

# Too Many Women Live Paycheck to Paycheck

Too many women and their families are living paycheck to paycheck, working in low-paying jobs without benefits and with few prospects for advancement. Over 14 million adult women in the United States live in poverty, while millions more struggle at incomes just above the poverty line.

## Women are more likely to be poor than men.

- There are over 14 million adult women in the United States living under the federal poverty line, compared to 9.5 million adult men. Almost 6 million women live in extreme poverty, defined by having an income of less than half of the federal poverty level.<sup>1</sup>
- Women are 40 percent more likely to be poor than men. One in eight women is poor, compared to about one in eleven men.<sup>2</sup>
- Women represent 60 percent of the total number of adults in poverty,<sup>3</sup> but only 51 percent of the total adult population.<sup>4</sup>

## The poverty rate for women has increased in recent years.

- The poverty rate for women has increased by 9 percent since 2000, bringing an additional 2.2 million women into poverty.<sup>5</sup>
- Between 2002 and 2005, the real median annual income of women who worked full-time, full-year decreased by \$900.<sup>6</sup>
- Between 2000 and 2005, the real median annual income of female-headed families with children fell by more than \$1,700, from \$24,800 to \$23,100.<sup>7</sup>

## Millions of women, despite working full-time, do not earn enough to support themselves and their families.

- One out of every fourteen working women is poor. This is compared to one out of every twenty working men.<sup>8</sup>
- Women who work outside the home are 36 percent more likely to be poor than men who work outside the home.<sup>9</sup>
- In 2004, two out of every three minimum wage workers were female.<sup>10</sup>
- Women remain segregated in some of the lowest-paying jobs in our country. Women make up the majority of cashiers, child care workers, and home health aides, all occupations for which the average wage is less than \$400 per week.<sup>11</sup>



## Too Many Women, cont.

### The poverty gap is even greater for certain groups of women.

- *Women of color* are more likely to be poor. Almost one in four African-American women and more than one in five Hispanic women are living below the poverty line.<sup>12</sup>
- *Women with children* earn 10 to 15 percent less than childless women. This disparity is not present for men.<sup>13</sup>
- *Single mothers* and their families have disproportionately high poverty rates. In 2006 37.4 percent of women-headed families are poor, up from 33.9 percent in 2000.<sup>14</sup> This is despite the fact that many of these women are employed. In 2003, nearly seventy percent of single mothers were employed.<sup>15</sup>
- 2003 data show that over forty percent of *displaced homemakers* are poor, despite the fact that nearly half of all displaced homemakers are employed.<sup>16</sup>
- Almost one in five *older women* living alone is living in poverty.<sup>17</sup>

1. U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States, 2006*. Detailed and Historical Tables: Age and Sex of All People, Family Members and Unrelated Individuals Iterated by Income-to-Poverty Ratio and Race.
2. Ibid.
3. Ibid.
4. U.S. Census Bureau, *We the People: Women and Men in the United States*. 2005. Available at <http://www.census.gov/prod/2005pubs/censr-20.pdf>.
5. Supra note 1.
6. National Women's Law Center, *Losing Ground: An Overview of Poverty, Income and Health Insurance Trends Among Women, 2000-2005*. <http://www.nwlc.org/pdf/incomepoverty3.pdf>.
7. Ibid.
8. U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States, 2006*. Detailed and Historical Tables: Work Experience During Year by Age, Sex, Household Relationship and Poverty Status for People 16 Years Old and Over.
9. Ibid.
10. Bureau of Labor Statistics, *Women in the Labor Force: A Databook*. 2005. Available at <http://www.bls.gov/cps/wlf-databook2005.htm>.
11. U.S. Department of Labor Women's Bureau, "20 Leading Occupations of Employed Women: 2006 Annual Averages." Available at [www.dol.gov/wb/factsheets/20lead2006.htm](http://www.dol.gov/wb/factsheets/20lead2006.htm).
12. Supra note 1.
13. Jane Waldfogel, "Family Gap in Pay for Women with Children." In *The Journal of Economic Perspectives* 12:1, 5. 1998.
14. U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States, 2006 and 2000*. Detailed Tables: Age of Householder, Number of Children in Family, Marital Status, Work Experience for people 16 Years and Over. This figure reflects the poverty rate of single mothers who live with their own children only. Families in which a single mother lives with both her own and related children have an even higher poverty rate.
15. Women Work!, *Chutes and Ladder: The Search for Solid Ground for Women in the Workforce*. 2005.
16. Ibid.
17. Supra note 1. Older women are defined as women of age 65 and over.

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Women Work! The National Network for Women's Employment is a nonprofit, nonpartisan organization that advances economic justice and equality for women through education, advocacy and organizing. Since 1978, the Network has assisted more than 10 million women to successfully enter, re-enter and advance in the workforce. Through supporting, advocating and increasing women's economic self-sufficiency, Women Work! members strengthen families and communities.