

# **Family Change Among Black Americans: What Do We Know?**

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**T**he changes in family structures of black American households over the past three decades have been remarkable. In 1960, 33 percent of black children were not living with two parents. By 1988, the figure had risen to 61 percent. During the same period, the fraction of all black children born to an unmarried mother rose from 23 percent to over 60 percent. This paper examines the patterns of family change, briefly discusses their economic implications, and explores what is known about the economic reasons for those changes. Unfortunately, there remains no clear indication of why families changed so much, in part because of the modest amount of work in this field. But the data do reveal some important hints, and our hope is that this paper may serve to inspire more and better research.

## **Trends in Family Patterns**

The changes in black families reflect three trends: very large declines in marriage, increases in divorce and separation, and changes in the relative fertility of married and unmarried women. Various family variables for 1960, 1970, 1980, and 1988 are shown in Table 1 for black adults and children. We begin by looking at marriage and divorce.

Patterns of marriage and divorce (or separation) are best discerned by looking at data on adults of different ages. Ideally, one would look at both

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stocks, like the percent of adults in some age group who were married in a given year, and flows, like the rate of first marriages in that year for particular age groups. For empirical work, flows would seem the more appropriate dependent variables since they ought to be influenced more directly by current conditions.

Unfortunately, flow data are extremely unreliable. Such data are collected separately by the states, and several of the largest states do not report figures broken down by race. Age breaks are not always available. And data on separation (as opposed to divorce) rates don't even exist, since only a small fraction of separations are sanctioned by courts, and thus recorded by the state. Still, one can get a good sense of what changes must have occurred over time (the flows) by looking at snapshots of marriage, divorce and separation at various points in time (the stocks).

Table 1 shows that while 51 percent of black women aged 15–44 were married in 1960, only 29 percent were married in 1988. For men, the changes were quite similar. The most dramatic shifts occurred between 1970 and 1980, with somewhat smaller changes between 1960 and 1970, and comparatively modest changes in the 1980s. The falls in the share of those who were married during the 1970s are all the more remarkable because the age group is a wide one. Most of the people who were in the 15–44 age group in 1970 would still have been there in 1980.

The percentage of adults who are married with spouse present can shrink either because of a rise in the share of people who have never married or because of an increase in the proportion of those who married and then were divorced, separated, or widowed. Table 1 illustrates that both played a role. The percent of black women aged 15–44 who had never married rose from 28 percent in 1960 to 52 percent in 1988, while the proportion of ever-married women who were no longer married rose from .28 to .39.

However, the timing of the decline in marriage and rises in divorce and separation was not identical. The percent of black women who never married rose sharply both in the 1960s and 1970s, while the increases in the proportion of the ever-married who were divorced, separated or widowed happened principally between 1970 and 1980. Thus, in the 1960s and 1980s virtually all of the changes in the marital status of adults can be linked to falls in marriage. In the 1970s, declines in marriage and increases in divorce and separation contributed equally. Over the entire period, declines in marriage were far more important than changes in divorce and separation.

Living arrangements for children roughly paralleled those for adults, but the changes were even more dramatic. Two out of three black children lived with two parents in 1960; by 1988 the figure was less than two out of five. And the published data reported here imply that the fraction of black children living with a parent who had never married rose from 2 percent to 30 percent.

Some of the drama in the children's statistics is misleading. Until 1982, a serious error in the way households with multiple generations were classified led the Census to show incorrectly many children who were living with their

Table 1

**Marital Status of Adults, Living Arrangements of Children  
and Fertility Patterns for Blacks: 1960, 1970, 1980, and 1988**

|                                                                                            | 1960   | 1970   | 1980   | 1988   |
|--------------------------------------------------------------------------------------------|--------|--------|--------|--------|
| Percent of black women 15-44:                                                              |        |        |        |        |
| —Married spouse present                                                                    | 51.4%  | 44.4%  | 31.2%  | 29.1%  |
| —Divorced, separated, widowed                                                              | 20.3%  | 18.1%  | 20.9%  | 18.7%  |
| —Never married                                                                             | 28.3%  | 37.5%  | 47.9%  | 52.2%  |
| Total                                                                                      | 100.0% | 100.0% | 100.0% | 100.0% |
| Percent of black women 15-44<br>who have ever married                                      | 71.7%  | 62.5%  | 52.1%  | 47.8%  |
| Proportion of ever-married black<br>women 15-44 who are divorced,<br>separated, or widowed | 0.28   | 0.29   | 0.40   | 0.39   |
| Percent of Black Men 15-44:                                                                |        |        |        |        |
| —Married spouse present                                                                    | 47.7%  | 42.2%  | 33.1%  | 30.9%  |
| —Divorced, separated, widowed                                                              | 12.3%  | 10.1%  | 10.8%  | 10.9%  |
| —Never married                                                                             | 40.0%  | 47.7%  | 56.1%  | 58.2%  |
| Total                                                                                      | 100.0% | 100.0% | 100.0% | 100.0% |
| Percent of black men 15-44<br>who have ever married                                        | 60.0%  | 52.3%  | 43.9%  | 41.8%  |
| Proportion of ever-married black<br>men 15-44 who are divorced,<br>separated, or widowed   | 0.21   | 0.19   | 0.25   | 0.26   |
| Percent of black children living with:                                                     |        |        |        |        |
| —Married couple                                                                            | 67.0%  | 58.5%  | 42.2%  | 38.6%  |
| —Divor., separ., or widowed parent                                                         | 19.8%  | 27.3%  | 32.7%  | 24.7%  |
| —Never married parent                                                                      | 2.1%   | 4.5%   | 13.1%  | 29.3%  |
| —Not with a parent                                                                         | 11.1%  | 9.7%   | 12.0%  | 7.4%   |
| —Total                                                                                     | 100.0% | 100.0% | 100.0% | 100.0% |
| Birth rate per 1000 black women 15-44                                                      |        |        |        |        |
| Legally married                                                                            | 187    | 132    | 98     | 82     |
| Legally unmarried                                                                          | 98     | 96     | 81     | 85     |
| Percent of black births to legally<br>unmarried women                                      | 23.3%  | 37.6%  | 55.2%  | 61.2%  |

*Note:* 1960 data are for non-whites. Birth data for final year is 1987. Legally married women includes separated.

*Source:* Marital status of adults: U.S. Bureau of the Census (1964), Table 176. U.S. Bureau of the Census (1971), Table 1. U.S. Bureau of the Census (1981), Table 1. U.S. Bureau of the Census (1989b), Table 1. Living arrangements of children: U.S. Bureau of the Census, (1989a), Tables A-4 and A-5. Birth data: U.S. Bureau of the Census (1987), Tables 82 and 86. U.S. Bureau of the Census (1989a), Table 4.

mother as “not living with a parent.” In fact, the household head was not the parent, but the mother was still in the household. Thus the “never married” and “not with a parent” categories should be treated together.<sup>1</sup>

<sup>1</sup>This Census error is especially unfortunate because it makes it very difficult to test an obvious hypothesis: that children of unmarried mothers are now much more likely to live with their mother than to be placed with another relative or someone outside the home. Note that adopted children are classified according to the marital status of their adoptive parents in Table 1.

If we interpret this combined category as mostly reflecting children in families with a never-married parent, the patterns look somewhat more like those for adults. But the combined “never married/not with parent” category still shows a much larger increase than one might have expected based on the marital patterns alone, especially during the 1980s. There was a much greater decline in the fraction of children living with two parents than in the fraction of adults who were married. The fertility patterns of married and unmarried black women can help to explain this puzzle.

Between 1960 and 1987, the birth rate for legally married (which includes separated) black women plummeted, falling from 186 per 1000 women to 82 per 1000. The birth rate for legally unmarried women also fell considerably between 1960 and 1980, but the declines were not nearly as great as for married women. Since 1980, the birth rate to unmarried women has increased somewhat. Annual data (not shown in Table 1) reveal that this recent increase began in 1985 after the birth rate to unmarried black women bottomed out at 77 per 1000 in 1984. This does not appear to be a statistical fluke. Two independent data sources—the Current Population Survey and the Monthly Vital Statistics reports—both show almost identical patterns. As a result of these trends, the birth rate to legally unmarried black women now exceeds the rate for legally married ones, for the first time in recent history.

Thus, the family changes for children were magnified by very sharp declines in the birth rate to married women relative to unmarried ones. By 1988, over 60 percent of black children were born to a divorced, widowed or never-married mother. Still, it is interesting to note that the change in the percentage of children born out-of-wedlock is not a reflection of an increase in the birth rates to unmarried women at all. Rather, it results from dramatic declines in marriage and in the childbearing of married women.<sup>2</sup>

White families experienced major changes during this period as well, as illustrated by Table 2. Indeed, many of the proportionate changes were larger for whites. But the absolute changes were much smaller, especially for children. And these major black-white differences remain even if one adjusts for a wide variety of socioeconomic factors.

The percentage of white women aged 15–44 who were married declined from 69 percent to 55 percent between 1960 and 1988, a decline which is almost as large as the one for blacks. But increases in divorce and separation were the critical factors for whites, rather than declines in marriage. While the share of white women who have ever married has declined somewhat since 1970, nearly all of the changes in the marital status of whites can be traced to a rise in the proportion of ever-married women who are divorced, separated or

<sup>2</sup>Nonetheless, there has been some change in the behavior of unmarried women. The fraction of single black women who have had a child rose from 40 percent in 1970 to 49 percent in 1988 (U.S. Bureau of the Census, 1977, 1989a). Thus, the rate of first births has risen. Since the overall birth rate to unmarried women changes little over this period, the rate of second and later births had clearly declined.

Table 2

**Marital Status of Adults, Living Arrangements of Children  
and Fertility Patterns for Whites: 1960, 1970, 1980, and 1988**

|                                                                                            | 1960   | 1970   | 1980   | 1988   |
|--------------------------------------------------------------------------------------------|--------|--------|--------|--------|
| Percent of white women 15-44:                                                              |        |        |        |        |
| —Married spouse present                                                                    | 69.1%  | 64.1%  | 56.5%  | 54.5%  |
| —Divorced, separated, widowed                                                              | 6.9%   | 6.1%   | 10.7%  | 12.5%  |
| —Never married                                                                             | 24.0%  | 29.8%  | 32.8%  | 33.0%  |
| Total                                                                                      | 100.0% | 100.0% | 100.0% | 100.0% |
| Percent of white women 15-44<br>who have ever married                                      | 76.0%  | 70.2%  | 67.2%  | 67.0%  |
| Proportion of ever-married white<br>women 15-44 who are divorced,<br>separated, or widowed | 0.09   | 0.09   | 0.16   | 0.19   |
| Percent of White Men 15-44:                                                                |        |        |        |        |
| —Married spouse present                                                                    | 61.8%  | 58.6%  | 50.9%  | 48.5%  |
| —Divorced, separated, widowed                                                              | 4.5%   | 3.6%   | 6.8%   | 9.0%   |
| —Never married                                                                             | 33.7%  | 37.8%  | 42.3%  | 42.5%  |
| Total                                                                                      | 100.0% | 100.0% | 100.0% | 100.0% |
| Percent of white men 15-44<br>who have ever married                                        | 66.3%  | 62.2%  | 57.7%  | 57.5%  |
| Proportion of ever-married white<br>men 15-44 who are divorced,<br>separated, or widowed   | 0.07   | 0.06   | 0.12   | 0.16   |
| Percent of white children living with:                                                     |        |        |        |        |
| —Married couple                                                                            | 90.9%  | 89.5%  | 82.7%  | 78.9%  |
| —Divor., separ., or widowed parent                                                         | 7.1%   | 8.5%   | 14.0%  | 15.5%  |
| —Never married parent                                                                      | 0.1%   | 0.2%   | 1.1%   | 3.4%   |
| —Not with a parent                                                                         | 1.9%   | 1.8%   | 2.2%   | 2.2%   |
| —Total                                                                                     | 100.0% | 100.0% | 100.0% | 100.0% |
| Birth rate per 1000 white women 15-44                                                      |        |        |        |        |
| Legally married                                                                            | 154    | 121    | 97     | 90     |
| Legally unmarried                                                                          | 9      | 14     | 18     | 25     |
| Percent of births to legally unmarried women                                               | 2.3%   | 5.7%   | 11.0%  | 15.7%  |

Final year of birth data is 1987.

Source: Marital status of adults: U.S. Bureau of the Census (1964), Table 176. U.S. Bureau of the Census (1971), Table 1. U.S. Bureau of the Census (1981), Table 1. U.S. Bureau of the Census (1989b), Table 1. Living arrangements of children: U.S. Bureau of the Census (1989a), Tables A-4 and A-5. Birth data: U.S. Bureau of the Census (1987), Tables 82 and 86. U.S. Bureau of the Census (1989a), Table 4.

widowed. The proportion more than doubled between 1970 and 1988, rising from .09 to .19. Changes for white men were similar.

The living arrangements of children closely parallel the marital patterns of adults up to 1980. The fraction of white children not living with two parents rose from 9.1 percent in 1960 to 17.3 percent in 1980. Virtually all of the increase in children who lived in single-parent homes between 1960 and 1980 resulted from an increase in children living with separated or divorced parents.

Even though the proportion of never-married women increased, the birth rate to unmarried white women was so low that declines in marriage had very modest effects on the living arrangements of children. The fraction of children in the “never-married parent” or “not with a parent” categories rose only from 2 percent in 1960 to 3.3 percent in 1980.

Since 1980, though, the major changes in living arrangements of children have resulted from increases in the number of children living with never-married parents. Divorce rates had leveled off somewhat by this period, while the birth rate to unmarried women was rising. Indeed, the birth rate to unmarried white women rose throughout the 1960 to 1988 period, in contrast to the essentially flat pattern for blacks. At the same time, birth rates for white married women have fallen sharply, just as they have for black married women. The birth rates for unmarried white women are still low enough and the marriage rates high enough that “only” 15 percent of all births to white women are to single mothers. But if current trends continue, out-of-wedlock childbearing will become a much larger issue for whites in the future.

## **Economic Implications of Black Family Change**

Although our major focus is on the changes in black families and what factors might be causing them, it seems appropriate to pause briefly to note how serious the economic implications of changing black family patterns could be. The poverty rate for two-parent black families with children was 12.5 percent in 1988; for single-parent families with children, the poverty rate was 56.3 percent (U.S. Bureau of the Census, 1989c).<sup>3</sup> A majority of black children will spend at least half of their childhood poor, while only a small fraction of white children will (Ellwood, 1988, p. 201). McLanahan (1988) has shown that children from single-parent homes are significantly more likely to drop out of school and have an out-of-wedlock birth. This result reflects both an impact due to reduced income and a separate component attributed to family structure itself. Others have found a relationship between family structure and employment of young black men.

Moreover, even among single-parent families, those headed by never-married mothers (as opposed to women who were previously married) are the most disadvantaged. Never-married mothers have far longer welfare stays than other women, even after controlling for race, education, and work experience. Never-married mothers typically have lower levels of education and work experience than other black women which disadvantage them further (Ellwood, 1986; O'Neill et al. 1984).

<sup>3</sup>Bane (1986) points out that many of the women who formed single-parent families were poor even before they became single parents. Thus, one cannot infer that the cause of the high poverty rate among single parents is entirely traceable to the fact that they became parents.

Thus, these trends in black family structure suggest that, barring major changes in social policy, a very large fraction of black children will continue to grow up poor and disadvantaged. Many will spend a large portion of their childhood on welfare, and they will be at heightened risk for becoming single parents or unemployed when they become adolescents.

## **Why Did Black Families Change?**

Only a few economists have pursued empirical or theoretical work on the determinants of marriage, divorce and childbearing. Becker (1973, 1974, 1981) has produced the seminal work, and most empirical studies draw from it. Becker (1981, p. 77) sees marriage as conferring increased utility for one or both parties due to "biological complementarities between the sexes and differences in their comparative advantages in producing children and other household commodities." Marriage seems especially attractive if one party (or one sex) is perceived as having a comparative advantage in "home production" (like child-rearing) and the other has an advantage in generating market income. Becker also pays particular attention to the relative availability of men and women in the "marriage market," emphasizing that a larger percentage of the sex in short supply must marry, and hypothesizing that that sex will be able to command a greater share of the gains from trade.

Becker's theory has been extended and interpreted in numerous ways. If one of the chief gains from marriage involves exploiting comparative advantages, and if one assumes sexually stereotypical roles of men and women, men will tend to specialize disproportionately in market work and women disproportionately in "home production." Any worsening of the economic position of men would seem to make marriage less attractive (or at least they will be able to gain a smaller share of the gains from marriage), since they have less comparative advantage in market work. Conversely, the comparative advantages of marriage might be weakened by factors leading to increased earnings of women (like reduced discrimination in the labor market, increased opportunity, or heightened desire to work) since the comparative advantages are lessened and the gains from specialization reduced. Similarly, an increase in the availability of other income that can be used to support a family in the absence of a male, like government welfare payments, would be expected to reduce the marriage desires of women.

Other economic explanations of marriage do not require any assumptions about differentiated sex roles. Even with a more neutral view of the relative capacities of men and women in market and "home production," marriage may still produce economic gains in the form of economies of scale, risk spreading, and/or joint production. Unfortunately, these hypotheses do not yield clear-cut predictions about the relationship between economic variables and marriage rates. For example, an increase in the earnings capacity of either men or

women would make them more attractive to the other sex. But it could also reduce the benefits from risk pooling, if uncertainty or risk aversion declines with income. If independence or privacy were a normal good, high incomes could reduce the demand for marriage. Even in this type of model, though, welfare benefits which chiefly benefit one-parent families would seem to reduce the incentive for the formation and maintenance of two-parent households,<sup>4</sup> and one would still expect that if one sex is in short supply, their marriage rates should rise relative to the other.

In any theory of marriage, changing tastes or norms could play a major role in changing the returns to marriage. If extramarital sexual activity or cohabitation become more socially acceptable, then the incentive to marry will decline. If knowledge or availability of birth control reduce the expected number and uncertainty regarding children, then the gains from marriage and specialization may be diminished. If stereotypical sex roles become less acceptable, then the gains from comparative advantage may be diminished. Our focus, however, is on how much of the patterns can be explained using more traditional economic variables.

Although the signs are not always clear, the theories do point to three economic factors as being potentially important in explaining shifts in marriage: welfare benefits, employment and earnings of men, and employment and earnings of women. We will briefly examine what is known about the role that each has played.

### **Welfare Benefits**

Welfare benefits would seem an obvious place to begin in the search for explanations. Many conservative observers including George Gilder (1981) and Charles Murray (1984) have placed a large share of the blame for family changes on the social welfare system. The links between welfare and family structure have also been the subject of a relatively large number of empirical studies. Given the strongly held views of welfare's major role, it may seem somewhat surprising that there is very little empirical support for the proposition that welfare benefits played a major role in the trends in black (or white) families. There are numerous reviews of the literature—for example, see Garfinkel and McLanahan (1986)—so we will not offer too much detail here.

The time-series patterns in welfare benefits are inconsistent with the hypothesis that higher welfare benefits accounted for family changes. Table 3 illustrates that since the mid-1970s, neither welfare benefits nor the number of recipients have soared—far from it. Between 1960 and the early 1970s, real welfare benefits did increase dramatically, rising from \$7,652 (in 1988 dollars) for a family of 4 in 1960 to \$10,133 in 1972. But after that period, benefits were

<sup>4</sup>Even in this case, though, welfare could actually increase marriage rates, since it will reduce the cost of a bad marriage by making divorce or separation less costly, and thus encourage people to give marriage a try.

Table 3

**Welfare Benefit Levels, Percent of Black Children Not With Two Parents,  
and Percent of Black Children in Families Collecting AFDC  
1960, 1970, 1980, 1988**

|                                                                                                               | 1960    | 1970    | 1980    | 1988    |
|---------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|
| AFDC and food stamp payment level <sup>a</sup><br>(family of 4 with no income—1988 dollars<br>CPI-U adjusted) | \$7,324 | \$9,900 | \$8,325 | \$7,741 |
| Percent of black children<br>not living with two parents                                                      | 33.0%   | 41.5%   | 57.8%   | 61.4%   |
| Estimated percent of black children<br>in families collecting AFDC                                            | 10.4%   | 33.6%   | 34.9%   | 30.1%   |

<sup>a</sup>Poverty weighted average of all 50 states.

*Sources:* Welfare Benefit Levels: Committee on Ways and Means (1989), Table 35, p. 881. Data on living arrangements of children: U.S. Bureau of the Census, (1989b), Table A-4. Data on percent of black children on AFDC: U.S. Bureau of the Census (1984), Table 651. U.S. Bureau of the Census (1990). Racial composition of children on AFDC was assumed to be identical to the racial composition of all families. Such information is not available for every year, thus data from 1969 were used for 1970, data for 1979 were used for 1980, and data from 1987 were used for 1988. Since racial proportions on AFDC changed very slowly between 1969 and 1987, this procedure is likely to introduce very little error. Data for 1969, 1979, and 1987 were taken from Committee on Ways and Means (1989), Table 22, p. 564. No data are available on the racial composition of the caseload before 1969. In 1969, blacks families were 45 percent of the caseload. Between 1960 and 1969, the ratio of poor non-white female-headed families with children to all poor female-headed families with children rose from .39 to .46 (U.S. Bureau of the Census, 1989c, Table 20). Assuming the same proportional change, we estimated that the fraction of black children on AFDC in 1960 was 38 percent ( $45 \text{ percent} \times .39 / .46$ ).

rarely adjusted, and their value was allowed to erode with inflation. By 1988, average benefits had fallen to \$8,019. Total public assistance benefits were higher than in 1960, since all recipients got Medicaid and some had housing and other forms of assistance which were not available in 1980. But there is no doubt that the disposable income available to welfare mothers fell considerably between the early 1970s and 1988.<sup>5</sup> Thus if welfare had caused family structures to change before the early 1970s, the fall in benefits since that time should have put the genie back in the bottle.

Even more impressive evidence can be seen by comparing the second and third rows of Table 3. In the second row, one sees the fraction of black children who were not living in two-parent families, as was reported earlier. It rises steadily throughout the period, and most dramatically in the 1970s. The third row shows the fraction of black children who were on Aid to Families with

<sup>5</sup>Indeed, even these figures understate the fall. During this period average family size was also falling from four persons per case to three. Since benefits are adjusted for family size, the actual cut in money received was considerably greater.

Dependent Children (AFDC)—the primary welfare program for single parents.<sup>6</sup> If AFDC had been encouraging or even allowing the rapid change in living arrangements of children, then the fraction of children on AFDC should have risen as fast or faster than the fraction of children not living with two parents.

Between 1960 and 1970, the fraction of children on AFDC did rise rapidly. But between 1970 and 1988, the fraction of children on the program held steady and even fell.<sup>7</sup> While the number of black children not living with two parents rose by 2 million, the number of black children on welfare actually declined. Any traditional causality test would reject the hypothesis that welfare caused families to change.

Thus, the time-series pattern of both benefits and recipients suggests that welfare could not have played a very important role in family changes after 1970. More sophisticated cross-section or cross-section time-series studies do sometimes find some connection between welfare and family structure, but the magnitude of estimated effects is generally small, when it can be found at all.

The only true experimental evidence available comes from the Negative Income Tax (NIT) experiments, in which an experimental group was offered an altered and considerably better package of welfare benefits than the existing benefits available to the control group. Groeneveld et al. (1983) report that divorce and separation increased significantly for those in the experimental groups. However, these results have been sharply criticized in a careful reanalysis of the same data by Cain (1987), who argues the earlier results were misleading, unstable, and inconclusive. In any case, the results are of questionable value in understanding the impact of the current system since the experimentals got major new benefits, while the controls were in the present system. (The authors made no attempt to apply the estimated elasticities to the current set of welfare benefits.) In addition, the experimental and short-term nature of the NIT experiments makes results about marriage suspect. Still, the NIT results do suggest that financial incentives may influence family structures.

Virtually all other cross-sectional studies seek to exploit the variations in the level of welfare benefits offered by different states by examining the association between benefits and a variety of variables, including the number of female heads of families, divorce and separation, out-of-wedlock childbearing, marriage, and remarriage. Some authors have tried to create a structural choice model of marital choices (for example, Danziger et al., 1982). Others, like Moffitt (forthcoming), Ellwood and Bane (1985), Bassi (1987), Plotnick (1989) and Duncan and Hoffman (1989) use reduced form estimates. In general, both methods reveal only weak to moderate effects of welfare.

<sup>6</sup>AFDC does include a small program for intact families with an unemployed parent, but it is quite small (5 percent) relative to the program for single parents.

<sup>7</sup>Note that the pattern for white children is exactly the same; there was no rise in the share receiving AFDC even though families were changing drastically.

### **Employment and Earnings of Men**

A variety of studies look for a connection between male joblessness and marriage and divorce. The most prominent recent work has been done by William Julius Wilson and his colleagues. Wilson and Neckerman (1986) note that the ratio of employed black men to the population of young women has declined significantly in the past few decades. They argue that this decline in the pool of "marriageable" (employed) black males is the major reason black families have changed. Wilson and Neckerman create a Male Marriageable Pool Index (MMPI) which is defined as the ratio of employed males per 100 females in the population. They show that these ratios fell sharply in the 1970s and early 1980s for blacks below age 35, a pattern that roughly mirrors changes in marriage.

Wilson's hypothesis is reasonably consistent with Becker's theories. A fall in the earning capacity of men makes them less attractive marriage partners, since it reduces any comparative advantage in generating market income. Lerman (1988) points out that Becker's theory might be applied in another way. If unemployed men are seen as simply not available for marriage, then one could treat the decline in employed men as being similar to a decline in the male/female sex ratio. Either interpretation would project declines in marriage which parallel declines in male employment. However, such theories would also imply that marriage rates for employed or marriageable men should be quite high, either because they retain a comparative advantage in earning income or because they are in short supply.

A number of analyses have attempted to test the "Wilson hypothesis," and some have found supportive results. Wilson (1987) shows that changes in the MMPI were consistent with changes in marriage proportions in three regions, although not in the West where families changed even though employment levels remained stable. Testa et al. (1989) find that the MMPI within low-income neighborhoods in Chicago predicts marriage rates. But they use such narrow geographic boundaries that their findings are likely to be affected by selective migration. Employed men may leave ghettos. In cross-city equations for 1980, Sampson (1987) finds the MMPI is a strong predictor of the proportion of families headed by females. Bennett, Bloom and Craig (1989) suggest that the observed divergence in marriage patterns of blacks and whites is "consistent" with an explanation emphasizing reduced labor market opportunities for blacks. All of these results may also be contaminated by reverse causality. Married men may work more because they have more responsibility.

Other work casts serious doubts on the strength of the MMPI hypothesis. Plotnick (1989) found a state-level MMPI did not affect the odds that a woman became a never-married mother by age 19. Lerman (1988) reports that county unemployment rates, and even an individual's history of past joblessness do not affect the odds a young black man will become an unwed father. In many studies that use relatively narrow geographic boundaries, like neighborhoods

or even cities, issues of selective migration (employed men leave ghetto communities) and reverse causality (married men work more because they have more responsibility) make it difficult to interpret the links between job and family status.

Some of the most interesting and powerful criticism of the Wilson hypothesis examines its implication that marriage should have fallen far more for those doing poorly in the labor market than for those doing well. Becker's theory would seem to imply increases in marriage rates for the scarce "marriageable men." Yet Lerman (1988) notes that the declines in marriage have been almost as great for better-educated men as for the less well educated. This result seems inconsistent with the Wilson hypothesis, since better educated men have fared far better in the job market. Lerman also finds that high-earning blacks are still much less likely than whites to be married. Jencks (1989) makes a similar point noting that the declines in marriage between 1959 and 1979 for young black men who were employed throughout the year were almost as great as the declines for young black men overall.

Table 4 illustrates these points by providing employment and marriage information for young black men aged 20–24 and 25–34. For both age groups the MMPI does roughly follow the pattern of marriage change between 1960 and 1980. But between 1980 and 1988, the pattern breaks down: MMPIs are rising and marriage continues to fall. Still, the early 1980s were very tough economic times, so the declines in marriage could reflect the impact of earlier declines in the MMPI. The table also shows that a larger proportion of employed men have always tended to be married, relative to unemployed men, though this may reflect reverse causality with married men feeling greater pressure or responsibility to work.

Nonetheless, the table is not very supportive of the Wilson hypothesis. First, declines in marriage were far greater than declines in the MMPI or the employment rates of men. And, since employed men do not all marry and unemployed men do not all remain single, one would expect declines in employment to lead to less than equivalent reductions in marriage levels.

More importantly, declines in marriage were far greater both in absolute and percentage terms for the employed than for the not employed between 1970 and 1988. The share of employed men aged 20–24 who were married fell from 44.7 percent in 1970 to 19.9 percent in 1988. Among men who were not employed the fall was 12.6 percent to 6.1 percent. Similarly, the share of employed men aged 25–34 who were married fell from 71.2 percent in 1970 to 48.1 percent in 1988; for men who were not employed the fall was 30 percent to 23 percent. Employed men were becoming scarce, but their marriage rates were in fact diminishing more rapidly, rather than keeping pace or increasing. Since the vast majority of men are employed and the largest proportionate decline in marriage rates was among the employed men, it follows that the vast majority of the decline in overall marriage rates among black men can be traced to declines in marriage among employed men.

Table 4

**Male Marriageable Pool Index, Employment Rates,  
and Percent Married for Black Males: 1960, 1970, 1980, 1988**

|                                                                  | 1960  | 1970  | 1980  | 1988  |
|------------------------------------------------------------------|-------|-------|-------|-------|
| <b>Black males 20–24</b>                                         |       |       |       |       |
| Male marriageable pool index<br>(employed males per 100 females) | 68    | 58    | 50    | 55    |
| Percent married                                                  | 35.0% | 33.8% | 15.3% | 11.4% |
| Employment rate (employment/population)                          | 0.78  | 0.73  | 0.61  | 0.67  |
| Percent married of those:                                        |       |       |       |       |
| —Currently employed                                              | 43.4% | 44.7% | N/A   | 19.9% |
| —Currently not employed                                          | 15.2% | 12.6% | N/A   | 6.1%  |
| <b>Black males 25–34</b>                                         |       |       |       |       |
| Male marriageable pool index<br>(employed males per 100 females) | 71    | 73    | 63    | 67    |
| Percent married                                                  | 62.9% | 64.1% | 46.7% | 40.8% |
| Employment rate (employment/population)                          | 0.86  | 0.88  | 0.79  | 0.81  |
| Percent married of those:                                        |       |       |       |       |
| —Currently employed                                              | 70.3% | 71.2% | 55.1% | 48.1% |
| —Currently not employed                                          | 32.0% | 30.0% | 26.7% | 22.9% |
| Employment rate by years of education                            |       |       |       |       |
| —Less than 12                                                    | 0.78  | 0.78  | 0.60  | 0.66  |
| —High school graduate                                            | 0.86  | 0.88  | 0.71  | 0.83  |
| —More than 12 years                                              | 0.85  | 0.87  | 0.78  | 0.86  |
| Percent married by years of education                            |       |       |       |       |
| —Less than 12                                                    | 62.9% | 60.6% | 39.1% | 29.7% |
| —High school graduate                                            | 64.0% | 67.5% | 48.9% | 42.1% |
| —More than 12 years                                              | 61.1% | 66.6% | 50.1% | 44.3% |

*Note:* 1960 data are for non-whites. N/A indicates not available.

*Sources:* Employment rates and MMPI for 1960 to 1980: U.S. Department of Labor (1985), Tables 2 and 3. Detailed marriage and employment data: U.S. Bureau of the Census (1964), Tables 4 and 5. U.S. Bureau of the Census (1973), Tables 5 and 6. U.S. Bureau of the Census (1985), Tables 3 and 4. All data for 1988 are based on special tabulations of the October 1988 Current Population Survey (CPS) conducted for the authors by Thomas J. Kane. Overall employment rates are drawn from published data based on the CPS to maintain consistency over time. Detailed information on marital status by employment status and marital or employment status by education are drawn from decennial census data except for 1988 which are based on tabulations of the October CPS as noted above.

Since marriage may itself influence labor supply, looking at the share of currently employed people who are married creates some question about causality. Such causality problems are reduced if marriage patterns are compared by level of education. It is well documented that young male blacks who are college-educated have fared much better in recent years than high school graduates, while high school graduates in turn have done better than dropouts. The evidence does show some differentials in marriage trends by education, but they are small. Between 1970 and 1988, the fraction of dropouts aged

25–34 who were married fell by 31 percentage points. The fall for high school graduates was 25 percentage points. Marriage fell by 22 points for those with more than a high school education. Even black men with some college education experienced a stunning drop in marriage. These results seem quite inconsistent with the hypothesis that male earnings and employment were the driving force behind marriage changes.

Econometric models tell a similar story. Both Mare and Winship (1990) and Ellwood and Rodda (1990) find evidence that employment does influence marriage patterns, but variation in employment over time or between blacks and whites can explain very little of the racial or temporal differences in marriage.

There is some evidence that unemployment influences other events, like divorce and marital instability. For example, Ross and Sawhill (1975) find that divorce is more common in homes where the man has been unemployed. Hoffman and Duncan (1986) find that employment prospects do have some influence on remarriage, though the effects are small, especially for blacks.

In sum, although there is some support for the view that the MMPI played a modest role in influencing family changes of the past decade, there is little evidence to date that it can, by itself, account for anything more than a small portion of the change.

### **Employment and Earnings of Women**

A comparative advantage model would seem to suggest that if the parties in a marriage engaged in less specialization, the returns and incentives to marry might diminish. Greater market work by married women might, therefore, be expected to reduce their rate of marriage. Moreover, some theories in social psychology suggest that if women are less financially dependent on men, they will face less pressure to marry or to remain in unhappy, unsatisfying or even unsafe marriages.

Of course, greater work by women need not reduce marriage. The increased earnings that a woman brings might make her a more attractive marriage partner to men. Work by both partners allows more financial risk pooling and thus would seem to increase that benefit of marriage. Greater economic equality could generate stronger marriages.

The literature examining the link between earnings and employment of women and family structure points toward some effects, but without definitive results. Preston and Richards (1975) found that female opportunities, earnings, and unemployment all helped to predict marriage patterns in 1960, with greater opportunities for women apparently leading to fewer marriages. They concluded that about half of the decline in marriage during the 1960s for all races could be accounted for by changes in female labor market opportunities. White (1981) replicated these results separately by race and found that black family structure was far less sensitive than white to changes in labor market opportunities for women. Cherlin (1981) found that marital disruption was

considerably more likely in families where the woman's earnings were high relative to the man's; Ross and Sawhill (1975) reported similar results. Most recently, Mare and Winship (1990) showed that increased work by women seemed to reduce the odds of marriage.

Still, empirical examinations of the possible impact of changing employment patterns of women on marriage and fertility are remarkably rare in economics. Given the rich and sophisticated literature on the labor supply of married women, it seems odd that so little attempt has been made to examine the possibility of causality running the other direction. The notion that work might influence marriage while marriage would also influence work does create considerable complexity in both modeling and estimation. It also renders suspect at least some of the work on the labor supply of married women. To our knowledge, little work has dealt effectively with this form of simultaneity in the literature either on female labor force participation or marriage.

Table 5 presents a few indicators of work and marriage for black women. Since simultaneity is such a concern, the interpretation of simple statistics on work and marriage is necessarily unclear. Still, such figures do point in some intriguing directions.

The lack of attention to the relationship between women's work and marriage patterns while so much attention has been paid recently to links for males is especially surprising since changes in employment of women dwarf the variations in the employment of men. While the employment/population ratio for black men aged 25–34 fell from .86 to .81 between 1960 and 1988, the rate for women rose from .45 to .65.<sup>8</sup> Table 5 also shows that employment rates for married women rose sharply while those for unmarried women hardly changed. A hypothesis that increased work by married women reduced the gains from marriage and thus led to reduced marriage rates seems more consistent with the time-series evidence than a hypothesis that male employment changes were the primary influence.

But the connection is certainly not overwhelmingly clear. Table 5 shows that for high school dropouts, employment rates changed little. For those with a high school degree or more, employment rates rose a great deal. Marriage rates, on the other hand, plummeted most for those with the least education, but they fell quite sharply for women at all educational levels. Thus the pattern of marriage changes is inconsistent with a monocausal model where changing labor force participation of women is the primary influence.

The combination of male and female employment patterns reveals some more plausible hypotheses. Under a comparative advantage theory of the family, either declines in the employment (or earnings) of men or increases in the employment of women could depress marriage. Employment of high school

<sup>8</sup> Indeed, if we create a Female Employed Pool Index, defined identically to the MMPI for men (that is, the ratio of employed females per 100 males in the population), the index grows by 23 points for black women between 1960 and 1988. By contrast, the MMPI falls by just 4 points for black men.

Table 5

**Employment and Marriage Rates for Black Females: 1960, 1970, 1980, 1988**

|                                         | 1960  | 1970  | 1980  | 1988  |
|-----------------------------------------|-------|-------|-------|-------|
| <b>Black females 20–24</b>              |       |       |       |       |
| Employment rate (employment/population) | 0.41  | 0.49  | 0.46  | 0.52  |
| Percent married                         | 48.1% | 39.9% | 21.5% | 16.5% |
| Percent employed among those:           |       |       |       |       |
| —Currently married                      | 30.3% | 47.1% | N/A   | 60.9% |
| —Currently not married                  | 51.3% | 51.9% | N/A   | 49.3% |
| Percent married among those:            |       |       |       |       |
| —Currently employed                     | 35.4% | 37.6% | N/A   | 19.6% |
| —Currently not employed                 | 57.0% | 42.2% | N/A   | 13.2% |
| <b>Black females 25–34</b>              |       |       |       |       |
| Employment rate (employment/population) | 0.45  | 0.53  | 0.61  | 0.65  |
| Percent married                         | 63.7% | 56.3% | 42.1% | 35.6% |
| Percent employed among those:           |       |       |       |       |
| —Currently married                      | 37.9% | 48.7% | 65.4% | 72.2% |
| —Currently not married                  | 57.9% | 56.3% | 59.3% | 61.2% |
| Percent married among those:            |       |       |       |       |
| —Current employed                       | 53.5% | 52.7% | 44.5% | 39.5% |
| —Currently not employed                 | 72.1% | 60.2% | 38.2% | 28.3% |
| Employment rate by years of education   |       |       |       |       |
| —Less than 12                           | 0.41  | 0.37  | 0.43  | 0.39  |
| —High school graduate                   | 0.46  | 0.56  | 0.65  | 0.61  |
| —More than 12 years                     | 0.66  | 0.72  | 0.77  | 0.78  |
| Percent married by years of education   |       |       |       |       |
| —Less than 12                           | 63.4% | 52.6% | 34.4% | 23.3% |
| —High school graduate                   | 65.1% | 60.8% | 44.8% | 37.1% |
| —More than 12 years                     | 62.5% | 60.3% | 45.0% | 38.6% |

*Note:* 1960 data are for non-whites. N/A indicates not available.

*Sources:* Employment rates and MMPI for 1960 to 1980: U.S. Department of Labor (1985), Tables 2 and 3. Detailed marriage and employment data: U.S. Bureau of the Census (1964), Tables 4 and 5. U.S. Bureau of the Census (1973), Tables 5 and 6. U.S. Bureau of the Census (1985), Tables 3 and 4. All data for 1988 are based on special tabulations of the October 1988 Current Population Survey (CPS) conducted for the authors by Thomas J. Kane. Overall employment rates are drawn from published data based on the CPS to maintain consistency over time. Detailed information on marital status by employment status and marital or employment status by education are drawn from decennial census data except for 1988 which are based on tabulations of the October CPS as noted above.

dropout males fell sharply, while employment of women with similar education was stable. Thus declines in male employment may have played an important role for that group. For more educated persons, changes in earnings of men were more modest, while increases in work of women were quite large, suggesting that female employment played a larger role.

The data are surely consistent with many other interpretations, especially those which suggest changes in marriage rates for non-economic reasons. But to our knowledge, none of the recent work linking male employment to

marriage has included much on female employment patterns. An empirical model than includes both sexes is surely needed to make any rigorous tests of these hypotheses.

The same logic regarding marriage could also apply to out-of-wedlock childbearing. Higher earning capacity of women could lead to greater independence and more unmarried births. However, a long and potent literature in social psychology and sociology, strongly supported by various intervention programs, suggests that out-of-wedlock childbearing is lowest among women with the best "options," including good employment prospects (Hayes, 1987). Unwed motherhood is said to reflect isolation and a sense of helplessness. A recent paper by Duncan and Hoffman (1989) finds that while welfare has little influence on nonmarital fertility, economic "options" have a very powerful effect. Ross and Sawhill (1975) and others have also shown a negative association between employment opportunities and nonmarital childbearing.

In sum, there are hints that women's employment could have had an influence on marriage and fertility patterns, but we still cannot gauge its overall influence.

## **Concluding Thoughts**

Economists and economic models have not been very successful in explaining the changes in black or white families. Further research is desperately needed, and we hope it will offer new insights. Still, our work has led us to be increasingly pessimistic that economic factors and traditional incentive-based models can explain much of the change in family patterns. Our fear is that the dramatic changes were generated by a complex interaction of social, cultural, legal, and economic factors that will be extremely difficult to disentangle.

We are even more skeptical about the potential for traditional economic policies ranging from macroeconomic changes to altered public assistance incentives to reverse current trends. We should not ignore the potential incentives of economic policies for the family, but they ought not to drive too many economic policy decisions.

On the other hand, the consequences of the changing family structures are increasingly apparent. A majority of black children are now virtually assured of growing up in poverty, in large part because of their family status. Families are changing in the white community as well. According to several estimates, the majority of children born today will spend some time in a single-parent home. The economic well-being of many of our children probably will be far more influenced by changing family patterns and how the country responds to them than by any of the myriad of forces which traditionally command so much attention in economics. And we are convinced that a great deal can be done in the form of altered social policies to encourage work and independence while reducing poverty in single-parent homes; for examples of discussions along

these lines, see Garfinkel and McLanahan (1986), Danziger and Weinberg (1986), Ellwood (1988), Burtless and Gueron in the Winter 1990 issue of this journal, and many others.

Thus, we end with two pleas: one for better models and better research into the causes of altered family structures and one for moving forward with policies designed to ameliorate the negative economic effects of the changes.

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