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WOMEN'S BUREAU

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WOMEN IN POVERTY

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An estimated 14 million women 16 years of age and over are among the 35 million persons living in poverty in this country. ^{1/} They exceed both the 10.5 million men and the 10.5 million children under 16 in the low-income group. About 10.5 million of these women live in families which have incomes of less than \$3,000 a year. They include 6.7 million wives living with their husbands, 2.3 million women family heads, over one-half million daughters 16 and 17 years of age who live at home, and an estimated 1.2 million other women who live with the family of a relative. In addition, there are 3.5 million women who do not live in a family group and who receive less than \$1,500 a year.

These 14 million women, over one-fifth of the 65 million women 16 and over, are experiencing the kind of depressing, impoverished existence that has touched the conscience of the American people. Many of the women are working, but at such low wages their income is still below the poverty level. Others who need and want to work are unable to find a job--some because they live in declining communities where jobs are especially scarce, others because they are uneducated or untrained and do not qualify for the available jobs. Reasons of age, race, and sex also play a part in limiting job opportunities for women. When jobs are generally scarce, women experience greater difficulty than men in finding employment in some fields.

Unemployment usually has been higher for women than for men in the past few years. The 1.6 million women (on the average) who were unemployed in 1963 constituted 6.5 percent of all women in the labor force. In contrast, 5.3 percent of men workers were unemployed. Unemployment rates were particularly high among women and girls aged 14 to 17 (16.2 percent) and those 18 and 19 (15.2 percent). The greatest extent of unemployment (31.9 percent) existed among nonwhite women 18 and 19 years old.

^{1/} Population figures refer to 1963 and income to 1962 unless otherwise indicated. Sources of information are shown on page 7.

Note.--The definition of "poor persons" used in this paper is that of the President's Council of Economic Advisers, that is, persons who live in families with annual income of less than \$3,000 and unattached individuals with less than \$1,500.

Some women who are poor and who need and want work are not looking for it because they have small children at home and no one to care for them. The lack of adequate day care facilities has especially serious consequences for these women and their families.

The plight of women in poverty is of double concern because of the grave influence on the lives of succeeding generations. Women who are poor are likely not only to remain poor the rest of their own lives but also to raise children who will be deprived physically, educationally, and culturally. One of the most tragic aspects of poverty is that it is passed on from generation to generation.

Wives in Poor Families

Approximately 6.7 million women are wives of men who are the main breadwinners of families with less than \$3,000 income. These poor families represent 16 percent of the 41 million husband-wife families in the country. Although husband-wife families are 87 percent of all families, they are just 72 percent of the low-income families.

Almost 2 million wives in poor families were 65 years of age or over in 1960. They represented one-fourth of all wives in poor families and three-fifths of all wives 65 and over. The 1 million wives under 25 in poor families were only one-eighth of all wives in poor families. However, of all wives under 25, about one-fourth were poor.

Nearly one-fifth (1,200,000) of the wives in low-income husband-wife families are employed outside the home. Nevertheless, the earnings of these wives still fail to raise the incomes of their families to \$3,000.

Women Who Are Heads of Families

About 2.3 million women are heads of poor families. They are the widowed, divorced, and separated women who are raising children in fatherless homes or supporting an aged parent or some other family member. Half of the women who are the heads of their families are under 50 years of age. Out of every 10 of these women, 5 are widowed, 2 are divorced, 1 is separated, and 2 are single or have other status.

Nearly half of the 4.7 million families headed by a woman have incomes of less than \$3,000. About two-fifths of the white families, but almost three-fourths of the nonwhite families, in the group live in poverty.

Families with a woman as head constitute 10 percent of all families but 25 percent of all poor families.

A majority of women family heads are in the labor force, but only about half of these women are year-round full-time workers. About 2 out of 5 poor families with a woman as head have no wage earner in the family.

The 2.2 million mother-child families in 1961 included 1.4 million whose incomes were less than \$3,000. Another one-half million mothers live with their children in a household headed by a relative. There is probably even more poverty among these subfamilies than among the other mother-child families.

Nearly 1 million women 65 years of age and over were the heads of their families in 1960. Almost half of these families received incomes below \$3,000 a year. Thus, although they are only 2 percent of all families, they represent about 5 percent of the families living in poverty.

Female Relatives Living With Poor Families

Both in families headed by a man and those headed by a woman live many women who are neither the family head nor the wife of the head. They are largely the daughters, mothers, sisters, cousins, or aunts of the family head or spouse. Their exact number is not available, but rough estimates indicate that low-income families include about 500,000 daughters aged 16 and 17 and an additional 1.2 million women who are related to the family in other ways.

Women Not Living With Their Families

Of the almost 7 million women who live apart from their families, about 3.5 million exist on an annual income of less than \$1,500. Half of the women in this group are over 60 years old. Of every 10 women who do not live with a relative, 6 are widows, 2 are single women, 1 is a divorcee, and 1 has other status.

Women in Minority Groups

Of 7 million nonwhite women 16 years of age and over, an estimated 3 million are living in impoverished circumstances. This means that two-fifths of all nonwhite women are poor, in contrast to less than one-fifth of all white women. In the population 16 years and over, about 1 woman in 10 is nonwhite; among women who are poor, however, 1 in 5 is nonwhite.

About 1.1 million nonwhite women are the wives of men with incomes under \$3,000. These husband-wife families represent almost three-fifths of all nonwhite poor families. Virtually all of the remaining low-income nonwhite families are headed by a woman. Fully 70 percent, or about 780,000 of the 1.1 million nonwhite women who are family heads, have incomes below \$3,000.

Of the additional 900,000 impoverished nonwhite women, it is estimated that about two-fifths are daughters or other relatives living with their families and the remainder are women who do not live with a relative.

The majority of nonwhite women who live in poverty are Negro. They live principally in the South but also in large metropolitan areas throughout the country. Other poverty-stricken women of minority groups include Indians--mainly in Western and Southwestern States, Puerto Ricans--largely in New York City, Spanish Americans in the Southwest, and Eskimos and Aleuts in Alaska. Many of these women in minority groups live in physical and cultural isolation from American society. If they work, they usually have unskilled and low-paying jobs.

Nonwhite women consistently have lower incomes and higher unemployment rates than white women. The median wage or salary income of nonwhite women in 1962 was \$1,396, as compared with \$2,630 for white women. Two-thirds of the nonwhite women with some income of their own in 1962--from either earnings or other sources--received less than \$1,500, and almost nine-tenths, less than \$3,000. The proportions of white women with these limited incomes were one-half and three-fourths, respectively. In 1963, 11 percent of nonwhite women workers and 6 percent of white women workers were unemployed.

Working Women in Poverty

Many women who work receive such low wage rates or can obtain employment for such limited periods that they cannot lift themselves or their families out of their poverty status. Analysis of the income received by the 21 million women with a full-time job (35 hours per week or more) regardless of the number of weeks actually worked shows that:

- 56 percent receive less than \$3,000
- 36 percent receive less than \$2,000
- 29 percent receive less than \$1,500

Even for the 14 million women who work at a full-time job for 40 weeks or more, income is low:

- 41 percent receive less than \$3,000
- 19 percent receive less than \$2,000
- 13 percent receive less than \$1,500

Of course, information about the income of women does not indicate anything about income of the husbands of those who are married. Nevertheless, these distributions show clearly the marked concentration of women at the low end of the income scale.

Among working women who are poverty stricken are probably most of the 1.8 million women (13 percent) who work at a full-time job for 40 weeks or more but have an income of less than \$1,500. Some of these women may be married women living with their husbands, and their earnings, of course, give a helpful boost to family income. But for women in this group who are working to support themselves, these earnings are inadequate for healthful living. In a similarly disadvantaged position are the women family heads among the more than 5.5 million women (41 percent) who work 40 weeks or more on a full-time job but have an income below \$3,000.

Of about 17 million nonsupervisory women employed in private industry in 1963, only 7.4 million were covered by minimum wage requirements of the Federal Fair Labor Standards Act. Some of these were covered also by a State minimum wage law. Only an estimated 3 million women not covered by the Federal law had State protection. Thus, an estimated 6.5 million women who were nonsupervisory private employees had no minimum wage protection under either Federal or State law.

Women with subminimum wages include large numbers who are private-household workers, farm laborers, salesclerks, waitresses, cleaning women, hotel maids, laundry workers, kitchen helpers, cashiers, and fountain workers. Some of these low-paid women work less than a full week and/or less than a full year. Other women workers suffer from extended periods of unemployment.

Women With Limited Schooling

Women who are without an adequate education and useful work skills are ill equipped to compete for jobs in the modern world. They are seriously thwarted in any attempts they make to improve their lives and the lives of their children. Yet, even in 1961, there were among the 66.4 million women 14 years of age and over, about 10.5 million (16 percent) who had less than 8 years of formal schooling and another 10.5 million who were elementary school graduates but with no high school education.

The median incomes of the women in these two groups with some income in 1961 were \$791 and \$950, respectively. But women who were high school graduates (no college) received income more than twice--and those with a college degree received almost four times--as much as that of elementary school graduates.

Interrelated Characteristics of Poverty

Women who live in poverty, and particularly those who stay poor, frequently have a combination of poverty-linked characteristics. Those who are poorly educated and unskilled sometimes are also in poor health, or elderly, or members of a minority group, or residents of an economically declining community. Some of these women also may be attempting to raise children in a fatherless home.

Unless major efforts are made to remedy their circumstances, chances are small for women with several of these characteristics to increase their income above the poverty level.

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