

# COMING AND GOING: EFFECTS OF CHANGE IN HOUSEHOLD COMPOSITION ON THE ECONOMIC WELLBEING OF FAMILIES WITH CHILDREN

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## Abstract

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As a result of the deinstitutionalization of marriage, high levels of divorce, and an increased acceptance of cohabitation and single parenthood, there is an ever changing array of families in American households (Stacey 1996, Thistle 2006). Current literature examines how different types of households impact the wellbeing of families and children. Whether adults are married, cohabiting, or single has been shown to impact their life chances and those of any children living in their household. Studies have examined changes in composition or household instability to negative outcomes, especially among children. Unfortunately, studies that examine differences in type of family and household composition are often limited to comparisons of unions - married, single, or cohabiting, focusing on the parents. Similarly, the literature on the impact of change in household composition has focused primarily on changes in relationships, such as marriage or divorce. Comparatively less research has been done on the influence of (1) extended family members and non-relatives (roommates, boarders) in the household, and (2) changes in household composition that are not related to union formation among parents. Using data from two waves of the *Making Connections* Survey, a study of ten disadvantaged urban communities, we examine different types of family and non-family households, the extent of change in household composition when other household members are considered, and differences in the effect of these types of household structures on a variety of economic measures of child wellbeing. We observe differences in household composition beyond the traditional nuclear family and find that there are many types of households not accounted for in conventional family studies. In fact, 45% of households with children in our sample include some adult who is not the parent of the focal child. In addition, we find that these non-traditional households differ along several measures of economic wellbeing. Finally, the results show that changes in the composition of these different households impact their economic stability and, therefore, child wellbeing over time. This research suggests the need for more recognition of these other people in children's lives and the complex households in which children live.

## Introduction

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There is a great deal of research on child wellbeing that examines differences between married, cohabiting, and single parents (see Waldogel et al 2010 for a recent review). Likewise, research abounds on the distinction between biological, non-biological, and step-parent families and their impact on children (Meadows et al 2009, Manning and Brown 2006, Brown 2004). These studies are one-dimensional in that they only focus on the relationship types of the children's parents (single, cohabiting, married, or step) and do not consider the presence of other people living in the household, such as grandparents, aunts and uncles, or boarders and roommates, on child wellbeing.

In the U.S., 12% of family households<sup>1</sup> include grandparents, adult siblings, and extended family (American Community Survey 2009). Most research does not examine how children who grow up in these households are affected by these other people. Moreover, studies do not examine the impact of these other people coming and going on children's lives. The research presented here examines household composition while recognizing that there may be other household types beyond those created by the relationships of parents that impact the lives of children. These include grandparents, aunts or uncles, other extended family members, as well as non-related people such as boarders living in the home. We focus our analysis on families living in six disadvantaged urban neighborhoods, as the preponderance of multigenerational households and extended kinship networks in low-income communities is generally greater than in higher-income areas (Barnett 2008). Research by Foster and Kalil (2007), Howard (2006), Hansen (2005), and Rosman and Yoshikawa (2001) suggest that there is great

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<sup>1</sup> The U.S. Census Bureau defines a 'family household' or 'family' as "A group of two or more people who reside together and who are related by birth, marriage, or adoption." For further detail, visit [http://factfinder.census.gov/home/en/epss/glossary\\_f.html](http://factfinder.census.gov/home/en/epss/glossary_f.html).

diversity in parenting, caregiving resources, and child development among low-income households. This merits further study.

Our work contributes to the literature by focusing on the presence of ‘other people’ in the household – adults who are not the parent of the focal child – and their relationship to the focal child. Prior work has examined only the relationships between parents and failed to recognize the impact of other people in household. We demonstrate the importance of more detailed measures of the household composition and situate the relationship of people in the household to the *child* (rather than the head of the household) at the heart of our research.

This study is important for the following reasons: first, it examines differences in household composition beyond those created by the relationships of the householder; second, it illustrates that these households are different in terms of economic measures of child wellbeing, including income per capita, public assistance usage, economic hardship, and homeownership; and third, we show how changes in these different households impact economic wellbeing over time.

## Literature Review

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A number of large-scale social and demographic changes have contributed to the diversification of families in the U.S. and other post-industrial countries over the last century. The deinstitutionalization of marriage, high levels of divorce, increased cohabitation, and higher levels of unmarried fertility has forever altered the landscapes of modern families (Thistle 2006, Bianchi and Casper 2005, Cherlin 2004, Bumpass 1990). These changes have spurred research on the impact of various family types on the wellbeing of children.

The primary focus in current research is the relationship of parents. The proportion of children being raised in households with cohabiting, single, and non-biological or step parents has increased dramatically over the past few decades (Meadows et al 2009). 2010 Census figures suggest that today over a third (34%) of American children have living arrangements that do not include a pair of married parents. While cohabitation among households *with children* is still rare, the current rate of 6% of children living with a parent’s unmarried partner coincides with a 130% increase in the number of unmarried partners raising children between 1996 and 2010.<sup>2</sup> These trends are even more pronounced among families living in poverty. The majority (58%) of children whose household income falls below the national poverty line<sup>3</sup> do not live with both parents.<sup>4</sup>

Overall, research finds that children raised by married two-parent families (or ‘traditional families’) do better than those being raised by cohabiting or single parents (Manning and Brown 2006, Amato 2005, Brown 2005, McClanahan and Sandefur 1994). These studies suggest that children raised by both biological parents are less likely to experience cognitive, social and emotional problems both in childhood and as adults. Men and women in married couple families are typically older and better educated than single or cohabiting adults raising children. One of the primary reasons suggested for poorer outcomes for children raised by single or cohabiting adults is the difference in quality and amount of resources; cohabiting and single parents have less money for material goods and live in poorer school districts and neighborhoods (Manning and Brown 2006, Waldfogel et al 2010). For example, Gassman-Pines et al (2006) find that among never-married mothers in a study of low-income parents enrolled in Milwaukee’s New Hope program, material hardship and the propensity to marry were inversely related: greater hardships were associated with a lower likelihood of marriage (213).

A second development among studies examining the impact of family type on children has focused attention on stability. How does the creation or dissolution of households through marriage, divorce, or the movement of cohabiting partners in and out of the home impact child wellbeing? There is consistent empirical evidence that

<sup>2</sup> Table UC-1. Unmarried Partners of the Opposite Sex/1, by Presence of Children/2: 1960 to Present. Available online at <http://www.census.gov/population/www/socdemo/hh-fam.html>. Comparable CPS data on unmarried partners prior to 1969 is not available.

<sup>3</sup> The 2010 threshold for a family of four (including two children) is \$22,162. See <http://www.census.gov/hhes/www/poverty/data/threshld/index.html>.

<sup>4</sup> Table C3. Living Arrangements of Children Under 18 Years/1 and Marital Status of Parents, by Age, Sex, Race, and Hispanic Origin/2 and Selected Characteristics of the Child for All Children: 2010. Available online at <http://www.census.gov/population/www/socdemo/hh-fam/cps2010.html>.

stability in family arrangements is a strong predictor of child wellbeing (Brown 2005), especially in terms of financial resources (Meadows et al 2009). The dissolution of marriages and cohabiting unions is associated with significant declines in household income ranging from 30% to 45% (see Meadows et al 2009, pages 20 and 23). In fact, some have concluded that it is the stability of traditional two-parent families that largely provides the economic advantages observed among this group, as opposed to an inherent advantage in parenting or other characteristics (Waldfogel et al 2010).

Prior research on the link between household composition and child wellbeing relies on the relationship between parents (i.e. married, cohabiting, single) or the biological tie of the child to the parents (Manning and Brown 2006). Current trends suggest a resurgence of people living with their extended families (Glick, Bean, and Van Hook 1997), especially within the black community (Goldscheider and Bures 2003; Pagnini and Morgan 1996). This presents a departure from reports of long-term declines in the prevalence of extended family households over the last century (Cherlin, 1992; Coontz 2000). Today, 31% of U.S. children live with another adult other than a parent, including 10% who live with one or more grandparents (Census 2010). These changes have opened the door to more research on the impact of extended family on children.

Some literature has started to recognize the effects of grandparents on child wellbeing (Griggs et al 2010, Mutchler and Baker 2009). Greater life expectancy has resulted in an increased presence of grandparents in children's lives. Studies show that grandparents are playing an increasingly significant role in child rearing. In a recent study, Griggs et al found that half of adolescent children had daily or twice-weekly contact with maternal grandparents and over 40% shared this level of contact with paternal grandparents (2010). Moreover, grandparents hold a tangible emotional presence in the lives of children and play a particularly critical role during times of crisis or instability. Citing data from The National Survey of Black Americans, Hunter (1997) finds that while black parents rely on grandmothers for child-rearing support more than any other source, the association is strongest among single, young, and economically strained parents (263). However, the economic contribution of grandparents to the wellbeing of children may be the most important: children living in single parent families that include a grandparent are substantially less likely to be living below or near the poverty level (Mutchler and Baker 2009).

Economic measures are often emphasized in research involving family type and child outcomes because it is widely accepted that income matters for child wellbeing. At one end, surplus income affords opportunities for superior health care, extracurricular activities, and advanced schooling. At the other, economic constraints drive a wedge between parents' aspirations for their children and their ability to provide the material and psychological resources necessary to meet those aspirations. Barnett (2008) provides a summary of the abundant studies demonstrating that being raised in poverty exposes children to a variety of social and emotional disadvantages.

Some authors have begun to examine the financial consequences of non-parent adults on households with children. For example, Manning and Lichter show that when the income contributed to the household by a cohabiting partner is included, the proportion of children defined as living in poverty substantially decreases (1996). Manning and Brown (2006) echo the work of others who have examined a more robust set of economic indicators, including measures of food insecurity (worries the inability to afford food or skipping meals) and housing insecurity (inability to pay mortgage, rent, or utility bills). Meadows et al 2009 employ a similar strategy by examining household income, a ratio of income-to-needs based on official poverty thresholds, and a measure of material hardship that incorporates food and housing insecurity along with medical and utility insecurities. These additional factors are important for child wellbeing and may hold greater relevance in the daily lives of families with very low incomes.

Despite some advances in the study of 'non-traditional' families (the traditional family usually includes one or more children with two married parents), there remains a dearth of knowledge surrounding extended kin and non-related persons (i.e. temporary boarders) living in the household. An obvious explanation involves the

comparatively small number of households that include such persons at the national level. Similarly, little research has been done on the influence of changes in household composition that are not only related to union formation, but to other people moving in and out. Using data from two waves of the *Making Connections* Survey, our research examines different types of households, the extent of change in household composition when these other household members are considered, and differences in a variety of economic measures of child wellbeing.

## Current Study

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This work extends upon current research on the relationship between household composition and child wellbeing by asking the following questions. First, are there different types of household composition beyond the traditional? Most research on the tie between household composition and child wellbeing focuses on the relationships of parents (married, cohabiting, biological, or step). These studies exclude the impact of other people living in the home that may lead to more complex household structures. To answer this question we distinguish households by the number of adults and their relationships to children in the home. *We expect that there will be greater variety in household composition than the traditional structures based on relationships of parents.*

Second, do complex household compositions matter? That is, when compared to traditional household structures, how do these other complex households compare in terms of their impact on children? Literature focusing on the relationship of parents shows that children have differential access to financial resources depending on household composition. Thus, the financial situation (i.e. income per capita, public assistance usage, economic hardship, and home ownership) of these complex forms of household structures on the wellbeing of children may also be important. *We expect that families with more complex structures will experience different financial situations than those in traditional households.*

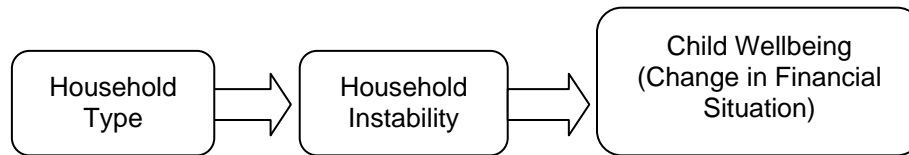
Third, is there change over time in complex household compositions? Literature suggests that household stability matters for child wellbeing. But studies on the impact of change in household composition focus primarily on changes in relationships of parents, such as marriage or divorce. In our analysis, the definition of stability is extended to examine changes over time within other types of households – again, from the perspective of the child - and adults moving in or out of the household. Drawing inspiration from Lowe and Weisner (2006), we approach stability as an indicator of “things working well” in the family context. Conversely, instability is indicative of an imbalance in the lives of children that may be detrimental to their social, psychological, and, most important for our analysis, economic wellbeing. *We expect that there will be an increased instability in children’s lives once other complex forms of household types are considered.*

Fourth, does change matter? Change in traditional household structures is often related to negative outcomes for children in terms of their financial wellbeing. This may also be the case for households with more complex structures. *We expect that change in these complex households will be accompanied by a change in financial situation.*

And finally, are the effects of change greater for some household types than others? It is possible that children living in complex household structures may be more affected by change than those in traditional homes. *We expect that some household types will be more affected by change than others.*

The conceptual model guiding these research questions is displayed in Figure 1.

**Figure 1. Conceptual Model of Household Type Instability on Child Wellbeing (Financial Situation Instability): More complex households will experience instability and changes in financial situation**



The *Making Connections* Survey is well suited for this analysis in that it collects information from a longitudinal panel of households in ten different urban communities, making it possible to trace the movement of individuals in and out of households over time. The preponderance of low-income families in the sample provides an opportunity to examine the relationship between household composition and wellbeing among populations with unique strategies for creating and supporting families (Edin and Kefalas 2005).

This study is important for the following reasons: first, it will highlight differences in household composition beyond the traditional nuclear family; second, it will illustrate if, and how, complex types of households are different in their impact on economic stability; third, the extent to which households experience instability when other people are considered; and fourth, the study will show how changes in these different household compositions impact economic measures of child wellbeing over time.

## Current Study

### Data

Data are derived from the *Making Connections* Survey (<http://mcstudy.norc.org>), a longitudinal and cross-sectional study conducted in 10 low-income neighborhoods across the U.S. The neighborhoods are located in the metropolitan areas of Des Moines, IA; Indianapolis, IN; Denver, CO; San Antonio, TX; Seattle, WA; Milwaukee, WI; Oakland, CA; Hartford, CT; Providence, RI; and Louisville, KY. The survey is part of a larger initiative funded by the Annie E. Casey Foundation. Baseline survey data were gathered between 2002 and 2004 in the ten sites listed above and a first follow-up effort ('Wave 2') was completed between 2005 and 2007 in each site. Between 2008 and 2011 NORC completed a second round of follow-up interviews ('Wave 3') in six of the ten sites. Currently, NORC is collecting the third wave of data for a seventh site. See Table 1 of the Appendix for the weighted response rates and sample sizes from each round by site.

The *Making Connections* study design is unique in that it combines both cross-sectional and longitudinal (panel) methodologies. In each wave, NORC employs area probability sampling techniques to select a random set of addresses to represent each target neighborhood. In waves 2 and 3, interviewers revisited these sampled addresses in person or by telephone with the goal of collecting data with the current occupants. Many times, the occupants have not changed. Other times, new people have moved in. NORC also sub-sampled new addresses at the start of each follow-up effort to include buildings that have been constructed or renovated since the previous wave. This methodology yields a cross-sectional snapshot of neighborhood residents at different points in time. *Making Connections* is also longitudinal in that NORC (1) re-interviews families that remain at sampled addresses within target neighborhoods and (2) tracks families with children that move to a *new* address, be it inside or outside of the neighborhood.

Data on the respondent and the respondent's spouse are collected, as well as information on all children living in the household. In addition, a household roster is recorded. For each adult and child living in the household, this roster includes demographic characteristics (age, sex, employment) as well as his or her relationship to the

respondent and focal child.<sup>5</sup> A primary benefit of the *Making Connections* data is these household records are compared and matched across waves, producing a complete picture of the people living in the household at up to three points in time. It is thus possible to follow the movement of individual persons in and out of the household and to examine the consequences of this movement on the relationships shared by individuals with the respondent and focal child.

## Analytical sample

Data from the second and third waves are compared for cases that completed each wave. As the primary focus of this study is the effect of different types of households on children, only those with children are included (n=1,924).<sup>6</sup>

## Focus Variable

### *Type of Household*

The data include a roster that lists everyone (adults and children) living in the household at each wave. General demographics of each person are collected in the roster (age, sex, employment). In addition, the relationship of each person to the respondent and a focal child are also included. The possible relationship types of adults (over 18) to the focal child include husband/wife, girlfriend/boyfriend, parent, in-law, aunt/uncle, son/daughter, foster child, niece/nephew, grandson/daughter, cousin, roomer/boarder, housemate/roommate, other non-related person, brother/sister, and grandparent (see Table 2 for a breakdown of all the types of adults in these households with children). These data are used to create a measure that indicates the presence of any of these types of adults in the child's life.<sup>7</sup>

Data on relationship to focal child along with information on the number of adults in the household was used to create our measure of household composition. Households are broadly grouped based on the presence or absence of a parent. Adding more detail, we consider the number of people in the household – single, two adults, more than two adults, etc. We then take the relationship to the focal child into account. The final household types include:

#### 1. Parent households

1. *Single parent only*: There is only one adult in the household and it is a parent of the focal child.
2. *Two parents only*: Both parents are in the household (i.e. traditional). They could be married or cohabiting.<sup>8</sup>
3. *Parent and grandparent only*: Here there is at least one parent and at least one grandparent<sup>9</sup> but no other type of adult in the home. There could be two parents and two grandparents or any combination of parent and grandparent.
4. *Parent and any other combination*: In these cases the presence of at least one parent along with any combination of other adults are included. This could be a parent, grandparent, and uncle. Or perhaps a parent, adult sibling of the child, and roommate.

<sup>5</sup> In the baseline, the focal child was randomly selected from all children in the household. In waves 2 and 3 the same child was generally chosen as the focal child; however, if new children had entered the household, they were given the opportunity to be randomly selected. In all waves, the respondent is the person most knowledgeable about the focal child.

<sup>6</sup> It is important to note that households with children may include more than one child. Thus this number is an undercount of the number of children in the sample.

<sup>7</sup> This is limited to adults. The presence of other children and their relationships to the focal child are not included. This could be examined in future research.

<sup>8</sup> Most studies consider the relationship of the parents, married or cohabiting. Sample size does not allow for this level of discrimination.

<sup>9</sup> Again, the relationship of these adults, married or cohabiting, are not examined.



## 2. Non-parent households

5. *Single grandparent*: In these cases child is being raised in a household with only one adult. The adult is the child's grandparent.
6. *Single other person*: There is only one adult in these households and it is *not* the parent or grandparent. It could be an aunt, older sibling, non-related adult, etc.
7. *Two grandparents only*: These households have only two adults in them and both are the child's grandparent.
8. *Any combination*: These non-parent households have any combination of other people present. These include grandparents living with aunts or uncles. Another example could include a child living with an aunt and the aunt's boyfriend.

As the number of cases in the different non-parent households is low, we use the total non-parent category for analysis (see Table 3 for frequencies). Comparisons are made between the following five types of household: (1) *single parent only*; (2) *two parents only*; (3) *parent and grandparent only*; (4) *parent and any other combination*; and (5) *non-parent households*.

### *Household instability (instability measure)*

To indicate change in household structure between waves – or *household instability* – we examine household structure at both waves. Any change between the five groups is used to designate instability. That is, if a *single parent* at Wave 2 is living in a *parent and grandparent only* household at Wave 3, it is a measure of *household instability*.<sup>10</sup>

## **Dependent Variables: Economic Measures of Child Wellbeing**

### *Income per capita*

We examine four economic indicators of wellbeing. First is the *income per capita*. The survey asks respondents for the total household income. This is used along with a count of the number of people (adults and children) living in the household to create a measure of *income per capita*. However, as the income variable is greatly skewed due to some outliers, we take the log of *income per capita* for our analyses.

### *Decrease in income per capita (instability measure)*

To determine change in *income per capita* we use the difference between the *income per capita* at each wave to create the *decrease in income per capita*. The flag has a value of 0 for cases that had the same or improved *income per capita* at both waves and 1 for those whose Wave 3 *income per capita* is worse (less) than at Wave 2.

### *Public Assistance Usage*

The survey asks respondents if they or anyone in the household have used food stamps or receive any income from public assistance or welfare payments. Respondents are also asked if they live in a home owned by the public housing authority, and whether they or anyone in the home receive rent assistance from the government

<sup>10</sup> It should be noted that the *non-parent* and *parent and any other combination* households include a lot of variation. Any change between the waves in those households that does not result in a change in categorization into one of the other four groups would not be captured. For example, if a parent is living with a grandparent and uncle (i.e. *parent and any other combination*) at Wave 2 and at Wave 3 the same parent is living with the same grandparent but the uncle moved out and a roommate moved in, that home would still be classified as *parent and any other combination*. The change in composition would not be captured in our measure of *household instability*. Unfortunately, at this point we are not able to determine that level of discrimination. This is a limitation that would need to be addressed in future research.

or a housing voucher to pay for their home. These data are combined into one measure of public assistance usage where 0 indicates no use of public assistance and 1 represents those who use at least one of these forms of help.

#### *Increase in public assistance (instability measure)*

To capture an *increase in public assistance* between waves, we sum up the types of public assistance used by respondents. Then we identify cases in which there was an increase in the number of forms of assistance used between waves. That is, if at Wave 2 someone used food stamps and had a housing voucher (i.e. two types of assistance) and at Wave 3 they used food stamps, had a housing voucher, and reported that their household income included public assistance (i.e. three types of assistance), then they would be classified as experiencing an increase in public assistance usage (coded as 1). In contrast, if their level of assistance remained the same or went down, they are classified as not experiencing instability in public assistance (coded as 0).

The measure of public assistance is difficult to interpret. On the one hand, the use of public assistance and the increased use of public assistance can be seen as negative because it is indicative of an inability to meet the demands of the household using internal resources alone. On the other hand, if people need public assistance, but do not use it, the absence of assistance can also be considered negative.

#### *Economic Hardship*

Data indicate whether respondents have, in the past 12 months, not been able to pay their rent, buy food, fill a prescription, or had their phone cut off due to non-payment. These measures are collapsed into one variable, for which 0 indicates for no hardship and 1 indicates at least one form of hardship.

#### *Increase in economic hardship (instability measure)*

For the instability measure we count the reports of economic hardships experienced at both waves. If the count went up – that is, if the number of hardships experienced at Wave 3 is higher than at Wave 2 – we classify the household as experiencing an increase in economic hardship (coded as 1). Conversely, if the count stays the same or declines between waves then those households are classified as 0 (no increase in economic hardship).

#### *Home ownership*

The survey asks respondents if they or anyone in the household owns the house in which they are living. *Home ownership* is coded 1 for households owned by someone in the home. Conversely, those living in homes not owned by someone in the house are coded as 0.

#### *Decrease in home ownership (instability measure)*

To capture *decrease in home ownership*, we flag households in which there was a negative change in home ownership between the waves. That is, if the home was owned at Wave 2, but at Wave 3 the household is living in a home that is no longer owned by someone in the home, then they are classified as experiencing a *decrease in home ownership* and coded as 1.

### **Control variables**

To examine whether the effect of household structure on the economic wellbeing of children is mediated by other factors, we control for the following household level characteristics: average age of adults; all female household (all adults are female); race (here race of respondent is used as a proxy for race of household); and presence of at least one employed adult in the home. For the analysis on *public assistance*, *economic hardship*, and *home ownership*, the effect of *income per capita* is also included in the models. The models on *income per capita*, *economic hardship*, and *home ownership* also include *public assistance usage* as a control variable.

## Analytical Strategy

We used OLS regression to predict income per capita. The binary variables are examined using logistic regression. To answer the first research question, we present frequencies of the different types of households. Next, to determine if complex structures matter for child wellbeing, we examine the economic measures of child wellbeing of each household type and test for significant differences. We compare each group to two parent households. Following that we present the frequency of change for each household to identify the level of instability experienced in households with children when other people in the home are considered. Again, the contrast group is two-parent families. We perform significance tests to determine if the economic measures change differentially for households that experience instability in composition as compared to those who did not change. We perform separate analyses for each type of household. And finally, we conduct tests among households that experienced a change in compositions. This is done to determine if the effects of change on the economic measures are greater for non-traditional types of households than two-parent households.

## Findings

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We address our findings as they relate to the research questions stated above. Tables are shown in the appendix.

Our first research question asked if there were different types of household composition beyond the traditional. As a preliminary step we created flags for all the different types of households seen in the data. Table 2 shows the frequency of other people in the household and their relationship to the focal child at Wave 2. These findings show that there are many households that have other people present. For example, 12% include extended family and adult siblings of the child in the home. Twenty-two percent of households include a grandparent. Moreover, 10% of households with children do not include a parent.

Table 3 shows the frequency and weighted percentage of the different types of households<sup>11</sup>. When the categories are collapsed into our focus variable it is evident that a large number of households do not fit the traditional two-parent model. In fact, only 34% of households include only two parents. While 21% are single parents, and a small percentage are single other adults (non-parents, 2%), 43% include some other person living in the home besides the person responsible for the child.

To answer our second research question, “do complex household compositions matter?” simple demographic characteristics are presented for the household types and respondent in Tables 4 and 5 respectively. These findings show that there is great variety between the different types of households in terms of their household characteristics. Also, when looking at respondents, we find many differences between the groups. Table 6a presents descriptive results of the economic measures for the five types of households. As noted earlier, the income per capita is greatly skewed. However, looking at the median, we find that, as expected, single parent families have the lowest income per capita and two parent only families have the highest. However, parent/grandparent only families also have the lowest income per capita. Parent/any combination and non-parent households have incomes that fall between single parents and two parent households. Similarly with public assistance usage and economic hardship, single parents do the worst and two parent only households do best. The other household types fall somewhere in between. However, with home ownership the picture changes slightly. In this case, parent/grandparent only, parent/any other combination, and non-parent households all have higher rates of home ownership that single and two parent only families.

*Income per capita:* Table 6b presents the regression results for the dependent variables comparing the types of households at wave 2. In terms of the income per capita log variable the bivariate findings show that, compared to two parent households, all other types of families have a lower income per capita. However, once we control

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<sup>11</sup> Data are weighted for the household and participation in both waves.

for the other factors, we find that for most types of households, except parent and any other combination, there is no longer a significant difference.

*Public Assistance:* In the bivariate model for public assistance, logistic regression results show that all types of households have significantly higher odds of using public assistance than two parent families. These results stay significant even after controlling for the other factors.

*Economic Hardship:* Results show that all types of families have significantly greater odds of experiencing economic hardship than the two parent households. When we control for other factors, these relationships stay significant for all the households with the exception of parent and grandparent only households.

*Home Ownership:* In model 1 the results show that single parent only households have significantly lower odds of home ownership than two parent families. However, parent and grandparent only households, as well as non-parent households have higher odds of living in a home that someone in the household owns than two parent families. After the controls are added in model 2 the relationships stay significantly different.

Parent and any combination households are not significantly different in their odds to those in two parent households – at the bivariate level. However, once we include the control variable, this relationship changes and these households have significantly higher odds of home ownership. This could suggest an interaction effect with the other variables and needs more investigation.

Next we present findings that relate to our question on change within these complex household compositions. Overall, exactly half of all households experience some form of change in composition. Among the groups, non-parent households experienced the most change in structure (83%) and single parent and two parent households experienced the least amount of change – just under 40%. Parent and grandparent only households and parent and any other combination households experienced about the same amount of change – around 60%. All groups, except for single parent households experienced significantly more change than those in two-parent households.

Findings that address the question on impact of change are presented in Tables 8a, 8b, 8c, and 8d. *Income per capita:* Single and two parent families are associated with increased odds of a decline in the income per capita. That is, they are more likely to suffer a reduction in income per person, controlling for public assistance.

Parent/grandparent only households who experience change in composition do, in the bivariate model, have higher odds of a decline in their income per capita. However, the significance is lost when we control for the other variables. Parent/other combination households who experience some kind of change in composition have lower odds of a decrease in the income per capita variable, even after the controls are added the second model. Non-parent households do not differ in the effect of change in composition on income per capita in the bivariate model. However, when we introduce the controls, we find that those who experienced change in composition have lower odds of a decline in income per capita. This suggests some interaction effects with the other variables and requires further study.

*Public Assistance:* See Table 8b. Single parents who experienced a change in composition have lower odds of an increase in types of public assistance. Conversely, two parent households, parent/grandparent households, and non-parent households who changed in composition have greater odds of an increase in number of forms public assistance received. These effects remain significant even after the controls are added to the models. The association between change in composition and public assistance among parent/other combination households yields mixed results. When we control for the factors the effect becomes significant. More analyses may show the presence of some kind of interaction effects.

*Economic Hardship:* When we compare single parent households who experienced change with those who did not experiencing a change in composition, there is no significant difference in terms of an increase in economic hardship between the waves. Among parent/any combination households and non-parent households, those who changed in composition have significantly lower odds of an increase in economic hardship, even

after controlling for other factors. Some interaction effects are possible the cause of the findings for two parent only households. The non-significant effect becomes significant when the controls are added in the second model. This needs to be examined in our future analysis.

*Home Ownership:* Within single parent households, a change in composition leads to a lower odds of a decrease in home ownership. However, for two parent households, parents/grandparent only households, and parent/any other combination households that experienced a change in compositions have higher odds of seeing a decrease in their home ownership. These relationships remain significant even after controls are added to the model. There is no significant difference in the odds of a decrease in home ownership between non-parent households that experienced a change and those who did not.

Finally we present results on the differential effect of change on the types of households. *Income per capita:* Table 9 presents the results for households that experienced change in composition (n=920). We find that single parent only and non-parent households have significantly greater odds of experiencing a decline in income per capita than two-parent households. Parent/any other combination households have lower odds of a decline in income per capita than two parent households.

*Public Assistance:* When examining the effect of household structure on increase in types of public assistance received we find that, compared to two parent households, parent/any combination households have lower odds of increase in types received, while parent/grandparent only homes have greater odds. The effect of being a single household changes when we add the control variables.

*Economic Hardship:* All types of households that experience a change in composition between wave 1 and wave 2, except parent/grandparent only, have significantly greater odds of an increase in economic hardship as compared to two parent households. This remains significant even after controlling for other factors. Again, we find that the non-significant relationship for parent/grandparent only households at the bivariate level becomes significant once controls are added to the second model. This requires future research into possible interaction effects.

*Home Ownership:* Single parent households who experienced a change in composition have much lower odds of a decrease in home ownership than those in two parent households that also experienced a change in composition. On the other hand, all the other types have greater odds of a decrease in home ownership, even after controlling for other factors.

## Discussion

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We asked, “Are there different types of household composition beyond the traditional?” This research extends the work of others on the impact of family structure on child wellbeing. We examine low-income households in the *Making Connections* survey cities, focusing on homes that have a child present. While others have focused on the relationships of parents, we examine the relationship of all other adults in the household to a focal child. This approach reveals considerable diversity in household structures. In our analytical sample two thirds of households with children are something other than the traditional two-parent family. While we do not know the nature of the relationship between parents (married, cohabiting, step), our findings show that our sample includes about twice as many non-traditional households than national levels. Moreover, in 10% of our households, children are being taken care of by someone other than a parent and neither parent is found in the home. We also find that there are a number of households that have other people living in them including grandparents, aunts and uncles, adult siblings of the child, and non-related people.

We categorize all households into five broad categories which include single parent only (21%), two parent (34%), parent/grandparent only (10%), parent/any other combination (25%), as well as non-parent household (10%). It should be noted, however, that a great deal of the complexities of these households are obscured

when we collapsed into these five mutually exclusive groups. Nonetheless, there is still complexity in the groups that we have defined and little research has examined the impact of these nuanced housing compositions.

Our second set of analyses examined the effect of these other household compositions. We find that household composition seems to matter for some factors, does not matter for others, and for a final set the impact differs between the groups. Overall, household structure does not matter for income per capita when other factors are considered. However, structure does matter for public assistance and economic hardship with non-traditional types more likely to use public assistance and experience economic hardship. Household structure also matters with homeownership, but the effect differs for the groups. Single parents are less likely to live in a home that is owned (versus rented) than two parents, while the parent combination households are all more likely to do so.

The focus of this paper is the impact of the variety of household compositions on the economic wellbeing of households with children. While two parent families do better than others in terms of public assistance and economic hardship, if we consider home ownership to be a measure of good child wellbeing, we find that two parent families are curiously worse off in these disadvantaged communities. We are interested in further exploring whether these increased rates of home ownership among non-traditional households represent strategic moves to improve child outcomes or responses to economic crises among non-traditional families.

We find that, consistent with our third research question, there is change in these complex household structures over time. Within a three to four year period, exactly half of all households with children experience some kind of change in composition. Recall that this does not include changes due to additional children being born into or leaving the home. These changes refer only to adults coming and going in the life of the child. Moreover, there is variation when we consider the types of households, with almost two thirds of parent/grandparent households and 83% of non-parent households experiencing change. So, looking beyond the measure of instability usually captured by current research (i.e. dissolution and union formation of parents), we find that children are subjected to a great deal of instability in these six disadvantaged *Making Connections* communities.

Overall, change matters. We see that, regardless of the type of household, change in composition has a significant effect on a change in income per capita, public assistance, economic hardship, and home ownership. However, we find that the impact of change can be either positive or negative. For example, for single and two parent families change in composition is detrimental to income per capita, while for those in parent/any combination and non-parent household the changes do not lead to negative consequences in terms of their income per capita. What is especially interesting is that the addition of an adult to a single parent household increases the odds of that household experiencing a decline in the income per capita. One might expect to observe a decline among two parent households that have broken up due to dissolution. That the addition of another adult results in a decrease in the income per capita for *formerly-single* parents is worthy of closer examination. However, an early conclusion could be that instability matters for single parent households, and for some single parents it may be advisable to stay single rather than have another adult move in.

When we examine the impact of change between household types we find that change matters but in different ways for different groups. While the results are somewhat mixed for the different groups, we find that among households experiencing change in composition, overall, non-traditional households are more negatively impacted by change than two parent households. While other research ignores the presence of other people in the household, our findings are consistent with research that shows two parent households are better off.

It is important to note that this study has a few limitations. These neighborhoods are not representative of the nation's poor. Also, the sample only includes economically disadvantaged households. There is no comparison group including higher income families. Another limitation is that for purposes of this initial examination we categorized households into five mutually exclusive, broadly-defined categories – some of which have interesting diversity within them that warrants closer examination. The control variables could be expanded upon to include other factors related to child wellbeing, such as relationship of parents (married, cohabiting,

etc). Also, other demographic factors such as nativity, country of origin, etc. should be considered. Finally, the interaction effects are not examined and should be included in future research.

## Conclusion

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As Judith Stacey writes, “Americans today have crafted a multiplicity of family and household arrangements, which we inhabit uneasily and reconstitute frequently in response to changing personal and occupational circumstances” (1996, 93). Much of the current research on family and child wellbeing does not represent the rich diversity of family and household compositions that are especially prevalent in low income neighborhoods.

This study challenges our understanding of what is beneficial for children. For example, current thinking would suggest that home ownership is beneficial to child wellbeing. However, for this population, home ownership is uncommon. In order to expose a child to the benefit of living in a home that is owned rather than rented, there may be a trade off in terms of other resources, such as a reduction in the amount of money available to devote to a child. Further research on the impact of home ownership is needed as it relates to household composition and child wellbeing in poor urban communities. Another interesting finding is that the addition of an adult to a single parent household is economically damaging to income per capita, even after controlling for other factors. Our future research will need to discriminate between the types of adults moving into these homes.

The recognition of these other non-traditional household structures and their mixed effects on economic measure of child wellbeing blurs the conventional wisdom about ideal conditions for children (i.e. two parent families). This again highlights the need for a closer examination of the myriad complexities of ‘non-traditional’ families, particularly those in poor urban neighborhoods, and the impact that these household compositions have on child wellbeing.

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## Appendix

**Table 1: Weighted Response Rates from Waves 1-3 of Making Connections Survey**

Site	Wave 1		Wave 2		Wave 3	
	N	Response Rate	N	Response Rate	N	Response Rate
Des Moines	786	68%	813	77%	800	77%
Indianapolis	785	69%	804	79%	802	81%
Denver	779	66%	818	74%	839	75%
San Antonio	821	74%	803	78%	846	81%
White Center (Seattle)	792	68%	801	76%	809	77%
Milwaukee	697	71%	801	79%	n/a <sup>12</sup>	n/a
Oakland	697	67%	803	75%	n/a	n/a
Hartford	701	63%	802	81%	n/a	n/a
Providence	735	70%	804	81%	814	83%
Louisville	703	78%	812	83%	TBD <sup>13</sup>	TBD
Total/Average	7,496	69%	8,061	78%	4,910	79%

**Table 2: Relationship of Adult to Child in the Household at Wave 2<sup>14</sup>**

Presence of Relationship Type	Unweighted Frequency	Weighted Percentage
<b>Total</b>	<b>1924</b>	<b>100</b>
Husband/wife	1	0
Girlfriend/boyfriend	-	0
Parent <sup>15</sup>	1800	90
Extended family <sup>16</sup>	194	12
Sibling <sup>17</sup>	212	12
Grandparent	333	22
Non-related <sup>18</sup>	119	6

<sup>12</sup> Wave 3 data collection was not conducted in Milwaukee, Oakland, or Hartford.

<sup>13</sup> Wave 3 data collection is projected to end in May of 2011.

<sup>14</sup> The percentages do not add up to 100% as households may include any combination of the categories.

<sup>15</sup> Includes a small number of in-laws

<sup>16</sup> Includes aunt/uncle/niece/nephew

<sup>17</sup> Adult sibling of the child living in the household

<sup>18</sup> It should be noted that these may include the parent's cohabiting boyfriend or girlfriend. These are counted as non-related adult in the household if they are not the child's parent.

<sup>18</sup> | Du Toit, Bachtell, and Haggerty (2011)

Table 3: Types of Households at Wave 2

Types of Household		Unweighted Frequency	Weighted Percentage
<b>Total</b>		<b>1964</b>	<b>100</b>
<b>Parent households</b>		<b>1800</b>	<b>90</b>
	Single parent only	535	21
	Two parents only*	652	34
	Parent and grandparent only	166	10
	Parent and any other combination	447	25
<b>Non-parent households</b>		<b>164</b>	<b>10</b>
	Single grandparent	24	1
	Single other person	32	1
	Two grandparents only	22	2
	Any other combinations	86	6

\*Contrast category

Table 4: Household Characteristics by Type of Household at Wave 2 (weighted means and frequencies)

Characteristics	TOTAL ALL CASES	TYPE OF HOUSEHOLD									
		TOTAL PARENT HOUSEHOLDS	Parent households				TOTAL NON-PARENT HOUSEHOLDS	Non-parent households			
			Single parent only	Two parents only	Parent and grand-parent only	Parent and any other combination		Single grand-parent	Single other person	Two grand-parents only	Any other combinations
Unweighted n	(1964)	(1800)	(535)	(652)	(166)	(447)	(164)	(24)	(32)	(22)	(86)
Mean age <sup>19</sup>	36.06	35.26	32.86	34.78	43.86	34.45	43.50	54.69	34.43	55.69	39.68
Std dev	45.15	40.91	37.20	40.01	42.63	34.32	65.22	28.48	47.86	56.80	58.22
Median	34.75	34.00	32.00	33.50	43.50	33.50	43.00	54.00	33.00	60.00	40.00
% all female HH	28	28	90	1 <sup>20</sup>	32	12	23	100	82	21 <sup>21</sup>	10
Mean of adults	2.16	2.15	1.00	2.00	2.68	3.11	2.23	1.00	1.00	2.00	2.68
Std dev	4.71	4.67	0.01	0.40	3.69	4.84	5.06	0.01	0.001	0.01	5.11
Median	2.00	2.00	1.00	2.00	3.00	3.00	2.00	1.00	1.00	2.00	2.00
Mean of children	2.08	2.10	2.07	2.23	2.08	1.97	1.89	2.29	2.10	1.23	1.99
Std dev	5.47	5.42	4.89	5.34	5.62	5.88	5.88	5.21	4.58	3.62	6.47
Median	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.00	2.00
% at least one employed adult	84	85	63	95	87	87	80	30	83	78	86
Mean household income	\$25,618.52	\$26,086.24	\$14,917.18	\$32,166.55	\$26,145.91	\$27,809.40	\$21,240.06	\$13,261.89	\$16,528.72	\$25,325.90	\$22,005.30
Std dev	\$102,626.58	\$105,199.86	\$54,092.87	\$113,163.81	\$120,026.30	\$112,280.42	\$64,996.42	\$58,763	\$50,007.69	\$58,417.21	\$68,363.87
Median	\$20,000.00	\$20,000.00	\$10,000.00	\$25,000.00	\$20,000.00	\$23,000.00	\$20,000.00	\$7,920.00	\$16,000	\$30,000.00	\$20,000.00

<sup>19</sup> Average age of all adults in the household

<sup>20</sup> The relationships of these households have not been examined. Both adults report being the child's parent, but their relationship to each other is not yet determined. They could be same-sex parent households.

<sup>21</sup> See footnote #13.

Table 5: Respondent Characteristics<sup>22</sup> by Type of Household at Wave 2 (weighted means and frequencies)

Characteristics	TOTAL ALL CASES	TYPE OF HOUSEHOLD									
		TOTAL PARENT HOUSEHOLDS	PARENT HOUSEHOLDS				TOTAL NON-PARENT HOUSEHOLDS	NON-PARENT HOUSEHOLDS			
			Single parent only	Two parents only	Parent and grand-parent only	Parent and any other combination		Single grand-parent	Single other person	Two grand-parents only	Any other combinations
Unweighted n	(1964)	(1800)	(535)	(652)	(166)	(447)	(164)	(24)	(32)	(22)	(86)
Mean age	35.34	34.52	32.74	34.06	35.65	36.91	44.26	54.96	32.69	55.36	42.74
Std dev	10.45	9.52	8.56	7.96	12.45	10.84	15.06	10.21	10.65	10.44	14.88
Median	34.00	33.00	32.00	33.00	33.00	37.00	43.00	53.50	32.00	54.00	41.50
% Female	81	81	90	71	84	84	82	100	82	93	77
Race											
% White only	35	36	37	42	30	29	32	36	24	19	37
% Black only	13	13	23	9	12	10	15	28	46	10	9
% Asian only	4	4	1	4	5	5	2	<1	0	0	4
% Other/mix	48	48	39	46	53	57	51	36	30	71	51
% any Hispanic	63	63	58	62	62	70	64	39	36	77	68
Education											
% <High school	36	36	43	33	23	39	41	40	5	52	44
% HS/GED	33	33	31	34	49	28	33	40	60	20	32
% Some college	22	23	20	23	24	24	21	14	22	27	19
% College+	8	8	5	11	4	9	6	6	13	0	6
% employed	60	62	64	62	50	64	46	30	84	35	45
% Other language <sup>23</sup>	18	18	11	22	6	25	15	16	0	8	19

<sup>22</sup> The respondent is not necessarily the head of household or major wage earner in the home. The respondent is the person who takes care of the focal child.

<sup>23</sup> Interview conducted in language other than English

Table 6a: Financial Situation by Type of Household at Wave 2:

Financial Situation	Total (all cases)	Household composition at Wave 2				
		Single parent only	Two parents only	Parent and grand- parent only	Parent and any other combination	Non-parent households
Unweighted n	(1964)	(535)	(652)	(166)	(447)	(164)
<b>Income ratio</b>						
Mean	6718.98	5582.38	8332.75	5826.98	6228.48	5842.24
Std dev	29054.72	24155.99	32191.5	30210.04	29364.12	21863.27
Median	5000.00	3500.00	6428.57	3750.00	5000.00	5000.00
<b>Income ratio (log)</b>						
Mean	8.42	8.19	8.69	8.32	8.02	8.42
Std dev	4.65	4.50	4.50	4.78	4.77	3.95
Median	8.52	8.16	8.77	8.23	8.52	8.52
<b>Public assistance</b>						
% no assistance	53	29	71	41	55	48
% one or more assistance	47	71	29	59	45	52
<b>Economic hardship</b>						
% no economic hardship	43	35	50	39	42	45
% one or more hardship	57	65	50	61	58	55
<b>Home ownership</b>						
% not own home	56	83	52	40	51	48
% own home	44	17	48	60	49	52

**Table 6b: Regression Models Predicting Financial Situation by Type of Household (unstandardized coefficients<sup>24</sup>)**

	INCOME RATIO (log)		PUBLIC ASSISTANCE		ECONOMIC HARDSHIP		HOMEOWNERSHIP	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
<i>Intercept</i>	8.69***	8.31***	-0.91***	13.08***	0.02	2.48***	-0.07**	-6.30***
Two parents only (ref)								
Single parent only (535)	-0.50***	0.16	1.80***	0.99***	0.62***	0.35***	-1.49***	-0.72***
Parent/grand-parent only (166)	-0.43***	-0.13	1.28***	1.50***	0.41***	0.02	0.49***	0.74***
Parent/any other combination (447)	-0.36***	-0.13*	0.70***	0.46***	0.33***	0.26***	0.04	0.56***
Non-parent households (164)	-0.27**	0.03	1.01***	1.14***	0.18***	0.13**	0.13**	0.30***
Average age (adults)		0.01**		-0.05***		0.00		0.07***
All female adults		-0.15*		0.56***		-0.22***		-0.52***
White (ref)								
Black		-0.03		0.27***		0.21***		-0.40***
Asian		-0.06		-0.23**		-1.40***		-0.05
Other		0.05		0.21***		-0.13***		0.27***
Not Hispanic (ref)								
Hispanic		-0.41***		-0.32***		-0.02		-0.06
No employed adult (ref)								
At least one employed adult		0.56***		-1.61***		0.13*		-0.00
Income ratio (log)				-1.26***		-0.32***		0.45***
No public assistance (ref)								
Public assistance		-0.75***				0.91***		-1.21***
F	15.63***	52.64***						
R <sup>2</sup>	0.05	0.33						
-2 log likelihood			45989.83	29674.18	48584.32	38308.93	44134.06	31292.71
df			4	13	4	13	4	13

\* $p < 0.05$ , \*\* $p < 0.01$ ,  $p < 0.0001$

<sup>24</sup>OLS regression is used to predict the income ratio (log). Logistic regression results for the binary economic variables.

**Table 7: Percent Experiencing Change in Household Composition between Wave 2 and Wave 3 by Type of Household**

Change in household composition between waves	Total (1964)	Household composition at Wave 2				
		Single parent only (535)	Two parents only (ref) (652)	Parent and grandparent only (166)	Parent and any other combination (447)	Non-parent households (164)
	%	%	%	%	%	%
Experienced change in household composition between waves	50	38	39	63***	58***	83***

\* $p < 0.05$ , \*\* $p < 0.01$ ,  $p < 0.001$



Table 8a: Logistic Regression Model Predicting a Decrease in Income Ratio: Effect of Household Change within Type of Household (unstandardized coefficients)

DECREASE IN INCOME RATIO (log)	Single parent only (535)		Two parents only (652)		Parent and grand-parent only (166)		Parent and any other combination (447)		Non-parent households (164)	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Intercept	-0.12**	-0.92***	-0.34***	1.27***	-0.31***	1.70***	-0.19***	1.57***	0.59	1.31***
No change in composition (ref)										
Change in composition	0.41***	0.40***	0.22***	0.29***	0.18*	0.05	-0.27***	-0.23***	-0.36	-0.26*
Average age (adults)		0.02***		-0.02***		-0.06***		-0.05***		-0.01
All female adults		0.15		0.86***		-0.47***		-0.17*		-0.39***
White (ref)										
Black		0.01		0.52***		1.25***		0.35**		0.08
Asian		-0.22		0.51***		0.50*		0.43**		1.45***
Other		0.22**		0.62***		1.92***		-0.56***		-0.94***
Not Hispanic (ref)										
Hispanic		0.05		-0.48***		0.04		0.35***		1.58***
No employed adult (ref)										
At least one employed adult		-0.31***		-1.08***		-0.39**		-0.00		-0.36**
No public assistance (ref)										
Public assistance		0.25**		-0.33***		-0.25*		-0.39***		-1.24***
-2 log likelihood	9609.80	9089.19	14535.89	14044.05	4111.10	3517.70	10603.28	9967.10	4128.93	3603.26
df	1	9	1	9	1	9	1	9	1	9

p<0.05, \*\*p<0.01, p<0.001

**Table 8b: Logistic Regression Model Predicting an Increase in Public Assistance<sup>25</sup>: Effect of Household Change within Type of Household (unstandardized coefficients)**

INCREASE IN PUBLIC ASSISTANCE	Single parent only (535)		Two parents only (652)		Parent and grand-parent only (166)		Parent and any other combination (447)		Non-parent households (164)	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
<i>Intercept</i>	-0.61***	-1.44***	-1.96***	4.10***	-1.57***	-1.50**	-1.53***	-0.94**	-3.03***	-4.00***
No change in composition (ref)										
Change in composition	-0.82***	-0.78***	0.72***	0.51***	0.78***	0.57***	-0.03	-0.23**	1.80***	2.27***
Average age (adults)		-0.00		-0.06***		0.00		0.00		0.04***
All female adults		-0.2		-12.85		-0.35**		-0.40**		-1.18***
White (ref)										
Black		0.42***		0.13		0.51**		0.54***		0.56**
Asian		-3.07**		-0.22		1.91***		-1.91***		-16.33
Other		0.41***		-0.02		0.79***		0.70***		-1.81***
Not Hispanic (ref)										
Hispanic		-0.29***		-0.34***		-0.05		-0.58***		1.22***
No employed adult (ref)										
At least one employed adult		-0.05		0.49**		-0.49**		0.04		0.90***
Income ratio (log)		0.10**		-0.47***		-0.00		-0.08*		-0.19**
-2 log likelihood	8923.57	7588.72	10663.81	8666.60	4078.50	3336.19	8432.60	6614.36	3308.55	2304.87
df	1	9	1	9	1	9	1	9	1	9

$p < 0.05$ , \*\* $p < 0.01$ ,  $p < 0.001$

<sup>25</sup> An increase in public assistance can be interpreted as positive or negative. It is positive if the increase as seen as an increase in the receipt of help. On the other hand, an increase is negative if it is a result in an increase in the need for help.

<sup>26</sup> | Du Toit, Bachtell, and Haggerty (2011)

Table 8c: Logistic Regression Model Predicting an Increase in Economic Hardship: Effect of Household Change within Type of Households (unstandardized coefficients)

INCREASE IN ECONOMIC HARDSHIP	Single parent only (535)		Two parents only (652)		Parent and grand- parent only (166)		Parent and any other combination (447)		Non-parent households (164)	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Intercept	-0.52***	-2.47***	-1.07***	2.93***	-1.18***	5.33***	-0.48***	1.94	-0.11	-9.69***
No change in composition (ref)										
Change in composition	-0.07	-0.03	-0.08	-0.35***	0.04	-0.27*	-0.27***	-0.59***	-0.59***	-1.75***
Average age (adults)		-0.03***		-0.01***		-0.08***		-0.02***		0.02***
All female adults		0.40***		0.70**		0.00		-1.73***		0.44***
White (ref)										
Black		0.81***		-0.04		-1.24***		0.76***		0.67***
Asian		-2.78**		-0.58***		-0.38		-0.88***		-16.04
Other		0.85***		-1.11		0.10		-0.87***		-1.08***
Not Hispanic (ref)										
Hispanic		0.40***		-0.04		-1.73***		0.36**		1.65***
No employed adult (ref)										
At least one employed adult		-0.24***		-0.13		1.76***		0.70***		0.17
Income ratio (log)		0.23***		-0.39***		-0.46***		-0.20*		0.87***
No public assistance (ref)										
Public assistance		0.03		0.13*		0.58***		-0.44*		0.69***
-2 log likelihood	9897.39	8338.89	13699.89	11216.14	3923.76	2661.16	11672.49	8893.33	4458.82	3353.47
df	1	10	1	10	1	10	1	10	1	10

p<0.05, \*\*p<0.01, p<0.001

**Table 8d: Logistic Regression Model Predicting a Decrease in Home Ownership: Effect of Household Change within Type of Households(unstandardized coefficients)**

DECREASE IN HOME OWNERSHIP	Single parent only (535)		Two parents only (652)		Parent and grand-parent only (166)		Parent and any other combination (447)		Non-parent households (164)	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
<i>Intercept</i>	-3.19***	-19.96	-3.25***	-22.34	-4.27***	-6.06***	-2.80***	-7.12***	-18.33	-32.90
No change in composition (ref)										
Change in composition	-1.17***	-1.28***	0.55***	0.65***	2.75***	3.95***	0.80***	0.82***	16.39	17.53
Average age (adults)		0.05***		-0.00		-0.09***		0.02*		0.02**
All female adults		15.83		-15.44		-1.48***		-1.44***		1.48***
White (ref)										
Black		-0.53**		0.21		2.34***		-1.28***		-18.07
Asian		0.83*		-0.27		4.57***		0.38*		-17.95
Other		0.18		0.79		3.35***		0.83***		0.31
Not Hispanic (ref)										
Hispanic		-1.26***		0.02***		-0.99**		-0.57***		-0.34
No employed adult (ref)										
At least one employed adult		-0.02		14.88		-3.44***		0.01		18.36
Income ratio (log)		0.10		0.44***		0.72***		0.39***		-0.59***
No public assistance (ref)										
Public assistance		-1.22***		-0.07		-0.03		1.15***		-1.42***
-2 log likelihood	1787.41	1472.36	4371.97	3780.45	2167.81	1527.23	5152.61	4120.39	2073.59	1452.45
df	1	10	1	10	1	10	1	10	1	10

*p*<0.05, \*\**p*<0.01, *p*<0.001

**Table 9: Logistic Regression Model Predicting Change in Financial Situation among Households Experiencing Change: Comparison across Type of Household (unstandardized coefficients)(n=920)**

	DECREASE IN INCOME RATIO (log)		INCREASE IN PUBLIC ASSISTANCE		INCREASE IN ECONOMIC HARDSHIP		DECREASE IN HOME OWNERSHIP	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
<i>Intercept</i>	-0.12***	1.06***	-1.24***	0.36	-1.15***	0.61**	-2.69***	-3.94***
Two parents only (ref)								
Single parent only (535)	0.42***	1.09***	-0.19**	0.54***	0.56***	0.68***	-1.67***	-1.35***
Parent/grand-parent only (166)	-0.01	0.45***	0.45***	0.73***	-0.07	0.08	1.18***	1.50***
Parent/any other combination (447)	-0.34***	-0.26***	-0.32***	-0.43***	0.40***	0.38***	0.70***	0.89***
Non-parent households (164)	0.35***	0.70***	0.01	0.19**	0.45***	0.49***	0.75***	1.00***
Average age (adults)		-0.02***		-0.01***		-0.01**		-0.00
All female adults		-0.58***		-0.78***		-0.01		0.12
White (ref)								
Black		0.39***		0.64***		0.26***		-0.64***
Asian		0.43***		0.22		-1.21***		-0.44*
Other		-0.03		0.33***		0.33		1.14***
Not Hispanic (ref)								
Hispanic		0.49***		-0.19**		-0.20**		-0.58***
No employed adult (ref)								
At least one employed adult		-0.66***		0.63***		0.04		0.25*
Income ratio (log)				-0.22***		-0.05*		0.11**
No public assistance (ref)								
Public assistance		-0.56***				0.04		-0.35***
-2 log likelihood	21782.32	20658.81	18950.81	14989.52	21800.93	17984.12	10099.19	8844.40
df	4	12	4	12	4	13	4	13

$p < 0.05$ ,  $**p < 0.01$ ,  $p < 0.001$

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