



Predictors of Homelessness and Doubling-Up Among At Risk Families

Background

Over the last 25 years homeless families with children have emerged as a distinct subgroup of the U.S. homeless population. In 2007, between one-third and one-half of all homeless persons in the United States were members of families with children. Among homeless women, approximately two-thirds were living with minor children, 80% of whom were under eleven years of age. The increase in family homelessness over the last quarter century has coincided with a growth in the number of single-parent families and a general decline in social support networks for such families.

Homelessness encompasses a variety of situations. It can refer to long term homelessness, short stays in shelters, or living in non-traditional housing. Many families move in with relatives or friends – doubling-up – to avoid becoming homeless. The cause of homelessness varies greatly from state to state, but past research has generally focused on one of two theories of causation. While one area of research has concentrated on city-level factors as the main cause of homelessness, another has focused on individual and family characteristics. Because of limitations in data, these two perspectives have rarely been studied in conjunction with one another.

This brief is based on analyses of data from the Fragile Families and Child Wellbeing Study that examines the relative contribution of both family- and city-level factors in predicting family homelessness and doubling-up.

Data and Methods

The analysis uses data from the baseline, one-year, and three-year follow-up surveys from the Fragile Families and Child Wellbeing Study [see box on back] to examine family homelessness in the context of family and city-level factors. The baseline survey took place at the time of the child's birth and the one- and three-year follow-up interviews were conducted around the time of the child's first and third birthdays.

Mothers who were either homeless or doubled-up at either of the follow-up interviews were included in the analysis. A comparison group of mothers in households at or below 50% of the federal poverty threshold at the one-year or three-year follow-up interviews was also included. A family was considered homeless 1) if the mother responded that her current housing situation was either living in temporary housing, group shelter or staying on the street, or 2) if she reported staying in a shelter, abandoned building, automobile or any other place not meant for regular housing for more than one night in the last 12 months. The number of mothers who reported being homeless was 128 at year one and 97 at year three. To avoid homelessness, many families temporarily double-up with friends or relatives. A family was considered doubled-up if the mother reported that she was living with family or friends or in a house owned by a family member and *not paying rent*. Three hundred and forty-three mothers reported being doubled-up at the one-year interview, and 223 mothers reported this status at the three-year interview.

The analysis uses a multinomial logit model to examine the factors associated with being homeless or doubled-up versus being poor but neither homeless nor doubled-up. Risk factors include city-level measures such as housing affordability, rental vacancy, and unemployment rates, and family-level measures such as mothers' age at birth, neighborhood tenure, welfare status, and receipt of housing vouchers.

The analysis presents the predictors of homelessness/doubling-up at the one-year and three-year interviews separately. There is very little overlap in homelessness and doubling-up across the interview waves; only 16 mothers were homeless and only 88 mothers were doubled-up at both the one-year and three-year interviews.

Results

Table 1 shows the associations between family-level factors and being doubled-up or homeless relative to being poor but living independently. A number of family characteristics

are associated with homelessness or doubling-up in both waves. Receiving public assistance (public housing or cash welfare) lowers the chance of being doubled-up. Fathers' contributions to household finances may provide a safety net against sudden economic shocks. Having a live-in father significantly reduces the odds of being homeless or doubled-up. Support networks of family and friends play a similar role. Access to small loans, childcare, or a place to live – as well as living longer in a neighborhood, is associated

with lower odds of being homeless. The protective effect of these supports is higher in the one-year interview than in three-year follow-up suggesting that they may be exhausted.

Some family characteristics, such as domestic violence and mothers' age at birth, increase the risk of homelessness at the one-year interview but not at the three-year follow-up. Mothers with poor mental health are at higher risk of being homeless at the 3-year interview while poor physical health

Table 1: Family Characteristics of Homelessness and Doubling-Up at One and Three Years After Birth

Family Characteristics	1-year		3-year	
	Doubled-Up	Homeless	Doubled-Up	Homeless
Mother receives welfare	(--)	—	(--)	—
Mother resides in public housing	(--)	—	(--)	(--)
Living with Father	(--)	(--)	(--)	(--)
Mother's family/friends can & would help (3= can loan \$200, offer room & babysit)	(+)	(--)	(+)	—
Mother has lived in neighborhood 5+yrs	(+)	(--)	n/a	n/a
Number of moves btw. birth and 1-year	n/a	n/a	(--)	(+)
Mother hurt by father between birth and . . .	—	(+)	—	—
Mother's age at birth	—	(+)	—	—
Mother's probability of depression	n/a	n/a	—	(+)
Mother's self-reported health (1=excellent, 5=poor)	—	(+)	(--)	—
Black	(--)	—	(--)	—
Number of children in household	(--)	(--)	(--)	—
Mother is immigrant	—	(--)	—	(--)
Hispanic	(--)	—	—	—

+/- indicates significance at 1%, 5%, 10%

Table 2: City Characteristics of Homelessness and Doubling-Up at One and Three Years After Birth

City Characteristics	1-year		3-year	
	Doubled-Up	Homeless	Doubled-Up	Homeless
Percent apts. <30% median family income in city	—	(↔)	(+)	(↔)
City rental vacancy rate	—	(+)	(--)	—
Log fair market rent in city	—	(+)	—	—
City unemployment rate	—	—	(--)	—

+/- indicates significance at 1%, 5%, 10%

is associated with a higher risk of being homeless at the one-year interview. Being black, as well as having more children, is associated with a lower risk of being doubled-up at both the one-year and three-year interviews; being an immigrant is associated with a lower risk of homelessness at both waves.

Table 2 shows the associations between city-level factors and being doubled-up or homeless relative to being poor but living independently. Controlling for individual measures, city-level characteristics have an impact on both homelessness and doubling-up. The availability of affordable housing units may provide a buffer against housing instability. Affordable housing reduces the odds of being homeless at both waves. Additionally, higher vacancy rates and unemployment rates are associated with a lower risk of being doubled-up at the three-year interview.

Conclusions and Policy Implications

Family homelessness, particularly as it applies to young children and single mothers, is emerging as an important public policy issue. When considering the effects of family and macro policies jointly, family level factors such as general health, mental health, and domestic violence are strongly associated with homelessness. However, macro factors, particularly those related to housing affordability, are also associated with homelessness and doubling-up.

Prevention efforts should target those with the highest risk: native born mothers who do not live with the fathers of their children and who may have health or safety concerns require particular attention. Mothers who cannot rely on meaningful family or institutional support are at particular risk of homelessness. This brief provides a framework for policy makers to take an innovative approach to addressing family homelessness through a variety of preventative measures.

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FRAGILE FAMILIES RESEARCH BRIEF

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This research brief uses data from the Fragile Families and Child Wellbeing study to examine homelessness in the context of family- and city-level factors.

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>.

This research brief was adapted from “Homelessness Among At Risk Families with Children in 20 American Cities” by Angela Fertig and David Reingold (forthcoming in *Social Service Review*, September 2008, Vol. 82 No. 3).

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