

# For struggling single moms, 3-generation households are better than 2

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Living in a three-generation household can significantly enhance the economic well-being of children, according to a new study from researchers at the University of Southern California and the University of Massachusetts, Boston.

Their findings, to appear in the November 2009 *Journal of Family Issues* and now available online, indicate children living in single-mother families that also include a grandparent are substantially less likely to be living below or near the poverty line compared to children living in mother-only homes.

"The implications of this research are particularly salient as we are facing an unprecedented [economic crisis](#) in the United States " said Lindsey A. Baker of the USC Davis School of Gerontology, co-author of the study. "Multigenerational co-residence will likely be a strategy used by many to deal with financial hardship caused by the loss of a job, house or [retirement](#) savings.

In the United States, more than six million children under the age of 18 live with at least one grandparent. Of these children, 2.5 million are part of a single-mother family that includes the child's mother as well as one or more grandparents.

Using data from the Survey of Income and Program Participation from 2001, the researchers found that the presence of just one grandparent makes the odds of living below the poverty line 80% lower than for

children living without a grandparent, and children living with two grandparents are at an even greater advantage.

In the United States, the average income of a family with two grandparents is more than double the income of a single-mother household with no grandparents (\$63,635 compared to \$27, 619), the researchers found.

In addition, the study also reveals that the largest single source of income in single-mother, three-generation homes is the contributions of grandparents, including cash transfers and [Social Security](#) income, Baker said.

"The pooling of resources has long been identified as a benefit of household extension," said lead author Jan E. Mutchler of the University of Massachusetts, Boston. "The easing of financial difficulties has been highlighted as an important goal motivating the formation of multigenerational [households](#). [Grandparents](#) are often the first families members called upon when families are troubled or in need."

Source: University of Southern California ([news](#) : [web](#))

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