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ABSTRACT

In 1980 the poverty rates for women were about one and a half times greater than those for men. Between 1950 and 1980 the degree of inequality between the sexes increased by about 30 percent. This paper describes those trends, focusing on the sex of the individual rather than sex of the household head. It also examines differences in the risk of poverty by age. The analysis is organized around the following three questions: (1) Are women more likely to be poor than men, and if so, at what age are gender differences most apparent? (2) What are the sources of gender differences in poverty in 1980? and (3) How much of the change in the gender poverty ratio between 1960 and 1980 is due to changes in family/household patterns, including changes in marital status, parental status and living arrangements? The following were found to influence the gender gap: (1) greater lifespan of women; (2) gender roles and division of labor within the family; (3) gender gap in earning; and (4) changing family patterns. The following two solutions are discussed: strengthening family ties and reducing women's dependence on men. Statistical information and charts are appended. (PS)

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TRENDS IN GENDER DIFFERENCES IN POVERTY: 1950-1980

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INTRODUCTION

According to recent reports, poverty in the United States has become "feminized" during the past decade and a half. Whereas in 1967 about 52% of the poor consisted of women and children living with single mothers, by 1978 the proportion had grown to 63%. Although the trend reversed itself somewhat during the late seventies, the basic story remains the same: the proportion of the poor who are women or who live in families headed by single women is higher today than it was in the late sixties.[1]

Reports of the 'feminization of poverty,' have stimulated a good deal of confusion over the nature and causes of the trend and, in particular, over what it says about gender differences in economic wellbeing. Some analysts, for example, have interpreted the trend as indicative of a decline in the absolute economic status of women – the pauperization of women – whereas others have talked about an overall increase in gender inequality. Still others have claimed that the feminization of poverty is a myth and that women have been doing better than men, at least during the last half decade. [2]

Unfortunately, as it is commonly measured, the trend in the composition of the poverty population tells us nothing definitive about changes in either the absolute or relative position of women and men in the United States. By focusing on the poor alone, and by classifying people according to the sex of the household head rather than the sex of the individual, the

[1]U.S. Department of Commerce, Current Population Reports, Series P-60, no. 124, Characteristics of the Population below the Poverty Level 1978, Table 1. The phase "feminization of poverty" was first used by Diana Pearce in her 1978 article, The feminization of Poverty: Women, Work and Welfare, Urban and Social Change Review, 11, (1978): 28-36.

[2]Victor Fuchs, 1986. Fuchs notes that between 1979 and 1984 poverty rates rose more rapidly for men than for women and that the proportion of the adult poor who are women actually went down.

trend confounds changes in the status of women with changes in family structure and changes in the economic position of non female-headed households.

Consider the case in which there is only one family in poverty and that family contains a husband, a wife and two children (a boy and a girl). Members of this family would be classified as living in male poverty since the designated household head is a male.[3] If the parents split up, and the children go with the mother, the latter are counted as living in female poverty whereas the father is counted as living in male poverty. In this example, the composition of the poor goes from being 100 percent male to being 75 percent female and 25 percent male, even though there has been no real change in the poverty status of the individuals. This would be a case of "reshuffled" poverty as opposed to "event caused" or new poverty.[4]

Take another case in which there are two poor families, a young single mother and her child and an elderly married couple. In this world, 50 percent of the poor are living in female poverty and 50 percent are in male poverty. If the elderly couple experiences an increase in income which raises them above the poverty line, as was the case for many elderly couples during the seventies, the composition of the poor goes from being 50 percent to 100 percent female poverty. Again, we have an increase in the proportion of the poor living in female headed families, but no new female poverty.

Despite the confusion over how poverty is counted and classified by sex, concern over the "feminization of poverty" has focused attention on an important issue: whether the life chances of American women are substantially different from those of American men and whether gender

[3]Up until 1980 the census bureau classifed all two-parent families as "male-headed" and all one-parent families as "male-headed" or "female-headed," depending on the sex of the parent.

[4]Mary Jo Bane, Household composition and Poverty, in Danziger and Daniel Weinberg (eds.) Fighting Poverty. (Cambridge: Harvard University Press, 1985.

differences in economic wellbeing have changed over time. Up until the last decade, the position of women in our society generally was subsumed under that of the family – either the family of origin or the family of procreation – and consequently gender was not treated as an important component of the stratification system by most social scientists. [5] An important exception to this criticism is the work on occupational segregation which has been carried out during the seventies and eighties. [6]

The rationale for assuming that women's life chances are similar to those of the men with

[5]According to the conventional view, the family was the appropriate unit of analysis in determining the economic status of individuals. Families pooled and shared income which meant that men and women (boys and girls) living together in families had the same level of wellbeing. Since most people spent most of their lives in families, gender inequality was an anomaly affecting only a small number of people for a short period of time, or so the reasoning went. For a critique of this position see Joan Acker, Women and Social Stratification: A Case of Intellectual Sexism. American Journal of Sociology, 78:936-945 (1973); Joan Huber, Editor's Introduction. American Journal of Sociology, (78:763-766, 1973); and Christine Delphi, Women in Stratification Studies. Ch. 5 in Helen Roberts (ed.), Doing Feminist Research. (London: Routledge and Kegan Paul, 1981). The family is also viewed as the appropriate unit of analysis by Marxists and other class analysts. According to Goldthorpe, "...the family is the unit of stratification primarily because only certain family members, predominently males, have, as a result of their labour market participation, what might be termed a directly determined position within the class structure." Even in cases where married women work, Goldthorpe argues that their activity "takes place within the possibilities and constraints of the class situation of the family as a whole, in which the husband's employment remains the dominant factors." John Goldthorpe, "Women and class analysis: in defense of the conventional view." Sociology 17 (1983):468-469. For a critique of this position see Anthony Heath and Nicky Britten, Women's Jobs Do Make a Difference: A Reply to Goldthorpe, Sociology (18:4, Nov.1984); and M. Stanworth, Women and Class Analysis: A Reply to Goldthorpe. Sociology, (18:2, May 84).

[6]See B. Reskin, Sex Segregation in the Workplace: Trends, Explanations and Remedies. Washington D.C.: National Academy Press, 1984, and B. Reskin and H. Hartman, Women's Work, Men's Work, Washington D.C.:National Academy Press, 1985.

whom they reside is fast becoming obsolete. Given the increase in marital disruption and the decline in marriage during the past two decades, it has become increasingly clear that women are spending less and less of their adult lives in nuclear families, that is, in families with male breadwinners. Accordingly, the importance of gender in determining life chances has become increasingly hard to ignore. This paper is designed to provide much needed descriptive information on trends in the risk of poverty among men and women from 1950 to 1980. Unlike the traditional studies of poverty, we focus on the sex of the individual rather than sex of household head and we also examine differences in the risk of poverty by age. The analysis is organized around three questions:

- Are women more likely to be poor than men, and if so, at what age are gender differences most apparent? Has there been an increase in the relative risk of poverty among women as compared to men during the past decade, and if so is the trend peculiar to the seventies or did it begin in earlier decades?

- What are the sources of gender differences in poverty in 1980? How much of the difference in poverty rates can be explained by differences in the family and household characteristics of men and women?

- How much of the change in the gender poverty ratio between 1960 and 1980 is due to changes in family/household patterns, including changes in marital status, parental status and living arrangements?

Poverty is defined as having an income below the "poverty line." The poverty line is determined by calculating the basic food needs for a family and by dividing the income of that family

by three times the food needs. [7] If the ratio of income to needs is greater than 1, the family is classified as nonpoor. If it is less than 1, the family is poor. The poverty line is based on an absolute rather than a relative standard of poverty which means that, in principle, there could be no poor people even though inequality was substantial. For this reason, many people prefer a "relative poverty" measure which takes into account the income distribution rather than an absolute standard. Although we agree that relative poverty may be a more reasonable standard for comparing gender differences over time, we use the absolute poverty line because it is the indicator most often used by policy makers. It is also the standard used by Pearce in her original article on the feminization of poverty.[8]

The analysis described below is based on the Public Use Samples from the U.S. Census, 1950 to 1980. We begin by looking at gender differences in poverty for adults in 1980. We focus on four age groups which allows us to examine the ages at which gender differences in the risk of

[7]Incalculating the food needs, adjustments are made for family size, age, and whether the family lives on a farm or not.

[8]Our measure of poverty excludes in-kind transfers such as food stamps and medical assistance which may raise the standard of living in particular households without increasing income directly. Ignoring in-kind transfers may lead to an overestimate of female poverty since women are more likely to receive in-kind benefits than men. On the other hand, we do not attempt to measure wealth which biases our estimates in the other direction. The most important measure of wealth is home ownership. By not including home ownership in our measure of family income, or by not lowering the need standard for those who own their own homes, we bias upward our estimates of poverty, especially among older persons. However, based on a crude adjustment, taking home ownership into account does not appear to alter the gender-poverty ratio. For a more detailed discussion of various measures of poverty, see Marilyn Moon and Eugene Smolensky, Improving Measures of Economic Well-Being (New York: Academic Press, 1977) and Sheldon Danziger, Robert Haveman and Robert Plotnick, Antipoverty Policy: Effects on the Poor and Nonpoor, pp. 50-77 in Danziger and Weinberg (eds.) Fighting Poverty, 1985.

poverty are most pronounced. Poverty rates may be high among women over 65 as compared with younger women, but the gender-poverty ratio may be low, if older men have higher poverty rates as well. We also examine trends in the ratios between 1950 and 1980 to determine in which decades changes in relative economic status were most apparent. In section II we develop a model for predicting poverty for men and women in 1980 and use this model to analyse gender differences in 1980 and changes in gender differences between 1960 and 1980.

GENDER DIFFERENCES IN POVERTY RATES

Gender differences in poverty are primarily a function of the proportion of the population that is married and the degree of inequality among the nonmarried. This follows from the assumption that income is pooled within the family which means that no overall difference in poverty will be found between married men and women.[9] If nearly everyone is married, gender difference will be small, regardless of the disparity among those not married. If the incomes of nonmarried adults are similar, gender differences in poverty will also be small, regardless of the size of the nonmarried population. If, however, a large proportion of adults are single and if there is a large disparity in the incomes of single men and women, than gender differences in poverty rates will be quite large.

It is difficult to determine a priori at which age gender differences in poverty will be greatest. On the one hand, we would expect differences to be larger for women in the childbearing and

[9]Although we do not necessarily agree with this assumption, we employ it here in order to make our results comparable with standard analyses. If one does not assume that family income is equally shared, gender differences are much greater. For an analysis of income differences among married men and women, see Annemette Sorensen and Sara McLanahan, "Married Women's Economic Dependency, 1940 to 1980, American Journal of Sociology (forthcoming, 1986). Note also that gender differences in age of spouse lead to small differences in the incomes of married men and women.

childrearing years because single women have greater parental obligations than single men during this time and because parental obligations restrict the earning power of single women as well as increase the number of dependents with whom they share their incomes. On the other hand, the proportion of adults who are married is higher during the childbearing and childrearing years which should reduce the overall effect of income differences within the single population.

To answer the question of when gender differences are most pronounced, we calculated gender -poverty ratios (poor women divided by poor men) for four age groups: 18 to 24, 25 to 44, 45 to 64 and 65 and older. The age groups were designed to capture different periods of the life course based on family, school, and employment experiences. The youngest group represents a transitional period in which a large proportion of young adults leave school, start work and begin to form families; the 25 to 44 group represents the childbearing and child rearing years; the 45 to 64 group represents the late childrearing and 'empty nest period;' and the 65+ group represents the retirement years and the absence of parental responsibilities. Table 1 reports gender-poverty ratios for each age group in 1980.

Table 1

The first row in each set of estimates contains the ratio of the number of poor women to poor men. The second row contains the ratio of female poverty rates to male poverty rates which adjusts for differences in population size. This adjustment is necessary because without it the ratio reflects differences in the absolute number of men and women - the sex ratio. While it is true that poor elderly women greatly outnumber poor elderly men, much of this difference is due to the fact that women live longer than men. Because of gender differences in longevity, the adjusted ratio - which measures differences in the risk of poverty-is a better measure of

real differences in econmic status. Differences in population size among the younger age groups are due to differences in school enrollment, incarceration rates, military service enrollment and mortality. [10]

Several things in table 1 are noteworthy. First, the numbers show quite clearly that in 1980 women were more likely to be poor than men, regardless of their age or race. Second, they indicate that among whites gender differences in poverty were highest in the oldest age group whereas among blacks they were highest in the 25-44 age group. Note that the smaller ratio among elderly blacks is due to the fact that black men in this group had unusually high poverty rates. Ratios for the 18 to 24 and the 45 to 64 groups are similar for whites and blacks. Finally, the numbers indicate that adjusting for differences in population size makes a big difference in calculating the gender -poverty ratio, especially for those over 65. Among blacks, the adjustment is important for all age groups.

Perhaps the most striking finding in table 1 is the similarity in the gender ratios of blacks and whites. The ratios based on the total population show that in 1980 women were about fifty percent more likely to be poor than men regardless of race. Although some have argued that gender differences in economic status is a middle class phenomenon – because of the high earnings of middle class men – our results show that inequality is just as pronounced among low income groups, i.e. blacks. Even though black men are less well off than white men, their position vis a vis black women is very similar to that of white men.

Trends in The Gender-Poverty Ratio

Having determined that women are more likely to be poor than men in 1980, we next asked

[10]Our data exclude persons living in institutions (schools, prisons, barracks)

whether such differences have existed for some time or whether they are a recent phenomenon. A number of changes have occurred during the past twenty years which should have altered the relative status of women and men. It is not clear, however, what the net effect of these changes were or when their major effects were felt. On the one hand, increases in divorce during the sixties and seventies led to an increase in the proportion of single adults and mother-only families which should have increased the relative disadvantage of women.[11] On the other hand, increases in women's labor force participation and work experience should have raised women's earnings.[12] In order to gain a clearer picture of the trends in inequality, we calculated the poverty ratios for each age group between 1950 and 1980. The trends in the ratios, along with gender specific poverty rates, are presented in Table 2 and Figures 1 and 2 below.

Figure 1 and Table 2 about here

The table and graphs show quite clearly that the ratios have increased overall. Taking all age groups together, gender difference in risk of poverty increased by 35 percent for whites and by 29 percent for blacks between 1950 and 1980. Among whites the greatest increases occurred in the 18 to 24 age group (58%) and in the 65+ group (56%); for blacks they occurred in the 25 to 44 group (37%). Note that the poverty rates for each gender declined substantially between 1950 and 1980. Thus the increase in the disadvantage of women during this time was due to the fact that men's poverty declined faster than women's.

The figure shows that among whites, the youngest and oldest age groups experienced their biggest increase in inequality in the seventies, whereas the middle age groups experienced their

[11]Larry Bumpass and James Sweet, Families and Households in America, (New York: Russell Sage, forthcoming,1987).

[12]Suzanne Bianchi and Daphne Spain, American Women in Transition, (New York: Russell Sage, 1986).

biggest increase in the sixties. Since the middle groups contain the most people, their ratios dominate the total figures. Overall, the gender-poverty ratio for whites increased by 12 percent in the fifties, by 19 percent in the sixties and by 1 percent in the seventies. Among blacks, nearly all of the increase occurred in the sixties and seventies. For the youngest and oldest age groups, the seventies were the period of greatest change and for the middle groups (especially the 25 to 44) the sixties were most important. Again, because of the size of the middle groups, the total figures indicate that the greatest increase occurred during the sixties when the ratio grew by 15 percent as compared with 10 percent in the seventies.

Before concluding this section of the analysis, we should note that the overall patterns described in Figure 1 do not fit with the notion that the 'feminization of poverty' is a recent phenomenon. Rather, gender difference in poverty rates appear to have increased in the fifties, grown rapidly during the sixties, and leveled off somewhat during the seventies. How then do we account for the recent concern over gender difference in inequality and for the attention it has received in the popular literature?

One explanation is that the recent concern is merely a lagged response to increases in the risk of divorce and women's economic insecurity that were taking place in the sixties and were not directly observable until the seventies when census reports comparing the two decades became available. Another explanation may be the fact that the "gender gap" in voting behavior has become more pronounced and more politically relevant in the seventies – both because women's political preferences began to diverge from men's in the mid-seventies and because women constitute a greater number of voters.[13] Thus while the "feminization of poverty " is not a new

[13]Barbara Nelson,Women's Poverty and Women's Citizenship: Some Political Consequences of Economic Marginality. Signs vol. 10, no. 21. (1984):209-231.

phenomenon, the availablity of social indicators and women's increasing political clout in the 1970s has drawn attention to women's issues generally and to the plight of poor women in particular.

EXPLAINING GENDER DIFFERENCES IN POVERTY RATES

In the previous section we found that the risk of poverty was higher for women than for men at all ages and that the relative disadvantage of women increased between 1950 and 1980. In this section of the paper, we attempt to account for gender differences in poverty rates by focussing on family and household characteristics: marital status, parental status, and living arrangements. Past studies have shown that each of these factors is strongly related to economic wellbeing and we also know that each has changed over time in a way that may have been disadvantageous for women. We begin by looking first at how differences in family characteristics may account for gender differences in poverty status in 1980 and then at how changes in family patterns may account for changes in gender differences over time.

Married persons are less likely to be poor than nonmarried persons, in part because of the advantages of pooling (assuming that income is equally shared) and in part because of selectivity. Married men are less likely to be poor than single men because they have the advantages of pooling and because men with high earnings are more likely to marry than men with low earnings. Similarly, married women are better off than single women because of the advantages of pooling and also because they are pooling income with a higher wage earner – a man. [14] Gender differences in marital status at a particular point in time occur because of differences in mortality

[14]Some researchers argue that the economic benefits of marriage do not compensate women for their lower relative earnings. Mary Corcoran, Greg Duncan and Martha Hill, The Economic Fortunes of Women and Children: Lessons from the Panel Study of Income Dynamics. Signs, vol. 10, no. 21 (1984):232-248.

(women live longer than men), differences in incarceration rates and military service (which reduce the number of marriageable men in the civilian population), and differences in age at marriage (women marry younger than men). Gender differences in marital status are particularly apparent for the youngest and oldest age groups: young women are more likely to be married and older women are less likely to be married than men of similar ages. We expect that much of the gender difference in poverty rates among the elderly is due to differences in marital status, which in turn are due primarily to higher mortality rates among older men.

Changes in the proportion of men and women who are married may occur because of changes in the availability of partners, as noted above, and, more commonly, because of changes in the propensity to marry (among both sexs). With respect to the latter, one of the most striking trends observed during the sixties and seventies was the decline in marriage as reflected in both the rise in age at marriage and the rise in divorce rates throughout the period.[15] Such changes have more negative consequences for women than for men since the former have a lower earnings capacity than the latter. [16] We suspect that some of the relative increase in poverty rates among young and middle aged women is due to declines in the propensity to marry.

Parental obligations are also related to the risk of poverty. Children increase the number of dependents with whom household income must be shared and they reduce the number of hours parents can work (or they increase child care costs). When parents are married, the costs of children are shared equally, although the mother usually pays the opportunity costs via loss

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[15]Andrew Cherlin, Marriage, Divorce and Remarriage (Cambridge: Harvard University Press, 1983.

[16]For a discussion of why women have lower earnings than men, see Barbara Reskin and Heidi Hartmann, Women's Work, Men's Work (Washington, D.C.: National Academy Press, 1985. See also Barbara Reskin (ed.) Sex Segregation in the Labor Force (Washington, D.C.: National Academy Press, 1984

of employment and work training.[17] Among single adults, however, the costs of children are distributed quite unequally. In a large majority of single-parent families, the responsibility for children is borne entirely by the mother. Given the fact that women's earnings capacity is considerably lower than men's to begin with (in part because of the opportunity costs associated with motherhood and in part because of discrimination), the unequal division of parental responsibility among single adults should increase dramatically the risk of poverty among women as compared with single men. We expect that much of the gender difference in the middle age groups is due to differences in parental responsibilities. Similarly, increases in single parenthood during the past two decades most likely account for much of the relative increase in the poverty rates of women in the child bearing and childrearing years.

In addition to marital status and parental obligations, household status or living arrangements are also related to risk of poverty. As was the case for married couples, living with relativesand pooling income reduces the risk of poverty, all else being equal. Past studies suggest that young single women are more likely to live with their parents than young single men which should reduce the gender-poverty ratio for this group. Similarly older women are more likely to live with relatives than older men which should mitigate some of the disadvantage among elderly women. With respect to trends over time, we know that single adults are much more likely to live alone today than they were in the early sixties.[18] Ironically, while rising incomes have increased economic independence and made it easier for single adults to live alone, in many cases the incomes of those living alone are not sufficient to keep them out of poverty. We expect that

[17]Charles Calhoun and Thomas Espenshade, The opportunity costs of raering american children, Paper presented at the Population Association of America annual meetings in San Francisco, California, April, 1986.

[18]Bumpass and Sweet, 1987.

differences in living arrangements, and changes in living arrangements over time, can explain some of the increase in the gender-poverty ratio during the past two decades.

To evaluate the effects of family/household characteristics, we estimated a set of equations that treated poverty as a function of marital status, parental status, living arrangements, and a set of control variables. The parameters from these equations were then used to determine what the gender-poverty ratios would have looked like (1) IF the family/household characteristics of women had been the same as those of men in 1980 and (2) IF the family/household characteristics of women and men in 1980 had been the same as they were in 1960. To make the first comparison, we substituted the men's 1980 means for the women's means (1980) for each of the family/household variables and calculated new predicted poverty rates for women. Then we recalculated the gender-poverty ratios using the predicted poverty rates for women and the observed rates for men. In the second part of the analysis, we repeated the same procedure, only this time we substituted the women's 1960 means for their 1980 means and the men's 1960 means for their 1980 means. Then we recalculated the gender-poverty ratios using the predicted poverty rates, based on the 1960 characteristics, for women and men. Detailed of the analysis are provided in Appendix A.

Gender Differences in Poverty in 1980

The results of our decomposition of gender differences in 1980 are summarized in Figure 2. For the 18 to 24 age group, differences in marital status did not explain any of the gender difference in poverty because these differences actually benefitted women. This was true for blacks as well as whites. Young women were more likely to be married than young men in 1980 primarily because of gender differences in age at marriage. If young women had the same marital status as men their age, the gender-poverty ratios would have been even higher than they were.

Differences in the number of dependent children and in the living arrangements of young men and women, however, accounted for a large portion of the gender difference in poverty. The fact that young women had more children than young men accounted for 38 to 54 percent of the gender gap for whites and blacks respectively in this age group. The fact that men were more likely to be living with their parents than women explained an additional 69 percent of the difference among whites and 26 percent of the difference among blacks.

The major source of the gender difference in poverty in the middle age groups was parental responsibilities. The fact that women had more children to care for than men accounted for about 40 percent of the gender difference in poverty rates. Note that some of negative effect associated with parenthood is due to differences in costs – parents have more mouths to feed – and some is due to differences in income – women with children earn less than men with children because they work fewer hours and have lower wages. Marital status also had a strong effect in the gender-poverty ratio. Women were less likely than men to be married and gender differences in marital status accounted for about 27 to 32 percent of the difference in poverty rates among whites and blacks. It is worth emphasizing here that the importance of marital status in explaining gender differences in poverty for these age groups is primarily due to the earnings gap between women and men: being married allows women to share in men's higher earnings capacity and so reduces their risk of poverty. If women and men had the same earnings capacity, and if women worked the same number of hours as men, then differences in marital status would not be associated with such large differences in risk of poverty.

Nearly all of the gender inequality in poverty rates among the elderly in 1980 was due to differences in marital status. For those over 65, marital status differences accounted for over 100

percent of the difference among whites and for 80 percent of the difference among blacks. [19] It is not marital status per se that is important here, however, but other characteristics closely associated with being married or non-married. Non-married women can be either never-married, divorced or widowed. For the elderly women who are never-married or divorced, being non-married is associated with increased risk of poverty for the same reasons as for younger women: divorced and never married women depend largely on their own earnings for support so that they carry into old age the effects of women's depressed earnings capacity which they faced during their working lives.

For elderly women who are widowed, much of the marital status effect is due to gender and class differences in the selectivity of mortality rates. First, women live longer than men and therefore the average age of the women in this age group is higher than that of the men. Since social security benefits are inversely related to age, the pensions of older women are lower, on average, than those of older men. Second, poor people die younger than the non-poor which means that the former are less likely to be represented among the elderly than the latter. However, since women live longer than men, the women who survive are drawn from a wider range of income groups than is true for men. Many poor widows are women who were married to poor men whom they survived. Had these men lived as long as their wives, marital status differences would have been smaller and the gender-poverty ratio would have been lower. In short, the higher poverty rates of elderly widows is to some extent a reflection of the selection process that reduces the number of poor men in the population faster than it reduces the number of poor women.

Differences in living arrangements and parental responsibilities were not important factors in

[19] The effects of individual factors can sum to more than 100 because other factors, not examined here, may have had offsetting effects

accounting for gender differences in poverty rates for those over 65. At the end of the life course. living with relatives is more common among women than among men, and therefore equalizing on this factor actually increased the disadvantage of women by a small amount. One reason more elderly women than men live with relatives is that nearly all of the latter are married. If we look only at nonmarried individuals, we find that elderly men are more likely to live with relatives than are elderly women.

Changes in Gender Differences, 1960 to 1980

Figure 3 reports the role of family factors in accounting for change in gender-poverty ratios between 1960 and 1980. Looking first at the 18 to 24 age group, Figure 3 indicates changes in the family/household variables explained about 11 percent of the change in the ratio and about 40 percent of the change among blacks. The shift in the propensity to marry between 1960 and 1980 actually improved the relative status of young white women because the decline in marriage was greater for young men. For blacks the decline in marriage accounted for 12 percent of the relative decline in women's position. Parental obligations accounted for only 2 percent of the decline in women's status among whites but was a major factor in explaining the growth of inequality among blacks. The most important family factor in accounting for change among whites was the shift in living arrangements which accounted for 8 percent of the relative decline in women's wellbeing. The negative effect associated with this change was due primarily to the increase in young women living with roommates. The poverty of this subgroup is somewhat overestimated because we assumed no pooling of income among nonrelated persons.[20] Among blacks, living arrangements explained about 4 percent of the increase in the ratio.

[20]We assumed pooling for respondents who were cohabiting, and this subgroup was treated as a marital status category.

Figure 3 here

The results for the 25 to 64 age group show that changes in family characteristics accounted for over 100 percent of the increase in the ratio among whites and for about 84 percent of the increase among blacks. Most of the family effect came from changes in parental responsibilities which were redistributed in a way that was disadvantageous to women. Whereas the mean number of children for all adults declined between 1960 and 1980, the number of children living with nonmarried parents increased, and this increase was borne primarily by women. Changes in living arrangements also contributed to greater inequality between 1960 and 1980, accounting for about 15 to 17 percent of the increase for both races.

Among the oldest age groups, changes in marital status and living arrangements explained about 44 percent of the increase in the gender ratio among whites whereas changes in parental status and living arrangements accounted for about 27 percent of the increase among blacks. As noted earlier, the marital status effect for this age group was primarily an indicator of differences in mortality, and these results indicate an increase in the mortality advantage for whites women between 1960 and 1980. The importance of changes in living arrangements for this age group is not surprising. Increases in the propensity to live alone have been especially notable among the elderly. Moreover, since a large proportion of older women are not married, changes in living arrangements have a strong effect on the overall ratio.

CONCLUSIONS

The results reported here indicate that the 'feminization of poverty' is not a myth. In 1980 the poverty rates for women were about 1 1/2 times greater than those for men and between 1950 and 1980 the degree of inequality between the sexes increased by about 30 percent. Gender

differences in the risk of poverty are evident across all age groups, and the similarily between whites and blacks is striking. In one respect the patterns presented here are not consistent with the popular literature, that is, the trend is not a recent phenomenon but has been going on as far back as the fifties. Only among the youngest and oldest age groups, was there a notable decline in the relative status of women during the seventies.

For the elderly, we find that most of the gender difference in poverty rates is due to fact that women live longer than men and, in particular, that poor women live longer than poor men so that they are more likely to be exposed to the lack of adequate income common in old age. For women in the 25 to 64 age group, the source of inequality is quite clearly related to gender roles and the division of labor within the family. Traditionally, women have been encouraged to specialize in housework and child care and this specialization affects their earnings' capacity in market production. Gender role socialization teaches women that their primary role is to bear and care for children and that family needs must come before individual achievement or fulfillment. For women who work outside the home, socialization for the mother role may affect choice of occupation, labor force attachment and whether one has a job that provides additional training, all of which determine earnings capacity.[21] Similarly, social expectations about women's family roles affect the attitudes and practices of organizations which may lead to labor market discrimination as reflected in the lower wages received by women at every level of skill. [22]

The poverty of women in the childbearing years is closely related to the gender gap in earnings - a topic that was not examined in this paper, mainly because of the inadequacy of the census

[21]Mary Cocoran Greg Duncan, Work history, labor force attachment and earnings differences between the races and the sexes. Journal of Human Resources 14 (Winter,1979):3-20.

[22]See Reskin and Hartmann, 1985.

data for this purpose. Despite women's increasing economic responsibility for the support of themselves and their children, and despite the fact that their labor force attachment and their level of education is increasing, the pattern of earnings differentials is still one that would seem to presuppose the economic dependence of women on men.[23]

Women in the 1980s are caught between a rock and a hard place when it comes to their economic wellbeing. Because of changing family patterns, they must increasingly rely on their own work or on welfare to support themselves and their children, but most available new jobs (largely in the services sector) are so low-paid that they offer little chance of climbing out of poverty. In 1979, nearly half of all working women found themselves in industries paying an average wage which was less than the minimum set by the the BLS for the support of a family of four.[24] At the same time, the federal government, subscribing to the view that women with children are better off coping with sharply decreased incomes than with the potential risk of psychological harm from welfare assistance has sharply cut benefits to single mothers with children. [25] Not only are women disproportionately affected by welfare cutbacks because of their greater poverty and because of their relative exclusion from unemployment insurance benefits, but women are also disproportionately affected by cuts in government employment because of their greater relative

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[23]Roslyn Feldberg, Comparable Worth: Toward Theory and Practice in the United States. Signs vol. 10, no. 21. (1984):311-328.

[24]Joan Smith, The Paradox of Women's Poverty: Wage-Earning Women and Economic Transformation. Signs vol. 10, no. 21. (1984):291-310. Smith notes that the already large wage differential between the services sector and the manufacturing sector widened dramatically between 1970 and 1980 - due to a combination of the labor intensity and the high degree of competition in the services sector.

[25]Deborah Zinn, Deborah K. and Rosemary Sarri, Turning Back the Clock on Public Welfare. Signs vol. 10, no. 21. (1984):355-370.

participation in this sector.[26]

Two possible approaches exist for reducing the poverty of women in the childbearing and childrearing years. Traditionalists argue that the solution lies with the nuclear family and involves strengthening family ties so that women and children receive financial support from men.[27] Advocates of this approach point to the economic benefits of household specialization and the psychological benefits said to accrue to spouses when they are not in competition with each other[28]

An alternative approach involves reducing women's dependence on men by increasing their capacity to earn enough to support themselves and their children. This approach would emphasize increased training and promotion opportunities for women and the pursuit of pay levels for the traditionally female occupations comparable to those paid to male-dominated occupations of similar skill and resposibility levels. It would also include proposals for a child allowance and/or socialized child care.[29]

Both aproaches have deficits. The first limits the choices of both women and men. It also overlooks the fact that the traditional marriage is based on positions of unequal power and reward.

[26]Diana Pearce, Toil and Trouble: Women Workers and Unemployment Compensation. Signs vol. 10, no. 21. (1984):439-459; Zillah Eisenstein, The Patriarchal Relations of the Reagan State. Signs vol. 10, no. 21. (1984):329-37.

[27]George Gilder, Wealth and Poverty (New York: Basic Books, 1980).

[28]Gary Becker, A Theory of Marriage: Part I, Journal of Political Economy 81, no. 2 (July-August, 1973): 813-845. Also see Talcott Parsons, Age and sex in the social structure of the United States, American Sociological Review 7 (1942):604-16.

[29]Donald Treiman and Heidi Hartmann, Equal Pay for Jobs of Equal Value (Washington D.C.: National Academy Press, 1981; Sheila Kamerman, Women, Children, and Poverty: Public Policies and Female Headed Families in Industrialized Countries. Signs 10, no. 21. (1984):249-271.

The second approach denies any role to fathers in the care and responsibility for children. Also, it places a heavy burden on mothers, for we are asking them not only to take on the role of the breadwinner in the family but the tasks of primary child care as well. The first approach privatizes the solution to women's poverty - it does nothing about the unequal chances of women in the marketplace and pushes the resulting inequality in power between women and men back into the home where it is less visible. The second approach publicizes women's poverty and lack of power, in the sense that the solution is seen to lie outside the domestic sphere, with the market and the state, and also in the sense that inequality becomes more visible to the public eye and more accessible to legal redress once it is brought outside the home. The optimal solution involves some measure of both - an acceptance by men of financial and emotional responsibility for their children and an equalization of the opportunities available to women in the marketplace.

Table 1: Gender poverty ratios: ratio of number of poor women to poor men, ratio of female to male poverty rates and ratio of female to male adjusted poverty rates in 1980 for blacks and whites in four age groups.

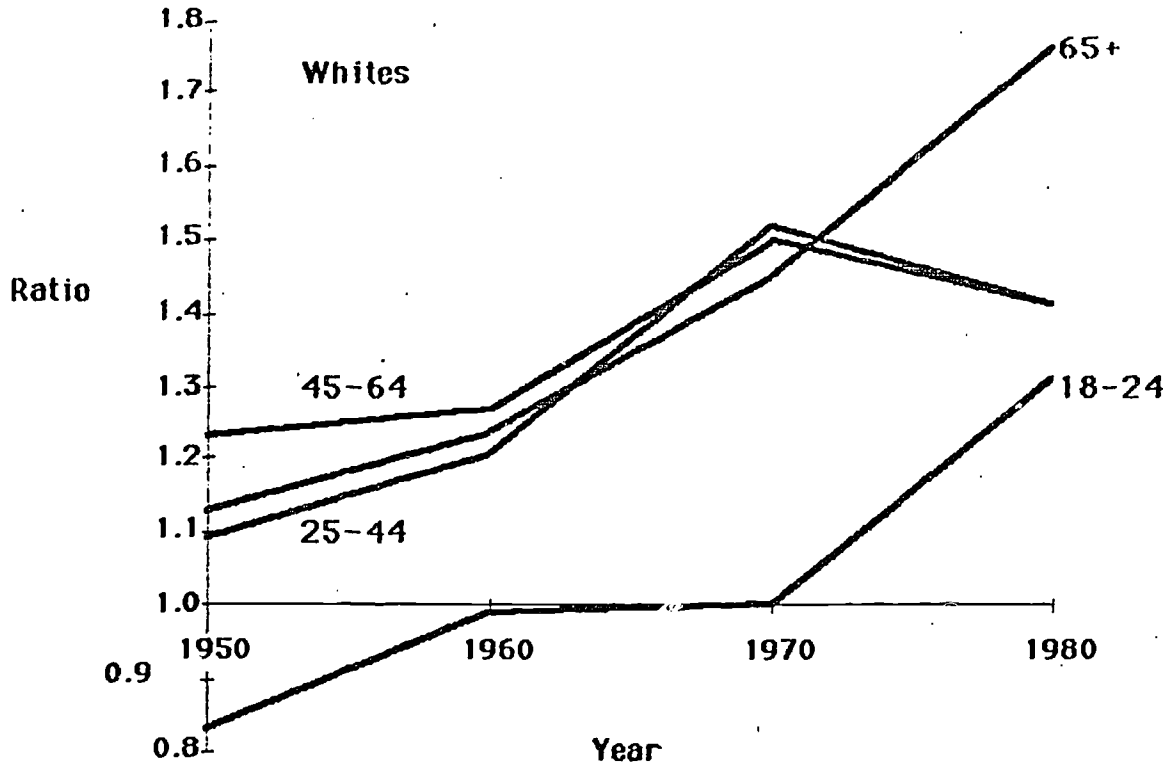
	All	18-24	25-44	45-64	65+
Whites					
1. Ratio of numbers (poor women to poor men)	1.63	1.34	1.42	1.54	2.53
2. Ratio of poverty rates (women's rates to men's rates)	1.48	1.31	1.40	1.41	1.76
3. Poverty rates of women (proportion poor)	.098	.136	.077	.072	.151
4. Poverty rates of men (proportion poor)	.066	.104	.055	.051	.086
Blacks					
1. Ratio of numbers poor (poor women to poor men)	1.91	1.65	2.12	1.86	1.98
2. Ratio of poverty rates (women's rates to men's rates)	1.51	1.37	1.71	1.48	1.36
3. Poverty rates of women (proportion poor)	.294	.340	.261	.264	.386
4. Poverty rates of men (proportion poor)	.195	.249	.153	.178	.284

Source 1980 PUS of U. S. Census. Sample of 1 in 1000.

Table 2. Poverty Rates for Women and Men and Gender Poverty Ratio by Age and Year

	1950	1960	1970	1980
WHITES				
18-24				
women's poverty rate	38.68	17.83	11.38	13.57
men's poverty rate	46.65	18.08	11.37	10.37
ratio	.83	.99	1.00	1.31
25-44				
women's poverty rate	25.11	12.69	7.67	7.68
men's poverty rate	23.14	10.45	5.05	5.50
ratio	1.09	1.21	1.52	1.41
45-64				
women's poverty rate	33.47	16.33	9.39	7.22
men's poverty rate	27.24	12.84	6.28	5.13
ratio	1.23	1.27	1.50	1.41
65+				
women's poverty rate	62.34	37.50	29.02	15.08
men's poverty rate	55.29	30.30	20.05	8.58
ratio	1.13	1.24	1.45	1.76
total				
women's poverty rate	35.92	18.24	12.43	9.83
men's poverty rate	32.70	14.80	8.53	6.64
ratio	1.10	1.23	1.46	1.48
BLACKS				
18-24				
women's poverty rate	75.80	55.44	30.26	34.02
men's poverty rate	72.08	49.99	27.37	24.91
ratio	1.05	1.11	1.11	1.37
25-44				
women's poverty rate	62.81	47.41	29.39	26.10
men's poverty rate	50.19	37.50	16.89	15.26
ratio	1.25	1.26	1.74	1.71
45-64				
women's poverty rate	70.97	50.28	32.08	26.39
men's poverty rate	57.59	40.71	22.77	17.81
ratio	1.23	1.24	1.41	1.48
65+				
women's poverty rate	87.90	66.49	51.80	38.57
men's poverty rate	83.81	63.55	45.61	28.44
ratio	1.05	1.05	1.14	1.36
Total				
women's poverty rate	69.82	51.57	33.13	29.43
men's poverty rate	59.57	43.20	24.21	19.47
ratio	1.17	1.19	1.37	1.51

Figure1: Ratio of Female to Male Poverty Rates for Whites and Blacks in Each Age Group, 1950-1980.



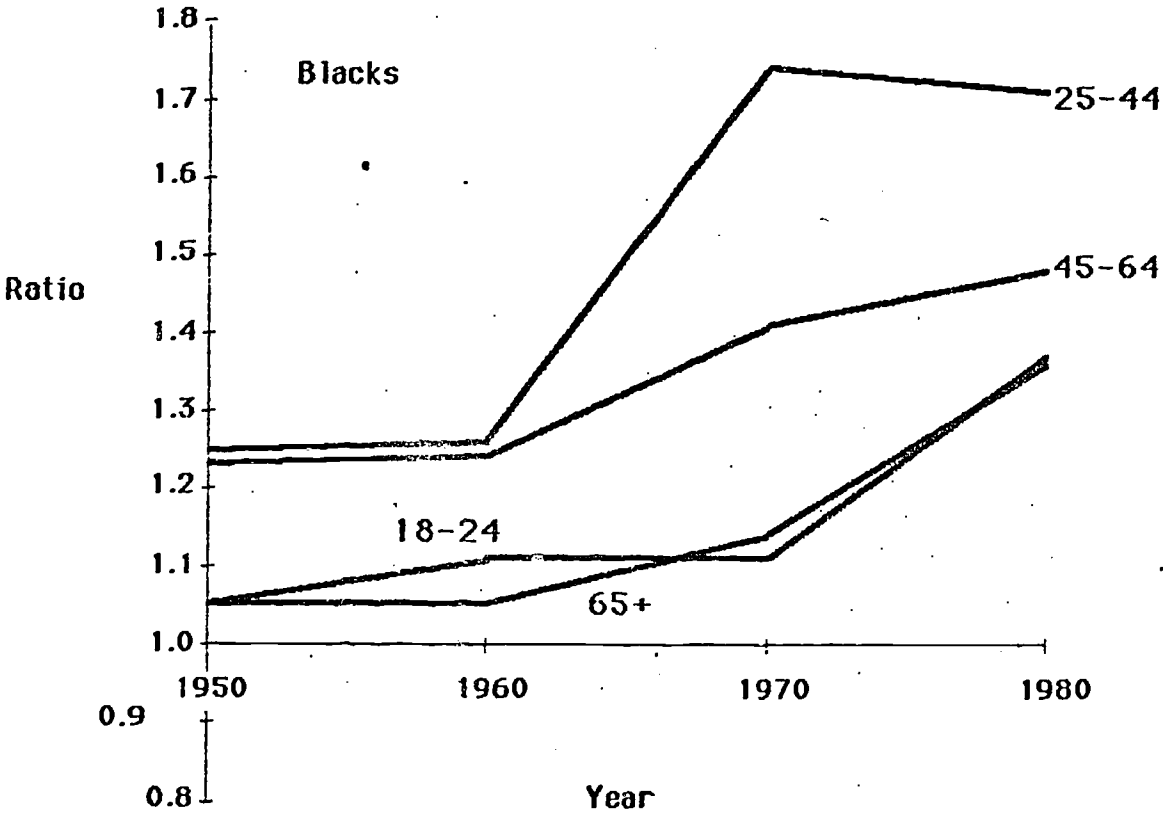


Figure 2 : Percentage of Gender Poverty Ratio in 1980 Due to Family and Household Characteristics.

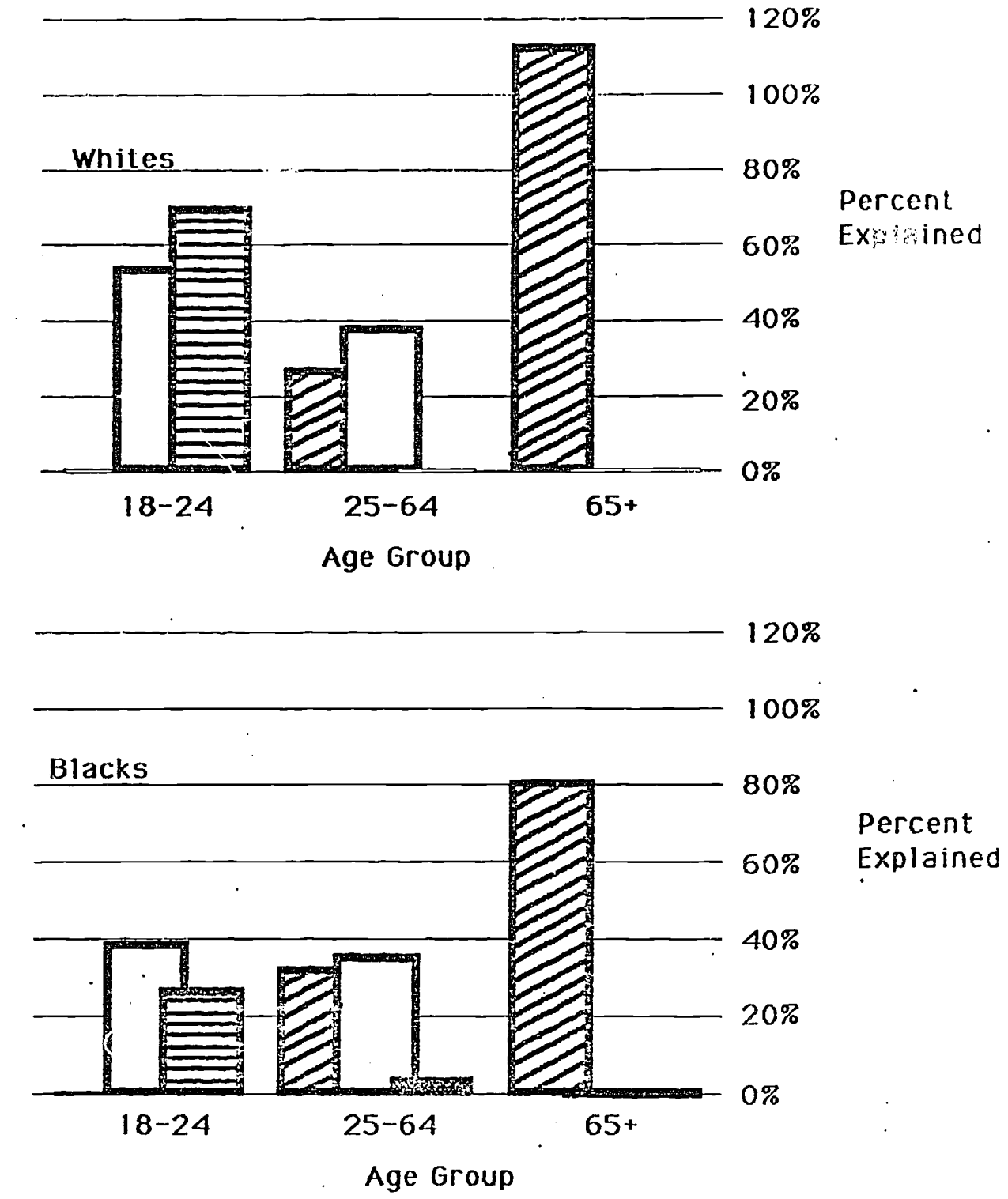
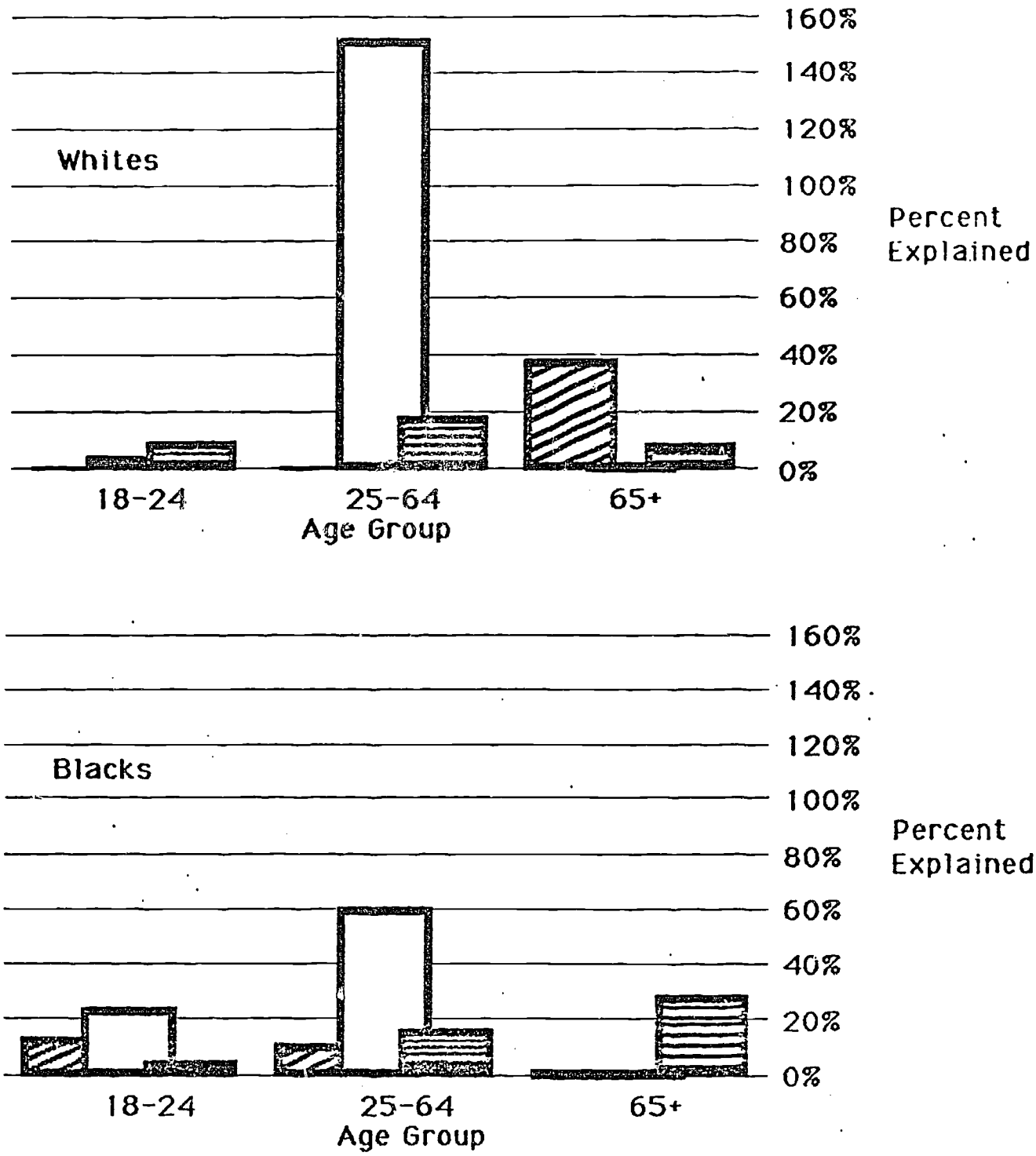


Figure 3: Percentage of Change in Gender Poverty Ratio, 1960-1980, Due to Changes in Family and Household Characteristics.



Appendix I: Ordinary Least Squares Coefficients and Means for Each Age Group on Independent Variables Predicting Poverty for White and Black Women and Men, 1980 and 1960.

	White Women 1980			
	Coefficient	Means		
		18-24	25-64	65+
Intercept	0.1588			
In School	0.02489	0.279	0.041	0.007
Formerly Married	0.1265	0.062	0.171	0.578
Never Married	0.1046	0.552	0.067	0.05
Cohabiting	-0.006033	0.04	0.017	0.008
Number of children	0.02125	0.344	0.982	0.001
Age 25-64	-0.07348	0	1	0
Age 65+	-0.02977	0	0	1
Completed High School	-0.08716	0.485	0.42	0.237
High School+	-0.1107	0.316	0.33	0.181
Living with relatives	-0.1477	0.421	0.046	0.108
Living with nonrelatives	0.2136	0.118	0.03	0.016
Formerly married*#kids	0.04888	0.039	0.104	0
Never married*#kids	0.1661	0.021	0.002	0
Cohabiting*#kids	0.1359	0.006	0.007	0
Mean poverty		0.125	0.066	0.153

	White Men 1980			
	Coefficient	Means		
		18-24	25-64	65+
Intercept	0.1287			
In School	0.07942	0.319	0.04	0.008
Formerly Married	0.1061	0.041	0.111	0.181
Never Married	0.1056	0.731	0.105	0.041
Cohabiting	0.05491	0.039	0.025	0.01
Number of children	0.01904	0.158	0.932	0.037
Age 25-64	-0.05229	0	1	0
Age 65+	-0.01247	0	0	1
Completed High School	-0.07459	0.45	0.35	0.202
High School+	-0.08309	0.326	0.425	0.178
Living with relatives	-0.1426	0.524	0.063	0.049
Living with nonrelatives	0.07385	0.14	0.051	0.022
Formerly married*#kids	-0.04107	0.005	0.019	0
Never married*#kids	-0.09378	0.008	0.001	0
Cohabiting*#kids	0.075	0.007	0.004	0
Mean poverty		0.112	0.052	0.105

Appendix I (continued)

	Black Women 1980			
	Coefficient	Means		
		18-24	25-64	65+
Intercept	0.3425			
In School	0.03571	0.277	0.064	0.012
Formerly Married	0.2492	0.073	0.371	0.674
Never Married	0.2278	0.746	0.176	0.054
Cohabiting	0.1099	0.044	0.033	0.015
Number of children	0.02529	0.605	1.173	0.019
Age 25-64	-0.1514	0	1	0
Age 65+	-0.08361	0	0	1
Completed High School	-0.1708	0.43	0.338	0.115
High School+	-0.2224	0.267	0.242	0.068
Living with relatives	-0.1778	0.561	0.107	0.151
Living with nonrelatives	0.1377	0.067	0.044	0.044
Formerly married*#kids	0.04743	0.079	0.393	0.013
Never married*#kids	0.08674	0.285	0.153	0
Cohabiting*#kids	0.113	0.021	0.024	0
Mean poverty		0.356	0.26	0.383

	Black Men 1980			
	Coefficient	Means		
		18-24	25-64	65+
Intercept	0.2458			
In School	0.0718	0.287	0.046	0.017
Formerly Married	0.1338	0.032	0.229	0.341
Never Married	0.1658	0.838	0.179	0.068
Cohabiting	0.04143	0.031	0.054	0.017
Number of children	0.0383	0.168	0.907	0.108
Age 25-64	-0.1009	0	1	0
Age 65+	0.0001926	0	0	1
Completed High School	-0.1169	0.402	0.306	0.086
High School+	-0.1698	0.204	0.249	0.064
Living with relatives	-0.1196	0.722	0.143	0.091
Living with nonrelatives	0.1747	0.072	0.082	0.049
Formerly married*#kids	0.01806	0.004	0.048	0.027
Never married*#kids	0.1255	0.015	0.012	0
Cohabiting*#kids	0.05387	0.008	0.02	0
Mean poverty		0.258	0.159	0.284

Appendix I (continued)

	White Women 1960			
	Coefficient	Means		
		18-24	25-64	65+
Intercept	0.1872			
In School	-0.01658	0.142	0.006	0
Formerly Married	0.1757	0.07	0.133	0.537
Never Married	0.2054	0.343	0.058	0.079
Cohabiting	0.1478	0.002	0.005	0.016
Number of children	0.02613	0.764	1.285	0.009
Age 25-64	-0.04462	0	1	0
Age 65+	0.1482	0	0	1
Completed High School	-0.1132	0.46	0.352	0.128
High School+	-0.164	0.172	0.157	0.092
Living with relatives	-0.2069	0.381	0.071	0.242
Living with nonrelatives	0.1389	0.033	0.018	0.043
Formerly married*#kids	0.09094	0.047	0.085	0
Never married*#kids	0.1116	0	0	0.001
Cohabiting*#kids	-0.2033	0	0	0
Mean poverty		0.137	0.141	0.372

	White Men 1960			
	Coefficient	Means		
		18-24	25-64	65+
Intercept	0.1926			
In School	0.02619	0.232	0.017	0
Formerly Married	0.1554	0.035	0.063	0.225
Never Married	0.1698	0.528	0.083	0.062
Cohabiting	0.1549	0.003	0.004	0.01
Number of children	0.03882	0.439	1.369	0.048
Age 25-64	-0.08723	0	1	0
Age 65+	0.1178	0	0	1
Completed High School	-0.106	0.351	0.263	0.077
High School+	-0.133	0.23	0.211	0.095
Living with relatives	-0.1281	0.526	0.078	0.11
Living with nonrelatives	0.07418	0.038	0.02	0.03
Formerly married*#kids	-0.02469	0.003	0.024	0
Never married*#kids	0.686	0	0	0
Cohabiting*#kids	-0.116	0	0.001	0
Mean poverty		0.178	0.118	0.325

Appendix I (continued)

	Black Women 1960			
	Coefficient	Means		
		18-24	25-64	65+
Intercept	0.4974			
In School	-0.007847	0.159	0.011	0
Formerly Married	0.259	0.154	0.308	0.689
Never Married	0.29	0.439	0.076	0.034
Cohabiting	0.2951	0	0.017	0.026
Number of children	0.06136	0.97	1.554	0.021
Age 25-64	-0.137	0	1	0
Age 65+	0.04359	0	0	1
Completed High School	-0.2216	0.289	0.154	0.037
High School+	-0.3002	0.093	0.081	0.03
Living with relatives	-0.1616	0.528	0.127	0.264
Living with nonrelatives	0.1004	0.062	0.051	0.081
Formerly married*#kids	0.00661	0.207	0.335	0.002
Never married*#kids	0.009118	0.053	0.026	0
Cohabiting*#kids	0.001923	0	0.011	0
Mean poverty		0.557	0.487	0.68

	Black Men 1960			
	Coefficient	Means		
		18-24	25-64	65+
Intercept	0.4389	1	1	1
In School	0.006912	0.189	0.011	0
Formerly Married	0.1163	0.052	0.155	0.313
Never Married	0.1428	0.628	0.1	0.043
Cohabiting	0.08537	0.008	0.015	0.019
Number of children	0.0752	0.43	1.464	0.123
Age 25-64	-0.1388	0	1	0
Age 65+	0.1282	0	0	1
Completed High School	-0.2194	0.254	0.128	0.026
High School+	-0.2963	0.051	0.075	0.036
Living with relatives	-0.01657	0.659	0.119	0.113
Living with nonrelatives	0.0678	0.067	0.067	0.078
Formerly married*#kids	-0.04946	0.008	0.036	0.021
Never married*#kids	-0.1899	0	0.002	0
Cohabiting*#kids	-0.086	0	0.003	0
Mean poverty		0.49	0.392	0.604