

# Profiles of Risk: Characterizing Housing Instability

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Research Brief No.1

This ICPH research brief is the first in a series that highlights the characteristics of families with young children who become homeless in the urban United States. Among all poor American families, a relatively small proportion ever experience homelessness. This series explores poverty in the context of housing status and puts a spotlight on the characteristics that make families who experience homelessness different from poor families who consistently maintain stable housing. A clearer understanding of these differences can help policy makers and those invested in ending family homelessness better target policy efforts.

This brief introduces the data used in this analysis and presents basic descriptive characteristics. Upcoming briefs will profile key components of family poverty such as educational attainment, family structure, and sources of income.

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## The Fragile Families and Child Wellbeing Study

This research draws on the Fragile Families and Child Wellbeing Study (FFCWS), a sample of approximately 5,000 children born in 20 large U.S. cities between 1998 and 2000.<sup>1</sup> Mothers (and most fathers) were interviewed in the hospital within 48 hours of the child's birth.<sup>2</sup> Follow-up interviews occurred when the children were one, three, and five years old. The FFCWS was designed with the goal of understanding the lives of children born to unmarried parents, and approximately 75% of the children included in the sample fall into this category. As a result, families in the FFCWS are an economically disadvantaged group, making it an ideal source of information for those interested in homelessness and residential instability. The data also include detailed information on demographic characteristics, education, employment, health and development, relationships, and other social and economic factors. When weighted, the FFCWS is representative of births in U.S. cities with populations greater than 200,000.<sup>3</sup>

## Housing Instability in Fragile Families

The FFCWS surveys housing status and residential mobility at the one-, three-, and five-year interviews. In this series, children are classified into three housing categories—homeless or doubled up, at risk of homelessness, and stably housed—using their most severe housing situation at age one, three, and five. A measure

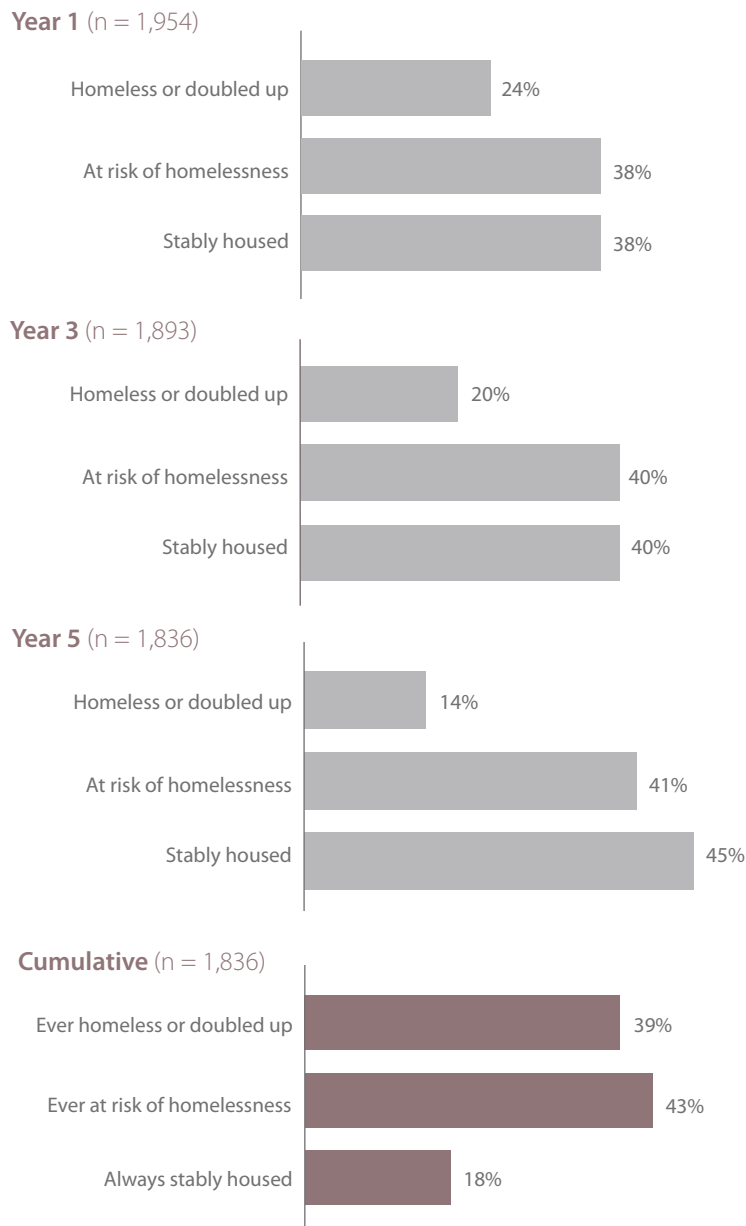
of cumulative housing status, using the most severe housing situation faced by the family in all three survey years, is also constructed. For example, a child who was “homeless or doubled up” at age three but “stably housed” at ages one and five is considered “ever homeless or doubled up.”

Consistent with the McKinney-Vento Homeless Assistance Act definition of homelessness, “homeless” families are those who have lived in a shelter or in a 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 (such as rent, mortgage, or utilities), move frequently, or have been evicted. Children in “stable” families faced none of these housing challenges.<sup>4</sup>

To ensure that comparisons between groups reflect differences in housing status rather than poverty, only children who live in families with an average (baseline to age five) income less than 125% of the federal poverty line are included in the analyses.<sup>5</sup> The poverty line is established by the federal government as the minimum income a family requires to meet basic needs (food, shelter, clothing, transportation, and other necessities) in a year. The amount varies by family size; in 2011, the federal poverty line was set at \$22,350 for a family of four.<sup>6</sup>

**Figure 1**

Definitions and Sample Size	
<b>Homeless or doubled up</b>	Identified as homeless
	Lived in temporary housing, shelter, or motel
	Lived in a place not meant for regular housing
	Lived with others while paying no rent
<b>At risk of homelessness</b>	Not homeless
	Evicted
	Did not pay full amount of bills (rent/mortgage, utilities) or borrowed money to pay bills
	Moved more than twice in last year
<b>Stably housed</b>	Not homeless and not at risk of homelessness

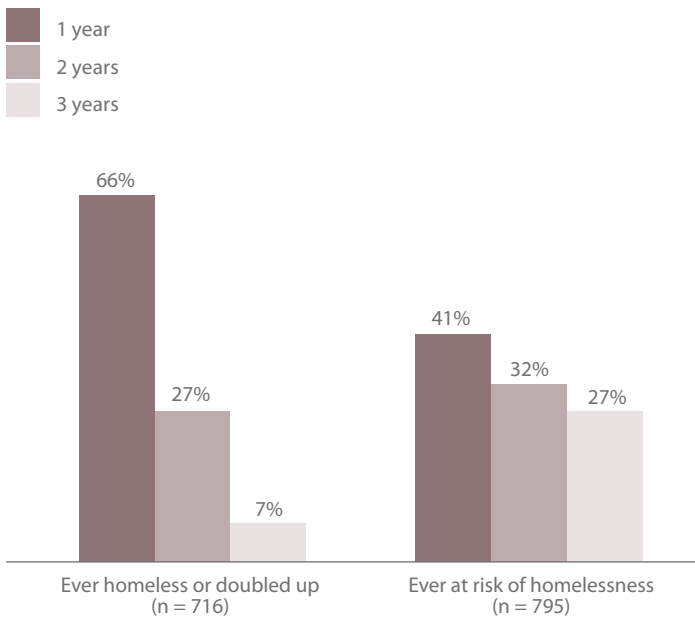


Source: ICPH analysis of Fragile Families and Child Wellbeing data. Excluded are mothers who did not participate in each year's survey, do not live with the focal child at least half of the time at each survey, do not have valid sample weights, or report an average (baseline to year five) income-to-poverty ratio greater than 1.25.

Figure 1 shows that residential instability is a common experience of poor children in the FFCWS sample. Approximately 20% of the sample reported being homeless or doubled up in any given year, and almost 40% of FFCWS children in poor families were ever homeless or doubled up between age one and five. The largest group (43%) was at risk of homelessness, and 18% were stably housed since age one.

While homelessness is an episodic occurrence for poor families in the FFCWS sample, living at risk of homelessness is a more chronic state. As illustrated in Figure 2, about two-thirds of children classified as “ever homeless” in the FFCWS data (those

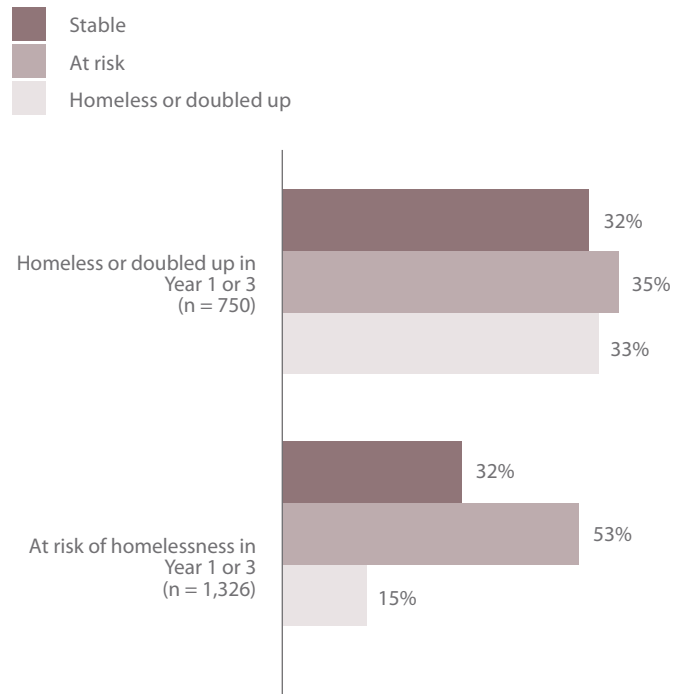
**FIGURE 2**  
YEARS HOMELESS OR AT RISK  
(by housing status years 1–5)



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.

who were ever homeless at age one, three, or five) were homeless in one year only. In comparison, more than half of “at risk” families were chronically unstable. Additionally, while relatively few (33%) families who experienced a homeless episode in years one or three remained homeless in the next survey year, more than half of all families who experienced an at-risk episode failed to achieve stability in the next two years (Figure 3).

**FIGURE 3**  
HOUSING STATUS TWO YEARS AFTER HOMELESS OR AT-RISK EPISODE



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.

Figure 4

Basic Weighted Descriptive Characteristics (cumulative sample)				
Mother's characteristics	Entire sample (n = 1,836)	Ever homeless or doubled up (n = 716)	Ever at risk of homelessness (n = 795)	Always stably housed (n = 325)
% Black	44%	55%	46%	28%
% Hispanic	42%	34%	45%	49%
% White/other	14%	11%	9%	23%
% Foreign born	30%	20%	31%	42%
Age at baseline	24.9	23.2	25.7	26.1
% Less than high school degree (at baseline)	53%	60%	48%	49%
% High school degree (at baseline)	37%	29%	40%	44%
% More than high school degree (at baseline)	10%	11%	12%	7%
% Married (at baseline)	29%	15%	25%	53%
Age at first birth	20.5	20.4	20.1	21.3
Average income (years 1–5)	\$14,500	\$13,300	\$13,900	\$16,900

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 between ever homeless or doubled up and always stably housed women are statistically significant at 10% for all measures. Differences between women who were ever homeless or doubled up and those who were ever at risk of homelessness are statistically significant at 10% for all measures except race and age at first birth. Differences between women who were ever at risk of homelessness and those who were always stably housed are statistically significant at 10% for all measures except age at baseline and high school degree completion.

### Characteristics of Homeless Fragile Families

As Figure 4 shows, over half of poor children who ever experienced homelessness from age one through five have non-Hispanic black mothers, compared to less than one-third of poor children in stable housing. In addition, a smaller proportion of children who encountered homelessness have foreign-born mothers, compared to poor but residentially stable children.

Families with young children who become homeless are also headed by mothers with low levels of education. Over half (60%) of mothers who experienced homelessness failed to complete high school, compared to 49% of poor mothers who maintained stability in housing. Families facing homelessness are also the most poor of the disadvantaged families in the FFCWS sample; on average, they have incomes that are 20% lower than those of poor, stably housed families.

There are also substantial differences in marital status and fertility between homeless, at-risk, and stable mothers. Only 15% of children who experienced homelessness between ages one and five had a mother who was married at their birth. Among poor mothers who maintained stable housing, over half (53%) were married at the child's birth. Stably housed poor mothers are also older at the time of their first birth than poor women who face homelessness.

### Next Up: Education

This ICPH research brief presents an overview of homelessness in the FFCWS and the characteristics of poor families by housing status. A quick look at descriptive statistics shows that mothers who experience homelessness are substantially different from their stably housed peers across a number of demographic and socioeconomic dimensions. The next brief in this ICPH series will take a closer look at differences in educational attainment between poor mothers who face residential instability and their stably housed counterparts with the goal of understanding the role of education in determining housing stability.

### Endnotes

- <sup>1</sup> Sampled cities include: Austin, TX; Baltimore; Boston; Chicago; Corpus Christi, TX; Detroit; Indianapolis; Jacksonville, FL; Milwaukee; Nashville, TN; Newark, NJ; New York; Norfolk, VA; Oakland, CA; Philadelphia; Pittsburgh; Richmond, VA; San Antonio; San Jose, CA; and Toledo, OH.
- <sup>2</sup> Approximately 75% of fathers were located and interviewed at birth.
- <sup>3</sup> Because the FFCWS targeted children born to unmarried parents, descriptive statistics must be weighted to produce results that reflect the general population of large U.S. cities. For further details on the sample design and weights, see (Nancy Reichman, Julien Teitler, Irwin Garfinkel, and Sara McLanahan. "Fragile Families: Sample and Design." *Children and Youth Services Review* 23 (2001): 303–326).
- <sup>4</sup> This categorization of "homeless," "doubled up," "at risk," and "stable" is consistent with that used in the 2007 U.S. Department of Health and Human Services report, "Characteristics and Dynamics of Homeless Families with Children."
- <sup>5</sup> A total of 1,836 children are included in the final analyses. Excluded are children who did not participate in the year-five survey, do not live with their mothers at least half of the time at year five, do not have valid sample weights, or live in families with an average (baseline to year five) income greater than 125% of the federal poverty line.
- <sup>6</sup> Please see the U.S. Department of Health and Human Services Web site (<http://aspe.hhs.gov/poverty>) for more information on federal poverty guidelines.