

Black Female-Headed Families
in the Metropolitan and Nonmetropolitan South:
A Profile of Their Economic Status

by

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BLACK FEMALE-HEADED FAMILIES
IN THE METROPOLITAN AND NONMETROPOLITAN SOUTH:
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The number of female-headed families in the United States has increased considerably, rising from 5.5 million in 1970 to 10.9 million in 1988 (U.S. Bureau of the Census, 1972, 1989). Furthermore, they account for a growing proportion of all families. In 1970, only 10.8 percent of all families were headed by women with no spouse present compared to 16.5 percent in 1988. Moreover, the pattern is more pronounced for blacks. In 1988, 43.5 percent of all black families were headed by women.

Because of the precarious economic situation of many female-headed families, policymakers and researchers have expressed concern about their rapid increase and the status of children reared in these families. Of course, not all female-headed families are poor but as a group they do have substantially lower median incomes and higher poverty rates than do other types of families (see Table 1). Garfinkel and McLanahan succinctly describe the plight of female-headed families with dependent children. They observe (p. 1):

About half of them are poor and dependent on welfare. The mothers and children in such families also have poorer than average mental health and use a disproportionate share of

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Table 1. Poverty Rates and Median Family Income by Type of Family, 1988

<u>Poverty Rates</u>			
<u>Family Type</u>	<u>All Families</u>	<u>White Families</u>	<u>Black Families</u>
Married couple	5.6%	4.9%	11.3%
Male householder, no wife present	11.8	10.2	18.9
Female householder, no husband present	33.5	26.5	49.0
<u>Median Family Income</u>			
<u>Family Type</u>	<u>All Families</u>	<u>White Families</u>	<u>Black Families</u>
Married couple	\$36,436	\$36,883	\$30,424
Male householder, no wife present	28,642	30,689	19,501
Female householder, no husband present	16,051	18,685	10,995

Source: U.S. Bureau of the Census, Current Population Reports, Money Income and Poverty Status in the United States: 1988 (Advance Data from the March 1989 Current Population Survey), Series P-60, No. 166, Washington, D.C.: U.S. Government Printing Office, 1989.

community mental health services. Most important, perhaps, compared with children who grow up in two-parent (husband-wife) families, the children from mother-only families are less successful on average when they become adults. They are more likely to drop out of school, to give birth out of wedlock, to divorce or separate, and to become dependent on welfare.

Numerous studies (e.g., Garfinkel and McLanahan, McLanahan and Booth, Mulroy) have been conducted on the social and economic problems of female-headed families. Many of these studies have analyzed the quandary of female-headed families in the aggregate, thus masking the predicament of subgroups within the broader category of female-headed families. However, as Besharov and Quin have pointed out (p. 48), "not all female-headed families are created equal." Previous studies (e.g., Simms, McLaughlin and Sachs, Besharov and Quin) indicate that their economic condition varies by race, location and marital status. Indeed, the plight of black female-headed families is worse than that of their white counterparts (Simms). McLaughlin and Sachs indicate that female-headed families in nonmetropolitan areas are more likely to experience poverty and to have limited employment opportunities compared to those residing in metropolitan areas. Moreover, compared to divorced mothers, never married mothers are more likely to be living in abject poverty (Besharov and Quin).

In this study, we examine the socioeconomic characteristics of black female-headed families with dependent children. Our analysis is by residence (metropolitan versus nonmetropolitan) and marital status (formerly married versus never married) and is limited to the southern region since the vast majority (96.7

percent in 1987) of black, nonmetropolitan female-headed families live in the South. In the following sections we briefly review the literature on the economic status and problems of female-headed families. The remaining sections address some of the economic conditions (e.g., income, poverty status, labor force attachment) of black female-headed families by residence and marital status and the policy implications of these conditions.

REVIEW OF LITERATURE

The literature indicates that female-headed families with dependent children are economically disadvantaged relative to married-couple families with dependent children. Moreover, the life prospects of children raised in female-headed families are reduced relative to their counterparts in married-couple families. While the literature is mixed on whether the growth of female-headed families is a positive or negative trend², it is fairly consistent regarding the problems experienced by these families. In this section, we summarize some of the major studies on problems of female-headed families with dependent children. Our focus is on economic well-being and factors which are correlated with that well-being such as stock of human

²Some argue that the increased number of female-headed families represents a forward step in the women's rights movement. They note that there was an increase in demand for women workers along with rising wage rates after World War II that expanded women's roles and allowed them to support themselves outside of marriage. In turn, women married less and formed more mother-only families. Some who view traditional two-parent families as a source for gender inequality and oppression view the growth in mother-only families as positive. (McLanahan and Booth)

capital (e.g., education). This literature review is not intended to be exhaustive, but rather to emphasize the dire economic conditions of many female-headed families. Thus, some important issues such as the reasons for the disadvantaged state of female-headed families (e.g., economic deprivation, absence of the father, maternal employment, "underclass" neighborhoods) are not addressed.

The literature reveals that not only are a disproportionate number of mother-only families poor but that the gap between these families and the next poorest group, the disabled and the aged, has increased (Garfinkel and McLanahan). Furthermore, they are more likely to be persistently poor. Past studies (e.g., Garfinkel and McLanahan, Wilson and Neckerman) indicate that the spells of poverty are longer for mother-only families than for other family types (or other groups) and that their poverty is also of greater severity. Moreover, the economic status of female-headed families varies according to their demographic characteristics. Researchers (e.g., Simms, Bane) show that black female-headed families have lower median income and higher poverty rates compared to their white counterparts. Other demographic characteristics that influence economic well-being are age of the householder and marital status. Simms indicated that black female-headed families with householders under 24 years of age have substantially higher poverty rates than those where the householder was aged 35 to 44. White female-headed families exhibited the same pattern. Besharov and Quin found

that never married mothers are much poorer than divorced mothers. Their economic deprivation stems, in part, from the fact that they are younger, have less education, and are less likely to receive child support.

Previous studies (e.g., Amott, Garfinkel and McLanahan) attribute the economic deprivation of female-headed families to their low earnings capacity.³ According to Mulroy, most single mothers are employed and their earnings constitute the primary source of their income. Like other women, they are disadvantaged in the labor market and concentrated in low-paying sex-segregated jobs. However, there are some notable differences between single mothers and other women (Amott). In particular, single mothers are more likely to be employed in the service sector and to have blue-collar jobs. Further, single minority (i.e., black, Hispanic) mothers who are employed are overrepresented in low-income, low-status occupations like private household work (i.e., domestic servant) and underrepresented in high-income, high-status executive, administrative, and managerial occupations.

Garfinkel and McLanahan argue that the low earnings capacity of single mothers is partially due to their limited human capital. They note (p. 23) that: "Compared with fathers, mothers are less likely to have worked continuously since leaving

³Other factors that are associated with the economic deprivation of female-headed families with dependent children are inadequate child support and low levels of public assistance benefits, particularly Aid to Families with Dependent Children (AFDC) payments. Given our focus on economic factors, we limit the discussion in this section to the employment outcomes.

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school and are less likely to have received on-the-job training." Nevertheless, they suggest that discrimination may be a factor affecting the earnings of single mothers since differences in human capital (e.g., education, work experience, work commitment) account for only 10 to 44 percent of the wage gap between fathers and mothers. They observe: "over half of the gender wage gap is due to something other than differences in productivity, presumably discrimination" (p. 23). Some argue that other factors (e.g., occupation, number of weeks worked) could account for some of the differentials that are being attributed to discrimination.

Employment opportunities for householders in female-headed families are not necessarily uniform across different areas of the United States. A case in point is the divergent opportunities in metropolitan and nonmetropolitan areas.⁴ McLaughlin and Sachs suggest that traditional values and sex-role expectations combine to restrict employment opportunities for nonmetro women compared to metro women. Consequently, there is a higher degree of occupational segregation in nonmetro areas and women have poorer employment opportunities. On the employment structure in nonmetro areas, McLaughlin and Sach conclude:

⁴Nonmetropolitan (or nonmetro) refers to the territory outside metropolitan statistical areas. The Office of Management and Budget defines a metropolitan statistical area as "a geographic area consisting of a large population nucleus, together with adjacent communities which have a high degree of economic and social integration with that nucleus" (U.S. Bureau of the Census, 1989, p. 153). Typically, a metropolitan area includes at least one city with a population of 50,000 persons or more.

Nonmetropolitan household heads are less likely to be raised above poverty by earnings, more likely to work in occupations and industries in which employees report poverty wages, and more likely to work fewer hours per year than household heads in other areas.

In addition to the economic problems described above, female-headed families with dependent children encounter a host of other problems. For example, Mulroy demonstrates that the majority of them (53.9 percent) have a housing problem -- physically inadequate facilities, overcrowding or cost burden (i.e., 30 percent or more of income spent for rent or mortgage or 40 percent or more spent on total shelter including maintenance). Not surprisingly, McLanahan and Booth indicate that single mothers encounter a great deal of psychological stress from their tenuous economic situation.⁵

Since the economic status of adults could be adversely impacted from being reared in poor single parent families, it is important to consider the outcomes of this particular family type on the offspring. The literature supports the contention that living in single parent families can have negative consequences for children, particularly on their educational attainment (Krein and Beller, McLanahan and Booth, McLanahan). It is important to note that the vast majority of single-parent families are headed by women. Krein and Beller used empirical models to analyze the effect of family type on educational attainment while holding socioeconomic characteristics constant. They found that

⁵A number of researchers (e.g., McAdoo) have conducted studies on stress among single mothers.

children in single-parent families complete fewer years of school. They noted that the effect of single-parent families on educational attainment varies with age and gender of child and length of time that they spent in this type of family. The effect was larger for boys than for girls and increased with additional time (especially during the preschool period) spent in single-parent families. The findings by McLanahan are consistent with those reported by Krein and Beller. She used empirical models to examine determinants of graduation from high school and found that children from female-headed families were less likely than their counterparts in two-parent families to graduate from high school.

Past studies indicate that adults who grew up in mother-only families are at increased risk of having low earnings and living in poverty relative to children from two-parent families (McLanahan and Booth). Children from single-parent families are also disadvantaged with respect to occupational status (Garfinkel and McLanahan). Further, daughters from mother-only families are more likely to form mother-only families themselves and to receive welfare benefits. Researchers (e.g., McLanahan and Booth) indicate that many of these negative outcomes are related to the extreme economic deprivation that exists in many female-headed families.

DATA

This analysis of the socioeconomic status of black female-

headed families in the South is based on data from the Current Population Survey conducted by the U.S. Bureau of the Census. We used the March demographic files for 1986 and 1987. All of the families included in the data set for this study had at least one related child under age 18. The term "related children" refers to the householder's own children (including adopted and stepchildren) as well as all other children in the family who are related to the householder through blood, marriage, or adoption. We analyzed the data by residence and marital status. The following sections provide an economic profile of formerly married and never married female householders and their families in the metro and nonmetro South.⁶

DEMOGRAPHIC AND FAMILY CHARACTERISTICS

Since demographic and family characteristics influence economic well-being, it is insightful to examine these characteristics. Data from the U.S. Bureau of the Census indicate that, in the South, black never-married female householders with dependent children are younger, in general, than those who were formerly married (Table 2). For example, the median age of never married women was about 28 years compared to 39 years for formerly married women in the metro South and 43 years for their counterparts in the nonmetro South. Moreover, about one-fourth of black never-married women were under the age

⁶The terms nonmetropolitan (nonmetro) and rural are used interchangeably throughout this paper to refer to the territory outside Metropolitan Statistical Areas.

Table 2. Selected Characteristics of Black Female-Headed Families by Residence and Marital Status

Characteristics	Metro South		Nonmetro South	
	Formerly Married	Never Married	Formerly Married	Never Married
Age of Family Head				
Less than 25 years	2.1%	27.3%	4.2%	24.1%
25 - 54 years	81.8	71.5	75.4	75.4
55 years and over	16.1	1.2	20.4	0.5
Median age:	39.0	28.0	43.0	29.0
Education of Family Head¹				
Less than 9 years	13.0%	4.1%	28.8%	12.2%
9 - 11 years	21.8	26.2	23.0	22.9
High school graduate	42.3	51.1	39.2	45.4
≥ 1 year of college	22.9	18.6	9.0	12.5
Median years schooling:	12.0	12.0	11.0	12.0
Number of Related Children in Family under Age 18				
Less than 3	67.0%	73.2%	64.4%	64.6%
3 - 5	30.1	24.2	32.5	30.6
5 or more	2.9	2.7	3.1	4.8
Median number:	2.0	2.0	2.0	2.0
Age of Youngest Child in Family				
Less than 3 years	10.3%	33.4%	14.2%	29.3%
3 - 5 years	15.4	28.3	18.9	27.3
6 - 17 years	74.2	38.3	66.9	43.4
Median age:	10.0	5.0	10.0	6.0

Source: Current Population Survey, 1986 and 1987.

¹The number of years of schooling completed.

of 25 compared to less than one-twentieth of formerly married women.

The data on the education of black female householders with dependent children is insightful. Although the median years of schooling is about the same across residence and marital status, the distributions clearly show that black female householders in the metro South are more likely than their counterparts in the rural South to have completed high school. This relative advantage extends to college attendance also. Some of these differences may be due to a historic pattern of inadequate school financing in rural areas where blacks are concentrated. Lyson has found that rural blacks are concentrated in counties where school expenditures, on average, were 17.8 percent lower than those in nonmetro counties with low concentrations of minorities (30 percent or less).

The majority of black female-headed families in the South, regardless of residence or marital status, had less than three related children under 18 in the family. The median number of children was two. Although there are not substantial differences by residence and marital status in the number of related children, the differences in age of the youngest child are large. In particular, a substantially higher proportion of never-married women had children less than three years of age in their family. This pattern indicates that many never-married women could encounter child care dilemmas which affect their work status and occupation. Some mothers may chose not to work

because their earnings would not be sufficiently high to improve their economic status after paying for child care. Mulroy indicates that some single mothers report that they work as waitresses or in domestic jobs that provide the flexible hours they need. However, these jobs often lack benefits such as health insurance.

Income and Poverty

Table 3 shows that, in the South, black families headed by never-married women have substantially lower median incomes than those headed by formerly married women. In the metro South, their income is about 50 percent lower, while in the nonmetro South, it is about 70 percent lower. Moreover, families headed by never-married women in the nonmetro South have about one-half of the median income for families headed by formerly married women in the metro South.

Earnings are the dominant source of income for black female-headed families in the South. However, a much lower proportion of families headed by never-married women in southern nonmetro counties reported having earned income. Whereas 60 percent of these families had earned income, the corresponding percentages for other families were 70 percent or higher. Aid to Families with Dependent Children (AFDC), Supplementary Security Income (SSI) and other forms of cash public assistance were the second largest source of income for black female householders. This held true across residence and marital status. However, AFDC benefits are generally much lower in the South than in other

Table 3. Income Sources of Black Female-Headed Families by Residence and Marital Status

Income	Metro South		Nonmetro South	
	Formerly Married	Never Married	Formerly Married	Never Married
Median Family Income ¹	\$10,860	\$7,104	\$8,561	\$5,033
Income Sources (Percent of Families Who Received the Following Source of Income)				
Earnings	79.8%	70.6%	70.3%	59.1%
Social Insurance	22.9	5.1	31.3	3.4
Public Assistance (AFDC, SSI)	36.2	47.1	42.8	57.6
Interest Income	21.0	15.9	12.6	7.2
Child Support/Alimony Income	26.0	19.5	23.2	29.3
Veteran's Payments	8.6	6.3	13.9	8.0
Retirement Income	3.8	0.2	0.8	0.6

Source: Current Population Survey, 1986 and 1987.

¹1986 Constant Dollars

regions of the country, which places all female-headed families who received income from this source at a relative disadvantage.⁷ It is noteworthy that compared to other families, those headed by a never-married woman in the rural South were the most likely to receive public assistance income. The third most important source of income for families headed by black women was child support and alimony. From 20 to 30 percent of families (depending on the residence and marital status of the female head) received this type of income. It is important to note that these data do not reveal any information on the adequacy of the awards. Simms reports that in 1982, only one-third of black female householders with dependent children had child support agreements and two-thirds actually received awards in the previous year. Further, never-married women were the least likely to have been awarded child support agreements.

The data in Table 4 indicate that poverty is pervasive among southern black families that are headed by women, especially those in rural areas. In the metro South, 50.8 percent of families headed by formerly married women were poor. The corresponding figure for families headed by never-married women was 62.3 percent. The poverty rates in the nonmetro South, by marital status of the head, were at least 10 percentage points

⁷For example, the maximum monthly benefit in Mississippi for a poor family of three was \$120 in 1989. In the South, the average AFDC benefit for a poor family of three was \$251 per month compared to the U.S. average of \$374. (U.S. House of Representatives, Committee on Ways and Means, "Background Material and Data", 1989 Edition.)

Table 4. Distribution of Black Female-Headed Families by Ratio of Family Income to Poverty Level, by Residence and Marital Status

Ratio	Metro South		Nonmetro South	
	Formerly Married	Never Married	Formerly Married	Never Married
Less than 50%	25.9%	44.1%	38.7%	55.1%
50 - 99%	24.9	18.2	26.0	20.9
100 - 124%	9.2	8.8	11.6	8.5
125% and over	40.0	28.9	23.6	15.5

Source: Current Population Survey, 1986 and 1987.

higher than those in the metro South. The poverty rates are based on the federal government's measure of poverty and thus exclude in-kind (noncash) benefits such as food stamps.⁸ Despite the limitations in the official method of defining and measuring poverty, income less than half of the poverty level can be viewed as indicative of extreme economic deprivation. The data reveal that a high proportion of southern black families headed by women fell into this category. The proportion of families with incomes less than 50 percent of the poverty guidelines ranged from 26 percent for those headed by formerly married women in the metro South to 55 percent for families headed by never-married women in the nonmetro South. Many researchers consider families with incomes from 100 to 124 percent of the poverty level to be near poverty. Using this classification, only 15 percent of families headed by never-married women in the nonmetro South were economically secure (i.e., either not in poverty or near poverty). While the proportions are higher for the other family

⁸There are a number of other weaknesses in the official definition and measure of poverty which could influence the number of people who are considered to be poor. Some weaknesses result in increased estimates of the poverty population while other weaknesses result in lower estimates. For example, the definition of poverty is based on a food plan that was designed for short-term emergency use. Income (for the purpose of determining poverty status) refers to pre-tax income and thus ignores mandatory payroll taxes (e.g., federal and state income taxes, social security tax) which reduce the amount of earned income available for consumption. Also, some families underreport income in government surveys. The current measure of poverty is based on data that are thirty-five years old despite the fact that more recent data are available. Further, the poverty thresholds do not vary according to region and residence.

types and residence, the data reveal that the majority of black female-headed families in the South were not economically secure.

Employment⁹

Since earnings or a combination of earnings and other types of income can provide a mechanism for escaping poverty, we examined data on the employment status of the family head. Over 40 percent of poor female heads, depending on marital status and residence, were in the labor force¹⁰ (Table 5). Never-married women were somewhat more likely than formerly married-women, regardless of residence, to be in the labor force. The data reveal that poor female heads of families are disadvantaged in the labor market, especially those who are never-married and live in the metro South. Approximately 27 percent of women in this category were unemployed but looking for work. A sizable proportion (at least 37 percent) of poor female heads of families included in this study indicated that they were not in the labor force because they were keeping house. A small proportion (less than 5 percent) were at school or unable to work. As expected, nonpoor families showed substantially higher proportions of employed female householders compared to poor families.

The number of earners in the family is quite revealing. The

⁹This section focuses on poor female householders since employment characteristics appear to be a salient factor distinguishing the poor from the nonpoor. Data are presented on nonpoor female householders for comparison purposes but not discussed in this paper.

¹⁰Persons who are employed, or unemployed but actively looking for work are considered to be in the labor force.

Table 5. Employment Status of Black Female Heads of Families by Poverty Status, Residence and Marital Status

Employment Status	Metro South		Nonmetro South	
	Formerly Married	Never Married	Formerly Married	Never Married
	<u>Poor Family</u>			
Employed	32.7%	27.1%	32.9%	30.0%
Unemployed (Looking)	13.2	27.3	14.1	18.0
Keeping house	43.2	39.3	41.7	37.1
At school	2.5	0.4	2.3	3.0
Unable to work	1.9	0.1	2.0	0.6
Other (Retired)	6.5	5.9	7.0	11.3
	<u>Nonpoor Family</u>			
Employed	82.6%	90.6%	67.2%	77.5%
Unemployed (Looking)	4.2	5.8	4.8	13.1
Keeping house	9.7	1.2	21.7	9.4
At school	0.0	1.8	0.0	0.0
Unable to work	0.5	0.0	0.8	0.0
Other (Retired)	3.1	0.7	5.6	0.0

Source: Current Population Survey, 1986 and 1987.

data indicate that the majority of families headed by poor black females in the South have at least one earner. The exception is for families headed by never-married women in the nonmetro South. These data are presented below:

Earners	<u>Metro South</u>		<u>Nonmetro South</u>	
	Formerly Married	Never Married	Formerly Married	Never Married
None	36.5%	46.9%	44.3%	51.5%
1	49.8	49.4	37.6	38.0
2	11.5	3.1	10.9	10.5
3 or more	2.4	0.7	7.2	0.0

Of the categories included in the study, poor families headed by formerly married women in the metro South were the most likely to have earners in the family. The number of earners is probably influenced not only by age of family members but also by employment opportunities. O'Hare contends that national and global economic changes adversely affected rural-based industries (e.g., farming, timber, oil, gas, mining) in the 1980s. According to researchers at the U.S. Department of Agriculture, rural areas have undergone a structural transformation in recent years which resulted in "more reliance on manufacturing and services industries, much of it in low-wage, low-skill jobs" (p. 1). Lyson and Falk have analyzed economic development in the rural and urban South. They found that Black Belt counties in the rural South were dominated by industries that were slow

growing, stagnating, or declining. By contrast, the industries in the urban South were more robust. Moreover, Lichter concluded that the "post-1970 economic and employment boom in many Sunbelt states has not had tangible effects on those rural blacks on the bottom rungs of the socioeconomic ladder" (p. 194). Thus, there is much evidence that fewer employment opportunities exist in the rural South.

Table 6 presents data on the occupational distribution of female householders who were employed. These data show that poor female householders were concentrated in service occupations which in general tend to pay low wages.¹¹ This holds true across residence and marital status. However, a sizable proportion (about one-third) of poor female householders in rural areas were employed as operators, fabricators, and laborers.¹² Persons in these occupations tend to receive low wages. As expected, only a small proportion of poor female householders were employed as managers or professionals.

An examination of the industry distribution of poor female householders reveals that they are concentrated in a narrow set of industries, primarily services, trade, and manufacturing (Table 7). Some differences were detected by residence. In general, those in the nonmetro South were more likely than their

¹¹Examples of service occupations follow: cooks, hospital attendants, waitresses, janitors.

¹²In rural areas, both poor and nonpoor female householders were heavily concentrated in the operator, fabricator, laborer occupational grouping. One explanation for this finding is that nonpoor householders may have had more earners in the family.

Table 6. Occupational Distribution of Black Female Heads of Families Who Worked by Poverty Status, Residence and Marital Status

Occupation	Metro South		Nonmetro South	
	Formerly Married	Never Married	Formerly Married	Never Married
	<u>Poor Family</u>			
Manager, professional specialty	6.8%	2.2%	4.9%	4.6%
Technical, sales, administrative support	24.5	25.5	8.8	18.7
Service	54.6	55.1	47.4	38.9
Farming, forestry, fishing	0.0	1.1	1.0	1.9
Precision production, craft, repair	2.3	5.0	1.2	2.3
Operator, fabricator, laborer	11.9	11.2	36.7	33.6
	<u>Nonpoor Family</u>			
Manager, professional specialty	17.3%	15.6%	12.9%	6.0%
Technical, sales, administrative support	36.3	52.4	9.9	28.3
Service	29.5	18.4	36.6	14.0
Farming, forestry, fishing	0.8	0.0	0.8	0.0
Precision production, craft repair	3.0	3.6	7.8	9.9
Operator, fabricator, laborer	13.2	10.0	32.1	41.8

Source: Current Population Survey, 1986 and 1987.

Table 7. Industry Distribution of Black Female Heads of Families Who Worked by Poverty Status, Residence and Marital Status

Industry	<u>Metro South</u>		<u>Nonmetro South</u>	
	Formerly Married	Never Married	Formerly Married	Never Married
	<u>Poor Family</u>			
Agriculture, forestry, fishery mining	0.0%	1.1%	1.9%	1.9%
Construction	2.0	0.0	0.0	0.0
Manufacturing	7.6	7.6	29.8	33.2
Transportation, communication, utilities	2.6	1.6	0.7	0.0
Trade	21.4	40.8	17.6	20.5
Finance, insurance, real estate	1.9	2.8	0.0	0.0
Services	63.7	44.8	48.5	39.7
Public administration	0.9	1.3	1.5	4.8
	<u>Nonpoor Family</u>			
Agriculture, forestry, fishery mining	0.8%	0.0%	0.0%	0.0%
Construction	1.7	1.4	0.0	0.0
Manufacturing	12.3	19.1	41.9	47.4
Transportation, communication, utilities	4.3	4.0	2.0	2.6
Trade	11.6	13.0	10.4	6.7
Finance, insurance, real estate	6.2	7.5	2.1	5.1
Services	52.3	44.7	42.0	22.5
Public administration	10.9	10.4	1.7	15.7

Source: Current Population Survey, 1986 and 1987.

metro counterparts to be employed in manufacturing. Morrissey indicates that manufacturing industries located in high-poverty rural counties tend to produce nondurable goods rather than durable goods. The nondurable manufacturing industries in these counties typically have a relatively low wage structure. This finding is important since rural blacks are disproportionately concentrated in high-poverty counties.

SUMMARY AND IMPLICATIONS

The chief intent of this paper has been twofold. First, we reviewed literature on female-headed families. Second, we examined the socioeconomic characteristics of black female-headed families in the South. Our focus was on those with dependent children under the age of 18. The literature revealed that female-headed families are disadvantaged relative to married-couple families. The analysis of data from the 1986 and 1987 Current Population Survey shows that a high proportion of black female-headed families in the South are economically disadvantaged. This holds true across marital status and residence. However, residence does need to be taken into account when developing policies to ameliorate poverty.

Since a large proportion of black female-headed families received AFDC benefits, changes in this program could affect their well-being. In particular, maximum AFDC benefits in states such as Mississippi and Tennessee are well below the poverty level. Clearly, expansion of AFDC benefits would help improve the economic status of many poor female householders and their

related children.

Since earnings was the dominant source of income for black female householders, policies aimed at improving their position in the labor force are important. Many of them will need affordable, reliable, quality child care before they can enter the labor force. In addition, policies to upgrade their human capital are important. The Family Support Act addresses some of these issues. Given the findings of this study, it would be useful to examine implementation of the provisions in the Act and see how that varies within the urban and rural areas of the states.

While child care, education and training policies will benefit poor female householders in urban areas, it is clear that these policies alone will not be sufficient in rural areas. Given the nature of the job market in rural areas with large concentrations of minorities, it is likely than many women who work would still be poor, despite the availability of child care and the level of their human capital. Many rural women cannot afford to relocate to urban areas because of their ties to extended families which provide them with financial and other support (e.g., child care, car repair, companionship, et cetera). Thus, job creation in the rural South is an important issue. Additional jobs need to be created in the primary as opposed to the secondary sector, if work is to be a path out of poverty for black female-headed families in rural areas.

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