

## New book

### *Single Mothers and Their Children: A New American Dilemma*

by Irwin Garfinkel and Sara McLanahan

*According to official government data, about half of all the children and mothers in families headed by women suffer from the most extreme form of economic insecurity—poverty. No other major demographic group is so poor, and none stays poor longer. The average length of time in poverty for children in such poor families is seven years: more than a third of their childhood. A large minority of black children are born into poverty and never escape (pp. 167–168).*

The new American dilemma with which this monograph deals is how best to alleviate the economic hardship faced by poor mother-only families. Should the aim of government policy be simply to increase the economic well-being of these women and their children by providing benefits such as Aid to Families with Dependent Children? Or does this make matters worse in the long run by increasing the prevalence of single-mother households and their dependence on government? To answer this question, Garfinkel and McLanahan, both research associates at the Institute for Research on Poverty, marshal evidence, both historical and experimental.

They first look at the size of the problem. What proportion of single mothers are poor and for how long? Why are these families poor? And what are the long-term consequences for children growing up in such circumstances? They document the recent explosion in mother-only families and search out its causes.

They then examine the effects of public policy toward mother-only families from the colonial era to the present, with special emphasis on the programs of the Reagan administration. The cited Reagan policies include (1) the 1981 budget cuts, which marked the first explicit attempt by the federal government in the twentieth century to reduce public benefits to poor single-parent families; (2) the shift from work incentives to work requirements for those receiving welfare benefits;<sup>1</sup> (3) the expansion of federal efforts to strengthen the public enforcement of private child support obligations; (4) macroeconomic policies to control inflation through practices that resulted in high unemployment rates; and (5) support for antiabortion legislation.

Garfinkel and McLanahan conclude that the most important factor underlying growth of mother-only families has been the change in marriage behavior: among whites, disrupted marriages; among blacks, a decline in marriage. As for poverty programs, “. . . during the past thirty years the increases and decreases in government benefits greatly affected both the economic well-being and the dependence of poor mother-only families, but had modest effects, at most, on their prevalence” (p. 173). Though small in comparison to the growing independence of women and widespread unemployment among black men, increased government benefits are found by the authors to have some impact on the number of single-mother families. Furthermore, welfare dependence is common—affecting about one-half of all single mothers. And for many it is long-lasting: “Those who receive benefits for eight or more years constitute 65 percent of the total AFDC caseload in any given month” (p. 170).

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## **SINGLE MOTHERS AND THEIR CHILDREN: A NEW AMERICAN DILEMMA**

by

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and

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Yet, according to the authors, one of the principal goals of assistance is to promote independence, which means work. Because work has become the accepted norm for middle- and upper-income women, even those with young children, the authors suggest that it is reasonable to expect work from welfare mothers. They find no evidence, in any event, to indicate that poor children of employed mothers are less well off than poor children of mothers who stay home. Because work relief programs are successful only if jobs are available, they advocate the provision of jobs paying the minimum wage to all welfare recipients capable of working. And at the same time they suggest services to facilitate economic advancement for these women: namely, education and training programs.

Work, however, is not enough. Three-quarters of all welfare recipients cannot command high enough wages to lift their families out of poverty even if they work full time, year round. Garfinkel and McLanahan, therefore, propose ways to supplement the incomes of these women with little cost to the taxpayers and without the negative incentives built into the welfare system.

- A new child support assurance system. This would require all parents to share their incomes with their children. A simple formula would determine the amount of the child support award, which would be collected through universal withholding from earned income. In the event that the payment was below some assured minimum, the difference would be paid by the state. Such a benefit, when combined with earnings, could lift many mother-only families out of poverty. It would encourage work because the benefit would not be reduced dollar for dollar when earnings increased, as are AFDC benefits.<sup>2</sup>
- Conversion of the exemptions for children in the federal income tax (now \$1080 per child, with an increase to \$2000 in the new tax legislation) to children's allowances. While costing little more than the current tax exemption, a child allowance of \$300 to \$400 a year would help families at the bottom of the income distribution, who do not now benefit from the exemption because they pay no income taxes. Like the assured benefit, this allowance for children would go to rich and poor alike and would not be reduced as earnings rose.<sup>3</sup> Furthermore, by going to children in two-parent families as well as single-parent families, it would reduce the discrimination in favor of one-parent families, built into the AFDC program and the Child Support Assurance program. Such a child allowance should help reduce the high poverty rates among children in the United States compared to children in other Western countries, where benefits to children have long existed.<sup>4</sup>
- The conversion of the personal adult exemption in the federal income tax (soon to be \$2000) into an adult allowance of \$300–400. This too would be a greater benefit to the poor than an exemption.

The authors propose extensions to this basic agenda. The provision of work relief to all poor parents—not just single parents—would alleviate male unemployment, one of the principal causes of mother-only families, and enable a greater number of fathers to contribute to the support of their children. And raising child and adult allowances to the level of food stamp benefits would both eliminate the Food Stamp program and make a sizable dent in poverty and the social problems that stem from deprivation.

The book is part of the Changing Domestic Priorities Series of the Urban Institute, edited by John L. Palmer and Isabel V. Sawhill.

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<sup>1</sup> For a review of the workfare programs currently under way, see Michael Wiseman's article in this issue of *Focus*.

<sup>2</sup> A detailed description of the Wisconsin Child Support Assurance program is given in *Focus* 9:1 (Spring 1986), pp. 1–5.

<sup>3</sup> These proposals are also discussed in Garfinkel, ed., *Income-Tested Transfer Programs: The Case For and Against* (New York: Academic Press, 1982) and Garfinkel, "The Role of Universal Demogrants and Child Support in Social Security Reform: An Essay in Honor of Dr. George F. Rohrllich," IRP Discussion Paper no. 738–83, 1983.

<sup>4</sup> See "The Relative Well-Being of the Elderly and Children: Domestic and International Comparisons" in this issue of *Focus*.

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