

## Housing Tenure Among Low-Income Urban Fathers

*The Fragile Families and Child Wellbeing Study changed its name to The Future of Families and Child Wellbeing Study (FFCWS). Due to the issue date of this document, FFCWS will be referenced by its former name. Any further reference to FFCWS should kindly observe this name change.*

### **Not Quite Out on the Streets: Housing Tenure among Low-Income Urban Fathers**

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### **Abstract**

Housing tenure has typically been conceptualized as a dichotomous indicator of homeownership versus renting. This study expands that indicator to include families who are doubled up (living with others to share the cost of housing), an important private safety net for low-income families. Using longitudinal data from the Fragile Families and Child Wellbeing Study (n=4,376), we examine the role of family structure and social support, socioeconomic status, health and wellbeing indicators, prior incarceration, and race/ethnicity on housing tenure for low-income urban fathers. Our analysis reveals important differences in housing tenure by union status; married fathers are most likely to be homeowners, cohabiting fathers are more likely to be renters, and visiting fathers (romantically involved but not cohabiting) are more likely to double up. The findings also suggest that there are differences in housing tenure by socioeconomic status, race/ethnicity, and prior incarceration status.

### **Introduction**

In 2013, 2.8 million families with children were living in “worst case” housing, defined as renters with incomes below 50% of their Area Median Income, who do not receive government assistance, and pay more than half their income in rent or live in severely inadequate conditions, sometimes both (HUD, 2015). Additionally, over 18%, or 21.8 million U.S. households were doubled up in 2011 (Johnson, 2011). Social researchers have focused on understanding housing patterns of individuals and families by race/ethnicity (Friedman et al., 2013; Rosenbaum & Friedman, 2004; Schill et al., 1998) and socioeconomic status (Henderson & Ioannides, 1983). There has also been some work on housing of low-income mothers (Pilkauskas et al., 2014). However, low-income urban fathers have often been ignored in these analyses. By using a housing tenure model, this paper seeks to understand housing patterns of low-income urban fathers, as well as the characteristics that are related to owning, renting, and doubling up among fathers.

There has been significant attention paid to the study of housing tenure as a dichotomous indicator of homeownership, owner versus renter. Additionally, there has been a recent acknowledgement of the importance of studying doubled up families - those living with others to share the cost of rent. However, the general housing tenure model has not, to the authors' knowledge, been expanded to include doubling up, a growing housing arrangement of families. According to a recent report by the U.S Department of Housing and Urban Development (HUD) the number of doubled up households tripled from 2003 to 2009 (Eggers & Moumen, 2013). This paper aims to bridge two literatures by including the additional category of doubled up to the typical own-versus-rent housing model.

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While the doubling up literature has focused on family structure, the housing tenure literature has largely ignored the variation in tenure by family type. This paper also aims to fill this gap in the literature by examining housing tenure from the understudied perspective of low-income urban fathers with young children, both resident and non-resident. These analyses use the five publically available waves of the Fragile Families and Child Wellbeing Study. Urban fathers with young children face an increased risk for residential mobility and precarious housing because they may live in poverty, are often unemployed, and may have been incarcerated (e.g., Geller & Curtis, 2011; Nelson, 2004).

### **Literature Review**

#### *Housing Tenure*

Access to quality, secure housing is important for the health, safety, and success of families. Housing security has been cited as the single most important factor for obtaining access to employment and social services because a valid address is often required (Geller & Curtis, 2011). Access to these services will in turn allow low-income recipients to become more self-sufficient and eventually reduce their usage of government programs (Pinder et al., 2008). Because of the significance of housing, it is important to understand housing tenure; who is an owner, renter, and who is “doubled up.” Generally, housing tenure is conceptualized as a dichotomous variable of owners and renters (Friedman et al., 2013; Henderson & Ioannides, 1983; Rosenbaum & Friedman, 2004; Schill et al., 1998), but we argue that, especially among the low-income population, it is essential to consider additional aspects of tenure. Doubling up has become an increasingly common phenomena (Ahrentzen, 2003; Pilkauskas et al., 2014), with nearly 50% of mothers in the Fragile Families Study reporting their child has resided in this arrangement at least once by age 9 (Pilkauskas, et al., 2014). Thus, to leave doubling up out of

housing tenure may mean that we are missing some of the most precariously housed or vulnerable members of our sample. Examining fathers' housing tenure, especially patterns of doubling up, whether they live with their children or not, will help us understand the larger context of child poverty and housing insecurity.

### *Doubling up*

Much of the literature on doubling up focuses on homeless families (e.g., Fertig & Reingold, 2008; Glasser & Zywiak, 2003). Often families who are doubled up are also technically homeless since they have moved in with someone else and they may not formally be listed as residents of the property on any official documents (lease agreement, utility bills, mortgage, etc.). Inherent in doubling up is the presence of informal social support (Fertig & Reingold, 2008; Kalil & Ryan, 2010; Pilkauskas et al., 2014; Skobba & Goetz, 2015). However, it is important to recognize the instability of doubling up, as many of the people who take in friends or relatives live in equally precarious situations and may not be able to provide safe, quality, stable housing for long (Kalil & Ryan, 2010).

Pilkauskas and colleagues (2014) find that doubling up is an important private safety net for low-income families, in that almost half of mothers report having doubled up by the time their child was 9 years old. Pilkauskas and colleagues (2014) attempt to quantify the potential rental savings for a doubled up family, finding an annual average of almost \$4,000 in rental savings, indicating doubling up is an important safety net.

### *Fathers and Housing*

Fathers are often left out of housing studies, or not explicitly examined. Below we review the literature on factors which may be related to father housing tenure. Some of these factors have been shown to be related to father housing (incarceration, education, and employment),

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while some have been shown to be significant factors in family or mother housing outcomes (social support, incarceration of partner, government social support, mental health, and race/ethnicity). We also include other factors, which are likely related to housing tenure for low-income urban fathers (union status, father-child residency, income, and age).

### *Family Structure and Composition*

Housing tenure studies typically have minimal family structure controls which are often simple dichotomous indicators for presence of children under 18, if anyone other than the nuclear family lives there (generally does not include relationships of additional household members), if the household is couple-headed (often an indicator of marriage), and in some cases if the household is headed by a single parent (Friedman et al., 2013; Iceland et al., 2010; Rosenbaum & Friedman, 2004; Schill et al., 1998). Married couples, those with children, non-immigrant families, and white families are most likely to be homeowners while their counterparts are more likely to be renters. Because of these findings, housing tenure studies include controls for presence of children and householder(s), but the purpose of these studies has not been to examine the role of family structure in predicting housing tenure. Existing studies have ignored some of the more complex aspects of modern family life, such as cohabitation and nonmarital childbearing. Low-income urban families are particularly vulnerable to such complexities. For example, given that financial stability is an important prerequisite for marriage among low-income couples (Smock et al., 2005), there is a greater incidence of cohabitation and cohabiting fathers may be in worse housing situations than married fathers, despite having the potential for multiple incomes (Curtis & Geller, 2010). Previous studies have not addressed how these complex family arrangements are associated with fathers' housing tenure and risk of doubling up, which are gaps we hope to fill.

While family has been largely ignored in housing tenure analyses, Pilkauskas and colleagues (2014) attempt to bring in elements of both family and household composition by examining doubling up among low-income mothers and considering their union status, as well as with whom they doubled up. They find single mothers are more likely to double up than married or cohabiting mothers, although a decent share of married mothers did double up. Cohabiting mothers were more likely to live with non-kin than single or married mothers. Overall, doubling up was shown to be very common, with an average of 24% of mothers doubled up at any wave, and over 50% ever doubled up (Pilkauskas et al., 2014). There is not, to the authors' knowledge, any parallel study of doubling up among fathers.

### *Social Support*

Social support systems have been widely acknowledged as beneficial for the economic survival of low-income families (e.g., Garasky et al., 2010; Henly et al., 2005). Previous social support studies have emphasized the importance of examining not just received support, but the potential for support to be given were it needed (e.g., Henly et al., 2005; Thoits, 1995).

Sometimes the knowledge that a support system is present offers protection without families actually needing to access it.

A long-standing body of research shows low-income families often rely on friends and relatives for housing support and to help make ends meet, doubling up is one such form of support (e.g., Kalil & Ryan, 2010; Pilkauskas et al., 2014). Most of these studies have focused solely on low-income mothers, only mentioning fathers as a source of potential in-kind support for them; therefore, it is a goal of this study to determine the association between social support and housing tenure among fathers. Expecting that low-income fathers will benefit from social support systems in the same ways low-income mothers do is reasonable. However, fathers may

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be less likely to have social support or to call on forms of social support they do have because of men's traditional gender role expectations as the breadwinner and because masculinity is often characterized by a high level of independence.

### *Socioeconomic Status*

Approximately one-third of low-income fathers have less than a high school education, and another one-third have only a high school diploma or GED equivalency (Curtis & Geller, 2011; Waller & Swisher, 2006). The low educational attainment of these two-thirds of fathers is associated with poverty and creates barriers to employment opportunities and housing (e.g., Geller & Walker, 2012; Phinney et al., 2007; Wolfersteig et al., 2011).

Employment has the potential to reduce some housing hardships low-income fathers face. Unfortunately, many low-income fathers have had experiences with the criminal justice system, have low levels of education, and other demographic characteristics that disadvantage them from access to stable employment and, in turn, impact their housing (Bratt, 2002; Cutts et al., 2011; Geller & Curtis, 2011; Wolfersteig et al., 2011).

Income is also an important factor to consider when examining housing tenure. Income has been shown to have a positive relationship with homeownership (Friedman et al., 2013; Rosenbaum & Friedman, 2004), as well as a negative relationship with doubling up (Pilkauskas et al., 2014).

Many low-income families rely on a variety of government programs to survive. Reliance on these programs can indicate housing hardship due to extreme poverty. It is not that these programs cause families to experience housing hardships, but rather that the same circumstances that lead families to rely on welfare, food stamps, unemployment benefits, and Supplemental Security Income are associated with experiencing housing hardships (Curtis, 2007; Phinney et



al., 2007). Similarly, high housing costs can force families to rely on government programs to make ends meet, eventually resulting in housing insecurity (Curtis, 2007; Housing Assistance Council, 2008). On the contrary, receiving government assistance may be the key to ensuring secure housing in the face of extreme poverty. These analyses examine the impact of reliance on government programs, namely TANF, Food Stamps, Supplemental Security Income (SSI), and unemployment services, on housing tenure for low-income fathers. The impact of receipt of the Earned Income Tax Credit (EITC) on housing tenure is also examined separately.

### *Health and Wellbeing*

The association between housing quality and mental health, most often defined as depression, has been widely explored for children in low-income families. Children who grow up in poor quality housing in high poverty areas have a greater incidence of depression as children and an increased risk for depression as adults (e.g., Evans et al., 2003; Leventhal & Brooks-Gunn, 2003). Mothers who suffer from depression were much more likely to also have experienced childhood poverty and in turn they are at an increased risk for unstable housing as adults (Evans et al. 2003; Gilman et al., 2003; Leventhal & Brooks-Gunn, 2003). It has also been demonstrated that doubling up is negatively associated with mental health (Halpern, 1995) while homeownership is positively associated with mental health (Hemmens et al., 1996).

Paternal experiences with depression have been captured to a degree in studies of low-income families but fathers have been largely ignored by research into the association between mental health and housing tenure. It is expected that low-income fathers will have similar experiences with mental health and housing to those low-income mothers have had.

The association between housing and health has been well established (e.g., Curtis et al., 2010; Kushel et al., 2006). This association has been explored for general health as well as for

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some more specific health issues (e.g., Bzostek & Beck, 2011; Cutts et al., 2011; Suglia et al., 2011). While these studies have not focused specifically on fathers, it is expected that the general positive relationship found between health and homeownership will be similar for fathers in that fathers in better health will be more likely to own their home or live in more secure housing environments.

As people get older, they often make more money and better financial decisions and are more likely to marry (Waite, 1995). They are also less likely to be under correctional supervision (Pew, 2009). All of which may be related to their housing tenure, thus age is important to consider.

### *Incarceration and Race*

Incarceration of low-income fathers has been extensively studied (e.g., Geller, 2010; Geller & Walker, 2012; Pruitt-Walker, 2011). While much of the research in this area has focused on the effects of paternal incarceration on mothers and children (e.g., Waller & Swisher, 2006), there is a growing body of research examining the barriers men may face when returning from incarceration (e.g., Geller & Curtis, 2011; Roman & Travis, 2004). Chief among these barriers is finding safe, stable, secure housing. The association between stable housing and stable employment, both of which are compromised by previous incarceration, has been highlighted in many studies (e.g., Bratt, 2002; Wolfensteig et al., 2011). In addition to diminished earnings and limited job opportunities, public housing developments have strict restrictions barring most formerly incarcerated individuals from gaining access to low-income housing (Carey 2004). Women and family members who live in public housing may be reluctant to let these formerly incarcerated men stay with them for fear of losing their housing (Carey 2004; Roman & Travis, 2004). As prior incarceration has been shown to have such intense risky housing outcomes for

low-income men, as well as risky life outcomes for their children, examining it in these analyses is essential.

Race and ethnicity have been widely included in housing tenure studies, as often these studies have examined racial residential segregation (e.g. Flippen, 2010; Friedman et al., 2013; Rosenbaum & Friedman, 2004). Further, it is well documented that there is a persistent race gap in housing tenure with non-White families facing greater barriers to homeownership and a greater likelihood of doubling up (e.g. Flippen, 2010; Rosenbaum & Friedman, 2004; Pilkauskas et al., 2014). While none of these studies have explicitly examined fathers' housing tenure by race, we expect to see similar results for fathers that have been found for families in general.

### *Theoretical Framework and Hypotheses*

We rely on theories of social and human capital, similar to Wright and colleagues (1998) in their analysis of doubling up as a precursor to homelessness. These theories posit that (1) those with a wider and/or higher quality network of family and friends have more *social capital* in that they can access those networks in times of need and (2) those with better education and more stable employment have more *human capital* as they are able to have a higher standard of living and the ability to acquire greater resources such as quality housing (e.g., Geller & Walker, 2012; Waller & Swisher, 2006). Thus, the social capital framework, emphasizing the social relationships of individuals, is particularly important when considering fathers who double up, as these fathers likely have strong social ties because they have someone who can provide them a place to live. This theoretical framework is particularly tied to our family structure and social support variables (union status, father-child residency, and informal social support) which render three hypotheses; (1) married and cohabiting fathers may be more likely to be homeowners and least likely to double up; (2) fathers who reside with their children full-time may be more likely

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to be homeowners than other fathers; (3) when individuals have greater levels of informal social support they are more likely to be able to double up should they need to (e.g. Pilkauskas et al., 2014; Skobba & Goetz, 2015).

The human capital framework informs our hypotheses regarding socioeconomic status (educational attainment, employment, income, and receipt of governmental support), health and wellbeing, and incarceration. Specifically, we hypothesize that fathers with more human capital (higher socioeconomic status, better health, and no prior incarceration) are more likely to be homeowners and least likely to double up. Fathers with higher levels of education, full-time employment, higher income, and little or no reliance on government support have greater means to obtain housing and are better equipped to own a home than rent and should be least likely to need to double up. If an individual suffers from poor mental or physical health, they likely have diminished social capital and lower human capital which may keep them from being able to own a home or keep up with rent payments. Additionally, individuals who have experienced incarceration may have a harder time securing rental properties or a mortgage and are likely to have strained their social relationships and have lower human capital (e.g., Waller & Swisher, 2006).

Individuals with greater social ties may also have more human capital, and vice versa. When a father has more social relationships he is more likely to be able to successfully leverage those relationships to obtain employment. Additionally, being employed increases the social environments where an individual interacts and may provide access to new and greater social ties. Minority fathers may be more likely to be renters or to double up because they may require greater human capital to be able to trade for access to homeownership than white fathers. Additionally, the social networks of minority fathers may have less capital with which to endow

these fathers, thus making access to homeownership more difficult. White fathers on the other hand likely have greater access to human and social capital and in turn, greater access to homeownership. We utilize these theoretical frameworks as separate yet related frameworks to understand determinants of owning, renting, or doubling up among low-income urban fathers.

### **METHOD**

#### *Data*

The Fragile Families and Child Wellbeing Study (Fragile Families) is a national longitudinal study of 3,712 children born to unmarried parents as well as a comparison group of 1,186 children born to married parents in seventy-five hospitals in twenty U.S. cities with populations of 200,000 or more ( $N=4,898$ ). Researchers oversampled among unmarried families by a factor of five as these families are of particular interest for the study given their prevalence in the American family landscape (Reichman et al., 2001). Parents were interviewed at the hospital within 48 hours of their child's birth and then again one year, three years, five years, and nine years later. The initial interviews took place between 1998 and 2000. Each parent was interviewed separately. This dataset was constructed with the purpose of allowing researchers to understand the challenges of unwed urban parents.

As Fragile Families made every effort to interview both parents, it is an ideal dataset from which to examine low-income fathers over time. We limit the analytic sample to fathers who were interviewed at least once ( $n = 4,378$ ) and delete two fathers who lived in housing situations other than own, rent, or doubled up over the full observation period (see measures below). The final analytic sample is 4,376 fathers.

#### *Measures*

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All variables are time-varying unless otherwise noted. Mean and modal substitution by wave is used to handle missing data unless otherwise specified.

### *Dependent Variable*

Beginning at Time 1 (when the child is one year old), respondents are asked to choose from a list of housing types the one which best describes their current housing. A categorical variable is created indicating whether the father *owns* his home, *rents* his home but is not doubled up, is *doubled up*, which means he ‘lives with others, pays no rent,’ ‘lives with others, pays rent,’ or ‘lives in a house or condo owned by friend or family member,’ or lives in *another housing situation* (e.g., temporary housing situation, halfway house/treatment facility, jail). Fathers who report living in another housing situation at every wave are deleted ( $n = 2$ ) and are coded as missing if they rent, own, or are doubled up in at least one wave. Mother’s reports of housing tenure are used for fathers who are married to or cohabiting with mothers and are missing for this variable. For analysis, those who are *doubled up* (1) and those who *rent* (2) are compared with those who *own* (3).

### *Independent Variables*

#### *Time*

The continuous indicator for time is years since the birth of the focal child.

#### *Family Structure and Social Support*

Fathers are asked about their relationship with the child’s mother at each wave. We create a set of time-varying dummy variables to indicate fathers and mothers are *married* (reference), *cohabiting*, *visiting* (dating but not living together), or *non-romantic* (friends or no relationship). This is a time-varying variable. We choose not use the constructed union status variable given

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that it was created using the mother's report, which is not always the same as the father's report. As this study focuses on fathers, their report is important.

Father-child residency is only measured at Times 1-9 using the question "How much of the time does (CHILD) live with you?" Responses are collapsed into three dummies indicating the father and child live together *full-time* (all or most of the time; reference), *part-time* (about half of the time, some of the time, only on weekends), or *none of the time*.

At Time 0, informal social support is measured through two questions asking fathers if they have someone who can loan them money or provide them with a place to live. In all subsequent waves fathers are asked to report if they have friends or family who can loan them money, co-sign for loans, or provide them with emergency housing or childcare (1=yes, 0=no). These items are summed at each wave, indicating the number of *informal social support* options that exist.

### *Socioeconomic Status*

Respondents are asked their level of educational attainment at the baseline survey (not time-varying). Dummy variables are created to indicate that the respondent has *less than a high school degree, a high school diploma or equivalent* (reference), *some college, or a college degree or more*. In subsequent waves they are asked if they have completed any additional education since the previous wave, therefore a time-varying dummy variable for *additional completed education* is included.

Using questions concerning legal employment status and hours worked, a three-category set of dummy variables are created to indicate whether the respondent worked *full-time, part-time*, or was *unemployed*. Additionally, a separate measure of *illegal employment* is included. Fathers are asked if they had "engaged in prostitution, sold drugs, or participated in any other

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hustles over the past year?” and if they are “employed in some other capacity?” These variables are used to construct a dichotomous measure of illegal employment (1=*yes* and 0=*no*).

We use the Fragile Families constructed variable for annual household income, which uses imputation to correct for missing data and has been demonstrated to be a relatively reliable measure for income in this sample (see documentation for more details).

A time-varying measure for reliance on government social support is constructed from a series of questions asking respondents if over the past year they were recipients of TANF, Food Stamps, Supplemental Security Income (SSI), and unemployment services. These variables are used to construct a dummy variable measuring fathers’ receipt of government social support (0=*no government support* and 1=*at least one source of government support*). A separate dichotomous variable indicates whether fathers qualified for the Earned Income Tax Credit (EITC).

### *Health and Wellbeing*

Mental health is measured through a dichotomous variable constructed by Fragile Families using the conservative estimates of the Composite International Diagnostic Interview (CIDI) for depression. We use respondent’s self-rated health responses at each wave to create a dichotomous indicator for health. Fathers who report “excellent” or “very good” health are given a score of 1, *excellent health*, while fathers who report their health as “good,” “fair,” or “poor” are equal to 0. Fathers are asked their *age* in the baseline study.

### *Incarceration and Race*

Incarceration is measured through a variable constructed by Fragile Families from respondents’ self-reported experiences with the criminal justice system. Respondents were asked at Time 1 (the baseline study did not ask about incarceration experiences) if they had “ever spent



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time in a correctional institution?” Subsequent waves asked respondents if they had “spent time in a correctional institution since the previous wave?” Responses are coded 1 if *yes* and 0 if *no*. Race, asked in the baseline study, is dummied into *White*, *Black (reference)*, *Hispanic*, and *other race*.

### *Analytic Strategy*

These analyses use multinomial logistic regression for event history data using PROC LOGISTIC in SAS Version 9.4. This analysis allows for time-varying independent variables as well as a time-varying dependent variable. To transform the data into an event history file, we create a person-period data file in which each respondent contributes five lines of data with all variables time-varying (except father’s education level at child’s birth, age at child’s birth, and race). Given that housing tenure and a few independent variables were not measured at Time 0 (child’s birth), our analyses model housing tenure at any given time between Time 1 and Time 9.

Housing tenure is the dependent variable for all analyses. The first model examines the relationship of family structure and social support (union status, father-child residency, and presence of informal social support) on housing tenure, our primary variables of interest. Model two adds the socioeconomic status indicators (educational attainment, employment, income, and government social support), the health and well-being indicators of mental health, self-reported health, and age at birth, and indicators for incarceration and race/ethnicity.

## **Results**

### *Sample Description*

The means and standard deviations for the all variables are presented by time in Table 1. We include Time 0 for descriptive purposes; however, the multivariable analyses begin at Time

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1. Across all waves about 50% of fathers *rent* (46-52%), the other half of fathers are relatively evenly divided between the categories of *own* (22-29%) and *doubled up* (19-24%).

Over time, the union status of the child's biological parents changed quite a bit. At Time 0, the plurality of parents were cohabiting (41%). At Time 1, fathers were equally likely to be married (33%) or cohabiting (31%) with their child's mother. However by Time 3, fathers were more likely to be either married (35%) or not romantically involved (37%) with the mother of their child. By Time 9 over half (57%) of all parents were not romantically involved. At Time 0 the majority (68%) of fathers reported living with their child full-time. This trend continued across time as anywhere from 54-73% of fathers reported being full-time residents with their children. Nine to 19% of fathers across time were nonresident parents, and 17-27% of fathers reside with their child part-time. Perceived informal social support is an index variable ranging from 0-2 at Time 0 with a mean of 1.77 and ranging 0-4 at Time 1-Time 9 with means ranging from 1.11-1.13.

At baseline, 32% of fathers had less than a high school degree, 35% of respondents had a high school diploma, 21% had some college education, and only 11% had a college degree or more. Up to a quarter of fathers completed additional education across time (14-25%). Across time, most of the fathers were employed full-time (63-71%). Only 17-23% of fathers were unemployed at any given time. The remaining fathers (10-14%) were employed part-time. Additionally, between 10-27% of fathers also report participation in *illegal employment* across time. Mean *household income* for fathers ranged from \$37,611 at Time 0 to \$56,681 at Time 9. Between 13-20% of fathers relied on government social support at any given time. The Earned Income Tax Credit (EITC) was accessed by 15-27% of fathers across time.

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Ten percent or fewer fathers ever reported experiencing depression (8-10%). A little over 2/3 of fathers reported being in *good health* across time (63-73%). At Time 0 the mean age of fathers was 27.93 years.

Twenty to 32% of fathers experienced incarceration. A plurality of respondents (49%) self-identify as Black, 27% identify as Hispanic, 19% as White, and 4% as another race.

(Table 1 about here)

### *Multivariate Results*

The results from the multinomial logistic regression analyses of the person-period data are shown in Table 2. Odds ratios are shown for the risk of doubling up or renting versus owning and doubling up versus renting. Both models are significant ( $p < .001$ ) and the full model accounts for 33% of the variance in housing tenure.

Model 1 shows that fathers are less likely to double up as time passes. They are about as likely to rent as they are to own over time (OR 1.04). It makes sense that fathers become more stable over time. Hypothesis 1 posits that housing would be most stable for married fathers followed by cohabiting fathers and least stable for visiting (dating but not living together) or non-romantic fathers. Fathers who are cohabiting with the mother of their child have 667% greater odds of doubling up versus owning, 297% greater odds of renting versus owning, and 93% greater odds of doubling up versus renting, compared with fathers married to the mother of their child. Compared with married fathers, those in a visiting relationship have 2986% greater odds of doubling up versus owning, 1985% greater odds of doubling up versus renting, and 48% greater odds of renting versus owning. Fathers not romantically involved with their child's mother have 1098% greater odds of doubling up versus owning and 1369% greater odds of renting versus owning, but 18% lower odds of doubling up versus renting compared with fathers

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married to their child's mother. Compared with cohabiting fathers, visiting fathers and fathers who are not romantically involved with their child's mother have greater odds of doubling up versus owning (302% and 56%, respectively), greater odds of renting versus owning (426% and 270%, respectively), and lower odds of doubling up versus renting (24% and 58%, respectively; results not shown). Also, compared to visiting fathers, those not romantically involved have 61% lower odds of doubling up versus owning and 45% lower odds of doubling up versus renting.

The differences between married and other fathers are reduced with the inclusion of socioeconomic, health, and sociodemographic variables yet the same pattern exists, as shown in Model 2. The same is true for father-child residency and informal social support so we will discuss those results in Model 2 only for simplicity. Married fathers are still the most likely to own their home, cohabiting fathers are more likely to rent than double up than visiting and nonromantic fathers, and visiting fathers still seem to be the most likely to double up.

Fathers who report living with their child part-time have 68% greater odds of doubling up versus owning and 671% greater odds of doubling up versus renting compared with fathers who are full-time residents. However, these fathers less likely to rent versus own (78% lower odds) than full-time resident fathers. Nonresident fathers also have greater odds of doubling up than owning (691%) and lower odds of renting versus owning (23%), compared with full-time resident fathers, however, there is no difference between these two sets of fathers in their odds of doubling up versus renting. Compared with part-time resident fathers (results not shown), nonresident fathers have 77% greater odds of renting versus owning and 39% lower odds of doubling up versus renting. Fathers who perceive themselves as having informal social support have 38% lower odds of both doubling up and renting versus owning. Perceived informal social

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support is not associated with the difference in odds of doubling up versus renting for perceived informal social support.

Not surprisingly, education is positively associated with more stable housing in that those with the lowest levels of education are most likely to double up or rent and those with the most education are more likely to own. Compared with fathers who are employed full-time, those employed part-time have 54% greater odds of doubling up versus either owning or renting their home, however, they are equally likely to rent or own. Unemployed fathers have 127% greater odds of doubling up versus owning, 68% greater odds of doubling up versus renting, and 36% greater odds of renting versus owning compared with fathers employed full-time. Unemployed fathers also have 48% greater odds of doubling up versus owning and 37% greater odds of renting versus owning compared with fathers who have part-time jobs (results not shown). Those fathers who report participation in illegal employment have 32% greater odds of doubling up versus owning, 55% greater odds of doubling up versus renting, and 15% lower odds of renting versus owning.

Income is statistically associated with housing tenure; however, the odds ratio is 1.00 for all contrasts. Fathers who report receiving government social support are no more or less likely to double up or rent versus own but they do have 23% greater odds of doubling up versus renting. Fathers who received the Earned Income Tax Credit (EITC) have 19% lower odds of doubling up versus owning, and 29% lower odds of doubling up versus renting. Those who received the EITC have 15% greater odds of doubling up versus renting.

Fathers' experiences with depression are not associated with housing tenure. Being in good health actually increases odds of renting over owning (22%) but is associated with 28% lower odds of doubling up versus renting. For each year older a father is at the time of the child's

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birth, he has 17% lower odds of doubling up versus owning, 4% lower odds of renting versus owning, and 4% lower odds of doubling up versus renting.

Fathers who have experienced incarceration have 40% greater odds of doubling up versus owning, 65% of renting versus owning, and 15% greater odds of doubling up versus renting, compared with fathers who have not been incarcerated. White and Hispanic fathers have lower odds of doubling up (51% and 21%, respectively) and renting (51% and 30%, respectively) versus owning than Black fathers. There is no difference between White and Black fathers in the odds of doubling up versus renting, however, Hispanic fathers are 13% more likely to double up than rent compared to Black fathers. Fathers of other races are no different than Black fathers in their housing tenure. Compared to White fathers, Hispanic fathers and fathers of other races have greater odds of both doubling up (62% and 78%, respectively) and renting (43% and 63%, respectively) than owning (results not shown). No other contrasts are significant.

(Table 2 about here)

### **DISCUSSION**

This paper has explored housing tenure patterns for low-income urban fathers with children using the five publically available waves of the Fragile Families dataset. Housing tenure is typically measured using a dichotomous indicator of owners and renters. We elaborate on this model by including a third category of doubled up, those who live with others and share the cost of rent (Friedman et al., 2013; Henderson & Ioannides, 1983; Rosenbaum & Friedman, 2004; Schill et al., 1998). Using the social and human capital frameworks, we examine the relative odds of owning, renting, and doubling up for fathers, by exploring the relationship of housing tenure and family structure and social support (union status, father-child residency, and presence of informal social support), socioeconomic status (educational attainment, employment, income,

and government social support), health and wellbeing (mental health, self-reported health, and age at birth), prior incarceration, and race/ethnicity.

Our first hypothesis based on the social capital framework posits that married and cohabiting fathers are most likely to own their homes and least likely to double up. We find some support for this hypothesis; the biggest difference between married fathers and other fathers is in their odds of homeownership versus renting or doubling up. Married fathers were most likely to be homeowners; cohabiting fathers were more likely to rent than to be doubled up compared with visiting and nonromantic fathers, and visiting fathers appear to be most likely to double up. Financial stability has been identified as an important prerequisite for marriage by many cohabiting couples (Smock, Manning, & Porter, 2005); thus, the finding that cohabitators are more likely to rent may indicate they do not have the financial resources or stability required for homeownership (Curtis and Geller, 2010; Smock et al., 2005). Pilkauskas and colleagues (2014) find that single mothers are most likely to double up; our findings indicate that visiting fathers (who could be classified as single in other studies) are more likely to experience doubling up as well. Additionally, the increased risk for doubling up observed among visiting fathers may be partially explained by findings from Edin's (2000) work on the "pay to stay" rules mothers enforce, not allowing fathers to live with them if these fathers cannot contribute financially to the household. Thus, fathers who are dating the mother of their child but not cohabiting with them may be particularly vulnerable to residential instability and mobility as mothers may not allow them to cohabit if they cannot contribute to the household, so they may be forced to double up while bouncing back and forth between the mother's household and other non-permanent arrangements. These data do not allow us test this theory or to explore reasons for doubling up, but future studies should explore implementation of the "pay to stay" rule as a potential reason

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for doubling up among visiting fathers. This study demonstrates that we should be particularly concerned about these visiting fathers, especially if they have a criminal record or are on probation, without a stable place to live. Unstable housing may hinder these fathers from spending time with their children, which future studies should investigate.

Our second hypothesis suggested that fathers who live with their child full time would be more likely to own their home than part-time or nonresident fathers. We do find support for this hypothesis. However, the fathers who reside with their children part-time have lower odds of doubling up than owning but much higher odds of doubling up than renting than do nonresident fathers. These results show that, in some respects fathers who never live with their children may be better off, in terms of housing tenure, than fathers who reside with their children part-time. This could be confounded with the visiting findings above – visiting fathers may report living with their children part-time when they visit the child’s mother in the child’s home (as opposed to the child going to the father’s house for visitation). Thus, this could simply be an issue of measurement that cannot be thoroughly teased out with these data therefore this results should be interpreted with caution.

The final hypothesis testing the social capital framework is the relationship between informal social support and housing tenure. We would have expected that fathers who have higher levels of social support are more likely to double up due to having a strong social network. However, we find that fathers who perceive themselves as having more informal social support are more likely to own their home than they are to rent or double up. We also find that perceived informal social support is not associated with a difference in odds of doubling up versus renting. While we hypothesized that perceiving more social support would offer fathers more opportunities for doubling up, it seems these fathers do not need to rely on their networks



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for a place to live. Perhaps having the social support, but not needing to use it, offers fathers advantages allowing them to be homeowners, while their peers who have relied on their social networks to double up may have perceived a higher degree of social support than they actually received, or they may have already used up the support their network has to offer. While our study cannot answer these questions, future work should examine perceived and received social support and housing tenure.

We find overall support for our human capital model; fathers with more human capital (e.g., more education and more stable employment) are more likely to be homeowners. Specifically, when fathers have more education they are more likely to be homeowners and less likely to double up or rent. Additionally, fathers employed full-time are less likely to double up than other fathers. Additionally, we hypothesized that fathers' with better health and wellbeing would be more likely to own than rent or double up. However, we find that fathers reporting "good health" are more likely to rent than own, and we find no association between depression and housing tenure. We are unsure why these relationships exist (or do not, in the case of depression), which open up areas for exploration in future research. We also expected that age would be positively associated with owning a home and negatively associated with renting or doubling up and indeed find those patterns. Fathers who are older at their child's birth experience lower odds of doubling up vs. owning, renting vs. owning, and doubling up vs. renting. This result is consistent with the result for time, thus housing tenure seems to be more stable at later ages and becomes more stable over time. We hypothesize that fathers who have experienced incarceration will be most likely to double up, as accessing housing post-incarceration can be difficult. We find support for this hypothesis in that fathers who have experienced incarceration have greater odds of doubling up versus owning, renting versus owning, and doubling up versus

renting. Finally, we expected minority fathers to be more likely to rent or double up while White fathers were expected to be more likely to be homeowners. We find overall support for this hypothesis.

These results on the whole clearly demonstrate that there are differences in housing tenure for fathers by family structure and social support, socioeconomic status, health and wellbeing, prior incarceration, and race/ethnicity, supporting the expected social and human capital benefits on housing tenure. Further, these results demonstrate the importance of including the additional category of doubling up to the typically dichotomous housing tenure measure. Including this third category has exposed more nuances in residential patterns and should continue to be explored further in future research.

There are, of course, certain limitations to this study. As with any study using secondary data, measures were not included that would have been ideal for these analyses. *Fragile Families* focuses on aspects of low-income *families* and thus has limited questions exploring *housing*. However, *Fragile Families* does offer the opportunity to include doubled up fathers in housing tenure analyses by providing respondents more response choices on housing configurations. Additional elements of housing tenure could have been explored if *Fragile Families* had included questions on length of residence, why respondents moved, and for those that were doubled up, what precipitated their doubling up or specific details of those arrangements. Additionally, as often happens with longitudinal data there is a certain level of attrition over time, this is particularly the case with more mobile, and thus difficult to locate, populations such as low-income fathers. Therefore, it is possible that those fathers who are missing may be most likely to be at risk for being doubled up (i.e., not missing at random).

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Nonetheless, this study makes several significant contributions to the field. The first and most significant contribution is that it presents a new way to conceptualize housing tenure by introducing the third category of doubled up to the typically dichotomous measure. These results highlight variations in housing tenure for fathers, especially visiting (romantically involved but not cohabiting) fathers who are most likely to be doubled up compared with other fathers. Meanwhile, married fathers were most likely to be homeowners and cohabiting fathers most likely to be renters. A second strength is the ability to study low-income *fathers'* housing tenure over time by using the Fragile Families data. Fathers are typically ignored in research on housing tenure given that children tend to reside with mothers, whether parents are in a union or not. We argue that fathers' housing may matter for children whether they are resident or non-resident and this study provides a good start to that line of inquiry. Finally, this study also contributes to the literature by including measures for family structure, a factor in housing tenure not usually examined.

Future research should continue to include doubling up in studies of housing tenure, especially when examining low-income families who may be particularly at risk. Research should also explore other potential housing tenure categories not included in the current models. Additionally, future research should further investigate the EITC results we find, using a cross-lagged modeling strategy to see if receiving government support or the EITC at one wave is associated with improved housing at the next wave. We cannot control for metropolitan area as it is not available in the public use Fragile Families data, but it is possible fathers' housing tenure varies by metropolitan area; future studies should examine fathers' housing tenure within and across metropolitan areas. Future work should also examine potential reasons behind doubling up; particularly examining how "pay to stay" rules mothers impose may impact fathers' housing

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tenure. Finally, studies on doubling up should examine the process for fathers and compare their experiences to those of mothers who have been studied more often.

This study contributes to the literature on low-income fatherhood as well as the literature on housing tenure. Examining fathers' housing tenure, whether they live with their children or not, helps inform the larger context of child poverty and housing tenure. This deeper understanding offers the chance to enact programs that provide low-income families additional social capital and decrease their vulnerability for doubling up by increasing their access to stable housing (as owners or renters). With an increased understanding of fathers' housing tenure, policies can be created to prevent families from experiencing excess residential mobility and less stable housing.

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Variables	Time 0			Time 1			Time 3			Time 5			Time 9		
	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N	Mean	SD	N
<b>Dependent Variable</b>															
<b>Housing<sup>^</sup></b>															
Own	--	--	--	0.22	--	3624	0.26	--	3496	0.29	--	3068	0.23	--	2109
Rent	--	--	--	0.50	--	3624	0.47	--	3496	0.46	--	3068	0.52	--	2109
Double-Up	--	--	--	0.24	--	3624	0.21	--	3496	0.19	--	3068	0.24	--	2109
<b>Independent Variables</b>															
<b>Family Structure and Social Support</b>															
<b>Union Status</b>															
Married <sup>^</sup>	0.27	--	4374	0.33	--	4072	0.35	--	4018	0.34	--	3959	0.31	--	3399
Cohabiting <sup>^</sup>	0.41	--	4374	0.31	--	4072	0.22	--	4018	0.14	--	3959	0.09	--	3399
Visiting <sup>^</sup>	0.27	--	4374	0.10	--	4072	0.06	--	4018	0.04	--	3959	0.02	--	3399
Non-Romantic <sup>^</sup>	0.09	--	4374	0.26	--	4072	0.37	--	4018	0.48	--	3959	0.57	--	3399
<b>Father-Child Residency</b>															
Full-time Resident <sup>^</sup>	0.68	--	4366	0.73	--	3377	0.69	--	3297	0.61	--	3157	0.54	--	2649
Part-time Resident <sup>^</sup>	--	--	--	0.17	--	3377	0.18	--	3297	0.23	--	3157	0.27	--	2649
Nonresident <sup>^</sup>	0.09	--	4366	0.10	--	3377	0.13	--	3297	0.16	--	3157	0.19	--	2649
Informal Social Support <sup>^</sup>	1.77	0.56	3793	3.30	1.11	3376	3.28	1.12	3292	3.29	1.13	3153	3.25	1.12	2648
<b>Socioeconomic Status</b>															
<b>Education</b>															
Less Than High School	0.32	--	4376	--	--	--	--	--	--	--	--	--	--	--	--
High School	0.35	--	4376	--	--	--	--	--	--	--	--	--	--	--	--
Some College	0.21	--	4376	--	--	--	--	--	--	--	--	--	--	--	--
College	0.11	--	4376	--	--	--	--	--	--	--	--	--	--	--	--
Completed Additional Educ	--	--	--	0.14	--	3326	0.17	--	3277	0.17	--	3135	0.25	--	2643
<b>Employment</b>															
Fulltime Employment <sup>^</sup>	0.70	--	3696	0.71	--	3340	0.69	--	3262	0.69	--	3124	0.63	--	2627
Parttime Employment <sup>^</sup>	0.13	--	3696	0.10	--	3340	0.12	--	3262	0.11	--	3124	0.14	--	2627
Unemployed <sup>^</sup>	0.17	--	3696	0.20	--	3340	0.19	--	3262	0.19	--	3124	0.23	--	2627
Illegally Employed <sup>^</sup>	0.23	--	3806	0.27	--	3364	0.23	--	3274	0.10	--	3131	0.12	--	2638
Income <sup>^</sup>	37611	34568	3828	40492	48597	3363	46169	55626	3297	49419	53962	3152	56681	61191	2649
Government Social Support	--	--	--	0.13	--	3202	0.18	--	3263	0.20	--	3119	0.14	--	2632
Earned Income Tax Credit <sup>^</sup>	--	--	--	0.24	--	3377	0.27	--	3297	0.25	--	3157	0.15	--	2566
<b>Health and Wellbeing</b>															
Experiences with Depressio	--	--	--	0.09	--	3374	0.09	--	3289	0.08	--	3144	0.10	--	2645
Good Health <sup>^</sup>	0.72	--	3821	0.69	--	3376	0.73	--	3287	0.67	--	3143	0.63	--	2647
Age <sup>^</sup>	27.93	7.16	3828	29.18	7.18	3372	31.08	7.33	3271	33.15	7.10	3132	37.40	7.18	2591
<b>Incarceration and Race/Ethnicity</b>															
Prior Incarceration <sup>^</sup>	--	--	--	0.20	--	3425	0.26	--	3473	0.32	--	3113	0.24	--	2650
<b>Race and Ethnicity</b>															
Black	0.49	--	4376	--	--	--	--	--	--	--	--	--	--	--	--
White	0.19	--	4376	--	--	--	--	--	--	--	--	--	--	--	--
Hispanic	0.27	--	4376	--	--	--	--	--	--	--	--	--	--	--	--
Other	0.04	--	4376	--	--	--	--	--	--	--	--	--	--	--	--

<sup>^</sup>Time-Varying Variable  
<sup>\*</sup>Used to construct indices for analysis

Housing Tenure Among Low-Income Urban Fathers

<b>Table 2: Multinomial Logistic Regression of Protective Factors, Risk Factors, and Sociodemographic Characteristics Comparing Odds of Housing Security and Housing Insecurity to Housing Semi-Insecurity (N = 4350; Person-Period = 17504)</b>						
	<b>Model 1</b>			<b>Model 2</b>		
	<b>Double Up vs. Own</b>	<b>Rent vs. Own</b>	<b>Double Up vs. Rent</b>	<b>Double Up vs. Own</b>	<b>Rent vs. Own</b>	<b>Double Up vs. Rent</b>
<b>Independent Variables</b>	<b>Odds Ratio</b>	<b>Odds Ratio</b>	<b>Odds Ratio</b>	<b>Odds Ratio</b>	<b>Odds Ratio</b>	<b>Odds Ratio</b>
<b>Intercept</b>	0.96	6.17 ***	0.16 ***	8.37 ***	24.74 ***	0.34 ***
<b>Time</b>	0.93 ***	1.04 ***	0.90 ***	0.96 ***	1.07 ***	0.89 ***
<b>Family Structure and Social Support</b>						
<b>Union Status</b>						
Married <sup>^</sup>	-	-	-	-	-	-
Cohabiting <sup>^</sup>	7.67 ***	3.97 ***	1.93 ***	3.62 ***	2.22 ***	1.63 ***
Visiting <sup>^</sup>	30.86 ***	20.85 ***	1.48 ***	17.53 ***	11.00 ***	1.59 ***
Non-Romantic <sup>^</sup>	11.98 ***	14.69 ***	0.82 *	7.91 ***	8.69 ***	0.91
<b>Father-Child Residency</b>						
Full-time Resident <sup>^</sup>	-	-	-	-	-	-
Part-time Resident <sup>^</sup>	2.46 ***	0.24 ***	10.32 ***	1.68 ***	0.22 ***	7.71 ***
Nonresident <sup>^</sup>	3.38 ***	0.53 ***	6.44 ***	1.82 ***	0.39 ***	4.71 ***
<b>Informal Social Support<sup>^</sup></b>	0.62 ***	0.62 ***	1.00	0.79 ***	0.77 ***	1.03
<b>Socioeconomic Status</b>						
<b>Education</b>						
Less Than High School				1.46 ***	1.43 ***	1.02
High School				-	-	-
Some College				0.64 ***	0.74 ***	0.86 *
College				0.33 ***	0.64 ***	0.52 ***
<b>Completed Additional Education<sup>^</sup></b>				0.75 ***	1.54 ***	1.04
<b>Employment</b>						
Full-time Employment <sup>^</sup>				-	-	-
Part-time Employment <sup>^</sup>				1.54 ***	1.00	1.54 ***
Unemployed <sup>^</sup>				2.27 ***	1.36 **	1.68 ***
<b>Illegally Employed<sup>^</sup></b>				1.32 **	0.85 *	1.55 ***
<b>Income<sup>^</sup></b>				1.00 ***	1.00 ***	1.00 ***
<b>Government Social Support<sup>^</sup></b>				1.17	0.95	1.23 **
<b>Earned Income Tax Credit<sup>^</sup></b>				0.81 **	0.71 ***	1.15 *
<b>Health and Wellbeing</b>						
<b>Experiences with Depression<sup>^</sup></b>				1.05	0.94	1.12
<b>Good Health<sup>^</sup></b>				0.87	1.22 ***	0.72 ***
<b>Age<sup>^</sup></b>				0.83 ***	0.96 ***	0.96 ***
<b>Incarceration and Race/Ethnicity</b>						
<b>Prior Incarceration<sup>^</sup></b>				1.40 ***	1.65 ***	0.85 **
<b>Race and Ethnicity</b>						
Black				-	-	-
White				0.49 ***	0.49 ***	1.00
Hispanic				0.79 **	0.70 ***	1.13 *
Other				0.87	0.80	1.08
-2LL		24859.47			23112.63	
R <sup>2</sup>		0.26			0.33	

Note: <sup>^</sup> indicates time-varying variable. \*p <.05. \*\*p<.01. \*\*\*p<.001.