This issue includes summary versions of cutting-edge research in four core areas: Poverty and Welfare, Children and Families, Race and Immigration, and Inequality and Mobility. As the articles address issues of central concern to poverty researchers, they include a rich diversity of disciplinary, theoretical, and methodological approaches—a remarkable tribute to Sheldon Danziger, who served as a mentor to all the papers’ authors. The papers were presented at the April 2014 conference “Poverty, Policy, and People: 25 Years of Research and Training at the University of Michigan.” The conference brought together students, colleagues, and friends of Danziger to celebrate the many contributions he has made to poverty research through his own scholarship, and as a mentor to over one hundred doctoral and postdoctoral students.

Danziger began his career as an IRP Postdoctoral Fellow in 1974 and served as IRP Director from 1983 to 1988, before moving to the University of Michigan. At Ann Arbor, with additional funding from the Rockefeller and Ford Foundations, he established the Research and Training Program in Poverty and Public Policy. Through the program Danziger made fundamental contributions to increasing the diversity of poverty research and of poverty researchers across race, ethnicity, and gender, as well as discipline, area of study, and methods. He also went on to be the founding director, with Rebecca Blank, of the National Poverty Center, before accepting his current position as President of the Russell Sage Foundation.

In these many roles, Danziger has established a reputation as a generative and generous scholar, teacher, and colleague, who sets a high standard for careful analysis, creative and original thinking, and clear writing, and makes critical investments to help others meet those same high standards as well. In these ways he has furthered our understanding of some of the most important issues facing this country today, and he has seeded and shaped a rich network of students and scholars for generations to come. The conference, and this issue of Focus, highlight the current research of some of these scholars, and underscore the strength and diversity of Danziger’s contributions to poverty research.

—Maria Cancian and Mary Pattillo, “Poverty, Policy, and People” conference organizers
Lawrence M. Berger assumed the directorship of the Institute for Research on Poverty on August 1. He is the twelfth director. Berger is a professor in the School of Social Work at the University of Wisconsin–Madison, where he chairs the doctoral program. His research interests include child and family policy; child development and well-being; child maltreatment; children’s living arrangements; family resources; and family structure. Much of his work focuses on the ways in which economic resources, sociodemographic characteristics, and public policies affect parental behaviors and child and family well-being.

Read his Director’s Message on IRP’s website.

http://www.irp.wisc.edu/aboutirp/directormessage.htm

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Focus is free of charge, although contributions to the UW Foundation–IRP Fund sent to the above address in support of Focus are encouraged.

Edited by Emma Caspar

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Measuring progress in the fight against poverty

Gregory Acs

Gregory Acs is the director of the Urban Institute’s Income and Benefits Policy Center

“The most important lesson from the War on Poverty is that government programs and policies can lift people from poverty; indeed they have for the past 50 years.”

—Economic Report of the President 2014

“Today, the poverty rate is stuck at 15 percent—the highest in a generation. And the trends are not encouraging. Federal programs are not only failing to address the problem. They are also in some significant respects making it worse.”

—The War on Poverty 50 Years Later, House Budget Committee Report 2014

The War on Poverty was declared 50 years ago, and as the quotes above indicate, opinion in Washington is divided on how successful that fight has been. In order to objectively measure progress against poverty, it is necessary to: (1) define what we mean by poverty; (2) agree on how we are going to measure it; and (3) consider what would have happened if the existing policies had not been in place.

The poverty line

What do we mean when we talk about people being in poverty? Do we mean people whose resources are so constrained that their very lives are in danger? Or, do we want to set a threshold above which no concern is warranted? In fact, it is not possible to have a single measure that does both of these things, so attempting to identify one “poverty line” risks muddying the conversation. There are also issues of timing; poverty is conventionally measured over a one-year period, but income can fluctuate greatly during that period, and even a short-term period of significant need could have a serious negative effect on the person or family experiencing it. This would indicate the need for some shorter-term measures. However, we also need some measure of long-term, chronic poverty. Finally, we need to consider whether the poverty line is an absolute or relative standard. That is, is the poverty line a set standard that is consistent over time, or does the relative position of the line change as our society gets richer or poorer?

In the United States, we have an official poverty measure, which is an absolute standard, calculated as three times what it cost to feed a family a nutritionally adequate diet in the 1960s, adjusted for inflation and family size. At the time the measure was created, families spent about one-third of their budget on food. This measure does not adequately measure the changing needs of families over time; what we consider to be a nutritionally adequate diet has changed, and the share of the family budget spent on food has changed. In recent years, researchers at the Census Bureau and elsewhere have worked hard to develop a more useful measure of poverty, the Supplemental Poverty Measure. Table 1 shows a side-by-side comparison of the official poverty measure and the Supplemental Poverty Measure. This new measure is essentially set at the 33rd percentile of what people spend on food, clothing, shelter, and utilities, with adjustments for family size and composition. This leaves us with two different and competing standards of need. The official poverty measure has the advantages of being consistently available over a long period of time, and being easy to measure and explain. While the Supplemental Poverty Measure is harder to calculate, it does address many of the weaknesses of the official poverty measure.

The poverty rate

The poverty line, however it is measured, is a needs standard; to come up with a poverty rate, it is necessary to measure resources. For the official poverty measure, the measure of resources is quite straightforward; pre-tax, post-transfer cash income. This does not, however, necessarily completely capture all of the resources that a given family has available to meet their needs. The Supplemental Poverty Measure instead uses post-tax, post-transfer cash income. That is, what a family pays in taxes is subtracted; while tax credits important to low-income families, such as the Earned Income Tax Credit (EITC), are added. The Supplemental Poverty Measure also includes as resources near-cash in-kind benefits such as the
Supplemental Nutrition Assistance Program (SNAP) and housing assistance, and subtracts non-discretionary costs such as medical, child care, and work expenses.

What do these two different measures say about the 50-year trend in poverty? Figure 1 shows both measures over the period. The lower line shows the official poverty measure.

While there is some cyclical variation, there is no consistent progress between 1967 and 2012. The upper line shows the Supplemental Poverty Measure as measured in 2012, then adjusted backwards over time using the Consumer Price Index. This measure, in contrast to the official poverty measure, shows some significant progress; a 38 percent drop in poverty between 1967 and 2012.

Table 1

<table>
<thead>
<tr>
<th>Poverty Measure Concepts: Official Poverty Measure and Supplemental Poverty Measure</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Official Poverty Measure</strong></td>
</tr>
<tr>
<td>Measurement Units</td>
</tr>
<tr>
<td>Poverty Threshold</td>
</tr>
<tr>
<td>Threshold Adjustments</td>
</tr>
<tr>
<td>Updating Thresholds</td>
</tr>
<tr>
<td>Resource Measure</td>
</tr>
</tbody>
</table>


Note: "Family" as defined by the Census Bureau is “a group of two people or more related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.” [http://www.census.gov/cps/about/cpsdef.html](http://www.census.gov/cps/about/cpsdef.html)

Figure 1. Official and anchored Supplemental Poverty Measure rates, 1967–2012.

Figure 2 shows that the reason for the substantial measurement difference is how resources are counted. The bars show how much lower the official poverty measure would have been had a particular resource been counted. So, for example, refundable tax credits such as the EITC and the Child Tax Credit have lifted many families out of poverty; overall poverty would have been about 3 percentage points higher without these credits, while child poverty would have been over 6 percentage points higher. SNAP and other nutritional assistance programs such as the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and school lunch have also played a role in helping to lift families out of poverty.

What would have happened in the absence of antipoverty programs?

The drop in measured poverty due to counting additional resources is, of course, a mechanical effect, but these programs also have behavioral effects. The second clause of the House Budget Committee quote shown at the beginning of the article suggests that in addition to failing to address the problem of poverty, federal programs had in fact made it worse. Since these antipoverty programs may have changed people’s decisions about things like going to work and family formation, simply adding their cash value means potentially missing part of the story. We must also consider what would have happened in the absence of these programs, and whether they do, as the House Budget Committee charged, change behavior in ways that exacerbate poverty.

The Earned Income Tax Credit (EITC)

Although the EITC is designed to encourage work, some critics have suggested possible countering negative effects, since the credit begins to phase out around the poverty line and thus may discourage some work. There is also a concern that the credit induces some workers to accept jobs at a lower wage than they otherwise would have, thus depressing wages in the low-wage job market. In fact, research has shown that the positive effects of the EITC far outweigh any negative side-effects of the credit. Since the EITC has the net effect of encouraging work (and thus raising earnings above what they would have been in the absence of the credit) in addition to the actual value of the EITC, we are likely understating the antipoverty effect of the EITC by simply considering the simple addition of the credit amount to an individual’s or family’s resources.

Aid to Families with Dependent Children (AFDC) and Temporary Assistance for Needy Families (TANF)

Welfare reform in 1996 transformed “welfare as we know it,” from an entitlement program (Aid to Families with Dependent Children, or AFDC) with limited work requirements to a time-limited program designed to prepare participants for employment, the funding for which is provided in block grants to states (Temporary Assistance for Needy Families, or TANF). Welfare is now a relatively small program with limited antipoverty effects. To the extent that AFDC did function in the past as a work disincentive program, that was addressed by welfare reform in 1996. Although this program

Figure 2. Percentage effect of select resources on the Supplemental Poverty Measure rates in 2012.

may have contributed to the rise in single parenthood, many estimates suggest that this effect was likely small.³

**SNAP, housing assistance, and Medicaid**

Many studies have been done on the work-disincentive effects of SNAP, housing assistance, and Medicaid, with estimates ranging from an earnings reduction of zero, to 20 cents on the dollar.⁴ While there may indeed be some work disincentive effects, they appear to be small in comparison to the positive antipoverty effects of these programs.

**Conclusions**

By expecting one measure to comprehensively capture the concept of poverty, we are asking far too much of a single number. As researchers study and describe poverty, it is necessary to use a much more nuanced set of measures. So, for example, we need not only an overall poverty rate, however that might be measured, but also an assessment of how many are in deep poverty, and how many are near-poor. We also need some time dimensions to indicate how many people are in these states of poverty persistently. On the resource side, even if we cannot easily place a value on certain types of resources and assistance (such as health insurance and health quality), we should not ignore those resources that are easy to value. For example, tax credits and SNAP benefits are very similar to cash and therefore easy to factor into any poverty calculation.

Counterfactuals also matter in discussing the value of a program; even a flat poverty rate could be an indicator of a very successful program, if poverty would have been much higher without the program. For example, though poverty did rise during the Great Recession, how high would it have been in the absence of safety net programs?

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¹The Census Bureau has released Supplemental Poverty Measure (SPM) poverty estimates for 2010 through 2012. The SPM data from 1967 to 2009 used in the figure were calculated by Wimer and colleagues (see C. Wimer, L. Fox, I. Garfinkel, N. Kaushal, and J. Waldfogel, “Trends in Poverty with an Anchored Supplemental Poverty Measure,” IRP Discussion Paper No. 1416–13, December 2013); official SPM poverty rates were introduced in 2011 and are currently available only for 2010, 2011, and 2012.


Family instability and the risk of material hardship  

Colleen Heflin  

Colleen Heflin is Associate Professor in the Truman School of Public Affairs at the University of Missouri-Columbia.

The fiftieth anniversary of the War on Poverty this year has sparked discussion on many fronts. Researchers and policymakers have been taking stock of the nation’s progress in addressing disadvantage, and much of the public conversation has focused on changes in the official poverty rate, with some attention paid to poverty estimates using alternative poverty measures. Those who follow poverty trends know that the official federal poverty measure obscures much of the progress that the social safety net has made in reducing poverty, because it does not include in-kind benefits in its resource measure. The Supplemental Poverty Measure introduced in 2010, which includes the value of programs such as the Supplemental Nutrition Assistance Program and the Earned Income Tax Credit, shows decreases in poverty and substantial declines in deep poverty as a result of public expenditures. Much less attention has been paid to direct measures of material well-being, such as food insecurity, medical hardships, housing hardships, and difficulty in paying bills.

What does examining material hardship add to the national conservation about our collective progress in the War on Poverty? First, income poverty measures indicate only whether households have been brought up to a particular income level that is deemed sufficient to meet their material needs. In contrast, material hardship measures look at what people actually have, and whether their material needs are indeed being met. Second, material hardship measures have their own credibility in political discussions, as scholars on both the left and right agree that the provision of basic needs is distinct from meeting an income standard. Finally, it has been established that although income and material hardship are related, they are in fact different, and therefore require different measures. Many poor households do not experience material hardship, and some households with incomes above the poverty line do.

Prior research documenting levels of material hardship has largely relied upon cross-sectional data, which cannot be used to examine transitions or persistence in areas of material hardship. The exceptions are data on nonrepresentative or specialized populations such as the Women’s Employment Survey or the Fragile Families and Child Wellbeing Study. To add to this knowledge base, I examine material hardship in 2010 and 2011 using the nationally representative Survey of Income and Program Participation (SIPP), with a particular focus on demographic group differences between short-term and persistent experiences of material hardship. These data also offer an interesting feature of timing, since the first interview period occurred just after the official end of the Great Recession, while the second interview period was one year into the economic recovery. In order to develop a conceptual model of how demographic group membership might translate into risk of material hardship, I first review previous literature on levels of material hardship and poverty, and what is known about short-term versus long-term exposure.

The material hardship measure that is most clearly documented is the food insecurity measure created by the U.S.
Department of Agriculture, and added to the Current Population Survey in 1995. Figure 1 shows the U.S. poverty rate from 1959 to 2012, and the food insecurity rate from 1995 to 2012. The U.S. poverty rate decreased steadily from 1959 until the early 1970s then remained steady for a decade, before increasing dramatically during the economic recession of the early 1980s. Poverty declined slowly over the mid- to late 1980s, then rose again in the early 1990s. A period of extended economic growth again brought poverty down to historically low levels in the late 1990s, only to have it rise again in the short recession in the early 2000s, and then subsequently increase sharply. The pattern in poverty rates is not, however, echoed in food insecurity rates. Food insecurity levels were below those for poverty by 1 to 2 percentage points from 1995 until 2008, when food insecurity exceeded the official poverty rate by just over 1 percentage point. From 2009 to the present food insecurity and poverty are within 0.50 percentage points of each other.

Another dataset, the Survey of Income and Program Participation (SIPP), allows us to look at a wider set of material hardship measures. From the SIPP, we have consistent measures of a broad range of material hardship over nearly two decades, as shown in Figure 2. For a point of reference, the poverty rate is shown as a solid line. Levels of reported difficulty paying rent or mortgage (housing hardship), and difficulty seeing a doctor (medical hardship) look very similar over the period, dropping to a low level by 1998 and staying stable through the early 2000s, then rising again later in the decade. In 1993, about 10 percent of households reported difficulty in paying utilities. The level declines slightly during the robust economic period of the late 1990s and the early 2000s, but only to a low of 9 percent in 2003, before slowly creeping upward in 2005, and then rising to the earlier 1993 high in 2010. What is interesting about utility hardship is the how consistently it is reported through both good and bad economic periods. Difficulty meeting what the respondent identified as the household’s “essential expenses” is reported by a higher percentage than those that meet the federal criteria for poverty in all survey periods except 1993; approximately 15 percent of all American households struggle to meet their basic needs. The U-shaped curve indicates that any progress made during the strong period of economic growth at the turn of the century has been lost as a result of the Great Recession.

**Material hardship over time**

I use data from the Survey of Income and Program Participation to explore changes over time in material hardship. I look specifically at five areas of material need: essential expenses, medical care, food, utilities, and housing. Figure 3 shows how many participants reported hardship in each area in 2010 only, in 2011 only, in both years, or in neither year. For all categories of material hardship, of the proportion reporting the hardship at either time point, about half of those experiencing it did so only at that time point, and half experienced it at both time points. The most common hardship reported is difficulty meeting essential expenses; about 22 percent report this problem in one or both years. Medical hardships are the second most common hardship reported, followed by food insecurity and utility hardships. Housing cost hardships were the least common, with about 90 percent of all households able to pay the full amount of their rent or mortgage in the last 12 months, and only around 10 percent unable to do so in one or both years. Overall, each of the hardships was reported at a slightly higher rate in 2011 than in 2010, but the differences were not statistically significant.
When I look at changes in hardship as a function of disability status, household size, household structure, and income, several patterns emerge. First, disability status is a clear predictor of each type of material hardship. This is likely because disability status affects labor market earnings, and also increases the consumptive demands on the households to cover additional medical expenses. Second, changes in earnings are more important than changes in total household income. Finally, while formal changes in marital status do not appear to be related to short-term changes in material hardship, the total change in the household size (the total number of adults and children) is found to be associated with a change in hardship status.

Overall, these findings suggest that about half of those who experienced a particular material hardship during one time period also experienced it during the second time period. In contrast, about 70 percent of the population is below the federal poverty line at both time periods. This means that transitions in material hardship occur more frequently than do changes in poverty status. It is also notable that proportion exiting from each hardship domain from 2010 to 2011 is matched by the proportion entering. Thus, common-use cross-sectional measures of material hardship have understated the proportion of the population experiencing the consequences of material deprivation, such as children growing up without enough food to eat, or having utilities shut off. We have much more to learn about the triggers associated with transitions in hardship status. It is likely that shocks associated with a period of material hardship are not the same factors that are associated with a return to economic well-being.


4For information on the Women’s Employment Study, see http://www.ford-school.umich.edu/research/pdf/weschartbook.pdf; for the Fragile Families and Child Wellbeing Study, see http://www.fragilefamilies.princeton.edu/.


7Data for these analyses come from the Survey of Income and Program Participation 2008 panel. Each interview in each SIPP panel consists of a core interview, with standard questions on demographics, labor force participation, and income, as well as a topical module interview, which includes questions on topics that change within a panel from one interview to the next. Interviews are conducted every four months and each panel is interviewed 12 times over 4 years. The 2008 panel is the first SIPP panel to field the Adult Well-Being Topic Module twice within a panel, which allows for analysis of change over time. When survey weights are used, results from analyses of SIPP data are representative of the civilian, non-institutionalized population of the United States. Imputed data are used as provided within the SIPP.

8Home hardship indicates whether, in the prior 12 months, the household did not pay their rent or mortgage. Medical hardship indicates that a household member was not able to see a doctor, dentist or hospital when they needed care in the last 12 months. Essential expenses hardship indicates whether, in the prior 12 months, the household was unable to meet what they felt were their “essential expenses.” Utility hardship indicates that the household did not pay the full amount of their gas, oil, or electricity bill. The food hardship measure is constructed from an abbreviated version of the full 18-item food security module from the Current Population Survey. Respondents that affirm two or more food security problems from a list of five are coded as food insecure.
Work-exempt TANF participants

Marci Ybarra

The Temporary Assistance for Needy Families (TANF) program uses work exemptions to accommodate the needs of mothers with newborns, and those who cannot work because of an injury or other documented disability. Since these circumstances differ greatly from those of participants who are subject to TANF work requirements, it is possible that work-exempt participants have substantially different TANF participation and socioeconomic outcomes. Understanding differences in characteristics and patterns of program participation, work, and earnings between work-exempt and work-required TANF participants may also have implications for how the TANF system can best serve different types of users. In this article, I describe work done with my colleague Jennifer Noyes, using Wisconsin administrative data to examine patterns of TANF use and employment among work-exempt and other TANF participants.

Welfare reform context

The welfare reform of the mid-1990s took a “work first” approach, while allowing low-income families to continue to receive subsidized child and health care benefits after parents, particularly single mothers, obtained employment. Much of the research on the effects of welfare reform has focused on employment outcomes. Nearly 20 years since these reforms were first implemented, we know that in general, single mothers are working more. However, for most low-income working women, greater labor force participation has not resulted in moves up the economic ladder. On average, wages continue to be low, work is often sporadic or fluctuating, and poverty remains fairly persistent among much of the target population. Political discussion, and to some extent policy, continues to focus on work. For example, the Deficit Reduction Act of 2006 expanded work requirements and sanctions, while narrowing what could be counted as work.

TANF work exemptions

Considering participation and work outcomes by welfare participants without disaggregating exposure to work requirements assumes that the treatment received in TANF programs is homogenous across groups, which likely confounds results. In most states, TANF programs may temporarily exempt participants who have a documented disability, are pregnant, or who have recently given birth. For anyone qualifying for such an exemption, the degree and extent of work participation required looks vastly different from that expected of work-assigned program participants. It is possible that we are overstating the effects of work requirements on program and employment outcomes, because those who are exempt from work requirements may actually have better human capital characteristics, and thus may be more likely than other participants to find employment after their exemption expires. The only research that has been done to date on TANF work exemptions focuses on maternity leave-taking.

Why it matters

Understanding differential use of TANF may have a number of policy implications. After spending months conducting interviews in Wisconsin welfare offices, I came away with the sense that the TANF program actually operated as three distinct and independent programs: for workers, new mothers, and participants who have a qualifying disability and are expected to be work-exempt for a period of at least 60 days (hereafter called disabled). The differences included not just work participation, but also the degree of possible punitive actions, and the amount of exposure to efforts by caseworkers to connect participants to work. If TANF does indeed function as three different programs, then we would expect to see differences in program outcomes between the three groups. Understanding to what extent the program is assisting people who are not there for work could also be helpful in deciding how, and for whom, TANF resources should be used. There may also be implications for service delivery and tangential program modifications such as short-term disability and paid leave programs.

Evidence from Wisconsin

As part of a study documenting the application process for Wisconsin Works, or W-2, Wisconsin’s TANF program, I conducted field observations and interviews in Wisconsin welfare offices during 2006. Using administrative data, I was able to consider demographic characteristics, pre-entry TANF and employment history, and TANF and employment outcomes for those subject to work requirements, new mothers, and disabled participants.

Differences in TANF participation

Table 1 illustrates the differences between the three groups I observed utilizing Wisconsin’s TANF program. Application period, participation requirements, and mandatory activities all differ across the three groups. So, for example, TANF worker participants were required to be on-site or submitting job applications for 30 hours each week, while a person

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qualifying for an exemption because of a disability had to spend the same amount of time addressing the disability through physical therapy, doctor appointments, taking prescribed medication, or related activities assigned by their caseworker. In contrast, new mothers were expected to spend time at home with their infants, and had no other TANF participation requirements. Bureaucratic interaction with TANF staff also appears to vary greatly across these groups, due to the different breadth and scope of discretion in punitive actions allowed for each type of TANF participant. Caseworkers monitored every hour of a worker’s participation, and workers could be sanctioned for missing an hour of required work activities. For participants in the disabled group, it was more common for caseworkers to monitor compliance on a weekly basis, using reports from doctors and participants. New mothers have no participation requirements and are thus not monitored during the exemption, and could be sanctioned only for failure to comply with child support requirements (as could any other TANF participant).

Findings

In order to better understand the policy implications of the differences between these three groups, I assess: (1) whether work-exempt participants represent a significant share of TANF entrants; (2) patterns of TANF use across the groups; and (3) patterns of employment across the groups. As shown in Table 2, I found that a majority of TANF participants were in an exempt category; 48 percent were new mothers, an additional 17 percent were disabled, and the remaining 35 percent fell into the non-exempt worker category. Table 2 also shows differences in characteristics between the groups; as expected, the disabled were more likely to be older, while new mothers were more likely to be younger. Some human capital differences are also evident; though all groups are clearly disadvantaged, new mothers were substantially more likely than those subject to work requirements to have at least a high school diploma.

Figures 1 and 2 show TANF use and employment history in the year prior to TANF entry, and confirm the human capital findings; over three-quarters of new mothers had not received TANF in the year prior to entry, while about half of each of the other groups had no receipt. Those with a disability exemption were the most likely to have spent more than 6

### Table 1

<table>
<thead>
<tr>
<th>Worker</th>
<th>Disabled</th>
<th>New Mother</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility Requirements</td>
<td>Limited or no prior work experience; does not have documented disability</td>
<td>Documented disability</td>
</tr>
<tr>
<td>TANF application period</td>
<td>12-day application period with assigned work activities; enrollment conditional on compliance</td>
<td>Abbreviated period; medical activities to address disability; no job search; enrollment as &quot;disabled&quot; participant conditional on verification of disability</td>
</tr>
<tr>
<td>Participation Requirements</td>
<td>30 hours per week of work or work-like activities</td>
<td>30 hours per week to address disability</td>
</tr>
<tr>
<td>Mandatory Activities</td>
<td>Job search; community service job; educational activities</td>
<td>Depends on the disability. Examples: Physical: physical therapy; At-risk pregnancy: bed-rest; Mental Health: counseling. Can be a combination of activities</td>
</tr>
<tr>
<td>Time Limit</td>
<td>24 months</td>
<td>24 months</td>
</tr>
<tr>
<td>Caseworker Interactions</td>
<td>High</td>
<td>Moderate</td>
</tr>
<tr>
<td>Agency Monitoring</td>
<td>High</td>
<td>Moderate</td>
</tr>
<tr>
<td>Exposure to Discretionary Action (Sanctions)</td>
<td>High</td>
<td>Moderate</td>
</tr>
</tbody>
</table>

Notes: *Eligibility requirements” indicates criteria other than income eligibility, which all participants must have.
*Participants who enter New Mother participation from another type of TANF participation have the New Mother months counted for their overall participation time limit (60 months). In 2006 there were no formal time limits to New Mother participation.

### Table 2

<table>
<thead>
<tr>
<th>Characteristics across TANF Groups</th>
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<tbody>
<tr>
<td>All</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>Characteristics</td>
</tr>
<tr>
<td>Age</td>
</tr>
<tr>
<td>20 Years or Younger</td>
</tr>
<tr>
<td>21–25 Years</td>
</tr>
<tr>
<td>26-33 Years</td>
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<tr>
<td>34 Years or Older</td>
</tr>
<tr>
<td>Race</td>
</tr>
<tr>
<td>White</td>
</tr>
<tr>
<td>African American</td>
</tr>
<tr>
<td>Less than High School Diploma</td>
</tr>
<tr>
<td>Never Married</td>
</tr>
<tr>
<td>Number of Children</td>
</tr>
<tr>
<td>One</td>
</tr>
<tr>
<td>Two</td>
</tr>
<tr>
<td>Three</td>
</tr>
</tbody>
</table>
Figure 1. Pre-entry TANF use across groups.

Figure 2. Pre-entry employment across groups.
months on TANF in the prior year. Looking at employment history in Figure 2, less than 20 percent of new mothers (and largely the youngest of those mothers) had no work history in the past year, while close to half of those subject to TANF work requirements had not worked. New mothers, and to a lesser extent those in the disabled group, were also more likely than those subject to work requirements to have been employed in each quarter of the previous year.

Overall, 8.5 percent of participants remained on TANF over a 24-month period; this percentage varied over the three groups, ranging from under 5 percent for new mothers, to nearly one-quarter of those with a disability. Those subject to work requirements were least likely to remain on TANF for only one spell, indicating that they were more likely to be “churners” who cycle on and off TANF. Among both new mothers and the disabled, around three-quarters had only one spell on TANF, but the length of that one spell varied greatly between the two groups, with new mothers staying on for an average of only 5.5 months, while the disabled averaged twice that.

Figure 3 shows who exited TANF for work during the two years following TANF entry, and whether the job paid lower or higher wages, with “lower” defined as equal to or below full time at minimum wage, and “higher” being either at or above a full-time minimum wage position. About 65 percent of new mothers exited to a job, with about 60 percent of those obtaining a higher wage position. Those who were disabled were the least likely to exit for work (about 30 percent), and the most likely to either exit without a job (just under half), or remain on TANF. Among those who were subject to TANF work requirements, about 55 percent exited to a job, and around 55 percent of those obtained a lower-wage position. A regression analysis confirmed that these results remain when demographic characteristics are controlled for.

**Summary and policy implications**

I found that those subject to work requirements are the minority of TANF entrants in Wisconsin, and that just under half enter for means-tested maternity leave. The three groups of participants I considered look remarkably different: those subject to work requirements have less human capital and tend to be TANF cyclers; new mothers have more human capital and tend to be TANF leavers; and those with a disability are older and tend to be TANF stayers (within the time limits of the program). Employment outcomes also vary across groups; new mothers are most likely to exit TANF for work (and most likely to exit to a higher-wage job); disabled participants are most likely to not exit TANF or to exit without employment; and workers are more heterogeneous in employment outcomes with most exiting for work (and the largest share exiting to lower-wage jobs).

Given that TANF participants are a diverse group with significant differences in human capital characteristics and
program and employment outcomes, it may be time to consider expanding other programs or creating different sets of programs in order to target services towards specific needs. For instance, substituting social insurance programs, such as Temporary Disability Insurance for disabled TANF participants and paid leave for new mothers, may free up TANF resources for the program’s target population—those who need assistance finding employment—and thus better meet the needs of all. At the same time, we should not overlook potential tradeoffs in transitioning some participants to social insurance programs. It may be that new mother and disabled TANF participants are linked to other vital resources such as Medicaid, Supplemental Nutrition Assistance Program (SNAP), and child care subsidies during TANF program participation, connections that may not readily occur in the context of a social insurance program.

1Information on the W-2 Applicant Project from which these data were drawn can be found here: http://www.irp.wisc.edu/research/welfare/reform/wisconsin.htm#w2appl

2States vary in their pregnancy exemptions; some will exempt only for high-risk pregnancies, others will exempt early in the pregnancy, and others will not exempt for pregnancy at all.


5“Disabled” here is used to describe individuals who are exempt from work requirements because they have one of the following qualifying disabilities: health, mental health, substance abuse, domestic violence, or are the caretaker of an incapacitated child. The work exemption for disabled participants extends until well-being improves to the degree that the disability no longer interferes with work, or the participant reaches the 60-month limit on TANF receipt.
Three panelists presented new research on issues related to children and families. Lloyd Grieger discussed preliminary findings from work done jointly with Yasamin Kusunoki and David Harding, on adolescent romantic relationships, concluding that such relationships are common, and that most occur outside the boundaries of neighborhoods, schools, and peer groups. Steve Haider presented new work done with Todd Elder and John Goddeeris, providing a framework for evaluating racial and ethnic infant mortality gaps, and suggesting that the role of socioeconomic status in explaining such gaps is larger than previously thought. Alexandra Killewald discussed work done with Ian Lundberg and Cassandra Robertson, providing new evidence for assessing the pathways through which economic circumstances may affect couples’ risk of divorce. This set of articles summarizes their presentations.

The social contexts of adolescent romantic relationships

Lloyd Grieger, Yasamin Kusunoki, and David J. Harding

Adolescence is a crucial developmental period when individuals increasingly exert their independence from their family, form close relationships with non-family peers, and often enter into their first romantic relationships. Early intimate relationships influence a number of interpersonal processes that are integral to psychological and social development, such as autonomy, individuation, relatedness, identity formation, and the capacity for intimacy. These early romantic relationships are the primary context for developing sexual identity and learning to express sexuality. The relationships also have a lasting effect throughout adulthood, setting the stage for future relationships and family formation behaviors. The behaviors adolescents engage in within these intimate relationships are of great concern to social scientists, particularly behaviors associated with negative outcomes like sexually transmitted infections and unplanned pregnancies. Engagement in these risky behaviors is associated with a constellation of contributing factors and among them are the partners’ own normative beliefs about sexual behaviors. Among the many influences on an adolescent’s views about sexual behaviors are peer groups, which are important for the development and policing of behavioral norms. In addition, the greater social environment, such as neighborhoods and schools, are also thought to facilitate the development and policing of adolescents’ attitudes towards sex and engagement in risky behaviors.

Prevalence of romantic relationships within neighborhoods, schools, or peer groups

For the purposes of this study, the adolescents are individuals between the ages of 14 and 17. The data for the analyses come from the National Longitudinal Study of Adolescent Health, a nationally representative school-based study of students enrolled in grades 7 through 12 during the 1994–1995 school year. We look separately at whether partners know each other from the same social context (neighborhood or school), and whether they know each other by being in the same peer group (that is, the partner was either already a friend, or the friend of a friend, at the time the relationship began).

Preliminary findings

Though still in the early stages, this research has already revealed some important facts about adolescent relationships. First, we find that romantic relationship experience is the norm among adolescents; over 80 percent of our sample of 14- to 17-year-olds have been in a romantic relationship. We also find that adolescents with relationship experience do not necessarily come from disadvantaged backgrounds; adolescents from all backgrounds are likely to have romantic relationships.
Second, as shown in Figure 1, we find that about half of the adolescent relationships are formed with someone who neither lives in the same neighborhood nor attends the same school. Since a significant amount of research has been conducted on the effects of neighborhood and school environments on risky sexual behaviors, it is important to know that over half of these relationships are formed across these boundaries.

As Figure 2 shows, adolescent romantic relationships are even less likely to be formed from within a peer group than within a neighborhood or school; over 80 percent of relationships are formed with someone who was neither a friend, nor the friend of a friend, at the time the relationship began. We know from other research that adolescents learn about sexual identity and sexual cues from their peers.\(^8\) Our finding that most relationships are formed outside one’s social circle may be an indication of how these views are transported beyond peer group boundaries.

In future analyses, we plan to examine the association between relationship embeddedness and neighborhood and school disadvantage, using multivariate multilevel statistical approaches. Our preliminary findings suggest that the influence of school and neighborhood disadvantage on relationship embeddedness varies depending on gender: for girls, school disadvantage seems to be associated with choosing partners from their own schools, neighborhoods, and peer groups. For boys, however, school disadvantage seems to have the opposite association; boys from disadvantaged schools are more likely to choose their relationship partners from outside their schools, neighborhoods, and peer groups.

**Implications**

Romantic relationships among adolescents are important to study because they are common, and adolescents of all backgrounds engage in them. Because the majority of adolescent romantic relationships occur outside a school, neighborhood, or peer group context, relationship formation is likely to be a viable pathway for the spread of beliefs, attitudes, and behaviors across spatial and social boundaries.

In the future it would be interesting to know whether embedded relationships are more or less risky depending on individual or contextual characteristics, as this knowledge could be useful for identifying potential pathways for transmission or reinforcement of disadvantage within a neighborhood or school. For example, if the girls who formed embedded relationships are more likely to participate in risky sexual behaviors, then this could be one way through which neighborhood or school disadvantage reinforces itself. Additionally, if boys who formed non-embedded relationships are riskier in terms of their sexual behaviors, then this could be one way by which neighborhood or school disadvantage propagates across spatial and social boundaries. Our future work on this topic will attempt to answer some of these questions.

Figure 2. Proportion of adolescent romantic relationships with person from within or outside peer group.


3See, for example, R. K. Raley, S. Crissey, and C. Muller, “Of Sex and Romance: Late Adolescent Relationships and Young Adult Union Formation,” Journal of Marriage and Family 69, No. 5 (2007): 1210–1226.


5See, for example, M. S. Granovetter, “The Strength of Weak Ties,” American Journal of Sociology 78, No. 6 (1973): 1360–1380.

6For more information about the National Longitudinal Study of Adolescent Health (AddHealth), see http://www.cpc.unc.edu/projects/addhealth.

Racial and ethnic infant mortality gaps and socioeconomic status

Steven J. Haider

The infant mortality rate, the number of deaths in the first year of life per 1,000 live births, is a widely used indicator of population health and well-being. In 2006, the overall infant mortality rate for the United States was 6.68, but infant mortality rates differed dramatically across racial and ethnic groups. Of every 1,000 live births, there were about five deaths among babies born to non-Hispanic white mothers and about 12 deaths among babies born to black mothers. The rate for babies born to Hispanic mothers was slightly lower than that for non-Hispanic white mothers. In this study, we use five years of micro-level data from 2000 through 2004 for non-Hispanic whites, blacks, Mexicans, Puerto Ricans, Asians, and Native Americans. We examine how infant mortality is associated with several background characteristics, including maternal marital status, education, and age. Using Census Bureau data on new mothers, we also look at the association between these characteristics and income and poverty. Our results provide new insights on the role of socioeconomic differences in infant mortality rates across racial and ethnic groups.

Previous research on infant mortality, race, and ethnicity

There are clear disparities in socioeconomic status between racial and ethnic groups, and accumulating evidence that health at birth is affected by many factors.1 It is thus unsurprising that a lot of research has examined the extent to which infant mortality rate differences are related to socioeconomic status. Results to date suggest that the two may not be closely related. For example, previous studies have found that only about one-third of the black-white gap can be accounted for by the background characteristics commonly available on birth certificates, such as maternal age, education, and marital status. However, given that the set of characteristics available on birth certificates is limited, the inclusion of additional characteristics could account for more of the black-white gap. The relatively low infant mortality rate for Hispanics also fails to support a socioeconomic status explanation because, compared to whites, Hispanics and blacks appear similarly disadvantaged on many dimensions. However, the comparison of the Hispanic-white disparity to the black-white disparity is complicated by the “Hispanic paradox,” the finding that Hispanics tend to have better-than-expected health outcomes along many dimensions.2

New work on the role of socioeconomic status in infant mortality gaps

In the new work done with my colleagues Todd Elder and John Goddeeris described here, we have reconsidered the role of socioeconomic status in infant mortality rates across a variety of racial and ethnic groups.3 We study several groups simultaneously for three reasons. First, previous research has largely focused on the large and persistent black-white gap in the infant mortality rate, but has made relatively little progress understanding its sources; a systematic comparison to other racial and ethnic gaps could help shed light on this disparity. Second, these other racial and ethnic gaps are interesting in their own right, in part because of shifting demographics in the United States.4 Third, we wish to examine whether the relationships between socioeconomic status disparities and infant mortality rate gaps are similar across various between-group comparisons. We expand on our earlier work, which provided a common framework for examining how covariates predict between-group differences in infant mortality rates and other related outcomes.5 We also make use of census data on new mothers to examine the relationship between background characteristics and income and poverty.

Results

Actual and predicted infant mortality rate gaps are shown in Figure 1. The overall actual infant mortality rate of whites in our sample was 5.35 per 1,000 live births. Three groups had a substantially higher rate: blacks at 12.35, Native Americans at 8.31, and Puerto Ricans at 7.61. In contrast, two groups had a lower rate: Mexicans at 5.04, and Asians at 4.34. Predicted infant mortality rates are calculated by reweighting the population of white infants to create counterfactual populations that have the same distributions of observable characteristics as the other groups, while retaining the white correlations from characteristics to outcomes.6 The difference between white infant mortality rates and these counterfactual populations are the predicted gaps.

Smaller shares of the overall black and Puerto Rican gaps are predicted as compared to the overall Native American and Asian gaps. Also, the Hispanic paradox is evident for Mexicans, but not for Puerto Ricans. The predicted gap for Mexicans falls between those of Native Americans and Puerto Ricans, although Mexicans have much lower actual infant mortality rates than these groups. That is, blacks, Mexicans, Native Americans, and Puerto Ricans all have background characteristics that are associated with infant mortality among whites, but only blacks, Native Americans,
and Puerto Ricans actually have high infant mortality rates compared to those of other races and ethnicities. This prediction of a substantial positive gap when none exists represents the crux of the paradox.

The role of individual characteristics

Figure 2 shows the contribution of each background characteristic to the overall predicted gap in the infant mortality rate between whites and each other racial or ethnic group. For the four groups with relatively low socioeconomic status—blacks, Mexicans, Puerto Ricans, and Native Americans—three factors—maternal education, age, and marital status—are primarily responsible for the positive predicted gaps. If whites had the same distribution of these three characteristics as these other groups, their infant mortality rate would likely be substantially higher. For example, convergence in these three characteristics alone would reduce the infant mortality gap by nearly 2 deaths per 1,000 births for blacks, Puerto Ricans, and Native Americans.

How strongly are background characteristics related to socioeconomic status?

Our results indicate that the bulk of the predicted positive gap in the infant mortality rate between whites and some of our target racial and ethnic groups is attributable to three characteristics: maternal education, marital status, and age. To determine the extent to which these three variables are related to income differences, we use a census sample of new mothers. We used several different indicators of socioeconomic status, with similar results. Looking at household income, for example, we found that the three covariates that predict much of the gap in the infant mortality rate are associated with large income differences. Married mothers have $30,932 more household income than non-married mothers, and mothers with a college degree have $63,737 more household income than mothers who have not completed high school. Large gaps remain even after adjusting for the other covariates: married mothers have $11,937 more household income than non-married mothers, and mothers with a college degree have $46,624 more household income than mothers who have not completed high school. Interestingly, age of the mother is also strongly related to income differences. Comparing the lowest income group to the highest income group using the adjusted results, mothers aged 35 and above have $26,588 more income than mothers aged 20 to 24; the size of this income gap by age is even bigger than the income gap by marriage. These results suggest that all three of the main predictors of infant mortality are highly related to household income.

Census data also allow us to calculate unpredicted poverty gaps; that is, the poverty gaps remaining after subtracting out those explained by maternal education, age, and marital status. There appears to be a strong correlation between unpredicted deep poverty gaps and unpredicted infant mortality gaps, suggesting that even more of the infant mortality rate can be explained by poverty as a whole than is accounted for by the three currently available indicators of maternal education, age, and marital status.

Why is there a Hispanic paradox?

A striking result found above and in previous studies is the Hispanic paradox: the consistent finding that Hispanics do much better on health outcomes than would be predicted.
based on their observable characteristics. Consistent with previous studies, we found that the Hispanic paradox exists for Mexicans, but not for Puerto Ricans. There is an extensive literature showing that mothers who are foreign-born tend to have different outcomes; in particular, lower levels of infant mortality. As it turns out, once we account for the systematic relationship between being foreign-born and the infant mortality gap, the paradox largely disappears even for Mexicans: the predicted gap in the infant mortality rate is no longer substantially greater than the actual gap.

Conclusions

We found that the same three characteristics tended to predict much of the existing infant mortality gap between whites and select other racial and ethnic groups: maternal marital status, education, and age. We also showed that even the Hispanic paradox can be largely accounted for by a common finding across racial and ethnic groups: foreign-born citizens generally have lower infant mortality than do their domestic-born counterparts. Importantly, despite the fact that much of the infant mortality gaps are not predictable by background characteristics, we demonstrate that there appears to be a substantial role for socioeconomic status. Each of the three variables that predict much of the differences between groups—maternal marital status, education, and age—is strongly related to income and poverty. If whites had the distribution of these three characteristics found among the groups with the highest infant mortality rates, then the white infant mortality rate would increase by nearly 2 deaths per 1,000. This estimate represents a substantial fraction of the infant mortality rate for whites and the infant mortality rate gap for blacks, Native Americans, and Puerto Ricans. An additional analysis that compared the unpredicted gaps in infant mortality to the unpredicted deep poverty gaps suggests that an even larger role for socioeconomic status might be uncovered if more comprehensive measures were available on birth certificates.


Between 1996 and 2006, the share of births to non-Hispanic whites and non-Hispanic blacks fell from 60.6 to 54.1 percent and from 14.9 to 14.5 percent, respectively. In contrast, the share of births to Hispanics grew from 18.0 to 24.4 percent, the share to American Indians / Alaska Natives grew from 1.0 to 1.1 percent, and the share to Asians grew from 4.3 to 5.7 percent. See J. A. Martin, B. E. Hamilton, P. D. Sutton, S. J. Ventura, F. Menacker, S. Kirmeyer, and T. J. Mathews, “Births: Final Data for 2006,” National Vital Statistics Reports 57, No. 7, Hyattsville, MD: National Center for Health Statistics, January 7, 2009.


The observable characteristics are: education, age, marital status, prenatal care, previous infant death, gender, whether or not there was a plural birth, birth order, and state.

Because Asians tend to have more favorable distributions of these three variables compared to whites (mothers are more likely to be married, be older, and have more education), the predicted effect is negative.
Whose money matters?

Alexandra Killewald

Alexandra Killewald is Assistant Professor of Sociology at Harvard University.

In the United States, about half of first marriages end in divorce, and marital disruption is associated with a host of negative outcomes for both adults and children.\(^1\) In particular, divorce is associated with substantial financial loss and high risk of poverty for women.\(^2\) In part because of these negative financial consequences, parental divorce is associated with negative outcomes for children, including lower cognitive achievement, reduced educational attainment, increased risk of teen pregnancy, and less favorable socio-emotional outcomes.\(^3\) It is therefore important to ask what factors work to stabilize or destabilize marriages. In this article, I investigate the role financial circumstances play in couples’ risk of divorce.\(^4\)

Theoretical perspectives on divorce

There are, of course, many different causes of divorce, and economic circumstances capture only a small portion of these.\(^5\) Yet, the role of couples’ economic characteristics in marital stability has received substantial scholarly attention and a plethora of theories have developed to explain how the employment and income of spouses may affect their risk of divorce. In this section, I outline four common theoretical perspectives by which economic circumstances and marital stability have been linked. Prior research has not reached consensus on the relative validity of each of these theories. We argue that this disagreement is due at least in part to the conflation in prior research of current income while married with expected income in the event of divorce. These two measures have conceptually distinct effects on marital stability, but are often assumed to be interchangeable.

Women’s economic independence

One popular hypothesis is that divorce is more likely when divorced women are better able to support themselves financially, allowing them to leave unhappy marriages. Although this theory seems intuitive and plausible, findings have been inconclusive and inconsistent.\(^6\)

Financial strain

A second school of thought argues that marital well-being should be higher when household income is higher, as financial resources reduce stress in a relationship, potentially allowing couples to outsource household labor, reduce conflict, and increase leisure time.\(^7\) If true, wives’ employment and earnings should have a stabilizing effect on marriage through positive effects on household income. Indeed, research has shown that household income is negatively associated with the risk of divorce, but it is unclear whether both wives’ and husbands’ incomes have the same effect.\(^8\)

Gendered institution

A third perspective conceptualizes marriage as an inherently gendered institution and predicts that divorce will be less likely when spouses’ labor conforms to traditional gender roles.\(^9\) While dual-earner couples are now very common, wage-earning remains normative for men, particularly married men and fathers, consistent with findings that husbands’ unemployment is associated with marital disruption.\(^10\) Other scholars have suggested that a wife’s earnings may become particularly disruptive to her marriage when they exceed her husband’s, and there is some empirical support for this claim.\(^11\)

Specialization

A final perspective, based on employment status rather than earnings, rests on the assumption that marital well-being is enhanced when spouses engage in different and complementary activities. With each spouse doing the activity in which she or he excels, both spouses benefit. If, instead, spouses perform similar activities, these gains are lost, and marital well-being is reduced.\(^12\) Thus, this theory predicts that couples will be more stable when only one spouse is employed (or, at least, employed full-time) than when both spouses are employed full-time. Support for this theory is again mixed.\(^13\)

Measuring economic independence

The lack of consensus on the theoretical underpinnings of observed associations between financial circumstances and divorce stems in part from the difficulty of empirically distinguishing among these multiple hypothesized pathways. In particular, prior work has typically measured wives’ economic independence with their current earnings or employment, using economic outcomes while married as a proxy for likely post-divorce outcomes.\(^14\) This approach has two negative consequences. First, our own preliminary analyses suggest that the correlation between a woman’s earnings before and after divorce is quite low. Second, by using wives’ current economic circumstances to stand in for their economic independence, prior research has relied on a single measure—either the wife’s employment status or her earnings—to capture multiple hypothesized mechanisms. As a result, it is challenging to isolate the empirical support for each theoretical model.
Expanding on past work

In the analysis described here, we do not assume that a wife’s earnings would remain the same after divorce; instead, we model divorced women’s economic outcomes directly. We also do not assume that a woman’s income in the event of divorce is equivalent to her earnings in the event of divorce; we include non-labor sources of income, including child support payments. Finally, we do not assume that a woman’s economic well-being is necessarily directly proportional to her income; we adjust for household size.

Analysis of divorce risk

To overcome the limitations of previous studies, we directly model divorced women’s economic well-being (household income relative to the poverty line for her household) using a sample of separated and divorced women drawn from Census data. The results of these models are then used to predict likely outcomes for married women in the Panel Study of Income Dynamics, were they to divorce. We find support for the economic independence theory; as the economic cost of divorce rises, the likelihood of divorce falls. The coefficient goes in the direction expected under the financial strain perspective—higher current economic well-being correlates with less divorce—but this result is not statistically significant. We find no statistically significant differences in a couple’s risk of divorce by the employment status of the wife, provided that the husband is employed full-time, casting doubt on the specialization hypothesis. We also find no support for the female-breadwinner component of the gendered institution perspective; there is no evidence that women out-earning their husbands is bad for marital stability. In contrast, we do see fairly clear evidence that marital disruption is more likely when the husband is employed less than full time, consistent with the aspect of the gendered institution perspective that focuses on the norm of men being wage-earners. It is notable that the wife’s employment status does not moderate the disruptive effect of her husband’s underemployment; thus, this effect does not seem to be related to household income level, but simply to whether or not the husband is working full time.

Conclusions and policy implications

In our study, we examine the role that financial circumstances play in couples’ risk of divorce. Theories about how economic circumstances and marital stability are related include: (1) women’s economic independence, which predicts that divorce is more likely when women are better able to support themselves; (2) financial strain, which predicts that divorce is less likely when household income is higher; (3) gendered institution, which predicts that divorce is less likely when spouses’ labor conforms to traditional gender roles; and (4) specialization, which predicts that divorce is less likely when only one spouse is employed full-time. We improve upon prior research by modeling wives’ economic independence based on the economic outcomes of divorced peers, allowing us to measure economic independence separately from current employment and income. Our preliminary results provide support for the economic independence hypothesis and gendered institution perspective, with less support for the financial strain perspective and specialization. In particular, marriages are destabilized when husbands are not fully employed and when wives would sacrifice less financially, were they to exit the marriage. Thus, while we find no evidence that marriages are particularly disrupted when wives earn more than their husbands, we do find that partners’ economic resources matter differently for men and women. For women, real economic resources that would allow her to maintain an adequate standard of living post-divorce allow divorce, while for men the association between work and marriage appears to be through symbolic rather than financial constraints, consistent with prior research suggesting that a husband’s unemployment increases the risk of divorce primarily because of the signal it sends about his noneconomic characteristics, rather than because of the economic consequences. Thus, our results support the notion that gender remains a powerful lens through which the link between economic circumstances and divorce is filtered.


4This article draws on ongoing joint research with Ian Lundberg, with research assistance from Cassandra Robertson.

5See, for example, P. R. Amato and D. Previti, “People’s Reasons for Divorcing: Gender, Social Class, the Life Course, and Adjustment,” Journal of Family Issues 24, No. 5 (July 2003): 602–626.


Sayer et al., “She Left, He Left.”


Charles and Stephens Jr., “Job Displacement, Disability, and Divorce.”
Of all the ways in which family life in the United States has changed over the past 50 years, an increase in family complexity is one of the most important demographic shifts. High rates of cohabitation, nonmarital childbearing, divorce, and repartnering present challenges for policymakers as well as for families, especially children. Particularly notable is an increase in multi-partner fertility, or the proportion of adults who have biological children by more than one partner. These changes and trends in family life are important for understanding both the causes and consequences of poverty. As the reach and effects of many antipoverty policies vary with family structure, changes in family life pose challenges to the effective design of antipoverty programs and policies.

Papers from a national research and policy conference, convened by the Institute for Research on Poverty, on growing U.S. family complexity make up the July 2014 issue of The ANNALS, “Family Complexity, Poverty, and Public Policy.” In the volume, leading scholars explore multiple aspects of contemporary family complexity in the United States, focusing on families with minor children.

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Marcia J. Carlson and Daniel R. Meyer

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Race and immigration

Three panelists presented new research on issues related to race and immigration. Brian Cadena shared outcomes from a study of geographic mobility during the Great Recession done jointly with Brian Kovak, concluding that immigrants help balance local labor markets by moving to areas that have relatively strong economies. Liliana Garces presented findings from a study of the effect of affirmative action bans on the medical school enrollment rates of historically underrepresented students of color done with David Mickey-Pabello, concluding that the bans do cause these students to enroll at lower rates. Sandra Smith examines some of the potential implications of traumatic loss in low-income communities of color. This set of articles summarizes their presentations.

Immigrants balance local labor markets

Brian Cadena and Brian Kovak

The labor market for low-skilled workers in the United States has changed dramatically over the past few decades. Technological change, growing international trade, and the rise of the service-based economy have all substantially altered the landscape for workers with at most a high school diploma. In addition to facing risks from these structural changes to the labor market, these workers are also subject to greater volatility as the overall strength of the economy fluctuates. Importantly, each of these factors has a substantial impact on the geographical location of demand for low-skilled workers in addition to affecting the overall level of demand. Unfortunately, research has consistently found that, in comparison to college-educated workers, workers with lower levels of schooling are much less likely to make long-distance moves in response to labor market conditions. This lack of mobility is troubling because migration is a key mechanism through which geographical inequality of opportunity is reduced. In recent years, however, the low-skilled portion of the labor force is increasingly composed of immigrants. By 2011, roughly one in five workers with at most a high school education were born abroad. These individuals have revealed a willingness to make long-distance moves in search of better jobs and wages because many of them have lower personal attachment to particular locations within the United States. As suggested by George Borjas, immigration may reduce geographical inequality between labor markets when new immigrants choose locations with relatively strong wage and employment prospects. Recent empirical evidence finds that immigrants perform precisely this balancing role in the labor market.

The study summarized in this article builds on this earlier work by examining geographical mobility among Mexican-born immigrant men and native-born men, during the Great Recession. We use a sample of low-skilled men, defined as those with at most a high school diploma.

Geographical mobility during the Great Recession

The Great Recession was a time of particularly severe declines in the demand for low-skilled workers, with substantial variation from place to place across the United States. In our study, we ask two key questions about low-skilled Mexican-born immigrant men. First, how did individuals’ location choices respond to geographic variation in the depth of the local downturn? Second, did immigrants’ willingness to move to stronger labor markets help equalize employment rates across geography? To answer these questions, we take advantage of the fact that employers adjusted to changing conditions by cutting jobs rather than wages. As a result, the severity of the local recession can be observed directly through employment data.

Immigrant populations adjust to employment demand

Consistent with the previous literature, our results reveal that people with at least a bachelor’s degree are highly responsive to differences in employment changes across locations. A one percentage point change in the employment growth rate is associated with a 0.53 percentage point change in the same direction in the population growth rate among these workers. Also as found in previous work, our survey responses among less-educated native-born workers were much smaller; in fact, there was no statistically significant evidence that these workers move toward better labor markets at all.

In sharp contrast, the Mexican-born population shifted dramatically toward locations with relatively stronger job prospects. This difference in response between the two populations is illustrated in Figure 1. Here, each circle represents a city, with the size proportional to its population. The scale of the x-axis serves as a reminder that the changes in locations were primarily away from locations with very severe job losses and toward places with relatively mild job losses. The
relatively flat slope of the line for native-born men shows that there is no clear indication that when these workers move, they are moving to areas with stronger labor markets. The strong upward slope of the line in the second graph indicates that Mexican-born men are very likely to move to locations where they are more likely to find work. We found this result to be robust, and were able to rule out a number of potential alternative interpretations.9

Mexican mobility and native outcomes

We found that the population adjustments among Mexican-born workers improve their chances of finding employment, at least on average. The remaining question, therefore, is how their mobility affects the geographic distribution of employment rates among native-born workers, who were much less responsive. To answer this, we examined the relationship between the change in employment in a city and changes in the employment rate of individuals who live there. In the absence of mobility, job losses should affect local workers, and cities with more severe downturns should experience much larger declines in employment rates. With mobility, however, changes in employment rates will be less closely linked to local job losses and more similar across cities. We split the sample of cities into those that had large and small Mexican-born populations prior to the onset of the recession. The primary result, shown in Figure 2, is that the set of cities with more Mexicans had smoother outcomes in terms of employment rates. Thus, workers in cities with the most severe job losses were better off when they lived in cities with more Mexican-born workers, while those in cities with the least severe job losses were better off if their city had fewer Mexican-born workers. Importantly, there is no evidence that employment rates were any smoother among high-skilled workers, which helps rule out the possibility that cities with more Mexican-born immigrants were more dynamic or flexible on some other dimension. Instead, we conclude that mobility among the low-skilled Mexican-born population helped balance the low-skilled labor market across locations.

Pathways of population adjustment

Turning to the question of how the Mexican-born population adjusted, we found that only 20 percent of the adjustment occurred through newly arriving immigrants selecting locations with relatively strong labor markets. The remainder occurred through city-to-city migration within the United States, and through return migration back to Mexico. Our evidence suggests that each of these two more common pathways was an important adjustment mechanism.

Finally, we examine potential explanations for the stronger responses among the Mexican-born population. We find that the results are not simply due to demographic differences; native workers of similar age, marital status, and homeownership status are no more responsive than are native workers as a whole. Instead, we find that Mexican-born workers have a stronger labor force attachment, likely because of differences in labor market motivations and in eligibility for safety net programs. Mexican immigrants also have access to a much stronger and more diffuse social network than native workers, which can provide information and material support for workers planning long-distance moves.
Implications for policymakers and future research

This paper adds to a growing literature that shows that immigrants help balance local labor markets by moving to areas with relatively strong economies. This result has a number of implications for both policy and research. First, the smoothing provides a benefit to native-born workers by reducing the earnings and employment variability they face. This influence of immigrants on the labor market has received relatively little attention in the policy debate. Importantly, the proposed W visa in the Senate-passed immigration reform bill would allow temporary low-skilled workers to move from employer to employer and from location to location during their eligibility period. The expanding literature suggests that this feature would benefit both immigrant and native-born workers holding similar jobs.

On the other hand, this consistent finding that immigrants help balance local labor markets by moving to where the jobs are implies that programs designed to affect the low-skilled population are likely to have spillover effects on populations not targeted directly by the policy. For example, Cadena finds that, for every ten U.S.-born women who left the welfare rolls and entered the workforce in a city, five fewer immigrants settled there.\(^\text{10}\) This response can help explain why cross-location comparisons of the effects of welfare reform on nonrecipients tend to find relatively small differences. Similarly, immigrants prefer to locate in states with stagnant rather than rising minimum wages.\(^\text{11}\) Because some immigrants choose alternative work locations when the minimum wage increases, the observed employment effects of the minimum wage are smaller among teen workers in states where immigrants are a greater share of the low-skilled workforce.

Finally, these studies suggest that immigration inflows are highly sensitive to economic conditions. This is a particular concern for the literature examining the effect of immigration on labor market outcomes for native-born workers. When immigrants choose locations with stronger demand for their type of labor, it becomes difficult to separate the influence of immigrants from the influence of other observable economic forces affecting native-born workers’ wages and employment. Researchers have typically used a single instrumental variables methodology to address this concern, and further investigation of its properties is likely warranted.\(^\text{12}\) Importantly, even approaches like Borjas’s national-level analysis may fail to find the true effect of immigration on native-born workers’ outcomes when the total inflow of new immigrants falls during recessions and rises during expansions.\(^\text{13}\)

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We use high-quality employment data from the County Business Patterns to construct a measure of the relevant job losses for multiple demographic groups based on education, gender, and nativity. We then relate changes in population (calculated from the American Community Survey) to changes in jobs for 97 metro areas from 2006–2010.

First, we controlled directly for diffusion away from traditional enclaves (e.g. cities in California and Texas) and for simultaneous local anti-immigrant legislation. Further, these differential growth rates are not simply part of a pre-existing trend. If anything, it appears that population growth from 2000–2005 among those born in Mexico was stronger in locations that would experience more negative job growth from 2006–2010. Finally, we addressed the possibility of reverse causality using two separate instrumental variables strategies.

Cadena, “Native Competition and Low-Skilled Immigrant Inflows.”

Cadena, “Recent Immigrants as Labor Market Arbitrageurs.”


The effect of affirmative action bans on the representation of students of color in medical schools

Liliana M. Garces and David Mickey-Pabello

The United States is facing a nationwide health crisis, with widely documented disparities in the quality and frequency of treatment received by racial and ethnic minorities. The Department of Health and Human Services has documented that patients of color suffer disproportionately from numerous health conditions and are underserved in terms of quality and frequency of care. Indeed, even when controlling for income, communities with high proportions of African American and Latino residents are much more likely to experience physician shortages than are communities with lower concentrations of these residents.

Racial diversity in medical school

By providing greater access to health care for our increasingly diverse and underserved populations, and more positive interactions between patients and health professionals, a racially and ethnically diverse physician workforce can help address these disparities. Physicians who are from underrepresented minority groups are more likely than their non-minority peers to serve minority populations, and to provide care to other medically underserved populations, such as socioeconomically disadvantaged individuals. Racial and ethnic diversity in medical education has also been found to enhance the learning and cross-cultural competencies of all doctors.

Yet, despite gains over the last few decades, African Americans, Latinos, and Native Americans remain underrepresented in the health professions relative to their proportion of the U.S. population. For example, although 16 percent of the U.S. population is Latino and 14 percent is African American, these groups constituted only 9 percent and 7 percent, respectively, of total U.S. medical school enrollees in 2012. This medical school enrollment disparity creates serious barriers to addressing the health needs of underserved communities and communities of color.

To address these concerns, medical schools have long defended the need for affirmative action: either race-conscious admissions policies, or the ability to consider race or ethnicity as one of many factors in admissions decisions. While the U.S. Supreme Court in Fisher v. University of Texas, 2013, preserved the right of postsecondary institutions to carefully implement race-conscious admissions practices to achieve the educational benefits of a racially and ethnically diverse student body, laws in eight states—California, Washington, Florida, Michigan, Nebraska, Arizona, New Hampshire, and, most recently, Oklahoma—currently ban the practice. After bans on affirmative action were implemented in Texas, California, Washington, and Florida, researchers documented declines in these states in the admission and enrollment of students of color at selective undergraduate institutions, in law schools, and in graduate fields of study.

The effects of affirmative action bans in the field of medicine, however, remain unknown. While the Association of American Medical Colleges (AAMC) has reported drops in minority enrollments following the implementation of such bans, no studies have examined their causal effect. As stakeholders continue to debate affirmative action policies, knowing whether these changes in policy have had a negative effect on the representation of historically marginalized students of color in the field of medicine is critical to understanding the long-term effects these policies will have on our nation’s health care system. This article summarizes a recent study that provides information on the effects of affirmative action bans on medical school enrollment.

In this study, we examined the implementation of the bans in six states—California, Washington, Florida, Texas, Michigan, and Nebraska—in order to estimate their causal effects on the enrollment rates of historically underrepresented students of color at public medical schools. “Historically underrepresented students of color” is defined as students whose self-reported race or ethnicity is black or African American, Latino or Hispanic, or Native American or Alaska Native, and who are not considered “foreign” students.

Race-conscious admissions policies in medical school admissions

The push to increase racial and ethnic diversity in medicine has led to an admissions culture in which both traditional academic measures, such as grade point averages and standardized test scores, are considered along with skills such as leadership, overcoming adversity, participation in service-oriented extracurricular activities, and strong communications skills. Given this holistic approach to admission, it is possible that the effect of the bans in medicine may be different than the effect in other fields. It is also possible that the effect of the bans at public institutions is mitigated by students’ choices to apply or enroll at private institutions not governed by the bans. For these reasons, in our analysis, we
also considered the effect of the bans on underrepresented student of color enrollment at private institutions.

**Findings**

To evaluate the causal effects of the bans, we used data from a variety of sources including the Association of American Medical Colleges, and a difference-in-differences analytic strategy, and a multi-level ordinary least squares regression model. We found that affirmative action bans resulted in a drop in underrepresented student of color enrollment at public medical schools of about 3 percentage points, as shown in Table 1. There is no evidence to suggest that underrepresented students of color switched to private institutions from public ones in states with bans, potentially mitigating the effect of the bans at public medical schools in these states. We also conducted a number of sensitivity analyses, and found that all results were robust to a different composition of target states, a narrower subset of comparison groups, and a narrower time period.

To understand these findings more fully, we convert the estimated 3.2 percentage point decline into an overall percentage decline, as shown in Figure 1. Results show that bans on affirmative action have reduced the first-time enrollment of medical school students who are historically underrepresented students of color by about 17.2 percent (from about 18.5 percent to about 15.3 percent) across public medical schools in these six states. This decline is similar to declines in the enrollment of underrepresented students of color at some of the nation’s most selective public undergraduate institutions in four of the six states included in this study; that is, about 20 percent and 29 percent, respectively, for Latino and African American students. The decline is also similar to drops that have taken place in specific fields of graduate study at public institutions, such as the natural sciences, which experienced a 19 percent drop in the enrollment of underrepresented students of color across four of the six states in this analysis, and the social sciences, where there was a 15.7 percent decline. Underrepresented students of color in public medical schools generally had a slightly smaller decline in their share of the student body than students of color studying law, or those in the graduate field of engineering.

**Conclusions and implications**

The decline in the enrollment of underrepresented students of color at public medical schools has important consequences in light of the demographics and institutional characteristics of states with affirmative action bans. States with affirmative action bans host 35 percent of the nation’s research-ranked public medical schools, and 29 percent of primary-care-ranked public medical schools. Given this substantial proportion of schools in states with affirmative action bans, as well as the already low levels of racial and ethnic diversity in the medical profession, the 17.2 percent decline in the enrollment of underrepresented students of color found in the states in our study poses a significant barrier to the medical profession’s efforts to train all doctors to address the healthcare needs of patients of color more effectively.

This decline also has serious long-term consequences for the healthcare needs of the United States. A decline in the racial and ethnic diversity of the student body at medical schools will exacerbate existing disparities, and as the population of people of color in the United States increases, these disparities will only worsen; the Association of American Medical Colleges predicts that by 2015, there will be a shortage of 62,900 physicians in the United States, increasing to a shortage of 130,600 by 2025.

These findings are particularly timely given the U.S. Supreme Court’s 2014 decision in *Schuette v. Coalition to Defend Affirmative Action*, which upheld the constitutionality of Michigan’s affirmative action ban. By doing so, the Court left in place similar statewide bans, such as the one in California, while potentially fueling efforts aimed at outlawing affirmative action in more states. Understanding the detrimental consequences of these bans in the medical profession.
should inform efforts that seek to counter these campaigns and prevent the passage of bans in other states.

The results of this study further demonstrate that a holistic admissions process—which considers leadership skills, overcoming adversity, participating in service-oriented extracurricular activities, having strong communication skills, and evidencing strong standardized test scores—is not enough to mitigate the decline in racial and ethnic student body diversity caused by affirmative action bans. This process is intended to supplement a sole reliance on test scores, a factor shown to disproportionately disadvantage students of color in the admissions process. However, even with this holistic approach, we still see a decline in the racial and ethnic diversity of the student bodies in medical schools when the institutions are prohibited from considering race as a factor in admissions. Studies that employ qualitative methods could help explain why these declines have taken place despite holistic medical admissions policies, and shed light on institutional responses that could help mitigate declines in racial diversity.

Future studies could investigate the effects of recently implemented bans, such as those in Arizona, New Hampshire, and Oklahoma. These studies could provide more detail of the effect of these bans on subcategories of racial and ethnic groups, using data the Association of American Medical Colleges began collecting in 2002 and addressing important questions with respect to subcategories of Asian American students. Future studies could also examine the effect of the bans at various stages, including application, admission, and enrollment.

In the meantime, though, leaders and professionals in the medical community will need to compensate for the effects of these affirmative action bans, developing and adopting new outreach, recruitment, and admissions strategies. Our nation’s health depends upon it.


10. We do not consider the effect of bans in Arizona, New Hampshire, and Oklahoma, as the implementation of the bans in these states is too recent (2010, 2011, and 2012, respectively).

11. The determination of race or ethnicity as a factor in admissions decisions presumably does not apply to students who are considered foreign, and application, admissions, and enrollment determinations for these students are different from those for domestic students. We do not include students who identified as Asian in the definition of “underrepresented” because the category was too broadly defined in the dataset from 1993 to 2001 to allow us to capture the educational disparities within the various subgroups included in the category.

12. Our study actually used the variable “first-time matriculant” rather than enrollment. The term “matriculant” applies to students who have applied, been offered admission, accepted the offer of admission, and indicated that they plan to attend in the year to which they applied. The AAMC defines “first-time matriculants” as “the portion of first year enrollment that does not include medical students repeating the first year: new medical students in the first year.” For the sake of simplicity, we employ the term “enrollment” in this article, as it is a term that is more broadly understood than matriculation. However, it should also be distinguished from “first-year enrollment,” which is also collected by the AAMC and includes students who may be repeating the first year because they did not advance in class level. For more detail, see Garces and Mickey-Pabello, “Racial Diversity in the Medical Profession.”


Traumatic loss in low-income communities of color

Sandra Susan Smith

From 2000 to 2004, five Black young men I grew up with died, all violently, in seemingly unrelated deaths. The first was my brother, Joshua, in October 2000. The second was Ronald in December 2002. The third was C. J. in January 2004. The fourth was Demond in February 2004. The last was Roger in June 2004. That’s a brutal list, in its immediacy and its relentlessness, and it’s a list that silences people…. I wonder why silence is the sound of our subsumed rage, our accumulated grief. I decide this is not right, that I must give voice to this story.

Jesym Ward, Men We Reaped: A Memoir

“Keith Wiggins,” a 28-year-old lifelong resident of one of San Francisco’s poorest and historically most violent neighborhoods, had experienced an inconceivable amount of loss. The loss primarily came with the early and violent deaths of people he loved and admired, but its face took many forms. First, when Keith was a boy, his young grandmother died in her sleep from a heart attack. Though he was heartbroken by her death, it would probably be the least traumatic loss he would suffer.1 Several years later, during early adolescence, he lost three friends to gang violence; he showed me where, in the middle of a neighborhood street, a close friend was shot in the back of the head assassination-style by a rival gang member. Then at sixteen, Keith lost his sister, two years his junior and his best friend, from complications associated with cerebral palsy. He wept as he described her passing as his own.3 Unfortunately, six months into her pregnancy with their first child, his wife, who suffered frequent and violent epileptic seizures, miscarried. This was a huge blow to the couple, but Keith remained optimistic. They were young and would be able to have kids in the near future. Within six weeks, however, his wife died in her sleep, likely the result of another massive seizure.

All told, in his 28 years Keith had lost at least 16 very close friends and family members to death (or presumed death). The majority of these deaths were violent. All were unexpected. And almost all were concentrated during the last half of his life, from early adolescence to the present. Nine deaths resulted from homicide, three from accidents, and four from illnesses. This is an estimate based on loved ones that Keith happened to speak of during our conversations; if I had taken a proper survey, it very well might have revealed even more.

Consistent with various folkways for death in such communities, which include memorial T-shirts and sidewalk shrines, especially among the young, Keith pays tribute to each of his lost family members, including his mother, with tattoos of their names blanketing his right arm. His left arm, however, he has reserved for the names of close friends who have died since early adolescence, most of whom were victims of gang-like warfare or petty neighborhood grievances. Extending the length of his left bicep, the tattoo consists of an unfurling scroll. The scroll’s heading reads The Ghetto Heaven. Two columns of five names each, street names all, are drawn in fancy script. At the scroll’s bottom reads “Rest In Peace.” Because he cannot imagine a life without constant loss, Keith has organized the names so that ample space remains, on the inside of both his right and left forearms, for the names of the not-yet-dead.4

Although Keith’s experience is probably not atypical of young men and women from low-income communities of color, especially those beset by high rates of violence and crime, to my knowledge few researchers have examined this question in-depth, and so we actually know little about the extent and nature of traumatic loss such as the sudden and violent loss of a loved one to homicide, suicide, and accidents, in such communities.5 The neglect of this issue is curious for two reasons.

First, in low-income black urban communities, rates of premature death are significantly higher than in other communities, as a consequence of illnesses (primarily cardiovascular and metabolic), accidents, and homicide.6 If the prevalence and incidence of sudden and violent deaths are higher in these communities, it stands to reason that rates of traumatic loss are higher as well. Descriptive analysis of the General Social Survey does suggest higher rates of traumatic loss
among blacks, but especially the black poor. Between 1978 and 1994, 2.9 percent, 3.6 percent, and 3.2 percent of 18- to 30-year-old nonpoor whites, blacks, and Latinos, respectively, reported losing one relative in the last year. Relative to their nonpoor counterparts, the figures for poor whites are little different (at 3 percent), and those for Latinos are roughly 25 percent higher (at 4.2 percent). But among poor blacks, rates of loss are two-thirds higher (at 6.1 percent). Descriptive analysis of the Black Love Survey, 2010, a web-based survey to an online panel of a representative sample of African Americans, is also suggestive. It reveals that 10 percent had lost a spouse or partner, child, sibling, or parent to violence. Another 23 percent lost some other relative to violence. These findings are instructive, because they suggest higher rates of traumatic loss among blacks, and especially among low-income blacks, than among whites and Latinos. But these data fall far short of informing us about the prevalence, incidence, and nature of traumatic losses in low-income communities of color, relative to other communities, and so more research is needed to fill this significant gap in the literature.

Second, the neglect of this issue is odd because traumatic loss is also a strong and positive predictor of depression, Post-Traumatic Stress Disorder (PTSD), and complicated grief. A large and growing body of research indicates that in low-income black urban communities, rates of PTSD and depression are substantially higher than they are elsewhere, and these mental health disparities have largely been attributed to exposure to community violence. This is for good reason, because rates of exposure to violence are very high in poor communities of color, and exposure to violence is a strong and positive predictor of poor mental health outcomes.

Few researchers, however, have investigated the extent to which high rates of PTSD and depression in poor black urban communities are also attributable to traumatic loss, despite previous research linking PTSD, depression, and complicated grief to experiences of traumatic loss, especially so when the loss is the result of a homicide. Drawing from a national sample of 1,753 young adults, for instance, Zinzow and colleagues examined the mental health consequences of losing a loved one to homicide and reported that homicide survivors were nearly twice as likely to experience PTSD symptoms, depression, and drug abuse or dependence in the past year than did those who had not experienced such loss. Freedy and colleagues also report that those who have lost a family member to violent death have higher PTSD prevalence rates than do those who have lost loved ones to suicide or accidents or those who have themselves been victims of direct crime. The latter finding suggests that the effects of traumatic loss on mental health outcomes might actually be greater than the effects of exposure to violence. This circumstantial evidence implies that traumatic loss plays an important role in high rates of depression and PTSD among poor urban blacks. To date, however, we lack sufficient insight into the consequences of such losses for profoundly affected individuals, families, and communities.

Filling this gap in our knowledge is important, because traumatic loss likely has far-reaching implications not only for mental health, but also for social isolation, and orientations—expectations and aspirations, and therefore investments—toward the future. See Figure 1 where I diagram a model of the potential effects of traumatic loss. Not only has previous research established higher risks of PTSD and depression among residents of low-income black communi-
ties, but reports also indicate that they are more likely to be socially isolated, to engage in deviant behavior, and to have leveled aspirations and lower expectations about the future. And these potential effects of traumatic loss may be especially salient for young adults, who are still in the process of deciding what they want their lives to look like, and who may therefore experience greater long-term impact of these adverse effects on their own psychosocial development and socioeconomic and health trajectories.

1Although Keith loved his grandmother dearly, her loss, though unexpected, was somewhat less complicated. It was easier for Keith to make sense of his grandmother’s passing, even if her death was sudden. He had far greater difficulty, however, accounting for the losses of the others who died far too young and often violently.

2Keith theorized that his mother’s own inability to cope with the loss of her daughter and “son” led her to behave in such extreme and bizarre ways.

3The new job was actually a temporary, government-sponsored internship program. It was one of the few opportunities available to Keith, whose spotty work history and criminal record made finding a real job extremely difficult, if not close to impossible.

4I learned that in the fall of 2013, months after our last set of interactions, Keith lost another first cousin, this time to homicide. His cousin had been killed in a drive-by shooting.


8Keith theorized that his mother’s own inability to cope with the loss of her daughter and “son” led her to behave in such extreme and bizarre ways.

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Inequality and mobility

Two panelists spoke on issues related to inequality and mobility. Ngina Chiteji discussed potential late-life economic circumstances for formerly incarcerated men, suggesting that by the middle of their lives these men appear to have accumulated little wealth. Fabian Pfeffer presented work done jointly with Robert Schoeni, providing an overview of established findings on intergenerational mobility, and new research directions on the topic. This set of articles summarizes their presentations.

Does incarceration affect inequality during old age?

Ngina Chiteji

In this article, I examine the degree to which there might be long-lasting or late-life consequences in store for individuals who have been convicted of committing a crime. The goal is to determine whether the mass incarceration that the nation witnessed during the 1980s and 1990s might portend widening inequality in the future, when this generation gets old.

Crime in the USA

The United States is distinctive among western countries in that it imprisons a comparatively large number of its residents. It actually has the highest incarceration rate in the world. In 2011, for example, 1,598,780 people were incarcerated throughout the United States.1 This is about 0.7 percent of the adult population, or 692 per 100,000 persons. The present incarceration rate is also high by historical standards. Prior to about 1975, the U.S. incarceration rate had been fairly stable at around one-tenth of a percent of the population.2 During the 1980s, however, there was a sharp increase in the share of the population that was incarcerated; this upward trend continued throughout the 1990s and into the first decade of the 21st century. This escalation in incarceration rates during the 1980s and 1990s has been characterized as “mass incarceration” by many scholars.3

Some scholars have interpreted the rising incarceration rate as evidence of a crucial shift in the role of the state in U.S. society. It has been accompanied by rapid growth in the U.S. penal system, and the expansion of this particular function of government—the transition toward a state that locks up substantial numbers of its residents—has led some scholars to argue that the U.S. government now should be characterized as a “carceral” or “security” state.4 In a now famous text, *Punishing the Poor*, sociologist-philosopher Loïc Wacquant argues that the rise of the U.S. penal system should be thought of as part of a “triple transformation” of the state—a process through which the government transformed itself from one that was committed to intervening in the economy in order to provide security for workers and social assistance to the poor, into an apparatus that pursues neoliberal policies that undermine the economic positions of many people, and locks up the disenfranchised.5 The author writes,

> Here penalization serves as a technique for the invisibilization of the social “problems” that the state, as the bureaucratic lever of collective will, no longer can or cares to treat at its roots.... (p. xxii)

Wacquant continues by describing the prison system as “a judicial garbage disposal into which the human refuse of the market society are thrown.”6 While some may quibble with Wacquant’s dramatic writing style and biting critique of the U.S. government, most scholars agree that the rise in the incarceration rate cannot be ascribed to an increase in the crime rate.7 Rather, the incarceration rate rose because of a specific public policy decision to have the nation use prison as the preferred form of punishment more frequently, particularly for drug offenses—including those of drug users, not just dealers.

Given this socio-political reality that the United States sends a meaningful number of its residents to prison, coupled with the reality that most offenders are eventually released, it seems important to ask whether mass incarceration is likely to have any consequences for ex-offenders’ ability to prepare for old age.8 For example, will it affect an individual’s ability to save privately for old age? Will it have any influence on an ex-offender’s access to external sources of retirement support, such as a private pension or Social Security benefits?

Are incarceration and retirement savings connected?

Why draw connections between incarceration and the ability to prepare for retirement? There are several pathways that might connect incarceration to an individual’s retirement prospects. The first is an income channel. One important way that individuals accumulate wealth is by saving a portion of their income during their working years. The higher an individual’s income, the more he or she is able to save (for a given saving rate). Moreover, economic theory sug-
gests that saving rates rise with income. Because existing empirical research shows that ex-offenders earn less than non-offenders, and that they experience slower wage growth post-incarceration, one would expect ex-offenders to have smaller incomes from which to save than will individuals who have never been incarcerated.9

A second transmission mechanism linking incarceration to retirement prospects comes through employment. Findings in the extant literature indicate that incarceration dampens the probability of being employed post-incarceration.10 Moreover, it may affect the type or quality of jobs that individuals obtain.11 For example, Western has argued that it relegates individuals to the secondary labor market.12 Because employment and the type of job an individual has are key determinants of access to pension coverage, one would expect a connection between past incarceration experience and whether an individual will have an employer-sponsored pension to draw on during retirement.13

A third way incarceration might influence the magnitude of an individual’s retirement resources is through its potential effect on eligibility for Social Security. While research shows that the average spell of incarceration is relatively short, many individuals experience repeated bouts of incarceration. In fact, Steven Raphael has noted that the experience of young offenders is likely to be characterized by cycling in and out of prison for a lengthy period of time.14 This suggests that there is the theoretical possibility that some ex-offenders may find themselves reaching the age of 65 with too few quarters of work to be eligible for Social Security.

Clearly, economic theory and the existing literature reveal several reasons to expect a link between incarceration and the adequacy of a former offender’s personal savings, and his or her ability to rely on external sources such as privately provided pensions or social security during retirement.

I present preliminary results using data from the National Longitudinal Survey of Youth (NLSY). This dataset allows us to examine a group of men who are at the mid-point of the life cycle, roughly ages 43 to 51, in 2008, to determine whether they have less private wealth than men who have not been incarcerated, and to assess their access to private pensions.

Table 1 compares ex-offenders to men who have never been incarcerated. As shown, the average ex-offender has only about $25,374 of wealth accumulated by the midpoint of the life-course, and the median ex-offender has only about $130 of wealth. One hundred and thirty dollars is not much of a

| Table 1 Comparing the Midlife Wealth Levels of Ex-Offenders and Men who Never Have Been Incarcerated |
|------------------------------------------------------|------------------------------------------------------|
| Wealth                                               | Ever Incarcerated | Never Incarcerated |
| Mean                                                 | $25,374           | $395,541           |
| Median                                               | $130              | $167,000           |

Notes: Analysis of data from the 2008 wave of the National Longitudinal Survey of Youth (NLSY). All data are weighted using the 2008 NLSY cross-sectional weight variable. N = 3,682. All mean differences are statistically significant at .001 level.

Figure 1. The wealth penalty for having a prison record.

Notes: Analysis of data from the 2008 National Longitudinal Survey of Youth (NLSY). All data are weighted using the 2008 cross-sectional weight variable. Results reported are from the full sample of men. N = 1,878.
nest egg, and even though a 40- or 50-year-old man still has 15 to 25 years to save before he hits retirement, $130 is not much of a starting point.

Regression analysis suggests that much of the unadjusted gap between ex-offenders and men who never have been incarcerated can be explained by labor market factors. For example, as shown in Figure 1, in a series of ordinary least squares regressions using the full sample of NLSY men, the adjusted gap is smaller than the unadjusted gap between ex-offenders and men who have never been incarcerated. The first bar depicts the unadjusted gap between men with a prison record and men who have never been incarcerated; the former possess $256,401 less wealth than the latter, on average, and the difference is statistically significant. When controls for years of schooling and long-run income are added, however, the size of the gap between those with records and those without falls to $91,507. Although smaller, this difference is still statistically significant. The third bar represents the magnitude of the difference once controls for race, ethnicity, and marital status have been added to the regression. In that case the gap falls to $38,670 and the difference is no longer statistically significant.

Restricting the sample in various ways to account for the fact that men who end up in prison may be inherently different from other men produces similar results. In each case, there is an initial gap between ex-offenders and men who have never been incarcerated, and the addition of labor market-related variables into the regression reduces the size of the gap.

Does having a prison record appear to affect an individual’s likelihood of having an employer-provided pension that he will be able to draw on during retirement? Table 2 shows the results from analysis of several private pension-related questions. As shown in the table, respondents who had a prison record were less likely to be employed in jobs that offered pensions. They also were less likely to have pension coverage.

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<th>Table 2</th>
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<td>Access to Employer-Provided Pensions</td>
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<td>Respondent is eligible for pension coverage at his job</td>
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Notes: Analysis of data from the 2006 wave of the National Longitudinal Survey of Youth (NLSY). All differences are statistically significant.

Conclusion

While the empirical work discussed above is clearly only in its early stages and the results are therefore suggestive at best, this analysis of NLSY data suggests that men who have been incarcerated do not possess much wealth by the midpoint of the life course. Median wealth for this group was a paltry $130, despite the fact that all of the men had already reached their 40s. The analysis also suggests that to the extent that incarceration has an influence on wealth accumulation, it appears that this effect is transmitted via the effect that it has on the labor market prospects of ex-offenders. Our analysis also suggests that society cannot expect ex-offenders to rely upon private pensions during old age to compensate for their low levels of wealth. While fairly common for the average worker, pension coverage is less common among ex-offenders.

If formerly incarcerated people reach old age without personal savings or without adequate pension coverage, one expects that they may be likely to look to public programs for support. Whether most of them can expect to simply rely upon the Social Security program instead is an open question. In follow-up research I intend to explore the effects that cycling in and out of prison has on an ex-offender’s likelihood of acquiring enough quarters of work to be eligible for Social Security. If not eligible for Social Security, however, some ex-offenders will probably need to turn to the federal government’s Supplemental Security Income (SSI) program for assistance. The research presented in this article begs the question of whether there might be a challenge looming for SSI in the future—a “prison boom generation” effect.

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6Wacquant, Punishing the Poor, p. xxii


9Western, “The Impact of Incarceration on Wage Mobility and Inequality.”


12B. Western, Punishment and Inequality in America (New York: Russell Sage Foundation, 2006).

Raphael, “Early Incarceration Spells and the Transition to Adulthood.”

For example, we isolated high school dropouts and ran the regressions on that sample. We also ran separate regressions for men who had reported drug use. And, the analysis also was performed using a sample of men who reported that they had committed a crime (although some had never been convicted of a crime or sent to prison).

To qualify for Social Security, workers need to earn “credits,” up to a maximum of four each year. Most people need 40 credits, or ten years of qualifying work, to be eligible for retirement or disability benefits. The amount of earnings it takes to earn a credit has changed over time; in the year 2014, $1,200 in covered earnings is required to get one work credit, and $4,800 to get the maximum four credits for the year.

The Supplemental Security Income pays benefits to disabled people with limited income and resources, and to people age 65 and older without disabilities who meet the financial limits.
Intergenerational transmission of well-being

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In this article, we provide a brief overview of some established findings on intergenerational mobility as well as some new research directions.

Intergenerational correlations

When researchers describe social mobility from one generation to the next, they often focus on immobility; that is, whether one generation tends to look like the one that came before, on both economic and noneconomic measures. Income is a commonly used measure to investigate whether the children of poor parents also tend to become poor adults. Estimates of the correlation between parents’ and children’s income in the United States tend to be around 0.4.1 Although there is a lot more nuance to the many findings generated in this broad field of research, the main story is that intergenerational income immobility is high, much higher in the United States than in comparable Western industrialized countries, and it has been quite stable across time.2

There are other measures of socioeconomic inequality, of course, such as how likely children are to attain the same level of education as their parents, or to have the same occupation. The story for intergenerational correlations in education is very similar to that for income; some studies also place the estimate at around 0.4. Again, the United States demonstrates less mobility in education than comparable countries and this correlation has also been stable over time.3 For occupation-based measures, in contrast, although the intergenerational correlation may also be in the 0.4 range of estimates, the United States is average in mobility compared to other countries. Mobility in occupation has been increasing slowly over time until recently; over the last few decades, children have become somewhat less likely to hold an occupation in the same category as their parents.4

Other important dimensions of economic inequality that are much less studied are inequalities in wealth and consumption. Wealth is a dimension of economic well-being that suffers from a particularly high degree of inequality, and a dramatic rise in inequality during the last few years.5 Although there has been much less research done in this area, estimates of the intergenerational correlation in wealth for the contemporary United States are again around 0.4.6 However, this prior research measured the wealth of the second generation when they were still relatively young, before many would have received any inheritance or accumulated substantial assets. Some ongoing research shows that tracking this generation further in their lifetime reveals considerably higher intergenerational wealth correlations.7

Another important area that has received little research attention is the intergenerational correlation in consumption despite the fact that some may consider consumption a better indicator of economic well-being than income or wealth. Figure 1 shows some new data on the probability of moving up in the consumption distribution for children whose parents were in the bottom quartile of consumption. The probability of moving up substantially is low: 44 percent of children remain in the bottom quartile, while only 12 percent move up to the top quartile. The figure also shows the corresponding probabilities for family income; the patterns are quite similar for both measures.

Noneconomic dimensions of mobility

Though we cannot delve into its detailed findings here, work has also been done on intergenerational correlations in noneconomic dimensions, such as health, personality type, and psychological well-being.8 The correlations for these noneconomic characteristics tend to be much lower than those for the socioeconomic characteristics discussed above. That is, a child’s longevity, happiness, or degree of extraversion tend to be much less related to the same parental traits than is the case for the child’s similarity to its parents in terms of socioeconomic well-being.

Multiple generations

In addition to the study of intergenerational correlations between parents and children, there are good reasons to also look beyond just two generations. Robert Mare recently suggested that relying exclusively on two-generational models for mobility analyses means that “it is likely that we have overstated intergenerational mobility [. . .] or, at the very least, have misunderstood the pathways through which it occurs.”9 Recent research in this area has, for example, shown that grandparents’ income may have direct effects on grandchildren’s high school attainment, even after controlling for parents’ income and other parental characteristics.10

Another approach to study the degree of inequality in opportunity is to look horizontally, within generations, rather than vertically, between generations. Within the two-generational
perspective, researchers often study sibling correlations. The degree to which siblings are more similar to each other than to nonrelated members of the population indicates how much their parental background and other shared factors determine their success. The factors taken into account in this type of analysis include not just parental characteristics, but also neighborhoods, genes, and culture, and any other shared environments between siblings. A horizontal analysis can also be applied within the multi-generational perspective by looking at correlations between cousins, that is, individuals who share grandparents but not parents. Ongoing analyses of data from the Panel Study of Income Dynamics reveal considerable cousin correlations across a range of socioeconomic indicators; preliminary estimates of three of cousin correlations are 0.23 for education, 0.19 for occupation, and 0.13 for family income.\textsuperscript{11} To put these results in context, Jaeger found a similar correlation of 0.26 for education using data from the National Longitudinal Survey of Youth.\textsuperscript{12} Another study from Sweden found somewhat lower cousin correlations, of 0.15 for education and 0.11 for occupation.\textsuperscript{13}

Where do these correlations come from?

The finding that intergenerational correlations tend to be stable across various dimensions of economic well-being and across time does not necessarily imply that there is a single mechanism driving all of them. Here we offer two broad pathways—neither complete nor mutually exclusive—through which parental resources may facilitate success: purchasing and insuring.\textsuperscript{14}

**Purchasing success**

The first pathway is the purchasing function; parents’ resources could be used to purchase access to valuable goods such as education. Figure 2 shows the economic assistance that young adults received from their parents, by quartile of parental income. While the most widely cited estimates of the cost of raising a child usually end at age 18, a few studies also look at amounts that parents provided to their children from age 18 to 34. These amounts are substantial, and, unsurprisingly, vary widely by parental income.

The estimates shown in Figure 2 are somewhat dated, since the data on cash transfers in particular are from 1988, but we think the figure is still informative. Since the late 1980s, the average age of young adults living in their parents’ home has increased. Some more recent work provides consistent reports of parental cash assistance received by young adults over the past three decades. However, these data provide only qualitative estimates of the amount of assistance, not actual dollar amounts. Figure 3 shows the proportion of young adults receiving assistance in a given year by level of parental education, from 1980 through 2010. Young adults whose parents are more educated are more likely to receive assistance, and the proportion of students receiving assistance has increased by approximately 10 percentage points.
over the three decades. Somewhat surprisingly, perhaps, the disparities in assistance between the two levels of parental education have not changed substantially over the period.

A final example of the purchasing function pathway is illustrated by examining the proportion of college students with loans by their parents’ wealth. In this case, we find that the relationship is nonlinear, with student loan debt most likely to be held by students whose parents are in the middle of the wealth distribution. About half of students in the second and third quartiles have loans, compared to about 40 percent of students in the bottom quartile, and about one-quarter of students in the top quartile. Presumably, many of the young adults in the bottom quartile are receiving financial aid and attending lower quality, less expensive colleges, or both. Of course, some young adults may never enroll in postsecondary education because of limited parental wealth.

Insuring against failure

A second pathway through which parental resources may help those who have access to them, is insurance against failure. In this case, the beneficial effects of parental resources (in particular, parental wealth) may occur even in the absence of an actual transfer. In many cases, just knowing that parental resources would be available in the case of failure (such as dropping out of college) could alter a young adult’s decisions. This type of private safety net may have behavioral effects wherever risk is involved, such as in educational decision-making. For example, the relationship between parental wealth and educational attainment is just as strong in countries such as Sweden and Germany, which have tuition-free higher education and provide income transfers to students, as it is in the United States. While the intergenerational wealth effect in these countries cannot be explained as easily by the purchasing function, it is in line with the insurance explanation since even in these egalitarian countries students still risk failure and its negative consequences by choosing to enroll in higher education. Another piece of evidence to support this argument from ongoing research is that children from higher-wealth households choose college majors with higher earnings variance. Since earnings variance represents economic risk, this finding suggests that children from higher-wealth households may be more willing to incur that risk.

Conclusion

The literature on intergenerational mobility is broad and large, including studies of correlations in different non-economic as well as different economic dimensions of well-being. Many studies focus on a single dimension of socioeconomic standing to assess intergenerational associations. Although we cannot do justice to many of the nuances of this literature here, a very broad overview suggests that the intergenerational correlations in economic outcomes are of a similar size (and larger than the correlations in non-
economic outcomes). Yet, taking this as evidence of a single mechanism or even a “law of mobility” being at work is unfounded. A range of different mechanisms may account for different intergenerational associations.

One promising explanatory approach reviewed here considers intergenerational transfers and risk in intergenerational mobility processes to help explain mobility patterns. An explanatory approach that assumes both “purchasing” and “insurance” pathways may explain how parental wealth affects children’s attainment, and help orient future work on the intergenerational effects of wealth and other economic resources. However, it is likely a much less promising perspective to make sense of intergenerational correlations in other dimensions, such as the correlation between parents’ and offspring’s education.

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2See, for example, M. Corak, “Inequality from Generation to Generation. The United States in Comparison,” in The Economics of Inequality, Poverty, and Discrimination in the 21st Century, ed. R. Rycroft (Santa Barbara: ABC-CLIO, 2012).


10P. Wightman and S. Danziger, “Multi-Generational Income Disadvantage and the Educational Attainment of Young Adults,” Research in Social Stratification and Mobility 35 (March 2014): 53–69; a review of other recent evidence on multigenerational associations can be found in F. T. Pfeffer, ed., Inequality Across Multiple Generations, Special Issue of Research in Social Stratification and Mobility 35 (March 2014).


See also J. N. Houle, “Disparities in Debt. Parents’ Socioeconomic Resources and Young Adult Student Loan Debt,” *Sociology of Education* 87, No. 1 (2014): 53–69 for a similar non-linearity finding in the association between parental income and student debt.

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