CALIFORNIA BUDGET PROJECT

policy points

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HOW THE OTHER HALF FARED: THE IMPACT OF THE GREAT RECESSION ON WOMEN

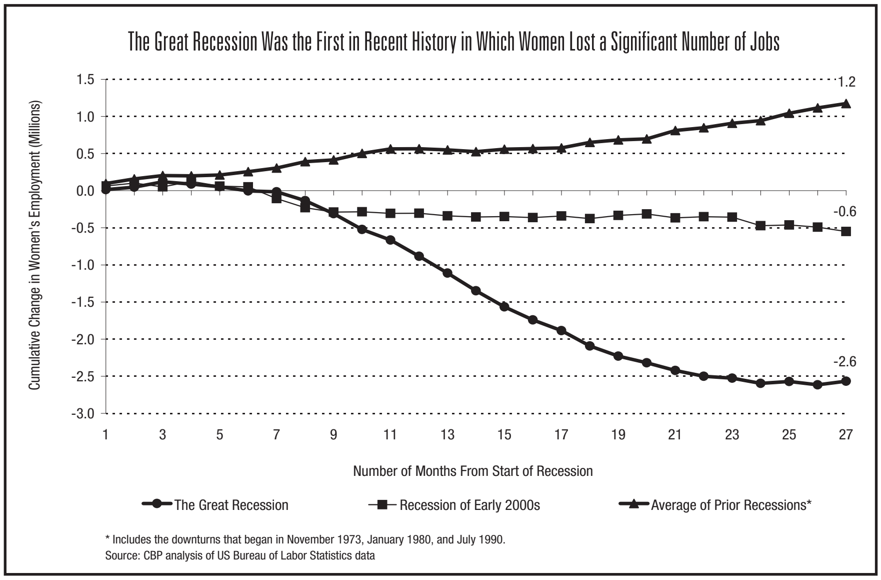
The Great Recession was widely proclaimed to be a "mancession" because more than two out of three of the jobs lost during the downturn were jobs held by men. Yet the recession had a significant impact on women and their families as well. The Great Recession was the first in recent history in which women experienced substantial job loss. Women supporting families without the help of a spouse were hit particularly hard. In 2009, California's unmarried women with children were nearly twice as likely as their married counterparts – both men and women – to be unemployed, and their average weekly hours of work declined more than at any point in the last 20 years, diminishing their total earnings. Married women, on the other hand, increasingly became the sole breadwinners for their families as their husbands lost their jobs. The number of California's married-couple families with children relying solely on the earnings of wives increased by 77.7 percent between 2006 and 2009. Yet as more families depended on women's earnings alone to make ends meet, many faced reduced incomes. Additionally, many women and their children lost access to health coverage as a result of the loss of their own or their spouse's job.

KEY FACTS

- **The Great Recession was the first in recent history in which women lost a substantial number of jobs.**

In March 2010 – 27 months into the Great Recession – 2.6 million fewer US women (3.8 percent) had jobs than in December 2007, the beginning of the downturn.[1] In contrast, 27 months after the recession of the early 2000s began, women's employment had declined by 550,000 – less than 1 percent – and women actually gained jobs throughout the three prior recessions.[2] In addition, although men were more likely than women to lose their jobs during the Great Recession, women became increasingly vulnerable to job loss as the recession wore on. Nationally, more than two out of three (68.7 percent) of the nonfarm jobs lost between December 2007 and March 2010 were jobs held by men.[3] This trend reflects the fact that job losses were concentrated in construction and manufacturing – sectors of the economy that disproportionately employ men.[4] However, later in the recession, layoffs shifted away from construction and manufacturing to sectors that employ a greater share of women.[5] For example, the number of California's jobs in the local government sector, which primarily includes jobs in K-12 public schools and community colleges, started to decline in the summer of 2008, approximately one year after the recession began in California.[6] These job losses disproportionately affected women, who represent more than six out of 10 workers in this sector nationally.[7]

In coming years, unemployment could continue to affect a growing share of women given that California's local government sector is projected to decline further in 2010 and 2011, while the construction and manufacturing sectors are expected to begin adding jobs.[8]

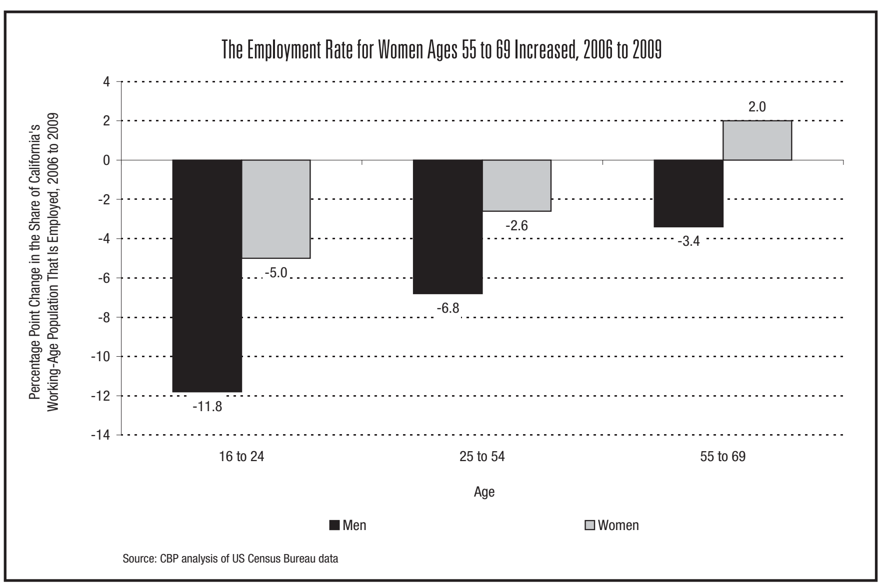


- **The jobless rate for women reached at least a 30-year high during the Great Recession.**

The recent recession caused the unemployment rate for California's women to rise to its highest level in at least a generation. Women's jobless rate exactly doubled between 2006 and 2009, rising from 5.0 percent to 10.0 percent – half a percentage point higher than its prior peak in 1982.[9] However, disproportionate job losses in construction and manufacturing have meant that men's jobless rate has increased more than women's. The unemployment rate for California's men more than doubled between 2006 and 2009, increasing from 4.7 percent to 12.3 percent.[10] In fact, in 2009, the gap between the unemployment rate of California's men and women was the widest since at least 1979.[11]

- **The employment rate of older women increased during the recession.**

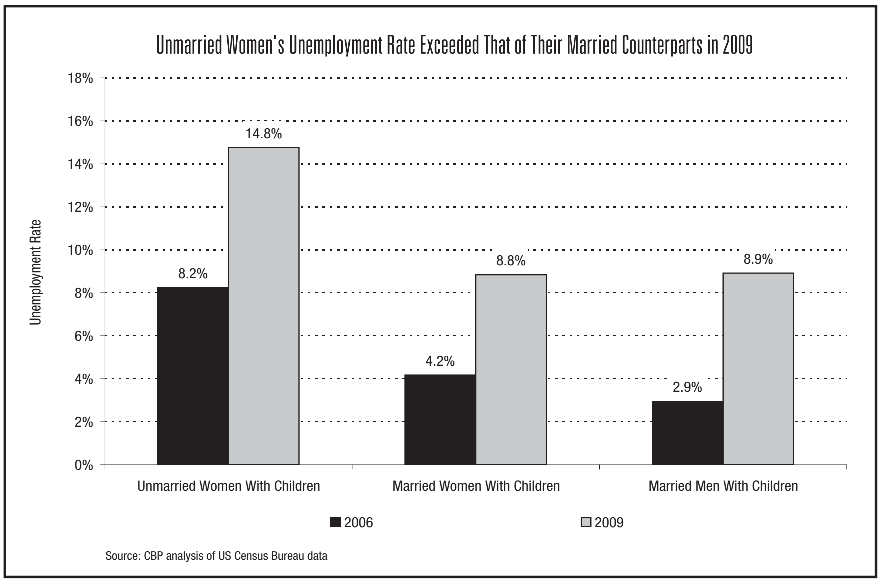
The share of women ages 55 to 69 who were working rose by 2.0 percentage points between 2006 and 2009, from 46.4 percent to 48.4 percent, while the share of men in this age range with jobs declined by 3.4 percentage points.[12] Increased employment for older women could be due to more women delaying retirement, as well as more retirees going back into the workforce to supplement their incomes.[13] Indeed, the sharp decline in the



stock market throughout much of the recession took a toll on many individuals' retirement savings, increasing the incentive for those at or near retirement age to continue working.[14] In addition, falling home prices have contributed to diminished retirement security for homeowners.[15]

- **California's single mothers were hit particularly hard during the recession.**

The employment rate for unmarried women with children declined by 4.7 percentage points between 2006 and 2009, from 67.5 percent to 62.8 percent.[16] This drop diminished the strong employment gains made by single women supporting families in the 1990s and early 2000s.[17] In fact, California's unmarried women with children were nearly twice as likely as their married counterparts – both men and women – to be unemployed in 2009. The jobless rate for unmarried women with children was 14.8 percent in 2009, compared to 8.8 percent for married women with children and 8.9 percent for married men with children.[18] However, even during good economic times, single women supporting families are more likely than their married counterparts to be unemployed.



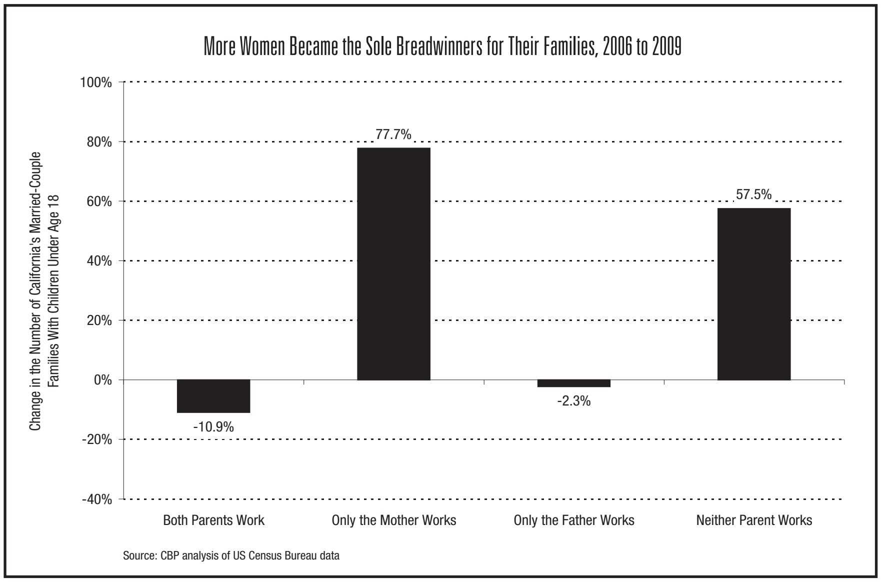
The weekly hours worked by single women supporting families also declined substantially during the downturn. In 2009, these women worked 36.6 hours per week, on average, down from 38.6 hours per week in 2006; this represented the largest decline in the average weekly hours of single women with children in at least 20 years.[19] Job loss and reduced hours of work for unmarried women supporting children is of particular concern given that these families – which represent nearly one out of four California families with children – largely depend on women's earnings alone to make ends meet.[20]

- **The share of women in the workforce increased during the recession, reflecting a growing share of married women with jobs or actively looking for work.**

The share of California's women who are in the labor force, which includes those who are employed or actively looking for jobs, increased by 1.0 percentage point between 2006 and 2009, from 56.7 percent to 57.7 percent.[21] This trend reflects an increased share of married women with jobs or actively looking for work: The share of wives who are in the labor force rose by a substantial 2.4 percentage points between 2006 and 2009.[22] This marks a reversal in the trend of the prior few years, when the share of wives in the labor force declined.[23] These findings suggest that the recession prompted married women to enter the workforce to help support their families in response to their husbands' job loss or reduced hours of work.[24]

- **More women became the sole breadwinners for their families during the recession.**

The number of married-couple families with children under age 18 in which the mother was employed, but the father was not, increased by 77.7 percent between 2006 and 2009.[25] Consequently, the number of these families that were supported solely by working mothers rose substantially as a share of all married-couple families with children, increasing from 4.7 percent in 2006 to 8.5 percent in 2009.[26] In contrast, the share of these families who were supported by two working parents fell from 55.1 percent to 49.7 percent during this period, representing a 10.9 percent drop in the number of families with earnings from both parents. Additionally, the share of married-couple families with children supported only by a working father declined slightly, while the share of families in which neither parent was employed increased.[27]

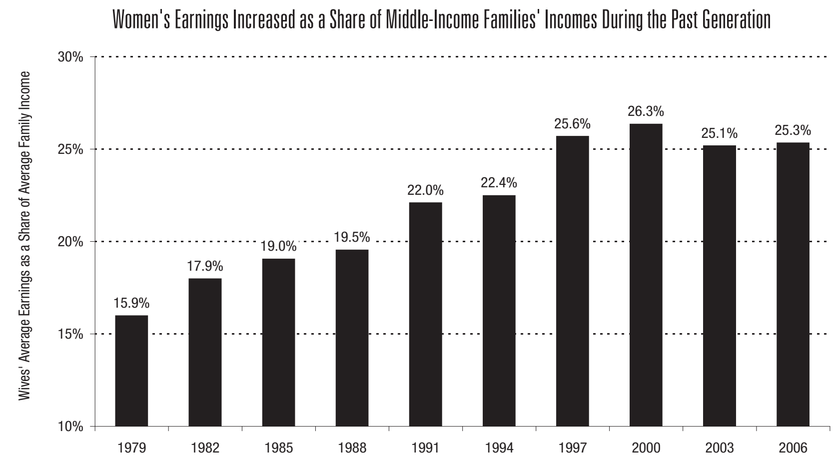


- **More families relied on women's earnings to make ends meet during the recession.**

Nationally, the share of family earnings contributed by working wives increased by 1 percentage point between 2007 and 2008, from 44 percent to 45 percent – the largest one-year increase in wives' contribution to family income in a decade.[28] The share of family earnings contributed by working wives likely increased even more in 2009 as the recession deepened.[29] Yet as families increasingly relied on the earnings of women to make ends meet, many faced reduced incomes since women typically earn less than men.[30] Moreover, since the majority of married-couple families receive health coverage through the husbands' employers, many families have lost their health coverage as men have lost their jobs. An estimated 1.7 million women nationwide lost their health coverage between December 2007 and August 2009, and more than two out of three of these women (68 percent) lost their coverage due to a spouse's job loss.[31] Many children are also likely to have lost their health coverage due to their parents' job loss.

- **Women's earnings became an important source of income for California's middle-income married-couple families during the past generation.**

The annual earnings of California's married women increased from 15.9 percent to 25.3 percent of the average middle-income family's income between 1979 and 2006, reflecting a substantial rise in wives' earnings during this period.[32] Middle-income wives' average annual earnings rose by 74.8 percent ($8,335) between 1979 and 2006, after adjusting for inflation. This increase is largely due to wives' additional work effort. The average number of hours worked by middle-income wives each year rose by 43.0 percent between 1979 and 2006, from 836 hours to 1,196 hours – the equivalent of nine additional full weeks of work.[33] In addition, wives' average inflation-adjusted hourly earnings increased by increased by 22.2 percent during this period, helping to boost their annual earnings.[34]



Note: Includes married-couple families with children under age 18 whose family income is in the middle fifth of the income distribution and in which both the husband and wife are between the ages of 25 and 54.
Data represent three-year averages centered around the year displayed.
Source: CBP analysis of US Census Bureau data

- **Wives' increased work effort more than replaced husbands' diminished earnings.**

Wives' increased annual earnings in recent decades have more than offset a decline in husbands' yearly earnings. The inflation-adjusted average annual earnings of middle-income husbands declined by 7.7 percent ($4,189) between 1979 and 2006, reflecting both a drop in husbands' annual hours of work and the diminished purchasing power of their hourly wage. Husbands' average annual hours fell by 3.0 percent between 1979 and 2006, from 2,147 hours to 2,082 hours – a drop of nearly two full weeks of work. Additionally, husbands' inflation-adjusted average hourly earnings declined by 4.8 percent during this period.

Middle-Income Wives Substantially Increased Their Annual Hours of Work, 1979 to 2006

	Average Annual Hours Worked		
	Husbands	Wives	Husbands and Wives Combined
1979	2,147	836	2,983
2000	2,154	1,273	3,427
2006	2,082	1,196	3,278
	Percent Change		
1979 to 2000	0.3%	52.3%	14.9%
2000 to 2006	-3.4%	-6.1%	-4.4%
1979 to 2006	-3.0%	43.0%	9.9%

Note: Includes married-couple families with children under age 18 whose family income is in the middle fifth of the income distribution and in which both the husband and wife are between the ages of 25 and 54. Data represent three-year averages centered around the year displayed.
Source: CBP analysis of US Census Bureau data

- **Without women's increased work effort, middle-income married-couple families would have lost ground.**

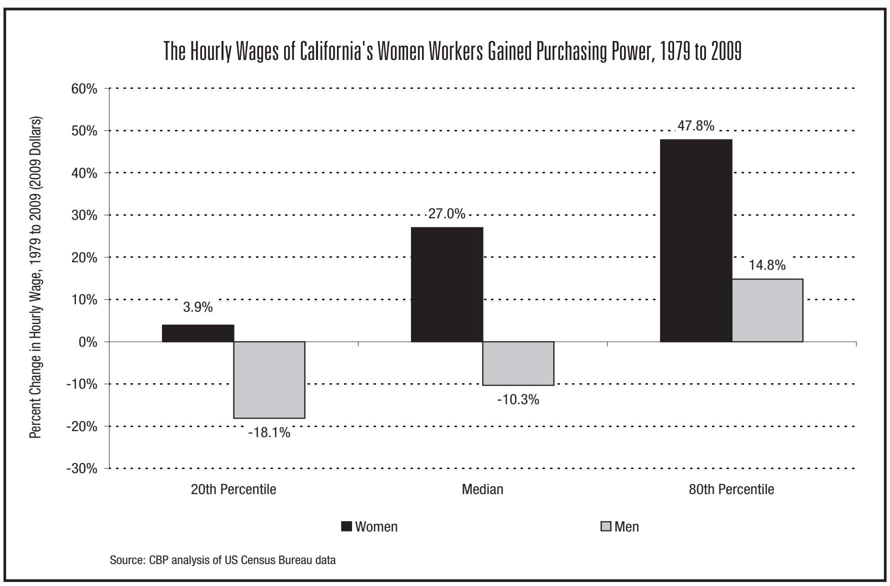
Without the additional hours worked by wives in recent decades, the average income of middle-income married-couple families would have lost purchasing power. Between 1979 and 2006, the average income of these families increased by 10.1 percent ($7,061), after adjusting for inflation. Without wives' earnings, however, the average inflation-adjusted income of these families would have declined by 2.2 percent ($1,274). This shows that California's middle-income families have had to work harder to ensure that their incomes keep pace with the cost of living.[35]

Wives' Earnings Substantially Boosted Family Income, 1979 to 2006			
	Average of Middle-Income Families (2009 Dollars)		
	Family Income	Wives' Earnings	Family Income Without Wives' Earnings
1979	$70,066	$11,148	$58,917
2000	$77,513	$20,373	$57,140
2006	$77,127	$19,484	$57,643
	Percent Change		
1979 to 2000	10.6%	82.7%	-3.0%
2000 to 2006	-0.5%	-4.4%	0.9%
1979 to 2006	10.1%	74.8%	-2.2%

Note: Includes married-couple families with children under age 18 whose family income is in the middle fifth of the income distribution and in which both the husband and wife are between the ages of 25 and 54. Data represent three-year averages centered around the year displayed.
Source: CBP analysis of US Census Bureau data

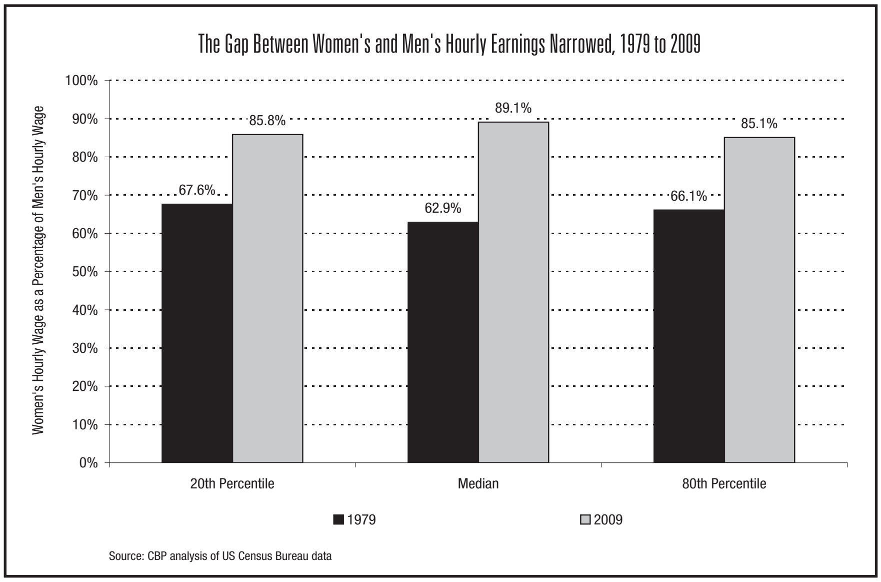
- **Women's hourly earnings gained purchasing power across the distribution during the past generation.**

The hourly wage of California's typical female worker – the worker with earnings exactly at the middle of the distribution – increased by 27.0 percent between 1979 and 2009, after adjusting for inflation, while that of the typical male worker declined by 10.3 percent.[36] Similarly, the hourly earnings of California's low-wage women workers – those with earnings at the 20th percentile of the distribution – gained modest purchasing power (3.9 percent), while the inflation-adjusted hourly earnings of low-wage men dropped by 18.1 percent. High-wage women – those with earnings at the 80th percentile of the distribution – fared particularly well over the past 30 years: Their hourly earnings rose by 47.8 percent, after adjusting for inflation – more than three times the gain for high-wage men (14.8 percent).



- **Women's wage gains in recent decades helped to narrow – but not close – the gender gap.**

Although women's wage gains in recent decades have helped to narrow the gap between men's and women's hourly earnings, women continue to earn less than men across the distribution. For example, California's typical working woman earned 89.1 cents for every dollar earned by the typical working man in 2009, up from 62.9 cents for each dollar in 1979.[37] Women's annual earnings equal an even smaller share of men's annual earnings since women tend to work fewer hours per year than men. Additionally, because women are more likely than men to work fewer hours or drop out of the labor force altogether in order to care for their families, the earnings gap widens over time. Nationally, the cumulative earnings of prime-age women over a 15-year period were just 38 percent of those of similar men.[38]



- **The typical working woman's hourly earnings gained modest purchasing power during the Great Recession.**

The inflation-adjusted hourly wage of California's typical female worker increased by 4.2 percent between 2006 and 2009, which was three times the gain in the typical male worker's hourly wage (1.4 percent). Similarly, the hourly earnings of high-wage female workers rose by 2.3 percent during this period, after adjusting for inflation, while those of high-wage male workers increased by 1.3 percent. In contrast, the hourly earnings of California's low-wage men spiked during the recession, while those of low-wage women lost purchasing power: Low-wage men's inflation-adjusted hourly wage increased by 6.9 percent between 2006 and 2009, compared to a 0.6 percent decline in the hourly earnings of low-wage women. This surprisingly large increase in the hourly earnings of low-wage men is likely due to a change in the composition of the male workforce – a result of the substantial loss of jobs among men – rather than to actual wage gains for most individual workers.[39]

Alissa Anderson prepared this Policy Points. *Support for this* Policy Points *is provided by a grant from the Women's Foundation of California (WFC). The WFC identifies and invests in emerging women leaders who are improving California, community by community through a unique model for driving systemic change focused on four key areas: strategic grantmaking, movement building, strengthening organizations, and policy advocacy. For the past seven years, the WFC has run the Women's Policy Institute (WPI), which trains women to be agents of change for policies that impact the lives of women of all ages, their families, and their communities. WPI fellows have advocated for legislation for safer cosmetics, increased measures addressing violence in the workplace, and an expansion of protections for noncitizen victims of trafficking, domestic violence, and other serious crimes. The California Budget Project (CBP) was founded in 1994 to provide Californians with a source of timely, objective, and accessible expertise on state fiscal and economic policy issues. The CBP engages in independent fiscal and policy analysis and public education with the goal of improving public policies affecting the economic and social well-being of low- and middle-income Californians. General operating support for the CBP is provided by foundation grants, individual donations, and subscriptions. Please visit the CBP's website at www.cbp.org.*

ENDNOTES

[1] US Bureau of Labor Statistics, Current Employment Statistics. Comparable data for California are not available; however, it is unlikely that the trend is significantly different.

[2] The back-to-back recessions of the early 1980s are counted as one single recession beginning in January 1980.

[3] US Bureau of Labor Statistics, Current Employment Statistics. Comparable data for California are not available; however, it is unlikely that the trend is significantly different. These data show that US women held exactly half of the nation's nonfarm jobs in October 2009 for the first time since data were first collected in 1964. Between November 2009 and March 2010, women held 49.9 percent of the nation's nonfarm jobs. However, these data tend to undercount the number of employed men because they exclude jobs in the military, as well as the male-dominated agricultural sector and self-employment. See Heidi Hartmann, Ashley English, and Jeffrey Hayes, *Women and Men's Employment and Unemployment in the Great Recession* (Institute for Women's Policy Research: February 2010), p. 40. Data from the Current Population Survey, which includes agricultural jobs and self-employment, show that women represented 47.3 percent of the nation's employed and 45.7 percent of California's employed in 2009.

[4] Construction and manufacturing lost a larger share of jobs than any major sector of the economy during the recession, both in California and the US as a whole. US Bureau of Labor Statistics data show that US men held 86.7 percent of construction jobs and 71.4 percent of manufacturing jobs in 2009. Comparable data for California are not available, but there is no reason to expect this trend to be significantly different.

[5] Employment Development Department data show that California's construction and manufacturing job losses accounted for 49.6 percent of the total jobs lost among the major sectors of the economy that declined in 2008, compared to 35.2 percent in 2009. Nationally, women did not begin losing jobs until June 2008. Women's job losses represented less than 1 percent of total cumulative job losses in June 2008, then increased to approximately one-quarter of total cumulative job losses in January 2009 (25.2 percent) and reached 31.3 percent of total cumulative job losses by March 2010.

[6] According to the Employment Development Department (EDD), the recession began in California in July 2007 – five months before it began in the nation as a whole. EDD data show that the state lost 56,400 local government jobs (3.2 percent) between June 2008 – when local government employment peaked – and February 2010. In 2009, 54.3 percent of California's local government jobs were in local government educational services, which includes jobs at schools that receive public funds, such as K-12 public schools and community colleges.

[7] US Bureau of Labor Statistics, Current Employment Statistics. In addition, nearly one out of seven women nationwide (13.8 percent) work in local government. Comparable data for California are not available, but there is no reason to expect this trend to be significantly different. California's leisure and hospitality sector – where just over half of the workers are women – also began to lose jobs later in the recession.

[8] The number of California's local government jobs is projected to decline by 2.1 percent in 2010 and by 1.0 percent in 2011. In contrast, the number of construction and manufacturing jobs is projected to decline by a small percentage in 2010, then increase in 2011. See Department of Finance, *California Economic Forecast* (November 2009), downloaded from http://www.dof.ca.gov/HTML/FS_DATA/LatestEconData/FS_Forecasts.htm on April 6, 2010.

[9] CBP analysis of US Census Bureau, Current Population Survey data. This report compares 2006, the year before the recession began in California, to 2009, the most recent full year for which data are available. Comparable data were not available prior to 1979.

[10] The 2009 unemployment rate for California's men was 2.1 percentage points higher than its prior peak in 1983. Although California's men were more likely than women to be unemployed in 2009, jobless men and women were equally as likely to have gone without work for more than half a year. In 2009, 35.0 percent of unemployed men and 34.9 percent of unemployed women had been jobless for 27 weeks or more.

[11] Men's unemployment rate exceeded women's jobless rate by 1.1 percentage points in both 1983 and 1993, which until 2009 represented the widest gap in recent history. Comparable data were not available prior to 1979.

[12] CBP analysis of US Census Bureau, Current Population Survey data. The employment rate is the share of noninstitutionalized civilians – those age 16 or older who are not on active duty with the Armed Forces and do not live in institutions such as prisons – who are employed. Some economists consider the employment rate a better measure of labor market conditions than the unemployment rate because the unemployment rate excludes jobless individuals who have not recently searched for employment. This means that the unemployment rate can decline if jobless individuals give up their search for employment. The employment rate, on the other hand, does not fall when the unemployed stop looking for work. The employment rate for women ages 55 to 69 was flat between 2006 and 2007, increased in 2008, and then declined slightly in 2009. Up until the recent recession, employment rates for both men and women in this age range had steadily risen since the mid-1990s. See California Budget Project, *More Californians Are Working Later in Life* (April 2009). The overall employment rate for California's women declined by 1.9 percentage points, from 53.9 percent in 2006 to 52.0 percent in 2009. In contrast, men's employment rate dropped by a much larger 6.6 percentage points during this period, from 70.4 percent to 63.8 percent – the lowest employment rate for California's men in at least 30 years. The share of women ages 25 to 54 with jobs dropped by 2.6 percentage points between 2006 and 2009, compared to a 6.8 percentage point decline for men in this age group. Additionally, the share of women ages 16 to 24 who were working fell by 5.0 percentage points, compared to a drop of 11.8 percentage points for young men.

[13] In addition, it is possible that women ages 55 to 69 were less likely than men in this age group to lose their jobs and/or more likely to find employment elsewhere if they were laid off.

[14] Nationally, total assets in defined contribution pension plans and Individual Retirement Accounts (IRAs) declined from $8.9 trillion on September 30, 2007 to a low of $5.1 trillion on March 9, 2009. By August 31, 2009, the total assets in these accounts had increased to $6.6 trillion, but still remained well below their 2007 peak. Mauricio Soto, *How Is the Financial Crisis Affecting Retirement Savings? August 2009, Update* (Urban Institute: August 2009).

[15] Home equity represented an average of 22 percent of the total wealth of the nation's adults ages 55 to 64 in the middle fifth of the wealth distribution in 2001 and 2004. Experts expect housing wealth to become an increasingly important source of financial support for retirees, particularly as other sources of retirement savings prove insufficient. However, falling home prices have reduced the amount of equity available for older Californians to use during retirement. See California Budget Project, *More Californians Are Working Later in Life* (April 2009).

[16] CBP analysis of US Census Bureau, Current Population Survey data. Includes women with children under age 18. The employment rate for married women with children declined to a much lesser extent (1.4 percentage points) during this period. Unmarried women with children were still more likely than their married counterparts to work in 2009: 62.8 percent of single women were employed, compared to 58.2 percent of married women.

[17] The share of unmarried women with children who had jobs increased from a low of 50.0 percent in 1992 and peaked at 69.8 percent in 2002.

[18] CBP analysis of US Census Bureau, Current Population Survey data. However, the jobless rates for married men and women with children increased more during the recession than that of single women with children. Married men's unemployment rate tripled, while married women's jobless rate more than doubled.

[19] CBP analysis of US Census Bureau, Current Population Survey data. In contrast, the average number of hours worked each week by married women with children increased from 35.5 to 35.7 during this four-year period.

[20] In 2009, 23.6 percent of California's families with children under age 18 were headed by an unmarried woman, up slightly from 22.3 percent in 1980. The earnings of California's unmarried women with children represented nearly three-quarters (74.1 percent) of their total family income in 2009. CBP analysis of US Census Bureau, Current Population Survey data.

[21] CBP analysis of US Census Bureau, Current Population Survey data. This statistic, called the labor force participation rate, is equal to the number of employed plus the number of unemployed divided by the total number of individuals age 16 and older who are not in the armed forces or living in institutions. The share of California's men who are in the workforce declined by 1.2 percentage points between 2006 and 2009, from 73.9 percent to 72.7 percent, reflecting a drop in the share of unmarried men in the workforce: The share of single men in the labor force fell by 2.2 percentage points during this period, while there was no change in the share of married men in the workforce.

[22] In contrast, the share of unmarried women in the labor force declined by 0.2 of a percentage point. These trends are similar for married versus single women with children under age 18.

[23] After steadily rising since at least the early 1980s, the share of married women in the labor force declined substantially between 2002 and 2005, then began to rebound.

[24] The exact reason for the increase in married women's labor force participation cannot be determined with the US Census Bureau data used for this report. However, the data for California suggest that married women were less likely to lose their jobs and/or more likely to find jobs during the recession – their employment rate was essentially flat between 2006 and 2009. In addition, the data suggest that married women were more likely to enter the workforce to search for jobs and/or less likely to give up their job search and drop out of the labor force.

[25] The number of married-couple families with children supported solely by a working mother increased from approximately 162,000 to 288,000 during this period.

[26] CBP analysis of US Census Bureau, Current Population Survey data.

[27] The share of married-couple families with children under age 18 supported by working fathers alone declined by 0.4 of a percentage point between 2006 and 2009, from 36.6 percent to 36.2 percent. Meanwhile, the share of these families in which neither parent had a job increased by 2.1 percentage points during this period, from 3.5 percent to 5.6 percent. This represents a 57.5 percent increase in the number of families with no working parents.

[28] This increase was statistically significant. Kristin Smith, *Increased Reliance on Wives as Breadwinners During the First Year of the Recession* (Carsey Institute: Fall 2009). The contribution of working wives with children increased even more during this period – by a statistically significant 2.0 percentage points – suggesting that women with children had an even greater incentive to look for work during the recession. Personal communication with Carsey Institute (April 6, 2010).

[29] 2009 data are not yet available. Kristin Smith, *Increased Reliance on Wives as Breadwinners During the First Year of the Recession* (Carsey Institute: Fall 2009).

[30] This may largely reflect the fact that wives tend to work fewer hours than husbands. However, even women who work full-time, year-round typically earn just 77 cents for every dollar earned by men. See Heather Boushey, "The New Breadwinners," in Maria Shriver and the Center for American Progress, *The Shriver Report: A Woman's Nation Changes Everything* (October 16, 2009), p. 57.

[31] US women ages 18 to 64 are nearly twice as likely as men to receive health coverage from another family member's job-based coverage plan. Between December 2007 and August 2009, an estimated 3.1 million US men lost their health coverage. Nearly all of these men (96 percent) lost their coverage due to their own job loss. US Joint Economic Committee, *Comprehensive Health Care Reform: An Essential Prescription for Women* (October 8, 2009), pp. 5 and 6.

[32] CBP analysis of US Census Bureau, Current Population Survey data. This analysis includes married-couple families with children under age 18 whose family income is in the middle fifth of the income distribution and in which both the husband and the wife are between the ages of 25 and 54. These data are averaged over three-year periods. For example, data reported for 1979 represent the average for 1978, 1979, and 1980. Wives' earnings as a share of family income peaked at 26.3 percent in 2000. Together husbands' and wives' earnings represented 90.2 percent of the average middle-income family's income in 2006. Earnings include money received from an employer as well as money from self-employment.

[33] Wives' average annual hours increased by 52.3 percent between 1979 and 2000, then declined slightly – by 6.1 percent – between 2000 and 2006. A full week of work is equal to 40 hours of work. Although wives continue to work fewer hours each year than husbands, on average, wives' increased work effort over the past few decades has boosted the total number of hours that average middle-income parents work by more than seven full weeks. Wives' increased work effort more than offset a drop in the average annual hours worked by husbands of nearly two full weeks of work.

[34] However, the average hourly earnings of wives in these families were still just 67.7 percent of those of husbands in 2006.

[35] Wives have helped boost the incomes of the nation's married-couple families as well. See Jared Bernstein and Karen Kornbluh, *Running Faster To Stay in Place: The Growth of Family Work Hours and Incomes* (New America Foundation: June 2005) and Katharine Bradbury and Jane Katz, *Wives' Work and Family Income Mobility* (Federal Reserve Bank of Boston: May 12, 2005). National data show that the income for the typical family headed by an unmarried woman gained considerably less purchasing power than that of the typical married-couple family over the past generation. The income of the typical single-woman-headed family increased by 15.2 percent between 1979 and 2007, after adjusting for inflation, compared to a 27.3 percent increase in the typical married-couple's family income. Lawrence Mishel, Jared Bernstein, and Heidi Shierholz, *The State of Working America 2008/2009* (Cornell University Press: 2009), p. 56.

[36] CBP analysis of US Census Bureau, Current Population Survey data.

[37] Similarly, low-wage women earned 85.8 cents for every dollar earned by low-wage men in 2009, up from 67.6 cents for each dollar in 1979; high-wage women earned 85.1 cents for every dollar earned by high-wage men in 2009, up from 66.1 cents for every dollar in 1979. National data show that only 58.9 percent of the gap between men's and women's earnings among individuals who work full-time can be explained by demographic differences between men and women workers or by differences in the types of jobs men and women hold. Francine D. Blau and Lawrence M. Kahn, "The Gender Pay Gap: Have Women Gone as Far as They Can?," *Academy of Management Perspectives* 21 (2007), p. 847.

[38] Institute for Women's Policy Research, *Still a Man's Labor Market: The Long-Term Earnings Gap* (February 2008). This study examined the earnings of women and men ages 26 to 59 who had at least one year of earnings from work between 1983 and 1998.

[39] To the extent that lower-wage men were more likely to lose their jobs during the downturn, the composition of the workforce would have changed: Even among low-wage workers, those earning relatively higher wages would have remained employed, making it appear that hourly earnings increased. Indeed, employment for men without a high school diploma and men ages 16 to 24 – groups that tend to earn lower wages – dropped substantially between 2006 and 2009, suggesting that the men with the lowest wages were more likely to lose their jobs.