

# **Family Structure & Children's Economic Well-Being: Single-Parent Families in Lone Parent Households and Multigenerational Households**

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The share of children living with a single-parent has been increasing since the 1960's. Though most children who live in single-parent households reside with their mother, the share of those residing with their father has increased at a greater rate (Manning & Smock, 1997). This shift in family structure has substantial implications for the economic well-being of American children as children of single-parents are at a greater risk of experiencing poverty than those living with married parents (Mather 2010; Brown 2000; Nock 1998; Downey 1994). Extensive research has linked child poverty to a host of negative outcomes in adulthood, such as a health, economic, and behavioral problems (Anderson Moore et al., 2009).

Researchers concerned with how children fare economically in single-parent households tend to define "single-parent" by marital status, without distinction as to the various living arrangements of these families. The bulk of this research has focused on children in single- mother families, offering comparisons to married mothers. Though a growing body of literature is devoted to families headed by single-fathers, little inquiry has been made into single-fathers without cohabiting partners. While recent research has examined the issue, there still remains a deficit in the literature regarding how children fare based on their parent's gender, living arrangements, and the relevant policy implications of such findings.

This study attempts to fill these gaps in the literature by offering a comparative, descriptive analysis of children living in lone mother and lone father households (single parents without a cohabiting partner), and children living with a single mother or single father in multigenerational households, where the single-parent family resides with the child's grandparents. Using data from the March supplement of the 2011 Current Population Survey, I examine poverty rates and public assistance usage among children who live with a single parent and provide comparisons between single mothers and single fathers, as well as a comparison of children in lone parent households and multigenerational households to help provide a more robust understanding of the interplay between family type, living arrangements, and the economic well-being of children.

## Background

### What constitutes a single-parent family?

An increasing share of American children live in single-parent families, and a large body of literature indicates that these children face a number of challenges when compared with children living with married parents. Though numerous studies point to the fact that children in single-parent homes are at a greater risk of experiencing poverty, the traditional operational definition of a single-parent family has inhibited our understanding of the economic resources available to these children. Most studies define "single-parent" by marital status, without distinction as to the living arrangements of these families. This approach not only obscures the economic conditions that differ between household type, but it perpetuates the notion that all single-parents raise their children alone, without the help of other adults (Brandon & Bumpass, 2001) (London, 2000).

It is important to distinguish between single-parent families and cohabiting families. Though we do not have a full understanding of the economic resources available to children through their parent's cohabiting partners, such an approach impedes our knowledge of how *truly* single-parents provide for their families and the challenges children in these family types face. Manning & Lichter (1996) recognized the utility of examining the living arrangements of single mothers, estimating that 1 in 7 children with single-mothers live in cohabiting homes. As a matter of measurement, the inclusion of a cohabiting partner may have a substantial impact on estimations of poverty (Bauman, 1999).

Studies of how children fare in single-parent homes often limit their analyses to children living with a single-mother. While most children in single parent homes live with their mother, an increasing share live with their father and family research needs a more in-depth understanding of the potential impact of parent gender differences on children's economic well-being. Though the differences between the economic well-being of children in single-parent homes compared to those in married parent homes are well established in the literature, a more robust understanding of the interplay between family structure and child poverty requires a closer examination of the composition of the households in which these children reside. The use of marital status as an indicator of family structure may limit our understanding of child economic well-being, but it is still a relevant concern. Bianchi (1999) finds that whether or not a mother has ever been married shapes families' socioeconomic environment linked to poverty.

An economic framework is commonly employed to help explain or understand why people chose to live in certain living arrangements with the idea that individuals chose arrangements which maximize their family well-being. While this is certainly applicable to single-parents, this

framework does not account for the varying and competing factors which lead parents to the decisions they make. Sigle-Rushton & McLanahan (2002) note that though some individuals value independent living, mothers who lack essential economic resources are more likely to end up in multigenerational households (with other adults, usually their parents). Decisions to coreside are complicated, and often take into account resource flows, both in response to and shaping eligibility for public assistance (Mutchler & Baker, 2009).

My analysis provides a comparative examination of the economic well-being between two commonly found types of living arrangements, and between parents' gender. In an attempt to fill gaps in the literature and bolster our understanding of the challenges children in single-parent families face, I approach the research question with an eye to single-parents without cohabiting partners. The decision for a single-parent to live alone with their child may be influenced by their age, employment, and eligibility for public assistance. More disadvantaged parents who are younger, have serious barriers to employment, and are raising their first child may choose to double-up with their parents to lessen the harsh effects of poverty for themselves and their children.

The pooling of economic resources has been identified as a benefit of household extension and grandmother-headed households have emerged as an important family type, particularly among non-whites (Angel & Tienda, 1982) (Snyder et al., 2006). Sigle-Rushton and McLanahan (2002) note that close proximity to one's parents allows for higher support while economies of scale alleviate not only financial burdens but also help single-parents to cope with temporal challenges. Thus, it is important to understand how children fare in both lone parent households

and multigenerational households, and to gain more insight into the interplay between family structure, living arrangements, poverty, and public assistance receipt.

### Demographic Trends

According to Census data, 27% of all children in the US lived with a single parent in 2009. 77.2% of these children lived with a single mother and 11.1% lived with a single father (without cohabiting partners) (Kreider& Ellis, 2011). Excluding cohabiting single-parents, single-parent families increased from 10.5% to 23.3% between 1960 and 1990 (Garasky& Meyer, 1996). During this same time period, the percent of all children living with single fathers increased from 1% to 4% (Eggebeen et al., 1996). Single-mother families grew by 160% and single-father families grew by 245% (Manning & Smock 1997).

By 1990, 15% of all single-parent families were father-only families (Eggebeen et al., 1996; Meyer & Garasky, 1993). The most important factor in the increase of father-only families over the past few decades has been the increase in ever-married single parent families headed by fathers, reflecting changes in who receives custody following a divorce (Garasky & Meyer 1996). In comparison to single mothers, single fathers have smaller families, are less likely to be poor, more likely to be employed, and are better off economically than single mothers (Meyer & Garasky, 1993). Census data indicates that in 2009, 23.6% of all children lived with a single mother, while 3.7% lived with a single father (Kreider & Ellis, 2011).

Changes in family structure have differed across racial groups. Most research has focused on divergent changes in family structure between blacks and whites. Between 1960 and 1990, there was a greater rate of increase in father-only families among whites (230%) than among blacks

(133%), though for all non-whites the rate of increase was 256% (Manning & Smock, 1997). As of 2009, 54.7% of all black children, 22.1% of white children and 28.6% of Hispanic children lived with a single parent (Kreider & Ellis, 2011). Though the majority of these children reside with their mother, 4.3% of black children, 3.6% of white children and 3% of Hispanic children lived with a single father (Kreider & Ellis, 2011).

### Living Arrangements

Bumpass and Raley (1995) estimate that about 1/3 of single-mothers since 1970 spent some time living with their parents as a single-mother. These rates differ by race as 1/4 of white single mothers and over 1/2 of black single mothers spent some time living with their parents. Giving birth before leaving the parental home for the first time greatly increases the likelihood that a mother will spend time as a single mother in her parents' home. With higher rates of unmarried childbearing and lower rates of marriage, this effect is stronger among black single mothers, of which 1/2 gave birth to a child before leaving their parents' home for the first time, compared to 1/10 of whites.

Unmarried mothers who live with their parents face fewer economic difficulties than those who do not (Ellwood & Jencks, 2002). Folk (1996) found that almost 2/3 of white single mothers who live with a parent live with both parents, while 2/3 of black single mothers who live with a parent live with one parent. Though both groups stand to benefit economically from living with a parent, those living with two are likely to be better off.

Economic assistance and the alleviation of poverty is not the only advantage single- parents derive from living with their own parents. Hogan & Parish (1990) found that 48% of black single-

mothers and 44% of white single-mothers use their parents as a source of childcare. Folk (1996) looked at how single-mothers benefit from living with their parents and found that most single mothers received free room and board. Of those who received free room and board, 40% received no additional financial help from their parents, 40% received some help, and 20% had most of their individual expenses paid by their parents.

Single parents may assuage financial burdens by living with their parents or other relatives, though living with parents decreases the likelihood of public assistance receipt for single mothers (Folk 1996; London, 2000). The reduction of benefit levels from time limits (as in TANF) or other sanctions reduces the likelihood that single-mothers will live alone or cohabit and increases the probability of living with a parent (London, 2000). London (2000) explains that this interaction between living arrangements and policy changes or benefit levels is crucial. One can expect that the effects of policy changes on participants are likely mitigated by changes in living arrangements. Thus, policies which seek to reduce welfare caseloads may influence a shift in living arrangements among recipients, which confound the effects of policy change.

Rates of child poverty vary by family structure and living arrangements. Mather (2010) found that 70% of children living with a single-mother are at or below 200% of the official poverty threshold. In an analysis of single-fathers, Eggebeen et al. (1996) found that children of never married lone fathers are more likely to be in poverty, and children of lone divorced fathers are less likely to be poor. One finding that speaks to the utility of alternative living arrangements for single-fathers is that 2/3 of children in multigenerational households with never married fathers would be poor if they only lived with their father – others in the household reduce their poverty rate by 56% (Eggebeen et al., 1996).

To further illustrate the impact of family structure on child poverty, Cancian & Reed (2002) discovered that between 1969 and 1998 the overall child poverty rate would have increased by 3.6% due to family structure change alone. The rise in multipartner fertility among women places them at a further economic disadvantage as it is associated with lower levels of economic support from family, friends, and former partners (Kalil & Ryan, 2010).

### Economic Characteristics

Single parents are more likely to be economically disadvantaged and have lower educational attainment compared to their married counterparts, with these differences more pronounced among mothers (Downey, 1994). Single mothers differ markedly from married mothers in both patterns and types of employment. Single mothers are twice as likely to be unemployed as married mothers, and 62% of single mothers work in lower wage retail, service, and administrative jobs which offer few benefits (Mather, 2010). Ellwood and Jencks (2002) point out the economic disadvantage for many of these families, noting that single motherhood has spread the fastest among women with the lowest potential earnings. According to the National Center for Health Statistics, 40.7% of all live births in 2011 were to unmarried women (Martin et al., 2013).

Single mothers face many barriers to higher wage employment. Kalil & Ryan (2010) found that 49% of single mothers in the Fragile Families study lacked high school diplomas, 34% were teens, and 35% of mothers with more than one child at home had children from more than one partner. 25% of black single mothers and 38% of white single mothers receive at least half of their income from others (Hogan & Parish, 1990). Blank (2007) found that 19.6% of low income



mothers (200% or less of official poverty threshold) were without work income or welfare benefits. Blank also found that 25.3% of low income mothers had yearly earnings below \$2,000 and less than \$1,000 in public assistance.

On average, single fathers have higher family income, more years of education and higher occupational prestige than single mothers (Downey et al., 1998). When looking at differences in earnings by the pathway into single parenthood, never married fathers still earn 2.3 times that of never married mothers and divorced fathers earn 1.5 times that of divorced mothers (Meyer & Garasky, 1993). Compared to married fathers, single fathers have lower earnings and lower overall income. The gap between single and married fathers has been growing since 1984: educational attainment and income has increased for married fathers while they have stalled among single fathers (Brown, 2000). Unmarried fathers (regardless of custody) earn less, have lower levels of educational attainment, are less likely to be employed year round and have higher rates of poverty than men who do not become fathers before marriage (Nock, 1998).

#### Public Assistance Usage

There are differences in the patterns of public assistance usage between children of single-mothers and children of single-fathers, some of which can be explained by family structure or household composition, or the higher earnings of fathers. Previous research has found that poor and near poor father-only families are less likely to receive public assistance than poor and near poor mother-only families (Garasky & Meyer, 1996). However, children in single- father homes have poorer access to health care than other family types regardless of poverty status, while access to care by children of single-mothers does vary by poverty status. This finding indicates that

children of single-fathers are more susceptible to health shocks compared to their peers (Leininger & Ziol-Guest, 2010). In a qualitative study of Black custodial fathers, Coles (2009) posits that various forms of public assistance may not be as available to fathers as they are to mothers, and that low-income fathers may be less likely to seek public assistance than mothers either because their income is higher, or they would rather bear the stress of multiple jobs than to take on the image of dependence associated with receipt of public assistance.

### The Current Study

The goal of this study is to provide a better understanding of the interplay between family structure, living arrangements, sex of parent and children's economic well-being. I examine poverty rates and public assistance usage among children who live with a single parent and provide comparisons between single mothers and single fathers, as well as a comparison of children in lone parent households and multigenerational households. I expect that the poverty rate of children who live in multigenerational households will be much lower, reflecting the greater economic resources available to them from economies of scale and the presence of additional earners. Children living with fathers will likely fare better than children living with mothers, as men, on average, have higher earnings than women. In line with previous research, I expect children living with single fathers to have lower rates of public assistance receipt compared to children with single mothers, and that children in multigenerational households will have lower rates than children in lone parent households, regardless of gender.

## Methods

I use the 2011 March Supplement of the Current Population Survey. The CPS is useful for studying poverty as it includes many measures of income and welfare receipt. For this study I define lone parents as those who reside with a dependent child under the age of 18, have no unmarried partner (cohabitor) in the household, and do not live with other relatives or adults. I also exclude those households which include a “roomer/boarder”, “housemate/roommate”, or “other relative” from the sample as these are most likely cohabiting partners.

Multigenerational households are defined as single parents with dependent children living with their parent(s). I exclude cases where more than one single parent who is the child of the householder resides in the household, as the income pooling in these households is unclear, and siblings who are single parents may be competing for resources. “Roomers/boarders”, “housemates”, and “other relatives” are also excluded from this sample.

To further examine the role of multigenerational households in providing economic resources to single parents and their children, I will assess the poverty levels of children living in these arrangements, as well as estimate the poverty rate if they were living with only their single parent. For this study I employ two poverty measures – the official poverty threshold as defined by the U.S. Census Bureau, and a relative poverty measure. Researchers of poverty have criticized the use of the traditional measure, as it does not take into account many of the expenses modern families accrue. The relative poverty measure is defined here as half of the national median income, or \$24,772. To provide insight into the role of public assistance for these families, I

calculate relative poverty rates based solely on the wage and salary income of the parents to compare with the relative poverty rates when public assistance income is included.

## Results

Preliminary results can be found in tables 1 to 4 below. The final version of this paper will include tests of significance on the values presented below. I will also include multivariate models predicting poverty public assistance receipt to assess whether or not these outcomes differ among children of lone parent households compared to those in multigenerational households, net of all other factors. I will then provide a discussion of the findings, policy implications, and directions for future research.

### Characteristics of Children in Single-Parent Families

To offer a more robust estimation of the share of children in poverty across the four household types, I use the official poverty measure and the relative poverty measure. According to the official poverty measure, children residing with a lone mother are the most likely to live in poverty. These children are 22% more likely to be in poverty than those with a lone father, and are 28% more likely to be in poverty than those with a single mother in multigenerational households. Among children in multigenerational households, those residing with their father are 18% more likely to be in poverty than those living with their mother, and 29% more likely than those living with a lone father.

Those with a yearly income below \$24,722 (half of the median income) in the United States in 2011 live below the relative poverty threshold. Relative poverty rates are 9% higher

than official poverty rates for children residing with a lone mother, and 17% higher for those living with a lone father. Relative poverty rates for children in multigenerational households are 9% lower for those living with their mother, and 18% lower for those living with their father, reflecting the added income of other family members in the household.

I examine the relative poverty rates of children based solely on their parents' income from wages and salary in order to gauge the role of both public assistance and household composition in the reduction of child poverty. The relative poverty rate decreases by 7.2% for children in lone mother households, and 15% for those living with lone fathers when public assistance is taken into account, suggesting public assistance plays a greater role in the reduction of child poverty among lone fathers than among lone mothers. This trend holds true in multigenerational households as well: receipt of assistance reduces relative poverty rates by 6% for children living with their mothers and by 13% for children living with their fathers. The added income of other household members (in addition to parents' total income) reduces child poverty rates in multigenerational households by nearly half (49%), suggesting that children enjoy significant benefits to their economic well-being in these living arrangements.

Children in lone mother homes are more likely than children in any other living arrangement to receive assistance from SNAP (Supplemental Nutrition Assistance Program, FKA Food Stamps). They are 24% more likely to receive SNAP than children in lone father homes and 10% more likely to receive SNAP than children of mothers in multigenerational households. Children of fathers in multigenerational households are 21% more likely to receive SNAP than children of lone fathers, and 6% more likely to receive this form of assistance than

children of mothers in multigenerational households. Children living with a single mother, regardless of living arrangements, have higher rates of participation in school lunch subsidy programs than children of single fathers. Children of lone mothers are the most likely to receive free school lunches (71%), and children of fathers in multigenerational households are the least likely (51%).

Children in lone parent households are 124% more likely than children in multigenerational households to have parents who receive the Earned Income Tax Credit (EITC), reflecting the higher incomes of lone parents. Children of lone fathers have the highest rates of EITC receipt (60%), and children of mothers in multigenerational households have the lowest rates (20%). Children living with their fathers are more likely than children living with their mothers to receive EITC, across living arrangements. 20% of children living with a lone mother receive cash assistance, compared to 8% of those with a lone father and 11% of those with a single mother in a multigenerational household. The share of children receiving cash assistance who live with their father in a multigenerational household could not be determined due to a small sample size.

Due to small sample sizes (particularly among single father households), the data presented on healthcare coverage could not be limited to children in poverty, and thus represents all children living in these family types. Children living with a lone father are the most likely to receive private coverage (34%), the least likely to depend on Medicaid (34%) or SCHIP (25%), but they are also the most likely to be without any form of coverage (8%). In line with the higher earnings of lone parents, children of lone mothers are more likely to be insured under a private plan than children with single mothers in multigenerational households, a difference of 60%. Children living with a

lone mother are the least likely to be uninsured, with rates half that of children living with their mother in a multigenerational household.

Table 1 presents demographic characteristics for children in each household type. The majority of children who live in a single parent household where the parent does not have a cohabiting partner live with a lone mother (73%), followed by those who live with their mother in a multigenerational household (15%). 10% of children in single parent households live with a lone father, and just 2% live with their father in a multigenerational household. Of children who live with a lone parent, 88% live with their mother and the remaining 12% live with their father. Of children who live with a single parent in a multigenerational household, 87% are with their mother and 13% with their father. Children living with a single father are 12% more likely than children living with a single mother to live in a multigenerational household.

The majority of children living with a lone mother are black (38%), followed by whites (35%). About 2/3 of all children living with a lone father are white (67%). The majority of children in multigenerational households are white, though a greater share of children living with their father are white compared to those living with their mother (a 9 point difference). Among children in lone parent households, Hispanics are more likely to live with their mother (a difference of 7 points), while in multigenerational households they are slightly more likely to live with their father (a 2 point difference).

The distribution of the age of children's single parents by household type is found in Table 1. Lone fathers have the highest mean age (42), followed by lone mothers (37), fathers in multigenerational households (35) and mothers in multigenerational households (30). Children

living with a lone mother are evenly distributed in regards to age. Children living with a lone father are more likely to be older (aged 13-17), and less likely to be young (0-6) than children living with a lone mother. Children in multigenerational households are more likely to be young compared to children living in lone parent households. 53% of children living with their mother in a multigenerational household are 0-6 years old, compared to 41% of those who reside with their father.

The pathway by which children arrive in lone parent households differ greatly between those who live with their mothers compared to those who live with their fathers. Children living with a lone mother are 37% more likely to have a never married parent than those with a lone father. The majority of children who live with a lone father have a father who is divorced (65%). Children in multigenerational households are more likely than children in lone parent households to have a never married parent, regardless of the sex of the parent (76% of those who reside with their mother, 69% of those who reside with their father). Children of single fathers in multigenerational households are slightly more likely than children of single mothers to have a divorced parent (a 6 point difference).

Children in lone parent households are more likely to have a parent with more than a high school diploma, and less likely to have a parent with less than a high school degree than children in multigenerational households. The majority of children in lone mother households live with a parent who has some college, while most children in lone father homes live with a father with a high school diploma (37%). The majority of children in multigenerational households have a parent with a high school diploma. Children living with a mother in multigenerational households are more likely to have a parent who has some college, or a Bachelor's degree or



more (34% and 8% respectively) than those living with their father (20% and 5% respectively).

Children living with a lone father are the most likely to live with a working parent (86%), followed by lone mothers (79%), mothers in multigenerational households (73%), and fathers in multigenerational households (66%). Nearly twice as many children in lone mother households have an unemployed parent than those living in lone father households (15% versus 8%).

Children in multigenerational households with their father are the most likely to have an unemployed parent (23%), or a parent who is not in the labor force (11%).

Lone mothers are more likely to have 2 children residing with them than lone fathers (a 36% difference), but lone fathers are 12% more likely to have 3 or more children living with them. The majority of single parents in multigenerational households have just one child (53% of mothers, 66% of fathers). Single mothers in multigenerational homes are 11% more likely to have 2 children and 31% more likely to have 3 or more children.

**TABLE 1.** Demographic Characteristics of Children Residing with a Single Parent by Household Type & Gender of Parent: 2011

	Lone Parent Households		Multigenerational Households	
	with Mother	with Father	with Mother	with Father
Total (%) (of all children)	13%	2%	3%	0.40%
Total (%) (of all children in single parent homes)	73%	10%	15%	2%
Race/Ethnicity (%)				
White (non-Hispanic)	35%	67%	38%	47%
Black (non-Hispanic)	38%	14%	28%	20%
Hispanic	22%	15%	27%	29%
Other (non-Hispanic)	6%	4%	7%	4%
	*values may not equal 100% due to rounding			
Age of Children (%)				
0-6	34%	24%	53%	41%
7-12	34%	35%	26%	31%
13-17	32%	41%	21%	29%
	*values may not equal 100% due to rounding			
Age of Parent (%)				
18-24	9%	2%	38%	24%
25-32	30%	14%	32%	31%
33-40	32%	31%	20%	29%
41-50	22%	34%	8%	11%
50+	8%	14%	3%	5%
Marital Status of Parent (%)				
Divorced	40%	65%	22%	28%
Widowed	5%	10%	2%	*
Never Married	54%	25%	76%	69%
	* N < 20			
Educational Attainment of Parent (%)				
< High School	16%	12%	20%	26%

HS/GED	31%	37%	37%	49%
Some College <sup>a</sup>	36%	30%	34%	20%
Bachelors +	17%	20%	8%	5%
	<sup>a</sup> Includes Associates degree			
Employment Status of Parent				
Working	79%	86%	73%	66%
Unemployed	15%	8%	19%	23%
Not in Labor Force	6%	6%	7%	11%
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Sample Size	6,902	1,039	1,410	222
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Parent Characteristics				
Number of Children				
1	52%	63%	53%	66%
2	30%	14%	31%	25%
3+	18%	23%	17%	9%

**TABLE 2.** Poverty Status of Children Residing with a Single Parent  
by Household Type & Gender of Parent: 2011

	Lone Parent Households		Multigenerational Households	
	with Mother	with Father	with Mother	with Father
<u>% Below Official Poverty Threshold (0-99%)</u>	44%	20%	25%	36%
<u>% Below Relative Poverty Threshold</u>	53%	28%	21%	18%
<u>By Parent's Wage / Salary income alone</u>	67%	41%	69%	67%
<u>By Total Income of Parent (includes public assistance)</u>	58%	30%	61%	52%
By Total Household Income	-----	-----	21%	18%

**TABLE 3.** Public Assistance Receipt among Poor Children Residing with a Single Parent by Household Type & Gender of Parent: 2011

	Lone Parent Households		Multigenerational Households	
	with Mother	with Father	with Mother	with Father
Food Stamps / SNAP (%)	74%	45%	61%	69%
School Lunch Subsidy (%)	71%	55%	69%	51%
EITC Credit (%)	51%	60%	20%	29%
Cash Assistance (%)	20%	8%	11%	*

\* N < 20

**TABLE 4.** Healthcare Coverage among Children Residing with a Single Parent by Household Type & Gender of Parent: 2011

	Lone Parent Households		Multigenerational Households	
	with Mother	with Father	with Mother	with Father
Private Coverage (%)	16%	34%	10%	*
Medicaid (%)	52%	34%	50%	51%
SCHIP (%)	29%	25%	34%	29%
None (%)	3%	8%	6%	*

\* N < 20

Totals may not equal 100% due to rounding

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