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Hot Jobs or Not So Hot?

Outlook for Maine's Women Workers

There are currently many upbeat analyses of the best and highest paying “hot new jobs” available to women workers in the first decade of the 21st century.¹ Presumably, these career choices will offer such desirable things as good wages, decent benefits, creative and interesting work, and opportunities for advancement. However, while many individual women may benefit from such career advice, the sad fact is that the largest occupations available to women workers in Maine will continue to be pathways primarily to low wages, disappearing benefits, and dismal economic security.

This briefing paper focuses on four basic questions concerning Maine's women workers:

- 1) Why are many women workers in Maine facing economic insecurity despite being employed?
- 2) Are the largest occupations for Maine women workers in the next decade likely to offer greater economic security, or will women workers continue to be at risk?
- 3) Is the apparent decrease in the male/female wage gap in 2001 a result of better conditions for women, or worse conditions for male workers?
- 4) What can be done in Maine to address the economic challenges faced by women workers?

Employed Women and Economic Insecurity

In 2000, 63.9 percent of Maine women were in the paid labor force, compared to 74.4 percent of men.² Women workers – both those who are employed for pay, and those who work in various unpaid capacities – face many of the same challenges in the 21st century as do men workers. However, employed women also must grapple with additional problems, based in part on their disproportionate concentration in lower paying jobs³, and on their greater responsibility, on the whole, for children and for household work (the “second shift”). Women continue to encounter discrimination and harassment based on gender, and they are often economically disadvantaged due to lower wages and salaries, even within occupational categories. The work patterns of women with children – greater part-time work, part-year work, and career interruptions -- are also associated with less access to health benefits, pensions and unemployment benefits. And access to affordable and quality childcare remains a critical issue for families and workers.

Nearly two out of five women in the U.S. work in jobs paying low wages, which are not likely to offer health insurance benefits, and may result in living near or under the poverty level.⁴ Also these patterns are well documented for Maine's women workers, as in Stephanie Seguino's landmark 1995 study of economic insecurity among women workers and families. Seguino found that almost 60 percent of

¹ See, for example, the U.S. Department of Labor's Women's Bureau. (http://www.dol.gov/wb_pubs/hotjobs02.html)

² U.S. Bureau of the Census; *Statistical Abstract of the U.S.*, (<http://www.census.gov/prod/2002pubs/01statab/labor.pdf>, p. 370)

³ Marlene Kim, “Women paid low wages: who they are and where they work.” U.S. Department of Labor and Bureau of Labor Statistics, *Monthly Labor Review*, September, 2000; pp. 26-30. People “working in service occupations, retail trade, agriculture, and personal-service industries are likely to receive low wages”, according to Kim.

⁴ Kim, *ibid.*, p. 29.

Maine's employed women were concentrated in two low-paying industries, retail trade and services.⁵ As shown in Figure One, this is still the case today, with 58.7 percent of Maine women working in these two industries in 2000. The average weekly earnings for service industry workers (\$502) and retail sales industry workers (\$323) rank among the lowest wage levels for Maine industries.⁶

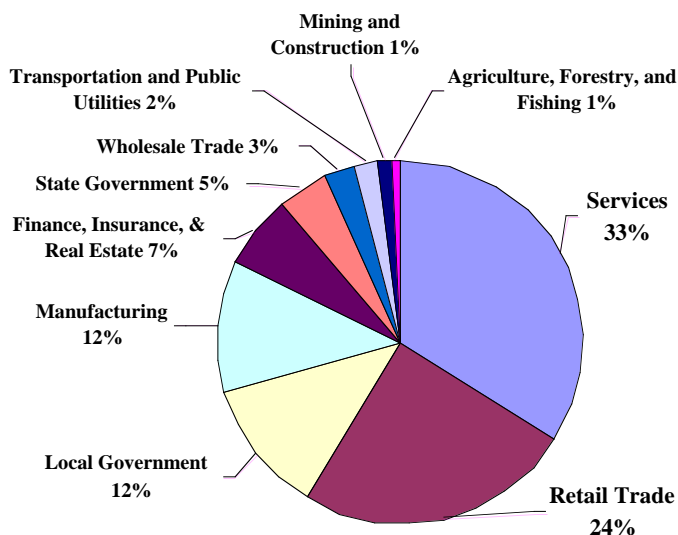


FIGURE ONE
Distribution of ME Women Workers by Industry, 2000

SOURCE: Maine DOL,
Labor Market
Information Services

<http://www.state.me.us/labor/lmis/data/ces/t9-00a.html>

Current occupational data for Maine (2000) show that a large percentage of employed women are working in low-wage occupations that are unlikely to offer economic security.⁷ Many of the largest occupations for women in Maine offer jobs with low wages and few benefits, such as cashiers, retail sales workers and food preparation workers. In fact, only five of the current 20 largest occupations for Maine's women workers are likely to pay an hourly wage at or above \$13.67, a "living wage" level for a Maine family in 2001 with two parents (only one of whom works for pay), and two children.⁸ A living wage refers to a wage level which is adequate to pay for basic living expenses, for a given family size.⁹

It is clear that at present most Maine women are not working in desirable "hot jobs" or in high-paying industries. Although there have been some improvements for women workers, such as a growing percentage of women in professional and managerial jobs over the past 15-20 years,¹⁰ on the whole the picture is still a sobering one, based on wage levels for the largest occupations for women in the state.

⁵ Stephanie Seguino, Ph.D., *Living on the Edge: Women Working and Providing for Families in the Maine Economy, 1979-1993*; Margaret Chase Smith Center for Public Policy, University of Maine, 1995; pp. 19-27.

⁶ Maine Department of Labor, Labor Market Information Services (ME DOL/LMIS). (<http://www.state.me.us/labor/lmis/data/ces/t9-00a.html>).

⁷ Bureau of Labor Education calculations are based on Maine DOL data for total employed workers in Maine, 2000; BLS data for Percent Female in U.S., 2001, and Median Hourly Earnings for Maine, 2000 (see sources for Table One). The 20 largest occupations for employed women in Maine in 2000 are very similar to the top 20 occupations for 2008 in Table One. (Contact the Bureau of Labor Education for further details on these occupations).

⁸ *Ibid.* The five occupations are: registered nurses, general and operations managers, elementary school teachers, secondary school teachers, and supervisors/managers of office and administrative support workers.

⁹ These living wage estimates are based on monthly basic needs budget estimates by the Maine Center for Economic Policy (personal communication, Lisa Pohlman, MECEP, 10/29/02). In 2001, a Maine worker who is a single parent with one child would have to earn an hourly wage of \$12.86 to meet their basic needs. In a family with two parents and two children, and only one earner (hence saving the costs of child care), the living wage level was \$13.67.

¹⁰ Bureau of Labor Education, University of Maine, "Working Women in Maine: A Demographic Profile", 1997.

Maine's Occupational Projections for 2008: Implications for Women Workers

What is the economic security forecast for women workers in the first decade of the 21st century? One way of addressing this question is to examine the occupations which will be employing the largest numbers of women.¹¹ We can then draw some inferences about the likely status and needs of many of Maine's working women. For example, what are the median earnings associated with these jobs? Do they provide a living wage, especially for workers with families to support? Do they offer chances for opportunity and advancement, or are they basically dead-end jobs with limited career ladders? Are they likely to offer the economic security of benefits, such as affordable health insurance and pensions?

TABLE ONE: Twenty Largest Projected Occupations for Maine Women, 2008*

<u>Occupation**</u>	a) Projected	b) Percent	c) Projected	d) Median
	<u>Total Employment, Maine, 2008</u>	<u>Female, U.S., 2001</u>	<u>Number of Women Employed, Maine, 2008</u>	<u>Hourly Earnings, Maine, 2000</u>
Cashiers	20,500	76.9%	15,765	\$7.07
Registered Nurses	14,400	93.1%	13,406	\$19.83
Retail Salespersons	20,800	63.1%	13,125	\$8.11
Nursing Aides/Orderlies	11,850	90.1%	10,677	\$9.02
Teachers, Elementary (annual earnings only)	12,000	82.5%	9,900	\$37,094
Secretaries (Except Medical & Legal)	10,000	98.4%	9,840	\$10.52
Office Clerks, General	11,450	83.7%	9,584	\$9.71
Bookkeeping/Accounting Clerks	10,000	92.9%	9,290	\$10.99
Waiters/Waitresses	11,550	76.4%	8,824	\$6.74
General Managers	17,250	46.0%	7,935	\$23.18
Teacher Assistants	8,150	91.6%	7,465	\$10.09
Personal and Home Care Aides	8,900	79.1%	7,040	\$8.05
Food Counter, Fountain & Related Workers	9,800	67.2%	6,586	\$7.30
Janitors & Cleaners, including Maids and Housekeeping Workers	{ 17,800 }***	36.0% 84.8%	{ 6,408 }	\$9.17 \$7.69
Child Care Workers	6,500	97.0%	6,305	\$7.20
Food Preparation Workers	8,650	71.0%	6,142	\$7.57
Stock Clerks and Order Fillers	13,350	46.0%	6,141	\$8.72
Marketing & Sales Worker Supervisors	14,250	41.1%	5,857	\$13.12
Information Clerks, including receptionists	5,400	87.8%	4,741	\$9.07
Office and Administrative Support Supervisors and Managers	6,900	66.1%	4,561	\$14.86
Total (20 largest occupations)	221,700		170,601	

***SOURCES:** a) Projected Total Employment: America's Labor Market Information System (ALMIS) projections (<http://almis.dws.state.ut.us/occ/projections.asp>); b) Percent Female: BLS, Characteristics of the Employed, Table 11, Household Data Annual Averages, 2001 (<http://www.bls.gov/cps.home.htm>); c) Projected Number of Women: BLE calculations (percent female X 2008 total employment); d) Median Hourly Earnings: Maine DOL/LMIS, 2000, "Occupational Employment and Wage Estimates."

** 2008 occupational projections use older OES Codes; ME DOL/LMIS 2000 and BLS 2001 data use revised SOC codes. Where data conflict due to differences in classifications, the lower figures are used.

*** Maids and Housekeeping Workers are included with Janitors and Cleaners for projected employment, but listed separately for percent female and hourly earnings. Since the lower figure of 36.0 percent female is used, 6,408 is an underestimate of the number of projected female workers in this category.

¹¹ While the fastest-growing occupations may be increasing in size, they may still have small total numbers of jobs. Among Maine's 25 fastest-growing occupations in 2008, only 10 pay over a living wage of \$13.67, and only a few of these are clearly female-dominated, such as respiratory therapists, medical/psychiatric social workers, and dental hygienists. (ME DOL/LMIS, "Fastest Growing Jobs", *Projected Job Opportunities in Maine, 1998-2008*).

Table One lists the 20 largest projected occupations for Maine women workers in 2008, along with the percentage female for these occupations in the U.S. (in 2001), and 2001 median hourly earnings.¹² It is clear from these projections that a very large number of employed women in Maine will continue to work in low-paying jobs which offer little economic security.¹³

If one focuses on the most desirable moderate to higher wage and fast growing “hot jobs” that individual women may aspire to (see Table Two), two things become clear: 1) there are not very many total job openings in these occupations, compared to the largest occupations detailed in Table One, and 2) the higher-paying occupations require substantial amounts of investment in advanced education (such as dental hygienists or physician assistants). Hence the ready information on hot jobs for some women workers doesn’t really reflect the reality that most women will find themselves in jobs that are not so hot, from an economic perspective.

TABLE TWO: Gender Composition and Wages of Medium to High Wage Fastest Growing Occupations In Maine, 2008*

Fastest Growing Maine Occupations with at least 800 Projected ME Jobs in 2008, Paying Over \$10/Hr. in 2000				Higher Paying Fastest Growing Maine Occupations with at least 500 Projected ME Jobs in 2008, Paying Over \$14/Hour in 2000			
<u>Occupation</u>	<u>Projected Emplmnt, 2008</u>	<u>Percent Female in U.S., 2001</u>	<u>Maine Hourly Earnings, 2000</u>	<u>Occupation</u>	<u>Projected Emplmnt, 2008</u>	<u>Percent Female in U.S., 2001</u>	<u>Maine Hourly Earnings, 2000</u>
Computer Support Specialists	3,123	n/a	\$13.91	Computer Support Specialists	3,123	n/a	\$13.91
Systems Analysts	2,455	27.4	\$25.56	Systems Analysts	2,450	27.4	\$25.56
Medical Assistants	1,801	n/a	\$11.42	Computer Engineers	522	10.0	\$26.62
Bill & Account Collectors	1,514	68.7	\$10.62	Physician Assistants	820	60.3	\$33.28
Physician Assistants	820	60.3	\$33.28	Respiratory Therapists	593	61.1	\$17.82
Adjustment Clerks	3,793	75.0	\$11.06	Data Processing, Equip. Repair	606	17.1	\$12.25
Social Workers, Med/Psy.	2,666	72.2	\$16.55	Social Workers, Med/Psy.	2,666	72.2	\$16.55
Sales Agents, Securities/Fin.	1,004	29.9	\$22.22	Sales Agents, Securities/Fin.	1,004	29.9	\$22.22
Dental Assistants	1,531	n/a	\$10.26	Dental Hygienists	973	97.8	\$20.05
Dental Hygienists	973	97.8	\$20.05	Physical Therapists	1,095	66.9	\$23.40
Physical Therapists	1,095	66.9	\$23.40	Occupational Therapists	709	93.1	\$22.74
Social Workers, exc. Med/Psy.	2,879	72.2	\$13.82	Social Workers, exc. Med/Psy.	2,879	72.2	\$13.82
Health Services Managers	1,761	77.3	\$24.57	Biological Scientists	750	44.0	\$21.29
Total, Jobs Paying Over \$10/Hr. in 2000	25,415			Health Services Managers	1,761	77.3	\$24.57
				Total, Jobs Paying Over \$14/Hr. in 2000	19,951		

***SOURCES:** Projected Employment: Maine Department of Labor, "Projected Job Opportunities in Maine, 1998-2008," Fastest Growing Jobs; (<http://www.state.me.us/labor/lmis/pdf/hotjobs00.pdf>); Percent Female: BLS, Table 11, Household Data Annual Averages, 2001 (<http://www.bls.gov/cps/home.htm>, Characteristics of the Employed, Table 11); Maine Hourly Earnings: Median Hourly Earnings, Maine, 2000; Maine DOL/LMIS, "Occupational Employment and Wage Estimates," 2000.

The Wage Gap Question: Good News or Mixed Bag?

While women now have legal protection from overt forms of discrimination, it remains that women in general are still paid less than men (see Table Three). These differences persist even among men and women with equivalent levels of education, and within occupational categories.¹⁴ This overall gap between

¹² These estimates are based on two assumptions: that the proportions of males and females in these occupations will remain relatively constant from 2001 to 2008, and that the percentage female for Maine largely reflects the percentage female for the U.S. as a whole. A few large occupations that are predominantly male, such as truck drivers and carpenters, do not fall within the top 20 occupations for women, and hence are not included in the table.

¹³ Only four of these top 20 occupations have a median wage which is over a living wage of \$13.67 an hour, and most of the occupations are not very likely to have good benefits, if any.

¹⁴ Economic Policy Institute, "Estimated wage premium for college and high school graduates, 1973-2001", *The State of Working America 2002-2003*, data from EPI website "Datazone" national data (www.epinet.org)

men's and women's earnings, called the "wage gap", has been generally decreasing over the past 20 years. And in Maine, as shown in Table Three, the gap between men and women appeared to drop even further from 2000 to 2001. In 2001, among full-time wage and salary workers in Maine, women's median usual weekly earnings (\$490) were 79.4 percent of men's (\$617),¹⁵ compared to a figure of 75.4 percent in 2000. This suggests the welcome possibility that women are finally catching up with men due to women's improved job earnings. However, a closer examination of the male and female earnings numbers from 1997 to 2001 (the only years for which such data are readily available for Maine) reveals that there has not been a consistent trend in the wage gap over this period.¹⁶ In fact, the reported male/female wage gap was narrowest in 1999.

TABLE THREE: Median Weekly Earnings of Full-Time Wage and Salary Workers by Sex, Maine, 1997-2001*

<u>Year</u>	<u>Males</u>		<u>Females</u>		<u>Women's Earnings As Percent of Men's</u>
	<u>Unadjusted</u>	<u>Adjusted</u>	<u>Unadjusted</u>	<u>Adjusted</u>	
1997	\$521	\$575	\$397	\$438	76.2
1998	\$517	\$561	\$409	\$444	79.1
1999	\$545	\$579	\$455	\$484	83.3
2000	\$586	\$603	\$442	\$455	75.4
2001	\$617	\$617	\$490	\$490	79.4

***SOURCE:** U.S. Bureau of Labor Statistics, "Median usual weekly earnings of full-time wage and salary workers by sex and state, annual averages, 1997-2001." Adjusted earnings are in 2001 constant dollars, adjusted for inflation based on the U.S. Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). (Adjusted figures courtesy of Glenn Mills, ME Department of Labor, LMIS).

In addition, more detailed analyses of national data on the diminishing wage gap between women and men show that much of this decreased gap in earnings has come about because men have been losing ground, with slower rates of increase, not simply because of increased earnings by women.¹⁷ One must ask also whether recent trends in plant closings and mass layoffs might explain part of the reason for the apparent decrease in Maine's male/female wage gap from 2000 to 2001, and the overall instability in these numbers from 1997 to 2001.¹⁸ This would be consistent with national statistics showing that male workers have been disproportionately impacted by layoffs and pay cuts in industries like manufacturing and technology.¹⁹ And it is notable that based on these estimates, Maine's male median wages in 1998 were actually lower than in 1997.

Recent Maine data show that the state is continuing to lose manufacturing jobs in significant numbers, with an estimated loss of 4,200 manufacturing jobs (not seasonally adjusted) in 2002.²⁰ Estimates of Maine's manufacturing job losses in 2001 range from 4,000 to 7,363, depending on the source of data.²¹ Although there is very little statistical information available on male/female differences

¹⁵ ME DOL/LMIS, *Labor Market Digest*, August 2002, p. 1.

¹⁶ According to both the BLS and the ME Department of Labor, these earnings estimates are also somewhat inexact because they are based on small sample numbers within each state in the Current Population Survey.

¹⁷ U.S. DOL/BLS, "Highlights of Women's Earnings in 2001", May 2002 (<http://www.bls.gov/cps/cpswom2001.pdf>) This report states that inflation-adjusted U.S. earnings for white women rose by 24.6 percent from 1979 to 2001; but earnings grew by only 17.4 percent for black women, and by 7.8 percent for Hispanic women. Among men, however, real earnings rose by only 2.4 percent for white men, were unchanged for black men, and fell for Hispanic men. (p. 1)

¹⁸ Dana Evans of the Maine Department of Labor also raises this point. (Edward D. Murphy, "Women narrow gap in pay", *Business*, 8/27/2002 (<http://business.mainetoday.com/pulse/020827pulse.shtml>))

¹⁹ David Leonhardt, "Gap Between Pay Of Men and Women Smallest on Record", *New York Times*, February 17, 2003.

²⁰ ME DOL/LMIS, *Labor Market Digest*, February 2003, preliminary estimates.

in Maine layoffs, it is clear that most workers who have lost jobs in the predominantly male wood products and paper industry, particularly among relatively highly paid unionized paperworkers, are not likely to find comparable work at comparable wages.²² While women workers who lose jobs in manufacturing may also be forced into lower paying service work, the larger male/female differences in manufacturing wages suggests that women's resulting wage losses may be less than that of men.²³

In other words, the diminishing wage gap in Maine would be good news if women and men were both gaining ground in the economy. But it is important to examine the diverse situations of various groups of workers, to see whether they are experiencing economic gains that are widely shared, or whether the apparent improvement in the wage gap is actually obscuring a worsening job situation for some groups. Further research might also shed light on the situations of displaced workers who fall out of the official employment and unemployment counts into the statistical twilight zone of "discouraged workers."²⁴

Policy Implications

Families headed by low-wage earners face a range of hardships because they are often living under or near the poverty level, and female-headed families are especially at risk when a large number of the jobs available to women are in low-paying occupations. Poverty and near-poverty are associated with a range of major social problems, such as higher disease rates and failure to complete high school.²⁵ Recent findings on the social impacts of welfare reform legislation (passed in 1996) have also demonstrated that when families are forced into low wage jobs with long working hours, being employed rather than being on welfare can cause more harm than good. And according to the Children's Defense Fund, half of the families that left welfare in the 1990's have incomes that are below the poverty level.²⁶

Working in jobs with inadequate wages and few if any benefits often means that women must struggle with overwhelming problems.²⁷ Low-wage families also may not have enough to eat. For example, a 2002 Maine report found that "one in ten people in Maine are hungry or at risk of hunger", in large part due to low-wage employment, and also stressed that hungry children cannot learn.²⁸

²¹ 1) ME DOL/LMIS, *Labor Market Digest*, March 2002 (January data); manufacturing job loss estimate for 2001 = - 4,000 (SIC industry coding); 2) ME DOL/LMIS Mass Layoff Statistics, 2001: 4,879 manufacturing layoffs; 3) BLE Analysis of 2001 Layoffs Reported to Bangor, Portland and Lewiston major newspapers: at least 5,052 manufacturing jobs lost; 4) ME DOL/LMIS, "Average Annual Employment by Industry in Maine, 1990 to 2002" (NAICS industry coding): manufacturing decline for 2001-2002 = - 6,600 (courtesy of Glenn Mills, 3/27/03); and 5) ME DOL/LMIS, "Plant Closings or Dislocations Reported to the Dislocated Worker Unit", 2001: BLE estimate of 7,363 manufacturing jobs lost.

²¹ A recent study of displaced workers in central Maine notes: "Many former factory workers face a job market offering either full-time white-collar managerial, professional and technical occupations that generally pay well and include benefits, or sales and service occupations that are more likely to offer low pay, few benefits and part-time work schedules. Without further education, many displaced workers are forced to move into low-skill, low-pay retail or service jobs." Lisa Pohlman and Christopher St. John, "Life After Layoff in Central Maine," Augusta, ME: Maine Center for Economic Policy, 1999, p 8.

²³ U.S. DOL/BLS, "Highlights of Women's Earnings in 2001", May 2002, *ibid.*; Table 2 (page 8).

²⁴ Unemployed workers who are not actively looking for work are dropped from the unemployment statistics and considered to be "discouraged workers". Since they no longer appear as part of the labor force, the unemployment figures significantly understate the number of people who are not employed.

²⁵ Children's Defense Fund (http://www.childrensdefense.org/fs_cpfaq_facts.php)

²⁶ Children's Defense Fund (http://www.childrensdefense.org/fs_income.php). In one study of three groups of "welfare to work" families, adolescent children in all three groups showed an increase in behavior problems and juvenile delinquency after their mothers moved from welfare into paying jobs. Tamar Lewin, "Surprising Result in Welfare-to-Work Studies", *New York Times*, July 31, 2001.

²⁷ Also, soaring credit card indebtedness has contributed to a vast increase in personal bankruptcy filings in Maine and elsewhere in the U.S. in recent years.

²⁸ "Ending Hunger in Maine", Final Report of the Maine Millennium Commission on Hunger and Food Security, State of Maine 120th Legislature, April 2002; p. 18.

There are a number of policy changes in Maine which would help to address the persisting economic security needs of Maine's women workers, and their families. Perhaps among the most urgent is the need to address the still-escalating crisis in health care in Maine and in the U.S. through implementing a system of universal access and single payer health care. Having universal access to effective and available health care at reasonable costs would help to mitigate some of the most harmful consequences of low-paying jobs. This change is also critical for the many small business employers in the state who cannot afford skyrocketing costs of health insurance under our current for-profit health care system.²⁹ The Maine Millennium Commission on Hunger and Food Security also has recommended such changes as a more equitable tax system, having livable wage jobs, and offering strategic assistance to small businesses.³⁰

Other needed policy changes include: 1) progressive and imaginative forms of economic development which will attract and retain responsible employers offering jobs with decent pay and benefits; 2) increased support and innovative programs for quality, affordable child care; 3) increased access to education, training and retraining for both young people and for displaced adult workers; 4) access to benefits for part-time workers, and 5) increased support for flexible hours and access to paid family leave.

Conclusions

Policy makers, educational institutions, employers, unions, community organizations and citizens must continue to explore innovative solutions to the economic insecurity challenges which will continue to face large numbers of Maine's women workers. If these problems are allowed to continue unaddressed, society will surely pay a higher price in the longer term, with the continued cycle of the many social problems linked with low pay and low income among families, such as ill health, lowered educational aspirations, hunger, and increased juvenile delinquency.³¹ Surely it would be a good investment of the state's resources to help ensure the economic well-being and vitality of Maine's economy, and particularly Maine's small businesses, by helping to raise the living standards of men and women workers, and their families. Workers who do not earn enough to feed their families will not be able to buy the goods and services offered by Maine's employers, and hence an economic downturn can spiral out of control. Ultimately, the long-term economic sustainability of the state depends on developing adequate and creative programs to support Maine's workers and families.

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²⁹ Although issues of access to health care providers still persist, Maine has expanded eligibility for health insurance for children and parents in low-income families in recent years.

(<http://www.maine.gov/dhs/bfi/cubcare/CubCare.htm>)

³⁰ "Ending Hunger in Maine", *ibid.*, p. 13.

³¹ It is a well-known fact that it costs taxpayers more money to pay for criminal incarceration for a year, than for a year's college tuition at most colleges or universities.