



NJ Women Stronger in Education, Entrepreneurship & Employment

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Strength in numbers is just one way to characterize New Jersey's female population. In addition to outnumbering and outliving men, today's women also are achieving more education than men and are participating more actively in the labor force and owning more businesses than ever before.

Females Outnumber Males in the Garden State

More than 4.54 million females live in New Jersey, as of 2012. They account for 51.2 percent of the state's population and outnumber males in all age groups older than 30. The greatest disparity (723,828 females compared to 526,727 males) is among the state's elderly population (65 and over). In the "85 and older" age group, the female-to-male ratio is more than two to one.

Education Level for Women Rising

Women in New Jersey also have been closing the gap with men when it comes to higher education.

According to the U.S. Census Bureau's 2012 American Community Survey (ACS), there now is little differ-

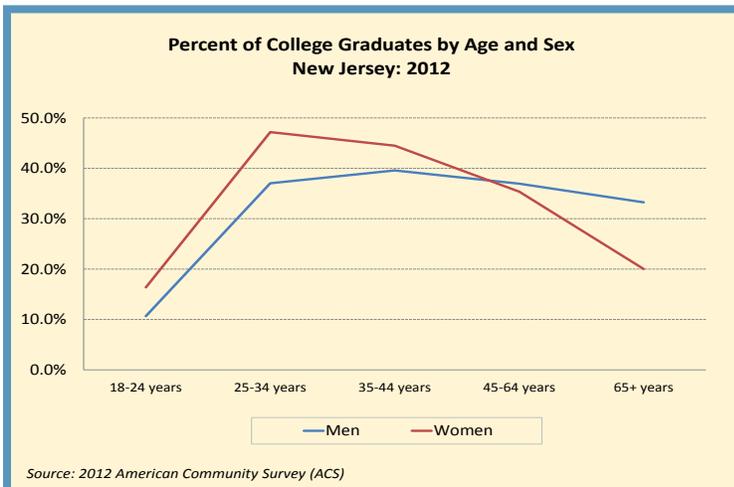
ence in the percentages of all New Jersey men and women 18 years and over who have a Bachelor's degree (33.6%). However, in the younger age groups, the proportions of women with a Bachelor's degree are higher than for men in those same age groups. The biggest difference was among the 25-34 year olds. In that age group, 47.2 percent of women were college-educated compared with 37.0 percent of men.

A recent nationwide study also found an increasing number of married women have achieved higher educational levels than their spouses, while the trend has long been for a husband to have more education than his wife.¹ The study also indicated that "The trend toward wives being more educated than their husbands is even more prevalent among newlyweds, partly because younger women have surpassed men in higher education in the past two decades."

Among the total population 25 years and over in New Jersey, a slightly higher proportion of men are college graduates (36.8%) than women (35.7%), because

women did not outnumber men on college campuses until after the baby boomers completed their college education. Among younger age groups, the percentage of females 25-34 years old with a college degree was higher than that of their male counterparts in all counties except Cape

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May. The percentage ranged from 18.7 percent in Cumberland County to 61.2 percent and 64.0 percent in Bergen and Morris counties, respectively.

While female college students traditionally have been more likely to major in arts, humanities and education while more male students tended to study sciences, engineering and business, the gender lines for fields of study have been blurring in more recent years. The 2012 ACS data show that although 35.5 percent of New Jersey's older female college graduates (65 and over) had education degrees, that percentage was substantially lower among younger women with college degrees: 17.2 percent and 12.3 percent in the 40-64 and 25-39 age groups, respectively. Meanwhile, females with science and engineering degrees have risen significantly from 20.8 percent in the 65 and over age group to 28.1 percent and 33.2 percent in the 40-64 and 25-39 age groups. On the other hand, male college graduates with arts and humanities degrees have crept up from 17.1 percent in the older group to 22.0 percent in the younger (25-39) group, close to that of their female counterpart's 23.9 percent.

Women's edge in college education may increase in the foreseeable future because more women are currently enrolled in colleges and universities than men according to the ACS. There were 333,100 female college students compared with 279,700 male college students in New Jersey as of 2012. The female-to-male ratio among undergraduate students was 115 to 100. The ratio elevated further to 140 to 100 among graduate/professional school enrollees.

Women Actively Participated in the Labor Force

During the past two decades, the size of New Jersey's workforce (persons age 16 and over) would have declined without the influx of women workers as male participation in the labor force was down. Owing to the rising educational

attainment of women, lower fertility rates, more available child care services, better healthcare systems and other factors, women have significantly enhanced their employability and increased their labor force participation nationally from 37.7 percent in 1960 to 51.6 percent in 1980, peaking (60.2%) in 2000 before stabilizing in recent years. In New Jersey, the labor force participation rate among women is hovering around 58 percent during recent years while men's participation declined gradually from near 75 percent in 1990 to around 70 percent so far in this decade.²

Nationally, the unemployment rate for women (9.1%) was lower than for men (9.6%), according to the 2012 ACS. However, the unemployment rate in New Jersey was slightly higher for women (10.1%) than it was for men (10.0%). By county the unemployment rates for females ranged from 6.8 percent in Somerset County to 15.5 percent in Essex County in 2012. In comparison, the unemployment rates for men varied more widely from a low of 5.6 percent in Morris County to a high of 16.3 percent in Atlantic County.

Women are still less likely to work full-time and year-round than men. In New Jersey, 56.7 percent of females in the labor force were full-time, year-round workers in 2012, compared with 69.1 percent of males. More than four-in-five of New Jersey's male full-time, year-round workers were either "private for-profit wage and salary workers" (78.1%) or self-employed (5.9%). In comparison, 70.9 percent of females were full-time, year-round workers and 2.2 percent were self-employed. Additionally, a substantially higher proportion of women worked for non-profit organizations (9.8%) and state and local governments

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(14.8%) than their male counterparts (4.6% and 9.7%, respectively).

Parenthood did not deter most women's participation in the labor force. In New Jersey, 74.4 percent of women 20-64 years old with children under age 18, were in the labor force as of 2012. The percentage was just 65.4 percent for those with children under age 6 and with other children 6-17 years old. Labor force participation rose to 78.1 percent when all of a family's children were over the age of six. The county data shows the percentage of women age 20-64 with children under 18 who were in the labor force ranged from 68.8 percent in Bergen County to 79.9 percent in Cumberland County.

Gender Diversity in Occupations

Although the changes are not dramatic, there have been shifts in male and female employment in some occupations that traditionally have been filled mostly by either male or female

workers. So, while more women still are employed in clerical, service, and health-related occupations than men and men continue to dominate employment in craft, operator, and laborer jobs, the male-female ratios are converging gradually in many occupations.

From 2000 to 2012, although male workers still hold a majority of these jobs, New Jersey's female workers increased their shares in management, business and finance occupations (from 40% to 41%), legal occupations (from 43.3% to 47.3%), life, physical, and social science occupations (from 42.5% to 50%), building and grounds cleaning and maintenance occupations (from 34.5% to 37.0%) and sales occupations (from 46.0% to 47.6%). Women fill only a small number of jobs in construction, extraction, and maintenance occupations although that figure has also inched up slightly to 3.1 percent in 2012, up from 2.9 percent in 2000.

Meanwhile, the concentration of women has declined in some traditionally female-dominated occupations.

Among the changes are healthcare support occupations (from 88.3% to 84.4%), education and training occupations (from 76.0% to 75.6%), office and administrative support occupations (from 74.7% to 72.6%). In food preparation and serving occupations women no longer were the majority as of 2012 (48.1%, down from 51.8% in 2000).

However, the proportion of women employed in certain occupations has continued to rise, such as personal care and service occupations (from 75.1% to 76.8%), healthcare practitioners and technical occupations (from 72.5% to 74.2%), and community and social services occupations (from 63.1% to 67.1%).

Women Business Owners and Entrepreneurship

Women's business ownership and the revenues of those businesses

Women's Share in New Jersey's Workforce by Occupation: 2012

Occupational Group	2000	2012
Management	35.8%	36.8%
Business and financial operations	48.2%	48.8%
Computer and mathematical	29.1%	22.4%
Architecture and engineering	13.2%	14.0%
Life, physical, and social science	42.5%	50.0%
Community and social services	63.1%	67.1%
Legal	43.3%	47.3%
Education, training, and library	76.0%	75.6%
Healthcare practitioners and technical	72.5%	74.2%
Healthcare support	88.3%	84.4%
Protective service	17.7%	18.3%
Food preparation and serving related	51.8%	48.1%
Building and grounds cleaning and maintenance	34.5%	37.0%
Personal care and service	75.1%	76.8%
Sales and related	46.0%	47.6%
Office and administrative support	74.7%	72.6%
Construction, extraction, and maintenance	2.9%	3.1%
Production	34.2%	31.6%
Transportation and material moving	16.8%	18.9%

Source: 2012 American Community Survey

have surged in the past decade. According to the Survey of Business Owners³, in 1997, there were just 155,345 women-owned businesses operating in

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the Garden State. That figure increased by 19.0 percent to reach 185,197 businesses in 2002. By 2007, the number grew further to 213,418 — a gain of 15.2 percent. The receipts of women-owned businesses also grew 19 percent between 1997 and 2002. Over the next five years, receipts grew by an additional 15.6 percent to total \$411.2 billion in 2007. In comparison, the number of New Jersey businesses owned by men increased by a mere 3.3 percent between 2002 and 2007, with a 13.7 percent growth of receipts.

The growth of women-owned businesses was even more substantial nationally. The number of these businesses increased by 20.1 percent and receipts rose by 26.7 percent between 2002 and 2007 in the nation as a whole. Although New York (+18.6%) and Pennsylvania (+17.7%) had gained more women-owned businesses than New Jersey between 2002 and 2007, the change in employment levels at these businesses did not keep pace with the growth of businesses. The number of employees of women-owned businesses declined somewhat (-0.3%) in New York and grew tepidly (+3.1%) in Pennsylvania. In comparison, New Jersey's women-owned businesses had 256,399 employees in 2007 — a 5.5 percent increase from its 2002 level.

Men still own more businesses than women. In 2007, nearly three out of five (59.5%) New Jersey businesses were owned by men while 28.3 percent were owned by women. The rest (12.2%)

were equally male/female owned. However, women owned more Health Care and Social Assistance and Educational Services firms than men in New Jersey.

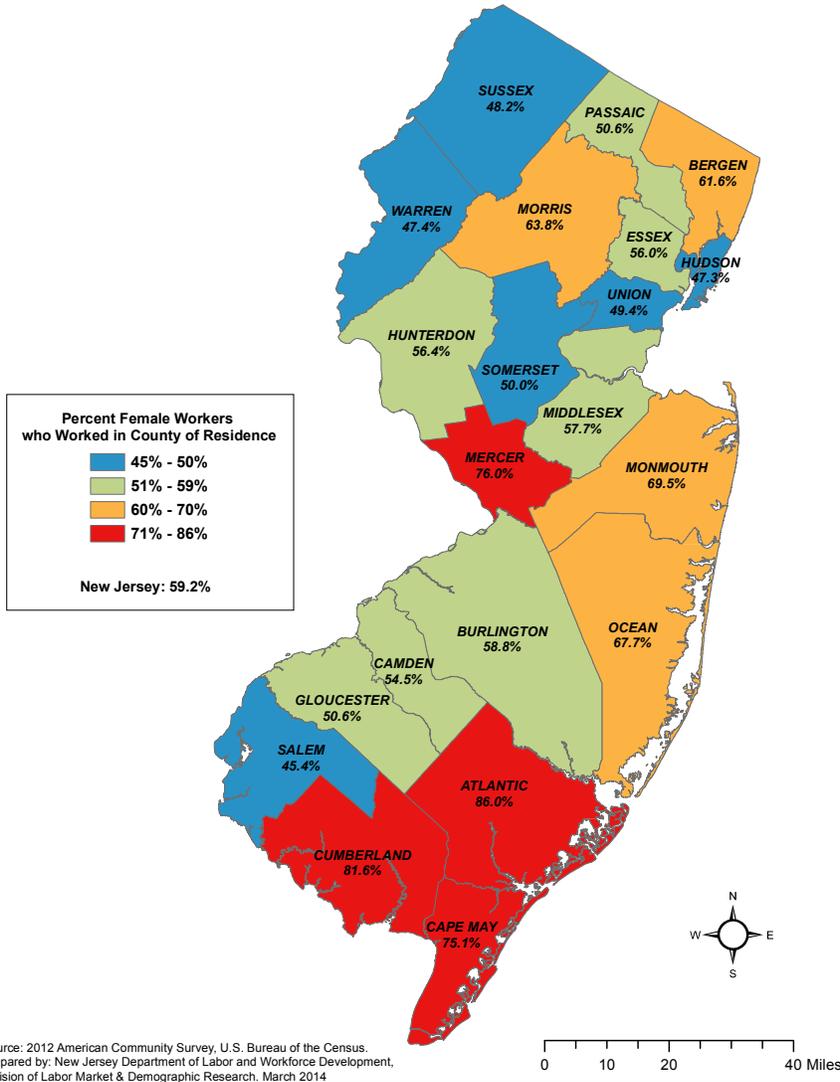
Professional, scientific, and technical services was the industry sector with the largest number of firms in New Jersey in 2007. It accounted for 17.7 percent of male-owned and 17.3 percent of women-owned businesses in 2007. Health care and social assistance ranked second for the number of women-owned businesses (14.8%) followed by the other services (12.8%), retail trade (10.9%) and real estate and rental and leasing (10.8%) sectors. The top three ranking industries for male-owned businesses were professional, scientific, and technical services (17.7%), construction (14.6%) and real estate and rental and leasing (10.5%).

Commuter Patterns

In New Jersey, 73.2 percent (or 1.42 million) female workers drove alone to work in 2012, compared with 70.9 percent of male workers. This state trend holds in all but five counties: Camden, Essex, Hudson, Passaic and Somerset. The highest percentages of women who drove alone to work were found in Sussex (87.0%), Gloucester (86.4%), Burlington (83.5%), Ocean (83.5%), and Hunterdon (83.4%) counties. Higher percentages of New Jersey's male workers commuted to work by way of public transportation (11.1%) or carpool (8.6%) than their female counterparts (10.0% and 8.0%, respectively).

On average, women had a shorter commuting time than men. The proportions of workers who had a daily journey to work of 30 minutes or more were 40.2 percent among females versus 50.0 percent among males. The percentages of female workers with commutes of 30 or more minutes ranged from 58.6 percent in Hudson County and 49.6 percent in Warren County to 20.3 percent in Cape May County. The mean travel time to work was 33.3 minutes and 27.8

Percent Female Workers who Worked in County of Residence



minutes for New Jersey men and women, respectively, according to the 2012 ACS. At the county level, the 33.8 minutes average travel time among Hudson County's female workers was the longest, while Cumberland County's 20.2 minutes was the shortest.

The lesser need for women to take a long journey to work via public transportation or carpooling is due, at least partly, to the fact that women tend to be employed closer to home. The 2012 ACS revealed that 59.2 percent of women work in the same county that they live in; among men, that figure is 49.4 percent. Atlantic County had the highest percentage of females who both work and reside in the county (86.0%), while Salem County's 45.2 percent was the lowest. Just 10.7 percent of New Jersey's female workers worked outside of the state compared with 16.0 percent of male workers. The percentages of women who worked outside of the state ranged from 0.8 percent in Atlantic County to 30.0 percent in Hudson County.

Footnotes:

¹ <http://www.pewresearch.org/fact-tank/2014/02/12/record-share-of-wives-are-more-educated-than-their-husbands/>

² New Jersey Labor Market Views, Labor force Participation in New Jersey http://lwd.dol.state.nj.us/labor/lpa/pub/lmv/LMV_26.pdf.

³ The Survey of Business Owners is conducted once in every five years by the US Bureau of the Census. The 2012 survey data will be available in 2015.

Data Availability

For more information regarding population and demographic data for New Jersey, contact New Jersey Department of Labor and Workforce Development, Division of Economic and Demographic Research. Telephone: (609) 292-0076, e-mail: sywu@dol.state.nj.us.

For information regarding NJ Labor Market Views please contact JoAnne Caramelo by phone at (609)292-2582 or by email at joanne.caramelo@dol.state.nj.us. To subscribe, email ori@dol.state.nj.us with Labor Market Views in the subject line.