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Women and Men's Employment and Unemployment in the Great Recession

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EXECUTIVE SUMMARY

Since December 2007, the U.S. economy has been in the worst recession since the Great Depression of the 1930s. Because much of the slowdown has occurred in traditionally male fields such as manufacturing and construction while a few traditionally female fields such as health and education have shown job growth or minimal job loss, many reports have focused on the job losses among men in the labor force. At the same time the substantial job losses that have also occurred among women in such sectors as retail, hospitality, and personal and business services are not discussed. The number of unemployed women is now 6.3 million (as of December 2009), an increase of 2.8 million unemployed women since the recession began, a number larger than men's increased unemployment in most previous recessions. Once they lose their jobs, women and men spend a similar number of weeks unemployed; in December 2009, unemployed women and men had been out of work for an astounding 29 weeks, on average. Moreover, a smaller share of unemployed women collect unemployment insurance benefits compared with unemployed men. Between December 2007 and November 2009, 36.8 percent of unemployed women received unemployment benefits, on average, compared with 40.3 percent of unemployed men.

Women's Increasing Commitment to Paid Work

We frame our discussion of the Great Recession by considering several long-term changes that are making women's and men's economic lives more similar.

First is women's dramatic increase in participation in the labor market between 1950 and 2009 where women's labor force participation rate (the share of all women in a particular age range who are working or seeking work) has increased steadily, and men's has fallen steadily, though much less dramatically and more gradually. Still, more men than women work for pay (when all areas of paid employment are included).

Second, women's wages have increased, both in absolute terms (real wages have grown consistently for women over the nearly four-decade period studied) and relative to men (across this same time period, men's real wages have stagnated). The wage gap has narrowed, but it has not disappeared.

Third is the effect of these labor market changes on family income support. More than 2.1 million wives whose husbands are unemployed are supporting their families. Among families with children, just as many working women as working men contribute to family income and dual earner couples predominate. In married couple families, women's contribution to the household economy has risen by nearly 10 percentage points, from 26.6 percent of household income in 1970 to 36.0 percent in 2007 (U.S. Department of Labor 2009b). Yet, despite women's considerable progress in the labor market across the past 60 years, in the current recession, with 9 million men unemployed in December 2009, many more families are being sustained by the lower wages of women.

The Employment Situation during the Great Recession

The data used to measure the U.S. employment situation come from two sources. The first is a monthly household survey (Current Population Survey or CPS) that asks who in the household aged 16 or older is working, unemployed, or not in the labor force due to retirement,

schooling, military duty, homemaking, etc.; which is used to calculate the unemployment rate. The second is a monthly survey of payrolls of non-farm businesses and government agencies from the Current Employment Statistics (CES) survey, which is used to calculate the number jobs lost or gained each month. The unemployed include not only those who lost jobs, but also new entrants and re-entrants looking for work. The unemployment rate (10.0 percent in December 2009 according to the CPS data) is the number unemployed as a percent of the labor force (defined as employed plus unemployed). In December 2007, as the Great Recession began, men and women had similar levels of unemployment of 5.1 and 4.9 percent, respectively, but as of December 2009, the unemployment rate for women was 8.8 percent while men's rate had climbed to 11.0 percent. Clearly, men's unemployment has increased relative to women's in this recession. Additional analyses of CPS household data disaggregating by gender, race/ethnicity, age, educational attainment, and marital status, show that just about every demographic group has suffered a doubling or near doubling of their unemployment rate.

According to the CES data, women are now very nearly half (49.9 percent) of workers on establishment payrolls (excluding the self-employed, members of the military, agricultural workers, household workers, and unpaid, family workers). Men's job losses since December 2007 have been greater than women's, but women have lost 2.0 million jobs in the Great Recession which is equal to the number of men's jobs lost in the previous recession. Compared with much of 2008 and early 2009, job loss has moderated considerably in recent months. Unemployment peaked in October 2009 at 11.4 percent for men and 8.8 percent for women. While the unemployment rate declined to 11.0 percent for men in December 2009, the rate for women remained at 8.8 percent. Women who maintain households without the support of a spouse have their highest unemployment rate, 13 percent, in more than 25 years in December 2009; more than 1.3 million women support their households on their own are looking for work. The unemployment rate for this group may still be increasing.

Non-Employment Impacts of the Great Recession

Loss of Wealth

In all recessions, unemployment and loss of earnings lead to some foreclosures. But this recession began with the bursting of the "housing bubble and a huge depression in household wealth. It has been estimated that Americans have lost $12.5 trillion in net worth (the difference in value between what they own and what they owe) which is an improvement in the $17.5 trillion (over 25 percent) lost between its peak in mid-2007 and trough in mid-2009 (Zandi 2010).

Economic Insecurity

Job loss is a major contributor to feelings of economic insecurity. In December 2009, 86 percent of those who were unemployed reported that the loss of their job was a crisis in their lives, including 46 percent who said it was a major crisis, and 59 percent of the unemployed expect to be out of work for more than 6 months (CBS/New York Times 2009). Nearly half (46 percent) of the unemployed are not confident that they will find a new job that is as good as the one lost.

Unpaid Household Labor

Despite women's increasing educational attainment and commitment to labor force activities, they still continue to spend more time in unpaid household labor. According to the 2008 American Time Use Survey, women spend 2.1 hours on household activities and 0.7 hours caring for children or adults in their households on a daily basis. Men spend less time in these activities – 1.3 hours on household activities and 0.4 hours caring for household members. This imbalance of effort at home persists whether women and men are employed or not.

Increasing Poverty

In 2008, more than 39 million people (13.2 percent) in the United States were living on incomes below the official poverty line (U.S. Census Bureau 2009). Not surprisingly, the number

of people living in poverty increased between 2007 and 2008 as the downturn deepened. When the 2009 figures are released, they are bound to be worse, given the very large employment losses that began in September 2008. By the end of 2008, 13.2 percent of adult women (age 18-64 years) and 10.1 percent of adult men were poor (U.S. Census Bureau 2009b); the poverty rate for people in female-headed households with no husband present was much higher at 31.4 percent (Census 2009). The poverty rate for children increased from 18.0 percent to 19.0 percent between 2007 and 2008 (Census 2009).

Policy Recommendations

The large federal stimulus funded via the American Reinvestment and Recovery Act (ARRA) in February 2009 has had a positive effect on limiting the length and severity of the downturn to date, but many economists argue that further sustained federal effort is needed to jump start job creation and prevent continued the high unemployment that would otherwise be anticipated for the next three to five years. Perhaps the most important job preservation/job creation strategy is providing more federal revenues to local and state governments. These local and state jurisdictions cannot borrow funds to tide them over the shortfalls in their revenues due to the recession; instead they must cut costs by increasing class size or terminating selected educational programs, cutting back on health services, road maintenance, and even public safety. Additional grants to the states, beyond the $144 billion provided by ARRA, are needed to forestall the worst cuts and keep educators, child care workers, elder care workers, health service workers, fire fighters, police officers, and others employed. Moreover, these services are crucial for supporting our human infrastructure. While many states accepted the ARRA funding for unemployment insurance modernization, several did not. Continued pressure and support for unemployment modernization to enable states to provide benefits to more workers when they lose their jobs should be maintained.

TANF comes up for reauthorization in 2010; it is time to limit the time limits, require states to meet national eligibility standards again, and provide sufficient funding so that cash assistance to families, like Food Stamps, can be increased in times of national emergency. Moreover, the pursuit of higher education should be enhanced for all low-income students who are able to benefit from further education by providing increased funding, not only for tuition but for living expenses; grants rather than loans should be provided. In the past welfare allowed parents to complete two- and four-year degrees, and that flexibility should be reinstated.

In addition, though, for women to have equal opportunity and equal ability to support themselves and their families, stronger enforcement of anti-discrimination laws is needed, along with such family-friendly policies as paid sick days, paid family leave, flexible schedules, and subsidized child care, equally available to men and women. Girls and women need to be encouraged to pursue higher-paying career paths, many of which are non-traditional for women or minorities.

Policies and programs such as these can ensure a strong recovery from the most devastating recession since the Great Depression and ensure that the United States can continue to move along the path toward greater gender equality, both in paid employment and in family care.

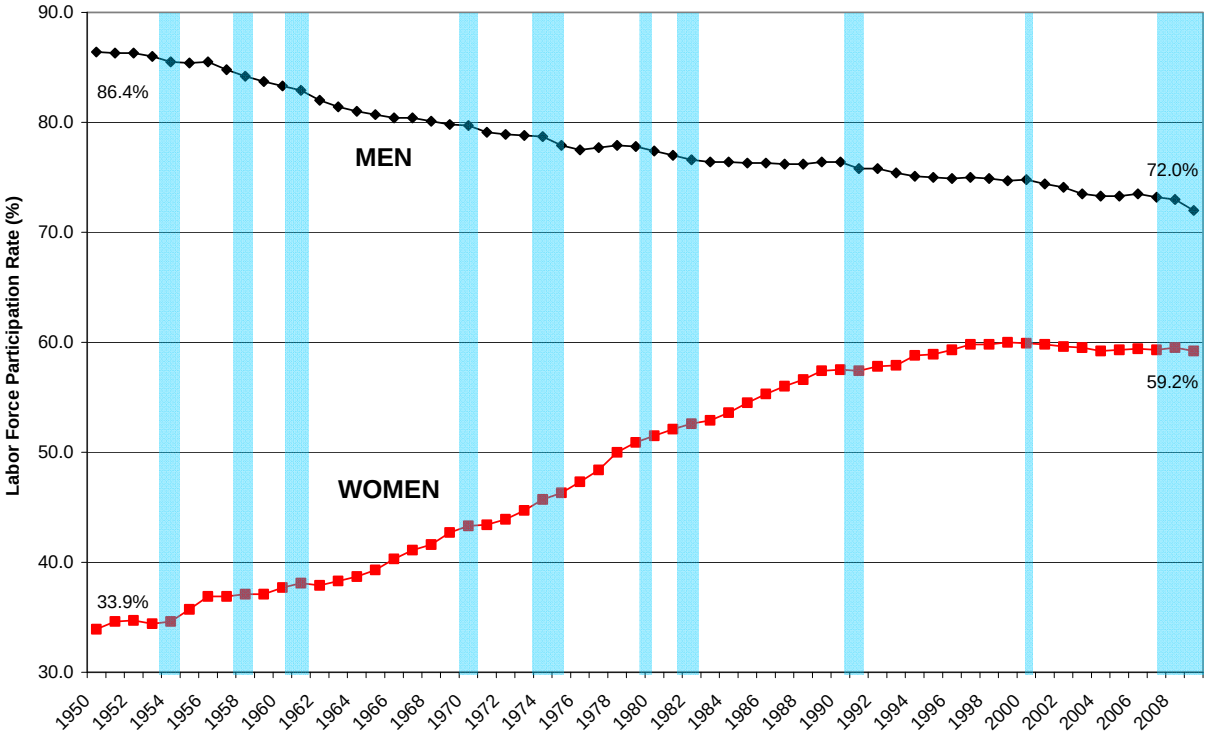
FULL REPORT

Since December 2007, the U.S. economy has been in the worst recession since the Great Depression of the 1930s.[1] Because much of the slow down has occurred in traditionally male fields such as manufacturing and construction while a few traditionally female fields such as health and education have shown job growth or minimal job loss, many reports have focused on the job losses among men in the labor force and have even labeled this recession a "mancession" or "he-cession." Often, the substantial job losses that have also occurred among women in such sectors as retail, hospitality, and personal and business services are not discussed, with the result that the specific needs of female workers are ignored.

As we examine the impact of the Great Recession on women and men, it is useful to frame the discussion first by considering several long-term changes in women's and men's economic lives. Two fundamental labor market changes for women stand out. First is women's dramatic increase in participation in the labor market, a phenomenon that has been called the most important revolution of the twentieth century. As Figure 1 shows, during the same decades that women's labor force participation rate (the share of all women in a particular age range who are working or seeking work) has increased steadily, men's has fallen steadily, though much less dramatically and more gradually. Men's labor force participation rate remains well above women's; however, still it looks as though the two rates are headed toward convergence. While many books have been written on these related phenomena, they will have to be summarized here. For women the increase is surely related to their increased education and to improved birth control methods (a supply-side phenomenon) as well as to changes in the structure of the U.S. economy, as blue collar jobs declined as a proportion of all jobs and service jobs and office jobs increased, so that demand for female workers has been strong. Their rising wages have no doubt contributed to pulling them into the labor market. For men the picture is more complicated. On

the one hand, the decline in men's labor force participation can be seen as a result of the increased wealth of our society, allowing men to spend more time in education or leisure activities, including earlier retirement. On the other hand, the failure of men's real wages to rise and the decline of male-dominated industries reflects a softer demand for men, especially men at the lower end of the wage scale (Hoynes 1999).

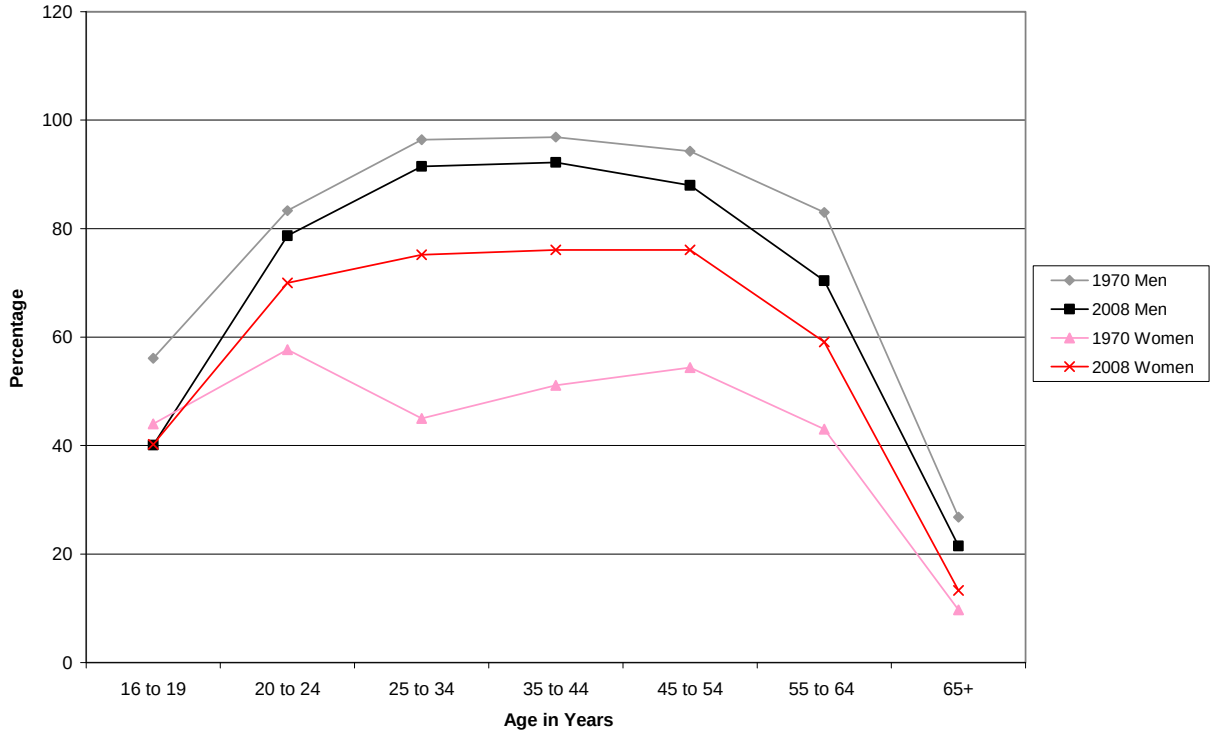
Figure 1: Men's and Women's Labor Force Participation Rates, 1950-2009



Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

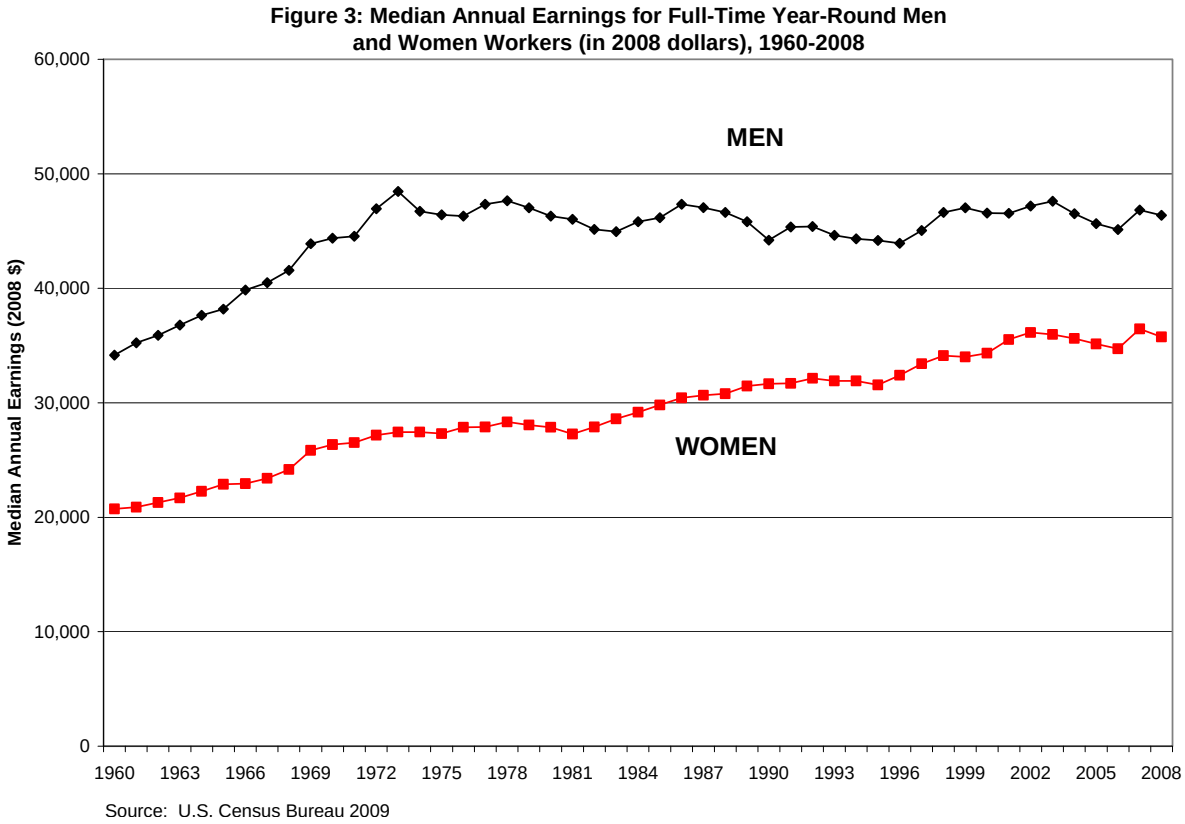
Figure 2 selects two of the years shown in the previous figure and disaggregates the total labor force participation rates for men and women by age. Women's labor force participation rate has increased (for all but teenagers, more of whom stay in high school now) while men's participation has declined at every age. The graph also shows clearly that the age profile of women's labor force participation has changed, with fewer women exiting the workforce during the childbearing years from ages 25 to 34, so that women's age participation profile more closely resembles men's in 2008 than it did in 1970. Gender differences in labor force participation rates are largest in the middle ages and smallest among the youngest and oldest workers.

Figure 2: Men's and Women's Labor Force Participation by Age, 1970 and 2008



Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

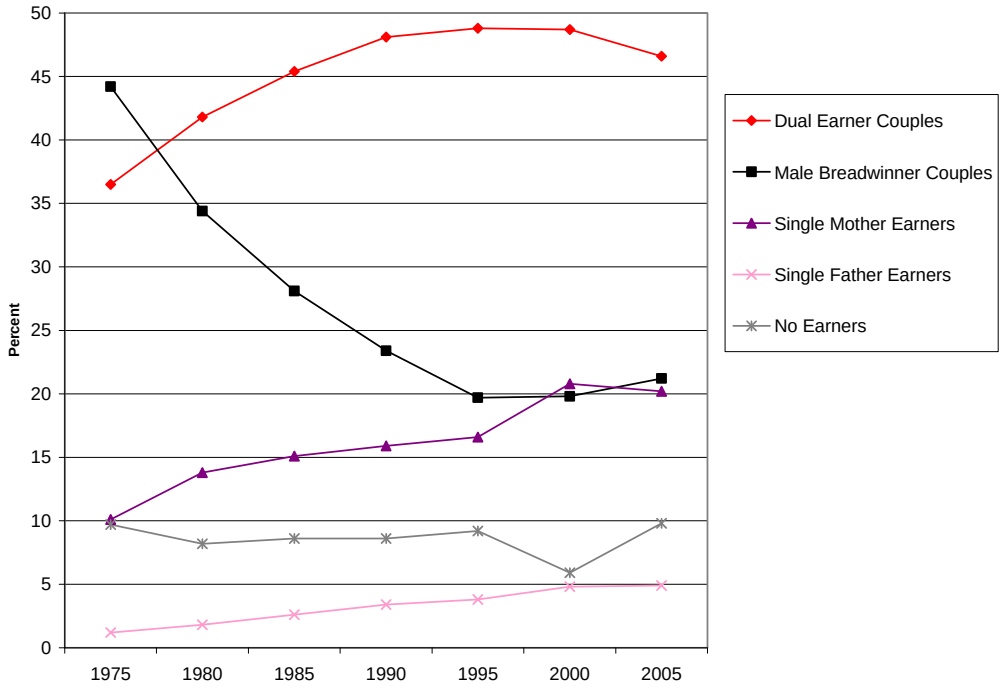
Figure 3 shows the second important labor market change for women, their increased wages, both in absolute terms (real wages have grown consistently for women over the nearly four-decade period shown on the graph) and relative to men (across this same time period, men's real wages have stagnated). The ratio of median earnings for women who work full-time year-round relative to those for men narrowed from 60.7 percent in 1960 to 77.1 percent in 2008. A sizable wage gap still exists. Noticeable in both Figures 1 and 3 is a slow-down in these long-term trends in the late 90s and throughout the 2000s. Most of the wage gap narrowing occurred before 1995; women's labor force participation has not grown much since 1998 and has even fallen a bit. Thus, it appears almost as if women's progress in the labor market has stopped or at least reached a plateau, as several social scientists argued forcefully in 2004 (Cotter, Vanneman, and Hermsen 2004). In any case the rate of change has certainly slowed.



A third dramatic change in how women and men live is shown by the effect of these labor market changes on family income support. Figure 4 shows that among families with minor children, women are increasingly providing financial support. In 1975, the earliest year shown, the most typical arrangement for families with children was a breadwinner husband and an at-home wife and nearly half of families fit that form. By 1980, dual-earner couples exceeded the share of traditional families, and, in 2005, dual earner couples are the most typical family form characterizing 47 percent of all families with children. During this same period, single mother families have also grown from only 10 percent of all families with children in 1975 to 20 percent in 2005. Meanwhile the traditional family form has declined as a share of all families, to 21 percent in 2005. A child today is just as likely to be living in a family with a working mom as a working dad. Or put another way, just as many working women support families as working men. It is this development that makes the changes in women's labor force participation so revolutionary, because this change in women's daily activities changes life for men and children

as well and requires the major institutions of society – work places, universities, governments, religious organizations – to change as well. As the recent Shriver report put it, "A woman's nation . . . changes everything" (Boushey and O'Leary 2009). Unfortunately, as the Shriver report also notes, the major institutions of society have not transformed themselves as rapidly as men, women, and children have changed their lives, with the result that our institutions and public policies are out of synch with the way individuals and families live today.[2]

Figure 4: The Increasing Responsibility of Women Workers for Family Financial Needs (All Families with Children Under 18)



Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010b

Despite women's considerable progress in the labor market across the past 60 years, their lower wages spell real hardship for many families, especially for those families primarily dependent on women's earnings. And in the current recession, with so many unemployed men, many more families are being sustained by the lower wages of women. As of December 2009, 2.1 million women whose husbands are unemployed are at work and are the main wage earners for their families (Institute for Women's Policy Research 2010). An additional 8.4 million

women are maintaining families on their own (U.S. Department of Labor, Bureau of Labor Statistics 2010b).

In describing and assessing the impact of the current recession on women, men, and families in this Briefing Paper, we are interested in both the long-term and short-term effects. The short-term effects are very severe now that unemployment has reached 10 percent and millions of jobs have disappeared. As has repeatedly happened in the past, these short-term effects will indeed moderate and even disappear when the economy returns to strong growth and full employment—wages and family incomes will rise, poverty and hardship will decline. But will this recession have long-term effects by accelerating or decelerating the long-standing trends described above? Will the movement toward equality of participation by women and men get a large boost from this recession and recovery or will women be eclipsed? Or will this major recession have no effect on these long-term trends?

In this Briefing Paper, we examine how men and women have fared in this most recent recession and draw out implications for public policy. We begin with a brief overview of how unemployment is calculated and then, in the second section, describe the current employment situation. To do so, we first use household data from the Current Population Survey to look at gender differences in unemployment, disaggregating by race/ethnicity, age, educational attainment, and marital status. Next we provide an overview of the number of men and women on payrolls using establishment data from the Current Employment Statistics survey and track women's growing share of employment as men have lost more jobs than women. The third section explains how men and women have fared in this recession compared with past recessions since 1973. The fourth section describes some additional impacts of the recession on living standards and economic security, considering foreclosures, time spent on housework and family care, and poverty and hunger. The Briefing Paper concludes with policy recommendations for addressing women's needs in the current period and in the recovery.

Understanding Unemployment

The data used to measure the U.S. employment situation come from two sources and are considered to provide complementary views. One is a monthly household survey (Current Population Survey or CPS) that asks who in the household aged 16 or older is working, unemployed, or not in the labor force due to retirement, schooling, military duty, homemaking, etc. In addition, the household survey measures other characteristics of the U.S. population that allow for the analysis of employment by gender, race or ethnicity, age, educational attainment, marital and parental status, and several other characteristics. The second source of data is a monthly survey of non-farm businesses and government agencies (the Current Employment Statistics survey or CES) that provides a headcount of women and men on establishment payrolls each month.

While together these two surveys provide a complete picture of employment, their measures differ. The household-based CPS measure of the labor force excludes workers younger than 16 years of age as well as those who live in group quarters, such as prisons, nursing homes, military academies, and the like. The household survey counts workers on some forms of unpaid leave as employed, yet they would not be included on any establishment's payroll. Finally, the household survey counts unemployed people (and those out of the labor force) as well as the employed and those holding multiple jobs are counted only once. The establishment survey is a measure of employment and counts people holding jobs (and provides no information about the unemployed) and people holding multiple jobs (i.e., appearing on multiple payrolls) are counted multiple times; by comparing employment across months, jobs lost or gained can be calculated. The CES excludes members of the military, agricultural workers, the self-employed, household workers, and unpaid family workers. Both surveys provide data on weekly earnings and work hours, and, once per year, the CPS gathers data on other sources of income besides earnings

along with a variety of other topics. Because the CES sample is much larger than the CPS sample it is used to track month-to-month employment changes and provides considerable detail by industry. The CES also has the advantage of being benchmarked annually to match employment numbers from the near-census of employers participating in the unemployment insurance system; the CPS population weights are benchmarked only every 10 years, using the decennial census (Schmitt 2010). The CPS is used to measure unemployment on a monthly basis and to provide demographic detail about the population.

The U.S. Bureau of Labor Statistics classifies people as employed if they did any work at all as paid employees during a specific week.[3] Unemployed workers are not simply people who currently do not have jobs. For a person to be classified as unemployed, he or she must be available for work during the reference week but lack a job. Unemployed workers must also have been actively engaged in making specific efforts to find employment during the previous four weeks. Employees who have been laid off and are expected to return to their jobs do not need to be actively seeking employment to be considered unemployed.

Table 1. Number of Employed and Unemployed Persons Aged 16 and Older, December 2009 (Seasonally Adjusted)

Employed Persons	137,792,000	Civilian labor force 153,059,000	Civilian non-institutional population 236,924,000
Unemployed Persons	15,267,000		
Persons Not in the Labor Force	83,865,000		

Source: U.S. Department of Labor, Bureau of Labor Statistics, Current Population Survey 2010c.

As shown in Table 1, the civilian labor force is the sum of employed and unemployed persons aged 16 and older. Those who are not classified as employed or unemployed are not in the labor force. The unemployment rate (10.0 percent) is the number unemployed as a percent of the labor force. The labor force participation rate (64.6 percent) is the number in the total labor

force, employed plus unemployed persons, as a percent of the population. The employment-to-population (epop) ratio (58.2 percent) is measured as the number of employed persons as a percent of the civilian non-institutional population aged 16 and older). All of these ratios—the unemployment rate, labor force participation rate, and epop ratio—are used to measure how the economy is doing and each has advantages and disadvantages. In a recession the unemployment rate increases but people also drop out of the labor force or do not even try to enter it, when leaving school for example, because the demand for labor is weak. Thus, the unemployment rate can understate a recession's impact on employment, especially for a long recession. The epop ratio, by using the total population as its base, has the advantage of showing the total effect on employment of a downturn. If many young people are leaving school but not bothering to look for work, they will be added to the population base, and the epop ratio will drop, whereas their presence will not be captured in the unemployment rate since they are not counted as part of the labor force.

The Current Employment Situation

We consider how the current crisis is affecting women and men differently and also compare women and men across different social categories, including race/ethnicity, age, and educational attainment. Many of these disparities in joblessness are larger than the gender differences that have captured popular attention.

Unemployment

In considering the tremendous impact of the Great Recession that began in December 2007, it is helpful to compare current figures with employment and unemployment in the immediately preceding recession, which began in March 2001 and ended in November of the same year. As shown below, even though that was a short and mild recession by historical

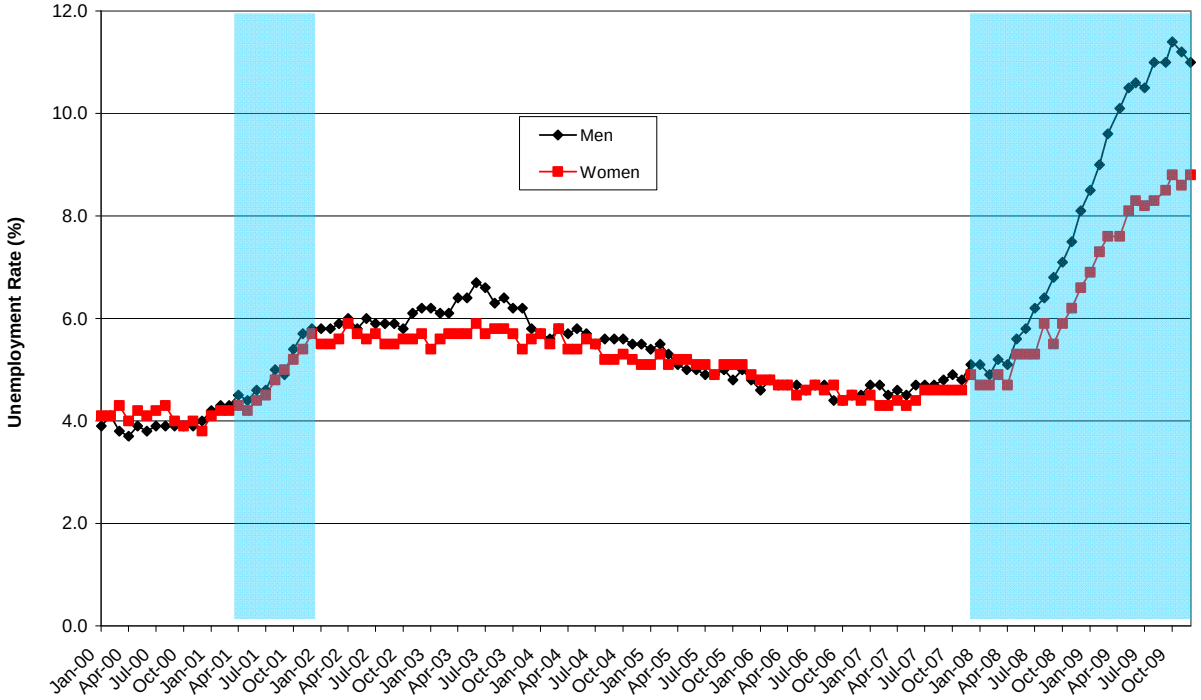
standards, it was actually the first recession in many years in which women's employment actually declined. And since the recovery from that recession was weak, especially in terms of employment and income gains, it left families in a particularly vulnerable position when the Great Recession hit.

Figure 5 displays the seasonally adjusted unemployment rate for men and women since January 2000 with the two periods of economic recession shaded. In most months shown, women and men have similar rates of unemployment; unemployment increased for both women and men during the 2001 recession and the 2007 recession. During the 2001 recession men and women's unemployment rates remained similar, but women's unemployment rates leveled off in 2002 while men's unemployment continued to increase even during the weak recovery. Following the recession, unemployment peaked in June 2003 at 6.7 percent for men, and only 5.9 percent for women. Between the two recessions, neither men's nor women's unemployment rates fully recovered from the 2001 recession by returning to their pre-recession levels.

In December 2007, as the Great Recession began, men and women had similar levels of unemployment of 5.1 and 4.9 percent, respectively, but as of December 2009, the unemployment rate for women was 8.8 percent while men's rate was substantially higher at 11.0 percent. Clearly, men's unemployment has increased relative to women's in this recession. In recent months, however, as the recession has spread to state and local governments including school systems, the unemployment rate for women has increased while the rate for adult men has fallen. Overall, 2.8 million more women are unemployed today than at the start of the recession.

Women's unemployment rate has not quite doubled, while men's has more than doubled.

Figure 5: Monthly Unemployment Rate by Gender (Seasonally Adjusted), January 2000-December 2009



Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Economic insecurity has increased for both women and men in the Great Recession, and, despite their lesser overall job loss, women's economic vulnerability is worth examining for several reasons. First, women's role as family breadwinner has grown substantially in recent decades as women have increased their share of family earnings. In married couple families, women's contribution to the household economy has risen by nearly 10 percentage points, from 26.6 percent of household income in 1970 to 36.0 percent (U.S. Department of Labor 2009b, Table 24). And, as noted in the introduction, among families with children, the dual-earner family is the most common family type, and single mother earners have also been increasing their share. Moreover, in December 2009 the unemployment rate for women who maintain families alone was 13.0 percent, higher than the rate for men. This was a peak rate for this group of self-supporting women; in other words, unemployment may still be increasing for them, whereas men's unemployment rate has been falling since October. About 1.3 million women

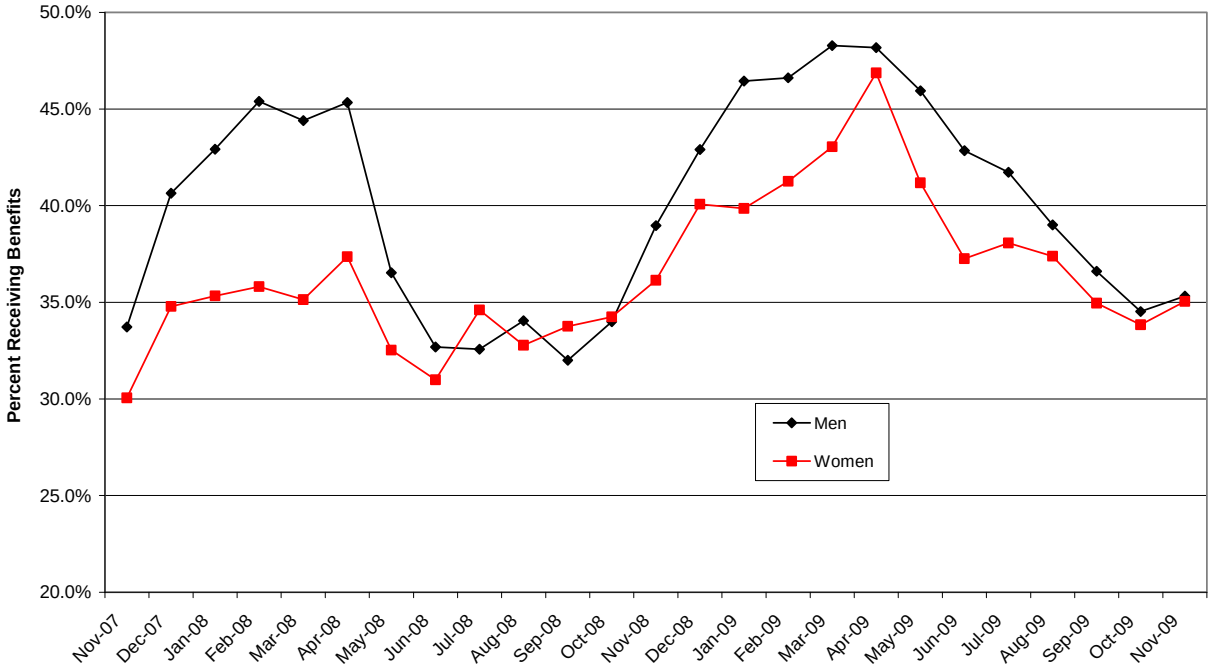
looking for work were the sole supporters of their families (U.S. Department of Labor, Bureau of Labor Statistics 2010c).

Second, at the start of the current recession, as in all previous recessions, women were less likely than men to be covered by unemployment insurance. As the recession has proceeded women generally remain less likely to receive benefits than men, yet their stints of unemployment are just as long as men's and their need for benefits is just as great. An uninsured woman's job loss results in the loss of all of her financial contributions to the household budget. There are three major reasons women are less likely than men to collect unemployment benefits. First, women tend to earn less and work more intermittently, moving in and out of jobs more, whereas many states use benefit calculation formulas that penalize those with low earnings, less continuous employment, and no periods of high earnings. Second, women's greater responsibilities for family care often force them to leave employment for reasons that disqualify them from benefit receipt, since caring for family members is often not a covered reason for not being at work. Third, in many states, workers who seek part-time employment are ineligible for insurance even if they had a work history that included part-time employment.

Figure 6 uses seasonally unadjusted data on the number of unemployed workers from the Current Population Survey and administrative data from the U.S. Employment service to show the proportions of unemployed workers (of either sex) receiving Unemployment Insurance (UI) benefits. The graph shows that in December 2007, when the recession began, 41 percent of unemployed men compared with 35 percent of unemployed women were receiving UI benefits.[4] In only a few months during the entire recession has a higher proportion of unemployed women than men received benefits. In November 2009, the latest month for which data are available, 35.0 percent of unemployed women and 35.3 percent of unemployed men were receiving UI benefits. As of November 2009, of all the insured unemployed, 59.1 percent were men and 40.7

percent were women (U.S. Department of Labor, Employment and Training Administration 2010.).

Figure 6: Share of Unemployed Women and Men Receiving Unemployment Insurance Benefits (Seasonally Unadjusted), November 2007-November 2009

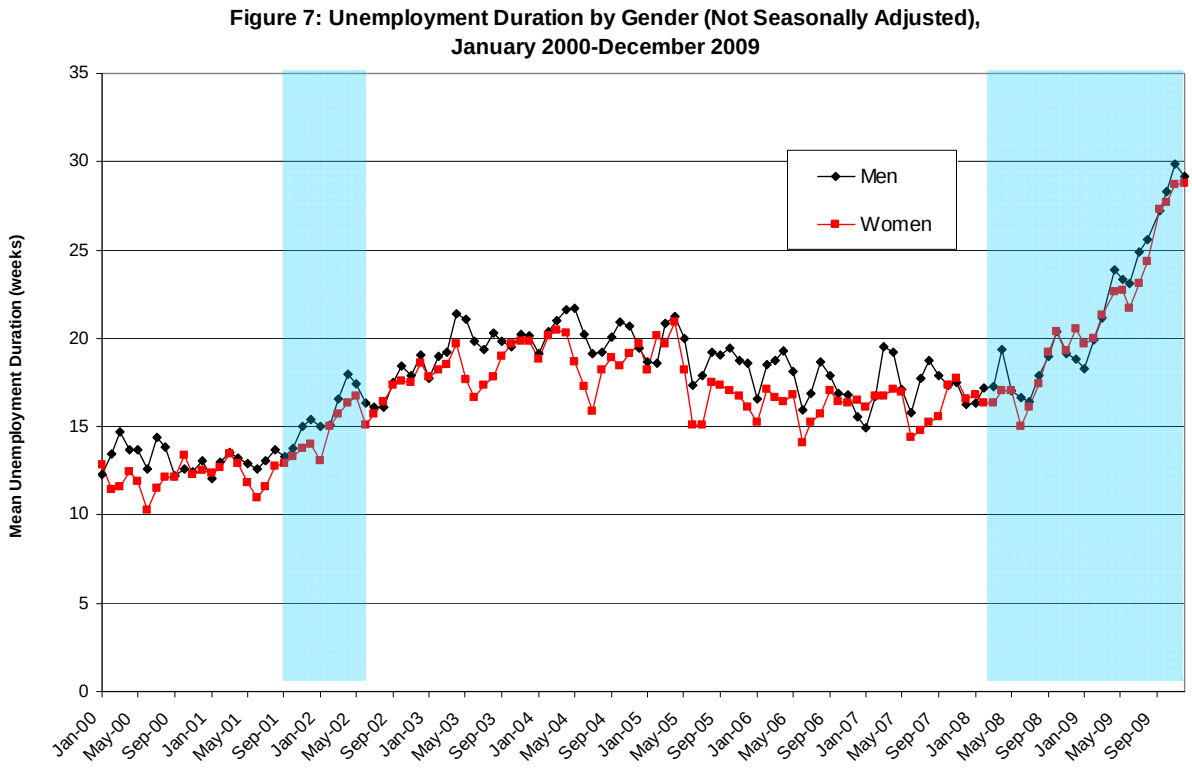


Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Fortunately, the American Recovery and Reinvestment Act (ARRA), passed early in President Obama's term and aimed at stimulating the economy, specifically encouraged states to change their unemployment insurance regulations and reduce these sources of gender disparities in access to unemployment insurance benefits by providing a total of $7 billion in incentives for states that did so. Overall, the ARRA provided states with $35.8 billion to extend and increase unemployment benefits and $4.2 billion to help states process the unprecedented number of applicants (Hossain et al. 2009). Sixteen additional states have made their benefit structures more accessible to women and low-wage workers to take advantage of targeted funds for this purpose (nineteen states had liberalized their rules earlier).[5] In addition, for the first time in response to a business cycle downturn, unemployed workers received subsidies of up to 65

percent of the cost of health insurance premiums to enable the unemployed to remain on their previous, employer-provided health insurance policy (Boushey et al. 2009).

Third, women's unemployment duration is just as severe as men's. Figure 7 shows that women's and men's average weeks of unemployment were very similar across the entire period January 2000 through December 2009. For both genders, the length of unemployment rose in the recession periods and in the early 2000s continued to climb after the 2001 recession officially ended, reaching a peak duration of about 20 weeks in 2003. Even after unemployment durations began to decline in 2005 and 2006, during the fall of 2007—just before the current recession began—women and men who lost their jobs were still spending more than 15 weeks unemployed, on average. During the Great Recession, by December 2009, the average unemployed worker, both female and male, had been looking for work for an astounding 29 weeks. We expect unemployment to follow the example of the 2001 recession and remain high for many months after the economic recovery has begun; those who lose their jobs will spend many months looking for work.



Finally, when the concept of unemployment is expanded to include more of those less attached to the labor force, we see that the increase in the number unemployed is relatively larger for women than for men. Table 2 shows the growth in the number of the unemployed (measured in the standard way), discouraged workers, and other marginally attached workers during the Great Recession, as well as in the number of voluntary and involuntary part-time workers. Discouraged workers are people who are not working and had looked for a job in the past year, but are not currently looking because they believe they will not be able to find a job; they are part of a group considered "marginally attached" because they looked for work in the past year but are not doing so now (the "other marginally attached" are those who did not cite the economic situation as a reason for their discouragement). While the number of unemployed men has more than doubled, increasing from 4.2 million to 9.0 million, the much smaller number of discouraged men grew at a more rapid rate. Among women, while the number of unemployed women nearly doubled, increasing from 3.2 million to 5.8 million, the smaller number of

discouraged women grew even more rapidly than did the number of discouraged men. The "other marginally attached" grew for both genders, again more rapidly for women. Adding these marginally attached workers who have stopped looking for work to the unemployed increases the number of unemployed by about 2 million workers, and as can be seen in Figure 8, it slightly increases the share of unemployed who are female. Table 2 also shows that involuntary part-time work, another measure of weak labor market conditions, has increased in this recession as well, but much more modestly than either unemployment or discouragement, by 45 percent for men and 36 percent for women. These are people who have found some work but need more hours of work. Voluntary part-time work also grew in this recession, while full-time work fell precipitously. The number of women working part-time voluntarily rose 5 percent, while the number of men has grown by 17 percent. Perhaps the growth in the number of workers satisfied with part-time jobs reflects the increased employment of older workers in this recession, the only demographic group for whom employment increased. As well, it could also reflect increased enrollments and part-time work by students. In any case, voluntary part-time work is virtually the only area of employment growth for men in this recession.

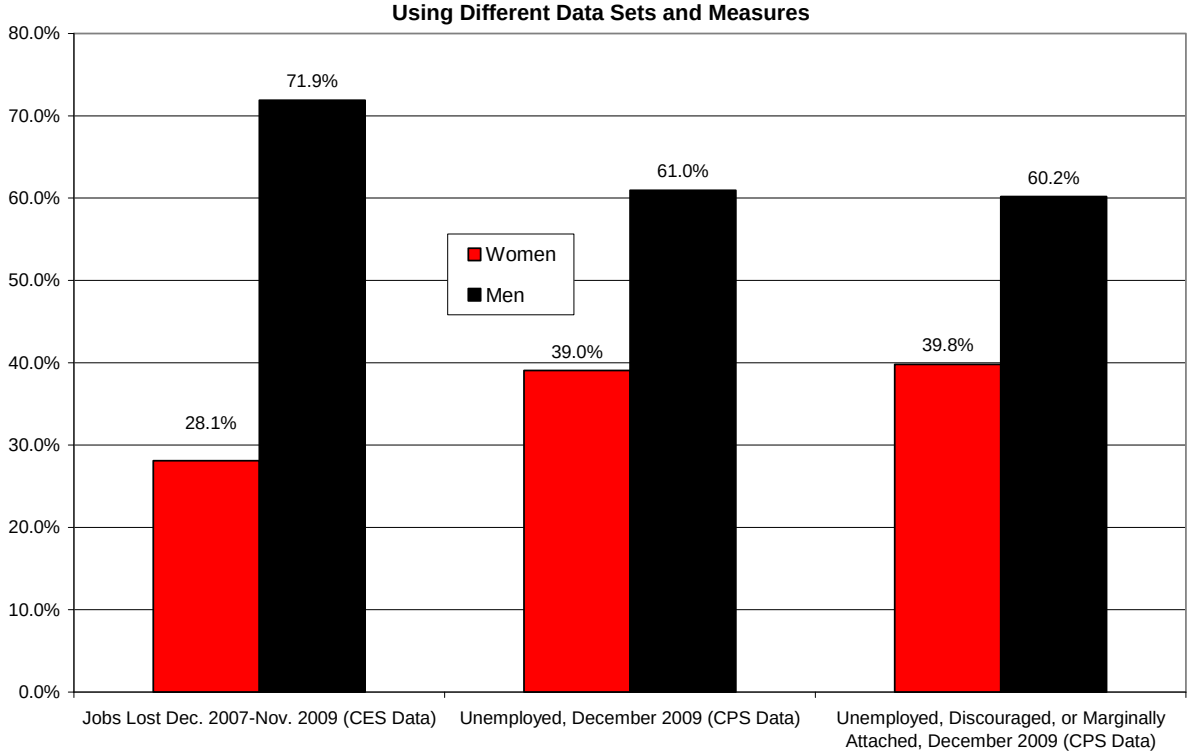
Table 2: Unemployment and Underutlization by Gender (Seasonally Unadjusted)				
MEN	**December 2007**	**December 2009**	**Change Since December 2007**	**Percent Change Since December 2007**
Unemployed Men	4,201,000	8,985,000	4,784,000	113.9%
Discouraged* Men	238,000	594,000	356,000	149.6%
Other Marginally Attached** Men	517,000	790,000	273,000	52.8%
Subtotal	**4,956,000**	**10,369,000**	**5,413,000**	**109.2%**
Voluntary Part-Time Men	7,017,000	8,212,000	1,195,000	17.0%
Involuntary Part-Time Men	1,299,000	1,883,000	584,000	45.0%
Subtotal	**8,316,000**	**10,095,000**	**1,779,000**	**21.4%**
WOMEN				
Unemployed Women	3,170,000	5,756,000	2,586,000	81.6%
Discouraged* Women	125,000	334,000	209,000	167.2%
Other Marginally Attached** Women	464,000	768,000	304,000	65.5%
Subtotal	**3,759,000**	**6,858,000**	**3,099,000**	**82.4%**
Voluntary Part-Time Women	16,348,000	17,132,000	784,000	4.8%
Involuntary Part-Time Women	627,000	851,000	224,000	35.7%
Subtotal	**16,975,000**	**17,983,000**	**1,008,000**	**5.9%**

Notes: *Discouraged Workers are those who are not in the labor force who want and are available for a job, and who have looked for work sometime in the past 12 months, but are not currently looking because they believe there are no jobs available or there are none for which they would qualify.
**Other Marginally Attached Workers are those who are not in the labor force and want and are available for work, and who have looked for a job sometime in the last 12 months, but were not counted as unemployed because they had not searched for work in the 4 weeks preceeding the survey. Discouraged workers are a subset of the marginally attached.
Source: US Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Table 3 provides several ways to measure unemployment and job loss in the conventional way. In Panel A, CPS data indicate that as of November 2009, women were 40.2 percent of the unemployed (compared with 47.4 percent of the employed). In Panel B, the establishment survey data (CES) show that across this recession women have grown to 49.9 percent of employees on payrolls, but constitute only 28.1 percent of those who have lost their jobs. The payroll data undercount men's employment more than they undercount women's (compare the first three columns of Panel A with those of Panel B), while the number of jobs lost data from the same survey undercount women's unemployment more than men's (compare the fourth and fifth columns of Panel A with those of Panel B). Proportionally more of women's unemployment is experienced by those entering and re-entering the labor force rather than by those losing jobs. Figure 8 illustrates three different measures of job loss and unemployment, using the CES job-loss data from Table 3 and the CPS data on unemployed and marginally attached workers from

Table 2. As Figure 8 clearly shows, focusing on the jobs lost data paints a stronger picture of this recession as a "man-cession."

Figure 8: Women's and Men's Share of Unemployment Using Different Data Sets and Measures



Sources: US Department of Labor Bureau of Labor Statistics, Current Employment Statistics, 2010a, US Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Table 3: Changes in Employment Status of Women and Men							
Panel A: Change in Unemployment of Women and Men Aged 16 and Over- CPS Data							
	Number Employed			**Number Unemployed**		**Percent of Unemployed**	
	Men	**Women**	**Percent Female**	**Men**	**Women**	**Men**	**Women**
December 2006	78,331,000	67,658,000	46.3	3,638,000	3,051,000	54.4	45.6
December 2007	78,275,000	68,020,000	46.5	4,123,000	3,418,000	54.7	45.3
December 2008	75,847,000	67,491,000	47.1	6,491,000	4,618,000	58.4	41.6
November 2009	72,794,000	65,587,000	47.4	9,171,000	6,169,000	**59.8**	**40.2**
December 2007-November 2009 (Change in Employment & Unemployment Since Beginning of Recession)	-5,537,000	-2,071,000	27.2	5,533,000	3,118,000	64.0	36.0
Source: U.S Department of Labor, Bureau of Labor Statistics, Current Population Survey 2010b							
Panel B: Change in the Number of Women and Men on Payrolls - CES Data							
	Number on Payrolls			**Change in Number**		**Percent of Jobs**	
	Men	**Women**	**Percent Female**	**Men**	**Women**	**Men**	**Women**
December 2006	70,814,000	66,186,000	48.3				
December 2007	70,834,000	67,318,000	48.7	20,000	1,132,000	1.7	98.3
December 2008	68,404,000	66,670,000	49.4	-2,430,000	-648,000	78.9	21.1
November 2009	65,689,000	65,306,000	49.9	-2,715,000	-1,364,000	66.6	33.4
December 2007-November 2009 (Jobs Lost Since Beginning of Recession)	5,145,000	2,012,000	28.1	-5,145,000	-2,012,000	**71.9**	**28.1**
Source: U.S. Department of Labor, Bureau of Labor Statistics, Current Employment Statistics 2010a							

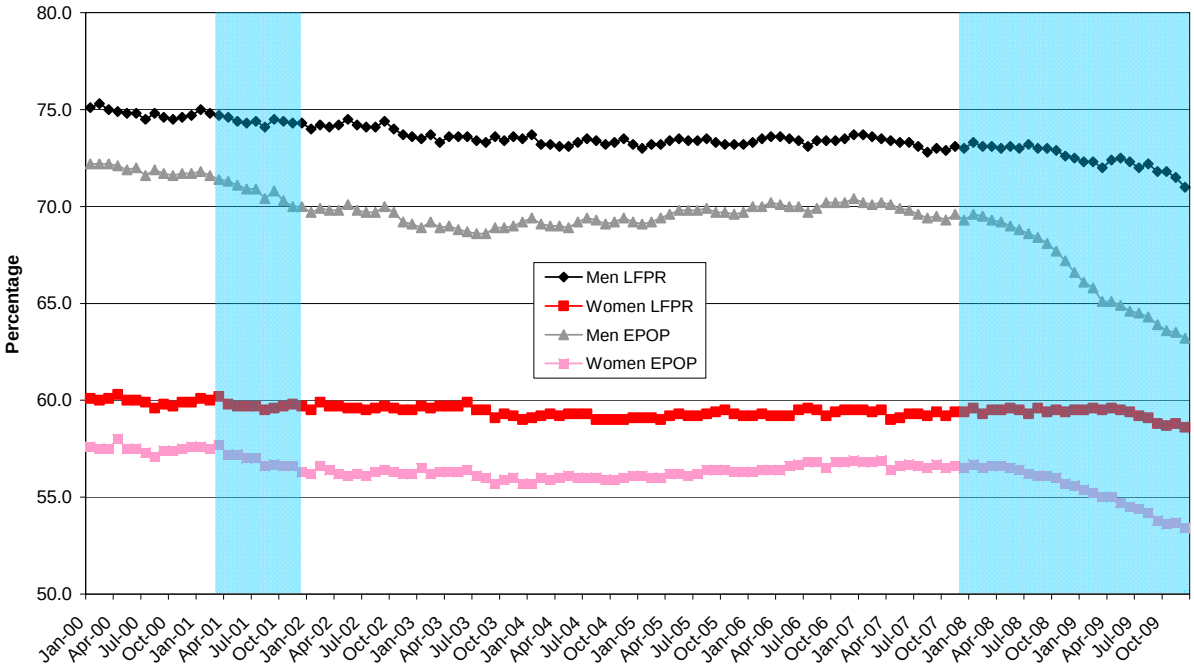
As discussed above, another way to gauge a recession's impact is to look at labor force participation rates and employment-to-population (epop) ratios. Figure 9 shows that both labor force participation and epop ratios fell in the two recessions in this decade, as women and men lost jobs and/or left the labor market (or did not enter). Men's labor force participation rate and epop ratio fell particularly sharply in this recession, while women's epop ratio fell substantially. The figure also shows that men's labor force participation rates and epop ratios have remained higher than women's across the past ten years. Both rates have trended downward quite noticeably for men, however, even between the two recessions. The decline in women's labor

force participation has been slight, while their epop ratio recovered better than men's from the first recession of the period. Between January 2000 and December 2009, men's labor force participation declined by 4.1 percentage points, from 75.1 percent to 71.0 percent. During the same period, women's labor force participation declined by only 1.5 percentage points, from 60.1 percent to 58.6 percent. Thus, the gender gap in labor force participation has continued to shrink, as it has for more than a century.

The gender gap in the employment-to-population ratio closed even more across the last ten years than did the participation rate, from 15 points in January 2000 to 10 points in December 2009. In the current recession, the decline in men's epop ratios has been much greater than women's (6.1 versus 3.1 percentage points).

However slight, the decline in women's labor force participation shown in the past decade in Figure 9 is a sharp departure from the story of dramatic growth in labor force participation for women that characterizes the post World War II period, discussed in the introduction.[6]

Figure 9: Monthly Labor Force Participation Rates and Employment-to-Population Ratios by Gender (Seasonally Adjusted), January 2000-December 2009



Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Disparities in Unemployment

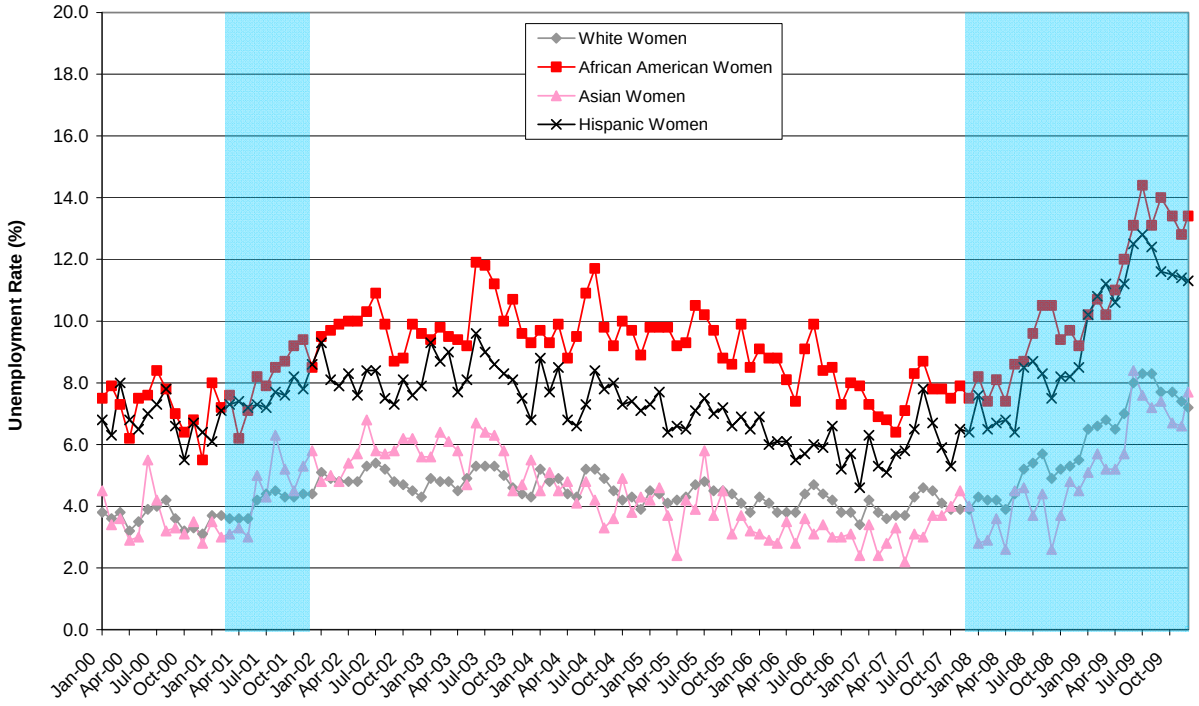
Here, we explore some of the recent differences in women's and men's unemployment experiences by demographic characteristics such as race and ethnicity, age, educational attainment, and marital status. We turn to the seasonally unadjusted data, because seasonally adjusted data (typically used in looking at unemployment) are not available for these demographic breakdowns.

Unemployment by Race and Ethnicity

Figures 10a and 10b show that African American women and men have the highest levels of unemployment, while whites and Asian Americans have the lowest. More than 10 percent of African American men were unemployed in many of the months since the 2001 recession; even between recessions when unemployment rates were declining for other groups; the

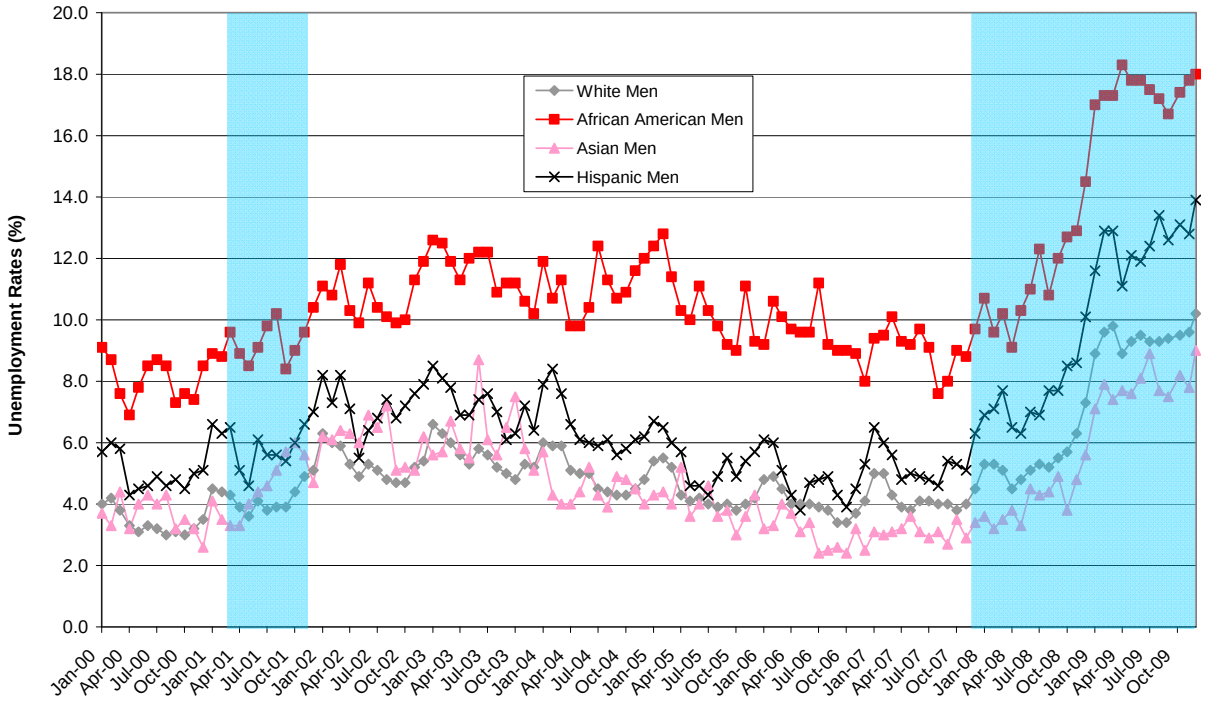
unemployment rate of African American men never returned to its pre-2001 level. In April 2009 unemployment peaked at 18.3 percent for African American men and remains high at 18.0 percent in December 2009. Large increases in incarceration since the 1990s have disproportionately left African American men with criminal records and reduced their likelihood of finding employment (Pager 2007). African American women fared somewhat better, like all women having lower unemployment rates, yet with Hispanic women, they have the steepest increases in unemployment in the two recessions of this decade.

Figure 10a: Women's Monthly Unemployment Rates by Race/Ethnicity (Seasonally Unadjusted), January 2000-December 2009



Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Figure 10b: Men's Monthly Unemployment Rates by Race/Ethncity (Seasonally Unadjusted), January 2000-December 2009



Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Hispanics have lower unemployment rates than African Americans, especially among men. In December 2009, 13.9 percent of Hispanic men were unemployed compared with 18.0 percent of African American men. Among women, the pattern of steep increases in unemployment since the summer of 2008 is similar for Hispanics and African Americans, but in the last few months the seasonally unadjusted data in Figure 10a shows a larger decline for Hispanic women; as of December 2009, 11.3 percent of Hispanic women were unemployed compared with 13.4 percent of African American women. Prior to December 2007, Hispanic men generally had lower unemployment rates than Hispanic women. Since then, this pattern has reversed as Hispanic men's unemployment rates more than doubled from 6.3 percent in December 2007 to 13.9 percent in December 2009, above women's rate of 11.3 percent. In December 2009, 10.2 percent of white men and 9.0 percent of Asian American men were unemployed. Among women, the patterns of unemployment changes for white and Asian American women are similar; as of December, white women's unemployment rate dropped a bit

more than the rate of Asian American women: 7.2 percent for white women versus 7.7 percent Asian American women.

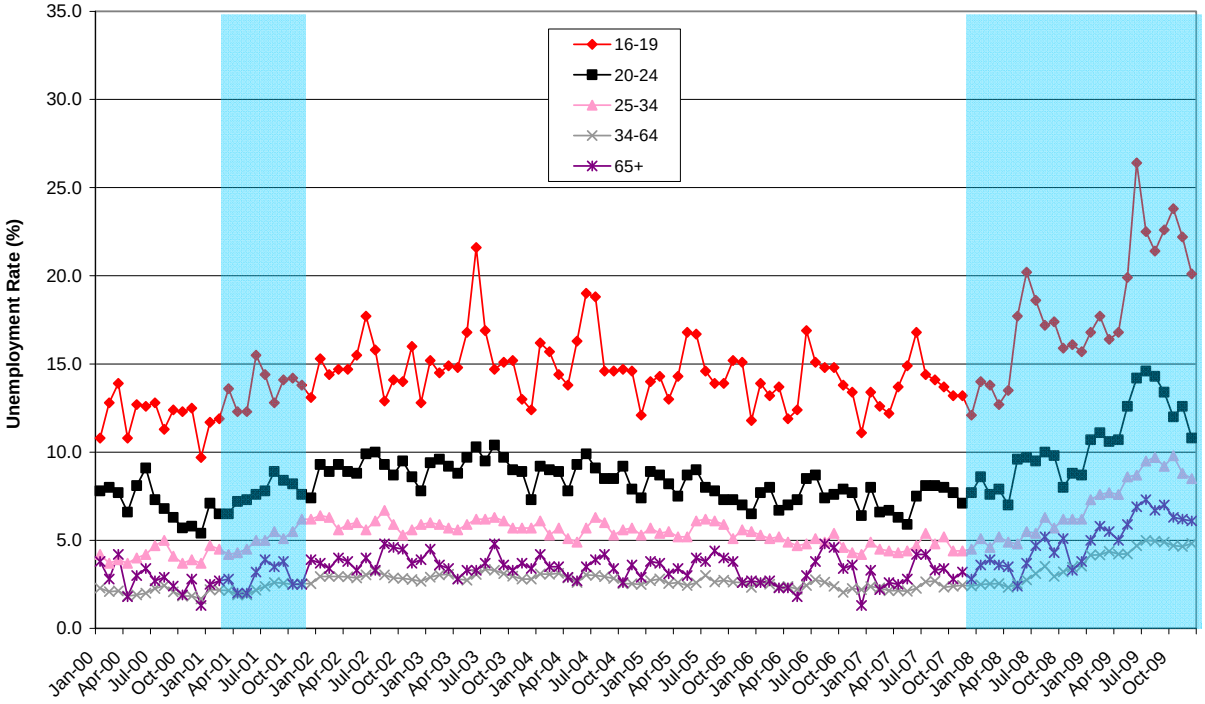
Unemployment by Age

Young workers, those aged 16-19 and 20-24, are more likely to be unemployed than middle-aged and older workers. Figures 11a and 11b show that unemployment levels are consistently lower for prime age and older workers for both females and males throughout the decade of the 2000s. Prime age workers, those 35-64, have the lowest unemployment rates; at ages 65 and older, unemployment rates increase again. Young men (under age 25) experience the highest levels of unemployment. Furthermore, recessions appear to cause larger jumps in unemployment levels for young men than young women, but unemployment rates rose steeply for everyone 24 and younger.

Unemployment rates are highest for teenage men and women, who seem to be the "last hired and first fired" in recessions. Men aged 16-19 have higher levels of unemployment than women in their age group. Since 2000, on average, 18.4 percent of men aged 16-19 have been unemployed compared with 14.7 percent of women of the same age. For most of the last year, the unemployment rate for teenage men has exceeded 25 percent. In only one month has unemployment for teenage women reached that level. Since 2000, 10.0 percent of 20-24 year-old men have been unemployed in an average month, compared with 8.4 percent of women. Young men are more likely to drop out of high school than young women. In addition, more women have been going on to college than men, and once they start college women are more likely to graduate; as will be shown below, educational completion contributes to increased employability and lower risk of unemployment. In 2007, 9.8 percent of the men aged 16-24 were neither high school graduates nor enrolled in school compared with only 7.7 percent of women aged 16-24 (National Center for Educational Statistics 2009). While school leavers may

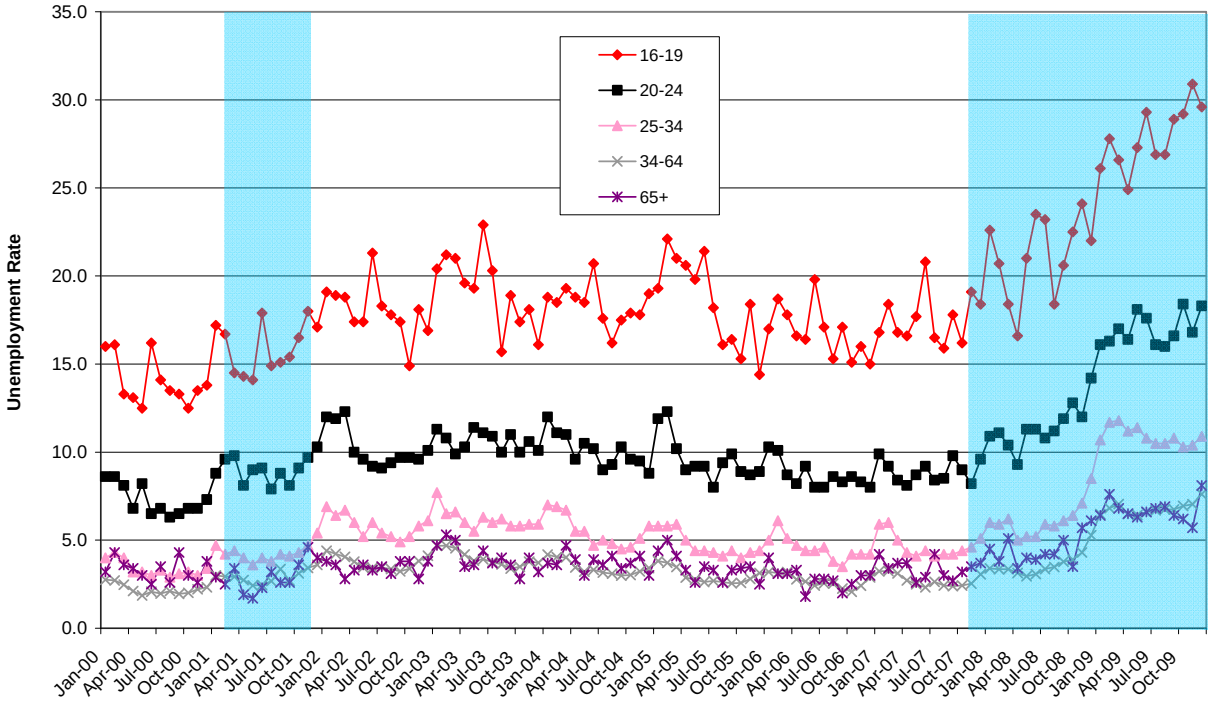
be more likely to seek jobs than their enrolled age peers, their status as "dropouts" may significantly lower their employment prospects. (Those 16-19 year-olds and 20-24 year-olds who are enrolled in school and not working or seeking employment are not counted as part of the labor force.)

Figure 11a: Women's Monthly Unemployment Rates by Age (Seasonally Unadjusted), January 2000-December 2009



Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Figure 11b: Men's Monthly Unemployment Rates by Age (Seasonally Unadjusted), January 2000-December 2009



Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

The high unemployment rates observed among these student-aged groups may also discourage many additional students who wish to work part-time from seeking employment to help finance staying in school. At a time when higher education prices have increased 42 percent between 2000 and 2009, due to rising costs and state cuts in financing (Commonfund 2009), the inability of these younger workers to find jobs is particularly troubling. High levels of unemployment and discouraged workers among teenagers and young adults could also contribute to increased delinquency and crime as well as lost contributions to family incomes.

In the child bearing ages (25-34) the gender gap in unemployment rates is relatively small, and adults in this age range have much lower unemployment than younger people; they approach the rates of prime-age workers, who have the lowest rates. As with the other age groups, in the Great Recession, the unemployment rate for men rose more rapidly than that for women. Prime age workers have the lowest unemployment rates overall but their unemployment too approximately doubled in the Great Recession.

Among those who work during the retirement years, men also tend to face slightly higher unemployment than women and this gap widened during the early months of the current recession. In more recent months, women aged 65 plus have seen increases in unemployment (compared with both prime-age women and older men). Among older women, unemployment is particularly troubling, especially among single women who have a high rate of poverty. Many older women seek to remain employed or re-enter the labor market because of inadequate pension or Social Security benefits, or because of depleted savings or pension assets due to stock market losses and very low returns.

Unemployment by Educational Attainment

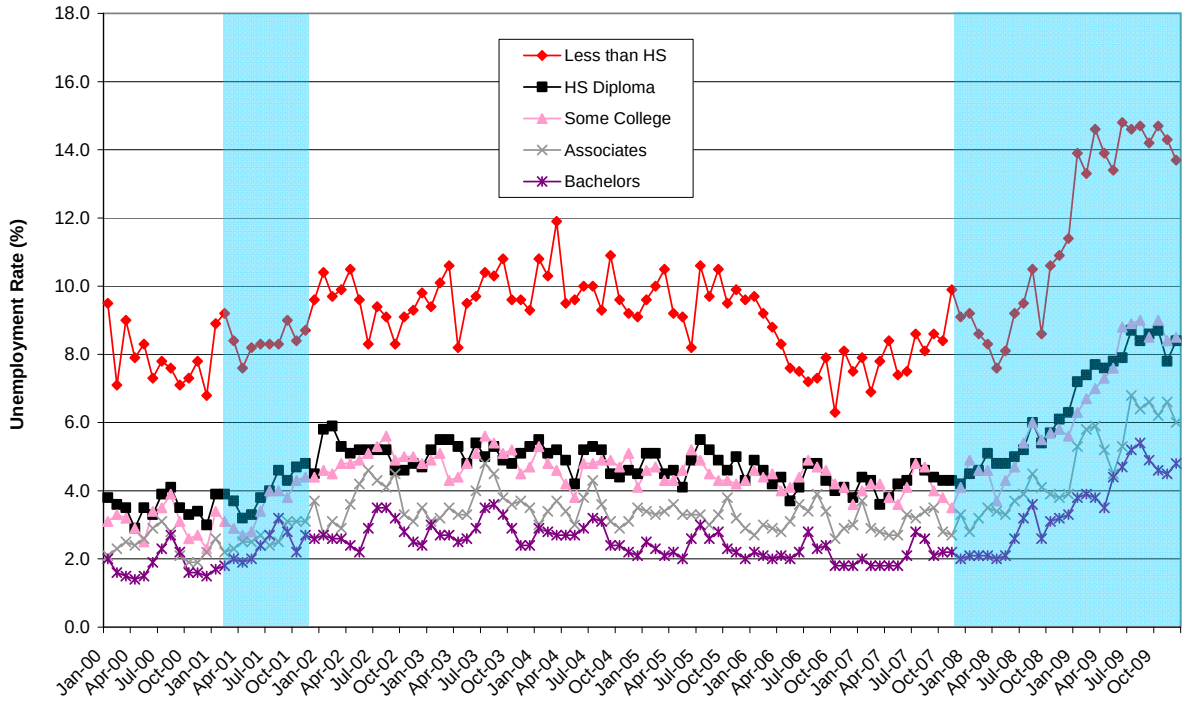
In general, unemployment is higher among those with less education. Figures 12a and 12b show that across the decade of the 2000s unemployment rates are lowest for those with the most education and highest for those with the least education for both women and men aged 25 and older. Women with less than a high school diploma experience the highest unemployment rate of any group, averaging 9.5 percent unemployment in the last decade compared with 7.8 percent unemployment for men without a high school diploma and 2.6 percent unemployment for women and men with college degrees. Among women, the average gap between those with and without a high school diploma or more (4.6 percentage points) is much larger than the gap between men with and without a high school diploma or more (2.4 percentage points). Thus, it seems high school graduation is particularly important in reducing women's risk of unemployment.

During the two recessions shown in Figures 12a and 12b, unemployment has increased among workers across all levels of educational attainment. Again we see that unemployment rates had not declined to their pre-recession levels (prior to 2001) before the Great Recession began. In the most recent recession, unemployment increased very sharply for men and women

without high school diplomas. For men without a high school diploma, the unemployment rate more than doubled, increasing from 7.7 percent in December 2007 to 16.9 percent in December 2009 (a change of 9.2 percentage points). For women without a high school diploma, the unemployment rate increased 4.6 percentage points from 9.1 percent in December 2007 to 13.7 percent in December 2009.

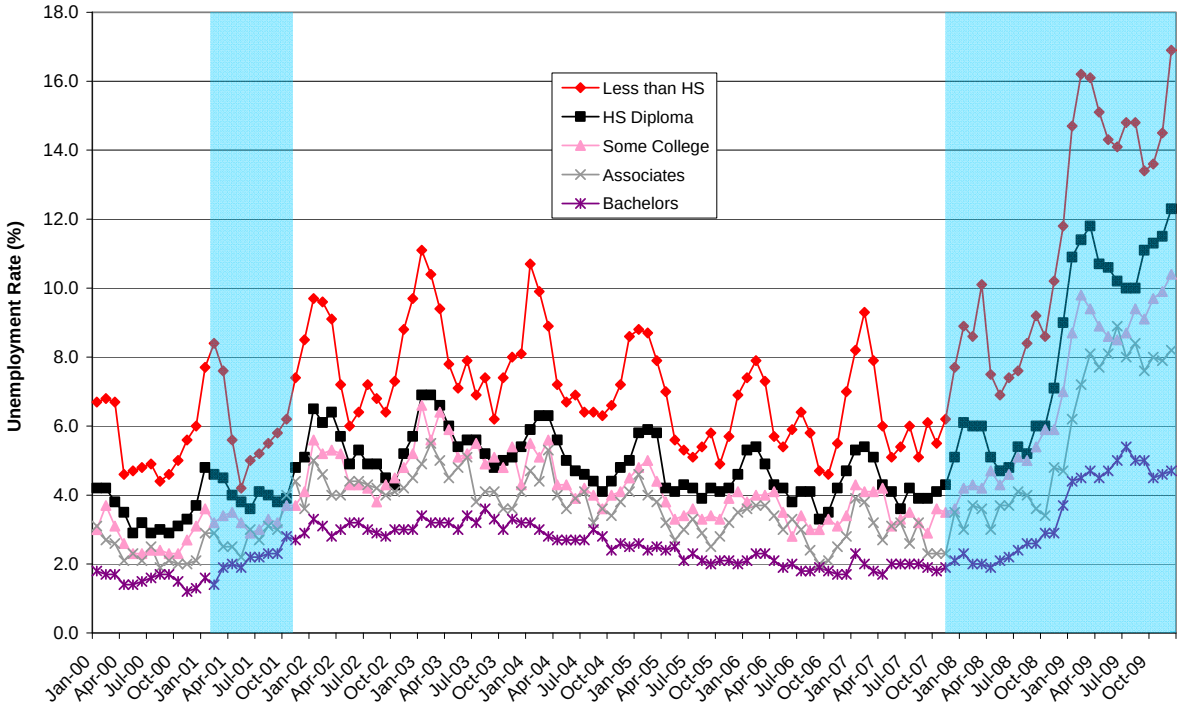
Among those who graduated from high school, completed some college, or hold associate's degrees, men's unemployment has risen in the current recession to levels that exceed those of similarly educated women. At the highest education level shown, with Bachelor's degrees or more, men and women experience very similar unemployment levels in all periods. In December 2009, 4.7 percent of men with Bachelor's degrees or more were unemployed compared with 4.8 percent of similarly educated women. Across the entire period since 2000, college graduates are the group who have been the most likely to be employed throughout. Nevertheless, their unemployment rates have also increased sharply in the Great Recession, more than doubling in the 25 months from December 2007 to December 2009. In terms of rates of increase, the Great Recession is pretty much an equal opportunity disemployer—just about every group's unemployment rate had doubled or even tripled (except for women without high school diplomas who had high unemployment throughout the decade of the 2000s).

Figure 12a: Women's Monthly Unemployment Rates by Educational Attainment (Seasonally Unadjusted), January 2000-December 2009



Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Figure 12b: Men's Monthly Unemployment Rates by Educational Attainment (Seasonally Unadjusted), January 2000-December 2009

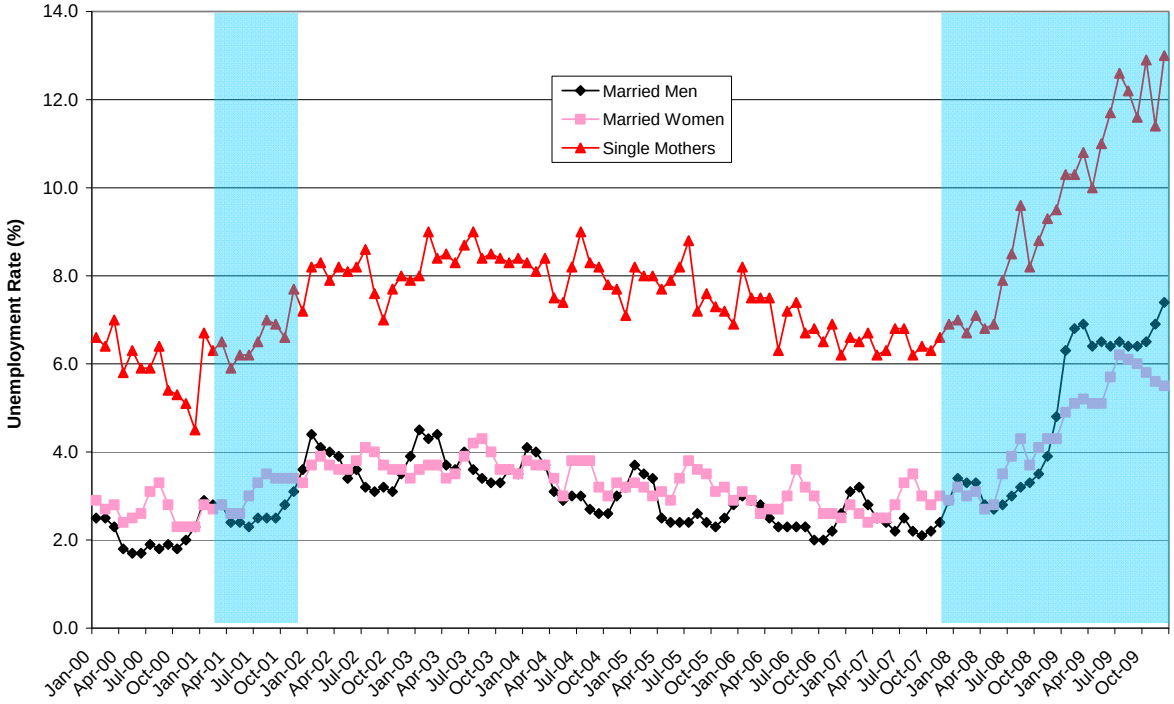


Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Unemployment by Marital Status

Figure 13 shows that women who maintain families without a spouse present are more than twice as likely as married women or men to be unemployed as of December 2009. Just over one of every eight women (13.0 percent) who are the sole breadwinners in their families is unemployed compared with one of every sixteen married men (7.4 percent) or twenty married women (5.5 percent). At the start of the decade shown, single mothers were the target of new welfare reform policies aimed at increasing their labor force participation through cuts in welfare benefits and increases in tax incentives, and we can see that the unemployment rate of this group (who are a large share of women who maintain families alone, though not all such women have minor children) dropped sharply just before the start of the 2001 recession. Their unemployment rose rapidly in the 2001 recession and remained quite high throughout the decade. Their unemployment rate reached non-recession highs of 9 percent in the summers of 2003 and 2004. Before the current recession started, more than 6 percent of single mothers were unemployed. Mothers can be expected to have higher unemployment rates because they need to find jobs that are compatible with their children's needs and child care availability and, if single, that pay enough to pay for child care. The increase in single mothers' unemployment is more than twice as much as married women's, suggesting that single mothers have particular difficulty in finding jobs that are consistent with their family care responsibilities.

Figure 13: Monthly Unemployment by Marital Status (Seasonally Unadjusted), January 2000-December 2009



Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Men's and Women's Job Loss During the Great Recession

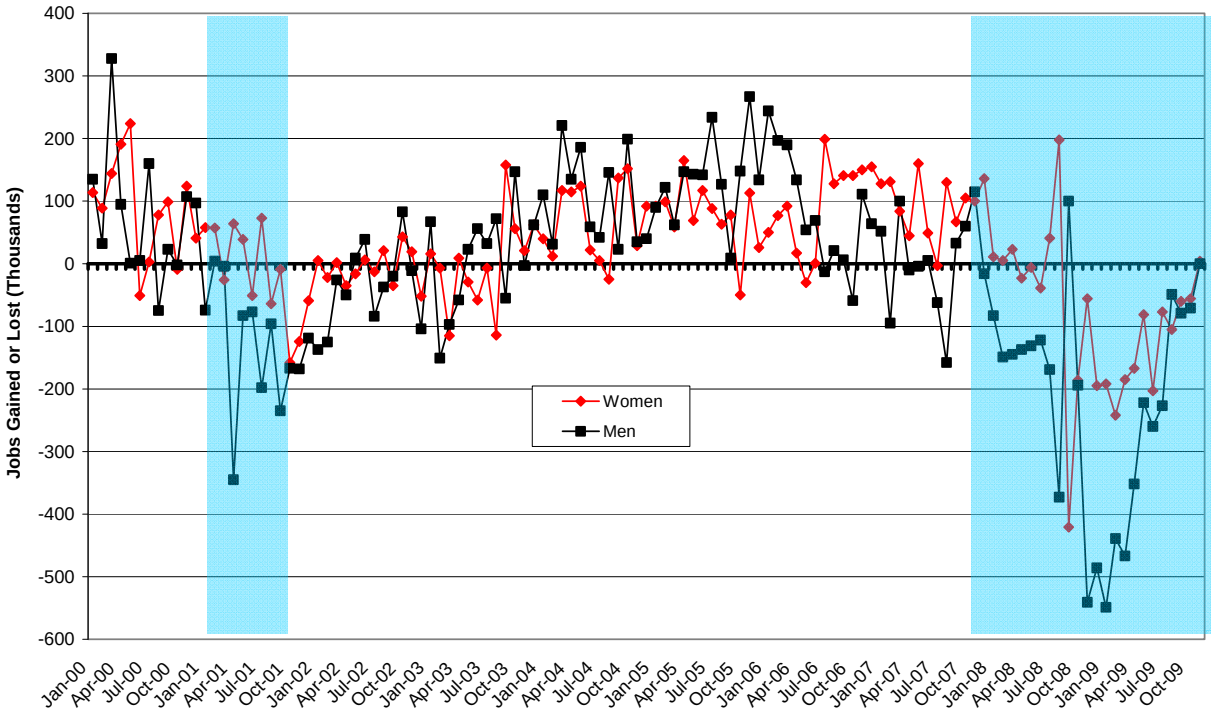
Examining changes in the number of male and female employees on payrolls provides another perspective on the employment situation. The Current Employment Statistics (CES) survey collects payroll information from businesses and government agencies on all workers, full- or part-time, who receive pay in nonfarm establishments.

Figure 14 strikingly shows how deep and prolonged the Great Recession has been compared with the previous recession in 2001. Men's job losses have been greater than women's in both recessions, but women have lost 2.0 million jobs in the Great Recession, a number which is larger than the number of jobs men lost in the previous downturn (1.3 million). Leading up to the current recession, women continued to *gain* jobs until the stock market crashed following the collapse of Lehman Brothers in September 2008. Since then, men have lost 3.8 million jobs and women have lost 2.2 million jobs. Compared with much of 2008 and early

2009, job loss has moderated considerably. In November, revised BLS figures show a gain of 4,000 jobs (all among women). Even with 85,000 jobs lost in December, the rate of job loss has slowed from the freefall that characterized the earlier period (U.S. Department of Labor, Bureau of Labor Statistics, 2010a).

It is worth noting that following the end of the previous recession in November 2001 it took more than 20 months for sustained, robust job gains to materialize at the end of summer 2003. At that point one month's gains were no longer offset by losses in the next month. Between December 2001 and August 2003, more than 1 million jobs were lost, 41 percent by women and 59 percent by men (in fact since women had also continued to gain jobs in the 2001 recession, much of their job loss occurred after the recession). In the following year (September 2003-August 2004) 1.8 million jobs were gained and of these 40 percent were filled by women and 60 percent were filled by men. The labor market for men improved slightly earlier than for women, but it also peaked earlier with men's gains declining ahead of women's in the current recession. For example, in January 2008 men lost 83,000 jobs; women did not lose that many jobs in a single month until September 2008 when 421,000 jobs held by women disappeared. While recessions are defined by multiple measures, growth in some, like GDP, usually precedes employment gains. Job loss and unemployment can go on for months after a recession is declared over (Schmitt and Baker 2008). The current consensus among economic experts is for positive payroll job growth beginning in the first quarter or first half of 2010 (Romer 2009), but unemployment rates are expected to remain above 7 percent until the first half of 2013 or later (Waitz 2009).

Figure 14: Monthly Job Loss by Gender (Seasonally Adjusted), January 2000-November 2009



Source: US Department of Labor Bureau of Labor Statistics, Current Employment Statistics 2010a

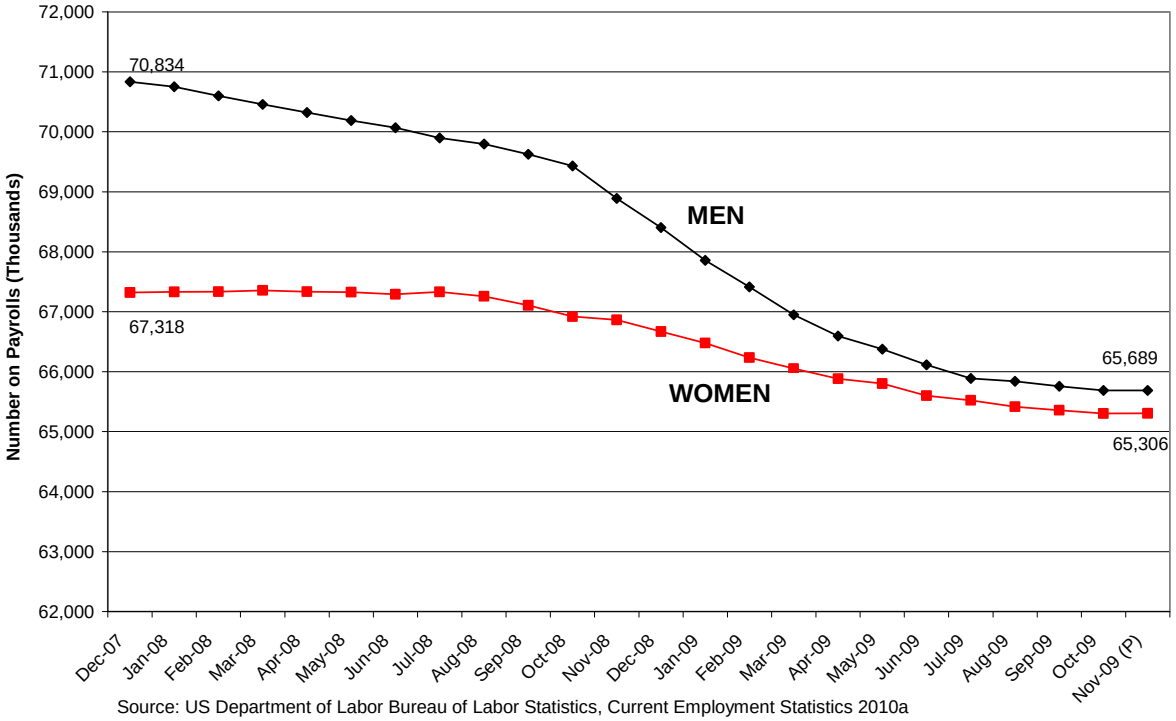
Table 3 provides additional information on job loss in the current recession from both the perspective of the household survey (in the top panel) and the payroll survey (in the bottom panel). Since the official start of the current recession in December 2007, the payroll data (Panel B) show that 7.2 million jobs have been lost; of these, 5.1 million (72 percent) were lost by men and 2.0 million (28 percent) were lost by women. At the start of the recession men held 51.7 percent of all jobs on payrolls, so even if the job loss rate for women and men had been the same, men would have lost more jobs than women. However, male-dominated industries such as automobile manufacturing and construction have lost more jobs than female-dominated fields such as health care and education. The Current Population Survey data also show that men's share of unemployment is disproportionate to their share in the labor force; as of November 2009, the same month for which the latest gender breakdown of payroll data is available, men were 60 percent of the unemployed surveyed compared with their share of the labor force of 53.3 percent. The number of unemployed workers, of course includes those looking for work who

may not have lost jobs recently; they may be new entrants or reentrants to the labor market, more of whom tend to be women.

White House (2009) analysis shows that of the 640,329 jobs created or saved by the American Recovery and Reinvestment Act of 2009 between February 2009 and the end of September 2009, more than half – about 325,000 – are in education and likely to keep relatively more women employed than men. About one in eight jobs created or saved has been in construction. Typically, it takes more time to ramp up infrastructure spending and create jobs in construction. Many women's jobs were no doubt saved in education and health services as ARRA provided funds to states that could be used quickly.

According to both the CPS (Table 3, Panel A) and the CES (Table 3, Panel B), the proportion of working people who are female has increased in the most recent recession as men have lost more jobs than women. According to the CES data (Panel B), women are now very nearly half (49.9 percent) of workers on payrolls. While much of the media have portrayed this development as a sudden revelation ("women are half the work force!"), women's near-equality with men on payrolls follows many years of women increasing their education and their labor force participation and gradually moving toward an equal share of employment and the labor force. And, as noted above, the CES excludes significant portions of the work force, especially those working in traditionally male-dominated fields such as the military, agriculture, and the self-employed. Comparing Panels A and B, we can see that the CPS counts 7 million more employed men than the CES counts on payrolls (72,794,000 in the CPS versus 65,689,000 in the CES), whereas the CES "undercount" of employed women is not so severe, only 300,000 more women are counted in the CPS that are not also counted by the CES. Thus the 49.9 percent figure the media have been focused on since last spring is based on a dataset that disproportionately excludes men.[7]

Figure 15: Monthly Number of Women and Men on Payrolls (Seasonally Adjusted), December 2007-November 2009



Source: US Department of Labor Bureau of Labor Statistics, Current Employment Statistics 2010a

Figure 15 depicts very clearly that women and men are approaching equality on payrolls. Interestingly, though, as growth in output has resumed (according to the Bureau of Economic Analysis, GDP increased at an annual rate of 2.2 percent in the third quarter of 2009) and employment loss has slowed for both women and men, it is no longer clear that women will cross the 50 percent mark on payrolls. Through July, it looked very likely that the men's and women's lines would cross in another month or two, but in recent months, men's job loss has slowed dramatically. In December 20,000 jobs were lost in government, and the recent seasonally adjusted unemployment data from households show men's unemployment rate falling and women's rising. As the effects of the Great Recession continue and state and local governments experience severe revenue losses and cut back employment, women's job losses in fields such as education can be expected to grow.

Nevertheless, the increased proportion of women on payrolls is a significant milestone, even if it is the result of men losing more jobs than women so far in this recession, and even if it

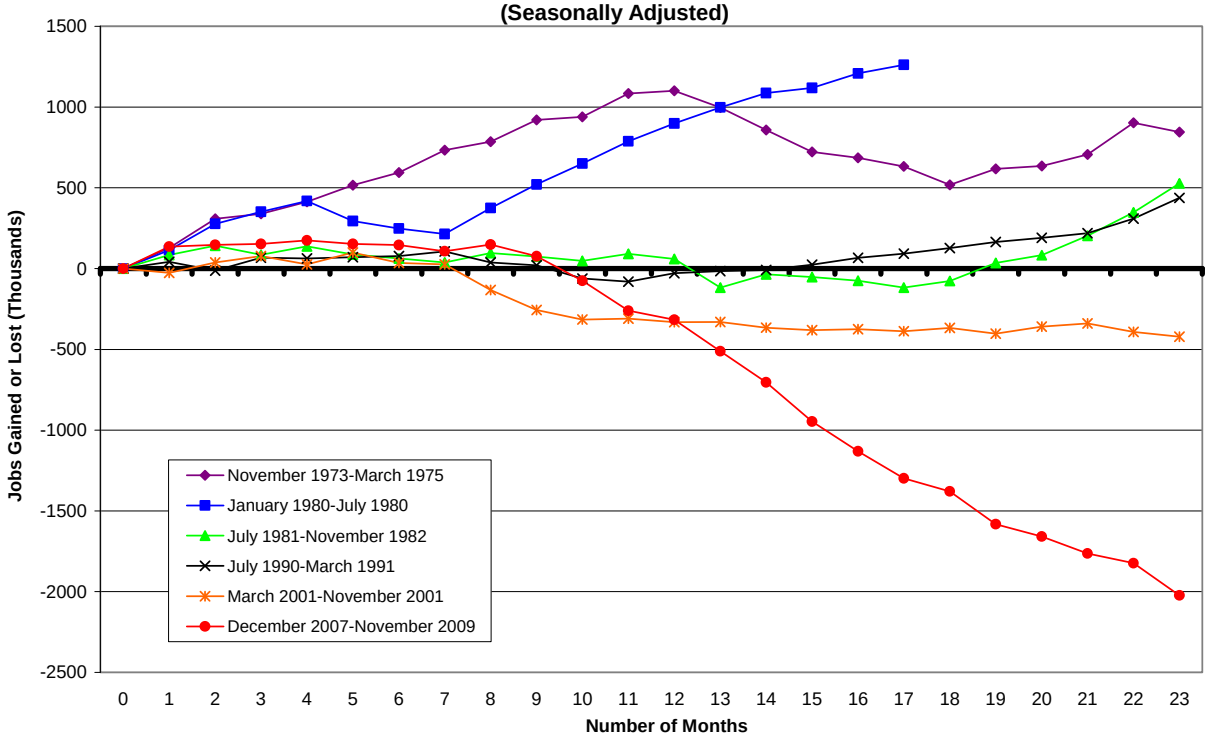
is based on a less complete view of the labor force. The 49.9 percent figure is important for focusing the attention of policymakers on the disjuncture between what today's families need and what our public policies provide. Today's families need equal pay, paid sick days, paid family care leave, and affordable, quality child care. Our work and family policies especially lag behind what many other countries provide for families, and even on equal pay and employment opportunity, an area of law the United States is known for pioneering, U.S. women do not rank at the top of the equality charts. On equal pay, women rank just 19th of 24 high-income countries in the Luxembourg income Study (2009), for example. To address today's realities for working Americans, outdated policies must be significantly improved.

Comparing the Current Recession to Previous Economic Downturns

To examine how women's and men's job losses in the current recession compare to previous recessions, Figures 16a and 16b display comparative data on cumulative job loss (from the CES payroll data) following the onset of the six most recent recessions. Along the horizontal axis is the number of months since the beginning of the recession. On the vertical axis is the number of jobs gained or lost cumulatively since the beginning of each recession, with zero, the common starting point for all recessions, in the middle of the figure for women and near the top of the figure for men. Figure 16a shows that the Great Recession (red line) is the *only* recession since 1973 in which women have experienced substantial job loss and only in month 9 and after. In all other recessions women showed cumulative gains throughout most of the downturns. In the most recent previous recession, women's job growth turned negative at end of the recession and remained negative for the remainder of the 23 month period shown (as we have noted elsewhere employment failed to recover from the 2001 recession before the onset of the latest

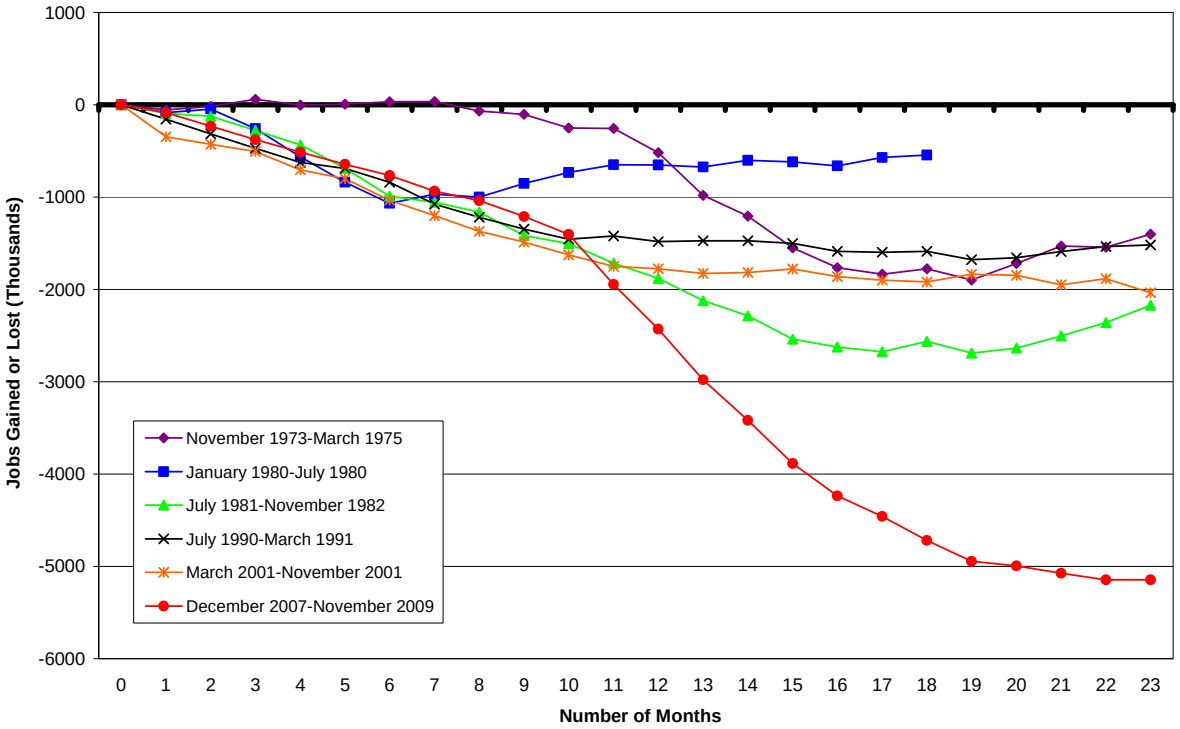
recession) . Compared to the previous recessions shown, both the depth and sustained period of job loss is dramatically worse in this recession.

Figure 16a: Women's Cumulative Job Loss/Gain in Recessions Since 1973 (Seasonally Adjusted)



Source: US Department of Labor Bureau of Labor Statistics, Current Employment Statistics 2010a

Figure 16b: Men's Cumulative Job Loss/Gain in Recessions Since 1973 (Seasonally Adjusted)



Source: US Department of Labor Bureau of Labor Statistics, Current Employment Statistics 2010a

Figure 16b shows the dramatically different jobs picture for men in the most recent six recessions. In contrast to women, men experienced substantial job loss in five of the six recessions. The current recession is the most devastating, with more than five million jobs lost since its start in December 2007. In the next most severe recession (July 1981 – November 1982) men's employment had resumed its upward path by this point in the cycle and job losses did not reach three million.

Table 4 shows monthly jobs losses and gains for women and men in each recession. In four out of five of the previous recessions shown, women had job growth as the recession started. In the one exception, July 1990, women lost 54,000 jobs that month, but gained 80,000 in August 1990. In the first four recessions shown, once women experienced job losses they began to gain jobs again three to ten months before men did. In the last two recessions, both women's and men's job losses have continued for much longer and, as shown in Table 4, even after 20 months job losses were still occurring. The shift to job growth occurred much more

simultaneously in the 2001 recession than in previous economic downturns. This shift to greater gender equity in job losses during a recession is reinforced by the total count of job changes in the 24 months following the start of a recession. In the first four recessions, women experienced job gains and men job losses across the two-year period; in the last two, both men and women suffered net losses although not to the same degree. In the current recession women finally had some positive job growth again in month 24 (November 2009); they experienced job losses for 15 months in a row.

Table 4: Women's and Men's Monthly Job Loss/Gain in Recessions Since 1973 (in Thousands)

	November 1973-March 1975		January 1980-July 1980 *		July 1981-November 1982		July 1990-March 1991		March 2001-November 2001		December 2007-November 2009	
Month	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
0-1	180	-54	162	-83	57	-93	-54	-154	64	-345	11	-83
1-2	32	37	75	37	-56	-31	80	-162	39	-83	5	-149
2-3	73	76	67	-212	52	-152	-6	-155	-51	-77	23	-145
3-4	104	-62	-125	-306	-51	-158	9	-153	73	-198	-23	-137
4-5	78	11	-46	-274	-24	-254	6	-66	-64	-96	-6	-131
5-6	138	25	-34	-229	-25	-302	29	-148	-9	-235	-39	-122
6-7	52	3	161	99	59	-65	-68	-238	-158	-167	41	-169
7-8	135	-103	146	-33	-22	-107	-18	-142	-124	-168	-72	-103
8-9	20	-35	130	150	-28	-253	-82	-129	-59	-119	-151	-170
9-10	144	-149	137	119	44	-89	-18	-110	5	-137	-186	-194
10-11	17	-4	111	84	-31	-212	51	36	-22	-125	-56	-541
11-12	-104	-264	99	-4	-178	-165	14	-61	2	-26	-195	-486
12-13	-140	-462	89	-22	82	-240	6	9	-35	-50	-192	-549
13-14	-135	-225	31	73	-16	-165	34	1	-16	9	-242	-439
14-15	-36	-342	90	-16	-23	-254	42	-30	6	39	-185	-467
15-16	-54	-216	54	-44	-42	-82	26	-84	-13	-84	-167	-352
16-17	-114	-72	106	90	40	-54	33	-10	21	-37	-81	-222
17-18	100	60	85	27	112	113	39	10	-35	-20	-203	-260
18-19	17	-121			48	-126	26	-92	43	83	-77	-227
19-20	71	178			120	53	28	22	19	-11	-105	-49
20-21	196	190			144	132	91	67	-52	-104	-60	-79
21-22	90	-12			130	147	72	54	16	67	-56	-71
22-23	162	141			192	186	44	16	-7	-151	4	0
Total	1026	-1400	1338	-544	584	-2171	384	-1519	-357	-2035	-2012	-5145

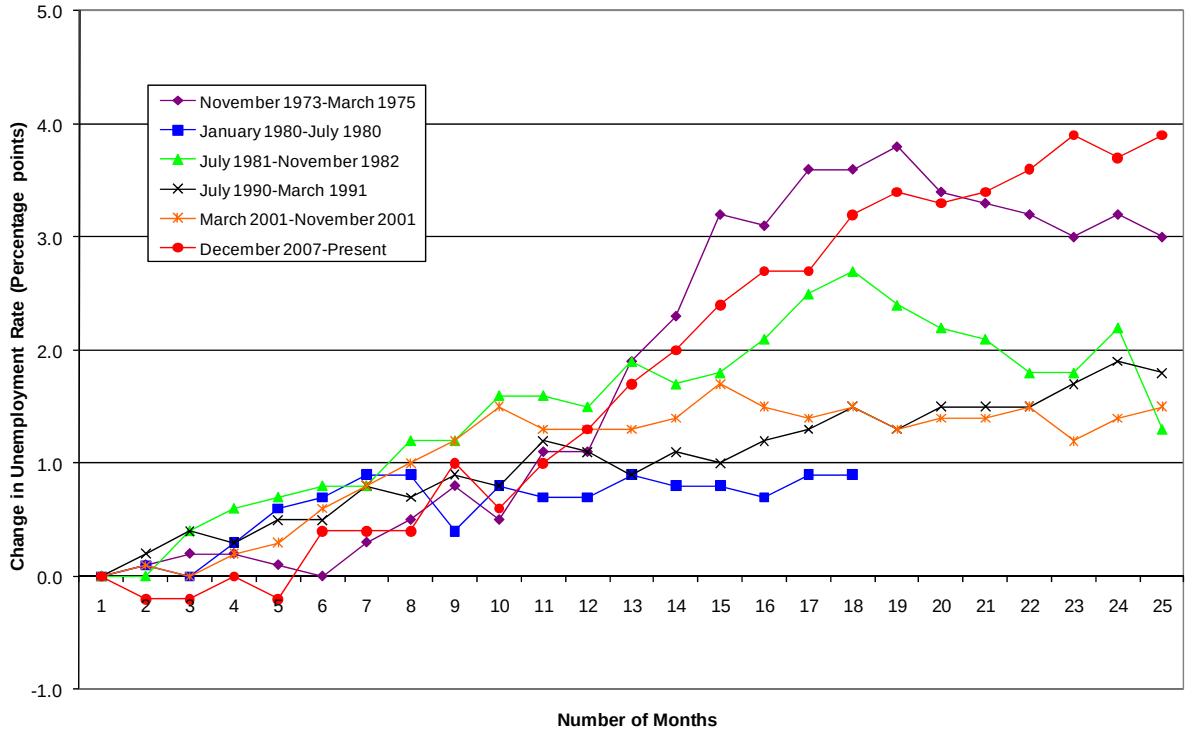
* This economic recovery is truncated by the following recession that began in July of 1981.

Source: U.S. Department of Labor, Bureau of Labor Statistics, Current Employment Statistics 2010a.

In October 2009, the overall unemployment rate was 10.1 percent – the highest since 1983. However, you would need to go back further—to the Great Depression—to find unemployment among men higher than the 11.4 percent unemployment rate they faced in

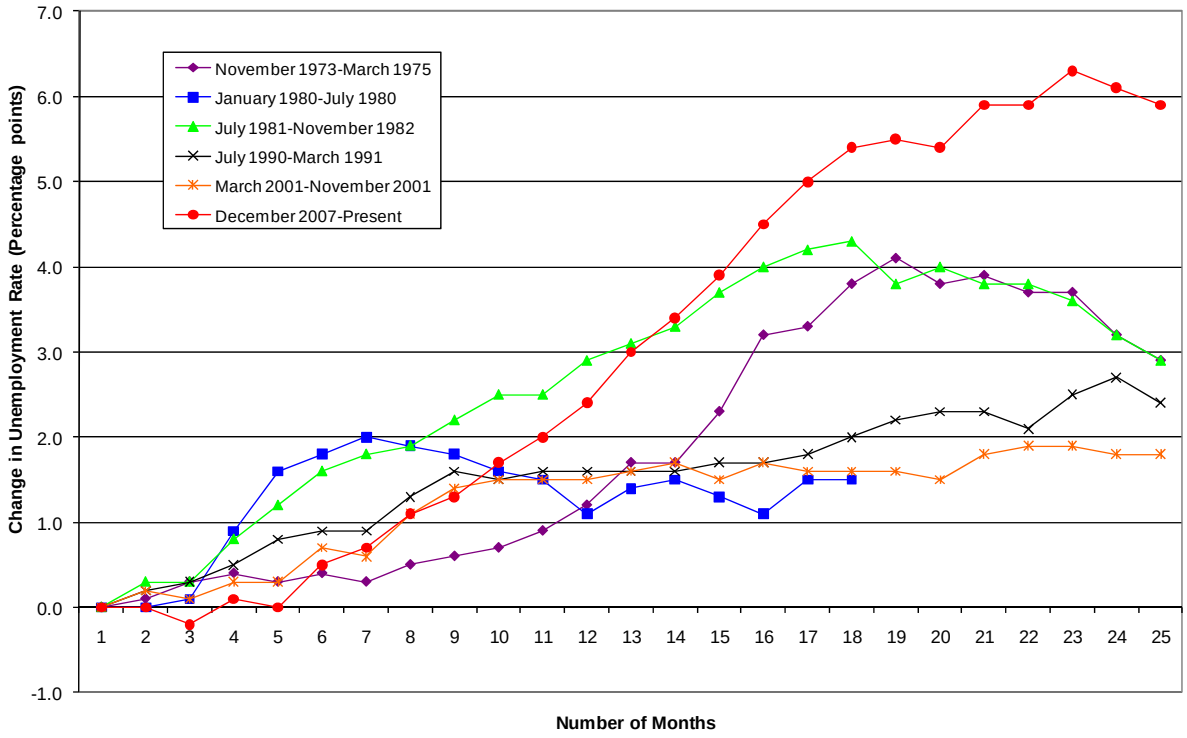
October 2009. (The Current Population Survey data extend back only to the 1940s.) While women's unemployment rate has not yet reached the highest rates they experienced in the recessions of the early 1980s, the *increase* in the unemployment rate women have seen in the current recession is the largest since CPS data were first collected.

Figure 17a: Women's Unemployment Rates in Recessions Since 1973
(Indexed to the Start of Each Recession and Seasonally Adjusted)



Source: US Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010b

Figure 17b: Men's Unemployment Rates in Recessions Since 1973 (Indexed to the Start of Each Recession and Seasonally Adjusted)

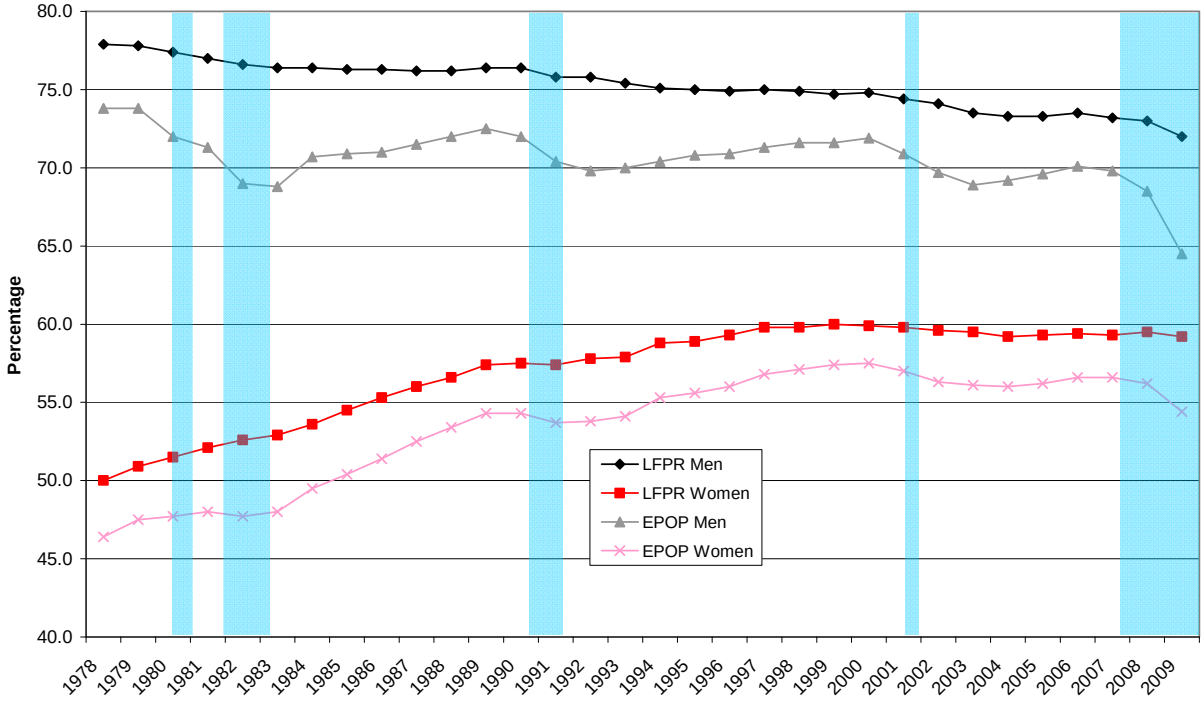


Source: US Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010b

As Figures 17a and 17b show, women's and men's unemployment rates developed in several notable ways across the recessions. At the same time, the current recession stands out for its very steep, steady, and long growth in unemployment for both women and men. Among men, unemployment rates have risen by 5.9 percentage points (from 5.1 percent to 11.0 percent) between December 2007 and December 2009. During the same period, women's unemployment has increased by 3.9 percentage points (from 4.9 percent to 8.8 percent). This gain among women is as large an increase as men or women experienced in any of the previous recessions shown. So, while the levels of unemployment in the current recession are just now surpassing the levels observed in the early 1980s, in the current recession these levels started out much lower than in the earlier period, and the increase in the percentage unemployment is the largest for both women and men since the Great Depression of the 1930s.

Looking at the earlier recessions, we see that the same three recessions produced early unemployment increases for both women and men (though in varying magnitudes): the 1980 recession, the 1981-82 recession, and the 1990-91 recession. The 1980 and 1990 recessions were both short and, for men, unemployment fell after the early high marks. For women the increased unemployment continued for the entire time shown on the chart, but at lower levels than they experienced in other recessions. For women, unemployment increases were most severe in the longer recessions of 1973-75 and the current recession that began in 2007. These two recessions were not characterized by high unemployment in the early months but unemployment built up and continued at high levels. The 1981-82 recession, which was the most serious economic recession of the period until this one, not only produced early unemployment increases but also sustained increases, with both women's and men's unemployment rates peaking at 18 months out from the start. The recession of 2001 did not produce particularly large unemployment increases early on but did produce sustained unemployment at a moderately higher level—unemployment never recovered to its prior low. In fact, all six cycles had prolonged and weak job recoveries. Unfortunately the current recession will have the most job loss to recover from by far. Thus, again, we can expect the jobs recovery to take an extraordinarily long time if concerted government action to stimulate job creation is not forthcoming.

Figure 18: Employment to Population Ratios and Labor Force Participation for Women and Men Aged 16 and Over, 1978-2009

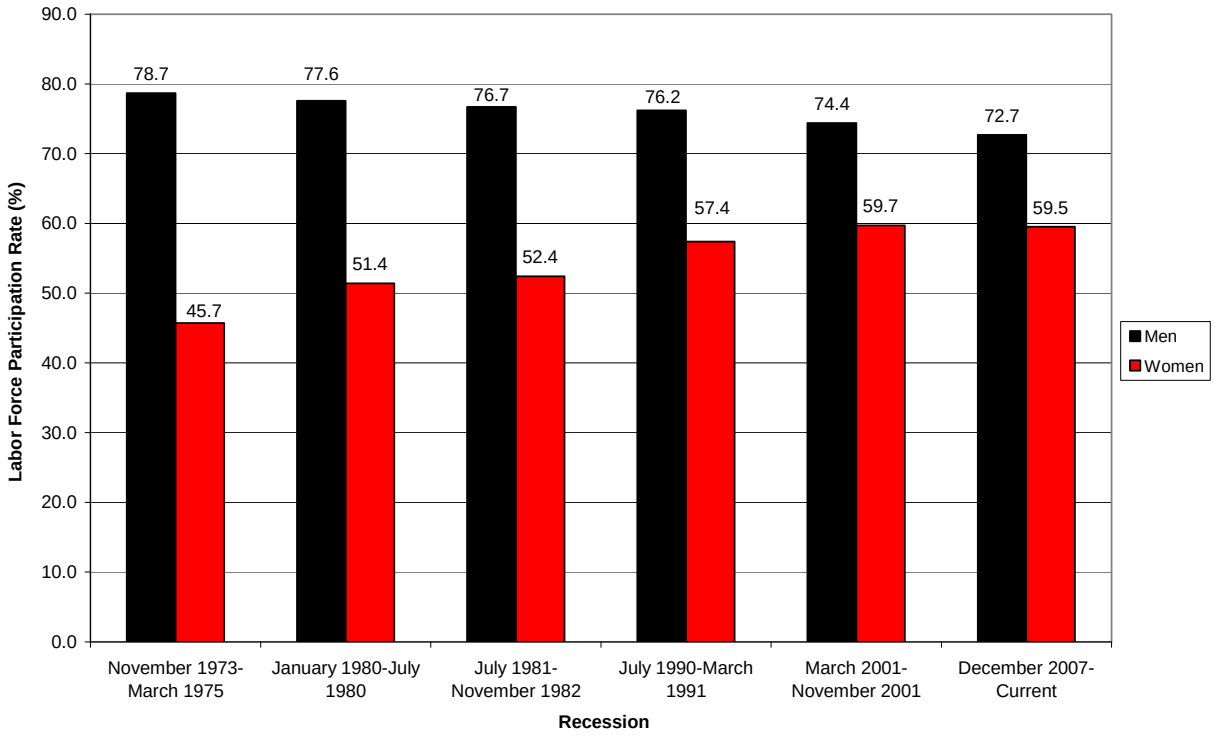


Source: U.S. Department of Labor Bureau of Labor Statistics, Current Population Survey, 2010c

Looking back over the last three decades illustrates the significant shifts in the labor market behaviors of women and men, especially during the recessionary periods. Figure 18 shows that women steadily increased their labor force participation and employment, while men's economic activities have declined overall but still remain at a higher level than women's. While women's gains stall or level off during the periods of recession, men's rates decline more steeply and rebound less robustly resulting in a ratcheting down of their economic activity. Earlier we noted that since 1970 women have increased their labor force participation at virtually every age while men's labor force participation has declined at each age (Figure 3). We also observed that in the last two recessions, men's labor force participation rates had declined more than women's rates, but remained at higher levels. Figure 19 displays data on men's and women's average labor force participation rates in each of the last six recessions. Across these recessions, the gender gap in labor force participation continued to close. Women's labor force

participation rates increased by almost 14 percentage points from 45.7 percent to 59.5 percent since 1973. Simultaneously men's labor force participation rates decline by 5 percentage points from 78.7 percent to 72.7 percent. Over the entire period, the gender gap in labor force participation rates closed by more than half from 33 percentage points during the earliest recession to 14 percentage points in the current recession. Even in times of economic downturn, women continue to demonstrate increasing labor force attachment (the current recession, in which women's labor force participation rate has fallen 0.2 percentage points, is an exception; while it is much less than men's drop of 1.7 percentage points, it is significantly the first drop for women in recent history).

Figure 19: Labor Force Participation Rates by Gender for Recessions since 1973



Source: US Department of Labor Bureau of Labor Statistics, Current Population Survey 2010c

Despite this narrowing of the gender gap in labor market activity, men remain more likely to be working for pay or looking for employment compared to women. Men's

employment prospects have also been much more sensitive to economic downturns than women's have been across the last 30 years.

Non-Employment Impacts of the Great Recession

Most economic recessions have many of the same impacts: lost jobs and declining incomes, stress on remaining workers in jobs, more time spent on unpaid household work, feelings of economic insecurity, poverty, and even hunger. And in all recessions, unemployment and loss of earnings lead to some foreclosures. But this recession began with the bursting of the "housing bubble"—a long period of run-up in housing prices that could not be sustained by the underlying value provided by housing, which is housing services consumed by families, or by the incomes families actually had available for housing. Easy credit and new, and in retrospect, risky financial instruments fed the bubble, unrestrained by actions of the Federal Reserve or other financial regulators; investors snapped up these new instruments because of their high returns. Many home owners borrowed against the increased equity they held in their homes as home prices increased. More and more home buyers joined the market to get housing or in order not to miss out on phenomenal asset value gains; some of these were people who needed non-conforming loans that charged higher interest rates or had variable rates that would reset at higher rates periodically. Other purchasers who likely qualified for lower-cost loans may have been steered toward higher cost loans. The market bubble was also fed by speculators whose goal was to "flip" houses quickly, capturing a capital gain from the sale.

The net result of the run-up in housing prices and the expansion of the market is a huge depression in household wealth. It has been estimated that Americans have lost $12.5 trillion in net worth (the difference in value between what they own and what they owe) which is an improvement in the $17.5 trillion (over 25 percent) lost between its peak in mid-2007 and trough in mid-2009 (Zandi 2010). Home values as measured by the Case-Shiller index have dropped 30

percent in the last four years (Zandi 2010), and if the index value stabilizes in the third quarter of 2010, it will have declined by 37 percent from its peak in 2006 (Chen 2010). In 2010 experts are projecting a record number of foreclosures ranging from an estimate of 2.4 million (Goodman 2010) to an estimate of 3 million (Adler 2010), and a substantial share (estimated at 23 percent) of homeowners now owe more on mortgage loans than their homes are worth (First American CoreLogic 2009).

At the same time the deflation of assets brought down the economy, the stock market and prices of other equity fell, and rates of return on secure assets fell toward zero. Americans have thus lost value on all fronts, in their financial assets, in their homes, and in their jobs through a combination of unemployment, low real wage increases, low returns on assets, and falling asset values. It is this loss in asset values that is contributing to the length and strength of the downturn as consumers have held back on purchases, adjusting their buying habits not only to reduced incomes but to lower asset values as well.

In this section we begin by taking a closer look at subprime mortgages and foreclosures and then move on to other non-employment impacts of the Great Recession, such as increased economic insecurity, home production, and poverty and hunger.

Subprime Mortgages and Foreclosures

House prices rose sharply early in the 2000s and this trend was fueled by growth in the use of subprime mortgages that required little or no money down and offered rates that could vary over time and end up costing more compared to traditional, fixed rate mortgages. These new mortgage products may have played only a part in the housing bubble, but at their peak in 2006, 34 percent of all mortgages were nonconforming, including subprime mortgages and "alt-a" loans (those that required no documentation of income and assets and no or little down payments or offered variable interest rates or interest only payments). Approximately 14.4

million of these loans were originated from 2000 through 2007 (U.S. Government Accountability Office 2009). As of March 31, 2009, 11 percent of these 14.4 million nonprime loans had completed the foreclosure process. As many other loans consisted of refinancing and prepaid earlier loans, of the 5.2 million loans still active on March 31, 2009, about 23 percent (1.2 million) were seriously delinquent, in default, or undergoing the foreclosure process (U.S. Government Accountability Office 2009).

The Center for Responsible Lending (2009) estimates that in 2006, 61 percent of subprime loans went to people who could have qualified for loans with better terms. Subprime loans were sold disproportionately to women and people of color – many of whom should have qualified for more favorable terms (Fishbein and Woodall 2006). Using data for mortgages originated in 2005, Fishbein and Woodall find that compared with men, women were 32 percent more likely to receive a subprime mortgage (32.0 percent versus 24.2 percent) and 41 percent more likely to receive a high-cost subprime mortgage (10.9 percent versus 7.7 percent). Moreover, women were more likely to receive subprime mortgages at all income levels and the gap increases as incomes rise. Women earning below the area median income were 3.3 percent more likely to receive subprime mortgages; this gender gap increases to 28.1 percent at 1 to 2 times the median income and 46.4 percent at over twice the area median income. In each race category examined, women are more likely than men to receive subprime mortgages and women of color are much more likely to receive subprime mortgages than white men (Fishbein and Woodall 2006).

Estimates are that the default rate on subprime mortgages is more than three times greater than that for similarly qualified borrowers who obtained lower cost loans. Again, estimates are that more than 60 percent of borrowers who were sold subprime mortgages could have qualified for a loan with lower costs (Center for Responsible Lending 2009). High default rates have left communities with vacant housing units and further driven down the home values for those who

continue to make mortgage payments. By January 2009, more than 1.5 million homes financed with subprime mortgages had been lost and 2 million more were owned by mortgage holders who had missed one or more payments (Garrison, Rogers, and Moore 2009). While many of the first foreclosures stemmed from the rising costs associated with subprime mortgages, a larger proportion of later foreclosures stemmed from the household's loss of income as unemployment increased.

Economic Insecurity

While seriously troubled homeowners may be a minority, feelings of economic insecurity are widely held and women report higher levels of anxiety than men. Even before the downturn, in the spring of 2007, the Rockefeller American Worker Survey showed that, 29 percent of women and 19 percent of men felt worried about their economic security (Lovell, Hartmann, and Williams 2008). Even more, 39 percent of women and 28 percent of men, were worried about having enough money to live on. Women's greater experience of economic insecurity is very likely linked to their lower earnings than men, on average, and their disproportionate share of sole responsibility for children.

Job loss is a major contributor to feelings of economic insecurity. In December 2009, 86 percent of those who were unemployed reported that the loss of their job was a crisis in their lives, including 46 percent who said it was a major crisis (CBS/New York Times 2009). Six in ten (59 percent) of the unemployed expect to be out of work for more than 6 months, including 37 percent who expect to be unemployed for a year or more. Nearly half (46 percent) of the unemployed are not confident that they will find a new job that is as good as the one lost. As with real estate foreclosures bringing down neighborhood values, job loss for some creates insecurity for others. By the end of 2009, four in ten workers (39 percent) were experiencing

feelings of job insecurity and more than one in four (27 percent) had their salary or wage reduced in the past year (CBS/New York Times 2009).

Unpaid Household Labor

In addition to greater exposure to subprime mortgages and greater economic insecurity, another area where the recession has had a disproportionate impact on women is unpaid work in the home. Despite women's increasing educational attainment and commitment to labor force activities, they still continue to spend more time in unpaid household labor than do men. According to the 2008 American Time Use Survey, women spend 2.1 hours on household activities and 0.7 hours caring for children or adults in their households on a daily basis. Men spend less time in these activities – 1.3 hours on household activities and 0.4 hours caring for household members. This imbalance of effort at home persists whether women and men are employed or not. As Table 5 shows, women, whether employed or unemployed, spend about one hour per day, seven hours per week, more on housework and caregiving combined than their male counterparts (see "Total" row). Unemployed adults of both genders do more work in the home than their employed counterparts. Unemployed women spend about 50 percent more time on household activities compared with employed women and their care-giving time is almost double. Men who have lost their jobs spend twice as much time on household activities as employed men but barely increase their care-giving time at all. To gauge the full impact of the recession on men's and women's time use, it would be useful to explore how job loss for husbands affects their wives' work and housework hours (and vice versa).

Table 5. Average Daily Hours of Household Work and Caregiving Provided by Women and Men Age 18 and Older in 2008.				
	Women		Men	
	Employed	Unemployed	Employed	Unemployed
Household activities	1.85	2.71	1.17	2.4
Caring for household members	0.67	1.25	0.42	0.47
Total	**2.52**	**3.96**	**1.59**	**2.87**
Source: Calculations by the Institute for Women's Policy Research based on U.S. Bureau of Labor Statistics American Time Use Survey, 2008.				

Poverty and Hunger

In 2008, more than 39 million people (13.2 percent) in the United States were living on incomes below the official poverty line (US Census Bureau 2009a). Not surprisingly, the number of people living in poverty increased between 2007 and 2008 as the downturn deepened. Estimates are that between 1 million (Bishaw and Renwick 2009) and 2.5 million (DeNavas-Walt et al. 2009) additional people fell into poverty in this one year. When the 2009 figures are released, they are bound to be worse, given the very large employment losses that began in September 2008. By the end of 2008, 13.2 percent of adult women (age 18-64 years) and 10.1 percent of adult men were poor (U.S. Census Bureau 2009b); the poverty rate for people in female-headed households with no husband present was much higher at 31.4 percent (U.S. Census Bureau 2009a). The poverty rate for children increased from 18.0 percent to 19.0 percent between 2007 and 2008. The growth in the number of children in deep poverty – those in households with total income that is less than half the official poverty threshold – is faster than the growth overall and rose from 7.8 percent in 2007 to 8.5 in 2008 (DeNavas-Walt et al. 2008, 2009).

Poverty increased for children and working age adults from 2007 to 2008, but not for those over age 65. While investment portfolios dropped during 2008, it appears that the nearly universal coverage of Social Security has protected this economically vulnerable segment of our

society from increased poverty during this period. For younger groups, however, the safety net is increasingly failing to raise people above poverty.

In 1996, when "welfare reform" was passed, the federal government shifted its priorities from supporting low income families, especially mothers with children who if poor had been universally eligible for benefits under AFDC (Aid to Families with Dependent Children), to encouraging all parents to work. Federal tax credits to encourage work were increased and federal subsidies for welfare benefits were time-limited and renamed Temporary Assistance to Needy Families; the states were given more discretion in whom to cover. The net result of changes in the law and tax policy, the increased employment of single mothers, and a booming economy was dramatically reduced welfare rolls and slightly reduced poverty for families with children in the late 1990s.

As the labor market has softened since that time, however, due to both the 2001 recession and the more recent Great Recession, the welfare rolls have not increased to take up the slack created by unemployment and lower employment-to-population ratios. Many eligible families no longer apply for or receive welfare benefits. For example, from 1995 (AFDC's last full year) when 84 percent of eligible families received benefits, the share of eligible families receiving benefits fell to 40 percent under TANF in 2005 (the last year for which the federal government has estimated this percent; Bhargava et al. 2009). By 2008, only 22 percent of all poor children in the United States were receiving TANF benefits, down from 62 percent under AFDC in 1995 (Bhargava et al. 2009). LaDonna Pavetti (2009), of the Center on Budget and Policy Priorities, testified in December 2009 that nationwide the TANF caseload of families with children had remained essentially flat between March 2008 and March 2009; fortunately during the same period the SNAP (formerly known as food stamps) caseload grew by 19 percent, providing some safety net as the recession deepened. Food Stamps were never intended to be the only safety need for Americans. With only about 50 percent of unemployed workers receiving

unemployment insurance and with so few families receiving welfare, *The New York Times* reports that about 1 in 50 Americans now lives in a household with no income other than food stamps (Supplemental Nutrition Assistance Program or SNAP) card (DeParle and Gebeloff 2010). Even though SNAP rolls have increased since this recession began, food stamps do not reach all those who report not having enough food to eat. In 2008, according to a report from the federal government, nearly 50 million (16.4 percent) people in the U.S. were not assured of access to enough food for an active, healthy life during the entire year (Nord, Andrews, and Carlson 2009) The official term for this condition is "food insecurity." The number of food insecure Americans grew quickly in 2008 – up by almost 13 million more people in just one year, from 36.2 million people (or 12.2 percent) in 2007 to 49.1 million people (16.4 percent) in 2008. SNAP programs provided benefits to just less than 60 percent of the "food insecure," or 28.4 million people in 2008; the average amount provided was $102 per person per month (Nord, Andrews, and Carlson 2009). With greater demand in 2009 and increased funding provided by ARRA, the Center on Budget and Policy Priorities (2010) estimates that by the end of 2009 about 37 million low income Americans were receiving nutritional assistance.

The United States suffers from an inadequate safety net just as it faces the worst recession since the Great Depression of the 1930s.

Policy Recommendations

The devastating effects on workers and their families of this deep recession are likely to be long-standing for many, especially those with low levels of education and poor job skills. Without additional federal action focused on strengthening job creation during the recovery and providing assistance to those in need, many young people who would otherwise begin careers will be unable to do so, national goals for completion of post-secondary education are likely to go unmet, the number of poor families with children will continue to grow, many children and

adults will go without adequate food and shelter, and many older workers will be unable to supplement their retirement income. Notwithstanding that the long-run prospects for the U.S. economy are excellent (see Rose 2010), many people are in need now and deserve help. The Full Employment Act of 1946 empowers the federal government to sustain employment and rectify the ill effects of unemployment. The large federal stimulus funded via the ARRA in February 2009 has, as noted above, had a positive effect on limiting the length and severity of the downturn to date, but many economists argue that additional sustained federal effort is needed to jump start job creation and prevent continuing high unemployment that would otherwise be anticipated for the next three to five years.

Perhaps the most important job preservation/job creation strategy is providing more federal revenues to local and state governments. These local and state jurisdictions cannot borrow funds to tide them over the shortfalls in their revenues due to the recession; instead they must cut costs by increasing class size or terminating selected educational programs, cutting back on health services, road maintenance, and even public safety. Additional grants to the states, beyond the $144 billion provided by ARRA, are needed to forestall the worst cuts and keep educators, child care workers, elder care workers, health service workers, fire fighters, police officers, and others employed. Moreover, these services are crucial for supporting our human infrastructure. Additional promising job creation efforts include providing tax credits to employers that reduce work hours and promote job sharing (Baker 2009) or that assist businesses and nonprofits in hiring new workers (Bartik and Bishop 2009), funding new emergency jobs in the public sector such as the New Deal's Civilian Conservation Corps or Works Progress Administration during the Great Depression, or expanding infrastructure funding further, including additional assistance to make homes more energy efficient.

The added income assistance provided to many low-income families and unemployed workers through the ARRA is likely to continue to be needed by many – extended and enhanced

unemployment benefits, SNAP benefits (food stamps), TANF assistance, and subsidies to purchase health insurance under COBRA. While many states accepted the ARRA funding for unemployment insurance modernization, several did not. Continued pressure and support for unemployment modernization to enable states to provide benefits to more workers when they lose their jobs should be maintained. According to the National Employment Law Project (2009a), under existing federal law, states can use a Total Unemployment Rate (TUR) trigger to turn on extended unemployment insurance benefits when total unemployment reaches 6.5 percent. As of March 2009, only 11 states had adopted TUR triggers (NELP 2009a). States that do not have the TUR trigger should amend their state UI laws to include this option.

TANF comes up for reauthorization in 2010; it is time to limit or remove the time limits, require states to meet national eligibility standards again, and provide sufficient funding so that cash assistance to families, like Food Stamps, can be increased in times of national emergency. Moreover, the pursuit of higher education should be enhanced for all low-income students who are able to benefit from further education by providing increased funding, not only for tuition but for living expenses; grants rather than loans should be provided. In the past welfare allowed parents to complete two- and four-year degrees, and that flexibility should be reinstated. For the United States to retain its competitive advantage, it needs to redouble its efforts to increase the education level of its current and future work force. Increased public funding of low- and moderate-income students is the surest way to achieve this goal.

Women would especially benefit from all these program expansions. In addition, though, for women to have equal opportunity and equal ability to support themselves and their families, stronger enforcement of anti-discrimination laws is needed, along with such family-friendly policies as paid sick days, paid family leave, flexible schedules, and subsidized child care, equally available to men and women. Girls and women need to be encouraged to pursue higher-paying career paths, many of which are non-traditional for women or minorities. With respect to

jobs traditionally held by women and minorities, a new federal effort is needed to require employers to eliminate discrimination from pay structures that undervalue jobs held by women and minorities.

Pay inequity persists beyond the labor market into the retirement years. The National Academy of Social Insurance (NASI) has recently proposed several modifications to Social Security that would improve benefit adequacy for women and minorities and provide for long-term program solvency (Reno and Lavery 2009). In terms of improving benefit adequacy, NASI proposed increasing benefit levels for the oldest recipients who may have outlived their asset incomes, improved benefits for retirees that outlive their spouses, and credit for years spent providing care to young children; all of these would improve women's economic security at older ages (Reno and Lavery 2009). Additional policy changes can also be made to strengthen pension systems. The U.S. Government Accountability Office (2007) found, in a simulation study, that pension policy changes such as lowering vesting schedules and implementing automatic rollover (100 percent) would improve median pension benefits for workers and that the gains would be relatively larger for women, especially never married and divorced women, and lower income workers.

Policies and programs such as these can ensure a strong recovery from the most devastating recession since the Great Depression and ensure that the United States can continue to move along the path toward greater gender equality, both in paid employment and in family care.

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ENDNOTES

[1] The official beginnings and endings of recessions are designated by The National Bureau of Economic Research (NBER)'s Business Cycle Dating Committee according to the definition, "A recession is a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in production, employment, real income, and other indicators. A recession begins when the economy reaches a peak of activity and ends when the economy reaches its trough. Between trough and peak, the economy is in an expansion" (National Bureau of Economic Research 2010). Recent production data suggests GDP is again growing, but since it usually takes some time after the turn around before the NBER dates the end of a recession it may be several months before we know if this recession has ended and when the end date occurred. All economists agree that, in any case, employment growth will lag output growth.

[2] For a policy overview of the changes needed to bring our public policies into alignment with today's realities see Hartmann, Hegewisch, and Lovell 2007.

[3] Those who are employed in their own businesses, professions, or farms; worked without pay for at least 15 hours in a family business or farm; or were temporarily absent from their jobs due to illness, inclement weather, vacation, labor-management disputes, or personal reasons are also counted as employed.

[4] Calculated by the Institute for Women's Policy Research. The number of insured unemployed in the numerator comes from administrative records compiled by the Department of Labor in the Characteristics of the Insured Unemployed (http://www.ows.doleta.gov/unemploy/chariu.asp) based on database queries by gender. The total number of unemployed women and men in the denominator was taken from the BLS' Labor Force Statistics database (http://www.bls.gov/cps/data.htm) and based on CPS data that were not seasonally adjusted. [Since BLS does not directly publish these numbers (that I am aware of), it would be helpful to explain exactly how these calculations were done. What is the numerator, the denominator, and where do they both come from.]

[5] According to the National Employment Law Project (2009b), as of December 2009, 35 states have adopted Alternative Base Periods (16 post ARRA), 27 states cover part-time workers (13 post ARRA), 31 states allow for domestic violence as qualifying termination (12 post ARRA), 24 states allow for spousal relocation as qualifying termination (14 post ARRA), and 21 states allow for illness and disability as qualifying termination (12 post ARRA).

[6] While several researchers have speculated about the cause in the observed drop in female labor force participation since about 1998, no consensus has emerged. The growth in the Hispanic population does not account for it. Neither does the lack of child care and family accommodations since at least one researcher has found that the slowdown occurred for all women, not only mothers. Some have postulated that a return to more traditional values could explain the change in direction. Others suggest that the boom period of the late 1990s raised men's earnings more than women's, reducing the incentive for women to work. See Cotter, Hermsen, and Vanneman 2004 and Boushey 2008.

[7] Also, the CES counts part-timers and full-timers equally, and since more women than men work part-time, even if women reach 50.0 percent of persons on payrolls, men will still undoubtedly work more hours throughout the year than women.

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