

Women

Contents updated February 2005

Despite significant job gains experienced by some working women, *State of Working America 2004/2005* chronicles many trends that suggest that some women – especially those with lower-incomes and who have families – are also losing ground in terms of income, employment, benefits and other aspects.

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| Jobs | <ul style="list-style-type: none">❖ In 2003, men had much higher employment rates (71.7%) than did women (57.5%). This is a fall for both genders compared to 2000, when the rate for men was 74.2% and the rate for women was 58.4%.❖ Among women, African Americans had the highest employment rate (58.6%), followed by whites (57.3%), and then Hispanics (53.6%).❖ In 2003, 5.7% of women were self-employed, compared to 8% of men.❖ Unemployment went up 1.2% for women from 2001's first quarter to 2004's second quarter (versus 1.4% for men).❖ In 2003, the multiple-jobholding rate for women was 5.6%, compared to 5.1% for men. This is a vast change from 30 years earlier, when the multiple jobholding rate for women was 2.7%, and for men it was 6.6%.❖ In 2001, women made up less than half of the work force (at 46.9%) but were well over half of temporary workers (at 58.5%). And women were notably underrepresented among self-employed independent contractors (making up 35% of them) – the category of nonstandard work that offers the highest pay, most benefits and the greatest reported satisfaction rates.❖ Only 20% of women in nonstandard work have pension coverage from their employer, compared to more than 66% of regular, full-time women workers.❖ In 2003, the labor force participation rate for women was 59.5%, considerably up from its 43.3% rate in 1970. However, the gap between women and men has remained considerable despite this advance. In 2003, the labor force participation rate was 73.5% for men (only slightly down from the 79.7% rate in 1970). |
| Wages | <ul style="list-style-type: none">❖ As with men, the fastest wage growth among women was at the highest level - - the 95th percentile -- where wages grew 58.2% from 1979 to 2003. This is more than double the wage growth for the median woman, 25.0%, over the same period. |

- ❖ In 2003, 29.4% of women earned poverty-level wages or less, significantly more than the share of men (19.6%). Women are also much less likely to earn very high wages. In 2003 only 9.4% of women, but 17.5% of men, earned at least three times the poverty-level wage.

Maternity
Leave Among
OECD
Countries

	Maternity Leave Duration (Weeks)	Maternity Pay (Percentage Of Salary)
United States	0	0%
Australia	0	0
Austria	16	100
Belgium	15	75 to 80
Canada	17	55
Denmark	18	90
Finland	18	65
France	16	100
Germany	14	100
Ireland	18	80
Italy	20	80
Japan	14	60
Netherlands	16	100
New Zealand	0	0
Portugal	26	100
Spain	16	100
Switzerland	16	--
United Kingdom	52	90 for 6 weeks

(no information available on Norway or Sweden)

Poverty

- ❖ The annual work hours of low-income single mothers rose from about 900 per year in 1994 to over 1,200 six years later, an increase of 320 hours per year. This amounts to two more months of full-time work, a historically large shift over a relatively short time period.
- ❖ The tide turned somewhat from 2000-02, when there was a 2.1% decrease in hours worked per year by these working mothers.
- ❖ Low-income, single-mother families lost ground from 2000-02, as their real income fell 0.8%, a cumulative loss of \$245. Welfare benefits continued to decline sharply, at 13.1% per year, implying that this aspect of the safety net did not serve to catch those hurt by the downturn.
- ❖ Real Earned Income Tax Credit (EITC) income for low-income, single mothers also declined by 1.5% per year over 2000-2002. This wage subsidy is tied to work, and the decline in labor market activity experienced by these mothers meant the loss of EITC dollars.
- ❖ Although the average real income from unemployment insurance doubled for low-income, single-mother families from 2000-02, that \$169 increase was almost wholly offset by the \$160 decline in welfare benefits over the same time period.

Wealth

- ❖ 39% of households headed by single women aged 47-64 have expected retirement income that is less than one half of their current income.

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