

# Poverty among Hispanic Women in the United States of America between 2005 and 2010

Heshmat Sadat Moinifar<sup>1</sup>

Elham Hamidi<sup>2</sup>

**Abstract:** Poverty is a widespread problem not only inflicting poor nations, but also nations like the United States of America. In the history of the United States, women and racial minorities had always been persistently struggling with poverty. This paper intends to investigate poverty among Hispanic women between 2005 and 2010 and identify and analyze the relevant contributing factors. Within this period, the financial crisis of 2007 occurred, and thus, it is essential to investigate its impact on poverty among Hispanic women. Hispanic women have always had the lowest amount of earning compared to Hispanic men and also women and men of other racial and ethnic groups. Therefore, this paper investigates the reasons for the lowest amount of earning among Hispanic women. Through the use of individual theory of poverty and structural theory of poverty, this paper argues that Hispanic women are poor because of both structural factors and individual factors. Finally, the paper uses a documentary method to gather data.

**Keywords:** U.S., Hispanic Women, Poverty, Structural Factors, Individual Factors.

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1. Associate Professor, Faculty of World Studies, University of Tehran, e-mail: hmoinifar@ut.ac.ir

2. MA Graduate, American Studies, Faculty of World Studies, University of Tehran,  
e-mail: ehamidi2009@gmail.com

## Introduction

Despite efforts to reduce poverty, there are still a large number of people who are hungry around the world. Recent findings show that 925 million people have experienced chronic hunger in 2010 (FAO<sup>3</sup>, 2010). Hunger is one of the most significant and inevitable consequences or indicators of living in poverty, because without sufficient and nutritious food one cannot live any longer. Therefore, the problem of poverty and hunger is so vital and eradicating poverty is one of the eight Millennium Development Goals announced by the United Nations. It is also the primary global focal point for FAO (IFAD<sup>4</sup>, 2010). Consequently, studies relating to poverty and poverty reduction are very significant and instrumental because they deal with the whole existence of an individual, and poverty is one of the most vital problems facing the poor as well as the society. It is inevitable to study poverty since it is not merely specific to some countries; but in fact, nearly all countries in the world struggle with poverty in some way.

FAO and UNESCO have dedicated themselves to poverty reduction as the main part of their development policy, because even though countries tried to reach development via raising their GDP, poverty has still remained; so it is concluded that to reach development, countries must eradicate poverty. Organizations like UNICEF devote themselves to reduce children's poverty as their most important step towards eradicating poverty. Furthermore, the World Bank, which is the leading institution for global transformation in the lives and living conditions of people in poor countries, announces that it is committed to the "dream" of a "world free of poverty" (or introduces itself as committed to the dream..)(Hulme & Green, 2005) because it is an ideal for all societies to have a society without any poor citizens, because otherwise they have to encounter many vices as a result of poverty. For instance, AIDS is a product of poverty, and subsequently, society pays the price; in terms of the expenditures related to taking care of the sick and the costs associated with the destruction of the most productive assets of the society i.e. adults.

In Africa HIV/ AIDS affects the poor more than any other group. Such high rate of AIDS in Africa indicates a high rate of prostitution in this region for the mere purpose of survival. In fact, prostitution is a marker of poverty in Africa. 24.5 million of

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3. Food and Agriculture Organization of the United Nations

4. International Fund for Agriculture Development

adults and children live in Sub-Saharan Africa out of 34.3 of adults and children with HIV in the world (IFAD, 2010).

Poverty has adverse impacts on various areas. For example, poverty is one of the main reasons for diabetes, asthma, cardiovascular diseases, different kinds of cancers, infectious diseases and homicide, all of which lead to death (Ecob& Smith, 1999; Schalick, Hadden, Pamuk, Navarro, & Pappas, 2000; Sterling, Rosenbaum, & Weinkam, 1993, Lopez, 2004). Furthermore, the poor cannot eat healthily and sufficiently, and malnutrition is one of the reasons that results in different sorts of diseases. Poor people have less time and energy to invest on human capital; knowledge, skill or training for their job, and as a result, they have little knowledge on how to live healthily and how to cope with tension, etc. In addition, when they have less skill and knowledge, their income decreases and they cannot eat healthily or participate in social programs. Poor people are also less likely to develop social capital. Social capital increases the livelihood and longevity of the individuals, because through interaction with others, one learns how to cope with his or her problems, how to be successful or wealthy, and in other words, how to acquire an appropriate lifestyle.

On the significance of investigating poverty, it is essential to understand that greater income inequality undermines social capital, such as social cohesion, civic engagement, and mutual trust in a community (Kawachi et al., 1997; Kennedy et al., 1998; Kawachi et al., 1999; Gold& Kennedy& Connell&Kawachi, 2002). Poor people usually put the blame on the government for their poverty, and thus, they trust the government less than the non-poor; therefore, the poor's participation in civic activities is lower than the non-poor.

Moreover, those who live in poverty over extensive periods of time are less likely to obtain political representation and they have few immediate or natural allies in either civil or political society (Hickey&Bracking, 2005). Even the poor, who are active in civil or political society, are not able to pay high amounts of money for their advertising campaigns; therefore, they may have fewer allies compared to the non-poor. Moreover, generally people unconsciously tend to endorse wealthy individuals rather than the poor because in the minds of the people, poverty is associated with failure and inability, and the candidates' wealth is associated with success and capability, and thus, this will certainly cause poor individuals to have fewer allies in

civil or political spheres. In conclusion, poverty has devastating consequences over individuals in different areas.

Poverty is a global phenomenon and America is no exception. Unlike what people may think about the United States, it is a country where many of its individuals are poor. This paper investigates poverty in the United States of America for several reasons. The first reason is the seeming contradiction because though America is the richest country in the world (World Bank data, 2010), it persistently deals with the problem of poverty. Studying poverty in USA is a very interesting subject because almost all people perceive USA as a perfect wealthy country and it is hard to believe that USA is constantly struggling with poverty. Moreover, America ranks second in child poverty among rich countries, after Mexico having the highest level of poverty. (Berliner, 2005; University of Michigan, 2010).

Though investigating women's poverty is not a new matter, it is an interesting subject to continue and recognize the trends and causes in recent years; however, most studies have been on poverty among women in general and few comprehensive studies including all aspects of poverty have been conducted on women of a specific race – such as Hispanics – in the United States. Hispanics are currently the largest minority group in the U.S.; therefore, it is inevitable to study their economic disadvantages. Moreover, investigating and understanding vulnerable groups has always been more appealing for those who carry out research on social sciences.

This paper investigates poverty among Hispanic women between 2005 and 2010, because few researches have been conducted about poverty among Hispanic women during the aforementioned period and it is a new challenge to investigate the elements which cause poverty among Hispanic women within this period. Moreover, within this period, the financial crisis of 2007 occurred, and thus, the role the financial crisis has (or has not) played in the poverty among Hispanic women can be analyzed.

### **Literature Review**

Obviously, part of Hispanic women's poverty is as a result of their sex because poverty rates for women are higher than men, particularly single mothers having extremely high poverty rates (Smeeding & Ross & McLanahan & England & Christopher, 2000). This is so because single mothers have the responsibility of taking care

of their children by themselves, which will interfere with their job responsibilities. Furthermore, the high cost of raising a child aggravates the situation. Moreover, women generally have lower skills than men because their focal point is on housework and childcare rather than their job responsibilities.

Among single mothers in US, African American and Hispanic mothers experience poverty rates remarkably higher than the Whites (Thibos & Loucks & Martin, 2007) since they face racial discrimination besides their single status. Furthermore, their social status as a racial minority affects their attitudes towards poverty, which causes them to accept their poor status and remain poor, as opposed to strive for improving their situation.

"Racial feminization of poverty" introduced by Palmer (1983, Elmelech & Lu, 2004) indicates the fact that minority women are more likely to be poor than either male minorities or White women. Racial discrimination is the result of the formation of strong social structures based on skin color. Skin color produces a discourse in society deemed as truth; in other words, ethnicity is produced by discourses, i.e. it is merely a description in language and it is shaped in a power relationship between the powerful and the weak.

Feminist theories regard all women as being disadvantaged compared to men. The theories of Belenky (1997), Garcia (1997), Gilligan (1993), and Villanueva (2002) all argue that there are similar individual and social challenges facing women; however, Garcia and Villanueva put further emphasis on Hispanic women facing greater inequities related to gender, culture, and social class. Villanueva argues that Hispanic women encounter gender-related and culturally related challenges, such as lower expectations and imposed family responsibilities (J. Armijo, 2009).

Garcia (1997), Isasi - Diaz (1988), Sharma (1987), and Villanueva (2002) all have studied traditional gendered-roles inherent within the Hispanic culture pointing to the church-based historical patriarchal beliefs and behaviors among Hispanics (Armijo, 2009) because Catholicism which is the dominant belief among Hispanics has always preached gendered-roles. It has also advocated motherhood as the main obligatory task for women. Since religion<sup>5</sup> is an institution that most Hispanics- whether men or women- adhere to, it has impacted the behavior of Hispanic

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5. Cultural institution with organized belief systems, rituals, standards or codes for personal behavior aimed towards a highest power or God (Pargament, 1997; Skogrand & et al. 2005).

women as a guideline.

Separation of men and women into different jobs is surely one of the reasons for gender gap. Moreover, concentration of women in particular jobs leads to poverty among women because statistically, wages in female-dominated jobs are lower both for men and women compared to wages in male-dominated jobs and women tend to be concentrated in female dominated jobs like sales, service or clerical work (Blau, Ferber and Winkler 2009, Jacobs, 2010). These segregations are based on traditional beliefs about women-weak mindless creatures who are merely suitable for service and clerical jobs and not craft. Therefore, it is not wrong to say that inequality still exists, and women are learned and socialized to choose the jobs that are deemed feminine. Catholicism is a main factor for spreading such a belief among women, as Hispanic women in particular are dominated in retail and service industries since these sectors are flexible, allowing them to have more time and energy for their housework and childcare, as traditional gendered roles are too important for them. Additionally, these jobs do not require a special skill or training, and women with almost no work experience can handle it. Besides, these sectors require almost no financial capital to invest in, and Hispanic women who have a low economic well-being certainly use these opportunities.

Villanueva (2002) has also confirmed that household responsibilities and commitment to family are the main reasons of conflict in Hispanic women struggles. It prevents advancement of Hispanic women to higher paying jobs or top positions like management.

Elmelech & Lu (2004) argue that in US and other multi-ethnic societies, minority immigrant women are more likely to encounter a triple disadvantage situation because of race/ethnicity, immigration status, and gender. For instance, immigrant women of Hispanic origin were less likely to turn their human capital resources into occupational attainment in comparison with Hispanic men (Elmelech & Lu, 2004). This is the result of their English language deficiency, which lowers the likelihood for turning their human capital capabilities into job attainments. It makes them unable to make use of their knowledge or skill for job requirements and therefore, they cannot be successful in their career. Particularly, Hispanic women who spend most of their time at home are not exposed to English, and thus, they have lower English language proficiency.

It was found that education and English language proficiency have an impact on the Hispanic/non-Hispanic earnings gaps (Chiswick, 1979; Chiswick and Miller, 1995; Grenier, 1984; McManus et al., 1983; McQuillan & Torres Stone, 2006). Thus, one factor leading to poverty among Hispanic women is low educational level and lack of English language proficiency. Lack of language proficiency causes Hispanics, immigrants in particular, to fail some courses in educational institutions or not have the ability to communicate effectively with their teachers in order to get information. Language proficiency for minorities is also related to their level of earnings. English Language proficiency increases the amount of earning because an employee or a worker who knows English well can communicate with his/ her employer or boss or other staff to know how to do his/ her job appropriately. Such a person can also obtain useful information relating to his/ her profession via the Internet or through different English books. The workers who do not know English well enough can not become aware of the right principles the boss or employer expects, and therefore, they are not able to obey those rules. Thus, they may not even be recognized as the 'principled' workers.

The number of firms, companies and thus the number of managers who are English-speaking are far more than Spanish-speaking, therefore, they prefer to absorb English-speaking crews for it is easier to communicate and are more easily trained than Spanish-speaking groups. Hence, most of Spanish-speaking groups remain in menial jobs that require less verbal communication for training. Moreover, educated immigrants experience the same difficulty because high-skill jobs require more written and oral communication than low-skill jobs. Furthermore, English language deficiency prevents them from using their human capital (Sandford, 2010). Therefore, lack of English language fluency is a barrier for promotion and improvement of Hispanics especially Mexicans since most jobs require a good understanding of the English language.

As immigrants are more flexible in terms of accepting low- wage jobs, they easily move from one job to another and the job mobility of immigrant Hispanic men or women due to their lack of skill or knowledge makes them unable to seek high-paying jobs. Furthermore, immigrants - particularly unauthorized immigrants - are not eligible for unemployment benefits<sup>6</sup> (Kochhar, 2010).

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6. Established in 1935, Unemployment Compensations are payments received by the respondent from

Moreover, Frank D. Bean, C. Gray Swicegood, and Allan G. King found that high fertility of Hispanic women certainly decreases their labor supply (Borjas&Tienda, 1985). So, higher fertility of Hispanic women is among the elements that make them poor. High fertility of Hispanic women might be as a result of their lack of education and knowledge regarding birth control methods and preventing unintended pregnancies compared to other women. Furthermore, another reason that contributes to their high fertility has roots in their culture, which strongly advocates motherhood as the main role of Hispanic mothers.

In addition, discrimination is also a factor which leads to lower earning among Hispanic women. Even though Hispanic women are the fastest growing groups of women in the U.S labor force (Catalyst, 2003), they face discrimination in the labor market. Studies have shown that there is discrimination in employment against Hispanic females despite the fact that their human capital deserves much higher wages (Alfonso, 2001). Discrimination against Hispanic women may be due to Hispanic women's high fertility, which makes employers doubtful if they can perform their task well in the long run. Employers are not willing to employ women who take maternity leaves often. Employers might also reject Hispanic women based on their pre- knowledge about Hispanic women's low level of education, even though nowadays there are professional Hispanic women who have high levels of education.

Discrimination in labor force against Hispanic women is because of societal mechanisms which undervalue the work done by women (Perales, 2010). Also, Gregory DeFreitas argues that discrimination plays an important role in creating higher unemployment rates among Hispanics (Borjas&Tienda, 1985). The work done by women has always been regarded as inferior to men in society because unfortunately, it is an accepted truth and a sort of cliché or cultural script<sup>7</sup> which is still prevalent in today's society. In fact, women are associated with incapability or inferiority compared to men, which is rooted in American Catholicism regarding women having roles only connected with home and children.

It is hypothesized that besides structural elements, Hispanic women are

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government unemployment agencies or private companies while being unemployed and also any strike benefits the respondent received from union funds (Census Bureau, d).

7. Assumptions about ways of interacting and communicating - what one can/cannot do or say - particular to a "cultural" group (Holvino, 2010).



themselves responsible for their extreme rate of poverty. The level of education among Hispanic women is a determinant factor in the low level of earnings among them, because education is an important factor which determines the type of occupation and amount of earning for an individual. As Hispanic women's educational level is much lower than other ethnic and racial groups, the hypothesis is that Hispanic women are themselves not eager to have higher education due to their strong sense of motherhood responsibilities, and thus, individual theory of poverty is applicable to the poverty among Hispanic women. In other words, individual theory of poverty which blames the individual's attitude and ability for poverty is considered for this study. Moreover, it is hypothesized that Hispanic women are responsible for their high rate of poverty and they do not resist the pre-established traditional gendered roles which lead to high fertility and early marriage. The second hypothesis is that besides the individual theory of poverty, structural theory of poverty is also applicable to the poverty among Hispanic women since structures are also responsible for the high rate of poverty among Hispanic women both after the 2007 crisis and also before the 2007 crisis. The main reason for the 2007 recession and the high rate of unwise lending to Hispanics was structural. Even structural factors lead to high rates of drop-outs among Hispanic women since it is hypothesized that there are less educational aids to minorities. Moreover, it is hypothesized that the high rate of fertility and early marriage among Hispanic women, causing lower earnings among them, are due to structures; structures have not properly managed Hispanics' economic well-being.

### **Theories of Poverty**

Theories of poverty explain causes of poverty. Structural theory of poverty lays the causes of poverty in social or economic systems, whereas individual theory of poverty recognizes individuals themselves as causes of poverty (Gordon, Edwards, and Reich 1982; Tomaskovic-Devey 1987, Albrecht, 2000). Structural theory asserts that people are poor because racism, sexism, and segregation limit their access to training or jobs which are appropriate for a good quality of life (Cobb 1992; Maril 1988; Massey and Denton 1993, Albrecht, 2000). Advocated by conservative thinkers, individual theory of poverty is another theory of poverty which asserts that individuals themselves are responsible for poverty; arguing that

through hard work and better choices, individuals can avoid poverty.

The third theory is cultural theory of poverty or the "culture of poverty" introduced by Oscar Lewis, which argues that poverty is learned through internalization of values, beliefs, behaviors, and skills which are passed down through generations in specific neighborhoods like ghettos and poor regions. Another theory which is called the geographical theory of poverty claims that certain areas are disadvantaged compared to other areas (Ilay, 2006). Finally, cumulative and cyclical poverty is another theory which is the most complex of all theories. It considers individual and community in an interdependent cycle of opportunities and problems.

### **Who are Hispanics?**

A Hispanic or Latino belongs to an ethnic group whose roots trace back to 20 Spanish-speaking nations from Latin America - Mexico, the Spanish-speaking nations of Central America, South America, Spain, the Caribbean but not Portugal or Portuguese-speaking Brazil (Passel & Taylor, 2009). The U.S. Census Bureau announced that there were 46,943,613 Hispanics in the United States as of 1 July 1 2008, which is 15.4% of the total U.S. national population, making people of Hispanic origin the nation's largest ethnic or race minority (Ramirez and Patricia de la Cruz, 2002; McQuillan & Torres Stone, 2006).

Studies on the gender gap in poverty show that the poverty rates of minority women exceed the poverty rates of both White women and minority men (Elmelech & Lu, 2004). Some 20% of Hispanic women live in poverty, in comparison with 11% of non-Hispanic women (Gonzales, 2008). Ethnic groups are marginalized due to their formation by discourses. Discourse makes ethnicity nameless and unable to represent herself in language. They are not represented in language as a perfect human being and clichés are applied when it is time for representing them. So the rate of poverty among Hispanic women is very high. Hispanic women have the lowest amount of earnings compared to Hispanic men and also men and women of other racial and ethnic groups. There are several individual characteristics of Hispanic women which contribute to their lower earnings. One of the main individual characteristics of Hispanic women is their lower median age compared to other racial and ethnic groups. Table 1 shows that the median age for Hispanic women is 27, compared to 41 for Whites, 33 for Blacks, 36 for Asians, and 24 for others.

**Table1.** Median age in years by sex, race and ethnicity, 2006

	All	Male	Female
Hispanic	27	27	27
Native born	17	17	18
Foreign born	36	35	37
White alone, not Hispanic	40	39	41
Black alone, not Hispanic	31	29	33
Asian alone, not Hispanic	35	34	36
Other, not Hispanic	23	22	24
All	36	35	37

Pew Hispanic Centre Tabulation of 2006 American Community Survey

It is more probable for younger workforce to have less work experience<sup>8</sup> than older ages (Alfonso, 2001). As work experience affects earning (Cheeseman Day&Newburger, 2002), thus one factor which contributes to low earning and high rate of poverty among Hispanic women is the fact that Hispanic women are much younger than non-Hispanic women. It can be explained through structural theory of poverty that structural factors have been responsible because structures have not provided Hispanic women the opportunities to work in jobs which can boost their work experience so that their low median age has a smaller effect on their overall economic well-being.

Another factor which has an impact on the earning of Hispanic women is the age of marriage. The median age of first marriage for Hispanic women is lower than women of other racial and ethnic groups. The median age of Hispanic women at first marriage is 25.4 while it is 29.8 for non-Hispanic Black, 25.9 for non-Hispanic White, and 28.0 for Native Hawaiian and other Pacific Islander, 26.6 for American Indian and Alaska Native, and 26.5 for Asian (NCFMR<sup>9</sup>, 2009). Some 15% of Hispanics aged between 16 and 25 are married, in comparison with only 9% of non-Hispanics within this age range. Moreover, it is proved that attitudes about the significance of marriage, family and women's roles in families affect the timing of marriage (McLaughlin &Lichter, 1997). Those young women who place too much

8. Work experience is the amount of job-related experience an individual has accumulated during his/her occupation (Tesluk& Jacobs, 1998; W. H. Ngi and C. Feldman, 2009).

9. National Centre for Family and Marriage Research, US

significance on traditional roles are more likely to marry at younger ages (Lichter et al, 1992; McLaughlin &Lichter, 1997) while women who do not deem traditional values important are more likely to delay marriage in order to continue education or to enter the work force. Thus, cultural inheritance and beliefs play a critical role in determining the time of marriage. Traditional gender roles, focusing on family and motherhood, are prevalent among Hispanics, and this has made Hispanic women concentrate more on family and motherhood; thus, causing early marriage among them. What has generated such a gender- role belief among Hispanic culture is the inheritance of the ideologies of the Catholic Church and Christianity, which most Hispanics currently believe in. Because according to the Catholic Church in the 16th century subordination as a religious obligation was dictated for Hispanic women. It was preached that Hispanic women must be denied assertiveness, independence and that psychologically and economically they must be dependent on their fathers, husbands and other males. In other words, Hispanic women married Hispanic men for achieving economic and political rights, that is to say independence. Consequently, religion as a structural institution plays an important role in the time of marriage, and therefore, creating higher poverty among Hispanic women.

Therefore, with regard to this factor, structural theory of poverty can explain the poverty of Hispanic women more than the individual theory of poverty, because as a factor, the time of marriage has deeply influenced their poverty, and as explained above, structural factors like the Catholic Church play a significant role in the Hispanic's time of marriage. However, individual theory of poverty also applies in a sense that Hispanic women themselves have accepted the structural beliefs about gender roles and Hispanic motherhood activities, and they have not resisted the pre-established beliefs. Therefore, both theories can be used to explain this factor, (time of marriage) with structural theory having a bigger part.

Another element that causes low earning among Hispanic women is their level of education<sup>10</sup>. Hispanic women have always had lower levels of education compared to others. Those who have less education usually have higher poverty rates than those who are more educated (Albelda, 1999). In other words, higher education tends to lead to higher earnings (Cohn & Fry, 2010). Some 36% of Hispanic

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10. Education is the number of years of education completed, with a range from zero to 18, 12 representing completion of high school (Jacobs, 2010).

women have less than a high school education, compared to 10% of non-Hispanic women (Gonzalez, 2008); however, they are very much interested in education since the rate of enrolment for higher education is very high among Hispanics. In fact, Hispanics are the second group after Asians who enroll to colleges and universities after graduation from high school but few of them graduate (Fry, 2002). Therefore, the first hypothesis which argued that Hispanic women themselves are responsible for their poverty (individual theory of poverty) is rejected since Hispanic women are very eager to pursue higher education as mentioned above. The rate of enrollment for higher education has increased for Hispanics more than any other group. From 2009 to 2010, the number of Hispanic young adults enrolled in college grew by 349,000; in comparison with an increase of 88,000 young blacks and 43,000 young Asian-Americans and a decrease of 320,000 young whites (Fry, 2011).

One reason for the widespread low level of education among Hispanics is the fact that they have less financial aid to continue their education. It was hypothesized that the level of educational aid to Hispanics is a structural factor that leads to a high rate of poverty. Between 2004-2005 academic years, the average amount of financial aid received by a Hispanic full-time undergraduate was \$4,622 compared to \$4,837 for White students and \$4,908 for Black students (Kohler & Lazarín, 2007). Therefore, the hypothesis which argued that there are less financial aids to Hispanic women is statistically proven and the structural theory of poverty is also applicable because structures are responsible for the low level of educational aid to Hispanics.

This is an obvious and striking discrimination since Hispanic's rate of enrollment for higher education is the highest after Asians, and Hispanics are very eager to continue their education as the number of Hispanics who enroll for education indicates. In addition, Hispanics' sense of attachment to work ethics and motivation for improvement is very high. So, the problem does not lie within the Hispanics' attitude or indifference towards higher education. Hence, in the case of low level of education, the individual theory of poverty is not applicable to the high rate of poverty among Hispanic women since Hispanics are themselves very eager to pursue their education, and thus, structures are responsible for their poverty. Because of the high rate of poverty among Hispanics, they are unable to pay for the costs associated with their higher education, and consequently, they drop out of university. Thus,

the amount of financial aid to Hispanics is not sufficient.

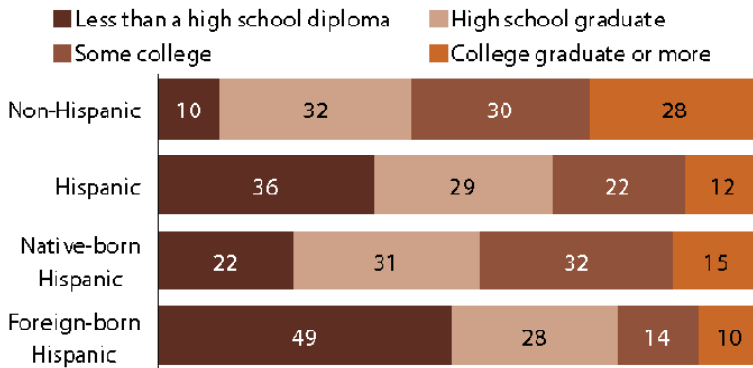
Furthermore, the lower level of education among Hispanics in general, male or female, is also related to the quality of the high schools attended by them. Hispanics tend to attend larger schools with greater student-to-teacher ratio and also higher proportion of students from poor families compared to Whites and Blacks. One reason for the concentration of Hispanics in these schools is because Hispanics are more likely to be concentrated in the seven States of California, Texas, Florida, New York, Arizona, Illinois and New Jersey. Out of 2 million Hispanic public high school students in USA, 80 percent of them are trained in these seven States; high schools in California and Texas alone educate more than 55 percent of them (Fry, 2005). Higher student-to-teacher ratio results in a poorer quality of training and a lower students' access to his/her teacher. Additionally, facilities dedicated to each individual such as computer equipments would be much less accessible compared to schools with a fewer student-to-teacher ratio. Teachers who teach in these kinds of schools have less time and energy to focus on accumulation of human capital and updating their knowledge since they are involved with too many students. This certainly leads to high rates of drop-outs among Hispanics.

In addition, Hispanics are always discriminated in the labor market for their accent. Lower participation of Hispanics in teaching at universities is due to the fact that being a college professor requires much communication and speaking and interacting with others. Thus, Hispanics avoid teaching at colleges because they are not totally assimilated into the American culture since their accent is different. In addition, Hispanics having a PhD might prefer to work in a place where there are more Hispanics in the staff, because in this case they can easily communicate with their colleagues or they can have better cooperation in their shared research programs. In fact, people tend to work in a place where they can preserve their own culture and way of life, that is to say, their identity. Therefore, the combination of both individual and structural factors are involved in the poverty of Hispanic women.

**Table 2:** Educational Attainment, by Race and Ethnicity: 2008

	Less than 9th grade	9th to 12th grade	High school graduate	Some college	College graduate	Total
Hispanic	6,005,343	4,006,088	6,636,807	5,600,794	3,301,761	25,550,793
Native born	979,126	1,493,739	3,191,910	3,487,098	1,807,249	10,959,122
Foreign born	5,026,217	2,512,349	3,444,897	2,113,696	1,494,512	14,591,671
White alone, not Hispanic	4,447,343	9,377,752	40,848,554	41,798,317	42,772,727	139,244,693
Black alone, not Hispanic	1,253,404	3,000,015	7,018,591	7,056,062	3,886,476	22,214,548
Asian alone, not Hispanic	793,199	555,972	1,429,973	1,756,317	4,533,656	9,069,117
Other, not Hispanic	213,886	396,789	1,082,367	1,383,922	861,575	3,938,539
Total	12,713,175	17,336,616	57,016,292	57,595,412	55,356,195	200,017,690
<b>Percent Distribution</b>						
Hispanic	23.5	15.7	26.0	21.9	12.9	100.0
Native born	8.9	13.6	29.1	31.3	16.5	100.0
Foreign born	34.4	17.2	23.6	14.5	10.2	100.0
White alone, not Hispanic	3.2	6.7	29.3	30.0	30.7	100.0
Black alone, not Hispanic	5.6	13.5	31.6	31.3	17.5	100.0
Asian alone, not Hispanic	8.7	6.1	15.8	19.4	50.0	100.0
Other, not Hispanic	5.4	10.1	27.5	35.1	21.9	100.0
All	6.4	8.7	28.5	28.3	27.7	100.0

Note: "College graduate" refers to a person who has attained at least a bachelor's degree.  
Source: Pew Hispanic Center tabulations of 2008 American Community Survey (1% IPUMS)

**Figure 1:** Educational Attainment of Women, 2007

Note: Percentages may not total 100 due to rounding.

Source: Pew Hispanic Center tabulations of the 2007 Current Population Survey (NBER MORG data file)

Another reason for the low amount of earning among Hispanic women during 2005-2010 is related to the type of occupation Hispanic women work at. Most of the Hispanic women- 32 percent- worked at sales and office occupations while 47, 41 and 34 percent of employed Asians, Whites, and Black women respectively, worked in management, professional, and related occupations (Womens'Bureau, 2010). In service occupations, the proportions of Hispanic women were much higher than women of other races. Besides the low or almost no educational requirement service jobs have, there is another reason that service jobs are chosen among Hispanics, especially Hispanic women. The higher concentration of Hispanics in the service sector results from the Hispanics' attitudes and tendencies for supporting others since they are very ethical individuals with a strong sense of support and responsibility for others. In fact, the type of occupation a person chooses is directly linked to his/ her attitudes and since the sense of helping others is very strong among Hispanics, Hispanic women in particular, they are highly concentrated in service sectors. Therefore, individual factors such as individual attitudes and characteristics also affect the type of occupation Hispanic woman are involved in. Thus, the individual theory of poverty is also applicable to the high rate of poverty among Hispanic women.

Because Hispanic women employees were more concentrated in leisure and hospitality, wholesale and retail trade, service occupations, building and grounds cleaning and maintenance, sales and related occupations, production, transportation, and material moving occupations all of which pay lower than other occupations, they experience lower earnings. The inability of Hispanic women for occupying better positions is also related to their limited access to widespread social networks. Hispanics have limited access to social networks as language plays an important role in communication skills and social activities. This is intensified in the case of Hispanic women who spend most of their time in home taking care of their children or doing housework. Concentration of Hispanics in the service industry indicates less verbal communication requirement for these jobs. They can communicate through body language or learn the bare minimum, a few words and sentences in English. Top positions like management require a wide range of knowledge on English in addition to a high level of education. Employers usually prefer to employ Hispanics in the service sector where there is little requirement for verbal skills. The Hispanic



accent is a sort of barrier for their employment, and employers try to hide the Hispanics' accent by employing them in the service sectors. Furthermore, Hispanics themselves also feel the need to hide their accent in their workplace, and thus, tend to choose jobs which involve less communication; however, they are very talkative and friendly people. Therefore, in a way discrimination also plays a role in the choice of service jobs for Hispanic women. Furthermore, family expectations, such as the traditional beliefs among Hispanics which are rooted in Catholicism, also make Hispanic women occupy certain jobs. Therefore, structural theory of poverty is also applicable to the type of occupation Hispanic women are involved in.

Another reason which causes women to interrupt their occupations is motherhood. Budig and England found that having children is associated with a 7.3 percent decrease in the wages of mothers (CONSAD Research Corporation, 2009). Empirical studies suggest that there is an obvious negative relationship between income and fertility in different countries. For instance, Jones and Tertilt (2008) argue that there are negative cross-sectional relationships between income and fertility in the United States and the relationship has been stable over time (Jones & Schoonbroodt & Tertilt, 2008). Since employed mothers dedicate most of their energy to their children than on their job or promotion of their job skills, employers discriminate against mothers and pay them less. Furthermore, mothers with several children are paid less most of the time because of the maternity leaves taken by them.

In the United States, one in four children under the age of five is Hispanic. Hispanics comprise 15% of the total U.S. population, and about two-thirds or 62% of their population growth in 2006-2007 is because of births rather than immigration, while in the 1990s immigration was the main cause of Hispanic population increases in this country (Pew Hispanic centre, 2008). The fertility rate of Hispanic women is one-third higher than that of non-Hispanic women (Gonzales, 2008). About half (48%) of Hispanic mothers aged between 40 and 44 have three or more children in comparison with 27% of Asian women. Generally, U.S. has a higher fertility rate compared to other developed countries and also Asia, due to the religiosity of Americans and their tendency for larger families (Cohn and Livingston, 2010).

Moreover, it is believed that attitudes regarding the size of the family and childbearing affect women's reproductive choices. Hispanic mothers without a high school education usually have large families and this is due to their traditional

cultural attitudes towards family and motherhood, which has long been existed in the Hispanic culture (Unger & Molina, 1999).

As attitudes about the age of marriage and also fertility influence early marriage or early motherhood, Hispanics believe that the ideal age for a woman to have a child is 24 and for a man it is 25 (Pew Hispanic Centre d, 2009). Therefore, though attitudes of Hispanic women is a determinant factor for having a child early, Catholicism has shaped such a belief, and thus, it is concluded that with regards to the high fertility of Hispanic women, structural theory of poverty is applicable. Hence, the hypothesis, which argued that the poverty of Hispanic women as a result of high fertility is structural, is proved. In fact, not only structures have not adopted indiscriminately policies, but they have appreciated high fertility and early marriage among Hispanics.

Another reason for high fertility among young Hispanic women is their high non-marital childbearing<sup>11</sup>. Non-marital birth rate is very high among Hispanic women compared to other racial and ethnic groups. The share of births that are non-marital is highest for Black women with 72%, followed by Hispanics (53%), Whites (29%) and Asians (17%). Basically, women who have non-marital birth have lower incomes than married mothers (National Healthy Marriage Resource Centre, 2010). Furthermore, those Hispanic women who give birth out of marriage are less likely to marry later which makes them being denied of the economic support of a husband; in other words, having a child denies them of marriage. Thus, they are more likely to remain poor. As most out-of-wedlock childbearing occurs among cohabitation partners and since cohabitation is not stable, Hispanic women will not permanently benefit from the economic support of a husband. Moreover, seeing that the earning of Hispanic men are low, marriage does not provide Hispanic women an economically advantageous shelter to rely on, and therefore, they seek to enter a relationship other than marriage.

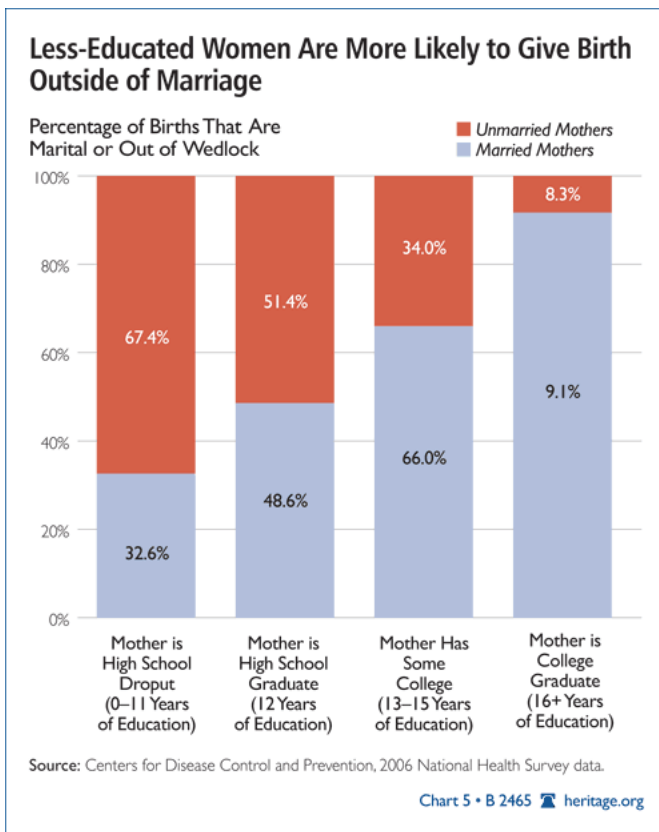
One reason for high non-marital childbearing is the fact that poor individuals tend to cohabit than marry, and thus, it causes non-marital childbearing. Hispanic women have a lower chance of marrying a rich man since according to the assortative mating theory, people choose their mates based on the similar characteristics both

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11. The status of sexual partners who are not married to each other but share a household (Institute For American Values)

of them represent; thus, the rich educated men tend to marry the women similar to themselves. Therefore, the Hispanic women who cannot marry a rich man tend to have non-marital birth.

Another reason which leads to high non-marital birth rate among Hispanic women is education. Education reduces the likelihood of a non-marital birth (Musick, 1999). Therefore, as the Hispanic women's level of education is low, their fertility is higher because less educated women have little knowledge on how to prevent pregnancy, and they also tend to have larger families. On the other hand, educated women tend to have fewer children since they do not dedicate their whole time merely to children and they are studying or employed. Since it was shown earlier that the low level of education of Hispanic women was related to structural factors, high non-marital childbearing is also rooted in the structural theory of poverty.



### **Impact of Financial Crisis on Poverty Among Hispanic Women**

The Financial crisis of 2007 has influenced the employment condition of Hispanics a lot. In fact, the financial crisis has made it difficult for Hispanics to find a job. For instance, more than eight in ten or better to say, 85% of Hispanics who do not have a high school diploma have difficulty in finding job. Furthermore, among those who have a high school diploma, 75% have difficulty in finding a job (Lopez et al, 2009).

The construction industry is a sector which has been affected by the crisis more than any other sector (Kochhar, 2008; Hartmann, 2010). Due to the slump in the construction sector, Hispanics have lost about 250,000 jobs (Pew Charitable Trust, 2008).

During the recovery period of the financial crisis in 2007, monthly wages for most Hispanics was lowered, especially for the Hispanics in the construction sector which suffered the most reduction in their wages (Pew Charitable Trust, 2008). The loss of job for Hispanic men causes the Hispanic families' main source of income to become lower or completely cut off. Therefore, Hispanic women were significantly affected by the crisis, because according to the assortative mating theory, most Hispanic men marry Hispanic women. Consequently, Hispanic women were also severely affected by the economic crisis of 2007 as their husbands had either lost their employment or they had faced pay cuts. It was hypothesized that structural factors played a large role in making Hispanics poorer after the 2007 financial crisis.

Therefore, structural theory of poverty is also related to the poverty among Hispanics as lending in the subprime market fell at a faster rate from 2006 to 2007 than did lending in the whole market. The biggest drop was among Hispanics with 65.4% ; while the drop was 60.6% for Blacks and 51.5% for Whites. In 2007, 27.6% of the loans originated to Hispanics were higher priced, while 33.5% of loans to Blacks and 10.5% of loans to Whites were higher priced. In 2007, Hispanics were about 2.5 times as likely to receive a higher-priced loan compared to Whites, and Blacks were about three times as likely. In addition, there is a structural factor leading to higher poverty among Hispanic women because the subprime market treats high-income minority borrowers the same as low-income minority borrowers. High-income Hispanics and Blacks are nearly as likely to receive a higher-priced loan as are low-income Hispanics and Blacks. For instance, in 2007, 26.8% of loans to low-income Hispanics and 26.6% of loans to high-income Hispanics were higher priced.

## Conclusion

It was found that despite the noteworthy efforts to reduce poverty carried out by FAO, UNESCO and other institutions, poverty - as one of the worst social problems - is still widespread in almost all countries. Poverty in America is a persistent problem and Hispanic women as a racial minority severely suffer from poverty. Therefore, poverty reduction is of great significance in the United States of America, as a nation known for its wealth, is also not an exception to this problem. Therefore, the 'American dream' has not come true for every individual who lives or migrates to U.S. since most of the immigrants who reside in U.S. are in low-paying jobs and live in poverty. In the United States, women, children, racial minorities and also people in certain geographic areas suffer from poverty more than others. In addition, as poverty affects political participation of individuals, it is a very instrumental policy to reduce poverty since poor people do not trust the government. In fact, in America where the people are indifferent towards political participation and voting process, it can be one way for increasing the rate of Americans' political participation. Despite the constant claims of equality for racial minorities and women in the American history, the efforts are not sufficient to eradicate inequality among the aforementioned vulnerable groups. As discussed earlier, discrimination still remains in America, and there are large disparities in the earnings of men versus women and also racial minorities compared to Whites. Unequal wages indicate that indiscriminate laws in US have not been sufficient yet and there must be more enforcing laws in favor of equal wages for different sex and ethnic and racial minorities.

Despite the fact that a large portion of the high rate of poverty among Hispanic women is because of their individual and cultural characteristics (lower median age, early marriage, high fertility and so on), government policies and structural factors are also responsible for the low economic status of Hispanic women. For example, Hispanic women are paid low because they are in low part-time occupations as a result of their lower level of education and lower English abilities. Thus, the government should take more steps to help Hispanic women to improve their level of education, through financial aid for higher education or for English classes. Although the age factor of Hispanic women, fertility or early marriage are all individual factors, the government should adopt policies to lessen the wage disparities between Hispanic women and women of other ethnic and racial groups. The individual characteristics

of Hispanic women (e.g. high fertility and early marriage) which are blamed for their poverty are part of the Hispanic culture; because as it was discussed earlier, Hispanics are very family-bound traditional people mainly due to their strong attachment to Catholicism.

In fact, both hypotheses (structural theory of poverty and individual theory of poverty) are applicable to this paper. Individual theory of poverty is applicable to this paper because the attitudes of Hispanics toward marriage and family cause poverty among them. Hispanics have not resisted the pre-established traditional gender roles preached by Catholicism. For the type of occupation Hispanic women are involved in, both theories apply. Individual theory of poverty applies to this factor because of the attitude of Hispanic women towards service jobs; they are sociable people and love to help others. Moreover, the structural theory of poverty also applies because Catholicism has always regarded women as a person who must serve other people. However, in the case of low level of education and high rate of drop-outs among Hispanic women, the individual theory of poverty is not applicable since as mentioned earlier in the paper, Hispanics are very enthusiastic about pursuing higher education and rate of enrollment among them is very high. Structural institutions and governments are responsible for their low level of education that leads to their extreme rate of poverty; because of the small amounts of educational aids available, Hispanic women are unable to complete their higher education studies. Therefore, the major reason for the Hispanic women's high rate of poverty caused by their low level of education is structural. Furthermore, in the case of the 2007 financial crisis, government and structural institutions were in charge of generating poverty among Hispanics because they lend too much money without considering the consequences.

In short, the main reason for poverty among Hispanic women is their concentration in low-paying service jobs which is a result of their low level of education. As it was discussed, government and structural institutions can reduce poverty among Hispanic women through improving their level of education. For instance, they can increase the amount of educational aids especially for Hispanic female students who have children. English proficiency is also another key factor to consider because high-paying jobs require the use of English.

It is concluded that the government policies have not celebrated multiculturalism

in U.S. which have led to injustice and unequal treatment. In fact, appreciation of inequality has replaced appreciation of multiculturalism. High fertility and early marriage also affect their economic condition. That is why Hispanics' distinct culture causes poverty among them. The government should adopt policies to lessen the effect of their culture (early marriage and higher fertility) upon their economic deprivation. Government and institutions should implement programs to lower the rate of fertility among Hispanic women. They should inform Hispanic women of the adverse effects of larger families on their economic status, give incentives for Hispanic women to have smaller families, and offer free classes in order to teach Hispanic women how to prevent pregnancy.

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