



# Breadwinning Mothers, Then and Now

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# Introduction and summary

The movement of women out of the home and into the paid labor force has changed the way families live and work today. The role of working mothers as breadwinners has received increased media and scholarly attention since the Center for American Progress first released “The New Breadwinners,” a chapter in 2009’s *The Shriver Report: A Woman’s Nation Changes Everything*.<sup>1</sup> Through groundbreaking research, economist Heather Boushey empirically illustrated how women’s labor-force participation has grown dramatically over the past 50 years and that mothers are more likely to provide significant financial support to their families than ever before.

In this report, we update Boushey’s analysis using the most recent data available on the status of working mothers as breadwinners or co-breadwinners.<sup>2</sup> We offer new insights into the demographics of mothers whose earnings help keep their families afloat. We find that the trends first identified in “The New Breadwinners” remain in effect but that breadwinning mothers are not all cut from the same cloth. We compare mothers who are single breadwinners, married breadwinners, married co-breadwinners, and married with no earnings along a number of demographics in order to better understand the patterns and context within which mothers combine wage earning with caregiving. We find notable differences among the groups in terms of family income, race and ethnicity, educational attainment, age, and the age of the youngest child.

Despite these nuances and differences, one striking fact remains: The days of the full-time, stay-at-home mom are long in the past for most families, and there is no indication that patterns will revert back to those of the 1960s. The fact that so many women are economically responsible for themselves and their families shows how far women have come in terms of education, career advancement, and their own economic independence. But we still have a long way to go.

Programs that would provide universal access to workplace policies such as paid sick days and paid family and medical leave would help ensure that working mothers have the necessary tools to support their families economically while still being able to provide care. Passing legislation such as the Family and Medical Insurance Leave Act, or FAMILY Act—which would create a federal paid family and medical leave social insurance program—and the Healthy Families Act—which would guarantee workers the right to accrue paid sick days—would be an important way to begin updating our labor standards for the 21st century.

Understanding who breadwinning mothers are and what their families look like is an important first step to work toward a better future, one in which our policies align with the lives of working families.

# Changes in family type and employment patterns

The composition of American families has changed over the course of the past half century. (see Table 1) In a first notable shift, married couples are more likely not to have children today than they were in the past. In 1974, 45.5 percent of all families were married couples without children or without children living at home; today, that number has grown to 52.5 percent. This is likely due to two factors. First, as our population ages, there are more “empty nest” families.<sup>3</sup> Second, the average age of marriage and the average age of first birth have increased over the past several decades, particularly among women with more education.<sup>4</sup> This means that in any given year, there will be fewer married couples with children than there were a generation or two ago, in spite of the fact that the majority of women will marry and have children—though not necessarily in that order—at some point in their lives.<sup>5</sup>

A more notable shift is in the composition of families that have children under age 18. In 1974, a single parent headed only 16 percent of families with children, and single fathers were extremely rare. In 2012, single mothers were at the head of one in four families with children—26.1 percent—and single fathers headed nearly another 1 in 10—8.2 percent. Today and for the first time, the age of first birth for women—25.8 years<sup>6</sup>—is younger than the age of first marriage—26.5 years.<sup>7</sup> Nearly half of first births are to unmarried women,<sup>8</sup> with even higher rates of single parenting for younger mothers.<sup>9</sup> While married couples still make up the majority of families raising children, single parenthood is much more common today than it was in the past.

**TABLE 1**  
**Distribution of families by type over time**

	All families			
	Married couples with no children	All families with children under age 18		
		Married couples with children	Single mothers	Single fathers
<b>2012</b>				
Share of all families	52.5%	31.2%	12.4%	3.9%
Share of all families with children		65.7%	26.1%	8.2%
<b>2000</b>				
Share of all families	48.2%	36.8%	11.9%	3.1%
Share of all families with children		71.0%	23.1%	5.9%
<b>1990</b>				
Share of all families	48.0%	38.3%	11.6%	2.1%
Share of all families with children		73.6%	22.3%	4.0%
<b>1980</b>				
Share of all families	48.2%	41.3%	9.3%	*
Share of all families with children		79.8%	18.0%	*
<b>1974</b>				
Share of all families	45.5%	45.3%	7.9%	0.8%
Share of all families with children		84.0%	14.6%	1.4%

Note: \* indicates data is not available for this year.

Source: Bureau of the Census, Current Population Survey, Annual Social and Economic Supplements (U.S. Department of Commerce, 2013), available at <http://www.census.gov/hhes/www/income/data/historical/families/>.

When one parent is raising children on his or her own, he or she automatically becomes the main source of economic support for the family, and wages from employment are the most common form of income.<sup>10</sup> Married couples, however, may more easily choose to have one parent enter the workforce while the other stays home to provide family care. Historically, fathers have tended to enter the workforce, while mothers were more likely to devote their time and energy toward raising children and caring for elders. However, patterns have shifted over the past several decades. (see Table 2)

TABLE 2

### Distribution of married couple families with children under age 18 by employment status

	Married-couple families		
	Only husband works	Only wife works	Both work
2012	28.3%	4.5%	63.9%
2000	24.0%	3.0%	70.7%
1990	25.7%	2.2%	69.5%
1980	34.4%	2.0%	61.1%
1976	41.0%	2.0%	54.4%

Source: Bureau of the Census, Current Population Survey, Annual Social and Economic Supplements (U.S. Department of Commerce, 2013), available at <http://www.census.gov/hhes/www/income/data/historical/families/>.

In 1976, the first year for which data are available, 41 percent of married-couple families had a stay-at-home mother. By 2000, when the economy was booming, that share fell to 24 percent. In 2012, the percentage of married couples where the father worked and the mother stayed at home had increased to 28.3 percent, though this is not necessarily a reflection of women choosing not to work. In 2000, the monthly unemployment rate for married women—those who were not working but were actively looking for a job—averaged 2.7 percent.<sup>11</sup> In 2012, in the ongoing wake of the Great Recession and still-tepid recovery, married women’s monthly unemployment averaged 5.2 percent—nearly double what it was in 2000.<sup>12</sup>

The effects of high unemployment rates on the employment patterns of married-couple families can further be seen in the rates of married families where only the mother works. In 2012—when the average monthly unemployment rate for married men was 4.9 percent—4.5 percent of married-couple families with children had a stay-at-home father.<sup>13</sup> The slight uptick in 2012 in the share of married-couple families with children that had a male breadwinner and female homemaker is therefore more likely to be a reflection of the economic landscape, rather than a return to more traditional homemaking arrangements.

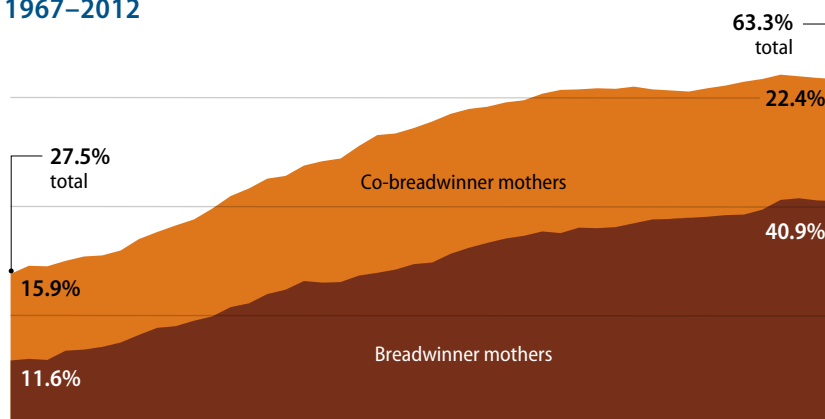


# Breadwinning mothers

Women make up roughly half of all workers on U.S. payrolls, and regardless of family type, the majority of mothers work outside the home.<sup>14</sup> This is true for both married and unmarried mothers and for families with children under age 6 and families with school-age children, regardless of marital status. Not surprisingly, single mothers are even more likely to be employed than married mothers, and employment rates increase as children age and enter school, regardless of mothers' marital status.<sup>15</sup>

In 2010—the year we analyzed breadwinning rates in our last update—for the first time in decades, unemployment was more common among husbands rather than wives.<sup>16</sup> Today, however, that pattern has shifted, and among married couples the unemployment rate for husbands and wives is about the same.<sup>17</sup> Despite these shifts in employment patterns, the trend of breadwinning mothers continues.

**FIGURE 1**  
**Share of mothers who are breadwinners or co-breadwinners, 1967–2012**



Source: Author and Jeff Chapman's analysis of Miriam King and others, "Integrated Public Use Microdata Series, Current Population Survey: Version 3.0," available at <https://cps.ipums.org/cps/index.shtml>.

In 2012, the latest year for which data are available, 40.9 percent of mothers were sole or primary breadwinners, bringing in at least half of family earnings. (see Figure 1) Another one in four—22.4 percent—were co-breadwinners, bringing home between 25 percent and 49 percent of earnings. This is a continuation of the same pattern seen in 2010, the last year that we ran these analyses.<sup>18</sup>

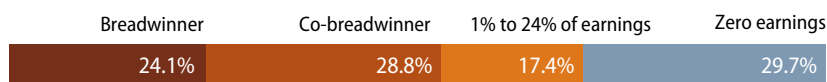
While aggregate comparisons are useful to get a sense of overall patterns among mothers with children living at home, deeper analysis is necessary to paint a more complete picture of who these women are and how they compare to one another. The remainder of this report explores the earnings contributions of married mothers and how they compare to single-mother breadwinners by family income, race, education, motherhood, and age.

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## Working mothers' income contributions

The term “breadwinning mothers” refers to single working moms and married mothers who earn as much as or more than their husbands.<sup>19</sup> In the initial 2009 research first published in *The Shriver Report*, co-breadwinning mothers were defined as married women earning less than their husbands but bringing home at least 25 percent of family income.<sup>20</sup> But what is the distribution of married mothers earning less than 25 percent of family income?

**FIGURE 2**  
**Married mothers' contribution to family earnings, 2012**



Source: Author and Jeff Chapman's analysis of Miriam King and others, "Integrated Public Use Microdata Series, Current Population Survey: Version 3.0," available at <https://cps.ipums.org/cps/index.shtml>.

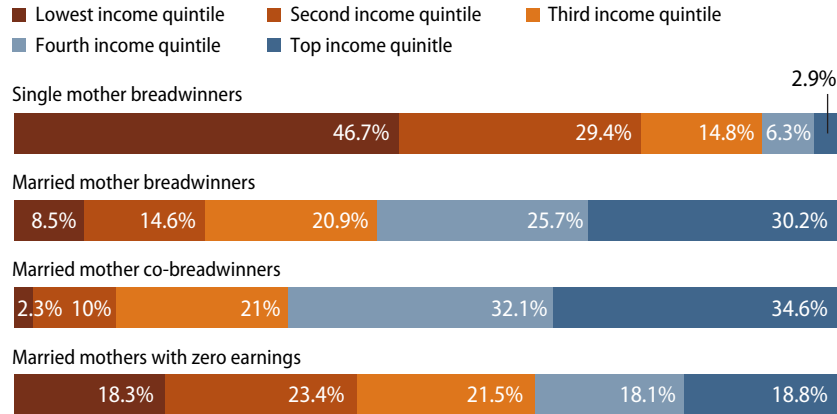
The majority of mothers work and thus contribute to their families' economic security. (see Figure 2) The mother brings home at least some income in 70 percent of all married couples with children under age 18 living at home. One in four families—24.1 percent—have a breadwinning mother who earns at least as much as her husband and may be bringing in the sole income. An additional one in three families—28.8 percent—have a co-breadwinning mother who makes less than her husband but still contributes significantly to the family's bottom line. Only 17.4 percent of families have mothers bringing home between 1 percent and 24 percent of total family earnings, while another 29.7 percent have mothers with no earnings.

It is important to note that these data represent one moment in time for working families. Some families where mothers' earnings are low or where the mother does not work at all may see those dynamics change as children age or as the economy recovers. In many families, mothers scale back their paid employment after having children, not only out of personal choice but also because the high costs of child care can make dual employment among married couples difficult to manage. In an era when the cost of child care exceeds the cost of tuition in 31 states, some families find that they simply cannot afford to have both adults working.<sup>21</sup> But given this distribution, how do married mothers with differing levels of contribution to their family income compare to each other, as well as to single breadwinning moms?

Family income

Our 2010 update found that married breadwinning mothers are common across all income groups but are more common in lower-income families.<sup>22</sup> We also know that families headed by a single mother are more likely to be low income than married-couple families, in no small part because these families by definition only contain one working adult.<sup>23</sup>

**FIGURE 3**  
**Mothers' breadwinning status by income quintile**



Source: Author and Jeff Chapman's analysis of Miriam King and others, "Integrated Public Use Microdata Series, Current Population Survey: Version 3.0," available at <https://cps.ipums.org/cps/index.shtml>.

The 2012 data confirm what previous research has also found. (see Figure 3) Single breadwinning mothers are more than five times as likely—46.7 percent—to be in the bottom income quintile than are married breadwinning mothers—8.5 percent.<sup>24</sup> Comparatively, married co-breadwinning mothers are the least likely to be in the bottom quintile, with only 2.3 percent falling into this category. This difference in family income distributions is likely due to the fact that these families have two earners—married breadwinning mothers may have husbands who do not work—so the second paycheck may push these families into higher income brackets. It may also be that working women with high-earning husbands choose to scale back their work hours to a greater extent than other mothers, or they may work in less remunerative careers than their partners.

While the dominant cultural image of a married mother without earnings is that of a wealthy housewife, this is not always—or even commonly—the case. Married mothers with zero earnings are the most likely of all married moms to be in the lowest income quintile. This may be because depending on a sole earner—in this case, the husband—simply makes families in this economy more likely to be low income. Previous research, for example, has shown that the only families that have seen real, inflation-adjusted income growth since the 1970s are those with two working parents.<sup>25</sup> It may also be that, because people are likely to marry partners that are similar to them, this group of women have low earnings potential themselves and thus forego paid employment in order to provide otherwise costly child and family care.<sup>26</sup>

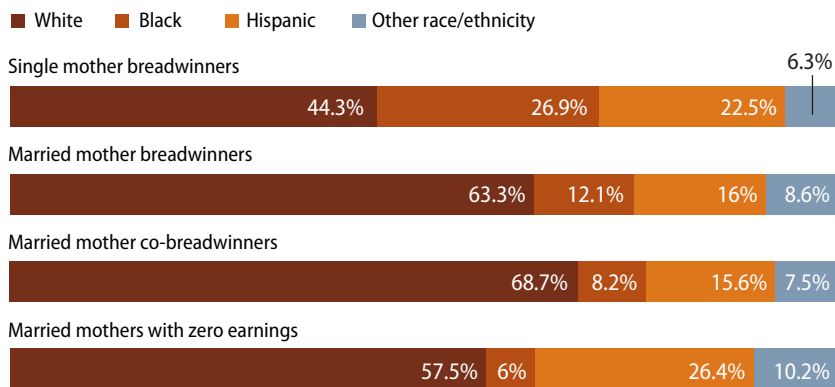
The same pattern holds true at the top of the income spectrum as well. Only about 3 percent—2.9 percent—of working single mothers have earnings that place them in the top income quintile. Married breadwinning mothers are 10 times more likely to have the highest family incomes—30.2 percent—as are married co-breadwinning mothers—34.6 percent. Married mothers with zero earnings have the most even family income distribution of any of the groups profiled here, being approximately as likely to fall into the top earnings quintile—18.76 percent—as they are to fall into the bottom quintile—18.31 percent. These mothers thus represent a much more economically heterogeneous group than the popular image of highly educated mothers in wealthy families “opting out” would imply.<sup>27</sup>

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## Race and ethnicity

While women of color are more likely to be single mothers, the majority of all single moms, working or not, are white.<sup>28</sup> Single breadwinning mothers are most likely to be white, at 44.3 percent, followed by African Americans at 26.91 percent, Latinas at 22.52 percent, and those of another race or ethnicity at 6.26 percent. (see Figure 4) About two-thirds of married breadwinning mothers—63.31 percent—and co-breadwinning mothers—68.66 percent—are white, as are 57.48 percent of mothers with zero earnings.

**FIGURE 4**  
**Mothers' breadwinning status by race and ethnicity, 2012**



Source: Author and Jeff Chapman's analysis of Miriam King and others, "Integrated Public Use Microdata Series, Current Population Survey: Version 3.0," available at <https://cps.ipums.org/cps/index.shtml>.

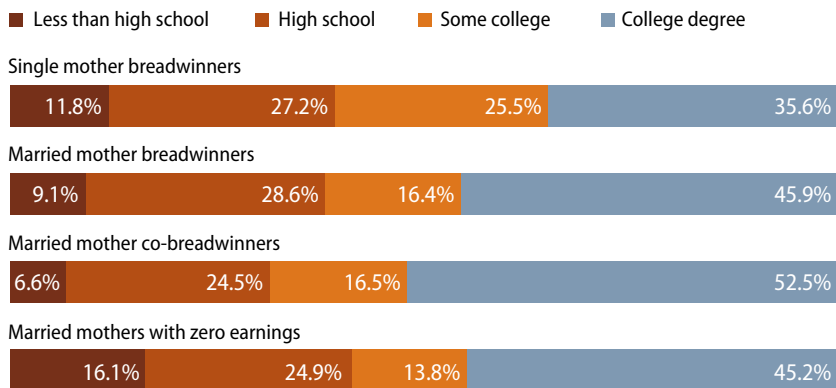
Latinas make up more married breadwinning mothers—16.03 percent—and co-breadwinning mothers—15.62 percent—than African American women do; African American women make up 12.06 percent and 8.18 percent, respectively. Latinas also comprise five times as many married mothers with zero earnings—26.35 percent—compared with African American women, who comprise 5.98 percent. Again, this may have less to do with women forgoing work than with potential earnings, as Latinas have the lowest wages among working women.<sup>29</sup> This also reflects African American women's historically high labor-force participation rates, as women of color have always been more likely to work in the paid labor force than white women.<sup>30</sup>

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## Educational attainment

While women have been outpacing men in educational attainment for several decades now, there are notable differences in the educational attainment of mothers by family status and earnings contributions.<sup>31</sup> Single mothers, on average, tend to have less formal education compared with married mothers. Thus, it is not necessarily surprising to see that 1 in 10, or 11.8 percent of, single breadwinning mothers have not received a high school diploma. (see Figure 5)

**FIGURE 5**  
**Mothers' breadwinning status by education, 2012**



Source: Author and Jeff Chapman's analysis of Miriam King and others, "Integrated Public Use Microdata Series, Current Population Survey: Version 3.0," available at <https://cps.ipums.org/cps/index.shtml>.

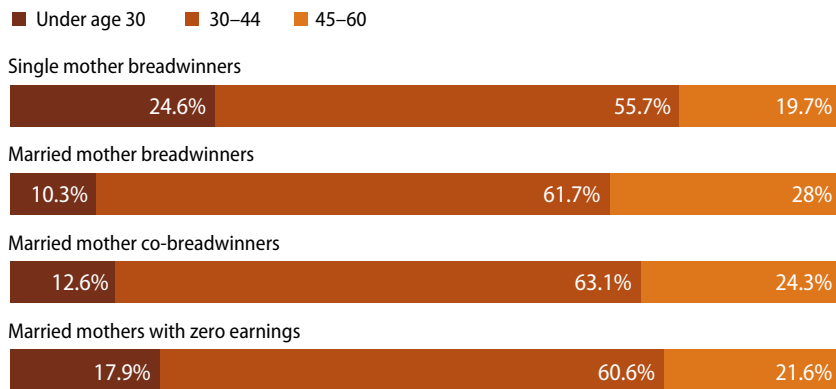
All of the groups profiled here are about equally likely to have a high school diploma but no further education, in each instance comprising approximately one-quarter of mothers. However, single breadwinning mothers are less likely to have completed a college degree—35.59 percent—than married breadwinners at 45.88 percent, married co-breadwinners at 52.51 percent, and married mothers with zero earnings at 45.23 percent. But single working mothers are more likely to have completed some college without attaining a degree, at 25.47 percent, than married breadwinners at 16.42 percent, married co-breadwinners at 16.45 percent, or mothers with zero earnings at 13.76 percent. This may reflect the difficulties of completing an education while single parenting,<sup>32</sup> or it may be the result of single mothers' younger relative age compared with married mothers.<sup>33</sup>

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## Mothers' ages

The majority of mothers in our sample, like the majority of mothers with children living at home overall, are in their 30s or early 40s.<sup>34</sup> However, there are some differences among mothers by share of their economic contribution to the household. Single breadwinning mothers are the most likely to be under age 30, with one in four, or 24.6 percent, falling into this age range. (See Figure 6) Conversely, only 1 in 10, or 10.3 percent, of married breadwinning mothers are under age 30. This is to be expected given the fact that the current average age of first marriage is approximately 27 for women.

**FIGURE 6**  
**Mothers' breadwinning status by age, 2012**



Source: Author and Jeff Chapman's analysis of Miriam King and others, "Integrated Public Use Microdata Series, Current Population Survey: Version 3.0," available at <https://cps.ipums.org/cps/index.shtml>.

Married breadwinning mothers are also the most likely to be between the ages of 45 and 60. This is not surprising given that earnings tend to increase as workers age, due to the accumulation of job experience and tenure. Married women tend to skew older than single women and thus are more likely to be in their prime earning years. This is reflected by the fact that married people overall, and married women in particular, have higher earnings than those with a different marital status—single, divorced, separated, or widowed.<sup>35</sup>

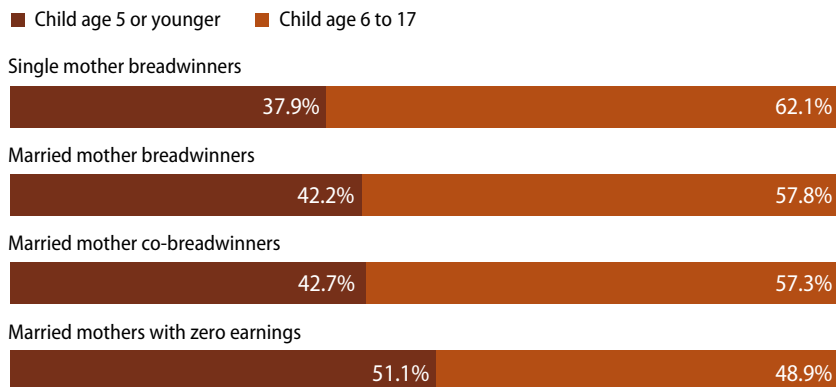
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## Age of youngest child

Because single breadwinning mothers tend to be younger than the other groups of mothers profiled here, it would be reasonable to expect that they would be more likely to have young children. However, this is not the case. In fact, single breadwinners are the least likely to have children under age 6, and in only about one-third, or 37.9 percent, of these families is the youngest child below school age.

On its face, this seems counterintuitive, but two factors may be driving this trend. First, never-married mothers tend to give birth at younger ages than married women, and since most single breadwinning moms are at least 30 years old, their children may be older by the time they reach this age group.<sup>36</sup> Second, the category of single breadwinning mothers only includes single moms who are employed and bringing home earnings. There is evidence showing that single mothers, who we have previously shown to have lower wages, face barriers to entering the paid labor force, including the high costs of child care and the lack of access to paid leave and workplace flexibility.<sup>37</sup>

**FIGURE 7**  
**Mothers' breadwinning status by age of youngest child, 2012**



Source: Author and Jeff Chapman's analysis of Miriam King and others, "Integrated Public Use Microdata Series, Current Population Survey: Version 3.0," available at <https://cps.ipums.org/cps/index.shtml>.

While married breadwinners and co-breadwinners are equally likely to have children who have not yet reached school age—42.2 percent and 42.7 percent, respectively—married mothers with zero earnings are the most likely to have at least one child under age 6, at 51.1 percent. This reflects other data sources that show that mothers of young children are less likely to be employed than women whose children have reached the age when they begin to attend school.<sup>38</sup>



## Conclusion

In 2012, the trend toward female breadwinning continued, in spite of changes to our economic landscape. Women’s earnings contributions to their families are necessary in order to provide economic security. As our analysis shows, working mothers are not just bringing home pocket money: Nearly two-thirds of mothers are primary or co-breadwinners for their families, including more than half of married mothers—52.9 percent—who bring home at least 25 percent of their families’ incomes.

In spite of the importance of mothers’ earnings to their families’ economic well-being, barriers persist for working women that prevent many of them from reaching their full potential.<sup>39</sup> Much of this is because our nation’s policies have not been updated to reflect how our families live and work today. Our families no longer look the way they did in the 1960s and 1970s, but our workplace policies still do.

Even though most mothers work and their earnings are important to their families’ economic well-being, there are few federal policies to help manage their dual responsibilities of providing both care and a paycheck. Mothers still provide the majority of child care, even when they are employed full time, but there are no national-level policies in place to ensure that working caregivers have access to paid family and medical leave and paid sick days. Change is necessary to ensure that workplace policies match the realities of working families today.

While a significant percentage of mothers are the primary breadwinners for their families, the gender wage gap still continues to drag down women’s wages. The causes behind the wage gap are complex, but most of the difference between the overall wages of men and women can be traced back to a combination of discrimination and a lack of workplace policies to enable workers to manage the dual responsibilities of wage earning while providing family care.<sup>40</sup>

For example, the United States continues to hold its place as an outlier among the rest of the world by being the only advanced economy, and one of only a few nations globally, that does not guarantee women the right to paid maternity leave after the birth of a baby.<sup>41</sup> And the fact that the United States does not have the same kinds of family-friendly policies seen in other wealthy nations is a large part of why mothers' labor-force participation rates have fallen in America relative to other countries.<sup>42</sup> Currently, only 12 percent of private-sector workers have access to paid family leave, and the rates are even lower among low-income workers.<sup>43</sup>

Forty million workers, including 80 percent of low-wage workers, lack access to paid sick days that can be taken to recover from a short-term illness such as the flu or to take a sick child to a doctor's appointment.<sup>44</sup> This lack of paid leave is not just a matter of inconvenience; it can have devastating effects on families' economic well-being as well. Nearly one in four U.S. workers report that they have either lost a job or have been threatened with losing a job for taking time off when they were ill or when they needed to care for a sick child or relative.<sup>45</sup>

But solutions do exist. The Family and Medical Insurance Leave Act would create a federal paid family and medical leave insurance program that would provide partial wage replacement when individuals need time away from work to care for a new child, care for a seriously ill family member, or recover from their own serious illness or injury.<sup>46</sup> This would follow in the successful footsteps of the states that have implemented their own programs—California; New Jersey; and, most recently, Rhode Island. These programs have been shown to increase labor-force participation and reduce reliance on public assistance.<sup>47</sup>

In addition, the Healthy Families Act would enable workers to earn up to seven paid sick days per year that could be used due to illness, caring for a sick family member, or accessing medical care.<sup>48</sup> Seven cities—San Francisco, California; Washington, D.C.; Seattle, Washington; Portland, Oregon; Jersey City and Newark, New Jersey; and New York City—and one state—Connecticut—have already passed paid sick days. Leveling the playing field for workers regardless of where they reside would ensure that no one has to choose between caring for a sick child and losing a job.

Women, and mothers in particular, have entered the paid labor force en masse, and there are no signs of that changing. At a time when women's wages are so vital to keeping their families afloat, we cannot afford not to do something. It is time for an updating of our labor standards to ensure that all working families have the supports they need.

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## About the author

**Sarah Jane Glynn** is Associate Director for Women's Economic Policy at the Center for American Progress. Prior to coming to CAP, she worked as an adjunct faculty member at Vanderbilt University and Belmont University in Nashville, Tennessee. She also served on the editorial staff for *Work and Occupations*, an interdisciplinary scholarly journal. Glynn will receive her Ph.D. in sociology in late 2014 from Vanderbilt University, where she also earned her M.A. A native of California, she holds a B.A. in women's studies from the University of California, Los Angeles.

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## Endnotes

- 1 Heather Boushey, "The New Breadwinners." In Heather Boushey and Ann O'Leary, eds., *The Shriver Report: A Woman's Nation Changes Everything* (Washington: Maria Shriver and Center for American Progress, 2009), available at <http://cdn.americanprogress.org/wp-content/uploads/issues/2009/10/pdf/awn/chapters/economy.pdf>.
- 2 The data in this report only include families with a mother who is between the ages of 18 and 60 and who has children under age 18 living with her. Breadwinner mothers include single mothers who work and bring home earnings and married mothers who earn as much as or more than their husbands. Co-breadwinners are married mothers who earn less than their husbands but still bring home at least 25 percent of the couple's earnings.
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