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## THE CHANGING AMERICAN FAMILY AND PUBLIC POLICY

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Let me begin by expressing a point of view, which, I may add, is supported by many researchers on the family. I agree with Giraldo who says,

*The American family today is a thriving institution although it has changed from the era of our grandparents. At a time when the public schools are moving away from their traditional role as socializers, when elected officials are no longer looked on as models of behavior, and when the churches are retreating from an advisory role over the personal lives of the general population, the family continues as one of the most persistent, if not the strongest, molding and modeling institutions in society. It is still the primary residential unit, basic consumer, means for reproduction and socialization, major support system and primary social-psychological network available to adults and children [5, p. xvii].*

There are naysayers, of course. Victor Fuchs, in his recent book, *How We Live*, talks about *The Fading Family* [4]. However, the negative view often represents a clinging to sentimental images — what has been called the myth of the family. This image or myth has never reflected the variety of family styles in this country. As diversity increases, the myth has become increasingly distanced from reality; and it is in the reality we see the persistence and the strengths of the family. Featherstone [2, p. 23] observes that the image of the traditional family has never done justice to the variety of family styles in America. He states, “As an ideal for shaping policy, it grows increasingly out of touch with the actual character of most American families.”

Optimism about the family, however, does not deny and should not deny the problems. The family today is beset by problems. Many of these problems are caused by external forces in the economic or social environments — beyond the control of individuals. Government policies may then enter, in some cases with positive effects, in others with highly negative effects, or may ignore the problems, thus pushing all responsibility back to the family.

Let me state another bias of mine. The family provides society with tremendous benefits: think of the immeasurable value of an intelligent, caring human being and the 20 years or so of investment of love, as well as more tangible resources that went into the formation of this person. Given these benefits, help from society should be available to families when it is needed. The help, based on a realistic view of families and an understanding of their diversity, should be provided with a clear idea of the impact of policy on the family.

The following list demonstrates the diversity of family forms in our present society [9].

1. Singlehood
2. Nonmarital heterosexual cohabitation
3. Voluntary childlessness
4. Single-parent families
5. Divorce
6. Remarriage and step families
7. Dual career/dual worker
8. Open marriage and multilateral relationships
9. Commuter families
10. Gay and lesbian relationships
11. Communes
12. Contemporary traditional families

The diversity is surprising, yet it doesn't take much imagination to recognize the heterogeneity possible, not only across forms but within each form — a young employed professional living alone and an elderly widow eking out a social security check are both single-person households.

Facing these families is an increasing complexity, changing technology, and social changes, all within an atmosphere of uncertainty. The result is economic strain for many (the unemployed, the elderly, female-headed households), environmental degradation, energy limitations, and a growth in specialization which can result in fragmentation.

As a complete discussion of government or corporate policies needed by families in their complex and uncertain environment is impossible in a short time frame, we will focus on the following demographic changes: number of one-parent households, particularly those headed by women; number of women in the labor force; female-headed households in poverty; and numbers of elderly in the population.

## Female-Headed Households\*

Census data show that the number of two-parent families declined by 12 percent between 1970 and 1982, while the number of one-parent families doubled. By 1982, single-parent families with children under 18 years of age represented 21 percent of all families with children compared to 11 percent in 1970. Women headed 90 percent of the one-parent families and mothers, rather than fathers, were responsible for children in 89 percent of cases in both years [14].

Between 1970 and 1982 the proportion of children living in two-parent families decreased. In 1970, 89 percent of all children under the age of 18 lived in two-parent families. By 1982, this number had decreased to 79 percent [14].

Labor force participation rates for married women with children were 18 percent in 1950, increasing to 57 percent in 1983. Among women with preschoolers, the participation rate increased from 12 percent in 1950 to 50 percent in 1983. Among women who were maintaining families, labor force participation rose from 53 percent in 1970 to 60 percent in 1983. During this period, the number of women maintaining families doubled [12].

On average, women earn only 59 percent of what men earn [11]. Seventy-three percent of all female-headed households are clustered in the lowest three income categories. Only 27 percent of all male-headed households are in these three categories. In addition, these differences, in terms of wage earnings, are present at every occupational level [5, p. 42].

Thus, families with children maintained by single women are at serious risk of being poor. Female-headed households make up one in every five families with children, and more than half of all families with children in poverty are maintained by single mothers.

The economic fortunes of parents have long lasting consequences for their children. Deprivation during childhood can adversely affect a child's personality and emotional development and can influence motivation and attainment in school. The permanent effects of undernutrition have been well documented [7, pp. 324–376]. If we accept the premise that living in poverty is not a good way to live, then the economic well-being of children who live in poverty demands immediate attention.

Policies needed for the health and protection of female-headed households:

1. Elimination of sex role stereotyping in the labor force

\*I am deeply indebted in this section for the work of Sr. Victoria Marie Gribshaw, Professor, Seton Hill College, Greensburg, PA.

Policies must be designed that will “eliminate pay differentials caused by occupational segregation” by sex [5, p. 47]. Working women should be entitled to earn a family wage. In the past, women gained access to a family wage through marriage. Today, with a growing proportion of single women maintaining households with children, women are poor because their wages are low. Feldberg [3] concludes that comparable worth can increase women’s earnings and set the stage for ending the economic dependency of women.

There are problems inherent in designing and implementing policies aimed at ensuring equal pay for comparable work, one of the most difficult of which is rating jobs so that comparisons can be made. Once this is accomplished, the implementation costs are likely to be large.

Benefits of implementing comparable worth will include a greater flexibility of occupational choice for both sexes which should improve the utilization of labor resources. Kamerman [8] argues that policies to reduce the poverty of women must focus on assuring women a place in the mainstream of society and guaranteeing children an adequate level of living.

## 2. Transfer payments

The present income maintenance system, Aid to Families with Dependent Children (AFDC) and the Food Stamp Program, has inadequacies and inequities, as well as tax and work disincentives. For these reasons, welfare reform is badly needed. The negative income tax plan meets the criteria for a more adequate and equitable system. However, politically, it has never become acceptable.

Other welfare reform strategies suggested to address the needs of female-headed families include family or child allowances, housing allowances, and earned income tax credits. These programs may not be cost-effective in the short run, but long-term savings can come from the increased productivity of low-income women and the healthier development of children.

Research findings do not support the rather widely held belief that welfare assistance leads to long-run dependency and the birth of more children to poor women. In a recent study at Ohio State University, based on a representative sample of single women with children under 18 years of age, the women were, on average, on AFDC for 2.1 years out of seven and on food stamps for 2.9 years out of seven [6, p. 89].

## 3. Child support

Policies are needed that require absent parents to provide income support for their children, and to ensure that noncustodial parents do not default in their child support payments. A high proportion of child support payments assigned by the courts is never paid.

## 4. Child care

Quality child care at reasonable cost is essential in order for some

mothers to be able to work. The lack of good, affordable child care often forces a woman into dependency on welfare. On the other hand, children may be left in inadequate care or left to fend for themselves.

Policies to increase child care services include more day care centers near the work place, more information about services, and a reduction in costs. It is important to parents and to society that child care provisions be available for all working parents.

#### 5. Career counseling and sex education

The education of young women must include information that will prepare them for the economic realities of their lives. Labor market skills and career counseling are essential in order that their labor market years be productive.

Improved sex education for both girls and boys is imperative. The present situation — the highest rates of teenage pregnancy in the industrialized world — appears to stem from an inadequate sex education program.

### The Elderly

The greater age span of families — due to higher life expectancy of the members — is pointed out by Giraldo [5, p. 14]. “With the radical increase in life expectancy over the past few decades, more married couples are surviving longer as a family unit.” The number of years that couples live together after their childbearing years has increased dramatically, and the age of becoming a widow or widower has been steadily climbing.

However, the proportion of older people today is small compared to what can be expected when the baby boomers begin to retire. Researchers have estimated that as much as 20 percent of the population will be 65 or older soon after the beginning of the next century.

An additional problem is the care of aged parents [10]. Increases in the life span raise the possibility that parent care will become as important as child care. Members of the middle generation may spend more years in parent care than in child care.

As the numbers of elderly increase, the need for care and services increases and the costs increase. On the other hand, as the proportion of elderly increase, there will be fewer in the work force to pay for these costs — either as taxpayers or as family members.

Already tensions have developed between the requirements of the young and those of the old. In 1945, 41.9 workers supported each retiree, while in 1984 there were only 3.3 workers for each one [1, pp 4–5]. In addition, the elderly have become a strong political force whereas young people, especially poor children, have little political power. Policies needed include:

## 1. Education

Broad educational changes are important. Individuals of all ages must understand the aging process and the needs of the elderly. However, the needs of the nonelderly must also be understood and considered.

Changing attitudes toward the aged, particularly in recognizing the heterogeneity of the group, are an important issue. One researcher has suggested five categories — the super-old (those who run marathons or play ice hockey), the young-old, the old, and the old-old (the frail).

## 2. Employment security

Removal or modification of mandatory retirement rules would allow the elderly to remain working as long as they desire and are capable. However, such change could cut down on employment opportunities for the young.

The employment of older workers could be encouraged through improved job information, changed employer attitudes, and removal of tax and social security disincentives, but, again, employment opportunities for the young might be decreased.

## 3. Retirement income system

Education for pre-retirement planning should encourage the integration of pension plans and Social Security expectations, as well as inflation possibilities for adequate retirement income.

## 4. Health issues

The provision and financing of health care are major issues. A supply of good and appropriate care must be provided while, at the same time, health costs need to be controlled.

In this paper, problems for families, which arise from demographic changes, have been addressed. The increase in the number of households headed by women and the high levels of poverty of these families raise important policy questions. The increasing number and proportion of elderly in the population also raise questions which must be addressed.

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