

Profiles of Risk: Family Structure

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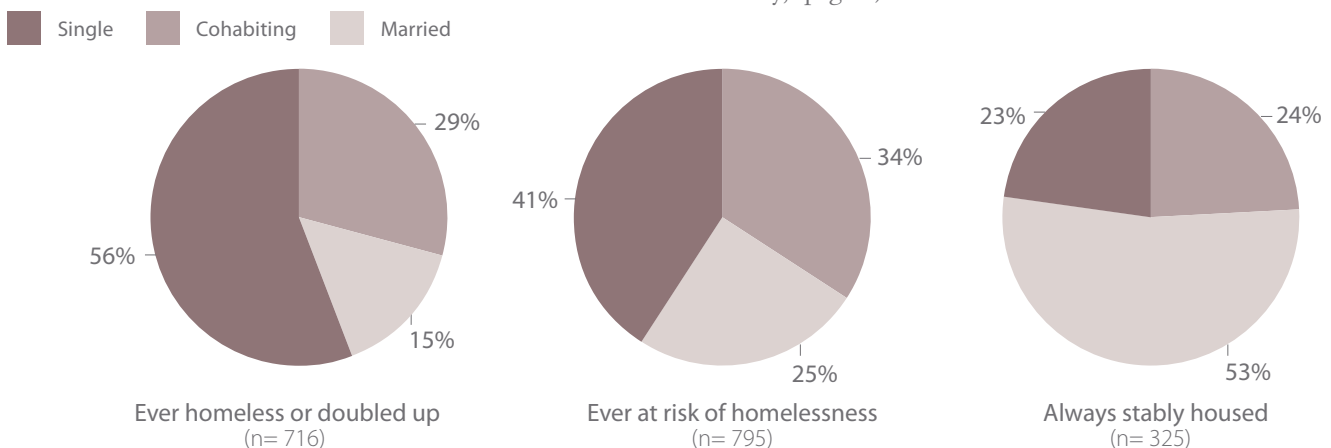
This ICPH research brief is the third in a series that highlights the characteristics of families with young children who become homeless in the urban United States. The series explores poverty in the context of housing status and puts a spotlight on the characteristics that make families who experience homelessness different from otherwise similar poor families who consistently maintain stable housing. The current brief builds on the second in this series, “Profiles of Risk: Education,” and examines the role of family structure.

Relationship Status at Birth

Using data from the Fragile Families and Child Wellbeing Study (FFCWS), which tracks nearly 5,000 families from the birth of a focal child through the child’s fifth birthday (see description on back), Figure 1 displays the percentage of poor mothers who were single, cohabiting, or married at the time of the child’s birth by the family’s housing status (ever homeless or doubled up, ever at risk of homelessness, or always stably housed) over the next five years. Married women are defined as those legally married to the focal child’s biological father. Mothers classified as cohabiting are unmarried but living and in a romantic relationship with the focal child’s biological father. All other mothers are defined as single.

Considerable differences in relationship status are apparent; mothers who become homeless or live at risk of homelessness in years one to five are disproportionately unmarried at the time of birth. Fewer than one in six (15%) mothers who ever become homeless and one in four (25%) mothers ever at risk of homelessness were married at the focal child’s birth; approximately half (56% of ever-homeless and 41% of ever-at-risk mothers) were single. In contrast, poor mothers who maintained stable housing over the five-year period are likely to have been married at the time of birth (53%); only 23% of always stably housed women were single.¹ Lower rates of poverty among families headed by married parents have prompted a focus on relationship status in the public policy debate about poverty reduction. While proponents of marriage-promotion policies point to the economic benefits of marriage for poor women, the ultimate impact of such policies is subject to debate (see “In Context: Marriage and Poverty,” page 2).

Figure 1
 RELATIONSHIP STATUS AT BASELINE
 (by housing status years 1–5)



Source: ICPH analysis of Fragile Families and Child Wellbeing data. n = 1,836. Excluded are mothers who did not participate in the year-five survey, do not live with the focal child at least half of the time at year five, do not have valid sample weights, or report an average (baseline to year five) income-to-poverty ratio greater than 1.25. Differences in rates of marriage are significant at 10% for all groups; differences in rates of cohabitation are statistically significant at 10% for ever-homeless vs. ever-at-risk women.

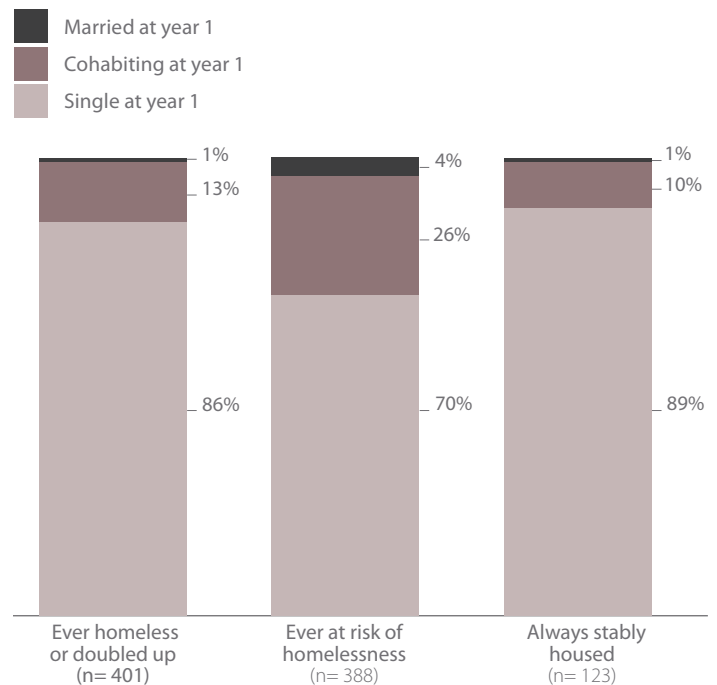
Cohabitation, Relationship Instability, and Homelessness

Figure 1 also demonstrates that cohabitation plays a prominent role in the family composition of poor mothers in the FFCWS. In particular, compared to mothers who experienced homelessness, those at risk of homelessness from years one through five cohabit at higher rates. Over one third (34%) of mothers ever at risk of homelessness were in a cohabiting romantic relationship at the time of birth, compared to 29% of mothers who ever experienced homelessness. Additionally, Figure 2 shows that women who were ever at risk of homelessness over the five-year period are the most likely to have entered a cohabiting relationship in the year after the focal child's birth; 26% of at-risk mothers who were single at the baseline reported cohabiting in year one, double the rate for women who ever became homeless.

This pattern suggests that cohabitation may be an alternative living arrangement for poor women at risk of homelessness. While cohabitation awards economic benefits relative to living in a single-parent family and may play a protective role in preventing poor families from experiencing homelessness, cohabiting relationships are often characterized by high rates of instability, which is related to negative outcomes for both mothers and children (see “In Context: Cohabitation and Family Instability,” page 3).

Figure 2

RELATIONSHIP STATUS AT YEAR 1 FOR SINGLE MOTHERS AT BASELINE (by housing status years 1–5)



Source: ICPH analysis of Fragile Families and Child Wellbeing data. n = 1,836. Excluded are mothers who did not participate in the year-five survey, do not live with the focal child at least half of the time at year five, do not have valid sample weights, or report an average (baseline to year five) income-to-poverty ratio greater than 1.25. Differences in rates of “Single at year 1” and “Cohabiting at year 1” are statistically significant at 10% for ever-homeless vs. ever-at-risk women.

In Context

Marriage and Poverty

Differences in rates of poverty by marital status are significant; in 2009, 29.9% of families headed by a single mother were below the poverty line, a rate five times greater than that for married-couple families (5.8%).² Due in part to these differences, policies promoting marriage—such as the 2006 Healthy Marriage Initiative and components of the 1996 Welfare Reform Act—have been proposed by policy makers as a solution to reduce poverty. Marriage confers distinct economic and social advantages. Married-parent families benefit from higher earnings and economies of scale as well as greater social and institutional support relative to single-parent families.³ The economic benefits to marriage are especially relevant for women from poor families.⁴ While cohabiting families share some similar characteristics with married-parent families, cohabitation results in the accumulation of fewer economic resources.⁵

Despite the association between marriage and poverty, the ability of marriage to lift poor, single women out of poverty has been questioned by researchers who contend that the apparent benefits of marriage are merely a reflection of underlying characteristics that predate family formation. Mothers who marry differ from those who remain single in ways that bear direct impact on poverty: They are older, more educated, healthier, and have higher earnings.⁶

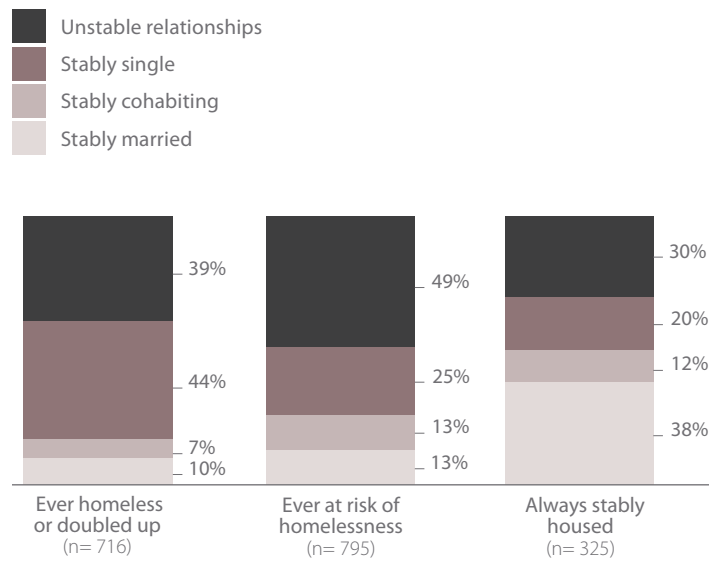
Figure 3 takes a closer look at relationship stability by characterizing the percent of ever-homeless, ever-at-risk, and always stably housed mothers by the permanence of their romantic relationships from baseline through year five. “Relationship stable” families include three groups: those who were always married, always cohabiting, or always single from baseline to year five.⁷ “Relationship unstable” families are those who experienced a change in relationship status in that time period.

Of the three housing groups, mothers ever at risk of homelessness experience the most relationship instability; nearly half of at-risk mothers experienced significant fluctuations in relationship status from baseline through year five. In comparison, the majority (70%) of always stably housed women were in a stable relationship between years one and five, with 38% reporting being in a stable marriage in this time period. Nearly two thirds (61%) of ever-homeless women were in a stable relationship from years one through five; 44% were consistently single.

Family Structure: A Differentiating Factor

Family structure is a clear differentiating factor between poor mothers facing housing instability and those who maintain stable housing. Mothers who ever experience homelessness are overwhelmingly single, both at the time of their child’s birth and for the subsequent five years. Along with higher rates of marriage at birth, stably housed mothers are characterized by greater relationship stability when compared to their housing-unstable peers. In contrast, mothers who were

Figure 3
RELATIONSHIP STABILITY YEARS 1–5
(by housing status years 1–5)



Source: ICPH analysis of Fragile Families and Child Wellbeing data. n = 1,836. Excluded are mothers who did not participate in the year-five survey, do not live with the focal child at least half of the time at year five, do not have valid sample weights, or report an average (baseline to year five) income-to-poverty ratio greater than 1.25. Differences in rates of “unstable” relationships are statistically significant at 10% for always stably housed women vs. ever-homeless or at-risk women. Differences in rates of “stably single” relationships are significant at 10% for ever-homeless vs. ever-at-risk or always stably housed women. Differences in rates of stable cohabitation are significant at 10% for all groups.

In Context

Cohabitation and Family Instability

Cohabitation is an increasingly prominent context for the family lives of American children; almost half of all children born in the United States are now expected to spend some time in a cohabiting household.⁸ Unmarried romantic cohabitation is particularly commonplace among poor families; in 2007, nearly 46% of cohabiting families lived in poverty, compared to 11% of married families.⁹

The importance of cohabitation raises concerns for both child and maternal wellbeing. Because cohabitation is less well defined and requires less commitment than marriage, cohabiting unions tend to be characterized by instability.¹⁰ Children raised in cohabiting households exhibit greater behavioral and emotional problems, lower school engagement, and greater delinquency than those in two-parent married or single-parent households.¹¹ Children born to cohabiting parents are also more likely to experience a teenage birth and less likely to graduate from high school than children born to married parents.¹² Similarly, cohabiting mothers display higher levels of depression and material hardship than their married counterparts.¹³ Women in cohabiting relationships are also more likely to experience intimate partner violence than those who are married.¹⁴

ever at risk of homelessness from years one through five experience high levels of cohabitation and substantial relationship instability. While such families escape the most extreme form of housing duress—homelessness—potential negative impacts from the volatility of cohabiting relationships should be carefully weighed by policy makers promoting shared housing arrangements.

The snapshot of poor families presented in this brief reveals distinct differences in family structure by housing status. The next brief in this series will explore a closely related feature of family poverty: fertility.

Homelessness in Fragile Families

The Fragile Families and Child Wellbeing Study is a nationally representative study of nearly 5,000 mostly poor urban American families with young children born between 1998 and 2000. The survey follows mothers from the birth of a focal child through the child's first, third, and fifth birthdays. When weighted, Fragile Families is representative of births in 20 U.S. cities with populations greater than 200,000.

Using Fragile Families data, ICPH has classified families into three distinct housing categories based on their most severe living arrangement in years one, three, and five: homeless or doubled up, at risk of homelessness, or stably housed. "Homeless" families are those who have lived in a shelter or place not intended for housing as well as those who have doubled up with friends or family. Families who are "at risk" were not homeless or doubled up but have had trouble paying essential bills, move frequently, or have been evicted. "Stably housed" families faced none of these housing challenges.

A total of 1,836 families are included in the final analysis, which employs the year-five sample. Families with an income greater than 125% of the federal poverty line are excluded from the analysis to ensure that comparisons between groups reflect differences in housing status rather than poverty. Please see the first brief in this series, "Profiles of Risk: Characterizing Housing Instability," for additional details on the sample used in this series.

Endnotes

- ¹ Identical comparisons using a sample limited to women with less than a high school degree at baseline produced similar patterns.
- ² U.S. Census, *People and Families in Poverty by Selected Characteristics: 2008 and 2009*, 2010.
- ³ Adam Thomas and Isabel Sawhill, "For Love and Money? The Impact of Family Structure on Family Income," *Future of Children* 15, no. 2 (2005): 67–74; David Eggebeen, "Cohabitation and Exchanges of Support," *Social Forces* 83, no. 3 (2005): 1097–1110.
- ⁴ Daniel Lichter, Deborah Roempke Graefe, and J. Brian Brown, "Is Marriage a Panacea? Union Formation Among Economically Disadvantaged Unwed Mothers," *Social Problems* 50, no. 1 (2003): 60–86.
- ⁵ Robert Lerman, *Married And Unmarried Parenthood And Economic Well-Being: A Dynamic Analysis of a Recent Cohort* (Washington: Urban Institute, 2002). Lerman reports that, compared to single-parent families, living in a married-parent family increases total income by 65%. The marriage premium is 20% when comparing married-parent families to cohabiting families.
- ⁶ Wendy Sigle-Rushton and Sara McLanahan, "For Richer Or Poorer? Marriage As An Anti-Poverty Strategy In The United States," *Population* 57, no. 3 (2002): 509–526.
- ⁷ Stably married women are those who were consistently wed to the focal child's biological father from baseline through year five; stably single mothers did not marry or report a cohabiting relationship over that time period. Stably cohabiting mothers include those who cohabited with the focal child's biological father from baseline to year five as well as mothers who transitioned from cohabitation to marriage with the biological father.
- ⁸ Sheela Kennedy and Larry Bumpass, "Cohabitation and Children's Living Arrangements: New Estimates from the United States," *Demographic Research* 19, no. 47 (2008): 1663–1692.
- ⁹ U.S. Census, *America's Families and Living Arrangements: 2010*, 2011.
- ¹⁰ Susan L. Brown, "Family Structure and Child Well-Being: The Significance of Parental Cohabitation," *Journal of Marriage and Family* 66, no. 2 (2004): 351–367.
- ¹¹ Rachel Dunifon and Lori Kowaleski-Jones, "Who's in the House? Race Differences in Cohabitation, Single Parenthood, and Child Development," *Child Development* 73, no. 4 (2002): 1249–64; Ronald Bulanda and Wendy Manning, "Parental Cohabitation Experiences and Adolescent Behavioral Outcomes," *Population Research and Policy Review* 27, no. 5 (2008): 593–618.
- ¹² Ronald Bulanda and Wendy Manning, "Parental Cohabitation Experiences and Adolescent Behavioral Outcomes," *Population Research and Policy Review* 27, no. 5 (2008): 593–618.
- ¹³ Susan L. Brown, "The Effect of Union Type on Psychological Well-being: Depression Among Cohabitators Versus Marrieds," *Journal of Health and Social Behavior* 41, no. 3 (2000): 241–255.
- ¹⁴ C. T. Kenney and Sara S. McLanahan, "Why are Cohabiting Relationships More Violent than Marriages?" *Demography* 43, no. 1 (2006): 127–140.

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The Institute for Children, Poverty, and Homelessness (ICPH) is an independent nonprofit research organization based in New York City. ICPH studies the impact of poverty on family and child wellbeing and generates research that will enhance public policies and programs affecting poor or homeless children and their families. Specifically, ICPH examines the condition of extreme poverty in the United States and its effect on educational attainment, housing, employment, child welfare, domestic violence, and family wellness. Please visit our Web site for more information: www.ICPHusa.org.