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Women in poverty: Characteristics, challenges and treatment implications

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Women in poverty: Characteristics, challenges and treatment implications

Abstract

In 1985 there were approximately 446,000 individuals living in poverty in Iowa, which is nearly 15.5% of the state's population of 2.88 million (Welfare Reform in Iowa, 1989). Theisen (1991) stated that nationally, greater than one third of those in poverty are women. Jenkins and Miller (1991) asserted that two out of three adults in poverty today are women and that one half of all households containing people in poverty are headed by women.

WOMEN IN POVERTY: CHARACTERISTICS, CHALLENGES
AND TREATMENT IMPLICATIONS

A Research Paper
Presented to
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In Partial Fulfillment
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In 1985 there were approximately 446,000 individuals living in poverty in Iowa, which is nearly 15.5% of the state's population of 2.88 million (Welfare Reform in Iowa, 1989). Theisen (1991) stated that nationally, greater than one third of those in poverty are women. Jenkins and Miller (1991) asserted that two out of three adults in poverty today are women and that one half of all households containing people in poverty are headed by women.

Poverty

These facts reporting women in poverty represent a disturbing trend in our nation today. Theisen (1991) has reported a dramatic increase in the number of women in poverty in the past twenty years. The increase includes women raising children alone as well as women with adequate income following divorce, widowhood and retirement. Stokes (1991) stated that often women in poverty and their children struggle with issues of physical, sexual and emotional abuse and substance abuse. Women in poverty also frequently must cope with delinquent behavior of their children. Mental Health professionals need to be aware of this growing problem for women in order to be effective in helping them with the stresses associated with poverty.

The purpose of this study will be to investigate the characteristics of poverty in relationship to women, to examine problems with rising out of poverty, and to explore interventions by the community and by therapists that can be effective in counseling women in poverty. This paper will consist of a literature review in the three areas stated above.

Poverty Defined

Webster's Dictionary (1982) defined poverty as the condition or quality of being poor, indigent or in need and implies a lack of resources for comfortable living. Sidel (1988) reported that in 1795, according to the records of economist Bruno Stein, a group of English magistrates decided that "minimum income should be the cost of a gallon loaf of bread, multiplied by three plus an allowance for each dependent" (p. 3). The poverty level in our nation today is set in much the same way. Sidel (1988) stated that in 1963, Mollie Orchansky and her colleagues at the Social Security Administration set the "official" poverty line by using a "minimal diet-just sufficient to hold body and soul together as the base" (p. 4). Since the United States Department of Agriculture Studies in 1955 indicated that the average American family spent approximately

one-third of its net income on food, Orchanaky took a low-cost food budget prepared by the USDA, multiplied it by three and came up with a "poverty line" for a family of four. And thus, the first United States poverty line was established in 1964 at \$3000.00 for a family of four. Reimer (1988) stated that in 1985, the poverty line for a family of three in the United States was set at \$8573.00 per year and that the most recent cutoff is \$9435.00 (in 1988 dollars).

In his book, Rachael and Her Children, Kozol (1988) described one woman in poverty. Rachael is a mother of four children ages eleven months to twelve years. They live in a shelter consisting of two rooms. Their income is from the State's Aid to Families with Dependent Children (AFDC), which is also known as welfare. Rachael's children did not go to school one week because she lacked money to do her laundry or to buy food. Rachael went to the Crisis Center and they were unable to help her, so her children went to the street to panhandle. They earned five dollars which was used to buy bread and bologna. Rachael stated that she would prostitute herself before she would allow her children to beg on the streets again.

Statistics of Women in Poverty

In 1988, Rachael was included in "more than one third of female-headed households who were officially poor" (Bureau of Census, 1989, p. 34). Funicello (1990) reported that in 1987, people living in one-parent female headed families constituted 42.3% of all those living below 75% of the poverty line. By contrast, those living in one-parent male headed families were only 2.4% of all people living below 75% of the poverty line. Two-parent families constituted 26.5% of the population living below 75% of the poverty line. The majority of women in poverty receive their income from Aid to Families with Dependent Children (AFDC). Sapiro (1991) called this the "feminization of poverty."

Characteristics of Women in Poverty

Women in poverty have many characteristics in common. Human Needs Advocates (1989) stated that one in six children in Iowa now lives below the poverty level. One reason for this statistic is the increasing number of single-parent families headed by women. One in seven Iowa Families with a child below age eighteen is a single-parent family headed by a woman, and 41% of all families in poverty in Iowa are single-parent families headed by a woman.

Wage Discrimination

Theisen (1991) believed that wage discrimination against women is a major factor behind high rates of poverty. Many women are employed but their wages are too low to lift them out of poverty. Sidel (1988) reported a positive trend for the future: that is the concept of "comparable worth" (p. 75). Since most women continue to work in the low paying jobs, the idea of equal pay for equal work will not materially alter the low wages of the female worker. As women seek more education for better jobs, the "theory of comparable worth" which calls for equal pay for jobs that are different but are comparable in nature, can, however, bring women's wages more closely into line with men's wages.

Work Related Issues

Schorr (1986) maintained that often women in poverty work but illness and other family emergencies get in the way of their success. He has found that these women generally have poor education and skills, which places them at a disadvantage as they compete for well-paying jobs. Mid Iowa Community Action (1991) reported that many female single parents face great

economic challenges as sole wage earners and often earn only 70% of what male workers earn.

In colonial New England, according to Reimer (1989) women were barred by law or custom from attaining certain skills, pursuing paid employment or seeking good jobs. Today, women continue to face barriers and tend to concentrate toward "unskilled" low-wage jobs. As a result of their service and interest to others, Walters, Carter, Papp and Silverstein (1988) believed that many women have paid a price in that they are left to rely on others, especially their husbands or fathers for their sense of power, status and authority outside the home. If women are financially dependent on their husbands, they do not develop the skills needed to deal with the outside world and this can leave women virtually helpless upon the death or divorce of their husbands to be able to provide for themselves.

Barnett (1987) reported that many women's jobs have traditionally been characterized by tedious and repetitive tasks, low authority and autonomy, limited upward mobility, and under-utilization of their skills and talents. Barnett also reported that in a national survey of the United States labor force, women

constituted a greater percentage of the "working class" than did men. In this investigation, working class referred to employment in occupations that were removed from decision making, had no supervisory responsibilities and little or no authority and autonomy.

Cultural Expectations of Women Related to Poverty

Walters et al. (1988) suggested that one possible reason for these women's lives being characterized by poverty is that women raised in the "old school of thought" were raised with the expectation that their main goal in life was to take care of others. Thus, their lives were centered around activities that can lead to the growth of others at the expense of themselves. Walters et al. (1988) also believed such women learn early in life qualities of nurturance, emotional expressiveness and empathy. These qualities prepare women for roles that they serve in families as the soothers, the peacemakers, the facilitators, the mediators of conflicts and the adaptors to family interests.

Child Rearing Responsibilities

Theisen (1991) cited child rearing responsibilities as another characteristic of women in

poverty. As the "soothers, peacemakers..." women often function in this role alone with little or no support from absent fathers. Sapiro (1991) believed that a major cause of poverty among women and children in recent years has been the refusal of divorced husbands to comply with court orders for support payments. Zigler and Black (1989) documented several stressors for women as the primary caretaker working outside the home. These two researchers believed that poverty is a stress on female-headed families which is intensified by contemporary economic conditions. Women often struggle to survive: seeking adequate food, housing, gainful employment and trying to meet basic physical and mental needs of their children. Seaberg (1990) estimated that as many as twelve million children in America have no health insurance--a major factor in poor health and stress for the working woman who is the sole supporter of her family.

Other Problems Associated With Poverty

Mid Iowa Community Action (1991) reported other problems associated with women in poverty including possible substance abuse, neglect, physical, emotional or sexual abuse, and violence. Welfare Reform in Iowa (1988) found that in many welfare families, family

members struggle with problems of teenage pregnancy, high school dropouts, marital/family instability and as discussed above, a shortage of jobs where wages are sufficient to support these women and their children above the poverty level.

Barnett (1987) has seen mental health problems surface with many women who are in poverty. Economic deprivation and change can influence high levels of psychological distress, such as forms of psychoses and interpersonal violence. According to Theisen (1991) there is substantial evidence that economic loss (such as that due to unemployment) is related to psychological stress and suicide.

Characteristics of wage discrimination, low paying jobs, poor education and work skills, cultural expectations and child-rearing responsibilities all contribute to the stress experienced by women in poverty. In addition, problems of substance abuse, neglect, physical, emotional and sexual abuse and violence can affect the well-being of women in poverty.

Problems Rising Above Poverty Levels

Sidel (1988) claimed that women, whether single, divorced, or separated, to lift themselves and their children out of poverty, it generally takes

extraordinary stamina, commitment, and courage. Without financial resources, with few marketable skills, with little self-esteem and with minimal community and family support, many of these women must work their way through the maze of social service agencies.

Funicello (1990) stated that ninety-four percent of female-headed families receive help from the state in the form of Aid to Families with Dependent Children. Some call this program "welfare." Reimer (1988) maintained that the welfare system does not cause poverty, but by its design it fails to eliminate poverty. The poor (those in poverty) who receive welfare benefits often receive too little cash and other assistance to get out of poverty. Theisen (1991) stated that today, in our nation only four percent of poor families with children receive enough cash welfare benefits to lift them out of poverty. The combined benefits of welfare and food stamps typically come to less than-three fourths of the official poverty level. Ruggles (1992) maintained that estimates based on changes in food and housing expenses imply that today's poverty line would have to be about fifty percent

higher to be comparable, to the standard established in 1963 in terms of minimum consumer needs.

According to Theisen (1991) women in poverty who have children face the prospect of hunger at the end of the month and inadequate medical care. Welfare Reform in Iowa (1989) reported that in Iowa and most other states, the welfare system is structured to have a negative effect on the recipients' desire to work. Miller (1991) stated that since welfare grants are decreased in proportion to earned income, the worker realizes few gains from their labor. The welfare recipient who earned enough to leave the welfare benefits, may experience a decline in total income when in-kind benefits are taken into account. In-kind benefits can include food stamps, low rent housing, and free medical assistance. Miller (1991) stated that in other words, the welfare program increased dependency, keeping recipients in a passive, helpless role.

Miller also believed the poor do not suffer from a pathology of laziness which prevents them from working, as some professionals believe (Duetelbaum, 1992), but rather that welfare recipients rationally weigh the economic costs and benefits of employment and unemployment in deciding whether or not to work.

According to Miller (1991) and Theisen (1991) low wages and low benefits from working are the problem, not a disinclination to work.

Stokes (1991) believed that often women in poverty are stuck at a developmental stage characterized by isolation, fear, dependence and wasted potential. Mid Iowa Community Action (1991) reported from their studies that these women in poverty suffered with dwindling self-esteem and self-confidence, meaning that they did not seek out developmental resources. Often, these women had low social and educational skills and thus lacked the tools to access or to use developmental resources effectively. These were predominately women who tended not to take advantage of educational, training and employment opportunities.

Problems Rising Out of Poverty

Sapiro (1991) reported that many women in poverty who work full-time have problems associated with rising out of poverty. She stated that hundreds of thousands of women hold full time jobs but are still poor. Sixty percent of all women work in only ten occupations and most new jobs for women are in areas with low pay and limited changes to advance. Sidel (1988) stated, that in addition, women in poverty in American society are

primarily caretakers of children, lack prenatal and well-baby care and lack affordable day care. These conditions stated above contribute to the difficulty women have rising out of poverty.

Family Support Programs

In response to the numerous problems of the social welfare programs, insufficient wages, and lack of educational skills and tools for women in poverty, associated with rising out of poverty, many family support programs have sprung up in the nation to assist women (Deutelbaum, 1992).

Two family support programs in Iowa are Mid Iowa Community Action (Theisen, 1991) and Welfare Reform in Iowa (Theisen, 1991). Weissbourd and Kagen (1989) defined family support programs as providers of services to families that empower parents, nurturers and providers. Weissbourd and Powell (1990) emphasized the importance of certain principles underlying the family support programs. These principles are:

- 1) The primary responsibility for the well-being of the child lies within the family, with parents having the greatest influence on their child's development;
- 2) the parents' sense of competence affects how they function

as parents in that parents feeling defeated and isolated are unlikely to communicate confidence to their children; 3) social support networks are essential to a family's well-being; a family receiving adequate emotional support will be able to support themselves financially; 4) child-rearing techniques and values are influenced by cultural and community values and morals, and 5) families receiving support are empowered to act on their own behalf, advocating for necessary community resources and for public policies responsive to their needs. (p. 22)

Weissbourd et al. (1990) reported that family support programs described above provide direct services to women such as parent groups, community bulletin boards, child care registries and developmental checks or health screening for infants and children. Indirect support is given to women in the form of providing information and referrals to other community services. Deutelbaum (1992) stated that these family support programs are comprehensive

and provide a range of social, educational and recreational activities.

The Family Resource Coalition Report (1990) stated that effective family support programs integrate family history, values, norms and natural support networks and take a developmental approach rather than a deficit-oriented approach to the family, providing a non-blaming focus for service. Zigler et al. (1988) likewise stated a common principle of family support programs: that they are dedicated to building on the strengths of their families rather than finding a cure for their deficiencies.

Bruner (1989) reported that in 1989 the Iowa General Assembly established a Family Development and Self-Sufficiency Council. This council awarded grants to public or private organizations for families at risk of long-term welfare dependency. The legislation was based on the idea that a certain portion of families on welfare have characteristics that place them at risk of long-term welfare dependency. The legislation was based on the idea that a certain portion of families on welfare have characteristics that place them at risk of long-term dependency and that traditional "welfare to work" services have been ineffective in meeting the

needs of such families. The legislation was further based on the growing body of evidence that programs providing family support services can be effective in leading these families in poverty to greater self-sufficiency.

Dutelbaum (1992) cited Mid Iowa Community Action (MICA) as one organization awarded a government grant to help families to find a way out of poverty. MICA (1991) had made a "paradigm shift" in thinking about working to get out of poverty, a belief that originated during the Johnson Administration's War on Poverty. The MICA staff realized that present anti-poverty programs were not raising families out of poverty, therefore MICA developed a "ladder out of poverty" (p. 2). The idea behind their thinking was to look at the family (the majority of them headed by single women) from a system's perspective with the goal being self-sufficiency.

Mid Iowa Community Action, MICA, 1991) had experience with over 200 families in poverty and they came to the conclusion that long-term dependency on welfare results from more than a lack of income. MICA has identified "self-sufficiency competencies" that

families must acquire to overcome their dependency on welfare (p. 4). These competencies include:

- 1) The ability to nurture and maintain self-esteem in one's self and others;
- 2) the ability to solve problems, set and consistently pursue goals;
- 3) the ability to create and sustain supportive interpersonal relationships;
- 4) the ability to create and sustain supportive social relationships, and
- 5) the ability to support and maintain the normal development of children.

(p. 4)

Weissbourd et al. (1989) reported studies of women in poverty indicating that family support work with parents can positively affect the development of these families for short-term results. A few reports indicated that family support programs can positively affect the development of these families for long-term results.

Implications for Therapists

Mid Iowa Community Action (1991) often refers families to Mental Health therapists or to family therapists to improve the family's interpersonal functioning. Walters et al. (1988) believed that therapists can explore intimate areas of family

functioning with women in poverty to help them deal with underlying problems of depression, violence, substance abuse and self-esteem issues. Therapists can support women in poverty to deal with wage discrimination issues. As Sidel (1988) suggests, women in poverty can be challenged to seek more education for better jobs.

Zigler et al. (1988) reported that effective therapeutic interventions with women in poverty can include role modeling and help in solving problems using a preventative approach that may reduce personal hardship. Zigler believed that if families have enough support to resolve difficulties before they become serious problems or crises, then trauma and emotional stress on family members can be greatly reduced. Role modeling and teaching new skills can also be useful in therapy in helping clients overcome cultural expectations. Women in poverty can be helped to expand their roles as nurturers and care-givers to include roles of providing financially for themselves (Walters et al., 1988).

Weisbourd et al., (1989) saw the most effective therapeutic role not as teacher to a learner, but as listener to a confider where knowledge is shared

between parents and the professional, using therapeutic interventions focused not on diagnosis and treatment of the individual, but to understand the family and to be able to refer the family to appropriate community services. Brair (1990) maintained that many problems that women in poverty experience can be seen as predictable and on schedule (due to the lack of skills, resources and the difficulty of coping with the stresses of poverty). Brair believed therefore, that it is important for therapists to develop a partnership rather than a hierarchical, top-down approach with the family. Briar also believed, like other professionals, that a systems approach would be most effective, with the family defining the problem. Each member's goals and dreams would be honored, as well as honoring the steps they would take to begin achieving their goals.

According to Zigler et al. (1989), the stress of child rearing responsibilities can be overwhelming for women in poverty. Therapists can facilitate single mom support groups to help women in poverty to learn coping skills and to share stresses of parenthood with other women in poverty.

Mid Iowa Community Action (MICA) saw the therapeutic role to families as being a facilitator of

the family's self-sufficiency skills, since often family members are unable to believe in their own competency, and often, do not believe they ought to succeed. MICA suggested interventions effective with women in poverty which empower family members to succeed. Effective interventions included: brainstorming possibilities of goals, helping family members to identify their strengths, values and aspirations, and helping set short-term goals and objectives. These interventions can give family members immediate feedback for their successes and attention to areas that need to be stronger. Brair (1990) and Mid Iowa Community Action (1991) believed that success can generate self-confidence and self-esteem thereby empowering the family members to take responsibility and ownership of their lives.

In response to our national problem of women in poverty, the development of family support programs and interventions by mental health therapists appear to have a positive effect in helping women rise out of poverty. Family support programs and therapeutic interventions function to empower and support these women to help them become self-sufficient.

Summary

This research study on women in poverty has investigated statistics and characteristics of this population, examined problems with rising out of poverty, and explored community and therapeutic interventions that can be effective in counseling women in poverty. This study has shown that a widespread problem exists in this nation with greater than one-third of those in poverty being women (Theisen, 1991).

The most noticeable characteristics of women in poverty include lack of enough money to meet basic needs and issues of stress resulting from poverty that make the task of child rearing more difficult. It appears that women in poverty face great challenges to overcome the problems associated with living in and attempting to rise out of poverty. As Sidel (1988) believed, the greatest difficulties in rising out of poverty are: the lack of financial resources, few marketable skills, little self-esteem and minimal community and family support.

Community based support programs and therapeutic interventions by Mental Health professionals appear to be successful in helping women obtain the skills and self-esteem to become self-sufficient. It is to be

hoped that as a nation we can become more effective in helping women in poverty to become more self-sufficient.

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