

POPULATION AND NEEDS OF DISPLACED HOMEMAKERS

Displaced homemakers, like workers displaced from factory and office, have lost their accustomed source of income, and face painful readjustment and employment problems. They are women whose main job has been home and family, but must now support themselves because of divorce, separation, widowhood, disability or prolonged unemployment of their spouse, or loss of eligibility for public assistance.² Although definitions of displaced homemakers differ from one State, one law, and one program to the next, and estimates of their numbers vary accordingly, it is clear that this group of displaced workers is large and growing. Estimates of the number of displaced homemakers range from over 2 to 4 million.

Definition and Dimensions of Homemaker Displacement

The usual image of the displaced homemaker is a woman of middle years who has spent most of her adult life caring for her home and family full time; who has little experience with paid work, certainly none recently; and who has been thrust on her own either by widowhood or by divorce, in an age when divorce after 20 or 30 years of marriage has become socially acceptable. The term "displaced homemaker," coined by Sommers in 1975, implied forcible exile of a full-time homemaker into a labor market for which she was ill-prepared. Too young for Social Security, ineligible for welfare or unwilling to ask for it, with too little work experience to receive unemployment insurance, these women were seen as falling through the cracks of government social service and income support systems.³

This picture, while not inaccurate, is incomplete. Many of the definitions of displaced homemakers appearing in State or Federal laws are more broadly inclusive, especially in adding women as young as 22 years old; women in

poverty (not necessarily ever married) who are about to lose public assistance as their main source of income, as their last child reaches 18 years of age; and women whose husbands are too disabled to work or have been unemployed for 6 months or more. Some definitions are quite restrictive about work experience outside the home, ruling out women who have worked in paid jobs in the past 5 years. Others limit the definition to women over 35 or 40 years old.

The figure most often cited for numbers of displaced homemakers is 4.1 million, an estimate developed by the Women's Bureau of the U.S. Department of Labor in 1976. Based on the Survey of Income and Education of 1975, the estimate counted women 22 to 64 years old who were widowed, divorced, separated, or married with a disabled spouse; or who received Aid to Families with Dependent Children and whose youngest child was 16 or 17 years old; and who had worked less than 500 hours the previous year or had not worked at all for 5 years or more. The Comprehensive Employment and Training Act Amendments of 1978, which named displaced homemakers as a targeted group eligible for services, used a similar definition, but changed the employment proviso, requiring that the displaced homemaker must be unemployed or underemployed and experiencing difficulty in obtaining or upgrading employment.

For this report, OTA has used a somewhat different definition of displaced homemakers and a database—the *Current Population Survey* (CRS)—which permits comparisons from one year to the next.⁴ The Survey of Income and Education (SIE), though rich in detail, was

²Although a few men may fit the definition of displaced homemaker, the analysis in this report is confined to women.

³Laurie Shields, *Displaced Homemakers: Organizing for a New Life* (New York: McGraw-Hill, 1981).

⁴This definition was provided to OTA in a report prepared by the Urban Institute, as a basis for estimates of numbers of displaced homemakers. See Carolyn Taylor O'Brien and Demetra Smith Nightingale, *Programs for Displaced Homemakers in the 1980s*, report to the Office of Technology Assessment (Washington, DC: The Urban Institute, 1984). Much of the material here is drawn from the report. Estimates in the report are based on data in the March *Current Population Survey* (CPS) of 1976, 1980, 1983, and 1984. The CPS is a monthly survey conducted by the Census Bureau of a sample of 60,000 households.

a one-time effort, not repeated since 1975. By using the CPS, OTA was able to provide the first national estimates of the displaced homemaker population for more than 1 year. Partly because of differences in definition, and partly because of unexplained differences between the CPS and the SIE databases, OTA's multi-year estimates of the displaced homemaker population—rising from 1.7 million in 1975 to 2.2 million in 1983—must be regarded as conservative.

Under the definition used here, displaced homemakers are women who:

1. are between the ages of 35 and 64 and
 - are divorced, separated, or widowed; or
 - are married but their husband is absent, seriously disabled, or long-term unemployed; or
 - receive income from Aid to Families with Dependent Children (AFDC), Social Security, or child support, but expect to lose it because the youngest child is 17 to 19 years old; and
2. have had serious employment problems.

This definition distinguishes between former homemakers who encounter real difficulty in finding work, as they enter or reenter the job market, from those who do not. Even wives who have been working may find it very hard to make the transition from secondary to primary or sole wage earner. Often a wife's income is relatively meager; in the late 1970s the average working wife contributed about one-quarter of the total family income. For the purpose of defining displaced homemakers, indications of difficulty in finding work are current unemployment *plus* having been unemployed for at least 26 weeks of the previous year or out of the labor force; working part time when a full-time job is preferred; receiving pay below the minimum wage; or dropping out of the labor force because of discouragement about the prospects of finding a job.

The definition rejects the criterion that a woman be totally out of the labor force for a number of years. Most women have some work experience, particularly once their youngest child enters school. A woman who works for

a few weeks in the Christmas rush or part time during school hours to boost the family income may still be at a loss if she has to provide full support for herself and her family. To exclude women with any recent work experience from the definition would leave out the majority of former homemakers, especially women of lower and middle income levels, who are most likely to have combined some paid work with homemaking. Also included are women who must seek a job because their husbands are unable to work—either the husband did not work at all in the previous year, mainly because of illness or disability, or he was unemployed (looking for a job but could not find one) for at least 26 weeks out of the previous year.

In this definition, the term “displaced” is reserved for women between 35 and 64, on the argument that both younger and older women are likely to have more options and resources than those of middle years. Women over 64 are generally eligible for some form of Social Security or pension. Younger women, with recent training or work experience, are often more employable; if they have young children, they may qualify for public assistance; and they are more likely to remarry. On the other hand, it may be argued that younger women with young children face even more difficult employment and income problems than displaced homemakers of middle years. Many displaced homemaker programs do in fact serve women younger than 35, and many others do not inquire too stringently into the work history of former homemakers seeking help in finding a job. Definitions of displaced homemakers constructed to fit an existing database, and used for the purpose of estimating numbers and characteristics of the displaced homemaker population, may be different, and perhaps less flexible, than definitions used by service providers.

On the basis of the definition outlined above, there were 1.7 million displaced homemakers in 1975, 1.9 million in 1979, 2.3 million in 1982, and 2.2 million in 1983 (the most recent year for which figures were available when this report was written) (see table 1). It is quite likely that these numbers, though large, are understated. Another estimate for 1975, using virtu-

Table 1.—Characteristics of Displaced Homemakers, Selected Years (numbers and percentages)

	Numbers in thousands				Percentages			
	1975	1979	1982	1983	1975	1979	1982	1983
Marital status:								
Married, disabled or unemployed spouse	641.0	739.1	911.3	769.9	37.0	38.5	39.0	34.7
Divorced/separated/spouse absent	653.0	769.2	978.1	1,005.6	37.7	40.1	41.8	45.3
Widowed	438.4	409.1	438.5	433.0	25.3	21.3	18.8	19.5
Never married	N/A	3.5	11.1	13.4	N/A	0.2	0.5	0.6
Total,	—	—	—	—	100.0	100.0	100.0	100.0
Race:								
White	1,311.0	1,494.5	1,811.5	1,750.3	75.7	77.8	77.5	78.8
Black.	392.1	385.6	453.2	409.6	22.6	20.1	19.4	18.4
Other.	29.2	40.5	74.1	61.8	1.7	2.1	3.2	2.8
Total	—	—	—	—	100.0	100.0	100.0	100.0
Age:								
35-44	504.5	619.7	907.8	860.8	29.1	32.3	38.8	38.7
45-54	615.2	674.9	746.1	701.3	35.5	35.1	31.9	31.6
55-64	612.6	626.2	685.1	659.8	34.4	32.6	29.3	29.7
Total	—	—	—	—	100.0	100.0	100.0	100.0
Family income:^a								
Less than \$10,000/yr	734.6	755.3	1,055.6	1,033.7	42.4	39.3	45.1	46.5
\$10,001-\$20,000/yr	595.0	600.2	698.3	605.6	34.3	31.3	29.9	27.3
\$20,001-\$30,000/yr	239.8	303.0	314.4	343.1	13.8	15.8	13.4	15.4
More than \$30,001/yr	163.0	262.3	270.7	239.5	9.4	13.7	11.6	10.8
Total	—	—	—	—	100.0	100.0	100.0	100.0
Total	1,732.2	1,920.5	2,338.6	2,221.6				

N/A—Too few in this category to be estimated from the Current Population Surveys

^a1982 constant dollarsSOURCE Carolyn Taylor O'Brien and Demetra Smith Nightingale *Programs for Displaced Homemakers in the 1980s*, report to the Office of Technology Assessment (Washington, DC: The Urban Institute, 1984), based on Current Population Surveys, 1976, 1980, 1983, 1984

ally the same definition, but drawn from the Survey of Income and Education, produced a figure of 2.2 million displaced homemakers; this compares with the figure of 1.7 million for 1975 presented here.⁵ Also, the definition used here excludes women younger than 35, an arguable point. Even so, the 1983 figure of 2.2 million represents about 6 percent of all women in the age group for that year. The rise in numbers of displaced homemakers is striking—a 28-percent increase from 1975 to 1983. At the same time, the population of all U.S. women in the age group rose only 11 percent.⁶

Comparisons with other groups of displaced or unemployed workers shed some light on the significance of the displaced homemaker problem. For example, the number of mainstream

workers displaced from paid jobs was probably well over 2 million in 1983.⁷ In the same year, displaced homemakers numbered at least 2.2 million, according to the conservative estimates developed for OTA based on CPS yearly surveys. The average number of unemployed American workers in 1983 was 10.7 million. From 1984 through mid-1985, the number of unemployed workers hovered around 8.2 to 8.5 million.

Characteristics of Displaced Homemakers

Of the estimated 2.2 million displaced homemakers in 1983, over 1 million were divorced,

⁵Both estimates were prepared by the Urban Institute. See Jean E. Vanski, Demetra Smith Nightingale, and Carolyn Taylor O'Brien, *Employment Development Needs of Displaced Homemakers* (Washington DC: The Urban Institute, 1983); and O'Brien and Nightingale, op. cit.

⁶This includes civilian women outside of institutions.

⁷The number of displaced workers eligible for JTPA Title III services in 1984-85 is uncounted and uncertain, but an estimate may be based on numbers in years when a survey was done. In the 5 years 1979-83, 1.5 million adult workers lost their jobs due to plant closings or relocations, abolition of shifts or positions, or slack work. It is likely that most of these workers met the definition of eligibility in Title III, and that well over 2 million were eligible in 1983. There is little evidence that the pace of displacement slowed markedly in 1984-85. See chs. 3 and 4 of the final report for details.

separated, or had an absent spouse (see table 1). Rapid growth (54 percent) in this group accounted for much of the increase in numbers of displaced homemakers from 1975 to 1983. In 1982, at the depth of the recession, there was a bulge in the category of married women with disabled or long-term unemployed husbands; but with the beginning of recovery in 1983, the bulge flattened out. Equally striking was the increase (71 percent) in numbers of women at the younger end of the range, those between 35 and 44 years old. Black women are overrepresented; 18 percent of the displaced homemakers in 1983 were black, compared to 12 percent of all women in the age group. Finally, many of these women were close to poverty. In 1982 and 1983, nearly half of them had family incomes below \$10,000 a year.

Income⁸

Most of the evidence indicates that displaced homemakers, like other female heads of households, are disproportionately poor. In 1982, their mean family income was reported to be \$15,000, compared to \$25,000 for all families. However, this figure may well overstate the actual income status of displaced homemakers. The same is true of the data in table 1 which show the distribution of family income among groups of displaced homemakers. Reportedly, 25 to 29 percent of these women received family incomes of \$20,000 or more per year between 1979 and 1983. This percentage is surprisingly large considering that, by definition, these displaced homemakers were unemployed or underemployed.

One possible explanation is that the income figures are out of date—that they represent former, not present, family income. In various years, some 54 to 58 percent of the women with incomes in the two upper income brackets (\$20,000 to \$30,000 and over \$30,000) were in the category of married with husbands either physically disabled or persistently unemployed. The reported family income is based on the previous 12 months, and therefore could in-

clude earnings from a period when the husband was still employed.

An additional factor (probably less important) is that some of the higher incomes reflect alimony or child support payments. Earlier studies show that quite a small minority of displaced homemakers (about 15 percent) receive alimony or child support.⁹ Indeed, of all divorced women in 1975, about 14 percent were awarded alimony and 47 percent child support—but fewer than half who were entitled to support ever received regular payments.¹⁰ Yet, for the minority of women who receive them, child support payments may sometimes be an important source of family income—at least for a time. Analysis of the CPS data shows that about half the divorced and separated displaced homemakers in the upper two income brackets who were receiving some child support at the time of the survey were likely to lose that income soon because their youngest child was approaching 18 years of age. The two factors described above probably account for a good deal of the higher-than-expected incomes of about one-quarter of displaced homemakers; limitations in the data and analysis of the data make it difficult to be more precise.

Altogether, it is likely that the reported figures understate the financial adversity experienced by displaced homemakers. Even so, the figures indicate that the majority face serious problems. In 1983, at least 30 percent of displaced homemakers' families were below the poverty level (then at about \$10,000 a year for a family of four). This compares to a national figure of 15.2 percent below the poverty level in 1983.¹¹ Figure 1 illustrates the distribution of displaced homemaker family income, by family size,

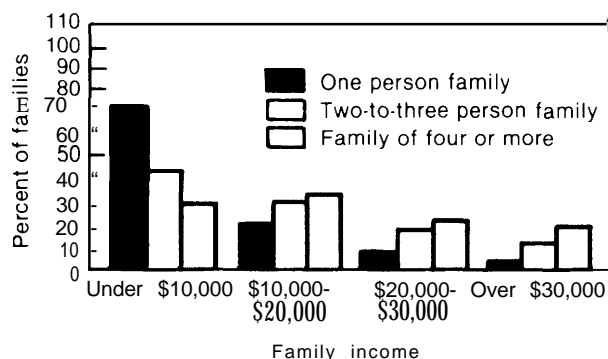
⁹Vanski, Nightingale, and O'Brien, op. cit.

¹⁰Carol Jones, Nancy Gordon, and Isabel Sawhill, "Child Support Payments in the United States," Working Paper 992-03 (Washington DC: The Urban Institute, 1976).

¹¹Thirty percent of displaced homemaker families of four or more had incomes below the poverty level, which equaled about \$16,000 (1982 dollars) in 1983. It is likely that smaller families were below the poverty level in at least the same proportion, although displaced homemaker incomes were not broken out below the \$10,000 level for the OTA analysis. (The poverty level in 1982 dollars was about \$5,000 for a one-person family, and about \$7,500 for a three-person family.)

⁸Income figures in this section, unless otherwise noted, are in constant 1982 dollars.

Figure 1.—Distribution of Family Income of Displaced Homemakers, by Family Size, 1983



SOURCE: Demetra Smith Nightingale and Carolyn Taylor O'Brien, *Estimates of the Displaced Homemaker Population*, report to the Office of Technology Assessment (Washington, DC: The Urban Institute, 1985).

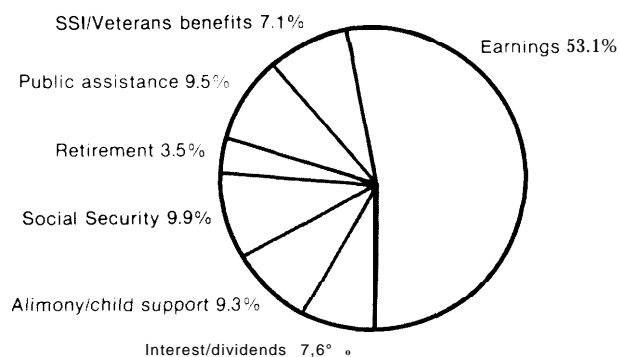
Another indicator of the economic situation of displaced homemakers is personal income. An analysis of 1975 data from the Survey of Income and Education found that the average personal income of displaced homemakers in that year was \$4,317 (current dollars), which was \$155 less than a full-time job at the minimum wage would have paid.¹² Employed women of the same age and marital status had an average personal income of \$8,749 in 1975. The most important source of income for displaced homemakers is their own earnings, as shown in the same study. Seventy percent of displaced homemakers earned money in 1975, and over half of their personal income came from earnings.¹³ Figure 2 shows the source of displaced homemakers' personal income at that time, based on data in the Survey of Income and Education.

Some sources of income varied quite substantially among groups. For example, about one-third of divorced or separated white women reported receiving some alimony or child sup-

¹²Vanski, Nightingale, and O'Brien, op. cit. The *Current Population Surveys*, on which the present analysis is based, show family income. The 1976 Survey of Income and Education, on which the earlier analysis was based, showed personal income. In 1982 dollars (the basis for most income figures in this discussion), the average personal income for displaced homemakers in 1975 was about \$7,730. Personal income as defined in the earlier analysis included earnings, public assistance, Social Security benefits for minor children of widows, alimony and child support, Supplemental Security Income (SSI) and veterans' benefits, interest and dividends, and pensions.

¹³Ibid.

Figure 2.—Sources of Displaced Homemakers' Personal Income, 1975



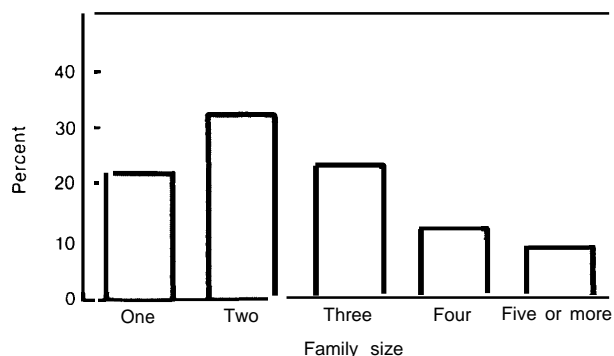
SOURCE: Jean E. Vanski, Demetra Smith Nightingale, and Carolyn Taylor O'Brien, *Employment Development Needs of Displaced Homemakers*, report to the U.S. Department of Health and Human Services, Administration on Aging (Washington, DC: The Urban Institute, 1983).

port payments in 1975, with the amount averaging about \$3,000 a year (current dollars) per recipient. Only 16 percent of divorced black women, and 9 percent of separated black women, got alimony or child support; the average amount received was about \$1,300. The displaced homemakers most dependent on public assistance were divorced and separated, with 24 to 31 percent of white women in these groups receiving welfare payments, and 40 to 56 percent of divorced and separated black women. For the group of displaced homemakers as a whole, alimony and child support accounted for about 9 percent of personal income; public assistance provided about the same share.

Family Size and Children at Home

Families of displaced homemakers in 1983 were typically small (families are defined as related individuals living in the same household). About 22 percent were in families of four or more people; approximately the same number were the sole family member in their household (figure 3). As figure 1 indicates, the smallest families were generally the poorest. About 70 percent of the one-person families had incomes below \$10,000 a year (1982 dollars). However, 30 percent of the larger families (four people or more) had family incomes below the \$10,000 level.

Figure 3.—Family Size of Displaced Homemakers, 1983



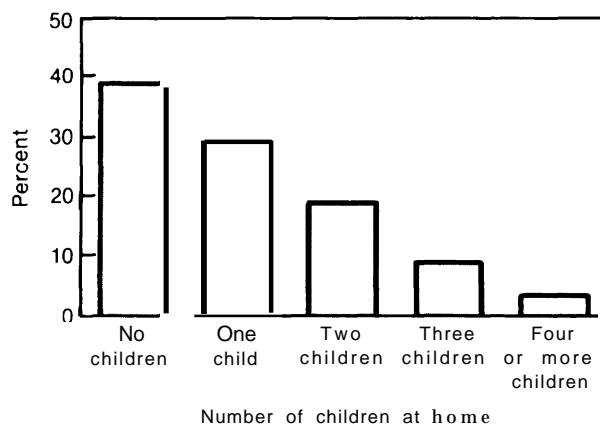
SOURCE: Demetra Smith Nightingale and Carolyn Taylor O'Brien, *Estimates of the Displaced Homemakers Population*, "report to the Office of Technology Assessment (Washington, DC: The Urban Institute, 1985)

All of the 2.2 million displaced homemakers in 1983 were, by definition, at least 35 years old, and 1.36 million were over 45. Even so, a majority (61 percent) had children at home. Figure 4 shows the distribution of numbers of children living at home with a displaced homemaker mother. Typically, the children in the families were of school age. Only 3 percent of displaced homemakers (as defined here) had children under 6; for 43 percent, the youngest child at home was 6 to 18 years old, and for 15 percent the youngest was over 18.

Employment

By definition, all of the displaced homemakers were having trouble finding satisfactory jobs. The Urban Institute study of displaced homemakers as of 1975 was able to provide these details about employment at that time: Over half were underemployed, most of them working full time but below the minimum wage, and the rest working part time although they wanted a full-time job. Twenty percent

Figure 4.—Number of Children at Home, Displaced Homemaker Families, 1983



SOURCE: Demetra Smith Nightingale and Carolyn Taylor O'Brien, *Estimates of the Displaced Homemakers Population*, report to the Office of Technology Assessment (Washington, DC: The Urban Institute, 1985)

had been out of work at least half the preceding year, or out of the labor force because of discouragement. Fifteen percent were currently out of the labor force but intended to look for work within a year, and another 15 percent were about to lose AFDC or other income related to dependent children.

The jobs these displaced homemakers held (currently or recently) were by and large poorly paid. Forty-two percent were service workers, in such jobs as waitress, hotel maid, or nursing home aide. By way of comparison, only 22 percent of all female workers were in service workers jobs in 1975. Displaced homemakers were far less likely to have clerical jobs than other women workers—17 percent compared with 35 percent. At the middle and top end of the job scale, 21 percent of all women workers had professional, technical, and administrative jobs in 1975; only 13 percent of the displaced homemakers were in these occupations.