The Feminization of Poverty Among Jews

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1. Introduction

Because Jews are a relatively high income group in the United States, poverty is rarely discussed about or among this ethnic group. Certainly, compared to the levels of poverty among Blacks and some other ethnic and racial groups, the problems of the Jewish poor seem less critical. A disproportionate number of Blacks and Hispanics are low income while a disproportionate proportion of Jews are high income. But these skewed distributions do not mitigate against the increasing proportion of Blacks who have attained middle-income levels since the 1960s, or the proportion of Jews who live in poverty. For those Jews who are poor, their poverty is no less real than it is for individuals of other groups. Furthermore, many Jews, like other Americans, live at the margins of economic wellbeing and can be called the "near poor."

But the nature of Jewish poverty is different than the poverty of other groups for a number of reasons. First, most poor Jews are not chronically poor. They move in and out of poverty as functions of divorce, unemployment, or other episodic events. Poverty is often temporary. Second, the support services available to Jews through voluntary organizations are likely to be more extensive than for other groups. They cannot compensate
for the lack of public sector support and the retreat from human service delivery initiated by the Reagan administration. But the service delivery system does provide support for some service needs. The policy implications will be discussed in the conclusion of this essay.

Jewish poverty resembles other Americans' poverty in one critical fashion: most of the Jewish poor or near poor are women. Increasingly, the feminization of poverty characterizes the Jewish poor as it does other groups. The nature of the poverty among Jewish women is different in degree than the poverty that characterizes other low income women. But most importantly, if a Jew is poor, then that Jew is likely to be female or part of a female-headed household.

This essay discusses poverty among Jews as a phenomenon that increasingly is characterized by poverty among women. It presents data that show 1) the extent of poverty or near poverty among Jews, 2) the feminization of poverty among Jews and the ways that poverty among Jewish women differs from other groups, and 3) the implications for the Jewish human service delivery system.*

* In this essay, the primary sources for data about Jews are the population studies conducted by individual Jewish communities. In the absence of census data about Jews, or a national study of Jews, individual community surveys represent the best source of information about contemporary American Jewry. Since 1980 more than twenty such studies have been completed, representing 70% of the Jewish population in the United States. Because there are fewer studies completed in sunbelt and smaller metropolitan areas, the Jewish populations discussed in this essay are not completely representative. Nevertheless, the vast majority of Jews have been surveyed, and the data reflect this broad sampling of American Jews.
2. The Feminization of Poverty in the United States

A. The Nature of the Problem

The "feminization of poverty" is a contemporary phrase that describes an old phenomenon: poor women. Even though women have always been among the poorest groups in the United States, the proportions of poor women have increased in the last two decades. Between 1979 and 1982 the percentage of the population below the poverty line increased to mid-1960s levels: 14% of the U.S. population in the 1960s, 15% in 1982.\(^2\) Between the mid-1960s and the mid-1970s, the number of poor adult males declined, while the number of poor women increased. The proportion of all female-headed families rose in the last twenty years, and the number of poor families headed by females grew even faster, by 100,000 households each year.\(^3\) Today, the American poor are predominantly women. Two out of three adults who are officially designated as poor are female.

The shifting of poverty to females primarily affects single or divorced women. More than half of the families whose income falls below the official federal poverty level are maintained by single women. Indeed, families headed by a female are far more likely to be poor than are other families. In 1978, families with female heads had a poverty rate six times that of male-headed families, and female-headed families had a poverty rate of 31.4% as opposed to a rate of 5.3% for men.\(^4\) Older women as well as single parent households headed by women—and their
dependent children—are most likely to be current victims of poverty, both in proportion and in degree.

Poverty for minority families is much more prevalent than for Whites. In 1982, 36% of Blacks and 30% of Hispanics were poor, compared to only 12% of Whites. In the same year, more than 70% of all Black children were poor. Of all Black families headed by a female, 41% are officially poor compared to 27% of all White families female-headed families.

Nevertheless, it is now the White lower-middle class family that is in the risk zone of becoming the "new poor." Heather Ross wrote in 1976 that "the pace which the population of poor families with children has been tipping toward female-headedness is almost as rapid for whites as for non-whites." Recent figures corroborate her assertion. For both Blacks and Whites, more than 10% of the families in the United States are headed by one parent, and nearly 90% of these single parents are women.

While the households headed by women are the fastest growing family type, the demographic character of these households is also changing. Single parents are increasing five times faster among college-educated females than those headed by women who did not complete high school. College-educated females headed about 20% of the female-headed households in 1980.

"Poverty and inequality are not the same thing, even though they are clearly related," wrote Michael Harrington in 1984. Female-headed households suffer from both and account for
half of all the poor families. The sharply increased divorce rate, the rise in teenage pregnancies, and the number of illegitimate children born resulted in a 50% increase in the number of all families maintained by single women in the 1970s.

For many women poverty begins when their marriage ends and they become single parents. A median family income for families headed by females was about $7,700 in 1977, or 44% of the $17,720 total for husband-wife households. Only 11.5% of married-couple families had incomes under $7,000, while 60.5% had earnings of $15,000 and more. For female-headed households, however, the situation was quite different: 45% had incomes under $7,000, and only 19% were paid wages of $15,000 or more.\textsuperscript{12} By 1980, a median income for a female household was $10,408, while a non-female householder earned $21,023. Only 6.2% of all families had a wage less than $5,000, compared to 22% for female householders.\textsuperscript{13} Lacking either a male wage earner or a wage that corresponds to what similarly qualified men earn, nearly 35% of families headed by women now have incomes below the official poverty line.

Despite the second-class status of females in the labor market, their earnings were nevertheless high enough to affect the family's standard of living in a household with two wage-earners. "The average upper-middle-income household with a working wife would have dropped to middle-income status without the wife's paycheck, while the average middle-income family with a working wife would have fallen to lower-middle income status if
"the wife stopped working," wrote Eileen Appelbaum in 1983. But a divorced woman is generally not able to achieve economic independence when she is the sole provider for her family. However, if wives and female heads of household earned the wages of similarly qualified men, it is estimated that the number of families now living in poverty would decrease by half.

The feminization of poverty is partly due to the constraints child rearing places on women's educational decisions, job or career choices, and labor force participation. It can be argued that child rearing responsibilities coupled with continued job discrimination constitute two major sources of poverty among single parent households headed by women.

B. The Public Response

As Clair Vickery wrote in Public Welfare, 1978: "Ignoring the time needs of the family, or waiting for living arrangements to revert to the family structure of the 1950s, will serve only to prevent us from tackling the problem." This view is echoed by others. "Social welfare efforts to reduce welfare dependency and poverty among women are blunted by societal ambivalence toward economic and social independence of women, as well as concerns about maintaining marital stability," stated Diana Pearce and Harriette McAdoo in Women and Children Alone and in Poverty, 1981. Public policies still revolve around the notion that women's jobs are secondary supports to "traditional"
families. Many women are therefore locked into dual patterns of welfare assistance and marginal work. A single mother is expected to support her family with little or no contribution from the father, and only low wage earnings. Welfare, for many single mothers, is a last resort. Nevertheless, today about 3 million women receive Aid to Families with Dependent Children (AFDC) for themselves and their 8 million children. Yet the AFDC payment for a family fails to provide a minimal standard of living for the mother and her children. The average AFDC payment for a family of four was $398 per month in 1980.19 AFDC benefits, even including food stamps, fail to bring a household up to the poverty threshold in any state.20 Only nine states provided more than $400 in monthly AFDC payments to families of three in 1980, while 26 states provided less than $300 a month.21 Moreover, AFDC did not keep pace with inflation between 1969 and 1981. The real value of the AFDC benefits, adjusted for inflation, declined 29% those years.22

"Government programs do less now than in the past to protect people from poverty," wrote Palmer and Sawhill in The Reagan Record in 1984.23 They argued that while the proportion of the population officially defined as poor increased from 11.7% in 1979 to 15.0% in 1982, the government programs lifted 44% of the recipients above the poverty level in 1976 compared to less than 38% in 1982. But while welfare benefits do not reduce poverty, a female AFDC recipient is better off than the women who are removed from welfare benefits. Furthermore, according to a report
by the U.S. General Accounting Office, some women who lose their subsidies and find jobs are often more poor than before. In addition, they lack health insurance. Low paying jobs often do not provide enough income to sustain a female-headed family. Accordingly, poor women are caught between low-paid work and AFDC, unable to significantly improve their economic situation through either support channel.

About 83% of all AFDC recipients are female-headed households. However, only 12% of these recipients are more or less permanent. Most recipients go back and forth between temporary, low-paid work and public assistance, often using both simultaneously in order to provide support to their families. Consequently, many subsidy recipients are temporary and for relatively short periods of time.

C. Differences between Male and Female Poverty

While Social Security and Medicare recipients are disproportionately women, the average benefit paid to women is about one-third lower than that paid to men. According to Cassetty and McRoy, "our system of public cash transfers not only fails to correct the gender-based inequities in the income distribution system, but also extends the inequities through the cash transfer system." They argue that men tend to benefit more from non-income-tested transfer programs such as unemployment insurance, veterans' benefits and Social Security than women.
Deficient public assistance, therefore, is even further damaging to women because it is combined with a dual welfare system. Blaustein states that only "if it is understood that the poverty women experience is fundamentally different from that experienced by men, is it possible to reorient policy and restructure programs." But social welfare programs are based on traditional views of male poverty and do not consider the special nature of women's poverty. Policies favor two-parent families, and operate to the disadvantage of single-parent families, which are largely headed by women.

The nature of male and female poverty is quite different. Male poverty is almost exclusively the result of unemployment, while female poverty often plagues even women employed full-time. Women may become and stay poor because of sexism, divorce, pregnancy, or sex-role socialization. While a divorce may free a man from financial burden, it often results in poverty for his ex-wife and children. The reverse, of course, may happen occasionally, but it is not the norm. And many women are poor because their husbands are poor; the opposite is rarely true. Increasingly, however, women are poor "in their own right." "However many impoverished men there will be, there will still be many more poor women," write Stallard, Ehrenreich and Sklar. Pearce and McAdoo suggest two primary sources of female poverty. First, women continue to carry the major burden of child rearing in American society. It is generally the mother who takes custody of children in divorce and cares for them where there is a
husband in the household. It is also likely that a woman interrupts her participation in the labor force to care for children. The second major source of female poverty is limited access in the job market. Occupational segregation, sex discrimination and sexual harassment limit job choice, income, and mobility for female workers.

In Women in America Carol Whitehurst writes that "all women - regardless of occupation or income - suffer from the same kinds of limiting expectations and assumptions about their natures, and all suffer from the structural barriers erected to ensure their continued inequality." Women's roles vis-a-vis labor force participation are partially the result of sex-role discrimination in the labor market and the need to fulfill home responsibilities. But job discrimination remains a major factor in women's poverty.

D. Discrimination in the Labor Market

Public attitudes toward working women have changed during the past fifty years. Polls show that in 1936 only 15% of the public supported the idea of women working outside the home for money. Nine years later 18% believed that married women should have full-time jobs outside the home. By 1970 the figure had risen to 55%, and by 1976, 68% of the public approved of married women in the work force. The change in attitudes parallels the actual increase in women's labor force participation. The percentage of adult women in the labor force
has increased by more than 100% since the beginning of this century.\textsuperscript{39}

Many female wage-earners, however, cannot support themselves and their families. Ancient biblical law says, "When a man makes a special vow to the Lord which requires your valuation of hiring persons, a male between twenty and sixty years old shall be valued at fifty silver shekels. If it is a female, she shall be valued at thirty shekels." (Lev. 27:1-4).\textsuperscript{40} Today, women who work outside the home full-time, year-round, have an income that is 59% of the male's earnings. Of the mothers who headed families with children less than 18 years old in 1978, more than 25% had incomes below the poverty level.\textsuperscript{41} Almost 75% of all single working mothers, therefore, are dependent on resources other than their own earned income in order to support themselves and their children. It is believed that in 1979, the majority of persons encountering unemployment were women, youth and students. The same groups also experienced other possible employment difficulties such as low hourly earnings and part-time work.\textsuperscript{42} During 1981 and 1982, a period of severe recession, the unemployment for men increased by 70%; at this time male unemployment was higher than that of women.\textsuperscript{43} At most times, however, women are more vulnerable than men. Restricted to low productivity jobs in the secondary labor market, women also have fewer opportunities for advancement during their lifetimes.

Unequal opportunity has resulted in the concentration of nearly 80% of all working women in the service sector.\textsuperscript{44} One-half
of all working women are employed in only 21 occupations, while half of all working men are employed in 65 occupations. According to Hilda Scott, some economic theories of job segregation explain the consequences, but do not adequately explain the causes. Human capital theory, for example, argues that women choose to invest less time and money in fitting themselves for the labor market compared to that of men. As a result, they build less human capital and are less valued by potential employers. Job discrimination is seen merely as the rational response of employers to less "valuable" women. Wage gaps between women and men are often explained by occupational differences, with the heavy concentration of women into a few job categories. This analysis seems to be backward. According to Duncan "such an analysis is rarely conclusive, since job choices are influenced by prior training, socialization, future work plans, and current job opportunities." Occupational differences continue to be the result of limited opportunities and job discrimination, particularly for women with children who are forced to work full-time and take primary child care responsibilities.
E. Breakdown of the Nuclear Family

For more and more women, poverty begins with a divorce. A marital breakup between a husband and a wife is the most common form of dissolution of the traditional family structure. Two out of every five marriages in the United States now end in divorce. The divorce rate has doubled since 1963. Teenage marriages are more likely to end in divorce, leaving large numbers of women with children and little or no employable skills. A typical outcome of a divorce is that the husband becomes single and the wife becomes a single parent; in 80% of marital separations, the children remain with the mother. As a result, the number of families headed by women with children grew ten times as fast as the number of families with two parents between 1960 and 1970. Living with one parent may affect as many as 50% of all children during some part of their lives. During the 1970s, the number of female-headed households with children increased by 81%, and approximately one-third of these families are estimated to be poor. One study showed that the standard of living for women decreased by 73% during the first year after a divorce. At the same time, the standard of living for men increased by 42%. While the economic status for a man increases after divorce, a single mother faces the double economic burden of assuming complete responsibility for her children's care and replacing her ex-husband's lost income with low-paying employment. After divorce, the child support payments from the father are inadequate. Forty percent pay nothing and those who do pay
average less than $2100 per year. Furthermore, in 1975 half the fathers who did pay support were contributing less than 10% of their own income. In the cases where child support payments were made, they decreased sharply after the first three years. Most women do not benefit from a gain in assets. The median value of property received was only $2,650 in 1979. Few sanctions are made, either legal or informal, against the father who contributes little or nothing for the support of his offspring.

The breakdown of the nuclear family has occurred while the cost of child care increases steadily. These costs, already too high for the vast majority of women, are coupled with a federal retreat from support of day-care centers. Only 467,000 government-subsidized day-care slots were allotted in fiscal 1982. Most divorced mothers are not able to meet the increasing needs of their families within the home and at the same time earn sufficient income outside the home for them to be non-poor. A full-time working single parent with two or children has only thirty-eight hours available for household work and child care. She is what Clair Vickery calls a "time-poor" mother.

As four out of five divorced and widowed persons remarry, single parenthood is sometimes seen as a transitional state. Nevertheless, among persons above the age of 30, an increasing proportion remain single. The tendency to remarry seems likely to be declining. As the nuclear family becomes less common, so does the number of men raising children on their own. The number
actually declined between 1970 and 1980.\textsuperscript{63} It is still the mother and her children who find themselves alone and in poverty in the vast majority of divorce cases.

F. Aging Women and Poverty

About 74\% of the elderly poor were recently estimated to be women.\textsuperscript{64} For older people, the risk of being poor is much higher for women than for men. Several factors contribute to poverty among older persons, particularly among women. The annual median income for women over 65 is $4,757 - only $400 above the poverty line.\textsuperscript{65} Their average wage or salary is less than half that of older men. Furthermore, only 14\% of single women over 65 have any earnings at all.\textsuperscript{66} Marital dissolution due to the death of her spouse contributes to poverty among older women. Being a female widow may result in losing not only the family income, but the loss of pension and other benefits based on the spouse's employment.

Elderly women are also more dependent on public assistance than men. Two-thirds of the elderly Social Security recipients are female.\textsuperscript{67} Indeed, 60\% of women over 65 depend solely on Social Security as compared to 46\% of men. Women are also more likely to receive smaller public assistance stipends than men.\textsuperscript{68}

The number of elderly people has increased dramatically in the last two decades, but decreased in the proportion of the poverty population. The elderly represented 19\% of the total
poverty population in 1967, and about 11% in 1982.\textsuperscript{69} Nevertheless, the risk of being poor for older adults is still high, particularly so for women.

To summarize, the feminization of poverty in the United States is characterized by significant proportions of the population being poor, primarily women. The poverty is characterized by income and occupational differentials between men and women, the failure of the public sector to adequately address these issues, the breakdown of the nuclear family with the responsibility of child care falling to the mother, and the increasing population of older women who are poor. The nature of Jewish poverty and the feminization of poverty among Jews are discussed in the next section.
3. Jewish Poverty

The Horatio Alger myth is one of the strongest in United States culture. American folklore is filled with images of self-made men and women who have used individual energies and creativities to conquer the economic system. The popular culture is comprised of periodicals, biographies, novels, and movies that confirm many rags-to-riches stories. When extended to groups the myth of self-made success or failure is even more powerful and mystical. Popular images pervade American society about groups that have made it and those that have not. Blacks, for example, are often perceived and portrayed as "have nots," even though the post-World II era witnessed the growth of a substantial Black middle-class in cities throughout the United States. The "new" Asian immigrants are seen as thrifty and hardworking, taking their place in the economic well-being that results from effort and solid work ethics.

The Jewish myth of success is deeply rooted in the American mind; the Horatio Alger myth has been extended to an entire group. Jews, it is believed, have all made it in American Society. The vast majority of Jews in the United States have roots that are only three generations old. From the working class roles that they shared with Poles, Italians, and others who arrived during the great immigration waves at the turn of the century, Jews as a group are believed to have advanced to higher levels of education, occupational status, and income than other groups. Such "ethnic" success is translated into contemporary
images of Jews as rich and influential. Jews themselves often take pride in the disproportionate numbers of Jews who are doctors, writers, musicians, and lawyers.

In the face of images of universal Jewish success, discussions about Jewish poverty are often difficult. But the high average incomes of Jews as a group include the deviations at both ends of the scale, including poor Jews. Whether defined by income level, relative social and income status within the group, or some combination of the two, significant numbers of Jews in the United States can be classified as poor or near poor. The consequences of this poverty are the inability to participate fully in secular and Jewish economic, social, or cultural life. This does not imply, of course, that all individuals should be provided with equal wealth or enjoyment. It is necessary, however, that all individuals have adequate food, shelter, health care, and access to social and religious institutions and services.

Jewish poverty in the 1980s is not like that of Jews in the 1930s, or at the turn of the century. It is more likely to affect the marginal populations, either temporary or permanent, than the mainstream of the Jewish population. It is the exception rather than the norm. Furthermore, like other Americans, the support services, even in an age of government cutbacks, are better than they were fifty or eighty years ago.

Poverty in contemporary Jewish life has three dimensions. The first is limitation on full participation in secular life
because of inadequate income. The lack of income may be due to lack of marketable training and skills, or the inability to work because of physical, mental or emotional disability. The second dimension is inaccessibility to human service, religious, and other quality-of-life support systems. The inaccessibility may be due to physical isolation because of distance or health limitations. Often, information networks exclude low-income subgroups, and many individuals are simply unaware of assistance or service programs that are available. Sometimes even the minimal costs of some services deter the participation of the poor and near poor. And, in some cases, services are not available at all, either in the public sector, in the private, or in the non-profit sector, including Jewish organizations. The third dimension of poverty in Jewish life is the inhibition of full participation in religious life. The high costs of synagogue membership, day school education, afternoon Hebrew school, kosher food, housing near a synagogue, and other dimensions of Jewish life can be very costly. Being poor or near poor may severely limit the ability of Jews to function ceremonially as Jews.

Jews may be resource poor, service poor, and religious participation poor. The mix and severity of these depend on the household and the community, both in terms of the secular environment and within the Jewish institutional and organizational structure.

The long term or temporary character of Jewish poverty can be divided into two basic types: dependent and dislocated.
Dependent populations denote chronic limitations, such as being disabled or unemployed for one year or more. Often the chronic state becomes permanent. Dislocated populations are those that suffer from acute separation from economic or social well-being, such as the newly unemployed, critically injured, or divorced individuals with children. It is possible, of course, for an individual to move from being dislocated to dependent, as can, for example, the long-term unemployed or divorced households with children. Clearly, in discussing dependent and dislocated populations, we are defining a population that encompasses a larger proportion of the Jewish population than the low-income poor, although this group still comprises the largest category of disadvantaged Jews. We are describing a much broader group - Jews at the margin of economic and social well-being, or a temporary as well as permanent group of disadvantaged individuals. Included in this group are the near poor, who have incomes above subsistence levels, but are still quite inhibited in adequate secular or religious quality of life.

Analysis of any economically dependent or dislocated population must be concerned with the cost of social participation in Jewish life and the relative deprivation between different classes of Jews. The high costs of social participation, or the real costs of participating in Jewish life (synagogue membership, JCC dues, Jewish education), and the relative deprivation (being compared within a high-income, high-status group) are clearly linked in analyzing the marginal Jewish
populations. Lee Rainwater describes the chasm between society as a whole and its underclass:

...one of the crucial problems for understanding modern industrial society is to know what resources are necessary for a person before he can behave in ways that will allow him to become a full member of that society. What has become clear in the past decade is that the relative deprivation of the underclass goes to the heart of their marginality and alienation. (Author's emphasis underlined.)

This principle applies to the gap between marginal Jews and other Jews, resulting in a clear sense of alienation within what is considered the most successful ethnic group in America. Furthermore, the high costs of social participation in the Jewish culture reinforces the relative deprivation between Jews in the mainstream and Jews on the edge.

Stigma is also a major problem in dealing with the marginal Jewish population. Public dependency or dependency on voluntary associations often creates stigma for individuals or groups receiving aid. Stigma has been defined by Erving Goffman in the following way:

"the stigmatized individual is thus reduced in our minds from a whole and useful person to a tainted, discounted one."

The effects of stigma, according to Handler and Hollingsworth, can lead to "...a loss of self-respect and self-confidence, which may in turn lead to a reduction in efforts to become economically self-sufficient."

For Jews, the stigma issue may be even more pronounced. The high status of a successful peer group makes aid from the
Jewish community unpalatable for many potential recipients. All attempts to deal with the issue of marginality must account for these dimensions as a serious component in the Jewish culture of volunteerism, service delivery, and attitudes toward social welfare issues. These, in turn, may translate into patterns of social and religious behavior.

The marginality of the near poor is an important component of this analysis. These households have incomes too high to receive either public support or subsidies from Jewish organizations. They may not be considered "poor" enough by any sector, public or non-profit, to receive sufficient support for full participation in social and religious life. The relationship of these marginal populations to the Jewish service delivery system will be discussed in the conclusion of this essay.

Estimates of the economically disadvantaged and vulnerable populations generally range between 13% and 15% of the total Jewish population. In 1983, Chicago reported, for example, that:

Our recently conducted Chicago Metropolitan Jewish Population Study reveals that there are 37,000 economically disadvantaged and vulnerable Jews in our community, which is about 15% of our estimated Jewish population of 248,000. These individuals are represented in 19,000 households (18% of all Jewish households) composed largely of the elderly and young families.

Table I, reprinted from Tobin and Chenkin (p. 169), shows significant proportions of the population with lower incomes. In 1983, 12% of the Milwaukee Jewish population had incomes of under $10,000, as did 10% of the Phoenix Jewish population. In 1985,
Philadelphia reported 7% of the households with incomes of under $5,000, and a total of 27% of the households with incomes under $15,000.

The nation's largest Jewish population, New York, found 100,000 to 200,000 of its people living in poverty in 1981, and an equal number at the margin, or near poor.\textsuperscript{74}

Data from over twenty population studies, reporting 70% of the Jewish population, suggest that the existence of poor Jews is a common phenomenon in cities throughout the United States.\textsuperscript{75} Measured on income alone, the proportion of Jews who are poor or near poor is not radically different from the rest of the total white population. In 1981, Denver reported 37% of the households had incomes under $20,000; Los Angeles 42% in 1979; Nashville, 26% in 1982; Milwaukee 30% in 1983; and Washington, D.C., 13% in 1983.

While many of the low income Jews are younger and single, the lack of adequate income is not restricted to these age cohorts or family status. In Denver, for example, almost 20% of those between 30 and 39 had incomes of under $20,000, as did about 27% of those between 40 and 49. About 11% of households consisting of married people with children under 18 had incomes of under $20,000 per year. In Miami, of those 35 to 49, in their prime earning years, 11% had incomes under $15,000 per year, and another 16% had incomes between $15,000 and $25,000; about one-third of this age cohort had incomes of less than $25,000 per year. About 11% of the married households with children in
Milwaukee had incomes of under $20,000 per year. Similar results were found in cities throughout the United States. Thus, while the poor tended to be younger or older, or childless, households in all age categories or family types could be found in the lower income ranges.

The effects of single parenthood on income level are also apparent in Jewish communities throughout the country. In the Denver area, 24% of single parent households had incomes under $10,000 per year, and over 34% had incomes between $10,000 and $20,000 – a total of 58% with incomes under $20,000 annually. Similar results were found in Milwaukee. Over 33% of the single parents had incomes under $15,000 per year and another 17% had incomes between $15,000 and $20,000 per year, for a total of 50% under $20,000. Single parenthood in the Jewish population, like the general population, was likely to severely limit income levels of the households.

Age also drastically depresses income levels. In Milwaukee, over 51% of the households over 65 years of age had incomes of under $20,000 per year. In Miami, 17% of those 65 and over had incomes under $15,000 per year, and 43% had incomes of $5,000 to $15,000 per year – a total of 60% with incomes under $15,000. Another 18% had incomes between $15,000 and $25,000 per year. Over 53% of the over-65 age group in Phoenix had incomes of less than $20,000 per year; the figure was 66% in St. Louis. While not all Jewish elderly were poor, the elderly were disproportionately represented in the low income categories.
The data clearly demonstrate that Jews, like other groups, have significant proportions of the population at low income and low-middle income levels. The data also demonstrate that low income status is most likely to affect the young, the old, and the single-parent households. How many of the Jewish poor are women?

Like the poor population in general, the elderly poor are more likely to be women. Of the over-65 population in Minneapolis, the median income of males was $16,800, while that of women was only $6,500. For the cases where information was available, only about 4% of the elderly males had incomes under $6,000, compared to 33% of the women. Similar results were found in other cities. Jewish women at all age levels are more likely than their male counterparts to be poor. New York reported that:

While the unmarried as a group are more likely to be poor than are the married, unmarried females are far more likely to be poor than are unmarried males. The feminization of poverty is as much an issue in the Jewish community as it is in the community at large. At each level of poverty/low income, single women are about twice as likely to be poor as are single men. One in seven unmarried Jewish women is living at or below the poverty line as compared with one in fourteen Jewish single men. 76

While 14% of unmarried males are at the poverty level in New York, 27% of the females are at this level.

The lower income levels of Jewish women can be attributed to the same factors as other women: lower occupational status and single parenthood. While Jewish women are far more likely to be professionals than other women, those are largely concentrated in
the teacher and social worker category. In Denver, 35% of the Jewish women were in clerical and blue collar positions, as opposed to 12% of the men; 24% of the women in Milwaukee as opposed to 11% of the men; 36% of the women compared to 13% of the men in clerical and blue collar positions in Phoenix; and 26% of the women compared to 10% of the men in Pittsburgh in blue collar and clerical positions. These patterns are typical of Jews in cities throughout the United States.

The proportion of households with children and only one parent are growing in the Jewish community as in the general population. For example, in Denver, of the households with children under 18, about 14% were headed by a single parent. The figure was the same for Los Angeles, 18% in Miami, 10% in Milwaukee, 12% in New York, and 12% in Pittsburgh. Since most Jewish population studies show that about one in five current marriages consists of at least one partner that has been married before, the proportion of households with children that have been with only one parent for some time is significantly higher.

Like the general population, single parent households among Jews are increasingly headed by women. For example, in St. Louis over 80% of the single parent households were headed by women. In Phoenix, the figure was over 70%. These are representative of Jewish communities, regardless of size or region. Single-parenthood in the Jewish community is largely a female phenomenon; and, as shown earlier, these households have far lower incomes than households with male wage earners.
The data show that, like other Americans, Jews have significant proportions of the population that are poor or near poor. The incomes and occupational status of Jewish women are lower than that of Jewish men, and single parenthood is largely a female phenomenon. Where Jews are poor or near poor, they are far more likely to be women than men, especially those over the age of 65.

The major differences between the general population and the Jewish population in the feminization of poverty are the following. First, there is little evidence which suggests that single parenthood in the Jewish community is a result of illegitimate children being born. This, along with the relatively higher occupational and educational status of Jewish women, suggests that of the non-elderly female poor, a smaller proportion of Jews than non-Jews will exist in a chronic state of poverty. The differences between Jewish poverty and general poverty are ones of degree. Nevertheless, if a Jewish person is poor, that person is far more likely to be a woman.
4. Conclusions

The data presented in this paper show that the Jewish population embraces a wide spectrum of low income groups. Like the economically disadvantaged population in general, the Jewish poor and near-poor income groups are likely to be female. Accordingly, the growing impoverishment of women in the general population affects Jewish women. The two major sources of female poverty, the discrimination in the labor market and the breakdown of the nuclear family are both phenomena directly affecting the Jewish population.

The current growth in the high tech industry seems to further reinforce the imbalance in male-female occupational status. Most women, Jews as well as non-Jews alike, find themselves excluded from the economic growth of the technological realm, and instead directed to low-wage jobs in the service sector. Although Jewish women are more likely to be professionals than other women, still those are largely concentrated in the typical female categories: teachers and social services. Furthermore, higher occupational status is no guarantee against poverty. Single parent households, largely headed by women, are often poor or near-poor.

Divorce affects the Jewish community as it does the community at large. As in the general population, the typical outcome of a divorce is that the Jewish husband becomes single and the Jewish wife becomes a single parent.
As in the general society, a divorced Jewish woman is often unable to establish a financially independent life for herself and her children.

The feminization of poverty is a real, and likely worsening phenomenon in Jewish life. The public sector has responded inadequately to this problem for all Americans. How well has the non-profit sector, in this case the Jewish non-profit sector, responded? Unfortunately, the Jewish human service delivery system has been slow to react as well.

Infant day care is virtually unavailable in the Jewish human service delivery system. Day care of any kind is inadequate, and one finds at least two or three-year waiting lists in most places that it is offered. While costs are sometimes subsidized, the subsidies are rarely great enough or broadly distributed enough to serve the needy population.

Programs for the elderly are more widespread, but inadequate; food, shelter, recreation, and other basic components of full and healthy lives are out of reach for Jewish elderly throughout the country. In many cities, waiting lists for congregate housing, meals on wheels, and other programs are long. These lists are predominantly filled by women. Some cities do not offer some services at all. The Jewish human service delivery system, as extensive and sophisticated as it is, has not dealt adequately with the issues that most impinge upon the female poor in their community. As the public sector looks to the non-profit sector as the vehicle for addressing these issues, the non-profit
sector turns to the Federal and State governments to service sizable poor and near-poor populations.

Discriminatory practices against women have institutionalized the continued presence of a female underclass in Jewish society. While the public and non-profit sectors look to each other to solve the problem, the female poor, the largest proportion of Jewish poor, remain isolated from social and economic well-being.

For some time, at least since the 1950s, Jewish institutions have been structured to deal with defined target groups: the family, children and youth, and the elderly, for example. As trends develop or change, new groups may be added to the list: singles in the 1970s, and currently the disabled. The definition of a client group takes years; more years are needed to develop a service delivery structure, and even longer to fund programs. The competition for scarce funds is fierce among competing constituencies.

Poor and near-poor women do not currently constitute a defined client group in Jewish institutional life. They are touched through other programmatic efforts: singles programs, day care programs, housing programs for the elderly, and others where women constitute a large proportion of the clients. But organized Jewish life does not address poverty as largely a women's issue. In both the short term and long term, such conceptual failure will prohibit a concentrated effort to address important service delivery needs.
Much of Jewish institutional life is built on models of Jewish life that are a generation old: Jewish households that were largely middle-income, cohesive neighborhoods, most families consisting of two parents and children. Jews are now moving toward the higher and lower ends of the income scale, living in more geographically dispersed areas, and the "typical" family now comprises about one-fourth of all Jewish households.

But the current definitions of client groups limit the ability of Jewish institutions to address the social pathologies of the 1980s and beyond. Whether defined as an ethnic group or a religious group, the six million Jews in the United States now constitute a diverse set of sub-groups. Often reflecting patterns in the general society, these sub-groups are becoming increasingly "specialized," that is, more groups sharing fewer characteristics. Such splintering makes service delivery areas such as the elderly, singles, and children and youth obsolete categories in which to plan. The unemployed or poor, divorced or single parents, are also too cumbersome and broad for conceptualizing and delivery services.

Poor and near-poor Jewish women must be conceptualized as a client group. Within this large group are sub-groups of single women with children, elderly women with low incomes, and women in low-paying jobs. Programs must be targeted differently for poor and near-poor women.

The redefinition of certain service delivery areas as issues largely affecting women has critical implications for the
Jewish community's relationship to the general community. Defining a new client group of poor Jewish women forces Jewish institutions to deal with issues of systematic discrimination in the general society as well as outdated definitions of service delivery areas. The problems facing poor Jewish women cannot be addressed solely by the Jewish community. Recognizing this new client group in Jewish life must help address the broader issues of sexual discrimination and inequality in American society. Given the traditional support that Jewish individuals and institutions give to civil rights issues, the recognition of poor and near-poor Jewish women is a critical component in continued and increased Jewish institutional support of a larger national agenda for equal rights for women.
NOTES

1. Recent demographic studies provided the data for this essay:

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Bruce A. Phillips, *Los Angeles Jewish Community Survey Overview for Regional Planning* (Los Angeles, 1980);
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Bruce A. Phillips, *The Milwaukee Jewish Population Study* (Milwaukee, 1984);


18. Pearce and McAdoo, p. 1


Ackerman, Frank, Reaganomics: Rhetoric vs. Reality, (Boston: South End Press, 1982), p. 29; Levitan, Sar, Programs in Aid of the Poor for the 1980's, (Baltimore: The Johns Hopkins Press, 1980), p. 31; U.S.
Department of Health and Human Services, AFDC Recipient Characteristics Study, 1979, quoted in Stallard et al., p. 31.

22. Ibid.


25. Stallard et al., p. 31.


32. Stallard et al., p. 9.


34. Stallard et al., pp. 7-9.

35. Pearce and McAdoo, p. 17.


41. Blaustein, p. 20.


44. Ibid., p. 8.

45. Whitehurst, p. 56.

46. Scott, p. 57.

47. Duncan, p. 153.


53. Corcoran et al., p. 247.


58. Pearce and McAdoo, p. 11.


60. Vickery, pp. 18-21.


63. Ehrenreich and Stallard, p. 219.

64. Abzug and Kelber, p. 114.


68. McKee, p. 34.

69. Rivlin, p. 162.


73. Ibid.