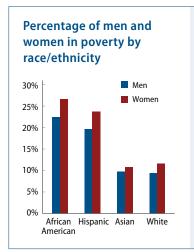


The Straight Facts on Women in Poverty

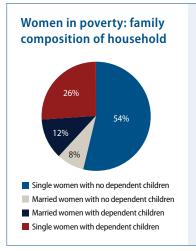
By Alexandra Cawthorne October 2008

Women in America are more likely to be poor than men. Over half of the 37 million Americans living in poverty today are women. And women in America are further behind than women in other countries—the gap in poverty rates between men and women is wider in America than anywhere else in the Western world. Consider the following facts:

- Poverty rates are higher for women than men. In 2007,13.8 percent of females were poor compared to 11.1 percent of men.
- Women are poorer than men in all racial and ethnic groups. Recent data shows that
 26.5 percent of African-American women are poor compared to 22.3 percent of African-American men; 23.6 percent of Hispanic women are poor compared to 19.6 percent of
 Hispanic men; 10.7 percent of Asian women are poor compared to 9.7 percent of Asian
 men; and 11.6 percent of white women are poor compared to 9.4 percent of white men.
- Black and Latina women face particularly high rates of poverty. Over a quarter of black women and nearly a quarter of Latina women are poor. Black and Latina women are at least twice as likely as white women to be living in poverty.
- Only a quarter of all adult women (age 18 and older) with incomes below the
 poverty line are single mothers. Over half of all poor adult women—<u>54 percent</u>—are
 single with no dependent children.
- Elderly women are far more likely to be poor than elderly men. <u>Thirteen percent</u> of women over 75 years old are poor compared to 6 percent of men.
- Poverty rates for males and females are the same throughout childhood, but increase for women during their childbearing years and again in old age. The poverty gap between women and men widens significantly between ages 18 and 24—20.6 percent of women are poor at that age, compared to 14.0 percent of men. The gap narrows, but never closes, throughout adult life, and it more than doubles during the elderly years.



Source: U.S. Census Bureau, Current Population Survey, 2008 Annual Social and Economic Supplement

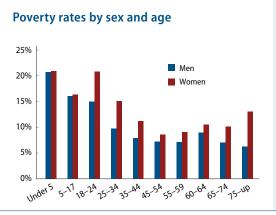


Source: U.S. Census Bureau, Current Population Survey, 2008 Annual Social and Economic Supplement.

Why Are More Women Living in Poverty?

Women face a much greater risk of poverty for a number of interrelated reasons, including:

Women are paid less than men, even when they have the same qualifications and work the same hours. Women who work full time earn only 77 percent of what men make—a 22 percent gap in average annual wages. Discrimination, not lack of training or education, is largely the cause of the wage gap. Even with the same qualifications, women earn less than men. In 2007, full time, yearround female workers aged 25 to 32 with a bachelor's degree were paid 14 percent less than men.



Source: U.S. Census Bureau, Current Population Survey, 2008 Annual Social and Fconomic Supplement

- Women are segregated into low paying occupations, and occupations dominated by women are low paid. Women are tracked into "pink-collar" jobs such as teaching, child care, nursing, cleaning, and waitressing, which typically pay less than jobs in industries that are male-dominated. In 2007, nearly half—43 percent—of the 29.6 million employed women in the United States were clustered in just 20 occupational categories, of which the average annual median earnings were \$27,383.1
- Women spend more time providing unpaid caregiving than men. Women are more likely than men to care for children and elderly or disabled family members. One study found that 69 percent of unpaid caregivers to older adults in the home are women. Because combining unpaid caregiving with paid work can be challenging, women are more likely to work part time or take time out of the workforce to care for family. Twenty-three percent of mothers are out of the workforce compared to just 1 percent of fathers.
- Women are more likely to bear the costs of raising children. When parents are not living together, women are more likely to take on the economic costs of raising children. Eight in ten custodial parents are women, and custodial mothers are twice as likely to be poor as custodial fathers.
- Pregnancy affects women's work and educational opportunities more than men's. The economic costs associated with pregnancy are more significant for women than for men. Unplanned and mistimed pregnancies in particular can result in the termination of education and keep women from getting and sustaining solid employment.
- Domestic and sexual violence can push women into a cycle of poverty. Experiencing domestic or sexual violence can lead to job loss, poor health, and homelessness. It is estimated that victims of intimate partner violence collectively lose almost 8 million days of

¹ Wider Opportunities for Women, unpublished analysis of Bureau of Labor Statistics data for 2007.

<u>paid work</u> each year because of the violence perpetrated against them by current or former husbands, boyfriends, or dates. <u>Half of the cities</u> surveyed by the U.S. Conference of Mayors identified domestic violence as a primary cause of homelessness.

What can we do?

The poverty gap between men and women is not inevitable. The gender wage gap has narrowed over the past 30 years as women have gained greater access to education, the labor market, and better paid jobs. Ending women's poverty and providing better economic opportunities for all women will require specific policy actions to ensure that:

- Women receive the pay they deserve and equal work conditions
- · Women have access to higher-paying jobs
- Women in the workforce have affordable child and elder care, as well as access to quality
 flexible work and paid family leave
- Women receive the support they need through expanded tax credits to help meet the costs of raising their families
- · Women receive the contraceptive services they need so that they can plan their families
- Women receive the support and protection they need to leave violent situations while maintaining job and housing stability

Conclusion

The best policy solutions to address women's poverty must combine a range of decent employment opportunities with a network of social services that support healthy families, such as quality health care, child care, and housing support. Policy objectives must also recognize the multiple barriers to economic security women face based on their race, ethnicity, immigration status, sexuality, physical ability, and health status. These approaches must promote the equal social and economic status of all women by expanding their opportunities to balance work and family life.

Resources

- From Poverty to Prosperity: A National Strategy to Cut Poverty in Half
- More than a Choice: A Progressive Vision for Reproductive Health and Rights
- Forthcoming: A report on women in poverty will describe and address the issues faced by women, and provide additional policy solutions that are vital to both ending poverty among women and promoting gender equality.