Dear Friends,

We are delighted to bring you this first issue in the new series of *NJ WomenCount*, a distinctive publication that disseminates data on women in New Jersey to audiences of leaders and decisionmakers who are committed to expanding opportunities for women. *NJ WomenCount* is being reborn as a research partnership between Rutgers’ Institute for Women’s Leadership and the New Jersey State Department of Community Affairs, the Division on Women. We want to thank all of you who kept asking us when the new edition was coming out! You confirmed that caring New Jerseyans want and need current, reliable, and accessible information on women to help them plan and identify effective and equitable policy alternatives – whether in public or private settings.

This report presents significant challenges, along with much to ponder, interpret, and act upon. It is good to know, for example, that New Jersey now has record numbers of women in higher education, and also that women are now approaching men in earning professional degrees in many areas. Our increased racial and ethnic diversity is also a big plus, especially if we can continue to take advantage of our more diverse labor force in meeting needs that are both local and global.

Among our “vital statistics” — even within the past decade when *NJ WomenCount* began monitoring women’s status in New Jersey — are marked increases in the older population, more mothers in the labor force, larger numbers of (mostly female) single parents, and a shift upward in women’s and men’s marriage ages. What is more, despite relatively high salaries, the earning disparity between men and women remains. More women are likely to be poor because they are women, and women of color are more likely than white women to be unemployed. Not unrelated to all this is the fact that women’s roles in political leadership are low, with just 16% women in our state legislature and only 7% women at the federal level, which places us at number 43 among the fifty states.

These trends all have potential policy implications, ranging from a continuing need for childcare and flexible work policies to mentoring in the workplace, elder care and social policies geared to the needs of an aging population, and more. We also need to identify more creative ways to encourage women to pursue leadership roles at every level. The challenges out there, in short, are real. We are pleased to present *NJ WomenCount* as a resource to New Jersey women and men who are seeking reliable information to aid them in formulating and implementing positive change.

Mary S. Hartman
University Professor
Director,
Institute for Women’s Leadership

Linda B. Bowker
The New Jersey State Department of Community Affairs
Division on Women
Notable Statewide Trends

• The total population of New Jersey in 2000 was 8,414,350, an 8.9 percent increase from 7,730,188 in 1990.

• In 2000, females comprised 51.5 percent of New Jersey’s population, a slight decrease from 1990 when they were 51.7 percent.

• In 2000, women were 59.9 percent of New Jersey’s population aged 65 and over, down from 60.4 percent in 1990.

• Racial and ethnic diversity continues to increase in New Jersey. Between 1980 and 2000, the White population fell from 83.2 percent of the state’s population to 72.6 percent and the Black population grew from 12.6 percent to 13.6 percent. From 1990 to 2000, the Asian population rose from 3.5 percent of the state’s population to 5.7 percent while other races grew from 3.6 percent to 8.1 percent. Since 1980, the percentage of state residents of Hispanic origin grew from 6.7 percent to 13.3 percent.

• Between 1990 and 1998, the median age at first marriage for New Jersey women increased by 1.5 years to 27.3 years. The median age at first marriage for New Jersey men increased by 1.4 years to 28.8 years.

• Between 1990 and 1998, the marriage rate in New Jersey dropped from 7.6 to 5.9 per 1,000 inhabitants.

• New Jersey women are increasingly on their own. Women in New Jersey who are married with spouse absent, separated, divorced, or widowed grew from 22.4 percent to 22.7 percent of all women during the 1990s. The number of women in the state who have never married increased from 26.3 percent to 29.2 percent of all women over the same period.

• During the 1990s, the number of women living apart from their spouses in New Jersey grew from 25,000 to 43,000, a 72 percent rise, from 0.8 percent to 1.3 percent of all women.

• Over the last decade, the number of divorced women in New Jersey increased from 230,000 to 275,000, an increase of 19.6 percent, a shift from 7.2 percent to 8.1 percent of all women.

• Only one-quarter of households in New Jersey are made up of married couple families with children under age 18.

• Nearly one-third of all births in New Jersey in 1998 were to single mothers. From 1990 to 1998, the percentage of births to women who are not married increased from 24.4 percent to 28 percent of all live births in New Jersey.

• Between 1990 and 1998, the percentage of births to married women in New Jersey fell from 75.5 percent to 69.7 percent.

• Fewer New Jersey families have children at home. At the end of the 1990s, 52.9 percent of all families in New Jersey had no children less than 18 years of age.

• In New Jersey, a growing number of households are headed by single parents. Since 1990, female-headed households (no husband present) with children under 18 grew from 5.7 percent to 6.4 percent of all households. Male-headed households (no wife present) with children under age 18 grew from 1.3 percent to 1.7 percent of all households.

• In 1999, women comprised 46.4 percent of New Jersey’s labor force, an increase from 45.9 percent in 1990.

• In 1998, women were 70 percent of New Jersey’s part-time workforce. One-third of employed women in the state worked part-time.

• Nearly half of all New Jersey women aged 16 and over are in the labor force.

• Nearly 64 percent of New Jersey mothers with children under age six participate in the labor force, up from 51.4 percent at the beginning of the 1990s.

New Jersey versus the Nation

• New Jersey’s population is ninth largest in the country.

• New Jersey ranks seventh nationally in the number of Hispanics in its population.

• New Jersey is among the top ten states in terms of the number of residents aged 65 years and over.

• New Jersey ranks fifth nationally in the number of immigrants arriving during the 1990s. Over half of all immigrants to New Jersey came from two regions: Asia-Pacific and Latin America. From 1995 to 2025, U.S.


\[^2\] Please see text for individual citations.
Census Bureau estimates place New Jersey fourth nationally in terms of net gains from international immigration. Immigrants will come predominantly from the Asia-Pacific region, Latin America, and the Caribbean.

- New Jersey ranks eighth nationally in the number of displaced homemakers, with over half a million displaced homemakers between 30 and 66 years of age.
- New Jersey’s divorce rate of 3.1 per 1,000 is comparatively low, ranking forty-third in the nation.
- Of all unpaid child support cases in New Jersey, 60.7 percent received some payment in 1999, compared to 54.4 percent of national cases.
- In 1999, women were 46.4 percent of New Jersey’s labor force. In comparison, women made up 46.5 percent of the U.S. labor force.
- A higher proportion of women are in New Jersey’s labor force than in the nation’s labor force: 65.4 percent of African-American women, 58.4 percent of Hispanic women, and 60.6 percent of White women. The corresponding percentages for women across the U.S. are 63.5 percent, 55.9 percent, and 59.6 percent.
- In 1998, the ratio of women’s median hourly earnings to men’s median hourly earnings in New Jersey was 75. In contrast, the corresponding national ratio was 80.
- In 1998, thirty-one percent of New Jersey women employed full-time earned at or below the poverty level, slightly below the national average of 38.9 percent of all women.
- In 1998, New Jersey ranked thirteenth nationally in the number of women in managerial and professional occupations.
- In 1999, New Jersey ranked ninth nationally in the number of women-owned businesses.
- Ranking forty-three out of fifty, New Jersey lies near the bottom of national rankings for female representation in the state legislature.

**Positive Trends**

- Over the 1990s, the percentage of female-headed households (no husband present) in New Jersey living below the poverty level fell from 28.1 percent to 21.8 percent.
- Over the past decade, the number of New Jersey women with at least some college education increased by 35.4 percent (361,310 women).
- Women in New Jersey earn more than half of all high school diplomas, have higher enrollment rates than men in post-secondary education institutions, and earn nearly 60 percent of all post-secondary degrees and certificates.
- In 1999, women in New Jersey earned just under half of all first-professional degrees, approaching parity with men in these fields.

**Areas for Improvement**

- At the end of the 1990s, the median income of a female-headed household (no husband present) in New Jersey was $30,585 versus $70,126 for a married couple household.
- In 1999, New Jersey women earned less than one-quarter of all Engineering Bachelor’s degrees awarded in the state.
- In 1999, New Jersey women earned a decreasing percentage of degrees in many majors as the level advanced from Bachelor’s to Doctorate.
- Although New Jersey women’s wages are among the top in the nation for women, full-time female employees’ median hourly wages are 75 percent of full-time male employees’ median hourly wages.
- New Jersey women are 1.6 times more likely than New Jersey men to earn at or below the poverty level.
- In 1999, New Jersey women of color had the highest rates of unemployment: 9.9 percent for African-American women, 7 percent for Hispanic women, compared to 3.9 percent for White women.
- In 1999, women were 11.9 percent of the members of Boards of Directors in the 50 corporations with the largest number of employees in New Jersey. Women were 11 percent of the officers in these companies. Nationally, women held 11.1 percent of board seats in Fortune 500 companies in 1998 and were 11.9 percent of corporate officers.
- Women hold 15.8 percent of the seats in New Jersey’s state legislature.
- Women currently make up 23.5 percent of the New Jersey governor’s 17-member cabinet.
- Two women serve as county political party chairs, one from each of the two major political parties.
- New Jersey has one female House representative and no Senators in the U.S. Congress.
Population

New Jersey's population is growing steadily. At 51.5 percent, women continue to comprise more than half of the state's population.\(^1\) Between 1980 and 2000, the White population fell from 83.2 percent of the state's population to 72.6 percent and the Black population grew from 12.6 percent to 13.6 percent.\(^2\,\,3\) From 1990 to 2000, the Asian population rose from 3.5 percent of the state's population to 5.7 percent while other races grew from 3.6 percent to 8.1 percent.\(^4\,\,5\) Since 1980, the percentage of state residents of Hispanic origin grew from 6.7 percent to 13.3 percent.\(^6\,\,7\)

- The total population of New Jersey in 2000 was 8,414,350, an 8.9 percent increase from 7,730,188 in 1990.\(^8\) New Jersey's population is expected to increase by another 2.3 percent by 2008.\(^9\) The increase in New Jersey's population since 1990 is attributable to births and net international immigration outweighing losses due to deaths and net domestic out-migration,\(^10\) as well as increasing longevity.
- In 2000, New Jersey remained ninth in terms of national population rankings, the same as in 1990. The percentage of the national population that lives in New Jersey fell from 3.1 percent to 3 percent.\(^11\) In addition, it remains the most densely populated state with more than 1,100 people per square mile.\(^12\)
- In 2000, females comprised 51.5 percent of New Jersey's population, a slight decrease from 1990 when they were 51.7 percent of the population. In comparison, in 2000 males made up 48.5 percent of New Jersey's population, an increase from 1990 when they were 48.3 percent of the population.\(^13\) Nationally, women were 51.3 percent and 50.9 percent of the population in 2000 and 1990, respectively. Men were 49.9 and 49.1 percent of the nation's population in 2000 and 1990.\(^14\)
- Racial diversity continues to increase in New Jersey. In 2000, New Jersey's population was 72.6 percent White, 13.6 percent Black or African American, 5.7 percent Asian, and 8.1 percent Other races.\(^15\,\,16\) In contrast, New Jersey's population in 1990 was 79.3 percent White, 13.4 percent Black or

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\(^3\) USCB, Table 1. Population by Race and Hispanic or Latino Origin, for the United States, Regions, Divisions, and States, and for Puerto Rico: 2000.

\(^4\) USCB, Table 1. General Population Characteristics, 1990.

\(^5\) USCB, Table 1. Population by Race and Hispanic or Latino Origin, for the United States, Regions, Divisions, and States, and for Puerto Rico: 2000.

\(^6\) USCB, 1980 Census.

\(^7\) USCB, Table 1. Population by Race and Hispanic or Latino Origin, for the United States, Regions, Divisions, and States, and for Puerto Rico: 2000.

\(^8\) USCB, Table DP-1. Profile of General Demographic Characteristics for New Jersey: 2000.


\(^13\) USCB, Table DP-1. Profile of General Demographic Characteristics for New Jersey: 1990 and Table DP-1. Profile for General Demographic Characteristics of New Jersey: 2000.


\(^15\) Other races include individuals of the following racial backgrounds: Aleut, American Indian, Eskimo, Pacific Islander, other races, and persons of 2 or more races.

\(^16\) USCB, Table 1. Population by Race and Hispanic or Latino Origin, for the United States, Regions, Divisions, and States, and for Puerto Rico: 2000.
African American, 3.5 percent Asian, and 3.8 percent other.\textsuperscript{19} Persons of Hispanic ethnic origin may belong to any race and are included in these figures.

- New Jersey is also becoming more ethnically diverse. The percentage of the state’s population of Hispanic origin grew from 9.6 percent in 1990 to 13.3 percent in 2000.\textsuperscript{20} The latest Census Bureau figures indicate that New Jersey ranks seventh nationally in the number of Hispanics in its population (1,117,191 people) and thirteenth nationally in the percentage of its population of Hispanic ethnicity (13.3 percent).\textsuperscript{21}

- In 1998, over two-thirds of New Jersey’s population resided in the following counties: Bergen, Essex, Hudson, Passaic, Union, Hunterdon, Mercer, Middlesex, Monmouth, Morris, and Somerset.\textsuperscript{22}

### Age

The average age of New Jersey’s population continues to rise, as the growing number of residents aged 65 and over makes clear. In 1980, individuals aged 65 years and over made up 11.7 percent of New Jersey’s population; in 2000, they made up 13.2 percent of the state’s population. This growth trend will continue as Baby Boomers reach age 65 between 2010 and 2030 (Figure 1).\textsuperscript{23} The aging population implies a growing need for health, income, and other social policies geared to the needs of elderly residents. Single elderly women have less wealth than single elderly men and represent a disproportionate share of the elderly poor.

- In 2000, 24.8 percent of New Jersey’s population was below age 18 and 75.2 percent was aged 18 and over. Individuals aged 65 years and over comprised 13.2 percent of the state’s population, a percentage decrease from 13.4 percent but a numeric increase of 81,111 since 1990.\textsuperscript{24}

- In 2000, women were 59.9 percent of New Jersey’s population aged 65 and over. In 1990, women were 60.4 percent of this population.\textsuperscript{25} Nationally, women were 58.8 percent and 59.8 percent of the population aged 65 and over in 2000 and 1990, respectively.\textsuperscript{26}

![Figure 1: Projected Growth in Population Aged 65 Years and Over, New Jersey and United States](image-url)


\textsuperscript{19} USCB, 1990, General Population Characteristics, Table 1.
\textsuperscript{22} Hughes, James W., Joseph J. Seneca and Connie O. Hughes, 2000, “Anticipating Census 2000: New Jersey’s Emerging Demographic Profile,” Edward J. Bloustein School of Planning and Public Policy, Rutgers, The State University of New Jersey, Table 7, p. 12.
\textsuperscript{23} Baby Boomers are those individuals born between 1946 and 1964.
\textsuperscript{24} USCB, Table DP-1. Profile of General Demographic Characteristics for New Jersey: 1990 and Table DP-1. Profile of General Demographic Characteristics for New Jersey: 2000.
\textsuperscript{25} Ibid.
\textsuperscript{26} USCB, Table DP-1. Profile of General Demographic Characteristics for the United States: 1990 and Table DP-1. Profile of General Demographic Characteristics for the United States: 2000.
In 2000, the median age of New Jersey residents was 36.7 years, compared to 35.3 years for the nation.\textsuperscript{27} In 1999, the median age for New Jersey females was 38.2 years and 35.8 years for New Jersey males. In contrast, the median age for females across the U.S. was 36.6 years and for males 34.3 years.\textsuperscript{28,29}

In 1998, the life expectancy at birth for all Americans was 76.7 years. The life expectancy at birth for American women was 79.5 years, up from 78.3 years in 1990. The life expectancy at birth for American men was 73.8 years, up from 71.8 years in 1990. The gap between female and male life expectancy declined from 7.8 years in the mid-eighties to 5.7 years in 1998. The life expectancy at birth for White males was 74.5 years, White females 80 years, Black males 67.6 years, and Black females 74.8 years.\textsuperscript{30}

New Jersey ranks among the top ten states in terms of the number of residents aged 65 years and over.\textsuperscript{31} In 2000, New Jersey had 1,113,136 residents aged 65 years and over.\textsuperscript{32} U.S. Census Bureau forecasts place this number at 1,480,000 in 2020.\textsuperscript{33}

The percentage of elderly in the population is set to rise both in New Jersey and across the United States. From 1980 to 2020, the percentage of New Jersey’s population 65 years and over is projected to increase 72 percent or 620,000, from 11.7 percent of the population to 16.3 percent. For the entire U.S., the senior population is projected to rise 109 percent or nearly 28 million, from 11.3 percent of the population to 15.7 percent over the same period (Figure 1).\textsuperscript{34}

In 1998, the age-adjusted death rate for New Jersey women was 355.6 versus 546.8 for New Jersey men.\textsuperscript{35,36} In 1998, the age-adjusted death rate for American women was 372.5 versus 589.4 for American men.\textsuperscript{37}

In 1998, the five leading causes of female deaths in New Jersey were diseases of the heart (12,370 female deaths), malignant neoplasms (8,891 deaths), cerebrovascular diseases (2,469 deaths), chronic obstructive pulmonary diseases (1,454 deaths), and pneumonia and influenza (1,329 deaths). In 1998, the five leading causes of male deaths in New Jersey were diseases of the heart (10,673 male deaths), malignant neoplasms (8,800 deaths), cerebrovascular diseases (1,619 deaths), unintentional injuries (1,345 deaths), and chronic obstructive pulmonary diseases (1,244 deaths).\textsuperscript{38}

In 1998, individuals aged 65 and over represented 9.9 percent of the population living below the poverty line in New Jersey.\textsuperscript{39} Nationally, 12.1 percent of women 55 years and over live below the poverty level versus 7.7 percent of men in that same age category.\textsuperscript{40}

\textsuperscript{27} Ibid.
\textsuperscript{29} Census 2000 data for life expectancy by sex has not yet been released.
\textsuperscript{32} USCB, Table DP-1. General Demographic Profile Characteristics for New Jersey; 2000.
\textsuperscript{33} Ibid, Table 5-3.
\textsuperscript{34} The age-adjusted death rate for a given year provides the number of deaths per 100,000 population accounting for differences in the age distribution of different populations. For example, it uses a standardization procedure to account for the fact that Florida’s population is older than California’s. It is calculated by the New Jersey Center for Health Statistics per 100,000 sex-specific population using the 1940 standard.
\textsuperscript{36} National Center for Health Statistics, Health, United States, 2000, July 2000. The national age-adjusted death rates are calculated per 100,000 sex-specific population using the 1940 standard.
\textsuperscript{38} American Association of Retired Persons, 1999, “A Profile of Older Americans,” Figure 6, p. 8.
• In 1998, older American women received less income than older American men. Of American women aged 55 years and over, 14.1 percent received less than $5,000 in 1998. In contrast, only 4.4 percent of American men of the same age received below $5,000 for the year.

• Elderly women are financially worse off than elderly men for several reasons. First, women spend less time in the full-time labor force than men. Second, women’s labor force earnings are lower. Third, a smaller percentage of women participate in pension plans than men. Fourth, of those women who collect pensions, the amount they collect is half of what men collect.

• Single elderly women are financially worse off than their married counterparts who live with their spouses. Over half of single elderly women’s retirement income comes from social security payments in comparison with less than 38 percent of married couples. Furthermore, single elderly women may only draw a single Social Security benefit in contrast with married couples who may draw two. Wage earnings represent a mere 8.8 percent of single women’s retirement income versus 22.9 percent for married couples.

### Immigration

New Jersey experienced a large influx of immigrants during the 1990s. Many of these immigrants were attracted by labor shortages. This influx contributed to the state’s population growth and increased racial and ethnic diversity. Over three-quarters of immigrants to New Jersey settled in the state’s three major metropolitan areas. Slightly over half of U.S. immigrants (53.5 percent) are women. Nearly half of all foreign-born women living in the U.S. participate in the labor force.

• Immigrants represent a significant part of New Jersey’s population. New Jersey ranks fifth nationally in the number of its residents who are foreign born, the same as in 1990. The percentage of foreign-born residents grew from 12.5 percent in 1990 to over 15 percent in 1997. From 1995 to 2025, New Jersey is projected to rank fourth nationally in terms of net gains from international immigration. Immigrants will come predominantly from the Asia-Pacific region, Latin America, and the Caribbean.

• In 1998, 35,091 immigrants settled in New Jersey. Over half of all immigrants to New Jersey came from two regions: Asia-Pacific and Latin America. The top five countries of origin for legal immigrants to New Jersey (in descending order) were India, the Dominican Republic, Peru, Colombia, and the Philippines.

Maria Vizcarrondo-DeSoto, President and CEO, United Way of Essex and West Hudson – “New Jersey’s burgeoning immigrant population enriches our communities and challenges us to open doors for educational and professional advancement across the board.”

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41 These numbers refer to income defined by the U.S. Census Bureau as wages, salaries, net-income from self-employment and income other than earnings.
45 Ibid.
47 Ibid, Table 4, p. 10.
50 USINS, Immigration Fact Sheet, State and Metropolitan Area of Residence, 1996.
• Over three-quarters (77.8 percent) of all immigrants to New Jersey settled in one of the three major metropolitan areas: Newark Metro Area, Philadelphia, PA-NJ Metro Area, and Bergen-Passaic, NJ Metro Area.55

• In 1998, female immigrants represented more than half of all immigrants to the U.S. (53.5%) and outnumbered males in all age groups.56 Over three-quarters of all female immigrants were between the ages of 15 and 64 years. Five percent were 65 years of age and over.57

• Over half of all female immigrants aged 15 and over (55.9 percent) who arrived in the U.S. in the 1990s are married living with their spouses. A relatively small percentage of these female immigrants live separately from their spouses due to separation (3.0 percent), death (3.9 percent), or divorce (4.0 percent).58

• Nearly half of all foreign-born women (49.2 percent) living in the U.S. participate in the labor force in comparison with 65.9 percent of foreign-born men. Female immigrants’ 7.3 percent unemployment rate is slightly higher than the men’s rate of 6.1 percent.59

• Across the U.S., female immigrants are concentrated in different occupations than native-born American women (Table 1). Nearly one-third of women who are non-citizens work in service occupations in contrast with 16.6 percent of native-born women. Non-citizen women are also more likely to work in manufacturing and manual labor occupations.60

### Table 1: Percentage of Women Living in the U.S. Employed in Six Major Occupational Categories by Citizenship Status (U.S.)

<table>
<thead>
<tr>
<th>Occupational Category</th>
<th>Non-immigrants</th>
<th>Immigrants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Native-born</td>
<td>Naturalized Citizen</td>
</tr>
<tr>
<td>Managerial and professional specialty</td>
<td>32.8%</td>
<td>32.8%</td>
</tr>
<tr>
<td>Technical, sales and admin. Support</td>
<td>41.6%</td>
<td>32.4%</td>
</tr>
<tr>
<td>Service occupations</td>
<td>16.6%</td>
<td>21.8%</td>
</tr>
<tr>
<td>Precision production, craft and repair</td>
<td>2.0%</td>
<td>3.9%</td>
</tr>
<tr>
<td>Operators, fabricators, laborers</td>
<td>5.9%</td>
<td>8.7%</td>
</tr>
<tr>
<td>Farming, forestry, fishing</td>
<td>1.1%</td>
<td>0.4%</td>
</tr>
</tbody>
</table>


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### Marriage & Marital Status

New Jersey women continue to be increasingly on their own.61 Since the beginning of the 1990s, women in New Jersey who are married with spouse absent, separated, divorced, or widowed increased from 22.4 percent to 22.7 percent of all women.62 In spite of this growth, New Jersey’s divorce rate of 3.1 per 1,000 ranks among the lowest in the

55 USINS, INS Annual Report: Legal Immigration FY 1998, July 1999, Table 3. The USINS provides data by selected metropolitan area of intended residence based on U.S. Census Bureau metropolitan statistical areas, which in some cases, like Philadelphia, cross state borders.

56 USINS, Office of Policy and Planning, Statistics Branch, Annual Report, No.2, July 1999, Legal Immigration, Fiscal Year 1998, Table 4, p. 10. (State-level data is not available.)

57 Ibid. (State-level data is not available.)

58 CPS, March 2000, Ethnic and Hispanic Statistics Branch, Population Division, P20-534, Table 2.2: Marital Status of the Foreign Born by Sex and Year of Entry: March 2000, January 3, 2001. (State-level data is not available.)


60 CPS, March 2000, Ethnic and Hispanic Statistics Branch, Population Division, P20-534, Table 1.8: Occupation of Employed Workers by Sex and Citizenship Status: March 2000, January 3, 2001. (State-level data is not available.)


62 New Jersey State Data Center (NJSDC), 2000 Annual Demographic Profile, Tables 4 and 5. The NJSDC provides data as the average value over two years because the original data (from the U.S. Department of Commerce, Bureau of the Census, Current Population Survey, March Supplements) is based on a national sample for nationwide analysis. For this reason, annual state estimates are less reliable. By creating two-year averages, state estimates incorporate more data and become more reliable.
Over the same period, women in New Jersey who have never married increased from 26.3 to 29.2 percent of all women. New Jersey ranks eighth nationally in displaced homemakers, with over half a million displaced homemakers between 30 and 66 years of age. These issues raise serious concerns about the well-being of women and their dependents across the state.

- At the end of the 1990s, never-married women in New Jersey numbered nearly one million or 29.2 percent of women over the age of 15. This represents an increase from 26.3 percent at the beginning of the decade (Table 2). A higher percentage of women in New Jersey have never married compared to the national average for women (25.1 percent).

- The median age at first marriage continues to rise for both women and men in New Jersey. In 1998, the median age at first marriage for women was 27.3 years old and for men was 28.8 years old. In contrast, the median age at first marriage for women was 25.8 years and for men was 27.4 years in 1990. This trend may reflect individual preferences to remain single and pursue careers before marrying.

- In New Jersey, a smaller proportion of newlywed women than newlywed men were previously divorced. In 1998, 23.7 percent of brides were previously divorced versus 24.7 percent of grooms in New Jersey. In 1990, divorced women made up 22.8 percent of brides and divorced men 23.9 percent of grooms in New Jersey.

- The annual number of marriages in New Jersey fell from 58,747 in 1990 to 47,812 in 1998. The decline in the state’s marriage rate from 7.6 to 5.9 per 1,000 inhabitants over the same time period mirrors this trend.

- At the end of the 1990s, 1,629,000 married women lived with their spouses in New Jersey, a decrease from 1,641,000 at the beginning of the decade, a shift from 51.4 to 48.1 percent of all women (Table 2). The number of married women (spouse present) across the U.S. also declined from 53,242,000 to 56,179,000, a shift from 53.1 percent to 51 percent of all women.

- During the 1990s, the number of women living apart from their spouses in New Jersey and across the U.S. grew significantly. In New Jersey, this number grew from 25,000 to

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### Table 2: Marital Status of New Jersey Women (15 Years of Age and Older)

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Married Spouse Present</td>
<td>1,641,000</td>
<td>1,629,000</td>
<td>-0.73%</td>
</tr>
<tr>
<td>Married Spouse Absent</td>
<td>25,000</td>
<td>43,000</td>
<td>+72%</td>
</tr>
<tr>
<td>Widowed</td>
<td>365,000</td>
<td>370,000</td>
<td>+1.4%</td>
</tr>
<tr>
<td>Divorced</td>
<td>230,000</td>
<td>275,000</td>
<td>+19.6%</td>
</tr>
<tr>
<td>Separated</td>
<td>94,000</td>
<td>79,000</td>
<td>-16%</td>
</tr>
<tr>
<td>Never Married</td>
<td>838,000</td>
<td>990,000</td>
<td>+18.1%</td>
</tr>
</tbody>
</table>

Source: NJSDC, 2000 Annual Demographic Profile, Table 5.

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64 NJSDC, 2000 Annual Demographic Profile, Table 4.
65 A displaced homemaker is a person who has spent a substantial number of years outside of the labor force providing unpaid care to family members and subsequently loses financial support due to separation, divorce, death or the disability of a spouse (New Jersey Public Law 125, 1979). The majority of displaced homemakers are women. (New Jersey Department of Community Affairs, Division on Women, Displaced Homemakers Network of New Jersey, Inc.)
66 New Jersey Department of Community Affairs (NJDCA), Division on Women, Displaced Homemakers Network of New Jersey, Inc., 1999 Displaced Homemaker Fact Sheet.
67 NJSDC, 2000 Annual Demographic Profile, Table 5.
68 NJDHSS, Center for Health Statistics, New Jersey Health Statistics 1998, Table MD2.
69 A 2000 survey by the National Marriage Project at Rutgers University, entitled “Sex Without Strings, Relationships Without Rings,” examined the opinions of adults in their twenties without college educations living in five major metropolitan areas across the U.S. (including northern New Jersey) on marriage. The study reported the following major findings: participants preferred to pursue financial independence before marriage, to cohabit prior to or instead of marriage, cited divorce as a major reason to hold off on marriage, desired a “soul mate” but feared the challenges of marriage, and believed that marriage education may help avoid unsatisfactory marriages and divorce. (“Sex Without Strings, Relationships Without Rings,” essay from The State of Our Unions 2000: The Social Health of Marriage in America, The National Marriage Project, Rutgers, The State University of New Jersey, 2000.)
70 NJDHSS, New Jersey Health Statistics 1998, Table MD5.
71 Ibid, Table MD1.
72 NJSDC, 2000 Annual Demographic Profile, Table 4. (The NJSDC provides data as the average value over two years because the original data (from the U.S. Department of Commerce, Bureau of the Census, Current Population Survey, March Supplements) is based on a national sample for nationwide analysis. For this reason, annual state estimates are less reliable. By creating two-year averages, state estimates incorporate more data and become more reliable.)
43,000 over the decade, a 72 percent rise, from 0.8 percent to 1.3 percent of all women (Table 2). Across the U.S., this number grew from 759,000 to 1,293,000, a 70.4 percent rise, from 0.8 to 1.2 percent of all women. Possible reasons for living apart include employment (civilian and military), institutionalization, or residence in a group living facility (e.g., long-term care).73

• Over the past decade, the number of separated women in New Jersey fell from 94,000 to 79,000, a 16 percent decline, from 2.9 percent to 2.3 percent of all women (Table 2). In contrast, the number of separated women across the U.S. declined from 2,854,000 to 2,792,000, only a 2.2 percent decline, a shift from 2.8 percent to 2.5 percent of all women.74

• Divorce continues its dramatic increase statewide and nationally. Over the last decade, the number of divorced women in New Jersey increased from 230,000 to 275,000, an increase of 19.6 percent, a shift from 7.2 percent to 8.1 percent of all women (Table 2). Nationally, the number of divorced women rose from 9,005,000 to 11,236,000, a rise of 24.8 percent, from 9.2 to 10.2 percent of all women.75 Divorce plays a significant role in the deterioration of women's economic well-being. One study estimates that it leads to a 27 percent drop in a woman's standard of living versus a 10 percent drop in a man's standard of living.76

• In 1998, New Jersey's divorce rate of 3.1 divorces per 1,000 people ranked forty-third in the nation. Nationally, the divorce rate was 4.2 divorces per 1,000 people.77

• New Jersey ranks eighth in the nation in the number of displaced homemakers, with over half a million displaced homemakers between 30 and 66 years of age. On average, the displaced homemaker has 2.5 dependents. Sixty percent of displaced homemakers live below the poverty line.78

• Over the 1990s, the number of widowed women in New Jersey rose from 365,000 to 370,000, an increase of 1.4 percent. As a percentage of all women in the state, however, widows fell from 11.4 percent to 10.9 percent. Nationally, the number of widows fell from 11,383,000 to 11,003,000, a decrease of 3.3 percent, from 11.4 percent to 10 percent of all women. In contrast, the number of widowed men in New Jersey grew from 90,000 to 109,000, an increase of 21.1 percent, from 3.1 percent to 3.6 percent of all men.79

Families and Households

Over the 1990s, the composition of New Jersey households shifted away from the traditional married couple family unit. The increase in the number of nonfamily households,80 the declining birthrate, and the decreasing number of families with children at home is partly attributable to the aging of the population. Female-headed (no husband present) families with children under age 18 increased from 5.7 percent to 6.4 percent of all households (Table 3). Male-headed (no wife present) families with children under age 18 increased from 1.3 percent to 1.7 percent of all households (Table 3). Married couple families with children under age 18 held steady at 25.3 percent of all households (Table 3).81 One positive trend that stands out over the past decade is the decrease in female-headed households (no husband present) living below poverty level.82

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73 Ibid, Table 5.
74 Ibid, Table 5.
75 Ibid, Table 4.
78 NJDCA, Division on Women, Displaced Homemakers Network of New Jersey, Inc., 1999 Displaced Homemaker Fact Sheet. (Figures are based on 1990 U.S. Census data.) (Please see footnote 62 for the definition of a displaced homemaker.)
79NJSDC, 2000 Annual Demographic Profile, Table 5.
80 The U.S. Census Bureau defines a nonfamily household as a single person living alone or with one or more nonrelatives in a housing unit. (U.S. Census Bureau, Current Population Survey 1999: Annual Demographic File (ICPSR 2825), First ICPSR Release, October 1999, Glossary, p. 9-8.)
82 NJSDC, 2000 Annual Demographic Profile, Table S6.
In 2000, New Jersey had 3,064,645 households, an increase of 9.7 percent since 1990.83

In 2000, 70.3 percent of all New Jersey households (2,154,539) were family households.84 The remaining 29.7 percent (910,106) were nonfamily households.85 Since 1990, nonfamily households increased more rapidly than family households: 17.7 percent (136,741 additional households) versus 6.6 percent (133,193 additional households).86,87

Over the 1990s, the average number of persons per New Jersey household declined from 2.7 to 2.68.88

Between 1990 and 2000, New Jersey households shifted away from the traditional married couple family unit. Over this period, female-headed households (no husband present) increased from 12.1 percent to 12.6 percent of all households, male-headed households (no wife present) rose from 3.7 percent to 4.2 percent of all households, and married couple households fell from 56.5 percent to 53.5 percent of all households in the state.89 A similar shift took place at the national level. Over the same time period, female-headed households (no husband present) rose from 11.6 percent to 12.2 percent of all households, male-headed households (no wife present) grew from 3.4 percent to 4.2 percent of all households, and married couple households fell from 55.1 to 51.7 percent of all households in the US.90

In New Jersey, while married couple households with children under age 18 held steady at 25.3 percent of all households since 1990, the number of single parent-headed households grew more dramatically. Female-headed households (no husband present) with children under 18 grew from 5.7 percent to 6.4 percent of all households and male-headed households (no wife present) with children under age 18 grew from 1.3 percent to 1.7 percent of all households.91 The corresponding shifts for households across the U.S. with children under age 18 were: married couples from

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**Table 3: Types of Household in New Jersey**

<table>
<thead>
<tr>
<th>Type of Household</th>
<th>1990</th>
<th>2000</th>
<th>Percentage Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Households</td>
<td>2,794,711</td>
<td>3,064,645</td>
<td>+9.7%</td>
</tr>
<tr>
<td>Family Households</td>
<td>2,021,346</td>
<td>2,154,539</td>
<td>+6.6%</td>
</tr>
<tr>
<td>Family Households w/children under 18</td>
<td>902,588</td>
<td>1,025,556</td>
<td>+13.6%</td>
</tr>
<tr>
<td>Married Couple</td>
<td>1,578,702</td>
<td>1,638,322</td>
<td>+3.8%</td>
</tr>
<tr>
<td>Married Couple w/children under 18</td>
<td>707,773</td>
<td>776,205</td>
<td>+9.7%</td>
</tr>
<tr>
<td>Female-Headed (no husband present)</td>
<td>338,455</td>
<td>387,012</td>
<td>+14.3%</td>
</tr>
<tr>
<td>Female-Headed (no husband present) w/children under 18</td>
<td>159,877</td>
<td>196,809</td>
<td>+23.1%</td>
</tr>
<tr>
<td>Male-Headed (no wife present)</td>
<td>104,189</td>
<td>129,205</td>
<td>+24.0%</td>
</tr>
<tr>
<td>Male-Headed (no wife present) w/children under 18</td>
<td>34,938</td>
<td>52,542</td>
<td>+50.4%</td>
</tr>
<tr>
<td>Nonfamily Households</td>
<td>773,365</td>
<td>910,106</td>
<td>+17.7%</td>
</tr>
</tbody>
</table>

25.6 percent to 23.5 percent, female-headed households from 6.6 percent to 7.2 percent, and male-headed households from 1.5 percent to 2.1 percent.92

• Between 1990 and 2000, the average number of persons per family in New Jersey held steady at 3.21.93 In contrast, the average number of persons per family in the United States fell from 3.16 to 3.14 between the same years.94

• The median family income of a female-headed household (no husband present) in New Jersey at the end of the 1990s was $30,583. In contrast, the median family income of a married couple household in New Jersey was $70,126.95

• At the end of the 1990s, 21.8 percent of female-headed households (no husband present) in New Jersey lived below the poverty level versus 28.1 percent at the beginning of the decade. Over the same period, the percentage of married couple families in New Jersey living below the poverty line decreased from 3.1 percent to 2.7 percent.96

• In 1998, the number of births in New Jersey increased for the first time since 1990. From 1990-1997, the number of births in the state declined. In 1998, New Jersey had 113,850 live births. However, New Jersey’s birth rate continued its decline since 1991.97 The 1998 birth rate in the state was 14.0 versus 14.6 for the nation as a whole.98

• Between 1990 and 1998, the percentage of births to married women in New Jersey fell from 75.5 percent to 69.7 percent. Over the same period, the percentage of births to not married women in New Jersey rose from 24.4 percent to 28 percent. (The marital status of the remaining mothers was not known.)99

• In 1998, the general fertility rate in New Jersey was 63.9 versus 67.3 in 1990.100 In 1998, the general fertility rate for White (non-Hispanic) women was 55.6, for Asian/Pacific Islander (non-Hispanic) was 63.9, for Black (non-Hispanic) women was 71.4, and for Hispanic women was 79.7.101

• Fewer New Jersey families have children at home. At the end of the 1990s, 52.9 percent of all families in New Jersey had no children under 18 years, 18.3 percent had one child under 18 years, 19.1 percent had two children under 18 years, 7.7 percent had three children under 18 years, and 1.9 percent had four or more children under 18 years.102

• In fiscal year 1999, the national Office of Child Support Enforcement reported that 61.6 percent of total child support due in New Jersey was collected and distributed versus 53.1 percent of support due across the U.S.103 Of all child support cases in arrears in New Jersey, 60.7 percent received some payment in 1999. For the entire U.S. in 1999, 54.4 percent of all cases in arrears received some payment.104

Robin Vogel, President, The Displaced Homemakers Network of New Jersey, Inc. –
“Women of all ages still earn significantly less than men and are hardest hit after the loss of a spouse, particularly when children are involved. The challenge for policymakers is to take note of this fact and respond accordingly.”

95 NJSDC, 2000 Annual Demographic Profile, Table 11.
96 Ibid, Table S6.
97 The birth rate is computed by the New Jersey Center for Health Statistics as the number of births per 1,000 population.
99 Ibid.
100 The general fertility rate is the number of resident live births per 1,000 females between the ages of 15 and 44 years of age.
102 NJSDC, 2000 Annual Demographic Profile, Table S2.
104 Ibid, Table 13.
• In 1998, 81,454 cases of domestic violence were reported to police in New Jersey, a one percent decline from 1997. Of these, 41 percent (33,004) involved injury. Children witnessed or were involved in 36 percent of domestic violence cases.\textsuperscript{105}

• In 1999, the state Division on Women's Rape Care Program provided services to 2,803 new victims, a 29 percent increase from 1998.\textsuperscript{106} In comparison, only half this number of rapes (1,412) was reported to police in New Jersey in 1999, a 13 percent decrease in reported rapes from 1998.\textsuperscript{107, 108}

**Education**

Women in New Jersey are attaining higher levels of education. Females represent just under half of all elementary and secondary students; they earn 50.2 percent of all high school diplomas.\textsuperscript{110} More female students plan to attend college after high school than male students.\textsuperscript{111} Over the past decade, the number of New Jersey women with at least some college education increased by 35.4 percent (361,310 women).\textsuperscript{112} Women represent over 56 percent of all students enrolled in higher education programs in New Jersey and currently earn 58 percent of all post-secondary degrees and certificates.\textsuperscript{113, 114} Although women in New Jersey are fast approaching parity with men in professional degrees earned, they continue to lag behind men in many fields at the doctoral level.\textsuperscript{115} Furthermore, women's median hourly wages in New Jersey and across the country trail those of men with the same amount of education.\textsuperscript{116}

• For the 1998-99 school year, girls made up nearly half (48.5 percent) of all elementary and secondary students in New Jersey.\textsuperscript{117}

• Women were 50.2 percent of all 1999 high school graduates in New Jersey.\textsuperscript{118}

• In 1999, school dropouts in New Jersey were 58.2 percent men and 41.8 percent women.\textsuperscript{119} Of all girls across the nation, Hispanic girls have the highest high school dropout rate (26 percent), followed by Black girls (13 percent), and White girls (6.9 percent). The corresponding dropout rates for boys nationally are: 31 percent of Hispanic boys, 12.1 percent of Black boys, and 7.7 percent of White boys.\textsuperscript{120}

• In 1999, 58.1 percent of female graduates in New Jersey planned to attend a 4-year college versus 50.4 percent of male graduates.\textsuperscript{121}

\textsuperscript{105} State of New Jersey, Division of State Police, Uniform Crime Reporting Unit, 16th annual Domestic Violence Offense Report.

\textsuperscript{106} State of New Jersey, Division of Community Affairs, Division on Women, 1998 and 1999 Rape Care Program Statewide Totals.


\textsuperscript{108} The Division on Women's rape counts exceed those of the police because the Rape Care Program's numbers may include rapes that occurred in 1999 but were unreported to police and rapes that occurred in earlier years for which the victim is first making contact for assistance.

\textsuperscript{109} Please see footnote 80 for definition.

\textsuperscript{110} New Jersey State Department of Education (NJDE), Vital Education Statistics 1999-2000, PTM# 1400.81, p. 2 and 7.

\textsuperscript{111} NJDE, 1998-1999 Graduates Post-Graduation Plans (2- or 4-year colleges).


\textsuperscript{113} New Jersey Commission on Higher Education (NJCHE), Total Enrollment (Undergraduate + Post-Baccalaureate) in N.J. Colleges, By Sex, Fall 1994 and Fall 1999.

\textsuperscript{114} NJCHE, Degrees and Awards Conferred by Degree Level, Gender and CIP Major Category, IPEDS Form # 21, FY 1999 Completions (Non SURE Colleges); FY 1999 SURE Files on Degrees (SURE Colleges).

\textsuperscript{115} NJCHE, Degrees and Awards Conferred by Degree Level, Gender and CIP Major Category, IPEDS Form #21, FY 1999 Completions (Non SURE Colleges); FY 1999 SURE Files on Degrees (SURE Colleges).

\textsuperscript{116} Rutgers Databank on Working Women, Center for Women and Work (CWW), Rutgers, The State University of New Jersey, Table 3, Effect of Gender and Education on Median Hourly Wages in NJ and the U.S. for Full-Time Employees, www.cww.rutgers.edu.

\textsuperscript{117} NJDE, Vital Education Statistics 1999-2000, PTM# 1400.81, p. 2 and 7.

\textsuperscript{118} NJDE, 1998-1999 Enrollment Statistics.

\textsuperscript{119} Ibid.


\textsuperscript{121} NJDE, 1998-1999 Graduates Post-Graduation Plans (2- or 4-year colleges).
• Over the 1990s, the average educational attainment of New Jersey women increased. The number of New Jersey women aged 25 and over with at least some college education increased by 35.4 percent (361,310 women). The number of New Jersey women with a high school diploma or less fell by 10.4 percent (168,410).122

• Women outnumber men on the campuses of undergraduate and post-baccalaureate institutions in New Jersey. From 1994 to 1999, the number of women enrolled in institutions of higher education in New Jersey grew slightly, from 56.3 percent to 56.4 percent of total enrollments.123

• In 1999, women in New Jersey earned 58 percent of all college degrees. Women earned 61.2 percent of all Subbaccalaureate certificates, 62.4 percent of all Associate degrees, 58.3 percent of all Bachelor's degrees, 55.4 percent of all Master's degrees, 37.6 percent of all Doctorate degrees, and 44.6 percent of all first-professional degrees.124

• At the Bachelor's level in 1999, New Jersey women students predominated in the following fields: Health Sciences (women earned 85.1 percent or 1,129 degrees), Psychology (women earned 78.4 percent or 1,738 degrees), Education (77.4 percent or 1,664 degrees), English Language and Literature (73 percent or 1,027 degrees), and Life Sciences (60.2 percent or 1,790 degrees).125, 126 In 1999, male students in New Jersey predominated in the following fields at the Bachelor's level: Theology (100 percent or 131 degrees), Engineering (79.0 percent or 946 degrees), Architecture (75.2 percent or 109 degrees), Interdisciplinary Studies (e.g., Biological and Physical Sciences, Peace and Conflict Studies, Systems Science and Theory, Mathematics and Computer Science, Biopsychology, etc.) (72.5 percent or 235 degrees), and Computer Science (70.1 percent or 626 degrees).127

• In 1999, women earned a decreasing percentage of degrees in many majors as the level advanced from Bachelor's to Doctorate. In Business/Management, women in New Jersey earned 52.9 percent of Bachelor's degrees, 40.4 percent of Master's degrees, and 37.5 percent of Doctorate degrees. In Education, New Jersey women earned 77.4 percent of Bachelor's degrees, 76.8 percent of Master's degrees, and 61.9 percent of Doctorate degrees. In Physical Science, New Jersey women earned 39.1 percent of Bachelor's degrees, 35 percent of Master's degrees, and 20.2 percent of Doctorate degrees. In Psychology, New Jersey women earned 78.4 percent of Bachelor's degrees, 75.1 percent of Master's degrees, and 70.3 percent of Doctorate degrees.128

Table 4: Effect of Gender and Education on Median Hourly Wages for Full-Time Employees, 1998

<table>
<thead>
<tr>
<th>Education</th>
<th>New Jersey Women</th>
<th>New Jersey Men</th>
<th>United States Women</th>
<th>United States Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>No HS Diploma</td>
<td>$6.00</td>
<td>$8.05</td>
<td>$6.00</td>
<td>$7.50</td>
</tr>
<tr>
<td>HS Graduate</td>
<td>$9.72</td>
<td>$13.00</td>
<td>$8.61</td>
<td>$11.25</td>
</tr>
<tr>
<td>1-3 Years College</td>
<td>$10.98</td>
<td>$14.79</td>
<td>$10.00</td>
<td>$12.50</td>
</tr>
<tr>
<td>College Graduate</td>
<td>$18.26</td>
<td>$23.80</td>
<td>$15.93</td>
<td>$20.00</td>
</tr>
</tbody>
</table>


123 NJCHE, Total Enrollment (Undergraduate + Post-Baccalaureate) in N.J. Colleges, By Sex, Fall 1994 and Fall 1999.
124 NJCHE, Degrees and Awards Conferred by Degree Level, Gender and CIP Major Category, IPEDS Form #21, FY 1999 Completions (Non SURE Colleges); FY 1999 SURE Files on Degrees (SURE Colleges).
125 Ibid.
126 At the Bachelor’s level, New Jersey women earned high percentages, but low numbers of degrees in the following majors: 100 percent (4 degrees) of all Marketing degrees, 89.3 percent (158 degrees) of all Home Economics degrees, and 80 percent (4 degrees) of all Agribusiness degrees.
127 NJCHE, Degrees and Awards Conferred by Degree Level, Gender and CIP Major Category, IPEDS Form #21, FY 1999 Completions (Non SURE Colleges); FY 1999 SURE Files on Degrees (SURE Colleges).
128 Ibid. (All figures are for 1999.)
• In 1999, women in New Jersey earned just under half of all first-professional degrees but approach parity with men in these fields. Women earned 45.5 percent of law degrees, 38.6 percent of theology degrees, and 45.7 percent of health sciences degrees (which include medical, dental, pharmacy, and veterinary degrees beyond the bachelor's level). The nature of these professions may change as women become the majority of recipients of professional degrees.

• Over the 1990s, the number of women in New Jersey earning Bachelor’s degrees in Computer Science, Biological and Life Sciences, Mathematics, Physical Sciences, and Health Sciences, increased. In 1999, New Jersey women earned 60.2 percent of Bachelor’s degrees in Biological and Life Sciences and 58.9 percent of Bachelor’s degrees in Mathematics. However, for the past decade, New Jersey women earned less than one-third of Bachelor’s degrees in such technical fields as Computer Science (29.9 percent) and Engineering (21.0 percent). Nationally, 16 percent of qualified women choose a scientific major versus 50 percent of qualified men.

• Women employed full-time in New Jersey and across the U.S. earn lower hourly wages than their male counterparts with the same amount of education. In some cases, women earn less than their male counterparts who possess less education. For example, both in New Jersey and across the U.S., a woman with 1-3 years of college earns over a dollar less than a man with a high school diploma (Table 4).

Work

Nearly 2 million strong, New Jersey women represent a growing segment of the state’s labor force. Over 1.1 million of these women work 35 hours or more per week. The number of New Jersey women with children under age six in the labor force grew by 17.4 percent over the last decade. Although New Jersey women's wages are among the top in the nation, they have far to go to reach parity with men's earnings: full-time female employees’ median hourly wages in New Jersey are 75 percent of full-time male employees’ median hourly wages in the state (Table 5). New Jersey women are 1.6 times more likely than men to earn at or below the poverty level.

• In 1999, women aged 16 and over were 46.4 percent (1,950,000 out of 4,207,000 workers) of New Jersey’s labor force. This represents an increase from 1990 when women

Joan Verplanck, President, New Jersey State Chamber of Commerce –

“As the ninth-ranked state in the number of women-owned businesses, New Jersey is fertile ground for women’s entrepreneurship. It is clear that women’s progress in the workforce is central to New Jersey’s long-term economic success.”

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129 According to the U.S. Department of Education, a first-professional degree consists of academic attainment sufficient to begin professional practice, and professional skills attainment that exceed those of a bachelor’s degree program. Examples of first-professional degrees include D.D.S. or D.M.D. (dentistry), M.D. (medicine), D.Pharm. (pharmacy), D.V.M. (veterinary medicine), and M.Div. or M.H.L. (theology). (For a complete definition, please visit http://nces.ed.gov/pubs2000/Digest99/appendix-3html.#F.)

130 Ibid.

131 This phenomenon in the field of law has recently been in the news. Please see: Hartocollis, Anemona, “Justice is Blind. Also, a Lady,” The New York Times, April 1, 2001.


137 NJSDC, 2000 Annual Demographic Profile, Table A4.


140 USBLS, “Employment status of the civilian noninstitutional population in states by sex, age, race, and Hispanic origin, 1999 annual averages.”
were 45.9 percent (1,885,641 out of 4,108,150 workers) of the state’s labor force. ¹⁴¹ In comparison, women made up 46.5 percent (64,855,000 out of 139,368,000 workers) of the U.S. labor force in 1999. ¹⁴² This represents an increase from 1991 when women were 46 percent of the U.S. labor force. ¹⁴³

• In 1999, New Jersey ranked thirty-eighth nationally in terms of women’s labor force participation. ¹⁴⁴ In 1999, 59.5 percent of all women participated in New Jersey’s labor force, compared to 60.0 percent of women nationally. In 1999, 75.5 percent of all men in New Jersey participated in the labor force. ¹⁴⁵

• In 1999, a higher proportion of women of color were in New Jersey’s labor force than white women: 65.4 percent of African-American women, 60.6 percent of Hispanic women, and 58.4 percent of White women. The corresponding percentages for women across the U.S. are 63.5 percent, 55.9 percent, and 59.6 percent. Statewide racial and ethnic participation rates are 76.0 percent for White men, 70.1 percent for African-American men, and 82.1 percent for Hispanic men. Nationwide racial and ethnic participation rates are 75.6 percent for White men, 68.7 percent for African American men, and 79.8 percent for Hispanic men. ¹⁴⁶

• In 1998, women aged 16 and over made up 70 percent of New Jersey’s part-time workforce. ¹⁴⁷ One-third (460,000) of employed women in New Jersey worked part-time. Eighty-five percent of all part-timers cited non-economic reasons, such as family or personal obligations, in their decision to work less than full-time. ¹⁴⁸

• The percentage of New Jersey women aged 16 and over with children under age six who are in the labor force grew from 51.4 percent (261,626) at the beginning of the 1990s to 63.6 percent (307,188) at the end. The percentage of these women who were unemployed fell from 3.9 percent (12,075) to 2.5 percent (19,851) for the same years. ¹⁴⁹

• In 1998, the median hourly wage for full-time female employees in New Jersey was $11.25 (Table 5). For full-time male employees, it was $15.00. Nationally, women’s median hourly wage was $10.00 and men’s $12.50. Black female employees in New Jersey earned $10.00 per hour in comparison with White female employees who earned $11.53 per hour. Nationally, Black female employees earned $9 per hour versus $10 per hour for White female employees. ¹⁵⁰

• In 1998, the ratio of women’s median hourly earnings to men’s median hourly earnings in New Jersey was 75. In contrast, the corresponding national ratio was 80. ¹⁵¹

• In 1999, female unemployment in New Jersey was 4.9 percent, greater than the male unemployment rate in the state of 4.4 percent. The rate of unemployment for women across the United States was 4.3 percent versus a rate of 4.1 percent for men nationally. In New Jersey, women of color had the highest rates of unemployment: 9.9 percent for African-American women, 7 percent for Hispanic women, compared to 3.9 percent for White women. ¹⁵²

¹⁴² USBLS, “Employment status of the civilian noninstitutional population in states by sex, age, race, and Hispanic origin, 1999 annual averages.”
¹⁴⁵ USBLS, “Employment status of the civilian noninstitutional population in states by sex, age, race, and Hispanic origin, 1999 annual averages.”
¹⁴⁶ “Employment status of the civilian noninstitutional population in states by sex, age, race, and Hispanic origin, 1999 annual averages.”
¹⁴⁷ The Bureau of Labor Statistics and the Census Bureau define part-time as less than 34 hours per week.
¹⁴⁹ NJSDC, 2000 Annual Demographic Profile, Table A4.
¹⁵⁰ Rutgers Databank on Working Women, CWW, Table 1. Median Hourly Wages for Full-Time Employees, www.cww.rutgers.edu.
¹⁵¹ Ibid.
• In 1998, women were more likely than men to earn at or below the poverty level.\textsuperscript{153} Thirty-one percent of New Jersey women employed full-time earned at or below the poverty level, slightly below the national average of 38.9 percent of all women. In comparison, 18.9 percent of all New Jersey men earned at or below the poverty level versus 26.1 percent of all men nationwide.\textsuperscript{154}

• In 1998, the less education a female worker had, the more likely she earned at or below the poverty level, statewide and nationally. In New Jersey, 76.7 percent of women with less than a high school diploma, 38.1 percent of female high school diploma holders, 31.6 percent of women with 1-3 years of college, and 9.1 percent of female college graduates earned at or below the poverty level.\textsuperscript{155}

• In 1998, New Jersey ranked thirteenth nationally in the number of women in managerial and professional occupations.\textsuperscript{156} In 1998, 32.8 percent of employed women in New Jersey worked in managerial and professional occupations, equal to the percentage of employed men in these jobs. Service occupations represented 16.2 percent of employed women’s jobs versus 10.6 percent of employed men’s jobs.\textsuperscript{157} Over forty percent of employed women (42.8 percent) worked in technical, sales, and administrative support compared to 21.9 percent of men.\textsuperscript{158}

• In 1998, the Service industry employed the largest percentage of female workers of any industry in the state of New Jersey: 37.1 percent of women versus 20.1 percent of men.\textsuperscript{159,160}

• In 2000, women made up 42.3 percent of all employees (16 years and over) represented by a union in the U.S.\textsuperscript{161,162} White women were 32.9 percent of all employees represented by a union, Black women 7.6 percent, and women of Hispanic origin 3.8 percent.\textsuperscript{163} The median weekly earnings of all full-time female employees (16 years and over) represented by a union are $613. The median weekly earnings for White women represented by a union were $627, for Black women $555, and for women of Hispanic origin $492.\textsuperscript{164}

| Table 5: Median Hourly Wages for Full-Time Employees, 1998 |
|---------------------------------|------------------|------------------|
|                                 | Median Hourly Wage – NJ | Median Hourly Wage – U.S. |
| Total Employees                 | $13.13            | $11.00           |
| Total Men                       | $15.00            | $12.50           |
| White Men                       | $16.00            | $12.98           |
| Black Men                       | $12.96            | $10.00           |
| Total Women                     | $11.25            | $10.00           |
| White Women                     | $11.53            | $10.00           |
| Black Women                     | $10.00            | $9.00            |

Source: Rutgers Databank on Working Women, CWW, Table 1. Median Hourly Wages for Full-Time Employees. (Values given in 1998 dollars.)

\textsuperscript{153} The poverty wage is defined to equal $8.33 (1998 dollars) per hour. The Federal Government determined that this is the minimum wage on which a family of four with one wage-earner working 40 hours per week for 50 weeks a year can live above the federal poverty level.


\textsuperscript{155} Rutgers Databank on Working Women, CWW, Table 6. Effect of Gender and Education on the Likelihood of Earning Wages Below the Poverty Line.


\textsuperscript{157} Service occupations include Private Household occupations (e.g., launderers, cooks, housekeepers and child care workers), Protective Service Occupations (e.g., police, firefighters, and crossing guards), and other Service occupations (e.g., restaurant servers, health service providers, and hair cutters). (Occupational Classification Codes for Detailed Occupational Categories, www.bls.census.gov/cps/bocccd.htm)


\textsuperscript{159} The Service industry includes the following industries: Private Household, Business and Repair Services, Personal Services (except Private Household), Entertainment and Recreation Services, Hospitals, Medical Services (except Hospitals), Educational Services, Social Services and Other Professional Services. (Industry Classification Codes for Detailed Industry, Detailed Industry Records, www.bls.census.gov/cps/bindcd.htm)

\textsuperscript{160} Rutgers Databank on Working Women, CWW, Table 7. New Jersey Women in Industry as a Percent of Total Female Employment, www.cww.rutgers.edu.

\textsuperscript{161} Employees represented by a union include those belonging to a labor union or similar employee association and those covered by a labor union or similar employee association.

\textsuperscript{162} USBLS, Employment and Earnings, January 2001, Table 40: Union affiliation of employed wage and salary workers by selected characteristics.

\textsuperscript{163} Ibid.

\textsuperscript{164} Ibid, Table 41: Median weekly earnings of full-time wage and salary workers by union affiliation and selected characteristics.
• Union affiliation reduces the gender gap between women’s and men’s earnings. In the U.S., women workers who belong to a union or are covered by an employee association contract earn 85.2 percent of men’s earnings versus 75.1 percent for women workers not represented by a union.  

• In 1999, New Jersey ranked ninth nationally in the number of women-owned businesses. The state had over 250,000 women-owned businesses that employed 845,000 workers and made sales of over $130 billion.

• In 1999, women were 11.9 percent (71 out of 593) of the members of Boards of Directors in the 50 corporations with the largest number of employees in New Jersey. Women were 11 percent (93 out of 841) of the officers in these companies. Nationally, women held 11.1 percent of board seats in Fortune 500 companies in 1998 and 11.9 percent of corporate officers.

Political Representation

New Jersey trails the nation in reaching gender parity in political representation. Men make up nearly 94 percent of New Jersey’s delegation to the U.S. Congress. Men make up 84 percent of New Jersey’s state legislature, making New Jersey forty-third out of fifty states in terms of the percentage of women in the state legislature. Similarly, men make up nearly 85 percent of mayors of towns and cities across the state. On the positive side, however, women are nearly fifty percent of the New Jersey Supreme Court and continue to make progress in elective office at the county level.

• Only 6.6 percent of New Jersey’s delegation to the U.S. Congress is made up of women. New Jersey does not have and never has had a female senator. In comparison, currently 10 other states have female senators. New Jersey does have one female representative to the U.S. House of Representatives (out of a total of 13 from the state). This makes New Jersey one of 27 states that has female House members.

• The only female governor in the history of New Jersey resigned to take a cabinet-level position in the federal government in January 2001. Currently, only five states in the nation have female governors. New Jersey had its first female governor from 1994 through January 2001. Women hold only 27.6 percent of all statewide elected executive positions across the nation.

• Four women appointed by the former governor continue to serve in the governor’s cabinet. They make up 23.5 percent of the positions in the governor’s 17-member cabinet.

• In the state legislature, women currently hold only 15.8 percent of the seats in New Jersey. This includes three women in the state Senate (two Republicans, one Democrat) out of a total of 40 and 16 in the state Assembly (10 Democrats, six Republicans) out of a total of 80. This is below the national average of 22.4 percent, placing New Jersey near the bottom of national rankings for female representation in the state legislature, in forty-third place. New Jersey’s rank is all the more striking when contrasted with the ten states with the highest percentages of female state legislators, which range from 29.4 percent to 38.8 percent.


172 Ibid. (Please see “A Comparison of Elected Women in 2001 and 1975 table.)

173 Statewide elective executive offices include the positions of governor and lieutenant governor and any of a number of statewide elective executive offices, such as attorney general, secretary of state, state treasurer, state comptroller, and state auditor. (CAWP, Fact Sheet: Women in Elective Office 2001.)


175 Ibid.
In 2001, less than a quarter (24.1 percent) of county freeholders in New Jersey are women. Of these freeholders, 20 are Democrats and 12 are Republicans. They hold office in 17 of New Jersey’s 21 counties. Five of these women are African American and three are Latinas.

In 1998, women were 20.9 percent (598 out of 2865) of New Jersey’s municipal councilors.

In 2001, approximately one-third (34.8 percent) of elected county constitutional officers in New Jersey are women. Thirteen of these women are county clerks, two are registers, and eight are surrogates. Of these women, one county clerk and one register are African American.

In 1998, 14.7 percent of mayors in New Jersey (83 out of 566) were women.

Three women are currently serving in the New Jersey Supreme Court out of a total of seven members. One is the first woman to lead the court as Chief Justice. The former governor appointed these women in 1996 (Chief Justice), 1999, and 2000. Previously, only one female justice had been appointed. She served from 1982-2000.

In New Jersey, no woman serves as a statewide political party chair.

Two women serve as county political party chairs in New Jersey, one from each of the two major political parties.

Comparable national data is not available.

Ibid.


Comparable national data not available.


Ibid.

Ibid.

Ibid.

Ibid.
The Research Partnership

NJ WomenCount is a collaborative publication of the Institute for Women’s Leadership at Rutgers, the State University of New Jersey, and the New Jersey State Department of Community Affairs, the Division on Women. The Institute is the nation’s first university-based center dedicated to studying women’s leadership and developing programs to prepare women of all ages to lead effectively. The Institute for Women’s Leadership consortium includes Douglass College, the Women & Gender Studies Department, the Center for American Women and Politics at Eagleton Institute of Politics, the Center for Women’s Global Leadership, the Center for Women and Work in the School of Management and Labor Relations, and the Institute for Research on Women. The Division on Women is the central permanent agency in New Jersey state government responsible for the coordination of programs and services for women.

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Mission Statement:

NJ WomenCount aims to provide organizational leaders, policymakers, and the public in New Jersey with up-to-date information on women in the state in order to improve the status of women and to encourage growth in the numbers of women in decision-making positions.

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