

INSTITUTE FOR WOMEN'S POLICY RESEARCH
1707 L Street NW, Suite 750 ♦ Washington, DC 20036

WORKING PARENTS: DIFFERENCES, SIMILARITIES,
AND THE IMPLICATIONS FOR A POLICY AGENDA

Heidi I. Hartmann
Roberta M. Spalter-Roth

Prepared for a meeting on
"Women, Work and the Family:
Advancing the Policy and Research Agenda"
held by the Institute for Research on
Women and Gender, Columbia University
in the City of New York,
November 9, 1990

Draft for Discussion Only

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This paper has several goals: to describe, for the United States, the universe of working parents and their children; to note the differences and similarities among these parents and children, based on family structure, economic situation and race and ethnicity; and to explore their needs and consider how they can best be addressed by private and public policies.

In 1989, there were a total of 34.3 million family households with 63.2 million children under 18. Approximately 31.1 million, or 91 percent, of these family households had at least one working parent, and approximately 6.5 million of these families had other working adults or teenagers in addition to the parents. Many families, especially single parent families with no other workers, had very low incomes. Of all 63.2 million children, 12 million, or 19 percent, lived in families with incomes below the official poverty threshold; 51 percent of the children in female single parent families were poor. Of all 12 million poor children in families, approximately 6.8 million had at least one working parent. Poor working parents, especially those with male householders, receive few public benefits, and many do not have employer-provided health insurance for themselves or their children. Clearly, public and private policies over the last decade have not adequately addressed the poverty of children and their parents nor have they ensured that gainful employment provide a path out of poverty. There is a great deal of heterogeneity among today's families, but restoring

the rewards to work, and ensuring adequate family incomes, is perhaps the most basic "work and family" policy that is needed by the greatest number of families. Indeed, we would go so far as to argue that raising wages is the family policy of the 90's, although it would also need to be supplemented by family care and income support policies for those who can not work full-time, full-year.

In the following sections we present information on: 1) changes in family formation in the past several decades and the diversity of family types today; 2) the economic situation of these diverse family types, examining particularly those with working parents; 3) the current access of these families to public assistance, health insurance, and child care; and 4) the policies that would best assist these families. The information is drawn primarily from data collected by the U.S. Bureau of the Census through the Current Population Survey, a monthly survey of some 60,000 households, and the Survey of Income and Program Participation, a periodic survey of some 15,000 households. Wherever the data allow, we consider these issues for white, black, and Hispanic families separately. These data present snapshots at one point in time or over several points in time. As such they give us a structural picture of today's families, or describe macro changes over time, for example, how the distribution of families across family types has changed decade to decade. But they do not provide information about the transitions that each family is constantly undergoing: adding a

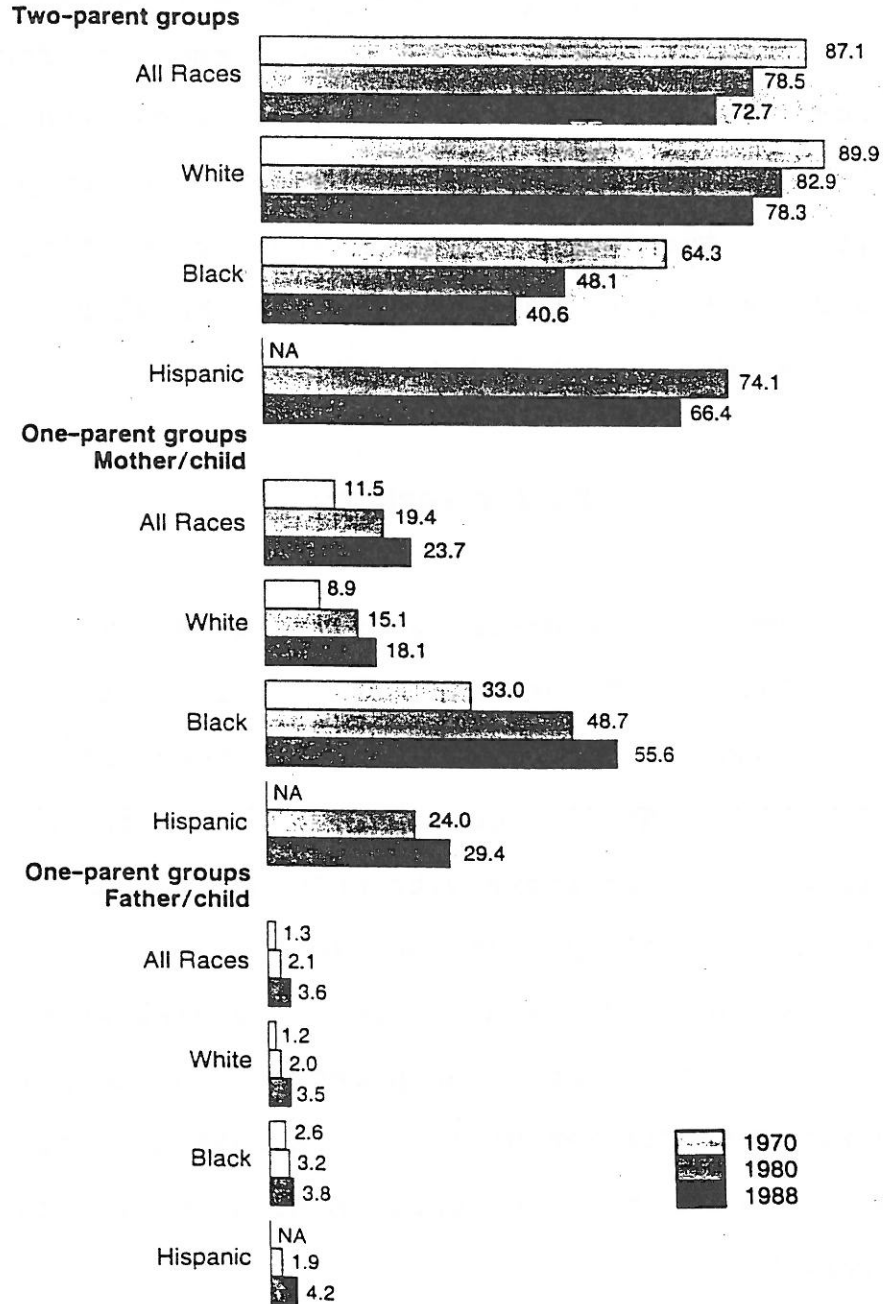
child or a child leaving home, entering or leaving the labor force, becoming unemployed, divorcing or remarrying, or losing health insurance coverage. These changes can dramatically alter a family's economic circumstances, from poor to well-above poverty or vice versa. The very long term poor are few in number, recent research shows, but many families need assistance from time to time (Bane and Ellwood, 1986). Whether policies for these two groups, the long-term needy and the sometimes needy should be different is a question that will be difficult to fully address with the data presented in this paper.

FAMILY FORMATION

Family forms are increasingly diversified. The stereotypical family with dad at work, mom at home, and two kids is now in the minority, not only among all households, but even among all families. Married couples in which both parents work are now more common than those with only one worker. The number and proportion of single parent families have also increased over the past several decades. And, compared to earlier in the twentieth century, the number and proportion of families and households without children have also increased substantially. In this section we examine the sources of diversity for families with children.

Chart 1, which is based on data on the number of family

CHART 1
Change in Composition of Family Groups
with Children by Race and Ethnicity
1988, 1980, and 1970 (in percent)



Source: U.S. Bureau of the Census, Studies in Marriage and the Family, Current Population Reports, Series P-23, No. 162, p. 15

groups¹ with children from the March 1988 Current Population Survey, clearly illustrates the trend over time toward more single parent families. Single parent families have increased as a proportion of all families with children, doubling between 1970 and 1988 from 12.8 percent to 27.3 percent. Their number increased from 3.8 million to 9.4 million, more than doubling, during the same period. Chart 1 also shows that the proportions of families with children that are single parent families are higher among blacks and Hispanics, than among whites, but that the rate of increase in the growth of single parent families has declined. Chart 1 also shows that the vast majority of single parent families are mother/child families, but the number and proportion of father/child families are also increasing.

While the number of family groups of all types (with children under 18) has increased by 4.7 million between 1970 and 1988, the number of children has fallen by 6.0 million from 69.2 to 63.2 million (see Appendix Tables 1 and 2). The average number of children per family has thus declined, from 2.3 children per family group in 1970 to 1.8 in 1988. Single parent families have somewhat fewer children than others, 1.6 per family on average. Twenty-four percent of all children lived in single parent families as of March 1988, but as the Census Bureau

¹ Family "groups" include related and unrelated subfamilies (who live in households headed by others) as well as the primary families whose reference person heads the household. There are thus more family households than family groups. In 1988 there were 34.3 million family groups with children under 18, of whom approximately 2,425,000 were subfamilies (1,998,000 related subfamilies and 427,000 unrelated subfamilies).

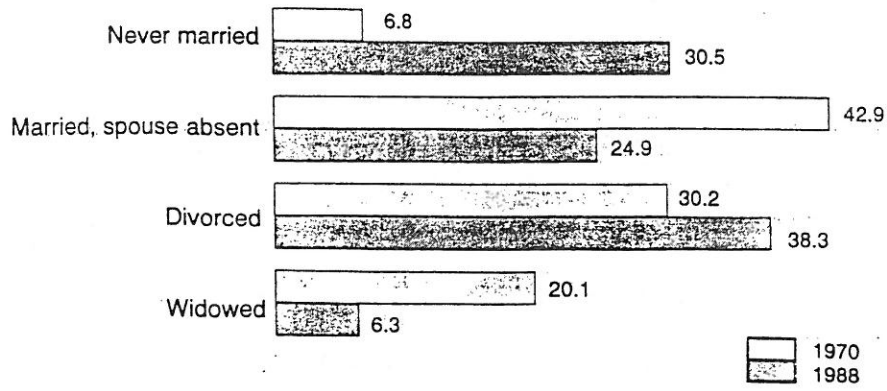
*we refer
main
households*

(1989:18) and others note, 60 percent or more of today's children will spend a significant amount of time (about six years on average) living with only one parent.

The reasons children live in single parent families have changed over time. Today, higher proportions of children in single parent families live with parents who are divorced or were never married, while fewer live with widowed or separated parents. (Chart 2 shows the average proportions for all races together in 1970 and 1988; Appendix Table 3 provides race breakdowns.) The proportions of children living with never married parents are higher for blacks and Hispanics (54 and 33 percent respectively) than for whites (18 percent), while the proportions living with divorced parents are higher for whites (50 percent) and Hispanics (30 percent) than for blacks (17 percent). These race and ethnicity based differences in the proximate causes of single parenthood are likely to decline in the future. After rising rapidly in the 60's and 70's, divorce rates have stabilized in the 80's and have decreased as a reason for children living with a single parent among whites; fertility among unmarried women of all races has increased, but the rate of increase is greater for whites than for blacks, for whom fertility outside marriage appears to be stabilizing.

The distribution of children by age does not differ markedly across family types. Both two-parent and single-parent families have about equal numbers of children under six, between six and 11, and between 12 and 17--with about one-third of all children

CHART 2
Percent Distribution of Children Under 18
Living with One Parent, by Marital Status
of Parent: 1970-1988



Source: U.S. Bureau of the Census, Studies in Marriage and the Family, Current Population Reports, Series P-23, No. 162, p. 17

falling into each category (see Appendix Table 4). Male single parent families do have slightly older children on average, however, and are also older themselves (36.5 years on average) than single mothers (32.7 years). There are some variations by race and ethnicity: white families with two parents are more likely to have children under six than are white single parent families; the reverse is true for black families, and Hispanic families are slightly more likely to have young children regardless of whether they are one or two parent families.

Single parents lag behind married parents in educational attainment, labor force participation, and earnings (which will be discussed in greater detail below). According to data from March 1989, as shown in Table 1, among parents 25 years and older, 85 percent of the married householders are high school graduates, while only 73 percent of the single female householders are high school graduates. Among married parents, 91.7 percent of the household reference person^S_^ in these families had work experience in 1989 and 97.5 percent had at least one parent with work experience (not shown on table), compared to 69.3 percent of single mothers, and about 88 percent of single fathers (not shown on table). Educational attainment and labor force participation also differ by race and ethnicity. For example, among single mothers, high school completion ranges from 76.7 percent for whites to 44.2 percent for Hispanics (and 67.7 percent for blacks). Work experience rates for the householders (the household reference person) in all family types were 89.5

Table 1. Educational Achievement of Parents (age 25 and over) in Poor and Non-Poor Families by Family Type, Race/Ethnicity, 1989

Families with Related Children Under 18	Non-Poor Families		Poor Families			
	Percent High School	Percent Some College	Percent High School	Percent Some College	Percent High School	Percent Some College
Unmarried Mothers						
All Races	73.1	30.2	83.7	39.1	56.7	16.6
White	76.7	32.7	85.6	40.4	58.3	17.0
Black	67.7	25.5	80.3	35.5	55.3	15.6
Hispanic	44.2	15.2	58.2	22.0	32.9	9.6
Married Couples						
All Races	84.8	48.0	87.3	50.3	51.5	16.6
White	85.5	48.4	87.7	50.5	52.6	16.0
Black	77.4	37.6	82.5	41.5	43.3	11.8
Hispanic	52.8	23.3	58.6	27.1	26.9	6.8

Source: U.S. Bureau of the Census, Money Income and Poverty Status in the United States, 1989, Current Population Reports, Series P-60, No. 168, Table 23.

percent for whites, 79.4 percent for Hispanics, and 72.2 percent for blacks in 1989 (see Table 2).

The shift to single parenthood is not the only important shift in family forms that has occurred over the past several decades and that has implications for public policy. Along with more single parenthood has come the creation of more step families when mothers and fathers marry or remarry. In a special analysis of 1985 Current Population Survey data focusing on step families, Miller and Moorman (1989) point out that both the proportion of the U.S. population that has experienced divorce (23 percent of the ever-married population over 15 years of age in 1986) and the proportion of births to unmarried women (23.4 percent of all births in 1986) are at all-time highs. Recent estimates (Zill, 1988, cited in Miller and Moorman) suggest that about one-fourth of children today will live with a step parent by their sixteenth birthday. In 1985, 6.8 million or 15.0 percent of all children living in married couple families were step children of one or the other parent (the proportion increased from 12.9 percent in 1980). The proportion of black children in married couple families who are step children was 26.2 percent in 1985. About 90 percent of step children live with their biological mother and step father (and only 10 percent live with their biological father and step mother).

Many step families have joint biological (or adopted) children in addition to the children who are biological of one parent and step to the other. In fact "yours-ours" families were

Table 2. Labor Force Participation Rates of Parents,
 Poor and Non-Poor Families, by Family Type,
 Race/Ethnicity, 1989

Families With Related Children Under 18	All Families			Non-Poor Families			Poor Families		
	Number (Thousands)	Number Parents Working	Percent Working	Number (Thousands)	Number Parents Working	Percent Working	Number (Thousands)	Number Parents Working	Percent Working
All Families (includes Unmarried Fathers)									
All Races	34,279	29,695	86.6	28,971	26,827	92.6	5,308	2,868	54.0
White	27,977	25,032	89.5	24,687	23,054	93.4	3,290	1,978	60.1
Black	5,031	3,631	72.2	3,248	2,843	87.5	1,783	788	44.2
Hispanic	3,314	2,630	79.4	2,328	2,081	89.4	986	549	55.7
Married Couples (Reference Person)									
All Races	25,476	23,369	91.7	23,604	22,038	93.4	1,872	1,331	71.1
White	22,271	20,653	92.7	20,814	19,582	94.1	1,457	1,071	73.5
Black	2,179	1,830	84.0	1,888	1,634	86.5	291	196	67.3
Hispanic	2,309	2,039	88.3	1,856	1,700	91.6	453	339	74.8
Unmarried Mothers									
All Races	7,445	5,162	69.3	4,255	3,797	89.2	3,190	1,365	42.8
White	4,627	3,427	74.1	2,956	2,647	89.5	1,671	780	46.7
Black	2,624	1,633	62.2	1,209	1,080	89.3	1,415	553	39.1
Hispanic	848	457	53.9	357	281	78.7	491	176	35.8

Source: U.S. Bureau of the Census, Money Income and Poverty Status in the United States, 1989, Current Population Reports, Series P-60, No. 168, Table 23.

about as common (8.5 percent of all married couple families with children) as families with step children only (10.0 percent). Marriages with only step children were the shortest in length, with more than 80 percent of them having been formed less than 10 years ago; for joint biological-step, about three-quarters were less than 10 years old; and for marriages between biological parents with only biological children, about one-third were less than 10 years old, while two-thirds had lasted more than 10 years.

The step relationship seems to spur labor force participation by the wife. Mothers who bring children to a new marriage are substantially more likely to be in the labor force than are mothers in families with two biological parents. In 1985, the mother was in the labor force in 58.7 percent of these families (labeled as "stepfather" families), compared to 47.8 percent for all married couple families with children, and 46.7 percent in families with only biological children and parents (See Appendix Table 5). Miller and Moorman speculate that mothers who bring biological children to a marriage are more likely to contribute to family income because of need (stepfather families have lower family income than other married couple families), prior experience in the labor force as a single parent, and fear of marital dissolution. These women's greater labor force participation occurs despite lower educational attainment on average. For women especially, participation in the labor force is usually positively associated with educational attainment, yet

mothers who bring children to a new marriage, like single mothers, are more likely to have fewer than 12 years of schooling and are less likely to have gone beyond a high school education than are women living with the biological fathers of their children.

Other variations on family arrangements include subfamilies, those who live in households maintained by others, sometimes by grandparents or other relatives or by nonrelatives. Published data on subfamilies are not very complete, but they do show that in 1988 there were about 2.4 million subfamilies with 3.5 million children in them. Recently improved data collection techniques now allow for better identification of grandparents. A Current Population Report issued in June 1990 shows that in 1989, about five percent of all children under 18 lived in homes maintained by their grandparents, a proportion that has increased from 3.5 percent in 1970; most of these children also lived with their mothers, or even both parents, but 30 percent of them, nearly one million, lived only with their grandparents (though other adults may have been present as well). Living in homes maintained by grandparents was much more common for black children than for white (13 percent versus three percent), and 38 percent of them had no parents present. For Hispanics, five percent lived in their grandparents' homes, and 26 percent of those had no parents present. Chart 3 illustrates the diversity of family forms that pertain to today's children and parents (to be provided).

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poss
ding

ECONOMIC STATUS

Earnings provide by far the largest share of income to parents (Albelda and Tilly, 1990). How much income is received from earnings depends on the labor force participation of family members--who and how many are working, their wages, and the number of hours they work. It is well-known that women, especially mothers, have increased their labor force participation dramatically--more mothers are working now than ever before. It is less well-known but equally important that they have also increased their hours of work dramatically. Their wage gains per hour have, however, been modest. At the same time, men's real earnings have not yet recovered to their ~~1978~~ 1973 levels. Thus women are bringing more income into their families and their earnings account for a rising proportion of total family income. For married couples at the bottom and middle of the income distribution, only the increased hours of work by wives have kept their total family incomes from falling in real terms in the 1980s (Rose and Fasenfest, 1988).

Labor Force Participation

The labor force participation rates of fathers are very high, 96 percent in 1988, much higher than the rate for all men over 16 (76.2 percent in 1988). Labor force participation rates for mothers are also high by historical standards, at 65.0 percent in 1988 (also higher than for all women, 56.6 percent).

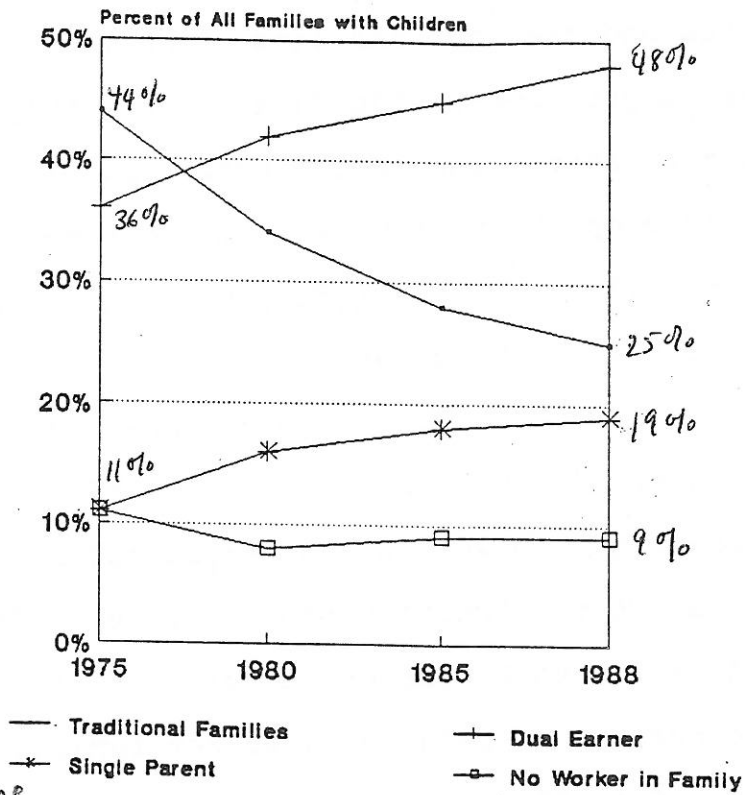
Table 3 shows labor force participation rates for women by marital status and presence and ages of children for 1975, 1980, and 1988⁹⁰ (to be provided). The data reflect the well-known increase in the labor force participation rates of ~~women~~^{mothers}.

The large proportion of working mothers means that, for families with children, the "traditional" families with a working father and a mother at home, are now a distinct minority, while the most common type of family with children is the family with two working parents. The family with a working single parent is almost as common as the working father/mother at home family. Chart 4 displays these trends since 1975. By 1988, "traditional" families had fallen to 25 percent of all families with children, down from 44 percent in 1975; dual earner families had risen to 48 percent, up from 36 percent. Single parent earners (which includes a few married women who are the sole earners in their families) had increased to 19 percent from 11 percent in 1975 (showing about the same annual rate of increase as dual earner families). Families with no worker have fallen slightly over this period; most of the families in this category are single mother families.

Earnings and Income

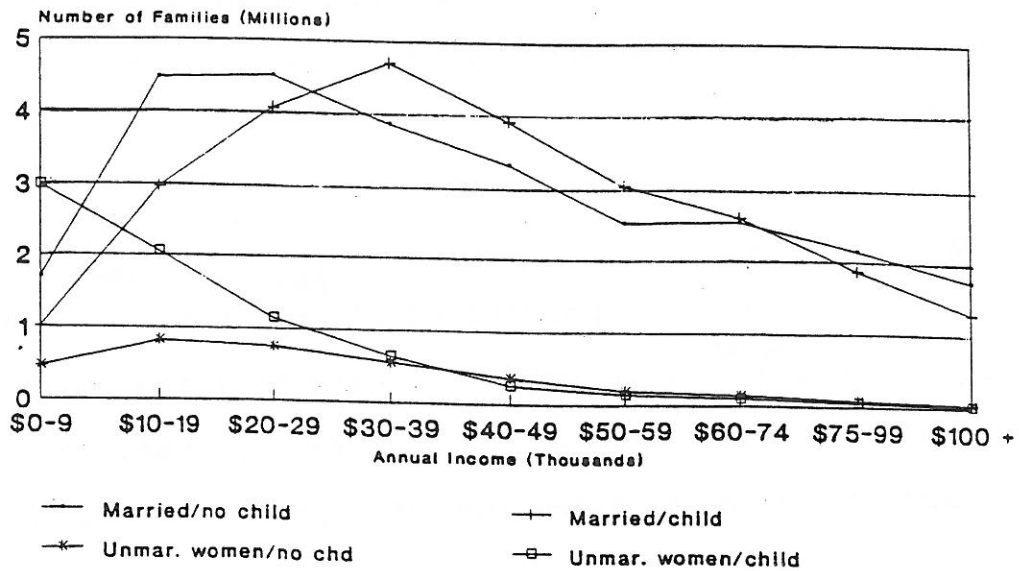
Though more than 90 percent of all ^{families have at least one working} ~~parents~~[^] are ~~working~~, the earnings ^{these parents} ~~they~~ are able to bring to their families vary considerably, by race, ethnicity, and family type. Families maintained by unmarried women are at a particular disadvantage,

Chart 4. The Changing Labor Force Patterns of Families with Children, 1975-1988.



Source: Hayghe, Howard, "Family Members in the Work Force," Monthly Labor Review, Vol. 113 (March 1990): p. 17.

Chart 5. Distribution of Income for Families With and Without Children, by Family Type, 1989.



Source: U.S. Bureau of the Census, Money Income and Poverty Status in the U.S. 1989, Current Population Reports, Series P-60, No. 168, Table 9, pp. 37-38.

both because the impact of being female on wages is large and negative and because having children impedes the labor market participation of single parents more than it does for two parents (Spalter-Roth et al., 1990). The single parent generally has no one at home with whom to share the child care burden. Single parent families are also especially handicapped by race and ethnicity since single parent families are disproportionately minority, and being minority impacts earnings negatively.

The following Charts, numbers 7 through 10, show income distributions, median income, and per capita income for different family types with children of different ages. Chart 7 shows income for married couples with one and two workers; in all other charts the connection between income and work is not shown. Income may come from the work of one or more family members, public assistance programs, or from property.

Chart 5 shows the number of families (the vertical axis) with annual incomes at each income level (horizontal axis) for married couple and female maintained families, with and without children. The graph reveals the common bell-shaped curve of a normal distribution (skewed somewhat toward the lower end) for the incomes of married couples. For married couples with children, most families had incomes clustered around the modal point of the distribution, \$30,000-\$39,900 per year; and more families had incomes above that amount than below. For families maintained by unmarried women, the shape of the distributions is far from normal. For female maintained families with children,

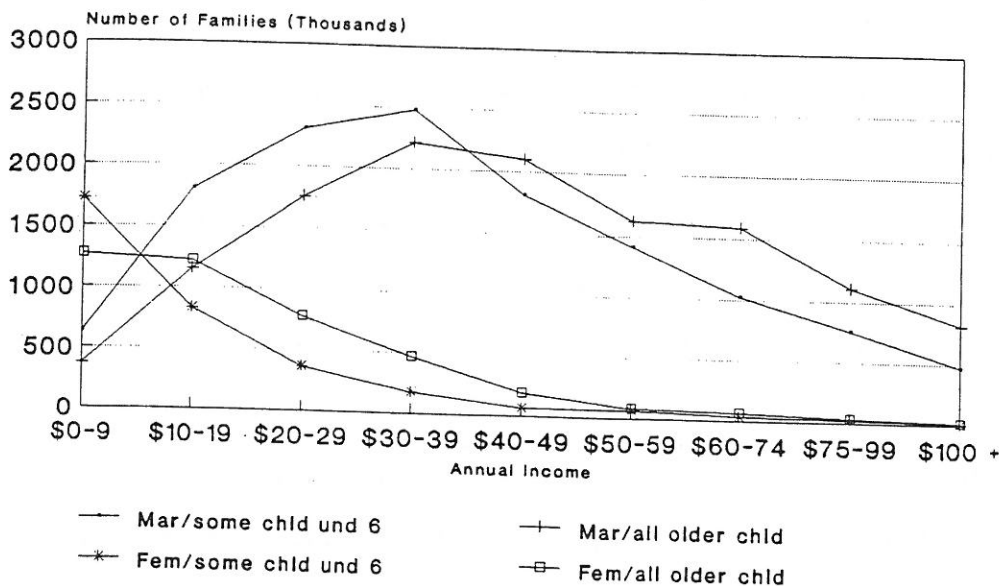
the largest number of families had incomes under \$10,000, and very few such families had incomes over \$39,000. Female maintained families without children under 18 fare slightly better, with modal income in the \$10,000-\$19,000 range. Interestingly, married couple families without children have somewhat lower incomes than those with children, most likely because they are less likely to be families in the prime-earning years; they are likely to be younger or older families.

Chart 6 shows that among families with children, those with no children under six fare somewhat better than those who have at least one child under six. The income differences between two parent families and mother-only families are, as in Chart 5, extreme.

Chart 7 focuses on married couples with children and illustrates differences in income distribution based on the labor force participation of the parents. There are many more families in which both parents work than in which only the father works; there are about as many families in which both parents work full-time year-round as there are families in which only the father works. More of the latter families can be found on the low end of the income scale, while more of the dual-worker families can be found at the upper end of the distribution.

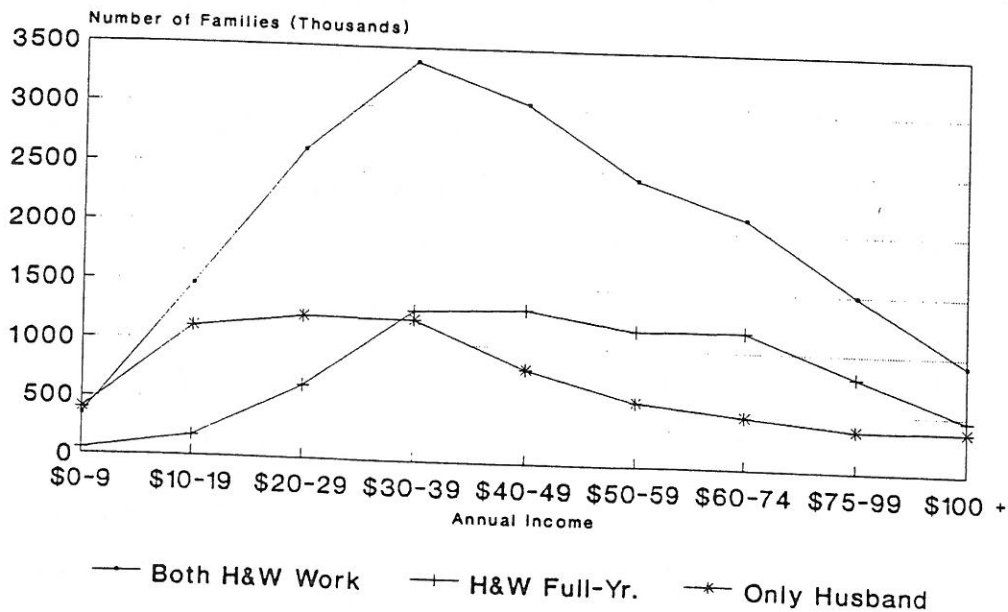
Chart 8 depicts the median annual income of the types of families by age of children: for all families with children (i.e., children of all ages), median family income is more than three times higher for married couples than for unmarried

Chart 6. Distribution of Income for Families with Younger and Older Children by Family Type, 1989.



Source: U.S. Bureau of the Census, Money Income and Poverty Status in the U.S. 1989, Current Population Reports, Series P-60, No. 168, Table 9, pp. 37-38.

Chart 7. Distribution of Income for Married Couples with Children by Labor Force Status of Father and Mother.



Source: U.S. Bureau of the Census, Money Income and Poverty Status in the U.S. 1989, Current Population Reports, Series P-60, No. 168, Table 10, p. 39.

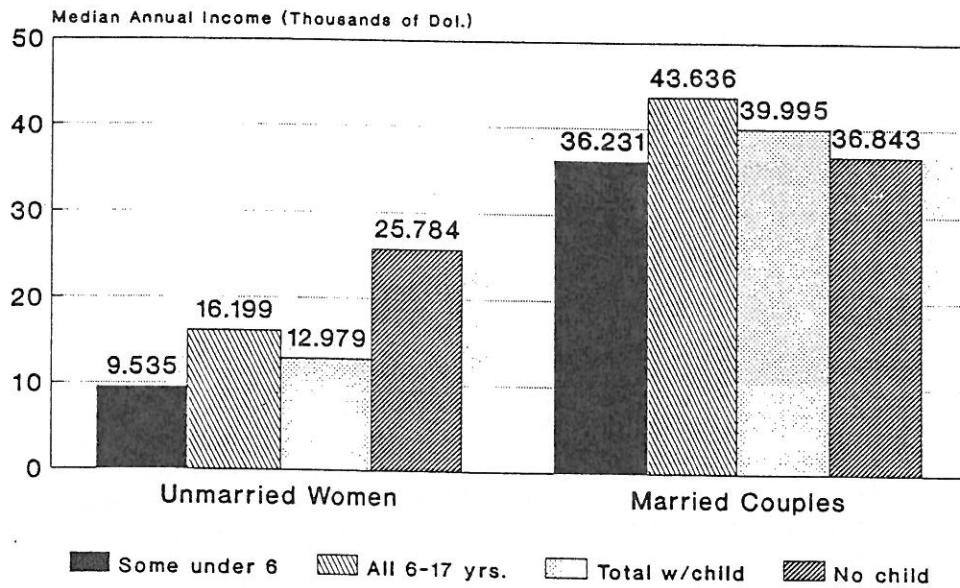
mothers. Unmarried women without children are not as far behind childless married couples, however.

Chart 9 shows mean annual income on a per capita basis. Not surprisingly per capita incomes are highest in childless families, and lowest in families with at least some young children (they are lower yet in families with only children under 6). For all families with children, average per capita income was twice as high in married couple families as in families maintained by unmarried women.

Chart 10 shows median family income and mean per capita income by race and ethnicity for married couples and unmarried women with children. The same relationship between married couple income and mother-only income holds for each racial/ethnic group. For example, median income of black married couples with children is more than three times that for mother-only families. Per capital income in married couple families is about twice as high as in mother-only families, for all race/ethnic groups shown. As for differences between the race/ethnic groups, white families have the highest incomes, Hispanic families (who may be of any race) the lowest.

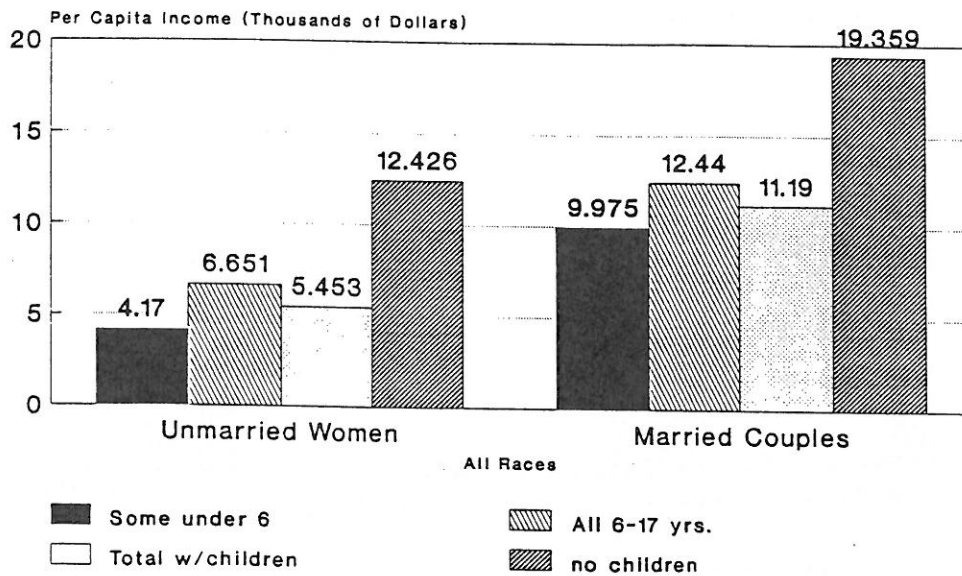
Chart 11 shows the number of poor families with children by family type and race/ethnicity. White poor families outnumber both black and Hispanic poor families, especially among married couples. Among mother-only families, who are disproportionately minority, there are nearly as many black poor families as white poor families. Among poor families with children, mother-only

Chart 8. Annual Income of Families With and Without Children, by Age of Children and Family Type, 1989.



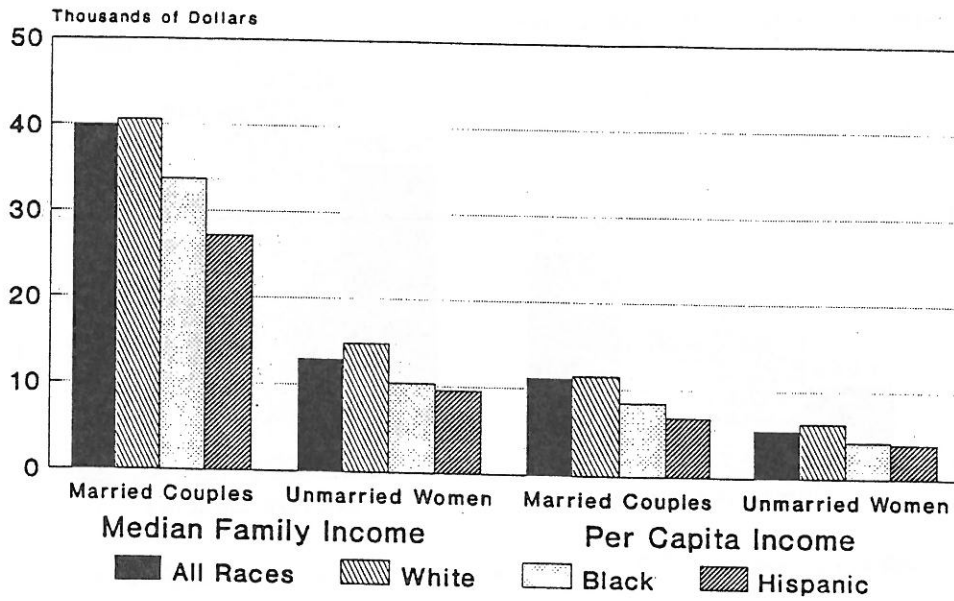
Source: U.S. Bureau of the Census, *Money Income and Poverty Status in the U.S. 1989*, Current Population Reports, Series P-60, No. 168, Table 9, pp. 37-38.

Chart 9. Per Capita Annual Income for Families With and Without Children, by Age of Children and Family Type, 1989.



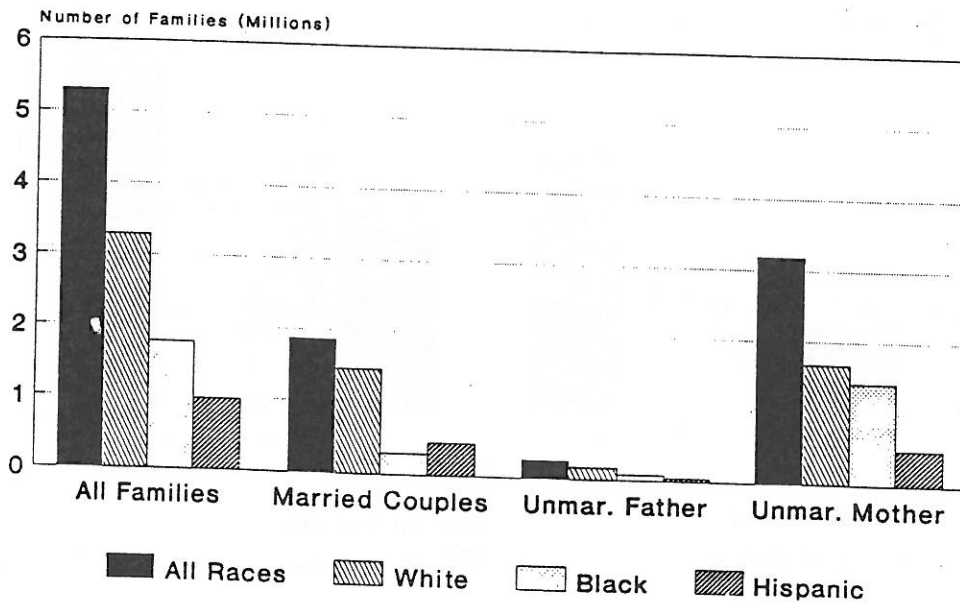
Source: U.S. Bureau of the Census, *Money Income and Poverty Status in the U.S. 1989*, Current Population Reports, Series P-60, No. 168, Table 9, pp. 37-38.

Chart 10. Family and Per Capita Income for Families With Children, by Family Type and Race/Ethnicity, 1989.



Source: U.S. Bureau of the Census, Unpublished Data, Current Population Reports, March, 1990.

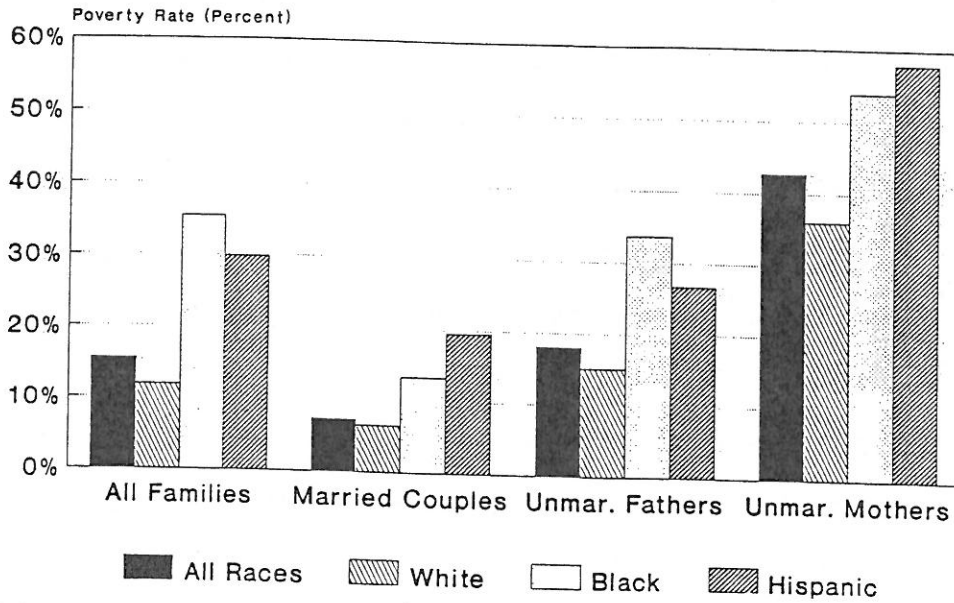
Chart 11. Number of Poor Families with Children by Family Type and Race/Ethnicity, 1989.



Note #s of poor families - not poverty rate.

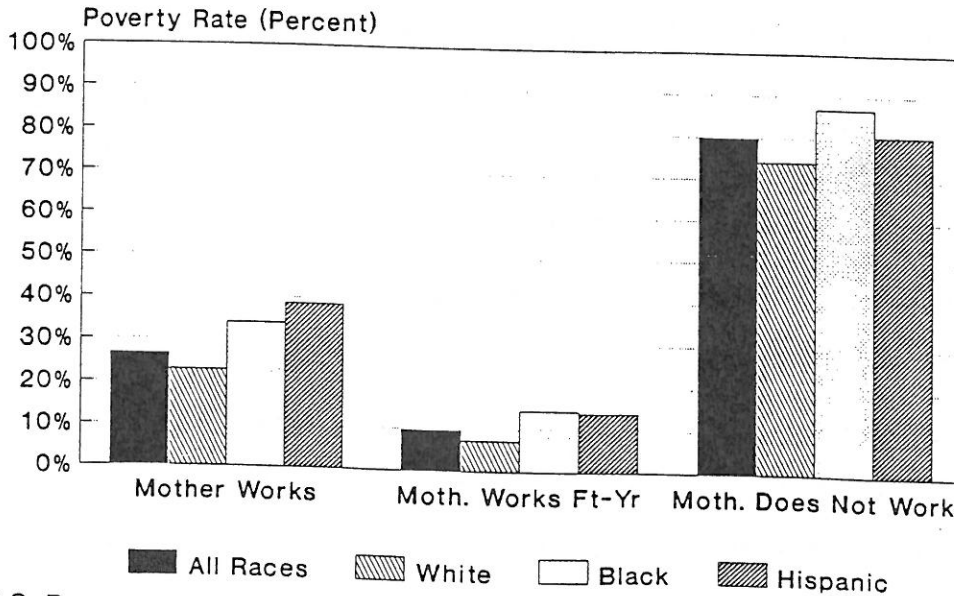
Source: U.S. Bureau of the Census, Money Income and Poverty Status in the U.S. 1989, Current Population Reports, Series P-60, No. 168, Table 23, pp. 69-74.

Chart 12. Poverty Rate for Families with Children, by Race/Ethnicity and Family Type, 1989.



Source: U.S. Bureau of the Census, *Money Income and Poverty Status in the U.S. 1989*, Current Population Reports, Series P-60, No. 168, Table 21, pp. 61-64.

Chart 13. Poverty Rate for Mother-Only Families, by Work Effort of Mother and Race/Ethnicity, 1989.



Source: U.S. Bureau of the Census, *Money Income and Poverty Status in the U.S. 1989*, Current Population Reports, Series P-60, No. 168, Table 23, pp. 69-74.

families outnumber the other two types of families (married couples and father-only families) combined.

In Chart 12, poverty rates are displayed for families with children by family type and race. Not surprisingly, larger proportions of black and Hispanic families are poor than of white families, for both married couple families and single parent families. Among married couple and mother-only families, Hispanics have the highest poverty rate. Chart 12 also shows that single parent families (both mother-only and father-only) are disproportionately poor compared to married couple families. Mother only families are three times more likely to be poor than married couple families.

Many single parent families, especially mother-only, are poor because their main source of income is public assistance programs, and in virtually no state is welfare generous enough to bring families up to the poverty level. In most states, an AFDC family receives an income that is only 60 to 75 percent of the poverty line even when food stamps and other benefits are included (Ruggles and Williams, 1987). Some of the poverty of mother only families is also due to their limited work effort, compared to two-parent families. As noted above, nearly all married couples with children have at least one working parent. In contrast, as Table 2 (above) shows, among mother-only families, about 67 percent of the mothers are in the labor force. For poor mother-only families, fewer than half are in the labor force for all race/ethnic groups for whom we have data. For

families above poverty, however, unmarried mothers have quite high labor force participation rates (86 percent on average), much higher than for married mothers, though not as high as for married fathers. Given their single parent status it is difficult for single mothers to work as much as married fathers.

Chart 13 depicts poverty rates for mother-only families by the work effort of the mother. The mother's work effort does succeed in reducing the likelihood of poverty for her family, but does not entirely eliminate it. Even when the mother works, between 23 and 39 percent of their families remain poor, depending on race and ethnicity. Only when the single mother is able to work full-time year-round, does she succeed in reducing her and her children's chance of being in poverty to about the average for the population as a whole. Yet even among these families, blacks and Hispanics are twice as likely to be poor as are white women. When the mother does not work she and her family are almost always poor (ranging from 74 percent poor for white families to 81 percent for Hispanic and 87 percent for black families).

Table 4 presents the data underlying Chart 13. Both the data there, which are based on work experience at any time during 1989, and the data in Table 2 (above), which are based on the 1989 labor force participation rates, show that there were approximately 1.4 million single parent families that were poor even when the mother worked. There were also 1.3 million married couple families that were poor despite the work effort of the

Table 4. Mother Only Families- Work Experience and Poverty in 1989
(Thousands)

Note - all these families have children

	All	With Mother Working		Percent of all Families with Mother Working	With Mothers Not Working	
		All	Number Poor		Percent Poor	Number Poor
All Races						
All	7,445	5,162	1,365	26.5	69.3	2282
Full Time/Year Round		3,026	290	9.6	40.6	—
White						
All	4,627	3,427	780	22.8	74.1	1,199
Full Time/Year Round		2,019	146	7.2	43.6	—
Black						
All	2,624	1,633	553	33.9	62.2	991
Full Time/Year Round		947	137	14.5	36.1	—
Hispanic						
All	848	457	176	38.5	53.9	391
Full Time/Year Round		228	32	14.1	26.9	—

Source: U.S. Bureau of the Census, Money Income and Poverty Status in the United States, 1989, Current Population Reports, Series P-60, No. 168, Table 23.

reference person. In addition there were poor two parent families with the non-reference person working and poor single father families with working fathers. Altogether there were about 6.8 million working parents who were poor themselves, and whose 12 million children were poor, despite their work effort. These are families for whom the rewards to work are not sufficient to lift them above poverty.

As Table 1 (above) shows, educational attainment of the family reference person for families with children is very much lower for families in poverty than for families above poverty. Many working and nonworking parents in poor families are hampered by lack of education and other factors that tend to decrease the hours they can work or the wages they can earn. It is likely that lesser education, the young age of the parent, and a large number of children, as well as ill or disabled children, all retard the work effort and rewards to work of ^{poor} parents. Coupled with the fact that in recent decades many mothers entered the labor market, it seems likely that those who are not already working are likely to face particularly severe obstacles to gainful employment.

Among the major obstacles that are often overlooked are race and sex discrimination. A recent study by IWPR (1989) finds that, even when all human capital variables are controlled for (education, work experience, age, etc.), women and minorities are still much more likely to be earning low wages than are white men. In the study, low wages were defined as \$5.30 per hour in

1984 or \$6.33 in 1989 dollars. Specifically, women of color are four times as likely to be low wage workers as are white men; white women are three times as likely and men of color are about 1.5 times as likely. Low wages are particularly damaging to single earner families (whether these are one- or two-parent families), because having one low wage worker makes a family no more likely to be lifted out of poverty than having no worker at all. Over 40 percent of families with one low wage worker or no worker are poor regardless. When a family has two low-wage workers, it is somewhat better able to lift its family above poverty, but as Table 5 shows, it really takes at least one adequate or higher wage worker in order for families to achieve a minimal risk of poverty. Other researchers have shown the significant increase in the hours worked by members in two parent families in order to maintain their income levels as husband's salaries declined (Rose and Fasenfest, 1988). Likewise, the hours worked by single parents have increased. Those low wage workers who are single parents are working more than 40 hours per week, on the average (IWPR. 1989:33).

We have seen that wages and employment are sometimes not adequate to lift a family above poverty, and that some poor families have no workers at all. Moreover, families at all but the highest income levels have fared very badly in the 1980s; together they now receive a smaller share of total income than at the start of the decade (Mishel and Frankel, 1990). For most of these families, it was only added work hours, usually by the wife

Table 5. Parents' Wages and Children in Poverty

	Percent in Poverty
No Working Parent	41.5
Only One Below Adequate Earner	40.6
Two Low-Wage Earners	17.9
Only One Adequate Wage	5.3
One Adequate and One Low	1.2
Two Adequate Wage Earners	0.0
At Least One Higher Wage Earner	0.1

Source: Roberta M. Spalter-Roth, Heidi I. Hartmann, Linda M. Andrews, "Who Needs a Family Wage? The Implications of Low Wage Work for Family Well-Being", Selected Papers: 1989 Meeting of the American Statistical Association, Table 5, p. 26.

"Below-Adequate" = "Low Wage" =

\$ 5.30 in 1984
 \$ 5.80 in 1987
 \$ 6.33 in 1989

Adequate is 2x low wage

ie 12.66 in 1989

(so between 6.34 + 12.65)

Higher wage is \$12.66 or more

or mother, that kept their real incomes from falling during this period. Thus wage levels and wage growth are a crucial issue for many families.

In addition to wages, and income support in the absence of wages, families also need certain basic benefits to survive. These are examined in the following section.

ACCESS TO BENEFITS

In this section we examine access to health insurance, welfare, and child care by families of different types and income levels. The findings show that, in general, those most in need of these benefits are least likely to have them.

Health Insurance and Welfare Benefits

Findings from a recent study by IWPR (Spalter-Roth et al., 1989) show the low level of health and welfare benefits provided to low wage workers and their families. This study, based on data from the 1984 panel of the Survey of Income and Program Participation (SIPP), finds that households with children, and especially poor households with children, are less likely to have employer-provided health benefits than those without children. Fewer than 60 percent of workers in households with children report having employer-provided health benefits compared with 67 percent of workers in households without children. And only 28 percent of low wage workers in households with children have

these benefits compared with 37 percent of low wage workers in households without children. Married workers whose low wages are the sole support for their children and spouse are the least likely to have employer-provided health benefits, with only 24 percent of these workers receiving these benefits.

These findings present a snap-shot view of access to health benefits, a longer-term view shows that employer-provided health benefits can be transitory for a substantial minority of the population, according to another recent study using the SIPP (Burkhead and Feldman-Harkins, 1987). Of the 68.5 million workers who had employer-provided health insurance at the beginning of the year, 17 percent lost it at some point during the year. This loss is greatest for those who suffer unemployment.

*1984 SIPP
panel
cover
1984-85*

The vast majority of workers living in households with children do not receive any form of government-provided benefits or income support (such as Social Security, AFDC, food stamps, Medicaid, SSI, WIC, and General Assistance). Fewer than 10 percent of all workers living in households with children and only 20 percent of low wage workers living in households with children participate in these government programs. Single parents with children are the group of low wage workers most likely to receive some form of government support with 35 percent receiving benefits in contrast to only 18 percent of low wage married workers who are the sole support of their spouse and their children.

Although the majority of these periods of receipt of public benefits are short, a substantial minority do receive public benefits for a long period of time (O'Neill, et al., 1987). Likewise, Coder et al. (1988), using the SIPP, find that about 15 percent of the population had some contact with the welfare system during a 32 month period (6.6^{percent} for food stamps or WIC only), but only five percent received welfare in all months--about 32 percent of the total welfare recipients. Therefore, although the turnover among recipients is high, there is a long-term welfare population--who ^{because of their low earnings potential, & greater needs} are unlikely to be able to support their families on wages alone. *They are likely to need virtually permanent supplementation of earned income.*

Access to Child Care

Data from the Survey of Income and Program Participation (SIPP) for 1984-85 and 1986 show that about one-third of employed mothers, with children of all ages, used paid child care during the month prior to the interview (findings summarized in Hartmann and Gody, 1990). The use of paid child care varies most with the age of the child. The younger the child the higher the use of paid care; this is most likely because young children require more intensive care, which friends, family members and neighbors are less likely to do for free. Similarly, mothers using full-time care are more likely to pay for child care; free care is most often part-time of older children. Over the past three decades, there has been a substantial shift toward forms of child care that are more likely to entail payment. Organized group

care in centers and smaller groups in another's home have increased their share of all child care, while use of relatives (which is less likely to be paid), including the father, has declined substantially. Not surprisingly poor families are somewhat less likely to use paid care, but when they do they pay a much higher proportion of their income for child care (about 20 percent compared to about seven percent for nonpoor families). Recent studies of child care staffing patterns, for both centers and family care, show that child care workers receive very low salaries and that turnover in the field is consequently very high, resulting in a diminution in the quality of care children receive (Whitebook, Howes, and Phillips, 1989). The high proportions of income poor parents pay, coupled with the lagging quality of care and the problems with their own child care arrangements that many parents acknowledge, suggest the need for greater subsidies of child care. Parents are not able to purchase the quality of care they would like to (see Hartmann, 1988).

In just three of the areas of benefits to families examined here many inadequacies in coverage have been found. With respect to income support programs, a substantial portion only of single mothers receives assistance. With respect to employer-provided health insurance, only a minority of low wage workers receives any. With respect to child care, low income families are again disadvantaged, in having to pay large proportions of their incomes and in not having access to the quality of care they

would like.

POLICY SECTION

There are a wide variety of public and private policies that can assist working, and nonworking, parents to provide for themselves and their children adequately. Because there are so many poor families with working parents, and because families headed by women and minorities are disproportionately poor, raising the earnings of ^{these} parents seems to us of greatest importance in reducing poverty. However, policies that provide income assistance to supplement or substitute for wages and policies to facilitate family care are also important. We consider these policies briefly here.

Earnings Strategies

Because low wages fall disproportionately on women and minority male workers, and because being female or minority affects wages negatively all along the wage hierarchy, combatting race and sex discrimination in the labor market is critical. Pay equity is a strategy designed to raise the wages of underpaid jobs and is critical to the success of employment strategies, especially for poor single mothers. Unemployment also falls disproportionately on mothers and on men of color. Basic equal employment opportunity is necessary to provide equal access to jobs and to the better jobs. Combatting discrimination, or lack

of access, in education is critical as well because poor parents are disproportionately undereducated. Job training^{has} also been found to raise wages in some cases.

Being represented by a union also raises wages, and raises them disproportionately for women and minority males, controlling for human capital differences between workers and differences in work settings. Collective bargaining tends to bring up wages at the bottom most. Thus collective bargaining is an effective poverty-reduction and poverty-prevention strategy. In fact, IWPR's 1989 study found that being unionized raises wages more for most workers than an additional year of education does.

Earnings can be increased by increasing hours of work as well as by increasing wages. Families dependent upon only one earner in a two-~~earner~~^{parent} family and single mother families are the families who have the most labor available to be brought into the labor market. These families probably require added incentives to consider employment, including higher wages, easier access to family care services such as child care, assistance for ill or disabled family members, and assistance in completing high school education and in moving beyond high school. Family members who are already in the labor market can increase their hours of work--it is likely that the same incentives as would bring in new entrants would also bring forth more hours from those already working (although there is always what economists refer to as an "income" effect of any policy that raises wages--higher wages cause some people, those who have enough income already, to

reduce their work effort).

Earnings-Replacement Strategies

Some benefits are designed to replace earnings when people who ordinarily work are out of work. Some of these programs, unfortunately, are designed only with the "traditional" family with a single breadwinner in mind, the traditional family that is now a distinct minority. Job loss is nearly always critical to a family's financial well-being. While, in some sense, families with two earners are better able to withstand job loss than those with only one, because both are unlikely to lose their jobs at the same time, families are also increasingly likely to depend on the wages of two earners. Yet the secondary earner, most likely the wife in a married couple family, is less likely to be eligible for wage-replacement benefits like unemployment insurance. About half the states do not make unemployment insurance benefits available to part-time workers. Social security not only provides retirement income, it provides replacement income when the worker is long-term disabled (six months or more), yet social security payouts are dependent on years of employment and wage rates, both areas where women (and minority males) are disadvantaged because of labor market discrimination and (for women) the time they've spent out of the labor force in family care. In fact, time out of the labor force for family care conveys no eligibility for either unemployment insurance or social security. Clearly these benefit programs are

in need of major revision.

A recent investigation of the value of family and medical leave policies to workers by IWPR (Spalter-Roth and Hartmann, 1990) found that wage loss after a worker's own illness is often more substantial than after child birth, and much more difficult for the worker to recover from (especially for minority workers). Thus wage replacement (and job security) after illness are critical for workers. Family and medical leave legislation is needed to mandate job security, but wage replacement could be provided by temporary disability insurance programs or sick leave policies. Five states mandate such programs, and some employers provide them voluntarily. It is likely that about 44 percent of all workers have a disability/sick insurance program; clearly better coverage is needed (Spalter-Roth, et al., forthcoming). It would be useful to know how many families experience poverty, either short-term or long-term because of the illness of a working parent.

Of course, for women, child birth and child care are important factors in their absence for work. Women giving birth, like all ill workers, lack wage replacement for their absence.

Unlike unemployment, illness, and disability, family care is not yet recognized as a reason for absence from work that makes wage replacement necessary--yet it clearly is as well. Some thought might usefully be given to extending temporary disability insurance programs, or unemployment insurance, to absences for family care.

Family Care Policies

In addition to wage replacement and job protection to deal with the wage and employment loss that frequently occur now as a result of need for workers to be absent to care for their families, families have other family care needs. For example, many families are either not able, or chose not, to invest sufficient money to provide the quality of child care that society deems desirable. In such cases the costs of child care should be subsidized, so as to improve its quality. Yet even when parents have sufficient funds, and are willing to spend them, some aspects of child care require public intervention; child care should be regulated and monitored for health and safety, much like food processing and airplanes, because it is simply not efficient for the parent to undertake this task.

Assistance with care for other dependents is needed for much of the same reasons. As Spalter-Roth and Hartmann's (1990) findings show, policies such as family ^{and} medical leave will save workers and taxpayers millions of dollars in lost earnings and increased taxes.

Refundable dependent care tax credits for low-income families would directly assist low income parents in meeting child and elder care expenses. Since low-income families pay extraordinarily high portions of their income (20 to 30 percent), such tax credits may be quite useful to them.

A seldom mentioned policy strategy that could aid working

parents (and especially single parents) in integrating their lives and increasing their living standards is to decrease the work week. The typical 40 hour work week was based on a family model with a stay at home wife. Current family patterns suggest that the standard work week should be reduced--perhaps to 30 hours per week.

Income Assistance Strategies

Income assistance strategies are needed when earnings are low, and cannot be raised by other means, or are nonexistent. Some countries provide non-means tested income assistance that is also not an earnings-related benefit (as are unemployment insurance and social security here) in the form of child allowances. The U.S. does not do this, and because child allowances are universal and not targeted, and because universal benefits generally enjoy great appeal and wide popular support, child allowances should perhaps be considered as a universal benefit.

Our findings on the low-wages earned by many single mothers lead us to be pessimistic that paid work, by itself, can be an effective poverty prevention strategy. In the absence of public policies that substantially increase wages for even the least skilled workers, we would suggest that paid work and receipt of AFDC be viewed as complementary income-packaging strategies as they were prior to the 1981 Omnibus Budget Reconciliation Act.

The Earned Income Tax Credit (EITC) program provides means tested assistance in the form of reduced tax burdens (including refunds if a family's tax burden is less than the credit that would be due). Families are eligible for the EITC when they have at least one working parent and at least one dependent child. In its current form, where the size of the benefit is based on family income, and in its proposed form where it will be based on number of children, but not on number of workers (or hours) required to earn that income, the benefit does less to meet the needs of dual-earner two-parent families, or single-parent single-earner families. Also, it may create a disincentive for employers to raise wages.

A Note on Marriage Policies and Pseudo-Marriage Policies

By most of the measures noted above, single parent (and especially single mother) families do not fare as well as two parent families, who have more labor time available to sell on the market. A seemingly obvious solution is public policies that encourage marriage. Historically, public policies that have made divorce difficult, that have allowed husbands to control wives' property or income, that fail to ensure an income sharing strategy for social security, that have denied women contraceptives or other forms of reproductive freedom, that have allowed women to be paid unequal wages for equal work, and have denied women credit--policies that have the effect of increasing women's economic dependence--likely encouraged early and life-

long marriage.

Assuming that we are willing to deliberately increase inequities between women and men, we might consider returning to these policies. But chances are, for a number of reasons, it is too late for these policies to work.

First, maintaining a policy vacuum with respect to job discrimination, occupational segregation and pay inequities, for example, can keep women economically dependent and desirous of marriage to higher income earners. But although such a policy vacuum may have the effect of increasing men's sense of their self worth, it is not clear that the result would be more and longer-term marriages. There is evidence from Bennett et al., (1989) that women's employment status is an important variable for explaining subsequent marriage. While desiring women to perform the tasks of a stay at home dependent housewife, men have come to depend on the earnings of their wives, and may be unlikely to marry non-income producers.

On their part, women facing a dual burden of wage earning and household labor may determine that the costs of marriage are too high and consequently may marry later and divorce more, in the face of male intransigence at performing an equal share of housework and in the face of their own increased economic autonomy (McCrate, cited in Business and Professional Women's Foundation, 1986).

Second, marriage policies do nothing to increase the pool of marriageable men or women. Policies such as stricter divorce

laws, lack of reproductive freedom, lack of credit to women do nothing to increase the wages of underemployed, unemployed or low wage men and women. The data that we have presented in this paper indicate that marriage is a form of creaming--those with higher education and earnings are more likely to ~~marry~~^{be married}. Others have come to a similar conclusion. For example, Wilson and Neckerman (1986) argue that marriage among blacks is declining because black men have become less marriageable as a result of the decline in jobs that provide earnings high enough to support a family for relatively unskilled black male workers. If Wilson and Neckerman are correct (more recent evidence indicates that only 10 percent of the lack of marriage among black men can be attributed to this cause), ^ethan policies to increase the skills and earnings of black men are essential if we wish to increase marriage rates. Here again, however, it is not clear that marriage rates among blacks would increase solely on the basis of increasing male earnings, especially because black wives' earnings have always contributed a large portion of family income. Therefore, increased earnings opportunities among black women, as well as black men, may do more to encourage marriage than to discourage it (Burbridge, 1990).

Although policies that have historically discouraged marriage among blacks (such as the failure, until the 1988 Family Support Act, to require states to have an AFDC-UP program for two-parent families) should be abolished, the result, in the absence of other policies, may not be substantial increases in

marriage. There is an overall decline in marriage in the U.S. not just among inner-city blacks (Burbridge, 1990). The findings in this paper suggest that increasing the earnings of both women and men, providing support services that decrease women's dual burdens, and seriously investigating methods for increasing men's commitment to household labor--unstalling the "stalled revolution"--may have the effect of increasing life long marriage. But, these efforts may not succeed and policies that increase single parents' ability to adequately support families may be a necessary alternative.

One such policy, referred to here as a "pseudo-marriage" policy, is to increase child support by either increasing support from non-custodial fathers to their children or by providing a form of child allowance in the absence of such support (the Wisconsin plan). Unless the amount of child support is substantially increased it will remain a relatively small share of the income of single parent families. For example, Albelda and Tilly (1990) found that although single mothers received nearly 10 times as much inter-family transfer income as any other family type, the levels were smaller than virtually any other source of income. Based on their estimates, if full child support payments were made to all eligible single mothers, this support would increase their family income by less than \$1,400 (in 1988 dollars).

These estimates indicate that, unless raised substantially and indexed for price increases, child support will remain a

relatively small portion of the necessary income package for single parents.

CONCLUDING QUESTIONS

The types of policies proposed above need to be more carefully evaluated in light of the differences among families and the transitions families continually experience. The particular way each general policy is implemented can have enormous effects on families of different types. Policies, and their implementation strategies, very often serve different and even competing goals. Some wage/earnings strategies may work to reinforce the "traditional" family. Perhaps some policies raise wages disproportionately for men and also encourage marriage, thereby bringing more of men's earnings to the potential use of women and children. Should we therefore try these policies? Or are the goals of equal opportunity for women and economic equity between women and men more important?

Should policies designed to help particular groups, such as the long-term poor, be targeted to them, or are more universal policies more effective or preferable for other reasons? Do the same policies that address the problems of the long-term poor also work for those with primarily transitional problems? These are issues for debate and discussion.

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APPENDIX TABLE 1

Family Groups with Children Under 18, by Race and Hispanic Origin of Householder or Reference Person: 1988, 1980, and 1970

(Numbers in thousands)

Race and group	1988		1980		1970		Net change, 1980-88		Net change, 1970-80	
	Number	Per-cent	Number	Per-cent	Number	Per-cent	Number	Average per year	Number	Average per year
ALL RACES										
Family groups with children.....	34,345	100.0	32,150	100.0	29,631	100.0	2,195	314	2,519	252
Two-parent.....	24,977	72.7	25,231	78.5	25,823	87.1	-254	-36	-592	-59
One-parent.....	9,368	27.3	6,920	21.5	3,808	12.9	2,448	350	3,112	311
Mother only.....	8,146	23.7	6,230	19.4	3,415	11.5	1,916	274	2,815	282
Father only.....	1,222	3.6	690	2.1	393	1.3	532	76	297	30
WHITE										
Family groups with children.....	28,104	100.0	27,294	100.0	26,115	100.0	810	116	1,179	118
Two-parent.....	22,013	78.3	22,628	82.9	23,477	89.9	-615	-88	-849	-85
One-parent.....	6,090	21.7	4,664	17.1	2,638	10.1	1,426	204	2,026	203
Mother only.....	5,100	18.1	4,122	15.1	2,330	8.9	978	140	1,792	179
Father only.....	990	3.5	542	2.0	307	1.2	448	64	235	24
BLACK										
Family groups with children.....	5,057	100.0	4,074	100.0	3,219	100.0	983	140	855	86
Two-parent.....	2,055	40.6	1,961	48.1	2,071	64.3	94	13	-110	-11
One-parent.....	3,003	59.4	2,114	51.9	1,148	35.7	889	127	966	97
Mother only.....	2,812	55.6	1,984	48.7	1,063	33.0	828	118	921	92
Father only.....	191	3.8	129	3.2	85	2.6	62	9	44	4
HISPANIC¹										
Family groups with children.....	3,321	100.0	2,194	100.0	(NA)	(NA)	1,127	161	(NA)	(NA)
Two-parent.....	2,205	66.4	1,626	74.1	(NA)	(NA)	579	83	(NA)	(NA)
One-parent.....	1,116	33.6	568	25.9	(NA)	(NA)	548	78	(NA)	(NA)
Mother only.....	977	29.4	526	24.0	(NA)	(NA)	451	64	(NA)	(NA)
Father only.....	139	4.2	42	1.9	(NA)	(NA)	97	14	(NA)	(NA)

NA Not available.

¹ May be of any race.

Note: Family groups comprise family households, related subfamilies and unrelated subfamilies.

Source: U.S. Bureau of the Census, Studies in Marriage and the Family, Current Population Reports, Series P-23, No. 162, p. 14

APPENDIX TABLE 2

Living Arrangements of Children Under 18 Years, by Race and Hispanic Origin: 1988, 1980, and 1970

(Excludes persons under 18 years old who were maintaining households or family groups. Numbers in thousands)

Race and arrangement	1988	1980	1970	Percent distribution		
				1988	1980	1970
ALL RACES						
Children under 18 years	63,179	63,427	69,162	100.0	100.0	100.0
Living with -						
Both parents	45,942	48,624	58,939	72.7	76.7	85.2
One parent	15,329	12,466	8,199	24.3	19.7	11.9
Mother only	13,521	11,406	7,452	21.4	18.0	10.8
Father only	1,808	1,060	748	2.9	1.7	1.1
Other relatives	1,483	1,949	1,547	2.3	3.1	2.2
Nonrelatives only	425	388	477	0.7	0.6	0.7
WHITE						
Children under 18 years	51,030	52,242	58,790	100.0	100.0	100.0
Living with -						
Both parents	40,287	43,200	52,624	78.9	82.7	89.5
One parent	9,624	7,901	5,109	18.9	15.1	8.7
Mother only	8,160	7,059	4,581	16.0	13.5	7.8
Father only	1,464	842	528	2.9	1.6	0.9
Other relatives	818	887	696	1.6	1.7	1.2
Nonrelatives only	301	254	362	0.6	0.5	0.6
BLACK						
Children under 18 years	9,699	9,375	9,422	100.0	100.0	100.0
Living with -						
Both parents	3,739	3,956	5,508	38.6	42.2	58.5
One parent	5,247	4,297	2,996	54.1	45.8	31.8
Mother only	4,959	4,117	2,783	51.1	43.9	29.5
Father only	288	180	213	3.0	1.9	2.3
Other relatives	620	999	820	6.4	10.7	8.7
Nonrelatives only	94	123	97	1.0	1.3	1.0
HISPANIC¹						
Children under 18 years	6,786	5,459	² 4,006	100.0	100.0	100.0
Living with -						
Both parents	4,497	4,116	3,111	66.3	75.4	77.7
One parent	2,047	1,152	(NA)	30.2	21.1	(NA)
Mother only	1,845	1,069	(NA)	27.2	19.6	(NA)
Father only	202	83	(NA)	3.0	1.5	(NA)
Other relatives	180	183	(NA)	2.7	3.4	(NA)
Nonrelatives only	62	8	(NA)	0.9	0.1	(NA)

NA Not available.

¹May be of any race.

²Persons under 18 years.

Source of 1970 Hispanic origin data: U.S. Bureau of the Census, 1970 Census of Population, PC(2)-1C, *Persons of Spanish Origin*.

APPENDIX TABLE 3

Table C. One-Parent Family Groups, by Race, Hispanic Origin, and Marital Status of Householder or Reference Person: 1988, 1980, and 1970

(Numbers in thousands)

Race and marital status	1988		1980		1970		Net change, 1980-88		Net change, 1970-80	
	Number	Percent	Number	Percent	Number	Percent	Number	Average per year	Number	Average per year
ALL RACES										
One-parent family groups.....	9,368	100.0	6,920	100.0	3,808	100.0	2,448	306	3,112	311
Maintained by mother.....	8,146	87.0	6,230	90.0	3,415	89.7	1,916	240	2,815	282
Never married.....	2,707	28.9	1,063	15.4	248	6.5	1,644	206	815	82
Spouse absent.....	1,776	19.0	1,743	25.2	1,377	36.2	33	4	366	37
Separated.....	1,500	16.0	1,483	21.4	962	25.3	17	2	521	52
Divorced.....	3,120	33.3	2,721	39.3	1,109	29.1	399	50	1,612	161
Widowed.....	544	5.8	703	10.2	682	17.9	-159	-20	21	2
Maintained by father.....	1,222	13.0	690	10.0	393	10.3	532	67	297	30
Never married.....	251	2.7	63	0.9	22	0.6	188	24	41	4
Spouse absent*.....	283	3.0	181	2.6	247	6.5	102	13	-66	-7
Divorced.....	597	6.4	340	4.9	(NA)	(NA)	257	32	(NA)	(NA)
Widowed.....	88	0.9	107	1.5	124	3.3	-19	-2	-17	-2
WHITE										
One-parent family groups.....	6,091	100.0	4,664	100.0	2,638	100.0	1,427	178	2,026	203
Maintained by mother.....	5,100	83.7	4,122	88.4	2,330	88.3	978	122	1,792	179
Never married.....	1,049	17.2	379	8.1	73	2.8	670	84	306	31
Spouse absent.....	1,127	18.5	1,033	22.1	796	30.2	94	12	237	24
Separated.....	941	15.4	840	18.0	477	18.1	101	13	363	36
Divorced.....	2,568	42.2	2,201	47.2	930	35.3	367	46	1,271	127
Widowed.....	356	5.8	511	11.0	531	20.1	-155	-19	-20	-2
Maintained by father.....	990	16.3	542	11.6	307	11.6	448	56	235	24
Never married.....	173	2.8	32	0.7	18	0.7	141	18	14	1
Spouse absent*.....	219	3.6	141	3.0	196	7.4	78	10	-55	-6
Divorced.....	519	8.5	288	6.2	(NA)	(NA)	231	29	(NA)	(NA)
Widowed.....	78	1.3	82	1.8	93	3.5	-4	-1	-11	-1
BLACK										
One-parent family groups.....	3,002	100.0	2,114	100.0	1,148	100.0	888	111	966	97
Maintained by mother.....	2,812	93.7	1,984	93.9	1,063	92.6	828	104	921	92
Never married.....	1,605	53.5	665	31.5	173	15.1	940	118	492	49
Spouse absent.....	584	19.5	667	31.6	570	49.7	-83	-10	97	10
Separated.....	514	17.1	616	29.1	479	41.7	-102	-13	137	14
Divorced.....	471	15.7	477	22.6	172	15.0	-6	-1	305	31
Widowed.....	149	5.0	174	8.2	148	12.9	-25	-3	26	3
Maintained by father.....	191	6.4	129	6.1	85	7.4	62	8	44	4
Never married.....	70	2.3	30	1.4	4	0.3	40	5	26	3
Spouse absent*.....	51	1.7	37	1.8	50	4.4	14	2	-13	-1
Divorced.....	63	2.1	43	2.0	(NA)	(NA)	20	3	(NA)	(NA)
Widowed.....	7	0.2	19	0.9	30	2.6	-12	-2	-11	-1
HISPANIC¹										
One-parent family groups.....	1,116	100.0	568	100.0	(NA)	(NA)	548	69	(NA)	(NA)
Maintained by mother.....	977	87.5	526	92.6	(NA)	(NA)	451	56	(NA)	(NA)
Never married.....	351	31.5	120	21.1	(NA)	(NA)	231	29	(NA)	(NA)
Spouse absent.....	282	25.3	199	35.0	(NA)	(NA)	83	10	(NA)	(NA)
Separated.....	234	21.0	170	29.9	(NA)	(NA)	64	8	(NA)	(NA)
Divorced.....	287	25.7	162	28.5	(NA)	(NA)	125	16	(NA)	(NA)
Widowed.....	53	5.2	46	8.1	(NA)	(NA)	12	2	(NA)	(NA)
Maintained by father.....	139	12.5	42	7.4	(NA)	(NA)	97	12	(NA)	(NA)
Never married.....	52	4.7	7	1.2	(NA)	(NA)	45	6	(NA)	(NA)
Spouse absent*.....	31	2.8	13	2.3	(NA)	(NA)	18	2	(NA)	(NA)
Divorced.....	49	4.4	13	2.3	(NA)	(NA)	36	5	(NA)	(NA)
Widowed.....	5	0.4	8	1.4	(NA)	(NA)	-3	-	(NA)	(NA)

- Rounds to zero. NA Not available. * Data for 1970 include divorced fathers.

¹May be of any race.

Note: Family groups comprise family households, related subfamilies and unrelated subfamilies.

APPENDIX TABLE 4

Living Arrangements of Children Under 18, by Age of Child, Race, and Hispanic Origin: 1988

(Numbers in thousands)

Race and arrangement	Children under 18	Children under age 6			Children 6 to 11	Children 12 to 17
		Total	Under 3	3 to 5		
ALL RACES						
Total	61,271	21,526	10,855	10,670	20,359	19,386
Both parents	45,942	16,460	8,365	8,094	15,193	14,290
One parent	15,329	5,066	2,490	2,576	5,166	5,096
Mother only	13,521	4,531	2,206	2,325	4,588	4,402
Father only	1,808	535	284	251	578	694
WHITE						
Total	49,911	17,538	8,824	8,714	16,561	15,813
Both parents	40,287	14,514	7,388	7,127	13,276	12,497
One parent	9,624	3,023	1,436	1,587	3,285	3,316
Mother only	8,160	2,610	1,232	1,378	2,810	2,741
Father only	1,464	413	204	209	475	575
BLACK						
Total	8,986	3,121	1,580	1,540	3,025	2,840
Both parents	3,739	1,230	604	626	1,283	1,226
One parent	5,247	1,891	976	914	1,742	1,614
Mother only	4,959	1,785	911	873	1,653	1,521
Father only	288	106	65	41	89	93
HISPANIC¹						
Total	6,544	2,443	1,215	1,228	2,239	1,863
Both parents	4,497	1,671	838	833	1,564	1,261
One parent	2,047	771	377	395	675	601
Mother only	1,845	686	331	356	602	557
Father only	202	85	46	39	73	44

¹May be of any race.

Source: U.S. Bureau of the Census, Studies in Marriage and the Family, Current Population Reports, Series P-23, No. 162, p. 20

APPENDIX TABLE 5

Distribution of Married-Couple Families With Children, by Type of Family and Selected Characteristics: June 1980 and 1985

Characteristic	All family types ¹		1. Biological		2. Adoptive		3. Stepfather		4. Stepmother		5. Joint biological-step		6. Joint biological-adoptive	
	1980	1985	1980	1985	1980	1985	1980	1985	1980	1985	1980	1985	1980	1985
Number (thousands)	24,091	23,868	19,037	18,470	429	303	1,818	2,207	171	180	1,862	2,038	429	223
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Times parents married:														
Both once	78.7	76.1	88.0	86.3	82.0	84.1	24.5	28.3	(X)	(X)	39.6	38.3	91.6	92.2
Mother once	7.1	7.7	6.6	7.1	7.3	5.5	6.4	5.5	39.6	51.6	11.2	13.3	4.7	5.5
Father once	6.0	7.8	3.1	3.9	5.5	5.3	22.3	28.6	(X)	(X)	19.9	21.0	2.3	1.0
Both more than once	8.2	8.4	2.3	2.7	5.2	5.1	46.8	37.6	60.4	48.4	29.3	27.4	1.4	1.3
Age of mother:														
Under 35 years	50.2	49.7	49.5	48.8	17.7	18.6	52.9	53.5	45.9	45.4	71.2	67.1	14.7	16.2
35 to 44 years	33.4	37.6	33.5	37.9	24.9	38.1	38.3	38.8	24.7	36.7	26.2	30.8	58.0	66.7
45 years and over	16.3	12.7	17.0	13.3	57.6	43.3	8.8	7.8	29.4	17.9	2.6	2.1	27.3	17.1
Mean age (years)	35.3	35.2	35.5	35.3	46.6	44.7	33.9	34.1	37.4	37.0	31.4	31.9	41.0	39.3
Age of father:														
Under 35 years	39.9	38.6	39.7	38.3	9.8	16.9	42.6	41.8	22.7	13.9	53.3	49.5	10.7	8.1
35 to 44 years	34.7	39.8	34.8	40.0	26.3	30.8	33.6	37.7	40.7	51.1	36.3	40.0	43.4	57.4
45 years and over	25.4	21.7	25.5	21.7	63.6	52.3	23.9	20.5	36.6	35.0	10.4	10.5	45.7	34.5
Mean age (years)	38.2	37.9	38.2	37.9	48.9	46.7	37.5	37.3	42.0	42.5	34.7	35.1	44.2	42.0
Duration of current marriage:														
Under 10 years	40.3	41.9	33.4	33.8	10.3	15.1	88.3	87.6	79.5	79.2	73.5	74.1	5.1	1.9
10 to 19 years	36.3	38.8	40.2	43.7	28.0	30.9	11.6	12.4	16.4	15.3	26.2	25.7	42.4	59.6
20 to 29 years	18.7	15.9	21.5	18.8	35.9	33.5	-	-	2.3	3.5	0.2	0.2	43.6	37.1
30 years or more	4.7	3.5	4.9	3.7	25.6	20.5	-	-	1.8	1.9	-	-	8.9	1.4
Number of children:														
Total own children	2.0	1.9	1.9	1.8	1.3	1.2	1.6	1.5	1.4	1.4	2.8	2.8	3.8	3.9
Biological children	1.6	1.6	1.9	1.8	(X)	(X)	(X)	(X)	(X)	(X)	1.3	1.3	2.4	2.5
Adoptive children	0.1	-	(X)	(X)	1.3	1.2	(X)	(X)	(X)	(X)	(X)	(X)	1.4	1.4
Stepchildren	0.3	0.3	(X)	(X)	(X)	(X)	1.6	1.5	1.4	1.4	1.5	1.5	(X)	(X)
Mother's education:														
Less than 12 years	21.2	16.7	18.7	15.0	24.5	24.7	30.2	19.7	22.8	14.9	30.9	22.7	31.9	24.5
Exactly 12 years	48.0	46.8	48.3	46.0	41.7	43.4	47.5	51.2	43.9	45.8	49.9	51.7	43.4	44.9
More than 12 years	30.8	36.6	33.0	39.0	33.8	31.9	22.3	29.1	33.3	39.4	19.1	25.6	24.9	30.7
Father's education:														
Less than 12 years	22.9	18.3	20.9	16.8	26.8	24.2	27.2	22.7	27.6	17.3	30.3	22.1	34.0	22.9
Exactly 12 years	37.2	37.9	36.8	37.2	29.1	35.1	41.6	41.8	35.3	34.8	42.7	42.6	29.1	37.6
More than 12 years	39.9	43.9	42.3	46.1	43.8	40.7	31.1	35.5	37.1	47.9	27.0	35.3	37.1	39.5
Parents' labor force status:														
Both in labor force	41.2	46.0	40.5	45.0	40.6	37.4	50.4	56.3	53.7	55.9	41.0	47.1	34.5	34.8
Father in labor force	54.7	49.5	55.9	51.0	47.2	45.9	43.8	38.5	40.3	37.5	54.7	48.2	58.9	59.5
Mother in labor force	1.5	1.8	1.4	1.7	2.2	4.3	1.8	2.4	2.2	2.8	1.7	1.8	1.9	-
Both not in labor force	2.6	2.7	2.3	2.3	10.0	12.3	4.0	2.7	3.8	3.9	2.6	2.9	4.8	5.8
Family Income: ²														
Low income	27.5	29.2	25.4	27.1	24.9	28.1	35.7	36.0	25.9	19.7	38.7	39.9	29.8	26.0
Middle income	35.0	34.3	35.8	35.0	31.9	30.0	30.8	30.9	28.8	31.4	33.9	34.6	28.8	33.2
High income	32.4	32.9	33.7	34.3	41.0	36.6	26.7	28.4	39.4	48.8	22.6	22.1	35.8	38.1
Not reported	5.1	3.6	5.1	3.5	2.3	5.0	6.8	4.7	5.9	0.1	4.8	3.4	5.6	2.7
Median income (dollars) ³	20,697	28,162	21,095	29,132	22,484	28,389	18,133	25,272	21,621	34,850	16,985	22,932	21,121	30,867

X Not applicable. - Represents zero.

¹Includes the three family types—joint step-adoptive, joint biological-step-adoptive, and unknown—for which data are not shown separately in this table.

²The income intervals are as follows:

Interval	1980	1985
Low	Under \$15,000	Under \$20,000
Middle	\$15,000-24,999	\$20,000-34,999
High	\$25,000 or more	\$35,000 or more

The after-inflation values of the 1980 and 1985 intervals are comparable, to the extent possible, given the limitations of the intervals available on the survey form.

³For the median computations, the universe was restricted to families with reported incomes.

Source: U.S. Bureau of the Census, *Studies in Marriage and the Family*, Current Population Reports, Series P-23, No. 162, p. 33