

Selected Economic Behaviors of
Specified Female-Heads of Households

by

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(Abstract)

The purpose of the study was to determine selected economic behaviors of female heads of households. The objectives were to determine (1) selected economic behaviors of single female heads of households, (2) selected economic behaviors of divorced female heads of households, (3) selected economic behaviors of separated female heads of households, (4) selected economic behaviors of widowed female heads of households, and (5) to compare selected economic behaviors of female heads of households by marital status.

The sample was obtained from the 1984 data collection of the 1968-1984 Panel Study of Income Dynamics by the Institute of Social Research at The University of Michigan. Those studied were all households with a female head, children under age 18, no other adults living in the household and had been in this status one year or more. The sample consisted of 50.5% divorced heads of households, 35.3% single heads of households, 10.7% separated heads of households, and 3.6% widowed heads of households. Because of their low representation, widowed female heads of households were excluded from data analysis.

Economic behavior was further defined as financial and nonfinancial behavior. Financial behavior would include savings,

assets, spending and debt decisions. Nonfinancial behavior would include occupation, work and labor force attachment decisions. Economic behaviors were determined for each female head of household and comparisons were made among female headed households.

The statistical analysis used were chi square and analysis of variance. Chi square was used on nominal data and analysis of variance was used on interval data to ascertain if a difference existed between female heads of households.

The findings indicate that female heads of households have different economic behaviors. Divorced heads of households had more savings, assets, debts, expenditures, and hours worked, than single and separated female heads of families. Separated heads of households had less savings, assets, debts, expenditures, and worked less hours compared to divorced and single female heads of households.

In 1984, female heads of households represented 48% of all families in poverty. Female headed families, a diverse group, do not perceive their income in the same way. The findings indicate that female heads of households engage in different financial practices regardless of their income level.

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Chapter 1

Introduction

The single parent family consisting of a mother and her children has become a significant family form in recent years (Gongla, 1982). In 1985 female headed households made up 16% of all families compared to 13% in 1975. In 1984 female heads with children under age eighteen represented 19% of all families with children (U.S. Bureau of the Census, 1986). The increase in female headed households has resulted from an aging population with more widows, increased divorce and separation, later marriages, less remarriage, and higher rates of out of wedlock births (Rodgers, 1986). In 1984 children under 18 years of age living with only a mother, represented 20.4% of all 18 year olds living with parents. Separated women headed 5.5% of mother-child families, widowed women headed 1.5%, divorced women headed 8.3%, and women who had never been married headed 5.0% (U.S. Bureau of the Census, 1986).

The literature has shown that female headed households are more likely to live in poverty (Gongla, 1982; Bane, 1980; Rodgers, 1986; Wattenberg, 1979). Many more mothers and children are above the poverty line but below median family income (Haskins, Schwartz, Akin, and Dobelstein, 1985). In 1984 more than one-third (34%) of people living in families headed by a single woman were poor. Wattenberg noted (1979) that female headed families represent the largest subgroup of the population below the poverty level. In a speech to the Center on Budget and Policy Priorities (1985), Bane reported that

divorces and births to unmarried mothers were not the primary causes of poverty among female-headed families, as many were poor before divorce, separation, or the birth of a child.

Factors that contribute to high rates of poverty among female-headed households are lack of adequate child support, size of family or number of children, employment, and wages (Rodgers, 1986). The literature indicates that employment plays a large part in contributing to the poverty status of female-headed households. Women generally earn less than men, work less hours for pay, change jobs more, have less security, and experience discrimination (Rodgers, 1986; Gutkind, 1986; Freeman, 1980; Wattenberg, 1979; Gongla, 1982). Duncan (1984) noted that women earn less than men because they typically have less work experience and are more likely to work part-time while assuming more home responsibilities. In 1984, the number of female heads of households in the labor force with children under eighteen was 6,914,000 compared to 3,964,000 not in the labor force. The number of women who maintained families and were employed in 1984 was 5,546,000 compared to 707,000 who were unemployed (Bureau of Labor Statistics, 1985). If single parents are to provide for their families through paid employment outside the home, then child care must be provided for their children. Quality child care at low cost for working families is scarce in the United States (McMurray and Kazanjian, 1982).

There is a growing concern for the economic welfare of female-headed families (Wattenberg, 1979). In the period 1980-2000, the number of female-headed families will probably increase at more than

five times the rate of husband-wife families. This projection suggests that the issue of family welfare will continue to demand attention in the decades ahead (Moynihan, 1986).

A major goal of human resources research is to determine how different types of families with different resources and in different environments can adapt to enhance the growth and development of the family unit and its members while minimizing the psychological, interpersonal and family trauma, and adverse consequences. Identification of major characteristics, particularly strengths; competencies; coping strategies; supports; and policies that protect and support these families, remain unclear and thus a major challenge for human resources research (McCubbin and McCubbin, 1986).

Theoretical Framework

Katona (1975) describes economic behavior as economics with psychology which tries to determine what actually takes place when people--as consumers, businessmen or policymakers make economic decisions and act with respect to material goods. The primary concerns in determining economic behavior are the behaviors and decisions of different groups of people under different conditions.

The economic actions of the family constitute a very large part of consumer behavior, for these actions encompass what families do in earning, spending, and saving. These decisions are motivated not only by economic variables but also by goals, expectations, demographic characteristics, social structure, and the norms and values of society (Ferber, 1973).

This decision making framework refers to consumer financial behavior with particular reference to saving and spending behavior. The different types of decisions which enter into family saving and spending behavior and how they relate to each other will be considered. This framework attempts to tie together what is known and not known about different types of economic decisions in relation to each other (Ferber, 1973).

The basis for the framework is segmentation of family economic decisions into two types--financial and nonfinancial. Financial decisions involve four principal types of decisions: money management, saving decisions, spending decisions, and asset management (Figure 1). Nonfinancial decisions are all other types of economic decisions which may include family size, work, labor force attachment, choice of an occupation, and the decision of where to live. Such decisions are not devoid of financial consequences and the distinction between financial and nonfinancial decisions is by no means as clear-cut as is implied in Figure 1. The distinction is pertinent only in the sense that the primary focus is on financial variables in decisions related to family economic behavior (Ferber, 1973).

Both financial and nonfinancial decisions are affected directly by the available financial resources of the family and by the objectives or goals of the family. Objectives encompass both the material and the nonmaterial goals of the family. Family development and economic and political events are broader factors which serve as backdrops to the framework which is mainly concerned with microbehavior (Ferber, 1973).

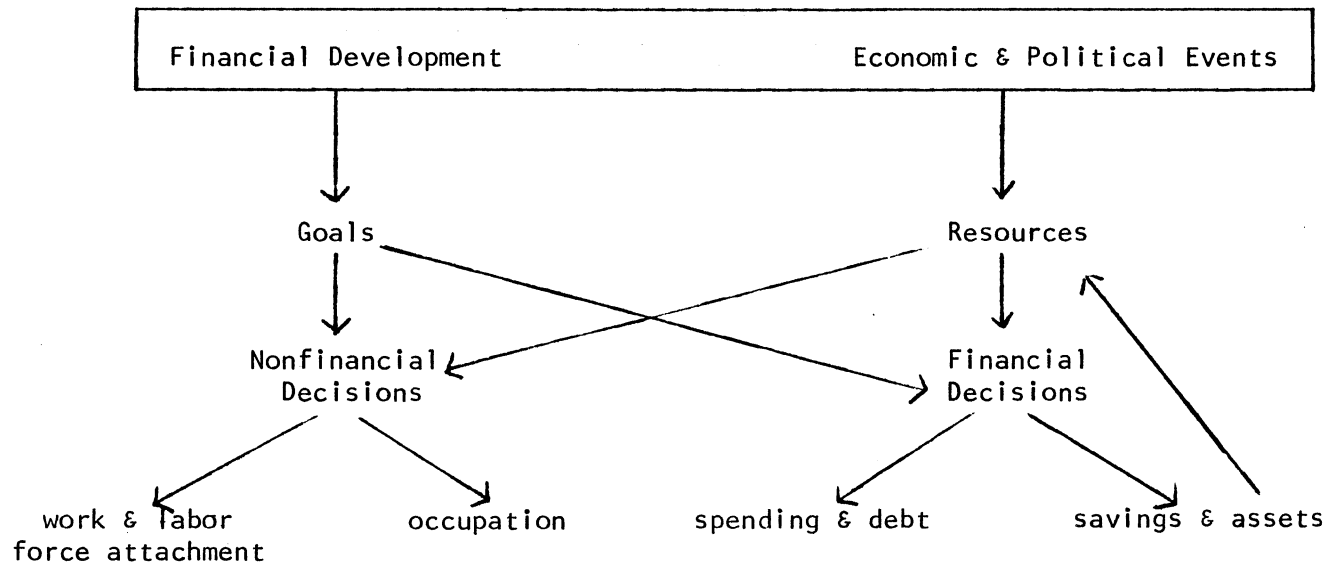


Figure 1. Interrelation of Saving and Spending Decisions
(adapted from Ferber, 1973, p. 31)

Definitions

Economic behavior. Economic behavior is what actually takes place when people make economic decisions and act with respect to material goods (Katona, 1975).

Economic decisions. Economic decisions focus on the maximizing of benefits in relation to resource considerations (Deacon and Firebaugh, 1981).

Poverty. Poverty is determined by classifying families and unrelated individuals as being above or below the poverty level using the poverty index. The poverty index is based solely on money income and does not reflect the fact that many low-income persons receive noncash benefits such as food stamps, medicaid and public housing. The index is based on the Department of Agriculture's 1961 economic food plan and reflects the different consumption requirements of families based on their size and composition (U.S. Bureau of the Census, 1986).

Need standard. Need standard is an estimate of the annual income necessary to maintain a family with a given composition (Institute for Social Research, 1984).

Family. Family refers to a group of two or more persons related by blood, marriage, or adoption, and residing together (U.S. Bureau of the Census, 1985).

Marital Status. Marital status categories are single, married, widowed, and divorced. The category "married" is further divided into

"married, spouse present," "separated," and "other married, spouse absent" (U.S. Bureau of the Census, 1985).

Statement of Problem

Economic actions are the result of people's behavior and are influenced by different patterns of behavior (Katona, 1975). In establishing selected behaviors of a sample of female headed households the intent of the researcher is to provide information that can be used by those working with families in becoming more familiar with the economic behaviors of different family types, specifically female headed families. This study focuses on the determination of selected economic behaviors of a specified sample of female heads of households.

Objectives

The objectives of this study were:

1. To determine selected economic behaviors of single female heads of households.
2. To determine selected economic behaviors of divorced female heads of households.
3. To determine selected economic behaviors of separated female heads of households.
4. To determine selected economic behaviors of widowed female heads of households.
5. To compare selected economic behaviors of female heads of households by marital status type.

Assumptions

The following assumptions were made:

All families make economic decisions regardless of income level.

Not all female-headed families are in poverty.

Families have as a goal the improvement of their level of living, or the maintenance of a level a family has accepted. They believe improvement in the material level of living or maintenance of an acceptable level is possible (Family Economics Concept Committee, 1967).

Limitations

The following limitations were present:

Only the actual actions of the family were determined.

The sample consisted of the female head of the family and not the individual family members.

Only female-heads of households with children under the age of 18 were included in the sample.

The family consisted of mothers and their children only.

The behaviors of respondents who had been a head of household for less than one year were not determined.

The analysis presented was limited by being derived data obtained from the Institute of Social Research (ISR) study of approximately 6,918 households in the year 1984. The analysis is limited by their procedures and information gathering techniques.

To fully represent the U.S. population, ISR in its study of

American families has employed a weighting system that statistically and comprehensively accomplishes this end. A full account is given in the Panel Study of Income Dynamics (PSID) User's Guide. However, the reader will note that after weighting, the N of the study is no longer 6,918 households but much larger, also resulting in a larger sample size for this study.

Questions which were not answered directly were assigned to missing data. Hence, the number or totals may vary.

Operational Definitions

Work. Work was measured by how many hours the head of the family spent on the job, attitude about hours on the job, and accessibility to the job.

Labor force attachment. Labor force attachment was measured by whether the job was temporary or permanent, the amount of unemployment, and number of months employed.

Spending. Spending was measured by major budget expenditures such as housing and food costs.

Debt. Debt was measured by whether one owed on credit cards, student loans, medical bills, legal bills, personal loans, and the amount of family debt.

Saving. Savings were measured by whether one had money in checking accounts, money market funds, certificates of deposits, government savings bonds, or treasury bills including Individual Retirement Accounts (IRA's), and the amount of cash one had.

Assets. Assets were measured as ownership of such items as

housing, cars, other real estate, stock, bonds, and cash value in life insurance.

Resources. Resources were measured as income and transfer income. Income would include such sources as wages and salaries, bonuses, commissions, dividends, and interest. Transfer income was income from sources other than work, or ownership of savings accounts, or other capital assets.

Need for Study

The economic status of female-headed families is an ever increasing topic of interest. Further knowledge of how and why single-parent families endure, is indispensable (Wattenberg, 1979). The continued challenge for those working with families is one of investigating and understanding the resiliency and enduring dimension of family life and how human resources can be strengthened in different social environments (McCubbin and McCubbin, 1986).

All families with an absent father are classified in the same manner, as single parent families. These families may share certain characteristics, but assumptions about single parent families as a simple structural type have diverted interest from exploring both the complexity that exist within the family and the diversity existing among families (Gongla, 1982). Widowed, divorced, separated, and never married female heads do not perceive their income in the same way; therefore, further investigation of these groups is needed (Horton and Hafstrom, 1985).

Given the major effects economics can have on family functioning,

economic status should always be considered when dealing with single parent families (Gongla, 1982). In 1984, single women represented 48% of all poor (U.S. Bureau of the Census, 1986). Gutkind (1986) points out that the poor are a heterogeneous group and the nature and extent of poverty varies across different groups, thus research should be aimed at understanding the specific characteristics and behaviors of each group. In a 1984 study of primarily rural low-income single parents Gladow and Ray expressed that there is a need of support for these families which Extension appears ideal to serve.

Katona (1975) poses the question: "What kinds of behaviors occur and what kinds of decisions are made under different conditions by different groups of people?" (p. 7). Emphasis is on the decisions they make about producing, buying, selling, price setting, investing, and saving.

Chapter 2

Review of Literature

Female-headed households suffer a high but steady rate of poverty. As the proportion of these households in poverty grow, so does the number of poor women and children. Poverty in this case is not only identified with economics but with family structure (Rodgers, 1986). In 1984 almost half (48%) of all the poor in America lived in households headed by single women (U.S. Bureau of the Census, 1986).

Women who have previously been married and have children are more likely to be in poverty than those previously married without children. Never married women with children have a higher incidence of poverty than those without children (Bradbury, Danziger, Smolensky, and Smolensky, 1979). Widowed women with children have a slightly higher income than the divorced or separated, but they are still in a poor economic position (Gongla, 1982). Widows without dependent children have the lowest income; however, they represent the older widows (Lopata, 1986).

There are basically three sources of income in female-headed families: earned income by female heads, welfare programs, and child support (Haskins et al., 1985). For families with children, incomes have not increased the same for all families, the highest income families have gained and the lowest income families have lost. The poor and female-headed households have been greatly affected by income inequality. As the number of female-headed families increased, their economic position decreased. Declines in total family income for

female-headed families occurred despite an increase in the head's earnings. The increase in earnings were offset by declines in cash transfers and in earnings of other household members (Danziger and Gottschalk, 1986).

The main source of income for single parents continues to be their own earnings. This is especially true for divorced and never married mothers. Widowed mothers are less likely to have paid employment as a source of income and separated women are somewhat less likely than widows. Still half of widowed and separated women have some income from paid employment. Among widowed mothers social security, other benefit programs, paid employment, and the earnings of other family members all contribute to income. Among the long-term separated, the main sources of income are paid employment, public assistance, and food stamps. Divorced, separated, and never married mothers are more likely to apply for Aid to Families with Dependent Children (AFDC) or food stamps to make ends meet (Bane and Weiss, 1980).

Bradbury et al. (1979) measured womens' own income which included earnings, transfers, and any other income of the woman herself but not the whole family in which she lives. Women who head families have the highest average own income and it increases with dependent children. Indicating that among ever-married women, own income is higher for women without husbands than for women with husbands, and average income is higher for those with children than those without children. Similar results were found among never married women. These findings indicate that the lower level of well-being among female-headed

families does not result from an inability of the woman herself to gather resources but rather from a lack of access to others' incomes, especially the income of a husband or the extended family. Women who head families are still more likely to be poor even though they work more and have a higher own income than similar women who live with husbands.

The poverty of these families is usually not alleviated by cash welfare (social security) benefits, which tend to be generally low. Female headed-households that depend on AFDC as their only source of income are likely to live below the poverty line (Rodgers, 1986). Moynihan (1986) suggest that apart from the public schools, the AFDC program could be considered the single most important program directly affecting the lives of children.

In a 1982 study of day care for low-income families in New York, the Community Service Society found that public day care appeared to be an important factor in helping low-income families become and remain self-sufficient. These families had high rates of success in terminating from and staying off public assistance. Families who did not receive public day care found some way to manage without losing their jobs or relying on public assistance. Nineteen percent of the families in the study admitted that they had to leave their children unsupervised and half of these parents were dissatisfied with such arrangements. Parents reported that their productivity at work was affected, and many expressed concerns about their children's well-being and their own capacity to handle both job and home responsibilities (McMurray and Kazanjian, 1982).

The literature has stressed the importance of child support in lessening some of the financial problems of female headed families (Bradbury, 1979; Haskins, 1985; Horton, 1985; Wattenburg, 1979; Weiss, 1979). Since 1974, the United States has had a federal-state program of child support enforcement but absent fathers still have a record of often not paying child support (Haskins et al., 1985). In 1983 child support payments were awarded to 57.7% of divorced, separated, or never married females. Only 76% of these women actually received payment in 1983, 50.5% received full payment, 25.5% received partial payment, and 24% did not receive payment. Of divorced women, 76% actually received child support in 1983. Out of 1,457,000 separated women, 434,000 (40.9%) were eligible to receive child support in 1983. Child support payments were awarded to 17.7% of never married women. Of these women, only 75.8% actually received payment in 1983. Child support payments were awarded to 42.5% of women living below the poverty level. Of this group only 62% actually received payment (U.S. Bureau of the Census, 1986).

Single parents on every income level constantly worry about money (Weiss, 1979). Gladow and Ray (1984) found that the most highly rated problem or difficulty among low-income single parents was handling family finances. Learning how to manage money to stretch it further was a concern among low-income single parents. Horton and Hafstrom (1985) found that the expenditure behavior of female-headed families did not differ significantly from that of two-parent families, with the exception of housing expenditures. Female headed families spend a greater proportion of their income on housing expenses.

The consumption patterns of single-parent families may reflect the sources as well as the level of their income. An important distinction may be whether income is reliable or irregular. Single parent families receive income from private and public transfer as well as from their own earnings. None of these income sources may be particularly reliable (Masnick and Bane, 1980).

Summary

Female heads of households account for a large and growing proportion of economically disadvantaged persons. Such factors as discrimination in employment, wage inequality, occupational segregation, and unemployment have made it increasingly hard for female heads of families to reduce their poverty and dependence (Wattenburg and Reinhardt, 1979).

Reduction in income occurred in these families even though more female heads than married women were employed, worked more hours, and had more personal income from wages and non-public assistance. The lowered economic status has been related to low and irregular levels of public assistance and of child support payments (Gongla, 1982). Working parents have difficulty finding low cost quality care for their children which contributes to their struggle to make ends meet and balance work and family responsibilities (McMurray and Kazanjian, 1982).

The divorced mother receives child support which may be infrequent and inadequate. The widowed mother generally has social security which provides a monthly income for widows with children

under eighteen (Weiss, 1979). Mothers who separate are unlikely to receive any child support. Those mothers whose marital separation continues indefinitely without divorce are much more likely to have public assistance as a primary source of income (Bane and Weiss, 1980). The unmarried mother is likely to be in the worst financial position of all since she is unlikely to receive support from the father and is not eligible for many forms of insurance. The unmarried mother has not established a standard of living that she can no longer maintain, as in the case of the ever-married women; therefore, she may not see herself as being so deprived (Weiss, 1979).

The underfinanced single parent is likely to experience various economic problems (Weiss, 1979). How single mothers deal with financial matters will determine the outcome of many other problems (Bustanoby, 1985).

In female headed families, womens' work and earnings can make the difference between poverty and an adequate living standard, and between independence or a dependence on alimony, help from relatives, or public welfare. Regular work and adequate earnings are necessary for female heads to have a better standard of living (Masnick and Bane, 1980).

Chapter 3

Methodology

This chapter contains (1) a description of the methodology and data collection procedures utilized with the 1968-1984 Panel Study of Income Dynamics, and (2) procedures used in controlling for extraneous variables, measurement and manipulation of dependent and independent variables and analysis of the data.

Initiated in 1968, the PSID sample included 4,802 families; 2,930 from a cross-section sample of dwellings in 40 states, and 1,972 from a sub-sample of low-income families interviewed in 1966 and 1967 by the Census Bureau. From 1968 on, panel families have been interviewed annually. This study was based on data from the 1984 data collection of the longitudinal Panel Study of Income Dynamics conducted by the Institute for Social Research at The University of Michigan. The major objective of the PSID has been to discover the determinants of economic status. Yearly interviews have included questions about income, education, jobs, expenditures, and changes in family composition. The majority of data collected in 1984 pertained to the year 1983.

The total 1984 data collection included data from 6,918 families. A family-individual tape has been created for each year of the PSID study. For this study, the 1984 family-individual tape was used.

All females with children under 18, and no other adults living in the household were selected for study. This selection procedure after weighting the data, yielded a sample of 4,759 female headed

households. Consisting of 1,678 never married, 2,403 divorced, 169 widowed, and 509 separated heads of households.

Economic behavior was measured as financial and nonfinancial behaviors (Figure 1). Each type of behavior was determined for each group. The questions that were most appropriate were selected from the questionnaire. Questions that pertained to the characteristics of the respondents were chosen to describe the sample. Questions from the income section of the questionnaire were chosen to investigate resources, savings, assets, spending, and debts. Employment and occupation questions from the job section of the questionnaire were used to examine work and labor force attachment and occupational status.

The chi square test and analysis of variance test were used to describe and analyze the data. Analysis made it possible to look at selected behaviors and the difference in behaviors for each group. Each type of analysis was used on all objectives. Frequencies were also used to describe family composition. The chi square test was used on nominal data to acknowledge whether the groups were different from each other. The analysis of variance test was used on interval data to determine whether groups were different and which groups differed from each other.

The Statistical Package of Social Science (SPSS-X) was used for all data analysis. The PSID User's Guide was used to fill in the details that were not given in the documentation codebook.

Chapter 4

Description of Sample

This chapter contains demographic information on the respondents, and their families. The weighted sample consisted of 4,759 female heads of households. Due to the low number of widowed heads of households (3.6%), this group was eliminated reducing the weighted sample to 4,590 female headed families. Widowed heads of households will be described in the following chapter but were excluded from data analysis and findings.

Marital Status. As shown in Table 1, female family heads were described by marital status type which included single (35.3%), widowed (3.6%), divorced (50.5%), and separated (10.7%). Divorcees accounted for the largest number of single parents, while widows represented the smallest number of single parents.

Years as head. Most (39.5%) of the respondents had been a female head of household for less than five years. A large number (35.2%) had been heads of households between five and ten years. A substantial percentage (25.4%) had been heads for more than ten years. Most single mothers had been heads for 5-10 years. Most widowed, divorced, and separated women had been heads for less than five years (Table 2).

Age of respondent. The majority of female heads of households (51.7%) were between age 25 and 34, followed by 29.4% between 35 and 44 (Table 3). Of all family heads 11.4% were under age 25. A small number of family heads (7.5%) were between 45 and 54 years of age. Of

Table 1

Marital Status

Status	Number	%
Single	1678	35.3
Widowed	169	3.6
Divorced	2403	50.5
Separated	509	10.7
Total	4759	100.0

Table 2

Number of Years as Head

Years	Single		Widowed		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%	N	%
10 years +	386	23.0	9	5.3	747	31.1	66	13.0	1208	25.4
5-10 years	687	40.9	77	45.6	804	33.5	105	20.6	1673	35.2
under 5 years	605	36.1	83	49.1	852	35.5	338	66.4	1878	39.5
Total	1678	100	169	100	2403	100	509	100	4759	100

Table 3

Age of Respondents

Age	Single		Widowed		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%	N	%
Under 25	504	30.0	0	0	21	.9	19	3.7	544	11.4
25-34	1038	61.9	53	31.4	1030	42.9	338	66.4	2459	51.7
35-44	136	8.1	79	46.7	1121	46.7	65	12.8	1401	29.4
45-54	0	0	37	21.9	231	9.6	87	17.1	355	7.5
Total	1678	100	169	100	2403	100	509	100	4759	100

Table 4

Health of Respondents

Health	Single		Widowed		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%	N	%
Excellent	271	16.2	0	0	750	31.2	13	2.6	1034	21.7
Very Good	391	23.3	6	3.6	633	26.3	191	37.5	1221	25.7
Good	718	42.3	88	52.1	630	26.2	94	18.5	1530	32.1
Fair	288	17.2	75	44.4	301	12.5	125	24.6	789	16.6
Poor	10	.6	0	0	89	3.7	86	16.9	185	3.9
Total	1678	100	169	100	2403	100	509	100	4759	100

all singles the majority were between 25 and 34, but among all heads, singles were highly represented in the under 25 age group. Of all widows, the majority were between 35 and 44 years of age. More divorcees were highly represented in the 35 to 44 age bracket and stood out among all those family heads in the same age bracket. Most separated family heads were between age 25 and 34.

Health of respondent. The majority of the sample (32.1%) reported themselves as being in good health (Table 4). A large number (25.7%) rated themselves as being in very good health. Some (21.7%) even considered themselves to be in excellent health. While only 16.6% rated themselves as being in fair health and even fewer (3.9%) rated themselves as being in poor health. Most singles and widows reported themselves as being in good health. Most divorcees reported themselves as being in excellent health. Most separated reported themselves as being in very good health.

Type of housing. A large number of households (38.6%) lived in one family housing units, a house occupied by one family (Table 5). The smallest percent of the sample (10.1%) lived in two family housing units, meaning that they shared the structure with some other family unit. The largest group (40.7%) lived in apartments. A representative number (10.6%) of female heads lived in mobile homes which included other forms of housing. Most widowed (75.7%) lived in one family housing units followed by, divorcees (44.1%) and the separated (41.3%). Most singles (57.7%) lived in apartments.

Housing Tenure. The majority of families (73.9%) rented their housing (Table 6). Those families who were buying or owned a house

Table 5

Type of Housing Unit

Type	Single		Widowed		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%	N	%
One-family	437	26.1	128	75.7	1060	44.1	210	41.3	1835	38.6
Two-family	160	9.5	0	0	259	10.8	61	12.0	480	10.1
Apartment	967	57.7	41	24.3	752	31.3	176	34.6	1936	40.7
Mobile Home	112	6.7	0	0	332	13.8	62	12.2	506	10.6
Total	1676	100	169	100	2403	100	509	100	4757	100

Table 6

Housing Tenure

Tenure	Single		Widowed		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%	N	%
Own/Buy	209	12.5	51	30.2	820	34.1	76	14.9	1156	24.3
Rent	1454	86.7	118	69.8	1535	63.9	409	80.4	3516	73.9
Neither	15	.9	0	0	48	2.0	24	4.7	87	1.8
Total	1678	100	169	100	2403	100	509	100	4759	100

accounted for 24.3% of all families. A small percentage (1.8%) neither owned or rented.

City Size. The largest number of families (27.5%) lived in a Standard Metropolitan Statistical Area (SMSA) between 100,000 and 499,999. SMSA's of 500,000 and above were the location for 24.3% of all families. Over 50% of all families in this sample lived in SMSA's larger than 100,000. A surprisingly large number of families (16.6%) lived in NONSMSA's under 10,000. The number of families in NONSMSA's between 25,000 and 49,999 and NONSMSA's between 10,000 and 24,999 was approximately 11.3% and 11.6%, respectively. Of those family heads divorced, most lived in SMSA's between 100,000 and 499,999. The majority of single and separated family heads lived in SMSA's of 500,000 or more. The majority of widowed and divorcees lived in SMSA's of 100,000-499,999. Of all widows 24.9% lived in NONSMSA's under 10,000 followed by divorcees with 18.0%, singles with 15.1%, and separated family heads with 12.6% (Table 7).

Employment Status. Over half of the female heads of households were working (55.8%) while 14.7% were unemployed which included being temporarily laid off (Table 8). Of all family heads, singles accounted for the highest number of unemployed. Most singles had a 9-11 grade education. Of those separated 26.5% were unemployed compared to 29.9% employed, and most had a 9-11 grade education. Of all respondents, 18.4% were keeping house. Singles represented the highest number of all family heads keeping house and widows the largest percentage of that group. Most widows had a 6-8th grade education. Only 6.1% of female heads were students and 4.9% had some

Table 7

Largest City Size

SMSA	Single		Widowed		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%	N	%
500,000+	483	28.8	8	4.7	552	23.0	115	22.6	1158	24.3
100,000-499,999	468	27.9	116	68.6	650	27.0	74	14.5	1308	27.5
50,000-99,999	240	14.3	3	1.8	125	5.2	47	9.2	415	8.7
25,000-49,999	69	4.1	0	0	369	15.4	98	19.3	536	11.3
10,000-24,999	164	9.8	0	0	275	11.4	111	21.8	550	11.6
Under 10,000	254	15.1	42	24.9	432	18.0	64	12.6	792	16.6
Total	1678	100	169	100	2403	100	509	100	4759	100

Table 8

Employment Status

Status	Single		Widowed		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%	N	%
Working	822	49.0	10	5.9	1672	69.6	152	29.9	2656	55.8
Unemployed	272	16.2	40	23.7	254	10.6	135	26.5	701	14.7
Keeping House	482	28.7	119	70.4	153	6.4	124	24.4	878	18.4
Student	61	3.6	0	0	184	7.7	45	8.8	290	6.1
Other	41	2.4	0	0	140	5.8	53	10.4	234	4.9
Total	1678	100	169	100	2403	100	509	100	4759	100

other employment status. Of the total sample, more divorcees were students. The majority of those divorced had some college experience but no degree.

Ethnic Origin. Over half (54.4%) of the family heads were white and 43.6% were black. Spanish female heads of households represented 1.7% of all families. More single and separated family heads were black. More widowed and divorced were white (Table 9).

Education completed by respondent. Most female heads (29%) had an education between the 9th and 11th grade, while high school graduates comprised 24.9% of the sample (Table 10). Although 21.3% had some college education, only 4.1% had a college degree. These data were collected in 1975, and have not been updated for heads education, therefore some could have gone back to school or be presently continuing their education.

Total family income. Most annual family incomes (30.5%) were between \$1 and \$5,670 in 1983, followed by 19.7% between \$9,101 and \$13,058, 17.0% between \$5,671 and \$9,100 and 15.3% between \$16,991 and \$21,700. The majority of single and separated family heads had family incomes of \$1-\$5,670. Most widows had family incomes of \$9,101-\$13,058, while divorcees had family incomes of \$16,991-\$21,700 (Table 11).

Income/needs ratio. Income-needs ratio refers to the ratio of total family income to a poverty need standard based on family size and composition. If this ratio is unity (1), then the family income places it just at the poverty level. If it is less than unity, then the family is poor (Duncan, 1984). Over half (58.4%) of the sample

Table 9

Ethnic Origin

Race	Single		Widowed		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%	N	%
Black	1187	70.7	56	33.1	551	22.9	281	55.2	2075	43.6
White	22	1.3	0	0	61	2.5	0	0	83	1.7
Spanish	459	27.4	113	66.9	1791	74.5	228	44.8	2591	54.4
Other	10	.6	0	0	0	0	0	0	10	2
Total	1678	100	169	100	2403	100	509	100	4759	100

Table 10

Education Completed By Respondent

Education	Single		Widowed		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%	N	%
6-8 grade	90	5.4	70	41.4	99	4.1	1	.2	260	5.5
9-11 grade	556	33.6	39	23.1	497	20.7	281	55.2	1373	29.0
12 grade	545	33.0	53	31.4	487	20.3	95	18.7	1180	24.9
12 +	269	16.3	7	4.1	380	15.8	24	4.7	680	14.4
College - no degree	151	9.1	0	0	801	33.3	56	11.0	1008	21.3
College - bachelors	43	2.6	0	0	99	4.1	52	10.2	194	4.1
College - advanced degree	0	0	0	0	40	1.7	0	0	40	.8
Total	1654	100	169	100	2403	100	509	100	4735	100

Table 11

Total Family Income

Income	Single		Widowed		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%	N	%
1-5,670	798	47.6	40	23.7	369	15.4	244	47.9	1451	30.5
5,671-9,100	240	14.3	1	.6	445	18.5	122	24.0	808	17.0
9,101-13,058	380	22.6	79	46.7	412	17.1	67	13.2	938	19.7
13,059-16,990	152	9.1	0	0	147	6.1	2	.4	301	6.3
16,991-21,700	85	5.1	8	4.7	563	23.4	72	14.1	728	15.3
21,701-26,497	23	1.4	41	24.3	312	13.0	2	.4	378	7.9
26,498-32,608	0	0	0	0	37	1.5	0	0	37	.8
32,609-40,100	0	0	0	0	118	4.9	0	0	118	2.5
Total	1678	100	169	100	2403	100	509	100	4759	100

Table 12

Income/Needs Ratio

Ratio	Single		Widowed		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%	N	%
Below 1	850	50.7	74	43.8	516	21.5	365	71.7	1805	37.9
Equal 1	69	4.1	4	2.4	104	4.3	1	.2	178	3.7
Between 1-2	315	18.8	42	24.9	605	25.5	64	12.6	1026	21.6
Above 2	444	26.5	49	29.0	1178	49.0	79	15.5	1750	36.8
Total	1678	100	169	100	2403	100	509	100	4759	100

was above poverty, with 41.6% below poverty. A substantial number of female heads (21.6%) were slightly above poverty, having a ratio greater than one and less than two. A small number of respondents (3.7%) were at the poverty level. Most singles, widowed, and separated were below poverty and most divorced were above poverty (Table 12).

Family composition. The family size was dissimilar among all groups. The mean family size was, singles 2.8, divorced 2.7, widowed 3.8, and separated 3.3. Widowed and separated family heads averaged more children than single and divorced family heads. The mean number of children in single households was 1.8, in divorced households 1.7, in widowed households 2.8, and 2.3 in separated households. The mean age of the youngest child (4.6) was lowest for singles. Mean age of youngest child in separated households was 7.3, in widowed households 7.9, and in divorced households 9.8 years. More singles had children ages 1-2. More separated heads had children ages 3-5. More widows had children ages 6-13 and ages 14-17 (Table 13).

Table 13

Family Composition

Composition	Single		Widowed		Divorced		Separated	
	N	%	N	%	N	%	N	%

Family size								
2	753	44.9	7	4.1	1096	45.6	104	20.4
3	615	36.7	43	25.4	889	37.0	181	35.6
4	168	10.0	79	46.7	272	11.3	215	42.2
5	106	6.3	40	23.7	146	6.1	2	.4
6	7	.4						
7	29	1.7						
9							7	1.4
	<u>1678</u>	<u>100</u>	<u>169</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>
Mean	2.8		3.8		2.7		3.3	
Number of children								
1	753	44.9	7	4.1	1096	45.6	104	20.4
2	615	36.7	413	25.4	889	37.0	181	35.6
3	168	10.0	79	46.7	272	11.3	215	42.2
4	106	6.3	40	23.7	146	6.1	2	.4
5	7	.4						
6	29	1.7						
8							7	1.4
	<u>1678</u>	<u>100</u>	<u>169</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>
Mean	1.8		2.8		1.7		2.3	

Table 13 - Continued

Children Age		Single		Widowed		Divorced		Separated	
		N	%	N	%	N	%	N	%

Age Youngest Child									
1	374	22.3	2	1.2	79	3.3	16	3.1	
2	175	10.4			168	7.0	15	2.9	
3	150	8.9	34	20.1	108	4.5	57	11.2	
4	212	12.6			50	2.1	57	11.2	
5	205	12.2	4	2.4	64	2.7	49	9.6	
6	243	14.4			181	7.5	4	.8	
7	60	3.6	36	21.3	56	2.3	10	2.0	
8	54	3.2			165	6.9	101	19.8	
9	66	3.9	41	24.3	164	6.8	49	9.6	
10	10	.6	9	5.3	230	9.6	41	8.1	
11	17	1.0			285	11.9	42	8.3	
12	10	.6	42	25.4	84	3.5	56	11.0	
13	49	2.9			239	9.9	4	.8	
14	1	.1			36	1.5			
15	2	.1			134	5.6			
16	32	1.9			146	6.1	3	.6	
17	18	1.1			214	8.9	5	1.0	
	1678	100	169	100	2403	100	509	100	
Mean	4.6		7.9		9.8		7.3		
(1-2)									
0	1129	67.3	167	98.9	2156	89.7	478	93.9	
1	474	28.2	2	1.2	219	9.1	31	6.1	
2	75	4.5			28	1.2			
	1678	100	169	100	2403	100	509	100	
Mean	.37		.012		.114		.061		
(3-5)									
0	908	54.1	131	77.5	2153	89.6	326	64.0	
1	524	31.2	38	22.5	231	9.6	178	35.0	
2	236	14.1			19	.8	5	1.0	
3	10	.6							
	1678	100	169	100	2403	100	509	100	
Mean	.73		.22		.112		1.4		

Table 13 - Continued

Children Age	Single		Widowed		Divorced		Separated	
	N	%	N	%	N	%	N	%
(6-13)								
0	785	46.8	2	1.2	781	32.5	20	3.9
1	688	41.0	77	45.6	922	38.4	316	62.1
2	95	5.7	45	26.6	531	22.1	110	21.6
3	81	4.8	45	26.6	89	3.7	56	11.0
4	29	1.7			80	3.3		
5							7	1.4
	<u>1678</u>	<u>100</u>	<u>169</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>
Mean	.73		1.7		1.0		1.4	
Females 14-17								
0	1553	92.6	95	56.2	2046	85.2	429	84.3
1	<u>125</u>	<u>7.4</u>	<u>74</u>	<u>43.8</u>	<u>357</u>	<u>14.9</u>	<u>80</u>	<u>15.7</u>
	<u>1678</u>	<u>100</u>	<u>169</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>
Mean	.07		.43		.14		.15	
Males 14-17								
0	1578	94.0	95	56.2	1648	68.6	386	75.8
1	92	5.5	74	43.8	712	29.6	116	22.8
2	8	.5			39	1.6	7	1.4
3					<u>4</u>	<u>.2</u>		
	<u>1678</u>	<u>100</u>	<u>169</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>
Mean	.06		.43		.33		.269	

Chapter 5

Findings and Discussions

Introduction

This study was designed to identify various economic behaviors of a sample of specified female headed families and to determine if any relationship existed between these groups in their economic behavior. The sample and data were taken from the 1984 wave of the 1968-1984 Panel Study of Income Dynamics conducted by The University of Michigan Institute for Social Research. This chapter describes the findings associated with the accomplishment of the research objectives.

Objective 1

The first objective of this study was to determine selected economic behaviors of single female heads of households. Nonfinancial behavior, resources, and financial behaviors were determined. Nonfinancial behaviors included occupation, work, and labor force attachment. Resources included family income and family transfer income. Financial behaviors included savings, assets, spending, and debts.

Occupation. The majority of singles (49.0%) were employed while 16.2% were unemployed. The main occupation of employed single family heads was clerical representing 18.1% (see Table 14). The major industry for single family heads who were employed was manufacturing. A large number (35.1%) worked for private companies rather than for the government. Singles were paid by the hour rather than salaried

Table 14

Occupation Status and Benefits

Response	Single		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%
Occupation								
Professional	8	.5	367	15.3	52	10.2	427	9.3
Manager	22	1.3	98	4.1	19	3.7	139	3.0
Sales	0	.0	97	4.0	0	.0	97	2.1
Clerical	303	18.1	538	22.4	103	20.2	944	20.6
Craftsmen	0	.0	19	.8	1	.2	20	.4
Operatives	106	6.3	239	9.9	9	1.8	354	7.7
Transport								
Equipment	0	.0	10	.4	0	.0	10	.2
Laborer	43	2.6	37	1.5	0	.0	80	1.7
Service Work	348	20.7	279	11.6	9	1.8	636	13.9
*Inappropriate	848	50.5	719	29.9	316	62.1	1883	41.0
	1678	100	2403	100	509	100	4590	100
Industry								
Construction	0	.0	1	.0	0	.0	1	.0
Manufacturing	219	13.0	354	15.1	9	1.8	582	13.0
Transportation	36	2.2	11	.5	0	.0	47	1.0
Retail Trade	97	5.9	318	13.6	20	3.9	435	9.7
Finance	38	2.3	125	5.3	16	3.1	179	4.0
Business/Repair	45	2.7	37	1.6	34	6.7	116	2.6
Personal Service	106	6.4	119	5.1	0	.0	225	5.0
Entertainment	2	.1	38	1.6	0	.0	40	.9
Professional	151	9.2	457	19.6	104	20.4	712	15.9
Public	103	6.3	158	6.8	10	2.0	271	6.0
Administration								
*Inappropriate	848	51.6	719	30.8	316	62.1	1883	41.9
	1645	100	2337	100	509	100	4491	100

* unemployed, disabled, keeping house, student

Table 14 - Continued

Response	Single		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%
Employer								
Federal Government	32	1.9	95	4.0	10	2.0	137	3.0
State Government	142	8.6	49	2.0	52	10.2	243	5.3
Local Government	48	2.9	111	4.6	0	.0	159	3.5
Private Company	578	35.1	1350	56.3	89	17.5	2017	44.3
Other	0	.0	0	.0	42	8.3	42	.9
*Inappropriate	<u>849</u>	<u>51.5</u>	<u>794</u>	<u>33.1</u>	<u>316</u>	<u>62.1</u>	<u>1959</u>	<u>43.0</u>
	1649	100	2399	100	509	100	4557	100
Self-Employed								
Yes	65	3.9	194	8.1	0	.0	259	5.6
No	765	45.6	1490	62.0	193	37.9	2448	53.3
*Inappropriate	<u>848</u>	<u>50.5</u>	<u>719</u>	<u>29.9</u>	<u>316</u>	<u>62.1</u>	<u>1883</u>	<u>41.0</u>
	1678	100	2403	100	509	100	4590	100
Own Business								
Yes	2	.1	52	2.2	0	0	54	1.2
No	<u>1676</u>	<u>99.9</u>	<u>2351</u>	<u>97.8</u>	<u>509</u>	<u>100</u>	<u>4536</u>	<u>98.8</u>
	1678	100	2403	100	509	100	4590	100
Form of Pay								
Salaried	243	14.5	652	27.1	83	16.3	978	21.3
Paid by Hour	489	29.1	844	35.1	69	13.6	1402	30.5
Other	98	5.8	188	7.8	41	8.1	327	7.1
*Inappropriate	<u>848</u>	<u>50.5</u>	<u>719</u>	<u>29.9</u>	<u>316</u>	<u>62.1</u>	<u>1883</u>	<u>41.0</u>
	1678	100	2403	100	509	100	4590	100

* unemployed, disabled, keeping house, student

Table 14 - Continued

Response	Single		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%
Only Job Opportunity								
Yes	126	7.5	226	9.4	100	19.6	452	9.8
No	176	10.5	502	20.9	60	11.8	738	16.1
*Inappropriate	<u>1376</u>	<u>82.0</u>	<u>1675</u>	<u>69.7</u>	<u>349</u>	<u>68.6</u>	<u>3400</u>	<u>74.1</u>
	1678	100	2403	100	509	100	4590	100
Reasons Chose Job								
Better Pay	0	0	134	5.6	3	.6	137	3.0
Job Security	0	0	0	0	8	1.6	8	.2
Advancement	70	4.2	168	7.0	1	.2	239	5.2
Location	55	3.3	108	4.5	6	1.2	169	3.7
Work Conditions	1	.1	0	0	42	8.3	43	.9
Work Hours	50	3.0	52	2.2	0	0	102	2.2
Other	0	0	40	1.7	0	0	40	.9
*Inappropriate	<u>1502</u>	<u>89.5</u>	<u>1901</u>	<u>79.1</u>	<u>449</u>	<u>88.2</u>	<u>3852</u>	<u>83.8</u>
	1678	100	2403	100	509	100	4590	100

* unemployed, disabled, keeping house, student

Table 14 - Continued

Benefits	Single		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%
Medical Insurance								
Yes	436	26.0	1207	50.3	125	24.6	1768	38.6
No	393	23.4	398	16.6	68	13.4	859	18.7
*Inappropriate	849	50.6	794	33.1	316	62.1	1959	42.7
	<u>1678</u>	<u>100</u>	<u>2399</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4586</u>	<u>100</u>
Paid Sick Days								
Yes	406	24.2	1206	50.3	141	27.7	1753	38.2
No	423	25.2	399	16.6	52	10.2	874	19.1
*Inappropriate	849	50.6	794	33.1	316	62.1	1959	42.7
	<u>1678</u>	<u>100</u>	<u>2399</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4586</u>	<u>100</u>
Dental Insurance								
Yes	298	17.8	695	29.0	67	13.2	1060	23.1
No	497	29.6	910	37.9	126	24.8	1533	33.4
Don't Know	34	2.0	0	.0	0	.0	34	.7
*Inappropriate	849	50.6	794	33.1	316	62.1	1959	42.7
	<u>1678</u>	<u>100</u>	<u>2399</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4586</u>	<u>100</u>
Life Insurance								
Yes	333	19.8	760	31.7	126	24.8	1219	26.6
No	421	25.1	845	35.2	67	13.2	1333	29.1
Don't Know	75	4.5	0	.0	0	.0	75	1.6
*Inappropriate	849	50.6	794	33.1	316	62.1	1959	42.7
	<u>1678</u>	<u>100</u>	<u>2399</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4586</u>	<u>100</u>
Paid Vacation								
Yes	608	36.2	1401	58.4	143	28.1	2152	46.9
No	221	13.2	204	8.5	50	9.8	475	10.4
*Inappropriate	849	50.6	794	33.1	316	62.1	1959	42.7
	<u>1678</u>	<u>100</u>	<u>2399</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4586</u>	<u>100</u>

* unemployed, disabled, keeping house, student

Table 14 - Continued

Benefits	Single		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%
Maternity Leave								
Yes	722	43.0	1038	43.3	113	22.2	1873	40.0
No	87	5.2	410	17.1	80	15.7	577	12.6
Don't Know	20	1.2	157	6.5	0	.0	177	3.9
*Inappropriate	<u>849</u>	<u>50.6</u>	<u>794</u>	<u>33.1</u>	<u>316</u>	<u>62.1</u>	<u>1959</u>	<u>42.7</u>
	1678	100	2399	100	509	100	4586	100
Right to Return								
Yes	715	42.6	1311	54.6	115	22.6	2141	46.7
No	107	6.4	244	10.2	37	7.3	388	8.5
Don't Know	7	.4	50	2.1	41	8.1	98	2.1
*Inappropriate	<u>849</u>	<u>50.6</u>	<u>794</u>	<u>33.1</u>	<u>316</u>	<u>62.1</u>	<u>1959</u>	<u>42.7</u>
	1678	100	2399	100	509	100	4586	100
Pension Now								
Yes	358	21.3	628	26.2	120	23.6	1106	24.1
No	400	23.8	956	39.8	73	14.3	1429	31.2
Don't Know	71	4.2	21	.9	0	.0	92	2.1
*Inappropriate	<u>849</u>	<u>50.6</u>	<u>794</u>	<u>33.1</u>	<u>316</u>	<u>62.1</u>	<u>1959</u>	<u>42.7</u>
	1678	100	2399	100	509	100	4586	100
Pension Later								
Yes	251	15.0	377	15.7	16	3.1	644	14.0
No	149	8.9	546	22.7	56	11.0	751	16.4
Don't Know	0	.0	33	1.4	1	.2	34	.7
*Inappropriate	<u>1278</u>	<u>76.2</u>	<u>1447</u>	<u>60.2</u>	<u>436</u>	<u>85.7</u>	<u>3161</u>	<u>68.9</u>
	1678	100	2403	100	509	100	4590	100

* unemployed, disabled, keeping house, student

(see Table 14). Nearly all of this group (99.9%) did not own or have interest in a business. Their present job was chosen over another one, rather than being their only employment opportunity. A large number chose their jobs because of advancement more than any other reason.

The data indicate that single family heads were in traditional female occupations. The data suggested that these women did have a choice in the jobs they took and that most of them chose their jobs for advancement, which indicates that these women considered their future job opportunities. They may have been in traditional female occupations and positions but may have had expectations of advancing in their company to nontraditional work positions for women.

Single family heads had jobs that did pay medical insurance. A slightly higher number (25.2%) had jobs that did not pay for sick days, compared to jobs that did pay sick days (24.2%). Most had jobs that did not pay dental insurance (24.6%) or life insurance (25.1%). The majority of these women held jobs where they earned paid vacation hours. Most single family heads held jobs that gave maternity leave and the right to return to work. Most singles did not have a pension plan at present, but would have one later if they remained with their present employer (see Table 14).

The jobs held by singles offered some important benefits needed by working mothers, such as medical insurance, paid vacation, maternity leave and the right to return. The data indicated that these women would need to provide their own dental insurance, life insurance, and pension plan and would not get paid for sick days.

Dental insurance and life insurance are very important to working female heads of families.

Work. The mean total annual work hours for single family heads in the past year was 870.6 hours or more than 21 weeks (see Table 15). More single family heads did not work overtime or time not included in work week. The majority did not have extra jobs. On most jobs held, there was not more work available if one wanted to work more. Most did not desire to work more even if they could have found more work. Most female heads that did not have more work available did not want to work less (see Table 16). Single family heads spent a low amount of time in the workplace but did not desire to work more than necessary and did not see less work. Duncan (1984) noted that women accommodate family responsibilities by restricting where, when, and how much they will work.

The most common mode of travel to the workplace for employed single family heads was public transportation, followed by driving themselves (see Table 16). The mean annualized hours spent traveling to work was 68.3. The mean number of miles to the workplace one way was 4.7. Singles were concentrated in cities with high unemployment rates, with an average rate of 8.6 (see Table 15).

The largest number of single family heads lived in Standard Metropolitan Statistical Areas of 500,000 or more, which may account for the public transportation to the workplace. Public transportation would affect the time traveled to workplace. It is more likely that these women worked within the city and did not travel far distances out of the city. The size of the city population could also have had

Table 15

Mean Values for Selected Work and
Labor Force Attachment Variables

Variable	Number	Range	Mean*
Hours on Job (N=4590)			
Single	1678	0-2490	870.6*
Divorced	2403	0-3250	1381.5*
Separated	509	0-2400	760.3*
Travel to Work (N=4590)			
Single	1678	0-510	68.3*
Divorced	2403	0-765	98.4*
Separated	509	0-455	38.6*
Miles to Work (N=4412)			
Single	1586	0-50	4.7*
Divorced	2320	0-52	7.1*
Separated	506	0-30	2.3*
Work Hours Lost Due to Others illness (N=4590)			
Single	1678	0-240	10.3*
Divorced	2403	0-240	15.9
Separated	509	0-1200	20.4
Work Hours Lost Due to Self illness (N=4590)			
Single	1678	0-1040	30.2*
Divorced	2403	0-940	42.1*
Separated	509	0-1720	56.7*
Hours Unemployed (N=4590)			
Single	1678	0-2080	325.1
Divorced	2403	0-2080	106.3*
Separated	509	0-2080	320.4
Hours Out of The Labor Force (N=4590)			
Single	1678	0-2080	67.5
Divorced	2403	0-2080	133.4*
Separated	509	0-2080	53.7

* Groups differ significantly at the .05 level.

Table 15 - Continued

Variable	Number	Range	Mean*
Months With Present Employer (N=4550)			
Single	1678	0-180	21.8*
Divorced	2363	0-240	38.4*
Separated	509	0-180	14.4*
Months In Present Position (N=4589)			
Single	1677	0-143	17.4*
Divorced	2403	0-186	24.7*
Separated	509	0-156	8.5*
1984 City Unemployment Rate (N=4263)			
Single	1577	4-21	8.6*
Divorced	2201	3-21	7.5
Separated	505	4-20	7.6
Hours Work Per Week (N=4521)			
Single	1662	0-52	16.6*
Divorced	2350	0-65	26.7*
Separated	509	0-44	12.0*

* Groups differ significantly at the .05 level.

Table 16

Work and Labor Force Attachment

Response	Single		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%
Work								
Overtime								
Yes	361	21.5	492	20.5	49	9.6	902	19.7
No	426	25.4	1188	49.5	143	28.1	1757	38.3
*Inappropriate	891	53.1	719	30.0	317	62.3	1927	42.0
	1678	100	2399	100	509	100	4586	100
Extra Job								
Yes	196	11.7	570	23.8	22	4.3	788	17.2
No	591	35.2	1110	46.3	170	33.4	1871	40.8
*Inappropriate	891	53.1	719	30.0	317	62.3	1927	42.0
	1678	100	2399	100	509	100	4586	100
More Work Available								
Yes	343	20.4	547	22.8	71	13.9	961	21.0
No	487	29.0	1133	47.2	122	24.0	1742	38.0
*Inappropriate	848	50.5	719	30.0	316	62.1	1883	41.1
	1678	100	2399	100	509	100	4586	100
Want More Work								
Yes	237	14.1	423	17.6	60	11.8	720	15.7
No	250	14.9	710	29.6	62	12.2	1022	22.3
*Inappropriate	1191	71.0	1266	52.8	387	76.0	2884	62.0
	1678	100	2399	100	509	100	4586	100
Want Less Work								
Yes	42	2.5	0	.0	0	.0	42	.9
No	98	5.8	552	23.0	59	11.6	709	15.5
*Inappropriate	1538	91.7	1847	77.0	450	88.4	3855	83.6
	1678	100	2399	100	509	100	4586	100

* Unemployed, student, keeping house, disabled

Table 16 - Continued

Response	Single		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%
Mode of Travel								
Vary, Unemployed, no travel	865	52.7	803	33.5	316	62.1	1984	43.6
Public transportation	312	19.0	65	2.7	9	1.8	386	8.5
Carpool	76	4.6	151	6.3	11	2.2	238	5.1
Drive Self	289	17.6	1302	54.3	170	33.4	1761	38.7
Walk	47	2.9	72	3.0	0	.0	119	2.6
Other	53	3.2	6	.3	3	.6	62	1.4
	1642	100	2399	100	509	100	4550	100
Labor Force Attachment								
Job Status								
Temporary	78	4.6	53	2.2	44	8.6	175	3.8
Permanent	224	13.3	675	28.1	113	22.2	1012	22.0
Don't Know	0	.0	0	.0	3	.1	3	.1
*Inappropriate	1376	82.0	1675	69.7	349	68.6	3400	74.1
	1678	100	2403	100	509	100	4590	100
Moved for Job								
Yes	0	.0	168	7.0	1	.2	169	3.7
No	302	18.0	560	23.3	159	31.2	1021	22.2
*Inappropriate	1376	82.0	1675	69.7	349	68.6	3400	74.1
	1678	100	2403	100	509	100	4590	100
Others ill								
Yes	286	17.0	485	20.2	103	20.2	874	19.1
No	544	32.4	1195	49.8	90	17.7	1829	39.9
*Inappropriate	848	50.5	719	30.0	316	62.1	1883	41.1
	1678	100	2399	100	509	100	4586	100
Self ill								
Yes	344	20.5	826	34.4	61	12.0	1231	26.8
No	486	29.0	854	35.6	132	25.9	1472	32.1
*Inappropriate	848	50.5	719	30.0	316	62.1	1883	41.1
	1678	100	2399	100	509	100	4586	100

* Unemployed, student, keeping house, disabled

Table 16 - Continued

Response	Single		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%
Unemployed/Laidoff in 1983								
Yes	238	14.2	193	8.0	69	13.6	500	10.9
No	592	35.3	1487	62.0	124	24.4	2203	48.0
*Inappropriate	<u>848</u>	<u>50.5</u>	<u>719</u>	<u>30.0</u>	<u>316</u>	<u>62.1</u>	<u>1883</u>	<u>41.1</u>
	1678	100	2399	100	509	100	4586	100
Get New Job								
Thinking About	165	9.8	497	20.7	16	3.1	678	14.8
Keep Present Job	665	39.6	1187	49.4	177	34.8	2029	44.2
*Inappropriate	<u>848</u>	<u>50.5</u>	<u>719</u>	<u>29.9</u>	<u>316</u>	<u>62.1</u>	<u>1883</u>	<u>41.0</u>
	1678	100	2403	100	509	100	4590	100

* Unemployed, disabled, student, keeping house

an effect on the high unemployment rate of 8.6. Moen (1980) found that single parent women were more likely to be jobless under favorable economic conditions. This suggests that single parents dropped out of the labor force when there were few employment opportunities.

Labor force attachment. The main characteristics of labor force attachment are (1) full-time full-year work and (2) number of years in labor force (Masnick and Bane, 1980). Most employed single family heads had begun their jobs as permanent rather than temporary. The majority did not move in order to take their present jobs. The majority of the group did not miss work because someone else in the family was ill or because they were ill (see Table 16). The mean annual hours of work missed because someone else was ill was 10.3. The mean annual hours of work missed because of self illness was 30.2. The mean annual hours of unemployment in the past year was 325.1 and hours out of the labor force was 67.5 (see Table 15). The majority did not miss any work in the previous year because of being unemployed or laid off (see Table 16). The majority of single family heads had been with their present employer between two and four years with a mean of 21.8 months. The mean number of months in their present position for single family heads was 17.4 (see Table 15). While the majority of single family heads had been in their present position one year or less, they planned to keep their present jobs.

The data indicate that most single family heads sought permanent jobs rather than temporary jobs showing that they planned to stay in the labor force for some period of time. Most of this group had been

with their employer from two to four years and in their position one year or less. Which seems to indicate a low labor force attachment. Age may have played a part in this short amount of time on the job, since the majority of single family heads were between age 25 and 35 and may not have settled into chosen occupations.

Moen (1980) noted that family responsibility, specifically age of children, had an effect on female family heads unemployment rate. The younger the children the higher the rate of unemployment. The mean age of the youngest child for single family heads was 4.6 years.

Resources. The mean hourly earnings for single family heads was \$3.18. Annual income from wages and salaries was \$5,031.53 and mean income from bonuses, overtime, and/or commissions was \$68.59. No income was received from dividends, interest, trust funds, and royalties. Total taxable income was \$5,100.42 (see Table 17). The mean number of other family members in single headed households who received income was .0548 and the mean number of labor income receivers was .0387. The mean amount of taxable income for other family members in single headed households was \$93.96 (see Table 17).

Single family heads had a low amount of income. The number of children of working age (14-17) in single family households made up a small number, accounting for only 13.4%. Singles did not have children of working age, which explains the low number of labor income receivers and taxable income of others.

Single family heads received food stamps for a mean of 6.7 months. In the month prior to the interview the mean value of food stamps received was \$82.93 and food stamp value for the year was

Table 17

Mean Values for Selected Resource Variables

Variable	Number	Range	Mean*
Hourly earnings (N=4590)			
Single	1678	0-16.15	3.18
Divorced	2403	0-61.59	6.67*
Separated	509	0-12.00	3.40
Wages and Salaries (N=4590)			
Single	1678	0-22000	5031.53
Divorced	2403	0-68000	10581.43*
Separated	509	0-20400	4496.62
Overtime/bonuses			
Commissions (N=4590)			
Single	1678	0-2392	68.59
Divorced	2403	0-6500	189.70*
Separated	509	0-2000	34.23
Dividend/Interest (N=4590)			
Single	1678	0-40	.2932
Divorced	2403	0-3334	105.41*
Separated	509	0-12	1.60
Total Taxable Income (N=4590)			
Single	1678	0-22000	5100.41
Divorced	2403	0-29622	10352.40*
Separated	509	0-20400	4532.46
Number Other Family Members Received Income			
Single	1678	0-2	.0548*
Divorced	2403	0-2	.4120*
Separated	509	0-3	.6523*
Number Other Family Members Received Labor Income (N=4590)			
Single	1678	0-2	.0387*
Divorced	2403	0-2	.3437*
Separated	509	0-3	.2672*

* Groups differ significantly at the .05 level.

Table 17 - Continued

Variable	Number	Range	Mean*
Number Months Used			
Food Stamps (N=4590)			
Single	1678	0-12	6.7
Divorced	2403	0-12	2.7*
Separated	509	0-12	6.4
Value Food Stamps For			
One Month (N=4590)			
Single	1678	0-301	82.93
Divorced	2403	0-241	35.02*
Separated	509	0-276	87.66
Value Food Stamps 1983 (N=4590)			
Single	1678	0-3576	934.06
Divorced	2403	0-2892	389.86*
Separated	509	0-3156	976.08
AFDC Payments (N=4590)			
Single	1678	0-7068	1535.96*
Divorced	2403	0-8208	740.91*
Separated	509	0-9744	1842.76*
Supplemental Security			
Income Payments (N=4590)			
Single	1678	0-3648	94.08*
Divorced	2403	0-0	.00
Separated	509	0-3168	29.82
Other Welfare Payments (N=4590)			
Single	1678	0-4968	158.81*
Divorced	2403	0-4342	82.33*
Separated	509	0-1704	3.34*
Social Security Payments (N=4590)			
Single	1678	0-4560	83.06*
Divorced	2403	0-14688	355.26
Separated	509	0-2294	296.51

* Groups differ significantly at the .05 level.

Table 17 - Continued

Variable	Number	Range	Mean*
VA Pension (N=4590)			
Single	1678	0-1368	2.26
Divorced	2403	0-0	.00
Separated	509	0-1092	68.65*
Unemployment Pay (N=4590)			
Single	1678	0-3698	105.77
Divorced	2403	0-3903	126.07*
Separated	509	0-1578	46.43*
Number Months Received Child Support (N=4482)			
Single	1677	0-12	1.42
Divorced	2299	0-12	4.93*
Separated	509	0-12	1.40
Child Support Payments (N=4590)			
Single	1678	0-6000	233.77
Divorced	2403	0-9447	1291.29*
Separated	509	0-3600	224.01
Number Months Received Alimony (N=4538)			
Single	1678	0-0	.00
Divorced	2351	0-12	.4798*
Separated	509	0-0	.00
Alimony Payments (N=4590)			
Single	1678	0-0	.00
Divorced	2403	0-12112	312.17*
Separated	509	0-0	.00
Months Received Help From Relatives (N=4455)			
Single	1639	0-12	.0982*
Divorced	2358	0-12	2.5*
Separated	458	0-12	4.8*

* Groups differ significantly at the .05 level.

Table 17 - Continued

Variable	Number	Range	Mean*
Help From Relatives (N=4590)			
Single	1678	0-1200	8.90*
Divorced	2403	0-5600	360.47
Separated	509	0-2000	306.48
Months Received Other Transfer Income (N=4590)			
Single	1455	0-12	.3588
Divorced	2356	0-12	.5671*
Separated	398	0-12	.2412
Other Transfer Income (N=4590)			
Single	1678	0-2600	57.52*
Divorced	2403	0-8000	159.32
Separated	509	0-5000	192.24
Total Transfer Income (N=4590)			
Single	1678	0-8350	2285.66*
Divorced	2403	0-14688	3167.00
Separated	509	0-9744	3010.29
Other Family Members Other Welfare Payments (N=4590)			
Single	1678	0-450	4.29*
Divorced	2403	0-0	.00*
Separated	509	0-1000	3.92
Other Family Members Social Security (N=4590)			
Single	1678	0-3120	1.85
Divorced	2403	0-0	.00
Separated	509	0-1176	87.79*
Other Family Members Help From Relatives (N=4590)			
Single	1678	0-100	.2384
Divorced	2403	0-1040	28.26*
Separated	509	0-0	.00

* Groups differ significantly at the .05 level.

Table 17 - Continued

Variable	Number	Range	Mean*
Other Family Members			
Taxable Income (N=4590)			
Single	1678	0-14000	93.96
Divorced	2403	0-10481	705.82*
Separated	509	0-495	38.78
Other Family Members			
Other Transfer Income (N=4590)			
Single	1678	0-200	.1192*
Divorced	2403	0-500	10.19*
Separated	509	0-50	5.10
Other Family Members			
Total Transfer Income (N=4590)			
Single	1678	0-3120	7.42*
Divorced	2403	0-1040	38.46*
Separated	509	0-1296	105.79*
Total Family Income (N=4590)			
Single	1678	390-22000	7487.47
Divorced	2403	210-39469	14263.70*
Separated	509	1515-22250	7687.32
Income-Needs Ratio (N=4590)			
Single	1678	.0734-4.54	1.33*
Divorced	2403	.0275-5.17	2.09*
Separated	509	.1698-3.98	1.10*

* Groups differ significantly at the .05 level.

\$934.06. The mean amount of AFDC received in single households was \$1,535.96. The mean amount of supplemental security income received in such families was \$94.08. While the mean amount of other welfare payments was \$158.81 for single family heads. The majority of this group received no social security at all (see Table 18). The mean amount of Veterans' Administration pension payments to single family heads was \$3.26. The mean amount of unemployment pay received was \$105.77. The mean amount of child support received was \$233.77 for an average of 1.4 months (see Table 17).

Single family heads received financial help from relatives for less than a month in 1983. The amount of financial help received from relatives by single family heads was \$8.90. The number of months they received other transfer income was .3588 and mean transfer income amounted to \$57.52 (see Table 17). Most single family heads were not covered by medicare but a substantial number (41.4%) received medicaid benefits (see Table 18). The mean amount of total transfer income of single family heads was \$2,285.66. Family members in single female headed households received \$4.29 in other welfare. The mean amount of social security received by other family members was \$1.85. Family members in single female headed households did not receive financial help from relatives. Other family members in single households received a minute amount of total other transfer income. The total transfer income for other family members was \$7.42 (see Table 17). The mean total family income was \$7,487.47. The family income-needs ratio for single family heads was 1.33.

Single family heads received a low amount of child support for a

Table 18

Resources

Transfer Income	Single		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%
Type of Social Security								
None	1644	98.0	2265	95.7	439	86.2	4348	95.5
Survivors Benefit	34	2.0	57	2.4	38	7.5	129	2.8
Other	0	0	44	1.9	32	6.3	76	1.7
	1678	100	2366	100	509	100	4553	100
Medicare								
Yes	764	44.5	324	13.5	283	55.6	1353	29.5
No	932	55.4	2079	86.5	226	44.4	3237	70.5
	1678	100	2403	100	509	100	4590	100
Type of Program								
None	932	55.5	2079	86.5	226	44.4	3237	70.5
Medicare	19	1.1	0	.0	0	.0	19	.4
Medicaid	675	41.4	277	11.5	245	48.1	1217	26.5
Other	32	1.9	47	2.0	38	7.5	117	2.5
	1678	100	2403	100	509	100	4590	100

low number of months. Studies show that single family heads are unlikely to receive child support from the father. Most single family heads were ages 25-35. Rodgers (1986) notes that high rates of unemployment and limited income make it difficult for younger absent fathers to be stable providers. Welfare transfers such as AFDC and any other welfare payments may have been of some help to single family heads. Single mothers may be more dependent on welfare, since their incomes are relatively low. The data indicate that more single mothers were keeping house than other groups, which may be a result of welfare dependency. Other family members in single heads of households received little transfer income. According to the income-need ratio, single family heads did not have income greatly above or below their needs, placing them slightly above the poverty level.

Spending and debts. Most single family heads (87.5%) were not owners of a house and thus did not have a mortgage. The mean annual amount of rent paid by single family heads was \$1,917.80. The mean annual food cost excluding food stamps for single family heads was \$1,075.39. The annual food expenditures for meals away from home were \$298.62. The majority of single family heads did not help support others outside of the family. The majority of single family heads did not have other debts (see Table 19). The mean dollar value of all family debts for single family heads amounted to \$624.29 (see Table 20).

Single family heads did not have many major debts and had modest spending habits on food expenditures. Most did not have mortgage payments. Female heads of households spent more on food and rent than

Table 19

Spending and Debts

Response	Single		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%
Mortgage								
Not Homeowner	1460	87.5	1583	65.9	433	85.1	3485	75.9
Yes	168	10.0	592	24.6	70	13.8	830	18.1
No	41	2.4	228	9.5	6	1.2	275	6.0
	<u>1678</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4590</u>	<u>100</u>
Second Mortgage								
Not Homeowner	1510	90.0	1811	75.4	439	86.2	3760	81.9
Yes	34	2.0	0	.0	4	.8	38	.8
No	134	8.0	592	24.6	66	13.0	792	17.3
	<u>1678</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4590</u>	<u>100</u>
Support Others								
Yes	49	2.9	319	13.3	95	18.7	463	10.1
No	1629	97.1	2084	86.7	414	81.3	4127	89.9
	<u>1678</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4590</u>	<u>100</u>
Other Debts								
Yes	630	37.9	1272	52.9	218	42.8	2120	46.3
No	1032	62.1	1131	47.1	291	57.2	2454	53.7
	<u>1662</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4574</u>	<u>100</u>

* Unemployed, disabled, keeping house, student

Table 20

Mean Values for Selected Spending and Debt Variables

Variable	Number	Range	Mean*
Remaining Mortgage Principal (N=4590)			
Single	1678	0-37000	1402.38
Divorced	2403	0-70000	5553.30*
Separated	509	0-31000	1964.24
Annual Mortgage Payments (N=4590)			
Single	1678	0-3792	209.04
Divorced	2403	0-9948	753.95*
Separated	509	0-2694	328.90
Annual Rent (N=4590)			
Single	1678	0-4800	1917.80*
Divorced	2402	0-6492	2115.97*
Separated	509	0-5016	1545.79*
Annual Food Cost (N=4590)			
Single	1678	0-5200	1075.39*
Divorced	2403	0-5200	2239.12*
Separated	509	0-5200	1403.37*
Annual Eating Out Cost (N=4590)			
Single	1678	0-4160	298.62
Divorced	2403	0-2340	497.94*
Separated	509	0-1560	319.34
Support Given To Others (N=4556)			
Single	1678	0-2000	8.15
Divorced	2368	0-2000	114.92*
Separated	509	0-250	33.79

* Groups differ significantly at the .05 level.

Table 20 - Continued

Variable	Number	Range	Mean*
Family Debts (N=4547)			
Single	1678	0-14000	624.29
Divorced	2360	0-7000	1071.21*
Separated	509	0-6290	484.97

* Groups differ significantly at the .05 level.

on housing (see Table 20).

Saving. Most single family heads (70%) did not have money in checking, saving, money market funds, certificates of deposit, government savings bonds, or treasury bills including individual retirement accounts (see Table 21). The mean amount of cash on hand was \$93.73 (see Table 22). Most single family heads did not have a tax deferred plan nor did their employer contribute to such a plan for them.

Single family heads did not have much savings or cash on hand. With income being slightly above needs, singles may not have been able to accumulate savings.

Assets. The mean house value for single heads of households was \$2,587.01 with the majority (87.5%) of single family heads not owning a house. Almost two-thirds of this group did not own a car (see Table 21). The mean value of vehicles owned was \$577.26. Most single family heads did not own other real estate. The majority (98.6%) did not own stock and (97.0%) did not have other assets such as bonds or cash value in life insurance (see Table 21). Single family heads appeared to have few assets.

In summary, single family heads held traditional female occupations, worked a substantial amount of time but did not desire to work more hours and did not seek less work. These women did not seem highly attached to the labor force. The amount of income was low but they did receive various kinds of transfer income. These families did not have large debts or expenditures and had little in savings and few assets.

Table 21

Savings and Assets

Response	Single		Divorced		Separated		Total	
	N	%	N	%	N	%	N	%
Savings								
Yes	503	30.0	1645	68.5	237	46.6	2385	52.0
No	1175	10.0	758	31.5	272	53.4	2205	48.0
	<u>1678</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4590</u>	<u>100</u>
Tax Deferred Plan								
Yes	172	10.3	189	7.9	41	8.1	402	8.8
No	657	39.2	1416	59.0	152	29.9	2225	48.5
*Inappropriate	849	50.6	794	33.1	316	62.1	1959	42.7
	<u>1678</u>	<u>100</u>	<u>2399</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4586</u>	<u>100</u>
Car								
Yes	628	37.4	1951	81.2	245	48.1	2824	61.5
No	1050	62.6	452	18.8	264	51.9	1766	38.5
	<u>1678</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4590</u>	<u>100</u>
Other Real Estate								
Yes	7	.4	215	8.9	52	10.2	274	6.0
No	1671	99.6	2188	91.1	457	89.8	4316	94.0
	<u>1678</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4590</u>	<u>100</u>
Stock								
Yes	23	1.4	553	23.0	0	.0	576	12.5
No	1655	98.6	1850	77.0	509	100.0	4014	87.5
	<u>1678</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4590</u>	<u>100</u>
Other Assets								
Yes	50	3.0	270	11.2	3	.6	323	7.0
No	1628	97.0	2133	88.8	506	99.4	4267	93.0
	<u>1678</u>	<u>100</u>	<u>2403</u>	<u>100</u>	<u>509</u>	<u>100</u>	<u>4590</u>	<u>100</u>

* Unemployed, disabled, keeping house, student

Table 22

Mean Values for Selected Savings and Asset Variables

Variable	Number	Range	Mean*
Cash on Hand (N=4354)			
Single	1624	0-2400	93.73
Divorced	2228	0-32000	1691.61*
Separated	502	0-2000	136.25
House Value (N=4590)			
Single	1678	0-68000	2587.00*
Divorced	2403	0-230000	13597.17*
Separated	509	0-85000	7561.49*
Car Value (N=4504)			
Single	1676	0-7000	577.26
Divorced	2319	0-12000	1580.14*
Separated	509	0-10600	688.89
Other Real Estate Value (N=4548)			
Single	1675	0-11000	26.26*
Divorced	2364	0-28000	874.78
Separated	509	0-10000	1021.61
Stock Value (N=4343)			
Single	1675	0-300	3.58
Divorced	2159	0-6600	324.97*
Separated	509	0-0	.00
Value of Other Assets (N=4408)			
Single	1631	0-500	.3372
Divorced	2269	0-43000	865.99*
Separated	508	0-200	.7874

* Groups differ significantly at the .05 level.

Objective II

This objective was to determine selected economic behaviors of divorced female heads of households.

Occupation. Of those divorced, 69.6% were employed and 10.6% were unemployed. The main occupation for divorced family heads was clerical and the main industry was professional. The majority of those divorced worked for private companies and were not self-employed. The majority (97.8%) of divorced family heads did not own or have interest in a business. More divorced family heads chose their present job over another job rather than it being their only employment opportunity and chose their jobs for advancement. The majority of those divorced were paid by the hour rather than salaried (see Table 14). Divorcees seem to have been in traditional female occupations.

Most divorced family heads (50.3%) had jobs that paid medical insurance and were paid for sick days. The majority of divorced family heads did not receive dental insurance (37.9%) or life insurance (35.2%) from their jobs. The majority of those divorced did receive paid vacations. Most of this group were eligible for maternity leave from their jobs and would be allowed to return to work. The majority of those divorced did not have a pension plan with their present employer and would not have one later if they remained with the same employer (see Table 14).

Life insurance and dental insurance, two important forms of

Insurance for working mothers were not received by most divorced family heads. Most of those divorced did not have a pension plan on their jobs and would not have one later if they remained with their employers.

Work. Divorced family heads' mean annual work hours totaled 1381.5. Many of those divorced (49.5%) did not work overtime nor did they have extra jobs (46.3%). Most of those divorced did not have more work available on their jobs and would not have liked to work more even if they could have found more work. The majority of divorcees that did not have more work available did not want to work less even if the pay rate was less (see Table 16).

The major mode of travel to work for divorced family heads was by personal automobile. The mean number of miles of travel door to door to work for those divorced was 7.1 and they averaged 98.5 hours per year travel time (see Table 15).

Divorced family heads spent a high number of hours on their jobs and did not seem to want more work. Most divorcees (81.2%) had cars, drove themselves to work, and worked a short distance from their home.

Labor force attachment. The majority of those divorced began their positions as permanent rather than temporary employees and they did not move to take their present jobs. Nearly half (49.8%) did not miss work because someone else in the family was ill nor because of self illness (see Table 16). The mean number of hours of work missed because someone else was ill in divorced households was 15.9 and because of self illness was 42.16. The divorced family heads' mean annual hours of unemployment was 106.3 and the mean annual hours out

of the labor force was 133.4. The mean number of months this group had been with their present employer was 38.4. The mean number of months those divorced had been in their present position was 24.7 (see Table 15). Most divorced family heads planned to keep their present jobs.

The data indicate that divorced family heads sought to enter the labor force permanently instead of temporarily. Those divorced did not miss much work because of other family members illness or self illness even though the majority did get paid for sick days. Divorced family heads had a high number of hours out of the labor force. They had been with their present employer and in their present position from 2 to 4 years and planned to keep their jobs.

Resources. The mean average hourly earnings of divorced family heads in 1983 was \$6.67. The mean income from wages and salaries in 1983 for this group was \$1,0581.43. The mean income from bonuses, overtime, and/or commissions was \$189.70 and from dividends, interest, trust funds, and royalties in 1983 was \$105.42. The number of other family members in divorced households who received income in 1983 was .4120. The mean number of other family members in divorces households who received labor income in 1983 was .3437. The mean taxable income of all other family members in divorced households in 1983 amounted to \$703.83 (see Table 17).

Most of the children (46.3%) were in the 14-17 age bracket, meaning they were eligible to receive labor income. Divorced family heads did receive some income from dividends, interest, and trust funds, this being another source of income besides wages and salaries.

The mean number of months divorced family heads received food stamps was 2.7. The mean value of food stamps received the month prior to the interview for divorcees was \$35.03. The mean value of food stamps received in 1983 by those divorced family heads was \$389.86. The mean amount of AFDC received in 1983 for divorcees was \$740.91 (see Table 17). No supplemental security income was received by divorcees in 1983. The mean amount of other welfare received by those divorced in 1983 was \$82.33. The mean amount of social security payments received by divorcees was \$355.26. The majority of those divorced did not receive social security payments and few received payments in the form of survivors benefits and none received Veterans' Administration pension payments in 1983. The mean amount of unemployment pay for divorces in 1983 was \$126.07. Divorced family heads received alimony for an average of .4798 months and mean payments of \$312.17. Those divorced received child support for 4.9 mean months and received a mean annual amount of \$1,291.29 in child support. The mean number of months divorced family heads who received financial help from relatives was 2.5 and averaged \$360.47. The mean number of months divorcees received other transfer income was .5671 in the annual amount of \$159.32. Most divorcees did not receive medicare. The mean amount of total transfer income for divorced family heads was \$3,167.00 (see Table 17).

Neither welfare income nor social security payments were received by other family members in divorced households. The mean annual amount of financial help from relatives to other family members was \$28.26. The mean annual amount of other transfer income for other

family members was \$10.19. The mean annual total transfer income of all other family members in divorced households was \$38.46. The mean total family income in 1983 for divorcees was \$14,63.70. The family income-need ratio for divorcees was 2.09 (see Table 17).

Most divorcees did not receive other welfare, supplemental security income, social security, or Veterans' Administration pensions. Transfer income was received by divorced family heads in the form of AFDC, alimony, child support, and help from relatives. Child support may have played a part in the financial well being of divorced mothers. Robins (1986) found that female heads who received child support payments participated less in the AFDC program. Divorcees had an income-need ratio of two, which meant they had sufficient incomes to accommodate their family needs.

Spending and Debts. Most divorced family heads did not have a mortgage (see Table 19). The mean amount of the remaining mortgage principal for those who did have a mortgage (24.6%) was \$5,553.30. The mean annual mortgage payments for divorcees was \$753.96. Most did not have a second mortgage. Of all divorcees 63.9% were renters. The mean annual amount of rent for divorcees was \$2,115.97. The mean annual food cost excluding food stamps was \$2,239.12. The annual food expenditure for meals away from home was \$497.94 (see Table 20). The majority of divorced family heads (86.7%) did not help support others. The mean amount of financial support given to others outside the family by divorcees was \$114.92. More divorcees did have other debts such as credit cards, student loans, medical or legal bills, or personal loans (see Table 19). The mean dollar value of all family

debts was \$1,071.21.

Most divorced family heads did not have a mortgage contrary to the assumption that divorcees remain in their homes. But since these were not new heads of households they could have sold their homes after realizing the burden of a mortgage. Divorcees spent a high amount on food and meals away from home. High hours of work out of the home for those divorced could have contributed to meal cost away from home. Debts owed by divorced family heads were closely divided, 52.9% with debts and 47.1% without debts.

Saving. Most divorcees (68.5%) had money in checking or savings accounts, money market funds, certificates of deposit, government savings bonds, or treasury bills including IRA's. The mean amount of cash on hand for divorcees was \$1,691.61 (see Table 22). Most divorced family heads did not have any tax deferred plan nor did their employer contribute to one for them. Divorcees did have money in some form of savings and had some cash on hand.

Assets. The mean house value for divorcees was \$13,597.17. The majority of divorcees (81.2%) did own cars at an average value of \$1,580.14 (see Table 22). The majority of divorcees (91.1%) did not own other real estate. The mean amount of profit that would be gained if other real estate was sold was \$874.78. The majority (77%) did not own stock but of those who did own stock (23%) could realize a average profit of \$324.97. Most divorcees (88.8%) did not have other assets such as bonds or cash value in life insurance. The mean profit received if other assets were sold by divorcees would have been \$865.99.

The low house value indicates that most divorcees did not own a house. More divorcees owned vehicles which may account for their driving to work. Very few divorcees had such assets as other real estate, stocks, and bonds.

In summary, divorcees were highly represented in traditional female occupations. The majority did not work for themselves or own a business. Divorcees received many benefits from their employer, but important benefits such as life insurance and dental insurance were generally not received. Divorcees had a moderate number of work hours out of the home and did not desire more work. Divorcees spent little time unemployed but more time out of the labor force. Divorcees had relative high income resources and less transfer income. The majority of divorcees (52.9%) did have other debts and high food expenditures. Divorced heads of households did have some savings but few assets.

Objective III

This objective was to determine selected economic behaviors of separated female heads of households.

Occupation. Of the separated heads of households, 29.9% were employed and 26.5% were unemployed. The main occupation of separated family heads was clerical and the main industry was professional. Most separated family heads worked in private companies rather than for themselves. No separated family head owned a business or had an interest in a business. Most separated family heads took their job as an only job opportunity and did not choose it over another job. Separated family heads chose their jobs for better working conditions.

More were salaried employees rather than paid by the hour (see Table 14).

Most separated family heads received medical insurance from their jobs and were paid for sick days but did not receive dental insurance. Most separated family heads were awarded life insurance from their jobs. The majority were eligible for paid vacation time, maternity leave, and had the right to return to work. Most separated family heads were covered by a pension plan on their present job (see Table 14).

Separated family heads received many benefits such as medical insurance, paid sick days, paid vacation, life insurance, and maternity leave. The only benefit they did not receive was dental insurance. The majority of separated family heads were ages 25-34 and did have pension plans on their present jobs.

Work. The mean total annual work hours for separated family heads was 760.4 (see Table 15). Most did not work overtime and did not have extra jobs. Most did not have more work available on their jobs. Most heads would not have liked to work more even if they could have found more work. Most separated family heads that did not have more work available did not want to work less even at a reduced pay rate. The most common mode of travel to work was to drive (see Table 16). The mean number of miles to work for separated family heads was 2.3 with an average travel time door to door of 38.6 hours per year (see Table 15).

Although the work hours for separated family heads appeared low, they seemed satisfied with the amount they worked. Separated family

heads seemed to spend less time on the road traveling to their jobs and worked closer to their homes. The majority of separated family heads lived in metropolitan areas of 500,000 and more, which may have made it possible for them to work closer to home.

Labor force attachment. Most separated family heads began their job positions as permanent and did not move for their present jobs. Most of this group did miss work because someone else in the family was ill but did not miss work because they were ill themselves. Most separated family heads did not miss work because of unemployment or layoff (see Table 16). The mean annual hours of unemployment was 320.4. The mean annual hours out of the labor force was 53.7. The mean number of months separated family heads had been with their employer was 14.4. The mean number of months they had been in their present position was 8.5 and the majority planned on keeping their jobs (see Table 15).

Separated family heads entered the labor force permanently and planned on keeping their jobs. Separated family heads did miss work due to someone else in the family being ill. The ability for the majority of separated family heads to receive paid sick days may have made missing work less inconvenient. Separated family heads had high hours of unemployment and hours out of the labor force. These women had been in their job positions and with their employer anywhere from less than one to two years. The majority of separated family heads were ages 25-34 and may not have been inclined to remain in one job position because of the desire for future advancement.

Resources. The mean hourly earnings for these women was \$3.40.

The mean income from wages and salaries was \$4,496.62. The mean income from bonuses, overtime, and/or commissions was \$34.23. The mean amount of income from dividends, interest, trust funds, and royalties in 1983 was \$1.60. The mean total taxable income in 1983 of separated family heads was \$4,532.46. The mean number of other family members who received income in separated households was .6524. The mean number of other family members who received labor income was .2672. The mean taxable income of all other family members in 1983 was \$38.78 (see Table 17).

Separated family heads had a low hourly earning rate and also a low income from salaries and wages. Although 39.9% of the children were of working age (14-17), few other family members in separated households received income or worked for labor income.

The mean number of months separated family heads received food stamps in 1983 was 6.5. The mean value of food stamps received in the month prior to the interview was \$87.66. The mean value of food stamps received in 1983 was \$976.18. The mean amount of AFDC received in 1983 was \$1,842.76. The mean amount of supplemental security income received in 1983 was \$29.82. The mean amount of other welfare payments received in 1983 was \$3.35 (see Table 17). The mean amount of social security payments received in 1983 was \$296.51. The type of social security received by separated family heads was survivors benefits. The majority of separated family heads (86.2%) did not receive social security. The mean amount of Veterans' Administration pension payments received by separated family heads in 1983 was \$68.65. The mean amount of unemployment pay was \$46.44. Separated

family heads did not receive alimony. The mean number of months family heads received child support was 1.4 and averaged \$224.02 in 1983. The mean number of months heads received help from relatives was 4.8 and annual financial help received from relatives was \$306.48, on the average. The mean number of months heads received other transfer income was .2412. The mean amount of other transfer income was \$192.25 (see Table 17). The majority of separated family heads (55.6%) received medicaid (see Table 18). The mean amount of total transfer income received by separated family heads was \$3,010.29 (see Table 17).

The mean annual amount of welfare income received by other family members in separated households was \$3.93. The mean amount of other family members' social security payments was \$87.79 annually. No financial help for other family members was received from relatives. The mean annual amount of total other transfer income received by all other family members in 1983 was \$5.11. The mean total transfer income of all other family members in separated households was \$105.79 (see Table 17). The mean total family money income in 1983 was \$7,687.32. The mean income-needs ratio for separated family heads was 1.10.

Separated family heads received much transfer income in the form of AFDC, food stamps, child support, help from relatives and other transfer income. The amount of transfer income was only \$1,522.17 less than salary income. Other family members in separated households received little transfer income. The income-needs ratio indicates that income barely exceeds need, placing them barely above the poverty

level.

Spending and Debts. The majority of separated family heads (85.1%) did not have a mortgage. The mean mortgage principal for those who had a mortgage was \$1,964.24. The mean mortgage payments was \$328.90 annually. Most separated family heads who owned a house did not have a second mortgage. The mean annual amount of rent was \$1,545.79. The mean annual food cost excluding food stamps was \$1,403.37. The mean annual food expenditure for meals away from home was \$319.34 (see Table 20). The majority of separated family heads (81.3%) did not help support others outside the family unit. The majority of those separated (57.2%) did not have other debts such as credit cards, student loans, medical or legal bills, or personal loans. The mean value of all family debts for this group was \$484.97 (see Table 20).

Most separated family heads did not have a housing debt and did not spend a substantial amount on rent. The largest expenditure that separated family heads had was food costs.

Saving. The majority of separated family heads (53.4%) did not have money in checking or savings accounts, money market funds, certificates of deposit, government savings bonds, or treasury bills, including IRA's. The mean amount of cash on hand was \$136.25. Most of the group did not have any tax deferred plan nor did their employer contribute to such a plan for them.

Separated family heads did not have a steady form of savings and had little cash on hand. Separated family heads had needs that required almost all of their income, making savings unlikely.

Assets. The mean house value for separated family heads who owned homes was \$7,561.49 indicating that the majority (85.1%) of separated family heads did not own homes. Most (51.9%) did not own a car (see Table 21) and the average value of vehicles that were owned amounted to \$688.89. The majority (89.8%) did not own other real estate. The mean profit gained from the sale of other real estate owned by separated family heads amounted to \$1,021.61 (see Table 22). None of the separated family heads owned stock and virtually all (99.4%) lacked other assets such as bonds or cash value in life insurance.

Separated family heads had little if any assets. Few owned homes and most did not own cars which may have accounted for the variation in their mode of travel to work.

In summary, separated family heads were concentrated in traditional female occupations. They did not own businesses nor did they work for themselves. Separated family heads received many benefits on their jobs. Most had low work hours but did not want more work. Separated family heads worked close to their homes. They missed more work due to other family members illness and less work due to self illness. They had high unemployment hours, and a high number of hours out of the labor force. Separated family heads had been on their jobs for a short period of time. This group received low wages, salaries, and transfer incomes. They did not have many debts or large expenditures. The majority of separated family heads did not have savings or assets.

Objective IV

This objective was to determine selected economic behaviors of widowed female heads of households. This objective was not obtained because widowed family heads did not meet the criteria for female heads of households to be represented in the sample for this particular study. The number of widowed family heads who did meet the criteria were not appropriate for data analysis.

Objective V

The last objective was to compare selected economic behaviors of female heads of households by marital status type.

Occupation. More female heads of households (55.8%) were employed than unemployed (14.7%). The remainder were keeping house, students, or disabled. The main occupation held by employed female heads of households was clerical. More divorced family heads than expected were in clerical positions with slightly fewer separated and single family heads than expected in clerical. The majority of single family heads were in service occupations (see Table 14). The main industry represented was the professional industry. More divorced and separated family heads but fewer single heads than expected were in the professional industry. Single family heads differed with the majority being in the manufacturing industry (see Table 14). The majority of respondents worked for private companies. Fewer single and separated family heads than expected worked for private companies even though inspection of the data indicated that single and separated

family heads were most highly concentrated in private companies. More divorced family heads than expected worked for private companies (see Table 14). The majority of female heads (53.3%) worked for someone else rather than for themselves. Fewer single and separated women than expected worked for someone else while more divorced family heads than expected worked for themselves. The majority of female heads (98.8%) did not own nor have interest in a business. Single and separated family heads had low or no ownership/interest in a business. More divorced family heads than expected had ownership/interest in a business (see Table 14). Most respondents chose their present job over another rather than the job being their only employment opportunity. More divorced family heads than expected chose their present job over another job. Fewer single and separated family heads than expected chose their present job as their only job opportunity. While most female heads of households chose their jobs for advancement rather than any other reason, there were fewer single and separated family heads and more divorced family heads than expected in this group. Most separated family heads chose their jobs for better working conditions (see Table 14). The majority of respondents were paid by the hour rather than salaried. While more divorced family heads than expected were paid by the hour, fewer single and separated family heads than expected were paid an hourly wage. Most separated family heads were salaried workers (see Table 14).

The occupation most widely held by female heads of households was clerical with a higher number of single family heads being in service occupations. The majority of female heads of households were in the

professional industry with a higher number of single family heads in the manufacturing industry. The majority of this sample worked for private companies. Low earnings have often been attributed to traditional female occupations.

Most female heads of households worked for someone else and did not own a business. More divorced family heads than expected worked for themselves and owned a business. Most female heads of households chose their jobs for advancement while the separated chose their jobs for better working conditions. Choosing their job for advancement may indicate that they were thinking about the future and long term employment. The majority of respondents were paid by the hour with most separated family heads being salaried.

The majority did receive medical insurance from their jobs (see Table 14). More divorced family heads than expected received medical insurance from their jobs. Fewer single and separated family heads than expected received medical insurance from their jobs. More single family heads than expected (23.4%) did not receive medical insurance from their jobs. Most jobs did pay for sick days. Fewer single and separated family heads were eligible for paid sick days than expected. The majority of single family heads were not eligible for paid sick days (see Table 14). Most jobs did not pay dental insurance. A lower number of single and separated family heads than expected did not receive dental insurance. Most jobs did not pay for life insurance (see Table 14). A higher number of divorced family heads than anticipated did not receive life insurance. A lower number of single family heads than expected did not receive life insurance. The

majority of separated family heads did receive life insurance. Most did receive paid vacation (see Table 14). Fewer single and separated family heads than expected did receive paid vacation. More divorced family heads than expected received paid vacation, while more single family heads than expected did not. The majority of jobs provided maternity leave and the right to return (see Table 14). More single and divorced family heads and fewer separated family heads than expected were eligible for maternity benefits on their jobs. A higher number of divorced family heads than expected had the right to return to work along with maternity leave. Fewer single and separated family heads than expected had the right to return to work. Most female heads of households were not covered by a pension or retirement plan on their present jobs nor would they be covered later if they remained with their present employer (see Table 14). More divorced family heads than expected were not covered now and would not be covered later by a retirement plan. Fewer single and separated family heads than expected were not covered by a pension plan. Fewer single family heads than expected would not be covered by a retirement plan later, with the majority of separated family heads being covered by a pension plan on their present jobs.

Most of the sample received medical insurance on their jobs with more single family heads not receiving medical insurance. Most groups received paid sick days on their jobs with the exception of most single family heads. Most did not receive dental insurance or life insurance on their jobs. The majority of separated family heads did receive life insurance from their employer. Most respondents did

receive paid vacation while more single family heads than expected did not receive paid vacation. Most jobs granted maternity leave and the right to return. Most did not receive a pension plan on their present jobs and would not receive a plan later if they remained with the same employer, with the exception of most separated family heads who were covered by a retirement plan.

Gladow and Ray (1984) found medical and dental insurance to be one of the main problems for single parents. Lopata and Brehm (1986) noted that few women prepare for retirement years and few know the conditions under which they would receive benefits or the probable sources of income that would be available to them in retirement. Younger women are especially ignorant and lack in planning for the future as far as social security is concerned. Employers may play a vital role in providing benefits that a single parent could not otherwise afford.

Work. All groups differed in total annual work hours (see Table 15). Single family heads annually worked 870.6 mean hours. Divorced family heads annually worked 1,381.5 mean hours and separated family heads worked 760.4 mean hours annually. Divorced family heads appeared to work more hours than others. Most did not work overtime or time not included in work week. More divorced family heads than expected did not work overtime. Fewer single and separated family heads than expected did not work overtime. The majority of family heads did not have extra jobs (see Table 16). More divorced family heads and fewer single and separated family heads than expected did not have extra jobs.

On most jobs there was not more work available (see Table 16). A higher number of divorced family heads than expected did not have more work available. A lower number of single and separated family heads than expected did not have more work available. Most family heads would not have liked to work more even if they could have found more work (see Table 16). A higher number of divorced family heads than expected did not want to work more. A lower number of single and separated family heads than expected did not want to work more than present. Single family heads were closely divided in their desire to work more, with 14.9% not wanting to work more and 14.1% wanting to work more if they could have found more work. Most family heads that did not have more work available did not want to work less even with a lower salary. Fewer single and separated family heads than expected did not want to work less.

The mode of travel to work varied for the majority of respondents (see Table 16). The most common mode of travel was driving oneself. More divorced family heads but fewer single and separated family heads drove than expected. The majority of single family heads used public transportation. The majority of divorced family heads drove themselves and the majority of separated family heads used various transportation types. All groups differed in the time it took them to get to work each day, door to door (see Table 15). The mean annualized hours spent traveling to work for single family heads was 68.3, divorced 98.5, and separated 38.6. All groups differed in the number of miles to work one way (see Table 15). The mean number of miles to work for single family heads was 4.7, for divorced family

heads 7.1, and for separated family heads 2.4.

All groups differed in their work hours with divorced family heads having more work hours. The majority of family heads did not work overtime or extra jobs. There was not more work available to the majority of females and they did not desire to work more or to work less. This finding is consistent with that of Duncan (1984) that female heads of households were more likely to set job restrictions such as where, when, and how much they would work, in order to accommodate family responsibilities, since they are the sole parent. The mode of travel to work for most groups varied. All differed on the time it took them to get to work with divorced family heads requiring more time and traveling more miles to the workplace. The majority of single and separated family heads lived in Standard Metropolitan Statistical Areas of 500,000 or more. The majority of divorced family heads lived in metropolitan areas of 100,000-499,999.

Labor force attachment. Most employed heads of households took their jobs as permanent positions instead of temporary positions (see Table 16). More divorced and separated family heads but fewer single family heads than expected started their position as permanent. The greatest number of family heads did not move to take their present jobs. A higher number of divorced and separated family heads than expected did not move to take their present jobs. Fewer single family heads than expected did not move to take their present jobs.

Most respondents did not miss work because someone else in the family was ill (see Table 16). More divorced family heads than expected did not miss work due to someone else being ill. Fewer

single and separated family heads than expected did not miss work because someone else was ill. The majority of family heads reported that they were not ill and did not miss work because of illness (see Table 16). More divorced family heads than expected did not miss work due to self illness but fewer single and separated family heads than expected did not miss work due to illness.

Most family heads did not miss any work in the previous year because of unemployment or layoff (see Table 16). More divorced family heads than expected had not been unemployed. A lower number of single and separated family heads than expected had not been unemployed. Divorced family heads differed from others in annual hours of unemployment with a lower mean of 106.4 hours. Single family heads had 325.2 mean annual hours of unemployment. Separated family heads had 320.4 mean hours. Divorced family heads had more mean annual hours out of the labor force with 133.5 hours (see Table 15). Single family heads mean hours out of the labor force was 67.5 with 53.7 for separated family heads. The low number of hours spent out of the labor force by single and separated family heads indicates that these groups were actively looking for work when unemployed.

All groups differed in the number of months they had been with their present employer (see Table 15). The mean number of months that single family heads had been with their present employer was 21.8, divorced family heads 38.5, and separated family heads 14.4. Female heads of households spent anywhere from one year to more than three years with their present employer. All groups differed in the number of months they had been in their present position (see Table 15).

Single family heads mean number of months in a present position was 17.5, divorced family heads 24.7, and separated family heads 8.6. Most family heads planned to keep their jobs while a higher number of divorced family heads than expected planned on retaining their jobs. More of this group than expected were thinking about getting a new job (see Table 16). A lower number of single and separated family heads than expected planned to keep their jobs.

The data indicated that female family heads were not attached to the labor force even though the majority of family heads began their work positions as permanent rather than temporary and planned to keep their present jobs. Most female heads were not employed the entire year, had spent some time out of the labor force, and had been in their position for less than four years. As more women continue to work it is expected that labor force attachment will increase among women. Part-time, part-year, and intermittent employment have also been cited as attributing to low earnings of women. Masnick and Bane (1980) proposed that womens' work was more important to them and their families if it was substantial and permanent rather than temporary and part-time. They also assumed that labor force attachment would play an important part in how female heads of households viewed their income. Women who were strongly attached, who worked year-round and full time would expect to have higher earnings and see their primary, long term level of income coming from their own earnings.

Most respondents did not miss work because others in the family were ill. Separated family heads differed in that the majority did miss work due to other family members illness. Most of the sample had

spent some time unemployed and some time out of the labor force. Separated family heads had the highest unemployment hours. Divorced family heads spent more time out of the labor force and less time unemployed. For this sample, time in their present positions ranged from less than one year to more than two years. Divorced family heads had been with their present employer and in their present position longest. Duncan (1984) found that women were more likely than men to have some discontinuity in their employment over their careers.

Resources. Divorced family heads had higher average hourly earnings in 1983 of \$6.68. Single family heads had mean hourly earnings of \$3.18, and separated family heads \$3.40. Divorced family heads differed in income from wages and salaries in 1983 with a higher mean income of \$10,581.43 (see Table 17). Single family heads mean income from wages and salaries was \$5,031.53. The mean income from wages and salaries was \$4,496.62 for the separated.

Low earnings of female heads are often associated with low education, age of head, and age of children. The majority of female heads had an education ranging from 9-11 grade, were ages 25-34, and had children under age 13.

Divorced family heads differed in income from bonuses, overtime, and/or commissions with a higher mean income (\$189.70) from such sources. The mean income for single family heads was \$68.59, and the mean income for the separated was \$34.23. Divorced family heads differed by receiving more income from dividends, interest, trust funds, and royalties in 1983. The mean income from dividends, interest, trust funds, and royalties for divorcees was \$105.42,

separated was \$1.60, while singles did not receive income from such sources. Divorced family heads differed in the total taxable income in 1983 with a mean amount of \$10,352.41, while that of singles was \$5,100.42, and separated family heads was \$4,532.46 (see Table 17).

Divorced family heads had the greatest number of sources of income, which amounted to more income. Separated family heads had the fewest sources of income, amounting to the least income. Studies have found that the major source of income for female heads is their own earnings.

All female heads differed in the number of other family members who received income. The average number of other family members in single households who received income was .0548, for divorced households these averaged .4120, and for the separated .6523. All groups differed in the number of other family members who received labor income. The number of single household other family members who received labor income was .0387, in divorced households it was .3437 and in separated households it was .2672. Other family members in divorced households had the greatest amount of taxable income \$703.82 in 1983 (see Table 17). The mean taxable income of other family members in single households was \$93.96 and in separated households \$38.78.

Divorced family heads had a higher hourly earnings, higher income from wages and salaries and a higher income from all income sources, adding up to a higher taxable income. Few other family members received income and/or labor income. Other family members in divorced households had the highest taxable income.

Divorced family heads differed in the number of months food stamps were used in 1983. Divorced family heads used food stamps for fewer months (2.7) and had the lowest value (\$389.86). Single family heads used food stamps for 6.7 mean months with a mean value of \$934.06 and separated family heads for 6.5 mean months valued at \$976.18. Divorced family heads differed in the value of food stamps received during the month prior to the interview (see Table 17). The value of food stamps were lower for divorced family heads. The mean monthly value of food stamps for single family heads was \$82.93, divorced family heads \$35.02, and separated family heads \$87.66.

All groups differed in the amount of AFDC received in 1983 (see Table 17). The mean amount of AFDC received by separated family heads was the greatest at \$1,842.76 followed by singles and divorcees at \$1,535.96 and \$740.91, respectively. The findings of this study support those of Bane and Weiss (1980) who found that separated family heads received more support from public assistance in the form of AFDC or food stamps whereas divorced family heads used less welfare.

Single family heads received more SSI in 1983 than any other group. Divorced family heads did not receive SSI. The mean amount of SSI received by single family heads was \$94.08 and that received by those separated was \$29.82. All groups differed in the amount of other welfare payments received in 1983. The mean amount of other welfare payments for single family heads was \$258.81, for divorced family heads \$82.33 and for separated family heads \$3.34.

Single family heads differed in the amount of social security payments received in 1983 (see Table 17). Single family heads

received less in the mean amount of social security payments (\$83.06) than divorced family heads who received \$355.26 and separated family heads who received \$296.51. Most family heads did not receive any type of social security (see Table 18).

Separated family heads collected the largest amount (\$68.85) of Veterans' Administration pension payments in 1983. The mean amount of pension payments for single family heads was \$3.26 while divorcees were not recipients of this benefit (see Table 17). The mean annual amount of unemployment pay for divorced family heads was \$126.07 and for singles was \$105.77 while unemployment pay for the separated was the least at \$46.63.

Divorced family heads differed in the number of months and amount received in alimony payments. Divorcees received \$312.17 in mean alimony payments for .4798 months. Single and separated family heads did not receive alimony. Recent research shows that alimony is much less likely to be received than child support and is virtually nonexistent. Bane and Weiss (1980) found that separated family heads were unlikely to receive any alimony whereas divorced family heads were more likely to receive alimony.

Divorced family heads received child support for the greatest number of months in 1983 (see Table 17). Divorced family heads received child support payments 4.9 mean months while single and separated family heads received child support payments for 1.4 mean months. Divorced family heads received a greater amount of child support than other groups at \$1,291.29. The mean amount of child support received by single family heads was \$233.77 with separated

family heads receiving slightly less at \$224.01 annually.

Alimony and child support payments received by female heads are less than adequate. Single mothers are unlikely to receive child support from the father and are not eligible for any form of benefits. Single family heads were younger with 62% ages 25-34 and 30% under age 25, which may account for their not receiving child support. Previous studies suggest that younger fathers may be inadequately employed and unable to pay child support on a regular basis (Haskins et al., 1985; Rodgers, 1986).

All family heads differed in the number of months they received help from relatives in 1983, with separated family heads receiving help more months (4.8). Single family heads received help for .0982 months and divorced family heads received help 2.5 months. Single family heads differed in the amount of financial help received from relatives in 1983 (see Table 17). Single family heads received the smallest annual amount of financial help from relatives with a mean of \$8.90. Divorced and separated family heads received mean amounts of \$360.47 and \$306.48, respectively.

The respondents in this sample received small amounts in child support, help from relatives, and even less in alimony. Bradbury et al. (1979) concluded that lower levels of well-being of female heads of households results from a lack of access to others' income, especially the income of a husband or extended family members. The amount of nonfinancial help received by female heads of households is not known. Johnson (1983) found that divorced mothers did not rely on their relatives for assistance in conflict situations. But when

assistance was sought, these mothers relied on relatives more than the child's father.

Divorced family heads differed in the number of months they received other transfer income. Observation of the data indicates that divorced family heads received other transfer income more months (.5671) (see Table 17). The mean number of months single family heads received other transfer income was .3588 and separated family heads .2412. Single family heads differed in the amount of other transfer income in 1983. Single family heads received the lowest amount in other transfer income at \$57.52. The next lowest amount (\$159.32) was received by divorced family heads and the greatest amount (\$192.24) was received by separated family heads.

Most family heads did not receive medicare (see Table 18). A higher number of divorced family heads than expected did not receive medicare. A lower number of single and separated family heads than expected did not receive medicare. The majority of separated family heads (55.6%) did receive medicare. The program received by most separated family heads (48.1%) was medicaid (see Table 18). Family heads who qualify for AFDC or supplemental security income are also eligible for medicaid. The results contradict this rule with most family heads not receiving medicaid. This may have resulted from family heads not using AFDC consistently over a period of time. Rodgers (1986) notes that even among the poor, assistance in the form of medicaid is often not available.

Single family heads differed in amount of total transfer income (see Table 17). Single family heads received the lowest amount in

total transfer income. The mean amount of total transfer income received by single family heads was \$2,285.66. The highest amount of transfer income was received by divorced family heads \$3,167.00 followed closely by separated family heads who averaged \$3,010.29.

Divorced family heads would be able to rely more on their own earnings, since they earned more income. Bane and Weiss (1980) found that separated family heads relied more on their earnings, public assistance, and food stamps. This study indicates that single family heads would also rely more on their earnings and transfer income.

There was a difference in the total 1983 welfare income of all other family members in single and divorced households; however, divorced households did not receive other welfare income (see Table 17). Other family members received a relatively low amount in other welfare income. The mean amount of other welfare income for other family members in single heads of households was \$4.29. Separated households received \$3.92 or slightly less. Other family members in households of separated family heads received greater amounts in social security payments than single family households at \$87.79 and \$1.85, respectively. These low numbers indicated that most other family members did not receive social security payments.

Other family members in divorced households received a greater amount of financial help from relatives (see Table 17). Other family members in separated households did not receive help from relatives. A negligible mean amount of financial help was received by other family members in single households. The mean amount of financial help received by other family members in divorced households was

\$28.26. The low amounts indicated that few other family members received help from relatives.

Single and divorced family heads differed in the total other transfer income of all other family members in 1983. Other family members in single households did not receive other transfer income, whereas other family members in divorced households received the most other transfer income (see Table 17). All family heads differed in total 1983 transfer income of all other family members. The mean amount of total transfer income for other family members in single households was \$7.42. The mean amount of transfer income for other family members in divorced households was \$38.46. The mean amount of transfer income for other family members in separated households was \$105.79. Danziger and Gottschalk (1986) noted that any increase in earnings by female heads of households were countered by declines in cash transfers and in earnings of other household members.

Divorced family heads differed in total family money income in 1983 (see Table 17). Divorced family heads had the greatest amount of total family money income with a mean amount of \$14,263.70. The mean amount of family income for single family heads was \$7,487.47. The mean amount of family income for separated family heads was \$7,687.32. All groups differed in their income-need ratio. The mean income-need ratio for single family heads was 1.33, divorced family heads 2.09, and separated family heads 1.10.

Divorced family heads seemed to have more income resources as well as more transfer income resources. Single and separated family heads had less income and transfer income resources, with single

family heads having more total taxable income and separated family heads having more total transfer income. The high amount of unemployment pay received by single and divorced family heads may indicate that they were unemployed more often or for longer periods of time. Other family members in female headed households received little if any transfer income as indicated by the data.

The difference in social insurance programs and means-tested programs may attribute to the amount received and who receives payments. Rodgers (1986) noted that social insurance programs (social security, medicare, unemployment pay, workers compensation, and veterans' pensions) are based on employment and/or employer contributions and benefits are wage related and indexed to prices. Whereas means-tested programs (AFDC, medicaid, and SSI) go only to those who meet income and other qualifications and are not price indexed, means-tested programs are effected by government cutbacks.

Other family members did not contribute a large amount to income in either group. Divorced family heads had a higher total family income than single and separated family heads and thus a higher ratio indicating that they had incomes to accommodate their needs. On the contrary, single and separated family heads had incomes slightly above their needs, placing barely above the poverty level.

Spending and Debts. The majority of heads (75.9%) were non homeowners, 18.1% had a mortgage and 6% did not. More divorced family heads than expected did have a mortgage (see Table 19). Of the persons with mortgages, divorced family heads differed in the amount of their remaining mortgage principal which at \$5,553.30 was higher

than single family heads at \$1,402.38 or separated family heads at \$1,964.24 (see Table 20). The low numbers indicate that the majority of family heads did not have a mortgage. Divorced family heads differed in their annual mortgage payments (see Table 20). Divorcees had the highest mean annual payment which was \$753.95. The mean annual mortgage payments for single family heads was \$209.04 and for separated family heads was \$328.90.

Housing costs make up a substantial portion of household budgets and therefore affect the choices available for budget expenditures. Female family heads are often prevented from homeownership by such factors as discrimination and low incomes. Mortgage financing is often a problem faced by female family heads (Burgess, 1980). If the family owned their own home during their marriage, women were less likely to move than if they were renters (Masnick and Bane, 1980). Many single parents end up selling their homes because of added hardships such as reduced income, physical strain, child care, and yard care. Of all the reasons for moving, financial strain played a large part.

The majority of homeowners did not have a second mortgage. Lower numbers of single and separated family heads than expected did not have a second mortgage. More divorced family heads than expected had no second mortgage. With the majority (73.9%) being renters all groups differed greatly on their annual cost of rent (see Table 20). The mean annual amount of rent paid by single family heads was \$1,917.80, divorced family heads was \$2,115.97, and separated family heads was \$1,545.79.

Masnick and Bane (1980) found little difference between housing costs when married and housing costs after the break. While some women decreased their spending on housing others increased their's, which resulted in little change in housing expenditures. With lower income and housing costs remaining constant, single parent families must spend less on other items. They may spend less on food.

All groups differed in their annual food cost excluding food stamps (see Table 20). The mean annual food cost for single family heads was \$1,075.39, divorced was \$2,239.12, and separated was \$1,403.37. Divorced family heads differed, having higher expenditures for meals away from home (see Table 20). The mean food expenditure for divorced family heads was \$497.94, followed by the separated with \$319.34 and singles with \$298.62.

Horton and Hafstrom (1985) found that female heads of households with or without a mortgage spent more on total food, food at home, and household expenses than renters. The findings indicate that female family heads seemed to spend less on mortgage payments and more on rent and food.

Divorced family heads differed in their financial support of persons outside of the family. Divorced family heads gave more support to outside persons, with a mean amount of \$114.92. The mean financial support of others outside the family by separated family heads was \$33.79 followed by singles who gave the least or \$8.15.

Most respondents (53.7%) did not have other debts such as credit cards, student loans, medical or legal bills or personal loans (see Table 19). More single and separated family heads than expected did

not have other debts. The majority of divorced family heads (52.9%) did have other debts. Divorced family heads had the highest dollar value in family debts at \$1,071.21 (see Table 20). The mean family debts of single family heads was \$624.29. The mean family debts of separated family heads was \$484.97.

Female family heads are often seen as credit risks by creditors and for that reason may not acquire large amounts of debt. Several studies have shown that ever-married women use savings or debt in an attempt to keep up what they had when they were married (Bane and Masnick, 1980; Weiss, 1979).

Most family heads did not have mortgage payments. Rent payments and food cost constituted the largest expenditures for all groups. More divorced family heads did have a mortgage. Divorced family heads also had the largest amount of debt. This finding supports the view of Weiss (1979) that previously married family heads have a different standard of living than single family heads but does not agree with the finding that separated family heads had the lowest debts. Gladow and Ray (1984) found that handling family finances was one of the main problems faced by single parents. Weiss (1979) noted that single parents often worry about unmet bills and the need to borrow money. Sole responsibility for financial matters, may be unsettling for previously married mothers.

Saving. Most family heads had money in checking or savings accounts, money market funds, certificates of deposit, government savings bonds, or treasury bills, including IRA's. A higher number of divorced family heads than expected had such savings. A lower number

of single and separated family heads than expected had such savings. The majority of divorced family heads (68.5%) had money in checking or savings accounts, money market funds, certificates of deposit, government savings bonds, or treasury bills, including IRA's. The majority of single (70%) and separated family heads (53.4%) did not have money in savings. All groups differed in the amount of all accounts or cash on hand (see Table 22). Divorced family heads had more cash on hand with a mean amount of \$1,691.61 followed by the separated with \$136.25 and singles with \$93.73. Most family heads did not have a tax deferred plan nor did their employer contribute to such a plan for them.

Most family heads did have some form of savings. More divorced family heads had savings than those single or separated. Divorced family heads were the only group that had an income-need ratio of two, which may have made it possible for them to save more. The majority of family heads did not have a tax deferred plan as a form of savings.

Lopata and Brehm (1986) found that few women plan for the future and retirement. This was found to be especially true among younger women.

Assets. Of the family heads that did own a house (18.1%) the value differed for all groups. The mean house value for single family heads was \$2,587.01, divorced was \$13,597.17, and separated was \$7,561.49 (see Table 22). The low values indicate that many family heads were not homeowners. Homeownership may determine the future financial situation for many female headed families, since homeownership as a form of investment is the major method of asset

accumulation for middle and low-income households (Burgess, 1980).

The majority of female heads of households owned cars (see Table 21). Fewer single and separated family heads than expected owned cars. More divorced family heads (81.2%) owned cars than any other group. Divorced family heads differed in the dollar value of vehicles owned. The mean dollar value of vehicles (\$1,580.14) was greater for divorced family heads. The mean dollar value of vehicles for single family heads was \$577.26, and for the separated was \$688.89.

The majority of family heads (94%) did not own other real estate (see Table 21). A lower number of divorced and separated family heads than expected did not own other real estate. A higher number of single family heads than expected did not own other real estate. More separated family heads (10.2%) owned other real estate than any other group and would gain a profit of \$1,021.61 if such assets were sold (see Table 22).

The majority of family heads did not own stock (see Table 21). More single and separated family heads than expected did not own stock and fewer divorced family heads than expected did not own stock. No separated family heads owned stock and 98.6% of single family heads did not own stock. Of divorced family heads 23% owned stock. Divorced family heads differed in the dollar profit that would be received if stock were sold. Divorced family heads would receive a greater mean profit of \$324.97 while single family heads would receive only \$3.58.

The majority of respondents did not have other assets such as bonds or cash value in life insurance (see Table 21). A lower number

of divorced family heads than expected did not have other assets. A higher number of single and separated family heads than expected did not have other assets. More divorced family heads than expected (11.2%) did have other assets. Divorced family heads differed in the dollar profit realized in selling other assets. Divorced family heads would gain a greater profit with a mean amount of \$865.99 (see Table 22).

More divorced family heads (24.6%) were apt to own a house, explaining the higher house value for divorced family heads. A greater number of divorced family heads owned a car which accounted for the fact they drove to work. More separated family heads owned other real estate and would realize a greater profit. Most family heads did not own stock or other assets.

Summary

The majority of female heads of households studied were in a traditional female occupation which was clerical. Single family heads differed by being in service occupations, also a traditional female field. Most family heads were in the professional industry. Single family heads differed by being in the manufacturing industry. The majority of family heads did not work for themselves or own a business. Divorced family heads differed, with more heads than expected working for themselves and owning a business. Most family heads chose their present job over another job. Separated family heads differed by their present job being their only job opportunity. The majority of family heads chose their jobs for advancement.

Separated family heads differed, they chose their jobs for better working conditions. Most family heads were paid by the hour with the exception of separated family heads who were more often salaried.

Most jobs offered such benefits as medical insurance, paid vacation, and maternity leave. The majority of family heads received paid sick days with the exception of singles. Most jobs did not pay dental insurance or life insurance. The majority of the sample were not covered by a pension plan and would not be covered later. However, the majority of separated family heads were covered by a pension plan on their present jobs.

Work practices varied among female heads. Divorced family heads had more work hours. Most family heads did not work overtime or have extra jobs. More singles than expected worked overtime. Most family heads were satisfied, not desiring to work more or fewer hours. The mode of travel to work varied among family heads. Divorced family heads drove themselves to work. Single family heads used public transportation and the separated used various types of transportation. Divorced family heads spent more hours traveling to the workplace and traveled more miles to work which may account for their having the highest auto ownership.

Most female heads of households started their present jobs as permanent. The majority did not move to take their jobs. Most did not miss work because someone else in the family was ill. Separated family heads differed in that the majority missed work due to the illness of others. Most family heads did not miss work due to self illness.

Divorced family heads had lower hours of unemployment. Single family heads had the highest hours of unemployment. Divorced family heads had the most hours out of the labor force. Divorced family heads had been with their present employer and in their present position longer. The majority of all family heads planned to keep their present jobs.

Divorced family heads had higher average hourly earnings, income from wages and salaries, and income from other sources. Divorced family heads had the highest taxable income of all groups. Divorced family heads had higher transfer income. Divorced family heads received less in food stamps, AFDC, SSI, and Veterans' Administration pension. They received more social security, unemployment pay, child support, help from relatives, and other transfer income. Other family members in divorced households received more taxable income. Yet other family members contributed little to total family income. Divorced family heads had the highest total family income and the highest income-need ratio. In this study divorced heads of households appeared to be better-off financially than either of the other groups.

The majority of household heads did not have large expenditures or other debts. Divorced family heads had the highest remaining mortgage principal, mortgage payments, rent, and other debts. Divorced family heads had the highest food cost and meal cost away from home. Divorced family heads had the highest family debt but still had the highest income-needs ratio.

Most family heads had money in savings. More divorced family heads had money in savings while more single and separated family

heads did not. Divorced family heads had more cash on hand than other groups. Most family heads did not have a tax deferred plan.

Most family heads did not own a house. More divorced family heads had a mortgage than any other group. Divorced family heads had the highest house value. More divorcees owned cars and had a higher vehicle dollar value. More separated family heads owned other real estate and had a greater real estate value. The majority of family heads did not own stock and/or other assets.

Of all family heads, those divorced seemed to work more hours, have less unemployment, have more income resources, more savings and assets, and more debts and expenditures. Single and separated family heads differed in that the separated worked less hours, had slightly less unemployment than singles, less hours out of the labor force, less taxable income, more cash on hand, and more assets. Separated family heads had higher housing expenditures than single family heads, less rent, greater food cost, and less debt than single family heads.

The findings indicate that there is a difference between female headed families in terms of economic behaviors, financial and nonfinancial. Inspection of the data reveals that divorced family heads had greater savings and debts, work hours, and labor force attachment. Single and separated family heads had less savings and debts, work hours, and labor force attachment.

Chapter 6

Summary, Conclusions, and Recommendations

A Summary of the purpose, procedures and findings of this study is presented in this chapter. Conclusions based on the findings of the study are included. Recommendations for further research are suggested.

Summary

The problem of this study was to determine selected economic behaviors of specified female heads of households. Data from the 1984 interview year of the 1968-1984 Panel Study of Income Dynamics were used.

The objectives of the study were to determine: (1) selected economic behaviors of single female heads of households, (2) selected economic behaviors of divorced female heads of households, (3) selected economic behaviors of separated female heads of households, (4) selected economic behaviors of widowed female heads of households. The last objective was to compare selected economic behaviors of female heads of households by marital status type.

The sample consisted of 4,759 female heads of households with children under age 18 and no other adults present in the household. The female heads were single, divorced, separated, and widowed and were employed outside the home. The sample was obtained from the 1984 interview year of The University of Michigan, Institute for Social Research Panel Study of Income Dynamics.

Questions were selected from the questionnaire which pertained to the objectives of this study. Employment, food cost, and income questions were chosen. Economic behavior was divided into financial behavior and nonfinancial behavior and further specified to mean savings and assets, spending and debts, work and labor force attachment, and occupation status. Each female head of household was examined on financial and nonfinancial behaviors to expose existing similarities and differences.

The chi square test was used on nominal data to determine if there was a difference between the groups. Analysis of variance was used on interval data to determine where differences occurred between female heads of households concerning economic behavior. A significance level of .05 was used to determine whether results were significantly different. The number of widowed heads of households who met the criteria for this study were not appropriate for statistical analysis and were not included in the statistical analysis.

The findings from the study indicate that single heads of households were employed in traditional female occupations. Received various benefits from their jobs. Spent a low amount of time in the workplace in 1983 and did not work overtime or have extra jobs. Singles held permanent jobs, did not miss work and spent little time unemployed. Most singles spent less time out of the labor force than other groups and had been with their employer one year or less. The majority of singles planned on keeping their jobs.

Single family heads had low incomes and limited transfer income

resources. Transfer income in the form of government aid was unlikely to be of great financial help to these women, as indicated by the low amounts received.

Singles had low expenditures such as mortgage payments and food cost. They had low amounts of family debts and most did not have other debts such as credit cards, student loans, medical or legal bills, and personal loans.

Most singles did not have savings and even fewer had assets. The data indicate that most of this group did not have incomes to adequately meet their needs, increasing their chances of living in poverty.

The findings indicate that divorced heads of households were in traditional female occupations and received various benefits from their jobs. Divorcees spent a moderate number of hours in the workplace and did not work overtime or extra jobs. Divorcees started their job positions as permanent and planned to retain them. They spent less time unemployed but more time not actively seeking work when unemployed. This group had spent anywhere from two to three years in their present position with their current employer.

Divorcees had income resources above the poverty level. They received less transfer income from government sources. Divorcees family needs did not exceed their total family income, meaning that they had an adequate amount of income to meet their needs.

More divorced households had housing expenditures such as mortgage payments. Divorcees had high meal cost away from home. The majority of this group had other debts such as credit cards, student

loans, medical or legal bills, and personal loans. The mean amount of family debt was highest among this group. Most divorcees did have some form of savings but few assets in the form of other real estate, stocks, bonds, and/or cash value in life insurance. Most divorcees owned cars and drove to work.

The findings reveal that separated family heads were highly represented in traditional female occupations and received various benefits from their employer. Separated family heads spent a low number of hours in the workplace and did not work overtime or extra jobs.

Separated family heads started their job positions as permanent. Most separated family heads missed work because someone else in the family was ill. They had high unemployment hours but more hours were spent actively looking for work when unemployed. Separated family heads had been in their present position and with their present employer one year or less and planned to keep their jobs.

Most had low amounts of income resources and transfer income resources. Separated family heads were slightly above the poverty level. Government transfer income such as AFDC, other welfare, social security, medicare, and supplemental security income did not contribute much to the resources of separated family heads.

Spending and debts were low for these families. Most did not have mortgage payments. The mean family size of 3.3 for separated family heads may have accounted for low food costs. Separated family heads had low family debts and most did not have other debts such as credit cards, student loans, medical or legal bills, and personal

loans. Most did not have savings nor assets. More separated family heads than expected owned other real estate.

The findings related to differences between the groups suggest that all groups differed in economic behaviors. All family heads were in traditional female occupations. The main occupation held was clerical. Singles differed by being in service occupations. The majority of female heads of households were in the professional industry. Singles differed by being in the manufacturing industry. Most heads were not self-employed and did not own a business. More divorcees than expected were self-employed and owned a business. Most household heads were paid by the hour, except for the majority of the separated who were salaried. Most family heads received various benefits from their employer, such as medical insurance, paid sick days, paid vacation, and maternity leave. Important benefits that most heads of households did not receive were dental insurance and life insurance. The majority of this sample did not have pensions on their jobs. Separated family heads differed, with the majority having a pension plan.

Work hours outside of the home differed for each group, with divorcees working more hours outside the home. Separated family heads worked the least amount of hours. Most family heads did not work overtime and did not have extra jobs. The most common mode of travel to work for divorced and separated family heads was to drive. The majority of singles did not own a car and used public transportation to get to the workplace.

The majority of this sample did not miss work because someone

else in the family was ill. Separated family heads differed, with the majority missing work because others were ill. Divorcees differed spending less time unemployed than any other group. Divorcees also differed by spending more hours out of the labor force or not looking for work when unemployed. No family head had been in their present job position or with their employer for more than five years. Most family heads had been in their position from less than one year to more than three years and with their employer from one year to more than three years.

Divorced family heads differed in taxable income, transfer income, and total family income by having the highest income in all areas. Separated family heads had the lowest taxable income and labor income. Singles had the lowest amount in total family income and transfer income.

More divorced family heads were homeowners and had mortgage payments. Divorcees spent more in actual dollars on rent, food cost, and meals away from home than other groups. They also had more other debts and higher family debts than any other group but still had savings and a greater amount of cash on hand. While most did not have assets, more divorcees owned cars and more separated owned other real estate.

The results suggest that divorced family heads worked more hours out of the home, had less unemployment and had been on their present job longer. They also had more labor income and transfer income resources. Divorced family heads more expenditures and savings. The results indicate that separated family heads worked the least number

of hours out of the home and had been in their present jobs the least amount of time. They also had less labor income and total taxable income resources. Separated family heads had less debt, expenditures, and savings. Singles placed somewhere between each group in all behaviors, except for unemployment hours in which they had the most and transfer income and total family income of which they had the least. Singles were closer to the separated in resource amounts than to divorcees, with separated and singles being barely above the poverty level.

Conclusions

On the bases of this study, the following conclusions were made:

1. All female heads of households do not practice similar economic behaviors. They have different nonfinancial and financial behaviors. They have different work practices, occupations, spending behaviors, saving behaviors, debt accumulation, and asset accumulation.
2. Female heads of households spend a low amount of annual hours on the job. Divorced heads of households spend more hours on the job than single and separated heads of households. Female heads are unlikely to have extra jobs and are satisfied with the amount of work on their jobs.
3. Female heads of households have a low amount of attachment to the labor force. Their unemployment hours are high and their employment hours are low. The length of time on the job is likely to be short, generally less than five years. Female heads of households

do not miss work because other persons in the family are ill nor do they miss work because of self illness and they have permanent job positions.

4. Female heads of households do have low incomes from earnings and low transfer incomes especially from government aid. Divorced heads of households are likely to have more income from earnings than single and separated heads of households. Separated heads of households are more likely to be dependent on transfer income than divorced heads of households.

5. Female heads of households receive low amounts of child support. Divorced heads of households receive more child support than single and separated heads of households.

6. Female heads of households receive little financial help from relatives. Single heads of households receive less help from relatives than other groups.

7. Single and separated heads of households are more likely to be below the poverty level than divorced heads of households.

8. Divorced heads of households are more likely to retain or own a home than single and separated family heads. Divorced family heads have more debt than single and separated family heads. Divorced family heads are likely to have more savings than single and separated family heads.

9. The majority of female heads of households are unlikely to have assets in the form of housing, other real estate, stock, bonds, or cash value insurance.

Recommendations

Based on the findings of the study the following recommendations are offered for further research.

1. The data indicated an obvious difference between divorced and separated heads of households. The relationship of these two groups should be explored in more detail.

2. The data revealed that separated female heads of households seemed to be the worst off financially. Further research into the economic behaviors of separated family heads could be done.

3. Criteria should be formulated for a study to include widows and examine their relationship to other female headed families.

4. This study indicated that female heads of households have few resources or low amounts of income from most resources they do receive. A case study should be done to determine whether female heads of households are aware of the resources for which they are eligible and to determine whether they are receiving all possible resources.

5. The data in this study were weighted using the social research center sample and the social economic opportunity sample. Both samples were combined to formulate a sample representative of the population. Further research could be done on the Social Research Center (SRC) portion of the sample and on the Social Economic Opportunity (SEO) portion of the sample. The SRC sample is representative of the whole population and the SEO sample is representative of low income families. Differences between heads in

each sample could also be examined.

6. Recent changes in public policy have and will continue to effect female headed households. Performance of an awareness survey of female heads of households to determine whether they are aware of public policy and how it affects them would be beneficial.

7. In selecting female heads for this study it was observed that many lived in primary households with other persons, which made them secondary households. Performance of the same study on only secondary households, where a female headed family is living within a primary household could be done.

8. This study was limited to examining the behaviors of female heads of household for one year. A longitudinal study should be extended to examine the changes in female headed households from the year they became head to the present. A study could also be made of the transitional year in which the household was formed.

9. This study was limited to mothers and children only. Further research could be done to include female headed households which have other persons living within the household besides children, since such persons would impact financial assets and behaviors.

10. Although this study did not examine extensively the effect of welfare programs on either the numbers or quality of life of the recipient mother, government family programs to low income groups have been historically important. Much has been commented on workfare but more research needs to be done on (1) the relative importance of the mother in the home during the child's infancy, (2) the effect of free childcare on mother's employment and (3) raising the minimum wage and

the possible effect it would have on this groups' labor remuneration.

11. There appears to be less generational transfer of resources than was expected by the author. A research study is recommended to see if that reflects (1) changes in attitudes and behaviors over time, (2) socio-economic classes or (3) methodological deficiencies.

Recommendations for education include:

1. The findings of this study indicate that female heads of households experience frequent unemployment, low earnings, and short job tenure. Educational programs and information offered by family professionals should focus on employment options, training, methods of job advancement, and maintaining employment.

2. The findings suggest that single and separated female heads of households have fewer savings and assets, matched by lower incomes. These families were barely above the poverty level. Information should be provided to these families concerning; increasing resources, money management, and asset accumulation.

3. The findings indicated that female heads of households were unlikely to receive a pension plan on their job and were also unlikely to have a tax deferred plan. Future savings options to supplement social security should be explored with these families. Savings options should be sought which are feasible for low income female heads of households.

4. Divorced female heads of households had the highest financial debt. Financial counseling may be of help to these families, whereas they have the most income to spend.

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