



Poor Women, Poor Families

*The Economic Plight of America's
Female-Headed Households*

Harrell R. Rodgers, Jr.

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Acknowledgments

All books are shared enterprises, and this one is no exception. I owe a great debt to all the scholars whose work I rely upon throughout the text. Fortunately, there are many scholars doing excellent work on many of the issues central to this book. I hope this volume fills a few gaps in our knowledge and that it will stimulate more thought, research, and reasoned debate about the critical issues it covers.

Several colleagues read chapters or helped me with methodological problems. To James Stimson, John McIver, and Raymond Duch I want to express my thanks for their assistance and insights. All the data analysis was carried out utilizing a statistical package written by my colleagues James Stimson and George Antunes. The package—Micro Crunch—was designed for personal computers and allowed me the luxury of analyzing my data as much as I pleased without concern about cost, access, or turnaround time. This was a great help. Several of

the empirical chapters were delivered as papers at professional conferences. The feedback that I received from fellow panelists and other participants was invaluable, and I would like to thank all of those involved. A few outside reviewers remain anonymous, but I would like to express my thanks for their counsel and support.

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I would like to dedicate this volume to two little girls who do not yet understand the role they play. To Lainie and Lissie, all my love.

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Poor Women, Poor Families

Chapter 1

The Increase in Poor Households Headed by Women

The United States—indeed, the entire Western industrial world—is undergoing a major revolution. The revolution is obvious but often subtle in its complexity and impact. Some of its most obvious implications either have gone unnoticed, have been purposefully ignored, or have yet to be fully understood. The revolution is the change that is taking place in women's roles. The changes have been major, with substantial implications for family structures, the economy, the political system, and society in general. The evidence indicates that there will be a great deal more change, with even more substantial consequences.

The Alteration in Women's Status and Roles

Throughout the twentieth century women have struggled, with considerable success, to alter their status and roles. In the first half of the century women organized to gain such basic rights as the franchise, the right to own property, and standing to sue in a court of law. Hard-won victories in these areas ended women's status as property (Chafe 1972; Freeman 1975; Murphy 1973; Ross 1973; Smith 1979).

In the second, and current, phase of the women's movement, the emphasis is on gaining legal and social equality. This phase has witnessed the large-scale entry of women into the job market. Between 1960 and 1982 the number of women in the work force increased by more than 106 percent. In 1960 women comprised 33.4 percent of the work force. By 1982, 43 percent of the total work force was female. In 1960 about 38 percent of all women were employed. By 1982 almost 53 percent were employed, bringing the female work force up to 48 million.

Not only are more women in the work force, but the marital status of women currently working has also changed. In 1940, 64 percent of all employed women were single, widowed, or divorced. By 1982, single, divorced, and widowed women were even more likely to be in the work force, but married women had increased their participation rate to the extent that they comprised 59 percent of all working women. Since 1980 there have been more families in the United States with both husband and wife working than families with only the husband working (Bureau of the Census 1985, 413).

Increased employment rates have been greatest for women with children. In 1950 only about 20 percent of all women with children were in the labor force, but by 1980 the number had risen to over 50 percent. The largest proportional increase has been among women with children under the age of 6. Between

1950 and 1982 the employment rate for these mothers increased from 14 to 49 percent (Bureau of the Census 1985, 414).

The changes in women's status and roles have been accompanied by greatly increased rates of divorce, marital separation, and out-of-wedlock births. The result is that women in significantly increasing numbers are becoming the heads of households. The Census Bureau distinguishes three types of households:

- *Family household*: two or more related persons living together;
- *Nonfamily household*: two or more unrelated persons of the same or opposite sex living together;
- *Single household*: one adult living alone.

Since the late 1950s the proportion of all three types of households headed by a woman has increased by over 50 percent. By 1984, 16 percent of all households were headed by a woman: 13 percent for whites, 23 percent for those of Spanish origin, and 44 percent for blacks.

Even more importantly, between 1959 and 1984 the number of female-headed families with children increased by 168 percent. The number of male-headed families increased by only 7 percent. In 1984 one of every five families with children under 18 was headed by a woman (see Table 1.1). This included 16 percent of all white families, 25 percent of all Spanish-origin families, and 52 percent of all black families (see Figure 1.1). In 1959 only one in every eleven families with children was female-headed.

The implications of these changes are enormous, and there are credible estimates that this trend will greatly accelerate over the next couple of decades. For example, a congressional committee recently estimated that the number of children under the age of 10 living in female-headed families would in-

Table 1.1

Families with Children by Type, Selected Years, 1959–1984

Year	Total families	Female-headed families	Percent of total	Other families	Percent of total
1984	32,941	6,832	20.7	26,109	79.3
1983	32,723	6,609	20.2	26,114	79.8
1982	32,567	6,397	19.6	26,170	80.4
1981	32,587	6,488	19.9	26,099	80.1
1980	32,772	6,299	19.2	26,473	80.8
1978	31,735	5,837	18.4	25,898	81.6
1977	31,637	5,709	18.0	25,928	82.0
1976	31,430	5,310	16.9	26,120	83.1
1975	31,377	5,119	16.3	26,258	83.7
1974	31,331	4,922	15.7	26,409	84.3
1973	30,997	4,597	14.8	26,400	85.2
1972	30,810	4,322	14.0	26,488	86.0
1971	30,724	4,076	13.3	26,648	86.7
1970	30,071	3,837	12.8	26,243	87.2
1969	29,995	3,384	11.3	26,611	88.7
1968	29,323	3,269	11.1	26,054	88.9
1967	29,032	3,190	11.0	25,842	89.0
1963	28,317	2,833	10.0	25,484	90.0
1959	26,992	2,544	9.4	24,448	90.6

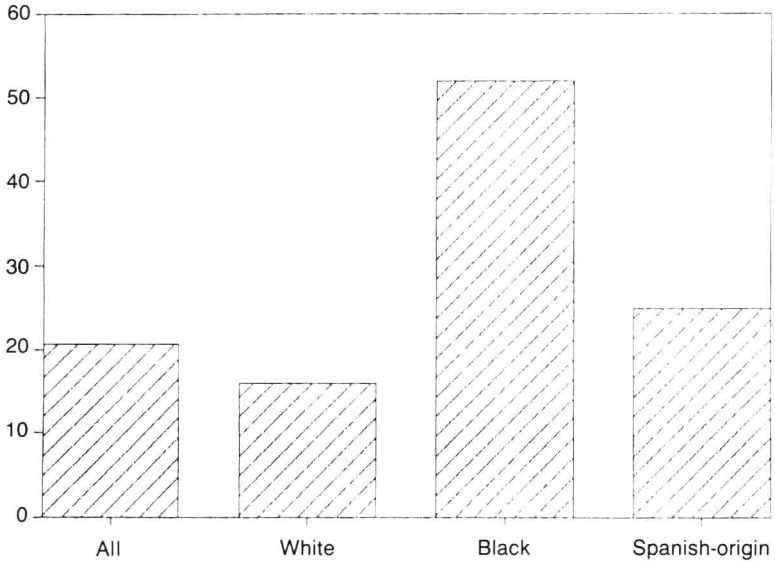
Source: Bureau of the Census. "Money Income and Poverty Status of Families and Persons in the United States:1984," *Current Population Reports*, series P-60, no. 146.

crease by 48 percent between 1980 and 1990. If this estimate is correct, the number of children in such families would increase from 6 million to 8.9 million. This would mean that by 1990 one of every four children under 10 would live in a family headed by a single woman (Select Committee on Children, Youth and Families [SCCYF] 1983, iv and 27).

The Feminization of Poverty

Although women's roles have been changing very significantly, public policies clearly have not kept pace with these changes. The consequences are reflected in part by the crisis

Figure 1.1 Families with Children Headed by a Female, 1984



Source: Bureau of the Census, "Money Income and Poverty Status of Families and Persons in the United States: 1984," *Current Population Reports*, series P-60, no. 149.

that currently faces millions of female household heads and their dependents. Since the mid-1970s both the popular press and scholarly journals have become increasingly aware of a new social problem often labeled the "feminization of poverty" (Burlage 1978; Cooney 1979; Pearce 1978). The term refers to the growing percentage of all poor Americans who are women and their dependents. Recent increases in the proportion of all poor living in female-headed families or households have been so dramatic that in 1981 the president's National Advisory Council on Economic Opportunity declared that "All other things being equal, if the proportion of the poor in female-householder families were to continue to increase at the same rate as it did from 1967 to 1978, the poverty population would be composed solely of women and their children before the year 2000."

Table 1.2

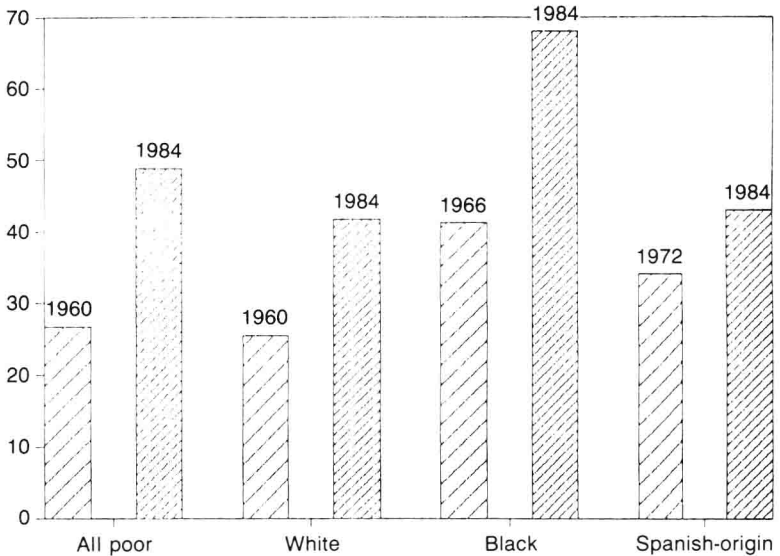
Poverty Schedule: Family of Four (Nonfarm), 1959–1984

Year	Standard	Millions of poor	% of total pop.
1959	\$2,973	39.5	22.0
1960	3,022	39.9	22.0
1961	3,054	39.9	22.0
1962	3,089	38.6	21.0
1963	3,128	36.4	19.0
1964	3,169	36.1	19.0
1965	3,223	33.2	17.0
1966	3,317	30.4	16.0
1966*	3,317	28.5	15.0
1967	3,410	27.8	14.0
1968	3,553	25.4	13.0
1969	3,743	24.1	12.0
1970	3,968	25.4	13.0
1971	4,137	24.1	11.0
1972	4,275	25.4	12.0
1973	4,540	23.0	11.5
1974	5,038	24.3	12.0
1974*	5,038	24.3	11.5
1975	5,500	25.9	12.0
1976	5,815	25.0	12.0
1977	6,200	24.7	12.0
1978	6,662	24.7	11.4
1979	7,412	26.1	11.7
1980	8,414	29.3	13.0
1981	9,287	31.8	14.0
1982	9,862	34.4	15.0
1983	10,178	35.3	15.2
1984	10,609	33.7	14.4

Source: Derived from U.S. Bureau of the Census, "Money Income and Poverty Status of Families in the United States," series P-60, various years.

*Revision in census calculations.

Figure 1.2

Poor in Female-Headed Households

Source: Bureau of the Census, "Money Income and Poverty Status of Families and Persons in the United States: 1984," *Current Population Reports*, series P-60, no. 149.

It is doubtful that anyone actually expects all other things to remain equal, but the rising poverty among women has been so significant that over the last decade women and their dependents have become the major poverty group in America. By the early 1980s almost half of the more than 30 million poor in America were women and their dependent children (see Table 1.2).

Figure 1.2 shows the huge increase that occurred between 1960 and 1984 in the percentage of all the poor who live in households headed by a woman. In 1960 about 27 percent of all the poor lived in female-headed households.¹ Despite the fact

1. The quality of the Social Security Administration's data for the years 1959 to 1964 is somewhat suspect. These data were retrospective, and some of the differences between late 1959 and the early 1960s may reflect collection and reporting problems. For a more in-depth analysis of these problems see Rodgers 1978, and Rodgers 1982, 14-27.

that women head only 16 percent of all households and 21 percent of all families with children, by 1984 over 49 percent of all the poor lived in female-headed households. The change has been substantial for poor whites but even greater for minorities. In 1984, 68 percent of the black poor lived in female-headed households, as did 43 percent of all poor of Spanish origin.

As the next chapter will detail, a critical factor in the feminization of poverty has been the enormous increase in the percentage of all households headed by women. As women head more households poverty increases because female-headed households have exceptionally high rates of poverty. In 1984, for example, only 6.9 percent of all married couple families fell below the poverty line. The poverty rate for female-headed households was five times greater at over 34.5 percent. The rate for white female-headed households was very high (about 27 percent), but for black and Spanish origin female-headed households it was over 50 percent (see Table 1.3).

Poverty among Children

One of the most ominous consequences of the high rates of poverty for women who head families is the deprivation brought to their dependent children. As more and more women have fallen below the poverty level, poverty rates among children have increased very significantly. Since 1982 more than 21 percent of all children under 18 have lived below the poverty level. This is the highest rate of poverty for children since the early 1960s. *One in five children in America now lives in poverty.* This includes over 16 percent of all white children, 39 percent of all children of Spanish origin, and over 46 percent all black children.

More than half of all the poor children in America now live in female-headed families, compared to the 25 percent who did so in the late 1950s and early 1960s (see Figure 1.3). In 1984