



Poor Women, Poor Families

*Revised
Edition*

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

Harrell R. Rodgers, Jr.

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Harrell Rodgers
Houston, Texas
November 1989

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Poor Women, Poor Families

Chapter 1

The Increase in Poor Households Headed by Women

By far the largest group of poor people in America is made up of single women and their children. Over half of all the poor people in America live in households headed by a woman. Female-headed households suffer a rate of poverty that is almost six times greater than the rate for married-couple families. Yet, female-headed families are the fastest growing household type in the nation. Between 1959 and 1987 the number of female-headed households with children almost tripled. Over half of all the children living in these households lived in poverty. The poverty rate for female-headed families is the primary reason why poverty among American children has increased dramatically over the last fifteen years. American children suffer a rate of poverty that exceeds 20 percent, and they are the poorest age group in America. Where poverty is concerned, it is a great deal safer to be old than young in America.

What is the cause of the economic deprivation that savages such a massive proportion of all members of female-headed households? The basic theme of this book is that the primary problem is the failure of American social programs to keep pace with immense and fundamental alterations in family demographics.

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 manifest 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 are major, and continuing. They portend extensive alterations in family structures, the economy, the political system, and society in general.

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 (Bergman 1989; Fuchs 1989; Smith and Ward 1989). In 1960, women comprised 33 percent of the work force. By 1988, 45 percent of the total work force was female. In 1960, about 38 percent of all women were employed. By 1988, 56 percent were employed, bringing the female work force up to 54 million. Of all full-time employees working year-round, women constituted 39 percent in 1988. Almost 30 million women held full-time, year-round jobs.

Not only are more women in the work force, but the marital status of women presently working has also changed. In 1940, 64 percent of all employed women were single, widowed, or divorced. By 1988, 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 the vast

Table 1.1

Women's Participation in the Labor Force

Married with Children under Age 6		Married with Children under Age 1	
1950	11.9%	1976	31.0%
1955	16.2	1978	35.3
1960	18.6	1980	38.0
1965	23.3	1982	43.9
1970	30.3	1983	43.1
1975	36.6	1984	46.7
1980	41.5	1985	48.4
1985	53.4	1986	49.8
1987	56.8	1987	50.8

Source: Bureau of the Census 1987, *Statistical Abstract of the United States 1988* 108th ed. (Washington, D.C.: GPO), p. 374.

majority of all working women. Indeed, increased employment rates have been greatest for women with children. The largest proportional increase has been among women with children under the age of six. The figures in table 1.1 show how dramatically the labor participation rate of women with children has changed in recent years.

The impact of these changing roles cannot be exaggerated. 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 1983a, 413). Most women work out of sheer necessity. Some two-thirds of all working women are their families' sole supporters, provide for themselves, or have husbands who earn less than \$15,000.

The changes in women's status and roles have been accompanied by another sign of greater freedom and independence: 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 American households. The Census Bureau distinguishes three types of female-headed households:

Table 1.2

Families with Children under 18 by Type, Selected Years, 1959–1987

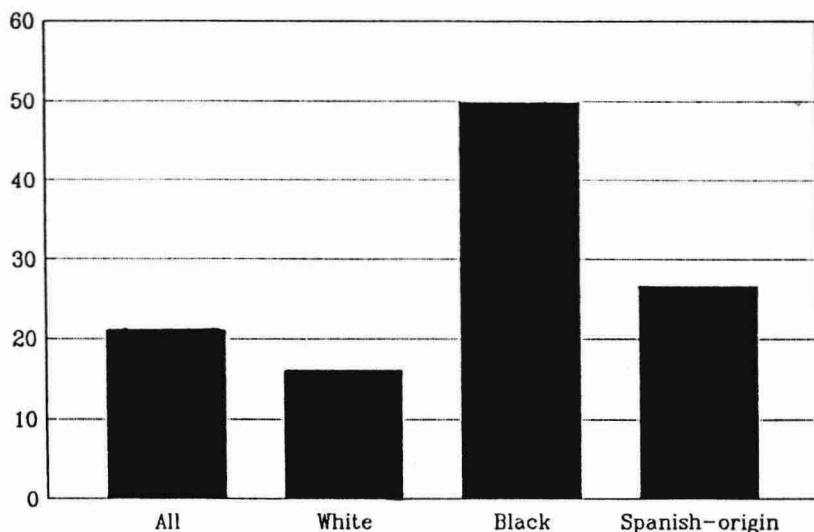
	Total families (in 1000s)	Female- headed families (in 1000s)	Percent of total	Other families (in 1000s)	Percent of total
1987	33,957	7,151	21.0	26,806	78.9
1986	33,800	7,095	21.0	26,705	79.0
1985	33,535	6,892	20.5	26,643	79.5
1984	32,941	6,832	20.7	26,109	79.3
1983	32,723	6,609	20.2	26,114	79.8
1982	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 (1988), "Money Income and Poverty Status of Families and Persons in the United States: 1987," *Current Population Reports*, series P-60, no. 161.

- *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 1987, 16 percent of all households were headed by a woman: 13

Figure 1.1 Percentage of Families Headed by a Female with Children, 1987



percent for whites, 23 percent for those of Spanish origin, and 43 percent for blacks.

Even more important, in 1959 only one in every eleven families with children was female-headed. Between 1959 and 1987 the number of female-headed families with children increased by 181 percent. The number of male-headed families increased by only 9.6 percent. In 1987 one of every five families with children under eighteen was headed by a woman (see table 1.2). This included 16 percent of all white families, 27 percent of all Spanish-origin families, and 50 percent of all black families (see figure 1.1).

The Feminization of Poverty

Despite the fact that the changes documented here are enormous, have persisted over at least two decades, and do not seem to be abating, public policies have not been altered to respond to these transformations. The consequences are reflected in part by the

crisis that presently 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 this new social problem, which is 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 dramatic. The rising poverty rate among women has been so significant that over the last decade women and their dependents have become the major poverty group in America.

Figure 1.2 shows the huge increase that occurred between 1960 and 1987 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.* The percentage increased throughout the 1960s and early 1970s, exceeding 50 percent in 1976. During the early and mid-1980s the percentage dipped below 50 percent in some years but exceeded 50 percent again in 1986 and 1987. Despite the fact that women headed only 16 percent of all households and 21 percent of all families with children in 1987, *52 percent of all the poor lived in female-headed households*. The change has been substantial for poor whites but even greater for minorities. In 1987, 45 percent of poor whites, 43 percent of all poor of Spanish origin, and 71 percent of the black poor lived in female-headed households (see table 1.2, table 2.2, and figure 1.2).

As chapter 2 will detail, a critical feature 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 endure exceptionally high rates of poverty. In 1987, for example, only 6.0

* 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 problems with collection and reporting. For a more in-depth analysis of these problems, see Rodgers 1978, and Rodgers 1982, 14–27.

Table 1.3

Poverty Schedule: Family of Four (Nonfarm), 1959–1987

	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
1985	10,989	33.1	14.0
1986	11,203	32.4	13.6
1987	11,600	32.5	13.5

Source: Bureau of the Census, "Money Income and Poverty Status of Families and Persons in the United States," *Current Population Reports*, series P-60, various years.

*Revision in census calculations.

Table 1.4

Poverty Rate for Families, by Type of Family, Race, and Spanish Origin, 1959-1987

	All families				Families with female householder, no husband present				All other families			
	All races	White	Black	Spanish- origin	All races	White	Black	Spanish- origin	All races	White	Black	Spanish- origin
1987	10.8	8.2	29.9	25.8	34.3	26.7	51.8	51.8	6.3	5.5	13.6	17.9
1986	10.9	8.6	28.0	24.7	34.6	28.2	50.1	51.2	6.3	5.7	12.1	16.5
1985	11.4	9.1	28.7	25.5	34.0	27.4	50.5	53.1	7.0	6.3	13.1	17.1
1984	11.6	9.1	30.9	25.2	34.5	27.1	51.7	53.4	7.2	6.4	14.7	16.7
1983	12.3	9.7	32.4	26.3	36.0	28.3	53.8	53.5	7.8	7.0	16.2	18.1
1982	12.2	9.6	33.0	27.2	36.3	27.9	56.2	55.4	7.9	7.0	16.4	18.9
1981	11.2	8.8	30.8	24.0	34.6	27.4	52.9	53.2	7.0	6.3	15.6	15.4
1980	10.3	8.0	28.9	23.2	32.7	25.7	49.4	51.3	6.3	5.6	14.3	15.4
1979	9.2	6.9	27.8	20.3	30.4	22.3	49.4	49.2	5.5	4.8	13.2	13.0
1978	9.1	6.9	27.5	20.4	31.4	23.5	50.6	53.1	5.3	4.7	11.8	12.4
1977	9.3	7.0	28.2	21.4	31.7	24.0	51.0	53.6	5.5	4.8	13.5	13.2
1976	9.4	7.1	27.9	23.1	33.0	25.2	52.2	53.1	5.6	4.9	13.5	15.6
1975*	9.7	7.7	27.1	25.1	32.5	25.9	50.1	53.6	6.2	5.5	14.2	17.6
1974	8.8	6.8	26.9	21.2	32.1	24.8	52.2	49.6	5.4	4.7	13.2	14.7