Cross-Domain Instability in Families with Some College Education: Implications for Supporting Opportunity and Security

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Study Motivation

• High instability linked to negative effects on child and adult well-being, family opportunity and security
• Research tends to be siloed in individual areas of instability
• May understate its prevalence, mislead policymakers/practitioners about extent of instability families face
• Study aimed to:
  • Document nature and extent of instability across interconnected domains of family life for households within single time period, both individually and cumulatively
  • Suggest considerations for research, policy, & practice
Primary Data Source

- 2008 Survey of Income and Program Participation (SIPP)
- 5 years of longitudinal data—2008 to 2013
- Monthly data collected every 4 months—32 to 64 observations for each child.
- Our analysis: 14,144 children and their households
- Households by education level
- Descriptive analysis, not causal
Instability Domains & Measures

1. Loss of full-time worker (35 hrs to <)
2. Loss of any worker (any hrs to no hrs)
3. Loss of household income (earnings + transfers) > 25%
4. Loss of household earnings > 25%
5. Loss of child’s health-care coverage
6. Move by the child
7. Change in household composition
8. Change in family composition
<table>
<thead>
<tr>
<th>Household Education Level*</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; High School</td>
<td>10</td>
</tr>
<tr>
<td>High School</td>
<td>17</td>
</tr>
<tr>
<td>Some College/No Degree</td>
<td>13</td>
</tr>
<tr>
<td>VTTB (Voc, Trade, Tech, or Business Certificate)</td>
<td>14</td>
</tr>
<tr>
<td>AA (Associate’s Degree)</td>
<td>11</td>
</tr>
<tr>
<td>College</td>
<td>21</td>
</tr>
<tr>
<td>College Plus</td>
<td>15</td>
</tr>
</tbody>
</table>

*Most-educated adult in household at baseline survey
Proportion of Children Who Experienced Instability By Domain and Household Education (2008-2013)

- Loss of Full-Time Worker
- Loss of Any Worker
- Income Loss of > 25%
- Earnings Loss of > 25%
- Loss of Child Health Coverage
- Child Move
- Change in Family
- Change in Household

Legend:
- College Plus
- College
- Associate’s Degree
- VTTB Certificate or Diploma
- Some College/No Degree
- High School
- Less Than High School
1. ACEs-like framework:
   - Score of 0 or 1 for never/ever experiencing incident in each domain
   - Scores summed for each child, analyzed by household-education level (Index 0 to 5)

2. Based on 5 core domains:
   - Loss of full-time worker
   - Loss of household income (earnings + transfers) > 25%
   - Loss of child’s health-care coverage
   - Move by the child
   - Change in household composition
Cumulative Instability Index: Number of Domains Children Experienced, by Education

- <HS: 32%
- HS: 34%
- SC/ND: 40%
- VTTB: 43%
- AA: 30%
- COLL: 22%
- COLL+: 16%

Instability Index Score:
- 5
- 4
- 3
- 2
- 1
- 0
Key Take-Aways

• Children in VTTB and Some College/No Degree households more similar in instability to kids in less-educated households than to College/College Plus:
  • Most unstable in several key domains
  • Showed the highest cumulative instability across domains

• AA households routinely more stable

• Limitations of descriptive research; need for deeper analysis
Possible Contributing Factors

• With that caveat, potential factors include:

  • Role of Great Recession
  • Program eligibility requirements, “cliffs,” churning
  • Quality of post-secondary credentials
  • Debt
  • Challenges balancing family, education, and work
  • Other?
Implications for Research

• More research to understand reasons for instability, inform policy and practice
  • Further work with SIPP—more variables, more panels
  • Other data
• Understand better the differential patterns by education, potential links to economic mobility
• Explore causal paths, mapping of instability triggers and cascades, links to wellbeing outcomes
Implications for Policy and Practice

• Consider ways to better support parents attempting to complete college degrees
• Offer more assistance to parents/others in identifying what type of postsecondary credentials are best investment (some may have negative returns)
• Explore strategies to mitigate episodic poverty and related instability, help families gain more solid foothold on ladder
• Finally, remember those at bottom
  - Still often worst-off in our measures
  - Some may be stably disadvantaged (e.g. no job/no job loss)