Unmarried and Single Parents in Poverty

Understanding Realities and Potential Strategies for a Key Subgroup in Rochester

RMAPI
ROCHESTER-MONROE
ANTI-POVERTY INITIATIVE

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UNMARRIED AND SINGLE PARENTS IN POVERTY:

UNDERSTANDING REALITIES AND POTENTIAL STRATEGIES FOR A KEY SUBGROUP IN ROCHESTER

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EXECUTIVE SUMMARY

The Rochester Monroe Anti-Poverty Initiative (RMAPI) has selected single female headed households with children as one of its key target populations in which to focus strategy and next phase of initiatives. This report is intended to provide additional insight on this population to support the next phase of RMAPI's strategic planning as well as broader advocacy efforts on behalf of this population.

We begin with a brief summary of historic policy and societal factors known to have contributed to current day inequities, written in collaboration with content experts from RMAPI.

The core of this report is a fact sheet based on analysis of US Census data. Major findings include:

FINDING 1:
Families headed by unmarried parents are a significant segment of the city population and account for the majority of individuals living below the poverty level in the city.

FINDING 2:
Unmarried households with children experience lower incomes, lower rates of home ownership, and higher rent burdens compared to their married counterparts.

FINDING 3:
Women and people of color are over-represented among the heads of unmarried households with children.

FINDING 4:
Unmarried householders with children in poverty are more likely to lack a high school education.

FINDING 5:
Unmarried householders with children in poverty are more likely to be disabled or face other common barriers to employment.

FINDING 6:
The more adults present in unmarried households with children, the less likely that household is to be in poverty. This trend amplifies when considering the number of employed adults.

FINDING 7:
Unmarried parents under age 40 head the majority of all households with children in Rochester. Younger householders correlate with higher poverty rates regardless of marriage status.

FINDING 8:
A birth before age 20, being unmarried, and not having completed a high school education are three factors that, when compounded, are associated with poor economic outcomes.

FINDING 9:
The highest densities of unmarried householders with children are clustered in the highest poverty neighborhoods in the city of Rochester.

We end with a discussion of the gaps in available data, acknowledging that there is room for further investigation and interpretation, data collection, and insights. We recommend readers to think critically about what is presented and how it might impact their own work in poverty reduction efforts. We present a series of questions that are a jumping off point for new inquiry and reflection. Methodology can be found in the Appendix.

INTRODUCTION

Nationally, unmarried households with children experience poverty at higher rates than the general population. Locally, this trend holds true. In **Monroe County, unmarried households with children account for the largest subgroup of households living in poverty.** In fact, in the county one third of all people living in poverty live in unmarried households with children. In the city of Rochester, this statistic increases to over 50 percent. Based on this data, the Rochester-Monroe Anti-Poverty Initiative (RMAPI) has identified **single female headed households with children as a key target population for its work.** Launched in 2015, RMAPI is a community-wide initiative aimed at reducing poverty and increasing self-sufficiency. This report is intended to inform not just RMAPI, but all initiatives, organizations, and institutions in Monroe County who are working towards our community's goal of reducing poverty by 50 percent in 15 years.

This report focuses on "unmarried households with children" which is how the US Census reports this household type in official estimates and data publications.This is a slightly broader definition than the common understanding of single female headed households, and includes male headed households and households that have other adults present. In reality, single female headed households with children make up the vast majority of unmarried households with children.

The report opens with historical societal and policy context that is important to understand the experience of this population and structural forces at play that may be driving inequities. The majority of the report is a **demographic analysis** of unmarried households with children. We use the Public Use Microdata Sample (PUMS) extract of the American Community Survey (ACS) data from the U.S. Census Bureau to **analyze trends, inequities, and commonalities** in these household's demographics. We end by **highlighting gaps in Census data** that can guide future data collection efforts to further our understanding of this population. Finally, we provide some **historical policy context** and a series of questions that exemplify the type of discussions we aim to spark among policymakers, human services providers, and other anti-poverty stakeholders. We encourage readers to **spend time with the findings and to draft their own series of insights and questions** to explore further. We believe this sort of analysis and critical thinking are key to designing innovative approaches to address the poverty crisis in our community**.**

TERMS USED IN THIS ANALYSIS

Household: refers to all of the people who occupy a specific housing unit—whether or not they are related. A person living alone is also considered a household. This term excludes those living in group quarters (e.g., individuals living in a group home, prison, or college dorm)
Head of household: a person who identifies as leading the household on the census questionnaire
Unmarried: refers to a head of household who is currently not legally married. This includes people who have been previously married but are separated, divorced, or widowed; this also includes people who never married. This includes individuals who are the only adult in the household, or they may be one of several adults. Marriage status of the householder defines "household type" in published census data, and is why this breakdown and terminology is seen in most publications
Child/Children: refers to individuals under the age of 18
Rent burdened: spending more than 30 percent of a household's income on housing costs

Race/Ethnicity terminology: For the analysis in this report, we combine both race and Hispanic status of individuals. The Census collects this data with two separate questions, as someone may be Hispanic as well as any race. The majority of Hispanic individuals identify their race as white, and analyzing simply by race would not illuminate the inequities experienced by Hispanic individuals as it would mask the significantly better outcomes experienced by white non-Hispanic individuals. For these reasons we use the following terminology:

- **Hispanic**: refers to individuals of any race who identified as Hispanic or Latinx
- **White**: refers to non-Hispanic individuals who identified as White
- **Black**: refers to non-Hispanic individuals who identified as Black or African American
- **Other**: refers to non-Hispanic individuals who identified as Asian, Pacific Islander, Native American, or identified as two or more races

HISTORICAL FACTORS

THAT HAVE CONTRIBUTED TO POVERTY AMONG UNMARRIED FEMALE HOUSEHOLDERS WITH CHILDREN

The analysis in this report shows that unmarried female householders in Rochester experience poverty at disproportionately high rates. We recognize that federal social welfare policies have inadequately addressed the needs of unmarried female householders and likely have contributed to the inequities shown in our findings.

The federal social welfare policies that began in 1935 as part of the New Deal created a system structurally biased against single female householders. Social security and unemployment are social insurance programs conceptualized under the premise that people are deserving of public assistance only if they are either actively seeking employment or are judged unable to work. At the time, women were excluded from the labor force and largely ineligible for these benefits.

The Aid to Dependent Children (ADC) program of 1936 was, however, focused on single women and their families. Specifically, the program targeted widowed white women. Eligibility was defined broadly, and enforcement was delegated to local jurisdictions and individual caseworkers, often influenced by the racist and sexist cultural beliefs of that time. These norms espoused the notion of men as breadwinners and women as economically dependent homemakers. Only women who became unmarried due to the death of their husbands were considered worthy of assistance. Women of color, seen and treated as servant labor by the dominant white culture, were not the focus of the program and were systematically excluded.[1]

In 1962, ADC became the Aid to Families with Dependent Children (AFDC) program. Eligibility became possible for non-white and non-widowed households. Program enrollment doubled in the years following, particularly among women of color who now had access. There was public backlash to this expansion, prompting Congress to add new eligibility rules.

[1] Abramovitz,M. (1996). Pitied But Not Entitled- Single Mothers and The History of Welfare. Reviews in American History, 24 (1), 126-131.

These rules required AFDC recipients to work in order to receive benefits, entrenching racialized views of welfare and the notion that for people of color, public assistance must be contingent upon work. The AFDC enacted restrictions that created perverse incentives and altered family structures. Many states established "man-in-the-house" rules that cut off benefits from households with an adult male present. At the same time, employment prospects for people of color were grim; Rochester's Black unemployment rate in 1964 was 18 percent. Given great difficulties securing employment due to institutionalized racism and discrimination, these new regulations effectively created a financial incentive for families living in poverty to break apart, both legally and physically. They were forced to choose between receiving basic benefits and maintaining a nuclear family structure in a shared home.

The mid-1990s brought further welfare reform, with two laws —the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 and the Workforce Investment Act (WIA) of 1998. AFDC was transformed into Temporary Assistance for Needy Families (TANF). Again, new eligibility requirements for those seeking assistance were added. This included the addition of a 5-year limit on receipt of benefits and the expansion of work requirements. By 2005, the number of recipients had been cut in half, largely as a result of these rule changes. Today, the number of TANF recipients remains around the same level as 2005; and while the number of recipients have remained stable, total TANF funding today is 33 percent lower than it was in 1970 when adjusted for inflation. Benefit time limits and work requirements are replicated in other public benefit programs—like Section 8 housing vouchers, energy assistance, and childcare assistance—creating significant barriers to access for single mothers.

Rochester's local history surrounding race and poverty has also contributed to the challenges faced by unmarried parents in Rochester.[2] Rochester experienced a large wave of migration as African American families from the late 1940s to the 1960s fled abuses in the Jim Crow South. These migrants were frustrated to find continued discrimination in Rochester that made it difficult to secure a job and forced them to live in

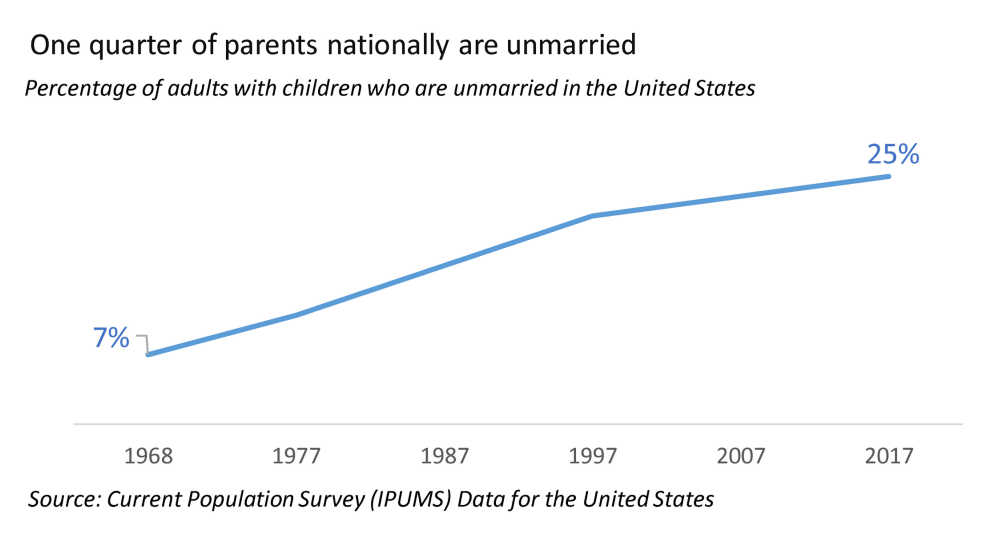
[2] City of Rochester (2019). Rochester 2034 Draft Comprehensive Plan, B8-B12

two designated wards of the city. Discriminatory bank lending practices such as redlining limited the ability of Black residents to obtain a mortgage and purchase outside of Black neighborhoods. Suburbanization and white flight in the late 1950s and 1960s led to significant depopulation and disinvestment in the city of Rochester. As affluent families continued to move out of the city to the suburbs, the effect was to gradually concentrate low income households in the city. Neighborhoods that had traditionally been home to high concentrations of non-white groups saw this effect more dramatically, losing over 50% of population in some cases. These are the same neighborhoods illustrated later in this report that have high poverty rates and high concentrations of unmarried households with children.

FINDING 1:

FAMILIES HEADED BY UNMARRIED PARENTS ARE A SIGNIFICANT SEGMENT OF THE CITY POPULATION AND ACCOUNT FOR THE MAJORITY OF INDIVIDUALS LIVING BELOW THE POVERTY LEVEL IN THE CITY OF ROCHESTER

The makeup of the American family continues to change over time. Marriage rates nationally have fallen for decades, while the proportion of children born to unmarried parents has risen. Today, one-quarter of all U.S. adults with children are unmarried – an increase of over 250 percent since 1968.

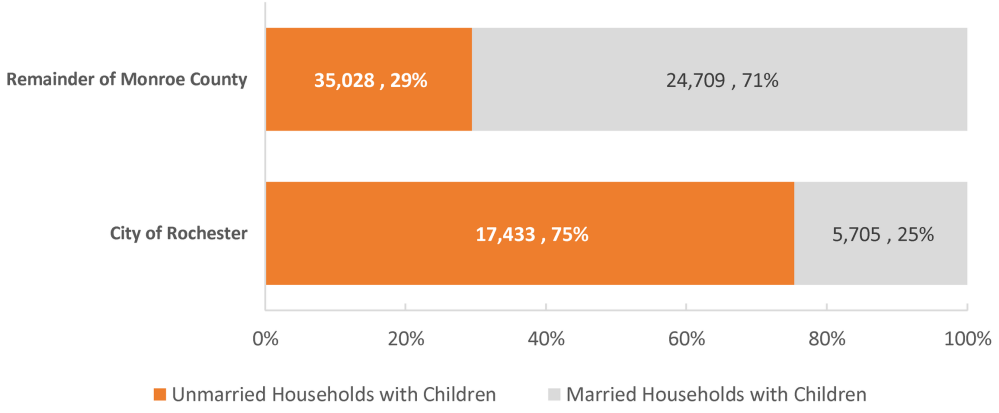


Locally, unmarried parenthood is even more common: within the city of Rochester, three out of five parents (60 percent) are not married, and three out of four children (75 percent) live in unmarried family households. Overall they make up 33% of the city's population.

Unmarried households with children, regardless of their poverty status, are much more common in the city of Rochester compared to the suburban and rural portions of Monroe County. The city of Rochester only accounts for 28 percent of the county total population, but the city accounts for 50 percent of all unmarried households with children in the county. Compared to their makeup of households in the remainder of Monroe County, this household type is more than twice as common in the city of Rochester. Unmarried households with children in the city are also nearly three times more likely to be living in poverty compared to those living in the suburbs.

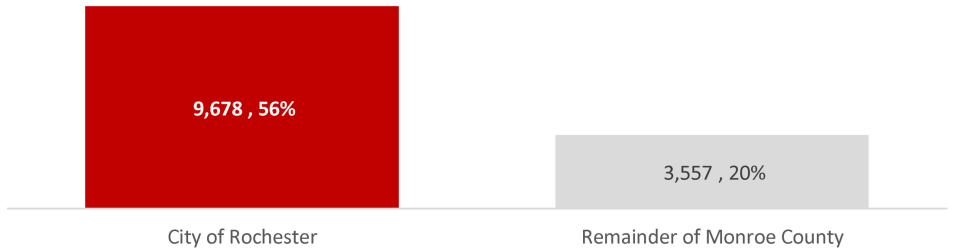
Unmarried families with children are more than twice as common in the city of Rochester compared to suburban Monroe County

Breakdown of households with children by marriage status and location. (Totals to 100% for each geography)



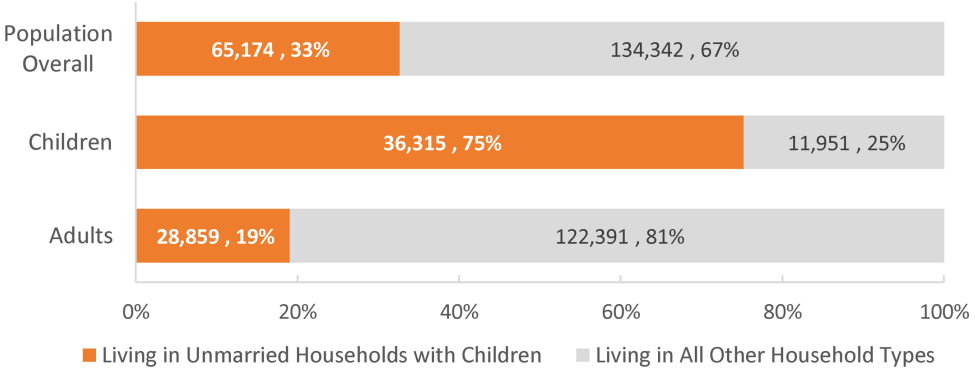
Unmarried families with children living in the city of Rochester are nearly three times more likely to be living in poverty than those living in suburban Monroe County

Percent of unmarried households with children living in poverty (poverty rate) by location

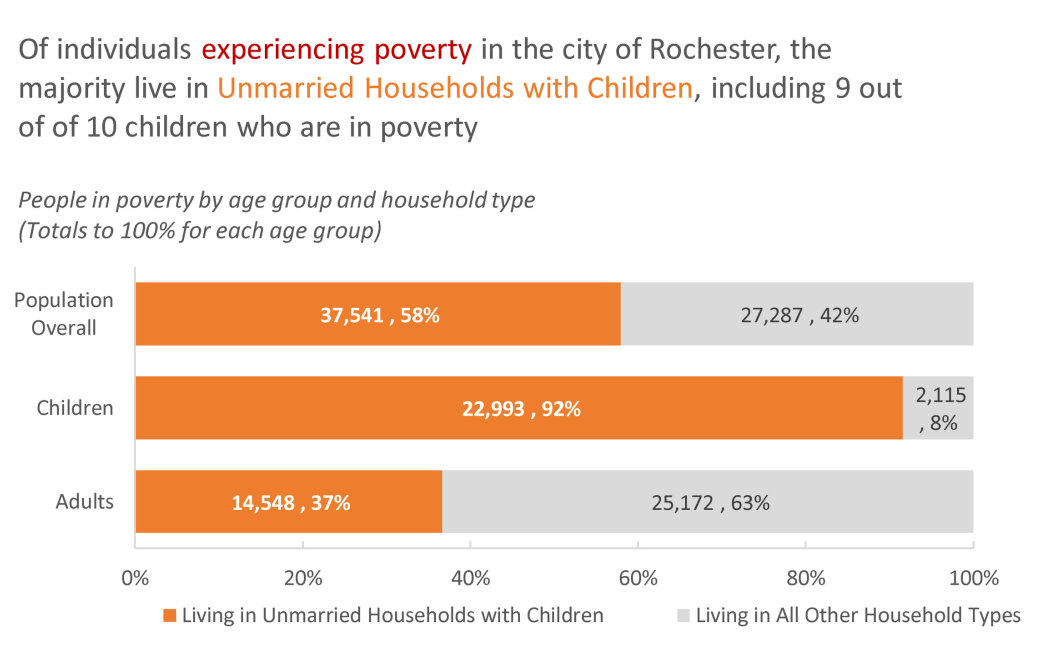


1 in 3 city of Rochester residents live in an Unmarried Household with children, including 3 out of 4 children

People by age group and household type (Totals to 100% for each age group)



While these households make up a large portion of the general population of the city, they account for an even larger proportion of the individuals living in poverty. Nearly 6 in 10 people living in poverty in the city live in an unmarried household with children.



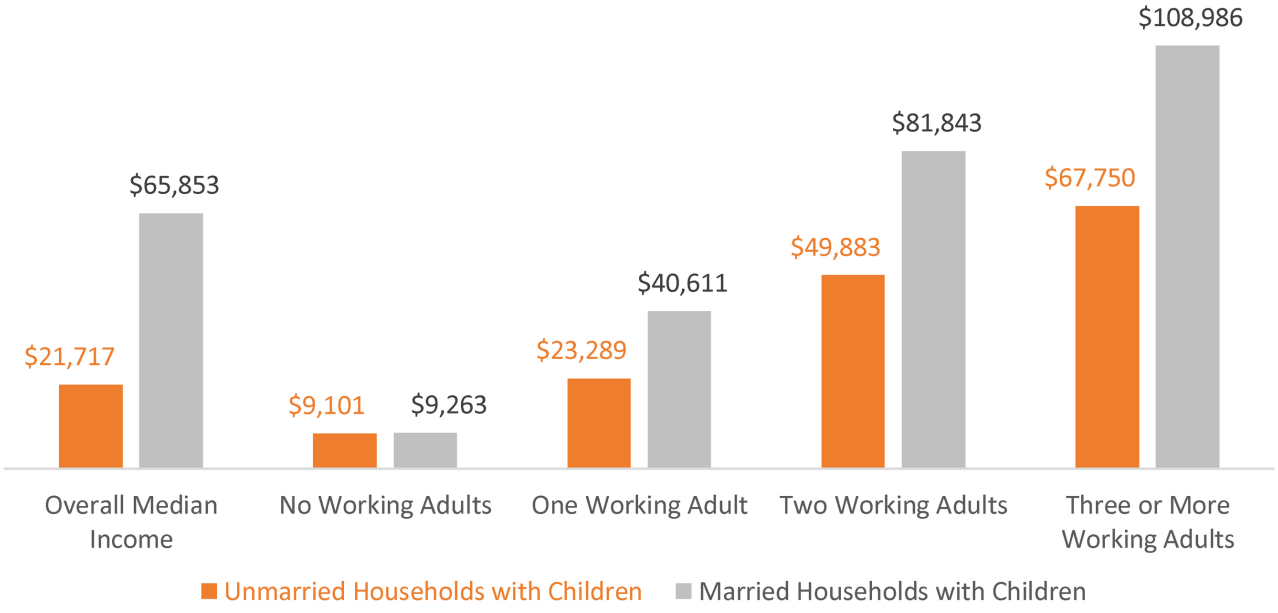
RMAPI is focused on family structure and household type because of its correlation to socioeconomic status. In Monroe County overall, households headed by unmarried parents account for one-third of the total number of people living in poverty. In the city, these families make up more than half of the total population living in poverty, although they only represent 33 percent of the population. Data show that only 20 percent of all of the city's married households with children are experiencing poverty, while 56 percent of Rochester's unmarried households with children are in poverty. These circumstances have a large impact on the city's children. 75 percent of children live in this household type, and these households account for 92 percent of all children in poverty.

FINDING 2:

UNMARRIED HOUSEHOLDS WITH CHILDREN EXPERIENCE LOWER INCOMES, LOWER RATES OF HOME OWNERSHIP, AND HIGHER RENT BURDENS COMPARED TO THEIR MARRIED COUNTERPARTS

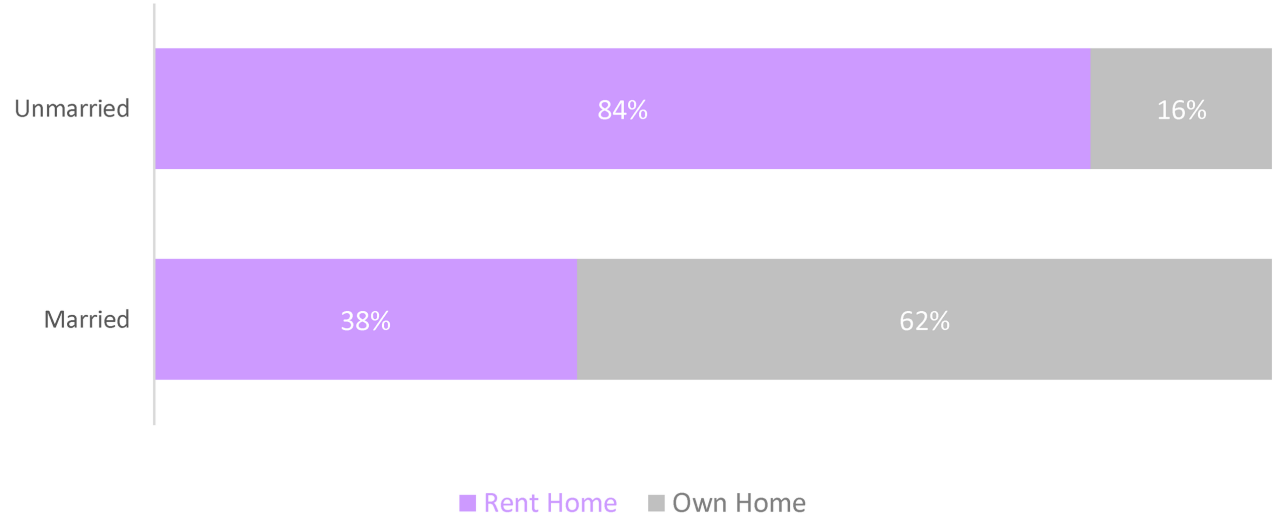
Unmarried households with children tend to earn less than married households, even when controlling for the number of working adults

Median income by number of adults who worked in the past year



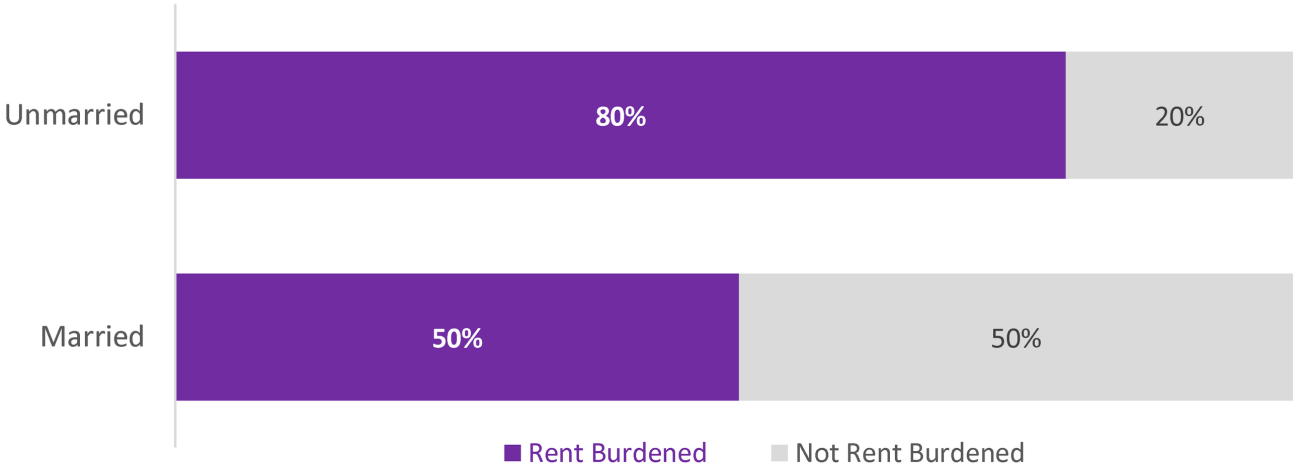
Unmarried households with children are more than twice as likely to rent their homes than married families with children

Households with children by home ownership status and marriage status



Unmarried households with children that rent their homes are significantly more likely to be rent burdened than married households with children

The U.S. Department of Housing and Urban Development define rent burdened as households that spend more that 30 percent of their income on housing costs and therefore may have difficultly affording other necessities.

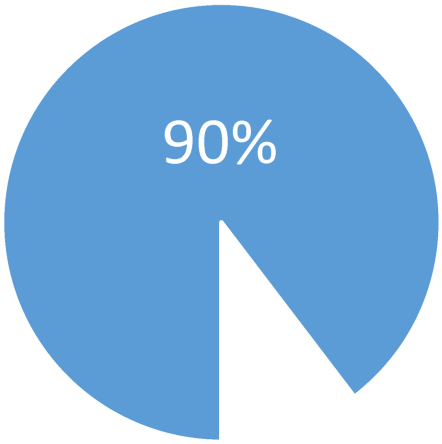


FINDING 3:

WOMEN OF COLOR ARE OVER REPRESENTED AMONG THE HEADS OF UNMARRIED HOUSEHOLDS WITH CHILDREN IN POVERTY

90 percent of unmarried households with children in Rochester are headed by women

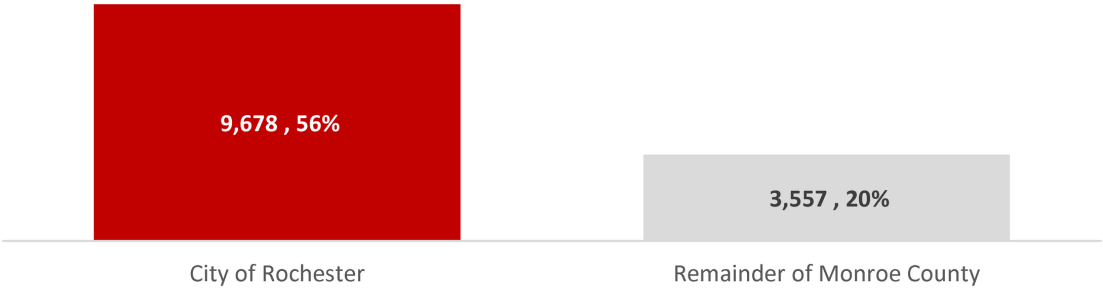
Female-Headed Unmarried Households with Children: 15,625 Households (90%)



Male-Headed Unmarried Households with Children: 1,808 Households (10%)

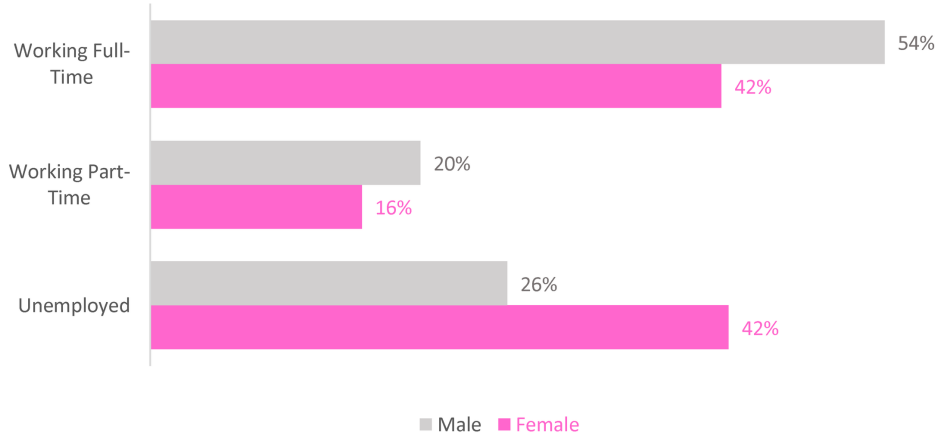
Unmarried families with children living in the city of Rochester are nearly three times more likely to be living in poverty than those living in suburban Monroe County

Percent of unmarried households with children living in poverty (poverty rate) by locati



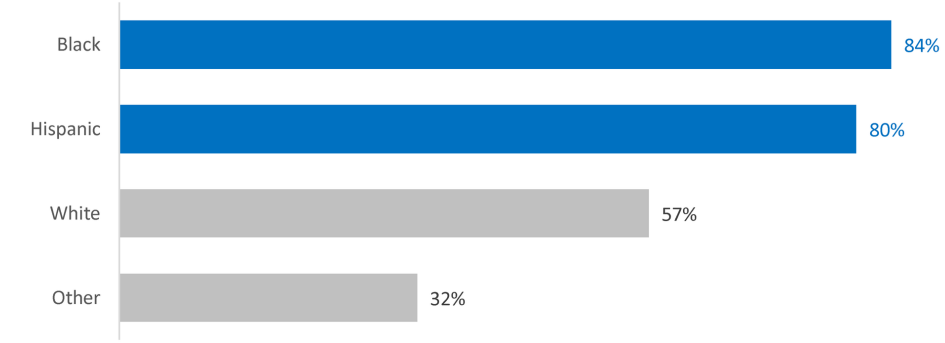
Unmarried female householders with children are less likely to be employed than their male counterparts

Workforce participation of unmarried householders with children segmented by gender (Totals to 100% for each gender)



Black and Hispanic householders with children are much more likely to be unmarried than their white counterparts

Percent of householders with children that are unmarried by race/ethnic group



Non-white unmarried households with children are more likely to experience poverty than their white counterparts

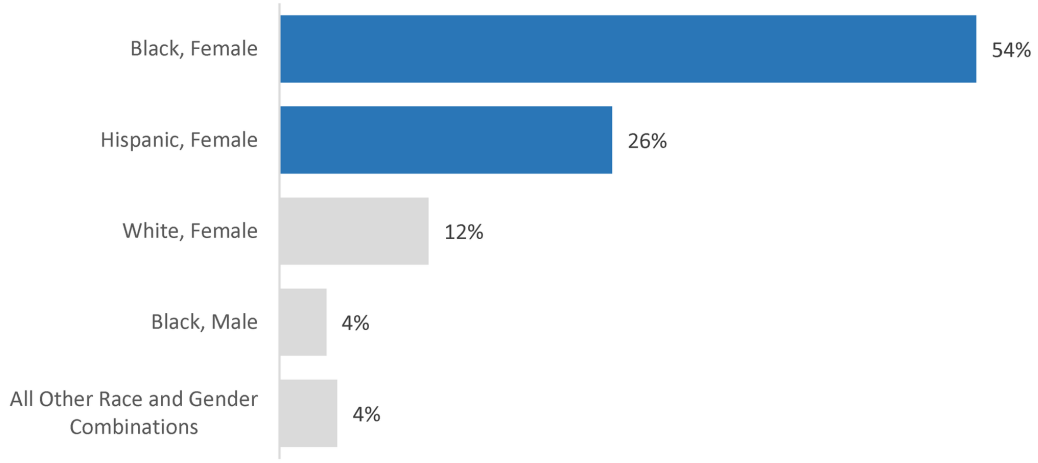
Percent of households with children in poverty (poverty rate), segmented by race/ethnic group

Women, and Women of Color Earn about 75 Cents to Every Dollar A White Male Earns in the Same Job

Average earnings as a percentage of white male average earnings per SOC occupation, weighted average across all occupations, for all of Monroe County to capture full labor market
(only considering people who worked 45 or more weeks)

Due to compounding factors, women of color lead 8 in 10 unmarried households with children in poverty

Heads of unmarried households with children in poverty, segmented by race and gender. (Totals to 100%)

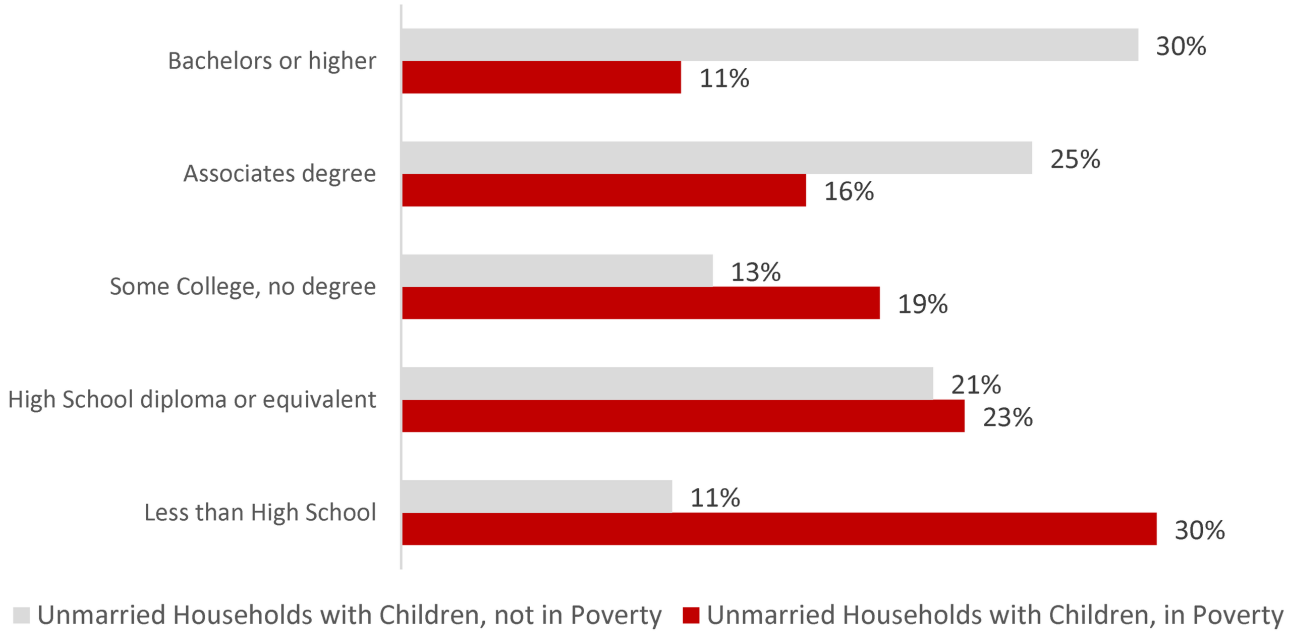


FINDING 4:

UNMARRIED HOUSEHOLDERS WITH CHILDREN IN POVERTY ARE MORE LIKELY TO LACK A HIGH SCHOOL EDUCATION

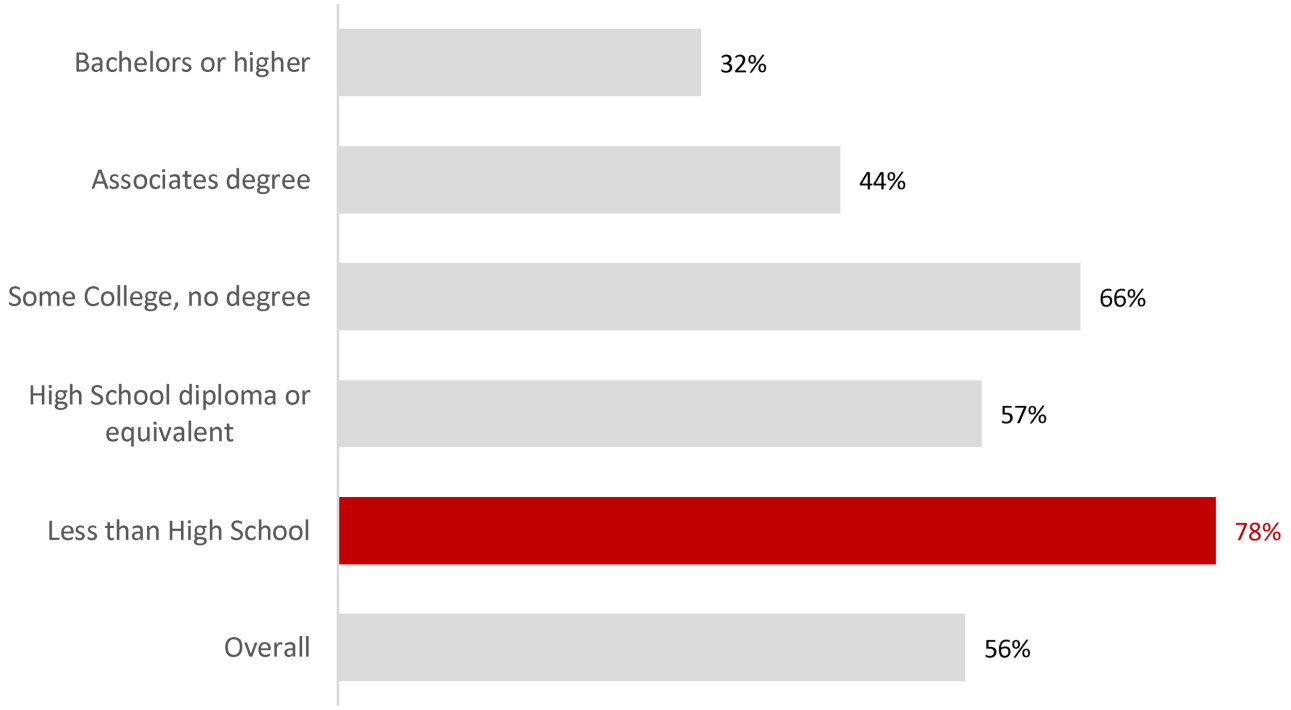
Unmarried householders with children in poverty are more than twice as likely to not have completed a high school education compared to their counterparts not in poverty

Education level of unmarried householders with children segmented by poverty status (T



3 out of 4 unmarried householders with children with less than a high school education are living in poverty

Percent of householders with children that are living in poverty (poverty rate), segmented by educational attainment



These two charts show that lack of completion of high school is a factor impacting a large number of these households and correlates with significantly higher poverty rates. This information should inform potential anti-poverty strategies and suggests that any targeting this group should include assisting householders with achieving a high school or equivalent degree.

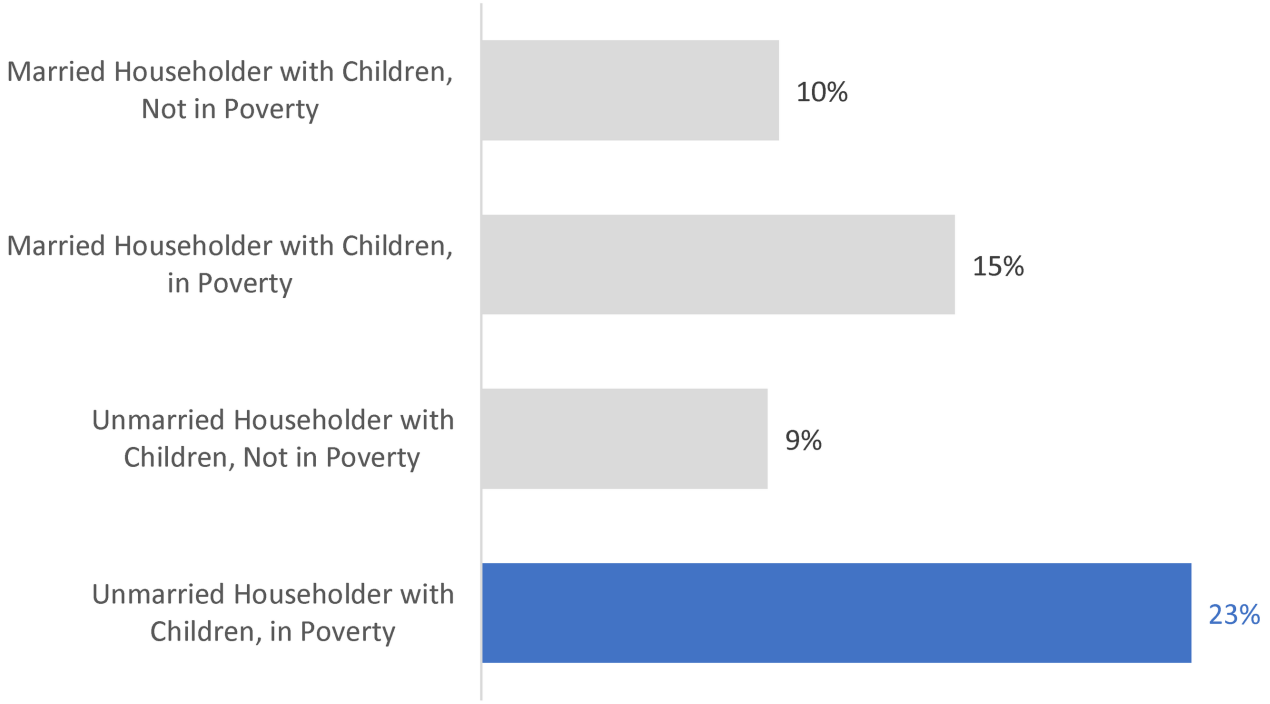
The data also show that individuals who attempted college but did not get a degree are more likely to be in poverty than those who graduated high school but never attempted college. Further research is required to better understand this data point, but this relationship may be due to debt burden that the householder incurred without increased income potential from the degree.

FINDING 5:

UNMARRIED HOUSEHOLDERS WITH CHILDREN IN POVERTY ARE MORE LIKELY TO BE DISABLED OR FACE OTHER COMMON BARRIERS TO EMPLOYMENT

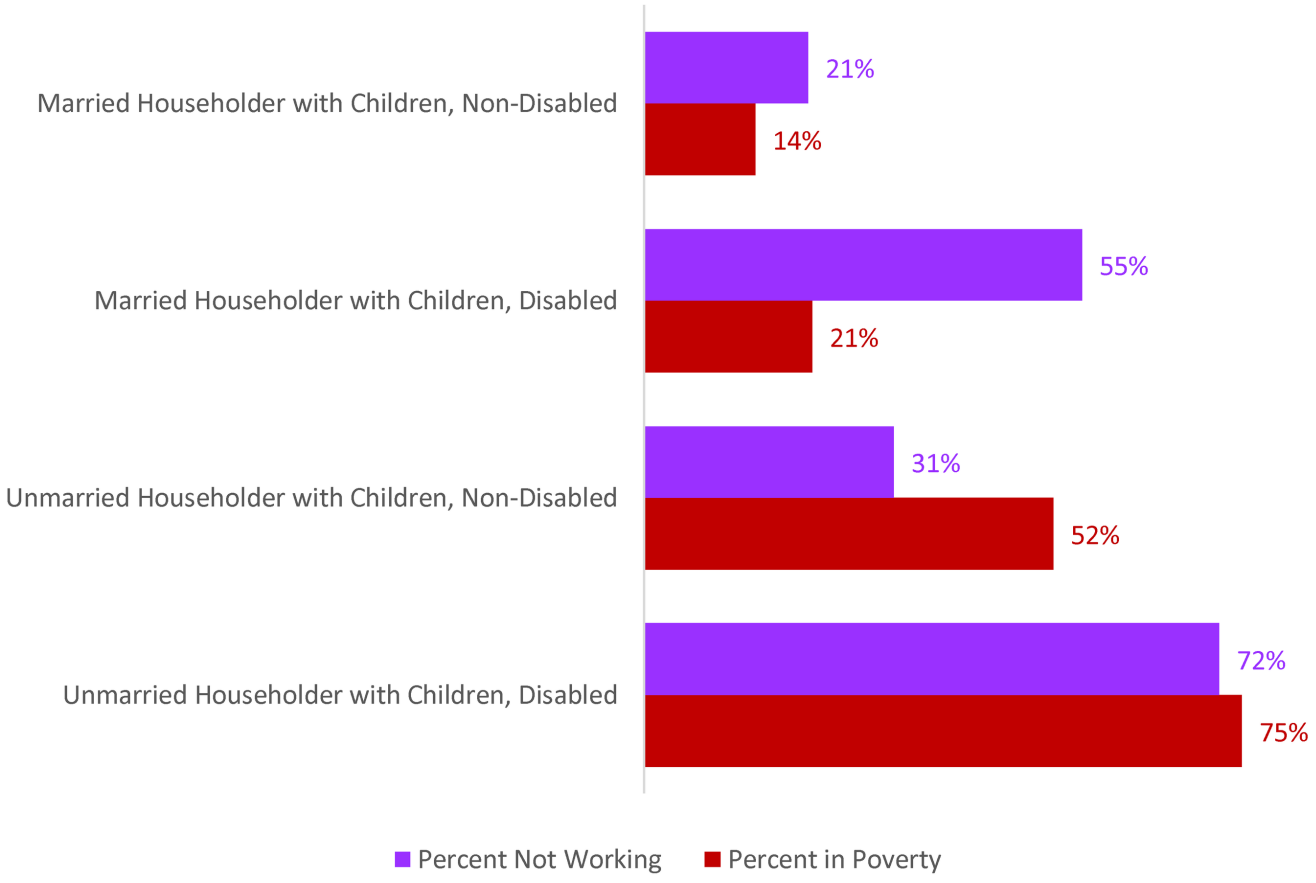
Unmarried householders with children in poverty have higher disability rates than those not in poverty, and married householders with children

Percentage of working age householders who identify as disabled, by marriage and poverty status



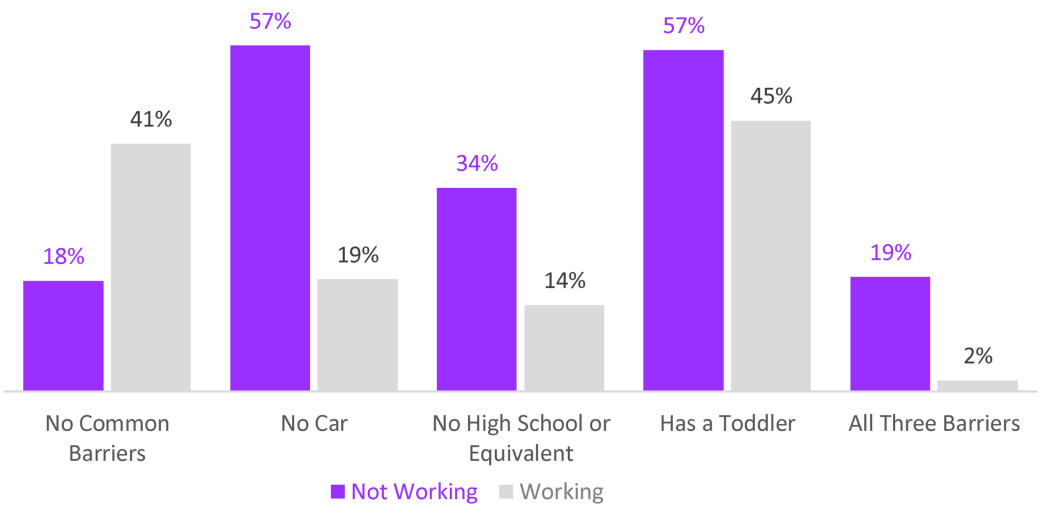
Disabled unmarried householders with children are much more likely to be in poverty and not working compared to non-disabled and married counterparts

Percentage of working age householders who are not working, in poverty, by marriage status and disability



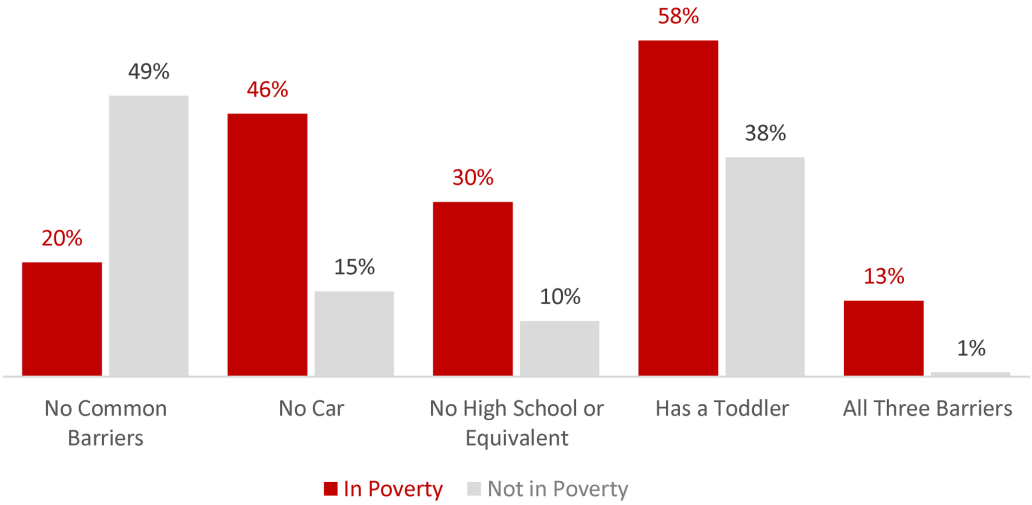
Non-disabled unmarried householders with children who are not working are much more likely to be facing common barriers to employment than those who are working

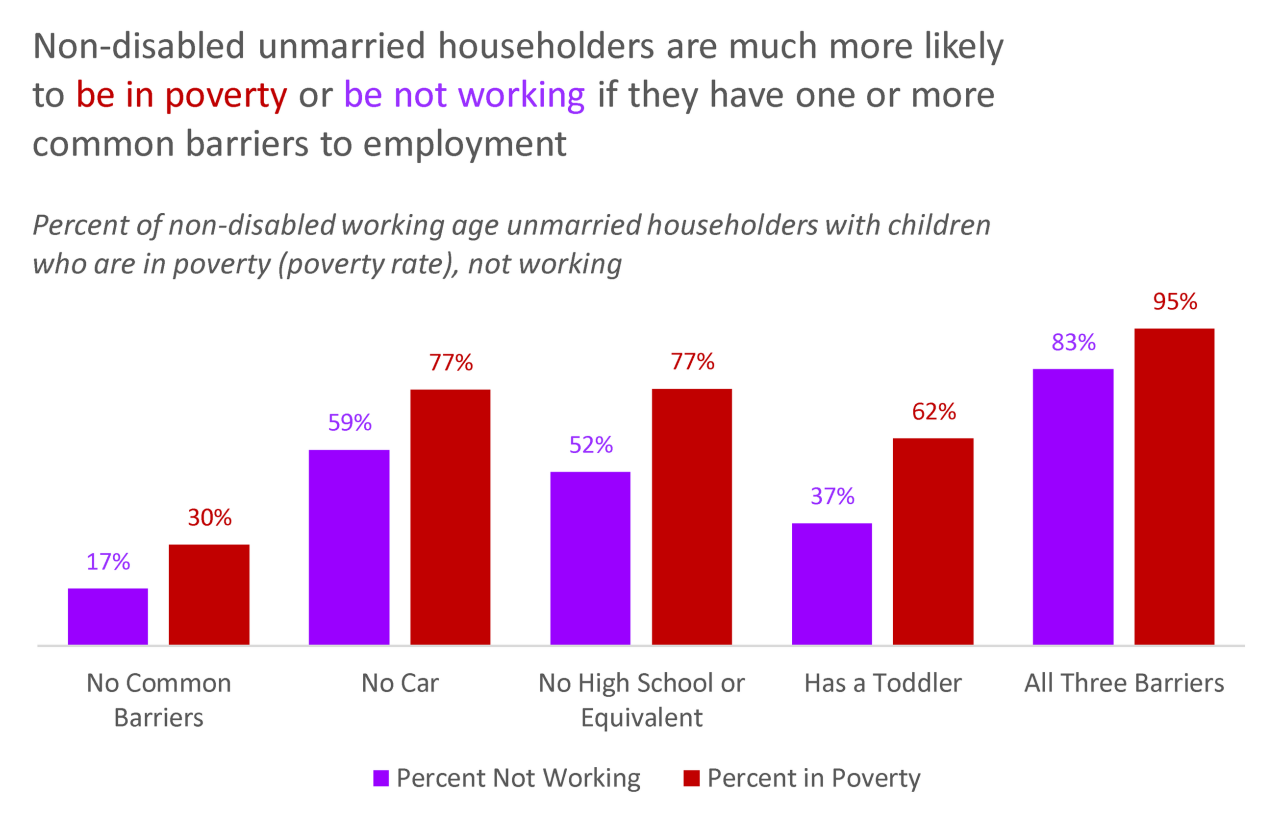
Percent of non-disabled working age unmarried householders with children who have common barriers to employment, by employment status



Non-disabled unmarried householders with children in poverty are much more likely to be facing common barriers to employment than those that are not in poverty

Percent of non-disabled working age unmarried householders with children who have common barriers to employment, by poverty status





These findings show that disability, access to transportation, completion of high school or equivalency, and caring for young children all correlate to reduced employment rates and higher poverty rates. While there may be additional barriers to employment facing this population, these are also some of the most commonly cited by residents in previous local studies and community engagement. These are also some of the only employment barrier factors available to analyze in this data set. Anti-poverty and workforce development strategies targeting unmarried householders with children should focus on these issues, and if possible, address them comprehensively.

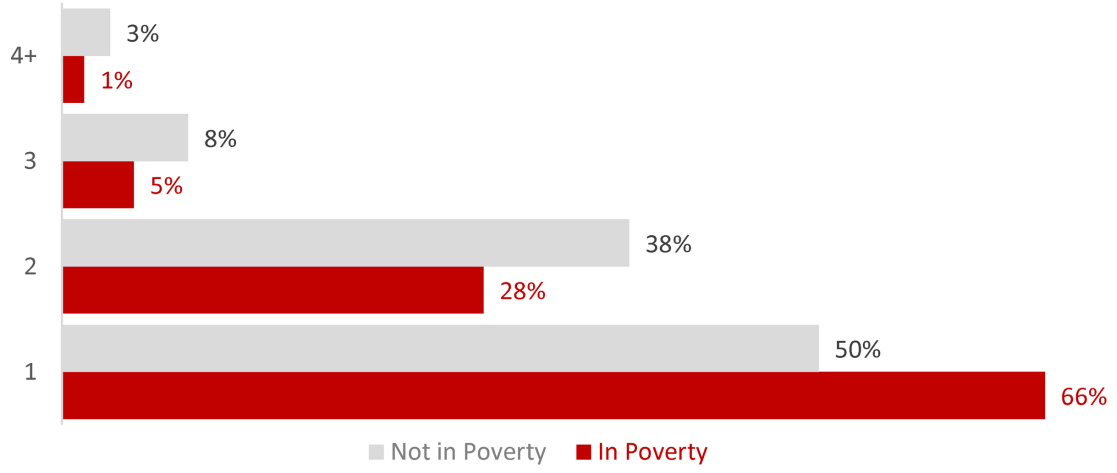
FINDING 6:

THE MORE ADULTS PRESENT IN UNMARRIED HOUSEHOLDS WITH CHILDREN, THE LESS LIKELY THAT HOUSEHOLD IS TO BE IN POVERTY. THIS TREND AMPLIFIES WHEN CONSIDEREING THE NUMBER OF EMPLOYED ADULTS

While commonly imagined to be a single mother with children, the household composition of unmarried households with children is varied. Over a third of these households in poverty have at least one other adult present. These other adults may be parents, adult children, romantic partners, cousins, friends, etc. However, about two out of three of these households (66 percent) are truly a lone parent with one or more children. In comparison, the families not in poverty are more likely to have other adults present in the household.

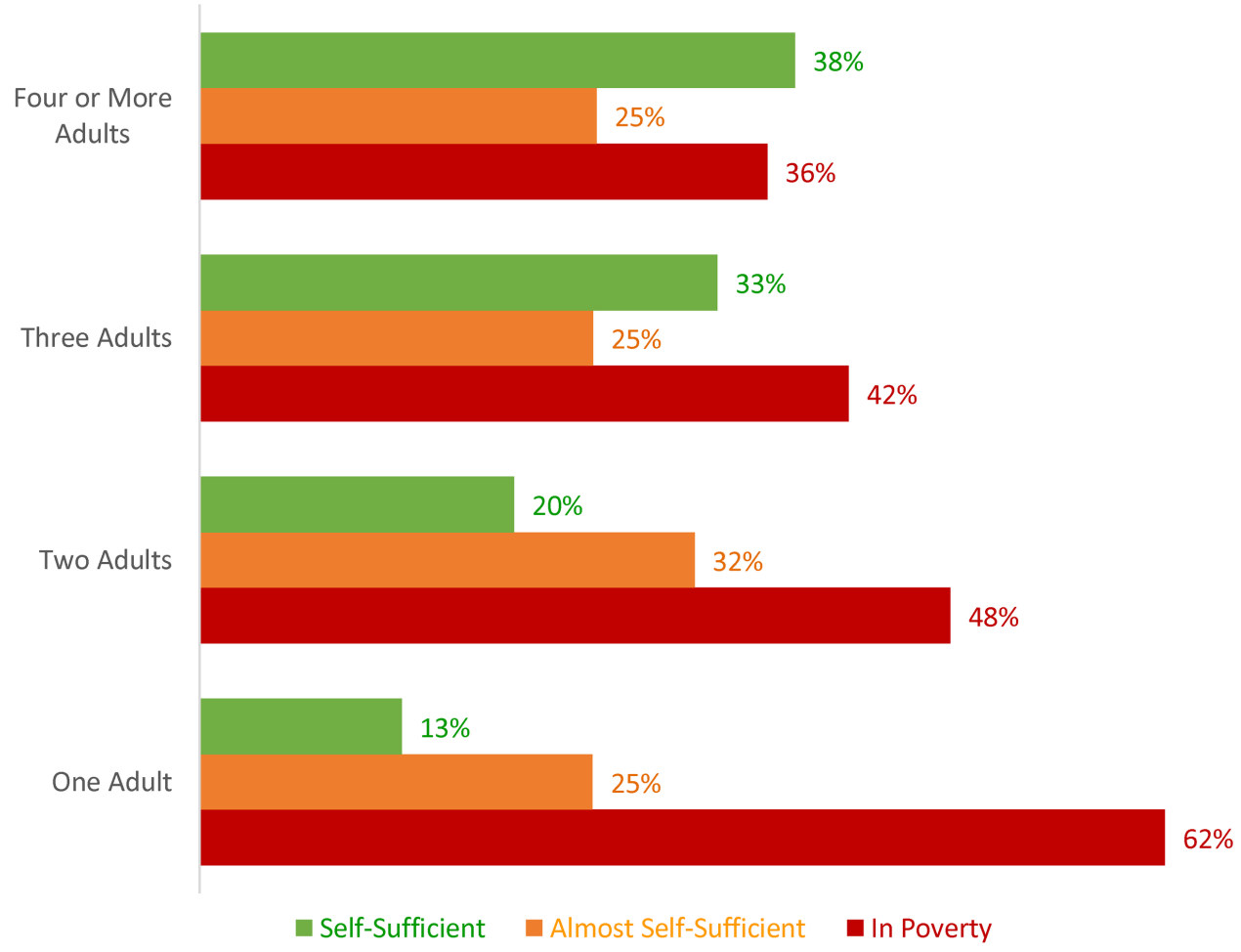
Unmarried households with children in poverty are more likely to be the only adult in the household compared to their counterparts not in poverty

Unmarried households with children segmented by number of adults present in the household, by poverty status



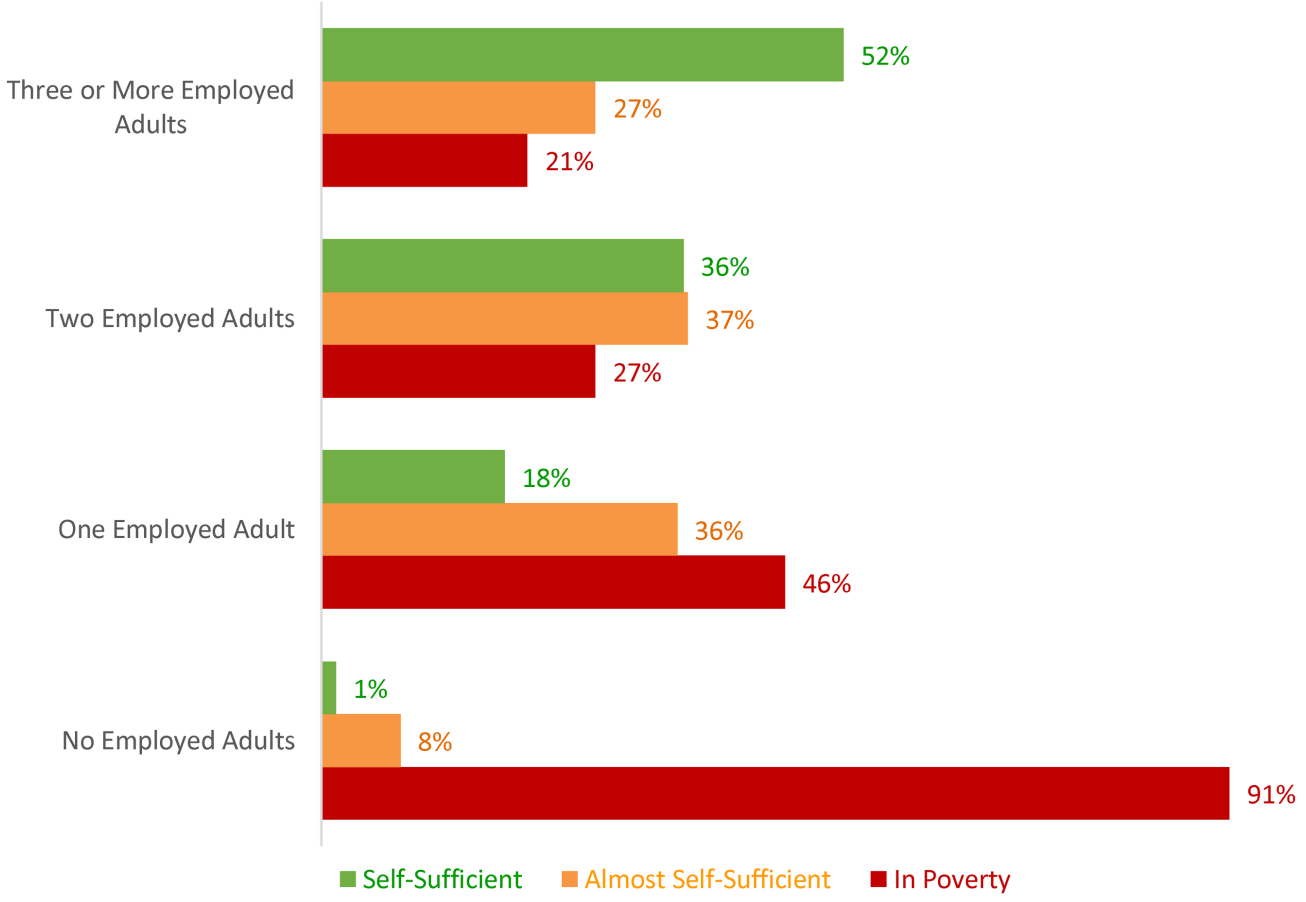
More adults living in unmarried households with children correlates with lower rates of poverty and greater rates of self-sufficiency

Percent of unmarried households with children in poverty, almost self-sufficient, self-sufficient, segmented by number of adults in the household. Self sufficient is 200 percent or above the poverty threshold, Almost Self-Sufficient is 100 - 200 percent of the poverty threshold (Totals to 100% within each number of adults category)



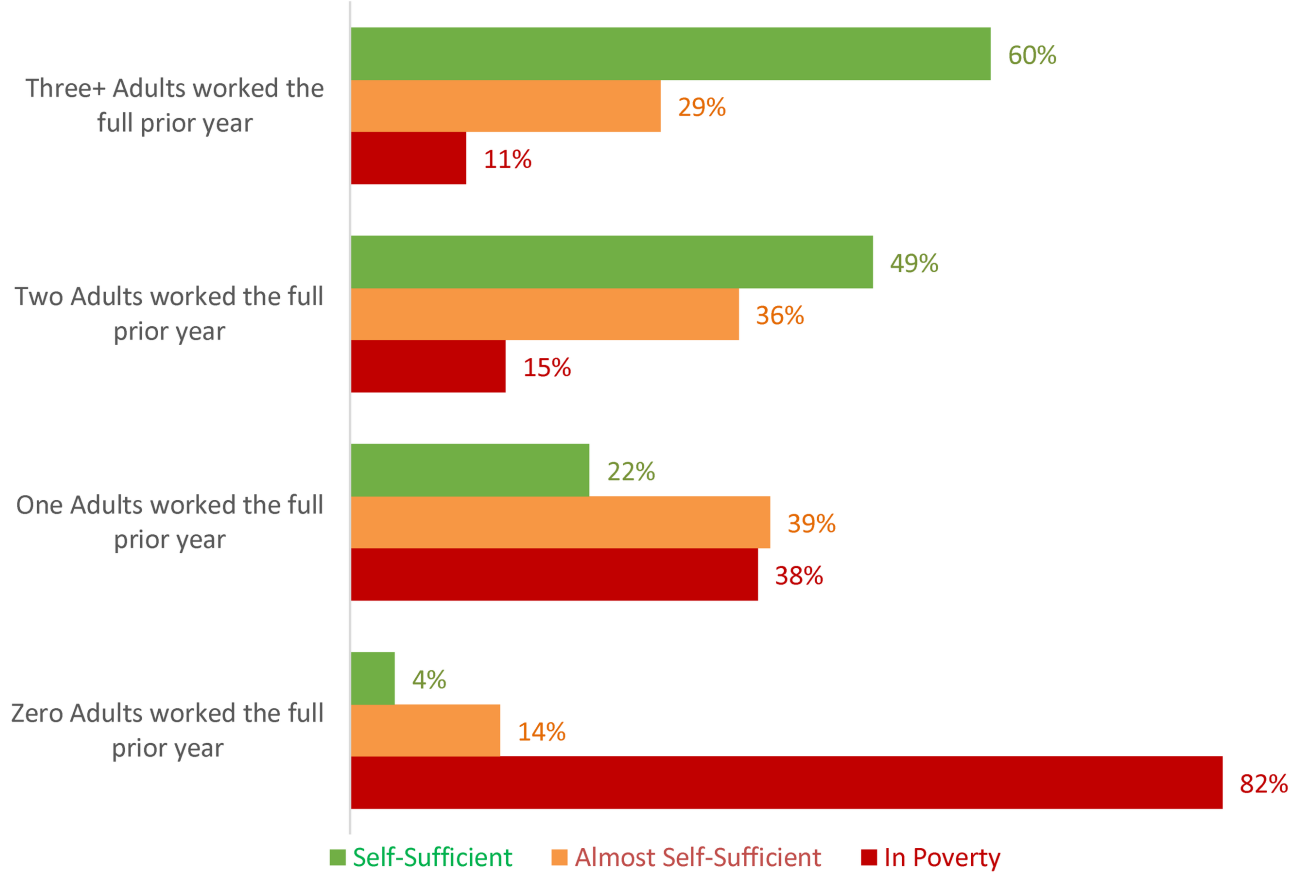
More employed adults in unmarried households with children is even more strongly correlated with lower rates of poverty and greater rates of self-sufficency

Percent of unmarried households with children in poverty, almost self-sufficient, self-sufficient, segmented by number of adults in the household who worked in the past 12 months. Self sufficient is 200 percent or above the poverty threshold, Almost Self-Sufficient is 100 - 200 percent of the poverty threshold (Totals to 100% within each number of adults category)



More fully employed adults living in unmarried households with children correlates very strongly with lower rates of poverty and greater rates of self-sufficiency

Percent of unmarried households with children in poverty, almost self-sufficient, self-sufficient, segmented by number of adults who worked full-time, full-year in household. Self sufficient is 200 percent or above the poverty threshold, Almost Self-Sufficient is 100 - 200 percent of the poverty threshold
(Totals to 100% within each number of adults category)



As shown above, additional adults and additional earners in a household helps improve chances of a household not being in poverty. In fact, the 42 point difference in poverty rate between unmarried households with children (56%) and married households with children (14 percent) shrinks when you control for the number of full-time workers. Only 15 percent of unmarried households with children with two full-time workers are in poverty, while 3 percent of married households with children with two full-time workers are in poverty. This shows that the number of earners in a household may be the more critical element to the general low poverty rates of married couples, not the institution of marriage itself. Further research and additional data is required to understand the dynamics driving this, but a hypothesis is that having more adults may help enable each adult to gain and sustain full employment through sharing of costs, household responsibilities, and childcare.

It is also important to keep in mind the way poverty is defined, and that the measurement methodology plays a role in why this household type is more likely to be in poverty. For a family to mathematically move out of poverty and into self-sufficiency, it must earn income at or above the federal poverty threshold. This threshold was launched in the 1960s based on average household costs at that time, and has been updated annually with inflation since it was instituted. It is a national standard that is not adjusted for local cost of living. People above the poverty threshold aren't necessarily well off and may still be reliant on government services and other supports. Research has shown that a family in Monroe County would only truly considered to be self-sufficient when it has income 200-300 percent of the poverty threshold.[3]

[3] Pearce, Diana M. (2010) The Self-Sufficiency Standard For New York State 2010. New York State Community Action Association, Inc., and Wider Opportunities for Women http://www.fiscalpolicy.org/SelfSufficiencyStandardForNewYorkState2010.pdf

As of 2019 a single individual needs to have an income of $12,490 to be out of poverty, and every additional individual added to a household raises that threshold by $4,420. It makes no distinction about whether the additional individuals are adults or children. Additional adults can earn income and contribute to meeting the poverty threshold, while an additional dependent child simply makes the income requirement higher. As of 2019, a single earner with two kids must eclipse $21,330 in annual income to be out of poverty. A married couple with two kids must eclipse $25,750. By this official definition of poverty, households with a single earner and multiple dependent children structurally have a more difficult task to earn enough income to 'escape' poverty. The poverty status for individual households in this report is based on the poverty threshold for the year the data was collected. The 2019 poverty threshold is shown below for reference.

2019 Federal Poverty Threshold

Persons in Family/Household	Household Income* Before Taxes Needed to Be 'Not in Poverty'
1	$12,490
2	$16,910
3	$21,330
4	$25,750
5	$30,170
6	$34,590
7	$39,010
8	$43,430
9+	Add $4,420 for each additional person

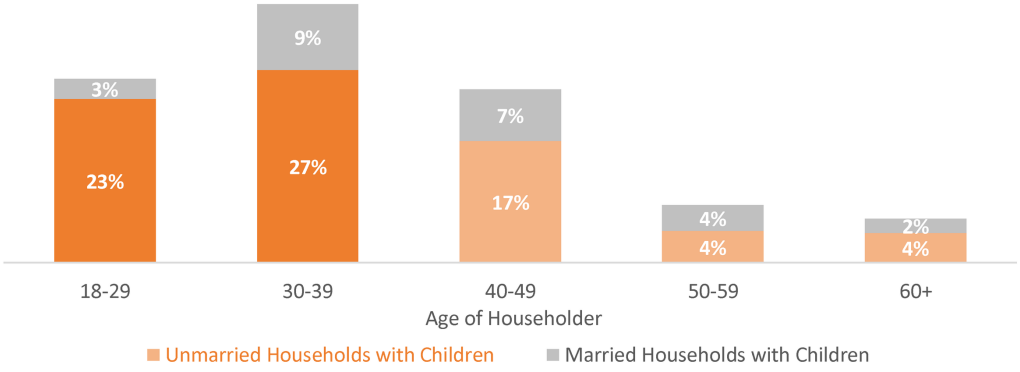
*Income in this context does not include tax credit income, capital gains, or non-cash benefits such as food stamps/SNAP or housing subsidy. Income does include sources such as child support, public assistance, pension income, unemployment, etc.

FINDING 7:

UNMARRIED PARENTS UNDER AGE 40 HEAD THE MAJORITY OF ALL HOUSEHOLDS WITH CHILDREN IN ROCHESTER. YOUNGER HOUSEHOLDERS CORRELATE WITH HIGHER POVERTY RATES REGARDLESS OF MARRIAGE

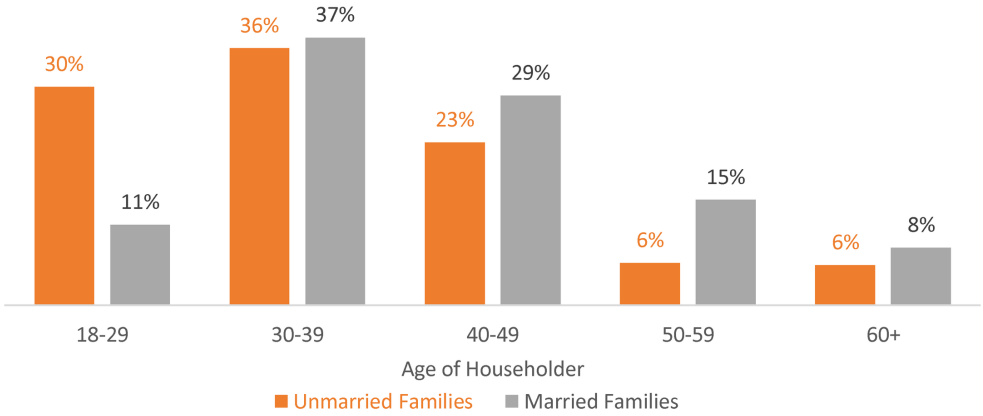
Of all Rochester households with children, half are led by an unmarried parent between the ages of 18 and 39

Households with children by age group and marriage status
(Totals to 100% overall)



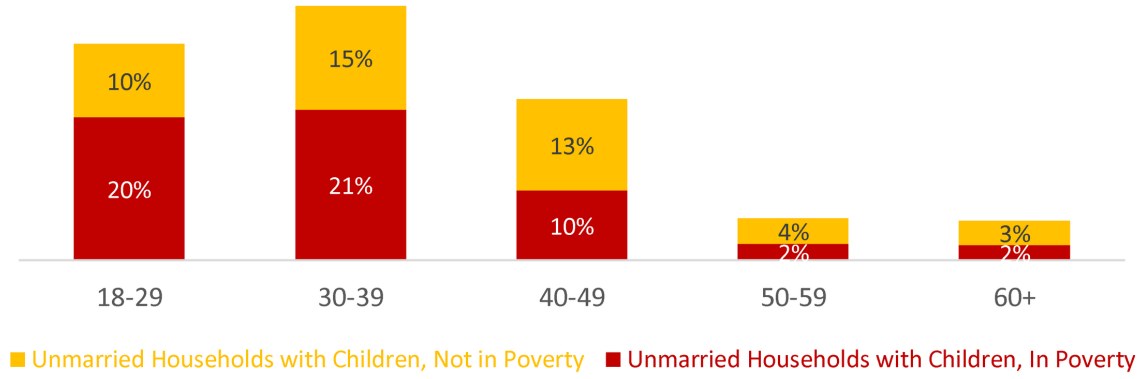
Unmarried householders with children tend to be younger; married householders with children tend to be older

Age group of householders, segmented by marriage status of householder
(Totals to 200% overaall or 100% within each marriage status)



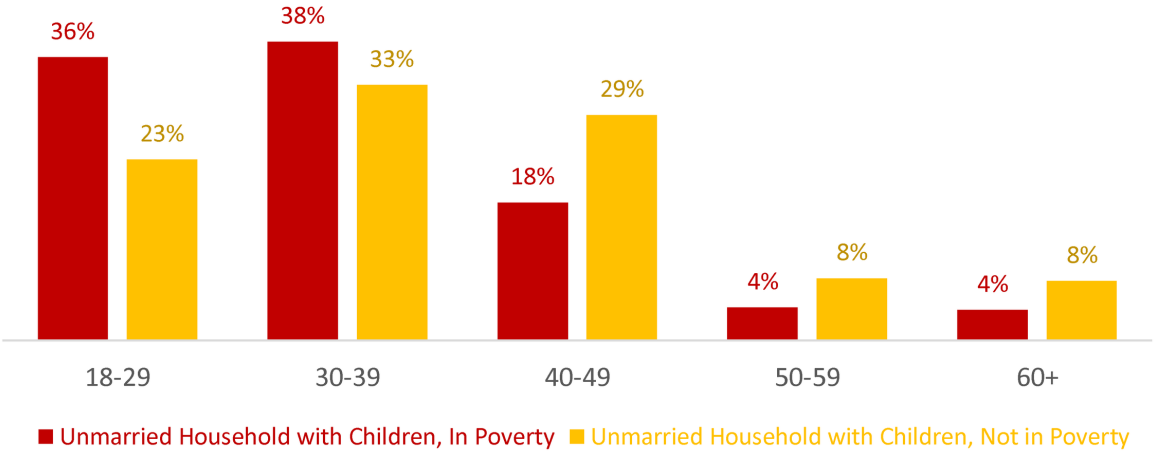
Two-thirds of Rochester's unmarried householders with children are younger than age 40. Of these younger households, nearly two out of three families are in poverty.

Unmarried households with children, by age group and poverty status
(Totals to 100% overall)



Unmarried households with children who are not living in poverty tend to be older compared to unmarried households with children who are in poverty

Age group of householders, segemented by poverty status
(Totals to 200% overall)



FINDING 8:

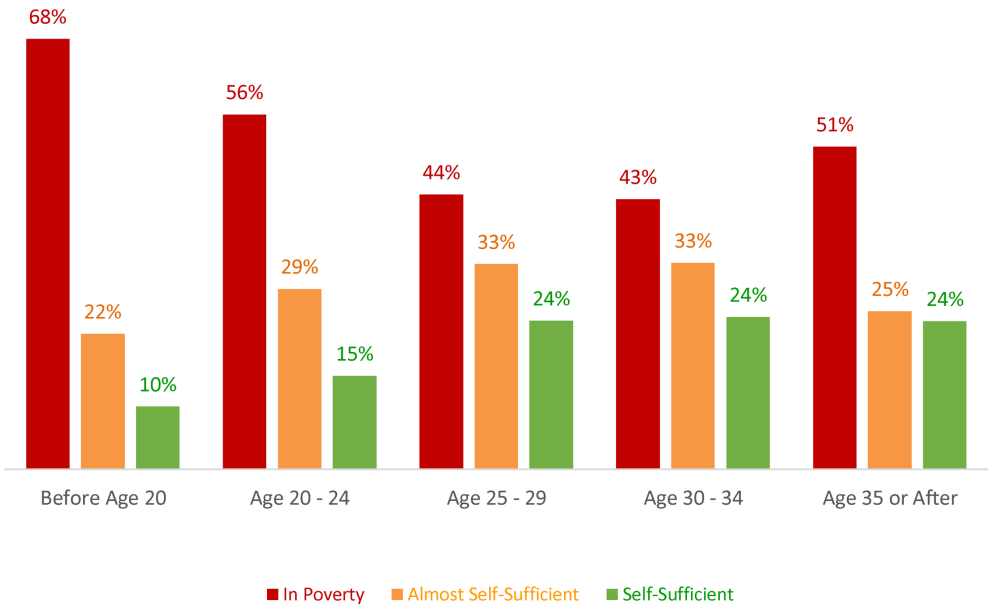
A BIRTH BEFORE AGE 20, BEING UNMARRIED, AND NOT HAVING COMPLETED A HIGH SCHOOL EDUCATION ARE THREE FACTORS THAT, WHEN COMPOUNDED, ARE ASSOCIATED WITH EXTREMELY POOR ECONOMIC OUTCOMES

Using Census PUMS data we are able to calculate the age at which a householder gave birth to their eldest cohabiting child. For specifics on the methodology, please see Appendix A. We estimate at least 46% of unmarried headed householders in poverty age 18-39 had a teen birth. This would mean that on average, 210 babies were born per year to teen parents who went on to be unmarried householders in poverty.

This is in line with the reported teen birth rates from Monroe County Department of Health. In 2016, 3 percent of city of Rochester teens gave birth, regardless of poverty status. This rate has declined considerably from a high of 13 percent in 1990. In 2016, teen births accounted for 259 babies. This is comparable to the city of Buffalo which is at about 4 percent. However, the city of Rochester's rate is still more than double the overall rate for New York State, which was 1.3 percent in 2016. Compounding the annual probability of teen pregnancy over the full 5 year span of the ages 15-19, a Rochester female teen has a 15 percent chance of having at least one birth before age 20. This compares to a 6 percent chance of childbirth before age 20 for the average female New York resident, 9 percent less likely than for teen girls in the city of Rochester.

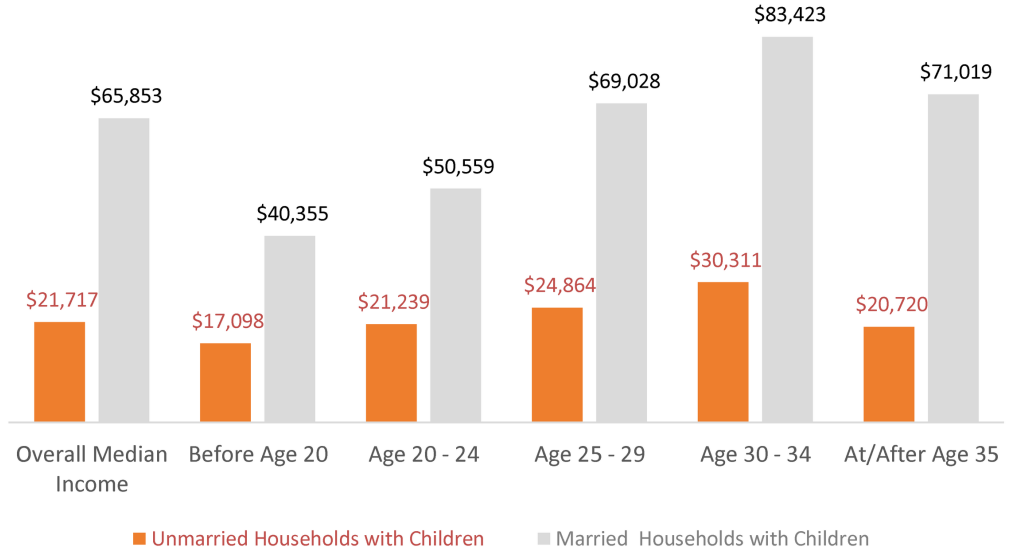
Younger parenthood correlates with higher poverty rates among unmarried householders with children

Age when unmarrieed householder became a parent, segmented by poverty and self-sufficiency (Totals to 100% within each age category)



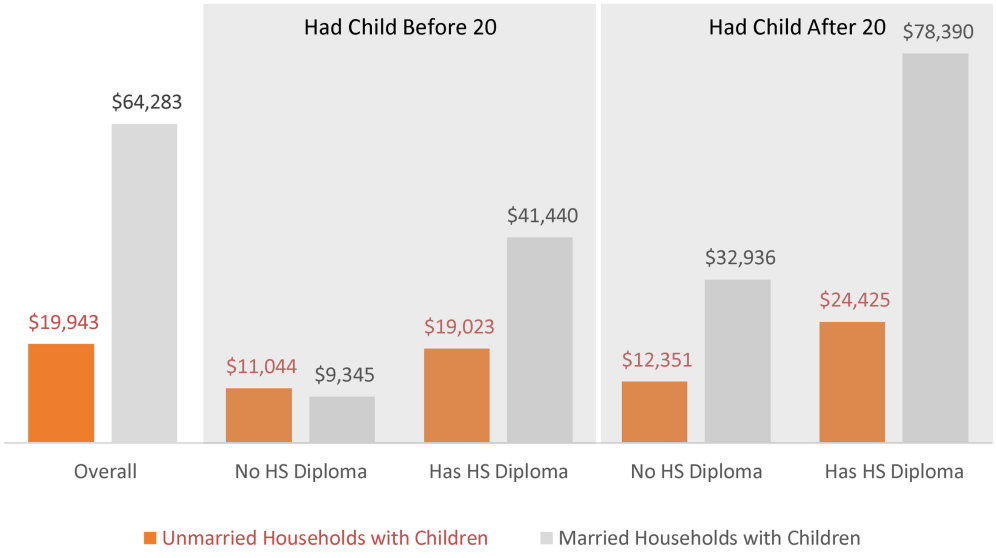
Married households with children generally have double or triple the median household income of unmarried households with children, regardless of when they first had children. For both groups, the older the age at which the householder first became a parent, the higher median income, until age 35.

Median household income by age at which householder became a parent, segmented by marriage status



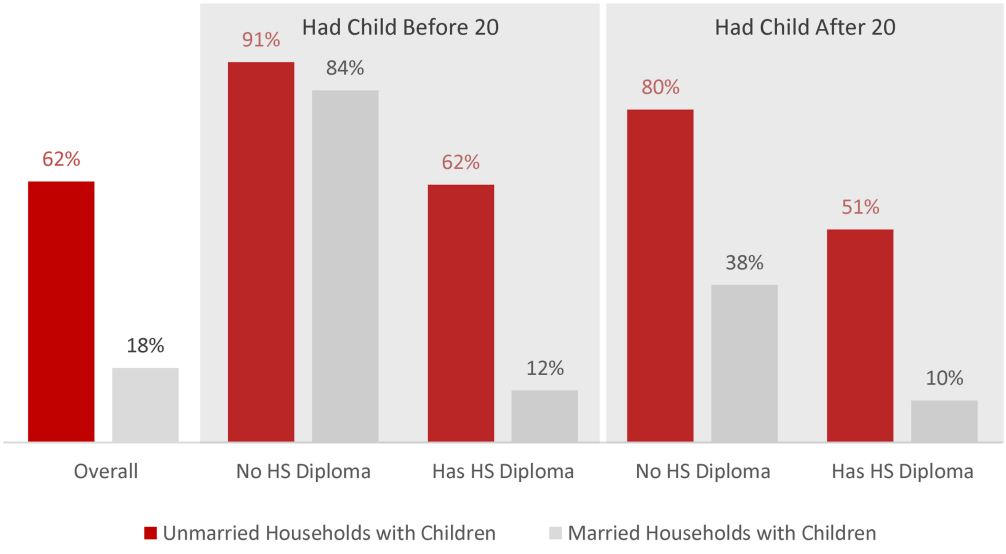
Further segmentation with high school completion illustrates that multiple factors compound and are associated with inequities in household income levels for unmarried households with children

Median household income for households with children, segmented by age at which householder became a parent, education level, and marriage status



The compounding relationship can be also be observed with poverty rate. Unmarried householders with children who haven't completed high school are very likely to be in poverty regardless of when their first birth occurred

Poverty rate for households with children, segmented by age at which householder became a parent, education level, and marriage status

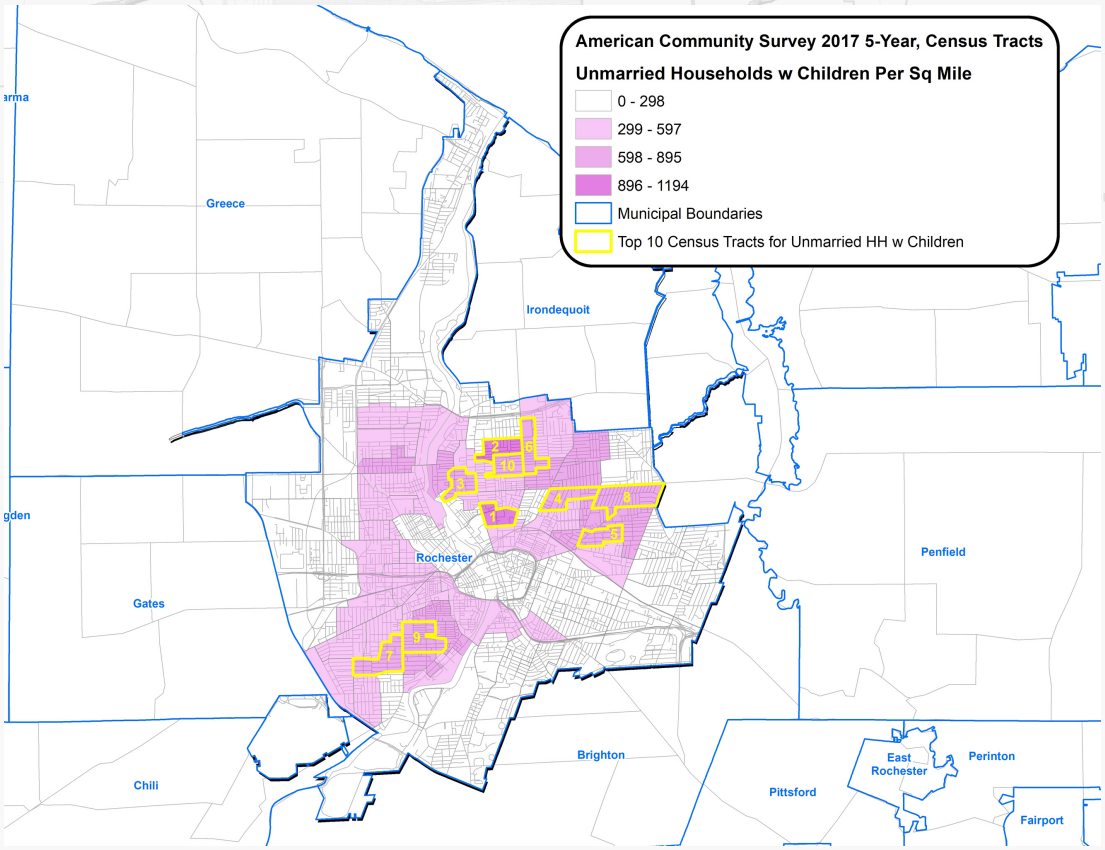


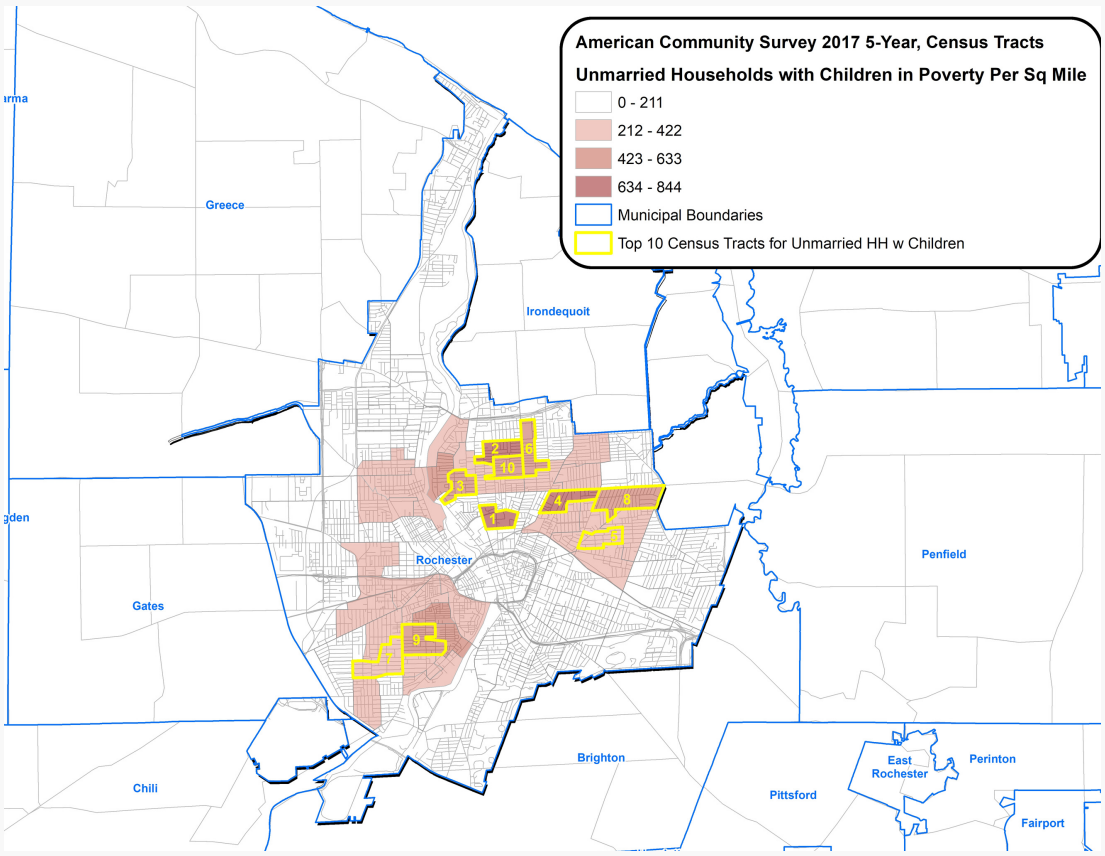
FINDING 9:

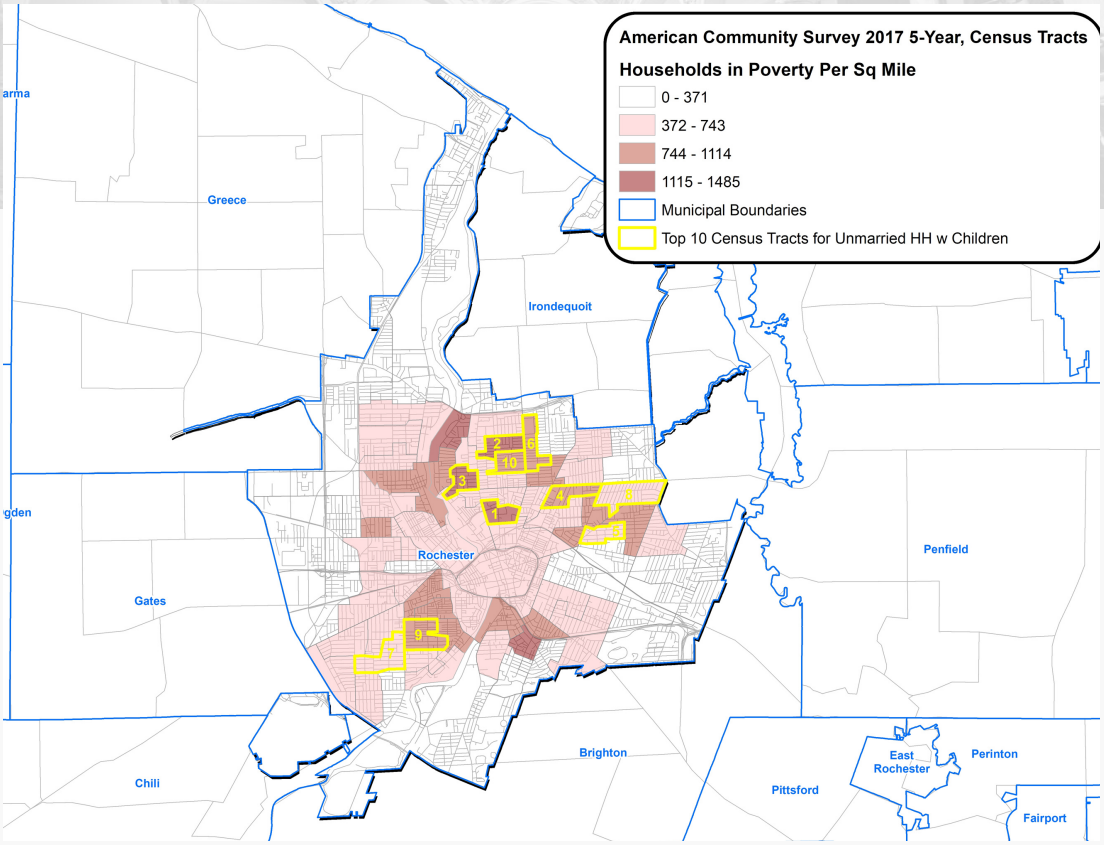
THE HIGHEST DENSITIES OF UNMARRIED HOUSEHOLDERS WITH CHILDREN ARE CLUSTERED IN THE HIGHEST POVERTY NEIGHBORHOODS IN THE CITY OF ROCHESTER

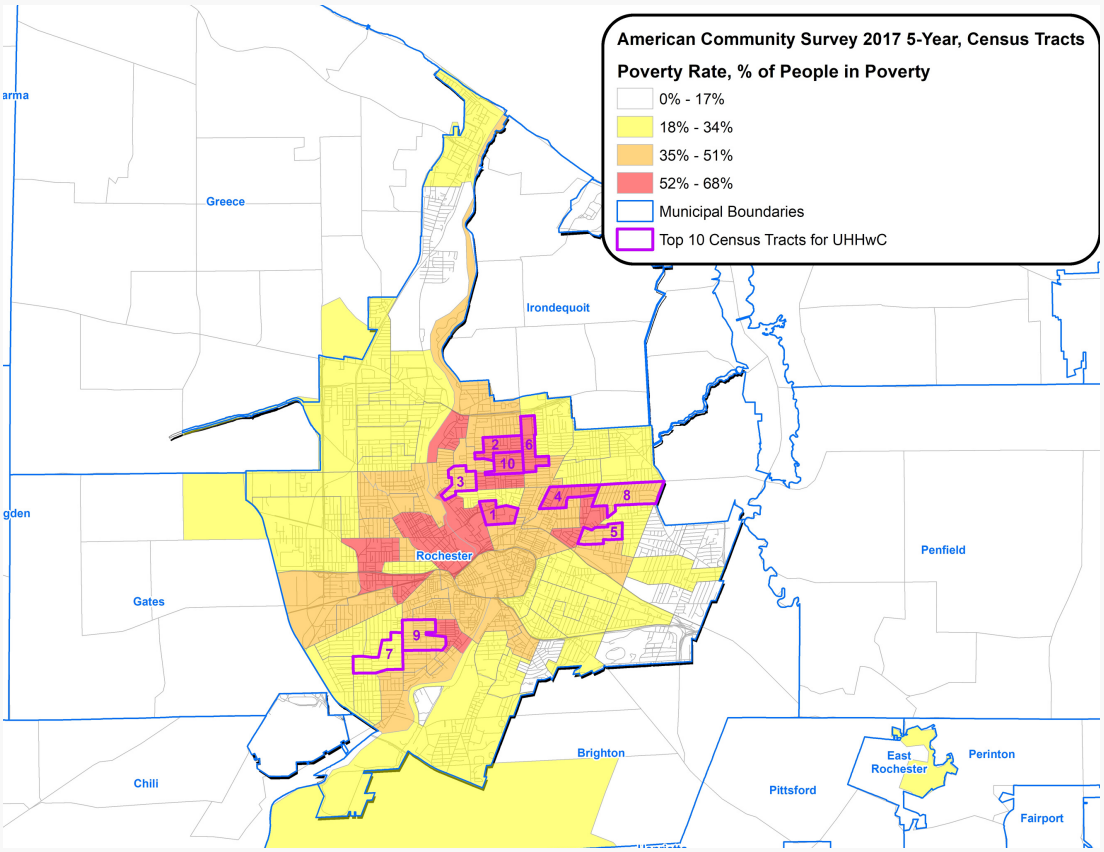
The Census American Community Survey also reports aggregated demographic estimates by Census tract. A census tract is smaller than most neighborhoods and the City is made up of 79 census tracts. Using GIS software, we are able to map and analyze the geography of where unmarried households live. Census tracts are shaded with a color gradient based on the factor being displayed. The darkest areas of the map have the highest densities or rates of the factor. The top ten census tracts for the density of unmarried households with children are overlayed and highlighted on each map.

Consistent with the data illustrated in Finding 1, the maps below show that these households are much more common in the city of Rochester. The data also shows they are also more likely to live in certain neighborhoods. We see a recurring geographic pattern across the maps: the areas of highest poverty rates and highest density of unmarried households with children are both clustered to form a crescent shape bordering the north, northwest, and southwest of the central downtown area. This geographic area is commonly referred to as 'the crescent' and is a common pattern for maps of the city of Rochester analyzing socioeconomic issues. The crescent also disproportionally represented in maps of crime rates, vacancy, blight, unemployment, and other negative factors. This is an unfortunate reminder that all of these negative issues are concentrated in the same neighborhoods with the highest densities of unmarried households with children. These negative issues disproportionately impact some of the city's most vulnerable families.


American Community Survey 2017 5-Year, Census Tracts
Unmarried Households w Children Per Sq Mile
0 - 298
299 - 597
598 - 895
896 - 1194
Municipal Boundaries
Top 10 Census Tracts for Unmarried HH w Children
Greece
Irondequoit
Rochester
Gates
Penfield
Brighton
Chili
Pittsford
East Rochester
Perinton
Fairport


American Community Survey 2017 5-Year, Census Tracts
Unmarried Households with Children in Poverty Per Sq Mile
0 - 211
212 - 422
423 - 633
634 - 844
Municipal Boundaries
Top 10 Census Tracts for Unmarried HH w Children
Greece
Irondequoit
Rochester
Gates
Penfield
Brighton
Chili
Pittsford
East Rochester
Perinton
Fairport


American Community Survey 2017 5-Year, Census Tracts
Households in Poverty Per Sq Mile
0 - 371
372 - 743
744 - 1114
1115 - 1485
Municipal Boundaries
Top 10 Census Tracts for Unmarried HH w Children
Greece
Irondequoit
Rochester
Gates
Penfield
Brighton
Chili
Pittsford
East Rochester
Perinton
Fairport


American Community Survey 2017 5-Year, Census Tracts
Poverty Rate, % of People in Poverty
0% - 17%
18% - 34%
35% - 51%
52% - 68%
Municipal Boundaries
Top 10 Census Tracts for UHHwC
Greece
Irondequoit
Rochester
Gates
Penfield
Brighton
Chili
Pittsford
East Rochester
Perinton
Fairport

While there appears to be a fairly strong correlation between poverty rate and concentrations of this household type, it should be noted that this does not mean there is a causal relationship or even a relationship at all. It is possible additional hidden factors may be the explanation for the clustering of these households. Further research is required to better understand this dynamic. However, it is clear that these households play are overrepresented in the city of Rochester's poverty and concentration of poverty.

Recent research from Raj Chetty at Harvard University's Opportunity Insights project[4] has shown that children of poor families have significantly better long term outcomes if they grow up in mixed income or higher income neighborhoods compared to poor children that grow up in high poverty neighborhoods. For example, a poor child who grows up in the more affluent Park Avenue neighborhood in Rochester is expected to go on to earn $43,000 per year as an adult. If the same poor child were to grow up in the poorer Marketview Heights neighborhood, they would be expected to earn only $23,000 per year. This research provides further impetus to better understand why these households are clustering in high poverty areas, and what potential solutions or policy could help families rent in higher opportunity areas that are comparably priced.

[4] Chetty, Raj, et al. "The Opportunity Atlas: Mapping the Childhood Roots of Social Mobility." National Bureau of Economic Research working papers, National Bureau of Economic Research 2018, https://opportunityinsights.org/paper/the-opportunity-atlas/

DISCUSSION:
KNOWING GAPS IN AVAILABLE DATA

The Census Bureau's Public Use Microdata Sample (PUMS) dataset from the American Community Survey (ACS) provides rich details of the demographic traits of residents within cohabiting households, but gaps exist for information that we think is important to our understanding of unmarried households with children. These gaps represent an opportunity for future data collection efforts and fall into three broad categories:

- **Family unknowns** or missing data about the complete family,
- **Opportunity unknowns** or missing data about the quality of life, cost of living, and economic opportunities, and
- **Perpetuation unknowns** or missing data about how people enter and exit the unmarried household with children household type.

Family Unknowns

The PUMs sample does not include or link information about the other 'out of household' parent of the children in unmarried households with children. There are many relevant questions to ask about that out of household parent like their living arrangements, income, workforce participation, educational attainment and other demographics. We lack information about financial support provided either though child support payments or otherwise. And, we have no information as to the level of engagement, visitation and social supports this other parent provides. The parent may even be deceased, and that is not reflected in the data. It is reasonable to think that the demographics of the out of household parent impact the unmarried household with children's economic and social outcomes, but the fundamental lack in data prevents us from understanding to what extent this is or is not true.

Opportunity Unknowns

We consider several opportunity unknowns that affect the quality of life for unmarried households with children. While we have data about the level of education attained by the head of household, we do not have data about the quality of their education; for example, the PUMS data makes no distinction between attainment of a degree from a for-profit college or from an accredited university. We know the number and ages of children

in sampled households, but we do not know how much their care costs the family, both in time and in dollars. While we have data about household income and costs of housing, we do not know the households level of indebtedness, the cost of servicing that debt, or what the cost of capital members of the household face when borrowing money.

Perpetuation Unknowns

PUMS data is a time specific snapshot, so we lack information about the formation and evolution of unmarried households with children across time. Particularly, we cannot quantify how people enter and exit the subgroup of unmarried household with children living in poverty with the available data. A household can enter and exit this subgroup through changes in family structure (become married or unmarried) or changes in income. With this data, we cannot understand geographic migration patterns and are unable to relate these patterns to household structure and income or changes in household structure or income.

There is social research to support the supposition that children growing up in unmarried headed households living in poverty are more likely to end up in a similar situation themselves; inversely, children from more privileged backgrounds have better predicted outcomes (for examples, see research by Chetty et al. on the fading of the American Dream through Harvard's Opportunity Insights project). If we can supplement the upbringing of children living in poverty with effective social programs that increase their financial and social stability, we might be able to break the cycles perpetuating poverty.

When considering the challenges that unmarried households with children face, policy makers have historically suggested marriage as a solution. The stated goals of the federal Temporary Assistance for Needy Families program state this simply – "to end the dependency of needy parents on government benefits by promoting … marriage." However, more recently, academics have come to understand there is no inherent special quality bestowed on individuals upon who are married; rather, there are fundamental differences in the population of people who tend to get

married and the population of those that tend not to. These differences are tied to economic outcomes.

Nationally, marriage has dropped sharply among those without a college degree but remains steady for higher-income college graduates.in sampled households, but we do not know how much their care costs the family, both in time and in dollars. While we have data about household income and costs of housing, we do not know the households level of indebtedness, the cost of servicing that debt, or what the cost of capital members of the household face when borrowing money.

Sociologists like Sharon Sassler of Cornell University have reasoned that marriage can be considered a "luxury good" that lower-income couples may not be able to afford. In an interview with the New York Times in September 2017, Sassler noted that cohabitation among lower-income couples is often prompted more by financial need, saying, "It starts with moving in together quickly, for economic exigency reasons as opposed to relationship reasons. Then struggling with making ends meet and trying to manage this with a partner just elevates the challenges [of financial and family stability]."[5] She contrasts this with family formations of college graduates, tend to be more planned and methodical, coordinated with financial security milestones. This type of research, should guide policymakers in evolving social and financial support programming.

[5] Claire Cain Miller, New York Times, Sept. 25, 2017, "How Did Marriage Become a Mark of Privilege?" https://www.nytimes.com/2017/09/25/upshot/how-did-marriage-become-a-mark-of-privilege.html

Filling in the Gaps

These data gaps may best be resolved locally with a data collection effort through surveys or other means. Particularly, local researchers could track representative cohorts of current married and unmarried households with children and collect both survey data and anecdotal stories about their life experiences. The information gathered could cover data not captured by the Census and give important insight into the unknowns we identify above. We could better understand when and how families move in an out of poverty and different marriage statuses and draw more nuanced insights. These are efforts that RMAPI can help coordinate.

POLICY DISCUSSION QUESTIONS

We suggest that the data insights provided in this report help initiate new types of questions to be asked about anti-poverty efforts among RMAPI stakeholders and those responsible for social policy and human service provision in government, non-profit, and charitable. In uncovering the root causes of poverty and understanding to what degree our organizations have control over these factors, we can decide as a community how to effectively respond to Rochester's current crisis. Below, we list some preliminary questions to be approached as both an opportunity for further research and as a catalyst for innovative service provision and anti-poverty strategies.

- RMAPI has taken a general focus on those in poverty and has attempted to understand the structural biases and conditions that perpetuate poverty. However, have we approached this issue from the reverse perspective to understand the structural biases and conditions that perpetuate inequities in wealth and marriage? Are these differences absolute? What are the gray areas?
- Although the data does not tell us this directly, we can imagine that both marriage and having more than one adult in the household results in cost-sharing of certain goods and services (e.g., rent, utilities, food, and transportation). Can we create policies, practices, or services that make it easier for those in poverty or near poverty to cost-share? In what situations have we seen examples of successful cost-sharing? Are there platforms that already exist that can be leveraged to better enable cost sharing?
- What policy interventions might help unmarried householders with cohabitating adults and children remain financially and socially stable and provide a consistent, healthy, and nurturing environment across the children's upbringing? What local social service rules help or hinder this goal?
- Understanding our city's current demographics of unmarried households with children, are we developing the right mix of housing in the places that will likely improve outcomes for these families (e.g., access to high-quality public education, affordable cost of living, and proximity to employment opportunities)? What are we doing to make sure we avoid further concentration of poverty in Rochester's neighborhoods?

- Do we know enough about the implications for unmarried householders who attend an institution of higher education but who do not ultimately attain a degree or credential? For younger unmarried householders with children, can we better understand the determinants of educational success and design programs and best practice around these factors? Are we strategic in the use of programs that fund educational opportunities?
- It is standard practice to acknowledge the wage gap between men and women that results in different economic outcomes for single parents. However, to what degree should we also broaden our focus on gender inequity and its impact on women (particularly single women) raising children to include the time burdens of childrearing and household maintenance activities, as well as the physical toll of childbearing and early childhood care? And, how might the stresses related to the pre and post-partum experience impact the outcomes of mothers in poverty?
- How might our understanding of the impacts of trauma inform how we design programs, policies, and specific services for unmarried household families in poverty?
- Where are there gaps in services that are provided to households in poverty or those near poverty and why do those gaps exist? Are these gaps specific to sub groups, like unmarried households with children or others? Are there structural issues with service provision that make it harder for this population to access available services?

APPENDIX A: DATA SOURCES AND METHODS

The majority of statistics and estimates provided in this report are calculated from the U.S. Census Bureau's 2013-2017 five-year American Community Survey Public Use Microdata Sample (PUMS). PUMS is a dataset of anonymized individual person and household level survey data. For Monroe County, the data contains responses for 17,180 households (roughly 5.7 percent of the total households) and each of the persons living these households (4.8 percent of the total population). The city of Rochester's portion of this sample was created by responses from 10,527 individuals (5.1 percent of the total population).

Instead of pre-calculated census estimates for a limited number of individual characteristics, PUMS data allow researchers to create custom estimates using rich combinations of variables. For example, census estimates allow us to look at aggregated poverty counts by disability status of individuals in the population, with further dissection by employment status; PUMS allows researchers to go even deeper to look at poverty status by disability status, segmented further by employment status, household type, and gender – all at the individual person level (rather than aggregated figures). While estimates produced from these data may have higher margins of error relative to the standard American Community Survey figures for some variables, PUMS is a powerful dataset for the community to address more complex research questions that require different types of aggregation and segmentation.

The Public Use Microdata Sample includes over 360 distinct features and measures attributes at both the person and household levels. Each household has an individual person formally designated as the head of household (also referred to as the householder) who is either the owner of the house or the primary leaseholder of a rental unit. Some of the person-level features of the data describe attributes of people relative to their head of household.

Like all of the American Community Survey products, the PUMS dataset is a sample of individual survey responses that are weighted to understand a much larger population. Within the PUMS dataset, the Census provides weights and resample weights for both the household and each person.

We use these weights when estimating a total population based on this five percent sample and when attaching standard errors to our estimates **(see supplemental tables available for download and by request).**

The maps found in Finding 8 are produced from the 2013-2017 five-year American Community Survey census tract estimates. The census tract aggregated estimates provide the ability to map and analyze geographic patterns for census variables, but offers only a limited number of variables and combinations compared to PUMS.

Defining an unmarried household with children

We use two PUMS features to determine whether children are living in a given household: AGEP, the age of persons in the household, and HHT, the household/family type. We define a household with children as having any residents younger than 18 (AGEP<18). We consider the households with HHT equal to 1 as married; all others are unmarried. For this paper we discuss only households with children.

Level of Employment

Two PUMS features indicate an individual's level of employment: ESR, which codes employment status, and WKHP, the number of hours worked in the previous week. When ESR is in the set {1, 2, 4, 5}, the person is considered employed. If WKHP is 35 or greater, the person is considered employed full time.

Counting Number of Adults in Household

and the Number of Working Adults

The number of adults in the household is the count of all persons with AGEP above 17. The number of working adults is the number of adults 18 or above with ESR in {1, 2, 4, 5}.

Rates of Home Ownership

PUMS provides the feature TEN to designate tenure of the home. The values {1, 2} indicate the householder owns their home. Other values indicate the home is not owned by the householder.

Quantifying Rent Burden of a Household

PUMS provides the variable GRPIP to quantify gross rent as a percentage of household income. When GRPIP is greater than 30 (meaning they spend more than 30 percent of their household income on gross rental costs), we consider that household rent burdened. When greater than 50, we call the household severely rent burdened.

Segmenting Race and Ethnicity

We combine three features to determine race and ethnicity of a sampled person: RACBLK, which notates any Black ancestry; HISP, which describes type of Hispanic/Latino origin, if any; and RAC1P, which notates a single broad racial category, or multiple races. When HISP is not equal to 1, the person is considered Hispanic. When HISP=1 and RACBLK=1, the person is considered Black. When HISP=1 and RAC1P=1, the person is categorized as White alone. Any person meeting none of the above conditions is marked as Other. This last category mostly contains non-Hispanic Asian and Native Americans.

Determining Poverty Rate, and Percent of Poverty Threshold
The PUMS feature POVPIP gives a household's income as a percentage of the relevant federal poverty threshold. If POVPIP<100, we call the household "in poverty." This variable is also used when thresholding a household's income as a percentage of poverty level, e.g. 100-200% of poverty -> (POVPIP >=100) & (POVPIP<200). The report is based on 2017 data and is calculating based on the 2017 poverty threshold. The 2019 poverty threshold is below for reference:

2019 Federal Poverty Threshold

Persons in Family/Household	Household Income* Before Taxes Needed to Be 'Not in Poverty'
1	$12,490
2	$16,910
3	$21,330
4	$25,750
5	$30,170
6	$34,590
7	$39,010
8	$43,430
9+	Add $4,420 for each additional person

*Income in this context does not include tax credit income, capital gains, or non-cash benefits such as food stamps/SNAP or housing subsidy. Income does include sources such as child support, public assistance, pension income, unemployment, etc.

Level of Education

PUMS codes educational attainment of a person in the SCHL variable. This measure has 24 integer values, with NA value for persons less than 3 years old. For our purposes, we grouped the following values:

SCHL	Level of Education
NA	Too young
1-14	Less than High School
15-16	High School diploma or equivalent
17-18	Some College, no degree
19	Associates degree
20-24	Bachelors or higher

Age of Becoming a Parent

Two variables are relevant to determining the age a householder became a parent: AGEP, which gives a person's age, and RELP, which gives the relationship of each person to the head of their household. For defining parentage, we look at the head of household (RELP=1) and all their biological children (RELP=2). We then subtract the age of the eldest child from the age of the householder. This estimates the maximum known age a parent had their first child. This calculation has two obvious omissions. First, it does not count adopted and step children. Second, it does not detect biological children who no longer cohabit with the householder. This latter effect biases the measure for older parents, whose adult children are likely to have moved out of the house. For our purposes, we only consider this estimate reliable for householders up to age 39.