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Not Quite Out on the Streets: Examining Protective and Risk Factors for Housing Insecurity among Low-Income Urban Fathers

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NOT QUITE OUT ON THE STREETS: EXAMINING PROTECTIVE AND RISK
FACTORS FOR HOUSING INSECURITY AMONG LOW-INCOME URBAN
FATHERS

A Thesis
Presented to
The Faculty of the Department of Sociology
Western Kentucky University
Bowling Green, Kentucky

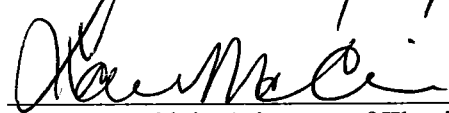
In Partial Fulfillment
Of the Requirements for the Degree
Master of Arts

By
Colleen E. Wynn

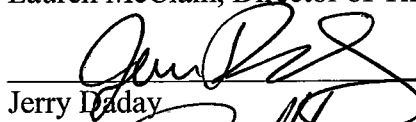
May 2013

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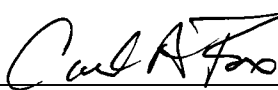
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FATHERS

Colleen E. Wynn

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Department of Sociology

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It has long been acknowledged that housing is essential for access to employment, social services, healthcare, and other forms of assistance that help move people out of poverty.

Through identifying dimensions of housing insecurity, policymakers, as well as researchers, will have a better understanding of the protective factors that make families more secure and the risk factors that raise their level of insecurity. These analyses use resident and non-resident, low-income, urban fathers' responses to the five publicly available waves of the Fragile Families and Child Wellbeing (n = 4378) dataset to examine the relationship between protective and risk factors and housing insecurity. As access to protective factors increases, fathers' risk of housing semi-insecurity and insecurity decreases, and as fathers are more exposed to risk factors, both their housing semi-insecurity and insecurity risks increase.

INTRODUCTION

For years, researchers have investigated housing quality and quantity. More recently, research has begun to explore housing insecurity. Secure, quality housing increases the likelihood that low-income families can access healthcare, employment, and social services (Bratt, 2002; Curtis & Geller, 2010; Housing Assistance Council, 2008; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Hiller & Culhane, 2003; Mancuso, Liberman, Lindler, & Moses, 2003; Phinney, Danziger, Pollack, & Seefeldt, 2007; Roman & Travis, 2004; Sard, 2002; Sard & Springer, 2002; Sard & Waller, 2002). Establishing the effect protective factors such as informal social support, educational attainment, and employment, and risk factors such as a reliance on government programs, prior incarceration, and experiences with depression have on housing insecurity will allow researchers and policy makers to better understand housing insecurity.

This study examines housing insecurity from an understudied perspective, that 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 (Fragile Families). Urban fathers with young children face an increased risk for residential mobility and housing insecurity because they are often unemployed, may have been incarcerated, may live in poverty, and may be receiving governmental assistance in one or more forms (Curtis & Geller, 2010; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Nelson, 2004).

This paper builds on existing findings from the housing insecurity literature and explores additional aspects of housing insecurity through investigating the extent to which protective and risk factors play a role in housing insecurity among low-income

urban fathers. I identified positive protective factors (informal social support, educational attainment, and employment) that, when present, are hypothesized to reduce the risk for housing insecurity, as well as risk factors (reliance on government programs, experiences with depression, and prior incarceration) hypothesized to increase the risk of housing insecurity for urban fathers. Additionally, this study not only analyses housing insecurity, it also explores housing semi-insecurity, a previously unexplored level of housing insecurity. Housing semi-insecurity captures families on the cusp of insecurity who have traditionally been missed in dichotomous measures of insecurity (housing security vs. housing insecurity). Examining housing semi-insecurity allows a unique look at the characteristics precipitating the most extreme levels of housing insecurity.

LITERATURE REVIEW

Measuring Housing Insecurity

Housing security 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 (Curtis & Geller, 2010; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Housing Assistance Council, 2008). Access to these services will in turn allow recipients to become more self sufficient and eventually reduce their usage of government programs (Curtis & Geller; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Housing Assistance Council). Clearly, housing security is essential, but how can housing security, or more importantly, housing insecurity be defined? Currently there is limited understanding of what constitutes

insecure housing, but many researchers have tried to identify some ways of measuring this phenomenon.

Many studies use homelessness as a measure of housing insecurity, but this is the most extreme form of insecurity (Bolland & McCallum, 2002; Curtis & Geller, 2010; Kushel et al., 2005; Ma et al., 2008; Phinney et al., 2007; Wood, Burgciaga-Valdez, Hayashi, & Shen, 1990). Recently, researchers have been trying to identify measures of insecurity that precede homelessness. Residential mobility has been cited as one of these insecurity measures that precedes homelessness (Adam & Chase-Lansdale, 2002; Gilman, Kawachi, Fitzmaurice, & Buka, 2003). Housing insecurity has also been measured through the idea of “doubling-up,” where multiple families live together to share the cost of rent (Adam & Chase-Lansdale, 2002; Bolland & McCallum, 2002; Curtis & Geller, 2010; Geller & Curtis, 2011; Gilman et al., 2003; Kushel et al., 2005; Pavao, Alvarez, Baumrind, Induni, & Kimmerling, 2007). Other studies have measured insecurity through reliance on government programs (Bolland & McCallum, 2002; Curtis, 2007; Curtis & Geller, 2010; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Phinney et al., 2007). It is known that there is limited quality housing for low-income or impoverished families and thus the reliance on a government program may be an indicator of other risk factors for housing insecurity (Bolland & McCallum; Curtis; Curtis & Geller; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Phinney et al.).

This study builds on existing measures by considering a range of housing configurations. This strategy is similar to the conceptualization Curtis & Geller (2010) explore. Curtis and Geller took advantage of the range of housing questions early waves of Fragile Families asked fathers. Fathers were asked about their current housing

situation and could indicate if they had experienced any risky housing situations such as, “doubling-up,” living in a shelter, or staying with friends or family but not paying rent. Curtis and Geller also explored the residential mobility of these fathers over time. Examining each of these areas as a separate but related dimension of housing insecurity allowed for a deeper analysis of the housing situation of low-income fathers. My study builds on established measures by investigating the previously unexplored level of housing semi-insecurity as opposed to the typically dichotomous measure of housing insecurity. The measures of housing insecurity constructed allow for an examination of fathers who are already insecure, as well as those who occupy semi-insecure housing and thus may be at risk for insecurity in the future.

In this study, fathers are housing insecure if they live in a shelter, are homeless, or are incarcerated. Housing semi-insecurity means renting, living with others and paying rent, living with others and not paying rent, or living in the home of a friend or family member. While many renters, especially middle-class renters, may consider their housing situation secure, this may not be the case for low-income renters. Low-income renters may have less ability to pay their rent month to month and may fear eviction if they fall behind. Additionally, renters are less secure than those who own their home because their landlords may decide to sell their home or the building where they live, or may increase their rent payment such that they can no longer afford to live there. Furthermore, those individuals living with friends and family members and either paying rent or not paying rent may find themselves at the mercy of their informal social support systems. These informal landlords may be only semi-insecure themselves and thus face the same risks as their houseguests, or they may find that they tire of having houseguests as time wears on.

Thus, considering these types of housing configurations as semi-insecure and not simply a dichotomous measure of secure or insecure is important¹.

Housing Insecurity

Housing insecurity impacts many Americans. The Department of Housing and Urban Development (HUD) estimated in 2009 that there were 7.1 million families whose living conditions were considered “worst case”; families who do not receive government housing assistance but spend over half their income on housing and live in substandard conditions. The number of families living in “worst case” housing increased 20% from 2007 to 2009. Of these 7.1 million families, 38.5% were households with children (HUD, 2011). HUD’s analyses account for only the households with children living there regularly. If we consider that some of the 7.1 million families may be female-headed households, the picture of child poverty and housing insecurity becomes even more bleak. In other words, some of those who are housing insecure may be fathers with children living elsewhere. Examining fathers’ housing insecurity, whether they live with their children or not, will help us understand the larger context of child poverty and housing insecurity.

Protective Factors

Informal Social Support

Informal social support is often defined as an individual leveraging his/her social capital in a network; that is to say, individuals utilize their friends, relatives, and acquaintances to help them solve problems (Briggs, 1998). Often in studies of low-income families, researchers are interested in understanding the potential for individuals

¹ It is important to note, however, that I am not measuring how individuals feel about their level of housing insecurity.

to access social support, and thus they investigate social capital that can be used to help families “get by” (Briggs; Harknett, 2006; Henly, Danziger, & Offer, 2005). Social support has been measured as having someone who can provide transportation (Briggs; Harknett; Henly et al.), a small cash loan (Briggs; Harknett; Henly et al.), emergency childcare (Harknett; Henly et al.), and offer emotional support by listening to troubles (Harknett; Henly et al.). This study will measure social support by examining respondent’s access to individuals who can provide them small cash loans, co-sign a small loan, give emergency childcare, or a place to live.

Social support systems have been widely acknowledged as beneficial for low-income families (Briggs, 1998; Edin & Lein, 1997; Garasky, Stewart, Gundersen, & Lohman, 2010; Harknett, 2006; Henly et al., 2005; Orthner, Jones-Sanpei, & Williamson, 2004; Ryan, Kalil, & Leininger, 2009; Wellman & Wortley, 1990). These studies have identified social support systems as a critical, but often ignored buffer between low-income families and economic crises (Harknett) such as chronic welfare dependency (Edin & Lein; Garasky et al.; Ryan et al.; Waller & Plotnick). The presence of private safety nets (social support) afford families a better chance of economic survival, (Edin & Lein, 1997; Ryan et al., 2009), thus indicating the importance of a social support network that can offer financial support as low-income families move from welfare to work. Scholars have focused much of their work on the importance of private safety nets on low-income mothers moving from welfare to work after the passage of the Personal Responsibility Work Opportunity Reconciliation Act (PRWORA) in 1996, which moved the welfare system from Assistance to Families with Dependent Children (AFDC) to Temporary Assistance for Needy Families (TANF). Low-income mothers who received

support from their private safety nets were able to work more hours, decreasing their likelihood of living in poverty and drawing welfare (Harknett, 2006; Henly et al., 2005).

Low-income mothers often rely on in-kind (i.e., non-monetary) support from their social networks to supplement their income (Edin & Lein, 1997). Frequently, this in-kind support comes from the fathers of their children (Garasky et al., 2010; Waller & Plotnick, 2001). Low-income fathers may not have the financial resources to make formal child support payments and thus try to provide for their children in more tangible ways by purchasing clothes, toys, diapers, and other “gifts” (Garasky et al.; Waller & Plotnick). As low-income families struggle to make ends meet, they are increasingly reliant on social support networks to scrape by (Edin & Lein; Garasky et al.; Harknett, 2006; Henly et al., 2005; Waller & Plotnick).

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 (Briggs, 1998; Harknet, 2006; Henly et al., 2005; Thoits, 1995). Sometimes the knowledge that a support system is present offers protection without families actually needing to access support from the network (Briggs; Harknett; Henly et al.; Thoits).

Existing studies have focused solely on low-income mothers, only mentioning fathers as a source of potential in-kind support for them (Garasky et al., 2010; Waller & Plotnick, 2001). Additionally, these existing studies of social support have ignored the effect informal social support systems could have on housing, focusing their studies on welfare dependency instead (Edin & Lein, 1997; Garasky et al.; Harknett, 2006; Henly et al., 2005).

As low-income fathers have been largely ignored in the social support literature, it is a goal of this study to determine the association between social support and housing security among fathers. Expecting that low-income fathers will benefit from social support systems in the same ways low-income mothers do is reasonable. Low-income families need the support of their community to make ends meet (Edin & Lein, 1997; Garasky et al., 2010; Harknett, 2006; Henly et al., 2005; Waller & Plotnick, 2001). Without these support systems in place, low-income families face an increased risk for economic crises and chronic government program dependency, further disenfranchising them from access to secure housing (Edin & Lein; Garasky et al.; Harknett; Ryan et al., 2009; Waller & Plotnick). However, fathers may be less likely to have social support or to call on forms of social support they do have because of men's traditional role as the breadwinner who can provide for their families without assistance. Additionally, masculinity is often characterized by a high level of independence. Despite changing norms that encourage greater levels of father involvement and more egalitarian gender roles where mothers and fathers share breadwinning responsibilities, fathers have been, and continue to be seen, as the primary source of economic support for their families (Doherty, Kouneski, & Farrell-Erickson, 1996; Gadsden, Wortham, & Turner, 2003). Therefore, they may be less willing to ask for support when needed and may even hide their need for support from others (although this cannot be examined here).

This study investigates the relationship low-income fathers have with informal social support systems. Social support in this study is considered a protective factor, such that the presence of potential informal social support is hypothesized to decrease housing

insecurity, and the lack of potential social support is hypothesized to increase the risk of housing insecurity.

Educational Attainment

Level of education is associated with poverty level, employment opportunities, and housing security (Acs & Nelson, 2004; Adam & Chase-Lansdale, 2002; Bratt, 2002; Capps, Ku, & Fix, 2002; Curtis & Geller, 2010; Cutts, et al. 2011; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Geller & Walker, 2012; Kushel et al., 2005; Phinney, Danziger, Pollack, & Seefeldt, 2007; Waller & Swisher, 2006; Wolfersteig et al., 2011). Low-income men do not typically have a high level of educational attainment (Curtis & Geller; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Waller & Swisher; Wolfersteig et al.). 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; Waller & Swisher). These two-thirds of low-income fathers must try to find employment and secure, stable housing with a low level of education. Their low educational attainment serves to create additional employment barriers, which in turn create additional housing security barriers (Phinney, Danziger, Pollack, & Seefeldt, 2007).

As educational attainment increases, low-income families' access to safe, secure, quality housing also increases (Bratt, 2002; Curtis & Geller, 2010; Waller & Swisher, 2006). Educational attainment seems to have a protective relationship with housing insecurity, which will be further explored in this study. Paternal educational level at the time their child was born is used as an initial level of education. Paternal educational

attainment across subsequent waves of the study will be examined in association with paternal housing insecurity over time.

Employment

Stable employment is associated with access to safe, stable, secure housing (Bratt, 2002; Cutts et al., 2011; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Wolfersteig et al., 2011). This association has been demonstrated in a variety of low-income contexts, but has been most commonly examined among previously incarcerated fathers (Geller & Curtis, 2011a; Geller & Curtis, 2011b) and low-income families (Bratt; Cutts et al.; Wolfersteig et al.). 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 further disadvantage them from access to stable employment and, in turn, secure housing (Geller & Curtis, 2011a; Geller & Curtis, 2011b).

Quality of housing has been linked to opportunities for employment (Bratt; Wolfersteig et al.). When people have better jobs, they can purchase better quality housing. Furthermore finding good jobs locally may be difficult for those in low-income neighborhoods.. They may need to travel to areas with greater economic opportunities to find well-paying jobs, potentially with benefits. However, transportation may be an inhibiting factor.

The current study builds on existing literature by exploring the relationship of housing insecurity in a variety of housing configurations with employment among low-income urban fathers. Additionally, in contrast to Bratt's (2002) study, the current study

will examine the impact of employment on housing security. Employment is categorized as full-time, part-time, and unemployed. Illegal employment is also examined.

Risk Factors

Reliance on Government Programs

The 1996 welfare reforms drastically altered welfare policy and eligibility, resulting in new studies to assess the quality and relative success of these new policies. The Personal Responsibility Work Opportunity Reconciliation Act (PRWORA) created the Temporary Assistance for Needy Families (TANF) welfare program, which imposed a 60-month lifetime limit, with no more than 24 consecutive months for aid receipt. TANF disseminates block grants to each state allowing them to spend their TANF dollars in the way they see most fit (Martin & Caminada, 2011; Lichter & Jayakody, 2002). Some states have chosen to use portions of their grant money to subsidize housing for families receiving TANF (Mancuso et al., 2003; Sard, 2002; Sard & Springer, 2002; Sard & Waller, 2002; Swartz & Miller, 2002). Housing has been identified as a factor that will have a strong impact on reducing TANF recidivism and afford families better life outcomes (Mancuso et al., 2003; Phinney et al., 2007; Sard, 2002; Sard & Waller, 2002).

Many low-income families rely on a variety of government programs to survive. Reliance on these programs can indicate housing insecurity due to extreme poverty. It is not that these programs cause families to become housing insecure, but rather that the same circumstances that lead families to rely on welfare and food stamps are associated with being housing insecure (Bolland & McCallum, 2002; Curtis, 2007; Curtis & Geller, 2010; Kushel et al. 2005; Ma et al., 2008; Phinney et al., 2007; Wood et al., 1990). Conversely, 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).

Currently, the largest obstacle affecting housing for TANF recipients or recent TANF leavers is affordability (Housing Assistance Council, 2008). The federal standard for housing affordability states families should spend no more than 30% of their income on housing. However, most low-income families must spend closer to 50% of their income to access decent, quality housing (Bratt 2002; Hiller & Culhane, 2003; HUD, 2011; Mancuso et al., 2003; Phinney et al., 2007; Sard, 2002; Sard & Springer, 2002; Sard & Waller, 2002; Swartz & Miller, 2002; Wood, Turnham, & Mills, 2008). Income and housing are inextricably linked, as are housing security and other government programs. When housing subsidies are lost, food insecurity increases. As families spend more money on quality housing, they have less money for food and in turn may become reliant on food stamps to survive (Meyers et al., 2005). This cycle occurs for reliance on other government programs as well.

Access to the Food Stamp Program (FSP) is often related to TANF usage, and housing insecurity (Acs, Coe, Watson, & Lerman, 1998; Boushey, 2002; Coe, Acs, Lerman, & Watson, 1998; Hillier & Culhane, 2003; Meyers et al, 2005; Ovwigho, Born, Ferrero, & Palazzo, 2004; Phinney, Danziger, Pollack, & Seefeldt, 2007; Pruitt-Walker, 2011; Sard, 2000; Wolfersteig et al., 2011). These studies have differed in their findings of the strength of this association as well as their usage of these variables as independent, dependent, and control variables. Regardless of model specification, an association between FSP usage and housing remains present.

As with FSP and TANF usage, support from unemployment services (Capps, Ku, & Fix, 2002; Chen & Lerman, 2005; Cutts et al., 2011; Mancuso, Lieberman, & Moses, 2005; McLanahan, Garfinkel, & Mincy, 2001; Ovwigho, Born, Ferrero, & Palazzo, 2004; Wolfersteig et al, 2011), Supplemental Security Income (SSI) (Capps, Ku, & Fix; Geller & Curtis, 2011a; Hillier & Culhane), and the Earned Income Tax Credit (EITC) (Chen & Lerman; Hillier & Culhane) are associated with housing insecurity. Usage of these programs is often measured as a control variable when examining TANF usage, food insecurity, or housing insecurity (Capps, Ku, & Fix; Chen & Lerman; Cutts et al.; Geller & Curtis; Hillier & Culhane; Mancuso, Lieberman, & Moses; McLanahan, Garfinkel, & Mincy; Ovwigho, Born, Ferrero, & Palazzo; Wolfersteig et al.). Associations have been established in varying strengths for these government programs thus warranting their inclusion for further analysis in this study.

Analyses of low-income families would not be complete without considering their usage of government programs. This is a particularly important facet of low-income life to study when examining housing insecurity. As the literature demonstrates, housing affordability is a major problem for low-income families and as such they must often rely on other government programs, such as food stamps, to make their housing payments. These analyses examine the impact of reliance on government programs, namely TANF, Food Stamps, Supplemental Security Income (SSI), and unemployment services, on housing insecurity for low-income fathers. Impact of reliance on the Earned Income Tax Credit (EITC) on housing insecurity is also examined separately.

Incarceration

Incarceration of low-income fathers has been extensively studied (Curtis, 2007; Geller, 2010; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Geller & Garfinkel, 2012; Geller & Walker, 2012; Haskins, 2011; Head, Born, & Ovwigho, 2009; Kushel et al., 2005; Pruitt-Walker, 2011; Roman & Travis, 2004; Sugie, 2012; Turney & Wildeman, 2012; Turney, Schnittker, & Wildeman, 2012; Waller & Swisher, 2006). Many studies have focused on the impact partner incarceration has on low-income mothers and their children (Curtis; Geller; Geller & Garfinkel; Geller & Walker; Haskins; Head et al.; Pruitt-Walker; Sugie; Turney & Wildeman; Turney et al.; Waller & Swisher). These studies find that there are many negative consequences for women and children attached to incarcerated men. Children often lose contact with their father while he is incarcerated (Geller & Garfinkel; Turney & Wildeman; Waller & Swisher). Children of incarcerated men are ill prepared for school (Haskins) and have an additional risk for juvenile delinquency (Geller).

In addition to the risks children face when their father is incarcerated, mothers often lose any source of support their partner was providing, be it child support, a source of income, or in-kind support (Curtis, 2007; Geller & Walker, 2012; Head, Born, & Ovwigho, 2009; Pruitt-Walker, 2011; Sugie, 2012; Turney, Schnittker, & Wildeman, 2012). This loss of financial support from their partner can result in additional maternal reliance on social programs (Sugie). Mothers may also rely on their own informal support structures for additional support. However, these informal support systems are often reluctant to provide support to women who maintain a relationship with their incarcerated partner (Turney et al.). Despite all the negative outcomes associated with paternal incarceration, it is such a common experience for low-income families, especially

minority families, that while mothers may cut personal ties, at least while their partner is behind bars, they do not usually prevent fathers from having a relationship with their children after their release. In fact they may even encourage it (Geller & Garfinkel, 2012; Turney & Wildeman, 2012; Waller & Swisher, 2006).

While much of the research in this area has focused on the effects of paternal incarceration on mothers and children, there is a growing body of research examining the barriers men may face when returning from incarceration (Geller & Curtis, 2011a; Geller & Curtis, 2011b; Roman & Travis, 2004). Chief among these barriers is finding safe, stable, secure housing (Geller & Curtis, 2011a; Geller & Curtis 2011b; Roman & Travis). The association between stable housing and stable employment has been highlighted in many studies (Bratt, 2002; Cutts et al., 2011; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Wolfersteig et al., 2011). Formerly incarcerated men face a unique set of circumstances, which place them at additional risk for homelessness and unstable housing situations (Geller & Curtis, 2011a; Geller & Curtis, 2011b; Roman & Travis, 2004). Formerly incarcerated men often have diminished earnings, as their job opportunities are limited (Geller & Curtis, 2011a; Geller & Curtis, 2011b). These diminished earnings further disenfranchise them from access to quality housing (Geller & Curtis, 2011a; Geller & Curtis, 2011b). To make matters worse, public housing developments have strict restrictions barring most formerly incarcerated individuals from gaining access to low-income housing (Geller & Curtis, 2011a; Human Rights Watch, 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 (Geller & Curtis, 2011a; Human Rights Watch, 2004; Roman & Travis, 2004).

Not only are formerly incarcerated men at a greater risk for unstable housing after their release, they are often homeless or living in unstable housing before their arrest (Roman & Travis, 2004). Housing circumstances are not likely to improve once these men are labeled criminals. It is estimated that 1 in every 31 adults (about 7 million people) is under correctional supervision (jail, prison, probation, or parole). This number is even more drastic for men, it is estimated that 1 in every 18 men is under correctional supervision (Pew, 2009). The average age of the male population under correctional supervision is 34, an age when many men are starting families. This population is significantly disadvantaged with regard to their education, having a median level of less than a high school degree (Roman & Travis). Given this low average level of education, combined with their previous conviction, finding stable employment and housing may be particularly difficult. Additionally, nearly 70% of formerly incarcerated individuals are rearrested (Roman & Travis) thus further compounding the disenfranchisement these men face regarding employment and stable housing. In a study of homeless men, Kushel et al. (2005) found that homeless men with a history of incarceration were at greater risk for drug usage, experiences with risky sex, and overall negative health experiences. Among an already at risk population, those who had experienced incarceration were at an even greater risk for negative outcomes (Kushel et al.; Metraux, Caterina, & Cho, 2008). These negative outcomes will presumably further disadvantage fathers from accessing stable employment and secure housing, putting them at an increased risk for recidivism.

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 my analyses is essential. Fragile Families uses self-reported experiences

with incarceration during adolescence and adulthood, which is how I measure this risk factor.

Mental Health

The association between housing quality and mental health, most often defined as depression, has been widely explored for children in low-income families (Cohen, 2007; Cohen, 2011; Evans, Wells, & Moch, 2003; Gilman, Kawachi, Fitzmaurice, & Buka, 2003; Leventhal & Brooks-Gunn, 2003). 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 (Cohen, 2007; Cohen, 2011; Evans et al.; Leventhal & Brooks-Gunn). 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. (Cohen, 2007; Cohen, 2011; Evans et al.; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Geller & Walker; Gilman et al., 2003; Leventhal & Brooks-Gunn).

Paternal experiences with depression have been captured to a degree in studies of low-income families but they have been largely ignored by research into the association between mental health and housing security. It is expected that low-income fathers will have similar experiences with mental health and housing to those low-income mothers have had. This study aims to inform this gap in the literature by using mental health, defined as experiences with depression as measured by the Composite International Diagnostic Interview (CIDI), as a risk factor for housing insecurity among low-income fathers.

Sociodemographic Characteristics

Biological Parent Union Status

Union status is a common variable in housing analyses focusing on families (Curtis, 2007; Curtis & Geller, 2010; Geller & Curtis, 2011a; Geller & Curtis, 2011b; Geller & Walker, 2012; Kushel, Gupta, Gee, & Haas, 2005; Phinney, Danziger, Pollack, & Seefeldt, 2007). Housing prices for safe, quality housing have steadily increased in recent years, making affordability that much more difficult (Housing Assistance Council, 2008). Married parents typically have greater incomes and wealth, a partial artifact of their dual income status, but also partially attributable to the characteristics of couples more likely to marry (i.e., selection effects; Curtis; Waite, 1995). However, this relationship needs further exploration as cohabiting fathers may be in worse housing situations than married fathers, despite having the potential for multiple incomes (Curtis & Geller; Waite).

Additionally, marriage is often seen as a capstone for low-income couples. Financial stability is an important marriage prerequisite and thus low-income couples work toward achieving this goal before they seriously consider marriage (Smock, Manning, & Porter, 2005). This explains some of the prevalence of cohabiting relationships among low-income populations. These relationships offer some protections against extreme poverty and in turn housing insecurity, that marriage does, but because they lack financial security, cohabiting couples face risks married couples may not (Smock et al.; Waite, 1995). Biological parent union status is defined in this study as married, cohabiting, visiting (romantically involved but not living together), and non-romantic. When considering union status of biological parents, considering the implications union status has on residency is also important. Fathers who are married to

or cohabiting with biological mothers are also resident fathers. Fathers who are visiting or not romantically involved may be resident single fathers, but are more likely non-resident fathers. Fathers' housing insecurity may have more direct implications for child wellbeing when fathers live with their children than when they are nonresident (although this is not being examined here).

Other Controls

Housing studies, and studies of low-income populations in general, commonly control for variables such as age, race, and health that can have impacts on the outcome of analyses. Curtis & Geller (2010), whose work influenced this study, established age and race as controls for studies of housing insecurity levels. Age is essential to consider when assessing risk for housing insecurity. People often make more money as they age. Additionally, they also make better financial decisions. As people get older, they are more likely to marry (Waite, 1995). Further support for the inclusion of age as a control can be found by looking at incarceration rates. One in every 18 men in the United States is under correctional supervision (Pew, 2009). This population has a median age of 34, thus placing them at prime childbearing and employment age (Roman & Travis, 2004), adding additional responsibilities and potential financial burdens for men after their release from correctional supervision.

In addition to the inclusion of age, race must be considered. There are significant racial disparities in educational attainment; Whites earn college degrees at almost twice the rate Blacks do (Stoops, 2004). These racial disparities have tremendous impacts; Black families are reliant on government funded social programs at a greater proportion than their White counterparts (Soss & Schram, 2006). Financial security, which is often

conceptualized as reliance on government aid, is an important prerequisite to marriage for low-income families (Smock, Manning, & Porter, 2005). Therefore, is it not surprising that Black and Hispanic children are less likely than their White counterparts to have married parents (Wherry & Finegold, 2004). The inclusion of race is further emphasized when incarceration is considered as Black adults are incarcerated at nearly 4 times the rate of White adults (Pew). In fact, 1 in every 11 Black adults was under correctional supervision at the end of 2007 (Pew). Younger, minority, low-income populations are at an increased risk for experiences with incarceration, which places them at increased risk for housing insecurity.

Health, measured by respondents' self-reported overall health, should be controlled for, especially when looking at low-income populations (Curtis & Geller, 2010; Geller & Curtis, 2011a; Geller & Curtis, 2011b). It may be the case that if respondents are in poor health or have a serious health problem, they may be at a greater risk for insecure housing due to the impacts health could have on employment, education, reliance on government programs, and other variables affecting housing insecurity levels.

Theoretical Framework

Vulnerability has been broadly agreed upon as a state when individuals, households, or communities experience well being that is below the socially acceptable threshold (Alwang, Siegel, & Jørgensen, 2001; Vatsa, 2004). This broad-based definition has led to a usage of vulnerability as synonymous with poverty. While there is a link between the two, they are not the same (Alwang et al.; Moser, 1998). Poverty is static, capturing a state of being at one point in time, while vulnerability is dynamic and allows

for fluctuations of greater and lower vulnerability across time (Alwang et al.; Moser; Vatsa; Yaro, 2004).

Vulnerability is often assessed by the access to resources, or assets, individuals, households, or communities have (Alwang et al. 2001; Moser, 1998; Vatsa, 2004; Yaro, 2004). These assets are both tangible (housing, savings, and work) and intangible (social relationships, sense of community, and emotional support).

Studies on food insecurity have used asset vulnerability as an explanation of the lack of access to assets that can be leveraged to produce or buy food in order to live at a socially acceptable level (Alwang et al., 2001; Yaro, 2004). This lack of access is often measured through asset mapping of the available food resources in a community and used to create vulnerability indices. These indices provide channels through which community as well as individual vulnerability can be traced (Alwang et al.). The current study seeks to apply asset vulnerability to housing insecurity by tracing access to assets that provide access to secure housing across time.

Social capital has also been integrated into studies of vulnerability as a way to conceptualize the availability of assets (Alwang et al., 2001). Defined as informal social connections among individuals, social capital is said to exist in structural relationships that help individuals achieve economic and social goals (Coleman, 1988; Curley, 2005; Putnam, 2000). Furthermore, social capital is portrayed within two dimensions; social support that helps individuals “get by” and social bridges that help individuals get ahead when leveraged (Curley; Briggs, 1998). Low-income urban areas generally have severely diminished social capital that has been linked to increased poverty, dependency

on government social programs, and crime, which in turn place residents at increased risks for insecure housing (Curley; Wilson, 1987; Wilson, 1996).

This study attempts to further illuminate the usage of asset vulnerability in connection with social capital in urban studies. Assets are conceptualized as access to social capital. Thus, in this study, protective factors provide access to social capital assets thus making individuals less vulnerable for insecure housing. Risk factors serve as a measure of lack of access to social capital and signify a hardship in the ability of individuals to mitigate their risks, thus making them more vulnerable to housing insecurity.

CURRENT STUDY

This study examines both protective and risk factors for housing semi-insecurity and housing insecurity among low-income urban fathers. I hypothesize that those factors deemed protective will serve to reduce housing semi-insecurity and insecurity, thus as respondents experience a greater presence of *informal social support*, *educational attainment*, and *employment*, their risk for housing semi-insecurity and insecurity will be reduced. Conversely, risk factors are hypothesized to increase a respondent's risk of being housing semi-insecure and of being housing insecure, thus the more respondents show a *reliance on government programs*, *prior incarceration*, and experiences with depression (*mental health*), the more likely they are to be both housing semi-insecure and housing insecure.

It is further hypothesized that when the relative nature of impact for each level of housing insecurity is taken into account the odds of being semi-insecure may be greater

than the odds of being insecure in the presence of protective factors. Additionally, the odds of being semi-insecure may be less than the odds of being secure in the presence of protective factors. This relative impact holds true for the presence of risk factors indicating that the odds of being semi-insecure may be less than the odds of being insecure in the presence of risk factors and the odds of being semi-insecure may be greater than being secure in the presence of risk factors.

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. 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 such that their responses can be used to compare viewpoints of mothers and fathers. This dataset was constructed with the purpose of allowing researchers to understand the challenges of unwed urban parents.

As Fragile Families interviews both parents, it is an ideal dataset from which to examine more vulnerable parental populations such as low-income fathers. While interviewing both the father and mother of a child in each wave is not always possible,

every effort is made. Due to the difficulty of finding and maintaining contact with them, fathers are often ignored in research on low-income families; something Fragile Families researchers are trying to rectify. Mean and modal substitutions for independent variables are used so that if fathers have been interviewed at least once over the five waves, they are included in the analyses. There were 520 fathers who were never interviewed over the 9-year period, providing 4,378 fathers to be used in these analyses.

Measures

All variables are time-varying unless otherwise noted. Mean substitutions are used for continuous variables and modal substitutions for dichotomous variables.

Dependent Variable

Drawing on previous literature, housing insecurity is measured by type of housing. Respondents are asked to choose from a list of housing types (rent, own home, live with others and pay rent, live with others and pay no rent, live in a house/condo owned by friend or family member, shelter, halfway house, jail, homeless, or other type of housing) the one which best describes their current housing. If fathers indicate they have not moved since the previous wave, their housing from that wave is used. If fathers indicate they have moved, they are asked about their current housing configuration.

These responses are collapsed into three categories of housing: secure, semi-insecure, and insecure. *Secure housing* consists of 'own home'. *Semi-insecure housing* is constructed from 'rent,' 'live with others, pay no rent,' 'live with others, pay rent,' and 'live in a house or condo owned by friend or family member.' *Insecure housing* is constructed from the remaining categories, 'shelter,' 'halfway house,' 'jail,' 'homeless,' and 'other

type of housing.’ The constructed housing variable, *secure* (3), *semi-insecure* (2), and *insecure* (1), serves as the dependent variable in the subsequent analyses.

Independent Variables

Informal Social Support. At Time 0 fathers were only asked if they have someone who could loan them money or provide them with a place to live, therefore this measure of informal social support will range from 0-2 (not time-varying). In all subsequent waves fathers are asked to report if they have friends or family who could loan them money, co-sign for loans, or provide them with emergency housing, or childcare. Responses to these four questions will be used to create an index (0= *no informal social support* to 4=*all forms of informal social support*; $\alpha = 0.75$) measuring the presence of informal social support in fathers’ lives (Time 1-Time 9 are time-varying).

Educational Attainment. Respondents were asked their level of educational attainment at the baseline survey (not time-varying). In subsequent waves they are asked if they have completed any additional education since the previous wave. Dummy variables will be created to measure educational attainment at the baseline, *less than high school, high school, some college, college degree or more* (graduate degree). Additionally, a time-varying dummy variable for *additional completed education* is included.

Employment. Using questions concerning legal employment status, hours worked, and illegal means of obtaining earnings, a three-category set of dummy variables are created to indicate whether the respondent worked *full-time, part-time*, or was *unemployed*. Respondents were asked “did you work for pay last week?” If fathers indicate they did not work for pay last week they will be considered unemployed (1=*yes*,

0=*no*). If fathers indicate they did work, they were then asked the number of hours they worked in the previous week, this will be used to measure full-time (40 hours or more) and part-time (1-39 hours) employment, each will be coded into a dichotomous measure of employment (1=*yes*, 0=*no*). Additionally, a separate measure of *illegal employment* is included. Fathers were asked if they had “engaged in prostitution, sold drugs, or participated in any other hustles over the past year?” and if they were “employed in some other capacity?” These variables will be used to construct a dichotomous measure of illegal employment (1=*yes* and 0=*no*).

Reliance on Government Programs. This time varying measure will be 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 with response categories 1=*yes* and 0=*no* measures fathers’ usage of the Earned Income Tax Credit (EITC).

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

Mental Health. Mental health will be measured through a dichotomous variable (1=*yes*, 0=*no*) constructed by Fragile Families using the conservative estimates of the Composite International Diagnostic Interview (CIDI) for depression.

Sociodemographic Characteristics

This study controls for union status with child's biological mother, dummied into *married (reference), cohabiting, visiting, and non-romantic*. Race, asked in the baseline study only, will be dummied into *White, Black (reference), Hispanic, and other race*. Fathers were asked their *age* in the baseline study and Fragile Families constructed an age variable for subsequent waves from the original response. In each wave, fathers were asked about their overall health. Response categories of excellent, very good, good, fair, and poor, will be collapsed into a dichotomous variable measuring if respondents have *poor health* (1=*yes*, 0=*no*). Respondents were also asked if they have a "serious health problem that limits the work they can do?" The original coding of this dichotomous measure will be maintained (1=*yes*, 0=*no*).

Analytic Strategy

These analyses use multinomial logistic regression for event history data using PROC LOGISTIC in SAS. This analysis allows for time-varying independent variables as well as a time-varying dependent variable. However, it is important to emphasize that while these analyses examine risk of housing insecurity over time, time itself not being modeled. To transform the data into an event history file, I created a person-period data file in which each respondent contributes five lines of data with all variables time-varying (except race, educational level, and informal social support at baseline). Thus, the analyses are modeling housing insecurity at any given time.

Housing insecurity is the dependent variable for all analyses. The first model examines the effect of the protective factors (i.e., presence of informal social support, educational attainment, and employment). Model two leaves out the protective factors and includes only the risk factors (reliance on government programs, experiences with incarceration, and mental health). The final model includes both sets of protective and risk factors and adds the sociodemographic characteristics (union status with biological mother, race, age, and health) to examine the results of all variables simultaneously.

RESULTS

Sample Description

The means and standard deviations for the dependent variable as well as the independent variables are presented by time in Table 1. Across all waves most fathers are *semi-insecure* (66-74%). Only 5-6% of fathers ever found themselves in *insecure* housing, and 22-28% of fathers were *secure* across time.

Across all waves respondents have a great deal of informal social support, for *informal social support at Time 0* the scale ranges from 0-2 and has a mean of 1.77. *Informal social support* for Times 1-9 has a scale ranging from 0-4 and the means are all above 3 (3.31-3.37), indicating a high level of perceived social support at each wave. Educational level was measured at Time 0. Thirty-one percent of fathers had less than a high school degree, 37% of respondents had a high school diploma, 21% had some college education, and only 11% had a college degree or more. At Time 1, 14% of respondents had gained additional education, at Time 3, 17%, at Time 5, 17%, and at Time 9, 25% of respondents had completed additional education since the previous wave.

Across time, most of the fathers were employed part-time (61-69%). Only 20-26% of fathers were unemployed at any given time. The remaining fathers (10-13%) were employed full-time. Additionally, between 7-27% of fathers also participate in *illegal employment* across time.

Between 35-51% of fathers relied on government social support at any given time. The Earned Income Tax Credit (EITC) was accessed by anywhere between one quarter and one third of fathers across time (24-31%). Twenty to 32% of fathers experienced incarceration. A very small percentage of respondents had experiences with depression ranging from 8-10% across time.

Over time, the union status of the child's biological parents changed quite a bit. At Time 0, the plurality of parents were cohabiting (39%), by Time 1, a slight majority of parents were married (32%), however by Time 3, a slight majority (39%) of fathers were not romantically involved with the mother of their child. That trend continued through time 9 when over half (56%) of all parents were not romantically involved. Most of respondents (47%) self-identify their race as Black, 28% identify as Hispanic, 20% as White, and 4% as another race. Only about 1 or 2% of respondents self-identify as having poor health and less than 10% of respondents indicate they have a serious health problem that would affect their ability to work at any given time.

Table 1: Descriptive Statistics for Dependent and Independent Variables by Time															
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
Dependent Variable															
Housing[^]															
Secure	--	--	--	21.70	--	732	24.22	--	920	28.24	--	857	26.58	--	871
Semi-Insecure	--	--	--	73.62	--	2484	69.70	--	2648	65.54	--	1989	68.51	--	2245
Insecure	--	--	--	4.68	--	158	6.08	--	231	6.23	--	189	4.91	--	161
Independent Variables															
Protective Factors															
Informal Social Support[^]															
Provide Loan ^{^*}	0.88	--	3808	0.88	--	3336	0.87	--	3252	0.87	--	3122	0.85	--	2634
Provide Place to Live ^{^*}	0.89	--	3803	0.86	--	3339	0.87	--	3256	0.87	--	3128	0.88	--	2637
Provide Childcare ^{^*}	--	--	--	0.91	--	3332	0.90	--	3245	0.89	--	3106	0.89	--	2591
Cosign a Loan ^{^*}	--	--	--	0.72	--	3251	0.70	--	3175	0.70	--	3086	0.66	--	2592
Education															
Less Than High School	0.32	--	4378	--	--	--	--	--	--	--	--	--	--	--	--
High School	0.37	--	4378	--	--	--	--	--	--	--	--	--	--	--	--
Some College	0.21	--	4378	--	--	--	--	--	--	--	--	--	--	--	--
College	0.11	--	4378	--	--	--	--	--	--	--	--	--	--	--	--
Completed Additional Education [^]	--	--	--	0.14	--	3328	0.17	--	3279	0.17	--	3137	0.25	--	2645
Employment															
Fulltime Employment [^]	0.12	--	3824	0.10	--	3370	0.11	--	3283	0.11	--	3141	0.13	--	2644
Parttime Employment [^]	0.68	--	3824	0.69	--	3370	0.67	--	3283	0.68	--	3141	0.61	--	2644
Unemployed [^]	0.20	--	3825	0.21	--	3376	0.21	--	3276	0.21	--	3133	0.26	--	2641
Illegally Employed [^]	0.23	--	3808	0.27	--	3366	0.23	--	3276	0.10	--	3133	0.07	--	4378
Risk Factors															
Government Social Support[^]															
Welfare [^]	--	--	--	0.35	--	3236	0.39	--	3257	0.39	--	3120	0.51	--	1303
Food Stamp Program [^]	--	--	--	0.03	--	3364	0.03	--	3288	0.03	--	3140	0.03	--	1371
Unemployment Benefits [^]	--	--	--	0.10	--	3363	0.09	--	3288	0.11	--	3145	0.17	--	1371
Supplemental Security Income [^]	--	--	--	0.00	--	3208	0.08	--	3286	0.07	--	3145	0.09	--	1371
	--	--	--	0.03	--	3344	0.03	--	3265	0.04	--	3125	0.06	--	1352
Earned Income Tax Credit [^]	--	--	--	0.24	--	3368	0.27	--	3280	0.25	--	3144	0.31	--	1291
Prior Incarceration [^]	--	--	--	0.20	--	3427	0.26	--	3475	0.32	--	3115	0.24	--	2652
Experiences with Depression [^]	--	--	--	0.09	--	3376	0.09	--	3291	0.08	--	3146	0.10	--	2647
Sociodemographic Characteristics															
Union Status															
Married [^]	0.26	--	4378	0.32	--	3985	0.34	--	3891	0.34	--	3809	0.32	--	3200
Cohabiting [^]	0.39	--	4378	0.29	--	3985	0.21	--	3891	0.14	--	3809	0.10	--	3200
Visiting [^]	0.25	--	4378	0.10	--	3985	0.06	--	3891	0.04	--	3809	0.02	--	3200
Non-Romantic [^]	0.09	--	4378	0.28	--	3985	0.39	--	3891	0.49	--	3809	0.56	--	3200
Race and Ethnicity															
Hispanic	0.28	--	3791	--	--	--	--	--	--	--	--	--	--	--	--
White	0.20	--	3820	--	--	--	--	--	--	--	--	--	--	--	--
Black	0.47	--	3820	--	--	--	--	--	--	--	--	--	--	--	--
Other	0.04	--	3820	--	--	--	--	--	--	--	--	--	--	--	--
Age [^]	27.92	7.16	3830	29.17	7.18	3374	31.07	7.33	3273	33.15	7.10	3134	37.39	7.18	2593
Health															
Poor Health [^]	0.01	--	3823	0.02	--	3378	0.01	--	3289	0.02	--	3145	0.02	--	2649
Serious Health Problem [^]	--	--	--	0.09	--	3374	0.09	--	3288	0.10	--	3145	0.13	--	2646

[^]Time-Varying Variable

*Used to construct indices for analysis

Multivariate Results

The results from the multinomial logistic regression analyses of the person-period data are shown in Tables 2a-2c. For each model, odds ratios are shown for the risk of being housing semi-insecure or being housing insecure versus being housing secure as well as the risk of being housing semi-insecure versus housing insecure. All models are significant ($p < .001$).

Model 1 in Table 2a includes the protective factors of *informal social support*, educational level at Time 0 [*less than high school*, *high school* (reference), *some college*, *college or more*], *additional completed education since the previous time*, employment [*full-time* (reference), *part-time*, or *unemployed*], and *illegal employment*. As the level of *informal social support* perceived by respondents increases, fathers have 24.2% lower odds of being housing semi-insecure and 14% lower odds of being housing insecure versus being housing secure. Fathers also have 11.9% greater odds of being housing semi-insecure versus being housing insecure.

When compared with fathers with a *high school degree* father with *less than a high school degree* have greater odds of being housing semi-insecure (71.3%) and housing insecure (92.9%) versus being housing secure. Fathers with *some college* and *college* educations have lower odds of being housing semi-insecure (vs. secure) (48.9% and 87.1% respectively), insecure (vs. secure) (79.3% and 93% respectively), and greater odds of being semi-insecure (vs. insecure) (146.4% and 83.2% respectively) when compared with fathers with a *high school degree*. When fathers *complete additional education* since the previous wave they have 23.5% lower odds of being housing semi-insecure (vs. secure) and 32.5% lower odds of being semi-insecure (vs. insecure). The

relationship between *completing additional education* for housing insecurity versus housing security is not significant.

Fathers *employed part-time* have 79% greater odds of being housing semi-insecure and 640.8% greater odds of being housing insecure versus being secure, and 75.8% lower odds of being housing semi-insecure versus housing insecure compared with those respondents who are *employed full-time*. *Unemployed* fathers have 140.1% greater odds of being housing semi-insecure, 1725.1% greater odds of being housing insecure versus housing secure as well as 86.8% lower odds of being housing semi-insecure versus being housing insecure compared to those fathers who are *employed full-time*. *Illegally employed* fathers have 29.6% greater odds of being housing semi-insecure versus being housing secure compared with respondents who do not participate in illegal employment. There is not a significant relationship between being housing insecure versus housing secure or being housing semi-insecure versus housing insecure and being illegally employed.

Table 2a: Multinomial Logistic Regression of Protective Factors Comparing Odds of Housing Semi-Insecurity and Housing Insecurity to Housing Security and Housing Semi-Insecurity to Housing Insecurity (N = 4378; Person-Period = 16859)			
	Model 1		
	Semi-Insecure Housing vs. Secure Housing	Insecure Housing vs. Secure Housing	Semi-Insecure Housing vs. Insecure Housing
Independent Variables	Odds Ratio	Odds Ratio	Odds Ratio
<i>Protective Factors</i>			
Informal Social Support	0.758 ***	0.806 ***	0.881 ***
Educational Level at Baseline			
Less Than High School	1.713 ***	1.929 ***	0.888
High School (Reference)	--	--	--
Some College	0.511 ***	0.207 ***	2.464 ***
College	0.129 ***	0.070 ***	1.832 **
Completed Additional Education	0.765 ***	1.133	0.675 ***
Employment			
Full-Time (Reference)	--	--	--
Part-Time	1.790 ***	7.408 ***	0.242 ***
Unemployed	2.401 ***	18.251 ***	0.132 ***
Illegally Employed	1.296 ***	1.126	1.151
†p<.10 * p<.05 ** p<.01 ***p<.001			

Model 2 in Table 2b includes the risk factors of *government social support*, *prior incarceration*, and *experiences with depression*. If fathers access *government social support*, their odds of being housing semi-insecure versus secure and insecure increase (119.9% and 122.4% respectively). Fathers who receive the *Earned Income Tax Credit* have 22.2% greater odds of being housing semi-insecure, 62.1% lower odds of being housing insecure versus housing secure and 222.7% greater odds of being housing semi-insecure (vs. insecure). Fathers who have *experienced incarceration* have greater odds of being housing semi-insecure versus being housing secure (220.1%), greater odds of being housing insecure versus secure (3678.5%) and lower odds of being housing semi-insecure

versus (91.5%) compared with fathers who have not experienced incarceration. Fathers who experienced *depression* have 58.4% greater odds of being housing semi-insecure (vs. secure), 126.6% greater odds of being housing insecure (vs. secure), as well as 30.1% lower odds of being housing semi-insecure (vs. insecure) compared with fathers who have not experienced depression.

Table 2b: Multinomial Logistic Regression of Risk Factors Comparing Odds of Housing Semi-Insecurity and Housing Insecurity to Housing Security and Housing Semi-Insecurity to Housing Insecurity (N = 4378; Person-Period = 16859)			
Independent Variables	Model 2		
	Semi-Insecure Housing vs. Secure Housing	Insecure Housing vs. Secure Housing	Semi-Insecure Housing vs. Insecure Housing
	Odds Ratio	Odds Ratio	Odds Ratio
<i>Risk Factors</i>			
Government Social Support	2.199 ***	0.989	2.224 ***
Earned Income Tax Credit	1.222 ***	0.379 ***	3.227 ***
Prior Incarceration	3.201 ***	37.785 ***	0.085 ***
Experiences with Depression	1.584 ***	2.266 ***	0.699 ***
†p<.10 * p<.05 ** p<.01 ***p<.001			

Model 3 in Table 2c includes all the predictors (protective factors, risk factors, and sociodemographic characteristics). Most of the predictors retained the same level of significance as in the first two models, but for many variables the magnitude of effect was largely decreased, which shows that the control variables weaken the relationships between protective and risk factors and housing insecurity but do not fully account for them. There was a significant difference in being housing insecure versus housing secure regarding the amount of *informal social support* received in Table 2a, but when the risk factors and controls were added in Model 3, this relationship was no longer significant.

The addition of these factors also weakened the magnitude of the effect of informal social support on semi-insecurity (vs. security) from 24.2% to 15.4%. The *Earned Income Tax Credit* showed significant differences in the odds of being housing semi-insecure versus housing secure in Table 2b but when the protective factors and sociodemographic characteristics were added to the full model, this became non-significant.

The magnitude of EITC was substantially decreased (222.7% to 128%) for semi-insecurity (vs. insecurity). Other decreases in magnitude occurred for less than high school [semi-insecurity (71.3% to 62.9%) and insecurity (92.9% to 77.9%) vs. security], some college [semi-insecurity (48.9% to 29.9%) and insecurity (79.3% to 61.1%) vs. security and semi-insecurity (146.4% to 80%) vs. insecurity], college [semi-insecurity (87.1% to 60.3%) and insecurity (93% to 54.3%) vs. security and semi-insecurity (83.2% to not significant) vs. insecurity], part-time employment [semi-insecurity (79% to 28.8%) and insecurity (640.8% to 320.8%) vs. security], unemployment [semi-insecurity (140.1% to 62.1%) and insecurity (1725.1% to 647.1%) vs. security], illegal employment [semi-insecurity (29.6% to not significant) and insecurity (not significant to 41.9%) vs. security and semi-insecurity (not significant to 24.8%) vs. insecurity], government social support [semi-insecurity (119.9% to 42.3%) and insecurity (122.4% to 36.9%) vs. security and semi-insecurity (not significant to 125.4%) vs. insecurity], prior incarceration [semi-insecurity (220.1% to 61.3%) and insecurity (3678.5% to 68.5%) vs. security and semi-insecurity (91.5% to 88.7% vs. insecurity)], and experiences with depression [semi-insecurity (58.4% to 23.2%) and insecurity (126.6% to 68.5%) vs. security].

Cohabiting fathers have 163.3% greater odds of being housing semi-insecure, 48.1% greater odds of being housing insecure (vs. secure) and 77.8% greater odds of being housing semi-insecure (vs. insecure) compared with *married* fathers. Fathers who are romantically involved with the mother of their child but are not living together are said to be *visiting*. These fathers have 363.4% greater odds of being housing semi-insecure and 425.4% greater odds of being housing insecure versus being housing secure compared with fathers *married* to their child's mother. Visiting fathers have 122.6% greater odds of semi-insecurity (vs. security), 405.2% greater odds of insecurity (vs. security), and 33.6% lower odds of semi-insecurity (vs. security) compared to *cohabiting* fathers. Fathers who are *not romantically involved* with their child's mother have 241% greater odds of being housing semi-insecure (vs. secure), 360.4% greater odds of being housing insecure (vs. secure), and 25.9% lower odds of being housing semi-insecure (vs. insecure) compared with fathers *married* to their child's mother. Fathers *not romantically involved* also have 47.6% greater odds of semi-insecurity, 298.8% greater odds of insecurity (vs. security) and 47% lower odds of semi-insecurity (vs. insecurity) compared with *cohabiting* fathers and 7.7% lower odds of semi-insecurity versus security compared to *visiting* fathers. No other contrast categories are significant.

Hispanic fathers have 22.1% lower odds of being housing semi-insecure, 44.7% lower odds of being housing insecure versus being housing secure and 41% greater odds of being housing semi-insecure versus being housing insecure compared with *Black* fathers. *White* fathers have 58.6% lower odds of being housing semi-insecure and 62.9% lower odds of being housing insecure versus housing secure compared with *Black* fathers. Fathers who identify as some *other race* have 19.3% lower odds of being housing semi-

insecure (vs. secure) compared with *Black* fathers and 126.9% greater odds of being housing insecure (vs. secure) compared with *White* fathers. No other contrast categories are significant.

For each year that fathers' *age* increases they have 5.6% lower odds of being housing semi-insecure versus housing secure, 6.8% lower odds of being housing insecure versus housing secure, and 1.3% greater odds of being housing semi-insecure versus being housing insecure. Fathers who have a *serious health problem* that limits their ability to work have 29.3% greater odds of being housing semi-insecure versus housing secure, 32% lower odds of being housing insecure versus housing secure, and 90.1% greater odds of being housing semi-insecure versus being housing insecure compared with fathers who do not have serious health problems. The relationship between *poor health* and housing was not significant for housing semi-insecurity and housing insecurity (vs. security or vs. insecurity).

Table 2c: Multinomial Logistic Regression of Protective Factors, Risk Factors, and Sociodemographic Characteristics Comparing Odds of Housing Semi-Insecurity and Housing Insecurity to Housing Security and Housing Semi-Insecurity to Housing Insecurity (N = 4378; Person-Period = 16859)

Independent Variables	Model 3		
	Semi-Insecure Housing vs. Secure Housing	Insecure Housing vs. Secure Housing	Semi-Insecure Housing vs. Insecure Housing
	Odds Ratio	Odds Ratio	Odds Ratio
Protective Factors			
Informal Social Support	0.846 ***	0.928	0.911 **
Educational Level at Baseline			
Less Than High School	1.629 ***	1.779 ***	0.916
High School (Reference)	--	--	--
Some College	0.701 ***	0.389 ***	1.800 ***
College	0.387 ***	0.457 **	0.846
Completed Additional Education	0.752 ***	0.894	0.841
Employment			
Full-Time (Reference)	--	--	--
Part-Time	1.288 ***	4.208 ***	0.306 ***
Unemployed	1.621 ***	7.471 ***	0.217 ***
Illegally Employed	1.068	0.752 *	1.419 ***
Risk Factors			
Government Social Support	1.423 ***	0.631 **	2.254 ***
Earned Income Tax Credit	1.037	0.455 ***	2.280 ***
Prior Incarceration	1.613 ***	14.333 ***	0.113 ***
Experiences with Depression	1.232 *	1.685 ***	0.731 **
Sociodemographic Controls			
Union Status With Child's Biological Mother			
Married (Reference)	--	--	--
Cohabiting	2.626 ***	1.490 *	1.762 ***
Visiting	4.620 ***	5.277 ***	0.875
Not Romantically Involved	3.408 ***	4.620 ***	0.738 *
Race			
Hispanic	0.779 ***	0.553 ***	1.407 **
Black (Reference)	--	--	--
White	0.413 ***	0.373 ***	1.109
Other Race	0.807 *	0.828	0.975
Age	0.944 ***	0.932 ***	1.012 *
Poor Health	0.924	0.649	1.423
Serious Health Problem Limiting Work	1.302 **	0.707 *	1.842 ***

†p<.10 * p<.05 ** p<.01 ***p<.001

DISCUSSION

These analyses examined housing insecurity for low-income urban fathers using the five publically available waves of the Fragile Families study. Protective factors (*informal social support, education, and employment*) hypothesized to reduce the risks of being housing semi-insecure and insecure versus secure, risk factors (*reliance on government programs, previous incarceration, and experiences with depression*) hypothesized to increase the risks of housing semi-insecurity and insecurity versus security, and sociodemographic characteristics (*union status with child's biological mother, race, age, and health*) were examined across time using multinomial logistic regression.

The hypotheses for these analyses were generally supported, with a few exceptions. Overall, protective factors did seem to mitigate the risk of being housing insecure for low-income urban fathers. As fathers received more *informal social support* they had lower odds of being housing semi-insecure. As fathers attained more education their risk of housing insecurity and semi-insecurity declined. Fathers who were *employed full-time* faced less risk for insecurity and semi-insecurity than their counterparts who were *employed part-time* or were *unemployed*. *Illegal employment* also seemed to decrease a father's odds of being housing insecure over time. Perhaps engaging in illegal employment provides a source of income they would otherwise not have, which may offer protection from extreme insecurity.

The presence of some risk factors seemed to place individuals in more vulnerable positions for insecurity, as was hypothesized. Other risk factors, however, seemed to offer some protections against the most extreme forms of insecurity. If fathers *relied on government social support* they faced a decreased risk for housing insecurity, but an

increased risk for housing semi-insecurity (versus security and insecurity). Additionally, individuals who received the *Earned Income Tax Credit* faced decreased risk for housing insecurity despite their impoverished circumstances that qualified them for the credit. These results seem to suggest that counter to my hypotheses *government social supports* and the *Earned Income Tax Credit* are offering fathers protection from the most extreme levels of housing insecurity, but this protection is not enough to make these fathers secure in their housing. Fathers with histories of *incarceration* had extreme asset deprivation and faced an incredible risk for housing insecurity and semi-insecurity. Fathers who had *experienced depression* also faced a significant risk for housing insecurity and semi-insecurity.

Union status with the child's biological mother is important to acknowledge in this discussion. Fathers who are married to or cohabiting with their child's mother are also resident fathers. However, because cohabiting fathers face greater odds of insecurity and semi-insecurity compared with married fathers, residency cannot account for the entire variance in explaining housing insecurity. Union status offers something to our understanding of housing insecurity and low-income families that residency cannot. Additionally, it is also important to consider that while marriage to the mother of their focal child seemed to serve as a protective sociodemographic characteristic for fathers, simply encouraging marriage among low-income families will not alleviate housing insecurity. Marriage is often seen as a capstone for low-income couples. Financial stability is an important marriage prerequisite and thus low-income couples work toward achieving this goal before they seriously consider marriage (Smock, Manning, & Porter,

2005). Thus, increasing fathers' social capital through an increase in assets may result in families feeling secure enough in their position to be able to see marriage as a true option.

As protective factors increase fathers have a greater amount of assets or social capital and thus their asset vulnerability is decreased. In this vein, as the presence of risk factors is increased, the assets or social capital a father has are significantly decreased and thus he faces an increased vulnerability and risk for housing insecurity and semi-insecurity. It is worth noting that it is possible that since protective and risk factors are opposing ways of measuring an individual's risk for housing semi-insecurity and housing insecurity that protective factors may decrease the odds of experiencing risk factors. Thus, if a father has a college degree he may also be less likely to have experienced incarceration.

A related issue is that although these analyses use longitudinal data, since they are not modeling time, causality cannot be established. It is possible that reverse causality is taking place: losing your housing could place you at increased vulnerability for risk factors such as incarceration, reliance on social programs, or depression. These analyses establish a correlation between the protective factors, risk factors, sociodemographic characteristics, and housing insecurity but cannot account for cause.

When thinking practically about the implications of these findings, it seems there is a need for programs that build social capital for low-income fathers; particularly those fathers who have a history of incarceration, have experienced depression, or are currently relying on government social support. These programs should strive to increase access to full-time quality employment, perhaps through giving participants skills and networking to increase their assets and social capital.

There are, of course, certain limitations to this study. As with any study using secondary data, measures were not included that would have been useful 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 examine housing insecurity in a unique way by providing respondents a variety of options to report their housing configuration. This allows for the three-category housing insecurity measure, which includes semi-insecurity, to further explore low-income housing. Housing insecurity could have been explored more fully if Fragile Families had included questions asking respondents how secure they feel in their housing, what they would do if they lost their home, and other questions measuring how in control of their own housing security respondents feel. 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 semi-insecurity and insecurity (i.e., not missing at random).

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 insecurity by introducing the third category of housing semi-insecurity to the typically dichotomous measure. Additionally, Fragile Families is an excellent dataset to use to examine housing for low-income families because it offers a chance to trace protective and risk factors for families across time, allowing a deeper understanding of the qualities of low-income families that influence their housing situations. Furthermore, these protective factors, risk factors, and sociodemographic characteristics have been analyzed separately in previous

literature but this study offers the chance to see the relationships these variables have with each other as well as their relationship to varying degrees of housing insecurity.

Future studies should seek to continue to explore the differences in being housing insecure and housing semi-insecure. By incorporating questions on how secure respondents feel in their housing, rather than using researcher imposed understandings of housing insecurity, future studies can deepen understanding of housing insecurity, semi-insecurity, and security.

This study contributes to the literature on low-income fatherhood. Examining fathers' housing insecurity, whether they live with their children or not, helps us to understand the larger context of child poverty and housing insecurity. This deeper understanding of protective factors, risk factors, and sociodemographic characteristics offers the chance to enact programs that provide low-income families additional social capital and decrease their vulnerability from the most extreme forms of housing insecurity. With an increased understanding of housing semi-insecurity, policies can be created to prevent families from falling into insecure housing situations.

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