

# Longitudinal Patterns of Financial Kin Support and Welfare to Single Mother Families\*

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**Abstract :** This study examines longitudinal patterns of financial kin support and welfare given to single mother families using life table techniques. Drawing on the 1985-1993 Panel Study of Income Dynamics(PSID), I followed 560 single mothers from the time they began a single motherhood spell. About 30 percent of these single mothers received financial support from relatives, and 40 to 50 percent received AFDC and Food Stamps, respectively. Results indicate that kin support is more likely to be given in a transitional period and tends to decrease over time. In comparison, receiving welfare appears positively time-dependent.

**Key Words :** Financial Kin Support, AFDC, Food Stamps, Single Mother Families, Life Table

## I. INTRODUCTION

An important goal of recent welfare policy in the US is to build a strong, self-sufficient family. This goal reflects an ideological expectation of interdependence and mutual support among family members. While there are variations in the actual kinds of support exchanged, this expectation is prevalent in public and private discourse about the family. With the concern that welfare systems may displace kin support and undermine kinship networks, some policy-makers have attempted to place more emphasis on mutual support among extended family members. While kin support encompasses a wide range of help, an

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emphasis is given to financial or instrumental support in the context of welfare policy. For example, recent welfare policy specifies a requirement of co-residence for single teen mothers with their parents or relatives. This policy implies us policy makers' intention that extended kin members should take responsibility for providing resources for young single mothers and monitoring their future behaviors.

Despite these expectations, little research has been attempted to study kin support in association with welfare use. In the vast majority of welfare research, kin support is overlooked or assumed. Moreover, in the literature on kin support, kin support has not been approached in the context of welfare use (for an exception, see works of Hao, 1994, 1995, and 1996). Our knowledge of kin support is further limited because existing kin support research concentrates on social or emotional support rather than financial support; and when it does consider financial support, research tends to focus on extensive use of financial support rather than small amounts of exchanges. Another limitation of existing kin support research is its reliance on cross-sectional frameworks. If financial kin support is the routine help exchanged in everyday life, a cross-sectional approach may not be a serious problem. Yet, if financial support is provided as temporary assistance in a transitional period, it would be better captured in a longitudinal framework.

This study adds to the literature by examining longitudinal patterns of financial kin support and welfare given to single mother families. I focus on single mother families because they are one of the most disadvantaged family structures against self-sufficiency. In 2000, 35 percent of single mother families in the U. S. lived below the poverty level; these families reflected the highest poverty rates among various family types (US Census Bureau, 2001). It is expected, therefore, that financial support from relatives is an important part of income supplements in conjunction with welfare benefits for many single mother families.

In examining the longitudinal patterns, this study employs a life table technique that is commonly used in demographic descriptive research. This method contributes to obtaining more accurate pictures of financial kin support and welfare use among single mother families by taking into account censoring problems.

## II. LITERATURE REVIEW

### 1. Financial Kin Support

Exchange of support among family members is a normative aspect of family life. Support can be social and emotional as well as financial and instrumental. While researchers tend to agree on the presence of kin networks as a source of emotional support for family members, there is less agreement on the functioning of kin networks as a source of financial support.

During the late 1980s and early 1990s, researchers began to pay attention to the social and demographic contexts that would encourage intergenerational exchanges and “rediscovered” that intergenerational exchanges are an important part of American family life (Eggebeen & Wilhelm, 1995; Hogan, Eggebeen, & Clogg, 1993; Hogan, Hao, & Parish, 1990; Litwak, 1985; Rosenzweig & Wolpin, 1994; Soldo & Hill, 1993). One important background for this “rediscovery” is an increase in life expectancy and a decrease in fertility. This change provides a demographic context for strengthened and lengthened intergenerational relationships (George & Gold, 1991; Hagestad, 1986). Despite the adverse effect of divorce on intergenerational relationships, it seems to be the case that vertical relationships are stronger than horizontal relationships such as couple relations and sibling relations. Secondly, age-stratified social policy favoring the elderly means older generations can afford to provide help to younger generations. It is well documented that the poverty rates of the elderly have declined at the same time that child poverty rates have increased (Danziger, 1991). This age inequality in poverty rates can be attributed partly to changes in social policy, whereas social security expenditure for the elderly has expanded, welfare expenditure for children and single mothers has decreased over the past several decades (Blank, 1997).

Empirical studies have found that intergenerational exchanges of financial and instrumental assistance among family members are quite prevalent. Approximately 20 to 30 percent of parents reported that they had recently given money help to their adult children (Hogan, Eggebeen, & Clogg, 1993). Similarly, 25 percent of adult children reported that they had recently received financial help or a gift from their parents (Cooney & Uhlenberg, 1992).

About 10 percent of young mothers reported that they had received more than half of their living expenses from their parents (Parish, Hao, & Hogan, 1991).

Exchanges of financial support have been related to the socio-demographic characteristics of both givers and receivers. As parents and adult children age, help is less likely to flow from parents to children (Cooney & Uhlenberg, 1992; Parish et al., 1991; Rosenzweig & Wolpin, 1994). Marital status is also related to receiving kin support, yet the patterns reported in previous studies are inconsistent. Some studies found that married couples are less likely to receive kin support than single mothers (Hogan et al., 1990), but others found no difference between the two groups (Jayakody, 1998). Among single mothers, never married mothers are more likely to receive kin support than divorced/separated mothers (Jayakody, Chatters, & Taylor, 1993; Parish et al., 1991).

Not surprisingly, the most relevant covariate of kin support is needs of receivers. Financial needs of receivers initiate an intergenerational transfer process, yet theories disagree on how needs of receivers influence intergenerational transfers. Becker's altruistic parent theory (1981) assumes that because parents are altruistic, their utility depends on the utility of children as well as their own utility. Altruism makes parents consider children's well-being in their consumption decisions. When children experience material deprivation, their parents want to provide some financial assistance to enhance their children's economic well-being. Parents' assistance is also contingent on the economic resources of their children. An increase in children's income has a negative effect on both the probability and amount of money transfers from parents to children (Cox & Rank, 1992; McGarry & Schoeni, 1997).

The social exchange theory, an alternative view embedded in economics, provides a different perspective of the intergenerational transfer process. This exchange theory views intergenerational support as based on actual or expected exchanges between givers and receivers. Parents' support is given under the assumption that some kind of return will be made. The return can take on many forms: service, compliance, and emotional support, and financial assistance. Therefore, this theory expects that a positive change in children's financial circumstances would not necessarily reduce money help from parents.

## 2. Welfare Programs<sup>1)</sup>

Most welfare programs available for poor, single mother families are means-tested programs where eligibility is based on an income cut-off. These programs include Food Stamps, Aid to Families with Dependent Children (AFDC), Supplemental Security Income (SSI), Medicaid, Earned Income Tax Credits (EITC), child nutrition, and housing subsidies. This study focuses on the two most common welfare programs for single mother families: AFDC and Food Stamps.

Until it was replaced by Temporary Assistance to Needy Families (TANF) under the welfare reform act of 1996, AFDC was the most commonly recognized cash assistance program. AFDC offers cash support, primarily to single parents with children (under age 18 living at home) whose income and assets were below a specified level. Food Stamps are vouchers that can be spent only on food items. This program's benefits and eligibility requirements are federally determined (Schultz, 1994). Since Food Stamps are provided for all poor individuals regardless of family structure, recipients of AFDC or SSI are automatically eligible for Food Stamps.

The participation of single mothers in welfare over time reveals dynamic characteristics. Ellwood and Bane (1994) have explored welfare dynamics by examining spells and patterns of AFDC receipt. They distinguish a longitudinal approach and a cross-sectional approach in estimating welfare dynamics. A longitudinal approach finds that half of all spells of welfare are short-term lasting less than two years. However, a cross-sectional approach is more likely to capture long-term recipients rather than short-term recipients.

## III. RESEARCH QUESTIONS

1) What proportion of single mother families has ever received kin support and/or welfare

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1) The new welfare legislation, the Personal Responsibility and Work Opportunities Reconciliation Act (PRWORA) of 1996, alters most of the previous welfare programs to a great extent. Yet, due to data limitation, this study examined welfare programs prior to the PRWORA.

- over the spell of single motherhood?
- 2) When are single mothers most likely to begin to receive kin support and welfare?
  - 3) How does the proportion receiving kin support and welfare change over the spell of single motherhood?

## IV. METHODS

### 1. Data and Sample Selection

This study uses the 1985-1993 waves of Panel Study of Income Dynamics (PSID). The PSID is an ongoing longitudinal study with a nationally representative sample of the US

<Table 1> Characteristics of Single Mothers During First Year of the Spell (N=560)

Variable	Mean (s.e)	Percentage
Age	30.53 (31.61)	
Marital Status		
Never married		24.3
Divorced/Separated		75.7
Education		
Less than 12 years		17.9
12 years (high school graduate)		41.3
12 years and more		40.9
Total Family Income <sup>a</sup>		
One year prior to single motherhood	33,198 (111,727)	
First year of single motherhood	21,613 ( 67,554)	
Net Family Income <sup>b</sup>		
One year prior to single motherhood	32,154 (113,837)	
First year of single motherhood	20,274 ( 70,237)	
In Poverty		19.0

a. Total family income includes all public (except Food Stamps) and private transfers; b. Net family income excludes AFDC, SSI, other welfare, and kin support (pension, social security, unemployment payments, child support, and alimony are included); the amount is adjusted in 1993 dollars.

population. The 1985 wave is the first year to detailed income data collected separately for the head of household and wife, and the 1993 wave is the final year that has complete information at the time of this study. The analyses focus on women who experienced their first transition into single motherhood between 1985 and 1992. By following women beginning with their first entrance into single motherhood, this study avoids a biased estimation problem resulting from left censoring.

Excluding ethnic minorities (Asians, Latinos, and American Indians) and widows, the final sample consisted of 560 white and African-American single mothers. The basic demographic characteristics of the sample are measured in the first year of single motherhood and presented in the <Table 1>. All figures in the <Table 1> are weighted.

## **2. Variables**

Financial kin support refers to money help received from relatives excluding child support and alimony from absent fathers. Respondents are asked: (1) the number of months they received money help from relatives in the previous year, and (2) the amount of money help they received from relatives in the previous year.

With respect to welfare programs, this study draws on AFDC and Food Stamps. Additionally, this study creates a measure of any welfare use: if a respondent has received at least one type of welfare benefits from AFDC, Food Stamps, Supplementary Security Income (SSI), Earned Income Tax Credit (EITC), public housing, or other welfare, she has received welfare benefits.

As in the case of kin support, respondents are asked: (1) the number of months they received each type of welfare benefit in the previous year, and (2) the amount of money (value) they received from each source of welfare in the previous year. All money amounts reported in this study are converted into 1993 dollars using the Consumer Price Index.

## **3. Methods: Single-Decrement Life Tables**

The life table was originally developed to analyze mortality processes (or survival data) of

a population. It is now widely used to analyze social processes involving attrition or accession to aggregate size, such as entrance into or exit from labor force participation and union formation and dissolution (Namboodiri & Suchindran, 1987). In this study, an event refers to receiving kin support and/or welfare. While there are two attrition factors (kin support and welfare), this study does not assume that kin support and welfare are competing and, therefore, creates a single-decrement life table instead of multiple-decrement life table.

The single-decrement life table is structured as follows. It begins with a group of subjects who are exposed to the risk of experiencing the event of interest. In this study, the life table begins with 560 first time single mothers. While these women became single mothers at different times, they are treated as if they began the process of single motherhood together. Since this study uses a relatively short time period (8 years), it is expected that there would be no major period effect.

When single mothers received a given type of support, they left the table. The life table counts the number of single mothers who received the given support within each time interval. Single mothers also leave the table when their observations are incomplete. The incomplete observations are generated when single mothers drop out of the study, experience marriage or remarriage, the youngest child reaches adulthood, or the study finishes the observation. The life table also accounts for the number of incomplete observations in each time interval.

Incomplete observations are called as censoring. Censoring is one of the special features of event history data (Namboodiri & Suchindran, 1987). Due to a limited observation window, it is not feasible to observe a complete attrition process for the whole population. Some people may have experienced the given event before the observation period began and others may experience the event after the observation period ends. In other cases, subjects cannot be observed because they drop out of the study. The first case is considered left-censored, and the second and third cases are considered right-censored. Ignoring both left- and right-censored cases leads to biased estimates. If a study design or method does not consider left-censored cases, it generates underestimation of the true underlying tendency. In contrast, omitting right-censored cases leads to overestimation.

Because this study follows the sample from the beginning of the single motherhood spell, there are no left-censored cases. Furthermore, only 6.5 percent of the sample is right-censored. Since this study contains only right-censored cases, life table techniques are suited for this study.

Based on the size of the beginning population at risk, the number of events, and the number of censored cases, the life table calculates the conditional probability of receiving a given type of support and the cumulative proportions of single mothers who have received each type of support. By examining the conditional probability of receiving kin support and welfare, this study can reveal when single mothers are most likely to receive their first kin support or public assistance. The cumulative proportion receiving each type of support informs us of how many single mothers received kin support and/or welfare by the end of observation time. Since the last two intervals are inflated because of the small sample size, only a 6-year period is reported in the Figures.

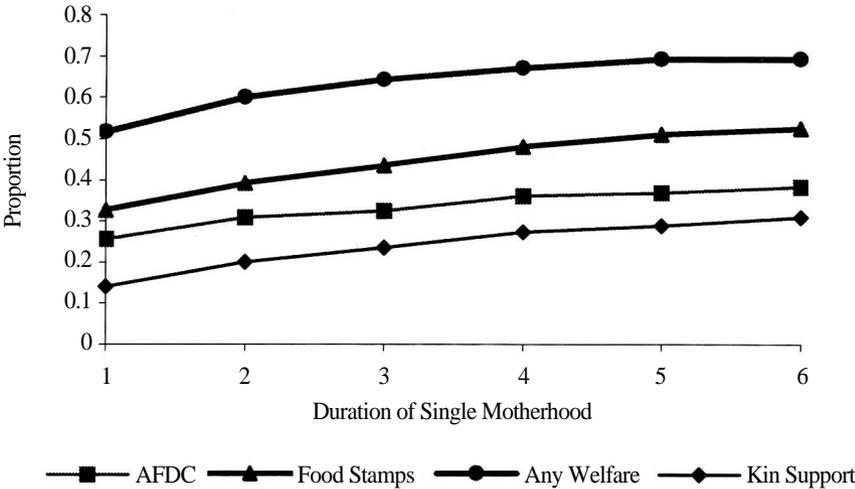
## **V. RESULTS**

### **1) Cumulative Proportion and Conditional Probability of Receiving Financial Kin Support and Welfare over the Spell of Single Motherhood**

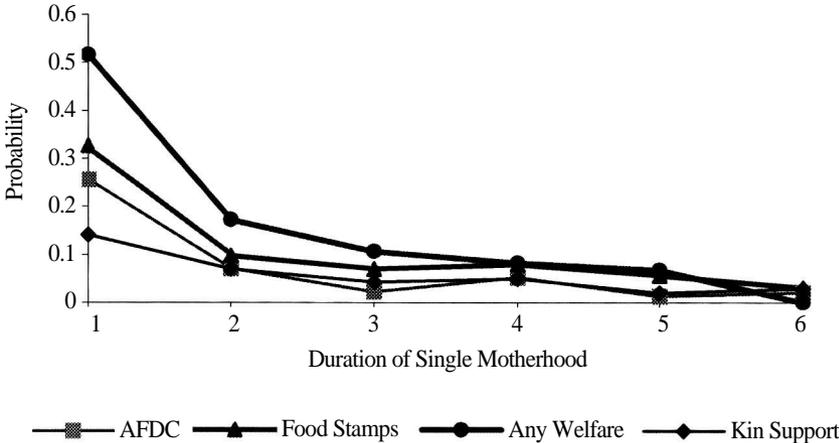
#### **1. Financial Kin Support**

Over the period examined, 31 percent of the single mothers received financial support from their relatives at least once. During the first two years, over 20 percent received their first support. <Figure 2> shows that the conditional probability is the highest during the first year of single motherhood (.14). It indicates that single mothers are most likely to receive their first money help from their relatives during the first year. The probability declines by one-half in the second year and continues to decline steadily thereafter.

For further comparison, this study examined the proportions receiving kin support and welfare with cross-sectional data of PSID (see Table 2). Single mothers were selected from



<Figure 1> The Cumulative Proportions of Receiving Kin Support and Welfare



<Figure 2> The Conditional Probability of Receiving Kin Support and Welfare

&lt;Table 2&gt; Proportion Receiving Kin Support and Welfare Each Year: Cross-Sectional Data

	1985	1986	1987	1988	1989	1990	1991	1992
Kin Support	11.6	8.7	8.9	8.8	10.2	11.3	11.2	11.1
AFDC	33.6	32.6	34.0	33.1	34.1	32.7	32.8	29.7
Food Stamps	46.5	46.3	44.9	44.1	50.6	46.5	48.4	46.4
Sample size	847	851	844	832	1030	1024	1036	1149

each year, regardless of their standings in the duration of single motherhood. When they were asked whether or not they had received financial help from relatives in the previous year, only 10 percent reported that they had received any financial help from relatives in the previous year. It is, therefore, likely to underestimate the proportions of single mothers receiving kin support when the longitudinal analyses are not conducted.

## 2. Welfare Programs

About one-quarter of the single mothers received AFDC during the first year and 41 percent received AFDC after 6 years (see Figure 1). Receiving Food Stamps is more common. Over one-half of the single mothers received Food Stamps during the study period (see Figure 1). Over 30 percent of the single mothers used Food Stamps during the first year.

Similar to the case of kin support, these proportions are higher than each year's proportion. As seen in <Table 2>, 30 to 36 percent and 45 to 50 percent of single mothers in each wave reported they received AFDC and Food Stamps, respectively, in the previous year. However, the discrepancy between life table and cross-sectional statistics is smaller than the difference found in kin support. This implies that receiving welfare is more common and less time-dependent than receiving kin support.

While the numbers are different, the patterns of the conditional probability of receiving AFDC and Food Stamps are similar to that of kin support (see Figure 2). The probability is highest in the first year and then decreases thereafter. Again, it is important to keep in mind that this is the probability of receiving welfare for the first time during a single motherhood.

This pattern may simply reflect a selectivity mechanism. Since the majority of eligible single mothers received AFDC during the first year, not many eligible single mothers existed for the subsequent years in the life table.

A surprisingly high proportion received some form of welfare during the first year. One-half of the respondents received at least one form of welfare benefits during the first year (see Figure 1). By the end of the study, 70 percent of single mothers had received at least one type of welfare. Given that only 19 percent of the sample was in poverty during the first year, this is a very high prevalence. This result indicates that the officially defined poor do not necessarily correspond to recipients of welfare in the broad sense.

In sum, receiving kin support and welfare is quite prevalent among single mother families. In the 6-year time span, over 30 percent have ever received kin support and a much higher proportion received welfare. These results highlight the fact that the proportions can be underestimated if cross-sectional data are applied for analyses. Patterns of the conditional probability show that single mothers receive kin support and welfare from the very beginning. These findings confirm that many single mothers utilize both kin support and public assistance in order to cope with their financial difficulties during the transitional period.

## **2) The Proportion of Single Mothers who Received Kin Support and Welfare by Duration**

The results already presented were obtained from life tables of kin support and welfare, focusing on the first receipt of each type of support. While this method provides useful information on whether single mothers have ever received each type of support, it is unable to examine how many times single mothers have received each type of support across the years. Some single mothers receive kin support and welfare more than once during their single motherhood spells. By examining the proportions of single mothers who have received kin support and welfare each year, we can observe how receiving each type of support changes over the duration of the single motherhood spell.

<Table 3> presents the proportions of single mothers who have received kin support and welfare each year. In calculating proportions, this study uses a mid-year population as a denominator rather than the beginning population at each time interval to take into account

<Table 3> Proportion Receiving Kin Support and Welfare by Duration

	Kin Support	AFDC	Food Stamps	Any of Welfare
Year 1	14.1	25.7	32.7	41.2
Year 2	10.0	26.1	33.8	53.8
Year 3	9.1	28.5	40.1	59.1
Year 4	9.3	28.1	40.0	64.9
Year 5	8.2	26.0	39.4	60.2
Year 6	5.5	23.1	33.0	48.4

\* The proportion is calculated conditional on the receipt of each type of support.

censoring. Because of right-censored cases, the proportions are influenced by the small sample sizes in the later years of the single motherhood spell. Hence, the first 6-year span is presented in <Table 3>.

As seen in <Table 3>, receiving kin support is negatively time-dependent. The proportion of receiving kin support was largest in the first year and then decreased over the duration of the single motherhood spell. Approximately ten percent of the single mothers received financial support from relatives each year until the fourth year.

In comparison, the proportions of single mothers who received AFDC appeared to increase over time until the fourth year. Overall, 25 to 30 percent of the mothers received AFDC and about 30 to 40 percent received Food Stamps every year. The longitudinal pattern of receiving any welfare resembled those of AFDC and Food Stamps. Across the observation period, 40 to 65 percent of single mothers received some form of welfare benefits each year. These findings indicate that, unlike financial kin support, receiving welfare is positively duration-dependent. Single mothers seemed more likely to seek welfare as a secure source of assistance and to receive welfare as the duration of the single motherhood spell lengthened.

In sum, examining the proportions of repeated receipts provides additional information. The first thing to note is that the proportion receiving external support is not necessarily highest during the first year. While single mothers are most likely to begin to receive financial help during the transition, many of them continued to receive support for

subsequent years. Receiving kin support and welfare show different patterns. Receiving financial kin support is most common during the transition period. Fewer single mothers received kin support in subsequent years. The general pattern of receiving welfare shows that an increasing proportion of single mothers received welfare over the duration except until last two years.

## VI. DISCUSSION AND CONCLUSIONS

A transition to single motherhood is a significant life event for many women. It involves substantial changes in many aspects. Women are likely to experience dissolution of a union, changes in living arrangements, increasing difficulties in handling childcare and household work, and short- or long-term financial problems. While all these changes make it difficult for single mothers to adjust to their new life circumstances, financial problems are particularly difficult. This study found that family income decreased an average of 30 percent with a transition to single motherhood. To supplement their reduction in family income, many single mothers received financial support from relatives and the government.

This study found that about 15 percent of new single mothers received kin support, and 50 percent of new single mothers received some form of welfare during the transitional period. While it is less clear from the life tables, many single mothers received both kin support and welfare particularly during the transitional period. One-half of the single mothers reported that they received both kin support and welfare during their spell of single motherhood. Among these, 43 percent received both during the first year (results not shown). Furthermore, single mothers continued to receive kin support and welfare throughout their spell of single motherhood. Although the proportion receiving kin support decreased over time, about 10 percent of single mothers received kin support each year.

While this study provides important information on kin and government assistance, a methodological limitation should be mentioned. This study used a year as the time unit of observation, which is a rather long interval from which to capture the dynamics of receiving assistance. Since receiving kin support and welfare is a repeatable event, single mothers can

receive financial help from relatives several times a year. It is plausible, therefore, to assume that there is a within-year variance in receiving each type of support.

Because monthly data were unavailable for this study, I examined, instead, the number of months that each type of support was used in the previous year. While this information is not ideal for understanding within-year variances, it does provide some hints in regards to monthly dynamics. When single mothers received kin support, the vast majority received kin support more than twice within a single year (results not shown). This implies that differences in the likelihood of receiving kin support could be greater between receivers and non-receivers. While some single mothers have never received any help at all, others receive help frequently.

This study began by mentioning the US policy concern with self-sufficient families. Some conservatives are concerned that the availability of welfare replaces support exchanges among kin members, undermining strong kinship networks (Murray, 1993). However, the findings of this study show that financial kin support is still prevalent among single mother families who receive welfare. Furthermore, it should be noted that financial support is only a part of kin support. Past studies have reported that exchanges of other instrumental help including childcare, housework assistance, or co-residence arrangement are more prevalent than money transfers. The findings of this study provide the most conservative estimates for overall kin support. If we did take various types of kin support into account, we would probably find a higher proportion than we found in this study.

While this study used a sample under the old social welfare system, the findings do have implications for the current policy context. The social welfare system in the US has undergone tremendous changes as a result of the passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996. The major changes resulting from this Act are (1) elimination of entitlement to assistance, (2) work requirements in exchange for assistance, and (3) a 60-month life-time limit on eligibility.

Given the findings of this study, we can anticipate the short-term and long-term effects of this welfare reform. First, because of the time limit requirement, kin support may take on even greater importance. When single mothers exceed their eligibility, they are likely to turn to their relatives for financial help. It is, therefore, plausible that the conditional probability

of receiving kin support after the first two years would increase for single mothers. In addition, kin support networks may provide other instrumental support such as child care to help single mothers to work outside home.

However, it is important to note that kin support is not a substitute for welfare. Even though relatives may increase support as a temporary help in a transitional period, they cannot provide secure, long-term help to single mothers. As the spell of single motherhood becomes longer without an appropriate transition to work, some single mothers will be placed at greater risk without welfare and kin support.

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