Black families headed by women have much lower incomes and higher poverty rates than almost any other type of family. They are disproportionately dependent on welfare and are less likely to receive support from absent fathers. This is a very serious problem for the black community because of the increasing proportion of black families headed by women alone. This article outlines the dimensions of the economic problem and reviews the likely impact of recent policy changes on these families.

The economic position of a family is related to its composition; this is true for all families regardless of race or ethnicity. Families that are headed by women with no husband present have lower incomes than those headed by men or by married couples. Black families that are female-headed have lower incomes and higher rates of poverty than any other family type, with the exception of those headed by Hispanic females. This fact has implications not only for these women but for their children, both male and female. This article examines trends in family composition and income and reviews recent changes in government policy that have affected their economic well-being.

TRENDS IN FAMILY COMPOSITION

Over the past 15 years the number and proportion of American families headed by women have increased. In 1970, 11.5% of all families in the United States with children under age 18 were headed by women. By 1984 that proportion had increased to 22.9%. Among black families, the proportion headed by women increased from 33.0% to 55.9% during the
same time period. While the rate of increase in female headship was faster for non-black families, the much larger percentage increase for black families and the fact that a majority of black children are in families headed by a women alone makes the trend a matter of greater concern to the black community.

How do these black families come to be headed by women? In 1970, the largest proportion of black women heading families (53.6%) were separated from their husbands and an additional 16.2% were divorced. Only 16.3% were headed by black women who had never been married. The balance (13.9%) were women who were widowed. By 1980 the proportions had changed dramatically. Over 30% of all black women heading families had never been married, making out-of-wedlock births equal to separation as the leading cause of female-headedness among black families with children. Since 1980 almost all of the increase in black female-headed families has been among this group, with the number of black families headed by a never-married woman increasing at an average rate of 167,000 a year between 1980 and 1984. Consequently, by 1984 just over one-half of all black families with children were headed by women who had never been married.

A number of theories have been set forth to explain this dramatic change—an unfavorable sex ratio, poor employment opportunities for black males, the availability of welfare. A complete discussion of these theories is beyond the scope of this article (see article by Darity and Myers for a discussion of the welfare issues). However, the trends are mentioned here because of their implications for the economic status of black families. About one-half of the out-of-wedlock births among blacks are to women under the age of 20. These women are least likely to have the job skills and educational attainment necessary to generate an income above poverty or near poverty levels. This brings with it restricted housing options, poorer nutrition, fewer educational resources for their children, and, possibly, poorer health care.

**MONEY INCOME AND POVERTY RATES**

In 1983 the median income of black families headed by women was only $7,999, an amount surpassing only that of families headed by Hispanic women. This income was less than 60% that of white families headed by women, about one-half that of families headed by black males, one-third of that for families headed by white males or black couples where both parents work, and only one-fourth that for white two-earner