



# The Feminization of Poverty

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~ Barber B. Conable Jr., President of the World Bank, to the 1986  
Annual Meeting of the World Bank and International Monetary Fund

**THE FEMINIZATION OF POVERTY** is the term given to the phenomenon in which women experience poverty at far higher rates than men. This trend is not unique to the United States; however, the United States has lagged behind other industrialized nations in using social policy to combat the tendency for women and their children to find themselves among the ranks of the poor.

## INTRODUCTION

In our nation and across the globe, women experience poverty disproportionately when compared with men. The term “feminization of poverty,” coined in the 1970s by Diana Pearce, refers to the concentration of poverty among women, particularly female-headed households.<sup>1</sup> However, the feminization of poverty, as a lived reality, represents something larger than simply a lack of income or a state of financial need for women. While the very definition of poverty implies the inability to meet basic needs such as food, clothing, or shelter, being poor also implies the absence of choice, the denial of opportunity, the inability to achieve life goals, and ultimately the loss of hope. Thus, the phenomenon of a feminized poverty extends beyond the economic domains of income and material needs to the core of individual and family life.<sup>2</sup> In addition, despite its moniker, the feminization of poverty affects more than just women. Indeed, some of the most striking evidence for the prevalence of a feminized poverty is the rate of poverty among children, who disproportionately reside in female-headed households.

The goal of this paper is to examine the evidence for the feminization of poverty and analyze the factors that contribute to the phenomenon. In doing so, we provide a portrait of feminized poverty at national and local levels, while discussing the implications for families and children. Finally, we examine the role of public policy in alleviating women’s poverty and propose policies that could significantly reduce the magnitude of the feminization of poverty.

## THE EMERGENCE OF A FEMINIZED POVERTY

Since the emergence of the term “feminization of poverty,” scholars have noted that women are an enduring and consistently larger proportion of the poverty population than men. However, in her seminal essay introducing the concept, Diane Pearce pronounced that the feminization of poverty represented a fundamental paradox. Although the 1960s and 1970s were characterized by the women’s liberation movement, fostering remarkable achievements in gender equality, affirmative action, and increased participation in the paid labor force, this era also represented a time during which poverty was identified as “a female problem.”<sup>3</sup> Despite all of the potential for the improvement of women’s economic stability, women nonetheless accounted for a strikingly larger proportion of the poverty population.

According to Bianchi, the emergence of a feminized poverty was a direct result of major shifts in the character of social life, which can in turn account for the “juvenilization of poverty”<sup>a</sup> as well.<sup>4</sup> The increase in nonmarriage among women, especially those who were young, not only limited the income potential of the family, but also complicated the legal aspects of child support. The advent and acceptability of divorce, and an increase in lifespan among women further promoted a gendered poverty, while social programs and income transfers intended to lift individuals out of poverty were less effective in achieving this goal for women than for men.

However, across recent history, two other trends markedly improved women’s poverty rates when compared with men’s. First, an increase in the proportion of women in the paid labor force, combined with a decline in the gender wage gaps, advanced women’s position in the economy, temporarily reducing their poverty risk. Second, the disappearance of jobs in the manufacturing sector and other employment sectors where men could earn wages sufficient to support their families meant that during the early 1980s men’s poverty worsened; although family poverty increased during this time, comparatively, the situation for women appeared to be less dire and actually improve.

Thus, intermittently there have been improvements in women’s poverty. A reversal of the trend in the early 1980s provided evidence that the feminization of poverty was slowing, even declining for women and becoming less concentrated in single-mother-headed households.<sup>5</sup> England noted during the late 1990s that for specific

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a The juvenilization of poverty refers to the disproportionate rate of poverty among children.

groups the feminization of poverty appeared to be declining, most especially because of relative wage increases, an increasing proportion of women in the paid labor force, and because men's wages languished, particularly in blue collar work.<sup>6</sup> However, despite modest improvements, women still find themselves caught in the trap of poverty.<sup>7</sup>

At present, research continues to confirm the presence of a gendered component to poverty, one that has become more evident and even more pronounced with the increase in female-headed households, and perhaps even more marked among the young and elderly female population.<sup>8</sup> Not only are female heads of household more likely to be poor, but their poverty is more likely to be long term.<sup>9</sup> For women of color, especially Hispanic and African American women, the picture is bleaker still—so much so that Palmer introduced the concept of the “racial feminization of poverty” to describe their unique plight.<sup>10</sup> Likewise, for immigrant women, who may be undocumented and unable to work legally in jobs that offer benefits, the barriers to financial stability are perhaps even more pronounced. Faced with economic hardship, language barriers, a lack of viable employment opportunities, and in some cases an uncertain legal status, the likelihood that women will be able to achieve a livable wage is minuscule. If we are to address these issues, the question we are inevitably left with is: What accounts for the enduring character of the feminization of poverty?

## DEMOGRAPHIC SHIFTS & THE NATURE OF FAMILY

The majority of studies of the impoverishment of women point to two primary mechanisms that propel women into poverty at higher rates: demographic shifts and the economy. Since the “discovery” of the feminization of poverty, the character of social life has changed dramatically, as has the structure and nature of the family. A number of these demographic shifts have inevitably contributed to rising inequality for women and their children. The proportion of children born to unwed mothers has increased considerably since the 1950s. Childbearing outside of marriage, coupled with a higher divorce rate, translate into a significantly higher proportion of households headed by single women who are raising children on their own. At the same time, the average life expectancy for both males and females has increased, yet women are consistently outliving their male counterparts. With a longer lifespan, women will require substantially more income to ensure their subsistence in their later years. Taken together, these changes in the constitution of family and general demographics have left women and mothers at a considerable disadvantage in terms of the financial resources available to care for themselves and their families.

Single parenthood appears to be the arena where the gendering of poverty is most apparent. However, it is not simply the lack of a dual income that contributes to the poverty of single mothers. If this were the case, we would expect to see equalization in poverty rates between single-father and single-mother households. And yet, the poverty rate among single-male heads of household was approximately 17.6%, while the rate for single-female heads of household was 36.9% in 2005.<sup>b</sup> Clearly, the increase in the divorce rate has differentially impacted women, who disproportionately assume the role of primary caregiver when divorce occurs. When coupled with women's traditionally lower incomes and fewer property rights (contributing to wealth creation), divorced women quickly became more susceptible to poverty than men. However, single motherhood in general, whether due to divorce or to nonmarriage, constitutes

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b U.S. Census Bureau, Poverty Historical Tables, Table 4, <http://www.census.gov/hhes/www/poverty/histpov/famindex.html>

one of the most consistent predictors of poverty insofar as divorced and nonmarried individuals with children must balance the unpaid labor involved in raising children with paid labor, which is frequently inflexible and low paying. In the United States, the majority of children living at or below the poverty line reside in single-mother households.<sup>11</sup> In addition, women are significantly less likely to remarry after a divorce than men, which relegates them to single-income households with fewer resources for sustained periods of time. In 2005, there were 13.5 million divorced women in the United States—3.7 million, or 37.6%, more divorced women than divorced men.<sup>12</sup>

Often, child support does not materialize for mothers following divorce, while women who were unmarried at the time of their child's birth tend to fare even worse than divorced mothers on financial metrics given the complexity of legal claims to financial support. Thus, the inability of many single mothers to collect the child support payments legally due to them results in another set of underlying factors explaining the disproportionate poverty experiences of women.<sup>13</sup> Although states have enacted policies to assist mothers in collecting support payments from fathers, across the nation over \$4.6 billion in defaulted child support payments are owed to these mothers.<sup>14</sup> When the amount of outstanding payments is coupled with the failure of structured child support payments to account for the changing needs of children and a changing economy (inflation), many mothers are faced with the choice of making do with low or no child support or pursuing legal recourse, which for those in poverty is a costly solution to an already debilitating financial bind.

## THE ECONOMY

Changing patterns of family structure are not the only mechanisms that contribute to the feminization of poverty. Most prominently, gender segregation in the labor market and other characteristics of the economy produce a set of circumstances that can also account for the observed concentration of poverty among women. Although Pearce and her contemporaries were writing at a time when labor market participation by women had just recently burgeoned, much of the same occupational sex segregation remains visible in current labor market dynamics.<sup>15</sup> Two perspectives dominate the literature on the economic forces that drive the feminization of poverty: economic restructuring and the gender perspective.

The *economic restructuring* argument posits that shifts in the nation's economy essentially created a concentration of poverty and a lasting inequality in labor market participation and income for families, especially those headed by women. A significant reduction in the proportion of manufacturing jobs and the employment of more part-time employees ineligible for benefits, as well as the movement toward a retail/service sector economy and the outsourcing of low-skill jobs to other countries characterize the bulk of these employment changes.<sup>16</sup> However, the majority of the early literature supporting the economic restructuring, or deindustrialization, argument dealt with males, almost to the exclusion of the impact of a changing employment structure on women.<sup>17</sup> Now, with the movement into a knowledge-based economy, where educational attainment and high skill level characterize the most secure jobs, women in poverty, and in particular those with children, have even less of a chance of securing stable, well-paying employment.

The second explanation, aptly named the *gender perspective*, does not discount the role of broad-scale economic changes. Rather, the gender perspective is a body of research that also considers the unique employment experiences and characteristics of the labor market that impact women directly.<sup>18</sup> For example, single heads of household face rising costs of childcare, in light of their dual role as primary wage earner and primary caregiver. Likewise, when entering the labor force, women find themselves facing discrimination in regard to issues of equity and sex segregation.

Empirically, we know that women's wages are typically lower than men's. One of the mechanisms driving this inequality is childbearing and childrearing; mothers frequently reduce their participation in the labor force, to



some degree, while their children are young, resulting in an accumulated deficit in experience and seniority if and when they do return to full-time work.<sup>19</sup> Sporadic labor force participation, in addition to a higher likelihood of being employed part time, also reduce the ability of women to save for their children's future, garner benefits, and plan for their eventual retirement because all of their income is diverted to daily living expenses. Even when full-time work is available, as Ehrenreich points out in her book *Nickel and Dimed: On (Not) Getting by in America*, if you plan to live indoors, let alone support a family, a minimum wage job simply will not suffice.<sup>20</sup>

In addition, sex segregation in the labor market creates much of the wage gap visible between men's and women's work. Pink-collar occupations, those which have traditionally been occupied by women and generally involve lower prestige and less skill, are usually lower-paying occupations. Moreover, men's blue-collar occupations typically pay more than women's pink-collar occupations, even though the educational requirements are roughly the same.<sup>21</sup> The concentration of single mothers in pink-collar occupations engenders higher rates of poverty among female heads of household. Blue-collar work, although seemingly comparable in prestige and skill, carries with it a number of benefits not attached to pink-collar work; most notably is the pay attached to such work, but also the benefit levels. Among lower-skill, lower-paying occupations, women earn approximately 60% of men's wages for comparable work.<sup>22</sup> Enduring inequality in pay structures, the target of "equal pay for equal work" campaigns from years past and present, persist, ultimately contributing to a devaluation of women's work.

Yet these social and economic changes alone cannot account for all of the trends visible in the feminization of poverty. That is, the trend has not remained consistent over time; although many would argue that women's earnings have not come close to equaling those of men's and they retain the burden of sole childrearing more frequently than their male counterparts, not all time periods have experienced the feminization of poverty to the same degree. In fact, there are notable improvements at different points over the past 30 years that require us to question the degree to which changing family structure and economic shifts alone have created the phenomenon.

## MEASURING THE EXTENT OF THE FEMINIZATION OF POVERTY

In considering the degree to which poverty is feminized, we are primarily concerned with whether or not women disproportionately experience poverty as compared with men. However, as measured by the Census Bureau and other governmental agencies, both in the United States and around the world, poverty is a household concept. That is, individuals are defined as poor if they are members of a household in which the household income is below the poverty level for the household size.<sup>23</sup> In households headed by married couples, the assumption is that both men and women ostensibly experience poverty at the same rate—either both members of the couple are in poverty, or neither of them is.<sup>24</sup> Thus, insofar as women experience poverty at higher rates than men do, the driver of feminized poverty must by definition lie with single adults. According to Christopher et al., "the gender gap in poverty exists because single women are poorer than single men."<sup>25</sup>

However, more recent research suggests that intrahousehold and intrafamily poverty could represent an ignored arena of inequality, which has in turn contributed to a gross underestimate of the poverty of women and their children.<sup>26, 27</sup> The presence of financial resources within a household does not ensure equal distribution. As such, some women and children who live in households with incomes substantially above the poverty line may, in fact, experience poverty as a result of inequality within their marriage.<sup>28</sup> Moreover, in many instances, women residing in marriages where their spouse is the primary wage earner are literally one step away from poverty; if a divorce were to occur, they would find themselves unable to provide for themselves and their children.<sup>29</sup>

Notwithstanding the problematic nature of poverty as a household concept, other measurement issues cloud the issue as well. Some research has focused on the absolute poverty rates of women to determine the disproportionate representation of women among the poor. In contrast, other researchers have indicated that in order to examine the full breadth of the feminization of poverty, a measure of the relative risk of falling into poverty and the ratio of women's to men's poverty is needed.<sup>30</sup> For example, as previously mentioned, some women's nonpoverty status is quite simply a function of their marital status; if the marriage were to dissolve, they would find themselves in a state of poverty.<sup>31</sup>

**"AMONG LOWER-SKILL, LOWER-PAYING OCCUPATIONS, WOMEN EARN APPROXIMATELY 60% OF MEN'S WAGES FOR COMPARABLE WORK."**

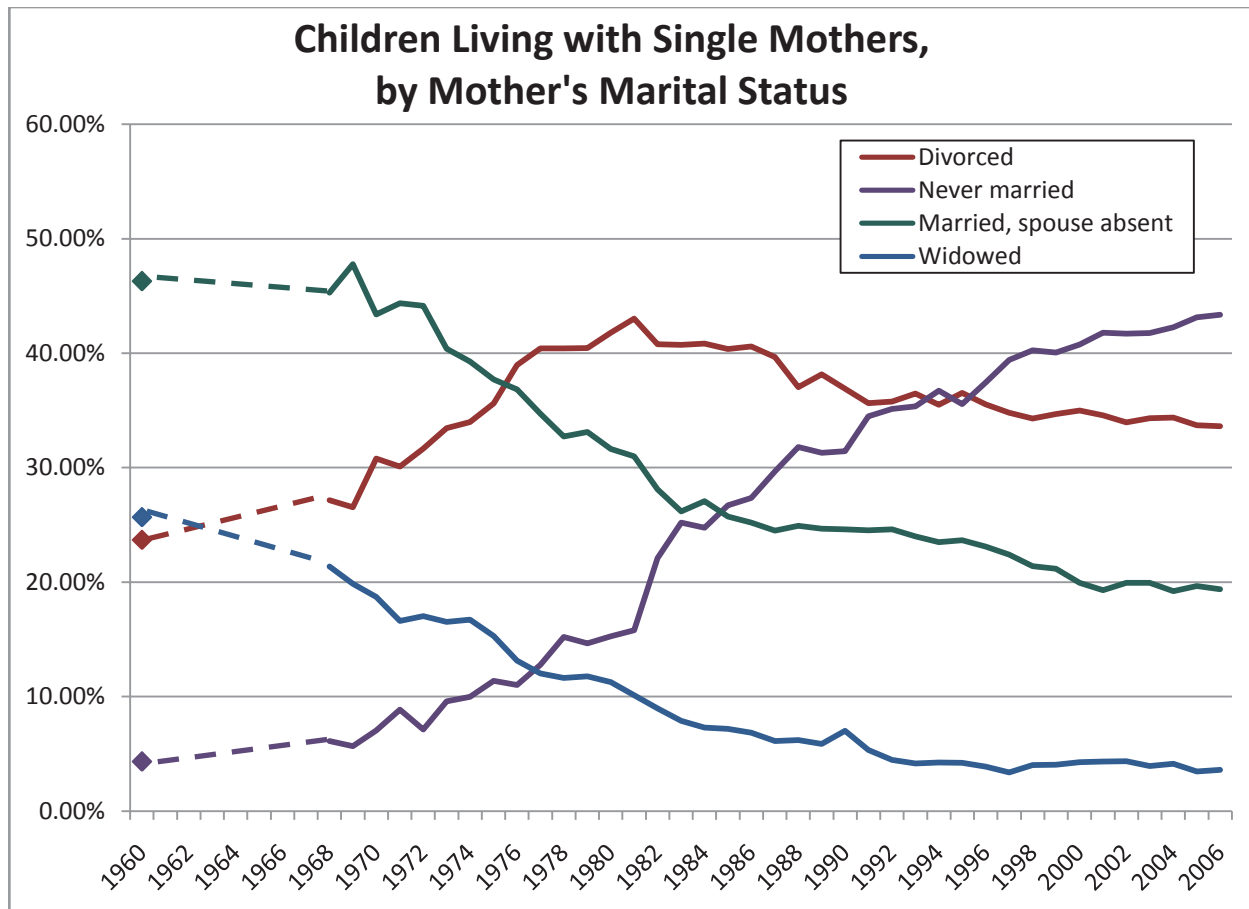
An additional issue is the poverty threshold used by the Census Bureau for calculating the percentage of people in poverty, which is based on a set of calculations and assumptions that have remained largely unchanged in nearly 50 years. These thresholds are based on Orshansky's calculations from 1964, which used 1955 expenditure pattern data to determine that families of three or more people, on average, spent about one third of their after-tax incomes on food (inside and outside of the home).<sup>32</sup> By using the 1962 U.S. Department of Agriculture's "economy plan"—the cheapest of the recommended minimum nutritionally adequate food plans—to determine the total annual cost of an adequate diet for various family structures, and multiplying this food cost by 3, the poverty threshold was born. The conception of the poverty threshold, then, was based on an income so low as to force a family to either spend a higher proportion of their incomes on food than average (thus scrimping on other expenditure categories) or to consume a less than minimally adequate diet.<sup>33</sup>

More than 40 years later, the same 1964 calculation based on 1955 expenditure patterns remains the basis for the poverty thresholds, adjusted each year for inflation using the Consumer Price Index. Neither changing patterns of consumer expenditure (e.g., the advent of childcare expenses) nor differential inflation among major household budget items (e.g., the rising cost of housing and healthcare) have been taken into account. As a result, food now makes up only about 14 to 15% of expenditures for most families,<sup>c</sup> as compared to 33% 50 years ago.<sup>34</sup> Analysis of the USDA's Thrifty Food Plan (the successor of the economy plan used by Orshansky) suggests that, for a single mother with two children, the annual cost of the Thrifty Food Plan is somewhere between \$3,688 and \$4,992, depending on the ages of the children. As a moderate example, for a mother with two elementary-aged children, the cost is \$4,570.<sup>35</sup> This is 29% of the 2005 poverty threshold for a single mother of two—somewhat less than Orshansky's original conception, but nearly double today's typical food expenditure. If the poverty threshold were set based on today's typical expenditure pattern of 15% for food, the resulting poverty threshold for a single mother of two would be more than \$30,000 in 2005.<sup>36</sup> One attempt to estimate a minimum basic needs budget that took in all categories of expenditure, not just food, put the number at \$34,108 for a single mother with two children, in year 2000 dollars (\$40,674 in year 2007 dollars).<sup>37</sup>

Thus, the notion of poverty is, in and of itself, problematic. And despite the persistent reference to the feminization of poverty in the economic, sociological, and women's studies literature, a consistent measure of the degree to which poverty has become feminized in recent history remains elusive. While some measurements of the phenomenon are clearly superior, they may be limited by existing historical data, such that examining trends becomes challenging at best. The need for data to examine the extent and implications of the feminization of poverty surpasses the meager data that do exist, limiting the types of analyses that can occur.<sup>38</sup>

c Excluding single-person households and the very rich. Even among the poorest quintile, the percentage of expenditures spent on food is approximately 16%, however, expenditures on average are nearly double reported income for this group.

Figure 1. Children in Single Mother Households



Source: U.S. Census Bureau, Families & Living Arrangements Historical Tables, Table CH-5, <http://www.census.gov/population/www/socdemo/hh-fam.html>  
 Note: Dotted lines indicate data unavailable between the 1960 Census and 1968.

## A NATIONAL PORTRAIT OF WOMEN'S POVERTY

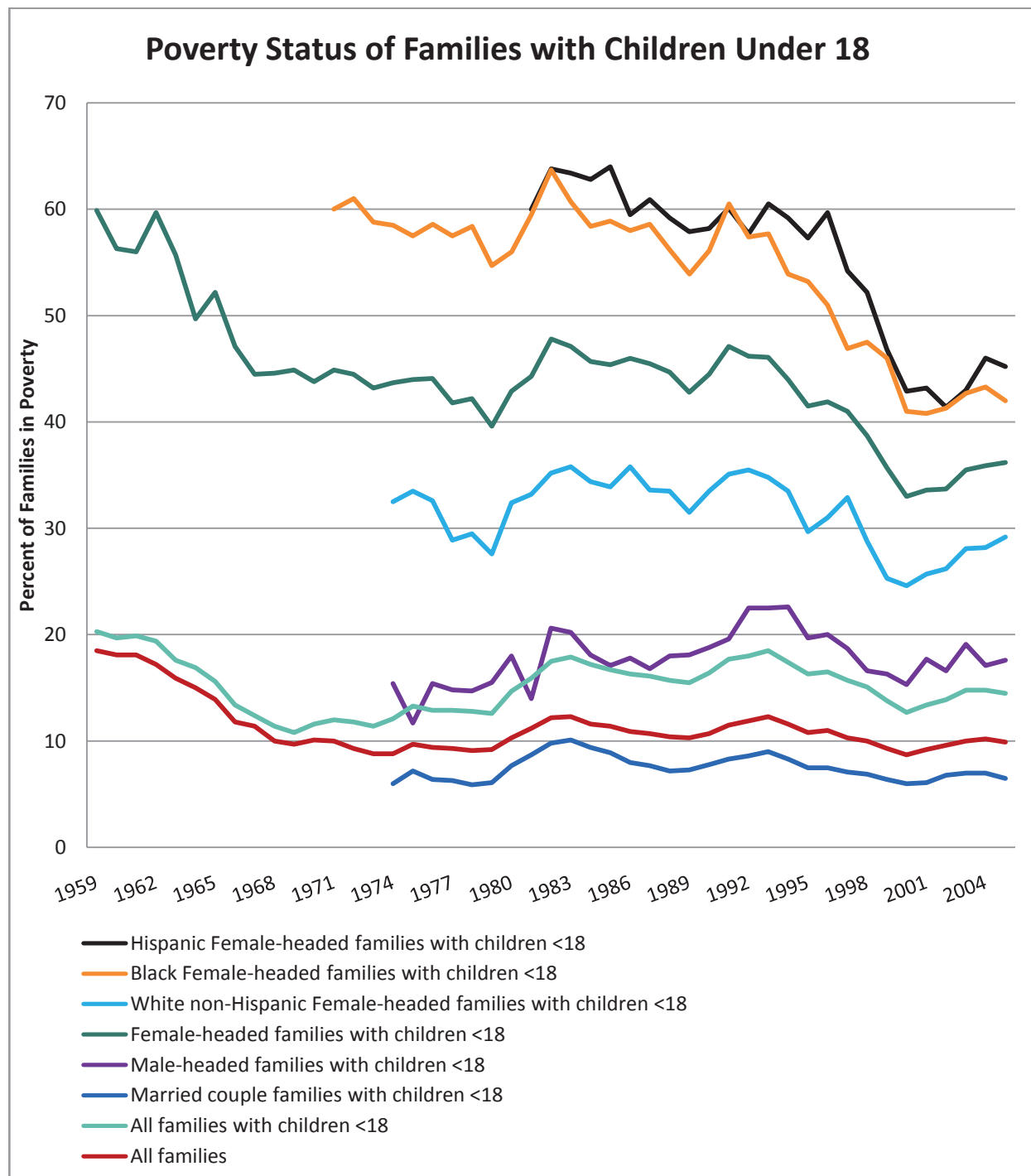
In the past half-century, the nature of single motherhood has changed dramatically. In 1960, nearly half of children living with single mothers had parents who were still married, but the father was absent. There were slightly more children living with widows than with divorcées, while less than 5% of children of single mothers had mothers who were never married.

Forty-six years later, 43% of children of single mothers had mothers who were never married, surpassing those with divorced mothers in 1996. The proportion of children living with divorced single mothers rose from 24% in 1960 to a peak of 43% in 1981, before steadily declining to 34% in 2006. Conversely, the percentage of children living with widowed mothers fell to less than 4%, and the percentage of children living with married mothers whose spouse is absent fell to less than 20% in 2006 (see Figure 1).

Meanwhile, the overall proportion of children living with single mothers has risen steadily, from 8% in 1960 to 23% in 2006.<sup>39</sup> This change in family structure, when coupled with the differential poverty rates experienced by female-headed households, helps explain why the poverty rate among families with minor children climbed as high as 18.5% in 1992 after falling sharply from 20.3% in 1959 to a low of 10.8% in 1969. After improving again during the dot-com years of the late 1990s, a time of relative economic prosperity, the overall poverty rate for families with children has been rising since 2001, resting at 14.5% in 2005 (see Figure 2). In the same year, the poverty rate for

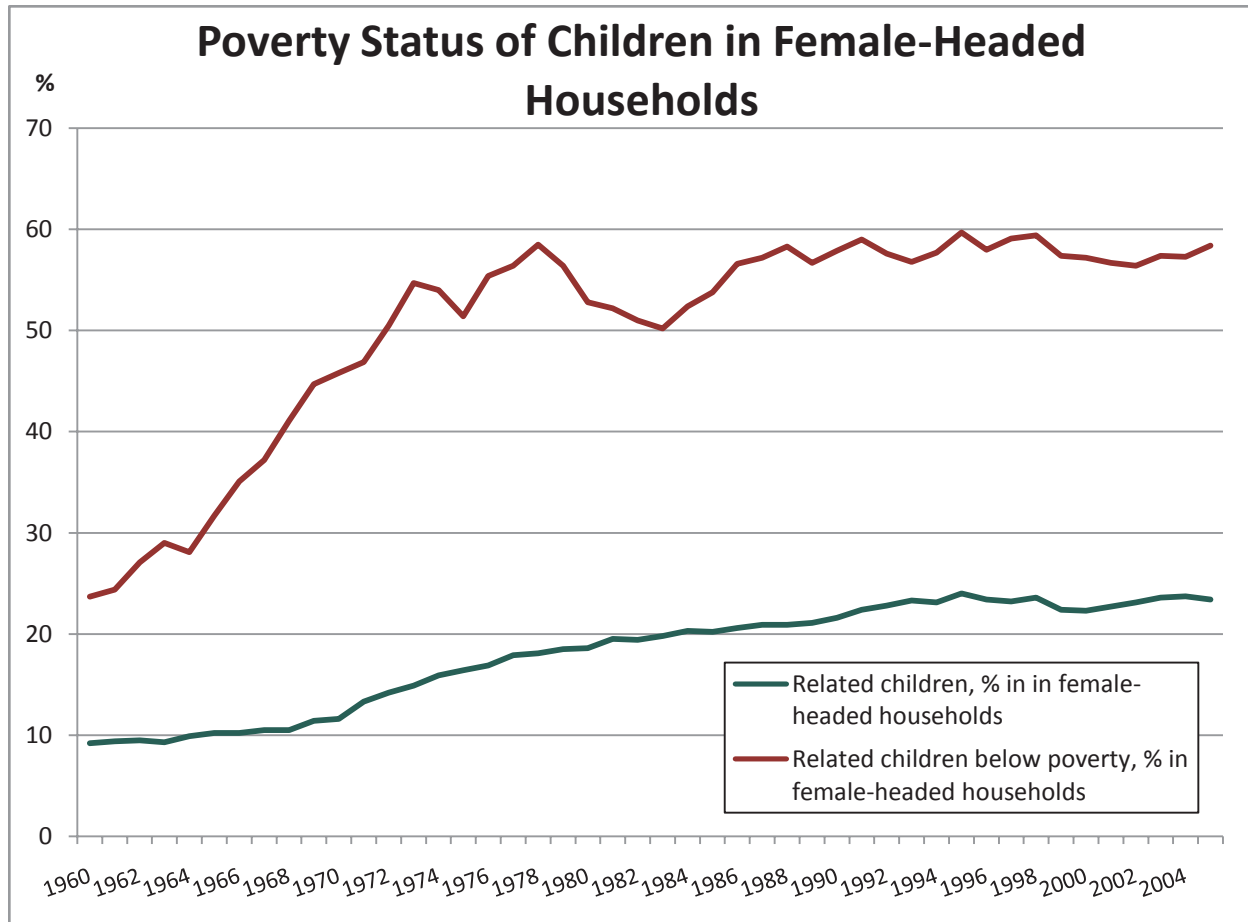


Figure 2. Poverty Status of Families with Children by Family Type and Race



Source: U.S. Census Bureau, Poverty Historical Tables, Table 4, <http://www.census.gov/hhes/www/poverty/histpov/famindex.html>  
 Note: Black Hispanic female-headed families are counted twice, once under black and once under Hispanic, due to imperfections in data collection. From 2002 on, "black" represents individuals who chose "black alone" or "black in combination with another race," while "white non-Hispanic" represents only individuals who chose "white alone" as their race and "non-Hispanic" as their ethnicity.

Figure 3. Poverty Status of Children in Female-Headed Households



Source: U.S. Census Bureau, Poverty Historical Tables, Table 10, <http://www.census.gov/hhes/www/poverty/histpov/perindex.html>  
 Note: The children in represented in this graph exclude foster children or other unrelated children living in the household.

single mothers was 36.2%, with the official poverty threshold for a single mother with two children at \$15,735.<sup>d</sup> While this is a marked improvement over the 59.9% poverty rate for single mothers in 1959, it is nevertheless more than double the poverty rate for single fathers (17.6%) and more than 5 times the poverty rate for married couples with minor children (6.5%). While 23.4% of all children<sup>e</sup> resided in female-headed households in 2005, 58.4% of children in poverty resided in female-headed households. Poverty rates among single mothers are, and have been for the past 25 to 30 years, driving overall poverty rates back up.

Among single mothers, African American and Hispanic mothers suffer poverty rates significantly higher than white mothers.<sup>40</sup> In 2005, white single mothers comprised 46.5% of all single mothers with a poverty rate of 29.2%. In contrast, 33.0% of single mothers were African American, with a poverty rate of 42.0%, and 17.8% of single mothers were Hispanic, with a poverty rate of 45.2%.<sup>f</sup>

As a result of the issues associated with measuring official poverty, such as a poverty line based on the Consumer Price Index and outdated expenditure patterns, the decline in poverty among single mothers seen over the past 50 years may well be exaggerated. Moreover, whether or not there has truly been a decline in poverty among single mothers in the past 50 years, and whether or not the current poverty threshold is an appropriate measure,

d The poverty thresholds contain detailed thresholds for different family structure combinations and are published by the Census and used for statistical purposes. The more well-known “poverty guidelines” are a simplification based on the Census thresholds and published by the Department of Health and Human Services and used in various multiples as guidelines for eligibility for various public programs, as well as a standard by many private service agencies.

e Only children living with a relative are included in this analysis; see note to Figure 3.

f There is some overlap between black and Hispanic mothers due to data collection methods; see note to Figure 2.

the simple fact that single mothers experience poverty rates in far greater proportions than other demographic groups remains of grave concern. The fact that more and more children are joining their single mothers in poverty is perhaps of even greater concern (see Figure 3). When 24% of families with children are headed by single mothers and 38% of those families fall below a poverty threshold that may well be artificially low, the next generation is at an increasingly high risk (see Table 1).

In an international study comparing mid-1990s poverty rates in eight industrialized nations,<sup>g</sup> the United States had the largest gender poverty gap, with the women's poverty rate 38% higher than men's.<sup>41</sup> In contrast, through a strong welfare state with an explicit focus on supporting motherhood, Sweden had reduced women's poverty to the degree that women's poverty rates were in fact *lower* than men's.<sup>h</sup> In general, the United States and Canada had the highest overall poverty rates as well as the highest female-to-male poverty ratios. Because married couples may mitigate the overall gender poverty gap, if our assumptions of equitable distribution hold true, the poverty ratios are much higher when comparing single women to single men.

In the United States and in Germany, single women were almost twice as likely to be in poverty as single men. However, in France and the Netherlands, the poverty rate for single females in the early 1990s was 10.2% and 12.5%, respectively, making single females only 25 to 60% more likely to be poor than single males. In these and other European states, the government provides child support payments to single mothers when absent fathers do not. For those mothers who do receive child support, payments may mitigate the direct costs associated with raising children, such as food, healthcare, and educational expenses, but other financial difficulties for single mothers persist. Table 2 describes the status of child support for mothers in our nation.

As of 2004, there were approximately 14.0 million custodial parents in the United States with custody of 21.6 million children under the age of 21.<sup>i</sup> Of those 14 million custodial parents, 83.1% were women.<sup>42</sup> Only 14% of the

**Table 1. Characteristics of Families and Poverty in 2005**

<b>Families &amp; Poverty, USA, 2005</b>		
<b>Total households</b>	111,090,617	
Families	74,341,149	66.9%
Householder living alone	30,073,238	27.1%
Other nonfamily	6,676,230	6.0%
<b>Family households</b>	74,341,149	
Below poverty line	7,582,797	10.2%
With own children under 18 years	35,083,508	47.2%
Married-couple families	55,224,773	74.3%
Female householder, no husband present	14,018,712	18.9%
Male householder, no wife present	5,097,664	6.9%
<b>Families with own children under 18 yrs</b>	35,083,508	
Below poverty line	5,473,027	15.6%
Married-couple families	24,136,134	68.8%
Female householder, no husband present	8,420,887	24.0%
Male householder, no wife present	2,526,487	7.2%
<b>Married-couple families</b>	55,224,773	
Below poverty line	2,761,239	5.0%
With own children under 18 years	24,136,134	43.7%
With own children, below poverty line	1,665,393	6.9%
<b>Female householder, no husband present</b>	14,018,712	
Below poverty line	4,121,501	29.4%
With own children under 18 years	9,709,007	69.3%
With own children, below poverty line	3,660,296	37.7%

Source: U.S Census Bureau, American Communities Survey 2005, Tables S1701 & D2.

g Australia, Canada, France, Germany, Netherlands, Sweden, the United Kingdom, and the United States

h Both men's and women's poverty rates in Sweden are extremely low (3.4% and 2.1%, respectively).

i The term "custodial parent" refers to a parent who has custody of a child whose other parent lives elsewhere. (Children whose other parent is not living are excluded from the analysis). The custodial parent may or may not have been married to the child's other parent at the time of birth, and may now be single, divorced, or currently married to a spouse who is not the other parent of the child. In essence, "children who live with a custodial parent" can most easily be understood as children whose parents have split up, regardless of whether or not the child's parents were originally married or have subsequently married/remarried.

**Table 2. Child Support Arrangements for Custodial Mothers in the U.S.**

Child Support Arrangements, USA, 2003						
Custodial mothers	% of total	Child support not awarded	Awarded but received no payments	Awarded but null	Received partial payment	Received full payment
All custodial mothers	100%	36%	13%	8%	18%	25%
Unmarried at time of birth, now married	6%	42%	12%	4%	19%	23%
Divorced & remarried	15%	23%	13%	5%	24%	34%
Divorced & single	34%	27%	13%	9%	17%	33%
Separated	12%	43%	11%	12%	15%	19%
Never married	31%	47%	13%	7%	16%	16%
White, non-Hispanic	54%	28%	11%	8%	21%	32%
African American	27%	45%	15%	8%	15%	16%
Hispanic	15%	50%	12%	7%	11%	20%
Less than high school	16%	44%	15%	9%	13%	18%
HS grad	36%	36%	15%	7%	18%	24%
Some college	33%	33%	10%	7%	21%	28%
Bachelors	14%	33%	10%	11%	15%	32%

Source: U.S. Census Bureau, *Custodial Mothers & Fathers & Their Child Support, 2006*, detailed table 4.

custodial mothers nationwide had a college degree or higher, and only 22% were married<sup>j</sup> in 2003. Nationwide, approximately 26.7% of children lived with a custodial parent. Among African American children, 49.7% resided with a custodial parent. More than a third of custodial mothers did not have any sort of child support arrangement in place. For custodial mothers who were African American, Hispanic, unmarried at the time of birth, or had less than a high school education, the proportion who did not have child support awarded was between 40 and 50%. Of those custodial mothers who did have a child support arrangement in place, less than half received full payment. This is true for all demographic subgroups, except bachelor's-level mothers (56%) and mothers who were divorced and still single (52%). In sum, only 25% of all custodial mothers received a full child support payment in 2003, with the proportion dropping to only 16% for African American or never-married mothers.<sup>43</sup>

## THE FEMINIZATION OF POVERTY IN DALLAS COUNTY

In Dallas County, we see trends in the feminization of poverty similar to those at the national level. Dallas has a significantly higher rate of overall poverty among families with children, at 19.9% in 2005 (see Table 3) compared to 15.6% at the national level. Interestingly, however, poverty among single mothers in Dallas County is 2 percentage points below the poverty rate for single mothers nationwide (35.7% compared to 37.7%). Meanwhile, the poverty rate among married couples with children in Dallas is nearly twice that of married couples nationwide (13.3% compared to 6.9%).

Countywide, we see that white mothers made up about 19% of all single mothers (less than half of the nationwide proportion of 46.5%), with a poverty rate of only 14.0%—far lower than the 38.4% and 44.6% poverty rates observed for African American and Hispanic single mothers. However, the ratio of the poverty rate for white single mothers to the poverty rate for white single fathers is a very extreme 4.30. Among African American and Hispanic families, we see high rates of poverty throughout the populations, but particularly in the case of single mothers, whose poverty rates are more than double those for single fathers.

<sup>j</sup> That is, remarried after a divorce or in a first marriage following a nonmarital childbirth.

Due to the high proportion of families headed by single mothers and the high poverty rates observed among single mothers, more than 50% of the families with children in poverty in Dallas County are headed by single mothers. More than 5 out of 6 of African American families with children in poverty are headed by single mothers.

Over the past thirty years, the proportion of families with children headed by single females has doubled. In Dallas County, the proportion has been about 1 percentage point higher than the national average, but nearly identical to the national trend, rising from 11.7% in 1970 (10.8% nationwide) to 23.4% in 2000 (22.4% nationwide). The proportion of single-male-headed households has increased as well, but the increase in male-headed households was less than 5 percentage points, compared to an almost 12-percentage-point increase in female-headed households with children (see Table 5).

**Table 3. Family Characteristics and Poverty Status in Dallas County**

<b>Families &amp; Poverty, Dallas County, 2005</b>		
<b>Total households</b>	<b>813,635</b>	
Families	539,616	66.3%
Householder living alone	228,225	28.1%
Other nonfamily	45,794	5.6%
<b>Family households</b>	<b>539,616</b>	
Below poverty line	72,848	13.5%
With own children under 18 years	280,866	52.0%
Married-couple families	368,196	68.2%
Female householder, no husband present	123,269	22.8%
Male householder, no wife present	48,151	8.9%
<b>Families with own children under 18 yrs</b>	<b>280,866</b>	
Below poverty line	55,892	19.9%
Married-couple families	185,549	66.1%
Female householder, no husband present	75,253	26.8%
Male householder, no wife present	20,064	7.1%
<b>Married-couple families</b>	<b>368,196</b>	
Below poverty line	31,297	8.5%
With own children under 18 years	185,549	50.4%
With own children, below poverty line	24,678	13.3%
<b>Female householder, no husband present</b>	<b>123,269</b>	
Below poverty line	35,132	28.5%
With own children under 18 years	75,253	61.0%
With own children, below poverty line	26,865	35.7%

Source: American Communities Survey 2005, Tables S1701 & D2.

**Table 4. Single Mothers in Dallas County, 2005**

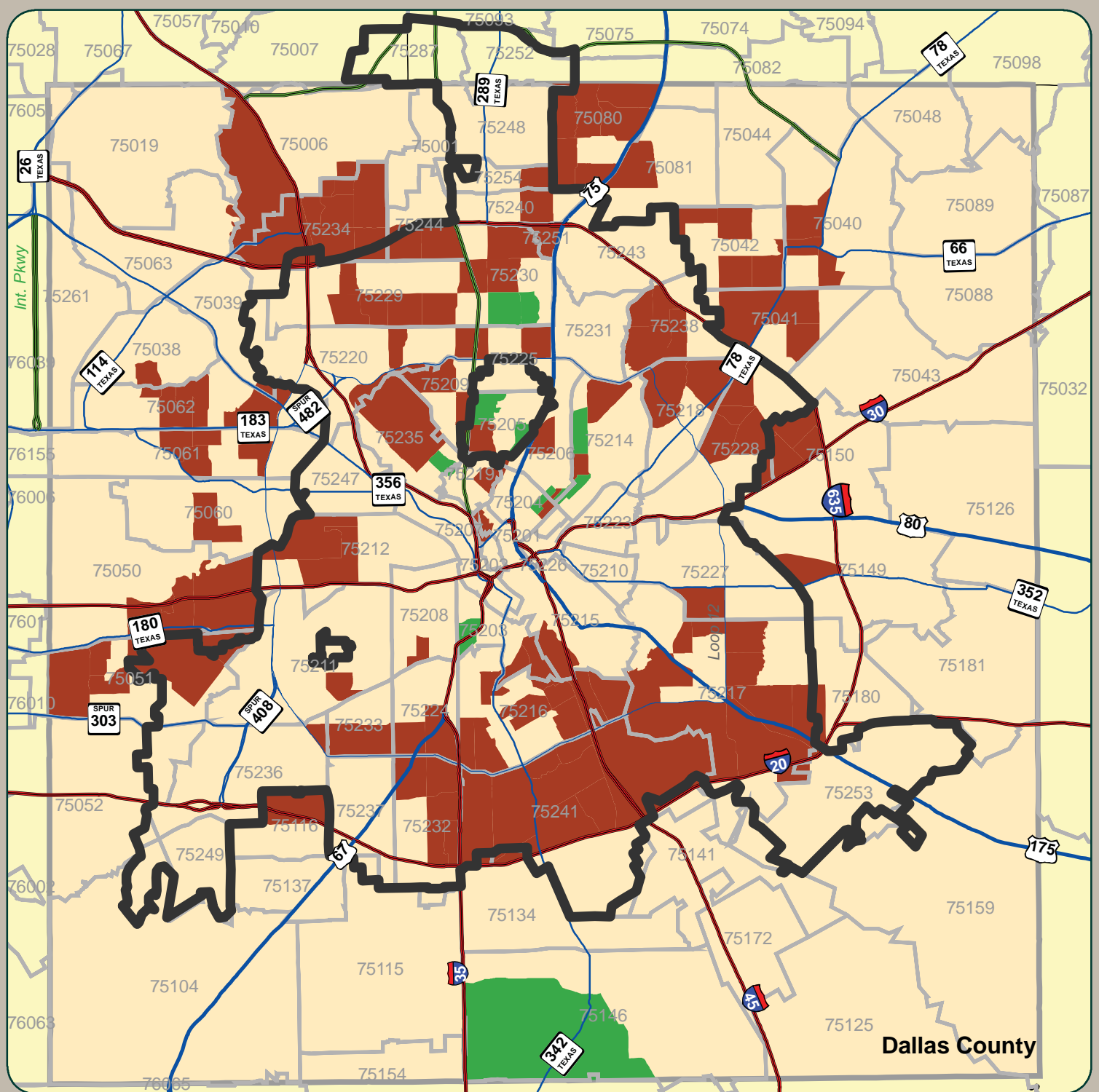
<b>Single Mothers in Dallas County, 2005</b>				
	<b>Total</b>	<b>White</b>	<b>Black</b>	<b>Hispanic</b>
Total single mothers*	88,021	16,655	39,177	29,896
% of total single mothers (racial distribution)		18.9%	44.5%	34.0%
Single mothers, as % of all families with children	28.3%	18.9%	56.2%	22.0%
Single mothers in poverty, as % of all families with children in poverty	50.9%	53.3%	84.6%	35.6%
Poverty rate, single mothers	35.7%	14.0%	38.4%	44.6%
Poverty rate, single fathers	15.7%	3.2%	18.6%	20.9%
Poverty rate, married couples	13.3%	2.8%	6.9%	23.1%
Ratio of single mother poverty rate to single father poverty rate	2.28	4.30	2.07	2.13

Source: American Communities Survey 2005, Table B17010.

Note: Due to the way data is collected, Black Hispanic individuals will create an overlap between the Black category and the Hispanic category.

\*For the purpose of this table and the sake of brevity, "single mothers" is defined as female-headed households with related children under age 18. The figures will differ slightly from other figures/tables that use families with own children under 18.





## Legend



City of Dallas

## Changes in Family Composition



Decline in Total Families, Increase in Single Mothers



Increase in Total Families, Decline in Single Mothers



1 inch equals 4.25 miles

Source: Claritas 2007

# Family Composition, 1970-2000

The J. McDonald Williams Institute, research arm of the Foundation for Community Empowerment, is dedicated to conducting non-partisan outcomes research and public policy evaluation related to comprehensive community revitalization of low-income urban areas.

**Table 5. Families With Own Children in Household in Dallas County**

Dallas County Families With Own Children Under Age 18, 1970–2000							
	Total	Female-headed		Married Couple		Male-headed	
		#	%	#	%	#	%
1970	203,195	23,873	11.7%	175,945	86.6%	3,377	1.7%
1980	216,448	40,897	18.9%	170,002	78.5%	5,549	2.6%
1990	242,830	51,068	21.0%	180,755	74.4%	11,007	4.5%
2000	289,369	67,633	23.4%	204,149	70.5%	17,587	6.1%

Source: Neighborhood Change Database by Geolytics.

In most areas of Dallas County, the total number of families with children increased during the period from 1970 to 2000, as did the number of families headed by single mothers. However, most often, the number of single-mother-headed families increased in far greater proportion to the total number of families with children. This was the case in most suburban areas of Dallas County, as well as in the southwest portion of the City of Dallas. In a few isolated areas, primarily Sunnyvale, Rowlett, and pockets of North Dallas, the proportion of families with children that were headed by single mothers declined, as the number of single-mother-headed families grew more slowly than the total number of families with children.

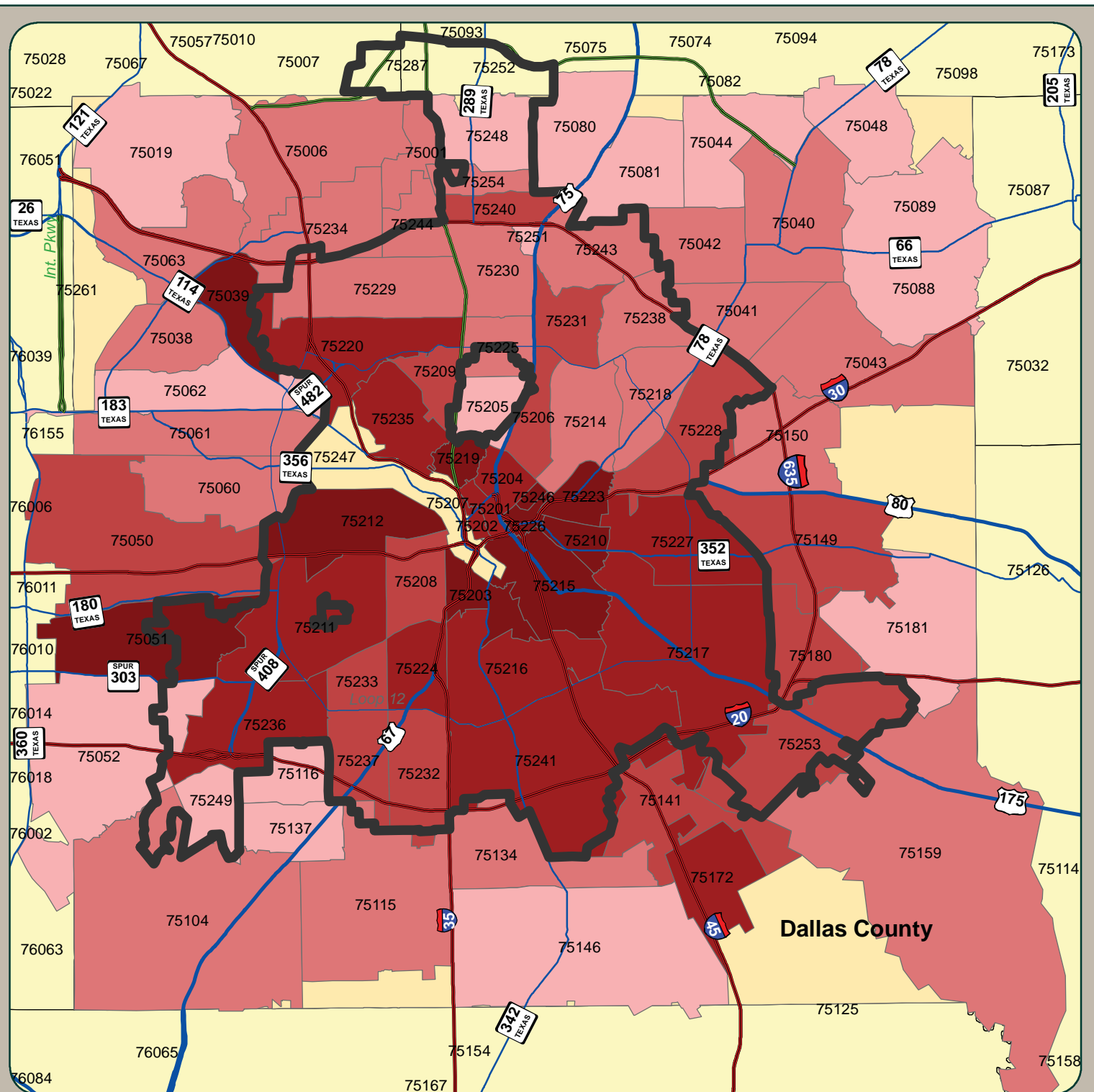
The map to the left indicates areas of the county where there was a significant imbalance in the overall change in the number of families with children and the change in families headed by single mothers. Areas in red experienced an overall decline in the number of families with children, accompanied by an increase in the number of families headed by single mothers. In other words, on balance, for every single mother moving into the area over the 30-year period, at least one family not headed by a single mother left the neighborhood. These areas were not concentrated in any one part of the county, but were found in pockets throughout the Northern and Southern Sectors of the City of Dallas, as well as in the northern suburbs and Mid-Cities. In contrast, areas in green exhibited the opposite pattern. Despite an overall increase in the number of families with children from 1970 to 2000, the number of single-mother-headed families actually decreased. Thus, on average, single-mother-headed families moved out of the green areas located in pockets of North Dallas, the Park Cities, and Lancaster; yet none of the new families moving into these areas were headed by single mothers.

Some areas, particularly the South Dallas neighborhood (zip codes 75210 and 75215), parts of West Dallas, and the corridor running west of downtown and north of the Trinity, experienced a severe population decline and an accompanying drop in the number of single-mother-headed families between 1970 and 2000. However, more single-mother-headed families stayed in these depressed areas than other types of families, creating an increase in the proportion of families with children headed by single mothers within a context of population decline. In some parts of South Dallas, the proportion of families with children headed by single mothers increased from approximately 30% to 40% in 1970 to as high as 75% in 2000.

Both the prevalence of single-mother families and the incidence of poverty to single mothers can be seen in high concentration throughout the Southern Sector of the City of Dallas. The maps on the following pages show the concentration of single motherhood as well as the poverty rate among single mothers in 2007. In particular, the South Dallas/Fair Park area had some of the highest incidences of poverty among single mothers and some of the highest proportions of single motherhood, suggesting that not only is poverty disproportionately distributed among women, but is also geographically bound. Females are more than 3 times as likely to be a single parent than males in Texas, nearly 4 times as likely in the City of Dallas, and almost 8 times as likely in South Dallas.<sup>k</sup> With a higher likelihood of residing in a female-headed household and a substantially higher risk of that household being in poverty, the wellbeing of Dallas children is in jeopardy.

k Based on population estimates from Claritas, 2005.





## Legend



City of Dallas

## Poverty Rate, Single Mothers

0% - 15%

15.1% - 25%



25.1% - 35%



35.1% - 45%



45.1% - 74%

Note: Single mothers are defined as families with children under 18 that are headed by a single female with no husband present. The poverty rate is the percentage of such families falling below the official poverty threshold.



1 inch equals 4.6 miles

Source: Claritas 2007

# Single Mothers in Poverty, 2007

The J. McDonald Williams Institute, research arm of the Foundation for Community Empowerment, is dedicated to conducting non-partisan outcomes research and public policy evaluation related to comprehensive community revitalization of low-income urban areas.



## IMPLICATIONS OF THE FEMINIZATION OF POVERTY FOR PUBLIC POLICY

Implementing effective public policies at the national, state, and local levels will depend in part on what policymakers believe are the reasons for the feminization of poverty. As outlined earlier, there are generally two schools of thought:

- The feminization of poverty exists because of significant changes in the family structure such that households headed by females are not only a larger proportion of households but also are disproportionately impacted by factors contributing to poverty compared with other types of households.
- Structural changes in the economy have caused the displacement of many women into occupational sectors that are gender-specific, low-wage, and low-benefit employment opportunities—such as pink-collar jobs. Moreover, the shift into a knowledge-based economy has meant that those females with the least educational attainment and the least work skills will be least likely to experience work opportunities that can effectively and permanently move them and their families out of poverty.

Some research suggests that changes of family structure alone cannot account for the disproportionate number of female-headed households in poverty and that economic shifts at the national, state, and local levels significantly influence the trajectory of many of these women and their families. As a result, it is critical that the right public policies be in place that can assist female-headed households in moving out of a cycle of poverty and underemployment and into a life of self-sufficiency and empowerment.

Our focus is on three broad public policy areas that can have a positive impact on moving female-headed households out of poverty and into the self-sufficiency that was the goal of the Welfare Reform Act of 1996 and other such measures. In addition, it is our belief that programmatic efforts, when aligned with the right public policies, can have a synergistic effect in reducing the feminization of poverty. A discussion on programmatic efforts will conclude this section.

### EXPANDING EDUCATIONAL OPPORTUNITIES

Few people can argue against the increased benefits for additional years of schooling on income and wellbeing. The lifetime earning differences between a college graduate and a high school dropout is estimated to be more than \$1.2 million.<sup>1</sup> Although historically the earnings of males and females with equivalent educational attainment have not been the same, increased educational attainment nevertheless shrinks the wage gap and improves socioeconomic prospects for women.<sup>44</sup> One study found that among impoverished women who were able to obtain a college degree, only 3% did not move out of the poverty threshold.<sup>45</sup>

Public policy that promotes increased educational attainment among women in general, and particularly women who are heads of household, is crucial. Educational reforms at the high school level that strive to make students more college-ready can increase the likelihood that women go on to college before becoming mothers, while comprehensive educational assistance at the community college and university level for female heads of household looking to return to school can also be of benefit. In today's economy, all but the lowest-skill and lowest-paid jobs require some degree of technical training of the sort available at community colleges and vocational schools. While a university degree offers the greatest protection against poverty, an associate's degree in an applied field may offer the most accessible and viable way out of poverty for women already in the workforce and/or who have children. Efforts to reduce the feminization of poverty must also focus on the preventative benefits of greater educational support.

### LIVABLE WAGES

Structural changes in the labor market have profoundly impacted the work opportunities and earnings potential for many women across the country.<sup>46</sup> While women who have had the opportunity to obtain advanced levels of education have made significant gains with respect to occupational mobility and earnings potential,

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<sup>1</sup> Williams Institute calculations based on U.S. Census Bureau Current Population Survey (CPS) estimates.



many women across the country who have not been able to further their education have found themselves unemployed, underemployed, and/or segregated into pink-collar occupations. As discussed earlier, pink-collar occupations frequently do not pay an adequate living wage. Some scholars also refer to the phenomenon as subemployment.

Not only have we shifted to a knowledge-based economy where low-skilled and unskilled workers are largely confined to low-wage service sector jobs, but additionally, income and wages have not kept pace with the cost of living. The Center for Public Policy Priorities reports that for nearly 5 years since the 2001–02 recession, there have been no real advances in household income or wages in Texas.<sup>47</sup> This study highlights a 6% decline in median household income. Many of the jobs that are available in the service sector in North Texas pay little more than minimum wage, offer no benefits, and provide little flexibility in dealing with family issues that may occur during work hours.

The result of this difficult work environment is that many women, particularly those with children, are finding it difficult to make ends meet and may experience long-term poverty. Perhaps the most important implication of the feminization of poverty is its impact on the children of women in poverty. Estimates based on 2000 Census data suggest that more than 25,000 children in the city of Dallas were living in severely distressed neighborhoods, with a further 156,000 children living in neighborhoods at risk.<sup>48</sup> A majority of these children were living in the context of the feminization of poverty—that is, living in homes that were headed by females. The solution to this situation must be comprehensive and intensive and include an effort to provide these women with gainful employment opportunities at a decent wage—one that can allow a single mother to support a family, pay for daycare, and afford decent housing.

Expanding governmental programs such as insurance assistance, housing assistance, and tax credits for women and their children are an important first step in addressing the feminization of poverty, but innovative public policies that provide women a chance to increase their skills conducive to employment in a knowledge-based economy is just as critical.

## **EQUITABLE WAGES & OCCUPATIONAL SEGREGATION**

In 1970 an estimated 30 million women were in the labor force. This number increased to roughly 42 million in 1980 and roughly 53 million in 1990. Currently, an estimated 65 million are in the labor force—more than doubling the number of women in the labor force since the 1970s.<sup>m</sup> Since 1959, the wage differential between men and women has improved from 60 cents on the dollar, but persists at 77 cents on the dollar in 2005, despite increased labor force participation, work experience, and educational attainment of women.<sup>49</sup>

President Kennedy signed the Equal Pay Act in 1963. The Equal Pay Act made it illegal for a company to pay women at a lower rate than men employed in similar positions. At the time the act was signed, the ratio of average women's pay to men's pay was roughly 58%.<sup>n</sup> Although the wage gap between men and women is a complex issue that scholars have examined for decades, work experience alone cannot entirely explain the wage gap. Hence, discrimination, occupational segregation, and other factors may contribute to continuing pay differentials between women and men.

As mentioned earlier, many occupations in this country have become gender specific, especially among low-skilled occupations. While blue-collar occupations, which are typically filled by men—such as construction and manufacturing—are declining in availability and desirability, they still offer far better pay, benefits, and job security than pink-collar occupations, primarily filled by women. Pink-collar jobs are rarely unionized, typically pay an hourly rate, and usually offer no health insurance or other benefits. Moreover, the women working in pink-collar occupations often have very little chance of upward mobility.

Public policy needs to address the issue of equitable wages and occupational segregation. Working women who not only contribute to the economy as members of the labor force but also bear the responsibility for the wellbeing and safety of their children deserve wages that will keep their families out of poverty. Equality in the workplace,

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m Based on Bureau of Labor Statistics estimates.

n Based on calculations from the March 1964 Current Population Survey (Bureau of the Census). Data are for weekly wages of full-time, year-round workers aged 25–64. (<http://clinton4.nara.gov/WH/EOP/CEA/html/gendergap.html#1>)

equity in wages, and the end of barriers to entry into certain occupational sectors can be attained with the right public policy and the right national will. Not addressing these core issues driving the feminization of poverty could create a nation at risk. Women in America working full time deserve equitable access to the American Dream for themselves and their children.

Finally, a sufficient public policy response must also address the issue of part-time workers in America—most of whom are women. Taken together, occupational segregation and the prevalence of permanent part-time status can devalue women's role in the workplace, eroding the gains made by women over the past century.

## CONCLUSION

Recently, politicians and academics have resurrected the idea of the “other America” or “two Americas” to describe the stark differences between the poor and the middle and upper classes. Harrington initially identified this “other America” in the early 1960s, and undoubtedly others noted its presence prior to this; yet despite social policy and public awareness, enduring inequality in our nation persists. However, the gendered character of poverty, or its feminization, is not confined to the United States or even to advanced industrial societies. Rather, it represents a global phenomenon. Around the world, with the exception of only a few nations, women experience the burden of poverty disproportionately. Although we have made strides in identifying and naming the problem, understanding the complex social and economic causes of the pauperization of women and the ways in which public policy can address the fundamental basis for such inequality proves much more challenging.

The implications of a feminized poverty go beyond the economic status of women. High rates of poverty among women also imply high rates of poverty among children, which threaten child wellbeing. Although many of the lifetime consequences of growing up and living in poverty are incalculable, research suggests that poverty is linked to poor nutrition, negative health outcomes, impaired cognitive development among children, lower levels of educational attainment, a shortened lifespan, and high levels of psychosocial stress.<sup>50</sup> There is also strong evidence that suggests that children who grow up in poverty are more likely to be poor themselves as adults. The existence of an intergenerational component to the transmission of poverty suggests that temporary income transfers and short-lived assistance programs alone will not solve the problem. Stories of female poverty survivors point to overwhelming failure—not of the individual spirit, but of social programs, welfare reform, and laws to protect women and their children.<sup>51</sup> As Pearce noted nearly 30 years ago, “the poverty of men and the poverty of women are different problems, requiring different solutions.”<sup>52</sup> Until sustainable programs addressing the multifaceted causes and consequences of the feminization of poverty are developed, countless women and their children will continue to reside in the other America.

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## ABOUT THE YWCA

If you want to change the world, you have to start by changing the lives of the world's women. Lift women out of poverty, illiteracy and second-class citizenship and the whole community benefits. For nearly 100 years, the YWCA has played a vital role in the community, continuously adapting to meet women's most critical needs.

Today's YWCA focuses primarily on helping women move from poverty to self-sufficiency. The YWCA's average client is a single mother of two children with an annual income of only \$25,000. Many live just above the poverty threshold, making them ineligible for public benefits but still in need of assistance to achieve self-sufficiency.

**empowering women**  
ywca

## ABOUT THE WILLIAMS INSTITUTE

The J. McDonald Williams Institute, established in 2005 as the research arm of the Foundation for Community Empowerment, harnesses the most rigorous analytical tools and methods available to clarify the complex issues faced by the residents of distressed communities.

### KEY RESEARCH AREAS

The Institute's holistic research strategy brings the interdisciplinary perspectives of six focal areas to bear on the most pressing problems facing our communities. These include Education, Crime and Safety, Health, Housing, Social Capital, and Economic Development.

### HOW THE INSTITUTE GETS IT DONE...

Using a combination of quantitative and qualitative research methods, as well as cutting-edge GIS mapping techniques, the Institute has established a reputation for producing research that is informative, actionable, and place-based. The Institute also has several collaborative programs designed to engage other researchers from across the country to help in its efforts to find proven solutions to the real-world problems affecting distressed communities.

THE J. MCDONALD WILLIAMS INSTITUTE

## ABOUT DALLAS INDICATORS

Dallas Indicators is a user-friendly community website dedicated to putting data about the Dallas community back into the hands of community members--a concept we call the democratization of data. Dallas Indicators enables non-profits, grassroots leaders, and members of the public to obtain timely data about all aspects of wellbeing. The data available on Dallas Indicators enables its users to confirm anecdotal knowledge, develop and target local solutions, secure funding, and make the case for broader policy changes. Through the simple sharing of information, the Dallas Indicators Project creates a better community. The Dallas Indicators Project is a collaborative partnership between the Dallas Foundation and the Williams Institute.



## ABOUT THE FOUNDATION FOR COMMUNITY EMPOWERMENT

The Foundation for Community Empowerment marshals people, data, ideas and resources to lift up South Dallas and make Dallas a whole city. In whole cities, people have equal economic opportunities, are equally self-sufficient and participate equally in political and civic life – regardless of what neighborhood they live in or how much money they have.

To empower others and foster wholeness, we work on three closely related fronts: community building, systems change, and research. We help residents articulate a common agenda, exercise their own capacity for internal change, forge working ties with external institutions, and create the conditions for new, resident-driven development. Through Dallas Achieves, FCE is helping DISD implement the best practices of the nation's most effective urban school systems. In an effort to change the national conversation about poverty through rigorous, action-oriented research and analysis, FCE established the J. McDonald Williams Institute as its research arm.





“A JOB SHOULD KEEP YOU OUT OF  
POVERTY, NOT KEEP YOU IN IT. FULL-  
TIME MINIMUM WAGE WORKERS  
EARN \$ 10,700 A YEAR, WHICH IS  
ABOUT \$ 5,000 BELOW THE POVERTY  
LINE FOR A FAMILY OF THREE. THIS IS  
A MORAL OUTRAGE.”

~Rev. Dr. Bob Edgar, General Secretary, National Council of Churches USA,  
NCC News Service, Dec. 2005

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