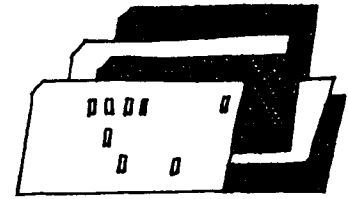


# Research Summaries



## Working mothers reach record number in 1984

HOWARD HAYGHE

Working mothers have become a familiar feature of today's economy. A record 19.5 million, or 6 out of 10 with children under 18 years old, were in the labor force in March 1984. In contrast, 14 years earlier, 6 out of 10 stayed at home. Moreover, according to data from the Current Population Survey<sup>1</sup>, the majority of employed mothers work full time. (See table 1 on page 32.)

**Labor force.** Since 1970, the rise in mothers' labor force participation rates has been phenomenal—about 20 percentage points. The increase was about the same for mothers of preschoolers as it was for mothers of school age children. Most of the gain was among married mothers, whose participation rate rose from 40 percent in 1970 to 59 percent in 1984. The rates for other mothers also advanced, but at a much slower pace. Among divorced women, for example, 79 percent of the mothers were working or looking for work in March 1984, compared with 76 percent in 1970.

One important aspect of this increase is the degree to which mothers today do not leave the job market after childbirth. This is clearly demonstrated in the following comparison of married mothers' labor force participation rates:

Age of youngest child	March 1970	March 1984
1 year and under	24.0	46.8
2 years	30.5	53.5
3 years	34.5	57.6
4 years	39.4	59.2
5 years	36.9	57.0

Nearly half of the mothers with a child<sup>2</sup> age 1 or younger were in the labor force in 1984. By the time the youngest is 3 years old, married mothers' participation rates approach 60 percent, and nursery school attendance or day care in some form becomes increasingly necessary.

The relatively high current participation rates of married mothers, especially those with infants, attest, in part, to the turnaround in society's attitudes regarding the employment

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of such mothers. The rates also reflect the fact that married women often delay having children until they have established themselves in the labor market.

Most employed mothers—71 percent in March 1984—work full time (35 hours a week or more). Even when the youngest child is under 3, about 65 percent of employed mothers are full-time workers. Divorced mothers are the most likely to work full time, partly because relatively few have preschoolers. Moreover, whether they work full or part time, the majority of working mothers have jobs

**Table 2. Number of children under age 18 in families, by age, type of family, and employment status of parents, March 1984**

(In thousands)

Characteristic	Total under age 18	Age 6 to 17			Under age 6
		Total	Age 14 to 17	Age 6 to 13	
Total	58,096	38,738	13,610	25,128	19,358
Mother in labor force	32,701	23,361	8,615	14,746	9,340
Mother not in labor force	24,169	14,518	4,604	9,914	9,650
In married-couple families	45,991	30,027	10,304	19,724	15,964
Mother in labor force	25,786	17,969	6,506	11,463	7,817
Mother not in labor force	20,205	12,058	3,798	8,260	8,147
Father in labor force	42,981	27,982	9,457	18,525	14,999
Mother in labor force	24,525	17,053	6,098	10,956	7,471
Mother not in labor force	18,456	10,929	3,359	7,569	7,527
Father employed	40,375	26,429	9,019	17,410	13,946
Mother in labor force	23,034	16,100	5,830	10,270	6,934
Mother not in labor force	17,341	10,329	3,189	7,140	7,013
Father unemployed	2,606	1,553	438	1,115	1,052
Mother in labor force	1,491	953	268	686	538
Mother not in labor force	1,115	600	170	430	515
Father not in labor force	2,062	1,562	747	815	500
Mother in labor force	802	626	336	290	176
Mother not in labor force	1,260	936	411	525	324
Father in Armed Forces	948	484	100	384	465
Mother in labor force	460	290	73	217	170
Mother not in labor force	489	194	27	167	295
In families maintained by women <sup>1</sup>	10,878	7,851	2,915	4,936	3,027
Mother in labor force	6,914	5,391	2,109	3,282	1,523
Employed	5,803	4,610	1,866	2,744	1,193
Unemployed	1,112	781	243	539	330
Mother not in labor force	3,964	2,460	806	1,654	1,504
In families maintained by men <sup>1</sup>	1,226	859	391	468	367
Father in labor force	1,036	741	346	395	295
Employed	942	694	325	369	248
Unemployed	94	47	21	26	47
Father not in labor force	160	103	43	60	57
Father in Armed Forces	30	14	2	13	15

<sup>1</sup>Includes only families where the householder is a divorced, separated, widowed, or never-married person.

NOTE: Children are defined as "own" children of the family. Included are never-married daughters, sons, stepchildren, and adopted children. Excluded are other related children such as grandchildren, nieces, nephews, and cousins, and unrelated children.

throughout most of the year. For instance, 2 of 3 employed married mothers worked 40 weeks or more in 1983, mostly at year-round, full-time jobs.

**Children.** About 56 percent of the Nation's 58 million children under age 18 had mothers in the labor force in March 1984. In 1970, the proportion was 39 percent. The vast majority of these children were under 14 years—age groups for which all-day care, after-school care, or a combination of both is likely to be needed over the year. (See table 2 on page 31.)

Parents' employment status clearly has a major impact on children's welfare. In 1984, almost half the children in two-parent families had both an employed father and mother, and nearly all of the remainder were in homes with an employed father. Only about 2.8 million, or 6 percent, were in families where neither parent was employed. As might be expected, children in single-parent families—especially those in families maintained by women—were much less likely to have a working parent in the home. About 2 of 10 children in families maintained by men and nearly 5 of 10 in families maintained by women did not have an employed

parent. Overall, approximately 1 child in 7 lived in a home where there was no employed parent, and income was consequently low (a median of \$6,782 in 1983).

**Single-parent families.** A record 6.2 million families<sup>3</sup> with children were maintained by the mother alone (widowed, divorced, separated, or never married), and they accounted for one-fifth of all families with children. In 1970, there were fewer than half as many such families, and they constituted only one-tenth of the families with children.

Families maintained by the mother alone are less likely than two-parent families to contain a wage earner. Largely for this reason, almost half the families maintained by a mother in 1983 had incomes below the official poverty levels<sup>4</sup> compared with 10 percent of two-parent families.

Whatever the number of children, the proportion of two-parent families with earners substantially exceeded 90 percent, while the ratio for families maintained by women varied from a high of 78 percent where there was only one child to 43 percent where there were four children or more. Childcare responsibilities are undoubtedly a prime reason for the differences in the percent of families maintained by

**Table 1. Employment of women by marital status and presence and age of children, March 1984**

[Numbers in thousands]

Characteristic	Civilian noninstitutional population	Civilian labor force	Percent of population	Employed				Unemployed	
				Number	Percent	Full time <sup>1</sup>	Part time <sup>1</sup>	Number	Percent of labor force
Total	92,485	49,210	53.2	45,414	100.0	72.0	28.0	3,796	7.7
No children under age 18	60,200	29,666	49.3	27,694	100.0	72.8	27.2	2,022	6.8
With children under age 18	32,285	19,544	60.5	17,770	100.0	70.7	29.3	1,774	9.1
Children age 6 to 17, none younger	16,884	11,514	68.2	10,718	100.0	73.0	27.0	795	6.9
Children under age 6	15,401	8,030	52.1	7,052	100.0	67.2	32.8	979	12.2
Children under age 3	9,248	4,407	47.7	3,843	100.0	65.2	34.8	564	12.8
Never married	19,820	12,552	63.3	11,187	100.0	66.6	33.4	1,365	10.9
No children under age 18	17,729	11,489	64.8	10,427	100.0	66.2	33.8	1,062	9.2
With children under age 18	2,091	1,063	50.8	760	100.0	72.8	27.2	303	28.5
Children age 6 to 17, none younger	557	391	70.2	308	100.0	75.3	24.7	83	21.3
Children under age 6	1,534	672	43.8	452	100.0	70.8	29.2	220	32.7
Children under age 3	1,018	409	40.1	267	100.0	65.5	34.1	142	34.8
Married, husband present	50,856	26,861	52.8	25,323	100.0	71.1	28.9	1,537	5.7
No children under age 18	26,159	12,331	47.1	11,762	100.0	75.2	24.7	569	4.6
With children under age 18	24,697	14,530	58.8	13,562	100.0	67.4	32.6	968	6.7
Children age 6 to 17, none younger	12,690	8,304	65.4	7,890	100.0	69.3	30.7	415	5.0
Children under age 6	12,007	6,225	51.8	5,672	100.0	64.7	35.3	553	8.9
Children under age 3	7,425	3,586	48.3	3,250	100.0	63.8	36.2	336	9.4
Married, husband absent	3,313	2,023	61.1	1,743	100.0	80.7	19.3	280	13.8
No children under age 18	1,551	919	59.3	837	100.0	84.6	15.3	83	9.0
With children under age 18	1,762	1,103	62.6	906	100.0	76.9	23.1	197	17.9
Children age 6 to 17, none younger	933	655	70.2	569	100.0	79.6	20.6	86	13.1
Children under age 6	829	448	54.0	337	100.0	72.7	27.3	111	24.9
Children under age 3	441	214	48.5	158	100.0	73.4	26.6	56	26.3
Widowed	11,079	2,260	20.4	2,120	100.0	66.7	33.3	140	6.2
No children under age 18	10,518	1,929	18.3	1,821	100.0	66.6	33.5	108	5.6
With children under age 18	561	331	59.0	299	100.0	67.2	32.4	32	9.8
Children age 6 to 17, none younger	471	285	60.4	255	100.0	69.8	30.2	30	10.4
Children under age 6	90	46	51.4	44	100.0	( <sup>2</sup> )	( <sup>2</sup> )	3	( <sup>2</sup> )
Children under age 3	30	12	( <sup>2</sup> )	11	100.0	( <sup>2</sup> )	( <sup>2</sup> )	1	( <sup>2</sup> )
Divorced	7,418	5,514	74.3	5,041	100.0	87.6	12.4	473	8.6
No children under age 18	4,244	2,997	70.6	2,797	100.0	87.7	12.3	200	6.7
With children under age 18	3,174	2,517	79.3	2,244	100.0	87.5	12.5	274	10.9
Children age 6 to 17, none younger	2,233	1,878	84.1	1,696	100.0	87.7	12.3	182	9.7
Children under age 6	941	639	67.9	548	100.0	87.0	13.0	91	14.3
Children under age 3	334	185	55.5	157	100.0	85.4	14.6	28	15.0

<sup>1</sup> Full time is defined as 35 hours or more a week; part time is less than 35 hours a week.

<sup>2</sup> Data not shown where base is less than 75,000.

NOTE: Children are defined as "own" children of the family. Included are never-married daughters, sons, stepchildren, and adopted children. Excluded are other related children such as grandchildren, nieces, nephews, and cousins, and unrelated children.

**Table 3. Number of families by number and relationship of earners in 1983, family type and presence and number of children under age 18, March 1984**

[In thousands]

Characteristic	Total	With no children under age 18	With children under age 18				
			Total	1 child	2 children	3 children	4 or more
Total families	62,501	31,075	31,426	13,126	11,860	4,480	1,960
No earners	9,602	7,191	2,411	885	821	388	317
One earner	19,448	8,176	11,272	4,145	4,357	1,748	777
Two or more earners	33,450	15,707	17,743	7,853	6,681	2,344	865
Married-couple families	50,143	25,785	24,358	9,553	9,564	3,680	1,561
No earners	6,578	6,045	533	169	190	79	95
One earner	13,680	6,446	7,234	2,205	3,011	1,369	648
Husband	11,094	4,434	6,660	1,961	2,815	1,281	603
Wife	1,943	1,462	481	199	178	75	28
Other family member	643	550	93	44	18	14	17
Two or more earners	29,884	13,294	16,590	7,180	6,362	2,232	817
Husband and wife	26,128	11,184	14,944	6,334	5,892	2,031	688
Husband and other(s) not wife	2,982	1,554	1,428	721	410	182	114
Husband is a nonearner	774	555	219	124	59	19	16
Families maintained by women <sup>1</sup>	10,265	4,029	6,236	3,033	2,073	752	377
No earners	2,749	965	1,784	660	609	300	216
One earner	4,788	1,330	3,458	1,809	1,186	343	120
Two or more earners	2,728	1,734	994	565	278	109	42
Families maintained by men <sup>1</sup>	2,093	1,261	832	539	224	48	21
No earners	275	181	94	56	22	9	6
One earner	980	400	580	375	160	36	9
Two or more earners	838	679	159	108	41	3	6

<sup>1</sup>Includes only families where the householder is a divorced, separated, widowed, or never-married person.

NOTE: Children are defined as "own" children of the family. Included are never-married daughters, sons, stepchildren, and adopted children. Excluded are other related children such as grandchildren, nieces, nephews, and cousins, and unrelated children.

mothers that had an earner. Even in two-parent families, the proportion where the wife was an earner ranged from nearly 70 percent in which there was only one child, to below half where there were four children or more. (See table 3.)

**Minorities.** A higher percentage of black than white or Hispanic mothers were in the labor force in March 1984. (See table 4.) However, when labor force participation is examined by marital status, a different picture emerges. While black married mothers are much more likely to be in the labor force than their white counterparts, the opposite is true among divorced or separated mothers. Age, education, and the number of children are important factors underlying these differences. On average, black mothers without husbands are younger, have completed fewer years of education, and have more children than their white counterparts and, thus, are likely to have a harder time finding and holding jobs<sup>5</sup>.

The labor force participation rates of Hispanic mothers, regardless of their marital status, are lower than those of white or black women. Part of this difference undoubtedly lies in Hispanics' cultural heritage,<sup>6</sup> and part may stem from the fact that Hispanics, on average, have completed fewer years of school than whites or blacks.<sup>7</sup>

Black and Hispanic children are more likely than white children to be living in one-parent households and, consequently, are more likely to be living in poverty. More than 60 percent of the black and Hispanic one-parent families had incomes below the poverty threshold, as did 36 percent of similar white families. In contrast, the poverty rate was

**Table 4. Labor force participation rates of mothers and number of children in families, selected characteristics, by race and Hispanic origin, March 1984**

Characteristic	White	Black	Hispanic origin
<b>Participation rates of mothers</b>			
Total with children under age 18	60.2	63.3	48.7
Age 6 to 17, none younger	67.9	70.3	58.3
Under age 6	51.3	56.8	41.0
Under age 3	47.0	52.1	36.0
Married, spouse present	57.9	70.3	49.1
Divorced	80.5	75.2	63.4
Separated	63.8	61.3	42.9
Widowed	59.6	59.3	( <sup>1</sup> )
Never-married	53.5	49.4	35.7
<b>Children in families (in thousands)</b>			
Total under age 18	48,473	7,743	5,235
Mother in labor force	27,047	4,675	2,343
Mother not in labor force	20,463	2,840	2,802
In married-couple families	40,641	3,775	3,934
Mother in labor force	22,403	2,547	1,826
Mother not in labor force	18,238	1,228	2,108
In families maintained by women <sup>2</sup>	6,869	3,740	1,211
Mother in labor force	4,644	2,127	517
Mother not in labor force	2,225	1,613	694
In families maintained by men <sup>2</sup>	962	228	90
Father in labor force <sup>3</sup>	871	170	68
Father not in labor force	91	58	22

<sup>1</sup>Data not shown where base is less than 75,000.

<sup>2</sup>Families where parent is never-married, widowed, divorced, or separated.

<sup>3</sup>Includes children living with fathers on or off a military post.

NOTE: Children are defined as "own" children of the family. Included are never-married sons, daughters, stepchildren and adopted children. Excluded are other related children such as grandchildren, nieces, nephews, and cousins, and unrelated children.

20 percent for black and Hispanic two-parent families and 9 percent for whites. □

## —FOOTNOTES—

<sup>1</sup>The Current Population Survey (CPS), conducted for the Bureau of Labor Statistics by the Bureau of the Census, is a monthly sample survey of some 60,000 households in the United States. Information obtained from this survey relates to the employment status of persons 16 years and over in the noninstitutional population. In the survey conducted each March, supplemental information is obtained on the earnings, income, and work experience of persons in the prior year. These data, along with information on employment status are tabulated annually in conjunction with information on marital and family status.

Because it is a sample survey, estimates derived from the CPS may differ from the actual counts that could be obtained from a complete census. Therefore, small estimates or small differences between estimates should be interpreted with caution. For a more detailed explanation, see the Explanatory Note in *Families at Work: The Jobs and the Pay*, Bulletin 2209 (Bureau of Labor Statistics, 1984), pp. 30–34.

<sup>2</sup>Children are defined as "own" children of the family. Included are never-married daughters, sons, stepchildren, and adopted children. Excluded are other related children such as grandchildren, nieces, nephews, and cousins, and unrelated children.

<sup>3</sup>A family consists of two persons or more who are related by blood or marriage and living in the same household. Relationship of family members is determined by their relationship to the reference person or householder, that is, the person in whose name the housing unit is owned or rented.

<sup>4</sup>For more information on poverty thresholds for 1983, see *Money Income and Poverty Status of Families and Persons in the United States: 1983*, Series P-60, No. 145 (Bureau of the Census, 1984), p. 31.

<sup>5</sup>See Beverly L. Johnson and Elizabeth Waldman, "Most women who maintain families receive poor labor market returns," *Monthly Labor Review*, December 1983, pp. 30–34.

<sup>6</sup>See Morris J. Newman, "A profile of Hispanics in the U.S. workforce," *Monthly Labor Review*, December 1978, pp. 3 and 5.

<sup>7</sup>See *Educational Attainment of Workers, March 1982–83*, Bulletin 2191 (Bureau of Labor Statistics, 1984), pp. 1 and 2.

## Unemployment insurance: identifying payment errors

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A system for detecting payment errors in the unemployment insurance program was recently developed by the U.S. Department of Labor. This system has made it possible to identify the level of both fraud and nonfraud overpayments, as well as underpayments, in the program. Prior to the introduction of this detection system, it was not possible to determine the extent and nature of payment errors.

Currently, the detection system—known as the random audit system—is operating in 46 unemployment insurance jurisdictions.<sup>1</sup> The remaining jurisdictions will be included in this program or its successor (the UI quality control pro-

gram) during fiscal year 1985. At that time, the audit system will provide a basis for: (1) estimating the extent of payment errors in the nationwide unemployment insurance program; (2) indentifying the primary sources of the payment errors; (3) implementing corrective action, where appropriate; and (4) evaluating the effects of such corrective actions (or other programmatic changes) on unemployment insurance payment accuracy. This summary discusses the design and methodology of the random audit system and presents findings from the pilot tests conducted in five States—Illinois, Kansas, Louisiana, New Jersey, and Washington—over a 1-year period ending in March 1982.<sup>2</sup>

Because of the large volume of weekly payments made in the unemployment insurance system, it would be prohibitively expensive (under current law and policy)<sup>3</sup> to verify each claimant's eligibility to receive benefits. Thus, the random audit system relies on a small sample of payments made in each unemployment insurance jurisdiction as the basis for estimating the extent and nature of payment errors. The payments selected for investigation are taken from a specially constructed computer file of weekly statewide unemployment insurance payments in each participating jurisdiction. Each week, a probability sample of cases is selected from the file, and the results of verifying benefit eligibility for those cases are used to estimate statewide payment errors;<sup>4</sup> quarterly estimates are developed for each unemployment insurance jurisdiction.<sup>5</sup>

After a sample has been selected for review, a detailed and consistent procedure is followed. When cases are selected for investigation, it is assumed that claimants have been properly paid, and this opinion is changed only if documented evidence to the contrary is presented.

Verification of benefit eligibility includes the following procedures:<sup>6</sup> (1) files related to the case are obtained and reviewed; (2) the base period wages upon which the claimant established his or her claim for benefits are verified (with employers if possible);<sup>7</sup> (3) a personal interview with the claimant is conducted to verify relevant facts regarding the individual's claim for benefits; (4) the claimant's reasons for separation from previous employers are verified to determine if any disqualifying circumstances were involved; (5) attempts are made to verify if the claimant was able and available for work during the sampled week; (6) if applicable, employers listed by the claimant as work search contacts during the sampled week are contacted for verification as to whether the claimant actually applied for work; (7) as appropriate, attempts are made to determine if the claimant refused any offers of "suitable" work that would disqualify the individual from receiving benefits; (8) attempts are made to determine if the claimant accurately reported any earnings or work performed during the sampled week; and (9) depending on the circumstances of the case, other individuals may be contacted to verify any other determinants that could affect the claimant's eligibility for benefits during the sampled week.

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