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## THE EFFECT OF ECONOMIC STRESS ON FAMILY STRUCTURE

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## Introduction

The 1980's was a period of economic hardship for many nonmetro areas. Recession, industrial restructuring, and the farm crisis meant lower growth in income and employment and higher rates of unemployment, poverty, and underemployment in nonmetro areas relative to metro areas (Lichter, 1991). At the same time, nonmetro family structure patterns began to converge with those of metro areas. The share of traditional families (a married couple with children), still the norm in nonmetro areas, began to decline. Nontraditional family forms, such as mother-only families, rose. Although the share of mother-only families is still smaller in nonmetro than in metro areas, the rate of increase in such families over the past decade was faster in nonmetro areas (Swanson and Dacquel, 1991). These changes in nonmetro family structure are probably related to the severe economic stress that these areas suffered during the 1980s as well as changing social values.

The increase in the number of mother-only families presents a serious problem because of their much higher risk of poverty. Lichter and Eggebeen (1992) have cited the change in nonmetro family structure as a major contributor to the increase in child poverty in the past decade. They also found that nonmetro children living in female-headed families were more likely to live in poverty than their metro counterparts.

Research done on the economic status of minority families found that nonmetro minorities suffered much higher real median family income loss and increased poverty rates from 1979 to 1986 than metro minorities (Jensen and Tienda, 1989). Female-headed families were especially common among minorities in nonmetro areas (Swanson and Dacquel, 1991).

In this study we explore the relationship between the structure of a family and its economic status, and the influence of nonmetro and regional residence on this relationship.

## Measures of Family Structure

By Census definition, a family household consists of a householder and one or more persons living in the same household who are related to the householder by birth, marriage or adoption. We analyzed both nuclear and extended family structures within family households, and we looked only at families with children under 18 years of age.

### Nuclear Families

The most common measures of family structure focus on the nuclear family. Nuclear families may be headed by either a married couple, a woman without a husband present, or a man without a wife present. Combining the latter two categories gives a measure of single-parent families, a category that has increased by more than half in the last decade, totalling more than 10 million families by 1991 (table 1). Fully 87 percent of these single-parent families are headed by women.

The focus for nuclear family structure in our analysis is on female-headed families, including all families living in a multiple-family household. In the 1980s, the percentage of mother-only families increased faster in nonmetro areas, by nearly 40 percent, than in metro areas where the rate of increase was about 30 percent. By 1991, nonmetro areas lagged very little behind metro areas in the percentage of all families that were headed by women (23 versus 26 percent, respectively).

### Extended Families

The head of a family household is also the head of the household's primary family, and all other families in the household are considered sub-families. A growing proportion of all families are living as a sub-family. Though still fairly small, the proportion of sub-families has about doubled in the last decade, reaching seven percent in 1991 (table 2).

More than three-fourths of all sub-families are related sub-families, having a member who is related by blood, adoption, or marriage to the head of the primary family. Our measure of the extent of extended family structure is the proportion of families living as related sub-families.

The increase in related sub-families has been slightly greater in metro than in nonmetro areas during the past decade. In 1991, metro and nonmetro areas showed similar percentages of families living as related sub-families (6 and 5 percent, respectively).

### High Proportion of Related Sub-families are Headed by Women

Our nuclear family structure measure, the proportion of female-headed families, and our extended family structure measure, the proportion of related sub-families, are related to economic stress, as will be shown later in the paper. The creation of a female-headed family through divorce or postponement of marriage may in part be due to economic problems. The poor economic status of female-headed families, however, indicates that female-headedness is also the cause of economic stress for family members. The creation of sub-

families, i.e., doubling up with another family may be a solution to economic problems, at least for the sub-family. This undoubtedly why a strong relationship exists between living as a related sub-family and being a female-headed family. Nearly three-fourths of nonmetro related sub-families were headed by women in 1991, and the percentage is similarly high in metro areas (fig. 1). Single-parent families headed by men are the least common type of related sub-family.

#### Family Structure by Race and Residence

Female-headed families and related sub-families are far more prevalent among Blacks than Whites and, for both races, somewhat more prevalent in metro than nonmetro areas. In 1991, Black families were three times more likely to be headed by women than White families in metro areas, and four time more likely in nonmetro areas. Black families were also three times more likely to be living as a related sub-family White families in metro areas and five time more likely in nonmetro areas. Clearly, racial differences in family structure are intensified by nonmetro residence.

Since a high proportion of U.S. Blacks, particularly nonmetro Blacks, live in the South, we examined family structure by region to determine the extent of regional influence on racial differences. We found little difference between the South and the rest of the country among metro families. However, among nonmetro families, the proportion of related sub-families and the proportion of families headed by women was higher in the South.

Nonmetro regional breakdowns were separated by race. Among nonmetro White families, those in the South were only slightly more likely to live as either a related sub-family or to be headed by a woman, showing a fairly small South/non-South effect. Within the nonmetro South, Black families were three times as likely as White families to be living as related subfamilies, and nearly four times as likely as White families to be headed by a woman. Thus, the regional effect alone appears to play a small role in the family structure of nonmetro Blacks.

#### Family Structure and Economic Stress Within the Family

##### Unemployment

Female-headed families and sub-families are at a higher risk of unemployment than other types of families. Nonmetro residence intensifies this risk somewhat. In 1991, the heads of female-headed families were twice as likely to be unemployed full or part-time as heads of married couple families in both metro and nonmetro areas (fig. 2). Similarly, the heads of related sub-families were more than twice as likely to be unemployed as heads of primary families, with the unemployment rate of sub-family heads at 18 percent in nonmetro areas (fig. 3).

##### Poverty

The same patterns of higher risk for female-headed families and sub-families exist for poverty, and are intensified by nonmetro residence. Nearly half of

all female-headed families in nonmetro areas are poor, more than four times the poverty rate for nonmetro married couple families, and 7 percentage points higher than for female-headed families in metro areas (fig. 4).

Related sub-families, regardless of headship, are also likely to be poor. Using the sub-families own income only, we found that nearly two-thirds of nonmetro sub-families would be living in poverty if they had access to only their own income. Metro sub-families would also have a high rate of poverty if they were living on their own, at 60 percent, although not as high as for their nonmetro counterparts (fig. 5).

Doubling up with another family is likely to help the economic status of a sub-family, but for a substantial portion of poor sub-families, particularly those in nonmetro areas, the strategy of moving in with another family was not sufficient to escape poverty. Adding their primary family's income to their own helped lift about two-thirds of related sub-families out of poverty in metro areas, while in nonmetro areas, the percentage was just over half. Even after adding the primary and sub-family's income together, 20 percent of related sub-families in metro areas and 29 percent in nonmetro areas were still below the poverty line.

#### The Geography of Nonmetro Family Structure

The strong relationship between female-headed family status and sub-family status can be illustrated geographically. Using 1990 Census data we calculated two measures of family status for each nonmetro county. The first was the percentage of all families with children that were female-headed and the second was the percentage of all families with children that were living as sub-families. We then mapped each measure for nonmetro counties only (metro counties are shown in white).

The nonmetro county-level map (fig. 6) of the percentage of female-headed families shows the highest levels colored in black in the Black Belt, the Mississippi Delta, and scattered throughout the areas of North Dakota and South Dakota that have high concentrations of American Indian population. The percentage in these counties was two standard deviations above the nonmetro mean of 19 percent. Those counties above the average, but not at the highest level (colored dark grey), are concentrated in the coastal South, Arizona, New Mexico, California, Alaska, and Hawaii, and scattered throughout southern Texas.

The map of the percentage of sub-families is shown in figure 7. The average for all counties is 5.4 percent. Geographic patterns of high concentration of sub-families are similar to those of female-headed families, and also include western Alaska, parts of Arizona, New Mexico and the southern tip of Texas in the highest category. Above average concentrations of sub-families appear more thickly throughout the South Atlantic and South Central regions than did female-headed families.

All of the above average areas for both family structure measures are notable

for their poor economic condition. Counties with the highest level of concentration have the additional characteristic of having a large minority population. Most notable in this regard are the Black Belt, the Mississippi Delta, southwest Texas, and Indian reservations in the Dakotas, Arizona, and New Mexico.

#### Conclusions

Unemployment and poverty have a clear relationship with family structure. And yet that is not the whole story. How minority status influences family structure independent of local area economic characteristics is not clear. Certainly living in extended families is part of American Indian culture, but the relationship for Blacks and Hispanics is not as clearcut. There has been some research on female-headed extended families among nonmetro Blacks as a growing part of their culture, but primarily as a way to cope with employment difficulties for nonmetro Black men.

Unemployment in high poverty areas tends to be underestimated since discouraged workers are common in these areas. This is likely to be the case in counties where the percentage of minorities is high. It seems clear that both extended family structure and nuclear family structure are influenced by economic as well as cultural factors.

## References

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Table 1. Nuclear Type of Family by Residence, 1991

	-----Metro-----		-----Nonmetro-----	
	Number (Thousands)	Percentage	Number (Thousands)	Percentage
Married Couple	18,934	70.3	5,925	73.8
Female Headed	6,939	25.8	1,804	22.5
Male Headed	1,068	4.0	297	3.7
Total	26,940		8,026	

Data source: March Current Population Survey, 1991

Table 2. Extended Family Type by Residence, 1991

	-----Metro-----		-----Nonmetro-----	
	Number (Thousands)	Percentage	Number (Thousands)	Percentage
Primary	24,936	92.6	7,459	92.9
Related Subfamily	1,573	5.8	411	5.1
Unrelated Subfamily	431	1.6	156	1.9
Total	26,940		8,026	

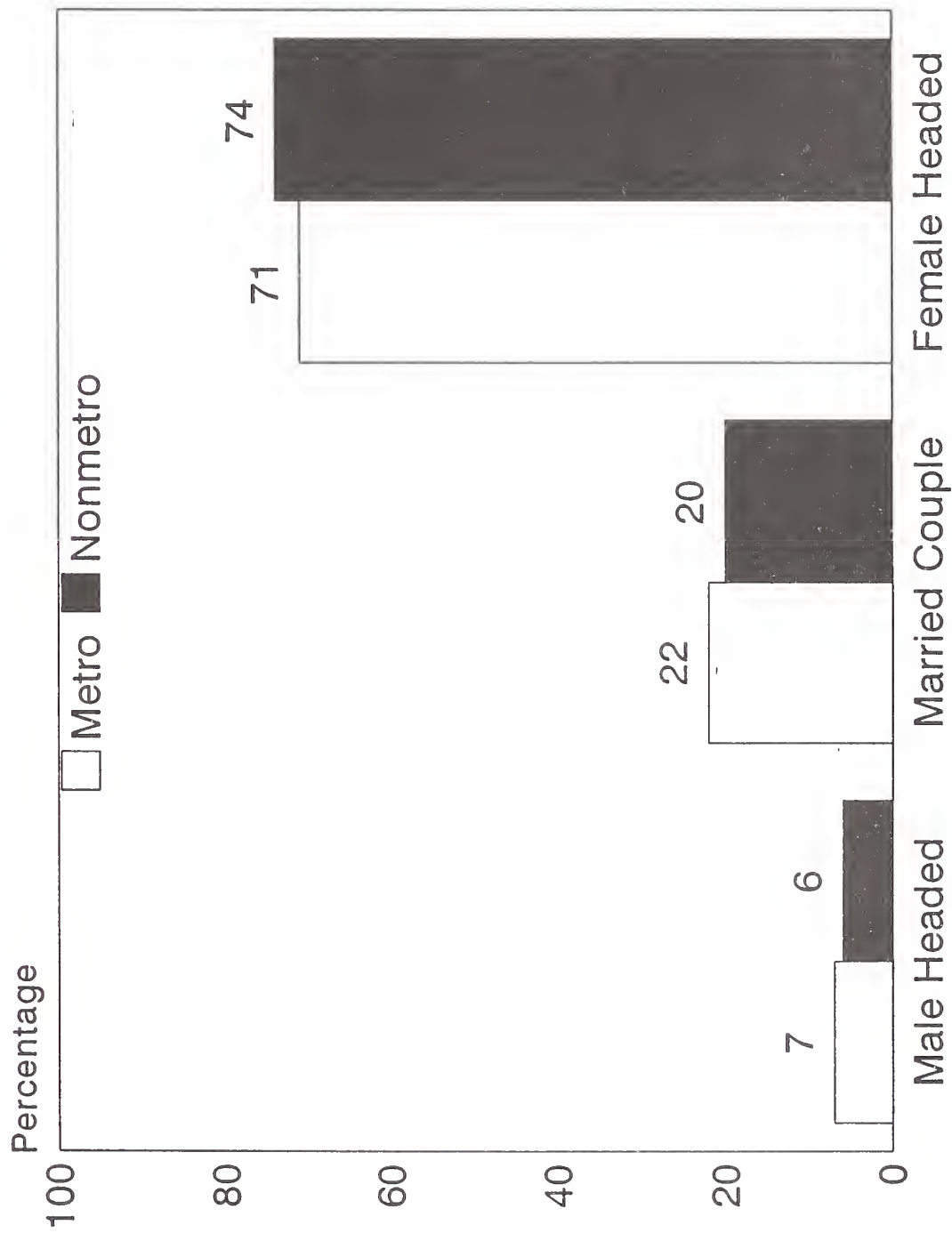
Data source: March Current Population Survey, 1991

Table 3. Extended Family by Nuclear Type of Family, 1991  
(Number in thousands)

Family Type	-----Metro-----				-----Nonmetro-----							
	Number	%	Number	%	Number	%	Number	%				
Married Couple Female Headed	18,556	98.0	5,459	78.7	920	86.2	5,837	98.5	1,361	75.4	261	88.0
Married Couple Male Headed	341	1.8	1,116	16.1	116	10.9	83	1.4	302	16.8	25	8.5
Unrelated Subfamily	37	0.2	363	5.2	31	2.9	5	0.1	141	7.8	10	3.5

Data source: March Current Population Survey, 1991

Fig. 1 Related Subfamily by Nuclear Type of Family, 1991



Data source: Current Population Survey, March 1991

Fig. 2 Unemployment Rate of Nuclear Families by Residence, 1991

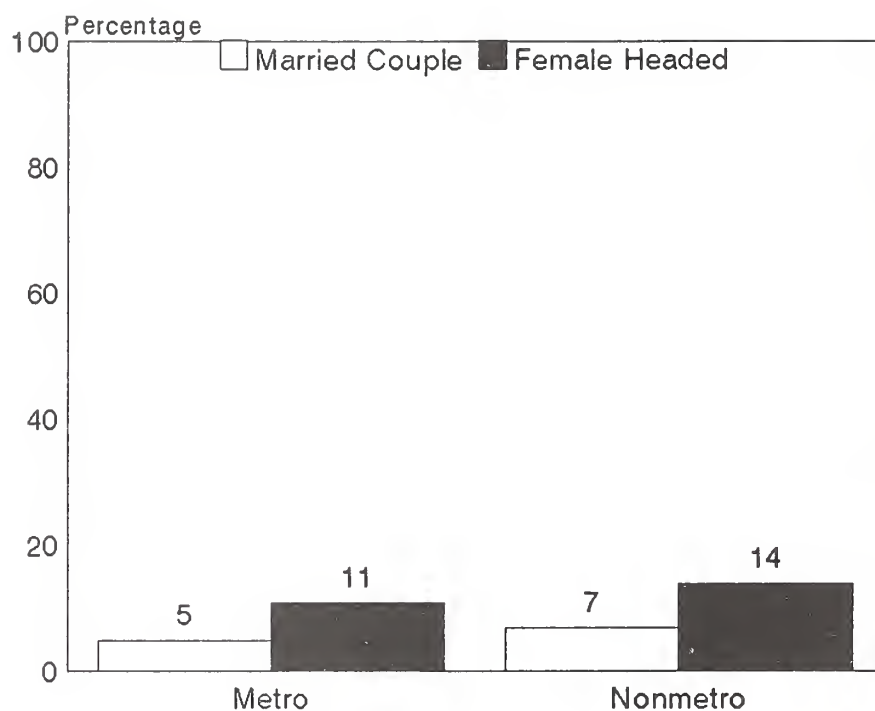
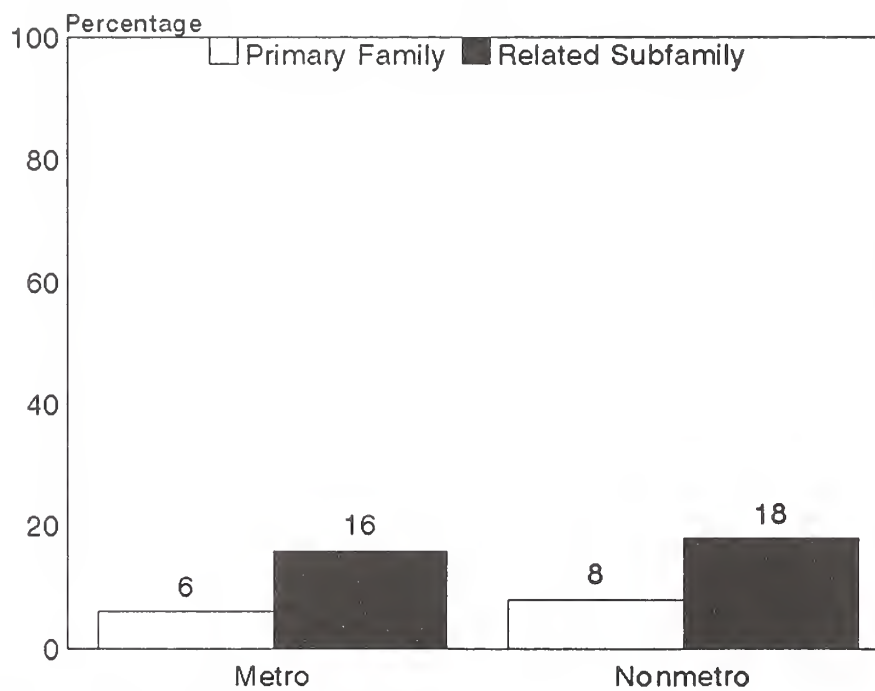


Fig. 3 Unemployment Rate of Related Subfamilies by Residence, 1991



Data source: Current Population Survey, March 1991

Fig. 4 Poverty Rate of Nuclear Families by Residence, 1991

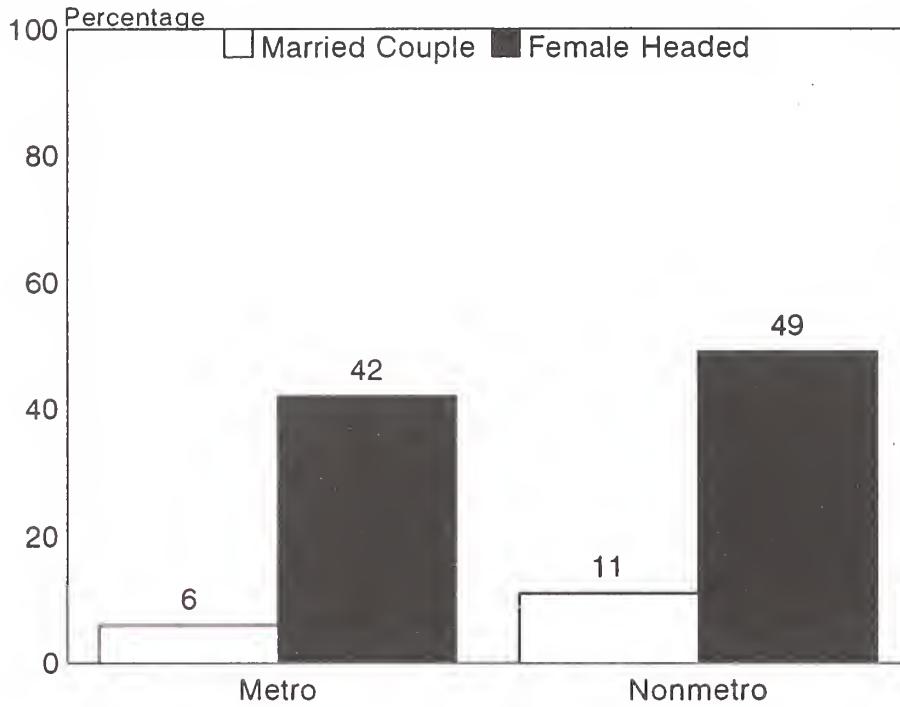
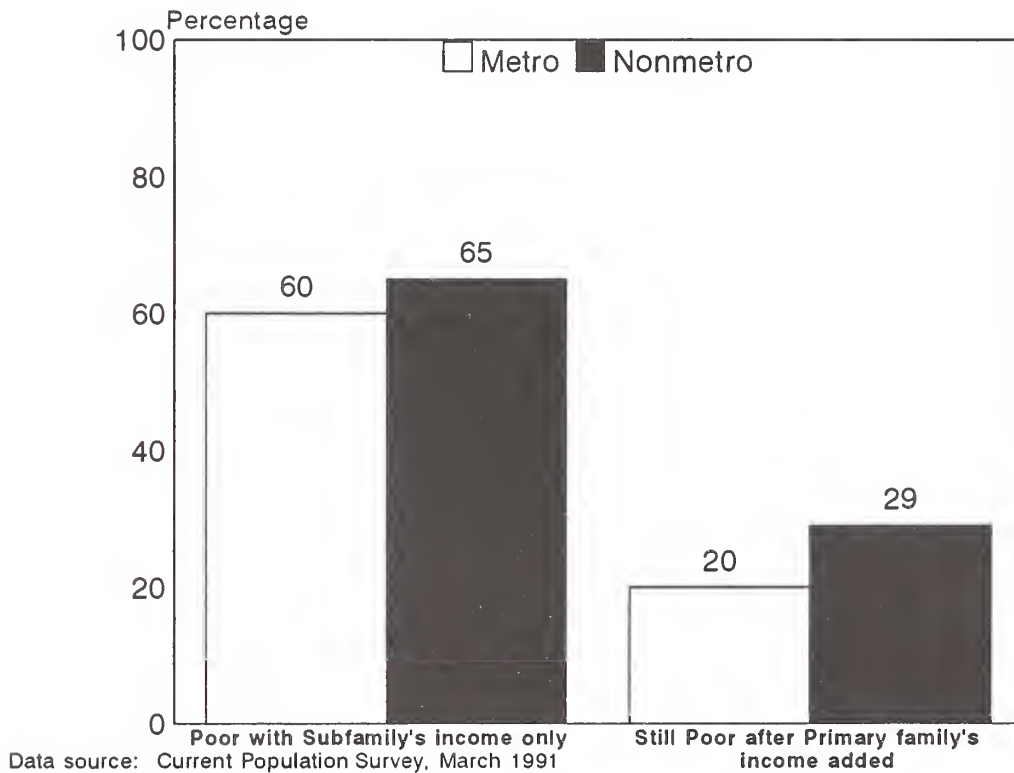
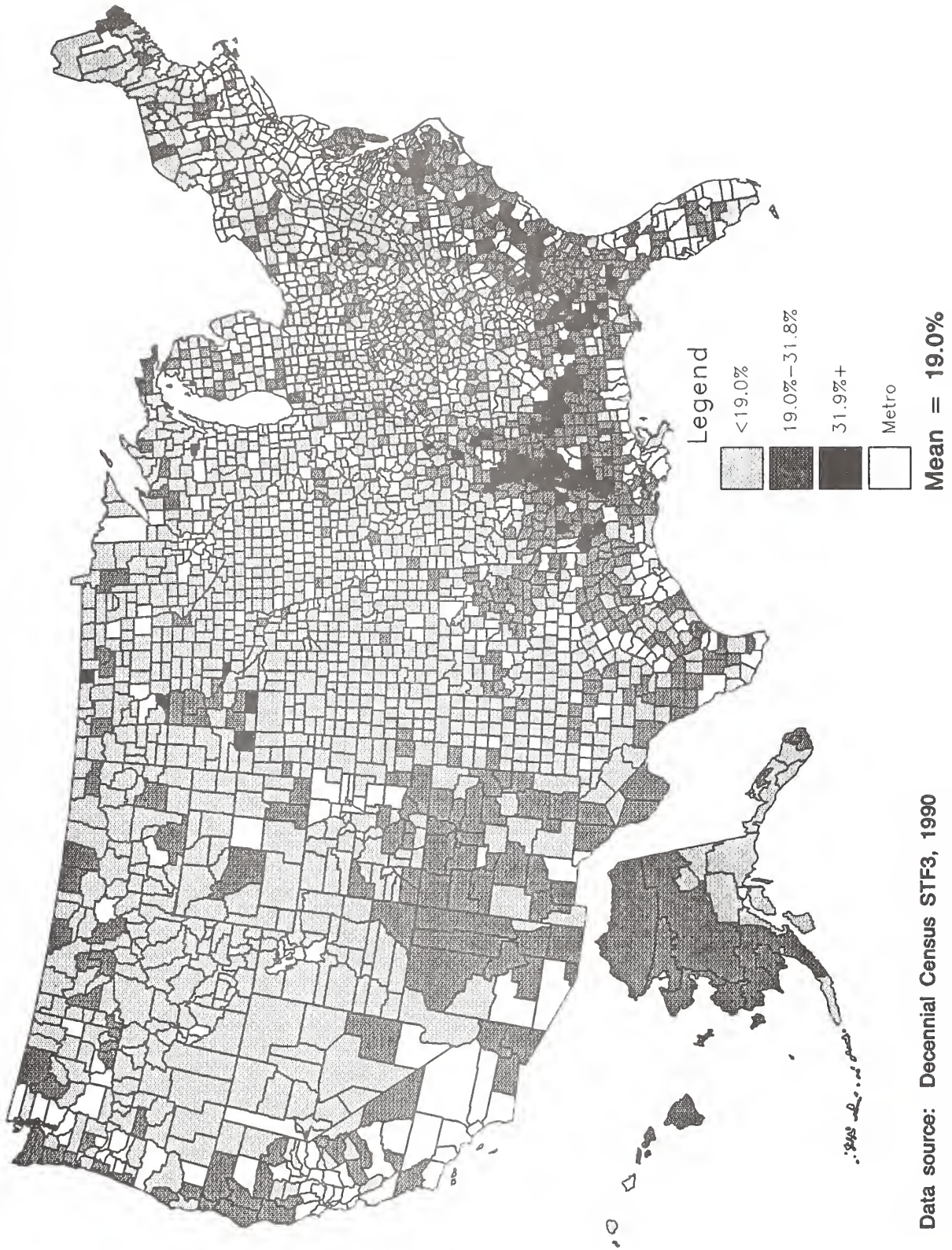


Fig. 5 Poverty Status of Related Subfamilies by Residence, 1991



# Percentage of Female-headed Families, 1990

Figure 6.



# Percentage of Subfamilies, 1990

Figure 7.

