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AN ANALYSIS OF THE SOCIOECONOMIC STATUS OF NONMETROPOLITAN FEMALE-HEADED FAMILY HOUSEHOLDS

By

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ABSTRACT

AN ANALYSIS OF THE SOCIOECONOMIC STATUS OF NONMETROPOLITAN FEMALE-HEADED FAMILY HOUSEHOLDS

By

Barbara A. Wells

Little research has focused on nonmetropolitan female-headed family households despite both their increasing numbers and their experience of substantial economic disadvantage. This paper uses the 1990 Public Use Micro Sample (PUMS) to analyze the socioeconomic status of a regional population of nonmetropolitan female-headed family households in Michigan. Thirty-nine percent of this predominately White sample of female-headed family households are below the poverty line. The level of economic distress these households experience varies significantly by the marital status of the householder, that is, whether the householder is widowed, divorced, separated, or never married. I use descriptive statistics and contingency table analyses to explore the relationships between marital groups and socioeconomic indicators such as age, education, household income, and labor force participation. I discus the role of spatial context as a dimension of structural inequality, identifying unique ways in which the rural context operates to the economic disadvantage of these households.

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INTRODUCTION

If asked to describe female-headed households, it is likely that the common thread in the responses of many academics and the general public would be that these households are Black and urban. This response is hardly surprising given both the high rate of female-headed households among African-Americans and the accompanying scholarly and media attention. William Julius Wilson's influential analysis of the urban underclass (1987) theorizes a relationship between the decline of central cities and the rising rate of Black female-headed households. The composite female household head as derived from Wilson could be described as a Black never-married mother living on welfare in an urban ghetto. Additionally, media discourse about social problems often blames urban violence and poverty on changing family structure and presents racial ethnic representations of female-headed households as culpable (Baca Zinn 1989).

Consider now an alternative description of a female household head from Janet Fitchen's Endangered Spaces, Enduring Places (1991):

> Sandy is twenty years old. She lives in a trailer park in a small village and is sole provider for herself and her one child. The welfare department wanted her to get a job, and she herself desperately wanted to get off welfare. The only work she could get was a thirty-hour a week job, at $4.05 an hour, in a supermarket in town. This leaves her

> below the poverty level; even with continued food-stamp and medicaid benefits, she has insufficient income. Sandy interviewed at a fast-food restaurant for a second part-time job but found it impossible to combine the shifts of two jobs, as the restaurant would not inform her until each Friday what her next week's schedule would be. Besides, she still would not have had health benefits. She decided not to pursue the job. Eventually, when she got too far behind in the rent, Sandy moved in with a friend (p. 132).

Sandy is White and lives in a depressed rural area in upstate New York. Clearly neither she nor her social world are described by dominant generalizations about female-headed householders. False universalization occurs when a part of social reality is appropriated to describe the whole. Such generalized representations are incomplete, and thereby, inaccurate. In this instance, the stereotype of female-headed households as Black and urban renders invisible the experience of a significant number of households.

This paper brings rural female-headed households into sharper focus by an exploratory analysis of a regional population of nonmetropolitan female-headed family households in Michigan. It describes a group of households on which very limited scholarly attention has focused despite both their increasing numbers and their experience of substantial economic disadvantage. While in 1980 female-headed households made up 11.25% of U.S. family households in nonmetro areas, in 1990 the rate had increased to 13.7% (Bureau of the U.S. Census, 1982, 1992). The 1990 poverty rate of 43.2% for U.S. nonmetropolitan female-headed family households is not significantly different from the poverty rate of 43.8% for U.S. central city female-headed households

(Hoppe 1993 p. 32). The limited scholarship on the subject of nonmetro female-headed family households points to the broader problem of rural family studies as a neglected area of research. Patricia Garrett and Naurine Lennox state, "The processes that create and perpetuate poverty among rural families and children are poorly understood and seldom studied" (1993, p. 230). This paper seeks to redress that neglect by an analysis of the socioeconomic status of rural female-headed family households, examining such economic indicators as age, fertility, education, labor force participation, and income. I suggest that household socioeconomic status will vary by the circumstances that created the female-headed household; that is, that the economic well-being of these households will differ by whether the female household head is divorced, separated, widowed, or never married. In addition, I discuss the increase in rural female-headed households with reference to contextual factors.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Within family studies, a recent body of scholarship attempts to provide a picture of family life that is sensitive to social differentiations produced by structural inequalities (see, for example Rapp 1978, Baca Zinn 1990, 1994, Collins 1990, Thorne 1992). This work views families as socially constructed, that is, as created in the context of a particular social location. Social location is defined as "[o]ne's position in society based on family background, race,

socioeconomic status, religion, and other relevant social characteristics" (Baca Zinn and Eitzen 1993 p. 464). Differing social locations will produce families configured in different ways. Because American society is highly stratified by race and class, substantial variation in family form may be expected. Baca Zinn (1994) finds,

> Racial stratification creates distinctive patterns in the way families are located and embedded in different social environments. It structures social opportunities differently, and it constructs and positions groups in systematic ways (p. 310).

This paper emphasizes the importance of spatial context as a dimension of structural inequality. While the body of scholarship connecting race, class, and families is growing, scholars often ignore the ways in which the rural context disadvantages some families. I contend that the rural context also "creates distinctive patterns" in the social location of families and distributes social opportunities systematically and unequally, in ways that privilege some families and disadvantage others. The rural context structures inequality in unique ways, three of which have particular relevance to this discussion of rural female-headed households. Inequality is produced structurally by two means: first, an agriculture-oriented social and economic policy, second, limited economic opportunity; and culturally by a third: the persistence of conventional values.

First, nonmetro social policy has ignored the economic concerns of rural women. Historically, economic issues in nonmetro areas have been addressed through rural development policy. Between 1960 and 1990 the U.S. rural

development policy was synonymous with agricultural policy, even though the number of counties that could be categorized as farm-dependant continued to diminish (Buttel, Browne, Christopherson, David, Ehrensaft, Freshwater, Gaventa, and McMichael 1993). Swanson (1990) refutes the historical causal model that economically viable family farms lead to rural community well-being. Rather,

> It is conceptually wrong and empirically impossible to argue that farm-oriented policies will have any impact, much less a favorable one on community well-being. Indeed, strengthening the rural community appears to be the best strategy for preserving most family-type farms (p. 33).

Because most nonmetro households are engaged in nonagricultural employment, rural development policy serves only a small minority of rural residents.

Women have been uniquely disadvantaged by changes in the organization of agriculture. Flora (1988) contends that the industrialization of agriculture as well as seemingly gender-neutral macroeconomic policies for the regulation of capital have reduced and limited women's options in agricultural production (p. 266). Single rural women, then, are likely to be employed in the non-farm sector where their economic interests are unaddressed. Especially relevant to the case of female-headed households is the analysis of Tickamyer, Bokemeier, Feldman, Harris, Jones, and Wenk, which illustrates that rural development policies have ill-served women and families; "policies are consequently formulated for male dominated economic activities, constructing

or deepening women's dependency" (1993 p. 217).

Second, structural limitations of rural labor markets severely diminish the range of economic opportunity in nonmetro communities. When rural residents survey local employment opportunities, they find little choice in jobs and industries. While rural industrialization seemed the solution to declining employment in agriculture for many communities during the 1960s and 1970s, the results have been ambiguous. As Tickamyer and Duncan observe, "Since new jobs were the outcome of a 'filtering down' process in which mature, labor-intensive industries at the bottom of the product cycle reduced labor costs by moving to low-wage, nonunionized areas, the impact on rural poverty was minimal in most areas" (1990 p. 76). The economic restructuring that occurred during the 1980s has had a devastating effect on many nonmeto communities. Because the initial goal of industrial relocation to rural areas was to decrease labor costs, many of these operations have already moved overseas (Tickamyer and Duncan 1990).

Although the transformation of the U.S. economy from a manufacturing base to a service base has resulted in growth in the service sector in rural places, higher wage "producer services" have located in urban areas while the growth in rural areas has occurred in the areas of "low wage consumer and personal services" (Tickamyer and Duncan 1990 p. 78). These low wage jobs are frequently part-time or temporary. Economic expansion strategies based on "trickle down" theory are likely to fail in rural areas because of the

predominance of secondary sector jobs which have no "job ladders" (Lyson, Falk, Henry, Hickey, and Warner 1993 p. 118).

Third, the persistence of more conventional values in nonmetro areas makes rural women's economic self-sufficiency more difficult to achieve. The more conventional gender roles and family stereotypes that hold in rural areas (Bokemeier and Garkovich 1991) undoubtedly work to women's economic disadvantage in the rural labor market by discouraging human capital investment and perpetuating gender-based discrimination in the workplace (McLaughlin and Sachs 1988). Norms promoting the expectation that women will assume nurturing and caretaking roles result in little attention to education or career planning. Consequently, rural women are likely to be unqualified for the relatively few professional job slots available in rural communities. Whether professionally credentialed or not, rural women face the obstacle of greater gender segregation by occupation in the workplace than is the case in urban workplaces (Bokemeier and Tickamyer 1985).

Additionally, some evidence suggests that a strong self-sufficiency ethic discourages the use of welfare among rural residents. Rank and Hirschl (1988) found that rural welfare recipients exit from welfare before urban recipients because of greater stigma attached to welfare use and less opportunity for interaction with other welfare users. Rural women may well find themselves in the no-win situation of being unable to support themselves and their dependents in a limited labor market, but being stigmatized in their communities

for receiving minimal public assistance (Jensen and Eggebeen 1994).

This paper refines the dominant description of American female-headed family households by analyzing a rural population. Just as variation among U.S. female-headed households must be recognized, so we must take into account diversity within the nonmetropolitan population under study. Is Fitchen's informant Sandy, the never married 20 year old mother of one child, a typical rural female householder? Conventional thinking treats female-headed households as an undifferentiated category. Using a conventional framework, one might expect Sandy to be typical. In sharp contrast, a fundamental premise of this paper is that multiple dynamics in the rural context will produce and sustain heterogeneity in this group of families. I suggest that householder characteristics and household socioeconomic status will vary by the circumstances that created the female-headed household. Because the economic well-being of these households is expected to differ by whether the female household head is divorced, separated, widowed, or never married, an analysis by marital status is the strategy proposed for uncovering the multiple social realities of rural female-headed households. Marital status will indicate the household's historical relationship to male earnings. Whether a female-headed household formerly had the benefit of a male income as a married-couple household, and if so, the circumstances under which the change to female-headed household status occurred, will be expected to affect current economic status.

DATA AND METHOD

Sample

Female-headed family households in a five county nonmetropolitan area in Michigan are studied. Because this study considers variables related to household socioeconomic status, much of the analysis is centered on the household head, as the person within the household most likely to have primary economic responsibility for its maintenance. This paper analyzes the 1990 Public Use Microdata Sample (PUMS) of the 1990 U.S. Census of Population and Housing for County Group 11 within the state of Michigan. The county group is made up of the following contiguous counties: Lake, Mason, Mecosta, Newago, and Osceola. The largest of these, Newago County, has a population of 38,202. While the PUMS subfile has data on 501 female-headed family households, the 16 households with married household heads (3.2% of the sample) have been excluded from this study. The analysis sample, then, is 485 households.

This paper uses descriptive statistics and contingency table analyses to define the particular rural region under study and to assess the relationship between marital groups and various socioeconomic indicators. I disaggregate the data by marital status, that is, whether the householder is divorced, separated, widowed or never married. I compare the marital groups to illumine differences and similarities among the householders with respect to age,

education, household income, poverty status, and labor force participation.

The racial composition of the female householder sample is 93.6% White, 3.7% Black, and 2.7% other racial groups. Because this regional population is predominantly White, assumptions will be made and conclusions drawn throughout this analysis based on a categorization of the population as White raced. This categorization is nevertheless somewhat inadequate. While racial ethnic minorities are few in number in this region, their social experience is "whitewashed" when the population is summarized as predominantly White. As a result of their membership in subordinated racial groups, the social worlds of racial ethnic female-headed households will be structured in fundamentally different ways from White female-headed households. These differences will not be explored in this analysis.

Census Definitions: Poverty, Female-Headed Family Households, Nonmetropolitan/Rural

The standard for determining poverty status is the official U.S. government threshold. This threshold varies by family size, with, for example, the 1990 threshold for a family of two at $8,509 and a family of four at $13,359 (U.S. Bureau of the Census 1993 p. 441) Family income from all sources, including public assistance, is included when determining poverty status. Family income is compared to a range of points relative to the poverty line (75%, 100%, 125%, and 150%) to assess the depth of disadvantage these households experience.

The population studied in this research is nonmetropolitan female-headed family households. Unfortunately considerable confusion exists in popular (and perhaps scholarly) discourse due to the failure to specify precisely the population under consideration when discussing female-headed households. According to the U.S. Census, female-headed households may be of the family or nonfamily variety, and furthermore, within family households, the presence of minor children is not the determinant for family household classification. Rather, a family household refers to two or more persons related by marriage, birth, or adoption who live together (U.S. Bureau of the Census 1993 p. 5). While the female-headed family household population targeted in conservative religious and political discourse is likely the never married mother and her minor children, the female-headed family household designation equally fits widowed sisters who live together or an elderly woman who is cared for by a live-in family member.

While the terms rural and nonmetropolitan are used interchangeably in this paper, nonmetropolitan areas, as defined by the U.S. Census, are the focus of this study. Nonmetropolitan areas are those areas outside Metropolitan Statistical Areas (MSAs) or Consolidated Metropolitan Statistical Areas (CSMAs), and are designated on a county by county basis. Less than one-fifth of nonmetro counties are farm-dependent, defined as at least 20% of county income and labor involved in agriculture (Buttel et al. 1993). Nonmetropolitan areas are of focal interest because of their isolation from economic and

educational opportunities available in more populous locations. Rural places (population less than 2,500, U.S. Bureau of the Census 1993 p.4) may exist within MSAs, sometimes as exurbs of central cities from which residents commute to jobs in the urban center; these areas would not be included in this study.

RESULTS

Marital Status: Family and Nonfamily Households

Table 1 situates female-headed family households in the larger social context of households in the multi-county region under study by categorizing all households according to family or nonfamily type, comparing regional data to U.S household data, and classifying households by marital status. Female-headed family households make up 8.1% of this population of households. Among the family households in this region, there is a lower rate of female-headed households and a much higher rate of married couple households (64.5%) than in the U.S. population at large (55%). The largest marital group of female-headed family householders is divorced women, 45.9%; followed by widowed, 24.8%; never married, 16.6%; separated, 9.6%; and married, 3.2%. As noted previously, married female-headed householders are excluded from this analysis (due to small sample size) and will not appear in subsequent tables. It is noteworthy that more female-headed households are of the

Table 1
Marital Status by Household Type
Michigan County Group 11, PUMS 1990* and U.S. 1990**

Marital Status	FAMILY HOUSEHOLDS			Total	NONFAMILY HOUSEHOLDS				Total	TOTAL
	Married-couple	Male Householder	Female Householder	Family	Male Living Alone	Male Hhldr Unrelated	Female Living Alone	Fem. Hhldr Unrelated	Nonfam	ALL HSHLDS
Married	3992	7	16	4015	15	9	15		39	4054
	100.0%	3.8%	3.2%	86.8%	3.1%	4.9%	2.0%		2.6%	65.5%
Widowed		21	124	145	86	7	490	10	593	738
		11.4%	24.8%	3.1%	17.6%	3.8%	65.3%	11.8%	39.3%	11.9%
Divorced		96	230	326	156	48	134	19	357	683
		51.9%	45.9%	7.0%	32.0%	26.2%	17.9%	22.1%	23.7%	11.0%
Separated		13	48	61	24	3	11	1	39	100
		7.0%	9.6%	1.3%	4.9%	1.6%	1.5%	1.2%	2.6%	1.6%
Never married		48	83	131	207	116	100	56	479	610
		25.9%	16.6%	2.8%	42.4%	63.4%	13.3%	65.1%	31.8%	9.9%
All family hsholds				4678						
				100%						
All nonfam hsholds									1507	
									100%	
All households in county group	3992	185	501		488	183	750	86		6185
	64.5%	3.0%	8.1%		7.9%	3.0%	12.1%	1.4%		100.0%
All U.S. households	55%	3%	11%		10%	3%	15%	2%		100%

Sources:
* U.S. Bureau of the Census, Census of Population and Housing, 1990: Public Use Microdata Samples U.S.
**U.S. Bureau of the Census, 1990 Census of Population: General Population Characteristics, Table 2.

nonfamily type (13.5%) than of the family type (8.1%) on which this paper focuses.

Demographic Characteristics: Age, Education, Household Income, and Employment

The mean age of female householders is 43 years (Table 2), a figure higher than might be anticipated, but attributable in part to a substantial number of widows in this group. It is noteworthy that there are more widowed householders 55 years and older in this sample (19.4%) than never married householders of any age (17.1%). Table 2 illustrates the need to acknowledge multiple realities; if we typify the rural female householder as young and never married we present not only a partial picture but also an inaccurate one. She is more likely to be widowed and mature than young and never married; she is most likely to be divorced and between the ages of 25 and 44 (35.1%).

While the age of female-headed householders was found to vary considerably by marital status, there is little variation in college completion rate among these householders (Table 3). The sample college completion rate of 4.5% is well under one-third the rate of all U.S. white females (16.9%), a finding which conforms to the national pattern of lower educational attainment in rural areas. Rural youth have limited access to institutions of higher education in their immediate locale. In addition, the limited employment opportunity structure of rural areas often necessitates that college-educated nonmetro young adults migrate to metro areas for appropriate employment.

Table 2
Age of Female Householders by Marital Status
Michigan County Group 11, PUMS 1990

Age	Widowed	Divorced	Separated	Never Married	Total
<20		1		9	10
		0.4%		10.8%	2.1%
20-24	1	7	6	21	35
	0.8%	3.0%	12.5%	25.3%	7.2%
25-34	4	76	15	36	131
	3.2%	33.0%	31.3%	43.4%	27.0%
35-44	6	94	19	14	133
	4.8%	40.9%	39.6%	16.9%	27.4%
45-54	19	36	7		62
	15.3%	15.7%	14.6%		12.8%
55-64	30	12		1	43
	24.2%	5.2%		1.2%	8.9%
65 & over	64	4	1	2	71
	51.6%	1.7%	2.1%	2.4%	14.6%
All ages	124	230	48	83	485
	25.6%	47.4%	9.9%	17.1%	100.0%
Mean age	63.2 years	38.7 years	36.3 years	28.7 years	43 years

Note: Chi-Square Significance: P<.001

Source: U.S. Bureau of the Census, Census of Population and Housing, 1990: Public Use Microdata Samples U.S.

Table 3
Educational Attainment by Marital Status and Household Type
Michigan County Group 11, PUMS 1990* and U.S. 1990**

	Female-Headed Family Households					Nonfamily Households Females Living Alone		U. S. White Females, 1990
Education	Widowed	Divorced	Separated	Never Married	Total FHFH	Divorced	Never Married	
Less than high school	56 45.2%	49 21.3%	15 31.3%	21 25.3%	141 29.1%	35 26.1%	8 8.0%	19.5%
High school or GED	46 37.1%	81 35.2%	17 35.4%	35 42.2%	179 36.9%	43 32.1%	21 21.0%	37.8%
Some college	17 13.7%	88 38.3%	14 29.2%	24 28.9%	143 29.5%	40 29.9%	36 36.0%	25.8%
College	5 4.0%	12 5.2%	2 4.2%	3 3.6%	22 4.5%	16 11.9%	35 35.0%	16.9%
Total	124	230	48	83	485	134	100	100%

Note: Chi-Square Significance: P<.001

Sources:
* U.S. Bureau of the Census, Census of Population and Housing, 1990: Public Use Microdata Samples U.S.
** U.S. Bureau of the Census, Statistical Abstract of the United States: 1993, Table 234.

Conflicting with the limited opportunity hypothesis, however, is the college completion rate of never married females living alone (35%). Intriguing theoretical questions arise as to the relationship between high educational attainment and the never married status. For example, do women who aspire to a college education have opportunities and challenges that keep them from finding marriage and motherhood to be their best considered option? Alternatively, do women choose to live alone or outside a family relationship **because** they are economically viable? Are the higher marriage rates of less educated women associated with economic dependence? A full discussion of the issues raised by the disparity of college completion rates between the female-headed family householders and never married women living alone is beyond the scope of this paper.

An examination of household income by marital status reveals a multiplicity of economic contexts (Table 4). While mean household income is $17,615, income varies widely by marital group. Mean income of widowed households is $23,289, an amount that is 221% of mean income of separated households ($10,538). Mean income of divorced households is $17,482 and mean income of never married households is $13,604. The modal household income category is $5,000 to $9,999. Household income includes householder earnings, earnings of other household members, public assistance, investment income, and alimony. When examining householder income alone, we find that 38.1% of householders have no earned wages (table not furnished). The modal

Table 4
Total Household Income of Female-Headed Family Households by Marital Status
Michigan County Group 11, PUMS 1990* and U.S. 1991**

Income	Widowed	Divorced	Separated	Never Married	Total	U. S. Female-Headed-Fam Households
Under $5,000	8	18	9	19	54	
	6.4%	7.9%	18.8%	22.9%	11.1%	13.5%
5,000-9,999	22	56	20	23	121	
	17.7%	24.3%	41.7%	27.7%	24.9%	19.1%
10,000-14,999	19	40	8	18	85	
	15.3%	17.4%	16.7%	21.7%	17.5%	13.2%
15,000-24,999	24	68	7	9	108	
	19.4%	29.5%	14.6%	10.8%	22.3%	20.7%
25,000-34,999	27	31	3	8	69	
	21.8%	13.5%	6.3%	9.6%	14.2%	13.7%
35,000-49,999	18	13		3	34	
	14.5%	5.7%		3.6%	7.1%	12.0%
50,000 & over	6	4	1	3	14	
	4.8%	1.7%	2.1%	3.6%	1.9%	7.9%
Total	124	230	48	83	485	
Mean household income	$23,289	$17,482	$10,538	$13,604	$17,615	

Note: Chi-Square Significance: P<.001

Sources:
* U.S. Bureau of the Census, Census of Population and Housing, 1990: Public Use Microdata Samples U.S.
** U.S. Bureau of the Census, Statistical Abstract of the United States: 1993, Table 725.

category for householders with earnings is $1 to $4,999 (17.9% of the sample); the mean of earnings for female family householders is $6,855.

I find a negative association between household income by marital status and presence of minor children in the household; a ranking of households by percent with children is precisely the inverse of a ranking by mean family income. The percentage of female-headed family households with minor children is as follows: separated, 87.5%; never married 84.7%; divorced 79.6%; and widowed 16.9%. See Table 4 for mean family income.

Separated households experience severe economic disadvantage. My original intention had been to combine the divorced and separated marital status categories for this analysis. But, the data revealed that the two groups differ markedly and should be analyzed independently. One explanation for the economic distress of separated women is their low labor force participation. Only 37.5% of separated householders are employed, compared to 66.5% of divorced householders, 51.8% of never married householders, and 26.6% of widowed householders (Table 5). The low labor force participation of widowed householders is attributable to high age (mean age 63.2). Furthermore, among the employed female householders, the separated group has the highest rate of part-time workers (defined as working fewer than 35 hours per week). Fully half of all employed separated householders work part-time; this compares is 17.6% of divorced workers, 27.3% of widowed workers, and 37.2% of never married workers.

Table 5
Labor Force Participation of Female Family Householders by Marital Status
Michigan County Group 11, PUMS 1990* and U.S. 1990**

	Widowed		Divorced		Separated		Never Married		Total	All U.S. Females
Employed	33		153		18		43		247	
	26.6%		66.5%		37.5%		51.8%		50.9%	54.3%
full-time		24		126		9		27		
		72.7%		82.4%		50.0%		62.8%		
part-time		9		27		9		16		
		27.3%		17.6%		50.0%		37.2%		
Unemployed	5		20		6		10		41	
	4.0%		8.7%		12.5%		12.0%		8.5%	3.1%
Not in labor force	86		57		24		30		197	
	69.4%		24.8%		50.0%		36.1%		40.6%	42.5%
Total	124		230		48		83		485	100%

Note: Chi-Square Significance: P<.001

Sources:
* U.S. Bureau of the Census, Census of Population and Housing, 1990: Public Use Microdata Samples U.S.
** U.S. Bureau of the Census, Statistical Abstract of the United States: 1993, Table 625.

Poverty

As a group, this population of female-headed households has a poverty rate of 39% (Table 6). Disaggregating by marital status reveals wide variation in poverty rates, ranging from 16.9% of widowed households to 68.8% of separated households. Never married and separated households are clearly most severely disadvantaged, with at least half of these households living at less that 75% of the poverty line. In comparison, the socioeconomic status of widowed female-headed family households is relatively advantaged. This advantage, however, does not reflect earned income, but rather investment income, pensions, and social security. Divorced householders have high labor force attachment, substantial poverty, but have apparently moved past the severe disadvantage observed in separated households. Separated households are in a transitional stage characterized by economic crisis. While some separated female householders remain separated long-term and others reconcile with their spouses, most of these women become divorced (Wineberg and McCarthy 1993). Lower poverty rates in the divorced group lead us to expect that these householders will make an adaptation to "no husband present" status by higher labor force participation and becoming full-time workers as are the divorced women.

While the income-based poverty rates at all levels measured are in no case as high in never-married households as in separated households, never married households experience greater disadvantage on other measures

Table 6
Poverty Status of Female-Headed Families by Marital Status
Michigan County Group 11, PUMS 1990

	Widowed	Divorced	Separated	Never Married	Total
Household income <.75 poverty line	11.3%	26.1%	56.3%	50.6%	29.5%
Household income < poverty line	16.9%	39.1%	68.8%	55.4%	39.0%
Household income <1.25 poverty line	28.2%	49.1%	79.2%	62.7%	49.1%
Household income <1.5 poverty line	33.9%	55.7%	85.4%	68.7%	55.3%

1990 Poverty threshold for a family of two = $8,509.
1990 Poverty threshold for a family of three = $10,419.
1990 Poverty threshold for a family of four = $13,359.

Note: Chi-Square Significance for all comparisons: P<.001

Source: U.S. Bureau of the Census, Census of Population and Housing, 1990: Public Use Microdata Samples U.S.

indicative of quality of life. This group experiences the highest residential mobility; 53% of never married households moved in 1989 or 1990, compared to 43.8% of separated households, 29.1% of divorced households, and 8.9% of widowed households. In addition, 32.5% of never married households do not have a telephone (compared to 22.9% of separated households, 14.8% of divorced households, and 5.6% of widowed households), and 26.5% do not have an automobile available (compared to 14.6% of separated households, 14.8% of divorced households, and 5.6% of widowed households). These conditions present serious difficulties to the rural householder, first, because decent and affordable rural housing may be nearly impossible to secure (Fitchen 1992), and second, the lack of telephone and automobile transportation may exacerbate the social and spatial isolation that rural residents often experience.

DISCUSSION

Female-headed households have been scapegoated by the American middle-class as responsible for social and economic changes that have occurred in the United States. The formation of female-headed households is seen as symptomatic of society's declining commitment to God and country. Female-headed households are blamed for unsafe neighborhoods, guns in schools, and high taxes. A different picture of female-headed households emerges from this exploratory analysis. Widowed householders 65 years and older make up

13.2% of the sample. Two-thirds of the sample receive no public assistance income. The contention that female-headed households are formed due to a high rate of births to very young unmarried women is not supported. Rather, only 6.2% of the female household heads are never married women 24 years or younger. These make up less than half of one percent of all households in the county group (0.48%). Further, none of these groups of female-headed family households can be characterized as having many children in the household. The sample mean number of own or adopted children is 1.1; the breakdown of subgroup means by marital status of the householder is the following: separated, 2.0; divorced, 1.4; never married, 1.1; and widowed, .23.

While a retreat from marriage is sometimes identified as a trend in American society, the data on female-headed households in this analysis do not support that position. Although rates of nonmarital fertility and divorce have increased in nonmetro areas, the data point toward a strong commitment to marriage. Only 9.9% of female-headed households are in the never married group, which is fewer than are in the widowed group (11.9%). In fact, within the multi-county region at large, there are more men and women who are widowed householders than divorced householders (Table 1).

Janet Fitchen finds in her qualitative work in rural upstate New York with a White population that while in the 1970s, for unmarried young mothers the "expectation, and the eventual reality in most cases, was marriage, though not necessarily to the father of the baby," by the late 1980s that expectation had

changed and single-parent families had become more common (1991 p. 142). While our data indicate a very low rate of never married female-headed households, this finding does not necessarily conflict with Fitchen. Rather, it is possible that it is not financially feasible for unmarried women with children to establish a separate household due to such factors in the rural context as low welfare benefits, the scarcity of low-cost housing, and inadequate employment. These women and children may be forced to double-up, living with relatives or others as sub-families, thereby avoiding the classification of female-headed household. The PUMS data set identifies 492 individuals as living in sub-families, distributed as follows: 305 (62%) are associated with married couple families, 156 (31.7%) with female-headed households, and 31 (6.3%) with male householder families.

Economic restructuring has had a meaning somewhat different in the rural context than in the urban context largely because rural areas never had high wage, unionized, manufacturing jobs from which men could be displaced (Amott 1993). Yet phenomenally, the results of restructuring for women in rural and urban areas are similar; increasing numbers of women are joining the labor force taking the service sector jobs available to them in their communities. While the opening of a either a Pizza Hut or a video rental store in a small town, or the opening of a Wal-Mart in the county seat, may be heralded as economic growth, these types of enterprises offer low pay, part-time, no benefit work to most employees. The majority of these jobs will be taken by women, some of

whom are female householders with primary economic responsibility for other family members. Polakow (1993) contends that the minimum wage "is a set-up for destitution, a bipartisan legislative act grievously implicated in the continuing construction of poverty and, more specifically, of mothers' and children's poverty" (p. 92).

Bokemeier and Tickamyer (1985) find that when the limited opportunity structure in rural areas is combined with women's relegation to secondary sector jobs, "the result is that restriction on opportunity within nonmetro areas has a major impact on women's work lives" (p. 68). My findings support their conclusion; I find the earnings of female-headed householders to be startlingly low and mean family income to be shockingly inadequate. But low wages are not only associated with female-headed householder status [female family householder mean income is $6,855 (p. 15)]; nonmetro women in all household types receive low wages. Mean earned income for women in married couple households is $6,559, for women living alone is $4,634, and for female heads of nonfamily households is $8,547.

Economic Differences Among Female-Headed Household Groups

Poverty rates and household income vary significantly by marital status. Current differences may be conceptualized as related to a household's past relationship to a male's earnings. Widowed female-headed family households have the lowest poverty rates and the highest mean household income (Table

4, Table 6). However, these households are not likely to be supported by the widow's earnings, but rather by assets accumulated during the course of the husband's labor force participation, and further, in the case of an elderly widow, by private pension and social security payments, the size of which will be affected by the husband's income bracket. The relatively privileged economic status of widowed households is derived from the widow's tie to male earnings, a tie that was broken, not deliberately, but by death. If minor children are household members, they receive federally funded survivor's benefits that are adjusted for increases in the cost of living. Government support of these households is not construed as dependency, but rather entitlement.

Female-headed households with divorced heads are less well off financially than widowed households, but are much better off than the separated and never married households. Divorced households had the benefit of male earnings for a time and have now made an adjustment to the loss of male income by high rates of both labor force participation (66.5%) and full-time employment (82.4%). This high labor force attachment occurs despite 1.4 children per household.

Separated households have the lowest mean family income and the highest rates of poverty of all marital groups. While the time spent in this marital status may be relatively short [Norton and Moorman (1987) find the median years from separation to divorce to be 1.2;], it is a time of severe

economic disadvantage. These households are likely making the adjustment to the at least partial loss of male earnings and may be unprepared to be economically self-sufficient. Furthermore, this group has the highest mean number of children, 2.0, which may be associated with its low rate of labor force participation (37.5%), and high rate of part-time employment (50% of those working).

Never married households differ from the other marital groups insofar as they have never received the benefits of male earnings, at least not in an institutionalized manner through marriage. In the case of divorced and separated groups, it is likely that male earnings, while temporary, provided an asset base that has cushioned the transition to female-headed household status and still benefits them. For example, a divorced or separated female household would likely retain much of the marital household property: some furniture, household items, and perhaps a car. If the formerly married couple owned a home or trailer, the woman may be able to stay in the home, or if it is sold, she will receive half of the proceeds. If the family rented housing, and she stays on in the housing unit, she will not need to post an additional security deposit. Her relationship with power and telephone companies can likely continue without interruption if she continues to pay her bills. I suggest that the entire absence of male earnings provides at least a partial explanation for never married households experiencing the highest rates of residential mobility and of households without telephones or cars, despite incomes higher than, and

poverty rates lower than, separated female-headed households.

The limited opportunity structure that characterizes rural areas and the low educational attainment of this female-headed household population are undoubtedly associated. Valli (1988) finds in her study of high school cooperative education in the area of clerical training, that the mundane and routine nature of the work discourages young women from acquiring a strong wage-earner identity. Valli suggests that when women choose to work temporary or part-time jobs, the effect "is the self-distancing from the market economy which eventually forces dependence on someone, generally a husband, who earns a family wage" (p. 101). Likewise, when young rural women look pragmatically at the available labor force options in their communities and see low-satisfaction, part-time, low wage work as their most likely prospect, they too may be likely to "bail out" of the public paid labor force. The scarcity of meaningful, well-paying work encourages rural young women to invest in domesticity and motherhood as their primary loci of identity and satisfaction. This investment serves to preserve conventional gender roles, to perpetuate women's economic dependency, and results in low educational attainment. In such cases, when the transition to female-headed household status occurs, women are ill-prepared by way of qualifications or experience to provide for themselves and their children.

The Rural Context and Changing Family Structure

This analysis has focused on the relationship between nonmetropolitan places and female-headed households. I have asked, in effect, how does the rural context structure female-headed households differently than the urban context? This view sees households and families as products of material, political, and economic circumstances (Baca Zinn 1994). As these circumstances change, so families will be altered. In the case of rural families, the growing incidence of female-headed households is attributable to a changed rural context.

A perspective of the family as socially constructed leads us to expect to find American families configured in a number of different ways. Prior to discussing contemporary variation, however, it is important to acknowledge that historically, family configuration has varied by social location. Minorities and White working class families have, in general, been unable to achieve a nuclear family ideal where the husband fulfilled the public sphere, breadwinner role, while the wife fulfilled the private sphere, domestic and caretaking roles. It was never a matter of choice; this ideal assumed a family wage which accrued to only certain job slots, jobs that White middle-class men filled. The jobs open to minorities and White working class men generally did not pay a family wage, without which, women worked, out of necessity, for their families' survival. Fernandez-Kelly (1990) captures the relationship between social class and family structure:

> Class accounts largely for the extent to which notions about the family can be upheld or not. The conditions necessary for the maintenance of long-term stable unions where men act as providers and women as caretakers of children have been available among the middle and upper classes but absent among the poor. Nuclear households are destabilized by high levels of unemployment and underemployment or by public policy making it more advantageous for women with children to accept welfare payments than to remain dependent upon an irregularly employed man. The poor often live in highly flexible households where adherence to the norms of the patriarchal family are unattainable (p. 185).

Given the high underemployment and low wages in nonmetro areas, instability in nuclear families would be predicted and the increasing incidence of alternative household arrangements would be anticipated.

There are compelling reasons to expect the trend toward female-headed households in nonmetropolitan areas to continue. While some find that female-headed households create poverty (Lichter and Eggebeen 1992), Morrissey (1987) contends that poverty creates female-headed households. The formation of female-headed households may be seen to be a rational and adaptive choice. One of Morrissey's points is particularly relevant to the rural context. In lower income couples, the difference between women's and men's wages is smaller than the difference between women's and men's wages in higher income couples. In an unsatisfactory relationship, the lower income woman may be more likely to choose to live independent of her spouse than might a higher income woman, because the lower income woman has less to lose economically. In other words, higher income women have greater incentives to remain in bad relationships. Rural men have been negatively

affected by economic restructuring, which has resulted in a large group of working poor. In 1990, 44.4% of the nonmetro poor were members of married-couple families. (In contrast, married-couple families make up 34.6% of the total U.S. poor.) Perhaps some low-income nonmetro women make a rational choice to continue to be poor, but to be poor outside an unsatisfactory marriage. Such a scenario could account for rising divorce rates in nonmetro areas and increasing numbers of female-headed households.

Bokemeier and Garkovich (1991) direct attention to the unique ways in which the rural context disadvantages families. They offer another reason to expect continuing changes in nonmetro family structure.

> We will argue that the characteristics of the rural social environment, to a greater degree than the urban, generate chronic stresses that pile up and produce strains. While all families experience stresses, on the average rural families more continuously face a greater variety of stresses, and with fewer coping resources or supporting services than do urban families. (pp. 114-115).

These stressors, "financial instability, inadequate housing, and inadequate, inaccessible, and inappropriate social services," (p. 115) make long-term relationships difficult to sustain and contribute to higher divorce rates. The interrelation of these negative aspects of rural social life and family structure provides an illustration of the ways in which economic, material, and political conditions shape families.

I asserted early in this paper that spatial context is a dimension of structural inequality. I suggested that as racial stratification restricts the access of disadvantaged racial groups to social opportunity, so the rural context

restricts opportunity for some groups. I return now to the subject of race, suggesting that we look to racial ethnic families to predict the direction of change in the structure of other families in American society. Baca Zinn contends, "With respect to single-parent families, teenage childbirth, working mothers, and a host of other behaviors, Black families serve as barometers of social change and as forerunners of adaptive patterns that will be progressively experienced by the more privileged sectors of American society" (1990 p. 79). Looking to Black family adaptation to inform our predictions of future rural family adaptation seems reasonable given the deep poverty of many rural areas. The vocabulary some scholars now use to discuss the rural economic crisis has more commonly been applied to urban decay; Davidson (1990) describes the "ghettoization" of the American Heartland, and O'Hare and Curry-White ask, "Is There a Rural Underclass?" (1992). Economically marginalized rural families may well adapt to their context in similar ways as have Black families, with higher rates of divorce and female-headed households. Therefore, we look to the current experience of minority families to predict the future direction of household configuration for White nonmetro families.

CONCLUSION

I found tremendous diversity in the population of nonmetropolitan female-headed households studied. Differentiating this group by marital status proved

a fruitful strategy for illumining significant differences in this group of households. Despite all the difference, however, an overarching point must be made: most rural women are unable to earn sufficient income for a decent standard of living. Both rural residents and the public perceive rural areas as "family-oriented" places where family ties are thought to be stronger than in urban areas (Seebach 1993). But if "family-oriented" means adherence to an ideology of The Family that upholds an unchanging nuclear family ideal, the economic effects for all women may be devastating. Thorne explains:

> [T]he ideology of The Family extends beyond families of that specific type to infuse **general understandings** (emphasis added) of women's "proper place." Beliefs that most people live in nuclear families, that adult women usually have husbands to support them, and that motherhood is women's central vocation have been used to legitimate the subordination of women in the economy. Women's lower wages and their disadvantaged position in the labor force have been justified by the assumption that their paid work is secondary to that of men. . . . In short, the ideology of The Family has reinforced the economic exploitation of all women. (1992 p. 7)

The assumption that families are socially constructed has guided this analysis. A highly differentiated society will require a multiplicity of family and nonfamily forms, which will vary by the social location of the household. In most of these households women engage in paid and unpaid work. The recognition that women, as well as men, have provider roles could allow for women's paid work to be adequately valued and appropriately compensated. Women could then provide for themselves and their dependents, whether in female-headed households, nuclear families, or other arrangements.

RECOMMENDATIONS FOR FURTHER RESEARCH

The intent of this paper is to focus attention on the socioeconomic situation of rural female-headed households. We find substantial economic deprivation and have discussed ways in which the rural context structures economic inequality, that is, ways in which the fact of rural residence contributes to the likelihood that rural female-headed households will be poor. Along the way many issues were raised which could not be addressed in this paper without diverting its focus. I make several recommendations for further research.

Additional analysis could be done on the inter-relationship of educational attainment, employment, and family formation. This study found widely divergent college completion rates between female heads of family households and women living alone. A comparison of these groups to women in married-couple families with respect to college completion, income, and labor force participation could provide valuable data to advance the conversation about the relationship of women's economic dependence and family formation.

Another relevant direction of inquiry is an assessment of the contribution to household income of wage earners other than the household head. Jensen and Tienda (1989) found that earnings by family members other than the head were an important determinant of a rural minority family's ability to raise family income to above-poverty level. In this case, 27% of female-headed households

have more than one wage earner. Using this data set to determine who these additional earners are, and how great is their contribution to household income, would further illumine the economic realities of this group of households.

The data indicate that 8.1 % of family households within the country group have female heads. While I consider this rate to be low and suggested previously that the high rate of married-couple family households within the county group (Table 1) points to a strong commitment to marriage, other issues remain to be raised. It is possible that individuals, for their perceived economic and emotional benefit, prefer to be married rather than unmarried, but that the tendency is toward serial monogamy rather than long-term marriage. The PUMS data set cannot provide this information, but regional divorce statistics might allow us to ascertain a direction in this regard. Further, cohabiting rather than marriage may be a trend worthy of investigation. The incidence of unmarried partners is distributed among the householder categories as follows: male family householders, 31.9%; female family householders, 9.8%; male nonfamily householders, 44.3%; and female nonfamily householders, 33.7%.

Finally, I have used the 1990 PUMS to bring into sharper focus the current socioeconomic status of nonmetropolitan female-headed households. Contextualizing this study with a comparative analysis to the 1980 PUMS would provide a more comprehensive understanding of this little-studied population. Comparisons between 1980 and 1990 on variables such as poverty rates, occupational structure, labor force participation, part time work,

and adjusted mean income would provide additional valuable data. Further, including men and other women within the region in the analysis would allow for a better understanding of the current low socioeconomic status of female-headed households with respect to community-wide stability or change.

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