

Briefing Paper



IWPR #D505

February 2016

Poverty, Gender, and Public Policies

Introduction

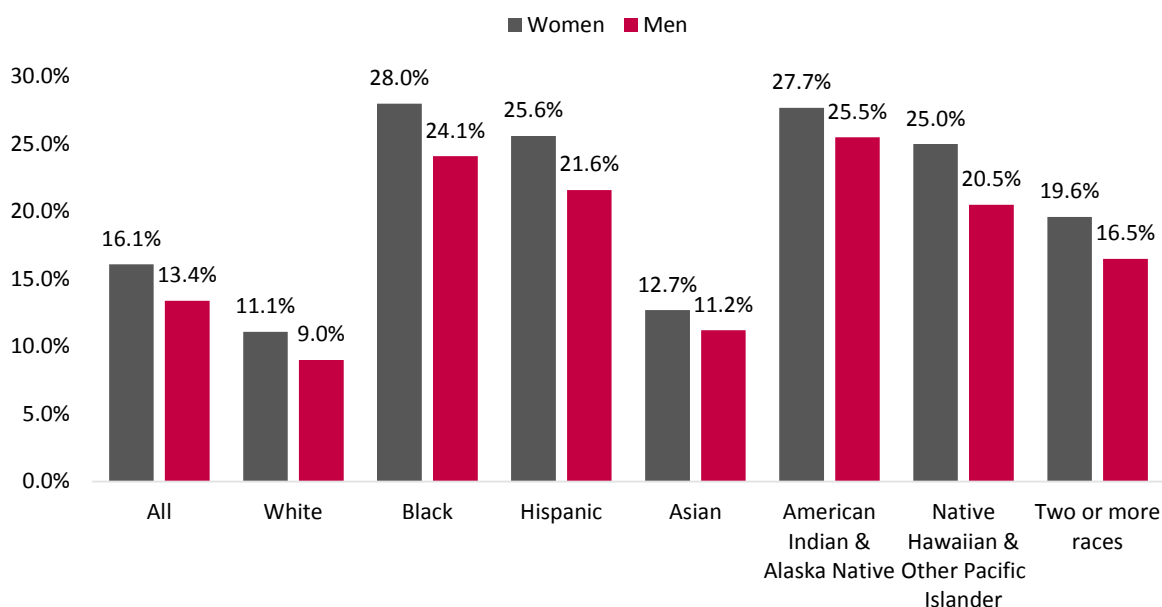
Economic security is a critical part of women's overall well-being that contributes to their educational attainment, health, family stability, and community engagement. Over the last few decades, women's increased labor force participation, education, and earnings have helped many women attain economic security. Yet, a substantial number of women in the United States face economic hardship: approximately one in six adult women have family incomes below the federal poverty line. Multiple factors contribute to women's economic insecurity, including the gender wage gap, women's prevalence in low-paid occupations, a lack of work-family supports, and the challenges involved in accessing public benefits.

This briefing paper presents some basic facts about women's economic security and explores the causes of poverty among women and the ways that the effects of poverty reverberate throughout families' lives. It concludes by examining strategies to improve women's economic security and reduce poverty.

Basic Facts About Poverty Among Women

Women are more likely than men to live below the federal poverty line (which varies according to family size and composition and in 2014 was \$24,008 for a family of two adults and two children; U.S. Census Bureau 2016d). Just over 16 percent of women and girls in the United States (an estimated 25.9 million women and girls) are poor compared with 13.4 percent of the male population (Figure 1).

Figure 1. Poverty Rates by Gender and Race/Ethnicity, 2014



Note: Whites are non-Hispanic. All other groups include Hispanics. Hispanics may be of any race or two or more races.

Source: IWPR compilation of data from the U.S. Census Bureau (2016a).

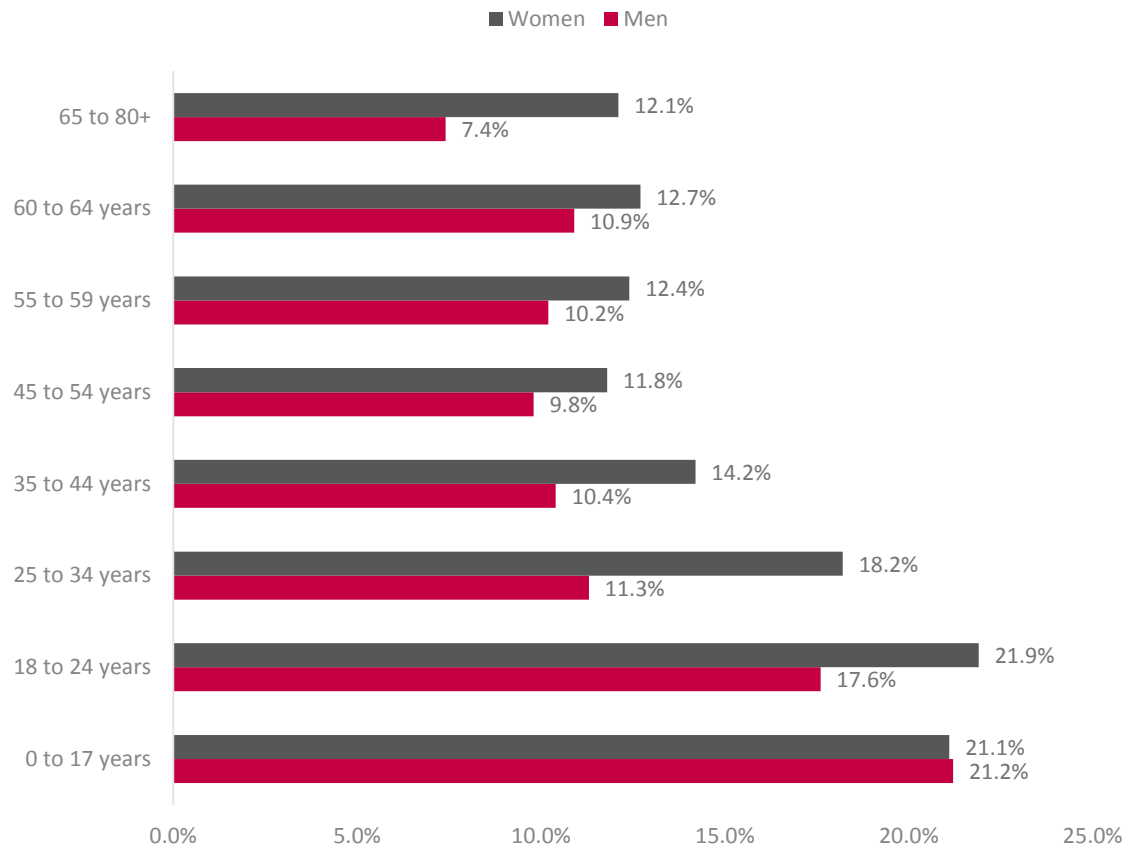
Poverty rates vary considerably across the largest racial and ethnic groups. Black and American Indian & Alaska Native women and girls have the highest poverty rates at 28.0 and 27.7 percent respectively, followed by Hispanic women and girls (25.6 percent). Black, American Indian & Alaska Native, and Hispanic women and girls are more than twice as likely as Asian American and white women and girls to be poor (Figure 1).

Poverty and Age

Poverty rates for women (and men) vary across the life span. Of the age groups shown in Figure 2, women between 18 and 24 years hold have the highest poverty rate at 21.9 percent, followed by children under 18 (21.2 percent for boys, and 21.1 percent for girls). The high poverty rates among women ages 18 and 24 may stem, in part, from the difficult economic circumstances many single mothers face. Single mothers head 19.0 percent of all families in 2014 (US Census Bureau 2016c), and these families are disproportionately poor (Figure 4). More than half of all families living in poverty (50.3 percent) are headed by single women (US Census Bureau 2016c).

While children and women ages 18 to 24 have the highest poverty rates, a substantial share of women aged 45 and older are poor (Figure 2). More than one in ten women aged 60-64 (12.7 percent) and 65 years and older (12.1 percent) live below the federal poverty line (Figure 2). Due both to women's greater longevity and lower income than men's, the number of older women living in poverty is nearly double the number of older men who are poor.¹

Figure 2. Poverty Rates Among Women and Men by Age, United States, 2014

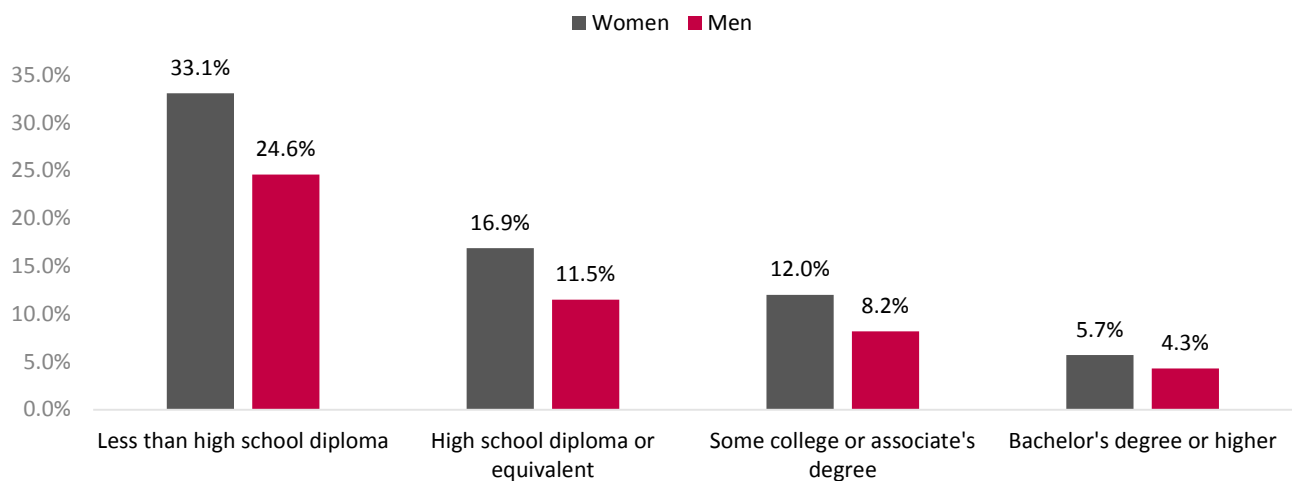


Source: IWPR compilation of data from the U.S. Census Bureau (2016a).

Poverty and Education

Education is an important form of protection against poverty. In the United States, 5.7 percent of women with a bachelor’s degree or higher live in a household with income below the federal poverty line, compared with 12.0 percent of those with some college education or an associate’s degree, 16.9 percent of those with only a high school diploma or the equivalent, and 33.1 percent of those with less than a high school diploma (Figure 3).

Figure 3. Poverty Rates by Gender and Educational Attainment, 2014



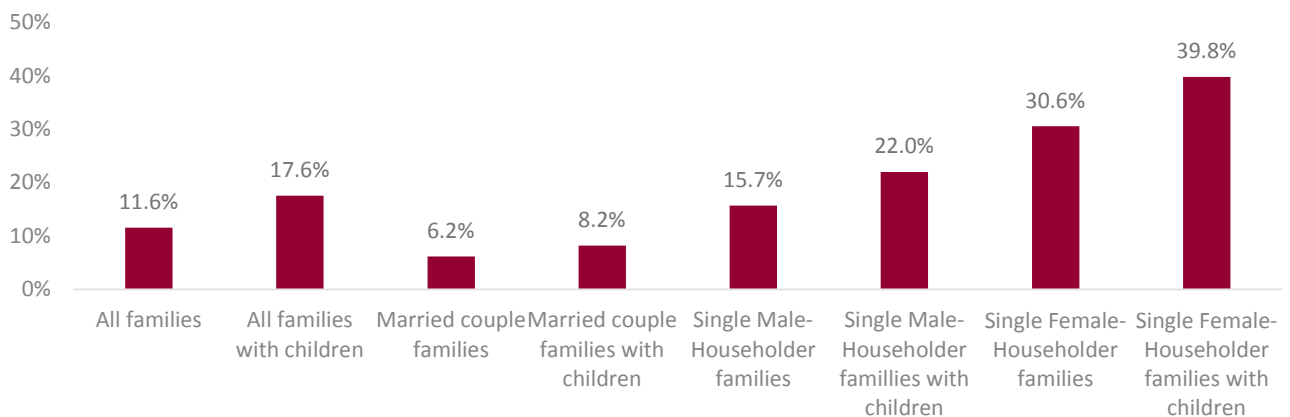
Note: For all women and men in families.²

Source: IWPR compilation of data from the U.S. Census Bureau (2016a).

Poverty by Family Type

In the United States, poverty rates vary considerably by family type. Almost forty percent of families headed by single mothers are poor, compared with 22.0 percent of families headed by single fathers and 8.2 percent of families headed by married couples with children (Figure 4).

Figure 4. Percent of Families in Poverty by Family Type, 2014



Note: Children under 18 years old. Families are defined as a householder with one or more people living within the household that are related to the householder by birth, marriage, or adoption.³

Source: Source: IWPR compilation of data from the U.S. Census Bureau (2016b).

Family economic security is strongly related to children's outcomes on a range of measures. Overall, children raised in low-income families are more likely than children in higher income families to experience poor health (Children's Defense Fund 2008) and to struggle academically (National Center for Education Statistics 2012). Children from poor families are less likely than those from more affluent families to complete high school, and more likely than their peers with greater economic security to have

a teen premarital birth (Ratcliffe and McKernan 2012). In addition, children who grow up in poverty also earn less, on average, than their higher income peers later in life (Duncan and Magnuson 2011).

Best and Worst States for Women's Poverty

Women's poverty rates vary widely across states, reflecting differences in local and regional economies. In the worst state, Louisiana, one quarter of women live below the federal poverty line (see State Data and Rankings Appendix Table). In the best state, New Hampshire, 8.5 percent of women live below poverty. In 2014, Mississippi had the largest gap between women's and men's poverty (6.8 percentage points).

Measuring Poverty

Poverty rates alone do not capture the cost of living for most families in the United States. Established by the federal government in the 1960s, the federal poverty threshold has been adjusted for inflation but not for increases in widely accepted living standards, and, therefore, does not accurately measure the resources needed to avoid economic hardship (Fremstad 2010).⁴ A family is considered poor if its pre-tax cash income falls below the poverty threshold; as noted, the 2014 poverty line for a family of four with two children was \$24,008 (U.S. Census Bureau 2016d)—an amount that is not sufficient to make ends meet, let alone to build assets to ensure long-term economic security. Given the inadequacy of the official poverty measure, the proportion of women and men who face economic hardship is likely much higher than the proportion living in poverty as calculated based on the federal poverty threshold.

In response to concerns about the limitations of the official poverty measure, the Census Bureau recently developed a new Supplemental Poverty Measure to more accurately assess poverty. This measure accounts for the effects of important government benefits, taxes, work expenses (including child care), and medical expenses on households' standards of living (Short 2014). Under the Supplemental Poverty Measure, poverty rates for women and men are slightly higher overall than under the official measure (about one percentage point). The difference between men's and women's poverty, however, is smaller with the new measure, as is the difference between children and the elderly, and married women and single parent families (Short 2014; Institute for Women's Policy Research 2012).

Causes of Poverty Among Women

Multiple factors contribute to poverty among women, including lower earnings, low levels of educational attainment, disability, lack of work-family supports, unemployment, challenges involved in accessing public benefits, and low levels of benefits in many states.

Lower Earnings

Over the last several decades, women have made considerable progress in the workforce, yet women who work full-time, year-round have median annual earnings that are just 78.3 percent of their male counterparts' earnings (DeNavas-Walt and Proctor 2014). Since 2002, the wage gap has not significantly improved, and women's median earnings remain lower than men's in nearly all occupations (Hegewisch and Ellis 2015). Occupational segregation—the concentration of women in one set of jobs and men in another—continues to be a persistent feature of the U.S. labor market that contributes to the gender wage gap. At every skill level—low, medium, and high—median earnings are highest in male-dominated occupations and lowest in female-dominated occupations (Hegewisch et al. 2010).

The persistent difference in women's and men's earnings affects households with working women, particularly those headed by single mothers, who do not have access to a spouse's income. Providing equal pay to women would reduce the poverty rate for all working women from 8.1 to 3.9 percent, and for working single mothers from 28.7 to 15.0 percent (Hartmann, Hayes, and Clark 2014).

Low Levels of Educational Attainment

Nationally, women are as likely as men to have a bachelor's degree or higher: in 2014, 30.2 percent of women and 29.9 percent of men aged 25 and older in the United States held at least a bachelor's degree (Institute for Women's Policy Research 2015). Yet, 27.0 percent of women and 28.5 percent of men have only a high school diploma or less. As noted, women with lower levels of education are considerably more likely than those with a college degree to live in poverty (Institute for Women's Policy Research 2015).

Disability

Disabled adults are more likely to be unemployed or out of the workforce than those without disabilities (U.S. Bureau of Labor Statistics 2015). Among those aged 16 and older in the civilian, noninstitutionalized population, women are slightly more likely than men to have a disability (12.1 percent of women compared with 11.3 percent of men), due in part to their greater life expectancy. Approximately 12.5 percent of women aged 16 and older with a disability are unemployed, compared with 6.1 percent of women overall. Eighty-three percent of women with a disability and 43.0 percent of women overall are not in the workforce (U.S. Bureau of Labor Statistics 2015). Those who are unemployed or not in the workforce may struggle to achieve economic stability and security.

Lack of Work-Family Supports

Work-family supports—such as quality child care, paid maternity or parental leave, and paid time off to take care of one's own health or a sick child, spouse, or parent—promote family economic security by helping to ensure that workers can care for their family members without losing their job. In the United States, however, many workers lack such basic supports. Under the federal Family and Medical Leave Act (FMLA), employees who work for employers with at least 50 workers are entitled to 12 weeks of job-protected leave for maternity or paternity or other major health-related events. Because of limitations in the coverage of the law, however, an estimated 40 percent of employees in the United States do not have access to job-protected leave for these reasons (Klerman, Daley, and Pozniak 2014). Research indicates that low-wage workers are less likely than other workers to have access to paid leave (Ben Ishai 2014).

The lack of affordable and accessible child care is another critical issue that contributes to women's poverty and economic insecurity, especially for single mothers. In the United States, the average annual cost to families of full-time child care for an infant in a child care center ranges from \$5,496 in Mississippi to \$16,549 in Massachusetts (Child Care Aware of America 2014). In all states across the nation, this cost is between 29 and 56 percent of median annual income for single mothers and between 7 and 16 percent of median income for a married couple with children (Child Care Aware of America 2014), an expenditure that many families simply cannot afford. In addition, 19 states in 2013 had wait lists or had frozen their intake for child care subsidies (Schulman and Blank 2013). The lack of supports for working women with child care and other family obligations makes it difficult for many to sustain employment and secure the income they need to provide for their families.

Recession and Unemployment

Although the Great Recession officially ended in June 2009 (National Bureau of Economic Research 2011), the lingering effects of the economic downturn continue to affect millions of people. Both women and men were hard hit by the recession; after a slow start to recovery, women's jobs returned to pre-recession levels more quickly than men's (Hartmann, Shaw, and O'Connor 2014). Yet, the quality of jobs regained is an important issue. Since the start of the recession, women have gained the most jobs in industries with mid- and low-level wages. Women have lost jobs in some of the industries with higher wages where men have gained jobs (such as Financial Activities and Construction, which have average hourly earnings of \$24.70 and \$24.67). In higher paid industries, such as Information and Government, where both women and men have lost jobs, women's job losses exceed men's (Hartmann, Shaw, and O'Connor 2014). The more limited growth in high-wage occupations is a significant concern for women in the post-recession labor market.

Challenges in Accessing Public Benefits

Public benefits such as cash and nutrition assistance can make the difference for many families between living above or below the federal poverty line, yet those who are eligible often do not receive the support they qualify for due to complicated application and eligibility determination processes, lack of transportation, and inconvenient appointment times to complete the application process (Waters Boots 2010). Nationally, more than one in three women in poverty aged 18–64 (35.4 percent) lacked health insurance coverage in 2013 (Institute for Women's Policy Research 2015), and in 2012/2013 only 26 percent of families with children in poverty received TANF benefits (Center on Budget and Policy Priorities 2014). Lack of access to available public benefits leaves many low-income families without the assistance that could help them move out of poverty and achieve economic self-sufficiency. Moreover, many states have benefit levels that do not lift families above poverty (Huber, Kassabian, and Cohen 2014).

Strategies for Addressing Poverty Among Women

Recommended changes to help address poverty among women include:

Eliminating Gender Wage Inequality

Reducing gender and race disparities in pay will help to address women's poverty. Employers can take steps toward implementing equal pay by monitoring hiring, selection, and promotions, and by conducting internal pay audits to identify potential gender and race disparities. They can also ensure that female-dominated jobs are paid equally to male-dominated jobs requiring similar credentials and skill levels.

In addition, unionization of traditionally female jobs would help many women improve their economic well-being; women in unions earn about 13 percent more than comparable nonunion women, and this increase in women's earnings can help to close the gender wage gap (Jones, Schmitt, and Woo 2014). Raising the minimum wage would also disproportionately benefit women, who among workers paid hourly rates are more likely than men to have earnings at or below the federal minimum wage in the United States (U.S. Bureau of Labor Statistics 2014).

Expanding Access to Postsecondary Education and Job Training

Expanding opportunities to pursue postsecondary education and training, particularly for women from low-income families and for those who are parents, will enable more women to secure jobs that come with family-sustaining wages and benefits. Strategies to expand educational and training opportunities may include increasing financial aid for education and job training, developing more scholarships and campus supports for students with dependent care obligations, and improving career counseling in selecting college majors and career paths. They may also include raising awareness among policymakers, funders, and other stakeholders about the specific education, training, and employment needs of women and girls to ensure that they are well-prepared for lifelong learning and economic success.

Strengthening Work-Family Policies

Policies that help women balance the demands of caregiving and other family responsibilities with the demands of their jobs can promote women's economic security by enabling them to stay in the labor force (or reenter after an absence). In particular, policies that allow workers to use job-protected leave to recover from illness or care for a sick family member and that provide paid family and medical leave are vital forms of support for working women. Programs offering essential services such as child care, especially for households headed by single women, also provide a valuable form of assistance for working women that can reduce women's poverty.

Safeguarding and Strengthening Social Security

Social Security especially benefits women, since it provides proportionately higher benefits to lower earners and offers a spousal benefit for qualifying individuals who either do not earn sufficient credit during their working years to receive their own benefit or who earn considerably less than their spouses. For older women—who are more likely to be poor than older men—Social Security represents a vital resource during the later stages in life, when earnings are no longer received and assets can become depleted. Safeguarding Social Security by ensuring that its current benefit levels are maintained is an important step to address women's poverty. Creating a caregiver credit for periods of time when a worker has no or low earnings while providing care would also increase many women's Social Security benefits (Center for Community Change and Older Women's Economic Security Task Force 2013).

Strengthening Safety Net Programs

Public programs such as Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly called food stamps), Medicaid (the public health insurance program), and the Earned Income Tax Credit (a federal tax credit aimed at offsetting federal income taxes for low-income working families and individuals) lessen the financial hardship many families face. As noted, however, such programs often fail to reach women and families who could benefit from their assistance, and benefit levels are often low. Expanding access to these programs and ensuring that they receive adequate funding is essential to helping many women stay out of poverty.

Notes

¹ For a more detailed explanation of the causes of older women's poverty, see Hartmann and English 2009.

² Families are defined as a householder with one or more people living within the household that are related to the householder by birth, marriage, or adoption. Families with a single male or female householder may include unmarried individuals cohabiting with a partner. Since only family income is used to determine poverty status, these cohabiting partners are not considered in the family poverty calculations. Unrelated female householders refer to women who are considered to be the household head, but do not live with any other persons related by birth, marriage, or adoption.

³For definitions of families, see note 2 above.

⁴ Some cash benefits or cash-like assistance (e.g., the Earned Income Tax Credit and food stamps) are not counted as income when the Census Bureau calculates the official poverty rate.

Appendix: State Data and Rankings on Poverty Among Women and Men, United States, 2014

State Ranking: Percent of Women and Men Below Poverty					
State	Women	Rank	State	Men	Rank
Alabama	18.9%	42	Alabama	16.7%	44
Alaska	12.7%	18	Alaska	11.0%	18
Arizona	22.5%	48	Arizona	19.8%	50
Arkansas	20.5%	45	Arkansas	16.1%	42
California	17.3%	34	California	14.2%	34
Colorado	12.7%	18	Colorado	11.9%	26
Connecticut	10.0%	5	Connecticut	7.1%	2
Delaware	12.0%	14	Delaware	10.0%	13
Dist. of Columbia	19.8%	44	Dist. of Columbia	18.1%	45
Florida	17.8%	35	Florida	15.4%	39
Georgia	18.7%	41	Georgia	14.9%	38
Hawaii	12.2%	16	Hawaii	9.3%	9
Idaho	13.3%	21	Idaho	11.5%	21
Illinois	14.6%	26	Illinois	12.9%	29
Indiana	15.8%	30	Indiana	13.4%	31
Iowa	10.9%	7	Iowa	9.6%	10
Kansas	14.0%	24	Kansas	10.1%	15
Kentucky	21.8%	47	Kentucky	18.1%	45
Louisiana	25.5%	51	Louisiana	20.4%	51
Maine	16.7%	32	Maine	12.4%	27
Maryland	10.9%	7	Maryland	8.7%	5
Massachusetts	15.2%	27	Massachusetts	11.8%	25
Michigan	15.8%	30	Michigan	13.8%	32
Minnesota	8.8%	2	Minnesota	7.7%	3
Mississippi	25.4%	50	Mississippi	18.6%	48
Missouri	11.7%	13	Missouri	9.1%	8
Montana	13.0%	20	Montana	11.0%	18
Nebraska	13.6%	23	Nebraska	10.0%	13
Nevada	18.0%	36	Nevada	15.9%	41
New Hampshire	8.5%	1	New Hampshire	5.9%	1
New Jersey	12.0%	14	New Jersey	10.6%	16
New Mexico	21.3%	46	New Mexico	18.6%	48
New York	15.4%	28	New York	12.6%	28
North Carolina	18.4%	40	North Carolina	15.7%	40
North Dakota	11.1%	9	North Dakota	8.3%	4
Ohio	17.1%	33	Ohio	14.0%	33
Oklahoma	18.0%	36	Oklahoma	16.6%	43
Oregon	15.7%	29	Oregon	13.1%	30

Pennsylvania	13.5%	22	Pennsylvania	11.5%	21
Rhode Island	11.3%	11	Rhode Island	11.4%	20
South Carolina	18.3%	39	South Carolina	14.7%	36
South Dakota	14.1%	25	South Dakota	11.6%	23
Tennessee	19.6%	43	Tennessee	14.8%	37
Texas	18.1%	38	Texas	14.6%	35
Utah	10.6%	6	Utah	9.8%	11
Vermont	9.8%	4	Vermont	8.8%	6
Virginia	11.3%	11	Virginia	9.0%	7
Washington	12.5%	17	Washington	11.6%	23
West Virginia	23.1%	49	West Virginia	18.1%	45
Wisconsin	11.1%	9	Wisconsin	10.8%	17
Wyoming	9.4%	3	Wyoming	9.9%	12

Source: IWPR analysis of U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements. Retrieved using CPS Table Creator on January 12, 2016.

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This briefing paper was prepared by Cynthia Hess, Ph.D., and Stephanie Román of the Institute for Women's Policy Research (IWPR), with support from the National Education Association.

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