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Women, Race and Economic Security
By Shirley J. Wilcher
BlackCommentator.com Guest Commentator

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It will not come as a surprise to many African Americans that, as a group, we are less secure economically than our white counterparts. What few may know, however, is that African American women are hit harder by poverty in their senior years than most other groups, including African American men. In fact, elderly women of all races are nearly twice as likely to be poor as are elderly men, and the risk of poverty increases as women age.

Race plays a major role in determining who is more likely to end her years in poverty. Poverty rates are three times higher among older African American women (42%) as among older white women (14%). This reflects the economic disadvantages that African American women face in their earlier years as compared to men and to white women.

For instance, according to data released in 2004 from the U.S. Census Bureau, African American women working full-time for a full-year earned \$26,992 in median annual earnings, compared with \$32,036 earned by comparable white women workers. That's almost 16% less for black women.

Non-economic factors also influence the success of African American women in the workplace, including levels of education, job flexibility and physical stress. African American women are less likely than white women to hold bachelor's degrees or higher, with only 16.7% of African American women holding bachelor's degrees in 2004, compared with 24.6% of white women. Even among African American women who do have college degrees there are income disparities that may be based on race.

Among those with a bachelor's degree, African American women earn \$38,160 compared with \$40,700 earned by comparable white women. College educated African American women annually earn only a little over \$800 more than white male high school graduates and \$17,727 less than college educated white men.

Women of all races are more likely to take time out of the workforce to care for children, elderly parents or ill family members than are men, and this can impinge on traditional career ladders. When women return to the work force they are considered "off track" and often face limited opportunities for advancement and smaller paychecks than they would have received had they remained continuously employed. These care giving responsibilities may disproportionately impact African American women because their families have less income with which to purchase professional care-giving assistance.

Over the years these disparities in income are compounded. Lower incomes translate to less money saved for retirement, less interest earned in a 401k or other program, and less capacity to invest in asset building activities.

Perhaps even more important is the fact that Social Security benefits are still based on a traditional family structure - a working spouse and a stay-at-home wife - so women's care-giving obligations can lead to economic hardship in old age. This is particularly daunting when one considers that according to the most recent data, *Social Security is the only source of income for three out of ten retired elders.*

These differential opportunities that African American women experience when young and in mid-life do, over time, result in what sociologists have called cumulative disadvantage, meaning that those who lack higher education, good family connections, strong and continuous work history and jobs with benefits often fail to acquire adequate resources to carry them through their elder years. This is not because they are irresponsible or spend thrifts; it is because of systemic disparities that disproportionately impact women and people of color.

This is why the Elder Economic Security Initiative (EESI) is an important step forward for America's seniors, especially women and people of color. Wider Opportunities for Women, a national organization that promotes accurate measures of income and assistance needs of families and the elderly, introduced the Initiative earlier this month (May 2008).

The cornerstone of EESI is the Elder Economic Security Index, a measure of well-being that determines the income and supports needed for older adults to live modestly depending on their health and life circumstances. The Index measures the income seniors actually need to meet such basic expenses as housing and health care costs. Unlike the federal poverty threshold, the Index is calibrated to household size, geographic area and life circumstances, and broken down on a county-by-county basis.

At present data is available for counties in the states of California, Massachusetts and Pennsylvania. By the end of June, data will be available for counties in Wisconsin and Illinois and by the spring of 2009 an additional five states will be added. Ultimately, there will be a national database that may be accessed online.

The Elder Economic Security Initiative can provide important information to policy makers, advocacy organizations, activists and others to help them develop programs and policies to ensure the economic independence of *all* of America's senior citizens, regardless of race, color or gender. We can't fix the system's inequities overnight, but we can take action to help ameliorate those inequities right now, through the Elder Economic Security Initiative.


BlackCommentator.com Guest Commentator, Shirley J. Wilcher, is currently the Executive Director for the American Association for Affirmative Action. She was formerly Deputy Assistant Secretary for the Office of Federal Contract Compliance Programs (OFCCP), in the Employment Standards Administration of the U.S. Department of Labor in the Clinton Administration. [Click here](#) to contact Ms Wilcher.

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