



Montana's Breadwinner Mothers

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The stereotypical family in the United States is a married couple with two children, a father who works for income and a mother who is a homemaker. However, the roles of men and women in the family and workplace are evolving as more and more working mothers are the primary income earners for their families. In 2011, 40% of families with children in the U.S. had mothers as the primary income earner, or breadwinner, of the family. The current landscape is in sharp contrast to not long ago, 1960, when 11% of families had breadwinner mothers. This major change to the family landscape is reflective of the significant strides that women have made towards gender equality in both the workplace and family. However, breadwinner mothers earn less than breadwinner fathers on average. As more and more women become the primary earners for their families, the effect the wage gap between men and women has on family wellbeing grows. The wage gap negatively affects families led by breadwinner mothers by reducing family resources that could go towards necessities such as meals, rent and mortgage payments, or savings. This article will explore family characteristics in Montana and the presence of the wage gap between breadwinner mothers and fathers.

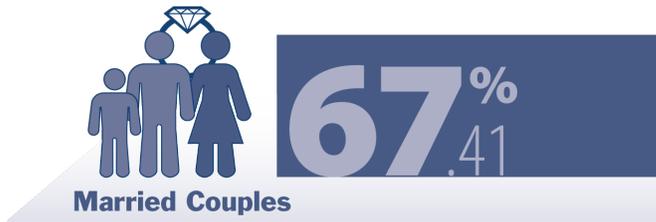
The Modern Montana Family

In Montana, families take a variety of forms that differ from the traditional stereotype. The American Community Survey (ACS) 2011-2013 Public Use Microdata Sample (PUMS) is used to further explore interfamily relationships. The ACS PUMS provides detailed information regarding the work status, income, and other demographics of families in Montana. The statistics represent the 3-year period from 2011-2013. In this analysis, families consist of any household with at least one child under age 18 and a parent with earnings. The parent with the highest earnings, the sum of wage income and self-employment income, is considered to be the breadwinner.

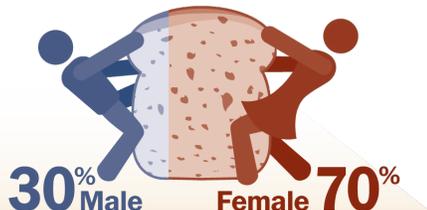
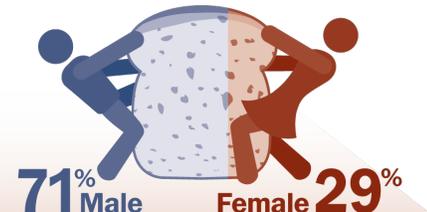
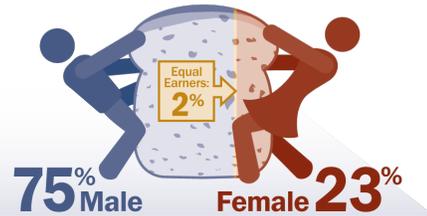
The composition of Montana families can be seen in Figure 1. About two-thirds of families consist of married couples while other families are either single parents or unmarried partners. In married couples, it is most likely that the father is the breadwinner. However, single parent families are more likely to be headed by females than males, thus having more breadwinner mothers. Altogether, women are breadwinners in 34% of families in Montana. These family characteristics reflect the overall picture as seen in the U.S. as a whole, although the percentage of breadwinner mothers in Montana is slightly lower than in the U.S.

Figure 1

Montana Families by Type



Breadwinners by Family Type



Source: ACS 2011-2013 PUMS

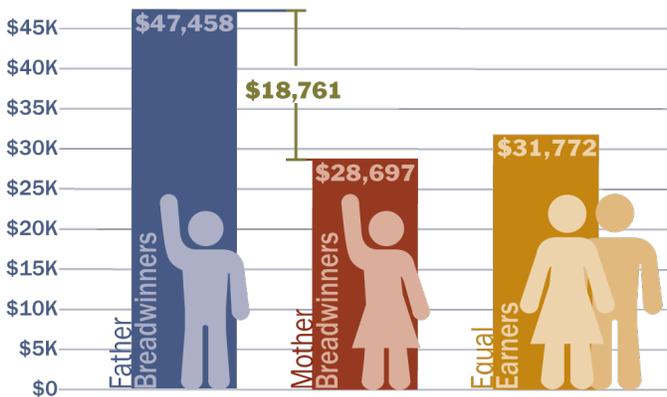
There are two reasons that explain the difference in the share of breadwinner mothers between Montana and the U.S. Differences in pay create part of the difference. The wage gap between men and women is larger in Montana than in the U.S. as a whole, leading to fewer married mothers out-earning their husbands. Family characteristics also contribute to the discrepancy. In Montana, the share of single parent families is similar to the U.S. but only 70% of single parents are women compared to 80% in the U.S. This lowers the relative share of breadwinner mothers.

Income Differences for Mother and Father Breadwinners

The pay gap between men and women is well-documented in economic literature and research. Recent efforts by organizations such as Montana’s Equal Pay for Equal Work Task Force have publicized the issue of gender-based pay discrimination. In 2013, the Equal Pay Task Force reported that full-time, year-round women workers earn \$0.75 for every dollar that men earn.¹ This figure represents the ratio of median earnings of full-time, year-round working women to the median earnings of full-time, year-round working men in the state of Montana. The wage gap between mother and father breadwinners, seen in Figure 2, is larger than the gap for full-time, year-round working men and women. Breadwinner mothers earn \$0.60 for every dollar that breadwinner fathers earn.

Figure 2

Median Earnings of Breadwinner Parents, MT 2011-13

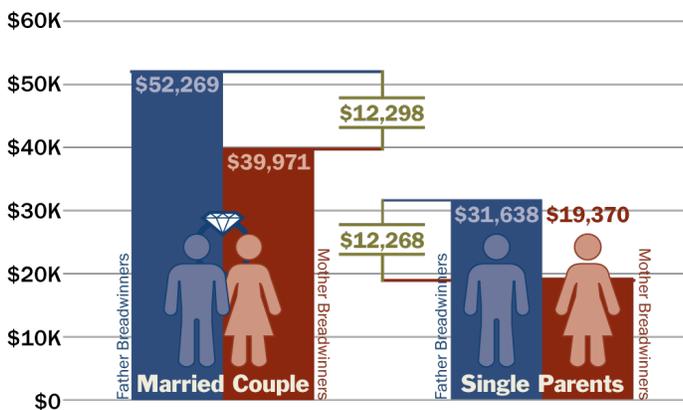


Source: ACS 2011-2013 PUMS

The wider wage gap between breadwinner mother and fathers than full-time working men and women suggests that there is a trade off between earning income and parenting that affects mothers more than fathers. Mothers tend to bear greater responsibility for raising children and household duties than fathers, which has multiple effects. For example, it results in a higher proportion of single mothers than single fathers, as well as mothers having less time available for working at or beyond full-time hours. These factors contribute to the wage gap by interfering with worker mobility or career advancement.

Figure 3

Median Earnings of Breadwinners: Married Couples and Single Parents, MT 2011-2013

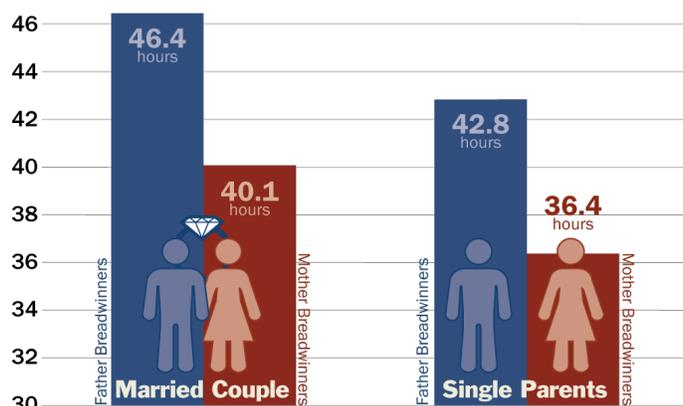


(Source: ACS 2011-2013 PUMS)

Looking back at the distribution of family type for breadwinners, we see that almost half of the breadwinner mothers are single parents. Single parents may have less time to earn income and pursue career advancement than married couples because they are unable to share the responsibilities of raising children with spouses. However, the wage gap persists across all family types. Figure 3 presents the median wages of breadwinners for married couples and single parents.

Figure 4

Mean Hours Worked per Week for Breadwinners MT 2011-2013



Source: ACS 2011-2013 PUMS

For both married couples and single parents, mother breadwinners earn less than father breadwinners. The nominal difference is nearly identical, whereas proportionally married breadwinner mothers make \$0.76 to the dollar against married breadwinner fathers and single breadwinner mothers earn about \$0.61 to the dollar against single breadwinner fathers. In these circumstances, breadwinner mothers must fulfill the same responsibilities as breadwinner fathers while earning significantly less. Several explanations for the wage gap will be explored.

Explaining the Pay Gap: Hours Worked

One obvious determinant of pay is the number of hours worked in a week. Results from the American Time Use Survey (ATUS) have found that, on average, full-time working men work more hours than full-time working women. On top of this, for married couples with children, women spend over twice as much time caring for children per day than do men.² These differences in time use reflect that breadwinner mothers replace working hours with time fulfilling household duties more so than men. Figure 4 provides the average hours worked per week over the last year for breadwinners in married couple families and for single parents.

In both single-parent and married families, male breadwinners work an average of six hours more than female breadwinners. This difference is consistent with economic theory, which suggests that higher pay creates an incentive to work more hours. While the demands of child-rearing play a role in the hours worked by parents of both parents (as evidenced by the lower hours worked among parents with sole parenting responsibility), the primary cause of women working fewer hours than men is because women get paid lower hourly rates and therefore have lower financial incentives to work.

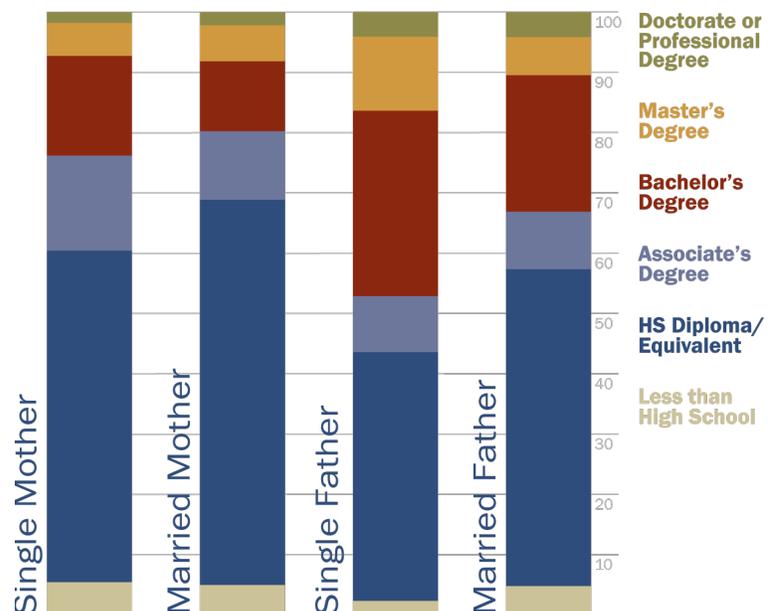
Explaining the Pay Gap: Education

Another common reason that any two people earn different income is differences in education. Figure 5 displays the highest education reached by breadwinner parents. Across both family types, breadwinner mothers are better educated than breadwinner fathers. In general, higher education is a predictor of higher earnings because of the skills, abilities, and knowledge learned in classrooms allow for more complex work. In this case, the higher-educated group earns significantly less.

While other factors beyond education influence earnings, the higher education levels of breadwinner mothers should result in more equitable earnings. Even within education levels, breadwinner fathers out-earn breadwinner mothers. As an example, Figure 6 shows the differences for breadwinners with high school diplomas and bachelor’s degrees. The gap is highest between single mothers and fathers with bachelor’s degrees whose median pay is \$20,000 apart.

Figure 5

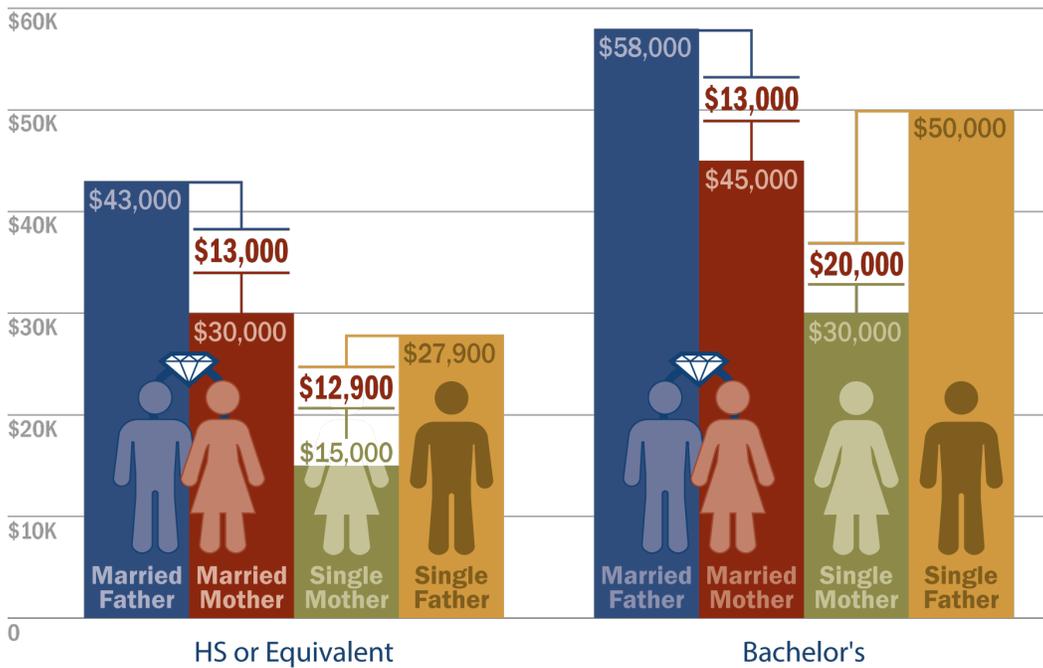
Education Levels of Breadwinner Parents by Type, MT 2011-2013



Source: ACS 2011-2013 PUMS

Figure 6

Median Earnings of Breadwinners by Education and Family Type, MT 2011-2013



Source: ACS 2011-2013 PUMS

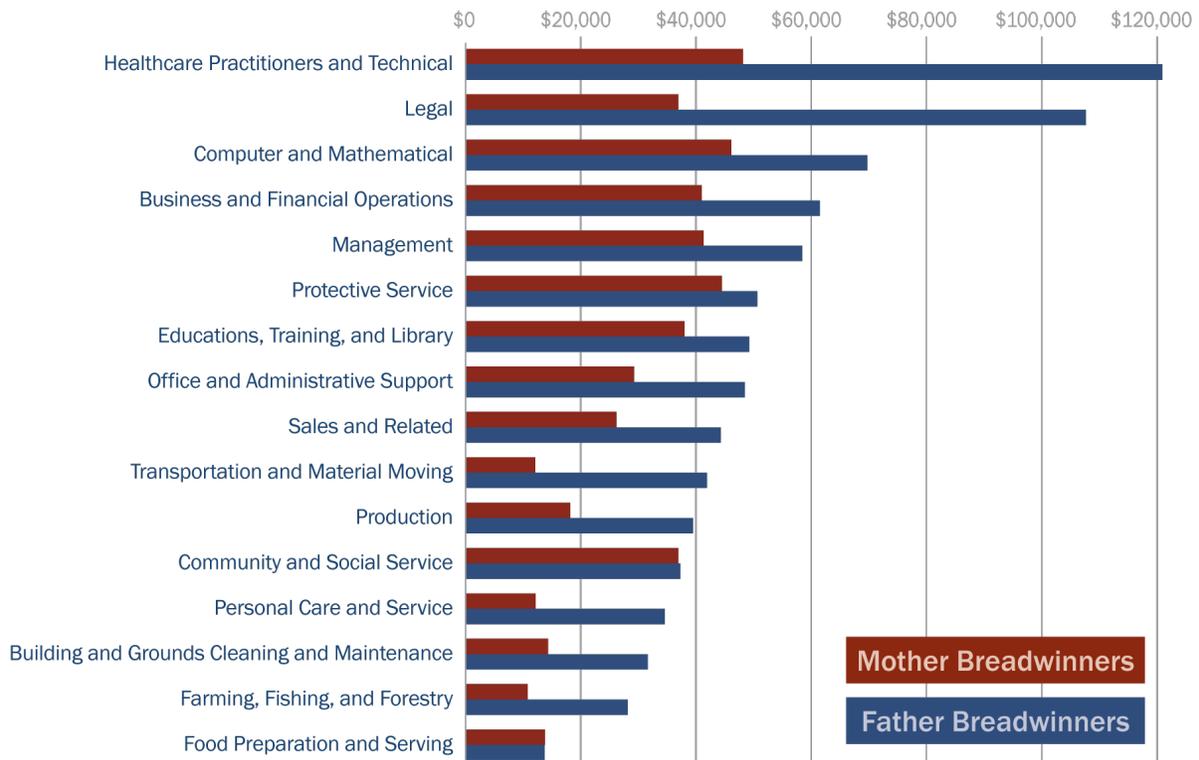
Explaining the Pay Gap: Occupation

A final factor contributing to the pay gap is occupation. Certain occupations are dominated by men, while others are dominated by women. The trends in occupational choice by gender result in women’s employment being more concentrated in lower paying occupations than men. Occupational choice is a result of multiple things, including cultural norms, interests, access to jobs, and training. However, occupational choice is also a result of work environment. Male and female dominated occupations also exist in part due to discrimination and unfavorable work environments for female workers⁴, creating de facto gender segregation in occupation.

Even among men and women who work in the same occupation, the wage gap persists. Figure 7 shows the wages for breadwinner mothers and fathers in every occupation group from the ACS PUMS dataset for which sufficient data was present. The median pay for women is lower in every occupation group except for Food Preparation and Serving. These occupations tend to be minimum wage paying jobs, thus reducing the potential for pay discrimination. The gap in pay that exists within occupation groups can originate from factors such as bias in pay as well as differences in promotional opportunities.

Figure 7

Median Pay of Breadwinner Mothers and Fathers by Major Occupation Groups



Source: ACS PUMS 2011-2013

Conclusion

More often than ever, the primary earners of families are women, both in single parent and married couple households. Even as mother breadwinners become more prevalent, they continue to earn less than their male counterparts despite working similar hours and having more education. The imbalance can lead to difficult financial circumstances and reduction of the resources available for the average family. The gap in earnings between mother and father breadwinners, over \$18,000, could easily translate into paying for food, health care, extracurricular activities for kids, or savings.

Acknowledging the issue of the pay gap is an important step towards eliminating it. Many critics cite factors such as hours worked and occupational choice as valid reasons for this gap to exist. However, these criticisms fail to acknowledge the economic realities that women work less due to lower pay and that all occupations have a wage gap. Even within high-paying occupation groups, breadwinner mothers still earn less suggesting a discounting of the value of these employees. As the status quo of breadwinning shifts, the gender pay gap will become an increasing concern.

References

- ¹ <http://www.equalpay.mt.gov/documents/TheWageGapEconomicCausesandPrevalence.pdf>
- ² <http://www.bls.gov/news.release/atus.nr0.htm>
- ³ <http://www.equalpay.mt.gov/documents/TheWageGapEconomicCausesandPrevalence.pdf>
- ⁴ <http://chronicle.com/article/In-Terms-of-Gender/135304/>