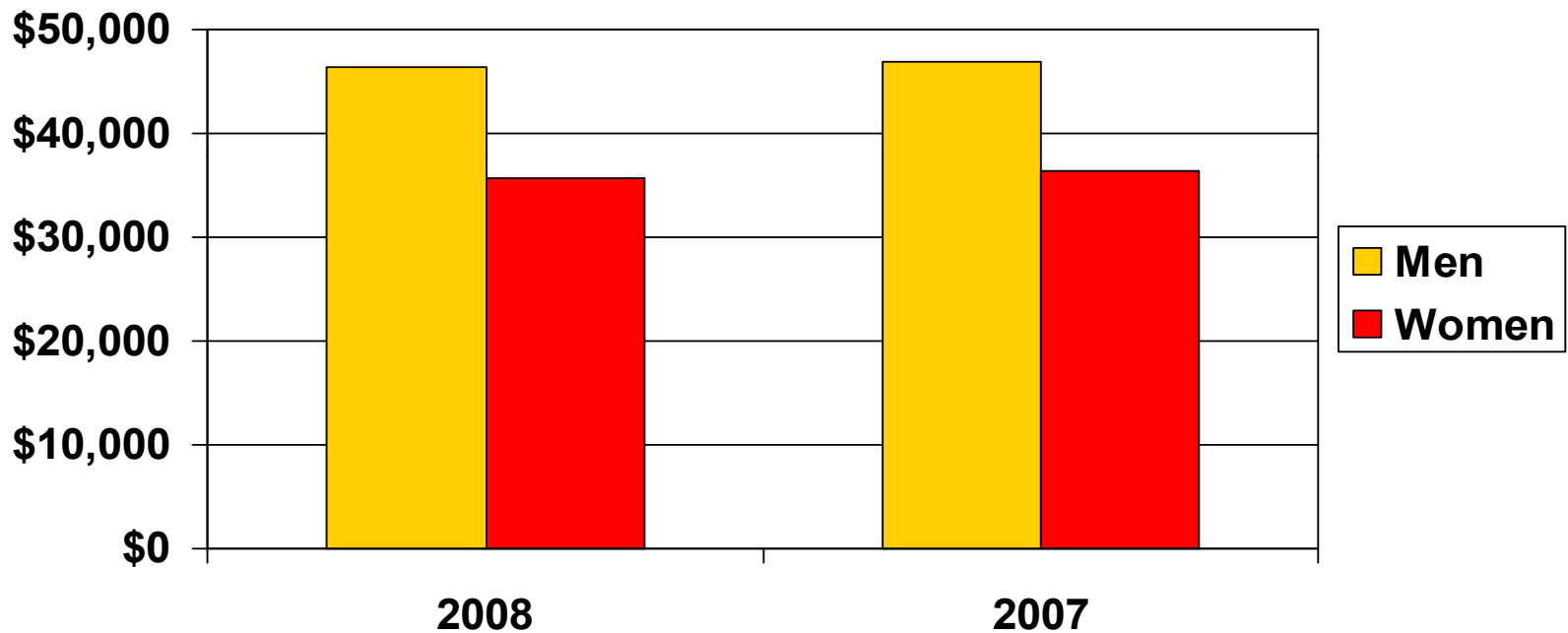




The Economic Status of American Women

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Median Annual Earnings of Full-Time, Year-Round Workers



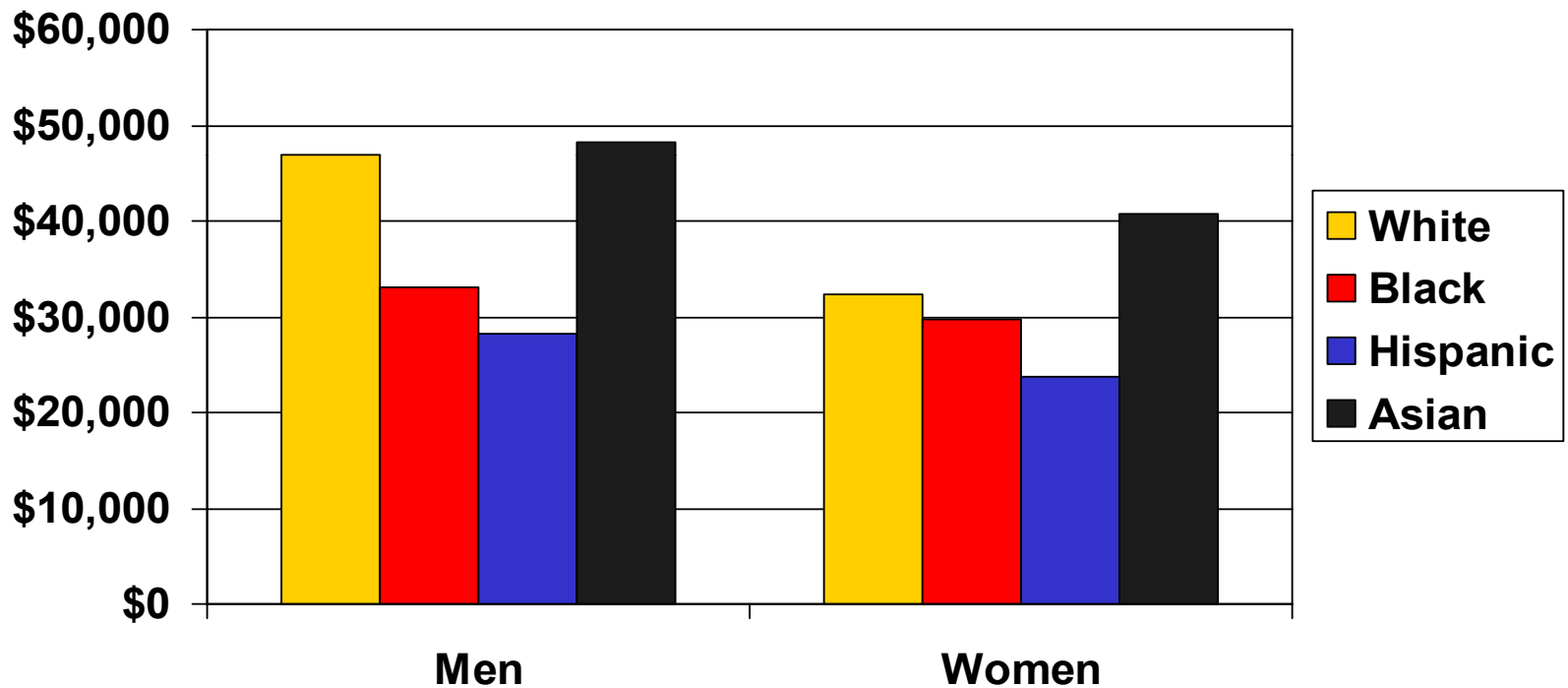
**Women's Earnings Declined Greater than Men's in 2008,
Widening Gender Wage Gap from 78% to 77%**



Outline

- General Patterns
 - Occupation, Earnings, Education
 - Women as “Breadwinners”
- Impacts of current crisis
 - Unemployment
 - Fertility
 - Mortgages
 - Welfare Dependency

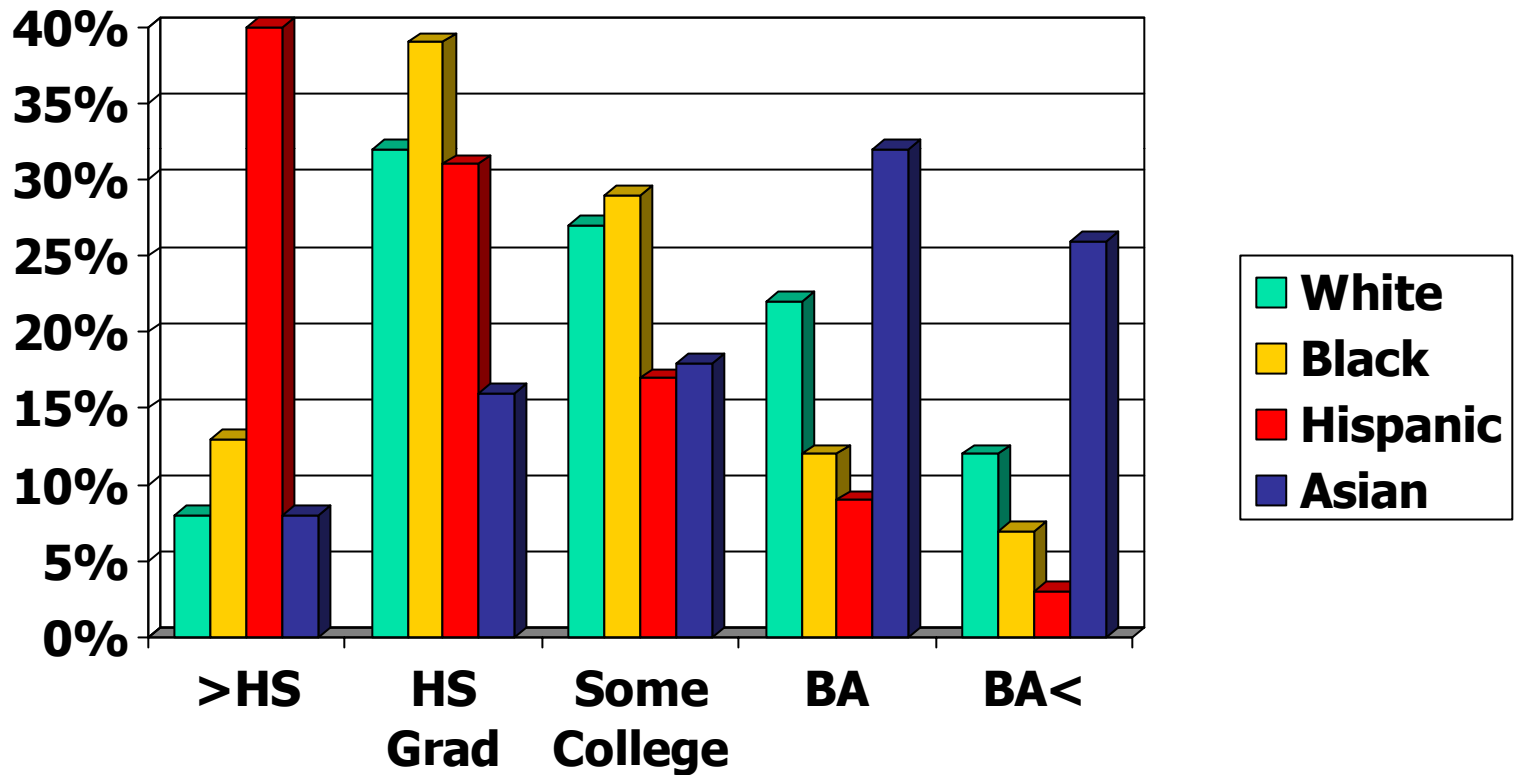
Median Annual Earnings of Full-Time, Year-Round Workers



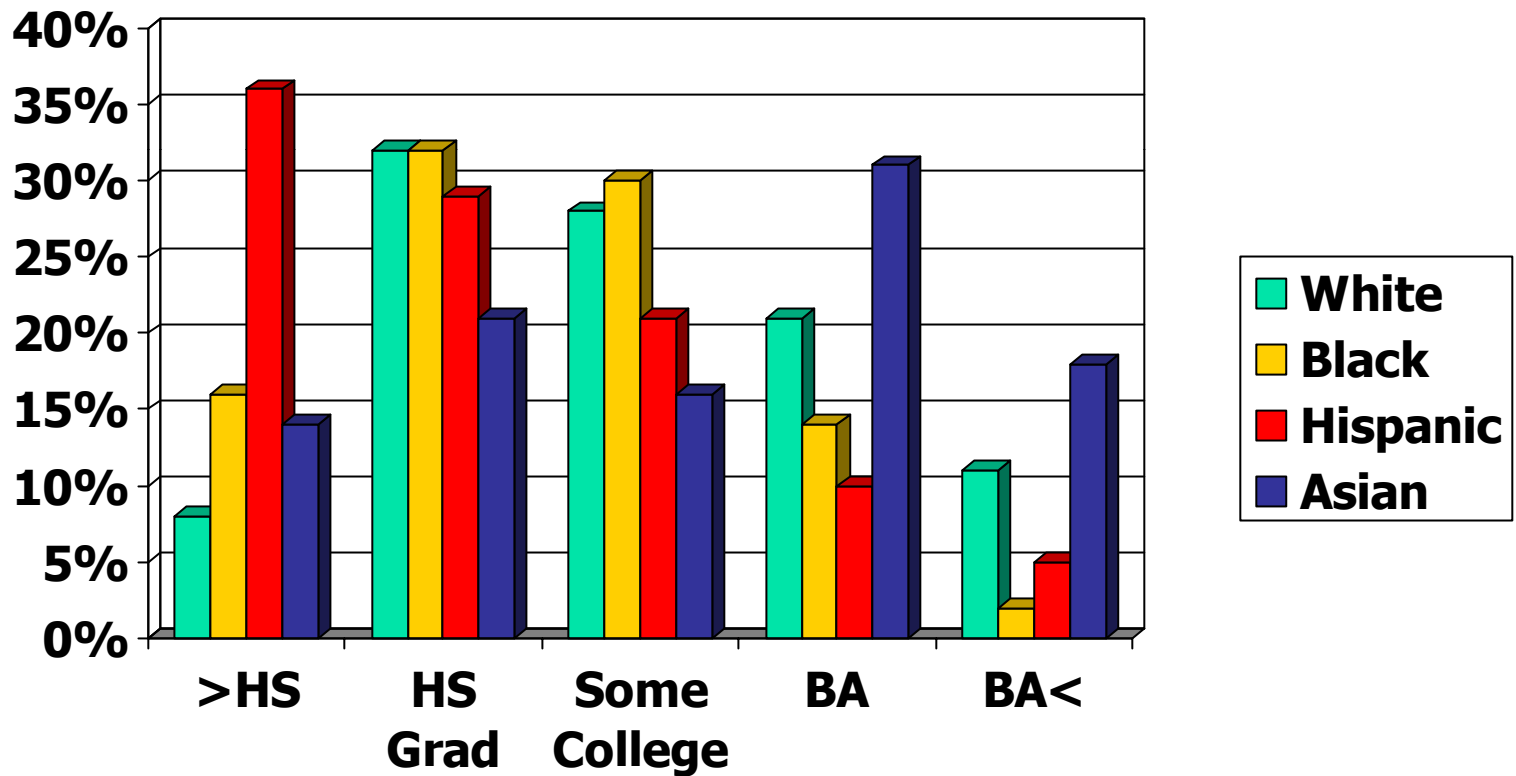
The Wage Gap Varies by Race and Gender

Source: US Census Bureau, Income, Poverty and Health Insurance Coverage in the US 2008

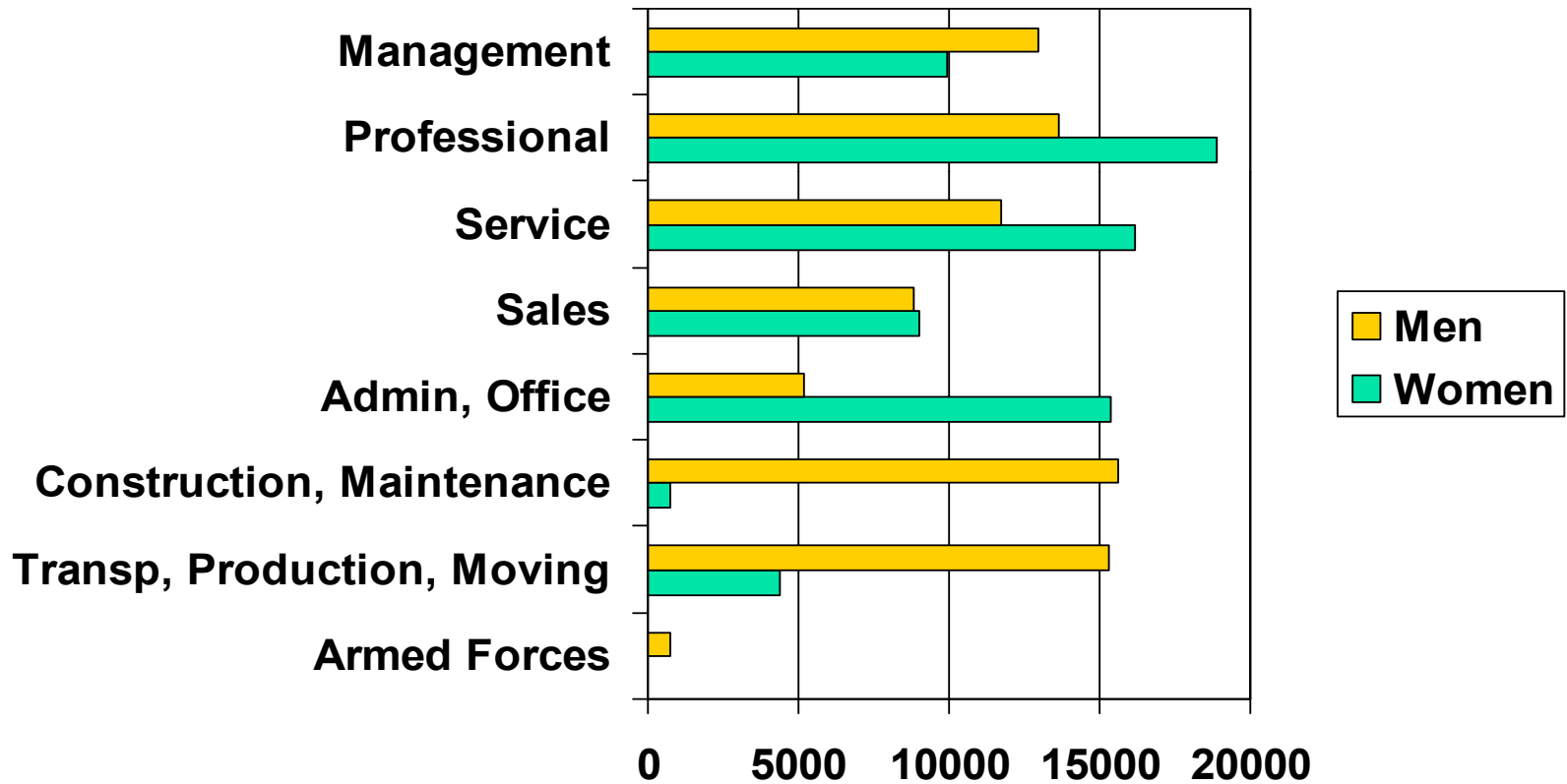
Men's Educational Attainment by Race 2008



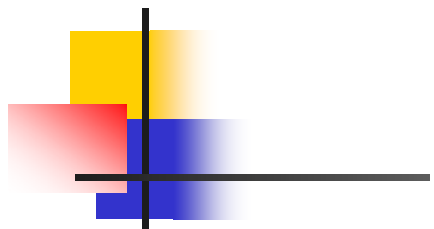
Women's Educational Attainment by Race 2008



Occupational Distribution by Gender, 2008



Source: Census, 2008 Current Population Survey, ASEC, Table PINC-06



The
SHRIVER

— Report —

A Woman's Nation
Changes Everything

Edited by

Heather Boushey and Ann O'Leary

A Study by Maria Shriver and the Center for American Progress

<http://awomansnation.com/shriverReport.pdf>

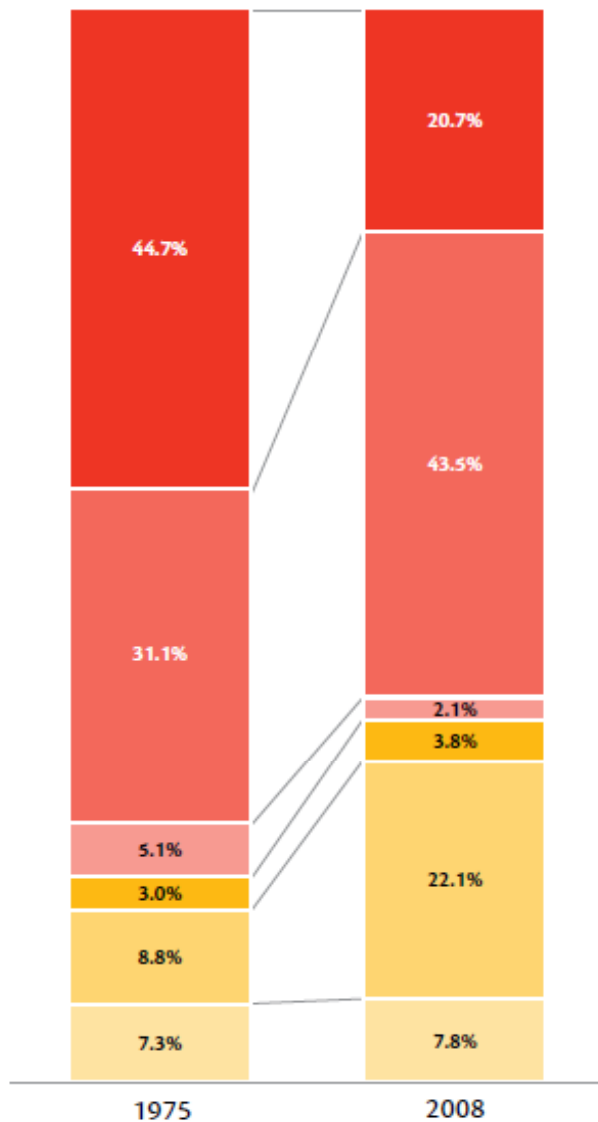


FIGURE 1

The new normal

Changes in family structure and work, families with children under age 18, 1975 and 2008

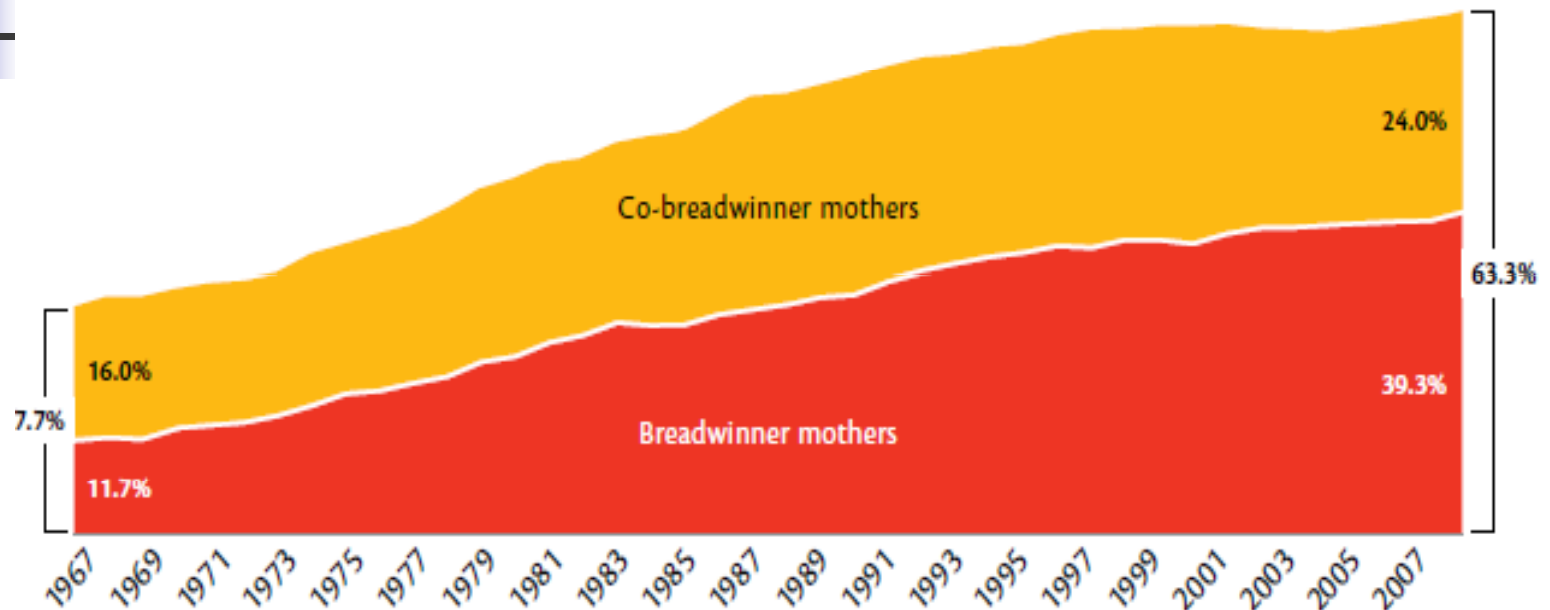
- Married, traditional (only husband employed)
- Married, dual earner
- Married, both parents unemployed
- Married, non-traditional (only wife employed)
- Single parent, employed
- Single parent, unemployed

Source: Bureau of Labor Statistics, Economic News Release Table 4 Families with own children: Employment status of parents by age of youngest child and family type, 2007-08 annual averages; Bureau of Labor Statistics, Indicator 18: Parent's Employment, Employment status of parents with own children under 18 years old, by type of family: 1975 to 1993.

FIGURE 2

The new workforce

Share of mothers who are breadwinners or co-breadwinners, 1967 to 2008



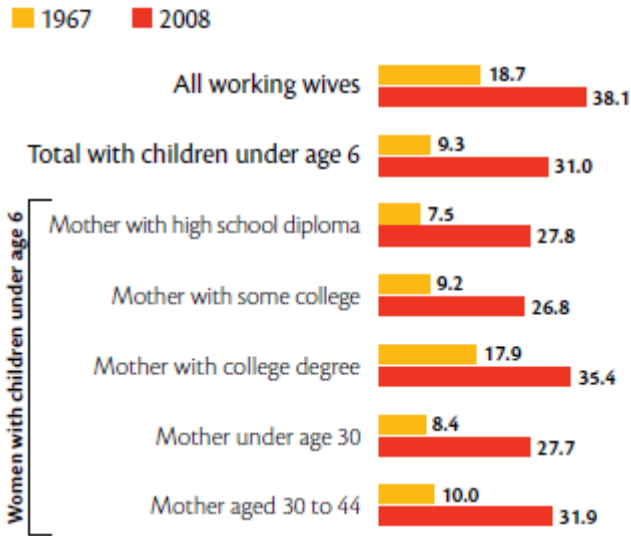
Source: Heather Boushey and Jeff Chapman's analysis of Miriam King, Steven Ruggles, Trent Alexander, Donna Leicach, and Matthew Sobek. Integrated Public Use Microdata Series, Current Population Survey: Version 2.0. [Machine-readable database]. Minneapolis, MN: Minnesota Population Center [producer and distributor], 2009.

Notes: Breadwinner mothers include single mothers who work and married mothers who earn as much or more than their husbands. Co-breadwinners are wives who bring home at least 25 percent of the couple's earnings, but less than half. The data only include families with a mother who is between the ages of 18 and 60 and who has children under age 18 living with her.

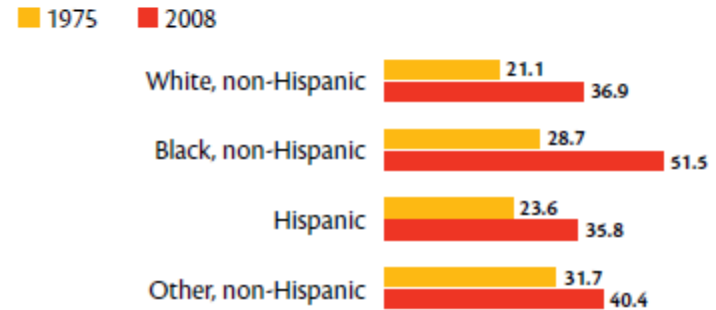
FIGURE 3

A snapshot of today's working women

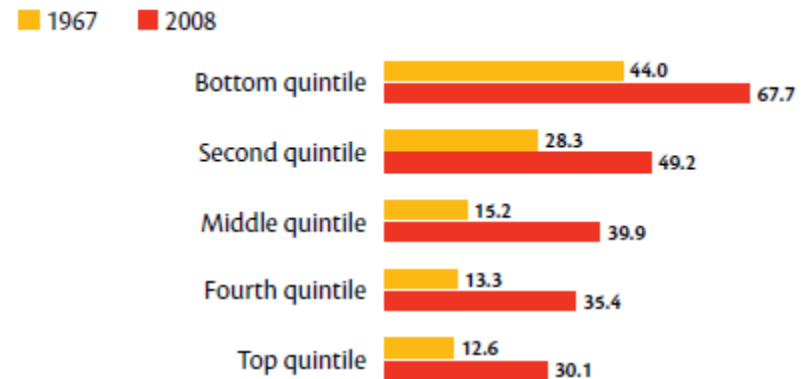
Three views of women's earnings power—percent of working wives earning as much as or more than their husbands



By wife's race/ethnicity



By family income quintile

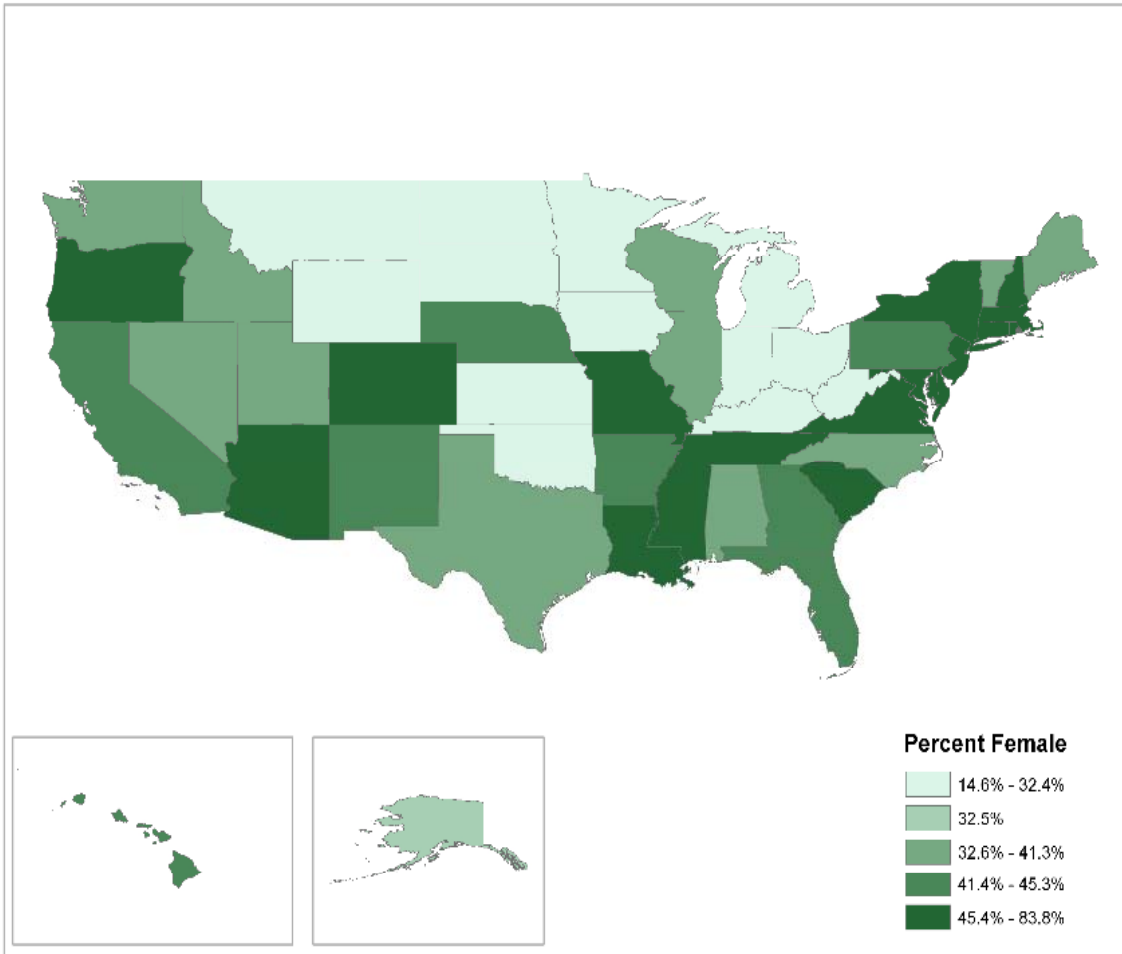


Source: See Table 1.

Note: Income quintiles are determined using all families, not only married-couple families.

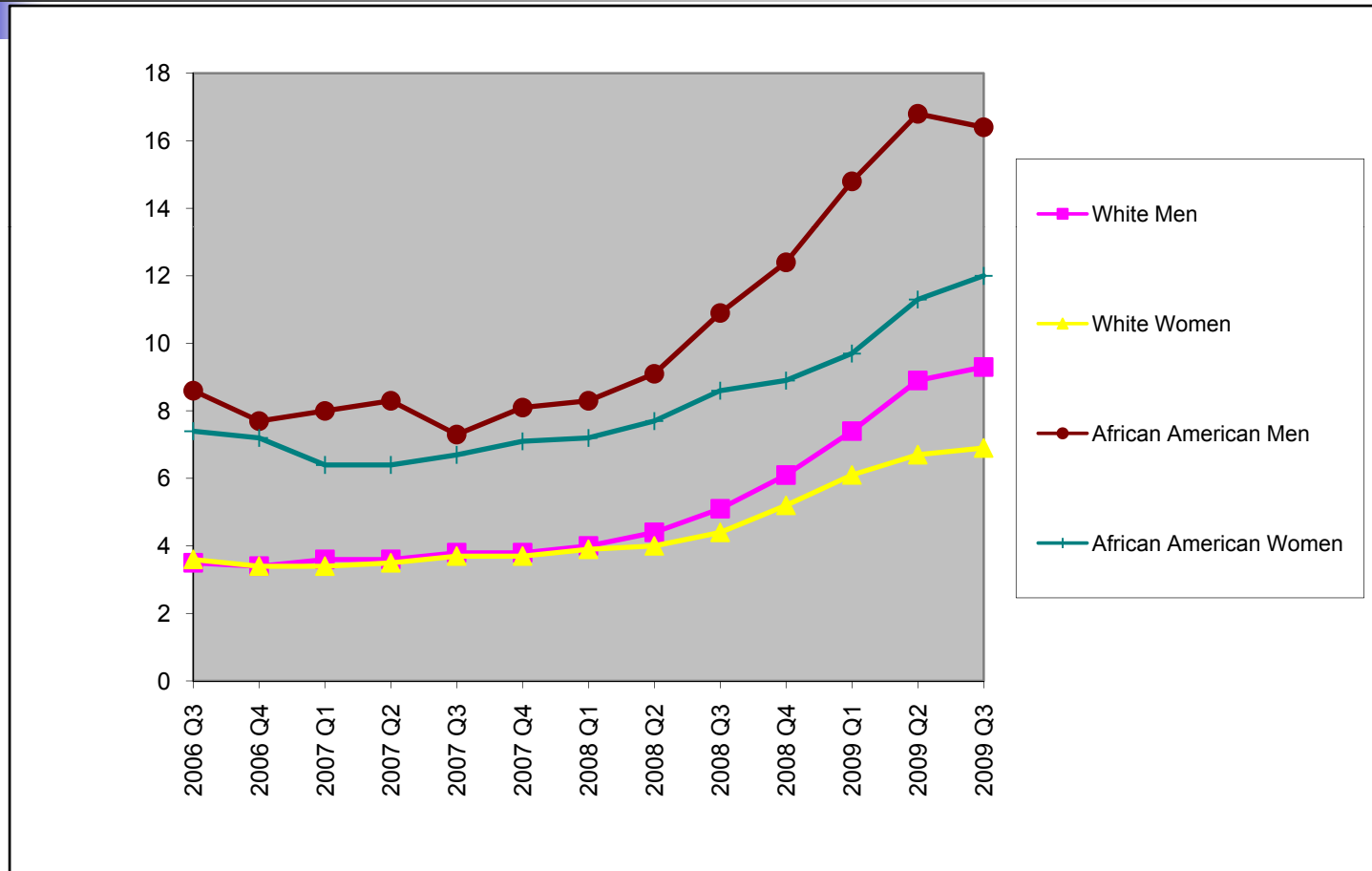
Percent of new unemployment claims made by females, 2nd quarter 2009

BLS 11.10.09. Extended Mass Layoffs, Third quarter of 2009



Unemployment rate by sex and race; Civilians age 20 and older, seasonally adjusted

Source: Census, 2009 Current Population Survey, Table D-2





Changes to unemployment benefits: ARRA February 2009 (Federal Stimulus Bill)

- Unemployment Insurance Modernization Incentive Funding Program, to get last 2/3 of money, states must provide benefits for workers in two of these categories:
 - **Part-time workers** who are denied benefits because they are required to actively seek full-time employment;
 - Individuals who leave work for compelling **family reasons**, specifically including domestic violence, caring for a sick family member or moving because a spouse has relocated to another location for employment;
 - Workers with **dependent family members** who would qualify for up to \$15 or more in weekly benefits per dependent (up to a total of \$50) to help cover the added expenses associated with dependent care;
 - **Permanently laid-off workers** who require access to training in order to improve their skills with the help of an extra 26 weeks of additional unemployment benefits.
 - Source and state reports: [National Employment Law Project](#)



Impacts on Fertility

- 2008 birth rate decline by 2%
- Rate of decline higher in 2009
 - National Center for Health Statistics
 - Guttmacher Institute study

FIGURE 1. Because of the economy, many women want to reduce or delay their childbearing

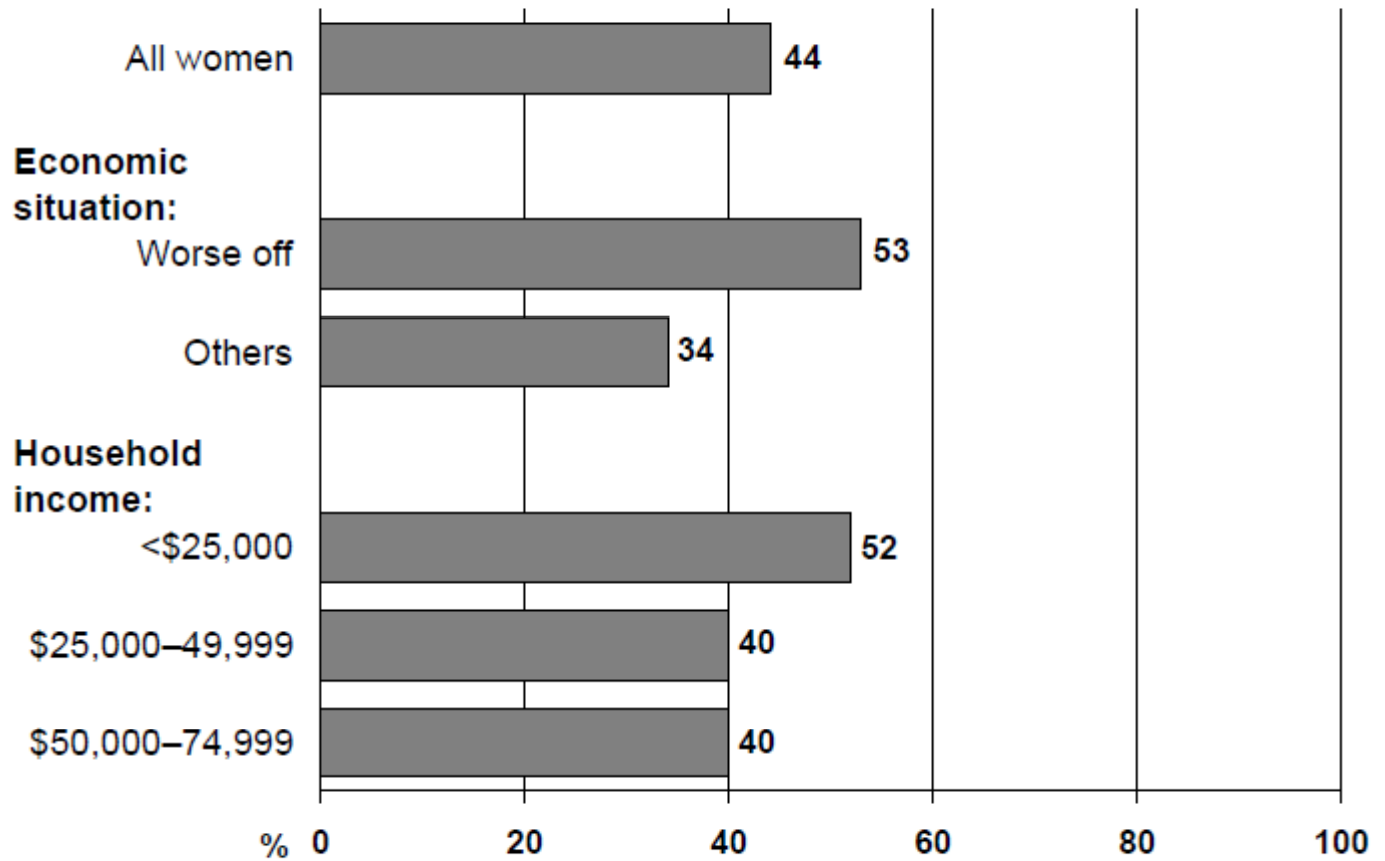
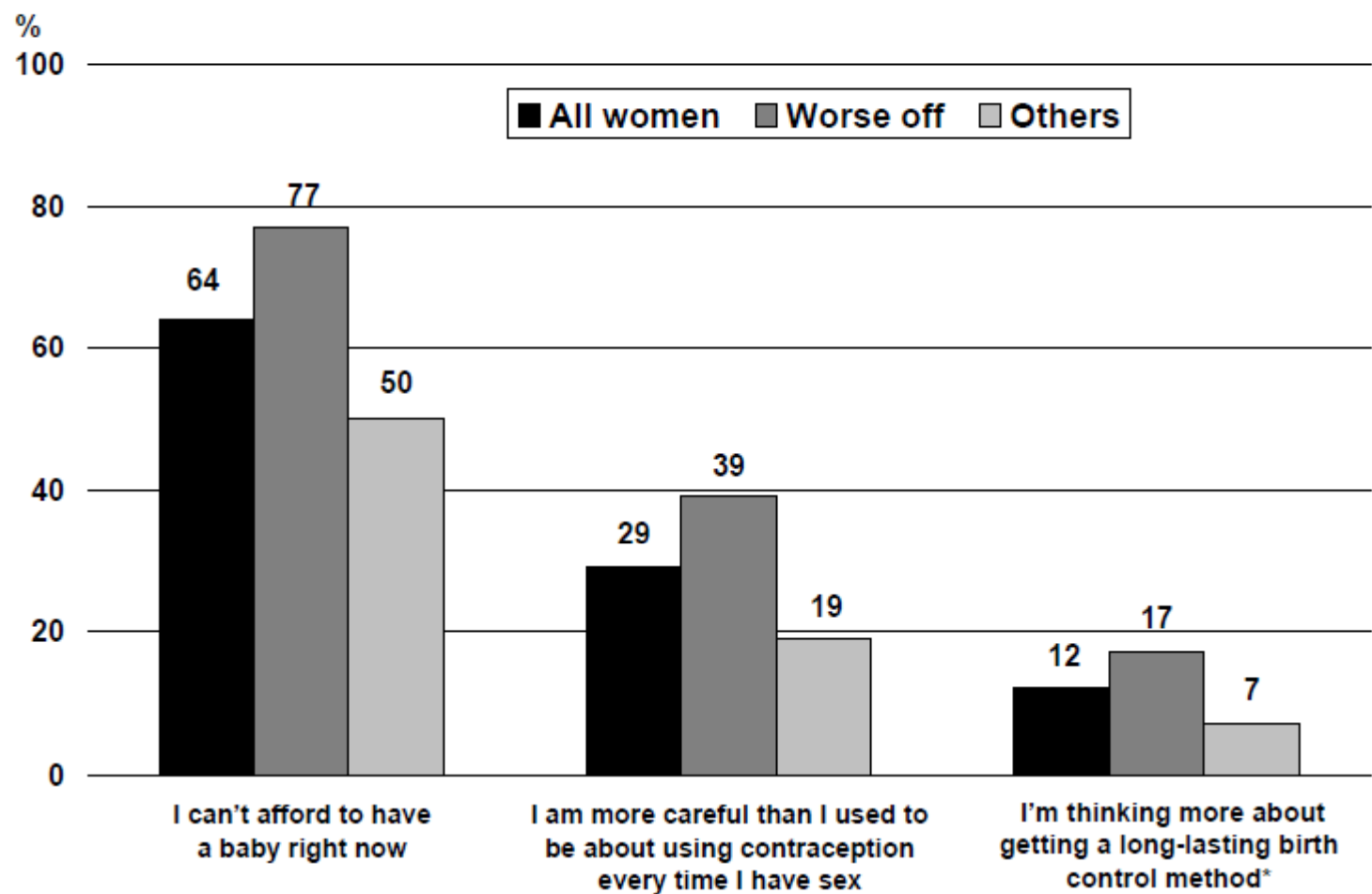
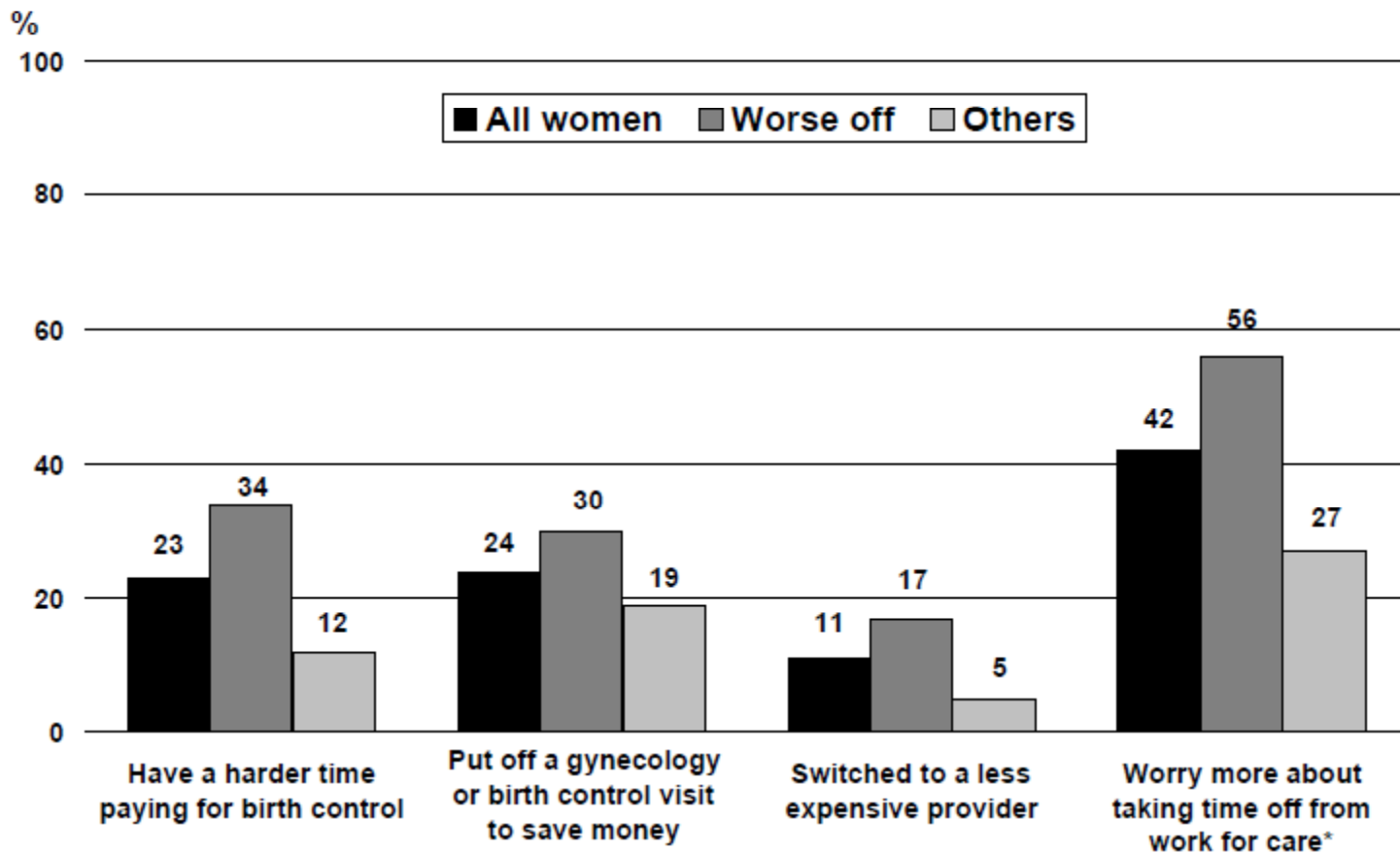


FIGURE 2. "With the economy the way it is..."



*Among women not currently using a long-term method.

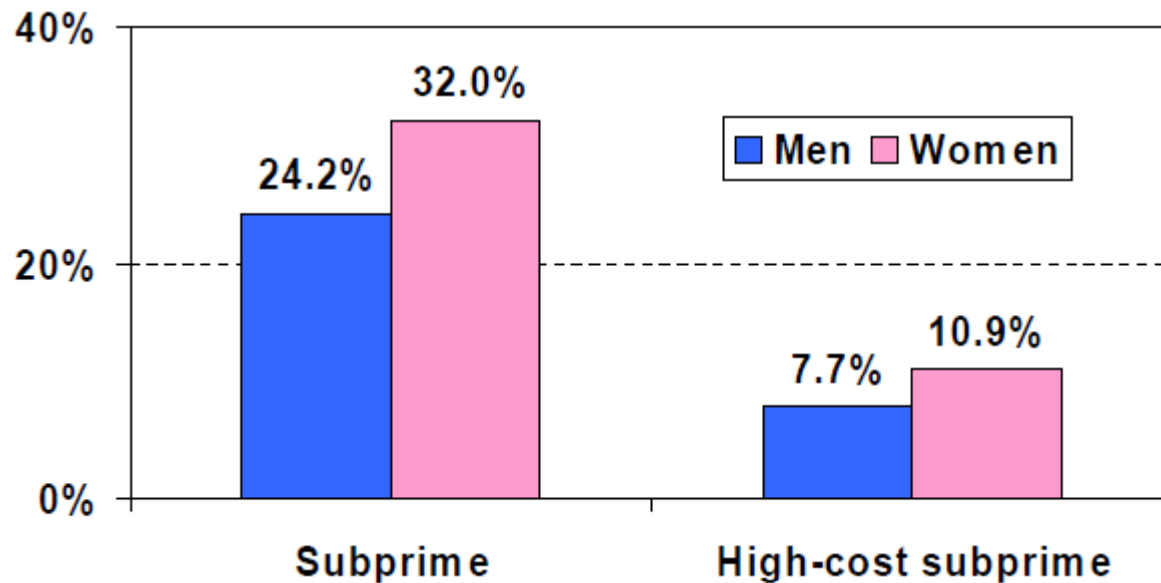
FIGURE 3. In this economy, women have more difficulty paying for birth control and accessing care



*Among women currently employed.



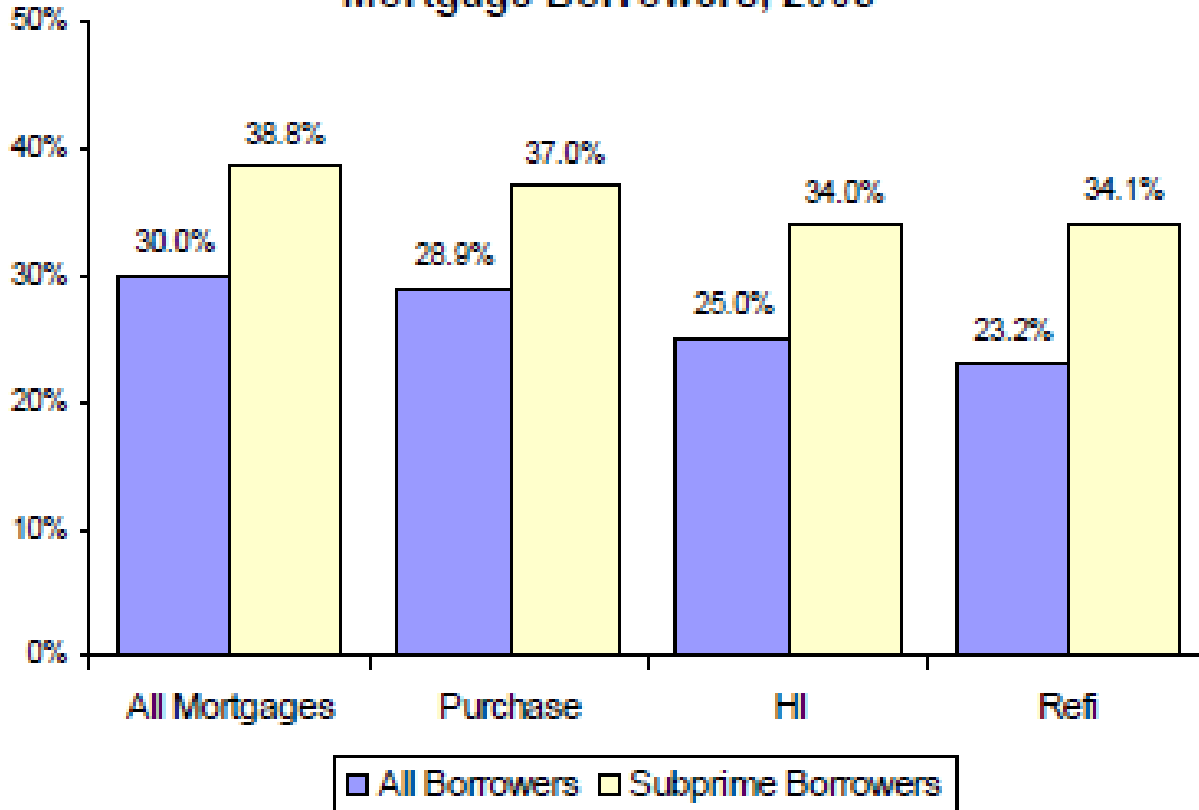
Women Disproportionately Receive Subprime Mortgages



Percentage of All Mortgages that are Subprime By Gender, 2005

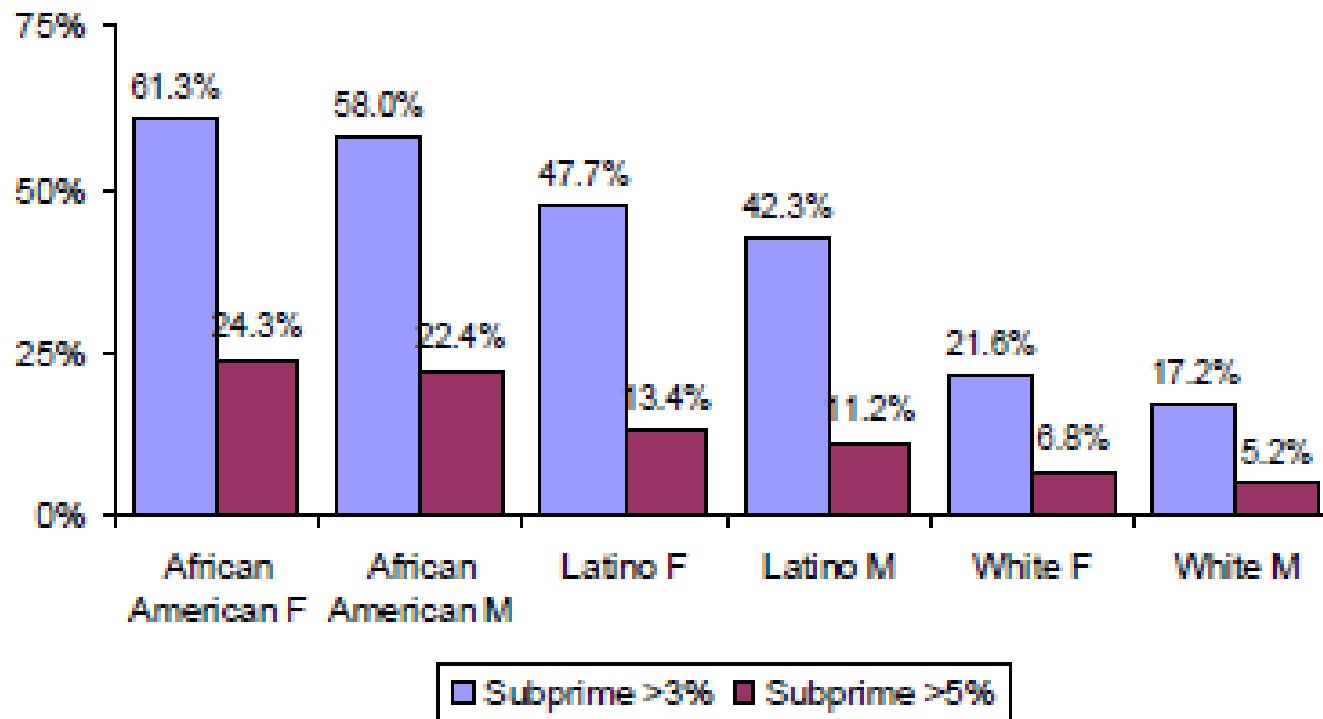
Source: Taking a Toll: Women in the Recession. Senate Committee on Health, Education, Labor and Pensions. 2007.

Women's Share of All Borrowers and Subprime Mortgage Borrowers, 2005

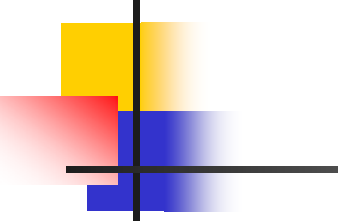


Fishbein, Allen and Patrick Woodall. 2006. Women are Prime Targets for Subprime Lending, *Consumer Federation of America*, <http://www.consumerfed.org/pdfs/womenprimetargetsstudy120606.pdf>

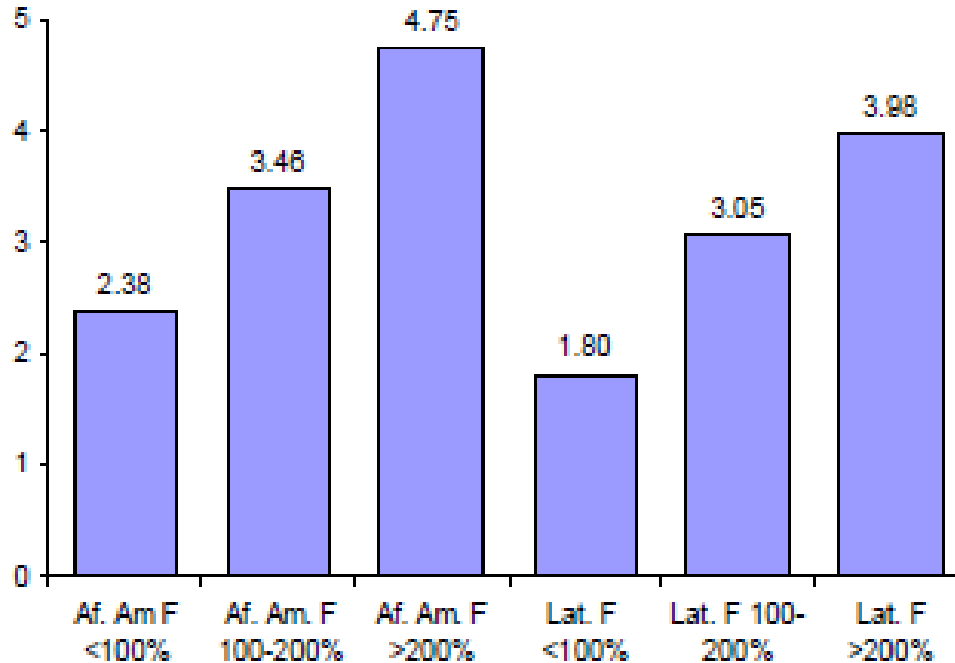
Incidence of Subprime Lending for Purchase Mortgages by Gender and Race of Borrower, 2005



Fishbein, Allen and Patrick Woodall. 2006. Women are Prime Targets for Subprime Lending, *Consumer Federation of America*, <http://www.consumerfed.org/pdfs/womenprimetargetsstudy120606.pdf>



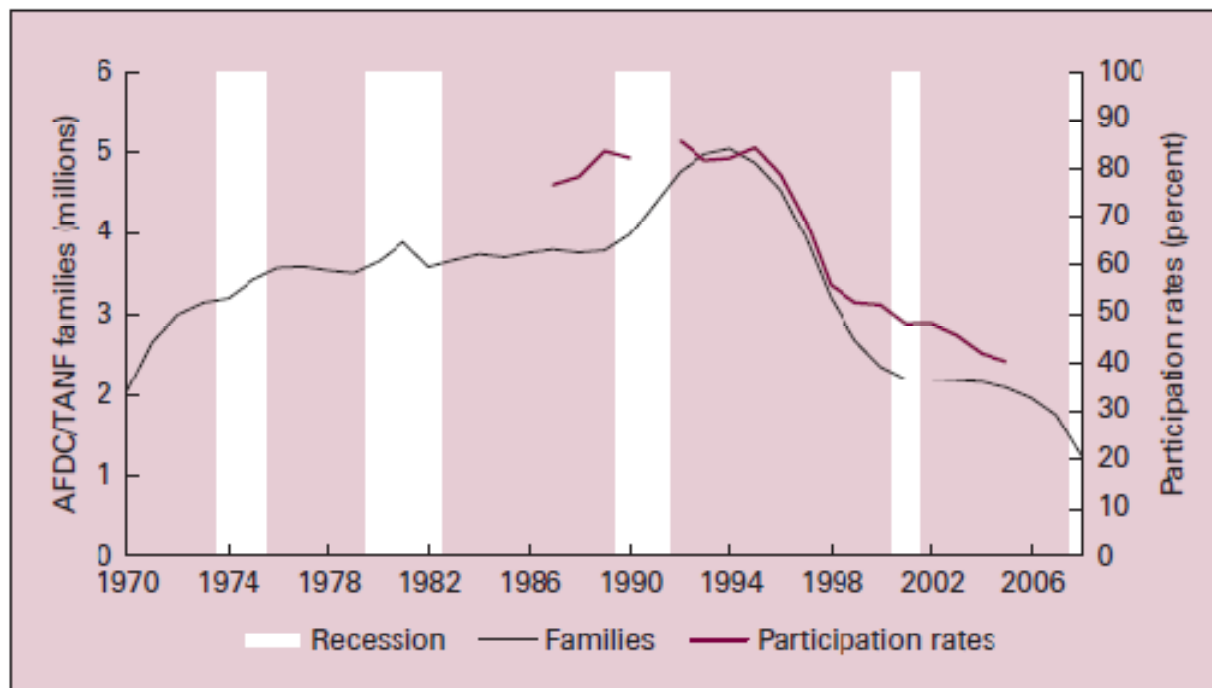
Ratio of Incidence of Subprime Purchase Lending to Women of Color to White Men of Same Income, 2005



Fishbein, Allen and Patrick Woodall. 2006. Women are Prime Targets for Subprime Lending, *Consumer Federation of America*, <http://www.consumerfed.org/pdfs/womenprimetargetsstudy120606.pdf>

Zedlewski, Sheila. 2008. The Role of Welfare During a Recession, *Recession and Recovery*, No. 3, December, Urban Institute

FIGURE 1. AFDC/TANF Families and Participation Rates, Fiscal Years 1970–2008

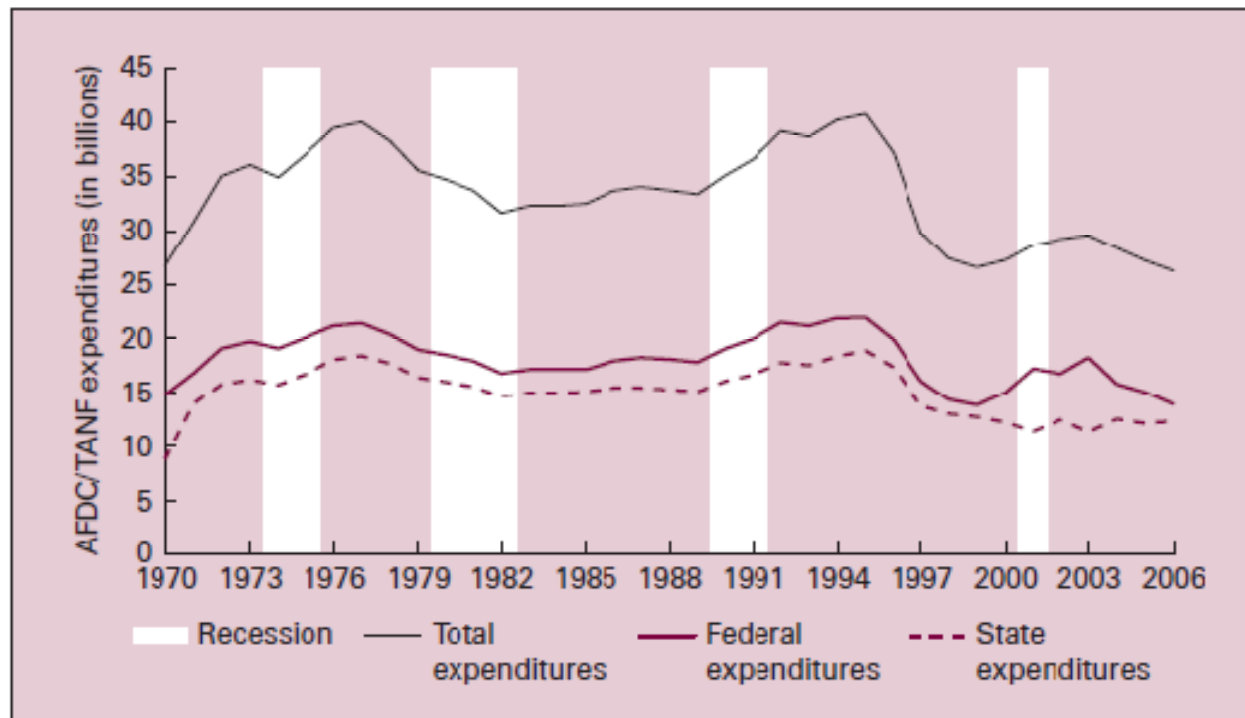


Source: AFDC/TANF caseload data are from *TANF Seventh Annual Report to Congress*; participation rates are from *Indicators of Welfare Dependence Annual Report to Congress, 2007*.

Notes: The caseload data are for fiscal years 1970–2008 while the participation rates are for selected calendar years. The 2008 caseload is the average monthly number of families for October 2007 to June 2008. Starting from 2000, AFDC/TANF families include families in separate state programs. The 2005 participation rate is from an Urban Institute model, TRIM3 (trim3.urban.org).

Zedlewski, Sheila. 2008. The Role of Welfare During a Recession, *Recession and Recovery*, No. 3, December, Urban Institute

FIGURE 2. AFDC/TANF Expenditures, Fiscal Years 1970–2006



Sources: Data for 1970–89 are from 1990 Green Book; data for 1990–2001 are from 2004 Green Book; and data for 2002–06 are from TANF financial data on the HHS web site (<http://www.acf.hhs.gov/programs/ofs/data/index.html>).

Notes: Expenditures are expressed in 2007 dollars. Total expenditures for 1970–89 include Emergency Assistance (EA) but not the Job Opportunities and Basic Skills Training Program (JOBS) (begun in 1988) or its predecessor, the Work Incentive Program. EA is not included in federal and state breakout for 1970–89 due to lack of availability. Total, federal, and state expenditures for 1990–2001 include expenditures for TANF and predecessor programs (AFDC, EA, and JOBS).