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## One Policy for Working Mothers Won't Fit All

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We hear a great deal about working mothers and "supermoms" -- those who pursue careers and raise families at the same time. Widely cited is the Bureau of Labor Statistics report that 62% of all mothers with children under 18 work outside the home. But such numbers don't give an accurate accounting of those mothers who stay at home, and a closer look at their needs is required before there is a headlong rush into new policies.

Fueled by this 62% statistic, political leaders have focused on working mothers, on the assumption that the "stay-at-home-mother" is a thing of the past. In Congress now, for example, a major bill to require employers to provide paid maternity leave is gaining support. Increased public spending for day care has become a major political issue.

But while there has been a substantial increase in the proportion of mothers who work, the 62% figure is misleading. Only 41% of all mothers work full time and the percentage varies widely depending on marital status, welfare status and the number of children. Of married mothers, only 39% work full time outside the home, and only 29% work full time year round. ("Full time" means full time for any period during a calendar year.) Of married mothers with children under six, only 33% work full time, and only 23% work full time year round. Divorced mothers work more than any other category of mother; 63% work full time; for those with children under six, the figure is 50%. Unwed mothers work much less than married or divorced mothers; only 29% work full time; for those with children under six, the figure is 23%. Welfare mothers work least of all; only about 12% work full time.

The 62% statistic is distorting policy because it masks these deep differences in the labor-force participation among American mothers.

Married mothers living with their husbands make up three-quarters of the "mother-with-child-under-18" population. Meeting the needs of the 39% who work full time is now a major public-policy issue. Questions about the immediate and long-term consequences for the family and the workplace, about the well-being of children, and about how working women cope with the emotional and physical demands of motherhood are matters of great national concern.

But government policy should also address the needs of the 60% or so of mothers who don't work full time, which includes the 40% or so who don't work at all. Women who stay home at least part time to care for their children do so at no small personal cost; the time and effort they devote to raising families reduce their job experience, seniority and, thus, their earning potential. The tax code, welfare policy and the laws on child-support enforcement should all better recognize their contribution and the career costs that result.

Child-care credits, the 10% standard deduction on a second earner's income and larger IRA deductions were all designed to aid working mothers. Combined, these benefits in effect subsidize mothers who work outside the home. A similar subsidy is not given to households in which the mother stays home and cares for the children. So these benefits for working mothers create, at the margin, an incentive for mothers to enter the labor force. The tax-reform bill just passed almost doubles the personal-exemption deduction (from \$1,080 to \$2,000), and raises the minimum-standard deduction for married parents (from \$3,670 to \$5,000), but this goes only part way to achieving a balance.

Most people don't realize that liberalized divorce laws all but require divorced mothers to work -- or go on welfare. In almost all states, alimony is a thing of the past. The law now assumes that a divorced mother can -- and should -- support herself regardless of the family's pre-divorce work arrangements and regardless of her actual earning capacity. (The only exception is older women, usually over 55, deemed too old to begin working.)

The divorced mother's financial situation is further worsened by the often empty promise of child support. The modern law of child support assumes that a mother should work. In all states, child support is now a mutual obligation of both parents, with the amount to be paid by the father reduced by the mother's earnings. Fewer than half of all divorced mothers are granted child support, and enforcement is so weak that only half receive the full amount; in fact, the average annual payment to mothers who actually receive child-support payments is only \$710 per child. That's less than \$14 a week. If divorced mothers are to have food and shelter for themselves and their children, they must work -- or go on welfare.

About 22% of all divorced mothers with children were receiving Aid to Families With Dependent Children in 1982. But those who can find work that pays, do. Economic self-sufficiency for a divorced mother is an appropriate goal, but it must be pursued with common sense. Some of these mothers find themselves thrown, unprepared, into the labor force -- while having the added burden of caring for their children alone. If given a choice, a higher percentage would likely work part time, rather than full time, at least until their children were older. "Never-married" mothers, the Census Bureau's name for what are commonly called "unwed mothers," work half as much as do divorced mothers, their closest counterpart as female-headed households. Child-support rules should be changed to allow divorced mothers to do so.

Why are so many unwed mothers not working, especially compared with divorced mothers? Age, education and other demographic factors combine to give these mothers much poorer job

prospects. So, unlike divorced mothers, these mothers, in large proportion, tend to go on welfare -- more than 50% -- and stay there.

Many believe that for these mothers AFDC and other welfare benefits (upon which most unwed mothers rely) establish a disincentive to work. With low job-related skills, the best that many of these mothers can expect is a minimum-wage subsistence. These mothers can often do better by staying at home on welfare. The potential loss of Medicaid eligibility is seen by most welfare experts as an even more powerful reason why welfare mothers do not work. The disincentive argument gains even greater credibility in regard to adolescent females living at home, for whom welfare provides the opportunity to escape from the supervision of parents and to set up an independent household.

Just how much of a work disincentive welfare benefits create is a matter of controversy. But even if welfare benefits don't discourage work, they certainly don't encourage it. There is no work requirement attached to the receipt of AFDC; in fact, for mothers with children under six, there is what amounts to a no-work policy.

Welfare policy is now in the throes of a controversy over whether these welfare mothers should be required to work or pursue education or job training. A key argument in the debate is that, since so many mothers are now working, there is nothing wrong with expecting mothers on welfare to work. And, in keeping with the careless way that the statistics are used, the assumption is that welfare mothers should work full time. But, as we have seen, except for divorced mothers, most mothers are not working full time, and for divorced mothers, full-time work is more a question of economic necessity, bred, in part, by current alimony and child-support policy.

There are ample reasons to conclude that welfare policy should mandate work, education or job training. The welfare mother's situation is more closely akin to that of a divorced mother, and it is reasonable to expect her to strive for economic self-sufficiency. A work requirement may well be the only thing that breaks the cycle of her long-term welfare dependency. But in adopting a workfare and job-training program, it should be remembered that welfare mothers have parental responsibilities. This does not mean that welfare mothers should not work; they should. But, as we rightly push welfare mothers into the labor force, we need to remember that they are still mothers.

Government policy should reflect these differences in the work arrangements and needs of American mothers. While addressing the needs of mothers who work outside the home, it should also recognize the contribution of mothers who stay at home to care for their children; it should relieve the one-sided burden placed on divorced mothers, and it should impose work and training requirements for welfare mothers that instill the work ethic while respecting their role as parents. Such constructive policies will be adopted only if politicians and policy makers recognize that, when it comes to American mothers, one policy will not do.

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