

**WOMEN
IN THEIR**

*American
Economy*

By
Cynthia M. Taeuber
and Victor Valdisera

CURRENT POPULATION
REPORTS
SPECIAL STUDIES
SERIES P-23, No. 146

U. S. Department of Commerce
BUREAU OF THE CENSUS

Acknowledgments

Subject-matter assistance was provided by **Patricia Berman, Suzanne Bianchi, John Coder, Campbell Gibson, Kathryn Grossman, Martin O'Connell, Tom Palumbo, John Priebe, Tom Scopp, Paul Siegel, Barbara Boyle Torrey, Arno Winard**, and the staff from the Department of Labor, particularly **Elizabeth Waldman** and **Beverly Johnson**. Clerical assistance was provided by **Maxine Staples, Tina Boyd, and Arvella Nelson**. The report was prepared under the direction of **Paula J. Schneider**, Program Director, Population Division. Sampling review was conducted by **Karen Johnson** and **M. Diana Harley** of the Statistical Methods Division.

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Current Population Reports
Special Studies
Series P-23, No. 146

Issued November 1986



U.S. Department of Commerce
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Suggested Citation

U.S. Bureau of the Census, Current Population Reports, Series P-23, No. 146, *Women in the American Economy*, by Cynthia M. Taeuber and Victor Valdisera, U.S. Government Printing Office, Washington, D.C., 1986.

For sale by Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

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Introduction and Highlights

Striking changes in the economic pursuits and status of women have marked the last two decades: more women are in the labor force than ever before; they are more likely to have continuous lifetime work experience; they are better educated; and the law mandates greater opportunity for equal employment. And yet, as a group, most women continue to work in traditionally female, low-paying occupations. Women have not achieved significant average wage gains relative to men, and they still constitute a majority of the poverty population. Some observers interpret differences in the economic situation of men and women to be the result of labor market and societal discrimination, others emphasize the substantial responsibilities and commitment of women to the care of the family, while other observers point to the voluntary choices of some women. The sources of the substantial differences in the economic activities and rewards of men and women, however, are not

known, and, as dramatic as some of the changes have been, most historical patterns persist.

Why some economic differences between men and women have narrowed and why they still continue are two questions that will be addressed in this report; it also reviews the trends and implications of the economic status of women for American society and for the women themselves. The economic consequences of changes in social and demographic trends such as living arrangements, fertility, and marriage will be discussed. The trends will be differentiated for age, race, and ethnicity.

The report focuses particularly on changes since the early 1970's to the present for women who participated in the labor force; there are, of course, important issues for homemakers and other women not in the labor force but they are not covered in this report. The economic factors discussed here are affected by cyclical changes in the economy. During the 1972-83 period, there were recessions from the fourth quarter of 1973 through the 1st quarter of 1975, a second one from the first through third quarter of 1980, and a third one from the third quarter of 1981 to the end of 1982. [*ref. 1, p. 15*]

Highlights of this report include:

- The number of women in the civilian labor force in 1985 averaged 51.1 million (54.5 percent of women 16 years and over).
- In 1985, 31.5 million women held full-time, year-round jobs.
- The labor force participation rate of women 20 to 44 years was 71.4 in 1985.
- Younger women are increasingly delaying marriage and childbirth to attend college and establish careers.
- One out of five families with children is maintained by a woman.
- Over half of all children under 18 had a mother in the labor force in 1985.
- Twenty million mothers with children under 18 were in the labor force in March 1985, including 8 million with children under age 6.
- Over half of all married women with children under the age of 6 were in the labor force in 1985, compared with only 12 percent in 1950.
- Forty-eight percent of women with babies under 1 year old were in the labor force in 1985 as were over half the mothers with toddlers under age 3.
- Forty-four percent of the children of mothers who work full time are cared for in another home (June 1982).
- College enrollment of women is now near that of men, but women still choose subjects of study that are different from those of men and less likely to lead to the higher-paying jobs.
- Women with young children have relatively high unemployment rates as compared with the rates of women overall.
- By 1995, 61.4 million women are projected to be in the labor force—a participation rate of 60 percent.
- The distribution of both men and women across occupations has changed, but the overall labor market remains sharply segregated by sex. Women have made progress, however, in entering managerial occupations.
- One in nine women who worked year-round, full-time in 1979 was a secretary with median earnings of \$10,620.
- About 9 percent (150,000) of the total resident Armed Forces were women in 1985.
- Thirteen percent of women who worked year-round, full-time in 1984 had earnings greater than \$25,000 compared with 46 percent of men.
- The poverty rate in 1984 for all families maintained by women was 34.5 percent; the comparable rate for Black and Hispanic families was relatively high at 51.7 and 53.4 respectively.

Labor Force Status and Characteristics

Participation in the Labor Force

In the last decade, 13 million (net) women have joined or reentered the labor force. The majority of adult women are at work or looking for work in any given month, and the number of women with full-time, year-round jobs was 31.5 million in 1985. In the last 12 years, the labor force participation rates of women increased by about 10 percentage points (table 1).

The increased employment of women is a central issue in the consideration of the economic status of women in our society. Despite the fact that there has been no discernible reduction in household and family responsibilities¹ [ref. 2, 3] in the last decade, women have joined the

labor force in record numbers (table 2). Over half of the adult female population is in the labor force, compared with about three-fourths of the men (figure 1). In 1985, an average of 51.1 million women (54.5 percent) were in the civilian labor force, about 1.3 million more than the annual average for 1984 (table 2). The rates are higher when the elderly are not included. In 1950, about one-third of the women 16 to 64 years old were in the labor force, while 64 percent were in 1985,² and the rates are even higher if those currently attending high school and college are excluded. There was little change during that period for men 16 to 64 years: 91 percent down to 85 percent. [ref. 4, p. 15; ref. 5, table 2]

¹Women on average have fewer children, but more maintain families with no husband present.

²Civilian noninstitutional population.

TABLE 1.
Labor Force Status, by Sex
(Annual averages for the civilian noninstitutional population 16 years and over)

Year	Labor force participation rate		Unemployment rate	
	Women	Men	Women	Men
1973 ¹	44.8	79.3	6.0	4.0
1974	45.7	79.2	6.7	4.7
1975	46.4	78.4	9.3	7.7
1976	47.4	78.0	8.6	6.9
1977	48.5	78.1	8.2	6.1
1978 ¹	50.0	78.3	7.2	5.1
1979	51.0	78.2	6.8	5.0
1980	51.6	77.8	7.4	6.8
1981	52.2	77.4	7.9	7.2
1982	52.7	77.0	9.4	9.7
1983	53.0	76.8	9.2	9.7
1984	53.7	76.8	7.6	7.4
1985	54.5	76.3	7.4	7.0

¹Not strictly comparable with prior years. For an explanation, see "Historical Comparability" under the Household Data section of the Explanatory Notes of the source document.
Source: See appendix.

TABLE 2.

Employment Status, by Sex(Annual averages; numbers in thousands;
civilian noninstitutional population 16 years and over)

Year	Civilian noninstitu- tional population	Civilian labor force					
		Total		Unemployed			
		All persons	Percent of population	Employed	Number	Percent of labor force	Not in labor force
Women							
1950	54,270	18,389	33.9	17,340	1,049	5.7	35,881
1960 ¹	61,582	23,240	37.7	21,874	1,366	5.9	38,343
1970	72,782	31,543	43.3	29,688	1,855	5.9	41,239
1975	80,860	37,475	46.3	33,989	3,486	9.3	43,386
1980	88,348	45,487	51.5	42,117	3,370	7.4	42,861
1981	89,618	46,696	52.1	43,000	3,696	7.9	42,922
1982	90,748	47,755	52.6	43,256	4,499	9.4	42,993
1983	91,684	48,503	52.9	44,047	4,457	9.2	43,181
1984	92,778	49,709	53.6	45,915	3,794	7.6	43,068
1985	93,736	51,050	54.5	47,259	3,791	7.4	42,686
Men							
1950	50,725	43,819	86.4	41,578	2,239	5.1	6,906
1960 ¹	55,662	46,388	83.3	43,904	2,486	5.4	9,274
1970	64,304	51,228	79.7	48,990	2,238	4.4	13,076
1975	72,291	56,299	77.9	51,857	4,442	7.9	15,993
1980	79,398	61,453	77.4	57,186	4,267	6.9	17,945
1981	80,511	61,974	77.0	57,397	4,577	7.4	18,537
1982	81,523	62,450	76.6	56,271	6,179	9.9	19,073
1983	82,531	63,047	76.4	56,787	6,260	9.9	19,484
1984	83,605	63,835	76.4	59,091	4,744	7.4	19,771
1985	84,469	64,411	76.3	58,981	4,521	7.0	20,058

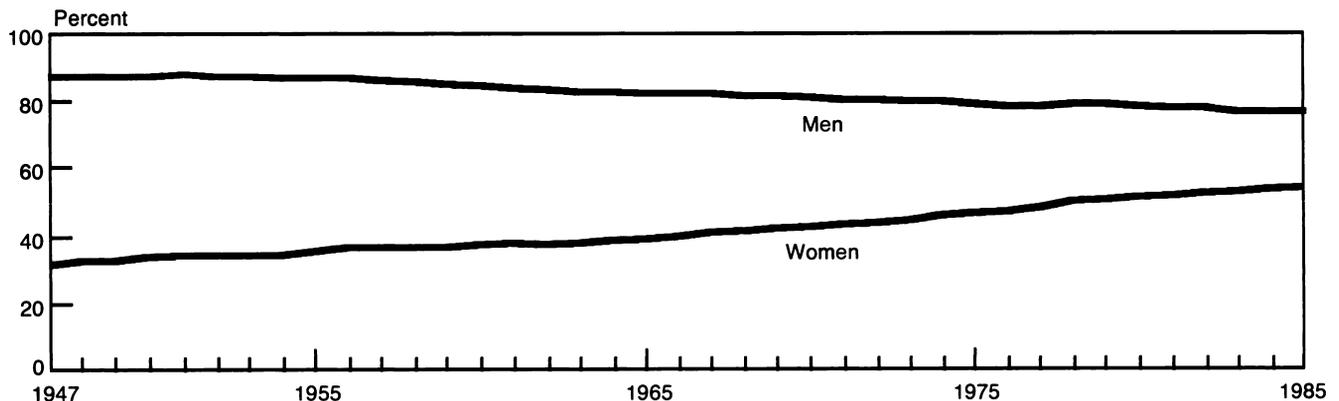
¹Not strictly comparable with prior years. For an explanation, see "Historical Comparability" under the Household Data section of the Explanatory Notes of the source document.

Source: See appendix.

FIGURE 1.

Labor Force Participation Rates

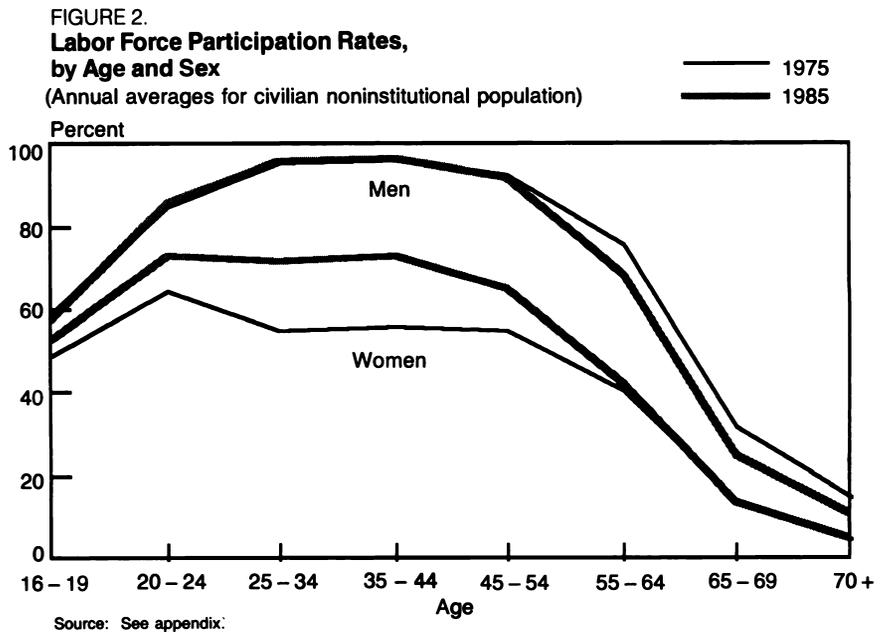
(Annual averages for civilian noninstitutional population 16 years old and over)



Source: See appendix.

Age

The differences across age groups of women are smaller than they were in 1975, especially among women 20 to 44, all of whom now have labor force participation rates over 70 percent. The overall rate of 54.5 percent is the result of the relatively lower rates of teenagers and of older women, an increasingly growing group. Even though the participation rates for younger women have increased, there is still potential for significant additional increase (figure 2). Women aged 20 to 54 had a decidedly upward trend over the 1975-85 period, while men this age experienced a slight downturn.



Race and Spanish Origin

Historically, Black women have had higher overall labor force participation rates than White women, even when married; but now that divorce and later marriage is a more prominent factor in the lives of White women, the gap in the labor force rates of Black and White women is narrowing. Among men, the gap has widened, with White men now having significantly higher labor force rates than Black men (figure 3).

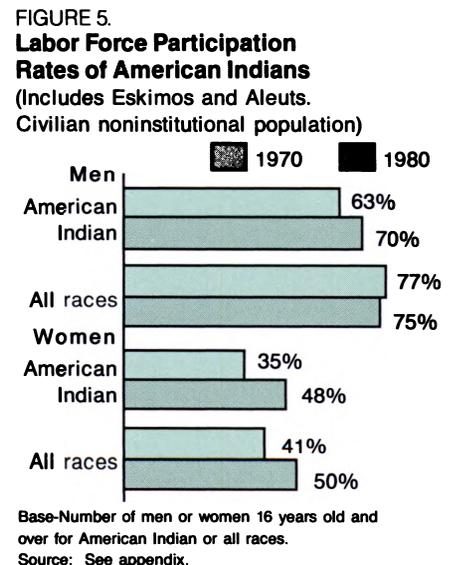
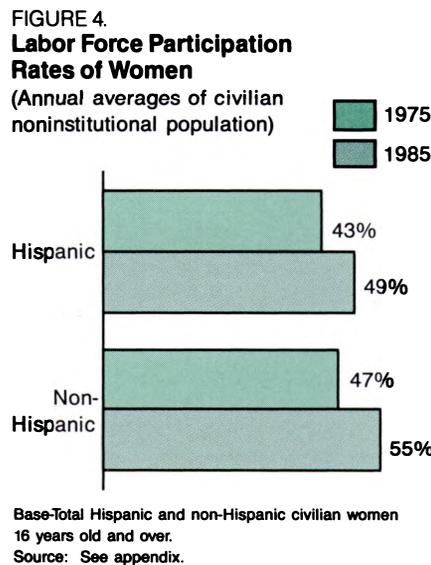
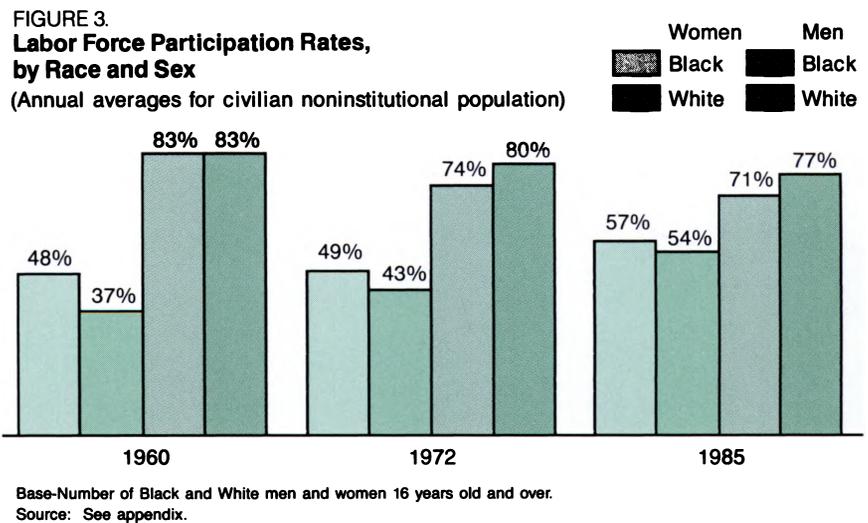
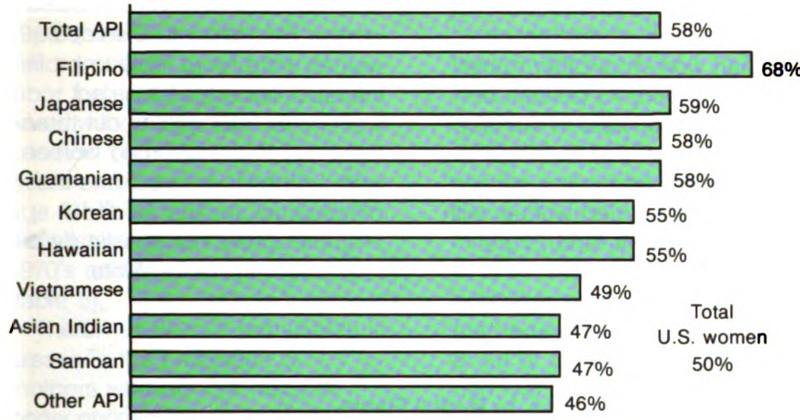


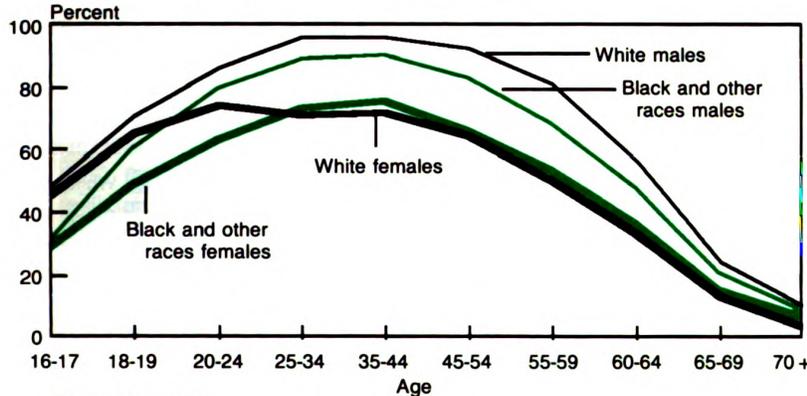
FIGURE 6.
Labor Force Participation Rates of Asian and Pacific Islander Women: 1980
(Civilian noninstitutional population)



Base-Number of women 16 years old and over in respective population group.
Source: See appendix.

The labor force rates of Spanish-origin women are somewhat lower overall (49.4 percent in 1985) than those for other women (figure 4) as is also true of American Indian, Eskimo, and Aleut women (figure 5). Among Spanish-origin women, Puerto Rican women had much lower rates in 1985 (39 percent) than Cuban women (55 percent) or women of Mexican origin (52 percent). [ref. 5, table 40] Most Asian women had labor force rates higher than the average for all women (figure 6).

FIGURE 7.
Labor Force Participation Rates, by Age, Race, and Sex: 1985
(Annual averages of civilian noninstitutional population)



Source: See appendix.

Over the last decade, labor force participation rates of Black women 16 to 24 years old have been lower than for White women of that age. Among women 25 to 64 years old, however, the labor force participation rates of Black women have been higher than those for White women but the gap has been closing significantly in the last decade (table 3). At every age, White men have the highest participation rates, and excluding the teenage years, Black men also have higher rates than women at every age (figure 7).

TABLE 3.
Civilian Labor Force Participation Rates for Women, by Race and Age
(Annual averages for civilian noninstitutional population)

Year and race	Total, 16 years and over	16 and 17 years	18 and 19 years	20 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 to 69 years	70 years and over
1975:										
White ...	46.3	40.2	58.1	65.5	53.7	54.9	54.3	40.6	14.2	4.7
Black ...	48.8	25.0	43.8	56.3	61.7	61.9	56.9	43.8	17.3	5.8
1980:										
White ...	51.2	47.2	65.1	70.6	64.8	65.0	59.6	40.9	14.7	4.5
Black ...	53.1	24.6	45.0	60.0	69.2	68.1	61.7	44.9	18.7	4.4
1985:										
White ...	54.1	45.2	64.8	73.8	70.9	71.4	64.2	41.5	13.3	4.1
Black ...	56.5	27.6	47.9	62.5	72.4	74.8	65.7	45.3	15.3	6.3

Source: See appendix.

Marital Status

Nearly 51 million women were in the labor force in March 1985, compared with 37 million a decade earlier (table 4). The number of married women (husband present) in the labor force increased by nearly 6.4 million in that decade, the largest absolute increase for wives in any decade in U.S. history. In 1975 and 1985, over half of the total female labor force was composed of married women with a husband present, but the proportion in the total labor force decreased as the baby-boom group matured. Nevertheless, it is the labor force rates of married women which have increased dramatically in recent decades. [ref. 6; ref. 7, table 1]

Marriage and childbirth are being delayed while women establish themselves in the labor force. The proportion of the female labor force who were never married increased over the decade: in 1985, over half of all women in their early twenties had not yet married, compared with only one-third in 1970. The proportion of divorced women in the labor force also increased along with the divorce rate. Among ever-married women 25 to 44 years old in 1980, about 1 in 7 White women were divorced, and more than 1 in 3 Black women in that age group were divorced (figure 8).

The frequency of divorce has increased rapidly in the last 20 years. Divorced women have higher labor force participation rates than women of other marital statuses. In 1985, 75 percent of divorced women were in the labor force, compared with 65 percent of women who had never married, 54 percent of married women with a husband present, and 21 percent of widows. [ref. 6]

Among married women with a husband present, White and

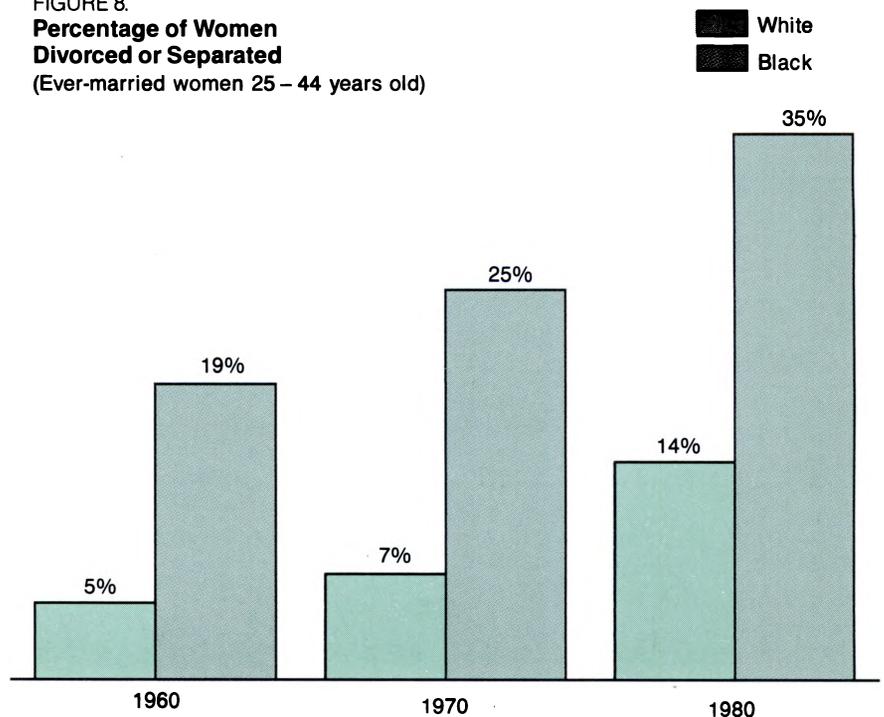
Hispanic women were less likely to be in the labor force (53 and 50 percent, respectively) than Black women (64 percent). Divorced women were more likely to be in the labor force than married women; for example, about three-fourths of White divorced women were in the labor force, and the percentages for Blacks and Hispanics were not statistically different from those for White women. [ref. 6]

TABLE 4.
Female Civilian Labor Force, by Marital Status
(Numbers in thousands)

Marital status	March 1975		March 1985	
	Number	Percent	Number	Percent
Total	36,981	100.0	50,891	100.0
Never married	8,599	23.3	12,925	25.4
Married, husband present	21,360	57.8	27,716	54.5
Married, husband absent	1,677	4.5	2,039	4.0
Widowed	2,416	6.5	2,348	4.6
Divorced	2,929	7.9	5,863	11.5

Source: See appendix.

FIGURE 8.
Percentage of Women
Divorced or Separated
(Ever-married women 25 - 44 years old)



Source: See appendix.

Working Mothers

There has been a large influx to the work force of married women with children. Up until the early 1960's, married women with no children under 18 had higher labor force participation rates than wives with children, primarily because of the low rates for women with young children (under age 6). This longstanding pattern began to change during the 1970's and has now reversed (table 5).

There has been a remarkable increase in the proportion of mothers who work, a result of noneconomic factors such as changes in the attitudes of society toward working mothers and the desires of the women themselves, as well as economic factors such as wage rates received by women, inflation, recession, and unemployment of husbands.

Among women with children under 18, 62 percent (20.0 million including 8.2 million with children under age 6) were in the labor force in 1985.

In 1970, just 4 out of 10 mothers (12.1 million) were in the labor force, and in 1944, the wartime labor force participation rates of women aged 35 to 44 with children under age 10 was only 13 percent. [ref. 7, p. 5; ref. 8, table 1; ref. 9, p. 17]

Of all children under 18 in 1985, well over half (33.5 million) had a mother in the labor force. Of these, more than 9 million children were under age 6 and 14.7 million were 6 to 13 (some of whom did not receive supervised after-school care). Whatever their ages, a smaller proportion of White than Black children in married-couple families had working mothers. In families maintained by women, the opposite was true. In Black married-couple families in 1983, 3 out of 5 children under age 18 had two parents who worked. White and Hispanic children 6 to 17 years old were more likely to have two parents in the labor force (56 and 47 percent, respectively) than were White and Hispanic children under age 6 (44 and 38 percent, respectively). [ref. 8, table 3; ref. 6]

Most working women meet the usual demands of housework and family care in addition to their work in the labor force. Many choose work that will fit around the hours that are convenient to their family responsibilities, a complication and impediment to occupational advancement not faced by most men. As noted in a study of 1975-76 survey data by O'Neill, women were responsible for most of the household work and child

care. As the number of hours women worked in the marketplace increased, the number of hours of work in the home were reduced, but even women who were employed full time outside the home spent an average of 25 hours per week working in the home. Married men worked an average of 12-13 hours in the home whether or not they held a full-time job, and full-time homemakers averaged 41 hours per week on work in the home. Thus, with home and market work combined, the total workload for married women with full-time jobs exceeds that of married men or of women who are full-time homemakers or who work part time. Their study also shows that "the wife's employment has only minimal effect on the husband's household responsibilities, as men with an employed wife only spend 1.4 hours a week more on household tasks than those with a wife who is a full-time homemaker. Although there is some evidence that married men increased their hours of work in the home by about 9 percent between 1965 and 1975, men remain specialized in market work spending relatively little time on household chores. Although marriage and a demanding career are a more feasible combination for women now than in the past, it is still evidently no easy matter." [ref. 10, p. 59]

In short, the responsibilities of work and home life have changed little in the last decade for most married men, while for most wives, home responsibilities follow traditional patterns despite the profound change in their lives outside their families. [ref. 11] While there are anecdotal stories of husbands who have major responsibility for housework and child care, and the wife has the major responsibility

TABLE 5.
**Labor Force Participation Rates of Married Women,
by Presence and Age of Children**
(Women 16 years and over; rates for March of indicated year)

Wives	1960	1970	1973	1978	1980	1985
Total	30.5	40.8	42.2	47.6	50.2	54.2
No children under 18	34.7	42.2	42.8	44.7	46.1	48.2
With children under 18	27.6	39.7	41.7	50.2	54.2	60.8
Youngest, 6 to 17	39.0	49.2	50.1	57.2	61.8	67.8
Youngest under 6	18.6	30.3	32.7	41.6	45.0	53.4

Source: See appendix.

for the economic support of the family, in 1985, only 126,000 male householders 25 to 59 years old did not work because they were keeping house (the presence of children is not included in the data). [ref. 5] It is not possible to determine from existing data whether women have the major responsibility for housework and child care because of social conditioning or because families make an economically rational decision in that men earn more than women, in general.

The trend toward working mothers has increased the demand for child care. Only one-fourth of the mothers employed full time in June 1982 could arrange for the care of their child in their own home, which means that someone, usually the mother, must stop at a babysitter's or place for group care on the way to and from work. [ref. 13, table 2; ref. 4, p. 18]

The number of children under age 16 in the United States declined by about 5 percent between 1960 and 1985. Fertility, which has many economic consequences for women, has been declining for well over a century; the baby boom was an anomaly. There were an estimated 6.2 million pregnancies in 1982: about 60 percent ended in a live birth, 25 percent ended in abortion, and about 15 percent ended in miscarriage or stillbirth. [ref. 14, fig. 1]

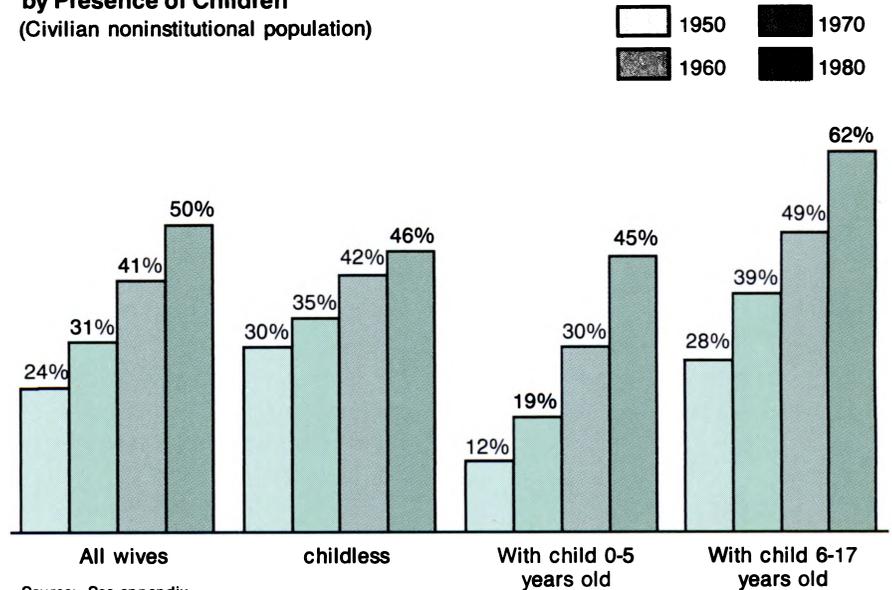
Working Mothers With Young Children

The increased participation rates have been especially dramatic for married women (husband present) with children under the age of 6: 12 percent in 1950 to 45 percent in 1980 and up to 53 percent in 1985 (figure 9, table 5). Such rates are highest for Black women, with

2 out of 3 (69.3 percent) being in the labor force, compared with 1 out of 2 White women (52.3 percent) and 2 out of 5 (45.8 percent) women of Hispanic origin. [ref. 6]

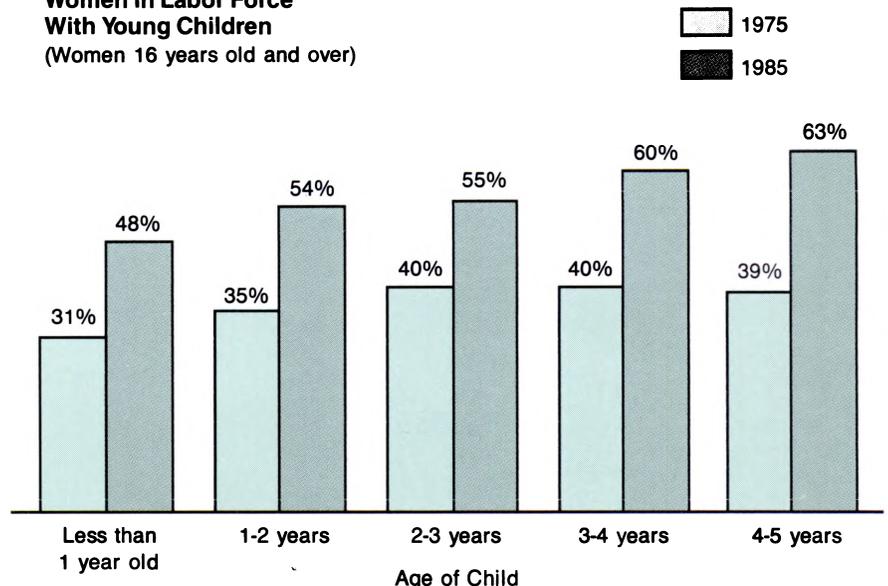
Women with babies under 1 year old have increasingly joined or rejoined the labor force. In

FIGURE 9.
Labor Force Participation Rate of Wives, by Presence of Children
(Civilian noninstitutional population)



Source: See appendix.

FIGURE 10.
Women in Labor Force With Young Children
(Women 16 years old and over)



Source: See appendix.

1975, 31 percent of such women were in the labor force; 10 years later, 48 percent were working or seeking work (figure 10). Half the mothers with toddlers under age 3 were in the labor force in March 1985. [ref. 6; ref. 7, table A; ref. 8] Such changes indicate that more young women will have a more continuous lifetime work history than is true of their older counterparts. More women will contribute to Social Security and private pension plans than before and more will be eligible for full pension coverage in their own right.

Women Who Maintain Families

Most women with children have a husband to contribute to the family income. The number of single-parent families, however, has almost doubled since 1970: about

1 out of 5 families with children are now maintained by a woman, and 6.3 million women with 11.2 million children under 18 maintained their own families in March 1985 and 68 percent were in the labor force, compared with 59 percent in 1970. In only 15 years, the number of women responsible for children under age 18 doubled from 3 million to 6 million. The baby-boom generation became young adults during the 1970's, a period marked by record numbers of divorces and women remaining unmarried; consequently, there are more women with major economic responsibilities and the need to work. [ref. 6; ref. 15, p. 30]

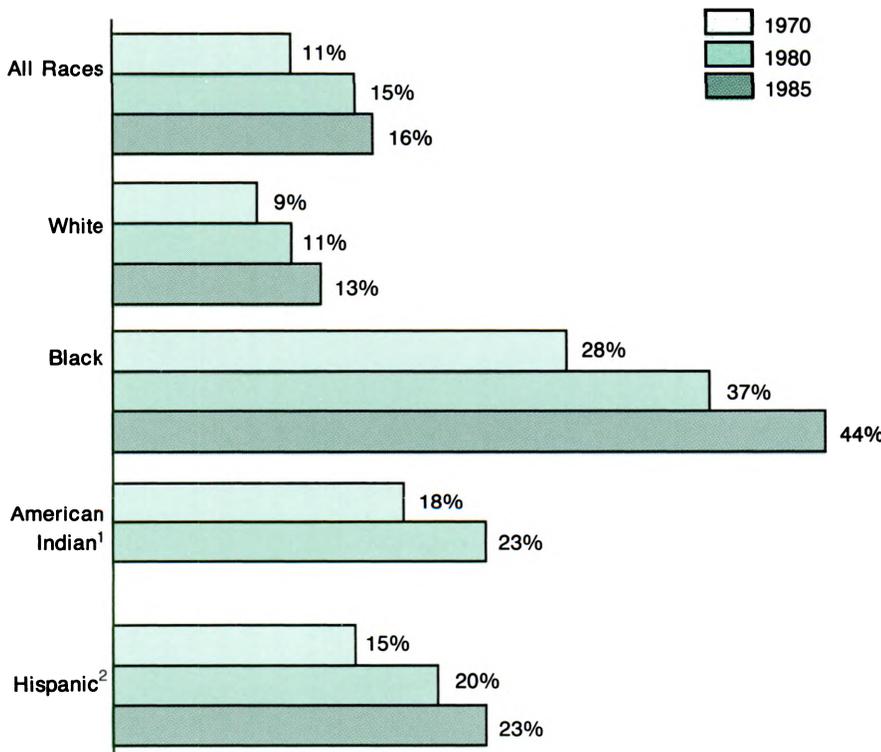
Women who maintain their own families generally have more serious economic problems than other women workers, including higher unemployment, lower average educational attainment,

and more children to rear, on average. Some receive government noncash benefits which are discussed in the section on poverty status.

Black women who maintain family households are relatively young: 25.8 percent were under age 30, compared with only 16.9 percent of Whites in 1985. Such young women often do not have the education or experience and skill to command high-paying jobs and those who never married have less ability to obtain child support payments from the absent father. About 62 percent of the Hispanic women who maintain family households and 41 percent of such Black women had not completed high school, as compared with only 29 percent of White women in 1985. [ref. 16]

Forty-four percent of Black families were maintained by women as compared with only 13 percent of White families in 1985. Nearly one-fourth of Spanish-origin families (in 1985) and American Indian families (in 1980) (figure 11) were maintained by women. Most of these families have children; almost half of all Black families with children are maintained by the mother only, compared with 15 percent for Whites. According to estimates by Bumpass, rates of marital disruption during the 1977-79 period suggest that about two-fifths of children born to married mothers and half the children born to mothers not married at the time of the child's birth will spend part of their childhood living with a single parent, most often the mother. [ref. 17, p. 71]

FIGURE 11. Percentage of Families Maintained by Women



¹Data not available for all years.

²Hispanic persons may be of any race.

Source: See appendix.

Black and Hispanic women have, on average, larger families and more very young children to support than White women. [ref. 15, p. 32] Only a fifth of the families maintained by White women had four or more people, while nearly two-fifths of Black families and three-fifths of Spanish families maintained by women were so large. In 1985, about a fifth of White families maintained by women had children under age 6, compared with around 30 percent of such Black and Hispanic families. [ref. 12] Over half (54 percent) of Black children lived with only one parent, compared with 18 percent of White children (figure 12).

Among women who maintained families, divorced women with children are the most likely to participate in the labor force. This is especially noticeable among White women who otherwise have relatively low participation rates. About two-thirds (68.8 percent) of divorced Hispanic women with children under 18 years are in the labor force. The rates for White and Black women who are divorced and have children under 18 are 80.2 and 75.4 percent, respectively. About half (52.2 percent) of divorced mothers with children under the age of 3 are in the civilian labor force. [ref. 6]

Teenage Mothers

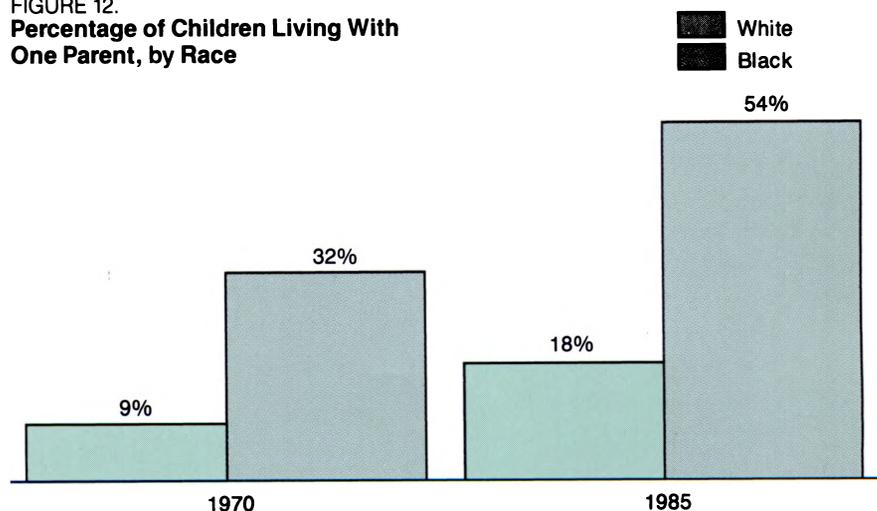
For teenage mothers, the responsibility of a young child usually means disadvantages in terms of educational opportunities, a high probability of divorce if marriage occurs before or after the birth of the child, reduced career choices, more obstacles to occupational advancement, higher unemployment, lower average income,

and less ability to accumulate assets to secure their future. The proportion of births to unmarried women, especially Black teenagers, increased dramatically from the 1960's (figure 13), but in the last few years, the percentage of first births premaritally conceived (born out of wedlock and conceived before the woman's first marriage) has stabilized. At the

same time, the likelihood of marrying before the birth of the child has declined. [ref. 18, p. 157]

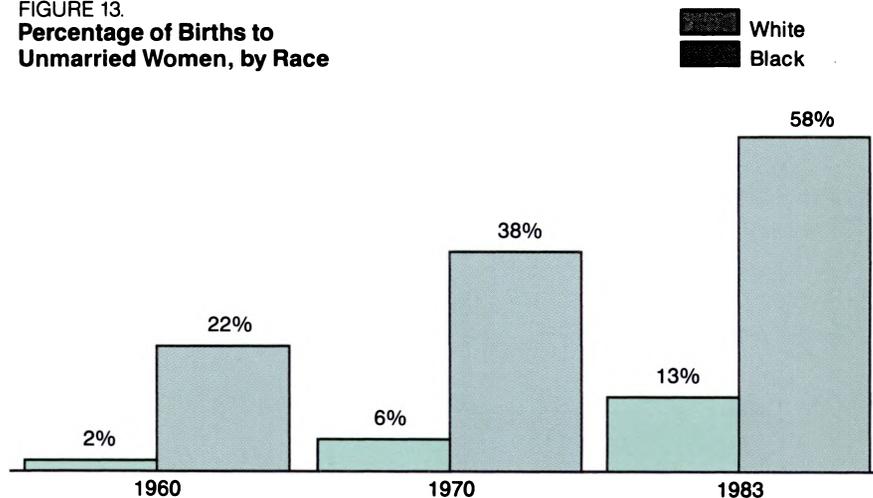
The evidence is clear that births to teenagers have long-term detrimental psychological, social, and economic consequences to both mother and child. An immediate consequence of a birth to most teenage girls is the likelihood of reduced schooling and limited

FIGURE 12.
Percentage of Children Living With One Parent, by Race



Source: See appendix.

FIGURE 13.
Percentage of Births to Unmarried Women, by Race



Source: See appendix.

opportunity to gain needed job skills for occupational advancement. Mothers who give birth before they are 18 were only half as likely to have a high school diploma as women who delayed birth until after they turned 20. By age 29, women who delayed childbearing until their twenties were four to five times more likely to have completed college than those who became mothers in their teens.

Partly because of their limited education and partly because the father is not likely to contribute to the support of the child, many unmarried teenage mothers live below the poverty level if they receive no aid from their parents. [ref. 19] In March 1985, 646,000 families with children under the age of 6 were maintained by mothers under age 25, and 4 out of 5 (78 percent) had incomes in the previous year below the poverty level as compared with about 1 out of 5 (21 percent) of all families with young children. [ref. 12] The poverty rates are especially high for young Black mothers (84 percent). A pattern of higher lifetime fertility, low-paying jobs, high unemployment, and low income continues throughout the lives of most of the mothers and usually results in long-term socioeconomic disadvantages to their children. In a study of New York City women, Harriet Presser found that unwed mothers who did overcome their handicaps did so with the aid of parents, public assistance, and to a lesser and diminishing extent, the fathers of the children. [ref. 20]

Number of Children

Do women limit family size because they want to work? Or do they work because they have small families? Or both? Nobody knows for sure. Working women do have fewer children than non-working women and are more likely to have no children.

There have been changes in the age at which women have their first child. In 1960, only 1 out of 8 ever-married women aged 25 to 29 years was childless; but by 1980, it was 1 in 4. The proportion of women under age 30 who have not had children has risen in recent years. While only about 10 percent of women born in 1940 remain childless, some demographers predict that women in their early twenties today may finish their childbearing years with some 20 to 30 percent remaining childless. The data on current birth expectations of women suggest that the trend towards small families will continue. [ref. 21; 22; 23, p.40]

Work Experience and Occupational Tenure

Today's working women are not casual labor market participants. Considering the fact that the majority have household and child care responsibilities, their job continuity during a year—or work experience—is impressive. Increasingly, women are seeking and finding jobs which require year-round, full-time commitment.³ [ref. 24, p. 46] This is important to women because seniority is related to progression within an occupation and to eventual lifetime earnings. In 1984, over 7 out of 10 women 16 years and over worked 40 or more weeks per year when only 6 out of 10 worked that amount in 1974, and the majority worked full time (35 or more hours

per week). [ref. 25] Women do not, however, as a group, work year-round, full-time to the extent that men do. Among persons who worked in 1984, 48.2 percent of all women 16 years old and over were employed year-round, full-time, compared with 66.5 percent of men. [ref. 25] Most women who work all year are employed as professional and technical workers, managers, clerical workers, or service workers. [ref. 24, p. 46]

Year-Round, Full-Time Work

One of the differences in male and female participation in the labor force is the number of weeks and hours worked. Among men in 1984, 66.5 percent of those who worked were employed year-round, full-time; the proportion for women was much less than men (48.2 percent in 1984). There has been a significant jump in the proportion of women who work full-time, year-round, especially among women 25 to 54 years old. For example, in 1974, the percentages of such women aged 25 to 34, 35 to 44, and 45 to 54 were 44, 47, and 52, respectively, compared with the 1984 percentages for the same age groups of 55, 55, and 60, respectively. [ref. 25]

In 1974, women worked about 71 percent of the average number of hours worked per year by men; by 1982 (the last year for which data are available), they had increased their proportion to 79 percent of the hours that men worked. Between 1974 and 1982, women in every age group increased their average number of hours worked per year while the number decreased for men in every age group except 14 to 24 years. Women aged 25 to 44 worked about two-thirds as many

³Worked 50 or more weeks and usually worked 35 or more hours per week.

hours in a year as men in 1974, but by 1982, this had increased to about three-fourths of the hours worked by men. [ref. 25]

The average number of hours worked in a year varies by marital and family status. Divorced women worked the most hours in 1982 (1,745 hours), followed by separated (1,493), married and widowed (1,420 hours), and last, the never married (1,184) who tend to be young and enrolled in school more often than women of other marital statuses. Married women, in particular, increased their number of hours worked per year from an average of 1,329 hours in 1974 to 1,425 in 1982. [ref. 25]

Part-Time Work

The great majority of women who worked during the year—about 2 out of 3—usually work 35 or more hours per week, compared with 6 out of 7 male workers [ref. 25], but part-time employment is an important aspect of today's labor force. In other countries, such as Sweden and Great Britain, most of the increased labor force participation of women has been accommodated by part-time work for women, but this is not the case in the United States. Between 1970 and 1984, only about 36 percent of the increase in the number of women workers has resulted from an increase in part-time workers.⁴ The bulk of the growth has been accounted for by women who usually work 35 or more hours during the weeks they work. Accompanying the growth in the proportion of full-time female workers, has been an increase in the proportion of women workers who work year-round (50-52 weeks) full-time: this proportion has risen

from 42 percent in 1970 to 48 percent in 1984. The proportion of Black women workers working year-round full time has increased by 12.2 percentage points between 1970 and 1984, an increase that may well be related to their increasing likelihood of maintaining a family without the aid of a husband. [ref. 26]

The major reason men give for working only part of the year (under 50 weeks) is that they could not find work and secondarily, because of school. Among women, however, keeping house ranks ahead of being unable to find work or going to school, although keeping house has dropped drastically as a reason for part-year work, from 43 percent in 1978 to 30 percent in 1982. [ref. 27]

Job Turnover

Women have gained on men in terms of year-round employment, but they experience greater job turnover. Better pay is the most frequently cited reason for changing jobs, but they also change jobs more frequently because of personal and family priorities, and

also because they are in the types of occupations that have high rates of turnover. Of women employed in both January 1980 and January 1981, over half (54.8 percent) of the women had been employed less than 5 years in the same occupation, compared with only about 4 out of 10 men (42.4 percent). The sex difference is even more noticeable for those with 25 or more years duration in an occupation, with 1 out of 9 men working that long in the same occupation as compared with only 1 in 20 women (table 6).

Tenure is, of course, related to the likelihood of a person receiving a pension upon retirement. Tenure of less than 5 years is more common in occupations requiring less training (operatives and laborers), transferable skills (clerks), or high employment growth (managerial occupations for women). High tenure in occupations is more common in occupations with declining opportunities (farm) or where specialized skills and lengthy training are involved, such as professional occupations. [ref. 28, pp. 30, 33] The difference in seniority between men and women may be

TABLE 6.
**Duration in Occupation of Persons Employed in Both
January 1980 and 1981, by Sex**
(Persons 18 and over, not in school; numbers in thousands)

Duration	Total	Men	Women
Total employed	79,973	46,990	32,983
Percent	100.0	100.0	100.0
Employed—			
Less than 1 year	10.5	9.9	11.4
1 to 4 years	36.9	32.5	43.4
5 to 9 years	19.2	19.0	19.5
10 to 24 years	24.6	27.2	20.9
25 years or more	8.7	11.4	4.8

Source: See appendix.

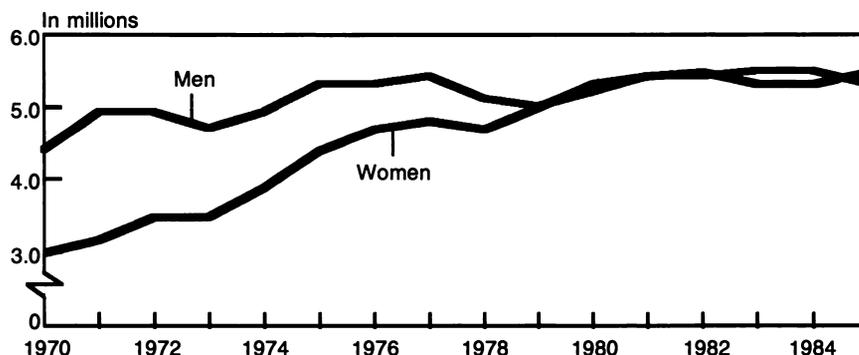
⁴This includes only persons voluntarily employed 1 to 34 hours or looking for part-time employment in any average week.

changing: there is little or no difference in the number of years women and men under age 30 have spent with their current employer and only a 1-to-2-year difference at ages 30 to 39, compared with the 5-to-7-year difference for 40-to-64-year-olds. [ref. 29]

Education and Participation in the Labor Force

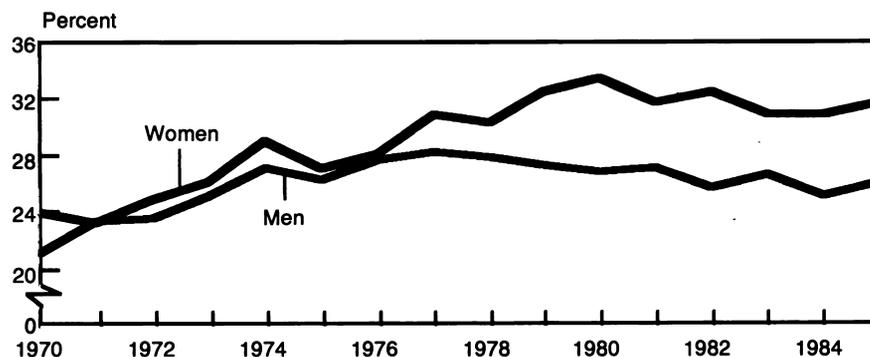
Women have made significant strides in increasing their level of education making them better qualified for jobs than ever before. In the last few years, the college enrollment of all women 14 to 34 years old has been nearing that for men, narrowing the significant gap of a decade earlier (figure 14). Women have been more likely than men to attend college part time during the early 1980's (figure 15). Close to half (49.0 percent) of all graduate students in 1980 were women, compared with less than a third (28.8 percent) in 1970. A fifth of women 25 to 34 years old had completed 4 or more years of college in 1980, a substantial increase from the 12 percent of 1970 [ref. 30, tables 260 and 262; ref. 31, tables 197 and 199] (figure 16), and the proportion graduating from college is nearing that of men. From 1940 to 1970, there were rapid increases in the labor force participation of less-educated women, but more recently, that historical pattern has reversed so that participation rates have increased only among more highly educated women. [ref. 32, p. 78]

FIGURE 14.
College Enrollment of Persons 14 to 34 Years Old



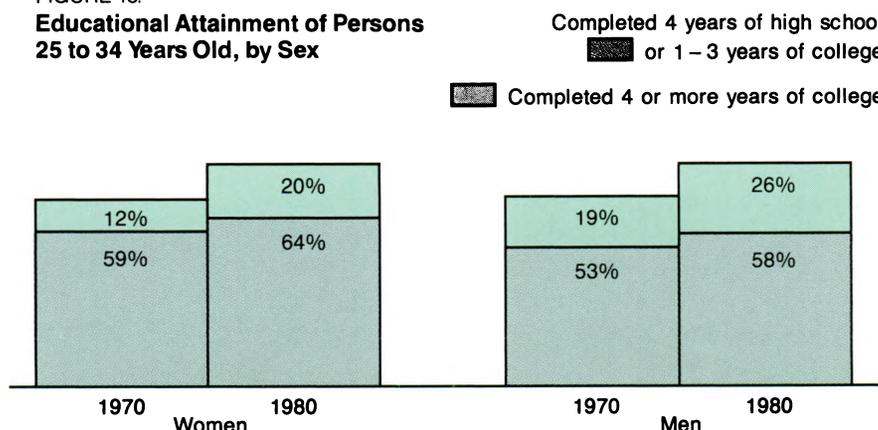
Source: See appendix

FIGURE 15.
Part-Time College Enrollment of Persons 14 to 34 Years Old



Source: See appendix.

FIGURE 16.
Educational Attainment of Persons 25 to 34 Years Old, by Sex



Source: See appendix.

White, Black, and Spanish-origin women 18 to 24 years old have all experienced increasing rates of college enrollment over the last decade, although for Black women, who experienced a dramatic increase during the middle 1970's, the percent enrolled seems to have leveled off (figure 17). In 1973, about one-fifth of White women and 1 out of 7 Black and Hispanic women 18 to 24 years old were enrolled in college; 5 years later, the proportions had increased to nearly one-fourth of White women and one-fifth of Black women with little difference for Hispanic women. By 1984, 19 percent of young Hispanic women were enrolled in college, while 20 percent of Black women (not a statistically significant difference from the Hispanic proportion) and 27 percent of White women were enrolled. While the trend in college enrollment since the end of the Vietnam era was generally up for women, the trend for men, especially White men, has dropped. [ref. 54]

In 1980, 27 percent of Asian and Pacific Islander women 25 years and over had had 4 or more years of college, compared with 13 percent of White women. The proportion of the other groups who were college graduates was dramatically lower (figure 18). Asian and White women had the highest proportion who were high school graduates (71 and 68 percent, respectively), while just over half of Black and American Indian women had graduated from high school as did 43 percent of Spanish-origin women (figure 19). [ref. 30, table 262] Among Spanish-origin women 25 years

FIGURE 17. College Enrollment of Persons 18 to 24 Years Old (3-year moving average)

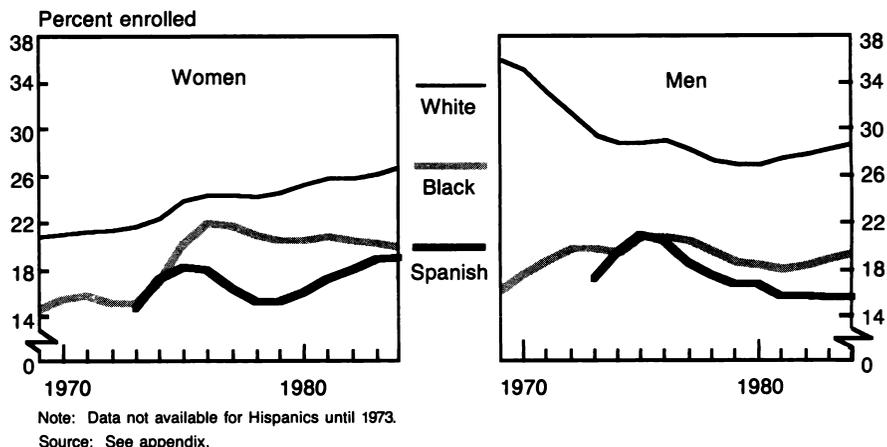


FIGURE 18. Percentage of Women 25 Years Old and Over With 4 or More Years of College: 1980

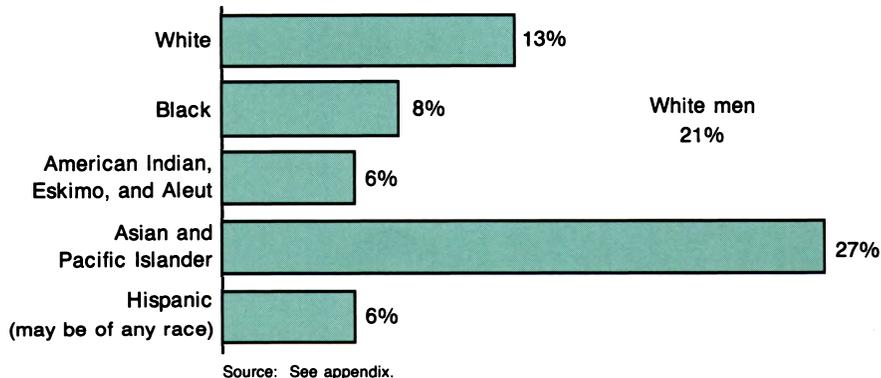


FIGURE 19. Percent High School Graduates Among Women 25 Years Old and Over: 1980

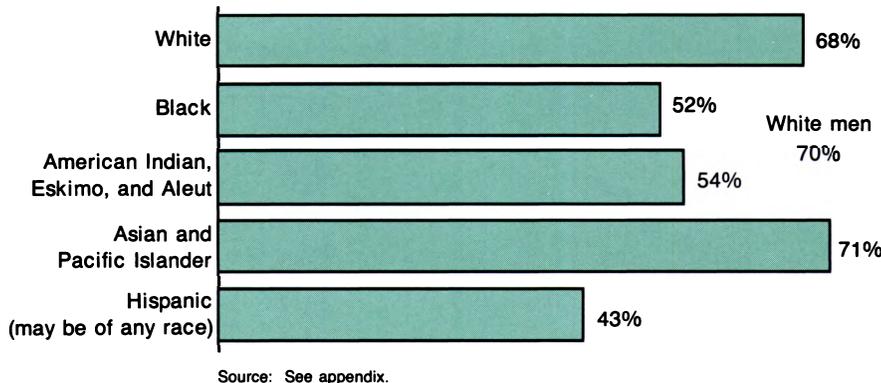
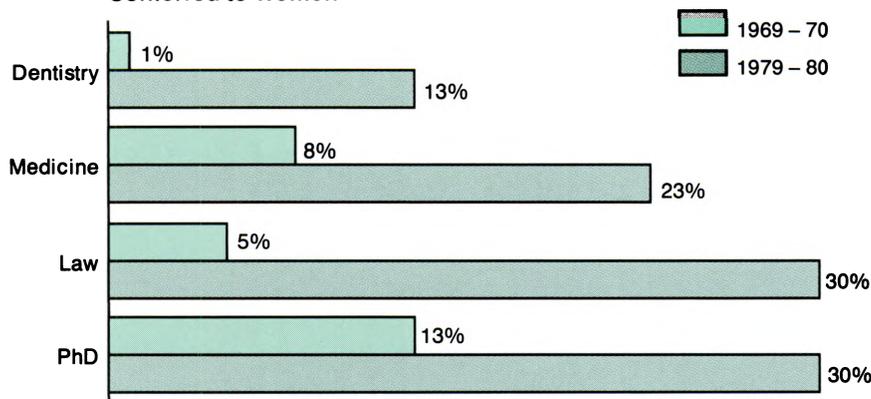


FIGURE 20.
**Percent High School Graduates Among
 Hispanic Women 25 Years Old and Over: 1980**



Source: See appendix.

FIGURE 21.
**Percentage of Advanced Degrees
 Conferred to Women**



Source: See appendix.

and over, just over one-third of Mexicans and Puerto Ricans had graduated from high school in 1980 (figure 20). There has been substantial improvement in the proportion of Black, American Indian, and Spanish women who graduate from high school and the economic status of many has improved, but compared with White and Asian women, they continue to have socioeconomic disadvantages related to their educational levels.

There are signs of change but women still choose fields of study in college that are different from men and less likely to lead to the jobs that pay the most. Over the last decade there has been a substantial increase in the proportion of women receiving professional degrees (figure 21) but in 1978, as in the past, a higher percentage of women than men majored in education (77 percent), the humanities (56 percent), and the health sciences (65 percent), while a smaller percentage majored in the physical sciences (32 percent), engineering (12 percent), and business (42 percent). [ref. 33, table 1]

Unemployment

During the recent recession, the unemployment rates of women were nearer those of men than in decades past. The average unemployment rate in 1985 for men was 7.0 percent, and for women it was 7.4 percent (table 7). Some writers have attributed the higher unemployment rates of women during the 1960's primarily to discrimination. But a longer historical perspective indicates that part of the change in the direction of these rates reflects the flood into the labor force of young women from the baby-boom generation with entry-level skills, young children, and a resulting need for more voluntary movement in and out of the labor force and hard-to-find part-time employment. There was also a slackening of aggregate demand at some points over the period, so that women who were the last hired were the first laid off. The unemployment rates of men and women are converging now partly because there has been a fundamental change in the structure of the economy from the production of goods, where men predominate, to service occupations where women are concentrated and which were not affected by the economic recession as much as blue-collar work. Women who experienced unemployment in the 1970's were more likely to have been out of the labor force prior to their unemployment than were men. Men, however, were more likely than women to have been employed before their unemployment. [ref. 34]

TABLE 7.
Unemployment Status, by Sex
(Persons 16 years and over; numbers in thousands)

Year	Men		Women		Ratio (M/F)
	Number	Unemployment rate	Number	Unemployment rate	
1947	1,692	4.0	619	3.7	1.08
1948	1,559	3.6	717	4.1	0.88
1949	2,572	5.9	1,065	6.0	0.98
1950	2,239	5.1	1,049	5.7	0.89
1951	1,221	2.8	834	4.4	0.64
1952	1,185	2.8	698	3.6	0.78
1953 ¹	1,202	2.8	632	3.3	0.85
1954	2,344	5.3	1,188	6.0	0.88
1955	1,854	4.2	998	4.9	0.86
1956	1,711	3.8	1,039	4.8	0.79
1957	1,841	4.1	1,018	4.7	0.87
1958	3,098	6.8	1,504	6.8	1.00
1959	2,420	5.2	1,320	5.9	0.88
1960 ¹	2,486	5.4	1,366	5.9	0.92
1961	2,997	6.4	1,717	7.2	0.89
1962 ¹	2,423	5.2	1,488	6.2	0.84
1963	2,472	5.2	1,598	6.5	0.80
1964	2,205	4.6	1,581	6.2	0.74
1965	1,914	4.0	1,452	5.5	0.73
1966	1,551	3.2	1,324	4.8	0.67
1967	1,508	3.1	1,468	5.2	0.60
1968	1,419	2.9	1,397	4.8	0.60
1969	1,403	2.8	1,429	4.7	0.60
1970	2,238	4.4	1,855	5.9	0.75
1971	2,789	5.3	2,227	6.9	0.77
1972 ¹	2,659	5.0	2,222	6.6	0.76
1973 ¹	2,275	4.2	2,089	6.0	0.70
1974	2,714	4.9	2,441	6.7	0.73
1975	4,442	7.9	3,486	9.3	0.85
1976	4,036	7.1	3,369	8.6	0.83
1977	3,667	6.3	3,324	8.2	0.77
1978 ¹	3,142	5.3	3,061	7.2	0.74
1979	3,120	5.1	3,018	6.8	0.75
1980	4,267	6.9	3,370	7.4	0.93
1981	4,577	7.4	3,696	7.9	0.94
1982	6,179	9.9	4,499	9.4	1.05
1983	6,260	9.9	4,457	9.2	1.08
1984	4,744	7.4	3,794	7.6	1.25
1985	4,521	7.0	3,791	7.4	0.95

¹Not strictly comparable with prior years. For an explanation, see "Historical Comparability" under the Household Data section of the Explanatory Notes of the source document.

Note: Recessionary periods designated by the National Bureau of Economic Research were 1948-49, 1953-54, 1957-58, 1960-61, 1969-70, 1973-75, 1980, 1981-82. Recovery periods were Oct. 1949-Nov. 1950, May 1954-June 1955, Apr. 1958-May 1959, Feb. 1961-March 1962, Nov. 1970-Dec. 1971, Mar. 1975-Apr. 1976, July 1980-July 1981, and Nov. 1982-Dec. 1983.

Source: See appendix.

The unemployment rate for all adult men was similar to the rate for adult women in 1985, but this was not true among married persons. The jobless rate for husbands has been consistently lower than that for wives, although the gap did narrow during the 1981-82 recession. With recovery, the gap has returned. During recessions, the cushioning effect of having more than one worker in a family is reduced because unemployment tends to run in families. In 1985, for example, the unemployment rate for wives with unemployed husbands was 17.0 percent, compared with 4.8 percent for wives with employed husbands. In December 1982, there were about 400,000 married-couple families with both the husband and wife unemployed, but by mid-1983, when the economy began to improve, there were about 300,000 such couples. [ref. 5, table 8; 35, pp. 22, 24]

During the late 1960's, the unemployment rates of wives and women who maintain their own families were similar, but since the early 1970's, the gap has widened. While women who maintain their own families have high labor force participation rates, they also have relatively high unemployment rates. On average, these women have lower educational levels than wives and are concentrated in lower-skill, lower paying jobs where turnover is frequent. [ref. 35, p. 22] Furthermore, in families maintained by women there is less likelihood that there will be another working family member who can cushion the effect of her higher-than-average probability of unemployment.

The family composition of Blacks differs from that of Whites and Hispanics and affects their

economic situation. Whites are more likely to live in married-couple families where unemployment rates are relatively low and multiple workers more frequent. Blacks, however, are more likely than Whites or Hispanics to live in families maintained by a woman. Consequently, in 1985, only about half (48.5) of all unemployed Blacks lived in a family that included an employed person, compared with 58.7 percent of unemployed Whites and 54.1 percent of unemployed Hispanics. [ref. 5, p. 206]

Mothers with children under age 3 have a more difficult time in the labor market than other mothers. They have relatively high unemployment rates—8.4 percent in March 1985, while mothers with the youngest child aged 6 to 17 years had an unemployment rate of 5.5 percent. Child care responsibilities can restrict the type of work women with toddlers can accept since many try to find part-time employment; however, 64.9 percent of those employed have full-time jobs. [ref. 6; ref. 9, p. 17]

Labor Force Projections

The Bureau of Labor Statistics (BLS) has issued revised projections up to 1995 in which, for the middle scenario,⁵ the total civilian labor force 16 years and over is projected to be 129.2 million persons by 1995, of whom 46 percent (59.9 million) are projected to be women. This assumes an overall female labor force participation rate of about 59 percent. Men are projected to have a labor force participation rate of 75 percent. Women aged 25 to 54 are projected by BLS to have labor force participation rates by 1995 as high

as 78 percent for White women and 82 percent for Black women.

By 1995, over 80 percent of women aged 25 to 44 will be in the civilian labor force according to the BLS projections, as compared with about 70 percent of women in that age group in July 1984. BLS expects the labor force participation rates to rise for women of all ages except among the elderly.

If the assumptions of the middle-growth scenario are incorrect and the female labor force participation continues to accelerate through the late 1980's, there could be as many as 2.1 million more women in the labor force than under the middle-growth projection with an overall labor force participation rate of 61.4 percent. Under the high scenario, White and Black women 25 to 54 years old could have labor force participation rates over 80 percent.

Under the low-growth path, which assumes modest growth in the participation rates of women 20 to 44 years old but not a reversal of the upward growth in female participation rates or shifts in marital status, there would actually be 1.7 million fewer women in the labor force in 1995 than under the middle-growth path because the number of persons aged 25 to 34 will decline and part of the baby boom will be past the prime working ages.

Regardless of which scenario is used, women should account for about two-thirds of the increases in the labor force over the next decade. Changes in cultural and social patterns such as delaying marriages and children may well continue to affect the participation of women in the labor force and consequently, their lifetime earnings. [ref. 36, tables 1, 3, 4, 5, p. 17]

⁵Assumes that the labor force participation of women accelerates and then tapers off.

Occupation and Industry

Occupations in the Civilian Labor Force

Although the unemployment rate is an important indicator of economic problems, it cannot be viewed alone. The number and kinds of jobs created by an economy are important too. About 62 percent of the 21.3-million increase in employment between 1975 and 1985 was a result of the growth in the number of female workers. [ref. 5, pp. 14, 153]

Employment in white-collar occupations has grown faster among women than among men since the early 1970's.

Occupational Distribution

The distribution of both women and men across occupations has changed, sometimes dramatically, since the 1970's, but despite some evidence of female carpenters and male nurses, the overall labor market remains sharply segregated by sex.

Even though women have made progress in entering occupations predominantly held by men in the past, especially managerial and professional specialty occupations, the majority of women are still in traditional "female" occupations and the actual number of women in higher-paying jobs is relatively small. [ref. 29] Women are less likely to enter secretarial or clerical work now than in 1970, but they continue to be overrepresented in clerical and service occupations [ref. 38, table 5] and underrepresented in production, craft, and labor occupations (figure 22).

Of 503 separate detailed job categories, 5 of the top 10 occupations employing women are in sales and clerical work: secretaries, bookkeepers, cashiers,

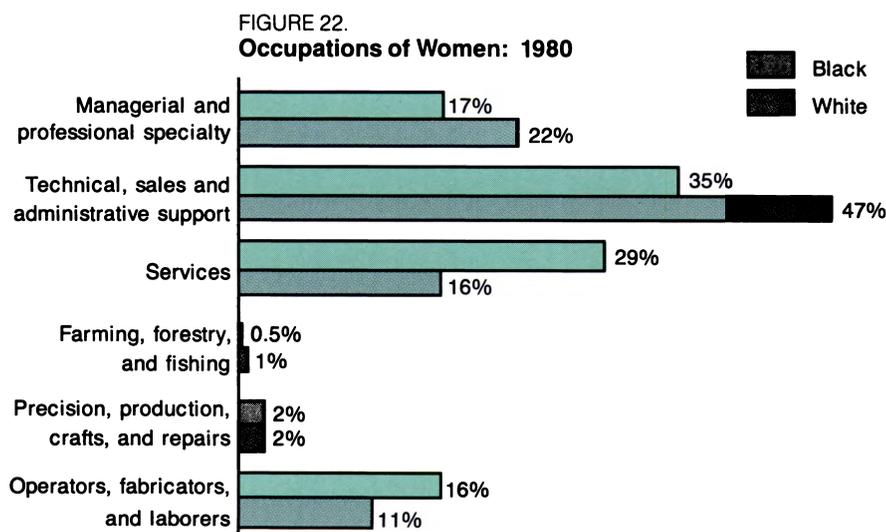
salesworkers (except apparel), and typists. The next two are professional positions but relatively low-paying: registered nurses and elementary school teachers. Two more are the service occupations of waitresses and nursing aides. Female motor vehicle operators

more than doubled their number between 1972 and 1985 (375,000), but much of this increase was for school bus drivers who worked part time and received relatively low pay in comparison with other transportation operatives. [ref. 29; ref. 5, p. 173; ref. 37, pp. 14-16]

TABLE 8.
Rank of Occupations of Women: 1980
(Women 18 years and over with earnings in 1979 who worked year-round, full-time in the experienced labor force)

Occupation rank (number)	Number with earnings	Per-cent	Cumulative number	Cumulative percent	Annual earnings	
					Mean (\$)	Rank ¹
Women, 18 years and over	19,563,254	100.0	(X)	(X)	11,051	(221)
1. Secretaries	2,299,268	11.8	2,299,268	11.8	10,622	245
2. Bookkeepers, accounting and auditing clerks	941,889	4.8	3,241,157	16.6	10,420	258
3. Managers & admin., n.e.c.	908,962	4.6	4,150,119	21.2	13,952	105
4. General office clerks	707,031	3.6	4,857,150	24.8	10,160	270
5. Registered nurses	633,030	3.2	5,490,180	28.1	14,834	80
6. Nursing aides, attendants, orderlies	523,673	2.7	6,013,853	30.7	8,433	371
7. Assemblers	420,019	2.1	6,433,872	32.9	10,021	280
8. Cashiers	372,426	1.9	6,806,298	34.8	8,777	358
9. Textile sewing mach. oper.	364,808	1.9	7,171,106	36.7	7,464	402
10. Teachers, elementary	340,397	1.7	7,511,503	38.4	13,411	121
11. Typists	332,860	1.7	7,844,363	40.1	9,553	316
12. Sales workers, other commodities	315,384	1.6	8,159,747	41.7	8,130	385
13. Supervisors, gen. office	281,505	1.4	8,441,252	43.1	13,093	134
14. Supervisors, sales occ.	268,783	1.4	8,710,035	44.5	10,848	232
15. Accountants and auditors	261,714	1.3	8,971,749	45.9	13,629	111
16. Mach. oper., not specialty	251,640	1.3	9,223,389	47.1	9,815	292
17. Bank tellers	245,789	1.3	9,469,178	48.4	8,458	370
18. Waiters and waitresses	234,769	1.2	9,703,947	49.6	6,554	416
19. Production inspectors, checkers, examiners	223,749	1.1	9,927,696	50.7	10,481	254
20. Data entry keyers	212,932	1.1	10,140,628	51.8	10,217	266

X Not applicable.
¹421 occupations ranked.
Source: See appendix.



Source: See appendix.

In 1985, there were around 3.8 million more men than women (16 years and over) employed in managerial and professional specialty occupations, but 9.8 million more women than men employed in technical, sales, and administrative support occupations. While this represents a 77-percent increase for female managerial and professional workers since 1975 and a 39-percent increase for female technical workers, male workers increased at a much slower pace (26 and 20 percent, respectively). Women still dominated the administrative support category, outnumbering the men 4 to 1. Women employed in the professional and technical fields gained 10.8 million workers during the decade. [ref. 5, 37]

Every ninth woman 18 years and over who worked year-round, full-time (YRFT) in 1979 was a secretary (table 8). Five percent of the 19.6 million female YRFT workers were bookkeepers and accounting or auditing clerks. Half the YRFT female workers were in just 19 occupations out of the possible 503 that were classified in the 1980 census. The jobs shown in table 8 are nearly all "female" occupations, but there are a few exceptions which show change such as the position of managers and administrators (not classified by type), the third most frequently held occupation of female YRFT workers. Most of the female dominated occupations are ones with annual earnings in the bottom half of the rankings for all women; the male-dominated occupations however, are mostly ones with annual earnings in the top half of the earnings rankings of the 38.8 million men who worked year-round, full-time (table 9).

Although relatively high-paying occupations appear in the list in table 10, even among highly educated women who work year-round, full-time, traditional female occupations prevail. Every sixth woman 35 to 44 years old with 5 or more years of college who worked YRFT in 1979 was an elementary school teacher. Among

these highly educated women 35 to 44 years old, half of the 267,000 were in only eight different occupations in 1979, including teachers from elementary school through college, administrators in education fields, registered nurses, social workers, managers and administrators, and the highest-paying occupation, physicians

TABLE 9.

Rank of Occupations of Men: 1980
(Men 18 years and over with earnings in 1979 who worked year-round, full-time in the experienced labor force)

Occupation rank (number)	Number with earnings	Per-cent	Cumulative number	Cumulative percent	Annual earnings	
					Mean (\$)	Rank ¹
Men, 18 years and over	38,773,060	100.0	(X)	(X)	\$19,943	(153)
1. Managers & admin., n.e.c . . .	3,203,234	8.3	3,203,234	8.3	29,686	22
2. Supervisors, prod. occup . . .	1,380,804	3.6	4,584,038	11.8	21,290	121
3. Truck drivers, heavy	1,155,659	3.0	5,739,697	14.8	17,419	238
4. Supervisors and props. sales occup.	931,005	2.4	6,670,702	17.2	21,135	126
5. Sales reps., mining, mfg., wholesale	860,212	2.2	7,530,914	19.4	23,634	85
6. Janitors and cleaners	826,900	2.1	8,357,814	21.6	12,130	455
7. Farmers, exc. horticulture . . .	786,100	2.0	9,143,914	23.6	14,076	394
8. Automobile mechanics	653,529	1.7	9,797,443	25.3	14,443	383
9. Mach. oper., not spec	602,201	1.6	10,399,644	26.8	15,068	352
10. Laborers, exc. construc	573,071	1.5	10,972,715	28.3	13,551	416
11. Carpenters	550,308	1.4	11,523,023	29.7	15,086	351
12. Accountants and auditors . . .	509,144	1.3	12,032,167	31.0	23,835	81
13. Managers, marketing, advertising, publications	503,844	1.3	12,536,011	32.3	29,739	21
14. Supervisors, n.e.c	476,949	1.2	13,012,960	33.6	23,726	83
15. Assemblers	470,832	1.2	13,483,792	34.8	14,597	374
16. Welders and cutters	462,212	1.2	13,946,004	36.0	16,431	282
17. Electricians	415,880	1.1	14,361,884	37.0	19,429	167
18. Machinists	375,062	1.0	14,736,946	38.0	17,115	251
19. Industrial mach. repairers . . .	363,038	0.9	15,099,984	38.9	17,171	247
20. Lawyers	345,146	0.9	15,445,130	39.8	41,362	4

X Not applicable.

¹495 occupations ranked.

Source: See appendix.

(table 10). One-quarter of all male YRFT workers 35 to 44 years old with 5 or more years of college are in just three professions: managers and administrators, lawyers, and physicians (table 11), but for women, education-related occupations are among the top eight.

Younger women 25 to 34 years old with 5 or more years of college who work year-round, full-time are also concentrated in "female" occupations: 13 percent were elementary school teachers and another 15 percent were registered nurses, social workers, or secondary school teachers. But there are signs of change: 5.8 percent were managers or administrators (not classified) and 4 percent were physicians, compared with 2.3 percent and 3.1 percent, respectively, for women of the same education level but who were 35 to 44 years old. [ref. 39]

"Secretary" was the most frequently reported occupation of women with a high school education and who worked YRFT, followed by bookkeepers and accounting and auditing clerks. This was true regardless of age. [ref. 39] Men with the same education, however, were managers and administrators. Women with less than a high school education were most frequently textile sewing machine operators or nursing aides, while men most frequently drove heavy trucks up until age 55.

The 1970's may prove to be a pivotal decade for women because occupational sex segregation declined. A study by

TABLE 10.
**Rank of Occupations of Women With
5 or More Years of College: 1980**
(Women 35 to 44 years with earnings in 1979 who worked
year-round, full-time in the experienced civilian labor force)

Occupation rank (number)	Number with earnings	Per- cent	Cumula- tive number	Cumula- tive percent	Annual earnings	
					Mean (\$)	Rank ¹
Women, 35 to 44 with 5 or more years college	267,463	100.0	(X)	(X)	18,462	(29)
1. Teachers, elementary	42,439	15.9	42,439	15.9	16,094	51
2. Managers & admin. n.e.c	17,112	6.4	59,551	22.3	20,003	18
3. Registered nurses	15,480	5.8	75,031	28.1	18,255	31
4. Teachers, secondary	13,761	5.1	88,792	33.2	16,419	46
5. Social workers	12,648	4.7	101,440	37.9	16,873	43
6. Administrators, educ. and related fields	11,035	4.1	112,475	42.1	19,855	19
7. Teachers, post-secondary, subj. not specified	10,409	3.9	122,884	45.9	19,130	23
8. Physicians	8,353	3.1	131,237	49.1	41,516	1
9. Librarians	8,108	3.0	139,345	52.1	16,324	48
10. Lawyers	6,082	2.3	145,427	54.4	26,319	3
11. Counselors, educ. and vocational	5,880	2.2	151,307	56.6	17,321	38
12. Secretaries	5,497	2.1	156,804	58.6	11,961	62
13. Psychologists	3,804	1.4	160,608	60.0	19,745	20
14. Accountants and auditors	3,618	1.4	164,226	61.4	17,055	41
15. Personnel, training, and labor rel. specialists	3,352	1.3	167,578	62.7	18,085	33
16. Clinical lab. techs	3,129	1.2	170,707	63.8	17,398	37
17. Administrators, pub. admin	2,963	1.1	173,670	64.9	23,432	5
18. Managers, medicine/health	2,720	1.0	176,390	65.9	22,133	10
19. Real estate sales occup	2,595	1.0	178,985	66.9	20,963	14
20. Editors & reporters	2,575	1.0	181,560	67.9	17,893	35

X Not applicable.
¹66 occupations were ranked.
Source: See appendix.

TABLE 11.
**Rank of Occupations of Men With
 5 or More Years of College: 1980**
 (Men 35 to 44 years with earnings in 1979 who worked
 year-round, full-time in the experienced civilian labor force)

Occupation rank (number)	Number with earnings	Per- cent	Cum- lative number	Cum- lative percent	Annual earnings	
					Mean (\$)	Rank ¹
Men, 35 to 44 with 5 or more years college	1,288,634	100.0	(X)	(X)	33,919	(26)
1. Managers & admin., n.e.c	172,647	13.4	172,647	13.4	38,915	13
2. Lawyers	93,958	7.3	266,605	20.7	47,635	5
3. Physicians	79,148	6.1	345,753	26.8	71,972	1
4. Teachers, post-secondary subj. not specified	47,340	3.7	393,093	30.5	25,642	108
5. Teachers, elementary	45,668	3.5	438,761	34.0	20,280	154
6. Administrators, educ. and related fields	44,019	3.4	482,780	37.5	25,989	107
7. Clergy	32,727	2.5	515,507	40.0	14,272	177
8. Teachers, secondary	31,844	2.5	547,351	42.5	20,446	153
9. Accountants and auditors	27,936	2.2	575,287	44.6	31,549	41
10. Managers, marketing, adv., public relations	25,601	2.0	600,888	46.6	38,538	14
11. Engineers, electrical and electronic	24,934	1.9	625,822	48.6	30,374	57
12. Engineers, n.e.c	21,279	1.7	647,101	50.2	31,643	40
13. Financial managers	18,666	1.4	665,767	51.7	37,592	19
14. Dentists	18,320	1.4	684,087	53.1	56,082	2
15. Sales reps., mining, mfg., wholesale	18,304	1.4	702,391	54.5	31,203	49
16. Supervisors, production occupations	18,300	1.4	720,691	55.9	31,108	50
17. Administrators, public admin. and officials	16,199	1.3	736,890	57.2	30,266	60
18. Supervisors and props. sales occupations	15,857	1.2	752,747	58.4	30,728	54
19. Civil engineers	15,737	1.2	768,484	59.6	30,677	55
20. Social workers	14,548	1.1	783,032	60.8	20,113	155

X Not applicable.

¹179 occupations were ranked.

Source: See appendix.

TABLE 12.
**Changes in Indexes of Segregation, by
 Major Occupational Groups: 1970-80**

Major occupation group	Segregation index		Components of change			
	1980	1970	Change, 1970-80	Struc- tural	Composi- tional	Inter- action ¹
Total employed	59.2	67.7	-8.5	-1.3	-6.5	-0.7
Managerial and professional specialty occupations	42.9	55.5	-12.6	-0.3	-11.3	-1.0
Technical, sales, and admin. support occ	57.8	63.9	-6.1	-1.2	-4.2	-0.7
Service occupations	55.1	67.6	-12.5	-2.2	-9.7	-0.6
Farming, forestry, and fishing occupations	31.0	38.0	-7.0	-0.0	-7.6	+0.6
Precision production, craft, and repair occupations	53.6	56.7	-3.1	-7.3	-3.3	+7.5
Operators, fabricators, and laborers	52.9	57.6	-4.7	-3.5	-1.4	+0.2

¹This represents the combined effect of structural and compositional changes.

Source: See appendix.

Ryscavage [ref. 40] shows that almost half of the net employment growth of women took place in occupations in which women held less than 40 percent of the jobs in 1970. By 1980, occupational sex segregation declined about 9 percentage points; that is, about 59 percent of the employed women would have had to change occupations to attain the same occupational distribution as men, while in 1970, the comparable figure was 68 percent (table 12) which is a large drop relative to past decades.

In the major occupational groups, the most significant changes were in managerial and professional specialty occupations (from 56 down to 43 percent) and in service occupations (from 68 down to 55 percent). Lesser changes were in groups traditionally thought of as blue collar, that is, precision production, craft, and repair occupations, as well as operators, fabricators, and laborers. Ryscavage found that almost 90 percent of the 14 million net increase in the number of women workers was accounted for by three summary groups: managerial and professional specialty; technical, sales, and administrative support; and service (table 13). In the managerial and professional specialty occupations, 65 percent of the employment change for women was in occupations where men were in the majority; many of these jobs were in the business world and included financial officers, salaried officers, and personnel administrators.

TABLE 13.
Net Employment Change for Women, by Major Occupational Group and 1970 Sex Composition of Changed Occupations
 (Change between 1970 and 1980; numbers in thousands)

Occupational group	Total change, 1970-80	Total	Percent of occupation female in 1970				
			0.0-19.9	20.0-39.9	40.0-59.9	60.0-79.9	80.0-100.0
Total	13,807.3	100.0	26.7	19.4	7.4	15.2	31.3
Managerial and professional specialty	4,191.9	100.0	38.1	27.0	2.0	5.9	27.0
Technical sales, administrative support	6,283.9	100.0	13.8	14.6	5.3	26.8	39.4
Service	1,936.8	100.0	20.4	11.0	8.1	19.4	41.1
Farm, forestry, and fishery	174.3	100.0	88.0	15.4	-3.4	—	—
Precision production, craft, and repair	231.9	100.0	126.2	5.9	—	-27.2	-4.8
Operatives, fabricators and laborers	988.5	100.0	39.1	37.4	45.1	-14.0	-7.7

— Represents zero.
 Source: see appendix.

Ryscavage also found that only a small part of the employment growth was in occupations where men and women were more or less equally represented, and, of the remainder of the growth, about half was in occupations dominated by men and half in occupations in which 60 percent or more of the total employment was female. The majority of women in the managerial and professional fields were in predominately female occupations, such as teachers and registered nurses (table 14). In the technical, sales, and administrative

support occupations, one-fourth of the net employment growth was in predominantly male occupations, especially sales supervisors, sales representatives, and real estate sales; most employment for women in this category, however, was in the traditional female jobs of secretary, office clerk, and cashier. Service occupations became more integrated (almost a third of the net employment shift was in male-dominated occupations), especially among janitors and cleaners, bartenders, and guards, but most female service

workers continued tradition by working as nursing aides, child-care workers, and waitresses. The remaining occupation groups accounted for only 10 percent of the total employment change.

One sign that young women will probably lead lives that are very different from those of older women is a comparison of the occupations of young women 25 to 34 years old and elderly women 65 years old and over. The differences among Black women are remarkable (figure 23): 2 out of 3 elderly Black women employed in

FIGURE 23.
Percentage of Women in Occupations, by Race and Age: 1980

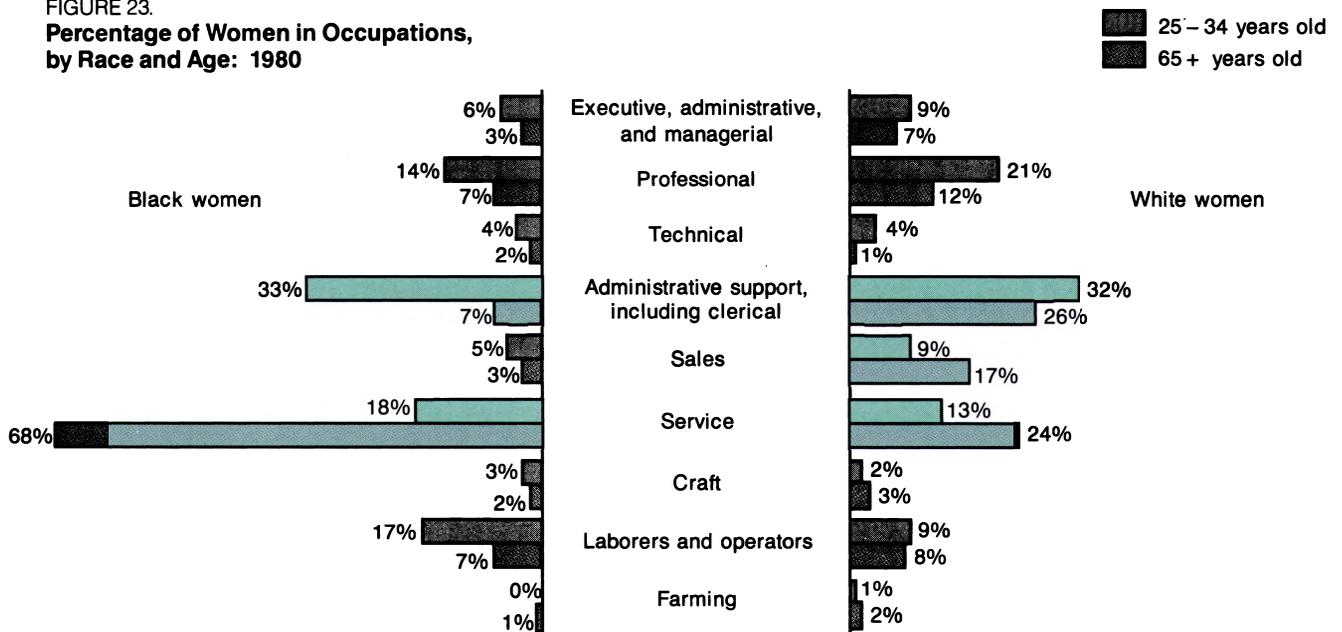


TABLE 14.
**Occupations With Major Employment
 Gains for Women: 1970-80**
 (Numbers in thousands)

Occupation	Employment gain ¹	Percent female	
		1980	1970
All occupations	13,807.3	42.6	38.0
Managerial and professional specialty	4,191.9	40.6	33.9
Male dominated: ¹			
Salaried managers and admin., n.e.c	900.3	26.9	15.6
Accountants and auditors	227.2	38.1	24.6
Other financial officers	133.2	44.9	25.4
Personnel, training, and labor rel. spec.	114.9	47.0	33.4
Female dominated: ¹			
Registered nurse	491.0	95.9	97.3
Elementary school teacher	482.9	75.4	83.9
Technical, sales, and administrative support	6,283.9	64.4	59.0
Male dominated: ¹			
Sales supervisors	219.6	28.2	13.7
Real estate sales	202.3	45.2	31.2
Computer operators	192.0	59.1	33.9
Other business service sales	126.4	37.4	8.4
Sales (mining, mfg., wholesale)	114.9	14.9	7.0
Stock and inventory clerks	90.3	34.7	24.3
Female dominated: ¹			
Secretaries	1,145.0	98.8	97.8
General office clerks	800.1	82.1	75.3
Cashiers	756.1	83.5	84.2
Service occupations	1,936.8	58.9	59.7
Male dominated: ¹			
Janitors and cleaners	293.0	23.4	13.1
Bartenders	95.5	44.3	21.2
Female dominated: ¹			
Child care workers	405.3	93.2	92.5
Nursery aides	382.4	87.8	87.0
Farming, forestry, and fishery	174.3	14.9	9.1
Male dominated: ¹			
Farm workers	56.5	21.7	14.9
Farmers	48.6	9.8	4.7
Precision production, craft, and repair	231.9	7.8	7.3
Male dominated: ¹			
Supervisors, production occupations	128.8	15.0	9.9
Bakers	23.5	40.7	25.4
Telephone installers and repairers	22.9	11.5	2.8
Operators, fabricators, and laborers	988.4	27.4	25.9
Male dominated: ¹			
Machine oper. (misc. and not specified)	244.5	33.4	30.2
Bus drivers	103.8	45.8	28.3
Stock handlers and baggers	79.3	21.0	12.5

1980 were service workers, most of whom cleaned private households or buildings (47 percent). Young Black women showed a striking difference in their choice of occupation: one-third were in administrative support such as secretaries, typists, and clerks; 17 percent were laborers and operatives; and 14 percent were professionals. Elderly Black women have relatively high poverty rates (35.6 percent in 1984), partly because so many spent their lives as domestics and were not covered by Social Security. Young Black women, however, are in covered occupations, and thus, are likely to have a situation that is much improved over that of their grandmothers. While the differences between young and elderly White women are not as striking, they are, nevertheless, important; more young women are professionals and fewer are in service occupations.

Employment is affected by cyclical changes in the economy. The 1981-82 recession had a harder impact on blue-collar occupations which are dominated by men (a total of 1.7 million jobs were lost) than on other types of occupations. About 68 percent of the decline in the category "operatives except transport" resulted from the loss of 760,000 male workers. [ref. 37, pp. 14-16]

¹Male-dominated occupations are defined as those in which men accounted for 60 percent or more of total employment in the occupation in 1970; female-dominated occupations are defined as those in which women accounted for 60 percent or more of total employment in the occupations in 1970. Occupations selected experienced the *largest* net employment gains (by rank order) between 1970 and 1980 and together accounted for 50 percent or more of the change in the male-dominated and female-dominated occupations.

Source: See appendix.

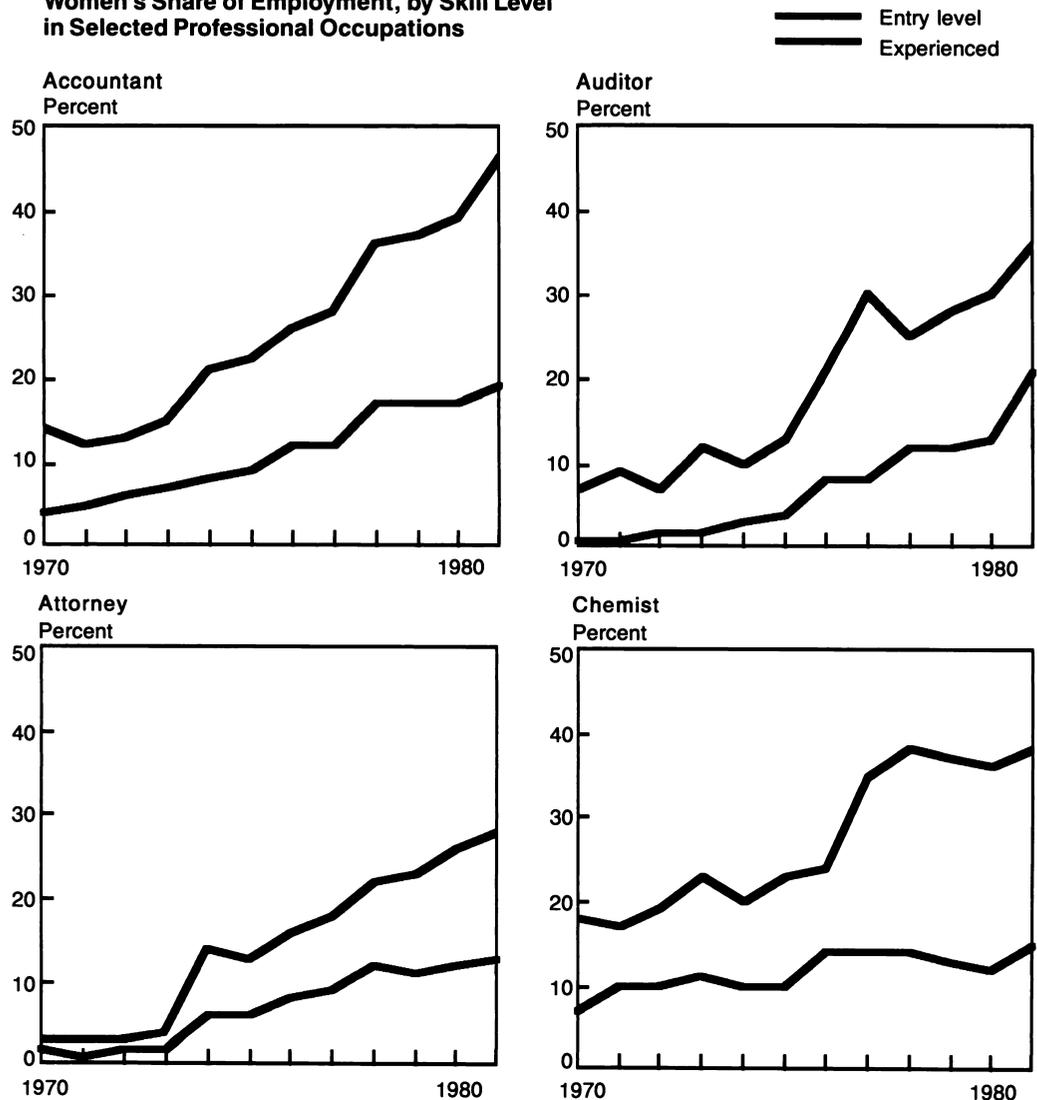
Skill Levels

Much of the interest in differences in the occupational distribution of women and men is related to the question of pay differentials. With this in mind, it is important to account for differences in skill levels, duties, responsibilities, and other job-related factors which help identify equal work. For this, the data are inadequate, but data from the Bureau of Labor Statistics 1981 National Survey of Professional, Administrative, Technical, and

Clerical Pay (PATC survey) can be used to trace the employment of women during the 1970's for selected occupations according to skill level. Figure 24 traces female employment in 1981 in four relatively high-paying professional occupations: accountants, attorneys, auditors, and chemists. In 1981, for example, 46 percent of entry-level accountants were women, up from 14 percent in 1970. At the experienced level (experienced nonsupervisory staff),

women had only a 19-percent share of the employment, but this was nearly five times the 1970 share. The share among female attorneys increased from 3 percent in 1970 to 28 percent at the entry level and from 3 to 13 percent at the experienced level. Growth in the employment of women in the professions, especially at the entry level, probably reflects the increased proportion of young women with college degrees. [ref. 41, p. 30]

FIGURE 24.
**Women's Share of Employment, by Skill Level
 in Selected Professional Occupations**



Note: Entry level employees are recent college graduates; experienced employees are experienced nonsupervisory staff. Source: See appendix.

Self-Employment and Unpaid Family Workers

It appears that women also are increasingly creating employment for themselves. Women constitute only 30 percent of the total self-employed, but the number of self-employed women (classified according to their primary job) has increased five times faster than the number of self-employed men and more than three times as fast as women who receive wages and salaries. More than half the women who work for themselves are in the relatively low-paying sales and service occupations, and their median earnings of \$6,640 in 1982 were substantially below those of wage-and-salary women (\$13,350) and self-employed men (\$14,360). Even self-employed women in managerial and professional specialty occupations earned less (\$10,370) than wage-and-salary women in those occupations (\$17,960). [unpublished CPS data]

Unpaid family workers, who work at least 15 hours a week in the family business, are not included in the statistics with the self-employed but are a closely related group. More than three-fourths of unpaid family workers in 1983 were women, about the same as in past years [*ref. 1, pp. 14, 16, table 5*]

Military

The military has been an attractive alternative to civilian jobs for many men during recessions; the number of women in the resident Armed Forces is relatively small—only about 150,000 in 1985 or about 9 percent of the total. That is a large increase, however, over the 1970 figures when there were only 37,000 female military personnel (1.7 percent of the total). In 1973, the military changed to an all-volunteer force, and by 1974, 63,000 women had joined. Since 1979, there has been no growth in the civilian labor force participation of women under age 25, and there has also been a slowdown in the entrance of women into the military. Each of the services imposes limits on the number of women allowed to enlist; for example, the Army had a limit of 70,000 in 1982 and 64,000 had enlisted. About 7 out of 10 women in the Armed Forces are White, one-fourth are Black, while only about 3 percent are Hispanic. These proportions are less than the share of White and Hispanic women in the total female population (83 and 6 percent, respectively), but the proportion is greater for Black women (12 percent).

Women in the military are excluded from combat by law and, as is also true of civilian women workers, the largest proportion of military women are in clerical and administrative fields (37 percent of enlisted women and 22 percent of officers). Military women are much more likely than civilian women to be aircraft and auto mechanics and electronic equipment repairers; in 1985, 17 percent of enlisted military women were craft or technical workers but only 2 percent of nonmilitary women were in such occupations. Most female military officers have administrative, professional, or technical positions. About 38 percent of the female officers are medical officers: nurses, doctors, pharmacists, and other health professionals.

Actual enlistment in the military is less common among women than is the status of military wife. The labor force participation of military wives has risen rapidly since the 1970's; in 1982, about 52 percent were in the labor force,

an increase of 25 percentage points in the last decade. Military wives face special problems in employment because they have to move so often. With frequent changes of jobs they have little opportunity to build their own pensions, and they have fewer job options and less opportunity to build careers than do civilian women. [ref. 42, pp. 4-7] But they face divorce just as civilian women do, and only recently, military wives gained some rights to a portion of their former husbands' pensions. Many older women, who were divorced late in life but before the new legislation took effect, have no pensions because of their lack of work history.

Occupational Outlook

Work in the future will likely be in much the same direction as what we have seen in the past decade. The Bureau of Labor Statistics (BLS) projects that professional, technical, and service workers (except private household) will continue to grow faster than total employment and account for a greater share of total employment in 1995 than in the 1980's. Managers, salesworkers, and craftworkers will continue to increase at about average rates and maintain the same share of total employment that they have over the past 20 years. The number of clerical workers, an especially important occupational field for women with lower educational levels, is expected to continue increasing, but because office automation should make the workers more productive, the number of such jobs will not increase as fast as they have been and growth will be average. Receptionists should be the fastest growing clerical occupation; secretaries, however, will probably experience only average growth because of technological changes.

BLS expects the economy to generate an additional 25.6 million jobs between 1982 and 1995. About half of this job growth is projected to occur in only 40 occupations, and nearly half of these are traditionally female, such as secretary, cashier, office clerk,

salesclerk, nurse and nursing aide, bank teller, and elementary school teacher (table 15). Only one-fourth of the occupations listed in table 15 require a college degree. Almost 6 percent of the projected employment growth is expected in only four occupations: registered nurse (an additional 642,000 jobs), physician (163,000 jobs), nursing aide and orderly (423,000 jobs), and licensed practical nurse (220,000 jobs).

With more women working and more families eating outside the home, especially in fast food restaurants, BLS projects that there will be 1.8 million new jobs in eating and drinking places. Because of the increase in births since 1976 and in the labor force participation of mothers with young children, the employment of preschool, kindergarten, and elementary school teachers is expected to grow substantially as the youth population goes through the lower grades. Most declining occupations will affect men more than women, but it is expected that there will be a decline in the need for secondary and post-secondary teachers through 1995. [ref. 43, pp. 44-47]

Industry

About 70 percent of the 13-million increase in female workers between 1975 and 1985 was concentrated in four major industry groups: professional and related services, half of which are for hospitals and elementary and secondary schools; retail trade; finance, insurance, and real estate; and business and repair services. About 74 percent of the growth of workers in the retail trade industry is attributed to the increase in female workers. [ref. 5, 1975 unpublished CPS data]

Women work mostly in industries at the bottom of the pay scale. About two-thirds of women on nonfarm payrolls (in the BLS monthly business payroll survey) work in the service and retail trade industries, and in State and local governments. Only about 1 in 6 work in a goods-producing industry. [ref. 29]

The most significant change in industrial distribution for female entrants into the labor force between 1970 and 1980 was an increase in the proportion in retail trade from 12 to 18 percent. [ref. 38, p. 86]

TABLE 15.
Forty Occupations With Projected Largest Job Growth: 1982–95
(Numbers in thousands)

Occupation	Change in total employment	Percent of total job growth	Percent change
Building custodians	779	3.0	27.5
Cashiers	744	2.9	47.4
Secretaries	719	2.8	29.5
General clerks, office	696	2.7	29.6
Sales clerks	685	2.7	23.5
Nurses, registered	642	2.5	48.9
Waiters and waitresses	562	2.2	33.8
Teachers, kindergarten and elementary	511	2.0	37.4
Truck drivers	425	1.7	26.5
Nursing aides and orderlies	423	1.7	34.8
Sales representatives, technical	386	1.5	29.3
Accountants and auditors	344	1.3	40.2
Automotive mechanics	324	1.3	38.3
Supervisors of blue-collar workers	319	1.2	26.6
Kitchen helpers	305	1.2	35.9
Guards and doorkeepers	300	1.2	47.3
Food preparation and service workers, fast food restaurants	297	1.2	36.7
Managers, store	292	1.1	30.1
Carpenters	247	1.0	28.6
Electrical and electronic technicians	222	0.9	60.7
Licensed practical nurses	220	0.9	37.1
Computer systems analysts	217	0.8	85.3
Electrical engineers	209	0.8	65.3
Computer programmers	205	0.8	76.9
Maintenance repairers, general utility	193	0.8	27.8
Helpers, trades	190	0.7	31.2
Receptionists	189	0.7	48.8
Electricians	173	0.7	31.8
Physicians	163	0.7	34.0
Clerical supervisors	162	0.6	34.6
Computer operators	160	0.6	75.8
Sales representatives, nontechnical	160	0.6	27.4
Lawyers	159	0.6	34.3
Stock clerks, stockroom and warehouse	156	0.6	18.8
Typists	155	0.6	15.7
Delivery and route workers	153	0.6	19.2
Bookkeepers, hand	152	0.6	15.9
Cooks, restaurants	149	0.6	42.3
Bank tellers	142	0.6	30.0
Cooks, short order, specialty and fast food	141	0.6	32.2

Note: Includes only detailed occupations with 1982 employment of 25,000 or more. Data for 1995 are based on moderate-trend projections.

Source: See appendix.

Money Income and Poverty

Few statistics about women reveal as much about their place in the economy as do those on their total money income and earnings. The economic position of women as individuals is, in general, at a considerably lower level than that of men. While 45 percent of men who worked year-round, full-time in 1984 had earnings greater than \$25,000, only 13 percent of the women who also worked year-round, full-time earned that amount. The comparable figures for 1970, in real terms, were 42 percent and 8 percent, respectively. [ref. 44] For most major occupational groups, about 40 percent of the men earn at least as much as the highest 10 percent of female workers. [ref. 45, table 4]

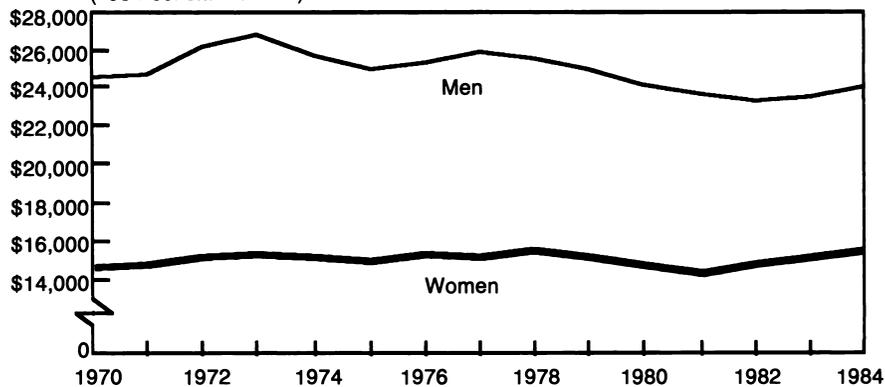
Changes in Median Money Income

In 1984, the median money income of women was \$6,868, up 2.8 percent from 1983 in real terms; the median income of men increased, up 2.1 percent from 1983 to \$15,600. Female year-round, full-time workers posted a gain of 2.1 percent in real median income to \$15,422, while the median for men with the same work characteristics was \$24,004. Real median income for women showed increase only in the 25-to-34 age group from 1983 to 1984, but the differences for other age groups were not statistically significant. The median income for year-round, full-time working wives (husband present) was \$15,156; this group accounted for 31 percent of all wives with husbands present. [ref. 46, table 7]

The median income of women who worked year-round, full-time did not change much until the late 1970's, when it began to increase, reaching \$15,422 in 1984; for men, the median income in 1984 was \$24,004 (figure 25). In 1970, women who worked year-round, full-time earned about 59 percent of what men earned; by 1984, this had improved to 64 percent. This is an example of a summary

FIGURE 25.
Median Income of Year-Round Full-Time Workers, by Sex

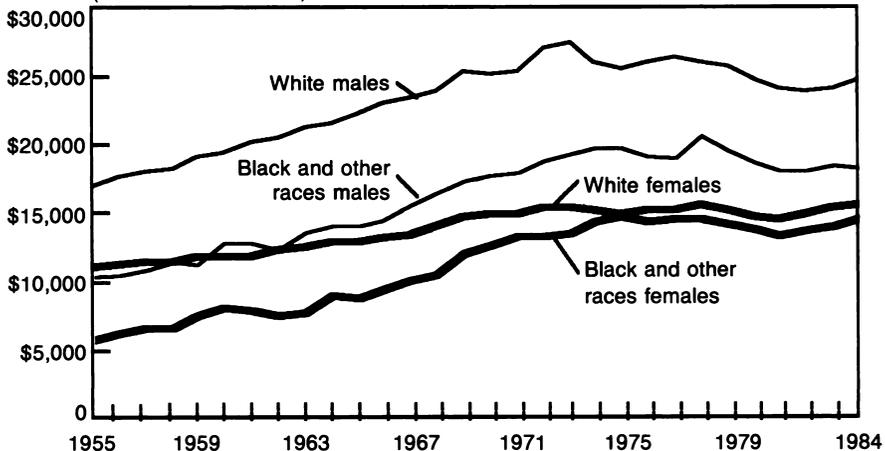
(1984 constant dollars)



Source: See appendix.

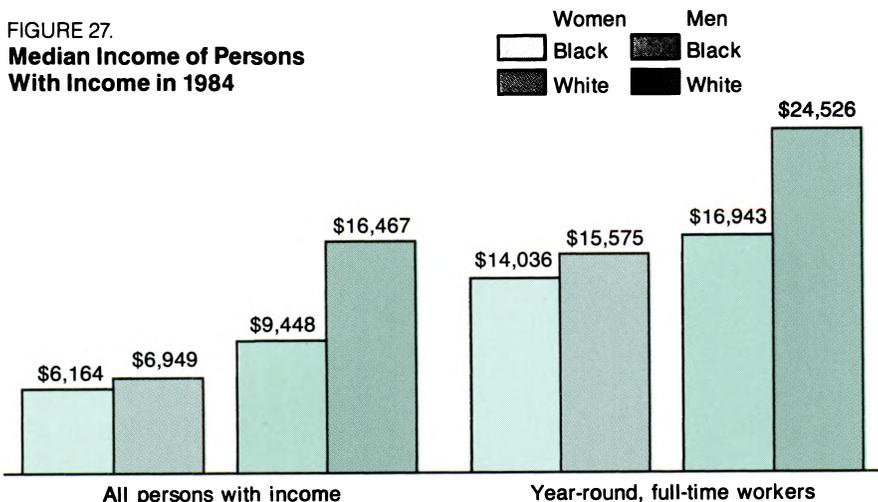
FIGURE 26.
Median Income of Year-Round, Full-Time Workers, by Race and Sex

(1984 constant dollars)



Source: See appendix.

FIGURE 27.
Median Income of Persons With Income in 1984



Source: See appendix.

statistic which is often misinterpreted. While it can be used to show change in the relative differences between men and women, it is simplistic to use it alone as an indicator of the wage gap between men and women without considering other important factors which will be discussed further. The median is affected by the fact that so many women are concentrated in relatively low-paying occupations as compared with men, rather than the interpretation that women are earning 64 percent of what men are earning for doing the same work.

The ratio of female/male mean year-round, full-time earnings for persons 18 to 24 years old increased from 76 percent in 1980 to 88 percent in 1984. The annual average usual weekly earnings ratio for full-time workers increased from 77 percent in 1979 to 86 percent in 1984. This may be an indication of significant improvements in the wage gap among younger workers over a short time period. [ref. 6]

The relative gap in median income between Black and White women who work year-round, full-time has changed dramatically since 1955 (figure 26). Using constant dollars, Black⁶ women had about half the income of White women in 1955, but in 1984, the gap had narrowed; the median income of White women with income was \$15,575, while that of Black women was \$14,036 (figure 27).

⁶In 1955, the data are for Black and races other than White.

There are, however, important differences in the median incomes of White and Black women who maintain families without husbands. In 1984, Black female householders with no husband present had a median family income of \$8,600, about 57 percent of that for White female householders with no husband present (\$15,100) (figure 28). There was little difference in the real income of families maintained by women in 1969, 1979, and 1984, regardless of race, but neither has there been much change for married-couple families.

Spanish-origin women have relatively low money incomes. The median money income in 1979 was about \$4,600 for Mexican women 15 years and over, about \$4,500 for Puerto Rican women, \$5,300 for Cuban women, and \$5,200 for women of other Spanish origin (figure 29).

Asian women, however, have relatively high incomes. The median money income in 1979 for all Asian and Pacific Islander women was about \$6,700, but it was \$8,300 for Filipino women and \$7,400 for Japanese women. Vietnamese women, however, had median incomes of only \$4,700 (figure 30).

Education and Income

In recent years, the educational attainment of women has risen faster than for men as an increasing number of women attended and completed college. Higher education is often associated with higher incomes. [ref. 32, p. 68] Figure 31 shows the step increase

of median income in 1984 of year-round, full-time workers. White males tend to have higher incomes at every education level than Black men and both Black and White women who also worked year-round, full-time. In addition to looking at the bars of

figure 31 horizontally, it is also informative to look vertically. Women with 4 or more years of college had median incomes that were only slightly higher than those of White males with 1 to 3 years of high school and of Black men who had some college.

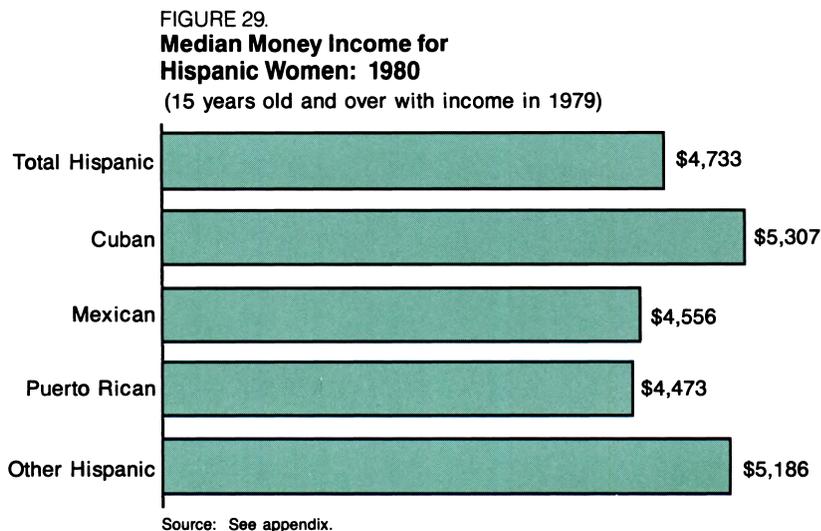
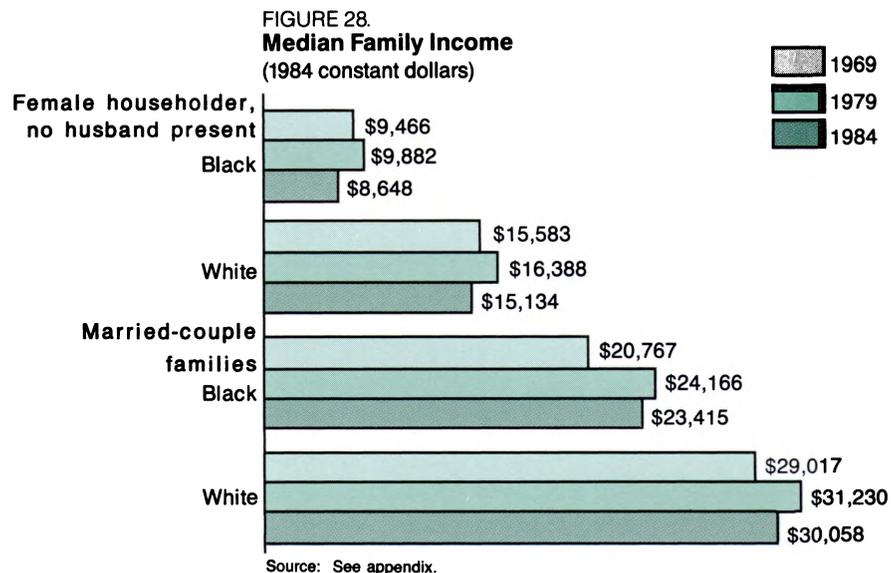
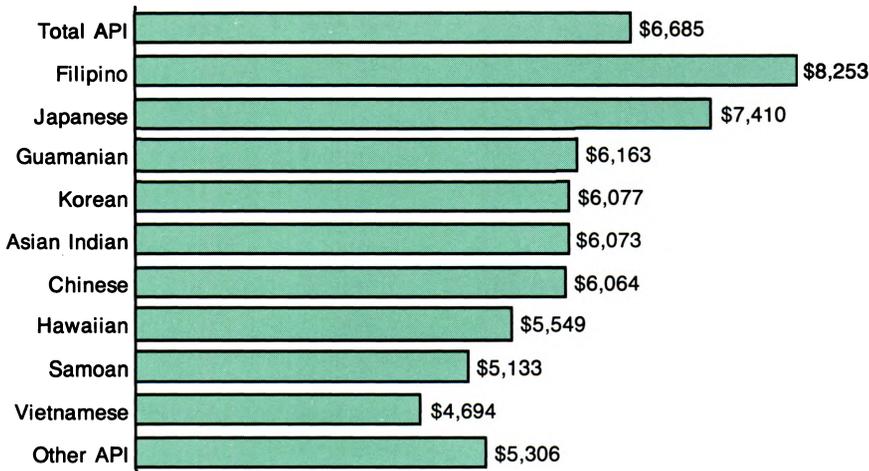
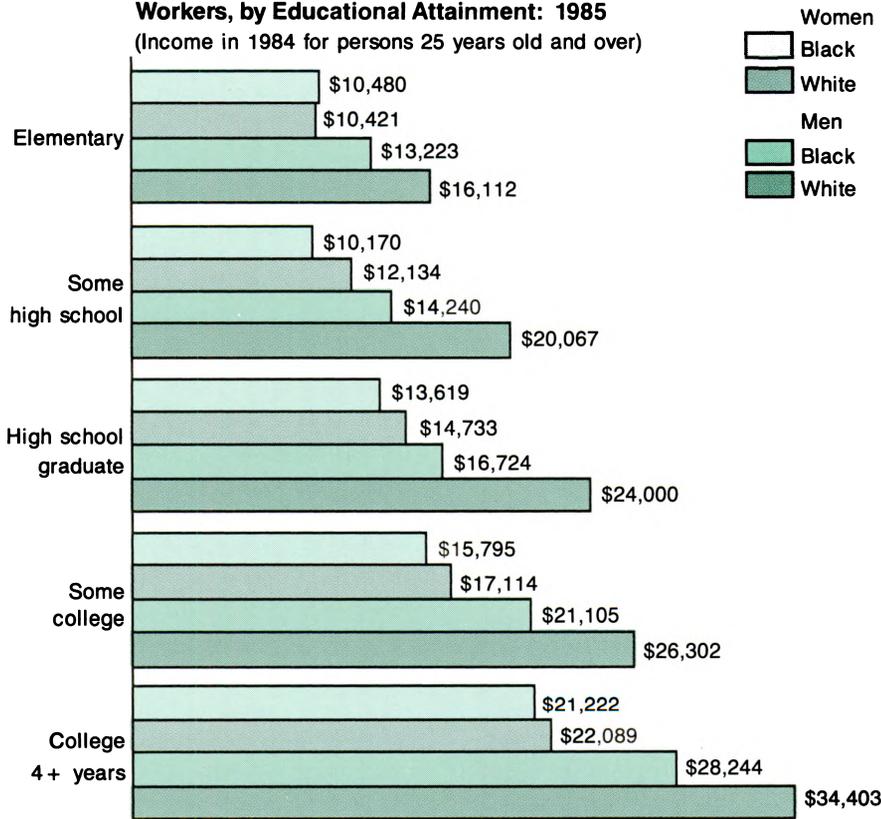


FIGURE 30.
Median Money Income for Asian and Pacific Islander Women: 1980
 (15 years old and over with income in 1979)



Source: See appendix.

FIGURE 31.
Median Income of Year-Round, Full-Time Workers, by Educational Attainment: 1985
 (Income in 1984 for persons 25 years old and over)



Source: See appendix.

Wage Gap

There is a gap in the wages of males and females, but neither the reasons for it nor the extent of it can be precisely stated. The Commissioner of Labor, Janet L. Norwood, summed up the findings on the wage gap between men and women when she said, "Women in general earn less than men today and much of the difference is because the jobs that women hold are generally paid at lower rates than the jobs held by men." [ref. 29] Women hold 4 out of 5 clerical jobs, a lower paying occupation, but they hold only 3 out of 10 managerial and administrative jobs, occupations with relatively high pay. [ref. 41, p. 29]

Three explanations of the earnings gap have been proposed: (1) differences in the productive capacities of men and women, (2) differences in the distribution of men and women among different jobs, and (3) discrimination in the labor market. [ref. 47, p. 15.] We know that differences in the occupational distributions of men and women, as well as differences in work history, education, skills, and family responsibilities all have a part in the wage gap. Also, since World War II, a large number of young women have entered the labor force with little prior work experience and lower average educational attainment [ref. 32, pp. 80-81], pulling the average down. This is why it is misleading to use an overall average.

The difference in labor force attachment between men and women has been cited as a major

reason why women earn less than men. Several recent studies [ref. 48, 49, 50] conclude, however, that work interruptions explain only a small proportion of the earnings differential between men and women, even though a 1979 study reported that 72 percent of the females age 21 to 64 who had ever worked had experienced work interruptions of 6 or more months, compared with only about one-fourth of the men. [ref. 48] These studies also found that when women returned to work, they started out at low pay but then experienced rapid wage growth, so that the net effect of time lost from work was small. About two-thirds of the women with interruptions cited family reasons as the cause, compared with less than 2 percent of the men, who were more commonly out of the workforce because they couldn't find employment or because of illness or disability.

Black women had a stronger lifetime attachment to the labor force than did White or Spanish-origin women. Black women had relatively low rates of interruption for family reasons; the mean proportion of potential work years spent away from work was about 18 percent for Black women and 33 percent for White women. Salvo and McNeil note that "a plausible reason for the greater labor force attachment of Black women would seem to be that they have less of an economic option than White women to interrupt work for lengthy periods of time." [ref. 48, p. 1].

A study by Corcoran and Duncan investigated the extent to which differences in work history, on-the-job training, absenteeism, and self-imposed restrictions on work hours and location account for wage differences between the sexes and races. White men had more education and training and less absenteeism and fewer restrictions than Black men and women of both races, but the difference in qualifications explained less than a third of the wage gap between White men and Black women, one-half for White women, and three-fifths for Black men. [ref. 49]

Some researchers have pointed out that men work more overtime than women, but Mellor found that two-thirds of the men who worked 41 or more hours each week did not receive premium pay for their long work week; he concludes that "...the effect on women's earnings as a result of their working fewer hours than men is brought about more because women are less likely to hold higher-paying jobs which demand long work weeks than the fact that they are less likely to work overtime and receive premium pay." [ref. 45]

Even though the gap in educational attainment between White men and White and Black females narrowed over the last decade, a study by Green found that the wage gap widened between White males and White females who were new job entrants in 1980, while the gap between White and Black females narrowed. It is unclear why White female job entrants lost ground over the decade even though they improved their productivity-related attributes. One reason may be that even though more women earned college educations, as previously noted, they are less likely than men to enroll in fields of study which lead to higher-paying jobs. It is also unclear what the role was of affirmative action programs. Some

have suggested that the decade of the 1970's was more of a job market than a wage market; that is, while the female job entrant in 1980 may have been better qualified than in 1970, the competition for jobs may have been so stiff that a larger proportion of women had to settle for lower-paying jobs. [ref. 38, pp. 136-139] Smith and Ward conclude that increases since 1980 in the relative wages of women are not because of government affirmative action programs since the enforcement powers and resources of enforcement agencies have declined since then. [ref. 32, p. 77]

Salvo and McNeil conclude that "the earnings gap between men and women cannot be accounted for by such productivity-related variables as education, general work experience, and work interruptions." [ref. 48, p. 5] Smith and Ward conclude, however, that "(1) the wages of working women did not increase relative to those of working men between 1920 and 1980 because the skill (as measured by education and experience) of working women did not increase relative to the skill of men over this period. (2) The average wages of the entire population of women, however, have increased much faster than the wages of men during the last 60 years. At the same time, the market skills of the entire population of women have risen much more rapidly than the skills of all men. (3) Although largely unrecognized, women's wages relative to men's jumped by a large amount between 1980 and 1983. And (4) defined either over the female workforce or the entire population of women, the economic status of women is going to improve significantly relative to that of men over the next 20 years." [ref. 32, pp. vi-vii]

When all measured factors are accounted for, some of the differences in male-female wages are reduced—as much as one-half in some studies. Some researchers believe that the unexplained portion of the wage gap is because of discrimination. It may also or instead be due to yet unmeasured differences between the productivity of jobs of men and women. Data from sample surveys do not give us enough information to isolate and quantify the amount of the unexplained earnings gap due to these various sources. [ref. 29]

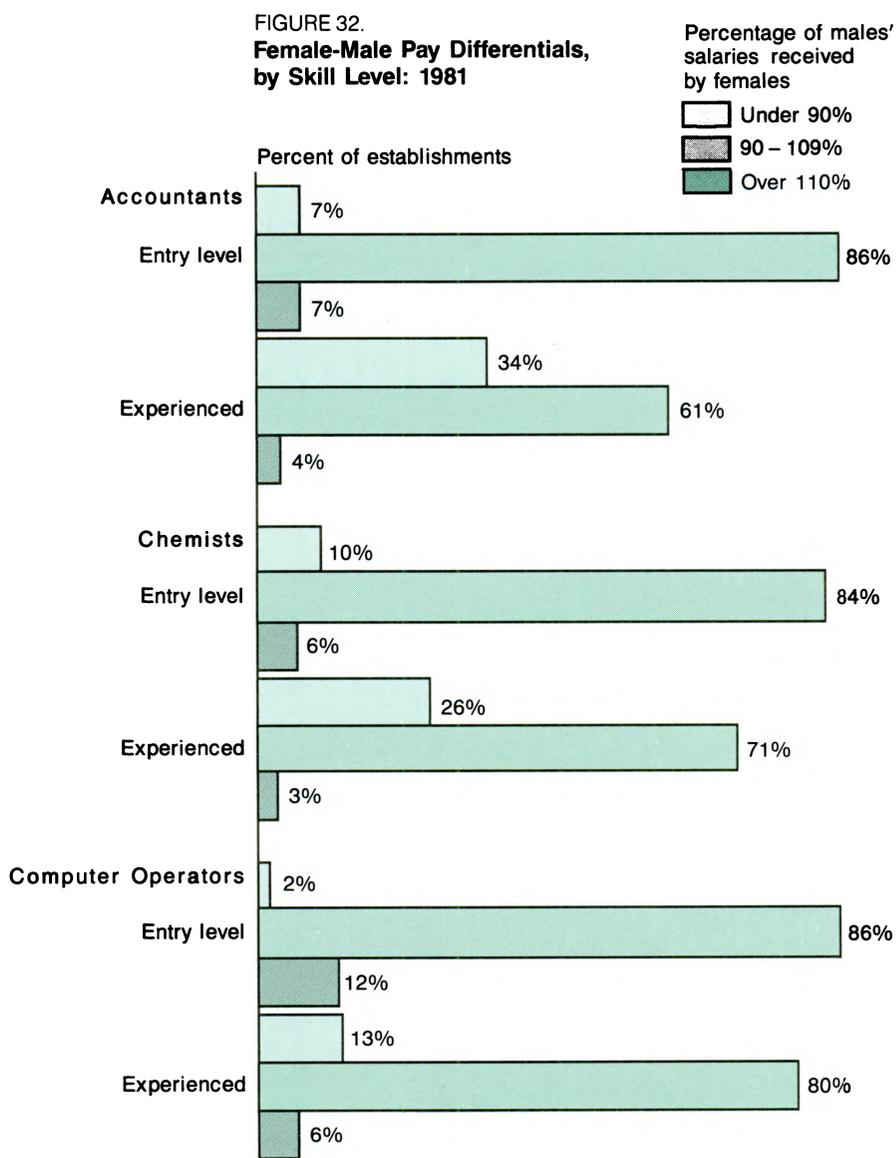
Establishment Data

The Bureau of Labor Statistics has an occupational wage survey program in which data are collected from samples of business establishments to provide detailed information for selected occupations. The establishment wage survey data suggest a narrower differential in male and female earnings than do aggregate earnings data. Data from the Survey of Professional, Administrative, Technical, and Clerical Occupations (PATC Survey) indicate that in narrowly defined white-collar occupations, male and female earnings are relatively close when viewed within individual establishments, especially at the entry level. [ref. 41] For example, entry-level female accountants in 1981 received 90 to 109 percent of the pay received by men in 86 percent of the establishments in the survey; in 7 percent of the establishments they earned more than 110 percent of what men earned, and in another 7 percent of the establishments they earned less than 90 percent of what the men earned (figure 32). At the skilled

level (in this case, experienced accountants who were not supervisors), the pay of women was near that of men in only 61 percent of the establishments, and in about a third of the establishments, the women received less than 90 percent of what men earned (figure 32).

Pay equity varies for different occupations. Figure 32 also shows the female/male pay ratios for chemists and computer operators according to skill levels. In 12 percent of the establishments with

computer operators, women at the entry level were paid at least 10 percent more than men, and in only 2 percent of the establishments were they paid less than 90 percent of what male computer operators at the same level were paid. Chemists have a pattern similar to that of accountants (figure 32). The study also found that female attorneys at both the entry and skilled levels earned about the same as men in three-fourths of the establishments. Among accounting clerks, those women at the skilled level received pay equal to men in 82 percent of



Source: See appendix.

the establishments. The data are limited in that they apply only to white-collar occupations in medium and large establishments, and the findings may not be applicable to other occupations.

The data from the PATC survey do not indicate the number of years workers remain at a given skill level; that is, how long it takes to be promoted to positions with greater duties and responsibilities. While the PATC Survey indicates that earnings differences are relatively small between men and women when the jobs are narrowly defined according to skill level, the data do not explain why relatively few women fill the higher level jobs [ref. 41], nor do they explain why women end up in different, lower-paying establishments than men.

Architects— A Case Study

With younger women working more continuously than older women did and taking off less than a year to have one or two children, it may be only a matter of time before a significant number of women have enough experience to qualify for higher-level jobs. Architects provide an interesting case study of this. Architecture is a male-dominated occupation (only 8.3 percent female in the 1980 census), but more than twice as many women identified themselves as architects in the 1980 census as in the 1970 census. In a recent survey of members of the architectural profession, the American Institute of Architects (AIA) [ref. 51] found that while 31 percent of the female architects in 1974 were part-time employees, only 7 percent of the

female architects worked part time in 1983, compared with 4 percent of men. Having children clearly affects the likelihood of working part time: 83 percent of the female architects with children worked full time, compared with 97 percent of women without children; the presence of children did not affect men working full time.

The AIA study provides further insight into the mysteries of earnings disparity. At first glance, the difference in the earnings of men and women seems substantial. Summary data from the 1980 census shows female architects with 5 or more years of college earning only 60 percent of what males with the same education earn, although the female/male ratio for 25-to-34-year-olds at that educational level was 82 percent. [ref. 39] The AIA survey found that female architects are, on average, much younger than male architects: the mean age of male architects is 42 years, while for women, the mean age was 35 years; one-third of the women were under age 30, compared with less than 10 percent of the men. In a 1974 AIA survey, most women were 39 years or older, but in 1983, 70 percent of the women were under age 40.

In 1983, more than one-fourth (28 percent) of the female architects were single, compared with 9 percent of the men. Only 30 percent of the women had children (nearly half were under age 5), and about 39 percent of these women considered themselves the sole support of their families.

Because the women architects are relatively young, it is not surprising to find that the average years of experience for women was only 11 years, compared with 20 years for men; this alone helps to explain the

average wage differential found in the 1980 census. Men and women had different job titles: 72 percent of men were called "project architects," compared with 41 percent of the women; nearly one-fifth of the women were "designers/draftspersons," compared with only 3 percent of the men. Women were more likely to be employees of firms than a principal or partner, while the opposite was true among men: 57 percent of men were principals or partners in their firms as compared with only 27 percent of women; 56 percent of women were employees. Some of this difference may be related to the relatively young age of women in architecture, since there was little difference between men and women in the likelihood of being a principal or partner after 15 years of experience. On average, women who owned their own firms tended to be younger than male owners. The AIA study found that 46 percent of the women participated in profit sharing, while men had a participation rate of 67 percent.

Respondents in the AIA study were asked three questions about specific job responsibilities:

Responsibility	Women	Men
Percentage—		
Attending meetings	88	96
Inspecting construction sites	77	94
Taking out-of-town trips	67	90
Base (number)	(234)	(394)

The biggest difference was in out-of-town travel which may be related to the fact that women are lower-level employees; nevertheless, two-thirds of women did travel.

The architectural field has responded to the needs of parents in that benefits packages were considered "good" in only 22 percent of the firms in 1974, but by 1983, this had improved to 58 percent. Flexible work hours were offered by 72 percent of the firms, maternity leave by 60 percent of firms, but less than 5 percent offered day-care facilities, compensating pay for child care, or job sharing by two part-time employees.

More women than men had a graduate degree (33 percent versus 20 percent). The AIA study found, however, that the advanced degree did not offer women a significant advantage in terms of salary and position, possibly because men were more likely than the women to have received a Bachelor of Architecture degree, and so the women needed a graduate degree to receive their credentials as architects. Registration as an architect is a factor in annual salary (82 percent of all respondents in the AIA survey who were registered had incomes greater than \$50,000), but while 93 percent of men were registered, only 56 percent of women were, a difference not explained by the AIA study. Finally, the AIA study found that women made somewhat less money than men with the same experience, but the gap seemed to narrow with 15 to 19 years of experience when women made about 90 percent of what was made by men. [ref. 51]

Other Factors

The findings of the PATC Survey and the AIA study corroborate other research that shows that "for the jobs and types of establishments studied, overall disparities in earnings between women and men appear to be more the result of differences in occupational employment and in advancements within individual occupations than of pay differences within narrowly defined job categories." [ref. 41, p. 30] The author of the PATC survey, Bureau of Labor Statistics economist Mark Sieling, found that "range of rate" pay systems partly explain why women and men have different earnings even though they work in the same establishment and in the same narrowly defined jobs. He finds that, "Such pay systems typically establish minimum and maximum pay rates for a company job and provide for periodic wage increases within this range based on an employee's length of service or job performance or both. Employees in entry and developmental levels of professional jobs normally advance to higher work levels before progressing very far into their rate ranges. This pattern changes abruptly at the experienced levels, as opportunities for promotion diminish. Those who are not promoted progress through the rate range of their current job level, increasing the variation among incumbents. . . . [There are] smaller female-male pay differences in lower work levels where seniority distinctions between men and women are less significant." [ref. 41, p. 33]

Summary of Findings on the Wage Gap

In summary, the puzzle is not so much that there is a gap in the pay between men and women, but rather, why there are differences in occupational employment patterns by sex. Why are women in lower-paying jobs and lower-paying establishments even when they have relatively high education? Since work histories do not explain much about wage differentials, does the answer lie in labor market or societal discrimination? The question cannot be answered with existing data. There are a number of factors not accounted for, such as time spent with the same employer, and company training programs. There could be statistical problems such as response errors. [ref. 48, p. 5] Observed wage differences could partly reflect the effects of past discrimination. [ref. 38, p. 8] Clearly some women choose to take lower-paying jobs for personal reasons such as more flexible hours. Other women do not have the choice. Family responsibilities are probably a piece of the puzzle, even in married-couple families where women usually take major responsibility for care of the family because of social conditioning, personal preferences, or because it is economically rational, since men usually can earn more. The fact that women take different courses of study in school from those taken by men is also a factor in different occupational patterns. One further possibility is that women may be held back from the higher levels of professions because the men who do the hiring for such positions tend to choose people they are comfortable with, and who they trust to make the decisions required in high-level positions. Men and

women may approach problems differently, and thus, women may need more than technical competence to reach high-level positions. Both men and women may need training to help them understand how their different backgrounds relate to their approach to problems. Then, women can be politically savvy as well as technically competent. [ref. 52] None of the data sets that now exist can be used to determine the relative importance of such factors, including discrimination.

Receipt of Alimony and Child Support

Women who must support families face two serious economic problems: first, earnings are their chief source of income but they generally earn less than men, and second, they frequently receive little or no support from the absent father. Only 2 million of the 4 million women owed child support in 1983 were paid in full. About 1 million received no child support payments. Among Black women, 31 percent received no payments and 23 percent of White women received no child support payments (figure 33). The average (mean) child support received was about \$2,340 in 1983. The mean child support payments received by women below the poverty level was \$1,430. The aggregate amount of child support payments due in 1983 was \$10.1 billion, but actual payments received amounted to only about \$7.1 billion. Child support payments as a percentage of average male income was about 13 percent. [ref. 53]

Among divorced women receiving both alimony and child support, such payments constitute 36 percent of their total income. The mean amount of alimony received by women in 1983 was \$3,980. Only 14 percent of the 17.4 million ever-divorced or currently separated women were awarded alimony payments as of spring 1984. About half (53 percent) of those due payments in 1983 received the full amount. [ref. 53]

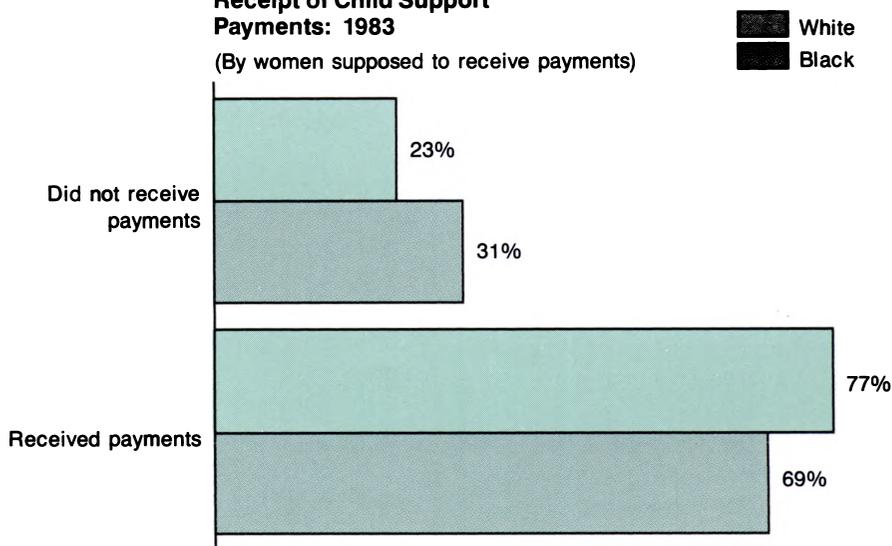
Poverty Status

Women who maintain families with no husbands present and female unrelated individuals are more likely to be poor⁷ than the population as a whole. The propor-

⁷The estimates of poverty presented in this report are based solely on money income. The value of noncash benefits such as food stamps, Medicare, Medicaid, and public housing are not included as income for purposes of estimating the poverty population.

FIGURE 33.
Receipt of Child Support
Payments: 1983

(By women supposed to receive payments)

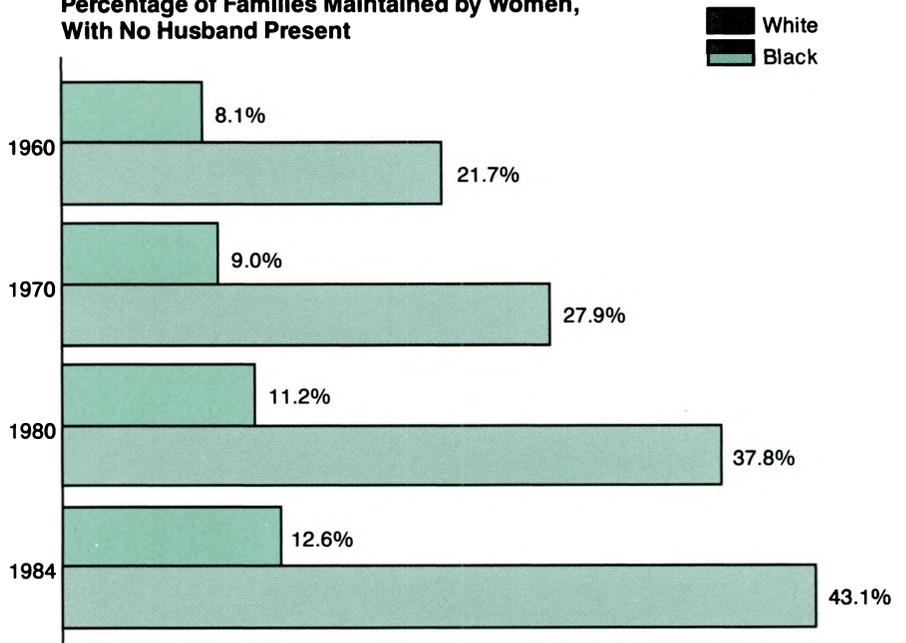


Source: See appendix.

tion of families maintained by women has increased steadily since the early 1970's, especially among Black families where, in 1984, 43 percent of all Black families were maintained by a woman (figure 34). Families maintained by women had a poverty rate in 1984 of 34 percent (down from 42 percent in 1960) and accounted for nearly half (48 percent) of all poor families; over three-fifths (61 percent) of all poor unrelated individuals were females and they had a poverty rate of 24 percent. [ref. 46, table 15]

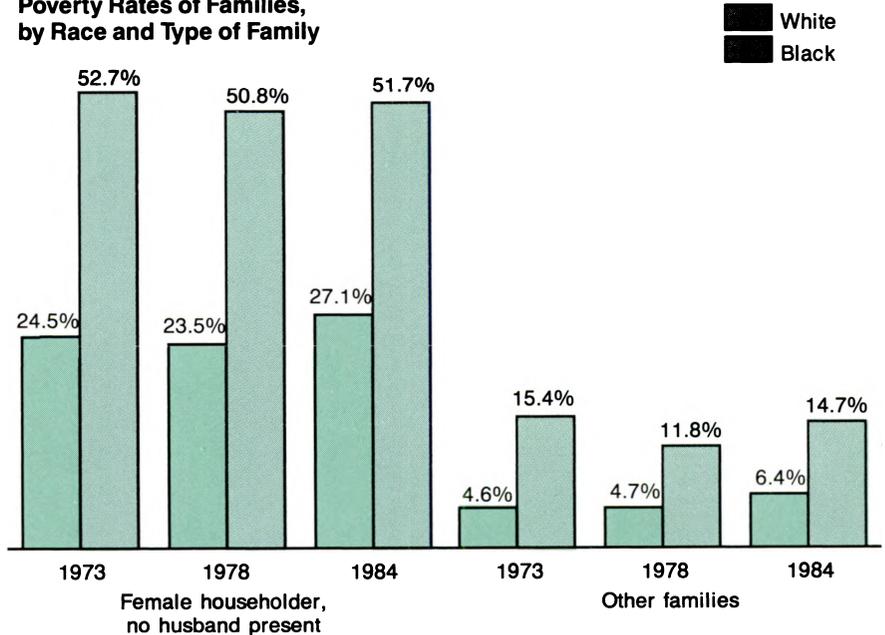
The poverty rate for families was generally higher in 1984 than in 1978 or 1973 (figure 35), but the poverty rate of 1984 is undoubtedly affected by the lingering effects of the 1981-82 recession. [ref. 46] Further, the poverty rates of 1973 and 1984 cannot be completely equated as measures of well-being. Despite recent reductions in some transfer programs, families with low incomes had access to a greater range of government benefits than they did in 1973. Benefits such as Medicaid and food stamps are not counted as income in determining poverty status but contribute significantly to the well-being of the recipients. [ref. 46] In 1984, one-fourth of households maintained by women received Aid to Families with Dependent Children and 29 percent received food stamps; one-third of the households received Medicaid and 25 percent benefited from public housing.

FIGURE 34.
Percentage of Families Maintained by Women, With No Husband Present



Source: See appendix.

FIGURE 35.
Poverty Rates of Families, by Race and Type of Family



Source: See appendix.

Not only is the poverty rate of families maintained by women much higher than that for other families, but also the rate for Black female householders with no husband present is higher than that for their White counterparts. This pattern has not changed in the last decade (figure 35). Since the middle 1960's, the published poverty rate for White women maintaining families has fluctuated between 20 and 30 percent and in

1984 was 27 percent; for Black women the rate dropped to a low of 49 percent in 1979 and 1980, and in 1984, it was about 52 percent (table 16). The rates for Hispanic women maintaining families have been similar to those for Black women. It is interesting to note that even with major changes in the economy over this period, there has been relatively little fluctuation in the poverty rates for families maintained by women.

TABLE 16.
Poverty Rates, by Type of Family

Characteristic	1978		1984	
	Total	With children under 6 years	Total	With children under 6 years
All Families				
Total	9.1	15.9	11.6	21.2
Householder under 25 years	18.5	28.1	29.4	42.7
Female householder, no husband present	31.4	57.5	34.5	60.9
Householder under 25 years	60.2	66.3	70.9	78.2
White				
Total	6.9	11.5	9.1	16.5
Householder under 25 years	13.2	20.7	23.6	35.2
Female householder, no husband present	23.5	50.0	27.1	55.2
Householder under 25 years	53.6	61.2	64.7	73.8
Black				
Total	27.5	39.4	30.9	46.6
Householder under 25 years	49.0	56.7	60.8	72.6
Female householder, no husband present	50.6	67.3	51.7	68.6
Householder under 25 years	69.5	72.7	81.0	84.0

Source: See appendix.

Summary

Women remain in a secondary economic status despite unprecedented change. Over the past few years, women have been spending more years prior to marriage supporting themselves; in marriage, they have been contributing more to the household income, and a greater number of divorced women have been rearing children alone, often with little or no financial help.

Women are not one large homogeneous group, and the complexities of their economic status cannot be understood from sweeping generalizations based on summary statistics. Making it in today's world is not the same for all women. For example, the situation for older women is quite different from that of younger women; Black and Hispanic women, in general, face problems that are more intense and difficult than those of many White women. Women who are well-educated tend to have more resources and smaller families than women with lower levels of educational attainment, and consequently, tend to be better off in terms of overall health, financial status, and well-being.

Economic status over the life course must be considered. In the 1980's, over half of newborn girls can expect to live into their mid-eighties, and just as their economic history as young women will affect their economic situation as they age, it will also have an impact on society. The investment women make in their families in terms of

time does not result in money income and may be at the expense of their economic well-being when they are older. Women of today are beginning their economic activities in a far different situation than their grandmothers or even mothers. They are better educated, have joined the labor force in greater proportions, and have better jobs. Yet the economic problems of women persist within an overall pattern of change and transition. The future course of the patterns described in this report is uncertain and remains a challenge to the American economic, political, and social system, and to the women themselves.

Source and Reliability of the Data

Source of data. This report includes data from the Bureau of the Census, the Bureau of Labor Statistics, and numerous papers, periodicals and unpublished tabulations from the Current Population Survey. The Census Bureau data in the report, which covers a wide range of topics, were collected in the 1950, 1960, 1970, and 1980 Census of Population and in the monthly Current Population Survey (CPS) for the 1973-85 period. The monthly CPS deals mainly with labor force data for the civilian noninstitutional population. Questions relating to labor force participation are asked about each member 14 years old and older in each sample household.

The estimation procedures used for the monthly CPS data involved the inflation of weighted sample results to independent estimates of the civilian noninstitutional population of the United States by age, race, and sex. These independent estimates are based on statistics from decennial censuses; statistics on births, deaths, immigration, and emigration; and statistics on the strength of the Armed Forces. The estimation procedure used for 1980 through 1985 data utilized independent estimates based on the 1980 decennial census; 1970 through 1979 data utilized independent estimates based on the 1970 decennial census. This change in independent estimates had relatively little impact on summary measures such as medians and percent distributions, but did have a significant impact on levels. For example, use of the 1980-based population controls resulted in about a 2-percent increase in the civilian noninstitutional population and in the number of families and households. Thus, estimates of levels for 1980 and later will differ from those for earlier years by more than what could be attributed to actual changes in the population. These differences could be disproportionately greater for certain population subgroups than for the total population.

Reliability of the estimates.

Since the CPS estimates were based on a sample, they may differ somewhat from the figures that would have been obtained if a complete census had been taken using the same questionnaires, instructions, and enumerators. There are two types of errors possible in an estimate based on a sample survey: sampling and nonsampling. The standard errors provided in the reports primarily indicate the magnitude of the sampling errors. They also partially measure the effect of some nonsampling errors in response and enumeration, but do not measure any systematic biases in the data. The full extent of nonsampling error is unknown. The sampling errors for the Census Bureau data can be obtained from the tables cited in the references appendix.

Comparability with other data.

Data obtained from the CPS and other sources are not entirely comparable. This is largely due to differences in interviewer training and experience and in differing survey procedures. This is an additional component of error not reflected in the standard error tables. Therefore, caution should be used in comparing results among these sources.

Nonsampling variability.

Nonsampling errors can be attributed to many sources, e.g., inability to obtain information about all cases in the sample, definitional difficulties, differences in the interpretation of questions, inability or unwillingness to provide correct information on the part of respondents, inability to recall information, errors made in collection such as in recording or coding the data, errors made in processing the data, errors made in estimating values for missing data, and failure to represent all units with the sample (undercoverage).

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