

The Feminization of Poverty: An Issue for the 90's

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When I was asked to present at this conference, I had to think about it. As a practitioner, I work day in and day out thinking about issues of poverty from the city, state and national perspectives. Sometimes, in this work, I have found myself so consumed by the reality of deciding day-to-day policy and operating our programs, and so caught up in thinking through how to be more effective in how we address these problems, that I wondered whether I had the time or the energy to step back and share with you some issues that I think are very important. However, I must admit that taking the time to stop and think about these issues in preparation for coming here, and going through some of the research that is being done, and talking to some old friends who do poverty research was very, very helpful, and will help me when I take over the Department of Income Maintenance next week.

As we look at the issues for the 90's, and particularly as we look at the agenda feminists need to be involved in, the feminization of poverty has to move from an issue that we think about and pay lip service to, to one that we are much more actively trying to understand and to address. The trend toward the feminization of poverty is real, and must be analyzed critically if it is to be reversed.

During the past decade, foundations and federal, state and city governments have focused a lot of attention on the increase in poverty, particularly the increase among woman-maintained households. (I prefer that term to "female heads of households.") Researchers have coined the phrase "feminization of poverty" to describe this trend. Diana Pearce, a feminist researcher who is now the director of the Women in Poverty Center in Washington, D.C., first introduced that concept in 1978,¹ based on her research, which clearly demonstrated a correlation between gender and poverty and the importance of gender in understanding poverty.²

I think in order to talk about poverty, we should start by talking about how we measure poverty. The Census Bureau's way of measuring poverty, as I'm

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1. Diana M. Pearce, *The Feminization of Poverty: Women, Work, and Welfare*, 11 URB. & SOC. CHANGE REV. 28 (1978).

2. *Id.*

sure many of you are well aware, is to decide what resources a family of a particular size requires to meet its basic needs, and to compare that figure to a family's income to determine whether the family is able to meet those needs or falls short.³ If the family falls short, then it falls out in the poverty statistics. However, those statistics don't give a very clear picture of poverty in general, and especially not the trend toward the feminization of poverty.

Look, for example, at how woman-maintained families are slipping into poverty compared to families in general. During the last quarter of a century, the number of woman-maintained families who are living in poverty has more than doubled, while the number of families overall who are in poverty has decreased slightly.⁴ In 1989, there were 3.6 million woman-maintained households living below the poverty level.⁵

When we take a closer look at these numbers, we find that the proportion of poverty-level households that are maintained by women has risen in all racial and ethnic groups. For example, in 1959, 20% of white families living in poverty were headed by women; in 1987, 42% of poor white families were woman-maintained. During the same period, the proportion of African-American households maintained by women rose from 46% to 74%. Data on Hispanic families was not collected until 1973, so we can only compare 1973 to 1987, and the increase in woman-maintained households during that period was from 45% to 47%.⁶

This data, though sobering, still does not reflect an accurate count of poverty among woman-maintained households. To understand why, I must take a moment to explain the use of the term "households in poverty." The Census Bureau has chosen to measure poverty by households rather than by individuals. When we count individuals, we find the greatest number of individuals in poverty are children, and so you're constantly hearing people talk about the increased number of children in poverty. But children are not isolated entities; they are parts of households and so you also have to look at households in poverty.

One reason households in poverty are undercounted is the new phenomenon of doubling up and tripling up that is being seen particularly in urban centers throughout the country—that is, two and three families living together in living quarters designed for one family.⁷ The Census Bureau counts as separate

3. The Census Bureau's poverty definition appears in U.S. BUREAU OF THE CENSUS, CURRENT POPULATION REP., Ser. P-60, No. 163, POVERTY IN THE UNITED STATES: 1987 at 156 (1989).

4. *Id.* at 11 (tbl. 3). In 1959, 8.3 million families lived in poverty, including 1.9 million woman-maintained families. In 1987, 7.1 million families were in poverty, including 3.6 million woman-maintained families. *Id.*

5. *Id.*

6. *Id.* at 11-13 (tbl. 3).

7. On doubled-up families, and the danger of their becoming homeless, see *Homeless Children: Are We Losing a Generation?: Hearings Before the Subcomm. on Children, Family, Drugs and Alcoholism of the Senate Comm. on Labor and Human Resources*, 101st Cong., 1st Sess. 24 (1989) (statement of Dr. E. Irwin Redlener). See also Alan Finder, *Apartment Doubling-Up Hits the Working Class*, N.Y. TIMES, Sept. 25, 1990, at A1.

households only those "subfamilies" who are unrelated to the renters or the owners of the housing unit.⁸ Now it's clear that if you have a grandmother, and her daughter, and now her granddaughter who are all parents living in one household, you have three individual families. If each of these women has an income below the poverty level, there are three families living in poverty. The Census Bureau, however, counts them all as one household. The Bureau does this because it assumes that related subfamilies pool their resources to meet their basic needs, and in some situations, this method of counting households in poverty might be accurate. However, when no one in the household is earning enough money to raise the others out of poverty, this method of counting means we are not able to get a clear count of the number of families who are living below the poverty level. We can only talk about the numbers of households living in poverty.

Recent studies reported by Diana Pearce suggest the extent of this undercounting problem: in 1986, half of the 1.4 million members of unrelated subfamilies living in doubled-up households were poor.⁹ If half the unrelated subfamilies are poor, it is very likely that a disproportionate number of related subfamilies are poor. Since most subfamilies are headed by women,¹⁰ not counting impoverished subfamilies in their own right means that the extent of poverty among women is underestimated.

Another indicator of potential poverty among woman-maintained households that is too easily ignored relates to homelessness. The fastest-growing segment of the homeless population is families with children, the majority of whom are headed by women.¹¹ I have seen estimates of the increase between 1986 and 1989 in the number of homeless families seeking emergency shelter ranging from as low as 40% to as high as 90%. Many of these families one would consider to be among the "new poor" that we hear about. A "new poor" family is one that had a source of income until its primary breadwinner—usually a woman—was laid off.¹² The family has lost its benefits, and now finds itself coming in for emergency housing and being a part of our welfare program.

If one adds to the doubling up phenomenon the potential for homelessness among woman-maintained households, the problem of poverty in these households becomes even more staggering. This is especially true because

8. U.S. BUREAU OF THE CENSUS, *supra* note 3, at 158.

9. DIANA M. PEARCE, *WOMEN & POVERTY PROJECT, THE FEMINIZATION OF POVERTY: A SECOND LOOK* 9 (1989).

10. *Id.*

11. U.S. CONFERENCE OF MAYORS, *STATUS REPORT ON HUNGER AND HOMELESSNESS: 1989*, cited in PEARCE, *supra* note 9, at 13. See also Jennifer Toth, *Number of Children Living on America's Streets Swells*, L.A. TIMES, Oct. 31, 1991, at A5.

12. On the "new poor" see *Review of Economic and Budget Outlook: Hearing of the Joint Economic Comm.*, FED. NEWS SERV., July 23, 1991, available in LEXIS, Nexis Library (statement of Sen. Kennedy); Rose E. Bird, *Unequal Partners*, WASH. POST MAG., June 28, 1987, at W45; Marilyn Gardner, *Children of Poverty*, CHRISTIAN SCI. MONITOR, Sept. 16, 1986, at 25; PEARCE, *supra* note 9, at 2.

poverty among woman-maintained households is greater and more persistent than poverty among other poor families. According to researchers, about half of female-headed households have incomes that are less than 50% of the poverty level, compared to fewer than one-third of other poor families; and 60% of people who live in sustained poverty—at least eight out of ten years—are in woman-maintained households.¹³

There is a new study that is about to be released by the Joint Center for Political and Economic Studies (a Black think tank in Washington), which has been looking at African-American children and families in poverty.¹⁴ The figure in that study that probably concerned me most as I read it is the projection that the average African-American child born in 1990 to a single mother in a major urban center will spend fifteen years of childhood living in poverty.¹⁵ The likelihood that they will ever have the income to maintain their families above the poverty level is extremely slim. So what this means is that the concentration and persistence of poverty in our country is getting worse.

For minority groups, particularly African-Americans and Hispanics, gender is but one significant factor in understanding the higher rates of poverty. Indeed, race and gender interact to drive up the proportion of minority female-headed households.

Racial discrimination continues to keep African-American and Hispanic women at the lower end of the salary scale.¹⁶ The decrease in service industry jobs and the lack of training opportunities limit the earning ability of these women. So if you are a minority woman, if you're an African-American or a Hispanic, not only do you have to deal consistently with the gender question, you also have to deal with the race question, and the two are very much interrelated.

I understand that some sociologists subscribe to the theory that increased job opportunities for minority males, particularly African-American males, would have a positive effect on the income of African-American families. While this may be true, it makes an assumption that may be naive—it assumes that the number of African-American males who will be employed and in the marriage pool will be sufficient to have a major impact on poverty rates. Second, this theory proposes that African-American women should seek marriages based primarily on economic dependence on men, and I have serious problems with that.

Reversing the feminization of poverty will require many things, among

13. PEARCE, *supra* note 9, at 14.

14. JOINT CENTER FOR POLITICAL & ECONOMIC STUDIES, THE DECLINING ECONOMIC STATUS OF BLACK CHILDREN: SUMMARY OF FINDINGS (1990).

15. *Id.* at 8-10.

16. U.S. BUREAU OF THE CENSUS, CURRENT POPULATION REP., Ser. P-60, No. 174, MONEY INCOME OF HOUSEHOLDS, FAMILIES, AND PERSONS IN THE UNITED STATES: 1990 at 106-107 (tbl. 24) (1991). Median incomes of full-time, year-round workers in 1990 were: for white, black and Hispanic men, \$30,186, \$21,540, and \$19,314, respectively; for white, black and Hispanic women, \$20,840, \$18,518 and \$16,186, respectively.

them that efforts of women to support and care for their families be supported through public policies which promote subsidies for day care, expanded low income housing, expanded opportunities, particularly in the nontraditional job markets, and extended health care. I want to shift focus now to some considerations about job opportunities and health coverage.

A recently released study looks at the effects of changes in the economy on women in the employment market and in particular women who have few job skills and little education.¹⁷ This study's findings are that the families of these women, particularly in our urban centers, go in and out of poverty continually in response to economic changes.¹⁸ Another recent study discusses how a low-wage job with limited health insurance sometimes forces a woman to decide what she wants to provide for her family: a low-paying job with no health insurance, or participation in a financial assistance program that will also provide health insurance.¹⁹ This is one of the issues welfare reform legislation has had to address as it has evaluated welfare-to-work programs. When we implemented one such program in Washington in 1980, one of the things we discovered was, when you put a woman through training, and you get her in a low-paying job, and she no longer has health insurance and she loses her housing subsidy, the decision she is forced to make is, "Is this employment opportunity worth it or was I better off, and my family better off, while I was participating in the welfare program?" Looking at questions like these has allowed us, at least on the federal level, to extend health benefits at least 18 months for women who have participated in welfare-work programs, and there's now talk of extending these benefits to 24 months. This would allow a woman time to get herself into a job that will provide some level of benefits, even if the initial entry position did not provide those benefits.

We also have a great need for better research if we are to understand the impact of this trend toward the feminization of poverty and figure out how to respond to it with more effective public policies. Most of the research that is being done now does not focus on the particular needs of females who are heads of households. Increasing research from a feminist perspective on the issues of poverty is going to be very critical as we go through the 90's.

Another issue we have to look at in the 90's is promoting equity between individuals and families in public policy. Current policies of the Department of Income Maintenance, whose leadership I am about to assume, offer an example of the challenge here. Right now in Connecticut, if you're an individual woman and you come into the State General Assistance program, you will be granted state aid as an individual in the neighborhood of \$276 per month. Not only do you get this flat grant, you also get a housing allowance

17. KATHRYN H. PORTER, CENTER ON BUDGET PRIORITIES, MAKING JOBS WORK (1990).

18. *Id.* at 30-31.

19. SMITH ET AL., FOUNDATION FOR CHILD DEVELOPMENT, ONE PROGRAM, TWO GENERATIONS 16-19 (1990).

up to \$240. If during the time you are receiving the aid you become pregnant, you are no longer treated as an individual, you are treated as a family, and the aid available to you goes down. You receive a flat grant of \$356 and a \$50 housing allowance. As a result, you net out with less income than you had if you were not pregnant. How we assure equity between individuals and families in our public policy is an issue that those of you sitting in the audience who care about these issues will need to think about. Families do not get the same level of benefits in this state that individuals do and it clearly is an issue that has to be addressed.

Let's also examine expanding job opportunities and expanding training opportunities, especially looking at fields that are nontraditional employment areas for women. When you drive down State Street, periodically you see a woman who is part of the road crew. Now that's a nontraditional position for a woman—except that every time I see such a woman she's a flag person. I don't see any skills being gained in telling cars to stop and letting people walk across the streets. We have got to look at how women are faring in training programs for nontraditional employment. We also have to assess critically how women fare in the job market and why we consistently remain at the lower end of the scale, in terms of position as well as salary.²⁰ How do we get equity in pay for the jobs that are being performed? I can tell you that in the City of New Haven there are positions where the job functions are the same, but the job titles for positions held mostly by males are more professional titles, and the job titles for the positions held mostly by females are more administrative support titles. If you look at what the responsibilities are, they are one and the same, but guess who gets paid more money? These issues are not going to be addressed by public policy makers. They need organized groups or individuals who will provide the analysis and come forward to advocate on behalf of poor women and their children in this city and this state.

Another set of questions you have to ask, when the Governor's budget comes out next week, is how do women fare and how do families fare? What choices were made on economic development vis-a-vis social development? How are we insuring that families have an income level that is adequate for them to survive in our cities and towns? Are those who are at the lower end of the income scale getting what I call multiple hits? What I mean here is, if you don't keep benefits up with the cost of living, and you increase sales taxes or any other taxes, and you limit housing subsidies, the people who are at the poverty level or are dependent on social financial aid programs take multiple hits. If you care about these issues you have to do that kind of critical assessment and analysis.

The final thing I want to talk about is a minimum guaranteed income. In

20. In 1990, for example, 60% of women employed for pay were administrative support, sales or service workers. These categories accounted for just 28% of men's employment that year. U.S. BUREAU OF THE CENSUS, *supra* note 16, at 104-05 (tbl. 24).

1971, I was working for the executive director of the National Welfare Rights Organization, and we went to the National Organization for Women conference to propose a platform for a guaranteed adequate income. The NOW conference adopted our proposal. We took that platform in 1972 to both the Democratic and Republican conventions—both of them rejected it. We promoted the establishment of a guaranteed minimum income, a floor below which we would not allow an American family to go. Whether it is funded through AFDC, or state programs, there must be this minimum guarantee. We still need to have a dialogue on this issue of a guaranteed income, so families can survive reasonably in our cities and states and communities. That dialogue is not going to come from governors or mayors, city council members or public policy people. It is going to have to be a movement that comes from the outside and puts pressure on various institutions, so we can build a sense once again that this is something the American public cares about and wants to see happen.

I think feminists have to be in the forefront of that dialogue. We have paid lip service to poverty and to issues of welfare reform. We have not been on the front lines working with our sisters who are organizing themselves in welfare rights groups, or in any of the coalitions that have come together to try to improve the conditions of families. If feminists aren't going to take on this issue, if we aren't going to participate aggressively in these coalitions, then I don't know who is going to do it for women and children in this country.

There is one last thought I want to leave with you. I would like to encourage all of you, as you go back to your voluntary activities in battered women's shelters and soup kitchens and law clinics, in all those important and vital programs, to also think about the conditions that brought these individuals to your programs. What remains for them, what is the likelihood of their being able to change their life chances or their family situations? I want you to think about how, in addition to what you offer in the program, you can be part of a movement that begins to change the conditions that bring these women to you, so they can go back to something better for them and their families. It is just not enough anymore to volunteer a few hours a day in a shelter or some other program. You have got to be out there raising the public policy questions and being as aggressive on these issues as we are in making sure the President understands how we feel about the war. We should and we must act as a voice for those who have no voice. I certainly hope that those of you in this room who care about these issues will take action and become aggressive, meet the challenge, and make a commitment. Thank you.

