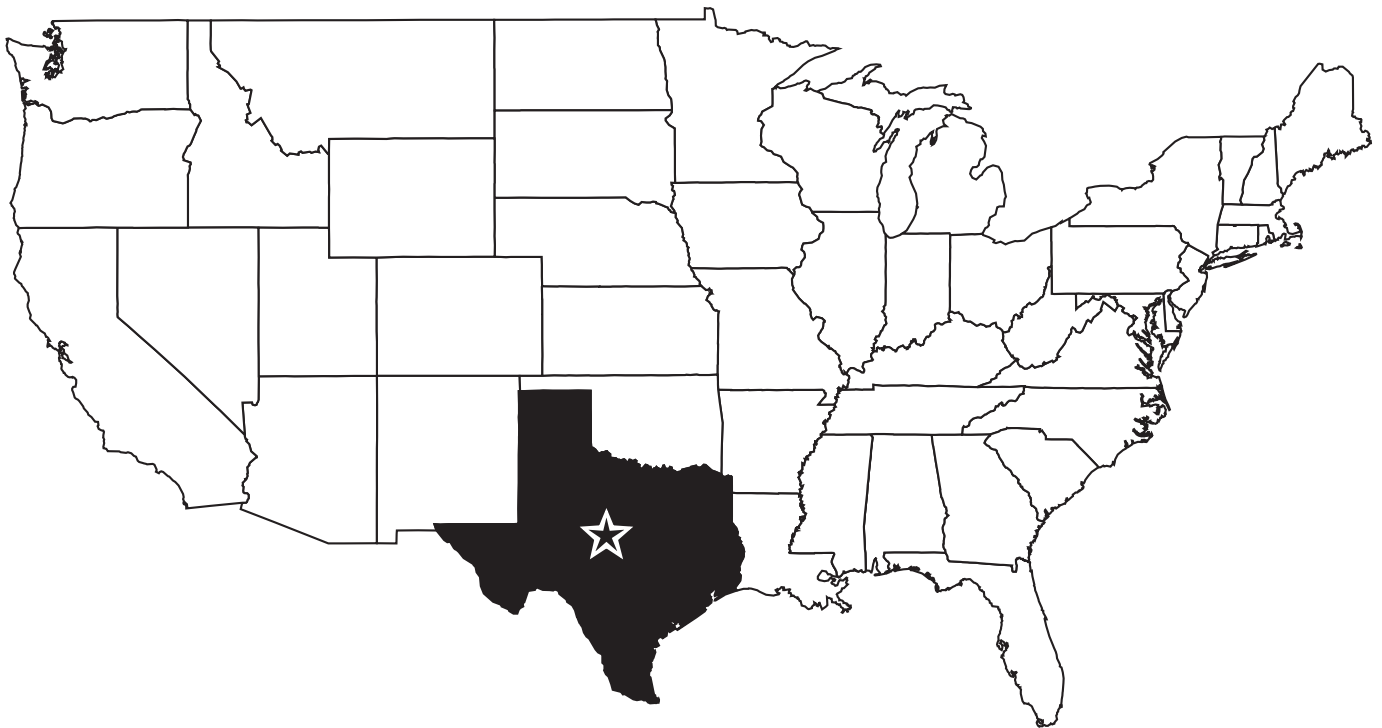


Women's Education and Earnings in Texas



**Report of the
American Association of University Women Educational Foundation**

Prepared by the Institute for Women's Policy Research

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About This Report

This publication is part of a joint project of the American Association of University Women Educational Foundation and the Institute for Women's Policy Research to analyze women's educational status in the 50 states, the District of Columbia, and Puerto Rico. The report includes detailed information on the educational status of women and the economic gains from education in Texas.

The AAUW Educational Foundation is a leading voice for equity for women and girls in education and the workplace. One of the world's largest sources of funding exclusively for graduate women, the Educational Foundation provides about \$4 million each year in fellowships, grants, and awards for outstanding women around the globe and for community action projects.

The Institute for Women's Policy Research is an independent, nonprofit, public policy research organization dedicated to informing and stimulating the debate on issues of critical importance to women and their families. IWPR focuses on poverty and welfare, employment and earnings, work and family, health and safety, and women's civic and political participation. IWPR also works in affiliation with the graduate programs in public policy and women's studies at George Washington University.

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Introduction

Women have made remarkable strides in education during the past three decades, but these gains have yet to translate into full equity in pay. Women still earn less than men earn in nearly every profession and at every stage of their careers, and this earnings gap is evident in every state in the nation.

This report focuses on educational attainment and earnings among women in Texas.¹ Texas ranked 31st in the nation in 2000 for the proportion of its female population with a four-year college degree or more (see Table 1).² Women in Texas have lower levels of education than do men in the state. In 2000, 25.1 percent of men and 21.4 percent of women had completed four or more years of college (see Appendix II). While women in Texas with at least a four-year college degree had the 18th highest median annual earnings in the country, compared to similarly educated women, the state ranked 30th, much lower, for the earnings ratio between women and men at that level of education. Both educational attainment and earnings vary by women's race and ethnicity, urban or rural status, and family income.

Table 1: Texas's Rankings on Key Education Indicators

Indicator	Texas Value	National Value	National Rank	Regional Rank
Women With Four-Year College Degree or More, 2000	21.4%	22.8%	31	1
Median Annual Earnings of Women With a High School Education, 1999 (In 2003 Dollars)	\$22,200	\$24,300	32	1
Median Annual Earnings of Women With a Four-year College Degree or More, 1999 (In 2003 Dollars)	\$42,900	\$44,200	18	1
Earnings Ratio Between Women and Men With a Four-year College Degree or More, 1999	69.4%	71.5%	30	1

Note: National rankings range from 1 to 52 and include the 50 states, the District of Columbia, and Puerto Rico. Regional rankings range from 1 to 4 and include Arkansas, Louisiana, Oklahoma, and Texas.

Women's advances in higher education throughout the last quarter-century have been substantial. Between 1980 and 2000, the percentage of women with a high school education or more increased by more than 15 percentage points (U.S. Department of Commerce, Bureau of the Census 2004a). In fact, in 2002 in the United States, the percentage of women with a high school diploma slightly exceeded the percentage of similarly educated men, at 84.4 and 83.8 percent respectively (ibid.). In 2002, 39.7 percent of women and 33.7 percent of men ages 18 to 24 were enrolled in college (U.S. Department of Commerce, Bureau of the Census 2004b).

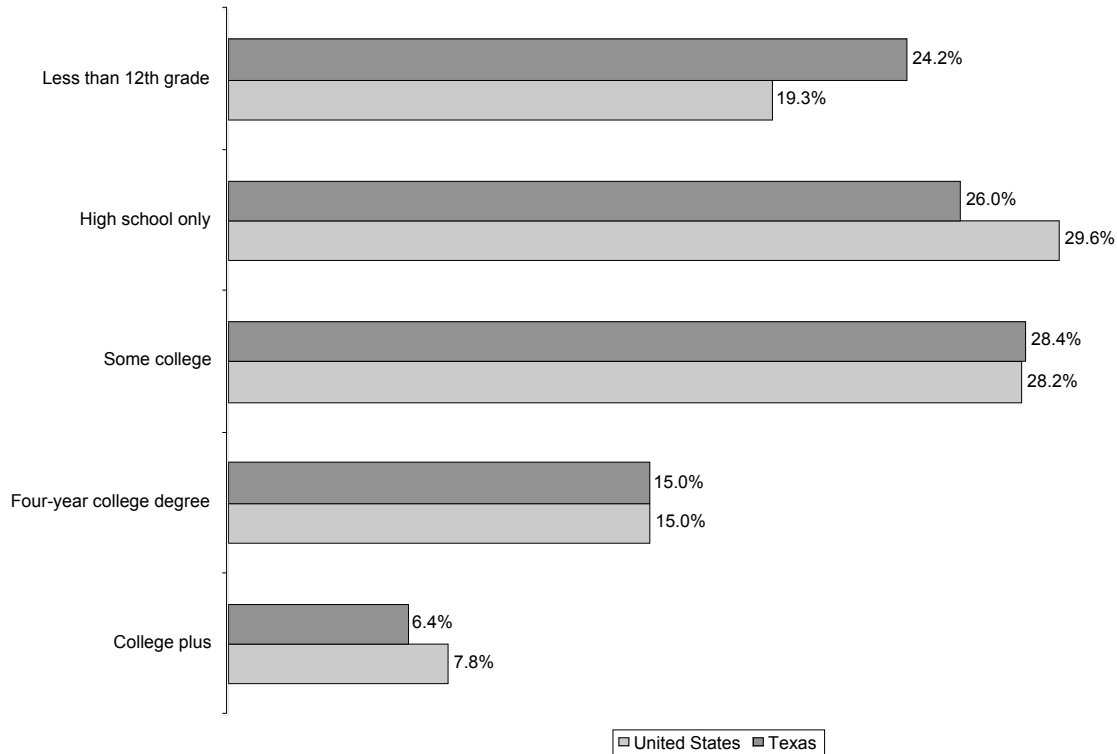
¹ This report is based on calculations using data from the 2000 Decennial Census Public Use Microsample. Throughout the report, the population includes all men and women ages 25 and older. Information on earnings is reported for the population ages 25 and older who worked full time, year-round. See Appendix I for methodology.

² See Appendix II for state data and rankings presented in Table 1.

Educational Attainment

Women in Texas and women nationally are equally likely to have a four-year college degree (Figure 1). In 2000, 21.4 percent of women in Texas and 22.8 percent of women in the nation had a four-year college degree or more. Women in Texas (24.2 percent) were less likely than women nationally (19.3 percent) to have completed high school.

Figure 1: Women's Educational Attainment in Texas and the United States, 2000

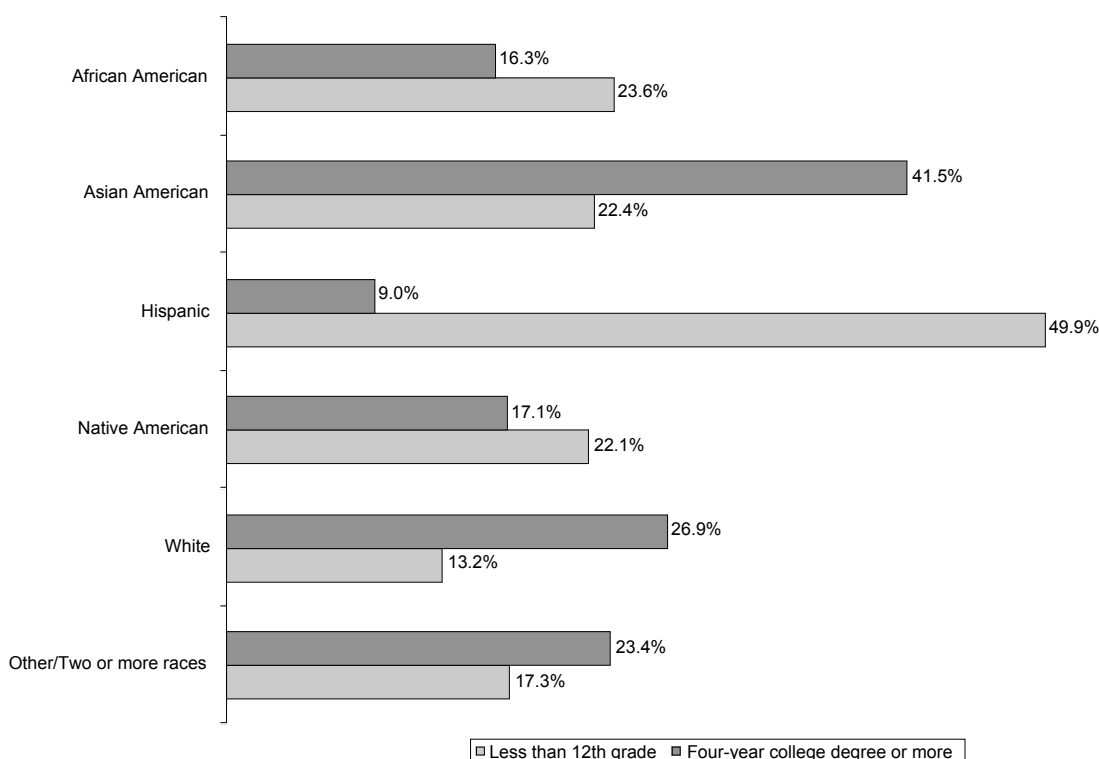


Men in Texas are less likely than men nationally to have a four-year college degree or more (25.1 and 26.1 percent respectively in 2000) (Appendix II). As in the United States as a whole, men in Texas have higher levels of educational attainment than do women. More than a quarter of men (25.1 percent) and only 21.4 percent of women in Texas had a four-year college degree or more in 2000. A similar percentage of men and women in Texas had not completed high school in 2000, but women were more likely to have only a high school diploma (see Table 2 on page 8).

Racial and Ethnic Differences

Women's educational attainment differs dramatically by race and ethnicity (Figure 2). Among racial and ethnic groups in Texas in 2000, Asian American women were by far the most likely to have a four-year college degree or more (41.5 percent), white women were the second-most likely (26.9 percent), and Hispanic women were the least likely (9.0 percent). African American and Native American women in Texas also had relatively low levels of college completion: Only 16.3 percent of African American women and 17.1 percent of Native American women held a four-year college degree or more in 2000.

Figure 2: Women's Educational Attainment in Texas, by Race and Ethnicity, 2000



In the attainment of a high school diploma, differences by race are dramatic. Almost half of Hispanic women in Texas (49.9 percent) did not have a high school diploma in 2000 (Table 2). Hispanic women in Texas were also less likely than Hispanic women nationally to have completed high school. In contrast, Asian American women in Texas (14.6 percent) were far more likely than women of other racial and ethnic groups to have more than a college education.

Table 2: Educational Attainment in Texas and the United States, by Race and Ethnicity, 2000

Texas

		Less than 12th grade		High school only		Some college		Four-year college degree		College plus		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
African American	Women	173	23.6%	208	28.4%	232	31.7%	83	11.4%	36	5.0%	732	100.0%
	Men	156	24.7%	200	31.6%	186	29.4%	64	10.1%	27	4.3%	633	100.0%
Asian American	Women	42	22.4%	32	16.9%	36	19.1%	51	26.9%	28	14.6%	189	100.0%
	Men	26	15.2%	20	11.3%	35	20.0%	46	26.3%	47	27.2%	174	100.0%
Hispanic	Women	851	49.9%	382	22.4%	320	18.8%	107	6.3%	47	2.8%	1,707	100.0%
	Men	879	51.8%	366	21.6%	306	18.0%	95	5.6%	52	3.0%	1,697	100.0%
Native American	Women	5	22.1%	6	24.9%	8	36.0%	3	11.6%	1	5.5%	23	100.0%
	Men	4	19.1%	6	25.1%	8	34.0%	3	14.4%	2	7.4%	23	100.0%
White	Women	509	13.2%	1,071	27.7%	1,245	32.2%	731	18.9%	306	7.9%	3,862	100.0%
	Men	442	12.3%	856	23.8%	1,104	30.7%	783	21.8%	415	11.5%	3,600	100.0%
Other/Two or More Races	Women	13	17.3%	17	23.9%	26	35.4%	11	15.8%	6	7.6%	73	100.0%
	Men	11	15.6%	14	20.8%	23	33.5%	13	18.7%	8	11.4%	69	100.0%
Total	Women	1,592	24.2%	1,716	26.0%	1,868	28.4%	986	15.0%	424	6.4%	6,586	100.0%
	Men	1,519	24.5%	1,462	23.6%	1,661	26.8%	1,004	16.2%	551	8.9%	6,197	100.0%

United States

		Less than 12th grade		High school only		Some college		Four-year college degree		College plus		Total	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
African American	Women	2,827	26.4%	3,059	28.5%	3,194	29.8%	1,080	10.1%	559	5.2%	10,718	100.0%
	Men	2,549	28.9%	2,771	31.4%	2,348	26.6%	778	8.8%	383	4.3%	8,829	100.0%
Asian American	Women	794	22.0%	636	17.6%	747	20.6%	968	26.8%	473	13.1%	3,619	100.0%
	Men	529	16.7%	469	14.8%	666	21.0%	821	25.9%	688	21.7%	3,173	100.0%
Hispanic	Women	4,171	46.0%	2,029	22.4%	1,897	20.9%	635	7.0%	342	3.8%	9,073	100.0%
	Men	4,517	49.2%	1,995	21.7%	1,733	18.9%	578	6.3%	356	3.9%	9,180	100.0%
Native American	Women	160	26.2%	177	28.9%	201	32.8%	50	8.2%	24	3.9%	612	100.0%
	Men	155	27.4%	176	31.1%	168	29.8%	42	7.5%	24	4.2%	565	100.0%
White	Women	10,153	14.6%	21,895	31.4%	20,403	29.3%	11,349	16.3%	5,952	8.5%	69,753	100.0%
	Men	9,330	14.6%	18,255	28.5%	17,704	27.7%	11,586	18.1%	7,125	11.1%	64,000	100.0%
Other/Two or More Races	Women	282	20.7%	356	26.1%	430	31.5%	196	14.4%	99	7.3%	1,363	100.0%
	Men	256	19.7%	339	26.1%	378	29.2%	199	15.3%	125	9.6%	1,298	100.0%
Total	Women	18,387	19.3%	28,152	29.6%	26,872	28.2%	14,278	15.0%	7,449	7.8%	95,138	100.0%
	Men	17,337	19.9%	24,005	27.6%	22,997	26.4%	14,005	16.1%	8,700	10.0%	87,044	100.0%

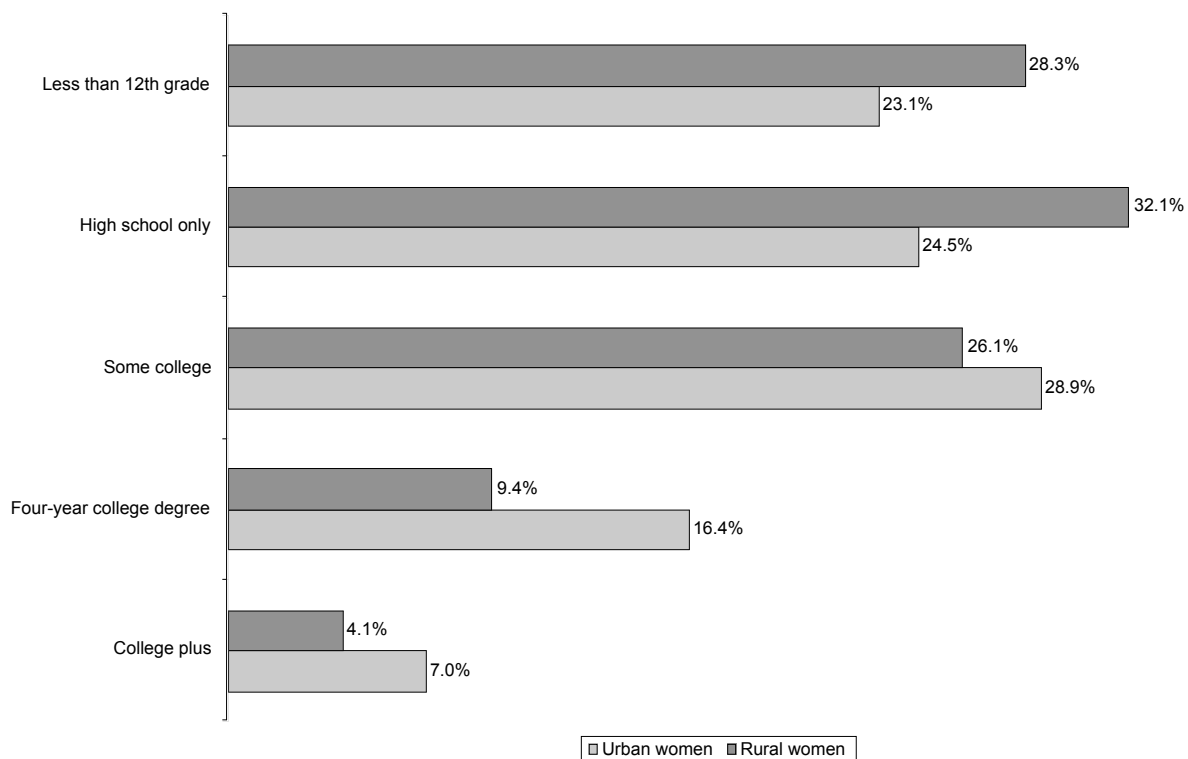
Note: Number (No.) is the population number in thousands.

Compared with their male counterparts in Texas, white, Asian American, and Native American women had lower levels of educational attainment in 2000. Hispanic and African American women, on the other hand, were more likely to complete high school and have a four-year college degree or more than were men of these racial and ethnic groups in Texas. This pattern is similar to the national pattern, where white and Asian American women are less likely than their male counterparts to have a four-year college degree or more, and Hispanic, Native American, and African American women are more likely than men of these racial and ethnic groups to have a four-year college degree or more.

Urban and Rural Differences

Nationally and in Texas, women in urban areas have much higher educational attainment than do women in rural areas. As Figure 3 shows, 23.4 of women in urban areas and 13.5 percent of women in rural areas in Texas had a four-year college degree or more in 2000. Women in rural areas (28.3 percent) were more likely than women in urban areas (23.1 percent) to have not completed high school and less likely to continue their education after high school (60.4 percent of rural women and 47.6 percent of urban women have a high school diploma or less).

Figure 3: Women's Educational Attainment in Texas, by Urban/Rural Status, 2000



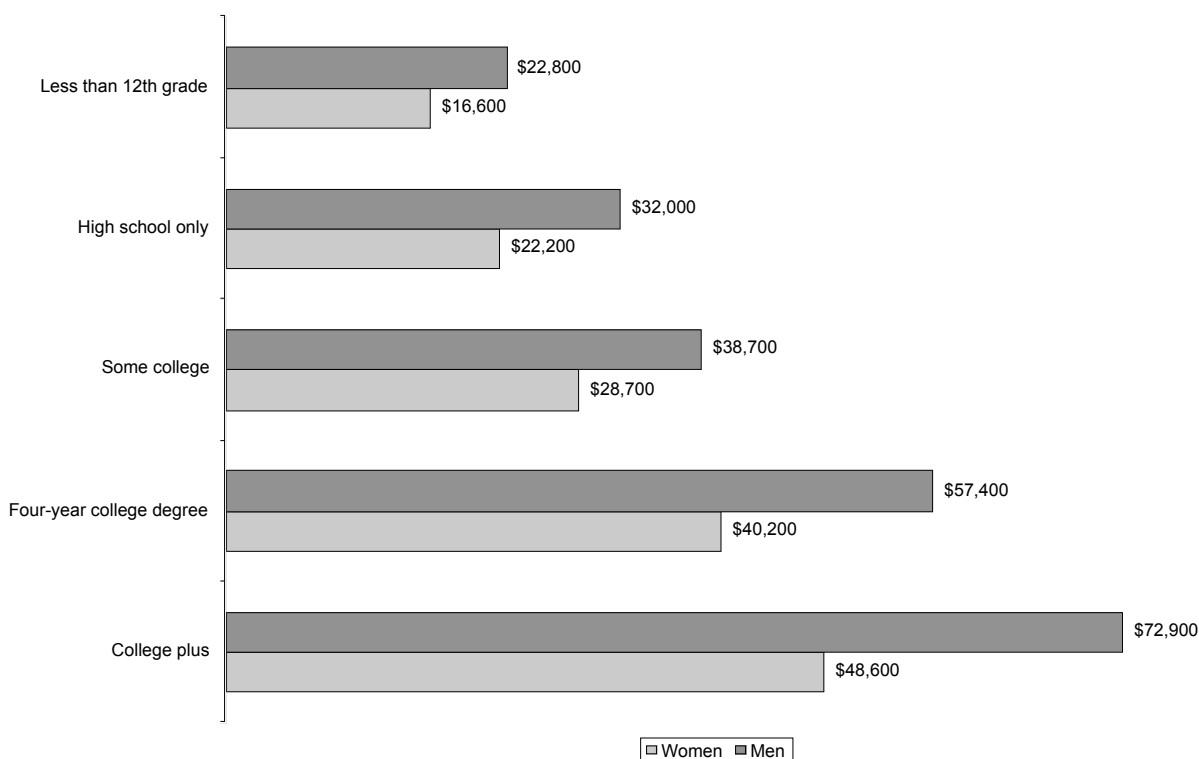
Rural schools face larger funding shortages, lower teacher salaries, and higher rates of poverty than do many urban schools (Beeson & Strange 2003; Miller & Weber 2004). Nationwide, rural schools receive approximately 13 percent less funding per pupil than do urban schools (Loveless 2003). Rural students also have less access to technology than do their urban counterparts

(Beeson & Strange 2003), which can affect rural students' preparedness for higher education and careers in higher paying fields.

Earnings and Education

Higher earnings are associated with higher levels of education for both men and women. For example, women with a high school diploma in Texas earned, on average, \$5,600 more in 1999 than women without a high school diploma earned (Figure 4).

Figure 4: Earnings in Texas, by Educational Attainment, 1999 (In 2003 Dollars)



The earnings gain from a college degree is substantial. In 1999, women in Texas with only a four-year college degree earned \$18,000 (81.1 percent) more, on average, than women with only a high school diploma earned. Men with only a four-year college degree earned \$25,400 (79.4 percent) more than men with only a high school diploma earned. The relative gain from a high school diploma was lower for women than for men. Women with only a high school diploma earned 33.7 percent more than women without a diploma earned, while men with only a high school diploma earned 40.4 percent more than men without one earned (Figure 4).

Women in Texas, like women across the United States, earn less than men earn at every level of education, and college-educated women earn more than women without this credential earn. The ratio between women's and men's earnings was worst for women with more than a college degree (66.7 percent) and best for women with some college (74.2 percent) (Table 3).

Women in Texas typically earn less than do women in the United States as a whole at almost every level of education. The median annual earnings of women with a high school education in Texas (\$22,200) were lower than the national average (\$24,300) in 1999 and ranked 32nd in the nation and first of four states in the region (see Table 1 on page 5). The median annual earnings of women with a four-year college degree or more (\$42,900) ranked 18th nationally and first in the region. Texas ranked 30th in the country and first in the region for the earnings ratio between men and women with a college degree or more. The disparity between Texas's national ranking for women's earnings (18th) and its ranking for the earnings ratio (30th) at this level of education shows that while earnings were relatively high for female college graduates in the state, women still earned substantially less than comparably educated men earned. In fact, women in Texas with more than a four-year college degree earned less, on average, than men with only a four-year degree earned (Figure 4). As a result of women's lower earnings throughout the labor market, higher education is especially important for women's economic security.

Table 3: Earnings Ratios in Texas, by Educational Attainment, 1989–1999

Educational Attainment	Earnings Ratio, 1989	Earnings Ratio, 1999	Change in the Earnings Ratio, 1989–1999
Less than 12th grade	71.5	72.8	1.3
High school only	71.2	69.4	-1.8
Some college	69.2	74.2	5.0
College	69.4	70.0	0.6
College plus	66.7	66.7	0.0
All	72.0	74.8	2.8

Between 1989 and 1999, women in Texas narrowed the gender earnings gap by 2.8 percentage points (Table 3). Changes in the earnings ratio varied among populations with different educational levels: With the exception of women with only a high school degree, women with less education narrowed the earnings ratio, while women with more education saw little change. The earnings ratio narrowed by 1.3 for those without a high school diploma and 5.0 for those with some college. The earnings increases of college-educated men stayed about the same as the earning increases of women at that level. Overall, however, the earnings ratio between men and women increased to 74.8 percent (i.e., full-time, year-round female workers earned 75 cents for every dollar earned by full-time, year-round male workers). Women's gains in educational attainment were partly responsible for narrowing the gap. The slow earnings growth for workers with less education makes it especially important for everyone to have the opportunity to go to college.

Racial and Ethnic Differences

Earnings among women workers vary by racial and ethnic background at all levels of education. Among women in Texas with only a high school diploma in 1999, Native American women had the highest median annual earnings (\$26,500), followed by white women (\$24,300) (Table 4). This differed from the national pattern, where white women had the highest earnings. For women with a four-year college degree only, Asian American women had the highest earnings (\$43,600), followed by white women (\$41,100). Hispanic women had the lowest earnings at both the high school (\$19,900) and college (\$35,300) levels. At all education levels and among all racial and ethnic groups, men earned more than women earned.

Table 4: Earnings and the Percentage Gain in Earnings Associated With a Four-year College Degree in Texas, by Race and Ethnicity, 1999 (In 2003 Dollars)

Race/Ethnicity	Median Annual Earnings, High School Only		Median Annual Earnings, Four-year College Degree Only		Gain	
	Women	Men	Women	Men	Women	Men
African American	\$21,600	\$27,600	\$40,900	\$46,400	89.4%	68.1%
Asian American	\$22,600	\$27,600	\$43,600	\$50,800	92.9%	84.1%
Hispanic	\$19,900	\$26,500	\$35,300	\$44,200	77.4%	66.8%
Native American	\$26,500	\$30,900	\$40,900	\$49,100	54.3%	58.9%
White	\$24,300	\$35,300	\$41,100	\$61,800	69.1%	75.1%
Other/Two or More Races	\$21,600	\$29,800	\$38,400	\$46,400	77.8%	55.7%
All	\$22,200	\$32,000	\$40,200	\$57,400	81.1%	79.4%

Note: To calculate the percentage earnings gain from a college education, the median annual earnings of high-school-educated women and men of each race/ethnicity were subtracted from the median annual earnings for college-educated women and men of each race/ethnicity, and the result was then divided by the median annual earnings of high-school-educated women and men of each race/ethnicity.

For women and men from all racial and ethnic groups, earnings were much higher with a college degree than a high school diploma in 1999 (Table 4). While Native American women had the highest earnings among all women at the high school level, they had the smallest percentage gain in earnings associated with a four-year college degree (54.3 percent). Asian American (92.9 percent) and African American women (89.4 percent) had the largest percentage gains in earnings associated with a four-year college degree. African American, Asian American, and Hispanic women had higher percentage gains in earnings associated with a four-year college degree than did comparable men.

The earnings ratios between women from each major racial and ethnic group and white men further illustrate the economic disparities associated with inequalities in education in Texas. As Table 5 shows, among high school graduates, Native American (75.1 percent) and white women's earnings (68.8 percent) were closest to white men's earnings, while among four-year college graduates, Asian American and white women's earnings were the closest to white men's (70.6 and 66.5 percent, respectively). Hispanic women had the lowest earnings compared with white men at both levels of education (56.4 and 57.1 percent respectively). For most racial and ethnic groups, the earnings ratio was better for college graduates than for high school graduates. Native American and white women had higher earnings ratios at the high school diploma level.

Table 5: Comparison of Earnings of Full-time, Year-round Female Workers With Earnings of White Male Workers in Texas, by Race and Ethnicity, 1999 (In 2003 Dollars)

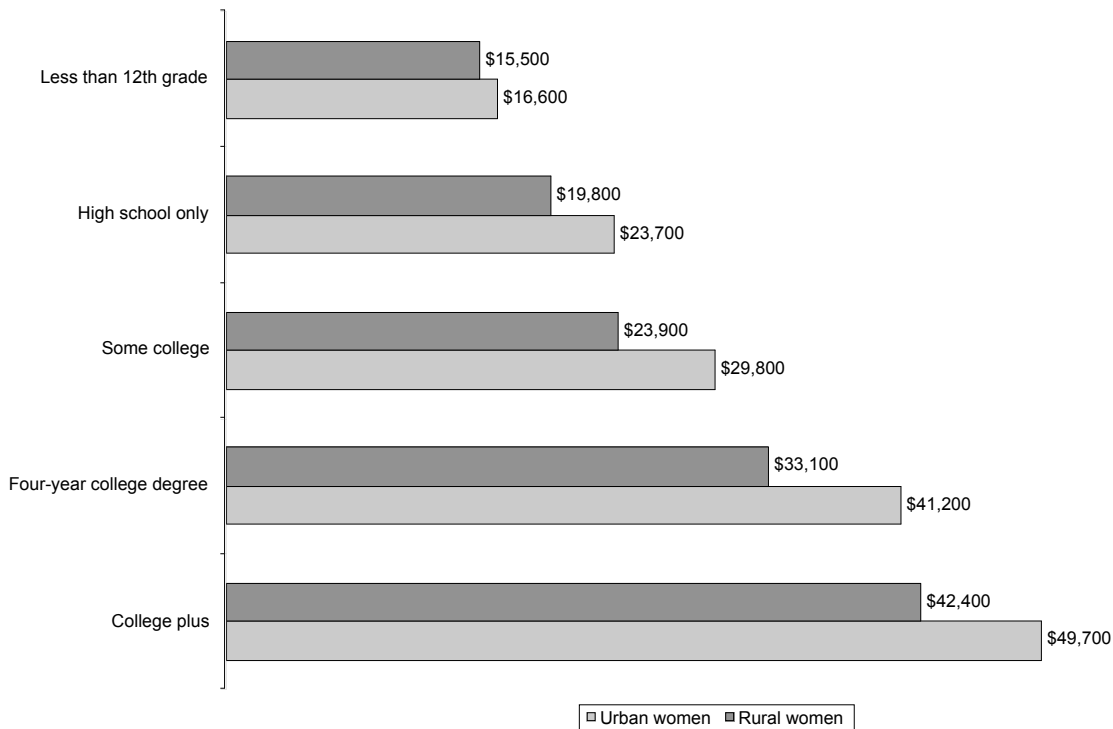
Race/Ethnicity	High School Only		Four-Year College Degree Only	
	Women's Median Annual Earnings	Women's Earnings Compared to White Men's Earnings	Women's Median Annual Earnings	Women's Earnings Compared to White Men's Earnings
African American	\$21,600	61.2%	\$40,900	66.2%
Asian American	\$22,600	64.0%	\$43,600	70.6%
Hispanic	\$19,900	56.4%	\$35,300	57.1%
Native American	\$26,500	75.1%	\$40,900	66.2%
White	\$24,300	68.8%	\$41,100	66.5%
Other/Two or More Races	\$21,600	61.2%	\$38,400	62.1%
All	\$22,200	62.9%	\$40,200	65.0%

Urban and Rural Differences

Women's earnings were higher in urban areas than in rural areas in Texas in 1999 at every level of education (Figure 5). The gap in earnings between urban and rural women in Texas grew as their levels of education increased. At the highest level, women with more than a four-year college degree in urban areas earned \$7,300 more than did similarly educated women in rural areas. Women with less than a high school education in rural areas earned, on average, \$1,100 less than comparable urban women earned. The most highly educated women in rural areas of Texas would need to earn 17.2 percent more and those with the least education would need to earn 7.1 percent more to equal the earnings of their urban counterparts.

The earnings ratio between women and men was higher in urban areas at lower levels of education and higher in rural areas at higher levels of education. For example, the earnings ratio between women and men with only a high school diploma was 74.1 percent in urban areas and 64.3 percent in rural areas. For women and men with a four-year college degree, the earnings ratio was 69.1 percent in urban areas and 73.1 percent in rural areas.

Figure 5: Women's Earnings in Texas, by Urban/Rural Status and Educational Attainment, 1999 (In 2003 Dollars)



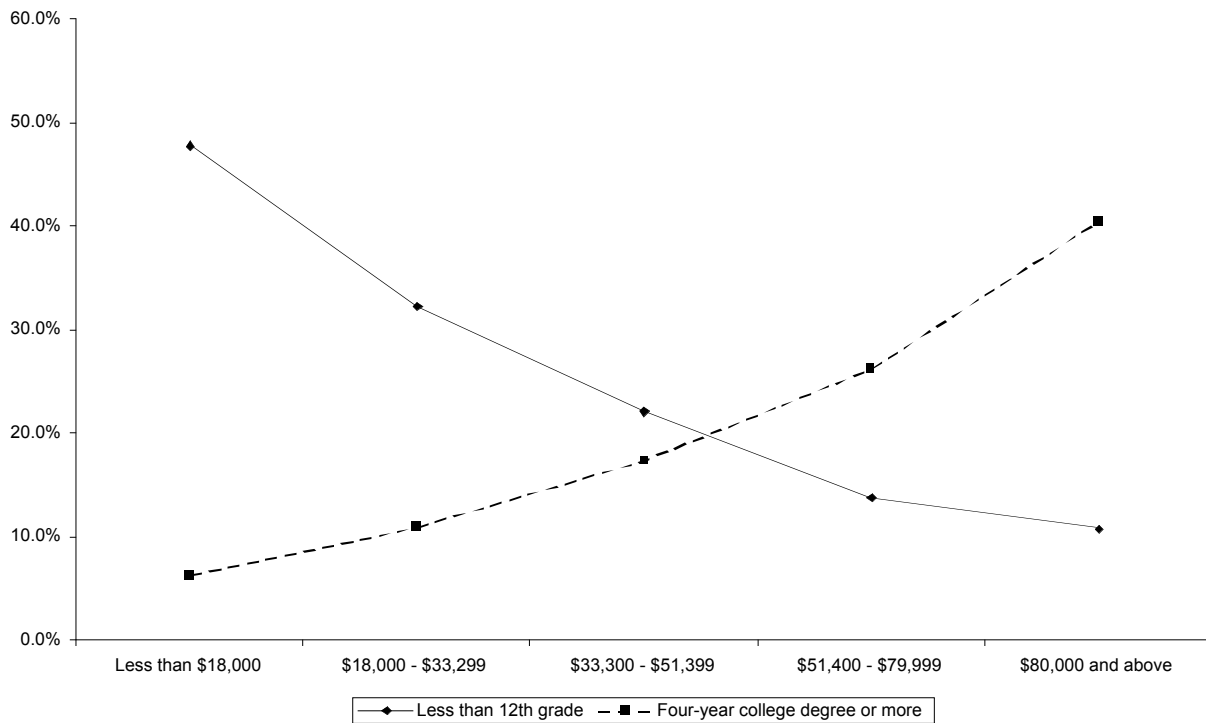
Family Income and Women's Educational Attainment

Women's educational attainment affects not only women's earnings; it also affects the income of their families. Women's earnings increasingly provide support for their families, contributing, on average, more than one-third of their family incomes (U.S. Department of Labor, Bureau of Labor Statistics 2004).

In Texas, as in the United States as a whole, a clear relationship exists between women's educational attainment and their family income (Figure 6). Among women who lived in families with incomes of \$80,000 or higher in 1999, 40.5 percent had a four-year college degree or more. In contrast, among women with family incomes of less than \$18,000, 6.2 percent had a four-year college degree or more. In families with incomes between \$51,400 and \$79,999, women were more likely to have a four-year college degree than to have not completed high school. For families with incomes between \$18,000 and \$33,299, however, the reverse was true.

Men's educational attainment in Texas was similarly associated with family income: 45.0 percent of men with family incomes of \$80,000 or more had a four-year college degree or higher, compared to 9.1 percent of men with family incomes of less than \$18,000.

Figure 6: Percentage of College-educated and Least-educated Women in Families of Different Income Levels in Texas, 1999 (In 2003 Dollars)



Just as education influences family income, family income affects the ability to obtain education. High tuition costs make pursuing higher education impossible for many men and women, even though the gains from education, as measured by added earnings, are high and usually outweigh the costs of education (Taubman 1989).

Women’s educational attainment can also influence their children’s educational attainment (Stinebrickner & Stinebrickner 1998; Taubman 1989). This means that women’s educational attainment has lasting effects on future generations.

For Further Information

The educational status of women has improved substantially both nationally and in Texas since the passage of Title IX of the Education Amendments of 1972, 20 U.S.C. § 1681 et seq., which prohibits discrimination based on sex in all federally funded education programs and activities (U.S. General Accounting Office 2000). Nonetheless, there is much room for improvement. State and national governments can contribute to improving women's educational attainment and earnings by adopting and implementing policies that promote and protect women's educational opportunities.

The AAUW Educational Foundation and the Institute for Women's Policy Research share a commitment to advancing gender equity in education and the workplace. Recommendations on higher education, affirmative action, and pay equity can be found on the AAUW website at <http://www.aauw.org>.

Information about issues affecting women in Texas and other states, including poverty and welfare, work and family, and women's health and safety, can be found on the IWPR website at <http://www.iwpr.org>.

Appendix I: Methodology

This report is based on calculations using data from the 2000 Decennial Census Public Use Microsample. Details on each indicator are presented below. The 2000 Census was used to ensure adequate sample sizes for minority women and men at the state level. Unless otherwise noted, Hispanics are a separate group and not included in whites, African Americans, Asian Americans, and Native Americans. As a result, the numbers often will not match numbers produced by the Census Bureau, which frequently includes Hispanics in calculations for racial groups.

In addition, in the 2000 Census, respondents could indicate for the first time that they belonged to two or more racial categories. Only 1.6 percent of the non-Hispanic population did so (U.S. Department of Commerce, Bureau of the Census 2001). For this reason, and because social scientists who have been analyzing this group of respondents have not found consistent patterns, people of “two or more races” were grouped with the “other” category, which is also small, at 0.2 percent of the population without Hispanics (ibid.). Thus, when this report refers to racial and ethnic groups, it refers only to those people who indicated one race alone. The largest impact of this strategy is on the American Indian/Alaska Native population figure, which jumps from 0.9 to 1.5 percent of the national population if those who report American Indian or Alaska Native in combination with another race are included (these numbers include Hispanics) (ibid.).

Educational Attainment

The percentage of women and men at each level of education was calculated for those ages 25 and older in 2000 and includes the full population regardless of work status. The total national sample size for indicators of women’s and men’s educational attainment was 9,144,986 individuals. The sample sizes for women with a four-year college degree but with no advanced degree ranged from 1,123 in Wyoming to 91,862 in California; the sample sizes for men with a four-year college degree but with no advanced degrees ranged from 1,126 in Wyoming to 90,095 in California.

Women’s Median Annual Earnings and the Earnings Ratio

Calculations of median annual earnings included noninstitutionalized women and men ages 25 and older at each level of education who worked full time, year-round (more than 49 weeks during the year and more than 34 hours per week) in 2000. The ratio of women’s to men’s earnings was calculated by dividing the median annual earnings of women by the median annual earnings of men. The total national sample size for indicators of women’s and men’s earnings was 4,286,786 individuals. The sample sizes for educational attainment and earnings indicators differ in part because not all individuals worked full time, year-round in the survey year. The sample sizes for women with a four-year college degree only ranged from 412 in Wyoming to 38,226 in California; for men with a four-year college degree only, the sample sizes ranged from 657 in Wyoming to 55,830 in California.

Appendix II: State and National Data on Women's and Men's Educational Attainment and Earnings

State	Women With a Four-year College Degree or More, 2000		Men With a Four-year College Degree or More, 2000	Median Annual Earnings of Women With a High School Education, 1999 (In 2003 Dollars)		Median Annual Earnings of Men With a High School Education, 1999 (In 2003 Dollars)	Median Annual Earnings of Women With a Four-year College Degree or More, 1999 (In 2003 Dollars)		Median Annual Earnings of Men With a Four-year College Degree or More, 1999 (In 2003 Dollars)	Earnings Ratio Between Full-time, Year-round Employed Women and Men With a Four-year College Degree or More, 1999	
	%	Rank (of 52)	%	\$	Rank (of 52)	\$	\$	Rank (of 52)	\$	%	Rank (of 52)
Alabama	18.0	46	20.2	\$20,900	43	\$32,000	\$38,700	30	\$57,400	67.4	44
Alaska	25.3	13	24.1	\$29,800	1	\$38,700	\$45,300	8	\$60,700	74.6	5
Arizona	21.7	28	25.6	\$24,300	20	\$32,900	\$40,900	24	\$58,500	69.9	27
Arkansas	16.0	51	17.7	\$19,900	45	\$28,700	\$34,600	45	\$50,000	69.2	33
California	24.8	15	28.7	\$27,600	5	\$35,000	\$50,600	4	\$69,600	72.7	9
Colorado	30.7	3	34.4	\$26,500	11	\$34,200	\$41,900	22	\$59,600	70.3	20
Connecticut	29.4	6	33.3	\$29,800	1	\$40,900	\$51,900	2	\$74,000	70.1	22
Delaware	23.7	19	27.4	\$27,600	5	\$35,100	\$44,200	12	\$63,000	70.2	21
District of Columbia	36.5	1	41.2	\$29,000	4	\$29,000	\$53,000	1	\$68,500	77.4	2
Florida	20.1	37	24.9	\$23,200	27	\$30,900	\$39,800	26	\$56,300	70.7	19
Georgia	23.1	21	25.7	\$23,600	25	\$33,100	\$44,200	12	\$61,800	71.5	15
Hawaii	25.2	14	27.0	\$26,200	13	\$30,900	\$42,100	19	\$54,700	77.0	3
Idaho	18.8	42	23.9	\$21,600	40	\$30,900	\$38,700	30	\$54,100	71.5	15
Illinois	24.5	16	27.8	\$25,400	17	\$37,600	\$45,000	11	\$66,300	67.9	41
Indiana	17.8	47	20.7	\$24,300	20	\$36,400	\$39,800	26	\$57,400	69.3	32
Iowa	20.3	35	22.1	\$22,600	31	\$33,100	\$35,300	42	\$51,700	68.3	37
Kansas	24.3	17	27.2	\$22,100	33	\$32,500	\$38,700	30	\$55,200	70.1	22
Kentucky	16.3	50	18.0	\$22,100	33	\$33,100	\$38,700	30	\$55,200	70.1	22
Louisiana	18.5	44	19.3	\$19,900	45	\$33,100	\$37,300	39	\$55,200	67.6	42
Maine	22.8	24	23.8	\$22,100	33	\$32,400	\$37,600	37	\$51,900	72.4	11
Maryland	29.5	5	33.4	\$27,600	5	\$37,400	\$49,700	5	\$68,500	72.6	10
Massachusetts	31.3	2	35.2	\$27,600	5	\$38,700	\$46,400	7	\$66,300	70.0	26
Michigan	20.2	36	23.5	\$25,400	17	\$38,700	\$45,100	10	\$66,300	68.0	40
Minnesota	26.4	10	28.5	\$26,500	11	\$35,300	\$42,000	20	\$58,500	71.8	13
Mississippi	16.5	49	17.4	\$19,900	45	\$30,800	\$34,200	46	\$51,900	65.9	51
Missouri	20.4	34	23.2	\$22,100	33	\$32,600	\$38,700	30	\$55,200	70.1	22
Montana	23.1	21	25.5	\$19,900	45	\$28,700	\$31,500	49	\$44,200	71.3	17
Nebraska	22.9	23	24.8	\$22,100	33	\$30,900	\$35,300	42	\$50,800	69.5	29
Nevada	16.7	48	19.5	\$26,200	13	\$34,700	\$43,300	16	\$55,200	78.4	1
New Hampshire	26.8	9	30.5	\$26,000	16	\$35,300	\$41,900	22	\$62,400	67.1	46
New Jersey	27.4	8	32.6	\$29,800	1	\$42,000	\$51,900	2	\$75,100	69.1	35
New Mexico	22.4	25	24.7	\$21,000	41	\$28,700	\$37,600	37	\$55,200	68.1	39

State	Women With a Four-year College Degree or More, 2000		Men With a Four-year College Degree or More, 2000	Median Annual Earnings of Women With a High School Education, 1999 (In 2003 Dollars)		Median Annual Earnings of Men With a High School Education, 1999 (In 2003 Dollars)		Median Annual Earnings of Women With a Four-year College Degree or More, 1999 (In 2003 Dollars)		Earnings Ratio Between Full-time, Year-round Employed Women and Men With a Four-year College Degree or More, 1999	
	%	Rank (of 52)		%	\$	Rank (of 52)	\$	\$	Rank (of 52)	\$	%
New York	26.1	11	28.8	\$27,600	5	\$35,800	\$49,700	5	\$66,300	75.0	4
North Carolina	21.5	30	23.1	\$22,900	30	\$30,900	\$39,500	29	\$57,400	68.8	36
North Dakota	21.6	29	21.4	\$19,400	50	\$29,800	\$29,900	50	\$44,200	67.6	42
Ohio	19.3	40	23.0	\$24,300	20	\$35,300	\$42,000	20	\$60,700	69.2	33
Oklahoma	18.8	42	21.8	\$21,000	41	\$29,300	\$33,700	47	\$50,800	66.3	48
Oregon	23.5	20	26.3	\$24,300	20	\$33,700	\$40,900	24	\$55,200	74.1	6
Pennsylvania	20.6	33	24.2	\$24,300	20	\$35,200	\$43,500	15	\$60,700	71.7	14
Puerto Rico	20.0	38	16.0	\$13,000	52	\$14,600	\$23,200	52	\$35,300	65.7	52
Rhode Island	24.0	18	27.6	\$26,100	15	\$35,300	\$43,100	17	\$60,700	71.0	18
South Carolina	19.4	39	21.5	\$22,100	33	\$32,000	\$36,600	40	\$55,200	66.3	48
South Dakota	20.7	32	22.7	\$20,700	44	\$28,700	\$29,800	51	\$44,200	67.4	44
Tennessee	18.4	45	21.1	\$22,100	33	\$31,600	\$38,300	35	\$55,200	69.4	30
TEXAS	21.4	31	25.1	\$22,200	32	\$32,000	\$42,900	18	\$61,800	69.4	30
Utah	21.9	26	29.7	\$23,200	27	\$33,100	\$38,100	36	\$57,500	66.3	48
Vermont	29.9	4	29.5	\$23,200	27	\$30,900	\$36,400	41	\$49,700	73.2	7
Virginia	27.5	7	31.6	\$23,600	25	\$33,100	\$45,300	8	\$66,300	68.3	37
Washington	26.0	12	29.7	\$27,100	10	\$37,400	\$44,200	12	\$60,700	72.8	8
West Virginia	14.0	52	15.7	\$19,300	51	\$30,900	\$35,300	42	\$52,600	67.1	46
Wisconsin	21.9	26	23.0	\$24,400	19	\$36,000	\$39,800	26	\$55,200	72.1	12
Wyoming	19.3	40	22.7	\$19,900	45	\$33,100	\$33,100	48	\$47,500	69.7	28
United States	22.8		26.1	\$24,300		\$33,100	\$44,200		\$61,800	71.5	

Note: Data are for the population 25 years and older. Educational attainment data are for 2000; earnings data are for 1999.

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