

# HOW MUCH ARE WORKING MOTHERS WORKING?

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**W**E HEAR A GREAT DEAL about working mothers these days. Widely cited is the Bureau of Labor Statistics report that 62 percent of all mothers with children under the age of eighteen work outside the home.<sup>1</sup> One prediction is that, by 1990, 86 percent of mothers will be working.<sup>2</sup>

Everyone knows that record numbers of women—including mothers—have entered the labor force; the evidence of this major social change is all around us. From Geraldine Ferraro to female construction workers, from advertisements for convenience foods to maternity business wear, we are bombarded with images of “supermoms”—those who pursue careers and raise families.

Questions about the immediate and long-term consequences for the family and the work place, about the well-being of children, and about how working women cope with the emotional and physical demands of motherhood are matters of great concern. Meeting the needs of working mothers—and of their families—is now a major public policy issue.

Fueled by the general statistic that tells us 62 percent of all mothers work outside the home, our political leaders have focused on working mothers, on the assumption that the “stay-at-home mother” is a thing of the past. In Congress now, for example, a major bill to require employers to provide paid maternity leave is gaining support. Increased public spending for day care has become a political issue in most communities.

But a closer look at the data is necessary before we rush headlong toward new policies. For, while there has been a substantial increase in the proportion of mothers who work, the 62 percent figure is more complicated than it first appears. First, statistics on mothers' labor force participation include part-time working mothers. Actually, 41 percent of all mothers work full time; 16 percent work part time.<sup>3</sup> Another 6 percent are actively seeking a job. Mothers with children under age six work less: 33 percent work full time; 15 percent work part time.

Even these numbers are misleading. “Full time” means full time for any period during a calendar year. Only 29 percent of married mothers work full time for a full year. About 8 percent of them work twenty-seven to forty-nine weeks a year; 7 percent work full time from one to twenty-six weeks a year.<sup>4</sup> And “part time” means anything from a few hours a week during the Christmas season up to thirty-four hours a week year round.

The difference is significant. A mother working part time, or part of the year, has substantially fewer career prospects than one working full time the year round. Seniority, experience, responsibility, and promotion are all affected. Mothers working part time, therefore, should not be lumped in with mothers working full time. They have some of the same needs of both “stay-at-home mothers” and full-time working mothers.

Looking at mothers who do work full time, the picture is still complex. As the accompanying table demonstrates, whether and how much mothers work differs according to their marital status, the age of children, and welfare status.

The statistics on working mothers with young children that we hear most often can distort policy because they mask deep differences among four groups of mothers: married mothers who work, married mothers who stay home to care for their children, divorced mothers, and never-married mothers.

## “Traditional” Mothers

Married mothers living with their husbands make up three-quarters of the “Mother-with-child-under-eighteen” population<sup>5</sup>; 39 percent of them work full time. Whatever government policy we have should certainly address their very real needs, but it should also address the needs of the 60 or so percent of mothers who aren't working full time, which includes the 40 or so percent who aren't working at all.

**Table 1**  
**WORKING MOTHERS' WORK**

		With children 0-17	With children under 6
All mothers	<b>Total number</b>	<b>32,837,000</b>	<b>15,694,000</b>
	Full time	13,527,000 (41%)	5,229,000 (33%)
	Part time	5,395,000 (16%)	2,373,000 (15%)
Married, spouse present	<b>Total number</b>	<b>25,003,000</b>	<b>12,217,000</b>
	Full time	9,834,000 (39%)	4,054,000 (33%)
	Part time	4,564,000 (18%)	2,018,000 (17%)
Divorced	<b>Total number</b>	<b>3,294,000</b>	<b>890,000</b>
	Full time	2,087,000 (63%)	449,000 (50%)
	Part time	353,000 (11%)	123,000 (14%)
Never married	<b>Total number</b>	<b>2,269,000</b>	<b>1,604,000</b>
	Full time	660,000 (29%)	373,000 (23%)
	Part time	200,000 (8%)	125,000 (8%)
Mothers with children on welfare	<b>Total number</b>	NA	NA
	Full time	NA (12%)	NA
	Part time	NA (8%)	NA

Women who stay home at least part of the time to care for their children do so at no small personal cost; the time and effort they devote to raising families reduces their job experience, seniority, and, therefore, their earning potential. If we are to have a family policy, it should recognize their contribution and the career costs that result.

Child care credits, the 10 percent standard deduction on a second earner's income, and larger IRA deductions were all designed to aid working mothers. Combined, these benefits in effect subsidize mothers who work outside the home.<sup>6</sup> A similar subsidy is not given to households in which the mother stays home and cares for the children. So these benefits for working mothers create, at the margin, an incentive for mothers to enter the labor force. The tax reform bill just passed almost doubles the personal exemption deduction (from \$1,080 to \$2,000), and raises the minimum standard deduction for married parents (from \$3,670 to \$5,000), but this goes only part way to making things even.

### Divorced Mothers

Most people don't realize that liberalized divorce laws all but require divorced mothers to work—or go on welfare. In all but a few states, alimony is a thing of the past.<sup>7</sup> The law now assumes that a divorced mother can—and should—support herself regardless of the family's pre-divorce work arrangements and regardless of her actual earning capacity. (The only exception is older women, usually over fifty-five, deemed too old to begin working.)

The divorced mother's financial situation is further worsened by the often empty promise of child support. The modern law of child support assumes that a mother should work to help support her children. In all states, child support is now a mutual obligation of both parents, with the amount to be paid by the father reduced by the mother's earnings. According to the Census Bureau, only about 46 percent of all divorced mothers are granted child support in their separation

agreements or by court order. Enforcement is so weak that only half receive the full amount; in fact, the average annual payment to mothers who actually receive child support payments is only \$710. That's less than \$14 a week.<sup>8</sup> Between 1978 and 1983, the mean amount of child support for all women who received some payment went down 15 percent in real dollars.<sup>9</sup> A California study determined that, at the time of divorce, the father's average standard of living went up 42 percent, while that of his ex-wife and her minor children went down 73 percent.<sup>10</sup> A disproportionate burden of the cost of child raising, thus, is thrust upon the divorced female. If divorced mothers are to have food and shelter for themselves and their children, they must work—or go on welfare.

About 22 percent of all divorced mothers with children were receiving AFDC in 1982.<sup>11</sup> In the California study mentioned earlier, 14 percent of the divorced mothers were forced to go on welfare within the first year after the divorce, while a much larger number moved in with their parents in order to feed themselves and their children.<sup>12</sup>

Those who can find work that pays, do. Sixty-three percent of all divorced mothers work full time. Fifty percent of divorced mothers with children under six work full time. Only 11 percent of divorced mothers work part time, compared to 18 percent of married mothers. Economic self-sufficiency for a divorced mother is an appropriate goal, but it must be pursued with common sense. Some of these mothers find themselves thrown, unprepared, into the labor force—while having the added burden of caring for their children alone. If given a choice, a higher percentage would probably work part time rather than full time, at least until their children are older.

### "Never-Married" Mothers

"Never-married" mothers, the Census Bureau's name for what are commonly called "unwed mothers," work substantially less than the other two groups of mothers. Only 29 percent of never-married mothers work full time, and only 8 percent work part time. When contrasted to the divorced mothers, their closest counterpart as female-headed households, never-married mothers work 54 percent less than divorced mothers.

Why are so many unwed mothers not working, especially compared to divorced mothers? Unwed mothers are, for the most part, ten years younger than divorced mothers. The average age range of unwed mothers is twenty to twenty-nine; for divorced mothers the average range is thirty to thirty-nine. And unwed mothers are also, on the average, less educated. Fifty-four percent of unwed mothers have a high school diploma—73 percent of divorced mothers do. Thus, age, education, and other demographic factors combine to give these mothers much poorer job prospects. So, unlike divorced mothers, these mothers, in

large proportion, tend to go on welfare—more than 50 percent<sup>13</sup>—and stay there<sup>14</sup>.

Their labor force participation reflects this difference. Only about 20 percent of welfare mothers work, about 12 percent full time and about 8 percent part time.<sup>15</sup> Their full-time work rate is only a little more than a fifth the rate of the divorced mothers working, and two-fifths the rate of married mothers working full time.

Many believe that—for these mothers—AFDC and other welfare benefits (upon which most unwed mothers rely)<sup>16</sup> establish a disincentive to work. With low job-related skills, the best that many of these mothers can expect is a minimum wage subsistence. Putting aside whether this is enough money to live on, these mothers can often do better by staying at home on welfare. A recent government report explains: “The total income from cash assistance payments, which are based on family size, often exceeds the income that could be earned in entry-level, low-skilled employment.”<sup>17</sup> The potential loss of medicaid eligibility is seen by most welfare experts as an even more powerful reason why welfare mothers do not work. The disincentive argument gains even greater credibility in regard to adolescent females living at home, for whom welfare provides the opportunity to escape from the supervision of parents and to set up an independent household.

Just how much of a work disincentive welfare benefits create remains a matter of controversy. But even if welfare benefits do not discourage work, they certainly do not encourage it. There is no work requirement attached to the receipt of AFDC; nor is there any programmatic incentive to gain employment voluntarily.

In fact, for these mothers with children under six, we have what amounts to a no-work policy. Welfare policy is now in the throes of a controversy over whether these welfare mothers should be required to work or pursue education or job training. A key argument in the debate is that, since so many mothers are now working, there is nothing wrong with expecting mothers on welfare to work. And, in keeping with the careless way that the statistics are used, the assumption is that welfare mothers should work full time. But, as we have seen, except for divorced mothers, most mothers are not working full time, and for divorced mothers full-time work is more a question of economic necessity, bred, in part, by current alimony and child support policy.

There are ample reasons to conclude that welfare policy should mandate work, education, or job training. The welfare mother's situation is more closely akin to that of a divorced mother, and it is reasonable to expect her to strive for economic self-sufficiency. A work and training requirement may well be the only thing that breaks the cycle of her long-term welfare dependency. But in adopting a workfare program, we should remember that welfare mothers have parental

responsibilities. This does not mean that welfare mothers should not work; they should. But, as we rightly push them into the labor force, we need to remember that they are, after all, still mothers.

There are many differences in the labor force participation of American mothers. Will public policy address the different needs of mothers who stay at home to care for their children as well as those who work outside the home? Will it do something to relieve the one-sided burden placed on divorced mothers? Will it adopt work requirements for welfare mothers that instill the work ethic while respecting their role as parents? Only if politicians and policy makers recognize the differing work arrangements and needs of American mothers. One policy will not do.

<sup>1</sup>Bureau of Labor Statistics, *NEWS*, September 19, 1985 (citing a study of March 1985.) Hereinafter, “mother” connotes only those mothers with children under the age of eighteen.

<sup>2</sup>J. Guidubaldi, et al., *Maternal Employment and Child Adjustment: Results of a Nationwide Study*. (Paper presented at the 94th Annual Convention of the American Psychological Association, Washington, D.C. August 1986).

<sup>3</sup>Statistic derived from an unpublished Census Bureau report, “Advance Data from March 1986 Survey.” Full-time work is defined as thirty-five or more hours per week. Part-time work is defined as thirty-four hours or less.

<sup>4</sup>Statistics derived from an unpublished Census Bureau report “Advance Data from March 1986 Survey.”

<sup>5</sup>“Married mother” is used to denote the “Married mother, spouse present” category as described by the Bureau of Labor Statistics. “Divorced mother” and “Never-married mother” are also terms derived and defined by the newsletter.

<sup>6</sup>See Douglas Besharov and John Weicher, “Return the Family to 1954,” *Wall Street Journal*, July 8, 1985, Op Ed page.

<sup>7</sup>In 1983, only 4.6 percent of ever-divorced or currently separated women were supposed to receive alimony payments. Only 3.5 percent did. For those with children, 6.1 percent of ever-divorced or currently separated women were supposed to receive alimony payments. Only 4.8 percent did.

Of those women recently divorced or separated (1975 or later) in 1983, 6.5 percent were supposed to receive alimony in 1983. Only 5.2 percent did.

<sup>8</sup>Statistics derived from U.S. Bureau of Census, *Current Population Reports, Child Support and Alimony: 1983*, Series P-23, No. 141, Washington, U.S. Government Printing Office.

<sup>9</sup>United States Department of Commerce, *News*, July 11, 1985, reporting on Census Bureau statistics from 1983.

<sup>10</sup>U.S. Bureau of Census, *Current Population Reports, Series P-23, No. 141, Child Support and Alimony: 1983*.

<sup>11</sup>Lenore J. Weitzman, *The Divorce Revolution*, (New York: The Free Press, 1985), p. xii.

<sup>12</sup>U.S. Bureau of the Census, *Statistical Abstract of the United States: 1986* (106th edition) Washington, D.C., 1985. (Latest year reported: 1982.)

<sup>13</sup>Weitzman, *The Divorce Revolution*, p. 340.

<sup>14</sup>It is estimated that 59% of all unwed mothers were receiving AFDC in 1983, 63% were reported receiving AFDC in 1985. These statistics include those mothers who reported themselves as separated. See Nick Eberstadt, paper being prepared for The Working Seminar on Family and American Welfare Policy, American Enterprise Institute and Marquette University, 1986.

<sup>15</sup>See Charles Murray, “According to Age,” paper prepared for The Working Seminar on Family and American Welfare Policy, American Enterprise Institute and Marquette University, September 1986.

<sup>16</sup>Estimates derived from U.S. Department of Health, Education and Welfare, Health and Human Services, *AFDC Studies For 1967-1979*, which reports a monthly work rate of 8.8 percent full time and 5.4 percent part time. Best estimates are that the annualized figure would be one-third to one-half higher.

<sup>17</sup>See notes 12 and 13.

<sup>18</sup>Office of Refugee Resettlement, Social Security Administration, U.S. Department of Health and Human Services, *Report to the Congress on Alternative Projects for Refugees Under Section 412 (c) (7) of the Immigration and Nationality Act*, October 31, 1985 p. 5.

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