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number of states eliminated their usury laws, and other states raised their interest limit to 10 or 12 percent. Between 1945 and 1979 all states adopted special loan laws that capped the interest rate at 36 percent. However, in *Marquette National Bank of Minneapolis v. First of Omaha Service Corp.* (1978), the U.S. Supreme Court established that lenders are allowed to charge the legal rate of interest in their home state regardless of the borrower's state of residence.

Some states eliminated their interest rate caps, with the result that several credit institutions relocated to states without interest rate caps, effectively allowing them to operate nationally with no interest rate caps. Furthermore, in 1980, the Depository and Institutions Deregulation and Monetary Control Act exempted certain federally chartered lending institutions from state usury interest caps. In 1994, the Home Ownership and Equity Protection Act identified certain potentially predatory mortgage loans and provided some substantive protections to home mortgage borrowers with interest rates that were extraordinarily high, but set no caps on what interest rates could be charged for these loans.

The 1968 Truth in Lending Act requires disclosures of the annual percentage rate (APR) of charge, either nominal APR (simple interest rate for a whole year), or effective APR (fee plus compound interest rate for a whole year) and terms of the loan, but does not regulate interest rates. The Racketeer Influenced and Corrupt Organizations Act in 1970 made it a federal felony to lend money at an interest rate more than twice the state usury interest rate and to try to collect this unlawful debt. It is also a federal offense to use violence or threats to collect such unlawful debt. These federal criminal laws are aimed at coercive loan sharks.

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**See Also:** Discrimination and Institutional Racism; Financial Literacy Programs; Microlending Programs.

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## Families, Nontraditional

Families have traditionally been defined in terms of a mother and father who are married and have biological children of this union. However, the definition of family has evolved over the last few decades with the changes in American culture and with the migration of various cultures to the United States. Nontraditional families are those families that do not fit the traditional definition of family described above. Susan Stewart notes that nontraditional families do not include two married parents and their biological children. Nontraditional families include adoptive, foster, cohabitating, single parent, grandparent head of household, blended, divorced, and same-sex parents.

In the field of human services, practitioners encounter and service all types of family from traditional to nontraditional. Human services practitioners may take on the role of advocate, case manager, monitor, social service worker, job developer, and aide in their work with nontraditional families. Human services practitioners can be found

servicing nontraditional families in a number of environments, including educational settings, nonprofit agencies, and local and federal government agencies. In fact, human services practitioners may develop home studies for adoptive and foster families to predict the outcome of children being placed in these homes. They may work with single parents to remove barriers to social issues that impede family function as well as evaluate or refer these populations for services. They may also offer support services to blended, divorced, and same-sex-parent families. Understanding the characteristics of nontraditional families is important to practice in the field of human services.

### **Adoptive Families**

Many states have a number of children in care who will never return to a biological family member. There is an increased need for adoptive families in the United States, even though infertility issues within families have led to an increased use of adoption to create familial environments for children and meet the needs of these families to parent. Scenarios range from mothers who have given their children up for adoption to provide a better lifestyle for them to mothers whose rights have been terminated, forcing their children into adoption. In all instances, adoption involves the loss and gain of a family. Marta Reinoso, Femmie Juffer, and Wendy Tieman note that adoption implies the building of a family as well as the loss of a birth family.

Children can enter into adoptive homes as early as birth and as late as 18 years of age. Adoptive families can be headed by single parents, same-sex parents, and family members. In fact, when parental rights are terminated, immediate family members are often targeted to adopt. Stepfamilies often turn to adoption so that the children within the family can legally establish a relationship with the stepparent in the family. By adopting their stepchildren, stepparents give their stepchildren the same legal rights within the family unit as the biological children of the marital relationship that binds them. The changes in marital laws that govern the marriage of same-sex couples have increased the prevalence of same-sex family adoptions. International adoption has become more prevalent in today's society as well. Many couples, including celebrities, have traveled to other countries and adopted children who are at risk or in orphanages in those countries. The

adoption process is more complex in these situations; however, international adoptions are more visible today than they have been in previous years.

Human services practitioners work with the adoptive population in a variety of ways. They may develop home studies of the families seeking to adopt. As a part of these studies, human services practitioners make suggestions to the court and agencies on whether adoption should be granted to the family. They may provide ongoing monitoring or support to new families as well as parenting training to support positive family functioning to adoptive families. In cases where families decide to rescind their adoption and give the children back to the agency or state, human services practitioners work with the state, family, and children to remediate the issues and provide services to the children. In international adoptions, human services practitioners may work as liaisons between orphanages and private adoption agencies. They can also work for the orphanage in caring for the children within that facility. Advocacy for children is a key role within adoptions, and human services practitioners work with other professionals in order to properly advocate for the children involved.

### **Foster Families**

Families in today's society face many challenges. Many of these challenges result in children being removed from their biological family environments. These removals are thought to be temporary, and the children are placed in temporary familial environments until they can be reunited with their biological family members. Foster families include those families who contract with the state or a private nonprofit agency governed by the state to provide parenting to children in the state's custody as well as biological relatives (also referred to as kinship foster care). Foster families have been defined in terms of children being in out-of-home placements.

The number of children in state custody within the United States is increasing. The characteristics of these families differ from other nontraditional and traditional families because they involve complex relationships among the state-funded foster agency, biological parents, the legal system, and social workers. Foster parents are responsible for the typical day-to-day care and activities of the children as well as for meeting court requirements. Foster families are licensed by the state in which

they wish to provide services, and they must attend training to prepare them for fostering children in state custody. Many foster families become adoptive families when biological parents permanently lose their legal parental right to raise their children.

Human services practitioners work with foster families in a number of capacities. Human services practitioners may work for the state or a nonprofit foster care agency that places children in foster homes. Human services practitioners may also license foster homes and train people to be successful in their roles as foster parents. Human services practitioners can also work as liaisons among biological parents, agencies, and foster families in arranging parental visits, making recommendations, and removing barriers to reunification of children with a biological parent.

### **Cohabiting Families**

Cohabiting families may seem on the outside to be traditional families. These families include a mother, a father, and biological children. However, cohabiting families do not include a married mother and father. In the United States, the prevalence of cohabiting families is increasing as marriage within certain cultures declines. Cohabiting families function as traditional family units but have no desire or intention of becoming legally bonded through marriage.

Cohabiting families may have limited resources in regard to health care or the recognition of the union. Human services practitioners may encounter this population in a number of environments, including programs that service low-income families or children of these families such as Head Start. In these roles, human services practitioners may refer families for services to assist them in removing barriers or may work one-on-one with these families to increase healthy family functioning. Human services practitioners may find difficulty working within the confines of the cohabitating relationship in advocating or supporting the needs of the family.

### **Single-Parent Families**

The past few decades have seen a rise in single-parent head-of-household families. Nevertheless, human services practitioners may encounter difficulty in working with this population due to the stigma of single parenting. Ken Lewis historically

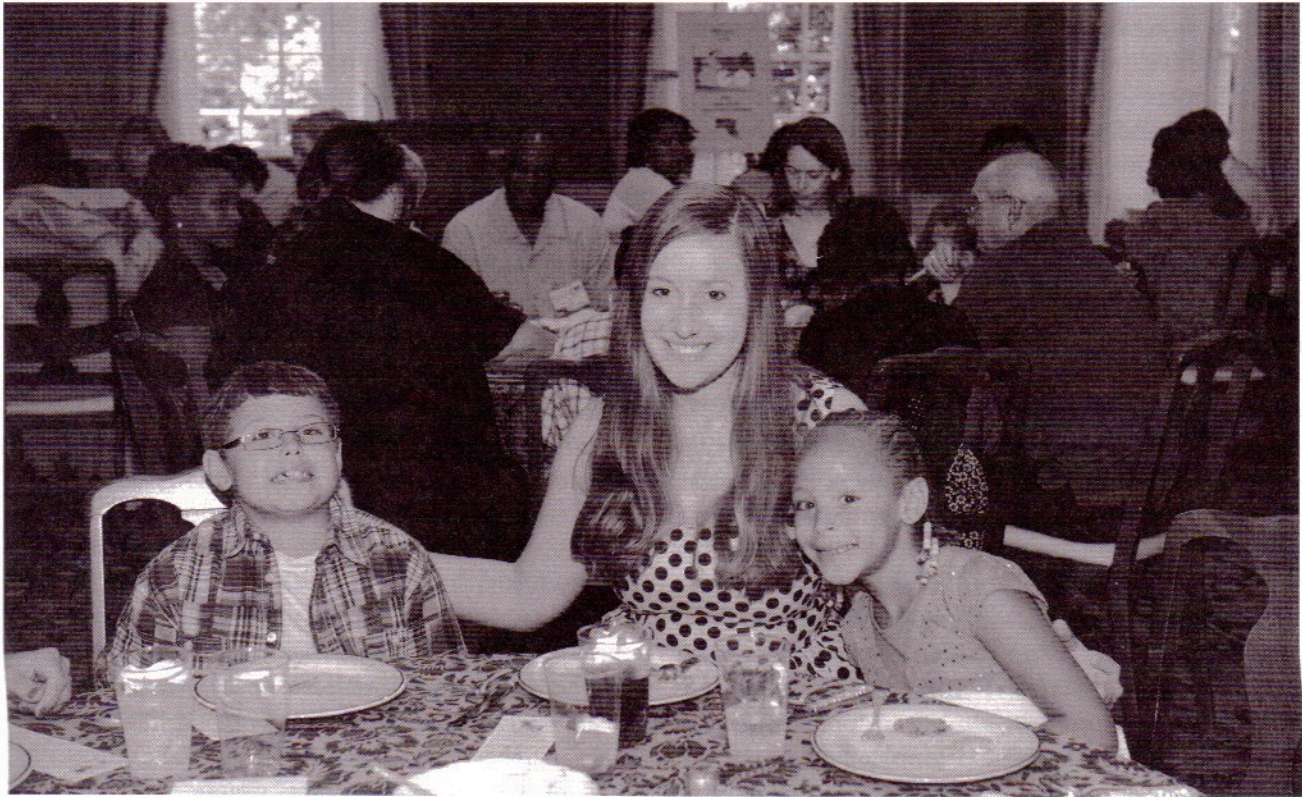
defined single-father families as including an unmarried male and his minor children living in the same household. This population includes widowers, divorced, separated, never-married, and single adoptive fathers. Single-mother heads of households are much more prevalent than single-father heads of households, with one in five children in the United States living in a single-mother household. William Doherty and Shondam Craft have found that in most cases mothers have custody of the children.

The number of single parents within the United States is growing; it can include those in military service and individuals who utilize surrogates due to the lack of physical presence of the other parent in child rearing. Military families take on many of the characteristics of single-parent families when the military spouse is away for extended periods of time, leaving child rearing to the nonmilitary spouse. Homosexual parents can fall into the single-parent status due to the use of surrogates as well as adoption. Human services practitioners service single parents in a number of environments, including working with families in accessing resources, finding employment, obtaining legal guidance for custody, and locating support networks. Human services practitioners may also work with the children of these families in helping them to cope with the physical absence of the other parent.

### **Grandparent Heads of Households**

Grandparents are increasingly raising their grandchildren when biological parents no longer can. Molly Williams describes grandparent caregivers as those who have primary responsibility for their coresident grandchildren under the age of 18 years. The U.S. census has reported 5.8 million coresident grandparents; of these, 2.4 million are grandparent caregivers. Many of these families fall into the category of kinship foster care families as well. Grandparent heads of households encounter many barriers to parenting in addition to age and health concerns, such as fixed incomes (retirement and Social Security) or the inability to get children to various appointments due to a lack of transportation. Some grandparents return to work in order to provide for their grandchildren. However, these children seem to thrive in familiar family environments.

Human services practitioners often work with this population in providing resources to limit and/



Maryland First Lady Katie O'Malley's foster parent appreciation luncheon, May 19, 2012. Seated are the guests of honor—foster parents and the children they care for. Foster families involve children being in out-of-home placements, and families contract with the state or a private nonprofit agency governed by the state to provide parenting to children in the state's custody as well as biological relatives.

or remove barriers. Human services practitioners offer support and develop grandparent networks to enhance the development of children within these families. Transportation services are often provided to the grandparents by nonprofit agencies. Public transportation is often provided at no cost to these families. Nonprofit agencies that work with grandparents may provide transportation to agency-related appointments. Human services practitioners work to establish these relationships and advocate for the family.

### Blended Families

Blended families are often seen in the image of the *Brady Bunch*, a popular television show of the late 1960s that was among the first shows to depict this type of family. Otilia Brown and Juliet Robinson describe blended families as deriving from second marriages with children from previous marriages all living in the same household. These families can include children on both sides of the marriage,

creating a stepfamily. The term *blended families* has also been used to include cohabiting unmarried couples with children who have come from previous relationships. The dynamics of blended families are complex, which creates difficulty among the relationships involved. Researchers have focused on defining these complexities and the characteristics of these families. Tension among family members is a common characteristic due to the reorganization of the family. Blended families are often confused with biracial families; however, the characteristics differ greatly in focus. Biracial families include couples with different ethnic and cultural backgrounds who have biological children. The greatest challenge of biracial families is functioning through the prejudices brought against them. In contrast, the challenges of blended families lie within the family unit, as children in blended families may have difficulty adjusting to the new family functioning.

Human service practitioners may work with the family in increasing homeostasis and family

functioning, identifying problem areas, and referring families to support resources. Human services practitioners may work in providing parenting workshops and support groups.

### Same-Sex Families

The population of same-sex families within the United States is growing. Laws have changed in many states to recognize the unions of gays and lesbians, allowing them to marry and obtain the same rights as heterosexual married couples. Societal changes have led to changes in the family structure among these populations. Damian McCann and Howard Delmonte note that same-sex families are created through lesbian and gay couples becoming parents through adoption, foster care, in vitro fertilization, and surrogacy. In fact, lesbian couples have used anonymous sperm donors to become pregnant as well. Some lesbian couples have used one spouse's egg and a sperm donor, and had the fertilized egg planted in the other spouse. Society may argue against same-sex couples having parental rights. Despite ridicule, prejudices, and barriers, however, homosexual couples are becoming parents at a growing rate.

Human services practitioners encounter this population in their journey to becoming parents through adoption and foster care. Human services practitioners work with these families in educational settings and in providing support services. In providing services to this population, human services practitioners have to be aware of the barriers this population faces in order to adequately provide support. Advocacy is a major part of the role between same-sex families and human services practitioners.

### Divorced Families

Divorce has been on the rise for decades in the United States. The rate of divorce has created a structure of families that are complex in their ability to parent and cope with divorce. The dissolution of the family unit causes a notion of family in which emotion and tension are at the forefront. Children within these families have difficulty coping, articulating, and working within the new confines of the family. These children often have to adjust to two homes, two sets of rules, and two structures. Human services practitioners may encounter divorced family structures in support group, educational, and

court-enforced environments. The latter causes the most tension within the families. Human services practitioners work in these environments in roles that offer support, referral services, and homeostasis to the family structure.

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**See Also:** Aid to Families with Dependent Children, Historical Role of; Family Services; Family Structure, Diversity of; Family Therapy; National Survey of Family Growth.

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## Families of Prisoners and Ex-Prisoners

Research indicates that currently more families are impacted by incarceration than at any point in the history of the United States. More than 2 million