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WomenCount

Challenge
and Change:
Younger and Older
Women in New Jersey



Challenge and Change: Younger and Older Women in New Jersey

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Introduction

This issue of *NJ WomenCount* is the second in a new series of reports on the status of women in New Jersey. In 2006, the Division on Women of New Jersey's Department of Community Affairs, in collaboration with the Institute for Women's Leadership at Rutgers University, introduced the series. This report continues our mission to provide organizational leaders, policymakers, and the New Jersey public with up-to-date information on women in the state. Ultimately, our goal is to improve the status of women by encouraging growth in the number of women in decision-making positions and to broaden women's ability to influence policy.

The original *NJ WomenCount* report, "More and More on Their Own: Demographic Trends of New Jersey Women," appeared in 1993. It identified the increasing number of women who were living without a spouse as well as their risk of poverty. The first issue in our new series of *NJ WomenCount* focused on substance abuse and its effect on New Jersey women. (It is available at <http://iwl.rutgers.edu> and www.nj.gov/dca/dow.) Now this second issue examines factors pertinent to the lives of both younger and older women in the state and discusses how families and living arrangements, economics and work, health, education, and political participation differently affect women at various stages of their lives. Gender matters for younger and older women seeking to advance as well as for leaders addressing women's issues.

DID YOU KNOW...

The Institute for Women's Leadership conducts the Leadership Scholars Certificate Program, to prepare Rutgers undergraduate women to be informed, innovative, and socially responsible leaders? There are currently over 100 alumni, actively pursuing leadership in health, education, human rights, and politics.

Executive Summary and Key Facts

Women's changing lives compel all of us to consider the causes and consequences of continuing trends in our state and nation. While the data in this report are not the whole story, they are indicators of the connections between our personal lives and public policy as well as the importance of research that reflects women's perspectives. In examining the status of younger and older women in our state, this issue of *NJ WomenCount* reveals a complex mixture of progress and challenge.

Young women and older women in New Jersey continue to live increasingly on their own. Whether single, divorced, elderly or married with no spouse present, women living alone in our state are at greater risk of poverty. This trend has significant implications for women's lives, the choices they make through each stage of life, and for our state's children, communities and economy. Nearly six times as many New Jersey women without a husband present live in poverty than men without a wife present. Although poverty rates for women are decreasing, poverty is still significant in New Jersey and it is linked to gender and the presence of children. Moreover, if current trends continue, as the population ages, more and more women will be on their own and struggling financially.

New Jersey women continue to advance in educational achievement, now earning 58 percent of bachelor's degrees. Yet the salaries of college-educated men still outpace women. At the same time, New Jersey is ranked fourth in the nation for women's highest median earnings and second in the nation in the percentage of women living above the poverty level. In the areas of education and income, overall New Jersey women are faring better than women nationally.

However, in terms of overall health and well-being, New Jersey ranks 21st out of 50 states, and with Washington, D.C. and Louisiana has the highest percentage of breast cancer mortality in the nation. This affects young women as well as older women.

Most striking, New Jersey continues to rank near the bottom of states in women's political participation. This stubborn trend does not reflect women's progress in other areas and speaks to the need for younger and older women alike to seek leadership opportunities. One important goal of this report is to increase awareness of the particular challenges older and younger women face in order to help them make informed decisions and to influence public policies affecting women's lives. One way to achieve this goal is to encourage more women to move into leadership positions. Research shows that women in leadership positions advocate for policies that positively affect women's lives in all stages.

Key Facts

Families and Living Arrangements

1. In New Jersey, women head nearly 77 percent of single-parent families.
2. After age sixty-five, women in New Jersey are three-and-a-half times more likely to be householders with no husband present than men are likely to be householders with no wife present.
3. Older women are more likely to live alone than older men. In New Jersey more women than men live alone in all of the older age groups, from ages sixty to eighty-five and above. Among people ages eighty-five and older, nearly 70 percent are women, and only 30 percent are men.
4. In 2004, the New Jersey Assembly and Senate passed the landmark Domestic Partnership Act, making domestic partnership a lifestyle alternative and living arrangement available to same-sex couples as well as to heterosexual couples over the age of sixty-two. In 2007 New Jersey became the third state in the nation to offer civil unions to gay couples.

Economics and Work

1. In 2005, New Jersey was ranked fourth in the nation for women's highest median earnings.
2. Women's earnings in comparison to men's earnings in New Jersey in 2005 were 76.38 percent, nearly identical to the national figures.
3. Although New Jersey a lower percentage of poor families than the nation, poverty is still significant and linked to gender and presence of children. Nearly one-third (28.8 percent) of female householders, no husband present, with children under 18 in New Jersey were poor in 2005. In comparison, 3.2 percent of married couple families with and without children were poor in our state that year.
4. Poverty levels for women have declined in New Jersey over the past five years. The 2000 census showed that 12.3 percent of all women in the state lived below the poverty line; 2005 census data show that this percentage has declined to 9.75 percent.
5. More than twice the number of older New Jersey women than older New Jersey men qualify for Supplemental Security Income (SSI), a federal income supplement program for aged, blind and disabled people who have little to no income.
6. New Jersey is one of nine states that have created policies to link flexible work schedules to traffic and pollution.

Health

1. The incidence of disability increases with age, and disabled women in New Jersey outnumber disabled men in all age categories except among 5 to 15 year olds.
2. The cancer risk for both genders is significantly higher in New Jersey than it is nationally. In New Jersey between 2000-2004, overall total cancer incident rates increased from 2000-2001 and then declined.

3. In New Jersey the overall mortality rate due to breast cancer decreased from 34.8 per 100,000 women in 1994 to 28.5 per 100,000 women in 2003. The percentage of mammograms in the state declined at a rate comparable to the nation's (76.7 percent in 2000 to 74.9 percent in 2005). The number of mammogram facilities in New Jersey dropped from 278 in 2001 to 250 in 2004.
4. In 2006, 11,880 female New Jersey residents were living with AIDS. Of these, 64 percent were black and 16 percent were white. Men in New Jersey have HIV/AIDS at more than twice the rate of women.

Education

1. In 2004, 31 percent of women in the nation ages twenty-five to twenty-nine had earned a bachelor's degree, compared to only 26 percent of men. In New Jersey, women lead men in percentages earning undergraduate degrees and master's degrees.
2. Salary discrepancies remain significant for college-educated women. Women college graduates in New Jersey in 2005 earned only 64 percent of what men college graduates in our state earned that year.
3. Younger women in New Jersey today are much more likely to have earned a bachelor's degree or higher than are older women. In 2005, among New Jersey women between the ages of twenty-five and thirty-four, 43 percent held a bachelor's degree or higher. Among those between the ages of thirty-five and forty-four, 39.2 percent held a bachelor's degree or higher. Among those between the ages of forty-five to sixty-four, 33 percent held a bachelor's degree or higher. And among those ages sixty-five and over, 14 percent held a bachelor's degree or higher.
4. In New Jersey in 2006, women earned nearly 58 percent of bachelor's degrees. In comparison, men earned 42 percent.

5. Nationally and in New Jersey, disparities remain in minorities' access to higher education. In New Jersey, nearly 60 percent of Asian American women twenty-five and older hold college degrees compared to nearly 30 percent of white women, 17 percent of African-American women, and 13 percent of Hispanic women.

Political Participation

1. According to the Rutgers Center for American Women and Politics, in 2007 women hold 19.2 percent of the 120 seats in New Jersey's legislature. This places New Jersey 35th in comparison to other states, which represents a decline from 2006, when our state ranked 31st.

2. According to the Rutgers Center for American Women and Politics, in 2007 no women serve in New Jersey's fifteen-member congressional delegation.
3. New Jersey women are more likely to vote than New Jersey men. In 2004, 60 percent of registered women voted in comparison to 55 percent of registered men.
4. Young women vote in higher percentages than do young men. Although older voters cast their ballots in higher percentages than younger voters do, the percentage of younger voters has grown more than the percentage of older voters has.

Younger and Older Women: An Overview

The economic status of New Jersey women is affected by a dynamic interaction among a number of factors, including family life, housing, work, health, education, and political participation. Younger women face the challenges of education, family planning, work, and a persistent pay gap. Older women may confront changes in marital status, retirement, and serious health concerns. The differences between younger and older women are linked to fluid life-stage issues, which to some extent overlap.

The goals of this report are to highlight trends among younger and older women in order to raise awareness of challenges and change and to influence decision-makers. Younger women, in particular, are overlooked by policymakers, researchers, and older women. As the Younger Women's Task Force notes, "younger women face a world that is radically different from the late 1960s and early 1970s, so much so that even though the core issues are the same the effect they have on the lives of younger women today is not the same as it was three or four decades ago." Issues that once galvanized women, such as reproductive rights and access to abortion, may now be less important than they were to women who came of age in the years before *Roe v. Wade* legalized abortion in 1973. Younger women describe feeling both frustrated and marginalized by the organized women's movement in the United States. Mainstream women's organizations may call on them to demonstrate "strength in numbers" but not listen to them or take them seriously when these younger women attempt to showcase their own talents, highlight their issues, and assume leadership roles. The Younger Women's Task force concludes,

"In essence, [young women] feel relegated to the children's table with little hope of someday becoming one of the adults. It's causing many younger women to step back and say 'maybe the movement isn't for me,' giving older generations the impression that they don't care when, in fact, they care a great deal but aren't finding fulfillment from a movement that's supposed to speak directly to who they are and what they want."¹

Women make up slightly more than half the population in New Jersey (51.5 percent). Young people (ages eighteen to thirty-four) make up a little less than one-quarter (20.3 percent) of the state's population. Of this group, young women comprise 49.9 percent, or just under 1 million individuals. Older people (ages fifty-five and over) also make up a little less than one-quarter (23.1 percent) of New Jersey's population. Of this group, older women comprise 55.8 percent, or just over 1 million individuals (see Tables 1 and 2).

As New Jersey women age, they are likely to be surrounded by other women. Until men and women reach age sixty-four, the percentage of females only slightly outpaces males. After age sixty-five, however, the proportion quickly changes. Between ages sixty-five and seventy-four, women make up 56 percent of the state's population compared to men's 44 percent. By the time the population reaches age eighty-five and over, only 33.8 percent is male compared to 66.2 percent female (see Table 2). It is critical for women of all ages to recognize that women's life expectancy is longer than men's, a fact that has important implications for women's economic security over their lifetimes.

Table 1. New Jersey population by sex, 2005²

	Number	Percent
Male	4,138,329	48.6
Female	4,383,098	51.4

Table 2. New Jersey age groups by sex, 2005³

Total Population: 8,521,427			
Age Group	Total Percent of N.J. Population	Male Percent for Age Group	Female Percent for Age Group
Under 5 years	6.8	50.9	49.1
5-9	6.8	51.1	48.9
10 to 14	7.3	51.2	48.8
15 to 17	6.8	51.2	48.7
18 to 19	2.4	51.4	48.6
Total ages 19 and under	27.6	51.1	48.9
20 to 24	5.8	50.7	49.3
25 to 29	5.6	49.6	50.0
30 to 34	6.5	49.3	50.9
Total ages 18-34	20.3	50.1	49.9
35 to 39	7.6	48.6	51.6
40 to 44	8.5	49.2	50.8
45 to 49	8.1	48.9	51.1
50 to 54	6.9	48.4	51.6
55 to 59	5.9	47.9	52.1
60 to 64	4.7	34.9	65.1
65 to 69	3.3	45.6	54.4
70 to 74	2.9	43.1	56.9
Total ages 65-74	6.2	44.4	55.6
75 to 79	2.8	42.2	57.8
80 to 84	2.0	35.6	64.4
85 years & over	1.5	33.8	66.2

Younger and older women face different challenges, yet those challenges are related. By sharing their stories and teaching others what they face, they can support and advise one another. For instance, older women often live alone, trying to make ends meet on fixed and limited budgets. Young women often try to support themselves from paycheck to paycheck while earning less on the dollar than men do. To a much greater extent than men, women of both generations face issues of poverty and single living. Older women often survive on social security alone, while younger women fortunate enough to attend college face the burden of college debt.

Older women obviously have a higher rate of health problems, but they can help younger women reduce future health problems by showing them how to deal proactively with medical concerns. Fewer women over age forty are getting mammograms, and older women who have survived breast cancer can be

encouraged to speak to younger women about this health risk. While such conversations do happen informally, we may need to focus on increasing opportunities for these discussions. Educational and religious institutions as well as workplaces can serve as sites for cross-generational information sharing. This approach to communication can transfer to other health areas as well. Both younger and older women can learn from the experience of others.

Younger women in New Jersey are more likely than older women to have earned college degrees. Women of both generations can share stories of careers both with and without formal education. Women across age groups can support policies and legislation that promote women's educational opportunities. Older and younger women can also support each other in political participation. Clearly, some issues are unique to particular age groups, but others cut across categories of age, class, and race.

Families and Living Arrangements

Single-Parent Households

According to the 2006 CPS Annual Social and Economic Supplement, the percentage of U.S. households headed by single parents showed little variation between 1994 and 2006: the figure lingered at about 9 percent, up from 5 percent in 1970. In 2006, there were 12.9 million one-parent families in the United States, including 10.4 million single-mother families and 2.5 million single-father families. Overall, then, women head approximately 80 percent of single-parent households, with men heading 20 percent of such households. In addition, the average household size in the nation in 2006 was 2.57 individuals, down from 3.14 in 1970. In 2006, slightly more than one in four households (26 percent) consisted of a single person living alone, up from 17 percent in 1970.⁴

These 2006 data also show that 33 percent of males and 26 percent of females ages fifteen and older have never married, up from 28 and 22 percent, respectively, in 1970. Although the figure includes teenagers, it nonetheless implies that marriage rates are dropping and the age of marriage for both sexes is continuing to rise. Still, most Americans are marrying: in 2006, 71 percent of men and women had been married by the age of thirty to thirty-four; and among men and women ages sixty-five and older, 96 percent had been married.⁵

Currently, 51 percent of women in the United States are living without spouses, the first time in history that more women in this country are living without husbands than with them. According to a 2007 article in the *New York Times*, “several factors are driving the statistical shift. At one end of the age spectrum, women are marrying later or living with unmarried partners more often and for longer periods. At the other end, women are living longer as widows and, after a divorce, are more likely than men to delay

remarriage, sometimes delighting in their newfound freedom.”⁶ Although these data have been criticized for including fifteen-year-old girls who have not yet realistically had the opportunity to marry, they do point to long-term trends suggesting that young women are increasingly cautious about leaping into marriage and that older women are reluctant to remarry after being widowed or divorced.

How does New Jersey compare to the nation in terms of family status and living arrangements? According to the most recent state data available (2005), there are 278,133 single-parent families (defined as living with own children 18 and under) in New Jersey. This represents 8.8 percent of total households, compared with 9 percent of total single-parent families in the nation. In New Jersey, women head nearly 77 percent of single-parent families; in comparison, in the U.S. women head 80 percent of single-parent families.⁷

The state has close to 400,000 households (defined as all people who occupy a housing unit as their usual place of residence) headed by women with no husband present, representing 18 percent of its total family households. The higher rate of women-headed households and women-headed single-parent families is highly significant for New Jersey women’s economic status, their ability to participate in the labor force, their health, their long-term earning potential, and their access to education.⁸

Family and Nonfamily Households

As Table 3 shows, 70 percent of households in the state are “family households,” while nearly 30 percent are “nonfamily households.” (See the appendix for a glossary of U.S. Census terms.) Of those considered nonfamily households, a higher percentage consists of women-headed rather than male-headed households.

Table 3. New Jersey households by type, 2005 census⁹

	Percentage
Total households	100
Family households	69.1
Married-couple family	74.9
Male householder, no wife present	6.8
Female householder, no husband present	18.2
Non-family households	30.9
Male head	44.8
Living alone	78.6
Not living alone	21.4
Female head	57.5
Living alone	88.4
Not living alone	11.5

The most recent state data available show that of New Jersey family households in 2005, 35.9 percent had children under age eighteen living at home. Of females heading a household with no husband present, 63.4 percent had children under age eighteen living at home. This percentage is higher than that of married couples (49.3 percent) and families (35.9 percent). Among age groups from fifteen to sixty-four, there were almost three times more female than male heads of household who did not have spouses present. This ratio remains fairly consistent with

the population over age sixty-five. Additionally, a larger percentage of female householders with no husband present (63.4 percent) live with children under age eighteen than do male householders with no wife present (52 percent). When we consider age as a variable, older women are more likely to live alone. After age sixty-five, women in New Jersey are three and a half times more likely than men to be householders with no spouse present. In this age bracket very few have children present (see Tables 4 and 5).

DID YOU KNOW...

The NJ Division on Women funds the NJ Rape Care Programs as well as the Displaced Homemaker, Urban and Hispanic Women's Centers?

Table 4. New Jersey family type and presence of children, 2005¹⁰

	Percent
Families	100.0
With related children under age 18	35.9
With own children under age 18	33.3
Under 6 years only	7.8
Under 6 and 6-17 years	6.3
6-17 years only	19.2
No own children under 18 years	2.6
No related children under 18 years	64.1
Married couples	100.0
With own children under age 18	73.0
Under 6 years only	24.9
Under 6 and 6-17 years	19.5
Under 6 -17 years only	55.6
Female householder, no husband present	100.0
With own children under age 18	20.4
Under 6 years only	16.8
Under 6 and 6-17 years	18.5
6-17 years only	64.7
Male householder, no wife present	100.0
Under 6 years only	30.1
Under 6 and 6-17 years	11.8
6-17 years old	58.1

Table 5. New Jersey householders by type and age, 2005¹¹

Total households: 3,141,956	
	Percent
Family Households	69.1
Married-couple family	51.8
Householder 15-34 years	7.1
Householder 35-64 years	35.9
Householder 65 years and over	8.9
Other Family	17.3
Male householder, no wife present	4.7
Householder 15-34 years	1.4
Householder 35-64 years	2.8
Householder 65 years and over	0.5
Female householder, no husband present	12.6
Householder 15-34 years	2.8
Householder 35-64 years	7.9
Householder 65 years and over	1.9
Non-family Households	30.9
Householder living alone	26.0
Householder 15-34 years	3.6
Householder 35-64 years	12.5
Householder 65 years and over	9.9
Householder not living alone	4.9
Householder 15-34 years	2.1
Householder 35-64 years	2.4
Householder 65 years and over	0.4

Marital Status among Older Women

In all of the older age groups, the percentage of men who are married surpasses that of women. In all age groups, women are much more likely to be widowed. The percentage of those who have never married is fairly close across age and sex. Additionally, in all categories, there is a consistently higher percentage of divorced women than men (see Table 6).

In New Jersey, a greater percentage of women in all of the older age groups (ages sixty and over) live alone. Moreover, as Table 7 illustrates, the percentage of women who live alone increases steadily as women age. In 2000, 18.3 percent of New Jersey women ages sixty to sixty-four lived alone, as did 23.7 percent of women ages sixty-five to sixty-nine, 31.3 percent of women ages seventy to seventy-four, 38.8 percent of women ages seventy-five to seventy-nine, and 44.8 percent of women ages eighty to eighty-four.

Table 6. New Jersey marital status by age and sex, 2005¹²

Age Group	Gender	Total		Now Married (except separated)	Widowed	Divorced	Separated	Never Married
		No.	%	%	%	%		%
Entire population 15 years and over	Male	3,227,114	100	56.9	2.6	6.5	1.8	32.1
	Female	3,510,698	100	50.6	10.2	9.3	2.8	27.1
55-64	Male	431,489	100	76.9	2.5	11.4	2.2	7.0
	Female	477,088	100	61.9	9.5	17.7	3.4	7.5
65 -74	Male	229,854	100	76.3	7.8	7.9	1.8	6.1
	Female	287,390	100	52.2	28.9	11.2	2.1	5.3
75-84	Male	158,108	100	69	19.4	5.0	1.7	4.8
	Female	246,395	100	32.9	53.9	5.6	1.4	6.1
85 and over	Male	41,817	100	54.8	36.1	3.1	1.0	4.9
	Female	83,535	100	12.5	76.8	3.9	0.8	5.8

Table 7. Presence of others in New Jersey homes, by sex and age, 2000¹³

Age Group	Gender	Total	Living Alone		Not Living Alone	
		No.	No.	%	No.	%
Entire population 15 and over	Male	601,795	90,630	15.1	511,165	84.9
	Female	841,865	262,815	31.2	579,050	68.8
60-64	Male	155,480	17,080	11.0	138,400	89.0
	Female	175,140	32,095	18.3	143,045	81.7
65-69	Male	132,035	16,650	12.6	115,385	87.4
	Female	160,880	38,170	23.7	122,710	76.3
70-74	Male	122,970	18,300	14.9	104,670	85.1
	Female	161,565	50,650	31.3	110,915	68.7
75-79	Male	95,890	16,620	17.3	79,270	82.7
	Female	144,600	56,105	38.8	88,495	61.2
80-84	Male	57,875	12,000	20.7	45,875	79.3
	Female	103,825	46,490	44.8	57,335	55.2
85 and over	Male	37,545	9,980	26.6	27,565	73.4
	Female	95,855	39,305	41.0	56,550	59.0

Older women in New Jersey, as in all states, are likely to outlive their husbands or partners, which has real economic consequences. According to the New Jersey Department of Health and Senior Services' State Strategic Plan on Aging for 2005-2008, the state had significantly more females (57.8 percent) than males (42.2 percent) ages sixty and over in 2003. Of the population in the state ages eighty-five and older, nearly 70 percent are women, and only 30 percent are men. These numbers are striking and represent the increased longevity that women have in comparison to men.

Older women are likely to find themselves widowed and living on their own. According to the New Jersey Department of Health and Senior Services, older men in our state are much less likely to live alone than are older women in every age group: "Among all New Jersey people aged 60 years and over, 15 percent of the men lived alone in 2003 compared with 31 percent of the women. For those aged 85 years and over, 27 percent of the men lived alone compared with 41 percent of the women."¹⁴ Women must prepare for this situation by way of pensions and

other retirement income as well as through insurance and housing. Their economic dependence on their husbands makes them vulnerable: when their second income is lost, they often quickly fall into financial trouble.

In addition, New Jersey women of all ages face an increasing cost of living and higher state property taxes. For women who live on fixed incomes (often the case for retired women), this can be especially difficult. The dilemma is even worse for widows or divorcees who do not have extra income. The problem plagues more elderly women than it does men because, in general, retired men receive higher pensions while women are more likely to work at part-time jobs without retirement plans. As a result, older women may need to move to another state, get a part-time job, or tap into their housing equity (if they are homeowners).

Making Choices

Young women increasingly have to choose whether to live alone, marry, or cohabitate. Sometimes they must choose between motherhood and career, but they must also confront questions of income, marriage, living arrangements, and vocation. Anna Fels, a psychiatrist and author of *Necessary Dreams: Ambition in Women's Changing Lives*, notes, "There is no cultural consensus on how to lead your life anymore. . . . The decisions facing young women are very complex and tough issues."¹⁵ Given the persistent wage gap, stagnating wages, and the middle-class squeeze, women between the ages of eighteen and thirty may find it impossible to replicate the standard of living of their parents' generation. Housing costs in New Jersey and the New York City metropolitan area are among the highest in the nation, making rent and mortgage payments a real challenge for young women of all classes in our state. A 2002 study by the Women's Institute for a Secure Retirement found that more than half the single young women in the United States were living from paycheck to paycheck, compared to only 42 percent of single young men.¹⁶

On January 12, 2004, the New Jersey Assembly and Senate passed the landmark Domestic Partnership Act (Assembly Bill 3743 and Senate Bill 2820, also known as the Family Equality Act), making domestic partnership a lifestyle alternative and living arrangement available to same-sex couples as well as to heterosexual couples over the age of sixty-two. Additionally, on February 19, 2007, New Jersey became the third state (after Connecticut and Vermont) to offer civil unions to gay couples. Governor Jon S. Corzine signed the bill, which gives gay couples the rights and responsibilities of marriage. A few other states and commonwealths also offer civil unions to same-sex couples. For instance, Massachusetts permits gay couples to marry, and California permits domestic partnership with marital rights. A notable distinction between New Jersey and these other states is that the state legislature, not the courts, created this new legal status, although the courts helped create an opportunity for this legislation to pass.¹⁷ Same-sex couples who are men are likely to have higher incomes than those who are women, who are also more likely to have children present in the household.

Access to Housing

In New Jersey, women's access to housing and the effects of domestic violence on women's health and economic status have gained attention. Currently, there is help for women who reside in emergency shelters for victims of domestic violence. Shelter Housing Exit (SHE) is a program that provides assistance to such women. Its main focus is to "move women living in shelters and transitional housing into permanent housing—a place they can call home and a place to start their own lives over free from domestic abuse."¹⁸ In the short term, SHE assists with security deposits and up to six months' worth of rent. Long-term assistance includes helping with security deposits and providing a two-year rental subsidy.

The New Jersey Women's Housing Initiative 2007 is dedicated to helping low-income women who are the heads of households purchase homes. "[It] is a statewide program that reaches out to low- and moderate-income women . . . who are currently renting their homes. [Its] 18 presentations in the past 4 years have reached out to almost 3000 women, 90 percent of whom entered the free Loan Counseling program, and almost 2000 of whom have already purchased their first homes."¹⁹

The New Jersey Housing and Mortgage Finance Agency helps both consumers and business partners. It assists home buyers, home owners, renters, seniors, and those with special needs. Its goal is to provide

funding for affordable home ownership and housing opportunities and "to respond to the needs of [New Jersey] residents by implementing creative programs and establishing alliances that: fund affordable home mortgages for first-time home buyers; promote construction and rehabilitation of rental housing; encourage mixed-income, owner-occupied housing growth as a means to stabilize urban neighborhoods; advance the growth and development of municipalities; contribute to the quality of life of older adults, the disabled and those with special housing needs; and formulate partnerships to foster the economic development of New Jersey and the personal development of its residents."²⁰

Economics and Work

Economics and work are on the minds of women of all ages, both in New Jersey and the nation. The issues facing different generations are distinct. Young women worry about landing their first jobs, finding affordable housing, facing possible discrimination in wages and promotions, and making decisions about beginning families. For older women the key issues are financial security in retirement, which includes access to social security income and pensions, the rising cost of health care, the ability to live independently, and the financial impact of divorce and becoming widowed. According to the Institute for Women's Policy Research, men and women experience "negative shocks" in different age groups. These are stressful life events such as job loss, widowhood, divorce, health problems, and the health decline of parents. The report, however, indicates a critical gender difference: married women between the ages of fifty-one to sixty-one and those who are ages seventy and over experience more negative shocks than do married men in the same age groups, primarily due to widowhood and a longer life span.²¹

DID YOU KNOW...

Of the twenty-one Fortune 500 companies in New Jersey, none has a woman as Chair of the Board or CEO?

Older Workers

According to the U.S. Department of Labor, women make up 55 percent of the nation's people who are ages fifty-five or older (34.9 million women). Of this group, 10.7 million, or approximately 30 percent, were part of the labor force in 2004, which means that they were either working or actively seeking employment.²²

Older women (ages fifty-five and over) represented 15.6 percent of the total female labor force in 2004 and accounted for 46 percent of the age group's total labor force (which includes both female and male workers).²³ As the baby boom generation ages, the U.S. labor-force participation rate is increasing for those age 55 and older. According to the Employee Benefit Research Institute, the increase for those ages 55 to 64 is driven almost exclusively by an increase of women in the work force. However, the labor force participation rate in 2005 increased for both men and women ages 65 and above, a trend which is likely to continue because workers face more responsibility in paying for their retirement plans.²⁴

For women ages fifty-five and over, the ten leading occupations in 2004 were

- Secretaries and administrative assistants (720,000)
- Elementary and middle school teachers (371,000)
- Registered nurses (353,000)
- Bookkeeping, accounting, and auditing clerks (339,000)
- Nursing, psychiatric, and home health aides (251,000)
- Cashiers (240,000)
- Maids and housekeeper (230,000)
- First-line supervisors/managers of retail sales workers (228,000)
- Managers, all others (207,000)
- First-line supervisors/managers of office and administrative support workers (204,000)

Social Security Income

In New Jersey more than twice as many older women (18,000) than older men (7,800) report that they receive Supplemental Security Income (SSI), a government assistance benefit for the poor.^A

^A Supplemental Security Income (SSI) is a federal income supplement program for aged, blind and disabled people who have little to no income, funded by general tax revenues, to provide cash for basic clothing, food and housing needs.

For example, 23 percent of older Hispanic women receive SSI, as do 16 percent of older Asian American women. In comparison, less than 1 percent of white men receive SSI. Moreover, only 28 percent of African American women and 24 percent of Hispanic women have income from assets, compared with 70 percent of white men.^B Among those who have income assets, the typical African American woman receives less than one-quarter the amount that the typical white man receives (355 dollars per year versus 1,461 dollars per year).²⁵

Earnings

Women continue to experience disparity in earnings when compared to men. Nationally, women's earnings tend to be higher in the northeast and the Pacific northwest and lower in the southeast and in the mountain states. According to the 2005 U.S. Census, New Jersey is among the top states for median earnings for female full-time, year-round workers. Ranking fourth (behind the District of Columbia, Maryland, and Connecticut) in 2005 dollars, the median earnings for women in New Jersey in 2005 were 40,219 dollars.²⁶ In comparison, the median earnings for male full-time, year-round workers in New Jersey in 2005 were 52,654 dollars, making it number one in the nation.²⁷ Women's earnings in comparison to men's earnings in 2005 in New Jersey were 76.38 percent. At the national level in 2005, male full-time, year-round workers' median earnings were 41,965 dollars, compared to a median income of 32,168 dollars for female full-time, year-round workers. Women's earnings as a percentage of men's earnings nationally, then, were 76.7 percent, nearly identical to the New Jersey figures.²⁸

Many young people today are burdened with college loan debt. A four-year private college costs

an average of 29,026 dollars per year, a public college 12,127 dollars per year. The average outstanding loan balance for students who are one to fifteen years out of school is 29,000 dollars.²⁹ Because women earn less on the dollar than men do and are more likely to take time off from work for family and other caregiving responsibilities, this level of debt is an additional economic burden.

Poverty

Census data from the year 2005 show that 6.8 percent of families in New Jersey lived below the poverty level.^C Among married-couple families in the state, only 3.2 percent lived below the poverty level compared to 20.9 percent of female householders with no husband present.³⁰ These numbers and percentages increase for families with children: 9.9 percent of families with children under 18 years were poor in New Jersey in 2005; 3.7 percent of married-couple families with children under 18 were poor, and nearly one-third (28.8 percent) of female householders, no husband present, with children under 18 years old qualified as poor. Clearly, marriage provides a financial safety net for women and children.

In comparison to the nation, New Jersey's families have less poverty. In the United States in 2005, 10.2 percent of families were poor (compared to 6.8 percent in New Jersey); 15.6 percent of families with children under 18 were poor (compared to 9.9 percent in New Jersey); 5 percent of married-couple families were poor (compared to 3.2 percent in New Jersey), and 29.4 percent of female householders, no husband present were poor (compared to 20.9 percent in New Jersey). Over thirty-seven percent of female householders, no husband present, with children under 18 were poor in the United States in 2005, compared to 28.8 percent in New Jersey.

^B Income from assets refers to items owned by an individual that can be converted into cash including: total resources of a person or business, as cash, notes and accounts receivable, securities, inventories, goodwill, fixtures, machinery, or real estate.

^C Defined by the U.S. government, the 2007 poverty level for one person is an annual income of 10,210 dollars, and for a family of four, an annual income of 20,650 dollars.

Not only gender and presence of children but age are predictors of poverty. In New Jersey, among women ages sixty-five and older, 14.7 percent are living below the poverty level. Only 8.9 percent of men in this age group live below the poverty level (see Table 9), compared to 14.7 percent of women. Thus, almost 65,000 women in this age group live below the poverty level in our state—nearly twice as many women as men. Sadly, of the almost 740,000 people living below the poverty level in New Jersey in 2005, 11.8 percent were children ages eighteen and younger (251,999). This is lower than the percentage for the entire United States (18.5 percent).

Table 8. NJ poverty status in the past 12 months for families, 2005³¹

	Percentage
Total Families of NJ Population Below Poverty Level	6.8
Married-couple family	3.2
With related children under 18 years	3.7
Female householder, no husband present	20.9
With related children under 18 years	28.8

Table 9. Poverty status in the past 12 months for individuals by sex and age, 2005³²

	United States				New Jersey			
	Male		Female		Male		Female	
	No.	%	No.	%	No.	%	No.	%
Income in past 12 months below poverty level	16,570,505	100	21,660,970	100	311,599	100	427,370	100
Under age 5	2,151,699	12.9	2,091,249	9.6	38,828	12.5	40,325	9.4
Age 5	384,205	2.3	375,518	1.7	6,393	2.1	7,820	1.8
Ages 6-11	2,147,431	13.0	2,085,102	9.6	43,295	13.9	39,848	9.3
Ages 12-14	1,045,368	6.3	1,035,528	4.8	19,152	6.1	16,568	3.8
Age 15	366,303	2.2	350,071	1.6	7,324	2.3	7,124	1.6
Ages 16 and 17	654,811	3.9	672,988	3.1	13,482	4.3	11,820	2.7
Total ages 17 and under	6,749,817	40.7	6,610,456	30.4	128,474	41.2	123,505	27.6
Ages 18-24	2,461,781	14.9	3,310,349	15.3	38,673	12.4	46,768	10.9
Ages 25-34	1,929,195	11.6	3,202,547	14.8	31,847	10.2	55,763	13.0
Ages 35-44	1,749,316	10.5	2,615,002	12.1	33,914	10.8	56,516	13.2
Ages 45-54	1,523,519	9.1	2,002,541	9.2	27,641	8.8	43,506	10.1
Ages 55-64	1,080,442	6.5	1,545,169	7.1	22,975	7.3	38,729	9.1
Total ages 18-64	8,744,253	52.8	12,675,608	58.5	155,050	49.5	241,282	56.3
Ages 65-74	583,376	3.5	1,029,775	4.7	13,920	4.4	29,534	6.9
Ages 75 and over	493,058	3.0	1,345,131	6.2	14,155	4.5	33,479	7.8
Total ages 65 and over	1,076,434	6.5	2,374,906	10.9	28,075	8.9	63,013	14.7

On a positive note, women's poverty is declining in New Jersey. The 2000 census showed that 12.3 percent of all women in the state lived below the poverty line; 2005 census data show that this percentage has declined to 9.75 percent.³³

Retirement and Job Training for Older Workers

Nationally, between 2000 and 2005, the estimated average age of retirement for women was age 61.4. Of the 60 million wage and salaried women working in June 2002, 47 percent participated in a retirement plan. A woman retiring at age fifty-five can expect, on average, to live another 27.5 years. In 2005, 28.5 percent of all women ages sixty-five and older received pension income, which means that more than two-thirds of all women in that age group do not receive pension income of their own.³⁴

In addition, nearly one-third of all women who are sixty-five today will live into their nineties; within the next thirty years, the number of women over age sixty-five is expected to triple. Of retired women, 85 percent will be widowed or otherwise alone at some point in their lives. Given these changing demographics, it is imperative for women of all ages to make financial plans for their retirements.

A recent study revealed high anxiety among Americans about paying for retirement:

- 57 percent of women (and 43 percent of men) expressed concern about funding their retirements beyond age eighty-five.
- 76 percent of women (and 62 percent of men) were concerned about possible Social Security benefits cutbacks.
- 78 percent of pre-retired women (and 67 percent of men) listed "generating retirement income" as their number-one retirement planning priority.³⁵

In addition:

- Nine of ten New Jersey women and men ages sixty-five and older receive Social Security benefits.

- Social Security makes up 52 percent of retired women's income.
- One in three women in New Jersey receives income from pensions, compared to one in two men.
- Of those who have pensions, women, on average, receive half as much money as men do: women, 5,455 dollars; men, 11,700 dollars.³⁶

New Jersey's Department of Labor and Workforce Development's Workforce 55+ Program is dedicated to serving older individuals seeking employment. [It] trains and places older individuals in community service positions and unsubsidized employment [and] helps low income New Jersey seniors ages 55 and older achieve economic self-sufficiency through employment. Job-ready seniors are provided employment opportunities; other seniors are referred to classroom or work-based training at nonprofit organizations and public agencies in their communities, prior to transitioning into the workforce. Workforce 55+ participants also receive counseling, supportive services, and a mutually developed individual employability plan, which serves as a roadmap to employment. Participants receive a minimal stipend while they train to obtain gainful, non-subsidized employment.³⁷

Work Schedules

A study of generation X (the population born between 1963 and 1978) reveals how both men and women feel about their working conditions: "67 percent [of those surveyed] would like a compressed work week; 59 percent would like to be able to telecommute; 54 percent want a casual dress code. . . . This generation of professionals is looking for flexible work arrangements to be able to juggle demanding jobs with the demands of a family."³⁸

Consequently, flexible work schedules are becoming more common and creative in the workplace; but there is much to be done to change policies in corporate, government, and nonprofit

organizations. According to a study by the Alfred P. Sloan Foundation, 79 percent of workers indicated that having a flexible work schedule was “very important” to them. “It is widely recognized that the job schedules of many workers are at odds with the schedules of their dependents. For instance, employees who work a rigid 9-to-5 job schedule find it difficult to take elderly relatives to important medical appointments. Similarly, parents who hold down a 9-to-5 job may find before-and-after-school care is either not available or it does not fill the gaps in the children’s and parents’ schedules.”³⁹ There is great need in the contemporary United States for policy leadership on flexible work schedules.

New Jersey is one of nine states that has created policies to link flexible work schedules to traffic and pollution. Twelve states (not New Jersey) have created rules to allow organizations and state agencies to offer flexible schedules. Only one state (Oregon) has policies that link flexible schedules to women’s employment.

Medical leave is an important concern for workers in New Jersey. If passed, the state’s proposed Paid Family Medical Leave Act would require New Jersey businesses to provide paid family leave for six weeks for both men and women, allowing parents to bond with newborn, adopted, or foster children and care for seriously ill family members.

Women-Owned Businesses

According to Governor Jon Corzine’s 2007 economic growth strategy for the state, encouraging entrepreneurship and the growth of small women-owned businesses is a top priority in New Jersey. Growth is nurtured by (1) focusing and expanding support and access to capital and (2) using state purchasing to grow small women-owned businesses.⁴⁰

According to the Disparity Studies released in June and October of 2005 respectively, each year the state spends more than \$2 billion purchasing goods and services from businesses. However, only 3 percent

of the firms receiving contracts from the state are owned by minorities or women. In addition, less than 2 percent of the total amount spent by the state goes to these businesses. It is clear that there are significant disparities between the firms ready, willing and able to do business with the state and those firms that are actually awarded contracts. Governor Corzine believes that this is unacceptable and that we have a responsibility to ensure that everyone has the same opportunities to offer their goods and services in the marketplace. In recognition of the need to leverage the state’s purchasing power to help facilitate growth among New Jersey’s women- and minority-owned businesses, Governor Corzine signed *Executive Order 34 (2006)*, establishing a Division of Minority and Women Business Development within the Office of Economic Growth.⁴¹

New Jersey women have been promoting their own business interests for many years. The New Jersey Association of Women Business Owners (NJAWBO) is the oldest women business owners’ organization in the United States. Its primary objective is to support and encourage business ownership by women. Since 1978, NJAWBO has “helped women achieve their business visions by providing them with the tools to develop and grow their enterprises.” Currently 282,000 women business owners are members.⁴²

As of 2006, there were an estimated 293,961 privately held firms in New Jersey that were 50 percent or more women-owned; this accounts for 36.3 percent of all privately held firms in the state.

DID YOU KNOW...

New Jersey ranks tenth among the states in the number of privately held, majority women-owned businesses?

- “Between 1997 & 2006, the Center for Women’s Business Research estimates that the number of these firms in New Jersey increased by 62.8 percent, employment grew by 8.5 percent and sales increased by 13.3 percent.”
- “Among the 50 states and Washington DC, New Jersey ranks 10th in the number of privately-held, majority women-owned firms in 2006, 7th in employment and 7th in sales. Overall New Jersey ranks 8th among the states.”⁴³

The New Jersey Women’s Micro-Business Credit Program (a Division on Women affiliate) is dedicated to helping teach women how to start, run, market,

DID YOU KNOW...

New Jersey has a Women’s Micro-Business credit program?

and grow these businesses. The program offers business training and mentoring. This is especially beneficial for women of low-income status who are near or below the poverty line, since women entrepreneurs can have difficulty obtaining traditional bank financing.⁴⁴

Health

Health Insurance

Health insurance is important for women in all age groups. As health insurance costs move upward, women in particular may have difficulty obtaining coverage because they are more likely to be low-income and have less access to employer-based insurance. According to the Henry J. Kaiser Family Foundation, in 2005 women's health insurance coverage came from the following sources: 38 percent employer-based (under own name), 24 percent employer-based (dependent), 19 percent were uninsured, 10 percent were covered by Medicaid, 6 percent had individual/private plans, and 3 percent were covered by government plans.⁴⁵

Medicaid is potentially available to low-income women who are pregnant, disabled, or have children, and to those over age sixty-five. But not everyone qualifies, as income eligibility is stringent. Under federal guidelines, 57 percent of non-elderly women (18-64) on Medicaid are considered "poor" and 27 percent are near poor. One-third of non-elderly women on Medicaid rate their health as fair or poor compared to 11 percent of low-income women who are covered by employer-sponsored insurance. Medicaid finances over 37 percent of all births in the U.S., 43 percent of all nursing home spending, and accounts for 61 percent of all publicly funded family planning services.⁴⁶

Women who are insured under a spouse's plan face the possibility of losing health insurance as a result of divorce or the spouse's death. Women are vulnerable to losing insurance because they are more likely than men to be covered as dependents. They are also at a greater risk of losing coverage if a spouse loses his job or if his employer drops family coverage or increases premium and out-of-pocket costs to unaffordable levels.⁴⁷

Health Concerns Disabilities

Approximately 53 percent of the statewide noninstitutionalized population ages seventy-five

and over claimed a disability in 2005 (see Appendix for definition of disability). The rates did not differ much between men (41.4 percent) and women (50.1 percent). The prevalence of disability increases substantially with age. For people between the ages of sixty-five and seventy-four, 24.2 percent of men and 26.1 percent of women in New Jersey in 2005 had disabilities.

Table 10. New Jersey disability status among noninstitutionalized civilians, 2005⁴⁸

Age Group	Gender	Total	No Disability	With Any Disability
		No.	%	%
5-15 years	Male	678,412	94.2	5.6
	Female	649,078	96.2	3.7
16-64	Male	2,716,568	91.2	8.7
	Female	2,819,963	90.6	9.3
65-74	Male	235,359	75.7	24.2
	Female	294,288	73.9	26.1
75 years and over	Male	205,141	58.5	41.4
	Female	333,222	49.8	50.1

Cancer

In New Jersey, between 2000 and 2004, the overall age adjusted total cancer incidence rates increased for men and women through 2001 and then declined. New Jersey black men continued to have the highest cancer incidence rates, and black women continued to have the lowest cancer incidence rates for all sites combined. Incidence rates for thyroid cancer continued to increase steadily between 2000 and 2004, especially among white women. New Jersey incidence rates for all cancers combined continued to be higher than U.S. rates. In New Jersey, between 2000 and 2003, overall age adjusted cancer mortality rates continued to slowly decline, similar to the trend observed throughout the nation. For women in New

Jersey, incidence rates from 2000 to 2004 declined for the following cancers: cervical, ovarian, colon, and breast cancer, and rose for skin cancer (including melanoma), urinary system cancer, and thyroid cancer.⁴⁹

Both men and women have a one in two chance of developing some form of cancer during their lives. Clearly, as the data suggest, this concern increases as people age (see Tables 11a and 11b). In New Jersey, females between the ages of zero and thirty-nine are nearly one and a half times more likely than men to develop cancer. This is comparable to national probability rates. Conversely, in New Jersey, men between the ages of sixty and seventy-nine are one and a half times more likely than women to develop cancer. That ratio is slightly lower nationwide. Overall, throughout their lifetimes, 60 percent of men and 48 percent of women in New Jersey are likely to develop cancer. In the United States, those figures are 45 percent of men and 38 percent of women. These comparative data demonstrate that the cancer risk for both sexes is significantly higher in New Jersey than it is nationally. The Institute for Women's Policy Research compiled data for women's lung cancer mortality in 2003, which rates New Jersey twenty-sixth in the nation. The state ranked exceedingly high for breast cancer mortality in these data, at forty-nine out of the fifty states and the District of Columbia. Only Louisiana and Washington, D.C., had higher numbers.⁵⁰

Both men and women have the highest probability of developing cancer between the ages of sixty and seventy-nine, with males in this group having the highest probability across the board. This trend holds true both in New Jersey and nationally. Yet women of all ages risk developing cancer. Although older women are clearly more vulnerable, younger women are also at risk, particularly for the development of breast or thyroid cancer. This has implications for early detection and the availability and use of mammograms. In New Jersey, women have a 13 percent probability of developing breast cancer, followed by a 6.48 percent probability of lung cancer and a 6.29 percent probability of colon cancer.

According to the Centers for Disease Control (CDC), the percentage of women nationally ages forty and over who reported getting a mammogram dropped from 76.4 percent in 2000 to 74.6 percent in 2005.⁵¹ According to the CDC, mammograms have been shown to cut breast cancer deaths by 20 percent for women in their forties and by 20 to 35 percent for those between the ages of fifty and sixty-nine. Two reasons may account for the decreasing numbers of women who receive mammograms: a shortage of (1) facilities and (2) specialists able to perform mammograms. This certainly may be the case in New Jersey. The *Star Ledger* reported in January 2007 that the percentage of mammograms in the state (76.7 percent in 2000, down to 74.9 percent in 2005) declined at a rate comparable to the nation's. It also noted that the number of mammogram facilities in New Jersey had dropped from 278 in 2001 to 250 in 2004.⁵² Despite these data, however, there is good news: the state's overall breast cancer mortality rate decreased from 34.8 per 100,000 women in 1994 to 28.5 per 100,000 women in 2003.

The decline in mammogram use may also be due to lack of health insurance, but the state is making strides to circumvent this problem. New Jersey Cancer Education and Early Detection (NJ CEED), a Department of Health and Senior Services program, offers free mammograms to the state's uninsured and the underinsured. In 2006, more than 13,000 women received mammograms through the program in 2006, compared with about 7,000 in 2003.⁵³

Age may be a factor in the reported number of mammograms. Only about half of older white women and even fewer older black, Asian, and Hispanic women in the United States get regular mammograms. This is news because previous calculations estimated that 80 percent of women between the ages of sixty-five and sixty-nine had regular mammograms. According to the American Cancer Society, one problem is that older women are not screened as aggressively as younger women are.⁵⁴

Table 11a. Probability of developing invasive cancers*
for selected New Jersey age groups by sex, 2001-2003⁵⁵

Cancer Type	Sex	Age							
		All Ages**		0-39		40-59		60-79	
		%	Probability (1 in . . .)	%	Probability (1 in . . .)	%	Probability (1 in . . .)	%	Probability (1 in . . .)
All sites***	Male	60.04	2	1.68	60	10.40	10	46.26	2
	Female	48.55	2	2.39	42	11.02	9	29.40	3
Oral cavity and pharynx	Male	1.29	77	0.04	2458	0.42	239	0.76	132
	Female	0.63	160	0.03	3001	0.14	725	0.35	288
Colon and rectum	Male	6.68	15	0.08	1274	1.02	98	4.46	22
	Female	6.29	16	0.09	1169	0.80	125	3.43	29
Lung and bronchus	Male	8.08	12	0.03	2944	1.13	89	5.99	17
	Female	6.48	15	0.05	2031	0.98	102	4.34	23
Melanoma of the skin (whites only)	Male	2.54	39	0.15	667	0.64	156	1.52	66
	Female	1.74	58	0.27	374	0.49	204	0.79	127
Breast	Female	13.04	8	0.56	180	4.24	24	7.06	14
Cervix uteri	Female	0.81	124	0.16	623	0.33	304	0.28	359
Corpus and uterus, NOS****	Female	2.99	33	0.05	1942	0.83	121	1.88	53
Ovary	Female	1.58	63	0.08	1265	0.44	230	0.82	122
Prostate	Male	19.99	5	0.02	6649	3.19	31	16.64	6
Urinary and bladder	Male	4.31	23	0.03	3732	0.53	190	2.91	34
	Female	1.44	70	0.02	6558	0.18	558	0.82	122
Brain and other nervous system	Male	0.71	142	0.14	734	0.18	555	0.37	270
	Female	0.56	179	0.12	861	0.12	806	0.26	384
Thyroid	Male	0.44	228	0.08	1257	0.16	629	0.21	478
	Female	1.31	77	0.37	267	0.52	193	0.41	246
Non- Hodgkin's lymphoma	Male	2.38	42	0.16	641	0.50	202	1.38	72
	Female	1.97	51	0.10	1002	0.36	275	1.09	92
Leukemia	Male	1.55	65	0.17	595	0.25	397	0.89	112
	Female	1.08	93	0.12	819	0.16	636	0.52	193

* For those free of cancer at beginning of age interval.

**“All ages” equals birth to death.

***“All sites” includes basal and squamous cell skin cancers and in situ cancers, except urinary and bladder.

****NOS: Not Otherwise Specified

Table 11b. Probability of developing invasive cancers* for selected U.S. age groups by sex, 2001-2003⁵⁶

Cancer Type	Sex	Age							
		All Ages**		0-39		40-59		60-79	
		%	Probability (1 in . . .)	%	Probability (1 in . . .)	%	Probability (1 in . . .)	%	Probability (1 in . . .)
All sites ***	Male	45.51	2	1.42	71	8.50	12	34.30	3
	Female	38.01	3	2.02	49	8.98	11	22.29	4
Oral cavity and pharynx	Male	1.38	73	0.04	2390	0.41	241	0.83	120
	Female	0.67	149	0.03	3006	0.15	686	0.36	280
Colon and rectum	Male	5.75	17	0.08	1339	0.91	111	3.82	26
	Female	5.42	18	0.07	1522	0.70	142	2.92	34
Lung and bronchus	Male	7.62	13	0.03	3293	0.97	103	5.69	18
	Female	5.82	17	0.03	3216	0.78	128	3.96	25
Melanoma of the skin (whites only)	Male	2.33	43	0.15	663	0.61	165	1.34	75
	Female	1.63	61	0.27	365	0.51	198	0.68	148
Breast	Female	12.82	8	0.48	209	3.96	25	7.16	14
Cervix uteri	Female	0.72	140	0.15	665	0.28	364	0.25	402
Corpus and uterus, NOS****	Female	2.59	39	0.06	1598	0.72	138	1.54	65
Ovary	Female	1.47	68	0.08	1296	0.37	269	0.79	127
Prostate	Male	17.70	6	0.01	10287	2.65	38	14.54	7
Urinary and bladder	Male	3.62	28	0.02	4397	0.39	256	2.42	41
	Female	1.14	88	0.01	10297	0.12	822	0.65	155
Brain and other nervous system	Male	0.66	153	0.12	822	0.16	639	0.35	290
	Female	0.52	193	0.11	900	0.11	918	0.24	420
Thyroid	Male	0.37	268	0.06	1597	0.13	752	0.18	550
	Female	1.04	96	0.30	339	0.40	247	0.32	310
Non-Hodgkin's lymphoma	Male	2.23	45	0.14	736	0.46	218	1.34	75
	Female	1.88	53	0.09	1138	0.32	311	1.04	97
Leukemia	Male	1.54	65	0.16	646	0.22	452	0.88	113
	Female	1.08	93	0.12	834	0.14	701	0.50	198

* For those free of cancer at beginning of age interval.

**"All ages" equals birth to death.

***"All sites" includes basal and squamous cell skin cancers and in situ cancers, except urinary and bladder.

****NOS: Not Otherwise Specified

HIV/AIDS

In New Jersey, men are reported to have HIV/AIDS at more than twice the rate of women, according to both recent data (2005-2006) and cumulative data over time (see Table 12). The New Jersey Department of Health and Senior Services states that 21,469 male New Jersey residents were living with AIDS as of June 30, 2006.⁵⁷ Of these men, half were black

(10,868, or 51 percent). Nevertheless, HIV/AIDS is also a serious health concern for women across age groups: 31 percent of the cumulative cases of HIV/AIDS are females, with the highest percentage being black women (36 percent), the lowest white women (22 percent). As of June 30, 2006, 11,880 female New Jersey residents were living with AIDS. Of these, 64 percent (7,575) were black and 16 percent (1,950) white.

Table 12. New Jersey HIV/AIDS cases among adolescents and adults (July 2005-June 2006) and cumulative totals as of June 30, 2006, by racial/ethnic group and gender⁵⁸

	Males				Females				Total				Female Percentage
	July 2005- June 2006		Cumulative Total		July 2005- June 2006		Cumulative Total		July 2005- June 2006		Cumulative Total		of Cumulative Cases
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
White	306	24	12,658	27	81	14	3,600	17	387	21	16,258	24	22
Black	637	50	23,899	52	394	66	13,536	65	1,031	55	37,435	56	36
Hispanic	316	25	9,107	20	121	20	3,443	17	437	23	12,540	19	27
Asian/ Pacific Islander	18	1	234	1	3	1	85	0	21	1	319	0	27
Other/ Unknown	3	0	220	0	0	0	114	1	3	0	334	0	34
Total	1,280	100	46,118	100	599	100	20,768	100	1,879	100	66,886	100	31

Women's Health Status

In comparison to the other states, New Jersey ranks twenty-first (or a grade of C+) for women's status on the Institute for Women's Policy Research health and well-being composite index published in 2004.⁵⁹ This composite tracks heart disease mortality, lung cancer mortality, incidence of diabetes, incidence of chlamydia, incidence of AIDS, poor mental health, suicide mortality, and limited activities. On this index, Utah is ranked highest for women's health, and the District of Columbia and Kentucky are ranked lowest. In all states, there are wide disparities in health status based on race and ethnicity. African-American women are much more likely to die of heart disease and breast cancer than white women are. Among women, racial and ethnic disparities in the incidence rates of AIDS are also large, with African American, Hispanic, and Native American women facing much higher rates than those of white or Asian American women. These racial disparities are also present in New Jersey.⁶⁰

Our state is aware of the health challenges facing women and has created a number of plans to address them. The New Jersey Strategic Plan on Aging for 2005-2008 strives to enable the growing aging population and its care-giving communities to access a seamless and dynamic system of services that promotes well-being, dignity, and choice. The plan envisions allowing seniors to make true choices about their health care. The Division of Aging and Community Services is the state's lead agency in this task of making a positive difference in individual lives by addressing the changing needs of a growing and aging population.⁶¹

Education

Women's Access to Higher Education

For the first time in American history, more U.S. women than men are college-educated. In 2004, 31 percent of women ages twenty-five to twenty-nine had earned bachelor's degrees, compared to only 26 percent of men. That year, 25.4 million U.S. women ages twenty-five and older held a bachelor's degree.⁶²

This statistic illustrates the striking changes in women's access to higher education during the past thirty years. In 1970, women made up 42 percent of the undergraduate student body in American colleges and universities, while men comprised 58 percent. By 2000, these numbers had nearly reversed: women made up 56 percent of the undergraduate student body, compared to men's 44 percent. Similarly, women are entering graduate and professional schools in record numbers. In 1970, women comprised only 9 percent of students in professional schools; but by 2000 they had nearly reached parity with men, comprising 47 percent of professional schools' student bodies. These numbers are true for graduate study as well. As Table 13 shows, in 1970, men made up 61 percent of graduate students, women only 39 percent. Thirty years later women outnumbered men in graduate schools across the nation: 58 percent of students were female, only 42 percent male.

Table 13. Percentage of college students by sex, 1970 and 2000⁶³

	1970		2000	
	Men	Women	Men	Women
Undergraduate	58	42	44	56
Graduate	61	39	42	58
Professional	91	9	53	47

In New Jersey, women lead men in percentages of those earning undergraduate degrees and master's degrees, while men earn slightly more doctoral and

professional degrees (see Table 14). In 2005, women earned nearly 58 percent of bachelor's degrees, compared to men's 42 percent. At the master's level, 57 percent of degrees conferred in our state in 2006 went to women, compared to 43 percent to men. Only at the doctoral level did men's attainment exceed women's: nearly 55 percent of Ph.D.s awarded in New Jersey in 2006 went to men, 45 percent to women. Men also earned slightly more professional degrees than women that year, 52 percent to women's 48 percent.

Table 14. Percentage of degrees in New Jersey, by type and sex, 2005⁶⁴

Degree	Men	Women
Bachelor's	42	58
Master's	43	57
Doctoral	55	45
Professional	52	48

Minority Women's Access to Higher Education

Nationally and in New Jersey, disparities remain in minorities' access to higher education. As Table 15 reveals, of the total female population in the United States with a college degree in 2000, 39.8 percent were Asian American, 24.8 percent white, 15.3 percent African American, 12.1 percent Native American, and 10.8 percent Hispanic. In New Jersey, this pattern has been replicated, with Asian American women at an even higher percentage (58.7 percent), making New Jersey the number-one state in the nation in 2000 for the percentage of Asian American women who hold college degrees. In comparison, of New Jersey women holding college degrees in 2000, 29.2 percent were white, 18.9 percent Native American, 16.9 percent African American, and 13.3 percent were Hispanic, results that place New Jersey twenty-seventh out of the fifty states in the category of Hispanic women with a four-year college degree.

Table 15. Percentage of New Jersey and U.S. women and men ages twenty-five and over with a four-year college degree or higher, by race/ethnicity, 2000⁶⁵

	New Jersey		United States		New Jersey State Ranking for Women
	% of Women	% of Men	% of Women	% of Men	
Total population	27.4	32.6	22.8	26.1	
White	29.2	36.0	24.8	29.2	13
African American	16.9	15.6	15.3	13.2	15
Asian/Pacific Islander	57.8	67.5	39.8	47.6	1
Hispanic	13.3	11.7	10.8	10.2	27
Native American	18.9	17.7	12.1	11.7	2
Other/two or more	23.5	29.3	21.7	25.0	10

Education and Income

Women's access to higher education and advanced degrees is important because the link between education and income is very strong. A 2005 report from the U.S. Census Bureau noted that a college degree nearly doubles annual earnings for both sexes. According to 2004 census data, workers ages eighteen and over with bachelor's degrees earned an average of 51,206 (54,694) dollars a year, while those with only high school diplomas earned 27,915 (29,816) dollars. In the same year, workers with advanced degrees earned an average of 74,602 (79,684) dollars, and those without high school diplomas averaged an income of 18,734 (20,010) dollars.^{D, 66} On an hourly basis, in 2001, women with a four-year college degree earned about 80 percent more than women with

only a high school degree; and during the past two decades, this difference has grown. Between 1973 and 2001, both men and women with college degrees saw a real increase in the purchasing power of their earnings. Women without these credentials saw little or no improvement, and men with a high school education or less saw a decline in purchasing power.

Disappointingly, while women with a college education earn considerably more than women without this credential do, they continue to earn less than men with similar educational backgrounds. As Table 16 shows, in 2003, the earnings ratio between men and women was the closest in those groups with some college education (79.9 percent) and the farthest apart in college graduates (women earned

^D Numbers in parentheses have been adjusted for inflation to 2006 dollars.

Table 16. Hourly earnings for U.S. men and women, by educational attainment, 2003⁶⁸

	Men	Women	Earnings Ratio (%)
Less than high school	11.04	8.57	77.6
High school	15.07	11.87	78.8
Some college or associate's degree	17.03	13.6	79.9
College graduate	26.63	20.19	75.8
Advanced degree	33.31	25.47	76.5

Table 17. Median earnings in the United States and New Jersey, by sex and educational attainment, in 2005 dollars (inflation adjusted)⁶⁹

	United States		New Jersey	
	Female	Male	Female	Male
Population 25 and over				
Less than high school	13,076	22,138	16,568	25,688
High school	20,179	31,683	24,111	39,691
Some college or associate's degree	25,736	39,601	31,469	46,551
College graduate	36,250	53,693	41,969	65,530
Advanced degree	47,319	71,918	54,858	91,536

75.8 percent of what their male peers earned). In addition, college-educated women and men are more likely to have employer-based health insurance, while those with a high school degree or less are more likely to have publicly funded health insurance such as Medicaid or Medicare.⁶⁷

In New Jersey, women in 2005 with less than a high school education earned on average 16,568 dollars, those with a high school diploma 24,111 dollars, those

with some college education or an associate's degree 31,469 dollars, those with a bachelor's degree 41,969 dollars, and those with a graduate or professional degree 54,858 dollars (see Table 17). These data show that women in New Jersey at all educational levels earn more than women earn nationally but still lag considerably behind men at similar educational levels in every category.

Table 18. Poverty rate in New Jersey and the United States among people ages twenty-five and over, with poverty status determined by educational attainment level. 2005⁷⁰

	New Jersey			United States		
	Total	Male	Female	Total	Male	Female
Total population ages 25 and over	5,666,759	2,680,487	2,986,272	188,950,759	90,506,774	98,443,985
Less than high school	17.8%	13.2%	21.8%	23.6%	19.0%	28.0%
High school	8.6%	6.6%	10.2%	11.2%	8.9%	13.3%
Some college or associate's degree	5.6%	4.3%	6.7%	7.7%	5.9%	9.2%
College graduate	2.8%	2.4%	3.2%	3.9%	3.5%	4.3%
Advanced degree	2.0%	2.1%	1.9%	2.9%	2.6%	3.1%

Table 18 illustrates that the poverty rate for people ages twenty-five and over is determined by both gender and educational attainment. Nationally, 41.3 percent of females and 27.9 percent of males with a high school degree or less live at the poverty level. In New Jersey, people ages twenty-five years and over are ahead of the rest of the nation: 32 percent of females and 19.8 percent of males with a high school degree or less live at the poverty level.

Educational Attainment

According to the U.S. Census Bureau's 2005 American Community Survey, of people between the ages of eighteen and twenty-four in the United States, 36.2 percent of males and 31.7 percent of females have a high school degree or the equivalent but no further education. Of the U.S. population ages twenty-five

and over, 29 percent of males and 30 percent of females have a high school degree or the equivalent but no further education. New Jersey's statistics are consistent with the nation's (see Table 19). Of the New Jersey population between ages eighteen and twenty-four, 36.3 percent of males and 31 percent of females have a high school degree or the equivalent but no further education. For the New Jersey population ages twenty-five and older, those figures are 28.2 percent of males and 30.6 percent of females. Thus, both nationally and in our state, more women than men ages twenty-five years and older hold high school diplomas or the equivalent.

Table 19. Educational attainment in New Jersey and the United States, by age and sex, 2005⁷¹

	New Jersey			United States		
	Total	Male	Female	Total	Male	Female
Population ages 18-24	699,985	356,490	343,495	26,295,690	13,376,325	12,919,365
Less than high school	15.8%	17.5%	14.1%	19.6%	22.0%	17.12%
High school	33.7%	36.3%	31.0%	34.0%	36.2%	31.7%
Some college or associate's degree	36.8%	35.3%	38.3%	37.1%	34.3%	40.0%
College degree or higher	13.7%	10.9%	16.6%	9.3%	7.5%	11.2%
Population ages 25 and over	5,666,759	2,680,487	2,986,272	188,950,759	90,506,774	98,443,985
Less than high school	13.7%	13.4%	13.9%	15.9%	16.2%	15.3%
High school	29.5%	28.2%	30.6%	29.6%	29.0%	30.0%
Some college or associate's degree	22.6%	21.8%	23.1%	27.5%	26.3%	28.6%
Bachelor's degree	21.7%	22.4%	21.1%	17.2%	17.6%	16.8%
Master's degree	8.7%	8.9%	8.5%	6.9%	6.8%	7.0%
Professional degree	2.6%	3.4%	1.9%	2.0%	2.5%	1.5%
Doctorate degree	1.2%	1.7%	0.8%	1.1%	1.5%	0.7%
Population ages 25-34	1,030,630	511,312	519,318	38,785,474	19,323,847	19,461,627
High school or higher	89.3%	88.5%	90.2%	86.4%	84.8%	87.9%
Bachelor's degree or higher	40.0%	36.9%	43.0%	29.2%	27.2%	32.5%
Population ages 35-44	1,373,899	672,176	701,726	43,237,594	21,328,302	21,909,292
High school or higher	90.6%	89.4%	91.7%	87.2%	85.9%	88.5%
Bachelor's degree or higher	38.7%	38.1%	39.2%	29.5%	29.0%	30.1%
Population ages 45-64	2,194,220	1,056,499	1,137,721	72,167,164	35,010,496	37,156,668
High school or higher	88.8%	88.9%	88.6%	87.0%	86.5%	87.4%
Bachelor's degree or higher	36.0%	39.3%	33.0%	28.6%	30.7%	26.6%
Population age 65 and over	1,068,010	440,500	627,510	34,760,527	14,844,129	19,916,398
High school or higher	72.5%	74.0%	71.4%	72.5%	73.3%	71.8%
Bachelor's degree or higher	19.2%	26.6%	14.0%	18.4%	24.3%	14.0%

Younger women in New Jersey today are much more likely to have earned a bachelor's degree or higher than older women are. In 2005, 43 percent of New Jersey women ages twenty-five to thirty-four held a bachelor's degree or higher, compared to 39.2 percent of women ages thirty-five to forty-four, 33 percent of women ages forty-five to sixty-four, and 14 percent of women ages sixty-five and over.

According to the state's Department of Education, the overall dropout rate of New Jersey high school female students is 1.6 percent; for male students the rate is 2.2 percent (see Table 20). The highest dropout rate is for Native American students (4.9 percent), and the lowest is for Asian students (0.7 percent).

In 2004, 85 percent of New Jersey high school graduates planned to continue their educations. Only 15 percent planned not to continue, with most of them entering the workforce. Of high school graduates in the state who planned to attend colleges or universities, 66 percent were white, 13.5 percent black, 11.6 percent Hispanic, 0.3 percent Native American, and 8.2 percent Asian/Pacific Island.⁷³ Sussex County had the highest high school graduation rate in 2004, Cumberland County the lowest.⁷⁴

Table 20. New Jersey dropout percentages, grades 9-12, by sex and race/ethnicity, 2004-2005⁷²

Students	Percent
Male	2.2
Female	1.6
White	1.2
Black	3.4
Hispanic	3.8
Native American	4.9
Asian	0.7

Political Participation

Women in Political Office

New Jersey's low numbers of women in political office is a continuing news story. As data from the Center for American Women and Politics at Rutgers University show, no women served in New Jersey's fifteen-member congressional delegation in 2007 (two senators, thirteen representatives). Women are represented in small numbers elsewhere in the state government. For instance, Governor Corzine has eight women cabinet members, meaning that women comprise 36.4 percent of his twenty-one-member cabinet. Twenty-three women serve in New Jersey's legislature, holding 19.2 percent of the 120 available seats (seven in the senate, and seventeen in the assembly). With these figures, New Jersey ranks thirty-fifth among the fifty states in the proportion of women serving in its legislature, putting it in the bottom third of all states in the nation.⁷⁵

Of the 137 county freeholders in New Jersey, thirty-six (26.3 percent) are women. Four women serve as freeholder directors or chairs. As of March 2007, New Jersey had eighty women mayors, 14.1 percent of the available positions in New Jersey's 566 municipalities. Women mayors serve in all but two counties (Cumberland and Hudson).

Three women currently sit on New Jersey's seven-member Supreme Court. Two were appointed by former Governor Christine Todd Whitman: Justice Virginia Long, sworn in on September 14, 1999; and Justice Jaynee LaVecchia, sworn in on January 26, 2000. The third, Justice Helen E. Hoens, was appointed by Governor Corzine and sworn in on October 26, 2006.

Women are also lagging behind in terms of leadership in state political parties. In the New Jersey's twenty-one counties, three women serve as county chairs for the Democrats, two as county chairs for the Republicans.⁷⁶

Nationally in 2007, women held eighty-six (16.1 percent) of the 535 seats in the 109th U.S. Congress:

sixteen (16 percent) of the one hundred Senate seats and seventy (6.1 percent) of the 435 House seats. In state legislatures across the nation, women held 1,734 (23.5 percent) of the 7,382 available seats.⁷⁷ There is also a generational component to political representation: young women are less likely than young men or older women to run for office.⁷⁸

Women Voters

Although women are underrepresented in elective office, young women vote in higher percentages than do young men. Among young women citizens (ages eighteen to forty-four), a higher proportion of women than men voted in 1996, 2000, and 2004. In the eighteen to twenty-four age group, 35 percent of women voted in 1996; this figure dipped slightly to 34.6 percent in 2000 but rose impressively to 44.9 percent in 2004. In each of these years young women voted in higher percentages than did young men in the same age group.⁷⁹

Voting percentages rise as citizens age: in 1996, 51.5 percent of women ages twenty-five to forty-four voted, as did 52.3 percent in 2000 and 55 percent in 2004. Of women ages forty-five to sixty-four, 65 percent cast ballots in 1996, compared to 65.3 percent in 2000 and 68.3 percent in 2004.

Overall, the percentage of citizens who vote has increased from 1996 to 2004 for both men and women, with the largest change among voters ages eighteen to forty-four. Table 21 shows that, in 2004, nearly half of the female voting population ages eighteen to forty-four voted (49.9 percent), compared to 43.25 percent in 1996. In comparison, 43.8 percent of the male voting population in the same age group voted, compared to 38.3 percent in 1996. Among the older female voting population (ages forty-five and over), 67.2 percent voted in 2004, compared to 64.2 percent in 1996. Among males in the same age group, 69.8 percent voted in 2004, compared to 68.2 percent in 1996. Although older voters do cast their ballots in higher percentages than younger voters do, the percentage of younger voters has grown more than the percentage of older voters.

Table 21. Sex differences in national voter turnout, by year and age, 2004, 2000, 1996⁸⁰

	Percent	
	Female	Male
2004		
Age 18-24	44.9	38.8
Age 25-44	55.0	48.8
Age 45-64	68.3	65.9
Age 65-74	69.4	72.5
Age 75 and over	63.9	71.0
2000		
Age 18-24	34.6	30.0
Age 25-44	52.3	47.3
Age 45-64	65.3	62.7
Age 65-74	68.7	71.2
Age 75 and over	60.6	71.7
1996		
Age 18-24	35.0	29.8
Age 25-44	51.5	46.8
Age 45-64	65.1	63.7
Age 65-74	68.1	72.6
Age 75 and over	59.4	68.3

Table 22 focuses on the voting participation of young women and men from 1978 to 2004. Like Table 21, it shows that the percentage of voting women in all age groups now exceeds that of men. For both younger men and women, turnout is highest during presidential election years.

DID YOU KNOW...

New Jersey has had a Division on Women in State government since 1974?

Race, Ethnicity, and Political Participation

Race and ethnicity affect political participation. Asian American and Hispanic men and women register to vote and vote at much lower rates than do men and women from other racial groups. In 2000, 70 percent of white men and women were registered to vote, compared with 64.3 percent of African American men and women, 34.9 percent of Hispanic men and women, and 30.7 percent of Asian/Pacific Islander men and women. In terms of voting patterns, whites are much more likely to vote than other groups are: 60.4 percent voted in 2000, followed by 54.1 percent of African Americans, 27.5 percent of Hispanics, and 25.4 percent of Asian Americans. The low voting rates for Hispanics and Asian/Pacific Islanders could be linked to immigration and citizenship rates because these data do not distinguish by citizenship status.⁸²

College Students

Men in their first year of college are more likely than women to believe that influencing the political structure is important, a consistent pattern since 1974 (see Table 23). Nevertheless, very few college students, either men or women, think that influencing politics is important: in 2000, only 17 percent of female first-year college students and 22.8 percent of males reported feeling this way.

New Jersey Voting Patterns

As Table 24 shows, in 2004, New Jersey women were more likely to vote than men: 60 percent of registered women as opposed to 54.9 percent of registered men. This is a positive trend because earlier data indicated that New Jersey was one of seven states in which men were more likely than women to vote. (The others were Hawaii, Kentucky, North Dakota, Oklahoma, Pennsylvania, and South Dakota.) Moreover, in 2004, 66.4 percent of voting-age women in New Jersey were registered to vote, compared to 60.7 percent of voting-age men.⁸⁴

Table 22. Voting Patterns of Young Men and Women, 1978-2004⁸¹

Year	Ages 20-24		Ages 25-29		All Ages	
	% of Women	% of Men	% of Women	% of Men	% of Women	% of Men
2004	45.4	39.2	48.6	40.0	60.1	56.3
2002	19.7	16.8	24.6	21.5	43.0	41.4
2000	37.2	31.3	43.3	37.5	56.2	53.1
1998	19.1	17.7	25.7	23.1	42.4	41.4
1996	36.1	30.7	43.7	36.5	55.5	52.8
1994	23.8	20.3	28.7	27.4	63.2	60.8
1992	47.2	42.1	52.8	46.8	62.3	60.2
1990	22.2	21.1	31.1	27.0	45.4	44.6
1988	39.7	35.8	46.0	41.2	58.3	56.4
1986	24.7	22.6	31.7	29.8	46.1	45.8
1984	44.6	41.0	53.3	48.2	60.8	59.0
1982	26.7	27.8	37.2	35.1	48.4	48.7
1980	43.9	40.4	52.4	50.0	59.4	59.1
1978	26.1	25.3	34.0	33.0	45.3	46.6

Table 23. Percentages of first-year college students who believe that influencing the political structure is essential or very important, by sex, 1974-2002⁸³

	Percent	
	Women	Men
2002	17.0	22.8
2000	15.3	20.4
1998	15.3	20.3
1996	16.8	21.3
1994	19.1	22.8
1992	20.6	24.2
1990	20.3	24.3
1988	14.2	19.8
1986	13.8	19.3
1984	14.3	20.3
1982	13.7	20.0
1980	14.4	22.2
1978	13.3	20.2
1976	13.4	20.3
1974	10.9	16.8

Table 24. Reported voting and registration in New Jersey, by sex, 2004⁸⁵

	Population over Age 18	Total Citizens	Percent of Citizens	Total Registered	Percent Registered	Total Who Voted	Percent Who Voted
Total	6,413,000	5,591,000	87.2	4,085,000	63.7	3,693,000	57.6
Male	3,052,000	2,621,000	85.9	1,852,000	60.7	1,676,000	54.9
Female	3,361,000	2,971,000	88.4	2,233,000	66.4	2,017,000	60.0

Table 25. Reported voting and registration in New Jersey, by age, 2004⁸⁶

	Population over Age 18	Total Citizens	Percent of Citizens	Total Registered	Percent Registered	Total Who Voted	Percent Who Voted
Total	6,413,000	5,591,000	87.2	4,085,000	63.7	3,693,000	57.6
Ages 18-24	753,000	643,000	85.4	388,000	51.6	324,000	43.1
Ages 25-44	2,405,000	1,939,000	80.6	1,374,000	57.1	1,239,000	51.5
Ages 45-64	2,228,000	2,023,000	90.8	1,546,000	69.4	1,440,000	64.6
Ages 65-74	569,000	547,000	96.0	439,000	77.1	398,000	69.8
Ages 75 and over	458,000	439,000	96.0	338,000	73.9	293,000	63.9

Consistent with national trends, older citizens in New Jersey are more likely than younger citizens to both register to vote and actually vote. Overall, 57.6 percent of the state's total population voted in 2004. Of this group, sixty percent were female and just under 55 percent were male. Among citizens ages eighteen to forty-four, 60.5 percent voted; among citizens ages forty-five and over, 70.8 percent voted (see Table 25).

Organizations and academic centers in New Jersey and the nation are working to increase women's political participation across generations. For example, the Center for American Women and Politics at Rutgers University annually sponsors Ready to Run, a bipartisan effort to recruit and train New Jersey women to run for all levels of

office. The Younger Women's Task Force, a project of the National Council of Women's Organizations, is a nationwide, diverse and inclusive grassroots movement dedicated to organizing younger women and their allies to take action on issues that matter most to them. By and for younger women, YWTF works both within and beyond the women's movement, engaging all who are invested in advancing the rights of younger women.⁸⁷ The Third Wave Foundation, celebrating its tenth anniversary in 2006-2007, is a feminist, activist foundation that works nationally to support young women and transgender youth ages 15 to 30. Through strategic grantmaking, leadership development, and philanthropic advocacy, the Third Wave Foundation supports groups and individuals working towards gender, racial, economic, and social justice.⁸⁸

Appendix

Glossary of U.S. Census Terms

The following terms and definitions appear on the U.S. Census Bureau's website (http://factfinder.census.gov/home/en/epss/glossary_h.html).

<i>Disability</i>	A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.
<i>Earnings</i>	Earnings is defined as the algebraic sum of wage or salary income and net income from self-employment. Earnings represent the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc.
<i>Family</i>	A group of two or more people who reside together and who are related by birth, marriage, or adoption.
<i>Family household (family)</i>	A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.
<i>Family size</i>	Refers to the number of people in a family.
<i>Household</i>	A household includes all the people who occupy a housing unit as their usual place of residence.
<i>Household size</i>	The total number of people living in a housing unit.
<i>Household type and relationship</i>	Households are classified by type according to the sex of the householder and the presence of relatives. Examples include: married-couple family; male householder, no wife present; female householder, no husband present; spouse (husband/wife); child; and other relatives.
<i>Householder</i>	The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years old and over can serve as the householder for the purposes of the census. Two types of householders are distinguished: a family householder and a non-family householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A nonfamily householder is a householder living alone or with nonrelatives only.

<i>Income</i>	“Total income” is the sum of the amounts reported separately for wages, salary, commissions, bonuses, or tips; self-employment income from own nonfarm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); any public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability pensions; and any other sources of income received regularly such as Veterans’ (VA) payments, unemployment compensation, child support, or alimony.
<i>Poverty</i>	Following the Office of Management and Budget’s (OM’s) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being “below the poverty level.”

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