



A Portrait of Women and Girls in Miami-Dade County

Full Findings about Women's Economic Security in Miami-Dade
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Findings about Women's Economic Security in Miami-Dade.

This document is intended to present data about women's economic situation in Miami-Dade County drawing from two main public sources, the Census and the Current Population Survey. It builds on the preliminary work that was presented at the Miami Women's Summit 2007. The document consists mainly of data tables and several charts, along with some analysis. The analysis is not exhaustive and is presented as a guide to interpreting the data and discerning patterns in women's economic security. From this data the Women's Portrait Committee will learn much about the nature of women's employment, education, income, work related benefits, and some policies that affect working women. The Portrait Committee should be able to use this data to write a comprehensive portrait of women's economic security in Miami-Dade. The data presented here are only a selection of the work we completed for this project, but have been selected to touch on each area of interest in a way that is comprehensible yet complete. The remaining data can be made available to the Portrait Committee should it be requested.

The main sections are as follows:

I. Employment and Job Quality

II. Self-Sufficiency

III. Single female headed families

IV. Women in the economy

Appendix A: Demographics

Appendix B: Note on data sources

Appendix C: Women's Portrait Committee economic security indicators

I. Employment and Job Quality

Women's economic security in Miami-Dade is closely tied to job quality. Job quality means wages and access to benefits such as health care. Without adequate wages and vital benefits women are more vulnerable to challenges such as homelessness. The percent of women in the labor force is steadily increasing, but the wages and benefits provided in the jobs where many women are concentrated present an unequal picture with men and a particular hardship for women supporting families. Inequalities also exist among women of different racial and ethnic groups in Miami-Dade. Long term

improvement in women's economic situation depends on women accessing higher paid jobs with better benefits, and increasing the wages and benefits of jobs where more women are employed.

WOMEN'S EMPLOYMENT

LABOR FORCE PARTICIPATION

People are considered in the labor force if they are employed or actively looking for work.

Women 18 years and older in the Labor Force

Miami-Dade - 54%

US - 63%

Source: Current Population Survey 2001-2004 average

Labor Force participation among women in Miami-Dade at least 18 years old is significantly lower than the national average. This difference can be explained by the lower labor force participation of Hispanic women, who make up the majority of women in Miami-Dade, and the lower participation of White non-Hispanic women in Miami-Dade due to the fact that the majority are in their retirement years.

Labor Force Participation last year for selected racial/ethnic groups¹, women over 18 years old

Black non-Hispanic	68,766	63.8%
Haitian	22,054	59.7%
Hispanic	276,641	53.2%
White non-Hispanic	82,011	49.0%
Others	nd	--
Total	454,021	54.0%

Source: Current Population Survey 2001-2004 average

Black or African American women are the most likely of all racial/ethnic groups in Miami-Dade to have worked at least one week in the previous year. Some of this variation is due to difference in ages, as there are more black women in younger age groups in Miami-Dade compared with white or Hispanic women (see Appendix A). As we can see below the most common reason for Black women not to be working is to take care of home and family, while for Hispanic and White women it is retirement. The majority of Haitian women who did not work were taking care of home or family as well, however they also had the highest rate of not being able to find work.

Labor Force Participation last year for selected racial/ethnic groups, women 18-64

White non-Hispanic	74,448	66.4%
Hispanic	255,985	65.7%
Haitian	22,054	65.0%

¹ We have separated out the following racial/ethnic groups to most closely represent the relevant groups in Miami-Dade County. Race and ethnicity are self-identified by respondents to the census. Respondents are asked whether or not they belong to a Hispanic/Latino ethnic group, their racial identity, and their birthplace. For the purposes of this analysis "Haitian" includes anyone born in Haiti, regardless of race. Likewise Hispanic includes anyone who claims Hispanic ethnicity, regardless of race. "White" and "Black or African American" are those respondents who chose the corresponding racial identifications, regardless of birthplace, and so may include Caribbean, Canadian, or European immigrants. "Others" includes Asian, Native American, Multiracial, and Other racial groups that are too small in the Miami area to analyze separately. The small size of some groups in the sample occasionally makes analysis difficult and in these cases we have noted this or omitted the data.

Black non-Hispanic	60,229	64.2%
Others	nd	--
Total	412,721	65.4%

Differences between groups are not statistically significant.

Reason for Not Working Last Year

	White non- Hispanic	Black non- Hispanic	Hispanic	Haitian	Total
Could not find work	0.8%	3.4%	2.5%	12.9%	2.6%
Ill or disabled	5.6%	17.1%	14.3%	6.5%	12.3%
Taking care of home/family	19.5%	30.9%	31.6%	62.3%	30.2%
Going to school	11.4%	21.3%	5.6%	5.9%	8.8%
Retired	62.7%	27.3%	46.0%	12.4%	46.1%

Source: Current Population Survey 2001-2004 average

Labor Force participation by age group

18 to 24	42,852	53.5%
25 to 34	103,882	76.2%
35 to 44	127,892	75.8%
45 to 54	93,706	71.2%
55 to 64	63,616	52.3%
65 and over	22,074	10.9%
Total	454,021	54.0%

Source: Current Population Survey 2001-2004 average

As expected, the groups least likely to have worked the previous year are in retirement age or college age. A higher percentage of young women 25 to 34 are working than their older working age sisters, probably due to changing norms about women working outside the home.

Labor force participation by immigrant status

U.S. born	171,196	59.9%
Foreign born	282,825	51.0%
Total	454,021	54.0%

Source: Current Population Survey 2001-2004 average

U.S. born women are more likely to be in the labor force than foreign born women. This may be due to different cultural norms in the countries where many immigrants in Miami-Dade come from, and it may also be due to the fact that immigrants tend to be older than the native born population (see Appendix A).

UNEMPLOYMENT

Traditionally the unemployment rate is calculated by dividing the number of people who were out of work by the total number in the labor force, which includes people who are employed or actively looking for work.

Unemployed the previous week, by gender

	Female	Male	Total
U.S.	5.0%	5.9%	5.5%
Miami-Dade*	4.9%	5.0%	5.0%

Source: Current Population Survey 2001-2004 average

*These values are not statistically significant, meaning the variation could be due to random chance.

Of all persons in the labor force age 18 and older, Miami-Dade's unemployment rate was lower than the national rate for both men and women. However in Miami-Dade there was no detectable difference in unemployment between men and women, compared with nationally where women are clearly unemployed at a lower rate than men.

Since the unemployed represented such a small part of the sample it is not possible to break this group down further by race/ethnicity or age group and get statistically significant results. The following tables show unemployment rates in the sample but this sample may not be truly reflective of the whole population. Black or African American women showed the highest unemployment rates and white non-Hispanic women the lowest, which is consistent with national patterns.

Unemployed the previous week, women by race/ethnicity*

Black non-Hispanic	7.6%
Haitian	7.3%
Hispanic	4.8%
Non-Hispanic White	3.0%
Other	nd
Total	5.0%

Source: Current Population Survey 2001-2004 average

*These values are not statistically significant, meaning the variation could be due to random chance.

The highest unemployment rates are experienced by those in the middle working years, and may reflect difficulty in finding better quality jobs that middle age workers expect, as opposed to the ease of finding low level service sector employment that many younger or older workers are willing to do.

Unemployed the previous week, women by age group*

18 to 24	1.4%
25 to 34	5.7%
35 to 44	6.6%
45 to 54	4.9%
55 to 64	3.7%
65 and over	1.9%
Total	4.9%

Source: Current Population Survey 2001-2004 average

*These values are not statistically significant, meaning the variation could be due to random chance.

There is a significant difference in unemployment rates between U.S. born and foreign born residents of Miami-Dade. Foreign born workers may have a harder time finding employment due to language, skill level, or discrimination.

Unemployed in the previous week, by immigrant status

U.S. born	3.2%
Foreign born	6.0%

Source: Current Population Survey 2001-2004 average

Although women have a similar unemployment rate to men, they tend to be unemployed longer on average. Out of all workers who were unemployed at least one week in the previous year, women were unemployed an average of 22.4 weeks, and men 18.9 weeks. These are both fairly long periods to be unemployed, and combined with a low unemployment rate suggests that those who are unemployed have great difficulty in finding work, women slightly more so than men.

Average number of weeks unemployed in previous year, Miami-Dade

Men – 18.9

Women – 22.4

Source: Current Population Survey 2001-2004 average

The table below shows reasons why workers are unemployed, and these reasons could be roughly classified as voluntary or involuntary. Involuntary unemployment would be losing a job for various reasons, and voluntary unemployment would be leaving a job or seeking a new job. Women in Miami-Dade tend to lose jobs less often than men, but tend to leave their jobs more often.

Reason for unemployment in previous year

	Female	Percent	Male	Percent
Job loser - on layoff	701	3.3%	2,422	8.6%
Other job loser	9,238	43.0%	13,738	48.5%
Temporary job ended	1,671	7.8%	3,135	11.1%
Job leaver	2,386	11.1%	2,658	9.4%
Re-entrant	5,102	23.7%	4,449	15.7%
New entrant	2,410	11.2%	1,911	6.7%
Total	21,508	100.0%	28,313	100.0%

Source: Current Population Survey 2001-2004 average

The sample size is too small to determine whether there is a difference in the reasons for unemployment among women of different racial/ethnic groups, age groups, or immigrant status in Miami-Dade.

(from RISEP's *State of Working Florida 2008*)

During a time of job loss and falling job creation such as Florida is presently experiencing, workers need income to see them through until they find a new job. Unemployment insurance was first enacted during the Great Depression to provide relief to people who had lost their job and could not find another. However the majority of Floridians who lose their jobs never receive unemployment benefits. In 2007 only 30.4% of the unemployed in the state received unemployment insurance benefits, well below the national average of almost 37%.

Unemployment Insurance Reciprocity Rates, United States and Florida, 2000-2007

	2000	2001	2002	2003	2004	2005	2006	2007
Florida	24.0%	27.8%	28.0%	28.2%	27.9%	26.5%	27.7%	30.4%
United States	37.1%	43.7%	42.8%	40.2%	36.2%	35.7%	35.2%	36.9%

Source: US Dept. of Labor

In Florida, unemployment insurance only covers half one's weekly salary up to \$275. For workers making \$8 per hour that means surviving on the equivalent of \$4 per hour, poverty level income. In 2007 the average weekly benefit in Florida was \$240.58, compared with \$297.86 in the U.S. That makes Florida 42nd out of 50 states for the average benefit amount, low compared with Florida's rapidly rising cost of living.

Even the paltry unemployment benefits that a worker receives are only available for 26 weeks. That means that if it takes longer than 6 months to find a job, a situation that becomes more common during an economic downturn, workers can exhaust their unemployment benefits and be left with no income and no job. In 2007 nearly half of those who had received unemployment benefits ran out of benefits, mirroring the rate seen early in the decade during the last recession. This is a much more severe problem in Florida than in the nation as a whole.

Unemployment Insurance Exhaustion Rates, United States and Florida, 2000-2007

	2000	2001	2002	2003	2004	2005	2006	2007
Florida	39.8%	43.3%	47.3%	48.9%	49.4%	43.5%	43.6%	47.1%
United States	31.8%	34.1%	42.6%	43.4%	39.0%	35.9%	35.3%	35.6%

Source: US Dept. of Labor

The low rates of UI reciprocity and increasing exhaustion rate contribute to the rise in poverty. Reforming the unemployment insurance laws so that workers can get a greater percentage of their salary, particularly if they are already earning very low wages, is one simple thing that Florida can do to ease the pressure of our states economic troubles on workers and reduce poverty. It could also ease standards for receiving unemployment insurance, thus upping reciprocity, and if unemployment continues to climb it should consider extending the benefits beyond 26 weeks.

One of the problems is with the way unemployment benefits are calculated. In Florida and in most other states the first four of the last five quarters of employees earnings are used as the "base period" for calculating benefits. This means that some employees who don't have enough earnings during the base period cannot receive benefits, whereas they would qualify if the most recent quarter of earnings were used. IN addition, using the old base period may result in a lower amount of benefits because previous earnings were lower than more recent earnings. This determination of the base period is a relic from an era before computers when the most recent earnings data was not readily available. At least 18 states have adopted the reform of using an "alternative base period," meaning the most recent four quarters, and Florida should do the same.

WORK SCHEDULE

Work Schedule, women over 18 years old in Miami-Dade who worked at least one week the previous year, 2001-2004 annual average

	Female		Male	
	Number	Percent	Number	Percent
Full-time/full year	321,036	70.7%	468,572	83.1%
Full-time/part year	58,728	12.9%	48,297	8.6%
Part-time/full year	43,054	9.5%	29,128	5.2%
Part-time/part year	31,203	6.9%	18,182	3.2%
Total	454,021	100.0%	564,179	100.0%

Source: Current Population Survey 2001-2004 average

Only 70% of women who worked at least one week in the previous year are employed full-time full-year, compared with 83% of men. This likely reflects the greater demands on women's time from family obligations and may reflect women's poorer job opportunities. Women may choose to work part-time to take care of family, or may be out of work part of the year due to family issues or instability. Full time is counted as at least 35 hours per week, and full year means at least 48 weeks per year working.

Reason for working part-time last year, women over 18 years old

	Number	Percent
Wanted part time	41,236	41.0%
Could not find full time job	19,551	19.4%
Slack work	18,891	18.8%
Other	20,981	20.8%
Total	100,659	100.0%

Source: Current Population Survey 2001-2004 average

Of those women who work part-time, 41% wanted to work part-time, 19% could not find full-time work, and 19% worked less than they wanted due to slow conditions at their jobs. This means that although unemployment is low in Miami-Dade, a significant number of women would like to work more but do not have the opportunity.

Work schedule, women over 18 years old, Miami-Dade and U.S.

	Miami-Dade	U.S.
Full-time/full-year	70.7%	61.3%
Full-time/part-year	12.9%	12.8%
Part-time/full-year	9.5%	14.5%
Part-time/part-year	6.9%	11.4%

Source: Current Population Survey 2001-2004 average

Women in Miami-Dade tended to work more full-time jobs than women in the U.S. While this may seem counterintuitive given the kinds of service industry occupations women frequently have in Miami-Dade, it may reflect greater pressure on women to work more hours for financial reasons. As we see below however they are not reaping the benefits typically associated with full-time work, and it may be that many of these "full-time" workers are in fact working 35-39 hours per week and therefore typically not eligible for benefits.

Work schedule, women over 18 years old in Miami-Dade, by Race/ethnicity

	White non-Hispanic	Black or African American	Hispanic	Haitian
Full-time/full year	76.7%	66.3%	68.1%	93.1%
Full-time/part year	11.6%	19.9%	12.6%	3.4%
Part-time/full year	7.4%	6.7%	11.3%	3.5%
Part-time/part year	4.2%	7.2%	8.1%	0.0%

Source: Current Population Survey 2001-2004 average

Haitian women who worked at least one week in the previous year are the most likely to be working full-time, followed by White non-Hispanic women, Hispanic women, and Black or African American women. The finding on Haitian women should be treated with caution due to the small sample size and considering that this does not fit with the most common occupations for Haitian women which are building and grounds cleaning and maintenance, and food preparation and serving (see Occupations below).

Reason for working part-time last year, women over 18 years old, by Race/ethnicity

	White non-Hispanic	Black or African American	Hispanic	Haitian
Wanted part time	52.1%	49.8%	37.2%	nd
Could not find full time job	8.0%	9.3%	24.6%	nd
Slack work	0.0%	15.7%	21.8%	nd
Other	39.9%	25.3%	16.3%	nd

Source: Current Population Survey 2001-2004 average

Roughly half of White and Black women who work part-time due so by choice, compared with slightly over 1/3 of Hispanic women. Some of this variation may be due to the small sample size for White and Black women, and also to the differences in occupations (see Occupations below).

Work schedule, women over 18 years old in Miami-Dade, by Age Group

	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and over
Full-time/full year	43.5%	75.4%	72.6%	75.3%	78.3%	49.3%
Full-time/part year	26.5%	13.2%	11.8%	12.4%	6.4%	13.3%
Part-time/full year	14.2%	5.9%	6.0%	7.9%	11.8%	37.4%
Part-time/part year	15.8%	5.5%	9.6%	4.5%	3.5%	0.0%

Source: Current Population Survey 2001-2004 average

Part-time work is most common among the youngest age group and among older age groups. By age 55 labor force participation goes down to about half of women, but the share of women working full-time/full year goes up slightly. A majority of those 65 and older who are working (11% of women in this age group) do so full-time.

Reason for working part-time last year, women over 18 years old, by Age Group

	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and over
Wanted part time	65.8%	34.7%	25.7%	31.7%	42.6%	66.3%
Could not find full time job	3.8%	25.9%	36.4%	16.0%	9.3%	6.9%
Slack work	7.4%	16.1%	18.4%	29.6%	29.4%	10.4%
Other	23.1%	23.3%	19.5%	22.7%	18.8%	16.5%

Source: Current Population Survey 2001-2004 average

Of those working part-time, a majority of the youngest age group and the oldest age group wanted to work part-time, whereas only a quarter to a third of the other age groups wanted to work part-time.

Work schedule, women over 18 years old in Miami-Dade, by Immigrant status

	U.S. born	Foreign born
Full-time/full year	72.0%	69.9%
Full-time/part year	14.2%	12.2%
Part-time/full year	6.9%	11.0%
Part-time/part year	6.9%	6.9%

Source: Current Population Survey 2001-2004 average

The difference in work schedule between native born and foreign born women is only moderately significant. Slightly more immigrant women work part-time than native born women.

Reason for working part-time last year, women over 18 years old, by Immigrant status

	U.S. born	Foreign born
Wanted part time	60.9%	31.8%
Could not find full time job	3.2%	26.9%
Slack work	11.1%	22.3%
Other	24.8%	19.0%

Source: Current Population Survey 2001-2004 average

There is a dramatic difference between immigrant and non-immigrant women in the reasons for working part-time, with the majority of non-immigrant women wanting to work part-time while less than a third of immigrant women preferred to work part-time.

WOMEN'S WAGES

WAGE AND SALARY INCOME 1990-2006

Yearly Wage and Salary Income, 18 years and older, Miami-Dade, in 2006 dollars

	1990		2000		2006		% change 1990-2006	
	Male	Female	Male	Female	Male	Female	Male	Female
Median	\$27,639	\$20,323	\$27,833	\$21,782	\$27,005	\$20,773	-2%	2%
Mean	\$37,061	\$25,620	\$39,765	\$28,633	\$39,933	\$28,784	8%	12%

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

Women's wages have increased faster than men's since 1990, and the mean more so than the median(average). The median wage is the point at which half the population earns more, and half earns less. This gives a more realistic picture of wages than the mean because the mean tends to be skewed upward by a small number of people with very high earnings. In 2006 the median female wage was about \$6,000 below the median male wage in Miami-Dade, while the mean wages were about \$11,000 different. This likely means that the highest earning men earn more than the highest earning women. (see below in Wage and Salary Earners by Percentile)

Ratio of women's to men's yearly wages, Miami-Dade

	1990	2000	2006
Median	73.5%	78.3%	76.9%
Mean	69.1%	72.0%	72.1%

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

Some of the difference between men's and women's yearly earnings is a reflection of women working fewer hours, and some of the increase reflects women's increased time working. Women are now earning a larger percentage of what men earn. Women's wages have improved as a percentage of men's since 1990, and the median has improved more than the mean, meaning larger numbers of women are seeing wage improvements relative to men.

Total Earned Income for Full-time, full-year working women in Miami-Dade, 2006

	Mean	Median
White non-Hispanic	\$40,001	\$30,789
Others	\$33,987	\$24,450
Black non-Hispanic	\$25,470	\$20,124
Hispanic	\$25,601	\$18,111
Total	\$27,995	\$20,124

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

Hourly wages, all workers

	Miami-Dade		U.S.	
	Mean	Median	Mean	Median
Male	\$17.24	\$12.50	\$21.91	\$15.38
Female	\$14.01	\$10.00	\$17.05	\$12.74
	81.2%	80.0%	77.8%	82.8%

Source: Current Population Survey 2001-2004 average, U.S. is 2006 only

When we compare wages hour-by-hour for all workers, women in Miami-Dade earn about 80% of what men earn, which is about the same as women in the U.S., although wages are lower. When we compare hourly wages of workers who are paid by the hour (below), women do better compared with men on average, but the median remains at 80%. This means there are some women who are earning high hourly wages relatively to men, but the majority are earning about 80%. For the U.S., the mean and median are closer together, meaning women's wages are more evenly spread out.

Hourly wages, workers paid by the hour

	Miami-Dade		U.S.	
	Mean	Median	Mean	Median
Male	\$11.90	\$10.00	\$15.02	\$13.00
Female	\$11.08	\$8.00	\$13.00	\$10.95
	93.1%	80.0%	86.6%	84.2%

Source: Current Population Survey 2001-2004 average, U.S. is 2006 only

Median yearly wages for women, Miami-Dade and U.S., in 2006 dollars

	Miami	US
1990	\$20,323	\$20,323
2000	\$21,782	\$23,718
2006	\$20,773	\$23,889

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

In 1990 the median wage for women in Miami-Dade was just about the same as the U.S. median, but by 2000 it was lower, and by 2006 the gap had widened further.

Ratio of median women's to men's yearly wages, Miami-Dade

	Miami	US
1990	73.53%	59.21%
2000	78.26%	65.33%
2006	76.92%	71.87%

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

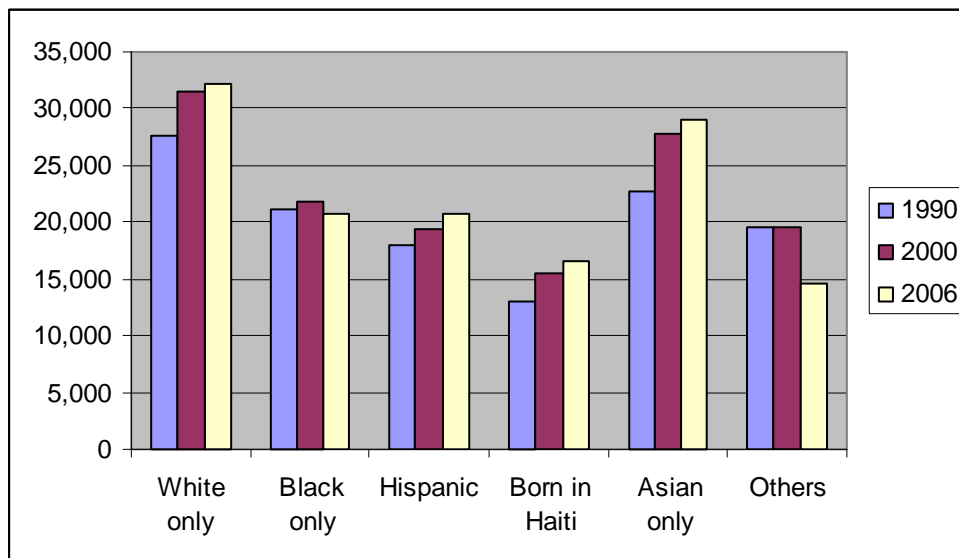
Women are earning a higher percentage of men's wages in Miami than in the U.S., and this likely reflects the fact that a greater percentage of working women work "full-time" in Miami than in the U.S.

Median Wage and salary income, Women 18 years and older, Miami-Dade, in 2006 dollars

	1990	2000	2006	% change 1990-2006
Non-Hispanic White	\$27,639	\$31,463	\$32,198	16%
Non-Hispanic Black	\$21,136	\$21,782	\$20,773	-2%
Hispanic	\$17,884	\$19,362	\$20,773	16%
Haitian	\$13,006	\$15,489	\$16,618	28%
Asian only	\$22,761	\$27,712	\$29,082	28%
Others	\$19,510	\$19,604	\$14,541	-25%

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

Median Wage and salary income, Women 18 years and older, Miami-Dade, in 2006 dollars



Source: U.S. Census 1990 and 2000, and American Community Survey 2006

In 2006 the highest earning group of women by race/ethnicity was white non-Hispanic women, followed by Asian women, then black and Hispanic women who had roughly equal median wages, then women born in Haiti, and finally “Others” which includes Native Americans and mixed race individuals. The others group, Asian group experienced a decline in median wage since 2000, however these groups are so small the findings are less reliable than for other groups. Black women were the only group to experience a decline since 1990, and the fact that black women in Miami-Dade tend to be younger than women of other races/ethnicities may be a factor. The slow growth of the black population in Miami-Dade (see Appendix A) may also be a factor, although white non-Hispanic women experienced significant population decline while their wages increased. Other studies suggest that middle-class blacks have been leaving Miami-Dade, which may be the reason for the wage decline.

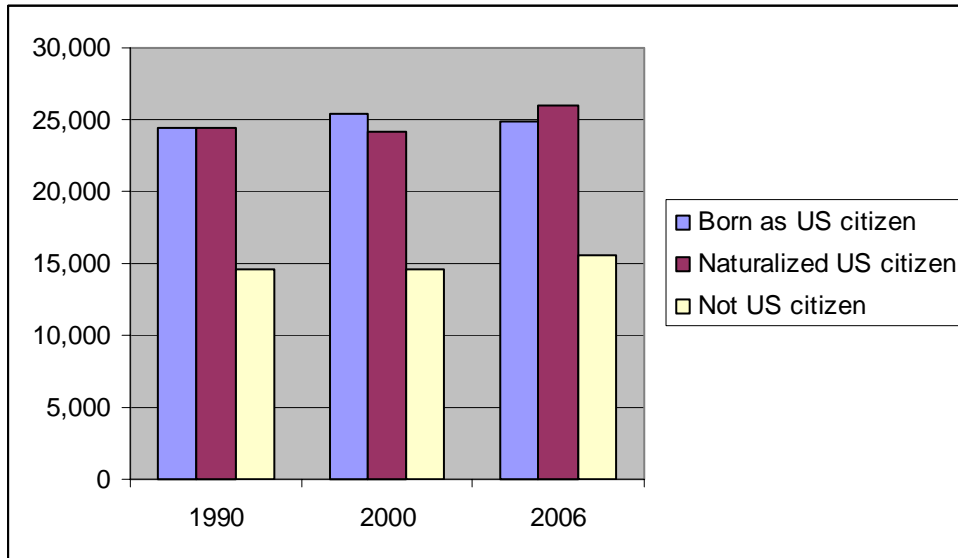
The differences in wages are attributable to differences in education and occupations. Larger percentages of white non-Hispanic women have Bachelor’s and Advanced degrees than other groups, however although Black women are less likely to have Bachelor’s or Advanced degrees than Hispanic women, they have a similar median wage. Although more black women are employed as healthcare practitioners and educators, more Hispanic women are managers and business or financial specialists.

Median Wage and Salary Income, Women 18 years and older, Miami-Dade, in 2006 dollars

	1990	2000	2006
Born as US citizen	\$24,387	\$25,412	\$24,928
Naturalized US citizen	\$24,387	\$24,202	\$25,967
Not US citizen	\$14,632	\$14,522	\$15,580

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

Median Wage and Salary Income, Women 18 years and older, Miami-Dade, in 2006 dollars



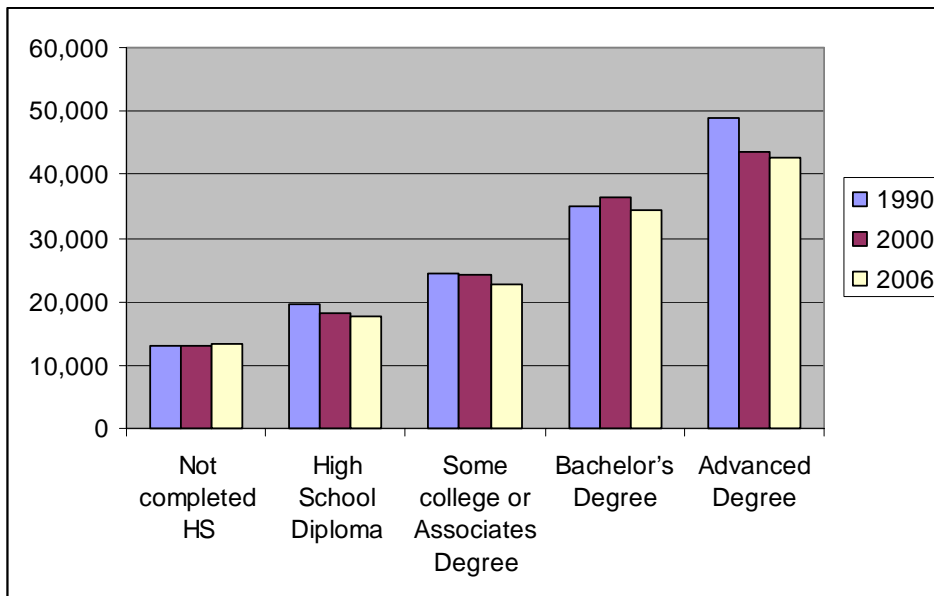
Source: U.S. Census 1990 and 2000, and American Community Survey 2006

Median Wage and Salary Income, Women 18 years and older, Miami-Dade, in 2006 dollars

	1990	2000	2006
Not completed HS	\$13,006	\$12,949	\$13,502
High School Diploma	\$19,510	\$18,152	\$17,657
Some college or Associates Degree	\$24,387	\$24,202	\$22,850
Bachelor's Degree	\$34,875	\$36,304	\$34,275
Advanced Degree	\$48,774	\$43,564	\$42,688

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

Median Wage and Salary Income, Women 18 years and older, Miami-Dade



Source: U.S. Census 1990 and 2000, and American Community Survey 2006

While an individual's wages increase as educational attainment increases, nearly all education levels have actually seen decreases in the median wage, with the only category experiencing a wage increase being non high school graduates. Recall that the median wage for women as a whole has increased, due to the fact that more women have been attaining higher levels of education. Unfortunately, as they do so, the median wage for each educational level goes down.

PERSONAL INCOME BY PERCENTILE

For this section we have taken all people who earned any wage or salary income and divided them into three groups – the lowest 20% of the income range, the middle 60%, and the top 20%.

Total Personal Income by Percentile, Miami-Dade

	1990		2000		2006	
	Male	Female	Male	Female	Male	Female
Lowest 20% of earners	15.1%	25.6%	15.7%	24.9%	16.5%	24.8%
Middle 60% of earners	58.5%	61.7%	59.5%	60.6%	58.7%	60.5%
Top 20% of earners	26.5%	12.7%	24.8%	14.6%	24.8%	14.7%

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

Men and women are not equally represented in different wage percentiles. Of the bottom 20%, more are female, although the difference has been narrowing somewhat. Of the top 20% fewer are female, and there has also been a slight narrowing of the gap since 1990.

Total Personal Income by Percentile, Miami-Dade, 2006

	Percent of earners	Lowest 20%	Middle 60%	Highest 20%
Non-Hispanic White	16.8%	14.3%	13.7%	34.2%
Non-Hispanic Black	15.6%	16.4%	15.8%	13.3%
Hispanic	61.8%	62.6%	64.6%	48.8%
Haitian	3.6%	4.5%	4.0%	0.7%
Asian only	1.3%	0.9%	1.2%	2.3%
Others	0.9%	1.3%	0.7%	0.8%

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

Hispanic women and women in the Others category are overrepresented at the lowest income level, while Asian women and white non-Hispanic women are overrepresented at the highest income level.

Total Personal Income by Percentile, Miami-Dade, 2006

	Percent of earners	Lowest 20%	Middle 60%	Highest 20%
Born as US citizen	41.6%	41.6%	38.6%	53.9%
Naturalized US citizen	28.5%	19.1%	30.5%	36.1%
Not US citizen	29.9%	39.3%	30.9%	9.9%

Source: American Community Survey 2006

Naturalized U.S. citizens are the most evenly distributed among wage earner groups, and are overrepresented in the bottom wage level. U.S. born citizens are overrepresented at the top and non U.S. citizens are overrepresented in the middle.

Total Personal Income by Percentile, Miami-Dade, 2006

	Percent of earners	Lowest 20%	Middle 60%	Highest 20%
Not completed HS	13.3%	22.2%	12.3%	2.0%
High School Diploma	29.2%	35.3%	31.3%	10.1%
Some college or Associate Degree	29.8%	27.7%	31.4%	27.0%
Bachelors Degree	17.8%	11.2%	16.8%	33.3%
Advanced Degree	9.9%	3.5%	8.1%	27.7%

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

The largest group in the highest income group have Bachelor's degrees, but Advanced degree holders are a close second and significantly overrepresented. Those with a high school diploma are overrepresented in the middle income category. Bachelor's and Advanced degree holders are heavily overrepresented in the top income category and fairly evenly represented in the middle income category.

Median Income at low, middle, and top levels, Miami-Dade, in 2006 dollars

		Lowest 20% of earners	% chg. 90-06	Middle 60% of earners	% chg. 90-06	Top 20% of earners	% chg 90-06
1990	Male	5,988		26,013		73,487	
	Female	5,853		24,387		64,250	
2000	Male	6,413		25,412		75,633	
	Female	6,051		24,202		66,557	
2006	Male	6,232	4.10%	25,967	-0.20%	73,745	0.40%
	Female	6,232	6.50%	23,889	-2.00%	68,240	6.20%

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

Between 1990 and 2006 real income for most groups fell or remained the same except for the lowest 20% which saw increases, perhaps due to falling unemployment beginning in 2004. The median income of the middle 60% was \$23,889 for women in 2006, falling 2% from \$24,387 in 1990. The highest income women showed an increase where men saw virtually none. The falling incomes in the middle 60% presents a worrisome trend of increased financial pressure on the middle class.

Total Personal Income by percentile, Miami-Dade, 2006

		lowest 20% of earners	middle 60% of earners	top 20% of earners
Male	Mean	6,080	27,308	112,916
	Median	6,232	25,967	73,745
Female	Mean	6,115	25,921	84,207
	Median	6,232	23,889	68,240

Source: American Community Survey 2006

Breaking workers down into categories of low, middle, and high income shows that most of the difference in male and female income occurs among the highest earners. There is about \$1,000 difference in the median income of men and women in the middle 60%, and about a \$5,000 difference among the top 20%. The mean incomes for men and women in the top category show a very large difference, with men making an average of \$28,000 more than women, meaning there are some very high income men in this category and fewer women earning the highest income.

OCCUPATIONS

Occupations for women, Miami-Dade vs. U.S., 2006

	Miami	U.S.
Office and Administrative Support Occupations	24.0%	22.3%
Sales Occupations	14.8%	13.1%
Education, Training and Library Occupations	7.4%	8.6%
Food Preparation and Serving Occupations	6.9%	7.1%
Management Occupations	6.3%	6.8%
Building and Grounds Cleaning and Maintenance Occupations	5.9%	3.5%
Healthcare, Practitioners, and Technical Occupations	5.5%	6.9%
Personal care and Services Occupations	4.6%	5.7%
Production Occupations	4.1%	4.7%
Business and Financial Operations Occupations	3.8%	4.5%
Healthcare Support Occupations	3.6%	4.0%
Transportation and Material Moving Occupations	2.1%	2.3%
Arts, Design, Entertainment, Sports and Media Occupations	2.1%	1.9%
Legal Occupations	1.7%	1.1%
Protective Services Occupations	1.6%	1.0%
Community and Social Services Occupations	1.4%	1.9%
Unclassified	1.2%	0.8%
Life, Physical and Social Science Occupations	0.6%	0.8%
Construction and Extractive Trades	0.6%	0.5%
Computer and Mathematical Occupations	0.5%	1.2%
Farming, Fishing and Forestry Occupations	0.5%	0.4%
Installation Maintenance and Repair Workers	0.4%	0.3%
Architecture and Engineering Occupations	0.3%	0.5%
Military Specific Occupations	0.0%	0.1%
Total	100.0%	100.0%

Source: American Community Survey 2006

There are not many differences between the occupations women in Miami-Dade and the U.S. have. Some differences are that more women in Miami-Dade are employed in building and grounds cleaning, and more women in the U.S. are healthcare practitioners.

Employment by Occupation, Miami-Dade 2006

	Female	Percent	Male
Office and Administrative Support Occupations	153793	24.2%	8.7%
Sales Occupations	91828	14.5%	12.6%
Education, Training and Library Occupations	47460	7.5%	2.1%
Food Preparation and Serving Occupations	42513	6.7%	4.9%
Management Occupations	40871	6.4%	10.6%
Building and Grounds Cleaning and Maintenance Occupations	37693	5.9%	5.3%
Healthcare, Practitioners, and Technical Occupations	35465	5.6%	2.7%

Personal care and Services Occupations	29189	4.6%	1.7%
Production Occupations	26078	4.1%	4.6%
Business and Financial Operations Occupations	24576	3.9%	3.3%
Healthcare Support Occupations	23378	3.7%	0.4%
Transportation and Material Moving Occupations	13685	2.2%	9.7%
Arts, Design, Entertainment, Sports and Media Occupations	13342	2.1%	2.3%
Legal Occupations	10767	1.7%	1.2%
Protective Services Occupations	10145	1.6%	4.1%
Community and Social Services Occupations	9035	1.4%	0.7%
Unclassified	7448	1.2%	0.7%
Life, Physical and Social Science Occupations	3723	0.6%	0.5%
Construction and Extractive Trades	3611	0.6%	14.4%
Computer and Mathematical Occupations	3283	0.5%	1.5%
Farming, Fishing and Forestry Occupations	3067	0.5%	0.4%
Installation Maintenance and Repair Workers	2634	0.4%	6.2%
Architecture and Engineering Occupations	1700	0.3%	1.4%

Source: American Community Survey 2006

The top occupations for women in Miami-Dade are office and administrative support occupations and sales occupations. For men the top occupations are

Median wage for women and men by Occupation, Miami-Dade, 2006

	Female	Male	Women's as a percentage of men's
Community and Social Services Occupations	28,939	29,590	97.8%
Installation Maintenance and Repair Workers	26,956	29,265	92.1%
Office and Administrative Support Occupations	21,136	23,030	91.8%
Life, Physical and Social Science Occupations	34,467	38,207	90.2%
Healthcare, Practitioners, and Technical Occupations	37,394	42,271	88.5%
Computer and Mathematical Occupations	47,148	53,652	87.9%
Business and Financial Operations Occupations	33,877	40,645	83.3%
Protective Services Occupations	24,387	30,890	78.9%
Food Preparation and Serving Occupations	9,755	13,006	75.0%
Architecture and Engineering Occupations	42,271	57,323	73.7%
Farming, Fishing and Forestry Occupations	17,884	24,387	73.3%
Management Occupations	33,508	47,148	71.1%
Arts, Design, Entertainment, Sports and Media Occupations	19,510	27,639	70.6%
Construction and Extractive Trades	15,445	22,144	69.8%
Healthcare Support Occupations	14,632	21,136	69.2%
Education, Training and Library Occupations	30,890	47,148	65.5%
Transportation and Material Moving Occupations	11,381	18,729	60.8%
Legal Occupations	40,645	69,097	58.8%
Personal care and Services Occupations	9,267	15,770	58.8%
Building and Grounds Cleaning and Maintenance Occupations	8,454	16,258	52.0%
Production Occupations	11,218	22,761	49.3%
Sales Occupations	9,755	24,387	40.0%

Source: American Community Survey 2006

The occupations with the greatest parity are community and social services and installation and repair services. The top occupation for women, office and administrative support, has women earning almost 92% of what men earn. The number two occupation for women however, sales, is last with women earning only 40% of what men earn. This is likely because the sales category includes both high earning sales position and lower earning retail positions. The same is true of legal occupations, which includes both attorneys and lower paid paralegals or legal secretaries. But whatever the makeup of the occupations, women are in lower paying positions.

Rank of Occupations by race/ethnicity, Miami-Dade, 2006

	Non-Hispanic White	Non-Hispanic Black	Hispanic	Haitian	Asian	Other races
Office and Administrative Support Occupations	1	1	1	4	2	1
Sales Occupations	2	2	2	6	1	3
Education, Training and Library Occupations	3	3	5	8	7	4
Management Occupations	4	8	6	17	4	13
Healthcare, Practitioners, and Technical Occupations	5	4	9	5	3	5
Arts, Design, Entertainment, Sports and Media Occupations	6	16	13	15	10	
Food Preparation and Serving Occupations	7	6	4	2	6	2
Business and Financial Operations Occupations	8	12	10	13	11	9
Legal Occupations	9	19	14	18		7
Personal care and Services Occupations	10	7	8	12	5	8
Community and Social Services Occupations	11	13	16	14		6
Production Occupations	12	14	7	7	9	14
Life, Physical and Social Science Occupations	13	18	18		14	
Protective Services Occupations	14	10	15	11		11
Building and Grounds Cleaning and Maintenance Occupations	15	9	3	1	13	15
Healthcare Support Occupations	16	5	11	3	12	10
Transportation and Material Moving Occupations	17	11	12	9	15	
Computer and Mathematical Occupations	18	15	21		8	16
Farming, Fishing and Forestry Occupations	19		19	10		
Installation Maintenance and Repair Workers	20	20	20			
Construction and Extractive Trades	21	17	17	16		12
Architecture and Engineering Occupations	22	21	22			
Military Specific Occupations	23	22				

Source: American Community Survey 2006

Occupations by race/ethnicity, Miami-Dade, 2006

	Non-Hispanic White	Non-Hispanic Black	Hispanic	Haitian	Asian	Other races
Office and Administrative Support Occupations	24.5%	23.1%	26.0%	9.0%	16.2%	22.2%
Sales Occupations	16.2%	12.5%	15.1%	7.6%	18.3%	11.7%
Education, Training and Library Occupations	10.6%	9.7%	6.4%	3.4%	5.6%	10.5%

Management Occupations	10.3%	5.2%	6.1%	0.8%	10.0%	3.3%
Healthcare, Practitioners, and Technical Occupations	6.4%	8.9%	4.3%	7.7%	15.6%	5.7%
Arts, Design, Entertainment, Sports and Media Occupations	5.2%	0.4%	1.8%	1.3%	2.6%	
Food Preparation and Serving Occupations	5.1%	5.9%	6.7%	17.2%	8.6%	11.9%
Business and Financial Operations Occupations	4.3%	3.2%	4.2%	1.6%	2.2%	4.1%
Legal Occupations	3.6%	0.2%	1.7%	0.3%		4.6%
Personal care and Services Occupations	3.2%	5.7%	4.8%	1.6%	9.9%	4.6%
Community and Social Services Occupations	2.0%	3.1%	0.9%	1.4%		5.1%
Production Occupations	1.8%	2.2%	5.2%	7.3%	2.7%	2.3%
Life, Physical and Social Science Occupations	1.0%	0.2%	0.6%		0.9%	
Protective Services Occupations	1.0%	4.3%	1.1%	2.4%		3.6%
Building and Grounds Cleaning and Maintenance Occupations	1.0%	4.4%	7.2%	18.8%	1.5%	1.8%
Healthcare Support Occupations	1.0%	6.4%	3.3%	12.7%	1.7%	3.9%
Transportation and Material Moving Occupations	0.9%	3.4%	2.2%	3.1%	0.7%	
Computer and Mathematical Occupations	0.9%	0.5%	0.4%		3.3%	1.2%
Farming, Fishing and Forestry Occupations	0.3%		0.6%	2.5%		
Installation Maintenance and Repair Workers	0.3%	0.2%	0.6%			
Construction and Extractive Trades	0.3%	0.3%	0.6%	1.3%		3.6%
Architecture and Engineering Occupations	0.2%	0.1%	0.4%			
Military Specific Occupations	0.1%	0.1%				
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: American Community Survey 2006

Top 10 Occupations by age group, Women in Miami-Dade, 2006

	17-24	25-34	35-44	45-54	55-64	65-74	75 and over
Office and Administrative Support Occupations	36.8%	24.9%	20.6%	22.2%	22.1%	20.2%	22.1%
Sales Occupations	25.6%	14.6%	14.4%	11.9%	10.2%	13.9%	13.6%
Food Preparation and Serving Occupations	8.5%	9.2%	6.4%	5.9%	5.6%	4.3%	4.1%
Education, Training and Library Occupations	5.6%	10.0%	7.1%	6.3%	8.6%	7.7%	9.2%
Personal care and Services Occupations	3.6%	3.2%	4.0%	5.6%	7.3%	4.1%	9.0%
Management Occupations	2.7%	5.7%	8.7%	7.0%	6.6%	7.1%	3.7%
Healthcare Support Occupations	2.4%	1.9%	4.7%	4.9%	4.1%	2.4%	3.3%
Building and Grounds Cleaning and Maintenance Occupations	2.1%	4.1%	6.4%	7.6%	9.3%	7.4%	2.5%
Protective Services Occupations	2.0%	1.8%	2.1%	1.2%	1.4%	0.2%	1.0%
Arts, Design, Entertainment, Sports and Media Occupations	2.0%	1.8%	2.6%	2.0%	1.8%	2.3%	4.2%

Source: American Community Survey 2006

Rank of Occupation by age group, Women in Miami-Dade, 2006

	17- 24	25- 34	35- 44	45- 54	55- 64	65- 74	75 and over
Office and Administrative Support Occupations	1	1	1	1	1	1	1
Sales Occupations	2	2	2	2	2	2	3
Food Preparation and Serving Occupations	3	4	6	7	8	8	8
Education, Training and Library Occupations	4	3	4	6	4	5	4
Personal care and Services Occupations	5	9	11	8	5	9	5
Management Occupations	6	6	3	5	6	7	9
Healthcare Support Occupations	7	12	8	10	11	12	10
Building and Grounds Cleaning and Maintenance Occupations	8	8	5	4	3	6	12
Protective Services Occupations	9	15	14	16	14	21	14
Arts, Design, Entertainment, Sports and Media Occupations	10	14	12	13	13	13	7
Production Occupations	11	11	10	9	7	4	2
Healthcare, Practitioners, and Technical Occupations	12	5	7	3	9	3	6
Business and Financial Operations Occupations	13	7	9	11	10	10	
Legal Occupations	14	10	15	14	18	14	
Community and Social Services Occupations	15	16	16	15	15	11	
Farming, Fishing and Forestry Occupations	16	22	19	22	16	17	
Transportation and Material Moving Occupations	17	13	13	12	12	15	11
Architecture and Engineering Occupations	18	18	22	21	22	22	
Installation Maintenance and Repair Workers	19	21	21	20	17	16	
Computer and Mathematical Occupations	20	20	20	17	19	19	
Life, Physical and Social Science Occupations	21	19	18	18	21	18	13
Construction and Extractive Trades		17	17	19	20	20	
Military Specific Occupations			23	23			

Source: American Community Survey 2006

There isn't a dramatic difference in the kinds of occupations women of different age groups are employed in. For each age group the top two occupations are still office and administrative support, with the exception of the over 75 age group. Younger women are more likely to be employed in food preparation or serving than middle aged women, and middle aged women are more likely to be employed in building and grounds cleaning than younger women. Women 35-44 are the most likely to be in management,

Occupation by Immigrant Status, Women in Miami-Dade, 2006

	Born as US citizen	Naturalized US citizen	Not US citizen
Office and Administrative Support Occupations	28.2%	24.6%	18.7%
Sales Occupations	15.5%	14.0%	15.3%
Education, Training and Library Occupations	10.2%	6.8%	4.4%
Management Occupations	7.1%	7.5%	4.5%
Healthcare, Practitioners, and Technical Occupations	6.0%	8.2%	2.5%
Food Preparation and Serving Occupations	6.0%	4.5%	10.6%
Business and Financial Operations Occupations	4.1%	5.1%	2.4%
Personal care and Services Occupations	3.7%	4.6%	6.1%
Protective Services Occupations	2.6%	0.9%	0.8%
Arts, Design, Entertainment, Sports and Media Occupations	2.4%	1.8%	2.0%
Community and Social Services Occupations	2.3%	1.3%	0.3%
Legal Occupations	2.3%	1.7%	0.9%
Healthcare Support Occupations	2.1%	4.6%	5.0%
Building and Grounds Cleaning and Maintenance Occupations	1.9%	4.8%	12.7%
Transportation and Material Moving Occupations	1.8%	1.4%	3.4%
Production Occupations	1.6%	5.3%	6.5%
Life, Physical and Social Science Occupations	0.7%	0.7%	0.3%
Computer and Mathematical Occupations	0.5%	0.7%	0.4%
Construction and Extractive Trades	0.3%	0.6%	0.9%
Installation Maintenance and Repair Workers	0.2%	0.4%	0.7%
Farming, Fishing and Forestry Occupations	0.2%	0.2%	1.1%
Architecture and Engineering Occupations	0.2%	0.3%	0.4%
Military Specific Occupations	0.1%		
Total	100.0%	100.0%	100.0%

Source: American Community Survey 2006

There are some interesting differences by immigration status. The top two occupations remain the same, but the third occupation for U.S. born women is education and training, for naturalized citizens it is healthcare practitioner, and for non-citizens it is building and grounds cleaning. Naturalized U.S. citizens are the most likely to be in management and in business and financial operations. U.S. citizens are the most likely to be in community and social services and legal occupations. Non-citizens are most likely to be in food preparation and personal care and services.

Low-wage Occupations

Many women are employed in low-wage occupations. In Miami-Dade 42% of women are employed in occupations where the hourly median wage (for women) is less than \$10 per hour. For men far fewer occupations have a median wage of less than \$10 per hour, and only 10% of men are employed in those occupations. The overall median wage for both men and women is \$12.58. 49.6% of men are employed in occupations with a median wage below the overall median, compared with 66.5% of women.

Hourly Median wages for low-wage occupations in Miami-Dade, 2006

Occupation	Median hourly wage ¹	Percent Employed	
		Women	Men
Protective service occupations:	12.63	1.6%	4.0%
Sales and related occupations	12.28	14.2%	12.7%
Transportation and material moving occupations:	11.1	2.2%	10.3%
Production occupations	10.43	3.3%	4.7%
Healthcare support occupations	10.38	4.3%	0.5%
Personal care and service occupations	9.46	4.7%	1.6%
Building and grounds cleaning and maintenance occupations	8.69	6.4%	5.4%
Food preparation and serving related occupations	8.39	5.9%	4.2%
Farming, fishing, and forestry occupations	7.96	0.3%	0.4%
Percent Below Median Wage		67.3%	52.5%
Percent Below \$10 per hour		17.3%	11.7%

¹Occupational Employment Statistics 2006

Racial discrimination in hiring

Bill and Bob are two job applicants who are very similar in skill level, experience, age, and other factors considered by employers when hiring an employee. Both are trained to present themselves in a similar way to potential employers. Both apply for the same job at several different employers. Bob ends up getting more call backs than Bill. The difference? Bob is white and Bill is black. Studies that measure racial discrimination in hiring decisions are called audit studies, and use an experimental methodology where black and white candidates closely matched for skills, age, and other relevant characteristics apply for the same jobs. Some studies use resumes with racial signals such as names or involvement in groups such as the NAACP, and others send actual participants to apply in person. A recent review (Pager 2007) of such studies found that in every case, white applicants are more likely to either get called back or be hired than black applicants. The white advantage ranged from 1.5 to 5 times as likely to get a call back or a hire. Audit studies show that race is still a factor in hiring decisions, and suggest that racial discrimination remains a force in society at large, contradicting the widely held (by whites) notion that racism is no longer systematic but a matter of isolated instances.

Pager, Devah. 2007. "The Use of Field Experiments for Studies of Employment Discrimination: Contributions, Critiques, and Directions for the Future." *The ANNALS of the American Academy of Political and Social Science* 2007; 609; 104.

Wage Parity

In most occupational categories women working full time, full year earn less than men do. In the U.S. the greatest difference is in the legal and healthcare practitioner categories, where women earn only about half of what men do. Much of this is due to different jobs that men and women may hold within each category, for example in the legal category there may be more male attorneys and more female paralegals. But even in a category such as office and administrative support in which there is much less difference between upper and lower level positions, women are only earning 81.5% of what men earn. This is the category with the greatest parity between men and women, followed closely by transportation.

Average annual earnings by occupation, Full-time, Full-year Workers in U.S., 2008

	Female		Male		Women's earnings as a percent of men's
	Average earnings	Standard error	Average earnings	Standard error	
Management	62,262	1,779	82,758	1,754	75.2%*
Business and financial operations	52,978	1,840	74,419	3,176	71.2%*
Computer and Mathematical	67,387	3,948	73,995	2,474	91.1%
Architecture and engineering	58,312	5,093	76,217	2,845	76.5%*
Life, Physical, and Social Sciences	53,390	4,553	71,771	4,871	74.4%*
Community and social services	38,725	1,821	44,713	2,574	86.6%
Legal	65,432	5,242	128,915	10,131	50.8%*
Education, training, and library	42,962	1,154	58,323	2,506	73.7%*
Arts, design, entertainment, sports, and media	40,262	2,616	50,222	3,504	80.2%
Healthcare practitioner and technical	56,995	1,720	111,625	5,720	51.1%*
Healthcare support	27,644	1,719	29,861	3,308	92.6%
Protective service	41,869	3,091	54,581	2,004	76.7%*
Food preparation and serving related	21,490	868	24,175	900	88.9%
Building and grounds cleaning and maintenance	21,263	1,357	27,369	1,049	77.7%*
Personal care and service	20,773	1,102	35,527	3,593	58.5%*
Sales and related	33,470	952	57,558	1,551	58.2%*
Office and administrative support	34,377	611	42,190	1,220	81.5%*
Farming, fishing, and forestry	30,799	6,885	24,058	1,745	128.0%
Construction Trades and Extraction	35,011	4,567	36,433	874	96.1%
Installation, maintenance, and repair	40,786	4,644	43,335	1,136	94.1%
Production	27,964	946	40,166	904	69.6%*
Transportation and material moving	29,784	1,936	37,239	843	80.0%*
Armed Forces and Military specific	47,607	8,797	48,679	2,888	97.8%

Source: Current Population Survey 2008

* Difference is statistically significant at the 90% confidence level

Because the sample size for Miami-Dade County is too small we are unable to find statistically significant differences for most occupational categories, but the ones we can find are in the following table. In Miami-Dade women in management occupations earn 69% of what men earn, compared with 75% in the U.S. Female healthcare practitioners have greater parity with men in Miami-Dade, but still only 58%.

Median annual earnings by occupation, Full-time, Full-year Workers 18+ in Miami-Dade, 2001-2004

	Male	Female	Women's earnings as a percent of men's
Management	66,729	46,221	69.3%
Business and financial operations occupations	62,848	37,482	59.6%
Healthcare practitioners and technical	72,147	41,552	57.6%
Sales	47,817	26,861	56.2%
Production	26,258	19,338	73.6%

Source: Current Population Survey 2001-2004

JOB BENEFITS

HEALTH INSURANCE

Health Insurance Status of Women over 18 in Miami-Dade

Medicare	25.3%
Not covered	24.9%
Own employer health plan	24.1%
Medicaid	14.5%
Other employment based health plan	9.9%
Other coverage	1.3%

Source: Current Population Survey 2001-2004

73% of women working full-time have health care coverage, and 63% of part-time workers do.

Percent of working women with health insurance from their own employer, Miami-Dade

Full-time / full-year	51.4%
Full-time / part-year	25.3%
Part-time / full-year	17.8%
Part-time / part-year	12.5%

Source: Current Population Survey 2001-2004

51% of full-time, full-year working women have coverage from their own employer, compared with 18% of part-time, full-year workers. The smaller the firm, the less likely it is that the workers have employer provided health care coverage. However, even in firms of 1000+ employees, only 63% of women have coverage from their employer.

Percent of working women with health insurance from their own employer, U.S.

Full-time / full-year	65.9%
Full-time / part-year	45.6%
Part-time / full-year	24.0%
Part-time / part-year	15.4%

Source: Current Population Survey 2001-2004

Health Insurance Status of Women over 18, U.S.

Own employer health plan	34.4%
Other employment based coverage	25.8%
Medicare	19.6%
Not covered	14.4%
Other private	10.6%
Medicaid	8.9%
Other gov't	3.3%

Source: Current Population Survey 2001-2004

There are dramatic differences between health care coverage rates in Miami-Dade (page 21) and the U.S. Fewer working women have employment based insurance, particularly from their own employer, at all work schedules. More women overall are uninsured in Miami-Dade, and more have Medicare and Medicaid.

Percent of Women over 18 without Health Care Coverage by Race/Ethnicity, Miami-Dade

White	12.7%
Black or African American	15.4%
Hispanic	33.5%
Haitian	41.9%

Source: Current Population Survey 2001-2004

In Miami-Dade women born in Haiti are the most likely to be without health care coverage with 42% not covered, followed by Hispanic women at 34%.

Percentage of Women with Healthcare Coverage from their Employer

Occupation	Percent
Building and grounds cleaning and maintenance	14.7%
Personal care and service	20.5%
Food preparation and serving	22.4%
Healthcare support	27.9%
Transportation and material moving	32.1%
Farming, fishing, and forestry	33.2%
Production	34.6%
Sales	34.7%
Protective service	43.1%
Healthcare practitioners and technical	45.8%
Business and financial operations occupations	51.3%
Office and administrative support	51.5%
Management	57.2%
Arts, design, entertainment, sports, and media	58.8%
Education, training and library	61.8%
Legal	63.0%
Community and social services	88.9%

Source: Current Population Survey 2001-2004

Only 14.7% of women employed in building and grounds cleaning and maintenance reported having health insurance from their employer. Many service sector occupations such as food service, personal care, and healthcare support are the least likely to offer health insurance.

RETIREMENT/PENSION

Nationally about 54% of workers work for employers that offer pension or retirement plans through work. Of those, about 78% participate in the pension or retirement plan. Interestingly, although women tend to be slightly more likely to work for employers that offer pension plans, they participate less often.

Employment Based Retirement/Pension Plan Participation, U.S., 2006

	Female	Male	Total
No pension plan offered through work	45.8%	47.1%	46.5%
Pension plan offered through work, don't participate	13.0%	9.9%	11.4%
Pension plan participant	41.2%	43.0%	42.2%

Source: Current Population Survey 2006

Employers in Florida and especially in Miami-Dade are much less likely to offer pension or retirement plans. 67% of women workers had no retirement or pension plan offered through their work, and only 26% were included in their employer's retirement plan. Women were slightly more likely to have pension plans than men, and this is likely due to the higher percentage of women employed in the public sector, which tends to offer better benefits.

Employment Based Retirement/Pension Plan Participation, Miami-Dade

	Male	Female	Total
No pension plan offered through work	71.5%	67.1%	69.5%
Pension plan offered through work, don't participate	4.9%	7.2%	5.9%
Pension plan participant	23.6%	25.8%	24.6%

Source: Current Population Survey 2001-2004

The top occupation without pension benefits is building and grounds cleaning and maintenance, with 89% of female respondents employed in this occupation saying no retirement or pension plan is offered to them. Personal care and service is second, followed by food preparation and serving. Without retirement benefits, these women will have to work longer into their advanced years.

Percent of women with pension or retirement plan offered by employer, Miami-Dade

Occupation	Percent of respondents with pension/retirement plan
Building and grounds cleaning and maintenance	10.9%
Personal care and service	12.7%
Food preparation and serving	16.9%
Production	19.9%
Transportation and material moving	22.7%
Sales	23.5%
Healthcare support	25.3%
Farming, fishing, and forestry	29.6%
Installation, maintenance and repair	30.2%
Office and administrative support	38.2%
Business and financial operations occupations	39.5%
Protective service	40.8%
Arts, design, entertainment, sports, and media	42.4%
Legal	43.3%
Management	47.8%

Healthcare practitioners and technical	49.8%
Community and social services	52.9%
Education, training and library	60.4%

Source: Current Population Survey 2001-2004

SICK LEAVE

Only 46% of all workers in Florida have paid sick leave, and four out of the top five industries in Florida provide no more than 50% of their workers with paid sick days (RISEP 2007). Workers without paid sick leave tend to have more low productivity days because they must come to work when sick, and many workers without paid sick leave cannot afford to see a doctor, meaning less access to important preventive care.

MATERNITY LEAVE

A General Accountability Office report on the family leave policies of other countries found that “Leave reduces the amount of time that mothers spend out of the labor force.”² A National Bureau of Economic Research study of family leave policies in Europe found that “Short to moderate periods of family leave may increase economic efficiency, as measured by incomes and labor market status, while lengthy durations reduce it.”³ A review of family leave policies in the Washington University Law Journal summarizes impacts of family leave policies on employment and wages.

Our results suggest a strong negative effect of mandated family leave on employment, implying that gender discrimination has resulted from a federally mandated benefit that employers fear will increase costs. Second, our results show that availability and eligibility for leave have a strong positive effect on wages, nearly overcoming the negative wage impact of motherhood. This encouraging finding suggests that the job-protection nature of the FMLA overcomes the potentially wage-depressing effects implied by compensating wage differentials.

Survey data from the U.S. Department of Labor (DOL) inform this discussion on several fronts. First, despite the employment-depressing effects of state mandated leave (at least in the short-term), most employers responding to the DOL survey report no significant increases in business costs resulting from the FMLA, suggesting that the negative employment effect we find is a result of fear of the unknown rather than actual costs. Also, while FMLA leaves are more likely to be maternity-related in 2000 than in 1995, over one-half of leaves are not taken for maternity-related problems. This suggests that the lack of employer-provided paid sick and personal time is a significant burden on families, particularly given that FMLA-mandated leave is unpaid.⁴

President Clinton’s “Baby UI” rule permitted states to use funds from their unemployment trust funds to finance paid family leaves. However, in a major setback for proponents of paid leave, President Bush repealed this rule in October 2003.⁵

² General Accountability Office, 2007, Report to Congressional Requesters, Women and Low-Skilled Workers, Other Countries Policies and Practices that May Help These Workers Enter and Remain in the Labor Force. <http://www.gao.gov/new.items/d07817.pdf>. Complete guide by AFSCME, <http://www.afscme.org/publications/1199.cfm>.

³ National Bureau of Economic Research, 1995, Parental Leave Policies in Europe and America <http://www.nber.org/papers/w5065.v5.pdf>. p. 17

⁴ Jean Kimmel and Catalina Amuedo-Dorantes 2004, The Effects of Family Leave on Wages, Employment, and the Family Wage Gap: Distributional Impacts, p. 25. <http://law.wustl.edu/Journal/15/pl15%20Kimmel%20book%20pages.pdf>

⁵ Kimmel and Amuedo-Dorantes 2004, p. 26

Federal – Family and Medical Leave Act

“Federal law establishes minimum levels of unpaid leave for individuals under certain circumstances. The Family and Medical Leave Act (FMLA) of 1993 enables certain employees to take up to 12 weeks per year of unpaid leave upon the birth or adoption of a child, or to care for qualifying family members or themselves in the event of a serious health condition with the guarantee of a similar job upon return.⁴ The law applies to private companies with 50 or more employees, and all federal, state, and local government agencies.⁵ To be eligible for leave, employees seeking leave must have worked for their employer for at least 1 year and for over 1,250 hours during the last year.”⁶

State

The National Partnership for Women and Families gave Florida a grade of D- for family leave policies. “Florida has no laws guaranteeing job protection or benefits for new parents with private sector jobs, and state employees have are entitled to a maximum of six months of unpaid parental or family leave to care for a newborn or newly adopted child, or to care for one’s own or a spouse’s pregnancy disability or recovery from childbirth.”⁷

Local

Article V of Chapter 11A of Miami-Dade County Code deals with Family Leave. “Section 11A-30 of the County Code requires that firms contracting business with Miami-Dade County which have more than fifty (50) employees for each working day during each of twenty (20) or more work weeks in the current or preceding calendar year are required to certify that they provide family leave to their employees. Firms with less than the number of employees indicated above are exempt from this requirement, but must indicate by letter signed by an authorized agent that it does not have the minimum number of employees required by the County Code.”⁸

Unionization

The benefits of union membership for women include higher wages and better benefits. Women who belong to unions earn 11% higher wages and are 18.8% more likely to have health insurance and 24.7% more likely to have pension coverage. For low-wage workers the benefits are even greater – 14.4% wage premium, 26% for health care coverage and 23.4% for pension. These figures are for the entire United States and are not available at the state level, but since Florida has a plethora of low-wage jobs we can assume that these advantages apply to women in Florida as well. Source: Center on Economic and Policy Research, *Unions and Upward Mobility for Women Workers*, December 2008.

⁶ GAO 2007 <http://www.gao.gov/new.items/d07817.pdf>

⁷ National Partnership for Women and Families, 2005. Expecting Better: A State-by-State Analysis of Parental Leave Programs. <http://www.nationalpartnership.org/site/DocServer/ParentalLeaveReportMay05.pdf>

⁸ Miami- Dade Business Entity Affidavits, 2004. <http://www.miamidade.gov/dpm/library/vendor-affidavits.pdf>

II. Self-sufficiency

FAMILY SELF-SUFFICIENCY STANDARD

The self-sufficiency standard was originally developed by Wider Opportunities for Women to measure the amount of income necessary for a family to meet its basic needs without public or private assistance.⁹

Self-sufficiency Standard, Miami-Dade County, 2007

Monthly Costs	Adult	Adult + Infant
Housing	839	1018
Child Care	0	492
Food	210	308
Transportation	287	293
Health Care	159	473
Miscellaneous	149	258
Taxes	311	517
Earned Income Tax Credit (-)	0	0
Child Care Tax Credit (-)	0	-58
Child Tax Credit (-)	0	-83
Self-Sufficiency Wage		
-Hourly	\$11.11	\$18.29
-Monthly	\$1,956	\$3,219
-Annual	\$23,469	\$38,628

Source: Center for Women's Welfare

Single-female headed families in Miami-Dade, 3-yr average 2005-2007

	Frequency	Percent
Earnings at or above FESS	14,612	14.3%
Earnings below FESS	87,356	85.7%
Total	101,968	100%

Source: American Community Survey

Only 14% of the single-female headed households with at least one child under 18 at home had a household income that met the self-sufficiency standard. (Calculated using FESS for 1, 2, and 3+ school-aged children.)

⁹ Pearce, Diana M. 2007. Self-Sufficiency Standard for Florida 2007. Center for Women's Welfare, University of Washington.

All females over age 18 in Miami-Dade by employment status, 3-yr average 2005-2007

	Earnings at or above FESS	Percent
Employed	227,978	46.4%
Unemployed	2442	6.7%
Not in Labor Force	9,078	2.2%
Total	239,498	25.6%

Source: American Community Survey

For all females over age 18 in Miami-Dade, only 25.6% have earnings that meet the FESS. Among those who are working 46.4% are earning enough to reach self-sufficiency.

Women and girls make up 52% of all persons in Miami-Dade County but 55.6% of those living in poverty.

Share of all persons in poverty who are female in Miami-Dade

Female	
Below poverty	55.6%
100-124 poverty	55.3%
125-149 poverty	54.8%
150-199 poverty	51.7%
200+	50.3%
Total	52.0%

Source: American Community Survey 2006

Comparing the self-sufficiency hourly wage with occupational wages shows that some of the most common occupations in Miami-Dade are below the self-sufficiency standard for most families. An adult with one child must earn at least \$16.47 per hour to afford basic necessities. Most women do not make nearly that much, being concentrated in office and administrative support which has a median hourly wage of \$12.71 per hour, or sales occupations which has a median wage of \$12.28 per hour.

2006 Median Hourly Wages by Occupation, Miami-Dade (all workers)

Occupation Title	Median Hourly
Management Occupations	\$42.70
Legal Occupations	\$32.52
Computer and Mathematical Science Occupations	\$27.19
Life, Physical, and Social Science Occupations	\$25.94
Healthcare Practitioner and Technical Occupations	\$25.36
Architecture and Engineering Occupations	\$24.96
Business and Financial Operations Occupations	\$24.35
Arts, Design, Entertainment, Sports, and Media	\$19.02
Community and Social Services Occupations	\$17.00
Installation, Maintenance, and Repair Occupations	\$16.04
Construction and Extraction Occupations	\$14.85
Office and Administrative Support Occupations	\$12.71
Sales and Related Occupations	\$12.28
Transportation and Material Moving Occupations	\$11.10

Production Occupations	\$10.43
Healthcare Support Occupations	\$10.38
Personal Care and Service Occupations	\$9.46
Farming, Fishing, and Forestry Occupations	\$7.96
Education, Training, and Library Occupations	nd

Source: Florida Agency for Workforce Innovation, Occupational and Employment Statistics, 2006

Self-Sufficiency Hourly Wage by Family Composition

Self-sufficiency hourly wage	Family composition			
	<i>Adults</i>	<i>Children</i>		
\$8.46	2 Adults			
\$10.01	2 Adults	teenager		
\$10.72	2 Adults	schoolage		
\$10.73	2 Adults	teenager +	teenager	
\$10.99	2 Adults	infant		
\$11.09	2 Adults	preschooler		
\$11.11	1 Adult			
\$11.45	2 Adults	schoolage +	teenager	
\$11.74	2 Adults	infant +	teenager	
\$11.84	2 Adults	preschooler +	teenager	
\$12.16	2 Adults	schoolage +	schoolage	
\$12.44	2 Adults	infant +	schoolage	
\$12.48	2 Adults	teenager +	teenager +	teenager
\$12.54	2 Adults	preschooler +	schoolage	
\$12.72	2 Adults	infant +	infant	
\$12.82	2 Adults	infant +	preschooler	
\$12.93	2 Adults	preschooler +	preschooler	
\$13.23	2 Adults	schoolage +	teenager +	teenager
\$13.52	2 Adults	infant +	teenager +	teenager
\$13.63	2 Adults	preschooler +	teenager +	teenager
\$13.96	2 Adults	schoolage +	schoolage +	teenager
\$14.25	2 Adults	infant +	schoolage +	teenager
\$14.35	2 Adults	preschooler +	schoolage +	teenager
\$14.54	2 Adults	infant +	infant +	teenager
\$14.65	2 Adults	infant +	preschooler +	teenager
\$14.75	2 Adults	preschooler +	preschooler +	teenager
\$14.87	2 Adults	schoolage +	schoolage +	schoolage
\$15.16	2 Adults	infant +	schoolage +	schoolage
\$15.26	2 Adults	preschooler +	schoolage +	schoolage
\$15.45	2 Adults	infant +	infant +	schoolage
\$15.56	2 Adults	infant +	preschooler +	schoolager
\$15.66	2 Adults	preschooler +	preschooler +	schoolage
\$15.75	2 Adults	infant +	infant +	infant
\$15.85	2 Adults	infant +	infant +	preschooler

\$15.95	2 Adults	infant +	preschooler +	preschooler
\$16.06	2 Adults	preschooler +	preschooler +	preschooler
\$16.47	1 Adult	teenager		
\$17.78	1 Adult	schoolage		
\$18.10	1 Adult	teenager +	teenager	
\$18.29	1 Adult	infant		
\$18.53	1 Adult	preschooler		
\$19.49	1 Adult	schoolage +	teenager	
\$20.02	1 Adult	infant +	teenager	
\$20.24	1 Adult	preschooler +	teenager	
\$20.86	1 Adult	schoolage +	schoolage	
\$21.40	1 Adult	infant +	schoolage	
\$21.61	1 Adult	preschooler +	schoolage	
\$21.80	1 Adult	teenager +	teenager +	teenager
\$21.94	1 Adult	infant +	infant	
\$22.15	1 Adult	infant +	preschooler	
\$22.36	1 Adult	preschooler +	preschooler	
\$23.26	1 Adult	schoolage +	teenager +	teenager
\$23.82	1 Adult	infant +	teenager +	teenager
\$24.03	1 Adult	preschooler +	teenager +	teenager
\$24.66	1 Adult	schoolage +	schoolage +	teenager
\$25.22	1 Adult	infant +	schoolage +	teenager
\$25.43	1 Adult	preschooler +	schoolage +	teenager
\$25.78	1 Adult	infant +	infant +	teenager
\$26.00	1 Adult	infant +	preschooler +	teenager
\$26.21	1 Adult	preschooler +	preschooler +	teenager
\$26.43	1 Adult	schoolage +	schoolage +	schoolage
\$26.99	1 Adult	infant +	schoolage +	schoolage
\$27.20	1 Adult	preschooler +	schoolage +	schoolage
\$27.55	1 Adult	infant +	infant +	schoolage +
\$27.77	1 Adult	infant +	preschooler +	schoolage
\$27.98	1 Adult	preschooler +	preschooler +	Schoolage
\$28.12	1 Adult	infant +	infant +	infant +
\$28.33	1 Adult	infant +	infant +	Preschooler
\$28.54	1 Adult	infant +	preschooler +	Preschooler
\$28.75	1 Adult	preschooler +	preschooler +	Preschooler

Source: Center for Women's Welfare

Earned Income Tax Credit (EITC)

FIU's Metropolitan Center conducted a survey of 400 Miami residents who were eligible for the EITC. The study did not take gender into account. Findings:

1. An overwhelming number of those surveyed (82.5%) use a professional tax consultant to file their personal income tax. Hispanics at 83.3% were slightly more likely to use a professional tax consultant than either African-Americans 80.8% or Haitians 80%.
2. Only 26.9% of the respondents remember filing for an Earned Income Credit. 48.1% of the respondents claimed they did not file for the credit and 25% could not recall whether or not they applied." African-Americans are far more likely to apply for the credit (48%) than Hispanics (24.9%), Haitians (20%) or non-Latin Whites (25%).
3. Citizens (29.9%) were slightly more like to apply for the credit than non-citizens (24.2%).
4. Three-quarters of the respondents that did not apply for the Earned Income Credit have not heard of the benefit.
5. While, 23.1% of those that did not apply knew about the program but were not aware that they qualified.
6. 17.1% of those interviewed said that they would not apply for the Earned Income Credit even if they qualified.
7. While only 10% of the citizens would not apply for the credit even if they qualified 22.9% of non-citizens would not apply.

Study available on-line at <http://metropolitan.fiu.edu/research/income.htm>.

CHILD CARE

Miami-Dade County Poverty under 6 years, 2007

	Estimate	Margin of Error
Total:	2,324,600	+/-2,531
Under 6 years:	181,867	+/-2,692
Under .50	16,453	+/-3,321
.50 to .74	8,778	+/-2,046
.75 to .99	12,383	+/-3,163
1.00 to 1.24	13,720	+/-2,475
1.25 to 1.49	10,668	+/-2,506
1.50 to 1.74	13,958	+/-2,499
Total	75,960	

Source: ACS 2007

The GAO office in a review of family friendly work policies in other countries found that "Cross-national studies show that child care—particularly when it is subsidized and regulated with quality standards—is positively related to women's employment."¹⁰

Federal

"The federal government also provides childcare subsidies for certain low-income families, and tax breaks for most parents, both to support their ability to work and to balance work-family

¹⁰ GAO 2007 <http://www.gao.gov/new.items/d07817.pdf>

responsibilities. Under programs funded by the Child Care and Development Fund (CCDF), Temporary Assistance for Needy Families (TANF) and state resources, states have the flexibility to serve certain types of low-income families. The Head Start program provides comprehensive early childhood education and development services to low-income preschool children, on a part- or full-day basis. Further, the Child and Dependent Care Tax Credit allows parents to reduce their tax on their federal income tax return if they paid someone to care for a child under age 13 or a qualifying spouse or dependent so they could work or look for work. The credit is a percentage of the amount of work-related child and dependent care expenses paid to a care provider. The credit can be up to 35 percent of qualifying expenses, depending upon income.”¹¹

State

“The Florida Workforce Innovation Act of 2000 authorizes child care subsidies for families below 185 percent of FPL, but the law may have a limited impact because of funding shortfalls and waiting lists. The state has established a priority list for receiving subsidies. The first priority is protective services cases. The second priority has two subgroups: (1) families on WAGES and (2) working poor families with incomes below 100 percent of FPL, teen parents, migrant families, and families receiving SSI. The third priority is working poor families earning between 100 and 150 percent of FPL.”

“All families have to make copayments based on a sliding fee scale. For example, a family of three with an annual gross income of \$13,650 (100 percent of the 1998 FPL) pays \$3.20 each day for full-time care, and a family of three with an annual gross income of \$20,475 (150 percent of the 1998 FPL) pays \$4.80 each day for full-time care. Families with several children in child care pay an additional fee equal to half the fee for the first child.”

“In addition to the child care subsidy program, Florida has the Executive Partnership Program, which matches state money to contributions by local businesses. The combined funds are used to provide child care subsidies for families with incomes up to 200 percent of FPL. Local businesses are allowed to determine who receives the subsidies within this income level. The subsidies usually go to employees of the business, but some use the money for nonemployees. Some funders also may require that the child attend their child care program.”¹²

Local

According to the Miami-Dade Child Care Financial Assistance “Florida's child care subsidy program is administered by DCF. At the local level, the child care subsidy program is administered by 25 community child care coordinating agencies (called 4Cs). These agencies are contracted by the local district offices; they can be nonprofit or governmental agencies, but most tend to be nonprofit organizations. In Miami-Dade, it is the county government.”¹³

For information on eligibility requirements, call these referral agencies:

Family Central at (305) 908-7300 or Miami-Dade Child Development Services at (305) 373-3521.

¹¹ GAO 2007 <http://www.gao.gov/new.items/d07817.pdf>

¹² Florida Department of Children and Families, Child Care, <http://www.dcf.state.fl.us/childcare/>

¹³ http://www.miamidade.gov/dhs/children_financial_assistance.asp

Transportation

These tables are from our State of Working Florida report. About the only thing I think this adds to the report is the fact that low income people are more likely to take public transportation, but we knew that anyway. Low income people spend less time commuting probably because they live closer to where they work. That will change though as the city gentrifies and low income people are pushed farther out.

Table 43
Means of Transportation to Work by Categories of Household Income

Means of Transport to Work	PERCENTILES OF HOUSEHOLD INCOME									
	0-20%		20-40%		"middle 20%"		60-80%		80-100%	
	\$25,859 or less		\$25,859-\$44,272		\$44,272-\$65,906		\$65,906-\$100,809		\$100,809 or more	
Auto, Truck, Or Van	2,600,280	84.9%	4,209,359	90.5%	4,895,489	92.5%	5,054,317	93.2%	4,435,004	90.1%
Public Transit*	149,320	4.9%	107,942	2.3%	73,496	1.4%	51,184	0.9%	41,533	0.8%
Walked Only	105,594	3.4%	96,460	2.1%	69,048	1.3%	43,024	0.8%	58,793	1.2%
Bicycle	34,781	1.1%	25,744	0.6%	20,736	0.4%	16,807	0.3%	13,057	0.3%
Motorcycle	7,081	0.2%	11,976	0.3%	14,652	0.3%	12,422	0.2%	9,372	0.2%
Taxicab	7,888	0.3%	6,947	0.1%	3,052	0.1%	2,006	0.0%	1,662	0.0%
Ferryboat	300	0.0%	127	0.0%	122	0.0%	162	0.0%	204	0.0%
Other	50,856	1.7%	58,841	1.3%	52,598	1.0%	49,251	0.9%	57,425	1.2%
Worked at Home	106,953	3.5%	134,675	2.9%	162,790	3.1%	196,485	3.6%	306,281	6.2%
Total Responses	3,063,053	100.0%	4,652,071	100.0%	5,291,983	100.0%	5,425,658	100.0%	4,923,331	100.0%

* Includes Bus, Streetcar, Train or Rail

Source: State of Florida Integrated Public Use Microdata Series Sample from American Community Survey, 2004, 2005 and 2006, obtained from www.ipums.org.

Table 44
Minutes Spent Traveling to Work by Categories of Household Income

Minutes Traveled To Work	PERCENTILE OF HOUSEHOLD INCOME									
	0-20%		20-40%		"middle 20%"		60-80%		80-100%	
	\$25,859 or less		\$25,859.01-\$44,272		\$44,272.01-\$65,906		\$65,906.01-\$100,809		More than \$100,809	
15 or less	1,312,650	44.40%	1,867,426	41.34%	2,048,640	39.94%	1,960,282	37.49%	1,799,112	38.97%
15.01-30	1,099,458	37.19%	1,741,024	38.54%	1,988,525	38.77%	2,043,028	39.07%	1,734,292	37.56%
30.01-45	345,303	11.68%	591,057	13.08%	699,893	13.65%	779,462	14.91%	708,256	15.34%
45.01-60	157,608	5.33%	260,164	5.76%	310,720	6.06%	357,048	6.83%	290,797	6.30%
60.01-90	40,456	1.37%	56,828	1.26%	80,457	1.57%	87,780	1.68%	83,588	1.81%
over 90	625	0.02%	897	0.02%	958	0.02%	1,573	0.03%	1,005	0.02%
Total	2,956,100		4,517,396		5,129,193		5,229,173		4,617,050	

Source: State of Florida Integrated Public Use Microdata Series Sample from American Community Survey, 2004, 2005 and 2006, obtained from www.ipums.org.

EDUCATION

Educational attainment, Women 18+ in Miami-Dade and the U.S., 2006

	Miami-Dade	U.S.
Not completed HS	22.3%	15.3%
High School Diploma	29.1%	30.5%
Some college or Associate Degree	25.5%	30.0%
Bachelors Degree	15.2%	16.0%
Advanced Degree	8.0%	8.2%

Source: American Community Survey 2006

Educational attainment, Women 25+ in Miami-Dade and the U.S., 2006

	Miami-Dade	U.S.
Not completed HS	23.5%	15.4%
High School Diploma	27.4%	30.3%
Some college or Associate Degree	23.7%	28.1%
Bachelors Degree	16.4%	16.9%
Advanced Degree	9.0%	9.2%

Source: American Community Survey 2006

More women in Miami-Dade have not completed high school than in the nation as a whole, and slightly fewer have Bachelor's or Advanced degrees.

Educational Attainment, Miami-Dade, Total population 18+

	1990		2006		Percent Change	
	Male	Female	Male	Female	Male	Female
Not completed HS	34.2%	34.6%	23.0%	22.3%	-32.75%	-35.55%
High School Diploma	21.9%	25.6%	28.8%	29.1%	31.51%	13.67%
Some college or Associate Degree	24.2%	24.9%	22.7%	25.5%	-6.20%	2.41%
Bachelors Degree	11.3%	9.9%	16.3%	15.2%	44.25%	53.54%
Advanced Degree	8.5%	5.0%	9.2%	8.0%	8.24%	60.00%

Source: U.S. Census 1990 and American Community Survey 2006

The percentages of both men and women with Bachelor's and advanced degrees have increased since 1990 but women have made bigger gains, particularly in advanced degrees.

Educational Attainment by race/ethnicity, Women 18+ in Miami-Dade, 2006

	Not completed HS	High School Diploma	Some college or Associate Degree	Bachelors Degree	Advanced Degree
White only	9.0%	23.0%	27.3%	24.0%	16.7%
Black only	22.0%	39.3%	25.2%	8.7%	4.9%
Hispanic	25.7%	29.1%	23.1%	14.9%	7.2%
Born in Haiti	43.2%	26.3%	20.6%	7.6%	2.3%
Other races	18.3%	20.8%	32.3%	15.9%	12.7%
Asian only	14.2%	17.6%	23.6%	31.9%	12.7%

Source: American Community Survey 2006

Educational Attainment by age group, Women 18+ in Miami-Dade, 2006

	Not completed HS	High School Diploma	Some college or Associate Degree	Bachelors Degree	Advanced Degree
18-24	18.4%	39.0%	35.5%	6.5%	0.6%
25-34	14.0%	31.0%	25.8%	20.5%	8.6%
35-44	14.9%	30.2%	24.2%	19.6%	11.2%
45-54	17.4%	27.3%	26.7%	19.2%	9.4%
55-64	26.4%	25.8%	22.7%	14.7%	10.4%
65-74	40.0%	23.4%	15.4%	11.5%	9.7%
75+	47.4%	22.3%	11.2%	11.0%	8.1%

Source: American Community Survey 2006

Educational Attainment by immigrant status, Women 18+ in Miami-Dade, 2006

	Not completed HS	High School Diploma	Some college or Associate Degree	Bachelors Degree	Advanced Degree
Born as US citizen	14.5%	28.7%	30.0%	16.7%	10.1%
Naturalized US citizen	25.8%	25.0%	24.1%	16.1%	9.1%
Not US citizen	29.4%	33.2%	17.1%	14.1%	6.1%

Source: American Community Survey 2006

Median wage at each level of education, Miami-Dade, men vs. women, in 2006 dollars

			Not completed HS	High School Diploma	Some college or Associate Degree	Bachelors Degree	Advanced Degree
1990	Male	Mean	20,324	27,082	34,858	53,619	70,523
		Median	16,258	22,761	29,265	45,523	56,903
	Female	Mean	11,862	18,725	24,479	33,595	44,038
		Median	9,755	16,258	21,802	32,516	44,710
2000	Male	Mean	19,926	26,977	35,211	58,620	75,429
		Median	16,941	21,782	29,043	42,355	48,405
	Female	Mean	13,169	18,769	25,531	36,810	46,249
		Median	10,044	15,732	21,782	32,673	38,966
2006	Male	Mean	18,546	25,798	34,200	54,754	83,510
		Median	15,580	21,604	27,524	37,392	57,126
	Female	Mean	12,937	19,108	24,432	37,656	46,887
		Median	12,464	15,580	20,773	31,160	41,546

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

Women's wages as a percentage of men's by educational level, Miami-Dade

		Not completed HS	High School Diploma	Some college or Associate Degree	Bachelors Degree	Advanced Degree
1990	Mean	58.4%	69.1%	70.2%	62.7%	62.4%
	Median	60.0%	71.4%	74.5%	71.4%	78.6%
2000	Mean	66.1%	69.6%	72.5%	62.8%	61.3%
	Median	59.3%	72.2%	75.0%	77.1%	80.5%
2006	Mean	69.8%	74.1%	71.4%	68.8%	56.1%
	Median	80.0%	72.1%	75.5%	83.3%	72.7%

Source: U.S. Census 1990 and 2000, and American Community Survey 2006

As we saw in the section on wages, a woman's earnings rise as her educational level rises. In 1990 women in Miami-Dade made 68 cents for every dollar a man made. By 2006 this had risen to 76 cents, and much of the increase was due to increasing numbers of women getting higher education. However wage inequality exists at all educational levels: in 2006 the median yearly wage for a man with an advanced degree was \$55,341 while for a woman it was \$40,248. Some of this difference may be due to the fact that more women with advanced degrees tend to be younger and earlier in their careers compared with men who have advanced degrees. In 2006 the group closest to parity was Bachelor's degree holders, where women made 83% of what men made, using median wages. However the ratio using mean wages was only 69%, showing that this category includes more very high earning men than women. Again, some of this could be due to age and seniority differences.

Median wages by educational attainment, women in Miami-Dade 2006

	Not completed HS	High School Diploma	Some college or Associate Degree	Bachelors Degree	Advanced Degree
White only	14,087	16,703	16,099	35,217	42,260
Black only	11,068	16,703	20,124	37,229	44,272
Hispanic	12,074	14,489	20,124	25,155	35,217
Born in Haiti	11,974	16,703	17,105	35,217	57,353
Asian only	3,522	18,916	14,087	50,310	33,204
Other races	--	--	--	--	--

Source: American Community Survey 2006

Median wages by educational attainment, women in Miami-Dade 2006

	Not completed HS	High School Diploma	Some college or Associate Degree	Bachelors Degree	Advanced Degree
17-24	6,641	8,754	9,659	16,602	34,211
25-34	10,062	17,105	22,136	30,186	40,248
35-44	13,282	18,111	24,149	32,198	33,204
45-54	13,080	18,111	27,167	35,217	44,272
55-64	13,080	15,697	24,149	32,198	57,353
65-74	4,528	9,559	5,031	15,093	18,111
75+	--	7,043	3,019	10,062	--

Source: American Community Survey 2006

Median wages by educational attainment, women in Miami-Dade 2006

	Not completed HS	High School Diploma	Some college or Associate Degree	Bachelors Degree	Advanced Degree
Born as US citizen	10,062	16,099	20,124	34,412	43,266
Naturalized US citizen	12,577	19,319	24,954	37,229	42,260
Not US citizen	12,074	12,074	16,904	19,319	21,331

Source: American Community Survey 2006

School or College Attendance, Women 18+ in Miami-Dade*

	White non- Hispanic	Black non- Hispanic	Hispanic	Total
High school full time	11.7%	25.9%	12.7%	15.8%
College or university full time	50.0%	29.5%	28.0%	33.1%
College or university part time	2.1%	10.6%	12.5%	9.8%
Does not attend school, college or university	36.2%	34.0%	46.9%	41.4%

Source: Current Population Survey 2001-2004 average

* This sample includes students who have not received a high school diploma and yet indicated they were attending college or university. Therefore college attendance includes some students in vocational, GED, or adult education programs.

42.9% of women ages 18-24 attend college or university. However fewer young black and Hispanic women were attending college than white women, and they were more likely to attend part-time. About one quarter of young black women attending college attended part-time and about 31% of Hispanic women attended part-time, compared with 4% of white women. This indicates that cost may be a barrier to higher education for young minority women in Miami-Dade County.

18-24 year old Females in Miami-Dade who have not attained a Bachelor's Degree

	White non- Hispanic	Black non- Hispanic	Hispanic	Total
Attending high school	17.0%	28.4%	14.1%	18.4%
Attending college or university	62.8%	41.2%	40.5%	44.5%
Not attending school or college	20.2%	30.4%	45.4%	37.1%
	100.0%	100.0%	100.0%	100.0%

Source: Current Population Survey 2001-2004 average

* Attendance at college does not necessarily mean that a student has a H.S. diploma, and likewise some students with diplomas continue to attend classes at a high school, although the numbers are small.

Determining graduation rates is not a straightforward task, but here we have estimated graduation rates by gender and race/ethnicity for public school students in the Dade County School District. The methodology is the averaged freshman graduation rate which divides the number of regular diploma recipients (not GED recipients) in a district by the number of enrollees in the same class four years earlier. The data are compiled by the National Center for Education Statistics from each state into the Common Core of Data¹⁴. Since calculating graduation rates is a complex and contentious issue we do

¹⁴ U.S. Department of Education, National Center for Education Statistics, "The Averaged Freshman

not recommend that the Women's Fund publish these findings without further research, however they are provided here for guidance.

For Miami-Dade, we estimate the public school graduation rate to be 65.4% for females and 53.9% for males. Rates vary widely by race/ethnicity, and for both females and males Asian/Pacific Islander students had the highest rates. White non-Hispanic students were next, followed by Hispanic and then Black non-Hispanic students. The almost 40 point difference between females of different racial/ethnic groups is a serious problem, as is the over 10 point difference between females and males.

Graduation Rates for male and female public school students, Miami-Dade, 2002

		Entering class 1999	Diploma recipients 2002	Graduation rate
Female	Asian/Pacific Islander	170	167	98.4%
	Black non-Hispanic	4,531	2,696	59.5%
	Hispanic	7,336	4,763	64.9%
	White non-Hispanic	1,603	1,294	80.7%
	Total	13,648	8,927	65.4%
Male	Asian/Pacific Islander	169	154	91.3%
	Black non-Hispanic	4,648	2,168	46.6%
	Hispanic	7,681	4,253	55.4%
	White non-Hispanic	1,803	1,130	62.7%
	Total	14,306	7,711	53.9%

Source: U.S. Department of Education, National Center for Education Statistics, Common Core of Data

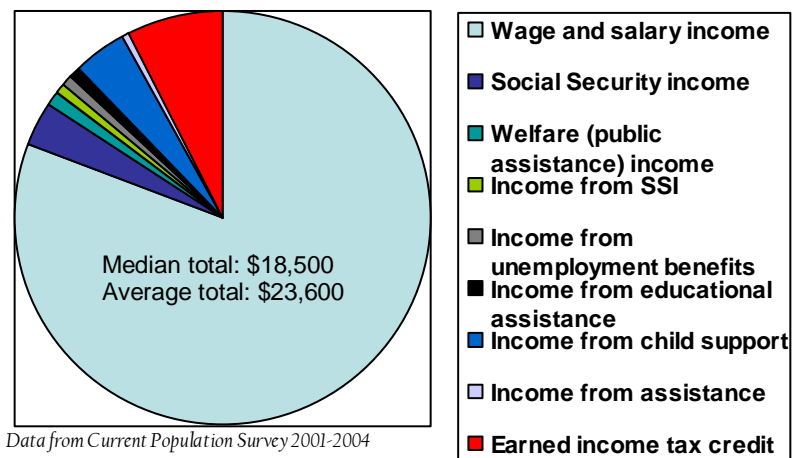
III. Single female headed families

INCOME

For single women in Miami-Dade with at least one child under 18 at home, the average annual income was \$23,600 (four year average from 2001-2004). But for half of these families the annual income was \$18,500 or less.

62% of those working are paid by the hour, and for these women the average hourly wage was \$7.62, with half making \$7.00 or less. With these low wages, it is not surprising that 39% of single females with at least one child under 18 at home lived below the poverty line, and an additional 22% lived below 1.5 times the poverty line.

Single female headed households sources of income



Single Female Headed Families Sources of Income

Income source	Amount
Wage and salary income from primary job	\$16,564
Earned income tax credit	\$1,506
Income from child support	\$849
Social Security income	\$631
Value of food stamps	\$454
Earnings from other work	\$293
Welfare (public assistance) income	\$268
Income from educational assistance	\$197
Income from unemployment benefits	\$170
Income from SSI	\$149
Income from other assistance	\$125

Source: Current Population Survey 2001-2004 average

The above table shows the average amounts of income for various sources spread over all single female headed families. Not all of these families receive each source of income. For example only 16% received food stamps, and only 20% reported receiving child support payments. (Nationally 37% of custodial parents receive child support). Of those who did receive it, the average amount was \$4455 per year.

Single-female headed families with at least one child under 18 at home

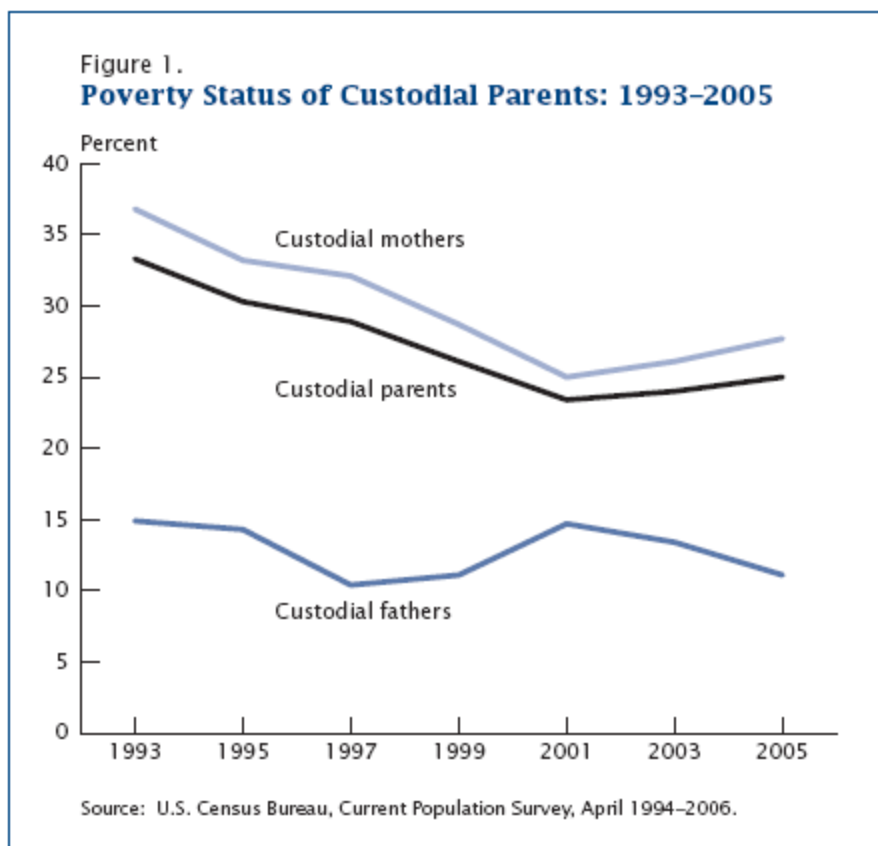
	Percent
Below poverty	39.2%
100-124 percent of poverty	15.2%
125-149 percent of poverty	6.7%
150 percent of poverty and above	38.9%
Total	100.0%

Source: Current Population Survey 2001-2004 average

Single mothers, single fathers

“While the poverty rate of custodial mothers fell from 36.8 percent in 1993 to 27.7 percent in 2005, it remained higher than the poverty rate among custodial fathers, 11.1 percent.” From U.S. Census Bureau, *Custodial Mothers and Fathers and Their Child Support: 2005*, Issued August 2007. <http://www.census.gov/prod/2007pubs/p60-234.pdf>

(Note: sample size at local level is too small to do this same calculation.)



Motherhood penalty

There is a consensus in academic studies that motherhood brings a “penalty” in the form of lower wages, fewer opportunities for promotion, and ironically less flexibility in the workplace. “For

example, two recent studies find that employed mothers in the United States suffer a per-child wage penalty of approximately 5%, on average, after controlling for the usual human capital and occupational factors that affect wages (Budig and England 2001; Anderson, Binder, and Krause 2003). In a summary of economic research, Crittenden (2001) concludes that, for those under the age of 35, the pay gap between mothers and nonmothers is larger than the pay gap between men and women” (Correll 2004). One study (Correll 2004) that compared female job applicants with identical characteristics found that those with children were offered a starting salary 7.4% less than those without children. In comparison fathers were offered 4% *more* than childless men. The same study found that mothers were less likely to be recommended for hire than childless women. The authors conclude that the difference is due to the perceptions of mothers as less competent and less committed. However fathers were seen as *more* competent and committed. The authors theorize this is because our cultural beliefs about the ideal mother and the ideal worker are incompatible. That is, an “ideal mother” is always on call for her children while an ideal worker is always available to the company, and these two roles are incompatible. The same is not true for beliefs about fathers and workers. There was no difference observed in the motherhood penalty between white and African American women.

Correll, Shelley J. Stephen Benard, and In Paik. (2005). Getting a Job: Is There a Motherhood Penalty? *American Journal of Sociology*, Volume 112 Number 5 (March 2007): 1297–1338.

HEALTH INSURANCE

These women are also more likely to be uninsured. 37% of single female family heads were uninsured, compared with 26.6% all adults. 18% of these women were covered by Medicaid, compared with 11.9% of all adults. Only 37% of those working were covered by their employer’s health plan, compared with 44.2% of all workers who had worked at least 12 weeks the previous year. The difference is likely due to the tendency of these women to be employed in low-wage jobs that offer few benefits.

Health Insurance Status for single-female heads of families

	Single-female heads of families	All 18+
Uninsured	36.7%	26.6%
Covered by Medicaid	18.2%	11.9%
Included in employer group health plan (*worked at least 1 week in previous year)	37.6%*	44.2%*

Source: Current Population Survey 2001-2004 average

HOUSING

Only 34% of single-female headed households own their own home, compared with 59.8% of all households in Miami-Dade. Nationally the figure is 67.3% (ACS 2006). The remainder are renters, of whom 7.5% pay lower rent due to a government subsidy. Together, both owners and renters are more likely to be cost burdened the lower their income. The U.S. Department of Housing and Urban Development recommends that households pay no more than 30% of their income in housing cost. 58% of single-female headed households pay more than this, meaning they are cost burdened. The lower the income, the higher percentage a family typically pays on housing cost. The average single

female headed household with less than \$15,000 of income per year that rents pays 85% of income in housing cost. Not until a renting single-female headed household approaches \$45,000 per year does it escape cost burden. This points to the lack of options for low-income renters in Miami-Dade County. In 2007 HUD determined the Fair Market Rent for Miami-Dade to be \$829 for a one bedroom and \$1018 for a two-bedroom apartment.¹⁵ In July 2008 when the housing waiting list was reopened, at least 71,000 people signed up for public housing or section 8 assistance.

Housing cost for Single-female headed households

Income level	Avg. monthly housing cost (renters)	Percent of income
Less than \$15,000	\$624	85%
Less than \$25,000	\$777	47%
Less than \$35,000	\$945	35%
Less than \$45,000	\$957	28%
Less than \$55,000	\$1,040	25%
Less than \$65,000	\$998	20%
More than \$65,000	\$1,246	16%

Source: American Community Survey 2005

Percent of Single-female Headed Households that are cost-burdened (paying more than 30% of income in housing costs), Miami-Dade, 2005

Owned or being bought	31%
Rented	65%
Total	58%

Source: American Community Survey 2005

¹⁵ <http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/rent/2007/florida.pdf>

IV. Women in the Economy

Women's Contribution to Miami-Dade County GDP

In 2005 the GDP* of the Miami-Ft.Lauderdale Metropolitan Statistical Area (equal to Miami-Dade and Broward Counties) was nearly 232 billion dollars. The share of GDP resulting from the work of was \$101 billion. To estimate women's contribution to Miami-Dade's GDP we took the GDP by industry and multiplied it by the share of women in each industry. Women are 45.6% of the workforce and contribute 43.6% of GDP. The difference is small but likely due to the difference between the kinds of industries which women are employed in and the contributions of these industries to GDP.

*GDP by Metropolitan Area is the measure of the market value of final goods and services produced within a metropolitan area in a particular period of time (annually). It is the sum of the gross domestic product by metropolitan area originating in all industries.

Woman Owned Businesses

Miami-Dade County Businesses, 2002

		Number of firms	Rcpts (\$1,000)	Number of employer firms	Rcpts for employers (\$1,000)	Number of employees	Annual payroll (\$1,000)
All businesses	Number	297,458	161,690,012	61,370	152,947,630	849,262	27,210,151
	Percent	100%	100%	100%	100%	100%	100%
Female Owned	Number	88,168	8,618,331	10,621	6,882,059	70,214	1,478,488
	% of all firms	29.6%	5.3%	17.3%	4.5%	8.3%	5.4%
Hispanic Owned	Number	163,187	26,226,221	24,024	21,855,131	131,451	3,419,624
	% of all firms	54.9%	16.2%	39.1%	14.3%	15.5%	12.6%
Hispanic Female owned	Number	nd	nd	nd	nd	nd	nd
	% of Hispanic firms	--	--	--	--	--	--
Black Owned	Number	28,335	1,634,395	1,532	1,149,018	16,783	276,313
	% of all firms	9.5%	1.0%	2.5%	0.8%	2.0%	1.0%
Black Female Owned	Number	nd	nd	nd	nd	nd	nd
	% of Black firms	--	--	--	--	--	--

Source: U.S. Census Survey of Business Owners 2002

There are an estimated 88,168 female owned businesses (with annual receipts over \$1000) in Miami-Dade County. The list of businesses was compiled from businesses that filed tax returns to the IRS. A business is classified as female owned if at least 51% of ownership is held by a female. A non-employer business is staffed only by the business owner. An employer business has one or more employees besides the owner. Female owned businesses are 29.6% of all businesses in Miami-Dade county, and 17.3% of employer businesses. This means that female owned businesses are less likely to have employees than male owned businesses. Female owned businesses also account for only 8.3% of employees. Female owned businesses account earn 5.3% of all business receipts. This means that most female owned businesses are relatively small. Hispanic owned businesses accounted for 54.9% of

businesses, and Black owned businesses accounted for 9.5%. These figures should be compared with the percentages of the labor force below. Hispanics account for 61.6% of the labor force and own 54.6% of the businesses. Blacks account for 13.2% of the labor force and own 9.5% of businesses.

Miami Dade Labor Force, All Workers over 18

Hispanic	61.6%
White	18.6%
Black	13.2%
Other	6.6%
Total	100.0%

Source: Current Population Survey 2001-2004

Use the table below to compare business ownership in Miami-Dade (above) with the U.S. (below). The rate of female business ownership in Miami-Dade (29.6%) is slightly higher than in the U.S. (28.2%). This is probably because Black and Hispanic owned businesses account for a higher percentage of all businesses in Miami-Dade than they do in the U.S., and these groups have higher rates of female business ownership than the average. 45.7% of Black owned businesses in the U.S. are also female owned, and 34.4% of Hispanic owned businesses are also female owned, compared with an average of 28.2% for all female owned businesses.

U.S. Businesses, 2002

		Number of firms	Rcpts (\$1,000)	Number of employer firms	Rcpts for employers (\$1,000)	Number of employees	Annual payroll (\$1,000)
All businesses	Number	22,974,655	22,603,658,904	5,524,784	21,836,249,354	110,766,605	3,812,427,806
	Percent	100%	100%	100%	100%	100%	100%
Female Owned	Number	6,489,259	939,538,208	916,657	802,851,495	7,141,369	173,528,707
	% of all firms	28.2%	4.2%	16.6%	3.7%	6.4%	4.6%
Hispanic Owned	Number	1,573,464	221,927,425	199,542	179,507,959	1,536,795	36,711,718
	% of all firms	6.8%	1.0%	3.6%	0.8%	1.4%	1.0%
Hispanic Female owned	Number	540,745	35,265,399	43,142	25,726,727	282,683	6,182,203
	% of Hispanic firms	34.4%	15.9%	21.6%	14.3%	18.4%	16.8%
Black Owned	Number	1,197,567	88,641,608	94,518	65,799,425	753,978	17,550,064
	% of all firms	5.2%	0.4%	1.7%	0.3%	0.7%	0.5%
Black Female Owned	Number	547,032	20,670,616	27,027	12,975,918	176,436	3,911,432
	% of Black firms	45.7%	23.3%	28.6%	19.7%	23.4%	22.3%

Source: U.S. Census Survey of Business Owners 2002

Below we see the types of industries in Miami-Dade ranked according to the number of women owned businesses. Women owned businesses are most common in Other Services (personal care, child care, funeral and other miscellaneous services), and in administrative services.

Female Owned Businesses in Miami-Dade by Industry, 2002

	All Firms	Sales and receipts	Employer firms	Sales and receipts	Employees	Annual payroll
Total for all sectors	88,168	8,618,331	10,621	6,882,059	70,214	1,478,488
Other services (except public administration)	17,278	393,415	617	169,988	2,648	48,146
Administrative, support and waste management services	15,002	688,686	885	561,406	16,649	232,698
Health care and social assistance	13,848	754,842	1,504	545,195	8,168	162,252
Professional, scientific, and technical services	9,892	785,415	1,660	522,150	5,893	178,295
Real estate and rental and leasing	7,113	571,950	751	232,753	1,630	47,214
Retail trade	6,435	901,890	1,340	773,733	4,862	86,860
Transportation and warehousing	2,921	235,918	380	194,997	1,957	48,975
Construction	2,701	628,193	487	552,805	5,143	153,625
Arts, entertainment, and recreation	2,547	75,909	124	36,943	517	9,782
Wholesale trade	2,339	1,968,833	1,011	1,835,707	4,255	130,238
Accommodation and food services	2,304	479,682	668	460,621	11,402	170,269
Finance and insurance	1,852	415,829	474	333,110	1,496	62,461
Educational services	1,695	88,546	160	D	g	D
Manufacturing	1,228	446,622	329	421,454	3,099	81,098
Information	774	159,415	161	144,193	651	21,708
Forestry, fishing & hunting, and agricultural support services	140	D	S	D	c	D
Management of companies and enterprises	5	–	5	–	59	3,005

Source: U.S. Census Survey of Business Owners 2002

The Economic Crisis

Unemployment rate:

The only way to get a recent gender-specific unemployment rate is to look at the national average. In September 2008 it was 4.9%, higher than it was a year ago in September 2007 when it was 4.1%. But it is lower than the unemployment rate for men in September 2008 which was 6.1%, up from 4.3% last year. In February 2009 the national unemployment rate for women was 7.2%, compared with 4.6% a year ago.

Florida shows the same pattern with higher unemployment for men and a larger increase since last year. A lot of this is due to recent losses in the construction industry which was the industry that lost the most jobs last year. The following table is from the *State of Working Florida 2008* by Nissen and Eisenhauer.

Table 9
Unemployment in the Florida, Women and Men, 1979-2007

	1979	1989	1995	2000	2002	2004	2006	2007	Percent Change 2006-2007
Women	5.0%	5.2%	5.5%	3.3%	5.8%	4.7%	3.3%	3.8%	15.2%
Men	7.8%	6.3%	5.8%	4.0%	5.2%	4.5%	3.2%	4.3%	34.4%

Source: Economic Policy Institute analysis of Current Employment Statistics survey data

Layoffs

In Florida so far this year (through August) 58,209 people have been laid off, more than the total number for all of last year. The unemployment rate in Miami-Dade in August was 6.4%, up from 4.2% the previous August. (Note: cannot get unemployment rate by gender at local level)

Inflation

Since 2000 inflation in the Miami-Ft. Lauderdale area exceeded the U.S. average for all but two years. Since 2005 increases have been much higher in Miami-Ft. Lauderdale, nearing 5% in 2006 while the U.S. saw just above 3.2%. This is despite the fact that wages are still lower in Miami than in the U.S. (see page 10). Increasingly the burden of providing for a household is falling on women as the number of single female headed households grows.

Annual Inflation Rate (Change in Consumer Price Index, All Items)

Year	Miami-Ft.Lauderdale	U.S.
2000	3.33%	3.36%
2001	3.10%	2.85%
2002	1.45%	1.58%
2003	2.91%	2.28%
2004	2.77%	2.66%
2005	4.69%	3.39%
2006	4.94%	3.23%
2007	4.16%	2.85%

Source: Bureau of Labor Statistics, Consumer Price Index

1990-2006 Increases

Women's median wage	61%
CPI All Items	65.9%
Housing	79.9%
Medical Care	1.17%

Source: Bureau of Labor Statistics, Consumer Price Index, U.S. Census 1990, ACS 2006

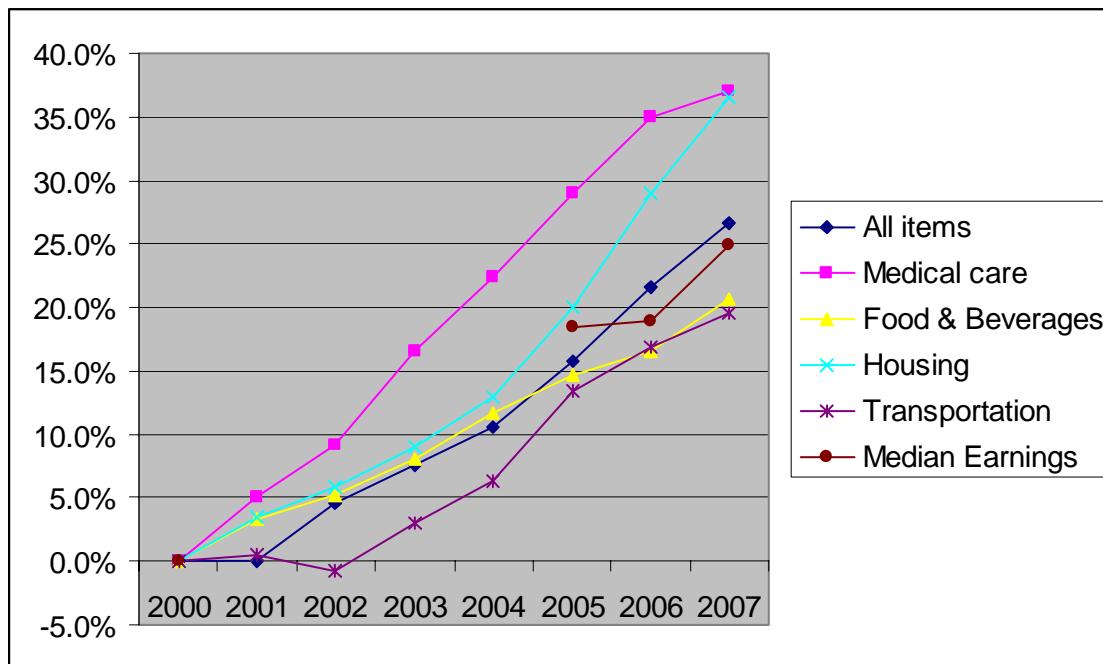
Percent increase in consumer costs for Miami-Dade and Ft. Lauderdale August 2007-August 2008

	All items	Food and Beverage	Housing	Medical Care	Transportation
Percent change Aug. 2007-Aug. 2008	5.8	7.1	4.2	8.8	10.9

Source: Bureau of Labor Statistics Consumer Price Index

Inflation from August 2007-August 2008 was 5.8%. Inflation was driven by transportation costs, which also drove up the cost of food. From 2005-2007 inflation was driven by housing costs but this year housing was not a major factor. Medical care costs also rose significantly, and medical care overall has had the highest inflation since 2000 (see below).

Percent increase in Consumer Price Index and Women's Median Earnings, 2000-2007



	All items	Medical care	Food & Beverages	Housing	Transportation	Median Earnings
2000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2001	0.1%	5.0%	3.3%	3.5%	0.6%	nd
2002	4.6%	9.2%	5.2%	5.8%	-0.7%	nd
2003	7.6%	16.6%	8.1%	9.0%	3.0%	nd
2004	10.6%	22.3%	11.7%	13.0%	6.4%	nd
2005	15.8%	29.1%	14.7%	20.1%	13.4%	18.4%

2006	21.5%	34.9%	16.6%	28.9%	16.9%	19.0%
2007	26.6%	37.0%	20.7%	36.6%	19.6%	24.8%

From 2000 to 2007 inflation rose faster than median earnings for women working full-time, full year in South Florida (Miami-Dade and Broward combined). Medical care costs rose the most, followed closely by housing. Since these data are from 2007 they do not yet reflect the large increase in transportation costs seen in 2008.

Change in housing costs

From second quarter of 2007 to second quarter of 2008 the median sale price of a single family home in Miami-Dade and Broward dropped from \$384.4 to \$310.1, or a drop of 19.3% according to the national association of realtors. However the fair market rent for a 1 bedroom apartment in Miami-Dade was \$853 in 2008, up from \$839 in 2007. While home prices are expected to be flat or fall, the proposed FMR for 2009 is \$953 for a one bedroom, an increase of 11.7%.

<http://www.huduser.org/datasets/fmr.html>

The number of foreclosures double from April 2006 to April 2007.

http://acorn.org/fileadmin/Reports/FL_Miami_Dade_County.pdf

Appendix A: Demographics

Racial and ethnic group distribution, Miami-Dade County, 2006

	Male	Female
White only	18.4%	17.0%
Black only	14.3%	15.8%
Hispanic	61.4%	61.7%
Born in Haiti	3.1%	3.1%
Asian only	1.4%	1.4%
Others	1.3%	1.0%

Source: American Community Survey 2006

Population Growth by Race/Ethnicity, Women in Miami-Dade

	1990	2000	2006	% change	% change U.S.
Non-Hispanic White	306,048	229,691	208,519	-31.9%	-11.2%
Non-Hispanic Black	178,017	185,671	193,761	8.8%	5.2%
Hispanic	489,923	667,240	755,588	54.2%	66.8%
Haitian	23,023	37,564	38,058	65.30%	106.2%
Asian only	11,859	15,405	16,876	42.3%	72.5%
Other races*	1,967	17,148	11,931	--	--

Source: American Community Survey 2006

* The racial categories available on the 1990 Census differ somewhat from those available as of 2000, which was the first time respondents were allowed to indicate more than one race.

Immigrant Status, All Miami-Dade Residents, 2006

	Male	Female
Born as US citizen*	50.1%	48.4%
Naturalized US citizen	22.5%	25.9%
Not US citizen	27.4%	25.7%

Source: American Community Survey 2006

*The category "Born as U.S. citizen" includes those born in Puerto Rico and those born abroad to U.S. parents.

Age distribution, Miami-Dade County, 2006

	Male	Female
0-16	24.0%	21.1%
17-24	11.6%	10.9%
25-34	12.3%	11.7%
35-44	15.9%	15.3%
45-54	13.6%	14.0%
55-64	10.4%	10.7%
65-74	6.6%	8.1%
75+	5.6%	8.3%

Source: American Community Survey 2006

Age distribution by racial/ethnic group, Miami-Dade County, 2006

	Non-Hispanic White	Non-Hispanic Black	Hispanic	Haitian	Asian only	Others
0-16	20.3%	31.5%	19.4%	5.4%	16.4%	33.7%
17-24	10.3%	15.6%	9.8%	8.5%	11.4%	18.6%
25-34	8.8%	11.8%	12.1%	13.9%	15.3%	20.8%
35-44	12.7%	12.1%	16.5%	20.6%	18.9%	8.5%
45-54	14.6%	12.2%	14.1%	19.5%	17.3%	7.5%
55-64	12.9%	7.7%	10.4%	19.7%	11.5%	4.5%
65-74	8.1%	5.4%	9.0%	7.3%	6.9%	5.2%
75+	12.4%	3.7%	8.7%	5.1%	2.2%	1.2%

Source: American Community Survey 2006

Ages in Miami-Dade are very different from the U.S. average for all racial/ethnic groups. The most extreme difference is for White non-Hispanic women who are heavily shifted towards older age groups. Hispanic women also tend to be older, but not as extreme as for White women. Black women tend to be younger than the national average. Most Haitian women are concentrated in the middle age groups, as is typical for immigrant groups.

Women over 18 by Racial/ethnic group

There are significant differences in the age distribution of different racial and ethnic groups, which affects the rates of women's wages and participation in the labor force. Black non-Hispanic women are the youngest group, with over half being under 44 years old. White non-Hispanic women show the opposite pattern, with over half being over 55 years old. Hispanic women are the most evenly distributed between all age groups and Haitian women are concentrated in the middle range between 35 and 55. Reasons for the differences include the fact that immigrant groups tend to be mostly of working age, although many Hispanic families bring older members as well. Miami-Dade also has a high number of white retirees, in contrast to black residents which follow a more natural distribution.

	Non-Hispanic Black	Non-Hispanic White	Hispanic	Haitian	Total
18 to 24	17.8%	9.8%	8.1%	5.0%	9.5%
25 to 34	17.6%	12.3%	16.5%	19.3%	16.2%
35 to 44	23.7%	13.6%	20.4%	35.2%	20.1%
45 to 54	18.2%	16.1%	14.2%	24.9%	15.7%
55 to 64	9.7%	15.2%	15.7%	7.5%	14.5%
65 to 74	7.2%	13.2%	14.0%	3.2%	12.3%
75 and over	5.8%	19.8%	11.1%	5.0%	11.8%

Source: Current Population Survey 2001-2004 average

Adults 18 and over in Miami-Dade County by Marital Status

	Female	Male
Never married	25.0%	32.2%
Spouse present	41.2%	45.6%
Spouse absent	8.2%	9.2%
Widowed	11.2%	2.5%
Divorced	14.3%	10.5%

Source: American Community Survey 2006

Appendix B: Notes on sources

The data on wages, education, occupations, and housing cost come from the Decennial Census and the American Community Survey. These data are available yearly at the county level beginning in 2005, and the ACS is the most accurate source of data at this geographic level. This research began when 2005 data was available and an update was performed with 2006 data in most areas.

The labor force, job quality and single-female headed families data come from the Current Population Survey, which is a yearly survey conducted by the Bureau of Labor Statistics. We use an annual average combining four years of data from 2001 to 2004 for Miami-Dade County. Combining several years of data is necessary to get a large enough sample size to perform statistical calculations with any accuracy. Beginning in 2005 the BLS stopped releasing CPS data on Miami-Dade County alone and begins releasing data for the combined Miami-Ft.Lauderdale metropolitan area.

Appendix C: Women's Portrait Economic Security Indicators

The following is a list of the indicators for economic security developed originally by the Women's Portrait Committee.

Indicator	Data availability
Pay Equity (men vs. women)	Census/ACS
Affordable Childcare	Subsidized child care policies described
Concentration of Women in low-wage jobs (men vs. women)	Census/ACS
Education	Census/ACS
Systemic Issues-Child Support	CPS
School Quality	Graduation rates not available by school
Affordable Housing	Census/ACS
Single Women Headed Households	CPS
Homelessness	Miami-Dade Homeless Coalition
Job Quality	CPS
Workplace Policies	Maternity leave, sick leave policies described
Debt	No local data source found
Survivability vs. Getting Ahead	FESS