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# Family Structures and the Feminization of Poverty: Women in Hawaii\*

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*The quality of life for many single mothers and their children is shrouded in economic hardship. Women outside the traditional nuclear family, attempting to raise children, are doing so in poverty and without much public support. Marital disruption, teenage mothers, and out of wedlock births have resulted in an alarming number of impoverished children living in America. This paper examines census data in the state of Hawaii and the impact of family structure on the quality of lives of women with children. Women living in multigenerational family arrangements, rather than in "traditional" families have higher income, holding family size constant. Social policies that do not focus on the issues of insufficient wages, job security, education, racial, sex and wage discrimination and child care needs will only fail.*

Family structures in America have been changing rapidly. Social policies aimed at supporting the family, particularly single mothers with dependent children are inefficient, unhelpful and often inappropriate. Aid to Families with Dependent Children (AFDC) and other means-tested welfare programs undermine the labor force attachment of poor single mothers by promoting female headship and reducing the likelihood of marriage. With low wages, little available and affordable child care and expensive health insurance, poor women have few options but to remain taking welfare. Data that attend to the real life circumstances of single mothers, the types of family structures in which they live and the needs of these new families are needed and would perhaps reshape and improve the social welfare policy making

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process and interventions. This paper examines the variety and complexities of living arrangements of women and their children in the state of Hawaii. To date, little has been reported about the changing living arrangements of new family structures and how they may influence and support its members. Of particular interest here are the new forms of nontraditional families that are female headed with dependent children.

### Changes in Family Structure and Living Arrangements

In America, a significant proportion of adults (and their children) are currently experiencing a dramatic reorganization of the family. The U.S. *Bureau of Census* reported that the number of white families headed by single mothers increased by 105% from 1970–1984. For black families the increase was 150%. Bumpass (1984) reported that a full 86% of black children and 45% of white children will spend a part of their youth in a female headed family. The Census reported in 1984 that almost 60% of all black families and 20% of white families were headed by single females (Nichols-Casebolt, 1988). The “traditional” family is changing and the changes are profoundly affecting women. Two decades ago, the modal American family consisted of a working father, a stay-at-home, nonemployed mother and at least one child. This constituted almost 70% of all households. Today, this “norm” accounts for less than 11% of all families in America. In less than 20 years, family structure in the United States has changed from the nuclear family arrangement into many, more varied patterns, and no one category comprises a majority.

Changes in family structuring that result in a female headed household may occur in two distinct ways: marital disruption and out of wedlock births. The high divorce rate in the United States has had a significant social impact on all family members but it has particular impact on the quality of life of the adult women (DeFrain, 1981; Hopkins, 1987; Pearce, 1979; Bhar, 1983; Espenshade, 1979). Most mothers are unable to earn sufficient income to support themselves and their children so that after a divorce, many mothers find themselves in poverty. Cultural stereotypes continue to influence the patterns of child care responsibilities so that mothers retain the physical custody (and the

costs) of children after a divorce. Even with the recent popularity of Court decreed joint custody, the vast majority of mothers must seek child support from their ex-husband to supplement their inadequate wages. (Little, 1982; Espenshade, 1979).

The second factor causing changes in family formations and the role of women is the large number of young mothers having babies and not marrying (Hoffert, 1987). Each year in the United States, over 1.3 million 13-19 year olds become pregnant. Adolescents are now responsible for one out of every five deliveries and many of these pregnancies were unintended and are unwanted; yet less than 7% of these teenagers give up their babies for adoption (Tietze, 1978). Teenagers who marry and have children tend to experience social, legal, psychological, educational and economic difficulties as they attempt to bring up their children. And since 500,000 babies are born to unwed mothers each year, these mothers face additional difficulties when bringing up their children alone. Teenagers have more marital problems and a higher divorce rate than couples marrying in later years.

Teenage pregnancy is the most common reason for dropping out of school and young mothers seldom recapture their lost years of education. This seriously reduces their future choices and has long term ramifications for future employment possibilities. Young parents' educational setbacks are frequently irreparable. Early motherhood is usually followed by unemployment, reduced income and dependency on public welfare. Moore and Burt (1982) found that young mothers were twice as likely to fall below the poverty line as women having their first babies after their teenage years.

Thus, while less than 50% of all American children will spend their childhood living in families composed of both natural parents, little social policy has been specifically formulated or adopted to assist such families. Traditional welfare programs such as Aid to families with Dependent Children do not adequately meet the needs of this new, but common type of family. New mothers often must set up separate domiciles apart from other family members, in order to receive welfare benefits. Support systems and relatives living in the mother's household threaten the mother's eligibility for public support. Thus, while there is political rhetoric about strengthening family life, the

cuts in federal welfare programs have merely decreased poor mothers' well being.

### Poverty Among American Mothers

Female headed households, while perhaps varied in their living arrangements, have one strong characteristic in common—they are poor. Half of all of the female headed families are poor and dependent on welfare (Bell, 1987). These families have a substantially higher rate of poverty than any other category of the poor including the disabled and the elderly. And while affirmative action legislation may have brought about the entry of more women into traditionally male-dominated, higher-paying occupations and professions, there is a clear and disturbing trend of increasingly large numbers of women (and women who work) entering the ranks of the poor. Studies consistently find the majority of female headed families at the bottom of the scale on every measure of economic well being (McLanahan and Garfinkel, 1989). The Census Bureau in 1985, estimated that even when in-kind benefits were calculated for mother-only families, between 29-41% remain poor. Even this lowest estimate far exceeds the post transfer rate of the aged (2.5%-11%) and two-parent families (9.1%-10.9%). (The large range is due to the method of calculating the value of post transfer benefits).

Contrasted with the 1970s, female headed families are now remaining in poverty for longer "episodes". In 1984, mother only white families were living in poverty for about five years and black families for about seven years (Garfinkel and McLanahan, 1986). This represents a substantial length of time for a child to live in poverty. Ellwood (1987) concludes, after an extensive summary of the welfare dependency literature, that single mothers rarely leave welfare because they have found employment. Rather it is because the single mothers marry or the divorced women remarry. The small percentage of women who find an adequate job that permits them to leave public assistance, usually were better educated and trained *prior* to getting onto welfare. And most of the short term successes are among women who have *recently* been divorced or deserted, not among never married mothers.

A major reason for the increase in impoverished female-headed families is the failure (or inability) of fathers to provide sufficient economic support to their children. Duncan and Hoffman (1985) found that the income of recently divorced women one year after a divorce is only 67% of their pre-divorce income. Weitzman's study (1985) of the economic consequences of divorce reported that divorced women experienced a 73% decline in income one year after the divorce, compared to a 42% increase among divorced men. Studies of child support payments from the noncustodial father find that only a minority of women consistently receive the Court decreed support their children were awarded.

Another reason for these women's low standard of living is the low wages they earn. Wages for women remain significantly lower than for men and the lack of available and affordable child care severely limits single women's work opportunities. Public income transfer payments designed to assist children in need of support were never designed to bring them out of poverty.

#### Public Support for American Mothers

Policy analysts are now debating the influence of welfare supports on family formation. Some argue that an increase in welfare benefits (sufficient to move families above the poverty line) would result in the fostering of long-term dependency. This argument concludes that if the government increases or broadens its responsibility to care for needy women and their children, individuals will be less likely to feel responsible themselves and parents (usually fathers) will participate even less than they do now to support their children. Murray (1985) suggests that the increases in AFDC benefits have contributed to the large increase in mother-only families and is the reason why absent fathers do not feel an obligation to support their children or marry. Others critique this position as simplistic and contend that this analysis ignores the real difficulties families have in obtaining and securing employment with sufficient wages to bring a family out of poverty. It also makes no mention of the lack of affordable child care that a single mother needs if she is to secure employment, nor the reality of racial and sex discrimination in finding employment.

Ellwood and Bane (1985)'s careful analysis of welfare benefits and economic incentives conclude that AFDC does *not* appear to be the underlying cause for the dramatic change in family structure. Garfinkel and McLanahan (1966) study concludes that while welfare support may provide the funds for single mothers to set up separate living arrangements they find no data to support the contention that welfare dollars have influenced the rise in number of female headed households. Rather they suggest that, particularly for black families, the large increase in female headed families may reflect the decreasing employment opportunities for black men and thus the small pool of eligible marriage partners who could contribute to their support and their children (see also Wilson, 1987). The lower rates among white women may reflect some increased economic and employment opportunities for them that provide some economic independence and the ability to choose not to marry.

It is now being frequently suggested by politicians that families must be forced to become more financially responsible for the support of their children. Changes in AFDC policies now require relatives (even step-relatives) to assume financial responsibility for children in an attempt to shift the financial burden from AFDC to the parents of single mothers.

#### Private Support for American Mothers

In the face of failing social policies, many poor women receive assistance from their own families of origin. Mary Ann Scheirer (1983) contends that poor families who live in multi-generational households, experience some easing of the economic burdens by pooling their resources and achieving some economies of scale. There is also some evidence that the presence of multiple adults may improve the psychological functioning of family members (Kellam, Enominger, & Turner, 1977; Furstenburg, 1978). Stack's (1974) ethnographic work depicts the exchange of goods and services within family networks that helps to mute economic uncertainties.

Of particular interest in this research is the quality of life among women *not* in traditional family structures. Our concern is with mothers who are living alone or in nontraditional families. Mothers living outside of the "traditional" family structure

are likely to have fewer support systems, fewer social contacts and less access to support and resources than mothers living with partners or with other family members.

### Definitions of Family Status

Since little quantitative data have been reported in the literature on the nature, incidence and circumstances of the many new forms of families, and since the Census Reports present data on families in very narrow, traditionally defined ways, the researchers turned to the U.S. Census Public Use Microdata Sample (PUMS). Use of the microdata allowed us to create new variables from the original census information so that a variety of family structures could be defined for our research purposes. It also enabled us to devise surrogate "quality of life" variables for manipulation. The data set was from the full U.S. Census questionnaire, including the detailed household and labor force experience data asked of 16% of the census population. The data for this paper were from a 1% sample from the state of Hawaii (n=9638), but the methodology is applicable to other states and for the U.S. as a whole.

Several different definitions of "family status" have been used in the research literature to describe the life circumstances of men, women and children. Two variables have been shown to have a significant relationship to women's economic status. These are: (a) household headship status (whether a woman is the head of a household, be it family or nonfamily), and (b) parental status (whether the woman has her own or partner's children living in the household and the age of the children).

Bradbury, Danzinger, Smolensky and Smolensky (1980) found a relationship between family status and poverty. Bell (1986) and Pearce (1979) also document the relationship between female household headship (particularly with children present) low income and welfare receipt.

We attempted to develop a family categorization scheme that more nearly reflects the variety and diversity of family types that now exist. From the census tapes, it was possible to identify women living in multigenerational households, or living with other adults present, as well as those who were living truly alone as single parents. We could thus consider a woman with a male



"partner or roommate" to be more like a married couple than a "nonfamily" household, as the Census would have classified them. For all women over age 15, we found 18 different living arrangements that could be described due to differences in the presence and age of children, number of generations in the household, and the relationships among the members of the household. The age distribution within these 18 classes reflects a life-cycle pattern of women living at home with family of origin, then becoming more independent and beginning to raise their own families, then at a later age moving again into a family-dependent situation (often an extended family) or into solitary life or an institution.

Ten of the 18 family arrangements related to women with dependent children. As these women are the focus of this paper, data are presented here only for "mothers", and for brevity have been restricted to 4 types which reflect the extremes of the range. These are: nuclear family (mother, husband/partner and child/ren); multigenerational family (mother, husband/partner, child/ren and adult's parent/s); single mother family (mother with child/ren only); and single mother in a multigenerational family. "Mothers" are defined as women who are responsible for their own or their partner's dependent children.

For the entire sample, ( $n=352,500$ ) 26% were married women without children; 31% were married women with children; 6% were single mothers; 13% were women living alone or in a nonfamily situation; and 22% were women in a family household, but were not mothers or wives. The ethnic distribution within family arrangements appears to reflect the emphasis on individualism among caucasians, contrasting with the emphasis on group and family units among other cultural groups such as the Japanese and Filipinos in Hawaii.

#### Family Structure and Characteristics of Mothers

Hawaii's unique ethnic mix, where no one ethnic group is in the majority, is reflected in the ethnic distribution of family structures (see Table 1). Whereas caucasians are the largest single group, many other ethnic groups are strongly present. This suggests that these statewide data are a good source for the variety of family types which may be found across the United

Table 1

*Ethnicity of Family Status Classes*

RACE	FAMILY STATUS				
	Nuclear	Multi- generational	single parent	1 Mom Multigen'l	All Women
	(Percentage)				
White	34.8	15.3	33.6	34.4	32.1
Japanese	24.4	33.1	14.3	21.9	29.0
Other Asian	23.1	37.1	22.9	15.6	22.6
Hawaiian/ Pacific Islander	13.6	12.1	25.0	18.8	12.8
Other	4.0	2.4	4.3	9.4	3.5
TOTAL	100.0	100.0	100.0	100.0	100.0
TOTAL NUMBER	105,600	6,000	14,000	3,300	352,500

States as a whole. Blacks are less than 1% of the population of Hawaii, however their role in the socioeconomic structure is closely paralleled by that of the native Hawaiians—some 10% of the total population. As with the total U.S. population, the economically depressed minority groups in this study (Hawaiians and Pacific Islanders) are heavily overrepresented among single mothers. Caucasian women are slightly overrepresented in the single mother category. Multigenerational arrangements are much more frequent among the Japanese and other Asian groups.

The data indicate that almost 70% of mothers in Hawaii live in a functionally nuclear family with another 13% being single heads of households. These figures suggest that Hawaii may have a somewhat slower rate of change away from the traditional family form than the rest of the U.S. and that other "family" structures are emerging.

Using the broad indicator of mean total household income per person in the household as a quality of life measure, female headed families are clearly vulnerable to poverty. Thirty three percent of all single mothers are below the poverty line in Hawaii contrasted to only 5% of all married mothers. Women living

Table 2

*Income, Poverty, and Labor Characteristics of Family Types*

Family Status	Average Total Income	Average Household Income	Average Income/Person	Percentage in Poverty	Average Wage Income	Percent in Full-Time Work
Nuclear	6289	25672	6412	7	8611	41
Multi-generational	6069	35888	5911	2	8139	48
Single parent 1 Mom	8165	10193	3494	40	8098	49
multigen'l	7210	26861	5110	0	5775	56

alone or in a non-family situation are also extremely vulnerable to poverty with 29% of them falling beneath the poverty line. However, these aggregate statistics hide an important effect of living in a multigenerational family, which appears to provide substantial protection from poverty for the women who are able (or choose) to live in such an arrangement. (See Table 2) This finding supports Garfinkel and McLanahan's (1988) study demonstrating that welfare provides no incentive to live independently.

Comparison of the labor force status, income level, and poverty experience of mothers across the four family types confirms the points made in the earlier discussion.

Mothers living in a nuclear family have the highest average level of income per person in the household; 41% of them work full-time; 7% of these families still are in poverty but less than 4% are welfare recipients.

Married mothers in multigenerational families are on average a little younger and have fewer children than their nuclear counterparts. The average income per person in these households is low, but only 2% are below the poverty line and none are welfare recipients; 48% of these mothers work full-time. These data indicate that the extended family may indeed offer some financial protection (and child care benefits) to these mothers and their children as suggested by Scheirer (1983), and certainly relieves the state of welfare responsibility. In Hawaii, 70% of these mothers are of Japanese or other Asian ethnicity.

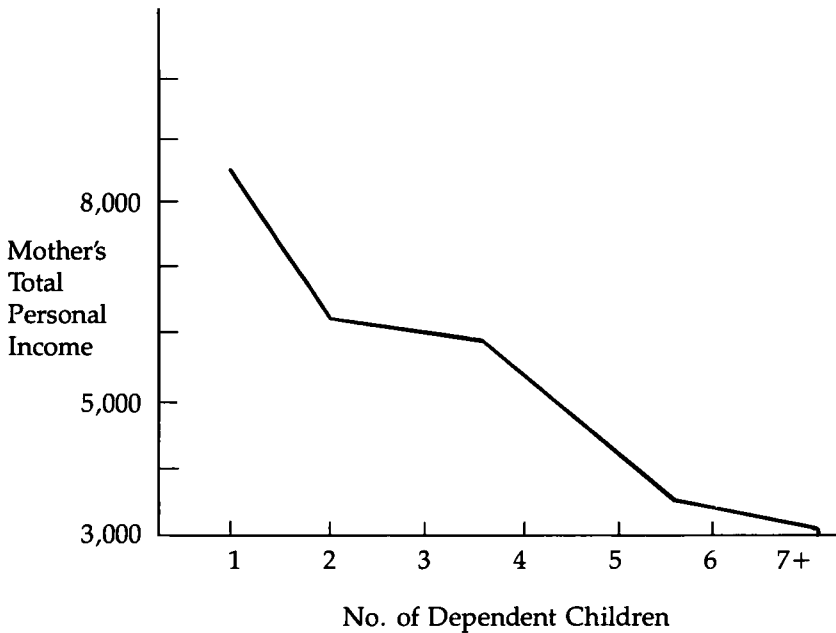
Single mothers have a similar age profile to their married counterparts, but are more likely to have only one or two dependent children. Importantly, they have the highest level of labor force participation (49% work full-time) and the highest average level of total income (reflecting some effect of child support payments), yet they are the most impoverished group with 40% in poverty and they live in families with the lowest average level of income per person in the household. Consequently, over half of those with young children and almost a third of those with older children are receiving welfare. Twenty-seven percent of the employed mothers are still living in poverty, thus while these mothers earn money to try to support themselves, many are unable to earn enough to raise their families out of poverty. Hawaiian and other Polynesian women are overrepresented in this group.

Single mothers living in multigenerational families are young (many had teen pregnancies) and often with only one dependent child, but with a high rate of labor force participation (56% work full-time). They earn significantly lower wages than other mothers, yet none of these families are living beneath the poverty line. Apparently, their relative inability to earn income (partly related to lack of education) is considerably offset by their access to income earned by other members of the household. Thus, it appears that for those single mothers for whom this option is available, multigenerational living arrangements raise the level of family income, holding family size constant, and contribute to an improved quality of life for these mothers and their children. Welfare receipt also reflects this, with only a quarter of these mothers of young children, and none of the mothers of older children having welfare income.

### Children as the "Cause" of Poverty

Examination of the number of children mothers are responsible for elicited two important findings which have implications for policy development. First, there is a strong, inverse association between a woman's years of education and the number of children she had borne, regardless of her family structure. While this relationship may not be directly causal, it suggests that the fewer children a woman has, the greater her chances of educa-

**Figure 1.** Number of dependent children compared to the mother's total personal income

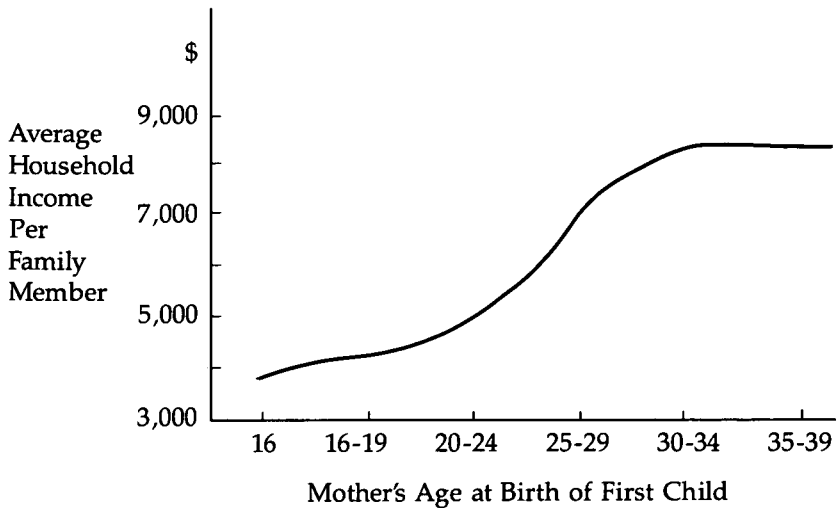


tional achievement. Similarly, the number of children was also strongly associated with the amount of personal income a mother earns (see Fig. 1).

Second, there is an unsurprising but patently clear association in the data between the woman's age at the birth of her first child and the average household income per family member, a broad indicator of quality of life. Thus teenage mothers live long-term in households with substantially lower total income than do women who begin their childbearing in later years (see Fig. 2).

As a final analysis, the researchers attempted to define the relative contribution of a variety of characteristics to the quality of life among these mothers using the poverty threshold as an indicator. This was done via a stepwise regression analysis of independent variables: the mother's age at the birth of her first child, the number of dependent children in her household, her educational level, race, family structure and labor force partici-

**Figure 2.** The relationship of the mother's age at birth of her first child and her household income



pation level, and the age of her child/ren. Table 3 displays the cumulative contribution of six of these variables that explain 35% of the variance in the poverty level of mothers.

The number of weeks a mother can work obviously contributes substantially to her ability to rise above the poverty level and this explains over 16% of the variance. However, her family structure, as defined by authors, contributes to the explanation of another 11% of the variance and thus may be considered an important factor in understanding the life circumstances of female headed households. Years of education, presence of school-age children, age at birth of the first child and membership in a minority ethnic group also help explain the likelihood that a mother will live in poverty.

### Summary and Conclusions

These data confirm for Hawaii what has been suggested widely in the research literature for the rest of the United States. Women outside of the traditional nuclear family, attempting to raise children, are doing so in poverty and often without much public support. While many of these women are working full-

Table 3

*Regression Analysis Summary Table For Poverty*

VARIABLE	CUMULATIVE CONTRIBUTION TO VARIANCE
Number of Weeks Worked	16.6%
Family Structure	27.6%
Years of Education	30.8%
Presence of School-Age Children	33.8%
Age at Birth of First Child	33.8%
Member of Minority Race	34.1%

time, they are not able to bring themselves and their families above the poverty threshold. The quality of life for these mothers and their children is shrouded in economic hardship. The feminization of poverty may be mitigated somewhat by different living arrangements such as multigenerational families, however the young mothers currently being supported by their parents have few prospects for further educational attainment and their employment potential seems limited. Many unmarried mothers cannot live with their mothers because their mothers can not afford to house them. And many do not choose to remain in their family of origin. Attention to family structure has important implications for welfare policy formulation as family structure appears to be a significant factor in determining the quality of life among women, in particular their poverty status and that of their children.

The Hawaii data show that single mothers fall into at least two broad categories with differing welfare service needs. One is the category of women who have been married but are now divorced and are single heads of household. They have a high level of labor force participation, are relatively well educated yet are unable to bring their families out of poverty. Women in this group may be "displaced homemakers", in need of supported job training, preemployment training and/or possibly, additional education. Their greatest need appears to be sufficient income from their paid employment and other sources to keep

them and their families out of poverty. Guaranteed income proposals and universal family allowances seem to be relevant policy directions for this category of women. Access to affordable child care, particularly after school care, is also an issue for these women.

The second broad category is single women who are mothers who are imbedded in multigenerational families. These women usually have never married and became mothers in their teen years before finishing high school. This group also participates in the labor force, earns low wages commensurate with their lack of education, but they and their children seem to be protected somewhat from economic hardship by their multigenerational living arrangement. However, evidence from this analysis shows clearly that most teen mothers never finish their interrupted education. They are permanently at risk for falling into poverty should the protection of the older generation no longer be available. This group has been particularly neglected by policy makers, presumably because they are not now in poverty. It is clear that these women have special needs for access to continued education, job training and child care. This investment should pay for itself in enabling these women to reach their potential and contribute fully to society.

### Policy Implications

The Hawaii research has two further implications for consideration by policy makers. First, the results highlight the need for research at the national level into the impact of family structure on poverty and welfare receipt so that effective and comprehensive welfare policies may be designed and implemented. In particular, it would be most useful if family structure, as these researchers have defined it, could be included as a variable in the Census questionnaire so that information of this type is more accessible to policy analysts. The research reported here is the first of its kind in the welfare literature and opens the way for exploration of a wide range of variables relevant to policy formulation.

Second, the study of the obvious logical relationship between early motherhood and lack of formal education should be replicated and updated to see if the association holds for the



nation. A teenage mother who has left school will need intensive assistance that may include several years of support until she becomes "job ready". And she may need help believing that more education is an opportunity that she should grasp. Many theorists now suggest that young, minority women have low self-esteem, and have lost faith in themselves and the system; many do not have the motivation to try anymore since they have seen and experienced so much failure.

### A Role for Social Workers

Social workers have begun to call (again) for the introduction of family allowances in place of piecemeal attempts at welfare reform (see Kameran and Kahn, 1987; Miller, 1987). Family policies must be designed to assist single working mothers and their children, whatever their living arrangements. Despite the dramatic increase in labor force participation of women, they remain at significant risk for poverty. They still earn the lowest wages, are most frequently employed only on a part-time basis and experience the most sporadic unemployment episodes. Policies that protect the working poor are needed with special attention to the mothers and children of our society. Examining and understanding the family structures of poor mothers and designing policies that truly help them get out of poverty should be the focus of social work intervention. This group is too large and their problems too severe to ignore. If the United States indeed is to become a "kinder and gentler" nation, we must address the problem of poor women raising the next generation of children.

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