# Most women who maintain families receive poor labor market returns

The majority of these women have a strong commitment to the labor force, but have lower average educational attainment and earnings, bringing them closer to poverty with each additional child

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Women who maintain their own families are considerably more likely to work or look for work today than in the past. But their historical pattern of marginal earnings and high unemployment persists, keeping the economic status of their families well below that of the majority of American families.

The results of a March 1983 nationwide survey<sup>2</sup> reveal a continuation of the multiple problems that hinder many women who support families from being more competitive in the marketplace. Prominent among these problems are lower average educational attainment and relatively higher proportions with children to raise.

## Overall picture

In March 1983, 9.8 million families had as their principal support women who were divorced, separated, widowed, or never married. These families accounted for 16 percent of all families in the United States, up 5 percentage points from 1970. Sixty percent of women maintaining families were labor force participants, compared with 53 percent in 1970, and their numbers in the labor force doubled over the 13-year period (table 1).

The reasons for this increased labor market activity have a great deal to do with the dramatic demographic and social changes of the period, perhaps the most crucial being the movement of the baby-boom generation of the 1950's and early 1960's into the working-age population. This movement was accompanied by record numbers of marriages and,

Table 1.	Selected characteristics of women maintaining	
	March 1970, 1975, 1980, and 1983	

[Numbers in thousands]

Characteristic	Civi	lian non popul	Labor force participation rate					
	1970	1975	1980	1983	1970	1975	1980	1983
Total women								
maintaining								
families	5,580	7,316	9,009	9,828	52.9	54.4	59.7	59.6
Never married	610	932	1,453	1,823	57.4	53.6	55.6	55.8
Separated	1,324	1,707	1,805	1,831	53.8	55.0	60.4	62.3
Widowed	2,389	2,539	2,588	2,559	38.4	37.8	38.3	34.3
Divorced	1,258	2,139	3,164	3,615	77.3	73.9	78.6	78.2
Median age	48.2	43.5	41.4	41.1	_	_	_	_
With no children <sup>1</sup>								
under age 18	2.652	2.861	3.291	3.788	45.8	45.7	46.9	47.9
With children under		'	.,	-,				
age 18	2.928	4.456	5.718	6.040	59.4	60.0	67.0	67.0
6 to 17, only		2,661	3.638	3.746	67.0	66.3	74.0	74.3
Under age 6	1,112	1,795	2,080	2,294	46.9	50.6	54.9	55.2
White	4 185	5 254	6 302	6 783	53.4	55.7	62.1	60.5
							54.0	57.
							50.7	49.0
White	1,349	5,254 1,967 471	6,302 2,537 637	6,783 2,808 800	53.4 50.9 (²)	55.7 51.2 43.5	5	4.0

<sup>1</sup>Children are defined as "own" children of the family. Included are never-married daughters, sons, stepchildren, and adopted children. Excluded are other related children such as grandchildren, nieces, nephews, cousins, and unrelated children. <sup>2</sup>Data not available.

NOTE: Because of rounding, sums of individual items may not equal totals. Data for

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in turn, a soaring divorce rate.<sup>3</sup> Thus, by the time the 1980's began, divorcees—who have the highest labor force participation rate of any marital category of women—had replaced widows (who have the lowest) as the largest group of women maintaining families. In addition, a sharp rise in childbearing among single women helped increase the number of one-parent families.

In March 1983, more than three-fifths of the women maintaining families were parents with children under age 18 in the home. Labor force participation rates show these single parents had a strong commitment to the labor force. Seventy-five percent were in the work force when their youngest child was school age (6 to 17 years), as were 55 percent of those with preschoolers (under age 6).

Once in the labor market, however, the female single parent often had a difficult time finding a job, especially if she had at least one preschool child. In March 1983, the unemployment rate for mothers with preschoolers was 23 percent, compared with 15 percent for mothers whose youngest child was of school age (table 2). The unemployment rate for mothers in married-couple families was less than half that of mothers maintaining families.

When unemployed, women maintaining families were far less likely than other householders to be living with another relative who was employed full time. In the first quarter of 1983, for example, only 9 percent of all unemployed women maintaining families had someone in their family who had a full-time job. This compared with 16 percent of all jobless men maintaining families without a spouse and about 41 percent of all unemployed husbands.

#### The workplace

Most employed women maintaining families worked at full-time jobs—83 percent in March 1983. Those age 25 to 54 were more likely to be working full time (86 percent) than either younger (72 percent) or older women (73 percent). Obviously, these high full-time proportions represent a serious commitment on their part to market work.

Like most employed women, the largest proportion of those maintaining families were in administrative support jobs (table 3). This was the case for all marital groups. Divorced women (because they were younger and had more years of schooling, on average) were more likely than other women maintaining families to be in managerial and professional jobs and less likely to be in service occupations.

Most of today's better paying jobs require at least a high school diploma, and many professional fields require a college degree. Although working women maintaining families have been completing more formal schooling in recent years, a high proportion had not completed high school—23 percent, compared with 15 percent of working wives.

Despite some movement into professional and managerial jobs between 1970 and 1983, particularly by divorcees, most employed women maintaining families have tended to remain in the generally lower paying or lesser skilled jobs

Table 2. Labor force status of women maintaining families, by presence and age of youngest child, and marital status, March 1983

[Numbers in thousands]

		With	With children <sup>1</sup> under age 18				
Labor force status	Total	no own children <sup>1</sup> under age 18	Total Children age 6 to 17 only		Children under age 6		
Women maintaining families In labor force Participation rate Unemployed	9,828 5,861 59.6 831	3,788 1,815 47.9 131	6.040 4.047 67.0 700	3.746 2.780 74.2 406	2.294 1.266 55.2 294		
Unemployment rate	14.2	7.2	17.3	14.6	23.2		
	3,966	1.973	1,993	966	1.028		
Never-married	1.823	574	1,248	446	802		
	1.018	372	646	292	353		
	55.8	64.8	51.8	65.5	44.0		
	213	33	180	66	115		
rate	20.9	8.9	27.9	22.6	32.6		
Not in labor force	<b>80</b> 5	202	603	154	449		
Separated	1,141 62.3	365 228 62.5 37	1,466 913 62.3 180	828 573 69.2 100	637 339 53.2 80		
rate	19.0	16.2	19.7	17.5	23.6		
	690	137	553	255	298		
Widowed In labor force Participation rate Unemployed Unemployment	2,559	2.025	534	463	71		
	877	587	290	253	37		
	34.3	29.0	54.3	54.6	(²)		
	77	32	44	32	12		
rate	8.8	5.5	15.2	12.6	( <sup>2</sup> )		
	1,682	1.438	244	210	34		
Divorced In labor force Participation rate Unemployed	2,826 78.2	824 628 76.2 29	2.792 2.198 78.7 295	2.008 1.661 82.7 208	784 537 68.5 87		
Unemployment	11.5	4.6	13.4	12.5	16.2		
rate	790	196	594	347	246		

<sup>1</sup>Children are defined as "own" children of the family. Included are never-married daughters, sons, stepchildren, and adopted children. Excluded are other related children such as grandchildren, nieces, nephews, cousins, and unrelated children.

<sup>2</sup>Rate not shown where base is less than 75,000.

Note: Because of rounding, sums of individual items may not equal totals.

within a broad occupation group. Their relatively poor occupational standing was reflected by their lower full-time wage and salary earnings when compared with husbands or men maintaining families. In the first quarter of 1983, the median weekly earnings for female householders were \$256, compared with \$400 for husbands or male family householders.<sup>4</sup>

Only 30 percent of the wage-earning families maintained by women were multiple-earner families, and their median weekly earnings were \$440. In contrast, 56 percent of all married-couple families with earners were in the multipleearner category, and their median weekly earnings were \$629.

Although weekly aggregate earnings of families maintained by women were relatively low, annual income for families in which the woman herself worked was roughly twice as high as for families in which the householder did not work. For example, in 1982, median family income was \$14,580 when the woman was an earner at some time during the year and \$7,050 when she was not.

Table 3.	Educational attainment and occupational	distribution of women maintaining	families by marital status, race, and
Hienanic	origin March 1983		• -,

	Total	Marital status				Race and Hispanic origin		
item		Never- married	Separated	Widowed	Divorced	White	Black	Hispanic
Educational attainment								
Total in labor force: Number (thousands) Percent Less than 4 years high school 4 years high school only 1 to 3 years college 4 years college or more	5,861 100.0, 22.9 46.6 18.3 12.2	1,018 100.0 23.8 44.2 20.0 12.0	1,141 100.0 28.0 47.1 15.3 9.5	877 100.0 33.8 42.0 14.7 9.7	2,826 100.0 17.1 48.7 20.1 14.2	4,104 100.0 19.7 47.9 18.4 14.0	1,603 100.0 31.2 43.5 18.6 6.7	39.2 100.0 48.5 33.7 11.5 6.4
Occupation								
Total employed: Number (thousands) Percent	5,031 100.0	804 100.0	924 100.0	801 100.0	2,502 100.0	3,656 100.0	1,255 100.0	340 100.0
Managerial and professional specialty Executive, administrative, and managerial Professional specialty	19.8 8.4 11.5	19.3 7.0 12.3	15.0 6.2 8.9	18.6 9.5 9.2	22.2 9.3 12.9	21.7 9.4 12.3	14.4 5.6 8.8	12.4 7.1 5.3
Technical, sales, and administrative support Technicians and related support Sales occupations Administrative support, including clerical Secretaries, stenographers, and typists Financial records processing Other	41.0 3.1 9.4 28.5 10.1 4.3 14.1	39.1 2.7 7.8 28.5 8.8 4.9 14.8	39.4 2.4 8.9 28.0 9.2 4.3 14.5	37.2 1.7 11.4 24.0 8.4 2.7 12.9	43.4 3.8 9.5 30.1 11.3 4.6 14.2	44.8 3.1 11.1 30.6 11.5 4.9 14.2	29.8 2.7 4.5 22.6 6.4 2.5 13.7	36.5 2.4 7.1 27.1 7.9 2.4 16.8
Service occupations Private household Food Health Cleaning Personal Other service	22.2 2.6 6.8 5.3 3.9 3.0 0.6	25.0 3.2 5.1 6.5 5.7 3.7 0.8	28.6 4.2 8.1 9.1 4.0 2.5 0.7	28.8 4.7 8.9 4.6 7.4 2.6 0.6	16.9 1.0 6.1 3.8 2.2 3.1 0.7	17.8 1.8 6.4 3.1 2.6 3.2 0.7	35.9 5.0 7.4 12.2 7.7 2.8 0.8	25.0 5.0 6.5 2.9 6.5 3.8 0.3
Precision production, craft, and repair	2.5	1.9	2.4	1.7	2.9	2.8	1.5	3.5
Operators, fabricators, and laborers Machine operators, assemblers, and inspectors Transportation and material moving Other	13.9 11.2 0.9 1.8	14.3 12.6 0 1.7	14.1 10.8 1.4 1.9	12.4 10.1 0.9 1.4	14.1 11.2 1.0 1.9	12.3 10.1 0.6 1.6	18.1 14.1 1.6 2.4	21.2 17.6 2.1 1.5
Farming, forestry, and fishing	0.6	0.5	0.5	1.1	0.4	0.7	0.2	1.2

### Situation for minorities

As of March 1983, about 70 percent (6.8 million) of all women maintaining families were white; 29 percent (2.8 million) were black, and fewer than 10 percent (800,000) were of Hispanic origin (virtually all of whom were also included in the white racial category). Examining each race-ethnic category separately and making labor force participation and income comparisons brings the situation for minority families into sharper focus.

On average, the black women had more children under age 18 and less education than the white women. Black women maintaining families (as well as those of Hispanic origin) have lower median earnings, lower labor force participation rates, and higher unemployment rates than the white women. Also, black and Hispanic families maintained by women were even less likely than similar white families to have more than one earner, probably because they were less apt to have another member of working age in the home.

Furthermore, a larger share of white than black or Hispanic women were divorced, and a smaller proportion had never married. And, as shown earlier, divorced householders have much higher participation rates than the nevermarried. Thus, in March 1983, the labor force participation

rate for white female householders was 60 percent, compared with 57 percent for blacks and 49 percent for Hispanics. Another factor is that 1 of 8 black and Hispanic householders was under age 25, compared with 1 of 13 whites. Younger women, in the early stages of labor force entry, often have not acquired the skill and experience necessary to hold many of today's better paying jobs. In addition, about half of the Hispanic women householders and one-third of the black had not completed high school, compared with only one-fifth of the whites. Moreover, the occupational distributions for these three groups of women mirror their educational attainment; about 22 percent of employed white householders were professional and managerial workers, compared with 14 percent for black, and 13 percent for Hispanic women. Blacks and Hispanics were heavily clustered in service and operative jobs which require less formal education and training and pay less money. Finally, the higher participation rate of white women may also reflect the smaller average size of their families, as well as the lower proportion with children under 6 years of

Unemployment rates were much higher among black women maintaining families (21.7 percent) than white (10.9

Table 4. Labor force status of white, black, and Hispanic origin women maintaining families, by presence of children and marital status, March 1983

[Numbers in thousands]

	Total			With	children¹ under age	18	With no children <sup>1</sup> under age 18		
Race, Hispanic origin, and marital status	Population	Labor force participation rate	Unemploy- ment rate	Population	Labor force participation rate	Unemploy- ment rate	Population	Labor force participation rate	Unemploy- ment rate
White women, total	6.783	60.5	10.9	3.959	70.3	13.4	2,824	46.8	5.6
Never married	842	53.6	12.4	442	47.5	22.4	399	60.4	3.7
Separated	1,117	62.1	16.9	918	62.0	16.3	200	62.5	19.2
Widowed	1,963	34.6	7.4	376	59.0	12.6	1,588	28.8	4.8
Divorced	2,861	79.7	9.9	2,224	80.0	11.5	637	78.3	4.0
Black women, total		57.1	21.7	1.923	60.3	25.7	885	50.2	11.3
Never married	940	57.0	28.2	785	54.0	30.4	155	72.3	19.6
Separated	657	62.1	22.8	504	62.7	25.3	153	60.1	14.1
Widowed	536	32.5	13.8	132	39.4	( <sup>2</sup> )	404	30.2	8.2
Divorced	675	71.9	16.5	502	72.9	20.2	173	68.2	4.2
Hispanic women, total	800	49.0	13.5	585	48.2	16.0	214	51.4	6.4
Never married	193	47.2	14.3	136	33.8	(2)	57	(2)	(2)
Separated	255	39.2	20.0	209	38.8	21.0	46	(2)	] <u>}</u> 2\
Widowed	123	35.0	(2)	51	(2)	(2)	72	(2)	(2)
Divorced	229	69.0	9.5	189	68.3	9.3	40	(2)	(2)

¹Children are defined as ''own'' children of the family. Included are never-married daughters, sons, stepchildren, and adopted children. Excluded are other related children such as grandchildren, nieces, nephews, cousins, and unrelated children.

percent) and Hispanic women (13.4 percent) (table 4). This reflects, in part, the higher concentration of never-married mothers among black female householders. Typically, nevermarried mothers have higher jobless rates than mothers of other marital status.

Annual median income of white families maintained by women (\$13,145 in 1982), while much lower than that of other types of white families, was far above the levels of the black (\$7,489) and Hispanic (\$7,611) families. This pattern persisted regardless of the presence of children. Part of the difference stems from the fact that earnings of black women represented a larger share of their family income than those of the white women—77 versus 70 percent. Also contributing to this situation was the larger share of divorced white women who received child support or alimony payments. Moreover, as mentioned earlier, white families maintained by women were more likely to have at least two earners than either the black or Hispanic families.

### Poverty and children

Because average income among families maintained by women is low—whether they are in or out of the paid work force—proportionately more live below the poverty line<sup>6</sup> than other families. In 1982, more than 1 of 3 families

maintained by women were poor, compared with 1 of 13 other families. Although the percentages of black and Hispanic families maintained by women in poverty were much greater than for white families of the same type, they all greatly exceeded the proportions for other family groups:

	Families maintained by women	Married- couple families	Families maintained by men
Total	36.9	7.6	14.7
White	28.9	6.9	12.6
Black	56.1	15.6	25.0
Hispanic	55.5	19.3	18.4

For families in which the female householder had earnings at some time during 1982, about 1 of 4 were in poverty, compared with more than 1 of 2 of the families in which the householder had no earnings. These differences were even wider for families with children under age 18. When the mother had earnings, 29 percent of their families had incomes below the poverty level; when she did not, 88 percent were poor. Moreover, regardless of the mother's earner status, the incidence of poverty increased with each additional child in the home—from 37 percent when one child was in the home to 85 percent when four or more children were present.

<sup>&</sup>lt;sup>2</sup>Rate not shown where base is less than 75,000.

<sup>---</sup>FOOTNOTES-

<sup>&#</sup>x27;The terminology "women maintaining families" or "female family householder" is defined as a never-married, divorced, widowed, or separated woman with no husband present and who is responsible for her family. These terms have replaced the phrase "female-headed families" used in earlier reports in this series.

<sup>&</sup>lt;sup>2</sup>Unless otherwise indicated, data in this report relate to the civilian noninstitutional population 16 years and over and are based primarily on information from supplementary questions in the March 1983 Current Population Survey. For the most recent report on this subject, containing data for March 1981, see Beverly L. Johnson and Elizabeth Waldman,

<sup>&</sup>quot;Marital and family patterns of the labor force," *Monthly Labor Review*, October 1981, pp. 36–38.

Sampling variability may be relatively large in cases where numbers are small, and small differences between estimates or percentages should be interpreted with caution. For further information on reliability of data, see the Explanatory Note in *Marital and Family Patterns of Workers: An Update*, BLS Bulletin 2163 (Bureau of Labor Statistics, 1983), pp. A-5-

<sup>&</sup>lt;sup>3</sup>The divorce rate has been rising since the mid 1960's. Between 1966 and 1981, the rate increased from 2.5 per 1,000 population to 5.3 per

1,000. For more details, see "Advance Report of Final Divorce Statistics, 1980," *Monthly Vital Statistics Report* (Washington, U.S. Department of Health and Human Services, June 27, 1983), table 1, p. 4.

<sup>4</sup>See, "Earnings of workers and their families: First quarter 1983," USDL News Release, 83–201, May 2, 1983 (U.S. Bureau of Labor Statistics).

<sup>5</sup>See Allyson Sherman Grossman and Howard Hayghe, "Labor force activity of women receiving child support," *Monthly Labor Review*. November 1982, pp. 39–41. Also see *Divorce*, *Child Custody*, and *Child* 

Support, Current Population Report Series, 84 (Washington, U.S. Bureau of the Census, 1981), p. 4.

<sup>6</sup> Families are classified as being above or below the low income level according to the poverty index adopted by a 1969 Federal Interagency Committee. The poverty thresholds are updated every year to reflect changes in the Consumer Price Index. The poverty threshold for a family of four was \$9.862 in 1982. For further details, see *Money Income and Poverty Status of Families and Persons in the United States: 1982*, Current Population Report Series P-60, No. 140 (Washington, U.S. Bureau of the Census, 1983), pp. 3, 4, and 29.

# Work schedules: a need for flexibility

The conditions of work of men and women differ in respect of hours of work. This is partly due to the contraints of life outside work and partly to legislation.

Although people are beginning to challenge the idea that women have to assume greater family responsibilities than men, in practice they still bear the brunt of the housework and caring for the children. We have already spoken of the preponderance of married women and mothers among part-time workers; similarly, it is because of family responsibilities that women often do less overtime.

Furthermore, while it is rare for the labor legislation to provide for shorter normal working hours for women than for men, it frequently limits more strictly the amount of overtime they can be called upon to perform. Additional leaves and breaks are sometimes provided for women, either in the light of the number of children they have, or simply because they are women (in the German Democratic Republic, for example, one day off a month for housekeeping for women aged 40 or over or for married women).

—MARIE-CLAIRE SEGURET "Women and Working Conditions: Prospects for Improvement?" *International Labour Review*, May–June 1983, pp. 304.