

## **WOMEN: NOW LEARNING MORE, BUT STILL EARNING LESS**

Women's huge educational gains over the past 35 years have not been matched by commensurate earnings gains. While in 1972 men had much higher levels of educational attainment than women, in 2005 educational attainment levels were nearly equal for women and men, and were actually slightly higher for women than for men among full-time workers in the paid labor force. Yet full-time women workers still earned 24% less than men in 2005. Women at every educational level continue to earn much less than men at the same level, and almost always even less than men at the educational level below them.

The gender pay gap persists even among women born since the mid 1960's who have considerably surpassed men in educational attainment. In 2005, women age 25 to 34 earned 12% less than men in this age group even though many more of the women were college graduates and far fewer were high school drop outs.

All the figures in this report were taken or derived from reports on earnings and educational attainment from the Census Bureau Current Population Survey ("CPS") that are available on the Census Bureau web site, <http://www.census.gov/>. The CPS covers the civilian noninstitutionalized population. CPS statistics are subject to sampling and to non-sampling error.

### **I. EDUCATIONAL ATTAINMENT**

Table 1 provides information on women's educational attainment in the period 1972 to 2006. The top panel of the table covers all women age 25 or over -- in 1972 women born before 1948, and in 2006 women born before 1982. The bottom panel covers women age 25 to 29 in each specific year. Some pre-1992 table cells are empty because the CPS did not obtain information on Associate degrees or on advanced degrees until 1992.

TABLE 1

Women's Educational Attainment Compared to Men's Educational Attainment														
	HS Graduate or Higher		Any College degree		Associate degree		Bachelor's degree or More		Master's degree		Professional degree		Doctoral degree	
	% Women	Ratio to % Men	% Women	Ratio to % Men	% Women	Ratio to % Men	% Women	Ratio to % Men	% Women	Ratio to % Men	% Women	Ratio to % Men	% Women	Ratio to % Men
<b>Women Age 25 or Over:</b>														
2006	86%	1.01	37%	0.99	10%	1.25	27%	0.92	6.9%	1.02	1.1%	0.53	0.8%	0.43
2004	85%	1.01	35%	0.96	9%	1.23	26%	0.89	6.6%	0.96	1.1%	0.49	0.8%	0.45
2000	84%	1.00	32%	0.92	8%	1.19	24%	0.85	5.7%	0.92	0.9%	0.43	0.7%	0.38
1996	82%	1.00	29%	0.90	8%	1.18	21%	0.82	4.9%	0.81	0.8%	0.41	0.5%	0.36
1992	79%	0.99	25%	0.84	6%	1.19	19%	0.77	4.5%	0.79	0.7%	0.34	0.4%	0.33
1988	76%	0.99	---	---	---	---	17%	0.71	---	---	---	---	---	---
1984	73%	0.99	---	---	---	---	16%	0.69	---	---	---	---	---	---
1980	68%	0.98	---	---	---	---	14%	0.65	---	---	---	---	---	---
1976	64%	0.98	---	---	---	---	11%	0.61	---	---	---	---	---	---
1972	58%	1.00	---	---	---	---	9%	0.58	---	---	---	---	---	---
<b>Women Age 25 to 29:</b>														
2006	88%	1.05	42%	1.23	10%	1.17	32%	1.25	6.1%	1.63	1.1%	1.40	0.6%	1.08
2004	88%	1.03	40%	1.21	9%	1.25	31%	1.20	4.9%	1.48	1.1%	0.95	0.6%	1.35
2000	89%	1.03	40%	1.14	10%	1.36	30%	1.08	4.8%	1.50	1.0%	0.89	0.4%	1.04
1996	88%	1.02	37%	1.12	9%	1.25	28%	1.08	3.7%	1.02	0.9%	0.85	0.2%	0.83
1992	86%	1.00	31%	1.09	7%	1.29	24%	1.04	3.0%	0.92	0.8%	0.59	0.2%	0.90
1988	87%	1.03	---	---	---	---	22%	0.94	---	---	---	---	---	---
1984	86%	1.01	---	---	---	---	21%	0.89	---	---	---	---	---	---
1980	86%	1.00	---	---	---	---	21%	0.88	---	---	---	---	---	---
1976	84%	0.97	---	---	---	---	20%	0.73	---	---	---	---	---	---
1972	79%	0.98	---	---	---	---	16%	0.73	---	---	---	---	---	---

The table shows the percentage of women at each level of attainment. For example, the 27% figure in the top panel for Bachelor's degree or More in 2006 indicates that in that year 27% of all women age 25 or over had a Bachelor's degree or more.

The table also gives the ratio of the female percentage to the male percentage. This ratio represents the likelihood for women relative to the likelihood for men. A ratio less than 1.0 indicates a lesser likelihood for women, and a ratio above 1.0 indicates a greater likelihood for women. For example, the 0.58 ratio in the top panel for Bachelor's degree or More in 1972 indicates that women were 58% as likely as men to have a Bachelor's degree or more in 1972.

### **All Women (Age 25 or Over)**

**High School.** In 1972, only three of five women were high school graduates. In 2006, six of seven were.

**College.** In 1972, less than 10% of women were college graduates and many more men were. In 2006, counting Associate degrees, 37% of women were college graduates and women were almost as likely (99%) to have a college degree as men.

**Advanced degrees (Master's, Professional, Doctorate).** From 1992 to 2006, the percentage of women with a Master's degree increased from 4.5% to 6.9%, and women went from being substantially less likely than men to have a Master's degree to being slightly more likely. The percentage of women with a Professional degree or with a Doctorate also increased, as did women's likelihood of having such a degree relative to men. Nevertheless, in 2006 women were still only about half as likely as men to have a Professional degree or a Doctorate.

### **Young Women (Age 25 to 29)**

**High School.** High school graduation rates for young women rose from 79% in 1972 to 88% in 2006. Young women were slightly less likely than men to graduate high school in 1972 but 5% more likely to do so in 2006.

**College.** In 1972, 16% of young women had a Bachelor's degree, and young women were much less likely to have a Bachelor's degree than young men. In 2006, 32% of young women had a Bachelor's degree, and young women were about 25% more likely than young men to have a Bachelor's degree. Counting Associate degrees, 42% of young women were college graduates in 2006.

**Advanced degrees.** From 1992 to 2006, the percentage of young women with a Master's degree doubled, and young women went from slightly less likely than young men to have a Master's degree to much more likely to have one. In recent years young women have been about as likely or more likely than young men to have a Professional degree or a Doctorate.

## II. EARNINGS

Table 2 compares women’s median earnings to men’s median earnings in the period 1991 to 2005. The percentages represent women’s earnings as a portion of men’s earnings. The median earnings used in the comparison are the earnings of full-time, year-round earners. This is the conventional measure of the gender earnings gap typically used in government reports.

<b>TABLE 2</b>								
<b>Women's Earnings Compared to Men's Earnings</b>								
<b>Female Earnings as % of Male Earnings at Same Education Level and at Next Lowest Level (Full-time, Year-Round Earners 25 Years or Over)</b>								
	<b>All Women/ All Men</b>	<b>HS Grad Women</b>		<b>Associate degree Women</b>		<b>BA degree Women</b>		
		<b>HS Grad Men</b>	<b>HS Dropout Men</b>	<b>Associate degree Men</b>	<b>HS Grad Men</b>	<b>BA degree Men</b>	<b>Associate degree Men</b>	
2005	76%	72%	97%	72%	93%	70%	89%	
2003	75%	74%	99%	75%	91%	73%	96%	
2001	75%	73%	94%	75%	94%	75%	96%	
1999	71%	69%	92%	74%	94%	71%	90%	
1997	72%	69%	88%	74%	89%	72%	91%	
1995	72%	69%	90%	79%	92%	72%	92%	
1993	71%	71%	90%	77%	93%	73%	93%	
1991	69%	69%	86%	74%	91%	69%	86%	
		<b>Masters degree Women</b>		<b>Doctorate Women</b>		<b>Professional Women</b>		
		<b>Masters degree Men</b>	<b>BA degree Men</b>	<b>Doctorate Men</b>	<b>Masters degree Men</b>	<b>Professional Men</b>	<b>Masters degree Men</b>	
2005		69%	86%	78%	89%	--	107%	
2003		71%	89%	77%	95%	--	94%	
2001		72%	91%	75%	90%	60%	90%	
1999		73%	89%	73%	91%	59%	92%	
1997		73%	90%	72%	88%	70%	95%	
1995		74%	91%	68%	81%	64%	93%	
1993		74%	89%	76%	93%	63%	97%	
1991		70%	83%	85%	99%	61%	91%	

The first column in the top panel gives the percentages for women of all education levels taken together. While women’s earnings grew from 69% of men’s earnings in 1991 to 76% in 2005, women still earned 24% less than men in 2005.

For both men and women, average earnings increase as education level increases. Because women’s educational achievement relative to men’s was rising, some of the 7% decline

in the gender pay gap in this period was likely due to women's educational advances, rather than to a decline in employment discrimination.

Table 2 also presents data for women at six education levels – high school graduate > Associate degree > Bachelor's degree > Master's degree > and Doctorate-Professional degree – with the last two treated as equivalent levels. Women's earnings are compared with the earnings of men at the same level, and with the earnings of men at the next lowest level

Without exception, in every year in this period women at each education level earned less than men at that same level, usually at least 25% less. Even more dismaying, with minor exception, in each year in this period women at every level of education earned less than men at the level of education below them – High School graduate women always less than High School dropout men; Associate degree women always less than High School graduate men; Bachelor's degree women always less than Associate degree men; Master's degree women always less than Bachelor's degree men; Doctorate women always less than Master's degree men; and Professional degree women always less than Master's degree men except in 1996 (not shown in table), 2004 (not shown in table) and 2005.

The cells comparing professional women and men in 2003 and 2005 are empty because CPS reported that men's median earnings exceeded \$100,000, but not the actual earnings amounts. In 2003, median earnings for professional women were about \$66,000, at least one third less than professional men's earnings, and in 2005 about \$80,000, at least one fifth less than professional men's earnings.

### **III. WOMEN OF COLOR**

Table 3 compares the educational attainment of White, Black and Hispanic women with that of men in their own racial/ethnic group and with that of White women in the 1993 – 2006 period. "White" here means non-Hispanic Whites.

In this period, all three groups of women experienced rising educational attainment both absolutely and relative to men. Black women increased their college degree rate from 18% to 28% and became significantly more likely than Black men to have a college degree. Hispanic women increased their college degree rate from 14% to 20% and became significantly more likely than Hispanic men to have a college degree. White women increased their college degree rate from 28% to 39% and closed most of the gap with White men.

TABLE 3									
Women's Educational Attainment Compared to Men's Educational Attainment and to White Women's Educational Attainment (Age 25 or over)									
	HS Graduate or Higher			Any College degree			Bachelor's degree or More		
	% Women	Ratio to % Same Group Men	Ratio to % White Women	% Women	Ratio to % Same Group Men	Ratio to % White Women	% Women	Ratio to % Same Group Men	Ratio to % White Women
<b>WHITE</b>									
2006	91%	1.01	--	39%	0.95	--	29%	0.89	--
2004	90%	1.00	--	38%	0.93	--	28%	0.86	--
2000	88%	1.00	--	35%	0.91	--	26%	0.83	--
1996	86%	1.00	--	31%	0.86	--	23%	0.81	--
1993	84%	0.99	--	28%	0.84	--	21%	0.76	--
<b>BLACK</b>									
2006	81%	1.01	0.89	28%	1.17	0.71	19%	1.13	0.66
2004	81%	1.00	0.90	27%	1.16	0.71	19%	1.11	0.65
2000	78%	0.99	0.89	24%	1.10	0.69	17%	1.02	0.65
1996	74%	1.00	0.86	22%	1.22	0.71	15%	1.18	0.63
1993	71%	1.01	0.85	18%	1.06	0.64	12%	1.04	0.60
<b>HISPANIC</b>									
2006	60%	1.03	0.66	20%	1.15	0.51	13%	1.08	0.44
2004	60%	1.04	0.67	18%	1.07	0.47	12%	1.04	0.43
2000	58%	1.02	0.66	16%	1.06	0.46	11%	1.00	0.42
1996	54%	1.02	0.63	13%	0.97	0.42	8%	0.80	0.36
1993	53%	1.01	0.63	14%	0.94	0.50	9%	0.90	0.41

Reflecting both past and current racial discrimination, Black women lagged behind White women in educational attainment throughout this period. In 2006, 10% more Black women than White women were High School dropouts – 19% compared to 9%; and 11% fewer had a college degree, 28% compared to 39%.

Hispanic women lag behind both White and Black women in educational attainment. Many Hispanic women (and men) immigrated to the United States as adults from Latin American countries where public education systems are far less developed than in the United States.

Table 4 compares median earnings for White, Black and Hispanic women with the median earnings of men in their own group and of White men in the period 1993 to 2005. The percentages represent women's earnings as a portion of men's earnings. "White" means all Whites in 1993 and 1997, and non-Hispanic Whites in 2001 and 2005.

TABLE 4								
Female Earnings as % of Male Earnings (Full-time, Year-Round Earners Age 25 or Over)								
	All Women		HS Grad Women		Associate degree Women		BA degree Women	
	All Same Group Men	All White Men	HS Grad Same Group Men	HS Grad White Men	Associate degree Same Group Men	Associate degree White Men	BA degree Same Group Men	BA degree White Men
<b>White Women</b>								
2005	73%	73%	69%	69%	71%	71%	69%	69%
2001	73%	73%	70%	70%	75%	75%	70%	70%
1997	72%	72%	69%	69%	73%	73%	69%	69%
1993	71%	71%	71%	71%	76%	76%	71%	71%
<b>Black Women</b>								
2005	86%	62%	83%	61%	73%	63%	98%	74%
2001	85%	63%	82%	63%	78%	70%	84%	65%
1997	83%	62%	78%	64%	84%	72%	86%	66%
1993	84%	63%	80%	60%	74%	66%	84%	69%
<b>Hispanic Women</b>								
2005	88%	52%	81%	59%	77%	64%	76%	61%
2001	84%	51%	80%	61%	82%	66%	76%	61%
1997	87%	56%	80%	62%	81%	65%	85%	68%
1993	81%	54%	78%	61%	70%	63%	82%	62%

Throughout this period, the within group gender pay gap was narrower for Black and Hispanic women than for White women. For all three groups, the gap narrowed but was still substantial at the end of this period in 2005 – 27% for all White women compared to all White Men, 14% for all Black women compared to all Black men, and 12% for all Hispanic women compared to all Hispanic men. Black and Hispanic women also experienced a “racial” earnings gap and earned substantially less than White women throughout this period. The only exception was in 2005 for Black women with a Bachelor’s degree who in that year earned 74% of what White men earned; in that year White women with a Bachelor’s degree earned only 69% of what White men earned.

#### IV. FUTURE OF THE GENDER PAY GAP

The relatively recent development of an educational achievement gap favoring younger women has helped to narrow the longstanding gender pay gap favoring men. The decline in the gender pay gap between 1991 and 2005 would likely have been less if women’s educational achievement relative to men’s had not increased in this period.

However, despite women’s educational advances, a substantial gender pay gap still exists and seems likely to persist, as young women still earn less than young men even though they are more educated. In 2005, women age 25 to 34 working full-time in the paid labor force earned 12% less than men. Yet 51% of these women were college graduates (40% with a Bachelor’s degree or more) compared to 38% of the men (29% with a Bachelor’s degree or more), and only 6% of these women were high school dropouts compared to 13% of the men.

Recent studies by the General Accounting Office (“GAO”) and by the American Association of University Women (“AAUW”) suggest that discrimination may be responsible for much of the persisting gender pay gap. GAO found that women earned, on average, 20% less than men even after controlling for factors known to affect earnings such as occupation, industry, work experience, and job tenure. *Women’s Earnings*, GAO-04-35 (Oct. 2003), available at <http://www.gao.gov/new.items/d0435.pdf>. AAUW found that after controlling for other factors known to affect earnings, women college graduates earned 5% less than men college graduates one year after graduation, and 12% less ten years after graduation. *Behind the Pay Gap*, AAUW Educational Foundation (April 2007), available at <http://www.aauw.org/research/upload/behindPayGap.pdf>.

Finally, it needs to be emphasized that the conventional measure of the gender gap, which compares only full-time, year-round earners, substantially understates the size of the gender income gap. Because women are still usually the principal family caregiver, they are more likely than men to work part-time and/or part year, and also more likely to be full-time unpaid caregivers. Measures that include part-time earners yield higher estimates of the gender gap. In 2005 the gender gap was 24% when only full-time, year-round earners are considered, but 33% when part-time, part-year earners are also considered. Measures that include full-time unpaid caregivers yield even higher estimates of the gap. In 2005 the median income for women age 25 or over, including those with no earnings, was 42% less than the median income for men.

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For further information, contact the report’s author Timothy Casey, Senior Staff Attorney: (212) 413-7556 or [tcasey@legalmomentum.org](mailto:tcasey@legalmomentum.org)

With offices in New York City and Washington, D.C., Legal Momentum is the oldest legal advocacy organization in the United States dedicated to advancing the rights of women and girls. Since its founding in 1970, Legal Momentum has been a leader in establishing legal, legislative and educational strategies to secure equality and justice for women across the country. Its public policy and litigation agenda focuses on four areas that are of greatest concern to women in the United States: freedom from violence against women; equal work and equal pay; securing the health of women and girls; and strong families and strong communities. Legal Momentum advances this women’s agenda through its five national legislative and educational programs: Employment and Housing Rights for Victims of Domestic Violence, Equality Works, Immigrant Women Program, National Judicial Education Program, and Sexuality and Family Rights Program. In addition to its public policy work, Legal Momentum litigates in state and federal courts across the country.

<http://www.aauw.org/research/upload/behindPayGap.pdf>