

**insecure & unequal**  
poverty and income among  
women and families 2000-2013

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The National Women's Law Center is a non-profit organization whose mission is to expand the possibilities for women and their families by working to remove barriers based on gender, open opportunities, and help women and their families lead economically secure, healthy, and fulfilled lives—with special attention to the needs of low-income women and their families.

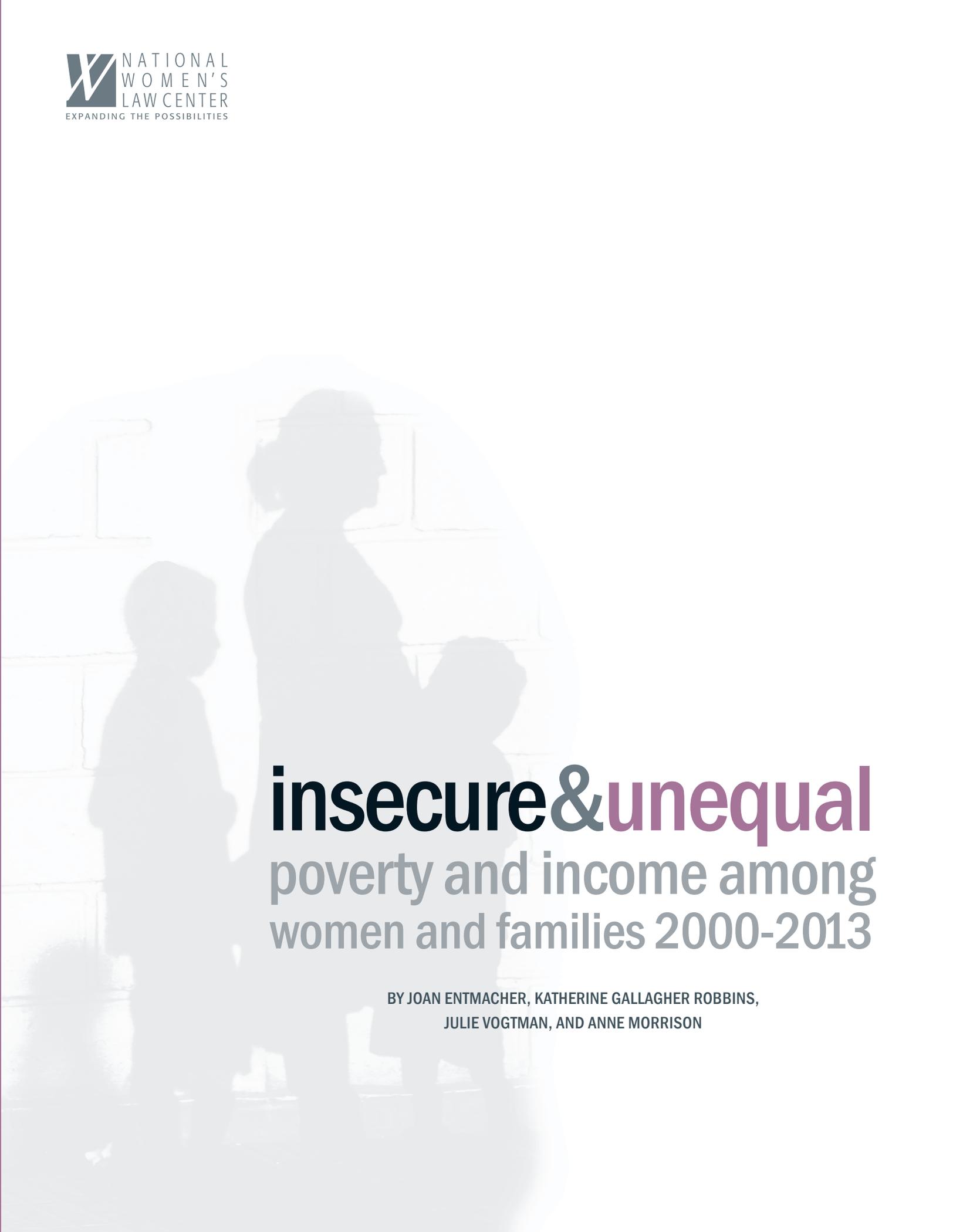
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# insecure & unequal poverty and income among women and families, 2000-2013

September 2014

**THIS REPORT** provides a gender analysis of national and state poverty and income data for 2013, released by the Census Bureau in September 2014.<sup>1</sup> The National Women's Law Center (NWLC) supplies this analysis, as it has for several years, because little information broken out by gender is available directly from the Census Bureau's series of reports titled *Income, Poverty, and Health Insurance Coverage in the United States*. Determining, for example, if there were changes to the poverty rates for black women or women 65 and older living alone, or the gap between the earnings of Hispanic women and white, non-Hispanic men, requires examining separate detailed Census Bureau tables—which is the way NWLC prepared this report. *Insecure & Unequal* provides a snapshot of poverty and income data in 2013, nationally and by state—and documents changes in poverty and the wage gap nationally from 2012 to 2013 and since 2000.<sup>2</sup> However, its scope is largely confined to statistical analysis; it does not attempt to capture what poverty and economic insecurity mean in real terms for women, their families, and their futures.

## KEY FINDINGS

As the economy continued its slow recovery in 2013, the national poverty rate declined for the first time since 2006.<sup>3</sup> Poverty among children declined for the first time since 2000.<sup>4</sup> Poverty among Hispanics declined for the first time since 2011.<sup>5</sup> There was an increase in poverty among women 65 and older. However, poverty rates for most other groups were statistically indistinguishable from 2012. Poverty rates for women were once again higher than for men,<sup>6</sup> and were especially high for many groups of women of color, women who head families, foreign-born women, and women 65 and older living alone. Women working full time, year round were typically paid just 78 cents for every dollar paid to their male counterparts in 2013: statistically

indistinguishable from the gender wage gap in 2012—or nearly a decade ago—undermining women's ability to support themselves and their families. And income inequality remained stark.

- The national poverty rate declined significantly to 14.5 percent in 2013, from 15.0 percent in 2012. The poverty rate for women was 14.5 percent in 2013, compared to 11.0 percent for men.
- The child poverty rate declined significantly to 19.9 percent in 2013 from 21.8 percent in 2012. In 2013, one child in five—nearly 14.7 million—was poor, and more than two out of five poor children lived in extreme poverty, with incomes below half of the federal poverty level. Poverty rates declined between 2012 and 2013 for Hispanic, Asian, Native American, and white, non-Hispanic children, but not for black or foreign-born children.
- More than one in seven women, nearly 18.0 million, lived in poverty, and more than four in ten poor women lived in extreme poverty. There were no significant changes in poverty or extreme poverty for women or men between 2012 and 2013.
- The poverty rates for black, Hispanic, and Native American women were about three times higher than for white, non-Hispanic men; poverty rates were also higher for Asian, foreign-born, and white, non-Hispanic women than for white, non-Hispanic men.
- The poverty rates for Hispanic and Native American women declined significantly between 2012 and 2013, but there were no significant changes for women overall or for black, Asian, foreign-born, or white, non-Hispanic women.
- About four in ten female-headed families with children were poor, and nearly six in ten poor children (58.8

percent) lived in families headed by women. There was no statistically significant change in the poverty rate for female-headed families with children between 2012 and 2013.

- Poverty rose significantly among women 65 and older, to 11.6 percent in 2013 from 11.0 percent in 2012. Poverty rates were particularly high for older women who lived alone and black, Hispanic, Native American, and foreign-born older women.
- Women who worked full time, year round in 2013 were typically paid 78 cents for every dollar paid to their male

counterparts, representing an annual difference of \$10,876 in median earnings. The gender wage gap in 2013 was more than one penny smaller than in 2012 but the change was not statistically significant. The gender wage gap has not changed significantly in nearly a decade.

- Relative to white, non-Hispanic men, black and Hispanic women working full time, year round made 64 cents and 56 cents, respectively, in 2013.
- Households in the top five percent received nearly the same share of income (22.2 percent) as households in the bottom 60 percent combined (26.0 percent).

## WHAT DOES THE FEDERAL POVERTY RATE MEASURE?

The official poverty rate reported by the Census Bureau measures the percentage of the U.S. population with total income below the federal poverty threshold for their family size. For example, poverty thresholds in 2013 include:

- \$12,119 for one person under 65
- \$11,173 for one person 65 or older
- \$16,057 for one adult with one child
- \$18,769 for one adult with two children
- \$23,624 for two adults with two children<sup>7</sup>

“Income” is calculated before taxes and includes only cash income, such as:

- Earnings
- Pension income
- Investment income
- Social Security
- Unemployment benefits
- Child support payments

A number of other federal and state benefits that help support low-income families are not counted as income under the official poverty measure, such as:

- Supplemental Nutrition Assistance Program (SNAP) benefits (formerly known as Food Stamps)
- Tax benefits (e.g., Earned Income Tax Credit, Child Tax Credit)
- Housing subsidies

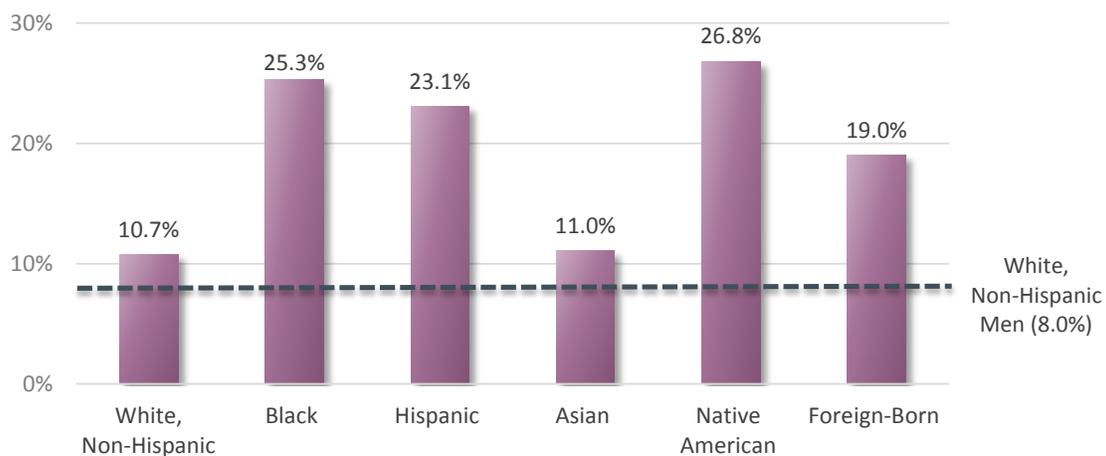
# national snapshot: poverty among women and children, 2013

**IN 2013, WOMEN AND CHILDREN CONTINUED TO BE DISPROPORTIONATELY IMPACTED BY POVERTY,** especially female-headed families with children; women 65 and older living alone; and foreign-born, black, Hispanic, and Native American women and children. Key facts are highlighted below. For a complete list of national poverty rates among women, men, and children, see Table 1 at the end of this report; for a list of poverty rates among women and families by state in 2013, see Table 2.

## ADULT WOMEN, 2013

- More than one in seven women, nearly 18.0 million, lived in poverty in 2013. About 43 percent of these women (7.8 million) lived in extreme poverty. More than 1 in 16 women lived in extreme poverty in 2013.
- The poverty rate for women (14.5 percent) was 3.5 percentage points higher than it was for men (11.0 percent). The extreme poverty rate for women (6.3 percent) was 1.5 percentage points higher than it was for men (4.8 percent).
- Women in all racial and ethnic groups experienced higher poverty rates than white, non-Hispanic men. Poverty rates were particularly high, at about one in four, among black (25.3 percent), Hispanic (23.1 percent), and Native American (26.8 percent) women. Rates for foreign-born women (19.0 percent), white, non-Hispanic women (10.7 percent), and Asian women (11.0 percent) were also considerably higher than the rate for white, non-Hispanic men (8.0 percent). Poverty rates for all groups of adult women were higher than for their male counterparts (see Table 1).

**POVERTY RATES FOR WOMEN, 2013**



Source: Census Bureau, Current Population Survey

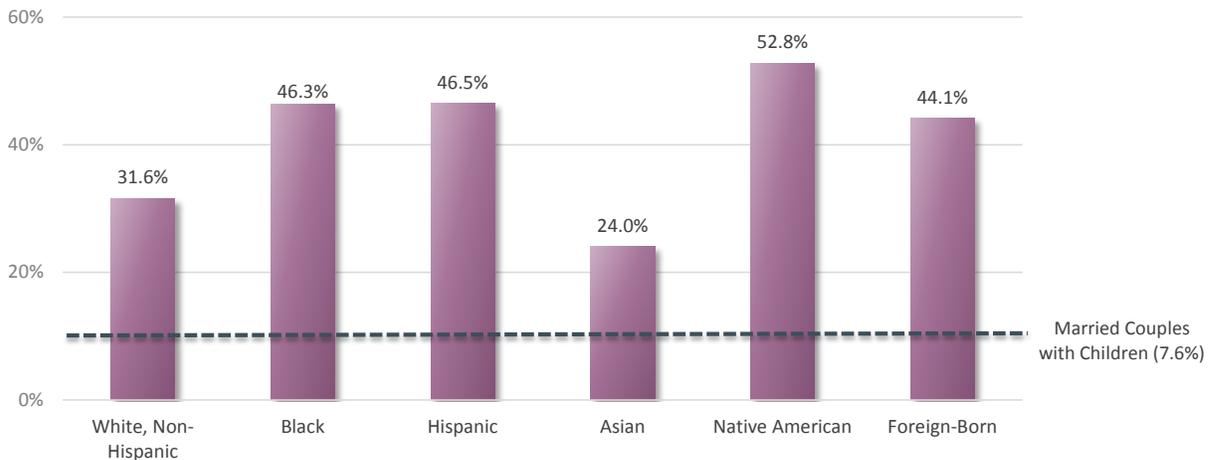
### SINGLE MOTHERS AND CHILDREN, 2013

- Nearly 14.7 million children lived in poverty in 2013, more than two out of five of whom (44.2 percent) lived in extreme poverty.
- One child in five (19.9 percent) was poor. Poverty rates were particularly high, at more than one in three, for black (38.3 percent) and Native American (34.9 percent) children, and about three in ten for Hispanic (30.4 percent) and foreign-born (28.4 percent) children. The poverty rate was 10.1 percent for Asian children and 10.7 percent for white, non-Hispanic children.
- The poverty rate for female-headed families with children was 39.6 percent, compared to 19.7 percent for male-headed families with children, and 7.6 percent for

families with children headed by a married couple. More than half (51.9 percent) of poor female-headed families with children lived in extreme poverty in 2013.

- About half of black (46.3 percent), Hispanic (46.5 percent), foreign-born (44.1 percent), and Native American (52.8 percent) female-headed families with children were poor. The poverty rate was 31.6 percent for white, non-Hispanic and 24.0 percent for Asian female-headed families with children.
- Nearly six in ten poor children (58.8 percent) lived in families headed by women.
- Nearly 522,000 single mothers (12.0 percent) who worked full time, year round lived in poverty.

**POVERTY RATES FOR SINGLE-MOTHER FAMILIES WITH CHILDREN, 2013**



Source: Census Bureau, Current Population Survey

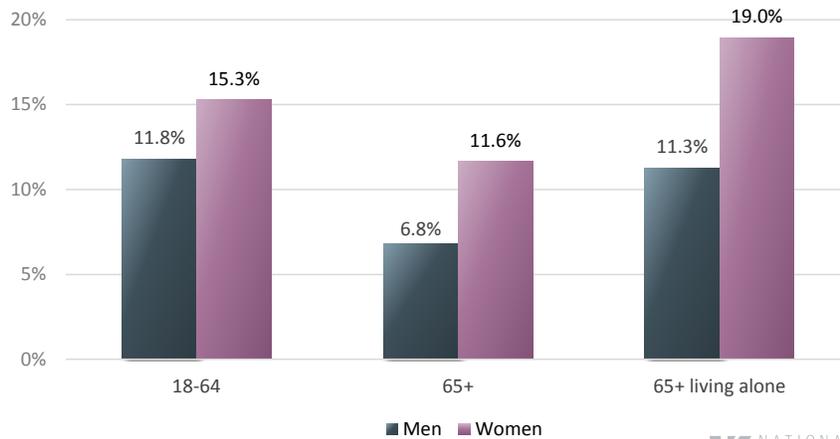
### WOMEN 65 AND OLDER, 2013

- Among people 65 and older, more than twice as many women (nearly 2.9 million) as men (over 1.3 million) lived in poverty. One-quarter (25.5 percent) of poor women 65 and older lived in extreme poverty in 2013.
- The poverty rate for women 65 and older was 11.6 percent, 4.8 percentage points higher than the poverty rate for men 65 and older (6.8 percent).
- 19.0 percent of women 65 and older living alone lived in

poverty, compared to 11.3 percent for men 65 and older living alone.

- Poverty rates were particularly high for black (20.4 percent), Native American (20.8 percent),<sup>8</sup> Hispanic (23.0 percent), and foreign-born (17.2 percent) women 65 and older. Poverty rates for other groups were lower at 9.3 percent for white non-Hispanic, and 12.8 percent for Asian women 65 and older. Poverty rates for almost all groups of women 65 and older were higher than those of their male counterparts (see Table 1).

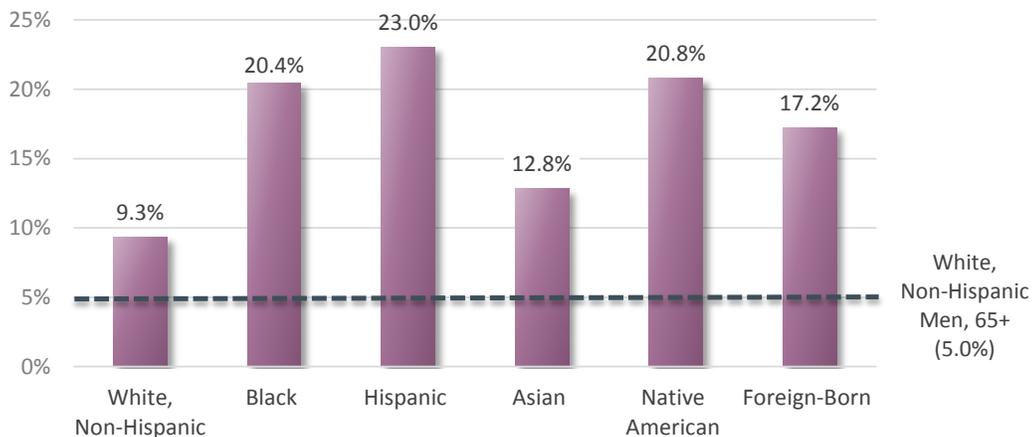
POVERTY RATES FOR ADULTS BY GENDER AND AGE, 2013



Source: Census Bureau, Current Population Survey



POVERTY RATES FOR WOMEN 65 AND OLDER, 2013



Sources: Census Bureau, Current Population Survey, American Community Survey



# changes in poverty: 2012 - 2013

**AS THE ECONOMY CONTINUED TO SLOWLY ADD JOBS, THE NATIONAL POVERTY RATE DECLINED AND SOME GROUPS SAW IMPROVEMENTS.** For most groups, however, poverty rates in 2013 were statistically indistinguishable from the rates in 2012—and poverty increased for women 65 and older. The statistically significant changes in poverty are highlighted below; for a complete list of poverty rates and statistically significant changes for women, men, and children in 2000, 2012, and 2013, see Table 1 at the end of this report.

## ADULT WOMEN AND MEN, 2012-2013

- There was no statistically significant change in the poverty rate or extreme poverty rate for adult women overall or adult men overall.
- The poverty rates for Hispanic women, Native American women, and foreign-born men declined significantly between 2012 and 2013. The poverty rate for Hispanic women declined to 23.1 percent in 2013 from 24.8 percent in 2012, for Native American women to 26.8 percent from 34.4 percent, and for foreign-born men to 15.5 percent from 16.9 percent. No other groups of adult women or adult men experienced a statistically significant change in the poverty rate.

## SINGLE MOTHERS AND CHILDREN, 2012-2013

- The poverty rate for children overall declined significantly to 19.9 percent in 2013, from 21.8 percent in 2012. The extreme poverty rate for children overall also declined significantly to 8.8 percent from 9.7 percent.
- Poverty rates declined significantly for white, non-Hispanic (to 10.7 percent from 12.3 percent), Hispanic (to 30.4 percent from 33.8 percent), Asian (to 10.1 percent from 13.8 percent), and Native American (to 34.9 percent from 45.1 percent) children. The poverty rates of black and foreign-born children did not change significantly between 2012 and 2013.

- The poverty (39.6 percent) and extreme poverty (20.6 percent) rates for single-mother families with children overall were statistically unchanged between 2012 and 2013. There was no statistically significant change in the poverty rate for any racial or ethnic subgroup of single-mother families with children, or among foreign-born single-mother families with children.
- Poverty and extreme poverty decreased significantly for married-couple families with children overall (poverty declined to 7.6 percent from 8.9 percent and extreme poverty declined to 2.3 percent from 2.9 percent) and for single-father families with children overall (poverty declined to 19.7 percent from 22.6 percent and extreme poverty declined to 7.6 percent from 9.2 percent).
- The share of poor children living in single-mother families increased significantly to 58.8 percent in 2013 from 56.1 percent in 2012.

## WOMEN 65 AND OLDER, 2012-2013

- Poverty rates increased significantly for women 65 and older, to 11.6 percent in 2013 from 11.0 percent in 2012, and for white, non-Hispanic women 65 and older, to 9.3 percent from 8.6 percent. Poverty rates declined significantly for Hispanic men 65 and older to 15.7 percent from 19.1 percent. There were no other statistically significant changes in the poverty rate for any groups of women or men 65 and older.
- Extreme poverty rates were stagnant for women 65 and older (3.0 percent) and men 65 and older (2.5 percent) after increasing significantly for both groups the year before.<sup>9</sup>

# national trends: women's and children's poverty, 2000-2013

## THIS ANALYSIS COMPARES POVERTY RATES IN 2013 TO 2000,<sup>10</sup> THE YEAR BEFORE THE 2001 RECESSION.

The 2000 benchmark, which was used in previous NWLC analyses of Census data, continues to be used in this report because, even at the peak of the most recent business cycle before the Great Recession began in December 2007, poverty rates had failed to fully recover from the 2001 recession.<sup>11</sup> Between 2000 and 2007, despite overall economic growth and a substantial boost in income at the top of the income distribution, incomes for middle-class families fell (in inflation-adjusted terms) and poverty increased.<sup>12</sup> In fact, a third of the increase in poverty among women between 2000 and 2013—and half or more of the increase for children and single-mother families—occurred between 2000 and 2007.<sup>13</sup> For these reasons, 2000 provides a better benchmark than 2007 for what poverty rates look like after a real economic recovery.

Between 2000 and 2013, there were statistically significant increases in the poverty rates overall and for most racial and ethnic groups of adult women and men, single-mother families, and children; however, there was a statistically significant decline in the poverty rate over this period for black women 65 and older and men 65 and older living alone. Changes in this section are statistically significant unless otherwise noted. Data on poverty rates for Native Americans and for Asian and foreign-born female-headed families with children in 2000 are unavailable.

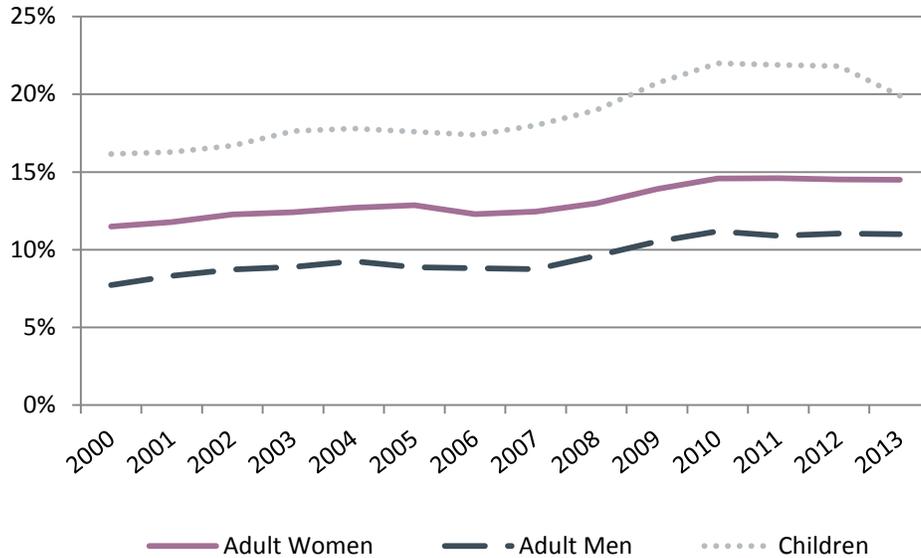
## ADULT WOMEN, 2000-2013

- More than 5.6 million more women and 5.0 million more men lived in poverty in 2013 than in 2000.
- The poverty rate for women was higher in 2013 (14.5 percent) than in 2000 (11.5 percent). The extreme poverty rate for women increased to 6.3 percent in 2013 from 4.4 percent in 2000.
- Men's poverty rate increased to 11.0 percent in 2013 from 7.7 percent in 2000. The extreme poverty rate for men increased to 4.8 percent in 2013 from 3.0 percent in 2000. Men's poverty and extreme poverty rates have consistently been well below women's.
- The poverty rate for white, non-Hispanic women rose to 10.7 percent in 2013 from 8.3 percent in 2000. The poverty rate for black women rose to 25.3 percent in 2013 from 22.0 percent in 2000. The poverty rate for Hispanic women rose to 23.1 percent in 2013 from 20.9 percent in 2000. The poverty rate for foreign-born women rose to 19.0 percent in 2013 from 16.1 percent in 2000. The change in the poverty rate for Asian women was not statistically significant.<sup>14</sup>
- Poverty rates also rose for the male counterparts for each of these groups between 2000 and 2013, except that the poverty rate for Asian men, like that of Asian women, was statistically unchanged (see Table 1).

## SINGLE MOTHERS AND CHILDREN, 2000-2013

- The poverty rate for children increased to 19.9 percent in 2013 from 16.2 percent in 2000. Nearly 3.1 million more children lived in poverty in 2013 than in 2000. The extreme poverty rate for children increased to 8.8 percent in 2013 from 6.7 percent in 2000.
- Poverty rates increased for white, non-Hispanic children and black children. Poverty rates rose to 10.7 percent in 2013 from 9.1 percent in 2000 for white, non-Hispanic children and to 38.3 percent in 2013 from 31.2 percent in 2000 for black children. The changes in the poverty rates for Asian, Hispanic, and foreign-born children were not statistically significant.

### POVERTY RATES FOR WOMEN, MEN, AND CHILDREN, 2000-2013



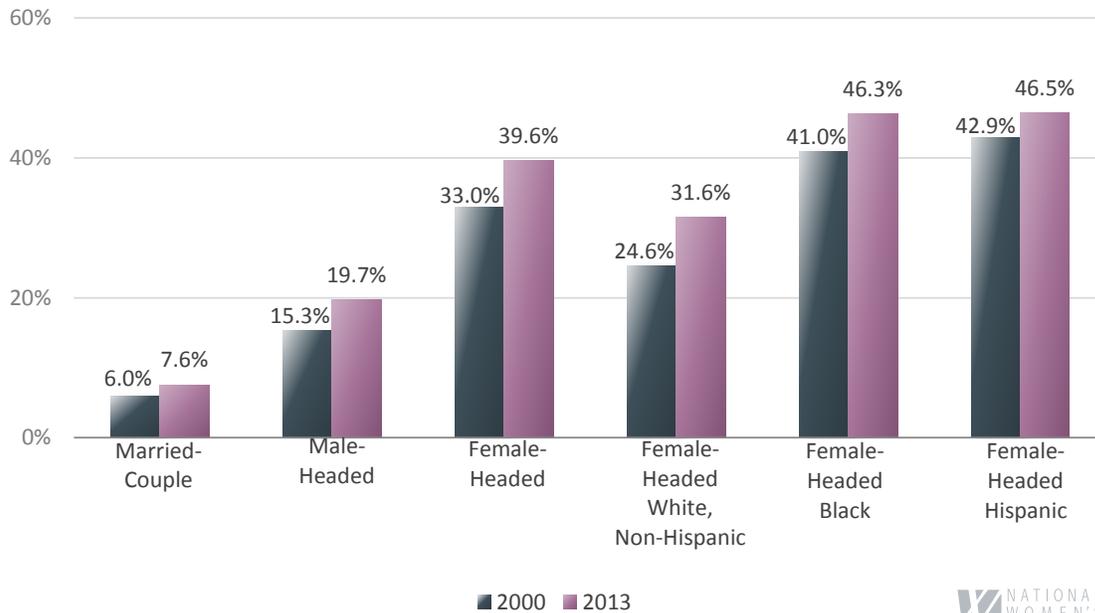
Source: Census Bureau, Current Population Survey



- Poverty rates increased for families with children headed by single mothers, single fathers, and married couples. The poverty rate increased to 39.6 percent in 2013 from 33.0 percent in 2000 for families with children headed by single mothers, to 19.7 percent in 2013 from 15.3 percent in 2000 for families with children headed by single fathers, and to 7.6 percent in 2013 from 6.0 percent in 2000 for families with children headed by married couples.

- Poverty rates increased for female-headed households with children in some racial and ethnic groups for which data are available. For white, non-Hispanic female-headed households with children, the poverty rate rose to 31.6 percent in 2013 from 24.6 percent in 2000. The poverty rate for black female-headed households with children rose to 46.3 percent in 2013 from 41.0 percent in 2000. The change in the poverty rate for Hispanic female-headed households with children between 2000 and 2013 was not statistically significant.

## POVERTY RATES FOR FAMILIES WITH CHILDREN, 2000 AND 2013



Source: Census Bureau, Current Population Survey



### WOMEN 65 AND OLDER, 2000-2013

- The changes in the poverty rates and the extreme poverty rates for women and men 65 and older between 2000 and 2013 were not statistically significant.
- For women 65 and older living alone, the changes in poverty and extreme poverty between 2000 and 2013 were not statistically significant.
- For men 65 and older living alone, poverty declined to 11.3 percent in 2013 from 15.6 percent in 2000. The change in the extreme poverty rate for men 65 and older living alone was not statistically significant.
- Poverty among black women 65 and older declined to 20.4 percent in 2013 from 25.3 percent in 2000. Poverty among Asian men 65 and older increased to 14.6 percent in 2013 from 8.2 percent in 2000. There were no statistically significant changes in the poverty rates for other groups of women and men 65 and older between 2000 and 2013.

# national trends: the wage gap, earnings, and inequality

## WAGE GAP

**IN 2013, WOMEN WHO WORKED FULL TIME, YEAR ROUND WERE TYPICALLY PAID 78 CENTS FOR EVERY DOLLAR PAID TO THEIR MALE COUNTERPARTS.** This figure is statistically unchanged since 2012 and for nearly a decade,<sup>15</sup> although it has narrowed by 4.5 cents since 2000. The wage gap was even wider for many women of color. (All figures in this section are in 2013 dollars.)

- Women working full time, year round in 2013 were typically paid 78 percent of what their male counterparts were paid—not a statistically significant change from 2012. The median full-time, year-round female worker was paid \$10,876 per year less than her male counterpart in 2013, a gap that is \$901 narrower than in 2012.
- In 2013, the median earnings of white, non-Hispanic women working full time, year round were only 77 percent of the median earnings of white, non-Hispanic males working full time, year round. For black women this figure

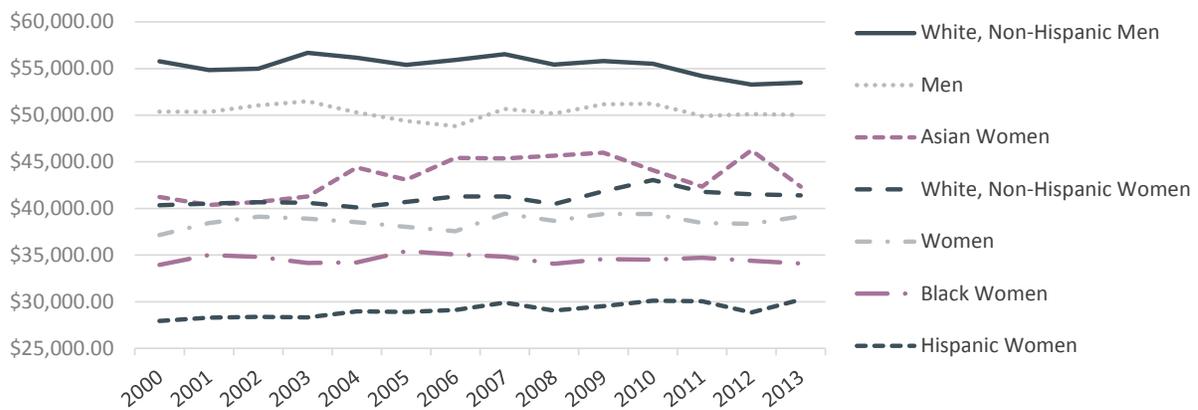
was 64 percent and for Hispanic women it was 56 percent. For Asian women the percentage dropped to 79 percent in 2013 from 87 percent in 2012, the only statistically significant change in these percentages over this period.

- Between 2000 and 2013, the wage gap between women and men overall narrowed by 4.5 cents, a statistically significant change. The annual median earnings of women working full time, year round were 74 percent of the median earnings of their male counterparts in 2000. The narrowing of the wage gap is due to an increase in women's median earnings since 2000; men's earnings stagnated during this period.

## EARNINGS

Median earnings were stagnant for female workers overall and for female and male full-time, year-round workers between 2012 and 2013, though earnings for male workers overall increased significantly between 2012 and 2013. The picture is more mixed since 2000: between

**MEDIAN EARNINGS FOR FULL-TIME, YEAR-ROUND WORKERS (IN 2013 DOLLARS)**



Source: Census Bureau, Current Population Survey

2000 and 2013 earnings increased for full-time, year-round women workers; remained stagnant for female workers overall and full-time, year-round male workers; and declined for male workers overall.

- Median annual earnings for women working full time, year round were \$39,157, statistically unchanged from their median earnings of \$38,340 in 2012. Similarly, median annual earnings for men working full time, year round were statistically unchanged at \$50,033 in 2013, compared to \$50,116 in 2012.
- Median annual earnings for female workers overall were \$27,736 in 2013, statistically unchanged from \$27,273 in 2012. Median annual earnings for male workers overall were \$39,903 in 2013, a statistically significant increase from their median annual earnings of \$38,467 in 2012.
- Full-time, year-round female workers' median annual earnings increased to \$39,157 in 2013 from \$37,148 in 2000, a statistically significant change. Median annual earnings for full-time, year-round male workers were 50,033 in 2013, statistically unchanged from \$50,391 in 2000.
- Median earnings for female workers overall were \$27,736 in 2013, statistically unchanged from \$27,415 in 2000. Median earnings for male workers overall declined to \$39,903 in 2013 from \$41,868 in 2000, a statistically significant difference.

In 2013, the 20 percent of households at the top of the income distribution received over 50 percent of aggregate income, while households in the bottom quintile—which are disproportionately female-headed households—received about 3 percent.<sup>16</sup>

Income inequality changed little between 2012 and 2013 but increased substantially between 2000 and 2013, with households at the lowest levels of income receiving a declining share of aggregate income while the wealthiest households increased their share.

- In 2013, households in the top five percent of the income distribution received nearly the same share of total income (22.2 percent) as households in the bottom 60 percent combined (26.0 percent).
- Between 2000 and 2013, the average incomes of households at each quintile declined, but the largest percentage losses were borne by those in the lowest income quintile. During this time period, average incomes of households in the bottom 20 percent of the income distribution declined by 15.2 percent (to \$11,651 in 2013 from \$13,739 in 2000), while those in the top 20 percent declined by 3.8 percent (to \$185,206 in 2013 from \$192,448 in 2000).
- Between 2000 and 2013, only households in the top 20 percent of the income distribution increased their share of aggregate income (to 51.0 percent in 2013 from 49.8 percent in 2000). The share of income captured by households in all other quintiles in 2013 was either the same or less than in 2000.

## INEQUALITY

### DISTRIBUTION OF HOUSEHOLD INCOME, 2013

Percentile	Average Household Income	Share of Aggregate Income
0-20 percent	\$11,651	3.2%
21-40 percent	\$30,509	8.4%
41-60 percent	\$52,322	14.4%
61-80 percent	\$83,519	23.0%
81-100 percent	\$185,206	51.0%
95-100 percent	\$322,343	22.2%

Source: Census Bureau, Current Population Survey

# conclusion

**IN THE FOURTH FULL YEAR SINCE THE GREAT RECESSION ENDED IN JUNE 2009, JOB GROWTH CONTRIBUTED TO THE FIRST DECLINE IN THE NATIONAL POVERTY RATE SINCE 2006**, as well as lower poverty rates for children and Hispanics. These are welcome signs that the recovery has finally begun to extend its reach. But women and children remained particularly vulnerable in 2013, as poverty among women persisted at levels not seen since the early 1990s. Poverty among elderly women increased—one of the few groups to see an increase in poverty since 2012. One in five children still lived in poverty, and nearly six in ten poor children lived in families headed by women. The gender wage gap was statistically unchanged compared to nearly a decade ago, and the gap between low- to middle-income households and the richest Americans remained vast.

While modest improvements in employment began to help more workers lift their families out of poverty last year, unemployment rates remained above pre-recession levels into 2014. And too many of the jobs created during the recovery to date are inadequate to enable workers to support a family. Wages stagnated even prior to the recession for both women and men,<sup>17</sup> and women are particularly likely to hold jobs that fail to pay a decent wage: women make up two-thirds of the nearly 20 million workers in jobs that typically pay \$10.10 per hour or less, and more than one-third (35 percent) of women's net job gains between 2009 and 2012 have been in these low-wage jobs.<sup>18</sup> Many workers in these jobs are paid just the federal minimum wage of \$7.25 per hour, which leaves a mother with two children thousands of dollars below the poverty line even if she works full time.

Moreover, the work schedules in low-wage jobs are often unstable and inflexible, and many offer only part-time work, despite workers' need for full-time hours; in 2013, nearly one-quarter (23 percent) of part-time workers worked part time involuntarily, and low-wage workers are far more

likely to work part time involuntarily than other workers.<sup>19</sup> The combination of inadequate pay and insufficient hours can keep workers and their families trapped in poverty. In 2013, nearly 70 percent of poor children lived in a family where someone worked, and the number and percentage of people who worked part-time or part of the year—and lived in poverty—were at the highest level since at least 1987.<sup>20</sup>

Deliberate choices by some policy makers in recent years have held back job growth while shrinking the funding available for the programs that help women struggling to support their families. According to Congressional Budget Office estimates, the automatic spending cuts known as sequestration, which took effect in 2013, cost the economy approximately 900,000 jobs between mid-2013 and 2014.<sup>21</sup> And as a result of sequestration and other budget cuts, nearly 100 human needs programs—many of which women and their families disproportionately rely on<sup>22</sup>—have seen their funding cut by more than 10 percent since 2010.<sup>23</sup>

Though the safety net continues to play a critical role in preventing and alleviating poverty, it has been weakened by further cutbacks while need is still great. For example, state and federal unemployment benefits kept 1.2 million people from falling into poverty in 2013—considerably fewer than the 1.7 million people these benefits kept above the poverty line in 2012. While some of this reduction occurred because more people were employed, it is also because fewer weeks of federal benefits for long-term unemployed workers were available due to cuts that phased in throughout 2013,<sup>24</sup> and some people exhausted their benefits before finding work. Congress allowed these benefits to expire altogether at the end of 2013, even though long-term unemployment remains at crisis levels.<sup>25</sup>

But policy makers have the tools at their disposal to hasten the pace and expand the reach of the recovery. Congress

can strengthen supports for low-income families by ending sequestration, adequately funding vital programs, including implementation of the Affordable Care Act, and restoring emergency unemployment benefits for the millions of long-term jobless who are still searching for work. They can close tax loopholes and require the wealthy and large corporations to pay their fair share of taxes,<sup>26</sup> which could fund the investments we need—from early learning opportunities for children<sup>27</sup> to physical infrastructure improvements<sup>28</sup>—to create more jobs and grow the economy. They can help ensure that the jobs created sustain families by raising the federal minimum wage, curbing abusive scheduling practices, expanding

access to child care assistance, and guaranteeing benefits including paid sick days and paid family leave.<sup>29</sup> And Congress can further expand opportunity for women and reduce poverty and inequality by passing legislation to narrow the wage gap, secure broader access to affordable health care (including reproductive health care), combat discrimination in schools and in the workplace, and strengthen opportunities for collective action.<sup>30</sup>

With women and the children who live with them making up a majority of the nation's poor, an anti-poverty agenda must include a women's economic agenda.

TABLE 1: POVERTY RATES AMONG WOMEN, MEN, AND CHILDREN – 2013, 2012, 2000

September 2014

	Number in Poverty, 2013 (in millions)	Poverty Rate, 2013	Poverty Rate, 2012	Poverty Rate, 2000
<b>Adult Women 18+</b>	<b>17.96</b>	<b>14.5%</b>	<b>14.5%</b>	<b>11.5%*</b>
White, Non-Hispanic	8.62	10.7%	10.3%	8.3%*
Black	4.08	25.3%	25.1%	22.0%*
Hispanic	4.17	23.1%	24.8%*	20.9%*
Asian	0.78	11.0%	11.5%	9.7%
Native American	0.34	26.8%	34.4%*	–
Foreign-Born	3.78	19.0%	20.0%	16.1%*
<b>Adult Men 18+</b>	<b>12.70</b>	<b>11.0%</b>	<b>11.0%</b>	<b>7.7%*</b>
White, Non-Hispanic	6.09	8.0%	7.7%	5.5%*
Black	2.72	20.3%	20.6%	13.8%*
Hispanic	3.16	17.3%	18.4%	15.1%*
Asian	0.63	10.0%	10.6%	8.1%
Native American	0.23	21.3%	24.1%	–
Foreign-Born	2.85	15.5%	16.9%*	12.5%*
<b>Female-Headed Households with Children</b>	<b>3.94</b>	<b>39.6%</b>	<b>40.9%</b>	<b>33.0%*</b>
White, Non-Hispanic	1.34	31.6%	33.1%	24.6%*
Black	1.36	46.3%	46.7%	41.0%*
Hispanic	1.11	46.5%	48.6%	42.9%
Asian	0.07	24.0%	26.3%	–
Native American	0.08	52.8%	56.9%	–
Foreign-Born	0.77	44.1%	47.1%	–
<b>Children</b>	<b>14.66</b>	<b>19.9%</b>	<b>21.8%*</b>	<b>16.2%*</b>
White, Non-Hispanic	4.09	10.7%	12.3%*	9.1%*
Black	4.24	38.3%	37.9%	31.2%*
Hispanic	5.42	30.4%	33.8%*	28.4%
Asian	0.37	10.1%	13.8%*	12.8%
Native American	0.34	34.9%	45.1%*	–
Foreign-Born	0.77	28.4%	30.0%	26.1%
<b>Older Women 65+</b>	<b>2.88</b>	<b>11.6%</b>	<b>11.0%*</b>	<b>12.1%</b>
White, Non-Hispanic	1.79	9.3%	8.6%*	10.1%
Black	0.48	20.4%	21.2%	25.3%*
Hispanic	0.45	23.0%	21.8%	22.3%
Asian	0.13	12.8%	12.2%	10.2%
Native American	0.02	20.8%	21.5%	–
Foreign-Born	0.55	17.2%	16.9%	15.1%
Living Alone	1.66	19.0%	18.9%	20.8%
<b>Older Men 65+</b>	<b>1.35</b>	<b>6.8%</b>	<b>6.6%</b>	<b>6.9%</b>
White, Non-Hispanic	0.78	5.0%	4.6%	5.1%
Black	0.22	13.3%	14.0%	16.2%
Hispanic	0.23	15.7%	19.1%*	19.0%
Asian	0.13	14.6%	12.3%	8.2%*
Native American	0.02	18.1%	16.9%	–
Foreign-Born	0.34	15.0%	15.4%	12.0%
Living Alone	0.42	11.3%	11.9%	15.6%*

\* Indicates a statistically significant change compared to 2013 based on parameters from the Source and Accuracy statement published by the Census ([available at http://www.census.gov/hhes/www/p60\\_249sa.pdf](http://www.census.gov/hhes/www/p60_249sa.pdf)).

Source: Current Population Survey, Annual Social and Economic Supplement. 2000 figures are from the expanded dataset. Some figures may differ from published Census estimates due to rounding. Figures for Native Americans 65 and older are from American Community Survey. Statistical significance of differences were not calculated for these groups.

TABLE 2: POVERTY RATES FOR WOMEN AND FAMILIES BY STATE, 2013

September 2014

	Women	Black Women	Hispanic Women	Asian Women	Native American Women	Women 65 and Older	Female-Headed Families	Children
<i>United States</i>	14.5%	25.3%	23.1%	11.0%	26.8%	11.6%	39.6%	19.9%
Alabama	18.6%	29.9%	27.5%	16.7%	23.1%	12.3%	49.1%	27.2%
Alaska	9.3%	6.1%	11.9%	6.2%	23.4%	5.3%	27.8%	12.1%
Arizona	17.5%	22.3%	27.8%	13.8%	36.6%	10.3%	39.3%	26.5%
Arkansas	18.7%	31.1%	33.2%	17.5%	23.8%	12.8%	49.5%	29.0%
California	16.3%	24.1%	22.3%	12.5%	23.5%	11.9%	38.8%	23.5%
Colorado	13.3%	23.3%	23.1%	12.8%	21.4%	8.8%	33.6%	16.9%
Connecticut	10.8%	18.6%	26.2%	10.4%	14.2%	8.8%	32.2%	14.5%
Delaware	12.0%	16.5%	30.9%	4.0%	–	8.5%	31.0%	18.0%
District of Columbia	18.9%	27.2%	15.1%	11.7%	–	18.1%	41.4%	27.2%
Florida	16.4%	25.3%	21.6%	13.0%	16.4%	12.1%	38.7%	24.5%
Georgia	18.5%	25.9%	29.1%	14.7%	25.2%	12.8%	43.8%	26.5%
Hawaii	11.3%	5.8%	15.6%	7.6%	–	7.7%	28.1%	13.3%
Idaho	15.4%	30.9%	24.4%	20.9%	23.9%	9.7%	39.9%	19.1%
Illinois	14.5%	29.9%	20.2%	12.0%	22.2%	10.4%	40.5%	20.7%
Indiana	16.0%	31.2%	31.3%	20.6%	17.1%	9.6%	44.4%	22.2%
Iowa	13.2%	36.5%	22.9%	18.4%	33.9%	9.7%	40.7%	16.2%
Kansas	14.1%	24.8%	26.3%	20.0%	21.4%	9.5%	41.5%	18.7%
Kentucky	19.2%	30.1%	31.9%	14.5%	27.4%	13.3%	49.4%	25.3%
Louisiana	20.2%	31.4%	27.2%	22.9%	21.5%	15.3%	49.4%	27.7%
Maine	14.3%	54.6%	20.4%	6.8%	37.9%	11.5%	40.2%	17.7%
Maryland	10.3%	14.0%	15.0%	9.5%	29.1%	9.0%	26.0%	13.6%
Massachusetts	12.2%	21.0%	29.5%	15.5%	27.2%	10.2%	35.9%	16.3%
Michigan	16.6%	31.4%	26.1%	13.8%	27.7%	9.8%	45.9%	23.8%
Minnesota	11.5%	31.3%	24.5%	15.7%	29.0%	8.9%	35.1%	14.0%
Mississippi	24.0%	35.9%	30.2%	14.5%	38.0%	17.3%	54.7%	34.0%
Missouri	15.4%	26.3%	26.1%	16.6%	26.8%	11.2%	41.7%	22.2%
Montana	16.7%	–	30.9%	14.8%	39.5%	11.3%	46.3%	21.3%
Nebraska	13.4%	30.9%	26.6%	14.1%	46.5%	10.1%	36.7%	17.7%
Nevada	14.9%	25.5%	21.0%	11.6%	24.8%	10.0%	35.8%	22.7%
New Hampshire	9.3%	23.1%	18.8%	14.9%	–	6.8%	25.1%	10.2%
New Jersey	11.2%	20.6%	21.8%	6.6%	28.4%	9.6%	34.8%	16.7%
New Mexico	20.9%	20.5%	25.3%	11.6%	35.9%	14.1%	45.9%	31.2%
New York	15.7%	22.4%	26.9%	18.0%	28.3%	13.4%	38.8%	22.8%
North Carolina	17.6%	26.5%	33.2%	13.9%	26.7%	12.2%	43.7%	25.2%
North Dakota	13.1%	53.3%	29.1%	17.9%	34.7%	11.0%	34.4%	12.0%
Ohio	15.5%	30.0%	26.9%	12.9%	29.7%	10.2%	44.7%	22.7%
Oklahoma	16.9%	26.9%	25.6%	17.9%	22.8%	11.3%	46.7%	24.0%
Oregon	16.4%	31.1%	26.8%	17.2%	26.0%	10.5%	40.5%	21.6%
Pennsylvania	13.6%	26.3%	33.2%	18.5%	25.5%	10.2%	40.6%	19.4%
Rhode Island	14.0%	29.5%	37.1%	16.2%	–	9.2%	37.3%	21.5%
South Carolina	18.2%	28.3%	29.2%	18.4%	14.6%	13.1%	46.8%	27.5%
South Dakota	14.8%	–	23.2%	22.8%	47.7%	11.8%	41.2%	18.6%
Tennessee	17.0%	25.5%	32.4%	8.9%	18.3%	11.4%	47.9%	26.5%
Texas	16.9%	23.2%	24.7%	10.9%	18.1%	12.5%	42.2%	25.0%
Utah	13.2%	34.3%	24.5%	15.8%	30.6%	8.6%	36.6%	14.8%
Vermont	13.3%	21.4%	29.6%	6.8%	–	9.4%	41.8%	15.3%
Virginia	12.1%	20.0%	15.7%	8.7%	17.1%	8.8%	33.7%	15.7%
Washington	14.1%	24.0%	26.8%	13.7%	27.7%	9.3%	39.4%	18.8%
West Virginia	18.5%	29.9%	32.3%	15.8%	–	11.5%	51.4%	27.0%
Wisconsin	13.8%	34.8%	28.8%	14.7%	30.2%	11.3%	42.5%	18.4%
Wyoming	11.7%	–	21.7%	–	30.6%	9.0%	38.7%	13.2%

National poverty rates calculated by NWLC based on 2014 Current Population Survey, Annual Social and Economic Supplement (<http://www.census.gov/hhes/www/poverty/>). State poverty rates calculated by NWLC based on 2013 American Community Survey (<http://www.census.gov/acs/www/>). Dashes indicate unavailable data. Female-headed families are families with female householders, no husband present and related children under 18.

# endnotes

- 1 U.S. Census Bureau, Income, Poverty, and Health Insurance Coverage in the United States: 2013 – Report and Detailed Tables, <http://www.census.gov/hhes/www/poverty/data/inctpovhlth/2013/index.html> (last visited Sept. 19, 2014) and associated data available in the Current Population Survey Table Creator, <http://www.census.gov/cps/data/cpstablecreator.html> (last visited Sept. 19, 2014); U.S. Census Bureau, American Community Survey (ACS), 2013 Data Release, [http://www.census.gov/acs/www/data\\_documentation/2013\\_release/](http://www.census.gov/acs/www/data_documentation/2013_release/) (last visited Sept. 19, 2014).
- 2 Changes in poverty rates reported in this document are statistically significant unless otherwise noted; the word “significant” is used to refer to statistical significance at the 90-percent confidence level. The statistical significance of estimates in this analysis is evaluated using standard errors, which are estimated using generalized variance parameters. This method of estimation may result in slight differences from the statistical significance of published Census estimates because the Census used replication methods to estimate the standard errors of Current Population Survey estimates beginning in 2010. Poverty rates for Native Americans 65 and older come from the ACS, *supra* note 1. The statistical significance of changes in these poverty rates was not assessed.
- 3 Press Release, U.S. Census Bureau, Income, Poverty, and Health Insurance Coverage in the United States: 2013 (Sept. 16, 2014), available at <http://www.census.gov/newsroom/press-releases/2014/cb14-169.html>. Decline refers to a decline in poverty from the previous year, not comparing 2013 to each year since 2006.
- 4 *Id.* Decline refers to a decline in poverty from the previous year, not comparing 2013 to each year since 2000.
- 5 Between 2010 and 2011 the Hispanic poverty rate declined significantly, from 26.5 percent to 25.3 percent. U.S. Census Bureau, Income, Poverty, and Health Insurance Coverage in the United States: 2011 – Report, at 14 (Sept. 2014), available at <http://www.census.gov/prod/2012pubs/p60-243.pdf> (Table 3). Decline refers to a decline in poverty from the previous year, not comparing 2013 to each year since 2011.
- 6 This report uses “women” to refer to females 18 and older and “men” to refer to males 18 and older.
- 7 The Census Bureau Poverty Thresholds of three or more persons do not vary by age of householder. For a complete list of poverty thresholds, see <http://www.census.gov/hhes/www/poverty/data/threshld/> (last visited Sept. 17, 2014).
- 8 Due to sample sizes, data on Native American women and men 65 and older are from the ACS, *supra* note 1.
- 9 NWLC, Insecure & Unequal: Poverty Among Women and Families, 2000-2012 (Sept. 2013), available at <http://www.nwlc.org/resource/insecure-unequal-poverty-among-women-and-families-2000-2012>.
- 10 The Census Bureau produced two sets of poverty, health insurance, and income data for the year 2000. According to the Census Bureau, “One version is based on the traditional sample of about 50,000 households and reflects the use of 1990 census population controls. The second version is based on a sample of 78,000 households, reflecting a 28,000 household sample expansion and the use of Census 2000 population controls.” This report uses the expanded sample to match what is used in the Census Bureau’s historical tables. For more information, see U.S. Census Bureau, Changes in Methodology for the March Current Population Survey, <http://www.census.gov/hhes/www/income/data/historical/history.html> (last visited Sept. 18, 2014). Additional expanded data that were obtained for this report may result in small differences in estimates for 2000 compared to prior NWLC reports on poverty.
- 11 See generally NWLC, Poverty Among Women and Families, 2000-2007: Getting Worse Even Before the Downturn (Sept. 2008), available at <http://www.nwlc.org/sites/default/files/pdfs/WomenPoverty2000-2007.pdf>.
- 12 Heather Boushey & Michael Ettlinger, Ctr. for American Progress, Government Spending Can Create Jobs – and It Has (Sept. 2011), available at <http://www.americanprogress.org/issues/labor/report/2011/09/08/10257/government-spending-can-create-jobs-and-it-has/>. See also Hannah Shaw & Chad Stone, Ctr. on Budget & Policy Priorities, Tax Data Show Richest 1 Percent Took a Hit in 2008, but Income Remained Highly Concentrated at the Top, at 2 (Oct. 2010), available at <http://www.cbpp.org/files/10-21-10inc.pdf>; U.S. Census Bureau, Income, Poverty and Health Insurance Coverage in the United States: 2012, at 52 (Sept. 2013), available at <http://www.census.gov/prod/2013pubs/p60-245.pdf> (showing overall poverty rate rose from 11.3 percent in 2000 to 12.5 percent in 2007).
- 13 Women’s poverty rose 1.0 percentage point between 2000 and 2007 and another 2.0 percentage points between 2007 and 2013. Children’s poverty rose 1.8 percentage points between 2000 and 2007 and another 1.9 percentage points between 2007 and 2012. Poverty for female-headed households with children rose 4.0 percentage points between 2000 and 2007 and another 2.6 percentage points between 2007 and 2013. NWLC calculations based on U.S. Census Bureau, Current Population Survey.
- 14 The comparisons for blacks and Asians use the racial groups “black” and “Asian” prior to 2002 and the racial groups “black alone” and “Asian alone” for 2002 and later. Data for Native American women are not available on the Census Bureau website for 2000.
- 15 For nearly a decade the wage gap has not narrowed. Compared to 2005, when women working full time, year round were typically paid 77 percent of what their male counterparts were paid, and every subsequent year there are no statistically significant differences between the female-to-male earnings ratio for 2013.
- 16 Published Census data do not permit a more detailed examination of income inequality as households in the top five percent of the income distribution are grouped together, so gains by the top one percent or top 0.1 percent are not discernible.
- 17 Lawrence Mishel & Alyssa Davis, Econ. Policy Inst. (EPI), Modest Income Growth in 2013 Puts Slight Dent in More than a Decade of Income Losses (Sept. 2014), [http://www.epi.org/blog/modest-income-growth-2013-barely-begins/?utm\\_source=Economic+Policy+Institute+utm\\_campaign=bfa89c8298-EPI\\_News&utm\\_medium=email&utm\\_term=0\\_e7c5826c50-bfa89c8298-55934901](http://www.epi.org/blog/modest-income-growth-2013-barely-begins/?utm_source=Economic+Policy+Institute+utm_campaign=bfa89c8298-EPI_News&utm_medium=email&utm_term=0_e7c5826c50-bfa89c8298-55934901) (last visited Sept. 24, 2014).
- 18 NWLC, Underpaid & Overloaded: Women in Low-Wage Jobs, at 1 (July 2014), available at <http://www.nwlc.org/resource/underpaid-overloaded-women-low-wage-jobs>. Only 20 percent of men’s job gains during the recovery have been in jobs that typically pay less than \$10.10 per hour.
- 19 Liz Watson, Lauren Frohlich & Elizabeth Johnston, NWLC, Collateral Damage: Scheduling Challenges for Workers in Low-Wage Jobs and Their Consequences, at 2-3 (Apr. 2014), available at [http://www.nwlc.org/sites/default/files/pdfs/collateral\\_damage\\_scheduling\\_fact\\_sheet.pdf](http://www.nwlc.org/sites/default/files/pdfs/collateral_damage_scheduling_fact_sheet.pdf).
- 20 Arloc Sherman, Danilo Trisi & Matt Broaddus, Ctr. on Budget & Policy Priorities, Poverty Fell and Health Coverage Improved in 2013, but Economic Recovery Is Slow to Reach Many, at 4 (Sept. 2014), available at <http://www.cbpp.org/files/9-22-14pov.pdf>.
- 21 Letter from Douglas Elmendorf, Director, Cong. Budget Office, to Rep. Chris Van Hollen (Jul. 25, 2013), available at [http://www.cbo.gov/sites/default/files/cbofiles/attachments/44445-SpendReductions\\_1.pdf](http://www.cbo.gov/sites/default/files/cbofiles/attachments/44445-SpendReductions_1.pdf).
- 22 See generally Katherine Gallagher Robbins & Julie Vogtman, NWLC, Cutting Programs for Low-Income People Especially Hurts Women and Their Families (May 2014), available at <http://www.nwlc.org/resource/cutting-programs-low-income-people-especially-hurts-women-and-their-families>.
- 23 Coalition on Human Needs, Selected Human Needs Programs: Shrinking Since 2010 (Sept. 2014), available at <http://www.chn.org/wp-content/uploads/2014/07/Shrinking-Funding-Since-2010-plus-FY-15-Updates-Attachment.pdf>.
- 24 Sherman, Trisi & Broaddus, *supra* note 20. See also Julie Vogtman & Katherine Gallagher Robbins, NWLC, Renewing Federal Emergency Unemployment Benefits: Vital for Women & Families—and the Economy (June 2014), available at <http://www.nwlc.org/sites/default/files/pdfs/uifactsheetjune2014.pdf>.
- 25 Vogtman & Gallagher Robbins, *supra* note 24.

- 26 See Americans for Tax Fairness & NWLC, *The High Price of Tax Loopholes* (Aug. 2013), available at <http://www.americansfortaxfairness.org/files/The-High-Price-of-Tax-Loopholes.pdf>.
- 27 See generally NWLC, *Strong Start for Children Campaign*, <http://www.nwlc.org/our-issues/child-care-%2526-early-learning/strong-start-for-children-campaign> (last visited Sept. 17, 2014).
- 28 Josh Bivens, EPI, *The Short- and Long-Term Impact of Infrastructure Investments on Employment and Economic Activity in the U.S. Economy* (July 2014), available at <http://www.epi.org/publication/impact-of-infrastructure-investments/>.
- 29 See generally NWLC, *Underpaid & Overloaded*, *supra* note 18, at 28-34.
- 30 See generally NWLC, *A Women's Economic Agenda Must Help Women and Families Succeed*, <http://www.nwlc.org/resource/women%E2%80%99s-economic-agenda-must-help-women-and-families-succeed> (last visited Sept. 24, 2014).







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