Income and spending patterns of single-mother families

Gross income varied widely among single-mother families depending on marital status; housing, food, and transportation accounted for the bulk of total expenses

Mark Lino

Single-parent families are an increasing proportion of all family groups with children. The percentage of family groups with at least one child under age 18 in the home and maintained by a single parent rose from 13 percent in 1970 to 30 percent in 1992, and most (86 percent) were maintained by mothers.[1] It is estimated that half of all children will reside in a single-parent family at some time before they reach age 16, for an average period of 6 years.[2]

In addition to the increase in single-parent families during the past two decades, there has been a dramatic shift in the marital status of single mothers. (See chart 1.) In 1970, 69 percent of single-mother families were maintained by divorced or separated women, 23 percent by widows, and 8 percent by never-married women. By 1992, the proportion of single-mother families maintained by divorced, separated, or widowed women decreased, while those maintained by never-married women increased dramatically (to 38 percent).[3]

This study examines the economic status of single-mother families by the mothers' marital status, focusing on income and expenditures. Different routes to single parenthood have varying economic implications for families. Families maintained by divorced/separated, never-married, and widowed women also are compared with married-couple families to determine the extent of differences by family type.

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Data source

Data are from the interview component of the 1989–91 Consumer Expenditure Survey, conducted by the Bureau of the Census for the Bureau of Labor Statistics. The Consumer Expenditure Survey is an ongoing study that collects data on expenditures, income, and major sociodemographic characteristics of a consumer unit.[4] A national sample of consumer units, representing the civilian noninstitutionalized population, is interviewed over the course of a year. The 1989–91 survey contains information from approximately 60,000 interviews.[5]

Families maintained by single mothers or married couples with at least one child under age 18 in the home were selected for analysis. Households were composed of parents and children only. Households with extended family members or nonfamily members (such as parents or cohabiting partners in the case of single mothers) were not included because single-parent families living with others are not always identifiable in the data, and families living with others do not represent the typical family type. An estimated 72 percent of single-mother families are composed of parents and children only.[6]

The unweighted sample consisted of 2,311 single-parent families maintained by divorced/separated mothers,[7] 845 by never-married mothers, 205 by widows, and 15,291 by married

couples.[8] For income, only data from consumer units that were classified as complete income reporters were used—that is, consumer units that provided values for major sources of income such as wages and salary, self-employment income, and Social Security. While complete income reporters provide their major sources of income, there are other sources that they may not be reporting, such as interest on checking and savings accounts.[9] Approximately 86 percent of each of the unweighted family groups were complete income reporters. Data were weighted to represent the U.S. noninstitutionalized population.

Characteristics

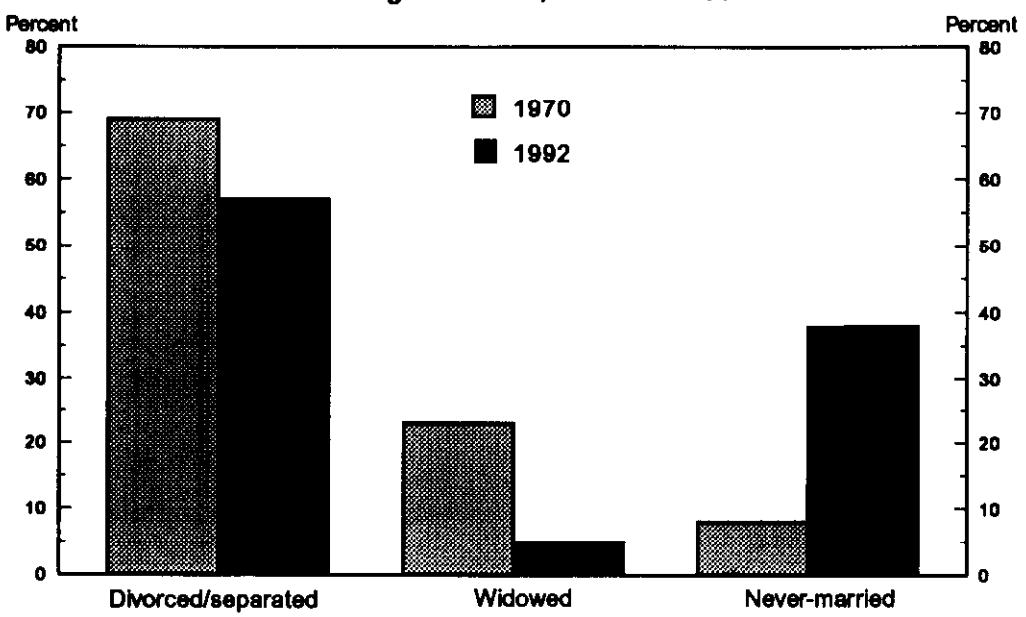
The average age of single mothers ranged from 29 to 44, depending on their marital status. (See table 1.) Never-married mothers were younger, and widows were older. The average family size ranged from 2.9 to 3.2, denoting an average of two children among the three groups of single-mother families. Married couples had an average family size of 4.1, also indicating an average of two children. Average age of the youngest child was highest in families maintained by widows (11 years), and lowest in families maintained by never-married mothers (5 years).

The majority of divorced/separated (72 percent) and widowed mothers (68 percent) were white. By contrast, there was a high percentage (63 percent) of never-married mothers who were nonwhite. A slightly higher percentage of single mothers were of Hispanic origin than were married mothers. Single mothers had less formal education than married mothers. Thirty-nine percent of never-married mothers did not have a high school diploma. A higher percentage of divorced/separated mothers, compared with married mothers did not have a high school diploma. Low educational level and divorce are likely correlated. Greg J. Duncan and Saul D. Hoffman found that marital dissolution is greater among households of lower socioeconomic status.[10]

Sources of income

Single-mother families received income from a variety of sources. (See table 2.) Wages or salary were the most often received income source of families maintained by divorced/separated mothers (81 percent) and widowed mothers (72 percent) as well as for married-couple families (95 percent). The income source of families maintained by never-married mothers most often received was food stamps; 65 percent had

Chart 1. Marital status of single mothers, 1970 and 1992



NOTE: Excluded are households in which married couples were not living together because either partner was employed and living at a considerable distance from home, was serving away from home in the Armed Forces, had moved to another area, or had a different place of residence for any other reason except separation.

SOURCE: U.S. Bureau of the Census.

food stamp income, whereas 55 percent had wage or salary income. However, as discussed later, food stamps make up only 15 percent of before-tax income for never-married mothers. A much smaller proportion of families maintained by divorced/separated mothers (26 percent) and widows (13 percent) had food stamp income. Although many single-mother families received food stamp income, other studies estimate that fewer than half of all families eligible to receive food stamps do so; participation is low because persons did not believe they were eligible, although in fact they were.[11]

Public assistance was received by 55 percent of families maintained by never-married mothers and 20 percent of families maintained by divorced/separated mothers. Much lower proportions of families maintained by widows (6 percent) and married couples (3 percent) received public assistance. Social Security income was received by 65 percent of families maintained by widows. Under the Social Security system, a household with a dependent child from a deceased parent is eligible for Social Security survivors' benefits.

Income from alimony, child support, or regular contributions (these three income sources were combined in the Consumer Expenditure Survey public use tape; "regular contributions" are periodic payments from a nongovernment, nonhousehold source, such as extended family) was received by 42 percent of families maintained by divorced/separated mothers and 16 percent of those maintained by never-married mothers. Given that these families had at least one child under age 18 in the home, these proportions may appear low considering child support is included. Many single mothers with children, however, are not awarded child support and when it is awarded, the full amount due is often not paid.[12] A small proportion (6 percent) of married-couple families received alimony, child support, or regular contributions. This probably indicates a parent, step-parent situation. The 11 percent of families maintained by widows receiving alimony, child support, or regular contributions also probably indicates a previous marriage or regular contributions from a nonhousehold member, such as a grandparent.

Receipt of interest or dividend income varied widely among single-mother families, from 3 percent of families maintained by never-married mothers to 29 percent of those maintained by widows. By comparison, 34 percent of married-couple families had interest or dividend income. Other income sources (which include income from pensions, Supplemental Security Income, unemployment compensation, and owned businesses) also varied among single-mother families. Forty percent of families maintained by widows received income from other sources, compared with 18 percent of those maintained by divorced/separated mothers and 16 percent of those maintained by never-married mothers.

Table 1. **Selected characteristics of single-mother and married-couple families with children, 1989–91**

Characteristic	Single mothers			Married couples
	Divorced/ separated	Never married	Widowed	
Average age of mother	36	29	44	35
Average family size	2.9	3.0	3.2	4.1
Average age of youngest child	9	5	11	7
Percentages				
Race:				
White	72	37	68	90
Nonwhite	28	63	32	10
Hispanic origin:				
Non-Hispanic	89	88	89	92
Hispanic	11	12	11	8
Mother's education:				
No high school diploma	20	39	27	14
High school diploma	38	36	37	37
1–3 years college	29	22	19	26
4 years of college or more	13	3	17	23

Table 2. **Percentage of single-mother and married-couple families with children by income source, 1989–91**

Income source	Single mothers			Married couples
	Divorced/ separated	Never married	Widowed	
Wages or salary	81	55	72	95
Alimony, child support, or regular contributions	42	16	11	6
Public assistance	20	55	6	3
Interest or dividends	15	3	29	34
Food stamps	26	65	13	5
Social Security	4	2	65	2
Other[1]	18	16	40	31

[1] Includes income from pensions, Supplemental Security Income, unemployment compensation, and owned businesses.

Average income

Before-tax income of families maintained by widows averaged $22,790; those maintained by divorced/separated women, $18,580; and those by never-married mothers, $9,820. (See table 3.) Income for families maintained by married couples averaged $43,130. Income per adult equivalent was computed by dividing average before-tax income by the average number of adult equivalents in the household. The number of adult equivalents in a household was calculated by giving the single parent a value of 1.0 and the married couple a value of 1.8.[13] The first child in each household was given a value of 0.4 and all other children were given a value of 0.3. Per adult equivalent measures are believed to

give a better representation of differences among households, as they account for differences in family size and composition and for economies of scale in consumption.[14] Per-adult equivalent before-tax income ranged from $5,810 for families maintained by never-married mothers to $17,120 for those maintained by married couples.[15] The incomes of the family groups examined do not include the value of noncash benefits such as medicaid and public housing. Such benefits would raise the effective income of these families, especially single-mother families who are more likely to receive these benefits, given their lower incomes.[16]

Table 3. **Income of single-mother and married-couple families with children, 1989–91**

Income source	Single mothers			Married couples
	Divorced/ separated	Never married	Widowed	
Before-tax income	$18,580	$9,820	$22,790	$43,130
Per adult equivalent	11,060	5,810	12,880	17,120
After-tax income	17,430	9,710	21,180	39,160
Per adult equivalent	10,375	5,750	11,970	15,540
Percentage of before-tax income[1]:				
Wages and salary	76.3	52.6	59.6	87.0
Alimony, child support, and regular contributions	9.3	2.3	2.2	.5
Public assistance	4.2	23.8	1.0	.2
Interest and dividends	.7	.4	8.9	1.2
Food stamps	3.0	14.8	.8	.2
Social Security	1.1	.9	20.9	.5
Other[2]	5.4	5.2	6.6	10.4

[1] All families with and without income from a particular source were used to calculate percent shares from that source.

[2] Includes income from pensions, Supplemental Security Income, unemployment compensation, and owned businesses.

Table 4. **Percentage of single-mother and married-couple families with children by expenditures incurred, 1989–91**

Expenditure	Single mothers			Married couples
	Divorced/ separated	Never married	Widowed	
Housing	100	100	100	100
Food	100	100	100	100
At home	99	99	100	100
Away from home	79	61	80	91
Transportation	91	76	91	99
Clothing	91	89	91	95
Health care	62	33	79	86
Entertainment	86	75	86	95
Personal care	64	49	75	83
Education or reading	67	44	71	84
Child care	23	16	14	31
Home furnishings or equipment	67	57	63	80
Alcohol or tobacco	56	48	45	70
Retirement or pensions	73	47	64	88
Miscellaneous[1]	60	41	71	82

[1] Includes life insurance, cash contributions, finance charges excluding mortgages and vehicles, and occupational expenses such as uniforms and union dues.

Wages and salaries accounted for the largest proportion of before-tax income for families maintained by single mothers regardless of marital status. This income source made up 76 percent of income for families maintained by divorced/separated mothers, 60 percent for those maintained by widows, and 53 percent for those maintained by never-married mothers (families with and without income from a particular source were used to calculate percent shares from that source). Wages and salaries accounted for 87 percent of income for married-couple families.

The employment status of mothers in various family types is shown in chart 2. Full-time, year-round employment is defined as persons working 35 or more hours per week, 50 or more weeks per year, including any time off with pay. Overall, 81 percent of divorced/separated mothers were employed full or part time, as were 69 percent of widows, and 73 percent of married mothers. Only 52 percent of never-married mothers were employed. Comparing employment status of these women and receipt of wages and salaries by household, slightly higher percentages of families maintained by widows (72 percent) and never-married mothers (55 percent) had wages or salaries than employed mothers. This difference probably reflects a few of these families having older children employed, and not the mother. For employed women, hours worked per week averaged 39 for divorced/separated mothers and 35 for the other groups of mothers. Weeks worked per year averaged 38 to 45 for the various groups of women. Considering these figures include part-time workers, it appears that the average amount of hours spent working is noteworthy for all groups of employed mothers.

For families maintained by divorced/separated mothers, each of the other sources of income made up less than 10 percent of before-tax income. Alimony, child support, and regular contributions accounted for 9 percent of annual income or approximately $1,730. This amount represents about one-quarter of estimated average expenses on a child in a married-couple, middle-income family in 1990.[17]

Families maintained by never-married mothers received their second largest share of before-tax income from public assistance (24 percent), followed by food stamps (15 percent). Alimony, child support, and regular contributions made up only 2 percent of income for these families. Andrea H. Beller and John W. Graham found that never-married mothers are less likely to receive child support as paternity may not always be established. In addition, when never-married mothers receive such support, they are likely to receive smaller amounts because the fathers of their children have lower incomes.[18] For families

maintained by widows, Social Security accounted for 21 percent of before-tax income. Interest and dividends accounted for 9 percent of their income or approximately $2,030, a higher proportion and more money than for married-couple families.

Expenditures incurred

Table 4 shows the various expenditures of single-mother families. (For a description of these expenses, see box.) All single-mother families had expenditures for housing and food. For food away from home, never-married mothers were least likely to have expenses for this budgetary component (61 percent, compared with 79 percent for divorced/separated mothers, 80 percent for widowed mothers, and 91 percent for married couples). This is expected, given the lower income of these families.

Transportation. Expenses for transportation were incurred by a smaller percentage of families maintained by never-married mothers (76 percent), compared with those maintained by divorced/separated mothers or widows (91 percent), and by married-couple families (99 percent). This is likely related to vehicle ownership among these families. As the following tabulation shows, 65 percent of families maintained by never-married mothers did not own a vehicle. By comparison, 23 or 24 percent of families maintained by divorced/separated mothers or widows, and only 3 percent of those maintained by married couples did not own a vehicle:

	Own no vehicle	*Own at least one vehicle*
Mother's marital status:		
Divorced/separated	23	77
Never-married	65	35
Widowed	24	76
Married couples	3	97

Health care. One-third of families maintained by never-married mothers had out-of-pocket health care expenses, compared with 62 percent of families maintained by divorced/separated mothers and 79 percent of those maintained by widows. If families have access to employer-provided insurance, they may not incur medical expenses out of pocket. However, about half of never-married mothers were unemployed. A Census Bureau study found that one-half of all persons in families with a female householder, no husband present, and related children were covered by medicaid for at least 1 month during a 28-month period in 1987–89; 27 percent were covered for the entire period.[19] Although some families maintained by never-married mothers may receive free medical care through government programs, such as medicaid or through nonprofit organizations, there are some, still who may go without medical care.

Child care. Child care expenses were incurred by a smaller proportion of families maintained

Description of expenditures

Housing: Shelter (mortgage interest, property taxes, or rent; maintenance and repairs; and home insurance) and utilities (gas, electricity, fuel, telephone, and water).

Food: Food and nonalcoholic beverages purchased at grocery stores, convenience stores, and specialty stores; dining out at restaurants; and school meals.

Transportation: The net outlay on purchase of new and used vehicles, vehicle finance charges, gasoline and motor oil, vehicle maintenance and repairs, vehicle insurance, and public transportation.

Clothing: Apparel items; footwear; and clothing upkeep services such as dry cleaning, alteration and repair, and storage.

Health care: Medical and dental services not covered by insurance, prescription drugs and medical supplies not covered by insurance, and health insurance premiums not paid by employer or other organization.

Personal care: Appliances for personal care use, such as electric shavers; haircuts; and cosmetics.

Education and reading: Tuition, books, supplies, and other fees for elementary school, high school, and college, as well as newspapers and magazines.

Child care: Day care outside the home and babysitting or home care for children.

Entertainment: Fees and admissions, televisions, radios and sound equipment, and services.

Home furnishings and equipment: Furniture, floor coverings, major appliances, and small appliances.

Alcohol and tobacco: Alcoholic beverages purchased at stores and restaurants, and cigarettes and other tobacco products.

Retirement and pension: Deductions for Social Security, private pensions, and self-employment retirement plans.

Miscellaneous: Life insurance, cash contributions, finance charges excluding mortgages and vehicles, and occupational expenses, such as uniforms and union dues.

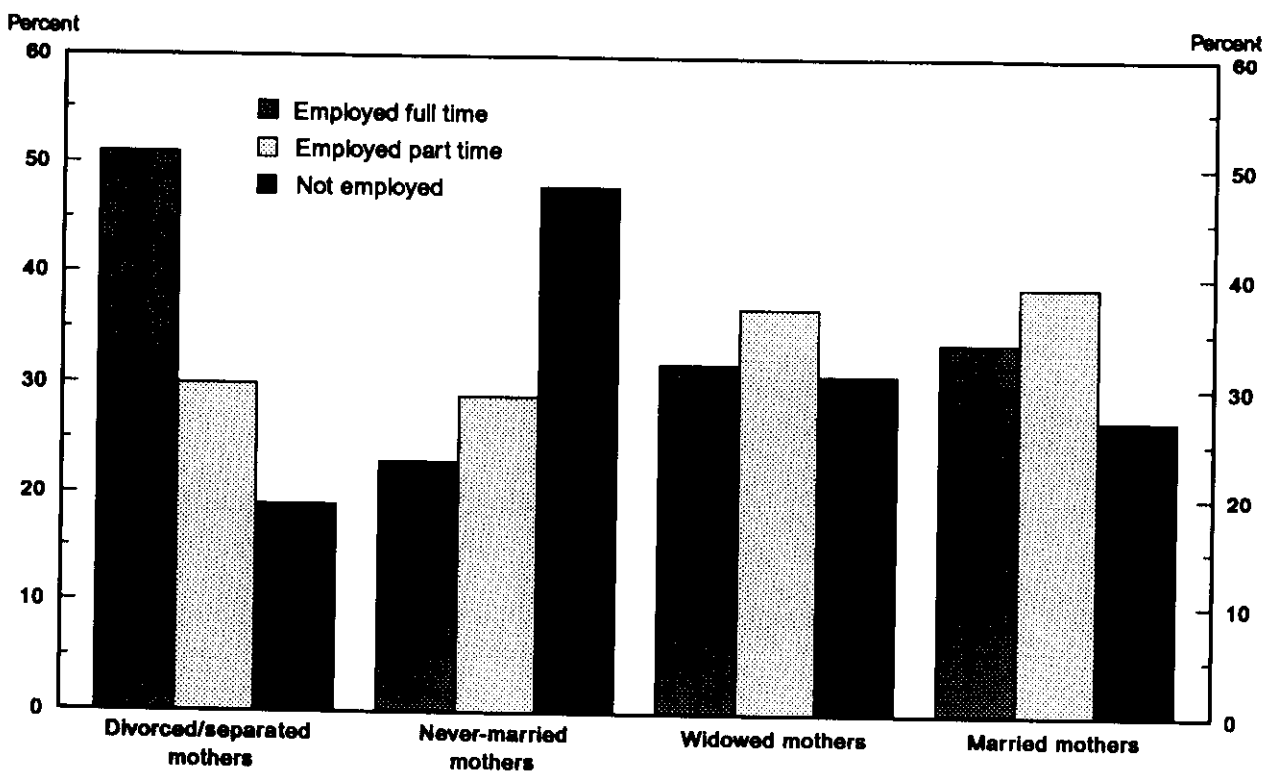
by never-married mothers and widows (16 and 14 percent), compared with families maintained by divorced/separated mothers and married couples (23 and 31 percent). For never-married mothers, this differential may be explained by their low labor force participation rate; for widows, the differential is likely attributable to their having older children who can take care of themselves. The much lower percentages of each family type having child-care expenses, compared with the respective percentages with employed mothers may seem surprising. For example, 23 percent of families maintained by divorced/separated mothers had child care expenses, whereas 81 percent of these women were employed. A large proportion of child care, however, is provided by relatives, who likely are not paid. In 1988, 36 percent of families with an employed mother and a child under 5 years of age had a father, grandparent, or other relative provide primary child care.[20] The percentage is likely greater for single parents, given their limited resources. Children in single-parent families also may be more likely to be latchkey children. In addition, many of the employed single mothers of each family type who work part time might have chosen to do so to be home when their children return from school, thereby avoiding the extra expense of child care with a full-time work schedule.

Other expenses. As for entertainment, personal care, and education or reading expenditures, a smaller proportion of families maintained by never-married mothers than the other family groups incurred expenses on these items. Families maintained by never-married mothers likely view such items as luxuries given their lower income. Retirement or pension expenses, which include Social Security deductions (Social Security deductions are considered an expense in the Consumer Expenditure Survey and are not subtracted from after-tax income), were incurred by 73 percent of families maintained by divorced/separated mothers, 64 percent of those maintained by widows, and 47 percent of those maintained by never-married mothers. For each family type, these percentages are slightly lower than the proportion with employed mothers. This may be attributable to some of these women working through informal arrangements without retirement coverage.

Expenditures by budgetary component

Total expenditures and expenditures by budgetary component for single-mother families are

Chart 2. Employment status of single-mother and married-couple families with children, 1989–91



shown in table 5. Overall expenditures averaged $22,280 for families maintained by widows, $19,770 for those maintained by divorced/separated mothers, and $10,920 for those maintained by never-married mothers. By comparison, total expenditures of married-couple families averaged $35,780. For the three groups of single-mother families, total expenditures exceeded their after-tax income—by 5 percent for families maintained by widows, 12 percent for those maintained by never-married mothers, and 13 percent for those maintained by divorced/separated mothers. It is possible that single-mother families may underreport their income, incur debt to cover expenses, or report expenses paid by others.

Housing was the largest share of total expenditures for both single-mother and married-couple families, ranging from 25 percent for married-couple families to 34 percent for families maintained by never-married mothers (families with and without expenses on a particular budgetary component were used to calculate percent shares on that component). For homeowners, the shelter component of housing expenses include only mortgage interest (not mortgage principal) payments; mortgage principal payments are considered a form of savings in the Consumer Expenditure Survey. The effective housing expenses of the family types, especially those with a large proportion of homeowners, would therefore be higher than reported here. Homeownership varied widely among the various family groups. As the following tabulation shows, 74 percent of married couples and 72 percent of widows owned their own home (overall housing expenses as a percent of total expenditures would therefore be higher for these groups), compared with 37 percent of divorced/separated mothers and 9 percent of never-married mothers.[21] (Fourteen percent of families maintained by never-married mothers resided in public housing.)

	Own (percent)	*Rent (percent)*
Mother's marital status:		
Divorced/separated	37	63
Never-married	9	91
Widowed	72	28
Married couples	74	26

Food made up the second largest share of total expenses for single-mother families; transportation was the second largest share for married couples. Among single-mother families, food accounted for a larger share of expenses in families maintained by never-married mothers (27 percent, versus 19 percent in the other two groups), but a lower average dollar amount. Although these expenses include the value of food stamps spent, the value of some food program benefits, such as WIC (Special Supplemental Food Program for Women, Infants, and Children) and free meals at school, are not included in overall food expenditures. Given their lower income, families maintained by never-married mothers are more likely to receive these benefits; therefore, their effective food expenses are likely greater than reported here.

Table 5. **Expenditures of single-mother and married-couple families with children, 1989–91**

Expenditure	Single mothers			Married couples
	Divorced/ separated	Never married	Widowed	
Total expenditures	$19,770	$10,920	$22,280	$35,780
Per adult equivalent	11,770	6,460	12,590	14,200
Percentage of total expenditures[1]:				
Housing	31.8	34.3	27.6	25.0
Food	19.3	27.0	18.9	16.2
At home	15.8	24.6	15.2	12.3
Away from home	3.5	2.4	3.7	3.9
Transportation	15.6	10.8	18.3	19.8
Clothing	6.7	7.2	5.8	5.4
Health care	3.6	1.5	5.9	4.2
Entertainment	4.4	4.3	4.4	5.7
Personal care	1.0	1.3	1.3	.8
Education and reading	1.7	.8	3.4	2.1
Child care	2.2	2.0	1.4	1.7
Home furnishings and equipment	3.8	3.5	3.8	4.5
Alcohol and tobacco	1.6	2.2	1.1	1.5
Retirement and pensions	5.9	3.6	4.8	9.8
Miscellaneous[2]	2.4	1.5	3.3	3.3

[1] All families with and without expenses on a particular budgetary component were used to calculate percent shares on that component.

[2] Includes life insurance, cash contributions, finance charges excluding mortgages and vehicles, and occupational expenses such as uniforms and union dues.

Transportation expenses accounted for 11 percent of total expenses for families maintained by never-married mothers. By comparison, families maintained by divorced/separated mothers allocated 16 percent to transportation, those maintained by widows, 18 percent, and those maintained by married couples, 20 percent. The lower transportation expenses for families maintained by never-married mothers may be attributed to their lower rates of vehicle ownership.

Other components each made up less than 10 percent of total expenditures for single-mother families as well as for married couples. Clothing accounted for 5 to 7 percent of total expenses among the various family types, with never-married mothers reporting the lowest dollar amount spent on clothing. Health care expenses, which only include out-of-pocket expenses, varied from 2 percent of total expenses for families maintained by never-married mothers to 6 percent for

families maintained by widows. Again, families maintained by never-married mothers may receive free medical care through government programs. Child care accounted for 1 to 2 percent of total expenses; however, these proportions are somewhat misleading, as the majority of single-mother families did not have such expenditures. If they had a child care expense, its share of total expenditures would be much higher. Alcohol and tobacco accounted for 2 percent of total expenses in families maintained by never-married mothers, approximately the same percentage they spend for health care and child care. Retirement and pensions made up 4 to 10 percent of total expenditures; the lowest share was for families maintained by never-married mothers and the highest, by married couples. The higher share for married couples is likely attributable to the fact that most husbands in these families are employed and have Social Security deductions.

Conclusion

Single-mother families are a growing proportion of all families with children. Compared with married-couples families, the economic status of such families is much lower. Among single-mother families, those maintained by never-married mothers are a growing percentage and are most likely to be economically disadvantaged. Families maintained by never-married mothers had an average before-tax income of $9,820 over the 1989–91 period, for an average family size of three. In 1991, the poverty threshold for a family of three was $10,857.[22] As for the phenomenon of higher income, single professional women having children, it is unlikely. For the unweighted sample of families maintained by never-married mothers in this study, only 2 percent had a single mother age 30 or older and a household before-tax income of more than $30,000.

As discussed earlier, because of data limitations, this study only included families composed of single mothers and their children; single-parent families living with others were not included. Although the majority of single-mother families consist of mothers and children only, those families residing with others may be more economically disadvantaged than the families examined here. Donald J. Hernandez found that families who double-up, typically do so for financial reasons.[23] However, single-mother families that double-up may benefit in terms of shared resources. A Congressional Budget Office study found that the economic well-being of many young unmarried mothers was raised by their living with adult relatives.[24]

The poorer economic status of families maintained by never-married mothers may be exacerbated by the average age of mothers in these families (29 years), which was much younger than in the other groups of single mothers. Whether the economic status of these families will improve as the mothers become older—and presumably gain more job skills and seniority—is unknown. The prospects do not seem encouraging, however, as 39 percent of never-married mothers do not have a high school diploma and only about half are in the labor force.

Job training and educational programs for single mothers might be one way to improve the economic condition of single-mother families. This could benefit these families, although there would be societal costs. Other proposals have called for better enforcement of child support payments and the establishment of adequate child support awards. Again, this could benefit single-mother families. Only 16 percent of families maintained by never-married mothers received income from child support, alimony, or regular contributions, and the average payment was quite low, compared with estimates of typical expenditures on children. The enforcement of child support also would come at a cost to society, although the cost would probably be much lower than training and education programs.

The poorer economic status of single-parent families has far-reaching effects on the children in these households. In reviewing the intergenerational consequences of mother-only family structure on children in these families, Irwin Garfinkel and Sara S. McLanahan concluded the effects are mostly negative.[25] Children in single-parent families are less likely to finish high school than their counterparts living with both parents; are more likely to have lower earnings in young adulthood and to be poor; and have a higher probability themselves of experiencing a marital disruption or having a premarital birth, thereby repeating the cycle of single parenthood. ❑

Footnotes

[1] Steve W. Rawlings, *Household and Family Characteristics: March 1992, Current Population Reports*, P20–467, (Washington, Bureau of the Census, April 1993, p. xii). Some of the increase in the number of single-parent family groups over this time, an estimated 10 percent to 15 percent, is attributable to technical improvements in survey data coding procedures introduced in the 1980's, which allowed for better identification of certain types of single parents. For more detail see, *Marital Status and Living Arrangements: March 1984, Current Population Reports*, Series P–20, No. 399 (Washington, Bureau of the Census, July 1985).

[2] Larry L. Bumpass, "Children and marital disruption: A replication and update," *Demography*, February 1984, pp. 71–82.

[3] Rawlings, *Household and Family Characteristics.*

A family maintained by a single woman of a particular marital status may not necessarily originate from this status. For example, a woman who gave birth while never married, subsequently married, then divorced, would be categorized as a divorced single mother. Likewise, a divorced woman who gave birth after the divorce also would be categorized as a divorced single mother. It is only in the case of never-married women with children that single parenthood formation would correspond to marital status.

[4] A consumer unit consists of either: (1) all members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; (2) two or more people living together who pool their incomes to make joint expenditure decisions, or (3) a person living alone or sharing a household with others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent. To be considered financially independent, at least two of the three major expense categories (housing, food, and other living expenses) have to be provided by the respondent.

[5] Data are collected from consumer units over four interviews. The interviews are conducted at 3-month intervals, and consumer units report expenditures for the 3 months prior to the month of interview. There is a rotating sample design such that each month, a portion of the sample consists of new consumer units introduced to replace consumer units who complete their participation in the survey. Each 3-month interval is deemed an independent sample and should be treated as such to incorporate the weights. Data from each interval were therefore aggregated and expenditures annualized.

[6] Anne E. Winkler, "The living arrangements of single mothers with dependent children: An added perspective," *The American Journal of Economics and Sociology*, January 1993, pp. 1–18.

[7] Four percent of the unweighted sample of single-mother families had a mother categorized as being married, although the family was a one-parent family and did not report earnings from a husband. It was assumed these women were separated, although not legally, and they were included in the divorced/separated category.

[8] The percentage of single mothers in the sample by marital status does not exactly correspond to U.S. Census Bureau findings of percentages in the population. In this study, 69 percent of single mothers were divorced/separated, 25 percent were never married, and 6 percent were widows. The corresponding percentages based on Census Bureau findings are 57 percent divorced/separated, 38 percent never married, and 5 percent widows (chart 1). The discrepancy is likely attributable to Census Bureau figures including single mothers residing with extended family members or nonfamily members, whereas this study examined those residing only with own children. Given that never-married mothers are likely to have lower incomes and therefore reside with others for financial reasons, their numbers would be expected to be underrepresented in this study.

[9] Imputation is made for a nonresponse in expenditure items, but not for income items.

[10] Greg J. Duncan and Saul D. Hoffman, "A reconsideration of the economic consequences of marital dissolution," *Demography*, November 1985, pp. 485–97.

[11] For a review of these studies, see Greg J. Duncan, *Years of Poverty: Years of Plenty* (Ann Arbor, The University of Michigan, Institute for Social Research, 1984), pp. 84–85.

[12] Gordon H. Lester, *Child Support and Alimony: 1989, Current Population Reports*, Series P–60, No. 173 (Washington, Bureau of the Census, September 1991).

[13] Victor R. Fuchs, "Sex differences in economic well-being," *Science*, Apr. 25, 1986, pp. 459–64.

[14] Richard A. Easterlin, Christine Macdonald, and Diane J. Macunovich, "How have American baby boomers fared? Earnings and economic well-being of young adults, 1964–1987," *Journal of Population Economics*, Vol. 3, 1990, pp. 277–90.

[15] Per-adult equivalents averaged 2.52 for married-couple families, 1.68 for families maintained by divorced/separated mothers, 1.69 for those maintained by never-married mothers, and 1.77 for those maintained by widows.

[16] For estimates of the effects of selected noncash benefits on the income of single-parent as well as married-couple families with children, see *Measuring the Effect of Benefits and Taxes on Income and Poverty: 1992, Current Population Reports*, Series P60–186RD (Washington, Bureau of the Census, September 1993).

[17] For estimates on expenditures on a child, see *Expenditures on a Child by Husband-Wife Families: 1990* (U.S. Department of Agriculture, Agricultural Research Service, Family Economics Research Group, 1991).

[18] Andrea H. Beller and John W. Graham, "Child support awards: Differentials and trends by race and marital status," *Demography*, May 1986, pp. 231–45.

[19] Kathleen Short, *Health Insurance Coverage: 1987–1990, Current Population Reports*, Series P–70, No. 29 (Washington, Bureau of the Census, May 1992).

[20] Martin O'Connell and Amara Bachu, *Who's Minding the Kids? Child Care Arrangements: Fall 1988, Current Population Reports*, Series P–70, No. 30 (Washington, Bureau of the Census, August 1992).

[21] A very small unweighted percentage of families were categorized as nonowners who occupied a housing unit without payment: less than 1 percent of families maintained by married couples, 2 percent of those maintained by divorced/separated mothers or widows, and 4 percent by never-married mothers. These families were included in the renter category.

[22] "Poverty Thresholds," *Family Economics Review*, Vol. 6, No. 3, 1993, p. 38. Poverty rates were not calculated for the various family groups examined in this article because of the potential underreporting of income by single-mother families. However, comparison of total expenditures (which may be a more accurate depiction of resources) of families maintained by never-married mothers to the poverty thresholds reveals that many of these families fall below the threshold for their household size.

[23] Donald J. Hernandez, "Doubling-up and undoubling among families with children: Historical context and recent evidence." (Paper presented at the Annual Conference of the National Council on Family Relations, November 10–15, 1993, Baltimore, MD).

[24] *Sources of Support for Adolescent Mothers* (Congressional Budget Office, September 1990).

[25] Irwin Garkinkel and Sara S. McLanahan, *Single Mothers and Their Children: A New American Dilemma* (Washington, The Urban Institute Press, 1986).