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The Presence of Non-Parent Adults and Economic Realities for Children in Low-Income Neighborhoods

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Table of Contents

Abstract	1
Introduction	2
Background	3
Factors contributing to the increasing heterogeneity of household structures in low-income families	3
Instability	5
Coresidence with Other Adults as an Economic Strategy	6
The Problem	7
Current Study	8
Data	8
Measures	9
Dependent Variables	9
Independent Focus Variables	9
Family Disruption Variables	10
Control Variables: Respondent Characteristics	11
Control Variables: Household Characteristics	12
Analytical Sample	12
Analytic Strategy	13
Limitations	13
Findings	14
Discussion	23
Conclusion	24
Acknowledgments	25
References	26

Table of Tables

Table 1.	Household and Respondent Characteristics (unweighted) ¹	16
Table 1.	Household and Respondent Characteristics (unweighted), ¹ continued.....	17
Table 2.	Regression Models Predicting Economic Outcomes, Isolating Presence of Non-Parent Adult (weighted)	19
Table 3.	Regression Models Predicting Economic Outcomes Among Households Ever Including a Non-Parent Adult (weighted).....	22

Abstract

We examine an understudied, though prominent, influence on children's daily lives in low-income households: coresidence with grandparents, aunts/uncles, and other related and unrelated adults. Using panel data from the *Making Connections* Survey at two points in time, we examine the potential impact of 1) the presence of adults other than the child's parents in the household and 2) gaining or losing a non-parent adult on total household income per capita and economic hardship. We find that 38 percent of focal children lived with a non-parent adult at one or both waves. The presence of these individuals does not yield a significant increase in household income per capita. However, among households that included a non-parent adult, *losing* a non-parent adult has a positive impact on household income per capita. We find no impact on hardship associated with either measure of economic wellbeing.

Keywords:

Child wellbeing, poverty, family structure, family instability

Introduction

The adults with whom a child lives exert a prominent influence in the child's daily life. For children living in low-income households, these influential adults are more likely to include individuals other than their parents, because, as several studies have highlighted, the material, racial, and ethnic constraints in impoverished communities contribute to non-normative family formation (Edin & Kefalas, 2005; Waldfogel, Craigie, & Brooks-Gunn, 2010). In these communities, we observe higher rates of children born to single parents, cohabiting couples, and female-headed households than in middle- and high-income areas. The ecological elements of poverty also contribute to a higher probability of experiencing family instability. Ackerman and colleagues (2002, 2001), for example, argue that frequent residential movement, job loss, and changes in relationships among caregivers in economically disadvantaged communities “destabilize family” and hinder child functioning. An amalgam of these empirical findings suggests that children in low-income communities are more likely than children in middle- and high-income communities to experience each of the following: nontraditional family structures, family instability, and financial hardship.

However, many studies involving family structure focus on relationships among parents—married, cohabiting, single, or step—while ignoring other coresiding adults such as grandparents, aunts, uncles, friends, and acquaintances. Similarly, studies examining instability have failed to capture the breadth of composition changes occurring in low-income households beyond change in numerical size and union formation or dissolution among parents. Authors have tended to focus on families rather than households and to treat adults other than a child's parents as ancillary to the primary family unit. We have attempted to advance the extant work on a) *family structure* and b) *family instability* by examining a) total *household composition*, based on coresidence with a focal child, and b) *changes in household composition*, focusing specifically on the entry and/or exit of adults over time. Throughout this paper we use the terms “family structure” and “family instability,” as applicable, to draw connections to the past body of research in these areas. We use “household composition” and “household composition change” when describing our own work. And where past authors have examined “nontraditional” or “complex families,” in this paper we focus on households in which a focal child was found to live with one or more adults other than his or her parents at one or more points in time. We call these “ever non-parent households.”

We have previously used data from the *Making Connections* Survey to demonstrate the magnitude of household composition change in low-income communities across the United States. The *Making*

Connections sample includes a representative cross-section and three wave longitudinal sample of households with children in a set of 10 low-income urban areas, diverse relationships among adult household members (beyond married and cohabiting arrangements), and a large proportion of ethnic and racial minorities. To facilitate complex longitudinal analyses, we linked select survey items for over 43,000 individual household members across three waves and created a series of measures quantifying the entry and exit of adults and children in each household. Upon examining the linked data, we found that nearly half of children (48 percent) lived in a home where a non-parent adult—such as a grandparent, aunt, roommate, etc.—was present at some point across the three waves of data. Fourteen percent of children spent time living without either parent in the home (du Toit, Bachtell, & Haggerty, 2013a). Only 44 percent of households with children were stable across three waves, and, when considering these other adults, any change in household structure increased the odds of experiencing reduced household income and additional economic hardship (du Toit, Brown, & Haggerty, 2013).

In this paper, we extend upon our earlier research by examining the economic consequences for children living with one or more non-parent adult. After repeated deliberations and several tests, we have chosen to examine just two of the three waves of available data in an effort to maximize sample sizes. Using a panel of *Making Connections* households with children interviewed at two points over three years, we apply ordinary least squares (OLS) regression techniques to isolate the influence of household composition change on household income per capita and economic hardship, controlling for other factors. Our findings will help to 1) better understand the factors that encourage the formation of “nontraditional” family structures, such as those that include extended family members and unrelated adults, in low-income neighborhoods, and 2) measure the impact of various changes in household composition on child wellbeing at a specific point in time.

Background

Factors contributing to the increasing heterogeneity of household structures in low-income families

In the late 1990s, scholars like sociologist David Popenoe argued that the United States had been experiencing a “decline of the family” since the 1960s, with nuclear families becoming overshadowed by divorce, single parenting, and a host of social, emotional, and economic problems for children (Bengston, 2001). Popenoe also observed a shift during the past few decades toward “radical individualism,” deteriorating communities, and the erosion of personal relationships. These ideas were highly criticized, particularly among feminist scholars and those studying communities of color.

More recently, the increasing diversity among American families has been described matter-of-factly as a demographic shift rather than symptomatic of the degradation of American values. In 2011, popular media and the demographic research community buzzed with findings from the 2010 Census showing that married couples no longer comprised the majority of U.S. households (Cohn, Passel, Wang, & Livingston, 2011; Tavernise, 2011). The proportion of children being raised in households with cohabiting, single, and non-biological or stepparents has increased dramatically over the past few decades (Meadows et al., 2009). 2010 Census figures suggest that today over a third (34 percent) of American children have living arrangements that do not include married parents. These trends are even more pronounced among families living in poverty. The majority (58 percent) of children whose household income falls below the national poverty lineⁱ do not live with both parents.ⁱⁱ Other adults, including grandparents, aunts, and uncles, are increasingly present in these children's homes.

Separately, authors have cited stronger intergenerational ties among blacks, Hispanics, and immigrants (Chan, 2005; Glick, Bean, & Van Hook, 1997; Goldscheider & Bures 2003; Stack, 1974) as one factor contributing to an increase in larger and extended households in the United States. Qualitative and comparative studies have emphasized the importance of cultural preferences in influencing household structure (Chavez, 1990; Niranjana, Nair, & Roy, 2005). At the same time, higher rates of cohabitation in low-income neighborhoods may dilute cultural norms surrounding marriage, including the pressure to form a nuclear family—that is, to live independently with just one's spouse and (if applicable) children (Bengston, 2001; Parsons & Bales, 1960). Material constraints may heighten or supersede normative influences. Their disproportionate reliance on low-wage work means that individuals in low-income families will be limited in their ability to absorb the costs associated with establishing one's own household, including paying monthly rent or mortgage payments and utility bills, and covering the cost of food and home repairs. Coresidence with other adults, including siblings as well as friends and/or acquaintances, presents one potential avenue for making ends meet.

Despite the demographic shift toward more heterogeneous family structures in the United States, almost all of the research related to family instability and child wellbeing examines the relationship between parents (i.e., married, cohabiting, single, or step) or the biological tie of the child to the parents. This has hindered attempts to examine change in low-income households by undercounting entries and exits among adults who are neither the child's parent nor the spouse or partner of a parent. Children in low-income families live in households with a complex myriad of other adults, and little is known about these other adults and the impact their presence may have on the children's wellbeing. In our previous work (du Toit, Bachtell, & Haggerty, 2013a), we

examined all adults in the household, not just the biological parent(s) or cohabiting partner of a biological parent. We found a significant amount of diversity in household structure; 45 percent of households with children included an adult who was not the parent of the child. Almost half of these households included grandparents, extended family members, or adult roomers or boarders. We categorized our households into a typology based on the relationship of each household member to the selected focal child and compared single parent only, two parents only, parent and grandparent only, parent and any other combination, and non-parent households. Our data showed that household composition had different impacts on economic measures of child wellbeing (homeownership, income per capita, economic hardship, and public assistance). Overall, when gender and race were considered, there was no consequence for income per capita. However, in households with extended family or non-related people, there was more use of public assistance and more economic hardship when compared to two parent only homes. Two parent families fared better than others in terms of public assistance and economic hardship; however, two parent families were less likely to be homeowners (du Toit, Bachtell, & Haggerty, 2011).

Instability

There is a general consensus across several disciplines that a lack of stability in family structure has negative consequences on children. A significant and growing body of work seeks to identify and measure the costs of family instability to child wellbeing. Fomby and Cherlin (2007) assert that children who are subject to multiple changes in family structure may experience poorer developmental outcomes than children in stable two-parent families and may also fare worse than children raised in stable single-parent families “—a point denoted in much prior research” (181). In a study investigating the transition to first grade, Cavanaugh and Huston (2006) found higher reports of behavioral problems associated with children who experienced family instability as compared to those from stable family structures. In a separate study of elementary school children (Cavanaugh & Huston, 2008), a cumulative measure of family instability from birth through fourth grade was associated with poorer social adjustment along several indicators at the end of elementary school. Children who experienced greater family instability were observed to be lonelier and less satisfied with friendships, for example. These associations were especially strong for boys. The authors point to the lasting effect of family change in early childhood by the impact on children’s later social development. Using data from the National Longitudinal Study of Adolescent Health, Brown (2006) found that family transitions negatively influenced adolescents’ wellbeing; adolescents who experienced a transition in their family structure displayed higher levels of

delinquency and depression and lower levels of school engagement. Family stability is also linked to high school graduation and college enrollment, smoking and drinking behavior (DeLeire & Kalil, 2002), and sexual initiation (Albrecht & Teachman, 2003; DeLeire & Kalil, 2002; Wu & Thompson, 2001). The impact of family instability can be seen in adults who experienced many parental relationship transitions, as they will often reproduce these behaviors as adults by dissolving multiple marriages (Wolfinger, 2000).

Furstenberg (2014) describes the changes in family formation and family stability over the last 50 years as the emergence of a two-tier system. Individuals in the top tier are well-educated and affluent, enter marriage late, and test their relationships before having children. Individuals in the second tier are socioeconomically disadvantaged, form unions earlier, and begin cohabitation either shortly before or just after conception. The former tend to marry and have children with one partner, while the latter experience premarital births, cohabitation, and may exhibit a “revolving door of social parents.” Furstenberg observes an overarching shift toward family complexity in the United States as a result of growing stratification. Complex families are defined as those in which “children grow up with both biological and nonbiological parents and in kinship systems that are complicated by a succession of multiple partnerships” (15). Sawhill (2014), citing Furstenberg’s work, summarizes five problems faced by children in “complex families”: less pooling of resources because one of the biological parents is missing, less time devoted to children, less stability due to partners coming and going, the presence of half siblings and kids needing to adapt to many changes, social parents more likely to neglect or abuse children, and the lack of planning and less readiness to be a parent.

Coresidence with Other Adults as an Economic Strategy

Economists have identified several benefits of marriage that, to a point, should increase with the addition of each adult to a household. These include “joint production advantages” such as increased specialization, division of labor, and risk pooling, as well as “joint consumption advantages” like shared use of household public goods (food, furniture, etc.). It follows that the hope of these advantages may incentivize doubling up, as individuals gain when living in a multiple-person household that coordinates consumption and production (Lundberg & Pollak, 2013).

When using a definition that requires multiple “nuclear” families living under the same roof, Honig and Filer (1993) found that doubling up did not occur out of economic necessity and, unlike crowding, was present throughout the housing market (252). Conversely, Mutchler and Krivo (1989) found that the availability of affordable housing did influence household composition and encourages an influx of “nonnuclear” adults. They argue that as a result of the “mismatch between the housing stock and the

supply of population,” households adapt. “Some individuals or families double up in housing units, forming a new household or changing the composition of an old household, while others remain in existing households despite normative pressures to vacate” (244). A negative association between rental vacancies at the city level and the likelihood of doubling up—defined as “living with family or friends or living in a house owned by family but, in either case, not paying rent”—is also observed in 2008 work by Fertig and Reingold (492). One might hypothesize that the crash of the U.S. housing market in late 2007 and subsequent recession would have increased the need and/or desire to share residence among low-income households. In the Discussion and Conclusion sections, we return to the idea that coresidence with non-parent adults serves as an important economic strategy for this population and evaluate the extent to which this resonates with our findings.

The Problem

We can identify two shortcomings in the past literature surrounding family structure, instability, and children’s financial wellbeing. First, we need to acknowledge “other” adults in low-income households. For many children, especially the most economically vulnerable, their primary social setting—the household—includes adults other than their parents. Given the aforementioned problems outlined by Sawhill (2014), we must identify these other adults, learn more about the nature of their presence in the household, and study their impact on the wellbeing of children. It is imperative that we expand conceptual and analytical frameworks to capture these other adults.

Second, we argue that the prevailing framing of family “instability” elicits a fictional dichotomy of secure versus insecure families among the poor. Low-income families should be approached as a dynamic, shifting constellation of individuals rather than a stagnant group that may be broken up over time. Our data suggest that the *majority* of families in the *Making Connections* sample experienced at least one change in household composition during a six-year period. Unlike previous authors who have examined “instability” based on the formation and dissolution of relationships among parents, we began our analysis with an enumeration of each adult other than the child’s parents who was found to be living in the household. We compared this enumeration at two points in time and identified any numeric change in the composition of adults. In this paper, we attempt to improve upon past quantitative studies by focusing on changes in the composition of non-parent adults rather than experiences of instability in parents’ relationships. We find that the dynamic movement of non-parent adults out of low-income households may have *positive* rather than negative effect(s) on certain wellbeing outcomes.

Current Study

We pursue three research questions in this paper:

RQ₁: What are the characteristics of households that include one or more non-parent adults?

RQ₂: What impact, if any, does the presence of one or more non-parent adult have on household economic wellbeing?

RQ₃: What impact, if any, does change in the presence of one or more non-parent adult have on household economic wellbeing?

Data

With funding from the Annie E. Casey Foundation, the *Making Connections* Survey gathered longitudinal and cross-sectional data in select low-income neighborhoods across 10 U.S. cities (<http://mcstudy.norc.org>). Our current analysis is restricted to the seven cities that participated in all three waves of the neighborhood survey: Denver, Des Moines, Indianapolis, Louisville, Providence, San Antonio, and White Center (outside Seattle). In each city, neighborhoods were identified by the Foundation in collaboration with local stakeholders, based on the presence of existing community organizations whose missions aligned with the objectives of the larger *Making Connections* initiative. The initiative was intended to spur community-wide improvements in disadvantaged neighborhoods over the long-term, particularly in regards to children's success in school and families' financial wellbeing. While it is possible that the implementation of this initiative contributed to changes in the experiences of residents, the *Making Connections* Survey was not designed to provide reliable information on the effects of the initiative. The goal was instead to provide descriptive information on the dynamics occurring in the target neighborhoods. NORC at the University of Chicago (NORC) conducted data collection for the *Making Connections* Survey on behalf of the Foundation between 2002 and 2011.

Demographic and socioeconomic characteristics of the survey neighborhoods vary considerably (see Table 1 in Coulton, Theodos, & Turner, 2009). However, they share three characteristics: all are 1) located in urban places within metropolitan areas, 2) home to predominately low-income residents, and 3) the beneficiary of community outreach investments from the Annie E. Casey Foundation. While the survey was not designed to generate a representative sample of poor urban residents across the United States, NORC applied area probability sampling to select households within participating neighborhoods

and scientifically selected an adult from each household to act as the respondent. Families with children were located and re-interviewed in two follow-up waves. Adult-only households (who are not included in our analysis) were eligible for the three wave panel only if they remained at the same address across the study period. This constraint reflected the need to manage the cost of in-person data collection while upholding the Foundation's mission to support disadvantaged children. *Making Connections* interviews were conducted using paper and pencil questionnaires addressing neighborhood connections, community involvement, civic engagement and volunteerism, employment, income and assets, family hardship, and other topics. The overall response rates for the neighborhood samples by site varied from 63 to 78 percent in wave 1, from 74 to 83 percent in wave 2, and from 77 to 87 percent in wave 3. A total of 1,619 households with children were successfully interviewed in waves 2 and 3 of the *Making Connections* Survey and are examined in this paper.

Measures

Dependent Variables

Household income per capita. Household income is captured as a continuous measure of the household's total income from all sources in the year prior to the wave 3 interview, in U.S. dollars. We used roster data to determine the number of people living in the household. Together these measures are used to capture household income per capita. As household income is skewed, we applied a Box-Cox procedure to find the appropriate transformation for income per capita. Consequently, our multivariate regression models include the square root of income per capita.

Economic hardship. We examined five survey questions indicating whether in the past year the household had experienced a time when 1) they did not fill or postponed filling a prescription for drugs; were not able to pay the 2) mortgage, 3) phone, or 4) utility bills; or 5) were without enough money to buy food. Together these variables are used to create a 6-point continuous scale measure that ranges from 0 (no hardship) to 5 (all hardships). Households that did not report any hardships are assigned values equal to 0 (the modal category).

Independent Focus Variables

Ever had a non-parent present in the household. This is a dummy variable indicating whether, across the two waves, the focal child ever lived with a non-parent adult in the home. This variable is used to identify

two subgroups: those households that ever included a non-parent adult (the ENP group), and those that never included a non-parent adult (the NNP group).

Ever had a change in non-parent adult in the household. We counted all non-parent adults in the home at each wave, including grandparents, aunts and uncles, other extended adult relatives, and unrelated adults, such as roommates and boarders. We then compared the number of non-parent adults across waves and constructed three dummy variables (0/1) that identify households that 1) added one or more non-parent adults, 2) lost one or more non-parent adults, and 3) had no change in the number of non-parent adults present in the home. The third dummy variable, indicating no change in the number of non-parent adults, serves as the contrast category in our regression models. Note that this focus on numeric change would not capture the substitution of one non-parent adult for another non-parent adult. For example, if the only change among non-parents in a given household between waves 2 and 3 consisted of a grandparent moving out and an uncle moving in, the household would be coded as having experienced no (numeric) change in non-parent adults. We therefore suggest that the findings presented here may in fact be an underreporting of the full magnitude of change occurring among non-parent adults in our sample of households with children.

Family Disruption Variables

Ever a change in the number of parents in the household. We constructed a dummy variable to flag households in which the focal child saw one or both parents enter or leave the home at either wave. Values equal to 1 indicate that the household (defined in relation to the focal child) experienced a change in the number of parents present at either wave. In the proceeding regression analysis examining the impact of change in the number of non-parent adults in the household (see Table 3), we control for change in parents to minimize noise in the event that both types of change occurred in a given household. For example, we do not want to confuse the results of a father leaving with those emerging when an uncle leaves.

Moved since prior wave. Residential mobility has been shown to impact economic and social wellbeing across a number of outcomes among the poor (Briggs, Popkin, & Goering, 2010; Levine Coley, Kull, Leventhal, & Doyle Lynch, 2014; Theodos, Coulton, & Buddhe, 2014). While cognizant of the diverse and sometimes positive long-term effects of mobility, in this paper we approach residential movement as a discrete event that poses a short-term interruption to family stability. This is inspired by Putnam (1995), who writes, “Mobility, like frequent re-potting of plants, tends to disrupt root systems, and it takes time for an uprooted individual to put down new roots” (75). We use a dummy variable indicating whether the

household, defined as the adults and children found to be living in the same home as the focal child, moved between waves 2 and 3 of the survey. Respondents' addresses were gathered through in-person and telephone interviews and carefully reviewed. Households coded as 1 are considered movers; those coded as 0 remained at the same residence.

Control Variables: Respondent Characteristics

The following measures are included to control for select respondent characteristics, or as descriptive measures in Table 1. In the *Making Connections* panel of household with children, the individual selected as the respondent was the parent or guardian who knew the most about the focal child. For simplicity, this person may be described as the "primary caretaker."

Foreign born. We created a dummy variable to indicate whether the respondent was born outside the United States, with 1=Yes and 0=No.

Race/ethnicity. Beginning with two questions asking respondents to self-identify 1) whether they were of Latino/Spanish/Hispanic origin and 2) what race they considered themselves, we created mutually exclusive racial/ethnic categories. We then recoded these data into four dummy variables: white (non-Hispanic), black (non-Hispanic), Hispanic (of any race), and other/multiple races and/or ethnicities.

Female. This is a dummy variable indicating that the respondent is female, with values of 1=Yes and 0=No.

Age. This is a continuous measure of the respondent's age in years. This variable is top-coded at age 75.

Highest level of education. The respondent's highest level of education is captured in an interval variable, with 1 = eighth grade or less; 2 = beyond eighth grade, but not high school graduation; 3 = GED; 4 = high school graduation; 5 = trade or vocational school; 6 = one to three years of college; 7 = graduated four-year college; 8 = some graduate education; and 9 = graduate degree or higher.

Married. The respondent's marital status has been recoded into a dummy variable indicating that the respondent is married, with values of 1=Yes and 0=No. As mentioned in Table 1, note that this does not necessarily mean that both parents are living in the household, as 1) the respondent (typically, but not always, the mother of the focal child) may be married to someone other than the focal child's other parent, or 2) the other parent may live elsewhere. Additionally, in the event that someone other than the focal child's parents were identified as the primary caretaker, this variable will indicate the marital status of a non-parent adult (typically a grandparent).

Cohabiting. We examined the relationship of each adult in the household to the respondent and created a dummy variable to indicate instances in which an adult was identified as the girlfriend/boyfriend of the respondent at the time of the wave 3 interview.

Control Variables: Household Characteristics

In addition to the respondent characteristics listed above, the following measures are included to control for select household characteristics in the regression models, or as descriptive measures in Table 1.

Number of people in the household. This is a continuous measure indicating the total household size at wave 3.

Number of parents in the household. We used the household roster data to create flag variables identifying the presence of one or both of the child's parents in the home. The flag variables were summed to find the total number of parents living in the household, ranging from 0 to 2.

Relationships to the focal child. In each wave of the survey, respondents were asked to identify the relationship of each adult to the respondent. They also asked for the relationship of each adult to the focal child, and for the relationship of each child to the respondent and focal child. For descriptive purposes, we report the relationships present between adults and the focal child in Table 1. This provides an indication of the prevalence of various types of non-parent adults in the *Making Connections* sample.

Employment status. Interviewers asked, for each adult in the household, whether they were employed, in job training, temporarily laid off, unemployed, retired, permanently disabled, a homemaker, student, or something else. Based on our primary interest in the economic contributions of adult household members, we created four continuous measures totaling the number of employed, disabled, retired, and unemployed adults in the household, respectively.

Analytical Sample

Beginning with a panel of 1,619 households with children that participated in waves 2 and 3 of the *Making Connections* Survey (conducted between 2005-2007 and 2008-2011, respectively) and lived within the survey neighborhoods at wave 2, we isolated those in which the same focal child was selected in both waves and for which valid data regarding the relationship of each adult to the focal child were collected. The resulting subset includes 1,212 households.

The Making Connections Survey datasets include several different sampling weights that may be used to draw inferences about the populations in the 10 survey sites. Because we are working with a subset of 1,212 households with children (that met the criteria mentioned previously), we apply the wave 2-3 household panel weight (WHHPOP_PANEL_WAVE23A) when running multivariate models. The results, shown in Tables 2 and 3, are representative of households within the survey neighborhood at wave 2, with two exceptions: 1) adult-only households that moved after wave 2, and 2) households with children that moved and in which the focal child turned 18 or older by wave 3. Because households in larger survey communities like West Side in San Antonio represent larger populations (approximately 39,000 housing units based on the 2000 Census) and thus have larger weights than households in smaller communities like Cole, Sun Valley, La Alma/Lincoln Park, and Baker in Denver (which together represent a total of 7,700 housing units), the application of the sampling weights can artificially inflate certain characteristics when examining descriptive statistics—namely, Hispanic origin. We present unweighted statistics in Table 1 (Household and Respondent Characteristics) to avoid this inflation.

Analytic Strategy

Income per capita. For our multivariate analysis, we use the square root of income per capita. We regress the dependent variable on all independent variables (focus and control) using OLS regression.

Economic hardship. The economic hardship measure, a continuous variable with values ranging from 0 to 5. We again applied OLS regression to isolate the potential impact of all independent variables (focus and control) on economic hardship.

Limitations

Several limitations to this study should be noted. First, the seven *Making Connections* sites included in our analysisⁱⁱⁱ are not representative of poor urban communities nationwide. It is possible that local factors may influence the integration of non-parent adults into households with children, or dissuade their inclusion, in ways that are not captured in our analysis. Second, in the *Making Connections* panel, only families with children were followed if they moved to a new location. Between waves 1 and 2, for example, approximately 48 percent of adult-only households moved and were not followed because they did not include any children at wave 1. Additionally, due to the considerable costs associated with locating survey participants over time, families in which the focal child chosen in the previous round aged-out (turned 18 years old) *and* moved to a new geographic location were not followed and are thus

not represented in the panel data. Nine percent of wave 1 households with children were re-fielded in wave 2 but deemed ineligible for the panel because the focal child had turned 18 and was not found at the wave 1 address. These limitations should be considered in addition to the potential for unmeasured differences due to attrition among the sample of households that *were* eligible for re-interview in waves 2 and 3 of the survey.

Finally, our inclusion criteria for this study (described in the Methods section above) require that the same focal child be selected in both waves of the survey. In wave 3 (as in wave 2), interviewers who discovered that a new child had entered the household were instructed to redo the random selection of a focal child using a Kish table—a widely used technique used in survey research to ensure that all eligible individuals have an equal probability of selection (see Kish, 1949). This procedure was in keeping with the hybrid longitudinal *and cross-sectional* sample design, ensuring that the cross-section of children would include new entrants in follow-up waves. A consequence for our analysis is that households that experienced several new births or the entry of many children under other circumstances are less likely to meet our criterion of having the same focal child selected in all waves.

Findings

Table 1 displays select unweighted characteristics of all families in our sample, those ever including a non-parent adult (ENP)—based on the relationship of each adult to the focal child—and those that never included a non-parent adult (NNP), respectively. Note that these subgroups are defined without regard to the presence of one or more parents in the household; that is, living with a non-parent adult does not mean that the focal child does not live with a parent. Among the 1,212 focal children in our analytical sample, we find that 38 percent (466) lived with an adult other than their parents at one or both waves. The evidence is in keeping with our past findings showing that the immediate influences on children’s everyday experiences within low-income families consist of many adults, including one or more parents but also grandparents, aunts, uncles, and others. We find that 27 percent of all households experienced a numeric change in the presence of non-parent adults between waves 2 and 3, meaning that the number of non-parent adults increased or decreased by at least one. Among families in the ENP subgroup, the ratio is much higher; 69 percent experienced a change in the number of non-parent adults present between waves 2 and 3. A large minority, 41 percent, lost one or more non-parent adults, and 28 percent gained one or more non-parent adults.

Families in our full analytical sample report a median household income of \$25,000 (less than half the national median of \$53,000, according to the 2009-2013 American Community Survey) and an average of

1.25 forms of economic hardship experienced during the previous year. Twenty-eight percent of respondents are foreign born, and the sample includes a majority of Hispanic and black respondents (42 and 27 percent, respectively). The overwhelming majority of respondents, 87 percent, are women. This reflects the prioritization of the primary caretaker in the survey's respondent selection process. Respondents report an average age of 39 years and most typically cite high school graduation as their highest level of educational attainment. The average household size is four, one person larger than the national average of three (2009-2013 American Community Survey).^{iv}

Let us now turn to our research questions. Below, we restate each question and present findings related to each one.

RQ₁: What are the characteristics of families that include one or more non-parent adults?

Who are the non-parent adults in ENP households? They vary considerably across the 466 households in the ENP subgroup. Forty percent include at least one grandparent. Eighteen percent include one or more aunts or uncles of the focal child. Thirteen percent include an unrelated person, who may be the romantic partner of the respondent (if not identified as the parent of the focal child)^v or another person living in the household, a roomer or boarder, and/or a family friend. Finally, other relatives are found in 5 percent of ENP households.

Respondents in the ENP subgroup differ from respondents in the NNP subgroup—the comparison subgroup—along several characteristics. Demographically, respondents in ENP families are slightly older than respondents in NNP families, with an average age of 40 versus 37 years. Second, 10 percent fewer respondents in the ENP subgroup were married at the time of the wave 3 interview (37 percent versus 47 percent among NNP respondents). ENP respondents are also more likely to be cohabiting with a girlfriend or boyfriend, though this composition is still relatively rare (9 percent versus 4 percent among ENP and NNP households, respectively). Among the household characteristics we examined, we found two notable differences between the ENP and NNP subgroups. First, ENP families are less likely to include both parents of the focal child; two parents were found in 32 percent of ENP households, as compared with 50 percent of NNP households. Second, ENP families are more likely to have experienced the two measures of disruption that we examined. Fifty-six percent moved residences between waves 2 and 3 of the survey, as compared with 49 percent among NNP families. Thirty-two percent experienced a change in the number of parents present in the household, versus 15 percent among NNP families.

Table 1. Household and Respondent Characteristics (unweighted)¹

Variable	Total		Never included non-parent adult (NNP)		Ever included non-parent adult (ENP)	
	Figure	Standard Deviation	Figure	Standard Deviation	Figure	Standard Deviation
Dependent Variables						
Household income (median U.S. dollars)	\$25,000.00	\$24,895.01	\$26,000.00	\$25,452.22	\$25,000.00	\$23,927.97
Household income per capita (median U.S. dollars)	\$6,500.00	\$7,417.41	\$6,666.67 *	\$7,452.01	\$6,041.00 *	\$7,324.36
Economic hardship (mean)	1.25	1.38	1.26	1.41	1.22	1.32
Independent Variables						
Ever had a non-parent adult in the HH (percentage)	38.45		0.00 --		100.00 --	
Change in non-parent adult(s) in the HH (percentage) between waves						
Same/no change	73.43		100.00 --		30.90 --	
Lost at least one non-parent adult	15.68		0.00 --		40.77 --	
Gained at least one non-parent adult	10.89		0.00 --		28.33 --	
Respondent Characteristics						
Foreign born (percentage)	28.22		28.82		27.25	
Race/ethnicity						
White (percentage)	20.21		18.77		22.53	
Black (percentage)	27.23		29.09		24.25	
Hispanic (percentage)	41.91		41.29		42.92	
Other/multiple (percentage)	10.64		10.86		10.30	
Female (percentage)	86.88		85.79		88.63	
Age (mean in years)	38.50	10.21	37.41 ***	8.04	40.23 ***	12.76
Highest level of education (mean)	4.11	2.00	4.19	2.02	3.98	1.98
Married (percentage)	43.07		46.78 **		37.12 **	
Cohabiting (percentage)	5.53		3.62 ***		8.58 ***	

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

Notes:

1. Because households in larger Making Connections Survey communities like West Side in San Antonio represent larger populations and thus have larger weights than households in smaller communities like Cole, Sun Valley, La Alma/Lincoln Park, and Baker in Denver, the application of the sampling weights can artificially inflate certain characteristics when examining descriptive statistics – namely, Hispanic origin. We present unweighted statistics here to avoid this inflation.
2. We tested for significant differences at the bivariate level using t-statistic and chi-square tests.

Table 1. Household and Respondent Characteristics (unweighted),¹ continued

Variable	Total		Never included non-parent adult (NNP)		Ever included non-parent adult (ENP)	
	Figure	Standard Deviation	Figure	Standard Deviation	Figure	Standard Deviation
Household characteristics						
Number of people in the HH (mean)	3.98	1.39	3.87 ***	1.32	4.17 ***	1.47
Number of parents (percentage)						
No parents	6.19		0.00 ***		16.09 ***	
One parent	50.33		49.60		51.50	
Two parents	43.49		50.40 ***		32.40 ***	
Relationships to focal child present (adults)						
Aunt/uncle (percentage)	6.93		0.00 --		18.03 --	
Grandparent (percentage)	15.26		0.00 --		39.70 --	
Other relative (percentage)	2.06		0.00 --		5.36 --	
Roomer/boarder, roommate, or other unrelated (percentage)	4.87		0.00 --		12.66 --	
Employment status						
Number of employed adults (mean)	1.15	0.88	1.11	0.82	1.20	0.96
Number of disabled adults (mean)	0.14	0.39	0.08 ***	0.29	0.23 ***	0.49
Number of retired adults (mean)	0.07	0.29	0.01 ***	0.08	0.17 ***	0.45
Number of unemployed adults (mean)	0.22	0.48	0.20	0.44	0.25	0.53
Family Disruption						
Moved since prior wave (percentage)	51.24		48.53 *		55.58 *	
Ever a change in parents (percentage)	21.53		15.15 ***		31.76 ***	
Unweighted N	1,212		746		466	

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

Notes:

1. Because households in larger Making Connections Survey communities like West Side in San Antonio represent larger populations and thus have larger weights than households in smaller communities like Cole, Sun Valley, La Alma/Lincoln Park, and Baker in Denver, the application of the sampling weights can artificially inflate certain characteristics when examining descriptive statistics – namely, Hispanic origin. We present unweighted statistics here to avoid this inflation.
2. We tested for significant differences at the bivariate level using t-statistic and chi-square tests.

RQ₂: What impact, if any, does the presence of one or more non-parent adult have on household economic wellbeing?

To investigate this research question, we devised multivariate regression models predicting the square root of household income per capita and economic hardship at wave 3. Specifically, we used OLS regression to examine the potential influences of our focus independent variables on the square root of household income per capita and the 6-point economic hardship scale, controlling for other factors. Results are shown in Table 2. We find that while the presence of one or more non-parents significantly impacts household income per capita in Model 1, the effect dissipates upon introducing controls in Model 2. In the second model, income is significantly influenced instead by—unsurprisingly—the respondent’s race/ethnicity, sex/gender, highest level of education, and age. Influential household factors also echo well-documented correlations with household income. First, we observe a positive relationship between the number of employed adults in the household and the total household income per capita ($B = 5.60$, $t = 4.54$). Inverse relationships with total household income per capita are observed for the number of unemployed adults ($B = -8.83$, $t = -4.17$) and, to a slightly lesser extent, the number of disabled adults ($B = -7.80$, $t = -3.01$). We also observe an inverse relationship between economic hardship and household income per capita, with less income associated with more hardship. Another negative influence, though significant only at the .01 level, is exerted by having moved since the prior wave of the survey ($B = -6.14$, $t = -3.26$).

Whereas the inclusion of all variables in Model 2 succeeds in explaining 34 percent of the variance in the square root of household income, the same independent variables explain only 10 percent of the variance in the economic hardship scale (see the R-Squared values for Model 2 for each dependent variable in Table 1). Our focus independent variable, indicating whether the focal child ever lived with a non-parent adult in his or her home, produces no significant impact on economic hardship. Household income, calculated as the square root of income per capita, exerts a significant influence on economic hardship ($B = -0.01$, $t = -6.79$). Other significant effects are observed for the respondent being female ($B = 0.25$, $t = 2.35$) and the number of disabled adults ($B = 0.25$, $t = 2.17$); however, each is significant only at the .05 level.

Table 2. Regression Models Predicting Economic Outcomes, Isolating Presence of Non-Parent Adult (weighted)

	Household income per capita (square root)				Economic hardship			
	Model 1	Model 2			Model 1	Model 2		
	Estimate	Estimate	Standard Error	t Value	Estimate	Estimate	Standard Error	t Value
<i>Intercept</i>	83.94 ***	64.02 ***	6.92	9.25	1.22 ***	2.12 ***	0.31	6.88
Focus Variables								
Ever with non-parent adult in the home	-5.84 ***	-3.49	2.08	-1.68	0.00	-0.08	0.09	-0.90
Respondent Characteristics								
Foreign born (contrast native born)		-3.47	2.18	-1.59		-0.03	0.10	-0.27
Race/ethnicity (contrast White)								
Black		-10.28 ***	3.07	-3.35		0.08	0.14	0.57
Hispanic		-15.82 ***	2.47	-6.41		-0.12	0.11	-1.04
Other/multiple		-11.42 ***	3.92	-2.91		-0.06	0.17	-0.36
Female (contrast male)		-10.15 ***	2.44	-4.16		0.25 *	0.11	2.35
Age		0.37 **	0.10	3.57		-0.01	0.00	-1.38
Highest level of education		6.43 ***	0.47	13.70		0.04	0.02	1.65
Household Characteristics								
Number of parents in household		3.15	1.81	1.74		-0.12	0.08	-1.48
Number of employed adults		5.80 ***	1.28	4.54		-0.10	0.06	-1.79
Number of disabled adults		-7.82 **	2.60	-3.01		0.25 *	0.11	2.17
Number of retired adults		-4.89	3.60	-1.36		-0.25	0.16	-1.59
Number of unemployed adults		-8.83 ***	2.12	-4.17		0.20	0.09	2.11
Economic hardship		-4.39 ***	0.65	-6.79				
Square root of income per capita						-0.01 ***	0.00	-6.79
Family Disruption								
Moved since prior wave		-6.14 **	1.88	-3.26		0.03	0.08	0.39
N	1,212	1,212			1,212	1,212		
R-Squared	0.01	0.34			0.00	0.10		
F	7.34	41.55			0.00	9.24		
Degrees of Freedom	1	15			1	15		

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

RQ3: What impact, if any, does change in the presence of one or more non-parent adult have on household economic wellbeing?

What happens to the economic wellbeing of households when a non-parent moves in or out? To isolate the potential economic impact of experiencing a change in the presence of a non-parent adult, we ran a separate set of regression models with the three dummy variables identifying households that 1) added one or more non-parent adults and 2) lost one or more non-parent adults. A third dummy variable identifying households that had no change in the number of non-parent adults present in the home serves as the contrast category. We substituted the dummy variable indicating the presence or absence of a non-parent adult in the household for the three new change measures (again, with no change serving as the contrast category) and ran this “change” analysis with just the 466 ENP households—that is, those that included at least one non-parent adult at one or both waves. By examining only ENP households, we can better isolate the potential influence of change in non-parent composition and negate the impact of measured and unmeasured selection effects distinguishing ENP households from NNP households. Results are shown in Table 3.

The first set of results, for household per capita income (calculated as the square root), suggest that, after controlling for other factors, there is an increase in household per capita income associated with the loss of one or more non-parent adults, though it is significant only at the .05 level (see Model 2). Note that the difference in direction between the coefficients for this variable in Models 1 and 2 suggests that there is an interaction effect at play. The loss of a non-parent adult impacts the subgroups differently. The addition of a non-parent adult does not significantly impact household per capita income. This means that among ENP households, bringing another non-parent into the household does not yield more income. In fact, receiving households may take in a relative, friend, or acquaintance *because* he or she is experiencing economic or other distress, knowing that doing so will further stretch the receiving household’s financial resources.

In Model 2, we observe many of the usual suspects driving household income per capita; the respondent’s highest level of education and the number of employed adults have positive effects while being Hispanic and being female yield negative effects. Also not surprising are the negative effects associated with the number of unemployed adults and economic hardship, with more unemployed adults and more economic hardship lowering the square root of household per capita income. Residential movement since the prior wave of the survey is associated with a decrease in household income per capita, though only at the .05 level. Interestingly, although blacks continue to fall at the bottom of the income gap separating Asians and non-Hispanic whites from other racial groups in the United States (DeNavas-Walt & Proctor, 2014),

being black has no significant impact on household income per capita among this panel of households. The R-Squared value of 0.625 for this analysis suggests that a great deal of the variance in household income (again, calculated as the square root of the total household income per capita) is explained by its linear relationship with the factors included in Model 2.

The second set of results in Table 3 pertains to economic hardship. We find that the effect of the two change variables—representing the addition of one or more non-parent adults and the loss of one or more non-parent adults—dissipates after introducing the controls in Model 2. This is consistent with the findings of Pilkauskas and colleagues (2013), who examined a sample of at-risk families from the Fragile Families and Child Wellbeing Study. They find that doubling up with a relative or adult non-relative functions as an important private safety net for these families while raising young children, especially for single and cohabiting mothers. However, they suggest that doubling up is less effective as a coping mechanism for disadvantaged families during severe economic downturns, as was the case during the third wave of the *Making Connections* Survey.^{vi} Returning to the second set of results in Table 3, we find that between waves 2 and 3 of the survey, economic hardship was not effectively reduced (nor increased) by adding or losing a non-parent adult. The R-Squared value of 0.139 suggests that there are unmeasured factors driving what are likely to be diverse and complex experiences of economic hardship among ENP households. Among the variables included in our second model, only household income per capita is associated with a significant effect at the .001 level ($B = -0.01$, $t = -4.31$). A smaller protective effect is observed when the respondent identifies as some other race or multiracial ($B = -0.64$, $t = 2.23$), though this is significant only at the .05 level. The number of disabled adults is associated with 0.42 increase in economic hardship ($t = 2.99$). On the whole, our data do not provide evidence of a significant impact on economic hardship associated with the entry or exit of non-parent adults. Furthermore, that our second model accounts for only 14 percent of the variance in the economic hardship scale speaks to the need for in-depth qualitative study to understand the complex circumstances in which low-income children come to coreside with adults other than their parents.

Table 3. Regression Models Predicting Economic Outcomes Among Households Ever Including a Non-Parent Adult (weighted)

	Household income per capita (square root)				Economic hardship			
	Model 1	Model 2			Model 1	Model 2		
	Estimate	Estimate	Standard Error	t Value	Estimate	Estimate	Standard Error	t Value
<i>Intercept</i>	78.71 ***	67.55 ***	11.05	6.12	1.00 ***	1.84 ***	0.45	4.05
Focus Variables (contrast no change in non-parent adults)								
Added a non-parent adult	-1.67	6.76	4.20	1.61	0.39 ***	0.33	0.17	1.94
Lost a non-parent adult	-0.34	9.25 *	3.94	2.35	0.31 *	0.21	0.16	1.32
Respondent Characteristics								
Foreign born (contrast native born)		2.28	3.85	0.59		0.26	0.15	1.65
Race/ethnicity (contrast White)								
Black		-4.59	5.27	-0.87		0.20	0.21	0.94
Hispanic		-20.96 ***	3.89	-5.38		-0.13	0.16	-0.80
Other/multiple		-10.32	7.15	-1.44		-0.64 *	0.29	2.23
Female (contrast male)		-13.35 **	4.50	-2.97		0.25	0.18	1.37
Age		0.31	0.16	1.96		-0.01	0.01	-1.50
Highest level of education		6.45 ***	0.79	8.12		0.00	0.03	1.42
Household Characteristics								
Number of parents in household		-0.26	2.81	-0.09		-0.02	0.11	-0.22
Number of employed adults		5.28 *	2.07	2.55		-0.10	0.08	-1.22
Number of disabled adults		-6.90	3.51	-1.96		0.42 **	0.14	2.99
Number of retired adults		-6.16	4.32	-1.43		-0.22	0.17	-1.23
Number of unemployed adults		-9.29 **	3.30	-2.82		-0.09	0.13	-0.68
Economic hardship		-4.95 ***	1.15	-4.31				
Square root of income per capita						-0.01 ***	0.00	-4.31
Family Disruption								
Change in number of parents		0.63	3.23	0.20		-0.42	0.13	-0.33
Moved since prior wave		-8.02 *	3.55	-2.26		-0.07	0.14	-0.46
N	466	466			466	466		
R-Squared	0.00	0.63			0.01	0.14		
F	0.08	12.69			3.38	4.27		
Degrees of Freedom	1	17			1	17		

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

Discussion

We find that while the experience of living with a non-parent adult is common among households in the *Making Connections* sample (38 percent between waves 2 and 3), the presence of these individuals is not associated with a significant increase in household income per capita. In fact, there is some evidence in Table 3 that, among households that included a non-parent adult at one or more waves, *losing* a non-parent adult has a positive impact on household income per capita (though significant only at the .05 level). A different interpretation of this finding distinguishes our results from other quantitative studies that have cited consistently negative outcomes associated with family instability, typically defined based on the status of relationships among parents. Using a different approach that focuses on changes in the composition of non-parent adults in the household, we find that this particular type of compositional change yields positive results in terms of the household per capita income.

Our results for economic hardship are less conclusive. We find no significant impact on hardship associated with neither the presence of non-parent adults (shown in Table 2) nor with the entry and exit of these individuals (Table 3). Furthermore, the low R-Squared values in Tables 2 and 3 suggest that we need to dig deeper, perhaps using mixed methods, to understand the forces shaping households' ability or inability to pay for prescription medications and food and to cover the mortgage/rent, utility, and phone bills. A strong body of qualitative research demonstrates how many low-income families use coresidence with other adults as a strategy for making ends meet (Desmond, 2012; Hansen, 2005; Menjívar, 2000). Desmond, for example, conducted ethnographic research with poor families undergoing eviction in Milwaukee and argues that a key method of survival comprised of forming "disposable ties" with short-term acquaintances. "By disposable ties," he writes, "I mean relations between new acquaintances characterized by accelerated and simulated intimacy, a high amount of physical copresence (*time spend together*), reciprocal or semireciprocal resource exchange, and (usually) a relatively short life span" (1,311, emphasis added). We find some support for this argument in that 13 percent of ENP households include an adult who is unrelated to the focal child, such as a roommate, boarder, or family friend. However, as stated above, our data do not suggest that doubling up with these and other non-parent adults provides parents and children in *Making Connections* households with an effective economic safety net. Do the findings in Tables 2 and 3 for economic hardship reflect a failed attempt to improve one's financial situation, or have parents been motivated to coreside with other adults for non-economic reasons? Do non-parent adults bear the promise of providing childcare, domestic chores, emotional support, and/or other resources critical to the everyday functioning of low-income households? Or is it

altruism, norms of reciprocity, cultural pressures, and/or family ties that bring non-parent adults into the homes of children? We intend to investigate these questions in the next phase of our research.

As shown in Table 1, families in which a non-parent adult was ever present experience higher rates of disruption across the two measures we examined. Children in ENP families are more likely to have changed residences between waves 2 and 3 of the survey (56 and 49 percent, respectively), and the percentage of focal children who experienced a change in the number of parents living in his or her home is more than twice as large among ENP households (32 percent of focal children in the ENP subgroup saw a parent come or go, as compared with 15 percent of focal children in the NNP subgroup). This raises questions about the potential interplay between the coming and going of parents as one process, and among non-parent adults as another. Are non-parent adults filling vacancies left by parents? Or, in the event that a parent newly enters or re-enters the focal child's household, what impact does that have on non-parent adults and their non-economic contributions to the child's wellbeing? These questions would be best investigated using in-depth qualitative methods.

Conclusion

The immediate goals of this paper are to 1) shed light on the prominence of grandparents, aunts, uncles, and other adults beyond the parents of children in low-income households, 2) determine whether the presence of these non-parent adults is associated with any benefit or detriment in economic wellbeing, and 3) examine the impact of losing and/or gaining non-parent adults on economic wellbeing. We pursue this statistical exercise within a context of increasing income and wealth inequality in the United States (Chetty, Hendren, Kline, Saez, & Turner, 2014; Looney & Moore, 2015; Yellen, 2014). Though the financial outlook for many families has improved since the height of the Great Recession, recent findings from the Survey of Household Economics and Decisionmaking reveal that 68 percent of households do not have emergency savings to cover the recommended minimum of three months of expenses. Thirty-eight percent of respondents indicated that their families were either “just getting by” or “struggling” financially, and 68 percent reported that they were about the same or worse off financially than they had been in 2008, during the recession (Schmeiser et al., 2014). Vulnerability to economic downturns in the economy is particularly evident in low-income and minority households (Joint Center for Housing Studies of Harvard University, 2013; Taylor, Parker, Patten, & Motel, 2013).

How are these macroeconomic struggles playing out at the local level, among children experiencing the compounded disadvantage of racial/ethnic inequality, poverty, and family instability? In this study, we advance extant work by classifying household structure based on the relationship of *every adult living in*

the home to a focal child. Our findings highlight the prevalence of non-parent adults in low-income households and the need for a more nuanced scrutiny of children’s households as a primary social setting. We must first recognize that for children living in poverty, the adults in the family often include more than just a parent or parents and cohabiting partners. Second, our results are consistent with others demonstrating the limited efficacy of coresidence with other adults as an “income packaging strategy” among low-income families during economic downturns (Pilkauskas, Garfinkel, & McLanahan, 2013). Many families combine earnings, share household expenses, and still come up short. Many others may choose or be forced to coreside for entirely non-economic reasons—for example, due to child care needs, poor health, disability, and/or cultural norms. We offer this paper as a first step toward understanding the complicated and sometimes contradictory processes through which non-parent adults flow into and out of low-income households with children, and the impacts that their presence, entries, and/or exits have on household finances. Further testing, using a mix of quantitative and qualitative methods, is merited.

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ⁱ The 2010 threshold for a family of four (including two children) is \$22,162.

<http://www.census.gov/hhes/www/poverty/data/threshld/index.html>

ⁱⁱ 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.

<http://www.census.gov/population/www/socdemo/hh-fam/cps2010.html>

ⁱⁱⁱ Three Making Connections Survey sites—Hartford, Milwaukee, and Oakland—did not participate in wave 3.

^{iv} U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, American Community Survey, Census of Population and Housing, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits.

<http://quickfacts.census.gov/qfd/states/00000.html>

^v Note, however, that only 4 percent of respondents in NNP households and 9 percent of respondents in ENP households (6 percent of the total sample) were found to be cohabiting with a girlfriend or boyfriend at the time of the wave 3 interview.

^{vi} Wave 3 interviews were conducted for Making Connections between August 2008 and May 2011, after the December 2007 crash of the U.S. housing market and start of the subsequent economic downturn.