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Cover Page Footnote
"One measure of a good society is how well it cares for the weakest and most vulnerable of its members." In every society, a substantial proportion of the population will be in need of help from others because it is unable to meet all its needs alone. The elderly, orphans and other needy children, the handicapped, and those with special disabilities (e.g., nervous disorders, prolonged sicknesses, or temporary misfortunes) are necessarily dependent upon others for their financial needs. It is, therefore, no mark against any society that it has in its midst a substantial number of needy and vulnerable members. This will be especially true in modern societies, to which and within which there have been significant migrations, and where most citizens live beyond the traditional support systems of rural villages. It will be true, not least, in a continent-sized, highly mobile society such as the United States.

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On Social Invention: Some Reflections on the Relationship Between Family and Poverty

Michael Novak*

Introduction

“One measure of a good society is how well it cares for the weakest and most vulnerable of its members.” In every society, a substantial proportion of the population will be in need of help from others because it is unable to meet all its needs alone. The elderly, orphans and other needy children, the handicapped, and those with special disabilities (e.g., nervous disorders, prolonged sicknesses, or temporary misfortunes) are necessarily dependent upon others for their financial needs. It is, therefore, no mark against any society that it has in its midst a substantial number of needy and vulnerable members. This will be especially true in modern societies, to which and within which there have been significant migrations, and where most citizens live beyond the traditional support systems of rural villages. It will be true, not least, in a continent-sized, highly mobile society such as the United States.

Ironically, the more successful a society is in its health and welfare programs, the more such members it will have, for two reasons. First, its elderly—retired from employment—will live longer and, as a consequence, some of them will require care and assistance for longer periods of time. It is a great human success to see our parents live longer and in greater numbers than those of any previous generation in history, even if those older than eighty or even seventy may become more dependent than ever before. Second, a dynamic, prosperous society is likely to set ever higher standards of well-being, thereby bringing more people within the scope of its social programs. This, too, is admirable. The official United States poverty line is higher by far than the income of the vast majority of

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the earth's people now or ever before—and this is a success, not a failure.

Despite these successes, there is today widespread dissatisfaction with modern welfare societies. The "needs" they attempt to meet are infinitely expandable. Even persons who are not strictly in need have come to be included within government assistance programs. Indeed, rather high proportions of government assistance end up not going to the neediest but to wide sections of the society; Social Security, for example, goes to the elderly as a class without discriminating on the basis of need. Accordingly, government welfare programs seem to grow in cost for many reasons beside inflation. Such programs are regularly criticized from all points of view for their inefficiency, so much so that social thinkers such as Edward A. Shils have questioned whether governments are capable of managing the vast new obligations they have assumed. Alexis de Tocqueville is again being quoted on "the new soft tyranny" of dependency. Hilaire Belloc's *The Servile State* and F. A. Hayek's *The Road to Serfdom* gain new adherents daily.

The main sources of widespread discontent among intellectuals currently contemplating the fate of the welfare state are probably less philosophical than practical: do welfare states unavoidably injure themselves by taking on too much—by inevitable mismanagement, by insuperable costs, and by the declining morale (and morals) of their citizens? So it is also with ordinary citizens. A recent poll commissioned by the *Los Angeles Times* and reported in *Public Opinion* showed that significant majorities of both the poor (56%) and the non-poor (73%) believe that the government does not know how to help the poor, even with unlimited funds. Barely 51% of the poor think the "War on Poverty" made things "better;" included in this statistic were only 14% who said "much better." Moreover, 56% of the poor and 59% of the non-poor think anti-poverty programs have seldom worked. Only 5% of the poor think this was because anti-poverty programs were never given enough money; 50% (63% of the black poor) said it was because the money never got to the poor.

6. Lewis & Schneider, *Hard Times: The Public on Poverty*, 8 Pub. Opinion 1 (1985). A hopeful finding: only 23% of the poor sampled concurred with the proposition that "Government is responsible for [the] well-being of all its citizens and has an obligation to take care of them." A large majority of the poor sampled (69%) held, rather, that
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The model the United States has followed since the "War on Poverty" set forth two aspirations: first, to remove barriers to opportunity; second, to accept those who cannot or do not help themselves, as dependents to whom society must minister. Nearly all the burden of this second task has fallen on government. Government has been allowed to become the chief agency for designing, administering, and funding social welfare programs. Although "society" and "state" are not co-extensive, society has here delegated most of its responsibilities to the state. Rather than abandoning some of these basic philosophical assumptions which underlie the welfare state, however, we must at least try to improve the design of what we are doing.

In my opinion, government should do more, if not monetarily, then at least with considerable social inventiveness, and not solely in the way government has been doing it. While the moral principles we hold will not allow us to do less—not, at least, while the problems of the poor are so poignant—we are now called to invent a better way. That a good society should help the needy, and that the government should have sound poverty programs, is both morally and politically appropriate. Yet the design of such programs should always be in question, particularly in light of their consequences.

Since the policies of welfare states necessarily alter rational expectations, it would seem naive to believe that such states do not change the ethos within which their citizens are prepared for reality. Risk of total destitution being removed, are citizens thereby taught to shape in themselves a different sort of character? While no system can remove entirely the risks inherent in human liberty and diversity, and while the character of its citizens is always an important concern of the polity, some persons among the poor are inevitably so wounded that they are simply in dire need. Welfare programs are necessary, then; but so is a public ethos of character and virtue.

For many years now, the thought has nagged me that our intellectual elites (in academia, journalism, and policy-making) are preoccupied with the twin modern concerns of the individual and the state. Yet in the actual social world in which most human beings live, neither our naked individuality nor our role as citizens actually predominates. Family life, in particular, and the smaller, social worlds of our friends, associates, and neighbors, have far more to do with our daily happiness, welfare, hurt, and need. In short, "social"

"People are responsible for their own well-being and have an obligation to take care of themselves." Id. at 59. See Appendix, Table 1, for selected questions from this poll.
should not be confused with “state.” Between the individual and the state there are crucial social worlds—mediating institutions—in which we dwell as active social animals. In neglecting those crucial social worlds and in concentrating on state assistance to individuals, our public policy is seriously out of touch with human reality. A major shift in our public policy may be far less expensive and far more effective. In particular, I submit that promoting family life is the best long-range focus of a fruitful social policy since the family provides the most basic and indispensable sphere of daily existence.

I. Transforming the Images of Poverty

To begin, we should question the images of poverty on which government action is based. Is poverty something that can be “warred” upon? The suggestion implies that poverty is a combatant and can surrender. Is poverty only the opposite of monetary wealth, with no roots in culture and personal development, such that it can be defeated solely by infusions of money? Experience has shown these to be erroneous patterns of thought. Indeed, programs thought to be successful such as Head Start and tutorial assistance went beyond purely monetary conceptions to attack the rootedness of poverty in culture. Consider how cheap it would be, in purely monetary terms, to eliminate poverty. In 1984, 33.7 million persons were counted as poor by the meeting the criteria of an income (excluding non-cash benefits) less than $10,609.00 for a non-farm family of four. As a thought experiment, suppose that these 33.7 million individuals were equivalent to 9 million families of four. Simply to have given each of 9 million families $10,609.00 in 1984 would have cost only $95 billion. Since we know that many of the poor already earn some income, although not enough to carry them above the poverty line, considerably less than $95 billion would be needed. In fact, given these statistics, the “poverty gap” can be calculated at about $46 billion. Obviously then, poverty is not a purely monetary problem. If it were, we could eliminate poverty in America simply by giving each person enough money to push him or her over the poverty line. This is not even a very expensive proposition relative to other federal expenditures. Nonetheless, few of us believe that

8. Calculated from MONEY INCOME AND POVERTY STATUS, supra note 7, Table 19, at 30.
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the personal and cultural vulnerabilities also implied by "poverty" would disappear even if gifts of money served to lift every poor person above the official poverty line. An "unemployable" twenty-two year old, even with money in his pocket, has not fully escaped from poverty.

How, then, can we reach a more helpful understanding of poverty, so as to arrive at less destructive and more creative social programs?

A. Disaggregating the Poor

The first obvious step involves "disaggregating" the poor by examining the various statistical profiles already available, and perhaps by thinking of even more penetrating statistics that might be gathered. The advantages of disaggregation in information terms are clear: the elderly poor will hardly be helped by job training, the poor under age eighteen may have special educational needs, the disabled may need not only income maintenance but special care, and so forth. As matters stand, our official figures describe the poor by a uniform monetary measure. These official statistics do perform certain critical disaggregations such as age, sex, race, and employment. The existing statistical disaggregations help us to grasp the relative magnitudes of poor in different sub-populations (the elderly, the young) in different locations (rural, urban) and the like. The official figures are extremely valuable in this regard and they often lead to conclusions that run counter to prevailing stereotypes.9

Several crucial disaggregations not currently reflected in the official figures would be helpful. For instance, how many of the poor possess certain measurable skills or aptitudes, and how many need help to acquire skills? How many of the poor would classify themselves as poor? Married graduate students in non-farm families of four living on far less than $10,609 in 1984 probably did not think of themselves as poor; nor did many immigrants who arrived penniless but optimistic about their prospects; nor did those persons who chose to live largely outside a cash economy for reasons of self-sufficiency, for example. The human side of poverty needs more statistical attention.10

9. Id., Table 15, at 21.
10. S. Anna Kondratas argues that the "Census Bureau officially defines poverty on the basis of cash income only, even though common sense would indicate that poverty—the opposite of wealth—is a function not only of income, but also of assets and investment in human capital. Thus, a middle-class student who has moved out of his parents'
B. The Human Story

A second step in arriving at a more helpful understanding of poverty involves beginning to think of poverty in terms of personal histories. Not all persons officially classified as poor are, or think of themselves as, dependent upon government. Not all want, or need, assistance. Poverty is not solely a matter of income in a given year; a given year is only a snapshot in a life-long film. Behind and ahead of every unit of increase or decrease in the poverty statistics there is a human story. To be effective, assistance programs must somehow take account of these narratives. Government, and especially the federal government, cannot possibly know nor be expected to know such stories. Typically, though, persons or organizations close to those involved do know their stories. This is one of the factors that argues in favor of a public policy centered upon existing social support systems with ready access to crucial information, even if narrative in form. Helping people, even in one's own family, is a difficult art. To respect that art is part of the mutual respect humans owe one another.

C. The Potential for Independence

A third step involves distinguishing sharply between two categories of the poor. First, there is a substantial class of persons who are dependent and are always going to be dependent, because they simply cannot (because of age, disability, infirmity, etc.) care for themselves. Such persons require social assistance, if not from other social bodies to which they belong, then from the state. Second, there are those who, if helped in the appropriate way, can become independent and thereby keep themselves out of poverty. (This category includes children and others who may be dependent on an income-producer). Every reduction of poverty in this second category brings about two immensely significant social gains: the individuals able to achieve independence from the state and pull themselves out of poverty experience that sense of full dignity that home and is subsisting on scholarships is likely to be defined as 'poor' even though he has his parents' income to fall back on and his 'poverty' is a normal step in a successful economic life cycle. An elderly couple in their own home and with considerable assets can still be classified as poor if their retirement income is below the poverty line ($6,023 in 1983), even if that income is sufficient for their ordinary needs and they can cash in some assets to cover emergencies. A self-employed businessman whose earnings fluctuate widely can be officially poor in a year of low earnings, even though he has a savings cushion from previous years for just this purpose and even though his business may be worth a great deal. Kondratas, Poverty and Equity: Problems of Definition, 9 J. INST. FOR SOCIOECON. STUD. 37, 40 (1985).
comes from self-reliance and self-mastery; and public funds are made available for helping those who can never attain such autonomy.

There is a particularly strong need for fresh thinking about those young members of this second category who show every physical sign of being able to be self-reliant, but who, from some psychological sense of demoralization or through self-injuring behavior, continue to be dependent upon others. One thinks of bold, strong ghetto youths, physically not only strong, but superior, who find jobs but cannot hold them, or who apply for openings and for reasons short of discrimination (since others of the same characteristics take such jobs in their place) are considered unemployable. One thinks of those who choose a way of personal development inconsistent with economic self-reliance, scorning abundant opportunities to teach themselves to read or learn other indispensable skills. One thinks, too, of teenage girls who become unwed mothers and of their children. While the absolute number of people who comprise this second category may not be substantial, they seem especially important to consider because of their youth and promise. We will return to them below.

D. The Family as the Solution

Finally, we need some fresh thinking about the role of the family in overcoming poverty. According to the statistics, an intact (husband-wife) family is the best social arrangement for staying out of poverty. In 1984, only 6.9% of married-couple families (including the elderly) were poor;\textsuperscript{11} still fewer if non-cash benefits are included.\textsuperscript{12} The reason for this appears to lie not only in the possibility of two incomes instead of one, but also in the attentions, disciplines, and special teaching that two parents are typically better able to provide than one parent alone. In preparing for a life of economic activism and self-reliance, the role of an attentive father seems especially helpful for young men. A confiding father seems to

\textsuperscript{11} Money Income and Poverty Status, supra note 7, Table 14, at 20. Table 2 in the Appendix demonstrates the effect of family structures on poverty. Whereas only 6.9\% of all persons in married-couple families are poor, 34\% of persons in female-headed households with no husband present are poor. Moreover, while the latter accounted for only one-quarter of all poor persons in 1960, in 1984 they accounted for half of the poor.

\textsuperscript{12} Using the market value method of valuing non-cash benefits, only 6.4\% of married-couple families were classified as poor in 1984. See Bureau of Census, U.S. Dep't of Commerce, Technical Paper 55, Estimates of Poverty Including the Value of Noncash Benefits: 1984 18, Table 2 (1985). See also Appendix, Table 2.
be an invaluable teacher to a young man who needs to know the lore about the world of jobs and who needs advice about handling the turbulent and aggressive emotions of young men. Yet it is not only themselves but also the two sets of extended relatives that a husband and wife bring to their children in creating a loving, supportive, and guiding family network.

One might argue that poverty causes families to break up and not that broken families cause poverty. Some may further object that persons living in female-headed households, who today constitute such a large proportion of the poor (49% in 1984), don't so much "fall" into poverty as "stay" in it. Indeed, the poverty statistics may then reflect two poor households where before there was only one. My reply is that when Americans were far poorer, separation and divorce among the poor (not to mention birth out-of-wedlock) were not nearly as extensive as today. If financial standing were everything, couples in poverty would have strong incentives to stay together (e.g., life together is cheaper, two incomes are better than one). Clearly the changing structure of the family is affected by many non-economic factors. This seems to be particularly true in this age of mass communications and of a concomitant, rapidly shifting public ethos, as we will examine below.

In a fluid, individual-centered era of analysis such as ours, some wish to imagine that there are "alternatives" to the "traditional married-couple family." Some propose as alternatives the extended family of a single-parent, or a tight-knit "community" operating together as a family. Such are the hazards of human life that all sorts of substitutes have of necessity been introduced to do what married-couple families do best. I applaud every sort of help from extended families and close communities. Yet for the most intimate aspects of family life—monitoring a child's study habits, choosing a diet, teaching habits of impulse-restraint and hard work, demonstrating how to

13. I am far from certain about the differences in helping to prepare young females and males for a productive working life. But it does seem that black females, for example, enter the job market with higher confidence, ambition, and success than black males. Is this because in their mothers they have a closer role model? Is there something in their African or American past, or within the wider society, which better prepares black females for productive lives? Is there something in entry levels to the labor markets more favorable to black females? Does male aggression in a setting led chiefly by females become confused? Are there expectations that if a male does not have a job, unlike a female of the same age, he is not eligible as a marriage partner? Male-female differences do seem to be highly significant, both in family life and economic life. More light in this area would be welcome.


15. See infra pp. 312-315.
use hammers, pens, and typewriters—it is difficult to imagine substitutes for father and mother, especially if the latter are clearly friends. What human arrangement is superior to this?

In any case, the single-parent household faces several disadvantages. Permit me a personal example. When my wife is away on a trip, minding the kids is far more difficult for me; and the same for her, when I am away. With regard to many family responsibilities, two parents together are clearly better off than one alone. This truism concerns far more than the family’s immediate financial condition. Bringing up sons and bringing up daughters are two quite different projects, and the sex of the parent respecting each is often of considerable moment. One must have the highest admiration for single parents, knowing how many failures one has oneself as but one of two parents in a couple; and experience obliges one to concur with Anna Kondratas that many single parents do, in fact, succeed remarkably well. Financially, psychologically, and emotionally—or whatever it is in gender that is not interchangeable—however, the intact husband-wife family has clear advantages.

In intellectual discourse today, I recognize that the mention of “family” rings many ideological bells. Some associate family with “bourgeois,” “traditional,” “unenlightened,” “private property,” “victorian,” the “ancien regime.” It is a critic’s task, however, to pierce the veil of ideology in the hope of coming closer to reality. My specific observation is that strengthening the married-couple, intact family is good public policy, insofar as it helps to keep many out of and others to escape from poverty. Since poverty is far more than an economic condition and more accurately a tangle of diverse human elements, and since all of these elements are touched by family life, concentrating on the family and its relationship to poverty is highly instructive.

II. Focus the Assistance Strategy

Given such considerations as these, what suggestions might be made with the goal of developing sounder welfare policies?

The conundrum that government assistance must solve is how to help those who must be helped without distorting factors of supply and demand so that costs become staggering. Human beings seem to have a propensity for taking advantage of the public treasury in ways they would not otherwise imagine were responsibility purely

16. See Kondratas, supra note 10.
personal. Even among highly trained health care professionals, health costs soar when an institutional third party (public or private) foots the bill. One of the nation's truly great and effective welfare programs, Medicare, has suffered under this price distortion, even though various new service-delivery techniques are being employed in an attempt to remedy this problem. More work needs to be done in this area.

The case of those who can move from dependence to independence calls most strongly for social intervention. In 1962, President Kennedy announced that the chief purpose of his welfare reform (a tiny seed of the Great Society) was to maintain "the integrity and preservation of the family unit." If we look at the American family twenty years later in 1982, and especially at those portions of the population most affected by welfare, it cannot be said that President Kennedy's chief purpose was fulfilled. In Washington, D.C., 56% of all births in 1983 were to unwed mothers, many of them teenagers. In Chicago, New York, and elsewhere, the figures are comparable—or higher. There seems to be a rising coincidence between populations on welfare and unwed motherhood. Poverty alone cannot be said to lead to unwed motherhood, for under conditions of greater poverty than today the incidence of unwed motherhood was far lower, and among some groups in poverty it still remains low. Given the specific patterns of slavery in the American South which dictated that blacks be purposefully kept dependent, it may be that circumstances of dependency, recreated by contemporary welfare policy, evoke a special kind of suffering among blacks. It may be that high joblessness among young black males today brings such dependency to a painful pitch. Today's period of high welfare coincides with unprecedented high patterns of unwed motherhood. Why? How? We need to understand the relationship between these two phenomena—and much else—far better than we do now.

17. For a good analysis of health care policy and Medicare, see INCENTIVES VS. CONTROLS IN HEALTH POLICY: BROADENING THE DEBATE (J. Meyer ed. 1985).
19. See Cummings, Breakup of Black Family Imperils Gains of Decades, N. Y. Times, Nov. 20, 1983, at 1, col. 3; id., Nov. 21, 1983, at 1, col. 2. Since 1950, the national illegitimacy rate has doubled from 14.1 babies to a staggering 29.4 per 1000 unmarried women in 1980. See Appendix, Table 3. Such an enormous increase in the illegitimate birth rate is reflected in the comparable growth of persons in female-headed families with no husband present. The number of such persons rose from 14.2 million to 30.8 million between 1959 and 1984. Calculated from MONEY INCOME AND POVERTY STATUS, supra note 7, Table 15.
20. Charles Murray argues that "the context in which the illegitimacy rate among poor women increased cannot be understood without understanding as well the impor-
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costs unwed motherhood inflict on this and the next generation are frightening to contemplate.

To repeat, the actual number of unwed young mothers nationwide, approximately 300,000, is not large in absolute terms. It is difficult to believe, however, that their children will get a good economic start toward self-reliance. The youth and promise of those whose futures are at stake call for something new, something better.

Is our capacity for social invention such that we can think of nothing to do? For government, the problem is delicate. The choice to have children—and there is no question that many young mothers want these children—is a personal one. Since the young mothers are not usually in a position to provide for these children alone, however, the problem becomes one of public concern and the solution a dilemma of public policy.\textsuperscript{21}

Several years ago, the federal government conducted a massive social experiment in which the high hopes of many were invested. Scholars as diverse as Milton Friedman and James Tobin supported the basic idea behind the experiment, which involved giving a large number of poor families a minimum income sufficient to bring them over the poverty line—an idea which seemed to make eminent sense at that time. One unexpected result of the Seattle-Denver experiment was that husbands and wives separated in a higher proportion of the subsidized families—42% higher among blacks, 36% among whites—than in the unsubsidized control groups.\textsuperscript{22} From the standpoint of the individual couples, this may or may not have been a happy result. Despite tentative theories, however, we do not fully know why this happened. Precisely how was self-image and behavior affected? Did the husbands lose self-esteem? What did the wives experience? From the standpoint of public policy, the experiment suggested that, rather than diminishing poverty, this particular income program seemed to increase instability. Far from strengthening families, this program seemed to promote their dissolution, for reasons not at all obvious. Since reducing poverty and strengthening families were two of the major goals of reformers, the actual

\textsuperscript{21} Surprisingly, 58% of poor blacks and 70% of poor women “often” concur with the sentence, “Poor young women have babies so they can collect welfare.” The non-poor said “seldom” (51%). Lewis & Schneider, supra note 6.

results brought unhappy tidings.23 Once again, economic factors seem to have been overrated.

Human beings are creatures of unbelievable complexity, native shrewdness, and resilience. However noble the intentions of government, by the time a program meets the bewildering reality of concrete personal motivations, perceptions, and calculation of opportunities, the actual consequences may affect values and behavior in typically unforeseen ways.

III. The "New Poverty"

Today, then, the nation is confronting "a new poverty." This phenomenon grows in major part from a massive change of ethos in which major demographic shifts and changes in family structure have played significant roles. It is, in a sense, a poverty that springs from personal choices about family life made upon quite other than purely economic grounds.

A. The Ethos of Affluence

Some writers have suggested that a special problem for today's poor arises from the unprecedented impact and force of mass communications. Television in particular arrived upon the national scene during precisely the period of massive welfare activity, roughly 1960-1985. As a result of mass communications, the ethos that prevailed during the pre-World War II days of my youth no longer prevails; it is contested daily on the little blue screen in our own family rooms. To grasp the full impact of this change, we need first to examine the recent past.

The immense prosperity of the postwar period entailed a singular demographic shift: until the Second World War, very nearly a majority of Americans were poor by today's external standards. Many who were not technically poor, including intellectuals, lived very modestly indeed. By 1960, however, only 22% of Americans were poor—again according to contemporary measures—and at that time one could (and did) write plausibly about the "affluent society," only thirty years after the Depression. Perhaps more important was a corresponding change in the public image of poverty and in the psychological self-image of the poor. When a majority was poor,

23. It is interesting to note that the April, 1985, Los Angeles Times poll found that 60% of all poor persons and 61% of all non-poor persons think "almost always or often" welfare encourages husbands to avoid family responsibilities. See Lewis & Schneider, supra note 6.
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many who would today be officially classified as poor did not feel poor and they were neither officially nor publicly described as such. More than that, frugal habits, hard work and study seemed the lot of everyone. Given the incredible economic expansion of the postwar decade, such habits seemed to have clearly and dramatically paid off. So rapid was the upward mobility of millions that even today poverty seems to have been a monetary (but perhaps not a psychological) condition most adult Americans remember having lived through. They remember well the way they thought, felt, and behaved—and measure today’s realities accordingly.

In the new age of mass communications, however, mainstream consciousness is no longer the consciousness of poverty. Most advertising (of which the average television viewer watches at least an hour daily) is couched in “upscale” images. In addition, most scenes in popular entertainment suggest an unrealistic affluence even in the portrayal of “average” families. The culture of poverty used to be a culture of considerable impulse-restraint, frugality, hard work and careful budgeting; then there was no mass media to teach one differently. Today, however, the ethos suggested by trend-setters in the media is one of impulse-gratification, consumer debt, low savings and high consumption.

To be poor between 1930 and 1945, and in the longer sweep of history before that, was an experience qualitatively different from being poor between 1970 and 1985. No longer are the American poor part of a majority, but rather a minority. No longer are the same virtues celebrated by a common ethos. On the contrary, this nation has experienced one of the most extensive shifts in fundamental ethos since its founding. How can we be surprised, then, when our assumptions about how poor people will behave, assumptions rooted in our own personal experience, turn out today to be false? Those who remember what a prize the first pair of Keds gym shoes used to be, and recall how long they had to last, are not in the same psychological world as the youngsters whose fancy footwear they observe in the playgrounds of the poorest sections of our urban slums today. Even poor households today may not feel privileged

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when they are able to acquire some “big ticket” items, such as a refrigerator, a first family car, or a television set, that once were occasions of considerable family pride and celebration. Today’s poor, in a sense, carry heavier cash obligations because everyone’s expectations of what is considered “normal” affluence have risen dramatically. The public ethos and personal psychology of the world have changed a great deal during a single lifetime.

The “standards” set by mass advertising represent standards of “the good life” aimed indiscriminately at the population as a whole: rich, middle class, and poor alike. All Americans, not only the poor, seem to be less inclined to save and more inclined to acquire immediately the “normal” goods of daily living, and often enough to “splurge” using popular instruments of consumer debt. In such circumstances, to be poor today is to inhabit a world significantly different from that of the poor in 1930-1945.

Today’s world is, in many ways, a much better world. Yet it does confront us with an ethos not nearly as well suited to a rapid advance out of poverty as was the ethos it replaced. I do not mean that Americans are less willing to work. To the contrary, a higher proportion of American adults between ages eighteen and sixty-five, just over 60%, are now employed than at any other time in American history. Nor do I mean to imply that the millions of immigrants still streaming to these shores are no longer finding ours to be a land of opportunity; quite the opposite. Rather, I mean that the ethos of sacrifice, frugality, contentment with a little hard work, excitement about small gains and a fierce sense of personal achievement is as difficult to conjure up for one’s own children as is a memory of a grandparent they never knew. I think I know how to educate my children to cope with poverty as I was educated; I have been quite uncertain about how to educate them to cope with affluence. It seems that some of the poor of today are no longer sure that the old rules for coping with poverty apply, once they come in contact with the media’s image of wealth and, perhaps, their children at school begin to mix with the more affluent. Being squeezed between one ethos and another is sometimes more painful than getting a hand squeezed by the edge of a revolving door, when one

26. Council of Economic Advisors, Economic Indicators: September 1985 11 (1985) (prepared for Joint Economic Comm., 99th Cong., 1st Sess.). When we expand the ages to 16-25, the percentage of employed persons nears 70% for the month of October, 1985. Unfortunately, while national employment rose by 5% between 1972 and 1985, black employment fell by 6% during the same period. Since 1980, however, black employment has remained steady at 56%. See Appendix, Table 5.
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does not know whether to go forward or back, or how to stop the door long enough to decide.

B. The Decline of the Family

The other major change in the modern ethos reflects the decline of the American family. In 1959 only 8% of all Americans were living in female-headed families with no husband present; by 1984, this figure had grown to 13.2%, from 14.2 million to 30.8 million persons.27 Most of this change can be attributed not to widowhood, but to personal choices which lead to divorce, separation, or abandonment.

To be sure, these decisions are often difficult; and painful circumstances may nearly overpower the ability to choose. From the standpoint of public policy, however, it is necessary to acknowledge that the contemporary ethos of divorce and separation carries with it social costs, some of which third parties such as taxpayers are expected to bear by subsidizing those people made more dependent by such choices. No doubt, the options of separation and divorce are fixed in our social mores. No doubt, too, tax laws favor divorce over marriage. Still, one can imagine that cultural (rather than legal) institutions might do more to dissuade citizens from too swiftly exercising the option of divorce—and from too casually deciding to marry in the first place. Perhaps it is also necessary to scrutinize those legal structures and incentives, such as AFDC requirements in some states, that penalize couples who would otherwise stay together.28 As a philosophical and practical matter, government can and should do little in this area consciously to alter patterns of personal choice.

But those relatively few persons who help to shape the national ethos in a time like our own can perhaps turn their attention to the costs, as well as the benefits, of our present customs.

On a somewhat different but related matter, unprecedented numbers of young males are abandoning teen-age and other young women with children without benefit of any marriage at all. In these cases, family “break-up” is not at issue because no intact married-couple family was ever formed. In these cases, again, it is not clear that both parties clearly consented either to the pregnancy or to the

27. Calculated from Money Income and Poverty Status, supra note 7, Table 15, at 21.
subsequent separation. Together with divorce and separation, the sad result of this development is that the largest single bloc of poor American families now consists of female-headed families and their dependents: some 11.8 million persons and nearly 35% of all poor persons. As fast as our nation has made progress in reducing poverty among the elderly and among married-couple families, it has watched with horror as the numbers of the poor in female-headed households with young children have grown even faster.

This fact is even more evident if we engage in another thought experiment and project what poverty might have looked like in 1984 had the structure of American families remained as it was in 1959. Twenty-five years ago, only 8% of Americans lived in female-headed families. If that percentage had held constant (rather than climbing to 13.2%), in 1984 there would have been only 18.7 million persons in female-headed families, as opposed to 30.8 million. If the poverty rate of persons in female-headed families held at 1984 level of 38.4% this would have meant 7.2 million poor persons, rather than the 11.8 million actually registered in 1984. There would have been some 4.6 million fewer poor persons. All those additional poor persons represent only a fraction of the poor, but the existence of this group seems less necessary and its defining characteristics more painful than some others.

With good reason, then, the attention of those who would launch a new assault upon poverty is now drawn to its fast-growing and single largest segment, the 35% of the poor, 11.8 million, who live in female-headed families with no husbands present. Another 4 million unrelated individuals also live in poor female-headed households. Here is the “new poverty” most in need of attention. What is to be done?

Stronger economic growth clearly helps. In 1984, the real median income of female-headed families rose by 3.8%. As a consequence,

29. Calculated from Money Income and Poverty Status, supra note 7, Table 15, at 21.
30. If one looks at female-headed households, a larger class than female-headed families, the numbers are even more dramatic. See Appendix, Figures 1 and 2. Officially, the term “family” refers to a group of two or more persons related by blood, marriage or adoption, and residing together; all such persons are considered members of the same family. The term “household” includes the related family members and all the unrelated persons, if any, such as lodgers, foster children, wards or employees, who share the housing unit. A person living alone in a housing unit or a group of unrelated persons sharing a housing unit is also counted as a household. Money Income and Poverty Status, supra note 7, app. A, at 32. The gap apparently caused by the increase in percentage of female-headed households is dramatic when seen over time and reveals the potential positive impact on poverty of “traditional” family structures.
the number of female-headed households in poverty, most of these with children under 18, actually declined slightly, by 74,000. But even if the economic system were functioning at the level of full employment, high median wages and low inflation, a large proportion of female-headed households would still remain in poverty. Many young mothers with small children are likely to remain outside the labor force for a while. And the poverty level for a household of four in 1984 ($10,609) is about $4000 higher than the annualized minimum wage (approximately $6600).

There are some hopeful signs, however. Over a million of all poor families fell short of the poverty line by only $999 or less. Roughly two million fell short by an additional $1000 or less. Indeed, non-cash benefits, totaling $113 billion from the federal government alone in 1984, are intended to help make up such income deficits. While, as we have seen, poverty involves considerably more than economics alone, it is good both for national morale and commitment to see that the monetary dimensions of the problem are far from staggering.

Another point should be stressed. For the sake of argument, suppose that each poor family has an average of two children. If it is possible to help a million married couples with two children to escape from poverty, the net poverty figure is reduced by about 4 million. For each million female-headed families so helped, the net poverty figure is reduced by an average of about 3 million. The more children per family, of course, the larger the amount of money needed to push the family over the poverty line. My point here, however, is that helping families helps several persons at once, and in that sense, focusing on the family as the unit to which assistance should be directed could provide a very efficient way of reducing poverty.

C. Some Suggestions

Two strategies may thus be considered: (1) It would be helpful if someone could conceive of a “reward,” a social incentive, that

31. Median income for female-headed families in 1984 was $12,803, up from $11,769 in 1983. See MONEY INCOME AND POVERTY STATUS, supra note 7, Table A. It is worth noting that of the 7.3 million families in poverty in 1984, there were virtually the same number of female-headed and married-couple families (about 3.5 million each). Of poor black families, only 479,000 were married-couple families, compared with 1.5 million female-headed families. Id., Table 15, at 21.

32. See MONEY INCOME AND POVERTY STATUS, supra note 7, Table 19, at 30.

33. In 1984, furthermore, only 6.6 million of the poor were “unrelated individuals.” Id., Table 15, at 21.
would encourage both the formation and the perpetuation of married-couple families. Such families perform indispensable services which redound to the benefit of the common good. Not the least important is the fact that some 93% of such families maintain themselves above the poverty line. But their moral contribution to the training of their children is also indispensable. The Reagan Administration has proposed steps to eliminate the federal income tax for poor and near-poor families such as raising the deduction for dependents.\footnote{See The President’s Tax Proposals to the Congress for Fairness, Growth, and Simplicity, reprinted in 72 Fed. Tax Rep. (CCH) No. 25, at ch. 2 (May 29, 1985).} Since the official poverty line is a pre-tax figure, this reform alone would not reduce the gross numbers of poor. But it would significantly change the actual meaning of the poverty numbers by freeing significant funds for personal use.\footnote{In this regard, it is quite striking that in 1984, 295,000 poor families were only $250 below the official poverty line, and 594,000 only $500 short of it. \textit{Id.}, Table 19, at 30.}

Special employment programs for married people might also be designed to assure full-time employment for at least one spouse. In addition, minimum child allowances might be set for at least the first two children with automatic increases for each year of marriage maintained. The public policy problems involved in helping married-couple families are intriguing, if quite straightforward.

(2) For female-headed households with no husband present, the policy dilemma is more complex. Incentives that would lead to the creation of more such households would be self-defeating. While the freedom of persons who choose such a situation must be respected, there are sound public policy reasons, based in part on the desire to minimize the tax burden of subsidizing the dependent poor, for at least not encouraging the break-up of couples and for positively discouraging the abandonment of unwed mothers by their male partners. Thus, two objectives in apparent tension with one another must be achieved at the same time, namely helping those genuinely in need without establishing incentives that invite yet higher frequencies of need.

In developing public policy in this area, it is perhaps important to consider distinctions in the origins of female-headed households. Typically, the creation of a female-headed household comes about with some suddenness; there is little or no time to prepare for it. Widowhood, desertion after marriage, separation, divorce and abandonment may have the common consequence of generating financial need. These statuses may not be alike, however, in their
consequences for the woman involved, especially with respect to the particular parameters of her need for financial assistance. Some women may need quick and substantial help, but only for a short time. Others may need modest help for an extended period. In designing programs that really help, we must go back to the disaggregation principle and take into account differences in the age, work experience and education of the women involved. It is conceivable that a system of credits that allowed a woman to borrow as needed from some fixed sum at low interest, at her own pace, might allow for maximum program flexibility. Then, later, when she is entirely back on her feet and the children are grown, she might find repayment easier. In addition, such a program might be self-financing. It might also engender in those who participate a feeling of control over their own destiny.

A second possibility might involve some form of "separation insurance," to which married couples might contribute to protect against unexpected financial needs that often arise—temporarily in many cases—from sudden separation or divorce. Such a program geared to divorce and separation might not be as massive as it would seem at first glance given the number of female-headed households. The often-cited figure—"one out of every two marriages today ends in divorce"—is misleading, since one person may be involved in more than one divorce, and, as a consequence, may inflate the sum of divorces counted; whereas every permanent marriage is counted only once. Two of every three couples who pledge to stay together "until death . . ." in fact do so.

Realists will quickly detect weaknesses in such schemes. Government credit programs, both for students and for farmers, have been vulnerable to abuse. Insurance programs, public, private or mixed, incur their own difficulties. The task, however, is not to create a perfect program, but one that, on the whole, achieves its purposes with limited costs and risks and with sufficient incentives and/or sanctions to prevent the worst abuses.

With respect to teenage mothers abandoned without marriage, one circumstance in particular may suggest a clue for policy-makers. Many such young women are clustered in urban neighborhoods. This circumstance suggests that, rather than directing support to each individual, support might instead be provided in kind in the form of social centers, at which meals would be served, child care provided, the skills of child-rearing taught and classes held, for the purpose of allowing mothers to complete their education in prepa-
ration for their later economic self-reliance. Providing assistance in such a social context might go far toward reducing an unwed mother's sense of isolation while also contributing to her non-monetary human needs. Some programming of this sort is already occurring under private auspices.36

Again, with respect to all poor persons, it is important to study the success stories for insights into what will make successful public policy. Every year, a great many individuals, households and families do escape from poverty, even as others, through various misfortunes, take their places. The poverty aggregates do not reflect the same individuals every year. There is considerable individual mobility and flux. The study of how the successful ones exit from poverty might offer us many creative ideas. The study of how some people manage to escape from poverty is far more likely to lead to programs that decrease the incidence of poverty than is the study of misfortunes. Too much of the literature on poverty is a recitation of pathology, too little a discovery of human resilience, will and inventiveness. It would be helpful if the media approached poverty less with the censorious, puritanical intention of making the affluent feel guilty, and more with the humane intention of helping the needy learn from the methods and approaches that worked for many in their midst. Rising from poverty was once the substance of American narratives. For millions this story line, with its heroism and courage, still reflects the path of their own lives.

Finally, it is important to remember that some forms of poverty do not spring principally from political or economic causes; some spring instead from moral and cultural roots. Accordingly, leaders of our moral and cultural institutions—the news and entertainment media, the universities, think tanks, the churches, political parties, and so on—ought to think conscientiously about their impact on the national ethos. They might, for example, do more both to encourage the married-couple family (which is surely in need of social sustenance) and to express disapproval of those men who without so much as marriage abandon young women with children they have fathered. This last problem is not merely an acute moral disorder, commanded by neither nature nor nature's God, but also a profound social disorder that has great cost for our country.

To believe that the national ethos has no effect whatever upon personal behavior would be a grave mistake. Meanwhile, those responsible for public policy need to evaluate more systematically the

36. See, e.g., National Center for Neighborhood Enterprise, Washington, D.C.
Social Invention

pattern of incentives and remedies created by existing and proposed programs to see whether this pattern cannot be altered to promote a sounder social order, particularly with regard to families.

IV. Concluding Remarks

In monetary terms, as we have seen, simply getting everyone over the poverty line is not a difficult proposition. We already spend considerably more than that on existing programs, much of it to good effect. With some of our programs, however, we seem to be “losing ground.” We are certainly losing ground through our recent national preference for a new family structure. For the nation as a whole, the new family structure has become expensive indeed. It is the main “structural” cause of “new poverty.” Until 1984, the “new poverty” was growing faster than the “old” was being reduced. With classic American can-do, however, and a burst of social inventiveness, we should be able to reduce that form of poverty, too, during the coming ten years.

In reducing poverty, this nation of immigrants and, alas, former slaves, has had no historical peer. We are not, in a word, any less capable of social invention than were our forebears. Were the official United States poverty level translated into British pounds, Italian lire, French francs, Soviet rubles, and the rest, it would soon be obvious that the the official U.S. measure of poverty appears to the vast majority of humans on this globe, even in developed countries, a generous sum. Yet we know we can do better, and we must.
APPENDIX

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Figure 2 Persons Below the Poverty Level in Female-Headed Households, No Husband Present
TABLE 1
Opinions on Poverty
(all numbers in percent)

<table>
<thead>
<tr>
<th>Question</th>
<th>Persons In Poverty</th>
<th>Persons Not in Poverty</th>
<th>National</th>
</tr>
</thead>
<tbody>
<tr>
<td>Some people think welfare encourages husbands to avoid family responsibilities because it's easier for wives to get aid for children if father has left.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Almost always or often</td>
<td>60</td>
<td>61</td>
<td>61</td>
</tr>
<tr>
<td>Seldom or almost never</td>
<td>32</td>
<td>34</td>
<td>33</td>
</tr>
<tr>
<td>Don't know</td>
<td>8</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Poor young women have babies so they can collect welfare</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Almost always or often</td>
<td>64</td>
<td>44</td>
<td>48</td>
</tr>
<tr>
<td>Seldom or almost never</td>
<td>23</td>
<td>51</td>
<td>46</td>
</tr>
<tr>
<td>Don't know</td>
<td>13</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Anti-poverty programs have worked</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Almost always or often</td>
<td>31</td>
<td>33</td>
<td>32</td>
</tr>
<tr>
<td>Seldom or almost never</td>
<td>56</td>
<td>59</td>
<td>58</td>
</tr>
<tr>
<td>Don't know</td>
<td>13</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>When poverty programs failed, it was because</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Never given enough money</td>
<td>5</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Money wasted on unhelpful projects</td>
<td>30</td>
<td>41</td>
<td>39</td>
</tr>
<tr>
<td>Money never got to poor</td>
<td>50</td>
<td>40</td>
<td>42</td>
</tr>
<tr>
<td>Don't know</td>
<td>13</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Greatest responsibility for helping the poor should be upon</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charities</td>
<td>4</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Churches</td>
<td>24</td>
<td>16</td>
<td>17</td>
</tr>
<tr>
<td>Families and relatives</td>
<td>5</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>The government</td>
<td>34</td>
<td>33</td>
<td>34</td>
</tr>
<tr>
<td>The poor themselves</td>
<td>28</td>
<td>20</td>
<td>21</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Don't know/all about equally</td>
<td>4</td>
<td>9</td>
<td>8</td>
</tr>
</tbody>
</table>

Even if government were willing to spend whatever is necessary to eliminate poverty in the United States, does government know enough about how to do this?

| Yes, we know how                                      | 28 | 22 | 22 |
| No, we don't know how                                 | 56 | 73 | 70 |
| Don't know                                            | 15 | 4  | 7  |

<table>
<thead>
<tr>
<th>Table 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Persons Below the Poverty Level (with poverty rate) by Family Status</td>
</tr>
<tr>
<td>(in thousands of persons, except poverty rate percentages in parentheses)</td>
</tr>
<tr>
<td>All persons</td>
</tr>
<tr>
<td>In female-headed households, no husband present</td>
</tr>
<tr>
<td>Householders</td>
</tr>
<tr>
<td>Related children under 18</td>
</tr>
<tr>
<td>65 years and older (NA)</td>
</tr>
<tr>
<td>Unrelated individuals</td>
</tr>
<tr>
<td>In all other households</td>
</tr>
<tr>
<td>Householders</td>
</tr>
<tr>
<td>Related children under 18</td>
</tr>
<tr>
<td>65 years and older (NA)</td>
</tr>
<tr>
<td>Unrelated individuals</td>
</tr>
<tr>
<td>In married-couples families (NA)</td>
</tr>
</tbody>
</table>

TABLE 3
Out-of-Wedlock Births
(per 1000 unmarried women)

<table>
<thead>
<tr>
<th>Year</th>
<th>Whites</th>
<th>Blacks &amp; others</th>
<th>National</th>
</tr>
</thead>
<tbody>
<tr>
<td>1950</td>
<td>6.1</td>
<td>71.2</td>
<td>14.1</td>
</tr>
<tr>
<td>1960</td>
<td>9.2</td>
<td>98.3</td>
<td>21.6</td>
</tr>
<tr>
<td>1965</td>
<td>11.6</td>
<td>97.6</td>
<td>23.5</td>
</tr>
<tr>
<td>1970</td>
<td>13.8</td>
<td>89.9</td>
<td>26.4</td>
</tr>
<tr>
<td>1975</td>
<td>12.4</td>
<td>79.0</td>
<td>24.5</td>
</tr>
<tr>
<td>1980</td>
<td>17.6</td>
<td>77.2</td>
<td>29.4</td>
</tr>
</tbody>
</table>

SOURCE: Statistical Abstract of the United States 1985, Table 94.
<table>
<thead>
<tr>
<th>Year</th>
<th>Total</th>
<th>Single</th>
<th>Married</th>
<th>Widowed</th>
<th>Divorced</th>
<th>No. of Divorces per 1000 Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>1960</td>
<td>125.5</td>
<td>27.7</td>
<td>84.4</td>
<td>10.6</td>
<td>2.9</td>
<td>2.2</td>
</tr>
<tr>
<td>1970</td>
<td>132.5</td>
<td>21.4</td>
<td>95.0</td>
<td>11.8</td>
<td>4.3</td>
<td>3.5</td>
</tr>
<tr>
<td>1980</td>
<td>159.5</td>
<td>32.3</td>
<td>104.6</td>
<td>12.7</td>
<td>9.9</td>
<td>5.2</td>
</tr>
<tr>
<td>1983</td>
<td>167.1</td>
<td>35.9</td>
<td>106.7</td>
<td>12.8</td>
<td>11.6</td>
<td>(NA)</td>
</tr>
</tbody>
</table>

*Numbers in parentheses represent the percentage of the total population.

### TABLE 5

Employment for 16 - 65 Age Group  
(in millions, except percents)

<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Adults</td>
<td>Employed</td>
<td>Total</td>
<td>Adults</td>
<td>Employed</td>
<td>Total</td>
<td>Adults</td>
<td>Employed</td>
</tr>
<tr>
<td>National</td>
<td>124</td>
<td>79</td>
<td>64</td>
<td>143</td>
<td>94</td>
<td>67</td>
<td>152</td>
<td>105</td>
<td>69</td>
</tr>
<tr>
<td>Whites</td>
<td>109.6</td>
<td>70.7</td>
<td>65</td>
<td>124.1</td>
<td>85</td>
<td>68</td>
<td>129.6</td>
<td>92.2</td>
<td>71</td>
</tr>
<tr>
<td>Blacks</td>
<td>12.9</td>
<td>7.5</td>
<td>62</td>
<td>15.8</td>
<td>9.1</td>
<td>56</td>
<td>17.5</td>
<td>10.3</td>
<td>56</td>
</tr>
</tbody>
</table>

FIGURE 1
Persons below the Poverty Line IN FAMILIES of Female-Headed Households, with No Husband Present

Number of Persons (in Millions)

12
11.5
11
10.5
10
9.5
9
8.5
8
7.5
7
6.5
6
5
4
3
2
1
0


Actual numbers

Hypothetical numbers, holding constant at the 1959 level (8%) the percentage of population living in female-headed families, no husband present.
FIGURE 2
Persons below the Poverty Line in Female-Headed HOUSEHOLDS, with No Husband Present

<table>
<thead>
<tr>
<th>Number of Persons (in Millions)</th>
<th>16.5</th>
<th>16</th>
<th>15.5</th>
<th>15</th>
<th>14.5</th>
<th>14</th>
<th>13.5</th>
<th>13</th>
<th>12.5</th>
<th>12</th>
<th>11.5</th>
<th>11</th>
<th>10.5</th>
<th>10</th>
<th>9.5</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year</td>
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<tr>
<td>1960</td>
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<td></td>
<td></td>
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<td></td>
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<tr>
<td>1970</td>
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<td>1980</td>
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<tr>
<td>1990</td>
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<tr>
<td>2000</td>
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<td></td>
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</tr>
</tbody>
</table>

Actual numbers

Hypothetical numbers, holding constant at the 1959 level (12%) the percentage of population living in female-headed households, no husband present.