

# The Economic Thread of A Woman's Life



**1 in 3** individuals **does not advance** beyond a **6th** grade **reading level**.<sup>(3)</sup>

**12%** of **girls** **fail** to **graduate** high school on time.<sup>(4)</sup>

Average **marriage** ends in **divorce** after **8** years.<sup>(10)</sup>  
**75%** of **women** applying for welfare cite **divorce** as the reason.<sup>(11)</sup>

## THE RETIREMENT YEARS

- **46%** of women enter retirement financially insecure.<sup>(16)</sup>
- Single black women over **60** with a college degree have only **\$11,000** in wealth. Single white women with a college degree have **\$384,400**.<sup>(17)</sup>

## WOMEN RETIRING INTO POVERTY

**46%** of Black Women  
**28%** of Asian Women  
**45%** of Hispanic Women  
**27%** of White Women<sup>(18)</sup>

11

18

28

36

49

62

67

85

100

Average income of a **woman** with only a high school degree is **\$31,123**.<sup>(5)</sup> The US **poverty threshold** for a single person is **\$12,760**. For a family of four, it is **\$26,200**.<sup>(6)</sup>

Median age for marriage & average age for having **first child**.<sup>(7-8)</sup> Typically, a mother's **earning** power **drops** by **4%** per child.<sup>(9)</sup>

The average caregiver is a **49-year-old woman**.<sup>(12)</sup>

In the first year of eligibility, **1 in 3** women takes **Social Security** benefits out of necessity. Claiming early **reduces benefits**.<sup>(13)</sup>

**Minimum age** to receive full **Social Security** Retirement benefit.

**Two thirds** of those **85+** are **women**.<sup>(19)</sup> Of those, **55%** are divorced, widowed, or never married.<sup>(20)</sup>

**Women** live longer than men and half of today's **newborns** will live to be **100**.<sup>(21)</sup>

## THE EARLY CHILDHOOD YEARS

- **Foundational language skills** are acquired and built in the first five years.
- **Children who enter kindergarten** behind their peers academically are more likely to stay behind.<sup>(1)</sup>
- **1 in 6 children** lacks **consistent access** to sustenance, leading to lower math scores, grade repetition, and arriving late to school or missing it entirely.<sup>(2)</sup>

## THE CAREGIVING YEARS

- **61%** of family caregivers are also working.
- **8** out of **10** caregivers spend about **\$7,242** of their own money annually — on average, **26%** of their income.
- **7** out of **10** caregivers are women.<sup>(14)</sup>
- A **50+** woman who leaves the workforce early to care for an aging parent loses more than **\$324,000** in wages and retirement.<sup>(15)</sup>

[www.engagewomen.org](http://www.engagewomen.org)

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