

Working wives and mothers: what happens to family life?

The changing work role of women has caused much concern about the survival of the family; most women can mix work with marriage and motherhood and handle or better share the resulting household responsibilities

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American families seem to be besieged from all sides. Divorce rates are climbing; marriage is being postponed, if not rejected; fertility rates are falling; increasing numbers of children are being raised only by their mothers, either because of divorce or because their parents were never married; and wives and mothers in record numbers are rushing out of the home into the labor market. What is the effect of these occurrences on the institution of the family? Does the "economic independence" of working women influence their decisions to either begin or end a marriage or to rear children? Too frequently, the changing work patterns of women are confused with causing the deterioration of family life. Careful analysis of family-related data show that although American families are changing, they are not eroding.

The fact that women are working in record numbers is not a new phenomenon. What has changed are the conditions and places in which they work. Many tasks which were once performed inside the home are now the source of jobs held by women outside the home. World War II stands as a major breaking point in fe-

male work patterns. The war effort's high demand for labor and patriotic fervor induced many women to join the labor force, boosting the size of the female work force by 57 percent during the war. Some analysts predicted that after the war family work patterns would return to the previous norm. They reasoned that rising productivity and economic growth would continue to boost the income earned by husbands, thus reducing the need for another check and inducing wives to return to their homes. This, of course, did not happen, as economists failed to consider the nonpecuniary attractions of work and the appetite for more income.

Since World War II, American households have shown a strong propensity to increase their consumption of goods and services. Many wives joined the work force to finance these upward consumption patterns. Like the mechanical rabbit leading the greyhounds around the racetrack, these aspirations have consistently stayed ahead of rising productivity, often requiring another paycheck in the chase for the "good life." With inflationary pressures and slow growth in productivity during the 1970's and early 1980's leading to sluggish gains and even occasional declines in real earnings, another check became necessary to maintain the standard of living, or growing consumption expectations, to which the families had become accustomed. By 1980, 3 of 5 families had at least two household members in the labor force—in most cases, the husband and the wife.

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Work, marriage, and motherhood

Some futurologists have assumed that the vast upsurge of women in the work force may portend a rejection of marriage. Many women, according to this hypothesis, would rather work than marry. This "independence effect" would reduce the probability that women would marry as they are better able to support themselves. The converse of this concern is that the prospects of becoming a multi-paycheck household could encourage marriages. Data show that economic downturns tend to postpone marriage because the parties cannot afford to establish a family or are concerned about rainy days ahead. As the economy rebounds and prospects improve for employment, financial security, and advancement, the number of marriages also rises. In the past, only the earnings and financial prospects of the man counted in this part of the marriage decision. Now, however, the earnings ability of a woman can make her more attractive as a marriage partner—a modern version of the old-fashioned dowry.

Coincident with the increase in women working outside the home is the increase in divorce rates. Yet, it may be wrong to jump to any simple cause-and-effect conclusions. The impact of a wife's work on divorce is no less cloudy than its impact on marriage decisions. The realization that she can be a good provider may increase the chances that a working wife will choose divorce over an unsatisfactory marriage. But the reverse is equally plausible. Tensions grounded in financial problems often play a key role in ending a marriage. Given high unemployment, inflationary problems, and slow growth in real earnings, a working wife can increase household income and relieve some of these pressing financial burdens. By raising a family's standard of living, a working wife may bolster her family's financial and emotional stability.

Psychological factors also should be considered. For example, a wife blocked from a career outside the home may feel caged or shackled to the house—a situation some have dramatically likened to a pressure cooker with no safety valve to release the steam. She may view her only choice as seeking a divorce. On the other hand, if she can find fulfillment through work outside the home, work and marriage can go together to create a stronger and more stable union.

Also, a major part of women's inequality in marriage has been due to the fact that, in most cases, men have remained the main breadwinners. With higher earnings capacity and status occupations outside of the home comes the capacity to wield power within the family. A working wife may rob a husband of being the master of the house. Depending upon how the couple reacts to these new conditions, it could create a stronger equal

partnership or it could create new insecurities.

Given these conflicting and diverse factors that may have bearing on divorce, statistical demonstration showing a direct positive relationship between divorce and a wife working is unattainable. Often studies have reached the conclusion that families in which the wife is working are no more likely to separate or divorce than households in which only the husband is in the labor force.

The relationship between the expanding female work force and reduced fertility rates appears to be clearer. With advances in family planning, a majority of wives have managed to combine motherhood with work. The entry of women in the work force has not led to a vast increase in childlessness among married couples, but has led to a lower fertility rate among working wives when other social and economic factors are taken into consideration. Yet some reservation may be appropriate. In West Germany, for example, fertility rates of the native population during the 1970's have declined even more than in the United States, but with a smaller increase in female labor force participation.

Coping with family-related duties. The wife's responsibilities outside the home have not filtered back into a major reallocation of responsibilities within the family. With the rising costs of household help, the option to pay another person to do the housework is beyond the means of the vast majority. Also, there are limits as to the chores that can be passed on to the friendly neighborhood supermarket clerk or appliance seller. Even more than in the office or factory, too many household chores cannot be mechanized. Worksharing by other members of the family remains largely a hope. The working wife and mother is, therefore, left to her devices to cope as wage or salary earner and unpaid houseworker.

When the number of hours a working wife labors outside the home are added to the time spent on household chores, some studies have concluded that most working wives wind up laboring more hours per week than their husbands. Rough estimates based on data from the late 1960's and early 1970's indicated that a wife may average 65 hours on her combined jobs inside and outside the home (assuming that she holds a full-time job in the labor market). This exceeds the average time husbands spent working on the job and in the home by about 8 hours per week. However, a more recent study based on data from the mid-1970's indicates that married women labored about the same total hours in their combined jobs as men—roughly 60 hours per week. There has been only a very small increase in the hours of housework done by married men (still under 3 hours per week, or one-sixth the time spent by working wives).¹ It is difficult to make accurate estimates of time

use by men and women, but it appears that there still exists a significant sexual division of labor even if total hours worked may be becoming equal for many married men and women.

Just as pathologies within labor markets—such as sexual discrimination—have been slow in changing, so will home adjustments to the new realities of both husband and wife working outside. For example, while most men are just starting to become involved in household responsibilities, this trend soon may be the single largest impact on families associated with wives entering the labor force. In the absence of social upheavals, the slow evolution is toward family work roles based more on equality and less on sexual stereotypes. Many working wives appear to be assuming a larger role in making major family-related decisions than nonworking wives with no earnings, but again, change has been slow. Yet, there seem to have been some changes in sharing responsibility and authority.

No turning back

If the survival of the family depends on women returning to the home to become full-time housewives and mothers, the institution's future existence is indeed fragile. There has been no decline in the career aspirations of women, and continued progress in family planning, bedroom technology, and household management will let more women become both wives and mothers as well as workers outside of the home. As the potential rewards and work opportunities for women expand, the psychic and economic attractions in the market place are likely to exert even greater pull.

With inflationary pressures and slow growth in productivity leading to sluggish gains and even occasional declines in real earnings, more families will depend on two wage earners just to make ends meet or to finance a higher standard of living. Women in the work force, including the majority of married women, are in the labor force to stay, and this is not a new phenomenon. It was only with the rise of the industrial revolution—and then only when it was in full swing and immigrants supplied adequate and cheap labor—that wives were viewed as full-time mothers. The current American family has a long way to go before it fully adjusts to these new and shifting work patterns. The greatest changes will be the reallocation of work responsibilities within households. A decrease of chores allocated along traditional sexist lines coupled with women sharing more effectively in the family decision process are the primary adjustments that will be made. These changes—unlike fads which come and go—will probably have some of the deepest and most lasting effects on the family institution and on American society. Instead of dissolution, they offer real opportunities for improved, more stable, and richer lives within families.

Going it alone

It appears that female-headed families will remain a significant phenomenon on the American scene. Such families, despite feminist advances, are still more likely to be poor and to experience sustained economic hardship. Trying to be family head, mother, and full-time member of the labor force has been a difficult challenge for most women. Working women who head households are at an even more disadvantage than other women.

Single-parent families tend, however, to be a temporary phenomenon. Data on the gross flows of women who become family heads indicate that this condition is for many women only a way station, as they later marry or remarry. Still, the conditions experienced by these women and their children present serious problems covering a wide range of social issues from welfare to labor market discrimination. Many have found it impossible to pull families out of poverty without government help.

At the start of the 1970's, nearly 1 of 10 families was headed by a woman; this ratio rose to 1 of 7 families a decade later, when more than 8 million women headed families. Altogether, these families accounted for 26 million persons, including 12 million children. Today, 17 percent of all American children are being raised in a family headed by a woman, compared with 10 percent in 1970.

Black children are far more likely than white youngsters to live in a home maintained by a woman. In 1980, half of all black children were being raised in such a household, compared with 12 percent of all white children. A Hispanic youngster had about a 20-percent chance of living in this type of household.

The reasons families had a female head also changed during the 1970's. Historically, widows have represented the largest proportion of women who headed families. At the start of the 1970's, roughly 43 percent of female family heads were widows, twice the proportion who were divorced. By the end of the decade, divorced women accounted for 34 percent of all women who headed families, while widows represented 29 percent of the total. The relative rate of women who had never married and were heading a family had doubled during this period.

However, the rising incidence of families headed by women is not due exclusively to increasing marital instability or illegitimacy. Families headed by women increased by nearly 2 million between 1940 and 1970. About two-fifths of the increase is attributed to the propensity of women to form separate households rather than share housing with relatives. This pattern continued during the 1970's, when more than half of the households with a female head were formed for this reason. Income-support programs also may have boosted the growing ranks of women who head families, as did

more out-of-wedlock births and, of course, general population increase.

Economic realities

Of the major differences that exist between households headed by women and those of married couples, distinctions based on income are easiest to quantify. Poverty haunts only 1 of 19 husband-wife families and 1 of 9 families maintained by men; but about 1 of 3 families headed by women live in destitution.

Beyond the higher prevalence of poverty, the entire income distribution of families headed by women is lower than that of other kinds of families. In 1979, about 4 of 5 families headed by women had earned incomes under \$15,000, compared with 3 of 10 of all husband-wife families and 1 of 3 families headed by men.

The median income of the families women head is less than half that of husband-wife households. Where dependent children are involved, the median drops to one-third. If a female family head has a child under 6 years, her family income on average is only two-fifths of that for a household headed by a woman with no youngsters.

Coupled with this factor are the younger ages of the women who are heading families. About 4 of 7 of the children who live in a household headed by a woman have a mother who is under 35 years. These younger women, who have a greater chance of having a child, represented 28 percent of all families headed by women in 1970. By 1979, this younger group had grown to represent 37 percent of the families headed by women.

National longitudinal data, which have followed female cohorts for several years, have increased our knowledge about families women head. Data tracking the same women—as they go through a dissolution of husband-wife family and then try making it on their own—give a clearer picture of this dynamic process than information based on cross-sectional estimates. The national longitudinal surveys at Ohio State University included interviews with a nationally representative sample of more than 5,000 women under 25 years and 30 to 44 years at the time of the first interview (1967 and 1968, respectively). These women were interviewed annually or biennially, and the data provided a time path of their experiences over 10 years. Some of the most important features indicated by longitudinal data concerning families women head are:²

Temporary status. There is a large flow of women who move into and out of being heads of families, and few women remain in this condition for an extended period. Over the first 5 years, the surveys found that as many as 16 percent of all adult women sampled were heading a household. However, only 9 percent were household heads during the entire period: 6 percent of the white

women and 21 percent of black women.

Economic problems. The transition from a husband-wife family to head of a household often creates dire economic problems which the women who head the new households often cannot solve without outside aid. For the older age cohort, the average household income for white families that experienced this disruption declined by 49 percent over the survey period. While the average income of black families fell by only 38 percent, their income prior to disruption of the family was only about two-thirds of the average for the white households. This same condition is also true for women in the younger age cohort.

Employment patterns. Labor force patterns of women who experience marital disruption is quite different for whites and blacks for both the younger and older women. When their marriages ended, the older cohort of white wives increased their labor force participation rate from 58 percent to 70 percent. For black women, just the opposite happened: their rate fell from more than 80 percent to 69 percent. Transition patterns also differ for black and white women concerning their seeking occupational training. When they became family heads, the number of the older women who obtained training increased by more than 40 percent for whites but fell by 37 percent for blacks. For younger white women, the labor force participation rate climbed from 51 percent to 68 percent after the disruption. Younger black women, unlike their older counterparts, experienced a decline in participation rates after divorce, but it rose much less than that for the young white women—from 46 percent to 53 percent. For younger white women after divorce, the chances of resorting to training increased by 23 percent, while for younger black women it fell by 13 percent.

Even if a female family head lands a job, her earnings are not likely to make up for the income lost because a husband has left. Average per capita income will decline by 20 percent for white families and 13 percent for black families.³

Transfer payments. Families headed by women depend on transfer payments as a major source of income. About 16 percent of all white female heads and 48 percent of black female heads receive public welfare payments. More than 23 percent of the white women who headed families, and 19 percent of the black women received social security or disability payments. One-third of the poor white female heads and more than 50 percent of poor black female heads received at least half of their household income from public income transfer programs. On average, earnings by a female head provided only about one-third of household income for

families living in poverty and about three-fifths for those above the poverty line.⁴

Thus, whatever other advantages a woman perceives in single parenthood over a bad marriage, most families headed by women find the going very rough economically. Even when they combine work with welfare and other transfer payments, many female heads of households can barely lift their families out of poverty—and a significant number live below the poverty threshold.

The word *family*, at one time, evoked a picture of a husband, a wife, and their children living together in one household. Now, a variety of cameos surround the central picture. None of the cameos, however, portray the extended family that many analysts had anticipated because they believed a separated woman would return to her parents' or grandparents' household, taking her children with her. An increasing percentage of never-married or formerly married mothers are heading their own households instead of living as a subfamily unit in someone else's household, emphasizing the precarious status of families headed by women. In extended families, a divorced, separated, or never-married mother could count on the financial and social support of other adult family members to help provide for basic needs and ease such problems as child care. Today, if a woman decides, or is forced by circumstances, to separate or divorce, the chances are that she will have to head her own household.

There are some indications that the increase in the single-parent household will not be as swift in the 1980's as it was in the 1960's and 1970's. The view that the woman should seek liberation outside a husband-wife family is not shared by the vast majority of female family heads. Nor is it correct to conclude that those women who remain family heads do so by choice. When questioned, long-term female family heads most often indicated that their current household structure is not their first choice.⁵

Policy changes needed

Social policies can have a significant impact on the work and living decisions of households, even those that are well above the poverty threshold. The Federal in-

come tax codes are a prime example: in 1979, the estimated tax liability of 16 million couples exceeded \$8 billion, solely because they were married. Even couples with a relatively low family income pay a marriage tax penalty if there are several wage earners in the household. The marriage tax penalty in 1980 for a couple with a combined income of \$40,000 was \$1,900 (assuming standard deductions), while for a \$10,000-a-year couple, the extra tax liability was more than \$200. Whatever its equity and costs, there is little evidence that the marriage tax has had a statistically significant impact on marriage, but it may affect work decisions.

Other laws (including social security) affecting family income and work decisions are based on the assumption that the husband would work while the wife became a full-time housewife. Social security laws also assume that, once married, the couples would stay together. One problem with the social security system is that a wife's earnings result in higher total family benefits only if her entitlement exceeds 50 percent of her spouse's benefits. In most cases, the two-earner couple pays far more into the system than a one-earner couple, but receives only a marginal increase in benefits.

Many other social policies are based on family-related assumptions which existed in a bygone age. But American households have become highly pluralistic, and government programs will have to be attuned to the different needs and problems of various types of families. A comprehensive family policy has been impossible to fashion because interested parties cannot agree on even the basic goals. While one policy may seem more dramatic, incremental reform of the already existing system may be the most realistic approach to help families during this rough period of transition.

Shifting work roles are altering family life, and changes in living arrangements are having a feedback effect on labor markets. Whether the family is better off because of the changes depends, in large measure, on personal value judgments. Public policies can ease the transition, but such policies should consider that there is no longer one dominant family type. Despite problems, the family remains a resilient institution. Most Americans live in families, and will continue to do so. □

— FOOTNOTES —

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² Frank L. Mott, *The Socioeconomic Status of Households Headed by Women* (Washington, Government Printing Office, 1979), pp. 10, 29, 45, and 52.

³ Frank L. Mott and Sylvia F. Moore, "The Causes and Conse-

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⁴ Liz B. Shaw, *Economic Consequences of Marital Disruption* (Columbus, Ohio State University, Center for Human Resource Research, 1978), pp. 16 and 19.

⁵ Christopher Lasch, *Haven in a Heartless World: The Family Besieged* (New York, Basic Books, 1977), p. 162.