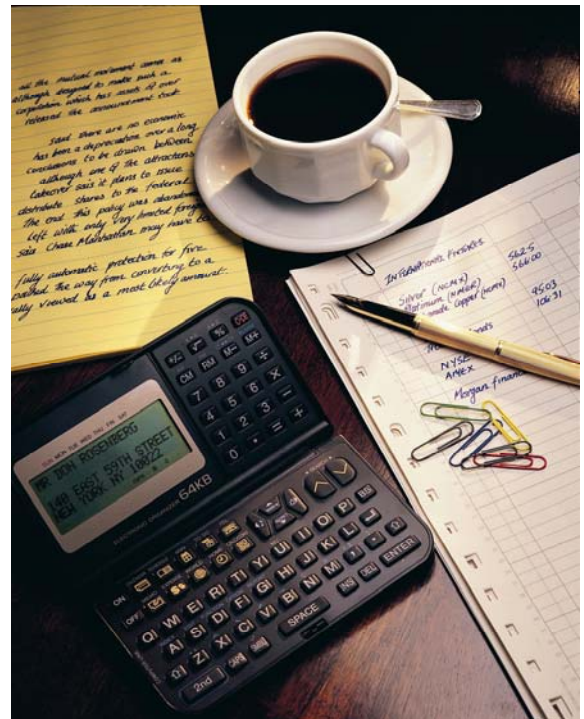


Informing the Debate

Families Coping with Economic Crisis:

The Impact of the Michigan Economy on Michiganians and their Families



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Abstract

The state of Michigan has been particularly hard hit by the economic downturn. With double-digit unemployment rates, a large number of individuals and families are suffering. This paper uses data from the 55th round of the Michigan State of the State Survey (SOSS) to describe the magnitude of the financial challenges faced by Michigan residents and their families. Further, we look at the impact of financial difficulties on personal and family well-being. We find that a majority of respondents report some degree of financial hardship. Moreover, individuals living in Detroit and the Northern Lower Peninsula are particularly likely to experience unemployment and financial challenges. These challenges seem to have an effect on individual psychological distress, and to a lesser degree the amount of conflict within couples.

Background

The Michigan Economic Context

Though the economic crisis of 2008 has had a dramatic impact on individuals and families across the country, the difficult economic situation began earlier and has hit those living in Michigan harder than most other parts of the country. Unemployment in the state has exceeded the national average since 2001, while in 2009 Michigan's unemployment rate was more than 40% higher than the national average (BLS, 2010). Michigan's two main industries – automobile manufacturing and related suppliers, and tourism, have both been profoundly negatively affected by the economic slowdown. Not surprisingly, both the median household income and per capita income for residents of the state are below the national average (U.S. Census Bureau, 2008), and 14% of state residents fall below the poverty line (U.S. Census Bureau, 2009).

The Impact of Financial Hardship on Individuals and Families

Since the 1930s, social scientists have been demonstrating that unemployment is a stressor for workers and their families. Unemployment is considered a highly stressful, negative life event (Dohrenwend, Krasnoff, Askenasy, & Dohrenwend, 1978), with good reason: studies of both general unemployment and plant closings show that unemployment is associated with a significant increase in symptoms such as perceived physical illness, hostility, paranoia, drinking problems, and demoralization, as well as depression, anxiety, and somatic symptoms (see Broman et al., 2001, for a review of this literature in this area). Unemployment is also widely acknowledged to have both short and long-term impacts on well-being (Broman et al., 2001). A prolonged period of unemployment is a chronically stressful state, and even minor stressors which are chronically present may adversely affect people and their families.

The unemployment and accompanying economic hardship is a case in point. The job loss is itself a stressful event, and over time, displaced workers may be slow to get new jobs, and those they get are often lower paying than their prior employment. Other family issues, once minor, are often magnified with the increased stress of economic hard times. Moreover, in a bad economy,

there is the stress of anticipating job loss or instability. Job instability refers both to anticipating unemployment, but also to a cutback in hours worked, mandatory furloughs without pay, and the threat of cutbacks. Job instability has also been demonstrated to have negative impacts on people and their families. Both actual job loss and job instability have negative impacts on the families of individuals (Broman et al., 2001). Having a stable job can be a benefit to workers and their families in several ways. Holding a stable job results in pragmatic, tangible benefits: an income and possibly health benefits. Further, work gives individuals an identity, a role as a worker, and therefore dignity in a society where one's worth is often measured by one's work.

In a family, the loss of income which coincides with the loss of work is usually felt by all members of the family. Researchers have realized since the 1930s that unemployment and financial hardship can take a toll on family life. As the classic 1933 study *Marienthal* by Jahoda, Lazarsfeld, & Zeisel (1933) pointed out, good marriages may be strained and bad marriages crushed by the burdens of worry, depression, and fear that settle on households at such a time. Studies have linked the stress of unemployment to an increase in family conflict and arguments (Broman, Hamilton, & Hoffman, 1990), higher levels of marital instability (Starkley, 1996) and perhaps even higher rates of intimate violence (Coker et al., 2000). Further, the stress of uncertainty and disturbance that result from unemployment and financial difficulties can impact children's well-being in both the short and long-term (Elder, 1974; McLoyd et al., 1994).

Given the severity of the financial crisis through out the state of Michigan, and the well-established literature on the impact of financial hardship on individuals and families, it is reasonable to consider this topic of central importance. Governor Jennifer Granholm herself acknowledged the significance of these issues during her 2009 State of the State address in saying:

As we gather this evening to take stock of our state, I will not sugarcoat the severity of the crisis we face. This past year has been brutal. Like few others in our history. The nation's financial system teetered on the brink of collapse. Our auto companies fought for their very existence and as the bottom fell out of the national economy, the job situation in Michigan has gone from bad to worse.

Families across our state can only wonder and worry what new threat tomorrow will bring. Breadwinners worry they'll find a pink slip in this week's pay envelope or empty packing boxes on their desk on Friday morning.

The goal of this paper is to document the magnitude of the impact of poor economic circumstances on Michigianians and their families. To that end, we explore the extent to which individuals report that they are unemployed, have difficulty paying bills, and have difficulty meeting the food, leisure, clothing, and health care needs of their families. We then look to see which individuals seem to be hardest hit by this economic crisis. Finally, we look to explore the impact of these financial challenges on individual and family well-being.

Methodology

The 55th round of the State of the State Survey (SOSS) was conducted by MSU's Institute for Public Policy and Social Research (IPPSR) from February 3, 2010 through April 20, 2010. The quarterly survey is administered by IPPSR's Office for Survey Research. This round of the survey reached 972 Michigan adults. The margin of sampling error was ± 2.2 percent.

The SOSS is a quarterly random-sample statewide telephone survey. Surveys span about 20 minutes in length. The surveys are based on stratified random samples of adults age 18 and older living in Michigan. The sample strata are based on the regions used by the MSU Extension Office. The data sets include "weights" to adjust the data so that they are representative of the adult population of Michigan. Information about the weights is provided in the Methodological Report for each wave. More information on SOSS is available at <http://www.ippsr.msu.edu/SOSS>.

For the analyses presented here, the data sample is limited to the working age population of Michigan, those ages of 18-65. The sample is further limited to those who identify as white or black (N= 760); other groups were represented in numbers too small to permit worthwhile comparisons and were thus excluded from the analysis (N=36). Certain analyses, particularly those that look at the impact of financial challenges on family well-being and couple conflict, are limited to only those who were married or cohabiting at the time of the survey (N=420). Data are weighted and adjusted for the survey's sampling design. Analysis was conducted in STATA 9.0.

Key Findings

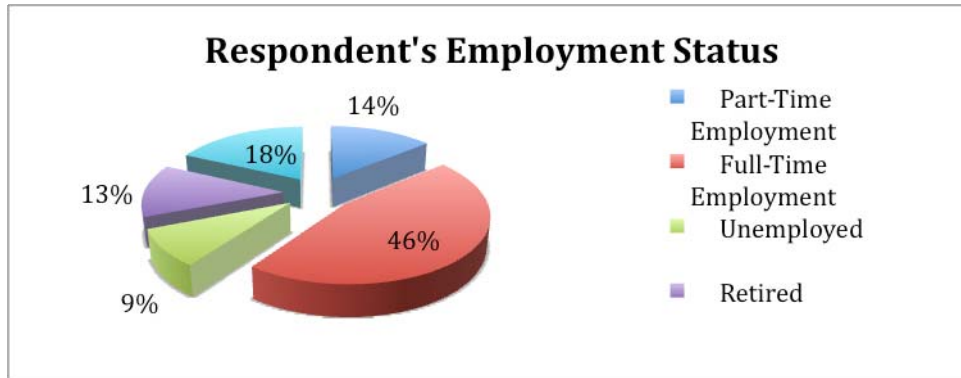
Characteristics of the sample: demographic

As noted, the sample from which these data were drawn is limited to the working-age population of the state of Michigan: in particular, those under the age of 65. The data also include an oversample of African American residents. When we look at the age distribution of the sample, we see that most respondents are between the ages of 40-64: 21.7% are between ages 40-49, 40.3% are between the ages of 50-59, and 20.1% are between the ages of 60-64. Less than 18% are under the age of 40. 57.1% of respondents in the sample are female, and 68.4% are white. With regard to education, 29% have a high school degree or less, 28% have finished 2 years of college, 28% have completed 4 years of college, while 16% have completed more than 4 years of college (graduate degrees). The largest percent of respondents are residents of the Detroit area at 26.8%. Approximately 6% of respondents are residents of the Upper Peninsula, approximately 7% are residents of the northern Lower Peninsula, about 17% live in the western central region, 13% in the eastern central region, 13% in the southwestern region, and approximately 17% in the southeastern region of the state. Table 1 in the appendix presents this information in detail.

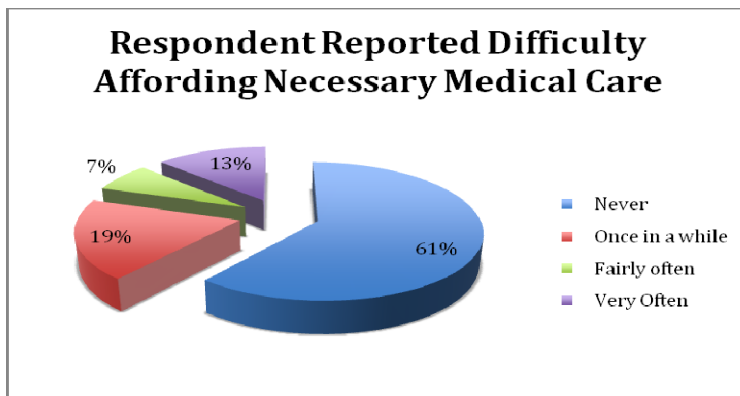
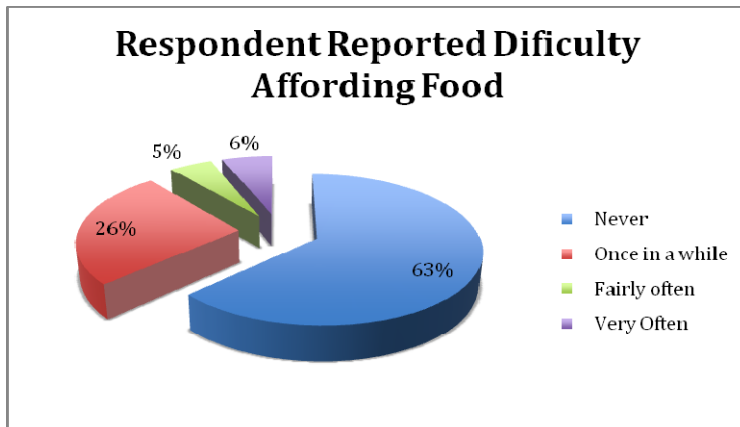
Characteristics of the sample: economic and employment

The median income reported by members of the sample is between \$50-60,000 per year. On the extremes of the income scale, nearly 29% reported earnings less than \$30,000, while 13% reported earnings over \$100,000 annually. The majority of those in the sample reported that they

were working full-time. Almost 46% of individuals reported that they held a full-time job. 14% reported part-time work, 13% were retired, 2% were students, and just over 9% reported that there were unemployed. Appendix table 2 presents this information.



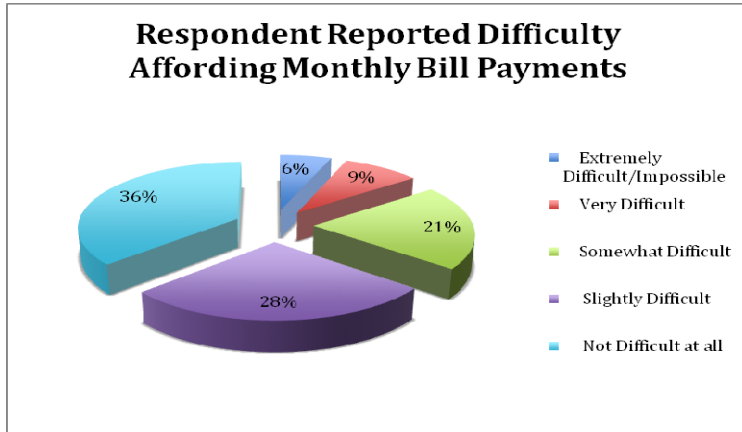
A significant proportion of respondents indicated that they were experiencing some degree of financial difficulty. More than 11% of individuals reported that they experienced difficulty affording the food that their family needs either fairly often or very often. Roughly 20% reported that they had reasonable difficulty affording needed medical care for themselves or family members. Almost 17% of individuals reported difficulty affording needed clothing, and approximately a third of individuals reported that they had difficulty affording desired leisure activities.



The survey also asked about the difficulty that respondents experience in making monthly bill payments. Here we see that while 37% reported no difficulty affording the monthly bills, nearly

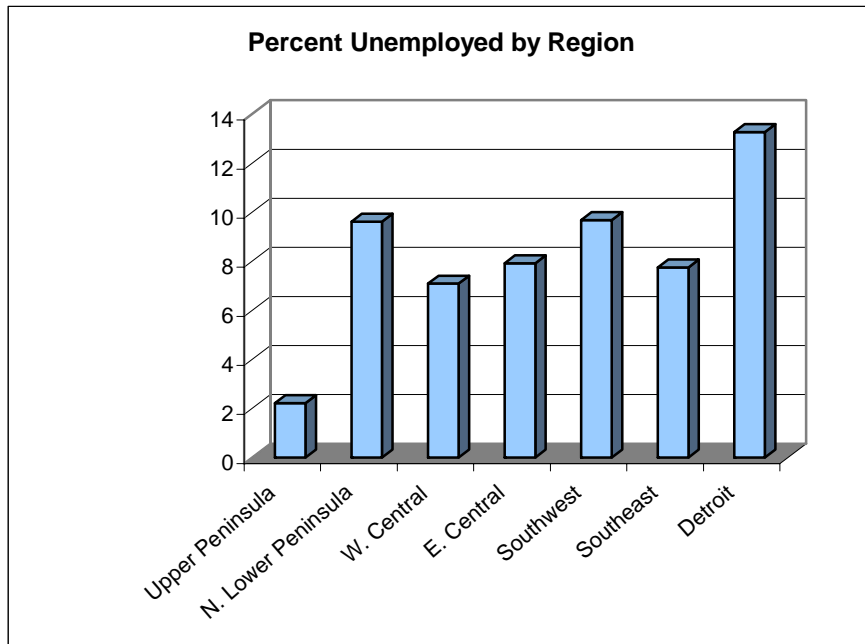
28% reported having slight difficulty, 20.6% reported having a moderate amount of difficulty, 8.5% reported that it was very difficult to make monthly bill payments, and 5.6% said it was very difficult or impossible. Appendix table 3 presents this information in full.

Finally, we see that for the majority of respondents, issues relating to the economy and job creation stand out in the forefront. The vast majority of respondents (62%) indicated that job creation was the most pressing issue facing the state. Other common concerns included stimulating the economy and housing foreclosures. See appendix table 4.

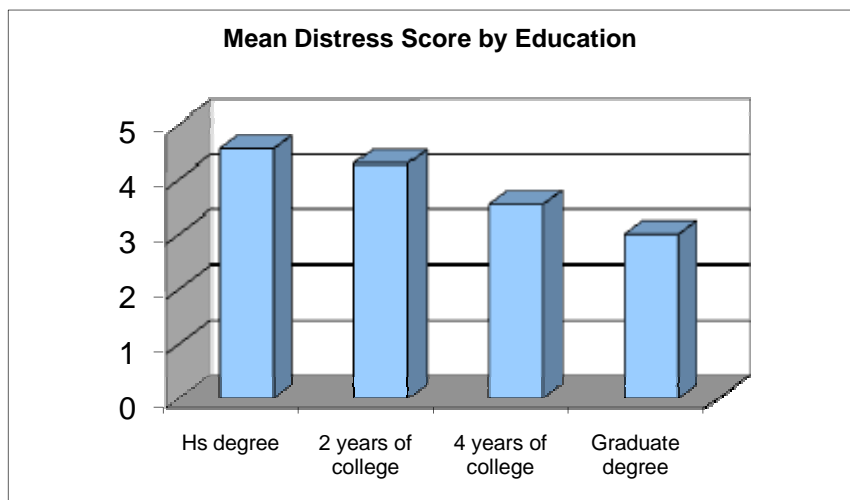


Bivariate findings: predictors of financial difficulties

While we see the majority of respondents are experiencing some degree of financial difficulty, and that a large minority are experiencing considerable difficulties, upon closer inspection we see that some groups are more likely to experience financial difficulties than are others. For example, when we look at unemployment, we see higher rates of unemployment among African Americans than among whites (13.6% compared to 7%). Unemployment levels also vary according to state region: Detroit reports the highest levels of unemployment in this survey at 13.3%; 9.6% of those in the northern Lower Peninsula and 9.7% of those in the southwest region report being unemployed. A smaller percentage of individuals from other regions report being unemployed. Furthermore, we see that African Americans report more difficulty affording medical care, needed food and clothing, and desired leisure than do white respondents. Not surprisingly, the unemployed also report more difficulty affording needed food, medical care, clothing and leisure than those with jobs. See appendix tables 5a-f.

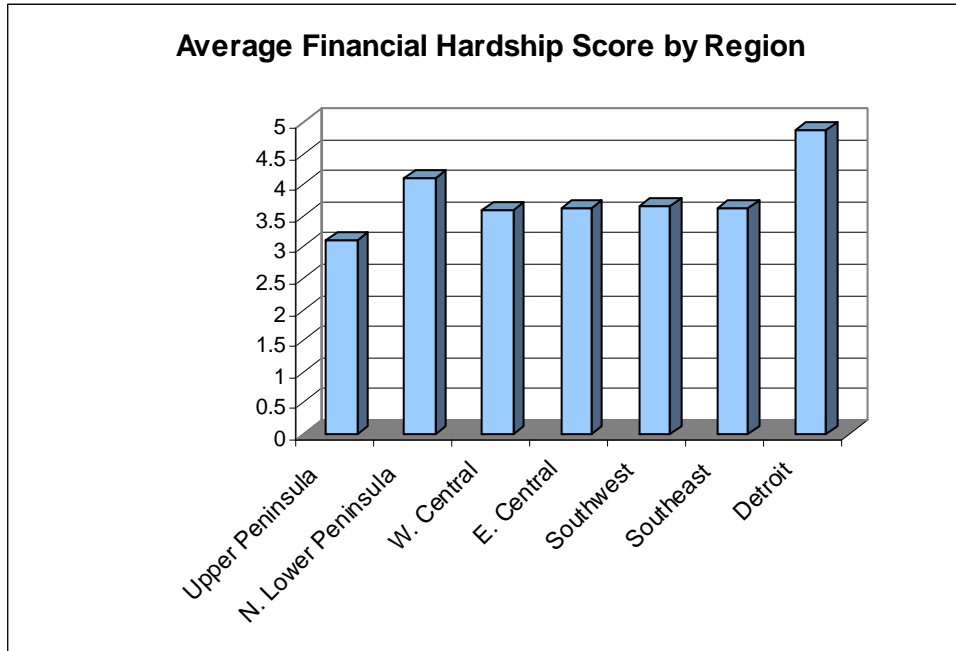


When we combine indicators of difficulty paying for food, medical care, clothing and leisure into a single scale of financial hardship¹, we see that that African Americans report higher levels of financial hardship than do whites. Further, individuals with lower levels of education tend to report experiencing more financial hardship; in particular, those with less than a high school education report more financial hardship than those with a high school degree; those with a college degree or more report lower levels of financial hardship than do those with less than a college degree. See appendix table 6.



¹ Our financial hardship is composed of four items that assess the degree of difficulty the respondent experienced in: affording food for the family, affording medical care for the family, affording clothing for the family, and affording leisure activities for the family. Answers ranged from 1=never to 4=fairly often. Exploratory factor analysis for these four items indicate loading on a single factor. The financial hardship scale is thus a summation of these four items, resulting in a range of 4-16; categories 12-16 were collapsed into a single category, and all were recoded to a new scale that ranges from 1-9. Higher values indicate more financial hardship. Alpha scores for the scale indicate good reliability (alpha = .80).

Not surprisingly, we see that individuals who report lower incomes tend to report higher levels of financial hardship. Likewise, individuals who are unemployed report more financial hardship than do those holding jobs. Financial hardship scores are also variable by region: individuals from Detroit and the northern Lower Peninsula reported the highest levels of financial hardship.

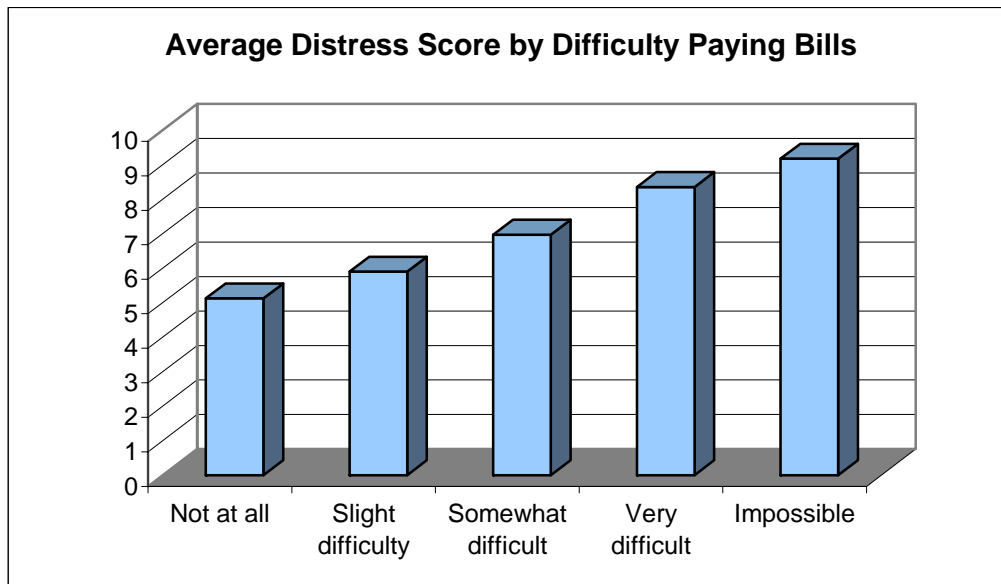


Another indicator of financial challenges is based upon a question which asks whether individuals have difficulty making monthly bill payments. This measure ranges from 1 (1=not at all difficult) to 5 (5=impossible to make payments), thus higher scores indicate more difficulty making payments. Again, we see that some individuals report more difficulty with making bill payments than do others. Women report more difficulty making payments than do men; and African Americans report more difficulty than do whites. Those with more education tend to report less difficulty making bill payments than do those with less education; those with lower incomes report more difficulty than those with higher incomes. Not surprisingly, we see that the unemployed report more difficulty than to the employed; among the employed, those with full-time employment report less difficulty on average than do those with part-time employment. Finally, there seems to be some regional variability in the difficulty individuals experience in making monthly bill payments: those in Detroit and the northern Lower Peninsula report more difficulty on average than those in other regions of the state. See appendix table 8.

Impact of financial hardship on individuals and families

It is clear, then, that a considerable proportion of Michigianians and their families are experiencing financial challenges. Unemployment and financial challenges often take their toll on individual mental health, and can have negative impacts on families. Here, we look at the impact of

financial hardship and difficulty paying bills on a measure of psychological distress.² We see that there is an association between employment status and distress scores, financial hardship and distress, and between difficulty paying bills and distress. Overall, individuals who report more financial difficulty report higher levels of distress than do those with fewer financial challenges. For example, unemployed individuals report an average distress score of 7.4, compared to the average score of 6.0 for individuals who are not unemployed. Likewise, the average distress score for those who report that making monthly bill payments is impossible was 9.17, while the average score who report no difficulty making payments is 5.12. Likewise, those with higher scores on the financial hardship scale (see discussion in footnote 1) report higher levels of psychological distress (Correlation of .40).



We also explore the impact of financial challenges on the degree of conflict between spouses or cohabiting partners.³ A similar pattern emerges here, though the effect is not as strong: individuals who report more financial difficulties report, on average, higher levels of conflict between partners. For example, the average couple conflict score among those who said making monthly bill payments was impossible is a 7.13, compared to a 5.85 among those who report no difficulty making payments. However, we do not find evidence that the experience of unemployment, per se, is associated with an increase in partner conflict. When comparing the unemployed to others, we see roughly identical scores on the partner conflict scale. Appendix table 9 contains this information.

² This measure is composed of questions which ask individuals to report how often, in the last 30 days, they've felt nervous, hopeless, restless, depressed, emotionally down, and lethargic. Items are summed to form a scale which ranges from 1 to 13, where high scores equal greater psychological distress. Alpha for the scale is good, at .81.

³ This is a scaled measure composed of three items that assess frequency of conflict between the individual and their spouse or partner. Individuals are asked how often, in the last twelve months, did the respondent and their spouse / partner quarrel, get on each others nerves, and scream or insult each other. Responses ranged from 1= a few times a week to 5=never. Exploratory factor analysis was performed on these items; only a single factor emerged. Thus responses to these items are summed, resulting in a scale that ranges from 3 to 15. Higher scores indicate a greater degree of spousal conflict. The scale has good reliability, at alpha = .83.

Appendix

List of Tables:

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- Table 6: Experiencing Hardships by Education & Income
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- Table 8: Category of Employment (by region)
- Table 9: Mental Health Outcomes of Financial Hardship

Table 1: Respondent Demographics

Respondent Description	Percent of Respondents
Age Range	
18-24 years old	4%
25-29 years old	2%
30-39 years old	12%
40-49 years old	22%
50-59 years old	40%
60-64 years old	20%
Sex	
Female	57%
Male	43%
Race	
White	68%
Black	32%
Education	
High School	29%
2 years of college	28%
4 years of college (incl. grad)	28%
Graduate Degree	16%
Region	
Upper Peninsula	6%
Northern	7%
West Central	17%
East Central	13%
Southwest	13%
Southeast	17%
Detroit	27%

Table 2: Respondent Economic Demographics

Respondent Description	Percent of Respondents
Employment Status	
Part-Time Employment	14%
Full-Time Employment	46%
Unemployed	9%
Not in labor force (retired, students, etc.)	31%
Income	
Less than \$10,000	6%
\$10-\$20,000	12%
\$20-\$30,000	11%
\$30,000-50,000	19%
\$50-\$60,000	10%
\$60-\$70,000	12%
\$70-\$90,000	12%
\$90-\$100,000	4%
\$100-\$150,000	9%
\$150,000 or more	4%

Table 3: Experiencing Financial Hardship

Type of Hardship Family is Facing	Percent of Respondents
Difficulty Affording Food	
Never	63%
Once in a while	26%
Fairly often	5%
Very Often	6%
Difficulty Affording Necessary Medical Care	
Never	61%
Once in a while	19%
Fairly often	7%
Very Often	13%
Difficulty Affording Necessary Clothing	
Never	58%
Once in a while	26%
Fairly often	7%
Very Often	9%
Difficulty Affording Desired Leisure	
Never	31%
Once in a while	36%
Fairly often	17%
Very Often	16%
Difficulty Affording Monthly Bill Payments	
Extremely Difficult/Impossible	6%
Very Difficult	9%
Somewhat Difficult	21%
Slightly Difficult	28%
Not Difficult at all	37%

Table 4: Most Important Problems Facing Your Community

Problem	Percent of Respondents
Jobs/creating jobs/unemployment	62%
Economy/economic growth/stimulating the economy	10%
Crime	6%
Foreclosures/housing crisis/property vandalism	4%
Other concerns	18%

Table 5a: Experiencing Trouble Affording Necessary Medical Care

Age of Respondent	Percent of Respondents			
	Never	Once in a while	Fairly Often	Very Often
18-24	61%	23%	3%	13%
25-29	31%	31%	19%	19%
30-39	73%	16%	6%	6%
40-49	62%	18%	6%	15%
50-59	59%	19%	8%	15%
60-64	60%	21%	6%	13%
Sex				
Male	64%	18%	5%	13%
Female	59%	20%	8%	14%
Race				
White	69%	15%	7%	10%
Black	46%	27%	6%	21%
Employment Status				
Part-time	59%	22%	3%	16%
Full-time	72%	15%	5%	8%
Unemployed	38%	20%	12%	29%

Table 5b: Experiencing Trouble Affording Needed Clothing

Age of Respondent	Percent of Respondents			
	Never	Once in a while	Fairly Often	Very Often
18-24	71%	13%	6%	10%
25-29	56%	31%	0%	13%
30-39	61%	26%	7%	6%
40-49	51%	32%	8%	10%
50-59	57%	24%	10%	9%
60-64	61%	26%	3%	10%
Sex				
Male	62%	25%	5%	8%
Female	54%	27%	9%	10%
Race				
White	65%	25%	5%	4%
Black	44%	27%	11%	19%
Employment Status				
Part-time	60%	29%	7%	4%
Full-time	65%	24%	5%	6%
Unemployed	42%	31%	10%	16%

Table 5c: Experiencing Trouble Affording Food

Age of Respondent	Percent of Respondents			
	Never	Once in a while	Fairly Often	Very Often
18-24	71%	19%	0%	10%
25-29	44%	44%	6%	6%
30-39	65%	25%	7%	3%
40-49	59%	30%	4%	6%
50-59	65%	24%	6%	5%
60-64	61%	24%	5%	9%
Sex				
Male	69%	22%	3%	6%
Female	58%	29%	7%	6%
Race				
White	72%	21%	4%	3%
Black	48%	35%	7%	10%
Employment Status				
Part-time	63%	28%	4%	5%
Full-time	72%	22%	3%	2%
Unemployed	38%	41%	10%	10%

Table 5d: Experiencing Trouble Affording Desired Leisure

Age of Respondent	Percent of Respondents			
	Never	Once in a while	Fairly Often	Very Often
18-24	29%	32%	26%	13%
25-29	6%	50%	6%	38%
30-39	26	34%	25%	15%
40-49	25	39%	20%	15%
50-59	33	33%	16%	18%
60-64	36	40%	13%	11%
Sex				
Male	30%	40%	17%	14%
Female	31%	33%	18%	17%
Race				
White	31%	36%	19%	14%
Black	29%	37%	15%	19%
Employment Status				
Part-time	25%	37%	21%	17%
Full-time	33%	41%	16%	10%
Unemployed	19%	37%	18%	26%

Table 5e: Experiencing Trouble Affording Payments on Monthly Bills

Age of Respondent	Percent of Respondents				
	Extremely difficult	Very difficult	Somewhat difficult	Slightly difficult	Not difficult at all
18-24	3%	14%	17%	31%	34%
25-29	0%	13%	31%	38%	19%
30-39	6%	9%	18%	29%	38%
40-49	7%	7%	22%	28%	35%
50-59	7%	7%	21%	26%	38%
60-64	1%	10%	20%	29%	40%
Sex					
Male	4%	8%	17%	30%	40%
Female	7%	9%	24%	26%	35%
Race					
White	5%	7%	18%	29%	42%
Black	7%	11%	28%	27%	28%
Employment Status					
Part-time	10%	8%	28%	25%	30%
Full-time	3%	4%	20%	30%	43%
Unemployed	16%	18%	21%	25%	21%

Table 5f: Unemployment by Respondent Demographics

Age of Respondent	Percent Unemployed
18-24	0%
25-29	12%
30-39	9%
40-49	9%
50-59	10%
60-64	8%
Sex	
Male	10%
Female	9%
Race	
White	14%
Black	7%

Table 6: Experiencing Financial Hardship

Age of Respondent	Mean Level of Respondent Reported Hardship*
18-24	3.74
25-29	5.12
30-39	3.68
40-49	4.12
50-59	4.00
60-64	3.80
Sex	
Male	3.69
Female	4.16
Race	
White	3.49
Black	4.83
Education	
High School Graduate	4.55
Some college	4.28
College Degree	3.53
Graduate Degree	3.00
Income	
Less than \$10,000	6.83
\$10-20,000	5.41
\$20-30,000	4.66
\$30-40,000	5.01
\$40-50,000	3.96
\$50-60,000	4.01
\$60-70,000	3.52
\$70-90,000	2.60
\$90-100,000	2.38
\$100-150,000	2.27
\$150,000 or more	1.68
Employment Status	

Part-time	4.01
Full-time	3.31
Unemployed	5.28
Region	
Upper Peninsula	3.11
Northern	4.11
West Central	3.60
East Central	3.63
Southwest	3.64
Southeast	3.63
Detroit	4.86

*Scale of difficulty is measured from 1=extremely difficult or impossible to 5=not at all difficult.

Table 7: Trouble Paying Bills (by region)

Region	Mean Difficulty Reported
Upper Peninsula	1.93
Northern	2.33
West Central	1.95
East Central	2.06
Southwest	2.13
Southeast	2.16
Detroit	2.41

Table 8: Category of Employment by Region

Region	Percent of Respondents			
	Full-time	Part-time	Unemployed	Retired
Upper Peninsula	62.2%	17.8%	2.2%	4.4%
Northern	40.3%	9.6%	9.6%	15.3%
West Central	49.6%	15.8%	7.1%	7.9%
East Central	47.5%	13.9%	7.9%	12.9%
Southwest	53.8%	12.9%	9.9%	7.5%
Southeast	47.3%	18.6%	7.7%	15.5%
Detroit	34.7%	11.7%	13.2%	19.4%

Table 9: Mental Health Outcomes of Financial Hardship

Unemployment Status	Average respondent score: Psychological Distress
Unemployed	7.42
Not unemployed	6.02
	Average respondent score: Couple conflict ^ψ
Unemployed	6.17
Not unemployed	6.26
Difficulty Affording Monthly Bill Payments	Average respondent score: Psychological Distress
Extremely Difficult/Impossible	9.17
Very Difficult	8.35
Somewhat Difficult	6.97
Slightly Difficult	5.90
Not Difficult at all	5.12
Difficulty Affording Monthly Bill Payments	Average respondent score: Couple conflict
Extremely Difficult/Impossible	7.13
Very Difficult	6.25
Somewhat Difficult	6.82
Slightly Difficult	6.38
Not Difficult at all	5.85

^ψ These results are not significantly different by unemployment status

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