

FEMALE-HEADED HOUSEHOLDS
AND
POVERTY

A Case Study of Genesee County

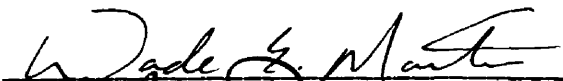
by

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First Reader



Second Reader

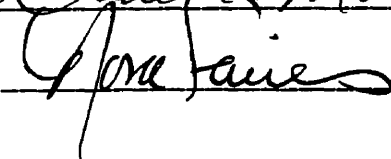


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FEMALE-HEADED HOUSEHOLDS AND POVERTY

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Economic Dependence of Women

In 1898 Charlotte Perkins Gilman maintained that the central problem facing women was their economic dependence on men in marriage (Easton, 1979). Gilman argued that economic equality for women would, in fact, strengthen the institution of marriage. Largely ignored by her contemporaries, her ideas are now being reexamined. Almost a century later economic issues are coming to the fore.

The proportion of women working outside the home represents one of the most important changes in the American economy in this century, according to many economic analysts. Although women are participating in the labor force in much greater numbers than previously, their choice of jobs, opportunities for advancement, and compensation levels are not yet equal to those of men. Women's participation in the labor market is shown in the fact that 80 percent of the jobs created since 1980 have been filled by women (Hacher, 1986).

Married women, especially those with young children, traditionally retired from the labor force for an extended interval, but that custom no longer persists. Between 80 and 90 percent of American women become mothers and increasingly maintain their labor force participation. Currently the fastest growing segment of the labor force is comprised of women with children under the age of three. Of all mothers with children under the age of 18, 63 percent

were working in 1986 compared to 49 percent in 1976 (Raeburn, 1987).

Child care, particularly for infants, and labor force participation do not mesh very easily. Yet women have realized that the opportunity cost of lost pay and time on the job often compounds into a long-term career short circuit. Women have developed several strategies to adjust to this situation; the most common are delayed marriage and motherhood, quick returns to work after childbirth, or no children at all. In 1970 only 9 percent of women had not married by the age of 27: that proportion has now increased to 26 percent. Among married women from 30-34 years of age, twice as many have not borne children as in 1970 (Hacher, 1986). In order to get to the top in the professional world men often sacrifice family by working long hours, but women are forced to sacrifice family life by not having a family (Clancy, 1987).

Increase in Female-headed Households

Since 1970, the number of women living alone has increased by 73 percent (Hacher, 1986). In the U.S. the number of single parent families is growing at a rate almost triple that of two parent families (Shulman, 1986). One of four households with children is headed by a single parent. Experts predict that approximately half of the children born in the 1980s will spend some portion of their childhood in a single parent household. A drastic increase in divorce and separation accounts for much of the change. Between 1960 and 1977 the divorce rate doubled. By 1981 the divorce ratio of 109 divorces per 1,000 active marriages was more than twice that of

1970 (Marital Status and Living Arrangements, March, 1981).

Another phenomenon is the significant increase in births to unwed mothers. In 1983 they comprised 20 percent of all births, compared to 4 percent in 1970. In 1970 only 7 percent of single mothers were never married, by 1984 the figure had risen to 25 percent.

Black women historically have had a higher rate of female-headed households and labor force participation (Grossman, 1981). One half of all Black children live in a single parent household. The high incidence may be linked to relative poverty levels and increasing joblessness among young Black men (Morrissey, 1987). Impoverishment may deter marriage and a man without prospects of an income is not considered an attractive marital partner (see Baca Zinn). Although proportions of female-headed households are particularly high in the minority communities, the rate has increased most among whites. Of all American Black families in 1983, 48.6 percent were female-headed, up from 30.6 percent in 1970. Hispanic female-headed households went from 15 percent to 23 percent during the same period, and whites 8.9 percent to 17.4 percent.

Link to Poverty

The female-headed households are much less likely to have incomes which place them above poverty level. In 1983 poverty afflicted 18 percent of all families with children, compared to 54 percent of single parent families. Recent figures show that the situation may have worsened as the average after-tax income of female-headed households dropped from \$10,858 in 1980 to \$10,309

in 1985 (Center on Budget and Policy Priorities, quoted in Harper Index, 1987). About 90 percent of single parent families are headed by a woman. For families headed by a woman the poverty this figure was 47.2 percent, compared to 19.7 percent for males (NEWSWEEK, 1986). In an age where double income families have become the norm, a single income, even without the other constraints of single parenthood, would mean a substantially decreased standard of living. According to the Bureau of Labor Statistics, it takes \$25,407 a year to maintain a family of four at an "intermediate" standard of living --\$15,000 more than the average income of the female head of household.

I. CRITICAL ISSUES

Traditionally women have made the major investment in family life. The biological function of motherhood with its physical requirements of pregnancy and nursing often makes some interruption in labor force participation necessary. Women increasingly opt to return to the paid labor force as quickly as possible because marriage offers much less security. When divorce occurs in a family with minor children, in more than nine of ten cases the woman becomes the custodial parent, and over half of the fathers ordered to pay child support fail to do so (Weitzman, 1986).

Despite the increasing numbers of women in the labor force, inequities still persist in pay and position. Women who try to combine family and work life often accept part-time employment which carries high penalties. Lack of affordable child care prevents

many women, particularly those who make low incomes, from getting and keeping a job. The governmental response has been at best a token. Computations for poverty line income do not even recognize child care as an expense. In all states except Alaska the welfare program used by women and their children does not provide an income above the national poverty level.

Women's Investment in Family Life

In an economy which values money, women who devote themselves to family life work for love. Their labor is not counted as part of the national production, and the experience is not included on a resume. Women who need to work outside the home often find the lack of affordable child care a major barrier to employment. The increased incidence of divorce and separation has made full-time homemaking with its economic dependency an unattractive option.

Child Bearing and Caring

While bearing and rearing children remains a lifetime commitment, marriage has not. The increasing likelihood that marriage may be temporary has made "domesticity" for women less appealing (Gerson, 1987). The role of motherhood, more than anything else, limits a woman's options (Soper, 1984). Only 29 percent of married mothers work outside the home on an annual full-time basis, and 23 percent with children under six do so (Family Equity, 1987). Although the majority of women remain home while their children are young, these mothers are maintaining or

seeking employment in increasing numbers even if only on a part-time temporary basis. For many women the cost of replacing themselves in child care, housework, and food preparation well exceeds the wage they can earn. Employment and family responsibilities often compete, and it is difficult to balance the demands of both spheres. Employment in the labor force and parenthood are structurally different and difficult to integrate (Gerson, 1987). Children with physical, mental, or emotional disabilities significantly impede labor force participation for a mother.

The long-term effects of devoting energy to family rather than work life can be seen in the fact that middle-aged women earn the same as women aged 25-34, whereas middle-aged men earn more than \$100 a week more than men 25-34. Francese (1986) speculates that the middle-aged women may have been working consecutively full-time the same number of years as women 10 or 20 years younger. Although younger women are gaining in terms of wage equity with their male counterparts at entry level positions, should they take time out for family life, they will probably find themselves similarly disadvantaged in mid-life. In a recent court case involving the underrepresentation of women in higher compensated commissioned sales positions with Sears, the company's expert witness argued that this situation had probably resulted from women choosing jobs that do not conflict with family obligations rather than those which pay better (Sternhell, 1986: 50). Other studies have found that modern women have oriented to careers and show ambivalence toward motherhood (Hacher, 1986).

Motherhood does not pose an economically rational choice. The physical investment of bearing children inhibits a woman's ability to invest in the labor market at a critical stage. Betty Lehan Harragan, author of *Games Your Mother Never Taught You* and advice columnist for the *Working Woman* magazine, recommends women take no longer than two to four weeks for maternity leave (Hymowitz, 1984). Responsibility for children inhibits a woman's choices of occupations and limits her earning capacity. Women with children earn much less per hour than women without children, and earnings drop with each additional child (Fuchs, 1986). By contrast, men with children earn more than those without, and there is no relationship between number of children and earnings. Fuchs points out that for women to compete with men in the labor market, they would have to behave like men, which could result in extremely low fertility rates. Hewlett argues that mothers need more than equal treatment in order to function in the labor market (Hacher, 1986). The traditional division of labor by gender roles has not altered to compensate for the increased time women now spend outside the home. In the past 20 years the time husbands devote to family tasks has risen 6 percent; the proportion does not rise substantially to compensate for employment of the wife or mother. Although women face new opportunities, women as individuals and as a group confront new perils as gender inequities persist (Gerson, 1987).

Divorce or Separation

The effects of the increased incidence of divorce and separation have been compounded by the "no fault" divorce laws that have treated men and women as economic equals. The virtual financial abandonment of children by fathers at all wage levels constitutes a national disgrace. The burden falls on the wife to trace and initiate collection of awarded obligation.

No-fault: The Inequity of "Equal" Treatment

Accelerating divorce rates have fractured the nuclear family. Annual statistics show one of every two marriages ends in divorce. While some recent studies have refuted this proportion, divorce clearly has been and continues to be widespread with disastrous effects on family life. In her extensive analysis of the impact of the no-fault divorce legislation, Weitzman found that the standard of living for the divorced mother and any children dropped 73 percent while that of the non-custodial parent, usually the father, rose by 42 percent. Judges and absent fathers have used the myth of equal opportunity employment to justify the virtual abolition of alimony and meager or nonexistent child support payments according to Weitzman. Even if a woman has not worked outside the home in many years, courts maintain she can and should support herself. Only a third of all wives had worked full-time before they were divorced, according to Weitzman. Marriage and family life erodes the earning power of women, particularly full-time homemakers.

Child Support

The incidence and amount of child support awards are critically affected by race. According to census reports only 34 percent of Black mothers are awarded child support, compared with 69 percent of white mothers, and 44 percent among Hispanic mothers. Of those white mothers receiving support, the average was \$2,180 a year, compared to \$2,068 for a Hispanic mother and \$1,640 for Black mothers (Weitzman, 1986: 265). Even the highest average amount would not cover the cost of full-time child care for one preschool child.

Being awarded child support provides a false hope in many instances, since the majority of mothers receive payment irregularly and infrequently. A sizable proportion -- between a quarter and a third -- of fathers never make a single payment. The cost of retaining an attorney to obtain enforcement often proves beyond the resources of many women. Friend of the Court enforcement officers are often backlogged for months. Yet child support payments can mean the difference between self-sufficiency and welfare dependence. In a 1978 census sample 38 percent of women not receiving child support received public assistance, compared to 13 percent of those who were receiving payments (Weitzman, 1986). Mothers who become single parents often find custody financially punishing due to inadequate child support enforcement and lack of access to high-wage jobs (Bergmann, 1986). Unfortunately the status of single parent compounds a woman's liabilities in the labor market participation.

Inequity in the Labor Market

Women still face many inequities in the labor market. Pay differentials persist at all levels of employment. Occupational segregation persists although women have many more job and career options than five or ten years ago. Researchers have linked pay differentials to factors such as on the job training and gate keeping force. Another important component lies in the heavy participation of women in part-time marginal employment in order to meet their family obligations. Strong cultural mores coupled with disparate earning potential often make the wife's career secondary. Cost and availability of child care severely restricts labor force participation for women with children, particularly low-income women.

Pay Differential

Working women continue to earn about two-thirds the income earned by men. Women are three times as likely to have incomes below poverty as compared to men (Smith, 1984). Low wages make work counterproductive in the short-term for many mothers who need to pay for child care. Lower wages also mean that they are less likely to save a portion of their earnings to cushion a layoff. When a woman loses a job, she is much more likely than a man to fall into poverty. (Unemployed Black women are particularly vulnerable.) According to the National Advisory Council on Economic Opportunity 22 percent of the employed female-headed households with dependents under 18 years old had incomes below the poverty level (Ehrenreich and Pollard, 1982).

Primary labor market jobs offer fringe benefits, job security, working conditions, and opportunities for advancement and control (Gordon, 1980). Such jobs are protected by union regulation and government programs, such as unemployment compensation, which do not require a means test. Women are far less likely than men to belong to unions: only 13 percent compared to 22 percent for men (Hacher, 1986). Women frequently work in the secondary labor market characterized by marginal employment, no benefits, poor working conditions, and little prospect for advancement or control over their work environment.

A recent study (Googins and Burden, 1987) of a northeastern corporation found that men made double the income of women; in general men dominated in the higher status and higher paying jobs. Gender was the most critical factor connected to salary level. Despite these salary differences job satisfaction did not vary by gender. Males of all categories spent significantly more hours at work than females, and women in all categories showed the greatest strain. These findings suggest "social and institutional dissonance" in the gender balance of work and family roles.

Occupational Segregation

Occupations dominated by women offer lower pay for both men and women according to a recent Census Bureau Survey (Clancy, 1987). While women have made important gains in some male-dominated professions, such as, accounting, computers, management and law, they are also increasing their already dominant share of the secretarial and elementary teaching positions.

Of the 420 listed occupations 80 percent of women workers are employed in 20. The Bureau of Labor Statistics reports "dramatic declines in real earnings for the sectors of the work force in which women are concentrated" (Ehrenreich and Pollard, 1982: 220). A National Academy of Sciences Study found each time the concentration of women increased by one percentage point, median annual earnings fell by \$42. In the labor force the "overall degree of sex segregation . . . has not changed much since at least 1900" according to a National Research Council Study in 1986 (Hacher, 1986).

On the Job Training and Gatekeeping Force

Gender bias in the labor market seems to be institutionalized. Men tend to be more likely to obtain positions with longer training periods (Cocoran and Duncan, 1983) and this advantage affects not only present earnings but growth of earnings (Hoffman, 1981). Hoffman found the training issue affected by gender and race in that white men had 2.25 years of training compared to women and Black men who averaged less than a year. Jobs with gatekeeping force -- power to hire, fire, promote, and determine pay rate -- were associated with a 20 percent higher pay, and only one in ten working women compared to one in four working men had such authority.

Part-time vs. Full-time

Part-time employment carries severe economic penalties. According to the U. S. Commission on Civil Rights, "women were 70 percent of all part-time workers in 1977 The wage rate is 25

percent less than for women who work full-time" (June, 1981). Not only is the wage rate less, but rarely does part-time employment provide fringe benefits, such as, pension, paid sick, holiday or vacation days, or health insurance benefits. An employment analysis in Minnesota found that only 36.5 percent of female workers were full-time in 1980 compared to 61.7 percent of male workers (Craig, 1984). The Commission further noted that "the major reason women are overrepresented in part-time work is that they are combining child care with work" (June, 1981).

The three factors tied to the increase in poverty for women according to Axinn(1987) are low wages, frequent part-time employment, and sporadic and long-term unemployment. A low-paying job, particularly part-time and with few benefits, doesn't represent much of a tie to the labor force according to Paul Rascavage, Census Bureau economist (Uchitelle, 1987). Poverty rates among women of all work experience groups increased from 1973-1983, but only 9 percent for full-time workers as opposed to 34 percent for part-time. The non working woman, on the other hand, faced a poverty increase of 41 percent (Axinn, 1987).

Unemployment

Of the six million Americans who say they want work but are not actively seeking a job, 67 percent are women. These women are not included into the unemployment figures. An individual only counts as being unemployed when actively seeking a job. Many women become so discouraged over low wages and limited opportunities that they simply drop out of the labor market. Such

behavior compounds the problem because employers avoid hiring people with lengthy periods of unemployment.

Full-time homemakers or mothers face a tremendous disadvantage in the job market because they fail to accumulate any skills viewed as useful on nondomestic jobs (Bergmann, 1981). The longer the interim spent in the home, the less marketable a woman finds herself. Such a situation poses a severe problem for the displaced homemaker from a traditional marriage or the long-term welfare recipient.

Cost and Availability of Child Care

The lack of affordable and satisfactory child care represents a significant barrier for unemployed women. In a 1986 survey of Detroit area women with preschool children, 12 percent of those not employed gave cost of child care as their only or most important reason for not working. Close to 40 percent reported they would look for or return to work if satisfactory child care were available at a reasonable cost. Almost a quarter (22 percent) of employed women working less than 33 hours a week would work more hours if satisfactory and affordable child care were available.

Low income parents are particularly affected by the cost of child care. The average full-time cost would run about \$3,000 per year per preschool child (at \$60 per week), higher for infants and small babies. For mothers of young children without access to free babysitting, the cost of child care can represent "one of the largest household budget items, comparable to housing and taxes" (O'Connell and Bloom, 1987: 10). The current policy of federal tax credits

benefits only middle income families who can afford the \$2400 (for one child) for child care in the first place. The law allows a family that makes under \$10,000 and spends a quarter of its income on child care to claim less than 10 percent as credit (Sorenson, 1987). Not only could such a family ill afford such a substantial part of their income, nor would they have paid enough in taxes to benefit from the maximum credit.

The Michigan Department of Social Services (DSS) grants child care allowances to low income families with payments dependent on the age of the children, location of care, and the family's gross biweekly income. If the gross biweekly income for a family of four is less than \$717, DSS pays a maximum daily rate of \$5.12 for a sitter, \$6.70 for care in a family home, and \$8.52 in a child care center. Few have taken advantage of this program -- only 898 families in fiscal 1986 (Sorenson, 1987). Sorenson maintains the program is little utilized because of a lack of outreach. Another problem may be that the remaining cost is still beyond a low-income family's means.

Since child care is a minimum wage industry with high turnover and minimal training, there is increasing concern over its quality. Many women wish to raise their own children, particularly during the preschool years. Such postures have been labelled rigidly traditional by many feminists and economic realities have made this option less possible for many mothers.

Mothers of school age children face costs in providing supervision after school and during vacations, particularly the three month hiatus in the summer. Afterschool care known as "latch key"

programs are frequently not offered or supported by the school. As of 1984 only 100 of the nation's 15,000 public school systems offered such a program for children of working parents (O'Connell and Bloom, 1987: 14). Again these programs can mean substantial costs when considered in terms of the average income of a female head of household. In Flint the YWCA offers an afterschool program for \$32.50 per child per week plus a \$15 materials and membership fee -- an expense of \$1,185 per child for the 36 weeks of the school year. Such a cost would represent over a tenth of the average after-tax income of a female-headed household, if there were only one child in the household. For those on the "economic edge" this cost would be prohibitive.

Inadequate or unreliable child care affects job performance and productivity (Galinsky). Many women depend on relatives or family members and cope with frequent changes in child care arrangements (Presser and Baldwin, 1980). Some parental tasks cannot be delegated and the periodic illnesses of childhood can disrupt any arrangements that involve a facility with other children.

Inadequate Government Response

Government has been slow to respond to the concerns of women. In the Constitution women were not even recognized as citizens. Not until the early twentieth century did women obtain the vote. The feminist movement had its roots in the civil rights movement. In defining poverty and providing welfare programs minimal standards have been established. Welfare rights

organizations evolved in the seventies, and public service groups have become increasingly vocal about the limitations and need for reform in the system which serves the nation's poor, an increasing number of whom are women.

Definition of Poverty

In most discussions of poverty the criterion is 100 percent of poverty or the "poverty line" established as the frontier during the Johnson administration's War on Poverty. Using the assumption that an average family spends one third of its income on food, officials at the Social Security Administration in the 60s simply took a low-cost food budget and multiplied it by three to obtain a poverty level for a family of four (Sidel, 1986). The Department of Agriculture had previously determined that the average family spends a third of its income on food. Several researchers have taken issue with the use of the poverty line as a national standard (see Bergmann, Sidel, Gordon). Gordon (1986) criticized the diet used for the food budget.. He maintained it was "based upon prospective diets for people seeking to survive in bomb shelters during civil emergencies," not on nutritionally sound fare to promote health and well-being for months or years.

Bergmann points out that it fails to take into account the sizeable and significant costs of child care required for a single parent and assumes that all meals are made at home from scratch. This national standard ignores also the large regional differences in cost of living and the variation caused by rural and urban settings.

Poverty level income in a metropolitan area such as Flint represents a severe level of deprivation.

The national government itself does not use the poverty line to determine access to assistance. Of the 59 major federal welfare programs only seven use the poverty line as an eligibility criterion; another 20 use some multiple, such as 120 percent or 185 percent of poverty. Other programs use the median income of the state or city as a reference. Complex and detailed rules about what constitutes "income" adds further confusion to the issue. Several economists have recommended adopting the standards computed by the Bureau of Labor Statistics (BLS), which calculates three levels of income for a family of four at low, intermediate, and high levels of participation as more realistic. The 1981 BLS low level was \$15,323 compared to the poverty line income that year of \$8,450 (Sidel, 1986).

Aid to Families with Dependent Children (AFDC)

Aid to Families with Dependent Children, often simply called welfare, is the best known income maintenance program for families with children under the age of 18. Although the benefit levels vary by state, AFDC represents an income above the national poverty level in only one state, Alaska, where the cost of living is well above the national average. The real value of AFDC and food stamps has declined over the last 12 years since they are not adjusted for cost of living changes (O'Hare, 1986). In 1980 the average AFDC monthly payment for a family of four was \$398 (Ehrenreich and Stallard, 1982). In 1986 the average Michigan AFDC family of three (a mother and two children) received \$607 a month in total assistance,

plus Medicaid coverage. The maximum cash grant was \$449 a month (\$5,388 a year). If food stamps (\$158 monthly), which cost 30 percent of the net cash allowance, are included, their income totals \$7,284 a year. The federal poverty line for a family of three was \$9,120 (MLHS Welfare Reform, 1986).

The prevalent notion of young women producing children in order to live high on AFDC hardly fits the reality. Welfare allows a subsistence existence. Only 40 percent of its recipients can find housing for the allotted \$140 per month, so the average recipient spends around \$50 of the personal allowance on shelter (MLHS Welfare Reform, 1986). Researchers have found the provision of welfare does not influence the child-bearing decisions of unmarried women (Bergmann, 1986).

For many welfare mothers participation in the labor market carries severe penalties. The system also fails to meet the needs of mothers who have to drop out of jobs because their children become ill, or who want to rear their children themselves or work part-time. With a full-time job paying \$750 a month (\$4.35 an hour) a mother with two children in Massachusetts or New York would have her cash grant cut from \$550 to \$120 a month and then eliminated after four months. Medicaid continues for an additional five months in every state, and in some, up to 11 months. Unless the job offers health care insurance which does not require substantial out of pocket expenses, the mother in this scenario would be hard-pressed to obtain adequate health care.

Summary

The critical issues involved in female-headed households and their link to poverty involve the lack of economic recognition for the contribution women make in the bearing and caring of children. Rising rates of divorce and separation coupled with no-fault divorce laws have undermined the investment in the domestic sphere for women. Increasing numbers of women, particularly mothers of small children, are seeking positions and participating in the labor market. Despite the increasing numbers of women workers, they tend to receive significantly lower wages and participate in a narrow band of occupational choices compared to men. They are less likely to get training on the job and hold jobs with high status, particularly those positions which have gatekeeping force. Women are more heavily represented in part-time marginal employment. Many studies show that the lack of affordable and available child care limits their employment opportunities. Low income women are particularly affected by this restriction.

Federal poverty guidelines do not even recognize the cost of child care in computing poverty levels although it represents a substantial expense in the household budget. Child care tax breaks benefit mostly families with incomes which allow the expenditure in the first place. Households headed by women are usually limited to the single income of a working woman. No fault divorce has virtually abolished alimony, and most non-custodial fathers pay child support, if at all, sporadically, and well below court-mandated levels. Single parents attempt to function in a society based on the ideal nuclear family. The AFDC program devised to assist low or no income

families with children, mostly women and children, provides for an existence well below poverty level, which is in itself unrealistically low.

II. A CASE STUDY: GENESEE COUNTY

Through focusing on a specific locality such as Genesee County, Michigan, a determination can be made of those critical factors which link a female head of household to poverty. National data provide important comparisons and trends, and local survey data allow examination of the ways the county figures are different or similar (see Appendix A for a detailed description of methodology).

Responses to this survey can provide more detailed analysis into issues about housing and location which have a tremendous impact on the daily existence of women and their children. This discussion will present a general demographic description of female-headed households in the county. Female-headed households as a group will be compared to female-headed households in poverty -- poverty defined as 150 percent of the federal poverty line-- and all households in the county. This will allow patterns linked to gender to be separated from those linked to poverty.

The national poverty line at 100 percent represents an acute deprivation level in an urban area such as Flint. Yet some multiple of the poverty line needs to be used in order to make comparisons to Census Bureau reports which use the poverty line. In 1986 the poverty line for a family of three (the average size of most female-headed households with dependents) was \$9,120; at 150 percent of poverty that income would be \$13,680.

An Overview of Female-Headed Households

In Genesee County almost double the proportion of households in poverty are below the "poverty line" as are on the "economic edge," between 100 percent and 150 percent poverty (see Table 1). According to the Census Bureau in 1984, 14.4 percent of Americans lived below the poverty line; in 1986, 17.2 percent of Flint area households dropped below this line with another 10 percent between poverty and 150 percent of poverty.

Female-headed households account for half (51 percent) of all county households in poverty. Genesee County has a slightly higher percentage, 19.5 percent, of female-headed households than the national rate of 17 percent. All female-headed households, not only those with dependents under the age of 18, represent 36 percent of county households. In this discussion women who live alone without dependents will be included as female-headed households because they face many of the same problems. As divorce has become more endemic, many middle-aged women find themselves in the labor market after having spent their twenties and thirties raising a family.

TABLE 1

Households in Genesee County by Poverty Level

Poverty Level	Female-Headed Households	All Households
Below Poverty	34.7 (76)	17.2 (142)
To 150 Percent Poverty	16.9 (37)	9.8 (81)
Above Poverty	48.4 (106)	72.9 (601)

In Genesee County two thirds of female-headed households are comprised of more than one person (see Table 2). In over half (53.8 percent) of the two person households headed by a female, the second person is 14 years old or younger; almost a quarter (23.8 percent) are children four years old or younger. Of those female-headed households with a third person, two-thirds have a child 14 years old or younger, 29.4 percent four years old or younger. As the household size increases for female-headed households, so does the likelihood of young children. For all these households child care constitutes a significant concern.

TABLE 2

Size of Households in Genesee County

Number of People	Female-Headed Households 150% Poverty	Female-Headed Households	All Households
1	34.5 (39)	33.1 (79)	18.3 (168)
2	24.8 (28)	23.8 (58)	27.2 (24)
3	23.9 (27)	23.4 (56)	18.4 (169)
4	11.5 (13)	11.7 (28)	22.4 (20)
5	2.7 (3)	4.2 (10)	9.3 (8)
6	1.8 (2)	2.9 (7)	3.4 (31)
7	.9 (1)	.4 (1)	.1 (1)
8		.4 (1)	.9 (8)

In analyzing the 1980 census data for Minnesota, Craig (1984) found the age of children a critical predictor of poverty for female-headed households. A woman heading a family with a preschooler present had a 50-50 chance of being in poverty. The situation seemed to improve when the children reached school age. This finding suggests that if adequate and affordable child care for preschoolers were available, mothers of young children would be better able to support themselves above the poverty level. They would thus be less likely to become welfare dependent and lose opportunities to establish a work life. It is important to note, however, that the demands of being the only parent of a small child seriously impair the ability to function as a full-time worker.

Currently in order for single parents of preschoolers to enter the labor force, they need a substantial wage to cover the

cost of child care. According to the director of Community Coordinated Child Care in Genesee County (May, 1987) the cost for the care of one child between two and a half and five years old averages \$280.00 (\$14.00 per day-5 days a week) per month in a licensed day care facility.

The size of the household and the level of household income are both considered in determining the relationship to poverty level. The level of income in female-headed households is discussed in the demographic profile.

A DEMOGRAPHIC PROFILE OF FEMALE HEADS OF HOUSEHOLD

This section describes Genesee County female heads of households who are below 150 percent poverty. The demographic distribution of the sample reveals most are between 25 and 34 years old, slightly more likely to have a high school education than not, and white. Most have one or two children under the age of 14 and an income under \$15,000. Due to the inclusion of all female-headed households, the proportions of never married and widowed are higher than would be the case if only female-headed households with dependents under the age of 18 were considered.

Nationally in 1951 more than half of the female-headed households were headed by widows (Pearce, McAdoo, 1981); in 1986 widows represented less than a third of these households. Similar to national trends Genesee County widows constitute a little over a quarter of households headed by females (see Table

3). In Genesee County over a third (34.7 percent) of female-headed households are the result of divorce or separation. Marital status does not seem to influence poverty distributions except for those women who describe themselves as separated.

TABLE 3
Marital Status of Female Heads of Household
in Genesee County

Marital Status	Below 150% Poverty	Above 150% Poverty
Separated	7.1 (8)	4.6 (11)
Divorced	27.4 (31)	30.1 (72)
Widowed	29.2 (33)	26.4 (63)
Never married	36.3 (41)	38.9 (93)

Almost half (45 percent) of female heads of household living in poverty are between 21 and 34 years of age (see Table 4). The largest single group by far comprises women between 25 and 34 years old. This same age group represents the largest population for female-headed households and all households. Female-headed households have a larger proportion between 21-24 years of age and that tendency is increased by poverty.

TABLE 4

Age of Respondents in Genesee County

Age of Respondent	Female Heads of Households Below 150% Poverty	Female Heads of Households	All Heads of Households
18 to 20	5.4 (6)	6.8 (16)	4.3 (39)
21 to 24	13.5 (15)	11.5 (27)	7.5 (68)
25 to 34	31.5 (35)	31.5 (74)	31.7 (286)
35 to 44	9.0 (10)	13.6 (32)	22.7 (205)
45 to 54	8.1 (9)	9.4 (22)	13.4 (121)
55 to 64	9.9 (11)	8.5 (20)	11.1 (100)
65 to 74	14.4 (16)	14.0 (33)	7.0 (63)
75 to 84	7.2 (8)	4.3 (10)	1.7 (15)
85 and over	.9 (1)	.4 (1)	.3 (3)

Of the 695 white households contacted, 23 percent were female-headed compared to 37 percent of the 165 Black households (see Table 5). Although race influences the incidence of female-headed households, it does not seem to influence poverty; almost exactly the same proportions are represented in poverty.

TABLE 5

Race of Respondents in Genesee County

Race	Female Heads of Households Below 150% Poverty	Female Heads of Households	All Heads of Households
White	67.0 (75)	68.8 (163)	78.1 (695)
Black	26.8 (30)	25.7 (61)	18.3 (165)
Other	6.3 (7)	5.5 (13)	4.7 (44)

Education level differentiates female heads of household in poverty. Over a third (38.7 percent) of female heads of households in poverty have not completed high school compared to 17.2 percent of the total population (see Table 6). These high school drop-outs cite financial (20 percent) and motivational (17.1 percent) reasons as primary, although marriage (8.6 percent) and pregnancy (11.4 percent) combined represent 20 percent. While female heads of household in poverty have the same proportion of high school graduates as the total heads of household, far fewer have any college and only 1.1 percent graduated from college compared to 10.5 percent among all female heads of household and 12 percent of respondents from the total population.

TABLE 6
Education Level of Respondents in
Genesee County

Education Level	Female Heads of Households Below 150% Poverty	Female Heads of Households	All Heads of Households
K-8	9.7 (9)	6.0 (12)	3.9 (32)
Some H.S.	29.0 (27)	21.5 (43)	13.2 (107)
H.S. Graduate	47.3 (44)	42.0 (84)	47.3 (384)
Technical	3.2 (3)	4.5 (9)	4.2 (39)
Some College	9.7 (9)	15.5 (31)	19.2 (156)
College Graduate	---	7.5 (15)	7.6 (62)
Masters Degree	1.1 (1)	3.0 (6)	4.4 (36)

Access to health care, although not a demographic variable, constitutes a critical indicator of the ability to maintain

physical, emotional and mental well-being. Of the 79.6 percent of female heads of household in poverty who reported having health insurance, over half were on Medicaid (see Table 7). Of the total population 90.2 percent (26) reported being covered by health insurance with half on Blue Cross/Blue Shield. The link between employment, particularly full-time employment and health insurance, creates a double indemnity for female-headed householders, especially those with children who often require medical attention for various childhood conditions and prevention strategies to avoid long-term disabilities.

TABLE 7
Health Insurance in Genesee County

Type	Female Heads of Households Below 150% Poverty	Female Heads of Households	All Heads of Households
Blue Cross/ Blue Shield	26.5 (30)	47.8 (96)	50.1 (403)
Commercial	2.7 (3)	7.0 (14)	9.7 (78)
HealthPlus	3.5 (4)	8.0 (16)	14.7 (118)
Greater Flint HMO	2.7 (3)	2.5 (5)	3.1 (25)
Medicare	8.8 (10)	7.0 (14)	3.1 (25)
Medicaid	53.1 (41)	24.4 (49)	9.6 (77)
Other	2.7 (3)	3.5 (7)	9.7 (78)

In Genesee County almost half (45.7 percent) of households headed by single women have an income under \$10,000. Slightly over half (55.3 percent) of all households headed by single women have a total household income under \$15,000 (see Table 8); whereas, only 21.9 percent of households in the total population have an income less than \$10,000 and less than a third (29.2 percent) are below \$15,000. This difference can be explained partially by the fact that in the total population 39.9 percent of households have two people contributing to the household income as opposed to 16.5 percent with two contributors among female-headed households.

TABLE 8

Household Income Levels in Genesee County

Range of Income	Female Headed Households		All Households	
		Cumulative		Cumulative
Under \$5,000	16.9 (37)	16.9	8.5 (70)	8.5
\$5,000-9,999	28.8 (63)	45.7	13.5 (111)	21.9
\$10,000-14,999	9.6 (21)	55.3	7.3 (60)	29.2
\$15,000-19,999	8.7 (19)	63.9	6.5 (54)	35.8
\$20,000-24,999	5.2 (13)	69.9	7.3 (60)	43.0
\$25,000-29,999	3.2 (7)	73.1	5.5 (45)	48.5
\$30,000-34,900	11.4 (25)	84.5	12.2 (101)	60.7
\$35,000-39,900	5.9 (13)	90.4	9.0 (74)	69.7
\$40,000-49,999	5.5 (12)	95.9	13.6 (112)	83.3
\$50,000-74,999	3.2 (7)	99.1	12.2 (101)	95.9
\$75,000-99,999	.9 (2)	100.0	3.2 (26)	98.7
\$100,000 or more	---	---	1.3 (11)	100.0

A job constitutes the main source of income for 19.8 percent of the female-headed households in poverty as opposed to 45.7 percent of all female-headed households and 70.2 percent of the total population (see Table 9). No female heads of household in poverty mentioned Aid to Families with Dependent Children (AFDC) as the main source of income, although 38.1 percent (43)

did mention it as a source. In the county 84 percent of female-headed households receiving AFDC still had a total income below poverty level.

In Michigan AFDC families live at 76 percent of the poverty level with food stamps, 59 percent without them. In Genesee County average AFDC allotments total \$481 (March, 1986) in cash. Roughly \$170 is allotted for rent (a three person family) about \$70 for heat, \$20 for utilities and \$200 for personal needs--\$83 of which must be spent on food stamps worth \$125. In the county more than 50 percent of females heading households in poverty pay more than \$201 per month in rent, over a quarter of those pay over \$251 (see Table 11). The typical family receiving AFDC consists of a mother and two children. Children on AFDC represent 16 percent of the children in the state or one in six.

TABLE 9

Main Source of Income for
Households in Genesee County

Source	Female-Headed Households Below 150% Poverty	All Female-Headed Households	All Households
Job	19.8 (22)	50.7 (35)	70.2 (628)
Food Stamps	28.8 (32)	4.3 (3)	11.5 (103)
Soc. Security	8.1 (9)	4.3 (3)	2.5 (22)
General Assist.	23.4 (26)	2.9 (2)	4.4 (39)
SSI	6.3 (7)	7.2 (5)	5.0 (45)
AFDC	---	2.9 (2)	.2 (2)
Relatives	---	1.4 (1)	.8 (7)
Vet. Benefits	5.4 (6)	1.4 (1)	2.0 (18)
Housing Assis.	---	---	.2 (2)
Other Retirement	1.8 (2)	4.3 (3)	1.0 (9)
Energy Assist.	5.3 (6)	1.4 (1)	1.2 (11)
Disability Ins.	.9 (1)	7.2 (5)	1.0 (9)
Workers Comp.	---	7.2 (5)	---
Other Source	---	4.3 (3)	---

In Genesee County only 2.7 percent of female-headed households in poverty reported receiving child support as opposed to 4.2 percent of all female-headed households. (Almost half-- 43.9 percent--of all female-headed households have children under

the age of 14.) These figures may be inordinately low because child support was not among the sources listed by the interviewer in 1986; that is, it was noted only when the respondent specified it when asked if there were any other sources of income.

For 24.1 percent of female-headed households in poverty the main source of income had changed in the last three years: most (48.1 percent) cited a job as their previous main source of income. A similar situation prevailed for all female-headed households and the total population. About a quarter of each group reported a change in the source of income and for half of those the change involved loss of a job as the main source of income.

Female heads of household in Genesee County are less likely to be employed than the total population: 43.9 percent are employed compared to 54 percent of the total population. Employed female heads of household below the poverty line were also much less likely to be employed full-time (40 or more hours a week): 55.2 percent compared to 70.2 percent of all female heads of households and 75.8 percent of respondents in the total population.

In Genesee County of the female respondents who described themselves as homemakers 73 percent had previously worked, with more than half (57.9 percent) having worked full-time. The largest proportion (37.3 percent) had worked three to five years; the two second largest groups (each 20.9 percent) had worked either one to two years or ten or more. Over two-thirds (67.2 percent) had stopped working to be full-time homemakers. Almost a third (32.1 percent) wanted a job, but over two-thirds of them (68 percent) preferred part-time employment.

Compared to the total population female heads of household have worked less time at their current job. Those females in poverty had an even greater likelihood of having spent less time on the job. For the total population half had worked at the current job for more than five years; whereas half of female heads of household had worked less than four years at the current job and half of female heads of household in poverty had worked two years. Job longevity has important social and economic ramifications, including enhancing the likelihood of job security and increasing the worker's identification with the job.

Half of employed female heads of household in poverty were working in service jobs; whereas 29 percent of single females in general were employed in service jobs, with clerical representing 20 percent and production or labor jobs 16.2 percent.

Almost three quarters, 74.1 percent, of the women who head households below poverty are not employed. Of those who work

outside of the home over half (55.2 percent) spend 40 or more hours on the job. (An adult employed 40 hours a week, 52 weeks a year, at minimum wage will make \$6,968.) Another 17.2 percent work between 21-39 hours. Three quarters of female heads of household in poverty want to work longer hours, and they also feel their job is consistent with their training.

Most (86.2 percent) employed female heads of household in poverty are either very satisfied (27.6 percent) or somewhat satisfied (58.6 percent) with their current job. In the total population satisfaction is also quite high with 89.5 percent being satisfied or very satisfied. Although their income does not provide a "living wage," over half (55.2 percent) of employed female heads of household in poverty are not considering changing jobs. Earnings below poverty level may be considered preferable to the stigma of welfare and job search skills to improve status or earnings may be lacking.

Of the 44.8 percent of female heads of households in poverty who indicated a desire to change jobs, only 30.8 percent had a specific job in mind; of the 24.9 percent of the total population considering a job change, 54 percent had a specific job in mind. These findings suggest a need for job counseling for women to acquire more sophistication about career options and job opportunities.

Location and Housing

Locational patterns vary significantly among the three populations contrasted in this analysis. Almost half (45.1 percent) of households in the total population are concentrated in zone three which consists of the "inner" suburbs just outside city limits (see Appendix B); whereas female heads of household are more evenly distributed between zones two and three (see Table 10). A substantial proportion (41.9 percent) of poverty households headed by females are located in zone one, the core of the city. In two zones well over half of female-headed households are in poverty: 88 percent in zone one and 66 percent in zone four. These proportions may be linked to labor force participation and the availability of jobs in these two areas.

TABLE 10

Household Location by Zone in Genesee County

Zone	Female-headed Households Below 150% Poverty	Female-headed Households	All Households
1	41.9 (44)	2.6 (50)	16.9 (146)
2	20.0 (21)	32.6 (72)	26.1 (225)
3	28.6 (30)	38.0 (84)	45.1 (384)
4	9.5 (10)	6.8 (15)	11.8 (102)

Female heads of households in poverty tend to have moved more frequently than all female heads of households and all households in the population. Almost a third have lived at their present residence for less than a year. Only 15 percent of the total population had spent less than a year at their present residence; the proportion rises to 21 percent for all female-headed households.

Of all female heads of household 44.2 percent anticipate moving within the next two years; whereas 19.9 percent definitely will not move. Similarly 43.1 percent of female heads of households in poverty see themselves moving and 18.3 percent definitely not. In the total population 9.3 percent consider moving definite or possible and 28 percent definitely not. These differences suggest females heading households have much less settled lives than heads of households in general.

All respondents were asked if they were to move whether they would prefer the City of Flint, the suburbs, or elsewhere. Of female heads of household in poverty 37.6 percent prefer the suburbs and 35.8 percent the city, compared to 26.6 percent opting for elsewhere. In contrast, female heads of households and respondents from the total population prefer the suburbs by 41.4 percent and 42.8 percent respectively. A smaller proportion (32.3 percent) of female heads of household would opt to move elsewhere than the total population (40.7 percent). This difference may be explained by the importance of support offered

by the social networks of family and friends which are valued and needed by female heads of household.

More than half (58 percent) of single females in poverty were born in Genesee County; another 13 percent in another part of Michigan, for a total of 71 percent being native to the state. A substantial proportion (88.5 percent) have lived in the county 10 or more years; a full third (33.6 percent) have been here their entire lives.

Female headed households are less likely than the general population to live in single family dwellings and much more likely to pay rent. While the majority (59.3 percent) of female-headed households in poverty occupy a single family house, this proportion represents slightly less than the figure for females in general (63.4 percent) and far less than the 84.1 percent in the total population. Slightly over two-thirds (68 percent) of all female heads of household rent compared to half (50.4 percent) of all female heads of household in general and less than a quarter (23.1 percent) of all heads of household. While only 7.9 percent of the total households in the county occupy apartments, 23.5 percent of all female-headed households and 29.2 percent of poor female-headed households reside in apartments. This situation probably has less to do with choice than necessity. Low levels of income and less time on any one job make mortgage and land contracts less accessible to female heads of household. Choices about location would be thus affected by

availability of rental units, particularly apartments, for female heads of household.

Almost half of all female heads of household (49.2 percent) own or are buying their housing compared to slightly less than a third (32.1 percent) of female heads of household in poverty. Over three-quarters (76.8 percent) of all heads of household in the county own or are buying their homes. Current tax reform has given home owners financial advantages which will not accrue to single females who are much less likely to own homes. Of the female heads of household who own or are buying, 40 percent in poverty and 41.4 percent not in poverty own their homes outright; whereas this is true for only 26.3 percent of the total population.

Most female heads of household in poverty tend to pay between \$151 and \$300 per month in rent, with the largest proportion (36.2 percent) paying between \$201 - \$250 (see Table 12). For the total population 25.3 percent pay between \$201 - \$250, another 25.1 percent pay \$251 - \$300. Although the total population pays rent at a higher rate, only 35.3 percent have all or some utilities included in the payment, compared to 44.7 percent poor female heads of household and 47.5 percent of all female heads of household.

Findings would suggest female heads of households live in housing which is not as well maintained as that of the total population. Respondents were asked if they felt their housing

needed little or no repair, minor repairs, or major repairs. In assessing their housing, female heads of households in poverty were almost twice as likely (18.6 percent compared to 10 percent) as the total population to perceive a need for major repairs. Almost half (49 percent) of the total population compared to less than a third (31.9 percent) of female-headed households thought their housing needed little or no repair.

TABLE 11

Cost of Housing in Genesee County

Amount Paid	Female Heads of Households Below 150% Poverty		Female Heads of Households		All Heads of Households	
	Rent	Own	Rent	Own	Rent	Own
less than \$100	4.3 (3)	6.7 (1)	4.8 (5)	4.4 (2)	2.5 (6)	2.6 (8)
100 - 150	1.4 (1)	6.7 (1)	4.8 (5)	8.9 (4)	3.7 (9)	6.9 (18)
151 - 200	24.6 (17)	40.0 (6)	19.0 (20)	20.0 (9)	17.8 (43)	14.5 (45)
201 - 250	36.2 (25)	33.3 (5)	28.6 (30)	28.9 (13)	25.3 (61)	16.7 (52)
251 - 300	23.2 (16)	6.7 (1)	25.7 (27)	17.8 (8)	25.7 (62)	15.1 (47)
301 - 350	7.2 (5)	6.7 (1)	7.6 (8)	6.7 (3)	13.3 (32)	10.3 (32)
351 - 400	2.9 (2)	--	7.6 (8)	6.7 (3)	9.1 (22)	10.9 (34)
401 - 450	--	--	1.0 (1)	4.4 (2)	0.8 (2)	6.8 (21)
451 - 500	--	--	1.0 (1)	2.2 (1)	0.8 (2)	7.4 (23)
501 - 750	--	--	--	--	0.8 (2)	7.4 (23)
More than 750	--	--	--	(1) --	(2) --	(23) 2.6

TABLE 12

Housing Repair Needs in Genesee County

Need for Repair	Female-headed Households Below 150% Poverty	Female-headed Households	All Households
Little or no repairs	31.9 (36)	43.7 (104)	49.0 (446)
Minor repairs	49.6 (56)	45.0 (107)	41.1 (374)
Major repairs	18.6 (21)	11.3 (27)	10.0 (91)

Respondents were asked a number of questions to determine the strength of neighborhood ties, extent of interaction among neighbors, and the sense and value of the "neighborhood." The assumption is that neighborhoods constitute communities which mitigate the isolation and anonymity of urban life. The similarities and differences in attitudes and perceptions about "neighborhood" among female heads of household and the total population provide some insight into the social context of their daily lives.

When asked what two things they liked best about their neighborhood, poor female heads of household valued "quiet" (25.2 percent) friendliness (19.8 percent) and location (18.0 percent). Female heads of household in general have almost the same priorities - 24.9 percent, 19.4 percent and 18.6 percent respectively. For the total population location rated highest (32.5 percent) with quiet (28.8 percent) second, and friendliness

(15 percent) third. Significantly, schools were not mentioned frequently as a like or dislike for the neighborhood or area.

When asked about the two things they disliked about their neighborhoods, crime was most often mentioned by all three populations -- poor female heads of household, all female heads of household, and all respondents. Poor female heads of household were about twice as likely (15.9 percent) to mention it as a respondent from the total population (8.6 percent). Roads, traffic and youth were the other factors frequently mentioned.

In overall satisfaction with the neighborhood over half (51.0 percent) among the total population felt very satisfied, compared with 43.1 percent of female heads of household and 38.9 percent of poor female heads of household. A larger proportion of female heads of household were not satisfied with their neighborhoods and poverty intensified the likelihood of dissatisfaction.

When rating neighborhood housing conditions, the same pattern persists. Although almost half of all three groups rate neighborhood housing conditions as good, almost a quarter (21.4 percent) of the total population gave a rating of excellent, compared to 7.1 percent of poor female heads of household (see Table 13). Almost half (45.5 percent) of poor female heads of household perceived neighborhood housing conditions as fair or poor, in contrast to 28.7 percent of the total population.

TABLE 13

Neighborhood Housing Conditions in Genesee County

Condition	Female-headed Households Below 150% Poverty		Female-headed Households		All Households	
	Excellent	7.1	(8)	15.1	(36)	21.4
Good	47.3	(53)	49.2	(117)	49.8	(455)
Fair	32.1	(36)	26.5	(63)	22.4	(205)
Poor	13.4	(15)	9.2	(22)	6.3	(58)

In terms of knowing neighbors the three populations showed similar characteristics. The largest proportion, 47.8 percent for poor female heads of household, 47.5 percent for all female heads of household and 40.3 percent for all households knew less than half of their neighbors. Female heads of household were slightly more likely to know none of their neighbors: 7.1 percent to 6.5 percent for the total population. Respondents from the total population were more likely to know all (14.9 percent compared to 11.5 percent for female heads of household) or more than half (17.9 percent compared to 13.9). The patterns in response to this question were the same for female-headed households whether in poverty or not.

The responses about frequency of interaction with neighbors indicated a different pattern for each of the three populations (see Table 14). The largest proportion of female heads of household in poverty report the most frequent interaction with one to

three times a week (26.7 percent) or daily (22.8 percent). Among all female heads of household the largest percentages report one to three times a week (24.3 percent) and less than once a month (19.8 percent). Respondents from the total population indicated a fairly uniform distribution among one to three times a month (25.3 percent), one to three times a week (24.1 percent) and less than once a month (23.9 percent). Female heads of household are much more likely to have no interaction with their neighbors than the general population. Poverty mitigated this tendency instead of intensifying it. These patterns are particularly interesting given the fact that poor female heads of household are moving the most and yet they interact more frequently than do the other two populations with their neighbors. The fact that the majority of female heads of household in poverty tend to be unemployed may cause the focus of their social life to center more in the neighborhood. These findings also support Fischer's observation that "although the affluent may actually know more of their neighbors, those less well-off depend more on neighbors" (1984:131).

The use of "household" as a unit of analysis may distort the reality of life among low income urban Black female-headed households, according to a study by Carol Stack (1976). In an attempt to determine "the basis for active formation of households," she traced one Black domestic unit--that of Viola and Leo Jackson--in their migration from Arkansas to their

TABLE 14
 Frequency of Socializing with Neighbors
 in Genesee County

Frequency	Female Heads of Households Below 150% Poverty		Female Heads of Household		All Heads of Households	
Daily	23.8	(25)	16.2	(36)	13.1	(112)
1-3 weekly	26.7	(28)	24.3	(54)	24.1	(206)
1-3 monthly	14.3	(15)	18.9	(42)	25.3	(216)
Less than 1 Mo.	18.1	(19)	19.8	(44)	23.9	(204)
Never	17.1	(18)	20.7	(46)	13.6	(116)

adaptation to urban life in the Midwest. She found that residential changes for this family were often based on child care needs and the availability of adult female relatives. Stack concluded that webs of household units are formed in the city to provide functions usually attributed to a nuclear family within a household unit-particularly the care of children. Even though many studies indicate that the Black extended family has deteriorated in urban settings (Fisher, 1984), it still functions on some level, however diminished, for many urban Blacks.

By the same token this lack of familial resources isolates white women who are becoming female heads of household in increasing numbers. Virtually alone, single white parents (mothers) must handle their children's normal developmental

changes compounded by the stress of the shift in family status and decrease in economic resources inevitably linked to divorce. The "makeshift arrangements often necessary for child care lead to anxiety and guilt" (Shulman, 1986). Feelings of failure as a wife are exacerbated by the inability to meet the needs of her children.

Female heads of households are slightly more likely to have at least one or more close friends living in the neighborhood, and this tendency is increased by poverty (see Table 15). All female heads of household and all heads of household seem likely to have one close friend; whereas a poor female head of household tends to have a second or third close friend in the neighborhood.

TABLE 15
Number of Close Friends in Neighborhood
in Genesee County

Number of Close Friends	Female Heads of Households Below 150% Poverty		Female Heads of Household		All Heads of Households	
	None	46.2	(48)	50.7	(112)	51.2
1	15.4	(16)	18.6	(41)	17.6	(150)
2	15.4	(16)	12.2	(27)	13.5	(115)
3	13.5	(14)	8.6	(19)	8.4	(172)
4	--		1.8	(4)	2.6	(22)
5	9.6	(10)	8.1	(18)	6.8	(58)

While all three populations had a high probability (all near 80 percent) of having relatives in the area, females in poverty

are also more likely (40.7 percent) to have relatives in the neighborhood than all female heads of household (36.4 percent) or the total population (31.9 percent). Another related finding indicates that female heads of household are twice as likely (12.1 percent to 6.2 percent) to report receiving income from relatives; among poor female heads of household this proportion rises to 17.2 percent. For the elderly or mothers of young children, their acute need for assistance coupled with their limited resources makes them extremely dependent on relatives or close friends. In fact, the term "close friend" may have a different connotation for the different groups. For the total population, longevity of the relationship may be involved, for a female head of household the level of supportiveness may be critical.

When respondents were asked what they liked best about living in the Flint area, 15 percent of all female heads of household replied that they had always lived here. Having family and friends in the area was the second most commonly cited "like" about the area for this group. For all female heads of household the same proportion (12.8 percent) cited "family and friends" or "a job" as a "like". For female heads of household in poverty, only 5.7 percent cited a job, which isn't surprising. Among respondents in the total population "easy to get around" and "a job" were the two most commonly cited, 14.3 percent and 14.0 percent respectively.

When asked what they didn't like about the Flint area, as opposed to their neighborhood, almost a third of the respondents from all three groups stated "crime/drugs." Neighborhood deterioration, unemployment, the weather, and lack of recreation were other perceived negatives.

Female heads of household seem less likely than heads of household in the general population to contact a public official or get together with neighbors to discuss neighborhood problems. Among respondents in the total population 38 percent have discussed neighborhood problems with their neighbors, while 30.5 percent of female heads of household and 29.2 percent of poor female heads of household have done so. Length of time at a particular residence and home ownership patterns may explain some of these differences. Those females who do contact a public official are also much more likely to rate the handling of the complaint "not good at all," 38.7 percent compared to 23 percent in the total population (see Table 16). Such findings suggest a lack of faith in and satisfaction with two mechanisms commonly used to make changes in local communities.

Compared to the total population, female heads of household, particularly those in poverty, have more access to public transportation (see Table 17). Female heads of household without access are "strongly" (30.4 percent) or "somewhat" (47.8 percent) in favor of having it available, while the total population leans toward "somewhat" (37.4 percent) to "not in favor" (40.7 percent)

TABLE 16
 Contacting and Rating Public Officials
 in Genesee County

Contact/Rate	Female Heads of Households Below 150% Poverty	Female Heads of Household	All Heads of Households
Contact Public Official	28.1 (32)	29.7 (71)	36.7 (336)
Rating			
Very good	25.8 (8)	22.9 (16)	24.5 (81)
Fairly good	16.1 (5)	25.7 (18)	25.7 (85)
Not good or bad	6.5 (2)	10.0 (7)	11.5 (38)
Not very good	12.9 (4)	8.6 (6)	12.4 (41)
Not good at all	38.7 (12)	32.9 (23)	26.0 (86)

of access to public transportation. A little less than half (46.7 percent) of female heads of household in poverty had never used public transportation while almost three quarters (73.5 percent) of the total population had never done so.

Respondents who reported using public transportation daily or one to three times a week were asked how difficult it would be to get around without it. Of those, 80 percent of women in poverty would find it very difficult compared to 53.8 percent of the total population.

Location and housing issues provide an insight into not only the physical, but the social setting for female-headed households. Some of the differences in the patterns of response to questions about neighborhood issues indicate some of the ways in which female heads of household are unique. In the concluding

discussion this analysis will focus on how the unique characteristics of female-headed households relate to poverty.

TABLE 17
Public Transportation in Genesee County

Public Transportation	Female Heads of Households Below 150% Poverty	Female Heads of Household	All Heads of Households
Available	81.1 (90)	74.9 (173)	64.6 (567)
Desire			
Strongly	30.4 (7)	29.7 (19)	22.0 (74)
Somewhat	47.8 (11)	46.9 (30)	37.4 (126)
Not	21.7 (5)	23.4 (15)	40.7 (137)
Frequency of Use			
Daily	11.1 (10)	7.5 (13)	4.8 (27)
1-3 times/week	7.8 (7)	5.8 (10)	4.9 (28)
1-3 times/month	22.2 (20)	12.7 (22)	8.3 (47)
Less than month	12.2 (11)	10.4 (18)	8.5 (48)
Never	46.7 (42)	63.6 (110)	73.5 (417)
Difficult to do Without			
Very	80.0 (12)	71.4 (15)	53.8 (28)
Somewhat	20.0 (3)	23.8 (5)	28.8 (15)
Not very	--	4.8 (1)	9.6 (5)
Not at all	—	—	7.7 (4)
Reason Not Used			
Car	61.0 (44)	69.1 (103)	76.5 (388)
Walk	2.8 (2)	2.1 (3)	1.2 (6)
Other	36.1 (26)	28.9 (43)	22.3 (113)
Would Use Past 6 p.m.	46.6 (41)	36.7 (62)	30.2 (169)

Significant Findings

This section will focus on factors which are associated with female-headed households in poverty. Implications and policy recommendations will be addressed in terms of these findings. Those factors which may link female-headed households to poverty were tested for statistical significance using chi square tests of independence. Chi square contrasts the actual or observed frequencies with the numbers which would be expected to occur. In general, the higher the chi square, the less probable the association occurred by chance. A level of significance of .10 was used to indicate a dependent relationship. This test does not reveal a causal relationship or the direction of the association. It only verifies that a relationship exists.

Much debate has centered around the "feminization" of poverty as an issue; therefore the data were tested to see if gender proved significant when crossed with poverty. Only "single" men and women were contrasted because the economic status of married women and men is obscured by their identity as a household unit. (Respondents in general were not asked how much each member contributed to the household income.) Results of a chi square test revealed a highly significant (.0021) association between gender and poverty (see Figure 1).

Since poverty level is computed by using family income and household size, the fact that female-headed households, often single parents with dependent children, tend to have more

individuals in the household than those of single men, size of household may be more critical than income level. Level of income was crossed with gender to see if this were the case. Family income associated with gender at the highly significant level of .02, so it is not simply that women support larger households on the same income as single men that puts them below the poverty level. The level of income itself is associated with gender.

FIGURE 1
Poverty by Gender For Single Respondents
in Genesee County

	Poverty or Below	Poverty to 150%	Above Poverty	TOTAL
Female	76 (73%)	37 (68.5%)	106 (53.5%)	219 (61.5%)
Male	28 (27%)	17 (31.5%)	92 (46.5%)	137 (38.5%)
TOTAL	104 (100%)	54 (100%)	198 (100%)	356 (100%)

A concerted effort on the part of all employers and employees needs to be undertaken to examine the basis on which some jobs are paid more and some less within various organizations. Many women support families on their earnings, contrary to the popular belief that women work to supplement a husband's earnings, or for "pin" money. To pay women at a substantially lower rate trivializes the work they do.

Having established that gender is linked to both poverty and family income, analysis then shifted to the population of female heads of household to discover which variables distinguish those who are in poverty. The most critical connection lies with education level (see Figure 2). Over three-quarters (78 percent) of female heads of household without a high school diploma are poor. Over half the female heads of household who are high school graduates are below 150 percent poverty but no college graduates are. Some of this difference may be explained by financial support from relatives or a former spouse, since access to a college education is often associated with a higher socio-economic family background.

FIGURE 2

Education and Poverty Level
for Female Heads of Households
in Genesee County

	Below 150% Poverty	Above Poverty	Total
Non high school graduate	36 (40%)	10 (11.5%)	46
High school graduate	44 (49%)	34 (39%)	78
Technical/Some college	10 (11%)	28 (32.2%)	38
College graduate	0	15 (17.3%)	15
TOTAL	90 (100%)	87 (100%)	179

Many studies have verified the link between education and employment. These two factors also associate at a highly significant level (.02) among female heads of household in Genesee County. Only 16 percent of these women who had not completed high school were employed. Of the high school graduates 49 percent reported having a job (see Figure 3). Almost three-quarters of those with some technical training or college coursework are employed.

Women who have invested more in education may have more of a commitment to working and their higher level of pay would reinforce this tendency. Although the percentage (60-66 percent) of women's earnings as opposed to men's does not change with educational level, the rate of pay does rise with increased education. According to 1984 Census data, a female high school graduate who works full-time earns \$14,076 compared to \$19,885 for a female college graduate (Bergmann, 1986). Unlike men, women high school graduates cannot usually secure high-paying jobs such as those in the precision and craft occupations. Bergmann (1986) reports that in 1985, 20 percent of employed men in these jobs earned about \$408 a week compared to \$270 for a woman clerical worker or \$185 for a woman service worker. The findings in this study confirm women in poverty more often have jobs in the service sector.

FIGURE 3

Employment By Education Level
For Female-Headed Households in Genesee County

	Employed	Unemployed	TOTAL
Non high school graduate	8 (9.8%)	47 (42.8%)	55
High school graduate	36 (44%)	48 (43.6%)	84
Technical/Some college	28 (34%)	10 (9.0%)	38
College graduate	10 (12.2%)	5 (4.6%)	15
TOTAL	82 (100%)	110 (100%)	192 (100%)

Another critical link to poverty for female heads of household involves the number of hours worked per week. This variable was linked at the .01 significance level. Of the employed female heads of household who were above 150 percent poverty 77 percent worked full-time. It is distressing to note, however, that among the employed female heads of household below poverty 58 percent worked full-time. (A female service worker's weekly pay at \$185 a week yields an annual income of \$9,620, which places her household below 150 percent poverty if there is more than one person in the household.) This finding clarifies a result reported earlier: That of the female heads of household who are employed part-time, three-quarters of them would prefer to work more hours.

The number of hours worked matched to gender revealed a highly significant level of association (.06). Among employed female heads of household 30 percent work part-time as opposed to 15 percent of single males. In 1979 Cocoran and Duncan found that 8 percent of the wage gap between men and women could be attributed to the number of years worked part-time.

Those factors which do not show any significant association with poverty among female heads of household include race and amount of time worked on the current job. In the Cocoran and Duncan study the number of years with the current employer accounted for 12 percent of the earning differential between men and women. When length of time on current job was matched against gender for single heads of household in Genesee County, it did not prove significant nor did it provide a significant link to poverty among female-headed households.

When poverty is defined at 150 percent, race does not indicate a significant association to poverty among female heads of household. As can be seen in Figure 4, Black women are more likely than white women to be below 100 percent poverty. About half of each racial group placed above 150 percent poverty. Race does play an important role in the creation of female-headed households; Black children are more likely than white children to grow up in female-headed households at all income levels (Cott & Pleck, 1986). Increased opportunities for Black men may address this issue.

FIGURE 4

Race and Poverty Level Among Female
Heads of Household in Genesee County

	White	Black	TOTAL
Poverty or Below	45 (30%)	24 (42%)	69 (133.5%)
Poverty to 150%	30 (20%)	6 (11%)	36 (17.5%)
Above Poverty	74 (50%)	27 (47%)	101 (49.0%)
TOTAL	149 (100%)	57 (100%)	206 (100%)

The survey did not gather information about child care, nor were the files on individual respondents organized in such a way to allow an extensive analysis of household composition. Accessible data about households revealed 34 percent of female heads of household have one or more child under 14 years of age, but only 4.2 percent report child support as a source of income. Women as custodial parents in divorce or separation often bear the total burden--financial, as well as emotional and social.

POLICY RECOMMENDATIONS

The forces which deny women economic independence have a deleterious impact on working women in general, but have disastrous consequences for female heads of households. The vulnerability of female-headed households and their increasing numbers constitute

a serious challenge to makers of domestic policy. Substantial wage differences between men and women make participation in the labor force worthwhile only to the highly trained or educated, particularly if working involves the cost of child care. That a quarter of females heading households which are below poverty level work outside the home, yet do not make a "living wage" should cause concern.

Policy makers need to consider a broad range of proposals to address the current situation for female heads of households. Adequate health care, child care, housing, and transportation are all predicated on an income level not obtainable by most women as data indicate. These four areas need to be supplemented until gender equity in the labor market is realized. The key role of education in developing skills and goals for employment should be recognized and used to assist young women. A more proactive role in implementing equal opportunity and pay equity for part-time workers would alleviate the economic dependency of women. In order to protect children enforced financial support from fathers and guaranteed allowances could be implemented. With the increasing numbers of working mothers and single women due to divorce, separation, or death, policy makers need to propose and implement programs that will encourage and allow economic independence for women.

Education

Education plays a key role in enabling women to function more effectively in the economic sphere. The Genesee County data reveal the vital connection between education and employment. Education provides the necessary skills and training for job access. Trends indicate education will become even more important in helping students understand increasing levels of technology in all occupations. Career and job options should be addressed throughout the education process to encourage young women to explore job possibilities and develop long-term career goals. Equality of opportunity will not be realized until women are less defined by their potential for motherhood and men are educated to accept more fully their responsibilities as parents.

Young women who are potential dropouts should be provided career counseling and job training skills before they drift into a life of poverty because of their limited earning power. The requirements for successful participation in the labor market and the necessity of developing vocational skills need to be emphasized in middle school. Both young women and men need to perceive themselves as long-term wage earners, although this is a problem for non-white males, whose unemployment rates are currently so high that they are discouraged from staying in school. A concerted effort should be made by educators, employers, and government agencies to challenge and change the gender constraints for both men and women in the work place.

One strategy to counteract the gender bias in occupational segregation is to encourage and train women to enter occupations traditionally considered male preserves, such as the precision and craft occupations, which pay at substantially higher rates than service or clerical jobs.

Training people is not adequate in an economy where fewer and fewer "good" jobs exist. Unfortunately the economy is experiencing a strong downward pressure on wage rates with jobs disappearing from the manufacturing industrial sector and increasing in the service sector. Steadily declining wage rates have disastrous effects on families. The labor of women and minorities have traditionally been exploited. As previously noted, as women increase their participation in any occupation, the wage rate starts to drop. The trends need to be monitored and efforts made to insure that work yields a "living wage."

Health Care

Welfare dependency is discouraged by keeping benefits minimal. Even at that, the need for access to health care makes low paying work without fringe benefits an untenable alternative to welfare, particularly for mothers with small children. Individuals living in poverty often have the most acute need for health care because of inadequate nutrition and high stress yet they have the most difficulty gaining access to the system. Women tend to hold the jobs which offer few if any

benefits, particularly health insurance. Adequate health care should be provided to those families of wage-earners who have no health insurance benefits. Attention needs to be directed to those companies that have instituted policies to keep their employees part-time and ineligible for benefits. The two largest groups not covered by any health insurance are children and young adults. One of every three of the State's uninsured were 19 and under. A society which will not provide a comprehensive health plan for its young blights its own future. Making health care, particularly preventive measures, easily available would provide substantial relief to female-headed households. Of all expenses health care have shown the more dramatic inflation in the last several years.

Child Care

The poverty line provides an inadequate measure of the income necessary for female-headed households with small children. Child care allowances or subsidized child care centers as provided in other nations would enable women with small children to maintain employment or pursue an education or specialized training. Currently only women at higher socio-economic levels can afford to pay for child care. With the tightening of eligibility standards fewer women can access the welfare system to get job training or more education. Market forces are unlikely to address the need for child care because of its labor intensive nature and the inability of the primary consumers,

women, to pay at levels which would provide a substantial enough profit to merit investment. Presently most child care workers, mainly women, work part-time at poverty wages.

In a recent survey of mothers in the Detroit area close to 40 percent of unemployed women replied they would look for or return to work if satisfactory child care were available at a reasonable cost (Mason, 1987). Among employed mothers in this same survey 12 percent would work more hours, 22 percent of women working less than 33 hours a week would increase their working hours. For the entire sample more than a quarter of all mothers indicate child care constrains their labor force participation. Almost 40 percent of the sample reported child care problems had at some time influenced their employability. The cultural bias which expects women to absorb the opportunity costs of child rearing places them at a tremendous risk economically.

The most disadvantaged mothers need child care the most. Their labor market participation has declined since 1976. With affordable child care, labor force participation for non-high school graduates who are single mothers of pre-school children would almost equal the labor force participation rate of the college educated (O'Connell and Bloom, 1987). Women with limited skills and minimal training will not be able to earn enough to make working an economically rational choice if child care is not subsidized at lower income levels. In the long run the investment will have the return of helping mothers maintain an

active connection to the work place. Training programs and high school completing classes should offer child care to encourage young mothers to pursue job skills and continue their education.

Equal Opportunity

Legislated equal opportunity does not insure actual equality in the world of work. Incentives to hire and advance women in the public and private sectors should be systematically instituted. Bergmann (1986) uses the word "unfriendly" to describe the economic environment for single parents. Flexible work schedules and benefit packages are helpful for all workers but necessary for single parents. Although individual employers may find the traditional rigidity easier, society as a whole suffers when a significant portion of the population cannot maintain labor force participation to provide for themselves and their dependents. Recognition should be accorded to those companies which foster female employment and career development.

Equity for Part-Time Work

Their role of childbearers and primary caretakers, particularly in the early years of a child's life, often restrict women to participation in the labor force on a part-time basis. Part-time workers earn less pay and usually no benefits. Full-time wage-earners, on the other hand, are often required to work long beyond the traditional 40 hour week. The traditional model with the father as the only wage-earner working long hours to

establish a career or garner overtime wages made many married mothers virtually single parents. This lifestyle created stress in many families and puts the woman at significant disadvantage should a divorce or separation occur.

The currently accepted practices toward part-time workers adversely affect women. Not only do they often get paid less per hour for the same work done by a full-time employee, they also fail to accrue sick time, paid vacations and holidays, as well as health care and pension benefits. Legislation should require part-time workers earn as much as full-time workers for doing the same tasks and receive prorated benefits (Bergmann, 1986). Such a system would promote equity in the labor market by not penalizing part-time workers who are predominantly women.

Child Support

Custodial parents as the sole breadwinners and only caretakers must often make painful choices about their time. Little time or energy is left to devote to children, rest or recreation, since household tasks of shopping, laundry, food preparation, maintenance, etc. must be completed after work hours. Many tasks cannot be easily delegated, such as taking a child to the doctor, even if a woman has the financial resources to do so. A woman alone with a child who is seriously impaired physically or mentally faces almost insurmountable difficulties.

The great majority of female-headed households depend on one income even when there are minor children with an absent father. Many fathers at all income levels ignore with impunity their financial responsibility to their children's well-being. National and state legislators have attempted to find ways, such as tax refunds and wage deductions, to extract support from fathers. At the present time the burden of enforcing child support orders falls on the custodial parent who must appear at the Friend of the Court and invest time and energy in litigation. This cost of time and money is often not within the means of a woman trying to keep or find a job as well as care for children. A current experiment in Wisconsin involves taxing noncustodial parents, divorced as well as never-married where paternity can be confirmed, at given percentage rates based on the number of children. Allowances (\$3500 for one child, \$5000 for two and \$6000 for three) are guaranteed to children without regard to the ability or willingness of the noncustodial parent to pay (Millard, 1984).

Alternative Housing

Their economic impotence makes women disproportionately renters and apartment dwellers. Their choice of neighborhood and general mobility are restricted by their lack of access to ownership. Renters are more likely to find themselves in substandard housing and helpless to do much about it since demand for low rent housing far exceeds the supply. In Flint, it is

estimated that 80-90 percent of housing occupied by welfare recipients violate city housing codes and 20 percent are not suitable for habitation (Parks, 1986). More stringent enforcement of standards for rental units needs to be instituted to protect the impoverished from unscrupulous landlords.

Housing alternatives need to be considered which would allow working parents to share child care facilities and supervised play areas for school-aged children after school and in the summer. Designs for apartments and housing complexes could encourage diversity in family income and structure instead of creating ghettos for the disadvantaged and havens for the comfortable. A local government could encourage developers to institute such considerations in their designs.

Public Transportation

Female heads of households are much more likely to be dependent on public transportation. Routing systems could be considered more in terms of providing transportation to employment rather than shopping centers. A good public transportation system would seem particularly important as employment opportunities become available at a distance from where the unemployed are located. The city core of Flint has a disproportionate number of poor female heads of household, yet employment possibilities tend to be more available in the outlying areas. Public housing could be built in areas where the potential for jobs exists.

SUMMARY AND CONCLUSIONS

Family life has changed dramatically in the last two decades. The incidence of female-headed households has been steadily increasing and many more children will experience life in a single parent household, usually the mother's. The distressing side of the situation is the disproportionately high percentage of these households which subsist on incomes below the poverty line.

Although women have been entering the labor force in increasing numbers, pay differentials persist. Gender by itself proves the most significant variable for both family income and poverty level as demonstrated by other studies and borne out in the Genesee County data. Occupational segregation characterizes the workplace and part-time workers lose out not only in pay levels but fringe benefits. Since women continue to be more likely to opt for part-time employment as in placing home and family commitments first, they suffer disproportionately.

Lack of affordable and satisfactory child care limits employment of women, particularly low-income women. These women have been losing ground in labor force participation over the past several years. Their existence becomes increasingly marginal as their lack of job experience then counts against them. Government policies in regard to child care tax credits benefit only the middle class which has the income to afford to pay two or three thousand dollars a year for full-time child care. Such an expense would represent almost a third of the income of the average female head of household. Almost half of female heads of household in Genesee County subsist on incomes below \$10,000.

In almost all states AFDC, the major welfare program to assist this female-headed households, does not even provide benefits equal to the federal poverty level. This level itself represents a severely deprived standard of living in an urbanized area such as Flint. The inadequate benefit levels are demonstrated by the Genesee County data which reveal that only 10 percent of female heads of household that rent could cover the cost of their housing with the allotted \$140. Rather than facilitating the transition to employment, the system severely penalizes efforts to supplement the minimal benefit levels.

If employment is the key to economic well-being and self-sufficiency, then education becomes critical. A strong relationship exists between education and employment. Women with little education or training have difficulty finding jobs which will afford a livelihood much above poverty, even without consideration for the costs of child care. The fact that most of the women who work part-time prefer to work more hours indicates a severe problem of underemployment.

These solutions beg the larger issue which has to do with the rejection of child care and homemaking as worthy occupations which contribute to the well-being of society. No mechanism exists to recognize the importance of the role of parenting. As women move into the workplace, the balance in the work of the home has not shifted in most families. No programs exist to alleviate the tremendous pressures on female heads of household on whom the entire burden of parenting and supporting the family financially often rests.

Generally low wage levels for women prevent their attainment of economic self-sufficiency and impair their ability to compete effectively in the labor market. Their generally low income means they cannot afford to hire assistance with their family work, particularly child care. Child support enforcement benefits mainly the middle class and whites. Wage policies of employers need to be examined more rigorously for gender bias.

The problem of female-headed households, their increasing numbers and severe economic situation, cannot be ignored by policy makers. Minimal programs do not alleviate the problem. The long-term effects on children growing up in households without the economic means to provide for basic needs ultimately costs society much more than investing in programs to provide for these children in their formative years.

Methodology

Data for the 1986 Genesee County Database were gathered in two stages: 842 interviews were obtained by telephone from an Random Digit Dial (RDD) sample and 74 by house visits in an area frame. The area frame focused on City of Flint census tracts with telephone coverage below 88 percent. Only respondents in households without working telephones were interviewed in the area frame.

Of the total 913 interviews in the 1986 Database 63.7 percent (582) were from female respondents: 43.2 percent (396) of all respondents, both male and female, were single, that is, separated, divorced, widowed or never been married. To target female-headed households below 150 percent poverty, only interviews from single females were selected, from households screened by income and size for poverty level.

Of the 582 female respondents 239 were single. Of the single female households almost half -- 47.3 percent (113) -- fall below 150 percent of poverty. In Genesee County a household headed by a single woman has roughly a 50/50 chance of being in poverty.

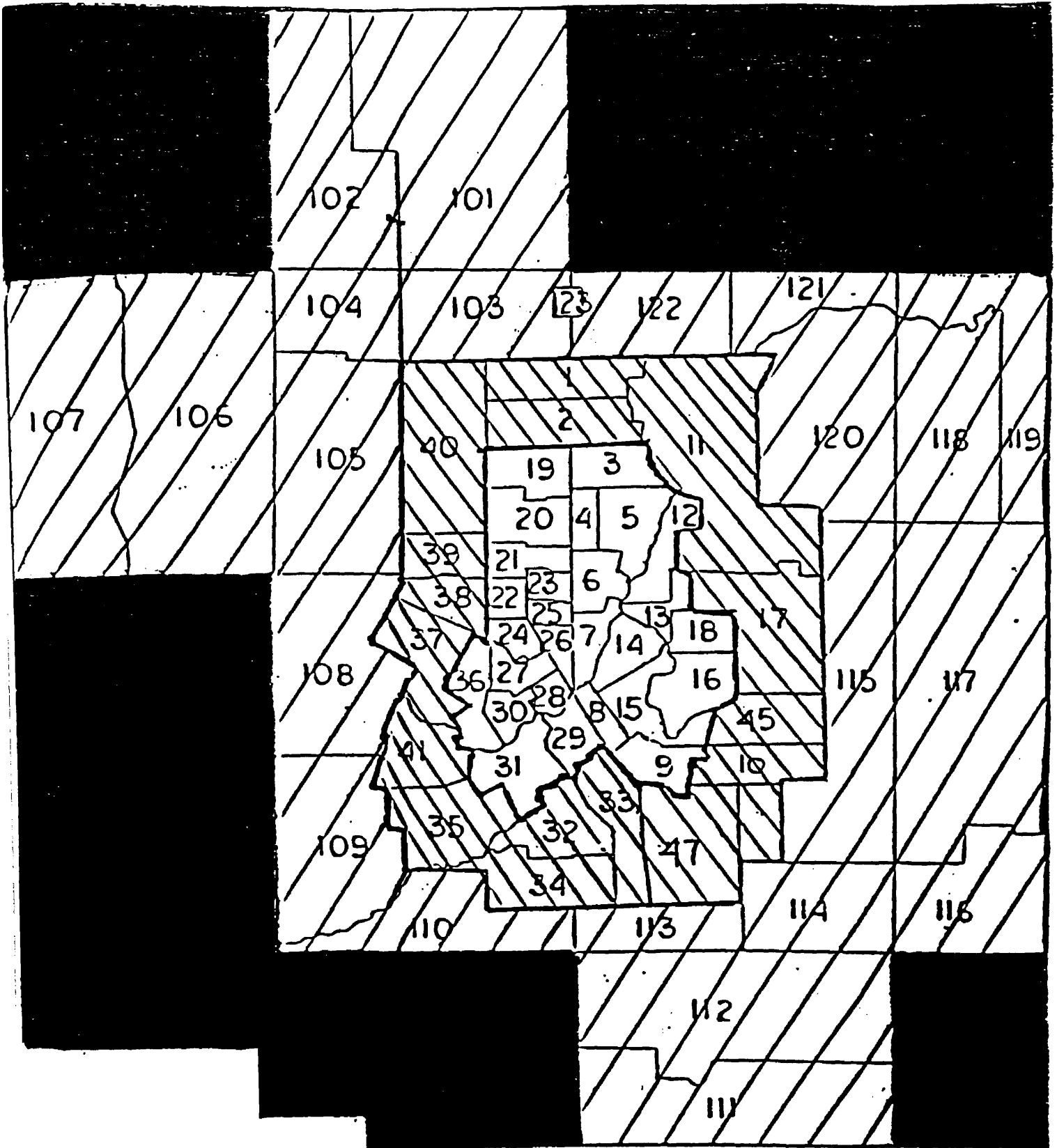
The Logic of Distance Zones

By Wilfred G. Marston

A major approach in the analysis of urban areas is to compare population and spatial trends between zones radiating from the center of the central city. It is based on the contention that urban processes and differentiation are effectively described and understood in terms of distance from the urban center and that urban growth tends to proceed outward from the center in rather predictable fashion.

The analysis of our survey results by zones is based on a division of Genesee County into four distance zones: Zone 1 -- the innermost portion of the City of Flint; Zone 2 -- the outermost portion of the City of Flint; Zone 3 -- that portion of the county (outside the city limits) tracted since 1940; and Zone 4 -- the remainder of Genesee County, representing the most peripheral portion.

Admittedly, these divisions are rather arbitrary but they do tend to reflect the historical development of the Flint area as population growth proceeded outward from the city center. Zone 1 represents the most urban portion of the overall urban area in terms of density and land use diversity. Zone 2, urban in character as well, has a lower population density than Zone 1 and is predominantly residential in land use. Zone 3 represents the typical suburban development over the past 30 years with numerous housing tract developments of low population density. Zone 4 represents the urban fringe that only recently has evidenced suburban development and increased population density.



ZONE 1



ZONE 3



DESIGNATED ZONES OF

ZONE 2



ZONE 4



GENESEE COUNTY

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