

# **Economic and Health Justice for Women and Families in Michigan**

#### **OCTOBER 2024**

In Michigan and across the country, policymakers must prioritize progressive policies that support women and families' economic security, health outcomes and overall wellbeing. For Black women, who make up approximately 13 percent of women in Michigan, policies that center their needs and address the systemic oppression and racism that create disparate health and economic outcomes are especially vital. Michigan women need livable wages, supportive workplace policies such as paid family and medical leave, comprehensive health care access, and access to abortion – and they need a democracy that allows for their voices to be heard.

#### **Paid Leave**

- About 76 percent of working people in Michigan do not have access to paid family leave. Sixty-three percent of Michiganders are unable to access unpaid leave under the federal Family and Medical Leave Act.<sup>2</sup>
- Paid Leave Means a Stronger Michigan

MICHIGAN ARE BREADWINNERS.

85% of Black mothers In

- Nationwide, nearly one third of all adults aged 55-64 and 41 percent of older Black women and 43 percent of older Latinas hold a physically demanding job, which may exacerbate or cause serious medical conditions that require care, particularly in older workers and disabled workers. In Michigan, that would mean 252,500 older workers, 18,700 older Black women workers and 4,800 older Latina workers.<sup>3</sup>
- If women in Michigan participated in the labor force at the same rate as women in countries with paid leave, there would be an estimated 155,000 additional workers in the state and \$4.8 billion more wages earned statewide.<sup>4</sup>

## **Equal Pay**

• Across the nation, women overall are typically paid 75 cents for every dollar paid to men.<sup>5</sup> Michigan women who were full-time, year-round workers earned only 82 cents for every dollar men in Michigan earned in 2023.<sup>6</sup> For Black women this

- gap is even larger for every dollar that men earned in 2022 (the latest available data), Black women in Michigan earned only 64 cents.<sup>7</sup>
- Women's wages support their households. In Michigan, 85 percent of Black mothers are key family breadwinners.8

#### **Student Loan Debt**

O Women hold nearly two-thirds of Americans' collective \$1.7 trillion of student loan debt. Black women are especially impacted by student loan debt – they hold more student debt than other demographics, with an average of \$38,800 in federal undergraduate loans a year after completing a bachelor's degree. Michigan has the 18th highest student debt per borrower, with a total student debt of \$51.7 billion owed across more than 1.4 million borrowers across the state. Description of the state of the state.

#### **Poverty**

• In Michigan, 13.8 percent of women 18 and over were experiencing poverty in 2022 – for Black women, that rate increased to 24.1 percent.<sup>11</sup>

#### **Health Justice**

- Black women in Michigan were 2.8 times more likely to die from pregnancy-related causes than their white counterparts from 2015-2019. 12
- Seven percent of Black women between the ages of 19-64 in Michigan lacked health insurance coverage between 2017 and 2021.<sup>13</sup>
- Michigan is very protective of abortion access.
  - However, restrictions on reproductive health cost Michigan almost \$8
     billion in total average annual economic loss<sup>14</sup>

## **A Stronger Democracy**

- Less than 40 percent of Michigan's state legislators are women. Women of color broadly make up only 10.1 percent of Michigan's state legislature. 15
- Michigan is ranked 26th by the Cost of Voting Index, representing a more restrictive electoral climate than other states in the country.<sup>16</sup>

# Comprehensive policy solutions are necessary – and women and families in Michigan cannot wait.

The following policy recommendations would support women and families' economic security, health care access, and well-being in Michigan and beyond.

- Family friendly workplace standards, including a common sense, national paid leave program
- Fair pay protections and practices
- A higher minimum wage and elimination of the tipped minimum wage
- Stronger protections for workers' rights to unionize
- Ensure access to abortions and comprehensive reproductive health care

<sup>&</sup>lt;sup>1</sup>U.S. Bureau of Labor Statistics. (2024, September). Sex by Age (Black or African American Alone). *American Community Survey, ACA 1-Year Estimates Detailed Tables, Table B01001B.* Retrieved 7 October 2024, from

https://data.census.gov/table/ACSDT1Y2023.B01001B?g=010XX00US\$0400000&d=ACS 1-Year Estimates Detailed Tables; U.S. Bureau of Labor Statistics (2024, September). Sex by Age. *American Community Survey, ACA 1-Year Estimates Detailed Tables, Table B01001*. Retrieved 7 October 2024, from https://data.census.gov/table/ACSDT1Y2023.B01001?g=010XX00US\$0400000&d=ACS 1-Year Estimates Detailed Tables (unpublished author calculation)

<sup>&</sup>lt;sup>2</sup> The National Partnership for Women & Families. (2024, February). *Paid Leave Means a Stronger Michigan*. Retrieved 14 February 2024, from <a href="https://nationalpartnership.org/wp-content/uploads/2023/04/paid-leave-means-a-stronger-michigan.pdf">https://nationalpartnership.org/wp-content/uploads/2023/04/paid-leave-means-a-stronger-michigan.pdf</a>
<sup>3</sup> Ibid.

<sup>&</sup>lt;sup>4</sup> Ibid.

<sup>9</sup>Jackson, V., & Williams, B. (2022, April). *How Black Women Experience Student Debt.* Retrieved 14 February 2024, from <a href="https://edtrust.org/wp-content/uploads/2014/09/How-Black-Women-Experience-Student-Debt-April-2022.pdf">https://edtrust.org/wp-content/uploads/2014/09/How-Black-Women-Experience-Student-Debt-April-2022.pdf</a>

The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy group dedicated to promoting fairness in the workplace, reproductive health and rights, access to quality, affordable health care and policies that help all people meet the dual demands of work and family. More information is available at NationalPartnership.org.

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<sup>&</sup>lt;sup>5</sup> Majumder, A., & Mason, J. (2024, September) *America's Women and the Wage Gap*. Retrieved 7 October 2024, from National Partnership for Women & Families website: <a href="https://nationalpartnership.org/wp-content/uploads/2023/02/americas-women-and-the-wage-gap.pdf">https://nationalpartnership.org/wp-content/uploads/2023/02/americas-women-and-the-wage-gap.pdf</a>

<sup>&</sup>lt;sup>6</sup> U.S. Census Bureau. (2024). American Community Survey 1-Year Estimates 2023, Geographies: All States within United States and Puerto Rico, Table B20017: Median Earnings in the Past 12 Months by Sex by Work Experience in the Past 12 Months (in 2023 Inflation Adjusted Dollars) for the Population 16 Years and Over with Earnings in the Past 12 Months. Retrieved 12 September 2024, from <a href="https://data.census.gov/">https://data.census.gov/</a> (Unpublished calculations based on those who worked full-time, year-round).

<sup>&</sup>lt;sup>7</sup> National Women's Law Center. (2024, March) *The Wage Gap by State for Black Women Overall — March 2024*. Retrieved 7 October 2024, from <a href="https://nwlc.org/wp-content/uploads/2023/10/Wage-Gap-State-by-State-Black-Women-3.1.24.pdf">https://nwlc.org/wp-content/uploads/2023/10/Wage-Gap-State-by-State-Black-Women-3.1.24.pdf</a>

<sup>&</sup>lt;sup>8</sup> See note 2;Shaw, E., Mason, C. N., Lacarte, V., & Jauregui, E. (2020, May). Holding Up Half the Sky: Mothers as Workers, Primary Caregivers, & Breadwinners During COVID19. Retrieved 16 January 2024, from Institute for Women's Policy Research website: http://iwpr.org/wp-content/uploads/2020/07/Holding-Up-Half-the-SkyMothers-as-Breadwinners.pdf; "Key breadwinner" means a single mother who heads a household or a married mother who contributes 40 percent or more of the couple's joint earnings. Nationally, 79 percent of Black mothers, 64 percent of Native American mothers, 60 percent of mothers identifying as multiracial or "other" race, 49 percent of Latina mothers, 48 percent of white mothers and 43 percent of Asian/Pacific Islander mothers are key breadwinners.

<sup>&</sup>lt;sup>10</sup> Coppock, J. (2024, March). *Student Loan Debt: What Explains the Disparities?* Retrieved 7 October 2024, from <a href="https://www.degreechoices.com/blog/student-loan-debt-by-state/">https://www.degreechoices.com/blog/student-loan-debt-by-state/</a>

<sup>&</sup>lt;sup>11</sup> National Women's Law Center. (2023, October). *Women in Poverty, State by State*. Retrieved 7 October 2024, from <a href="https://nwlc.org/resource/women-in-poverty-state-by-state/">https://nwlc.org/resource/women-in-poverty-state-by-state/</a>

<sup>&</sup>lt;sup>12</sup>Michigan Maternal Mortality Surveillance (MMMS) Program. (2022, December). *Maternal Deaths in Michigan, 2015-2019 Data Update*. (Publication No. MDDHS-Pub-1487 (12-22)). Retrieved 7 October 2024, from <a href="https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/MCH-Epidemiology/MMMS">https://www.michigan.gov/mdhhs/-/media/Project/Websites/mdhhs/MCH-Epidemiology/MMMS</a> 2015-2019
Report final.pdf?rev=f3b6b88c83284adf86b6a1220541031f&hash=A5A5FEE6ED5BAE558D72521216FB72FC

<sup>&</sup>lt;sup>13</sup> National Women's Law Center. (2023, May). *Social Determinants of Health Metrics for Black Women by State*. Retrieved 14 February 2024, from <a href="https://nwlc.org/resource/social-determinants-of-health-metrics-for-black-women-by-state/">https://nwlc.org/resource/social-determinants-of-health-metrics-for-black-women-by-state/</a>

<sup>&</sup>lt;sup>14</sup> Institute for Women's Policy Research. (2024, January). *Updated Analysis of the Cost of Abortion Restrictions to States*. Retrieved 14 February 2024, from <a href="https://iwpr.org/wp-content/uploads/2024/01/Updated-Analysis-of-the-Cost-of-Abortion-Restrictions-to-States-1.pdf">https://iwpr.org/wp-content/uploads/2024/01/Updated-Analysis-of-the-Cost-of-Abortion-Restrictions-to-States-1.pdf</a>

<sup>&</sup>lt;sup>15</sup> Frye, J., Goodman, S., & Haider A. (2023, November). *State Legislatures' Lack of Representation Threatens Freedom.* Retrieved 14 February 2024, from <a href="https://nationalpartnership.org/report/democracy-abortion-access/">https://nationalpartnership.org/report/democracy-abortion-access/</a>

<sup>&</sup>lt;sup>16</sup> Schraufnagel, S., Pomante M., & Li Q. (2022, September). Cost of Voting in the American States: 2022. *Election Law Journal: Rules, Politics, and Policy 21*(3), 220-228, from <a href="https://www.liebertpub.com/doi/10.1089/elj.2022.0041">https://www.liebertpub.com/doi/10.1089/elj.2022.0041</a>