



On Mother's Day 1998 there were more than 750,000 Indiana women with children under 18 years old at home. Of Indiana women between the ages of 18 and 59, almost half (45 percent) have children at home.

This brief explores some of the social and economic characteristics of these women and their implications. The main source for analysis is data on Indiana respondents to the Annual Demographic Surveys conducted by the United States Bureau of the Census and of Labor Statistics, a.k.a., the March supplements to the Current Population Survey, for 1995 to 1997.¹

Social Characteristics

Indiana mothers with children at home are, not surprisingly, concentrated among women in or just past their peak childbearing years (Graph 1). The median age of Indiana mothers with children at home is 34.5 years. Four in five (80 percent) are between the ages of 26 and 45 inclusive. Of all women in this age group, two in three (66 percent) have children at home.

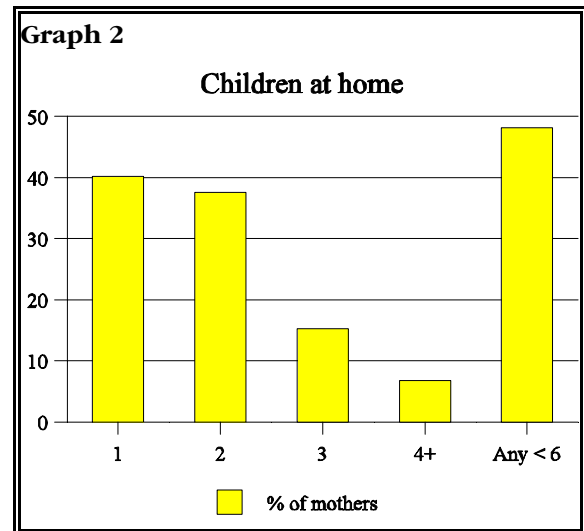
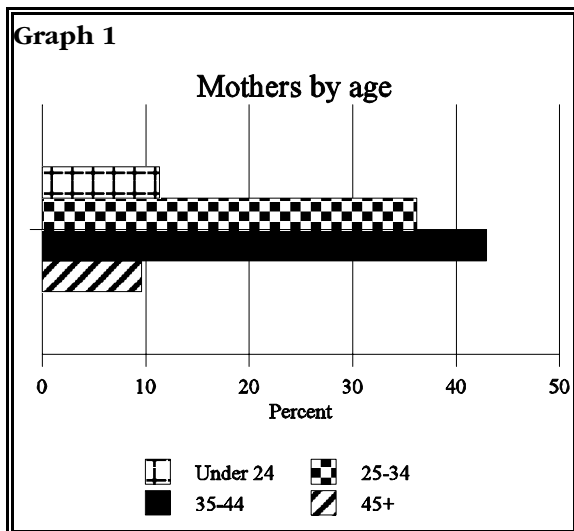
Three in five (60 percent) mothers have two or more children at home. Approximately half (48 percent) have at least one child under six years of age (Graph 2). Three in four mothers live in homes their household owns.

Indiana mothers are about as healthy as the total population. Of mothers between the ages of 18 and 49 inclusive (98 percent of the total), 68 percent claim to have "excellent"

or "very good" health, compared to 72 percent of the total population in this age group.²

About one in twelve (8 percent) mothers have a disability which has affected the amount or kind of work they can do. This is roughly two-thirds the proportion of the total Indiana population (12 percent) with such a disability. Of mothers with a disability, nearly half (46 percent) have a child under 6 years of age, and many (46 percent) have more than one child.

Three in four (74 percent) mothers are currently married; about one in four are divorced (13 percent) or have never married (10 percent). Married or not, mothers are present in nearly every household with children. More than nine in ten Indiana children live with their mothers; 73 percent are in a two-parent household, and 19 percent are with an unmarried mother.³





Marital stability is a larger problem for mothers of all races—including non-Hispanic whites—in Indiana cities. Five in ten (52 percent) urban mothers are currently married, compared to eight in ten (80 percent) in suburban and non-metropolitan areas.

Indiana children of all races who live in cities are less likely than others to live in two-parent families. In the cities five in nine (56 percent) children live with two parents, compared to about three in four (74 percent) in non-metropolitan areas and four in five (80 percent) in suburban areas. More than one in three children (35 percent) in cities live with their mother alone, compared to about one in six in suburban areas (13 percent) and non-metropolitan areas (17 percent).

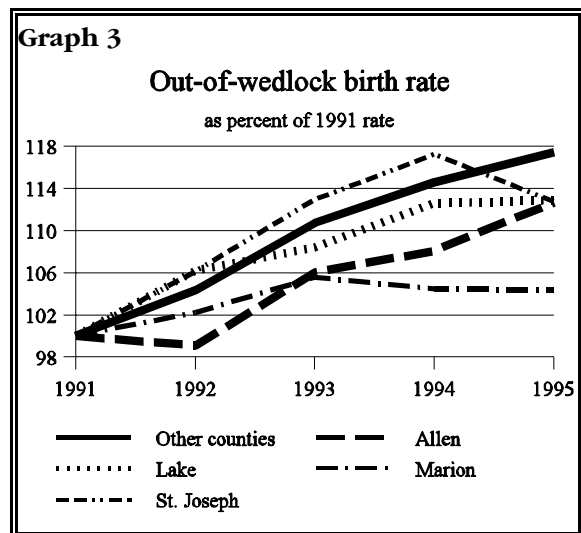
If recent data on births to unmarried mothers are a valid indication, the problems of unstable families will soon affect more mothers and children in more places. Indiana public health data for 1991 through 1995 indicate that while out-of-wedlock births are most concentrated in urban counties, they are growing fastest in other areas (Graph 3).⁴

Economic Characteristics

Family structure touches many aspects of economic life for Indiana mothers and their children. Many economic problems thought to affect disproportionately women with children affect primarily unmarried women with children. On many economic variables,

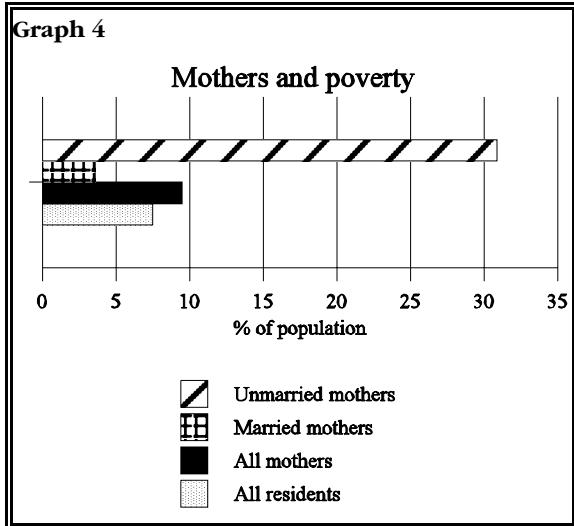
Characteristics of Indiana Mothers with Children Under 18 at Home

Age		
	Under 24	11%
	25-34	36%
	35-44	43%
	45+	10%
Number of children at home		
	1	40%
	2	38%
	3	15%
	4	7%
With child under 6		48%
Marital status:		
	Now married	74%
	Widowed	1%
	Divorced	13%
	Separated	1%
	Never married	10%
Say health is:		
	Excellent	31%
	Very good	37%
	Good	24%
	Fair	6%
	Poor	2%
	With disability	8%
Labor force status		
	Employed	73%
	Unemployed	5%
	Not in labor force	22%
Type of work in past year		
	Full-year, full-time	40%
	Full-year, part-time	12%
	Part-year, full-time	17%
	Part-year, part-time	13%
	Did not work	18%
Family income in 1996 as percent of poverty level		
	Under 100	10%
	100 to 200	18%
	More than 200	73%



Source: Annual Demographic Surveys,

married mothers are similar to the total population. The economic problems confronting mothers and their children often stem from the failure of men and women to provide secure families for their children.



The 1996 poverty level for mothers with children (9.5 percent) is not much above that for all Hoosiers (7.5 percent).⁵ Among mothers not currently married, the 1996 poverty rate (30.9 percent) was more than four times that for the total population (Graph 4). Among those married, the 1996 poverty rate (3.6 percent) was less than half that for the state. Poverty for mothers by area reflects differences in marital structure by area, with those in cities having poverty rates about twice that for all Indiana mothers.

Despite the concentration of poverty in some places and demographic groups, in many ways poor Indiana mothers reflect the total population. Of low-income Indiana mothers, or those whose household incomes are in the lowest quartile, seven in nine (78 percent) are white non-Hispanic, and more than five in nine (57 percent) live in suburban or non-metropolitan areas.

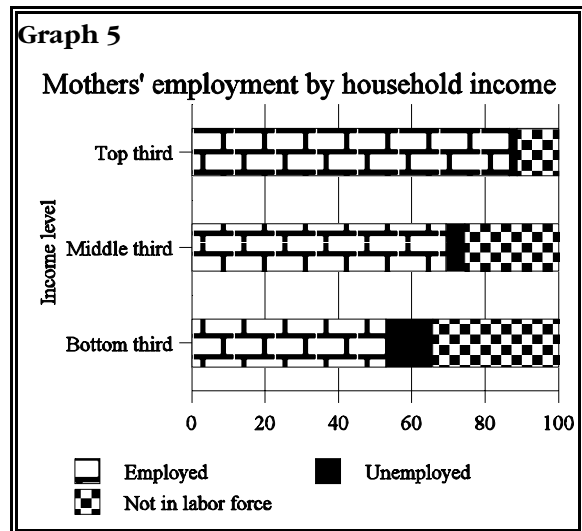
Fortunately, most Indiana mothers, married or not, are not in poverty. However, if many mothers did not hold jobs outside the home, more would be in poverty.

Half (50 percent) of all Indiana mothers with children contribute, through work outside the home, at least a fourth of their household income.⁶ One in five (19 percent) are responsible for at least half their household income. Such responsibility is not just for unmarried mothers; nearly half (48 percent) of married Indiana mothers are responsible for at least a fourth of their household income.

Many Indiana mothers work out of necessity. More than one in four (27 percent) mothers live in households with total annual incomes in or near poverty, or less than \$30,000 in 1996.⁷ Without such work, the percentage of mothers who would live in or near poverty would have jumped to 44 percent. Nearly half (49 percent) of Indiana mothers who earn wages outside the home are from households with 1996 income below \$50,000.

About four in five (78 percent) Indiana mothers are in the work force. This is nearly the same labor force participation rate⁸ as that for all working-age Hoosiers (81 percent). More than three in five mothers in every income category are in the labor force (Graph 5).

The civilian unemployment rate⁹ is nearly a third higher for mothers than it is for all Hoosiers. Mothers in the bottom third of household income levels have civilian





unemployment rates almost four times that for all Hoosiers, and almost three times that for all working mothers.

Like all working women, mothers at work are most concentrated in industries of retail trade (19 percent), educational and social services (19 percent), and manufacturing (17 percent); in positions of managerial or professional (26 percent), administrative support (25 percent), service (17 percent) or sales (11 percent) responsibilities; in firms of at least 100 employees (61 percent); and for private employers (74 percent).

Mothers at work are less likely to hold full-time, full-year jobs (50 percent) than are all Indiana workers (66 percent). Two in five (40 percent) Indiana mothers hold full-time, full-year jobs (Graph 6). Mothers with such jobs are more concentrated in firms of at least 100 employees (69 percent).

The number of total children and the presence of children under 6 years of age affects labor force participation. Of mothers without any pre-school children at home, eight in nine (87 percent) are currently in the work force, compared to six in nine (68 percent) of those with such children. Those with more than one pre-school child are less likely to be in the work force. Among mothers without any pre-schoolers, those with more children are more likely to be in the

work force. Nearly half (49 percent) of all mothers without pre-school children hold full-time, full-year jobs, compared to less than a third (30 percent) of mothers with such children.

Conclusion

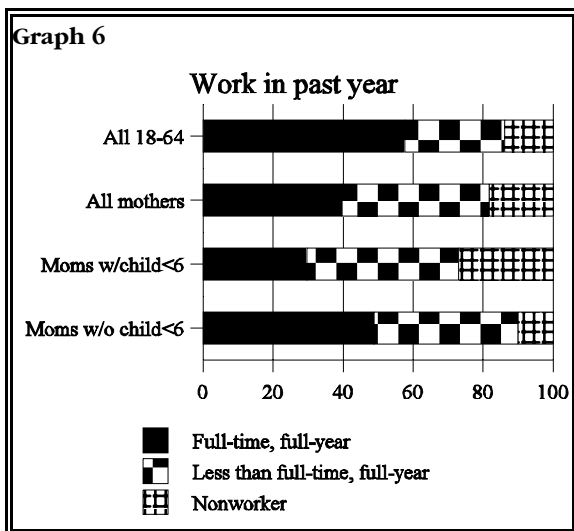
No set of statistics can completely present the complex realities, promises, and challenges of family life for Indiana mothers and their children. We do not present these data as an indication of the state of Indiana mothers and their children, but to give some insight to those most concerned about the issues confronting this population.

Indiana mothers of children under 18 comprise almost half the female population between the ages of 18 and 59 inclusive, and two-thirds of the female population between the ages of 26 and 45 inclusive.

Three in four (74 percent) have a marital partner with whom to share the responsibilities of child-rearing. Many problems which disproportionately afflict families with children afflict primarily families with unmarried mothers and children. Married mothers with children have a poverty rate less than half that for all Hoosiers, while unmarried mothers with children are more than four times as likely to live in poverty as all Hoosiers.

Despite their higher concentration in some areas and demographic categories, low-income mothers, and their problems, are distributed widely. Most low-income Indiana mothers are non-Hispanic whites who live in a suburban or non-metropolitan area of the state. The correlation of family disruption and poverty, coupled with the greater growth in out-of-wedlock births occurring outside the most urban counties, indicates the problems confronting low-income families may become more widespread in coming years.

Indiana mothers in more comfortable circumstances still face many challenges. Four in five (78 percent) must navigate the





pressures of both home and work; half (50 percent) are responsible for bringing home at least a fourth of their total household income. Their work is often what keeps them from poverty; without it, the proportion of mothers in low-income households would increase from 27 to 44 percent.

Even mothers with young children are often at work. Child-care issues must preoccupy not just those seeking professional fulfillment, but many who must work to meet their families' basic needs.

The most pressing issues confronting

mothers and children touch those in all geographic and demographic parts of Indiana. Indiana mothers of all sorts in all types of places have shown much resourcefulness and resilience in meeting the challenges and fulfilling the promise of their families' lives. We hope this profile encourages similar resourcefulness and resilience in addressing the problems they continue to confront.



¹ Because of the relatively small number of mothers with children surveyed each year (approximately 200 out of roughly 1,600 persons of all types surveyed in Indiana each year), unless otherwise noted we use pooled data for greater statistical accuracy and to present demographic breakdowns not otherwise available (e.g., comparisons of mothers and their children by geographic area or maternal marital status).

² Data for this question are available only in the 1996 and 1997 Annual Demographic Surveys.

³ We are aware that the proportion of out-of-wedlock births (32 percent in Indiana in 1995) is higher than the percentage of children who live with unmarried mothers. Some plausible explanations for this discrepancy include the adoption by married couples of the children of unmarried mothers, the later marriages of unmarried women with children, or, if remaining unmarried, the lower fertility rates of such women compared to married women with children.

⁴ Between 1991 and 1995, the unmarried birth rate increased 4.4 percent in Marion County, the most urban Indiana county; such births have declined in Marion since 1993. The unmarried birth rate increased less than 13 percent in Lake, Allen, and St. Joseph counties, but more than 17 percent in the remaining 88 counties of the state.

⁵ These data are from the 1997 Annual Demographic Survey alone.

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⁷ The 1996 poverty threshold for a family of four persons with two children under 18 was \$15,911. Among all Hoosiers, 32 percent live in households whose 1996 income was below \$30,000.

⁸ The "labor force participation rate" is calculated by dividing the sum of the employed and the unemployed seeking work by the total number of persons of working age.

⁹ The "civilian unemployment rate" is calculated by dividing the number of civilian unemployed by the sum of the civilian employed and unemployed.