

**Single Mothers in Various Living Arrangements:
Differences in Economic and Time Resources**

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Abstract

The economic status of single mothers with dependent children has recently been shown to vary greatly according to their living arrangements, a finding with implications for poverty policy and welfare reform. The economic and time resources of single mothers in various living arrangements were compared using the 1987 National Survey of Families and Households. I find that cohabitation is significantly related to increased income adequacy and lesser receipt of public assistance for white mothers, but not for black mothers. Living in the parents' home is significantly related to a reduced likelihood of receipt of public assistance for both white and black single mothers, but living with parents is related to lesser time demands in household work only for white single mothers. Differences in resource levels may be related to the finding that, among those living in the parental household, a large majority of white mothers live with two parents, while a majority of black mothers live with one parent.

Single Mothers in Various Living Arrangements: Differences in Economic and Time Resources

I. INTRODUCTION

The number of single parents with children under age 18 more than doubled from 3.8 million in 1970 to 9.4 million in 1988, and single parents now make up 27 percent of all family groups with children (U.S. Bureau of the Census 1989). Researchers who have compared single-parent mothers to married mothers have documented the lower economic status, higher stress levels, and lack of time for sleep and leisure among single mothers (McLanahan and Booth 1989; Sanik and Mauldin 1986), as well as the negative consequences of these stresses on their children (see the review of research results in Garfinkel and McLanahan 1986).

Researchers concerned about the stresses on single parents and their children have investigated economic, time, and social resources available to these families. However, most of these studies have compared single-parent with married-couple families, a comparison that ignores the growing diversity of living arrangements among single mothers. Although the majority of single-parent families are still independent, mother-headed households, 1 in 5 single mothers (and their children) are identified as subfamilies living within other households (U.S. Bureau of the Census 1989). Subfamilies may live within the parental household, cohabit, or share their own household with other adult relatives, roommates, or same-sex partners (Bumpass and Raley 1995; Ghosh, Easterlin, and Macunovich 1993). Bumpass and Raley (1995) argue that these changes mean that living arrangements have become more important than marital status for demographic analysis. They estimate that, for children who spend some time living in a single-parent family, about one-third of that time is now spent in either a cohabiting family situation or a grandparent's home.

Several recent studies show substantial differences in the economic well-being of single mothers in differing living arrangements (Bumpass and Raley 1995; Congressional Budget Office 1990;

Ghosh, Easterlin, and Macunovich 1993; Winkler 1993). These studies found that female single parents living in subfamilies, whether cohabiting or living with relatives, had higher levels of household income adequacy than female-headed households. Winkler examined these differences further (1993) and showed that income adequacy varies for single mothers who live in subfamilies, with not all arrangements having greater income adequacy than independent single-parent households. Single mothers living with another related single mother with children (most likely their own mother) with average household incomes at 80 percent of the poverty threshold, were worse off than single parents in independent households who had average incomes at the poverty line. In contrast, single mothers who lived with married parents or who cohabited with males had average household incomes twice the poverty threshold and were much better off than independent single-mother households.

It is likely that the differences in the economic resources of single parents who cohabit, live with relatives, or live independently also extend to noneconomic resources that may increase the overall well-being of single parents and their children. A previously uninvestigated advantage to shared living arrangements may be a reduction in the amount of time needed for household work, which could provide more time and energy for attending to children or for needed sleep and leisure. Time-use research has documented the time overload of many single mothers, especially those who are employed (Rowland, Nickols, and Dodder 1986; Sanik and Mauldin 1986). Single parents living in subfamilies may be able to rely on additional adults to perform household work and child care, which could reduce time strains, but no research has compared the time use of single mothers in differing living arrangements.

Hence, my study aims to more clearly compare both the economic and the time resources of single parents in differing living arrangements. Data from the 1987 National Survey of Families and Households (NSFH) are used to examine the relationship between living arrangements of single parents and their economic and time resources. First, the levels of economic and time resources among single

parents in different living arrangements are described. Second, the relationship of variables such as type of living arrangement, education, and employment to single mothers' levels of economic and time resources is investigated, while controlling for differences in sociodemographic characteristics.

Because of the previous documentation of differences in marital status and living arrangements of single parents by race, blacks and whites are examined separately. Winkler (1993) found that white single mothers had higher rates of cohabitation (9.6 percent) than black single mothers (6.0 percent). Bumpass and Sweet (1989) also found lower rates of cohabitation for blacks than for non-Hispanic whites. In Winkler's analysis, whites lived with married parents (8.4 percent) more often than did blacks (5.6 percent), and black single mothers had higher rates of living with a single related female (usually their mother) than whites (17.9 percent for blacks; 6.0 percent for whites). Chow tests in the multivariate analyses also indicate that black and white single mothers should be treated as separate populations.

II. SAMPLE DESCRIPTION

Data Used in the Study

The detailed information needed to accurately assess living arrangements of single mothers and to compare their economic and time resources is provided by the 1987 National Survey of Families and Households (NSFH). The NSFH data set includes a nationally representative sample of 9,643 households and an oversample of 3,374 minority, single-parent, cohabiting, and recently married households. Because one randomly selected adult 19 or older was personally interviewed in each household, teenage single parents younger than 19 are not represented in this survey. This study utilizes data from the 834 white and 545 black respondents who were single mothers with children under age 18. Mothers were considered single if their marital status was never married, widowed, divorced, or separated and not living with spouse. To maximize sample size, single parents from both the main

sample and oversample were used with data weighted to maintain a nationally representative sample by age and race.¹

Using data from the NSFH allows more accurate identification of living arrangements than in previous studies that used the Current Population Survey (CPS).² The living arrangements of single mothers, such as cohabitation and living with parents or other relatives, can be easily identified in the NSFH. The survey also contains information on time use and measures of economic well-being.

Another advantage of the NSFH is the evidence it provides for income pooling when single mothers live with relatives. In this study, as in previous research, comparisons of economic status rest on the assumption that household income is pooled and available to all household members. Edin (1991) and Richards (1988) both give evidence from small samples that most males cohabiting with single mothers shared incomes on a full or partial basis, but there is no previous data on income pooling when single mothers live with relatives. Fortunately, in its interviews of household heads who had an adult child living with them, the NSFH asked about financial contributions for room and board and whether parents paid the live-in relative's individual expenses for clothing, entertainment, health care, and transportation.

Of the 66 single mothers living with parents who gave this information, room and board was provided free to most, although 36 percent paid some room and board (median payment: \$100/month). Among the single mothers receiving free room and board, 40 percent received no additional help from parents, 40 percent received some help, and 20 percent had most individual expenses paid by parents. Few mothers who paid for room and board received any help from parents with individual expenses, although 28.6 percent of parents paid some expenses, most often transportation.

From these figures, it appears that the major pooling of income occurs for housing and food, with parents usually providing both room and board for single mothers and their children residing in the parents' home. Single mothers most often keep their own income for individual expenses, but also often

receive help from parents with these expenses. The assumption of pooled incomes thus appears to be valid for those who live with parents, although partial rather than full pooling may occur in many cases.

Sociodemographic Characteristics

Black and white single mothers differed on many sociodemographic characteristics. Black mothers were slightly younger (31.6 years) on average than white mothers (33.0 years) and had more children (2.03 vs. 1.72), and more were never married (56 percent vs. 19 percent). Average age of the youngest child was 7.34 years for whites and 6.05 years for blacks. Both white and black mothers averaged 12 years of education and 6 percent were students. More than half of all single mothers were employed, with 64 percent of white mothers employed and 55 percent of black mothers employed. Most employed mothers worked full-time.

In general, black single mothers earned less and had lower household incomes than white mothers. Mean household income for blacks was only slightly above the poverty threshold, while for whites it was twice the poverty threshold. All employed mothers who were employed an average of 40 hours per week also spent about 30 *additional* hours per week on household work (not including child care), and thus had a 70-hour workweek.³ Although the NSFH did not ask for time spent in child care, other time-use studies indicate that, depending on the age of the youngest child, these mothers were likely spending an additional 7 to 10.5 hours per week on child care (Sanik and Mauldin 1986).

Living Arrangements

Table 1 summarizes the living arrangements found among white and black single mothers in the NSFH. Close to 60 percent of both white and black single mothers lived alone with their children, a figure lower than the CPS result of 72 percent (Winkler 1993), but most likely a more accurate estimate given the NSFH's more detailed questioning about household members, cohabiting relationships, and part-time household members. The remaining single mothers fell evenly among three classifications:

(1) those living in a parental home with one or both parents (13.5 percent), (2) those cohabiting with an unrelated male (14.5 percent), or (3) those sharing their household with another adult (14.5 percent).

A smaller percentage of blacks cohabited than whites, but a larger percentage of blacks lived with parents or shared with other adults than did whites. A greater proportion of both black and white mothers who lived with parents or cohabited were younger, never married, and had fewer and younger children than mothers in other living arrangements. Compared to single mothers who lived alone with their children, black and white mothers in shared living arrangements were older (mean age 37.5 years) and were more likely to have school-age than preschool-age children. An older age for mothers in shared living arrangements is consistent with the finding that about half are classified as in a shared arrangement because they have an adult child over 18 living with them, while the remainder share a household with some other combination of related or unrelated adults.

Living arrangements also varied by age, with fewer mothers less than age 25 living alone (36.9 percent); the majority were living in their parents' home or cohabiting. About 65 percent of those aged 26–35 lived alone with their children. Few mothers 36 and older lived in their parents' home, with most either living alone (62.1 percent) or in a shared arrangement (25.1 percent).

TABLE 1

**Living Arrangements of Single Mothers with Children less than Age 18 in the
National Survey of Families and Households**

	<i>White Mothers</i>		<i>Black Mothers</i>	
	N	%	N	%
Mothers who live alone with children	211	58.2	133	56.3
Mothers who live in parental home	42	11.5	39	16.7
Mothers who cohabit	65	17.8	22	9.3
Mothers who live with another adult	<u>45</u>	<u>12.5</u>	<u>42</u>	<u>17.7</u>
	363	100.0	236	100.0

Note: Ns are weighted. Actual sample size = 834 whites and 545 blacks.

$\chi^2=12.8$, 3df
p<.005

III. DESCRIPTION OF RESOURCES BY LIVING ARRANGEMENT

Tables 2 and 3 summarize the levels of economic and time resources for white and black single mothers separately by living arrangement and for the total sample.

Economic Resources

There was wide variation in earnings and total household income among white mothers in different living arrangements (see Table 2). White mothers living alone and those in a shared arrangement had the highest individual earnings, but white mothers who cohabited had total household incomes about twice the size of those who lived alone. About one-fourth of all white mothers received public assistance, with the highest rate of receipt (31 percent) among those living alone.⁴ Unfortunately, information on total household income was not available for single mothers who lived with their parents. White single mothers who lived with their parents had the lowest individual earnings and, when compared to mothers in other living arrangements, fewer were employed.

Black mothers had less variation in individual earnings and total household income across living arrangements than white mothers and lower mean earnings overall (see Table 3). Cohabiting white mothers had household incomes double those of white mothers living alone, whereas blacks who cohabited had total household incomes only one-third higher than those of black mothers who lived alone. Slightly more than a third (36 percent) of black mothers received public assistance, with the highest rates among those who lived alone (42 percent).

Time Resources

Single mothers who are employed work similar hours per week regardless of their living arrangements (Tables 2 and 3). Time spent in household work averages about 30 hours per week for all employed mothers, 30 hours for nonemployed black mothers, and 35 hours for nonemployed white

TABLE 2
Economic and Time Resources of All White Single Mothers and by Living Arrangement

	<i>All Mothers</i> (n = 363)		<i>Mothers Who Live Alone</i> (n = 211)		<i>Mothers Who Live with Parent(s)</i> (n = 42) (n = 65)		<i>Mothers Who Cohabit</i>		<i>Mothers Who Share</i> (n = 45)	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
<i>Economic Resources</i>										
Mother's annual earnings (in 1000s) (median)	9.06 (6.20)	9.87	10.21 (8.00)	10.49	4.54 (0.60)	6.09	6.88 (4.00)	7.75	10.68 (9.00)	10.80
Household annual income (in 1000s) (median)	18.93 (14.48)	20.70	15.76 (12.10)	16.49	— ^a	—	31.92 (21.30)	33.66	21.14 (20.60)	13.76
Household annual income as % of poverty line	2.09	2.28	1.86	2.07	— ^a	—	3.06	3.23	2.16	1.53
Receives public assistance (yes = 1)	0.26	0.44	0.31	0.46	0.21	0.41	0.20	0.40	0.16	0.37
<i>Time Resources</i>										
Employed (yes = 1)	0.64	0.48	0.70	0.46	0.48	0.51	0.56	0.50	0.68	0.43
Hours worked/wk (for hrs > 0)	41.66	13.65	41.98	13.09	41.21	17.09	39.10	12.73	43.47	15.04
Household work hrs/wk										
Employed	30.95	14.97	32.90	14.58	23.65	18.11	31.38	13.30	26.56	14.49
Nonemployed	34.95	18.23	38.25	16.95	25.93	17.45	33.54	20.33	37.54	18.78
Household work hrs/wk of other adult	7.30	13.39	—	—	32.07	17.26	15.39	12.57	14.97	11.50
Household work hrs/wk of children	6.20	9.14	7.04	9.40	5.12	11.73	5.02	8.05	5.67	6.02

^aHousehold income and poverty line not available in NSFH for respondents who live with parent(s).

TABLE 3
Economic and Time Resources of All Black Single Mothers and by Living Arrangement

	<i>All mothers</i> (n = 236)		<i>Mothers who live alone</i> (n = 133)		<i>Mothers who live with parent(s)</i> (n = 39) (n = 24)		<i>Mothers who cohabit</i> (n = 42)		<i>Mothers who share</i>	
	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.	Mean	S.D.
<i>Economic Resources</i>										
Mother's annual earnings (in 1000s) (median)	6.29 (2.00)	8.87	7.06 (3.60)	9.83	4.09 (0.38)	6.12	6.21 (2.00)	7.79	5.62 (0.40)	8.03
Household annual income (in 1000s) (median)	10.83 (8.50)	10.40	10.62 (8.46)	10.57	— ^a	—	15.74 (15.65)	10.53	9.50 (8.10)	9.36
Household annual income as % of poverty line	1.13	1.21	1.19	1.30	— ^a	—	1.50	1.06	0.74	0.79
Receives public assistance (yes = 1)	0.36	0.48	0.42	0.50	0.25	0.44	0.38	0.50	0.32	0.47
<i>Time Resources</i>										
Employed (yes = 1)	0.55	0.50	0.54	0.50	0.45	0.50	0.66	0.48	0.57	0.50
Hours worked/wk (for hrs > 0)	39.05	9.12	38.97	8.32	35.77	13.03	41.80	7.19	39.91	8.95
Household work hrs/wk										
Employed	28.38	15.74	30.74	15.98	19.73	14.11	28.64	12.37	28.02	17.22
Nonemployed	30.30	19.97	30.02	20.47	25.18	21.39	47.16	17.50	32.86	16.82
Household work hrs/wk of other adult	6.17	13.14	—	—	24.59	16.62	14.08	15.57	19.24	17.42
Household work hrs/wk of children	8.20	11.04	9.11	11.06	7.00	12.86	7.14	10.81	8.77	9.77

^aHousehold income and poverty line not available in NSFH for respondents who live with parent(s).

mothers. Mothers who live with parents, whether employed or not, spend 5 to 10 hours per week less in household work than mothers in other living arrangements; other adults in such households average 32 hours of household work per week for whites and 25 hours for blacks. In both cohabiting and shared living arrangements, other adults contribute about 15 hours per week. Children of white single mothers contribute an average of 6 hours of household work time and children of black mothers 8 hours, with both black and white children who live in independent single-mother households contributing about 1 hour more per week. Most employed single mothers, regardless of race, average 70 hours per week in employed work and household work, except employed mothers living with parents, who average a 65-hour combined workweek.

IV. FACTORS RELATED TO SINGLE MOTHERS' LEVEL OF RESOURCES

Multivariate Analyses

The descriptive comparisons above delineate differences in the levels of economic and time resources for single mothers in different living arrangements. Of course, these differences may also be a result of other characteristics of mothers who live in a particular arrangement. For example, if younger mothers are more likely to live with parents, their lower education and fewer number of children will affect both their earnings capacity and time demands.

Regression analyses were used to examine which factors, including type of living arrangement, were significantly related to the level of economic and time resources while controlling for differences in other sociodemographic characteristics (Table 4). Dependent variables for economic resources were income adequacy and receipt of public assistance income. Income adequacy was measured by dividing total annual household income by household size in adult equivalents following Lazear and Michael (1988) (each adult = 1; each child = .40). Because household income information was missing for those

who live with parents, mothers who live with parents are not included in the regressions on income adequacy.

The other measure of economic well-being was a dummy variable set equal to 1 if the household had received cash assistance or food stamps in the past year. A logistic regression is most appropriate for this type of dependent dummy variable, but it was not possible to weight the data using logistic regression. With public assistance as the dependent variable, an ordinary least squares regression using weighted data and a logistic regression with unweighted data produced similar results; the unweighted logistic regression coefficients are presented in the tables. Time resources were represented by measures of hours spent per week in household work, and a combined weekly workload measure that summed hours spent in employment and household work.

Independent variables for all regressions included living arrangements and individual and family characteristics that could influence economic and time resources. Subfamily living arrangements of single-parent mothers were represented by dummy variables for (1) those who live with parents, (2) those who cohabit, and (3) those who live with another adult, with the omitted reference category being those mothers living independently with their children.

These regressions should not be interpreted as a causal analysis of the effect of living arrangements on higher or lower levels of a particular resource. In fact, causality may be reversed, with mothers with greater economic resources better able to maintain independent households. The focus here is on determining whether residing in a particular living arrangement is related to the level of resources available to single parents after controlling for other influences on their resource levels. As noted above, analyses were done separately for black and white single mothers.⁵

Factors Affecting the Level of Economic Resources

Education was positively related to income adequacy for both blacks and whites, with each year of education adding a little more than \$1,000 to income per adult equivalent. Being older and having fewer children also had a significant effect on income adequacy for white mothers, while being employed had a large positive effect on income adequacy for black mothers.

Living arrangements were related to income adequacy differently for black and white mothers (Table 4). Cohabitation was the only living arrangement significantly related to greater income adequacy for white mothers. Cohabiting white mothers had an average income per adult equivalent \$5,590 greater than the mean income of \$9,380 per adult equivalent for all single white mothers. In contrast, cohabitation had no significant effect on income adequacy for black mothers.

Those black mothers living in a shared arrangement had significantly less income per adult equivalent: \$2,800 less than black single mothers who lived alone. (Overall, black single mothers had a mean income per adult equivalent of \$5,150.) Whites living in a shared arrangement also had lower incomes per adult equivalent, but this difference was not significant. As previously noted, the causality of this relationship cannot be determined from this analysis. Those who live in shared arrangements may have lower income adequacy because the persons they share with have low earnings capacity, as in the case of an adult child over 18 or an elderly parent living with the single mother. More research is needed on the characteristics of mothers who share households and the characteristics of those with whom they share to determine the cause of their lower income adequacy.

In the regressions on receipt of public assistance, both black and white mothers who lived in a parent's home were significantly less likely to receive public assistance, but cohabitation was related to lesser receipt of public aid only for white mothers (see Table 4). This is not surprising given the size of the effect of cohabitation on income adequacy for white mothers. Being employed also reduced the likelihood of receiving public assistance but the effect was significant only for white mothers.

TABLE 4
Factors Related to Economic Resources of White and Black Single Mothers with Children Less Than Age 18
in the National Survey of Families and Households

	<i>Income per Adult Equivalent</i> (in \$1000s per year)				<i>Receives Public Assistance^a</i>			
	<i>White</i>		<i>Black</i>		<i>White</i>		<i>Black</i>	
	b-coeff.	s.e.	b-coeff.	s.e.	b-coeff.	s.e.	b-coeff.	s.e.
<i>Living Arrangement</i>								
Live in parental home	—	—	—	—	-1.86***	0.53	-1.52**	0.56
Cohabiting	5.59**	1.84	0.37	1.56	-1.75***	0.49	-0.34	0.62
Live with other adult	-2.86	1.97	-2.80*	1.23	-0.97	0.56	-0.27	0.53
<i>Other Characteristics</i>								
Age	0.28**	0.10	0.08	0.07	-0.04	0.03	-0.05	0.03
Education	1.31***	0.34	1.39***	0.26	-0.17	0.09	-0.19	0.13
Employed	1.71	1.46	2.68**	0.97	-1.77***	0.32	-1.91	0.38
Number of children	-1.46*	0.71	-0.68	0.42	0.30	0.17	0.32	0.18
Preschool child <5	-1.45	1.68	-0.77	1.07	0.20	0.40	0.52	0.45
In bad health	-2.10	3.20	-1.12	1.93	0.76	0.69	0.66	0.80
Never married	-1.05	2.07	-0.94	1.00	0.65	0.44	0.38	0.41
Kin live within 2 miles	-0.75	1.27	-0.97	0.89	0.45	0.33	0.25	0.41
Kin live 3–25 miles	-0.23	1.27	0.61	0.89	0.43	0.31	-0.35	0.37
	R ² = 0.23	N = 250	R ² = 0.39	N = 139	82.48% correctly classified		75.63% correctly classified	
	F = 6.45***		F = 7.39***		χ ² =100.04*** N=756		χ ² =70.81*** N=463	

^aUnweighted logistic regression (same results as weighted OLS regressions).

* = p < 0.05; ** = p < 0.01; *** = p < 0.001.

Factors Affecting Time Resources

Regressions of time resources were specified in several ways: using the sum of housework and employment hours; with employment and housework hours separate; and with separate regressions for employed and nonemployed mothers. (Results are available from the author upon request.) Neither living arrangements nor other characteristics explained the variance in time use. The only consistent finding was that living in a parent's home significantly reduced housework hours for all white mothers and for employed black mothers, averaging close to a 10-hour per week reduction in household work time for mothers who lived with parents.

V. DISCUSSION AND POLICY IMPLICATIONS

A finding with implications for poverty policy and welfare reform is the difference in the relationship of living arrangement to economic resources among black and white single mothers. As in previous studies, single parents who cohabit or live with parents have, on average, greater economic resources than single parents who live independently with their children. However, in regression analyses, cohabiting was related to greater income adequacy and lowered probability of receiving public assistance only for white—not black—single mothers.

While lower cohabitation rates for blacks have been explained in terms of lesser availability of desirable (that is, employed) black males (Bumpass and Sweet 1989; Winkler 1993), Tables 2 and 3 show that even when black males are available and willing to cohabit, the economic returns to cohabitation are considerably less for black single mothers than for white single mothers. White cohabiting mothers have average household incomes twice the size of incomes of white mothers who live alone, while black cohabiting mothers have incomes only 50 percent larger than those of black mothers who live alone. This disparity between white and black mothers in the economic benefits of

sharing a household with a male is likely to be one influence on both the large proportion of never-married black mothers and the lower cohabitation rates for black mothers.

Regression results show that both white and black single mothers who live with parents are significantly less likely to receive public assistance than independent single mothers; in addition, mothers who live with parents, with the exception of nonemployed black mothers, benefit from a significant reduction in household workload (about 10 hours/week) due to the increased time contribution of other adults in the household. As with cohabitation, differences in income and household structure are likely to make the benefits of living with parents more advantageous for whites than blacks.

Although lack of income information in the NSFH data set for mothers who live with parents did not permit inclusion of this group in regressions of income adequacy, almost two-thirds of white single mothers (64 percent) live with both parents, while two-thirds of black single mothers (67 percent) live with only one parent, usually a single mother. Winkler (1993) found that single mothers (mostly white) living with a married couple had income levels double those of single mothers doubling up with another single parent. Given these differences in parental household structure and the low economic status of most black females, it is very likely that the economic benefits of residing in the parental household are smaller for most black single mothers than for most white single mothers.

A limitation of this analysis is the lack of information on single teen mothers less than 19 years old who are most likely to be subject to welfare requirements to live with parents. Further research is needed to assess whether the antipoverty effects of mandating coresidence with parents for teen mothers differ for black and white single mothers. In addition, other aspects of living arrangements which affect the well-being of single mothers and their children should be studied. The effects of differences in economic and time resources measured in this study may be offset by the stress of

doubling up with an unwilling relative, or, conversely, the benefit to a mother and child of an attentive coresident grandparent.

In addition to requiring teens to live with parents, proposed welfare reforms would promote employment and some educational training. The results in Table 4 show that the marginal effect of living in the parents' home on public aid receipt is similar in size to the marginal effect of being employed for both white and black mothers (comparing standardized regression coefficients) with a much smaller and nonsignificant effect of education. However, education has significant effects on increased income adequacy among single mothers in the NSFH, with greater returns for black than for white mothers. An added year of education for blacks increases income per adult equivalent by \$1,340, a 26 percent increase over mean black income per adult equivalent (see Table 4). For white mothers, an added year of education increases income per adult equivalent by a similar amount (\$1,270), but, since white mothers have much higher average levels of income adequacy, this is only a 13.5 percent increase in overall income per adult equivalent.

Given these results, focusing on increasing education and employment of *all* single mothers, especially black mothers, would have longer-lasting effects for both mothers and their children than mandating coresidence with parents. These results support Bane's (1986) earlier analysis of household composition and poverty, which concluded that the problem of poverty would be most effectively alleviated by focusing on improving employment skills, which would increase the labor force participation and/or the wages of single mothers. Assistance with child care and transportation, both high fixed costs of employment for single mothers, would also be necessary for the success of these programs.

Notes

¹Unless otherwise noted, all data are weighted to adjust for selection of individuals from households of varying sizes and nonresponse and for the oversampling of minority and particular family types, such as single parents and cohabiting couples. Weights used also adjust the sample to match the current U.S. population profile for age, race, and sex (Sweet, Bumpass, and Call 1988).

²The Current Population Survey (CPS) does not ask directly about cohabitation, which must be inferred from household structure—that is, two unrelated adults of opposite sex living together. Another difference between data from the NSFH and the CPS is that the NSFH includes only respondents 19 or older while the CPS includes single teenage mothers 15 years or older (Winkler 1993). However, these younger teenage mothers make up only 1.1 percent of all single mothers in the CPS sample. They do differ from older mothers in living arrangement, with almost all living in a subfamily arrangement rather than heading an independent household.

³Respondents were asked to estimate number of hours per week spent in nine household tasks: (1) preparing meals, (2) washing dishes and meal cleanup, (3) cleaning house, (4) outdoor and other household maintenance, (5) shopping, (6) washing, ironing, and mending clothes, (7) paying bills and record keeping, (8) automobile maintenance and repair, and (9) driving other household members to school, work, or other activities. These estimates were summed for total time spent in household work. This is an admittedly crude measure of time use compared to time-diary methods and it probably results in some overestimation of time spent. However, studies using this NSFH data have obtained results consistent with those of more detailed time-use surveys.

⁴Public assistance includes receipt of income from public assistance programs (including AFDC, General Assistance, food stamps, and energy assistance), but not from Social Security pensions or survivors' benefits, Supplemental Security Income, or income from other government programs. Income figures also do not include the value of in-kind assistance or Medicaid benefits.

⁵Chow test results comparing regressions of pooled versus separate black and white samples were significant for all regressions using economic and time resource measures. This indicates significant differences in slope coefficients for blacks and whites and the need to treat them as separate populations.

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