



# The Basic Facts About Women in Poverty

By Robin Bleiweis, Diana Boesch, and Alexandra Cawthorne Gaines August 3, 2020

*This fact sheet contains a correction.*

In the United States, more women than men live in poverty. According to U.S. Census Bureau data, of the 38.1 million people living in poverty in 2018, 56 percent—or 21.4 million—were women.<sup>\*1</sup> The coronavirus pandemic has put individuals and families at an increased risk of falling into poverty in the United States, as they face greater economic insecurity, due in large part to unprecedented unemployment that has disproportionately affected women.<sup>2</sup> Congress' emergency unemployment assistance during the first few months of the pandemic staved off a predicted spike in the poverty rate; federal economic support must be extended throughout the duration of this fluctuating crisis to prevent an increase in the number of families living in poverty in the long term.<sup>3</sup> Moreover, research has shown that the cost and financial burden of medical expenses in the United States pushes millions of families into poverty—a foreboding fact to consider in the midst of a global health pandemic.<sup>4</sup> Illustratively, before the Affordable Care Act (ACA) expanded coverage and lowered certain health costs, a leading cause of personal bankruptcy was medical debt, resulting from unexpected or unaffordable medical expenses.<sup>5</sup>

The following facts present a snapshot of women in poverty, explain why women experience higher rates of poverty, and explore the policy solutions that can best ensure lasting economic security for women and their families.

## The federal poverty line: An imperfect measurement of poverty

The poverty estimates included in this fact sheet are based on the federal poverty line, or the minimum annual income for individuals and families determined by the U.S. government to pay for necessities. In 2018, the poverty line was set at an annual income of \$13,064 for a single individual younger than age 65 and \$25,465 for a family of four with two adults and two children.\*<sup>6</sup>

While the federal poverty line is an important measure of economic insecurity and is widely used to determine eligibility for many public assistance programs, it is narrow and outdated.<sup>7</sup> It takes into account the cost of food as a proportion of families' expenses, but it leaves out geographical differences and other essential costs of living, such as housing, transportation, child care, and medical costs. One study<sup>8</sup> found that more than 50 million households struggle to pay for basic necessities such as food, housing, and health care—despite only 16 million of them being officially classified as “in poverty.” Another study<sup>9</sup> found that based on an adjusted inflation measure, at least 3.2 million more people live in poverty than are counted by the federal government. However, due to the ubiquity of the federal poverty line and its real implications in determining people's eligibility for various programs, the authors define poverty as individuals falling below 100 percent of the federal poverty line, unless otherwise specified.

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### Quick facts about women living in poverty

Women experience higher rates of poverty than men. In 2018, 12.9 percent of women lived in poverty compared with 10.6 percent of men.\*<sup>10</sup> Nearly 10 million women lived in deep poverty, defined as falling below 50 percent of the federal poverty line.<sup>11</sup>

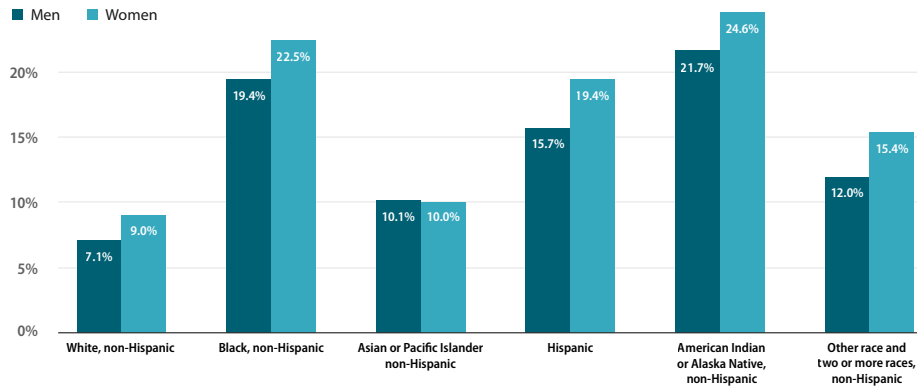
#### Race and ethnicity

Women of nearly all races and ethnicities face higher rates of poverty than their male counterparts. (see Figure 1) The highest rates of poverty are experienced by American Indian or Alaska Native (AIAN) women, Black women, and Latinas. About 1 in 4 AIAN women live in poverty—the highest rate of poverty among women or men of any racial or ethnic group.

Black women, Latinas, and AIAN women are also disproportionately represented among women living in poverty. (see Figure 2) While Latinas represent 18.1 percent of all women in the U.S. population, they constitute 27.1 percent of women in poverty. Similarly, Black women represent 22.3 percent of women in poverty but make up only 12.8 percent of all women in the U.S. population.

**FIGURE 1**  
**Women have higher rates of poverty than men across almost all races and ethnicities**

Poverty rates by gender and race and ethnicity

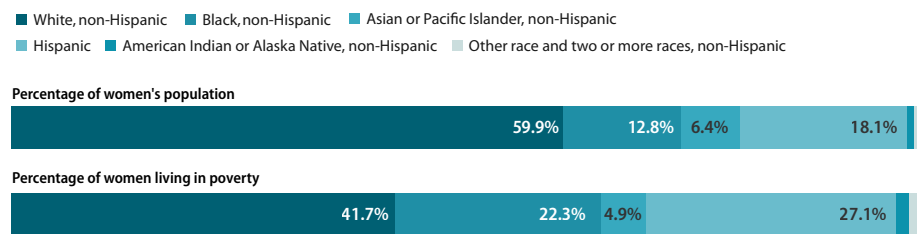


Note: The authors used 2019 Current Population Survey (CPS), Annual Social and Economic Supplement, data to create broader race and ethnicity categories by combining the CPS' separate ethnicity category with its more detailed race category.

Source: Authors' calculations are based on the official poverty measure using the 2019 Current Population Survey, Annual Social and Economic Supplement. See Steven Ruggles and others, "Integrated Public Use Microdata Series, 2019 Current Population Survey, Annual Social and Economic Supplement" (Minneapolis: Minnesota Population Center, 2020), available at <https://doi.org/10.18128/D010.V10.0>.

**FIGURE 2**  
**Women of color are disproportionately represented among women in poverty**

U.S. population of women compared with women living in poverty, by race and ethnicity



Note: The authors used 2019 Current Population Survey (CPS), Annual Social and Economic Supplement, data to create broader race and ethnicity categories by combining the CPS' separate ethnicity category with its more detailed race category.

Source: Authors' calculations are based on the official poverty measure using the 2019 Current Population Survey, Annual Social and Economic Supplement. See Steven Ruggles and others, "Integrated Public Use Microdata Series, 2019 Current Population Survey, Annual Social and Economic Supplement" (Minneapolis: Minnesota Population Center, 2020), available at <https://doi.org/10.18128/D010.V10.0>.

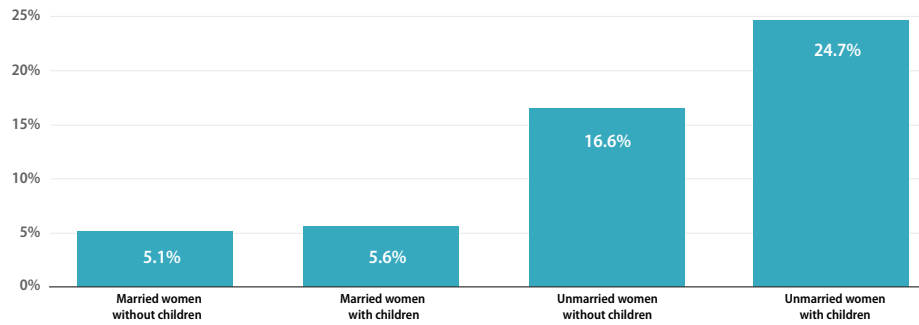
### Marital and parental status

Unmarried mothers have higher rates of poverty than married women, with or without children, and unmarried women without children. (see Figure 3) Almost one-quarter of unmarried mothers live below the poverty line. In 2018, 11.9 million children younger than age 18 lived in poverty, making up 31.1 percent of those living in poverty.\*<sup>12</sup>

FIGURE 3

### Almost 1 in 4 unmarried mothers with children live in poverty

Poverty rates among women by marital and parental status



Source: Authors' calculations are based on the official poverty measure using the 2019 Current Population Survey, Annual Social and Economic Supplement. See Steven Ruggles and others, "Integrated Public Use Microdata Series, 2019 Current Population Survey, Annual Social and Economic Supplement" (Minneapolis: Minnesota Population Center, 2020), available at <https://doi.org/10.18128/D010V10.0>.

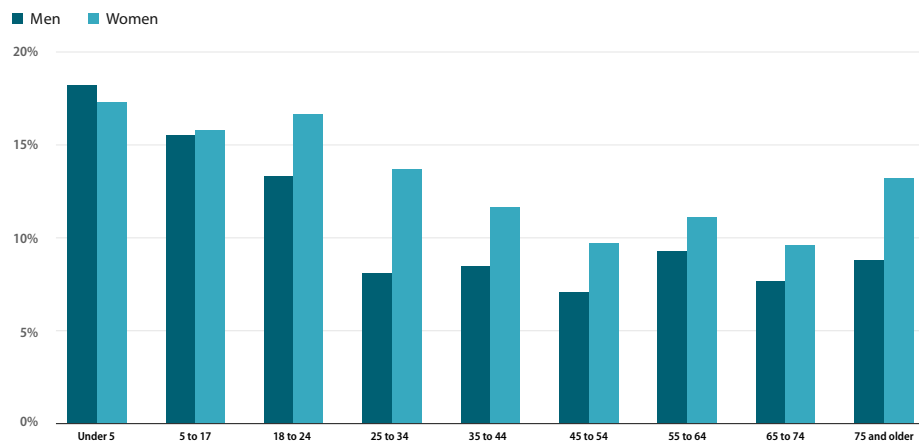
## Age

Poverty rates for women and men are nearly even throughout childhood, but the gap widens significantly for women ages 18 to 44—during prime childbearing years—and again for women age 75 and older. (see Figure 4) Between ages 25 and 34, women are 69 percent more likely than men of the same age to live in poverty. While the gap in poverty rates between women and men narrows after age 34, it never closes throughout their adult life, and it actually widens again in old age: 13.2 percent of women 75 years and older live in poverty compared with 8.8 percent of men the same age.

FIGURE 4

### Beginning at age 5, the poverty rate is higher among women than men over the course of their lifetimes

Poverty rates by gender and age categories



Source: Authors' calculations are based on the official poverty measure using the 2019 Current Population Survey, Annual Social and Economic Supplement. See Steven Ruggles and others, "Integrated Public Use Microdata Series, 2019 Current Population Survey, Annual Social and Economic Supplement" (Minneapolis: Minnesota Population Center, 2020), available at <https://doi.org/10.18128/D010V10.0>.

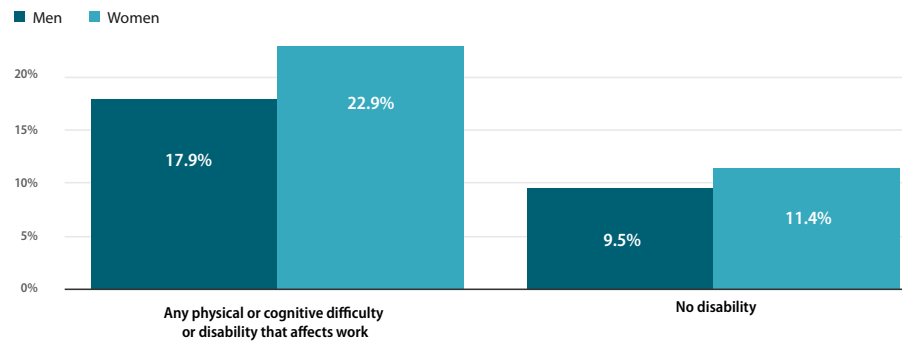
## Disability status

Women with disabilities are more likely to live in poverty than both men with disabilities and individuals without disabilities. (see Figure 5) Women with disabilities have a poverty rate of 22.9 percent, compared with 17.9 percent for men with disabilities and 11.4 percent for women without disabilities.

FIGURE 5

### Women with disabilities have higher rates of poverty compared with men with disabilities and people without disabilities

Poverty rates by gender and disability status



Note: The authors used an expansive definition of disability, counting all individuals who have any physical or cognitive difficulty or a disability that limits or prevents working.

Source: Authors' calculations are based on the official poverty measure using the 2019 Current Population Survey, Annual Social and Economic Supplement. See Steven Ruggles and others, "Integrated Public Use Microdata Series, 2019 Current Population Survey, Annual Social and Economic Supplement" (Minneapolis: Minnesota Population Center, 2020), available at <https://doi.org/10.18128/D010.V10.0>.

## Sexual orientation and gender identity

LGBTQ women experience higher rates of poverty than cisgender straight women and men due to the intersections of discrimination based on gender, sexual orientation, and gender identity or expression. A 2019 survey by UCLA Law School's Williams Institute found that 17.9 percent of lesbian cisgender women, 29.4 percent of bisexual cisgender women, and 29.4 percent of transgender people lived in poverty, compared with 17.8 percent of straight cisgender women and 13.4 percent of straight cisgender men.<sup>13</sup> They also found a similarly high poverty rate among gender-nonconforming people.<sup>14</sup> Unfortunately, the Current Population Survey does not collect data about individual respondents' self-disclosed sexual orientation or gender identity (SOGI), and only a handful of federal surveys collect SOGI data.<sup>15</sup> Federal data collection must be improved to include the collection of SOGI data, disaggregated by race, ethnicity, and other factors, to ensure a better understanding of the lived realities of all LGBTQ individuals.<sup>16</sup>

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## Why more women live in poverty

The effects of sexism and racism on institutional structures and across society limit the employment opportunities available to women, availability of caregiving supports, access to public social assistance programs, and more, leading to higher rates of poverty among women, particularly women of color, compared with men. Some of the interrelated causes include the following factors.

### The gender wage gap

On average, women earn less than men—and the wage gaps are wider for most women of color. Based on 2018 U.S. Census Bureau data, women working full time, year-round earn an average of 82 cents for every \$1 earned by their male counterparts.<sup>17</sup> For every \$1 earned by white, non-Hispanic men, Latinas earn 54 cents, AIAN women earn 57 cents, Black women earn 62 cents. Asian women overall earn about 90 cents, however women belonging to certain Asian subgroups experience much larger wage gaps.<sup>18</sup> Not only do more women than men struggle to cover everyday expenses due to the gender wage gap, but the gap compounds over a lifetime, meaning women end up with fewer resources and savings than men. This represents a significant factor contributing to the gender disparity in poverty rates among women and men age 75 and older.

The gender wage gap is driven by a host of factors, including, but not limited to, differences in jobs or industries worked, hours worked, and years of experience—although differences in occupation or education level do not explain away the gap.<sup>19</sup> Discrimination based on gender, race, and/or ethnicity plays a significant role in the wage gap, depressing women’s earnings both directly, by paying women unequally, and indirectly, through sex- and race-based structural biases that can influence the jobs women hold and the number of hours they work.

### The gender wealth gap

Women are less likely to have the savings and wealth necessary to weather financial shocks and provide for themselves and their families throughout their lifetimes. The gender wealth gap is informed by numerous factors, including the fact that women earn less than men; are more likely to be denied mortgages and to be overcharged for them; are particularly vulnerable to predatory lending; hold more debt; and face other obstacles that undermine their ability to build wealth and savings.<sup>20</sup> For example, women hold two-thirds of U.S. student loan debt, and Black women in particular graduate with more debt than any other group, regardless of gender.<sup>21</sup> On average, a Black woman borrows a total of \$37,558 to finance her education compared with \$35,665 for a Black man and \$31,346 for a white woman. Essential to note is that the wealth gap is significantly larger for women of color, who face both a wage gap and a wealth gap informed by both gender and racial discrimination.<sup>22</sup>

### Occupational segregation into low-paying jobs

Women are disproportionately represented in certain occupations—particularly low-wage jobs—due to pervasive gender roles, expectations that women’s work is low skilled, and the systemic undervaluing of women’s labor. These factors cause women, especially women of color, to be segregated into low-wage jobs and make low wages a defining feature of women-dominated jobs.<sup>23</sup> For example, in 2018, two of the top occupations for women had a median weekly wage of close to or below the 2018 weekly poverty threshold, \$490, for a family of four: Women who are child care workers earned a median weekly wage of \$492, and women who are maids and housekeepers earned \$457 per week.<sup>\*24</sup> Women represent about two-thirds of workers earning the federal minimum wage—\$7.25 per hour—or a few dollars above it and nearly 70 percent of tipped workers, for whom the federal subminimum wage is \$2.13 per hour.<sup>25</sup> Conversely, women are underrepresented in high-wage occupations such as engineers, in part due the professions’ demand for long hours in the office and lack of flexibility for caregiving.

### Lack of supportive work-family policies to manage work and caregiving

The United States lacks supportive work-family policies such as adequate funding for child care, a national paid family and medical leave program, and an earned paid sick leave law, which would help women manage work and caregiving responsibilities. Reliable child care, which enables parents to participate in the labor force, is often unaffordable and hard to find, which can contribute to lower employment among mothers compared with fathers.<sup>26</sup> The United States is an outlier among developed countries in failing to guarantee access to paid family and medical leave and paid sick leave, which would allow workers time away from work to recover from an illness, care for a sick family member, or care for a new child.<sup>27</sup> Without these critical work-family policies, women—who perform the majority of unpaid care work for children, elderly, and disabled family members—have fewer economic opportunities and are often forced to reduce their paid work hours or leave the workforce entirely.<sup>28</sup> Women are also more likely to be single mothers than men are to be single fathers, a driving factor of the gender differential in rates of poverty.<sup>29</sup> In addition, among parents with children younger than age 6, 25 percent of mothers work part time, and 35 percent are out of the labor force compared with just 4 percent and 5 percent of fathers, respectively.<sup>\*30</sup> This caregiving burden on women has only worsened during the coronavirus crisis due to necessary school and child care provider closures, which are also likely contributing to the higher job losses among women.<sup>31</sup>

### Disability

Disability is both a cause and consequence of poverty.<sup>32</sup> People with disabilities face barriers to employment and have low earnings which can lead to economic hardship and poverty.<sup>33</sup> Only 16.4 percent of women with a disability were employed in 2018, compared with 60.2 percent of women without a disability.<sup>\*34</sup> Moreover, disabled workers are more likely to work part time and in low-wage jobs

without access to workplace protections and benefits.<sup>35</sup> Section 14(c) of the Fair Labor Standards Act allows employers to pay workers with disabilities a fraction of the federal minimum wage.<sup>36</sup> Poverty can also limit access to quality and preventative health care, which can lead to or aggravate a disability, perpetuating the cycle of poverty for women with disabilities.<sup>37</sup>

### Domestic violence

Domestic violence can worsen women's economic standing in the United States, causing them to lose an average of 8 million days of paid work per year.<sup>38</sup> A study published in 2016 found that about one-quarter to slightly more than half of women experiencing homelessness reported that domestic violence was the immediate cause.<sup>39</sup> Financial costs to survivors of domestic violence can also increase if they need to address trauma experienced or disabilities acquired as a result of the violence.<sup>40</sup> These facts are part of a cycle of violence that both disproportionately affects low-income women and perpetuates women's economic insecurity.<sup>41</sup> Over the years, the Violence Against Women Act (VAWA) has led to lowered rates of gender-based violence in the United States, in part due to its programs and services, including local shelters, transitional housing programs, culturally specific support services, and much more.<sup>42</sup> However, these programs and services are unable to meet the ongoing needs of survivors without significantly more funding and resources.<sup>43</sup>

### Inadequate and inaccessible public supports

Essential public social assistance programs designed to alleviate financial hardship do not provide sufficient support and are not as widely accessible as needed. Some of the most essential programs in need of enhancement include:

- **Unemployment insurance (UI):** A critical support for unemployed individuals and their families, the UI program pays a share of a worker's lost wages while they search for a new job. However, this essential safety net deems too many people ineligible, excluding far too many women because they are more likely to work part time or to leave jobs to manage caregiving responsibilities.<sup>44</sup> Moreover, differences in UI benefit amounts and/or duration among state programs mean that some low-wage workers may receive inadequate benefits depending on where they live, or they may be ineligible for benefits because their wages are too low to qualify. Finally, because UI is based on a proportion of wages, it can further reinforce existing pay disparities.
- **Supplemental Nutrition Assistance Program (SNAP):** SNAP, which provides nutrition assistance to low-income families, helped feed 38 million people in 2019 alone, but the program is still in need of vital improvements.<sup>45</sup> More than half of SNAP recipients exhaust the monthly benefit within the first two weeks of receipt, and the current benefit is too low to adequately meet household needs.<sup>46</sup> Meanwhile, opponents of the program continue to explore ways to exclude hundreds of thousands of hungry individuals and families from lifesaving benefits.<sup>47</sup>



- **Special Supplemental Nutrition Program for Women, Infants, and Children (WIC):** WIC provides both food assistance as well as a range of support services for low-income pregnant and postpartum people. While WIC historically serves more than 1.5 million women each year, analysis has found that only half of eligible pregnant women received WIC benefits nationally.<sup>48</sup>
- **Medicaid:** Medicaid has historically provided essential health coverage to certain low-income individuals, including children, pregnant people, seniors, and people with disabilities. Medicaid is critical for women's health; women and girls make up the majority of beneficiaries, and the program provides key services related to pregnancy and other reproductive health.<sup>49</sup> As of July 2020, 36 states and Washington, D.C., have expanded eligibility for their Medicaid programs under the ACA to adults with incomes below 138 percent of the federal poverty line, regardless of their pregnancy, disability, or parenting status.<sup>50</sup> Medicaid expansion has reduced the number of uninsured Americans, decreased unpaid medical bills, and eased financial stress among low-income families.<sup>51</sup> However, continued attacks on the ACA have put millions of people—particularly Black women and Latinas—at risk of losing health coverage under Medicaid.<sup>52</sup> These attacks are on top of additional barriers to health care for many low-income women, including harmful Medicaid work requirements, an insufficient duration of pregnancy-only Medicaid coverage, and the Hyde Amendment, which prohibits certain federal funding from covering abortion care outside of the limited instances of rape, incest, and life endangerment.<sup>53</sup>
- **Earned income tax credit (EITC) and child tax credit (CTC):** The EITC and CTC are two of the most effective income boosters for low-income families available under the U.S. tax code.<sup>54</sup> The EITC is a refundable federal tax credit available to people with low to moderate incomes and was received by 8.8 million women of color in 2018 alone.<sup>55</sup> While the EITC is beneficial to families with children in particular, 5 million low-income workers without children do not sufficiently benefit—eligible for a maximum credit of only \$538 in 2020.<sup>56</sup> The CTC provides families with a credit of up to \$2,000 per child younger than 17 years old, but stagnant wages and rising child-related costs render it insufficient to meet the needs of low-income families.<sup>57</sup> The CTC is not fully refundable, and it fails the lowest-income families because they may be excluded by the minimum earnings requirement and do not receive an increased benefit when their children are young—when costs are highest.<sup>58</sup> Finally, both EITC and CTC benefits only come once per year, too infrequent to cover recurring costs such as food bills, housing payments, and child-related expenses.
- **Social Security:** Social Security helps ensure financial stability by replacing earnings lost due to disability, retirement, or death. Women, in particular women age 65 years and older, rely on the income from Social Security more than men do; in 2017, it helped to lift almost 12 million women out of poverty.<sup>59</sup> Efforts by conservatives and

others to reduce already modest benefits, increase burden on disabled beneficiaries, or cut payroll taxes—the program’s primary source of funding—put the economic security of women, particularly elderly and disabled women, on the line. In addition, asset limits on Supplemental Security Income and other means-tested public assistance restrict eligibility to people with incomes below a certain level and revoke access to lifesaving supports to ensure that beneficiaries do not exceed the set limit, setting up a harmful and counterintuitive system in which recipients must deplete their savings in order to continue accessing essential benefits.<sup>60</sup>

- **Temporary Assistance for Needy Families (TANF):** TANF is a block grant that funds state provisions of cash assistance and a variety of benefits and services for low-income families with children. In September 2018, it reached 1.2 million families, down from its peak of 5.1 million families in 1994.<sup>61</sup> This decline is due, in part, to rigid work requirements and decadeslong stagnant federal funding, causing a decline in the real value of TANF due to inflation.

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## Steps to reduce poverty among women

Lifting women out of poverty requires a variety of robust policy solutions that will ensure women’s long-term economic security. These include:

- **Closing the gender wage gap:** Congress must pass comprehensive legislation such as the Paycheck Fairness Act to begin to tackle the complex and nuanced gender wage gap.<sup>62</sup> The law would strengthen existing protections and further combat discriminatory pay practices by promoting pay transparency, protecting workers from retaliation, restricting the use of salary history in hiring and compensation decisions, and much more.
- **Closing the gender and racial wealth gaps:** It is crucial that policymakers pursue efforts to close the gender and racial wealth gaps alongside investments in efforts to build wealth among women—particularly women of color. To begin to close racial wealth gaps resulting from centuries of structural racism in American public policy, policymakers must pursue a combination of bold strategies such as, but not limited to, strengthening the Consumer Financial Protection Bureau so that officials can better combat predatory lending; canceling student loan debt and making college debt free; and supporting and analyzing reparations as a viable policy solution.<sup>63</sup> In addition, it is crucial that lawmakers also invest in wealth-building strategies by supporting programs connecting unbanked individuals to financial institutions, efforts to increase homeownership, asset-building programs, and much more.<sup>64</sup>
- **Raising the minimum wage and eliminating the subminimum wages for tipped and disabled workers:** Congress must raise the federal minimum wage to \$15 an hour by 2025, as proposed by the Raise the Wage Act,<sup>65</sup> which would benefit more than 19 million women.<sup>66</sup> Raising the minimum wage to \$15 an hour

would bring the earnings for a full-time minimum wage worker in a family of four above the federal poverty line for the first time.<sup>67</sup> The legislation would also phase out the subminimum wages for tipped workers and workers with disabilities until their wages reach parity with the full minimum wage. States that have eliminated the subminimum wage for tipped workers have significantly lower poverty rates among tipped workers.<sup>68</sup>

- **Ensuring access to work-family policies:** Congress must pass the Child Care for Working Families Act to make vital structural reforms to limit child care costs to parents, increase child care assistance to low-income families, and ensure access to a range of care options.<sup>69</sup> Workers, especially low-wage workers, who are more likely to be women, need fair and predictable work schedules, as would be required through the Schedules That Work Act.<sup>70</sup> All workers also need access to paid sick leave and paid family and medical leave, as proposed in the Providing Americans Insured Days of Leave Act of 2020.<sup>71</sup>
- **Reauthorizing and expanding VAWA:** To continue the lifesaving work supported by VAWA, Congress must not only reauthorize the law, but also expand it to better protect and support all survivors. Lawmakers must significantly boost federal funding for VAWA grants as well as enact vital improvements to the law, such as those included in the bipartisan reauthorization bill<sup>72</sup> passed by the U.S. House of Representatives in April 2019. These measures would better protect those most vulnerable to violence—including low-income survivors.
- **Expanding access to UI:** The recession brought on by the coronavirus pandemic has reaffirmed the importance of UI to help families experiencing job loss and financial hardship. Despite tens of millions of workers losing their jobs during the coronavirus crisis, analyses of poverty rates during April and May 2020 found a spike in poverty was prevented by federal aid through the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which added temporary \$600 weekly payments for unemployed individuals on top of regular UI benefits.<sup>73</sup> The UI system as a whole must also be reformed by shoring up funding, expanding eligibility, easing requirements to access benefits, and raising the wage replacement amount.<sup>74</sup> These changes would reduce poverty and increase economic security for women and families in the long term.
- **Strengthening SNAP and WIC:** Access to SNAP and WIC is vital to ensuring that women and their families can afford to eat and is specifically linked to positive outcomes for both mothers and infants.<sup>75</sup> Congress must strengthen SNAP by expanding eligibility criteria, increasing benefits for all SNAP households, doubling the minimum benefit, and protecting the program against harmful regulatory actions.<sup>76</sup> In addition, policymakers must ensure that WIC is sufficiently funded and that its benefits—including its services beyond traditional food assistance, such as breastfeeding counseling—are accessible to all eligible families.

- **Protecting and expanding Medicaid coverage:** Lawmakers must safeguard Medicaid against attempts to limit coverage and should prevent and dismantle harmful work requirements that exclude women with caregiving responsibilities and women whose low-wage jobs with inconsistent hours may not meet work requirement standards.<sup>77</sup> Congress must also repeal the Hyde Amendment to ensure that people enrolled in Medicaid can access abortion care. In addition, policymakers should expand Medicaid coverage to include a range of birth options, including doulas and midwives; telehealth services to ensure access to sexual and reproductive health services for people living in family planning and reproductive health care deserts; and an extension of pregnancy-only Medicaid coverage to at least one year postpartum to ensure that no one loses coverage just two months after birth.<sup>78</sup> Finally, all states must expand Medicaid to extend essential health coverage to more people with low incomes.
- **Improving tax credits:** Lawmakers must expand tax benefits, such as the EITC and CTC, to ensure that they provide the critical support needed for families with children—particularly those living in poverty. Congress should pass legislation such as the Working Families Tax Relief Act<sup>79</sup> and the American Family Act,<sup>80</sup> which propose necessary improvements such as disbursing benefits monthly rather than once a year through tax refunds, increasing the maximum benefit per young child with a new monthly young child tax credit, and making the CTC fully refundable to help the lowest-income families. The Working Families Tax Relief Act also includes essential provisions to better help individuals and families without children, by expanding EITC eligibility and increasing the maximum benefit for childless workers.<sup>81</sup>
- **Fortifying and enhancing Social Security:** In addition to thwarting harmful attacks on Social Security and its beneficiaries, lawmakers should explore legislation that would shore up Social Security trust funds and enhance benefits among recipients—particularly retired women and disabled women who each have lower average benefits than their male counterparts.<sup>82</sup> Women’s lower average Social Security benefits are, in part, related to women’s unpaid caregiving responsibilities over the course of their lifetimes, and thus legislators should design a way to credit unpaid caregiving. Social Security Disability Insurance should also be reformed to expand eligibility beyond its current stringent criteria.
- **Reforming TANF:** Policymakers must make significant structural improvements to TANF to adequately support women and families living in poverty. Such improvements should include incentivizing states to better target TANF funds to help families in need. Rather than directing funding elsewhere, the focus should be on increasing funding levels while tying them to inflation; adjusting state allocations based on present need rather than historic spending levels; expanding and boosting cash assistance; easing work requirements; lengthening lifetime use limits; establishing better performance measures; and reestablishing TANF as a reemployment program.<sup>83</sup>

- **Reforming asset limits:** Many means-tested programs, including most major public assistance programs, include limits on the amount of assets a person can obtain and maintain in order to access the programs' services and supports. Raising or eliminating asset limits would allow those in need to be able to save money and accept additional supports, without losing access to crucial benefits such as health care or nutrition programs.<sup>84</sup>

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## Conclusion

To lift women out of poverty, policy solutions must address the myriad ways that structural and societal sexism and racism uniquely burden women, depress their wages, and limit their opportunities. This includes improving vital public assistance programs, addressing workplace disparities, ensuring work-family benefits, and expanding access to lifesaving supports. These robust solutions must prioritize the needs of women of color, who are at heightened risk of poverty due to the combined effects of gender and racial discrimination. Poverty among women is not inevitable, and only intentional efforts to expand opportunities and supports for all women will ensure lasting economic security for women and their families.

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*\* Correction, August 7, 2020: Some of the language in this fact sheet identified 2018 data reported in the 2019 Current Population Survey, Annual Social and Economic Supplement, incorrectly as 2019 data. These years were corrected to 2018. For consistent comparison, 2019 data from other sources were updated to reflect 2018 data, when available.*

## Endnotes

- 1 Authors' calculations are based on the official poverty measure using the 2019 Current Population Survey, Annual Social and Economic Supplement. See Steven Ruggles and others, "Integrated Public Use Microdata Series, 2019 Current Population Survey, Annual Social and Economic Supplement" (Minneapolis: Minnesota Population Center, 2020), available at <https://doi.org/10.18128/D010.V10.0>.
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