

SINGLE MOTHERS AND THEIR CHILDREN

A NEW AMERICAN DILEMMA

Irwin Garfinkel
Sara S. McLanahan

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Choice magazine

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A New American Dilemma

Irwin Garfinkel
Sara S. McLanahan

The Changing Domestic Priorities Series
John L. Palmer and Isabel V. Sawhill, Editors



THE URBAN INSTITUTE PRESS · WASHINGTON, D.C.

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THE URBAN INSTITUTE
2100 M Street, N.W.
Washington, D.C. 20037

Library of Congress Cataloging in Publication Data

Garfinkel, Irwin.

Single mothers and their children.

(Changing domestic priorities series)

Bibliography: p.

1. Single parents—Government policy—United States. 2. Working mothers—Government policy—United States. 3. Family policy—United States. I. McLanahan, Sara.

II. Title. III. Series.

HQ759.915.G37 1986 362.8'2 86-23413

ISBN 0-87766-405-6

ISBN 0-87766-404-8 (pbk.)

Printed in the United States of America

9 8 7 6 5 4

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FOREWORD

This book is part of The Urban Institute's Changing Domestic Priorities Series, a collection of volumes that assess the impact and significance of the changes in domestic policy that have occurred under the Reagan administration and analyze the critical economic and social issues facing the nation during the 1980s and beyond.

One of these issues is the rapid increase of families headed by women. During the last past twenty-five years the proportion of children living in such families has more than doubled from one in ten to more than one in five. Concern about this trend stems from the fact that these families are much more likely to be poor or to experience sharp drops in income than other families and from a belief (and some evidence) that the children of single parents are less likely to be successful as adults than those who grow up in two-parent homes.

The trends discussed in this book have altered the public debate about poverty and the welfare system. In particular, the tradition of providing public assistance to women with children is now being called into question. Although such assistance improves their economic position and enables them to stay home with their children, it also fosters long-term welfare dependence and may encourage or facilitate marital instability or out-of-wedlock births. Thus, in the process of providing greater economic security to families headed by women, the nation may have unwittingly increased the dependence of these families on government and contributed to the very growth that now seems so problematical. Irwin Garfinkel and Sara McLanahan call this tension between the desire to provide economic security to such families and the need to stem their growth and dependence on government "the new American dilemma."

The authors point out that the resolution of this dilemma requires answers to some difficult questions. Has welfare, in fact, caused an increase in the number of single-mother families? Has welfare dependence grown to the point that it is morally corrosive to the recipients and fiscally unacceptable to the public? Do other solutions, such as encouraging mothers to work, make sense in light of what is known about the effects on their children?

After reviewing the social science literature on these and related questions, the authors conclude that the welfare system has been a minor cause of the growing number of single-mother families, that the majority of mothers on welfare remain dependent on government assistance for a long time, and that this dependence could have harmful effects and is, in any case, increasingly unacceptable in a society in which most mothers work and self-reliance is highly valued. They also conclude that a mother's employment is unlikely to have adverse effects on her children and could actually be beneficial. In sum, although they reject the idea that the welfare system has been a major reason for the rising number of mothers who head families, they nevertheless prefer work over welfare as the best solution to the "new American dilemma." They go on to note that most women on welfare cannot command high enough wages to lift their families out of poverty even when they work full-time. Thus they believe it will be necessary to supplement the earnings of these women with both increased child support payments from fathers and some form of government assistance.

Garfinkel and McLanahan also examine the effects of a number of recent policy changes on these single mothers with children. They document how the inflation of the 1970s and the budget cuts of the early 1980s have resulted in substantial reductions in public benefits available to these families and discuss the strategy of requiring welfare mothers to work if they have no preschool-age children. Based on recent experiences with voluntary as well as mandatory work programs, the authors are cautiously optimistic about the potential of employment and training initiatives to increase the earned income of mothers now on welfare. An even more significant recent development, in their view, is the increased emphasis being placed on the enforcement of the child support obligations of absent parents. They estimate that more adequate child support awards and tougher enforcement of these awards could greatly reduce poverty and welfare dependence.

The authors end the book with a discussion of their own policy recommendations. These include the adoption of a new child support system, a conversion of the personal exemptions in the tax system to child-and-adult allowances, and a substitution of work for welfare as the primary source of income for women heading families. These recommendations are both innovative and likely to be controversial.

With concerns about poverty and the effects of the 1988 welfare reform bill once more on the national agenda, this book makes an especially timely contribution. While not everyone will agree with its specific conclusions, readers will benefit from its thoughtful presentation of the issues and careful weighing of the available evidence.

John L. Palmer
Isabel V. Sawhill
Editors

Changing Domestic Priorities Series

ACKNOWLEDGMENTS

This book would not have been possible without help from many people. The authors are grateful to Andrew Cherlin, David Ellwood, Robert Lampman, and Isabel Sawhill for their detailed reviews of the original manuscript and their many thoughtful suggestions. Larry Bumpass and James Sweet made available their files from the Public Use Samples of the U.S. Census, 1940 through 1980, and helped locate and interpret information on numerous demographic events. Other colleagues who provided comments on specific chapters are Mary Jo Bane, Brett Brown, Glen Cain, Sheldon Danziger, Peter Gottchalk, Robert Haveman, Ann Orloff, and Michael Wiseman. Don Oellerich and Quintin Sullivan provided valuable research assistance. Karen Wirt and Priscilla Taylor edited various drafts of the manuscript, and Felicity Skidmore improved the readability of the final version with unusual speed and skill.

The support of the Carnegie Corporation of New York, the Ford Foundation, and the John D. and Catherine T. MacArthur Foundation is gratefully acknowledged.

ABOUT THE AUTHORS

Irwin Garfinkel is a professor in the School of Social Work and the Institute for Research on Poverty, University of Wisconsin-Madison. From 1975 through 1980 he was the director of the Institute for Research on Poverty and from 1982 through 1985, he was director of the School of Social Work. He has done research on the causes of and remedies for poverty. In particular, he has studied the benefits and costs of alternative kinds of government transfers. His most recent work focuses on child support. In conjunction with officials at the Wisconsin Department of Health and Social Services, he developed a proposal for a new child support assurance system that is being tried on a demonstration basis in the state. Garfinkel is currently evaluating the outcomes of the demonstration.

Sara S. McLanahan is a professor in the Department of Sociology and the Institute for Research on Poverty at the University of Wisconsin-Madison. She teaches sociology of the family, medical sociology, and sociology of the life course and has published numerous articles on the feminization of poverty, the intergenerational consequences of family disruption, and the effects of parenthood on psychological well-being. She was also a single mother for ten years.

PREFACE TO 1989 PRINTING

On the occasion of a new printing, authors can't help but think once again about how they wished their book were different. On the whole, we remain quite pleased with the major thrust of *Single Mothers and Their Children*. Whether to give priority to reducing the economic insecurity of single mothers or to reducing their dependence and prevalence remains a vexing and poignant dilemma. Our reviews of the scientific literatures relevant to resolving the dilemma are in need of only one major amendment.

We are pleased that the recently enacted federal welfare reform bill (The Family Security Act of 1988) is consistent with policy recommendations in the book. The child support reforms—which strengthen our ability to establish paternity, establish statewide presumptive standards for establishing child support awards, require updating of the awards at least every three years, and institute immediate withholding of all child support obligations from wages and other income in all cases—move the country closer to a new child support assurance system and are particularly encouraging. Consequently, other than correcting a few typographical errors, we have made no changes in the text of the third printing.

Yet two shortcomings have plagued us ever since the book first appeared. As discussed on pages 26 and 31, the scientific evidence suggests that children who grow up in families headed by single mothers (and for that matter, single fathers) do worse as adults than children who grow up in families with two parents. The question is, “Why?” Although the book discusses the potential effects of economic deprivation, father absence, and maternal employment, it fails to include a discussion of the fact that parents in one- and two-parent families may differ in *unmeasured ways that lead to both single parenthood and lower achievement for the children*. Consider, for example, alcoholism and other forms of drug addiction. If one parent is a severe alcoholic, the

marriage is more likely to break up, or fail to form, and the child is more likely to suffer and do worse as an adult, whether or not the family becomes a single-parent family. We regret this omission and call special attention to it here because consideration of this factor is essential to a balanced discussion of the possible ill effects of single parenthood on children. One of us is now investigating the potential importance of this factor.

A more serious shortcoming is that our discussion of child care policy is incomplete and unsatisfying. This reflects our own lack of knowledge rather than the inherent importance of the topic to single mothers and their children. It is impossible to analyze fully the issue of whether it is appropriate to expect poor single mothers to work, without discussing who will care for their children and at what cost. One of us recently has begun to study this issue.

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CHAPTER 1

THE NEW AMERICAN DILEMMA

This book is about families headed by single women with children and the public policies that affect their lives. Few topics could be of greater importance to the nation's future. Half of all American children born today will spend part of their childhood in a family headed by a mother who is divorced, separated, unwed, or widowed.¹

Not surprisingly, national concern about these families has grown in proportion to the increase in their prevalence. In 1960 only one of every twelve children lived in a family headed by a woman. By 1983 more than one of every five children lived in such a family.² Rapid change per se is somewhat frightening, especially when the cause and the extent of the change are not clear. Furthermore, prudence directs a nation to examine closely the causes and consequences of rapid change in the living arrangements of its children.

Concern also stems from the serious economic and social problems of these families. About half of them are poor and dependent on welfare. The mothers and children in such families also have poorer than average mental health and use a disproportionate share of community mental health services. Most important, perhaps, compared with children who grow up in two-parent (husband-wife) families, the children from mother-only families are less successful on average when they become adults. They are more likely to drop

1. L. Bumpass, "Children and Marital Disruption: A Replication and Update," *Demography*, vol. 21 (February 1984), pp. 71-82.

2. U.S. Bureau of the Census, "Household and Family Characteristics, March 1983," *Current Population Reports*, series P-20, no. 388 (Washington, D.C.: U.S. Government Printing Office, 1984).

out of school, to give birth out of wedlock, to divorce or separate, and to become dependent on welfare.

In view of the seriousness of the problems associated with this type of family and the recent explosion in its prevalence, it is not surprising that the government's policy toward mother-only families has recently been scrutinized and debated by policymakers as well as by the general public. Although most observers agree that something must be done, there is no general agreement about what direction policy should take or how the various reform strategies should be implemented.

Some argue that government is not doing enough. These critics point to the recent "feminization" of poverty as evidence of government neglect; they argue that most, if not all, of the problems cited earlier could be alleviated if the economic insecurity of mother-only families were reduced. Strategies for improving their standard of living range from increasing welfare benefits to establishing more universal programs of family and child support.³ Others believe that government has already done too much. They argue that recent increases in the prevalence and welfare dependence of mother-only families are a direct result of the expansion of social programs during the 1960s, and that the best way to alleviate the problem is to prevent formation of such families by reducing benefits or eliminating programs.⁴

Both sides have a point. Some, perhaps most, of the problems of families headed by single women with children stem from their very low incomes. Through government policy it is possible to raise the incomes of these families and thereby reduce the adverse effects of poverty on the mothers and children. But increasing their incomes will make such families more dependent on the government and, by making the status of single parenthood more attractive, will increase their number. This is the policy dilemma: should government policy give priority to reducing the economic insecurity of mother-only families or to reducing their prevalence and dependence?

Both options entail costs to society. Increasing the incomes of such families would certainly reduce short-term suffering but might create suffering for more people in the long run. Reducing incomes might reduce prevalence

3. For the most thorough analysis of the income-testing issue, see Irwin Garfinkel, ed., *Income-Tested Transfer Programs: The Case For and Against* (New York: Academic Press, 1982); Irwin Garfinkel and Liz Uhr, "A New Approach to Child Support," *The Public Interest* no. 75 (Spring 1984), pp. 111-22, detail a proposal for a new child support assurance system. For proposals to expand welfare, see Sar A. Levitan, Martin Rein, and David Marwick, *Work and Welfare Go Together* (Baltimore, Maryland: Johns Hopkins University Press, 1972); and Henry Aaron, *On Social Welfare* (Cambridge, Massachusetts: Abt Books, 1980).

4. George Gilder, *Wealth and Poverty* (New York: Basic Books, 1981) and Charles Murray, *Losing Ground: American Social Policy, 1950-1980* (New York: Basic Books, 1984).