

CELEBRATING 25 YEARS

PATHWAYS

>>> TO >>>

*Accelerating
the
Possibilities*

PROGRESS

Poverty



WNY WOMEN'S FOUNDATION

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WNY WOMEN'S FOUNDATION

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Introduction

For twenty-five years the WNY Women's Foundation (WNYWF) has been transforming systems, culture and policy to create opportunities for each woman to thrive. To commemorate this silver milestone, the WNYWF is releasing the third installment of our *Pathways to Progress: Accelerating the Possibilities* series. This data-driven analysis focuses on: **child care, poverty, leadership, education, occupational segregation, and pay equity**. Our latest edition builds off of the WNYWF's 2010 and 2017 *Pathways to Progress: The Status of Women in WNY* reports and compares the state of affairs for women 25 years ago, to the current climate, with a forecasted trajectory over the next 20-25 years.

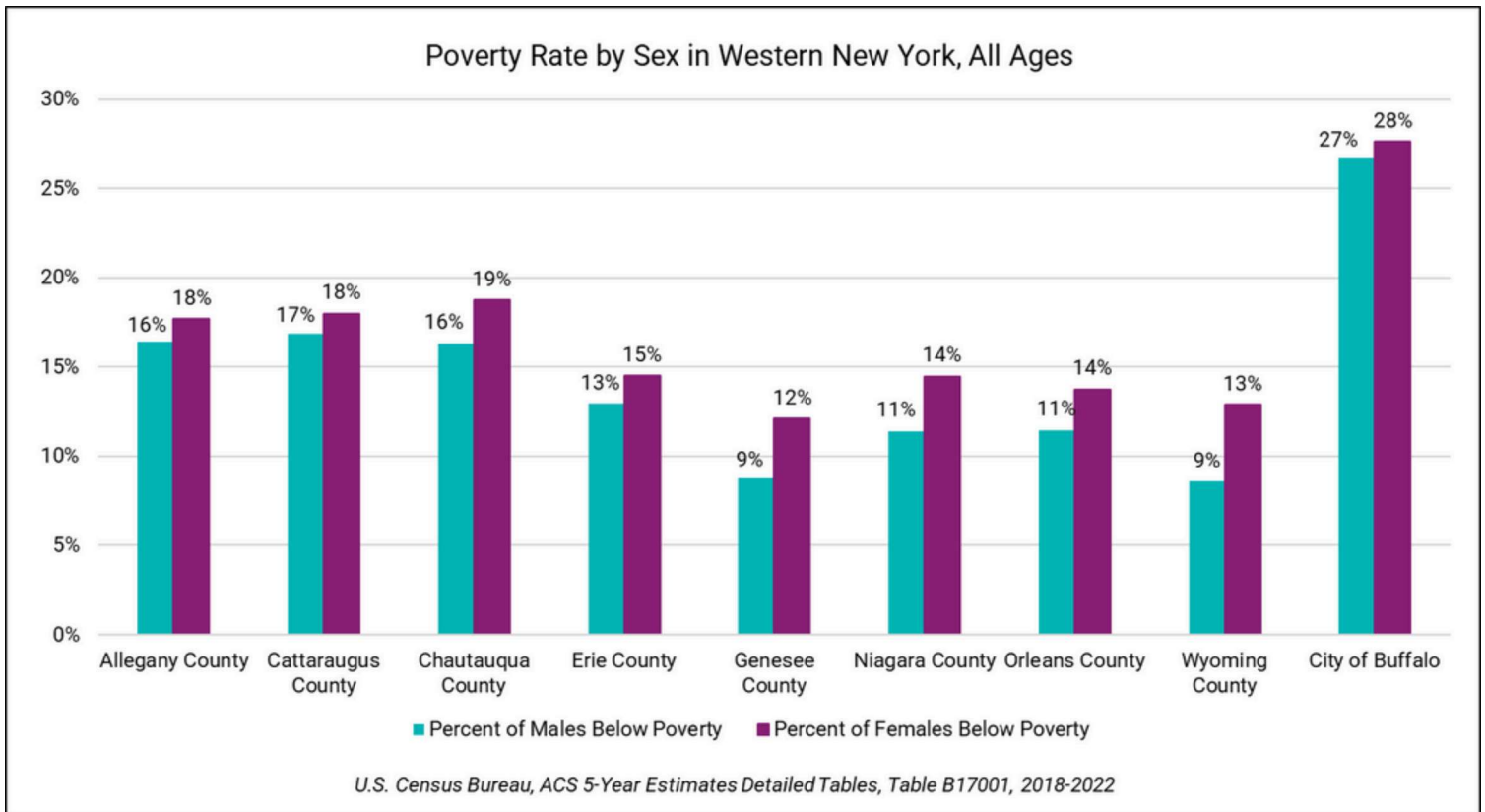
Among the key focal points of this analysis is the issue of poverty. Within this context, we explore not only the stark realities faced by women but also the systemic factors that perpetuate and exacerbate these disparities. By shedding light on the multifaceted nature of poverty, we endeavor to catalyze meaningful dialogue and action towards sustainable solutions.

As we embark on this journey of reflection, analysis, and projection, we invite stakeholders from all sectors to join us in our mission to create a more equitable and inclusive society where every woman has the opportunity to realize her full potential. Together, let us accelerate the possibilities and pave the way for a brighter, more prosperous future for all.



Local Poverty Statistics

Across Western New York, women experience poverty at higher rates than men. Among people 18 years and older in Erie County, 14% of women live in poverty compared to 11% of men. Poverty rates are even higher in Buffalo, with 25% of women and 22% of men over 18 years living in poverty (U.S. Census Bureau, 2022d). This data highlights the urgent need for targeted interventions and policy measures aimed at addressing the root causes of gender-based poverty and promoting economic equity across all stages of women's lives. Such initiatives could include policies to address wage gaps, improve access to affordable child care and health care, and strengthen social safety nets for vulnerable populations.

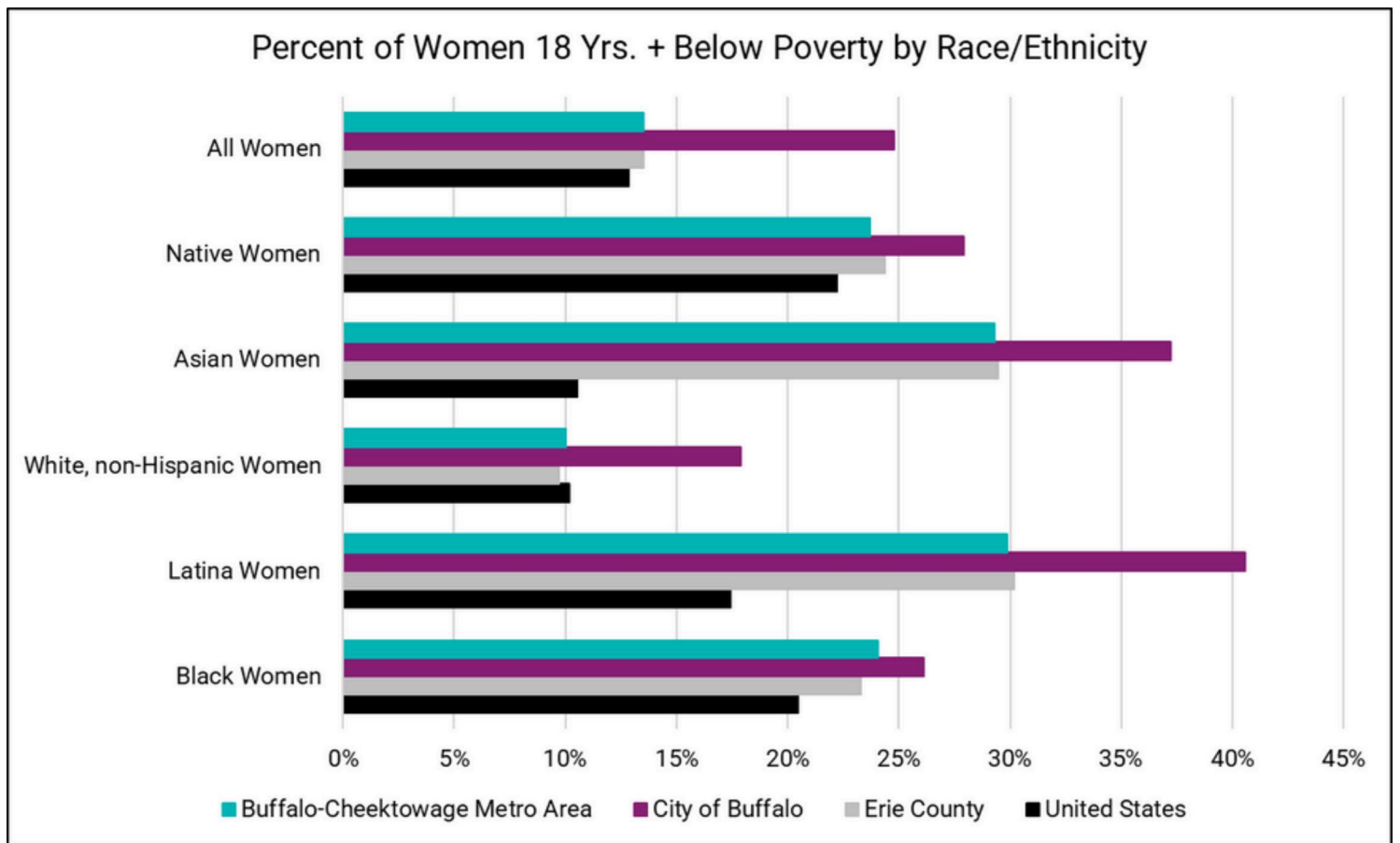


Women are disproportionately represented among people in poverty. This holds true in the U.S., NYS, all 8 counties of WNY, and the City of Buffalo. Of the 127,623 people living in poverty in Erie County, 54% are female even though women make up only 51% of the population. In the Buffalo-Cheektowaga Metro Area, women represent 51% of the population, but constitute 55% of people in poverty. The disparity is especially glaring in Wyoming County, where women represent almost 50% of the population but almost 60% of people in poverty (U.S. Census Bureau, 2022d).



Race & Ethnicity

Poverty rates among women of color are even higher. In Erie County, Black women 18 years and older are more than twice as likely as white, non-Hispanic women to live in poverty (23% compared to 10%) and Latina women are three times as likely (30% compared to 10%). In the City of Buffalo, Black women 18 years and older are almost 1.5 times more likely to live in poverty than white, non-Hispanic women (26% compared to 18%). The poverty rates for Latina and Asian women of the same age group are even higher, 41% and 37%, respectively (U.S. Census Bureau, 2022d).

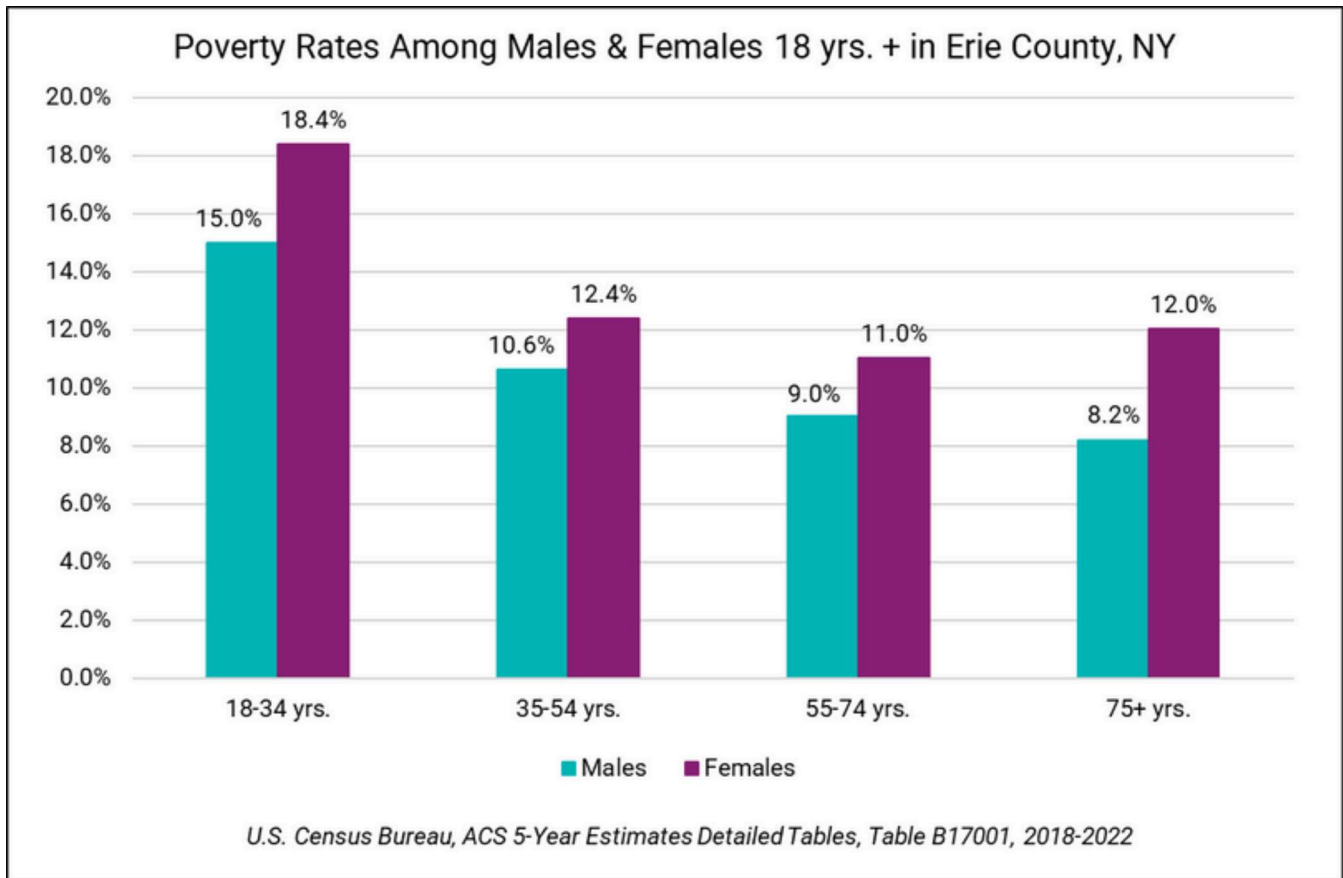


Black and Latina women's higher poverty rates can be partially attributed to their overrepresentation in low-paying jobs, such as service occupations, but also to the wage gap. Nationally, 1 in 5 Black women full-time workers and 1 in 4 Latina women full-time workers work in service occupations, but earn approximately 70% of what white men in those occupations earn (Institute for Women's Policy Research, 2024). The wage gap does not only exist in service occupations, however. Across industries, occupations and education levels, women of color are paid less. When comparing all full-time, year-round workers, Black women earn 69 cents and Latina women earn 57 cents for every dollar paid to a non-Hispanic white man. This translates to annual losses of \$22,120 for Black women and \$30,450 for Latina women (Javaid, 2024).



Age

Women are more likely to live in poverty throughout the course of their lifetimes. In general, women have lower incomes, which limits their ability to contribute to retirement plans while they are in the workforce. Women also take more time out of the workforce than men, often due to unpaid caregiving responsibilities. As a result, they have lower retirement savings and Social Security benefits. On average, women earn 21% less in their lifetimes, have 9 years less of earned income, and have 30% less in retirement contributions than men (Goldman Sachs, 2022). For people under 18, the poverty rate for women and men is similar - approximately 19% - but the gap increases dramatically for people between 18-34, an age at which many women have children. While the gap narrows after age 34, it never closes and actually widens for women 75 years and older.

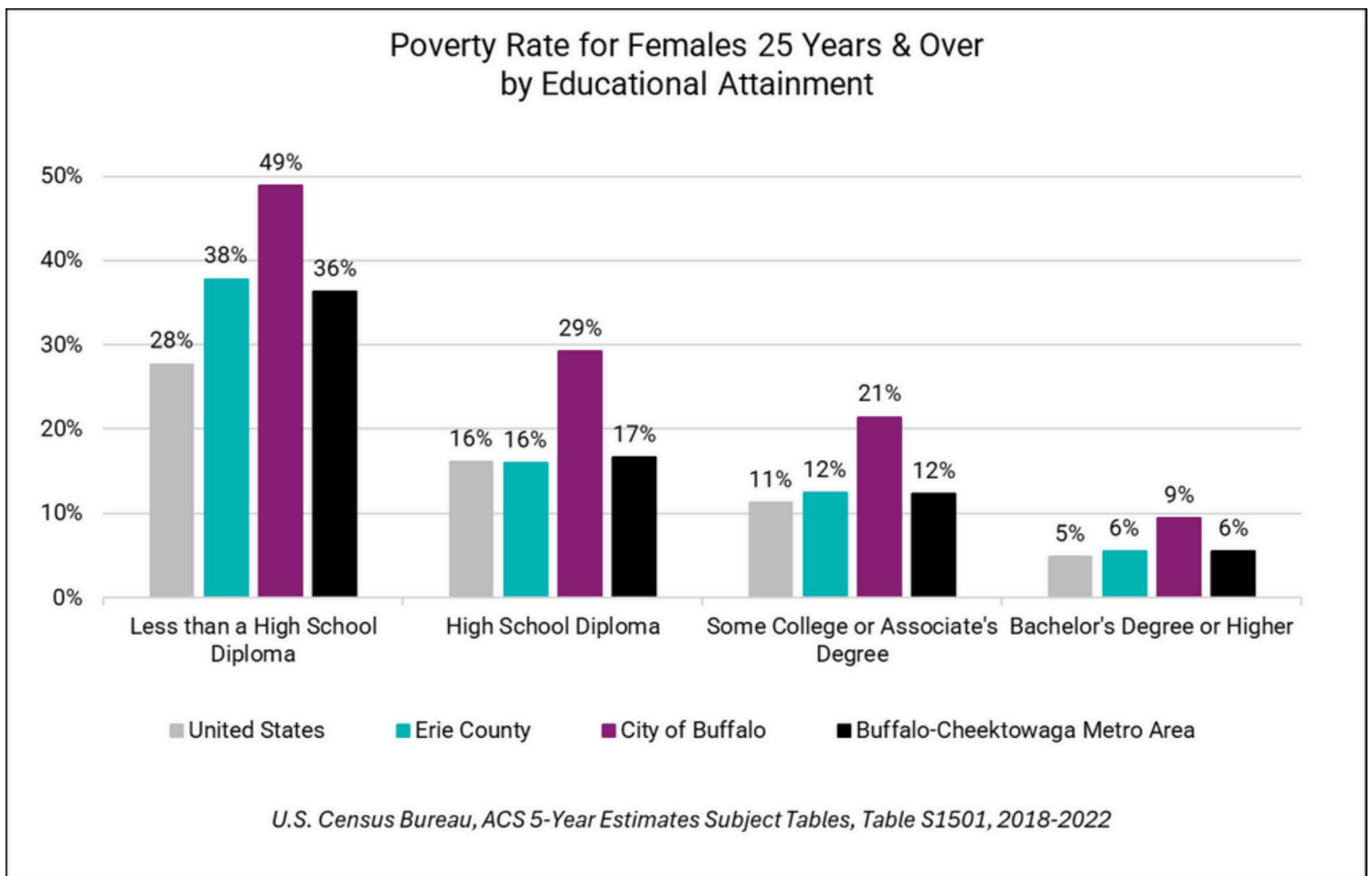


According to the Social Security Administration, the average annual Social Security income received by women 65 years and older was \$14,204 compared to \$18,108 for men in 2021 (Social Security Administration, 2023). A longer life expectancy for women puts them at an even greater financial disadvantage since they have less money with which to live longer. Implementing measures such as adjusting benefit formulas to account for caregiving responsibilities, increasing access to retirement savings programs for low-income workers, and ensuring equitable distribution of resources can help alleviate the financial burden disproportionately borne by elderly women in their retirement years.



Education

Higher education reduces poverty. In fact, each additional level of education earned by a woman is associated with lower poverty rates. In Buffalo, a woman with a high school diploma is 1.4 times more likely to live in poverty than a woman with an associate's degree and 3 times more likely to live in poverty than a woman with at least a bachelor's degree (U.S. Census Bureau, 2022c). Among women in Buffalo without a high school diploma, almost 1 in 2 live in poverty.



Higher education is also associated with higher incomes. Women in Buffalo with a bachelor's degree earn approximately \$21,000 more a year than women with a high school diploma. Getting an associate's degree increases a woman's earnings by \$7,700 a year (compared to a high school diploma), which would pay for more than a year of community college at ECC (\$5,935). However, a quarter of women 25 years and older in Buffalo have not taken any coursework beyond high school, leaving them at a financial disadvantage throughout their lifetimes (U.S. Census Bureau, 2022c).



Families

Female-headed families with children are more likely to live in poverty than other types of families. Of the 14,331 female-headed families with children living in Buffalo, 47.4% (6,789) live below the poverty level compared to 21.8% of all families, 34.2% of families with children, and 20.4% of married-couple families (U.S. Census Bureau, 2022b). The City of Buffalo not only has much higher rates of poverty among families than the U.S. and NYS, there are almost twice as many female-headed families with children than in the U.S. and NYS (47% compared to 25% and 27%, respectively) (U.S. Census Bureau, 2022a).

Percent of Households Below Poverty				
	Buffalo	Erie County	NYS	U.S.
All Families	21.8%	9.3%	9.7%	8.8%
Families with Children	34.2%	16.0%	14.9%	13.6%
Female-headed Families with Children	47.4%	34.8%	32.6%	33.1%

U.S. Census Bureau, ACS 5-Year Estimated Detailed Tables, Table B17012, 2018-2022

Many times individuals face a dilemma where they are offered promotions or raises but risk losing critical social support programs, leaving them worse off financially. This unfair predicament forces individuals into a difficult choice: advance their career or prioritize their family's immediate financial needs. The Benefit Cliff impacts not only individuals and their families but also businesses, which miss out on talent, and the community, which loses significant taxpayer dollars over time. To address this challenge, Employ Buffalo Niagara and the Federal Reserve Bank of Atlanta have collaborated to develop the Benefits Cliff Calculator—a free, user-friendly tool designed to calculate an individual's Benefits Cliff and provide valuable insights to navigate this complex issue (Buffalo Niagara Partnership, 2023). This innovative tool aims to empower individuals with the knowledge and resources needed to make informed decisions about their careers and financial well-being. However, it does not solve this systemic problem.



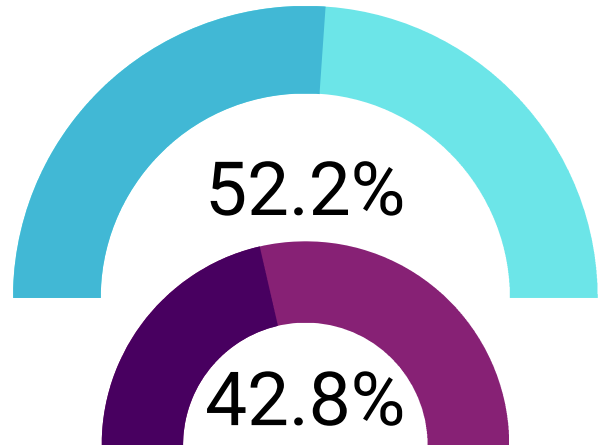
Low-Paid Workforce

One of the reasons that so many working women live in poverty may be that many are employed in low-wage jobs and industries such as caretaking. In 2021, the poverty rate for working women was 4.5% as opposed to 3.7% for men (U.S. Bureau of Labor Statistics, 2021). Of the 1 million U.S. workers with hourly pay at or below the federal minimum wage in 2022, 68% were women (U.S. Bureau of Labor Statistics, 2023). Service occupations had the highest percentage of hourly paid workers earning at or below the federal minimum wage, and women are over-represented in these occupations (U.S. Bureau of Labor Statistics, 2023).

In NYS in 2021, women constituted **63% of the low-paid workforce**, and 15% of them lived in poverty (Tucker et al., 2023) .



In the U.S., women are 42.8% of full-time, year-round workers, but **52.2% of workers with earnings under \$25,000** (U.S. Census Bureau, 2023). Annual earnings of \$25,000 is approximately \$12/hour for full-time, year-round work.

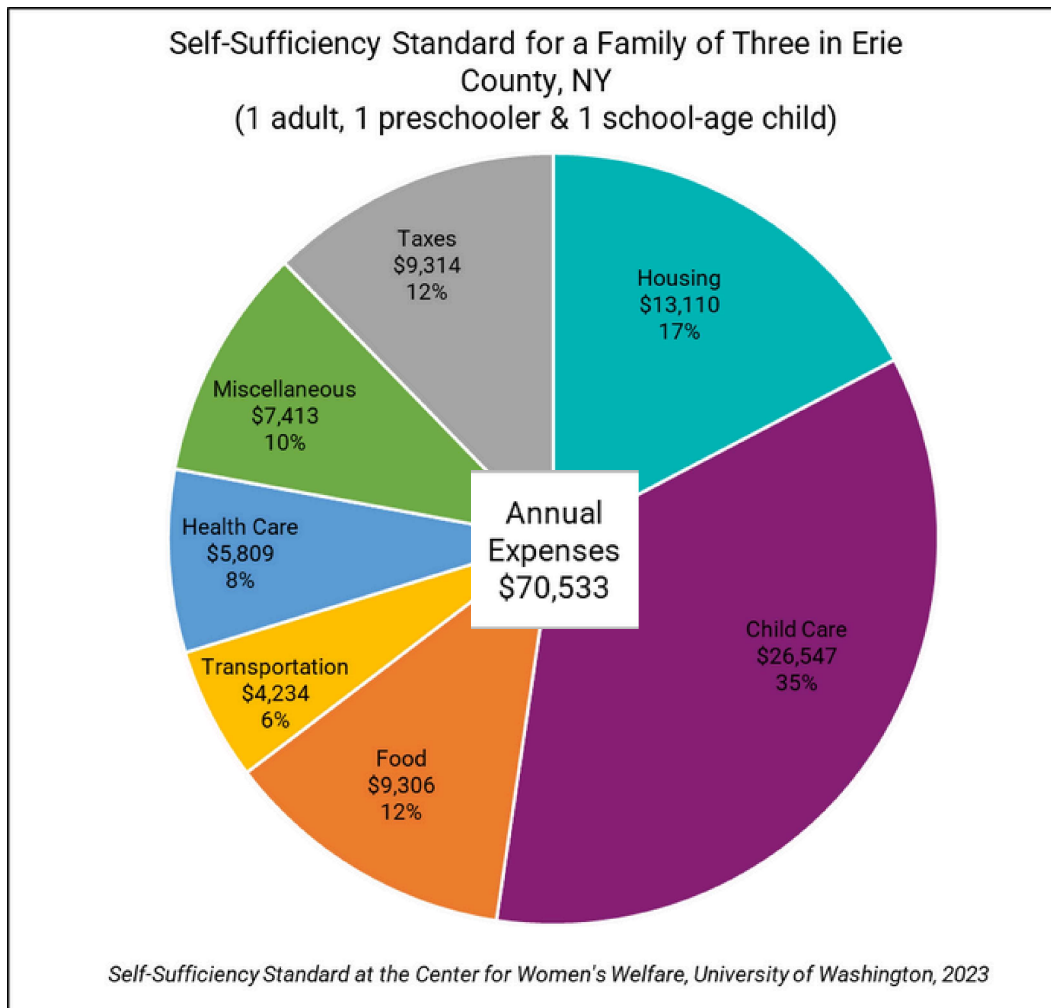


Nationally, the poverty rate for the working-poor (defined by the Bureau of Labor Statistics as people who spend at least 27 weeks in the labor force but whose income still falls below the official poverty level) for women in service occupations was 10% compared to 6.4% for men in the same occupations (U.S. Bureau of Labor Statistics, 2023). These figures underscore persistent gender disparities in wages and highlight the ongoing need for policies and actions aimed at achieving gender equality in the workforce and addressing systemic barriers that disproportionately affect women's economic opportunities.



Self-Sufficiency

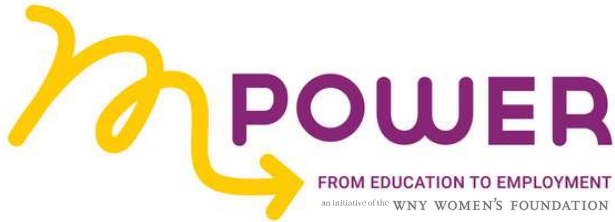
The Self-Sufficiency Standard calculates the income working families need to meet their basic needs without public or private assistance, considering factors such as family composition and geographic location. Basic needs include housing, child care, food, transportation, health care, miscellaneous expenses such as phone and internet, clothing, household supplies, and taxes (accounting for federal and state tax credits). The Self-Sufficiency Standard does not include savings for emergencies, college, or retirement. (University of Washington, 2023).



For millions of women in low-paid jobs, working full-time, year-round is not enough to prevent themselves and their families from living in or near poverty. Poverty is not stagnant - people move in and out of poverty as financial difficulties arise, like medical emergencies or work absences. Most families have to earn much more than the federal poverty line to afford to pay for the basics. In 2023, the federal poverty threshold was \$24,549 for a family of 3 with 1 adult and 2 children (U.S. Census Bureau, 2024). In Erie County, that same family needs \$70,533 - close to 3 times the federal poverty line - to afford basic necessities (University of Washington, 2023).



We empower women of all backgrounds and identities to achieve economic mobility by eliminating barriers and providing targeted support in education and workforce development.



WHAT IT IS

mPower supports women pursuing education at the community college or workforce training level, leading to employment with a family-sustaining wage.



WHAT IT DOES

mPower eliminates barriers and provides targeted support. Developed based on national best-practice research and focus groups, mPower is a trusted model. As the founder and driver of mPower, the WNY Women's Foundation provides ongoing organizational strength to the program.



WHY IT'S UNIQUE

mPower incorporates trauma-informed coaching, mentoring, peer-to-peer community building, scholarships, and internship and job success support.

Expanding on the MOMs: From Education to Employment® model, mPower learners work together with an achievement coach to plan a course of action that addresses their individual barriers and seizes opportunity by centering their voice.



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Take Action!

1. Support women's economic mobility programs like WNYWF's mPower Initiative! Learn more about mPower:



2. Learn more about financial foundations, retirement plans, and investments. Join us for our Pathways to Progress Speaker Series - Poverty on May 22, 2024 from 12 pm - 1 pm. For more information on the series:



3. Know the facts and educate your community!

Utilize this white paper as your guide to data and research on poverty to educate your community.

4. Support women-owned businesses!

Scan the QR code to use our women-owned business directory to support women in our community. It is a tangible way to support women entrepreneurs and contribute to economic empowerment within our community.





Conclusion

The multifaceted challenges faced by women, especially women of color, in today's economic landscape demand urgent attention and action. Systemic barriers not only perpetuate economic inequality but also hinder women's ability to fully participate in and contribute to the workforce. To build a more equitable future, it is imperative to dismantle these barriers comprehensively and implement robust policies that foster inclusivity, opportunity, and prosperity for all women, regardless of their race or background. Only through concerted efforts and collective action can we realize the promise of true gender equality and economic empowerment for women everywhere.

Addressing poverty requires concerted efforts and systemic changes to uplift marginalized communities and ensure equitable opportunities for all. One crucial step is supporting initiatives like the WNYWF's mPower initiative, which focuses on empowering women economically, as gender disparities often exacerbate poverty rates. Spreading awareness and education about poverty through resources like this white paper is essential for fostering community understanding and mobilizing collective action. By actively supporting women-owned businesses and prioritizing equitable economic policies, we can create a more just and inclusive society where everyone has the opportunity to thrive. Making these changes is not only morally imperative but also crucial for building resilient communities and fostering long-term prosperity for all individuals and families.

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