

WISCONSIN WOMEN'S WELL-BEING INDEX, A NARRATIVE

WISCONSIN
WOMEN'S FUND
ALLIANCE



Vel R. Phillips

February 18, 1924 - April 17, 2018

"What have you done, today, that's good?"

- 1951 First Black woman to graduate from the University of Wisconsin-Madison Law School
- 1956 First woman and first Black person elected to Milwaukee's Common Council
- 1960 First Black American elected to the National Committee of either major political party
- 1971 First woman judge in Milwaukee County, and first Black judge in Wisconsin
- 1978 First Black American and first woman elected to statewide office, the 26th Secretary of State



Photos: Kevin Miyazaki

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**Center for Community
and Nonprofit Studies**
SCHOOL OF HUMAN ECOLOGY
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SETTING THE STAGE: WHY THE WOMEN'S WELL-BEING INDEX MATTERS

Across Wisconsin, the well-being of women is not defined by a single factor—it is shaped by the systems that touch every aspect of life. From education and employment to health care, safety, and civic participation, a woman's ability to thrive reflects more than personal effort. It reveals how opportunity, access, and equity are—or are not—woven into the fabric of our communities.

The *Wisconsin Women's Well-Being Index* was created to bring visibility to the diverse and complex realities women experience across our state. Built on data and informed by expert insight, the Index captures how women are faring across key dimensions of life. It highlights where progress is happening—and where disparities persist—particularly for women whose voices have historically been overlooked in public policy and resource allocation.

This Index is more than a collection of data—it is a tool for action. It empowers policymakers, advocates, funders, and

local leaders with the information needed to drive meaningful, equity-centered change. By examining the intersection of gender, geography, and identity, the *Wisconsin Women's Well-Being Index* helps ensure that strategies for progress are grounded in lived experience, not assumptions.

Ultimately, this work is about more than measuring well-being. It's about reimagining what is possible for every woman and girl in Wisconsin—no matter where she lives, who she is, or what she dreams. ○

This online, interactive tool provides access to publicly available data specific to regional, city, and statewide levels and aggregated for gender and race.

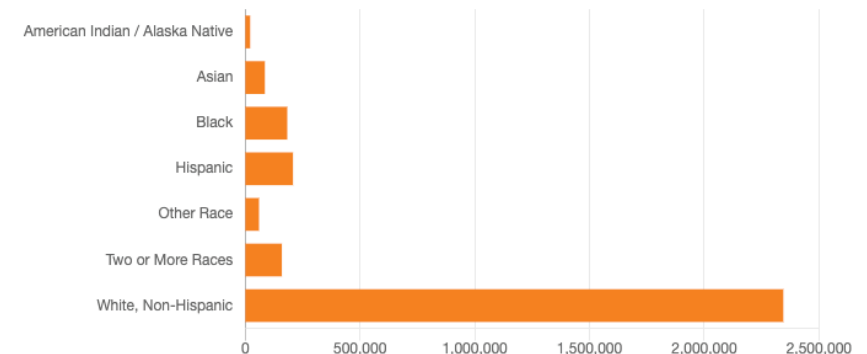
<https://womensfundmke.org/wellbeing/>

Women and girls of many races and ethnicities reside in Wisconsin, though the majority (80%) identify as white and non-Hispanic.

DEMOGRAPHICS

Of the 5.9 million people who call Wisconsin home, 2.9 million are women and girls. One in 5 are girls under the age of 18 and almost the same number (around 25%) of women are above the age of 65. **Women and girls of many races and ethnicities reside in Wisconsin, though the majority (80%) identify as white and non-Hispanic.** More than 95% of Wisconsin women and girls are native-born citizens or naturalized citizens. Approximately 50% of women are currently married, while 30% have never been married. Nearly 10,000 households in Wisconsin consist of same-sex women couples. ○

Women Race & Ethnicity



Source: ACS 2022 5-year estimates, tables B01001B through B01001I

“...Those gains for women can disappear in the blink of an eye if the programs that gave women equal access are not supported.”

EDUCATION

Quality education is an important contributor to women’s and girls’ well-being, financial stability, health outcomes, and happiness. Education is also important for community life and civic engagement.¹

According to a 2022 analysis by US News & World Report, women and girls nationally outperformed men and boys in many education indicators, including eighth-grade mathematics and reading test scores and four-year college graduation rates. At public universities, 66% of enrolled women completed their degrees compared to 60% of men. In Wisconsin, 34% of women have a bachelor’s degree or higher and only 6% have less than a high school diploma. By comparison, 30% of men have a bachelor’s degree or higher and 8% lack a high school diploma.

To continue to support women’s educational success, the National College Attainment Network recommends policies such as investments in need-based student aid, increased

funding for public colleges and universities, and a universal requirement to complete the Free Application for Federal Student Aid (FAFSA) at high school graduation.² Continued support for Title IX policies in schools and universities can help to ensure women and gender diverse students have safe and equitable access to education as well.³ Janet Hyde, Professor Emeritus of Psychology and Gender and Women’s Studies, University of Wisconsin-Madison, says “**While Wisconsin women are slightly outperforming Wisconsin men in college graduation rates, those successes are the result of decades of concerted efforts to give women equal opportunity in areas such as athletic scholarships, and to protect college women from sexual harassment and sexual assault. Those gains for women can disappear in the blink of an eye if the programs that gave women equal access are not supported.**”

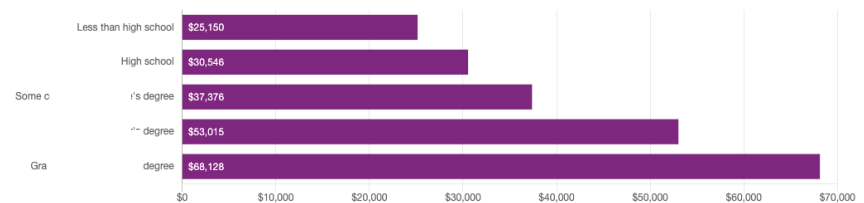
The level of education a person completes is strongly

...a Wisconsin man without a high school diploma outearns a Wisconsin woman with an associate's degree by approximately \$2,000 a year...

associated with earnings. The median earnings for Wisconsin women with a bachelor's degree are approximately \$53,015, and for those with a graduate or professional degree, \$68,128. This is more than twice the median earnings of a Wisconsin woman with less than a high school diploma, which are approximately \$25,150. Despite higher levels of education, the gender wage gap is notable. In fact, **a Wisconsin man without a high school diploma outearns a Wisconsin woman with an associate's degree by approximately \$2,000 a year** (\$39,363 median earnings compared to \$37,376).⁴ ○

Median Earnings of Women by Educational Attainment

Median earnings for women increase with educational attainment.



Source: ACS 2022 5-year estimates, table B20004

Economic security ensures that women and girls can meet their everyday needs and plan for the future.

ECONOMIC SECURITY

Economic security ensures that women and girls can meet their everyday needs and plan for the future.

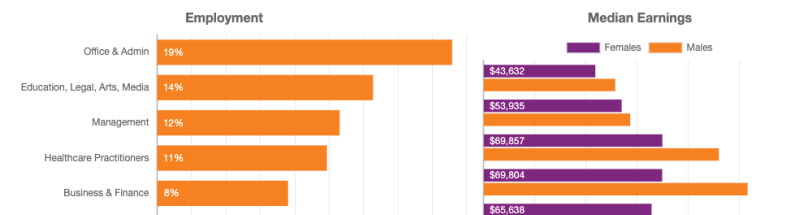
When women are economically secure, they can help create more stable societies for themselves, their families, and their communities. They can access better quality housing, childcare, education, and health care as well.

Women participate in the labor force at high levels in Wisconsin. Excluding widowed women (who are often retirees), 66% of Wisconsin women are in the labor force. Women who have never been married participate at the highest rates with 72% participation, while women who are married or divorced participate at somewhat lower rates (64% and 63%, respectively).⁵

A persistent challenge to economic security for women is the gender pay gap, or the difference between the earnings of men and women. Despite women's significant gains in educational attainment, increased work experience, and entry

Employment and Median Earnings by Occupation

The bar charts below represent the number of women employed in a particular occupation field, and the median earnings of women in that field. Data are not available for all geographies. In general, median earnings of women working in STEM and management fields are highest.



into male-dominated fields, Women in the United States earn approximately 82 cents for every dollar that men earn.⁶ In Wisconsin in 2022, women earned even less, at 80.4 cents per dollar men earned. This is the widest gender pay gap that Wisconsin has seen since 2016 and shows a stark widening since 2021, when women earned 89.4 cents per dollar men earned.

There are multiple reasons why researchers believe the

...despite making up 47% of the workforce in the United States, only 42% of managers are women.

gender pay gap persists, including the overrepresentation of women in lower-paying industries and gender discrimination on the job.⁷ The pressure women feel in family caregiving and household labor and the interruptions caregiving and labor can have on their careers can also impact the pay gap. Assistant Professor of Sociology Allison Daminger, University of Wisconsin-Madison, explains, “Women’s paid work lives have changed far more dramatically than their home lives in recent decades. Women continue to spend nearly twice as much time on housework and childcare as men do, and they’re also far more likely to act as ‘project managers’ for their families. These domestic responsibilities come with an opportunity cost, which is partly reflected in the persistent gender pay gap.”

The gap is lower in some occupational fields included in the U.S. Census, such as Education, Legal, Arts, and Media, where the median annual earnings for Wisconsin women is

94% of men’s (\$53,935 annually as compared to \$57,284).⁸ The gender pay gap may be lower in some of these fields because of their historical dominance by women in positions like teaching and social work. Unfortunately, industries that pay the highest wages on average, such as Healthcare Practitioners or Management, show higher gender pay gaps. An analysis of the most recent census data reveals that **despite making up 47% of the workforce in the United States, only 42% of managers are women.**⁹ Further, the gender pay gap in management is significant, as Wisconsin women in management have median annual earnings of \$69,857 which is only 76% of management men’s earnings of \$91,969.

The pay gap continues to widen when other identities, like race, are considered. The High Road Strategy Center reports that in Wisconsin, the median hourly wage for a white man is \$26.88. For white women the median hourly wage is \$22.48

Despite high educational attainment and high labor force participation, Wisconsin women are more likely to be living in poverty than Wisconsin men.

(16% less than for white men), \$20.04 for Black women (25% less), and just \$18.02 (33% less) for Hispanic/Latina women.¹⁰

Despite high educational attainment and high labor force participation, Wisconsin women are more likely to be living in poverty than Wisconsin men. Twelve percent of Wisconsin women and girls experienced poverty in 2022, compared to 10% of men and boys. Women and girls of color are even more likely to experience poverty, with approximately 31% of Black, 23% of American Indian/Alaska Native, and 19% of Hispanic/Latina women and girls in Wisconsin in poverty.¹¹

To address the food insecurity that families in poverty face, approximately 110,000 Wisconsin households with children access SNAP (food stamp) benefits. Of the 1 in 10 households accessing these benefits in 2022, 44% had children under the age of 18. SNAP benefits have been an especially important resource for women-headed households without a spouse.¹²

In a 2019 report, the Institute for Women's Policy Research recommended a number of actions to improve economic gender equality, such as requiring government contractors to publicly report gender pay gaps and how they are addressing them, improving workplace policies to address sexual harassment and assault, increasing access to affordable and quality childcare to support women's employment, targeted support for women entrepreneurs, and establishing local and state paid family leave policies.¹³

Jessica Calarco, Professor of Sociology, University of Wisconsin-Madison, says, “Underinvesting in the social safety net makes gender inequalities self-reinforcing. Without paid family leave and universal childcare, for example, mothers who have lower incomes than their children's fathers often become the ‘default parent’—the ones who recalibrate their paid work roles and schedules to accommodate their families’ needs, such as when they struggle to find or afford childcare

“Women remain underrepresented in leadership in part due to structural barriers that disadvantage them in promotion and evaluation.”

or when children have to stay home because they get sick.” Further, Calarco says, “Once mothers become the ‘default parent,’ it also makes it more likely that they will be passed over for raises and promotions, and more difficult for them to pursue high-powered careers.”

Some believe that progress on policies like these could be advanced when the gender gap in elected leadership narrows, as approximately 31% of seats in the Wisconsin legislature, 29% of city council seats, and 24% of county board seats are currently held by women.¹⁴ A 2020 study by the Research Center for Women and Girls of Alverno College found that women politicians were more likely to run when they were directly encouraged to and that they benefited from supportive networks.¹⁵ Women’s representation in corporate leadership is also increasing, with 31% of director seats filled by women in Wisconsin’s top 50 public companies in 2024, yet parity is still distant, especially for women of color.¹⁶

Stav Atir, Assistant Professor of Management in the Wisconsin School of Business explains that “**Women remain underrepresented in leadership in part due to structural barriers that disadvantage them in promotion and evaluation.** Stereotypes of women as communal and nurturing often conflict with those of leaders as assertive and agentic, though this perceived mismatch may be diminishing.” Atir says, “When women do attain leadership roles, they have been shown to raise aspirations and educational attainment for girls. In some political and organizational contexts, women leaders also appear to place greater emphasis on social needs.” ○

The birth rate is slightly lower in Wisconsin than nationally, but both reflect consistent declines.

HEALTH & SAFETY

Ensuring health and safety is essential for promoting women and girls' thriving. When women and girls are physically and mentally well, they are better positioned to fully engage in school, work, community life, and in activities they enjoy.

Individuals with health insurance are more likely to access healthcare for preventative as well as emergency medicine. Women are more likely to have health insurance than men in Wisconsin, with just 5% of women without health insurance compared to 6% of men. Among both women and men, young adults between the ages of 19-34 are least likely to have health insurance coverage, with approximately 8% of young women and 12% of young men not having coverage. Nearly all adults above the age of 65 have health insurance coverage.¹⁷

In Wisconsin, approximately 5% of women aged 15-50 gave birth in 2022. Nearly three-fourths (72%) of these women were married when their child was born.¹⁸ According to the Wisconsin Department of Health Services, the overall birth

rate has been steadily declining, with 10.1 births per 1,000 population in 2023, compared to about 13 births per 1,000 in 2000.¹⁹ **The birth rate is slightly lower in Wisconsin than nationally, but both reflect consistent declines.** Births to teens aged 15-19 years old has been steadily declining in Wisconsin and stood at a rate of 10.0 per 1000 overall births in 2023.²⁰

Maternal mortality is the number of deaths from any cause related to pregnancy and up to 12 months after. At 22.4 deaths per 100,000 live births, the United States has the highest maternal mortality rate out of all countries in the Global North. Experts expect that maternal deaths will increase due to greater restrictions and more limited access to abortion services.²¹ In 2023, Wisconsin's maternal mortality rate was 10.8 per 100,000 live births, which is better than neighboring states of Minnesota, Illinois, and Iowa.

It is important to note that these rates differ greatly by race.

...Non-Hispanic Black, non-Hispanic Asian and Hispanic women account for 25% of Wisconsin deliveries, but 50% of Wisconsin maternal mortality.

At the national level, Black women are 3 times more likely to die due to a pregnancy-related cause than white women. In Wisconsin, premature birth and infant mortality rates for Black and American Indian/Alaska Native babies are nearly double the rates for white and Asian babies.²² Lee Dresang, Physician and Associate Professor of Family Medicine, University of Wisconsin-Madison, describes that “**Non-Hispanic Black, non-Hispanic Asian and Hispanic women account for 25% of Wisconsin deliveries, but 50% of Wisconsin maternal mortality.** Wisconsin and especially Milwaukee have among the highest Black infant mortality rates in the country.”

Maternal care is also highly influenced by geography. According to the March of Dimes, 15.3% of Wisconsin counties are classified as maternity care deserts, lacking a hospital or birth center with obstetric care or any obstetric providers. Maternity care deserts in Wisconsin include

the rural counties of Kewaunee, Lafayette, and Douglas. Additional rural counties, like Clark, Jefferson, and Oconto, have low or moderate access to obstetric care.²³

Among policies promoted by the March of Dimes to sustain and improve maternal and infant health, Wisconsin has implemented two: 1) more equitable pay for midwives, and 2) maternal mortality review committees. Other promotive policies that could be pursued in Wisconsin include independent practice, prescriptive authority, and licensure for certified midwives; Medicaid extension and expansions to support birthing people's access to preventative care during pregnancy; extending coverage for postpartum care from 60 to 90 days; offering reimbursements for postpartum mental health screenings and doula care; and paid family leave.²⁴

Dresang of the University of Wisconsin-Madison says, “Strategies to eliminate disparities and improve maternal health for all include accepting federal Medicaid expansion

Racism, xenophobia, and other forms of discrimination can make it harder for women to access resources for safety and care.

dollars to cover a full year rather than 60 days after delivery, addressing the state's rural labor unit and hospital closures, protecting reproductive rights and supporting initiatives to improve social determinants of health including paid family medical leave, more affordable quality childcare and housing and education support.”

According to the World Health Organization, nearly 1 in 3, or 30%, of women globally have been subjected to non-partner sexual violence, physical and/or sexual violence by an intimate partner or both.²⁵ Among LGBTQ+ individuals, more than half have experienced domestic violence.²⁶ Black, Indigenous and other women of color are disproportionately impacted by domestic violence as well. **Racism, xenophobia, and other forms of discrimination can make it harder for women to access resources for safety and care.**²⁷ According to the Wisconsin Coalition Against Sexual Assault (WCASA), nearly in 1 in 2 American Indian or Indigenous women have experienced sexual violence, a rate 3.5 times higher than for

women of other races, and most often committed by non-Indigenous perpetrators.²⁸ Sexual violence is often unreported and WCASA estimates that for every one Black woman who reports a sexual assault, there are 15 who do not. “Sexual violence is associated with negative physical, psychological, emotional, sexual, and reproductive health outcomes. These negative outcomes are further exacerbated when survivors face identity-related discrimination while seeking services, resources, and support after an assault occurs,” says L.B. Klein, Assistant Professor of Social Work at the University of Wisconsin-Madison.

The Missing and Murdered Indigenous Women/Relatives Task Force of the Wisconsin Department of Justice is working to understand the factors contributing to this violence and to coordinate effective responses across organizations and government agencies. Currently, State Representative Shelia Stubbs is seeking legislation to create a similar task force to stop violence against Black women and girls.²⁹ ○

Housing is considered to be a key social determinant of health, with the stability of one's housing, the safety and quality of housing, affordability, and features of one's neighborhood all contributing to health outcomes.

HOUSING

In many communities across the United States, the rising cost of housing has been a major concern. High quality and affordable housing influences one's health and safety, economic security, and access to transportation and other important resources for daily life. **Housing is considered to be a key social determinant of health, with the stability of one's housing, the safety and quality of housing, affordability, and features of one's neighborhood all contributing to health outcomes.**³⁰ Recent analysis of data from the American Housing Survey shows that people living in census tracts with worse housing conditions report higher levels of poor general health and poor mental health.³¹

In Wisconsin, 68% of overall households own their home.³² Rates of home ownership vary significantly by race and ethnicity with only 26% of Black/African American and 46% of Hispanic households owning their own homes, compared to 72% of white households.³³ The Wisconsin Department of

Health Services points to historical legacies of redlining and gentrification, in addition to present disparities in pay and access to higher education, to explain these disparities.³⁴

The median rent in Wisconsin in 2022 was \$992 per month, including utility and fuel costs. Rent in other states ranges widely from \$831 per month in West Virginia to \$1856 per month in California.³⁵ The U.S. Department of Housing and Urban Development defines cost-burdened households as those that pay more than 30% of their income for housing. In Wisconsin, approximately 43% of renters are cost-burdened. The counties with the highest shares of rent-burdened households include Iron, Ashland, Milwaukee, Lincoln, and Door.³⁶

Researchers at the Urban Institute encourage policies that promote homeownership, including those that boost new home construction, promote localities in more high-density and inclusionary zoning, improve access to financing for home

...researchers encourage policies and programs to improve public and social housing for seniors, individuals with disabilities, and low-income households...

rehabilitation, and facilitate the purchasing power for first-time and first-generation homebuyers.³⁷ Many of these actions will also support renters. Additionally, these **researchers encourage policies and programs to improve public and social housing for seniors, individuals with disabilities, and low-income households**, and efforts to mitigate risks of eviction or displacement. ○

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THE CO-CREATORS

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Lisa Attonito became Executive Director of the Women's Fund of Greater Milwaukee in 2016. She brings deep expertise in organizational management, board governance, staff development, and financial oversight, along with a strong background in brand management and stakeholder engagement.

Lisa has held senior roles at respected nonprofit organizations, consistently delivering results through strategic leadership, collaboration, and a clear growth mindset. She is known for creating brand experiences that align with mission while advancing long-term goals as well. Her track record in fundraising reflects both strong project management and communication skills.

Lisa holds a Bachelor of Business Administration from the University of Wisconsin–Milwaukee and continues to cultivate a dynamic professional network committed to advancing gender equity and community well-being.

THE CO-CREATORS



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SCHOOL OF HUMAN ECOLOGY
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Amy E. Washbush, PhD, is the Associate Director of the Center for Community and Nonprofit Studies (the CommNS) of the University of Wisconsin-Madison. A communitybased researcher and evaluator, Dr. Washbush leads the CommNS Co-Create team of staff, graduate students, and undergraduate students in projects that help answer organizations' important questions and advance their missions.

In over 80 partnerships since 2017, the Co-Create team works with nonprofits, funders, and others in community assessments, program evaluations, data and evaluation capacity-building, community advisory boards, research-to-practice program planning, and more.

Dr. Washbush is also the Associate Director of the Master of Science in Human Ecology program and supports students in partnership projects with local organizations.

INSIGHT FOR IMPACT

The CommNS Co-Create team was excited to partner with the Women's Fund of Greater Milwaukee in preparing this report. In our work, we seek to leverage the assets of research for the benefit of communities and that's just what this report offers. Building from the *Wisconsin Women's Well-Being Index*, we were able to connect these indicators of women's education, economic security, health and safety, and housing to comparative data from other states and to current research findings to contextualize this information and inform action steps. We also contacted some of our university colleagues to share their insights and enrich our collective understanding. We greatly appreciate their contributions to this report.

In preparing this report, we were struck by the persistence of the gender wage gap. Despite higher levels of education, women continue to only earn about 80% of what men earn and recently in Wisconsin this gap has been widening. Discrimination in the workplace, unequal responsibilities in the

home and in caregiving, and lower pay in female-dominated fields all bear some of the blame for this gap. When women are not compensated fairly, this can impact their families' economic stability, their career satisfaction, and their overall health and well-being. We were also disheartened by the consistent racial disparities that this report illuminates, from greater wage gaps, higher rates of maternal and infant mortality, and disproportionate levels of domestic and sexual violence. **With this report, we hope that individuals and groups across the state will heed the call to do better for Wisconsin women and girls. There is much work left to do.**

– Amy E. Washbush, PhD