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The Journal of Sociology & Social Welfare

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Volume 32  
Issue 2 June

Article 6

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2005

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Sara Lichtenwalter  
*University of Pittsburgh*

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### Recommended Citation

Lichtenwalter, Sara (2005) "Gender Poverty Disparity in US Cities: Evidence Exonerating Female-Headed Families," *The Journal of Sociology & Social Welfare*: Vol. 32: Iss. 2, Article 6.

DOI: <https://doi.org/10.15453/0191-5096.3072>

Available at: <https://scholarworks.wmich.edu/jssw/vol32/iss2/6>

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# GENDER POVERTY DISPARITY IN US CITIES: EVIDENCE EXONERATING FEMALE-HEADED FAMILIES

SARA LICHTENWALTER  
University of Pittsburgh

*Utilizing data from the 2000 Census, this study examines the impact of family composition, education, and labor force factors on the difference between female and male poverty rates in the 70 largest U.S. cities. A stepwise regression analysis indicates that 41% of the difference between female and male poverty rates can be explained by the percent of women in the three US Bureau of Labor Statistic's lowest wage occupations. There was no evidence of a unique impact from the percentage of female headed families in each city, or the study's other independent variables, on the gender poverty gap, with the exception of their contribution through the proportion of females in the lowest wage occupations. This study provides empirical support for the likely ineffectiveness of TANF initiatives promoting employment and marriage for alleviating female poverty.*

*In addition, the study found important non-random geographic variations in the difference between cities with the highest and lowest gender disparity in poverty rates. Only one of the ten US cities with the highest rankings in gender poverty disparity is located west of the Mississippi River.*

*Key words: gender, poverty, low-wage occupations, family composition, female-headed families*

## Introduction

Throughout history, female poverty rates have surpassed male poverty rates in virtually every society (Casper, McLanahan, & Garfinkel, 1994). Following Diana Pearce's (1978) conceptualization of the "feminization of poverty," researchers began in

earnest to explore multiple dimensions of the gender disparities in poverty rates. In light of the steady gains in women's education and workforce participation, once again there has been renewed interest in the endurance of this gender poverty gap, as it persists into the modern post-industrial era (Christopher, England, Smeeding & Phillips, 2002; Bianchi, 1999; McLanahan & Kelley, 1999).

Comparative studies, among technologically advanced western countries, consistently find the chasm between female and male poverty rates is widest in the U.S. (Daly & Rake, 2003; Christopher et al, 2002). Defining poverty as total cash income below half the median income in each respective country, single females were almost twice as likely as single males to live in poverty in the US (Christopher et al, 2002). In addition, this relatively high female poverty risk was maintained during a period when both females and males were benefiting (Bianchi's, 1999) from the eight consecutive years, between 1993 and 2000, of steadily declining US poverty rates (National Poverty Center, 2003).

Whereas this previous research examined gender inequality between nations, the current study is a within group examination of gender poverty disparity within the United States. Specifically, this study determines in which of the of the seventy largest U.S. cities the gender disparity in poverty rates is the greatest; and the factors contributing to such disparity. The US Census, which uses a comparatively conservative absolute poverty measure, reported in the last decennial census that overall 17% of females, compared to 13% of males, age 18 to 64 living in the largest US cities, had incomes below the poverty threshold (Bangs, Lichtenwalter, Hughes, Anthou & Shorter, 2003). Likewise, 36% of female headed families with children under age 18, compared to 21% of male headed families with children, in the largest 70 cities, had incomes below the poverty thresholds (Bangs et al, 2003).

The most recent national poverty statistics indicate poverty has increased again in 2001 and 2002 (American Community Survey, 2003; Parrott, 2003). Severe poverty, income below 50% of the poverty line, increased for nearly 1.5 million people between 2000 and 2002, and has returned to its 1996–1997 levels (Fremstad, 2004). Therefore, it is likely that there has been a further widening in the gender poverty gap since the last census. Increasing our

understanding of the factors contributing to the disproportionately high poverty rates among females is critical for formulating effective solutions.

The differences between female and male poverty rates are fundamentally attributed to two factors, both of which influenced the historic Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) and continue to inform the Temporary Assistance to Needy Families (TANF) reauthorization debates. The first factor is the historical gender differences in paid and unpaid labor which direct much of women's energies toward childrearing, care-giving and unpaid domestic work (Crittenden, 2001; Folbre, 2001). In addressing this, TANF added 30 hours of weekly work requirements to welfare recipient's domestic responsibilities while providing modest levels of childcare assistance (U.S. Congress, 1996).

The second factor believed to contribute to female poverty is the demographic shift toward single female-headed families (Brown, 1997; Goldberg & Kremen, 1990; McLanahan & Kelley, 1999; Murray, 1994; Waite & Gallagher, 2000). Three out of four of PRWORA goals for reforming poor women's welfare provisions were related to the promotion of marriage and prevention of non-marital pregnancies (U.S. Congress, 1996). Furthermore, current TANF reauthorization proposals from Congress and the Bush Administration divert over \$1.5 billion in TANF work supports to marriage promotion activities (Parke, 2004; Pear & Kirkpatrick, 2004; White House, 2002).

The purpose of the current investigation is to contribute to research that begins to distinguish between the unique contributions of women's paid labor and family composition to the gender differences in poverty rates. Although access to labor market earnings serves as the primary determinant of poverty status, the workplace itself is a powerful stratifying institution with many factors operating against women and mothers (Crittenden, 2001; Budig & England, 2001; Waldfogel, 1998). Occupational sex-typing and within occupation status segregation and all manner of other gendered wage differentials and discriminatory practices contribute to the creation of a gender wage gap (Cohen, 2000). Therefore, despite women's increased education and participation in the waged labor market, females employed full-time,

full-year, with education attainment similar to that of males, still obtain work in different types of jobs and/or at different rates of pay (Figart & Lapidus, 1995; King, 2001; Levine, 2001). Accordingly, the influences of these labor dynamics on female's higher risk of poverty are captured in the current study through measures of gender wage inequality, and low-wage occupational sex-segregation, as well as through measures of general female labor force participation.

Occupational sex-segregation, which theoretically may be influenced by both demand and supply side considerations (Redskin, 1993), was of particular interest to the current study. Much of the recent scholarship on segmented labor market theory strongly suggests determinants related to a cultural devaluation of female labor, bias wage structures, and gendered work organizations (England, 1992; England, Hermsen & Cotter, 2000; Grube-Farrell, 2002; Tomaskovic-Devy & Skaggs, 2002).

Therefore, utilizing data from the 2000 Census, this study examines how much of the difference between female and male poverty rates, in the 70 largest U.S. cities, is explained by the prevalence of single female-headed families, as well as gender differences in education and labor related variables.

### Data

The U.S. Census Bureau, with its budget of \$1.4 billion dollars, is an unparalleled source of aggregate data on the 281.4 million people in the United States (Cortright and Reamer, 1998). The current study utilizes census data from the year 2000 to examine women and men's poverty, education and labor, as presented by the *Pittsburgh Women's Benchmark Report* (Bangs et al, 2003). The University of Pittsburgh Center for Social and Urban Research prepared this *Benchmark Report* to assess the socioeconomic status of females relative to males in the 70 most populated U.S. cities. While the highest and lowest ranked cities on variables relevant to the current study are presented in this article, readers are referred to the original report with its ranking tables of all 70 cities for a comprehensive picture of important regional differences.

The aggregate level labor and poverty data utilized in this inquiry is appropriate for the selected unit of analysis, which is the

city. The poverty and education variables pertain only to working age adults. Occupation and earnings, by definition, are limited to employed individuals. Therefore, children and retirees have been eliminated from the study's variables.

### Methods

The 70 most populated U.S. cities are ranked highest to lowest on each of the study's central variables. As appropriate, a within city female/male ratio on the variables were calculated for each of the 70 cities. These simple gender ratios are such that 1.00 represents female and male equality, and less than 1.00 indicates women lag behind men on the measure in that city. A ratio greater than 1.00 indicates that females surpass males on that specific indicator in the city. These gender ratios for each city were then utilized in between-city comparisons, which ranked gender disparities among the 70 largest US cities.

The descriptive analysis of the 70 city rankings is followed by a bivariate exploration of the relationships among the study's central variables. Then, a stepwise multiple regression analysis is conducted to determine how much of a city's female/male poverty ratio for working age adults can be explained by the study's independent variables.

### Descriptive Statistics

*Poverty* The US Census' poverty criteria vary by the size, and adult/child composition, of each family. For example, the 2000 US Census poverty threshold was \$8,794 for an individual and \$13,874 for an individual with two related children under age 18. Poverty status is based upon the respondents' income from the preceding calendar year, so the 2000 Census' poverty statistics are based on the respondent's 1999 income. In addition, there is a presumption of shared family resources, so a married couple's poverty status is based upon the income of both spouses (U.S. Census, 2000). Therefore, wives and husbands are assigned the same poverty status, which reflects an underlying assumption that all married women benefit from their husband's income.

The proportion of females age 18–64 with incomes below the US Census poverty thresholds are higher than that of males

in every major US city. The mean for the percent of females with incomes below poverty in the largest 70 US cities was 17%. Virginia Beach VA has the highest gender poverty disparity at 1.76 (7.2% females below poverty/4.1% males below poverty), although this city's general poverty rates are well below the national mean. San Francisco CA's 1.07 (11.3% females below poverty/10.6% males below poverty) is the lowest female/male poverty ratio among the 70 largest US cities. See Tables 2 and 3.

*Education* All the education variables utilized in the analysis pertain to the population age 18 to 64. Overall, working age females in the 70 largest U.S. cities surpass males in their rate of high school completion, and equal the male rate of attaining a bachelor degree or higher. For the purpose of this study, college completion is the central variable.

Seattle has the highest percentage of working age females with a bachelor degree or higher (48.1%) and Santa Ana, CA has the lowest (7.5%). The 70-city mean for the percent of 18 to 64 year olds awarded a bachelor degree or higher is 24% for both genders. The percentage of females with at least a bachelor degree is equal to or greater than that of males in 26 (37%) of the 70 largest U.S. cities. The rates that women with bachelor degrees or higher surpass that of men by the greatest ratio is in Detroit 1.25 (11.4% females/9.1% males). Conversely, females trail men most in El Paso TX .82 (15.4% female/18.7% male).

*Work force participation* Although female labor force participation has steadily increased in recent decades, it still trails that of males in every city except Detroit.

Detroit MI had the highest percentage of females (50.3%) comprising the full-time, full-year work force and Santa Ana CA had the lowest (36%). The mean for the proportion of females of all full-time, full-year workers in the 70 largest US cities was 42.8%. Note that a ratio analysis is not calculated for this variable because it is inherent in the measure. For instance, if women comprise 36% of the full-time work force in Santa Ana, this implies that men comprise 64% ( $100\% - 36\% = 64\%$ ) of the full-time work force. This will also be the case for the variables related to female participation in the lowest and highest wage occupations.

To capture females impacted by Crittenden's 'mommy tax', or the restrictive workforce participation imposed by care-giving, an additional measure of women's labor was included to reflect the large number of women with young children or other dependents who are by necessity employed less than 35 hours a week (Crittenden, 2001). The percent of females age 25 to 59 in the labor force, either full or part-time, ranges from a high in Seattle WA (80%) to a low in Santa Ana CA (58%). The mean for females in the labor force is 87.3% for the 70 largest US cities.

*High and Low Wage Occupations* The U.S. Bureau of Labor Statistics (BLS) releases information on the occupations with the highest and lowest mean hourly wages. The BLS lowest wage occupations consist the following job categories: 1) food preparation and serving and related occupations, 2) Buildings, grounds cleaning and maintenance, 3) Personal care and service and 4) Farming, fishing and forestry. The farm, fish and forestry occupations were omitted from the current analysis due to the urban nature of the largest 70 US cities. The BLS reports the mean hourly wage for the composite of the three lowest wage occupations used in the current analysis as \$9.00 (Bureau of Labor Statistics, 2000).

The BLS highest wage occupations are a composition of the following professions: 1) Business and financial operations, 2) Architecture and engineering, 3) Computer and mathematical 4) Management and 5) Legal. The BLS reports the mean hourly wage for the composite of these five highest wage occupations as \$28.62 (Bureau of Labor Statistics, 2000).

Females comprise more than 50% of those employed in the BLS lowest wage occupations in 50 (71%) of the largest US cities. The 70 city mean for the percent of females employed in the BLS lowest wage occupations is 53%, with a high of 61.2% in Toledo OH, and a low of 42.6% in Santa Ana CA.

Females comprise 50% or more of those employed in the BLS highest wage occupations in 2 (3%) of the largest US cities. The mean for the percent of females employed in the BLS highest wage occupations is 41%, with a high of 55.8% in Detroit MI and a low of 34.5% in Colorado Springs CO.

*1999 Gender earnings equality* Despite the educational achievements of females, women's overall median earnings and income



trail men's in each of the largest 70 U.S. cities, even when limiting the comparison to full-time, full year workers. In addition, it is important to note that the cities with the highest overall (full and part-time) median earnings equality also tend to have the highest full-time earnings and income equality. This is evidenced by the fact that among the 10 cities with the highest ratio of female/male overall median earnings, 7 (70%) also have the highest ratio of full-time, full-year earnings and income equality.

The gender ratio in median earnings for full and part-time workers range from a high of in Washington DC of 88.2% (\$25,724 female/\$29,154 male) to the low in Bakersfield, CA of 57.2% (\$16,749 female/\$29,305 male). The mean of female/male median earnings for these workers is 74.7% in the 70 largest US cities.

The state of California lays claim to the cities with the highest and lowest gender ratios in median earnings for full-time, full-year workers ranging from Los Angeles' 94.7% (\$30,197 female/\$31,880 male) to Bakersfield's 69.9% (\$27,148 female/\$38,834 male). The mean of female/male full-time, full-year median earnings is 81.3% in the 70 largest U.S. cities. Therefore, limiting the inquiry to only full-time, full-year earners improves gender earnings disparities only about 9%.

Moreover, the range of full-time, full-year median income disparities nearly replicate those of earnings ranging from 94.0% (\$30,782 female/\$32,742 male) in Los Angeles, CA to 70.2% (\$28,202 female/\$40,175 male) in Bakersfield, CA, with a mean of 81.2%. This suggests that income from sources other than wages, such as investments or child support, have very little significance in aggregate gender income inequality.

*Family Structure* Female headed households, with no husband present, comprise more than half the families with children under 18 years in 9 (13%) of the 70 largest US cities, and the overall mean is 32.3%. Detroit, MI and Santa Ana, CA have the highest (55.2%) and lowest (15.0%) percent, respectively, of single female-headed families.

### Bivariate Relationships

Correlations were calculated to ascertain which of the study's central variables were significantly associated with gender

disparity in poverty rates, or the 'poverty gap,' in the largest 70 US cities. Because several variables did not correlate as expected, a second series of correlation tests were conducted on gender earnings equality, or the 'wage gap,' to alleviate concerns related to the construct validity of the measures and integrity of the data. As noted in Table 1, when necessary the variables were appropriately transformed prior to testing for significant correlation using a Pearson correlation.

*Poverty Gap* As expected, high ratios of female/male poverty inequality were associated with cities with a higher percentage of female employment in low wage occupations ( $r = .637, p < .001$ ) and a higher percent of single female headed households with children under age 18 ( $r = .246, p = .04$ ). Poverty inequality was negatively associated with high general median earnings equality ( $r = -.468, p < .001$ ) and high full-time earnings equality ( $r = -.378, p = .001$ ).

Surprisingly, gender disparities in the poverty rates were not significantly associated with either of the two education variables, although this is consistent with the devaluation of women's work. There was also an absence of statistically significant correlations between the gender gap in poverty rates and both the percent of females in the labor force, and the percent of females of all full-time workers. This also is consistent with the devaluation of women's work, but it may also reflect limited workforce participation of married women who avoid poverty classification by virtue of their spouses' incomes. Less remarkable was the lack of a relationship between the dependent variable and female representation in high wage occupations, typically a status indicator rather than a standard poverty indicator.

*Earnings Equality* Gender earnings equality was positively associated with a high ratio of female/male with a bachelor degree or higher ( $r = .477, p < .001$ ), and high percentages of females in the full-time workforce ( $r = .487, p < .001$ ), and high percentages of females in high wage occupations ( $r = .492, p < .001$ ). Gender median earnings equality were negatively associated with a high proportion of females in low wage occupations ( $r = -.605, p < .001$ ).

Table 1

*Initial and Transformed Distribution Statistics for Central Study Variables*

|  | <i>Mean</i> | <i>Standard Deviation</i> | <i>Original Skewness</i> | <i>Transformed Skewness</i> | <i>Procedure</i> |
|--|-------------|---------------------------|--------------------------|-----------------------------|------------------|
| <b>EDUCATION</b>   |             |                           |                          |                             |                  |
| Ratio Female/<br>Male, Ages 18<br>to 64 w/ less<br>than High School<br>Diploma | .89         | .085                      | 1.24                     | .698                        | Log              |
| Ratio Female/<br>Male, Ages 18 to<br>64 w/ Bachelor<br>Degree +                | .99         | .064                      | 1.04                     | .649                        | Log              |
| <b>OCCUPATION</b>  |             |                           |                          |                             |                  |
| % Females<br>in Low Wage<br>Occupations  | 53.2%       | .034                      | -.54                     | —                           | Unnecessary      |
| % Females in<br>High Wage<br>Occupations                                       | 41.4%       | .041                      | .81                      | .642                        | Square Root      |
| <b>LABOR FORCE PARTICIPATION</b>   |             |                           |                          |                             |                  |
| % Females age<br>25-59 in labor<br>force                                       | 71.3%       | .049                      | -.523                    | —                           | Unnecessary      |
| % Females of full-<br>time, full-year<br>workers                               | 42.8%       | .030                      | .279                     | —                           | Unnecessary      |
| <b>EARNINGS</b>  |             |                           |                          |                             |                  |
| Ratio Female/<br>Male Median<br>Earnings                                       | 74.7%       | .065                      | -.43                     | —                           | Unnecessary      |

*(continued)*

Table 1

(Continued)

|  | Mean  | Standard<br>Deviation | Original<br>Skewness | Transformed<br>Skewness | Procedure   |
|--|-------|-----------------------|----------------------|-------------------------|-------------|
| Ratio Female/<br>Male FT-FY<br>Median Earnings                                     | 81.2% | .055                  | .13                  | —                       | Unnecessary |
| FAMILY<br>STRUCTURE  |       |                       |                      |                         |             |
| % of all families<br>w/ children<br>under 18 that are<br>Female Headed<br>Families | 32.3% | ..106                 | .700                 | .165                    | Log         |
| POVERTY<br>(Poverty<br>Disparity)  |       |                       |                      |                         |             |
| Ratio Female/<br>Male Ages 18–64,<br>with Income<br>below Poverty                  | 1.27  | .112                  | 1.04                 | .572                    | Log         |

### Multiple Regression Analysis

A multiple regression analysis was conducted to ascertain the extent to which the ratio of female/male median earnings, female representation in BLS's high/low wage occupations, and female labor force participation account for the amount that poverty rates for working age females exceed those of males. The percent of single female-headed families with children in each city was also included in this analysis to determine the contribution of family structure to gender poverty disparities. To capture the impact of the social assignment of care tasks to women, which often influences the hours available for paid employment (Crittenden, 2001; King, 2001) the wage gap for part-time and full-time workers is combined in the variable selected in this analysis. However, as

would be expected, the main conclusions were supported when the analysis was replicated with a sample restricted to full-time, year-round workers, women whose work patterns most closely resemble those of men.

The initial standard multiple regression analysis revealed high levels of colinearity among the independent variables. The stepwise selection technique is a variation of the standard multiple regression that permits the elimination of variables that are measuring much the same construct as other variables in the analysis. Therefore, a stepwise selection technique was employed to eliminate the redundancy among the independent variables and identify the unique portion that each contributed to gender poverty disparity. The stepwise selection eliminated the common portions that the other variables were contributing to the model. Only the percent of female employment in low wage occupations remained as a significant contributor to gender disparity in poverty rates ( $\beta = .637, p < .001$ ). The stepwise selection reported that female employment in low wage occupations predicts 41% of the variance in poverty between females and males 18 to 64 in the largest US cities. In essence, the analysis indicated that there is a bivariate relationship between poverty disparity and the percent of females in low wage occupations that explains much of the impact of the other independent variables.

### Discussion

The series of basic bivariate analysis indicated that both female education premiums, and female's increased work force participation, have positively impacted female earnings and lowered the gender wage gap, but failed to have a significant direct impact on the gender poverty gap. Although working age females in the 70 largest cities surpass males in their rate of high school completion and equal the male rate of attaining a bachelor degree, this has not translated to sufficient labor market gains to offset higher poverty rates. This is consistent with occupation segregation theory that posits female's labor and human capital garners fewer rewards than that of males.

The stepwise multiple regression results indicate that in the 70 largest US cities the poverty gap is primarily influenced by

female's overrepresentation in the lowest-wage occupations. The impact of female labor force participation, earnings inequality and single motherhood, on the poverty gap, all appear to be operating through women's overrepresentation in the lowest wage occupations.

This study establishes an important parallel between the economic research on the gender wage gap and the social science research on the gender poverty gap. Labor economists have established that while education and labor force participation help to offset the gender wage gap, it is by far the power of occupational segregation that contributes the strongest impact upon the gender wage gap (Boraas, & Rodgers, 2003). At the city level, or aggregate level, occupational segregation is the factor contributing the single strongest impact to both the poverty and the wage gap between females and males.

In addition, the study's use of the city as its unit of analysis reveals important regional variations in the gender poverty gap. (See Tables 2 and 3) Colorado Springs is the only city among the ten cities with the highest gender poverty disparity that is located west of the Mississippi River. Likewise, Raleigh NC and Lexington KY are the only two cities ranking among those with the lowest gender poverty disparity that are located east of the Mississippi River. Gender poverty research rarely explores geographic variations among urban areas, however, examining the regional dynamics that relegate women to the lowest wage occupations, and consequently, a disproportionate share of the poverty burden is important.

The US Census reports that the highest overall national poverty rates are in the southern and western states (Dalaker, 2001) and the Institute for Women's Policy Research reports that women in particular are most likely to live below the poverty level in many southeastern and western states (Caiazza, Shaw & Werschkul, 2004). Clearly, the current study's findings that the cities with the lowest gender poverty inequality are primarily Western cities, begins to illuminate such data, not only from a singular urban perspective, but also by positioning female poverty statistics in light of male poverty. The feminization of poverty is more extreme in the mid-west and southeastern cities in Table 3 than in any other region in the nation, whereas in San Francisco, Seattle,

Table 2

*Ten US Cities with the Lowest Gender Poverty Disparity, Presented w/ Low Wage Occupation and Earnings Variables*

|                                       | Ratio<br>Female/<br>Male<br>Rates<br>Poverty<br>(Ages<br>18–64) | Percent<br>Females<br>in<br>Lowest<br>Wage<br>Occupation | Percent<br>Female/<br>Male<br>Median<br>Earnings | Percent<br>Female<br>Headed<br>Families w/<br>children<br>> 18 |
|---------------------------------------|---|--|--|--|
| <b>70 City Mean</b>                   | <b>1.27</b>   | <b>53.2%</b>   | <b>74.7%</b>                                     | <b>32.3%</b>   |
| <i>San Francisco, CA</i> <sup>^</sup> | 1.07  | 45.5%*   | 79.6%  | 22.1%*   |
| <i>Seattle, WA</i> <sup>^</sup>       | 1.07  | 49.5%  | 79.7%  | 24.5%  |
| <i>Honolulu, HI</i>                   | 1.11  | 49.4%*   | 76.1%  | 21.4%*   |
| <i>Sacramento, CA</i> <sup>^</sup>    | 1.12  | 49.2%*   | 81.8% <sup>+</sup>                               | 32.3%  |
| <i>Raleigh, NC</i> <sup>^</sup>       | 1.12  | 49.5%  | 78.8%  | 28.4%  |
| <i>Minneapolis, MN</i> <sup>^</sup>   | 1.14  | 49.7%  | 85.1% <sup>+</sup>                               | 35.2%  |
| <i>Lexington Fayette, KY</i>          | 1.14  | 53.0%  | 71.7%  | 26.5%  |
| <i>Phoenix, AZ</i>                    | 1.15  | 48.7%*   | 78.5%  | 22.5%  |
| <i>Oakland, CA</i> <sup>^</sup>       | 1.15  | 52.0%  | 85.6% <sup>+</sup>                               | 36.4%  |
| <i>Denver, CO</i> <sup>^</sup>        | 1.15  | 51.2%  | 83.1% <sup>+</sup>                               | 28.2%  |

\*Indicates presence on the list of lowest 10 among the 70 largest US Cities.

<sup>^</sup>Indicates presence on the list of highest 10 among the 70 largest US Cities.

<sup>+</sup>Percent of females with bachelor degrees or higher, equals or exceeds that of males.

Honolulu, and Sacramento, the gender poverty gap is relatively narrower. However, the study's findings raise more questions than answers. The most significant being what factors contribute to variations in the occupation segregation associated with this gender disparity in poverty rates?

In a national study with a focus on wages rather than poverty, McCall examined why some places appear to systematically foster gender inequality while other places appear to systematically reduce it. McCall suggests that regional labor market factors such as the concentration of high-technology service providers and manufacturers, insecure or 'flexible' employment conditions, immigration, and union presence offers much insight into inequality patterns (McCall, 2001). Other studies of occupation segregation

Table 3

*Ten US Cities with the Highest Gender Poverty Disparity, Presented w/Low Wage Occupation and Earnings Variables*

|                                 | Ratio<br>Female/<br>Male<br>Rates<br>Poverty<br>(Ages<br>18–64) | Percent<br>Females<br>in<br>Lowest<br>Wage<br>Occupation | Percent<br>Female/<br>Male<br>Median<br>Earnings | Percent<br>Female<br>Headed<br>Families w/<br>children<br>> 18 |
|---------------------------------|---|--|--|--|
| <b>70 City Mean</b>             | <b>1.27</b>   | <b>53.2%</b>   | <b>74.7%</b>                                     | <b>32.3%</b>   |
| Virginia Beach, VA <sup>^</sup> | 1.75  | 59.2% <sup>+</sup>                                       | 64.3%*   | 20.7%*   |
| Jacksonville, FL                | 1.46  | 55.2%  | 72.8%  | 30.0%  |
| Toledo, OH                      | 1.44  | 61.2% <sup>+</sup>                                       | 60.4%*   | 36.8%  |
| Atlanta, GA                     | 1.42  | 53.8%  | 80.3%  | 53.4% <sup>+</sup>   |
| Memphis, TN <sup>^</sup>        | 1.42  | 56.0%  | 76.5%  | 47.1%  |
| New Orleans, LA <sup>^</sup>    | 1.41  | 55.9%  | 68.0%*   | 50.0% <sup>+</sup>   |
| Tampa, FL                       | 1.41  | 52.0%  | 73.9%  | 34.9%  |
| Cincinnati, OH                  | 1.39  | 55.7%  | 76.9%  | 50.1% <sup>+</sup>   |
| Indianapolis, IN                | 1.39  | 55.8%  | 70.0%  | 32.0%  |
| Colorado Springs, CO            | 1.39  | 56.1%  | 62.6%*   | 20.4%*   |

\*Indicates presence on the list of lowest 10 among the 70 largest US Cities.

<sup>+</sup>Indicates presence on the list of highest 10 among the 70 largest US Cities.

<sup>^</sup>Percent of females with bachelor degrees or higher, equals or exceeds that of males.

in metropolitan areas suggest the physical dispersion of jobs, residential planning, commuting patterns and other spatial considerations, impact women's labor segmentation (Hansen & Pratt; 1991; Hwang & Fitzpatrick, 1992; Wylie, 1999).

Mcall's study also found that a complex configuration of racial and class inequality interacted with gender inequality. She found that the region with the lowest level of gender wage inequality *between* men and women also had higher than average levels of racial and class wage inequality *among* both men and women (McCall, 2001).

Therefore, the absence of a racial analysis, as well as local labor market indices, are importation limitations in this current poverty disparity study, particularly since more than half the population



of African Americans live in U.S. cities and reside in southern states (U.S. Census, 2000). Other important limitations of the current study were also a result of its reliance upon aggregate census data, which contributed to the decision to simplify the analysis by omitting race variables due to an inability to classify the study's central variables by race. Replicating this study utilizing the 2000 PUMS, which was not available at the time, would maintain the inclusive sample size while expanding the capacity to conduct within group analysis related to age, education, marital status and racial groups.

### Policy Implications

TANF legislation, which has been operating under a series of short-term congressional resolutions since its expiration in August of 2002, offers little potential for closing the gender gap in poverty rates. This is not only because it fails to address the poverty impact of occupation segregation, but in many ways its low benefits, work requirements, time limits, and education restrictions actually assure the continuation of such poverty patterns (Piven, 2003). Legislator's current proposals continue to reflect the central tenets of PROWRA, which sought to replace public assistance with earnings and encourage "proper" family formation. However, for many women funneled into society's least desirable jobs, work paying poverty level wages has been a poor substitute for public assistance (Fermstad, 2004; Hays, 2003). In addition, there is no evidence to substantiate the benefits of marriage promotion programs (Lerman, 2002; Epstein, Ooms, Parke, Roberts & Turetsky, 2002). Indeed, serious concerns have been expressed about any programs that potentially pressure vulnerable low-income women to remain in abusive relationships (Brush, 1999, 2000; Brandwein & Filiano, 2000).

This study indicates that it is the percent of females employed in the BLS lowest wage occupations rather than the proportion of single female-headed families that is the primary determinant of the gender poverty gap in the largest U.S. cities. Nonetheless, the marriage related provisions in current welfare reauthorization proposals include \$1.2 billion in Federal funding and \$600

million in state matching funding for marriage promotion activities (Parke, 2004). Although these criticisms are not directed toward the elimination of TANF, the reauthorization legislation's stringent work requirements, lack of meaningful education supports and prospects of childcare reductions (CLASP, 2004) will continue to compel TANF recipients into employment that will consign these women and their families to continued poverty.

The concentration of female employment among a restricted number of jobs has been an acknowledged contributor to significant gender pay differentials in the US since 1918 (Cohen, 2001). However, there is no evidence that occupational segregation results in wage inequality because Scandinavian countries with high levels of occupational segregation have a relatively narrow wage gap, while Japan with less occupational segregation has higher wage inequality (Rosenfeld & Kalleberg, 1991). Therefore, while for almost a century there has been no shortage of pay equity propositions, few have attracted the necessary level of political support.

Women comprise over 61% of the minimum wage workers, so setting and maintaining an above-poverty-level legislated minimum wage, through annual cost of living increases, is one method for addressing female poverty disparities due to women's over representation in low wage jobs (Economic Policy Institute, 2003; Figart & Mutari, 1999). The Earned Income Tax Credit (EITC), though not a replacement for the minimum wage, is currently the most powerful poverty relief program for working families. Therefore, in absence of minimum wage reforms, maintenance and actual increases in the EITC represent an essential poverty reduction measure (Economic Policy Institute, 2003).

Living wage campaigns seek to pass local ordinances requiring private businesses, which benefit from public money, to pay their workers a living wage that is set substantially above the current minimum wage (ACORN, 2003). Research related to successful living wage campaigns have found that the modest number of workers impacted by living wage initiatives have enjoyed improved standards of living, while neither city budgets nor unemployment rates have significantly increased due to the adoption of these living wage mandates (ACORN, 2001).

Mother's managing home and work responsibilities frequently must reduce their waged work to part-time hours and sustain disproportionate economic penalties (Williamson, 2001). Proponents of equitably valuing part time work contend that part-time employees should enjoy proportionate pay and advancement opportunities. It has been demonstrated that such policies actually save companies money by increasing productivity and reducing turnover for both men and women deciding to spend more time with their families (Williamson, 2001).

Feminist theorists assert that appropriately valuing the nurturing and female dominated occupations with just compensation would reduce poverty while restoring prestige to the underpaid, but economically necessary and vital, work performed by women, as well as men, in the secondary labor market (Folbre, 2001). Recall that one of the three BLS lowest wage occupations was personal care work. Significant attention has been bestowed upon the poor pay in this female dominated occupation and state subsidies for personal care work have been proposed. Providing state subsidies to supplement the wages of care workers is an important proposal for internalizing the costs of the positive externalities produced by care workers that all members of society use when they are young or ill (England, Budig, & Folbre, 2002).

Other work oriented anti-poverty initiatives include, improving family leave policies, implementing comparable worth programs, strengthening labor unions, and adopting 'solidarity wage' policies, which keeps wages up at the bottom and reduce wage inequalities (King, 2001).

Note that each of the previous propositions benefit females and mothers, as well as males and fathers, in low wage occupations. Almost all these strategies emphasize an attack on women's low-wage jobs directly, rather than indirectly through a comparison to male occupations and wage structures (McCall, 2001). In 1973, 23.5% of full time workers earned less than the poverty level for a family of four and by 1997, in the midst of the US last 'economic prosperity' boom, that percentage increased to 28.6% (Hallock, 2001). Initiatives that diminish the disproportionate level of female poverty benefit both females and males. Therefore, strengthening the entire workforce with just-wage policies is beneficial for all, and a worthy national priority.

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