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Hawaii News

Women majority of elders in poverty, UH finds

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Hawaii's senior women are more likely to live in poverty than men in their age group.

Women age 65 and older in Hawaii are 57 percent more likely to live in poverty than their male counterparts, according to a study released Wednesday by the Myron B. Thompson School of Social Work at the University of Hawaii at Manoa.

Women being less financially secure in old age stems from lifelong pay and opportunity inequalities between the genders, said Colette Browne, University of Hawaii professor and author of the report's recommendations.

"This builds up over the course of a lifetime and limits women's ability to lay the foundation for economic security in retirement, especially for the many older single women living without a spouse," Browne said.

Just over 9 percent of Hawaii's older women live below the poverty line, compared with 5.8 percent of older men.

The state's numbers aren't far off from the national percentages. In the U.S., 11.1 percent of elder women live in poverty, compared with 7.2 percent of elder men, according to the Institute for Women's Policy Research.

About 4.1 percent of married senior women are living in poverty, while 13 percent of single senior women are living in poverty. The latter group represents the majority of senior women in the state, as 57 percent are single. In contrast, the majority of senior men are married.

In the report, Browne said Social Security benefits are especially important for senior women in the state, as Social Security makes up more of older women's annual income, 40 percent, compared with 29 percent of older men's. Social Security benefits received by older women, on average \$12,000, are roughly 80 percent of the average \$15,158 older men receive.

The difference is due, in part, to the income gap between men and women as well as women frequently leaving the workforce to care for family members.

"Women tend to be the ones who give up years of their career when building families," said Nicole Woo, senior policy analyst at the Hawaii Appleseed Center for Law and Economic Justice. "When they do that they not only save less for retirement, they fall behind in their careers, they don't get raises and they're also not contributing to Social Security in those years."

Woo said policies that support those who have family responsibilities, such as paid family leave, would help tighten the disparity and improve women's financial security.

House Bill 607, awaiting Gov. David Ige's signature, would establish the Kupuna Caregivers Program to help community members obtain care for elders while remaining in the workforce.

"It's a gender-neutral bill, but it is more likely for women to leave their jobs to care for their elderly relatives," Woo said.

In the study, Browne listed other strategies to remedy the issue, which included lawmakers fully enforcing existing legislation that holds employers accountable for gender and race disparities in hiring, salary, and promotion practices; improving access to affordable child care; and expanding pension and retirement benefits to include more part-time workers.

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