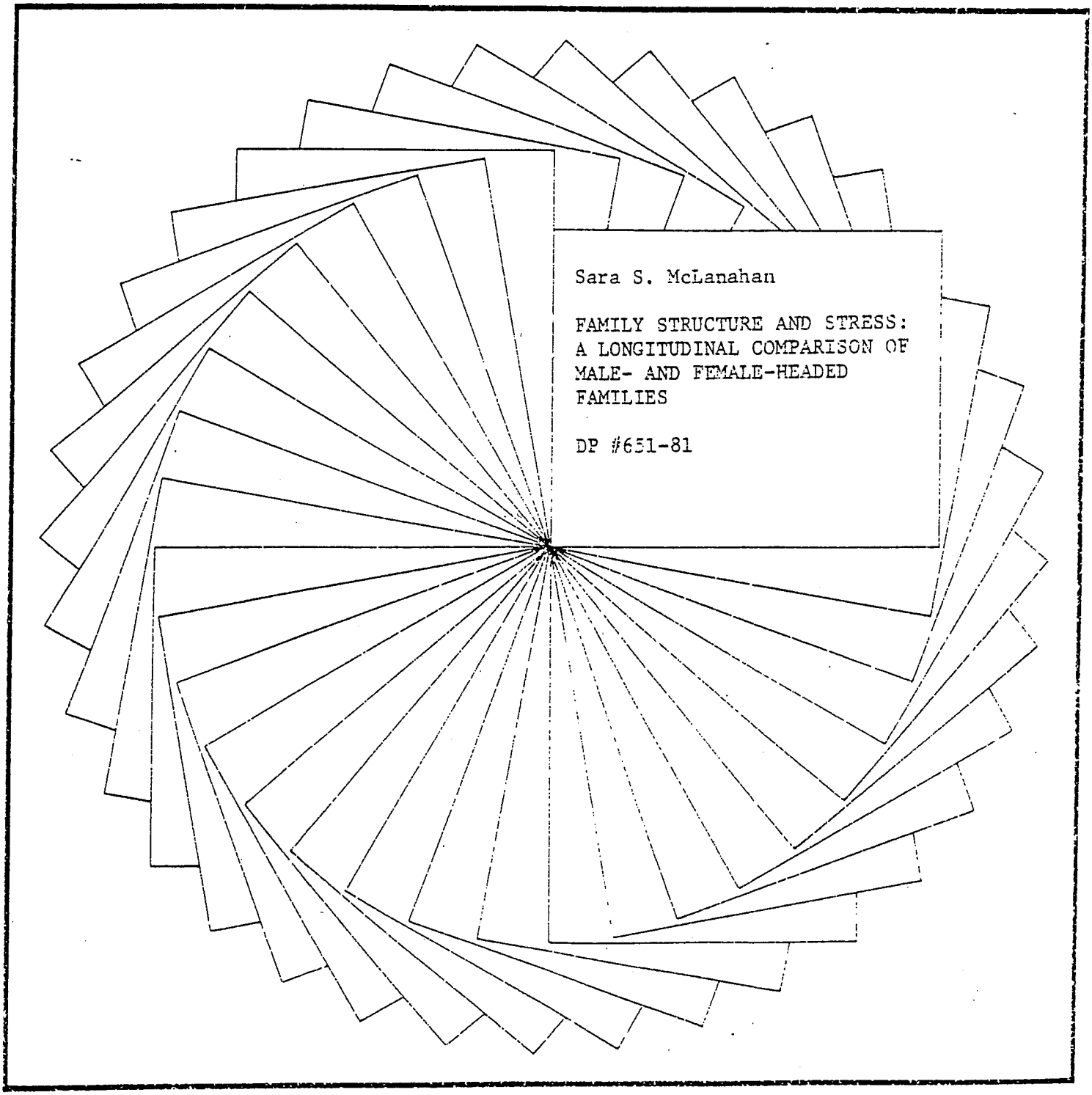
University of Wisconsin-Madison

Institute for Research on Poverty

Discussion Papers



FAMILY STRUCTURE AND STRESS: A LONGITUDINAL COMPARISON OF MALE- AND FEMALE-HEADED FAMILIES

Sara S. McLanahan
Department of Sociology
University of Wisconsin-Madison

July 1981

This research was supported in part by NIMH grant no. 5T32-MH14641-01. Funds for the data analysis were provided by the Institute for Research on Poverty through the Department of Health and Human Services pursuant to the provisions of the Economic Opportunity Act of 1964. I would like to thank Aage Sørensen for his assistance throughout the project and Jim Robbins for his helpful comments on an earlier draft of this paper.

ABSTRACT

This paper examines the relationship between family headship and stress. Three types of stressors are identified and examined: the presence of chronic life strains, the occurrence of major life events, and the absence of social and psychological supports. Part one of the analysis compares levels of stress between two-parent, "male-headed" families and one-parent, female-headed families. Part two focuses on stress among different subgroups of female-headed families and examines stress as a function of time since marital disruption. The data are taken from the Michigan Panel Study of Income Dynamics. Observations for 1969 through 1972 are pooled and treated as a cross-sectional sample. The paper concludes that single female heads with children experience more stress than their married male counterparts in all three areas and suggests that the higher incidence of major life events experienced by female heads is primarily a function of the marital disruption process rather than a characteristic of the state of single parenthood.

Family Structure and Stress: A Longitudinal Comparison of Male- and Female-Headed Families

1. INTRODUCTION

Over the last two decades, the proportion of female-headed families in the United States has increased more than 100%. According to recent Census reports, 17% of all families with children are headed by single women and over 15% of all children are currently being raised in female-headed households (U.S. Bureau of the Census, 1978; see also Ross and Sawhill, 1975). These trends have important implications for the economic and psychological well-being of the American family, as indicated by surveys of economic status and community mental health. For example, economists report that female-headed families account for a large and growing proportion of the poverty population (Blau, 1979). At present over half of all people below the poverty line are living in female-headed families (Danziger and Plotnick, 1981). Similarly, health surveys indicate that single mothers and their children experience higher levels of psychological distress and make greater use of community mental health facilities than members of two-parent households (Guttentag et al., 1980).

Despite growing interest in the female-headed family and concern for its effect on women and children, very little is known about the social experiences of this family form and how they differ from those of the more common nuclear family. More important, perhaps, little information is available on whether or not observed differences between female-headed families and other family forms are temporary responses to recent marital disruptions or permanent characteristics of the single-parent status.

The research reported here provides longitudinal and comparative information on the stress-related experiences of the two major family subgroups: two-parent families "headed by males"[1] and one-parent families headed by females. According to recent figures, these two subgroups account for over 98% of all families with children (U.S. Bureau of the Census, 1978, p. 5). The primary aim of the paper is to identify significant population differences in exposure to social and psychological stress that might account for observed differences in psychological well-being.[2] Part one of the analysis compares the two family subgroups according to several dimensions of stress and attempts to separate the effects of family status from those of confounding factors such as age, race, and income. Part two examines differences in stress within female-headed families over time and attempts to distinguish between those conditions, or experiences, that are a function of marital disruption and those that are associated with the state of single parenthood.

2. BACKGROUND

The literature on psychological distress identifies three kinds of social stressors: (1) the presence of chronic life strains, (2) the occurrence of major life events, and (3) the absence of social and psychological resources.

Chronic Life Strains

A number of studies have shown that demographic characteristics such as low income, poor education, and the presence of young children are negatively related to mental health and well-being (Pearlin and Johnson, 1977; Leim and

Leim, 1978; Radloff and Rae, 1979; Glenn and Weaver, 1979). Additional evidence suggests that factors such as race (i.e., being nonwhite) and age (being young) are also associated with higher levels of psychological distress. In the present analysis, demographic characteristics such as race, income, and age are treated as "chronic life strains" rather than as controls and are viewed as distinct sources of stress. Implicit in this approach is the assumption that certain social categories are more stressful than others and that chronic strain has a cumulative negative effect on mental health and well-being.

Major Life Events

A second body of literature suggests that certain life events involving role transitions or changes in status may also have a negative effect on psychological well-being (Holmes and Rahe, 1967; Dohrenwend and Dohrenwend, 1974; Barrett, 1979). Among researchers, there is considerable disagreement over the kinds of events that are stressful (i.e., events per se or events involving loss), though most would agree that events which disrupt social networks or well-established life patterns usually generate a good deal of stress. While most studies have not attempted to address the issue of how life events are related to family status, the few that have done so suggest that major life events occur more often among female-headed families than among nuclear families (Brown and Harris, 1978).

Social and Psychological Resources

A third set of studies emphasizes the importance of social supports and psychological resources in the development and maintenance of mental health and well-being (Antonovsky, 1974; Cobb, 1976; Brown and Harris, 1978; Pearlin and Schooler, 1978). Stated another way, the absence of social supports and psychological resources is viewed as a stressor and has been found to be positively related to psychological distress. In the literature, social supports are generally defined as having access to a social network or intimate relationship, and psychological resources are defined as having high self-esteem and a sense of personal mastery (Pearlin and Schooler, 1978). Again, a number of researchers working in the area have found that nonmarried persons are more isolated and have fewer psychological resources (i.e., lower self-esteem and mastery) than their married counterparts (Pearlin and Johnson, 1977; Brown and Harris, 1978).

While the general sense of this literature is that ongoing strains, major life events, and social and psychological resources are influenced by marital and parental status of the family head, these relationships have not been examined in a systematic way. For example, researchers have generally focused on only one kind of stressor, i.e., on chronic life strains or major life events. In addition, they have not attempted to control for both marital status and the presence of children. Most important, no attempt has been made to control for the effects of marital disruption itself. If the immediate post-disruption period is particularly

stressful (a question that will be examined below), it is conceivable that certain events and experiences commonly associated with the non-married status may simply be temporary phenomena which subside at some point during the readjustment process. Unfortunately, nearly all of the studies noted above are based on cross-sectional data that do not distinguish in any detail between the life experiences of the recently separated, divorced, or widowed and those of individuals who have been in the nonmarried status for some time.

3. METHODS

The Data

The data used in this study were taken from the Panel Study of Income Dynamics (PSID), conducted by the Survey Research Center at the University of Michigan, which has followed 5,000 American families since 1968. The Panel Study sample consists of a subset of approximately 2,000 low-income households drawn from the Census Bureau's Survey of Economic Opportunity and a fresh probability sample of approximately 3,000 additional households taken from the Survey Research Center's national sampling frame. (Weights are included to adjust for the oversampling of low-income families, to make the sample representative of all income groups.)

The unit of analysis in the Panel Study is the family rather than the individual, and interview questions are addressed specifically to the family head. As a result, the sample is representative of family

heads, not of the general population. Due to conventional census practices, households containing married couples are designated as "male-headed," which means that all of the respondents for two-parent families in the survey are male. When combined with the empirical fact that nearly all one-parent families are female-headed, the census approach to determining headship results in the partial confounding of sex and marital status. While this creates problems of interpretation, a comparison of potential stressors among one-parent and two-parent families is justified on several grounds. First, there is a strong need for good descriptive information on the two family types regardless of whether or not observed differences can be further specified. Second, the PSID data are an excellent resource for this purpose: They contain a large number of one-parent, female-headed households and, being longitudinal, they allow for more objective measures of life events than are ordinarily possible. Finally, the problem of confounded variables is relevant only to part one of the findings and does not affect part two, which examines changes in the experiences of female heads over time.

For the present analysis, observations on each household from the years 1969 to 1972 were pooled to create a cross-sectional sample containing four years of information.[3] From the pooled data, a subsample was created consisting of households with children 18 and under living at home. (Families headed by single males were excluded from the analysis because of the small number of cases in this category). The final

sample contained approximately 10,000 observations of two-parent, "male-headed" families and approximately 3,600 observations of one-parent, female-headed families.[4] The female head status included women who were never married, divorced, separated, and widowed.

The pooled data have several advantages. In addition to providing several years of information on each question, they allow us to combine subgroups of women according to time since marital disruption and thereby to create a sample large enough to study the post-marital disruption process in some detail. In the present study a variable measuring time since disruption was created with categories denoting one through five or more years. Females who had separated, divorced, or become widowed during the past year were given a score of 1. Those who had experienced disruption two years ago and who had remained single through the past year were given a score of 2, and so on. Women who had been separated, divorced, or widowed for five or more years at the beginning of the survey were given a score of 5.

Although the pooled data cover a four-year period, information on the five time categories was not available for each year. For example, for observations taken in 1969, it was possible to identify only those females who had been separated for one year (married in 1968, single at present), whereas for observations taken in 1972 it was possible to identify females who had been separated for from one to four years. Differences due to the availability of information on time since disruption are described in Table 1.

Table 1

Availability of Information on Female Heads of Families
by Time Since Marital Disruption

Year of Observation	Time since Disruption				
	one year	two years	three years	four years	five or more
1969	X				X
1970	X	X			X
1971	X	X	X		X
1972	X	X	X	X	X

Table 1 indicates that for females separated one year or less, there are four sets of observations (1969-1972; for those separated two years, there are three sets of observations (1970-1972); for those separated three years, there are two sets of observations (1971-1972); and for those separated four years, there is one observation (1972). For females separated five years or more there are four sets of observations because this category includes women who had been single for five years or more in 1968 and who remained single through 1972.

Pooling the data in this way has several limitations. Not only does it result in fewer cases in the less recently disrupted categories, it also creates a period effect in that information on different subgroups is, to some extent, based on observations taken at different points in time. For example, information on the more recently disrupted groups is based on an average of three or four different time periods, while information on the less recently disrupted groups is based on one or two years. This problem is especially serious in comparing life events because the more recent years appear to have been "more eventful" (i.e., the mean number of events for all subgroups during 1971 and 1972 was higher than in the earlier years). In order to adjust for the period effect associated with more recent years, event scores were estimated for missing years (1969, 1970, and 1971) and used to compute the final mean scores of respondents in the second, third, and fourth year categories.

It should also be noted that the pooling of multiple observations on the same individual violates the assumption of stochastic independence of observations that underlies conventional statistical tests of significance. This raises the problem of autocorrelated errors, which is known to result in underestimated standard errors unless adjusted for. In the present case, however, since the sample size is quite large and the number of periods pooled is small statistical adjustments for pooling did not appear necessary.

Variables

Life strains. Variables used as indicators of chronic life strains included income, education, number of children under 18 in household, age, and race. In most cases, strain characteristics were assumed to precede marital status in time and to reflect patterns of selection into and out of the nonmarried status. In certain instances, however, strains may also be viewed as a consequence of family status, as in the case of income, which is known to fluctuate with changes in marital status. The distinction between strains as exogenous variables and strains as endogenous or intervening variables will be discussed more fully in the analysis.

Life events. Life event variables were based on the occurrence of an event during the past year. In some cases events were defined by self-report. In others, they were defined by observed changes in the demographic characteristics of the respondent. The events used here

were adapted from an inventory created by Duncan and Morgan (1980) for use with the PSID data set. Life events included observed changes in a variety of areas such as financial status, employment status, household composition, place of residence, and health. The event variables were defined and scored as follows:

Unemployment: Event scored 1 if respondent's annual hours unemployed (including on strike) exceeded 174 (approximately one month of work days).

Voluntary job change: Event scored 1 if respondent had changed jobs and gave one of the following reasons: (1) quit, (2) previously self-employed, (3) resigned, (4) retired, or (5) became pregnant.

Involuntary job change: Event scored 1 if respondent had changed jobs and gave as a reason: (1) company went out of business, (2) on strike, or (3) laid off.

Major work loss due to illness: Event scored 1 if respondent missed more than 20 days of work.

Major increase in family income: Event scored 1 if present income was more than 50% greater than past year's income.

Major decrease in family income: Event scored 1 if present income was more than 50% less than past year's income.

Movers into household: Event scored 1 if one or more persons had moved into the family unit during the past year.

Movers out of household: Event scored 1 if one or more persons had moved out of the family unit during the past year.

Voluntary residential move: Event scored 1 if respondent had moved during the last year and gave one of the following reasons: (1) to take another job or get nearer work, (2) more or less space, less rent, better neighborhood, better house, or (3) to save money or old neighbors moved away.

Involuntary residential move: Event scored 1 if respondent had moved during the last year and answered that the move was due to outside events such as eviction, divorce, health, or armed services.

Total events: Sum of all events that occurred during the past year (maximum score is 12).

Social supports. Social support was measured by four indicators: (1) number of neighbors known (interval time variable), (2) whether or not family lives within walking distance of relatives (scored 1 if yes), (3) head's participation in social clubs and other organizations (5 = high, 1 = low), and (4) amount of free household help received (scored in hours per year). The last indicator was defined by the Michigan research team as the difference between hours of household help received and dollars paid for household help. This reasoning assumes that household help is worth $1.00 per hour and treats help hours that exceed the total number of dollars spent as "free help." Since help from a spouse was not included in the calculation, the help available to male heads is not a good indicator of support. Consequently, this variable is primarily useful in the second part of the analysis, where changes in the amount of help available to female heads after marital disruption are examined.

Psychological resources. Psychological characteristics were measured by responses to three questions (scored as 5 = high, 1 = low) that served as indicators of self-esteem, personal efficacy, and hopefulness:

1. Are you more often satisfied or dissatisfied with yourself?
2. When you make plans, do you usually carry out things the way you expected or do things come up to make you change your plans?

3. Have you usually felt pretty sure your life would work out the way you want it to, or have there been times when you haven't been sure about it?

While some researchers might argue that these variables should be treated as indicators of psychological distress rather than as measures of strain or stress, others such as Pearlin and Schooler (1978), Brown and Harris (1978), and Radloff and Rae (1979) view cognitions like self-esteem and mastery as independent variables having either a direct effect on distress or an interaction effect with strain and/or events. Since the present analysis is primarily concerned with describing differences in sources of stress, psychological characteristics are treated here as independent stressors rather than as indicators of distress.

4. FINDINGS, I. DIFFERENCES IN THE STRESS-RELATED EXPERIENCES OF MALE- AND FEMALE-HEADED FAMILIES

The mean scores and percentages of the indicators of chronic life strains, major life events, social supports, and psychological resources for one- and two-parent families are presented in Table 2. From it we can see that one- and two-parent families differ only slightly with respect to age of head and number of children, whereas notable differences appear in levels of education, race, and family income. As noted before, differences in education and race are most appropriately interpreted as exogenous to the marital dissolution process while differences in income may be viewed as endogenous to marital status. In either case,

Table 2

Scores for Stress Indicators by Family Headship
(Yearly Observations, 1969-1972)

Indicator	Mean Score for Two-Parent, Male-Headed Families	Mean Score for One-Parent, Female-Headed Families
Chronic Life Strains		
Income ($)	13,000.00	7,000.00
Age (years)	41.96	41.50
Education (years)	4.26	3.60
Children under 18 (number)	2.64	2.58
Race (black = 1; white = 0)	.09	.33
Major Life Events[a]		
Unemployment	.07	.10 (.17)[b]
Voluntary job change	.07	.07 (.11)
Involuntary job change	.04	.05 (.08)
Major work loss due to illness	.06	.05
Increase in family income	.10	.17
Decrease in family income	.08	.17
Movers into household	.16	.22
Movers out of household	.13	.27
Voluntary residential move	.13	.17
Involuntary residential move	.02	.04
Total events	.86	1.31
Social Supports[a]		
Neighbors known	6.90	6.10
Relatives near	.40	.50
Clubs and organizations	.96	.78
Free household help	55.07	78.42
Psychological Resources[c]		
Self-esteem	4.35	3.88
Efficacy	3.75	3.08
Hopefulness	3.76	2.44

[a]See text for explanation of scores and events.
[b]Numbers in parentheses are for female heads in labor force only.
[c]Scored high = 5, 1 = low.

the data indicate that female-headed families are more likely than nuclear families to experience the kinds of strains commonly associated with being poor, being black, and being relatively less educated.

It should be noted that the income variable reflects total family income (including transfers) and is therefore not an accurate indicator of the actual earning power of male and female heads. Instead the variable should be viewed as an indicator of funds available to the family unit. Since two-parent families have an additional adult (spouse) living in the household, a higher average income mean is to be expected and does not necessarily indicate a higher standard of living. On the other hand, since the number of children is approximately the same for the two family types and since the observed income difference is quite strong, we may reasonably conclude that in this case income differences are indicative of a lower standard of living for female-headed families.

Life event scores in Table 2 also indicate that one-parent families are more likely to experience those events, particularly in the areas of changes in income, household composition, and residence. While patterns for employment-related events appear to be similar for male and female heads, it should be noted that only 60% of the females are part of the labor force as compared with 95% of the males. When the event profiles of male and female heads <u>within</u> the labor force are examined, the mean differences in employment-related events are much more striking (figures in parentheses in the table). We may therefore conclude that working females are <u>more</u> likely to experience employment-related events than

working male heads. Another way of interpreting this finding would be to say that because of their access to alternative sources of income, female heads are less likely to be in the labor force and are therefore less at risk for employment-related events.

Social and psychological supports also differ between the two family statuses. Two-parent families are likely to know a few more of their neighbors and to participate in more clubs and organizations, while one-parent families are more likely to receive free household help from outside the family unit. There is no significant difference between the two statuses in regard to whether the family lives near its relatives. With regard to psychological resources, the differences are striking. Female heads report much lower self-esteem and efficacy and are much less optimistic about the future.

Having demonstrated that male- and female-headed families differ with respect to the presence of chronic strain, the incidence of life events, and the availability of social and psychological resources, we may ask whether observed differences are due primarily to family headship or to factors determining selection into that position. For example, we know that differences in chronic strain are due primarily to selection factors because most of the strain indicators are measures of demographic characteristics that precede family status in time and do not change over time (e.g., race, education). An exception is low income, which is both a precursor and a consequence of family status.

With regard to other sources of stress, it is less clear to what extent selection factors are operating. For psychological stress, one

could argue that individuals with low esteem, low efficacy, and low optimism are more likely to become single parents, though it is equally probable that being a female head results in negative changes in psychological resources. For life events, it is clear that the events observed here follow family status in time, though again we may be dealing with an "event-prone" population.

In order to adjust for the effects of population differences that are clearly due to selection factors, the demographic variables (chronic life strains) were entered into multiple regression equations as controls. Labor force status was also used as a control to adjust for the fact that female heads are less at risk for employment-related events. Table 3 presents the resulting coefficients.

It is apparent from Table 3 that for nearly all indicators of stress, the effects of family headship are significant: female headship is positively related to stress. Female heads experience .31 more major life events than male heads, they are acquainted with fewer neighbors, they are less likely to live near relatives, and they are less likely to have positive views about themselves and the future. The only exceptions to this negative pattern appear among two of the indicators of social support, which suggest that, controlling for other factors, female heads are more likely to participate in social clubs and organizations and to receive free help from outside the household.

It should be noted that, in most cases, the observed effects of family status probably underestimate true consequences in that at least

Table 3

Multiple Regressions on Dependent Stress Variables of Family Headship and Control Variables

Dependent Variables	Family Headship[a]		Control Variables[b]					Labor Force Status
	unstandardized coefficient	standardized coefficient	AGE	RACE	EDUC	CHILDS	INCOME	
Major Life Events	.31**	.11	-.14**	.06**	-.06**	.05**	-.15**	.10**
Social Supports								
Neighbors known	-.44**	-.09	.14**	-.06**	.04**	.01*	.07**	.004
Relatives near	-.31*	.02	.01*	-.06**	.08**	.01	.03**	.01*
Clubs and organizations	.17**	.05	.02**	.04**	.17**	-.03**	.16**	-.01*
Free household help	.22**	.04	-.21**	.02**	-.001	-.08**	.01	-.01*
Psychological Resources								
Self-esteem	-.22**	-.06	.04**	.06**	-.02**	.002	.04**	.11**
Efficacy	-.29**	-.06	.01*	-.10**	.09**	-.03**	.12**	.05**
Hopefulness	-.58**	-.12	.001	-.17**	.08**	-.04**	.12**	.07**

*Significant at the .05 level.
**Significant at the .001 level.
[a]Female-headed household = 1, male-headed = 0
[b]All coefficients for control variables are standardized.

one of the control variables (i.e., income) may be viewed as intervening in the relationship of family status to stress. In equations showing strong effects for income, we may assume that to some extent the effect of family structure is operating through this factor. For example, in the case of life events, having a low income is positively related to stress. Since one-parent families have lower incomes than two-parent families, we may assume that controlling for income reduces the effect of family status. With respect to psychological resources, it appears that, for all the indicators, having a low income has a significant negative effect. Again, since female heads have lower incomes, we may assume that the full consequences of being a female head are underestimated in all of the psychological stress equations. Finally, with respect to social supports, the coefficients for the control variables suggest that income differences reduce the observed effects of family status on neighbors known, on proximity to relatives, and on organizational participation. In the latter case, the strength of the income effect may account for the reversal of the sign of the coefficient for family status.

5. FINDINGS, II. STRESS-RELATED EXPERIENCES OF FEMALE-HEADED FAMILIES AS A FUNCTION OF MARITAL DISRUPTION

The second part of the analysis deals with the question of whether differences in scores for major life events, social supports, and psychological resources are a transitional phenomenon associated with the marital disruption process or a permanent characteristic of family status.

This question has important theoretical as well as policy implications. For example, while past research indicates that single mothers are in considerable distress, we have no way of knowing whether this is an effect of being a single parent or a temporary response to marital disruption. If the former is true, then we may assume, as some researchers have done, that the single-parent family is "structurally deficient" and that remarriage is the only solution to problems of distress. If the latter is true, i.e., if we find that high levels of stress are common only among recently divorced, separated, or widowed women, we may assume that the problem is not singleness but a result of the transitional process from one marital status to another. In this case, policy and intervention programs should focus on support services for the single parent during the initial adjustment period and should emphasize acceptance of single parenthood as an alternative to remarriage as a possible long-term program objective.

This portion of the study focuses exclusively on formerly married (divorced, separated, and widowed) female heads. The sample has been subdivided according to time since disruption, and event patterns and supports have been observed over a four-year period. In Tables 4 and 5 mean scores for events, supports, and various life strains are broken down by time since disruption. As noted earlier, adjustments have been made to the three- and four-year scores to account for period effects associated with years 1971 and 1972.

The most striking differences among the five groups appear in their event scores (Table 4), which indicate that events are much more likely

Table 4

Mean Scores for Life Events of Formerly Married Female Heads by Time Since Marital Disruption (Yearly Observations, 1969-1972)

Major Life Events	Year 1	Year 2	Year 3	Year 4	5 Years and Over	Male Heads
Total Life Events	2.13	1.41	1.13	.93	1.04	(.86)
Unemployment	.09	.14	.06	.13	.08	(.07)
Voluntary job change	.08	.18	.07	.04	.03	(.07)
Involuntary job change	.06	.02	.03	.04	.05	(.04)
Major work loss due to illness	.03	.04	.01	.01	.04	(.06)
Increase in family income	.04	.18	.25	.11	.19	(.10)
Decrease in family income	.41	.27	.07	.07	.10	(.08)
Movers into household	.37	.18	.25	.15	.17	(.16)
Movers out of household	.73	.18	.18	.19	.22	(.13)
Voluntary residential move	.28	.18	.18	.15	.12	(.13)
Involuntary residential move	.04	.04	.03	.04	.04	(.02)

to occur during the first two years after disruption and are much less likely to occur after the third year. The trend in incidence of life events is pictured in Figure 1. The trend observed for total number of events is reflected in certain individual event patterns and not in others. For example, unemployment shows an irregular pattern (i.e., it is high in the second and fourth years), while job changes and illness events decrease with time. With regard to job-change events, voluntary changes appear to occur most frequently during the second year while involuntary changes occur during the first. Looking at financial events, there is a strong pattern, with major income decreases occurring during the first two years and increases occurring during the second and third years. Changes in household composition are also more likely to occur during the first three years following disruption; with exits occurring primarily during the first year (as might be expected) and entrances occurring most regularly during the first and third years. With regard to residential changes, the pattern for voluntary moves is striking, showing a steady decline during the post-disruption period. Involuntary moves, on the other hand, show no clear trend. In summary, the individual event scores indicate that the overall decline observed in Figure 1 is due to the trends in job changes, household composition changes, financial gains, and losses and voluntary residential moves.

Table 5 presents trends for chronic strains, social supports, and psychological resources. Income levels appear to be related to time in that they show a rather dramatic drop during the second year and a steady

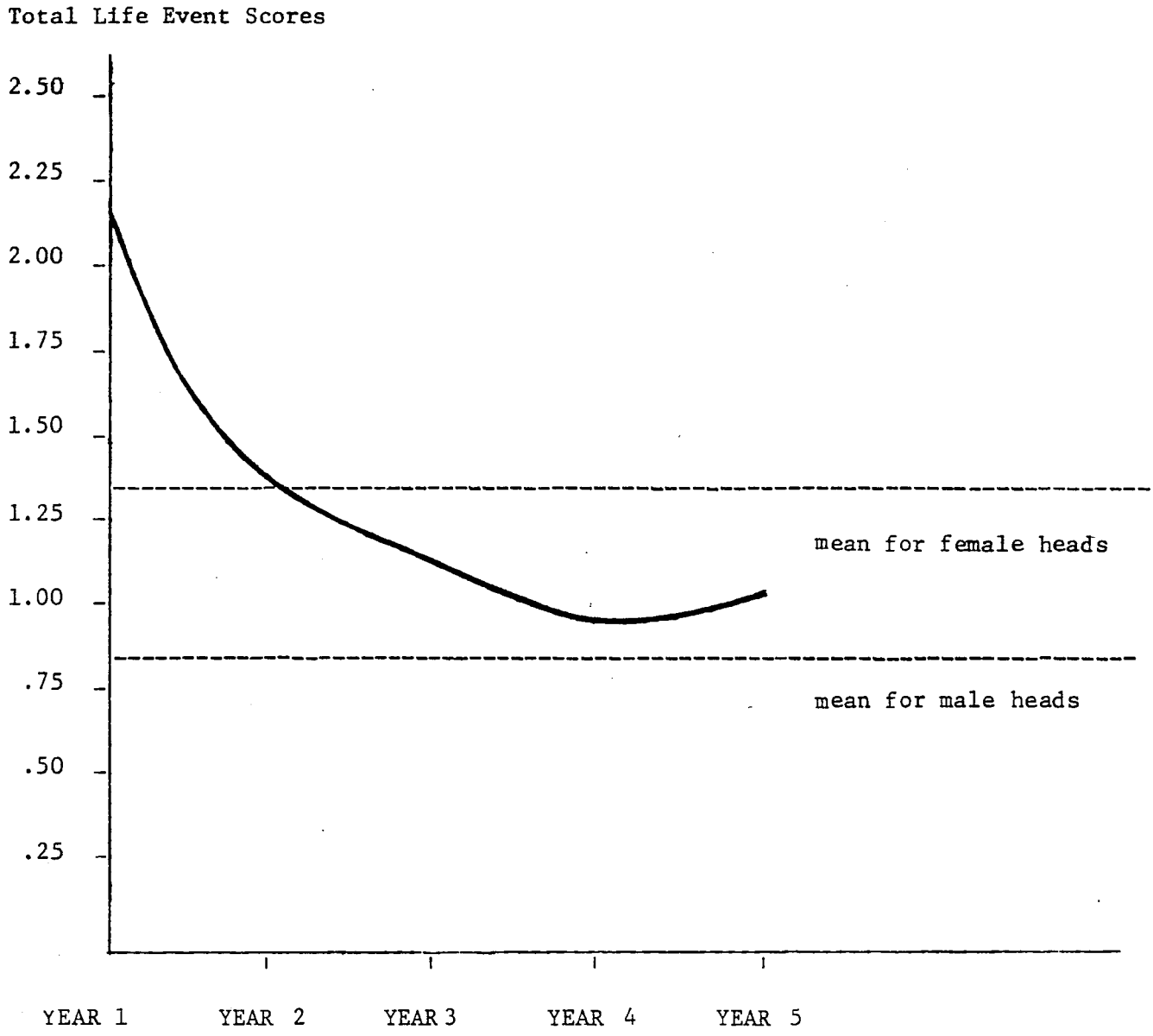


Figure 1. Mean Scores for Life Events by Time Since Marital Disruption for Formerly Married Female Heads

Table 5

Mean Scores for Stress Indicators of Formerly Married Female Heads by Time Since Marital Disruption

Indicator	Year 1	Year 2	Year 3	Year 4	Year 5+
Chronic Life Strains					
Age (years)	37.00	38.00	39.00	42.00	46.00
Race (black=1;white=0)	.17	.17	.16	.14	.44
Children under 18 (number)	2.70	2.80	2.50	2.70	2.50
Education (years)	4.00	3.90	3.90	3.80	3.40
Income ($)	8300.00	7000.00	7500.00	8500.00	7200.00
Social Supports					
Neighbors known	6.03	5.87	6.52	6.59	6.08
Relatives near	.43	.41	.50	.18	.58
Clubs and organizations	.78	.75	.66	.78	.81
Free household help	121.00	138.00	95.00	36.00	36.00
Psychological Resources					
Self-esteem	3.86	3.85	3.83	3.67	3.92
Efficacy	3.28	3.18	3.14	3.06	3.05
Hopefulness	2.34	2.49	2.52	2.93	2.64

climb during the third and fourth years. Other indicators of strain show rather distinct patterns which suggest that certain selection factors are operating over the five-year period. For example, the fact that the female head population becomes older, less educated, and less white suggests that individuals from these subgroups are least likely to remarry.

With regard to social supports, time since disruption appears to make a substantial difference in the amount of help received by female heads and only a slight difference in their sociability patterns. Mothers who have been single for three or four years are more likely to know their neighbors, and mothers who have been single for four or more years are less likely to receive free help. Among the psychological measures, there is a slight negative trend during the first four years in levels of self-esteem (until year 5) and efficacy and a slight positive trend in hopefulness. The trends for esteem and hopefulness are reversed in the fifth year which may be due to the demographic differences in the fifth-year population. For example, the strain variables shown in table 5 indicate that the newly divorced, widowed, and separated populations tend to be younger and better educated than female heads who have been single for five years or more. They are also more likely to be white. While it is not clear exactly how these population differences might be affecting esteem and hopefulness in the fifth-year group, or, more important, how these differences would result in a positive change in esteem and a negative change in hopefulness,

they do suggest that selection factors are operating and that any conclusions should be drawn with caution. In addition to the demographic variables examined here, other selection factors could also be operating to distort the observed trends in psychological resources. For example, if females with high esteem and efficacy are more likely to remarry, a trend or lack of trend in psychological status may be a reflection of sample attrition rather than attitude change over time.

Again, in order to control for selection due to age, education, race, income, and number of children, the strain variables were entered into the regression equations for estimating the effects of time on stress among female heads. Dummy variables were created for each of the time categories and were also entered into the equations. (The fifth-year variable was used as the reference group and therefore was omitted.)

Table 6 presents the regressions on total events, social supports, and psychological resources of the four time variables plus the controls. Here the coefficients indicate that time since disruption is an important factor in the incidence of stressful events, the first and second years after disruption having the strongest effect on total number of events. With regard to the indicators of social supports and psychological resources, the effects of time are less apparent. The time variables do not have significant effects on any of the psychological measures, with one exception; women who have been family heads for two years have significantly lower levels of efficacy. With regard to social supports,

Table 6

Multiple Regressions on Dependent Stress Variables of Year Since Marital Disruption with Controls

Dependent Variables	Control Variables[a] by Year			
	Year 1	Year 2	Year 3	Year 4
Major Life Events	1.02**	.24**	.05	.07
Social Supports				
Neighbors known	-.07	-.22	-.30*	-.67**
Relatives near	.03	.02	.04	.11*
Clubs and organizations	-.02	-.07	-.34**	.13
Free help	31.99**	62.04**	4.74	-15.42
Psychological Resources				
Self-esteem	.03	-.09	.03	.04
Efficacy	-.14	-.33**	.11	-.20
Hopefulness	-.05	.12	.02	.11

Note: All coefficients are unstandardized.

*Significant at the .05 level.

**Significant at the .001 level.

[a]Control variables are age, race, education, income, number of children and labor force status.

time has a significant effect on the amount of free help received from outside the household and a rather weak effect on neighbors known and clubs attended.

6. CONCLUSIONS

The data reported here answer a number of questions about the stress-related experiences of male- and female-headed families. First, they indicate that the social conditions of the two family forms are quite different: female-headed families are more likely to experience chronic stress in the form of low income and low levels of social support and are more likely to experience acute stress in the form of major life events. In addition to showing higher rates in these areas, the data show that female heads experience more stress in the form of negative self-images and negative views about the future. Inasmuch as psychological resources are believed to buffer the individual from the negative effects of other stressful life conditions, the absence of such supports among female heads suggests that reactions to chronic strain and events may be intensified within this subgroup. As noted above, the data do not allow us to say whether differences in psychological stress are a function of marital status or a function of sex, since these variables are confounded in the family structure variable.

The second major focus of the analysis was to distinguish between those types of stress that are associated with the <u>event</u> of marital

disruption and those that are associated with the state of being single. With respect to this question, the data clearly indicate that some of the stress associated with the nonmarried status is a temporary phenomenon, at least in the case of stressful life events. It appears, for example, that recently divorced, separated, and widowed females are much more likely to experience major life events including income changes, residential relocations, and household composition changes than women who have been single for three or more years. The event trend shown in Figure 1 suggests that most of the difference between one- and two-parent families is due to the high incidence of events among recently disrupted households. Three years after disruption, the event scores for the two family forms are quite similar. While one might argue that some of these events are, by definition, closely associated with marital disruption (e.g., changes in household composition), this claim could not be made for all of the events examined (e.g., residential changes). Moreover, the fact that events continue during the second year after disruption, and to a lesser extent during the third, would suggest that they are consequences of disruption rather than alternate indicators. In addition, the fact that two-parent (male-headed) families which did not experience marital disruption during the year also experienced these events would indicate that the events are not necessarily associated with marital disruption.

With regard to other stress variables such as social supports and psychological resources, time effects appear to be relatively insignificant, indicating that lack of support and psychological resources is a function

of being in the nonmarried status rather than a reaction to marital disruption. Again, interpretations of cause must be made with caution. While the demographic controls used in the present analysis did not significantly alter the time effects, other selection factors, such as attrition due to remarriage, could be operating and may have obscured the positive effects of time. For example, it is possible that female heads whose psychological supports improved with time were more likely to remarry and therefore to select out of the sample.

A final set of issues, which is currently being examined in a separate analysis, deals with the interrelationships among family headship, social supports, psychological resources, and life events. It would be useful to know if stressful events are associated with negative changes in social supports and psychological resources, if low levels of support increase the probability of experiencing stressful events, and, finally, if these relationships are different for one- and two-parent families. The answers to these questions, when examined with longitudinal data such as these, should make a substantial contribution not only to our understanding of one- and two-parent families, but also to a more general theory of family structure and psychological well-being.

NOTES

[1]According to traditional U.S. Census practice, most households containing a married couple are designated as "male-headed."

[2]The present paper attempts only to identify the differences, not to estimate their effects on indicators of well-being. Estimates of their effects are being dealt with in a separate analysis by McLanahan and Sørensen.

[3]Only the first five years of the PSID data were used in these analyses because the measures of psychological status were only included in the survey during this period. (Exception: two of the attitude questions were asked of all heads and spouses in 1976.)

[4]The large number of female heads in this sample is due to the oversampling of low-income families which include a large number of single mothers. Weights have been used to adjust for the oversampling.

REFERENCES

Antonovsky, A. 1974. "Conceptual and methodological problems in the study of resistance resources and stressful life events." Pp. 245-258 in Dohrenwend and Dohrenwend (Eds.), Stressful Life Events. New York: Wiley.

Barrett, J. E. 1979. Stress and Mental Disorders. New York: Raven Press.

Blau, F. D. 1979. "Women in the labor force: An overview." In Jo Freeman (Ed.), Women: A Feminist Perspective. Palo Alto, Calif.: Mayfield.

Brown, S. W. and T. Harris. 1978. The Social Origins of Depression. New York: Free Press.

Cobb, S. 1976. "Social support as a moderator of life stress." Psychosomatic Medicine 38 (September): 300-314.

Danziger, S., and Plotnick, R. "The war on income poverty: Achievements and failures." Discussion paper no. 660-81, Institute for Research on Poverty, University of Wisconsin, Madison.

Dohrenwend, B. S. and B. P. Dohrenwend. 1974. Stressful Life Events: Their Nature and Effects. New York: Wiley.

Duncan, G. J. and J. N. Morgan. 1980. "The incidence and some consequences of major life events." Paper presented at the Workshop on "Use of the PSID for Life Course Research." Ann Arbor, Michigan.

Glenn, N. D. and C. N. Weaver. 1979. "A note on family situation and global happiness." Social Forces 57 (March: 960-967.)

Guttentag, M., S. Salasin, and D. Belle. 1980. The Mental Health of Women. New York: Academic Press.

Holmes, T. H. and R. H. Rahe. 1967. "The social readjustment rating scale." Journal of Psychosomatic Research 11: 213-218.

Leim, R. and J. Leim. 1978. "Social class and mental illness reconsidered: The role of economic stress and social support." Journal of Health and Social Behavior 19 (June): 139-156.

Pearlin, L. I. and J. S. Johnson. 1977. "Marital status, life-strains and depression." American Sociological Review 42 (October): 704-715.

Pearlin, L. I. and C. Schooler. 1978. "The structure of coping." Journal of Health and Social Behavior 19 (March): 2-21.

Radloff, L. S. and D. S. Rae. 1979. "Susceptibility and precipitating factors in depression." Journal of Abnormal Psychology 88 (April): 174-181.

Ross, H. L. and I. V. Sawhill. 1975. Time of Transition: The Growth of Families Headed by Women. Washington, D.C.: The Urban Institute.

U. S. Bureau of the Census. 1978. Current Population Reports; "Households," and "Families by Type." Series p-20, no. 327. Washington, D.C.: U.S. Government Printing Office.