

1995

An Economic Profile of Women in Massachusetts

Randy Albelda

University of Massachusetts Boston, randy.albelda@umb.edu

Follow this and additional works at: http://scholarworks.umb.edu/cwppp_pubs

 Part of the [Economic Policy Commons](#), [Gender and Sexuality Commons](#), [Health Policy Commons](#), [Other Public Affairs, Public Policy and Public Administration Commons](#), [Policy Design, Analysis, and Evaluation Commons](#), [Public Policy Commons](#), [Social Policy Commons](#), and the [Women's Studies Commons](#)

Recommended Citation

Albelda, Randy, "An Economic Profile of Women in Massachusetts" (1995). *Center for Women in Politics and Public Policy Publications*. Paper 22.
http://scholarworks.umb.edu/cwppp_pubs/22

This Research Report is brought to you for free and open access by the Center for Women in Politics & Public Policy at ScholarWorks at UMass Boston. It has been accepted for inclusion in Center for Women in Politics and Public Policy Publications by an authorized administrator of ScholarWorks at UMass Boston. For more information, please contact library.uasc@umb.edu.

► Final Report

AN ECONOMIC PROFILE OF WOMEN IN MASSACHUSETTS

Randy Albelda, PRINCIPAL INVESTIGATOR

Center for Women in Politics

John W. McCormack Institute of Public Affairs

University of Massachusetts / Boston

ARCHIVES
HQ
1438
M4
A55
1995

SPONSORED BY

THE UMASS ECONOMIC PROJECT

An Initiative of the President's Office

ENSE PETIT PLACIDAM SUB LIBER
TATE QUIETEM
UNIVERSITY OF
MASSACHUSETTS BOSTON

Joseph P. Healey Library

UNIVERSITY OF MASSACHUSETTS

BOSTON

An Economic Profile of Women in Massachusetts

Randy Albelda
University of Massachusetts-Boston
Economics Department
and
Center for Women in Politics and Public Policy of
the John W. McCormack Institute for Public Affairs

Produced for the President's Office of the University of Massachusetts

Archives
HQ
1438
M4
ASS
1995

FOREWORD

Not since the coming of the "horseless carriage" has the American labor force undergone such dramatic change as it has in the past two decades and nowhere more pronounced than in Massachusetts.

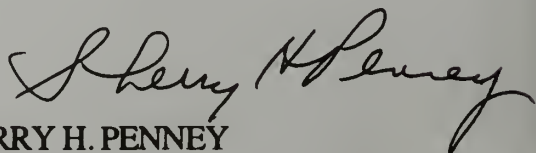
The 1970 US Census reported that 45% of adult women were in the "civilian labor force". By the 1990 census, that number had increased to almost 60% of adult women in the "civilian workforce". Over the same period, adult male participation declined somewhat.

It is important for decision makers, both in the public sector and the private sector, to know as much as possible about the composition and conditions of this major part of the Massachusetts economy.

This significant work is the product of the Center for Women in Politics, John W. McCormack Institute for Public Affairs, University of Massachusetts, Boston.

As President of the University, I want to express my personal appreciation to Elizabeth Sherman, Director of the Center for Women in Politics, and to Professor Randy Albelda of the Economics Department who was Principal Investigator and author. Special thanks to Carol Cardozo, Tiffany Manuel and Denise Dodds who gathered the research material.

The University is proud to play a significant role in both understanding the Massachusetts economy and in helping to chart the course for the future.


SHERRY H. PENNEY
President

CONTENTS

Executive Summary	v
Introduction	1
Demographic Snapshot	2
Women, Men, Boys and Girls	2
Racial and Ethnic Diversity	2
Metropolitan Area and County	2
Women, Income and Families	7
Household Structure	7
Marital Status and Presence of children	7
Family Income and Poverty	10
Women's Poverty	13
Women and Work	16
Labor Force Participation	16
Where Women Work	16
Women's Earnings	20
Conclusion	25
Notes and Sources	27
Acknowledgements	29

LIST OF FIGURES

1	Distribution of Population in Massachusetts by Age, 1970 and 1990	3
2	Massachusetts Male and Female Population by Age, 1990	3
3	Distribution of Female Population in Massachusetts by Race and Ethnicity, 1990	4
4	Metropolitan and Non-Metropolitan Distribution of Female Population in Massachusetts by Race and Ethnicity, 1990	4
5	Female Population in Massachusetts by County, 1970 and 1990	6
6	Distribution of Households in Massachusetts By Marital Status, Presence of Children and Number of Adults, 1970 and 1990	8
7	Distribution of Male and Female Population 18 Years and Older in Massachusetts by Marital Status, 1970 and 1990	8
8	Distribution of Women 18 Years and Older with Children in Massachusetts by Marital Status, 1990	11
9	Massachusetts Family Income by Household Type and Source of Income, 1993	11
10	Number of Poor Persons and Poverty Rates in Massachusetts by Gender and Age Group, 1993	15
11	Distribution of Civilian Population 16 Years and Older in Massachusetts by Gender and Labor Force Status, 1970 and 1990	17
12	Labor Force Participation Rates of Women 16 Years and Older in Massachusetts by Marital Status and Presence of Children, 1970 and 1990	17

13	Occupational Distribution of Employed Women 16 Years and Older in Massachusetts, 1970 and 1990	19
14	Occupational Distribution of Employed Women 16 Years and Older in Massachusetts by Race and Ethnicity, 1990	19
15	Distribution of Employed Men and Women 16 Years and Older in Massachusetts by Class of Worker, 1990	21
16	Median Earnings of Employed Massachusetts Men and Women 16 Years and Older by Race and Ethnicity, 1993	21
17	Median Earnings of YRFT Employed Men and Women 16 Years and Older in Massachusetts by Highest Educational Level Attained, 1993	23
18	Median Earnings of Employed Men and Women 16 Years and Older in Massachusetts by Age Group, 1993	23

LIST OF TABLES

1	Distribution of the White, Black, Asian or Pacific Islander, and Latino Female Population in Massachusetts by County, 1990	5
2	Distribution of Women 18 Years and Older in Massachusetts by Race, Ethnicity and Marital Status, 1990	9
3	Number and Percent Women 18 Years and Older with Own Children in Massachusetts by Marital Status, 1990	10
4	Poverty Rates in Massachusetts by Type of Household and Age of Head, 1993	13
5	Percent Poor of Massachusetts Population by Selected Characteristics, 1993	14
6	Distribution of Employed Men and Women 16 Years and Older in Massachusetts by Industry, 1970 and 1990	18
7	Median Earnings and Female/Male Earnings Ratio of All and YRFT Employed Women 16 Years and Older in Massachusetts, 1993	20
8	Distribution and Median Earnings of Employed Men and Women 16 Years and Older in Massachusetts by Highest Educational Level Attained, 1993	22
9	Median Earnings, Average Weeks Worked, and Percent YRFT Workers of Primary Adults in Massachusetts by Sex, Marital Status and Presence of Children, 1993	24

An Economic Profile of Women in Massachusetts

by Randy Albelda

EXECUTIVE SUMMARY

This report provides a profile of women's current economic position in Massachusetts. It examines the age, race, and geographical distribution of women and girls across the state; family structure, income and poverty; and women's labor force participation, occupational and industrial distribution in jobs, and earnings. When relevant 1990s Massachusetts data are compared to national data and to Massachusetts data from the 1970s.

Highlights of this report include:

- The majority of white women live in suburban areas while the majority of black, Asian or Pacific Islander, and Latina women live in central cities in Massachusetts.
- Half of all women 18 years and older in Massachusetts are not married
- In 1970, married couples with children accounted for close to 40% of all households in Massachusetts. By 1990, they were less 25% of all households.
- The fastest growing household type in Massachusetts is that of adults who do not live with any other family members. In 1970, men and women who lived on their own comprised 22% of all households. By 1990 they were one-third of all households.
- In 1970, 90% of all Massachusetts families with children were married couples. That proportion dropped to 78% in 1990.
- Married couples with children had the highest average family income (\$61,800) of all household types in 1993. Single mother families had the lowest (\$16,975).
- Poverty is a woman's problem in Massachusetts. Together, single mothers and women over 65 were only 12% of the adult population but were 44% of all poor adults in Massachusetts in 1993.
- Of all poor persons in Massachusetts in 1993, 38% were women 18 years and older and 38% were children under the age of 18.
- Women's poverty is linked to their family status. In 1993, 53% of all single-mother families were poor while 40% of all women 65 years and older who did not live with any family members were poor.
- Over 60% of all women 16 years and older are in the paid labor market.
- Seventy percent of married women with children are employed. Sixty-one percent of women with children under the age of six are in the labor force. However, the majority of mothers do not work in year-round, full-time jobs.

- One out of every four employed women in Massachusetts held a clerical job in 1990, down from one out of every three in 1970.
- The percentage of women in professional and managerial jobs has grown rapidly. In 1970, 19% of all women held managerial or professional jobs. By 1990, 33% of all employed women did.
- Women professionals are concentrated in a small number of occupations. In 1990, close to one half of all professionally-employed women were nurses, social workers, or prekindergarten, kindergarten, and elementary school teachers.
- The decline in manufacturing in Massachusetts has significantly affected women workers. In 1970, 24% of all employed women worked in the manufacturing sector. By 1990, only 13% of all employed worked in that sector.
- In 1990, 68% of all employed women and 74% of all employed men in Massachusetts were wage or salary workers in the for-profit, private sector. Thirteen percent of all employed women and 7% of all employed men were in the non-profit private sector. Women were more likely to be employed by federal, state or local governments than men, but less likely to be self-employed.
- At \$18,000 a year, women's median earnings were 72% of men's median earnings in Massachusetts in 1993. Nationally in 1993, women's median earnings were \$14,000, which was 62% of men's median earnings.
- Women's median earnings are less than men's even after adjusting for hours and weeks worked, education, and age.
- White women's median earnings are higher than black, Asian or Pacific Islander, or Latina women's median earnings, even though black and Asian or Pacific Islander women worked more hours, on average, than white women.

Women across the Commonwealth have experienced tremendous changes in their lives over the last two decades as a result of changes in the economy and family structure. For women, the changes provide new opportunities, but they also exacerbate or even create new tensions between family and work life. One set of changes involves the relatively rapid restructuring of the Massachusetts economy away from manufacturing toward a more service-oriented economy operating under increased globalization opportunities and pressures. The other set of changes concerns the steady increase of women into the paid labor market and the varied composition of families and households.

Women's economic activities, both in the home and in the workplace, are still quite different from men's. Women provide more unpaid labor at home than men, earn less from paid employment, and work in different jobs. The data presented here is intended to inform and facilitate discussion concerning our economic future.

Introduction

Massachusetts, along with the rest of the United States, has undergone significant economic changes since the late 1960s and early 1970s. The decline in manufacturing sector employment, the concurrent rise in service sector employment, and the increased globalization of industry have reshaped the Massachusetts economy and the nature of work for workers everywhere. Another change, women's steady entry into the paid labor force, has had a profound effect on the composition of the work force, consumption patterns and levels, and on the nature of public and family life

The economy doesn't look like it used to several decades ago and neither do families. Fewer and fewer families are married couples with children, and even in those families fewer wives stay home to take care of children. In Massachusetts, half of all women 18 years and older are not married. Further, the majority of women, married or unmarried, work in the paid labor force and provide a vital source of income for their families.

The way women are viewed and treated over the last quarter century has also changed. It is no longer uncommon to get care from women doctors, take college classes from female professors, or see women managers. But while more women are participating successfully in all economic arenas, most women are still not equal economic partners with men. Women, by and large, find themselves in different jobs than men and earn less, on average, than men, even after adjusting for hours worked, education and age. Women are still the primary care givers in their families, performing vital economic activity, but not necessarily being paid for it. Women's lower earnings and their role as care givers creates particular economic risks and vulnerabilities that are very different from the ones men face.

The purpose of this report is to shed light on the economic status of women in Massachusetts in the 1990s and to highlight some important changes that have taken place in women's economic lives over the last twenty years. The most striking aspect of the changes presented here is the increase in mothers' labor force participation rates and the diversification of household types. Race, ethnicity and age have long been recognized as important factors in explaining differences in economic outcomes for both men and women. That is still true and this profile depicts some of those differences. However, for women, marital status and the presence of children under the age of 18 are important influences on women's economic status and role.

Since 1970 there have been many advances toward women's economic equality. More women have their own paychecks and with it more economic control over their lives. Further, a much larger percentage of women are in managerial and professional occupations. With these advances, though, have come some new problems. More and more women face the "double day" — juggling work at home and work for pay. For many women, and men too, time is an all too precious commodity. There is also the troubling trend toward more poverty among women and children as more women find themselves heading households without adequate economic resources.

This report discusses three aspects of women's economic position in Massachusetts. A first section provides a demographic snapshot of women and girls in Massachusetts. It looks at the age, race, and geographical distribution of women and girls across the state. A second section examines family structure, family income and poverty with special attention to women and children in Massachusetts. A third section examines women's labor force participation, occupational and industrial distribution in jobs, and women's earnings. When relevant, Massachusetts data from the 1990s are compared to national data and to Massachusetts data from the 1970s. A description of the data can be found at the end of the report.

Demographic Snapshot

Women, Men, Boys and Girls

The 1990 decennial census, the most recent, complete count of the population, reports Massachusetts had a population of just over 6 million people, making it the 13th most populous state in the nation, down from the 10th most populous twenty years ago.

Figure 1 depicts the distribution of Massachusetts elders, children, and persons 18-64 in 1970 and 1990. As in the rest of the United States, an increasing share of the population is older (65 years and older) and a smaller share is under 18. However, Massachusetts is more pronounced in this trend. In 1990, the state had a much lower percentage of children (22.5%) than the national average (27%) and a higher percentage of persons 65 and older (13.6% in Massachusetts versus the national average of 10.3%).

Females comprise a slight majority of Massachusetts's population — 52% of the total — but not in all age groups. Figure 2 depicts the number of males and females by age group. There are slightly more boys than girls, but more females 18 and older than males. There is a large gender gap for persons 65 and older. In 1990, 62% of all persons 65 years and older were female and 38% were male. The percentage of older females in Massachusetts is slightly higher than the 60% average in the entire United States.

Racial and Ethnic Diversity

The percentage of blacks and persons of Hispanic origin in Massachusetts has increased over the last twenty years. However, compared to the rest of the United States, Massachusetts has a higher percentage of whites than the U.S. average. Figure 3 depicts the distribution of females in Massachusetts by race and ethnicity in 1990.

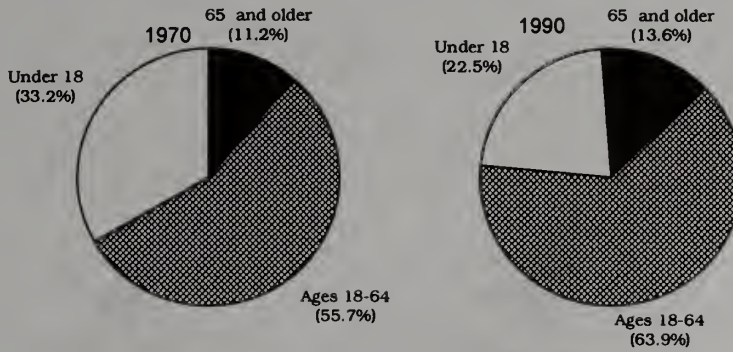
According to the 1990 census, 90.1% of all females in Massachusetts were white versus 83.1% nationally. In the same year Massachusetts census takers recorded 4.9% of the female population as black and 2.3% as Asian or Pacific Islander. The comparable national figures are 12.7% for blacks and 3.3% for Asians or Pacific Islanders.¹ In addition to distinguishing the population by race, the census records information on ethnicity. In 1990, females of Hispanic origins (hereafter referred to as Latinos and Latinas), regardless of their race, comprised 4.9% of the Massachusetts population and 9.1% nationally.²

Representation of Latinos and blacks in Massachusetts's population has increased over the last two decades. In 1970, the census recorded the Massachusetts female population as being 96.4% white, 3.1% black and 1.1% Latina.

Metropolitan Area and County

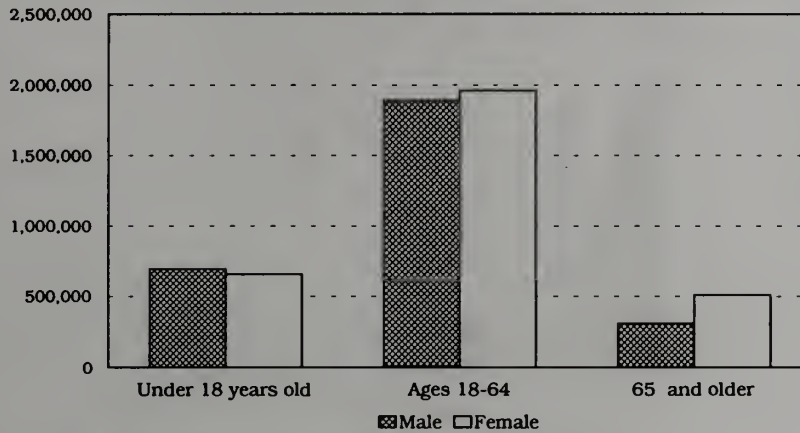
One out of every three females in Massachusetts lives in a central city (one out of ten lives in Boston). The majority of the population, however, resides in suburbs: 56% live in a metropolitan area but not in a central city. Only 5% of the population lives in a rural area.³ However, this breakdown is quite different by race and ethnicity. Figure 4 depicts the distribution of white, black, Asian or Pacific Islander, and Latina females in Massachusetts by whether they live in a metropolitan area (either in a central city or suburb) or non-metropolitan areas (either in a urban or rural area). While one-third of all white females lived in a Massachusetts central city, four out of every five black females, half of the Asian or Pacific Islander female population, and three out of every four Latinas did. Still, because the Massachusetts population is primarily white, 80% of the total population in Massachusetts cities are white.

Figure 1
Distribution of Population in Massachusetts by Age, 1970 and 1990



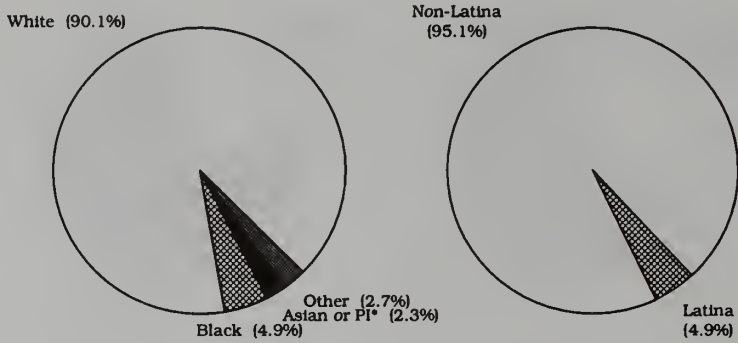
Source: U.S. Department of Commerce, *1970 Census of Population, Characteristics of the Population, Massachusetts*, Vol. 1, Pt. 23, 1973, Table 48, p. 23-231. U.S. Department of Commerce, *1990 Census of Population, Social and Economic Characteristics, Massachusetts*, 1993, Table 45, p. 111.

Figure 2
Massachusetts Male and Female Population by Age, 1990



Source: 1990 Census of Population and Housing, Public Use Microdata Samples, Massachusetts..

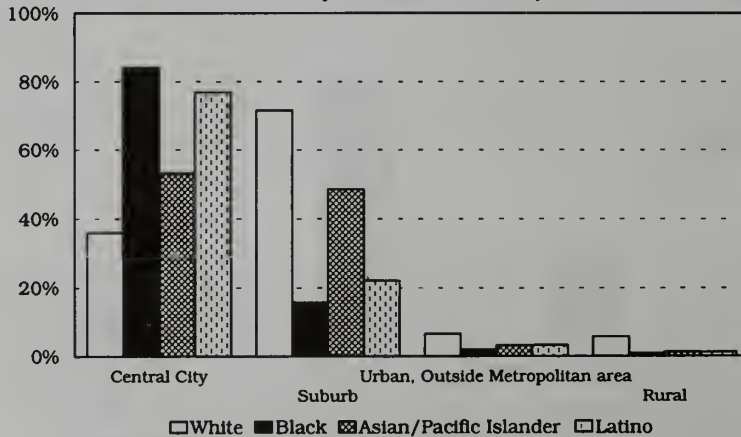
Figure 3
 Distribution of Massachusetts Female Population
 by Race and Ethnicity 1990



Source: U.S. Department of Commerce, 1990 Census of the Population, Social and Economic Characteristics, Massachusetts, 1993, Table 45, p. 111.

*PI-Pacific Islander

Figure 4
 Metropolitan and Non-Metropolitan Distribution of Female Population in
 Massachusetts by Race and Ethnicity, 1990



*Latino persons may be any race.

Source: U.S. Department of Commerce, 1990 Census of Population, General Population Characteristics, Massachusetts, 1992, Tables 20-24, pp. 103-107.

Figure 5 shows the total female population by county in 1970 and 1990, listed by their relative size in 1990. Middlesex county is by far the most populous county with close to one-quarter of the Massachusetts population. Along with Essex, Hampden, and Norfolk counties, Middlesex county's population grew, but less than the statewide average of 5.75% between 1970 and 1990. Berkshire and Suffolk counties actually had fewer females in 1990 than in 1970. Cape and Island counties (Barnstable, Dukes and Nantucket) were the fastest growing, increasing their 1970 populations by over 50%.

Racial and ethnic distributions by county are uneven. Middlesex county has the largest share of whites and Asians or Pacific Islanders: 24% of all white females and 35.7% of all female Asian and Pacific Islanders live there. The county with the largest share of Massachusetts's black and Latino female population is Suffolk county. In 1990, 51% of all black females and 29% of all Latinas lived there compared to 8% of the white female population and 23% of the female Asian and Pacific Islander population. Table 1 depicts the distribution of white, black, Asian or Pacific Islander, and Latina women by county in 1990.

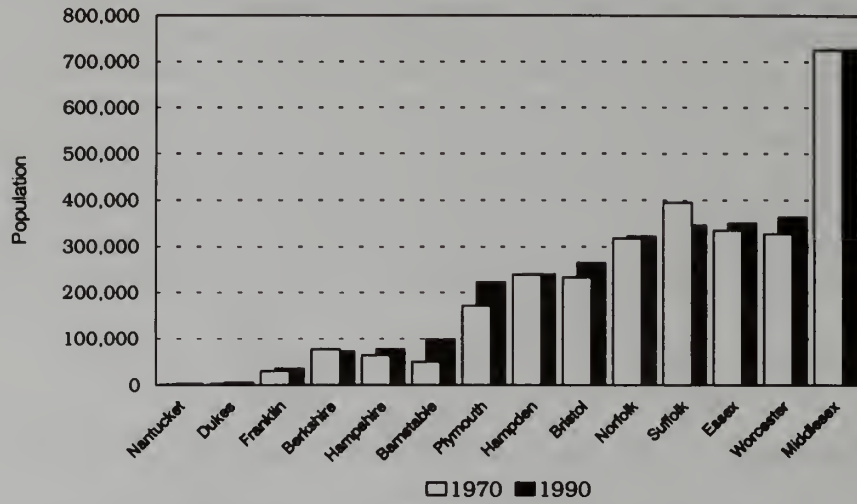
Table 1
Distribution of White, Black, Asian or Pacific Islander, and Latina Female
Population in Massachusetts by County, 1993

	White	Black	Asian or Pacific Islanders	Latina
Barnstable	3.4%	0.9%	0.8%	0.9%
Berkshire	2.5%	0.8%	0.7%	0.6%
Bristol	9.0%	2.6%	3.2%	5.6%
Essex	11.5%	5.1%	7.1%	20.2%
Franklin	1.3%	0.1%	0.3%	0.3%
Hampden	7.2%	11.8%	2.8%	1.9%
Hampshire	2.6%	0.9%	3.4%	1.7%
Middlesex	23.8%	13.1%	35.6%	18.9%
Norfolk	10.9%	3.8%	12.9%	3.4%
Plymouth	7.4%	5.1%	2.6%	3.6%
Suffolk	8.1%	51.1%	22.7%	29.5%
Worcester	12.1%	4.6%	7.8%	13.4%
Total	100.0%	100.0%	100.0%	100.0%

Source: U.S. Department of Commerce, *1990 Census of Population, General Population Characteristics*, 1992, Table 54, pp. 143-46. Note: The Census publication did not include data on the non-white female population in Dukes or Nantucket County.

Figure 5

Female Population in Massachusetts by County, 1970 and 1990



Source: U.S. Department of Commerce, *1970 Census of the Population, Characteristics of the Population*, 1973, Table 34, p. 23-193; U.S. Department of Commerce, *1990 Census of Population, Social and Economic Characteristics, Massachusetts*, 1993 Table 140, pp. 227-28.

Women, Income and Families

People live in a variety of family and housing arrangements. Unfortunately, it is often difficult to capture the richness and complexity of family structures using census data. This is because the Census Bureau narrowly classifies families as two or more people who live in the same housing unit and are related to one another by blood, marriage, or adoption. If you do not live in a household with anyone related to you by blood, marriage or adoption, the Census Bureau does not consider you a family. In 1990, the Census Bureau refers to such persons as "non-family householders" when they are the head of a household and "nonrelatives" when they are not.⁴

While there are a variety of household types, this reports collapses them all into six distinct categories. Households are distinguished by the marital status of the head, the presence of children, and the number of adults. The six exclusive types discussed are: married couples without children; married couples with children; single-mother families; all other families (i.e. two or more related persons living together but not married to each other or a single-mother family); lone women; and lone men. These household types were chosen because the number of adults and whether there are children have particular economic significance for women. In some cases, household data presented is also broken down by the age of the head of household.

The changes in family structure are a particularly important component of understanding women's economic profile. Since women are still the primary care givers in the home, the presence of children in their families and the number of adults sharing income and household responsibilities will have an major impact on women's economic well-being. This section of the report examines household structure, marital status, family income, and female poverty in Massachusetts.

Household Structure

While there are limitations using the Census Bureau definition of family in today's world of complicated living arrangements, the data do reveal clear changes in family structure. The two most striking changes are first, a larger percentage of households in the 1990s are comprised of persons living on their own or with people to whom they are not related compared to twenty years earlier. Second, a smaller percentage of households are families with children.

Figure 6 depicts the percentage of Massachusetts households in each of the six types in 1970 and 1990. In 1970, 79% of all households in Massachusetts were families, and the remaining 21% were households comprised of persons living alone or with non-relatives. By 1990, only 68% of all households were families. A particularly dramatic change is in the percentage of all households that are married couples with children. In 1970, 38% of all households in Massachusetts were comprised of married couples with children under age 18. In 1990, that figure dropped to 24%. The largest increases were in the percentage of households of lone men and lone women. Women living on their own represented 14% of all households in 1970 and have steadily increased to 19% in 1990. The percentage of single-mother households increased slightly from 4.4% in 1970 to 6.2% in 1990.

While the percentage of all households that are single-mother families is relatively small, this family type represents a growing and sizable portion of all families with children. In 1990, 22% of all families with children under age 18 were single-mother families, up from 10% in 1970.

Marital Status and Presence of Children

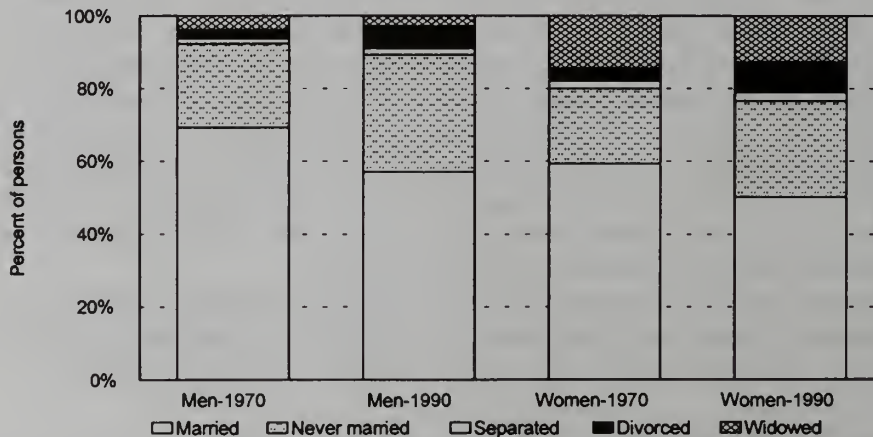
One out of every two adult women 18 years and older in Massachusetts was not married in 1990. Forty-three percent of men 18 and over were not married.⁵ This represents a decline in married adults since 1970 for both men and women when 59.3% of women 18 years and older were married and 69.3% of men were.

Figure 6
 Distribution of Households in Massachusetts by Marital Status, Presence of Children and Number of Adults, 1970 and 1990



Source: U.S. Department of Commerce, *1970 Census of Population, Characteristics of the Population, Massachusetts, 1973*, Table 22, p. 23-59; U.S. Department of Commerce, *1990 Census of Population, Social and Economic Characteristics, Massachusetts, 1993*, Table 21, p. 87.

Figure 7
 Distribution of Male and Female Population 18 Years and Older in Massachusetts by Marital Status, 1970 and 1990



Source: 1990 Census of Population and Housing, Public Use Microdata Samples, Massachusetts; and U.S. Department of Commerce, *1970 Census of Population, Characteristics of the Population, Massachusetts, 1973* Table 152, p. 23-687.

Figure 7 depicts the percent distribution of the Massachusetts male and female population 18 years and older by marital status in 1970 and 1990. A smaller percentage of Massachusetts men and women are entering marriages and a larger percentage are exiting. One out of every four women and one out of every three men over the age of 18 have never been married. The percentage of divorced men and women has also increased since 1970. In 1970, 2.3% of men and 3.5% of women were divorced. By 1990, 6.2% of all men and 8.4% of all women 18 years and older were divorced.

However, marital status by race and ethnicity differs as Table 2 indicates. A much larger percentage of white and Asian or Pacific Islander women are married than black and Latina women.

Table 2
Racial and Ethnic Distribution of Women 18 Years and Older in Massachusetts by Marital Status, 1990

Marital Status	Percent of All White Women	Percent of all Black Women	Percent of all Asian or Pacific Islander Women	Percent of all Latinas
Married	51.4%	29.6%	56.6%	38.5%
Never Married	25.2%	41.2%	32.2%	35.0%
Separated	1.9%	7.6%	2.4%	10.0%
Divorced	8.3%	12.2%	2.7%	11.5%
Widowed	13.1%	9.5%	6.1%	4.6%

Source: 1990 Census of Housing, Public Use Microdata Samples, Massachusetts.

A large majority of adult women in Massachusetts do not have any children under the age of 18. In 1990, just under 28% of women 18 years and older in Massachusetts had children under the age of 18. Table 3 presents the number and percentage of all women who have children under 18 by their marital status. Forty-three percent of married and 48.5% of separated women have children under 18. Less than one out of every ten never-married women had a child under 18.

Table 3
Number and Percent of Women 18 Years and Older With Own Children
in Massachusetts by Marital Status, 1990

Women w/ Children	Married	Never Married	Separated	Divorced	Widowed	Total
Number	532466	53275	28599	60852	8867	684059
Percent of all women	43.0%	8.2%	48.5%	29.3%	2.8%	27.2%

Source: 1990 Census of Housing, Public Use Microdata Samples, Massachusetts.

Figure 8 focuses on those women who do have children under 18 years old. It depicts the distribution of women with children by their marital status. Of all women who have children, the vast majority (77.8%) are married. Only 7.8% of all mothers have never been married.

Family Income and Poverty

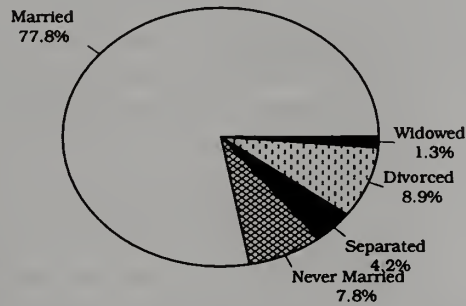
With diverse family structures comes a wide range of family income. The income available to individuals in families depends not only on the availability of jobs and assets owned, but also on the size and composition of their family. Typically, economists associate economic well-being with the level of earnings, which in turn are a function of the set of human capital variables individuals possess (e.g. years of work experience and level of education). While human capital is important, for women and children especially, family structure can be an equally, if not more important determinant of one's economic position.

Since people share resources with family members, looking at individual income does not give a full profile of anyone's economic status. If there are several adults in a household and each of them is employed, that household will probably have more monetary resources than households with only one adult in the labor force. If there are people in the household that need care, such as children or disabled relatives, this will mean that household requires a larger amount of care taking activity than other households. While the time and work done taking care of people in the household is a vital economic activity of all societies, it is often an unpaid one. Women have been and continue to be primarily responsible for unpaid household work. Families with children not only have higher needs (i.e. more mouths to feed) they have higher time requirements of the adults in them. The time spent in care taking, by necessity, limits the amount of time adults can spend in the labor market — even with paid child care. Hence marital status and presence of children will affect women's wages and total income, as will investments in education and experience.

The data presented on income and poverty contained in this section are from the Current Population Survey of March 1994. The survey asks respondents about their labor force and income levels and sources from the previous year. These data are used since they are more recent than the 1990 census, although the sample size is considerably smaller (see Sources section for more on this and other data sources used in this report). But, since income and poverty vary considerably more than population figures over time, a more recent source gives a better snapshot of contemporary conditions.⁶

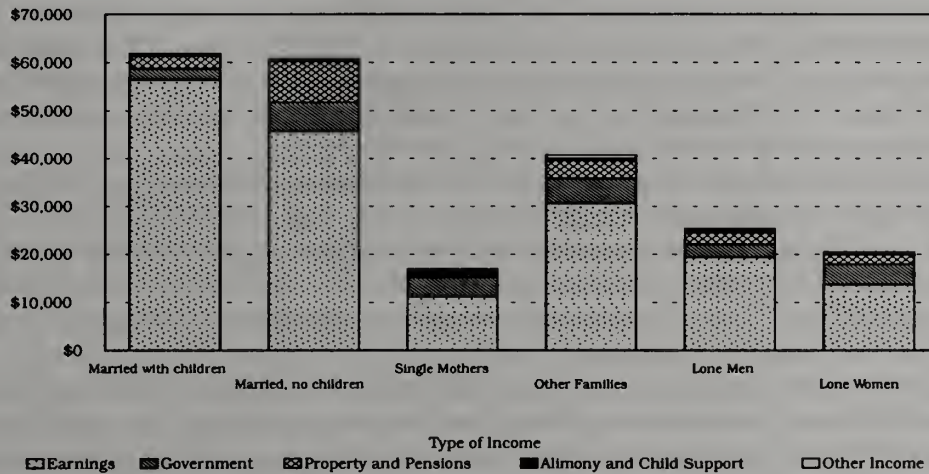
In general, Massachusetts incomes are higher than the national average. In 1993, Massachusetts ranked 4th highest among all the states in per capita income. Still, Massachusetts family and personal

Figure 8
 Distribution of Women 18 Years and Older with Children in Massachusetts by Marital Status, 1990



Source: 1990 Census of Population and Housing, Public Use Microdata Samples, Massachusetts.

Figure 9
 Massachusetts Family Income by Household Type and Source of Income, 1993



Source: Current Population Survey, March 1994.

income levels follow national trends – they rise in economic booms and decline in economic downturns. Further, income by family structure also follows national trends.

In 1993, the median family income for all persons in Massachusetts was \$42,515 (half of all persons in Massachusetts lived in a family with income below \$42,515 and the other half lived in families with income greater than that).⁷ The median family income of all women 18 years and older was \$39,125 and for men, \$45,985 (half of all adult women lived in a household with income higher than \$39,125 while the other half lived in households with less than that amount of income).

Figure 9 depicts the 1993 average family income by type of income in each of the six household types discussed earlier.⁸ Married-couple families have much higher total income than do single-adult households. Single-mother families, on average, have the lowest average income of all household types.

Earnings income (income from wages, salaries, and self-employment) is by far the largest source of income for all household types. Average earnings in all households in 1993 was \$33,619, but ranged from \$11,170 in single mother families to \$56,326 in married couple families with children. In general the second largest source of income for all families was government transfers. This includes social security benefits, worker's compensation, unemployment insurance, Aid to Families With Dependent Children (AFDC), Supplemental Security Income (SSI), and veterans benefits. In 1993, the average government transfers to all families and lone individuals was \$4,021. It ranged from \$6,020 for married couples without children to \$2,318 for married couples with children. For all but single-mother families, the third largest source of income was pension and property income (interest, dividends, and rent) – which averaged \$3,861 for all households. Married couples without children are the household type with the largest average amount of this type of income (partly because 25% are headed by a person 65 years and older) with an average of \$8,513. The third largest source of income for single-mother families is alimony and child support, although the average amount received by this type of household was small – \$1,517.

While it is difficult to know how family members share income among themselves, it is likely that persons in families with more income will have access to a higher standard of living. The type of household one lives in makes a tremendous difference in access to income. It also makes a tremendous difference in poverty rates, a topic to which we now turn.

The Census Bureau considers a family (or persons) poor if their total family income falls below a specific threshold level for families of that size. The threshold levels were determined in the mid 1960s based on the cost of the minimum dietary needs of families of different sizes and composition. Since then, poverty threshold incomes are adjusted for inflation every year. In 1993, the poverty threshold income for a family of three was \$11,522 and for a single person under age 64 it was \$7,518. Family poverty rates are calculated by taking the total number of families whose family income falls below their poverty income threshold and dividing by the total number of all families.⁹

Table 4 depicts poverty rates for the different household type in Massachusetts in 1993 for household types and by age of the head. In 1993, just under 13% of all households were poor. However, poverty is by no means spread evenly among families. Married couples without children are the least likely to be poor, followed by married couple families with children. The household type with startlingly high poverty rates are single mother families. Just under 54% of all single-mother families in Massachusetts have incomes below the poverty line.¹

In 1993, 21.5% of all households were headed by a person 65 and older. Within each household type, households headed by someone 65 and older are only slightly more likely to be poor than households not headed by an older person, with one exception. Lone women 65 years and older have poverty rates of over 40%, compared to the 15.2% poverty rate for lone women under 65. The only household type more likely to be poor are single mother families. Sadly, women whose earnings income is circumscribed by age or child care responsibilities and are the sole support of their household have very high poverty rates in Massachusetts (and elsewhere in the United States).

Table 4
Family Poverty Rates in Massachusetts by Type of Household and Age of Head, 1993

Household Type	Head Under 65	Head 65 or Older
Married With Children	5.0%	NA*
Married, No Children	2.3%	3.7%
Single Mothers	53.9%	NA*
Other Families	8.6%	9.8%
Lone Men	18.2%	15.7%
Lone Women	15.2%	40.2%
All Households	12.7%	13.3%

NA* Sample size is too small to include.

Source: Current Population Survey, March 1994.

Women's Poverty

Finally in this section, we look at poverty rates for individuals in Massachusetts. Since poverty rates for families as well as for individuals are based on family income, it makes the most sense to include a discussion of poverty rates for persons here.

The poverty rate for all persons in 1993 in Massachusetts was 10.7%. That is, one out of every ten people in Massachusetts lived in a family where income was below the poverty threshold income for that family. Massachusetts's poverty rate for all persons was lower than the 1993 national rate of 15.1%. Considering the cost of living is higher in Massachusetts than in most places around the country, the lower Massachusetts figures might not necessarily mean a larger percentage of persons in Massachusetts are faring better at meeting their basic needs than those in the rest of the states.

Table 5 depicts poverty rates for persons by age, sex, race, ethnicity and residence for persons in Massachusetts. Child poverty in Massachusetts (17.3%) was not as high as the national figures (22.7%) in 1993, but was still quite high. Particularly striking are the poverty rates among black and Latino children. One out of every two black children and two out of every three Latino children in Massachusetts lives in a poor family.

The "feminization of poverty" became a popularly-used term in the 1980s, signaling the rise in the number of poor women. The term still rings true in Massachusetts and across the United States. In 1993, 62.1% of all poor adults (persons 18 years and older) were women, virtually identical to the national percentage of 62.3%. About one-quarter of all poor women in Massachusetts were 65 and older. Figure 10 depicts the number and percentage of poor women and men in Massachusetts in 1993 by age group.

Table 5
Percent Poor of Massachusetts Population by Selected Characteristics, 1993

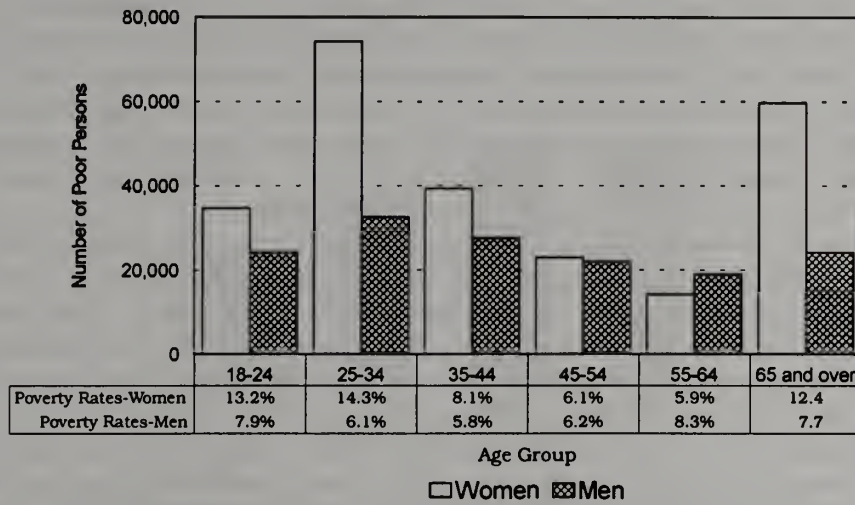
	All Persons	Men	Women	Children (Under 18)
All	10.3%	6.8%	10.4%	17.3%
By Race				
White	9.3%	6.1%	9.3%	14.4%
Black	32.4%	16.9%	28.9%	54.4%
Asian or Pacific Islander	8.4%	6.4%	9.9%	9.9%
By Ethnicity				
Non-Latino	9.0%	6.0%	10.4%	13.5%
Latino	48.0%	26.3%	46.2%	66.7%
By Residence				
City	19.4%	11.8%	18.0%	33.8%
Suburb	5.7%	4.7%	5.2%	7.7%
Rural	14.8%	5.6%	16.4%	28.5%

Source: Current Population Survey, March 1994.

However, the face of poverty is equally likely to be one of a child's as it is a women's. In Massachusetts, 38% of all poor persons were adult women and an equal proportion were children under the age of 18. The two are clearly related. Even though persons in single-mother families represent about 6.6% of the population, they account for just under 35% of all poor persons in Massachusetts. A more accurate description of poverty trends these days might be the "pauperization of motherhood."¹⁰ Another group of women who are likely to be poor are women who live on their own. Lone women account for 8.5% of all poor persons in Massachusetts, but represent only 5% of the total population.

The data presented here underscore that poverty is most definitely a woman's problem in the Commonwealth. In 1993, households which were solely headed by women (single-mother families and lone female households) contain just under 12% of the total population in the state but had 43.5% of all the poor people.

Figure 10
Number of Poor Persons and Poverty Rates in Massachusetts by Gender and Age Group, 1993



Source: Current Population Survey, March 1994.

Women and Work

Labor Force Participation

One of the most pronounced changes for women and families in the Post World War II period has been the steady increase of women (especially white women) into the paid labor force. Figure 11 portrays labor force participation for Massachusetts women and men 16 years and older in 1970 and 1990.

Women's labor force participation rates in Massachusetts rose from 45% in 1970 to 60% in 1990. Men's labor force participation rates fell slightly over the same period from 78% in 1970 to 76% in 1990. Massachusetts men and women almost exactly mirror their national counterparts. Nationally, 43% of women 16 and older were in the labor force in 1970 while 80% of men were. By 1990, 58% of all women and 76% of all men were in the labor force.

A closer look at labor force participation rates by marital status and presence of children tells an important story. As Figure 12 clearly demonstrates, women's labor participation rate patterns have been turned on their heads since 1970. Then, women without children had much higher labor force participation rates than women with children, especially young children. By 1990, women with children had the highest labor force participation rates. The labor force participation of women with pre-school aged children exceeds 61% and is higher than that of women without children.

The rise of married women's labor force participation rates is particularly noteworthy. In 1970, 24% of married women with children under the age of six worked outside the home, by 1990, 64% did. Single mothers have always had high labor force participation rates. In 1970 they surpassed married mothers' rates. By 1990, however, unmarried mothers' rates were somewhat lower than married mothers' labor force participation rates (70% of all married mothers were in the paid labor force in 1990 versus 62% of unmarried mothers). Most mothers in Massachusetts are juggling work and family.

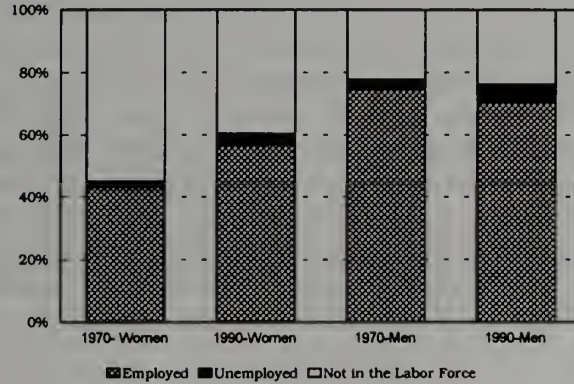
Where Women Work

Figure 13 depicts the 1970 and 1990 occupation distribution of employed women 16 years and older in Massachusetts. The figure reveals three important trends. First, a smaller percentage of women are concentrated in clerical occupations. In 1970, over one-third of all women worked in clerical jobs, compared to about one-quarter in 1990. However, clerical work is still the largest occupational category for women workers. Second, there has been a reduction in women operative workers.¹¹ In 1970 they represented close to 18% of all women workers, in 1990, less than 7% of women worked as machine operators. This speaks to the relative demise of manufacturing work in Massachusetts which traditionally employed large numbers of women (e.g. the textile, shoe, and high-tech industries). Third, the percentage of women managers and professionals has increased substantially. While only 3% of all employed women 16 years and older were managers and 16% were professional in 1970, by 1990 13% of employed women were in managerial occupations and 20% were in professional jobs.

Even though there has been considerable improvement in women's integration into professional and managerial jobs, women still are over-represented in clerical work and under-represented in craft occupations. In 1990, women were 48% of all employed persons but they were 76% of all clerical workers and 10% of all precision production, craft, and repair workers.

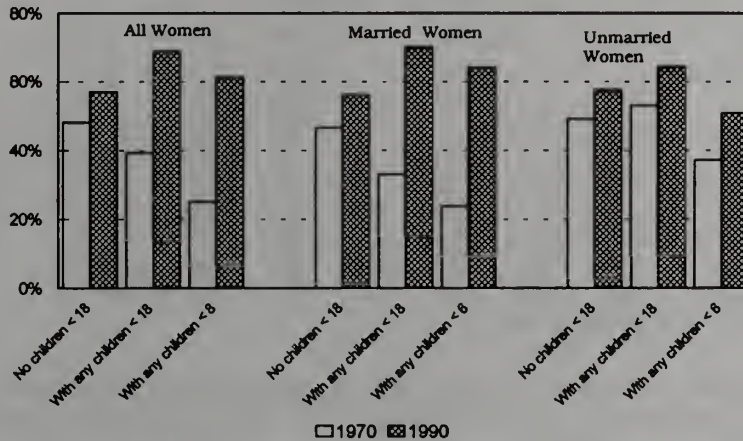
Further, a closer look at women in two occupational categories reveals that many women are crowded into a few detailed occupation. Consider professional occupations. While women were 54% of all professional workers in Massachusetts in 1990, they were 95% of all nurses, 98% of all prekindergarten and kindergarten teachers, 76% of all elementary school teachers, and 70% of all social workers. Together these 4 occupational categories — out of over 100 within the professional occupational category — accounted for 49% of all women professional workers. Similarly while 48% of all those in sales occupations are women, 80% of all clothing clerks and 76% of all cashiers are women — only two of the

Figure 11
 Distribution of Civilian Population 16 Years and Older in Massachusetts by Gender and Labor Force Status, 1970 and 1990.



Source: U.S. Department of Commerce, *1970 Census of Population, Characteristics of the Population, Massachusetts*, 1973, Table 53, p. 23-241; U.S. Department of Commerce, *1990 Census of Population, Social and Economic Characteristics, Massachusetts*, 1993, Table 24, p. 90.

Figure 12
 Labor Force Participation Rates of Women 16 Years and Older in Massachusetts by Marital Status and Presence of Children, 1970 and 1990



Source: U.S. Department of Commerce, *1970 Census of Population, Characteristics of the Population, Massachusetts*, 1973, Table 53, p. 23-241; *1990 Census of Population and Housing, Public Use Microdata Samples, Massachusetts*.

24 detailed occupations in the sales category. Almost one out of every three women in sales is either a cashier or a clothing clerk.

Occupational distribution by race and ethnicity varies considerably. Figure 14 portrays occupational distribution of employed women 16 years and older by race and ethnicity in 1990. Black women and Latinas are much more concentrated in the service sector than are white or Asian or Pacific Islander women and much less likely to be found in professional occupations. White and black women are more likely to be clerical workers than are Asian women and Latinas. Latina and Asian or Pacific Islander women are much more likely to be machine operators than are black and white women.

Table 6 depicts the industrial distribution of employed men and women 16 years and older in Massachusetts in 1970 and 1990. The distribution of women by industry has changed little over the last two decades, with the exception of manufacturing and service. In 1990, almost half of all women worked in the service industry (which includes health, education and entertainment industries) up from 37.7% in 1970. In 1970 almost one-quarter of all employed women were in manufacturing, in 1990 only 13% were. Men have faced similar trends: manufacturing employment losses and service sector gains. Nationally the decline in manufacturing employment has largely affected men, but in Massachusetts, deindustrialization has also had a profound effect on women's employment as well.

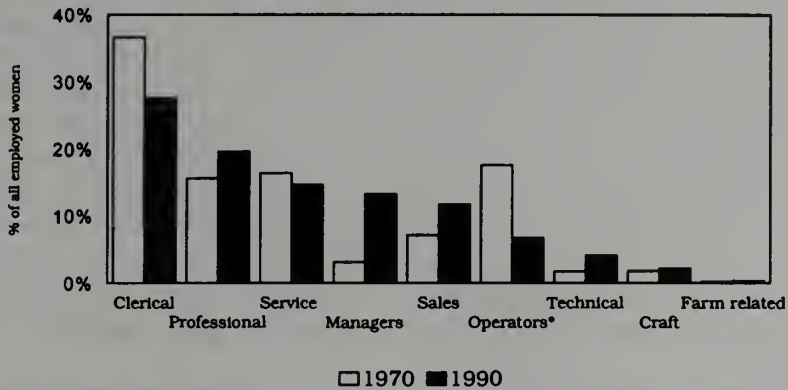
Table 6
Distribution of Employed Massachusetts Men and Women 16 Years and Older by Industry,
1970 and 1990

	1970		1990	
	Percent of all Women	Percent of all Men	Percent of all Women	Percent of all Men
Agriculture, Forestry, Fishing and Mining	0.4%	1.4%	0.6%	0.7%
Construction	0.7%	8.1%	1.2%	9.4%
Wholesale Trade	2.6%	5.4%	2.7%	4.8%
Public Administration	3.4%	6.3%	3.7%	4.8%
Transportation	3.7%	7.1%	4.2%	8.1%
FIRE*	9.3%	6.5%	10.1%	6.1%
Manufacturing	23.9%	32.7%	13.2%	22.9%
Retail Trade	18.2%	14.3%	17.2%	15.2%
Services	37.7%	17.8%	47.1%	26.7%
Total	100.0%	100.0%	100.0%	100.0%

*Financial, Insurance, and Real Estate

Source: U.S. Department of Commerce, *1970, Census of the Population, Characteristics of the Population, Massachusetts, Vol. 1, Pt. 23*, (Washington D.C.: GPO) 1973, Table 55, p. 23-245; and U.S. Department of Commerce, *1990 Census of the Population, Social and Economic Characteristics, Massachusetts, Section 1*, (Washington, D.C.: GPO) 1993, Table 51, p. 23-245.

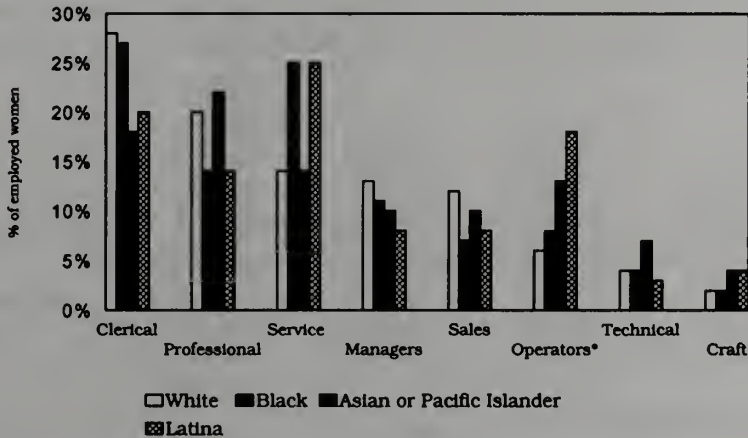
Figure 13
Occupational Distribution of Employed Women 16 years and Older in Massachusetts, 1970 and 1990



*Includes fabricators and laborers.

Source: U.S. Department of Commerce, *1990 Census of Population Characteristics of the Population, Massachusetts, 1973*, Table 54, p. 23-243; and U.S. Department of Commerce, *1990 Census of Population, Social and Economic Characteristics, Massachusetts 1993*, Table 23, p. 91.

Figure 14
Occupational Distribution of Employed Women 16 years and Older in Massachusetts by Race and Ethnicity, 1990



*Includes fabricators and laborers.

Source: U.S. Department of Commerce, *1990 Census of Population, Social and Economic Characteristics, Massachusetts 1993*, Table 51, p. 117.

There is yet a third way to look at the distribution of employment – by class of worker. This refers to whether someone is employed in the private sector, the public sector, or is self-employed. Men's and women's distribution within these classes of employment has not changed much between 1970 and 1990 in Massachusetts. In 1970, 80.8% of all employed women were wage and salary workers in the private employment sector, and in 1990 80.5% were. State and local governments employed 13.9% of all women workers in 1970 and 12.7% in 1990. In 1970, 2.7% of all women were self-employed while in 1990 4.3% were. Figure 15 depicts the distribution of men and women by six classes of employment in 1990.

There are important differences in the composition of employment by class of job between men and women. The vast majority of workers are employed in the private sector. In the 1990 Census, the Census Bureau distinguished between private employment in the for-profit versus non-profit sector. Men were much more likely to be self-employed or in the for-profit private sector than were women. Women were much more likely to work in the government and non-profit, private sector than were men.

While 68% of all employed women in Massachusetts worked in the for-profit, private sector in 1990, only 47.9% of all women managers and professionals did. Nearly one out every four women managers or professionals worked in the government sector and 21% were in the non-profit sector. Conversely, 12% of all male managers and professionals were in the government sector and 16% were in the non-profit, private sector.

The crowding of women managers and professionals into the non-profit and government sector is especially pronounced for black women. In 1990, 21.6% of all black managers and professionals worked in the non-profit private sector and 38.6% worked in local, state or federal government jobs. Women's disproportionate representation in the public and non-profit sectors bodes poorly for them in light of current efforts to balance the federal budget.

Women's Earnings

In 1993, 63.6% of all women and 78.5% of men 16 years and older worked in the paid labor force. Two-thirds of all employed women worked year-round (at least 50 or more weeks). Of those year-round women workers, 80% worked full-time (35 or more hours a week). Close to 42% of all employed women 16 years and older in Massachusetts worked part-time during 1993.

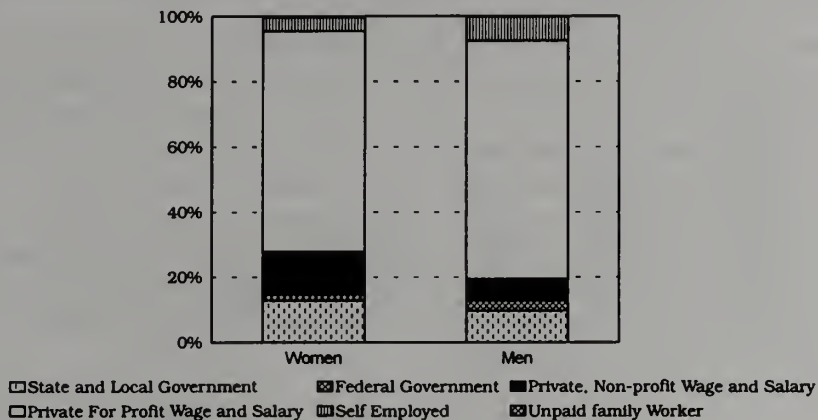
Just over one-half of all women who worked in 1993 were both year-round and full-time workers (YRFT) compared to the two-thirds of employed men. Table 7 contains the median earnings and earnings ratios of all employed and YRFT women and men. Median earnings are the mid-point earnings – 50% of the people surveyed in the sample reported earning more than that amount while 50% reported earning less.

Table 7
Median Earnings and Female/Male Earnings Ratio of All and YRFT Employed
Women 16 Years and Older in Massachusetts, 1993

	Employed in 1993	Worked YRFT
Women	\$18,000	\$26,000
Men	\$25,000	\$34,000
Female/Male Earnings Ratio	.72	.76

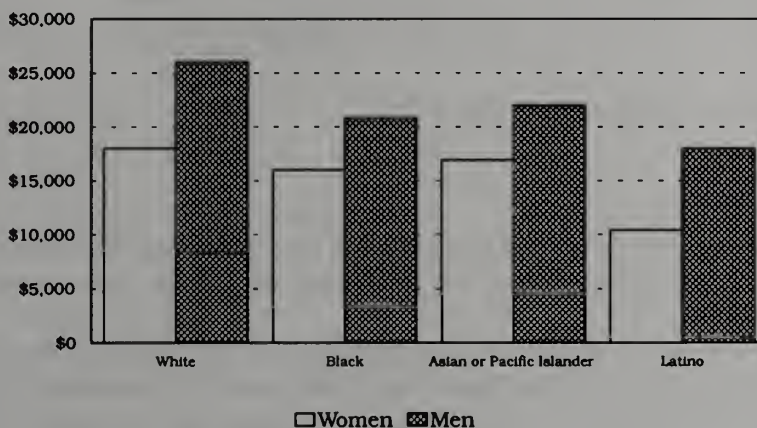
Source: Current Population Survey, March 1994.

Figure 15
 Distribution of Employed Men and Women 16 Years and Older in
 Massachusetts, by Class of Worker, 1990



U.S. Department of Commerce, 1990 Census of Population, Social and Economic Characteristics: Massachusetts, 1993, Table 27, p. 93.

Figure 16
 Median Earnings for Employed Men and Women 16 Years or Older in
 Massachusetts by Race and Ethnicity, 1993



Source: Current Population Survey, March 1994.

Massachusetts median earnings in 1993 for both men and women were considerably higher than those for the entire United States.¹² Nationally in 1993, women 16 years and older who spent any time in the paid labor force had median earnings of \$14,000. Men's median earnings were \$22,500, for a female/male earnings ratio of .62. For YRFT workers, the median earnings level for women was \$21,400, 71% of men's median earnings of \$30,000. Not only were Massachusetts women's median earnings higher compared to their national counterparts, the wage gap was smaller.

White women earned more than black, Asian or Pacific Islander, or Latina women, even though, on average, white women worked slightly fewer weeks per year than other women except Latinas. In 1993, 51.3% of all white women who were employed worked YRFT, compared to 62.1% of black women, 65.9% of Asian or Pacific Islander women and 46.2% of Latinas. Figure 16 depicts median income for white, black, Asian or Pacific Islander and Latino employed men and women in 1993.

Education pays off for both men and women, but not equally. Table 8 presents the distribution and median earnings for men and women employed in Massachusetts in 1993 by the highest educational level attained. Median earnings for men and women improve with higher levels of education. But, the median earnings of female college graduates are only slightly higher than the median earnings of men whose highest educational degree is a high school diploma.

Table 8
Distribution and Median Earnings of All Employed Men and Women in Massachusetts by Highest Educational Level Attained, 1993

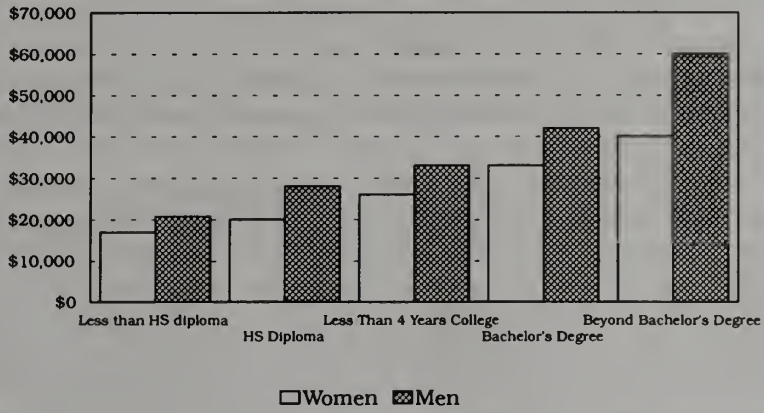
Highest Educational Level Attained	% of All Men	% of All Women	Median Earnings Men	Median Earnings Women	Female/Male Earnings Ratio
Less than 12 years of school	11.8%	8.5%	\$10,000	\$ 5,460	.55
High School Diploma (or GED)	30.2%	28.0%	\$22,000	\$15,000	.67
Less than 4 Years of College	24.6%	29.8%	\$24,000	\$17,000	.71
Bachelor's Degree	20.7%	23.4%	\$35,000	\$23,444	.67
Beyond Bachelor's Degree	12.7%	10.3%	\$56,000	\$36,000	.64
All Levels	100.00%	1.00.0%	\$25,000	\$18,000	0.72

Source: Current Population Survey, March 1994.

Even after adjusting for weeks and hours worked, women earn less than men at each educational level. Figure 17 shows the median earnings for YRFT male and female workers in 1993 by highest educational level attained.

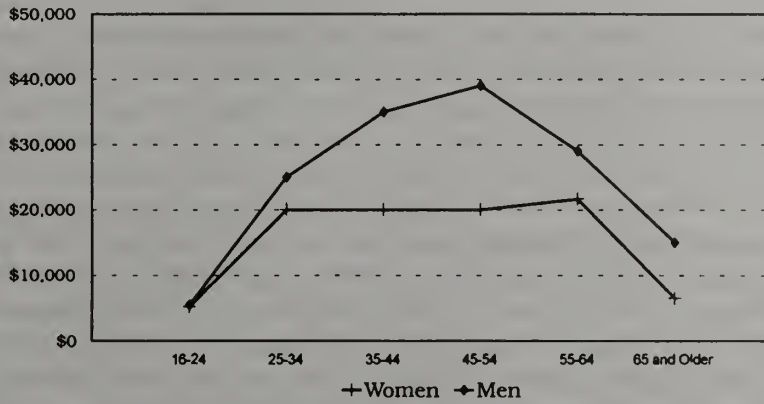
Figure 18 depicts median earnings for employed men and women in Massachusetts by age group. The wage-age profiles in Figure 18 demonstrate men's and women's different earnings' paths over their lifetime. Men's earnings rise with age (and experience), peaking sometime when men are in their late 40s and early 50s and then begin to fall when men approach retirement age. Women's wage-age profiles are much flatter than men's. Median wages rise when women are first entering the labor market, but quickly become flat and stay flat until women retire. Women's work life cycle — while becoming more similar to men's — are not yet seeing the earnings' payoff to more continuous work experience.

Figure 17
 Median Earnings of YRFT Employed Men and Women 16 Years and Older in Massachusetts by Highest Educational Level Attained, 1993



Source: Current Population Survey, March 1994.

Figure 18
 Median Earnings of Employed Men and Women 16 Years and Older in Massachusetts by Age Group, 1993



Source: Current Population Survey, March 1994.

Finally, Table 9 depicts the median earnings, average weeks worked and the percentage who worked YRFT for women and men by marital status and presence of children. Only data on employed men and women 16 years and older who are primary adults (i.e. the head or the spouse of the head of the household) are included.¹³

Table 9
Median Earnings, Average Weeks Worked, and Percent YRFT Workers of Primary Adults* in 1993 by Gender, Marital Status and Presence of Children

	Median Earnings	Average Weeks Worked	% Who Worked YRFT
Married Women			
W/ Children < 18	\$16,000	44	40%
W/ Children <6	\$15,000	42	37%
Without children	\$21,000	47	63%
Unmarried Women			
W/ Children < 18	\$18,000	43	54%
W/ Children <6	\$17,000	40	43%
Without children	\$23,600	48	71%
Married Men			
W/ Children < 18	\$36,000	50	86%
W/ Children <6	\$35,000	49	84%
Without children	\$32,000	48	74%
Unmarried Men**			
Without children	\$23,000	46	67%

Source: Current Population Survey, March 1994.

* A primary adult is either the head of the household or the spouse of the head.

** The sample size for unmarried men with children was too small to include with any statistical reliability.

The presence of children, regardless of marital status, reduces women's earnings and average number of weeks worked. It also reduces the likelihood that a women will be a YRFT worker. In fact, the biggest difference between women with children and those without is the percentage that work YRFT. For men, the relationship is reversed. Men without children have lower median earnings, work fewer weeks (on average) and a smaller percentage are YRFT workers. When a child is pre-school age, mothers' and fathers' earnings are only slightly lower than those of mothers and fathers who have children of any age. So too are average weeks worked and the percentage of YRFT workers.

While unmarried mothers have lower labor force participation rates than married mothers (see figure 12), of those that do work, they work more hours and tend to be YRFT workers. Hence their median earnings are higher, even though their family income is considerably lower.

Conclusion

This report provides a current snapshot of women's economic characteristics in Massachusetts in the 1990s. Several characteristics and trends of women's economic status are particularly noteworthy. First, fewer and fewer adult women are married. In Massachusetts, one out of every two women is not married. Second, most women are in the paid labor force, especially mothers. Third, women are particularly vulnerable to poverty, especially women with children and women 65 and older. Fourth, women still work in different kinds of jobs than men do and earn considerably less, even after adjusting for hours worked, education, and age. Fifth, there are important differences among women, especially by race and ethnicity. While whites comprise the vast majority of the population, blacks, Asians and Latinos are a significant and growing portion. White women earn more, even though on average they work less, than other women. Further the geographic distribution of white, black, Asian and Latina women are notably different. White women are much less likely to live in central cities than are other women.

The changes in women's economic participation have been a mixed blessing. Women's increases in paid labor time have afforded men and women new flexibility in the kinds of work they do in the home and in the labor market. Similarly changes in family structures have expanded the scope and acceptability of a wide range of living arrangements and possibilities. But the rapid rise of women's labor force participation and the change in family composition has coincided with larger economic restructuring. The decline of manufacturing and increased globalization have resulted in a smaller proportion of good paying jobs, especially for those without college degrees, and considerable economic insecurity. The new economic realities and the new array of family configurations have sometimes collided, creating enormous stresses and strains for many families.

Women's entrance into the labor market has given most women, for the first time in U.S. history, the means to be financially independent. And, the decline in the percent of adult females who are married, indicates that many women have opted to become or remain independent. Yet many women do not make enough to support themselves and other family members on their own (increasingly many men are finding themselves in the same situation). Women earn lower wages than men even after adjusting for hours worked, age, and educational level. Further, mothers, married or not, usually take time out of their paid labor force participation to take care of children. This translates to reduced wages, reduced paid labor market experience, and reduced (or lost) job-related benefits.

For families to be economically independent and secure, at least one adult member should have a job that pays well, carries health insurance and is steady. But that type of job is increasingly hard to find. High-wage jobs with benefits often assume the person who holds that job does not also have primary responsibility for dependent care. Yet, fewer and fewer parents have someone at home who has large amount of time to perform unpaid but vital household tasks (namely taking care of children). Economic independence more often comes when two adults hold paid jobs. The male breadwinner job model that served a significant (but not entire) portion of American families in the 1950s and 1960s does not correspond well with the way many families operate today.

In a parallel way the major government transfer programs, namely social security, unemployment benefits and AFDC, were originally developed and implemented under the assumption of a male breadwinning model. Social security and unemployment benefits are keyed to wage levels and relative longevity in the labor force which automatically places women at a comparative disadvantage. The one federal program designed specifically for women raising children without male income support, AFDC (Aid To Families with Dependent Children), was initiated at a time when women were not expected to do paid labor and the vast majority of adult women were married. Further, AFDC never provided the level of benefits that the other two programs did. As with the structure of jobs, the structure of government income policies are not in sync with the new realities of the economy and families. Rather than retool

these programs, states and Congress have been actively seeking ways to reduce or dismantle them. For example, the Massachusetts state legislature recently reduced AFDC benefit levels and have instituted several measures to promote wage work for mothers rather than public aid. But, as this report indicates, the prospects for mothers with young children and low levels of educational attainment becoming financially independent in the labor market are grim.

As we approach the 21st century, Massachusetts and the nation are at an important crossroads. The new economy and the varied set of family structures has brought a new expectation: that all able-bodied adults, including mothers, should find paid employment. Families need women's income and women want their own economic base. In many ways this is a victory for women. For decades (if not centuries) women have been demanding full and equal participation in all arenas of life — including the labor force. But, since women are still primarily responsible for children, the expectation that they work has at times played against individual women's interests and against all our collective interests, if the costs are little parental time and input into children's lives and high poverty rates for children. In short, women's labor force participation equality has not been matched with equality in the economic work at home.

If we are a society that expects all adults to work, then we should be a society which asks the question, "Who is going to take care of children?" Without much debate, there seems to be consensus that care giving is largely a individual family's responsibility. However, the need and desire for women's paid work is at odds with women's responsibilities in the home and at odds with women's economic equality with men.

Currently, women bear much of the economic risks incurred in raising families. They typically forego paid work or take jobs with more flexibility, fewer time demands, and less pay in order to raise children (or care for disabled adult relatives). If married women get divorced, they lose financially because women's pensions and earnings are typically much smaller than their husbands precisely because they left the labor force or altered their work situations to accommodate raising a family.

Many public policies and work structures still tend to operate under policies and labor market structures that assume every adult in a family can work fulltime and make enough to support his or her family without out much publicly provided assistance. For some families this is true, but for many families it is not.

Avoiding a collision course between the new economy and the reality of women's lives will require changes in both workplace and in government policies. The most common corporate responses to date have been efforts to provide flexible work hours, job sharing, and child care referral services. These are good starts, but are limited. As a nation we may want to think about a shorter work week and "de-firming" and "de-spousing" benefits, in particular health insurance and pensions. Wage structures may also need reconsideration, alleviating the very wide disparity that now exists between lowest paid and highest paid workers in the same firm.

Public policies in other industrial countries seem to do a better job of accommodating work and family. Most industrial countries have paid family leave, more paid vacation time and more public resources spent on children's early education and child raising than does the United States, and universal access to health care. As a result, these countries have much lower poverty rates, especially among children. Our country might consider some or all of these policies.

Women's political and economic roles, families, and the labor market are not what they used to be just a generation ago. It is not surprising, then, that policies and job structures that were shaped around a set of 1950s gender roles, family structures and the post-war economic boom just don't fit and may even be a drag on the economy. Any set of policies that are undertaken that take women's economic equality with men seriously, however, must address wage disparities in the work place and also recognize the importance of the economic work that takes place in the home.

NOTES AND SOURCES

Sources

This report relies on household survey data collected by the U.S. Department of Commerce, Bureau of the Census. For the years 1970 and 1990, the data come from information collected in the decennial census. Most data used from those years in this report were retrieved from printed U.S. Department of Commerce documents. This printed data includes the full set of responses from the entire population. The Census Bureau also makes available a 5% random sample of the 1990 data with detailed information on individuals. That data set is called the Public Use Microdata Samples (PUMS) and is available for each state. The Massachusetts's unweighted sample contains information on 310,496 individuals. The Census Bureau provides weights which allow researchers to approximate information on the entire population. National data come from the *Statistical Abstract of the United States* from various years. It is published annually by the Government Printing Office.

The income, poverty and earnings data used in this report are from the Census Bureau's 1994 Current Population Survey (CPS). Every March, the Bureau interviews a random .1% (1 in 1000) of the population about a variety of demographic and economic characteristics of the individual interviewed and his or her household and family members, including an extensive list of questions about income sources from the previous year. The data is available on computer tape and as a large computer file. Data from households in Massachusetts was extracted from the national sample and is large enough to use reliably. In 1993, the unweighted sample size for persons in Massachusetts was 5,728.

Notes

1. The racial composition of the male population is almost identical to the racial composition of the female population. In 1990, 89.7% of Massachusetts' males were white, 5.1% were African-American, and 2.4% were Asian or Pacific Islander.
2. In the 1970 census, Latinos are referred to as "persons of Spanish language." The 1990 census refers to Latinos as persons of Hispanic origins. Persons can identify themselves as Latino regardless of race. Data presented on Latinos in this report does not distinguish Latinos by their race.
3. The geographic distribution of males is very similar.
4. Consequently, researchers who use Census data have to decide whether the relationship between two unrelated people living in the same household resembles the relationship of family members or of roommates. The data presented here assume two or more unrelated people sharing the same housing unit are more like roommates than family members. Any non-family householder or nonrelative is referred to as a lone male or a lone female in this report.
5. It is possible for a larger percentage of men than women to be married because there are more women than men in Massachusetts, especially among adults.
6. Data from 1994 were not available at the time this report was being prepared.

7. In this case family includes all households, not just those with persons related by blood, marriage or adoption.

8. Averages, rather than medians, are used because income is broken into various components for this report. The sum of the average income of the components equals the average of total income. That is not the case when looking at median income. Median family income is lower than average family income for each household type.

9. Poverty rates for all persons or specific groups of people are determined by summing all persons (or people in a group) whose family income falls below their poverty threshold income and dividing by the total number of persons (or people in a group).

10. The term "feminization of poverty" is credited to Diana Pierce, introduced in her article "The Feminization of Poverty: Women, Work, and Welfare," *Urban and Social Change Review*, February 1978. The term "pauperization of motherhood" was used by Nancy Folbre in "The Pauperization of Motherhood: Patriarchy and Social Policy in the United States," *Review of Radical Political Economy*, Vol. 16, No. 4, 1985.

11. Operative workers include machine operators and tenders in a variety of industries (e.g. textile, woodworking, and printing), transportation operators (e.g. truck, bus and taxi drivers), and material moving operators (e.g. crane drivers and longshore equipment operators.)

12. Average earnings for all employed women in Massachusetts were \$20,618 and for men they were \$30,744 in 1993. Average earnings for YRFT women workers in Massachusetts were \$29,406 and for YRFT men workers, \$38,952. The female/male wage ratios of average earnings were .67 for all employed workers and .75 for YRFT workers.

13. Primary females are 84.3% of all employed females 16 years and older in 1993 while primary males were 76.1% of all males 16 years and older employed in 1993.

Acknowledgements

I would like to acknowledge and thank those who assisted in the preparation of this report. Carol Cardozo of the Center for Women in Politics and Public Policy helped with research. Tiffany Manuel and Denise Dodds, graduate students in the Ph.D. Program in Public Policy at the University of Massachusetts-Boston, also provided able research assistance. Elizabeth Sherman, Mary Stevenson, and Phyllis Freeman, all of the University of Massachusetts-Boston, gave helpful suggestions and timely feedback on earlier drafts. The Massachusetts Economic Project of the President's Office of the University of Massachusetts provided financial assistance.

UMASS BOSTON LIBRARIES



1005292790



