

# Gender, Income, Social Insurance, and Public Assistance

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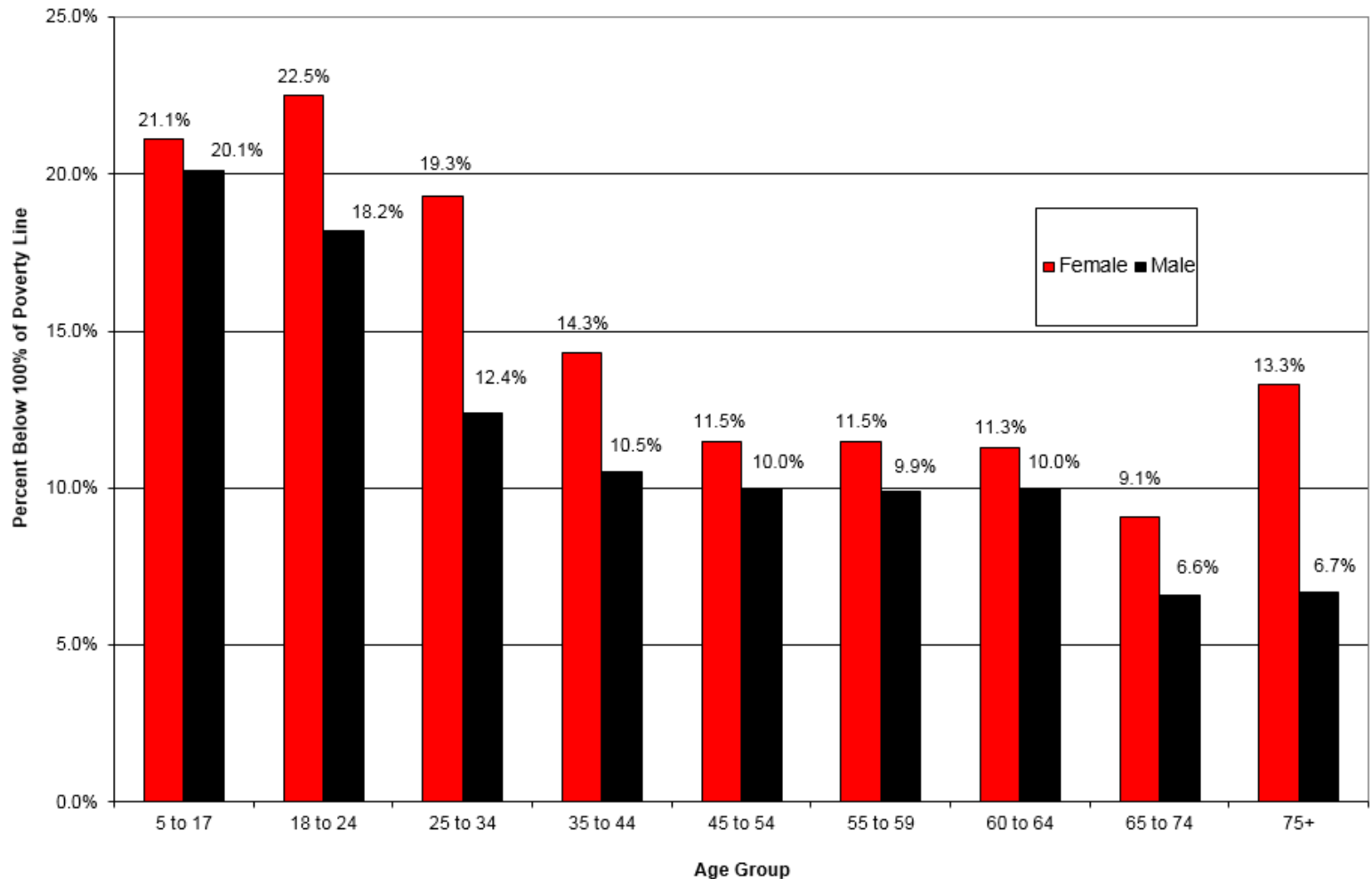
**National Academy of Social Insurance  
January 27, 2016**

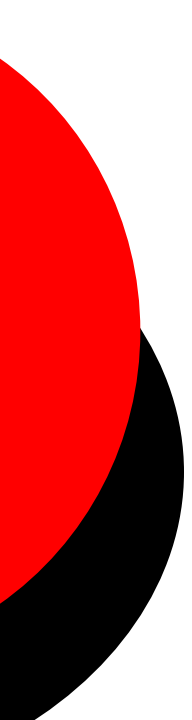
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# Women's Poverty is Especially High at Young and Old Ages

Poverty Rates by Age and Gender, 2012





# In every state, single mothers have a higher poverty rate than married couples with children.

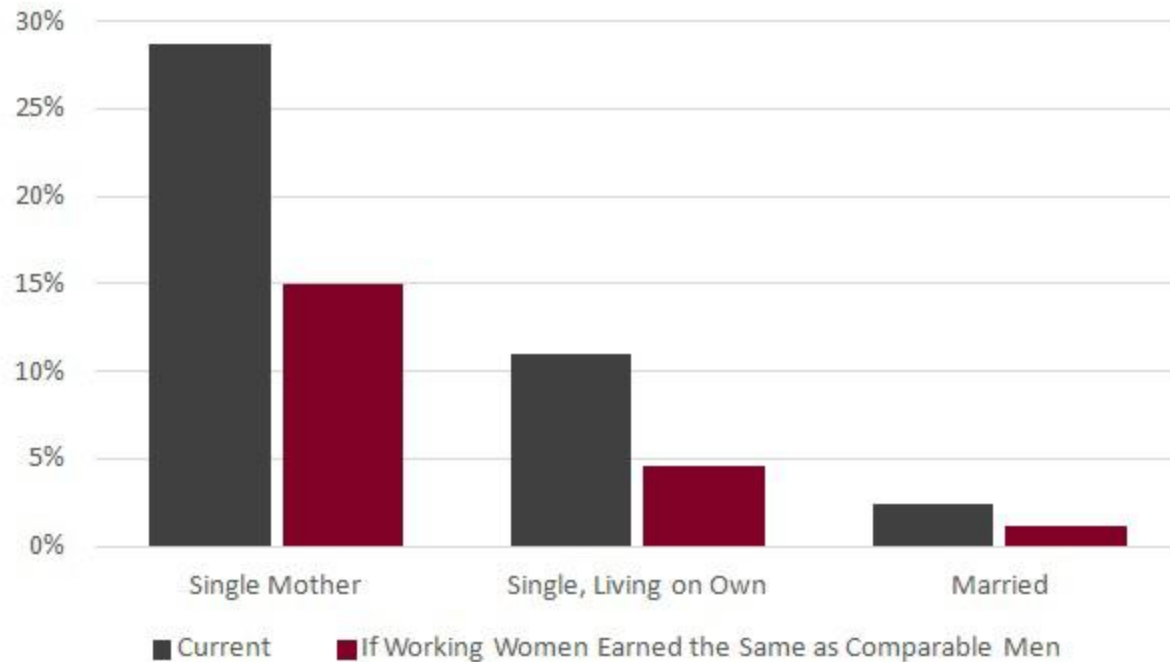
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- In many states, the gap between single mother households below the poverty line and married couples with children below the poverty line is more than 40 percent.
  - **Mississippi:** 54.4 percent of single mother households are below the poverty line (the highest rate of single mothers in poverty)
    - 10.2 percent of married couples with children are below the poverty line.
  - **Maryland:** 28.6 percent of single mother households are below the poverty line (the lowest rate of single mothers in poverty)
    - 3.8 percent of married couples with children are below the poverty line.

For families with working women, poverty rates would fall by **HALF** if women earned the same as men.

### Equal Pay Would Reduce Poverty by Half for Families with a Working Woman

Current Poverty Rate and Estimated Rate if Women Earned the Same as Comparable Men



See more in the IWPR briefing paper, "How Equal Pay for Working Women would Reduce Poverty and Grow the American Economy," at [iwpr.org](http://iwpr.org)





# Women and Longevity

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- Today, a woman who reaches the age of 65 can expect to live another 20.7 years – 2.4 years longer than a man.
- Of the 20 million women 65 and older, 12% live in poverty; 15% of unmarried women.
- Without Social Security, more than two-thirds of all unmarried elderly women would fall into poverty.

# Reliance on Social Security

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- Many women, married or unmarried, rely on Social Security for 90% or more of their income:
- 46% of all elderly unmarried women
- 58% of elderly unmarried women of color
- 20% of white married couples
- 31% of African-American married couples
- 39% of Hispanic married couples





# Women as Caregivers

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- Women earn less during their working years, and are more likely to have low or uncompensated years when they are caring for children and other family members.
- The result is a smaller Social Security benefit upon retirement:

<b>2009</b>	<b>Avg. Annual Social Security Income</b>	<b>Average working income</b>
<b>Men</b>	<b>\$15,620</b>	<b>\$46,800</b>
<b>Women</b>	<b>\$12,155</b>	<b>\$35,000</b>

# Marriage is the Main Way We Compensate Women for Caregiving in Social Security.

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- **Spousal benefits** for wives and former wives (10 year marriage required) based on husband's benefits often pay more than women's own worker benefits.
- **Add a caregiving credit:** Caregiving outside marriage is not compensated by Social Security. A caregiving credit would help both single women and married women.







# What We Need #1

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- Good Jobs for Women with Equal Pay
- Bring up the bottom of the Labor Market
  - Equal Pay/EEO enforcement
  - Collective bargaining
  - Higher Minimum Wage
- Increase Assistance for Career Training/Higher Education – Get women into higher paying, non-traditional occupations



# What We Need #2

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- Develop new Social Insurance to meet life cycle needs besides retirement & unemployment
  - Paid Family Leave
  - Paid Sick Days/Temporary Disability Insurance
  - Cash benefit upon birth
- Increase Subsidized Childcare & Elder Care
- Strengthen Safety Net & Universal Programs  
For Example:
  - Increase cash “welfare,” use EITC especially for children
  - Strengthen Social Security with caregiving credits and other positive increases
  - Consider basic income grant; negative income tax





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Please send any questions or  
comments to [hartmann@iwpr.org](mailto:hartmann@iwpr.org)

