
Women and Poverty: An Ongoing Crisis

In the United States and around the world, women bear much of the brunt of poverty (Goldberg, 2010; International Labour Office (ILO), 2010; US Census Bureau, 2012a). Seventy percent of the world's poor are women (United Nations Women, n.d.), and despite tremendous differences in living standards, wealth, and opportunity, common root causes emerge around the world – discrimination, unequal sharing of family and household responsibilities, abusive relationships, lack of control and access to resources (e.g., education and land), and segregation into low-paid, low-status jobs (ILO, 2011). Substandard, dangerous living conditions, poor health and limited access to health care, lack of nutritious food, and the stress of financial insecurity are but a few of the devastating daily realities faced by poor women and their children.

In the United States, the richest nation in the world, the contrast between wealth and poverty is extreme, and women remain disproportionately poor despite progress toward gender equality. A staggering 40.9% of US female-headed households with children under the age of 18 were poor in 2011 (National Women's Law Center (NWLC), 2012). Although the Great Recession (December, 2007–June, 2009) has deepened women's economic hardship (Hayes & Hartmann, 2011), the history of women's poverty runs long and deep (Albelda & Tilly, 1997; Gordon, 1994; Piven & Cloward, 1993; Sidel, 1998).

This chapter provides an overview of contemporary rates of poverty and homelessness, illustrating the heavy burden of economic hardship on women. Emphasis is placed on understanding how poverty and homelessness are “counted” in the United States, and the consequences of different measurement strategies. Special attention is given to the shortcomings of official US poverty estimates, political controversies surrounding poverty measurement, and the role of social science research in addressing these challenges and bringing women's poverty to the forefront of public consciousness.

Women, Poverty, and Rising Economic Inequality

The Feminization of Poverty

Diana Pearce (1978) coined the term the “feminization of poverty” in the 1970s to describe disproportionately high rates of poverty among women in spite of seeming gains in gender equality and women’s increased labor force participation. Lamenting this paradox, she observed, “Though many women have achieved economic independence from their spouses by their participation in the labor force (and in some cases, by divorce), for many the price of that independence has been their pauperization and dependence on welfare” (Pearce, 1978, p. 28). Of course, women are not a homogenous group, and the influx of white women into the paid labor force revealed what had long been a reality for women of color – work does not necessarily guarantee a life free from poverty. Feminist scholars are quick to point to variations in women’s relationship to power, and the “feminization of poverty” has been criticized for failing to appreciate the diversity of women’s experiences and for its relatively exclusive focus on income over other forms of deprivation and exclusion (Chant, 2007). With these caveats in mind, the “feminization of poverty” is an apt shorthand to describe women’s overrepresentation among the poor in the United States and internationally (Brady & Kall, 2008; Goldberg, 2010).

The feminization of poverty is documented around the world, typically evidenced by women’s greater lifetime risk of experiencing poverty and the higher rates of poverty found among women than men. In the mid-1980s, US women were 41% more likely to be poor than men (Casper, McLanahan, & Garfinkel, 1994), and these trends persist. In a study of mid-1990s poverty rates in eight industrialized nations, the United States had the largest gender poverty gap, with women’s poverty rates outpacing men’s by 38% (Christopher, England, Smeeding, & Phillips, 2002). Race and educational attainment intersect with gender to increase risk. Rank and Hirschl (2001) estimate that 98.3% of Black women between the ages of 25 and 75 with less than 12 years of education will experience poverty compared with 65.4% of similarly educated white men. Because women are at high risk of poverty during childhood, adulthood, and their senior years, the feminization of poverty is conceptualized using a life course perspective (Pearce & Moritz, 1988).

In the wake of the Great Recession and in the face of rising inequality (Hayes & Hartmann, 2011; Sherman & Stone, 2010), the US poverty rate in 2010 reached its second highest point since 1965, with 46.2 million people (15.1% of the population) or one in seven Americans living below official poverty thresholds (\$22,314 for a family of four; US Census Bureau, 2011; Trisi, Sherman, & Broaddus, 2011). Deep poverty, defined as half of the poverty line (below \$11,157 for a family of four), reached its highest point on record in 2010 with approximately 20.5 million people (6.7% of the population) falling below these levels (Trisi et al., 2011). There is little indication of improvement. In

2011, the official poverty rate (15%) and the number of people living below official poverty thresholds remained statistically unchanged from 2010 figures (US Census Bureau, 2012a). Likewise, “deep poverty” remained problematic, with 20.4 million people (6.6% of the population) falling below half of the poverty line.

Individuals and families hovering just above official poverty thresholds are not technically counted as poor, but are undoubtedly economically vulnerable. Their inclusion dramatically increases estimates of economic hardship. In 2010, the number of US residents with incomes below 200% of poverty thresholds rose from 33.0% in 2009 to 33.9% in 2010 (\$44,226 for a family of four with two adults and two children; Trisi et al., 2011). Put another way, it can be argued that one-third of Americans are low income.

Delving deeper into these numbers reveals women’s economic vulnerability. The poverty rate was 3.7 percentage points higher for women (14.6%) than men (10.9%) in 2011, and this gap grows wider when ethnicity and marital status are considered (NWLC, 2012). Across all racial and ethnic groups, women experience higher rates of poverty than white men (7.7%; NWLC, 2012). In 2011, 25.9% of Black women, 23.9% of Hispanic women, 27.1% of Native American women, 12.1% of Asian women, and 10.6% of white women lived below official poverty thresholds (NWLC, 2012). Marital status, particularly single motherhood, conveys further vulnerability. Nearly 41% of female-headed households lived below official poverty thresholds in 2011 compared with 21.9% of male-headed households with children and 8.8% of heterosexual married families with children (NWLC, 2012). Again, further insight into the feminization of poverty is gained by disaggregating these statistics by race and ethnicity. Approximately one in two Black female-headed families with children (47.3%), Hispanic female-headed families with children (49.1%), and Native American female-headed families with children (53.8%) live below official poverty thresholds (NWLC, 2012). White (33%) and Asian (26.3%) female-headed households with children fare relatively better, with approximately one in three or fewer of these families living in poverty.

Measuring Poverty: The Debates Behind the Numbers

These figures, as shocking as they are, likely underestimate the true extent of women’s economic hardship. The scope of US poverty is highly contested, blunting the potential impact of high rates of poverty to impact social policy or spark significant public outrage. The definition and measurement of poverty lies at the heart of these debates.

Official Poverty Measurement. US poverty thresholds, or what we commonly call the “poverty line,” were developed in the 1960s by Mollie Orshansky, a research analyst with the Social Security Administration charged with constructing a measure of need to inform War on Poverty initiatives (Blank, 2008). Orshansky anchored

her calculations to the US Department of Agriculture's "thrifty food" plan, an inexpensive "adequately nutritious" diet designed for temporary and/or emergency use. Based on data from the 1955 Household Food Consumption Survey indicating that about one-third of after-tax income was spent on food, poverty thresholds were constructed for families of different sizes by multiplying the cost of the economy food plan by three to determine minimal annual income needs (Willis, 2000). For instance, the poverty threshold in 1964 for a family of four with three children was \$3100 (\$1033 per year for food multiplied by three). Individuals and families whose incomes fall below their respective thresholds are considered "poor" (Willis, 2000). Orshansky's poverty thresholds were adopted in 1969 as a working definition of poverty (Fisher, 2008), and are updated annually to account for inflation, but the same basic formula continues to be used. The poverty threshold for a family of four in 1975 was \$5,569, \$10,989 in 1985, \$15,569 in 1995, \$19,971 in 2005, and \$23,201 in 2011 (US Census Bureau, n.d.).

Criticism of US poverty thresholds is widespread (for comprehensive summaries, see Blank, 2008; Haveman, 2009), with both progressives and conservatives finding fault in how these figures are calculated and the validity of the poverty rates derived from them, albeit for different reasons. Continued reliance on the economy food plan as the foundation of poverty thresholds tops many lists. In 2010, US consumers spent approximately 35% of their income on housing compared with approximately 15% on food (US Bureau of Labor Statistics (BLS), 2011a). Progressives argue that meaningful poverty thresholds must reflect contemporary spending patterns, as well as a broad range of family expenses (e.g., child care, medical care, and housing), many of which are likely greater than food expenditures. Basing calculations on data that is so out of sync with contemporary realities and needs, it is argued, contributes to the gross underestimation of poverty and need. Conservatives also take issue with poverty measurement, particularly the fact that poverty rates are based solely on cash income before taxes. As such, it is claimed that poverty rates are inflated because the value of noncash benefits, such as food assistance (i.e., the Supplemental Nutrition Assistance Program, SNAP, formerly known as "food stamps") and housing subsidies, are not part of official poverty calculations (Rector & Sheffield, 2011).

Alternative Poverty Measures. Mounting criticism has resulted in the development of alternative poverty measures. The US Census Bureau (2012b) now reports a supplemental poverty measure (SPM) that takes into account common contemporary expenses (e.g., utilities and work-related transportation), receipt of in-kind benefits (e.g., subsidized housing, food assistance, and tax credits), and geographic differences in housing costs. SPM thresholds are slightly higher than official thresholds. In 2011, the official poverty threshold for a family with two adults and two children was \$22,811, whereas SPM thresholds for a similar size family that owned a home with a with a mortgage was \$25,703 and \$25,222

for renters (US Census Bureau 2012b). Clearly, these thresholds still fall below what is needed to care adequately for a family.

The SPM paints a similarly bleak portrait of poverty. Under this alternative measure, the overall poverty rate jumps from the official rate of 15.0% in 2011 to 16.1% (US Census Bureau 2012b). Poverty rates for female-headed households remained statistically unchanged using the SPM; however, significantly higher poverty rates were found for senior citizens (15.1% vs. 8.7%), working age adults between 18 and 64 (15.5% vs. 13.7%), Asians (16.9% vs. 12.3%), Hispanics (28% vs. 25.4%), and whites (14.3% vs. 12.9%), and slightly lower rates of poverty for children under 18 (18.1% vs. 22.3%) and African Americans (25.7% vs. 27.8%; US Census Bureau, 2012b). These differences are largely attributed to government supports or lack thereof, with the small declines found for African Americans and children credited to safety net programs, and the higher poverty among senior citizens and working adults related to high medical and childcare expenses. SPM poverty rates highlight the crucial role of government programs in alleviating poverty, but contrary to conservative claims US poverty rates remain high even with the inclusion of benefits.

Although supplemental measures reflect progress, more holistic approaches to defining and measuring poverty are being explored. Multidimensional indices that conceptualize poverty in terms of tangible (e.g., health, education, and income) and less tangible (e.g., dignity, social inclusion, opportunity, political power, quality of work, physical safety, and psychological well-being) indicators have gained favor internationally (Alkire, Roche, Santos, & Seth, 2011; Oxford Poverty and Human Development Initiative, n.d.). For instance, the Multidimensional Poverty Index (MPI) developed by the Oxford Poverty and Human Development Initiative for the United Nations assesses acute poverty via deprivations in three areas: health (i.e., child mortality in family and nutrition), education (i.e., years of schooling and school attendance), and living standards (e.g., household electricity, drinking water, sanitation, and assets such as owning a refrigerator and having transportation; Alkire et al., 2011). Individuals and families are considered poor if deprivations are present in one-third or more of these dimensions. By assessing specific areas of need, social policies can be tailored to alleviate hardship in particular domains. This approach contrasts sharply from the singular focus on income that dominates US poverty measurement.

The United States stands apart even from other industrialized nations that rely on income-based measures. US poverty measurement is characterized as absolute because it is “fixed over time in real terms,” meaning that poverty thresholds are “nonresponsive to economic growth or changes in living standards” (Blank, 2008, p. 234). Conversely, many of our industrialized counterparts use relative measures that compare “people on a distribution of resources and then defines the poor as those who fall below the average-income threshold for the economy” (Keister & Southgate, 2012, p. 174). The European Union, for example, sets risk of poverty at 60% of median income (Blank, 2008). Relative approaches tend

to be viewed as more progressive and justice-oriented than absolute measures because deprivation is defined by societal living standards, anchoring poverty in real terms to the well-being of the larger population. When viewed through this lens, poverty is a measure of “social and economic distance” rather than a static absolute standard (Haveman & Mullikin, 1999, p. 6).

The Politics of Poverty Measurement. Relative conceptualizations have gained little traction in the United States, in part because reductions in poverty are difficult to gauge with relative measures. As Haveman (2009, p. 83) explains,

Absolute poverty standards have the advantage of allowing citizens to judge the effectiveness of antipoverty programs by whether the programs move families above the fixed standard; in contrast, poverty will decline under relative measures only if the income of families in the bottom tail of the distribution increases more than that of the median family.

Conservative opposition is particularly strong, with well-known commentators such as Robert Rector (2010) likening relative poverty measures to a “built-in escalator clause” because poverty thresholds “rise automatically in direct proportion to any rise in the living standards of the average American” (para. 2). Consequently, relative conceptualizations are denounced as a “statistical trick to ensure that ‘the poor will always be with you,’ no matter how much better off they get in absolute terms” (Rector, 2010, para. 3). Conservative concerns, however, run far deeper than measurement. Discussing the possibility that President Obama would establish relative poverty thresholds, Rector (2010, para. 11, 12) lays bare the ideological stakes and feared political consequences:

[it is] a public-relations Trojan horse, smuggling in a ‘spread the wealth’ agenda under the ruse of fighting real material privation – a condition that is rare in our [U.S.] society. . . . For the first time, the government is planning to define poverty as a problem that can never be solved by the American dream: a general rise of incomes of all Americans across society over time. By definition, poverty can now be solved only by the dream of the Left: massive taxes on the upper and middle classes and redistribution to the less affluent. In effect, the Obama poverty measure sets a new national goal of class warfare and income redistribution.

Although not overtly stated, the driving concern appears to be inequality, particularly the belief that relative measures, by connecting poverty to inequality, will generate momentum for redistributive policies. In problematizing inequality rather than poverty per se, relative measures shift attention to a larger set of questions about societal living conditions and the distribution of resources across society.

Of course, conservatives are not alone in their rejection of more progressive, sophisticated conceptualizations of poverty. Across the political spectrum,

debates about poverty measurement tap into both ideological and practical considerations:

Different measures imply a different size and composition of the target poverty population, different patterns of change in the extent of poverty over time, and thus a different set of antipoverty policies. Policymakers and citizens react to information on these patterns. Changes in poverty over time lead to questions about the direction of the nation, the effectiveness of its social policies, and the level of equality or inequality in the distribution of income. (Haveman, 2009, p. 81)

Ultimately, resistance to the adoption of more sophisticated, multifaceted official definitions of US poverty is as complex and multidimensional as poverty itself. Meaningful changes in how US poverty is operationalized would require not only expanding how we conceptualize poverty, whether it be via the adoption of a holistic set of indicators or tying poverty to broader societal well-being, but also the political will to face head on the classism, racism, sexism, and other structural inequities that privilege some groups over others and maintain poverty and inequality. It would also require breaking from deep-rooted beliefs in individualism and meritocracy that make social class and poverty taboo topics and situate responsibility for poverty on individual shortcomings (see Chapter 3).

Poor Women: Between a Rock and a Hard Place. Despite record-setting poverty rates in 2010, poverty remains largely off of the political “radar.” Debates about poverty measurement show little sign of abating, and serious proposals to reduce poverty remain elusive. Cuts to welfare and unemployment benefits threaten to deepen hardship and push more families into poverty (Schott & Pavetti, 2011). In 2011, California reduced the cash aid it provides to poor families through CalWORKS, the state’s Temporary Assistance for Needy Families (TANF) program, by 8%, dropping the average monthly grant from \$694 in 2010 to \$638 (Finch & Schott, 2011). When adjusted for inflation, TANF benefits in 34 states are now at least 20% below their 1996 purchasing power (Finch & Schott, 2011), and benefits are below 50% of the poverty line in all states (Sherman, 2012). One consequence of declining cash aid is that extreme poverty, defined as living on less than \$2.00 a day, has risen dramatically. Between 1996, the year welfare reform was passed, and 2011, the number of US households living in “extreme poverty” more than doubled from 636,000 to 1.46 million, and nearly tripled for single female-headed households (Shaefer & Edin, 2012). The number of children in extremely poor households also doubled from 1.4 million to 2.8 million (Shaefer & Edin, 2012).

These highly disturbing trends elicit little attention in major political speeches. For example, President Obama’s 2012 State of the Union address included only a passing reference to poverty (i.e., “A great teacher can offer an escape from poverty to the child who dreams beyond his circumstance” (Obama, 2012, para. 37). Instead, safety net programs credited for keeping millions of people out of

poverty are constantly under attack and despite continued need, temporary expansions of these programs and other Great Recession initiatives are being permitted to expire (Sherman, 2011; Trisi et al., 2011). Indeed, Conservatives, including leading Republican candidates in the 2012 presidential race, targeted safety net programs, rather than poverty, as a root problem. This perspective is illustrated by former Massachusetts Governor Mitt Romney's (2011) foreboding warning of an encroaching "entitlement society," in which we are creating "a sizable contingent of long-term jobless, dependent on government benefits for survival. . . . Government dependency can only foster passivity and sloth" (para. 5, 10). This depiction has little grounding in reality. An analysis of 2010 federal budget and Census Bureau data conducted by the Center for Budget and Policy Priorities (CBPP) found that 91% of spending on entitlement and other programs (e.g., Social Security, SNAP, TANF, housing assistance, Medicaid, Medicare, Children's Health Insurance Program (CHIP), and the Earned Income Tax Credit (EITC)) assisted people who are elderly, seriously disabled, or members of working households, not people who choose not to work (Sherman, Greenstein, & Ruffing, 2012).

Poor women and their families are in the crosshairs of these methodological and political debates. Setting poverty thresholds arbitrarily low renders the millions of women and female-headed households hovering just above them invisible, and ultimately, underestimating the extent of hardship fuels a false sense of well-being that undercuts a strong safety net and the interrogation of disadvantage and privilege. As long as poverty and economic hardship are seemingly contained to a small portion of society, far-reaching major antipoverty initiatives can be framed as unnecessary and women's economic oppression ignored. Feminist and critical scholars bring these issues to the forefront, not only through scrutiny of the political consequences of different measurement techniques, but also through examination of the structural roots of the feminization of poverty. Doing so brings into clearer focus institutional sources of poverty, as well as the intergroup dynamics of inequality, particularly that some groups (e.g., whites and men) benefit from the poverty of others (e.g., women and people of color). These issues are explored in the following chapter.

The Feminization of Homelessness

The precariousness of women's economic status is further evidenced by homelessness among women and female-headed households. Although the majority of homeless adults are men, escalating rates of homelessness among women and families are indicative of systemic inequalities. Arangua, Andersen, and Gelberg (2005) report that in 1963, homeless women represented only 3% of the homeless population, but now comprise 32%. Homeless women and men in the United States face many of the same challenges – lack of affordable housing and widening gaps between earnings and rents – but for women, barriers to secure housing are intensified by the same factors that heighten vulnerability to poverty – low

wages, the devaluation of women's work at home and in the workplace, single parenthood, a safety net that has failed to keep pace with expenses, and violent, abusive relationships (Bassuk, 1993). Biased banking practices also fuel housing insecurity. Higher interest subprime loans with unfavorable terms are disproportionately granted to women homeowners, in some instances, with interest rates that are higher than comparable US Treasury notes (Hertz, 2011). Low-income families and communities of color are also the frequent targets of predatory lending practices (Preserving the American Dream: Predatory Practices and Home Foreclosures, 2007).

Estimates of Women's Homelessness. Families with children are the fastest growing segment of the homeless population, with many of these families headed by single mothers with young children under 5 years of age (American Psychological Association (APA) Presidential Task Force on Psychology's Contribution to End Homelessness, 2010; National Coalition for the Homeless, 2009). Disturbing rates of family homelessness are confirmed by point-in-time counts, which provide a snapshot of sheltered and unsheltered people on a single night, as well as period prevalence estimates of homelessness, which are based on reporting by a range of service providers over a 12-month period. On a single night in January 2011, 236,181 people in 77,186 family households were homeless (US Department of Housing and Urban Development (HUD), 2012a). Twenty-one of these families were unsheltered and living in places not intended for human habitation, such as cars, parks, or abandoned buildings (HUD, 2012a). The Great Recession has deepened family hardship. Between late 2007 and 2010, the number of families with children living in temporary shelters had risen by 28% to nearly 170,000 families, and approximately four times as many families were "doubled-up" with relatives and friends or living in other precarious situations (Rice, 2011). State-level data reveals similar trends. A survey of 29 US cities conducted between September 2009 and August 2010 found a 16% increase in the number of homeless families (US Conference of Mayors, 2011). Officials in 64% of surveyed cities expected family homelessness to continue to rise.

The vulnerability of single female-headed families is evident in HUD's (2012a) summary of shelter user demographics. In 2011, 1.5 million people spent at least one night in an emergency shelter or transitional housing unit, of which 35.8% were persons in families (HUD, 2012a). The gender dynamics of adults in families versus unaccompanied adults varies considerably. In 2011, approximately 72% of sheltered male adults were single men, while 28% were single unaccompanied women. This pattern reverses when families are considered: approximately 80% of sheltered adults in families were women, while just over 20% were men (HUD, 2012a). Between 2007 and 2010, the number of sheltered homeless individuals decreased by 6% from 1.15 million to 1.04 million, while during the same period of time, the number of sheltered homeless persons in families increased 20% from 473,541 to 567,334 (HUD, 2011a). Although the number of families in shelters declined by approximately 5% between 2010 and 2011,

there were still 64,000 more people in families in a shelter in 2011 than there were in 2007, representing an increase of 13.5% (HUD, 2012a).

These trends are indicative of the feminization of homelessness, a phenomenon Richards, Garland, Bumphus, and Thompson (2010, p. 112) attribute to “decades of poor public policy decisions: ineffective state-based programs, a low minimum wage, lack of affordable housing, reduction in welfare benefits, deinstitutionalization, and the underlying violence that plagues the lives of women.” Again, however, caution must be taken not to neglect differences in experiences and power among diverse groups of women. Race and racism are crucial to understanding women’s experiences of homelessness. As Shinn and Gillespie (1994, p. 517) observe,

Even among poor people, African-Americans and Latinos have less wealth than Whites and face more difficult housing conditions, in part due to ongoing racial discrimination, and these facts may account for the greater likelihood that they will become homeless.

In 2009, the median net worth of white households was \$113,149 (assets minus debt) compared with \$6325 for Hispanic and \$5677 for Black households (Kochlar, Fry, & Taylor, 2011). Moreover, 35% of Black and 31% of Hispanic households had zero or negative net worth compared with just 15% of white households (Kochlar et al., 2011). This gross inequality underlies differential rates of homelessness across racial groups.

African Americans are overrepresented among people experiencing homelessness (Lee, Tyler, & Wright, 2010). In 2010, 42% of families residing in shelters or transitional housing programs were African American, 31% were white, 12% were Hispanic, 8.5% were multiracial, and 6.4% were other single races (HUD, 2011a). African American women without children in their care face elevated odds of experiencing chronic homelessness (Zlotnick, Tam, & Bradley, 2010), and alarming rates of homelessness are found among African American female veterans (US Government Accountability Office (GAO), 2011). Disproportionately high rates of homelessness among women of color underscore the importance of intersectional analyses and the need to critically interrogate systems of privilege and disadvantage.

Challenges to Accurate Measurement. As is the case with poverty, social scientists and policymakers contest the validity of various estimates of homelessness, the methodologies employed to calculate prevalence rates, and how homelessness is defined. The exclusion of people who are “doubled-up” with friends or relatives, staying at motels, or who do not seek emergency shelter or use other services, such as food pantries and soup kitchens, are major concerns. Rural homelessness may be less “visible” than urban homelessness, resulting in its

neglect (Whitzman, 2006). The episodic nature of homelessness further compromises the accuracy of prevalence rates, and much of the research literature focuses on chronic homelessness rather than the larger population of people who are newly or temporarily unhoused (APA Presidential Task Force on Psychology's Contribution to End Homelessness, 2010). Consequently, the prevalence of homelessness and housing insecurity, more generally, are likely to be underestimated. Because women are more likely than men to "double-up," they are especially likely to be missed in official counts of US homelessness, but this is a global problem. Concerns for personal safety, the preponderance of shelters that serve men, and the cultural denial of homelessness as a problem affecting women all contribute to the undercounting of women in worldwide estimates of homelessness (Sikich, 2008).

How homelessness is defined influences both prevalence rates and eligibility for services and programs, with narrow definitions running the risk of excluding important subgroups (e.g., people in emergency shelters and people with housing vouchers). There is no single statutory definition of homelessness, but federal, state and local laws provide criteria for defining homelessness (APA Presidential Task Force on Psychology's Contribution to End Homelessness, 2010). Under the Stewart B. McKinney Act of 1987, a person is considered homeless if she or he:

lacks a fixed, regular, and adequate nighttime residence; and . . . has a primary nighttime residency that is: (A) a supervised or publicly or privately operated shelter designed to provide temporary living accommodations . . . (B) An institution that provides a temporary residence for individuals intended to be institutionalized, or (C) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings. (42 U.S.C. §11302)

Some commonly overlooked groups are addressed by the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009, which identifies people at imminent risk of losing their housing due to eviction, people in temporary institutional settings who lacked prior stable housing, unaccompanied youth, and people fleeing domestic violence or other life-threatening conditions as homeless (APA Presidential Task Force on Psychology's Contribution to End Homelessness, 2010). Nevertheless, concerns regarding the exclusion of some groups persist. APA's Presidential Task Force on Psychology's Contribution to End Homelessness (2010, p. 4) offers a definition designed to optimize inclusivity:

Homelessness exists when people lack safe, stable and appropriate places to live. Sheltered and unsheltered people are homeless. People living doubled up or in overcrowded living situations or motels due to inadequate economic resources are included in this definition, as are those living in tents, or other temporary enclosures.

This broad conceptualization corresponds with common-sense understandings of homelessness and grounds my discussion of women's experiences, but such inclusive definitions are unlikely to be embraced by US policymakers who aim to reduce the scope of the problem simply by narrowing definitional parameters.

Organization of This Book

Overarching Goals

Alarming rates of economic hardship among women and female-headed households speak to the urgency of developing and adopting policies capable of real poverty alleviation. The economic and social exclusion of poor women and their families condemn millions to substandard housing and the threat of homelessness, limited access to education, health care, and nutritious food, and restricted opportunities for mobility. As Lott (2012, p. 655) observes, "Socioeconomic conditions and ideology are stacked against the health and welfare of low-income families and ensure diminished opportunities for a sizable segment of the U.S. population." Psychologists have a crucial role to play in documenting and challenging these hardships, revealing the complex dynamics of class-based oppression, designing effective policy interventions, and advocating for economic justice.

This book focuses on women's poverty, with the aim of drawing on social science research to both understand and challenge sources of women's poverty. Drawing on findings and insights from social psychology, policy studies, and critical and feminist scholarship, I examine the structural sources of women's poverty, low-income women's experiences and life chances, and policies that deepen women's economic hardship and those that promote greater economic equality.

This women-centered analysis is not intended to exclude men or to suggest that men are not also profoundly harmed by poverty or widening economic inequality more generally, but to bring into sharp relief the practices, structures, and policies affecting low-income women. The gendered construction of poverty means that although women and men "may find common ground and common interest in relation to employment and state policies, even in these areas their opportunities and losses differ" (Sutter, 1996, p. 419). In the face of rising poverty and homelessness, understanding these opportunities and losses is of utmost importance.

These trends are primarily examined in the context of the United States; however, parallels and contrasts with women's economic status in other developed and developing countries are made as appropriate. The United States is a particularly striking focal point, because as a nation of great wealth, significantly reducing, if not eliminating poverty, is an achievable goal. Yet US social

policies are rarely designed with these objectives in mind. Instead, tax policies favoring the rich have widened the economic divide (Graetz & Shapiro, 2005; Kocieniewski, 2012), restrictive welfare policies have weakened the safety net (Handler & Hasenfeld, 2007; see Chapter 4), and declining investments in public goods, such as education (Newfield, 2008), have diminished opportunities for upward mobility. The failure to adopt policies and programs that would help “level the playing field” – universal health care, a generous welfare system that lifts families out of poverty, a commitment to a shared public good that invests in the development of human capital, self-sufficiency wages, a truly progressive tax system, and high quality, affordable child care – despite having the resources to dedicate to such initiatives, makes the United States an ideal site for studying the structural roots of poverty and the social psychology of inequality.

A guiding assumption throughout this book is that poverty is a socially constructed problem that could be greatly reduced if resources and opportunities were distributed equitably. For this reason, special attention is directed toward understanding the beliefs that justify poverty and class-based inequality and the structural, social, and cultural changes needed to reduce poverty among women and female-headed households. I draw heavily on political discourse surrounding poverty and welfare policy to illustrate the sociocultural tensions that allow poverty to persist in the midst of plenty. Doing so brings to the forefront how deeply embedded dominant understandings of poverty are in political rhetoric, and the role of policymakers and welfare policy itself in codifying classist attitudes and stereotypes of poor women, particularly “welfare recipients.” As Schneider and Ingram (1997, p. 102) observe:

Much of the public policy in the United States is produced in policy-making systems dominated by divisive social constructions that stigmatize some potential target populations and extol the virtues of others. These constructions interact with the political power of the target groups to establish the political agenda, focus the terms of the debate, and determine the characteristics of the policy design.

Classist stereotypes of welfare recipients as “dependent takers” and inferior mothers figure heavily into both political discourse and public perceptions of poor women, with damaging consequences for the formation of interclass alliances and support for antipoverty initiatives.

Social science research has much to offer both in terms of deconstructing these conceptualizations and offering evidence to move just policy initiatives forward. This book draws on diverse literatures to advance both goals. Social psychological research provides much needed insight into cross-class relations, the impact of classist attitudes on policy support, and collective action; feminist research reveals patriarchy’s influence on social policy and the consequences of classed, raced, and gendered power relations; and critical scholarship makes salient how complex power dynamics inhibit progressive policy. Collectively, this

work generates powerful insights into the causes and correlates of poverty and powerful ammunition to inform antipoverty efforts.

Remaining Chapters. The following chapter delves deeper into poverty and homelessness, examining the root causes of women's economic vulnerability. Emphasis is placed on structural sources of women's poverty and homelessness – wage disparities, family structure, discrimination, and lack of affordable housing. The role of weakened safety net programs in deepening hardship are also investigated, and in doing so, a compelling case for family-oriented, women-centered change is made. Contrasts and parallels between the United States and other industrialized countries illuminate policy choices and the undervaluing of women's labor both in and outside of the home.

Chapter 3 interrogates the oft-repeated claim that the United States is a “classless” society and the attitudes and beliefs that support this assertion. Public opinion and research examining US beliefs about poverty, wealth, class mobility, and economic inequality is reviewed and discussed in terms of their relationship to dominant US ideology (e.g., meritocracy, individualism, and equal opportunity), classist stereotypes, social psychological concepts and theories (e.g., system justification and fundamental attribution error), and their psychological and political functions. Implications of these beliefs are explored on both the individual and intergroup levels. Consequences for social policy are considered as well.

Chapter 4 offers a critical analysis of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) and the impact of programmatic changes governing cash assistance to low-income families. Opinions differ sharply, with advocates citing declining caseloads as evidence of its success, while critics see continued poverty among welfare “leavers” as indicative of its failure. Working from the belief that women's economic and psychological well-being is the only true measure of “success,” quantitative and qualitative studies evaluating welfare “reform” are reviewed with an eye toward the creation of a more just welfare system.

Chapter 5 draws on findings from focus groups with politically mobilized low-income women to explore some of the factors that facilitate welfare rights activism. Core facilitators of collective action included experiences of interpersonal and institutional classism in medical, educational, and social service settings; a strong structural critique of inequality and rejection of classist stereotypes; and a shared sense of responsibility for the plight of other poor women. Implications for social change and the formation of large-scale grassroots political movements are examined.

The final chapter explores pitfalls, possibilities, and promise in moving toward an economically just society. Barriers to economic justice are numerous and include both structural and attitudinal barriers to social change. Although formidable, these challenges are not insurmountable, and the widening gap between elites and the rest of the population may open new opportunities for poverty

alleviation and asset building. The plight of the poor has largely been dismissed as a matter of questionable morals, limited discipline and motivation, and a weak work ethic (see Chapter 3), but as Frank (2010, para. 1) observes, income inequality may have finally grown “too big to ignore”. The precipitous decline of the middle class (Littrell, Brooks, Ivery, & Ohmer, 2010) may reduce the levels of poverty and inequality that we, as a society, are willing to tolerate. Targeted policy recommendations for reducing women’s poverty and inequality more broadly are offered, and potential roles for justice-oriented researchers in these movements are proposed.