

Gender Lens on Poverty

2nd Edition, March 2014

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Contents

- I. Introduction
- II. Measuring poverty
- III. Facts about gender and poverty in the U.S.
- IV. What causes poverty?
- V. Inequality, poverty, and gender
- VI. U.S. poverty compared to peer nations
- VII. What works: Strategies that relieve poverty
- VIII. References

I. Introduction

The scope of issues confronting women living in poverty is broad and complex. Women remain the demographic with the highest percentage of poverty after children: **14.5 percent** of women and **22 percent** of children are poor. Studies suggest poverty among women could be worsening; in 2012, the percentage of elderly women in extreme poverty increased by **18 percent**. Moreover, women at all income levels are typically caregivers to the generations before and after them, exacerbating the burdens of their poverty.

The lives of women in poverty are precarious. Women in poverty are more vulnerable to violence, unfair labor and housing practices, discriminatory pricing, and danger at work and at home. Increasingly, women's ability to move out of poverty is compromised by limited access to a livable wage, affordable housing, healthcare, child care, paid sick leave, education, and training. Whether unemployed, partially employed, or working full-time, women in poverty contend with invasive institutions, from social service agencies to child welfare agencies to the criminal justice system. The choices of women in poverty often present equally disadvantageous options: caring for a sick child can cost a job; buying food can prevent a utility bill from being paid; avoiding a shelter can mean overcrowding a relative's home. Women in poverty also experience more **negative health consequences**, including hunger, chronic disease, untreated health conditions, and mental health issues.

This primer is a composite snapshot of **extreme to near** poverty in the U.S. today and the special challenges it poses for women. Compiling the research of leading scholars and policy thinkers, the primer highlights the realities and (non-) choices available to women living in poverty. Asking questions about poverty necessarily raises questions about inequality—of income, access, and power, so we also look at macro-level policy contributing to greater economic insecurity and inequality. In addition, the primer compares U.S. poverty to that of its peer nations, and offers recommendations on what policies can alleviate (if not eradicate) poverty.

II. Measuring poverty

Academics and policy advocates use varying measures and definitions to discuss and analyze poverty. There remains some standardization in the field of poverty research, including terms to denote its different levels, such as *extreme*, *deep*, *near*, or *twice-*. This short glossary defines the main three tools of poverty measurements, and introduces the most common categories.

Measures of poverty

Official poverty line

The method for establishing who is poor in the U.S.—the parameter of the so-called Poverty Threshold—is anachronistic. Not only is this measure **over 50 years old**, it is based on a 1955 Department of Agriculture report that estimated the average family used approximately one-third of its income on food. In 1963-1964, **Mollie Orshansky**, an economist with the Social Security Administration, helped establish the federal official poverty threshold by creating a minimum food consumption basket, the cost of which is multiplied by three. The resulting amount is understood to be the least amount of income a household needs to purchase basic goods. A household is officially considered poor if its income before taxes falls below this threshold, which is updated annually to reflect inflation and family size.

The reality is that in 2013, families spend about one-seventh of their budgets on food, with larger allocations going to transportation, healthcare, child care, etc. Advocates believe this calculation underestimates poverty by not accurately reflecting expenses today's households must meet. The measure also does not account for geographic variations.

In 2012, the official poverty rate for the population was **15 percent**. If a family of four with two children under 18 made less than **\$23,283/year** (or \$11,720/year for a single-person family), that household was counted as poor.

Supplemental poverty measure

The supplemental poverty measure (SPM) was launched in 2011 in response to the limits of the official poverty measurement. To better reflect the current economy and household expenses, the SPM includes adjustments to a family's income and expenses before making its final calculation. Thus, when households receive tax, housing, and other government subsidies (e.g., through the Earned Income Tax Credit or Supplemental Nutrition Assistance Program), these supplements are added to their overall household income. At the same time, households' expenses—such as child care, work-related transportation and medical care—are added to their estimated costs of living. SPM thresholds are also sensitive to the difference in housing costs based on location. In 2012, the SPM poverty rate for the entire population was **16 percent**. Because SPM includes subsidies that largely benefit families with children, poverty rates for children tend to be lower when using the SPM instead of the official poverty line; conversely, the rates for the elderly tend to be higher.

Relative poverty

Although not used as commonly in the U.S. as the first two measures, relative poverty is a measure used internationally to reflect how people are faring relative to others living in their country. A commonly used relative poverty threshold is set at 50 percent of the national average income. In the late 2000s, the U.S. relative poverty rate was 17 percent (the OECD average was 9.6 percent); that is, approximately 17 percent of the population had income at less than half of the national median level.

Categories of poverty

- **Extreme poverty:** A term predominantly used in international development literature, the World Bank defines extreme poverty as surviving on less than \$1.25/day per person (2005 US dollars). A group of **U.S. researchers** at the National Poverty Center modified the definition to surviving on less than \$2/day per person and identified the incidence of U.S. families living at or below this level. Between 1996 and 2011, they found that the number of families living on \$2 or less per person, per day (i.e., \$60 or less/month per person) increased from 636,000 to 1.65 million. The study also found that women, compared to 36.5 percent headed by married couples, headed 50.8 percent of households living in extreme poverty in 2011.
- **Deep poverty:** Deep poverty is defined as income below half of the official poverty line. In 2010, the deep poverty threshold for a family of four was **\$11,057**. In **2012**, 20.4 million individuals (6.6 percent of the population) were in deep poverty, including **15 million women and children**. Close to 10 percent of children under age 8 lived in deep poverty that year. According to another **estimate**, approximately 44 percent of the poor population was living in deep poverty.
- **Near poverty:** There is no true consensus among organizations and researchers about how to define this term. One commonly used definition is to calculate income level up to 1.5 times the official poverty line. One estimate using this method put the near poverty rate at **9.8 percent** in 2011. Not considered officially poor by federal standards, the near poor are highly vulnerable economically and have difficulties paying for basic expenses such as housing, food, and health care, but often do not qualify for government subsidies.
- **Twice-poverty:** Twice-poverty is defined as the income level at double the official poverty line. In 2010, the twice-poverty threshold for a family of four was **\$44,628**. According to one estimate, the twice-poverty rate was **34.4 percent** in 2011.
- **Generational poverty:** Generational poverty is used to describe families that have been living in poverty for at least two generations. Generational poverty is often juxtaposed to situational poverty, which is usually characterized as sudden and temporary in nature.
- **Working poor:** The working poor are defined as individuals who are part of the labor force (working full- or part-time or looking for work) for at least 27 weeks in a year, but whose incomes fall below the official poverty line. In 2011, **7 percent** of the labor force was considered working poor.

III. Facts about poverty and gender in the U.S.

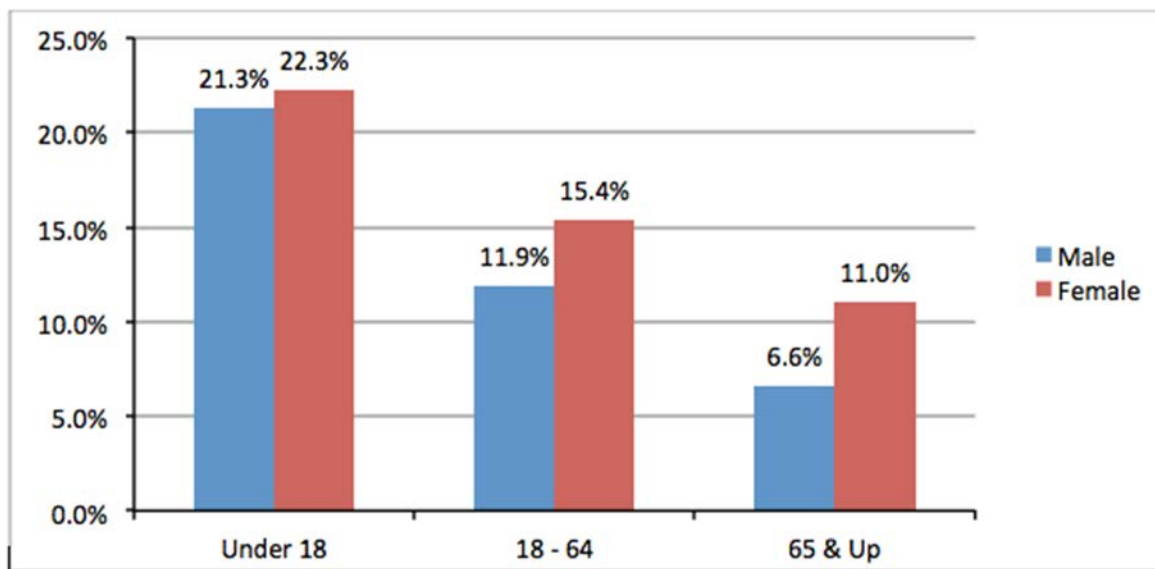
For the most part, poverty is understood to be a serious problem by academics, policymakers and the general public, and the following facts demonstrate why. (A few scholars have cautioned against raising the alarm too high given that the **poor have amenities** such as microwaves, air conditioners, cars and cellphones; in the same vein, former Rep. Cynthia Davis (R-MO), argued that “**Hunger can be a positive motivator.**”)

Fifty years ago, **President Lyndon B. Johnson** declared a War on Poverty in response to, among other things, a national poverty rate of 19 percent. For the past forty years, the percentage of the American population living in poverty has fluctuated between a low of **11.1 percent** in 1973 and a high of **15.2 percent** in 1983, based on the official poverty measure.

For the **past three years**, the national poverty rate has remained at **15 percent** despite the recession’s official end. The most recent estimate of 46.5 million people living in poverty was the highest figure in the measure’s history. In 2012, across every age group, women and girls experienced the highest rates of poverty.

Poverty Rate by Gender in 2012

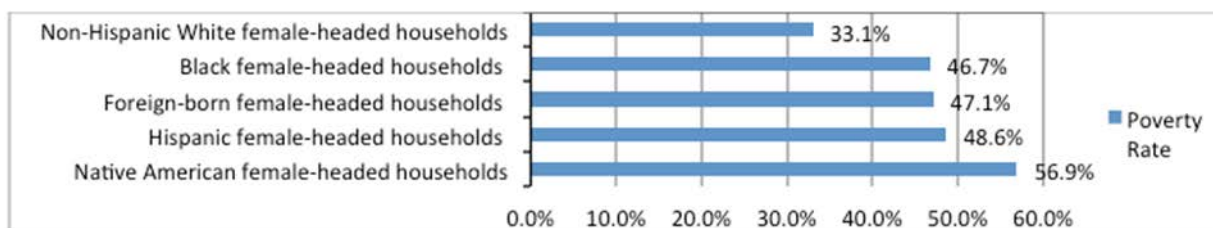
(Census Historical Poverty Tables: Table 7)



In 2012, the poverty rate for families with children under the age of 6 was 24.4 percent (5.8 million households). More than 40 percent of **female-headed households with children** lived in poverty. The rate was 22.6 percent for male-headed households and 8.9 percent for households headed by married couples.

Poverty Rates Among Female-Headed Households with Children by Race in 2012

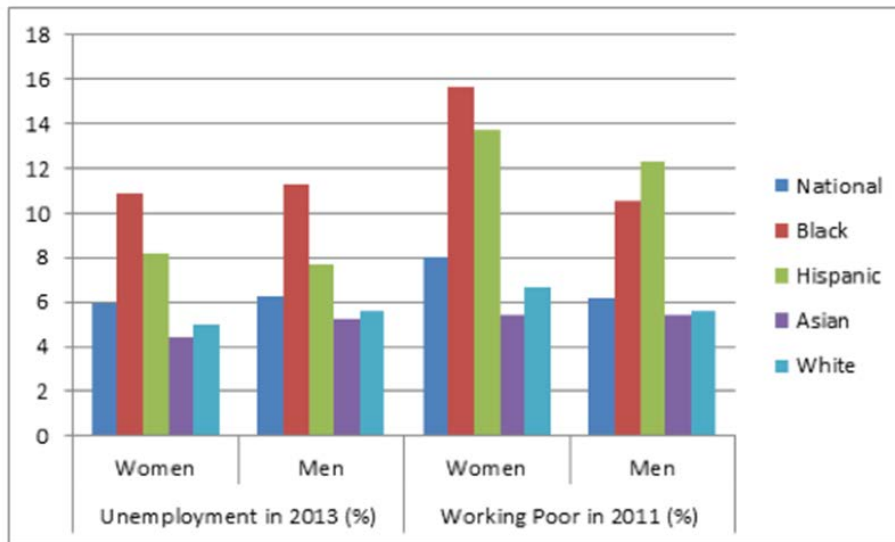
(National Women’s Law Center)



While unemployment rates tend to be lower for women, they are more likely to work in low-wage industries and to **earn poverty-level wages**. For example, approximately 587,000 single mothers who worked full-time lived in poverty. According to one analysis, poverty-wage workers tend to be female, young and African American or Latina. They also tend to work in retail and leisure/hospitality industries, as sales and services personnel, and are less likely to be unionized.

Unemployment Rate and Working Poor Rate by Gender and Race

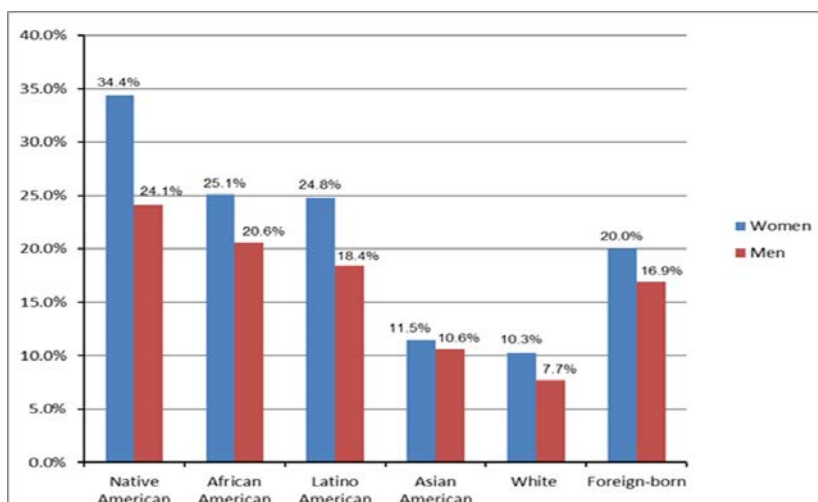
(Bureau of Labor Statistics: Unemployment 2013, Working Poor, 2011)



Since 1966, women across all age groups have been more likely to live in poverty. According to an analysis by the Institute for Women’s Policy Research (IWPR), examining the period between 1993 and 2012, the poverty gap between men and women was at the lowest in 2010, not because the women’s rate decreased but because the men’s rate increased. According to a National Women’s Law Center (NWLC) report, communities of color were particularly vulnerable to poverty—rates among Native American women, African American and Latina women over the age of 18 were 34.4 percent, 25.1 percent and 24.8 percent, respectively. In addition, women in all racial/ethnic groups had higher poverty rates than their male counterparts; no group of women had lower rates of poverty than White males, as this chart shows:

Poverty Rates for Adults by Gender and Race/Ethnicity in 2012

(National Women’s Law Center)



Across **all age groups**, the Center for American Progress (CAP) reported even higher rates: 29 percent of African American women and 28 percent of Latinas lived in poverty. Typically, poverty rates among the elderly are lower than other age groups; however, NWLC finds that there is a growing trend of elderly women living in poverty. In 2012, there were 2.6 million elderly women living in poverty, living on approximately \$5,500/year, and among them, 0.7 million lived in extreme poverty. This is an increase of 18 percent from the previous year. Long-term historical studies on the gender poverty gap are rare, but a snapshot examination of the **Census data** from 1966 and 2012 reveals the persistence of the differential.

Poverty Rate by Gender in 1966 and 2012

(Census Historical Poverty Tables: Table 7)

Year	Gender	Under 18	18 - 64	65 and Over
1966	Female	18.8%	12.1%	32.0%
	Male	16.6%	8.4%	23.5%
2012	Female	22.3%	15.4%	11%
	Male	21.3%	11.9%	6.6%

These statistics exist in the context of facing unprecedented levels of **inequality** and **wages** that have not kept pace with economic expansion. This is especially true for **low-wage workers**, among whom women are overly represented. And, as the **American Association of University Women (AAUW)** points out, the gender pay gap persists, with woman making 77 cents for every dollar a man makes. Women of all racial/ethnic groups make less than their male counterparts, and no group of women makes more than White males.

Median Hourly Wage and Unemployment Rate by Race/Ethnicity and Gender in 2012

(Institute for Women's Policy Research 2013 and Bureau of Labor Statistics 2012)

	White		African American		Hispanic/Latino		Asian	
	Men	Women	Men	Women	Men	Women	Men	Women
Median weekly earnings	\$879	\$710	\$665	\$599	\$592	\$521	\$1055	\$770
Unemployment rate	7.4%	7%	15%	12.8%	9.9%	10.9%	5.8%	6.1%

Political upheaval such as **sequestration and the federal shutdown** in 2013 disproportionately impacted **low-income women (and their children)**. Not only are many women **federal employees**, they are also recipients of safety-net programs such as the WIC (or the Special Supplemental Nutrition Program for Women, Infants, and Children), Head Start, meal services for seniors, unemployment insurance and housing and homelessness assistance.

The majority of American households are trying to stretch wages (especially the **minimum wage**) to meet the high costs of **housing, transportation, child care, medical care**, etc. Single-female households living in poverty are even more squeezed when political decision-making cuts funding for social programs because they tend to be least able to withstand income fluctuations.

Several media stories in the last year have documented the complex picture of poverty and gender. A mid-year profile in The New Republic portrayed how **the lack of affordable, safe child care forces women to risk their children's lives and safety** in order to work. The **American Prospect** explored the unexplained five-year drop in life expectancy for uneducated poor white women, first reported in an August 2012 **study**. The New York Times' **December 2013 series** looks at the confluence of generational poverty and homelessness, especially for families of color, through the accrual of challenges, frustrations and setbacks of an 11-year old girl and her family. A **story that emerged recently** about a domestic worker employed and drastically underpaid by an Indian diplomat to the U.S. highlighted the vulnerability of women in low-wage jobs, regardless of their employers' social, professional, or political standing.

IV. What causes poverty?

Answering this question is as confounding as it is enduring. In this section, we take a high-level look at structural, individualistic and functionalist explanations that scholars, policy thinkers, politicians, practitioners and laypeople have offered about the causes of poverty. By *structural* we mean the theories and practices that guide the nation's economic development and shape ordinary citizens' lived realities. *Individualistic* explanations focus on the role individuals play in their experience of poverty. With *functionalist* explanations, we consider the idea that poverty persists because it serves specific functions within the larger economic and social landscape.

Structural causes

Two key structural policies factors many scholars identify as foundational to poverty's existence and persistence include:

Neoliberal macroeconomic policies

Neoliberalism emerged as an ideology in the 1930s and it, perhaps more than any other economic or social policy, has contributed to the long-term rise in poverty in the U.S. over the past 30 years. To the layperson, the term is opaque and confusing (see this excellent [presentation](#) on the topic by the [Barnard Center for Research on Women](#)). But as a candidate in his 1980 campaign for the presidency, Ronald Reagan effectively translated neoliberal ideas into economic policies when he **charged** that "undue tax burden, excessive government regulation, and massive social spending" were responsible for economic decline in the country. Promoting the notion of "supply-side" or "trickle-down" economics, he proposed a tax cut, concentrated at the upper income brackets.

CorpWatch, a non-profit research group that advocates for corporate accountability and transparency, identifies five **main facets** of neoliberalism: (1) *Maximize the free market economy*, wherein capital, goods and services move freely with the natural result of a "trickle down" distribution of wealth. Restrictions (e.g., unions) will constrict economic growth, whereas institutional-level government subsidies (e.g. agriculture) and tax benefits for certain industries drive expansion of the free market; (2) *Minimize expenditure of government funds for social services*, including health and education, safety-net programs and infrastructure (roads, bridges and water supply maintenance); (3) *Reduce regulations* such as environmental protection and occupational safety as a precondition for economic growth; (4) *Privatize industries traditionally owned and operated by the government*, including railroads, highways, electricity, water, schools and hospitals; (5) *Replace the concept of "the public good" or "community" with "individual responsibility"*. From this point of view, poverty is seen as a **choice**, not a systemic failure, and the onus is on individuals living in poverty to compensate for failing schools, low wages and unmet needs.

Economists have not reached consensus on Reaganomics (or neoliberalism) to this day. However, many economists agree that these policies, in combination, created concrete, enduring challenges to combatting poverty. As American History professor Joseph A. Palermo **writes**, under Reagan, the tax rate for wealthy Americans dropped by 20 percentage points (from 70 percent to 50 percent) while lower-income people's tax rate changed by 3 percentage points (from 14 percent to 11 percent); the national debt **ballooned** from \$994 billion when Reagan took office in 1981 to \$2.9 trillion when he left office in 1989; and the percentage of union workers as part of the private workers workforce fell by close to half, from approximately 20 percent in 1980 to 12.1 percent in 1990. During his 1976 campaign, Reagan began to lobby against "handouts" to the poor, and his successors, the first President Bush and then President Clinton fulfilled his goal to fundamentally change the poverty safety net. As a 2011 study by the National Poverty Center points out, "Between 1996 and 2011, the period directly after welfare reform ended cash entitlement for poor families with children, the number of families living on \$2 or less in cash income (per person, per day) rose from 636,000 to 1.65 million. This represents a growth rate of 159 percent."

Palermo underscores the lasting effects of Reagan's neoliberal policies, including how "Deregulation, along with 'free trade' and cutting welfare spending, became bipartisan orthodoxy," and financial services deregulation, enacted toward the end of the Clinton administration, "took a mere eight years to bring the nation's economy to its knees."

Labor market inequality

The labor market in the U.S. today, not surprisingly, reflects the picture of **extreme polarization** and increasing inequality observed in the country as a whole. At each phase—from agriculture to manufacturing to its current service-based economy—the U.S. labor market has witnessed workers seeking better wages, reasonable hours and safe working conditions struggle against industry-level opposition and (at times) an unsympathetic general public.

For women, the particulars of labor market inequality endure in the form of a gender pay gap and occupational segregation. Despite recent **reports** that so-called millennial generation women are starting their careers with the smallest pay gap ever (earning 93 percent of their male peers' pay), the expectation is still that women's wages will lag behind, with the gap increasing as they enter their 30s. Overall, the pay gap is at 77 percent. Occupational segregation, put simply, is the idea that women and men work primarily in industries predominated by other individuals of their gender. Problems arise, however, from the fact that overall, **"men's jobs" are better paid than "women's jobs"**.

Women, particularly since the 2008 recession, are increasingly occupying **low-wage** jobs. In fact, women's "employment recovery" in terms of job growth has progressed at a greater rate than men's, but almost all of the jobs have been at the lowest end of the pay scale. As *Dissent reports*, "women make up just under half of the national workforce, but about 60 percent of the minimum-wage workforce and 73 percent of tipped workers." (Federal minimum wage for tipped workers is \$2.13/hour). Because full-time federal minimum-wage level employment does not ensure that a family of four would remain above the poverty line, adding jobs in this area does not decrease the level of poverty among women. Across the workforce, high-skill, high-wage jobs and low-skill, low-wage jobs are increasing in number, while middle-skill, middle-wage white and blue-collar jobs are being squeezed out—a phenomenon some scholars call the **polarization of job opportunities**.

The compensation gap that exists between the lowest-paid and highest-paid workers within the same companies has widened exponentially. A **study** by the Economic Policy Institute found that between 1978 and 2011, CEO compensation grew by more than 876 percent, while that of an average worker increased by 5.4 percent. According to an **executive pay survey** conducted by the Wall Street Journal/Hay Group, Apple's Timothy Cook was the highest paid CEO in 2012 with **\$378 million** in total direct compensation—i.e., an hourly wage of \$121,000 (assuming a 60-hr work week). The average hourly wage for all workers in that year was **\$19.90**.

Individualistic causes

According to Edward Royce, an expert on social stratification and inequality, there are three individualistic theories of poverty:

- (1) *Biogenetic theory* proposes that people are born with different levels of intelligence and aptitudes, and these differences lead to some becoming poor, while others become rich. The controversial 1994 book *The Bell Curve: Intelligence and Class Structure in American Life* captured the theory, including the idea that racial differences in intelligence explain why poverty is persistent among racial/ethnic minorities;
- (2) *Cultural theory* posits that some people lack motivation to succeed and their "culture of poverty" engenders intergenerational poverty. Ruby Payne's *A Framework for Understanding Poverty*, for example, argues that people who have been transgenerationally poor are noisy, disorganized, and unable to pursue goal-directed, future-oriented actions and need to be taught **superior traits** of the affluent; and

(3) *Human capital theory* is based on people making choices and living with the consequences of those decisions by suggesting that people with low education, skills and work experience earn less because they have chosen not to invest in increasing their education, skills and work experience. For example, the view maintains that women earn less because they value flexibility in work hours or conditions and therefore choose occupations that offer workplace flexibility.

In order for these theories to be valid, some assumptions have to be satisfied—i.e., everyone operates on a level, non-discriminatory playing field and is able to make free choices among comparable options. One's answer to whether the country has achieved these conditions is a personal and subjective matter (although: IQ tests have long been criticized for being **culturally and class biased** and people experience daily **race, gender, sexual orientation, age and ability** discrimination despite legal protections, etc.).

Many of these individualist-based notions of who is poor or on welfare carry more than a whiff of sexism, racism and stereotyping. According to Frank D. Gilliam, Jr., **ideas** about poverty within the U.S. are deeply informed still by the “Welfare Queen” myth, reinforced during Ronald Reagan’s 1976 campaign for President. The myth, in short, was a riff on a real-life example of a Chicago woman who had committed fraud: “She has 80 names, 30 addresses, 12 Social Security cards and is collecting veteran’s benefits on four non-existing deceased husbands. And she is collecting Social Security on her cards. She’s got Medicaid, getting food stamps, and she is collecting welfare under each of her names.” The two key stereotypes that emerged from the myth are, first, a “gender narrative” that “poor women choose to be on welfare because they fail to adhere to a set of core American values.” The second is a racialized gender narrative: “while poor women of all races get blamed for their impoverished condition, African-American women commit the most egregious violations of American values. This story line taps into stereotypes about both women (uncontrolled sexuality) and African-Americans (laziness).” Never mind that **research** shows how little fraud poor people commit—this is the mythology that has prevailed.

This discourse is frequently picked up by politicians during polarizing moments in Washington politics, including the most recent Presidential campaign (namely, Rick Santorum (“**I don’t want to make black people’s lives better by giving them somebody else’s money.**”), Mitt Romney (on why he does not want an “**entitlement society**”), and Gingrich (calling President Obama a “**food-stamp president**”).

Functionalist causes

The functionalist perspective on why poverty exists argues that it serves positive and negative functions in U.S. society. In his **original work**, **Herbert Gans**, whose ideas influenced scholars such as **Mark Rank** and **Frank Munger**, identified 15 functions of poverty. They are summarized below in two broad categories: economic and sociopolitical.

Economic

Under this theory, a core function of persistent poverty is to guarantee that there are dispensable low-wage workers to perform *dirty work*—“physically dirty or dangerous, temporary, dead-end and underpaid, undignified and menial”—cheaply. Economic policy and social structures segment the population to create a class of workers that have few options but to perform these dirty jobs at low wages—cleaning hotel-room toilets, changing diapers and bedpans, picking fruits and vegetables, removing fecal matter in meat-processing plants, polishing nails, checking coats, parking cars and constructing buildings. Increasingly, the poor are fighting U.S. wars. To make ends meet, they become subjects for **clinical trials** and **medical research** and **sell blood**.

Middle class and wealthy women, many of whom work outside the house and/or use domestic labor to help manage their households and children, are significant employers of domestic workers. At the same time, the low wages essentially subsidize the economic activities of those better-off—i.e., the corporations, institutions, small businesses and individuals who hire these workers at substandard levels. According to the U.S. Department of Labor, in 2012, over **894,000** individuals worked as maids and housekeepers. They were predominantly women, immigrants and minorities whose income levels were on average below the poverty level when working full-time.

Not only do the poor subsidize the affluent, they bear disproportionate levels of state and local tax burden. While the country's federal income tax system is progressive—that is, the rate increases as one's income increases—other kinds of payments are **regressive** and make the poor bear a bigger burden. As the following **chart** shows, when it comes to federal taxes, the top 20% of income earners paid the highest percentage of income, and the lowest 20% of income earners paid the lowest percentage of income. However, when looking at the percentage of income paid in state and local taxes, the lowest 20% of wage earners pay the highest percentage of income tax.

By Income Level, Federal, State & Local Taxes Paid as Percentage of Income in 2012

(Tax Foundation)

Income Level	Federal Taxes as Percentage of Income, 2012	State and Local Taxes as Percentage of Income, 2012
Top 20 Percent	20.8%	9.7%
Fourth 20 Percent	16.5%	9.4%
Middle 20 Percent	13.9%	9.8%
Second 20 Percent	11.5%	10.6%
Lowest 20 Percent	7.2%	12.8%

According to the Institute on Taxation and Economic Policy's 2013 **study**, the top 1 percent of income earners paid 5.6 percent of their income in state and local income, property, sales and excise taxes combined. The lowest 20% of income earners paid almost twice that at 11.1 percent of their income. In the ten worst-offending states, the bottom 20 percent paid up to 6 times as much of their income in taxes as their affluent counterparts. At the same time, many state and local level government projects tend to serve more non-poor populations.

Additionally, a poverty-related services industry creates its own mini-economy. There are cadres of professionals trained to ameliorate the lives of the poor or modify their behavior—lawyers, social workers, psychiatrists, doctors, nonprofit administrators, substance abuse specialists, welfare administrators, etc. The increasing **interconnection between the welfare system and the criminal justice system** leads to institutions such as the police, child welfare agencies, prosecutors, public defenders, legal aid attorneys, and others whose existence depends largely on the difficulties those living in poverty consistently experience. Academic and media personnel—social scientists, professors, journalists, film makers, and activists—frequently make a living by documenting the lives of the poor. In 2013, there were approximately 333,000 nonprofit organizations nationally, with a combined budget of over \$254 billion, providing services to the poor, e.g., mental health and crisis intervention, employment, housing and shelter, food, agriculture and nutrition, etc.

Number of Registered Nonprofit Organizations by Areas and Reported Revenue

(National Center for Charitable Statistics, 2013)

	Number of Registered Organizations	Total Revenue Reported (\$)
Crime and legal related	18,127	9,003,654,820
Public and societal benefit	64,035	94,491,116,572
Community improvement and capacity	114,456	39,130,991,114

Civil rights, social action and advocacy	7,548	4,315,843,085
Youth development	30,434	7,036,840,589
Housing and shelter	30,118	24,622,790,007
Food, agriculture and nutrition	15,380	13,195,922,708
Employment	37,848	33,308,070,294
Mental health and crisis intervention	15,040	29,157,956,047
Total	332,986	\$254,263,185,236

Finally, those living in poverty contribute to the economy by having **to pay more** for everything, despite the **need** to live frugally: a phenomenon known as the **poverty penalty**. Poor people pay more for goods and services because businesses do not open up or close down in their neighborhoods. As banks and **financial institutions disappear** from poor neighborhoods, poor communities **pay more for basic financial services**. Slumlords, loan sharks, pawnshops, and **payday lenders** profit from the poor. Further, small grocery stores that operate in poor neighbors charge more for **poor quality goods**. Big-chain stores seldom open in poor neighborhoods; thus, to access those discounted goods, poor people face added travel costs.

Sociopolitical level

The dominant modern narrative about the poor involves laziness, lack of interest in work and single-motherhood (**Welfare Queen** 2012 redux). This stereotypic image is juxtaposed with the supposedly normative Protestant work ethics, frugality and heterosexual two-parent households. Perceived to be living lifestyles deviant from this norm, the poor are punished and their intimate lives are **publicly scrutinized and regulated**, according to **Mimi Abramovitz**, a social welfare policy expert.

Poor women who move between different intimate relationships are castigated for practicing *serial monogamy*. Women receiving social safety-net support are expected to work and to be ready to **take any job**, in order to qualify for their entitlement. If they still are unable to make a livable income, or they have to drop out of educational programs, so be it. Welfare recipients relinquish their privacy to institutional scrutiny, from their personal finances to the cleanliness of their homes. If poor mothers rear their children in ways that social workers do not approve, they are often accused of child neglect or abuse.

In addition, gentrification and urban renewal projects typically displace the poor from their communities to make way for parks, recreational spaces, universities, and hospitals mainly used by new incoming residents of the neighborhoods. Low-income neighborhoods not targeted for gentrification are often chosen to house homeless and domestic violence shelters, drug and alcohol treatment facilities, and garbage or radioactive waste dump sites—the type of facilities around which middle/upper-class people organize **NIMBY (not in my backyard) protests** because they want to protect their property values.

V. Inequality, poverty and gender

Inequality is often seen as a key culprit in the persistence and pervasiveness of U.S. poverty. According to the Economic Policy Institute, inequality has contributed to poverty's increase by **5.5 percent**. Inequality and relative poverty in the U.S. are **among the highest in OECD nations**.

It is, of course, difficult to think about U.S. poverty in isolation from the country's wealth. Since the 1920s, the U.S. has been the richest nation in the world. The top 1 percent of U.S. households took **95 percent** of the country's total income gains from 2009 to 2012, capturing a bigger share than during the roaring **1920s**, a period also known for an extreme wealth gap. Perhaps unsurprisingly, **social mobility** has declined as well during the past four decades. As sociologist **Erik Olin Wright** notes, inequality and poverty are products of social processes because inequality is produced through: 1) the exclusion of certain people from certain labor

markets; 2) the exclusion within labor markets between well-paid and poorly-paid workers; and 3) non-market outcomes between the wealthy and non-wealthy.

Some workers are excluded from available jobs because their skill sets do not match the shifts in the labor market. Up until the 1970s—largely due to unions—manufacturing and industrial jobs were plentiful for the low-/mid-educated workforce, and provided pathways to the American Dream and the middle class. However, newly emergent information, technology, and financial services sectors, coupled with the low educational attainment of the general population, has made this once stable class of skills increasingly obsolete. The U.S., slow to address the mismatch between workers’ skill sets and the labor market’s needs, has failed to push for job creation and workforce re-education.

Inequality within the labor market between the well-paid and poorly paid is immense, a problem exacerbated by the polarization of the labor market, with the pay gap between executives and line workers being one well documented example. But not all low-wage workers are treated the same, either. For example, among all the workers at the 20th-percentile level, female workers are significantly more disadvantaged and are paid less than their male counterparts. Moreover, the situation is all the harder for women because occupational segregation means that the sectors they tend to apply for and to be hired within—domestic work, home healthcare, hospitality industry, etc.—are among the lowest paying across all low-skill sectors.

Median Hourly Wage and Unemployment Rate by Race/Ethnicity and Gender in 2012

(Institute for Women’s Policy Research 2013 and Bureau of Labor Statistics 2012)

	White		African American		Hispanic/Latino		Asian	
	Men	Women	Men	Women	Men	Women	Men	Women
Median weekly earnings	\$879	\$710	\$665	\$599	\$592	\$521	\$1055	\$770
Unemployment rate	7.4%	7%	15%	12.8%	9.9%	10.9%	5.8%	6.1%

Social welfare policies and Washington politics

Broadly, social welfare policies and programs are interventions intended to solve social problems. U.S. welfare history starts essentially from colonial poor laws, which were based on the Elizabethan Poor Law enacted in 1601 by the English Parliament. The Elizabethan Poor Law stipulated three categories of people who deserved public support: (1) the able-bodied poor, (2) the “impotent” poor (that is, “unemployable” poor who are blind, aged, and physically disabled), and (3) children. These notions of poor people’s able-bodiedness and un/employability transferred to **various forms of colonial poor laws**.

In 1624, the Virginia Colony passed laws that recognized the need to provide services for soldiers and sailors for their “special work” contributions to society, and in 1647 Rhode Island’s first poor law declared the importance of public responsibility to help the “impotent poor” and to employ able-bodied persons. In addition to the emphasis on work, **Elizabethan Poor Law** championed a focus on local/state-level (not federal) responsibility, and familial and church group support before state intervention. The law also identified the poor as deserving or undeserving, establishing eligibility requirements and breeding a **distrust of dependency**.

These Elizabethan themes about the poor are apparent in U.S. welfare policies and programs, as well as in the psyche of the general population. Two **meta-narratives** exist about poor people in the U.S. The “deserving poor” are characterized as physically disabled-bodied, widows (particularly of soldiers and servicemen), children, and others who are imagined as innocent, hard-working people who have become victims of unfortunate circumstances. The faces of the **undeserving poor** have been those of “**welfare queens**” driving inappropriately costly vehicles, having too many children, and collecting welfare checks; they are depicted as completely dependent and irresponsible. Further, these faces have been **racialized and gendered**—coded as the deserving poor, innocent White mothers and the **undeserving “welfare queen” Black mothers**.

Alejandra Marchevsky and Jeanne Theoharis, in their **article** on the history of entitlements, posit that the intersections of gendered and racialized poverty, welfare politics, and labor market interests have always been

and continue to be linked to the over-representation of women of color in low-wage jobs. Lauded as a highly successful social protection campaign, the New Deal launched **Aid to Dependent Children** (ADC) under the Social Security Act of 1935. ADC, a precursor to the Aid to Families with Dependent Children (AFDC), was administered unevenly by states, more often benefitting poor White mothers, married or widowed, who were expected to not work. On the other hand, say Marchevsky and Theoharis, because “white politicians feared losing black women’s cheap domestic and agricultural labor, black women were deemed largely ineligible for ADC benefits, disqualified during the cotton harvesting season, or intimidated from even applying.” This was particularly true in southern states.

As such, ADC’s programmatic requirements such as “morality tests,” “suitable work,” “suitable home,” or “employable mother,” have effectively prohibited many African American mothers from applying and staying enrolled in the program. In addition, due to “**man-in-the-house**” policies that denied services to mothers suspected of receiving help from adult males, social workers conducted midnight-raids to search for adult males, primarily targeting African American families. Other successful social programs that helped solidify the middle class, such as the G.I. Bill and health and pension programs, did not have a significant impact on improving the lives of people of color because of persistent labor and housing discrimination. Practices such as redlining and mortgage discrimination have long hampered the growth of communities of color.

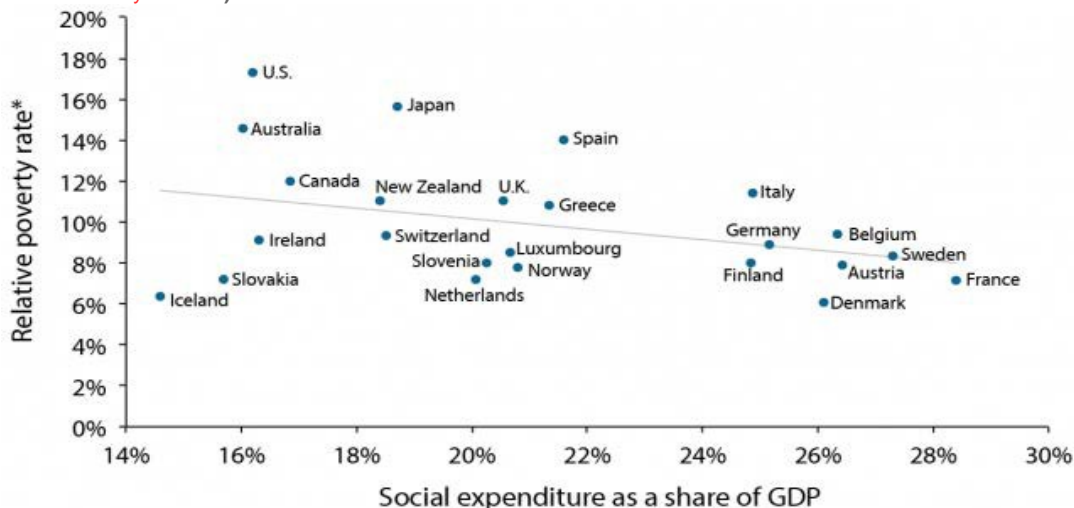
Despite cyclical changes of names for social programs, the basic principles and attitudes towards the poor and safety-net programs embedded in the Elizabethan Poor Law still stand prominently in the discourse of poverty. Commonly known as welfare reform, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 signed by President Clinton—who promised to “**end welfare as we have come to know it**”—replaced AFDC (Aid to Families with Dependent Children), a federal cash assistance program, with Temporary Assistance for Needy Families (TANF). PRWORA enforced strict work requirements and mandatory time limits, and invested heavily in marriage initiatives. These eligibility changes have been criticized by academics and advocates alike for being detrimental to women and poor families; marriage and fatherhood initiative programs also have been found to be **ineffective**.

VI. U.S. poverty compared to peer nations

Many studies show the U.S. does not fare well in term of inequality, poverty, and social expenditure compared to other industrialized nations. Its high level of poverty and low level of government spending on social programs have been well documented, as can be seen in this **graph** produced by the Economic Policy Institute:

Social Expenditure and Relative Poverty Rates in Selected OECD Countries, Late 2000s

(Economic Policy Institute)



The Economic Policy Institute reports that in the late 2000s, the average relative poverty rate among 34 member states of the Organization for Economic Co-Operation and Development (OECD) was 9.6 percent; the rate in the U.S. in the same timeframe was considerably higher, at **17.3 percent**. Denmark (6.1 percent), Iceland (6.4 percent), Slovakia, Netherlands, and France (all 7.2 percent) ranked lowest, while Spain (14 percent), Australia (14.6 percent), and Japan (15.7 percent) ranked closest to the U.S.

In 2009, the average child poverty rate among 26 OECD countries was 9.8 percent; the U.S. ranked highest at **23.1 percent** and Iceland was the lowest at 4.7 percent. These rankings reflect the relatively small sums the U.S. spends as a share of its gross domestic product (GDP) on social programs. In **2009**, 19.2 percent of the U.S. GDP went to social expenditures, placing it 24th out of 34 OECD countries; the OECD average was 22.1 percent. Even when the U.S. does direct resources to social programs (e.g., tax-and-transfer systems), its success at reducing poverty and inequality tends to be **less effective** than that of other countries. For example, in the late 2000s, its social programs reduced poverty by 9.7 percent, whereas other countries' programs did so by as much as 17.4 percent.

The Gini coefficient is a commonly used measure of income inequality within a nation. It ranges between 0 and 1, where a coefficient of 0 means that all households in a country have the same level of wealth (denoting absolute equality), and a coefficient of 1 means that one household has all the country's wealth (denoting absolute inequality). The Gini coefficient for the U.S. in the early to mid-2000s ranged between **0.42 and 0.57**; among 30 OECD countries, the U.S. ranked **4th highest** in inequality.

While other nations also struggle with poverty and inequality, a Pew Charitable Trust **study** shows that poor people in the U.S. fare worse than their counterparts in other industrialized nations primarily because of inadequate social protections, lower social mobility, and more sustained generational poverty.

VII. What works: Strategies that relieve poverty

Simply put, poverty, especially among women, can be reduced by devoting more financial resources to the safety-net programs that both prevent poverty and assist those who are already living in poverty. In fiscal year 2012, **12 percent** of the federal budget went to safety-net programs such as the Earned Income Tax Credit (EITC), Supplemental Nutrition Assistance Program (SNAP), school meals, and housing and child care assistance, among others (but excluding Social Security and Medicare/Medicaid). Though the U.S. contributes far less to anti-poverty programs than its peer nations, we know that when the programs operate effectively, they go a long way to prevent **higher** poverty rates. (For more on anti-poverty programs that have shown to be effective, see [here](#).) With these programs, women are more able to support their families, find and maintain work, put their children in safe child care, obtain education and work-ready skills, and live in affordable, clean housing. The top **four anti-poverty programs** known to be effective—Social Security, EITC, SNAP, and unemployment insurance—are described below:

- **Social Security**: Widely known as the most effective anti-poverty program, Social Security provides a monthly income for about **57 million** individuals who are retired, disabled or belong to families of retired, disabled, or deceased workers. The elderly make up the lowest poverty rate age group, and Social Security is largely responsible for that. According to 2011 data, **Social Security lifted 21.4 million** people (including 14.4 million elderly) out of poverty. Without Social Security, the poverty rate among the elderly would have been 43.6 percent that year, instead of 8.7 percent. At the same time, the results are mixed for women; poverty among elderly women spiked by 18 percent in 2012, even with Social Security.
- **Earned Income Tax Credit**: The Earned Income Tax Credit (EITC) is a refundable tax credit for low- and moderate-income workers and their families. By **one estimate**, EITC reduced the Supplemental Poverty Measure's poverty rate by 2.8 percent—from 18.9 percent to 16.1 percent—in 2011. Together with the Child Tax Credit, EITC lifted 9.4 million people, primarily women and their 4.9 million children, out of poverty that year. Children make up the largest age group living in poverty; thus, the child poverty rate would be much

higher still without EITC. According to the [Economic Policy Institute](#), EITC is “by far, the most progressive tax expenditure in the income tax code” and “reduces poverty significantly, with children constituting half of the individuals it lifts out of poverty.”

- **Supplemental Nutrition Assistance Program:** The Supplemental Nutrition Assistance Program (SNAP)—formerly known as the Food Stamps Program—is a highly effective anti-hunger program designed to assist low-income families. Approximately 72 percent of SNAP recipients (out of 47 million) are families with children. In 2013, the average monthly benefit per person was **\$133.08**, and the maximum benefit for a household of four was **\$632** (\$36 less, after a cut imposed by the 2009 Recovery Act that started in November 2013). Despite policymakers' disagreements over whether safety-net programs create dependency, a recent [study](#) showed that food assistance programs such as SNAP lead women to increase in economic self-sufficiency, as measured in higher educational attainment and earnings, and decreased participation in welfare.
- **Unemployment insurance:** Unemployment insurance provides temporary benefits for workers who become unemployed through no fault of their own, offering partial replacement of wages while they search for work. In 2010, according to one Census [estimate](#), 900,000 children and 2.3 million working-age adults were kept out of poverty due to unemployment insurance. Without unemployment insurance, poverty rates would have been 23.2 percent for children (as opposed to 22 percent), and 14.9 percent for non-elderly adults (as opposed to 13.7 percent).

In addition, there are several other ways to protect those living at or near the poverty level while also strengthening the social fabric as a whole, including measures for fair wages, affordable housing, daycare, and paid leave, as described below.

- **Reduce the gender pay gap and occupational segregation:** Until women are paid as equally as men for equal work, they will continue to struggle to make adequate income for themselves and their families. The [Equal Pay Act](#) and other measures have been enacted, but have not adequately closed the wage gap. As a result, the wage differential persists. By some [estimates](#), the wage gap is as high as 26.1 percent among some retail sales workers, and as low as 9.4 percent among secretaries and administrative assistants. Likewise, women are excluded and discouraged from participating in many professions that pay higher salaries and have better workplace protections that could help them to achieve a higher standard of living. Since the 2008 recession, even more women have been hired into low-wage sectors, putting them at a significant disadvantage for economic mobility. Organizations such as the [National Domestic Workers Alliance](#) are bringing to light the inequities inherent in these sectors, while also building political and social currency to regulate wage and benefit protections, and organizing workers to act on their own behalf.
- **Increase minimum wage:** About **60 percent** of minimum wage workers and 73 percent of tipped workers are women. Even if a woman were to work full-time, receiving the federal minimum wage of **\$7.25/hour**, she would earn \$14,500/year; if she had two dependents, her household would be counted as poor. Tipped workers work as low-level employees of restaurants, hotels, and nail salons. With the federal minimum wage for tipped work frozen at **\$2.13** since 1991, the poverty rate is particularly high among these workers. Once deemed a “job killer” issue, increasing the minimum wage is increasingly being seen by a growing number of [business leaders](#) as a way to boost the economy. Increasing the minimum wage would contribute to reducing the gender pay gap and lift many families out of poverty. Regardless of morality, increasing the minimum wage enhances economic sustainability.
- **Increase affordable housing:** The lack of affordable housing and housing assistance programs is understood to be the essential cause of the [homelessness and housing crisis](#) by experts. Female-headed households, which represent a significant share of poor households, have little chance of affording adequate housing without subsidies, which are increasingly hard to come by. The federal government’s “[Section 8](#)” Housing Choice Voucher Program helps approximately 2.1 million low-income households (more than 5 million people). However, according to one analysis, roughly **23 percent** of families eligible for

Section 8 actually received rental assistance in 2011. Housing affordability is generally defined as paying **no more than 30 percent** of the annual household income on housing. Yet there is no state in which a household that makes the minimum wage can afford a one- or two-bedroom apartment at **Fair Market Rent**. A household needs to make at least **\$37,960** to rent a two-bedroom apartment; that is, the household needs to earn at least \$18.25/hour to make that apartment affordable. At the same time, the federal government spends more on housing-related direct assistance and tax subsidies for **higher-income households**.

- **Increase affordable, accredited, quality child care:** Affordable, reliable, quality child care is crucial for all mothers who are in the paid work force; it allows them to maintain their employment and increases their ability to invest in educational or training opportunities. As a country with no nationwide, subsidized child care programs (unlike our peer nations), the majority of households in the U.S. simply cannot afford child care costs. Child care is a very serious threat to the economic security of low-income, single, female-headed households—72 percent of single mothers worked outside the home and had children under six years of age in 2008, yet the average cost for full-day infant care is about **41 percent** of the average income for single-mothers. In some locations, single mothers pay as much as 67 percent of their average income for child care, leaving little room in their budget for other expenses such as food, housing, transportation, or medical care. Programs such as Child Care and Development Block Grant, Head Start/Early Head Start, and Temporary Assistance for Needy Families, which help low-income families to obtain quality child care and education, need to be expanded.
- **Standardize paid sick/family leave policies:** Generally, it is well-known that the U.S. has inadequate family-friendly workplace policies. For working women, the burden is especially great; more than their male peers, women tend to be caretakers for their children, parents and family members in need. Despite this, there is no federal-level policy on paid leave for personal illness or to address family members' illness. Over **40 percent** of workers in private industries do not have access to paid sick days. The U.S. is the only country among its peer nations that does not have a nationwide program for paid leave for new parents, or **state paid family leave insurance laws** (with the exception of California, Washington, New Jersey, and Rhode Island). Most advanced-economy countries offer **work-family friendly policies**, such as paid leave, to take care of personal sickness or family members' health needs.

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