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The Feminization of Poverty: A Second Look

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From the poor widow of Biblical times to the divorced mother of today, women have always experienced a disproportionate share of poverty. But in the United States in the nineteen-sixties and seventies that share appeared to be increasing in a trend known as the "feminization of poverty" (Pearce, 1978). Events in the nineteen-eighties, however, raise the possibility that the feminization of poverty trend has either reversed itself, or that it has been overwhelmed: unemployment, homelessness, and poverty have increased in this decade, for men as well as women, to a degree not seen since the Depression. Popular articles on poverty in the nineteen-eighties focus on plant closings, displaced workers, competitiveness, budget deficits, trade imbalances...and the "New Poor." The "New Poor" are not women, or even children, but are archetypically the 47 year-old Pittsburgh steelworker, more or less permanently laid-off.

Has the feminization of poverty trend reversed itself? That question will be taken up in the first section of this paper, which will show that this trend has not reversed itself. Moreover, it will be shown that not only is gender still correlated with poverty, but that gender is an increasingly important factor underlying current poverty trends, and that is true for all racial and ethnic groups. This section concludes by demonstrating that, because of the statistics and methods used, the extent and depth of women's poverty, and the feminization of poverty, is actually underestimated.

In the second section of the paper, the implications of these figures and trends are spelled out. The feminization of poverty is much more than a shift in demographic categories; it is a fundamental change in the nature and dynamics of poverty. Such fundamental changes compel fundamental changes in public policies: the final section outlines the critical elements of a public policy which would effectively and forcefully address women's poverty. For unless we address the feminization of poverty with new public policy, women's poverty--and all poverty--will continue to increase.

I. Is There Still a Feminization of Poverty?

A. Defining the Feminization of Poverty

What is the 'feminization of poverty'? As it was first used in 1978, it described the trend towards more and more of the burden of poverty being borne by women. Two ways of measuring this trend are implied by this definition. One, which will be called the individual-base method, is simply to count all persons, or adults¹, who are poor by gender, and examine the changes over time in the proportion female. The other way, to be called the household-base method, is to examine the number of people who are poor by the gender of the person(s) maintaining the household, i.e. the proportion of the poor in families who

¹ Since it is reasonable to assume that poor and non-poor households have roughly equal numbers of boys and girls, there would be little difference between counting adults only or persons of all ages. Most individual-base analyses by gender count only adults.

are in families maintained by women alone², and how that changes over time.

Counting the poor by the individual-base method yields dramatic figures, such as "two out of three poor adults are women." (The actual figure is currently slightly less at 63.4 percent.) But in spite of its simplicity, the adult head count approach is analytically muddy, for it is not clear what a rise or fall in the proportion of adult poor who are women really means. One reason for this lack of clarity is that adult poor women are a very mixed group: some are widows and single parents, but some are married women, and there are even some adult poor women who live in households with other adults (related or not), including graduate students, sisters, the disabled, and boarders. Even important shifts may not be apparent with the individual-base method. For example, when the number of poor women-maintained families increases, this increases the proportion of adult poor who are women only if the women now maintaining poor households were not poor previously, either as household heads, or as wives, daughters, or single women residing in poor households.) Thus because the individual-base method aggregates across women in very different circumstances, it is difficult to determine the meaning of a general rise or fall in the proportion

² Throughout this paper, the term "women-maintained" will be used instead of the Census Bureau designation "female householder, no husband present", for two reasons: first, it describes the household's economic structure straightforwardly by who is there and maintaining the household, rather than by who is not there, and 2), it is shorter.

female among the poor without knowing from which group the increase or decrease came. Indeed, both the number of poor women, and the proportion of the adult poor who are women, has varied over the last two decades with no particular pattern or trend (see Charts #1 and #2, respectively.)

* * * CHART #1 about here * * *

* * * CHART #2 about here * * *

In contrast to the disadvantages of the individual-base method described above, the household-base measure has two distinct advantages: (1) it is consistent with the way poverty is actually measured, and (2), it more accurately tests the hypothesis that there is a trend towards the feminization of poverty.

First, as it is measured officially, poverty is not an individual concept, but a household concept: it is measured by comparing the resources of a household (including one-person households) against the needs of the household's members, which in turn are calculated according to the number and age of its members. A person is thus poor only if he or she is a member of a household which is poor, i.e., one whose resources fall short of the needs of its members. While it may make sense to measure some types of income, such as earnings, at the individual level, it is misleading to do so for poverty. Many kinds of income are received as income to the household, such as child support, welfare, and even social security, and cannot be attributed to discrete individuals; likewise, many of the household's needs

cannot be attributed to specific individual members. While we can speak of 'children in poverty' or the 'number of adult poor,' it is deceptive to treat such groups as if they were autonomous, as if their family or household's needs or resources were irrelevant.

How does a household-base measure more accurately reflect the meaning of the feminization of poverty? By examining poverty trends by the gender of the person heading or maintaining the household, we can begin to get some insight into the role of gender as a factor in poverty. Put in theoretical terms, the theory of the feminization of poverty is that gender is becoming a more important cause of poverty (Pearce, 1978). A rise in the proportion of poor households headed by women does not "prove" a gender theory of poverty, for there may be other factors causing the increase. Nonetheless, an increase in the proportion of the poor who are in women-maintained households does support the idea that an increasingly important factor in determining one's economic fate is the gender of the person(s) maintaining the household.

B. The Trends

The data used here are drawn from the quarterly CPS (Current Population Survey) data, both published and unpublished; the unit of analysis is family households.³ In Chart #3, the poverty

³ Family households are those in which two or more persons are related by blood, marriage or adoption. This excludes one-person households and households in which all members are

trends over the last quarter of a century are shown, for year for which we have data, by gender of the family householder(s).⁴ As can be seen in the chart and annual figures, over the last quarter of a century, the number of poor women-maintained families has more than doubled, increasing at a rate of roughly 100,000 families each year. There are now 3.6 million poor, women-maintained families.

To create a "feminization of poverty index" the raw numbers were converted to percentages: as can be seen in Chart #4, the proportion of poor families maintained by women alone has risen from 23 to 51 percent of all families. Although economic downturns and recoveries appear as short-term fluctuations, both the raw numbers (Chart #3) and the percentages--the feminization of poverty index (Chart #4)--show a clear long-run trend towards more and more of the poor being found in women-maintained families, i.e., towards the feminization of poverty.

Similar patterns are found when we look at the trends by race. As can be seen in Chart #5, there has been a parallel

unrelated individuals. The number of such households (one-person and two or more unrelated persons households) is small; only 770,000 out of 32,370,000 million poor persons were in such households in 1986; since seven-eighths of those persons were women, excluding these households leads to a small underestimate of poverty for women, but does not change the direction or magnitude of the trends.

⁴ Even though the household is the basic measuring unit, these data can be shown for persons as well as families, grouped by whether they are in households maintained by women alone, or are in households maintained by men or married couples. This is not done here: because it is confusing, and more importantly, because the trends for persons and for families closely parallel each other, and are therefore virtually redundant.

growth of women-maintained families in each racial group. In Charts #6, #7, and #8, respectively, White, Black and Hispanic families in poverty are shown by the gender of the family heads. While there are substantial differences in the proportion of families maintained by women between racial/ethnic groups, it is clear that the proportion of poor families which are maintained by women has increased in each racial/ethnic group: between 1959 and 1986, the proportion of poor white families maintained by women alone has increased from 20 to 42 percent, and the proportion of poor black families from 30 to 75 percent. Likewise, the proportion of poor Hispanic families maintained by women alone has increased from 45 percent in 1973 (the first year for which data were available) to 49 percent in 1986.

C. Is Poverty Underestimated?

Clear as these trends are, there are three ways in which these numbers underestimate the number of the poor, and underestimate the "feminization of poverty" trend as well. First, changes in the counting, or more exactly, the non-counting, of subfamilies as separate poor families undercounts poverty; since these families are disproportionately women-headed, these changes also underestimate the nature and extent of women's poverty. Second, the method used since 1980 to calculate poverty thresholds creates systematically lower thresholds for single parent--compared to two-parent--families; since most single parent families are women-maintained, this leads to an

underestimate of the number of poor families that seriously undercounts women's poverty. Third, because the CPS poverty counts do not include the homeless, and women maintained households are the most rapidly increasing group among the homeless, poverty generally, and women's poverty especially, is undercounted.

(1) Sub-families. In 1980, the Census Bureau made two technical changes, each of which is a source of underestimation of the poor, and particularly poor persons in women-maintained families. The first has to do with the counting of poor subfamilies. Basically, a 'subfamily' is a family (two or more persons related by blood, marriage, or adoption) which is sharing living quarters with a primary family who owns or rents the housing unit. A 'related subfamily' is related to the householder or married couple who own or rent the housing unit; all other subfamilies, even if they are related to another member of the household, are considered an unrelated subfamily.

Most of these subfamilies, both related and unrelated, are headed by women alone, but we know very little about them. For example, how many subfamilies of each type are poor? Clearly, unrelated subfamilies are disproportionately poor: about half of the 1.4 million persons in unrelated subfamilies in 1986 were poor, which is a very high poverty rate. Because they are not treated as separate households for poverty determination purposes, we do not know the incidence of poverty among related subfamilies (or persons in them.) Moreover, after 1979, poor

unrelated subfamilies are no longer counted as separate families in the count of poor families, although their members are counted in the total of poor persons. (Related subfamilies have never been separately counted as poor, as families or as individuals, unless the household as a whole is poor.) Since most subfamilies are female-headed, and many are poor, not counting subfamilies in their own right means that the nature and extent of the feminization of poverty is underestimated.

By definition, most of these subfamilies are doubling or tripling up in order to share the increasingly high costs of housing. If a related subfamily would be poor as a separate unit, but is not when it combines resources through house sharing with the larger family, it is not counted as poor. Ironically, the apparent decrease in poverty rates among some groups of families in the last few years may be a better measure of the housing shortage than of real changes in poverty levels. When housing over crowding increases through doubling up of subfamilies, even though that is clearly the result of inadequate resources to meet increasing rents and housing costs, the poverty rate goes down. Between 1984 and 1985 the average household size among blacks increased and poverty decreased, while among Hispanics the average household size decreased, and Hispanic poverty levels rose. While it is impossible to prove, it may well be that the real change was in the household composition of poor families in each racial/ethnic group, rather than increased or decreased levels of poverty.

(2) Poverty Thresholds. The second source of underestimation of women's poverty, and of the feminization of poverty, is found in the poverty thresholds used. Poverty thresholds are the income levels calculated for each household size and composition (i.e., number of children, etc.) above which a family is defined as not poor, and below which a family or household is defined as poor.

In 1980, the poverty threshold matrix was simplified by eliminating the use of separate, lower, thresholds for farm and "female-headed families."⁵ The farm threshold was eliminated altogether: because it was determined that farm families no longer had lower costs of living than non-farm families, the regular non-farm thresholds were applied to all households. In contrast, the lower thresholds for female-headed households⁶ were not eliminated, but hidden, by combining the thresholds for female and male headed households. Moreover, the formulas used each year for combining the two thresholds are weighted to reflect the proportion of all households, in each household composition "cell", which are "male-headed" versus "female-headed"; the higher the proportion of households in a particular

⁵ Also, the household size matrix was extended from a maximum of '7 or more persons' to a maximum of '9 or more persons.' Neither the farm nor the household size change has made much difference in the poverty count, as the number of people involved in both cases is generally small.

⁶ Lower thresholds for women-maintained households have their origin in the assumption that women can meet their nutritional requirements with less food than men, and therefore need less money; presumably, they have comparable reduced requirements for clothes, shelter and other non-food items.

"cell" which are "female-headed", the lower the threshold. Since most households with two or more adults are "male-headed" (that is, there is an adult male present), the post-1980 thresholds for households with two or more adults are very close to the pre-1980 "male-headed thresholds" (updated for price changes). On the other hand, since most single adult households with one or more children are "female-headed", the post-1980 thresholds for one-adult households are very close to the old "female-headed household" thresholds (updated for price changes). Because the "female-headed" thresholds were lower--by an average of about 3 to 4 percent--than equivalent "male-headed" thresholds for single adult families⁷, the post-1980 "combined" thresholds are systematically lower than if the female-headed thresholds had simply been eliminated, as was done with the farm thresholds. In 1986, these lower thresholds for single parent families results in undercounting the number of poor persons in single parent families by over 500,000.⁸

(3) Homelessness and Poverty. A third source of undercounting the poor, particularly poor women and their

⁷ The old female-headed family thresholds for families with one adult and one or more children ranged from 90 to over 100% (for very large families only) of the threshold for male-headed households of the same size and composition.

⁸ This number was arrived at by assuming that the number of single parent families with children whose incomes fell between 100 and 125% of the poverty level had an even distribution over that interval; thus if one raised the poverty line by an average of 3%, to 103% of the current level, then the number of additional persons now counted as poor would be about 3/25ths of those with incomes between 100 and 125% of the poverty line; that number is roughly 500,000 women and children.

children, is the homeless: there are an unknown number of homeless poor who are not counted in the CPS figures. While the decennial Census includes all U.S. residents, including those living in group quarters, such as hospitals, army barracks, shelters, and hotels, the annual CPS surveys persons in households only. Whether they are in shelters, welfare hotels or on the street, the homeless are not counted by the CPS, and are therefore not numbered among the poor. Although those in some type of shelter or group quarters were counted by the Census in 1980, most observers would agree that a significant increase in the homeless population has occurred since then. Estimates of the number of homeless today range from 500,000 to 3 million. While the increased numbers of homeless were initially disproportionately the "deinstitutionalized" (people released from institutions for the mentally ill), by the late eighties, the fastest growing homeless population was families with children, many of whom are headed by women alone (U.S. Conference of Mayors, 1989). Three separate surveys by coalitions of shelter providers, and public officials yielded almost identical estimates that the number of homeless families with children, most of whom are women-maintained, increased by 25 percent in the previous 12 months alone (over the winter of 1986-87). Whatever the current number is, most observers agree that it is dwarfed by a factor of two, three or more by the number of families not yet on the streets who are doubling or tripling up

with friends or relatives (some, but not all of whom may be counted as subfamilies; see above, p.9ff).

D. The Depths of Women's Poverty

Women's poverty is greater, and more persistent than the poverty experienced by other demographic groups. In 1986, about half of poor women-maintained families, but less than a third of all other poor families, had incomes below half the poverty line. The median deficit, i.e., the amount needed to reach the poverty level, was 22 percent greater for poor women-maintained families than for all other families (U.S. Bureau of the Census, 1988a). A survey which has followed the same families and persons year after year, the Panel Survey on Income Dynamics at the University of Michigan, found that about 60 percent of the persistently poor--people poor at least 8 out of 10 years--lived in woman-maintained families (Duncan, et al, 1984). This is probably under-estimated, because residence in a woman-maintained family was measured once, at the end of the decade, while other characteristics, such as race, refer to all years.⁹ With the same data set, Hill (1982) estimate that once poor, the likelihood of staying poor is ten times greater if one is in a women-maintained family compared to a family with an adult male in it.

⁹ Thus if one was poor as a member of a mother-only family for the first eight years, but not in a mother-only family for the last two years, one would be counted as "persistently poor, non-female headed household."

Altogether, women-maintained households have experienced a steady decline in their economic status relative to that of married couples. The median income of women-maintained households, as a percentage of that of married-couples, has fallen from 70 percent in 1947, to 56 percent in 1950, to 50 percent in 1960, to 48 percent in 1970, to 45 percent in 1980, to 44 percent in 1984. Even when the comparison is to married couples in which the wife is not working, there is a decline in the relative status of women-maintained families. The decline in economic status of all women-maintained households parallels the trend towards the feminization of poverty, suggesting both that gender is increasingly important in determining economic status, and that trends in women's economic situation are driven by strong and distinctive dynamics.

II. Decomposing the Feminization of Poverty Trend

How much of this trend towards the feminization of poverty is a function of "changing demographics", which usually means "the increase in women-maintained households?" More specifically, it is asserted that the increase in divorce rates, and out of wedlock births, has contributed to the dramatic increase in the proportion of all families which are maintained by women alone, and that their disproportionately high poverty rates have fueled the feminization of poverty phenomenon.

To understand the impact on poverty trends of the rising numbers of women-maintained families, we need to view that

phenomenon in the context of the "changing demographics" of all groups. In particular, we need to see that trend in relationship to what has been happening to both the size (the "changing demographics") and poverty rates ("pauperization/depauperization") of other demographic groups. There are basically three ways that these demographic changes can interact so a particular demographic group "X", such as women-maintained households, can become a growing proportion of the poor. These are described in Chart #11.

In the first method/phenomenon, pauperization, all demographic groups stay the same size, or relatively the same size. Also, all groups maintain (relatively) the same poverty rates as before, except that X group experiences an increase in its poverty rates, or pauperization. In the second phenomenon, the de-pauperization phenomenon, neither the size nor the poverty rate of X group changes, but the poverty rate(s), of other group(s) decrease. In the third dynamic, demographic changes, the poverty rates of all groups, including X group, remain the same (at least relatively), but either the size of the X group increases significantly, or the size of other groups(s) decrease significantly.

If the feminization of poverty trend were due solely to the first method, pauperization, women-maintained households, as a group, would have experienced increased poverty rates, but not grown in size, while other groups would have experienced no change in size or poverty rates. This is not what has happened

with women and the households they maintain. On the contrary, during the sixties, the poverty rate for women-maintained households actually decreased, as it did for all groups, and the rate has remained fairly steady since 1970 (roughly one-third, i.e., about one out of every three women-maintained households is poor.)

Rather, the feminization of poverty trend is due to a combination of the second and third phenomena: de-pauperization of other, once quite poor, groups, such as the elderly, and demographic changes in the form of more women-maintained households and fewer male present households.

During the sixties, male-present households experienced depauperization, for this was a time of low unemployment and an expanding economy. Many male workers acquired steady jobs, their incomes rose, and their households left poverty: the total number of poor families with male householders fell from 6.3 million in 1960 to 3.3 million in 1970. While the poverty rates of women-maintained households also fell, they did not do so as fast; moreover, the number of women-maintained households steadily increased, a "demographic change," while the number of male-present households did not change. When these two trends combined--a falling number of poor families with male householders, and an unchanging number of poor families maintained by women alone¹⁰--the result was a rising proportion

10 The falling poverty rate and the rising absolute numbers of women-maintained households cancelled each other out, so that the total number of poor, women-maintained households was

poor families maintained by women alone, or the feminization of poverty.

During the seventies, most of the feminization of poverty was demographic: the poverty rate of women-maintained households varied little, remaining at about one-third, but the numbers of women-maintained households continued to increase, and every three such new families formed, one was poor on the average. As a result, a net increase of 100,000 poor, women-maintained households occurred almost every year during this decade. At the same time, between the beginning and end of the decade, there was little change in the number of poor families with men present. The combination resulted in women-maintained households again increasing their proportion of the poor, continuing the feminization of poverty trend.

During the eighties, the same trends continued, but were particularly overwhelmed by the effects of the 1982 recession, the worst economic downturn since the Depression a half-century before. Thus the numbers of poor women-maintained families increased again at an average of almost 100,000 per year, but almost all of that increase occurred between 1980 and 1982. Male-present families showed sharp increases in poverty through 1983, and then sharp declines. By the end of the decade, the annual increases in poor families maintained by women were small, though still larger than all other families. With the

virtually the same in 1970 as it had been in 1960: just under 2 million.

demographic shift to single-parent families more or less stabilized, and an economy in a long-term recovery, the feminization of poverty trend has begun to slow, though clearly it is not reversing.

In sum, over more than two decades, the shift in the burden of poverty towards women-maintained households was really a combination of two "sea changes:" the demographic shift away from two parent and towards one-parent families, and the decreasing poverty rates, or de-pauperization, of other types of households, particularly the elderly and male-present households. The "pool" of women-maintained households has more than doubled since 1970 to over 10 million with roughly one-third of these families in poverty. At the same time, poverty rates have declined for male-present households, steadily widening the gap between them and women-maintained families. By 1986, 34.6 percent of women-maintained households had incomes at or below the poverty level, a rate which is more than five times the poverty rate of 6.3 percent for male-present households (see Charts #10, #10A, and #10B).

The same analysis can be applied to explain other aspects of the shifting burden of poverty. Decomposing poverty trends reveals why we do not have a "graying," or "greening," of poverty in America. The proportion of the population that is over 65 years old has increased as dramatically as the increase in women-maintained households, (a demographic change) but because elderly poverty rates tumbled even faster (de-pauperization), we do not

have a "graying" of poverty (although we do still have many elderly poor and near-poor.) Likewise, although the poverty rates experienced by children have been rising (pauperization), and stand today at the highest levels in two decades (at about 20 percent), there is no "greening" of the poverty population because the number of children (per household, and as a proportion of the population) has fallen even faster than the poverty rates for children have risen (demographic change).

III. The Feminization of Poverty and Race

Clearly, race and ethnicity are important factors that account for the much higher rates of poverty among families maintained by black and Hispanic women, compared to those of white women. However, there is very little evidence of a parallel trend to the feminization of poverty--a "racialization" of poverty: the proportion of poor families who are black has increased only slightly over the last twenty years (from 27.4% to 30.4% of all poor families), which is less than the increase in the total population which is black. At the same time, there is a clear "Hispanicization" of poverty: the proportion of poor families who are Hispanic has increased from 9.4 to 16.8% of all poor families, a rate faster than their growth in the population as a whole.

But to say that a racialization of poverty is not the driving engine behind the feminization of poverty, should not be seen as denying the role of race in the feminization of poverty

for black women. Indeed, race as a factor is important in many more ways, and in more complex interaction with gender, than has been currently recognized. One way that gender and race may be interacting to create black women's poverty is sequentially: thus race may be the predominant factor, through its impact on marriage rates, on the rate of formation of black single parent families, while gender may be the predominant factor explaining their subsequent poverty. Second, racial discrimination may be using gender inequality as the means to perpetuate black poverty. This can be more clearly seen by an analogy to practices in housing discrimination. Until this spring, it was legal for housing providers to discriminate in most jurisdictions against families with children, but not on the basis of race or ethnicity. Housing providers wishing to exclude black and/or Hispanic families found they could do so quite effectively by simply saying 'No children'; indeed, in one court case, the racial impact and intent was so obvious, that the exclusion of children was found to be in fact racial discrimination (Turtle Creek v. Betsey).

In the case of black women, the parallel practices involve denying black men employment, not blatantly on the basis of race, but through the restructuring of the economy which has reduced opportunities in blue collar, traditional working-class male occupations. At the same time, black women are given access to jobs in female occupational ghettos that are characterized by low pay, few or no fringe benefits, no opportunities for

ent, high turnover, etc. By providing minimal and highly
zed income support through welfare programs when not
l, and forcing mothers into low-wage, dead-end paid
ent ever more rapidly, black women's poverty is
ated. Note that this is accomplished through the
on of institutionalized gender inequality (in the form of
tional segregation), and economic restructuring, rather
irect discrimination on the basis of race.
discussions of black poverty such as that of William J.
's theory of the underclass, miss these complexities by
ding gender as a factor (though not as a fact, or symptom)
ether. race as important in its impact, through racism and
l discrimination, on the low rates of employment of working-
black men, and subsequent low rates of marriage between black
and women. Such a view unnecessarily narrows the importance
ace, and is based on a model of marriage in which black women
y for money, divorce (or do not marry) for the lack of it,
seek marriages founded on economic dependence on men.
ucing black male unemployment, through its impact on marriage
es, would undoubtedly have an impact on black women's poverty.
the same time, it would be naive and unrealistic to assume
at upon employment, black men would marry, or even share at a
gnificant level their earnings with their children through
ild support. Analytically, moreover, this model of black
omen's poverty takes as a given the role of gender in black
omen's poverty: yet black women are poor because their earnings

are less because they are female as well as black, and black women are poor because the fathers of their children do not provide child support, including employed, middle-class fathers who are not poor themselves. Finally, such a model limits our understanding of the complexities of race and gender, because it denies the important economic and social role black women have historically played in maintaining their families, alone as well as in partnership with black men.

IV. Why Has the Feminization of Poverty Occurred?

While this analysis has shown that the feminization of poverty is not due solely to the increase in women-maintained households as a class, whatever its size, it is still an incomplete explanation, for it leaves unanswered the basic why question: why have women-maintained households not experienced the de-pauperization--the decline in poverty rates--that allowed other demographic groups to exit poverty?

The answer to this question lies in the dynamics of poverty reduction that have occurred over the past quarter century, including what has been done in terms of public policy (especially policies targeted towards the elderly poor, and to a lesser extent, towards black and Hispanic poor), and the dynamics of the economy.

That the most dramatic decrease in poverty occurred during the decade of the 1960's, with most of the progress occurring among males (unrelated individuals) and male present families

In the early eighties, there was both gain and loss. It resulted in the poverty population increasing due to the influx of unemployed workers and their families: during the recession, these families left poverty relatively quickly, but after the 1982 recession, which saw high unemployment levels in the last half of the decade, and decrease in the numbers in poverty is more pronounced for head-of-household-couple and male-headed families than for female-headed families. This is reflected in the poverty index: at the depths of the most recent recession, the poverty index for families fell to 46 percent, meaning that 54 percent of poor were in women-maintained families, but 10 years it rose again, standing at 51.4 percent. Similar patterns can be observed for the recession in 1975 and 1980 (see Chart #4). The volatility of the trend line for families is much more pronounced than the trend line for poor women-maintained families from year to year. Apparently, macroeconomic changes affect the incidence of poverty in women-maintained families much less than they do male-maintained families. The lack of sensitivity to larger economic changes would not suggest that it is because women-maintained families are not in the labor market. In 1986, half of the poor households had a least one worker, but only one-third of them were herself; longer periods of time would

probably identify even higher levels of labor force participation, and that does not measure "off the books" work (not all such work is nefarious; unreported work includes babysitting and housecleaning.)

The nature of women's disadvantage in the labor market is to be found not just in higher unemployment rates, but in employment itself. First, women who maintain households alone find it extremely difficult to become full-time year-round workers. The economy has been undergoing a restructuring that has resulted in disproportionate growth of part-time and temporary jobs (Harrison and Bluestone, 1986). Thus while women, especially household heads, have increased the hours per week, and weeks per year they work, many find they cannot obtain full-time year-round work: less than half of all women workers, and 39 percent of women who head households alone, work full-time year-round (U.S. Bureau of the Census, 1988b). Second, job growth is clearly most rapid in such sectors as service and retail trade, sectors that are dominated by part-time, part-year jobs. Women workers, especially new or reentering ones, are likely to take a disproportionate share of these new jobs. In 1985, for example, one-third of new jobs were part-time (U.S. Bureau of Labor Statistics, 1986).

The disadvantage of being a contingent worker is not just in wages; the disparity between part-time/seasonal jobs and "good" jobs in non-wage fringe benefits is even greater. In addition, the marginal labor force status of part-time and temporary

ment is reinforced for many women by their lack of coverage unemployment insurance programs; thus if earnings or time do not meet the minimum required to qualify for unemployment benefits, the end of a job may plunge her quickly into poverty.

The nature of women's disadvantage in the labor force is that it even contributes to the feminization of poverty among older women. While the elderly have experienced decreased unemployment rates in recent years, all of this improvement has been concentrated among men and married couples. Most married women tend to receive Social Security benefits as wives, rather than on their own right as workers, because of their husbands' generally higher earnings and thus higher Social Security contributions and pensions. Median earnings of women aged 45-54 who are full-time are 57 percent of those of men of the same age; and only half as many women receive pensions as do men, and when they do they average 59 percent of what men receive (American Association of Retired Persons, 1986). As the proportion of women turning 65 who have not been married long enough to qualify for their ex-husbands' Social Security benefits increases, they are likely to have far less Social Security income. Likewise, divorced women, even those divorced near or during their husband's retirement, receive little or no money from their ex-husband's private pension. Finally, women tend to outlive not only their husbands, but also their joint resources, as much of their savings are spent on his final illness and/or other

non-medical expenses. Recent legislation now prevents spousal impoverishment for couples who turn to Medicaid to meet the high medical expenses of the first spouse to die. However, many women experience a severe drop in income when they are widowed because pensions, annuities, medical benefits and housing often stop with the death of their husbands.

An equally important dynamic of the feminization of poverty is the economic burden of children. Over the past two-plus decades, the proportion of poor women-maintained households that have children in them has risen from 80 to 90 percent. The average number of children in poor women-maintained households has dropped to just over two, however, and 83 percent of poor women-maintained households have three or fewer children (U.S. Bureau of the Census, 1988b). Moreover, divorce today occurs at younger ages of both mother and children, and an increased proportion of single mothers have never been married. As a consequence, single parents have greater needs (e.g. child care for young children is costly) and fewer resources with which to meet them (in general, shorter marriages, or no marriages at all, result in fewer resources, including subsequent child support, than do (longer) marriages.)

In spite of this economic burden, neither private transfers nor public transfers adequately meet the costs of caring for children. Indeed, both types of income support, private and public, have decreased in recent years, exacerbating this dynamic of women's poverty. Only half of absent fathers are even

pay child support, and less than half of those paid amount owed. Moreover, while the proportion of non-parents, mostly fathers, who pay child support has actually unchanged in recent years, the amount of actually decreased in constant dollars by about 12 percent between 1983 and 1985, averaging about \$2200 today. (U.S. Bureau of the Census, 1987). Even if there was complete compliance, however, and every penny owed was paid, it would do little to reduce women's poverty: too few poor women are due child support, and the amounts ordered, much less received, are insufficient to raise the incomes of very many families over the poverty line.¹¹

Child support for children has not fared much better. In fact, the real value of public assistance benefits has declined by about one-third. The 1981 OBRA (Omnibus Budget Reconciliation Act) also decreased both the number of families and benefit levels through changes in eligibility criteria and benefit calculation formulas. Related programs such as subsidies to low-income families have also been cut significantly, particularly low-income housing (but also child day care, medical care, etc.). Even non-welfare income support programs, such as unemployment insurance, are reaching fewer

Only about 40 percent of the eligible 2.8 million poor women are supposed to receive child support; even if each of them received the total amount owed, it would reduce the number of women in poverty by only about 100,000. At the same time, however, poor women who did receive child support, obtained only an one-fourth of their income on average from child support (U.S. Bureau of the Census, 1987).

single parent families, and are lifting fewer of those out of poverty than was true before 1980 (Center for Budget and Policy Priorities, 1988).

V. The Implications of the Feminization of Poverty Perspective for Understanding Poverty: Towards A New Public Policy

The changing demographics of poverty described here reveal a fundamental change in the nature of poverty, and therefore, in its solutions. In many ways, poverty warriors are still fighting the last war, against the "old" poverties. Those tactics were effective, indeed, for they were geared to the nature of the poverty they sought to alleviate. Particularly striking is the story of elderly poverty: faced with increasing numbers of senior citizens with limited incomes, society responded with such effective anti-poverty policies as the indexing of Social Security, Medicare, and subsidized housing for the elderly.

Likewise, employment--and the macroeconomic policies that expanded it--have been effective anti-poverty policies for most men, and their families. Unfortunately, these tactics have been much less effective for women heads of households. While only 5 percent of employed male householder's families are poor, many women find themselves poor even though they are employed: about 21 percent of employed women who head households alone have below poverty level incomes (U.S. Bureau of the Census, 1988b). And many more employed women householders are economically

vulnerable, with insecure jobs, no health care coverage, and unstable child care. The jobs/employment solution, if it is to be an effective one for women who maintain households alone, must address the needs of working single parents, not only for child care, but also for health care, housing, etc. To work for women, the jobs/employment solution also must address the problems of discrimination against women workers, by including vocational education and training in non-traditional occupations, pay equity, jobs with fringe benefits, training programs that secure equal wages and placement rates for women and men trainees, and part-time employment that is not deadend.

Likewise, across the board anti-discrimination laws and affirmative action guidelines that are on the books must be enforced. In the sixties, comprehensive programs to combat race discrimination were developed. A similarly concerted and consistent effort has never been mounted for women. Since 1980, enforcement efforts have declined with respect to both race and gender; efforts directed at both race and gender discrimination are important to low-income women, who are disproportionately women of color. Increasing employment opportunities for women requires distinctively different approaches than those used for race, for the barriers women face are different. Some of these are the pervasive occupational segregation experienced by women and sexual harassment.

Likewise, the efforts of women to support and care for their families must be supported through public policies such as

subsidized day care, extended health coverage, expanded low-income housing programs and anti-housing discrimination measures for families with children.

Up to now many, although not all, public programs have tended to reinforce women's poverty, undergirding the trend towards the feminization of poverty. Job training programs often reinforce women's disadvantaged labor force status, through training women for low-level deadend and occupationally segregated jobs, and rarely provide help finding child care, much less provide it.

Likewise, our income support programs must work to provide children with adequate income if they have been (economically) abandoned by their absent parents. This involves not only more effective child support enforcement, but also mandated levels of child support that are equitable and adequate, and back-up child support for children whose fathers are unable to provide even minimal support, much as we have provided through the Social Security System for children whose fathers have died.

VI. Conclusion: What Does the Future Hold?

There are three ways in which women's poverty is itself changing. First, more and more women maintaining households alone are employed, but have not left poverty: they are the new working poor. In fact, since the 1982 recession, poverty rates for employed men have decreased, but have increased for employed women householders even though women have also increased their

hours worked. Clearly, the disadvantaged position of women in the labor market, particularly for women working part time and/or part year, and women maintaining households alone, is not improving, and may well be getting worse. Recent research of mine and others suggests that the low-wage employment sector may well become a central factor in women's poverty.

Second, the increasing crisis in affordability and availability of housing is impoverishing more and more women. Cutbacks in housing subsidies, combined with loss of housing through condominiumization and condemnation, and rising rents, have raised the average proportion of a single parent's income which goes to housing to 58 percent. In the extreme, women are finding that they are unable to pay for housing, become homeless, and then struggle to simply keep their families together. Thus the issue of homelessness is not just one of counting the poor, but also factoring in rising housing costs and the threat of homelessness in our understanding of the nature of poverty, and what it would take to eliminate that poverty.

Third and finally, the interaction of race and ethnicity, and gender as they impact on the poverty experienced by women of color and their families, must be understood in much more complex ways than has been done so far. Over 40 percent of poor women maintaining families alone are black, and 15 percent are Hispanic. Race/ethnicity does not just multiply the disadvantages of being a women, but interacts with gender in complex ways, several of which I briefly sketched. Clearly,

furthering our understanding of these interactions is essential if we are to understand women's poverty in the next decade.

This brief outline of what a "War" on women's poverty might look like makes clear that public policy is central. Unlike the past, when economic expansion lifted many workers and their families out of poverty, women's poverty requires a different sort of route. But like the past, public policy can have a positive impact when it is carefully targeted at the specific nature of the poverty problem. During the eighties, with the largest recession in decades and employment levels in the double digits, when almost every other group suffered rapidly increasing poverty rates, the poverty rates of those over 65 dropped steadily. This was not just because senior citizens' income is less dependent upon current earnings, but because public policies put in place in the seventies exerted their impact on the economic status of senior citizens. That could be the story of the future for women's poverty. No trend is immutable; particularly because of the strong historical role of public policy in alleviating elderly poverty, there is hope. It will not be easy: the "old" poverties of age, disability, and disease are in many ways the "easy" poverties. But that only makes the task more of a challenge, not less of a possibility. The feminization of poverty is real, but not irreversible.

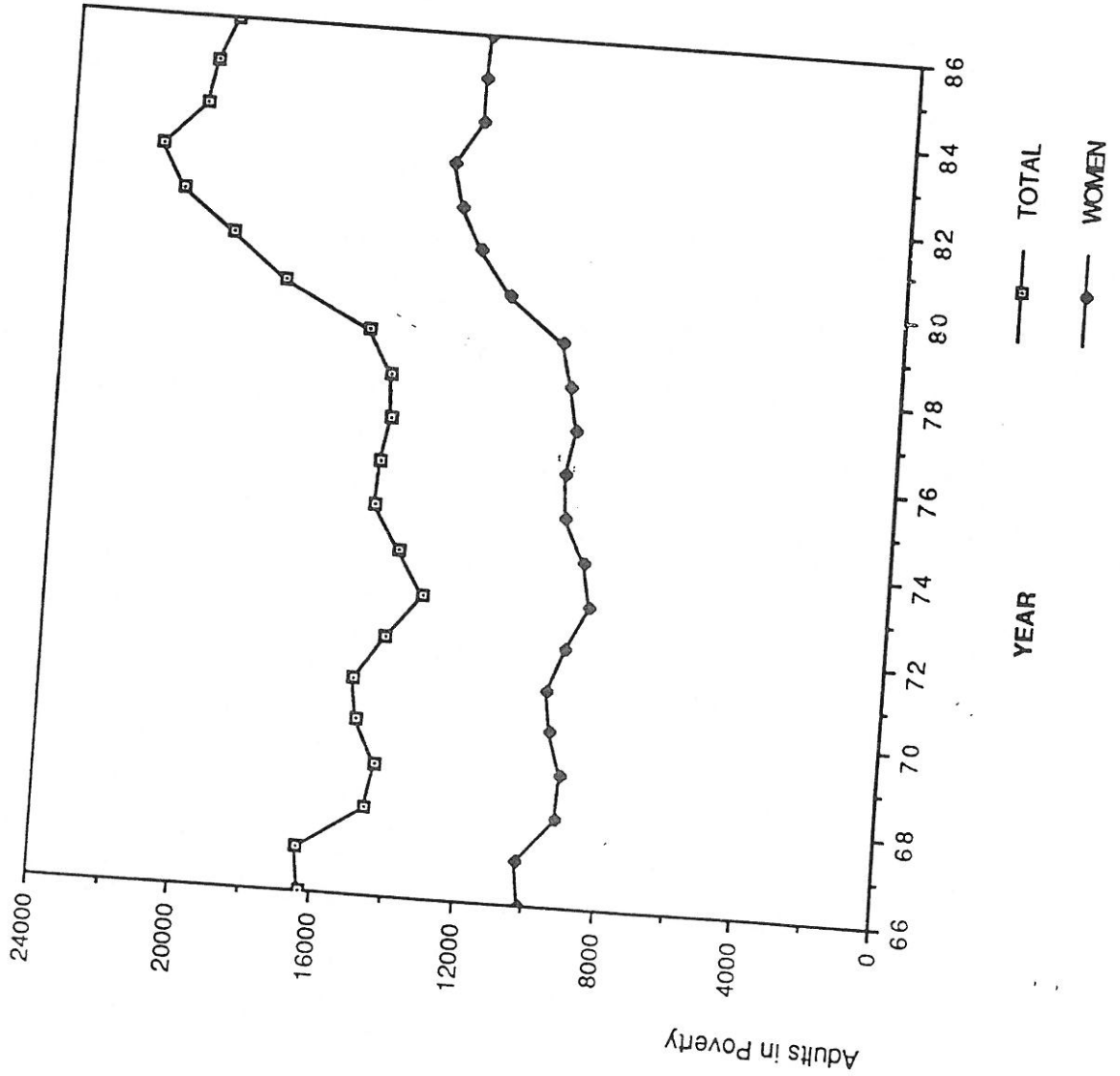
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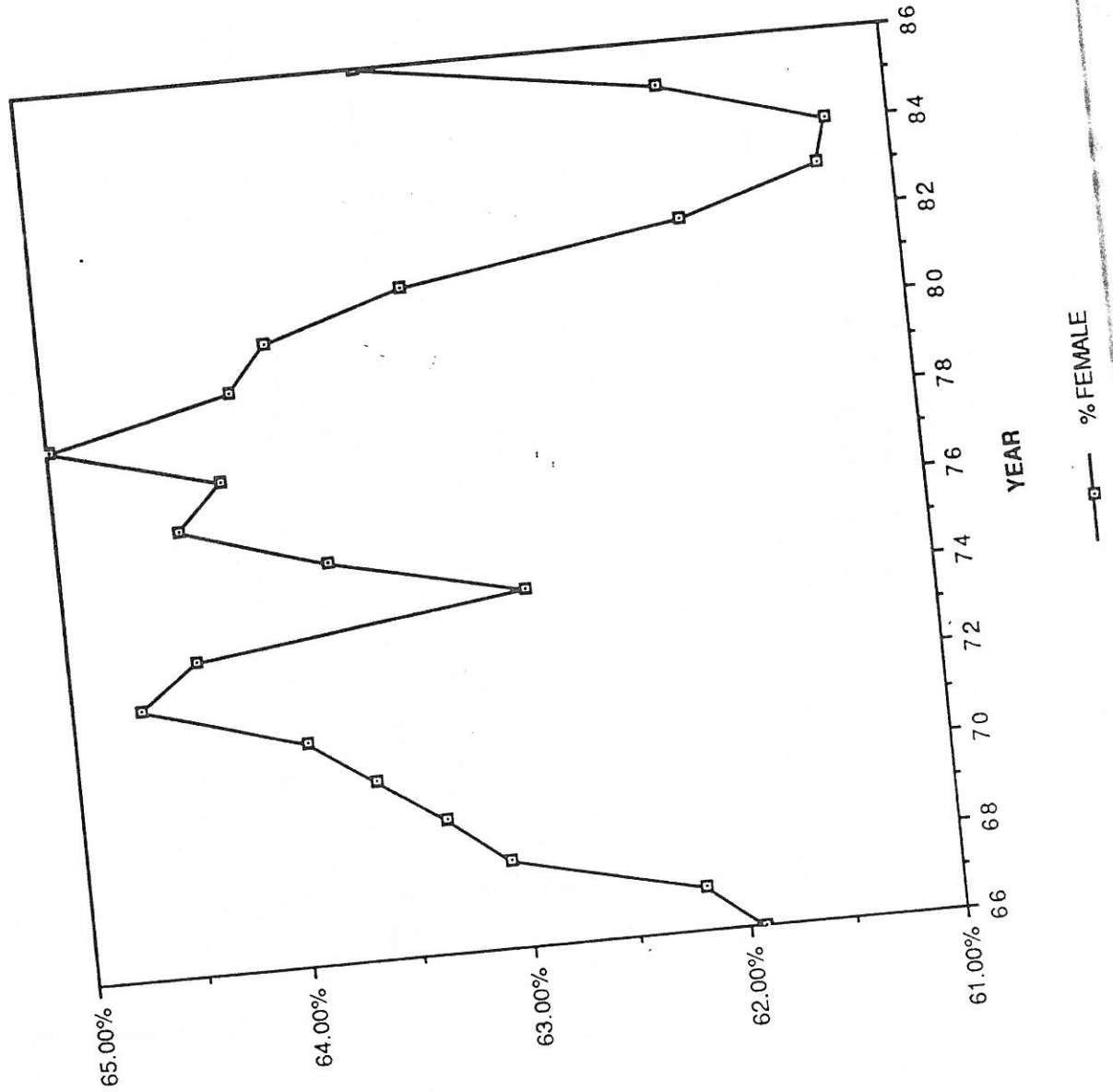
CHART #1
Adults in Poverty
by Sex (in thousands)



YEAR	TOTAL	WOMEN
66	16267.00	10074.00
67	16459.00	10235.00
68	14563.00	9183.00
69	14352.00	9091.00
70	14933.00	9504.00
71	15114.00	9662.00
72	14248.00	9217.00
73	13318.00	8580.00
74	14069.00	8847.00
75	14774.00	9420.00
76	14703.00	9474.00
77	14493.00	9308.00
78	14566.00	9466.00
79	15244.00	9778.00
80	17729.00	11339.00
81	19317.00	12232.00
82	20751.00	12868.00
83	21459.00	13162.00
84	20280.00	12430.00
85	20053.00	12442.00
86	19494.00	12366.00

CHART #2
Adults in Poverty
Percent Women

YEAR	PERCENT WOMEN
66	61.93%
67	62.18%
68	63.06%
69	63.34%
70	63.64%
71	63.93%
72	64.69%
73	64.42%
74	62.88%
75	63.76%
76	64.44%
77	64.22%
78	64.99%
79	64.14%
80	63.96%
81	63.32%
82	62.01%
83	61.34%
84	61.29%
85	62.05%
86	63.43%



% FEMALE

—□— % FEMALE

CHART # 3
Families in Poverty by Sex of
Householder(s) (in thousands)

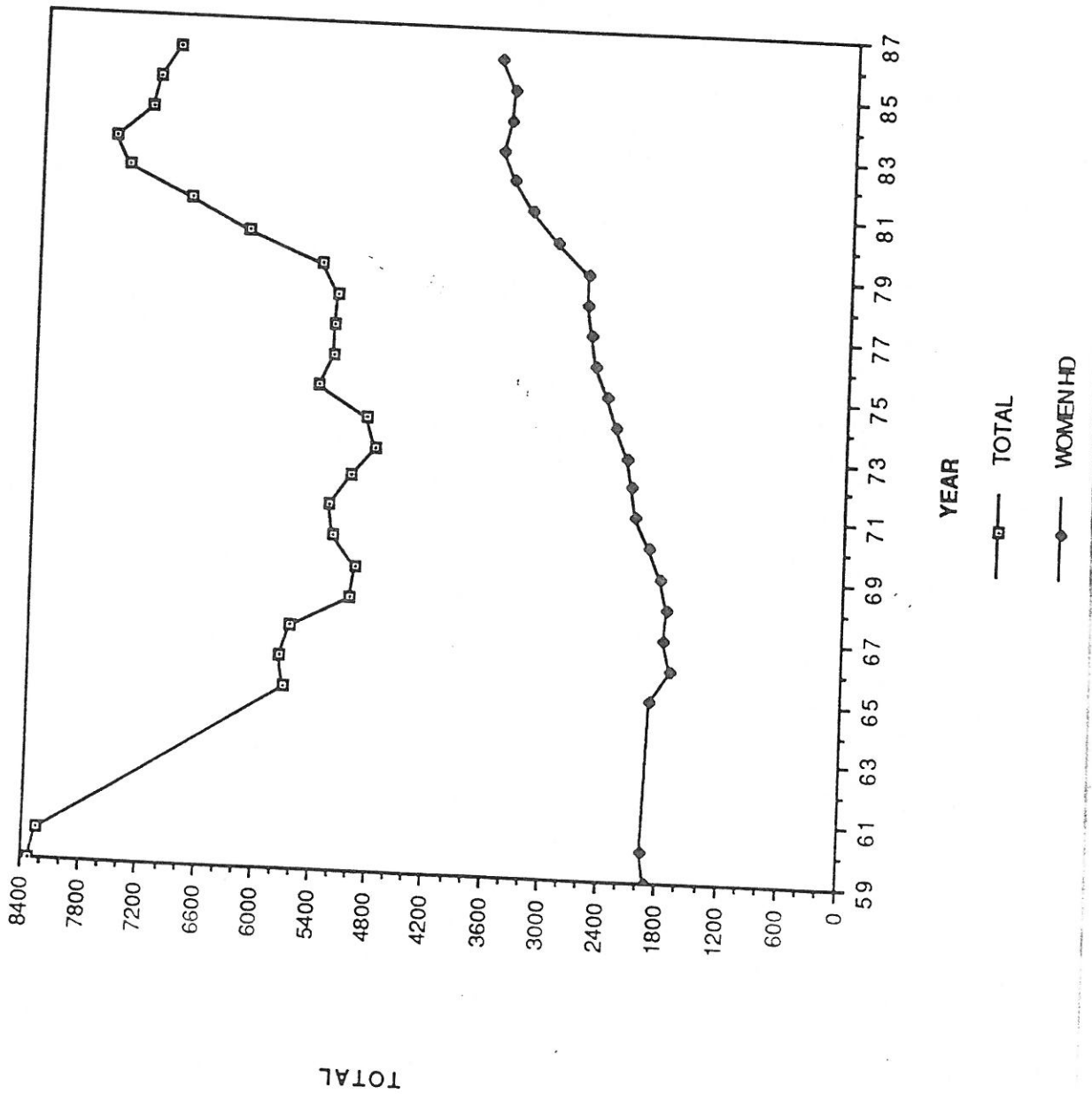
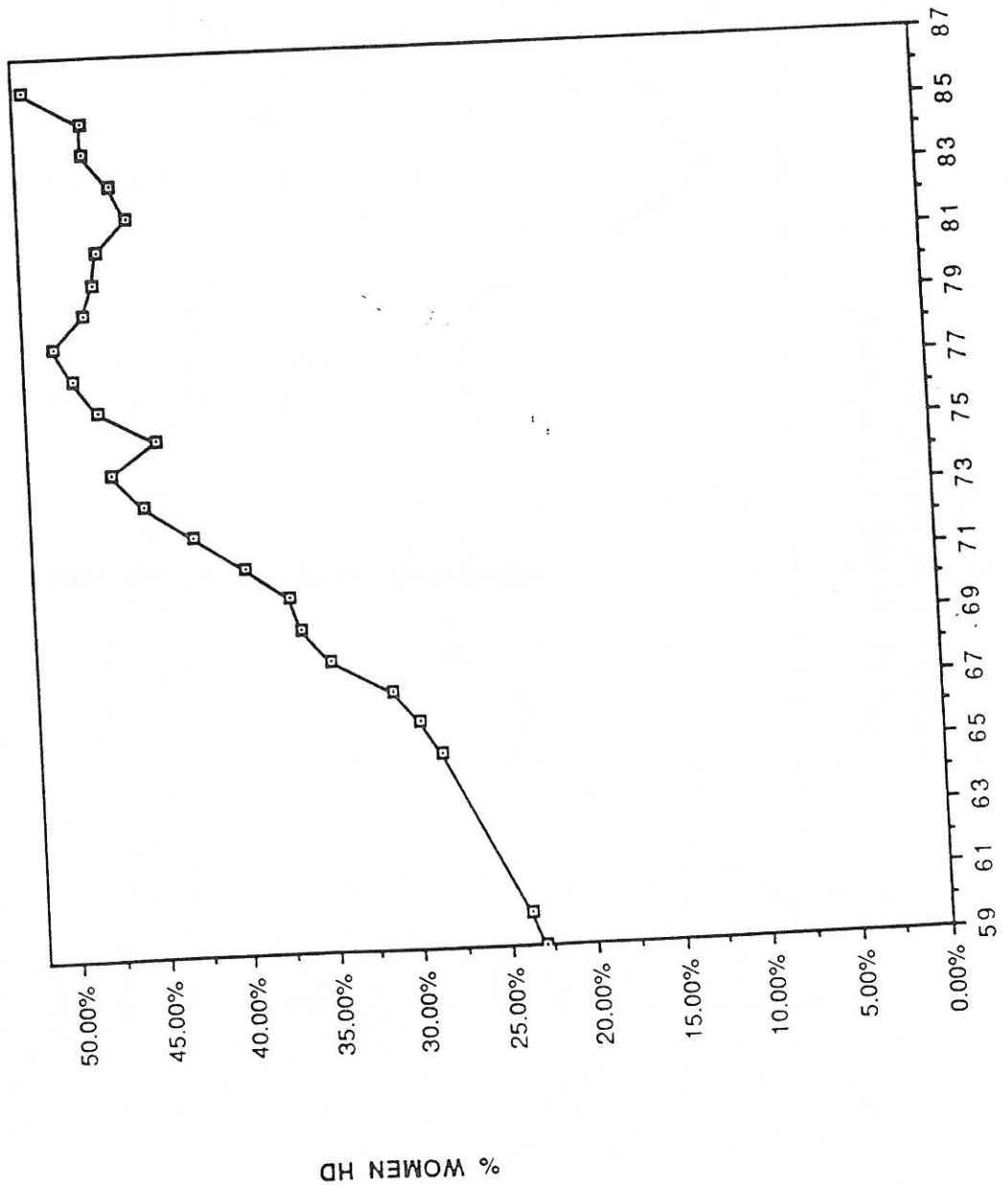


CHART #4
"Feminization of Poverty" Index
Per Cent of Poor Families
Which Are Women-Maintained



PERCENT
WOMEN

YEAR

—□— % WOMEN HD

CHART #5
Women-Maintained Families in Poverty
by Race/Ethnicity
(in thousands)

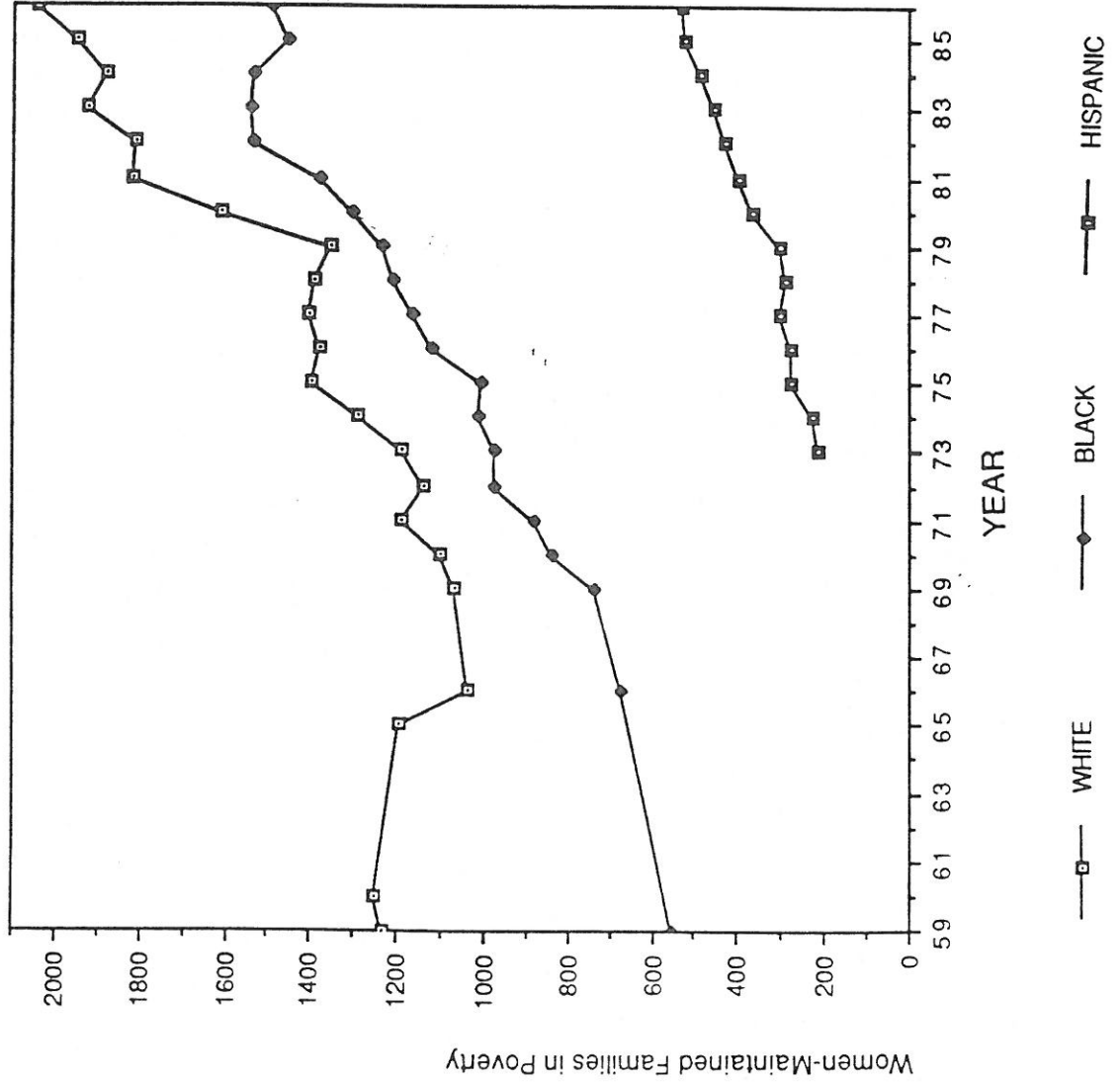
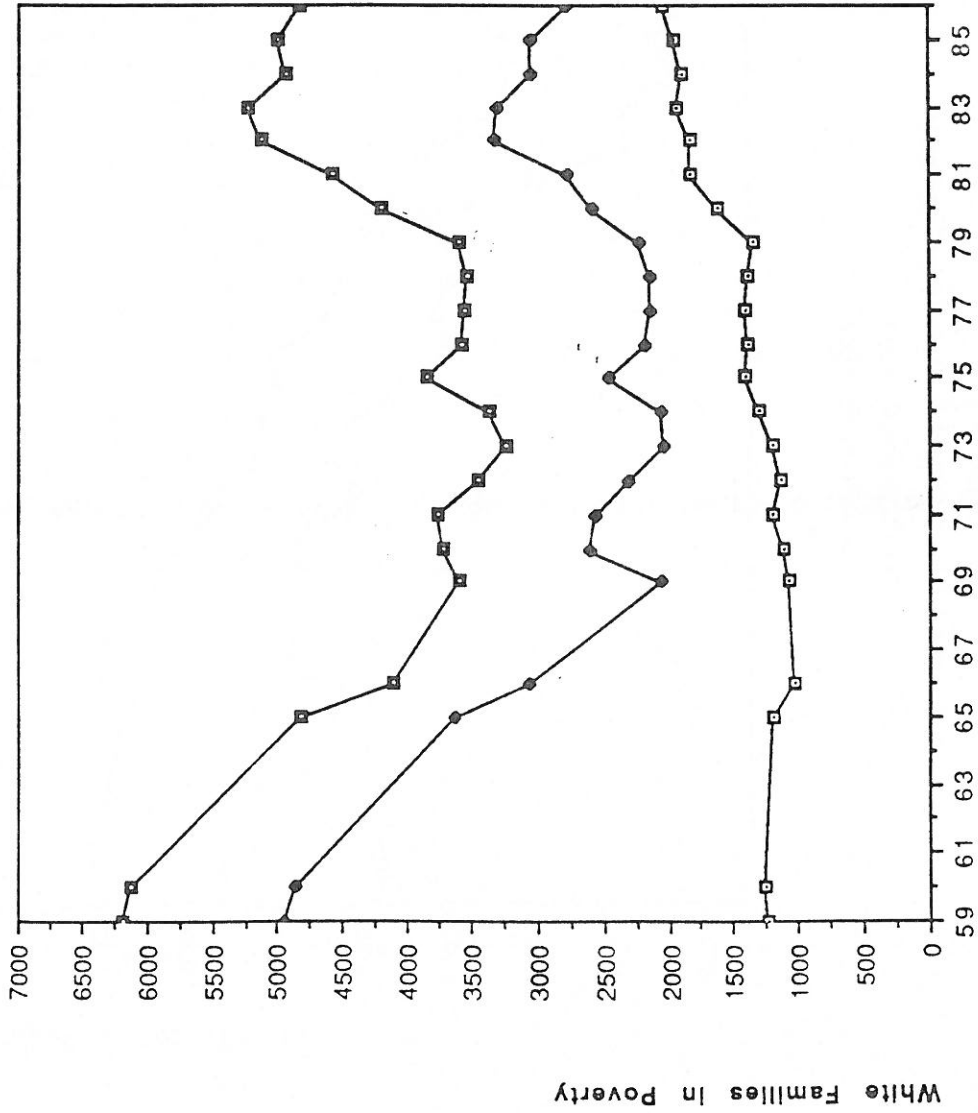
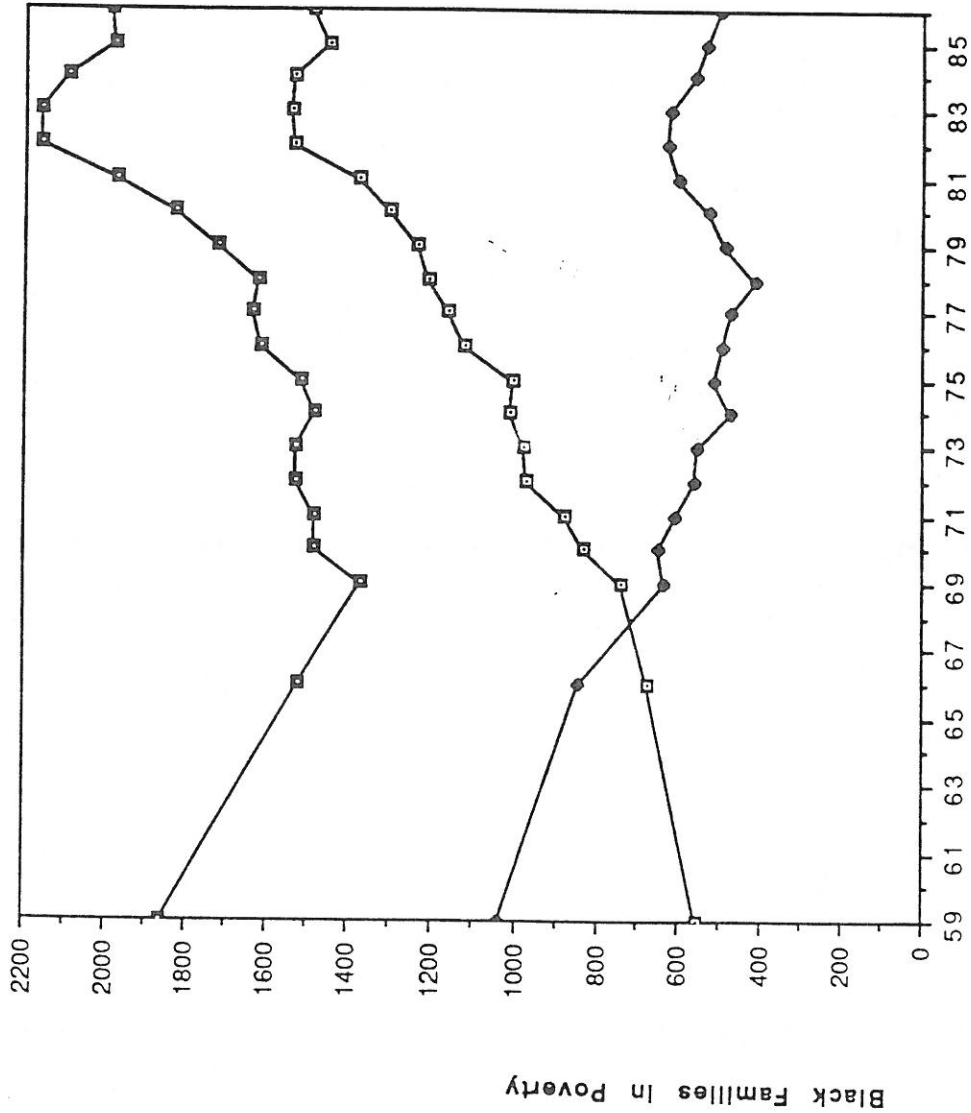


CHART #6
White Families in Poverty
by Sex of Householder(s)
(in thousands)



YEAR	FEMALE	MALE	TOTAL
59	1233.00	4952.00	6185.00
60	1252.00	4863.00	6115.00
61			
62			
63			
64			
65	1196.00	3628.00	4824.00
66	1036.00	3070.00	4106.00
67			
68			
69	1069.00	2056.00	3575.00
70	1102.00	2606.00	3708.00
71	1191.00	2560.00	3751.00
72	1135.00	2306.00	3441.00
73	1190.00	2029.00	3219.00
74	1289.00	2063.00	3352.00
75	1394.00	2444.00	3838.00
76	1379.00	2181.00	3560.00
77	1400.00	2140.00	3540.00
78	1391.00	2132.00	3523.00
79	1350.00	2231.00	3581.00
80	1609.00	2586.00	4195.00
81	1814.00	2756.00	4570.00
82	1813.00	3305.00	5113.00
83	1926.00	3294.00	5220.00
84	1878.00	3047.00	4925.00
85	1950.00	3033.00	4983.00
86	2041.00	2770.00	4811.00

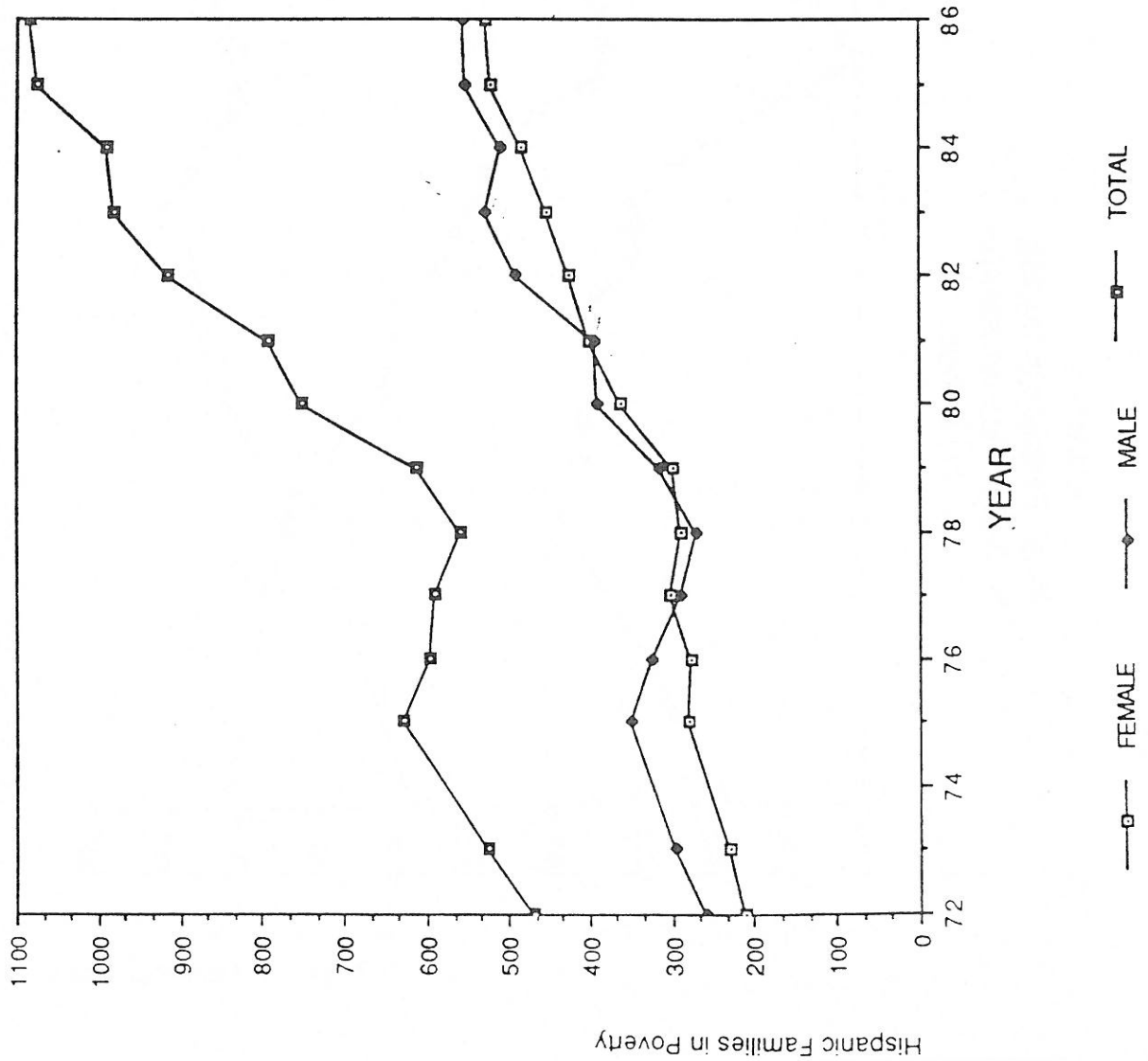
CHART #7
Black Families in Poverty
by Sex of Householder(s)
(in thousands)



YEAR	FEMALE	MALE	TOTAL
59	551.00	1039.00	1860.00
60			
61			
62			
63			
64			
65			
66	674.00	846.00	1520.00
67			
68			
69	737.00	629.00	1366.00
70	834.00	647.00	1481.00
71	879.00	605.00	1484.00
72	972.00	557.00	1529.00
73	974.00	553.00	1527.00
74	1010.00	469.00	1479.00
75	1004.00	509.00	1513.00
76	1122.00	495.00	1617.00
77	1162.00	475.00	1637.00
78	1208.00	414.00	1622.00
79	1234.00	488.00	1722.00
80	1301.00	525.00	1826.00
81	1377.00	595.00	1972.00
82	1535.00	623.00	2158.00
83	1541.00	620.00	2161.00
84	1533.00	561.00	2094.00
85	1452.00	531.00	1983.00
86	1488.00	500.00	1987.00

—◆— FEMALE —●— MALE —□— TOTAL

CHART #8
Hispanic Families in Poverty
by Sex of Householder(s)
(in thousands)



YEAR	FEMALE	MALE	TOTAL
59			
60			
61			
62			
63			
64			
65			
66			
67			
68			
69			
70			
71			
72	211.00	257.00	468.00
73	229.00	297.00	526.00
75	279.00	348.00	627.00
76	275.00	323.00	598.00
77	301.00	290.00	591.00
78	288.00	271.00	559.00
79	300.00	314.00	614.00
80	362.00	389.00	751.00
81	399.00	393.00	792.00
82	425.00	491.00	916.00
83	454.00	527.00	981.00
84	483.00	508.00	991.00
85	521.00	553.00	1074.00
86	528.00	557.00	1085.00

CHART #9
Percent of Poor Elderly
(over 65 years old)
Who are Women

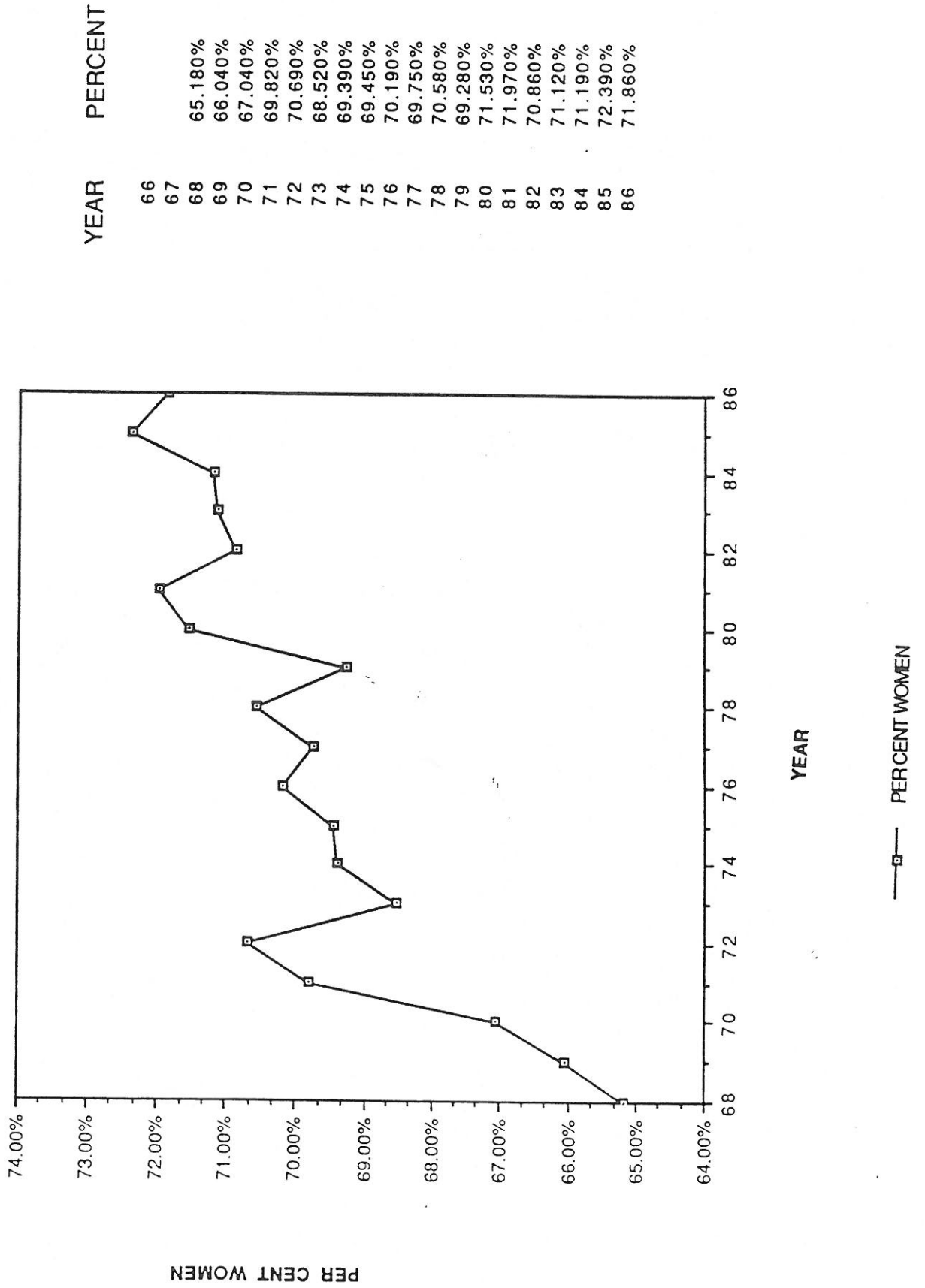
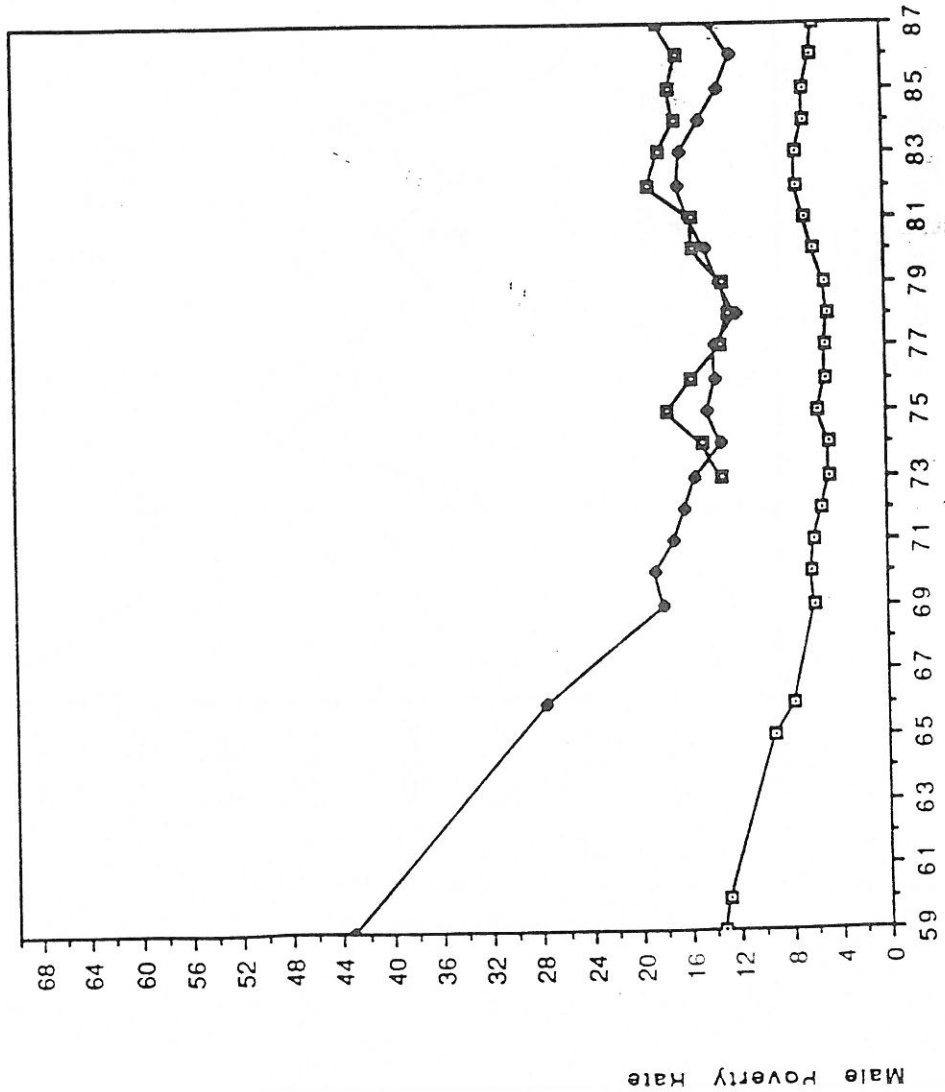


CHART #10B
Male Poverty Rates
by Race



YEAR	WHITE MALE	BLACK MALE	HISPANIC MALES
59	13.30	43.30	
60	13.00		
61			
62			
63			
64			
65	9.20		
66	7.70	27.60	
67			
68			
69	6.00	17.90	
70	6.20	18.60	
71	5.90	17.20	
72	5.30	16.20	
73	4.60	15.40	13.10
74	4.70	13.20	14.70
75	5.50	14.20	17.60
76	4.90	13.50	15.60
77	4.80	13.50	13.20
78	4.70	11.80	12.40
79	4.80	13.20	13.00
80	5.60	14.30	15.40
81	6.30	15.60	15.40
82	7.00	16.40	18.90
83	7.00	16.30	18.00
84	6.40	14.70	16.70
85	6.30	13.10	17.10
86	5.70	12.10	16.50
87	5.50	13.60	17.90

CHART #11

METHOD	WHAT HAPPENS TO...	
	X GROUP:	ALL OTHER GROUPS:
#1 - "Pauperization" of X group	stays the same size*, but poverty rate* increases	<u>No changes:</u> stay the same size*, and poverty rates* stay the same
#2 - Demographic Changes - of X group and/or other group(s)	Size* of group increases, but poverty rate* stays the same	stay the same size*, or decrease; same poverty rates*
#3 - Depauperization of <u>other</u> group(s)	<u>No changes:</u> stays the same size*, and same poverty rate*	poverty rate* decreases

*relative to the other group(s). Thus "same size" means either the group stays the same in absolute numbers, or increases in number, but stays the same relative to the other group(s). For example, the number of children less than eighteen years old may increase, but if the percentage of the population that is less than eighteen years old stays the same between two points in time (at, say, 18 percent), then children as a demographic group are the "same size" (relatively.)

