



MISSISSIPPI IS SHORTCHANGING WOMEN

Too many employers and policymakers are shortchanging Mississippi women, and as a result, women and their families are struggling just to make ends meet. Mississippi women and their families know it shouldn't be this way. Everyone should be able to earn a decent living and obtain health care. But, when women make less because of unfair public policies and discriminatory employment practices, they and their families suffer.

Mississippi women make up nearly half of the overall workforce¹ and are the primary breadwinners in the majority (53.5 percent) of Mississippi families—the highest rate of any state.² And in nearly another quarter (24.9 percent) of Mississippi families, they are co-breadwinners.³ Despite the importance of women to the economic security of Mississippi families, women make up 59.8 percent of those in the workforce currently living below the poverty line in Mississippi.⁴

Mississippi is among the states with the fewest protections in place to support the economic security, opportunity, and equal treatment of women. As a result:

- Mississippi has one of the largest gender wage gaps in the country. Typically women are making just 75 cents for every dollar paid to men.⁵
- Mississippi has the highest poverty rate for women in the nation. 20.8 percent of women in Mississippi live in poverty. The national figure is 12.8 percent.⁶
- Mississippi has one of the highest uninsurance rates for women in the nation. 16 percent of women aged 18-64 are uninsured compared to 10.6 percent nationally.⁷
- Mississippi ranks last in the country for women's and children's health outcomes.⁸

Mississippi's Wage Gap Is Among the Worst in the Country Because of Unfair Workplace Policies and Discriminatory Workplace Practices.

- A woman in Mississippi working full time, year round typically makes just 75 cents for every dollar paid to men.⁹
- And the wage gap is even wider for women of color. Black and Latina women are paid just 56 cents for every dollar paid to white, non-Hispanic men. And Native women are paid just 54 cents for every dollar paid to white, non-Hispanic men.¹⁰
- The typical amount a Mississippi woman loses annually to the wage gap could pay for 14 months of rent at \$728 per month, 27 months of child care for a four-year-old at \$379.66 per month, or 23 months of health insurance premiums at \$450.66 per month.¹¹
- Over the course of a 40-year career, women overall in Mississippi stand to lose \$415,560 to the wage gap. For Black and Latina women it's about twice that amount—they could lose well over \$800,000 over their careers.¹²
- **Policy Solution:** Mississippi is one of only two states with no equal pay law; Mississippi should urgently implement strong protections against pay discrimination to ensure women are paid fairly.

Mississippi Has the Highest Share of Women in the Minimum Wage Workforce in the Nation.

- About three-quarters of minimum wage earners (\$7.25/hr) in Mississippi are women, the highest share in the United States,¹³ and nearly 7 in 10 tipped workers in Mississippi—for whom the tipped minimum cash wage is just \$2.13/hr—are women.¹⁴
- Working in a low-wage job not only means that women may struggle to put food on the table or afford child care, they are also more likely to be subject to unpredictable work schedules, and are more likely to lack paid family, medical, and sick leave.¹⁵
- **Policy Solution:** Raising the minimum wage and ensuring that tipped workers receive at least the regular minimum wage before tips would go a long way towards closing Mississippi's wage gap and helping women and families succeed.¹⁶

The annual loss of earnings due to the wage gap in Mississippi could pay for:

- 14 months of rent at \$728 per month,

- 27 months of child care for a four-year-old at \$379.66 per month,

OR

- 23 months' worth of health insurance premiums at \$450.66 per month.

Mississippi Makes Health Care Inaccessible to Too Many Women.

- 16 percent of women in Mississippi are uninsured. That number is even higher for women of reproductive age, 17.2 percent of whom are uninsured.¹⁷
- 19.7 percent of Mississippi women reported not receiving health care at some point in the last year due to cost, compared to 13.3 percent nationally. Only Texas and Florida had higher rates.¹⁸
- **Policy Solution:** Mississippi should ensure that every woman has access to affordable, quality health care by taking advantage of available federal funding to expand Medicaid and by expanding access to comprehensive reproductive healthcare, including birth control, abortion, and prenatal care.

Child Care Costs and Workplace Practices and Policies Set Mississippi Parents Up to Fail.

- A single parent in Mississippi earning the median income would have to pay 27.2 percent of her income to afford the average cost of center care for an infant. For two children, it would require over half of a single parent's income to pay for center care for an infant and a four-year-old.¹⁹
- And it is difficult for families to get help with these costs—21,050 Mississippi children are on the waiting list for child care assistance.²⁰
- Mississippi lacks laws that ensure women receive paid family leave, predictable and stable work schedules, or reasonable workplace accommodations for pregnancy-related limitations.
- The high cost of child care and lack of workplace policies that support caregivers make it less likely that women with caregiving responsibilities are able to stay in the workforce. Time out of work negatively impacts mothers' wages.²¹ And for mothers working in low-wage jobs, the lack of caregiving supports can make it impossible to make ends meet.²²
- **Policy Solution:** To enable women to continue working and caring for their families, Mississippi urgently needs to increase funding for child care assistance so more families can be served and implement laws that provide for paid family and medical leave and predictable work schedules, and that protect workers from pregnancy discrimination.

- 1 NWLC calculations based on U.S. CENSUS BUREAU, 2016 AMERICAN COMMUNITY SURVEY Table B20016.
- 2 SARAH JANE GLYNN, CTR. FOR AMERICAN PROGRESS, BREADWINNING MOTHERS ARE INCREASINGLY THE U.S. NORM, Table 4 (2016), available at <https://www.americanprogress.org/issues/women/reports/2016/12/19/295203/breadwinning-mothers-are-increasingly-the-u-s-norm/>.
- 3 *Id.*
- 4 NWLC calculations based on U.S. CENSUS BUREAU, 2015 AMERICAN COMMUNITY SURVEY 1-year sample using IPUMS.
- 5 NWLC calculations based on U.S. CENSUS BUREAU, 2016 AMERICAN COMMUNITY SURVEY. For state wage gap rankings, see NAT'L WOMEN'S LAW CTR., THE WAGE GAP, STATE BY STATE (2017), <http://nwlc.org/resources/wage-gap-state-state/>.
- 6 Mississippi poverty rate calculated by NWLC based on U.S. CENSUS BUREAU, 2016 AMERICAN COMMUNITY SURVEY. National poverty rate calculated by NWLC based on U.S. CENSUS BUREAU, 2017 CURRENT POPULATION SURVEY, ANNUAL SOCIAL AND ECONOMIC SUPPLEMENT. For state poverty rate rankings, see NAT'L WOMEN'S LAW CTR., POVERTY RATES STATE BY STATE (2017), <https://nwlc.org/resources/women-and-poverty-state-state/>.
- 7 NWLC calculations based on U.S. CENSUS BUREAU, 2016 AMERICAN COMMUNITY SURVEY. For state uninsurance rate rankings, see NAT'L WOMEN'S LAW CTR., STATE BY STATE (last visited Jan. 12, 2018), <https://nwlc.org/state-by-state/>.
- 8 AMERICA'S HEALTH RANKINGS, UNITED HEALTH FOUNDATION, 2017 ANNUAL REPORT, available at <https://www.americashealthrankings.org/>.
- 9 2016 AMERICAN COMMUNITY SURVEY, supra note 5.
- 10 NWLC calculations based on U.S. CENSUS BUREAU, 2011-2015 AMERICAN COMMUNITY SURVEY 5-Year Estimates. For state wage gap rankings, see NAT'L WOMEN'S LAW CTR., THE WAGE GAP, STATE BY STATE (2017), <http://nwlc.org/resources/wage-gap-state-state/>.
- 11 Median gross rent in Mississippi: U.S. CENSUS BUREAU, AMERICAN FACTFINDER Table B25064. Average cost of child care center payments in Mississippi: CHILD CARE AWARE OF AM., PARENTS AND THE HIGH COST OF CHILD CARE Appendix I (2017), available at <http://usa.childcareaware.org/advocacy-public-policy/resources/reports-and-research/costofcare/>. Average total employee contribution per enrolled employee for family coverage at private-sector establishments that offer health insurance in Mississippi: AGENCY FOR HEALTHCARE RESEARCH, U.S. DEP'T OF HEALTH & HUMAN SERVICES, 2016 MEDICAL EXPENDITURE PANEL SURVEY, TABLE II.D.2, https://meps.ahrq.gov/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=-1&tableSeries=2&searchText=&SearchMethod=1&Action=Search.
- 12 NWLC calculations based on U.S. CENSUS BUREAU, 2016 AMERICAN COMMUNITY SURVEY. Figures for Black and Latina women are calculated based on U.S. CENSUS BUREAU, 2011-2015 AMERICAN COMMUNITY SURVEY 5-Year Estimates. Figures not adjusted for inflation. See NAT'L WOMEN'S LAW CTR., THE LIFETIME WAGE GAP, STATE BY STATE (2017), available at <https://nwlc.org/resources/the-lifetime-wage-gap-state-by-state/>.
- 13 NAT'L WOMEN'S LAW CTR., WOMEN AND THE MINIMUM WAGE, STATE BY STATE (2017), available at <https://nwlc.org/resources/women-and-minimum-wage-state-state/>. Women also make up about three-quarters of the minimum wage workforce in Alabama and North Dakota.
- 14 NWLC calculations based on U.S. CENSUS BUREAU, 2010-2014 AMERICAN COMMUNITY SURVEY 5-year estimates (using Steven Ruggles, J. Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek. *Integrated Public Use Microdata Series: Version 6.0* [Machine-readable database]. Minneapolis: University of Minnesota, 2015). Figures include employed workers and use the same definition of tipped workers as SYLVIA A. ALLEGRETTO & DAVID COOPER, ECON. POLICY INST. & CTR. ON WAGE & EMPLOYMENT DYNAMICS, UNV. OF CA., BERKELEY TWENTY-THREE YEARS AND STILL WAITING FOR CHANGE 20, 23 (2014), <http://s2.epi.org/files/2014/EPI-CWED-BP379.pdf>.
- 15 See generally NAT'L WOMEN'S LAW CTR., SET UP TO FAIL: WHEN LOW-WAGE WORK JEOPARDIZES PARENTS' AND CHILDREN'S SUCCESS (Jan. 2016), <https://nwlc.org/resources/set-up-to-fail-when-low-wage-work-jeopardizes-parents-and-childrens-success/>.
- 16 NAT'L WOMEN'S LAW CTR., HIGHER STATE MINIMUM WAGES PROMOTE EQUAL PAY FOR WOMEN (2017), available at <https://nwlc.org/resources/higher-state-minimum-wages-promote-equal-pay-for-women/>; NAT'L WOMEN'S LAW CTR., RAISE THE WAGE: WOMEN FARE BETTER IN STATES WITH EQUAL TREATMENT FOR TIPPED WORKERS (2016), available at <https://nwlc.org/resources/raise-the-wage-women-fare-better-in-states-with-equal-treatment-for-tipped-workers/>.
- 17 2016 AMERICAN COMMUNITY SURVEY, supra note 7.
- 18 CENTERS FOR DISEASE CONTROL AND PREVENTION, NATIONAL CENTER FOR CHRONIC DISEASE PREVENTION AND HEALTH PROMOTION, DIVISION OF POPULATION HEALTH. BRFSS Prevalence & Trends Data, 2014 Annual Survey. 2016. National figure was derived by calculating the median of all state figures.
- 19 CHILD CARE AWARE OF AM., PARENTS AND THE HIGH COST OF CHILD CARE Appendix XIV, available at https://usa.childcareaware.org/wp-content/uploads/2017/12/2017_CCA_High_Cost_Appendices_FINAL.pdf.
- 20 NAT'L WOMEN'S LAW CTR., PERSISTENT GAPS: STATE CHILD CARE ASSISTANCE POLICIES 2017 Table 2 (2017), available at <https://nwlc.org/resources/persistent-gaps-state-child-care-assistance-policies-2017/>.
- 21 NAT'L WOMEN'S LAW CTR., THE WAGE GAP: THE WHO, HOW, WHY, AND WHAT TO DO 3 (2017), available at <https://nwlc-ciw49tixgw5lbab.stackpathdns.com/wp-content/uploads/2016/09/The-Wage-Gap-The-Who-How-Why-and-What-to-Do-2017-2.pdf>.
- 22 See generally NAT'L WOMEN'S LAW CTR., SET UP TO FAIL, supra note 15.