Chapter 10
Low-Wage Employment Among Minority Women in Non-Metropolitan Areas: A Decomposition Analysis

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Introduction

Because they cannot save, low-wage earners and their families are more vulnerable to economic and health crises. Women's low-wage employment may also be the source of additional problems as market costs for the work many women do at home, such as child care, are often more than women with low wages can afford to pay. In the non-metropolitan U.S., race and ethnicity are significant factors in women's low-wage employment. The consequences of minority women's low-wage employment are even more important in light of debates over work, marriage promotion, and education provisions of the 1996 welfare reform and its recent reauthorization.

Background

While there were significant economic declines for rural communities during the 1980s and 1990s, new employment opportunities also opened up for women in this period. As rural economic sectors that traditionally employed men (e.g., mining farming, and manufacturing) contracted, service sectors expanded, creating opportunities for women at the same time that households needed additional wage earners to make ends meet (Falk & Lobao 2004). In addition, because of changing gender norms, women began entering fields traditionally monopolized by men, but these sectors were in decline.

In an earlier study, (Lobao & Meyer 1995) examined the effect of restructuring on rural women's farm employment and found that during the 1980s farm crisis, women

were more likely than men to seek off-farm employment to supplement family income. Women were also more likely to occupy jobs brought about by restructuring. About one third were in traditional women's rural professional jobs, such as teaching and nursing, and nearly one half occupied lower-wage jobs in the more recently expanding service sector. Many women were also self-employed and engaged in informal sector activities such as babysitting, house cleaning, and providing business services.

In a qualitative study of rural women in northern Michigan, (Ames et al 2006) investigated the experiences of wage-earning women in the context of economic restructuring. Women expressed concerns over low wages, the lack of jobs with benefits, and the lack of adequate employment for their husbands. Family owned businesses, some agricultural, provided employment for many women but often only as a supplement to other jobs, as these activities did not pay enough to meet a family's financial needs.

Rural women's employment has also been heavily affected by welfare-to-work legislation. After conducting a descriptive analysis of March CPS data from 1989-1999, Lichter and Jensen (2001b) found rural single mothers increased their earnings, and reduced reliance on public assistance more so than single mothers in metro areas. Despite the positive effects of welfare reform, non-metro mothers remain less likely than metro mothers to escape poverty (Lichter & Jensen 2001b; Snyder & McLaughlin 2004). For example, 35 percent of working rural single mothers were poor, compared with 29 percent in metro areas (Lichter & Jensen 2001b). Part of this disparity is explained by the lower availability of full-time, year round employment in rural areas, as well as lower levels of remuneration.

Research has demonstrated the existence of geographical disadvantages in wages and place of residence (Cromartie & Gibbs 2001; Logan & Alba 1993). Some regions of the country have systematically lower wages that are not accounted for by the distribution of industries and occupations. Marriage markets have a spatial dimension. Place limits available marriage partners and shapes the economic success of these partners. Opportunities for welfare recipients to pursue higher levels of education and job training in some states also depends on where resources are deployed (Lee et al 2002). Individuals in more sparsely populated regions of a state may not have access to job training, vocational colleges, or universities near their residence.

Porterfield (2001) did a study of factors that trigger moves out of economic vulnerability for female-headed rural families. Using 1996 SIPP data and logistic regression, she estimated a maximum likelihood model with time-dependent covariates. The dependent variable, a move out of economic vulnerability, was defined as earning 150 percent above the poverty line. Factors positively associated with more stability were having fewer children, marriage, shared family housing, working longer hours, and most significantly—working full-time. She also found that high levels of education did not affect stability, although having a GED had a positive effect. This may reflect the predominance of low-wage/low-skill jobs in these areas. In fact, wages were so low among rural single-mothers that more than one in four of those who worked fulltime still experienced economic vulnerability.

Braun et al. (2002) investigated the economic well-being of rural mothers taking into consideration both restructuring and welfare reform. These researchers used both qualitative and quantitative methods in their study of 83 low-income women residing in

Kentucky, Louisiana, and Maryland. They found that many families fell short of self-sufficiency, even those who supplemented their incomes with public assistance. Among this sample, employment opportunities were concentrated in low-wage sectors, and unemployment was common, with only 42 percent of women being employed, and 31 percent seeking employment. Eighty-one percent of mothers were living below poverty level. Many mothers reported wanting better jobs, but stressed that finding employment that paid a livable wage was extremely difficult.

Existing research and empirical findings suggest that the potential for education, marriage, and job characteristics to affect earnings outcomes differs by race and ethnicity and that geographic context must be taken into consideration. Although considerable attention has been given to low-wage employment, including gender differences, very little attention has been given to whether the relative effect of the sources of low-wage disadvantage is different across population groups. Are some factors more predictive of low-wage earnings among non-metro Hispanic women than among Hispanic women residing in metro areas? Does education yield the same gains in reducing the probability of low-wage employment for metro and non-metro residents, regardless of race or ethnicity? Furthermore, given the differences in opportunities available to minorities and women in non-metropolitan communities, which factors are most important in these settings?

This paper looks at the relative importance of individual and job characteristics on minority women's low-wage employment. The author does this by applying techniques for analyzing wage gaps to analysis of differences in the rate of low-wage employment among non-metropolitan women. The results show that for all women, regardless of race

or ethnicity, the effect of individual and job characteristics explains at least thirty percent of the metro and non-metro difference in the rate of low-wage employment. However, differences in returns to endowments and work activity account for most of the higher rate of low-wage employment among nonmetro minority women.

Analytic Strategy and Data

The decomposition of observed racial or gender difference in wages has a long history in scholarly literature (see summaries in Jones 1983; Rodgers 2006). The underlying regression technique divides the wage gap into the proportion of the gap attributable to observed differences in characteristics of the two groups (i.e., women vs. men or blacks vs. whites) and the proportion attributable to discrimination and unmeasured factors.

This paper uses techniques that allow for similar analysis of racial and ethnic differences in the probability of low-wage employment. Blinder (1973) and Oaxaca (1973) developed an extension of the wage gap decomposition that may be applied to binary outcomes such as whether an individual is employed in a low-wage job or not. Their method has been applied to linear probability models which do not force probabilities to be bounded between 0 and 100. The current analysis relies on decomposition of probabilities estimated from non-linear logit regression models (Fairlie 2005; Gomulka & Stern 1990; Herzog & Schlottmann 1995). Using the coefficient estimates from logit regressions and sensitivity tests as described by Fairlie (2005) overcomes the problem of limits and indexing associated with the Blinder-Oaxaca approach. These techniques are implemented using the fairlie macro in Stata 9.1.

Probit regressions are used to estimate selection (the inverse mills ratio) into employment for each race and ethnic group. Logit regression is used to estimate the probabilities of being in low-wage employment and not being in low-wage employment for two groups, controlling for selection into employment. The logit regression coefficients used in the decompositions are means of estimates from matched samples of 1000 from the relevant groups, e.g. nonmetro non-Hispanic black and metro non-Hispanic black. Because the order in which covariates are entered into the logit regression will affect the results, the order of variables is randomly changed with each of the estimations. Decomposition results are sensitive to which sample's coefficients are used. Sensitivity analyses were conducted to assess how decomposition results are affected by using different sets of coefficients.

The effect of characteristics on differences in the probability of low-wage employment are derived by from the regression coefficients estimates (shown in Tables 10.2a, 10.2b, 10.2c) by substituting the mean characteristics of one group for the other. This technique answers questions such as: what would the probability of low-wage employment among nonmetro blacks be if this group had the same characteristics as metro blacks?

The fairlie decomposition macro in Stata estimates an endowment effect based on statistically significant and insignificant regression coefficients. In the decomposition results (Table 10.3), both the overall estimates for all characteristics from the fairlie procedure and estimates for each significant set of variables are provided. One limitation of this implementation in Stata is that the data are unweighted data. This limitation is not a serious concern in the estimation of regression coefficients as most of the factors on

which the weights would be based are included in the regression; however, the unweighted group means used in the decomposition may be biased. That the low- wage employment rates are nearly identical whether we use a weighted or unweighted mean suggests that the chances of bias are very small. Further, the one-to-one matching and 100 simulations also reduce the likelihood of biased results.

Data for the analyses are drawn from the 2005 American Community Survey. For 2005, the ACS Public Use Microdata Sample (PUMS) was drawn from all counties across the nation. The 2005 PUMS is based on the household population and excludes the institutionalized population. The smallest geographic unit identified in the PUMS is the 5% Public Use Microdata Area (PUMA). The PUMAs were created for the Census 2000 5% PUMS data files. Each one contains a minimum of 100,000 people. For this analysis, each PUMA has been designated as non-metropolitan or metropolitan based on the percentage of the PUMA population that resided in a metropolitan statistical area at the time of the Census in 2000. PUMAs with less than 50 percent of individuals in metropolitan areas were treated as non-metropolitan.

The sample used was restricted to women aged 25-64 who were not enrolled in school and were employed in a paid civilian wage or salaried position. Earlier descriptive work on female low-wage earners has shown that women aged 18-24 represent nearly a third of all low paid wage and salaried women (Kim 2000). However, because this chapter assesses the extent to which differences in education and marriage contribute to racial and ethnic gaps in low-wage employment rates, this age group was excluded from the analysis. These young workers, although not enrolled in school, may yet continue their education. And for women, marriage often takes place after the completion of their

education. As in other analyses of employment, this chapter excludes older workers because the transition to retirement affects patterns found in the population aged 55 and older. However, since the late 1990s, the labor force participation of older men has been increasing after falling in the 1970s and 1980s, possibly reflecting expectations for longer, healthier lives and uncertainties regarding both public and private pensions. Labor force participation for older women has been on the rise for an even longer period. Low-wage workers in particular may retire at older ages because they are more likely not to benefit from private pension plans and to receive lower social security payments.

Following past studies (Cromartie & Gibbs 2001), the author classified women as being in low-wage employment based on a woman's hourly wage (in 2004 dollars) in the job held in the 12 months prior to the survey. An hourly wage less than $9.28 is considered to be below a living wage because even if a woman worked full-time, year round, she would earn less than the weighted average poverty threshold for a family of four in 2004 ($19,307).

How Do Characteristics of Female Workers Differ Across Metro and Non-metro areas?

Previous research has identified a number of factors associated with low-wage work among women (Boraas & Rodgers III 2003; Kim 2000). There is a larger share of younger workers among low paid women workers. Lower education levels limit women's earnings, with a higher proportion of low-wage workers having less than a high school education and a much lower proportion having a college degree or higher. Low-wage female workers are also disproportionately single mothers. A much lower share of low-

wage female earners have full-time jobs. Related to the prevalence of part-time work among women is the industry-occupation mix, including occupational segregation. Both men and women tend to earn less in female-dominated professions. The variety of factors associated with low-wage employment among minority workers is complicated by geographic patterns of discounted wages (Cromartie & Gibbs 2001).

<Insert Tables 10.1a, 10.1b, 10.1c about here>

Minority women employed in rural areas have many of the characteristics associated with low-wage female workers in the U.S. overall. Employed women in non-metro areas are less educated than employed women in metro areas (Table 10.1a). A higher proportion of working women in metro areas have a college degree when compared to working women in non-metro areas. Among non-Hispanic blacks and Hispanics, a larger percent of metro women than non-metro women have four-year college degrees (24 vs. 13 and 17 vs. 10, respectively). Among minority women, non-metro workers are also more likely than metro workers to have a disability. Among non-Hispanic whites and blacks, there are a higher proportion of foreign-born and non-citizen workers among women in metro areas, but the proportions are still relatively low. The percentages of Hispanic female workers that are foreign-born or non-citizens are 37 and 26 percent, respectively, in non-metro areas and 52 and 32 percent in metro areas. Non-metropolitan female workers are more concentrated in the South and Midwest (42 and 34 percent) than their non-metro counterparts, with most non-metro black female workers in the South and more than 70 percent of both metro and non-metro female Hispanic workers concentrated in the South and West. Non-metro blacks and Hispanics are more

concentrated in service occupations than metro blacks and Hispanics. Among minority female workers, non-metro Hispanics are the least likely to work year round.

Differences between low paid non-metropolitan women and other nonmetro female workers in the ACS are similar to those observed in past research (Tables 10.1b and 10.1c). Low-wage nonmetro women are less educated than other nonmetro female workers, with a higher percentage of low-wage workers having no high school degree (16 vs. 5) and fewer having a college degree (8 vs. 29). These non-metro workers are more likely than are other employed women to be service workers (34 vs. 12). They are also much more likely to work in retail (19 vs. 9). Lower shares of low-wage female earners have full-time or year-round jobs. More rural women employed in low-wage jobs report having disabilities, limiting their ability to work (13 vs. 8).

The concentration of non-Hispanic blacks and Hispanics among low paid women is nearly twice that among workers earning higher wages (7 vs. 3 and 11 vs. 6, respectively). Characteristics of non-Hispanic white women residing in non-metropolitan areas largely reflect patterns of the total described above. For black (Hispanic) non-metropolitan female earners, the characteristics of low-wage workers also show some marked differences relative to other black (Hispanic) female workers.

Do Characteristics Explain Metro/Non-metro Differences in Low-Wage Employment Rates?

Regression Models

Non-Hispanic White. For employed white women residing in either metro or non-metro areas, all individual and job characteristics in the regression model are significantly

associated with the odds of low-wage employment. However, the effects of age, education, region of residence, and some job characteristics are not the same in non-metro areas as in metro areas (Table 10.2a). Metro workers aged 55 and older have lower odds (negative coefficient) of holding a low-wage job than those workers aged 35 to 44. Non-metro workers in the oldest age group are more likely than the 35 to 44 year olds to be in low-wage jobs. Regardless of metro or non-metro residence, more educated whites are less likely to be in low-wage jobs, but the buffering effect of a four-year college degree is stronger in non-metro areas. On the other hand having a full-time, year-round job does not decrease the odds of low-wage employment for white women in non-metro areas as much as it does for white women in metro areas. For white women in metro areas, living in the Midwest increases the odds of low-wage employment more than it does for non-metro white women.

Non-Hispanic Black. Similar to whites, employed black women's odds of low-wage employment are associated with individual and job characteristics (Table 10.2b). However, except for foreign-born status and residence in the southern region of the U.S., the effects of these characteristics do not differ significantly for metro and non-metro blacks. Smaller sample sizes and larger variances for non-metro blacks in these analyses make it more difficult to detect differences between those residing in metro and non-metro areas.

Younger employed black women, aged 25 to 34, have higher odds of low-wage employment than older black women, even than those aged 55 and older. Lower levels of education, having a disability, being a non-citizen, and residence in the southern or western U.S. all increase the odds of low-wage employment. Those employed as service

workers, in retail, part-time, and for only part of the year have higher odds of low-wage employment. Foreign-born blacks have lower odds of low-wage employment than the native-born do, as do foreign-born whites. Foreign-born black women in non-metro areas have significantly lower odds of low-wage employment than foreign-born black women in metro areas. For black women in both metro and non-metro locations, the odds of low-wage employment increases with residence in the southern region of the U.S. However, southern residence increases the odds of low-wage employment significantly more for black women residing in non-metro areas than for black women in metro areas.

Hispanics. Although the effects of individual and job characteristics on the low-wage employment of Hispanic women is similar to effects for non-Hispanic black and white women in many ways, there are some striking differences (Table 10.2c). Both the youngest and oldest employed Hispanic women have higher odds of low-wage employment than Hispanic women in prime working ages (35 to 54). Similar to whites, for Hispanics, a four-year college degree lowers the odds of low-wage employment in non-metro areas more than it does in metro areas. Not being a U.S. citizen is associated with higher rates of low-wage employment for all groups except non-metro blacks, but the effect is strongest among metro Hispanics. Also, similar to white women, the effect of job characteristics on low-wage employment among Hispanic women differs significantly across metro and non-metro areas. In metro areas, employment as a service worker increases the odds of low-wage employment less than it does in non-metro areas. On the other hand, full-time, year-round employment decreases the odds of low-wage employment significantly more in metro areas than it does in non-metro areas.

<Insert Tables 10.2a, 10.2b, 10.2c about here>

Decomposition Results

For all women - whites, blacks, or Hispanics - the effect of individual and job characteristics explains at least thirty percent of the metro and non-metro difference in the rate of low-wage employment (Table 10.3). Regardless of race and ethnicity, relative to other variables, education and job characteristics account for most of the difference explained. For blacks and Hispanics, region of residence also accounts for a substantial amount (10 percent or more) of the non-metro and metro difference in low-wage employment. These results suggest that for blacks, whites, and Hispanics less than half the difference in low-wage employment rates is explained by differences in the characteristics of the metro and non-metro population. Differences in the parameter estimates account for most of the metro/non-metro difference in low-wage employment. Thus, differences in average returns to individual endowments such as education and in average returns to hours worked mostly explain why low-wage employment rates are so much higher in non-metro areas than metro areas, particularly among blacks and Hispanics.

<Insert Table 10.3 about here>

Differences in population characteristics do, however, account for the majority of large racial and ethnic differences in non-metro women's low-wage employment rates--18 percentage points difference between blacks and whites and 20 percentage point difference between Hispanics and whites. For both black and Hispanic women in non-metro areas, differences in education level and job characteristics explain a substantial proportion of the gap between non-metro white low-wage employment rates and their own low-wage employment rates (Table 10.4).

Education explains the greatest proportion of Hispanic-white differences among employed women in non-metro areas (Table 10.4). Eight (.4 x 20) of the 20 percentage point difference between white and Hispanic women may be attributed to higher levels of education among white women. An additional 3.5 (.173 x 20) of these percentage points stem from greater concentration of non-metro whites in full-time, year-round jobs. Hispanic-white differences in age, disability, and region of residence account for about another 2 percentage points.

Region of residence and education contribute equally to black-white differences in women' low-wage employment rates in non-metro areas (Table 10.4). Nearly four (.215 x 18) of the 18 percentage point difference stem from higher education levels among whites. About another four percentage points (.192 x 18) are due to the concentration of non-metro blacks in the south. Black-white differences in disability, full-time and year-round employment together account for 3 of the 18 percentage point difference.

<Insert Table 10.4 about here>

Summary and Conclusion

Women in low-wage employment make up a substantial proportion of all women age 25 to 64 employed in the civilian labor force, 32 percent of working women in non-metro areas and 21 percent of working women in metro areas. Regardless of metro/non-metro residence, employed non-Hispanic white women are less likely to hold low-wage jobs than employed Hispanic or non-Hispanic black women. The difference in white and non-white low-wage employment rates is particularly pronounced in non-metro areas,

where nearly 50 percent of employed working age Hispanics and non-Hispanic black women are employed in low-wage jobs, compared with about thirty percent of non-Hispanic whites.

Within race and ethnic groups, differences between metro and non-metro women in education levels and rates of employment in full-time and year round jobs account for around one third of the higher rates of low-wage employment in non-metro areas. However, structural differences in returns to individual and job characteristics account for most of the gap between metro and non-metro low-wage employment rates within race and ethnic groups. In contrast, most of the racial and ethnic differences in low-wage employment rates in non-metro areas may be accounted for by differences in population characteristics. For non-metro blacks, living in the south contributes significantly to higher rates of low-wage employment than whites. For Hispanics, lower education levels are of particular concern.

These results suggest that to narrow the gap between metro and non-metro women with respect to earning a living wage, geographic disparities in education and job quality need to be addressed. Improving education among non-metro women would also reduce racial and ethnic inequalities if non-Hispanic black and Hispanic educational attainment were to be increased. Improvements in education and job quality, however, will not close the low-wage employment gap between metro and non-metro women. To do this, returns to individual endowments and for similar work need to be equalized across metro and non-metro areas. According to Gibbs and Cromartie (2001), low-wage counties have a lower wage-scale across all industries, which is consistent with the finding here that structural metro-nonmetro differences in returns to education and full-time year-round

employment account for much of the higher rates of low-wage employment among non-metro women.

The lower return to education and full-time year round work for women in non-metro areas means that some steps to assist low-income women will not work equally well in metro and non-metro areas. For example, the TANF reauthorization act recognizes that average wages of those leaving welfare for work is still too low to ensure family well-being. Major programmatic areas to which TANF resources are directed—more hours of work and employment in higher paying industries or occupations—all theoretically can assist welfare beneficiaries, predominantly women and disproportionately minorities. However, metro/non-metro disparities in returns to education and job characteristics may mean that these programmatic activities provide less assistance for women employed in non-metro areas.

Table 10.1a. Characteristics of Total Sample by Race, Ethnicity and Place of Residence

	All Nonmet	All Metro	NH White Nonmet	NH White Metro	NH Black Nonmet	NH Black Metro	Hispanic Nonmet	Hispanic Metro
Low-wage Employment	33%	21%	30%	17%	48%	25%	50%	37%
Age								
25-34	25%	27%	24%	24%	28%	29%	36%	37%
35-44	29%	29%	28%	28%	32%	31%	33%	32%
45-54	29%	28%	30%	30%	28%	27%	22%	22%
55+	17%	16%	18%	18%	12%	13%	10%	9%
Education								
Less than High School	9%	8%	7%	4%	15%	10%	33%	28%
High School	35%	26%	35%	25%	42%	30%	30%	28%
Some College	34%	33%	35%	33%	31%	37%	26%	27%
College	22%	33%	23%	38%	13%	24%	10%	17%
Family/Marital Status								
Own child(ren) under 18 present	58%	60%	59%	63%	55%	57%	46%	50%
Married	66%	58%	69%	63%	39%	37%	61%	56%
Single, Previously Married	22%	23%	21%	21%	27%	28%	23%	23%
Never Married	12%	20%	10%	16%	34%	35%	16%	21%
Health								
Disability	9%	8%	9%	7%	11%	9%	10%	7%
Nativity/Citizenship								
Foreign-born	3%	12%	1%	5%	1%	11%	37%	52%
Non-citizen	2%	7%	1%	2%	1%	5%	26%	32%
Region								
Midwest	34%	22%	38%	25%	3%	20%	17%	8%
South	42%	36%	37%	32%	94%	53%	46%	33%
West	11%	21%	11%	20%	1%	9%	34%	41%
Northeast	12%	21%	13%	22%	1%	19%	4%	17%
Job Characteristics								
Service Workers	19%	15%	17%	12%	31%	22%	34%	28%
Retail Trade Industry	12%	10%	12%	11%	10%	9%	11%	10%
Full-time	77%	78%	76%	77%	80%	84%	77%	80%
Year-round	62%	64%	62%	64%	62%	65%	58%	62%

Table 10.1b. Characteristics of Low-wage Sample by Race, Ethnicity, and Place of Residence

	All Nonmet	All Metro	NH White Nonmet	NH White Metro	NH Black Nonmet	NH Black Metro	Hispanic Nonmet	Hispanic Metro
Low-wage Employment	100%	100%	100%	100%	100%	100%	100%	100%
Age								
25-34	30%	33%	28%	28%	32%	37%	39%	39%
35-44	29%	29%	28%	29%	32%	28%	32%	32%
45-54	26%	24%	27%	27%	25%	24%	19%	20%
55+	16%	14%	17%	17%	11%	11%	10%	9%
Education								
Less than High School	16%	21%	13%	11%	20%	19%	45%	46%
High School	45%	37%	46%	39%	48%	42%	33%	30%
Some College	31%	29%	32%	34%	28%	32%	19%	18%
College Degree	8%	13%	9%	17%	4%	7%	3%	7%
Family/Marital Status								
Own child(ren) under 18 present	57%	55%	58%	59%	53%	54%	46%	47%
Married	60%	53%	64%	60%	35%	30%	59%	55%
Single, previously married	25%	24%	25%	24%	27%	27%	24%	23%
Never Married	15%	23%	11%	16%	38%	43%	17%	22%
Health								
Disability	13%	12%	13%	13%	12%	13%	11%	9%
Nativity/Citizenship								
Foreign-born	4%	21%	1%	5%	0%	11%	44%	67%
Non-citizen	3%	15%	1%	3%	0%	6%	34%	49%
Region								
Midwest	32%	21%	38%	26%	3%	20%	13%	8%
South	48%	42%	40%	38%	96%	60%	54%	38%
West	11%	21%	10%	17%	1%	6%	31%	41%
Northeast	9%	16%	11%	19%	1%	14%	2%	13%
Job Characteristics								
Service Workers	34%	34%	32%	29%	43%	40%	46%	43%
Retail Trade Industry	19%	17%	20%	20%	13%	14%	12%	12%
Full-time	67%	65%	65%	58%	76%	73%	72%	75%
Year-round	54%	51%	53%	48%	60%	55%	55%	56%

Table 10.1c. Characteristics of Sample not in Low-wage Employment by Race, Ethnicity and Place of Residence

	All Nonmet	All Metro	NH White Nonmet	NH White Metro	NH Black Nonmet	NH Black Metro	Hispanic Nonmet	Hispanic Metro
Low-wage Employment	0%	0%	0%	0%	0%	0%	0%	0%
Age								
25-34	23%	25%	22%	24%	25%	27%	33%	35%
35-44	29%	29%	29%	28%	33%	32%	34%	33%
45-54	31%	29%	31%	31%	30%	28%	25%	23%
55+	17%	16%	18%	18%	12%	13%	9%	9%
Education								
Less High School	5%	5%	4%	3%	10%	7%	21%	17%
High School	30%	23%	30%	22%	35%	26%	28%	26%
Some College	36%	33%	36%	33%	34%	38%	34%	33%
College Degree	29%	39%	30%	43%	21%	29%	17%	23%
Family/Marital Status								
Own child(ren) under 18 present	59%	61%	60%	64%	57%	58%	46%	52%
Married	69%	59%	71%	63%	44%	39%	63%	56%
Single, previously married	21%	22%	20%	21%	27%	28%	22%	23%
Never Married	11%	19%	9%	16%	29%	33%	14%	21%
Health								
Disability	8%	6%	7%	6%	10%	8%	10%	6%
Nativity/Citizenship								
Foreign-born	2%	10%	1%	5%	2%	12%	29%	43%
Non-citizen	1%	4%	1%	2%	1%	5%	17%	21%
Region								
Midwest	36%	22%	38%	25%	4%	19%	20%	9%
South	40%	34%	36%	31%	93%	51%	37%	31%
West	12%	22%	12%	21%	1%	9%	37%	42%
Northeast	13%	22%	14%	23%	2%	20%	5%	19%
Job Characteristics								
Service Workers	12%	10%	11%	8%	19%	16%	20%	18%
Retail Trade Industry	9%	9%	9%	9%	7%	7%	9%	9%
Full-time	81%	82%	81%	81%	85%	87%	83%	83%
Year-round	66%	67%	66%	67%	65%	68%	60%	65%

Table 10.2a. Logit Model of Low-wage Employment among Non-Hispanic White Women, Age 25 to 64 and Employed in the Civilian Labor Force

[NOT INCLUDED]

Table 10.2b. Logit Model of Low-wage Employment among Non-Hispanic Black Women, Age 25 to 64 and Employed in the Civilian Labor Force

[NOT INCLUDED]

Table 10.2c. Logit Model of Low-wage Employment among Hispanic Women, Age 25 to 64 and Employed in the Civilian Labor Force

Independent Variables	Metro			Non-Metro		
	Coeff.	**s.e.**		**Coeff.**	**s.e.**	
Age						
25 to 34	0.24	0.027	***	0.26	0.093	***
45 to 54	-0.07	0.03	**	-0.12	0.096	
55+	0.09	0.047	**	0.42	0.163	***
(35 to 44)						
Education						
No High School Diploma	0.64	0.033	***	0.47	0.122	***
Some College/No 4-yr degree	-0.62	0.032	***	-0.66	0.101	***
Bachelor's degree or higher	-1.27	0.041	***	-1.69	0.157	***
(High School Diploma/No college)						
Health						
Disability	0.53	0.057	***	0.42	0.206	**
Nativity/Citizenship						
Foreign born	0.18	0.029	***	-0.07	0.118	
Not citizen	0.88	0.037	***	0.69	0.149	***
Region						
Midwest	0.18	0.05	***	0.04	0.211	
South	0.54	0.035	***	0.84	0.199	***
West	0.11	0.034	***	0.21	0.201	
(Northeast)						
Job Characteristics						
Service Worker	0.80	0.025	***	0.90	0.083	***
(not service worker)						
Retail Trade	0.54	0.034	***	0.65	0.118	***
(not retail trade)						
Employed Full-time	-0.23	0.027	***	-0.21	0.088	**
(part-time)						
Employed Year Round	-0.29	0.022	***	-0.15	0.074	**
(part-year)						
Lambda	-0.60	0.103	***	-0.94	0.439	**
Intercept	-0.90	0.054	***	-0.36	0.237	
Psuedo R^2	0.1669			0.1465		
Sample Size	47,335			3,877		
Percent in low wage jobs	35			49		

Note: ***p<0.01; **p<0.05; *p<.10.

Table 10.4. Percent of Non-Metro Racial or Ethnic Differences in Female Low-wage Employment Rates Explained by Characteristic

[NOT INCLUDED]

Table 10.3. Percent of Metro/Non-Metro Differences in Female Low-wage Employment Rates Explained by Characteristic

	Using Metro Coefficients			Using Non-Metro Coefficients		
	NH White	NH Black	Hispanic	NH White	NH Black	Hispanic
Non-Metro/Metro Percentage Point Difference in Rate	13	23	14	13	23	14
Percent of Difference Explained by:						
Age	-1	-2.1	-1.2	-1.1	1.4	ns
Education	11.8	15.1	15.8	22.1	22.5	21.8
Disability	0.8	0.6	2.6	1.4	1.6	2.2
Nativity/Citizenship	-0.4	0.3	-8.9	0.1	7.5	1.9
Job Characteristics	18.2	12.1	11.7	18.7	10.1	12.3
Region	4.6	9.6	10.6	1.2	15.3	13
Lambda - selection into employment	-0.6	3.6	-0.9	-1.3	-7.2	-2
All characteristics	33.4	39.2	29.7	41.1	51.2	49.1

Note: Author's estimates based on analysis of the American Community Survey, 2005. Decomposition estimates use means from one-to-one matched samples of 1000 and mean coefficient estimates from 100 unweighted regressions with random ordering of variables.