



# FRAGILE FAMILIES RESEARCH BRIEF

January 2008 • Number 41

## Mothers' and Children's Poverty and Material Hardship in the Years Following a Non-Marital Birth

### Background

In 2004, the official U.S. poverty rate for families reached its highest level (12.3 percent) since 1993. Moreover, poverty rates varied substantially across different family structures. Families headed by single females, for example, experienced poverty rates nearly six times as great as families headed by married couples.

While the poverty rate is a useful tool for assessing trends in economic wellbeing, the measure has been criticized for its inability to reflect income sufficiency for any particular family in recent decades. In order to better understand how families are faring, researchers have increasingly turned to measures of material hardship. Estimates of material hardship provide insight into whether a family's basic needs such as food, housing, and medical care are being met. Analysts commonly infer that poverty and hardships are highly correlated, although few examine the correspondence between these measures.

This brief uses data from the Fragile Families and Child Wellbeing Study to examine the incidence and concurrence of

poverty and material hardships among mothers and children during the first five years following a non-marital birth.

### Data and Measures

The data for this brief are taken from the first four waves of the Fragile Families Study. Interviews with mothers were conducted at the time of their child's birth, with follow-up interviews conducted when the child was one, three, and five years old. The sample for this brief is limited to mothers who were unmarried at the child's birth, though approximately 19 percent of these mothers had married by the five-year follow-up interview. Data are weighted to be nationally representative of unmarried births at the turn of the century in U.S. cities with populations greater than 200,000.

Poverty status is measured at each interview by dividing total household income in the prior 12 months by the official poverty threshold for the year in which the interview was conducted. The poverty measure we use underestimates the percent of families in poverty because, unlike the official poverty measure, it includes the income of all household members regardless of their relationship to the mother. Missing values for household income were imputed.

**Table 1. Unmarried Mothers' Poverty Status and Total Episodes of Poverty and Material Hardship**

Poverty Status	One-Year Interview (%)	Three-Year Interview (%)	Five-Year Interview (%)
Less than 100%	53.4	51.6	50.6
100% to 200%	27.8	25.7	25.7
Greater than 200%	18.8	22.6	23.6
Total Episodes	Poverty (%)	Hardships (%)	
0	25.5	33.0	
1	22.6	28.7	
2	23.2	22.0	
3	28.8	16.3	

Material hardships are also measured at each follow-up interview. Hardships are grouped into sufficiency of food, housing, and medical care. Measures of food insecurity include receipt of free food or meals, whether the mother went hungry, and whether her children went hungry. Inadequate housing includes not paying the full rent or mortgage, eviction as a result of not paying the rent or mortgage, not paying the full amount of a utilities bill (gas, oil, or electricity), moving in with others because of financial problems, and staying in a shelter, abandoned building, or car for at least one night. Inadequate access to medical care is measured as someone in the household needing medical attention but not going to a doctor because of cost.

N = 1,743

We construct a count of the number of “episodes” or times unmarried mothers fell below the poverty line at the three follow-up interviews as an indication of how much of the child’s early life was spent in poverty. We also use a count of the number of follow-up interviews in which the mother experienced any material hardship. Because the questions refer to the 12 months prior to the interview and the distance between interviews is often greater than 12 months, short-term exposures to poverty and hardship will be underestimated by our measures.

## Results

Table 1 reports the poverty status of mothers at each interview and the number of episodes of poverty and hardship unmarried mothers experienced since the birth of their child. At each follow-up interview, more than one-half of mothers had household incomes below the poverty line, with the percent slightly declining at each interview. About 28 percent of mothers were near poor at the time of the follow-up interview, with household incomes just above the poverty line. Only about 20 percent of mothers were comfortably above the poverty line at each interview, with household incomes over 200 percent of the poverty threshold.

The bottom panel of Table 1 shows that only 25 percent of mothers never experienced an episode of poverty during the first five years after birth. This means that nearly 75 percent of mothers experienced at least one episode of poverty following the birth of a child. Although these numbers are

alarming, only 29 percent of mothers fell below the poverty line at every interview. Poverty is a fluid state for these families, with almost half of mothers slipping into and climbing out of poverty during the past five years. Marrying was one method of avoiding a spell of poverty and mothers who married after the child’s birth were disproportionately represented in the group that never experienced poverty (not shown).

Episodes of experiencing any material hardship were less prevalent than episodes of poverty. While only 26 percent of mothers never experienced an episode of poverty, 33 percent never suffered any material hardship during the five years following the birth of their child. Additionally, the proportion of mothers who experienced multiple material hardships is much smaller than the proportion of mothers who experienced multiple episodes of poverty. While the two constructs clearly measure different experiences for some families (e.g., the ability to avert material hardships despite poverty), poverty and hardship co-occur for many families as shown in the next table.

Table 2 examines the exposure to each type of material hardship at any point in the five years by the number of poverty episodes mothers endured. Material hardships are classified into three types of hardship: food insecurity, inadequate housing, and inadequate medical care. There are stark differences in exposure to food insecurity between mothers who have and have not experienced poverty. The proportion of mothers who received free food or who went hungry increases substantially with each poverty episode.

**Table 2. Hardships Ever Experienced by the Number of Poverty Episodes Experienced**

	Episodes (%)			
	0	1	2	3
<b>Food Insecurity</b>				
Received free food or meals	10.3	20.7	25.8	29.1
Mother went hungry	4.9	11.4	10.8	17.5
Children went hungry	2.3	1.3	2.1	9.2
<b>Inadequate Housing</b>				
Did not pay full amount of rent or mortgage	26.9	24.5	26.8	29.7
Evicted for not paying rent or mortgage	6.6	5.6	10.6	6.9
Did not pay full amount of utilities bill	44.5	39.9	39.1	42.5
Moved in with others due to financial reasons	18.9	27.0	29.5	29.4
Stayed in a shelter, abandoned building, or car	3.4	7.3	15.6	10.0
<b>Inadequate Medical Care</b>				
Could not see doctor due to cost	14.4	15.4	18.3	15.8

Fortunately, very few children appear to go hungry. Only children whose mothers are below the poverty line at every interview reported high levels of going hungry.

The relationship between poverty episodes and housing-related hardships is weaker although the same general finding remains. Mothers who have experienced poverty since the child's birth report higher rates of hardship, in this case in terms of inadequate housing, than mothers who have not experienced poverty. Generally, mothers report more eviction, moving in with others, and staying in a shelter, abandoned building, or car for at least one night as the number of poverty episodes increases. Therefore, poverty seems to be associated with housing displacement. On a positive note, few mothers report eviction or staying in a shelter or other unsuitable conditions. More mothers report moving in with others, which suggests that they have a social safety net to depend on in times of need. Two of the housing-related hardships: not paying the full amount of rent or mortgage and not paying the full amount of a utilities bill, vary little across poverty episodes and may reflect money management skills in addition to income.

Medical-related hardships, or reporting that someone in the family has not seen a doctor because of the cost, do not vary much by poverty episodes. Inadequate access to medical care is a persistent problem for about 15 percent of unmarried mothers regardless of poverty status.

## Conclusion and Policy Implications

Poverty rates have changed very little during the last decade and remain high especially among households headed by single females. These trends are unlikely to subside amidst the volatile economic conditions that have characterized the early part of this century. As shown in this brief, however, conceptualizing economic wellbeing only in terms of whether a family's income is above the poverty line is not sufficient to capture the experienced wellbeing of many families.

For many families, poverty and hardship co-occur, particularly food insecurity for those in chronic poverty. For other families, however, temporary bouts of poverty may lead them to lean on their social support networks to avert food and housing related insecurities. Finally, there are families, who despite having income above the poverty line at each interview, experience inadequate medical care because health insurance is unavailable or cost-prohibitive.

Because the material disadvantages of low-income families are not always captured by the official poverty line, it is necessary for policy makers to look beyond the official poverty statistics to create better measures of family wellbeing so that we can evaluate the success of the social policies designed to impact the lives of unmarried mothers and their children.

## RECENT WORKING PAPERS

The following comprises a list of the most recent Working Papers authored by the Center for Research on Child Wellbeing (CRCW) faculty and research associates.

A complete list of Working Papers is also available for viewing and downloading on the CRCW web site: <http://crcw.princeton.edu/publications/publications.asp>

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## Inside...

This brief uses data from the Fragile Families and Child Wellbeing Study to examine the incidence and concurrence of poverty and material hardships among mothers and children during the first five years following a non-marital birth.

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For more information about the Fragile Families and Child Wellbeing Study, go to <http://www.fragilefamilies.princeton.edu> and go to “About Fragile Families” and “Collaborative Studies.” To review public and working papers from the Fragile Families Study, go to <http://www.fragilefamilies.princeton.edu/ffpubs.asp>.

A Publication of the Woodrow Wilson School of Public and International Affairs at Princeton University.