

# **A Study of Women and Poverty in Iowa**

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**Spring/Summer 2006**

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## *Introduction*

Official statistics of poverty reflect that the poverty rates of Iowa and the United States have slightly increased (United States Census Bureau, 2005). It is reported that 228,000 individuals in Iowa lived in poverty in 2004, ten percent of the total population (United States Census Bureau: American Community Survey, p.14). Women in Iowa however, are more likely to live in poverty than men as 11.5 percent of women compared to 8.3 percent of men lived in poverty in 2004 (United States Census Bureau: American Community Survey, p. 1). Further disparities in poverty exist among women of different races, ethnicities and family structures (United States Census Bureau, 2005; Institute for Women's Policy Research, 2002).

## *Official Poverty Statistics*

To determine official poverty statistics, the United States Census Bureau applies a set of poverty thresholds to income data. The 2005 poverty threshold measures are \$10,160 for a single individual, \$15,783 for a single individual with two children, and \$19,806 for two individuals with two children, respectively (United States Census Bureau, 2005). The poverty thresholds were established in 1965 as the official measurement of poverty and were based on an emergency food plan of the United States Department of Agriculture. While the poverty thresholds are annually adjusted for inflation, the official poverty measurement has not been updated since 1969. Consequently, the accuracy of the official poverty measurement and

subsequent official poverty statistics has been questioned (National Academy of Sciences, 1995; Institute for Women's Policy Research, 2002; Iowa Policy Project, 2005).

The official measurement of poverty as well as definitions of poverty frame the way in which poverty is understood in the United States. As previously stated the Census Bureau measures and defines poverty according to income thresholds, so that poverty is an income deficit (United States Census Bureau, 2005). In addition to consumption and income-based definitions of poverty, several different definitions of poverty exist. The Merriam-Webster Dictionary defines poverty as “the state of one who lacks a usual or socially acceptable amount of money or material possessions” (2006, p. 1). The National Academy of Sciences defines poverty as “inadequate resources to obtain basic living needs” while the World Bank defines poverty more broadly as: hunger, lack of shelter, illiteracy, joblessness, illness, unclean water, powerlessness and lack of representation and freedom (2005, p. 1). An accurate and thorough understanding of the multidimensional aspects of poverty in Iowa is much needed.

#### *Aspects of Poverty in Iowa*

Factors such as the federal minimum wage, the gender wage gap, race and ethnicity, family structure, availability of resources in urban and rural areas, lack of: affordable housing, transportation, medical care and child care affect the extent to which women experience poverty. The following most recent available statistics represent some of the multidimensional aspects of poverty experienced by women in Iowa.

- In 1999, 8.7 percent of White women lived in poverty compared to 30.3 percent of African American, 29 percent of Native American women, 18.6 percent of Hispanic women and 17.4 percent of Asian American women in Iowa (Institute for Women's Policy Research, 2004, p. 1).

- According to the United States Census Bureau, 46.1 percent of female householder, no husband present families with related children under the age of five, lived in poverty in Iowa in 2000 (Profile of Selected Economic Characteristics: 2000, p. 3).
- Single parent households constituted 45 percent of the homeless population in Iowa in 2005 and 94 percent of single parent homeless families were headed by women (Iowa Policy Project, 2005, p. 19).
- In Iowa, 68.2 percent of the population over the age of 16 years was employed in 2005. The workforce participation rate of 68.2 percent in Iowa is the third highest rate in the United States (Child and Family Policy Center, 2005).
- A gender wage gap (disparity between male and female wages) of 12.2 percent existed in 2004. In specific, women earned 78.8 cents for each dollar that a man earned in Iowa (Iowa Policy Project, 2005, p. 22).
- The minimum wage in Iowa is \$5.15 per hour. Annual full-time minimum wage employment is \$2,300 below the official poverty threshold for a family of two in 2004 (Iowa Policy Project, 2005, p. 23).
- The average annual cost of child care in Iowa in 2002 was \$6,682 for a one year old child and \$5,595 for a four-year old child (Iowa Child Care and Early Education Network, 2005, p. 2).
- In 2004, 12 percent of women aged 19-64 did not have health insurance in Iowa (State Health Facts, 2006, p. 1). In that same year, 18 percent of children who lived in poverty in Iowa did not have health insurance (State Health Facts, 2006, p. 1).

- In Iowa, 82.4 percent of Temporary Aid to Needy Families/ Family Investment Program adult recipients were women in 2002 (Iowa Commission on the Status of Women, 2004, p. 27).
- In 1999, median annual Social Security benefits for elderly women were \$7,300 compared to median annual Social Security benefits of \$10,700 for elderly men in Iowa (Institute for Women's Policy Research, 2004, p. 52).
- More than 70 percent of Iowa Legal Aid's cases in 2005 involved women as the primary client (Iowa Legal Aid, 2005, p.2).

### *Prevalent Myths*

Individuals who live in poverty are the subject of much debate in the United States. Questions continue to be raised on who constitutes the “deserving poor” and who constitutes the “undeserving poor.” Individuals who have experienced poverty are often pejoratively portrayed as lacking the will or “individualism” to move out of poverty. The experience of poverty is thus interpreted as an internal failure as opposed to a failure of the social structures of the United States. Peggy McIntosh refers to this phenomenon as the “myth of meritocracy” (1988, p. 3). The myth of meritocracy provides that individuals who live with privilege and wealth merit such a status while individuals who are underprivileged merit the circumstances of poverty. Author Ruth Sidel further asserts: “blaming the poor upholds a fundamental tenet of the American Dream: that individuals can dramatically alter the course of their own lives, that they can rise in the class hierarchy on their own initiative” (2000, p. 82).

### *Previous Poverty Research*

As the narratives or voices of women who live in poverty have been virtually absent from public discourse on poverty so too have the voices of women been virtually absent from poverty

research. Of the few research studies that have been conducted to attain the perspectives of individuals who have experienced poverty, *Voices of the Poor*, has been the most extensive. Conducted in 47 countries, the research study sought to gain a more accurate understanding of the multidimensionality of poverty in developing countries. As stated by authors Narayan et al.: “There are 2.8 billion poverty experts, the poor themselves. Yet the development discourse about poverty has been dominated by the perspectives and expertise of those who are not poor-professionals, politicians and agency officials” (2000, p. 2).

[Contact the Iowa Commission on the Status of Women for a copy of the full literature review.]

### *Women and Poverty in Iowa*

Similar to *Voices of the Poor*, the study entitled *Women and Poverty in Iowa* sought to provide further depth to the conceptualization of poverty. *Women and Poverty in Iowa* however focused on the perspectives of women who have experienced poverty in Iowa as well as the perspectives of direct service providers. Conducted by the Iowa Commission on the Status of Women, the study addressed the questions: How do women who have experienced poverty in Iowa and direct service providers in Iowa define poverty, the way in which poverty affects daily life, and the steps to alleviate poverty in Iowa. *Women and Poverty in Iowa* was a feminist research study as the conceptualization, formulation and evaluation of the research was based on the framework that the personal daily experiences of women are linked to larger economic, social and political structures. Hence the mantra: “the personal is political.”

A Study of *Women and Poverty in Iowa*, was composed of four roundtable discussions, completed surveys and individual narratives that were provided in either verbal or written form. The roundtable discussions were held in May and June at Community Action Agencies in Sioux City, Leon, Davenport and Bedford. The stated cities were chosen due to the location in four of the most poverty stricken counties of Iowa. The roundtable discussions were facilitated by the

Iowa Commission on the Status of Women; the surveys were provided and voluntarily completed at the conclusion of each of the roundtable discussions. Quantitative results were calculated from the survey responses while qualitative results emerged from the survey responses, transcripts of the roundtable discussions and provided personal narratives.

[Contact the Iowa Commission on the Status of Women for copies of the informed consent document, survey, survey responses and/or frequency distributions.]

## Results

### *Demographic Characteristics*

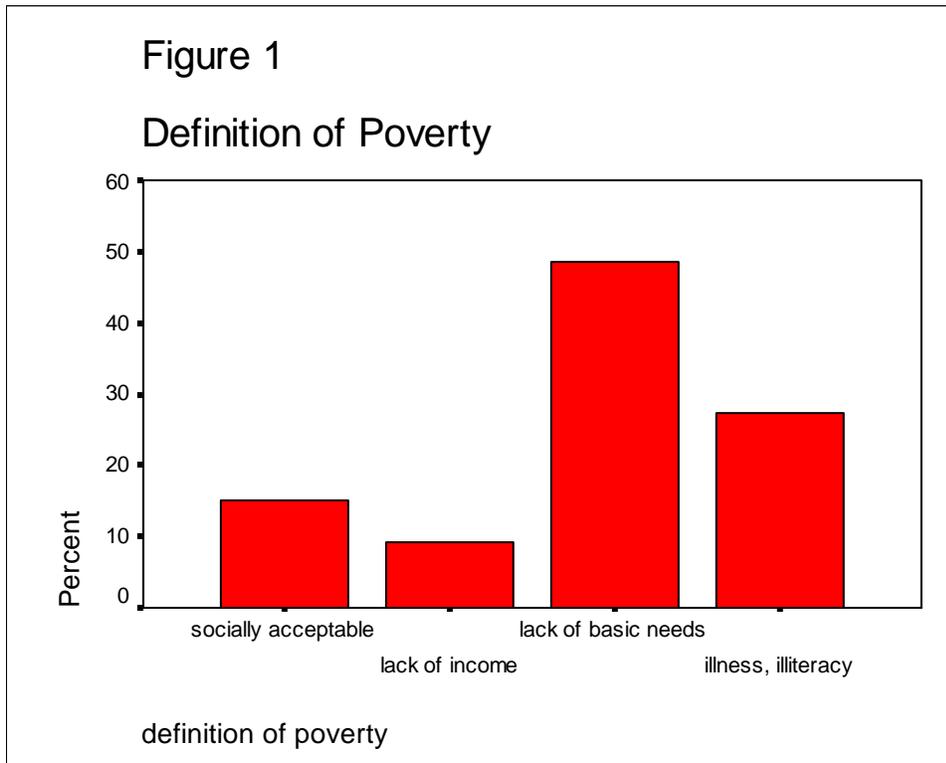
Forty-one women who have experienced poverty and direct service providers completed the surveys that were distributed at the conclusion of the roundtable discussions. The respondents ranged in age from 20 years old to 85 years old. Of the women who reported race, 64% identified as Caucasian, 15% identified as African American, 8% identified as Latina, 8% identified as Other while 3% identified as Bi-racial and 3% identified as American Indian. Forty percent of the respondents identified as social workers and 85% percent of the participants responded that he/she had experienced poverty.

### *Data Analysis*

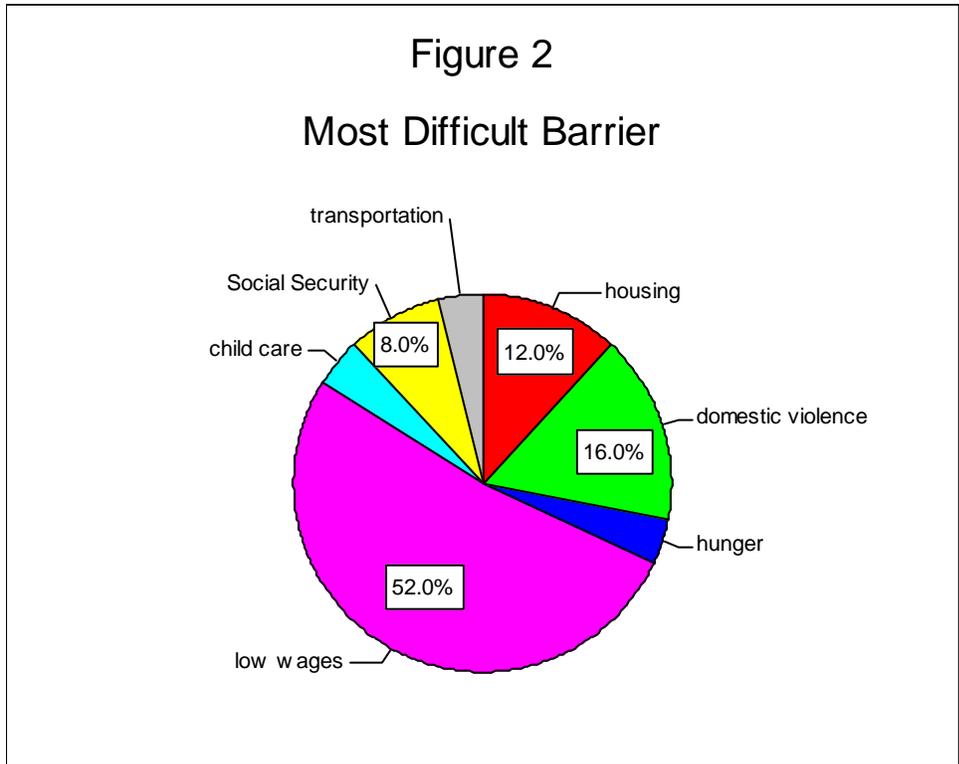
Beyond the five demographic questions, the survey was comprised of eight questions. The questions, the responses and a data analysis of the quantitative responses follow. Responses to the qualitative questions (What do legislators need to know about poverty, What do social workers need to know about poverty and What does the general population need to know about poverty) conclude the data analysis section.

The participants were asked to identify the best definition of poverty according to his/her understanding. The following four choices were provided: (1) lack of socially acceptable amount of money and material possessions, (2) lack of income, (3) lack of resources to obtain basic

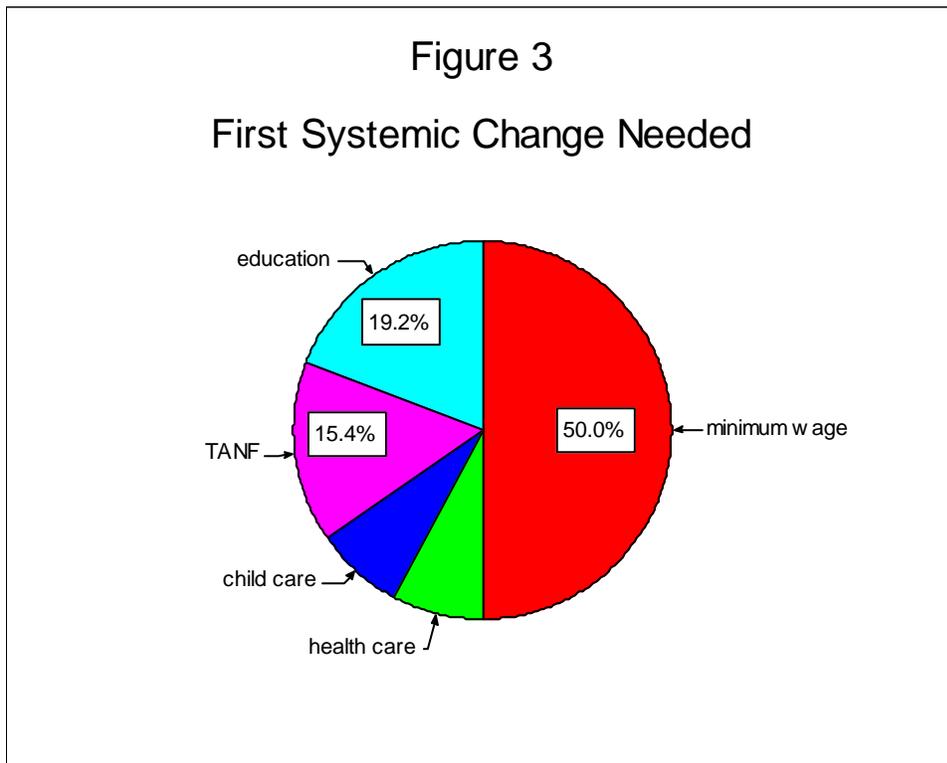
living needs and (4) hunger, lack of shelter, illiteracy, joblessness, illness, unclean water, powerlessness, and lack of representation and freedom. The following bar graph, Figure 1, represents the responses.



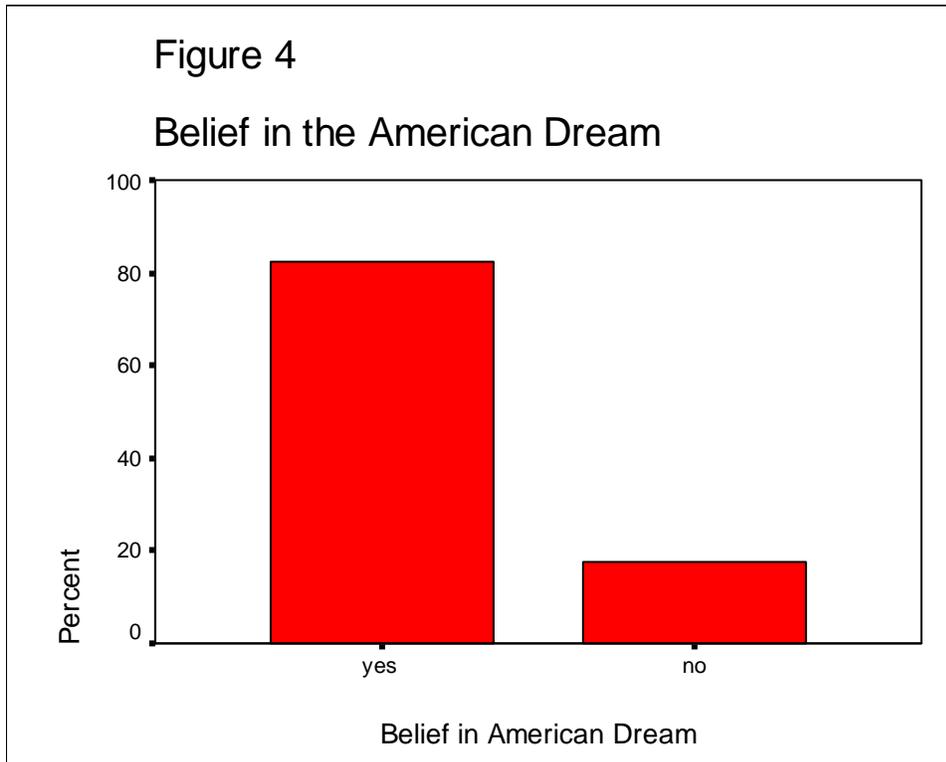
From the responses (lack of housing/homelessness, domestic violence, hunger, low wages, lack of affordable childcare, medical expenses, language, Social Security, institutional racism, unmet mental health needs and lack of transportation) participants were asked to identify the most difficult obstacle/barrier for women who live in poverty in Iowa. The following figure provides an illustration of the responses.



Participants were also asked to identify the first systemic change needed to assist women who live in poverty in Iowa. The provided responses were: increase the \$5.15/hour minimum wage, provide health care coverage for all Iowans, provide government sponsored childcare, change TANF guidelines (Temporary Aid to Needy Families), adjust unequal Social Security benefits (men compared to women) and increase educational assistance. Figure 3 reflects the responses.



The last figure, Figure 4, illustrates the responses to the question, Do you believe it is possible for women who live in poverty in Iowa to pull themselves up and out of poverty (the American Dream)?



Several themes emerged from the responses to the qualitative questions. The first question asked, what do legislators need to know about poverty? Of the extensive answers to the question, two themes emerged (multidimensional aspects of poverty and the recommendation for legislators to “walk a mile” in the shoes of those who experience poverty). The following verbatim statements from the survey reflect the two themes that emerged from the responses.

- Poverty is comprehensive. It affects health, housing, education, quality of childcare and limits opportunities for Americans. It is not the fault of the poor. There are many who have

mental illness and harming disabilities and we need to care for them. It is NEVER the child's fault.

- There are a lot of people working to better their lives but still cannot afford the things (food, shelter, electricity) they need to survive.
- Poverty creates more barriers than a person with a service wage job has the energy to surmount. It requires a network of supports.
- Walk a mile in the shoes of a single mother for one day.
- Legislators should “walk a mile” before being allowed to offer any opinion of poverty. Put a nickel in his or her pocket and send him or her out into the “real world” for a week with nothing else.

The second qualitative question asked, what do social workers need to know about poverty? The one theme that emerged from the responses (evidenced in the following verbatim statements) was the recommendation for social workers to be respectful of individuals who live in poverty.

- Kindness and respect go both ways. People in poverty have the same fundamental needs as people who are not in poverty.
- People need to be treated with respect and dignity and not preached to. You can learn a tremendous amount from people in poverty if you are quiet and listen.

One theme emerged from the last qualitative question of the survey. Participants were asked to respond to the question: what does the general public need to know about poverty? The theme that emerged from the extensive responses was that poverty is not a choice. The following verbatim statements were provided in response to the question.

- Poverty is systemic, not because a person is lazy or makes bad choices.

- It is usually not a choice of life.
- Women don't really want to live this way.
- It is not all due to laziness and bad choices.
- It is out there and it is not always a choice. It can happen to anyone.

## Discussion

A Study of Women and Poverty in Iowa sought to provide a more thorough and in-depth understanding of poverty as experienced by women. The inclusion of women who have experienced poverty in Iowa proved to be a valuable contribution to poverty research in Iowa. The results of the study showed that the participants defined and described the experience of living in poverty as multidimensional. Women defined and described poverty as much more than a lack of income. As reflected in the data analysis section, the provided definitions and descriptions of poverty included the lack of daily living needs such as: food, clothing, shelter and utilities. Interestingly, the majority of participants (52%) identified low wages as the most difficult obstacle for women who live in poverty in Iowa. It should be noted that a considerable amount of the participants (16%) identified domestic violence as the most difficult obstacle/barrier for women who live in poverty in Iowa.

It follows that fifty percent of the women who participated in the study identified an increase of the \$5.15/hour minimum wage as the first systemic change needed to assist women who live in poverty in Iowa. The minimum wage in Iowa is \$5.15 per hour. Annual full-time minimum wage employment is \$2,300 below the official poverty threshold for a family of two in 2004 (Iowa Policy Project, 2005, p. 23). Neither the federal minimum wage nor the state minimum wage has been increased since 1997. The low minimum wage directly contributes to

the feminization of poverty, as 60% of minimum wage workers are female and 40 percent of minimum wage workers are the sole provider of the family (AFL-CIO, 2006). The referenced results of the study implicate public policy legislation to increase the low minimum wage.

The qualitative components of the study provided an opportunity for the participants to define, describe and make recommendations on the experience of poverty in Iowa. The qualitative results showed that the participants experienced poverty as an extreme hardship that included hunger, homelessness and domestic violence. Qualitative responses that contradicted the myth of meritocracy were reflected in the thematic response that poverty is not an individual choice. Surprisingly however, 80% of the participants indicated a belief in the American Dream of rugged individualism. The emergent themes of the qualitative results provided a more thorough understanding of the ways in which the participants experienced and conceptualized poverty in Iowa.

Despite the described deprivation and extreme hardship of poverty, the statements made by the participants in the roundtable discussions, qualitative responses and provided narratives reflected remarkable perseverance. As illustrated in the following quotes, women attributed their perseverance to their children, their faith and TANF support.

- Of all the hard things I went through. I could have given up but I've never been the type of person to give up. I almost did. But things changed. And my kids, my kids would never have learned. If I didn't have kids to take care of, I think I would have given up a long time ago.
- So long as I do what I'm supposed to do, I know Jesus will provide for me. My kids won't have to go hungry. It might not have been chicken, spaghetti or what they wanted. Even if it was rice and beans, they had something to eat. I'm grateful for

that. I know that my faith will carry me through, me and my kids.

- As sad as it may seem, aside from my faltering faith in a Higher Power, my son (now two sons), nieces, nephews and welfare kept me alive. If it weren't for them I don't think I'd have survived the last five years.

### Conclusion

The results of A Study of Women and Poverty in Iowa showed that the participants defined the experience of poverty as multidimensional and much different than the official poverty definition. Thus the official poverty definition, statistics and subsequent poverty conceptions are limited. Perspectives of individuals who experience poverty have been shown to be an informative component to poverty research and the framework from which poverty is conceptualized. It would be beneficial for future qualitative research studies on women and poverty in Iowa to further address poverty alleviation strategies as interpreted by women who have experienced poverty. It is further recommended that future qualitative research studies merge the apparent disconnect between legislators and women who have experienced poverty, so that those who engage in the creation of poverty alleviation policies are able to “walk in the shoes” of those who have experienced poverty.

A limitation of this study should be noted. As the participants comprised a purposive non-random sample of women who have experienced poverty and direct service providers in Iowa, the results cannot be generalized. Instead the results illustrate the valuable perspectives of the women who participated in A Study of Women and Poverty in Iowa.

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