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%

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

<table>
<thead>
<tr>
<th>Education Level</th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;HS Grad</td>
<td>40%</td>
<td>35%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>HS Grad</td>
<td>35%</td>
<td>40%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Some College</td>
<td>30%</td>
<td>25%</td>
<td>15%</td>
<td>20%</td>
</tr>
<tr>
<td>BA</td>
<td>25%</td>
<td>20%</td>
<td>20%</td>
<td>25%</td>
</tr>
<tr>
<td>BA&lt;</td>
<td>20%</td>
<td>15%</td>
<td>10%</td>
<td>15%</td>
</tr>
</tbody>
</table>

Legend:
- White
- Black
- Hispanic
- Asian
Women’s Educational Attainment by Race 2008

![Educational Attainment Chart]

- **White**
- **Black**
- **Hispanic**
- **Asian**

Levels:
- **>HS Grad**
- **HS Grad**
- **Some College**
- **BA**
- **BA<**
Occupational Distribution by Gender, 2008

Management
Professional
Service
Sales
Admin, Office
Construction, Maintenance
Transp, Production, Moving
Armed Forces

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

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

FIGURE 2

The new workforce

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


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

<table>
<thead>
<tr>
<th></th>
<th>1967</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>All working wives</td>
<td>18.7</td>
<td>38.1</td>
</tr>
<tr>
<td>Total with children under age 6</td>
<td>9.3</td>
<td>31.0</td>
</tr>
<tr>
<td>Mother with high school diploma</td>
<td>7.5</td>
<td>27.8</td>
</tr>
<tr>
<td>Mother with some college</td>
<td>9.2</td>
<td>26.8</td>
</tr>
<tr>
<td>Mother with college degree</td>
<td>17.9</td>
<td>35.4</td>
</tr>
<tr>
<td>Mother under age 30</td>
<td>8.4</td>
<td>27.7</td>
</tr>
<tr>
<td>Mother aged 30 to 44</td>
<td>10.0</td>
<td>31.9</td>
</tr>
</tbody>
</table>

By wife’s race/ethnicity

<table>
<thead>
<tr>
<th></th>
<th>1975</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, non-Hispanic</td>
<td></td>
<td>21.1</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td></td>
<td>28.7</td>
</tr>
<tr>
<td>Hispanic</td>
<td></td>
<td>23.6</td>
</tr>
<tr>
<td>Other, non-Hispanic</td>
<td></td>
<td>31.7</td>
</tr>
</tbody>
</table>

By family income quintile

<table>
<thead>
<tr>
<th></th>
<th>1967</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bottom quintile</td>
<td></td>
<td>44.0</td>
</tr>
<tr>
<td>Second quintile</td>
<td></td>
<td>28.3</td>
</tr>
<tr>
<td>Middle quintile</td>
<td></td>
<td>15.2</td>
</tr>
<tr>
<td>Fourth quintile</td>
<td></td>
<td>13.3</td>
</tr>
<tr>
<td>Top quintile</td>
<td></td>
<td>12.6</td>
</tr>
</tbody>
</table>

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

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

- **All women**: 44%
- **Economic situation**: 53%
  - Worse off: 53%
  - Others: 34%
- **Household income**: 52%
  - <$25,000: 52%
  - $25,000–49,999: 40%
  - $50,000–74,999: 40%

%
FIGURE 2. “With the economy the way it is…”

<table>
<thead>
<tr>
<th>Category</th>
<th>All women</th>
<th>Worse off</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>I can’t afford to have a baby right now</td>
<td>64</td>
<td></td>
<td>50</td>
</tr>
<tr>
<td>I am more careful than I used to be about using contraception every time I have sex</td>
<td>77</td>
<td>29</td>
<td>19</td>
</tr>
<tr>
<td>I’m thinking more about getting a long-lasting birth control method*</td>
<td>12</td>
<td>17</td>
<td>7</td>
</tr>
</tbody>
</table>

*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


**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).*

**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 website ([http://www.acf.hhs.gov/programs/ofcs/data/index.html](http://www.acf.hhs.gov/programs/ofcs/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).