

ADVANCING RESPONSIBLE TAX, BUDGET, AND ECONOMIC  
POLICIES THROUGH CREDIBLE RESEARCH AND ANALYSIS



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# The Status of Montana Women

ADVANCING POLICY FOR ECONOMIC EQUITY

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Montana Budget & Policy Center



# The Status of Montana Women Advancing Policy for Economic Equity

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## Foreword

*by Kylie Gursky  
Director, Women's Foundation of Montana*

The Women's Foundation of Montana is thrilled to introduce this much anticipated research on The Status of Montana Women. For over 25 years, the Women's Foundation of Montana has been dedicated to supporting organizations across our state that strive to enhance the lives of women and girls. Our mission encompasses various facets crucial to women's empowerment, including access to fulfilling work with a livable wage and quality benefits, education, essential services to meet basic needs, supportive public policies, and increased political participation. Our ultimate goal is to provide individuals throughout Montana with the tools and opportunities to build a life and shape a future free from gender-based limitations.

This report delves into the economic landscape of Montana, spotlighting the contributions and successes of women while also acknowledging the persistent challenges they face. Despite advancements, women continue to encounter disparities in wages, labor force participation, and access to opportunities. These disparities are further exacerbated for women with intersecting marginalized identities, including Black, Indigenous, and people of color (BIPOC), and LGBTQ+ women.

The findings presented in this report serve as a call to action for targeted policies and interventions aimed at closing the gaps in economic outcomes for Montana women. From addressing the wage gap to improving access to affordable child care and strengthening health care services, the solutions outlined here offer pathways toward greater equity and prosperity for all.

As stewards of change, we must collectively strive to implement the recommendations outlined in this report. By advocating for policies that promote gender equity, investing in programs that support women's economic empowerment, and amplifying the voices of marginalized communities, we can create a more just and prosperous future for all Montana women and girls.

We extend our gratitude to the researchers, advocates, and community members who contributed to this report. Together, let us continue our journey toward a Montana where every woman and girl can thrive and fulfill her highest potential.

Women in Montana have a long history of economic contributions and success. However, women are still underpaid relative to men, are more likely to work in industries where their expertise is undervalued like caretaking, and face disproportionate threats to their personal safety and wellness. Montana women with intersecting marginalized identities, including Black, Indigenous, and people of color (BIPOC), and LGBTQ+ women, face heightened obstacles. Tracking and evaluating the economic status of women in Montana is important to help target policies that work to improve equity. This report identifies solutions to help close the gaps in economic outcomes for Montana women.

## Economic Opportunity

Despite possessing higher educational achievements than men, women have lower incomes and lower labor market participation. Wages in Montana are lower than the national average, and this holds true for Montana women. Like the nation, women in Montana see a significant wage gap by sex, even after accounting for differences in occupation, full-time status, educational levels, and experience. While women's labor force participation is slightly higher than the national average, Montana women still find themselves trailing behind men in workforce participation. This is partly due to the significant responsibilities they carry in caregiving roles and the societal expectations placed on them as parents.

### Income and Wealth

Women in Montana earn 71 cents for every dollar men earn, similar to the national average of 72 cents.<sup>1</sup> This is due in part to historical practices and policies that keep women and other marginalized groups, including but not limited to BIPOC, LGBTQ+, and people living with disabilities, from earning equivalent incomes to white men. This discrepancy in pay between men and women is known as the **gender pay gap**. The gender pay gap has persisted, remaining steady, over the past 20 years.<sup>2</sup>

While there are differences between the average female worker and the average male worker, like types of occupations, levels of experience, and educational differences, much of the gender pay gap cannot be explained by any measurable differences and can be assumed to be implicit bias or discrimination.<sup>3</sup> Among the explainable differences, women are more likely to work in nurturing or caregiving and historically undervalued and lower-paying occupations, like social work, education, and nursing. Even within the same occupations, women earn less on average than men.<sup>4</sup> There is also a significant wage gap at every level of education.<sup>5</sup> Women must complete one additional degree to be paid the same as men with less education.

Child care workers in Montana, who are predominately female, are one example of an underappreciated and underpaid occupation. While child care makes up a big expense for families, child care workers make low wages despite the importance of their essential work. The reality of today's child care profession has been shaped by decades of policies and public perception that devalued the role of caring for young children. For example, the Fair Labor Standards Act of 1938, a law that protects workers against certain

Terminology used by data sources to describe people's identities can be limited and/or inconsistent. As a result, the language used throughout this report may not capture the full scope of people's lived experiences.

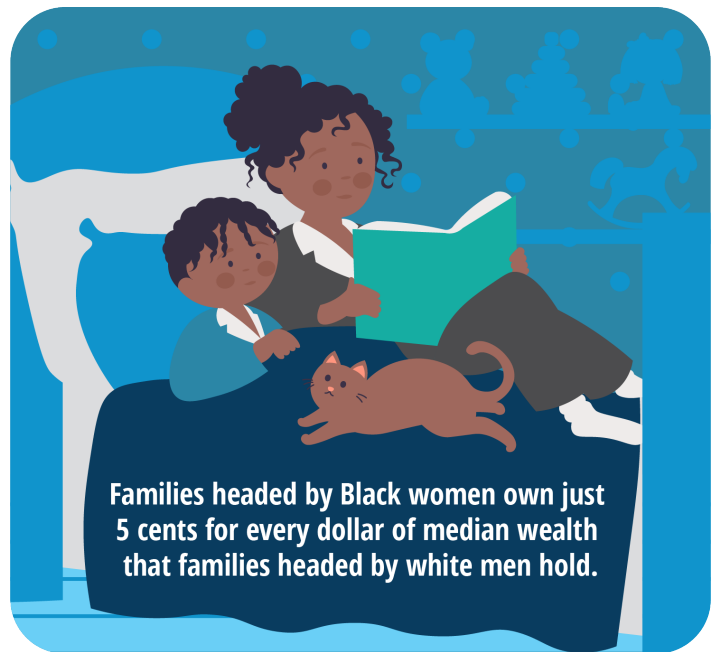
Throughout the report, the terms gender and sex are used. Gender is a social construct and social identity as it pertains to someone's sense of self. Sex describes the sex a person was assigned at birth.

unfair pay practices, excluded domestic, agricultural, and service occupations.<sup>6</sup> This exclusion highlights a policy choice that failed to recognize the value of caregiving labor, disproportionately affecting Black, Indigenous and other women of color, who have historically been marginalized in domestic and caregiving work. There are centuries of other examples of policies that set the precedent for undervaluing caregiving as a skilled and essential role. This legacy of policies shapes the present-day reality of an underpaid and undervalued child care workforce.

The pay gap is even worse for BIPOC women. **Intersectionality** is the concept that multiple aspects of identity, like race and gender, are experienced simultaneously and shaped by one another.<sup>7</sup> Women have lower incomes than men on average, and BIPOC have lower incomes than white people on average.<sup>8</sup> For Black women, their earnings represent just 49 percent of the earnings of white men.

Wealth and income are related, but different, concepts. Income is money one receives regularly, like wages, for day-to-day expenses, like housing, food, utilities, clothing, and school supplies. Wealth is the accumulation of savings, like money in the bank, stock investments, or property someone owns, and can be used in times of financial crisis and invested to improve future financial stability through things like purchasing a home or investing in higher education. Wealth is often passed from generation to generation, so policies that have kept some groups from accumulating wealth, like federal redlining policies that blocked Black households and other communities of color from accessing home mortgages and owning homes for decades, have long-standing implications on wealth for future generations of BIPOC families.<sup>9</sup>

Like BIPOC individuals, women are also subject to a wealth gap, called the **gender wealth gap**. Historically and presently, women have been systematically disadvantaged in terms of wealth compared to men, largely because of practices like employment bias and limited opportunities to access credit. While much is known about the gender pay gap, the gender wealth gap is much less researched but more pronounced.<sup>10</sup> While state-level data is not available, Federal Reserve national estimates show that families headed by Black women own just five cents for every dollar of median wealth families headed by white men hold, and families headed by Latinx women own just 10 cents for every dollar of wealth in families headed by white men.<sup>11</sup> Families headed by white women are also impacted, but much less so, holding 56 cents in median wealth for every dollar held by families headed by white men.



Cash support policies that reach families with the lowest incomes, like the federal child tax credit expansion in 2021, help to improve gender and racial income disparities by offering support to female-headed households and households of color. The 2021 expansion lifted 1.5 million women out of poverty.<sup>12</sup> In tax year 2021, 114,700 Montana families received the child tax credit.<sup>13</sup> If the credit were made fully available to families with low incomes, an additional 53,000 Montana kids would benefit, including 15,000 Indigenous children.<sup>14</sup>



## Labor Force Participation

In Montana, women's labor force participation rate is 76 percent, compared to 82 percent for men.<sup>15</sup> Montana women's labor force participation rate drops to 74 percent for mothers, whereas for fathers, the participation rate is 89 percent - higher than for men overall.<sup>16</sup> More than 71,000 children younger than six live in Montana, and 70 percent of these children have all parents in the workforce.<sup>17</sup> One in three (37 percent) Montana women who would like to work but are not in the labor force cite "caring for family" as a reason they stopped looking.<sup>18</sup> Access to quality, affordable child care is essential for parents to participate in the workforce consistently. Unfortunately, parents seeking child care in Montana often find two problems: a lack of availability and affordability.

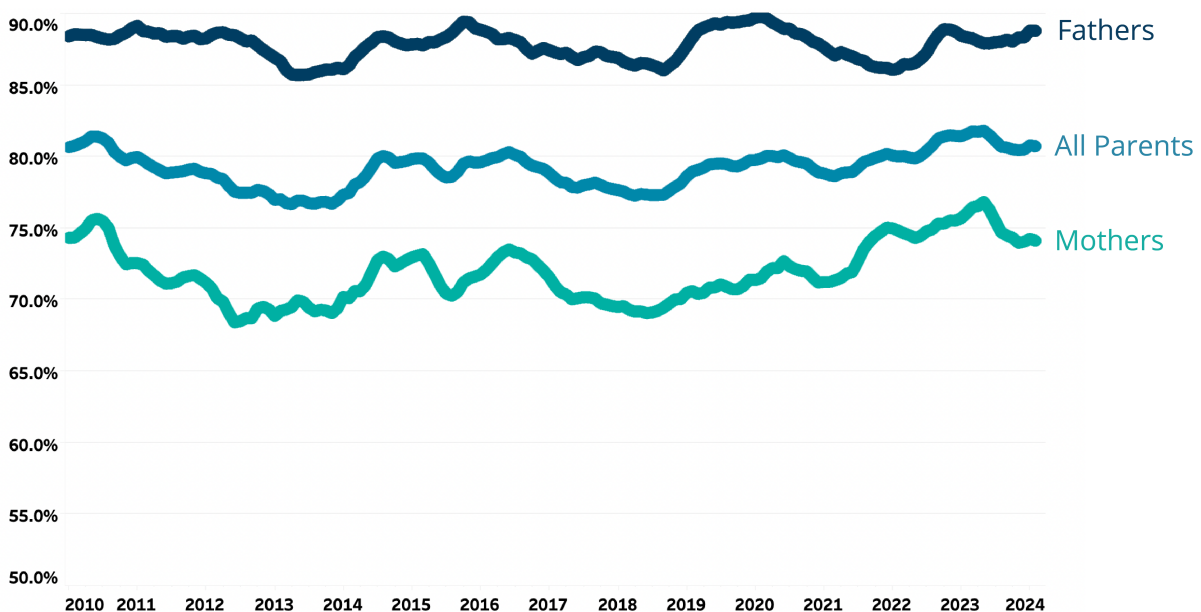
### What is the labor force participation rate?

The percentage of the population that is working for pay or actively looking for work.

Parents who are primary caregivers face significant barriers in their ability to get ahead financially. Mothers tend to have lower earnings than comparable women without children.<sup>19</sup> After having children, working women experience a permanent setback in their likelihood of working and a temporary drop in earnings.<sup>20</sup> Public policies can help to reduce this wage effect. In countries where policies help to mitigate the impact of having all parents in the workforce on families, like high-quality public child care and paid parental leaves, mothers are usually more competitive in the workforce.<sup>21</sup>

## Access to Quality Affordable Child Care is Essential for Parents to Participate in Workforce

### Labor force participation for Montana parents



Women’s workforce participation has increased over time in the United States and Montana. In the early 20th century, most women did not work outside the home, with only 20 percent of women gainfully employed.<sup>22</sup> Black women, however, were about twice as likely to work outside of the home as compared to white women, mostly due to a higher rate of workforce participation for Black, married women. Today in Montana, BIPOC and white Montana women have lower labor force participation than their male peers, and both Indigenous men and women experience disproportionately low labor force participation.<sup>23</sup> In the 1970s, women began seeking higher education to advance their careers.

Workplace protections like the Pregnancy Discrimination Act in 1978 and the recognition of sexual harassment in the workplace improved women’s work experiences.<sup>24</sup> While discriminatory practices that affect women, like pregnancy discrimination and sexual harassment, still occur, legal protections have given some women recourse in the workplace.<sup>25,26</sup> In addition, with increased access to birth control women gained the ability to plan children around their employment.

By the early 1990s, more women were pursuing higher-paying careers like lawyers, doctors, managers, and professors, which were dominated by men, helping to decrease the gender wage gap. Women’s workforce participation peaked in the late 1990s. The COVID-19 pandemic hurt women’s workforce participation, in part due to a lack of child care.<sup>27</sup>

## Barriers to Work Have Resulted in Lower Workforce Participation by Women in Montana

Labor Force Participation by Sex and Race

	Female	Male
American Indian and Alaska Native	62.3%	64.2%
People of Color	76.1%	83.7%
White	76.3%	83.6%

### Business Ownership

Women in Montana own businesses at a much lower rate than men, and this disparity is even more pronounced for people of color.<sup>28</sup> While 6.5 percent of the Montana population is Indigenous, people of color as a whole only own 4 percent of the businesses.<sup>29</sup>

The lack of access to capital for small businesses is a major barrier affecting these lower business ownership rates for women and BIPOC-owned businesses.<sup>30</sup> In a 2022-2023 survey of lenders, investors, state and federal agencies, and foundations that fund Montana small businesses, only 36 percent of loans or investments were made to women while 64 percent were made to men. Nearly three-quarters (74 percent) of the loans or investments were made to white business owners. These facts illustrate the need for more support for women and BIPOC-owned businesses.

### Women and BIPOC Montanans Face Barriers in Business Ownership

Business Ownership in Montana by Race and Sex

Business Ownership**	BIPOC	White	Total
Female	2%	20%	21%
Male	2%	51%	54%
Equally Female/Male	N/A*	16%	17%
Total	4%	87%	

\*Not available due to lack of data reliability

\*\*Totals do not add to 100% due to small sample size, unclassifiable firms, and survey non-response.

## Health and Well-Being

### Reproductive Rights

Empowering women with access to health care options and choices when it comes to family planning can bolster their other goals like wages, education, health. Women's lifelong economic outcomes are linked to the age at which they first have children. Access to sexual education, contraception, and abortion grants women the autonomy to delay the unexpected start of parenthood, resulting in a significant increase in women's earnings and education, labor force participation, and occupational prestige.<sup>31</sup> Access to abortion not only improves the financial health of women, it also improves mental and physical health.<sup>32</sup>

Fortunately, Montana's Constitution protects the right to abortion.<sup>33</sup> Women's access to abortion is being challenged in many states, including Montana, as a result of the *Dobbs v. Jackson Women's Health Organization* decision. In 2022, *Dobbs v. Jackson Women's Health Organization* eliminated the constitutional right to abortion by allowing states to regulate and ban abortions.<sup>34</sup>

### Health Care

Montana women age 19-64 have health care coverage at a similar rate as the national average.<sup>35</sup> Health insurance is important to economic well-being, by safeguarding individuals' health, ability to work, and care for their families.

Montana passed Medicaid expansion in 2015, providing lifesaving and affordable medical care to tens of thousands of Montanans.<sup>36,37</sup> Medicaid provides health insurance for adults up to 138 percent of the federal poverty level (\$35,632 for a family of three in 2024).<sup>38</sup> Following Medicaid expansion, health insurance coverage for women in Montana increased while the percentage of uninsured women age 19-64 dropped from 14.9 percent in 2015 to 9.9 percent in 2016.<sup>39</sup>

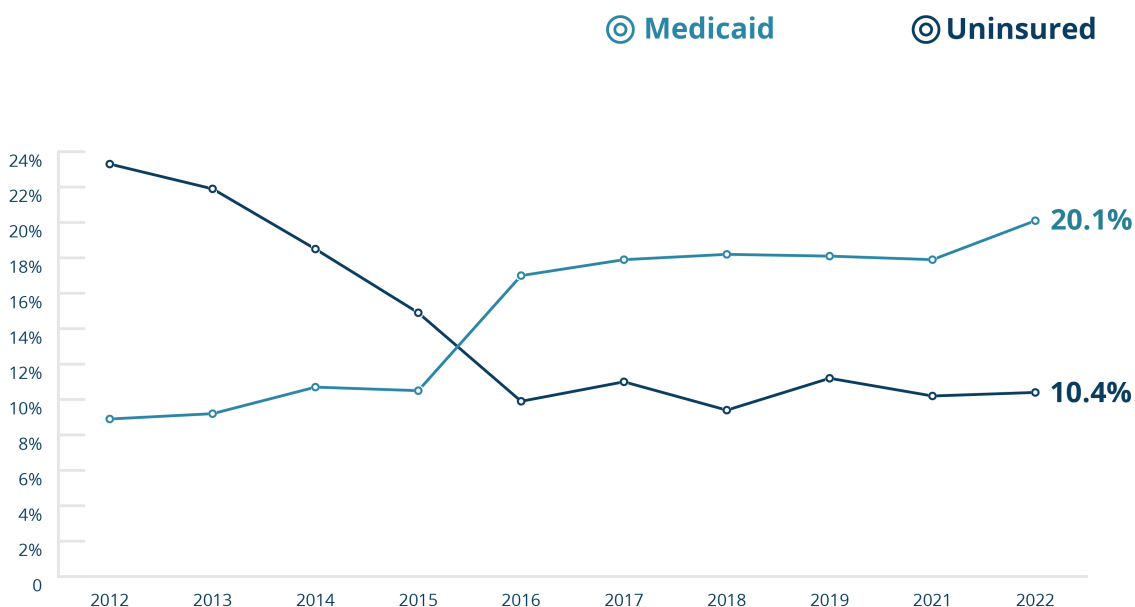
### Medicaid Provides Critical Health Care Coverage for Montana Women

	Women, All Incomes		Women Below 200% FPL	
	Montana	United States	Montana	United States
Uninsured	10%	10%	14%	18%
Medicaid	20%	19%	46%	43%
Private Insurance	66%	69%	37%	35%

Note: Figures do not add to 100% because Medicaid and military coverage are excluded.

Women tend to have better access to health insurance than men, partly because a greater number of women qualify for Medicaid, as their incomes are typically lower on average.<sup>40</sup> Medicaid expansion has also resulted in a higher likelihood of health care coverage among transgender individuals.<sup>41</sup> Thus, Medicaid and Medicaid expansion help ease some of the burden of the gender pay gap.

### Medicaid Expansion Improved Women's Access to Health Care



Medicaid is a significant payer of family planning services. In Montana in 2022, nearly half (42.7 percent) of all births were financed by Medicaid.<sup>42</sup> Medicaid expansion has increased prenatal and postpartum coverage, prior to and during pregnancy. Expansion is associated with increased use of contraception, prenatal care, HIV testing and access to care, as well as improvements on maternal mortality and morbidity.<sup>43</sup>

Expansion increases access to health care, but there is room for improvement. While Montana recently extended postpartum coverage to one-year for those on pregnancy Medicaid, the income cut-off for



pregnancy Medicaid (162 percent of the federal poverty level, or roughly \$24,397 for an individual) is one of the ten lowest states in the nation.<sup>44</sup> Additionally, half of Montana counties are classified as “maternity care deserts,” in other words, areas that have little to no health providers to provide maternity care services. For American Indians living in areas with less access to maternity care and other social services, over 45 percent receive inadequate prenatal care.<sup>45</sup>

While Medicaid has expanded health care access, many women still face discrimination when seeking health care. Women, especially low-income women and women of color, are more likely to report facing discrimination from health care providers than men.<sup>46</sup> In 2023, Montana lawmakers passed bills that prevented youth from seeking gender-affirming care and that defined sex as binary in Montana law, moves that harm transgender people.<sup>47</sup>

Indigenous women in Montana face additional challenges navigating the health care system with a persistently underfunded Indian Health Service (IHS). Current funding for IHS covers only 60 percent of the health care needs of eligible American Indians.<sup>48</sup> Compared to other government-funded health programs, IHS spends far less per recipient. For comparison, the federal government paid approximately \$6,556 per Medicaid recipient and \$10,536 per Medicare recipient in 2019.<sup>49</sup> In Montana, the average cost per enrollee on Medicaid expansion was around \$5,966 in 2019.<sup>50</sup> The amount spent per person through IHS in FY 2019 was \$4,078.<sup>51</sup>

### **Missing and Murdered Indigenous People**

Missing and Murdered Indigenous People (MMIP) refers to the epidemic of violence against American Indians. Factors such as intimate partner violence, human trafficking, lower wages, and housing insecurity increase the risk of women experiencing violence.<sup>52</sup> For Indigenous women and Two-Spirit people, these risks are compounded by both historical government policies, such as forced removal, land seizures, and violence, as well as more recent factors, such as the man camps of the Bakken Oil Fields.<sup>53</sup>

Indigenous Montanans disproportionately account for missing person cases in Montana, making up 26 percent of cases despite representing only 6.5 percent of the population.<sup>54,55</sup> Women are at particular risk, with 84 percent of American Indian women reporting violence at some point in their life, and 56 reporting sexual violence.<sup>56</sup> The Legislature passed three bills to address the MMIP crisis in 2023, including a study bill on missing youth, a bill to revise and extend the Missing Indigenous Persons Task Force, and one to establish a missing persons response team training grant program.<sup>57</sup>

### **Political Participation**

Women in Montana vote at a slightly higher rate than men, with 56.2 percent of possible female voters having voted, as compared to 55.8 percent of possible male voters.<sup>58</sup> Looking at voter participation by race in Montana, white Montanans are more likely to vote than BIPOC Montanans. This finding is consistent with this nation’s history of voter suppression laws targeting BIPOC.<sup>59</sup> Indigenous Montanans disproportionately face barriers to voting access.<sup>60</sup>

While women vote at similar rates to men overall in Montana, women are under-represented in the Montana Legislature, peaking at 32 percent of the members in 2023.<sup>61</sup> This trend holds true at the national level as well, with 25 percent U.S. Senators being female and 28 percent of U.S. Representatives.<sup>62</sup> While Montana elected the first Congresswomen, Jeannette Rankin, in 1916, she remains the only woman member of Congress from Montana to date.<sup>63</sup> Nationally, looking at our current Congresswomen by race, the vast majority of the female members of the Senate are white (88 percent), and no Black women or American Indian/Alaska Native women serve in the Senate.<sup>64</sup> In the House of Representatives, 70 are

white, 26 are Black, 18 are Latinx, seven are Asian American, two are Native American, and one is multiracial.

Female lawmakers are more likely to push for policies that support women and families, like education, health, and income support for families with low incomes.<sup>65</sup> Thus, the underrepresentation of women in the Montana Legislature results in fewer laws that help to improve economic, health, and other outcomes for women and families.

## **Improving Lives for Families in Montana**

Improving gender equality in Montana is possible. Public policies that help improve workforce outcomes for women and families can help increase women's earnings and lower the gender pay gap. Interestingly, policies that help reduce gender inequality also help all Montanans thrive. For example, a state or federal paid family medical leave policy would help men to take care of themselves and their family members when they become ill or need assistance. Policies that help women to more fully participate in the workforce, like a state investment in child care, also help improve our workforce, increasing the number of available, qualified applicants for current employers. As women are more educated than men on average, policies that help women to participate in the workforce will help alleviate workforce shortage concerns.

### **Paid Family Medical Leave**

A state paid family medical leave policy would pool small contributions from employers and employees to create a funding stream for workers when they need to take time off to care for themselves or a loved one.<sup>66</sup> Several states have state family medical leave policies, helping stabilize and improve the workforce, attracting workers and families, and improving families' well-being, public health, and the overall economy.

Montana and the United States can learn from countries where the intersection of work and family is institutionally supported and socially accepted through policies like long and well-paid parental leaves. Mothers and women generally spend more time in the labor force and have better labor market outcomes in countries with supportive family policies.

### **Child Care**

High-quality and reliable child care is a critical component of a modern and thriving economy. Unfortunately, many Montana families struggle to find care, as the current supply of regulated child care does not meet the demand.<sup>67</sup> In 2022, there was one child care slot for every three children younger than age 6, and 70 percent of these children have all parents in the workforce. The child care shortage makes it difficult to recruit and retain a qualified workforce, affecting female workers the most.<sup>68</sup>

## There are Only Enough Child Care Slots Available in Montana for 1 in 3 Children



In 2023, Montana invested state dollars in the Best Beginnings child care scholarship program for families with low incomes.<sup>69</sup> This \$14 million investment over two years increased eligibility to 185 percent of the federal poverty level (about \$45,000 for a family of three), capped child care copays to 9 percent of income, and stabilized provider reimbursement payments. The passage of this bill made major strides in addressing the lack of access to affordable child care in Montana.

Montana should continue the success of 2023 by expanding the Best Beginnings child care subsidy program to the federal

maximum level to support more working parents with affording child care. To support the critical child care industry and help retain workers, Montana should look to neighboring states, like Minnesota, and invest in stipends to support child care workers. Montana can also extend eligibility for Best Beginnings scholarships to cover all child care workers who are also parents.

### Missing and Murdered Indigenous People

During the past two legislative sessions, representatives across Indian Country have listened to their community's concerns and sponsored bills in an effort to halt the MMIP epidemic. The 2023 Legislature established a missing persons response team training grant program to build capacity among communities to respond to missing persons cases, extended the Missing Indigenous Persons Task Force tasked with improving response to missing Indigenous persons, and requested an interim study on missing youth. Lawmakers must continue to invest in finding solutions to the MMIP epidemic, including continued funding for community response efforts and implementing the MMIP task force solutions.

### Investment in Tribal Colleges

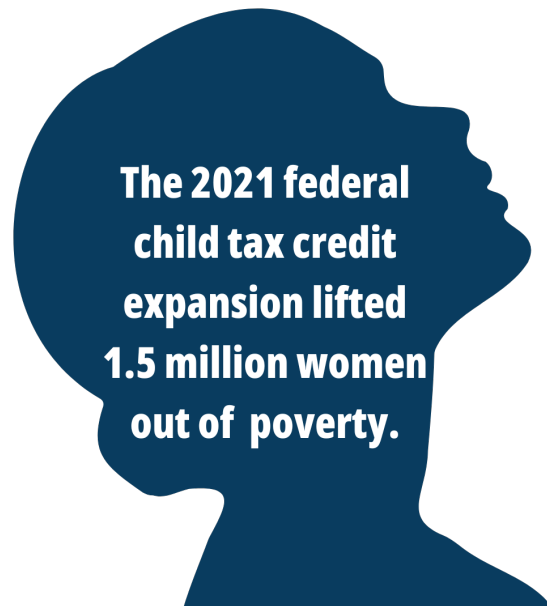
Tribal colleges play a vital role in offering many Montanans, both Indigenous and non-Indigenous, with a pathway to higher education and the ability to prepare for the workforce. Montana is home to seven of the 37 tribal colleges and universities in the nation, more than any other state.<sup>70</sup> Student demographics include those who are older, have children and come from households with lower incomes.

The primary funding source for tribal colleges is federal. While federal law authorizes \$8,000 in funding to tribal colleges for each American Indian (or beneficiary student), the actual disbursement is subject to appropriation.<sup>71</sup> Beneficiary students are enrolled citizens of a federally recognized Tribal Nation or are the immediate descendants of an enrolled citizen. As of 2016, tribal colleges received slightly more than \$6,700 per beneficiary student. Tribal colleges enroll many nonbeneficiary students, or those students who do not meet the beneficiary definition. Tribal colleges do not receive federal support for these students. In 1995, Montana began appropriating state dollars toward reimbursing tribal colleges for the education of resident full-time nonbeneficiary students, now called the Tribal College Assistance Program. However, state funding for nonbeneficiary students at tribal college remains well below state funding for students at community colleges across the state. In FY 2019, tribal colleges received \$3,280 in state funding per nonbeneficiary student, while the three community colleges in the state received between \$6,166 and \$7,864 per student.

Increasing state funding for nonbeneficiary students at tribal colleges to align with community college funding would increase educational opportunities for many Montana students, many of whom who are parents, come from households with low incomes, and are women.

### **Cash Supports**

One of the best ways to reduce the gender wage and wealth gaps is through cash support for families with lower incomes. The 2021 federal child tax credit expansion lifted 1.5 million women out of poverty. Seeing the benefits of the temporary federal expansion, many states have passed state child tax credits.<sup>72</sup> Over 40 percent of households with children receiving federal cash support programs, including food assistance and social security income, are single female-headed households.<sup>73</sup> Montana lawmakers have a chance to make a real difference by enhancing cash support for families facing financial challenges. Potential policies include targeted state tax credits like a state child tax credit or an increase to the earned income tax credit.



### **Investment in Indian Country Economic Development Grants**

The Indian Country Economic Development (ICED) program makes a significant contribution toward improving the economic conditions on reservations in Montana.<sup>74</sup> These investments create and grow tribally owned enterprises undertaken by tribal governments, as well as the private business sector on reservations.

The Legislature should increase funding for ICED to provide support needed to conduct sustainable economic development in Indian Country. ICED grants promote business ownership by Indigenous Montanans and women, helping to reduce racial and gender disparities in business ownership.

### **Health Care Access**

Medicaid expansion has helped Montana women access affordable health care, resulting in better financial stability and better health for recipients. In 2025, the Montana Legislature will need to vote to renew Medicaid expansion. Montana can further improve health care access by raising the eligibility of Medicaid for pregnant and postpartum women from 162 percent of the federal poverty level to 185 percent, further ensuring stability during a critical time for health care.

### **Political Participation**

All Montanans should have equitable access to participate fully in our democracy. To ensure every citizen has an equal opportunity to take part in all elections and uphold the voting rights of American Indians, lawmakers should must invest state funds to create more equitable and accessible voting locations and services on reservations. With the consent of Tribal Nations, satellite election offices on tribal reservations would cut the distance, cost, and time by providing the same services for voters living on reservations as county election offices. Funding could also provide funds to the Secretary of State for a tribal voting rights coordinator.

Montana has a multitude of opportunity for investments to improve economic outcomes for women. These policies changes will help improve our workforce, increase family economic security, and ensure that the next generation is able to contribute to their full ability.

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*“Montana Budget and Policy Center plays a pivotal role in advancing gender equity in our state. Current and relevant data allows us all to identify the trends and barriers that hinder our progress toward economic equity.*

*The Status of Montana Women will serve as a foundational resource to empower communities across our state with the tools they need to tell their stories and focus their efforts in advocating for change.”*

*Kylie Gursky  
Director, Women’s Foundation of Montana*

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