

# Who is in Poverty

## KEY FINDINGS



Poverty rates are higher for women than men, across all age groups.

Older women (ages 75 and over) are twice as likely as older men to be in poverty.

Social Security benefits are key in keeping older adults, especially women, above the poverty line. Women's lower average benefits and lack of pension income for many, however, means living on the margins of poverty.

Poverty rates in the Northeast region, and statewide, are higher for women than men. Poverty rates for both women and men decline with age; however, for women the decline levels off in middle age and increases sharply at age 75.

Older women are twice as likely as older men to be in poverty. According to the Center for American Progress, one issue is that women have a longer life expectancy than men, leaving "them more likely [than men] to outlive their resources and slip into poverty, especially when combined with lower benefits and access to retirement income."

The Center for American Progress highlights several other factors that contribute to higher poverty rates for women, including:

- \* Domestic and sexual violence can push women into a cycle of poverty, resulting from related job loss, poor health, and homelessness.
- \* Women are more likely to bear the costs of raising children, noting that nationally custodial mothers are twice as likely to be poor as custodial fathers.
- \* Women are clustered in lower-paying occupations than are men, even in occupations where women are the majority of workers (see wage gap).

**Were you surprised** that female-headed non-family households are the largest poverty group? Why are more women than men in non-family households in poverty?

### Women, Poverty and Social Security

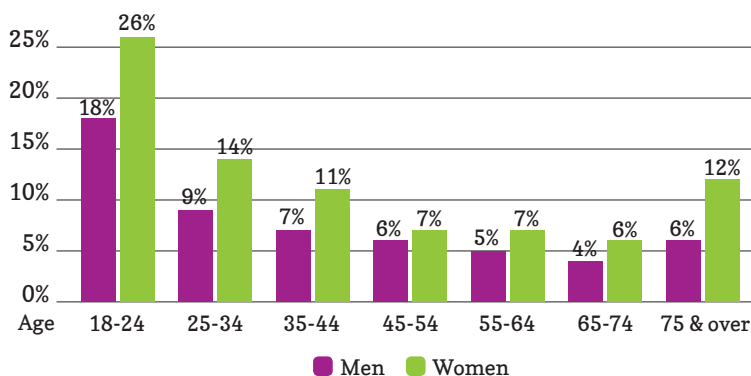
People are often surprised to learn that older women represent only a small portion (15%) of women in poverty, based on official data. This is in large part due to Social Security benefits which often keep women above poverty level—though just above.

According to the Social Security Administration:

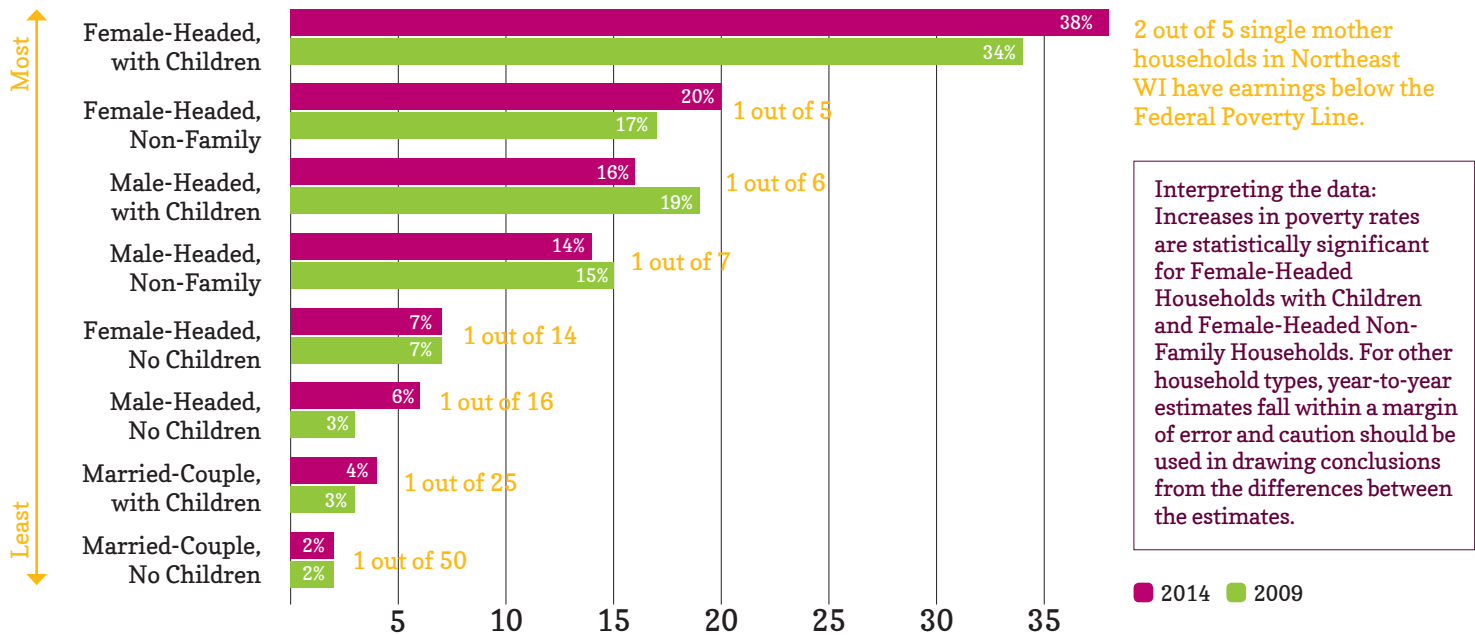
In 2014, the average annual Social Security (before tax) income received by women 65 years and older was \$13,150, (\$17,106 for men). For a 1-person household, the 2014 Federal Poverty Level was \$11,670. This puts women's average benefit only \$1,480 above the poverty limit.

In that same year, 46% of all elderly unmarried females receiving Social Security benefits relied on Social Security for 90% or more of their income. Elderly women are less likely than elderly men to have significant family income from pensions other than Social Security.

**Poverty Rates by Sex & Age, Northeast WI**  
2010-2015, 5-year average



## Types of Households Most and Least Likely to Be Below the Poverty Line, by Household Type and Presence of Children, 2014 vs. 2009



Female-headed households with children (often called “single mother households”) are the most likely type of household to be in poverty (38%, or 1 out of 2.6 single mother households)—more than twice the rate of any other household type and 10 times married couples with children.

\* There are more than 7,000 single-mother households in Northeast WI with earnings below the poverty line—while they are the most likely type of household to be in poverty, they are the second largest poverty demographic regionally and statewide.

\* There are more than 10,000 female-headed non-family\* households in Northeast WI with earnings below the poverty line; they account for the single largest poverty demographic regionally and statewide.

Married-couple families with and without children are the least likely type of households to be in poverty. There are about 4,200 married-couple family households below the poverty line.

### Households in Northeast WI by Type

All Households and Households Below the Federal Poverty Line (2014)

	All Households	Households in Poverty
TOTAL	279,600	30,100
Married-Couple Family	143,400	4,200
Female-Headed Family	25,900	7,600
Male-Headed Family	12,000	1,500
Female-Headed Non-Family*	51,000	10,100
Male-Headed Non-Family*	47,300	6,700

\*Living alone or with non-family members.

Sources: See Appendix

This research is a collaboration of the Women’s Funds of Northeast Wisconsin.