

The Changing Demography of America's Families

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The Changing Demography of America's Families

We use data from a variety of sources to describe recent dramatic changes in the composition, economic stability, and diversity of American families. The declining prevalence of early marriage, increasing level of marital dissolution, and growing tendency to never marry, especially among some racial and ethnic groups, reflect changes in the relative economic prospects of men and women and support the conclusion that marriage is becoming less valued as a source of economic stability. These developments also imply that relatively more children are born outside of marriage, spend at least part of their childhood in a single-parent household, and endure multiple changes in family composition. Paralleling these trends have been sharp changes in the economic stability of families, characterized most notably by a growing importance of women's income and increasing economic inequality among American families.

The American family has never been static. On the 50th anniversary of *Journal of Marriage and the Family*, Glick (1988) outlined a series of studies that detailed long-term changes in marriage, divorce, remarriage, childbearing, cohabitation, and household structure, using the family life cycle as an organizing principle for understanding these changes. Glick has been joined by others in detailing the fluidity of family-related events as individuals and families respond to the opportu-

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Key Words: demography of families, family change, family economic status, family trends.

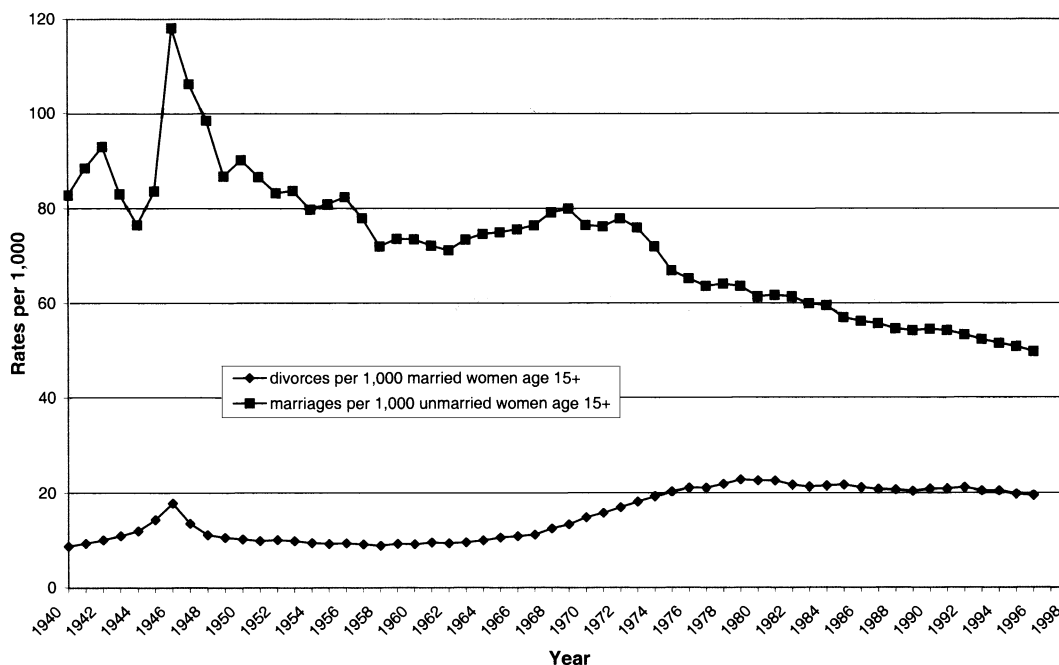
nities and constraints presented by the fortunes of war, the economy, and underlying shifts in values.

Continued change in patterns of fertility, nuptiality, and divorce has prompted some scholars to speculate about the future of the American family. Citing the loss of functions to other institutions, some researchers have argued that the family is in decline (Popenoe, 1988, 1993; Skolnick, 1991) and have warned that its demise holds negative consequences for all Americans. Other authors are more sanguine and have simply noted that change is inevitable and may even be for the best, especially for women (Stacey, 1990, 1993). In this article, we provide more fuel for this heated debate by outlining continued change in the family over the past 3 decades with attention to variations by race and ethnicity.

DEFINING THE FAMILY

America is made up of a multiplicity of family types including two-parent families, one-parent families, cohabitating couples, gay and lesbian families, and extended-family households. Unfortunately, comparable, national-level data are not available to track variation in each of these family types across time and important social characteristics such as race and social class. We are forced by our need for comparable, high-quality data to make use of official statistics that all assume a legal definition of marriage and the family. The census defines a family as "a group of two persons or more (one of whom is a householder) related by birth, marriage or adoption and residing together" (U.S. Bureau of the Census, 1998c). A married couple is defined as a "husband and wife

FIGURE 1. Rates of Marriage and Divorce in the United States: 1940-1996. Source: U.S. Bureau of the Census (1999).



enumerated as members of the same household.” An unmarried couple is defined as “two unrelated adults of the opposite sex (one of whom is the householder) who share a housing unit with or without the presence of children under 15 years old.” Among the limitations of this definition is the fact that equating families with households inevitably ignores increasingly common family relationships that extend across households. Similarly, the definition precludes the examination of increasingly common unmarried but cohabiting couples.

Even within the official definition of what constitutes a family, we are further limited by the fact that information is often not available for some subgroups of the population. For example, it is difficult to obtain information about Native American or Asian American families (particularly data that allow a perspective across time) simply because the requisite questions have not been asked. The information we do have about finely grained subgroups of the American population is too often based on anecdote and small, nonrepresentative samples. These data limitations are unfortunate because available research indicates that family change takes different forms and proceeds at different rates across race and ethnic groups (Ben-

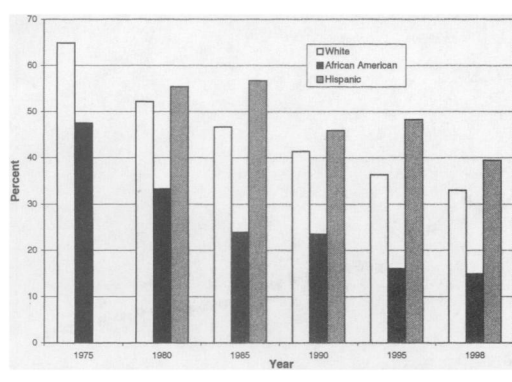
nett, Bloom, & Craig, 1992; Cherlin, 1992; Tucker & Mitchell-Kernan, 1995).

Changes in Marriage, Divorce, and Remarriage

Long-term shifts in rates of marriage and divorce from 1940 to 1998 are shown in Figure 1. There has been a reasonably consistent decline in the rate of first marriage since the end of World War II. By the middle of the 1990s, the rate of marriage was as low or lower than observed during the Great Depression. The rate of divorce has evidenced a slow, but steady increase over the period covered. The increase in the divorce rate was particularly great over the 1970s but has slowed considerably since then.

The trends shown in Figure 1 indicate a general decline over time in the early formation of marriages and an increase over time in the dissolution of marriages. In patterns mirroring those occurring in most Western, industrialized nations (Kammerman, 1995), rates of marriage in the United States have decreased since the late 1940s, whereas rates of divorce have increased (with a flattening of the rate of divorce in recent years).

FIGURE 2. Percent of Women 20–24 Ever Married: 1975–1998. Source: U.S. Bureau of the Census (1996a, 1998c).



Marriage

Figure 2 provides a more detailed description of the changes in marriage that have occurred during the last 25 years. Because Figures 2 represent trends within a specific age group, it is unaffected by shifts in the age structure of the American population. This is not true of Figure 1. Thus, at least part of the shifts in rates shown in Figure 1 can be attributed to changes in age structure (changes in race and ethnicity and educational composition could also play a role in these shifts). For example, some of the upswing in divorce during the 1970s can be attributed to the substantial increase in marriages of short duration (where the risk of divorce is high) associated with the first marriages of members of the baby boom cohort.

Figure 2 shows the trend in the percent of women aged 20 to 24 by race or ethnic status who are ever married. The changes illustrated are dramatic. Among Whites, the percent of women aged 20 to 24 ever married declined by about 32 percentage points between 1975 and 1998. By 1998, only one third of White women this age had married. Among African Americans, the decline between 1975 and 1998 was also about 32 percentage points. The end result of this decline was much more dramatic than it was for Whites, however, simply because the prevalence of marriage among young African American women was already substantially lower at the beginning of this time period. Thus, by the late 1990s only 15% of African American women aged 20 to 24 had ever married.

The observed change in the prevalence of marriage among Hispanic women has been much more moderate. The percentage of Hispanic wom-

en aged 20 to 24 ever married changed little between 1980 and 1985 (data on Hispanics are not available before 1980). Between 1985 and 1990, however, Hispanics witnessed a decline of about 11 percentage points in the share of women in this age group who had ever married. Between 1990 and 1995, the percentage ever married rose slightly before experiencing another 9-percentage-point drop between 1995 and 1998. Still, Hispanic women in the 1990s are more likely than either Whites or African Americans to have formed a marriage by age 20 to 24.

Recent decades have also been characterized by group-specific changes in the percentage of women remaining single into their mid-30s. Historically, only a small fraction of women not married by age 35 to 39 subsequently marry (Rodgers & Thornton, 1985; Schoen, 1987), so changes in the percentage not ever married by this age imply changes in permanent singlehood. Of course, this basic conclusion does not take into consideration the percent of women who form nonmarital unions. As discussed later, part of the decline in marriage has been matched by an increase in the rate at which nonmarital unions are formed.

For Whites, there has been relatively little change in the likelihood of permanent singlehood over the past 20 years. Between 1975 and 1998, the percentage ever married among White women aged 35 to 39 declined by only about 7 percentage points. Similar modest declines among Hispanic women are also evident. For African Americans, however, there has been a much more substantial change in the likelihood of permanent singlehood. The percent of women ever married by age 35 to 39 has declined from nearly 90% in 1975 to just over 65% in 1998. This result implies that nearly one in three African American women may never marry.

The available evidence is consistent in showing a retreat from early marriage and a decline in marriage overall for African American women. What factors might explain these trends? First, some authors have suggested that the rise of the welfare state has negated the economic role of marriage, particularly for low-income women (Murray, 1984). Although this argument would seem to be consistent with the decline in early marriage, especially for low-income women, and the overall retreat from marriage for African American women, supporting evidence is weak. Few researchers have found consistent evidence that welfare benefits reduce the likelihood of marriage (Moffitt, 1990, 1992; Schultz, 1994). Those

researchers who have found an effect have not found it to be substantively important (Lichter, LeClere, & McLaughlin, 1991; McLanahan & Casper, 1995). Moreover, rates of marriage have continued to decline at the same time the value of Aid to Families with Dependent Children (AFDC) benefits have fallen dramatically (Schultz). The most consistent evidence for a welfare effect is that it appears to encourage young unmarried women who become pregnant to set up their own households rather than remain at home with their parents (Moffitt, 1994).

Second, it has been proposed that an increasing value placed on individualism by Americans has decreased the perceived benefits of marriage (Bellah, Madsen, Swidler, Sullivan, & Tipton, 1985; South, 1992). Cherlin (1992) provided a compelling discussion of the role that African American culture plays in mediating the effects of larger structural constraints and opportunities on rates of African American marriage. Although attractive in its power and simplicity, this argument is nonetheless difficult to test empirically.

Third, growth in the economic independence of women and decline in the economic power of men have been emphasized in two interrelated arguments concerning changes in marriage patterns. Both arguments assume that one of the major functions of marriage is to provide economic security, particularly for the bearing and raising of children. Becker (1981) has argued that the exchange between home and market production has become increasingly threatened by the growing ability of women to support themselves outside marriage. At the same time, Wilson (1987, 1996) has argued that the decline in job opportunities for young African American men, particularly in inner cities, has sharply diminished their ability to form and support a family. In concert with Wilson's argument, other researchers have documented the declining economic prospects of young men, both African American and White, who came of age in the 1970s and 1980s (Duncan, Boisjoly, & Smeeding, 1996; Levy & Murnane, 1992).

The changing economic fortunes of men and women appear to offer a testable explanation of changes in the likelihood of marriage across time, as well as observed marital differences between Whites and African Americans. McLanahan and Casper (1995) found that among Whites, marriage is more common when men are employed and have more education and higher incomes. Conversely, marriage is less common among Whites

when women are employed and have more education and higher incomes. The result is that increases in female earning power explain about 70% of the recent decline in marriage for White women with another 8% of the decline explained by the stagnant earning power of White men.

Among African Americans, however, neither the increased earning power of women, nor the decreased earning power of men explains much of the decline in marriage (McLanahan & Casper, 1995). Just as important as the differential impacts of these variables by race is McLanahan and Casper's finding that race-specific economic characteristics explain little of the overall African American-White difference in the propensity to marry. Other recent research on the economic position of men and women supports the same conclusion—that the race differential in marriage cannot be explained by race differences in the relative economic position of men and women (Ellwood & Crane, 1990; Levy & Michael, 1991).

Given these findings, one is tempted to return to arguments such as differences in the value of marriage to explain persistent race differentials in marital formation. Before doing so, however, additional structural factors affecting marriage need to be considered. In particular, the availability of suitable spouses in a local marriage market has been presented as an important determinant of marital behavior (Lichter et al., 1991; Lichter, McLaughlin, Kephart, & Landry, 1992; South & Lloyd, 1992). According to this argument, marriage depends not only on one's personal characteristics but also on the availability of suitable spouses and on the characteristics of others competing for those potential spouses.

A number of studies have shown that after accounting for individual characteristics, the availability of economically attractive men (men with steady employment) is positively linked to rates of marriage for women (Lichter et al., 1991, 1992; South & Lloyd, 1992). It is possible, therefore, that the source of the African American-White differential in marriage may lie in the character of the marriage markets in which they are located, if not their individual characteristics. For instance, African American women tend to live in areas (often measured at the level of a metropolitan community) in which the deficit of economically attractive potential mates is much more pronounced than it is in areas occupied by White women (Fossett & Kiecolt, 1991; Lichter et al., 1992). Indeed, the true heart of Wilson's (1987, 1996) argument was that it is the decline in the pool of "marriage-

able" men in local marriage markets that has led to the retreat from marriage among African Americans.

Lichter et al. (1992) showed that differences in local marriage markets do more to explain race differences in marriage than do individual characteristics. About one fifth of the existing race differential in rates of marriage can be explained by the more restrictive marriage market conditions faced by African American women in comparison to those faced by Whites. Similar results have been provided by other researchers (Mare & Winship, 1991; South & Lloyd, 1992; Testa, Astone, Krogh, & Neckerman, 1991).

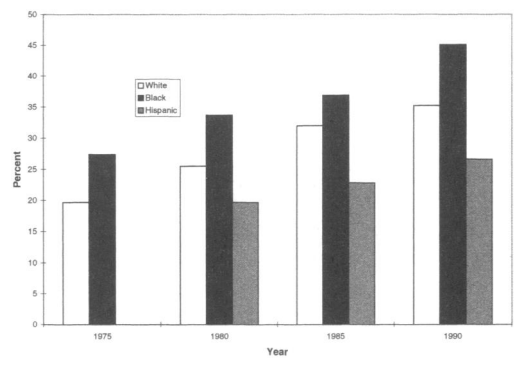
Two additional issues complicate efforts to pinpoint race differences in marriage. First, nonmarital cohabitation has increased substantially in recent years, and African Americans are more likely to cohabit nonmaritally than are Whites (Schoen & Owens, 1992). Indeed, considering nonmarital cohabitation along with marital unions, race differences in union formation are substantially reduced (Bumpass, Sweet, & Cherlin, 1991; Qian & Preston, 1993; Raley, 1996).

Nonmarital unions are much less stable than marital unions, however, and African Americans are less likely than Whites to convert a nonmarital union into marriage (Manning & Smock, 1995; Schoen & Owens, 1992). Thus, the fact that racial differences in union formation are less pronounced when nonmarital unions are considered does not necessarily imply that African Americans and Whites have similar experiences in terms of either the number or the duration of their unions. Nor is it clear that nonmarital unions fulfill the same functions as marital unions (Brown & Booth, 1996; Nock, 1995; Rindfuss & VandenHeuvel, 1990).

A second issue confounding the interpretation of race differences in marriage is that there is some evidence that more recent cohorts of women have responded differently to their economic independence than earlier cohorts of women. That is, although early evidence suggested that a woman's participation in the labor market and her higher wages tended to reduce the likelihood that she married (Espenshade, 1985; Farley & Bianchi, 1987; Lichter et al., 1991; Teachman, Polonko, & Leigh, 1987), evidence for more recent cohorts of women suggests that these factors now have the reverse effect (Lichter et al., 1992).

These findings imply that marriage is contextualized not only by local marriage markets, but also by historical period. Among more recent co-

FIGURE 3. Percent of Ever-Married Women 40–44 Divorced: 1975, 1980, 1985, and 1990. Source: U.S. Bureau of the Census (1992).



orts of women, financial resources may facilitate the transition to marriage by making women more attractive as potential mates or providing the resources to support a marriage. In part, this finding likely stems from the stagnant or declining economic prospects of young men (Duncan et al., 1996).

Divorce

We now shift attention to a consideration of marital stability. We begin with a simple yet useful assumption. If one assumes that marriage is becoming less valued and less important as a source of economic stability and exchange, it makes sense to expect an increase in marital dissolution in addition to a retreat from early marriage. Figure 3 clearly indicates that such a decline in marital stability has taken place in recent decades. The proportion of ever-married women divorced from their first marriage by age 40 to 44 rose sharply between 1975 and 1990 for all three race and ethnic groups for which we have data. (Although the use of this measure misses women who end their first marriage at older ages, Figure 3 accurately portrays general trends in divorce).

For Whites, the increase was particularly large from 1975 to 1985 (from 20% to 32%) with some slowing in the 1985–1990 period (32% to 35%). For African Americans, the increase in the percent divorced has been more steady, rising from slightly less than 30% in 1975 to 45% in 1990. Hispanic women have also experienced an increase in the percent of women aged 40 to 44 divorced from their first marriage (from just less than 20% in 1980 to around 27% in 1990).

Remarriage

The growing prevalence of divorce after first marriage has been matched by a pronounced decline in the percent of women remarrying after their divorce. For Whites, the percent of women who were remarried by age 40 to 44 declined from 71.9% in 1975 to 67.5% in 1985 before rebounding slightly to 69.5% by 1990. The trends for African American women follow a similar pattern but with a much sharper decline in remarriage between 1975 and 1985 (from 57% to 45%). In comparison to Whites, both African American and Hispanic women experienced a more pronounced increase in the level of remarriage between 1985 and 1990 (from 45% to 50% for African Americans and from 51% to 54% for Hispanic women).

Most of the arguments concerning changes in these demographic behaviors mirror those put forward with respect to the formation of marriages (Becker, 1981; Becker, Landes, & Michael, 1977; Espenshade, 1985; Grossbard-Shiechtman, 1993; South & Spitze, 1986). Indeed, one of the most active areas of research concerning marital stability is a consideration of the influence of husbands' and wives' economic resources (Greenstein, 1990, 1995; Heckert, Nowak, & Snyder, 1998; Hoffman & Duncan, 1995; Ono, 1998). This research suggests that wives' earnings have a nonlinear, U-shaped relationship with marital dissolution that varies according to the level of husbands' earnings and each spouses' gender ideology.

This is not to say that all factors related to marital dissolution and remarriage are identical to those for marital formation. Clearly, aspects of marital interaction and experience that affect the likelihood of marital dissolution have little influence on union formation (Glenn, 1990, 1998; Orbach, House, Mero, & Webster, 1996). There appear to be elements of common influence, however, especially with respect to the opportunities and constraints imposed by changing social and economic conditions. There is even evidence that characteristics of local marriage markets also affect the likelihood of divorce through variations in the availability of economically attractive marriage partners (South & Lloyd, 1995).

Changes in the Context of Childbearing and Childrearing

As American women spend a smaller fraction of their childbearing years in marriage, the opportunity for nonmarital childbearing increases. Thus,

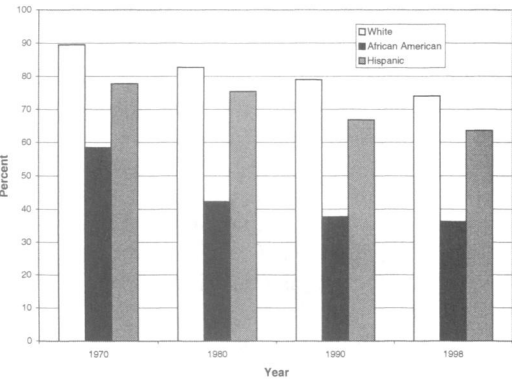
recent changes in marital behavior alone should lead to concomitant increases in the proportion of children born outside of marriage. Indeed, the data indicate that the relative number of births occurring to unmarried mothers has increased in recent decades, and racial differences in nonmarital childbearing mirror race differentials in marital behavior. In 1995, about 25% of White births occurred outside of marriage, compared with 41% of Hispanic births and 70% of African American births. Just 15 years earlier, these figures were 14.5% for Whites, 29.5% for Hispanics, and 60% for African Americans (U.S. Bureau of the Census, 1998a).

The proportion of births that are nonmarital is determined by the rates of both marital fertility and nonmarital fertility. For example, a drop in marital fertility will lead to a greater proportion of births occurring outside of marriage even if the rate of nonmarital fertility remains constant (Smith & Cutright, 1988; Smith, Morgan, & Koropeckyj-Cox, 1996). For African Americans, the increase in the proportion of births that are nonmarital has resulted from the fact that rates of marital fertility have declined more rapidly than rates of nonmarital fertility (National Center for Health Statistics, 1995a). For Whites, the rate of nonmarital childbearing has increased consistently across time. While marital fertility has declined for Whites as well, the increase in the rate of nonmarital fertility has played a stronger role in determining the increasing proportion of nonmarital births over time (National Center for Health Statistics, 1995a).

What does the increasing proportion of nonmarital births, combined with the retreat from early and stable marriage, imply for the living arrangements of children? Figure 4 indicates that the proportion of children living with a single parent at any given point in time has increased markedly over time. In 1970, nearly 90% of White children lived with two parents (biological, adopted, or stepparents). This figure dropped to just 74% by 1998. A similar trend has occurred for Hispanic children, with a decline from just under 78% to about 64% between 1970 and 1998. The percent for African American children fell from under 60 in 1970 to about 36 in 1998.

The statistics in Figure 4 reflect the impact of out-of-wedlock childbearing and the formation and dissolution of marriages by parents on the living arrangements of their children at a given point in time. This series of snapshots, however, does not reflect the fact that over time children move

FIGURE 4. Percent of Children Under 18 Living With Two Parents: 1970–1980. Source: U.S. Bureau of the Census (1996b, 1998c).

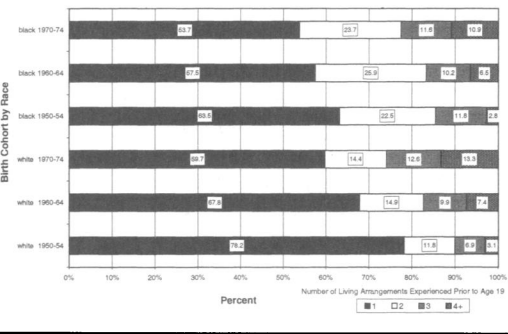


into and out of several different family types as a function of these events. Taking these life-course changes into account, nearly 50% of White children and two thirds of African American children are likely to spend at least part of their childhood in a single-parent family (Bumpass & Sweet, 1989; Martin & Bumpass, 1989), often with detrimental consequences (McLanahan & Sandefur, 1994).

A growing body of literature indicates that change in childhood living arrangements, beyond any effect associated with experiencing a single-parent family, is also detrimental to the well-being of children (An, Haveman, & Wolfe, 1993; Cherlin et al., 1991; Seltzer, 1994; Wu, 1996). The changes we have outlined in marriage, divorce, and remarriage imply that an increasing percentage of children are experiencing change in their childhood living arrangements. We illustrate this point in Figure 5 using data from the 1995 National Survey of Family Growth (National Center for Health Statistics, 1998). These data provide information on a wide range of different living arrangements experienced by women when they were children, including living with two biological parents, a parent and stepparent, a single parent of either gender, a parent who cohabited, grandparents, other relatives, and group living quarters.

For women born in the period from 1950 to 1954, about 22% of White women and 37% of African American women experienced more than one living arrangement during their childhood before age 19. For women born between 1960 and 1964, these figures were 32% and 43%, respec-

FIGURE 5. Childhood Living Arrangements of Women: 1950–1954, 1960–1964, and 1970–1974 Birth Cohorts by Race. Source: Author Tabulations from the 1995 National Survey of Family Growth.



tively. For women born between 1970 and 1974, 40% of White women and 46% African American women had experienced more than one living arrangement while growing up. For the youngest cohort of women, roughly 25% of both Whites and African Americans experienced three or more childhood living arrangements.

The combined impact of the retreat from marriage and the shifting context of childbearing and childrearing on changes in the composition of American households is shown in Figure 6. (Although part of the change in household structure shown in Figure 6 may be attributed to change in the age structure of the American population, this effect is likely to be small; Santi, 1988). In 1970, about 40% of all households consisted of a married couple with at least one child living in the household. This share declined to just under 26% by 1998. There were substantial increases in the percent of households made up of persons living alone and other families with children (mainly households headed by a single woman). Other,

FIGURE 6. Household Composition: 1970–1998. Source: U.S. Bureau of the Census (1995, 1998c).

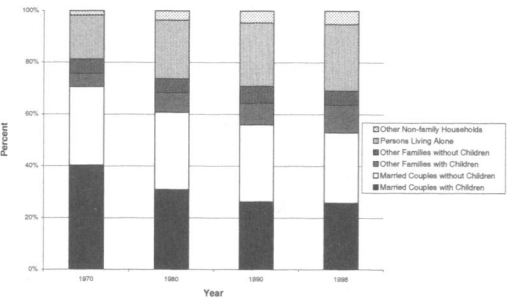
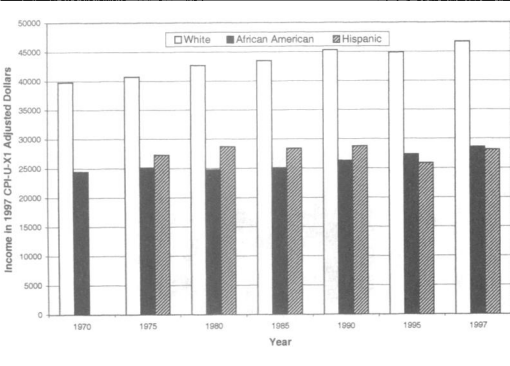


FIGURE 7. Median Income of Families: 1970–1997.
Source: U.S. Bureau of the Census (1998b).



nonfamily households (nonrelated individuals living together) also witnessed a gain during recent decades.

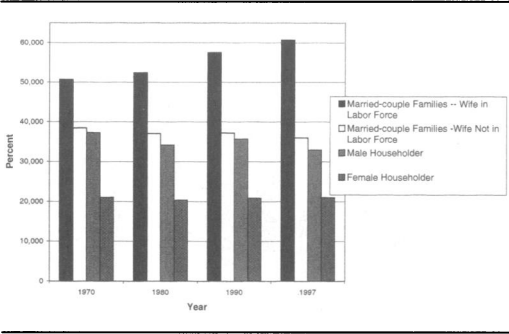
Married couples have declined as a fraction of all households, from over 70% in 1970 to just 53% in 1998. The percent of nonfamily households has increased along with the relative number of families that do not include a married couple. In sum, the changes in marriage, divorce, remarriage, and childbearing discussed earlier have resulted in increased diversity in the types of households to be found in America. Consideration of the growing number of stepparent families, which is not reflected separately in Figure 6, adds to this diversity.

The Changing Economic Fortune of America's Families

We begin the discussion of the economic well-being of America's families by presenting information on their median income from 1970 to 1997 in Figure 7. For White families, there has been a modest upward shift in median income, from just under \$40,000 in 1970 (in constant 1997 dollars) to just under \$47,000 in 1997. This represents a gain of about 17.5% over a 27-year period, or about .65% per year.

For African American families, median income also increased slightly from about \$24,400 in 1970 to \$28,600 in 1997. This change represents an increase of about 17.2% over the 27-year period, or .64% annually. The increase in median income for Hispanic families was even more modest, going from just over \$27,000 in 1975 to just over \$28,000 in 1997 for an annual increase of only .14%. Thus, whereas Hispanic families

FIGURE 8. Median Family Income by Family Type: 1970–1997. Source: U.S. Bureau of the Census (1998a, 1998b).



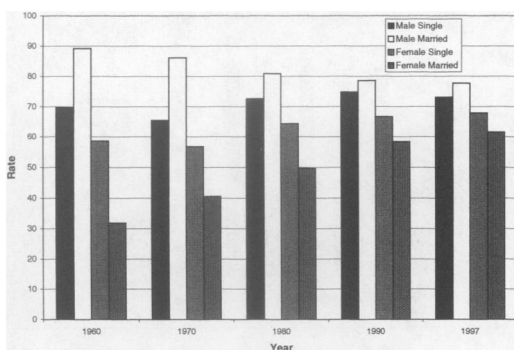
earned slightly more than African American families in 1975, this ordering had reversed by 1997.

Most of the gain in median family income during recent decades has been constrained to families where either the husband or wife has a college education. For example, the 1997 median family income of families in which the highest level of education was a high school degree was \$40,040. For families in which at least one member had a college degree, the 1997 median income was \$73,578, 84% higher than in 1970.

Income by family type over the period 1970 to 1997 in constant 1997 dollars is presented in Figure 8. Married-couple families in which the wife was in the labor force increased their income from just under \$51,000 to nearly \$61,000, or about 20%. In contrast, married couples without the wife in the labor force not only had consistently lower levels of income in comparison to two-earner families, but actually experienced a slight decline in their median income between 1970 and 1997 (from \$38,441 to \$36,027 or about -6.3%). These data suggest that the increase in median family income shown in Figure 7 was driven in large part by increases in the income of married-couple families in which the wife was employed.

One of the most striking features of Figure 8 is the very poor and remarkably constant economic position of families headed by women. In 1970, these families earned slightly more than \$21,000 (in constant 1997 dollars), a figure that was virtually unchanged by 1997. Although the income of single male-headed families (male householder families) remains higher than for single female-headed families (female householder families), this group also lost ground over the past 27 years (from about \$37,234 to \$32,960, or about -11.5%).

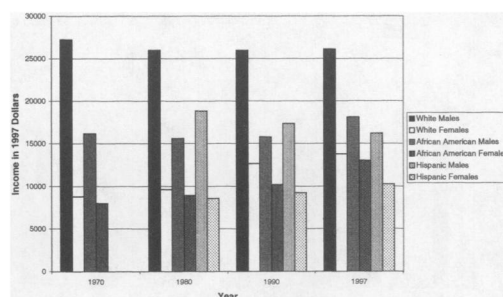
FIGURE 9. Labor Force Participation Rates of Men and Women Aged 16–64: 1960–1997. Source: U.S. Bureau of the Census (1998a, 1998b).



The increasing importance of women's income to the family can be traced to differences in the labor-market fortunes of men and women. We consider two dimensions of labor-market experience, changes in the rate of labor force participation and changes in income among those in the labor force. Figure 9 outlines the changes in labor force participation for men and women aged 16 to 64. The figure indicates a steady decline in the participation of married men in the labor force, from just under 90% in 1960 to about 78% in 1997, reflecting in part the increased coverage of American men by pension plans and social security (Wise, 1997). In contrast, there has been a rush of married women into the labor force. In 1960, about three out of 10 married women worked for pay. In 1997, this figure had grown to more than 6 out of 10 married women. Compared with married women, married men were 2.8 times more likely to be in the labor force in 1960, but only 1.3 times more likely to be in the labor force in 1997. Figure 9 is interesting because it indicates a decline in the ability to predict labor force participation based on gender and marital status.

Figure 10 sketches changes in the income of men and women by race and ethnicity over the period 1970 to 1997 (in constant 1997 dollars). In 1970, the median income of White men was about \$27,200. In 1997, this figure had declined to just over \$26,100. A decline in income also occurred for Hispanic men, from about \$18,800 in 1980 to about \$16,200 in 1997. The median income for African American men remained virtually constant between 1970 and 1990, fluctuating slightly around \$16,000. By 1997, however, the median

FIGURE 10. Median Income of Men and Women With Earnings: 1970–1997 by Race. Source: U.S. Bureau of the Census (1998a, 1998b).



income for African American men with earnings had increased to just over \$18,000.

Among women, there has been a steady increase in median earnings for Whites, African Americans, and Hispanics. The increased labor force participation and income for women is especially interesting in light of the declines over the past 3 decades in the level of labor force participation of men and their relatively stagnant or declining incomes. The combination of these trends points to the growing importance of wives' income to the economic survival of families.

These changes in the distribution of family income illustrated in Figures 7–10 have corresponded with a more general trend toward greater wage inequality in America (Danziger & Gottschalk, 1993, 1995; Fischer et al., 1996; McFate, Lawson, & Wilson, 1995). In 1980, the poorest fifth of families earned 5.3% of all income. In 1996, this value had fallen to 4.2% (U.S. Bureau of the Census, 1998b). In contrast, in 1980, the richest fifth of families earned 41.1% of all income, a value that grew to 46.8% in 1996. The richest 5% of American families increased their share of all income from 14.6% to 20.3% over the same period.

Not only is the distribution of family income becoming more unequal, but also the richest families are getting richer, and the poorest families are getting poorer. That is, the growth in inequality is not simply the result of rich families gaining income more rapidly than poor families. In 1980, the upper income limit for the poorest fifth of families was \$19,827 in constant 1996 dollars (U.S. Bureau of the Census, 1998b). By 1996, the upper limit for the poorest families had fallen to \$19,680. In contrast, the lower income limit for the richest fifth of families increased from \$66,344 in 1980 to \$75,316 in 1996.

Karoly and Burtless (1995) reported that family income at the lowest levels has fallen for two reasons. First, there has been an increase in single-parent families headed by persons with low skills and low incomes. That is, the number of families at the lowest end of the income scale is growing more rapidly than the number of higher-income families. Second, there has been an increase in income inequality among men, such that men at the lower end of the distribution have seen their wages fall (see Figure 10). Thus, families at the lower end of the income distribution either do not have access to male earnings or have seen these earnings decrease over time.

At higher income levels, family income has grown because of two factors. First, the income of men at the upper end of the distribution has grown substantially. Second, employed women tend to be concentrated in higher income families. This latter fact is consistent with increases in the educational homogamy (i.e., positive assortative mating) of marriages over time (Mare, 1991), and means that valued labor market skills are increasingly concentrated in two-earner families. Karoly (1993) also reported that income inequality increased more among African American and Hispanic families than among White families across the 1970s and 1980s.

The economic health of American families is also reflected in the percent of families with incomes below the poverty line. Trends in this level of family poverty point to several striking facts. First, there was a substantial reduction in poverty for both African Americans and Whites over the decade of the 1960s, reflecting the increases in income among the poorest Americans under Lyndon Johnson's Great Society programs. In just 10 years, the percent of African American Americans with incomes below the poverty line fell nearly 20 percentage points, going from 54.9% in 1960 to 32.2% in 1970. For White Americans, the poverty rate was halved, from 16.2% in 1960 to 8.1% in 1970.

The second interesting fact is the overwhelming stability of rates of poverty for most groups since 1970. For both Whites and Hispanics, the percentage of families below the poverty line has changed very little for a period of almost 30 years. Among Hispanic families, the rate has fluctuated around 25% at least since 1980, whereas the rate for White families is much lower but has remained constant at about 8 to 9% since 1970.

In a similar fashion, the poverty rate among Black families remained virtually unchanged be-

tween 1970 and 1990. In contrast to the stable poverty rates for White and Hispanic families, however, the percent of Black families living in poverty dropped sharply during the 1990s. After hovering at close to 31% for the previous 20 years, the Black poverty rate fell to just under 24% between 1990 and 1997. These most recent statistics indicate that the level of Black poverty is now actually below that of Hispanics (24.7%), although still almost 3 times the level among White families (8.4%).

This recent decline in the rate of family poverty among Blacks provides an interesting contrast to evidence indicating a decline in the economic standing of the lowest fifth of the income distribution and a corresponding increase in the level of income inequality. This contrast appears to indicate that, although the nation's recent economic expansion has allowed a larger number of Black families to rise above the poverty threshold, it has apparently done little to improve the economic conditions of the most destitute. Understanding the intricacies of changing levels of poverty and the expanding economic inequality among American families continues to be considered an important goal for future research.

DISCUSSION

Clearly, the past quarter century has seen increased diversity in the demographic structure of American families. There has been a retreat from universal early marriage, and among some groups, particularly African Americans, there has been a retreat from marriage altogether. In addition, fewer households are composed of families, and of family households, an increasing proportion are not composed of two parents living with their children. It is no longer the case that a child born today can expect to live his or her childhood with both biological parents.

How can we make sense of the changes that have occurred to America's families? Part of the answer appears to lie in a rapid shift in the economic environment facing families. Economic stagnation and growing uncertainty about the economic future has plagued young men, whereas economic opportunities have increased for young women. These changes have made it extremely difficult for young men and women to achieve the type of family modeled by their parents or grandparents. These economic changes reflect a continuation of long-term shifts in production and fam-

ily roles associated with the industrial revolution (Goode, 1963).

Men and women have had to renegotiate taken-for-granted assumptions about the division of economic and household labor, as well as their notions about acceptable economic security. The period of renegotiation has been difficult, as witnessed by the substantial delay in marriage, the rise in the divorce rate, and declining stability in the living arrangements of children. Nonetheless, there are small signs that new types of families may be emerging. For example, female employment now seems to be encouraging marriage rather than discouraging it (Lichter et al., 1992). Younger men also appear to be more willing to accept an egalitarian division of labor, reducing the terrible work burden often facing wives in dual-earner families (Goldscheider & Waite, 1991).

At the same time as there is evidence of new families forming, substantial challenges to marriage remain among the most economically deprived Americans. At the extreme, poverty and lack of economic opportunity remain barriers to a productive and fulfilling family (Massey, 1996; Wilson, 1987). The retreat of public support for education and the dubious impact of ongoing welfare reform make the future even more uncertain for individuals at the lowest ranks of the income distribution. It is among these individuals that the threat of family decline remains most salient.

NOTE

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