MANAGEMENT OF INCOME AND HOUSING BY ONE-PARENT AND TWO-PARENT FAMILIES

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CHAPTER 1

INTRODUCTION

Rapid changes in the American family have been brought to public attention in recent years. Among the trends that have emerged is an increased rate of divorce. Between 1970 and 1982, the divorce rate rose from 47 to 114 per 1,000 population (Bureau of the Census, 1982). The number of families headed by one parent has increased during this time as well. Increased numbers of one-parent households are due not only to divorce, but also to the increased tendency of mothers and children to form their own households rather than live in the home of a relative when a marriage dissolves (Cartright, 1974 cited in Cherlin, 1981), and to increases in childbearing by never married women (Cherlin, 1981; "One Family," 1985).

Single parents are defined as parents who are divorced, separated, widowed, or never married. The proportion of one-parent families has doubled between 1970 (11%) and 1980 (22%) (Rawlings, 1984) and 26% of families now are maintained by one parent ("One Family," 1985).

One-Parent Families

Most one-parent families (89%) are maintained by females (Rawlings, 1984). However, in recent years the incidence of fathers heading one-parent families has risen at a greater rate than mothers heading families due in part to changes in court attitudes toward males

rearing children to women wanting more freedom (Orthner, Brown, & Ferguson, 1976). Twenty-six percent of U.S. families are headed by one parent, 23% have a female head, while 3% are headed by the father ("One Family," 1985). This is an increase from 1970 when 1.3% of U.S. families were headed by men (Orthner, et al., 1976).

One-parent families always have been a part of American society. The total number of marriages ending in divorce or death has changed very little until recently. From 1960 to 1964 the combined rate of marriages ending due to divorce and death was 33.2/1,000 marriages (Cherlin, 1981). In 1970, the rate had risen slightly to 34.5/1,000 marriages. Since 1970 however, the divorce rate has risen dramatically. In 1978 the dissolution rate was equal to 40.5/1,000. Historically, most marriages ended because of death, but in 1970 the divorce rate exceeded the death rate for the first time (Cherlin, 1981). Although in recent years there has been a slight rise in the number of marriages and a slight decline in the number of divorces, the underlying statistics suggest the number of first marriages will decrease before the end of the 1980's and the numbers of divorces will remain the same or rise moderately (Glick, 1984). In addition, while the divorce rate may be increasing at a slower rate, remarriage rates are declining. Glick (1984) predicts that by the end of the 1980's, remarriage rates will be 5 to 10 percentage points lower that they are presently.

The main factors related to the upsurge in divorce in the 1960's are not likely to cause rapid changes in the 1980's, and a leveling of the divorce rate is expected (Glick, 1984). Factors attributed to divorce in the 1960's and 1970's, but not predicted to be important in the 1980's are the following:

1. A declining birth rate which is unlikely to decrease further;

2. Increasing education and skills of women which make them more employable;

3. Increasing employment of women, but families have adjusted to this change (Cherlin, 1981).

Death and divorce usually occur at different stages of the family life cycle and have different effects on family members (Cherlin,1981). Divorce occurs most often during the early years of marriage. Approximately one half of the divorces occur by the seventh year, frequently children are still in the home (Cherlin, 1981). Death is more likely to occur during the empty nest period when children have made a life of their own.

Problems of One-Parent Families

An extensive review of the literature identifies several common sources of stress for one-parent families (Anderson-Khleif, 1979; Weiss, 1975, 1979, 1984). Divorced parents identify the following:

1. Pressure from having to make decisions for all of the family to best meet their needs (Weiss, 1975);

2. Meeting the financial needs of the family (Anderson-Khleif, 1979; Weiss, 1975, 1979);

3. Meeting the emotional needs of the family (Anderson-Khleif, 1979; Weiss, Weiss, 1975, 1979):

4. Desiring to be a good role model for children (Weiss, 1975);

5. Concern for the effects of exposure to primarily one parent (Weiss, 1975);

6. Difficulty establishing a new social life for women (Anderson-Khleif, 1979; Weiss, 1975);

7. Difficulty adjusting to homemaker role for men (Weiss, 1975).

Financial pressure is one of the greatest concerns for one-parent families because of the drop in income following a divorce. Because providing safe, adequate housing uses a large proportion of this diminished income, income adequacy as well as housing decisions are important factors to examine in one-parent family adjustments.

Financial Concerns of One-Parent Families

There is a growing concern about the quality of life of children in one-parent families because most children live with their mothers whose financial status often plummets after a divorce. Early research concerning divorce and its impacts on children has examined the sociological and psychological "damages" resulting from care provided primarily by a woman (Cherlin, 1981). Espanshade (1979) summarizes later studies, saying: "The most detrimental absence of fathers from one-parent families headed by women is not the lack of male presence but the lack of male income" (p. 623). A comprehensive longitudinal study in Great Britain which began in 1969 has found that finances, followed by housing, are the two largest problems of one-parent families (Finer, 1974 cited in Schlesinger, 1977). In the United States, the 1982 median income for all two-parent families was $26,020, and $30,340 for those with wives in the paid labor force (Rawlings, 1984). However, the median income for female-householder families with no husband present equalled $11,480. Male-householder families with no female present had almost twice the income ($20,140) of the families headed by women.

The increasing number of female households with children has changed the composition of the poverty population in the past several years (Ford Foundation, 1985). More than half (52%) of the children of one-parent mothers are living in poverty (Ford Foundation, 1985), while only 9% of the children with one-parent fathers are that poor (Verzaro & Hennon, 1980). In 1981 female-headed households made up 47% of the families below poverty compared with 36% in 1969 (Sanders, 1983). This trend of a disproportionate number of female-headed families living below the poverty line while other groups seem to be improving their economic status has been termed by Diana M. Pearce, director of research at Catholic University's Center for National Policy Review, as the "feminization of poverty" (Cahan, 1985, p.84).

The Panel Study of Income Dynamics (PSID), a longitudinal study of over 5,000 families representative of the United States, has found that both males and females have lower incomes after separating from their marriage partners (Coe & Holmes, 1977; Duncan & Morgan, 1981, Hampton, 1975; Hoffman, 1979;. However, after adjusting for alimony, child support, and a decrease in income needs because of reduced family size, males have an increase in adjusted income of 17% while females who were separated or divorced show a 7% decrease after similar adjustments (Hoffman, 1979). During the same period (1968-1973), PSID two-parent families in the study experienced a 21% increase in real income (Hoffman, 1979).

Housing Problems of One-Parent Families

Housing problems of one-parent families are closely tied to their financial constraints. Housing adjustments begin with a reduction in

income and then entail several other decisions. Parents may find some of the goals they set for themselves and their families are conflicting following a divorce. They may want to maintain their children's social contacts and provide continuity in their schooling as well as maintain their own social status. This may require that they stay in the same neighborhood where they presently live. However, a neighborhood which is comprised primarily of two-parent families reduces the chances for making new social contacts for divorced parents (Anderson-Khleif, 1979). If their present home is in the suburbs, it may not be within a reasonable distance for commuting to a wide array of jobs or job training. It also may be difficult to find help with child care arrangements in the present neighborhood. Finally, if the parent decides to stay in the same dwelling, he/she may feel financially strapped in a lifestyle that a much larger income than is now available once supported (Anderson-Khleif, 1979).

If the parent decides to move he/she may be forced to live in a neighborhood filled with residents of a different socioeconomic class or stage in the family life cycle. Parents also may worry about security and their social contacts as well as those of the children. If the parent moves in with his or her parents, conflicts often arise in the rearing of the children, and losses of privacy and social status are often felt by the parent (Anderson-Khleif, 1979).

One-parent families often are restricted in where they can move as well as by social and economic factors (Anderson-Khleif, 1979; Cook & Rudd, 1984; Stackhouse, 1975). Some landlords and apartment complexes will not rent to divorced parents or those with children. Lenders and

members of the National Board of Realtors may also discriminate against divorced parents.

Housing Norms

Housing research has identified norms related to American housing preferences (Dillman, Tremblay & Dillman, 1979; Morris & Winter, 1978). Norms can be defined as shared guidelines that prescribe appropriate behavior in a society (Tremblay, 1981). Morris and Winter (1978) state that members of society measure their housing situation against these norms and make adjustments to more nearly meet these ideals within the realms of their social and economic constraints. A discrepancy between a family's current housing and the cultural norm would result in a normative housing deficit. There are four basic responses to a normative housing deficit: (1) move to a new dwelling, (2) alter the present dwelling, (3) alter or control the family composition, and (4) change family norms to fit the housing situation (Morris & Winter, 1975). The major norms associated with housing preferences of Americans include: home ownership, a detached single family dwelling, private outside space, adequate inside space, a safe attractive homogeneous neighborhood, conventional construction, and an appropriate amount of expenditures for housing depending on income.

The space norm is best measured by the bedroom index developed by Morris (1972 cited in Morris & Winter, 1978) and Gladhart (1973). The bedroom index is based on the value placed on privacy and strong incest taboos in the United States. It states that space needs of families relate to the number of bedrooms the family needs. These space needs are one bedroom for (1) the parental couple or one parent;

(2) each child over 18; (3) each pair of children of the same sex, at least one between the ages of 9-17 and no more than four years difference in ages; (4) each pair of children under nine of any sex whose ages differ by no more than four years; (5) each additional couple or adult (Morris, 1972 cited in Morris & Winter, 1978).

With limited financial resources and restrictions in the housing market, it is unlikely that one-parent families will be able to meet the housing norms of our society. However, the housing adjustment patterns of one-parent families are not presently known. There is a need for those interest in family resource management and housing to become aware of the housing decisions of so large a proportion of our population.

Statement of Purpose

The purpose of this study is to compare the management of housing in one- and two-parent families. The primary questions the research seeks to answer are: What are the patterns of housing adjustment of families during the two years following a divorce? and, What is the relationship between a family's income and the housing adjustments it makes? These adjustments are compared with the management of housing by families who remain intact. The specific questions the research examines are the following:

1. Do families change housing following divorce? Specifically, what trends occur in housing over a four-year period for one- and two-parent families?

    a. How do one- and two-parent families compare in the proportion of income spent for housing over time?

b. How do one- and two-parent families compare in tenure status over time?

c. How do one- and two-parent families compare in space adequacy over time?

2. What patterns of change in adequacy of income and change in housing characteristics are observed for one-parent families, and do these differ from patterns observed in two-parent families?

It is hypothesized that how closely families meet the housing norms of our society is related to family income and that this relationship is different for divorced and married households. The source of data for this study is the Panel Study of Income Dynamics (PSID).

Definitions

The following definitions are used to delineate the basic concepts of the study. They are as follows.

One-parent family: A family in which the parent is divorced and living with dependent children in the same household (Rowland, 1983). Families in which the parent is legally separated from the spouse are also considered in this category.

Two-parent family: A family in which a "husband and wife and their children (are) living together in a separate dwelling without the presence of other adults" (Lyerly, 1969, p. 6 cited in Rowland, 1983). In this study, other adults may be present in addition to the nuclear family. In addition, the PSID does not differentiate between married couples and those permanently cohabitating. All questions are directed to the head and the spouse/friend.

Income adequacy ratio: A measure of how well the family income

meets its needs. The formula for calculating the ratio is to divide income by needs. Age and sex variables are built into the determination of family needs (A Panel Study of Income Dynamics Study Design, Procedures, Available Data, 1972).

Transfer payments: Money payments made to families from government agencies (AFDC, housing subsidies, etc.) or other family members (child support, alimony, etc.) (A Panel Study of Income Dynamics Study Design, Procedures, Available Data, 1972). Transfer payments are termed "intra-family transfers" if they come from relatives.

Cultural norms: "Rules or standards, both formal and informal, for the conduct and life conditions of members of a particular society" (Morris & Winter, 1978, p. 16).

Normative deficit: "A deficit based on subtraction of a number representing a norm from a number representing the current, actual state; a gap between actual conditions and those prescribed by norms" (Morris & Winter, 1978, p. 17).

Housing adjustment: "A process that may occur when a family experiences a normative housing deficit that causes a significant reduction in housing satisfaction. Housing adjustment takes place through residential mobility and residential alterations and additions" (Morris & Winter, 1978, p. 80).

Single-family dwelling: "A house or housing unit which is structurally an entity of itself; a nonmultifamily structure; a detached house; a separate structure with a certain amount of exterior space and relatively clear cut boundaries; also includes attached single-family dwellings such as row houses, townhouses, and side-by-side duplexes" (Morris & Winter, 1978, p. 123).

Space-deficit: "An excess or shortage of space or living area. A positive space deficit occurs when a family has more space than norms prescribe. A negative deficit occurs when a family is crowded in comparison with normative standards" (Morris & Winter, 1978, p. 104). Space deficits are measured by the difference between the actual and prescribed number of rooms needed for each family according to family size, composition, and stage in the family life cycle.

Tenure: "The mode of holding or possessing housing. Ownership and rental are common tenure types. Ownership may be divided into conventional ownership, condominium ownership, and cooperative ownership. In addition, a form of rental tenure may involve payment of no rent as in the case of a family permitted to occupy a dwelling at no cost. There are also salary in kind arrangements as in parsonages provided for ministers and tenant houses for farm laborers as a part of their pay" (Morris & Winter, 1978, p. 123).

Tenure deficit: "Actual tenure different from the norms; a positive tenure deficit would be experienced by a family who owns its own home but could, according to norms, get by with rental; a negative tenure deficit would be experienced by a family who rents but for whom the norms prescribe ownership" (Morris & Winter, 1978, p. 123). In this study in which all sample members have children in the home, ownership is assumed to be the prescribed norm and renting a tenure deficit.

Housing expenditures: "All dwelling-related costs incurred by the occupants of a particular housing unit including rent, mortgage payment on principal and interest, taxes, property insurance, utilities, maintenance and repair, etc." (Morris & Winter, 1978, p. 143). For this study, housing costs equal the sum of annual mortgage payments,

annual property taxes, and utilities for owners. Renter housing costs equal the sum of rent and utility costs.

Expenditure deficit: "Deviation of actual housing expenditures from norms for housing expenditures. A family spending more than about 25% of its income on housing has a positive expenditure deficit. A family spending less than about 25% of its income on housing has a negative expenditure deficit (Morris & Winter, 1978, p. 143). The expenditure norm in this study is set at 25% to 30% of the totaled family income. Expenditure deficits are those less than 25% and greater than 30%.

Limitations in the Data

While the Panel Study of Income Dynamics provides a rich source of information (nearly 10,000 variables covering 15 years), information considered desirable by all of its potential users has not been included in the original design by the Institute for Social Research. For this study there are some variables which the researcher thinks would have strengthened the project, but their omission is not serious enough to warrant using another set of data.

There are no measures of outside space in the data and the measure of inside space is less desirable than the Bedroom Index developed by Morris (1972 cited in Morris & Winter, 1978) and Gladhart (1973). The PSID does not contain the information needed for this index. However, it does have a measure of space adequacy which is superior to simply a persons-per-room index. Although this measure takes into account stage of the family life cycle and household composition, it counts rooms, not bedrooms, which were determined to be the key indicators of space needs of a family by Morris and Winter (1978).

Secondly, the responses to the "why did you move" variable, a potentially rich question, are coded in a manner which combines much useful information into one response. This limits the explanatory value of the variable for family economists and housing specialists.

Finally, neighborhood information and measures of housing quality are included only in a few years of the early waves of the PSID. These data are not available in the years covered by this study. In addition, questions concerning structure type were omitted in the 1982 interviews so that variable is not included in the study.

Rationale of Study

There is considerable cross-sectional research which identifies factors associated with housing adjustments of families (Morris & Winter, 1978). However, most of the samples used in these studies are relatively small and/or limited to one area of the country. In addition, two-parent families with children are generally the population studied in housing research, not one-parent families. The PSID provides a sample which is representative of the United States and contains data for several years. The longitudinal aspect of the study makes it possible to follow the patterns of housing adjustments of families over time. It also provides data which reflect the changing environment in which these families live as well as information concerning the management of their resources.

One-parent families are a growing segment of the population and there is a need to better understand the housing and income adjustments of these families. Because housing consumes such a large proportion of a family's income, it is an important resource to examine. Further,

studies of one-parent family housing adjustments can identify implications for the private sector to help them meet the housing demands of these families. The Real Estate Investment Journal, a publication of Century 21 Real Estate Corporation, already has identified the single heads of households, which comprise one-third of all households, as an important growing market for home sales (Gayner, 1985).

In summary, the unique contributions of this research are the following:

1. The research is longitudinal and therefore able to reflect the dynamics of change over time;

2. The study synthesizes family economics and housing theory in its hypotheses.

Most studies which examine changes in income and housing compare only dollar income and housing expenditures. This study uses a more comprehensive measure than income--income adequacy--which reflects need as well as income as it relates to three housing norms: tenure, space and expenditure. The longitudinal scope and the interdisciplinary nature of the research serve as foundations for a comprehensive source of information related to the management of one-parent families.

CHAPTER 2

REVIEW OF THE LITERATURE

In recent years the social, psychological and economic problems of one-parent families have been examined in research. This review concerns the portion of that body of knowledge regarding single-parent families' economic conditions and housing decisions.

Limited research in the area of resource management by one-parent families and particularly their housing decisions, made a comprehensive review of their problems difficult. In addition to a scarcity of research, generalizability from the studies is limited in most instances. Most single-parent studies have samples of limited size (30-50) (Brown, Feldberg, Fox, & Kohen, 1976; Colletta, 1979; Rowland, 1983; Stackhouse, 1975) and/or have been selected from one city (Banner, Berheide, & Greckel, 1982; Kennedy & Stokes, 1982; Morris & Winter, 1977; Weiss, 1975, 1979, 1984), state (Dillman, Tremblay, & Dillman, 1979; Morris & Winter, 1982), or region of the country (Metzen, 1978; Williams, no date).

There are some national studies using information from the Bureau of the Census, Bureau of Labor Statistics, the Annual Housing Survey, and comparable sources in other countries (Bane, 1976; Bradbury, Danziger, Smolensky, & Smolensky, 1979; Cherlin 1981; Ford Foundation, 1985; Grossman, 1978; Johnson, 1978, 1979, 1980; Roncek, Bell, & Choldin, 1980; Schelsinger, 1977). In addition, there are some studies from

a longitudinal study of over 5,000 families which is representative of the United States. The Panel Study of Income Dynamics (Coe & Holmes, 1977; Duncan, 1984; Duncan & Morgan, 1981; Goodman, 1974; Hampton, 1975; Hoffman & Holmes, 1976; McLanahan, 1983; Rein & Rainwater, 1977; Roistacher, 1974). Others combined information from Census and PSID findings with original research findings (Bane & Weiss, 1980).

Economic Well-being of One-Parent Households

In a twelve-year study using the PSID data, Duncan (1984) found that "the single most important factor accounting for changes in family well-being was a fundamental change in family structure: divorce, death, marriage, birth, or a child leaving home" (p. 10). Financial stress is a major problem for one-parent families, especially women (Bane, 1976; Eblen, 1982; Hampton, 1975; Johnson, 1980; Sawhill, 1976). A married woman who becomes head of a one-parent family can expect a substantial decrease in her level of economic well-being (Bradbury et al., 1979; Duncan, 1984; Ford Foundation, 1985; Johnson, 1979). In a seven-year study of families in the Panel Study of Income Dynamics, an income/needs ratio was developed to determine the economic level of married and divorced or separated women. Women in the PSID who remained married had as much as five times the percentage increase in economic well-being as those who were divorced or separated (Hoffman & Holmes, 1976).

One-parent families worry about providing food and shelter, housing repairs, insurance, taxes, utilities, rent, college expenses, and covering emergencies (Eblen, 1982). The low income of one-parent families affects the eventual socioeconomic status of children particularly in

families maintained by women who are most likely to be in poverty (Ford Foundation, 1985; Johnson, 1979).

One-parent families have smaller incomes than two-parent families primarily because there is only one earner in the family instead of two (Bane, 1976; Johnson, 1978). Female heads of households are likely to be poor even though they work and have a greater income than similar women with husbands (Bradbury et al., 1979; McLanahan, 1983). Age, race, labor force participation, children, occupation, and education contribute to the inadequacy of these families incomes (Bradbury et al., 1979; Duncan, 1984; Johnson, 1978, Rowland, 1983). In addition, many divorced women have difficulty re-entering the job market if they were not employed during marriage (Cherlin, 1981).

Women who head families are more likely to be working or looking for work outside the home than wives living with their husbands (Bradbury et al., 1979; Grossman, 1978; Johnson, 1978, 1979; Metzen, 1978). In March 1979, 56% of the women who headed families were in the labor force while only 50% of the wives living with their husbands were working or looking for a job (Johnson, 1980). Women with children work outside the home less frequently than women without children (Bradbury et al., 1979; Grossman, 1978). However, the labor force participation of these mothers rose from 59 to 66% in the 1970s (Johnson, 1979).

The unemployment rate for women heading families in March 1977 was 10.3% (Johnson, 1978). Part of the reason for the high unemployment rates and low incomes of women heading families is their concentration in jobs which are unskilled and low-paying (Johnson, 1978; Grossman, 1978). Age of children is also important in determining a mother's unemployment; those with children less than six were not as interested

in working as mothers with older children (Johnson, 1979).

When income adequacy among one-parent and two-parent families was compared, female heads of household were found to have lower levels of income adequacy because of the following factors:

1. lower incidence of employment for female heads (Metzen, 1978);
2. more hours were counted in child care for these women (Metzen, 1978);
3. lower wages (Metzen, 1978; Rowland, 1983);
4. greater incidence of male overtime at higher wage rates (Metzen, 1978; Rowland, 1983);
5. modest levels of transfer payments to low income families with dependents (Metzen, 1978; Rowland, 1983).

The following factors are associated with the poverty of single-parent families:

1. loss of economies of scale (Bane, 1976);
2. greater prevalence of divorce and death among poor families (Bane, 1976);
3. irregular levels of alimony, child support, and public assistance (Bane, 1976; Duncan, 1984);
4. fewer opportunities to work and lower wages than men (Bane, 1976; Duncan, 1984);
5. families maintained by women are less likely than other families with children to have more than one earner (Johnson, 1979);
6. families maintained by women are more likely to have pre-school children which restrict working (Duncan, 1984; Johnson, 1979);
7. female heads of household generally have lower levels of educa-

tion which are associated with high unemployment and low paying jobs (Johnson, 1979).

Even though a reduction in income occurs when a marriage breaks up, moderate-income one-parent mothers in a New York study were more satisfied with their income than married women in two-earner families with similar incomes because they felt the family income should be greater with two workers (Colletta, 1979). Using longitudinal data from the Panel Study of Income Dynamics, Weiss (1984) analyzed changes for five years in amounts and sources of household income and consumption in female-headed families following marital disruption. Sources of income examined were earnings of the parent and children, as well as private and public transfer payments. Earnings provided between two-thirds and three-fourths of the income in one-parent mothers households (Weiss, 1979). Over time, there was no marked change in the proportions of mothers who were employed or in the proportion of income their salaries contributed to the family income (Weiss, 1984). A study by the Bureau of Labor Statistics also found that most divorced and separated women reported salary earnings (Grossman, 1978).

Private transfers such as child support, alimony, and help from relatives was an important source of income in the first year after divorce (Weiss, 1979). One-half of the middle income and three-fourths of the higher income households received alimony or child support equalling 20% to 40% of their total income. This support drops off over the five-year period to about one-fourth of the high income and one-tenth of the middle income families receiving private transfers (Weiss, 1984). Grossman (1978) also found that about one in four divorced women received alimony or child support. Child support is a more frequent source of

support in higher income families and help from relatives more common in lower income families (Weiss, 1984). Help from relatives does not diminish over time indicating a perceived need by relatives as remaining constant. Private transfers were more important in middle and high income families and less important in low-income families (Rowland, 1983; Weiss, 1984).

Welfare is used by both middle and low income families. Middle income families receive welfare the first year than develop other sources of income (Colletta, 1979; Weiss, 1984). This finding is similar to a ten-year study of welfare recipients which found that the typical woman was assisted for two years, left welfare and eventually received it two more years (Rein & Rainwater, 1977). Only 10% in the Rein and Rainwater study received welfare for nine or ten years (Rein & Rainwater, 19787). Low-income families in the Weiss (1984) study, however. used welfare during the first year and continued its use at constant rates over time. Two-thirds of the low-income families received welfare and one-half received food stamps (Weiss, 1984). In a study which compared the economic welfare of divorced and married women, women without children and with husbands were found to be less likely to receive welfare than one-parent family mothers (Bradbury et al., 1979). Separated women are more likely to receive welfare payments than divorced women (Grossman, 1978). Thirty-five percent of the welfare recipients in the Grossman study (1978) were separated women heading families compared to 23% who were divorced mothers.

A seven-year project using data from the PSID also found that some newly divorced or separated women turned to welfare but many more began working outside the home (Hoffman & Holmes, 1976). In addition, only

a small percentage continued receiving welfare after a few years (Hoffman & Holmes, 1976). Divorce did not financially hurt the men in the PSID study (Hoffman and Holmes, 1976). While the divorced men did have a drop in real income, their economic status showed considerable increase largely because of the decline in need when the children were living with their mothers (Hoffman & Holmes, 1976).

A study in the Boston area examined the resource management of divorced or separated mothers (Brown et al., 1976). The majority of the women in the Brown, et al. study received income from their ex-husbands, but one-third relied on welfare for their primary support. The women expressed hardship in being economically responsible for their families because of difficulties in obtaining work, adequate housing, credit and other resources that are necessary for an independent life. However, they felt better off even with reduced resources because they were able to make decisions without the interference of their husbands.

Education

A contributing factor to the low incomes and relatively high unemployment of women who head families is their limited education (Grossman, 1978; Johnson, 1980). In 1979, 37% had not finished high school and only 6% had four years of college or more (Johnson, 1980). Working wives were considerably more educated with 22% not finishing high school and 13% with four or more years of college (Johnson, 1980). The low levels of education are due partly because a large proportion of female heads of households are black or Hispanic who on the average are less well educated than whites (Johnson, 1979).

One-Parent Housing Norms and Preferences

Divorced parents aspire to the same housing norms as their married cohorts (Anderson-Khleif, 1979; Bane, 1980; Dillman et al., 1979; Weiss, 1975). They want to own a single-family dwelling (Anderson-Khleif, 1979; Banner et al., 1982; Morris & Winter, 1982; Rowland, 1983; Weiss, 19875). As with two-parent families, presence of children increases the likelihood of home ownership (Burgess, 1982). In addition, one-parent families want neighborhoods with good schools and parks and playgrounds for their children (Anderson-Khleif, 1979; Banner et al., 1982). Banner et al. (1982) found that one-parent families wanted to buy homes near other family members, while Anderson-Khleif (1979) found that living near relatives was important only for some one-parent families.

Burgess (1982) identified factors associated with home ownership for single men and women householders. Socio-demographic variables positively related to tenure for both males and females were: age, household size, and presence of elderly people or school age children. Education was significant for males only, higher levels of education reduced the probability of ownership. Economic factors related to home ownership for single males and females were: present income, welfare income, estimated permanent income, and previous home ownership. Present income was positively related to ownership for both males and females. Welfare income had a strong negative effect on ownership for both males and females. Estimated permanent income was positively related to ownership for males, but was not significant for females. Previous home ownership decreased the probability of ownership for females, but not males. Living in the city decreased the probability of ownership for both males and females, while living in the suburbs increased the likeli-

hood of ownership for females, but not for males. Age, household size, and present income were positively associated with home ownership in a longitudinal study using the Panel Study of Income Dynamics data (Roistacher, 1974).

Roistacher (1974) also identified factors associated with changes in housing expenditures and home ownership. Changes in family size and income were important factors in determining changes in housing expenditures. Family size, tenure status, education, sex, race, and whether on welfare were not significant factors in determining housing expenditures. In a comparison of one- and two-parent families' income elasticity Horton & Hafstrom (1985) found expenditure for housing was less elastic for female-headed than two-parent families. However, both changed housing expenditures less than proportionately to changes in income.

In addition to wanting a good housing environment for their children, one-parent families seek to maintain their former social contacts and their married level of social status (Anderson-Khleif, 1979). They also want to live in neighborhoods which will enable them to make new social contacts for themselves and to be in reasonable commuting distance from jobs or job training (Anderson-Khleif, 1979).

While housing norms are the same for one- and two-parent families, the housing they achieve is different. Financial constraints prevent many one-parent families from owning a home and living in neighborhoods they find most desirable (Anderson-Khleif, 1979: Banner et al., 1982: Morris & Winter, 1982). Morris and Winter (1982) found that achieved housing affects housing preferences. Female heads of households seemed to have avoided dissatisfaction usually resulting from living in non-

normative housing by developing unconventional preferences for housing. Although the housing deviated from reported norms, it did not deviate from reported preferences thereby ameliorating dissatisfaction with housing (Morris & Winter, 1982). A study conducted in Washington State found that income acts as a constraint in families owning a home and it affects their preferences (Dillman et al., 1979). Marital status also affects preferences (Dillman et al., 1979). Married residents preferred owning a home or a mobile home more than other marital status or groups. Single heads of households preferred renting a single family dwelling and owning a town house (Dillman et al., 1979). Age appears to be the most important household composition variable in the Washington State study; preference for an owned single-family dwelling decreased as age increased (Dillman et al., 1979).

Anderson-Khleif (1979) found that one-parent families do not want to live in government housing projects for welfare recipients. These projects are scorned even by those who are presently receiving public assistance payments. However, in a survey of New York City one-parent families only a small number of participants who lived in public housing reported it as being poor, while 40% of the residents in private residences rated their housing as poor or very poor (Stackhouse, 1975). The ratings in the Stackhouse research were based on insufficient space and privacy, and poor repairs and maintenance. The primary interest of a majority of the parents was that the apartment be of an adequate size, reasonably priced, and enable the family to be an independent unit (Stackhouse, 1975).

Social and Economic Constraints Related to Achieving Housing Norms

Most one-parent families with children living at home today are headed by women. For this reason, housing conditions and constraints of female heads of household are of interest. Women are less likely to own homes than men even when education, age, size of household, and marital status are controlled (Morris & Winter, 1982; Roistacher, 1974). Burgess (1982) found that marital status was related to home ownership for women but not for men. Being divorced or never married decreased the likelihood of ownership for women while being widowed increased it (Burgess, 1982).

Income constraints result in one-parent families buying less expensive homes than two-parent families and single adults (Banner et al., 1982). In the study of recent home buyers in Louisville, Kentucky, the average home of one-parent families cost $34,545 while the average price of two-parent families homes was $52,530 and that of single adults, $36,641 (Banner et al., 1982).

A Canadian study found that economic assistance from extended family was related to tenure and stage of the family life cycle (Kennedy & Stokes, 1982). One-parent families with heads older than 30 were slightly more likely to receive financial support and advice from relatives than were two-parent families with and without children, but less likely to receive financial help than young singles and two-parent families with no children (Kennedy & Stokes, 1982). When age was controlled, young homeowners were more likely to receive financial assistance than renters (Kennedy & Stokes, 1982).

For single-parent families who rent, constraints also exist. Some

landlords refuse to rent to one-parent families or landlords raise the rent so that single-parent families move (Anderson-Khleif, 1979). There are also cases where one-parent families are evicted from apartments where they lived while married, after the ex-husband said he would no longer pay the rent. For those one-parent families able to find apartments, rent takes a considerable portion of their income. In a survey of New York City residents, the average percentage of income spent for rent was 38%; one-fourth of the participants spent 50% or more (Stackhouse, 1975). Renters in the PSID spent 24% of their income on housing on the average with lower income families spending more than 30% (Roistacher, 1974).

Housing Adjustments of One-Parent Families

Many one-parent families move several times in the course of two to three years following a divorce (Anderson-Khleif, 1979; Bane & Weiss, 1980; Goodman, 1974; Masnick & Bane, 1980; McLanahan, 1983; Rowland, 1983; Shumaker & Stokols, 1982). Separated and divorced individuals move more frequently than those widowed, even when age is controlled for. Owners and those who have lived in an area for an extended period of time are less likely to move than renters and "newcomers" (Morris & Winter, 1978; Shumaker & Stokols, 1982).

Data from the Panel Study of Income Dynamics indicated that over half of the mothers who move following a divorce will move a second time (Bane & Weiss, 1980). Eighty percent of the mothers in the PSID study moved at least once and of this group, 90% moved again (Bane & Weiss, 1980). This agrees with studies of two-parent families who have moved; they too are more likely than other families to move (Goodman,

1974; Morris & Winter, 1978; Shumaker & Stokols, 1982). Most of the women who moved reported that they would have preferred to have remained in their homes or at least in the same neighborhoods to reduce the number of changes associated with the dissolution of their marriage (Bane & Weiss, 1980).

In an analysis of census data, Masnick and Bane (1980) observed no pattern of moving to smaller or less costly living quarters. Some families spent more on housing, some spent less. In a five-year study of divorced and separated mothers, Weiss (1984) also found housing expenditures remained constant for many families. Only mothers in upper income levels reduced the amounts spent for housing. However, because of sharply reduced incomes, all divorced parents in the study spent larger proportions of their income for housing than when married (Weiss, 1984).

In a survey of families in disadvantaged urban areas in six states, low-income one-parent families reported satisfaction with their housing but they didn't always have enough money for food, new clothing, savings, or gifts for their children (Williams, no date). These families also had a greater proportion of the income going for housing than two-parent families.

If one-parent families are not moving to save money or obtain smaller homes to meet the needs of smaller households, why do larger numbers of these families move several times in the early years following a divorce? As mentioned before, divorced parents are trying to preserve a former lifestyle for themselves and their children as well as create a new one. Anderson-Khleif (1979) found there were many conflicts in trying to achieve this two-pronged goal. These conflicts and tensions

help explain why many women make a series of moves during the period following a divorce trying to find the best housing alternative (Anderson-Khleif, 1979). Low-income, one-parent mothers in New York felt they were unable to find satisfactory housing and often were displeased with their present housing (Colletta, 1979).

Anderson-Khleif (1979) found in a study of Boston families that income and occupation influenced housing adjustments. Upper middle class women whose spouses were professionals or in business are most likely to receive the house and its furnishings as a part of divorce or separation (Anderson-Khleif, 1979). They also get fairly substantial child support and alimony. The stability and adequacy of their support enable them to remain in their homes. If they do move, it is to another single family dwelling. The amount and regularity of settlements was found to be positively related to social class. Financial situation strongly affects housing of divorced mothers.

The Anderson-Khleif study (1979) also examined middle income (white collar) and blue collar families' management of housing following divorce. Most women in the middle-income families lived in owned, single-family dwellings while married, but financial pressures forced them to leave these houses after a few years and move to a less desirable neighborhood or live in the same house and be house poor. This group appeared to make the greatest compromises. About one-half of this group move after divorce. The blue-collar families are most likely to move after divorce. They are most likely to live in apartments during marriage and move to another one which is often smaller and in poorer condition (Anderson-Khleif, 1979).

Colletta (1979) also found income to be associated with family housing adjustments. Fewer moderate income women moved in with their extended families. Even those who were not employed and had extremely low incomes maintained independent households (Colletta, 1979).

Factors identified with whether or not one-parent families move following a divorce are: money, neighborhood, proximity to relatives, visitation patterns of father, distinction between separation and divorce, and sense of community (Anderson-Khleif, 1979). Money is the most important factor in housing decisions. "I moved because I had to" and "this is what I could afford" were common reasons given for housing choices. Sometimes remaining in their present housing is less expensive than moving if a family has lived there for a long time, because higher interest rates have escalated new mortgage payments as well as rents (Anderson-Khleif, 1979). Some women prefer to remain in a particular part of a city because of familiarity, ties to relatives, or area of residence during marriage. A divorced parent may even downgrade housing quality to remain in a particular neighborhood (Anderson-Khleif, 1979). Some women may choose housing which is in commuting distance from the father so that ties with the children are maintained.

Housing patterns of divorced and separated families are different. Separation is often a transitional period with ad hoc arrangements. Patterns of support will become clear after the actual divorce settlement. Divorce opens new housing decisions; a house may be sold or awarded to the woman as a part of the settlement (Anderson-Khleif, 1979).

Low-income one-parent families are often concentrated within the central city of metropolitan areas (Cook & Rudd, 1984; Freeman, 1980). They are clustered in neighborhoods with the following distinct housing

characteristics. They are older areas which are moderately priced and located in the central cities (Cook & Rudd, 1984; Freeman, 1980; Roncek et al., 1980). These areas are often more attractive than other sectors of the city and are targeted in many cases for restoration for higher income groups thus displacing the one-parent families (Anderson-Khleif, 1979; Freeman, 1980). Concentrations of single-parent families are also found in older suburbs of some cities where the houses are of lesser value than in other areas without high concentrations of single-parent families (Anderson-Khleif, 1979). This finding coincides with other research which identified that one-parent families live in less expensive homes than other families and individuals (Cook & Rudd, 1984; Banner et al., 1982).

Summary

Single parents experience a series of social and economic changes following a divorce. Limited income creates stress for these families which are often thrust temporarily into poverty. Earnings are the primary source of income for single-parent families, although alimony and child support are important in upper and middle income families. Government transfers are also important, at least intermittently.

Single parents aspire to the same housing norms and preferences as two-parent families but income constraints and prejudice often prevent them from obtaining the housing they most desire. Housing expenditures often remain the same for families following a divorce or separation. However, the proportion of income spent for housing is larger.

Most divorced parents move in an effort to meet the social needs of the family and in response to economic constraints. Low-income one-

parent families often are located within the central city or metropolitan areas where housing is moderately priced.

These summary statements have been drawn from research which is primarily cross-sectional and representative of small segments of the population. There is a need for more information which is longitudinal and representative of the U.S. population regarding the resource management of one-parent families.

CHAPTER 3

METHODOLOGY

Introduction

This study identifies one-parent families' management behavior related to housing. Specifically, one-parent families' housing adjustments during the two years following a divorce are compared to those of two-parent families during the same two-year period. The study examines the relationship between changes in family income adequacy and the following housing characteristics and behavior: 1) tenure; 2) space; and 3) expenditure.

The Data Source

The data used in this study are from the Panel Study of Income Dynamics (PSID) collected by the Survey Research Center at the University of Michigan. This is an on-going longitudinal study which began in 1968. The original sample consists of two parts: 1) a cross-section sample of dwellings in the coterminous United States; and 2) a sub-sample of low-income families interviewed in the spring of 1967 by the U.S. Bureau of the Census for the Office of Economic Opportunity. The Census sample consisted of families in Standard Metropolitan Statistical Areas meeting a low income criterion from three regions--the Northeast, the North Central, and the West. The cross-section sample has been selected from the Survey Research Center's master sampling frame at an overall

sampling rate. In this design, area probability samples are clustered at several stages to reduce the cost per interview. The Survey Research Center has followed the original PSID families, "split-off," and "reconstitutions" that resulted from divorce, remarriage, death, and the launching of children. This results in a dynamic sample. The study began with 4,802 families in 1968; by 1972 there were 5,060 families in the sample; and presently there are 6,852 families (A Panel Study of Income Dynamics: Procedures and Tape Codes 1983 Interviewing Year, 1985).

The present study of income adequacy and housing adjustments uses PSID data for 1979 through 1982. For these years, data have been collected from heads of households during telephone interviews.

Weighting Procedures

Because the PSID sampled disproportionately from low-income families, weighting techniques have been developed for differential selection and response rates so that the total sample is consistent with current Census data for the United States. Weighting each interview with the inverse of its probability of selection enables researchers to make unbiased estimates. Weights also have been used to retain a representative cross-section in the "split-off" families. Individuals who leave home retain their family's weight. It is assumed that those who "marry into" the Panel have the same selection probability as their spouse.

Table 1 illustrates that the weighting technique makes the PSID sample compare favorably with the data from other sources. This table compares the Panel families with Census data for the total population and for households. It is difficult to get an independent estimate for the study population because of differences in definitions (housing

Table 1

Distributions From the Weighted PSID Sample Compared With Census Data and With Independent Estimates for 1968

SMSA Classification	All Regions	Region: North-east	North central	South	West
	Sample distribution of families				
Self-representing areas	29.3	13.2	8.3	2.3	5.6
Central cities	12.8	5.9	3.6	1.1	2.2
Suburbs	16.5	7.3	4.7	1.2	3.4
Nonself-representing areas	70.7	10.6	21.9	27.1	11.1
SMSA's	35.5	6.3	9.1	13.2	6.9
Non-SMSA's	35.2	4.3	12.8	13.9	4.2
All Classes	100.0	23.8	30.1	29.4	16.7
	1960 Census distribution of population				
Self-representing areas	29.0	13.5	8.1	2.1	5.3
Central cities	...	...	...	...	...
Suburbs	...	...	...	...	...
Nonself-representing areas	71.0	11.5	20.8	28.8	9.9
SMSA's	34.1	6.6	9.1	12.7	5.7
Non-SMSA's	36.9	4.9	11.7	16.1	4.2
All Classes	100.0	25.0	28.9	30.9	15.2
	1968 estimated distribution of population[1]				
All Classes	100.0	24.4	28.0	31.4	16.3
	Sample distribution of families by race of head				
White	88.6	22.2	26.4	24.7	15.3
Nonwhite	11.4	1.9	2.8	5.2	1.5
All Classes	100.0	24.1	29.2	29.9	16.8
	1968 distribution of households by race of head[2]				
White	89.6	22.9	26.1	24.6	16.1
Nonwhite	10.4	2.0	2.0	5.0	1.3
All Classes	100.0	24.9	28.1	29.6	17.4

Note. From A Panel Study of Income Dynamics: Study Design, Procedures, Available Data 1968 - 1972 Interviewing Years

unit versus dwelling unit) and geographical coverage (50 states versus coterminous United States). In this study, the 1982 weight variable has been used to make the sample representative of the U.S. population upon recommendation from Greg Duncan, one of the original Panel Study researchers (G. Duncan, personal communication, November 18, 1985).

Sampling Procedure

Because the present study is designed to compare one- and two-parent families in the management of income and housing resources, it has been necessary to select a subsample form the PSID according to several eligibility criteria. The design for this study is based on one developed by Weiss (1984) so that some comparisons may be made.

Persons are considered to be a one-parent family if the following criteria are met:

1. They reported themselves as married in 1979.
2. They reported themselves divorced or separated in 1980.
3. They reported themselves as remaining unmarried in 1980 and 1981.
4. They had children under 18 living in the household in the base year (1979), the break year (1980), and both years following the break.
5. The mother's age was no more than 40 years plus the age of the youngest child (to prevent including grandparents).

Corresponding two-parent family cohorts have been selected to compare with the one-parent families. These couples have remained married between 1979 and 1982, have children less than 18 years of age in the home, and have wives who age is no more than 40 years plus the age of the youngest child.

The PSID measures changes in household composition with variables indicating changes in marital status and family composition. Categories for the marital status change are the following:

1. The head and wife of the previous year remained married to each other in the current year.

2. Following the year of divorce, the head remained unmarried for two subsequent years.

3. The head and wife were married in the previous year and divorced or separated in the current year.

4. The head and wife were married in the previous year and one of these two is widowed in the current year.

5. The head was unmarried in the previous year but was married in the current year.

6. The head and wife were married in the previous year and became divorced and remarried in the present year.

7. The head and wife were married in the previous year and became widowed and remarried in the current year.

For this study, only categories 1, 2, and 3 apply. Table 2 illustrates the pattern used to select the sample. Forty-seven PSID families meet the criteria for one-parent families and all of them are included in the study. When weighted, the subsample of one-parent families equals 963 cases. One-parent families comprise approximately one-fourth of all U.S. families ("One Family," 1985). In selecting the sample for this study, the 47 one-parent families have been designated as one-fourth the sample. A computerized probability sampling procedure has been used to select from those two-parent families who meet the criteria explained earlier so that they comprise three-fourths of the sample.

This has resulted in the selection of 141 families for the two-parent families subsample. When weighted, two-parent families equal 3,051 cases. By using this sampling procedure, the percentages of single-parent families and two-parent families (25% and 75% respectively) are approximately the proportion of these families in the U.S. population.

Table 2

Marital Status Criteria for Sample Selection

	1979	1980	1981	1982
Two-parent families	Married	Married	Married	Married
One-parent families	Married	Divorced/ Separated	Single	Single

National studies indicate that 50% of those who divorce remarry within two to three years (Cherlin, 1981). Because of the sample selection criteria that requires divorced individuals to remain single for two years, the one-parent families are not typical of all one-parent families in the U.S. In addition, the requirement of remaining married for a four-year period makes the two-parent families atypical of all two-parent families. However, the weighted sample is representative of like families in the U.S. population.

Table 3 illustrates how the weighted PSID sample compares to data from Current Population Reports (CPR) (Census, 1982). Data from 1981 have been selected for comparison because 1981 was the first full year following the break year. The data from the CPR represent all married families. About one-half of these have no children while the Panel sample all have children less than age 18 present in the home. The

Table 3

Selected Characteristics of PSID Sample and U.S. Households

	Two-Parent Families		One-Parent Families	
	CPR	PSID	CPR	PSID
Age of Householder				
Under 25 years	5.7	1.5	8.4	12.3
25-34	24.0	36.1	26.4	58.5
35-44	20.7	37.5	22.8	28.9
45-54	18.0	21.1	16.8	0.4
55-64	16.7	3.4	11.8	0
65 and over	15.6	0.4	13.6	0
	100.7	100.0	99.8	100.1
Race				
White	91.0	89.1	69.0	77.9
Black	6.9	5.7	29.0	13.8
Other	2.1	0.1	2.0	0
Spanish Origin[a]	4.8	5.1	7.8	8.3
	103.8	100.0	107.8	100.0
Size of Householder				
2 persons	-	-	43.0	31.0
3 persons	35.2	20.3	29.8	42.6
4 persons	35.8	41.1	14.6	7.6
5 persons	17.4	23.9	6.9	10.8
6 persons	7.2	11.9	3.1	8.0
7 or more persons	4.4	2.8	2.6	0
	100.0	100.0	100.0	100.0
Tenure				
Owner	80.1	85.5	50.1	30.9
Renter	19.9	13.7	49.9	68.7
Other	-	-	-	-
	100.0	99.2	100.0	99.6
Region				
Northeast	20.9	27.0	23.1	13.2
North Central	25.9	25.0	24.3	24.1
South	34.0	28.8	35.1	48.1
West	18.7	19.1	17.5	14.6
	99.5	99.9	99.0	100.0

Note. From Bureau of the Census, 1982.

[a]Persons of Spanish origin may appear in other racial categories.

PSID families comprise a group who have either remained married or remained single over a specified length of time. The CPR data reflects marital status in one year only. Given these considerations, it is not surprising that the characteristics of PSID families differ somewhat from families in general.

Because the PSID families had to have children, it is ordinary for them to be in the childbearing years. Approximately three-fourths of the Panel Study family heads are between 25 and 44. Age of the household head is distributed more evenly across the age categories in the CPR families.

The race distributions of two-parent families are similar in the Panel families and the CPR households. In one-parent families there is a larger proportion of white and a smaller proportion of black families than exist in the CPS data. This may reflect that whites have more resources available to enable them to remain single while blacks remarry more quickly because of resource shortages.

To make the two sets of data more comparable, CPS married couples with no children (i.e., married couple families comprised of two persons only) were deleted in the comparison of size of household. Approximately two-thirds of the two-parent families in both CPS and PSID samples have three or four members. A larger proportion of the Panel Study one-parent families included five or six members compared to those in the CPR data. Two-fifths of the Census one-parent families had two members while two-fifths of the PSID families had three members. About three-fourths of the one-parent families in both studies had two to three members.

The PSID two-parent families are slightly more likely to own a home than the Census families (85.5% versus 80.1%, respectively).

However, less than one-third of the one-parent PSID families own while one-half of the Census families are owners.

There are some differences in the geographical distributions of the PSID families and the CPR families. Somewhat more of the two-parent families in the PSID live in the northeast and somewhat fewer live in the south than the CPR families. This pattern is reversed in the one-parent families. Similar proportions live in the north central and the west in both groups.

Measurement of Variables in the Panel Study of Income Dynamnics

The PSID contains detailed information related to housing, employment, income, expenditures, and household composition. A copy of the questionnaires and the coding procedures used each year are contained in the corresponding code books (A Panel Study of Income Dynamics 1979 Interviewing Year, 1980; A Panel Study of Income Dynamics 1980 Interviewing Year, 1981; A Panel Study of Income Dynamics 1981 Interviewing Year, 1982; A Panel Study of Income Dynamics 1982 Interviewing Year, 1984; A Panel Study of Income Dynamics 1983 Interviewing Year, 1985; A User's Guide, 1984-1985). This study utilizes data concerning changes over a four-year period in family composition, income, housing, and expenditures. Information has been identified with the calendar year in which it was collected and a code assigned which relates it to the year of the family's dissolution (i.e., pre-break year, break year, break year plus one, etc.) so that economic well-being may be determined over time.

Income

Sources and amounts of income are available for the sample families. Total family money income, one of the simplest measures, is the total of all family members' earning, transfers, and capital income. Transfer income is measured as a sum of all sources of government transfers as well as child support, alimony, and financial support of other family members outside the family unit. Separate measures of amounts of child support and alimony are used also.

Ratio of Income to Needs

Measurement of a family's economic status requires a comparison of the family's income with some measure of its needs. For analytical purposes, a convenient measure of this relationship is expressed by a ratio of family income to family needs.

Total family income comprises the numerator for the income/needs ration. Components of total family income have been described above.

A measure of minimum annual food and income needs for each family has been constructed. The measure is similar to the Orshansky poverty cut-off used by the Social Security Administration, but embodies some modifications. Data for this measure have been taken from the "Low-Cost Plan" given in the Family Economics Review ("Cost of Food," 1967). These unadjusted weekly totals for food needs are adjusted for economies of scale due to household size. The total need standard is then obtained in most cases by multiplying the adjusted food standard by a family size factor. The factors used in the PSID yield equivalent results to the Orshansky poverty measure.

For those families with members who moved in or out, this procedure is modified. The food standard calculation is based on family composition at the time of the interview, while the need standard is based on a weighted average of whatever family compositions existed during the previous year. For further details on calculating the ratio of income to needs see the User's Guide (1984-1985).

The logic of calculating the needs is the same as the "Orshansky-type" needs standard, but the PSID needs are generally not the same as those used by the Census. The food needs used by the PSID are for the "low-cost" food budget rather than the more stringent "economy" budget used by the U.S. Census to set the poverty level. In addition, the PSID food needs for all years are based on the 1967 prices while the Bureau of the Census adjusts its need standard up each year for inflation as reflected in the Consumer Price Index. PSID data can be adjusted similarly.

For this study, the PSID income to needs standard ratio has been converted to current year dollars by inflating it by the Consumer Price Index for the appropriate year. Reciprocals of the "Price Inflator" factors, as presented in Table 1 in the User's Guide (1984, Table 1, p. D-4), have been used to inflate the food prices. The resulting multipliers are .460 for 1979; .404 for 1980; .382 for 1981; and .346 for 1982.

The measure of income adequacy is as follows: ratios of less than one indicate families are living in poverty. Ratios of one to two indicate that families are at or near the poverty line cutoff, and ratios of above two indicate the families' resources are above poverty conditions.

Housing Variables

The PSID contains housing data related to tenure, space, and expenditures for housing. In the following section, these measures are explained.

Tenure

Tenure is measured as a) owning, b) renting, c) neither owning or renting. In the analysis, an owned dwelling is defined as equal to the norm. All other responses create normative deficits.

Expenditure

This study uses a modification of a variable created by Roistacher (1974) which more precisely measures home owner housing costs than any single measure in the PSID. Owners' housing costs equal the sum of annual property tax, utilities, and 6% of the estimated value of the house. Renter housing costs are equal to the sum of rent and utility costs.

House value. The house value is equal to the owner's estimate of the value of the house. If the respondent was unable to give the interviewer the present value of his/her house, the previous year amount, if known and if it seemed reasonable, has been used. If the amount seemed unreasonable, or if the respondent did not know the value in the previous year, a multivariate analysis of comparable data using family money income, race, number of rooms, type of structure and population density of the country as predictors have been used to assign the present year house value.

Rent value. Annual rent values are those reported by the respondent. If the respondent's annual rent payments have not been ascertained and if the respondent has not moved since last year, last year's data have been used. If this information is not available, a rent value has been assigned. Methods for computing this value are described in A Panel Study of Income Dynamics: Study Design, Procedures, Available Data 1968-1972 Interviewing Years (1972). Some respondents, either because they live in housing provided by friends or relatives or have housing provided for them as part of their job, neither own or rent. A rent value has been assigned for these situations.

Annual utilities. The question about utilities has been asked with bracketed responses and the coded value is the bracket midpoint. For example, if the reply is "less than $100," $80 rather than the bracket midpoint is the value coded. However when the respondent gave a precise value for utility bills, that amount rather than the bracket midpoint has been coded.

A ratio of housing costs/total money income is used in the analysis to determine the proportion of income spent on housing. A ratio of 25-30% is defined as equal to the norm in the analysis. All other ratios are considered to be normative deficits. The categories for the housing expenditure value are less than the norm, equal to or near the norm (25-30%), and greater than the norm.

Space

The PSID measure of space adequacy allows: 1) a base of two rooms (exclusive of bathrooms) for the head and spouse or single head; 2) an additional room for each person age 18 or over; 3) a room for a married

couple other than the head and spouse; 4) one room for every two children of the same sex under 18 and; 5) one room for each two children under age 10 regardless of sex (if odd number of children, number of rooms is rounded up) (A Panel Study of Income Dynamics: Study Design, Procedures Available Data 1968-1972 Interviewing Years, 1972). The space variable represents the difference between the required and actual number of rooms in a dwelling for a given family size and composition and stage of the family life cycle. Families whose space needs meet their requirements are considered as meeting normative behavior. Excess or shortages of rooms are considered normative deficits. The values for the space variable are less than the norm, equal to the norm, and greater than the norm.

Analysis

The potential exists that one- and two-parent families possess characteristics that differentiate them prior to divorce. To test for this possibility, the following characteristics have been examined for one- and two-parent families in the year prior to divorce: income, race, education levels of the husband and wife, employment status of the husband and wife, and age of the husband and wife. A t-test has been used to determine if significant differences exist between the families in the two groups prior to divorce. Dummy variables have been created for race and employment status of the husband and wife. Results are reported in the next chapter.

The primary analysis of these data consists of a comparison of one- and two-parent families' changes in income adequacy and housing during the four years of the study. Proportions of one- and two-parent

families with various housing characteristics are presented by year. Chi Square analysis is used to determine differences between the groups of families over time. Statistical significance is set at the .05 level but where other levels of significance are observed, they are reported.

To assess change in one-parent families, change variables have been created by measuring the difference between a) the pre-break year and the break year plus one, and b) the pre-break year, the break year plus one, and the break year plus two. The pattern of change in income adequacy and change in the four housing norms are presented in cross-tabulation tables.

Summary

The growing number of one-parent families and the lack of research concerning their adjustments to single life propel the need for a study of their management of income and housing following a divorce. This study compares the management behavior of one- and two-parent families over time.

The data are from the Panel Study of Income Dynamics, a longitudinal study which covers 15 years. The latest four years of information have been selected for this study for the following reasons: a) the information is timely, b) the 1970s were a time of economic instability, the 1980s are less tumultuous, and c) the earlier data from this study have been examined in some studies concerning housing and one-parent families, but the later years' data would yield more current information.

CHAPTER 4

FINDINGS

Introduction

The families examined in this research have been selected from the Panel Study of Income Dynamics (PSID). This chapter includes a description of the sample and results of the analysis of changes in income adequacy and housing characteristics.

Description of the Sample

Family characteristics are reported in Table 4 and personal characteristics of the parents are reported in Table 5. These data are for 1981, the first post-break year.

Family Characteristics

The two-parent families in the study were primarily white with three to five family members. They were distributed fairly evenly across the regions of the country. Eighty-five percent of the two-parent families owned their homes (see Table 4).

The one-parent families in the study were primarily white with two to three family members. Nearly one-half of these families were located in the south with one-fourth living in the north central region. Almost two-thirds of the one-parent families were renters (see Table 4).

Table 4

Family Characteristics, 1981

	Two-Parent Families (n=3,051)		One-Parent Families (n=963)	
	n	%	n	%
Region				
Northeast	824	27.0	127	13.2
North Central	764	25.0	232	24.1
South	878	28.8	463	48.1
West	585	19.2	141	14.6
Family Size				
Two	0	0	299	31.1
Three	618	20.3	410	42.6
Four	1,256	41.2	73	7.6
Five	729	23.9	104	10.8
Six	363	11.9	77	8.0
Seven or more	85	2.8	0	0
Race				
White	2,717	89.1	750	77.9
Black	174	5.7	133	13.8
Spanish Origin	156	5.1	80	8.3
Other	4	0.1	0	0
Tenure				
Own	2,609	85.5	298	31.0
Rent	417	13.7	623	64.7
Other	25	0.8	42	4.4

Table 5

Personal Characteristics, 1981

	Two-Parent Families (n=3,051)				One-Parent Families (n=963)	
	Father		Mother		Mother	
	n	%	n	%	n	%
Age						
Under 25	46	1.5	166	5.4	118	12.3
25 to 34	1,101	36.1	1,425	46.7	563	58.5
35 to 44	1,143	37.5	1,026	33.6	278	28.9
45 to 54	643	21.1	394	12.9	4	.4
55 to 64	105	2.6	40	1.3	0	0
65 to 74	13	.4	0	0	0	0
Education						
Less than high school	637	20.9	444	14.6	288	29.9
High school graduate	540	17.7	1,126	36.9	158	16.4
High school, plus nonacademic training	473	15.5	440	14.4	286	29.7
Some college	690	22.6	615	20.2	135	14.0
Bachelor's degree	513	16.8	332	10.9	96	10.0
Advanced degree	198	6.5	90	3.0	0	0

Personal Characteristics

Approximately three-fourths of the two-parent mothers and fathers were 25-44 years old. One-fifth of the fathers had less than a high school education, while 38% had post-secondary education or training. About 22% of the fathers had earned college degrees. Regarding mothers in the two-parent families, 37% had high school education only, 35% had post-secondary education, and 14% had a college degree (see Table 5).

The majority (58.5%) of the single-parent mothers were 25 to 34 years old, with 29% ages 35 to 44. Nearly 30% had less than a high school education. Forty-four percent had post-secondary education, while 10% were college graduates (see Table 5).

Employment data are presented in Table 6. Employment levels of fathers in two-parent families were nearly constant all four years of the study, ranging from 91% to 98%. During the pre-break year of the study, fathers who divorced had employment levels (94%) very similar to fathers who remained married. During the pre-break year 4% (n=43) of the fathers who were to become divorced reported that they were permanently disabled (disability data are not reported in Table 5). The incidence of disability among this group was nearly four times that of any other group. Unemployment was low among husbands (1%-4%).

The employment pattern of the mothers was different in the one- and two-parent families. Over two-thirds (68%) of the women who became heads of one-parent families had employment in 1979 while less than one-half (44%) of those who remained married worked outside the home in 1979. Over one-half of the wives in the two-parent families were

Table 6

Employment of Fathers and Mother, 1979-1982

	1979				1980			1981			1982		
	G1F	G1M	G2F	G2M	G1F	G1M	G2M	G1F	G1M	G2M	G1F	G1M	G2M
Employed	2989 (98)	1333 (44)	903 (94)	657 (68)	2912 (95)	1559 (51)	643 (67)	2871 (94)	1590 (52)	756 (79)	2762 (91)	1520 (50)	732 (76)
Temporarily laid off		63 (2)	5 (0.5)	4 (0.4)	19 (0.6)		66 (7)	80 (3)	24 (0.8)	2 (0.2)	128 (4)	43 (1)	15 (2)
Unemployed	35 (1)	80 (3)	8 (0.8)	12 (1)	98 (3)	32 (1)	78 (8)	78 (3)	21 (0.7)	106 (11)	136 (4)	126 (4)	210 (22)
Housewife		1575 (52)		287 (30)		1380 (45)	130 (14)		1360 (45)	37 (4)		1342 (44)	2 (0.2)

Note. G1=Families remaining married, 1979-1982. G2=Families married in 1979, divorced in 1980, and remaining unmarried 1981-1982. Percentages are presented in parenthesis.

reported to be housewives in 1979 compared to less than one-third of the wives in the group who became one-parent families.

The employment levels of the mothers who became female heads of one-parent families was nearly the same in 1979 as in 1980, the year of the divorce. However, in 1981 the proportion employed rose to 79% and in 1982 it was 76%.

The employment of the two-parent mothers increased from 1979 to 1980 (from 44% to 51%) following national trends in women's employment. However, employment of wives in two-parent families remained constant in the last two years of the study. While employment levels rose, the proportion of two-parent mothers identified as housewives dropped somewhat, from 52% in 1979 to 44% in 1982, the final year of the study.

Unemployment levels rose dramatically for the single-parent mothers from 1979 to 1982. Only 1% were unemployed during the pre-break year, but this proportion increased to 8% in 1980. By the second year following the break, over one-fifth of these women were unemployed. During the same period the proportion of single-parent mothers identifying themselves as housewives dropped from 30% in 1979 to 14% in 1980, 4% in 1981, and less than 1% in 1982. In addition, by the first full year after the divorce, 6% (n=62) of the one-parent mothers had enrolled in school and reported themselves as students. This was a dramatic increase from the pre-break proportion of less than 1% (student data are not reported in Table 6). These shifts away from working at home may have indicated a redefining of roles by these women as they prepared for jobs or moved into the labor force.

Income Sources of the Families

A comparison of the income sources of one- and two-parent families is made in Table 7. The primary source of income during the four years of the study was employment. Ninety percent or more of the men had income from employment during the study. Forty-four percent of the wives who remained married contributed income to the family through employment in 1979 while about 50% had employment income in the years 1980, 1981, and 1982. Sixty-eight percent of the mothers who were to become divorced earned an income in 1979. This proportion remained about the same in the break year but over three-fourths of the one-parent families had income from earnings during 1981 and 1982.

AFDC was received by 14% of the one-parent families in the break year. However, the proportion receiving AFDC declined in the next two years (10% in 1981 and 9% in 1982). Other public welfare sources were used by less than 10% of the one-parent families and 2% or less of the two-parent families. Comparing the four years, those families who became divorced had the largest proportion receiving other welfare in the pre-break year. Less than 1% of the families of either group were receiving Social Security or Supplemental Security Income in any given year (Social Security and SSI are not included in Table 7).

Private sources of support were important for the one-parent families during the post-break years, 1980-1982. In addition, one-fourth of these families received child support the year before the divorce. The proportion jumped to over two-thirds of the one-parent families receiving child support in the year of the divorce and over one-half of the families receiving child support in 1981 and 1982.

Table 7

Percentages of Two-Parent and One-Parent Families Receiving Income From Various Sources, 1979-1982

	1979		1980		1981		1982	
	G1	G2	G1	G2	G1	G2	G1	G2
Employment								
Father	98.0	94.0	95.0		94.0		90.0	
Mother	44.0	68.0	51.0	67.0	52.0	79.0	50.0	76.0
AFDC	0.1	2.0	1.0	14.0	1.0	10.0	0.2	9.0
Other welfare	0.0	8.0	0.3	5.0	1.0	5.0	2.0	4.0
Child support	0.0	25.0	0.0	67.0	0.0	71.0	0.0	57.0
Alimony	0.0	0.8	0.0	12.0	0.0	12.0	0.0	0.7
Other intra-family	21.0	79.0	26.0	74.0	23.0	77.0	7.0	93.0

Note. G1=Families remaining married, 1979-1982 (n=3,051). G2=Families married in 1979, divorced in 1980, and remaining unmarried 1981-1982 (n=963).

Alimony was received by over 10% of the one-parent households during 1980 and 1981. However, the percent receiving such support dropped to less than 1% by the second post-break year.

Other intra-family transfers were received by future one-parent families even before the divorce or separation. From 74% to 93% of these families received money from extended family members throughout the study. In the final year, 93% of the one-parent families received income from extended family members. This may indicate other family members perceive that the one-parent mothers' financial situation was worsening over time, not improving. About one-fourth of the two-parent families were recipients of intra-family transfers in the first three years of the study.

Comparison of Selected Characteristics of One-Parent and Two-Parent Families

T-test analysis was used to determine if the families who became the two subsamples--one-parent families and two-parent families--were different in the pre-break year. Income, education, age, race, and employment means from the pre-break year (1979) were compared. There was a statistically significant difference for all variables. The families who divorced had higher family incomes ($\bar{x}$=26,694) than those who remained married ($\bar{x}$=25,144). More wives were employed outside the homes in these families as well ($\bar{x}$=.43 for wives who remained married all four years and $\bar{x}$=.68 for wives who divorced).

The men who became divorced were younger and more highly educated than those who remained married. Mean age of the former group was 32 years compared to 37 years for the latter. The mean number of years

of school completed by the men who became divorced was 16 versus 12 for the married group.

The wives who became divorced were also younger ($\bar{x}$=29 years) than their married counterparts ($\bar{x}$=33 years). While the difference in years of education of the women was statistically significant, the difference of less than one-half year may not be of substantive importance. The mean years of education for the wives who remained married was 12.73, while the mean for the divorcing group was 12.33 years.

There was a statistically significant difference in the race composition of the two groups. Those who remained married had more white members ($\bar{x}$=.89) than those who became divorced ($\bar{x}$=.77). The majority in both groups were white, however.

Cross-Sectional Comparison of One-Parent and Two-Parent Families' Income Adequacy and Housing Characteristics

Table 8 presents the income adequacy of the families in the study during the period 1979-1982. Income adequacy is a ratio of total family income to needs. A ratio of less than 1 is considered below poverty. Ratios equal to 1 and less than or equal to 2 are considered at or near poverty. Ratios greater than 2 are considered above poverty. In the pre-break year most of the families had incomes that were more than adequate. The proportion of two-parent families in this category changed very little during the next three years. However, there was a large shift in the one-parent families to adequacy levels at or near poverty in the year of divorce. The adequacy of these families' income improved over time. The proportion with incomes greater than the poverty level

Table 8

Income Adequacy of Two-Parent Families and One-Parent Families, 1979-1982

	1979		1980		1981		1982	
	G1	G2	G1	G2	G1	G2	G1	G2
Below poverty level	113 (4)	164 (17)	150 (5)	246 (25)	221 (7)	294 (30)	296 (10)	233 (24)
At or near poverty level	448 (16)	251 (26)	602 (20)	604 (63)	695 (23)	477 (50)	862 (28)	449 (47)
Above poverty level	2450 (80)	548 (57)	2299 (75)	113 (12)	2135 (70)	192 (20)	1893 (62)	281 (29)

	Chi Square	Degrees of Freedom
1979	282.33	2
1980	1258.98	2
1981	804.93	2
1982	338.30	2

Note. G1=Families remaining married, 1979-1982. G2=Families married in 1979, divorced in 1980, and remaining unmarried 1981-1982. Percentages are presented in parenthesis.

rose from 12% to 29% while those with income adequacy levels at or near poverty decreased from 63% to 47%. The proportion of one-parent families with income adequacy levels less than the poverty level fluctuated from 17% before the divorce to a high of 31% in the first post-break year and dropped back to 24% two years following the divorce. There is a statistically significant difference at the .0001 level in the adequacy levels of the one- and two-parent families' incomes in each of the four years of the study. A larger proportion of one-parent families had incomes below poverty and at or near the poverty level compared to two-parent families.

Table 9 summarizes the expenditures for housing during the four years of the study as they relate the normative expenditures. Expenditure for housing was categorized as less than 25%, 25%-30%, and over 30%, with 25%-30% considered the norm. There was a statistically significant difference at the .0001 level in the housing expenditures of the one- and two-parent families. During the first year of the study over half of the families spent less than the norm for housing. In fact, approximately three-fourths of the two-parent families spent less than the norm during the entire study. However, in the year of the divorce, the proportion of one-parent families spending more than 25%-30% nearly doubled. Over one-half of the one-parent families spent more than the norm during 1981, but the proportion dropped to 42% by the second post-break year, 1982, approximately the same proportion as in the pre-break year. Similar proportions of one- and two-parent families had housing expenses equal to the norm and there was not much fluctuation during the four year period. Approximately 9%-15% of the one-parent families were in this range as were 6%-11% of the two-parent families.

Table 9

Housing Expenditures of Two-Parent Families and One-Parent Families, 1979-1982

	1979		1980		1981		1982	
	G1	G2	G1	G2	G1	G2	G1	G2
Less than 25 percent	2320 (76)	196 (52)	2351 (77)	252 (26)	2442 (80)	279 (30)	2269 (74)	447 (46)
25-30 percent	290 (10)	143 (15)	347 (11)	85 (9)	194 (6)	99 (10)	310 (10)	116 (12)
Over 30 percent	441 (14)	324 (37)	358 (12)	626 (65)	415 (14)	585 (61)	472 (16)	400 (42)

	Chi Square	Degrees of Freedom
1979	223.63	2
1980	1143.55	2
1981	950.08	2
1982	315.91	2

Note. G1=Families remaining married, 1979-1982. G2=Families married in 1979, divorced in 1980, and remaining unmarried 1981-1982. Percentages are presented in parenthesis.

Table 10 summarizes the tenure status (owner or nonowner) of the families in the study. There was a statistically significant difference at the .0001 level in the tenure status of the one- and two-parent families in each of the four years of the study. Over 80% of the two-parent families owned a home during the entire four years of the study. However, only one-half of the families who became divorced were owners during the pre-break year. The proportion of owners dropped to less than one-third in the year of the break and remained at that level during the remaining years of the study.

Table 11 compares the space adequacy of the dwellings of the one- and two-parent families. There was a statistically significant difference at the .0001 level in space adequacy between these two groups in each of the four years. Most families in both groups had more space than housing norms prescribe; however, the one-parent families had a much higher proportion with normative space deficits than the two-parent families. During the break year the proportion of one-parent families in housing not meeting space norms was 9% compared to less than 1% prior to divorce. This proportion was greater in the two years following the divorce, while the proportion of two-parent families with less space than the norm remained about the same during the four years.

Table 12 presents a comparison of the number of times the families in each group moved. The question used by the PSID was "Have you moved since last spring?" Data from 1980, the break year, and 1981 and 1982, the two post-break years were used. Responses from 1979, the pre-break year, were not used because they would reflect moves prior to the period of study.

Table 10

Housing Tenure of Two-Parent Families and One-Parent Families, 1979-1982

	1979		1980		1981		1982	
	G1	G2	G1	G2	G1	G2	G1	G2
Owners	2515 (82)	495 (51)	2533 (83)	304 (32)	2609 (86)	298 (31)	2559 (84)	290 (30)
Non-owners	536 (18)	468 (49)	518 (17)	659 (68)	442 (14)	665 (69)	492 (16)	673 (70)

	Chi Square	Degrees of Freedom
1979	375.76	1
1980	935.07	1
1981	1091.26	1
1982	1026.94	1

Note. G1=Families remaining married, 1979-1982. G2=Families married in 1979, divorced in 1980, and remaining unmarried 1981-1982. Percentages are presented in parenthesis.

Table 11

Space Adequacy of Housing of Two-Parent Families and One-Parent Families, 1979-1982

	1979		1980		1981		1982	
	G1	G2	G1	G2	G1	G2	G1	G2
Less than the norm	41 (1)	5 (.5)	32 (1)	84 (9)	17 (.6)	111 (12)	71 (2)	121 (12)
Equal to the norm	135 (4)	105 (11)	59 (2)	273 (28)	154 (5)	20 (2)	126 (4)	44 (5)
Greater than the norm	2875 (94)	853 (89)	2690 (97)	606 (63)	2880 (94)	832 (86)	2854 (94)	798 (83)

	Chi Square	Degrees of Freedom
1979	58.25	2
1980	862.40	2
1981	296.16	2
1982	169.90	2

Note. G1=Families remaining married, 1979-1982. G2=Families married in 1979, divorced in 1980, and remaining unmarried 1981-1982. Percentages are presented in parenthesis.

Table 12

Number of Moves by One-Parent and Two-Parent Families, 1980, 1981, 1982

Moves	G1	G2
0	2116 (69)	235 (24)
1	536 (18)	335 (35)
2	328 (11)	152 (16)
3	71 (2)	241 (25)

Note. G1= Families remaining married, 1979-1982. G2=Families married in 1979, divorced in 1980, and remaining unmarried 1981-1982. Percentages are presented in parenthesis. Chi Square=853.25. Degrees of Freedom=3.

There was a statistically significant difference in the number of moves made by one- and two-parent families. One-parent families moved considerably more than the two-parent families. The majority (69%) of the two-parent families did not move while only one-fourth (24%) of the one-parent families remained in the same dwelling. Slightly less than one-fifth (18%) of the two-parent families moved once during the study while over one-third (35%) of the one-parent families moved at least once. One fourth (25%) of the one-parent families moved three times during the period of study compared to only 2% of the two-parent families.

Longitudinal Changes in Income Adequacy and Housing Characteristics

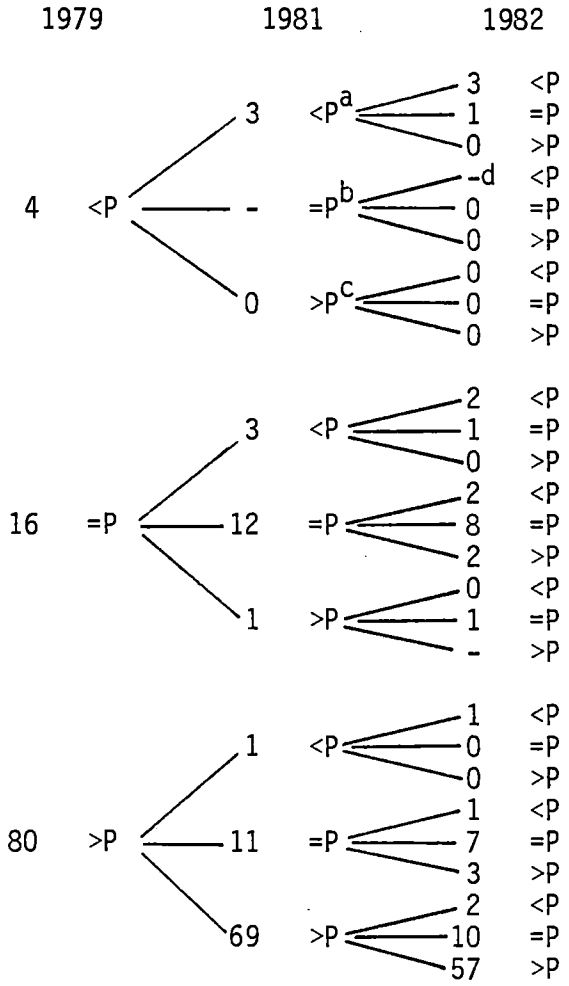
The following section reports the longitudinal findings of the study focusing on income adequacy and housing behavior of the panel families. One- and two-parent families' housing and income adequacy histories are traced over a four year period. The years represented in the tables are 1979, the pre-break year; 1981, the first post-break year; and 1982, the second post-break year. Data from 1980, the break year, were omitted from the analyses because the researcher thought it would not be typical of two-parent or one-parent families. Data from the year of divorce may represent transient conditions which last only a few weeks or months. In addition, it is impossible with PSID data to determine when the divorce occurs, thus the duration of one-parent family status during 1980 is not clear.

Change in Income Adequacy of Two-Parent Families, 1979, 1981, and 1982

Table 13 presents the change in income adequacy of two-parent families in 1979, 1981, and 1982. Eighty percent of the two-parent families had income adequacy ratios greater than two times the poverty level in 1979. Of these families, over three-fourths (69% of all two-parent families) continued to remain above the poverty level in 1981 while slightly over one-tenth (11% of all two-parent families) dropped in adequacy level to equal or near poverty levels. Of those two-parent families who had income-to-needs ratios greater than 2 in 1979 and 1981, over four-fifths (57% of all two-parent families) continued to remain

Table 13

Percentage of Two-Parent Families With Change in Income Adequacy, 1979, 1981, and 1982



[a]<P = Income adequacy ratio less than poverty (1).

[b]=P = Income adequacy ratio at or near poverty (1-2).

[c]>P = Income adequacy ratio greater than poverty (>2).

[d]- = Less than 1%.

as well off in 1982, while slightly more than one-tenth dropped to levels at or near poverty.

Of the two-parent families who had income adequacy ratios above poverty in 1979 but equal or near poverty in 1981 (11% of all two-parent families), over one-half (7% of all two-parent families) remained at or near the poverty level (ratios between 1 and 2) in 1982. However approximately one-fourth (3% of all two-parent families) were able to rise above poverty levels.

Sixteen percent of the two-parent families had income-to-needs ratios equal to 1 but not greater than 2 in 1979. Three-fourths (12% of all two-parent families) of these families remained at this level in 1981 although by 1982, only one-half (8% of all two-parent families) continued to have income adequacy ratios at or near poverty. A few (2% of all two-parent families) who had income adequacy levels at or near poverty during the first two years of observation (12% of all two-parent families) had moved to below poverty by 1982 and a few (2% of all two-parent families) had moved above poverty.

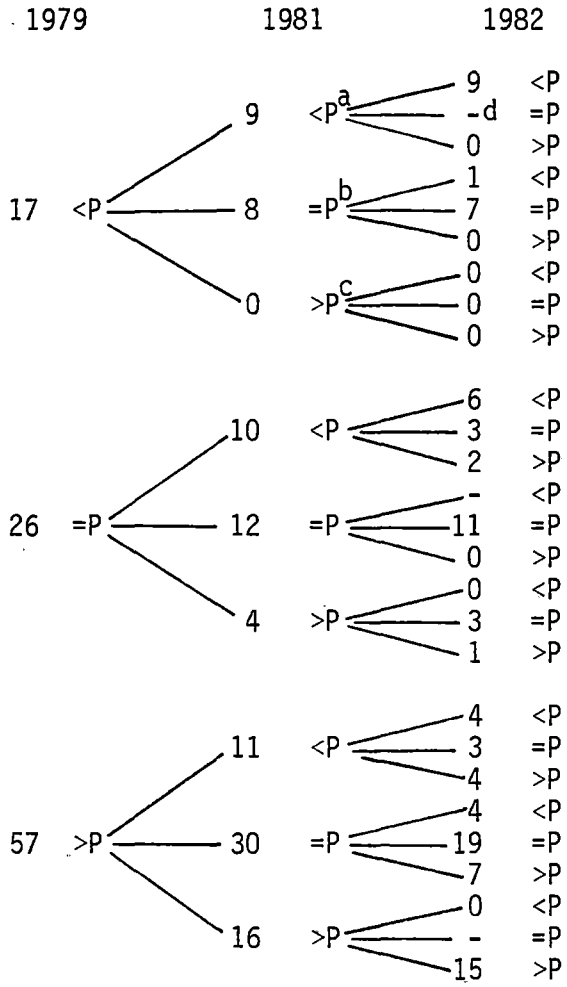
Only 4% of the two-parent families had income adequacy levels below poverty in 1979. All of these families remained at or below poverty during the following years of observation.

Changes in Income Adequacy of One-Parent Families in 1979, 1981 and 1982

Table 14 presents changes in levels of income adequacy of one-parent families in the pre-break year (1979), and the two post-break years (1981, 1982). In 1979, the pre-break year, 57% of these families had income adequacy ratios more than twice the poverty level. However,

Table 14

Percentage of One-Parent Families With Change in Income Adequacy, 1979, 1981, and 1982



[a]<P = Income adequacy ratio less than poverty (1).

[b]=P = Income adequacy ratio at or near poverty (1-2).

[c]>P = Income adequacy ratio greater than poverty (>2).

[d]- = Less than 1%.

by the first post-break year, over one-half (30% of all one-parent families) had a decline in income-to-needs ratios to at or near poverty. The majority of the families with incomes above poverty in 1979 and at or near poverty in 1981 remained at or near poverty in 1982 (19% of all one-parent families). Nearly one-fourth of the families above poverty in 1979 and at or near poverty in 1981 were able to restore their above poverty status by 1982. However, slightly more than one-tenth of the families with income adequacy ratios greater than poverty in 1979 and equal to poverty in 1981 fell to below poverty levels by 1982.

Only one-fourth (16% of all one-parent families) of the original one-parent families with income adequacy above poverty remained above poverty at the end of the first post-break year. But nearly all the families with income adequacy levels above poverty in 1979 and 1981 remained at this level in 1982 (15% of all one-parent families).

One-fifth of the one-parent families above poverty in 1979 had income ratios decline to below poverty in 1982 (11% of all one-parent families). Most did not stay at this level in 1982 however. Over one-third (4% of all two-parent families) rose to their original above poverty status and one-fourth (3% of all two-parent families) rose to at or near poverty levels.

Over one-fourth (26%) of the one-parent families had income adequacy ratios equal to or near poverty in 1979. Of these families, somewhat less than one-half (10% of all one-parent families) dropped below poverty in the first post-break year and nearly one-half (12% of all one-parent families) remained at or near the poverty level. Nearly all of the families at or near poverty in 1981 remained there in 1982. Half of those who fell below poverty in 1981 moved to near or above poverty

in 1982. Approximately one-half of the families who moved below poverty in 1981 remained there in 1982. Four percent of the families with income adequacy ratios between 1 and 2 in the pre-break year moved to a level above poverty during the first post-break year. However, only one-fourth (1% of all one-parent families) remained above the poverty level in the second post-break year. Three-fourths of the families who moved above the poverty level in 1981 (3% of all one-parent families) experienced a decline in income adequacy ratios to at or near poverty by 1982.

Seventeen percent of the one-parent families had income adequacy ratios less than 1 in the pre-break year (1979). More than one-half (9% of all one-parent families) remained below the poverty level during the two post-break years. Nearly one-half (8% of all one-parent families) who were below poverty in 1979, however, were able to rise to the at-or-near poverty level in the first post-break year and most remained there in 1982 (7% of all one-parent families). None of the families who were below the poverty level in 1979 moved above the poverty level at any time during the study.

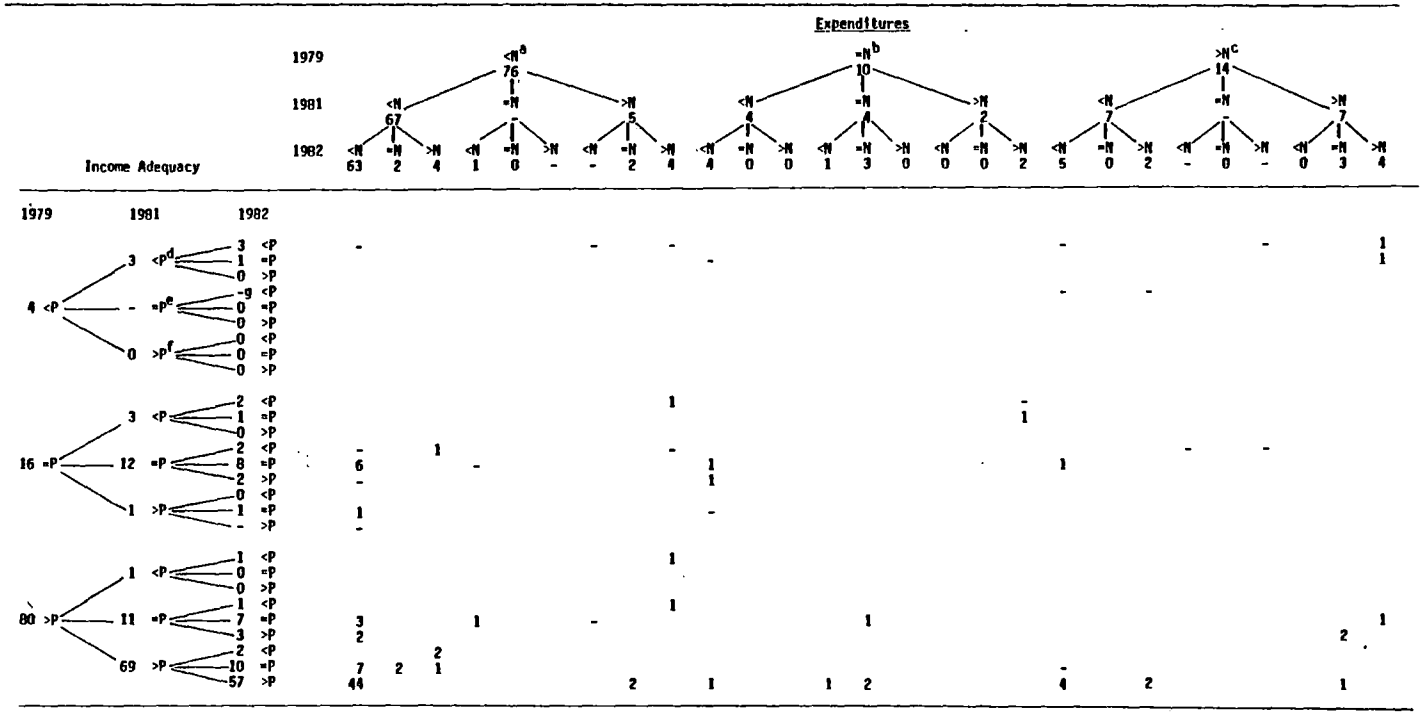
Two-Parent Families' Change in Housing Expenditures by Change in Income Adequacy, 1979, 1981, and 1982

Housing Expenditures

Table 15 presents changes in housing expenditures by change in income adequacy during 1979, 1981, and 1982 for two-parent families. The expenditure norm for housing was categorized as less than 25%, 25%-30%, and over 30% of a family's income being spent for housing, with 25%-30% considered the norm. Over three-fourths (76%) of the two-parent

Table 15

Percentage of Two-Parent Families Changing Housing Expenditure by Change of Income Adequacy, 1979, 1981, 1982



[a] <N = Less than the norm.

[b] =N = Equal to the norm.

[c] >N = Greater than the norm.

[d] <P = Income adequacy ratio less than poverty (1).

[e] =P = Income adequacy ratio at or near poverty (1-2).

[f] >P = Income adequacy ratio greater than poverty (>2).

[g] - = Less than 1%.

families spent less than 25% of their income for housing in 1979. Nine out of ten of these families, (69% of all two-parent families) continued to spend less than the norm, but a few (5% of all two-parent families) spent more than the norm in 1981. In 1982, nearly all (63% of all two-parent families) of those who were paying less than the norm for housing in 1979 and 1981 continued to do so. A small proportion of the families (4% of all two-parent families) spent more than 30% of their income for housing in 1982 although they had spent less than the norm in previous years. Of the families who spent more than the norm in 1981 but spent less than the norm in 1979 (5% of all two-parent families), nearly all (4%) continued to spend above the norm in 1982.

Ten percent of the two-parent families spent an amount equal to the norm (25%-30% of their income) on housing in 1979. Of these families, two-fifths (4% of all two-parent families) continued to spend a normative proportion of their income, another two-fifths (4% of all two-parent families) spent less than the norm, and one-fifth (2% of all two-parent families) spent more than the norm by 1981. Most of these families continued the level of housing expenditure in 1982 that they had in 1981.

Fourteen percent of the two-parent families spent above the norm (more than 30% of their income) for housing in 1979. Of these families, one-half (7% of all two-parent families) were spending less than the norm by 1981 and one-half (7% of all two-parent families) continued to spend more than the norm.

Of those families spending more than 30% of their income for housing in 1979 and less than the norm in 1981, most (5% of all two-parent families) continued to spend less than the norm in 1982, but a few (2% of all

two-parent families) were again spending more than the norm. Of the two-parent families who were spending more than the norm in 1979 and 1981 (7% of all two-parent families), approximately one-half (4% of all two-parent families) continued to pay more than 30% of their income for housing but the others (3% of all two-parent families) were spending normative amounts in 1982.

Housing Expenditures by Income Adequacy

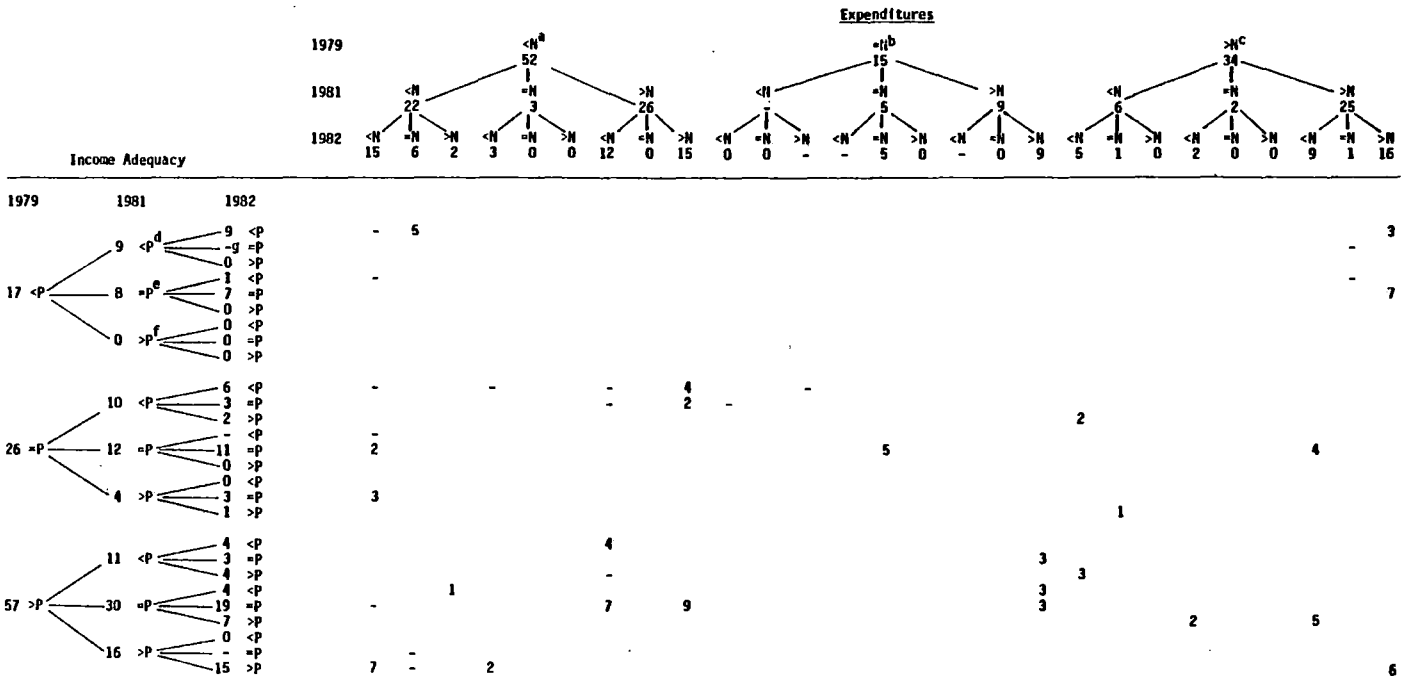
The majority (44% of all two-parent families) of those who paid less than the norm for housing during all years of the study (63%) also had income adequacy levels above poverty during these years (see Table 15). Six percent of the two-parent families had income adequacy levels at or near poverty yet were able to keep housing expenses less than the norm during all years of the study.

One-Parent Families' Change in Housing Expenditures by Change in Income Adequacy 1979, 1981, and 1982

Table 16 presents the housing expenditures of one-parent families in 1979, 1981, and 1982. Over half (52%) of the one-parent families spent less than the norm during the pre-break year (1979). During the first post-break year (1981) slightly less than one-half of those spending less than the norm in 1979 continued to do so (22% of all one-parent families). One-half (26% of all one-parent families) of the one-parent families spending less than the norm in 1979 were spending more than 30% of their income for housing by the first post-break year (1981).

Table 16

Percentage of One-Parent Families Changing Housing Expenditures by Change in Income Adequacy, 1979, 1981, 1982



[a] <N = Less than the norm.

[b] =N = Equal to the norm.

[c] >N = Greater than the norm.

[d] <P = Income adequacy ratio less than poverty (1).

[e] =P = Income adequacy ratio at or near poverty (1-2).

[f] >P = Income adequacy ratio greater than poverty (>2).

[g] - = Less than 1%.

By the second post-break year (1982) somewhat less than one-third (15% of all one-parent families) of the one-parent families who spent less than the norm in 1979 and 1981 continued to spend less than 25% of their income for housing. One-fourth (6% of all one-parent families) of those spending less than the norm in the first two years of observation were spending proportions equal to the norm by 1982.

Of the one-parent families who spent less than the norm in 1979 but more than the norm in 1981 (25% of all one-parent families), slightly more than one-half (15% of all one-parent families) continued to spend more than the norm in 1982 while somewhat less than one-half (12% of all one-parent families) reduced spending proportions to less than the norm.

Fifteen percent of the one-parent families had housing expenditures-to-income ratios equal to or near the norm during the pre-break year (1979). By the first post-break year (1981), most of these families (9% of all one-parent families) were spending more than 30% of their income for housing. These families continued in the second post-break year (1982) to spend more than the norm. One-third of the families who spent at or near the norm in 1979 (5% of all one-parent families) continued to do so in 1981 and 1982. Less than 1% of the families who spent at or near the norm in 1979 spent less than the norm in 1981 and more than the norm in 1982.

One third (34%) of the one-parent families spent more than 30% of their income for housing expenses during the pre-break year, 1979. Of these families, almost three-fourths (25% of all one-parent families) continued to spend more than the norm in 1981 while about one-fifth (6% of all one-parent families) spent less than the norm during the

first post-break year (1981). Of the one-parent families who spent more than the norm for housing in 1979 and 1981 (25%), most (16% of all one-parent families) continued to pay more than the norm in the second post-break year (1982). Approximately one-third (9% of all one-parent families) of those spending more than the norm in 1979 and 1981 had reduced the proportion of income spent for housing to less than the norm by 1982. Of the one-parent families who spent more than the norm in 1979 and less than the norm in 1981 (6% of all one-parent families), nearly all (5% of all one-parent families) continued to keep housing expenses less than 25% of their income in 1982.

Housing Expenditures by Income Adequacy

Approximately one-half of the one-parent families (7% of all one-parent families) who spent less than the norm for housing in 1979, 1981, and 1982 had income adequacy levels above poverty during all years of the study (see Table 16). The same families who spent amounts equal to the housing expenditure norm during 1979, 1981, and 1982 also had income adequacy ratios at or near poverty during these years. Of the 16% of the one-parent families spending more than 30% for housing during all the observed years, approximately one-half (7% of all one-parent families) had income adequacy levels below poverty in 1979 but their ratios rose to at or near poverty in 1981 and 1982. Six percent of the one-parent families spent more than the norm in all years of the study and also had incomes above the poverty level during the years of observation.

Two-Parent Families' Change in Housing Expenditures by Change in Income Adequacy, 1979, 1981, and 1982

Tenure

Table 17 presents the change in tenure status by change in income adequacy of two-parent families during 1979, 1981, and 1982. Over 80% of the two-parent families were owners in 1979. Of these families, most were owners in 1981 and 1982 (79% of all two-parent families in 1981 and 74% of all two-parent families in 1982). Of the 3% of all two-parent families who changed to nonowners in 1981, approximately one-half (1.6% of all two-parent families--due to rounding, Table 17 shows 2%) returned to owning in 1982. In summary, nearly all two-parent families who owned in 1979 continued to be owners in 1982.

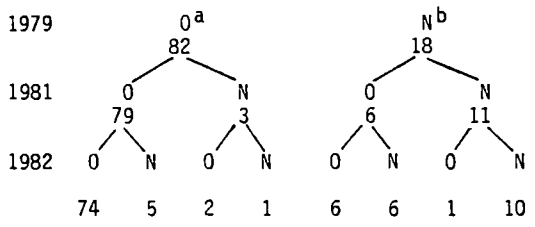
Eighteen percent of the two-parent families did not own homes in 1979. Of these families one-third (6%) became owners by 1981 and continued to own in 1982. Over one-half (11% of all two-parent families) of the nonowners in 1979 continued to be nonowners during 1981 and 1982.

Tenure by Income Adequacy

Somewhat more than one-half (42% of all two-parent families) of those owned in 1979, 1981, and 1982 also had income adequacy levels above poverty during these years. Eight percent of the two-parent families owned in all three years and had income above poverty in the pre-break year, and the first post-break year but fell to levels at or near poverty by the second post-break year. Nearly all (5% of all two-parent families)

Table 17

Percentage of Two-Parent Families Changing Tenure Status by Change in Income Adequacy, 1979, 1981, 1982



1979	1981	1982							
4	<P	3	3	<P	2			-	-
				=P	-				1
				>P					
		0	-[f]	<P					-
			0	=P					
			0	>P					
	=P	0	0	<P					
			0	=P					
			0	>P					
	>P	0	0	<P					
			0	=P					
			0	>P					
16	=P	12	2	<P	2				
		3	1	=P	1				
			0	>P					
		12	2	<P	1	1			-
	=P		8	=P	4			-	1		2
			2	>P	2					-
		1	0	<P					
	>P		1	=P	1					-
			-	>P	-					-
80	<P	1	1	<P					1
			0	=P					
			0	>P					
	=P	11	1	<P	1				
			7	=P	7					-
			3	>P	3					-
	>P	69	2	<P	1					1
			10	=P	8			-		2
			57	>P	42	4	2	1	5	1	3

[a] O = Owners.

[b] N = Nonowners.

[c] <P = Income adequacy ratio less than poverty (1).

[d] =P = Income adequacy ratio at or near poverty (1-2).

[e] >P = Income adequacy ratio greater than poverty (>2).

[f] - = Less than 1%.

of the 6% nonowners who changed to owning also had income adequacy levels above poverty during all years observed.

One-Parent Families' Change in Housing Tenure By Change in Income Adequacy, 1979, 1981 and 1982

Table 18 presents changes in housing tenure status of one-parent families in 1979, 1981, and 1982. Approximately one-half (51%) of the families who would become divorced were owners and one-half (49%) nonowners in 1979, the pre-break year. Of those who owned in 1979, approximately one-half (28% of all one-parent families in 1981 and 26% in 1982) continued to own in the first and second post-break years. Of those who owned in 1979, somewhat less than one-half (23% of all one-parent families) changed to nonowner status during the first post-break year and remained nonowners in the second post-break year.

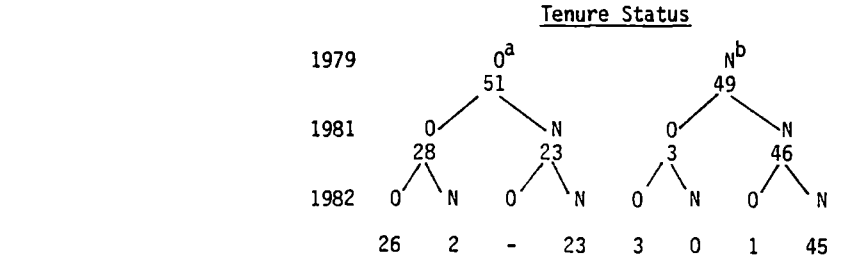
Of the 49% of one-parent families who were nonowners in 1979, nearly all continued to be nonowners during the following years of the observation. Less than one-tenth of the one-parent families who did not own in 1979 were able to become owners after the divorce and remain owners during the last year of the study (3% of all one-parent families). The primary change in tenure status for one-parent families was from owning to nonowning. This change generally occurred during the first post-break year.

Tenure By Income Adequacy

Eight percent of the one-parent families owned during all three years of observation and had income adequacy ratios greater than twice

Table 18

Percentage of One-Parent Families Changing Tenure Status by Change in Income Adequacy, 1979, 1981, 1982



1979	1981	1982							
17 <P	9 <P[c]	9	<P	1		1		7
		-[f]	=P					-
		0	>P					
	8 =P[d]	1	<P					
		7	=P	7				
		0	>P					
	0 >P[e]	0	<P					
		0	=P					
		0	>P					
26 =P	10 <P	6	<P	-		4		1
		3	=P			3		
		2	>P		2			
	12 =P	-	<P			-		
		11	=P				2	9
		0	>P					
	4 >P	0	<P					
		3	=P					3
		1	>P			1		
57 >P	11 <P	4	<P					4
		3	=P			3		
		4	>P			3		-
	30 =P	4	<P	3				1
		19	=P	6			-	12
		7	>P			7		
	16 >P	0	<P					
		-	=P		-			
		15	>P	8		-		7

[a] O = Owners

[b] N = Nonowners

[c] <P = Income adequacy ratio less than poverty (1).

[d] =P = Income adequacy ratio at or near poverty (1-2).

[e] >P = Income adequacy ratio greater than poverty (>2).

[f] - = Less than 1%.

the poverty level in 1979, 1981, and 1982. However, 7% of the one-parent families who were owners in all the observed years had income adequacy levels less than poverty in the pre-break year (1979), but equal or near poverty in the two post-break years (1981, 1982). Six percent of the one-parent families were owners in 1979, 1981, and 1982 and had income adequacy ratios greater than poverty in the pre-break year (1979), but their income fell to at or near poverty by 1981, the first post-break year, and remained at poverty in 1982. Seven percent of the one-parent families changed from owner to nonowner, while their income adequacy ratios fell from greater than poverty in 1979 to at or near poverty in 1981 and rose again to a level greater than poverty by 1982.

Twelve percent of the one-parent families were nonowners during the entire period of observation, and had income adequacy levels which fell from greater than twice the poverty level in the pre-break year to at or near poverty in the two post-break years. Nine percent of the single parents were continuous nonowners and had income adequacy ratios equal to poverty during all years of the study. Finally, 7% of the one-parent families were nonowners and had income above poverty during all years of observation and at the other extreme of the income adequacy measure 7% of the one-parent families were nonowners and had incomes below poverty during these years. Two percent of the one-parent families who were able to become owners in 981 and remain owners in 1982 had income adequacy ratios at or near poverty in all three years of the study.

Two-Parent Families' Change in Space Adequacy by Change in Income Adequacy 1979, 1981, and 1982

Space Adequacy

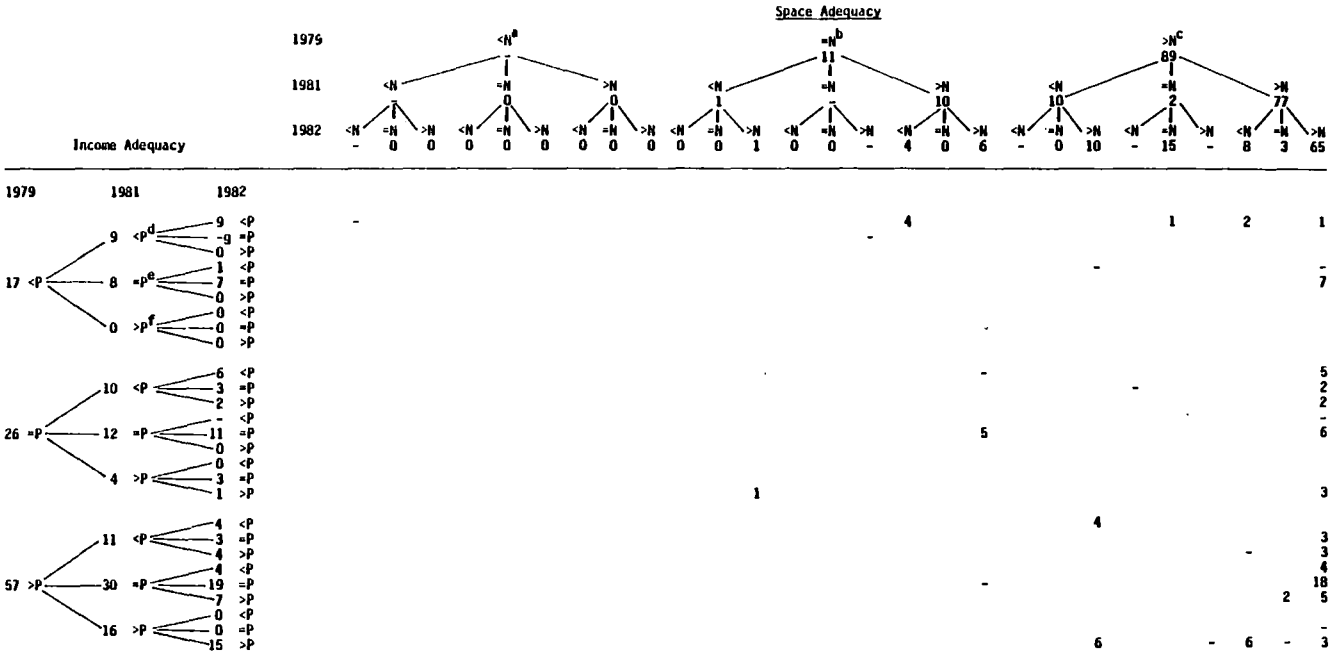
Table 19 presents the space adequacy by the income adequacy of two-parent families during 1979, 1981, and 1982. Most two-parent families (94%) had more space than the norm would prescribe in 1979 and continued to have more during the years of observation (92% of all two-parent families in 1981 and 89% of all two-parent families in 1982). Of those who changed their measure of space adequacy in 1981 (a total of 4% of all two-parent families), most moved from having too much space to having space equal to their families' needs in 1981 rather than having inadequate space. Only two percent of the two-parent families had space deficits in 1979. Of these families one-half (1% of all two-parent families) had surpluses by 1981 and continued to have surpluses in 1982.

Space Adequacy by Income Adequacy

Over one-half of the two-parent families who had excess space in 1979, 1981, and 1982 (54% of all two-parent families) also had income adequacy ratios greater than poverty during these years. Nine percent of the two-parent families with excess space also had income adequacy levels greater than poverty in 1979 and 1981 but their income adequacy fell to at or near poverty in 1982. Seven percent of the two-parent families had surplus space during all years of the study while having incomes at or near poverty.

Table 19

Percentage of Two-Parent Families Changing Space Adequacy by Change in Income Adequacy, 1979, 1981, 1982



[a] <N = Less than the norm.

[b] =N = Equal to the norm.

[c] >N = Greater than the norm.

[d] <P = Income adequacy ratio less than poverty (1).

[e] =P = Income adequacy ratio at or near poverty (1-2).

[f] >P = Income adequacy ratio greater than poverty (>2).

[g] - = Less than 1%.

One-Parent Families' Change in Space Adequacy by Change in Income Adequacy, 1979, 1981, and 1982

Space Adequacy

Table 20 presents changes in space and income adequacy for one-parent families in 1979, 1981, and 1982. Nine in ten (89%) one-parent families had positive space deficits at the beginning of the study and 65% were above the norm during all years of observation. However, a few of those families who had excesses in 1979 had shortages in the first post-break year, but excesses again in 1982, the second post-break year (10% of all one-parent families). Eight percent of the one-parent families had excess space in 1979 and 1981 but had a shortage in 1982.

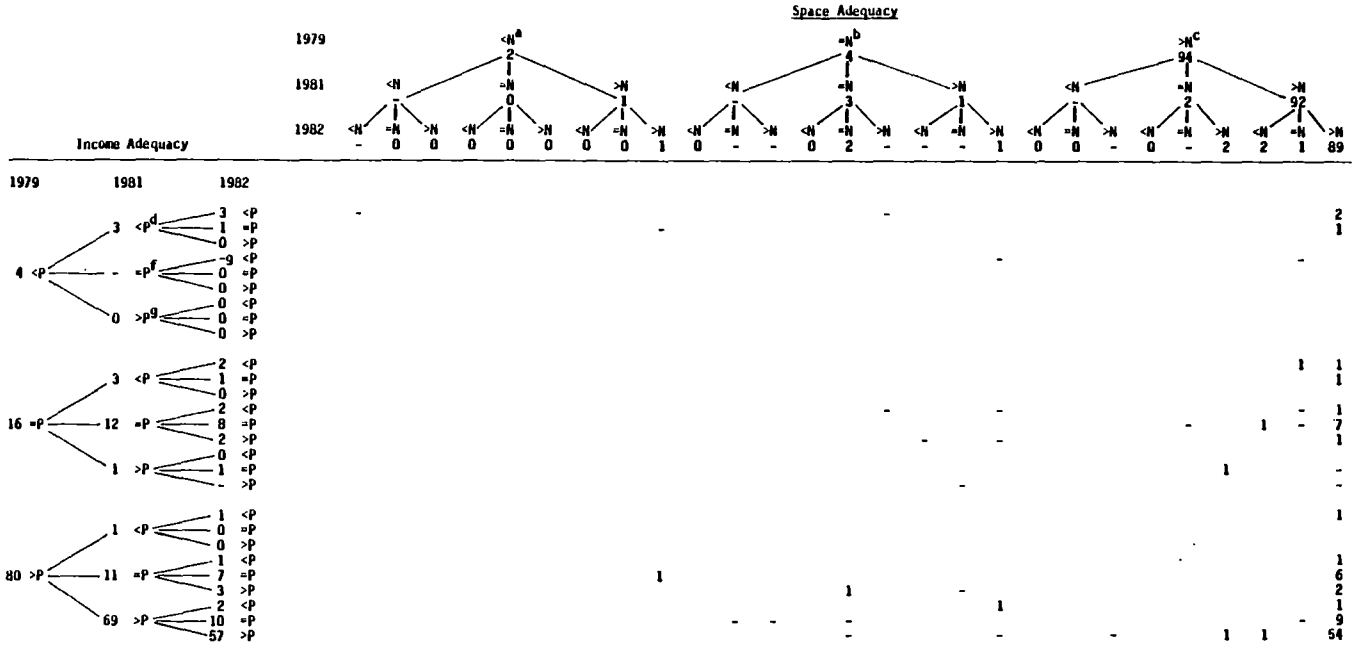
Eleven percent of the one-parent families had space adequacy ratios equal to the norm in the pre-break year (1979). However in the post-break years these families had either too much or too little space. Nearly all of the families with space equal to the norm in 1979 had more space than the norm would prescribe in 1981 (10% of all one-parent families). Three-fifths of the families with extra rooms in 1981 (6% of all one-parent families) continued to have space excesses in 1982. However, two-fifths of the one-parent families with extra space in 1981 had space deficits in 1982. Less than 1% of one-parent families experienced negative space deficits throughout the study.

Space Adequacy by Income Adequacy

Eighteen percent of one-parent families had positive space deficits in 1979, 1981, and 1982, and had income adequacy ratios greater than

Table 20

Percentage of One-Parent Families Changing Space Adequacy by Change in Income Adequacy, 1979, 1981, 1982



twice the poverty level in the pre-break year but fell to at or near poverty during the post-break years. A few (7% of all one-parent families) had excess space in all years of observation and had income adequacy ratios less than one in 1979 but they rose to at or near poverty in the post-break years (1981 and 1982). Five percent of the one-parent families had excess space during all years of the study and also had income adequacy ratios which began at above twice the poverty level but were equal to the poverty level after divorce.

Six percent of the one-parent families had incomes above the poverty level during all three years of observation yet had space adequacy decline from above the norm in 1979 and 1981 to below the norm in 1982. Another 6% of one-parent families had income adequacy levels greater than twice the poverty level during 1979, 1981, and 1982 but moved from positive space deficits in 1979 to negative space deficits in 1981 and returned to positive space deficits again 1982. Five percent of the one-parent families were at or near poverty during the observation period and moved from having normative amounts of space in 1979 to having excess space in 1981 and 1982.

Summary

Several types of analysis were used to determine changes in housing and income adequacy of one- and two-parent families. First a t-test was conducted to determine if the two sub-samples were different when the entire sample was married. Secondly, a cross-sectional analysis using the Chi-Square statistic compared one- and two-parent families' levels of income adequacy, housing expenditures, tenure status, and

space adequacy for each year of the study to determine if there was a difference between the two groups for each of these variables.

The second part of the study was longitudinal and descriptive. One- and two-parent families were followed in 1979, 1981, and 1982 to determine changes in income adequacy, housing expenditures, tenure status, and space adequacy over time. Cross-tabular tables were used to determine what housing changes were occurring along with changes in income adequacy. A summary of the findings and implications of this research is presented in Chapter 5.

CHAPTER 5

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS FOR FUTURE RESEARCH

Introduction

Rapid changes in the American family have been brought to public attention in recent years. Among these trends is an increased rate of divorce. A comprehensive longitudinal study in Great Britain that began in 1969 has found that finances, followed by housing are the two largest problems of one-parent families (Finer, 1974, cited in Schlesinger, 1977). Housing problems of one-parent families are closely tied to their financial constraints. The median income of female-householders for families with no husband present is approximately half that of male-householder families with no female present (Rawlings, 1984).

Housing adjustments of one-parent families begin with a reduction in income and then entail several other decisions. Parents may find some of the goals they set for themselves and their families are conflicting following a divorce. Maintaining their children's social contacts and social status may require remaining in a neighborhood that has few social possibilities for singles and a house that is financially draining (Anderson-Khleif, 1979).

If the divorced parents move they may be forced to live in a neighborhood with residents of different socioeconomic class or stage of

the family life cycle than themselves. If the parent moves in with his or her parents, conflicts often arise in the rearing of the children, and losses of privacy and social status are often felt by the parent (Anderson-Khleif, 1979).

Housing research has identified norms related to American housing preferences (Dillman, Tremblay & Dillman, 1979; Morris & Winter, 1978). Morris and Winter (1978) state that members of society measure their housing situation against these norms and make adjustments to more nearly meet these ideals within the realms of their social and economic constraints. The major norms associated with housing preferences of Americans include: home ownership; a detached single family dwelling; private outside space; adequate inside space; a safe, attractive homogeneous neighborhood; conventional construction; and an appropriate amount of expenditures for housing depending on income. A discrepancy between a family's current housing and the cultural norm would result in a normative housing deficit.

With limited financial resources and restrictions in the housing market, it is unlikely that one-parent families will be able to meet the housing norms of our society. However, the housing adjustment patterns of one-parent families have not been adequately examined. The need for those interested in families and housing to have more adequate data on the housing decisions of so large a proportion of our population has prompted the present study.

The purpose of this study has been to compare the management of housing in one- and two-parent families. The primary questions guiding the study are: What are the patterns of housing adjustments of families during the two years following a divorce? and, What is the relationship

between a family's income and the housing adjustments it makes? These adjustments have been compared with the management of housing by families who remain intact. The specific questions the research examines are the following:

1. Do families change housing following a divorce? Specifically, what trends occur in housing expenditures, tenure status, and space adequacy over a four year period for one- and two-parent families?

2. What patterns of change in adequacy of income and change in housing characteristics are observed for one-parent families, and do these differ from patterns observed in two-parent families?

It has been hypothesized that how closely families meet the housing norms of our society is different for divorced and married households.

Methodology

The data used in this study were from the Panel Study of Income Dynamics--a national, longitudinal study which began in 1968. Data were collected during telephone interviews by the Institute for Social Research at the University of Michigan. Weighting techniques developed for differential selection and response rates were used to make the sample comparable to the United States population.

One-parent families were selected for the present study if they were married in 1979, divorced in 1980, and remained single in 1981 and 1982. In addition, children less than 18 years of age had to be present in the home, and mothers' age had to be no more than 40 years plus the age of the youngest child.

Corresponding two-parent families were selected to compare with one-parent families. These couples remained married between 1979 and

1982, had children less than 18 years of age in the home, and wives whose age was no more than 40 years plus the age of the youngest child.

Forty-seven PSID families met the criteria for one-parent families and all of them were included in the study. When weighted the subsample of one-parent families equalled 963 cases. A computerized probability sampling procedure was used to select from those two-parent families who met the criteria explained earlier. Because two-parent families comprise approximately three-fourths of all U.S. families, 141 two-parent families were selected so that they comprise three-fourths of the sample. When weighted the two-parent families subsample equalled 3,051 cases. By using this sampling procedure the percentages of one-parent families and two-parent families (25% and 75%, respectively) were approximately the proportion of these families in the U.S. population.

Description of the Sample

The two-parent families in the study were primarily white homeowners, with three to five family members. The mean age of the husbands was 37 and the mean age of the wives was 34. These families were distributed fairly evenly across all regions of the United States. The mean level of education of the husbands and wives was 12 years. The mean family income in 1979 was $25,411. The primary source of income of the couples who remained married throughout the study was employment. The proportion of wives working outside the home was similar to national figures, approximately 50% by the end of the study.

The subsample of families who were to become divorced differed on several characteristics from those who remained married. The families were somewhat smaller (three to four family members) and one-half of

them lived in the south. Both the husbands and wives were younger than those who remained married. The mean age for the men was 32 and the mean age of the women was 30 years. The men in this group were more highly educated, while the women had levels of education similar to the couples who remained married. While the majority of the families were white and over one-half of the families were homeowners, there was a smaller proportion of whites and homeowners in the group who became divorced than in the married group. After the divorce, the majority of the one-parent families were not owners.

The mean family income for the one-parent family group in 1979 was slightly larger than the other group. A larger proportion of the wives in this group worked outside the home as well. The employment levels of these women rose after the divorce: three-fourths of the one-parent mothers worked outside the home.

The primary source of income for families in both groups was employment throughout the study. However, the one-parent families had a higher proportion receiving transfer payments than the two-parent families. AFDC was the primary public transfer received by these families. However, only 15% of the families reported it as a source of income and the proportion reporting it dropped each year after the divorce. Child support and intra-family transfers were sources of income for over two-thirds of the one-parent families. Alimony was received by about 10% of the one-parent families.

Limitations in the Sample's Generalizability

The families selected for this study differ from all married and divorced families in the following ways:

1. The two-parent families by definition were required to have children less than age 18 in the home and to remain married for a specified period of time. This resulted in a younger and perhaps more stable sample than families reported as married in any given year in data such as the U.S. Census.

2. The one-parent families were also required to have children present. It was discovered in the selection process that many of the couples who divorce do not have children less than age 18 in the home. Secondly, the head of the one-parent families was female in all cases and was required to remain single two years beyond the year of divorce. National figures indicate that one-half of those who divorce remarry by the second year following divorce (Cherlin, 1981). These differences resulting from the sampling design restrict generalizability to families with children present in the home who either remain married for four years or remain divorced for two years.

Cross-Sectional Comparison of One-Parent and Two-Parent Families

Income Adequacy of One-Parent and Two-Parent Families

Income adequacy was measured as a ratio of income to needs. Families with ratios less than 1 were considered to be below the poverty level. Families with ratios greater than or equal to 1 and less than or equal

to 2 were considered at or near poverty. Families with ratios greater than 2 were considered to be above poverty.

In the pre-break year most of the families in both groups had incomes that were more than adequate. The proportion of two-parent families in this category changed very little during the next three years. However, there was a large shift in the one-parent families to adequacy levels at or near, or below, poverty in the year of divorce. The adequacy of these families' income improved little over time. There was a statistically significant difference in the adequacy levels of the one- and two-parent families. A larger proportion of one-parent families had income at or near the poverty level compared to two-parent families who had a larger proportion above the poverty level.

Housing Expenditures

The expenditure norm for housing was categorized as less than 25%, 25%-30%, and over 30% of a family's income spent for housing with 25%-30% considered the norm. There was a significant difference in the housing expenditures of the one- and two-parent families. Two-parent families spent a smaller proportion of income for housing than did one-parent families. During the first year, over one-half of the families in both groups spent less than the norm for housing. The majority of the two-parent families continued to spend less than the norm during all years of the study. However, in the year of separation, the proportion of one-parent families spending more than 30% nearly doubled. Over one-half of the one-parent families spent more than the norm in 1981, but the proportion dropped to 41% by 1982. Concurrently, while the proportion of one-parent families spending less than the norm declined by one-half

in the break year, it rose steadily in 1981 and 1982 to almost pre-divorce levels. By the end of the study, slightly more than one-third spent at or below the norm and two-fifths spent more than the norm. This reduction of the housing expenditures ratio of one-parent families may be attributed to rising levels of income. Employment data indicate more of the one-parent mothers entered the labor force each year following divorce. On the other hand, the trend may be evidence of adjustments in housing resulting from a move to a less expensive dwelling. It may be a combination of both adjustments. These possibilities need to be re-examined more fully in future research.

Tenure Status

There was a significant difference in one- and two-parent families' tenure status in all years of the study. Four-fifths of the two-parent families were owners during all years of the study while only one-half of the families who became divorced were owners during the pre-break year and considerably less continued to own in the post-break years. The proportion of owners among the one-parent families dropped to less than one-third during the year of the break-up and remained at that level during the later years of the study. This finding supports the literature stating that one-parent families are less likely to be owners than two-parent families (Anderson-Khleif, 1979; Banner, Berheide, & Greckel, 1982; Morris and Winter, 1982).

Home ownership is considered to be an important housing norm. New housing alternatives with less interior and outside space or jointly owned property have been developed to allow ownership at less expense because it was thought to be such a vital consideration is housing.

Excessive income constraints which prevent buying may be preventing ownership in one-parent families. Perhaps the desire to remain in a location for social, economic, or employment reasons has become more important to one-parent families than ownership. Perhaps renting in a desired area is preferable to owning in another location. A study of the relative importance of housing norms for one-parent families needs to be undertaken.

Space Adequacy

There was a significant difference in the space adequacy of one- and two-parent families during all years of the study at the .001 level. In addition, both groups had more space than housing norms prescribe, however, one-parent families had a greater proportion with less space than was needed. In the break year the families with space deficits rose from 1% to 9% then rose slightly during the remaining years. The proportion of one-parent families with space equal to the norm more than doubled in the break year then declined sharply in the two remaining years.

Further research is needed to identify how well the market is meeting the housing needs of one-parent families. It appears that one-parent families are spending more than they can afford for housing--between 40%-50% are spending more than the norm. At the same time most are paying for more space than they need. It appears that the market needs to respond with less costly, smaller dwellings to meet one-parent families needs.

Discriminating leasing agreements may be a factor contributing to one-parent families spending excess amounts of their income for housing

and purchasing more space than they need for their family. Many apartment complexes do not allow families with children to live in them. This may force one-parent families to rent in more costly apartments or houses.

Change in Housing Characteristics and Income Adequacy of One-Parent and Two-Parent Families in 1979, 1981, and 1982

Change in Income Adequacy

Two-Parent Families' Income Adequacy

Over one-half of the two-parent families had income adequacy ratios more than twice the poverty level and continued to remain at these high levels during the entire study. The longitudinal findings do not differ considerably from the cross-sectional data. The longitudinal data does indicate however, that a small proportion of families moved from lower levels to above poverty during the years of the study.

One-Parent Families' Income Adequacy

A smaller proportion of one-parent families compared to two-parent families had income adequacy levels above poverty even in the pre-break year. In 1979, 57% of the one-parent families compared to 80% of the two-parent families were above poverty. There was much more fluctuation in income adequacy for these families as well.

The majority of the changes in income adequacy for the families who became divorced were downward shifts occurring in the pre-break year and the first post-break year. At least one-half of the families

in the two highest income adequacy levels dropped to lower levels in 1981 while one-half in each group remained at the pre-break levels. However, incomes stabilized for these families during the last two years of the study. Nearly all of the one-parent families at or near poverty, or greater than poverty, in 1981 remained there in 1982.

Change in income adequacy for one-parent families below poverty in the pre-break year occurred also. One-half of these families had upward movement in income adequacy to at or near poverty in 1981 and remained there in 1982.

Increased levels of employment and private and government transfers were not enough to restore the one-parent families to their original economic levels. Because women often earn less than men and private transfers often decline rapidly after the first years following divorce, many women and their children continue to live in poverty.

Duncan (1983) found change in economic status occurred equally frequently to families at all economic levels. In this study, economic well-being fluctuated more for one-parent families than for two-parent families. Over two-thirds (67%) of the two-parent families did not change income adequacy level during the study compared to only one-third of the one-parent families. Over one-half (56% of the one-parent families) moved up or down one economic status level while only slightly more than one-fourth of the two-parent families changed one level. Eight percent of the one-parent families moved down two levels of economic adequacy while only 2% of the two-parent families moved down two income adequacy levels.

Change in Housing Expenditures

Two-Parent Families' Housing Expenditures

The majority of the two-parent families spent less than the norm on housing during 1979, 1981, and 1982. Some (14%) of the two-parent families spent more than the norm for housing in 1979 but by 1981 one-half of them were spending less than the norm.

The majority of the two-parent families who paid less than the norm for housing during all the observed years also had income adequacy levels greater than twice the poverty level. This is not unusual because families who have more than adequate incomes would spend smaller proportions for housing.

One-Parent Families' Housing Expenditures

Over one-half of the families who were to divorce spent less than the norm for housing in the pre-break year. However, by the first post-break year less than one-half of the families continued to spend less than 25% of their income for housing. Over one-half of the one-parent families spending less than the norm in 1979 spent more than the norm in 1981. By the second post-break year less than one-third of those who spent more than the norm in 1979 continued to do so.

Of the families spending less than the norm in 1979 but more than the norm in 1981, most continued to spend more than the norm in 1982. However, nearly one-half spent less than the norm again in 1982 as well.

Most of the families spending at or near the norm in 1979 spent more than the norm in 1981 and 1982. Approximately one-third of the families spent more than the norm in 1979 and almost all continued to

spend more than the norm in the two post-break years. However, by 1982 over one-fourth of those spending more than the norm in 1979 spent less than the norm in 1982.

One-half of the one-parent families who spent less than the norm for housing during the years observed also had income adequacy levels greater than the poverty level. However, a few of the families who had income above the poverty level also spent more than the norm for housing.

The families who spent normative amounts for housing also had income adequacy ratios at or near poverty. Approximately one-half of those spending more than the norm for housing in all years had income adequacy ratios below poverty in 1979 but at or near poverty in 1981 and 1982.

Change in Tenure Status

Two-Parent Families' Tenure Status

Most two-parent families owned houses in all years of the study. Of those who were nonowners in 1979, one-third became owners in 1981 and remained owners in 1982. Over one-half of the families owned in 1979, 1981, and 1982 and had income adequacy ratios greater than poverty in all years of the study. A small proportion of two-parent families changed to nonowner status in 1981 but owned again in 1982. This brief change may have been related to moving to temporary quarters because of damage to their home or because of moving.

One-Parent Families' Tenure Status

Only one-half of the families who were to become divorced were homeowners in the pre-break year. Of these families only one-half

continued to own in 1981 and 1982. Those families who changed to non-owners in the first post-break year (1981) remained nonowners in the second post-break year (1982).

Nearly one-half of the families who became divorced were nonowners in the pre-break year. Nearly all of those who were nonowners in 1979 remained nonowners throughout the study.

By the last year of the study slightly more than one-fourth of the one-parent families were owners while nearly three-fourths of the two-parent families were owners. The one-parent families who were able to remain owners had income adequacy levels greater than or near poverty. Some of the families were able to remain owners even with declining income adequacy levels. Seven percent of the one-parent families changed from owners to nonowners when income adequacy declined from greater than poverty to less than poverty.

Perhaps if income decreases are not severe, families can continue home ownership. But if large declines occur, income constraints force one-parent families into non-normative behavior.

Change in Space Adequacy

Space Adequacy of Two-Parent Families

The majority of the two-parent families had more space than the norm would prescribe during all years of the study. Of those who changed in space adequacy, nearly all moved to having space equal to their needs rather than not having enough space.

Space Adequacy of One-Parent Families

Over one-half of the one-parent families had excess space in all years of the study. A few of the families changed from excess space in the pre-break year to a shortage of space in the first post-break year and to excesses again in the second post-break year. Some families had excess space in 1979 and shortages in 1981 and 1982. This may indicate that the market is not meeting their needs. Many of the families are paying more than the norm for housing but may not be able to find smaller, less expensive units to meet their needs. Nearly one-fifth of the one-parent families continued to have excess space while their income adequacy fell from greater than poverty to less than poverty levels.

Advantages of Longitudinal Versus Cross-Sectional Analysis

The longitudinal data improved the understanding of the trends in income and housing for the one- and two-parent families compared to the cross-sectional comparison. Trends in both analyses were the same but the longitudinal data revealed the dynamic aspects of the change. The PSID data allowed the researcher to identify the fluctuations over time in income and housing expenditure, tenure, and space. The proportions of families who did not experience change also was identified. The cross-sectional data reflect trends for the one- and two-parent families as groups, but the longitudinal analysis follows specific families as they adjust to changing family circumstances.

Contributions to Housing Theory

The theory of housing adjustments identifies housing norms in our society and states that families make housing decisions which enable them to more nearly meet the norms. If a change in housing needs occurs, adjustments are made to restore an equilibrium between the societal norms and families' housing conditions. If constraints--such as loss of income--occur families may not be able to meet societal housing norms. Thus, a normative deficit results.

The housing adjustment theory was developed using primarily research with two-parent families. The behavior of two-parent families in the study corresponds with the theory. Changes made in nearly all cases are from normative deficits to normative behavior and those families meeting housing norms did not make changes in their housing.

The one-parent families did not adhere to housing norms during the four years of the study. Only one-half of them were owners in the pre-break year and approximately one-fourth were owners in the post-divorce years. None of the families who became nonowners returned to ownership later in the study. Income constraints for these divorced female heads may have prevented them from re-entering the housing market. However, the findings may also be an indication that norms for one-parent families are different than for two-parent families.

More one-parent families spent above 30% of their income for housing than two-parent families. However, pre-divorce data indicate that some of the one-parent families spent more than the norm then also. Although there was fluctuation in housing expenditures in the intervening post-divorce year, they made changes which enabled them to return to their 1979 level of spending. These changes may have included increasing

income and reducing housing costs so that the proportion spent on housing meets their preferences. These families may prefer to spend more on housing and less on other goods and services in order to obtain the housing they want.

Because of the differences in the behavior of the one-parent families regarding the housing norms, it is possible that current housing theory does not adequately describe the adjustments of one-parent families. Further attention should be directed to the housing of one-parent families.

Recommendations and Problems for Further Study

As a result of this study, several related problems appear to be topics for further research:

1. Research which relates changes in housing expenditures, tenure status, and space adequacy to one-parent family residential mobility patterns would help to identify the objectives of these families in moving and determine whether they are more closely meeting the norms before or after the moves.

2. Further study which includes change in quality of housing is needed to determine if the housing of one-parent families is safe and in good repair in addition to having enough space.

3. A study which includes the change in structure type of the dwellings in which one-parent families live would also contribute to identifying how closely their behavior meets the housing norms established in past research using samples of two-parent families.

4. The excess of space and greater than normative expenditures for housing may indicate a demand for smaller, less costly housing.

Market research is needed which identifies if newer housing with less interior and/or less exterior space such as condominiums and zero-lot housing developments are preferred by one-parent families. In addition research is needed to determine if these new housing developments are meeting the demand of one-parent families for lesser expensive dwellings and enabling them to retain ownership status.

5. While norms are prescribed behavior for a society some may be more important to one-parent families than two-parent families. Research which identifies more clearly indentifies the norms by one-parent families would help in predicting their housing behavior.

6. The PSID data set does not include a measure of rural and urban households. Management of income and housing comparing rural and urban one-parent families is a topic in need of research.

7. The PSID did not have data which identified if any of the families received housing subsidies in the form of rent or reduced mortgage down-payments and interest rates. Studies which identify if these subsidies are important in the management of housing by one- and two-parent families are needed.

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