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Luxembourg Income Study Working Paper Series

Working Paper No. 131

**The Economic Well-Being of Never- and Ever-Married
Single Mother Families: A Cross National Comparison**

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THE ECONOMIC WELL-BEING OF NEVER- AND EVER-MARRIED SINGLE MOTHER
FAMILIES: A CROSS-NATIONAL COMPARISON

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Abstract. This paper addresses the comparative economic well-being of never- and ever-married mother families across four Western industrialized countries. Data from the Luxembourg Income Study (LIS) are used to describe the contribution of employment, public transfer, and child support income, as well as demographic variables, to the poverty status of these two family types. The findings are discussed within the context of what might be learned for addressing the economic risks faced by single mother families in the United States.

Key words: poverty, single-mother families, cross-national comparison

**THE ECONOMIC WELL-BEING OF NEVER- AND EVER-MARRIED SINGLE MOTHER
FAMILIES: A CROSS-NATIONAL COMPARISON**

It is well-established that in most Western industrialized countries, single-parent families, the majority of which are headed by a woman, are more likely to be poor than any other family type. Recent cross-national research has documented that the poverty rate in the mid-1980s for single parent families in the U.S. was over five times that of couples with children, 58% compared to 11% (Rainwater, 1992). In Australia and Canada, where two-parent families had poverty rates of just over eight percent, single-mother families had poverty rates of 61% and 51% respectively. Even in Sweden, where poverty rates in general are renownedly low, single parent families are slightly more likely to be poor than couples with children (Rainwater, 1992).

Although as a group single-mother families are poorer than two-parent families, it is evident that in some countries not all single-mother family types are equally likely to be poor. For example, in the U.S. families headed by never-married mothers have the highest poverty rates of all single parent groups. This is of particular concern because of the increasing numbers of this family type. Divorce continues to be the major route into single parenthood, however, a growing contributor is the increase in births to never-married women. In the U.S., 40% of the increase in single mother families from 1970 to 1984 has been attributed to births outside of marriage (Ermisch, 1987). From 1986 to 1990, the percentage of births to never-married women climbed from 23.4% to 28%.

This increase in never-married birthrates is not, however, a U.S. phenomenon (Cutright & Smith, 1986; Kamerman & Kahn, 1989). By 1986, births to never-married women accounted for approximately 21% of all births in the United Kingdom, 22% in France, and 17% in Canada. These percentages are almost double those experienced by these countries in 1970 (Committee on Ways and Means, 1993). As countries have seen changes in how women enter single parent status, there has been a growing recognition that marital status differences may need to be considered in designing policy interventions (O'Higgins, 1987).

While we know that there has been an almost universal increase in the percentage of single-mother families headed by never-married women, there are no cross-national studies that examine the relative economic status of never- and ever-married single mother family types. Commonalities between the U.S. and other Western industrialized countries in poverty rates and demographic trends would suggest, however, that such comparisons have potential for providing insights into addressing the economic risks faced by never-married mother families in the United States.

This study addresses the effect of marital status on economic well-being by comparing the economic situation of never- and ever-married single mother families in the U.S. and three other Western industrialized countries, Australia, Canada and France. The paper presents cross-national, descriptive and multivariate analyses on poverty levels, sources of income, and basic demographic characteristics. The findings are discussed

within the context of identifying factors that may suggest policy strategies for addressing the economic problems of never-married single mother families.

BACKGROUND

The increased likelihood of poverty among single mother families has been attributed to (a) women's low employment earnings, (b) inadequate public transfers, and (c) insufficient child support from noncustodial fathers (Garfinkel & McLanahan, 1986; Sorensen, 1990). To the extent that never-married mothers are differentially disadvantaged in any of these three areas they will be poorer than ever-married single mothers.

There is some indication that never-married mother families are particularly likely to have lower earning capacities than ever-married single mothers in almost all countries. Data from an international conference on lone parent families convened by the Organisation for Economic Co-operation and Development (OECD) indicate that never-married mothers are younger, have younger children, and are less likely to be employed (O'Higgins, 1987). This suggests that across countries, never-married mothers will have less income from employment than their ever-married counterparts.

With limited income from employment, it is likely that many never-married single mother families will be reliant upon public transfer benefits. Public transfers are government benefits, cash or inkind, for which no goods or services are received in return. For example, in the U.S., Aid to Families with Dependent Children

(AFDC) and Food Stamps are public transfers. In general, European countries are more successful in alleviating the poverty of their single mother families with their public transfer systems, primarily because they offer more non-means-tested programs (Smeeding, 1991). Non-means-tested programs give benefits as a matter of right to those who meet the legal definition of a beneficiary. The means-test, in contrast, requires beneficiaries to demonstrate financial need and to prove that they are poor by disclosing all personal income and assets. Previous research has indicated that a country's reliance on means-tested programs increases poverty levels because the generally high tax rate on income from employment discourages paid work among those with poor earning potential (Wong, Garfinkel, & McLanahan, 1993). We do not know, however, if those countries that offer non-means-tested benefits to single-mother families are equally successful in alleviating the poverty of never- and ever-married mother families.

A final source of income to single-mother families is child support. Child support is one source of income for which marital status may disadvantage the never-married mother. In all industrialized countries, noncustodial parents, whether married or not, are expected to provide support for their children (Forder, 1993; Kahn & Kamerman, 1988). In the United States, however, never-married mother families are much less likely to receive child support than ever-married mother families. In 1989, only 15% of children born to unmarried parents received child support, in contrast to 54% living with a divorced mother

(Committee on Ways and Means, 1993). A primary reason for the disparity in child support awards is that unlike the child born within a marital relationship, a child born outside of marriage is considered to be without a father unless his or her paternity has been established by law. Without a legally identified father these children are not eligible for child support, and yet, in the U.S. most children born outside of marriage never have paternity established.

Again, very little international data is available concerning the receipt of child support among children born outside of marriage in other countries. What we do know, however, suggests that paternity determination may be more prevalent in some countries than in the United States. In France, for example, it is estimated that paternity is acknowledged in about 60% of all nonmarital births before the child's first birthday (Kamerman & Kahn, 1989). In the Netherlands, paternity is known and established in about two-thirds of the cases (Holtrust, 1987). There is no data to determine if the establishment of paternity results in the payment of child support, but in some European countries once a father is identified and an award is determined there is a system of advanced maintenance. Advanced maintenance is a non-means-tested public benefit that provides insurance against the loss of child support income. This program is currently available in France, Germany, the Netherlands, and Sweden.

THIS STUDY

To examine the economic situation of single-mother families

across Western industrialized countries, data from the Luxembourg Income Study (LIS) were used. The LIS database includes family and household micro-data for numerous countries including the United States from the late 1960s through to the 1980s. The data sources for LIS are national income surveys such as the U.S. Current Population Survey. Data from the surveys have been adjusted for differences in definition of household and income.¹ For this study, the most comparable years of available data were used. In most cases the data are from the mid-1980s (Table 1).

Selection Criteria

The selection of countries for this study was constrained by those represented in the LIS and by the ability to identify marital status in each data set. Some country data sets do not have a marital status response category that distinguishes *never* or *not* married from divorced, separated, and widowed. In particular, neither the United Kingdom or Sweden have a separate designation for *never-married*, thus these countries could not be included in the analysis. A second problem in identifying the sample of never-married mother families concerns the issue of cohabitation. For some countries represented in the LIS database, cohabitating women are coded as married, whereas in others they are coded as unmarried. To make the data comparable across countries, single mother families were defined as households headed by a female, with children under age 18, and having no unrelated male adult residing in the household.

A final issue in conducting statistical analyses on never-

married mother families is sample size. In several data sets the sample of never-married mothers was so small that it precluded multivariate analysis, for example, the former West Germany had only 14 never-married mother families represented in the sample. Given these constraints, four countries were selected for which never-married mother families could be identified, and with sample sizes of at least 150 that would permit us to conduct multivariate analysis. These countries are Australia, Canada, France, and the United States. Table 1 presents data on sample years and sizes for the single-mother family groups in each of these four countries. Both weighted and unweighted sample sizes are reported, however, weighted samples are used in all analyses because they most closely represent the true population in each country. From the sample sizes presented in Table 1, it is evident that never-married mother families comprise a substantial proportion of single-mother families in all four countries. The percentage of never-married among all single-mother families ranges from approximately 22% in Canada and France to 31% in the U.S. and Australia.

Calculating Income and Defining Poverty

Definitions of family income in the LIS are similar to those used by the U.S. Census Bureau, i.e., earnings, cash property income, pension income, transfer income, and other cash income. Although the definition of total income is comparable across countries, identifying specific categories of income, particularly transfer income is somewhat problematic. Australia, for instance, includes in its designation of social insurance all

of its public income transfer programs, both means- and non-means-tested. In other countries, social insurance transfers are restricted to those that are non-means-tested. To make the public transfer categories comparable across countries, all Australian social insurance transfers except family allowances, which are non-means-tested, were recoded as means-tested benefits. One additional income coding issue relates to the child support variable in the Canadian data set. Canada's coding scheme does not allow for the separation of alimony and child support, thus, income reported as child support in this country may be an overestimate. This presents a problem when comparing child support income between ever- and never-married mother families because divorced women are more likely to receive alimony.

Consistent with other research studies using LIS data, poverty status is defined as a relative measure in which a family's income adjusted for family size is compared to the median adjusted income of all families of comparable size (see for example Gornick & Pavetti, 1991; Smeeding, 1991; Sorensen, 1990). A family is determined to be poor if their total family income is less than one-half of the median adjusted income.

The descriptive data on poverty and income sources presented in Table 2 show that never-married single-mother families face more economic disadvantage than their ever-married counterparts. In each country, never-married mother families are more likely to be poor than ever-married mother families. In examining the sources of income for never- and ever-married mother families, it can be seen that a substantial portion of all single-mother

families receive income from earnings. However, across all countries ever-married mothers are more likely to be employed than never-married mothers.

In every country but the U.S., non-means-tested benefits are available to a substantial proportion of single-mother families.² In most countries ever-married mothers are more likely to receive these benefits, whereas in all four countries, never-married mother families are more likely to receive means-tested public assistance income than their ever-married mother counterparts.

As in the U.S., never-married mother families in the other countries in our sample are also much less likely to receive child support than are ever-married mother families. France, in particular, is noteworthy. Whereas 55% of ever-married mother families receive child support, none of the never-married mother families in this sample received income from that source, this is despite estimates of relatively high rates of paternity acknowledgment compared to the U.S. (Kamerman & Kahn, 1989). And, while the U.S. does poorly in relation to payment of child support, the percentages of never- and ever-married mother families who receive child support are higher than every country with the exception of the ever-married in France. Despite the lack of child support income for never-married mothers in France, these families are less likely to be poor than in the other three countries. They are, however, more likely to be employed, suggesting that this may be the major contributor to improved economic well-being.

In sum, although the numbers vary across countries, the

descriptive data clearly indicate that compared to ever-married mother families, never-married mother families are substantially less likely to have income from their own market work, are less likely to receive non-means tested benefits, are more reliant upon means-tested public benefits for support, and almost never receive support from the fathers of their children. Given these findings it is not surprising that these families are poorer than families in which the mother has been previously married.

Demographic Differences

Demographic differences between never-married and ever-married single mother families are also examined in this study. Several cross-national studies have found that the education level of the mother and number and age of children living in the household are important factors in the economic well-being of single mother families (see for example Duncan & Rodgers, 1988; Gornick & Pavetti, 1991; Wong, Garfinkel, & McLanahan, 1993). Unfortunately, because of different country coding schemes the education variable presents some problems of comparability across countries. For this reason, education is recoded into a dichotomous variable, *high* representing those with some post-secondary education and *low* representing those with secondary schooling or less. No measure of education was available in the data set for France.

It is evident that there are substantial demographic differences between ever- and never-married single-mother families that may contribute to their disparate levels of

economic well-being. Table 3 shows that never-married mothers are younger, have younger children, and are less well educated than ever-married mothers. Each of these characteristics are generally associated with lower levels of employment income. These same demographic differences may also explain why France, compared to the other three countries, has lower rates of poverty among its single-mother families. Mothers in France are older and have older children. Unfortunately, no data on education are available for France.

MULTIVARIATE ANALYSIS

Predicting Poverty Status

To determine the relative contribution of the various income sources to the incidence of poverty, multiple regression analysis is required. The dependent variable, poverty status, for all regression analyses was a measure indicating if the family is *in poverty* or *not in poverty*. Because of the dichotomous nature of the dependent variable, logistic regression was used. Separate regression equations are estimated for each country in the study with simultaneous entry of the independent variables into the model. A comparison of the maximum likelihood coefficients across countries provides an indication of the significance of each independent variable to the poverty status of single-mother families. The independent variables are marital status, receipt of non-means-tested and means-tested benefits, employment status, receipt of child support, and three demographic variables -- education, number of children, and age of the youngest child in

the family.

Table 4 presents the results of the regression analyses. The interpretation of the coefficients from logistic regression are not as straightforward as ordinary least squares regression coefficients (they are literally the change in the log-odds of poverty for every one unit increase in the independent variable, holding the other independent variables constant). While they can be interpreted in terms of their magnitude, direction, and statistical significance within and across equations, to make them somewhat more understandable the coefficients have also been converted to odds ratios and included in the column labeled e^b in Table 4. "The odds of an event occurring are defined as the ratio of the probability that it will occur to the probability that it will not" (Norusis, p. 123). In this analysis, a positive coefficient will result in an odds ratio over 1, which indicates an increase in the odds that the family is in poverty. A negative coefficient will result in a ratio less than 1, indicating a decrease in the odds that the family is in poverty. The percentage of accurately classified cases in the last row of Table 4 is one measure of the goodness of fit for the model. As can be seen, the model fits relatively well across all four countries. The percentage of cases accurately classified ranged from 74.6% in Canada to just over 89% in France. Another measure of how well the model fits the data is the *Model Chi-square* which is also presented in Table 4. The model chi-square is comparable to the overall F test for an OLS regression.

It is evident from the results of this analysis that when

other factors are controlled, marital status is not significantly related to being poor. Across all countries the coefficient for the marital status variable is not statistically significant.

As predicted, being employed and receiving child support reduced the odds of being in poverty in all countries. In all countries, net of the effects of the other variables in the model, employment is associated with the greatest decrease in the odds of being in poverty. The odds of being in poverty are decreased the most for employed single-mother families in France, (the log odds coefficient of -3.37 in France results in an odds ratio of .03, or approximately 1/33 the odds of being in poverty if the mother is employed compared to mothers who are not employed), this compares to almost 1/7 the odds in Australia, followed by just over 1/6 the odds in the U.S., and 1/4 the odds in Canada.

The statistically significant positive coefficient (and an odds ratio over 1) on receipt of means-tested benefits indicates that the odds of being in poverty were greater for recipients of these benefits in Canada and the United States. Although means-tested benefits are provided to improve the economic status of poor families, it is clear from these findings that the receipt of these benefits does not lift most families out of poverty. Non-means-tested benefits also have little effect on reducing poverty. The only significant coefficient was in the U.S., but as noted in the descriptive data, a very small percentage of single-mother families receive non-means-tested benefits in this country. We were unable to derive a coefficient on this variable

for Canada because of the lack of variance on this measure. The impact of child support income on poverty was the greatest in France, followed by Australia, Canada, and the United States. The receipt of child support decreased the odds of being in poverty across all four countries at the .01 level of statistical significance or higher. The odds of families receiving child support being in poverty ranged from 1/5 the odds in France compared to families not receiving child support, to between 1/2 and 1/3 the odds in the U.S. Although both employment and receipt of child support are stronger predictors of poverty status in France than in any other country, the unavailability of a measure for education may be influencing these coefficients.

It was suggested earlier that higher poverty rates among never-married mother families might be partially explained by the fact that the mothers in these families are younger, have younger children, and are less well educated than ever-married mothers. When sources of income are controlled, post secondary education has a statistically significant effect on reducing the odds of poverty in Canada and the U.S., and a greater number of children significantly increases the odds of poverty in all countries but France. All of the demographic variables entered into the equation were significant at the .001 level for the United States, suggesting that demographic characteristics have the greatest influence on poverty levels in the U.S. We must be cautious in that interpretation, however, because the large sample size in the U.S. increases the likelihood that we are able to detect statistically significant differences in this country

compared to the others.

Predicting Employment Status

Because employment is such a critical factor in predicting poverty, we further explore how the differences between ever- and never-married mother families are related to the likelihood that the mother is employed. For this analysis the dependent variable is employment status and the independent variables are receipt of public and private benefits (which reduce the need for employment income), as well as the demographic variables.

From Table 5 we can see that the odds of being employed are considerably improved in Canada and the U.S. for mothers with high education. Fewer children improved the odds in Canada, France and the U.S. In Australia, France and the U.S. an increase in the age of the youngest child increases the odds of employment, whereas an increase in the age of the mother decreases the odds of employment, possibly due to a generational effect. Changes in these variables do not change the odds of employment for mothers in Canada.

The marital status coefficient is only significantly related to the odds of employment in France. One explanation for the statistically significant coefficient in this country is that it is picking up the effects of the missing education variable in the equation. If in France, as in the other countries in the sample, high education increases the odds of employment and never-married mothers are less well educated than their ever-married counterparts, the omission of the education variable would likely increase the size and significance of the marital

status coefficient.

SUMMARY & CONCLUSIONS

The findings from this study indicate that across the four countries never-married mother families had higher rates of poverty than families headed by an ever-married mother; and, across all countries this is largely a function of the fact that never-married mothers were less likely to be employed and less likely to receive child support, both of which significantly reduce the odds of being in poverty. Being a never-married mother is also associated with having lower levels of education and younger children, which increase the odds of being poor in almost all countries in the sample.

Not only are demographic differences between never- and ever-married mothers associated with poverty net of employment status -- indicating that demographic differences affect the level of income when a mother is employed -- but, not surprisingly, they are also related to the odds of the mother being employed.

While there are similarities across countries in the situation of never-married compared to ever-married mother families, there are also some interesting differences. For example, although ever-married mothers in the U.S. have poverty rates roughly similar to their ever-married counterparts in Australia and Canada, never-married mothers in the U.S. are much more likely to be poor than never-married mothers in the other countries. This is in spite of the greater likelihood that never-married mothers receive child support in the U.S., are as

likely or more likely to be employed, and have higher rates of high education than never-married mothers in either Australia or Canada. The one factor that does distinguish between the three countries is the heavy reliance on means-tested compared to non-means-tested benefits for never-married single mother families in the U.S. While this is also true for ever-married mothers, it is particularly evident among never-married mother families. In both Australia and Canada almost all never-married mothers receive non-means-tested benefits. These benefits are generally higher than means-tested benefits, and they can be added on to, rather than be reduced by income from employment and private transfers.

It is also interesting to note that Canada has the least difference in poverty rates between the two family types, suggesting that how a mother enters single-parent status in Canada is less important to her subsequent economic well-being. One likely explanation for this finding is that the universal receipt of public benefits among single-mother families in Canada mitigates the employment and private transfer (child support) income disparities between ever- and never-married mother families. And, the receipt of these benefits does not appear to substantially diminish the likelihood of employment for Canadian women who head these families. Overall, single-mother families in Canada are more likely to be employed than their counterparts in Australia and only somewhat less likely than single-mothers in France and the U.S. (approximately 65% of Canadian single-mothers have earnings, compared to about 70% of these mothers in France

and 66% in the U.S.). It is also important to note, however, that although almost all single-mothers in Canada receive public transfers and a large percentage are employed, a substantial proportion continue to be poor. This suggests that while transfers may "level" the economic differences between ever- and never-married mother families they do not necessarily move them out of poverty. The results from Australia suggest this same conclusion.

Although there is significant disparity in the percentage of ever- and never-married families in poverty in France, 17% and 35% respectively, there is a much smaller percentage of single-mother families who are poor than in the other three countries. The sample numbers are small for France so we must be somewhat cautious in our interpretations, but it appears that the lower poverty rates in this country are a factor of a larger percentage of these mothers being employed. It is also interesting to note that the number and age of children do not change the odds of being in poverty for single mothers in France, although more and younger children are related to the odds of employment. Examining information about labor market and income support policies in France provide some insights into potential explanations for these findings. It has been stated that in France "the expressed goals of both family policy and labor market policy directed toward women were to encourage women's economic independence as well as to facilitate the better performance of their dual roles as workers and mothers" (Jenson & Kantrow, 1990, p. 116). Labor market policies of particular

importance to unmarried mothers include placing an emphasis on training and education for women, with priority going to single mothers, and increased child care availability. Child care policies generally have heavy public subsidies, including provision by the public school system of afterschool care and a full lunch which gives priority for children of working mothers and state financed summer programs for children.

On the income support side, France provides a combination of non-means-tested family benefits for all families with at least two children, and a means-tested single-parent allowance for all income eligible families with at least one child under the age of three, and a supplementary means-tested family allowance for families with at least three children. The single-parent allowance has a relatively high guaranteed minimum -- for a family of three it equals the minimum wage and is non-taxable (Ray, 1990). Focusing cash benefits on large families and those with young children appears to mitigate the effect of these factors on the odds of being in poverty. France also has various means-tested housing allowances and housing programs available to serve poor families (Jenson & Kantrow, 1990). Although France provides a relatively generous package of public benefits, there is no empirical evidence to indicate that in the early 1980s these benefits created significant work disincentives for single mother families (Ray, 1990; Jenson & Kantrow, 1990).

What the findings from our analyses and information on policies in France suggest is that public transfers coupled with an emphasis on training and education, and supports for child

caring responsibilities can facilitate employment and reduce poverty among both ever-married and never-married single mothers. Findings from other countries in the study seem to support the conclusion that it is the package of employment supports and income benefits that are needed. For example, Canada has a wide array of income supports including a non-means tested family allowance, a means-tested social assistance program, a means-tested refundable child tax credit with a high income ceiling and paid maternity leave. However, Canada has very limited child care or other social supports in place for employment (Goldberg, 1990). The same pattern holds for Australia which has a pension system for all single-parents as well as a means-tested social assistance program, but it has very little available for supporting mothers as workers. In both these countries the poverty rates among single-mothers are higher than in France and the employment levels are lower.

The findings of this study demonstrate that raising single-parent families out of poverty by improving the extent and level of public benefits to them need not equate with increasing welfare dependency if adequate supports for employment are available. Employment alone, however, is unlikely to solve the problem of poverty for many of these single mothers. Although "work not welfare" is the common rhetoric in today's political climate, changes in the labor market in the last two decades have meant that jobs which are available to individuals with low levels of education and skill often do not pay enough to move families out of poverty (see for example, Blank, 1994). Single-

mothers, especially never-married single-mothers often fall into this category. Therefore, unless public policy strategies can change the wages of jobs available to these individuals, or significantly improve the education and skill levels of many single mothers, they and their children are likely to remain in poverty if their sole source of support is income from earnings. Data from other countries suggests that combining income from the market and the state is a more realistic strategy for lessening the incidence of poverty among these families than a reliance on either source of income alone.

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Endnotes

1. For more detail about the LIS data see Smeeding & Schmaus, 1990.

2. In the U.S., single-mother recipients of non-means-tested benefits would either be widows receiving Survivor's Insurance, or individuals receiving unemployment insurance or worker's compensation.

TABLE 1

Country, Sample Year and Unweighted and Weighted Sample Sizes of Ever- and Never-Married Single-Mother Families in the Sample

Country	Sample year	Ever-married mother families		Never-married mother families	
		Unweighted N	Weighted N %	Unweighted N	Weighted N %
Australia	1985	191	130 69.3	85	58 30.7
Canada	1987	320	222 74.4	102	65 22.6
France	1981	137	152 77.9	41	43 22.1
United States	1986	447	3311 69.2	182	1473 30.8

TABLE 2

Country, Percent Poor and Percent of Ever- and Never-Married Single-Mother Families Who Receive Income from Specified Sources (Weighted Samples)

Country	Percent poor		Percent with earnings from employment		Percent with non-means-tested		Percent with means-tested		Percent with child support	
	Ever-married	Never-married	Ever-married	Never-married	Ever-married	Never-married	Ever-married	Never-married	Ever-married	Never-married
Australia	44	65	43	34	95	88	73	87	28	7
Canada	48	61	67	55	99	100	91	96	29	9
France	17	35	72	63	61	47	68	86	55	0
United States	48	74	72	53	16	8	40	71	38	10

TABLE 3

Country and Demographic Characteristics of Ever- and Never-Married Single-Mother Families (Weighted Samples)

Country	Age of mother		Number of children		Age of youngest child		% with secondary education	
	Ever-married	Never-married	Ever-married	Never-married	Ever-married	Never-married	Ever-married	Never-married
Australia	37.1	26.9	1.8	1.4	8.6	4.0	32	27
Canada	35.2	28.1	1.8	1.5	8.4	4.8	55	39
France	37.4	32.3	1.8	1.4	9.0	5.8	NA	NA
United States	35.7	27.9	1.9	1.8	8.1	4.8	75	66

TABLE 4

Logistic Regression Coefficients, Their Standard Errors and the Odds Ratio for Characteristics of Single-Mother Families; The Dependent Variable Equals 1 if the Family is in Poverty and 0 if the Family is Not in Poverty.

Variables	Australia N = 188		Canada N = 287		France N = 195		U. S. N = 4,784	
	Coeff. (SE)	e ^b	Coeff. (SE)	e ^b	Coeff. (SE)	e ^b	Coeff. (SE)	e ^b
Marital status (1 = never-married)	.61 (.53)	1.84	.10 (.41)	1.11	.41 (.74)	1.51	-.01 (.11)	.99
Employed (1 = yes)	-1.99***(.45)	.14	-1.35***(.33)	.25	-3.37***(.64)	.03	-1.86***(.13)	.16
Receipt of non-means-tested benefits (1 = yes)	.53 (.99)	1.70	No Variance on this variable		.75 (.68)	2.11	-.62***(.12)	.54
Receipt of means-tested benefits (1 = yes)	1.07 (.61)	2.90	1.76* (.81)	5.84	1.26 (.81)	3.53	1.77***(.09)	5.86
Receipt of child support (1 = yes)	-1.53** (.51)	.22	-1.15**(.36)	.32	-1.64** (.64)	.19	-.90***(.09)	.41
Age of mother	.01 (.03)	1.00	-.01 (.02)	.99	-.03 (.03)	.97	-.05***(.01)	.95
Education of mother (1 = high)	-.07 (.45)	.94	-1.33***(.30)	.26	NA		-.44***(.10)	.64
Number of children	.98**(.31)	2.66	.78***(.22)	2.18	.13 (.20)	1.13	.69***(.06)	2.00
Age of youngest child	-.13* (.06)	.87	-.03 (.05)	.97	.06 (.08)	1.06	-.05***(.01)	.95
Constant	-1.34 (1.70)		-.37 (1.21)		-.42 (1.71)		2.55***(.29)	
Model Chi-squared	95.35	9 df	111.83	8 df	83.46	8 df	2784.53	9 df
Percent accurately classified	77.54		74.65		89.23		83.26	

*** p<.001 ** p<.01 * p<.05

NA Not available

TABLE 5

Logistic Regression Coefficients, Their Standard Errors and the Odds Ratio for Characteristics of Single-Mother Families; The Dependent Variable Equals 1 if the Mother is Employed and 0 if the Mother is Not Employed.

Variables	Australia N = 188		Canada N = 287		France N = 195		U. S. N = 4,784	
	Coeff. (SE)	e ^b	Coeff. (SE)	e ^b	Coeff. (SE)	e ^b	Coeff. (SE)	e ^b
Marital status (1 = never-married)	-.22 (.49)	.80	-.05 (.35)	.95	-1.32* (.62)	.27	-.07 (.09)	.92
Receipt of non-means-tested benefits (1 = yes)	-1.34 (.79)	.26	No Variance on this variable		-1.71*** (.52)	.18	-.19 (.12)	.82
Receipt of means-tested benefits (1 = yes)	-2.29*** (.50)	.10	-1.77* (.93)	.17	-.43 (.54)	.65	-3.01*** (.11)	.05
Receipt of child support (1 = yes)	-.21 (.46)	.81	.62 (.34)	1.85	-.73 (.47)	.48	.81*** (.10)	2.25
Age of mother	-.06* (.03)	.94	.04 (.03)	1.03	-.11*** (.03)	.89	-.04*** (.01)	.96
Education of mother (1 = high)	.32 (.41)	1.37	1.11*** (.28)	3.05	NA		.81*** (.09)	2.25
Number of children	-.43 (.26)	.65	-.49** (.17)	.61	-.54** (.22)	.58	-.13** (.04)	.88
Age of youngest child	.17** (.05)	1.19	.03 (.04)	1.03	.25*** (.07)	1.29	.09*** (.01)	1.10
Constant	4.35** (1.50)		1.07 (1.23)		6.14*** (1.36)		3.01*** (.25)	
Model Chi-squared	60.34	8 df	54.29	7 df	68.48	7 df	2237.48	8 df
Percent accurately classified	72.49		71.78		77.95		79.33	

*** p<.001 ** p<.01 * p<.05

NA Not available