

Recognizing the face of poverty

by *Kirsten L. Klassen*



"When you're single, divorced, or widowed, there's never the option of a second income," said Rebecca*, whose husband died soon after her second child was born. "That's what a lot of people don't think about. Married people have choices."

Still, Rebecca was more fortunate than many women. Her college degree provided income for her to raise her children.

Years after her children were grown, however, soon after changing jobs, Rebecca was struck with a depression so severe she could not work.

"For three and a half years, I couldn't face people," she said. "I couldn't even go to church. I slept 23 hours a day. My family thought I would never recover."

During this time, Rebecca received a disability payment of \$521 a month. Her rent and phone were \$420. She feels fortunate to have friends who loaned her money, helping her to get by.

Rebecca credits a change in psychiatrists with her recovery. A new psychiatrist was willing to experiment with different medications until Rebecca experienced results. Within a short time, she was sleeping less and had returned to church.

Apart from some bumps in the road, Rebecca was able to work part time until she retired. "I decided I'd live as frugally as I could," she said.

However, at the age of 71, she says, "I'm still paying debts."

Like Rebecca, the vast majority of women with incomes below the poverty line are single women with no dependent children—at 54 percent, according to the Center for American Progress (<www.americanprogress.org>). The next highest percent of women living in poverty, at 26 percent, are single women with dependent children. Twelve percent of women in poverty are married with children, and the remaining 8 percent are married women with no children.

In addition to marital status, elderly women are more likely to be poor than men. "Thirteen percent of women over 75 years old are poor compared to 6 percent of men."

And, while it is true across all ethnic groups that the face of poverty in America is more likely to be female than male, black and Latina

women are twice as likely as white women to experience poverty. Over a quarter of black women and nearly a quarter of Latina women are living below the poverty line.

"It's a miracle I have a roof over my head," said Grace,* who lost her job three years ago due to downsizing. She lives month to month, working at housecleaning, copyediting, and occasional temporary jobs. Still, she is thankful to God for seeing her through financially as there is no way she could make it on her income.

At 62, although she's eligible for Social Security, Grace is trying to wait until she is 70 before accessing her Social Security benefits. "My mother lived to be 85," she said. "I just think it will be a lot easier financially for me later if I can wait."

When Grace and her husband divorced in 1990, he had a steady job and was making more money than she was. "Yet, he spent money more easily than I did. So, even though he was making more money, he was also buying a lot more on credit. I prefer to pay off all my bills each month and to save up if I want something."

While Grace's budget habits have helped her a lot, she also found that taking time off from work for a medical condition made it difficult to pay the bills.

"One time I was off work for a few months. The scary thing was I had no back up. My parents had passed. My sisters were in no position to help me." Eventually, she was able to receive workers' compensation.


Grace feels fortunate to have her health. But she does not have a steady income.

"A few months ago, I wiped out my savings," she said. "Now I'm drawing from a life insurance policy."

On the positive side, Grace recently found out she qualified for food stamps. She started at \$175 a month, and is now getting \$200. "That feels generous, compared to what I had been spending." She's also getting health insurance through a state-subsidized plan.

"For this month, my mortgage and utilities are paid," she said. "But it's hard."

Like many women, Grace and Rebecca worked in professions that are dominated by women such as teaching, childcare, nursing, cleaning, waitressing, and administrative work. All these jobs pay less than occupations dominated by men, which is one of the reasons women are more susceptible to poverty, according to the Center for American Progress. Yet, even when women have the same qualifications and work the same hours, they are paid less than men. Other contributing factors are the effects of pregnancy on educational and career opportunities, more time committed to caring for children and elderly parents, and domestic and sexual abuse.

Whatever the reasons for a higher incidence of poverty in women, I didn't have to look far to find the real faces of Grace and Rebecca. I have a feeling that I must know many more women like them—struggling to get by, living carefully with their very precious resources. 

MW USA Mission and Vision:

Our mission is to empower and re-source women and women's groups as we: nurture our life in Christ, study the Bible, use our gifts, hear each other, and engage in mission and service.

Our vision is to facilitate woman-to-woman links locally and globally, through mission and fellowship within our diverse church, embracing women of different backgrounds, and encouraging mutual support, discussion, partnership, and worship.

* Names in this article have been changed to protect the privacy of the individuals.