



# US WOMEN'S CAUCUS

## UN CSW 68 Advocacy Statement March 2024

**Poverty has a female face** with more women in poverty around the world than men. Multiple factors contribute to women's high risk for poverty:

- Women work at undervalued **low-wage jobs** and lose trillions of dollars globally to the **gender wage gap**.
- Women do twice as much **unpaid childcare** and housework than men, sometimes 10 times as much. The yearly value of women's unpaid work is estimated at over \$10 trillion annually, more than 3 times the size of the global tech industry.<sup>1</sup>
- Women **lack equal access to banking** services, especially in rural areas, and turn to predatory lenders for costly alternatives. Financial infrastructures exclude women and their needs from all levels of loans and digital payments.
- **Girls' education is restrained** by patriarchal attitudes, resulting in high rates of adult female illiteracy that handicap women's earning potential.
- **Inadequate access to health care** increases the likelihood that poor women will fall sick and be unable to work or provide food for their families. Women with **disabilities** have the highest rates of poverty.
- **Minority group status** raises the incidence of poverty for women, especially for indigenous women and single mothers with dependent children. The poverty of **female heads of household** leads to deleterious consequences for their children, including malnutrition, lower educational achievement, and early marriage, perpetuating a vicious cycle of poverty.
- **Fewer than one in five landholders are women**, with widows denied the right to inherit their spouse's property in over 100 countries.<sup>2</sup> After enduring a lifetime of gender discrimination, older women face their elder years with lower savings and fewer assets than men.

### Fast Facts

- Globally, women are in the lowest paid jobs, earning 24% less than men, and it will take an estimated 170 years to close the gap. Women in developing countries lose \$9 trillion a year in income due to the wage gap.<sup>3</sup>
- Women are 18% less likely than men to have loans approved, facing rejection due to gender bias.<sup>4</sup>
- One in six poor people live in female-headed households, with the vast majority in sub-Saharan Africa and south Asia.<sup>5</sup>
- In 2019, US women with disabilities had a higher poverty rate than any other group (24.7%) compared to men with disabilities (20.9%), women without a disability (9.2%), and men without a disability (6.4%).<sup>6</sup>
- 60% of pregnant and postpartum women in the US from 2013-2018 reported that they could not afford health care,<sup>7</sup> and 50% of US women postponed needed health care due to cost.<sup>8</sup> Between 1999 and 2019, US maternal mortality more than doubled, with highest rates among Black, Native American, and Alaskan Native women.<sup>9</sup>

### Global Recommendations

1. Legislate and enforce **equal pay laws** for women of all racial and ethnic groups, ages, and disabilities. Close the wage gap by exposing disparities with gender-disaggregated data and hold repeat offenders accountable.
2. Alleviate women's unpaid work burden by guaranteeing **early childhood care**, afterschool programs, and paid parental and medical leave, including for part-time workers.
3. Ensure rights to **land ownership** and land use for rural and minority women, especially widows and other female householders.
4. Mandate and enforce **universal healthcare** with full sexual and reproductive health services, including contraceptive, pre-natal, maternity, post-partum, and menopausal care.
5. Fully fund **direct cash transfer** payments to women from the poorest families, including single mothers, racial and ethnic minorities, those with disabilities, widows, and rural women, to eliminate the hardships of poverty.
6. Ensure equal access for all girls and women to **education** at all levels, with scholarships for low-income students and childcare for mothers, to raise women's lifelong earning capacity and productivity.
7. Legislate and enforce **equitable banking access** and lending practices, including financial literacy programs and mobile banking services, especially for women in rural, indigenous, and other underserved areas.

## Recommendations in Specific Areas

### Financial Institutions and Infrastructure

- a. Enact and enforce regulations on discriminatory, predatory lending and consumer protections for women.
- b. Invest in digital infrastructure in rural and impoverished areas to expand economic access and opportunity.

### Employment

- a. Offer skill development opportunities to women of color, women with disabilities, older women, migrant women, and other marginalized women, to facilitate their access to secure, well-paying jobs.
- b. Develop mandatory and effective gender sensitization programs for all employees across sectors, and use sex-disaggregated data to measure and monitor the impact of these programs at regular intervals.

### Education

- a. Prioritize internet access and end the digital divide by providing technical training to women and girls. Encourage girls to stay in school longer and to consider going into technical and professional fields.
- b. Address food poverty by providing universal healthy, accessible, and free meals to all students regardless of family income to eliminate the stigma for low-income children.

### Health

- a. Invest in community-based health clinics and expand telemedicine to medical deserts in rural, indigenous, and other underserved communities, including preventive and mental health services for women.
- b. Increase research funding for women's health issues including breast, ovarian, and uterine cancer, and include women of all races and ages in drug and treatment trials to ensure women's health is included.

### Indigenous Women

- a. Strengthen and fully fund indigenous educational institutions that provide a supportive mentoring environment for female indigenous students, including access to childcare.
- b. Fund scholarships and mentoring programs for female indigenous students and encourage them to consider studies in law, medicine, public health, social work, and law enforcement programs.

### Older Women and Widows

- a. Enact and enforce equal inheritance laws for female heirs, including land rights for widows and other female householders.
- b. Revise social security retirement programs to allow credits for unpaid time spent in family caregiving and encourage women to stay longer in the workforce to augment their social retirement accounts.

### Rural Women

- a. Mandate the inclusion of rural women in the development of new agricultural technologies and policies.
- b. Prioritize internet access in rural communities, and use gender mainstreaming practices in developing Information and communications technologies in rural areas.

### Women with Disabilities

- a. Expand quality, affordable, and accessible housing for women with disabilities, including weatherization assistance and energy efficiency upgrades to reduce energy costs.
- b. Report disability status in femicide observatories, including domestic violence and other crime statistics.

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<sup>1</sup> <https://www.oxfam.org/en/why-majority-worlds-poor-are-women>

<sup>2</sup> <https://www.un.org/en/un-chronicle/securing-women's-land-rights-increased-gender-equality-food-security-and-economic>

<sup>3</sup> <https://www.oxfam.org/en/why-majority-worlds-poor-are-women>

<sup>4</sup> <https://blogs.iadb.org/ideas-matter/en/how-gender-discrimination-stops-women-from-getting-loans/>

<sup>5</sup> <https://hdr.undp.org/system/files/documents/2021mpireportenpdf.pdf>

<sup>6</sup> <https://www.dol.gov/sites/dolgov/files/ODEP/pdf/Spotlight-on-Women-with-Disabilities-March-2021.pdf>

<sup>7</sup> <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2785593>

<sup>8</sup> <https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/>

<sup>9</sup> <https://www.usatoday.com/story/news/nation/2023/07/06/high-native-american-black-maternal-mortality-rate-us/70385589007/>