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AUTHOR Shaw, Lois B.  
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ABSTRACT

An analysis of data from the National Longitudinal Study (NLS) was conducted to determine whether marital disruption (by death, divorce, or separation) caused poverty in the early years after a marriage ends and whether the poverty was long-term or short-term. The study examined data on women who had experienced a disruption before 1967 and were not remarried by 1972 and on women whose marriages ended between 1967 and 1972. The study found that most women had been married for ten to twenty years and had children at home when their marriages ended. The end of the marriage was related to a decline in the average economic welfare of the families involved. About 40% of all white women who did not remarry over the seven-year period were poor at least once; probably 15 to 20% were continually poor or close to poverty. The situation was found to be far worse with black women. At any one time, 55 to 60% of the sample studied were poor by standard definition. At least 45% of black women were poor during most of the period covered by the interviews. Nearly two-thirds of the women who were not poor (from both racial groups) depended primarily upon their own earnings. The results of the survey indicated that special legislation to provide counseling and training programs for displaced homemakers is warranted. The report concluded, however, that proposed legislation defined "displaced homemaker" too narrowly to benefit all who need assistance. (EM)

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for Women in Their Middle Years

by

Lois B. Shaw

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Lois B. Shaw  
Center for Human Resource Research  
College of Administrative Science  
The Ohio State University  
Columbus, Ohio

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## Introduction

When a marriage has lasted for a long time, its end by death, divorce, or separation may leave a woman with children to support but with little recent work experience or skills that might enable her to earn an adequate living. For this reason Congress is now considering legislation to provide counseling and training programs for "displaced homemakers." But we cannot judge the merits of such legislation until we know what, in fact, are the economic circumstances of women whose marriages end after many years. How likely are they to become poor as the result of a disrupted marriage? If they do fall into poverty, is it only for a short transitional period or is it for such a long time that the life chances of their children are affected? What sources of income remain to them, and how important among these are the earnings of the women themselves?

The sample of mature women of the National Longitudinal Survey (NLS) is a good source of data for answering these questions. This paper represents an exploratory study which uses primarily data from the 1967 and 1972 interviews.<sup>1</sup> To determine whether disruption causes poverty in the early years after a marriage ends, this study focuses on women whose marriages ended between 1967 and 1972, at which time they were, on average, about 40 years old. To determine whether poverty is long-term or short-term, the study also examines the situation of women who had experienced a disruption before 1967 and were not remarried by 1972. These women were, on average,

<sup>1</sup>A sample consisting of women age 30-44 in 1967 was interviewed eight times in the years 1967 to 1977. Some of these were short telephone interviews; the 1976 and 1977 interviews were not available at the time this research was completed. For a complete description of the surveys, see "The National Longitudinal Surveys Handbook" (Columbus, Ohio: The Ohio State University, Center for Human Resource Research), 1977.

only 30 years old when their marriages ended, and were, therefore, somewhat younger than the displaced homemakers of the proposed legislation. In future years, as these formerly married women grow older, it will be possible to see whether the present findings about the probability of persistent poverty continue to hold.

#### Description of the Sample

At the first NLS interview in 1967, 248 white women and 321 black women between the ages of 30 and 44 were separated, divorced, or widowed.<sup>2</sup> By 1972 an additional 199 white women and 124 black women had experienced marital disruption--about 7 percent of white women who were married in 1967, and 16 percent of black women. The rate of remarriage was rather low over the five-year period--approximately 27 percent for white and 14 percent for black women whose marriages had ended before 1967, 13 percent and 7 percent for white and black women whose marriages ended in 1967 or after.<sup>3</sup>

Table 1 gives a brief profile of the marital and employment background of women in three marital status categories: women who were married in 1967 but not in 1972; women who were separated, divorced or widowed in both years;

<sup>2</sup>In this paper, these three kinds of marital disruptions are not distinguished. Although the source of income of widows differs from that of separated and divorced women, their probability of becoming poor does not appear to be very different.

<sup>3</sup>These figures understate both the amount of disruption and remarriage to some unknown extent, since they do not include persons who were married at two successive interviews, but had a disruption and remarriage during the intervening period. However, disruption of such short duration is not likely to cause a major problem of poverty for the families involved.

Table 1 Characteristics in 1967 of Women 30-44, by Marital Status in 1967 and 1972

Means and Percentages	Married in Both Years	Married 1967, not 1972	Marriage Disrupted in Both Years
WHITE WOMEN			
Age	37.6	37.5	37.5
Duration of marriage	17	16	10 <sup>a</sup>
Years disrupted	--	--	6
Years since last worked <sup>b</sup>	12	12	9
Percent worked 1966 or 1967	56.0	62.6	78.0
Percent worked in last 5 years	62.6	71.7	83.3
Sample size <sup>c</sup>	1352	99	134
BLACK WOMEN			
Age	37.7	36.8	37.4
Duration of marriage	16	14	9 <sup>a</sup>
Years disrupted	--	--	9
Years since last worked <sup>b</sup>	9	8	7
Percent worked 1966 or 1967	76.6	83.6	79.3
Percent worked in last 5 years	83.9	84.9	88.1
Sample size <sup>c</sup>	373	75	202

a Duration before disruption.

b For women who did not work in 1966 or 1967.

c Number of women with income data in 1967 and 1972.

and, for comparison, women who were married in both years.<sup>4</sup> Only women for whom income is available at both times are included. Comparisons of this group with the complete sample are shown in Appendix Table A.<sup>5</sup>

The average white married woman in the sample had been married about 17 years at the time of the first interview. White women whose marriages had already ended had been married, on average, for ten years when disruption occurred, about six years before the 1967 interview. Black married women had been married about 16 years. Those in broken marriages had been married about nine years before disruption. The average time since disruption was longer than for white women--about nine years.

Of the currently married white women, over half had worked at some time during the previous year, and over 60 percent had worked within the previous five years. Women whose marriages would end in the next five years had an even higher rate of recent employment than did women who would remain married. On the other hand, white women who had not worked in the previous year averaged 12 years since their last job; potentially they are displaced homemakers. Over three quarters of all black married women had worked within the year preceding the 1967 interview and nearly 85 percent within the preceding five years. Thus only a small percentage of black women fit the stereotype of the homemaker who has been out of the labor market for an extended period.

<sup>4</sup> A fourth group, women who remarried between 1967 and 1972, is not shown because of small sample size. The group that was married both years contains women who were divorced or widowed and remarried between the two dates, and the group that had disrupted marriages both years contains some women who remarried and suffered another disruption.

<sup>5</sup> There is a high rate of nonreporting of income in the NLS. The potential bias created by missing income is discussed in detail in the Appendix. The conclusion reached there is that the incidence of poverty may be slightly overstated for married women of both races and for black, but not white, women in disrupted marriages. However, when comparisons can be made, poverty estimates from the NLS are similar to estimates from other sources.

### The Effect of Marital Status on Economic Welfare

Table 2 shows economic and demographic characteristics of white and black women for whom information on income was available in both 1967 and 1972. In addition to total family income, three measures of economic welfare are shown. Two of these, the percentage who were poor and the welfare ratio, use the standard definition of poverty published each year by the Current Population Survey.<sup>6</sup> The welfare ratio is defined as the ratio of a family's total income to the poverty level income for a family of its size. Although the standard definition of poverty has the advantage of being widely used for policy and research, a major criticism is that poverty should be defined relative to the standard of living enjoyed by the majority of people in a society. For this purpose, relative poverty will be defined here as having a welfare ratio that falls below half the median ratio of white intact families in the sample.<sup>7</sup>

In both 1967 and 1972, the average family income of intact families of both races was about twice as large as that of disrupted families. However, because there are more people to be supported in intact families, the difference in the welfare ratios of the two types of family was smaller than the difference in their incomes.<sup>8</sup>

<sup>6</sup>The total income measures on the NLS tapes include the value of food stamps. In this paper food stamps have been excluded to conform to standard income and poverty definitions. It has been argued that food stamps and other in-kind payments should be counted as income. Inclusion of food stamps does cause, small decreases of the percentage in poverty--ranging from virtually no change for white married couples to 4 percentage points for black formerly married women in 1972. The overall picture presented here would change very little if food stamps were counted as income.

<sup>7</sup>This is similar to a measure used by Plotnick and Skidmore (1975).

<sup>8</sup>For example, in 1967 the average family size of white intact families was 4.8 compared with 3.7 for fatherless families. Comparable figures for black families were 5.4 and 4.7.



Table 2 Measure of Economic Welfare of Women by Marital Status,  
1967 and 1972

WHITE WOMEN			
Means and Percentages	1967		
	Married Both Dates	Married 1967, not in 1972	Marriage Disrupted at Both Dates
Total income in 1966 <sup>a</sup>	11,943	11,621	6,250
Welfare ratio	2.7	2.5	1.8
Percent poor	8.1	11.1	32.8
Percent relatively poor	10.9	14.1	38.0
Percent with children under 18	87.0	90.9	76.9
Percent in labor force <sup>b</sup>	46.6	53.5	70.9
	1972		
Total income in 1971	14,239	7,172	6,883
Welfare ratio	3.5	2.0	2.3
Percent poor	4.1	28.3	20.9
Percent relatively poor	10.2	41.5	39.7
Percent with children under 18	72.4	67.9	56.0
Percent in labor force <sup>b</sup>	55.9	78.8	78.4

(Table continued on next page.)

Table 2 Continued

BLACK WOMEN			
Means and Percentages	1967		
	Married Both Dates	Married 1967, not in 1972	Marriage Disrupted at Both Dates
Total income in 1966 <sup>a</sup>	7,585	7,253	3,940
Welfare ratio	1.7	1.5	1.0
Percent poor	38.1	44.0	64.4
Percent relatively poor	44.0	53.3	70.3
Percent with children under 18	82.0	82.7	80.7
Percent in labor force <sup>b</sup>	65.1	65.3	71.3
	1972		
Total income in 1971	9,684	4,484	4,652
Welfare ratio	2.1	1.1	1.3
Percent poor	26.7	62.7	54.5
Percent relatively poor	47.2	76.0	70.3
Percent with children under 18	71.0	68.0	67.6
Percent in labor force <sup>b</sup>	63.3	66.7	62.4

a In 1971 dollars.  
 b In survey week.



Women whose marriages ended between the two years had rather large decreases in both their incomes and welfare ratios, while those whose marital status did not change had increases in both. In the former group, the percentage with income below the poverty level increased from about 10 percent to well over 25 percent for white families and from 44 percent to over 60 percent for black families. Clearly these families were much worse off after the end of the marriage. On the other hand, women whose marriages had ended prior to 1967 were less likely to be poor in 1972 than in 1967--the decrease in the percentage in poverty was about 10 percentage points for both races.

When relative poverty is considered, in 1967 slightly over 10 percent of white married women had welfare ratios below half the median for all white married couples, while close to 40 percent of white women in broken marriages were below this relative poverty threshold. About 45 percent of black married couples and over 70 percent of black women whose marriages had ended were relatively poor. Unlike the decreases in absolute poverty, relative poverty remained stable or increased slightly between the two years for the groups in which marital status did not change. Marital disruption again caused large increases in the percentage who were relatively poor in both races. By either measure of poverty, black women in disrupted marriages were extremely disadvantaged compared to all other groups.

In 1967 the great majority of women in the sample had children under 18 years of age living in the household. Between 1967 and 1972 the percentage of married or formerly married women with children under age 18 fell from over 80 percent to about 70 percent. By 1972, white women whose marriages had ended before 1967 were considerably less likely than the others to have children at home--less than 60 percent still had children living with them.

Table 3 : Poverty Status in 1972 by Poverty Status in 1967, for Women  
by Marital Status in Both Years

WHITE WOMEN						
Poverty Status in 1972	Married in Both Years		Married 1967, not in 1972		Marriage Disrupted in Both Years	
	Number	Percent	Number	Percent	Number	Percent
Not Poor in 1967						
Poor in 1972	30	2.4	23	26.1	6	6.8
Not poor in 1972	1213	97.6	65	73.9	84	93.2
Total	1243	100.0	88	100.0	90	100.0
Poor in 1967						
Poor in 1972	25	22.9	5	--a	22	50.0
Not poor in 1972	84	77.1	6	--a	22	50.0
Total	109	100.0	11	100.0	44	100.0
BLACK WOMEN						
Poverty Status in 1972	Married in Both Years		Married 1967, not in 1972		Marriage Disrupted in Both Years	
	Number	Percent	Number	Percent	Number	Percent
Not Poor in 1967						
Poor in 1972	19	8.3	18	42.9	11	15.3
Not poor in 1972	210	91.7	24	57.1	61	84.7
Total	229	100.0	42	100.0	72	100.0
Poor in 1967						
Poor in 1972	80	56.3	29	87.9	99	76.2
Not poor in 1972	62	43.7	4	12.1	31	23.8
Total	142	100.0	33	100.0	130	100.0

a Percentage not given when base is less than 25:

Table 3 : Poverty Status in 1972 by Poverty Status in 1967, for Women  
by Marital Status in Both Years

WHITE WOMEN						
Poverty Status in 1972	Married in Both Years		Married 1967, not in 1972		Marriage Disrupted in Both Years	
	Number	Percent	Number	Percent	Number	Percent
Not Poor in 1967						
Poor in 1972	30	2.4	23	26.1	6	6.8
Not poor in 1972	1213	97.6	65	73.9	84	93.2
Total	1243	100.0	88	100.0	90	100.0
Poor in 1967						
Poor in 1972	25	22.9	5	--a	22	50.0
Not poor in 1972	84	77.1	6	--a	22	50.0
Total	109	100.0	11	100.0	44	100.0
BLACK WOMEN						
Poverty Status in 1972	Married in Both Years		Married 1967, not in 1972		Marriage Disrupted in Both Years	
	Number	Percent	Number	Percent	Number	Percent
Not Poor in 1967						
Poor in 1972	19	8.3	18	42.9	11	15.3
Not poor in 1972	210	91.7	24	57.1	61	84.7
Total	229	100.0	42	100.0	72	100.0
Poor in 1967						
Poor in 1972	80	56.3	29	87.9	99	76.2
Not poor in 1972	62	43.7	4	12.1	31	23.8
Total	142	100.0	33	100.0	130	100.0

a Percentage not given when base is less than 25.

women had not previously been poor. Thus, for white women, poverty was usually a new condition following disruption, while black women frequently had been poor before disruption as well.

#### Is Poverty Long-Term or Short-Term?

From data in Table 3, it can be calculated that less than 2 percent of white married couples were poor in both 1967 and 1972, while 16 percent of white women who were not married in either year were poor at both dates. About 20 percent of black couples and nearly 50 percent of black women in broken marriages were poor both times. While these figures do not necessarily mean that the families were continuously poor over the five-year period, in most cases it may be presumed that families that were poor at both referenced dates were not far above the poverty level in the intervening years.

To investigate the question of persistent poverty further, Table 4 shows the poverty status of women who were not married at any of five interviews over the seven-year period between 1967 and 1974.<sup>10</sup> These are women whose marriages ended before 1967. When five interviews are used, missing data is, of course, a problem. Fewer than half of the respondents had complete income information at all five interviews, and there is reason to believe that those who consistently reported income were on the average poorer than those who did not.<sup>11</sup> To correct for possible bias from this source two sets of figures are presented: the first includes only persons who reported income at every interview; the second includes the entire sample. In the latter, persons who did not report income are assumed to be above the poverty

<sup>10</sup> It is possible that a few of these women had short-lived marriages that began and ended between one interview and the next.

<sup>11</sup> For black women, income on the 1967 survey was \$500 less for women who reported income each time than for women who failed to report at least once; for white women the difference was only \$200.

Table 4. Percent of Interviews in which the Family was Poor  
for Women not Married at any Interview

Times Poor out of Five Interviews	WHITE WOMEN		BLACK WOMEN	
	(1) <sup>a</sup>	(2) <sup>b</sup>	(1) <sup>a</sup>	(2) <sup>b</sup>
0	50.0	61.2	15.3	28.8
1-2	23.3	22.4	18.4	26.2
3-5	26.7	16.4	66.3	45.1
Sample Size	60	152	98	233

a Includes only persons reporting income on five interviews.

b Includes total sample; persons not reporting income are assumed not to be poor.

line. For white women, who have a low probability of being poor at any one time, this assumption will usually be correct. For black women, the assumption can be expected to cause an underestimate of the probability of being persistently poor. However, by using both estimates, upper and lower bounds may be placed on the incidence of continuing poverty.

Although most white women did not remain in poverty for a long period, about 15 to 25 percent were poor in at least three of the five interviews. A year-by-year inspection of the data shows that most of these were either below or only slightly above the poverty line at all times; very few show continued improvement in their economic situation. Nearly 40 percent of all white women who did not remarry were poor in at least one year.

The economic position of black women was much worse. By the most conservative estimate; less than 30 percent of black women were above the poverty line in all years. Over 45 percent were poor in at least three out of five years. It would probably be safe to conclude that at least half were continuously poor or barely above the poverty line.

These estimates apply only to women who did not remarry over the seven-year period. If the probability of remarriage is considered, the incidence of continuing poverty after disruption would be somewhat lower than these estimates. As previously mentioned, about one-fourth of white women remarried between 1967 and 1972. Remarriage was less likely to be a way out of poverty for black women than it was for white women. Only one-sixth remarried, and some of these remained poor.

#### The Importance of Earnings as a Source of Income

What are the major sources of income for formerly married women? Support from former husbands and public transfers of various types are



widely believed to be inadequate to maintain these families above the poverty level. To what extent must the women depend on their own earnings if they are to avoid being poor? In Table 5, sources of income in 1972 are shown for women who were above and below the poverty level in that year.<sup>12</sup>

The percentage of women receiving any income from each source is shown, together with the average amount received and the percentage of women, for whom each source provided at least half of their total income.

The employment of the woman herself is clearly the major means of avoiding poverty. For both racial groups nearly two-thirds of women who were not poor depended primarily on their own earnings, and 85 to 90 percent had some earnings during the year, an average of about \$5,000 per year. This contrasts markedly with the situation of women who were poor. Only about one-quarter of the latter depended mainly on their own earnings and less than half had any earnings in the previous year.

Over 40 percent of families that were not poor had earners besides the head of household. For nearly 15 percent of black families above the poverty line, the largest source of income was other family members' earnings. Slightly under 30 percent of poor families of both races also received income from other family members. Since only about 17 percent of all families had members other than children living in the household, older children must often contribute to the family's economic welfare in fatherless homes.

Unfortunately, it is not possible to ascertain what percentage of divorced or separated women received alimony or child support, since these sources were part of a residual category on the questionnaire. Fewer poor

<sup>12</sup>This table shows income source for all families that reported income in 1972, since in this case no interyear comparisons are being made.

Table 5 Sources of Income for Women with Disrupted Marriages in 1972  
by Poverty Status

Source	Percent Receiving any Income from Source		Percent Receiving at Least 50 Percent of Income from Source		Average <sup>a</sup> Amount Received	
	Poor	Not Poor	Poor	Not Poor	Poor	Not Poor
WHITE WOMEN						
Own earnings	42.0	90.6	24.6	64.6	1,651	5,560
Other family earnings	29.0	44.3	8.6	6.1	1,169	2,358
Private non-wage <sup>b</sup>	31.9	51.9	17.3	7.1	1,219	2,350
Welfare income <sup>c</sup>	46.4	10.4	31.8	1.0	2,044	1,644
Other public transfers <sup>d</sup>	23.2	35.8	14.4	10.8	1,516	2,904
No one source	--	--	3.3	10.4	--	--
BLACK WOMEN						
Own earnings	48.2	86.1	27.3	63.2	1,648	4,915
Other family earnings	28.0	43.1	1.8	14.6	1,467	3,408
Private non-wage <sup>b</sup>	13.7	22.2	4.2	1.4	669	1,067
Welfare income <sup>c</sup>	67.3	21.5	47.0	7.0	1,961	2,729
Other public transfers <sup>d</sup>	31.5	30.6	13.6	7.0	1,485	1,989
No one source	--	--	6.1	6.8	--	--

a By those receiving any income from this source.

b Includes child support, trust funds and other property income.

c Includes AFDC and other public assistance income.

d Includes social security disability and dependents allowances, unemployment compensation and other public transfers that are not means tested.

than nonpoor women received either child support or property income. The average amount received was considerably smaller for poor women than for those above the poverty line, yet more women who were poor depended primarily on this source. Child support and property income were received by less than 20 percent of all black families; the amounts received were small and were seldom a major portion of total income.

Nearly one-third of white families and nearly one-half of black families that were poor depended primarily on welfare income. Nearly one-half of poor white families received some welfare income as did two-thirds of poor black families. About one-third of all families of formerly married women received other public transfers such as social security dependents' allowances or unemployment compensation. This was a major source of income for approximately 10 percent of both white and black women, most of whom were widows.

In Table 6, the data from Table 5 are rearranged to show the percentage of women with each major source of income who were poor. As expected, most women who depended primarily on welfare income were poor. The probability of being poor was much lower for white women who depended primarily on their own earnings than it was for those depending on either public transfers or other private sources of income. To underscore the importance of the woman's own earnings, fully two-thirds of white women with no personal earnings were poor. Black women who depended on their own earnings were much less likely to be poor than were those who depended on public transfers. Those who depended on other private sources, mainly other family members' earnings, had a slightly lower percentage in poverty than did those depending on any

Table 6 Percent Poor by Major Source of Income  
for Women with Disrupted Marriages in 1972

Major Source	WHITE Women	BLACK Women
Own earnings	11.0	33.6
Other private <sup>a</sup> income	39.1	30.3
Welfare income	91.7	88.8
Other public transfers	30.3	69.7
Respondent has no earnings	66.7	81.3
Total	24.6	53.8

a Other family members' earnings or private non-wage income.

other source.<sup>13</sup> Although black women who worked still had a relatively high risk of being poor, those who did not had little chance of escaping from poverty.

### Conclusion

The probability of becoming poor in our society is increased substantially by marital disruption. In the present study, most women had been married for ten to twenty years and had children at home when their marriages came to an end. The end of the marriage caused a decline in the average economic welfare of the families involved. Using the standard definition of poverty, about one white family out of four became poor after marital disruption. Using a measure of relative poverty, nearly 40 percent were significantly deprived compared with their married counterparts. About 40 percent of all white women who did not remarry over the seven-year period were poor at least once; probably 15 to 20 percent were continuously poor or close to poverty. The situation of white women whose marriages end is, thus, one of relative disadvantage compared to that of women who remain married. The probability of remaining poor is not high, partly because many women remarry. Nevertheless, among those who do not remarry, many women are economically deprived.

The situation of black women is far worse. The double disadvantage of being black and female makes black women with disrupted marriages the most deprived group in our society. At any one time 55 to 60 percent of the sample studied were poor by the standard definition and 70 percent

<sup>13</sup>The number of black women in the sample who depended on other family earnings or other private income was small. Therefore, the reliability of this estimate is not high.

were poor or relatively poor. If they did not remarry, the probability that they would remain poor was high. At least 45 percent, and probably well over 50 percent, were poor during most of the period covered by the interviews. Probably one-quarter, or less, managed to stay out of poverty entirely.

Most formerly married women who are not poor depend primarily on their own earnings. Few have escaped poverty through public transfers. It is hard to imagine that welfare reform will change this, though it may ease the way for some. Most women who raise families alone will need to work if they are to give their children an adequate start in life. Therefore, it seems desirable that women with few marketable skills have access to training programs.

Is special legislation for displaced homemakers warranted? Women who are on welfare have access to training through the Work Incentive Program; others who are ineligible or do not wish to apply for welfare may not fit into existing programs designed especially for younger workers or males.<sup>14</sup> A special program is probably needed, but any such program should not define "displaced homemaker" too narrowly. The legislation currently being proposed would apply only to women who are at least 40 years old. Data presented here suggests that this age limit is too high. Many formerly married women in their thirties have financial problems and training needs similar to those of older women. Although the language of the legislation is vague concerning the length of time a woman must have devoted to homemaking to qualify as a displaced homemaker, present earnings capacity rather

<sup>14</sup>In testimony before the House Subcommittee on Employment Opportunities, which is considering making the displaced homemaker program part of CETA, witnesses expressed concern that current CETA programs are not attuned to the problems of older women who are returning to the labor market. See Bureau of National Affairs (1977).

than time out of the labor market should be the major criterion for eligibility. Of the women in this study whose marriages ended after 1967, only 30 percent of the white and 15 percent of the black women had not worked in the five years before that time. These may indeed be the women most likely to become poor. Nevertheless, women who did work, but at jobs that are inadequate for the support of a family, should not be excluded from training for better skills.

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## APPENDIX

Biases in the Income Data

A major problem in analyzing poverty with the NLS data is the high rate of nonresponse on income. Income information was obtained by asking approximately 30 questions on income from various sources. A missing value on any one of these causes total income to be missing. In 1967, 20 percent and in 1972 one-third of all interviews have missing income information. When looking at income at two dates, the probability that income will be missing at least once is greater still--about 45 percent. In order to compare the welfare of families over time, it is desirable to use the same sample throughout the analysis. Yet, if missing income information is not randomly distributed, the analysis will be biased by excluding all families that have income missing at either date. In fact, it is probable that total income tends to be missing more frequently when income is high than when it is low (see Lapham, n.d.). The most important items that are frequently missing are interest and dividend income, earnings of family members other than husband, and husband's earnings. The first especially is much more likely to be missing in high-income than in low-income families, which usually have little or none of this type of income. More married women than formerly married or single women have missing income information.

As shown in Table A, differences are generally not large between the continuous sample for which income is available at both dates and the separate samples that would be used in each year if all who had income in the particular year were included. Therefore, the continuous sample will be used except when a different one is specifically mentioned. The bias, if any, in this choice is probably toward overstating the incidence of

poverty, especially for married couples and for black women with disrupted marriages. For white women with disrupted marriages, differences between income in the two samples are small; income is not consistently higher in the entire sample than in the continuous sample.

The figures on the incidence of poverty reported here are not substantially higher than those shown in other reports. For example, Current Population Reports in 1972 estimates that 25.7 percent of white female heads and 56.7 percent of black female heads aged 35 to 44 were poor, while the percentages for ages 45 to 54 were 17.0 and 40.5. Estimates from the NLS continuous sample are 24.0 and 56.6 for ages 35 to 49. The problem of general underreporting of income which is common to all surveys probably leads to additional upward bias in estimates of the percent poor. See Budd and Radner in Smith, ed. (1975). As a comparison of the relative economic status of different groups, there is perhaps less reason to believe that the results are biased.

Table A Comparison of Total Sample, All Respondents Reporting Income in 1972, and Respondents Reporting Income in 1967 and 1972: Selected Characteristics in 1972

	Married Both Years	Married 1967, Not Married 1972	Marriage Disrupted at Both Years
WHITE WOMEN			
Sample size			
Total sample	2590	173	196
With income in 1972	1645	125	156
With income both years	1352	99	134
Total income			
With income in 1972	14,651	7,222	6,753
With income both years	14,239	7,172	6,883
Percent poor			
With income in 1972	4.0	29.6	23.1
With income both years	4.1	28.3	20.9
Percent in labor force			
Total sample	52.1	72.8	76.0
With income both years	55.9	78.8	78.4

(Table continued on next page.)

Table A Continued

	Married Both Years	Married 1967, Not Married 1972	Marriage Disrupted at Both Years
BLACK WOMEN			
Sample size			
Total sample	651	115	283
With income in 1972	434	88	225
With income both years	373	75	202
Total income			
With income in 1972	9,802	4,525	4,871
With income both years	9,684	4,484	4,652
Percent poor			
With income in 1972	26.0	62.5	51.6
With income both years	26.7	62.7	54.5
Percent in labor force			
Total sample	62.2	62.6	64.0
With income both years	63.3	66.7	62.4

## The Center for Human Resource Research

The Center for Human Resource Research is a policy-oriented research unit based in the College of Administrative Science of The Ohio State University. Established in 1965, the Center is concerned with a wide range of contemporary problems associated with human resource development, conservation and utilization. The personnel include approximately twenty senior staff members drawn from the disciplines of economics, education, health sciences, industrial relations, management science, psychology, public administration, social work and sociology. This multidisciplinary team is supported by approximately 50 graduate research associates, full-time research assistants, computer programmers and other personnel.

The Center has acquired pre-eminence in the fields of labor market research and manpower planning. The National Longitudinal Surveys of Labor Force Behavior have been the responsibility of the Center since 1965 under continuing support from the United States Department of Labor. Staff have been called upon for human resource planning assistance throughout the world with major studies conducted in Bolivia, Ecuador and Venezuela, and recently the National Science Foundation requested a review of the state of the art in human resource planning. Senior personnel are also engaged in several other areas of research including collective bargaining and labor relations, evaluation and monitoring of the operation of government employment and training programs and the projection of health education and facility needs.

The Center for Human Resource Research has received over one million dollars annually from government agencies and private foundations to support its research in recent years. Providing support have been the U.S. Departments of Labor, State, and Health, Education and Welfare; Ohio's Health and Education Departments and Bureau of Employment Services; the Ohio cities of Columbus and Springfield; the Ohio AFL-CIO; and the George Gund Foundation. The breadth of research interests may be seen by examining a few of the present projects.

The largest of the current projects is the National Longitudinal Surveys of Labor Force Behavior. This project involves repeated interviews over a fifteen year period with four groups of the United States population: older men, middle-aged women, and young men and women. The data are collected for 20,000 individuals by the U.S. Bureau of the Census, and the Center is responsible for data analysis. To date dozens of research monographs and special reports have been prepared by the staff. Responsibilities also include the preparation and distribution of data tapes for public use. Beginning in 1979, an additional cohort of 12,000 young men and women between the ages of 14 and 21 will be studied on an annual basis for the following five years. Again the Center will provide analysis and public use tapes for this cohort.

The Quality of Working Life Project is another ongoing study operated in conjunction with the cities of Springfield and Columbus, in an attempt to improve both the productivity and the meaningfulness of work for public employees in these two municipalities. Center staff serve as third party advisors, as well as researchers, to explore new techniques for attaining management-worker cooperation.

(Continued on inside of back cover)

A third area of research in which the Center has been active is manpower planning both in the U.S. and in developing countries. A current project for the Ohio Advisory Council for Vocational Education seeks to identify and inventory the highly fragmented institutions and agencies responsible for supplying vocational and technical training in Ohio. These data will subsequently be integrated into a comprehensive model for forecasting the State's supply of vocational and technical skills.

Another focus of research is collective bargaining. In a project for the U.S. Department of Labor, staff members are evaluating several current experiments for "expedited grievance procedures," working with unions and management in a variety of industries. The procedural adequacies, safeguards for due process, cost and timing of the new procedure are being weighed against traditional arbitration techniques.

Senior staff also serve as consultants to many boards and commissions at the national and state level. Recent papers have been written for the Joint Economic Committee of Congress, The National Commission for Employment and Unemployment Statistics, The National Commission for Manpower Policy, The White House Conference on the Family, the Ohio Board of Regents, the Ohio Governor's Task Force on Health, and the Ohio Governor's Task Force on Welfare.

The Center maintains a working library of approximately 6,000 titles which includes a wide range of reference works and current periodicals. Also provided are computer facilities linked with those of the University and staffed by approximately a dozen computer programmers. They serve the needs of in-house researchers and users of the National Longitudinal Survey tapes.

For more information on specific Center activities or for a copy of the Publications List, write: Director, Center for Human Resource Research, Suite 585, 1375 Perry Street, Columbus, Ohio 43201.