WHITHER WOMEN WORKERS?

A GENDER ANALYSIS OF FUTURE LABOR MARKET OPPORTUNITIES FOR NEW JERSEY'S WOMEN WORKERS USING THE SELF-SUFFICIENCY STANDARD

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The conclusions and opinions contained in this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.

INTRODUCTION

This brief explores the opportunities and challenges facing women workers in the New Jersey labor market by describing the trends in the labor market as well as demographic changes among women workers and their households. This analysis focuses on the occupations projected to expand in New Jersey over the next decade, evaluating them in terms of the adequacy of the wages they pay women as well as gender equity issues (occupational segregation and the gender wage ratio). Also examined are the educational requirements for entry into these occupations. This part concludes with putting these findings in the context of New Jersey's Talent Networks. The final section describes the characteristics of New Jersey's women workers who lack adequate income, and how these characteristics affect the ability of women workers to access opportunities in the future labor market of New Jersey. Key to this analysis is the use of the Self-Sufficiency Standard as the benchmark for what is considered to be minimally adequate income and wages.

GENERAL TRENDS AND DEMOGRAPHICS

Demographically, in both New Jersey and the United States as a whole, married-couple households are decreasing their share of all households, from 55% in New Jersey (and 52% nationally) just a decade ago, to about half of all households (both nationally and in New Jersey).[1] In contrast, women-maintained households (without a spouse present) have increased over the past decade in New Jersey from about 11% to 13% of all households.[2] These statistics reflect two trends with quite different implications here: postponement of marriage, and an increase of single mother households. This can be seen in one of the most dramatic changes among New Jersey women: the proportion who have never married has increased from 27% to 33% in the last decade.[3] As the rate of never married women increases, whether they are supporting themselves in a nonfamily household or as a single mother, more New Jersey women must now be the sole or primary source of income support for themselves and/or their households.

THE NEW JERSEY LABOR MARKET

In order to analyze the New Jersey labor market from both an economic and gender perspective, this brief focuses on examining the better labor market opportunities for women workers—jobs that are the most remunerative as well as holding the best prospects for the future. Throughout this analysis, attention is paid to the dual questions of both the challenges and the opportunities women face in accessing these jobs. While the specific findings of this analysis are of interest in and of themselves it is also hoped that the approach modeled here can be used to help guide decisions in the policy realm, as to allocation of resources for particular training/education programs, and to guide clients seeking the best alternatives to achieve economic security given their current circumstances and the labor market in New Jersey.

This analysis begins by determining the fastest growing occupations, in this case, the 30 occupations that are projected to grow the most over the next decade. The data used is from the New Jersey Department of Labor and Workforce Development (NJDLWD).[4] While 30 is an arbitrary number, it provides enough possibilities to demonstrate this approach to analyzing the best employment opportunities for New Jersey's women workers (note that these numbers are for total growth, not by gender, as such data is not available). Because New Jersey abuts major metropolitan areas, this list was checked to determine whether it differed significantly from the national projections for the projected fastest growing occupations, and it was found to have substantial overlap, with nineteen of the 30 fastest growing occupations being the same between New Jersey and the national list; where they differed, it was to New Jersey's advantage, with the occupations unique to New Jersey's top 30 list including several kinds of teachers (preschool, middle school, and self-enrichment), while the national (but not the New Jersey) "top 30" list included several low-paying occupations such as cashier and janitors/cleaners. This list is ordered in terms of the occupations that are expected to have the greatest growth in terms of numbers in New Jersey, starting with Home Health Aides, which are expected to add almost 1200 jobs per year over the next decade, down to Security Guards, which are expected to grow at almost 200 new jobs per year.[5] (See Table 1.)

Which Occupations Pay Self-Sufficiency Wages? Because this analysis is focused on the prospects for women workers, and the NJDLWD data used to determine the fastest growing occupations does not provide a gender breakdown, data from the 2010 U.S. Census Bureau's American Community Survey (ACS) was used to determine the gender characteristics of these occupations, including wages by sex as well as the gender

1 New Jersey Department of Labor & Workforce Development, Division of Labor Market & Demographic Research, "Annual Demographic Profile for New Jersey 2001 - 2011", Table 1, based on U.S. Department of Commerce, Bureau of the Census, Current Population Survey (CPS): March 2001 through 2011, http://lwd.dol.state.nj.us/labor/lpa/dmograph/adprof/adp_index.html (accessed April 27, 2012); hereafter cited as Annual Demographic Profile.
2 Annual Demographic Profile, Table 2.
3 Annual Demographic Profile, Table 3.

4 New Jersey Department of Labor and Workforce Development, Labor Market and Demographic Research, Occupational and Demographic Research, http://lwd.state.nj.us/labor/lpa/tools/datatools_index.html - Occupational Employment Projections (accessed April 27, 2012).

5 This analysis of expanding occupations is based on the number of annual openings due to growth beyond normal replacement needs.

TABLE 1. New Jersey Long-Term Occupational Employment Projections

GROWTH RANK	OCCUPATION TITLE	2008 ESTIMATED EMPLOYMENT	2018 PROJECTED EMPLOYMENT	NUMERIC CHANGE	TOTAL PERCENT CHANGE	ANNUAL OPENINGS DUE TO GROWTH
	Total, All Occupations	4,377,000	4,497,400	120,400	2.8%	22,520
1	Home Health Aides	28,700	40,600	11,950	41.6%	1,190
2	Registered Nurses	79,500	89,650	10,150	12.8%	1,010
3	Combined Food Preparation and Serving Workers, Including Fast Food	60,850	68,200	7,400	12.1%	740
4	Nursing Aides, Orderlies, and Attendants	51,350	58,500	7,200	14.0%	720
5	Elementary School Teachers, Except Special Education	50,800	56,500	5,700	11.2%	570
6	Customer Service Representatives	59,400	65,100	5,700	9.6%	570
7	Child Care Workers	40,900	45,250	4,400	10.7%	440
8	Accountants and Auditors	42,800	47,200	4,400	10.3%	440
9	Hairdressers, Hairstylists, and Cosmetologists	28,400	32,500	4,100	14.5%	410
10	Computer Software Engineers, Applications	29,550	33,350	3,750	12.8%	380
11	Teacher Assistants	46,150	49,850	3,750	8.1%	370
12	Waiters and Waitresses	57,600	61,250	3,650	6.4%	370
13	Teachers and Instructors, All Other	35,150	38,700	3,550	10.1%	360
14	Landscaping and Groundskeeping Workers	37,250	40,800	3,550	9.6%	360
15	Self-Enrichment Education Teachers	11,300	14,650	3,350	29.7%	340
16	Network Systems & Data Communications Analysts	10,750	13,750	2,950	27.6%	300
17	Fitness Trainers and Aerobics Instructors	13,300	16,200	2,950	22.0%	290
18	Middle School Teachers, Except Special and Vocational Education	26,350	29,200	2,850	10.8%	290
19	Receptionists and Information Clerks	48,050	50,950	2,950	6.1%	290
20	Preschool Teachers, Except Special Education	14,000	16,800	2,800	19.9%	280
21	Personal and Home Care Aides	8,850	11,550	2,750	31.0%	270
22	Medical Assistants	12,500	15,200	2,700	21.5%	270
23	Retail Salespersons	123,550	126,150	2,600	2.1%	260
24	Medical Secretaries	18,050	20,450	2,400	13.3%	240
25	Licensed Practical and Licensed Vocational Nurses	16,050	18,400	2,350	14.5%	230
26	Dental Assistants	9,300	11,400	2,100	22.8%	210
27	Construction Laborers	24,550	26,650	2,100	8.6%	210
28	Truck Drivers, Heavy and Tractor-Trailer	47,000	49,050	2,050	4.3%	200
29	Social and Human Service Assistants	10,950	12,900	1,900	17.4%	190
30	Security Guards	40,700	42,600	1,850	4.6%	190

Source: New Jersey Department of Labor and Workforce Development, Labor Market and Demographic Research, Occupational and Demographic Research, "Occupational Employment Projections", http://lwd.state.nj.us/labor/lpa/tools/datatools_index.html (accessed April 27, 2012).

composition of each occupation.[6] In Table 2, New Jersey's 30 fastest growing occupations from Table 1 are ranked by the median female wage for each occupation, from lowest to highest, that is, from Waiters and Waitresses (which pays women on average $17,500 annually) to Computer Software Engineers (which pays women $92,000 on average).[7]

To determine how adequate these wages are for women workers, we use the Self-Sufficiency Standard as our benchmark (see Text Box). The Standard provides a measure of the minimum necessary to meet the basic needs of one's household. The Standard is calculated for a wide range of family types, depending on the number of adults, and the number and age of children. It also is calculated by county, as costs differ substantially by where one lives. For this analysis, we use the 2011 New Jersey Standard for two types

6 Note that there were fewer detailed occupations in the ACS data, therefore, in some cases ACS data from a broader occupational group is used when the NJDLWD category was not available. Specific substitutions are footnoted in the table.
7 Median wages are calculated for full-time year-round workers over 16 years of age.

of households: (1) a single adult, and (2) a single parent with a preschooler and a school-age child. Figure 1 illustrates the female median wage for the 30 occupations, with vertical lines representing the Self-Sufficiency annual wages for the least and the most expensive counties, for a single adult and for a single adult with a preschooler and a school-age child.

Of course, a single adult requires less in wages to meet his/her needs, although the costs are substantially different, depending on where one lives, ranging from Atlantic County, where a single adult needs $21,987 to meet her basic needs to Bergen County, which requires a minimum of $35,426 to meet her basic needs. Note that depending upon where one lives, all but four of the female median wages for the fastest growing occupations meet the Standard for a single adult if one lives in Atlantic County, but less than half of these occupations pays a Self-Sufficiency Wage for a single adult if she lives in Bergen County (median wages shown in Table 2). However, if she is a single mother supporting two children, a preschooler and a school-age child, one would need at least $46,439 in Salem County (the least expensive for this family type), and as much as $73,850 if one is living in Bergen County. In the case of the single parent, only two to seven out of the 30 fastest growing occupations, depending on where one lives, pay median female wages at the Self-Sufficiency Standard level.

Which Occupations have Gender-Based Segregation? It has long been thought that an important cause of women workers' lower wages, compared to men, is that they are segregated and/or "crowded" into a relatively few occupations which are dominated by women, and are low-waged. Occupational sex segregation theory posits that women's lower wages come not just from being paid less for doing the same work, but from the fact that women do different jobs, that is, women are concentrated in a relatively few female-dominated occupations, occupational "ghettoes", which are characterized

What is the Self-Sufficiency Standard?

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs—without public or private assistance.

The Self-Sufficiency Standard calculates a family-sustaining wage that does not require choosing between basic necessities such as child care, nutritional food, adequate housing or health care. On the other hand, the Standard is a measurement of essentials excluding longer term needs such as retirement savings or college tuition, purchases of major items such as a car, emergency expenses or extras such as gifts, video rentals or soccer fees.

The Self-Sufficiency Standard differs from the Federal Poverty Level in five important ways:

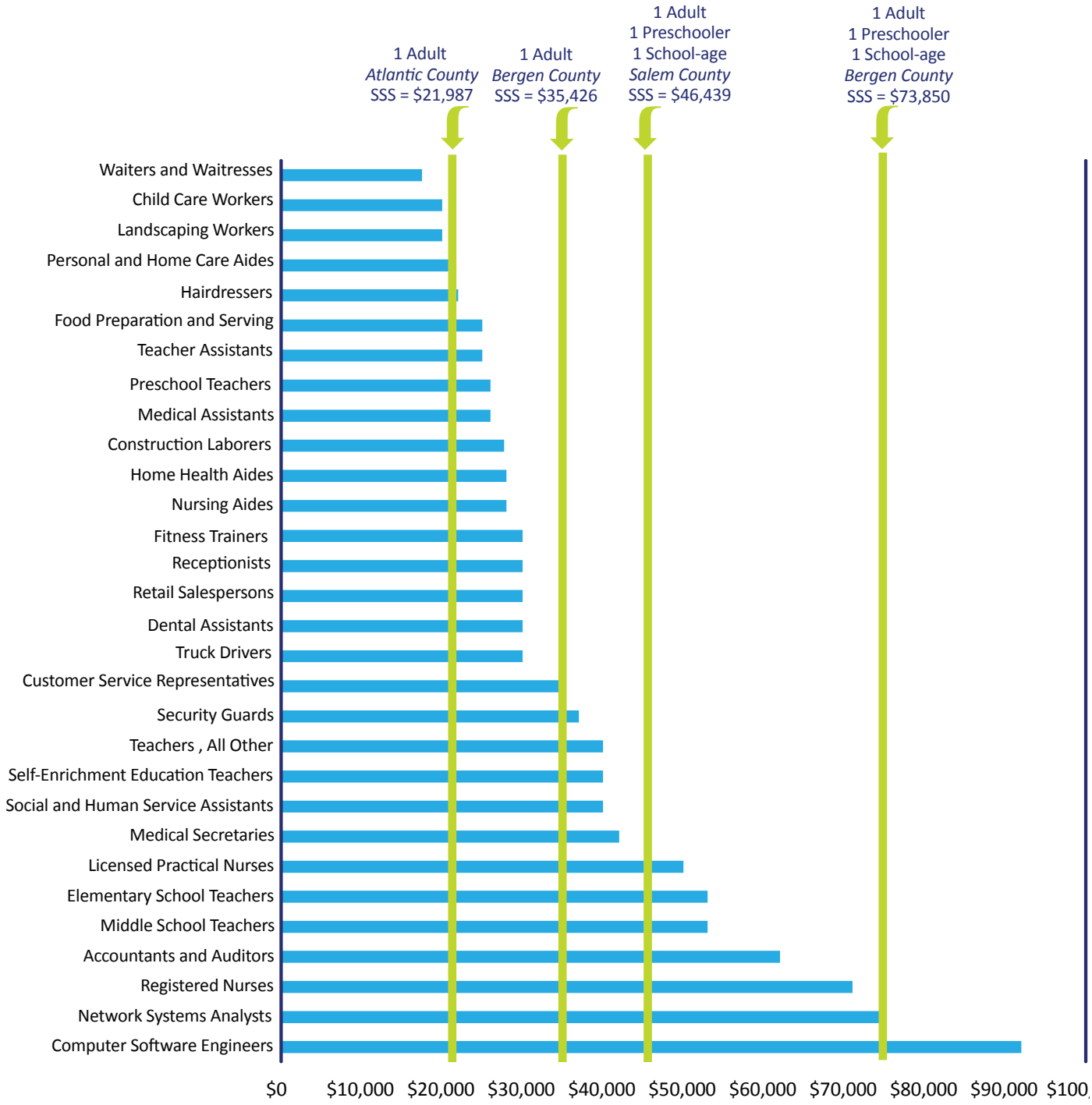
- The Standard independently calculates the cost of each basic need (not just food) and does not assume that any single cost will account for a fixed percentage of the budget.
- The Standard assumes that all adults—married or single—work full-time and includes all major costs (child care, taxes and so forth) associated with employment.
- The Standard varies costs not only by family size (as does the FPL), but also by family composition and the ages of children to create a minimum of 70 family types.
- Whenever possible and appropriate, the Standard varies costs geographically (by state, region, county, and in some cases, by city or locality).
- The Standard includes federal, state and local taxes (e.g., income, payroll and sales taxes) and tax credits. Federal tax credits include the Earned Income Tax Credit (EITC), Child Care Tax Credit (CCTC) and Child Tax Credit (CTC).

In addition, the Standard accounts for the fact that, over time, various costs increase at different rates. For example, food costs, on which the official poverty thresholds are based, have not increased as fast as housing costs. This failure to account for differential inflation rates among other non-food basic needs is one reason that the official poverty thresholds are no longer an adequate measure of the money required to meet real needs.

The resulting Self-Sufficiency Standards are no-frills budgets that allow just enough for families to meet their basic needs at a minimally adequate level. Costs are derived, whenever possible, from the minimally adequate amount needed (e.g., for housing or child care), as determined by government assistance programs.

For more information on how the Standard is calculated see the full 2011 Self-Sufficiency Standard for New Jersey at www.selfsufficiencystandard.org.

FIGURE 1. The Self-Sufficiency Standard for New Jersey, 2011
Comparison of Lowest and Highest Cost Counties for Select Family Types



Sources: Diana Pearce, "The Real Cost of Living 2011: The Self-Sufficiency Standard for New Jersey," http://www.selfsufficiencystandard.org/docs/NJ2011AllFamilies.xls; New Jersey Department of Labor and Workforce Development, Labor Market and Demographic Research, Occupational and Demographic Research, "Occupational Employment Projections", http://lwd.state.nj.us/labor/lpa/tools/datatools_index.html (accessed April 27, 2012); and, U.S. Census Bureau, DataFerrett, 2010 American Community Survey 1-Year Estimates, Public Use Micro Data Sample.

by low wages (as well as being more likely to lack benefits and promotional/income growth potential).

In examining this list of the 30 fastest growing occupations, however, one is struck with the fact that, assuming current composition trends, these expanding occupations in total will provide substantial opportunities for women workers (see Table 2). In fact, just over half (16) of these occupations are predominantly female, with 75% or more of the occupants being female. Altogether, 62% of the current occupants of the fastest growing occupations are female, higher than the overall percentage female in New Jersey's workforce, which is 43% female. Even when we look at just the top half of these occupations, those with the higher wages, they overall average 60% female. Likewise, relatively few are predominantly male, i.e., at least 75% male; in fact, only five occupations are predominantly male: Landscaping and Grounds-keeping, Construction Laborers, Truck Drivers, Security Guards, and Computer Software Engineers. Note that these male-dominated occupations are not concentrated at all at the higher end of the pay scale, but are scattered throughout the list. In short, in terms of the kinds of jobs that will have increased opportunities in the future, women workers are well-positioned to be able to take advantage of these opportunities, and will not be confronting barriers associated with there being few women who are currently in those occupations.

At the same time, although there are many opportunities in these expanding occupations for women, not all of them are desirable ones in terms of wages. Female-dominated occupations are most often seen as problematic because of their generally low pay. Altogether, of the 15 expanding occupations with the least pay, ten are female-dominated while only six of the expanding occupations in the better paid top 15 are female-dominated. So while overall there are a sizable number of opportunities for women workers in these expanding occupations, a substantial number of these jobs do not pay adequate wages, wages at a Self-Sufficiency Standard level, particularly for single parents with families to support (see above). Thus the challenges for women workers in these occupations is one of obtaining higher wages, as well as associated benefits and promotional/wage growth opportunities. Note that a number of these jobs are in the public sphere (such as teachers), or are influenced or partially supported by public supports, such as child care, which is paid for in part by direct subsidies and indirect public and private subsidies (e.g., an example of a "private" subsidy is that of churches housing child care centers and charging lower or no rents). This suggests that there may be some public policy leverage points that may affect the pay rates for some of these occupations. For example, public child care subsidy rates can be set so as to help maintain a "floor" on child care workers' wages. Alternatively, there can be direct subsidies to child care providers to raise wages (a policy that has been shown to also substantially increase child care quality, in part by reducing turnover).

While not having the disadvantage of low pay associated with some female-dominated occupations, the male-dominated expanding occupations present barriers associated with an occupation that is nontraditional for women. For example, among the better paying of these growing occupations is one that is well known as being difficult for women to enter, that of Computer Software Engineers, which currently in New Jersey is only 18% female. Such an occupation and others that are male-dominated, present challenges in terms of issues starting with the discouragement of girls/women to enter these occupations, e.g., STEM fields (Science-Technology-Engineering-Mathematics), and continuing with the structure of work schedules that make difficult work-family balance, as well as gender-based discrimination in wages, promotion, and benefits.

Which Occupations Pay Women Equally? A second gendered aspect of the labor market that affects women's opportunities is that of the gender wage ratio, i.e., the ratio of women's wages to men's wages. Overall, New Jersey's wage ratio (for full-time year-round workers) is 77.6, which is just below the national average of 80. However, among the top 30 occupations, it varies substantially, ranging from 58 to 133. In fact, in three occupations, women's median wages exceed that of men's—Teacher Assistants, Security Guards, and Social and Human Services Assistants. But there is somewhat of a pattern, with the expanding jobs with lower wages for women, also having lower wage ratios. This means that in these jobs, women are not only paid less on average, but are also paid relatively less than men workers who have the same occupation. In eight of the 15 lower paid expanding occupations, the wage ratio is below the statewide average. An example of this phenomenon is that of Medical Assistants—at a median wage of $26,000, female Medical Assistants only earn 58% of the median male wage of $45,000. Indeed, if women in this occupation earned as much as males, it would exceed the Self-Sufficiency Wage for a single person in all New Jersey counties, and is almost enough for a single parent in the lowest cost counties.

This suggests that these expanding occupations, though they currently pay lower wages, often below Self-Sufficiency Standard levels, could provide better economic opportunities

TABLE 2. New Jersey Long-Term Occupational Employment Projections by 2010 Median Annual Earnings of Full-Time Year-Round Workers by Sex. Population 16 years and over.

GROWTH RANK	OCCUPATION TITLE	TOTAL FREQUENCY	MALE MEDIAN WAGE	FEMALE MEDIAN WAGE	FEMALE MEDIAN WAGE AS % OF MALE MEDIAN WAGE	PERCENT OF OCCUPATION THAT IS FEMALE
	Total, All Occupations	2,950,671	$58,000	$45,000	78%	43%
12	Waiters and Waitresses	18,991	$25,000	$17,500	70%	61%
7	Child Care Workers*	13,101	$24,900	$20,000	80%	95%
14	Landscaping and Groundskeeping Workers*	16,753	$30,000	$20,000	67%	1%
21	Personal and Home Care Aides	8,827	$32,000	$21,400	67%	81%
9	Hairdressers, Hairstylists, and Cosmetologists*	10,930	$30,000	$22,000	73%	95%
3	Combined Food Preparation and Serving Workers, Including Fast Food	2,888	$34,200	$25,000	73%	39%
11	Teacher Assistants*	12,872	$24,000	$25,000	104%	95%
20	Preschool Teachers, Except Special Education*	9,581	$28,000	$26,000	93%	97%
22	Medical Assistants	10,019	$45,000	$26,000	58%	90%
27	Construction Laborers*	29,032	$35,700	$27,700	78%	0%
1	Home Health Aides	37,023	$30,000	$28,000	93%	88%
4	Nursing Aides, Orderlies, and Attendants1	37,023	$30,000	$28,000	93%	88%
17	Fitness Trainers and Aerobics Instructors	6,788	$41,000	$30,000	73%	81%
19	Receptionists and Information Clerks	17,895	$35,000	$30,000	86%	89%
23	Retail Salespersons	48,963	$45,000	$30,000	67%	36%
26	Dental Assistants*	4,303	$35,000	$30,000	86%	95%
28	Truck Drivers, Heavy and Tractor-Trailer	63,007	$43,500	$30,000	69%	2%
6	Customer Service Representatives	41,817	$44,500	$35,000	79%	67%
30	Security Guards	22,255	$35,000	$37,000	106%	21%
13	Teachers and Instructors, All Other	9,907	$49,000	$40,000	82%	63%
15	Self-Enrichment Education Teachers[2]	9,907	$49,000	$40,000	82%	63%
29	Social and Human Service Assistants	3,658	$30,000	$40,000	133%	68%
24	Medical Secretaries[5]	95,841	$50,000	$42,000	84%	95%
25	Licensed Practical and Licensed Vocational Nurses	10,379	$55,000	$50,000	91%	92%
5	Elementary School Teachers, Except Special Education	60,653	$62,000	$53,000	85%	75%
18	Middle School Teachers, Except Special and Vocational Education[4]	60,653	$62,000	$53,000	85%	75%
8	Accountants and Auditors	64,566	$90,000	$62,000	69%	45%
2	Registered Nurses	54,988	$80,000	$71,000	89%	91%
16	Network Systems and Data Communications Analysts[3]	18,670	$86,000	$75,000	87%	36%
10	Computer Software Engineers, Applications	32,299	$96,000	$92,000	96%	18%

1 “Nursing, psychiatric, and home health aides” substituted from ACS data for wage estimates

2 “Other teachers and instructors” substituted from ACS data for wage estimates

3 “Computer systems analysts” substituted from ACS data for wage estimates

4 Elementary and Middle School Teachers are counted together for wages estimates in ACS Data-see Elementary Teachers Above

5 “Secretaries and administrative assistants” substituted from ACS data for wage estimates

* Sample size from ACS wage estimate data small. US median wage substituted for NJ median wage.

Source: New Jersey Department of Labor and Workforce Development, Labor Market and Demographic Research, Occupational and Demographic Research, “Occupational Employment Projections”, http://lwd.state.nj.us/labor/lpa/tools/datatools_index.html (accessed April 27, 2012); and, U.S. Census Bureau, DataFerrett, 2010 American Community Survey 1-Year Estimates, Public Use Micro Data Sample.

for women if the gender gap in wages could be more effectively addressed. In short, it is the wage paid women, not the occupational wage overall, that is an issue with many of these occupations. While this data cannot answer the question of why the gender wage gap is so large in some of these occupations, attention to the sites, industry sector, and type of organization in which men compared to women workers in the particular occupation are located, could provide some guidance in terms of placing newly trained/graduated women workers to avoid a "gender penalty". Gender-based discrimination in wages at the establishment level, including through different job categorization, may also be a source of these pay differentials.

In contrast to the lower paid expanding occupations, among the higher paid expanding occupations, the gender wage ratio is above the statewide average in all but two of the occupations, and is over 80 in 12 of these 15 occupations (but only over 80 in five of the 15 lower paid expanding occupations). Thus the wages paid women in these occupations are not only higher, but are more nearly the same as men who are in the same occupation. This may also reflect more emphasis on higher technical skill/education requirements regardless of gender that more often characterize these higher paid jobs, a subject to which we now turn.

How do Educational Requirements Impact Opportunities for Women? As can be seen in Table 3, there is a strong relationship between higher wages and higher education requirements by occupation. Five of the six highest paid of these 30 occupations requires a bachelor's degree (or more) for entry, and the sixth, registered nurses, increasingly also requires a bachelor's degree. However, below that level, for the twelve jobs in the "middle" in this table, which pay women workers on average $30,000 to $50,000, most only require a high school degree, with only one requiring a bachelor's degree, and only two requiring some postsecondary education less than a four year degree. There is even one of these occupations for which having an education that is less than high school is acceptable (retail salespersons). Those in the bottom 15 have a range of educational requirements, but substantially less than the top 15 expanding jobs.

Note that as observed above, occupations with higher education requirements, that is, a postsecondary certificate or degree, also tend to have greater gender parity in wages. In fact of the 12 occupations requiring education beyond a high school degree, only two have wage ratios below the all-occupation statewide average of 78. In contrast, three of the 11 occupations requiring a high school degree, and five out of seven of those accepting less than a high school education, have wage ratios below the statewide average of 78. Thus in addition to higher wages, a secondary benefit of entering expanding occupations that require higher levels of education is that such occupations also have a higher level of wage equity between men and women workers.

This analysis clearly shows that education beyond high school is key to accessing many of the better paying of these expanding jobs. At the same time, there are many occupations that require no more than a high school degree, with a few requiring some but not extensive post-secondary education or training. Whether or not one has or can acquire the needed educational achievement level thus helps to determine what opportunities are available.

The Role of New Jersey Talent Sector. The New Jersey Talent Sector in which the largest number of expanding occupations falls is that of health (see Table 3). There are eight health occupations that fall into this sector: Personal and Home Care Aides, Medical Assistants, Home Health Aides, Nursing Aides and Orderlies, Dental Assistants, Medical Secretaries, Licensed Practical and Vocational Nurses, and Registered Nurses. As such, they also encompass a range of salaries for women workers, from a median of $21,400 for Personal and Home Care Aides to $71,000 for Registered Nurses. Likewise, educational requirements also show a range from less than high school to an associate's degree (for registered nurses). Thus while providing a large number of opportunities for women workers (these occupations range from 81% to 95% female), they also encompass many jobs that pay less than self-sufficiency wages, sometimes substantially less, particularly for single parents, presenting a challenge for achieving economic security in the health field.

The Technology and Entrepreneurial Network has two expanding occupations, that of Network Systems and Data Analysts and Computer Software Engineers, while the Transportation Network has one (Truck Drivers, Heavy and Trailer), and Financial has one (Accountants and Auditors). All four of these occupations in these three Networks are well-paying jobs for women, but all four also have relatively fewer opportunities for women (in terms of current percentage female in the occupation) and/or lower rage ratios, so that the challenge in these fields is one not of low wages, but rather of gaining improved access and entry of women workers into these nontraditional but expanding occupations.

The remaining 18 occupations do not fall specifically into any of the current talent networks. This raises the issue of

TABLE 3. New Jersey Long-Term Occupational Employment Projections by 2010 Median Annual Earnings of Full-Time Year-Round Workers for Females by Education Requirement, Job Training, and New Jersey Talent Network.

GROWTH RANK	OCCUPATION TITLE	TYPICAL EDUCATION NEEDED	ON-THE-JOB TRAINING NEEDED	FEMALE MEDIAN WAGE	TALENT NETWORK
	Total, All Occupations	Stable	Stable	$45,000	
12	Waiters and Waitresses	Less than high school	Short-term	$17,500	
7	Child Care Workers*	High school diploma or GED	Short-term	$20,000	
14	Landscaping and Groundskeeping Workers*	Less than high school	Short-term	$20,000	
21	Personal and Home Care Aides	Less than high school	Short-term	$21,400	Health Care
9	Hairdressers, Hairstylists, and Cosmetologists*	Postsecondary award	None	$22,000	
3	Combined Food Preparation and Serving Workers, Including Fast Food	Less than high school	Short-term	$25,000	
11	Teacher Assistants*	High school diploma or GED	Short-term	$25,000	
20	Preschool Teachers, Except Special Education*	Associate's degree	None	$26,000	
22	Medical Assistants	High school diploma or GED	Moderate-term	$26,000	Health Care
27	Construction Laborers*	Less than high school	Short-term	$27,700	
1	Home Health Aides	Less than high school	Short-term	$28,000	Health Care
4	Nursing Aides, Orderlies, and Attendants[1]	Postsecondary award	None	$28,000	Health Care
17	Fitness Trainers and Aerobics Instructors	High school diploma or GED	Short-term	$30,000	
19	Receptionists and Information Clerks	High school diploma or GED	Short-term	$30,000	
23	Retail Salespersons	Less than high school	Short-term	$30,000	
26	Dental Assistants*	Postsecondary award	None	$30,000	Health Care
28	Truck Drivers, Heavy and Tractor-Trailer	High school diploma or GED	Short-term	$30,000	Transportation, Logistics, & Distribution
6	Customer Service Representatives	High school diploma or GED	Short-term	$35,000	
30	Security Guards	High school diploma or GED	Short-term	$37,000	
13	Teachers and Instructors, All Other	Bachelor's degree	None	$40,000	
15	Self-Enrichment Education Teachers[2]	High school diploma or GED	None	$40,000	
29	Social and Human Service Assistants	High school diploma or GED	Short-term	$40,000	
24	Medical Secretaries[5]	High school diploma or GED	Moderate-term	$42,000	Health Care
25	Licensed Practical and Licensed Vocational Nurses	Postsecondary award	None	$50,000	Health Care
5	Elementary School Teachers, Except Special Education	Bachelor's degree	Internship/ residency	$53,000	
18	Middle School Teachers, Except Special and Vocational Education[4]	Bachelor's degree	Internship/ residency	$53,000	
8	Accountants and Auditors	Bachelor's degree	None	$62,000	Financial Services
2	Registered Nurses	Associate's degree	None	$71,000	Health Care
16	Network Systems and Data Communications Analysts[3]	Bachelor's degree	None	$75,000	Technology & Entrepreneurship
10	Computer Software Engineers, Applications	Bachelor's degree	None	$92,000	Technology & Entrepreneurship

1 "Nursing, psychiatric, and home health aides" substituted from ACS data for wage estimates

2 "Other teachers and instructors" substituted from ACS data for wage estimates

3 "Computer systems analysts" substituted from ACS data for wage estimates

4 Elementary and Middle School Teachers are counted together for wages estimates in ACS Data-see Elementary Teachers Above

5 "Secretaries and administrative assistants" substituted from ACS data for wage estimates

* Sample size from ACS wage estimate data small. US median wage substituted for NJ median wage.

Source: New Jersey Department of Labor and Workforce Development, "Occupational Employment Projections", http://lwd.state.nj.us/labor/lpa/tools/datatools_index.html (accessed April 27, 2012); and, U.S. Census Bureau, DataFerrett, 2010 American Community Survey 1-Year Estimates, Public Use Micro Data Sample.

how some of the opportunities provided by these expanding occupations, plus some of the challenges outlined above facing women workers, can best be dealt with by workforce and related agencies.

PROFILE OF NEW JERSEY WOMEN HOUSEHOLDERS WITH INADEQUATE INCOME

Up until now this analysis has focused on the labor market. For this final section, we focus on women workers, and in particular on women householders who have inadequate income, as they would be the focus of workforce and gender equity policies. There are 281,434 women householders in New Jersey with inadequate income, that is, their households have income less than the Self-Sufficiency Standard, which is the lowest possible amount needed to meet basic needs at a minimally adequate level.[8] Women householders are much more likely to have inadequate income, with 27% having income below the Standard, compared to 15% of men householders.

About three-fourths of women householders with inadequate income in New Jersey are in family households. Almost half (48%) of women householders below the Self-Sufficiency Standard are single mothers, with 70% having two children. (They are more likely to be single mothers than women householders above the Standard, of which only 13% are single mothers.) The remaining one-fourth of women householders with inadequate income are in non-family households, 80% of which are single person households.

Women householders (those with no spouse present)[9] below the Standard are more likely to be women of color than those above the Standard: 35% are African American (compared to 19% of women householders above the Standard), and 27% are Latina (compared to 12% of women householders above the Standard). However, only 26% of women householders below the Standard are not native-born, and only around half of these are non-citizens.

Most women householders with inadequate income are in the workforce, with 71% in the labor force. Of women householders below the Self-Sufficiency Standard, 20% have more two or more workers in the household, 28% have one full-time year-round worker, 32% have one part-time or part-year worker, and only 21% have no workers at all. However, during the recession, overall women's unemployment rate in the United States rose to an 8.6% average in 2010 (men's unemployment rate was 10.5% on average in 2010, however, by March 2012 the unemployment rate had dropped to 8.3% for men and 8.1% for women).[10]

At the same time, women householders with incomes below the Standard in New Jersey are relatively well educated, with only 22% lacking a high school degree. Of those with high school or more, 27% have a high school degree, 32% have some college, and 19% have a bachelor's degree or more. This is similar to men below the Standard, 22% lack a high school degree, 20% have a high school degree, 31% have some college, and 27% have a bachelor's degree or more.

Of the 10 most common occupational categories held by women householders below the Standard (see Table 4), seven are held in common with the occupations held by women householders above the Standard: these seven include Office Administration; Sales and Cashier; Gaming, Personal Care, and Service Workers; Food Industry Workers; Teachers; Operating Machine; and Medical. Indeed, there is more segregation by gender, than by whether they are above or below the Standard. At the same time, what distinguishes those above and below are the very different wages for each group, even as they share many occupations. While the median wages of women householders are 90% of those of men householders who are below the Standard, the wages of women householders below the Standard are much less than women above the Standard ($9.34 versus $21.63 for those above), or about 43% of women householders above the Standard.

To summarize, women householders in New Jersey with inadequate income cannot be characterized as having substantial deficits that would handicap them in their efforts to become economically self-sufficient. Approximately four out of five have at least a high school degree, and half have some college or more. Most work in the same occupational categories as women above the Standard. Yet clearly they are in very different jobs—even if these are the same occupations as those above the Standard—with wages that are too low to be able to provide the minimum necessary to meet their households' basic needs. This suggests that for most women householders, gaining access to the specific jobs that pay self-sufficiency level wages within expanding occupations, as well as securing equity in wages, is key to women householders achieving wages that are adequate to their household's needs.

8 Data in this section are author's calculations of U.S. Census Bureau's, 2005 American Community Survey. Diana Pearce (2008), "Not Enough to Live on: Characteristics of Households Below the Real Cost of Living in New Jersey", http://www.selfsufficiencystandard.org/docs/New Jersey Demographic.pdf. Note that this analysis is of data prior to the Great Recession.

9 These calculations are based on female households with no spouse present. Women households who are married are not included in these calculations.

10 U.S. Bureau of Labor Statistics, "Labor Force Statistics from the Current Population Survey," http://www.bls.gov/cps/ (accessed April 27, 2012).

TABLE 4. Top Ten Occupational Categories of Female Householders Above and Below the Self-Sufficiency Standard: New Jersey 2005

HOUSEHOLDS BELOW THE SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE THE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Office Administration	52,254	19%	19%	1	Office Administration	175,941	24%	24%
2	Sales & cashier	28,494	10%	29%	2	Teachers	79,915	11%	34%
3	Gaming, Personal Care & Service Workers	20,907	7%	36%	3	Managers	78,562	10%	45%
4	Medical Assistants	20,742	7%	43%	4	Sales & Cashier	62,440	8%	53%
5	Food Industry Worker	19,300	7%	50%	5	Medical	61,582	8%	61%
6	Teachers	17,207	6%	56%	6	Financial Specialist	49,912	7%	68%
7	Housekeeping / Janitor	15,246	5%	62%	7	Gaming, personal care and service workers	21,395	3%	71%
8	Operating Machine	14,132	5%	67%	8	Counseling (including religion)	21,171	3%	74%
9	Moving	8,630	3%	70%	9	Operating Machine	19,638	3%	76%
10	Medical	6,912	2%	72%	10	Food Industry Worker	18,455	2%	79%

SOURCE: Diana Pearce (2008), "Not Enough to Live on: Characteristics of Households Below the Real Cost of Living in New Jersey", www.selfsufficiencystandard.org/docs/New Jersey Demographic.pdf

At the same time, this profile reveals specific characteristics of women householders with inadequate income that would need to be addressed to achieve economic security for women workers now lacking adequate income. Because about half are single mothers, many with young children, many require child care, either full time for children below school age, or before and after school for those with school-age children. Child care is for many of these families the largest or second largest expense, rivaling that of housing. Substantially reducing child care costs through child care subsidies can go a long way to making entry level wages stretch enough to meet costs, so that coupled with wage progression or obtaining training/education to enter higher paying occupations, can be an effective pathway to self-sufficiency.

In addition, women workers face gender discrimination, or for women of color, gender and race discrimination in the labor market. This can be seen most dramatically in terms of "returns" to education: women householders, particularly those who are women of color, have higher levels of income inadequacy at every educational level than do men householders (see Figure 2). Put another way, women householders need more education to achieve the same level of income adequacy of men, such that women of color who have a college degree still have income inadequacy rates that are higher than white men with high school degrees only. This means that attention and emphasis on the goal of achieving gender and race equity in wages at placement in initial jobs for graduates of training/education programs could help decrease these gender and/or race differentials in wage adequacy.

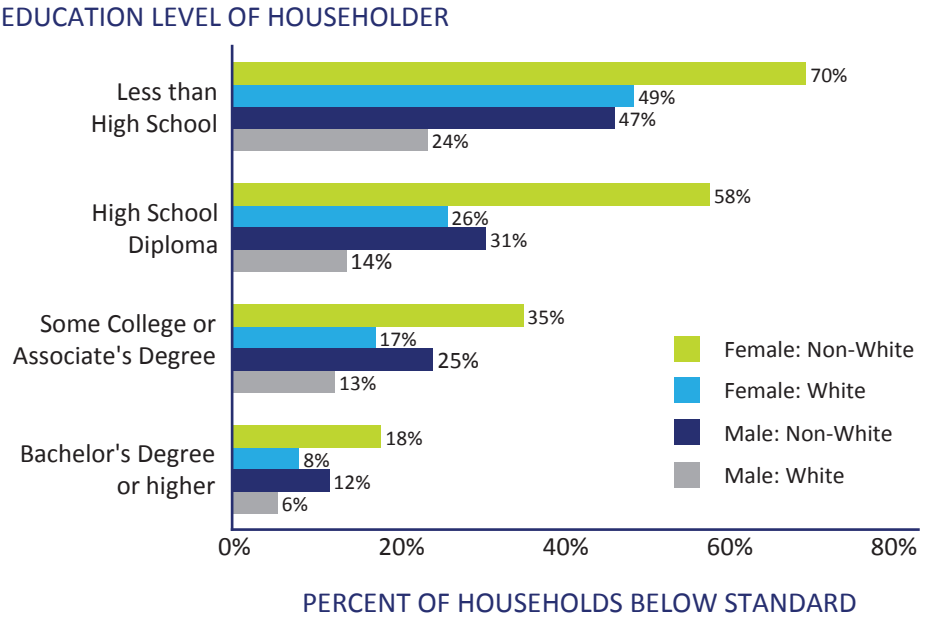
CONCLUSION

This report has reviewed labor market and demographic trends in order to determine the best opportunities available to women workers in New Jersey. The Self-Sufficiency Standard provided the benchmark for determining which jobs/occupations have adequate wages, as it measures the minimum needed to meet basic needs (housing, food, child care, health care, and so forth) at a minimally adequate level without public or private assistance.

After determining which occupations are projected to grow the most, providing a list of the "top 30" occupations in terms of gross net increase in opportunities, the report came to four conclusions.

First, since the focus of this analysis is on women workers, this analysis looked at the wages of women in these top occupations, and compared them to the Standard. Since the Standard varies by family type, this analysis looked at the Standard for women householders in two types of households with very different expenses: the Standard for a single adult, as well as the Standard for a single adult with two children (one preschooler and one school-age). Of course, costs of living vary across New Jersey as well. The results revealed that all but four of the occupations provide women workers on average

FIGURE 2. Percentage of Households Below the Self-Sufficiency Standard by Race, Gender, and Educational Level of Householder, New Jersey 2005



SOURCE: Diana Pearce (2008), "Not Enough to Live on: Characteristics of Households Below the Real Cost of Living in New Jersey", http://www.selfsufficiencystandard.org/docs/New Jersey Demographic.pdf

adequate wages if she was a single adult and lived in Atlantic County, but only about half did so if she lived in the most expensive county, Bergen County. For the single parent, only two occupations provide sufficient wages if she lives in Bergen County, and only seven occupations do so if she lives in the least expensive county for this family type (Salem County). *Thus finding adequate wages for women workers, particularly those supporting a family as well as themselves, will prove challenging even in the growing occupations, depending on occupation and where they live.*

Second, when these 30 expanding occupations were examined in terms of occupational gender segregation, the results were mixed: on the one hand, women workers consisted of more than 60% of workers in these jobs, well above their overall percentage in the labor market, meaning that women workers are not excluded at all from the growth sectors of the New Jersey economy. However, among the 15 occupations in the lower half of these occupations (in terms of female wages), ten are female-dominated, compared to only six of the 15 occupations in the upper half of the wage distribution. Thus the issue of low pay traditionally associated with female-dominated occupations is found here, in the growing sectors of the NJ economy. At the same time, *in the relatively well-paying male-dominated occupations, there continues to be barriers of access*, such as the STEM fields.

Third, considerable variation was found when analyzing the gender wage ratio, with women's median wages as a percentage of men's median wages ranging from 58% to 133%, including three occupations where women's wages exceed men's. The most challenging finding here is that the gender wage ratio is highest for the better paying jobs, so that women workers in expanding but low wage jobs, also tend to have lower wages compared to men workers in these occupations than is true of higher paying jobs. *This suggests that addressing gender wage gaps in some of these lower wage occupations would have a substantial impact on women workers economic well-being.*

Fourth, this examination found a strong relationship between women's wages and educational requirements. That is, the higher paying of these occupations almost all required a bachelor's degree for entry, while the lower the pay, the less the educational requirement, with few exceptions. In addition *the higher-paying/higher education requirement jobs had greater gender equity in terms of the gender wage ratio.*

In terms of the New Jersey Talent Sectors, a substantial number of occupations (eight) fell into the Health Sector, with a few

others falling into several other sectors. However, more than half of the expanding occupations are not included at this time in any of the Talent Sectors.

This report concluded with an analysis of relevant demographic trends, in particular the characteristics of women householders with inadequate income. This analysis found that:

- NJ women householders are almost twice as likely to have inadequate income (27%) as male householders (15%).
- About half of NJ women householders with inadequate income are single parents, and about one-fourth are non-family householders (most of whom are in single person households).
- NJ women householders with inadequate income are more likely to be women of color, as 35% are African American and 27% are Latina.
- Most NJ women householders with inadequate income are in the workforce, and all but one-fifth of their households have at least one worker, with about one-fourth of these being full-time and year-round workers.
- NJ women householders with inadequate income are relatively well educated, with only 22% lacking a high school degree, 27% with a high school degree, and more than half having some college or a college degree.
- NJ women householders with inadequate income are in occupational categories that overlap substantially with women householders above the Standard. In spite of this overlap, which reflects substantial segregation by gender, these women workers have wages that average only $9.43 per hour, only 43% of the average of women householders above the Standard, who average $21.63 per hour.

Altogether, this analysis suggests that expanding opportunities for women workers in the labor market requires primarily addressing the inequity in wages and "returns" to education that women, especially women of color, experience and which results in disproportionately low and inadequate wages.

About the Author

Diana M. Pearce, PhD teaches at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women (WOW). She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her PhD degree in Sociology and Social Work from the University of Michigan.

Center for Women's Welfare

...advancing economic justice through research and the Self-Sufficiency Standard

The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to research and evaluate public policy related to income adequacy; to create tools to assess and establish income adequacy, and to develop programs and policies that strengthen public investment in low-income women, children, and families. Initially through a partnership with WOW, and now independently, the Center has calculated the Self-Sufficiency Standard for 37 states, New York City, and the District of Columbia. Since 1996, through the reports, projects, and online tools, the Self-Sufficiency Standard has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information and access to this data, call (206) 685-5264 or visit www.selfsufficiencystandard.org.

SETC New Jersey State Employment and Training Commission

The Council on Gender Parity in Labor and Education's mission is to recommend policies, strategies and programs that address gender-based barriers and encourage equal participation of students and workers in education, training, and employment. Research reports on relevant topics and industry sectors are often completed by the Council, as well as an annual conference on Women in Science, Technology, Engineering, and Math. The Gender Parity Task Force was first established by the SETC in 1993, and the council was permanently established through legislation in 1999. The Council is legislated to consist of 17 members: six members are appointed by the SETC and six members are appointed by the Division on Women, with not more than half of these members shall be of the same political party. In addition, five members serve ex-officio and are appointed by the Commissioners of Community Affairs, Education, Human Services, Labor and Workforce Development and the Secretary of Higher Education. For more information visit www.njsetc.net/njsetc/commission/parity/.