



INDICATORS

Not All Single Mothers Are Created Equal

By Douglas J. Besharov

IN THE NATIONAL DEBATE over the consequences of family breakdown all single mothers are being lumped together as if they were a homogeneous group. Much of the commentary after Vice President Dan Quayle's remarks about Murphy Brown giving birth out of wedlock reflected this simplistic perspective. But single mothers are not all alike, and the failure to make distinctions between female-headed households created by divorce and those created by the birth of a child out of wedlock has obscured the nature of the problem.

There is good reason to be concerned about the condition of female-headed families. Almost half of all female-headed families with children under 18 have incomes below the poverty line. This is almost five times the poverty rate of two-parent families with children. Three-fourths of all time periods spent on Aid to Families with Dependent Children (AFDC) begin with the creation of a female-headed family.

This new form of poverty is not caused directly by racial discrimination or by structural deficiencies in the economy, but, rather, by a major and troubling change in the behavior of American parents—the creation of single-parent households.

Over the past 25 years, the number of female-headed families almost tripled. In 1965, there were 2.9 million female-headed families with children, compared to 7.7 million in

1990 (see Figure 1 page 15). If the nation had had the same proportion of female-headed households in 1985 that it had in 1959, there would have been about 5.2 million fewer persons in poverty. According to a special Census Bureau report, the poverty rate for black families would have been 20 percent in 1980, rather than the actual 29 percent, if black family composition had remained what it was in 1970.

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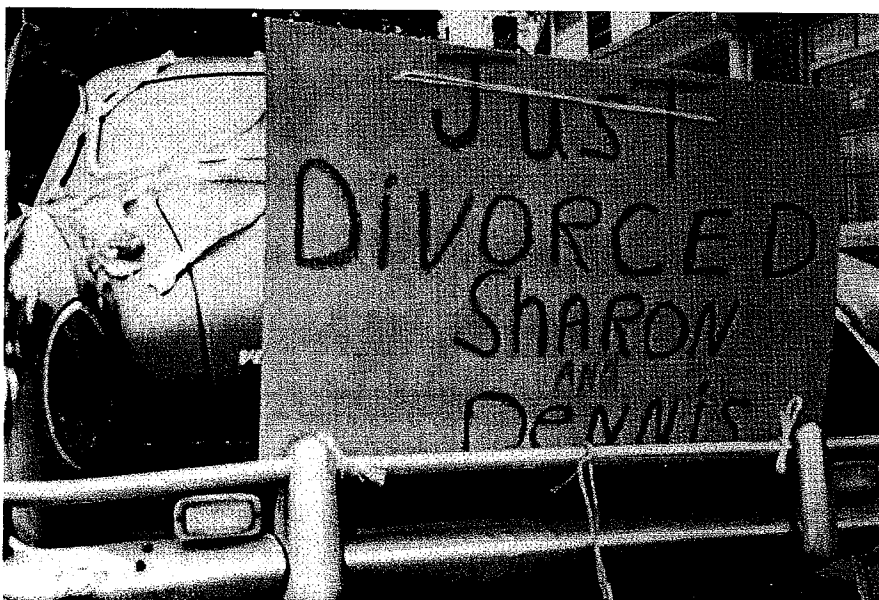
Family breakdown and ensuing poverty give every indication of worsening. If present trends continue, about 60 percent of all children born in 1980 will spend part of their childhood in a family headed by a mother who is divorced, separated, unwed, or widowed. Some social scientists predict that in the next generation half of all children will be born out of wedlock and that half of all children born to married parents will see their parents divorce before they are 18.

The trend data for out-of-wedlock births and divorces can be seen in Figure 2. These events impoverish hundreds of thousands of American families. The median income for female-headed families is about one-third that of intact families. In 1990, the median income for two-parent families with children living with both parents was \$39,076. For children living with their mothers only, however, median family income was \$12,005.

Lumping all poor female-headed families together is a deeply misleading rhetorical convenience. Hidden by aggregate statistics about their poverty and social dysfunction are substantial differences among female-headed families. As the following Census Bureau statistics establish, families headed by divorced mothers are, in general, doing much better than aggregate statistics suggest, and families headed by never-married mothers are doing much worse.

- In 1990, the median family income for never-married mothers with children under the age of 18 was \$8,337, compared to \$15,762 for divorced women with children (see Figure 3).

- Marital status also explains the income disparity between white and black female-headed



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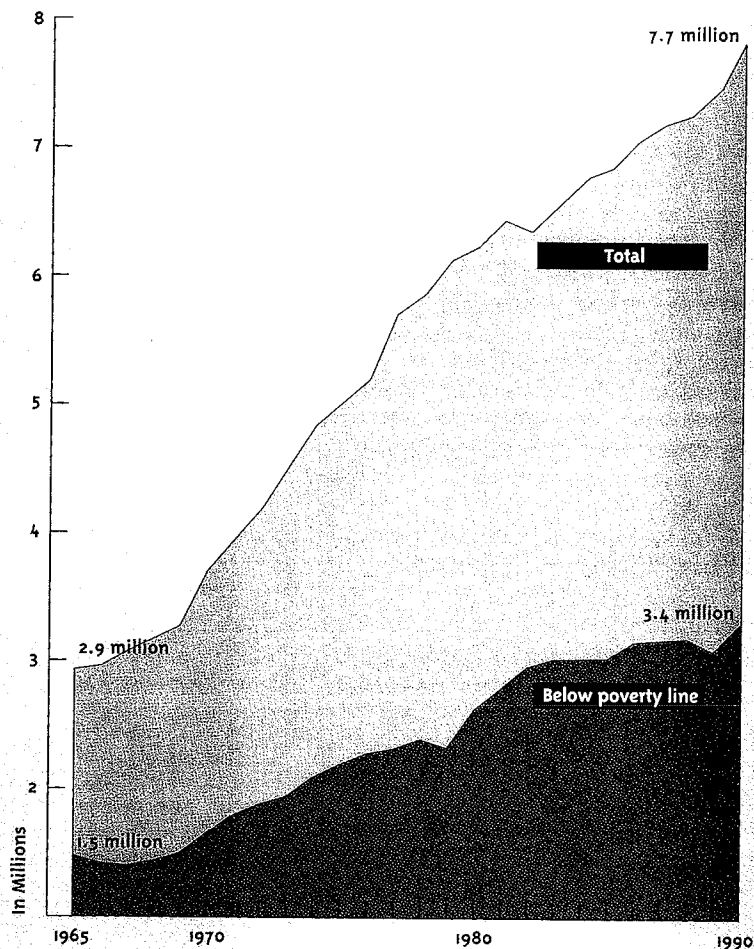
families. In 1990, the median income of black female-headed families was only 68 percent of white female-headed families, \$9,590 versus \$14,028. But controlling for marital status, the gap narrows to about 20 percent. The relevant figures (see Figure 3 again) are \$13,348 for divorced black mothers and \$16,334 for their white counterparts, compared to \$7,411 for never-married black mothers and \$9,816 for whites.

- When one considers that 66 percent of all out-of-wedlock births in 1988 occurred among young women between the ages of 15 and 24, it becomes easier to see why their financial situation is so much worse than their divorced counterparts. Never-married mothers are on the average ten years younger than divorced mothers. The average age range of never-married mothers is 20 to 29; for divorced mothers, it is 30 to 39. The age spread for this second group is lower than it might otherwise be because it includes many unwed mothers who later marry but only for a short time.

Never-married mothers are also, on the average, much less educated. Only 57 percent of never-married mothers have a high school diploma, compared to 82 percent of divorced mothers (see Figure 4). This latter figure, too, is pulled down by the number of formerly unwed mothers who subsequently marry.

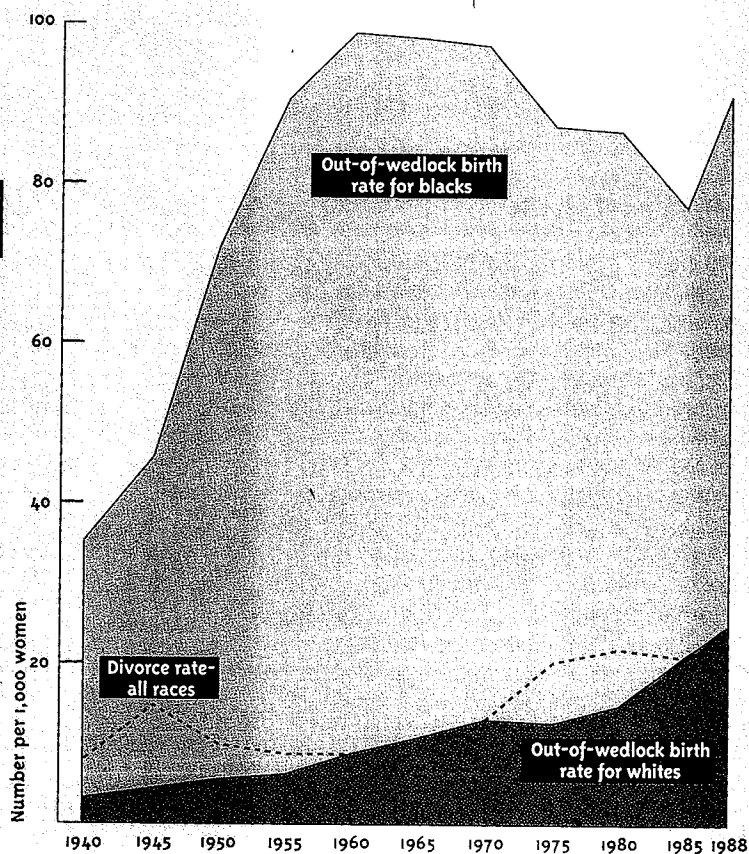
Thus, age, lack of education, and other demographic factors combine to

FIGURE 1
Female-headed families with children under age 18



Source:
U.S. Bureau of the Census, *Poverty in the United States: 1990*, Current Population Reports, series P-60.

FIGURE 2
Out-of-wedlock birth and divorce rates



Source:
U.S. Bureau of the Census, *Historical Statistics of the United States: Colonial Times to 1970, Part 1*, September 1975 (out-of-wedlock birth rates); National Center for Health Statistics, *Monthly Vital Statistics Report*, June 1989 (out-of-wedlock birth rates) and December 1987 (divorce rates).

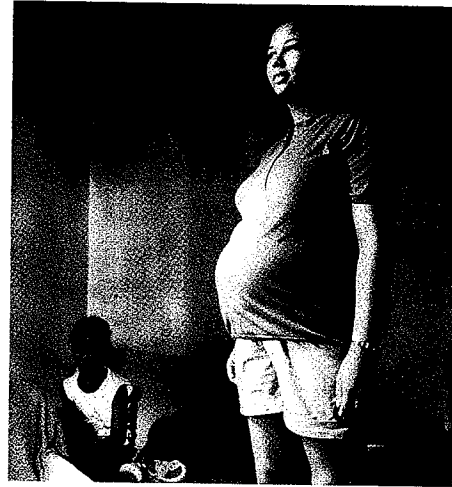
give never-married women much poorer job prospects. In 1990, 61 percent of divorced mothers worked full time, and an additional 11 percent worked part time, but only 29 percent of never-married mothers worked full time, and 8 percent part time. And their lack of work experience is only exacerbated by the fact that young single mothers have little chance of completing their education or acquiring job skills while having to care for a child.

Is This "Murphy Brown"?

These demographic differences between unmarried and divorced women translate into dramatically different rates of AFDC utilization. A much higher proportion of unwed mothers go on welfare than do divorced mothers. According to AEI's Nick Eberstadt, almost three-fifths of children born out-of-wedlock in the United States were on AFDC in 1982, compared to just under a third of children of divorced mothers. In fact, children of never-married mothers are three times more likely to be on welfare than are children of divorced mothers.

Teens have the worst prospects of all unmarried mothers. In 1988, 65 percent of teen mothers were unmarried at the time of their first child's birth, compared to 15 percent in 1950 (see Figure 5). According to a Congressional Budget Office report, 77 percent of unmarried adolescent mothers were welfare recipients within five years of the birth of their first child. Sixty percent of AFDC mothers under the age of 30 had their first child as a teenager.

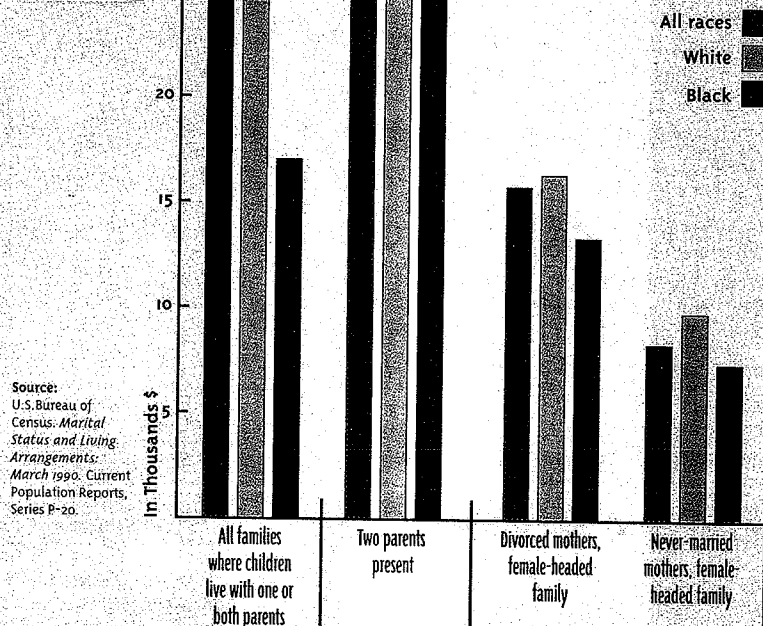
Never-married mothers not only go on welfare in greater numbers than divorced women but they also stay on longer. While divorced women typically use welfare as a temporary measure until they get back on their feet, unmarried mothers become trapped in long-term welfare dependency. In a study of welfare mothers, Nicholas Zill of Child Trends, Inc., and his colleagues found that 43 percent of long-term AFDC recipients were 17 years old or younger at the time of their first birth, compared to 25



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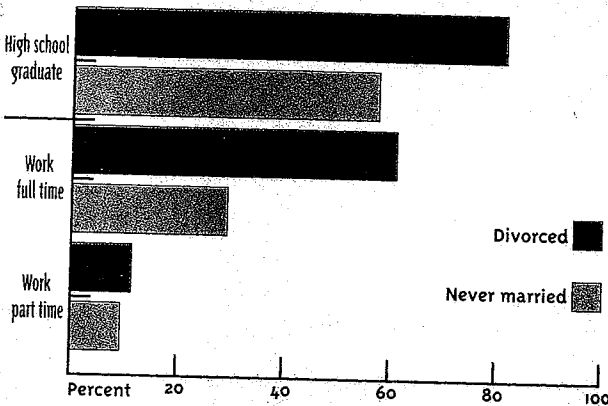
The median income for female-headed families is about one-third that of intact families. In 1990, the median family income for children living with both parents was \$39,076. For children living with their mothers only, however, median family income was \$12,005.

FIGURE 3
Median family income of households with children under age 18, by race and marital status, 1990

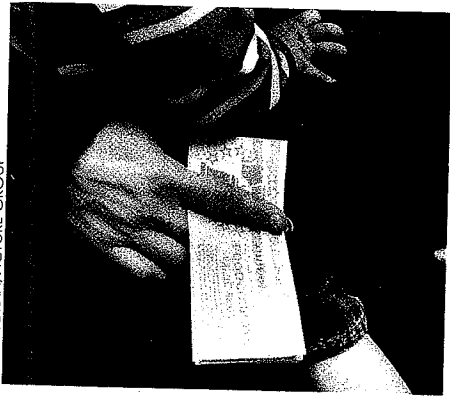


Source:
U.S. Bureau of
Census, *Marital
Status and Living
Arrangements,
March 1990*, Current
Population Reports,
Series P-20.

FIGURE 4
Characteristics of female-headed families by marital status 1990



Note: 1990 data.
 Source: U.S. Bureau of the Census, *Current Population Reports*, series P-20.



More than any other single factor, marital status determines whether a woman entering AFDC will become a long-term recipient. Forty percent of never-married mothers will receive AFDC for 10 years or more, compared to 14 percent of divorced mothers.

percent of short-term recipients.

According to a study by Harvard's David Ellwood, about half of the new entrants to AFDC will be off welfare within four years, most within two years. The other half, however, are on for much longer—on average, almost seven years. More than any other single factor, marital status determines whether a woman entering AFDC will become a long-term recipient. Forty percent of never-married mothers will receive AFDC for 10 years or more, compared to 14 percent of divorced mothers (see Figure 6).

Levels of child support also vary markedly between these two groups of single mothers. In 1987, 77 percent of divorced mothers received child support awards, compared to only 20 percent of never-married mothers. The average annual payment to divorced mothers was \$3,073, while the average payment to never-married mothers was \$1,632.

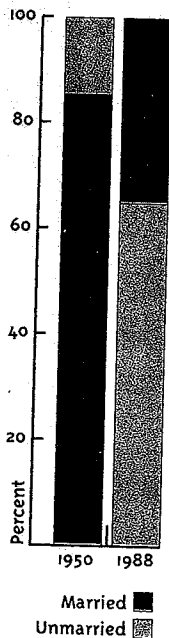
Divorced mothers and their children suffer less-severe poverty for shorter periods of time than do never-married mothers and their children. This is not to say that post-divorce poverty is not a serious problem—it is. But much more than a divorce, an out-of-wedlock birth to a young mother seems to be a direct path to long-term poverty and welfare dependency.

The economic consequences of our high illegitimacy rate seem beyond debate. It is one thing when a divorced, high-profile newswoman on a television sitcom has a baby without her ex-husband's financial support; it is quite another when a teenager or a young mother on welfare does. The difference, to put it bluntly, is money.

Acknowledging this dichotomy between divorced and unwed mothers is the first step toward developing effective social welfare policies. Both groups deserve our attention. But policies developed for each need to be based on a realistic understanding of the deep differences between them.

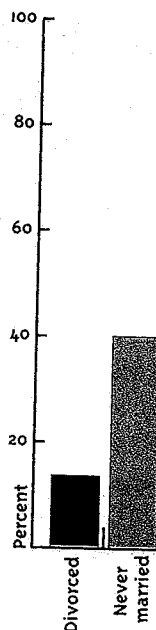
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FIGURE 5
Percent of births to women age 18 years and under by marital status in 1950 and 1988



Source: *Sources of Support for Adolescent Mothers*, Congressional Budget Office, September 1990.

FIGURE 6
Percent of divorced and never-married recipients who will receive AFDC for periods of 10 years or more



Source: 1992 *Green Book*, p. 687.
 Note: "Marital status" refers to the status of the recipient at the beginning of the first 10+ year period that she received AFDC.