

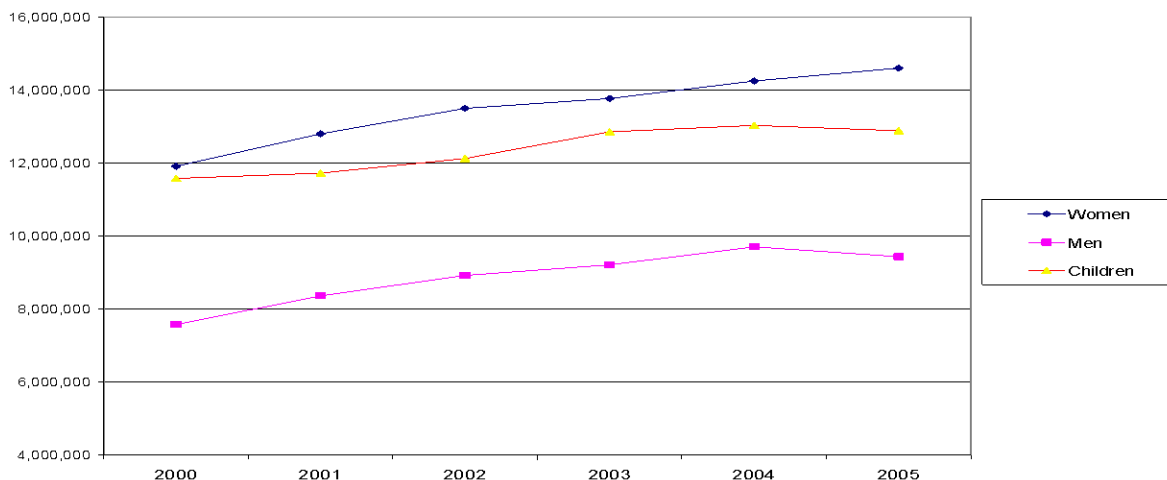
LOSING GROUND: AN OVERVIEW OF POVERTY, INCOME AND HEALTH INSURANCE TRENDS AMONG WOMEN, 2000-2005

The latest Census data on poverty, income, and health insurance coverage show that economic security for women and their families has eroded over the past six years. Compared to 2000, poverty among women has increased and deepened, women's earnings have stagnated, and women's health insurance coverage has declined. Massive tax cuts enacted since 2001 that have cost the nation hundreds of billions of dollars, and led to cuts in funding for health care, education, and other vital services, have apparently not produced economic gains for most middle- and low-income Americans.

POVERTY AMONG WOMEN HAS WORSENEED SINCE 2000

- **More women live in poverty—and extreme poverty.**
 - More than one in eight (12.9%) women were poor in 2005 compared to about one in nine (11.3%) women in 2000, a 14% increase.
 - 14.6 million women were poor in America in 2005, 2.7 million more than in 2000. Of those, 6.3 million lived in extreme poverty—defined as 50% of the federal poverty line—up by 1.7 million since 2000.
 - Women are 45% more likely to be poor than men; in 2005, 8.8% of men were poor. However, poverty among men also has increased since 2000, when 7.7% of men were poor.
 - More than one in six (17.6%) children were poor in 2005, up from 16.2% in 2000, a higher poverty rate throughout the past six years than for women or men. However, the number of poor women is higher than the number of poor children (see table below).

Number of Women, Children and Men in Poverty, 2000 to 2005



- **The rate of poverty among women of color, elderly women and female-headed families with children is especially high.**

- Black women are more than twice as likely to be poor as White women, and Hispanic women are almost twice as likely to be poor as White women. The poverty rate for Black women is 24.2%, compared to 11% for White women. The poverty rate for Hispanic women is 21.7%. The poverty rate for White men is 7.6%.¹
- Black women are also more than twice as likely as White women to live in extreme poverty, while Hispanic women are almost twice as likely to live in extreme poverty as White women.
- More than one in five (20.8%) elderly women living alone in 2005 was poor, essentially unchanged from 2000.
- More than one in three (36.2%) female-headed families with children was poor in 2005, up from 33.0% in 2000. Fully one-half of these families live in extreme poverty.

THE INCOME OF MOST FAMILIES WITH CHILDREN HAS DECLINED SINCE 2000

- **The income of female-headed families with children is lower.**

- The real median income of female-headed families with children has declined since 2000, falling by more than \$1,700, from \$24,800 to \$23,100.
- The real median income of male-headed families with children in 2005 was essentially unchanged from 2000.
- In 2005, the median income of female-headed families with children was just two-thirds that of male-headed families with children.

- **The income of married couples with children is lower.**

- The real median income of married couples with children has declined from \$71,600 in 2000 to \$70,900 in 2005.

FOR MANY WOMEN, EARNINGS HAVE STAGNATED SINCE 2000

- **The median earnings of all women in the workforce have stagnated.**

- In 2005, the real median earnings of all women in the workforce, including those working part-time and part-year, were just \$23,100, statistically unchanged from \$23,000 in both 2000 and 2004.

¹ The categories “White” and “Black” are defined as those who identify themselves solely with these racial categories. Such people may be of any ethnic origin, including Hispanic origin. The “Hispanic” category is defined as anyone who reports their ethnic origin as Hispanic.

- **Women working full-time, full-year are losing gains made a few years ago.**
 - The real median earnings of women working full-time, full-year in 2005 was \$31,900, up from \$31,000 in 2000. But gains made in the early part of the period are threatened by a more recent trend; real median earnings for women working full-time, full-year have declined \$900 over the past three years.
- **The gender wage gap has shrunk, but mostly because of the drop in men's wages.**
 - In 2005, women working full-time, full-year earned 77.0% of what men earned, compared to 73.3% in 2000. However, most of the recent reductions in the gender wage gap are not due to increases in women's earnings; rather, both men's and women's earnings have declined since 2003, but men's earnings have declined more steeply than women's.
- **The wage gap is greater for women of color.**
 - In 2005, the median earnings of white women working full-time, full-year were 76.6% of white men's. Black women's earnings were 70.7% of white men's, and Hispanic women's earnings were 57.7% of white men's.

WOMEN'S HEALTH INSURANCE COVERAGE HAS DECLINED SINCE 2000

- **The number and percentage of women without health insurance continues to rise.**
 - Since 2000, an additional 2.9 million women have joined the ranks of the uninsured, including 535,000 in the last year alone. The percentage of women without health insurance grew from 13.8% in 2000 to 15.6% in 2005, a faster increase than for the overall population.
 - With employer-sponsored insurance on a steady decline, more women find themselves either uninsured or, if qualified, turning to the Medicaid program. In fact, were it not for Medicaid, the picture for women would be far bleaker. Since 2000, the Medicaid safety net has caught close to 2.2 million more women.

Source: U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States, 2005*. Data are from the Detailed Tables and Historical Tables for the Current Population Survey. Year-to-year changes, tests of statistical significance, and some ratios are based on NWLC calculations. Statistical significance is measured at the 95% level and standard errors are calculated using generalized variance parameters provided by the Census Bureau in *Income, Poverty, and Health Insurance Coverage in the United States*.