



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

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Pamela Winston, Lincoln Groves, and Linda Mellgren
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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**

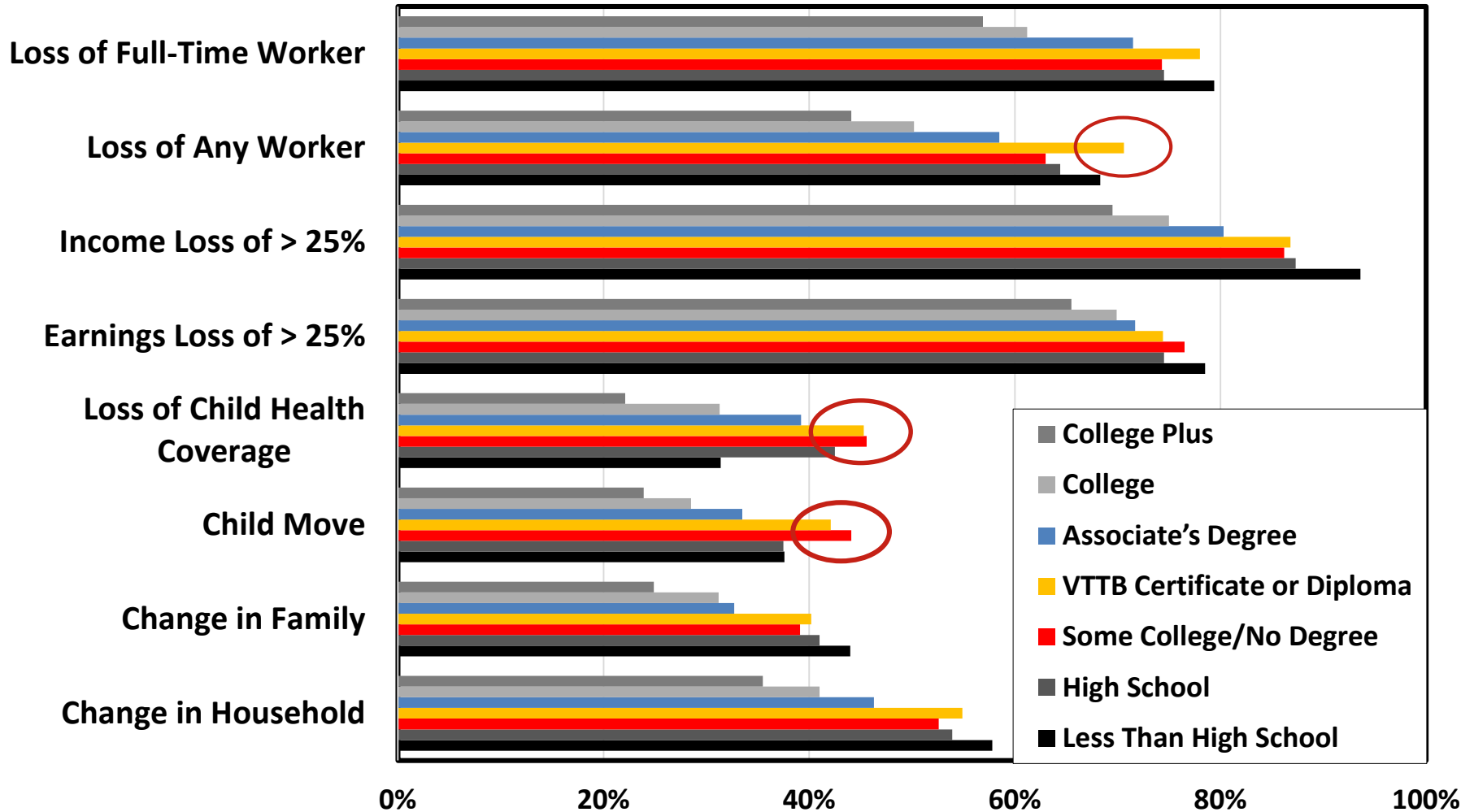


Children By Household Education

Household Education Level*	%
< High School	10
High School	17
Some College/No Degree	13
VTTB (Voc, Trade, Tech, or Business Certificate)	14
AA (Associate's Degree)	11
College	21
College Plus	15
*Most-educated adult in household at baseline survey	



Proportion of Children Who Experienced Instability By Domain and Household Education (2008-2013)





Index of Cumulative Cross-Domain Instability

1. ACEs-like framework:

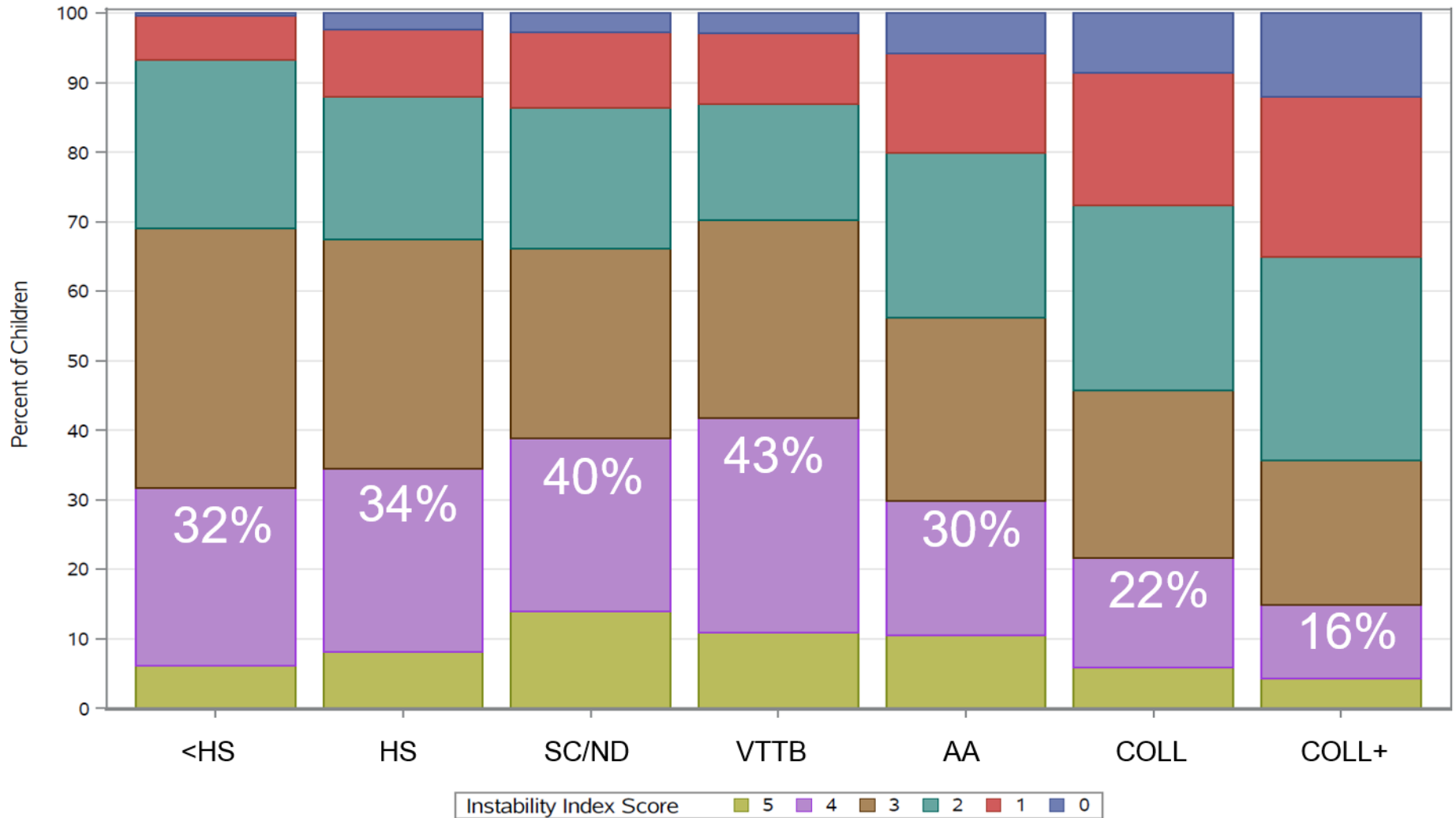
- Score of 0 or 1 for never/ever experiencing incident in each domain
- Scores summed for each child, analyzed by household-education level (**Index 0 to 5**)

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





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)**