

# ***PERSONALLY SPEAKING***

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## **BROKEN FAMILIES ARE IMPOVERISHED FAMILIES**

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William Raspberry's recent column on the breakdown of marriage among black Americans calls attention to a problem that has been festering for more than 40 years. As Raspberry reports, the problem first was highlighted by Daniel Patrick Moynihan in the mid 1960s though his voice was largely silenced by ideologues who charged him with attacking the black matriarchal family.

Raspberry's argument about the effects of the breakdown of marriage among blacks is reinforced powerfully by statistical evidence as to the extent of poverty among black families in the United States. Further his argument applies today to white families as well. To put the issue squarely before the American public, broken families, whether black or white, are impoverished families.

Information about poverty in the United States is collected and analyzed once a year by means of a household survey administered by the Census Bureau. The most recently available data apply to 2003 based on a March 2004 survey. Information for 2004 will become available within the next 45-60 days. It is highly unlikely that the 2004 data will indicate a change in a trend that has been unfolding for many years.

An estimated 12.5 percent of the U.S. population, or 35,861,000 *persons*, were classified as poor in 2003. However, poverty varies widely across the population. For all whites the rate was 10.6 percent, whereas for all blacks<sup>1</sup> the rate was 24.3 percent or more than twice as high.

The poverty rate among all *families* in the United States was 10.0 percent. The rate for all families is lower than the rate for all persons because some persons do not live in family households, though they may have roommates, and those persons are regarded as not pooling their financial resources. Persons in families, on the other hand, are regarded as pooling their resources. Pooling has the effect of bringing down the incidence of poverty, because everyone in the family is either poor or not poor, whereas in a nonfamily household, one person may be counted as poor while another in better financial circumstances is not.

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<sup>1</sup> The Census Bureau has not adopted "African-American," using instead "black."

Among all white married-couple families the rate of poverty was 5.0 percent. For black married-couple families the rate was 7.8 percent. Notice that the rate for all black persons -- 24.3 percent -- was almost three times higher. An intact marriage makes such a difference because it is now commonplace for both husband and wife to be working, and their dual incomes push total family income above the poverty threshold.

Female-headed families where there is no husband present are much more vulnerable to poverty. For all such families in the United States the rate of poverty in 2003 was 28.0 percent. To put this rate in context, it is higher than the rate of 18.5 percent for all families in 1959 -- the highest rate for all families since these data have been published. Among whites, the rate for female-headed families in 2003 was 24.2 percent. Among blacks it was 36.8 percent. Among white female-headed families with one child under age six the rate of poverty was 45.0 percent; among similar families with two or more children under six the poverty rate was 64.7 percent. The comparable figures for black female-headed families were 46.9 percent (one child under six) and 72.1 percent (two or more children under six).

Poverty is not just a matter of being stuck in a low-wage job. Persons and families enter poverty when the primary wage-earner dies or is injured, when there is a divorce or separation, or when there are additional family members to provide for as a result of the birth or adoption of a child or the taking in of elderly parents or other relatives. And they exit poverty through re-marriage, the primary wage-earner's recovery from illness or injury, or as a consequence of some other important life event.

Additional information is available from the Census Bureau that shows the difference in income between poor families in the United States and nonpoor families, though the Bureau inexplicably does not highlight these data. Specifically, the average income of all poor families in 2003 was \$67,386 *below* the average income of all nonpoor families. The gap was even wider - \$74,556 per year or \$6,200 per month -- when nonpoor married couple families are compared to poor female-headed families.

Perhaps most telling of all, are these two pieces of information. First, all black married-couple families living above the poverty threshold earn on average \$46,691 more per year than all white female-headed families living below that threshold. Second, the difference in annual income between poor black female-headed families and similar white families is a mere \$862.

The lesson bears repeating: broken families, whether black or white, are impoverished families.

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