



WOMEN'S BUREAU
U.S. DEPARTMENT OF LABOR

ISSUE BRIEF

The Economic Status of Women of Color: A Snapshot

Numbers and statistics alone cannot completely capture the myriad challenges facing working women of color, but they play a key role in informing the policies and actions that help mitigate them. In addition to shedding light on the gaps that remain, statistics also help us understand the progress women have made in approaching parity with men in the workforce. This issue brief provides statistics and information on the status of Black, Hispanic, and Asian working women in the United States across the following areas:

- Contribution to family income
- Unemployment
- Families in poverty
- Educational attainment and related unemployment rates and earnings
- Occupational distribution
- Earnings and the gender wage gap
- The impact of the gender wage gap on retirement income

Women of color represent an increasing share of the labor force as the demographic composition of the U.S. has changed considerably, driven primarily by the immigration of Hispanics and Asians. The U.S. is projected to become even more racially and ethnically diverse in the coming years. People belonging to a group other than White alone, non-Hispanic (i.e. Blacks, Asians, Hispanics, and other smaller populations) are projected to account for more than half of all Americans by 2044. Between 2014 and 2060, the population of two or more races will have the fastest growth, increasing from only 2.5 percent of the total population to 6.2 percent. Among people of one race, Asians are projected to have the fastest growth, increasing from 5.4 percent in 2014 to 9.3 percent by 2060. People of Hispanic origin¹ are projected to rise from 17.4 percent to 28.6 percent of the nation's population by 2060.¹

Women's changing roles in the workplace have reshaped the landscape of the American labor force. In 1975, there were about 37 million women in the labor force, representing 40.0 percent of the labor force. Forty years later, our nation has about 74 million women in the labor force, representing 46.8 percent of the labor force.ⁱⁱ Of the women in the labor force in 2015², about 63.8 percent were White, non-Hispanic;³ 13.9 percent were Black; and 5.8 percent were Asian.ⁱⁱⁱ Women of Hispanic or Latino ethnicity made up 15.1 percent of the female labor force.^{iv}

Women are much more likely to participate in the labor force than in the past. In 2015, 56.7 percent of women in the United States age 16 and over participated in the labor force, up from 46.3 percent in 1975.^v In 2015, Black women continued to have the highest labor force participation rate among women—59.7 percent—compared with 56.4 percent of White, non-Hispanic women; 55.2 percent of Asian women; and 55.7 percent of Hispanic women.^{vi}

¹ Hispanic is an ethnicity. People who identify as Hispanic may be of any race.

² This fact sheet presents data by race as follows: White, non-Hispanic; Black; and Asian. Smaller race populations and people of two or more races are not included. Except when not available, data presented for Whites do not include people of Hispanic ethnicity. Data for Blacks and Asians includes a small proportion of Hispanics. Data are also presented for people of Hispanic or Latino ethnicity, who may be of any race.

³ White women, including those of Hispanic origin, represent 77.0% of the female labor force.



This issue brief highlights the different profiles of the larger populations of women of color in the U.S. labor force. It assembles selected Federal government data and statistical resources to present a picture of the economic status of Black, Asian, and Hispanic women in the labor force and notes some changes over time. Sufficient data were not available on the relatively smaller women populations of American Indians and Alaska Natives, Native Hawaiians, and other Pacific Islanders, and women of two or more races in the labor force, so they are not included.

WOMEN'S CONTRIBUTION TO FAMILY INCOME

Women make important contributions to their families as earners, householders, and as mothers participating in the labor force. This section highlights the racial and ethnic variation in the share of families led by single female householders and the share of mothers who participate in the labor force.

Married-Couple Families⁴

Women's earnings account for a significant and growing portion of family income. In 2013, married working women contributed, on average, 37.3 percent of their families' total income, up from 26.3 percent in 1975.^{vii} Today, married women are also more likely to be the sole or primary income earners for their families than in the past. For example, among married-couple families in which wives have earnings, 38.1 percent of wives earned more than their husbands in 2013, compared to 23.7 percent in 1987.^{viii}

Families with Single Female Householders

Black and Hispanic women were even more likely than White, non-Hispanic or Asian women to be single householders. Among all families in 2014, single women were the householders in:

- 43.3 percent of Black families;
- 26.7 percent of Hispanic families;
- 13.3 percent of White, non-Hispanic families; and
- 12.5 percent of Asian families.^{ix}

Families with children under 18 were more likely to be headed by single women in all but Asian families. Among families with children under 18 in 2014, single women were the householders in:

- 54.1 percent of Black families;
- 30.6 percent of Hispanic families;
- 19.1 percent of White, non-Hispanic families; and
- 12.2 percent of Asian families.^x

Key Terms

Family: a group of two or more people (one of whom is the householder) residing together and related by birth, marriage, or adoption. Children may or may not be present.

Householder: refers to the person (or one of the people) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either spouse.

Single: includes people whose marital status is never married, divorced, widowed, separated, or married with spouse absent. A cohabitating partner may be present.

⁴ Data refer to opposite-sex married couples where wives have earnings but husbands may not.

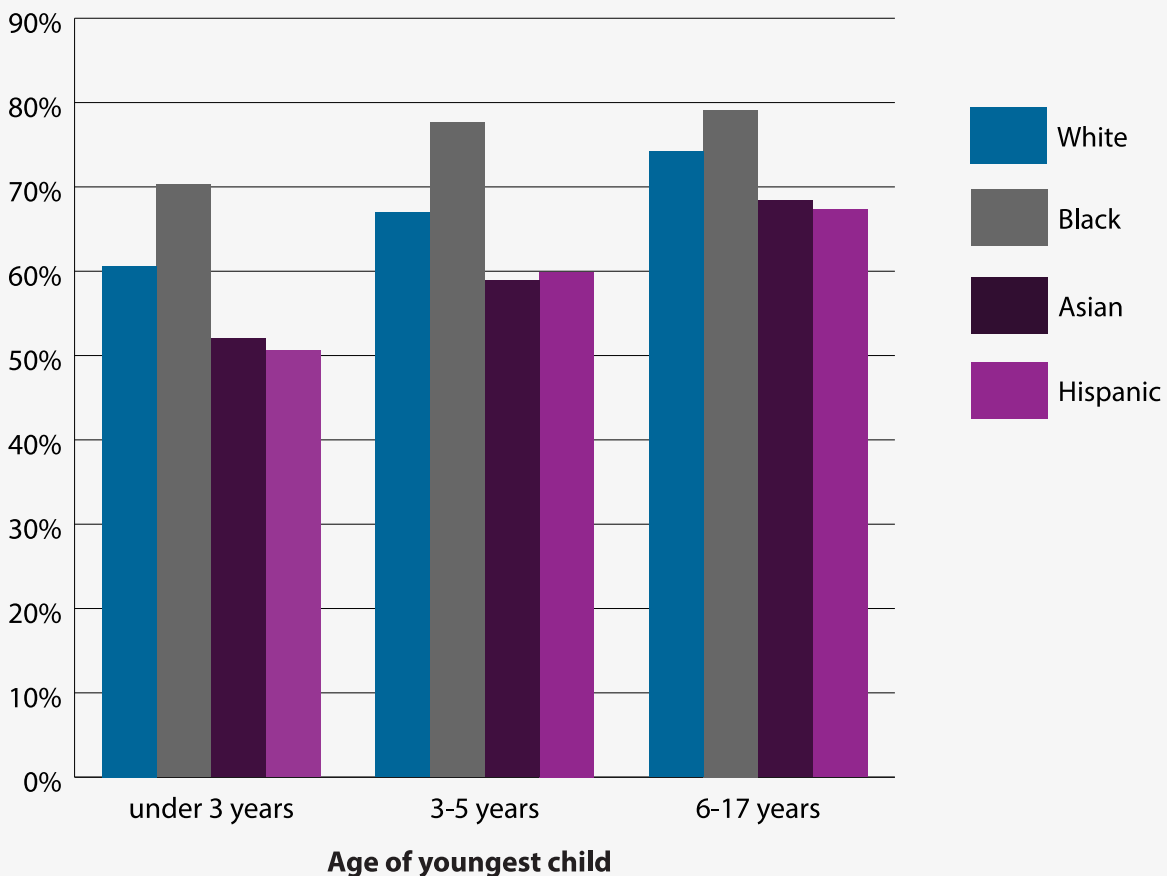


Mothers' Participation in the Labor Force⁵

Black mothers were much more likely to be in the labor force than White⁶, Asian, or Hispanic mothers with children under 18. Black mothers in the labor force in 2015 included:

- 79.1 percent of Black mothers whose youngest child was between ages 6 to 17;
- 77.6 percent of Black mothers whose youngest child was between ages 3 to 5; and
- 70.3 percent of Black mothers whose youngest child was under the age of 3.^{xi}

Labor force participation rate of mothers by age of youngest child, race, and Hispanic ethnicity, 2015 annual averages



Notes: Racial groups include people of Hispanic ethnicity. People of two or more races are not included. Hispanics may be of any race.

Source: U.S. Bureau of Labor Statistics, 2015 Current Population Survey.

⁵ Data refer to mothers of all marital statuses.

⁶ The labor force participation rate for White mothers, includes those of Hispanic ethnicity, as rates for White, non-Hispanic mothers were not available.



WOMEN'S UNEMPLOYMENT AND THE RECOVERY

Since 2010, the unemployment rate for women has steadily declined to an annual average of 5.2 percent in 2015.^{xii} While the Great Recession officially ended in June 2009,^{xiii} the annual unemployment rates for men and women did not peak until 2010. The annual unemployment rate for women increased from 4.5 percent in 2007, the year when the recession started, to a peak of 8.6 in 2010.^{xiv}

Unemployment rates

The annual unemployment rates for women of all major races and of Hispanic ethnicity—White, non-Hispanic; Black; Asian; and Hispanic women—have declined during the recovery but remain above their pre-recession rates.⁷ The annual unemployment rates for Black women and Hispanic women remain the most elevated from the start of the Great Recession. Historically, Black women have experienced the highest unemployment rates among women, and this has remained true throughout the recession and recovery. The annual unemployment rates in 2015 were as follows:

- 8.9 percent for Black women;
- 7.1 percent for Hispanic women;
- 4.0 percent for White, non-Hispanic women; and
- 3.7 percent for Asian women.^{xv}

Duration of unemployment

Like their unemployment rates, the unemployment duration for women of color has trended downward during the recovery but has not yet returned to pre-recession levels.^{xvi} In 2015, unemployed Black women experienced longer periods of unemployment than other women workers. The median durations of unemployment in 2015 were as follows:

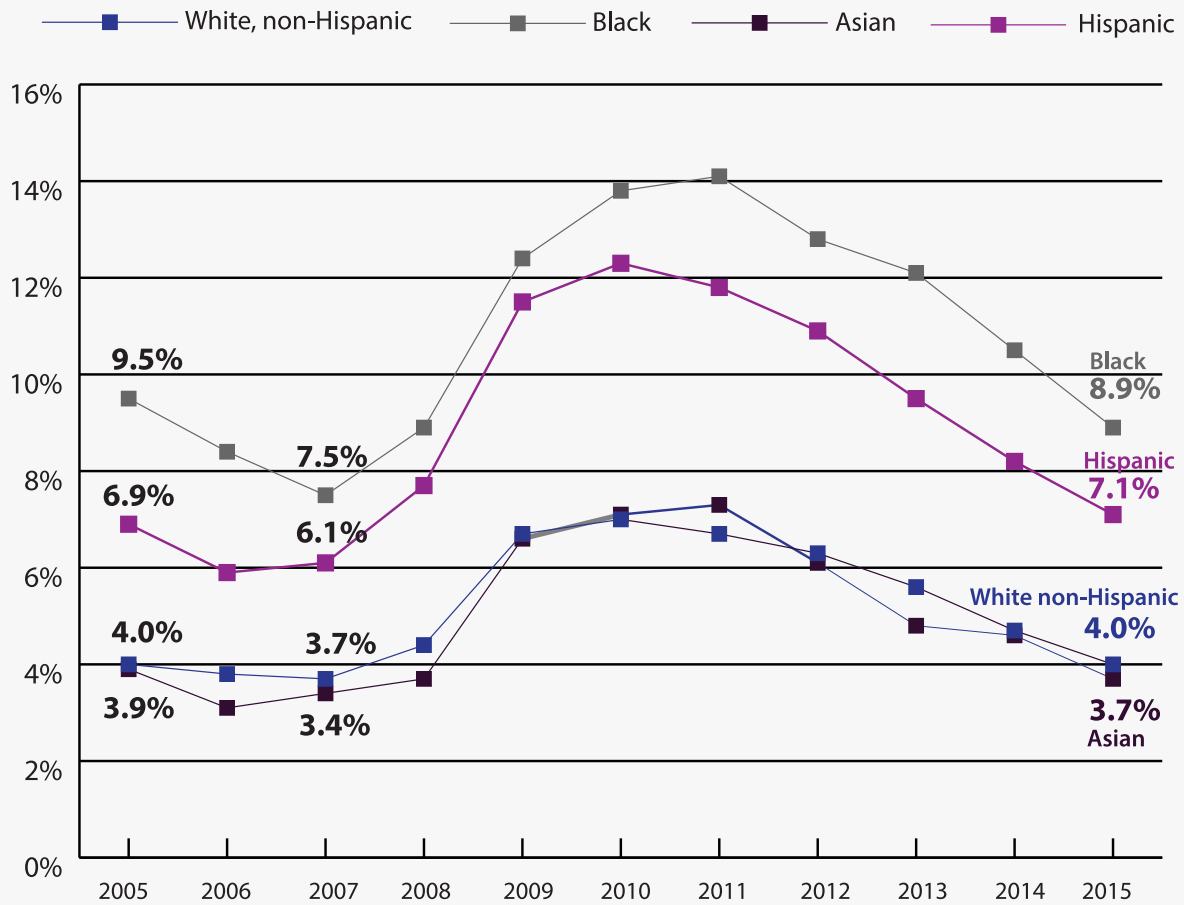
- 14.0 weeks for Black women;
- 10.8 weeks for Hispanic women
- 10.7 weeks for Asian women; and
- 10.0 weeks for White⁸ women.^{xvii}

⁷ This fact sheet presents data on annual unemployment rate estimates given that monthly seasonally adjusted unemployment rates are not available for Asian or Hispanic women.

⁸ These data reflect the median duration of unemployment for White women, including those of Hispanic ethnicity, as data for White, non-Hispanic women were not available.



Annual unemployment rate for women 16 years and over by race and Hispanic ethnicity



Notes: Blacks and Asians include people of Hispanic ethnicity. People of two or more races are not included. Hispanics may be of any race. The Great Recession began in December 2007 and ended in June 2009 according to the National Bureau of Economic Research (NBER).

Source: U.S. Bureau of Labor Statistics, 2015 Current Population Survey, Unpublished Tables.



FAMILIES IN POVERTY

Historically, women have been more likely to be poor than men.^{xviii}

Women's higher likelihood to live in poverty also affects their families. Families led by single Black or Hispanic women had the highest poverty rates in 2014.^{xix} Families in poverty have difficulty paying for basic expenses, such as rent, food, and clothing, and are at greater risk for homelessness than families above the poverty threshold. Moreover, poverty may have long-term negative effects on children's physical health, cognitive abilities, emotional and behavioral outcomes, and productivity.

Poverty of Single Female Householders in Families

In families with children or other relatives in 2014, single female householders were almost twice as likely to be in poverty (30.6 percent) as single male householders (15.7 percent), and about five times more likely to be in poverty than householders in married-couple families (6.2 percent). In 2014, the poverty rates of female householders, no spouse present were as follows:

- 37.9 percent for Hispanics;
- 37.2 percent for Blacks;
- 23.7 percent for White, non-Hispanic; and
- 18.9 percent for Asians.^{xx}

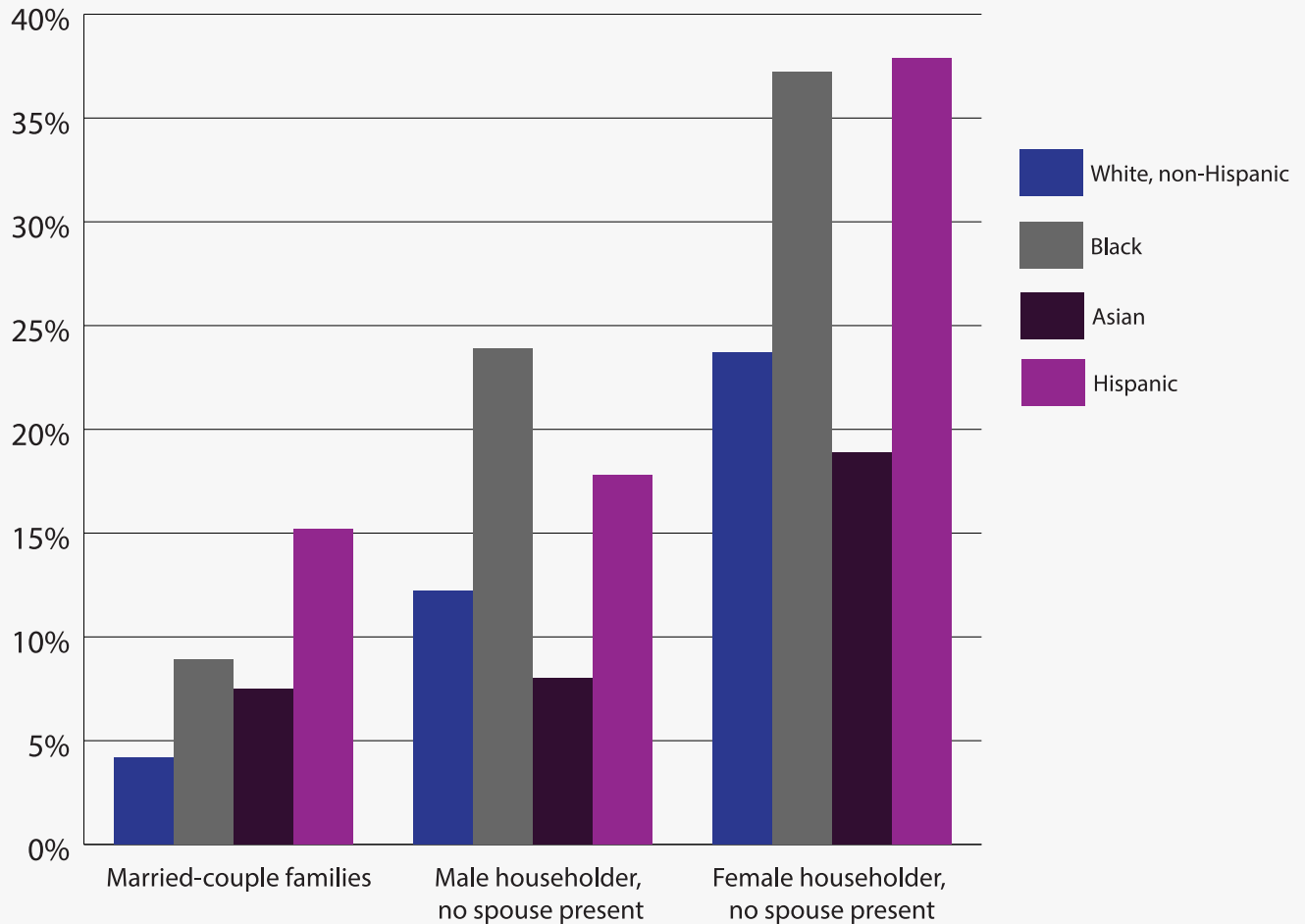
Poverty Threshold

The U.S. Census Bureau uses a set of income thresholds that vary by family size and composition to determine who is living in poverty. If a family's total income before taxes is less than the family's threshold, then that family is considered to be in poverty (the measure excludes noncash benefits and capital gains). For example, in 2014 the poverty threshold for a single parent living with two children under the age of 18 was \$19,073 and for a single parent with three children, it was \$24,091.

Source: U.S. Census Bureau, Current Population Survey, 2015 Annual Social and Economic Supplement.



Poverty rate of householders in families with children or other relatives, by family structure, 2014



Notes: In married-couple families the householder may be either spouse. Male householder and female householder families may have a cohabitating partner. Children may or may not be present. Blacks and Asians include people of Hispanic ethnicity. People of two or more races are not included. Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, 2015 Annual Social and Economic Supplement.



Poverty of Families with Children under Age 18

Among families with children under age 18 in 2014, mother-only families had higher poverty rates than other families.⁹ The poverty rates for families with children under age 18 were as follows:

- 39.8 percent for mother-only families;
- 22.0 percent for father-only families; and
- 8.2 percent for married-couple families.^{xxi}

The poverty rates of mother-only families with children under age 18 were:

- 46.3 percent for Hispanic families;
- 45.6 percent for Black families;
- 32.0 percent for White, non-Hispanic families; and
- 28.9 percent for Asian families.^{xxii}

Even families where the householder works full-time, year-round may experience poverty.¹⁰ This was especially true for mother-only families with children under age 18 in 2014, including:

- 19.8 percent of Hispanic families;
- 17.5 percent of Black families;
- 13.0 percent of Asian families; and
- 7.5 percent of White, non-Hispanic families.^{xxiii}

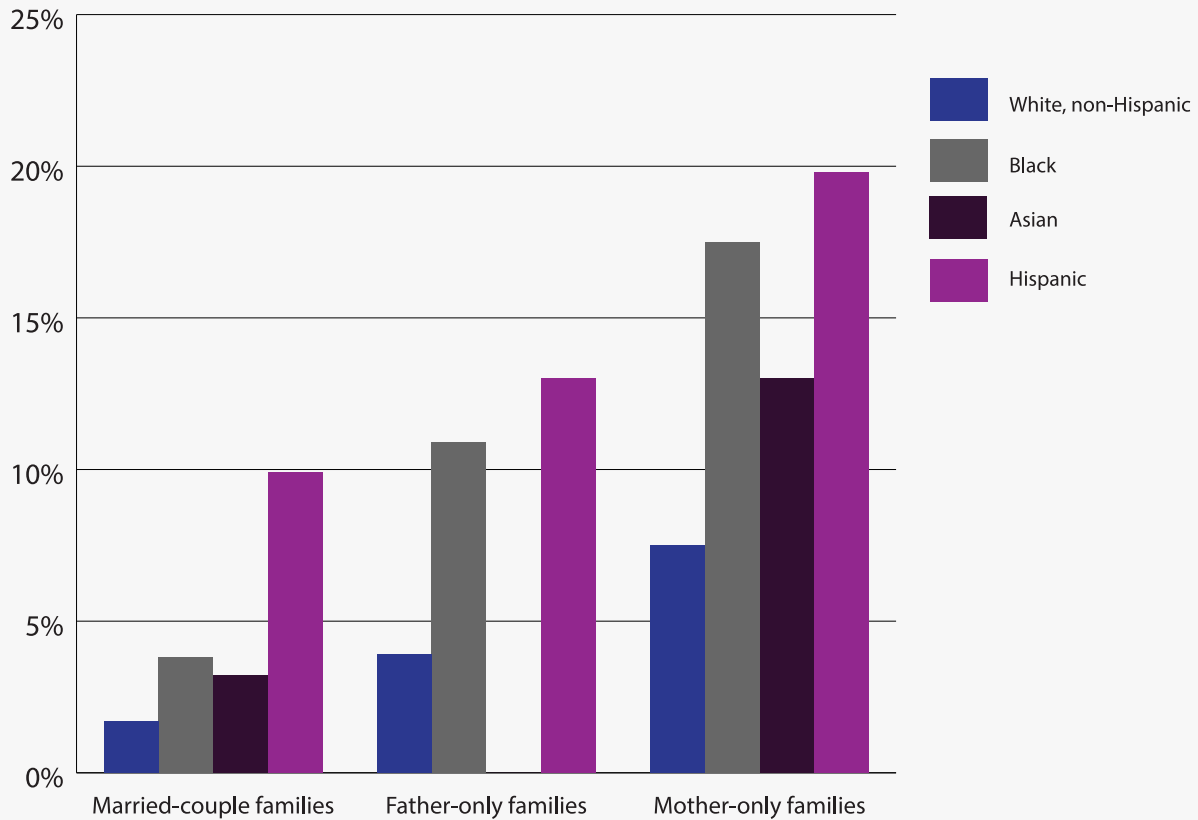
Except for Hispanic families in 2014, the poverty rate was higher among married-couple families with children where the wife worked, but the husband did not, compared to those where the husband worked but the wife did not work. For example, 27.0 percent of married-couple Asian families with children where the wife worked but the husband did not were in poverty, compared to 11.1 percent of those where the husband worked but the wife did not.^{xxiv}

⁹ In mother-only or father-only families, the parent may have a cohabiting partner; the children may or may not be identified as the child of his or her cohabiting partner. Data refer to opposite-sex married-couple families.

¹⁰ In addition to the householder, other workers may be present.



**Poverty rate of families with children under 18,
with householders who worked full-time, year-round, 2014**



Notes: In married-couple families the householder may be either spouse. Data refer to opposite-sex married-couple families. In mother-only or father-only families, the parent may have a cohabitating partner; the children may or may not be identified as the child of his or her cohabitating partner. Blacks and Asians include people of Hispanic ethnicity. People of two or more races are not included. Hispanics may be of any race. Poverty rates for father-only Asian families were not available.

Source: U.S. Census Bureau, Current Population Survey, 2015 Annual Social and Economic Supplement.



EDUCATIONAL ATTAINMENT AND RELATED UNEMPLOYMENT RATES AND EARNINGS OF WOMEN IN THE LABOR FORCE AGE 25 YEARS AND OVER

In 2015, women were nearly half of college graduates in the labor force.^{xxv} This section crosswalks educational attainment with the unemployment rates, earnings, and the gender wage gaps associated with different levels of education, revealing wide variation among women of different races and ethnicities.

Educational Attainment

In 2015, Asian women in the labor force were significantly more likely to have graduated from college than other women in the labor force. The percentages of women in the labor force age 25 and over that held a bachelor's degree or advanced degree were as follows:

- 59.2 percent of Asian women;
- 45.2 percent of White, non-Hispanic women;
- 30.4 percent of Black women; and
- 22.2 percent of Hispanic women.^{xxvi}

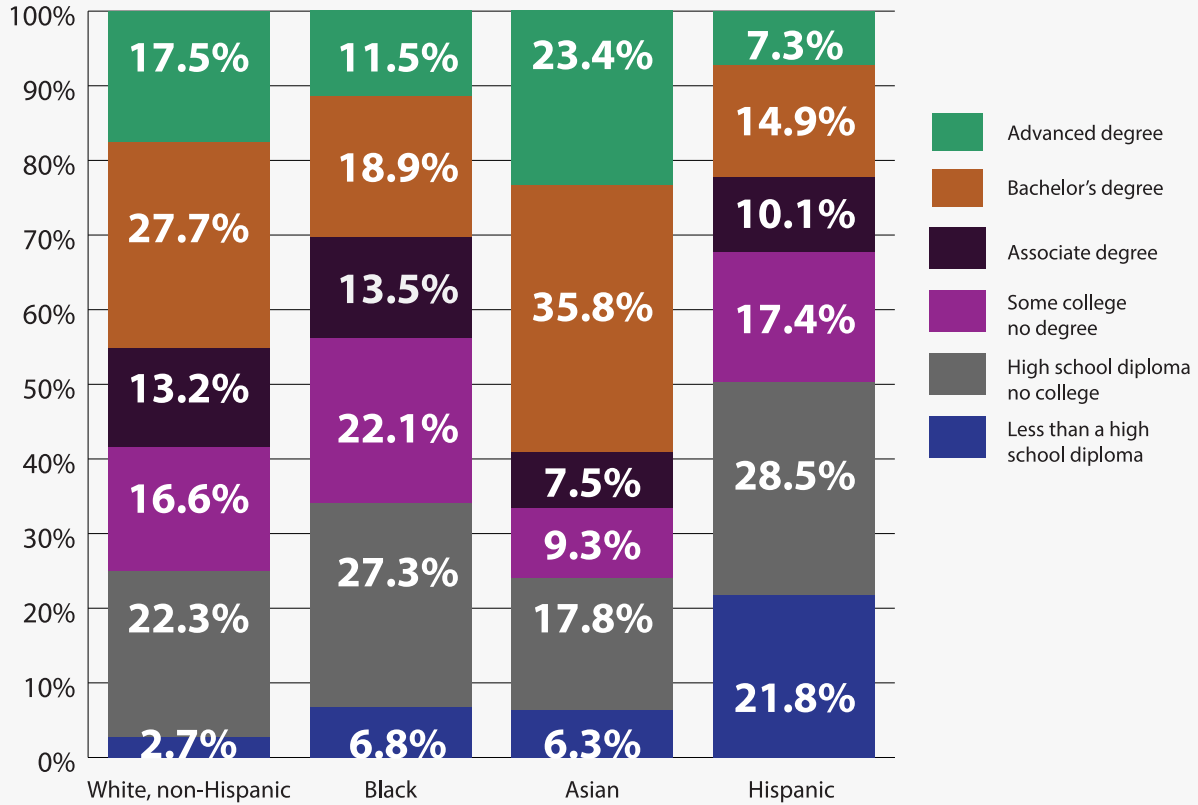
Meanwhile, half of Hispanic women in the labor force had no college education, and they were at least three times more likely to have less than a high school diploma compared to Black, Asian, or White, non-Hispanic women.

The percentages of women in the labor force age 25 and over with no college education (less than a high school diploma or high school graduate, no college) were as follows:

- 50.3 percent of Hispanic women;
- 34.1 percent of Black women;
- 25.0 percent of White, non-Hispanic women; and
- 24.0 percent of Asian women.^{xxvii}



**Educational attainment of women age 25 and over in the labor force
by race and Hispanic ethnicity, 2015 annual averages**



Notes: Advanced degree includes people with master's, professional and doctoral degrees. Blacks and Asians include people of Hispanic ethnicity. People of two or more races are not included. Hispanics may be of any race.

Source: U.S. Bureau of Labor Statistics, 2015 Current Population Survey.



Education and Unemployment

Higher levels of education are generally associated with a lower likelihood of unemployment. For example, in 2015, the unemployment rates for women with no high school diploma were more than three times higher than that of college graduates. Black women see the largest decrease in unemployment as they gain higher levels of education. Despite returns to education related to unemployment, Black women were still more likely to be unemployed at almost every level of education compared to White non-Hispanic, Asian, and Hispanic women. The exception was for Black women with a doctoral degree, who had a lower unemployment rate than Asian women with the same level of education, 2.6 percent and 4.0 percent, respectively. The 2015 unemployment rates for Black women in the labor force age 25 years and over by level of education were as follows:

- 16.8 percent without a high school diploma;
- 9.2 percent with a high school diploma or equivalent, no college;
- 7.0 percent with some college or an associate degree; and
- 4.0 percent with a bachelor's degree or higher.^{xxviii}

The decreasing trend in unemployment rates associated with higher levels of education is inconsistent for Asian women in the labor force ages 25 years and over. For example, the unemployment rate for Asian women with a doctoral degree was 4.0 percent in 2015, slightly higher than the unemployment rate of Asian women with a bachelor's degree (2.9 percent), some college or associate degree (2.8 percent), high school diploma (3.5 percent) and with less than a high school diploma (3.5 percent). The only educational level for Asian women with a higher unemployment rate than doctoral degree holders was for those with 1 to 3 years of high school (5.4 percent). Asian women have lower unemployment rates than other women with the same level of education up to those with an associate degree.^{xxix}

Education and Earnings

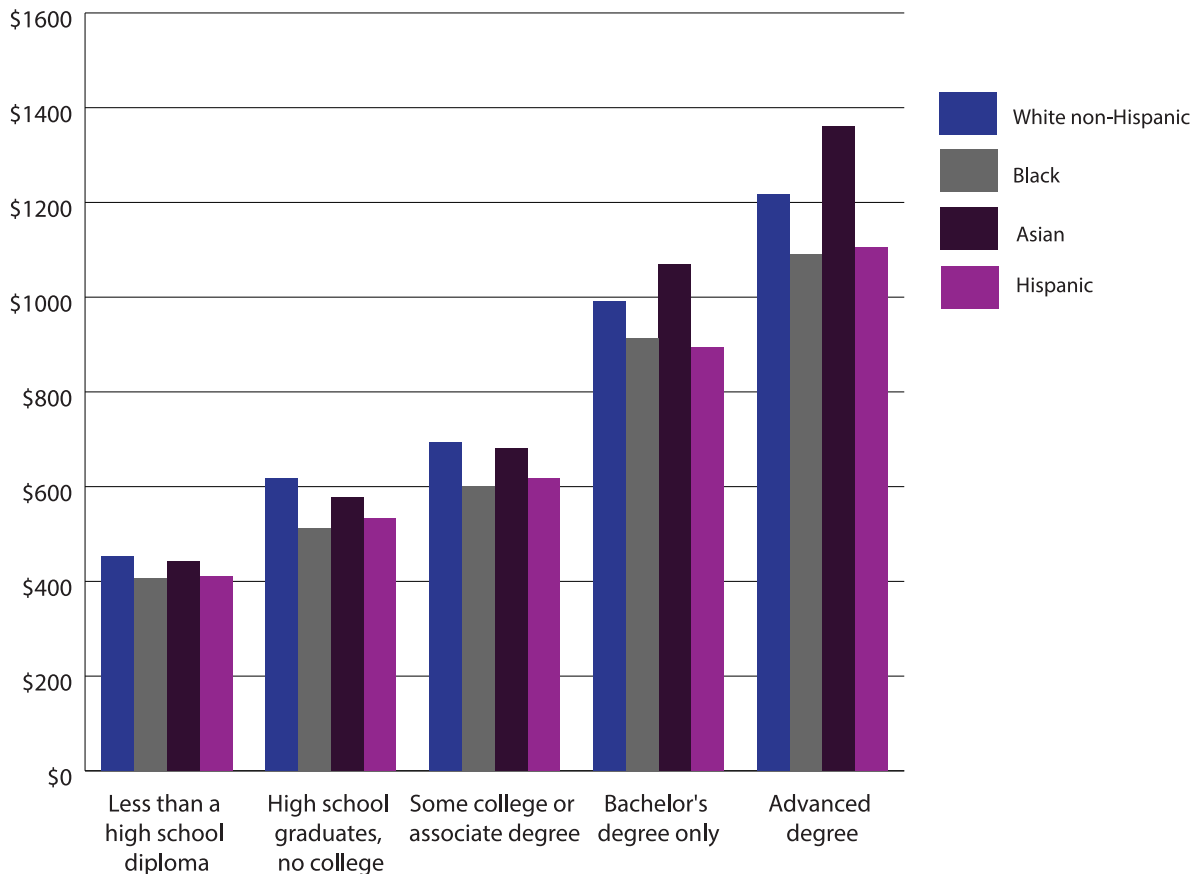
Earnings vary significantly by level of education, and the data show a clear correlation between education level and the median weekly earnings of full-time workers. Individuals with higher levels of education generally have better access to higher paying jobs—such as those in management, professional, and related occupations—than do individuals with less education. In 2015, the earnings of White, non-Hispanic, Black, Asian and Hispanic women with a bachelor's degree or higher were more than twice the earnings of their counterparts without a high school diploma. For example, in 2015, the median weekly earnings of full-time Asian women workers by level of education were as follows:

- \$443 with less than a high school diploma;
- \$577 with a high school diploma or equivalent, no college;
- \$681 with some college or an associate degree; and
- \$1,162 with a bachelor's degree or higher.^{xxx}

Despite returns to education, Black and Hispanic women had lower median weekly earnings at each educational level compared to their Asian and White, non-Hispanic counterparts.^{xxxi}



Women's median weekly earnings of full-time workers by educational attainment, race and Hispanic ethnicity, 2015 annual averages



Notes: Based on median weekly earnings of wage and salary workers 25 years and over. Advanced degree includes people with master's, professional and doctoral degrees. Blacks and Asians include people of Hispanic ethnicity. People of two or more races are not included. Hispanics may be of any race.

Source: U.S. Bureau of Labor Statistics, 2015 Current Population Survey.

Education and the Wage Gap¹¹

While people with more education tend to have higher earnings, the relationship between the level of educational attainment and wage parity between women and men varies widely by race and ethnicity. In 2015:

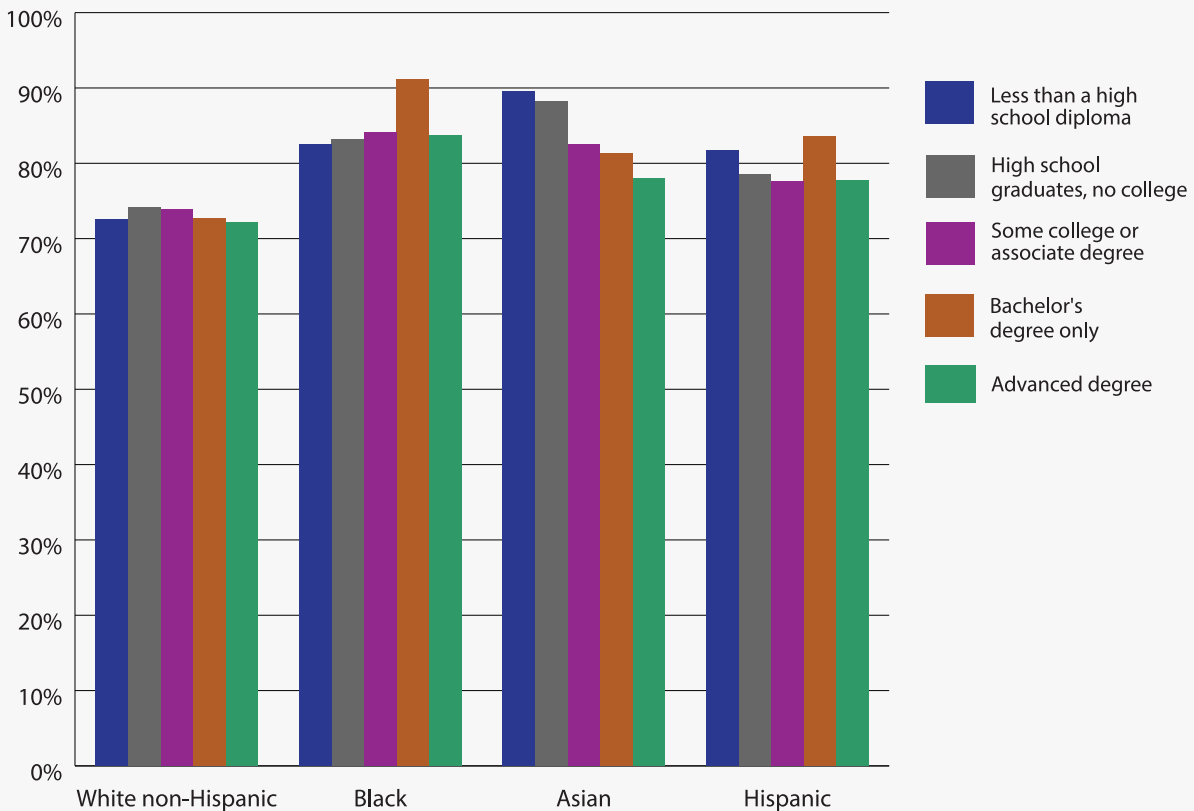
- Black women with bachelor's degrees experienced the smallest gender wage gap, earning 91.2 percent of what their male counterparts earned.
- White, non-Hispanic women with advanced degrees experienced the largest gender wage gap, earning 72.1 percent of their male counterparts' earnings.

¹¹ Data on the wage gap by education are based on 2015 median weekly earnings of full-time, wage and salary workers.



- Asian women experienced the largest increase in the gender wage gap when comparing that of women with less than a high school diploma to that of women with advanced degrees. Asian women with less than a high school diploma earned 89.5 percent of their Asian male counterparts' earnings; meanwhile Asian women with advanced degrees earned only 78.0 percent of what their male counterparts earned.^{xxxii}

Women's median weekly earnings of full-time, wage and salary workers 25 years and older as a percentage of men's by educational attainment, race and Hispanic ethnicity, 2015 annual averages



Notes: Advanced degree includes people with master's, professional, and doctoral degrees. Blacks and

Asians include people of Hispanic ethnicity. Hispanics may be of any race.

Source: U.S. Bureau of Labor Statistics, 2015 Current Population Survey.



OCCUPATIONAL DISTRIBUTION

In spite of a strengthening economy, women continue to be overrepresented in lower-paying occupations.

Persisting occupational segregation by gender is a contributor to the wage gap between women and men. The following section also illustrates the occupational differences between women of color and White, non-Hispanic women. While this section shows employment differences of women across large occupational categories, it is important to note that the share of women employed in specific occupations within these categories varies widely by race and ethnicity.^{xxxiii}

In 2015, employed White, non-Hispanic and Asian women were more likely to work in the highest paying occupational grouping for women – management, professional, and related occupations – than Black or Hispanic women.^{xxxiv} Among these groups of women, employed Asian women have consistently been the most likely to work in management, professional, and related occupations.^{xxxv} In 2015, the management, professional, and related occupations employed the following shares of women workers:

- 50.2 percent of employed Asian women;
- 47.5 percent of employed White, non-Hispanic women;
- 35.2 percent of employed Black women; and
- 26.6 percent of employed Hispanic women.^{xxxvi}

In 2015, Hispanic women were the only group of women that had their largest share of employment in the lowest paying occupational grouping – service occupations.^{xxxvii} Hispanic women have historically had the largest proportion of workers employed in service occupations compared to other women.^{xxxviii} In 2015, service occupations employed the following shares of women workers:

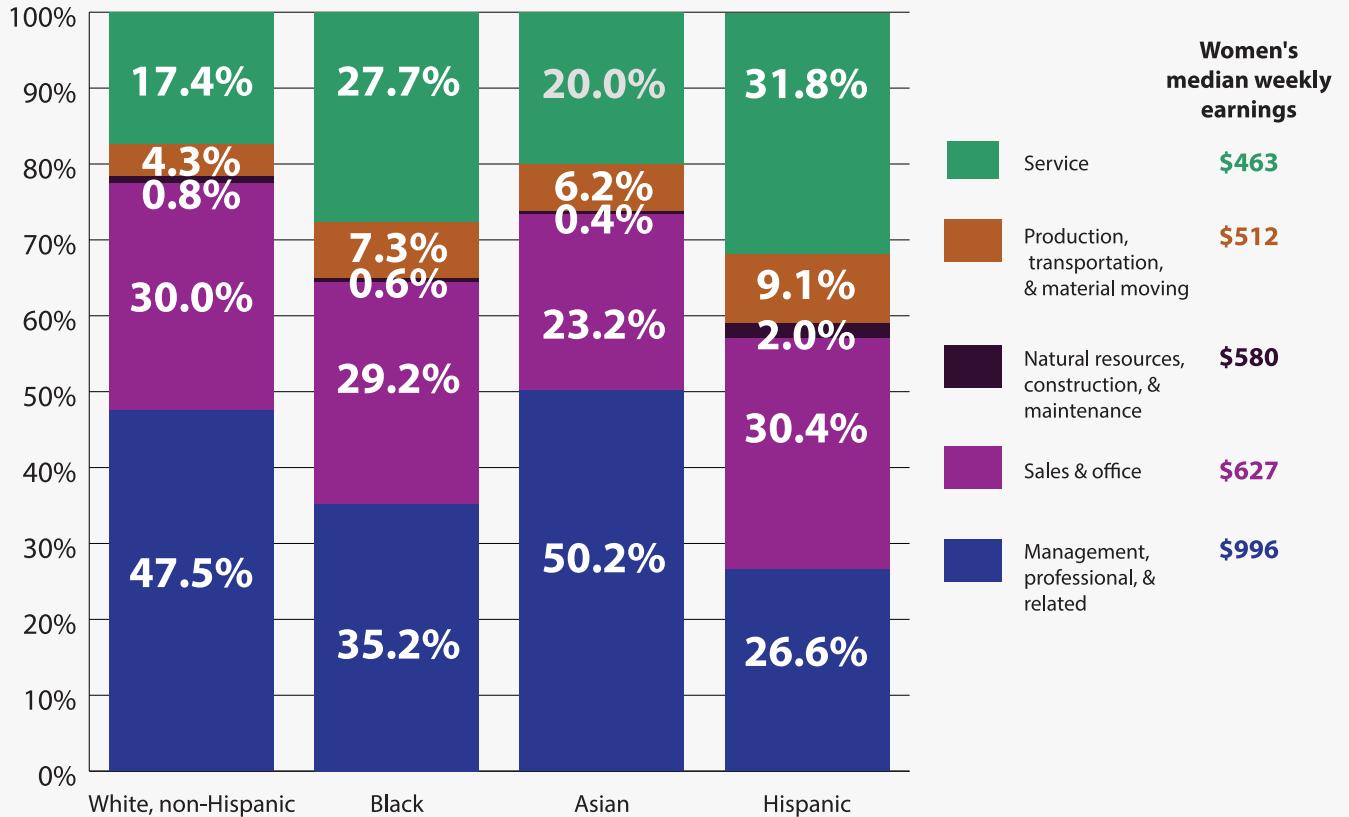
- 31.8 percent of employed Hispanic women;
- 27.7 percent of employed Black women;
- 20.0 percent of employed Asian women; and
- 7.4 percent of White, non-Hispanic women.^{xxxix}

Sales and office occupations had the second highest median weekly wages for full-time working women in 2015, and employed the second largest share of women workers for each race/ethnicity.^{xi} In 2015, sales and office occupations employed the following shares of women workers:

- 30.4 percent of employed Hispanic women;
- 30.0 percent of employed White, non-Hispanic women;
- 29.2 percent of employed Black women; and
- 23.2 percent of employed Asian women.^{xii}



Percent distribution of employed women by occupation, race, and Hispanic ethnicity, 2015 annual averages



Notes: Blacks and Asians include people of Hispanic ethnicity. People of two or more races are not included. Hispanics may be of any race. Median weekly earnings are for full-time wage and salary women workers in 2015.

Source: U.S. Bureau of Labor Statistics, 2015 Current Population Survey, Unpublished Tables.



EARNINGS AND THE WAGE GAP BETWEEN WOMEN AND MEN

More than 50 years after the enactment of the Equal Pay Act of 1963 and the enactment of Title VII of the Civil Rights Act of 1964, women still earn less than men. The section that follows highlights the median annual earnings and the gender wage gap of full-time, year-round workers.¹²

Median Annual Earnings

In 2014, the inflation-adjusted median annual earnings of women workers were \$39,621, up from \$23,852 in 1963.

Women's earnings increased at a higher rate than men's over this time period (66.1 percent versus 24.5 percent). Men's median annual earnings were \$50,383 in 2014, up from \$40,464 in 1963. Over time, women's earnings have varied greatly by race and ethnicity, with Hispanic women earning the least, and Asian women the most. In 2014, the median annual earnings of women working full-time, year-round were as follows:

- \$30,293 for Hispanics;
- \$33,533 for Blacks;
- \$41,822 for White, non-Hispanics; and
- \$46,334 for Asians.^{xliii}

Wage Gap

In 2014, women continued to have lower median annual earnings than men of the same race or ethnicity. Women who worked full-time, year-round earned 78.6 percent of men's earnings in 2014. The median annual earnings ratios of women to men within the same racial and ethnic groups were as follows:

- 75.4 percent for White, non-Hispanics;
- 81.4 percent for Asians;
- 82.4 percent for Blacks; and
- 87.7 percent for Hispanics.^{xliiii}

Hispanic women's earnings as a percentage of Hispanic men's earnings were relatively high due to the low median annual earnings of Hispanic men. However, the median annual earnings of Hispanic women working full-time, year-round were only 54.6 percent of the earnings of White, non-Hispanic men.^{xliiv}

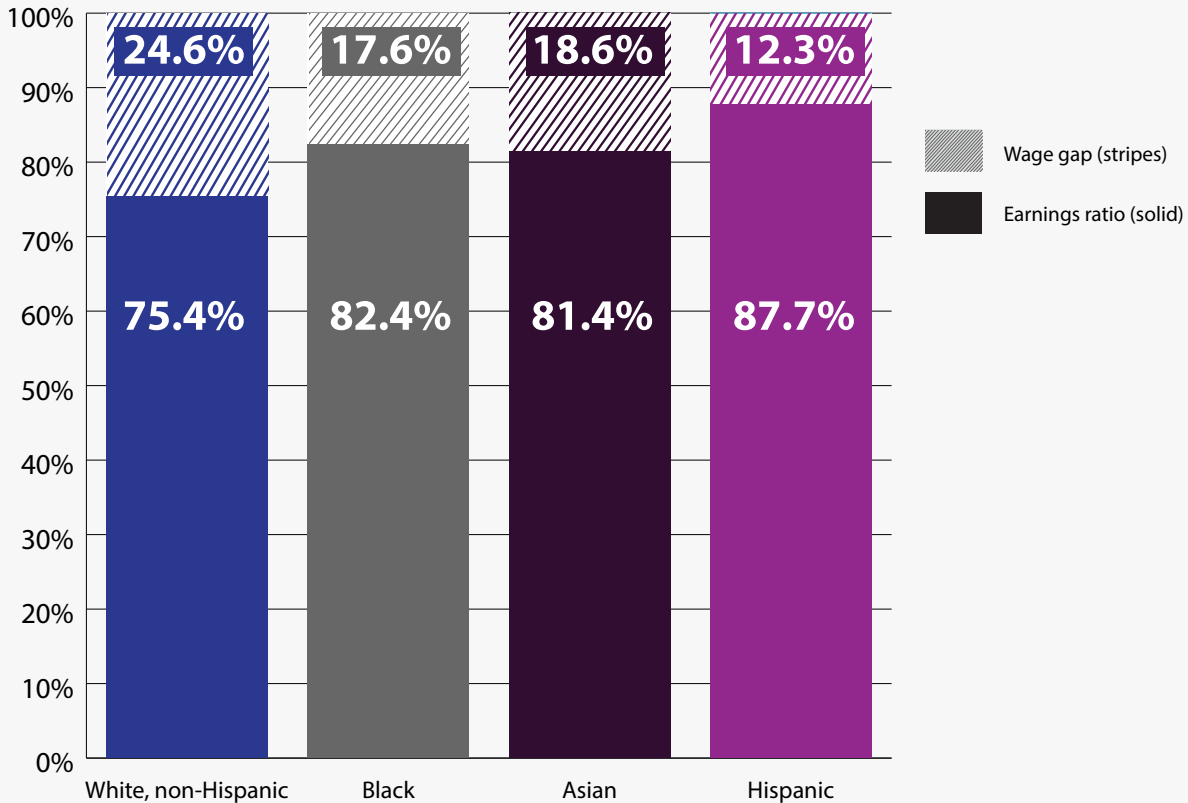
¹² Note that there are two common approaches used to estimate earnings. This section of the fact sheet shows U.S. Census Bureau estimates, which are based on median annual earnings of workers who worked full-time and year-round, including the self-employed. Another common approach to measure earnings is used by the Bureau of Labor Statistics (BLS). BLS estimates are based on median weekly earnings of full-time wage and salary workers, excluding the self-employed. While both approaches are correct, annual and weekly estimates of earnings measure different things and therefore may differ.

The earnings comparisons in this section are on a broad level and do not control for many factors that can be significant in explaining earnings differences, such as work experience, job skills and responsibilities and others.



Women's to men's earnings ratio and wage gap by race and Hispanic ethnicity

2014 median annual earnings of full-time, year-round women workers, as a percentage of men's



Notes: Based on median annual earnings of full-time, year-round workers, 15 years old and over. Blacks and Asians include people of Hispanic ethnicity. People of two or more races are not included. Hispanics may be of any race. Earnings ratios show female to male comparisons within same race/ethnicity.

Source: U.S. Census Bureau, Current Population Survey, 2015 Annual Social and Economic Supplement.

The median annual earnings of women of color have also historically trailed those of the largest reference group—White, non-Hispanic men.¹³ The wage gaps of Black and Hispanic women compared to White, non-Hispanic men have witnessed marginal improvements over time. Women's to men's median annual earnings compared to White, non-Hispanic men in 2014 were as follows:

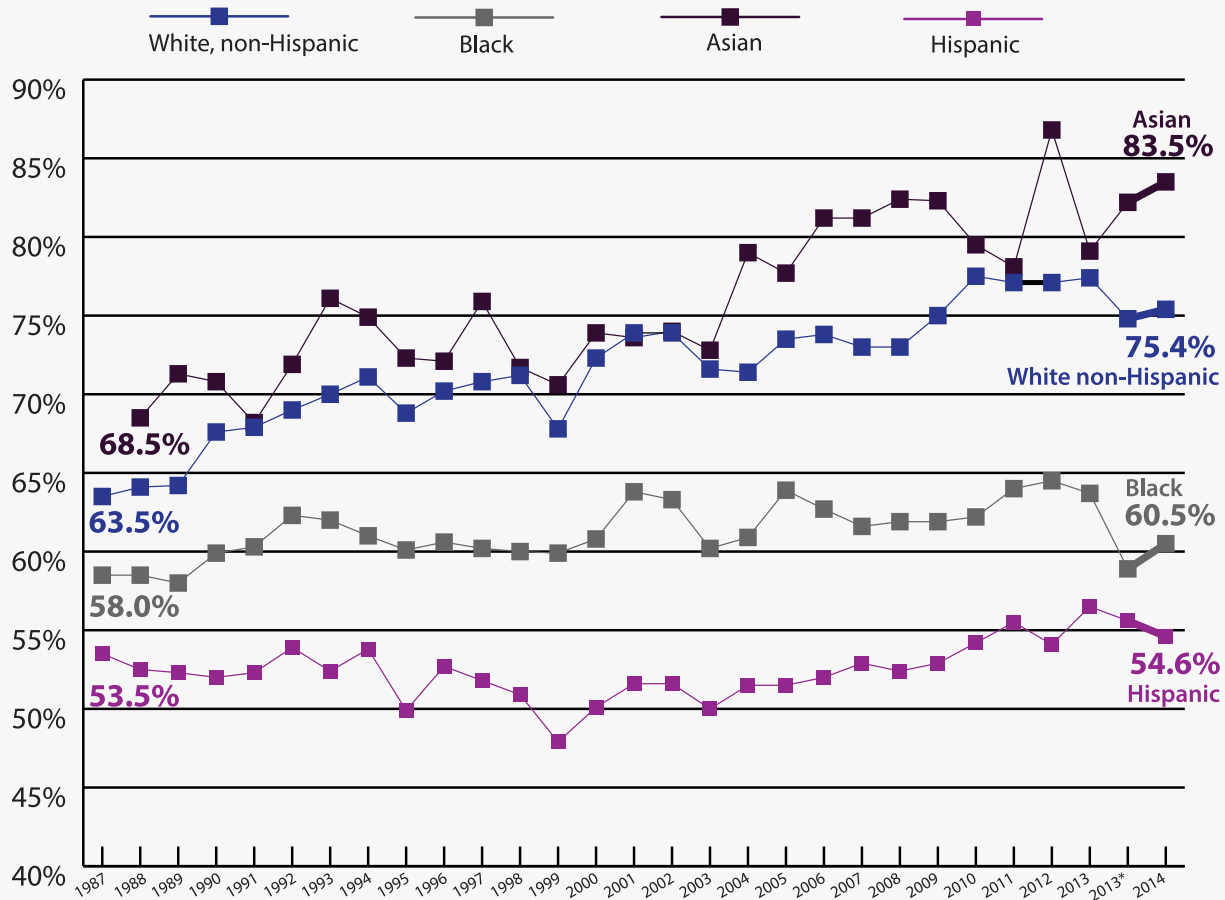
- 54.6 percent for Hispanics;
- 60.5 percent for Blacks; and
- 83.5 percent for Asians.^{xiv}

¹³ The comparability of historical data has been affected at various times by methodological and other changes in the Current Population Survey. Ratios of median annual earnings are based on full-time, year-round workers 15 years old and over beginning in March 1980, and 14 years old and over as of March of the following year for previous years. Before 1989 earnings were for civilian workers only.



Women's to White, non-Hispanic men's earnings by race and Hispanic ethnicity 1987-2014

Women's median annual earnings of full-time year-round workers, as percentage of men's (2014 constant dollars)



Notes: Earnings ratios are based on median annual earnings of full-time, year-round workers, 15 years old and over beginning in March, 1980, and age 14 years old and over as of March of the following year for previous years. Before 1989 earnings are for civilian workers only. The comparability of historical data has been affected at various times by methodological and other changes in the Current Population Survey. *Data from 2013 onwards reflect redesigned income questions. Blacks and Asians include people of Hispanic ethnicity. People of two or more races are not included beginning 2002. Ratios for Asians from 1988 until 2001 included Pacific Islanders. Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, 1988 to 2015 Annual Social and Economic Supplements.



THE IMPACT OF THE GENDER WAGE GAP ON THE RETIREMENT INCOME OF OLDER WOMEN

When a woman who has been affected by the gender wage gap throughout her working life retires, her lower cumulative earnings mean that she will likely collect less from Social Security,^{xlvi} less from a retirement plan, and will have less money in the bank or invested in financial assets than her male counterparts. Furthermore, many women work in jobs where they do not have access to retirement plans because they work part-time, or they work for a small business that does not offer one.

Older women are less likely than older men to have significant income from pensions other than Social Security. In 2012, only 22.0 percent of unmarried women age 65 or older were receiving their own private pensions, compared to 27.7 percent of unmarried men. Social Security comprises a particularly significant portion of the retirement income of unmarried women age 65 and over. In 2013, 49 percent of elderly, unmarried women receiving Social Security benefits relied on Social Security for 90 percent or more of their income. With longer life expectancies than men, women tend to live more years in retirement and have a greater chance of exhausting their savings and assets.^{xlvii} This confluence of factors puts women at greater risk for experiencing poverty in old age.

Older women in poverty

Among women 65 years and older, Black women were the most likely to live in poverty in 2014. The poverty rates for women 65 years of age and older, disaggregated by race and ethnicity, were as follows:

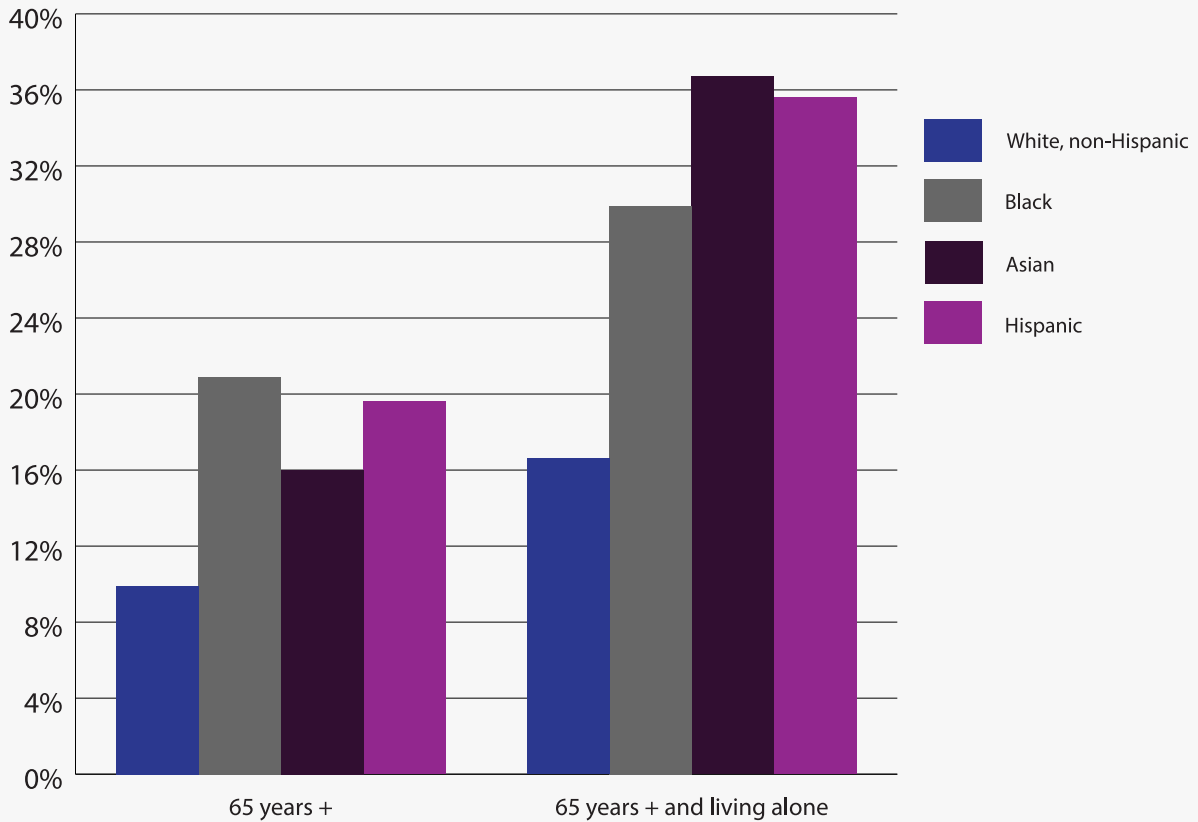
- 20.9 percent for Black women;
- 19.6 percent for Hispanic women;
- 16.0 percent for Asian women; and
- 9.9 percent for White, non-Hispanic women.^{xlviii}

Women 65 years and older who live alone are much more likely to be in poverty. In 2014, among women 65 years of age and above who lived alone, Asian women were the most likely to live in poverty. Disaggregated by race and ethnicity, the poverty rates for women 65 years of age and older who live alone were as follows:

- 36.7 percent for Asian women;
- 35.6 percent for Hispanic women;
- 29.9 percent for Black women; and
- 16.6 percent for White, non-Hispanic women.^{xlix}



Women age 65 and over in poverty by race and Hispanic ethnicity, 2014



Notes: Blacks and Asians include people of Hispanic ethnicity. People of two or more races are not included. Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, 2015 Annual Social and Economic Supplement.



ENDNOTES

- ⁱ U.S. Census Bureau (March 2015). "Projections of the Size and Composition of the U.S. Population: 2014 to 2060." Accessed March 17, 2016, <https://www.census.gov/content/dam/Census/library/publications/2015/demo/p25-1143.pdf>.
- ⁱⁱ U.S. Bureau of Labor Statistics LABSTAT Database (Series ID LNU01000002, LNU01000000; accessed March 17, 2016), <http://data.bls.gov/cgi-bin/srgate>.
- ⁱⁱⁱ Ibid. Estimates by race will not sum to totals because the data are not presented for all races. LABSTAT Database (Series ID LNU01000002, LNU01000008, LNU01032342; accessed January 12, 2016), <http://data.bls.gov/cgi-bin/srgate> and unpublished tabulations.
- ^{iv} Ibid. LABSTAT Database (Series ID LNU01000002, LNU01000011; accessed January 12, 2016), <http://data.bls.gov/cgi-bin/srgate>.
- ^v Ibid. LABSTAT Database (Series ID LNU01300002; accessed January 12, 2016), <http://data.bls.gov/cgi-bin/srgate>.
- ^{vi} Ibid. LABSTAT Database (Series ID LNU01300008, LNU01332342, LNU01300011; accessed January 12, 2016), <http://data.bls.gov/cgi-bin/srgate> and unpublished tabulations.
- ^{vii} U.S. Bureau of Labor Statistics 1971–2014 Annual Social and Economic (March) supplements to the Current Population Survey (unpublished tabulations).
- ^{viii} Ibid. "Wives Who Earn More than Their Husbands, 1987–2013." Accessed March 17, 2016, http://www.bls.gov/cps/wives_earn_more.htm.
- ^{ix} U.S. Census Bureau, Current Population Survey, 2015 Annual Social and Economic Supplement. "POV14: Families by Householder's Work Experience and Family Structure." Accessed March 17, 2016, https://www.census.gov/hhes/www/cpstables/032015/pov/pov14_100.htm.
- ^x Ibid. "POV15: Families With Related Children Under 18 by Householder's Work Experience and Family Structure." Accessed March 17, 2016, https://www.census.gov/hhes/www/cpstables/032015/pov/pov15_100.htm.
- ^{xi} U.S. Bureau of Labor Statistics, Current Population Survey, 2015 Annual Averages. Unpublished tabulations.
- ^{xii} Ibid. LABSTAT Database (Series ID LNU04000002; accessed January 12, 2016), <http://data.bls.gov/cgi-bin/srgate>.
- ^{xiii} The National Bureau of Economic Research (NBER) determined the official start and end dates for the Great Recession. See "Business Cycle Dating Committee, National Bureau of Economic Research" (September 20, 2010). <http://www.nber.org/cycles/sept2010.html>.
- ^{xiv} U.S. Bureau of Labor Statistics LABSTAT Database (Series ID LNU04000001, LNU04000002; accessed February 25, 2016), <http://data.bls.gov/cgi-bin/srgate>.
- ^{xv} Ibid. LABSTAT Database (Series ID, LNU04000008, LNU04032342, LNU04000011; accessed January 12, 2016), <http://data.bls.gov/cgi-bin/srgate> (and unpublished tabulations).
- ^{xvi} Ibid. LABSTAT Database (Series ID, LNU03008393, LNU03017232, LNU03034321, LNU03034335; accessed February 25, 2016), <http://data.bls.gov/cgi-bin/srgate>.
- ^{xvii} Ibid. Current Population Survey, 2015 Annual Averages. Table 31. "Unemployed persons by age, sex, race, Hispanic or Latino ethnicity, marital status, and duration of unemployment." Accessed March 17, 2016, <http://www.bls.gov/cps/cpsaat31.htm>.
- ^{xviii} U.S. Census Bureau, Current Population Survey, 2015 Annual Social and Economic Supplement. "Table 7. Poverty, by Sex." Accessed March 17, 2016, <https://www.census.gov/hhes/www/poverty/data/historical/people.html>.
- ^{xix} Ibid. "POV04: Families by Age of Householder, Number of Children, and Family Structure." Accessed March 17, 2016, https://www.census.gov/hhes/www/cpstables/032015/pov/pov04_100.htm.



xx Ibid. "POV05: People in Families by Relationship to Householder, Age of Householder, Number of Related Children Present, and Family Structure." Accessed March 17, 2016, https://www.census.gov/hhes/www/cpstables/032015/pov/pov05_100.htm.

xxi Ibid. "POV04: Families by Age of Householder, Number of Children, and Family Structure." Accessed March 17, 2016, https://www.census.gov/hhes/www/cpstables/032015/pov/pov04_100.htm.

xxii Ibid.

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xxvi U.S. Bureau of Labor Statistics. Unpublished tabulations.

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xxviii Ibid.

xxix Ibid.

xxx Ibid. Current Population Survey, 2015 Annual Averages. Table 9. "Quartiles and deciles of earnings of full-time wage and salary workers by selected characteristics." Accessed March 17, 2016, <http://www.bls.gov/news.release/wkyeng.t09.htm> and unpublished tabulations.

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xxxii Ibid.

xxxiii Ibid. Current Population Survey, 2015 Annual Averages. Unpublished tabulations.

xxxiv Ibid. Current Population Survey, 2015 Annual Averages. Table 8. "Median usual weekly earnings of full-time wage and salary workers by occupation and sex, annual averages." Accessed March 17, 2016, <http://www.bls.gov/news.release/wkyeng.t08.htm>. LABSTAT Database (Series LNU02032696, LNU02032738, LNU02032780; accessed January 12, 2016), <http://data.bls.gov/cgi-bin/srgate> and unpublished tabulations.

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xl Ibid. Current Population Survey, 2015 Annual Averages. Table 8. "Median usual weekly earnings of full-time wage and salary workers by occupation and sex, annual averages." <http://www.bls.gov/news.release/wkyeng.t08.htm> and Table 10. "Employed persons by occupation, race, Hispanic or Latino ethnicity, and sex." <http://www.bls.gov/cps/cpsaat10.htm> and unpublished tabulations.



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Women's Bureau
April 2016

CONTACT US

Website: www.dol.gov/wb/

E-mail: Womens.Bureau@dol.gov

Mail:

WOMEN'S BUREAU

U.S. Department of Labor

200 Constitution Avenue, NW

Washington, DC 20210

Phone: 1-800-827-5335 or (202) 693-6710