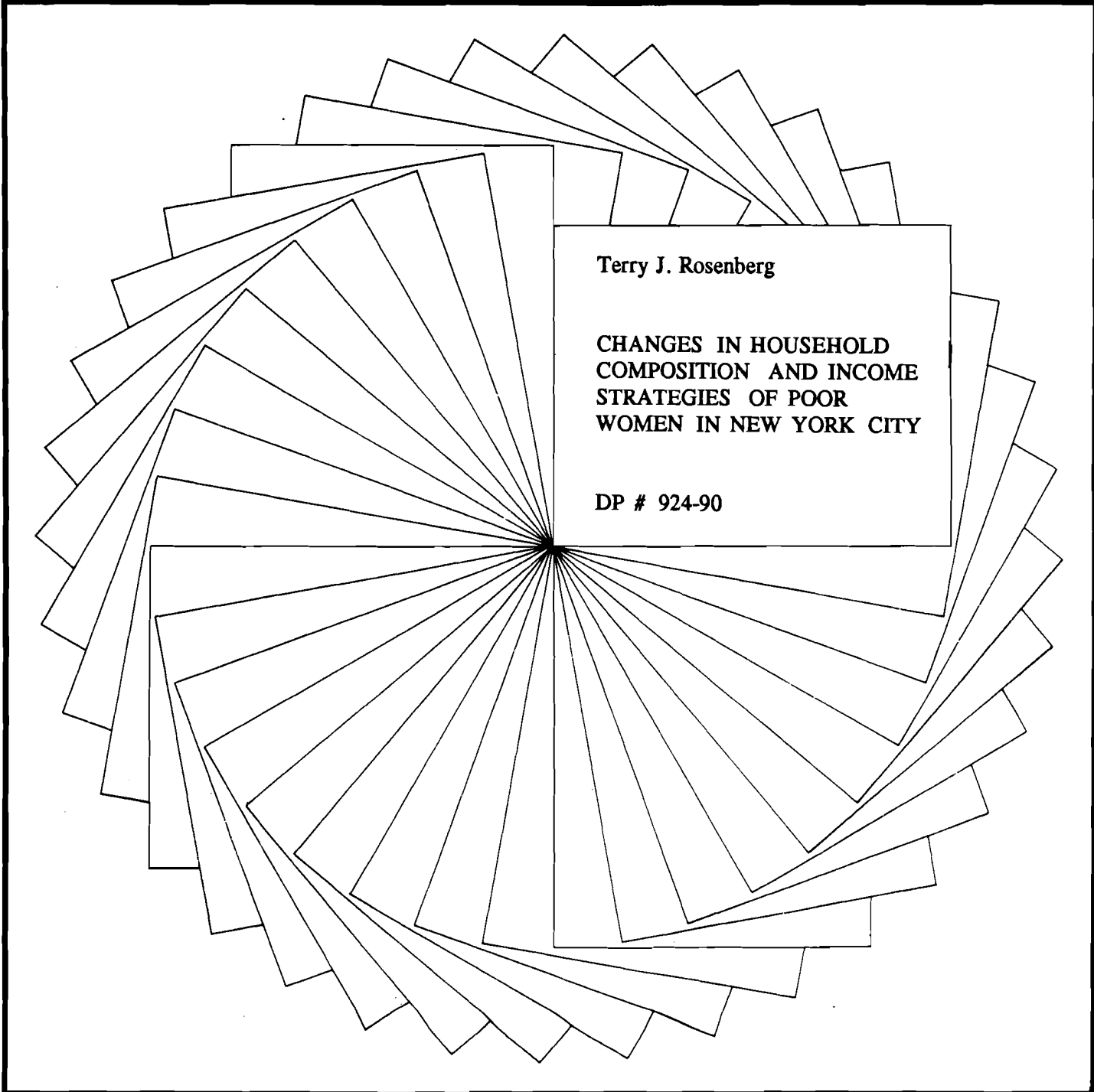




Institute for Research on Poverty

Discussion Papers



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COMPOSITION AND INCOME
STRATEGIES OF POOR
WOMEN IN NEW YORK CITY

DP # 924-90

Institute for Research on Poverty
Discussion Paper no. 924-90

**CHANGES IN HOUSEHOLD COMPOSITION AND INCOME STRATEGIES
OF POOR WOMEN IN NEW YORK CITY**

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August 1990

The research reported here was supported by funds from the U.S. Department of Health and Human Services to the Institute for Research on Poverty under the IRP Small Grants program. Any opinions expressed are solely those of the author.

ABSTRACT

This study examines changes in the prevalence of extended family households among racial/ethnic groups in New York City in relation to changes in employment patterns and income sources of poor women. Changes are evaluated from the mid-1970s to mid-1980s among three groups: non-Hispanic whites, non-Hispanic blacks, and Puerto Ricans. Special attention is paid to the experience of Puerto Ricans, who have suffered the most severe poverty of all three groups.

A combined file from the 1976, 1977, and 1978 March Current Population Survey (CPS) is compared with a combined file from the 1986, 1987, and 1988 CPS. Subsamples include women 18 to 54 years old whose family income was less than 150 percent of poverty and whose households included at least one child under 18. Equivalent questions about individual demographic characteristics, employment, income, family and household structure are studied in each time period.

Simple descriptive statistics, cross-tabulations, and regression analysis are used to illustrate differences across groups and time periods. As hypothesized, women in extended family households are shown to be more likely than women in other household types to work and have earnings from employment, and to depend less upon public assistance. Extended household composition is not as significant a factor in determining income strategies as is a woman's education. Policy recommendations therefore emphasize the importance of education and training to enhance the employability and earnings of poor women.

CHANGES IN HOUSEHOLD COMPOSITION AND INCOME STRATEGIES OF POOR WOMEN IN NEW YORK CITY

From the middle of the 1970s through the middle of the 1980s the national poverty rate increased from a low of 12.3 percent (1975) to a high of 15.2 percent (1983), and then declined to 13.5 percent (1987). At the same time, New York City's poverty rate steadily increased from 15.0 percent to 23.2 percent (Human Resources Administration 1989; Rosenberg 1989). A major factor underlying both national and New York City increases in poverty was the changing proportion of female-headed families with children. Another factor, which had a heavier impact on the local level, was a marked decline in the availability of employment in nondurable manufacturing (Waldinger 1985, 1986).

Among all minority groups, Puerto Ricans have nationally experienced the sharpest increases in poverty and dependence on welfare over the last decades (Tienda and Jensen 1988). Given their concentration within New York City, it is not surprising that their poverty levels have also increased in the City and continue to be the highest of all groups. The March 1988 Current Population Survey (CPS) for New York City revealed that the poverty rate among non-Hispanic whites was 8.4 percent; among non-Hispanic blacks it was 33.8 percent; among Puerto Ricans, 47.7 percent (Rosenberg 1989).

Changes in the number of female-headed families and in the number of manufacturing opportunities have had a combined depressing influence on the economic standing of New York's Puerto Ricans, apparently more than for other New Yorkers. Puerto Rican women in particular have experienced lower rates of labor force participation in the recent past than before, and these rates are now far below the labor force participation rates of all other women in the City (Rosenberg 1987, 1989). Puerto Rican poverty and very high rates of public assistance reciprocity can be partially attributed to these low employment levels among Puerto Rican women.

What has not been considered as another plausible explanation for the increased levels of poverty and welfare dependency of Puerto Rican New Yorkers is the historical decline of the extended family household. Among other Hispanic groups, most notably Cubans, the extended family has been the key to female employment and upward mobility for their families (Perez 1986). Unfortunately, more than other Hispanics and even more than any other racial/ethnic minority in the United States, Puerto Ricans have nearly abandoned the extended family household. Whereas in 1960 more than one out of every five (21.3 percent) Puerto Rican households in the United States were extended, by 1985 only 6.7 percent were extended. This 1985 figure was similar to that of non-Hispanic whites, but far below that of other minorities (Sandefur and Tienda 1988, p. 10). For Puerto Ricans in New York City this phenomenon has not been so clearly documented. The present study looks at the extended family household among Puerto Ricans as compared to whites and blacks and attempts to illustrate how their household composition is related to crisis levels of poverty and welfare dependency.

Differences in the prevalence of the extended family have been associated with differences in female labor force participation rates, owing to child care and other household services that extended family members provide for each other. In addition, more earners per household can be derived from an extended family household than from other types (Angel and Tienda 1982). For poor women in New York City, therefore, the initial questions to be addressed here are:

- (1) What were the employment experiences of women by racial/ethnic group?
- (2) What was the distribution of sources of personal income for women by racial/ethnic group?
- (3) What was the distribution of household and family types by racial/ethnic group?
- (4) What was the distribution of sources of family income by racial/ethnic group?

Answers to these questions are sought for the mid-1970s and mid-1980s; changes between the two dates are discussed.

Beyond answering these descriptive questions, this study attempts to evaluate the effect of living in an extended family on a woman's ability to obtain income through wages or self-employment, controlling for other factors. The following hypotheses are tested using multivariate statistical techniques:

- (1) Residence within an extended family household enhances a woman's availability for employment and her chances for earnings through employment.
- (2) Residence within an extended family household diminishes a woman's need for public assistance, and her dependence on public assistance as an income source.
- (3) Residence within an extended family household, in part via its influence on a woman's employment, enables her family to support itself with more earned income and less public assistance income.

METHODOLOGY

The March Current Population Survey (CPS) is the main data source. New York City survey files from 1976, 1977, and 1978 were combined to create a sample for the middle of the 1970s; files from the 1986, 1987, and 1988 March CPS were combined to create a sample for the middle of the 1980s. Since the CPS sample each year includes some households interviewed in the previous year, there is an overlap of the households in a merged three-year sample. Given the March CPS design, there is a maximum potential overlap of 50 percent from one year to the next; in actuality the overlap is more like 40 percent (Green 1985, p. 3). Even so, households which remained in our merged sample from one year to the next probably underwent changes in the household characteristics and changes in the characteristics of individuals within the household, so

that merging three years did not necessarily duplicate the exact characteristics of households included more than once in the March CPS samples.

For each period, a subsample was chosen of women 18 to 54 years old whose family income was less than 150 percent of poverty,¹ and whose households included at least one child under 18.² These women and their families represented a reasonable study group for an analysis of how the poor managed to draw upon various income sources for survival--given the relatively high cost of living in New York City, a sample of families under 100 percent of poverty seemed to understate the extent of impoverishment and to limit our understanding of the population in need of income transfers during any year.

Each of the subsamples was large enough to permit breakdowns by race/ethnicity, household composition, family type, and other critical variables. For the 1970s subsample, 837 women were selected; for the 1980s subsample, 754 women were selected. The subsamples did not, however, allow for the more elaborate analyses of household composition and income which can be found in studies using large, national samples (e.g., Jensen 1989).

Descriptive information was first derived from the combined CPS files for each time period. Fortunately, definitions for most of the variables used here remained constant over the years considered. These included such individual-level variables as a woman's marital status, educational level, current employment status, earnings from work over the previous year, and receipt of public assistance in the previous year. At the household and family level, the constant variables included number of adults in the household, headship status of the family, presence of children under six in the family, number of earners in the family, family income from employment sources, and public assistance income.

The major variable that changed over the period of study was the number of families in the household³. Beginning in 1982 the Census Bureau procedures for estimating the number of

subfamilies in a household were refined. Changes implemented in 1982 and 1983 resulted in more complete identification of subfamilies. While these changes were beneficial in that subfamilies were more accurately counted, the new procedures caused a break in the CPS time series for information on household arrangements (U.S. Bureau of the Census 1985, p. 8). CPS counts of subfamilies in years prior to the change, including the base years in this study, are low in comparison to counts from years after the change, including the second set of comparative years used here.

Therefore, instead of using the CPS count of families as a measure of extended family residence in the 1970s, another index was constructed, termed "additional adults in household." For households in which the head was married with spouse present, households with three or more adults (persons 18 and over) were defined as households with "additional adults." For households in which the head was a single person, households with two or more adults were defined as those with "additional adults." Extended family households, or those with a primary family and a subfamily, were assumed to fall within the category of households with "additional adults." In the 1980s merged sample, the CPS count of families in the household was used as an index of extended family residence; households with two or more families were assumed to be extended family households.

The same three nonoverlapping racial/ethnic groups were identified in each time period: non-Hispanic whites, non-Hispanic blacks, and Puerto Ricans. As the sample size allowed, comparative statistics were calculated across groups and across time periods.

Finally, regression equations were calculated for all women for whom the importance of household composition was first evaluated as an influence on their employment income and receipt of public assistance, controlling for other factors. Equations were then calculated

measuring the importance of household composition on the total configuration of family income strategies, controlling for other factors.

RESULTS

Personal Characteristics

Table 1 offers descriptive information on poor women in the sample by race/ethnicity and time period. Significance levels (chi-square tests) of the differences among the racial/ethnic groups in each time period and over the decade are shown. There are notable contrasts among groups, and evident trends from one decade to the next. A number of trends were clearly more pronounced among minority women than white women.

Although white women always showed the lowest percentages, and black women always showed the highest percentages, in the "never-married" category in both periods, all three groups registered increases in this category, illustrating trends that have been documented nationwide (Wojtkiewicz, McLanahan, and Garfinkel 1990). Moreover, to the extent that these poor women were less likely to marry in recent years, they can be expected to face greater economic difficulties throughout their lifetimes than earlier cohorts.

Apparently, while this trend has not resulted in any dramatic change in the propensity for the respondents to be household heads, it has occurred while more women were living as "others" (neither heads nor spouses) within their households. In the mid-1980s, for instance, nearly a third of all poor black women and about a fifth of all poor white and poor Puerto Rican women neither headed households nor were spouses of household heads.

The educational level of all women improved from the middle of the 1970s through the middle of the 1980s. This advancement was statistically significant for Puerto Ricans, even though

Table 1

Comparisons of Personal Characteristics of Poor Women in New York City

Characteristic	Percentage Distribution ^a		Significance Level of Change over the Decade ^b
	Mid-1970s	Mid-1980s	
Woman never married			
White	8.9	19.6	.096
Black	40.1	55.3	.003
Puerto Rican	25.0	47.6	.000
Woman is household head			
White	30.8	35.1	not sig.
Black	61.9	58.8	not sig.
Puerto Rican	61.8	63.0	not sig.
Woman neither head nor spouse			
White	11.8	19.6	.092
Black	18.7	32.1	.000
Puerto Rican	11.3	21.8	.000
Has high school education or more			
White	66.9	73.2	not sig.
Black	52.8	59.2	not sig.
Puerto Rican	23.8	33.7	.002
Currently employed			
White	18.7	16.5	not sig.
Black	20.2	25.2	not sig.
Puerto Rican	6.3	10.9	.001
Currently employed full time			
White	9.5	7.2	not sig.
Black	15.9	19.1	not sig.
Puerto Rican	4.6	9.1	.036
Had income last year from employment			
White	21.9	19.6	not sig.
Black	27.8	37.8	.020
Puerto Rican	9.6	12.2	not sig.

Table 1, continued

Characteristic	Percentage Distribution ^a		Significance Level of Change over the Decade ^b
	Mid-1970s	Mid-1980s	
Had income last year from public assistance			
White	18.9	14.4	not sig.
Black	51.6	40.8	.018
Puerto Rican	60.1	54.7	not sig.

Note: "Poor" here means that family income was less than 150 percent of the poverty threshold.

^aDifferences in the distribution of each characteristic across the three groups in each time period were all statistically significant at the .001 level (chi-square test).

^bChi-square test.

they lagged far behind either whites or blacks in both periods. By the middle of the 1980s, only 33.7 percent of poor Puerto Rican women had completed high school.

Although they achieved higher levels of education compared with blacks, white women did not have higher levels of employment. As has been historically true of black women at all economic levels, poor black women in the subsamples here were the most active members of the labor force. They had the highest percentages of current employment, the highest percentages of full-time employment, and the highest percentages of women earning income from wages, salaries, or self-employment.

Related to their very low levels of education, Puerto Rican women were the least likely to be employed in both periods, and the least likely to have any earnings from employment. Their detachment from the labor force was paralleled by much greater dependence at both time periods on public assistance. In the mid-1970s, 60.1 percent of all poor Puerto Rican women received some form of public assistance; in the mid-1980s, 54.7 percent did so.

White women had relatively low levels of public assistance recipiency in both time periods.⁴ Black women ranked in an intermediate position with regard to public assistance, and they experienced a significant decline in recipiency over the decade—from 51.6 to 40.8 percent.

Household and Family Characteristics

As the figures in Table 2 indicate, there were further differences in household and family characteristics among women by race/ethnicity as well as by time period. Overall, Puerto Rican households and families were the most disadvantaged. Of all three racial/ethnic groups in the mid-1970s, black women were most often found in households with additional adults. The same percentage of white women and Puerto Rican women were found in these "extended" households in the mid-1970s. Since another measure of extended family living was used for the mid-1980s, no

Table 2

Comparisons of Family Structure and Employment Characteristics of
Family Members of Poor Women in New York City

Characteristic	Percentage Distribution ^a		Significance Level of Change over the Decade ^b
	Mid-1970s	Mid-1980s	
<u>Household/Family Composition</u>			
Additional adults in household			
White	26.0		
Black	38.9		
Puerto Rican	26.0		
Two or more families in household			
White		10.3	
Black		29.0	
Puerto Rican		21.0	
Two or more adults in household			
White	74.6	79.4	not sig.
Black	54.4	65.6	.012
Puerto Rican	47.4	53.4	.098
Female family head			
White	37.9	44.3	not sig.
Black	77.8	83.2	not sig.
Puerto Rican	68.8	79.5	.001
Two or more adults in family			
White	71.0	69.1	not sig.
Black	50.0	46.2	not sig.
Puerto Rican	42.5	41.8	not sig.
Some children under six in family			
White	25.4	30.9	not sig.
Black	26.6	33.2	not sig.
Puerto Rican	31.5	33.7	not sig.

Table 2, continued

Characteristic	Percentage Distribution ^a		Significance Level of Change over the Decade ^b
	Mid-1970s	Mid-1980s	
<u>Employment and Income of Family Members</u>			
No earners in family			
White	31.4	40.2	not sig.
Black	44.8	48.9	not sig.
Puerto Rican	64.4	67.8	not sig.
Two or more earners in family			
White	12.4	7.2	not sig.
Black	11.9	15.6	not sig.
Puerto Rican	7.9	5.3	not sig.
Family income from employment only			
White	30.2	19.6	not sig.
Black	25.8	19.8	.024
Puerto Rican	18.0	12.7	.007
Some family income from PA			
White	26.0	21.6	not sig.
Black	58.7	56.5	not sig.
Puerto Rican	71.9	70.9	not sig.
Family income from PA only			
White	13.6	12.4	not sig.
Black	35.7	29.8	.024
Puerto Rican	50.7	46.3	.007

^aWith the exception of "Some children under six in family," differences in the distribution of each characteristic across the three groups in each time period were significant at or below the .001 level (chi-square test). The characteristic concerning children did not differ statistically across groups in either time period.

^bChi-square test.

definitive statement can be made about trends. What is clear again in the mid-1980s, however, is that black women were more likely to be found in extended family households (households with two or more families) than were either whites or Puerto Ricans; whites were the least likely to be in such households.

From the mid-1970s to the mid-1980s, there were increases in the proportions of minority women who lived in households with two or more adults. Though white women in both periods, relatively speaking, had the most households with two or more adults, black and Puerto Rican women had narrowed this gap by the middle of the 1980s.

The underlying features of two-adult households were different for white vs. minority women, however. Other calculations (not shown on table) indicated that for white women, the presence of two or more adults was a product of marriage; for minority women, the presence of two or more adults was a product of two adult women and their families living together. The table shows that fewer than half of all poor white women at either time were in female-headed families, whereas in the 1980s, 83.2 percent of all black women lived in female-headed households, while 79.5 percent of all Puerto Rican women did so. Additionally (not shown), 20 percent of all black women, but only 10 percent of all Puerto Rican women, were members of subfamilies.

No significant differences in the presence of young children were found among groups or between time periods, although there were slight increases among all groups over time in the proportions of poor families with some children under six.

In each time period, white families were the most likely to have at least one earner (i.e., least likely to have no earners), while Puerto Rican families were the most likely to have no earners. Among poor Puerto Rican families in the 1980s, 67.8 percent had no earners. This figure is in sharp contrast to 1970 Census data which showed that of all Puerto Rican families in

New York State (most of whom resided in New York City), only 25 percent had no earner (U.S. Bureau of the Census 1973). Such comparative figures are further confirmation of Puerto Rican withdrawal from the labor force, documented elsewhere (e.g., Tienda 1989).

The percentages of families with two or more earners were nearly equal for whites and blacks in the 1970s, but in the next decade the percentage declined among whites and rose among blacks. In either period, very few Puerto Rican families relied on the earnings of two or more workers.

The presence of some earners in the family allowed white and black families in similar proportions to survive on earned income alone. Puerto Rican families again differed, having the lowest proportions of families dependent on earnings alone. Interestingly, whatever the degree of wage, salary, and self-employment contributions, all families were less likely to rely on earned income alone in the 1980s. The change cannot be explained in terms of increased reliance on public assistance, which declined over the period; in fact, relatively fewer families received any public assistance in the 1980s than had been true earlier. Income from other transfer programs, such as social security and SSI, played a larger part in supporting these families during the middle of the 1980s than a decade before.

In terms of either any public assistance income or total dependence on public assistance for family support, Puerto Ricans stood out from both whites and blacks. By the middle of the 1980s, of all poor Puerto Rican families (as defined here), 70.9 percent received some public assistance income during the year, and 46.3 percent were totally dependent on public assistance for the prior year's income. Whites were the group least likely to receive public assistance in either the 1970s or the 1980s. Blacks again had an intermediate ranking.

Individual and Family Income Strategies

The descriptive analysis presented above demonstrates that group and period differences existed on a variety of measures. An effort was next made to determine on an individual and on a family level how some of the factors considered at the outset could be used to "predict" income sources within a regression model. First, household, family, and personal characteristics were examined as independent variables predicting whether or not a woman had any income from employment. Second, these characteristics were used to predict whether or not a woman had any income from public assistance. Last, household and family characteristics, as well as a woman's personal characteristics were used to predict her family's dependence on employment income, public assistance income, or a combination of income sources of various types.

For the models utilized, each variable was defined as follows:

- (1) Additional adults in household = 0 for none, 1 for one or more (used in 1970s sample only)
- (2) Families in household = the exact number of families (used in 1980s sample only)
- (3) Children under six = 0 for none, 1 for one or more
- (4) Woman's educational level = 0 for less than high school, 1 for high school or more
- (5) Woman's employment income = 0 for none, 1 for some
- (6) Woman's public assistance income = 0 for none, 1 for some
- (7) Family income sources = 0 for public assistance only, .5 for a combination of sources, and 1 for employment income only
- (8) Black = 0 for nonblack, 1 for black
- (9) Puerto Rican = 0 for non-Puerto Rican, 1 for Puerto Rican

The last two dummy variables were intended to test for any special influence of race/ethnicity on income strategies, controlling for other independent variables.

Table 3 offers the results from the regression models predicting whether or not a woman had any income from employment sources; statistics are presented for each time period separately. In this table and the subsequent ones, it should be clear that the measure of extended household composition used in the mid-1970s was "additional adults in household," while the measure used in the mid-1980s was "families in household."

The measure of extended family residence had an important positive impact on employment in both periods, whereas having young children in the household was a deterrent to employment, significantly so in the latter period. In both time periods, a woman's educational level was an important determinant of employment. If a woman had graduated from high school, she was much more likely to have some earned income in the previous year. Furthermore, there was evidence that a woman's race/ethnicity had an influence on her employment income. In both periods, being black meant that a woman was more likely to have employment income; this effect was significantly positive in the 1980s. On the other hand, in both decades, a Puerto Rican woman was less likely to have employment income.

The regression model estimating public assistance income as a function of household, family, and personal characteristics was successful to the extent that the coefficients were all in the expected directions (see Table 4). However, the variable concerning extended family composition (either "additional adults in household" or "number of families in household") had the anticipated strong effect only in the 1970s, when women in extended family households were significantly less likely to have received public assistance in the previous year. During both the mid-1970s and mid-1980s, women who had at least a high school education were less likely to have received some public assistance. Of all factors in the mid-1980s, education was the most important deterrent to dependence on public assistance.

Table 3

Effects of Household, Family, and Personal Characteristics on a
 Woman's Receipt of Employment Income in the Previous Year

Independent Variable	Mid-1970s		Mid-1980s	
	Coefficient	Standard Error	Coefficient	Standard Error
Additional adults in household	.100	.028***		
Families in household			.079	.025**
Children under six	-.032	.016	-.071	.018***
Woman's educational level	.126	.028***	.103	.030***
Black	.068	.037	.174	.047***
Puerto Rican	-.065	.035	-.047	.046
Constant	.130		.089	
R ²	.093		.120	

Note: See text for definitions of variables.

** < .005

*** < .001

Table 4

Effects of Household, Family, and Personal Characteristics on a
 Woman's Receipt of Public Assistance Income in the Previous Year

Independent Variable	Mid-1970s		Mid-1980s	
	Coefficient	Standard Error	Coefficient	Standard Error
Additional adults in household	-.254	.035***		
Families in household			-.065	.029
Children under six	.007	.020	.044	.022
Woman's educational level	-.214	.034***	-.212	.036***
Black	.328	.045***	.252	.056***
Puerto Rican	.319	.044***	.330	.055***
Constant	.394		.337	
R ²	.197		.120	

Note: See text for definitions of variables.

*** < .001

Women who lived in families with children under six were somewhat more likely to have received public assistance, as were black women and Puerto Rican women. The two race/ethnicity variables were the most significant positive influences on public assistance reciprocity in these models. In fact, the most outstanding independent predictor of public assistance reciprocity was being Puerto Rican--i.e., all other things being equal, Puerto Rican women were more likely to receive public assistance than others.

Having tested the impact of selected factors on sources of personal income, two further models of family income strategies were evaluated. As shown in Table 5, a woman's contribution of employment income was considered as an independent variable influencing family income, along with household composition, the presence of young children, and a woman's race/ethnicity. In essence, given that household composition was found to influence whether or not a woman had employment income, this last set of models incorporated both an indirect and a direct effect of household composition on family income sources.

Since the dependent variable of family income sources had a value of 0 for public assistance income only, 1 for employment income only, and .5 for a combination of all sources, a positive coefficient in Table 5 indicates that the presence of a factor was related to less dependence on public assistance and more reliance on employment income. No attempt was made with these models to explain the intermediate category--families having a wide variety of income combinations.

Household composition was an important independent factor influencing family income strategies only in the 1970s. The presence of children under six did not have a major impact in either period. In conjunction with the very strong influence of a woman's own employment income, this weaker influence of the children's factor could be said to determine family income strategies only through its impact on a woman's employment.

Table 5

Effects of Household, Family, and Personal Characteristics on Family Income Sources*

Independent Variable	Mid-1970s		Mid-1980s	
	Coefficient	Standard Error	Coefficient	Standard Error
Additional adults in household	.090	.028**		
Families in household			.004	.019
Children under six	.006	.016	-.008	.014
Woman's employment income	.296	.033***	.391	.028***
Black	-.162	.035***	-.158	.036***
Puerto Rican	-.211	.032***	-.176	.034***
Constant	.491		.462	
R ²	.163		.250	

Note: See text for definitions of variables.

** < .005

*** < .001

*Three categories compose the dependent variable: employment income only (= 1), public assistance only (= 0), or a combination of income sources of various types (.5). A positive coefficient therefore signifies more reliance on employment income.

The other two very strong factors in the models were the race/ethnicity variables. Controlling for other characteristics of households, families, and individual women, being black or being Puerto Rican meant that a woman's family was more likely to depend on public assistance income. Of the two minority status variables, being Puerto Rican had the strongest negative effect on the likelihood that a family would be supported by employment income alone.

DISCUSSION

The findings reported here show that among poor women in New York City, whites, blacks, and Puerto Ricans have used somewhat different strategies to support their families. Although these findings may not be surprising, they serve to confirm that nationwide patterns prevail in New York City. They also quantify the otherwise anecdotal evidence about poor women found on a local level.

In very broad terms, three survival strategies appear to typify poor women by race/ethnicity. White women to a large degree, though less so in the middle of the 1980s than earlier, have depended upon a spouse's income for family support. Black women, more so in the 1980s than before, have depended upon a combination of employment income and public assistance income. They have also turned to the extended family household for assistance more than other women, and done so with moderate success in terms of earned income versus public assistance. To a limited extent, Puerto Rican women have taken advantage of the extended family household in the 1980s to foster their own employment and have been able to contribute some earned income to the family. However, whether in the 1970s or in the 1980s, Puerto Rican women have most heavily depended upon welfare.

Attitudinal differences among women have previously been cited as part of the explanation for differing labor force participation rates and differences in women's earned income levels.

Specifically, attitudes have often been mentioned to explain the low level of female labor force participation among Puerto Ricans. In a sample of Puerto Rican AFDC mothers in New York City, for instance, Duany (1989) reported evidence of attitudes which might inhibit employment: "Regardless of the fact that increasing numbers of Puerto Rican women are heading households without a spouse, their unwillingness to leave children with non-family members remains as strong as ever" (p. 32). Since many Puerto Rican women do not live in households which contain another adult, commitments of this type would obviously restrict their opportunities to leave the home. Other researchers, however, have denied the importance of attitudes as determinants of labor market participation among Hispanic women. Ortiz and Santana Cooney proposed that there is "...little support for the argument that traditional beliefs are important for understanding the behavior of Hispanics" (1984, p. 399).

A more compelling explanation, in this author's opinion, is the extremely limited employability of Puerto Rican women--with low educational levels and little prior work experience--in combination with the severe erosion of unskilled job opportunities in New York City. Tienda's (1989) analysis of the withdrawal of Puerto Rican men from the labor market could be applied equally well to Puerto Rican women: "...the weakened labor market position of Puerto Ricans and their consequent impoverishment have roots in their placement at the bottom of the ethnic hiring queue coupled with residential concentration in a region that experienced severe economic decline and industrial restructuring after 1970" (p. 107). Even among Puerto Rican men who were stably employed in Tienda's sample for 1980, earnings were extremely low. She found that their mean family income was \$ 7,908 for a family of four (1989, p. 112), which was not much higher than the poverty threshold for a family of four in 1979, \$7,412. Realistically, Puerto Rican families may be better off on public assistance--including Medicaid and food stamps--than they would be with earnings income alone. (Bane and Ellwood provide calculations

which show this to be the case for a hypothetical single parent with two children when the parent works full-time at a minimum wage job; 1989, p. 1052.)

Implementation of the latest welfare reform legislation in the United States makes the findings here of immediate policy relevance. To the extent that this study has demonstrated how personal, family, and household characteristics can influence the actual earnings of poor women, and thus decrease their dependence on public assistance, recommendations for modifying policy and practices are clearly warranted.

Even though marriage does seem the most certain route out of poverty and welfare dependency, public policy obviously cannot be directed toward encouraging poor women to wed (see Albelda and Tilly 1990). Policy can, however, be designed to foster other living arrangements which optimize the supportive roles that additional adults can play in a woman's life. For black and Puerto Rican women on welfare, having an adult female relative in the household may be crucial to the successful completion of any training program and to the maintenance of full-time employment outside of the home. Welfare programs should certainly not discourage extended family living, but rather should encourage such arrangements. Adult relatives of AFDC mothers who live in their households and handle child-care and housekeeping responsibilities should be eligible for special stipends. As is now the law for the extension of Medicaid and other benefits, these stipends should be continued beyond the time when a woman no longer receives welfare.

Obviously, education and training programs suited to New York's current job market are other vital elements of any policy to promote employment among poor women. To a large extent, differences in income strategies among the women in this study can be explained by educational differences. Even the greater propensity of black women to work as compared with Puerto Rican women could be partially explained by the relatively higher level of education among black

women. If long-term employment is the ultimate goal of any program for AFDC recipients, attention must be given to early evaluation of job skills, and to appropriate remediation when necessary. Subsequently, there should be specialized training for very specific, real job options, with continued on-the-job training thereafter. Unless resources are provided for all these stages of entry or re-entry into the labor market, it is unreasonable to expect that poor women will be able to support their families with income from employment alone.

Notes

¹If a woman was a member of a primary family, the primary family income was used for sample selection. If she belonged to a subfamily, the subfamily income status was used in sample selection.

²The distinction between household and family under Census Bureau definitions is as follows: a household consists of all persons who occupy a housing unit; a family refers to two or more related persons who live together in a household.

³Dr. Judith A. Seltzer discovered this problem in an earlier version of the paper, and suggested the Census Bureau source which outlines the procedural change.

⁴According to other calculations, white women were more able than either Blacks or Puerto Ricans to depend on a spouse's earnings to support their families.

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