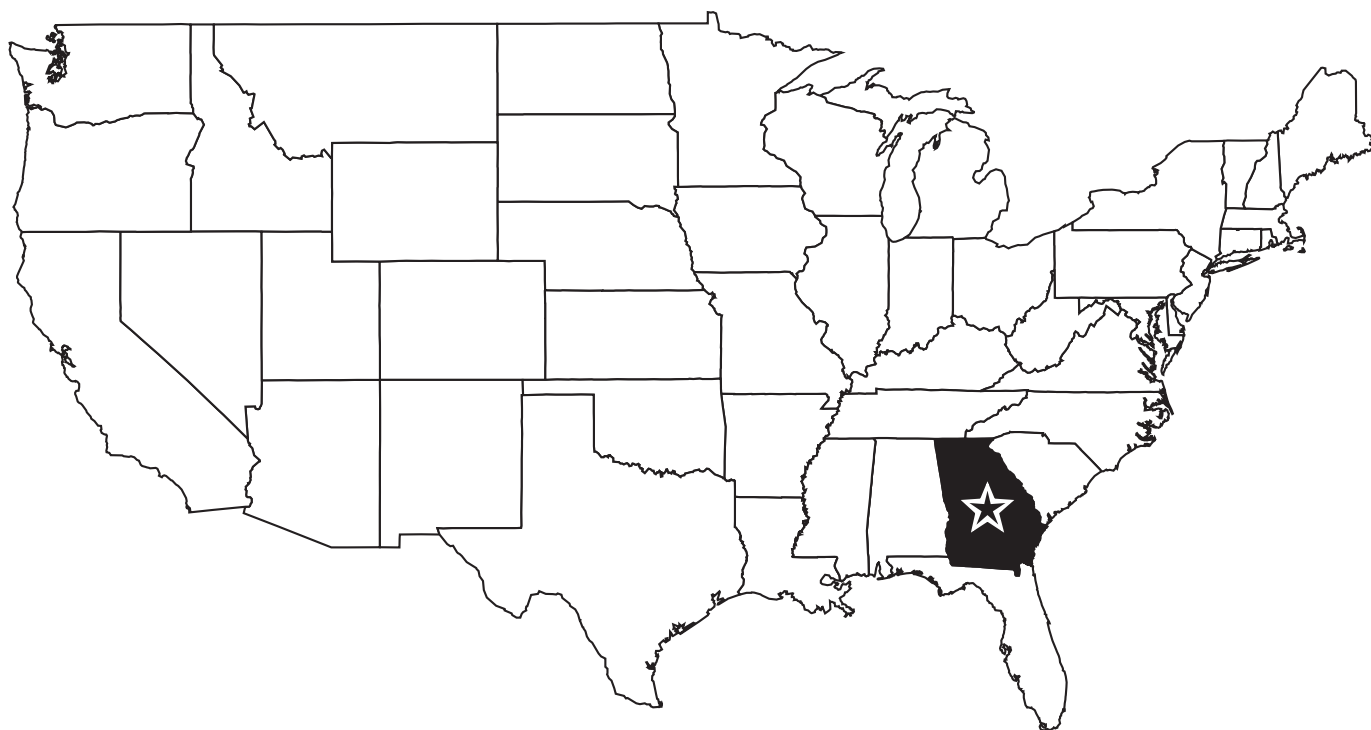


Women's Education and Earnings in Georgia



**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 Georgia.

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 Georgia.¹ Georgia ranked 21st in the nation in 2000 for the proportion of its female population with a four-year college degree or more (Table 1).² Women in Georgia have lower levels of education than do men in the state. In 2000, 25.7 percent of men and 23.1 percent of women had completed four or more years of college (Appendix II). In addition, women at every education level in Georgia earn less than similarly educated men earn. While women in Georgia with at least a four-year college degree in 2000 had the 12th highest median annual earnings in the country, compared to similarly educated women, the state ranked 15th 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: Georgia's Rankings on Key Education Indicators

Indicator	Georgia Value	National Value	National Rank	Regional Rank
Women With a Four-year College Degree or More, 2000	23.1%	22.8%	21	5
Median Annual Earnings of Women With a High School Education, 1999 (In 2003 dollars)	\$23,600	\$24,300	25	4
Median Annual Earnings of Women With a Four-year College Degree or More, 1999 (In 2003 dollars)	\$44,200	\$44,200	12	4
Earnings Ratio Between Women and Men With a Four-year College Degree or More, 1999	71.5%	71.5%	15	3

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 9 and include Delaware, the District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and West Virginia.

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 throughout 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).

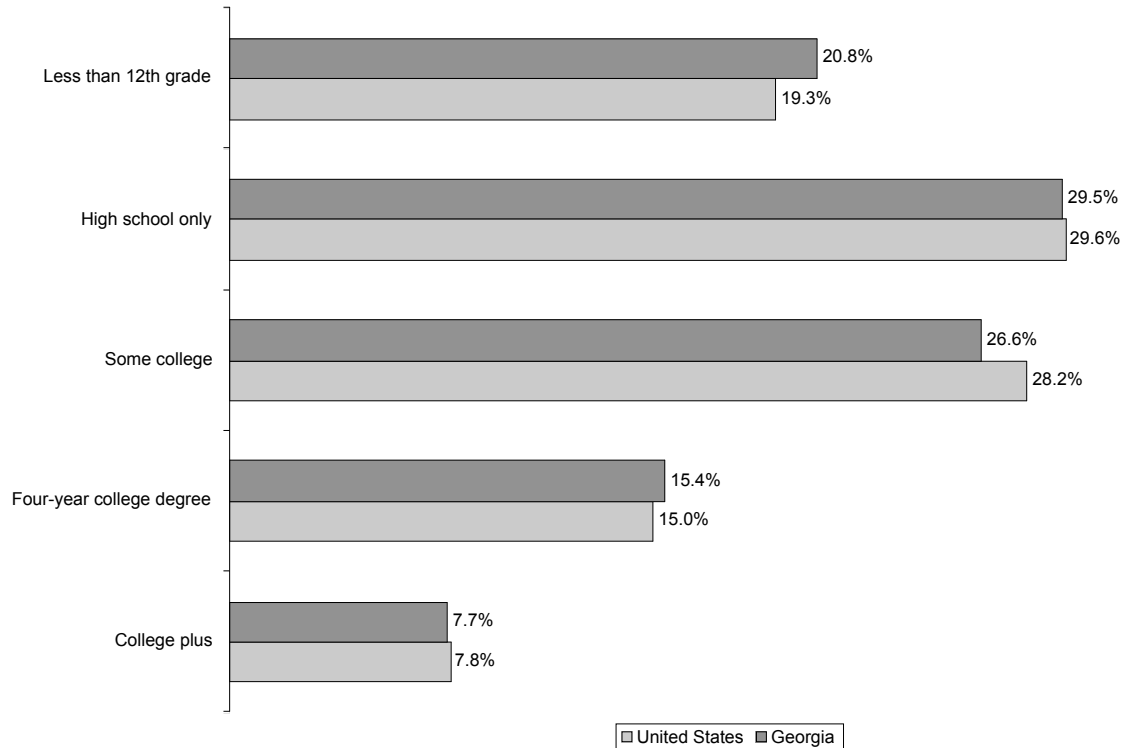
¹ This report is based on calculations using data from the 2000 Decennial Census Public Use Microsample. Throughout the report, the population includes all men and women ages 25 and older. Information on earnings is reported for the population ages 25 and older who worked full time, year-round. See Appendix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

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

Educational Attainment

Women in Georgia are more likely to have a four-year college degree than are women nationally (Figure 1). In 2000, 23.1 percent of women in Georgia and 22.8 percent of women in the nation had a four-year college degree or more. At the same time, women in Georgia (20.8 percent) were less likely than women nationally (19.3 percent) to have not completed high school.

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

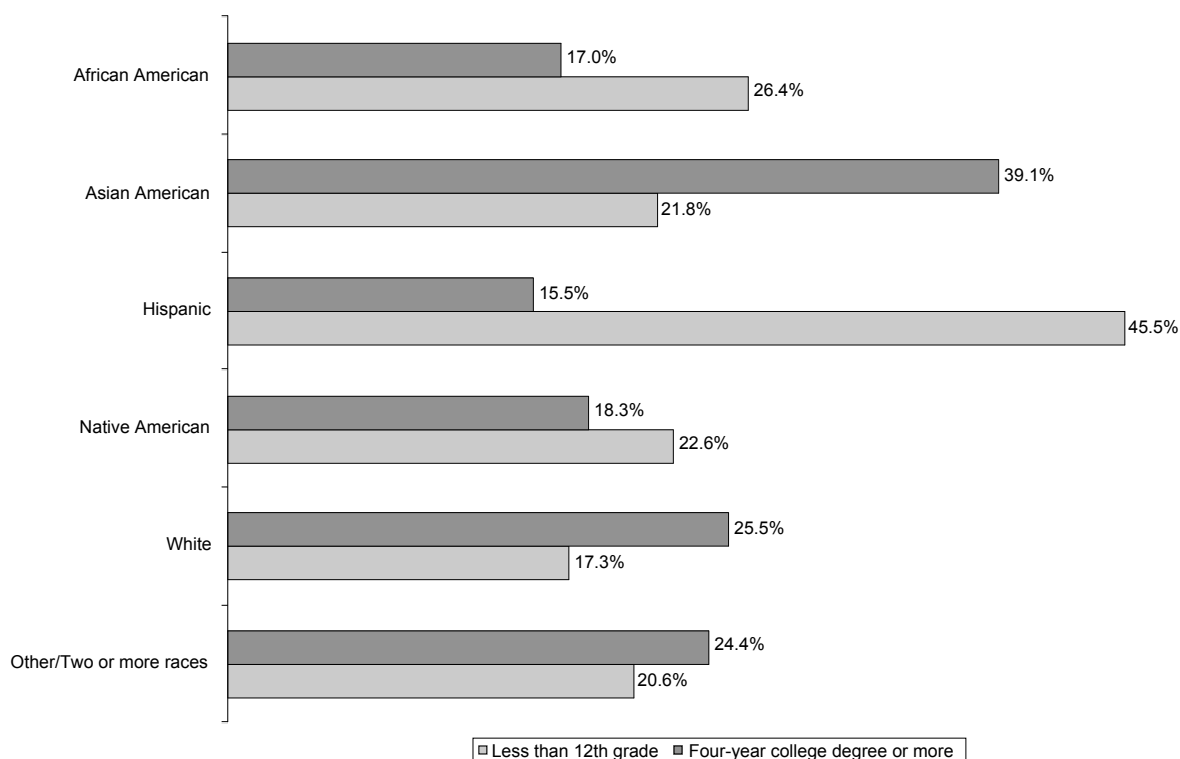


Men in Georgia are less likely than men nationally to have a four-year college degree or more (25.7 and 26.1 percent respectively in 2000) (Appendix II). As in the United States as a whole, men in Georgia have higher levels of educational attainment than do women. More than a quarter (25.7 percent) of men and only 23.1 percent of women in Georgia had a four-year college degree or more in 2000. Men are slightly less likely, however, to complete high school: 21.9 percent of men and 20.8 percent of women had less than a high school degree in 2000 (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 Georgia in 2000, Asian American women were the most likely to have a four-year degree or more (39.1 percent), white women were the second most likely (25.5 percent), and Hispanic women were the least likely (15.5 percent). African American and Native American women in Georgia also had relatively low levels of college completion: Only 17.0 percent of African American women and 18.3 percent of Native American women held a four-year college degree or more in 2000.

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



In the attainment of a high school diploma, differences by race and ethnicity are more dramatic. Nearly half of Hispanic women in Georgia (45.5 percent) did not have a high school diploma in 2000, compared to about a quarter (26.4 percent) of African American women and 17.3 percent of white women. Hispanic women in Georgia and Hispanic women nationally were about likely to have completed high school.

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

Georgia

		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	194	26.4%	209	28.5%	206	28.1%	83	11.3%	41	5.6%	733	100.0%
	Men	169	28.4%	191	32.2%	150	25.2%	59	9.9%	25	4.2%	594	100.0%
Asian American	Women	13	21.8%	12	20.4%	11	18.6%	15	25.6%	8	13.5%	57	100.0%
	Men	9	16.7%	9	16.0%	9	17.4%	14	26.0%	13	23.8%	53	100.0%
Hispanic	Women	39	45.5%	18	20.3%	16	18.7%	9	10.4%	4	5.1%	86	100.0%
	Men	71	55.3%	24	18.3%	18	13.7%	10	7.8%	6	5.0%	129	100.0%
Native American	Women	2	22.6%	2	23.5%	2	35.5%	1	12.3%	0	6.0%	7	100.0%
	Men	2	25.9%	2	26.2%	2	29.0%	1	11.7%	0	7.1%	6	100.0%
White	Women	311	17.3%	552	30.7%	476	26.5%	305	17.0%	152	8.5%	1,796	100.0%
	Men	289	17.3%	458	27.3%	425	25.3%	328	19.6%	176	10.5%	1,677	100.0%
Other/Two or More Races	Women	5	20.6%	6	21.1%	9	33.9%	5	17.5%	2	6.9%	26	100.0%
	Men	5	20.0%	7	25.9%	7	28.6%	4	14.6%	3	10.8%	26	100.0%
Total	Women	563	20.8%	797	29.5%	721	26.6%	417	15.4%	208	7.7%	2,706	100.0%
	Men	545	21.9%	690	27.8%	611	24.6%	415	16.7%	224	9.0%	2,485	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%

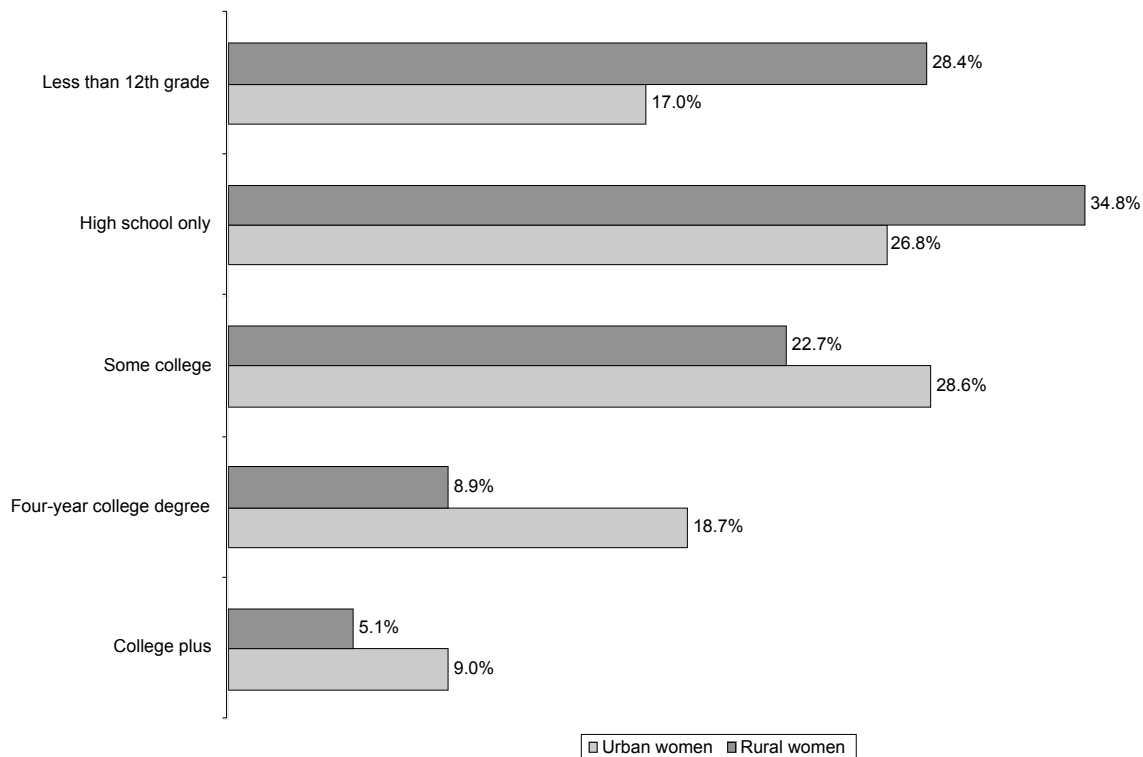
Note: Number (No.) is the population number in thousands.

Compared with their male counterparts in Georgia, white, Asian American, and Native American women were less likely to have a four-year college degree or more in 2000 (Table 2). Hispanic and African American women had higher levels of educational attainment than did men of these racial and ethnic groups in Georgia. 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 Georgia, women in urban areas have much higher educational attainment than do women in rural areas. As Figure 3 shows, 27.7 percent of women in urban areas and 14.0 percent of women in rural areas in Georgia had a four-year college degree or more in 2000. Women in rural areas (28.4 percent) were more likely than women in urban areas (17.0 percent) to have not completed high school and less likely to continue their education after high school (63.2 percent of rural women and 43.8 percent of urban women have a high school diploma or less).

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



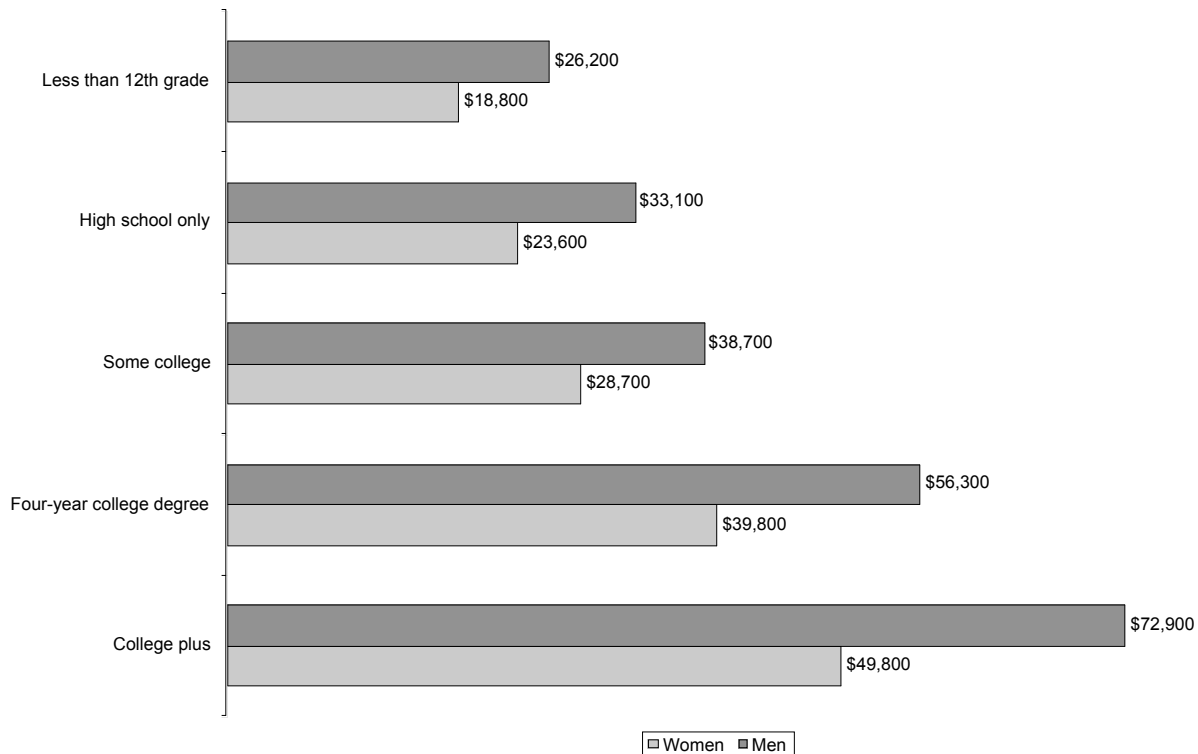
Rural schools face larger funding shortages, lower teacher salaries, and higher rates of poverty than do many urban schools (Beeson & Strange 2003; Miller & Weber 2004). Nationwide, rural schools receive approximately 13 percent less funding per pupil than do urban schools (Loveless 2003). Rural students 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 only a high school diploma in Georgia earned, on average, almost \$5,000 more in 1999 than women without a high school diploma earned (Figure 4).

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



The earnings gain from a college degree is substantial. In 1999, women in Georgia with only a four-year college degree earned \$16,200 (68.6 percent) more, on average, than women with only a high school diploma earned. Men with only a four-year college degree earned \$23,200 (70.1 percent) more than men with only a high school diploma earned. The relative gain from a high school diploma was about the same for women and men. Women with only a high school diploma earned 25.5 percent more than women without a diploma earned, while men with only a high school diploma earned 26.3 percent more than men without one earned (Figure 4).

Women in Georgia, 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 in 1999 was worst for women with more than a college degree (68.3 percent) and best for women with some college (74.2 percent) (Table 3).

Compared with women nationally, the median annual earnings of women with a high school education (\$23,600) in Georgia in 1999 fell below the national average (\$24,300) and ranked 25th in the country and fourth of nine states in the region (see Table 1 on page 5). The median annual earnings of women with a four-year college degree or more in Georgia equaled the national average (\$44,200) and ranked 12th in the country and fourth in the region. Georgia ranked 15th in the nation and third in the region for the earnings ratio between men and women with a college degree or more. In fact, women in Georgia with more than a four-year college degree earned less than men with only a four-year college 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 Georgia, by Educational Attainment, 1989–1999

Educational Attainment	Earnings Ratio, 1989	Earnings Ratio, 1999	Change in Earnings Ratio, 1989–1999
Less than 12th grade	68.3	71.8	3.5
High school only	70.3	71.3	1.0
Some college	70.4	74.2	3.8
Four-year college degree	68.5	70.7	2.2
College plus	69.7	68.3	-1.4
All	72.0	74.2	2.2

Between 1989 and 1999, women in Georgia narrowed the gender earnings gap by 2.2 percentage points (Table 3). Changes in the earnings ratio varied among populations with different educational levels: Women with less education narrowed the earnings ratio, while women with more than a college education saw a widening in the earnings ratio. The earnings ratio narrowed by 3.5 for those with less than a high school education and 1.0 for those with only a high school diploma. Overall, however, the earnings ratio between all men and women increased to 74.2 percent (i.e., full-time, year-round female workers earned 74 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.

Racial and Ethnic Differences

Earnings among women workers vary by racial and ethnic background at all levels of education. Among women in Georgia with only a high school education in 1999, white women had the highest median annual earnings (\$25,200), followed by Asian American women (\$22,100) (Table 4). Among women with only a four-year college degree, white women had the highest earnings (\$42,000), followed by Asian American women (\$38,100) and African American women (\$37,100). Hispanic women had the lowest earnings of all racial and ethnic groups at both levels of education (\$20,100 and \$35,300 respectively). 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 Georgia, 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	\$21,000	\$28,400	\$37,100	\$44,200	76.7%	55.6%
Asian American	\$22,100	\$27,600	\$38,100	\$48,300	72.4%	75.0%
Hispanic	\$20,100	\$23,200	\$35,300	\$46,400	75.6%	100.0%
Native American	n/a	n/a	n/a	n/a	n/a	n/a
White	\$25,200	\$35,300	\$42,000	\$60,700	66.7%	72.0%
Other/Two or more races	\$23,200	\$31,800	\$35,500	\$50,800	53.0%	59.7%
All	\$23,600	\$33,100	\$39,800	\$56,300	68.6%	70.1%

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). The percentage gain in earnings associated with a four-year college degree was lowest for African American men (55.6 percent). Hispanic men had the highest percentage gain in earnings associated with a four-year college degree (100.0 percent), and African American, Hispanic, and Asian American women also saw large percentage gains in earnings associated with a four-year college degree (76.7, 75.6, and 72.4 percent respectively).

The earnings ratios between women from each major racial and ethnic group and white men further illustrate the economic disparities associated with disparities in education in Georgia. As Table 5 shows, among high school and college graduates, white women's earnings were closest to white men's (71.4 and 69.2 percent respectively), followed by Asian American women's earnings (62.6 and 62.8 percent respectively). Hispanic women had the lowest earnings compared with white men at both levels of education (56.9 and 58.2 percent respectively). For white women, the earnings ratio was higher for women with only a high school diploma than for women with a four-year college degree. For other groups, women's earnings were closer to white men's earnings at higher levels of education.

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

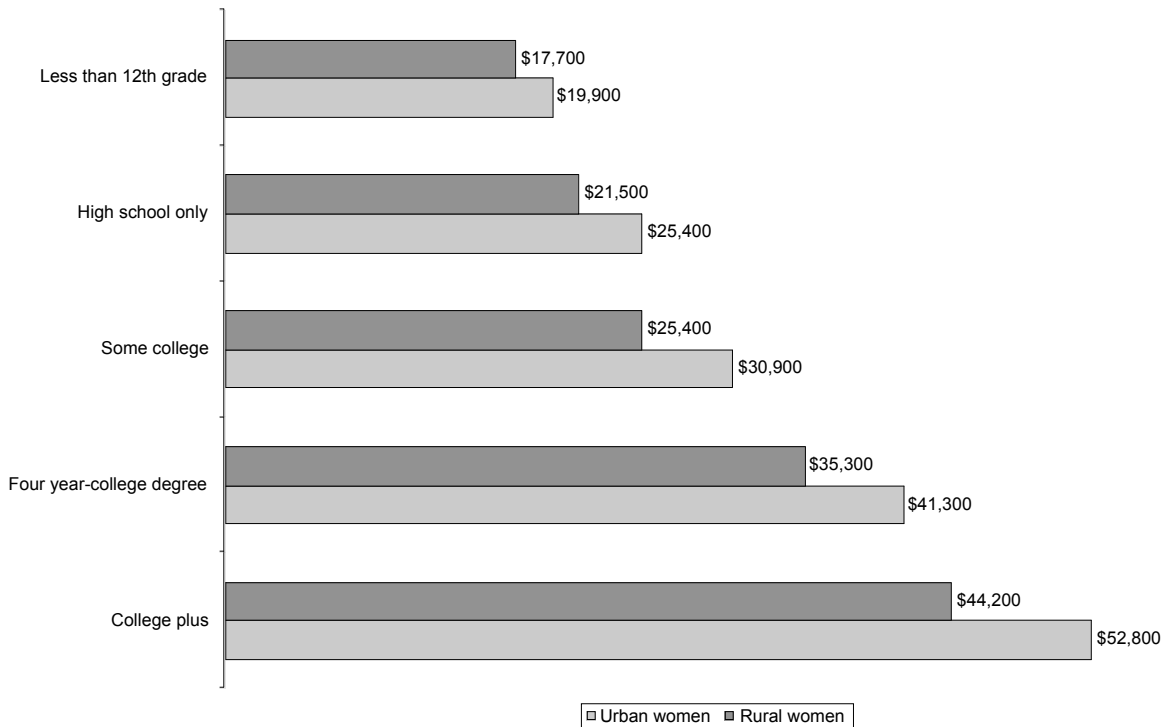
Race/Ethnicity	High School Only		Four-Year College Degree Only	
	Women's Median Annual Earnings	Women's Earnings Compared to White Men's Earnings	Women's Median Annual Earnings	Women's Earnings Compared to White Men's Earnings
African American	\$21,000	59.5%	\$37,100	61.1%
Asian American	\$22,100	62.6%	\$38,100	62.8%
Hispanic	\$20,100	56.9%	\$35,300	58.2%
Native American	n/a	n/a	n/a	n/a
White	\$25,200	71.4%	\$42,000	69.2%
Other/Two or more races	\$23,200	65.7%	\$35,500	58.5%
All	\$23,600	66.9%	\$39,800	65.6%

Urban and Rural Differences

Women's earnings were higher in urban areas than in rural areas in Georgia in 1999 at every level of education (Figure 5). The gap in earnings between urban and rural women grew as their levels of education increased. At the highest level, women with more than a four-year college degree in urban areas earned \$8,600 more than similarly educated women in rural areas earned. Women with less than a high school education in rural areas earned, on average, \$2,200 less than comparable urban women earned. The most highly educated women in rural areas of Georgia would need to earn 20.5 percent more and those with the least education would need to earn 12.4 percent more to equal the earnings of their urban counterparts.

Women's earnings in Georgia were closer to men's at lower levels of education in urban areas. In other words, the earnings ratio between men and women in urban areas was higher for those with only a high school diploma (74.3 percent) than for those with more than a four-year college degree (68.3 percent).

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



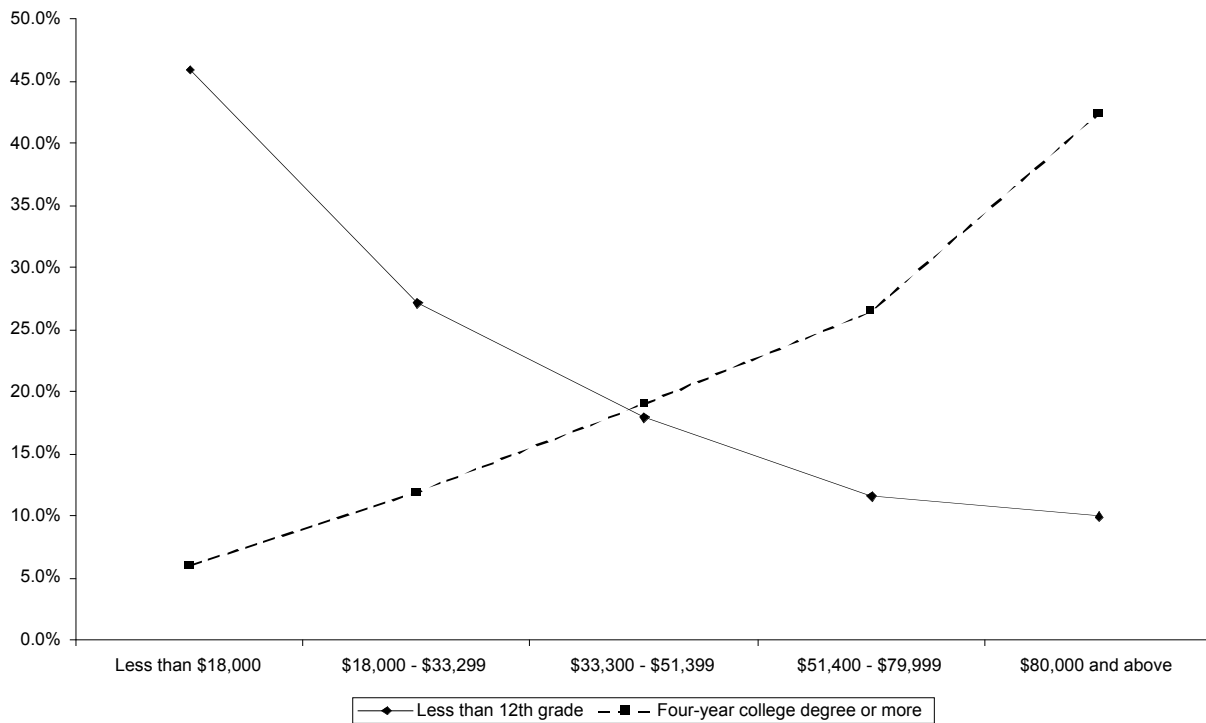
Family Income and Women's Educational Attainment

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 income (U.S. Department of Labor, Bureau of Labor Statistics 2004).

In Georgia, 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 and more in 1999, 42.4 percent had a four-year college degree or more. In contrast, among women with family incomes of less than \$18,000, 6.1 percent had a four-year college degree or more. Among women with family incomes between \$51,400 and \$79,999, 88.4 percent had completed high school, whereas among women with family incomes between \$18,000 and \$33,299, only 72.8 percent had completed high school.

Men's educational attainment in Georgia is similarly associated with family income: 45.0 percent of men with family incomes of \$80,000 or more in 1999 had a college degree or more, compared with 8.8 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 Georgia, 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 Georgia 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 Georgia 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)		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)			
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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