

## **Living on the Brink: Women in Poverty**

To live on the brink of poverty is to live in constant worry over making the rent payment. When you are on the brink and don't have paid time off, you fear losing your paycheck or even your job when your child is sick. When you live on the brink, one medical bill or a rent increase can throw your life into crisis. Living on the brink means chaos when your car breaks down, affecting your income, job security, housing and more. Far too many live on the brink of poverty in America today.

Who stands on this brink? Unfortunately, far too many: 1 in 3 American women, 42 million women and 28 million children, either live in poverty or are right on the brink of it. The "brink of poverty" is defined as making \$47,000 a year for a family of four, similar to 200% of the poverty line.<sup>1</sup>

Women are more likely to be poor than men in every age group. According to Census numbers, more American women live in poverty than men, particularly if they're raising families alone. Among people ages 18-64, 15.4 percent of women are in poverty, compared to 11.9 percent of men. Above the age of 65, 11 percent of women are in poverty, compared to 6.6 percent of men. Girls under the age of 18 are even slightly more likely to live in poverty than boys.<sup>2</sup>

In America today women are shouldering increasing burdens of children, work, and aging parents. They are often just hanging on to make ends meet. The lines between middle class, working poor, and poverty have blurred. Women, especially poor women, face overwhelming odds and painful choices as they try to care for their families. Why are so many women in poverty?

### **Women and the Wage Gap**

On average, women in the United States are paid 80 cents for every dollar paid to men. The wage gap can be even larger for women of color. African American women typically make only 63 cents, Latina women only 54 cents, and Native American women only 58 cents for every dollar paid to their white, non-Hispanic male counterparts. This wage gap exists regardless of industry. Across all industries, women are paid lower salaries than men.<sup>3</sup>

### **Low Paying Work**

Women compose nearly half of the workforce, yet account for 60% of the nation's lowest paid workers. Two-thirds of low-wage workers, working in jobs that typically pay \$10.50 per hour or less, are women. The vast majority are neither high school dropouts nor teenagers.<sup>4</sup>

### **Education**

Women outnumber men in higher education, yet men make more money than women who have the same level of educational achievement, from high school diplomas to advanced graduate degrees.<sup>1</sup>

### **Responsibility of Family Caretaking**

Responsibilities often fall on women to care for sick family members. Women are more likely to sacrifice work and income in order to provide care. For many low-wage workers taking a child to the doctor means losing a half-day or full day's wages when finances are already near the breaking point.<sup>4</sup>

### **Costs of Pregnancy**

Women take time off during pregnancy and birth. Women in low-wage jobs without paid time off often forfeit income during the course of pregnancy and birth.<sup>4</sup>

### **Lack of Affordable Childcare**

There are 11.5 million single-mothers in America. While women's workforce participation has increased, the supply of affordable child care has lagged far behind, meaning that many single moms literally cannot afford to work or have to spend a large share of their meager income on childcare.<sup>4</sup>

### **Violence and Abuse**

Women who are victims of domestic violence are often forced to leave jobs for safety reasons or take time off of work to seek medical care and legal assistance. Abusive partners often limit their victim's economic freedom, controlling accounts and garnishing paychecks. In addition to physical and emotional injury, sexual and domestic violence leaves victims economically vulnerable as well.<sup>4</sup>

The typical American family is not what it used to be. Changes to the family structure mean women are the primary breadwinners in 4 out of 10 American households. Many of these women are living in poverty or on the brink of it. As we work to solve the problem of poverty, we must make women a priority. Our government programs, business practices, educational system, and media messages often don't take into account a fundamental truth: This nation cannot have sustained economic prosperity and well-being until women's central role is recognized and women's economic health is used as a measure to shape policy.<sup>5</sup> Let's not leave women behind – they are too important to the future economic health of our area and our country.

### **You Can Help, Too**

Each of us has the power to help people find a way out of poverty. Here are some ways you can get involved:

- Educate yourself about poverty issues. Visit your local library or websites on the Internet. Some good websites are Wisconsin Community Action Program (WISCAP) – [www.wiscap.org](http://www.wiscap.org); Couleecap – [www.couleecap.org](http://www.couleecap.org); Institute for Research on Poverty – [www.ssc.wisc.edu/irp](http://www.ssc.wisc.edu/irp); Wisconsin Council on Children and Families – [www.wccf.org](http://www.wccf.org); and Center on Budget Policy & Priorities – [www.cbpp.org](http://www.cbpp.org).
- Support and vote for local, state, and federal elected officials who care about poverty issues.
- Support your local food pantries all year round.
- Advocate for a higher minimum wage, more assistance for child care, more assistance with healthcare costs, and more assistance with transportation costs, so working families can get out of poverty.
- Make a donation to Couleecap's People Helping People initiative. Your donation will be used to help our program participants with unmet needs. For more information about Couleecap's People Helping People Initiative, contact Kadie Brueggen at 608-634-7363 or [Kadie.Brueggen@couleecap.org](mailto:Kadie.Brueggen@couleecap.org).

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Presented by Kadie Brueggen, Marketing Coordinator, Couleecap, Inc. Westby WI 54667

#### References:

<sup>1</sup> Alter, C. (2014, January 13). 11 Surprising facts about women and poverty from the Shriver Report. Retrieved from <http://time.com/2026/11-surprising-facts-about-women-and-poverty-from-the-shriver-report/>

<sup>2</sup> Hess, A. (2013, September 19). 30 Percent of Single American Moms Are Living in Poverty. Retrieved from [http://www.slate.com/blogs/xx\\_factor/2013/09/19/census\\_poverty\\_data\\_not\\_good\\_for\\_women\\_particularly\\_single\\_women.html](http://www.slate.com/blogs/xx_factor/2013/09/19/census_poverty_data_not_good_for_women_particularly_single_women.html)

<sup>3</sup> *America's Women and the Wage Gap* [National partnership for women & families]. (2016, October). 1875 Connecticut Avenue, NW, Suite 650, Washington, DC.

<sup>4</sup> Women and Poverty in America. (n.d.). Retrieved December 16, 2016, from <http://www.legalmomentum.org/women-and-poverty-America>

<sup>5</sup> Shriver, M. (2014, January 8). The Female Face of Poverty. *The Atlantic.com*. Retrieved December 16, 2016, from <http://www.theatlantic.com/business/archive/2014/01/the-female-face-of-poverty/282892/>

US Census Bureau, American Community Survey, 2010-2014; [www.census.gov](http://www.census.gov)

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