Children in the United States are more likely than ever before to spend part of their lives in single-mother families. However, researchers usually ignore the complexity of household living arrangements, focusing solely on the marital status of mothers. Drawing on 1990 census data, we show that over two fifths of children in single-mother families live in households with other adults—relatives, nonfamily members, or mothers' cohabiting partners. We demonstrate the importance of employing this measure of household living arrangements by examining the race-ethnic gap in child poverty. The actual extent of race-ethnic gap in child poverty is masked when children's household living arrangements are ignored. We expect that answers to other research questions related to family structure will also depend on detailed knowledge about children's household living arrangements.

Children's Living Arrangements in Unmarried-Mother Families

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Single-mother families are increasingly common in the United States (U.S. Bureau of the Census, 1991). Not only are children more likely to experience single parenthood than ever before, but they are spending increasing portions of their lives in single-mother families (Bumpass & Raley, 1995). The prevalence and trend in single motherhood have engaged the attention of policy makers and are key issues for studies of social stratification and inequality. A central reason for this concern is that poverty rates among mother-only families are indisputably high: Single mothers and their children have nearly a 50% chance of being poor (U.S. Bureau of the Census, 1993). Moreover, a large body of literature has emerged indicating that growing up in poverty has numerous deleterious

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effects on children's life chances later on. These effects include lower educational attainment and socioeconomic achievement as well as higher levels of adolescent unmarried motherhood (e.g., McLanahan & Sandefur, 1994; Wolfe & Haveman, 1995; Zill & Nord, 1994).

Although to date we know a good deal about poverty in single-mother families, past work has rested on the de facto presumption that there is no substantively meaningful variation within the category of "single-mother family;" the term *single motherhood* continues to evoke the image of children being raised alone by their mothers. Yet, some research shows that single mothers and their children in fact live in a wide array of household arrangements. Some children live with the mother's cohabiting partner, some with grandparents or other relatives, and others with nonrelatives (e.g., Bumpass & Raley, 1995; Manning & Lichter, 1996; Winkler, 1993; U.S. Bureau of the Census, 1994).

Sociologists and demographers often ignore this complexity of children's household living arrangements when studying the causes and consequences of growing up in single-mother families (e.g., McLanahan & Sandefur, 1994). The large literature on the effects of family structure on children's well-being has tended to use fairly simplistic measures of family structure (i.e., two parent, stepparent, one parent), ignoring the role of other adults in the household. Consideration of the complete household context could have important implications for our understanding of children's well-being.

We contribute to research on single-mother families by exploring some of the ramifications of ignoring the complexity of children's living arrangements. We take advantage of the large sample and detailed information about household structure available in the recently released 5%, 1990 decennial census Public Use Microdata Sample (PUMS). These data are unique in that we are able to directly identify and differentiate among children's household living arrangements, such as lone-mother, cohabiting, extended-family, and nonfamily households. Also, use of the PUMS allows us to overcome another limitation of prior work on single-mother families and compare children's household living arrangements among many race-ethnic groups. Specifically, we first illustrate the diversity of household living arrangements of non-Latino White, African American, Mexican American, Puerto Rican, and Asian children in unmarried-mother families. Second, we demonstrate the utility of using a detailed measure of household living arrangements by examining the race-ethnic gap in child poverty. We assess whether using detailed information about children's household living arrangements adds to our understanding of the race-ethnic gap in child poverty.

BACKGROUND AND SIGNIFICANCE

DIVERSITY OF CHILDREN'S LIVING
ARRANGEMENTS IN UNMARRIED-MOTHER FAMILIES

One of the most dramatic changes in family patterns in the United States in recent decades has been the rise in single motherhood. Between 1980 and 1990, the percentage of children living in single-mother families increased from 11% to 20% (U.S. Bureau of the Census, 1993) and this percentage continues to rise.[1] White children are less likely to live in single-mother families than children belonging to other racial and ethnic groups. In 1990, 13% of non-Hispanic White, 49% of Black, and 24% of Hispanic children lived in mother-only families (U.S. Bureau of the Census, 1993).

Yet, not all children living with unmarried mothers are living only with their unmarried mother. Substantial proportions live with other relatives, nonrelatives, or with their mother and her cohabiting partner. Data from the Survey of Income Program Participation (SIPP) show that, in 1990, 21% of children living in mother-only families live with other relatives and 8% live with nonrelatives (U.S. Bureau of the Census, 1994), and census data reveal that, in 1990, 18% of children living in mother-only families were living with a grandmother. However, to date no research has shown the distribution of children across all of these specific household living arrangements (lone-mother, cohabitation, extended family, and nonfamily). This omission is due primarily to data limitations. National surveys most often do not include sufficient cases to examine each household living arrangement separately and not until recent years have larger surveys (SIPP or Current Population Survey) included direct measures of cohabitation.

A substantial minority of children in single-mother families are living with other adults and there appear to be some race-ethnic differentials in these children's household living arrangements. Black and Hispanic children are more commonly living in extended family households than are White children (U.S. Bureau of the Census, 1994). Furthermore, at least one in seven White, Puerto Rican, and Mexican American children and 9% of Black and Asian children who live with an unmarried parent also live with their parent's cohabiting partner (Manning & Lichter, 1996). We shift the focus from all children to children in single-mother families and compare the specific household living arrangments of non-Hispanic White, Puerto Rican, Mexican American, Asian, and Black children living with their unmarried mother. Unlike research based on national surveys

(e.g., Bumpass & Raley, 1995), we include race-ethnic groups that are often excluded or not specifically discussed.

IMPLICATIONS OF LIVING
ARRANGEMENTS FOR CHILDREN'S POVERTY

The share of all children living in poverty increased from 15% in 1970 to 21% in 1990 (U.S. Bureau of the Census, 1991). Since 1975, children have experienced higher levels of poverty than any other age group in the United States (U.S. Bureau of the Census, 1993), an issue that has spawned policy dialogues about children's well-being as well as a large body of social scientific literature. Yet, most research documenting children's poverty stops at the point of making comparisons between single-parent and two-parent families, or is limited to analysis of single-mother families without any further refinements. This is problematic for at least three reasons.

First, one of the key consequences of varying living arrangements for children in single-mother families is in the domain of economic well-being. Although the evidence is comparative, rather than focusing on the processes associated with economic well-being, past research has shown that living in extended families is positively associated with the economic well-being of unmarried mothers (e.g., Angel & Tienda, 1982; Folk, 1996; Hill, 1990; Trent & Harlan, 1994; Winkler, 1993). The economic consequences of living in a cohabiting-couple family for children have not been rigorously explored, but the limited available evidence also suggests important effects. Cohabiting-mother families appear to be better off economically than mother-only households (Folk, 1996; Winkler, 1993).[2]

A second reason to analyze complex living arrangements in relation to children's poverty concerns how poverty is officially measured. Standard measures of poverty do not treat the numerator (i.e., family income) of the poverty statistic in a consistent manner. If an unmarried mother and her child(ren) are living with a relative, the income of relatives is included as part of the family income, whereas if she and her child(ren) live with a nonrelative, the nonrelative's income is not incorporated into family income. Clearly, it is difficult to determine how poverty ideally should be computed without information about actual intrahousehold income pooling. But if one collapses the various household living arrangement categories together, it is all the more difficult to accurately ascertain the extent of economic hardship experienced by single-mother families. In particular, for example, including both women and children living alone and those living with relatives in the same category would most likely overestimate

the economic well-being of single-mother families. A related issue is that it is likely that cohabiting partners pool their resources at least to the extent that relatives do, but most past studies of poverty as well as official poverty estimates of single-mother families do not include the income of cohabiting partners. A recently published National Academy of the Sciences report, however, strongly recommends the inclusion of cohabiting partners' income for poverty statistics (Citro & Michael, 1995). Manning and Lichter (1996) demonstrate the substantive importance of doing so; including cohabiting partner's income reduces poverty rates of children in cohabiting-couple families by 29%. We thus argue that not only should cohabiting partners' resources be included in measures of poverty but this category needs to be examined separately as well.

A third reason to use detailed measures of living arrangements concerns the dramatic race-ethnic variation in poverty rates within the category of mother-only families. In 1989, 63% of Black, 64.5% of Mexican American, and 74% of Puerto Rican children in single female-headed families were poor (Miranda, 1991). These percentages are substantially higher than the percentage for White children, of whom about 36% living in single-mother families were poor. Household living-arrangement variation may be an overlooked but crucial part of an explanation for this race-ethnic child poverty gap. Furthermore, the relationship between household structure and children's poverty may have important implications for debates about the sources of poverty.

There is some evidence of compositional differences in household living arrangements by race-ethnicity among mother-only families. However, it may not only be compositional differences but race-ethnic variation in the benefits of various kinds of shared housing that accounts for the gap. Suggestive evidence emerges from studies showing that mothers' relatives across racial and ethnic groups do not possess and/or provide equivalent resources (Angel & Tienda, 1982; Folk, 1996; Hogan, Hao, & Parish, 1990; Trent & Harlan, 1994). Thus, Black and Latino single mothers and their children benefit from living with relatives less than do Whites, consistent with systematic income inequalities by race-ethnicity in the United States.

We assess how household living arrangements influence the race-ethnic gap in child poverty in single-mother families. If household structure accounts for a portion of the race-ethnic gap in child poverty, then household living arrangements would appear to be a proximate determinant of the gap. Alternatively, if the gap increases when household living arrangements are considered, this would be consistent with the notion that race-ethnic differences in child poverty are suppressed when household

structure is ignored. It is also possible—however, we believe unlikely—that household structure has no impact on the race-ethnic gap in child poverty.

We acknowledge that this analysis cannot address the true cause of the race-ethnic gap in poverty among unmarried-mother families because it might be that observed living arrangements are due to self-selection and are endogenous to economic well-being. That is, women choosing to live alone with their children are probably doing better economically than otherwise similar women who select themselves into other living arrangements. Women's choice of living arrangements is in part a response to expected economic well-being. Nonetheless, our analysis serves the main purpose of this article—to document whether and in what way inclusion of children's detailed living arrangements alters our assessments of race-ethnic differences in child poverty.

The next section discusses our data, variables, and analytic strategy. We present results in two parts. First, we document the diverse living arrangements of children in mother-only families by race-ethnicity. Second, in multivariate analyses, we assess whether inclusion of children's household living arrangements helps to account for race-ethnic variation in children's poverty among single-mother families, controlling for human capital and demographic factors. The latter aim has important implications for the more general issue of whether detailed consideration of living arrangements may also be crucial for other issues related to family structure and children's well-being.

DATA AND MEASURES

The analysis is based on roughly 500,000 children included in the 5% sample of the PUMS. We created a child-based file so that each child living with an unmarried biological mother constitutes a separate record. Information about the household, family, biological mother, biological mother's cohabiting partner, and the child are attached to each record.

The PUMS data are appropriate for the following three reasons. First, we are able to identify several unique types of households and families, including cohabiting families. Until recently, surveys generally used to study poverty-excluded direct measures of cohabitation (e.g., Survey of Income and Program Participation, Current Population Survey). In 1990, the decennial census included "unmarried partner" as a possible relationship status, and we are thus able to identify the number and proportion of children living in cohabiting families. The PUMS also allows us to

identify whether children are living with their biological mothers in extended family households or nonfamily households. Children who reside in extended family households may live in subfamilies (their mother is related to the householder or head of household) or, alternatively, their mother may be the head of a household with other relatives in residence. Children are assigned to nonfamily households when they live with their biological mother and the other adults in the household are both unrelated to the child and the mother's cohabiting partner. Children categorized into mother-only households are children who reside only with their biological mother and no other adults.

Second, the large sample size of the PUMS allows for the calculation of estimates of economic well-being for several racial and ethnic groups that have received limited attention in most previous comparative research on children's poverty. In this article, we include the following groups: non-Latino Whites, non-Latino Blacks, Asians, Mexican Americans, and Puerto Rican Americans.[3]

Third, the PUMS includes the income of each household member, including unmarried partners. This permits us to follow Citro and Michael's (1995) recommendation and adjust official estimates of children's poverty to include the cohabiting partner's income and adjust the family size measure to include the cohabiting partner and children of the cohabiting partner. In all other cases, we define children as poor in the manner of official poverty statistics: a child living in a family in which the total money income (earnings, interest income, etc.) of all family members is below the income threshold set for the family size and number of related children under age 18 is defined as poor (U.S. Bureau of the Census, 1993). It is important to note that official poverty estimates for children in extended-family households are based on the income of all family members (mother, grandparents, aunts, cousins, etc.).

Despite these advantages, like all studies of this sort, we are unable to determine the allocation of income within the household. For example, even though a child living with a mother and a grandparent may share unequally, or not at all, in the grandparent's income, the poverty level is based on the grandparent's income as well as that of the mother. Similarly, inclusion of the cohabiting partner presumes complete sharing of house-hold income, which may or may not be the case. Our estimates thus represent an upper-bound benefit of other adults' incomes on children's economic well-being. Unfortunately, to date no recent national data sources include information on household resource allocation as well as detailed family living arrangements (Citro & Michael, 1995).

After presenting descriptive statistics on variations in household living arrangements, we turn to multivariate analyses to assess the race-ethnic gap in poverty. Our key independent variables are categorical variables representing living arrangements and race-ethnicity. We also include a broad array of control variables. These represent the mother's human capital and sociodemographic characteristics and are presented in the appendix.[4] We measure mother's human capital with completed education level and whether the mother is currently employed or enrolled in school. Sociodemographic controls include mother's and child's ages, mother's marital status (ever married versus never married), number of child's siblings, and whether residence is in a metropolitan area.

RESULTS

HOUSEHOLD LIVING ARRANGEMENTS

Altogether, about one fifth of American children live with their unmarried mother (U.S. Bureau of the Census, 1991, 1994). Table 1 shows the percentage of children in unmarried-mother families by living arrangement categories and race-ethnicity. As the table indicates, only approximately half of children in single-mother families live solely with siblings and their mother (mother-only households). Overall, nearly 8% of children reside with their parent's cohabiting partner, about one third of children live in households with other relatives, and a small proportion of children (3%) live with their mother and unrelated adults. These results are generally consistent with those based on SIPP. Detailed comparisons are not possible due to slightly different definitions of single-mother family and race-ethnicity (U.S. Bureau of the Census, 1994). It appears from Table 1 that the broad single-mother categorization obscures the fact that many children in unmarried families live with other adults besides their mother.

Comparisons based on race and ethnicity show important variations in the living arrangements of children in single-mother families. As shown in Table 1, most White children in single-mother families live with their mother only (62%), but just over half of Puerto Rican and African American children live in mother-only households. Slightly lower percentages of Mexican American and Asian children live only with their mothers (e.g., 46% and 48%, respectively). The likelihood of living in a cohabiting family also differs by race-ethnicity. About 10% of Puerto Rican, Mexican American, and White children with unmarried mothers

TABLE 1
Household Living Arrangements of Children in
Unmarried-Mother Families for Racial and Ethnic Groups

	Mother Only	Cohabiting Couple	Extended Family	Nonfamily	Total
Total	56.9	7.9	31.8	3.4	100.0
White	62.3	9.0	24.9	3.9	100.0
African American	53.6	5.8	38.0	2.5	100.0
Asian	48.3	5.4	41.2	5.0	100.0
Mexican American	46.3	9.6	39.8	4.2	100.0
Puerto Rican	56.1	10.7	29.8	3.5	100.0
n	333,719	46,421	187,387	19,582	587,109

live in cohabiting-couple families compared to only 6% of African American and 5% of Asian children. In terms of extended-family arrangements, roughly two fifths of African American, Asian, and Mexican American children live with their biological mother and other relatives. Living with other family members is somewhat less common among White children (25%) and Puerto Rican children (30%). Of those children in extended families, the most common arrangement is living in three-generation subfamilies, with the child's grandparent being the head of household (table not shown). Last, very few children of any racial-ethnic group share a household with their mother and only nonfamily members, with all percentages under about 5%.

CHILD POVERTY

To examine the importance of living arrangements in explaining the race-ethnic poverty gap within unmarried-mother families, we first present the poverty rates of children in each household living arrangement separately for each race and ethnic group. Next, we use multivariate models to assess whether and how children's household living arrangements influence the race-ethnic gap in child poverty.

The top panel of Table 2 shows that the general category "unmarried-mother" family does not illustrate the economic circumstances of children's lives very well. For example, overall, 44% of children in unmarried-mother families are living in poverty. Yet, there are marked differences between living arrangement categories. Children residing in mother-only households experience the highest poverty rates (53%). Children living in nonfamily households have similarly high levels of poverty (50%). In

TABLE 2
Poverty Rates and Household Living Arrangements
of Children in Unmarried-Mother Families for
Racial and Ethnic Groups (percentages)

	Mother Only	Cohabiting Couple	Extended Family	Nonfamily	Total	Standardized Poverty Rates[a]
Children's poverty rates						
Total	53.4	27.6	31.8	50.0	44.4	
White	40.0	19.8	16.1	40.7	32.1	
African American	66.7	36.0	41.8	61.7	55.8	57.8
Asian	51.3	24.0	25.1	53.0	39.1	42.4
Mexican American	68.2	36.5	38.2	62.1	53.0	57.5
Puerto Rican	75.8	37.8	49.2	73.0	64.0	65.8
Gap in child poverty relative to Whites[b] (%)						
African American	70.1	81.8	159.6	51.6	73.8	
Asian	28.9	21.2	55.9	30.2	21.8	
Mexican American	71.4	84.3	137.3	52.6	65.1	
Puerto Rican	90.4	90.0	205.6	79.4	99.4	

a. Standardized for household living arrangements of non-Latino White children.
b. The gap is measured by dividing the difference between the White and other race-ethnic group.

contrast, children in cohabiting-couple and extended-family households have poverty rates of 28% and 32%, respectively.[5]

This striking variation in poverty rates by living arrangement also holds within race-ethnic categories, with poverty rates tending to be highest among children in mother-only or nonfamily households and lowest for those living in cohabiting or extended-family households. The last column shows that, overall, one third of White children in unmarried-mother families live below the poverty level. However, poverty rates range from a relatively low 16% among White children living in extended-family households to 41% among White children living in nonfamily households. Among Asians, half of children living in nonfamily or mother-only households live in poverty compared to one quarter of Asian children in extended-family households or cohabiting-couple families. For Mexican American children, whereas two thirds residing in mother-only households are poor, a much lower 36% of those living in cohabiting-couple families are poor. Similarly, over half of African American children live in poverty, but only 36% of those who live in cohabiting-couple families are poor compared to two thirds of those in mother-only households. Puerto Rican children experience the highest overall levels of poverty

(64%); three quarters of Puerto Rican children residing only with their mother live in poverty, compared to 38% of those in cohabiting-couple families.

It is also important to note that the racial-ethnic gap in poverty rates is greater within certain household living arrangements than across household types, with race-ethnic groups not necessarily benefiting equally from particular household living arrangements.[6] The bottom panel of Table 2 shows the percentage gap in poverty between each race-ethnic group and Whites. For example, only 16% of White children in extended-family households are poor. Yet, almost half of Puerto Rican children, 42% of Black children, and 38% of Mexican American children residing in extended-family households are living in poverty (top panel). This translates into striking poverty gaps on the order of 100% to 200%, as shown in the bottom panel of the table. One potential explanation is that White mothers contributed more to the household income than other mothers, but mother's income represents about the same percentage (42%) of the total household income for each race-ethnic group. Instead, it appears that the lower resources available to all minority family members contributes to the gap in child poverty. These gaps between White child poverty and minority child poverty in extended-family households are larger than the gap for all children in unmarried-mother families, and larger than the gap for children living in the other household living arrangements. The gaps between White and Mexican American children and White and African American children are greater for cohabiting-couple families than mother-only families, suggesting again that White children generally benefit the most economically from the presence of other adults. Poverty gaps are smallest for nonfamily and mother-only arrangements.

What are minority children's poverty rates if they have the same household living arrangements as White children? The last column of Table 2 contains the standardized poverty rates and shows that African American, Mexican American, Puerto Rican and Asian children's poverty rates would be slightly higher if they had the same household living arrangements as White children. The reason is that more White children live in mother-only households and children in those households experience the highest rates of poverty. This result is based on Whites as the comparison group, but other simulations can be addressed, such as, what would happen to poverty rates for race-ethnic groups if half of the children in mother-only families lived in extended family households? A range of a 12% to 16% reduction in poverty would occur for non-White children and a 23% reduction in poverty for White children (results not shown).

Thus, quite dramatic shifts in living arrangements could have only minimal impacts on the poverty gap.

MULTIVARIATE RESULTS

Table 3 shows logistic regression models predicting children's poverty. The observed race-ethnic differences in child poverty presented in the prior subsection could be due to differences in sociodemographic characteristics or in the human capital investments of mothers. The logistic regression coefficients in the table represent the log odds that a child lives in poverty. We use methods developed by Clogg, Petkova, and Haritou (1995) to compare the logistic regression coefficients across nested models. This method identifies whether the addition of variables alters the race and ethnic coefficients at statistically significant levels.

Model 1 is based on an equation that includes race-ethnicity and the control variables listed in the appendix. The results show that statistically significant differences in the odds of being poor exist between each race and ethnic group (except between Asians and Whites), net of controls for age, number of siblings, marital status, residence, education, employment, and school enrollment. Non-Latino White children have the lowest odds of living in poverty and Puerto Rican children the greatest odds. Although the inclusion of the human capital and sociodemographic variables significantly reduces the race-ethnic coefficients (results not shown), race-ethnic differences in child poverty persist.

Model 2 in Table 3 adds household living arrangements as a series of dummy variables. Comparisons of the race-ethnic coefficients across Model 1 and Model 2 indicate that the race-ethnic differences in child poverty become significantly larger with the inclusion of household living arrangements in the model (Clogg et al., 1995). African American children have 83% higher odds of being poor than non-Latino Whites in the first model with controls for human capital and sociodemographic characteristics; in Model 2, which also includes living arrangements, African American children have 214% higher odds of being poor than non-Latino White children. Similarly, for children in each race-ethnic group the odds of living in poverty are significantly increased with the inclusion of the household living arrangements.

These results suggest that, far from helping to account for race-ethnic poverty gaps, controlling for household living arrangements increases these gaps. In an important sense, the race-ethnic gap in child poverty is masked when children's living arrangements are ignored. The racial-

TABLE 3
Logistic Regression Coefficients Predicting
Poverty Among Children in Unmarried-Mother Families

	Model 1	Model 2
White		
African American	0.61*	0.76*
Asian	0.02	0.17*
Mexican American	0.25*	0.48*
Puerto Rican	0.56*	0.69*
Other Latino	0.35*	0.55*
Other non-Latino	0.35*	0.57*

NOTE: Model 1 includes mother's education, employment, age, marital status, residence, child's age, number of siblings. Model 2 includes all of the variables in model 1 and adds the living arrangement variables.
*$p < .0001$ (both within and across models).

ethnic gap in poverty is greater within household living arrangements than across living arrangements, a pattern also evident from the bivariate results presented earlier in Table 2. This point is further supported by a decomposition of the child poverty gap (results not shown).

Tests for interactions between race-ethnicity and household living arrangements indicate a reason for this finding: The effects of race-ethnicity significantly vary across household living arrangement categories net of other factors and these effects tend to benefit White children more than children of other race-ethnicities (results not shown). Although White children in single-mother families have lower odds of living in poverty than other children, regardless of household living arrangements, White children benefit substantially in terms of economic well-being from living in cohabiting-couple families and extended-family households. Yet, Mexican American, Puerto Rican, African American, and Asian children benefit less than Whites from living with other relatives and much less from living with their mother's cohabiting partner. Comparisons of non-White groups indicate that Mexican American and Puerto Rican children living in cohabiting-couple families benefit similarly from living in a cohabiting-couple family and they have significantly lower odds of being poor than African American children living in cohabiting-couple families. Yet, African American and Puerto Rican children living in extended-family households share the highest odds of being poor. Also, African American and Puerto Rican children residing in mother-only households have the same odds of living in poverty and they have higher odds of being poor than children living in any other type of household.

CONCLUSION AND DISCUSSION

The term single-mother family is often used to denote a type of family that actually comprises a wide variety of specific household living arrangements. The primary aim of our article has been to explore some of the ramifications of ignoring such distinctions. We first simply documented the extent of diversity of living arrangements among children in unmarried-mother families using data drawn from the 1990 PUMS. Although living alone with their mother is still the modal arrangement, a substantial proportion of African American, Mexican American, Puerto Rican, Asian and non-Latino White children live with other relatives, their mother's cohabiting partner (who may be the child's father), and nonrelatives as well. Our prevalence estimates are, in fact, an underestimate because our analysis is based on a static measure of household living arrangements. The percentage of children having ever lived in cohabiting-couple, extended-family, and nonfamily households is likely to be much higher than our reports of current residence (e.g., Bumpass & Raley, 1995).

We next examined whether and to what extent a consideration of children's specific household living arrangements within mother-only families might help to account for some of the striking race-ethnic gaps in child poverty rates. Poverty rates are almost twice as high among African American, Mexican American, and Puerto Rican single-mother families (63% to 74%) than among White single-mother families (36%). Results indicate that net of human capital and sociodemographic factors, differences across groups in household living arrangements do not account for the poverty gap between Whites and any minority group. In fact, our results show that living arrangements actually work to increase the gap in well-being between these groups. Living with other adults yields less for non-White children than for White children, presumably because fewer resources are available.

Overall, our results illustrate the importance of taking household living arrangement complexity into account. In our particular example, a lack of detailed household living arrangement information obscures the actual extent of the race-ethnic poverty gap among unmarried-mother families. The implication is that the simple and common strategy of treating all children in unmarried-mother families in the same manner underestimates and masks sharp race-ethnic differentials in children's economic well-being. At the same time, this shortfall can be easily rectified in future research because the majority of large, national surveys of the United States population contain household information.

There are a few limitations to our study. Although we recognize the importance of understanding the causal processes leading to particular living arrangements, the PUMS data restrict us to only descriptive analyses. We recognize that living arrangement choice could be due to self-selection and may be endogenous to economic well-being. Decisions about household living arrangements may be a response to future economic prospects. Like other poverty research, another limitation is the assumption about income pooling. Our conclusion that children benefit economically when living with other adults besides their mother is based on the assumption that complete pooling of income within the household occurs. It is unlikely that simple assumptions about complete or no pooling are appropriate (Folk, 1996). For example, in cohabiting-couple families, the level of resource pooling may be dependent upon the duration of a cohabiting-couple relationship. Furthermore, cultural differences in beliefs about family obligations may determine the extent of complete income pooling within extended family or cohabiting-couple households. The distribution of resources within households remains an important issue to be addressed.

Our findings have several important implications. One implication of our work concerns the large and growing body of research on the consequences of single parenthood for children. A lack of emphasis on the actual household living arrangements of children in single-mother families characterizes many of these studies, with researchers rarely considering the complete household context (e.g., Duncan & Rodgers, 1991; Eggebeen & Lichter, 1991; Hernandez, 1993; McLanahan & Sandefur, 1994; for exceptions, see Astone & Washington, 1994; Hogan & Kitagawa, 1985). In particular, theories purporting to explain the association between family structure and children's life chances (e.g., socialization, family stress, social control, and residential instability) tend to be conceptualized without acknowledging the complexity of children's living arrangements.

Another implication relates to the literature on social support received by mothers. Although African American mothers are more likely to receive support from family members than are White mothers, their relatives are constrained in their provision of economic support (Hogan et al., 1990; Stack, 1974). We find that among the subgroup of unmarried mothers who live with extended family members, the economic benefits of coresidence differ based on the child's race-ethnic group. It may be that White mothers and their children benefit more economically because their family members do not suffer the same structural discrimination that leads to lower earnings. Thus, the economic benefits to extended family living

for children are only as large as the resources available to their family members.

The last set of implications applies to public policy discussions aimed at alleviating the poverty of single-mother families. Often, attention has turned to encouraging coresidence with men (via marriage) or with other family members (particularly for minors). Our analysis shows that the economic benefit of cohabitation (as near a parallel to marriage as our analysis allows) is substantially lower for African American, Puerto Rican, Mexican American, and Asian children than for White children. Similarly, encouraging coresidence in three-generation households will not benefit African American and Latino mothers and their children as much as White families. Our results suggest that only reshuffling individuals across households will not eliminate the race-ethnic gap in child poverty.

Moreover, our results have implications for the general issue of policies to reduce the poverty of children in single-mother families. The creation and implementation of effective policies directed at reducing the poverty of children in single-mother families requires knowledge about the diversity of children's living arrangement experiences. Narrow, overly simplistic views of the single-mother family context for children overlook critical distinctions. Household contexts vary markedly in resources and constraints and this variation is likely to be consequential for both descriptive and causal analyses of the relationship between family structure and children's well-being.

APPENDIX
Household Living Arrangements, Human Capital, Sociodemography Characteristics of Mothers and Children in Unmarried-Mother Families (percentages)

	Mother Only	Cohabiting Couple	Extended Family	Nonfamily
Human capital				
Employed	57.7	57.9	54.7	60.6
Full-time employed	34.7	35.0	31.1	36.2
Enrolled in school	12.8	9.8	16.2	12.1
Education (years)				
<12	27.7	33.1	37.7	30.5
12	31.9	33.9	32.5	29.5
13-15	23.4	21.7	18.7	24.0
16+	17.0	11.3	11.1	16.0

(continued)

APPENDIX Continued

	Mother Only	Cohabiting Couple	Extended Family	Nonfamily
Sociodemographic				
Child's age (years)				
<5	24.5	31.8	33.6	27.4
5-13	49.7	46.6	37.3	48.4
13+	25.8	21.7	29.1	24.2
Mother's age				
<19	0.4	0.8	6.9	0.7
19-21	3.1	5.0	8.5	3.8
22-24	10.0	13.9	12.2	11.0
25-29	16.8	20.2	12.5	18.0
30-34	34.1	32.9	18.4	33.7
35-39	17.2	14.7	14.0	15.9
40-49	16.4	11.5	22.1	14.8
50+	1.9	1.0	5.3	2.1
Number of siblings				
0	25.2	26.9	42.7	30.9
1	37.5	35.7	30.4	34.6
2	22.3	22.2	15.6	20.7
3+	15.0	15.2	11.2	13.7
Ever married	71.9	63.7	57.1	70.4
Metropolitan residence	83.4	83.1	85.5	87.7

NOTES

1. Some of the increase in children living in mother-only families is due to procedural changes in the Census Bureau's estimates of subfamilies. This change was implemented in 1982.

2. The CPS data for Winkler's study (1993) did not include direct measures of cohabitation and Folk's (1996) analysis was based on a fairly small sample from the National Survey of Families and Households (NSFH).

3. We use the term *Puerto Ricans* to refer to Latino individuals who are of Puerto Rican descent.

4. Children who reside in extended-family households may live in subfamilies (their mother is related to the householder or head of household) or, alternatively, their mother may be the head of a household with other relatives in residence. When children live in subfamilies, we assigned them their mother's characteristics (i.e., education, income, employment), and not the characteristics of the head of household.

5. The poverty-level estimates of children living in cohabiting-couple families are based on family incomes that include the cohabiting partner's income. Estimates of poverty that exclude cohabiting partner income indicate that 53% of children in cohabiting-couple families are living in poverty. Thus, the poverty rate is 47% lower with the inclusion of cohabiting partner's income. However, the impact of adjusted poverty computations on overall poverty levels for children in unmarried-mother families is small (see, Manning &

Lichter, 1996). The adjusted poverty rates for all children in unmarried-mother families are only 4% lower than the traditionally measured poverty rates.

6. White children are used as the comparison category because in American society they are the most economically privileged group of children.

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