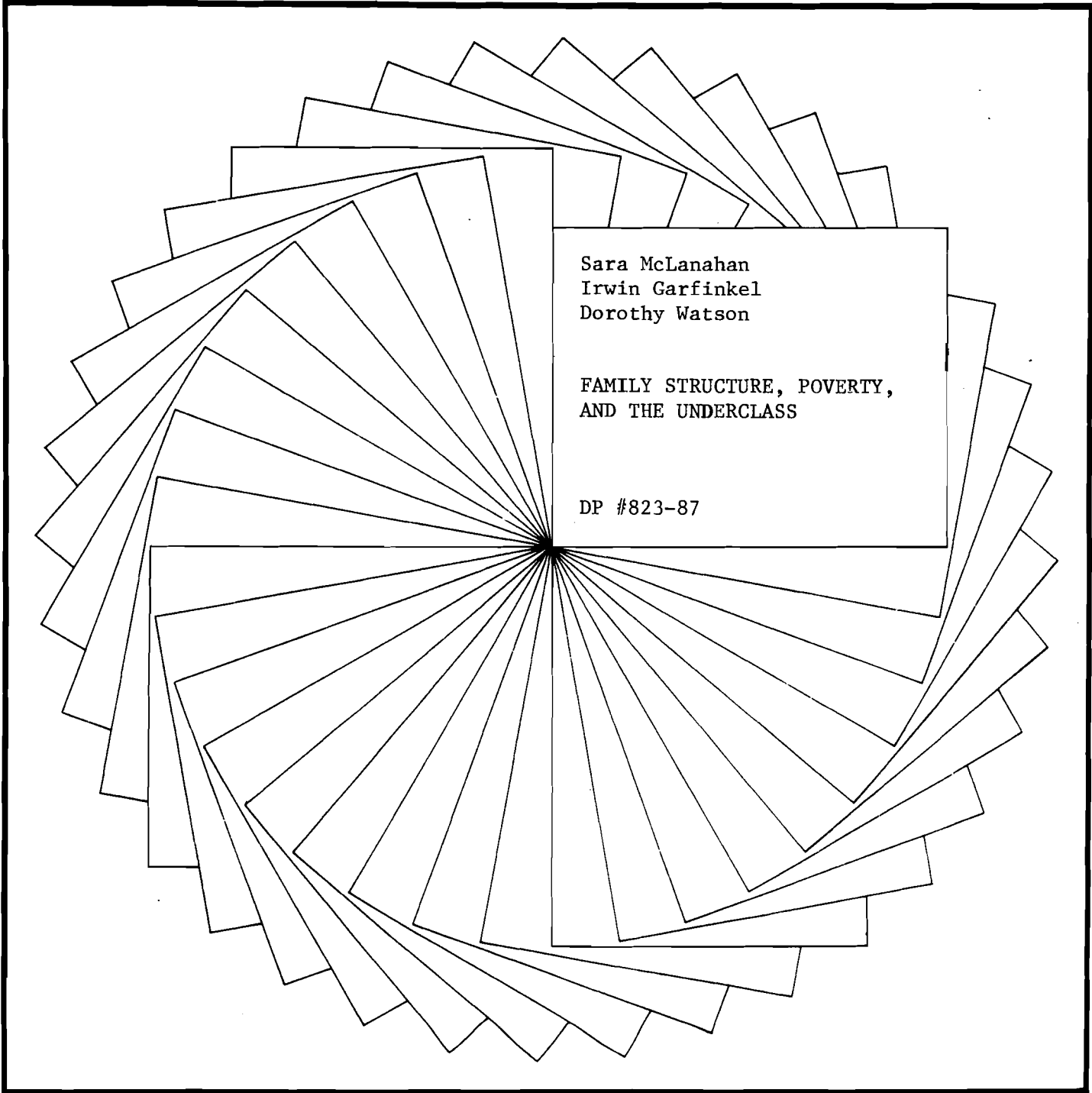




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FAMILY STRUCTURE, POVERTY,
AND THE UNDERCLASS

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Family Structure, Poverty, and the Underclass

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Abstract

The number of families headed by women has grown over the past several decades to the point where 42 percent of white children and 84 percent of black children born in the late 1970s are expected to spend some time with a single mother before they reach age 18. Arguments over the causes of this growth--whether because of increases in welfare benefits, changes in women's employment, or changes in men's employment--are presented.

Single-mother families are found to face a higher risk of poverty than other demographic groups. Roughly one out of two is poor. The causes of their poverty are discussed in turn: low earnings of single mothers, inadequate child support, and low welfare payments.

A growing proportion of families headed by women are part of the underclass in urban centers, as defined by weak labor force attachment, persistent poverty, even from one generation to the next, and social isolation. They are living in neighborhoods in which poverty is becoming more concentrated, as those with the means to do so move away.

Recent public policy has emphasized strengthening the ties to the labor force of women who head families and loosening their dependence on welfare. Policy trends have included a reduction in AFDC benefit levels, the introduction of work requirements for single mothers, and tougher child support legislation. Falling levels of benefits had a substantial impact on the poverty of mother-only families, a moderate impact on their dependence, but only a trivial impact on their prevalence. The effects of requiring work are not yet known. Child support has the potential for substantially reducing poverty and dependence if higher awards are secured and enforced in many more cases.

Family Structure, Poverty, and the Underclass

INTRODUCTION

Family structure and household composition have changed dramatically during the past two decades. Young adults are more likely to live apart from their parents today than they were twenty years ago, the aged are less likely to live with relatives, and children are more likely to live in households headed by single women (U.S. Bureau of the Census, 1984). Of all these changes, the growth of mother-only families is perhaps the most striking, and certainly it has stimulated the most concern. In part, concern is due to the economic insecurity of these families--nearly half are poor and most of these are dependent on welfare--and in part it is due to concern that mother-only families may be linked to the growth of an underclass. Over half of all children born today will spend some time in a mother-only family, which means that this family form is playing a major role in shaping the next generation of Americans (Bumpass, 1984).

We begin this paper by describing the growth over the past several decades of families headed by single women. We look first at overall trends and then at trends in central cities. This comparison allows us to determine whether the change in family structure is more or less prominent in urban areas, compared with suburban and nonmetropolitan areas. Following the description of trends, we discuss the causes of growth, including the effects of increases in income transfer programs and changes in men's and women's employment opportunities. We conclude that for whites the major cause of growth has been the increase in women's

employment opportunities, and for blacks it has been the decline in male employment. Increases in welfare benefits accounted for about 10 to 15 percent of the growth between 1960 and 1975.

Some analysts have equated the growth of mother-only families with the "feminization of poverty," and the emergence of an "underclass." In the second section of the paper, we examine these claims and attempt to clarify the relationships among single motherhood, poverty, and economic dependence. We conclude that the "feminization of poverty" is not a particularly useful concept for understanding the economic status of mother-only families inasmuch as it implies an increase in poverty for this group during a time when rates actually declined. Moreover, a large proportion of mother-only families are not poor, even though they may have experienced large drops in income as a consequence of marital disruption. This is not to say that poverty is not a serious problem. Mother-only families are more likely than any other major demographic group to be poor, and their poverty lasts longer than that of other groups.

An empirical analysis of the sources of income for mother-only families indicates that a major cause of poverty is the low earnings of single mothers. Despite their status as family heads, single mothers earn an average of between 30 to 40 percent of the earnings of married fathers. Other factors contributing to low income and poverty are the absence of child support from noncustodial parents and low welfare benefits in most states.

Have mother-only families contributed to the growth of an "underclass?" Although the concept of underclass has been used in a

variety of ways, its common characteristics are weak labor force attachment of family heads, persistence of weak labor force attachment in the next generation, and social isolation. We conclude that a very small proportion of white mother-only families and a substantial portion of black mother-only families fit this description: they depend on welfare rather than earnings for their economic support, their dependence lasts a long time and is passed on to their children, and they are concentrated in poverty areas of central cities that are becoming increasingly isolated from mainstream society.

Government has always played some role in reducing the poverty and economic insecurity of mother-only families: initially through the poor laws, next through Mothers' Pensions, and finally through the establishment of Aid to Families with Dependent Children (AFDC) and Survivors Insurance (SI). Policy makers have continually faced a dilemma over whether to give priority to reducing the poverty of single mothers and their children or reducing the prevalence and dependence of mother-only families.

In the last section of the paper, we examine the effects of three important developments in American federal income transfer policy over the last decade on the economic well-being, self-reliance, and prevalence of families headed by single mothers. The three policy developments are (1) the reduction in real benefits per mother-only family; (2) the increase in the public enforcement of work requirements; and (3) the increase in the public enforcement of private child support obligations. We find that reductions in the real value of benefits reduce the dependence of single mothers but only at the cost of a reduction in economic security. Even very large reductions in benefits will reduce the numbers

of single mothers by only a small amount. Increasing the public enforcement of private child support obligations is likely to simultaneously increase the economic security of families headed by single mothers and reduce their dependence on government. It might also lead to a reduction in prevalence. The effects of enforcing work requirements are a bit more ambiguous and depend upon how the enforcement program is run.

THE PREVALENCE AND GROWTH OF MOTHER-ONLY FAMILIES: 1940 TO 1983

In 1983, there were over 7.2 million families headed by single mothers in the United States, representing about 23 percent of all families (U.S. Bureau of the Census, 1984). Among whites, these families accounted for 14.2 percent of all families, and among blacks they accounted for about 48 percent. Altogether, mother-only families were fairly evenly distributed across residential areas. About 42 percent lived in central cities, another 32 percent lived in surrounding areas, and the remaining 26 percent lived in nonmetropolitan areas. The concentration among blacks, however, was much greater than this. About 64 percent lived in central cities, compared with 18 percent in each of the other two areas. These numbers indicate that for blacks, the experiences (and problems) of mother-only families are closely related to the experiences of urban life (U.S. Bureau of the Census, 1984).

The prevalence figures presented above are based on cross-sectional data and present only a snapshot view of the proportion of families headed by single mothers at one point in time. This view understates the proportion of women and children who will ever live in a mother-only family, since it misses all families in which the mother has remarried

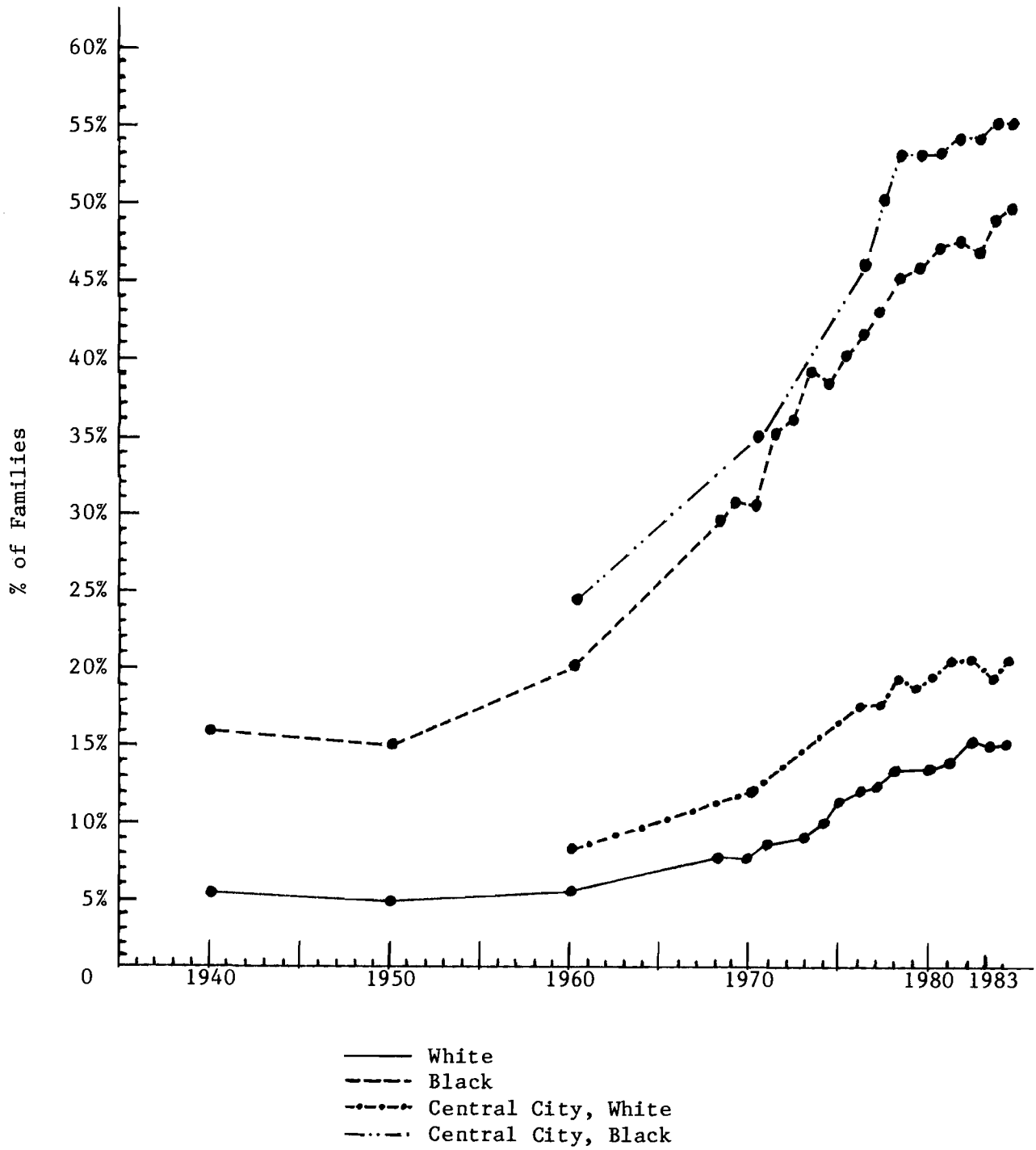
(or the children have grown and gone) and all families in which a marital disruption (or premarital birth) has not yet occurred. Demographers estimate that about 42 percent of the white children and about 84 percent of the black children born in the late 1970s will live for some time with a single mother before they reach the age of 18. The median duration in a mother-only family is six years for children of formerly married mothers and even longer for children born to never-married mothers (Bumpass, 1984; Hofferth, 1985).

Trends in the proportion of families headed by single women are depicted in Figure 1 for the period 1940 to 1983. Trends for blacks and whites are quite similar, although single motherhood has always been more common among blacks. For whites, the proportion of mother-only families grew 37 percent during the sixties and 40 percent during the seventies; for blacks, the proportions were 37 percent and 35 percent respectively. Figure 1 also presents the trends for families living in central cities since 1960. The upper lines for each group show that the trend in central cities tends to be parallel to that of the general population, although the absolute level is higher in the former. During the 1970s, however, the trend lines for both races appear to rise faster in central cities than in the general population.

Causes of Growth

Numerous explanations have been put forward to account for the growth of families headed by single mothers during the past few decades, and there is a vast literature of empirical studies that attempt to test many of these arguments. In the following section, we briefly review and

FIGURE 1: The Growth of Mother-Only Families, 1940-1983



Source: Garfinkel and McLanahan, 1986.

evaluate three major explanations, including the arguments that increases in single motherhood are due to (1) increases in welfare benefits, (2) increases in women's employment opportunities and marital conflict, and (3) declines in men's employment opportunities, especially those of young black men.

Increases in welfare benefits. Both common sense and economic theory suggest that increasing public benefits to single mothers and their children will increase the number of mother-only families. Higher benefits increase the ability of single mothers to afford to establish their own households and thereby to become household heads. They enable a single mother to choose to keep her baby rather than have an abortion or have the baby adopted. They also increase the ability of poor married mothers to choose divorce rather than remaining in a bad relationship. In short, increases in benefits should increase single motherhood, all else being equal. Neither economic theory nor common sense, however, tells us how big any of these effects will be.

Numerous studies have examined the relationship between welfare and single motherhood, including time series analyses, longitudinal studies, and cross-sectional comparisons. Some researchers have compared welfare benefits across states with the "stock" of mother-only families (proportion of families headed by women) whereas others have compared benefit levels with the "flows in and out" of single motherhood, e.g., marital disruption and remarriage rates, illegitimacy rates, and the propensity to establish independent households.

Not surprisingly, studies that examine the correlation between welfare benefits and stocks are more likely to find effects than studies that examine the effects of benefit levels on particular flows in and out

of single motherhood. Studies of stocks conducted by Honig, Ross, and Sawhill, and most recently Danziger and his colleagues all find that benefit levels are associated with female headship (Honig, 1973; Ross and Sawhill, 1975; Danziger et al., 1982). Studies of flows, on the other hand, suggest that the association is due primarily to effects on living arrangements and rates of remarriage (Moore and Waite, 1976; Cherlin, 1976; Hoffman and Holmes, 1976; Hutchens, 1969). In response to the Honig study, Cutwright and Madras demonstrated that benefit levels were associated with the proportion of single mothers who head their own households but not with the percentage of women who were divorced or separated (Cutwright and Madras, 1976).

A more recent study by Ellwood and Bane confirms these earlier findings. After examining the effect of benefit levels on living arrangements, marital breakup, and premarital births, they conclude that the major consequence of welfare is that it allows single mothers to establish independent households (Ellwood and Bane, 1984). Ellwood and Bane also find statistically significant effects on the stock of divorced and separated mothers but no relationship to the flow into the stock of divorced and separated mothers. These results confirm an earlier finding by Hutchens that welfare significantly reduces the flow out of single motherhood (Hutchens, 1969).

The empirical studies can be used to derive estimates of the effects of increases in welfare on the prevalence of single mothers. By considering any single reputable study, it is possible to derive a wide range of estimates. Because some of the studies find no effect, a lower-bound estimate would be that the increase in benefits had no effect on

prevalence between 1960 and 1975. If we use the highest estimate in the literature--Honig's 1960 estimate for blacks--we estimate that the 1960-1975 increase in welfare led to a 42 percent increase in single motherhood.

In our judgment, however, the Ellwood and Bane and Danziger et al. studies provide the most reliable sources from which to derive an estimate of the effect of increased government benefits on the formation of mother-only families: the Ellwood and Bane study, because it is comprehensive and distinguishes between effects on prevalence and effects on living arrangements, and the Danziger et al. study, because it models the effects of alternative opportunities. Using these studies, we estimate that the increase in benefits led to a 9 to 14 percent increase in the prevalence of single motherhood between 1960 and 1975. In view of the fact that the prevalence increased approximately 100 percent during this period, increases in welfare benefits account for no more than one-seventh of the overall growth. In short, although increased benefits may have led to a measurable increase in prevalence, they account for only a small portion of the total growth in mother-only families.¹

That the increase in government benefits played only a small role in the overall growth in families headed by single women does not mean that the effects of benefits on single motherhood should be ignored. It seems reasonable to assume that welfare benefits played little or no role in the marital decisions of those in the top half of the income distribution. If so, welfare must have played a bigger role in the decisions of those in the lower half of the income distribution. Thus, if the growth in benefits accounted for 15 percent of the total growth in

single motherhood, it could possibly account for 30 percent of the growth within the bottom part of the income distribution. Moreover, as documented below, women who have grown up in mother-only families are more likely to become single parents themselves, so the effects can mushroom over time. Finally, the effects on living arrangements are a cause for concern because there is some evidence that children in families with other adults do better than children in families where the mother is the only adult.

Changes in Women's Employment. Many people believe that the growth of mother-only families is due to increases in the labor force participation of women and of married women with children, in particular. Some point to an "independence effect" that arises from increases in women's employment opportunities, whereas others emphasize the role conflict that accompanies the renegotiation of traditional husband/wife roles. Clearly employment provides women with an alternative means of gaining financial security and thus competes with marriage and economic dependence on a husband. It also competes with traditional ideas about husband/wife roles by reducing the amount of time available for women to spend on housework and childcare.

The empirical research in this area is nearly as large as the literature on welfare. It also is based on a variety of approaches, including analyses of time series, aggregate level data, and survey data. Sam Preston and Alan Richards, for example, examined the 100 largest SMSAs in the United States in 1960 and found that job opportunities, female earnings, and unemployment were all good predictors of the marital status of women in the population (Preston and Richards, 1975). These researchers

concluded that changes in job opportunities for men and women between 1960 and 1970 could account for about half of the decline in marriage during this period, or about half of the increase in single women. In her replication of the Preston and Richards study, however, White (1981) did not find a similar relationship for blacks.

Another way to look at the question is to follow married women over time to see if working mothers are more likely to divorce and less likely to remarry than nonworking mothers. Several studies based on the PSID and NLS data have found that married women who work or who have higher earnings potential are more likely to divorce than more dependent women. Ross and Sawhill (1975) found that, controlling for husband's income and other factors, a one-thousand dollar increase in wife's earnings was associated with a 7 percent increase in separation rates. Similarly, Cherlin (1976) found that the ratio of wife's earnings capacity to husband's earnings was a strong predictor of marital disruption. Taken together, these studies indicate that the increase in economic opportunities for women can account for a substantial part of the increase in single motherhood among whites. For black women the change in employment is much smaller, and the overall effect appears to be much weaker.

Changes in Men's Employment. The most widely discussed hypothesis concerning male employment comes from Senator Daniel Patrick Moynihan (1965), who argued back in the early sixties that unemployment among black men was causing a breakdown of the black family. Moynihan's graphs for male unemployment rates and single motherhood rates showed a close relationship throughout the fifties and early sixties. During the late sixties, however, the trends diverged. Extending Moynihan's time series

into the seventies, we find that both unemployment and single motherhood continue to rise, but overall the relationship is not as tight as during the fifties. A time series analysis (using lagged variables) for the post-World War II period has been carried out by South (1985), who finds a statistically significant relationship between unemployment rates and divorce rates. He also finds a positive and statistically significant effect of women's employment on divorce.

Additional evidence for an effect of male unemployment on single motherhood comes from micro-level analyses of longitudinal and cross-sectional surveys. Using data from the PSID, several researchers found that the probability of marital disruption is greater for families in which the husband has experienced unemployment (Hoffman and Holmes, 1976; Ross and Sawhill, 1975). Cherlin (1976) and Moore and Waite (1976), in separate studies based on the National Longitudinal Survey, found that less than full time work as well as low wages for the husband increased the probability of marital disruption.

A problem with these studies is that a third factor such as alcoholism may be leading to both unemployment (or low wages) and divorce. Presumably, however, there is less chance of such an omitted variable being correlated with aggregate variations in unemployment rates across cities. Again, numerous aggregate-level studies have found a relationship between high unemployment rates and low wages on the one hand and high single motherhood and divorce rates on the other hand (Honig, 1973; Minarik and Goldfarb, 1976; Ross and Sawhill, 1975).

The most recent version of the male employment argument has been proposed by William Julius Wilson and his colleagues (Aponte, Neckerman, and

Wilson, 1985; Wilson, 1985; Wilson and Aponte, 1985; Wilson and Neckerman, 1986; Darity and Myers, 1983). Like Moynihan, these researchers focus on black families and attribute the recent growth of mother-only families to increases in joblessness among black men. Their indicator, which is called the "index of marriageable males"--the ratio of employed males per 100 females of similar age in the population--is somewhat broader than that of previous researchers and takes into account not only unemployment but also labor force participation and sex differences in mortality and incarceration rates.

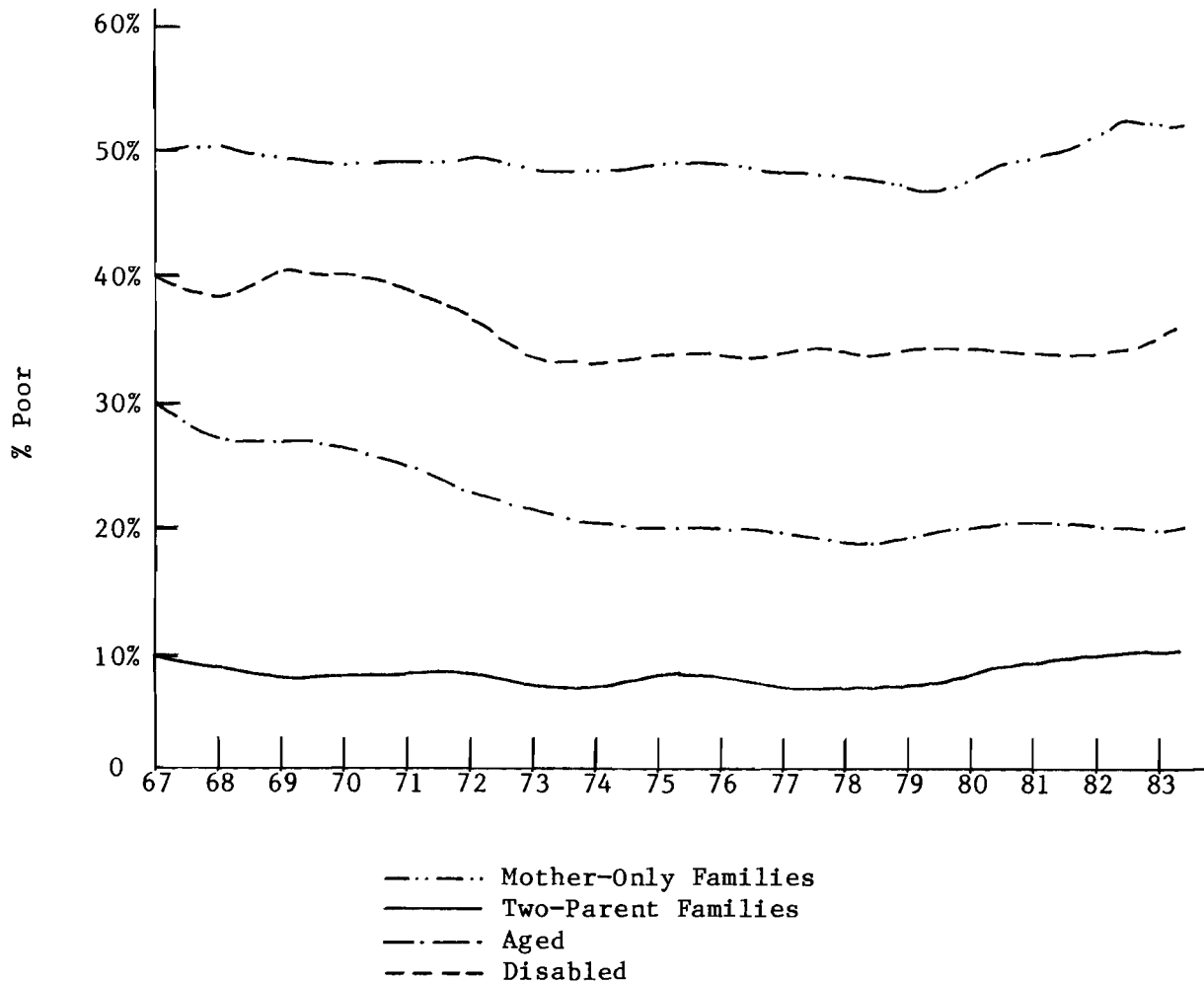
Wilson points out that declines in the "pool of marriageable black men" between 1960 and 1980 were greatest in the North Central and Northeast regions of the country. These regions also showed the greatest growth in mother-only families. Wilson and his colleagues note that declines in employment among blacks were due initially to a shift in unskilled jobs from South to North and later to a loss of jobs in central cities in the North, where blacks are highly concentrated.² They point out that unskilled jobs in cities such as New York, Philadelphia, and Baltimore declined by more than 30 percent. Although the loss of low-skilled jobs in these areas was offset somewhat by an increase in higher-paying jobs, this shift worked to the disadvantage of black males, for whom the modal educational level was less than a high school degree (Kasarda, 1985). Given that single motherhood is much more common among black women with low levels of education than among middle-class women, the researchers conclude that the loss of jobs in the central cities is a major factor in the growth of mother-only families.

THE FEMINIZATION OF POVERTY

One of the most serious problems facing mother-only families is poverty. Although not all of these families are poor, they face a much higher risk of poverty than other demographic groups. Roughly one out of two single mothers is poor, according to the official government definition of poverty. Figure 2 shows trends in the prevalence of poverty for mother-only families, two-parent families, aged persons, and disabled persons for the years 1967 through 1983. The figures include income from cash transfers such as AFDC, Social Security, and Disability Insurance (Ross, 1984). Women and children in mother-only families are the poorest of all these groups, and the gap has been widening. Relative to the elderly and the disabled, their economic position has declined steadily during the past two decades. This does not mean that their absolute income has deteriorated, however. In fact, the poverty rate of those in mother-only families actually declined until the late 1970s, only to rise again after 1978.

If the economic status of mother-only families has not declined, why do we observe what some have called the "feminization of poverty"? The concept of the feminization of poverty was introduced in 1978 by Diana Pearce (1978) and refers to the period between 1967 and 1978, when the proportion of the poor living in mother-only households was increasing. In 1967, 21.4 percent of the nonaged poor were living in households headed by single mothers, compared with 41.4 percent in two-parent households. By 1978, the pattern was reversed. Thirty-five percent of the poor were living in mother-only families, compared with 29.8 percent in two-parent families.

FIGURE 2: Trends in Poverty Rates for Mother-Only Families, Two-Parent Families, Persons over 65, and Disabled Persons, 1967-1983



Source: C. Ross, 1984.

A trend such as the one described by Pearce can occur for three reasons: (1) the standard of living of mother-only families has declined; (2) the standard of living of other poor groups has improved; or (3) the proportion of persons living in mother-only families has increased. The feminization of poverty which occurred between 1967 and 1978 was due entirely to the second and third factors (Garfinkel and McLanahan, 1985). The number of mother-only families grew dramatically during this period, as outlined above, and the growth increased the proportion of poor mother-only families relative to other poor subgroups. In addition, while the economic status of single mothers and their children more or less stood still during this period, the situation of other groups improved substantially. Poverty among the aged dropped by about half between 1967 and 1974 in response to major increases in Social Security benefits. Poverty among the disabled declined temporarily between 1967 and 1975. Poverty among two-parent families also declined during the early part of the 1970s. About half of the feminization of poverty was due to increases in the number of single mothers and half was due to the improvement in the living standards of other groups (Garfinkel and McLanahan, 1985).

Apart from poverty, mother-only families also face economic instability and income loss as a result of marital disruption. Duncan and Hoffman (1985) found that the income of mothers and their children a year after divorce is only 67 percent of their pre-divorce income, whereas the income of divorced fathers stays about the same. Job change, change of residence, and unemployment are all more common in mother-only than in married-couple families (McLanahan, 1983).

Causes of Poverty

A comparison of the sources of income available to different family types suggests three reasons why mother-only families are more likely to be poor: lower earnings of the head, no child support from the second parent, and meager public transfers.

Low Earnings of Single Mothers. The major source of income for all family types apart from those headed by widows is the earnings of the household head. Approximately 60-70 percent of total income is accounted for by head's earnings, which suggests that the ability of single mothers to earn income is a critical determinant of their economic status. Table 1 shows the average income from different sources received by married couples and mother-only families. Female breadwinners bring in only about a third as much as married fathers, partly because they work fewer hours and partly because they have lower hourly earnings.

Much of the difference in poverty rates between different family types is due to the fact that single mothers work fewer hours than married fathers. The significance of not working is profound. David Ellwood has shown that only about 6 percent of single mothers who worked full time year round during the previous decade were poor in any given year as compared with more than 70 percent of nonworking women (Ellwood, 1985). These findings should not be interpreted to mean, however, that if all single mothers worked full time, only 6 percent of them would be poor. To some extent the apparent advantage of working mothers reflects the selection process that channels women with higher earnings capacity into the labor force and women with lower earnings capacity into home-maker status. On this point, Sawhill found that most of the women on

welfare in the early 1970s have very low earnings capacity and that even if they worked full time, more than half would still earn less than their welfare grant (Sawhill, 1976).

Although the Sawhill study has not been replicated with more recent data, there is good reason to believe that a large proportion of women on welfare would be unable to earn their way out of poverty or significantly improve their economic position, even if they worked full time, full year. For example, a woman working 2,000 hours a year at the minimum wage of \$3.35 an hour would earn only \$6,700 a year, which is less than the \$7,050 poverty level for a family of two. To earn more than \$8,850--the poverty level for a family of three--a woman working 2,000 hours a year would have to earn more than \$4.40 an hour. The lower wages of women, then, may be just as important as their labor force participation rates in explaining the high incidence of poverty in mother-only families.

The wage gap between women and men has not narrowed, and occupational segregation is still widespread, despite increases in women's labor force participation in recent decades. The median earnings of full time, year round women workers as a percentage of men's fell from 63.6 in 1955 to 60.2 in 1981 (Blau, 1984). Using an index of segregation which represents the minimum proportion of one group that would have to be shifted in order for its occupational distribution to be identical with that of the other, Reskin and Hartmann cite the index as .41 for segregation by sex for whites and .39 for sex segregation of nonwhites in 1981 (Reskin and Hartmann, 1986). A study by Bielby and Baron (1984) of nearly 400 Californian establishments suggests that the extent of segregation by institution may be even greater than the occupational segregation figures would suggest.

There are two major competing hypotheses which seek to explain occupational segregation and earnings inequality: human capital and discrimination. The human capital hypothesis is that (a) for various reasons (specialization within households, differences in lifetime labor force participation, time preferences, labor force attachment, etc.) women and men differ in their decisions to invest in human capital; (b) this leads to sex differences in human capital stock and, hence, productivity; (c) rational employers paying workers according to their marginal productivities will pay women less than men. In short, women earn less than men because they are less productive. The discrimination hypothesis is that women earn less than men because they are discriminated against.³

Studies which use human capital variables such as education, training, and work experience typically explain between 10 and 44 percent of the wage gap between women and men (Treiman and Hartmann, 1981). Work history variables (e.g., years of full-time labor force experience and years of on-the-job training) are the most important in accounting for the portion of the wage gap that is explained (Corcoran and Duncan, 1979). Differences in human capital are clearly important in accounting for earnings differences between women and men.⁴ It is also significant, however, that they account for less than half of the wage gap.

What seems to be missing in recent research on the earnings gap between women and men is a comprehensive model which takes account of the insights from both the human capital and discrimination approaches. Choices made by women and the recruitment preferences of firms are important, but the interaction between the two may well be the most important factor: the choices women make given their expectations regarding the

behavior of firms, and the employment practices of firms given their expectations regarding how women will behave. Myrdal (1942) referred to these interaction effects between the perpetrators and victims of racial discrimination and segregation as the vicious circle.⁵

Inadequate Child Support. The second reason for the greater poverty of mother-only families is that in most cases only one parent contributes to the family income. In two-parent households, according to Table 1, the earnings of white wives account for about one-fifth of family income and the earnings of black wives account for about one-third of family income. In mother-only families child support payments from noncustodial fathers account for only one-tenth of family income for whites and less than one-twentieth for blacks. The low income from child support is partly due to the fact that a large proportion of single mothers receive no child support. The average amount received by single mothers who do receive child support payments is \$3,129 for whites and \$1,145 for blacks. These payments are much lower than the contribution of fathers in two-parent families and also lower than the contribution of the other adults in two-parent families. Thus, even though women's earnings capacity is lower than men's and even though the contribution of the second parent is needed more in mother-only families than in two-parent families, absent fathers contribute a smaller proportion to child support in the former than women do in the latter.

When a family splits, it loses the economies of scale that result from living together in one household. Two homes must be bought or rented and furnished, heated, and maintained rather than one. Even if all noncustodial fathers paid a reasonable amount of child support, such

Table 1

Average Income Receipts of Two-Parent and Mother-Only Families
in 1982, by Race

	Whites		Blacks	
	Married- Couple Families	Mother- Only Families	Married- Couple Families	Mother- Only Families
Total cash income	\$30,814	\$12,628	\$23,913	\$9,128
Head's earned income	21,932	7,666	13,508	5,363
Others' earnings	6,377	928	8,096	827
Alimony and child support	227	1,246	253	322
Social Security, pensions, other unearned	2,171	1,782	1,720	907
Public assistance and food stamps	174	1,399	1,838	2,573

Source: Garfinkel and McLanahan (1986).

payments would not compensate fully for the economic contribution of the father who is present. Yet, most noncustodial fathers do not pay reasonable amounts of child support. National data on child support awards indicate that only about 60 percent of the children potentially eligible for child support even have an award. Nearly 30 percent of those with awards receive nothing (U.S. Bureau of the Census, 1981).

To get an idea of what the poverty status of mother-only families (excluding widows) would be if noncustodial fathers paid a bigger share, Oellerich and Garfinkel (1985) simulated the effect of collecting 100 percent of the child support obligation that the state of Wisconsin has set as a standard: 17 percent of the noncustodial parent's gross income for one child, 25 percent of income for two children, 29 percent for three children, 31 percent for four children, and 34 percent for five or more children. Their estimate indicated that the poverty gap--the difference between the incomes of poor families headed by women and the amount of money they would need to move above the poverty level--would be reduced by more than a quarter.

Low Welfare Payments. A final cause of poverty in mother-only families is the relatively meager public transfers these families receive. This can be seen in the contrast between the poverty status of widows and other single mothers. Fifty-one percent of all mother-only families are poor, compared with 34 percent of families headed by widows. This difference is largely due to the differences in benefits between Survivors Insurance, for which only widows are eligible, and Aid to Families with Dependent Children, for which all single mothers are eligible. White widows are far better off than any other group of single mothers, not

because they earn more but because they receive a large proportion of their income through Social Security.

Welfare plays a much smaller role for the family income of the non-widowed single mother than Survivors Insurance plays for the widowed mother. First, the proportion of all widows who receive Survivors Insurance is much higher than the proportion of other single mothers receiving welfare. Among widows, nearly 90 percent of whites and 70 percent of blacks receive Survivors Insurance. Only 22 percent and 33 percent, respectively, of white and black divorced women report receipt of welfare, and the proportion of separated and never-married women who do so ranges from 38 percent to 58 percent. Second, the average level of benefits in Survivors Insurance is much higher than the average level of welfare benefits. For whites it is more than double. For blacks the difference is smaller, but still a sizeable 20 percent more. Third, benefits for the child from Survivors Insurance are not reduced when the custodial parent works.

By drastically reducing benefits as earnings increase, welfare programs replace rather than supplement earnings. Even when the AFDC program contained work incentives, as it did between 1967 and 1982, the gains from working were slight. The choice faced by poor single mothers is not an attractive one: become dependent on welfare or work full time and achieve, at best, a marginally better economic position. In addition, work is discouraged, since it increases the risk of losing valuable in-kind benefits such as health care and public housing.

To summarize, then, while single motherhood is not synonymous with poverty, the risk of long-term poverty is substantially greater for

mother-only families. Their growth between 1960 and 1978 accounted for only one-half of the observed feminization of poverty, the remainder being accounted for by the lack of improvement in the living standards of families headed by single women at a time when other groups experienced increasing incomes. Finally, the principal reasons for poverty in families headed by women are the low earnings capacity of the single mother, lack of adequate (or any) support from the noncustodial father, and relatively low public transfers.

THE UNDERCLASS

Poverty and income insecurity are serious problems in their own right. Some analysts, however, go even further in arguing that the mother-only family is responsible for the growth of an "underclass" in American cities (Auletta, 1982). To demonstrate such a relationship, one would have to show that mother-only families are more likely to be in the underclass than two-parent families or that children who grow up in the former are more likely to be in the underclass than children who grow up in the latter.

Defining the Underclass

The term underclass has been used in a variety of contexts and defined in a variety of ways.⁶ Based on his review of the literature and discussions with poverty researchers, Auletta (1982) identifies the underclass as those who suffer from "behavioral as well as income deficiencies" and who "operate outside the mainstream of commonly accepted values." For him, this includes four distinct groups: street criminals,

hustlers and drug addicts, welfare mothers, and the chronically mentally ill.⁷

Wilson and his colleagues speak of the underclass in the context of urban ghettos (Wilson, 1985; Wilson and Neckerman, 1986; Aponte, Neckerman, and Wilson, 1985). They contend that changes have taken place in ghetto communities, including deindustrialization and the exodus of middle-class blacks, and that the groups left behind are collectively different from those who lived in the communities in the 1940s and 1950s. Wilson argues that poverty rates in ghetto neighborhoods were high throughout the first half of the century, but that rates of joblessness, teenage pregnancies, out-of-wedlock births, female-headed families, welfare dependence, and serious crime did not reach alarmingly high levels until the mid-seventies. Although long-term welfare families and street criminals are distinct groups, the fact that they live and interact in the same community and are increasingly isolated from the mainstream patterns of norms and behaviors is a cause for concern (Wilson, 1985).

In his analysis of urban problems, Wilson relies heavily on the work of Kasarda (1985), who shows that poor inner-city minorities have been especially vulnerable to the economic transformation occurring in central cities from centers of production and distribution of physical goods to centers of administration, information exchange, trade, finance, and government services. Since 1948, vast numbers of unskilled jobs in wholesale, retail, and manufacturing in the nation's central cities have been lost, and this process has accelerated since the late sixties. The new occupations usually require levels of education and training

which poor inner-city residents do not possess. The cumulative impact, according to Wilson, has been increasing ghettoization characterized by poverty, institutional problems (poor-quality services and schools) and an increase in social dislocations (joblessness, crime, mother-only families, teenage pregnancies, welfare dependence).

Weak Labor Force Attachment. What these seemingly diverse groups have in common is a weak attachment to the legitimate labor force.⁸ The underclass can be seen as made up of family units with no readily saleable labor power or other factors of production. Labor power may be difficult to sell for a variety of reasons: disability, lack of human capital or saleable skills, discrimination, or low demand. To the extent that members of the underclass do participate in the labor force they tend to be in "secondary" jobs, which offer little stability of employment.⁹ Attachment to the labor force can be direct or indirect and both kinds of attachment carry a "right" to income. Direct attachment involves the sale of one's own labor power with the corresponding right to a wage or salary income. Indirect attachment includes links to the labor force via former employment--where the income is in the form of pensions or Social Security benefits--and via family status--where a spouse or dependent shares in the income of another family member who is attached to the labor force.¹⁰

Given their lack of access to the usual means of gaining a livelihood, members of the underclass must find another source of income, such as public transfers or the underground economy (e.g., crime). Their common need to find an alternative to wage or salary income and the social stigma that accompanies their position allow such diverse groups as poor

female-headed families, criminals, the unemployed, and the mentally ill to be grouped together.

Persistence and Social Isolation. In addition to weak labor force attachment, the notion of an underclass implies a persistence or permanence in status. Thus, individuals who are temporarily unemployed or ill or dependent on welfare are not viewed as part of the underclass, whereas long-term welfare recipients and those with unstable work histories are prime candidates. Persistence may also occur across generations, and much of the concern over female-headed families arises from the belief that children who live in such families are more likely to become single parents and welfare recipients when they grow up.

The final characteristic of the underclass is the isolation of its members from mainstream community activity. Isolation and persistence of nonemployment, be they in urban ghettos or rural areas of the South, are of concern because they are believed to encourage the development of a hostile or alienated subculture. We know, for example, that the longer an individual remains outside the labor force, the less likely he or she is to become employed. Many believe that this relationship is due to a change in values and loss of motivation that goes along with being marginal to the labor force. In particular, there is concern over whether the children of welfare mothers are developing the motivation and the practical knowledge required to find and hold steady jobs.

Not all analysts agree about whether the underclass has a unique culture. In fact, since the mid-1960s liberal scholars have tended to studiously avoid describing any behavior on the part of the poor or minorities that might be construed as unflattering or stigmatizing.

Wilson notes that the debate over the underclass was dominated by the conservatives until recently, when there was a resurgence of interest in the "underclass" and welfare dependency, partly in response to the failure of equal opportunity legislation to eradicate poverty and partly because of the increasing concentration of the poor in central cities (Wilson, 1985).

Together with the revival of research and scholarship oriented toward an understanding of the urban underclass, there have been tentative moves by liberals to account for the consequences rather than just the causes of the distinct culture which emerges in ghetto areas. While emphasizing the social structural constraints and opportunities that give rise to subcultures that are distinct from the mainstream, Wilson (1985) argues that the liberals of the 1960s did not give sufficient attention to the role that culture plays in influencing behavior. Culture, once it has emerged in response to structural conditions, can itself become a constraining or a liberating factor. Unlike the earlier culture-of-poverty theorists, Wilson places more stress on the lack of contact between ghetto residents and people with good jobs (leading to lack of information about job openings and few role models for the young) than on the role played by distinct values in reproducing the ghetto underclass.

Before concluding our discussion of definitions, we should point out that being poor and being in the underclass are not the same, although there is a good deal of overlap in the two statuses. A family may be poor even though the parents (or parent) work full time. Or, as noted above, a family may be poor because the parent is temporarily disabled or unemployed. In neither case would such a family be classified as in the

underclass. Similarly, not all members of the underclass are poor. In particular, some "hustlers and street criminals" may have incomes well above the poverty line. What distinguishes the underclass from the poor is the persistence of their nonemployment and their isolation from the broader community both in terms of values and behavior.

Are Female-Headed Families Part of the Underclass?

We now turn to the question of whether families headed by single mothers are part of the underclass by virtue of their own position or their offsprings' position. To what extent do single mothers have persistent weak labor force attachment? To what extent is this status passed on intergenerationally? And to what extent are single-mother families socially isolated?

Persistent Weak Labor Force Attachment. For single mothers, there are three distinct types of link to the labor force. First, mothers who work in relatively stable employment have a direct link to the labor force. Second, widows who receive Survivors Insurance and divorced or separated women who receive child support have indirect links to the labor force through the past or present participation of their former husbands, whether or not they work themselves. (This may account for the generally higher benefits received by widows as compared with welfare benefits, and for the widespread perception that such income is theirs by right.) Third, there are women who neither work consistently nor have indirect links to the labor force through a spouse. These are the women whose right to income is the most tenuous and these are the women who are most likely to be viewed as part of the underclass.

Since data on work history is less readily available than data on long-term welfare dependency, the latter can be used as an index of weak labor force attachment and persistence of dependency. Cross-sectional data on welfare participation indicates that within the last decade half of single mothers receive some welfare in any year (Garfinkel and McLanahan, 1986). For most of these mothers, the degree of dependence is very high during the time they are on welfare. Eighty-five percent of those receiving benefits do not work, and most have no sources of income other than Food Stamps, Medicaid, and, sometimes, public housing. Furthermore, Ellwood finds that 65 percent of AFDC recipients at any point in time are in the midst of a welfare spell of 8 or more years (Ellwood, 1985). In short, about 30 percent of mother-only families can be classified as long-term dependents, which means that at least 70 percent of single mothers and their children are not part of the underclass.

Intergenerational Dependence. To what extent are the children who grow up in families headed by single women likely to be part of the underclass? The literature on the consequences of family structure for children is quite large, and we do not attempt to cover all of it here. Rather, we have limited our discussion to outcomes that are directly related to labor force attachment: education and occupational attainment, family formation behavior, employment status, and welfare status. Low levels of education and low-status occupations are both associated with a higher risk of unemployment, and female-headed families, as we have seen, are likely to have weak ties to the labor force. To the extent that the offspring from mother-only families are more likely to leave school sooner, to get low-status jobs, or to have out-of-wedlock births, their risk of being in the underclass is increased.¹¹

Studies of educational attainment based on cross-sectional data have consistently found that offspring from single-parent families complete fewer years of schooling. Otis Dudley Duncan and his colleagues (Duncan, Featherman, and Duncan, 1972) found that growing up in a married-couple family added between .6 and 1.2 years of schooling to the educational attainment of white males and about .4 to .8 years to that of blacks. Similar results were reported by Featherman and Hauser (1978) in their analysis of the more recent data from Occupational Change in a Generation (OCG). Recent analyses based on the Michigan Panel Study data (PSID) and National Longitudinal Surveys (NLS) are consistent with earlier findings. McLanahan (1985) found that living in a female-headed family increased the probability of dropping out of high school by 42 percent for whites and 70 percent for blacks, and Shaw (1979) and Krein and Beller (1986) reported similar results using the NLS data.

Children from single-parent families are also disadvantaged with respect to occupational status. Duncan, Featherman, and Duncan found that offspring from one-parent families had lower occupational status scores than those from married-couple families. The average score for white men from two-parent families was 45.12 compared to 40.28 for those from single-parent families. Among blacks, the scores were 21.8 and 17.93 respectively. Featherman and Hauser reported similar results and noted that differences in status were due both to differences in educational attainment and to differences in the returns to education.

Perhaps the strongest evidence for intergenerational effects comes from research on family-formation behavior and intergenerational welfare use. Several researchers have shown that daughters who grow up in

single-parent families are more likely to marry early and to have children early, including both marital and premarital births, both of which are positively related to becoming a single mother. They are also more likely to divorce than children from two-parent families (Bumpass and Sweet, 1972; McLanahan and Bumpass, 1986; Hogan and Kitagawa, 1985). McLanahan (1987) also found that daughters of single mothers were more likely to become female heads of families themselves and to receive welfare than daughters from two-parent families.

Part of the reason for the disadvantages suffered by children from mother-only families is low family income. Differences in income account for much of the difference in educational attainment between children from one- and two-parent families (McLanahan, 1985; Shaw, 1979; Krein and Beller, 1986; Hetherington, Camara, and Featherman, 1983). Income, however, explains very little of the reproduction of single motherhood and welfare dependence (McLanahan, 1987). It is probable that the residual influence comes from the absence of a second parent, which is likely to increase the perceived legitimacy of single parenthood and to reduce the amount of supervision of dating during adolescence, a factor which is important in accounting for teenage pregnancies (McLanahan and Bumpass, 1986; Hogan and Kitagawa, 1985). This hypothesis is consistent with the finding that children who grow up in father-only families also appear to fare less well than children from two-parent families (Hetherington, Camara, and Featherman, 1983; McLanahan, 1987; McLanahan and Bumpass, 1986).

Ghettoization. If families headed by mothers are to be classified as part of an emerging underclass, besides having a persistent weak attachment to the labor force, they would also have to be socially isolated

in urban ghettos. As mentioned above, it is possible for social isolation to be present in a rural area. But recent discussions of the underclass have focused on urban areas, and the data we use to crudely measure isolation pertain only to urban areas.

Our proxy for social isolation is living in an urban neighborhood that is predominantly poor. The Census reports from which we derive these numbers give three classifications of poverty neighborhoods: those in which at least 20 percent, 30 percent, and 40 percent respectively of their populations are poor. Although it seems reasonable to assume that the higher the percentage poor the greater the degree of social isolation, it is difficult to know exactly where to draw the line. Hence, when possible, we use all three classifications.

The top two rows in Table 2 present data on the proportion of families with children headed by single mothers and other families living in poverty areas of the 100 largest cities in the United States in 1980. The data are presented as a proportion of families of each type living in the central city and as a proportion of all families of each type in the United States. The last two rows give figures for black and white female-headed families.

Several aspects of the table are worth noting. First, a comparison of the first and second rows clearly indicates that families headed by single mothers are much more likely to live in poverty areas than other families. The greater the proportion of the neighborhood that is poor, the bigger the difference in the proportion of mother-only and other families that live there. For neighborhoods that are at least 20 percent poor, the proportion of mother-only families is a bit more than twice as

Table 2

Proportion of Families Living in Poverty Neighborhoods in 1980

Type of Family	In Neighborhoods 20% Poor		In Neighborhoods 30% Poor		In Neighborhoods 40% Poor	
	% of Central City Families of Same Type	% of U.S. Families of Same Type	% of Central City Families of Same Type	% of U.S. Families of Same Type	% of Central City Families of Same Type	% of U.S. Families of Same Type
Mother-only families with children	56%	19%	36%	12%	19%	7%
Other families with children	25	5	12	2	4	1
White mother-only families with children	26	5	n.a.	n.a.	n.a.	n.a.
Black mother-only families with children	75	41	n.a.	n.a.	n.a.	n.a.

Source: U.S. Bureau of the Census (1985b), 1980 Census: Poverty Areas in Large Cities PC80-2-8D. Washington, D.C.: GPO.

U.S. Bureau of the Census, Current Population Reports (1981b), Series P-20, No. 366, Household and Family Characteristics: March 1980. Washington, D.C.: GPO.

Note: Neighborhoods 20 percent poor include neighborhoods 30 and 40 percent poor, and neighborhoods 30 percent poor include all those 40 percent poor.

high as the proportion of other families. For neighborhoods that are at least 40 percent poor, the porportion of mother-only families is nearly five times as high. In view of the fact that families headed by single mothers are more likely to be poor, this is not surprising.

Second, the proportion of all mother-only families in central cities that live in poverty areas is very sensitive to the definition of a poverty area. If 20 percent is the cutoff, we find that 56 percent of all mother-only families in central cities reside in poverty areas. If 40 percent is the cutoff, the figure drops to only 19 percent.

Third, if the denominator is the number of all U.S. families headed by single mothers rather than the number of such families living in central cities, the porportions are much smaller. Indeed, the range is from 19 to 7 percent. This is because a large proportion of mother-only families do not live in central cities. Thus, even if we are prepared to believe that social isolation is serious in neighborhoods that are 20 percent poor, only 19 percent of all families headed by single mothers would fit the classification of belonging to an emerging urban underclass.

The last two rows of the table indicate that the figures differ dramatically by race. The breakdown by race was available only for poverty areas with 20 percent or more concentrations of the poor. For whites, only 26 percent of mother-only families in central cities live in poverty neighborhoods. For blacks, the figure is 75 percent. Black families headed by single mothers do tend to be disproportionately concentrated in poverty areas.

On the other hand, it is worth noting that black mother-only families living in neighborhoods at least 20 percent poor constitute only about 41 percent of all black female-headed families. Furthermore, what the table does not show is that the children in these families represent only 17 percent of all black children. Finally, if the most stringent measure of social isolation is employed--40 percent of the neighborhood population is poor--a crude estimate suggests that only about 15 percent of black children in mother-only families and about 7 percent of all black children are socially isolated in urban ghettos.¹²

To what extent have black mother-only families become more socially isolated during the 1970s? The data in Table 3 suggest that (1) black mother-only families who reside in poverty neighborhoods have become more culturally isolated; (2) the proportion of such families living in all poor neighborhoods has declined somewhat; but (3) the proportion living in the poorest neighborhoods has increased. The two indicators of social isolation are the proportion of males employed and the proportion of families dependent on public assistance in the neighborhood. In both the 20 percent and 40 percent poverty areas, the percentage of males employed declined by 20 percent between 1970 and 1980. The proportion of families dependent on public assistance grew by 43 and 57 percent respectively in the 20 and 40 percent neighborhoods. By 1980, less than half of all males in 40 percent neighborhoods were employed and nearly half of all families were dependent on welfare.

Data on black families with children are available only for 20 percent poverty neighborhoods. These data indicate that the proportion of both mother-only and all families in these neighborhoods declined between

Table 3

Trends in Social Conditions and Proportion of Black Persons
and Families Living in Poverty Areas

	In Neighborhoods 20% Poor			In Neighborhoods 40% Poor		
	1970	1980	% Change	1970	1980	% Change
Employed	64%	51%	-20	56%	45%	-20
Receiving AFDC	23	33	43	30	47	57
Black families	32	30	-6			
Poor black families	23	26	13			
Black mother-only families	43	36	-16			
Poor black mother-only families	29	29	0			
Black persons	27	26	-4	6	8	33
Poor black persons	9.5	9.8	3	3.1	4.4	42

Source: U.S. Bureau of the Census (1985b), 1980 Census: Poverty Areas in Large Cities PC80-2-8D. Washington, D.C.: GPO.

U.S. Bureau of the Census (1973), 1970 Census for Income Areas in Large Cities PC(2)-9B. Washington, D.C.: GPO.

U.S. Bureau of the Census (1981b), Current Population Reports, Series P-20, No. 366, Household and Family Characteristics: March 1980. Washington, D.C.: GPO.

1970 and 1980. The reason for the bigger decline for mother-only families is that unlike the proportion for all families, it abstracts from the increase in female headship during the period. (That is, the number of mother-only families appears in the denominator of the mother-only families but not in the denominator of all families.) The table also gives the ratio of poor black families in the area to all black families. The fact that these numbers are stable or increase indicates that nonpoor mother-only and two-parent families are leaving poverty neighborhoods whereas the poor are being left behind.

Finally, in order to see if the picture changes if the 40 percent rather than the 20 percent cutoff is used, we present data for all black persons for both cutoffs. The data indicate that whereas the proportion of all black persons living in neighborhoods that are 20 percent or more poor decreased by 4 percent between 1970 and 1980, the proportion living in neighborhoods that are 40 percent or more poor increased by 33 percent. This suggests that the proportion of mother-only families living in 40 percent areas also increased. These findings appear to be consistent with Wilson's hypothesis that a number of relatively poor neighborhoods--between 20 and 40 percent poor--have deteriorated as the nonpoor have moved out and have been converted to very poor neighborhoods--over 40 percent poor. Thus, the number of very poor neighborhoods has increased and the proportion of blacks living in such neighborhoods as increased even though the proportion of blacks in all poor neighborhoods has declined slightly.

RECENT PUBLIC POLICIES ON FAMILIES HEADED BY SINGLE WOMEN

In the United States, apart from a brief flirtation with Social Darwinism towards the end of the nineteenth century, there has always

been a general acceptance of government responsibility for aiding the poor. Side by side with this historical constant has been a concern to avoid encouraging dependence on welfare and growth in the number of the poor.

Children who grow up in families headed by single women are clearly disadvantaged. As adults they have lower socioeconomic status, they are more likely to become single parents themselves, either through out-of-wedlock births or divorce; and they are more likely to be dependent on government. Many of these problems are due to the economic insecurity and poverty of the families in which they grew up. Government can reduce these problems by increasing the incomes of mother-only families. But doing so may increase both the numbers of such families and their dependence on government. Policy makers have been faced with a dilemma over whether to give greater priority to reducing the economic insecurity and poverty of families headed by women or to not encouraging their growth and dependence on government.

The dilemma has led to the development of distinctions among groups of the poor as a basis for providing differential aid. The most important distinction has been between those who are and those who are not expected to work. This has implications for policy towards mother-only families in that expectations about whether single mothers should work have recently changed.

Widows--especially war widows--have always received better treatment than other single mothers. In the eighteenth century, most single mothers were widows. Divorce, separation, and out-of-wedlock births were strongly discouraged by law and custom and were uncommon by today's

standards. The more favorable treatment of widows was partly because widowhood was an involuntary state, so there was little fear that aiding widows would increase their numbers, and partly because widows were often seen as more "deserving" because of the service their husbands had provided to the community, as was the case with war widows.

The focus here is on the three most important recent trends in policies that affect families headed by women: the large reduction in public benefits; the increasingly strong legislation either to induce or require single mothers without preschool-age children to work, and the strengthening of public enforcement of private child support obligations. Each of these policies is designed to strengthen the links between mother-only families and the labor force: either directly by encouraging or requiring the single mothers to work or indirectly by increasing support from the noncustodial parent. The nature of each of these trends and their effects on the poverty, welfare dependence, and prevalence of families headed by single women are discussed in turn.

Reduction in Benefits

Throughout the seventies the real value of AFDC benefits declined because state legislatures failed to increase benefit levels to keep pace with inflation. Between 1975 and 1980, inflation cut the benefits received by mother-only families by about 13 percent. Apart from these passive benefit cuts, the Reagan administration actively sought to cut benefits. Reagan proposed a series of specific budget cuts which, when taken together, would have added up to large cuts in benefits to families headed by single women. Congress eventually adopted more modest cuts

which amounted to about 12 percent of total federal benefits to mother-only families (Garfinkel and McLanahan, 1986).

Taken together, the reductions in benefits to families headed by single women between 1975 and 1985 were substantial, wiping out more than one-third of the increases that had occurred during the previous two decades. Single mothers who both worked and received welfare absorbed two-thirds of the cuts. The administration abandoned the welfare incentives strategy that entailed extending welfare eligibility to those not previously covered in order to reward behaviors such as working and marrying, in the hope that this would reduce dependency in the long run.

In retrospect, perhaps the reductions in the value of real benefits is not surprising. Over the long run in the United States, the real wage level has been the principal determinant of the average level of living and of benefits to the poor (Garfinkel and McLanahan, 1986). Real wages in the United States were falling during most of the 1970s and early 1980s. Although short-run changes in general living standards do not always lead to corresponding changes in benefit levels, that is what happened in the 1975-85 period. The decline in the real value of public benefits reflected but exceeded the decline in real wages.

By the end of the Reagan administration's first term, Congress was no longer enacting legislation that even modestly reduced benefits and, indeed, some of the earlier cuts to mother-only families were restored. Moreover, early in Reagan's second term, further cuts in the major programs that aided single mothers were specifically excluded from the stringent (Gramm-Rudman-Hollings) budget-cutting measures designed to reduce the large federal deficit. In view of both the recent growth in

real wages and the recent resistance of Congress to further budget cuts, it is doubtful that families headed by women will be subjected to additional budget cuts in the near future.

The evidence suggests that the budget cuts increased the poverty of mother-only families by nontrivial amounts in return for small to trivial reductions in dependence and prevalence. Almost by definition, the elimination of eligibility for AFDC for many working mothers by the Reagan administration decreased their dependence on welfare. Some have argued that these cuts may increase welfare dependence in the long run by encouraging those whose benefits were cut to leave work and return to AFDC and by discouraging nonworking mothers from working their way off the welfare rolls. The studies of the post-cut behavior of working mothers, however, indicate that only a minority of recipients who were cut from the rolls returned to AFDC (Cole et al., 1983; Usher and Griffith, 1983; Joe et al., 1984). The decrease in benefits during the 1975-85 period was accompanied by a noticeable decrease--more than one-sixth--in the extent to which mother-only families were dependent on welfare. This decline reversed the increase in welfare dependence that had accompanied the expansion of government benefits during the previous two decades.

Conversely, just as the large benefit increases between 1955 and 1975 caused, at most, a modest increase in the proportion of mother-only families during that period, the smaller reductions in benefits in the 1975-85 period had little if any effect on the prevalence of mother-only families. If we can assume that the effect of a cut in average benefit

levels has the same effect as an equal-sized cut which is targeted primarily at those who work, estimates derived from the two most careful and comprehensive studies suggest that the 12 percent cut in welfare benefits would have reduced prevalence by .9 to 1.6 percent. Further extreme cuts in benefits would have at most a modest effect on the proportion of families headed by single women.

In short, we find that during the past thirty years, increases and decreases in government benefits had substantial effects on economic well-being, modest effects on dependence, but only trivial to, at most, modest effects on the prevalence of mother-only families.

Work Requirements

Although able-bodied men have always been expected to work, the expectations regarding poor women who head families have changed considerably. Until the early twentieth century, single mothers were expected to work. For the next half-century, the stated objective of government policy was to provide enough aid to enable them to imitate the then current middle-class ideal of the mother who refrains from market work and stays at home to look after her children. Not until the late 1960s, however, was sufficient aid provided to make the objective achievable, and by that time, the middle-class ideal and beliefs about whether poor women who head families should work had both changed. There was increasing emphasis on the idea that single mothers should work.

At first, the federal government tried to induce AFDC mothers to work by creating work incentives within AFDC. When this failed to have much

impact on either work or caseloads, the Congress began legislating requirements for mothers with no children under 6 to work. The Carter administration proposed a combination of a guaranteed jobs program and assistance which would have, in effect, required mothers without preschool-age children to work. The Reagan administration rejected the approach of creating work incentives within the AFDC program in favor of the pure work requirement approach. The administration sought to reinforce working by limiting benefits to those with no income from work and by requiring those who receive benefits to work for them. Congress agreed to much, but not all of this strategy.¹³

Since 1972, AFDC mothers with no children under 6 have been required to register for work and training, but only a minority of those who registered ever received services to help them find jobs. The Reagan administration proposed that states require AFDC mothers to work for their relief checks in community work experience programs (CWEP). Congress passed legislation that permitted but did not require that states substitute work relief for cash relief. Under workfare, as it is called, participants work off their relief checks. They are paid at the minimum wage, and hours are limited to the check amount divided by the minimum wage. One anomaly of this procedure for calculating benefits, however, is that mothers with a greater number of children, who receive higher welfare benefits, will be required to work more hours.

Several other provisions which were designed to encourage work were also passed by Congress. States may now require AFDC recipients to participate in a program of job search for up to 8 weeks upon application and for an additional 8 weeks for each year benefits are received.

States are also permitted to operate work supplementation, or grant diversion, programs in which federal funds that would ordinarily finance AFDC cash benefits may be used to subsidize a job for an AFDC recipient. With this program, unlike workfare, total income exceeds what participants would have received on welfare alone. As of September 1985, 37 states had implemented one or more of these options, with workfare programs being the most common. Most are being run on a demonstration basis, however, and in the few states that have statewide programs only a small proportion of the caseload is being served.

To enforce work requirements the government must create or locate jobs. Some have argued that it is infeasible to enforce work requirements when the unemployment rate is over 7 percent (U.S. General Accounting Office, 1985), since it is not possible to find or create enough jobs to enforce work. However, a number of states have already demonstrated their ability to create and find jobs. In addition, if it was possible to create 3.5 million WPA jobs during the Great Depression, it must be technically possible to find or create a similar number now with a lower unemployment rate and an expanded economy. Finally, scholars who have explored the question of whether there is enough work have estimated that there is more than enough (Fechter, 1975).

Apart from the issue of technical feasibility, there is the question of whether the benefits of enforcing work offset the costs. Studies of work and training programs for women who head families generally report sufficiently large gains in earnings to make the programs profitable within three to four years, although they do cost more initially in comparison to the payment of cash benefits only (Hollister et al., 1984;

Bassi and Ashenfelter, 1986). The most carefully evaluated job-creation program--the Supported Work Demonstration--indicated that the net social benefit per participant was \$8,000. Initial costs are higher than welfare costs because the cost of finding or creating jobs must be paid as well as the cash benefit.

The effects of enforcing work requirements on the incomes of single mothers depend upon the nature of the work programs created to enforce the work requirement, the magnitude of the increased earnings of participants, and the rules of the AFDC program. The average gain in earnings for single mothers in work and training programs is \$600 to \$1,200 per year (Bassi and Ashenfelter, 1986). This is equal to one-quarter of the average poverty gap for mother-only families, and can represent a substantial proportion of the total earnings of poor single mothers. In the Supported Work experiment, the average increase in earnings of \$900 per year represented an increase over the earnings of the control group of nearly 50 percent (Hollister et al., 1984; MDRC, 1980).

Although the potential gains in earnings can be relatively large, the increase in income of single mothers will be smaller than the increase in earnings, because they will lose some AFDC and other transfer benefits. Whether AFDC families realize gains or losses from enforcing work requirements will depend upon the nature of the key programs which aid poor single mothers and the attractiveness and availability of jobs in the regular labor market. Even if income increases, however, economic well-being may decrease, since in the absence of work requirements many mothers may have chosen the combination of lower income from welfare and more time for childrearing, homework, and leisure.

The effects of enforced work will almost certainly be to reduce dependence on welfare. Even if the increased earnings of AFDC mothers lead to no decrease in AFDC receipts, the share of total income coming from welfare must decrease. It is more likely, however, that work programs will decrease the total amount of welfare received. This is true because there will always be some recipients who are at the margin between choosing welfare and another alternative. There is also some research to suggest that if the labor market is strong, a nontrivial proportion of single mothers on AFDC need little more than good professional help in locating jobs. Preliminary evidence from San Diego--which has well below average unemployment rates--indicates that job search assistance has been the most profitable service provided there (MDRC, 1980).

The effect of enforcing work requirements on the prevalence of mother-only households depends on the extent to which enforcing work requirements improves the economic well-being of single mothers and upon the extent to which enforcing work requirements alters the relative earnings opportunities of men and women. If enforcing work requirements increases the earnings of single mothers relative to those of men, it is likely that single mothers will become less dependent on men as well as less dependent on welfare.

There are three reasons for caution in interpreting the above evidence in favor of compulsory work programs. First, whereas participation in most of the work and training programs evaluated has been voluntary, much of the current public discussion concerns making work

compulsory. Programs that involve significant elements of compulsion may be less profitable both to the beneficiaries and to society as a whole. Early experience with the workfare programs, however, suggests that to date, at least, enforcing work also seems to be profitable (MDRC, 1980).

Second, and even more important, few single mothers of families in the work and training evaluations have had preschool-age children. The child-care costs for such children could easily be so high as to offset the earnings gains of the program. Long-run earnings gains could more than make up for child-care costs, but the opposite is equally possible. More experimentation and study of this issue is warranted.

Finally, it may be unrealistic to expect single mothers to work full time, year round. As Ellwood argues, the only way that single mothers can be self-supporting is by working full time, full year. Such complete labor force participation is the exception rather than the rule among mothers, contrary to popular belief. Single mothers already work more hours than wives in married-couple households: 35 percent of single mothers with children under six work at least 1,500 hours per year, compared to 23 percent for comparable wives. Similarly 50 percent of single mothers with older children are fully employed; 37 percent of wives are. Work for 1,500 hours or more remains the exception, not the rule, for all mothers. Ellwood argues that given the fact that the norm is for mothers to spend considerable time with their children, it may be unrealistic to expect behavior from single mothers which deviates markedly from this norm (Ellwood, 1985). This is especially true given the fact that work requirements impose a dual role on single mothers: since there is only one parent present, she must undertake both the child care and the

breadwinner roles. Requiring single mothers to work for their welfare checks is to place a heavy burden on them.

Child Support

Congressional interest in enforcing child support grew as the proportion of AFDC children with living noncustodial parents grew. The biggest burst of federal child support legislation followed hard on the heels of the 1965-75 growth in the welfare rolls. Also, a consensus had developed that the existing child support system condoned parental irresponsibility. A special study conducted by the U.S. Census Bureau in 1979 found that only 59 percent of women with children potentially eligible for support were awarded payments. Of those awarded payments, only 49 percent received the full amount due them and 28 percent received nothing. In addition, award levels and enforcement efforts were arbitrary and inequitable (U.S. Bureau of the Census, 1981a).

The milestone 1976 act created federal and state offices of child support enforcement--the public bureaucratic machinery to enforce the private obligation to support one's children. During the seven years that followed, several new acts strengthened the bureaucratic machinery. Then, in 1984, Congress unanimously enacted by far the strongest federal child support legislation, requiring all states to enact laws that withhold from wages all future child support payments once the obligor is delinquent in payments for one month and to appoint commissions to design statewide guidelines for child support standards.

The 1984 legislation requires state child support offices to provide assistance to nonwelfare as well as welfare cases. Although states may charge for this service and subsidize it for the poor, the service itself

is provided universally to rich and poor custodial parents. The contrast between the restrictions for AFDC eligibility and the universalization of eligibility for child support enforcement services could not be more stark.

Since the 1984 child support legislation is so recent, an assessment of its effects relies heavily on theoretical expectations and rough empirical estimates. Increases in the incomes of mother-only families can result from wage withholding in response to delinquency of the supporting parent, the state guidelines for determining child support obligations, the incentives of states to increase non-AFDC collections, and the incentives for interstate collection of child support. The size of the increase will depend on how the 1984 child support legislation is implemented on both the federal and state levels. There will be few positive effects if the states enact weak standards and neither the number nor the amount of child support awards increases much; if the states fail to effectively enforce the new withholding-of-wages law; and if federal, state, and local resources to enforce child support are cut. On the other hand, there is a great potential for increase in the incomes of mother-only families from further strengthening of child support enforcement.

To estimate the potential effect of child support enforcement we explored what would happen if all children potentially eligible for support obtained a child support award based on some agreed-upon standard, and what the outcome would be if all such children received the full amount due them. According to a simple percentage-of-income standard

used in Wisconsin, the child support obligation is equal to 17 percent of the gross income of the noncustodial parent for one child, 25 percent for two, 29 percent for three, 31 percent for four, and 34 percent for five or more children. (In our calculation we tax only the first \$50,000 of income for child support purposes.) Using this standard, we estimate that the incomes of families headed by women would increase by more than \$10 billion (Garfinkel and McLanahan, 1986). The poverty gap would be reduced by nearly \$2 billion. These estimates should be considered an upper bound because even the most efficient collection system would fall short of 100 percent collection.

Increases in child support enforcement will raise the incomes of some single mothers who receive AFDC enough to enable them to leave welfare. The precise effect of the child support legislation on welfare dependence depends on how much collections will increase as a result of wage withholding and the new state standards, on one hand, and the effect of the increased collections on caseloads, on the other. Some crude estimates are that (1) if existing awards are used as a standard, caseloads could be reduced by less than 5 percent; (2) if the Wisconsin standard described above is used, caseloads would decrease by 25 percent. Again, this estimate is an upper bound, since it assumes a 100 percent collection rate.

Still, even perfect collection of child support obligations derived from any reasonable standard would leave the overwhelming majority of AFDC recipients no better off than they were in the absence of the program. This is because most noncustodial parents of AFDC children do not earn enough to pay as much child support as their children are

already receiving in AFDC benefits. Programs to increase the employment and earnings of poor noncustodial fathers would help. But even the best imaginable program would still leave a large proportion of the AFDC caseload poor and dependent on government.

Most of the increases in child support collections for families on welfare will accrue to the government in the form of AFDC savings. At this time there are two alternative methods of sharing some of the increased collections of child support with low-income families on AFDC. One approach is to ignore some of the child support payment in calculating AFDC grants. Congress has required all states to ignore the first \$50 per month. That requirement modestly increases the incomes of mother-only families on AFDC in which there is a living, noncustodial father who makes child support payments. It also increases by a small amount the number of mother-only families who will continue to receive AFDC.

An alternative approach is to use the increased child support collections to help fund a nonwelfare benefit that encourages work. This approach is being pursued on a demonstration basis in the state of Wisconsin. Under the Wisconsin Child Support Assurance System, child support obligations are determined by a simple legislated formula, described above. The obligation is withheld from wages and other sources of income in all cases, just as income and payroll taxes are. The child is entitled to receive the money paid by the noncustodial parent or an assured child support benefit, whichever is greater. Thus, the saving in AFDC that results from increased child support collections is funneled back into the system to increase the economic well-being of families with

children eligible for child support in the form of assured benefits and wage subsidies.¹⁴

We estimate that such a program could reduce the poverty gap among American families potentially eligible for child support by more than a third and AFDC caseloads by more than a half, and could even reduce total public expenditures. The effects on poverty and welfare do not depend on how much collection improves, but the costs do. If 100 percent of the Wisconsin standard were collected, the program would save \$2.4 billion. If only 70 percent was collected, the net cost would be about \$60 million.

One criticism of the child support assurance program is that it will benefit only those AFDC mothers who work. For those who are unable to work or who cannot find jobs or who simply prefer to take care of their children full time, the program provides nothing. By contrast, the \$50 per month set-aside that Congress enacted in 1984 provides more for this group than the child support assurance program. Thus, the success of the child support assurance approach will hinge largely on the extent to which poor custodial mothers as well as poor noncustodial fathers work.

Enhanced enforcement of child support is, on balance, likely to reduce the prevalence of families headed by single women. It is likely to reduce out-of-wedlock births by giving men an incentive to take responsibility for birth control. In order for child support to have an appreciable effect on out-of-wedlock births, however, there would have to be a sizeable increase in the number of cases in which paternity is established. Enforcement of child support may also reduce divorce by making it financially more difficult for the noncustodial parent. The

impact on the behavior of the prospective custodial parent is likely to be smaller, since welfare already exists as an alternative means of support.

Summary of Recent Policy

Recent public policy has emphasized strengthening the ties of women who head families to the labor force and loosening their dependence on government. This has involved strategies which encourage direct ties to the labor force such as enforcing work requirements, and strategies which foster indirect ties to the labor force via the former spouse, as in child support legislation. The most important of the recent trends in policy affecting single mothers and their children have been a reduction in benefit levels, the introduction of work requirements for single mothers, and a strengthening of child support legislation. The falling levels of benefits for single mothers brought about by the combination of budget cuts and inflation had a substantial impact on the poverty of mother-only families, a moderate impact on the extent of their welfare dependence, but only a trivial impact on prevalence. The work-requirement legislation seems to have an important potential in increasing the earnings of single mothers if training is provided and jobs are guaranteed, but since it has not yet been implemented on a large scale, questions remain about whether its potential will ever be realized. Child support legislation, as currently enforced, will probably have a big impact on the incomes of mother-only families, but little effect on the poverty, dependence, or prevalence of single motherhood.

Despite the small effects in these areas to date, child support has the potential to substantially reduce poverty and dependence if higher awards are secured and enforced in many more cases.

Notes

¹The much publicized results from the Seattle-Denver Income Maintenance Experiment have been interpreted to show that the effect of welfare benefits on divorce is much greater than the foregoing summary indicates. The SIME/DIME results, however, say nothing about the effects of raising or lowering the welfare benefits available to single mothers. The experiment was implemented in a world that already had a welfare system, and families in both the experimental and control groups retained whatever eligibility they would have had in the absence of the experiment. Many single mothers in the control group and some in the experimental group received welfare. Consequently, whatever effect the experiment had on behavior, it cannot be attributed to the availability of additional income to women who became single heads of households. If divorce rates were higher in the experimental groups, this was due to something about the treatment other than an "independence" effect.

²The West, which accounts for only 9 percent of the total black population, did not fit the pattern. The marriageable pool of men in the West remained fairly constant, whereas female-headed families increased substantially. Wilson attributes this anomaly to the fact that black female heads of families in the West are more likely to be middle class and to behave more like whites than do blacks in other parts of the country. Thus, they should be expected to be more like whites in responding to increases in opportunities for women rather than to declines in opportunities for men.

³Becker's (1957) discrimination hypothesis was postulated to deal with race discrimination, but can also be adapted to deal with discrimination against women. His hypothesis is based on the idea that

employers, coworkers, or customers have an externally acquired "taste" for discrimination, so that employers will employ workers against whom there are discriminatory tastes only at a discount. In the discrimination model, occupational segregation is accounted for by variations in tastes for discrimination.

In the case of occupational segregation by gender, as Blau (1984) notes, an extreme distribution of tastes would have to be assumed in order to account for the observed extent of segregation. Blau suggests that rather than employers, coworkers, or customers having a preference for male employees in all jobs, it may be the case that certain jobs are viewed as "socially appropriate" for women. Employers would be willing to employ women in these jobs but would only employ them in "inappropriate" jobs at a discount.

England (1982) points out that the greater the proportion of women in an occupation, the lower the wage rate, contrary to what the discrimination model would predict. If certain jobs were seen as inappropriate for women, one would expect them to be employed in such jobs only at a discount, so that women in male-dominated jobs would be paid less than women in the (presumably more appropriate) female-dominated jobs.

Bergmann's (1974) "overcrowding" hypothesis provides a possible explanation for this discrepancy. She argues that occupational segregation will not automatically lead to pay differentials but will do so if demand is less than supply in the female sector. The low wages will encourage the use of more labor-intensive technologies which would result in women workers being less productive, since they have less capital to work with.

⁴Human capital theories have been less successful in explaining the existence of widespread occupational segregation. Polachek (1977; Mincer and Polachek, 1984) suggests that different occupations have different atrophy rates, i.e., they differ in the extent to which market skills are lost while out of the labor force, and that women who expect their labor force participation to be intermittent will tend to choose occupations with low atrophy rates. The empirical evidence shows no difference in atrophy rates between the earnings of women who are in male-dominated jobs and those in female-dominated jobs, however (England, 1982).

⁵Myrdal also tried to formulate a theory of interaction called the principle of cumulation and applied the theory to women as well as blacks.

⁶Many of the usages of the term "underclass" bear little relation to the concept of class in either the Weberian or the Marxist senses. Sociologists in the Weberian tradition see classes as groups of people with common economic "life-chances" based on their relative control over goods and skills in the marketplace (Giddens, 1973; Parkin, 1971; Weber, 1922). The Marxist concept of class is defined in terms of common structural positions within the social organization of production based on ownership or nonownership of factors of production (Bukharin, 1921; Lenin, 1914; Wright, 1986). (See Wright, 1979, for an overview of the different concepts of social class.) Weberian concept of class tends to be traditional--emphasizing the relative positions of the classes, e.g., lower class, middle class. The Marxist concept of class tends to emphasize the relationships of classes to each other and the possibility of conflict between them.

The definition of the underclass outlined below is closer to the Marxist than the Weberian concept of class, since it emphasizes the non-ownership of saleable labor power by members of the underclass. A fuller analysis of the relationship of the underclass to the working class and to the capitalist class goes beyond the scope of this paper, but would, at a minimum, involve a discussion of their role as a "reserve army" of labor.

⁷Auletta's data come from case studies of participants in supported work programs run by the Manpower Demonstration Research Corporation in New York City and Appalachia. The eligibility requirements for the New York program included being a recently released ex-offender, a recent ex-addict, a long-term welfare dependent mother, or an unemployed high-school dropout--categories markedly similar to Auletta's four main divisions of the underclass. Auletta's arguments and methods are very close to those of the earlier culture-of-poverty approach in his emphasis on the behavioral deficiencies of the poor and in his reliance on case studies.

⁸Perhaps a more precise definition would see the underclass as comprising families and individuals with a relatively weak attachment to the production process, since one would not wish to include owners of capital in the underclass. Given that few have enough capital or wealth to make sale of labor power unnecessary, however, the definition in terms of attachment to the labor force is adequate for most purposes.

⁹Dual labor market theory suggests that a dichotomization of the American labor market has occurred over time, forging two separate labor markets--a primary market and a "secondary" market in which workers and employers operate by fundamentally different behavioral rules (Gordon,

1971). The primary labor market is characterized by high wages, good working conditions, employment stability and job security, equity and due process in the administration of work rules, and chances for advancement. The secondary labor market has low wages, poor working conditions, unstable employment, harsh and often arbitrary discipline, and little opportunity for advancement (Piore, 1971).

¹⁰Indirect links to the labor force typically bring a lower return than direct links do and tend to be seen as less legitimate. The indirect links which have traditionally received the blessing of social approval are that of the child through the parent and that of the wife through the husband.

¹¹For major reviews of the literature on intergenerational consequences, see Ross and Sawhill, 1975; Shinn, 1978; Herzog and Sudia, 1973; Hetherington, Camara, and Featherman, 1983.

¹²The estimate is derived by multiplying the 41 percent and 17 percent figures for the 20 percent or more neighborhoods by 7/19--the ratio of the proportion of female-headed families living in neighborhoods in which 40 percent or more are poor to the proportion living in neighborhoods in which 20 percent or more are poor.

¹³The work incentive provision in AFDC that ignored the first \$30 of earnings plus one out of every three dollars in excess of this amount each month was limited to four months, and families with incomes over 150 percent of the state's need standard (the level of income for determining initial eligibility) were made ineligible for benefits. Individually determined work-related expense deductions with no upper limit were replaced by a flat rate of \$50 per month for part-time work and \$75 per

month for full-time work. These restrictions were liberalized somewhat in 1984, and some of the benefit cuts were restored. The \$30 set-aside was extended from four to twelve months, the \$75 per month deduction for expenses was extended to part-time as well as full-time work, and the eligibility level for those already on welfare was raised to 185 percent of the state's need standard.

¹⁴The state of Wisconsin is also considering a work expenses subsidy of \$1.50 an hour to the custodial parent. There are two dimensions of the disadvantage suffered by families headed by single women that could be addressed through child support legislation: the low earnings of mothers relative to fathers and the lack of support from the absent parent. Where child support legislation in general attempts to tackle the latter issue by enforcing parental responsibility, the Wisconsin assured benefit program represents an attempt to tackle the issue of the mother's earnings as well, both by providing an assured benefit and by providing a wage subsidy.

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