



## THE ECONOMIC STATUS OF WOMEN IN CALIFORNIA

November 2004

### ➤ **More than 10 percent of California women live in poverty.**

One in eight California women are poor, compared to one in 10 California men. Women account for almost 80 percent of single parents living with children, and 28 percent of them have incomes below the federal poverty threshold (\$14,824 for a mother with two children in 2003). Nineteen percent of single women living alone are poor. In married-couple families, only 7 percent of women are poor. Among poor women between the ages of 25 and 59, 36 percent work, 25 percent have a working husband, and 25 percent rely on public assistance as their main income source.

### ➤ **Most working-age women are in the labor market.**

In the late 1960s, just under half of working-age women (ages 25 to 59) were in the labor market. By the mid-1980s, that share climbed to 69 percent and has held fairly steady since. Most of the increase has come from increasing employment of married women and women with young children (see Figure 1). Only about half of women work full-time. Women make up about 45 percent of California workers but only 33 percent of workers in the highest-paid occupations (e.g., doctors, lawyers, and engineers). About 27 percent of California businesses are owned by women.

### ➤ **Although women earn less than men, wives' earnings have driven family income growth.**

In 2003, California working women (ages 25 to 59) worked an average 1,780 hours per year and earned an average \$32,900. Men worked an average 2,090 hours and earned an average \$48,800. Per hour, women earned an average of \$18.20 – about 80 percent of the \$22.50 average for men. Although about 70 percent of married women earn substantially less than their husbands, wives' earnings have been the main source of family income growth. In 2003, for working-age women in married-couple families, median family income was \$70,000, up 8 percent from 1979. But median income from all sources *except wives' earnings* was \$49,500 in 2003, down 6 percent from 1979.

### ➤ **Full-time care for a preschool child consumes a large percentage of women's earnings.**

For a 2 to 5 year old child, this care averaged \$6,739 in 2002. That represents almost 20 percent of pretax earnings for a woman working full-time at the hourly average of \$18.20 and almost 50 percent for a woman working full-time at the \$6.75 minimum wage. Newborn to 5 year old children with parents working regular, full-time hours spend an average 38 hours per week in nonparental care. Fifty-four percent are in a structured-care setting, 43 percent are cared for by a relative, and 46 percent are in multiple care arrangements. Of working-age mothers with children ages 1 to 3, 50 percent of those who are married and 70 percent of those who are single work.

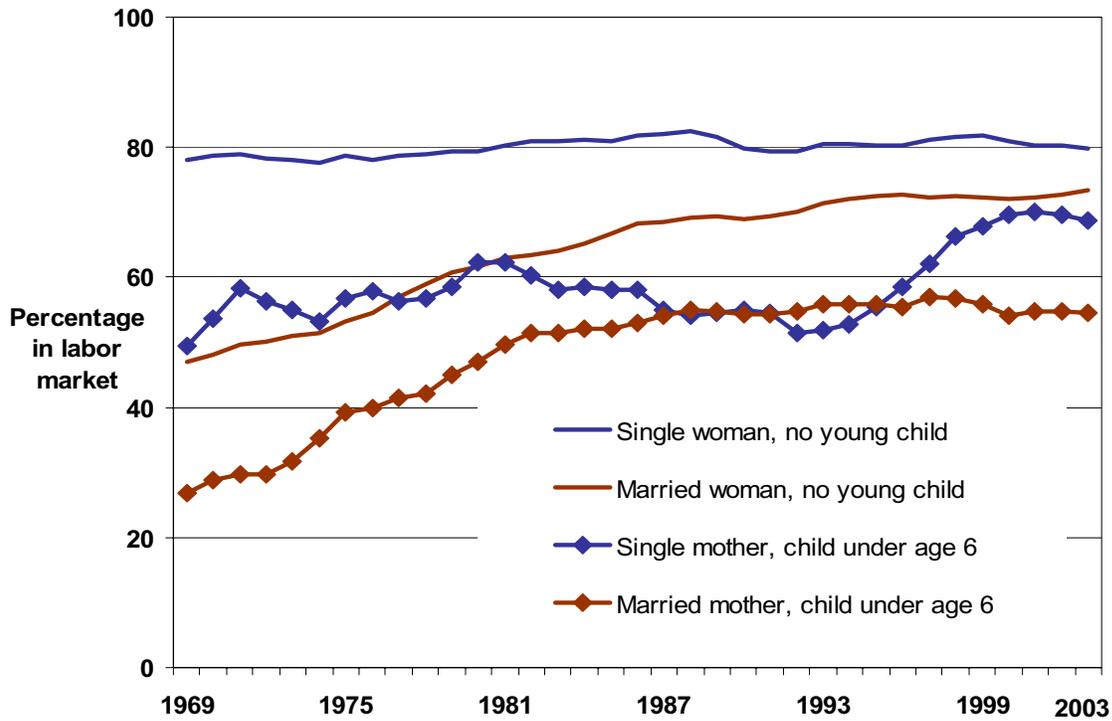
### ➤ **Many women lack health insurance.**

One in six California women ages 18 to 64 does not have health insurance, compared to one in five men. Women are more likely (17%) than men (13%) to report delaying medical care and more likely than men (27% to 21%) to say that the reason was expense or lack of insurance coverage.

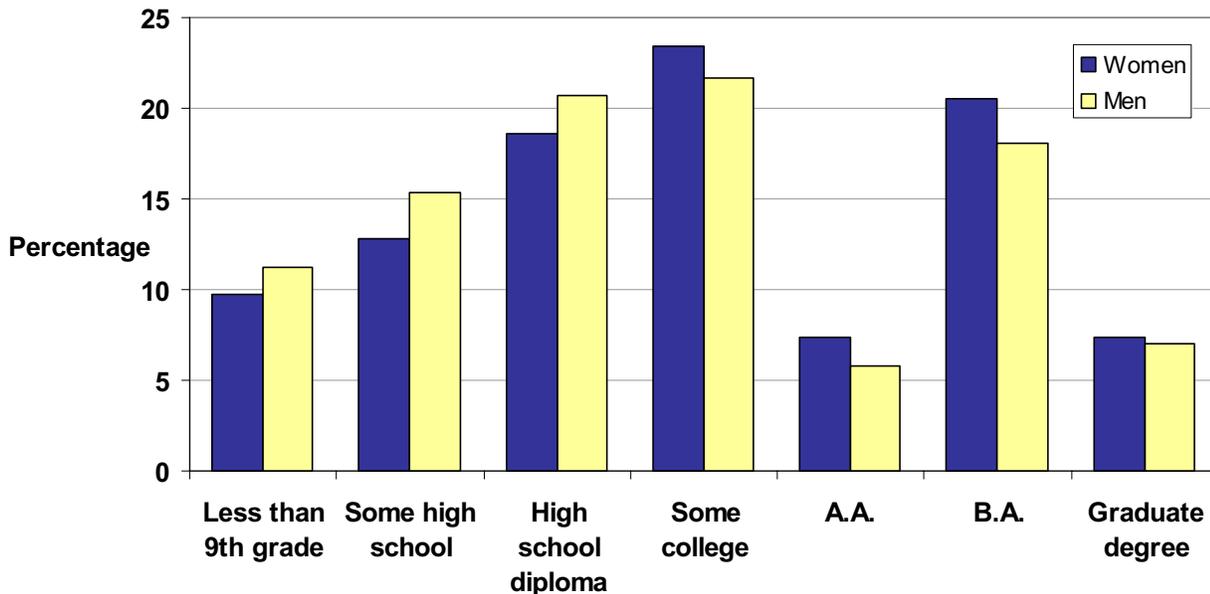
### ➤ **Women live longer than men but are more likely to be poor in old age.**

Almost 60 percent of Californians over age 70 are women. Life expectancy for women is almost 81 years compared to 76 years for men. Of all people over age 70, 11 percent of women and 8 percent of men are poor. Social security benefits followed by retirement income are the main sources of family income for women and men over age 70.

**Figure 1**  
**Trends in Women's Labor Force Participation, Ages 25-59, 1969-2003**



**Figure 2**  
**Educational Attainment of California Women and Men, Ages 25-35, 2000**



Sources and Notes: Health information is from the California Health Interview Survey, 2001 ([www.chis.ucla.edu](http://www.chis.ucla.edu)). Women's business ownership is for 1997 from the Institute for Women's Policy Research ([www.iwpr.org](http://www.iwpr.org)). Child care costs are for 2002 from California Child Care Resource and Referral Network ([www.rnetwork.org](http://www.rnetwork.org)). All remaining statistics are PPIC calculations from the Current Population Survey, Census 2000, the National Survey of American Families, and California death certificates. Figure 1 shows a three-year moving average. Family income adjusted for family size to represent a family of four.