Observations & Topline Findings
Socio-Economic Profile of Essex County Women
2017 American Community Survey Data, Single-Year Data
Data released Sept. 2018

Observations

We continue to see an increase in female-householder families and single-mother families.
Female-householder families:
• 2015: 36,666 families (13% of all households, 19% of all families)
• 2017: 40,235 families (14% of all households, 21% of all families)

Single-mother families:
• 2015: 21,424 families (58% of female-householder families; 26% of all families with children)
• 2017: 24,164 families (60% of female-householder families; 27% of all families with children)

We see an increase in female-householder age 65+ families:
• 2015: 4,451 female-householder age 65+ families (12% of all FH age 65+ families)
• 2017: 5,923 female-householder age 65+ families (15% of all FH age 65+ families)

Children under 18 in single-mother homes remains relatively static 2015 to 2017.
• 2015: 46,139 children (27% of children <18)
• 2017: 46,508 children (28% of children <18)

We are seeing slow but absolute improvements in the status of women & girls in Essex County.
Relatively, however, women still fare significantly less well than men and female-householder families fare less well than other family types. (Exception: educational status)

Median family income continues to grow for all families, including income for female householders and single-mother families, which is also growing relative to other family types.
Female-householder families (FHF):
• 2015: $35,183 (39% of overall family median income)
• 2017: $42,476 (47% of overall family median income)
Single-mother families:
- 2015: $25,530 (30% of overall median income families with children <18)
- 2017: $31,403 (35% of overall median income families with children <18)

The number of female householders who own their own home versus rent has increased slightly between 2015 and 2017. This is in contrast to the rates of ownership for other married couple families and male-householder families which has remained static.

Female householders which own their home:
- 2015: 39% own/61% rent
- 2017: 43% own/51% rent

Poverty in Essex County is declining overall (at 50%, 100% and 125% of poverty levels) in absolute numbers. Although declining, poverty is still higher for women and highly concentrated in female householder families. In some cases, these concentration percentages are increasing for female householders. This is a function of the overall decline in family poverty and the increase in the number of female-householder families.

Poverty rates by gender:
- 2015: 11.5% overall population; 9.8% males; 13.1% females (women: 59% of population living below 100% of poverty level)
- 2017: 10.2% overall population; 9.2% males; 11.3% females (women: 57% of population living below 100% of poverty level)

Poverty rates for female householder families:
- 2015: 26% (9,646 families) (59% of all families in poverty)
- 2017: 23.0% (9,252 families) (64% of all families in poverty)

Poverty rates for female householder families with children <18:
- 2015: 37% (8,927 families) (69% of all families in poverty)
- 2017: 30.5% (7,361 families) (74% of all families in poverty)

The number of children living in poverty is declining absolutely, but still remains highly concentrated in single-mother families.

Poverty rates for children in single-mother families:
- 2017: 37.0% (17,333 children) (of the 23,439 children in poverty, 74% live in single-mother families)
Despite gains, poverty remains highly leveraged:

The 7,361 single mothers with children <18 who live below the poverty line represent 64% of the families who live in poverty. Another way to look at this is that 4% of the Essex County’s families (the number of single mothers who live in poverty divided by the total 194,334 families in EC) represent: 64% of all EC families in poverty, 74% of EC’s families with children in poverty, and 74% of EC’s children in poverty.

A strategic focus on this group is a highly efficient and effective way to address poverty, especially intergenerational poverty. Arguably the economic insecurity net is much larger than those who live below 100% of the poverty line ($20,420 for a family of 3). There is a struggle to live at 200%-300% of the poverty line. According to MIT’s Living Wage Calculator, a family of one adult and two children must have an annual minimum income of $70,231 before taxes to meet the most basic cost of living in Essex County. (2018 data)

This improvement in the status of women and female householders is due in part to an increase in women’s earnings and, most especially, educational advancements.

Both men’s and women’s median earnings have increased very slightly 2015 to 2017. Women’s have increased incrementally more, primarily driven by the greater number of college- and graduate-educated women than men entering the workforce.

Full-time, year-round median wages:
- 2015: men’s median - $61,908; women’s median - $48,786 (79% of men’s median)
- 2017: men’s median - $63,799; women’s median - $51,130 (80% of men’s median)

However, women’s employment patterns have changed very little 2015-2017. Women’s median earnings are lower than men’s across every sector (and have declined in the public sectors, except local government!). Occupations in which women are the majority of workers still tend to be the lower or lowest paying occupations for women. Progress in these areas will take a longer period of time as women are trained in less traditional areas and employment practices are opened up.

Women’s current enrollment and educational attainment continues to climb and exceed men’s, driving much of the incremental progress we are seeing in the status of women and female-householder families.

For populations 18-24, men’s educational attainment has remained static, while women’s continues to increase. These numbers don’t even address men and women ages 25+ who are returning to school.
- Some college or associate’s degree – 2015: men’s 36%; women’s 40%
- Some college or associate’s degree – 2017: men’s 36%; women’s 43%
- Bachelor’s degree or higher – 2015: men’s 12%; women’s 17%
- Bachelor’s degree or higher – 2017: men’s 12%; women’s 21%
In addition, we are seeing an increase in educational attainment by female householders. With this increase in education, we see a decrease in the poverty rate.

Female householders:
- High school degree or less – 2015: 48% (poverty rate 26%)
- High school degree or less – 2017: 44% (poverty rate 23.0%)

Topline Findings

Demographic Profile of Women & Girls in Essex County

By Gender

Females are 52% of Essex County population (405,951 women & girls)
- 18% of women are 65+ (74,707)

By Families

Just over 1 in 5 (21%) families have a female head-of-household (40,235 families)
Of these female heads of household:
- 15% are age 65+
- 55% are white (not Hispanic/Latina)
- 37% Latina
- 8% Some Other Race Alone
- 8% Black/African American
- 2% Asian

Just over 1 in 4 (27%) families with children < 18 has a female head-of-household (24,164 families)
Of these female heads-of-household:
- 52% are Latina (10,948) (30% of all Latino/a families with children are single mother)
- 9% are Black/African American (1961)

The female head-of-families with children <18 can be a single mother, grandmother, other female relative or foster parent. (It is whoever has signed the housing unit lease or deed). For simplicity, we are calling all female head-of-household families with children < 18 as “single-mother families.”

By Children in Families

28% of children < 18 live in “single-mother” families (46,508 children)
Of these children:
- 86% are living with their mother (39,997 children)
- 10% are living with their grandmother (4,651 children)
- 4% are living with another female relative or foster parent (1860)
5.7% of children < 18 living in single-mother families have some disability (versus 2.7% of married couple families). 44% of children with disabilities live in single-mother families. Disability includes cognitive, hearing, vision, ambulatory, or inability to self-care.

**Women & Girls in Poverty in Essex County**

2017 Federal poverty level for family of 3: $20,420 (100% poverty level)

**By Gender**

Just under 1 in 8 women & girls live below the poverty line (11.3% of females)

Just under 1 in 10 boys & men live below the poverty line (9.2% of males)

57% of the population living below the poverty level are women & girls.

**By Family**

Poverty is significantly concentrated in female-headed families, particularly single mothers with children < 18.

Of the 14,575 Essex County families living in poverty, 64% (9,252) are female-headed families. (60% of female heads of families are single mothers).

Of the 10,010 Essex County families with children <18 living in poverty, 74% (7,361) are single-mother families.

31% of all single-mother families with children < 18 (7,361 families) live below the poverty level (100% level). Of single-mother families living in poverty:

- 52% are Latina single-mother families with children < 18 (3,808 families).
- 12% are Black/African single-mother families with children < 18 (869 families).

Nativity makes little difference in defining poverty.

- 33% of native-born single mothers live below the poverty line.
- 26% of foreign-born single mothers (24% of naturalized/31% of non-citizen) live below the poverty line.

(Caution about this data: increasingly, foreign born non-citizens may be reluctant to self-report on census data).

**By Children in Families**

A majority of Essex County’s poor children live in single-mother families:

- 74% of the 23,439 Essex County children who live in poverty live in single-mother families (17,333 children).
- 53% of the 43,659 children receiving public assistance (SSI, cash assistance, food stamps/SNAP) in the last 12 months live in single-mother families.
- 37% of children living in single-mother families live in poverty.
Poverty Recap:

- 64% of Essex County families living in poverty are female-householder families (9,252)
- 74% of families with children <18 living in poverty (11,588) are single-mother families (7,361)
- 38% of families with children <18 living in poverty are Latina single-mother families (3,808)
- 9% of families with children <18 living in poverty are Black single-mother families (859)
- 74% of EC children living in poverty live in single-mother families (17,333 children).

Median Family Income & Assets

$42,476 median income for female-householder families
- 37% of married-couple median income ($115,051)
- 64% of male-householder median income ($65,932)

$31,403 median income for single-mother families with own children <18
- 25% of married-couple median income ($127,679)
- 68% of male-householder median income ($45,922)

57% of female householders rent; 43% own their own homes
68% of children in single-mother homes live in rental housing

Earnings & Employment

(See Data Master for much more information)

By Gender

Women are 49% of Essex County’s workforce yet continue to earn significantly less than men.

Women’s median earnings for full-time year-round workers: $51,130
Men’s median earnings for full-time year-round workers: $63,799

- Women’s pay gap: 80% of men’s median
- Increase from 2016 likely driven by younger college- and graduate-educated women entering the workforce.

Women of color earn significantly less than white/non-Hispanic women and all men overall.
Latina women’s median earnings (full-time/year-round workers): $31,553
- 62% of total women’s median earnings
- 50% of total men’s median earnings; 84% of Latino men

Women’s lower median earnings are a combination of:
- Earnings disparity for similar work
- Concentration in lower paying jobs
- Lower mean hours worked and/or stop-outs for pregnancy and family care
Women’s median earnings are lower than men’s across every sector. (See p. 12 Data Master)

Women are concentrated in occupations which tend to be the lower or lowest paying and under-represented in higher paying occupations. (See p. 12 Data Master)

79% of women (ages 16-64) work full or part time.
  - Women: 54% full-time/year-round
  - Men: 72% full-time/year-round

On average, women work fewer weeks/year or fewer hours/week than men typically as a result of family care responsibilities. Mean usual hours worked per week:
  - Women: 35 hours/week
  - Men: 40 hours/week

**Educational Enrollment & Attainment**
(See Data Master for much more information)

By Gender

Essex County men and women ages 25+ have fairly comparable higher educational attainment:
  - 90% of women (ages 25+) and 89% of men have a high school degree or higher.
  - 40% of women (ages 25+) and 40 of men have a Bachelor’s degree or higher.

However, this is quickly changing as more Essex County women than men ages 18-24 are currently enrolled in higher education:
  - 49% of young women ages 18-24 (17,691) are enrolled in college (2-4 yr.) or graduate programs. (53% of total enrollment).
  - 34% of young men ages 18-24 (12,651) are enrolled in college (2-4 yr.) or graduate programs. (Young men are 47% of total enrollment).

For population (all ages), current enrollment:
  - Grades 9-12: 20,558 females (48% of enrollment)
  - College (2-4 years): 23,225 females (57% of enrollment)
  - Graduate or professional school: 6,350 (69% of enrollment)

Educational attainment significantly impacts financial security. **However, women experience higher levels of poverty than equivalently educated men.**

<table>
<thead>
<tr>
<th>Poverty Rate for Males &amp; Females by Educational Attainment (Population Ages 25+)</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high-school degree</td>
<td>22%</td>
<td>27%</td>
</tr>
<tr>
<td>High-school degree or equivalency</td>
<td>8%</td>
<td>16%</td>
</tr>
<tr>
<td>Some college or Associate degree</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>Bachelor’s degree or higher</td>
<td>2%</td>
<td>4%</td>
</tr>
</tbody>
</table>
By Family

Not surprisingly, female householders (especially single mothers) have lower rates of educational attainment. 44% of female householders have a high-school degree or less versus 22% of married-couple householders. (Note: male householders are lowest at 54% with a high-school degree or less).

Women Householders Living Alone or with Non-Family (Non-Family Female Householders)

57,810 women live alone or head non-family households (pay the rent, lease or mortgage)

Women living alone: 49,643 (86% of non-family female householders)
- 46% are ages 15-64 (22,642)
- 54% are ages 65+ (27,001)

36% of all women ages 65+ live alone
Median income for women 65+ living alone: $26,795

Non-family female householders living below poverty line (100% poverty line): 10,407 (18%)