

GAO

Report to the Chairman, Subcommittee  
on Human Resources, Committee on  
Ways and Means, House of  
Representatives

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May 1994

# FAMILIES ON WELFARE

## Teenage Mothers Least Likely to Become Self-Sufficient



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United States  
General Accounting Office  
Washington, D.C. 20548

Health, Education, and  
Human Services Division

B-256942

May 31, 1994

The Honorable Harold E. Ford  
Chairman, Subcommittee on Human Resources  
Committee on Ways and Means  
House of Representatives

Dear Mr. Chairman:

In recent years, concerns about rising caseloads and long-term dependency have prompted renewed attention to the nation's welfare system. Since the summer of 1989, Aid to Families with Dependent Children (AFDC) caseloads and costs have been rising and are now at record levels. Increasingly, concerns have centered on the rising number of teenage mothers, and particularly the high public costs associated with their dependence on welfare programs.

In response to the growth in AFDC, states have initiated major reforms, including taking new actions targeting teenage mothers. For example, several states have initiated programs for teenage mothers receiving AFDC that require those without a high school diploma to attend school or have their AFDC benefits reduced. These state efforts at reform are now taking place under specific federal waivers, and the challenge of systemwide reform lies ahead.

As the Congress begins to deliberate the issues surrounding the federal role in welfare reform, you asked us for information on who is currently receiving support under the AFDC program and whether the characteristics of this population have changed in recent years. This report presents information from 1976 to 1992 about the group of women receiving AFDC who are or were teenage mothers. In another report, which we are also sending to you today, we present information for the same time period on all single women receiving AFDC and, within that group, the growing proportion of those who have never been married.<sup>1</sup>

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## Background

The AFDC program provides cash benefits to economically needy families with children who lack support from one or both of their parents because of death, absence, incapacity, or unemployment. AFDC is funded with

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<sup>1</sup>Families on Welfare: Sharp Rise in Never-Married Women Reflects Societal Trend (GAO/HEHS-94-92, May 1994).

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federal and state dollars, with the federal share determined by a matching formula related to each state's per capita income.

Both caseloads and total program costs have grown dramatically in recent years. Total assistance payments for families receiving AFDC, including federal and state funds, were about \$22.2 billion in fiscal year 1992. In November 1993, AFDC benefits reached over 5 million families nationwide. The average AFDC family receives assistance for about 2 years, but many families, including those who go on and off welfare numerous times, receive assistance for much longer periods of time.

As caseloads have grown, attention has focused on the relationship between teenage childbearing and AFDC receipt. From 1976 to 1992, the number of teenage mothers receiving AFDC increased from about 35,000 to about 150,000. In addition, the total number of women who gave birth as teenagers and are receiving AFDC is larger, since studies have shown that a lag may occur between when a teenager has her first child and when she first receives AFDC.

Available estimates of the public costs associated with supporting teenage mothers and their children are high. For example, the Center for Population Options has estimated that in 1990 the federal government spent \$25 billion in AFDC, Medicaid, and Food Stamps to support families begun by teenagers.

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## Results in Brief

Women who gave birth as teenagers make up nearly half of the AFDC caseload—a sizeable group. Our analysis shows that this group of women is less likely to have high school diplomas and more likely to have larger families. Both these characteristics increase the likelihood of being among the poorest AFDC recipients. Even though they work in the same proportions as other women receiving AFDC, they earn less and are more likely to have total family incomes<sup>2</sup> below 50 percent of the poverty line. Given these differences, women who had their first child when they were teenagers may have the most difficulty earning their way off welfare and becoming self-sufficient. As the Congress considers welfare reform, it may need to explore preventative strategies aimed at discouraging young mothers from becoming dependent on welfare and encouraging those that do to become self-sufficient. In future work we will be identifying and examining strategies that show promise in assisting teenage mothers.

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<sup>2</sup>As used in this report, "total family income" includes earnings and cash benefits, such as AFDC benefits, but does not include the value of such non-cash benefits as Food Stamps and Medicaid. All income and earnings in this report are in 1991 dollars.

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## Scope and Methodology

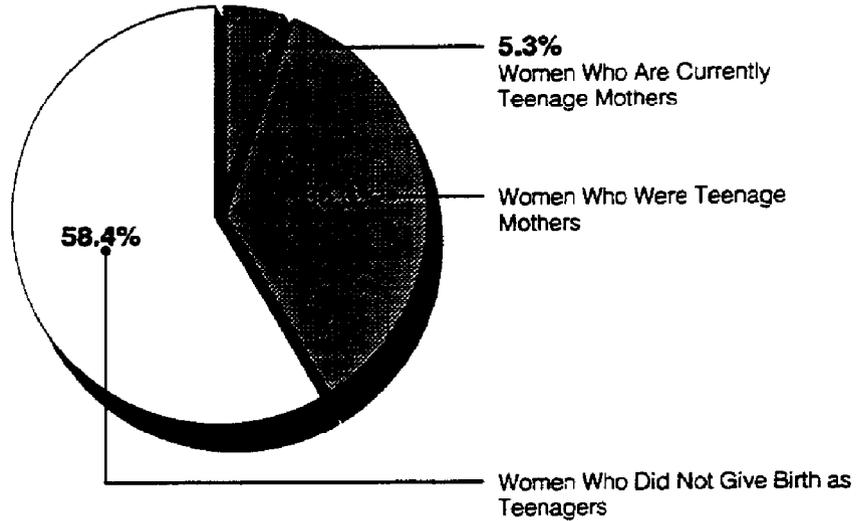
From all single women receiving AFDC during 1976 and 1992, we analyzed demographic, employment, and income trends for the group of current and former teenage mothers. For comparison purposes, we examined corresponding trends for the group of single women receiving AFDC who did not have a child when they were teenagers. For a more detailed discussion of these trends, see appendix I. We used the following data sources: the Census Bureau's March Current Population Survey (CPS), from 1976 to 1992; Department of Health and Human Services' (HHS) National Integrated Quality Control System data, from 1986 to 1992; and other Census data in published reports.

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## Almost Half of All Single Women Receiving AFDC Gave Birth as Teenagers

From 1976 to 1992, almost half of all single women receiving AFDC—about 42 percent—were or had been teenage mothers. (See fig. 1 for 1992 data.) This proportion remained roughly the same throughout the 17-year time period, although the number of women receiving AFDC who gave birth as teenagers increased from about 734,000 to almost 1.2 million. Among women receiving AFDC who gave birth as teenagers, current teenage mothers were a small percentage—13 percent in 1992.

**Figure 1: Proportion of Women Who Gave Birth as Teenagers Is Nearly Half of All Single Women Receiving AFDC (CPS, 1992)**



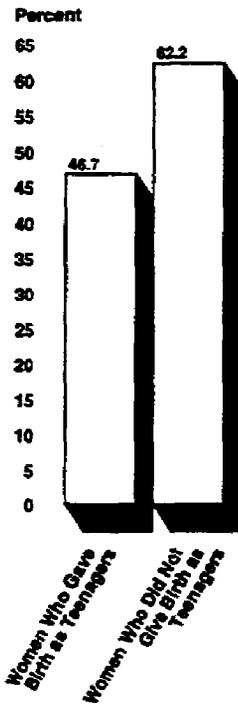
Source: CPS.

**Women Who Gave Birth as Teenagers Are Less Educated, Have Larger Families, and Are More Likely to Be Never Married**

Throughout the period we examined, women receiving AFDC who gave birth as teenagers differed in several key respects from women receiving AFDC who did not.

- **Educational attainment.** In 1992, less than half of women who gave birth as teenagers had a high school diploma, compared with about two-thirds of women who did not give birth as teenagers. (See fig. 2.)

**Figure 2: Women Receiving AFDC Who Gave Birth as Teenagers Less Likely to Have a High School Diploma Than Women Who Did Not Give Birth as Teenagers (CPS, 1992)**



Source: CPS.

- **Family size.** Women who gave birth as teenagers were also more likely to have larger families. In 1992, 18 percent of women who gave birth as teenagers had four or more children, but only 9 percent of women who did not give birth as teenagers had families this large.
- **Marital status.** Compared to women receiving AFDC who did not give birth as teenagers, those who did were more likely to be never-married. In 1992, almost two-thirds of women who gave birth as teenagers had never been married. In comparison, about 45 percent of women who did not give birth as teenagers had never married.

In other work reported to you today, we found that lower levels of education and larger families were both characteristics that increased the

likelihood that a woman receiving AFDC would have a total family income below 50 percent of the poverty line.<sup>3</sup>

For women receiving AFDC who gave birth as teenagers, trends in educational attainment and marital status over the period 1976 to 1992 paralleled trends for women receiving AFDC who did not give birth as teenagers. In addition, as reported to you in our companion report, these trends also paralleled trends for all single women receiving AFDC.<sup>4</sup> For all three groups, the proportion of those with a high school diploma increased and the proportion of those who never married more than doubled.

## Women Who Gave Birth as Teenagers More Likely to Have Incomes Below 50 Percent of the Poverty Line

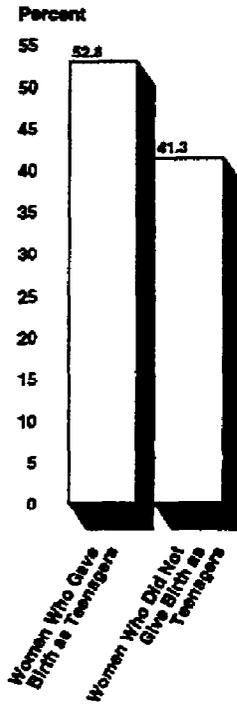
While roughly comparable proportions of both groups worked, on average those who gave birth as teenagers earned less. Between 1976 and 1992, about 35 percent of both groups worked. However, average earnings for women who gave birth as teenagers and worked have remained below the average earnings for other women who worked but did not give birth as teenagers. In 1992, annual earnings for women who gave birth as teenagers and worked were about \$1,600 less, on average, than women who did not give birth as teenagers.

Women who gave birth as teenagers were also more likely to have total family incomes below 50 percent of the poverty line. (See fig. 3.) Over half of women who gave birth as teenagers had total family incomes below 50 percent of the poverty line in 1992, while only 41 percent of women who did not give birth as teenagers had total family incomes this low. This difference in total family income is not surprising, given the lower earnings of women who gave birth as teenagers and the declining value of cash benefits over the time period we examined for all women receiving AFDC.

<sup>3</sup>See GAO/HEHS-94-92.

<sup>4</sup>See GAO/HEHS-94-92.

**Figure 3: Women Receiving AFDC Who Gave Birth as Teenagers More Likely to Have Incomes Below 50 Percent of the Poverty Line Than Women Who Did Not Give Birth as Teenagers (CPS, 1992)**



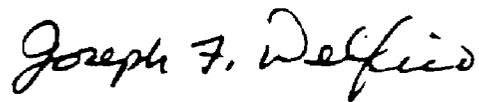
Source: CPS.

As agreed, we did not obtain written agency comments. We are sending copies of this report to appropriate House and Senate committees, the Secretary of Health and Human Services, and other interested parties. Copies will be made available to others on request.

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If you or your staff have any questions concerning this report or need additional information, please call me on (202) 512-7215. Other major contributors are listed in appendix II.

Sincerely yours,

A handwritten signature in cursive script that reads "Joseph F. Delfico".

Joseph F. Delfico  
Director, Income Security Issues



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# Contents

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Letter		1
Appendix I Current and Former Teenage Mothers		12
Appendix II Major Contributors to This Report		30
Glossary		31
Bibliography		32
Related GAO Products		36
Tables		
	Table I.1: Proportion of Women Receiving AFDC Who Gave Birth as Teenagers	14
	Table L2: Proportion of Women Receiving AFDC and Working Among Women Who Did and Did Not Give Birth as Teenagers	24
	Table L3: Proportion of Women Receiving AFDC and Working at Some Point During a Given Year Among Women Who Did and Did Not Give Birth as Teenagers	24
Figures		
	Figure 1: Proportion of Women Who Gave Birth as Teenagers Is Nearly Half of All Single Women Receiving AFDC	4
	Figure 2: Women Receiving AFDC Who Gave Birth as Teenagers Less Likely to Have a High School Diploma Than Women Who Did Not Give Birth as Teenagers	5
	Figure 3: Women Receiving AFDC Who Gave Birth as Teenagers More Likely to Have Incomes Below 50 Percent of the Poverty Line Than Women Who Did Not Give Birth as Teenagers	7
	Figure I.1: Age Composition of Women Receiving AFDC Who Gave Birth as Teenagers	12
	Figure L2: Proportion of Never-Married Women Among Women Who Gave Birth as Teenagers and Among Those Who Did Not	17

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Contents

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Figure L3: Proportion With a High School Diploma or Some College Education Among Women Who Gave Birth as Teenagers and Those Who Did Not	19
Figure L4: Racial Composition Among Women Receiving AFDC Who Did and Did Not Give Birth as Teenagers	21
Figure L5: Proportion of Families With Four or More Children Among Women Who Gave Birth as Teenagers and Those Who Did Not	23
Figure L6: Average Earnings for Workers Among Women Who Gave Birth as Teenagers and for Those Who Did Not Give Birth as Teenagers	25
Figure L7: Proportion of Women Who Gave Birth as Teenagers and Those Who Did Not With Incomes Below 50 Percent of the Poverty Line	29

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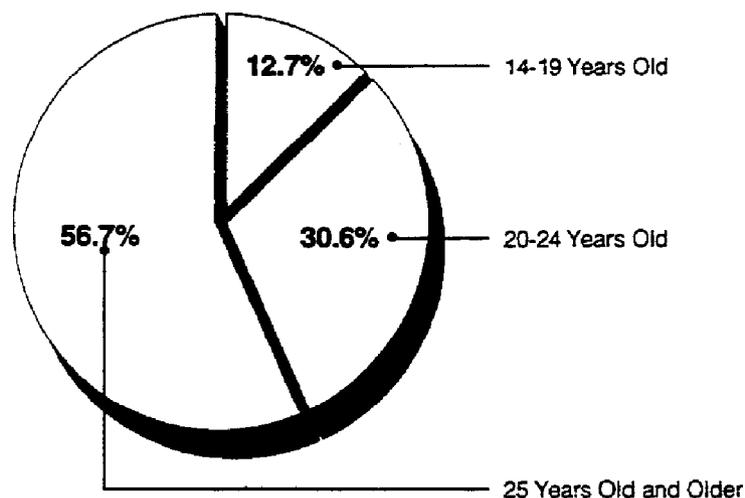
**Abbreviations**

AFDC	Aid to Families With Dependent Children
CPS	Current Population Survey
GED	general equivalency diploma
HHS	Department of Health and Human Services
OBRA	Omnibus Budget Reconciliation Act of 1981

# Current and Former Teenage Mothers

In this section we analyze characteristics of those women receiving AFDC who first gave birth when they were teenagers. We chose this group because studies have suggested that women who have a child during their teenage years may be at increased risk of needing AFDC and long-term AFDC receipt. Published data indicate that a lag may occur between when a teenager has her first child and when she first receives AFDC. Given this, we analyzed data on all single women receiving AFDC who were currently or had been teenage mothers.<sup>1</sup> Figure I.1 shows the age composition of the group we analyzed as of 1992.

**Figure I.1: Age Composition of Women Receiving AFDC Who Gave Birth as Teenagers (CPS, 1992)**



Source: CPS.

For this group, we looked at its proportion in the AFDC caseload, marital status, educational levels, racial composition, current age, family size, work status, earnings, and total incomes. We looked at changes in these characteristics reported in the CPS from 1976 to 1992. We note that CPS data

<sup>1</sup>To identify women who had given birth as teenagers, we subtracted the oldest child's age from the mother's current age. Due to concerns about data reliability, we excluded from our analysis those women who were age 13 or younger when they first gave birth. We also excluded women for whom we could not accurately identify the age of their oldest child.

on work status, earnings, and income describe conditions in the year prior to data collection. For example, a respondent to the March 1992 CPS would provide current demographic data but 1991 annual earnings. We report all CPS data in "CPS Years," the year in which the data were collected. To supplement CPS data on work status, we also used HHS data from 1986 to 1992.

Because CPS data are obtained from a sample of the population, our estimates derived from these data have an associated sampling error. Unless otherwise indicated, sampling errors for the data in this report were 6 percentage points or less at the 95-percent confidence level.

To investigate possible relationships between teenage childbearing and our selected characteristics, we compared the group of women receiving AFDC who gave birth as teenagers to the group of women receiving AFDC who did not—that is, women who had their first child at age 20 or older.

As noted, the group we analyzed includes both current teenage mothers as well as those who were teenage mothers. Current teenage mothers receiving AFDC, however, have been a consistently small proportion of all women receiving AFDC who gave birth as teenagers. The impact of current teenagers on the characteristics of all women receiving AFDC who gave birth as teenagers is thus also small. For example, among all women receiving AFDC who gave birth as teenagers, including current and former teenage mothers, about 47 percent had a high school diploma. When current teenage mothers are not included in this group, the percentage increases only 2 percentage points, to about 49 percent.

**Proportion of Women Who Gave Birth as Teenagers Remained Stable in the AFDC Caseload as a Whole**

Women receiving AFDC who gave birth as teenagers have remained a constant and sizable proportion of the total caseload—about 42 percent from 1976 to 1992. (See table I.1.)

**Table I.1: Proportion of Women Receiving AFDC Who Gave Birth as Teenagers**

	CPS year				
	1976	1980	1984	1988	1992
Percent of women who gave birth as teenagers	41.6	43.3	41.6	43.2	41.7

Source: CPS.

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**Appendix I**  
**Current and Former Teenage Mothers**

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**Growing Proportions of  
Never-Married Women  
Among Those Who Did and  
Did Not Give Birth as  
Teenagers**

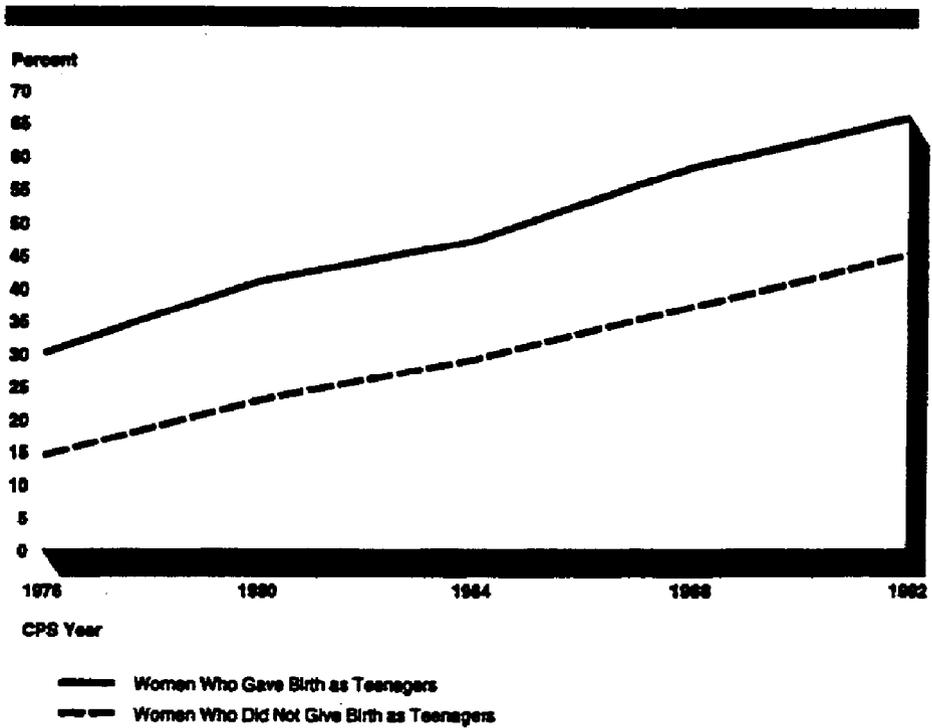
Of women receiving AFDC who gave birth as teenagers, the proportion of those who never married increased, from about one-third in 1976 to about two-thirds in 1992. An increase in the proportion of never-marrieds also occurred among women who did not give birth as teenagers, from about 14 percent to about 45 percent. The proportion of never-marrieds among women who gave birth as teenagers doubled, while among women who did not give birth as teenagers, the proportion who never married more than tripled. Still, the proportion of never-married women was consistently higher for women who gave birth as teenagers.<sup>2</sup> (See fig. I.2.)

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<sup>2</sup>For additional information about the relationship between women who never married and women who gave birth as teenagers, see GAO/HEHS-94-92.

Appendix I  
Current and Former Teenage Mothers

Figure I.2: Proportion of Never-Married Women Among Women Who Gave Birth as Teenagers and Among Those Who Did Not (CPS, 1976-92)



Source: CPS.

CPS Year	Women Who Gave Birth as Teenagers	Women Who Did Not Give Birth as Teenagers
1976	30.0	14.3
1980	40.9	22.8
1984	47.0	28.9
1988	58.0	36.9
1992	65.4	44.9

Source: CPS.

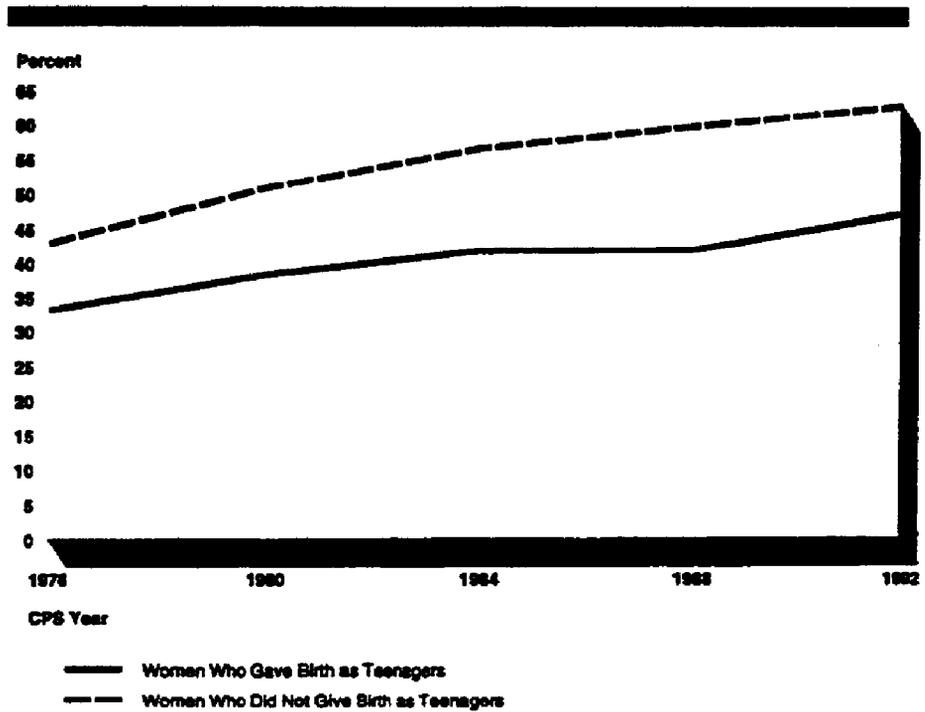
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**Women Receiving AFDC  
Who Gave Birth as  
Teenagers Less Likely to  
Have a High School  
Diploma**

Despite increases in the proportion of those with a high school diploma, the educational attainments of women who gave birth as teenagers lagged behind those of women receiving AFDC who had their first child at age 20 or older. In 1976, 33 percent of women who gave birth as teenagers had at least a high school diploma; in 1992, 47 percent did. In contrast, the proportion of women who did not give birth as teenagers and had at least a high school diploma rose from 43 percent in 1976 to 62 percent in 1992. (See fig. L3.)

Appendix I  
Current and Former Teenage Mothers

Figure I.3: Proportion With a High School Diploma or Some College Education Among Women Who Gave Birth as Teenagers and Those Who Did Not (CPS, 1976-92)



Source: CPS.

CPS Year	Women Who Gave Birth as Teenagers	Women Who Did Not Give Birth as Teenagers
1976	33.1	42.9
1980	38.2	50.7
1984	41.6	58.3
1988	41.6	59.3
1992	46.7	62.2

Source: CPS.

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**Racial Composition of  
Women Who Gave Birth as  
Teenagers Remained About  
the Same**

From 1976 to 1992, the proportion of white, black, and other women receiving AFDC who gave birth as teenagers stayed relatively stable.<sup>3</sup> In 1992, of women who gave birth as teenagers, about half were black, about one third were white, and about a fifth were Hispanic and other. (See fig. I.4.)

From 1976 to 1992, the proportion of white, black, and other women receiving AFDC who did not give birth as teenagers also stayed about the same. In 1992, of women who did not give birth as teenagers, about 40 percent were white and 40 percent were black. Hispanics and others made up the remaining 20 percent.

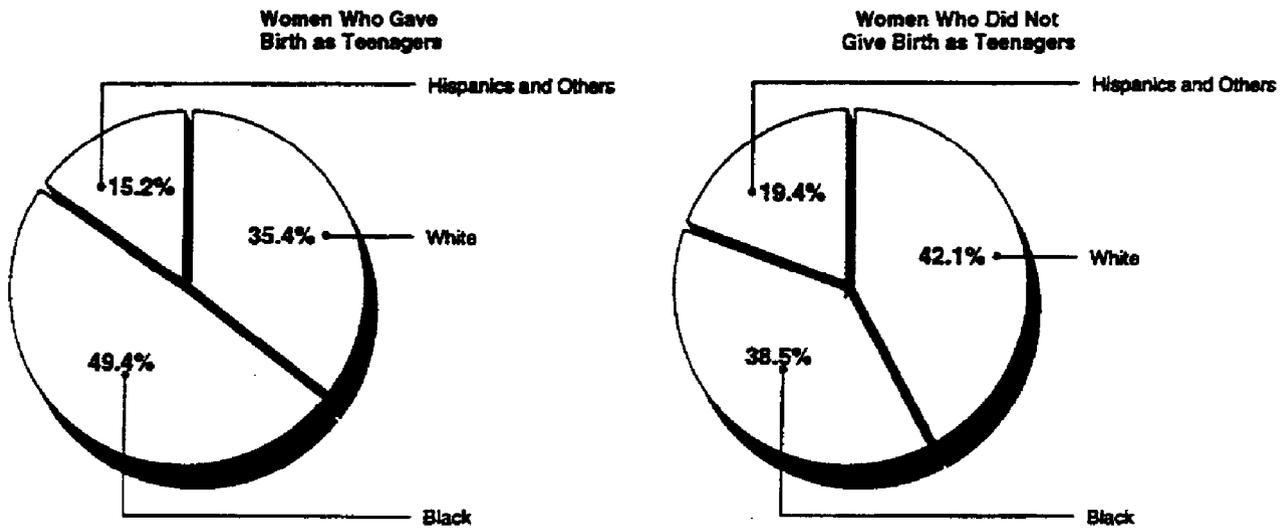
The racial composition of the two groups, women who gave birth as teenagers and those who did not, differed. Compared to women who did not give birth as teenagers, those who did were more likely to be black.

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<sup>3</sup>Although we did find some slight changes over time, the changes were not statistically significant.

Appendix I  
Current and Former Teenage Mothers

Figure I.4: Racial Composition Among Women Receiving AFDC Who Did and Did Not Give Birth as Teenagers (CPS, 1992)



Source: CPS.

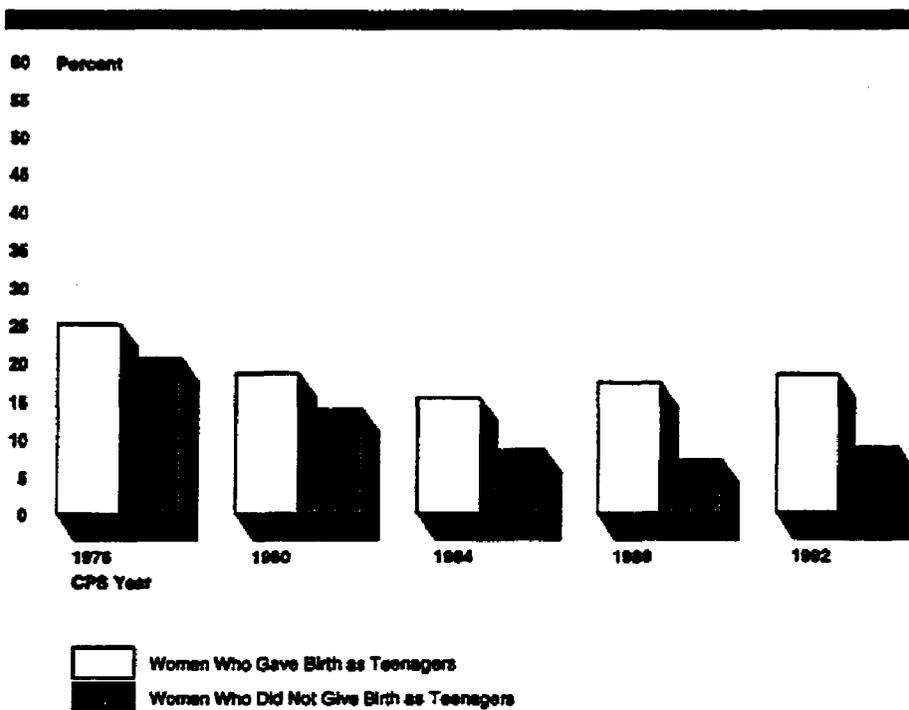
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**Women Receiving AFDC  
Who Gave Birth as  
Teenagers Were More  
Likely to Have Larger  
Families**

For women receiving AFDC who gave birth as teenagers, the proportion of families with four or more children in 1992 was less than in 1976. However, these women remain more likely to have larger families than women who did not give birth as teenagers. For example, about 18 percent of women receiving AFDC who gave birth as teenagers had four or more children in 1992, but only about 9 percent of women who did not give birth as teenagers had families this size. (See fig. I.5.)

Appendix I  
Current and Former Teenage Mothers

Figure I.5: Proportion of Families With Four or More Children Among Women Who Gave Birth as Teenagers and Those Who Did Not (CPS, 1976-92)



Source: CPS.

CPS Year	Women Who Gave Birth as Teenagers	Women Who Did Not Give Birth as Teenagers
1976	25.1	20.5
1980	18.5	13.9
1984	15.3	8.5
1988	17.2	7.1
1992	18.2	6.7

Source: CPS.

**Women Who Gave Birth as Teenagers Earned Less but Worked in Same Proportion**

According to both CPS and HHS data, the proportion of women receiving AFDC who gave birth as teenagers and worked did not differ greatly from the proportion of women who did not give birth as teenagers and worked. For both groups, the proportion of women who worked remained about the same over time (about 6 percent according to HHS data and about 35 percent according to CPS data, as shown in tables I.2 and I.3). CPS data may show a higher proportion of women working because it measures employment when a woman is not necessarily receiving AFDC, whereas HHS data show only employment while a woman is receiving AFDC.<sup>4</sup>

**Table I.2: Proportion of Women Receiving AFDC and Working Among Women Who Did and Did Not Give Birth as Teenagers (HHS, 1986-92)**

	Year			
	1986	1988	1990	1992
Women who gave birth as teenagers	4.6	5.3	5.7	6.0
Women who did not give birth as teenagers	6.6	7.1	7.5	6.9

Source: HHS.

**Table I.3: Proportion of Women Receiving AFDC and Working at Some Point During a Given Year Among Women Who Did and Did Not Give Birth as Teenagers (CPS, 1976-92)**

	CPS year				
	1976	1980	1984	1988	1992
Women who gave birth as teenagers	37.3	41.5	26.9	34.1	34.8
Women who did not give birth as teenagers	35.7	39.7	29.7	33.1	34.2

Note: CPS data on work status is collected in a given year for the previous calendar year.

Source: CPS.

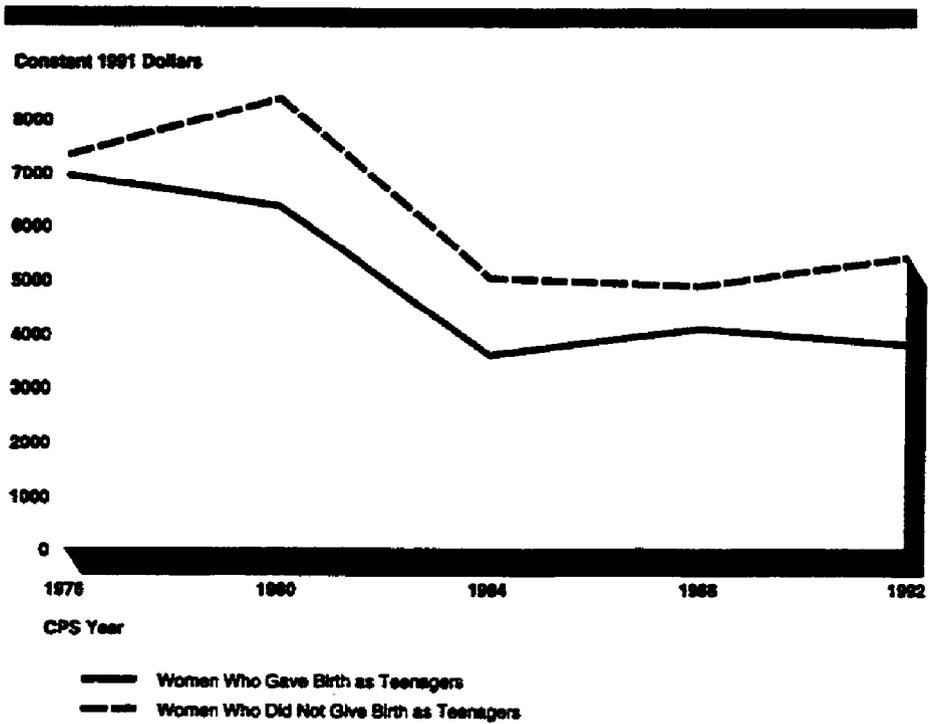
Among workers, however, women who gave birth as teenagers were more likely to have lower average earnings than women who did not give birth as teenagers. Average earnings in constant 1991 dollars for women who gave birth as teenagers declined from almost \$7,000 in the 1976 CPS to about \$3,800 in the 1992 CPS. For women who did not give birth as teenagers, average earnings declined from about \$7,300 to about \$5,400. We note that, for both groups, changes in the Omnibus Budget Reconciliation Act of 1981 (OBRA) lowered the amount of earnings that recipients could have and still remain eligible for AFDC.<sup>5</sup> (See fig. I.6.)

<sup>4</sup>According to the CPS, about 75 percent of single women receiving AFDC received AFDC benefits for the entire calendar year.

<sup>5</sup>Since the CPS measures prior year income, any impact from OBRA would be not be visible in our data before the 1982 CPS data.

**Appendix I  
Current and Former Teenage Mothers**

**Figure I.6: Average Earnings for Workers Among Women Who Gave Birth as Teenagers and for Those Who Did Not Give Birth as Teenagers (CPS, 1976-92)**



Source: CPS.

CPS Year	Women Who Gave Birth as Teenagers	Women Who Did Not Give Birth as Teenagers
1976	6947	7315
1990	6347	8374
1994	3589	5015
1988	4082	4871
1992	3784	5389

Source: CPS.

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**Appendix I**  
**Current and Former Teenage Mothers**

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Some possible explanations for the lower earnings among women who gave birth as teenagers may be that they work fewer hours or earn lower wages. Women who gave birth as teenagers may work fewer hours because of difficulties arranging child care for their larger families. Their wages may be lower because they tend to be less educated than women who did not give birth as teenagers. Also, since the group of women who gave birth as teenagers includes current teenage mothers, this group tends to be younger and may therefore have less work experience.

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**Appendix I**  
**Current and Former Teenage Mothers**

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**Women Receiving AFDC  
Who Gave Birth as  
Teenagers More Likely to  
Have Incomes Below 50  
Percent of the Poverty Line**

Among single women receiving AFDC, those who gave birth as teenagers were more likely than those who did not give birth as teenagers to have total family incomes below 50 percent of the poverty line. In the 1992 CPS, 53 percent of women who gave birth as teenagers had total family incomes below 50 percent of the poverty line, while only 41 percent of women who did not give birth as teenagers had incomes this low. For both groups, however, the proportion of those with total family incomes below 50 percent of poverty more than doubled between the 1976 CPS and the 1992 CPS. (See fig. I.7.)

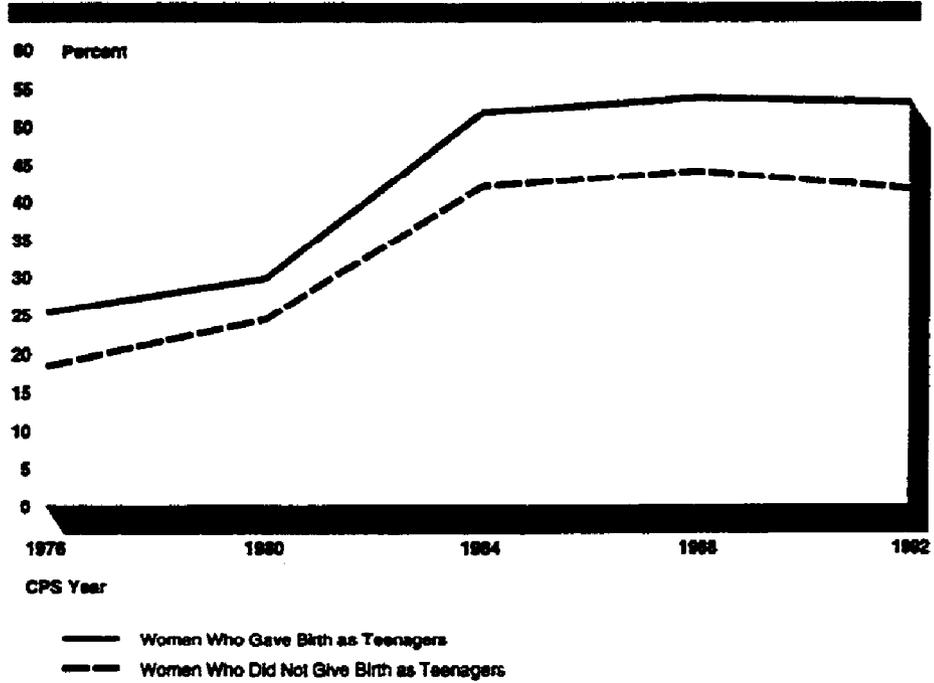
Some possible explanations for the difference in family income between the two groups may be as follows. Women who gave birth as teenagers earn less on average than women who did not give birth as teenagers, although about the same proportion work in both groups. In addition, our analysis in our companion report showed that not having a high school diploma and having a larger family are two characteristics that increase the likelihood that a woman's family income will be below 50 percent of the poverty line.<sup>6</sup> Women who gave birth as teenagers are more likely to have both these characteristics than women who did not.

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<sup>6</sup>See GAO/HEHS-94-92.

**Appendix I  
Current and Former Teenage Mothers**

**Figure I.7: Proportion of Women Who Gave Birth as Teenagers and Those Who Did Not With Incomes Below 50 Percent of the Poverty Line (CPS, 1976-92)**



Source: CPS.

(Percent)

CPS Year	Women Who Gave Birth as Teenagers	Women Who Did Not Give Birth as Teenagers
1976	25.2	18.3
1980	29.6	24.2
1984	51.6	41.8
1988	53.5	43.8
1992	52.8	41.3

# Major Contributors to This Report

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Cynthia M. Fagnoni, Assistant Director, (202) 512-7202  
Karen A. Brown, Evaluator-in-Charge  
Linda F. Baker, Senior Evaluator  
Paula J. Bonin, Senior Computer Specialist  
Ann McDermott, Publishing Advisor  
Carol D. Petersen, Senior Economist

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# Glossary

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Unmarried Single Mothers	All female heads of families with their own children under 18 and with no spouse present. This group includes those receiving AFDC and those not receiving AFDC.
Earned Income	The CPS defines earned income as money income received in the preceding calendar year by family members 15 years old and older from money wages or salary, net income from nonfarm self-employment, and net income from farm self-employment.
High School Diploma	Received high school diploma or general equivalency diploma (GED).
Single	No spouse present in the household. A single woman could be divorced, widowed, deserted, separated, or never married.
Single Women Receiving AFDC	Includes all female heads of family who receive AFDC and have children, but no spouse is present. Note: A female head of a family could be the mother, grandmother, aunt, etc.
Total Family Income	CPS defines total family income as money income received in the preceding calendar year by family members 15 years old and older from each of the following sources: (1) money wages or salary; (2) net income from nonfarm self-employment; (3) net income from farm self-employment; (4) Social Security or railroad retirement; (5) Supplemental Security Income; (6) public assistance or welfare payments; (7) interest (on savings or bonds); (8) dividends, income from estates or trusts, or net rental income; (9) veterans' payments or unemployment and workmen's compensation; (10) private pensions or government employee pensions; (11) alimony or child support, regular contributions from persons not living in the household, and other periodic income. Total income does not include the value of Food Stamps or Medicaid.

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# Related GAO Products

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Welfare to Work: States Move Unevenly to Serve Teen Parents in JOBS  
(GAO/HRD-93-74, July 7, 1993).

Poverty Trends, 1980-88: Changes in Family Composition and Income Sources Among the Poor (GAO/PEMD-92-34, Sept. 10, 1992).

Mother-Only Families: Low Earnings Will Keep Many Children in Poverty  
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