"time crunch" stemming from an increased participation of parents, specifically mothers, in the paid labor market. This problem affects all families, including those for whom the money crunch is less pressing.

KEY TRENDS SHAPING THE AMERICAN FAMILY

Among the many trends that have affected the American family over the course of the century, three are particularly important in shaping the challenges discussed in this chapter. The first is the rise in female labor force participation over the course of the century as more opportunities have opened up for women to work and more women have taken advantage of those opportunities. The second is changes in how families form and dissolve that have contributed to the growing prevalence of single-parent families. The third is improvements in health and life expectancy that have made retirement and care for older relatives increasingly important issues for today's families. Space does not allow a full consideration of all the kinds of households that exist in America today or of all the challenges they face, hence the chapter focuses primarily on the challenges facing families with children.

Female Labor Force Participation

Women have always worked—whether on the family farm, in the home, or in the paid labor force. The notable trend in the 20th century has been the increase in the proportion of women who work for pay. In 1999 about three-fifths of the female population aged 16 and over were in the labor force (either employed or looking for work). This is three times higher than the female labor force participation rate in 1900. The labor force participation rate of women aged

25 to 44--those most likely to be balancing work and child rearing--has increased from under 20 percent in 1900 to nearly 80 percent today (Chart 5-1).

Chart 5-1

Although the participation rate of women aged 25 to 44 with children under age 18 has been somewhat lower than the overall rate for that age group, it has still shown a similar pattern of increase. Over the past 25 years, the share of working mothers in this age group who were employed full-time has fluctuated between 68 and 74 percent. Numerous factors have contributed to this growth in women's participation in the paid labor market, including increases in female wages, the opening up of more opportunities for women to work, and changes in family structure. As a result of higher labor force participation rates and later marriages, a higher proportion of women than ever before experience a period of independent living and employment before marriage. This gives them greater attachment to the labor force and increases the chances that they will work after they marry and start a family.

Family Formation and Dissolution

Marriage has remained a fairly universal experience throughout the century. Only 6 percent of women aged 45-64 in 1998 and 12 percent of women aged 35-44 had never been married. However, individuals today are spending a smaller fraction of their adult lives married than their 1900 counterparts and a higher proportion of children are being born to unmarried mothers. As a result, the proportion of people living in a one-parent family increased from 8.5 percent in 1900 to 27 percent in 1999.

There are several reasons why Americans today spend a smaller fraction of their lives married. First, people are marrying slightly later. In 1900, the typical first marriage was between a woman of 22 and a man of 26; now the woman is 3 years older and the man nearly a year older. Second, divorce rates are much higher today than they were at the beginning of the century. In 1900 the death of a spouse was far more likely than divorce to be the reason why a marriage ended among those aged 35-54. Over the course of the century, the probability of being a widow in this age range has declined markedly, while the probability of being divorced has risen (Chart 5-2). The divorce rate, which jumped from less than 10 to over 20 per 1,000 married females per year between the mid-1960s and the mid-1970s has drifted down slightly since then but remains high. Nevertheless, the median duration of marriage (7.3 years in 1994) is close to its all-time high. However, people spend a larger fraction of their lives unmarried because life expectancy is long relative to the typical duration of a marriage. The net result of all these forces is that the percent of the population that is married today is 60 percent, down from 72 percent in 1970. This suggests that children are more likely to live in a single-parent household, although the aging of the population has contributed to part of this decline.

CHART 5-2: Percent of Population Widowed or Divorced, Aged 35-54

The increase in the prevalence of single-parent households is also related to the change in out-of-wedlock births. For unmarried women aged 15-44, the number of births per 1,000 women (the "birth-rate") increased dramatically from 7.1 in 1940 to 46.9 in 1994, but it has since stabilized and begun to decline, reaching 44 in 1997 (Chart 5-3). In contrast, the birth rate among married women has been dropping since the baby boom of the 1950s, though it remains nearly twice that of unmarried women. As a result of these trends, the percent of overall births that were to unmarried women of all ages increased eightfold, from 4 percent in 1950 to 32.4 percent in 1997. Some of this increase reflects lower marriage rates generally and some reflects the rapid increase in teen out-of-wedlock births until the 1990s. (Administration efforts to reduce teen pregnancy are discussed later in this chapter).

CHART 5-3: Birth Rates and Percent of Birth, by Marital Status

Life Expectancy and Health

The life expectancy and health of Americans has increased dramatically over the century. Major public health initiatives (such as immunization campaigns, better sewage systems, fluoridation of water, and education about hygiene) and medical advances (such as pacemakers, defibrillators, and prosthetic devices) have led to the virtual eradication of numerous diseases and conditions that earlier contributed to high death rates and low life expectancy. For example, technological innovations, better health and nutrition of mothers, greater access to prenatal care, and greater use of vaccines and antibiotics all contributed to tremendous improvements in infant and maternal health. The infant mortality rate dropped by more than 90 percent, from 100 per 1,000 live births in 1915 to 7.2 per 1,000 in 1997. Similarly, in 1915, 6 to 9 women died because of pregnancy-related complications for every 1,000 births. By 1997 this rate dropped to 0.1 deaths per 1,000 live births – more than a 98 percent decline. Advances also have been seen in other areas. The rate of death from coronary disease and stroke has declined by 51 percent since 1972, infectious diseases like typhoid and cholera have been nearly eradicated in the U.S. because of improved sanitation and living conditions, and the widespread use of vaccines has eliminated diseases like smallpox and polio.

These improvements have meant longer life spans for most Americans. Over the century, the average life span in the U.S. increased by more than 30 years, and one study attributes five-sixths of that increase to technological innovations in health care. Life expectancy at birth for a woman rose from 48.3 in 1900 to 79.4 by 1997. For men it rose over the same period from 46.3 to 73.6. Older Americans now have longer life expectancies as well. While men at age 65 on average could expect to live to almost to age 77 in 1900, by 1997 on average they could expect to live almost to age 81. Combined with the recent declines in fertility behavior, the changes in life expectancy have led to an increasing share of the population that is elderly--a trend that will continue as the baby boom generation ages.

INCREASING DIVERSITY ACROSS FAMILIES

Income and the time to enjoy it are two key components of economic well-being. The strong growth in productivity and the resulting growth in real wages over the past century described in Chapter One have allowed material standards of living to increase without necessarily requiring people to work longer hours. However, the substantial increase in female labor force participation and the increase in the proportion of households headed by single females means that there are more families with more women working more hours. This section provides background for the subsequent discussion of the "money crunch" and the "time crunch" by describing how family structures have become more diverse, how this diversity has been accompanied by greater diversity of incomes and hours of work across family types, and the importance of women's contribution to family income.

Diversity in Family Structure

The traditional breadwinner/homemaker married couple has been declining as a share of all families, from 67 percent in 1950 to 27 percent in 1998 (Chart 5-4). Rising female labor force participation has increased the proportion of all families that are married couples with working wives, and these now account for roughly half of all families. Reflecting the trends in marriage and divorce discussed above, the share of all families headed by a single householder with no spouse present (predominantly single-parent families) increased from 13 to 23 percent. While most children living in single-parent families live with their mothers, the share of single-parent families headed by fathers has nearly doubled since 1980 and was 19 percent in 1998. Taking into account divorce as well, more than a third of children do not live with their biological fathers (Box 5-1).

Chart 5-4: Share of Families by Type of Family Structure

Box 5-1: The Importance of Fathers

Historically, the mother has been the custodial parent in single-parent families. For this reason and the higher incidence of poverty in female-headed families, the discussion of single-parent families in this chapter focuses on single mothers. Notwithstanding the rise in the proportion of single-parent families headed by fathers, mothers are still the predominant custodial parent. This has led researchers to study the link between children's wellbeing and the absence of the father.

More than one-third (36 percent) of American children live apart from their biological father; about 40 percent of these children have not seen their fathers in at least a year. Before they reach age 18, more than half of America's children are likely to spend at least a significant portion of their childhood living apart from their fathers.

Yet there is strong evidence suggesting that the presence of a father matters:

- Children who live apart from their fathers are five times more likely to be poor than children with both parents at home.

- Girls without a father in their life are two and a half times more likely to get pregnant and 53 percent more likely to commit suicide.
- Boys without a father in their life are 63 percent more likely to run away and 37 percent more likely to use drugs.
- Children without father involvement are twice as likely to drop out of school, twice as likely to abuse alcohol or drugs, twice as likely to end up in jail, and nearly four times more likely to need help for emotional or behavioral problems than those with father involvement.

The absence of a father goes beyond effects on his own children and can affect communities as well. About 4.5 million children in 1990 resided in predominantly fatherless neighborhoods in which more than half of all families with children were headed by single mothers. Nearly 80 percent of these children were African-American.

While most fathers can afford to pay child support (85 percent of noncustodial fathers have income above the poverty level), about 2.7 million men are "deadbroke" non-custodial fathers who are impoverished and do not pay child support. Administration efforts aimed at helping these latter fathers to work and support their children are detailed below.

Increasing life expectancy has also changed the structure of the family. For example, over 70 percent of adults aged 30-54 in the early 1990s had relatives that spanned three or more generations, and over 40 percent of adults aged 50-59 had living family members from four or more generations. In addition, nearly 2.4 million households now have more than two generations living under one roof. Longer life expectancy has meant that more grandparents are able to watch their grandchildren grow to adulthood. And younger generations are facing caregiving responsibilities for older relatives. A 1997 survey estimated, for example, that 25 percent of all U.S. households provide care for an elderly person.

At the same time, grandparents have also become more important as caregivers—including primary caregivers. Over the last three decades, for example, the share of children under age 18 living in a household headed by a grandparent has risen by more than 70 percent (chart 5-5). The driving force in the 1990s has been an increase in the share of children living in households with neither parent present. Between 1980 and 1990, by contrast, the increase came from children living in grandparent-headed households with just a single parent present. The share of such households with a single father present, while small, continued to grow in the 1990s.

Chart 5-5: Grandchildren in Grandparents' Homes by Presence of Parents

Consistent with the aim of the chapter, this discussion has emphasized family types likely to have children. It is important at least to note, however, that American households cover a much wider range of diversity than this (Box 5-2)

Box 5-2--The Diversity of American Families

The Census Bureau defines families as two or more people related by birth, marriage, or adoption who reside together. Households, by contrast, are defined as all people who occupy a housing unit. Thus households include single people and groups of unrelated people who reside together.

In 1970, the percentage of households fitting the "traditional" definition of the family (a husband, wife, and their children) was 40 percent; by 1998 only 25 percent of households fit that definition. The number of Americans living in unmarried partner households is large and growing rapidly. From 1994 to 1998, the number of married couple households increased by 2 percent, while the number of unmarried partner households increased 11 percent. In 1998 about 1.7 million (1.6 percent) of households were same sex partnerships.

The fraction of individuals choosing to live together outside of a formal marriage has risen dramatically in the latter half of this century. One study reports that only 3 percent of women born between 1940 and 1944 had lived in a nonmarital cohabitation by age 25, while for women born 20 years later, 37 percent had cohabited by that same age. In fact, despite lower marriage rates and a higher age of first marriage now versus several decades ago, evidence indicates that individuals are still forming coresidential relationships at about the same point in their lives.

The Diversity of Incomes and Hours of Work

An examination of income growth by family type reveals important differences among two-earner married couples, one-earner married couples, and single-parent families. To some extent these differences represent choices about how many hours to work and how many hours to leave free for other things. But they may also reflect underlying differences in education or other factors that affect earnings opportunities.

For the past 50 years, the median income of two-earner couples has been higher than that of one-earner couples, which in turn has been higher than that of single-parent families (Chart 5-

6). Moreover, the gap between the income of two-earner couples and that of the other family types is larger than it used to be—both in absolute dollars and in percentage terms. Although the gap appears to have stopped rising in the past few years, the real median income of married couple families with wives not in the paid labor force is less than three-fifths that of married couple families with wives in the paid labor force. Recent increases have brought the real median income of single-head families in 1998 about back to where it was in 1971, though the level is only a little more than a third of the level of two-earner couples. To a major extent, of course, these differences reflect factors other than family type. For example, the wives in two-earner couples are likely to have greater earnings opportunities than those in single-earner couples. And single mothers are likely to be younger and less educated than married mothers, with the result that their wages and hours worked are likely to be lower as well.

Chart 5-6: Median Family Income by Family Structure

Medians provide one perspective on differences in income by family type, but they necessarily conceal the extent of variation within each family type. Focusing on families with children, there is considerable overlap between the distributions of income for each family type, particularly in the lower income ranges (Chart 5-7). At the same time, however, it is noteworthy that the distribution of female-headed families with children is the most concentrated in the lower income range.

Chart 5-7: Distribution of Income of Families with Children, by Family Structure

The income differences across families that are shown in Chart 5-7 are due largely to differences in earned income from employment, and not to differences in wealth or transfer payments (like welfare payments). In 1998, earnings represented 93 percent of the income of married-couple families with children and 72 percent of the income of female-headed families with children.

Differences in hours worked are a major factor accounting for differences in income across family types. Not surprisingly, dual-earner couples devote the largest number of hours to work, on average, and have the highest concentration of families in the high-hours portion of the distribution (Chart 5-8). Among single-earner family types, husbands in single-earner couples work more hours on average than single mothers.

Chart 5-8: Distribution of family hours of work, by family type, 1998.

Rising Earnings of Women with Children

The typical mother today is now contributing significantly more to family income than her counterpart several decades ago. In particular, the median earnings of single mothers with children rose from $4,023 to $11,800 between 1968 and 1998, and among working single mothers, the median rose from $8,048 to $15,00. The median earnings of all wives with children rose from 0 (more than half did not work) to $10,000 during this same time period, and from $7,323 to $18,000 for working mothers. As a result, working mothers'earnings currently represent 29 percent of family income, compared with only 17 percent in 1968. In addition to raising average family income, mothers' earnings have dramatically increased the proportion of families who are well off. The share of working mothers earning $20,000 or more rose from 14 to 43 percent between 1968 and 1998, and the percent of single mothers earning above $20,000 rose a lesser (though still sizable) amount, from 20 to 36 percent. For married couples, wives' earnings have had a big effect in increasing the percent of wealthy families: in 1998, only 20 percent of all men earned more than $60,000, but when wives' earnings are included, 50 percent of all married couples with children had combined earnings above $60,000. In contrast, for families headed by women, only 5 percent had incomes above $60,000.

Thus, while most women now contribute to family income, there are pronounced differences across different types of families. These differences in mothers' contributions can be traced to differences in wages and in hours of work.

As discussed in Chapter Four, women's wages have risen over time, due in part to rising skill levels. But single mothers have experienced slower wage gains, and have considerably lower wage rates, on average than married mothers. The lower wages of single mothers are related to a large degree to their lower education levels relative to other mothers. Across all family types, about one-third of women have a high-school education. However, single mothers are much less likely than others to have a high-school diploma, though, as a group, they have made substantial strides raising educational attainment since 1968 (Table 5-2). Furthermore, a

Table 5-2--*Educational Distribution of Women*

	Less than High School		High School Degree		Some College or More	
	1968	1998	1968	1998	1968	1998
Single mothers	50%	20%	35%	36%	15%	44%
Married mothers not in paid labor force	33	21	47	32	20	47
Married mothers in paid labor force	32	8	46	32	22	60

smaller share of single mothers than married mothers have at least some college—though the increase since 1968 is still large. In contrast, employed wives have strikingly higher levels of education than all others, so that a portion of the higher growth in median incomes for these families (displayed in Chart 5-6) is due to their higher and rising educational levels that feed into their higher wage rates.

The rising incomes of mothers are also a function of their rising hours of work, and here too single mothers differ from married mothers on average. Single mothers have always worked longer hours than married mothers, and thus their hours have risen less over time. For example, the share of single mothers working full-time rose 10 percentage points, to 65 percent, between 1976 and 1998 (Table 5-3), whereas the percent of married mothers working full-time rose 22 percentage points. The increase in full time work arose entirely from women entering the labor force in greater numbers, not from a switch from part-time to full-time work: single mothers increased their participation rates from 68 to 81 percent and married mothers increased their participation rates from 51 percent to 75 percent. (The percent of married mothers working part-time increased substantially less, from 17 percent in 1968 to 23 percent in 1998.) Married mothers have dramatically increased their hours of work, but continue to work somewhat less than single mothers.

Table 5-3--*Participation Rates by Education*

	Total		Less than High School		High School Degree		Some College		College Degree (or more)	
	1968	1998	1968	1998	1968	1998	1968	1998	1968	1998
Single mothers	68%	81%	62%	63%	74%	80%	76%	88%	81%	94%
Married mothers	51	75	50	51	50	75	50	77	56	81

A portion of the higher average earnings growth for married mothers relative to single mothers arises from the positive correlation between education and hours of work: well-educated women work longer hours. Well-educated women have also increased their hours of work the most over time. From 1968 to 1998, all mothers with less than a high-school education increased their participation in the labor force from 55 percent to 57 percent. In contrast, all mothers with at least some college increased their participation rates from 56 percent to 81 percent. Several factors shape the decision to work for pay. On the one hand, high potential wages make work pay, and thus the well-educated should have greater incentive to work. On the other hand, higher wages and higher husband's income tend to lessen the desire to work—this "income effect" provides an incentive for women to consume more leisure or hometime with their children. Highly educated women tend to be married to a high-income man, and thus the husband's higher income induces the family to place a greater value on the wife's hometime relative to paid employment. Over time, however, the effect of husbands' incomes have on wives' hours has declined. Thus, highly educated women have increased their participation rates the most over time, and have the highest current participation rates. The outcome is that highly educated women, with high hours of work and wages, have contributed very significantly to the number of families in the upper tail of the income distribution. For these families, incomes are high, but so too are hours of work.

In sum, the growth of female hours of work and earnings has had a different effect on different family types. For married women, the strong wage and hours growth have been a primary source of family income growth over the last thirty years, even though on average married women today still contribute less than one-third of family income. For female-headed families, women's wages have not grown as rapidly over time, so that, despite high hours of work, their earnings lag behind those of married women.

CHALLENGES FAMILIES FACE

Over this century, the American family has experienced many positive changes that have resulted in richer lives for parents and their children. In monetary terms, average family income has increased dramatically and poverty has decreased. In non-monetary terms, individuals live longer and are much healthier. Over the past few years, the gains from a strong labor market have been shared widely and fairly equally. Other favorable recent developments include a fall in teen pregnancy and out-of-wedlock birth rates and a stabilization of divorce rates. Despite this general prosperity, however, family income inequality remains high, and many families feel they are experiencing a "money crunch" that makes it difficult to meet basic family needs. While many of these families have incomes that fall below the poverty threshold, the experience of a "money crunch" is one that also affects families not officially classified as poor.

Perhaps an even greater number of families today are experiencing a "time crunch." With more women working more hours, the amount of family time devoted to work has increased, while that available for leisure and other family activities has declined. This time crunch affects families ranging from poor single mothers to prosperous two-earner couples.

This section explores the challenges facing American families as they deal with the money crunch and the time crunch. In each case, an analysis of the dimensions of the challenge and how it affects different kinds of families is followed by a discussion of policies that address the challenge.

The "Money Crunch"

Despite the increases in female labor supply and earnings discussed above, a large number of families—both married and single-headed—could be considered the working poor. Using the distribution of incomes displayed in Chart 5-7, the families with incomes in the lower tail of this distribution are the most likely to suffer from the money crunch. In 1998, 8.1 percent of families with working wives, 28.7 percent of families without working wives, and 67.0 percent of single-headed families had income levels below $25,000 (or about 1.5 times the poverty line for a family of four) is. These families, whose incomes have lagged behind, are the focus of the money crunch.

Although single-parent families tend to have fewer financial resources than other families, the number of children living in these families has grown substantially. The share of single-parent families has risen from 11.9 percent of all families in 1970 to 28 percent in 1997; the share of children less than 18 years of age living in such families rose from 7.8 percent in 1950 to 27 percent in 1997. About half of all African-American children under age 18 live in single mother households, up from 30 percent in 1970. The fraction of white children living in single mother households rose from 8 percent in 1970 to 17.3 percent in 1998. And, as discussed earlier, the percentage of children living with grandparents has also been increasing in recent decades.

Divorce and bearing a child out-of-wedlock are two events that contribute directly to lower incomes for female-headed families. It is estimated that 22 percent of women who get divorced experience a 50 percent or more decline in family income. Also, never-married mothers are much less likely to have a child support award than divorced mothers (44.1 percent versus 75.6 percent in 1995) and for those who received payments, the annual amount received by never-married mothers is much less than that received by divorced mothers ($2,271 versus $3,546 in 1995).

Reflecting these low income levels, poverty rates for female-headed families are very high—the rate of poverty was 38.7 percent for this group in 1998, compared with a substantially lower 6.9 percent for married-couple families with children. These poverty rates are based on a definition of income that does not include the EITC, Medicaid, food stamps, and other non-cash income. The overall poverty rate for all families was 12.7 percent in 1998. Moving families out of poverty has been a particular goal in the policy initiatives of this Administration and since 1993, poverty rates have been declining.

Adequate income is certainly essential for families to develop a sense of economic well-being, but in addition, a family's well-being may be influenced by whether it can meet its consumption "needs." As technological change has lowered the relative cost of food and made other expenditures feasible over the course of the century, incomes have risen and consumption patterns have changed, resulting perhaps in a perception of increased consumption "needs." In 1950, the typical family spent 30 percent of its income on food and 9 percent on clothing. By 1995, those percentages had fallen to 14 and 5 percent, respectively. The typical family spends a greater share of its income on housing than in the past; moreover, entirely new forms of consumption have become standard. Today, over 80 percent of households have automobiles, up from roughly 50 percent in 1950, and the typical family has two automobiles and two television sets. Consumers have had the discretionary income to buy such goods as CD players, VCRs, and personal computers. It is estimated that in 1997, more than 33 percent of households owned a personal computer, 61 percent had a cordless phone, and 88 percent had a VCR.

In line with the health and demographic trends that have increased longevity, families increasingly face the possibility of having to care for their elderly parents. While life expectancy has risen and the elderly at any particular age are far healthier today than in the past, they are also much sicker towards the end of their lives and require more extensive care over more years, in part because they are living longer and because medical advances can maintain the very ill for longer. It is this care that often becomes the responsibility of their adult children.

The use of formal care for the elderly has increased substantially. From 1987 to 1996, the number of nursing homes increased 20 percent, and the size of the elderly nursing home population increased 29 percent from 1980 to1990. Rising life expectancies have placed more elderly in formal care and the formal care population is becoming older and increasingly frail; the proportion of nursing home residents over age 85 increased by about 14 percent and the percent of residents with 3 or more ADL (Activities of Daily Living, a common measure of frailty) limitations rose from 72 percent in 1987 to 83 percent in 1996. It was estimated that in 1990 the probability of institutionalization sometime during one's remaining life was 43 percent. The average cost of a nursing home is now more than $40,000 per year, and of those admitted to a nursing home at age 65 or older, the average length of stay is 26 months for women and 19 months for men. In fact, nearly 50 percent of the costs of long-term care are paid out-of-pocket by nursing home patients and their families, and most of the remaining costs are borne by Medicaid.

Thus, as the typical market basket affordable by most families changes, it may be appropriate to change our notion of family needs, from traditionally basic purchases such as food and clothing to the additional acquisition of standard consumption goods like automobiles and telephones. The crunch is even tighter when the rising costs of educating children and caring for elderly parents is factored in. When families feel they cannot afford these expenditures, they too may feel a money crunch.

Finally, the changing trends in the labor force participation of family members have given rise to increasing costs of working outside the home, such as child care, additional work expenses (e.g., purchased meals, services), and transportation costs. It is estimated that from

1986 to 1993 direct expenditures on child care have risen from 6.3 to 7.3 percent of family income.

Increasing the Financial Resources of Families to Lessen the Money Crunch

A strong economy is a critical prerequisite to the economic well-being of families. As discussed in Chapter 2, the labor market performance has been excellent in recent years. Since 1993, in a period of economic expansion, families in each fifth of the income distribution have experienced solid and roughly equal percentage gains in income. Low-wage workers have also experienced steep declines in unemployment. In 1993, 11.1 percent of workers without a high school degree were unemployed; today that rate has fallen to 7.2 percent. Among high school graduates (with no college), the rate has fallen from 6.6 to 3.9 percent. Thus, the gains from this strong labor market are extending to low-wage workers, many of whom must balance work and family on a modest paycheck. However, the long period of decline in average wages of less skilled workers from the 1970s to the early 1990s made it hard for many low-income working families to make ends meet, and this Administration, besides pursuing sound macroeconomic and budget policies to foster the expansion, has pushed for policies that make work pay for lower wage working families facing a money crunch.

Expansion in the Earned Income Tax Credit

The Earned Income Tax Credit (EITC), a refundable tax credit for low-income workers, has been expanded substantially since 1993. The EITC is not currently included in the definition of money income used to compute the official poverty rate, but calculations based on an alternative income concept that does include the EITC show that it lifted more than 4.3 million

Americans out of poverty in 1998—more than double the number in 1993. In 1998, the EITC lifted more than 2.2 million children out of poverty, and over half of the decline in child poverty (computed using the alternative income concept) between 1993 and 1997 can be explained by changes in tax relief, most importantly the EITC.

Increases in the Minimum Wage

The minimum wage was increased from $4.25 in 1993 to $5.15 in 1997, boosting the wages of 10 million workers. The combined effects of the minimum wage and the EITC have dramatically increased the returns to work for families with children. For example, between 1993 and 1998, families with one child and one earner who worked full-time at the minimum wage experienced a 14 percent ($1,303) increase in their real income as a result of these two policies alone. Similar families with two children experienced a 27 percent ($2,699) increase in their income. Given recent tight labor markets, the notable impact of the minimum wage on family incomes does not seem to have had a noticeable impact on aggregate employment.

Welfare Reform

The 1996 welfare reform law dramatically changed the nation's welfare system into one that requires work in exchange for time-limited assistance. The law contains strong work requirements, comprehensive child support enforcement, and support for families moving from welfare to work. To assist individuals in moving from welfare to work and to support low-income working families, the Administration addressed a range of logistical and financial challenges typically faced by such families.

Welfare-to-work grants help move long-term welfare recipients in the poorest areas into lasting, unsubsidized jobs, enabling them to work and support their families. Initially aimed at the vast majority of welfare recipients (mothers), more recent efforts have extended these benefits to low-income noncustodial fathers, many of whom may have previously wanted to contribute to support of their children but have not had the means to do so. To encourage hiring and retention of long-term welfare recipients, employers are eligible for a tax credit equal to 35 percent of the first $10,000 in wages in the first year of employment, and 50 percent of the first $10,000 in wages in the second year.

More housing vouchers help families move closer to a new job, reduce a long commute or secure more stable housing, and new transportation grants help communities and states develop flexible transportation alternatives for welfare recipients and other low-income workers. New guidance also makes it easier for low-income working families to own a car and still receive food stamps.

The 1996 Welfare Reform Law invested an additional $4 billion over six years to provide more child care assistance for families moving from welfare to work and other low-income parents. (Additional discussion of child care can be found later in this chapter.) The creation of the Children's Health Insurance Program (CHIP) extends health care coverage to uninsured children, and new rules allow states to expand Medicaid to cover more low-income families who work, including more two-parent families.

Finally, Individual Development Accounts (IDAs) empower low-income families to save for a first home, post-secondary education, or to start a new business.

As a result of welfare reform, in June 1999 there were 6.9 million welfare recipients, a 50 percent decrease since 1993. The number of recipients represents 2.5 percent of the total US population, the lowest proportion since 1967. Twenty-seven states were awarded bonus funds for their superior results in reforming welfare, and a number of government studies found encouraging results. For example, more than 1.3 million welfare recipients nationwide went to work in the one-year period between October 1997 and September 1998. Retention rates are also promising: 80 percent of those who got jobs were still working three months later. States reported an average earnings increase of 23 percent for former welfare recipients, from $2,088 in the first quarter of employment to $2,571 in the third quarter. All 50 states met the overall work participation requirements, and the percentage of all welfare recipients working has nearly quadrupled since 1992, from seven percent in 1992 to 27 percent in 1998, with the remainder fulfilling their participation requirements through job search, education and training.

Independent studies confirm these conclusions, finding that nearly 70 percent of recipients left welfare for work. When women move to paying jobs, they develop the skills needed to produce higher sustainable incomes over their lifetimes, and to reduce the inter-generational cycle of dependency. In addition, the Administration's initiative to reduce teen pregnancy (Box 5-3) also plays a role in breaking the cycle of dependency and increasing the well-being of families by reducing the number of children born to teen mothers.

Box 5-3 The National Strategy to Reduce Teen Pregnancy

From 1980 to 1990 the overall birth rate to teens aged 15-19 rose from 53.0 to 59.9 (per 1,000 teens). However, in more recent years, these trends are improving. Overall teen births declined nationwide by 18 percent from 1991 to 1998, and have fallen in every state and across ethnic and racial groups. For a subset of this group, girls aged 15-17, the 1998 birth rate is at its lowest in four decades. In addition, teen pregnancy rates are at the lowest since 1976, the earliest year that data on this group is available. Despite these recent improvements, teen pregnancy remains a problem, since the financial resources and opportunities of unwed teens are significantly less than those of other families.

Each year, more than 900,000 pregnancies occur among American teenagers aged 15-19. In addition, more than 70 percent of teen mothers end up on welfare. The children of adolescent mothers have poorer health outcomes and are 50 percent more likely to be low birthweight. Finally, teen sons of adolescent mothers are 2.7 times more likely to be incarcerated than sons of mothers who delay pregnancy and daughters of adolescent mothers are 33 percent more likely to become teen mothers themselves. On January 4, 1997, President Clinton announced a comprehensive effort to reduce teen pregnancy in this country. The new initiative, led by the Department of Health and Human Services, responded to a call from the President and Congress for a national strategy to prevent out-of-wedlock teen pregnancies and to a directive, under welfare reform, to assure that at least 25 percent of communities in this country have teen pregnancy prevention programs in place.

- **Implementing New Efforts Under Welfare Reform.** Under the welfare reform law signed by President Clinton on August 22, 1996, unmarried minor parents are required to stay in school and live at home, or in an adult-supervised setting, in order to receive assistance. The law encourages the creation of Second Chance Homes, supportive and supervised living arrangements that provide teen parents with the skills they need to become good role models and providers for their children, giving them guidance in parenting and in avoiding repeat pregnancies.
- **Supporting Promising Approaches and Building Partnerships.** The Clinton Administration continues to support innovative teen pregnancy prevention strategies tailored to the unique needs of communities. There are HHS-funded programs supporting teen pregnancy prevention in about 34 percent of the 4,752 Census-defined communities in the United States. In addition, HHS has built partnerships aimed at reducing teen pregnancies with national, state, and local organizations.

- **Disseminating Information on Innovative and Effective Practices.** On October 25, 1999, Secretary of Health and Human Services Shalala unveiled a comprehensive guide, developed in partnership with the National Campaign to Reduce Teen Pregnancy, to help communities and non-profit organizations establish successful local teen pregnancy prevention programs.
- **Improving Data Collection, Research, and Evaluation.** The national strategy is working to improve data collection, research, and evaluation to further our understanding of the magnitude, trends, and causes of teen pregnancies and births; to develop targeted teen pregnancy prevention strategies; and to assess how well these strategies work.
- **Sending a Strong Abstinence Message.** The welfare law also provides $50 million a year for five years in new funding for state abstinence education programs.

Social Security and Medicare

Social Security is a key source of income for those over age 62: in 1996 it was the main source of income for 66 percent of beneficiaries; it represented over 90 percent of income for 30 percent of the beneficiaries and was the sole source of income for 18 percent of beneficiaries. These benefits provide 81 percent of the total income for those in the lowest fifth of the income distribution of the elderly and are the largest single source of income for all but the highest fifth. While nine percent of aged beneficiaries are poor, an additional 41 percent are kept out of poverty by their Social Security benefits – suggesting that the total poverty rate of this group would be 50 percent without Social Security. The President has proposed using the benefits of fiscal discipline and debt reduction to strengthen Social Security, extending its solvency from 2034 to at least 2050.

Medicare is the main source of health insurance for the elderly, insuring nearly 99 percent of those aged 65 and older. Nevertheless, rising health care costs mean that the percentage of enrollees' per capita income needed to cover out-of-pocket health care costs has increased. On June 29, 1999, President Clinton unveiled his plan to modernize and strengthen the Medicare program to prepare it for the health, demographic, and financing challenges it will face in the 21st Century. The plan proposed to (1) make Medicare more competitive and efficient; (2) modernize and reform Medicare's benefits, including cost sharing protections for preventive benefits; and (3) make an unprecedented long-term financing commitment to the program, and in doing so extend solvency of the Medicare Trust Fund until at least 2027. As part of Medicare modernization, a new prescription drug benefit was proposed that is affordable and available to all beneficiaries. [UPDATE WITH ANY BUDGET AND SOU PROPOSALS]

Assistance With Elderly Care

Home and community-based care requires substantial out-of-pocket expense, which is an important alternative to home-based care. The Administration has proposed four initiatives to help relieve the burden of families with members in need of long-term care:

- *A tax credit of up to $1,000 for people of all ages with three or more limitations in activities of daily living (or a comparable cognitive impairment).* Persons needing long-term care themselves, or their family members who care for and house them, can claim the credit, which would phase out at incomes of $110,000 for couples and $75,000 for unmarried taxpayers. The credit would provide financial support for about two million Americans, broadly expanding an existing set of tax allowances.

- *The National Family Caregiver Support Program* . This would fund State initiatives establishing "one-stop shops" that assist families caring for elderly relatives through training, counseling, and arranging for respite care.

- *A national campaign to educate Medicare beneficiaries about the program's limited coverage of long-term care and help inform their care decisions.* The need for information is great: nearly 60 percent of Medicare beneficiaries are unaware that Medicare does not cover most long-term care.

- *A proposal that the federal government serve as a model employer*, by offering nonsubsidized, quality long-term care insurance to all Federal employees and using its market leverage to negotiate favorable group rates.

Millions of adults and a growing number of children have long-term care needs because of a health condition from birth or a chronic illness developed later in life. Moreover, with the number of Americans age 65 or older and 85 or older projected to double by 2030, long-term care is a need that will become more pressing in the 21st Century.

Other Policies to Help Families

In 1999, 27 million families with 45 million children received the $500-per-child tax credit enacted in 1997. Tougher child support enforcement has helped to ease the economic burden on single mothers and enforces both parents' responsibility for the economic support of their children. In 1998, federal and state child support enforcement collected an estimated $14.3 billion from non-custodial parents, a nearly 80 percent increase since 1992. 4.5 million families received child support in 1998, an increase of 59 percent since 1992.

A primary means of reducing the money crunch is by providing more individuals with the skills and education needed to elevate their incomes. The Administration has placed an emphasis on policies to invest in skills, policies such as the substantial expansions in support for vocational education, community college, and skill development, including the creation of Hope Scholarships, increases in the maximum Pell Grant, and the passage of the Workforce Investment Act of 1998 were discussed in more detail in Chapter 4.

The "Time Crunch"

The dramatic entry of women into the labor force has resulted in higher incomes for families and significant job satisfaction for many women. It has also resulted in a significant jump in the aggregate hours that parents spend at work. By combining the hours of the husband and wife for married couples, typical parents working full-time would work at least 4,000 hours per year, or 2,000 hours per person. Using the annual hours of work displayed in Chart 5-8, the families with hours in the upper tail of this distribution are most likely to suffer from the time crunch. The percent of married couples with hours greater than 4000 per year rose from 32 to 48 percent between 1968 and 1998. As the sole support of their children, single parents working long hours also are likely to suffer from a time crunch: the percent of these families working more than 2000 hours rose from 55 percent to 65 percent from 1968 to 1998.

Thus, while the choice to enter the labor market provides more material goods for families, it also takes away from home time. Evidence that families are feeling a "time crunch" comes from a 1995 national survey asking individuals whether they "always feel rushed, even to do the things you have to do," in which 33 percent said yes, up from 24 percent in 1965. The analysis of evidence of changes in parents' allocation of time in this section provides a closer look at how patterns of family care have changed as women have entered the labor force.

Time Use and Child Care

Women are spending more time in the paid labor market and the share of families with a single parent is growing, thus families have less total time to devote to unpaid activities, including time with children. Using data from the Current Population Survey of individuals, Chart 5-9 shows the time parents potentially have available to spend with all their children, after subtracting time reported as spent at paid work and allowing eight hours per day for sleep. Note that this is only time potentially available in the home; there is no information in the CPS about how parents actually spend their time outside paid work. From 1968 to 1998, both married-couple and single-parent families experienced a decrease in time not spent on paid work. The overall decrease is greater than the decreases within either family type because the proportion of single-parent families increased over this period.

Chart 5-9: Available Time of Custodial Parents Outside Paid Work and Sleep

The best source of information on time use comes from a study that analyzes the time-use diary studies that have been conducted from 1965 to 1995. These surveys ask individuals to keep a daily record of how they spend their time during a specific day. Though rich in detail on time use, these studies survey a fairly small number of individuals and thus cannot be used to examine trends for subgroups of the population.

This time diary data can be used to investigate the time crunch for working mothers. Employed women spend about one-third less time on child care and household tasks than do women who are not in paid employment. The primary change in time use for women in the paid labor force is that their increase in paid hours has been nearly equally offset by a reduction in time devoted to housework. Men also have increased their hours in housework by 5.0 hours per week (though the data do not separate fathers from all men). Nevertheless, despite the assistance of husbands and purchased inputs into home care, in aggregate, employed women still have 25 to 30 percent less free time today than in 1965, due to more women participating in the labor force.

These data display a sizable 44 percent reduction in home-based care for children when women move to market work. Women in the paid labor force spend an average of 6.7 hours per week on child care and women who do not work outside the home spend 12 hours per week. Within each of these two groups, the average weekly hours spent on child care has not changed from 1965 to 1995. Similarly, the husband's weekly hours spent on child care have remained constant over the last thirty years at 2.6 per week. But what has changed over time is the number of employed women, so as these numbers have risen, the average amount of time spent on child care in the home among all families has fallen from approximately 10 to 8 hours per week. However, it should be noted that these numbers refer only to time spent solely on child care—time spent on home activities that include the children is not counted here.

Undoubtedly the time crunch is worse for single-headed families (though our time use data cannot isolate data for this group). These families are typically lower-income and thus are less able to purchase substitutes for their time in the home, such as home-based child-care or cleaning services or products to ease home efforts. They also lack the assistance that a spouse provides. Alternatively, they may rely more on intergenerational care, and this can be an important alternative for them.

As a result of improvements in health and longevity, grandparents are increasingly a resource parents—whether single or married—can draw on for help with child care. Of grandparents caring for grandchildren in a non-custodial relationship, over 60 percent cited the employment of the grandchild's parents and/or the desire to help the grandchild's parents financially as reasons for providing care. In addition, in a sample of working mothers aged 19-26 with a youngest child under 5 years old, nearly 25 percent utilized grandmothers as the principal caregiver (this share rises to almost 39 percent among full-time working mothers aged 19-26). As discussed in the next section, however, responsibilities for taking care of older relatives may be more important in determining how severe a family's time crunch is likely to be.

Time Use and Parental Care

As noted above, Americans are now healthier and are living much longer lives, so the elderly are now a much more vital part of their families and are providing extensive assistance to their families. However, because the elderly are an increasing share of the population, it is also anticipated that there will be a greater demand for their care in the future. Already in 1996, more than 5 percent of households spent over 20 hours a week in caregiving for the elderly. And since nearly two-thirds of family caregivers are working, the need to balance work and family will likely increase in the next century. Caregivers of the elderly who are also in the paid labor force report making adjustments to work schedules, passing on transfers or relocations, and passing on promotions, training opportunities and new assignments. The Families and Work Institute reports survey evidence from a sample of 2,877 employees aged 18 years and over from the full-time wage and salaried workforce; about 42 percent of workers expect to provide "special attention to or care for someone 65 years or older" by 2002. Most of the discussion in this chapter has focused on the time costs and money costs of raising children and the stresses that families bear because of these costs. Layered on top of this is the generational crunch – the need to stretch resources further when families have multiple caregiving responsibilities to consider as they try to maintain a delicate balance between work and family. With parents living longer and their daughters who traditionally provide their care now in the paid labor force, the costs of parental care and hence the generational crunch are likely to become even more substantial in the 21st century. However, social security and other retirement benefits, as well as the availability of assisted living facilities, also permit more elderly to live independently for longer.

Over the last ten years, there has been an explosion of home-based care for the elderly, and this care has been provided largely by women. From 1987 to 1996, the number of US households that provided unpaid care to elderly adults more than tripled, from 7 million to 22.4 million (National Survey of Caregivers), or from 8 percent to 22 percent of households. The average caregiver, then and now, is a married middle-class woman in her 40s with a high school education, and the average care recipient is most likely her mother or mother-in-law. However, while more women are providing in-home care, each is spending somewhat less time on that care. Today the average caregiver spends fewer hours per week, is less likely to be co-resident, and is more likely to use paid services than caregivers a decade ago.

The explosion in caregiving responsibility for parents is contributing to the overall "time-crunch" that the American family is facing; 43 percent of surveyed caregivers for the elderly say their caregiving has caused them to have less time for other family members. These changes surely arise in part because today's average caregiver is balancing work and family, with half of all caregivers working full-time outside the home. Another study noted that 40.8 percent of daughters and 29.6 percent of sons involved in caregiving said that they had either quit their jobs or made work adjustments to accommodate care demands. Surveys of caregivers underestimate demands for parental care, however, because they cannot measure the frequency with which employed potential caregivers choose not to provide care.

In the future, the time and money commitments associated with parental care may become even more severe, given the trends identified above. The increase in the labor supply of women has raised their wages and thus raised the opportunity cost of their time. As employed women age and their parents require more care, women's higher wages may make them increasingly reluctant to curtail their market work—thus they will face a greater time crunch in the care of their parents. To the extent that these women have had children later in life, they also experience the generation crunch of caring for both children and parents. And among those women whose children are already adults, they may instead have grandchildren to care for. One estimate is that over 40 percent of individuals aged 50-59 were members of families with at least four generations (this includes in-laws for married people). For the next century, the increasing cost of elderly care will also fall on fewer children--the declining fertility rates of the baby boom generation will result in half as many children available to take care of their elderly parents. This anticipated increasing time crunch may result in more substitution towards formal care, as the greater wealth of the baby boom generation and their children may make such care more affordable; however, if the cost of that care continues to rise at above-average rates, these same individuals are likely to experience an increasing money crunch as well.

The preceding section documents that while the care of elderly parents may exacerbate the time crunch and money crunch that many families now experience, the increasing health and longevity of the elderly suggest that the elderly may be a potential resource that can help families balance these other pressures. In recognition of the delicate balance that many American families are trying to maintain, the Administration has proposed a number of ways to help. Some of these are highlighted in the section below.

Increasing the Flexibility of Paid Work to Lessen the Time Crunch

In shifting from work in the home to work in the market, many women find themselves with less flexibility in responding to family needs. This shift has also called upon men to take a greater role in childcare and in helping with other family needs. The result is that flexibility on the job is becoming increasingly important to families.

The Family and Medical Leave Act

The Family and Medical Leave Act (FMLA) of 1993 requires employers with 50 employees or more to provide up to 12 weeks of unpaid, job-protected leave a year to eligible employees to care for a newborn, newly-adopted or foster child, a child, spouse or parent with a serious health condition, or for the serious health condition of the employee, including maternity-related disability. The FMLA also requires employers to continue health benefits during leave. Employees are eligible to take leave if they have worked for a covered employer for at least one year, and for 1,250 hours over the previous 12 months. Since 1993, millions of workers have taken advantage of the FMLA to spend necessary time with their families.

The experiences of both employers and employees with the FMLA were documented in a national survey sponsored by the Department of Labor. The survey found that one-third of employers (and two-thirds of employers in larger worksites) believed that the FMLA had positive effects on employees' ability to care for their family members. Most employers also reported that compliance costs were small or negligible, and that there was no noticeable effect on either business or employee performance. Among employees, the survey found that the majority of those who took family or medical leave found it relatively easy to arrange, and few reported concerns about job-related consequences of taking leave. It also found that employees with annual family incomes under $30,000 were more likely to take leave than employees with higher incomes, highlighting the importance of FMLA to lower-income workers. Today, 91 million workers are covered by the FMLA. The Act has emerged as a significant step in helping a larger cross-section of working Americans meet their medical and family caregiving needs while still maintaining their jobs and their economic security.

The President has further proposed expanding the Act to cover businesses with 25 employees or more – extending coverage to an additional 10 million workers. He has also proposed allowing FMLA-covered workers to receive up to 24 hours per year for parent-teacher conferences or to accompany a child, spouse, or elderly parent for routine medical and dental care.

Work Arrangements that Promote Flexibility

The desire for greater job flexibility by families is also leading to new work arrangements between private employers and their employees regarding when and where paid work is performed.

An increasingly popular work arrangement is "flextime," which allows workers to vary the time they begin and end work. In 1997, 28 percent of full-time wage and salary workers had flexible work schedules. This was up sharply from 12 percent in 1985, the most recent previous year when data were collected. The Federal government has led by example in instituting flextime, allowing employees greater discretion in when they work. The President has proposed a flextime initiative that would allow *all* workers to take "time-and-a-half" overtime compensation in the form of compensatory time for family and medical leave purposes or vacation instead of cash.

Another approach to allowing greater flexibility on the job is working at home for pay. This arrangement is used by a small but growing share of workers. In 1997, for example, 3.3 percent of all wage and salary workers were working at home for pay, up from 1.9 percent in 1991. Another way parents share child care is by working different shifts. In order for shift work to make combining paid work and child care easier, however, the choice of shifts must be voluntary. In 1997, 83 percent of full-time wage and salary workers were on regular daytime schedules, 4.6 percent were on evening shifts, 3.9 percent were on employer-arranged irregular schedules, 3.5 percent were on night shifts, and 2.9 percent were on rotating shifts.

Improving Access to High-Quality, Affordable Child Care

Most parents adjust to an increase in their paid work time by increasing their use of nonparental child care providers. The availability, cost, and quality of child care are crucial to the well-being of our children and the ability of parents to balance adequately the needs of work and family. The primary child care arrangements for preschool-age children of employed mothers in the fall of 1994 were divided roughly equally among care in the child's home (by a relative or nonrelative), care in another home (by a relative or nonrelative), and care in an organized child care facility. Since comparable data were first collected in 1986, the recent trend shows a slight increase in the proportion of children receiving care in their own homes, relatively fewer children receiving care in another home, and relatively more children receiving care in an organized facility.

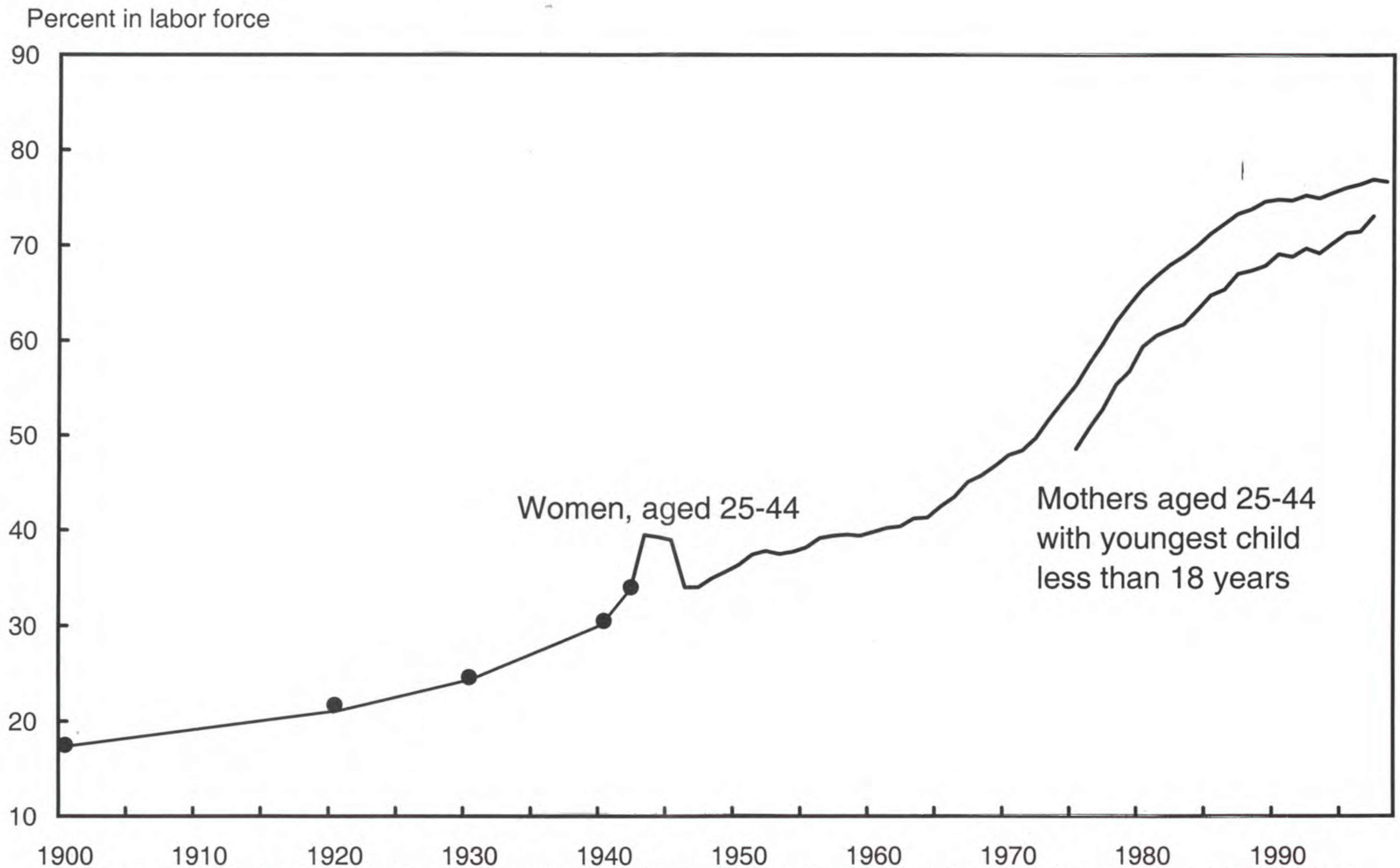
The Administration has consistently emphasized the importance of child care availability, affordability and quality. Since 1993, child care funding for low-income families has grown by over 100 percent. The budget for FY2000 just passed includes $3.5 billion. In addition, the Administration's budget proposal for the fiscal year 2001 includes [**update**]...As discussed in Chapter 4, funding for Head Start has more than doubled during this Administration, and the program is well on its way to serving 1 million needy children by 2002.

After-school care for children is another concern of working parents. The percentage of married couples with both parents working full time, year round and school-age children almost doubled from 18.7 percent in 1970 to 34.5 percent in 1998. Today, over 28 million school-age children are in either married-couple families where both parents are employed or single-parent families where the single parent works outside the home. An additional 10 million children are in married-couple families where one parent is employed. This has led to a strong demand for quality programs to ensure that children are safe and learning in the hours in which they are not supervised by a parent. In fact, experts estimate that every day roughly 5 million school-age children are left unattended at home. This Administration has responded to this demand by increasing its investment in after-school programs from $40 million in 1998 to $453 million in the 2000 fiscal year, providing support for up to 675,000 students -- 375,000 more than last year. [UPDATE WITH BUDGET AND SOU]

CONCLUSION

The American family in the 21st century faces a different world and a new set of challenges from its counterpart of a hundred years ago. It would be a mistake, however, to conclude that the general problems of too little time and too few resources are new. Thanks in part to greater paid employment, families today enjoy a much higher standard of living than families did a hundred years ago. But expectations appear to be different today. Great changes in the economy have opened up great opportunities, and people aspire to take advantage of those opportunities; well-designed Federal policies can help.

Chart 5-1 **Labor Force Participation for Women**



Source: *Historical Statistics of the United States: Colonial Times to 1970,* U.S. Bureau of the Census. Unpublished data, Bureau of Labor Statistics.

Note: Straight lines between dots indicates data are not available for intervening years.

Chart 5-2 **Percent of Population Widowed or Divorced, Aged 35-54**

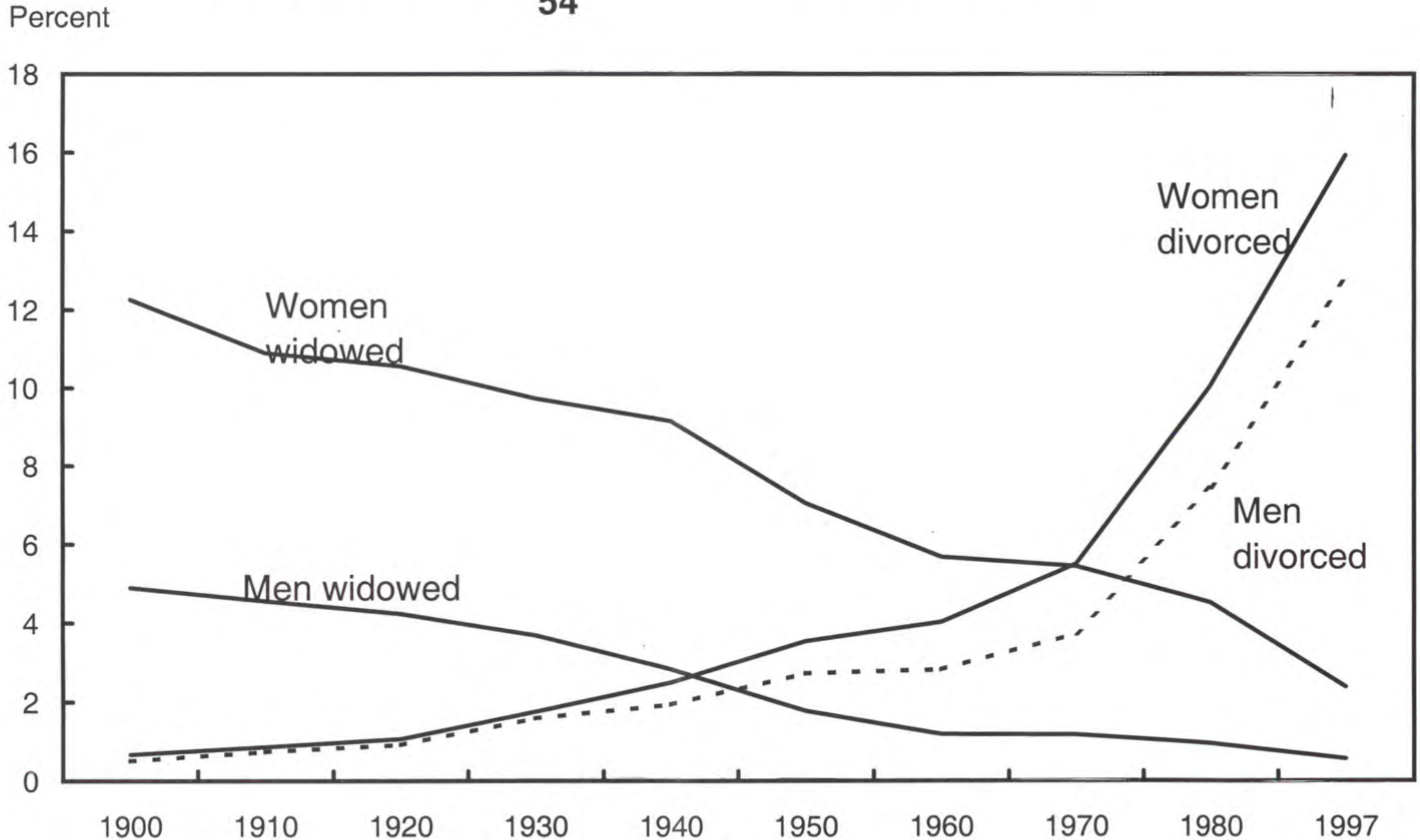
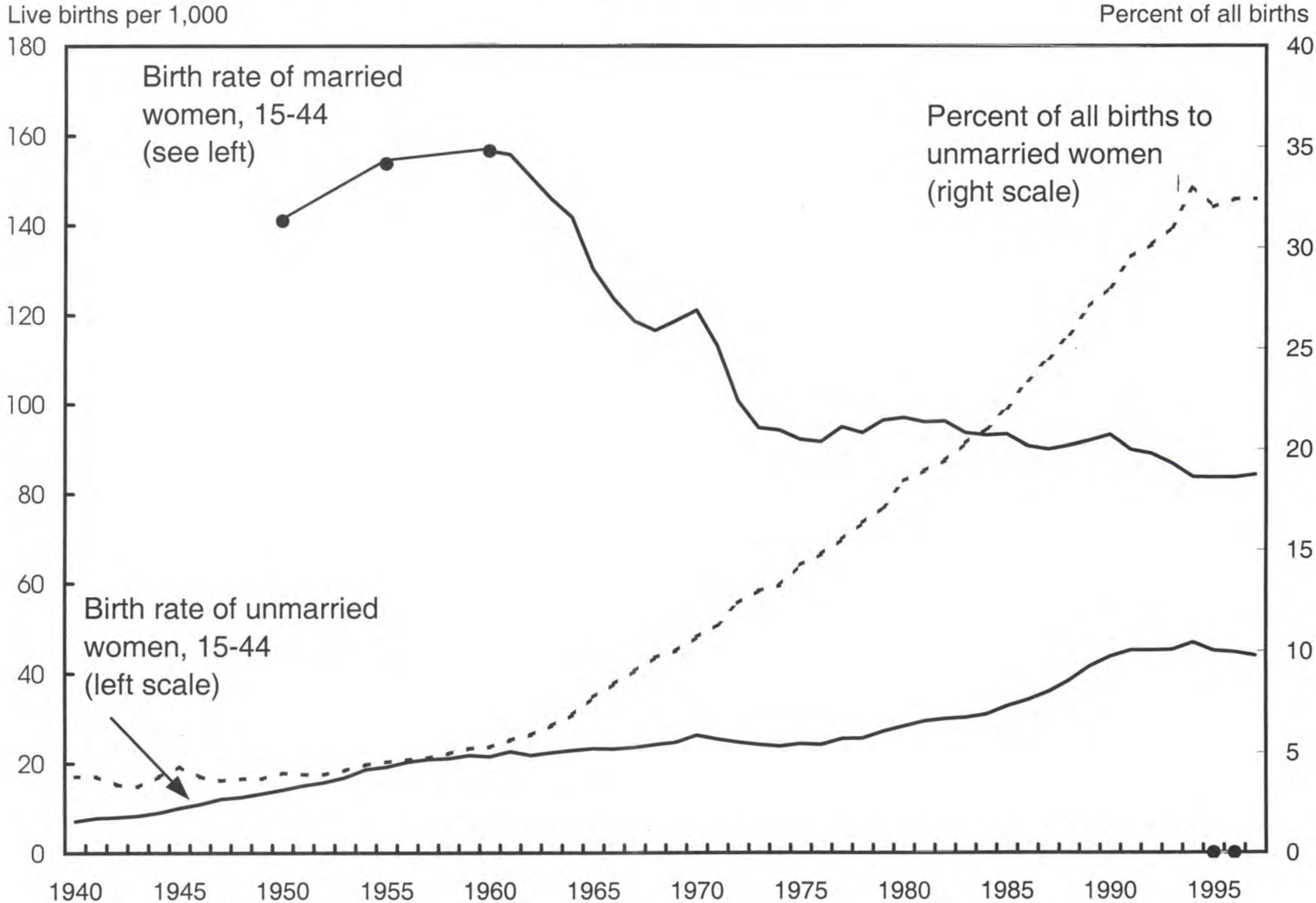
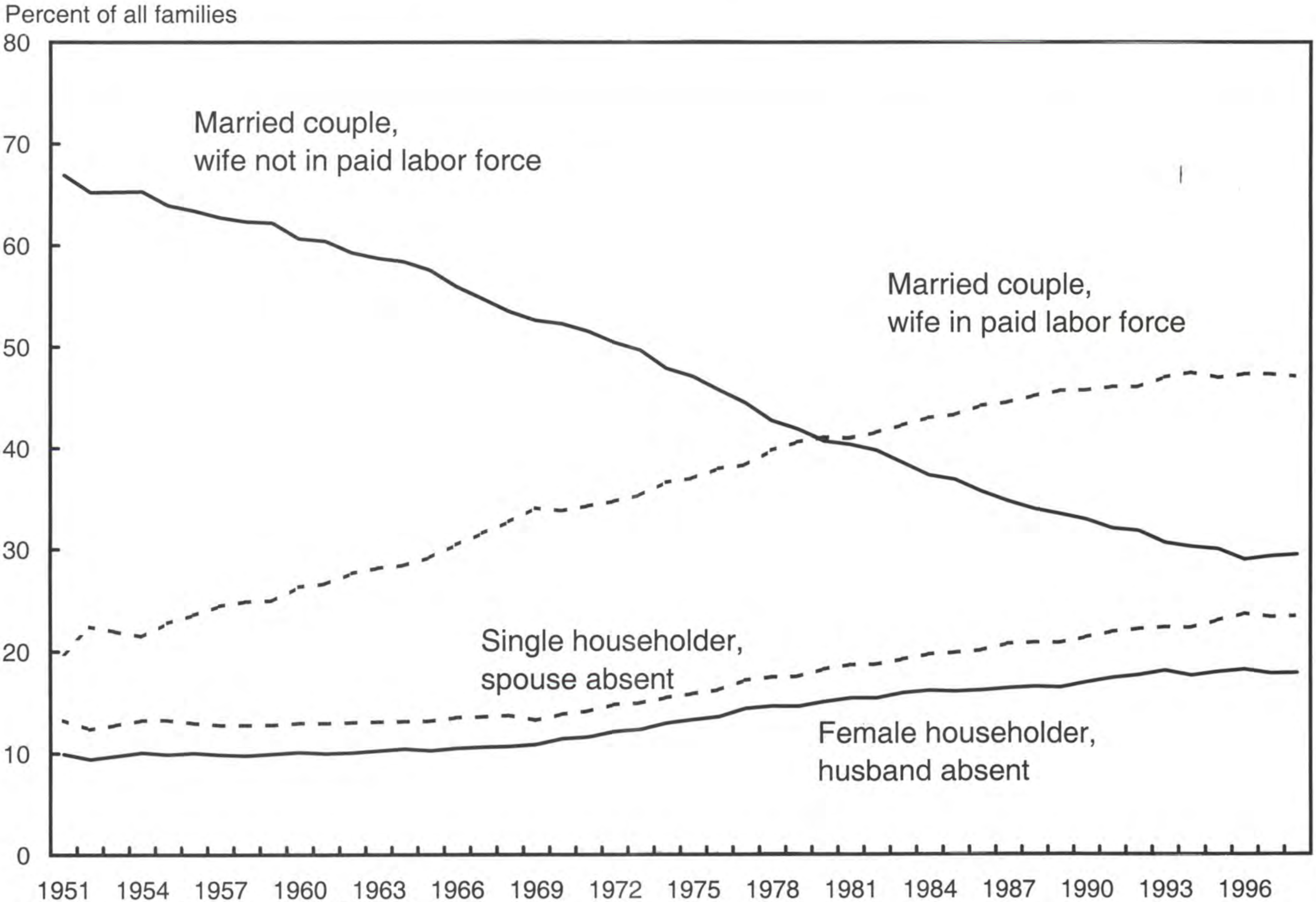


Chart 5-3 **Birth Rates and Percent of Births by Marital Status**



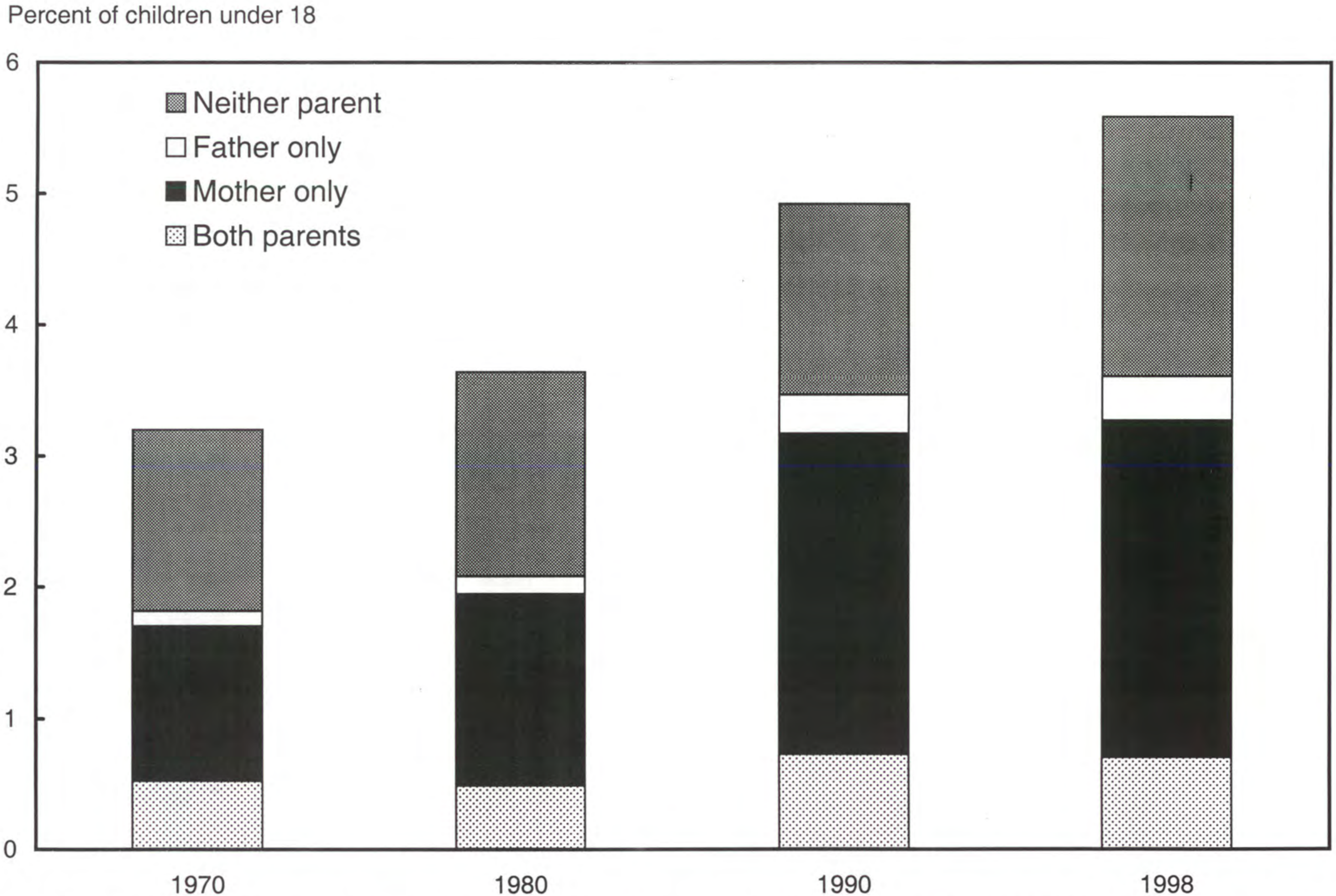
Source: CDC/NCHS, National Vital Statistics System.

Chart 5-4 **Share of Families by Type of Family Structure**



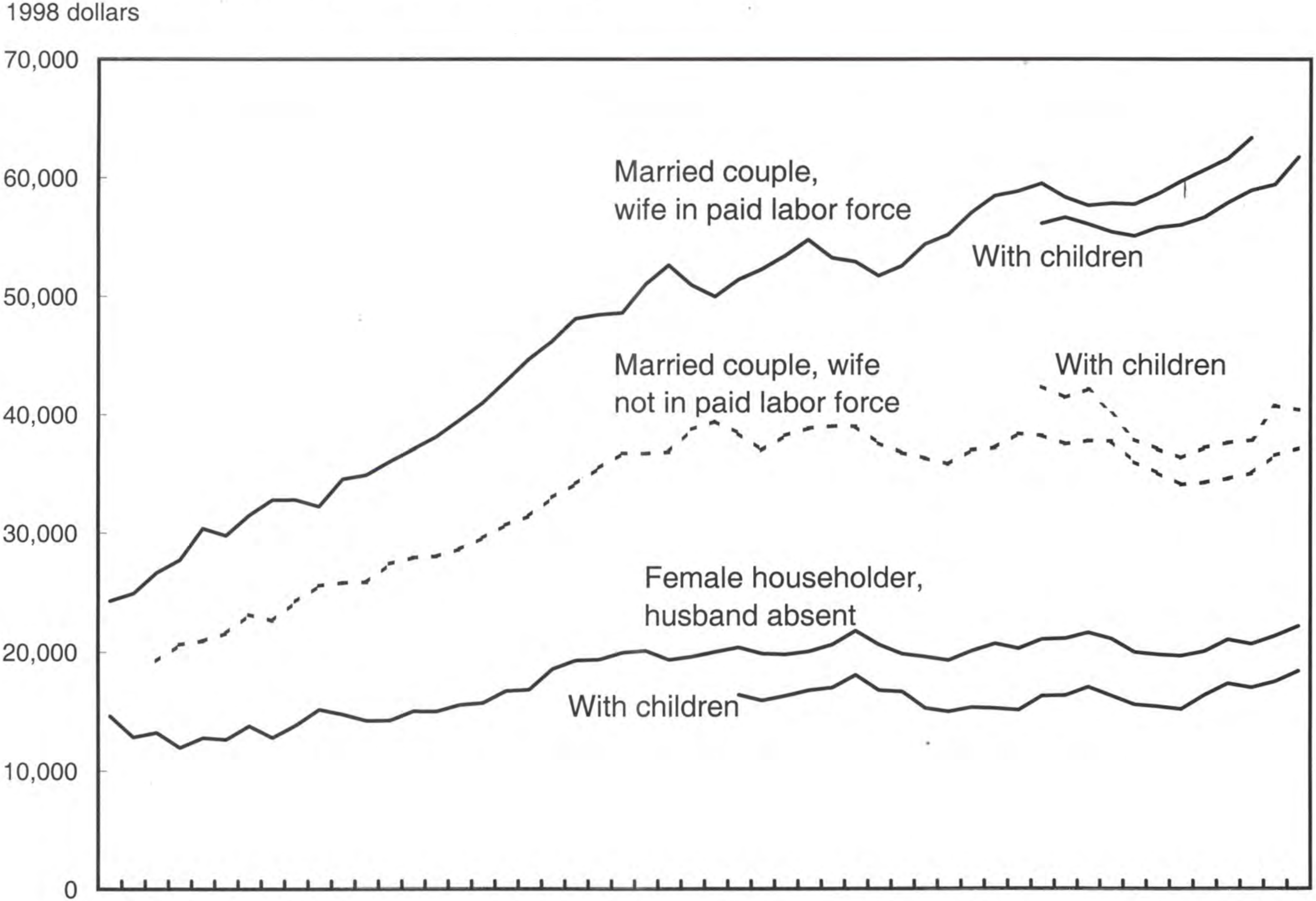
Source: U.S. Bureau of the Census.

Chart 5-5 **Grandchildren in Grandparents' Homes by Presence of Parents**



Source: Current Population Survey, 1980 Census of Population, 1970 Census of Population, U.S. Census Bureau.

Chart 5-6 **Median Family Income by Family Structure**



Source: Current Population Report, U.S. Bureau of the Census.

Chart 5-7 **Distribution of Income of Families with Children, by Family Structure in 1998**

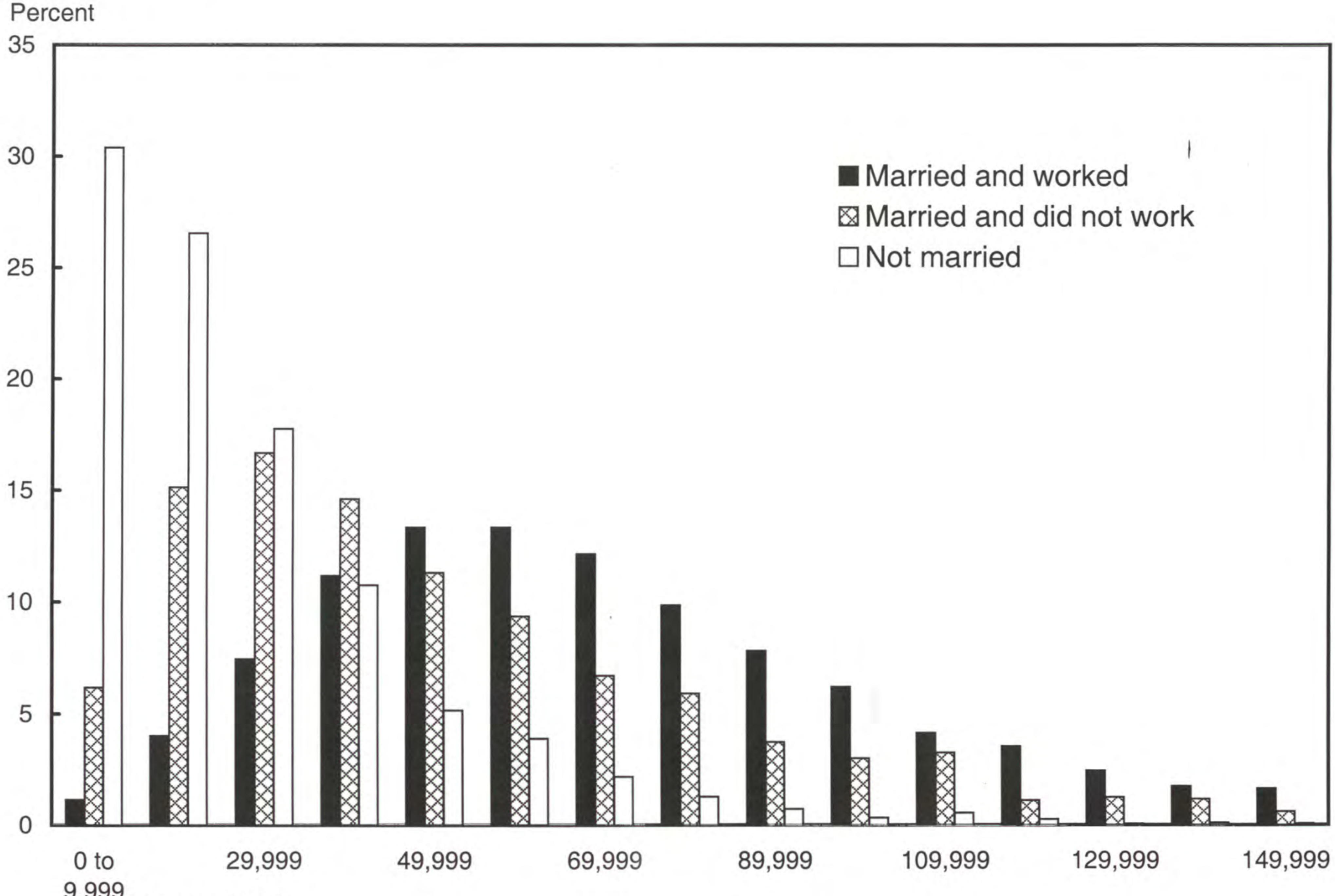


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Chart 5-8 **Distribution of Annual Hours Worked by Families with Children**

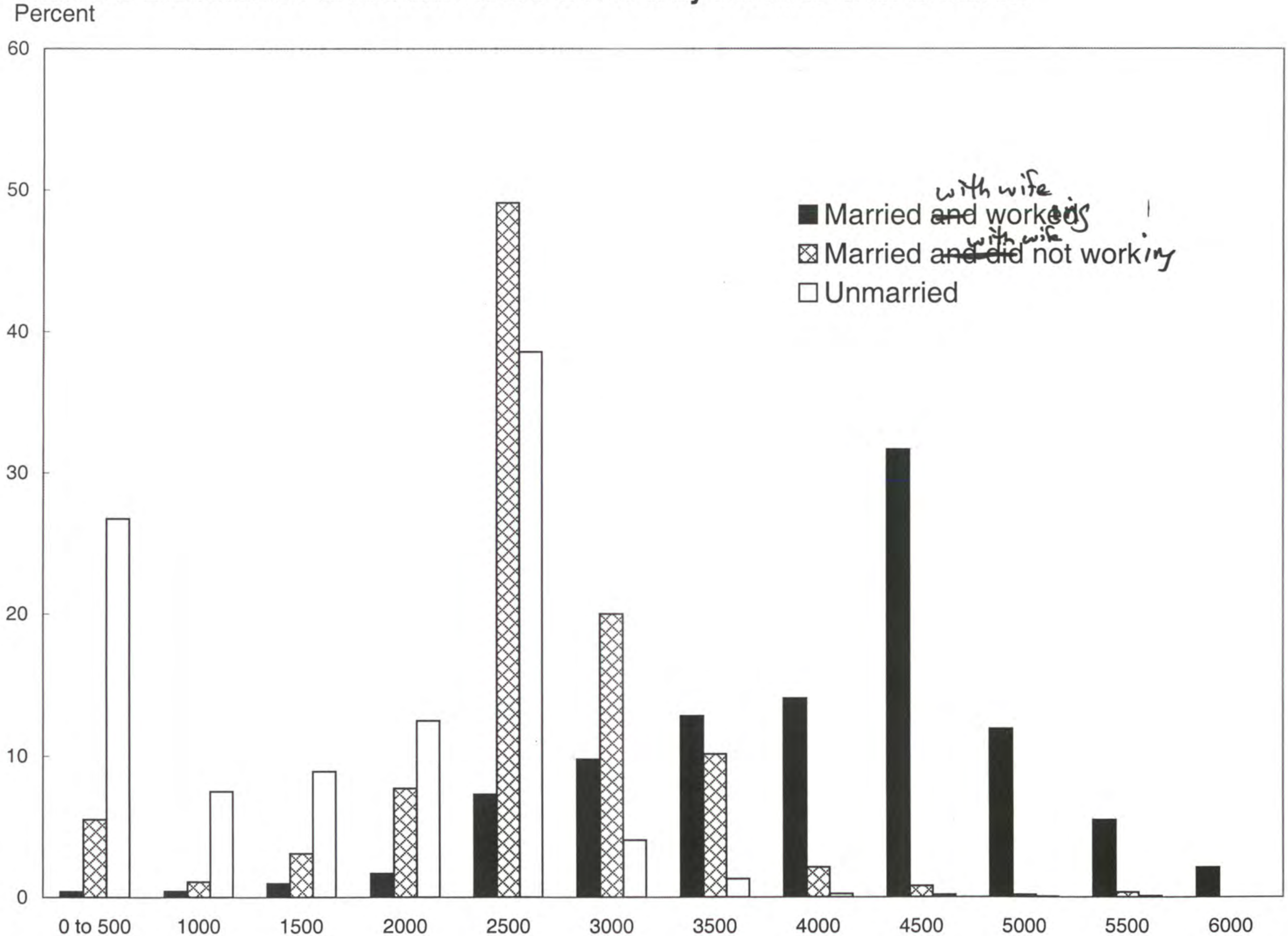
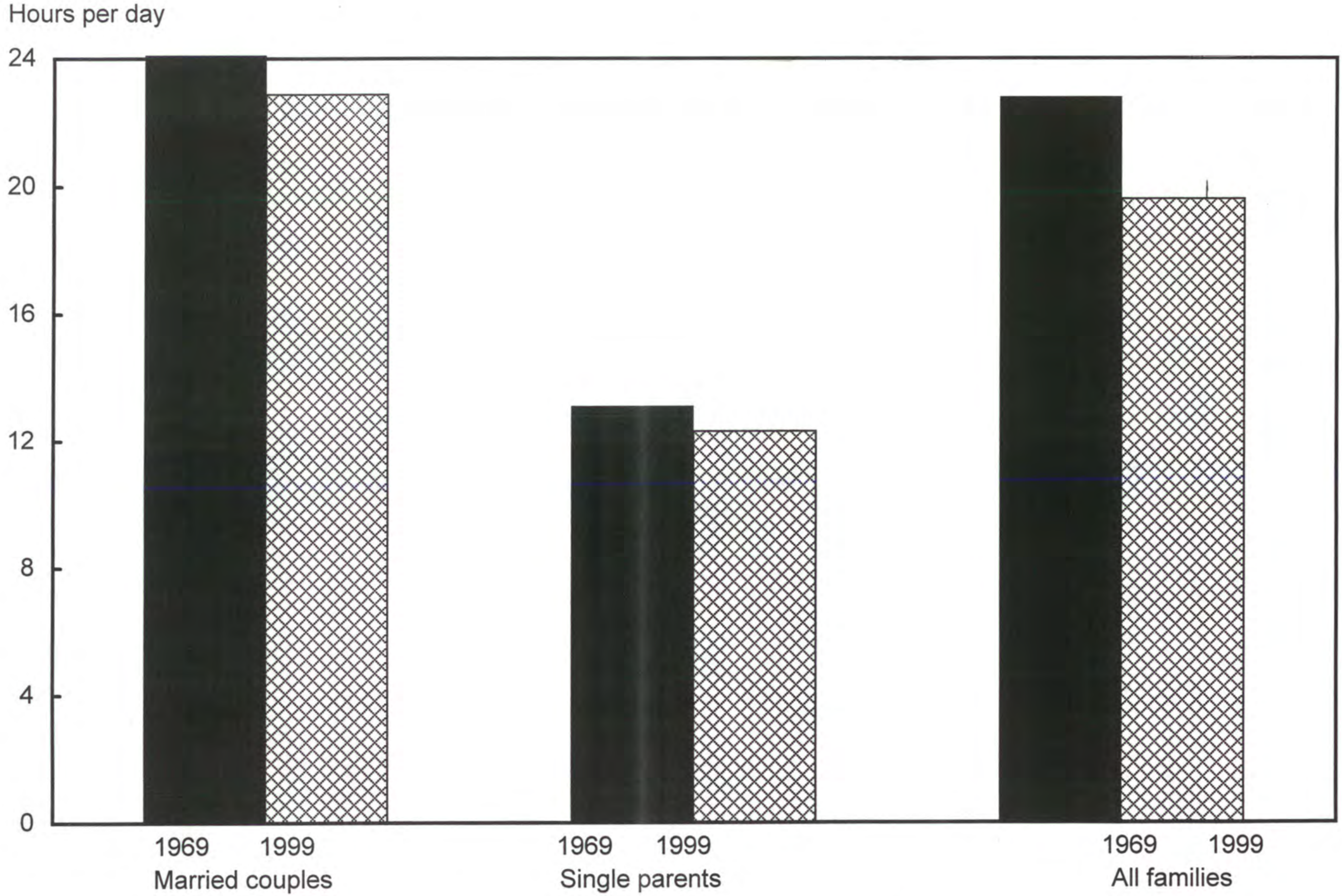


Chart 5-~~14~~ 9 **Available Time of Custodial Parents Outside Paid Work and Sleep**



Source: *Families and the Labor Market: 1969-1999*, Council of Economic Advisers.