

Safety Nets of Unmarried Mothers: Does Race/Ethnicity Matter?

Melissa Radey, MSSW, MA, PhD
Florida State University

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Background

- ✦ **Safety nets are important to the economic livelihood of single mothers.**
 - ✦ **Often takes informal support to gain employment**
- ✦ **Under welfare reform, unmarried mothers lost their governmental cash safety net.**
 - ✦ **14% of welfare leavers report no earnings or governmental cash assistance (called disconnectors)**
 - ✦ **64% of disconnectors receive informal help from family and friends**

Race/Ethnic Differences

✦ Network strength

- ✦ Ethnographies from the 1960s and 1970s indicate that Blacks and Hispanics have strong kin networks.
- ✦ Recent quantitative work indicates that Whites may receive more assistance than Blacks and Hispanics, particularly in terms of monetary transfers.

✦ Perceived support

- ✦ Much less work examines support perception.
- ✦ Perception is important because receipt is endogenous to need—in order to benefit from help, mothers must need the help.
- ✦ Studies examining former welfare recipients finds that perceived support does not differ by race/ethnicity

Structural Perspective

- ✦ **Blau's assumption that networks are formed based on opportunity.**
 - ✦ **Advantaged mothers have more opportunities to establish networks resulting in stronger safety nets.**
- ✦ **Structural variables may account for initial race/ethnic differences.**
 - ✦ **Mothers with similar advantage and opportunity will have similar safety nets.**

Research Questions

Material Safety nets among unmarried mothers

- ✦ How strong are unmarried mothers safety nets?
- ✦ Does race/ethnicity influence safety net strength?
- ✦ What structural resources influence safety net strength?
- ✦ Does the influence of resources on safety nets vary for Black, Hispanic, and White mothers?

Significance

- ✦ Examines **race/ethnic differences** in perceived support among unmarried mothers regardless of income
- ✦ Examines the influence of **structural resources** on safety net strength
- ✦ Examines how the influence of structural resources may vary for Blacks, Hispanics, and Whites (**interaction effects**).

Research Model

Independent Variables

Dependent Variable

Race and Ethnicity
and Income

Structural Resources

Safety Net Strength

A research model diagram on a dark blue background. On the left, under the heading 'Independent Variables', there are two boxes: a light red one containing 'Race and Ethnicity and Income' and a light green one containing 'Structural Resources'. On the right, under the heading 'Dependent Variable', there is a light yellow oval containing 'Safety Net Strength'. Two white arrows point from the independent variable boxes towards the dependent variable oval.

Methodology

- **Data Source:**
 - Fragile Families and Child Well-being Study
- **Method:** Secondary analysis
- **Sample:**
 - All unmarried mothers who remained unmarried during the first 3 years of their child's life.

Analysis

1. Descriptive statistics

- Frequency distributions
- ANOVA for racial/ethnic differences

2. Ordinary Least Squares regression

- Social Support Index

Summary of Findings:

Q1. How strong are unmarried mothers safety nets?

- ✦ Only 25% of single mothers have access to all measured material resources.
- ✦ Over one-third of single mothers experienced a hardship in the past year indicating their vulnerability.

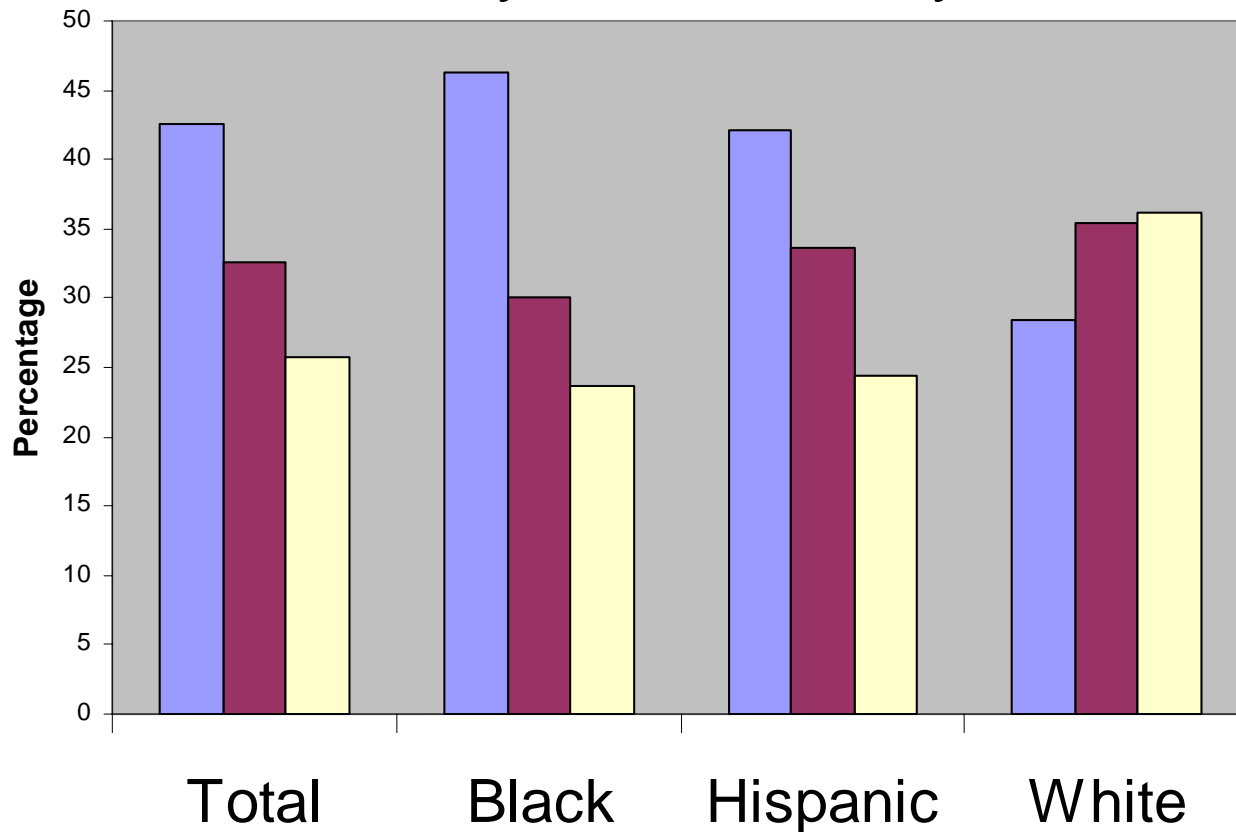
Summary of Findings:

Q2. Does race/ethnicity influence safety net strength?

- ✦ **Black and Hispanic single mothers perceive less access to material resources than Whites.**

Safety Net Strength

Safety Net Strength by Race/Ethnicity



■ Access to 3 supports or less

■ Access to 4-5 supports

■ Complete safety net

Summary of Findings:

Q3. What structural resources influence safety net strength?

- ✦ Having less than a high school diploma, experiencing symptoms of depression, experiencing a hardship, and having a stronger relationship with the child's father decrease safety net strength.
- ✦ Employment, owning a bank account, owning a credit card, contact with family, and giving financial support increase safety net strength.
- ✦ However, structural resources do little to attenuate initial racial/ethnic differences.

Ordinary Least Squares Regression Model Predicting Safety Net Strength

		Race and Income	Full structural model	Full model with sig. interaction
Race/ Ethnicity and Income	Hispanic (15K or less)	-1.60**	-0.83**	-0.95**
	Hispanic (15.1K to 30K)	-0.84**	-0.48*	-0.60*
	Hispanic (More than 30K)	-0.24	-0.20	-0.32
	Black (15K or less)	-1.70**	-0.97**	-1.13**
	Black (15.1K to 30K)	-1.01**	-0.68**	-0.84**
	Black (More than 30K)	-0.36	-0.42*	-0.57**
	White (15K or less)	-1.29**	-0.39	-0.29
	White (15K to 30K)	-0.62*	-0.18	-0.09

Reference group: White (More than 30K)

Summary of Findings:

Q4. Does the influence of resources on safety nets vary by race/ethnicity?

- ✦ Holding structural variables constant, safety nets are weaker among low-income Blacks and Hispanics, but not among low-income Whites.**
- ✦ Experiencing a hardship decreases safety net strength. However, the reverse is true for Blacks.**

Limitations

- ✦ **Cross-sectional data**
- ✦ **Omitted variable bias**
- ✦ **Limited to material safety net**

Implications

- ✦ As welfare time limits elapse and mothers no longer have a public safety net, research needs to examine how safety net strength contributes to racial/ethnic inequality.
- ✦ Clinicians cannot expect informal assistance to step in where public assistance left off, particularly among Black and Hispanic mothers. The most vulnerable mothers (those with few socio-economic resources and those with symptoms of depression) may be the least likely to have a private safety net.