Changing Families, Changing Risks?
Cumulative Risk Factors and Family Instability Among Urban Children

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Abstract

A concern is that two very different trajectories exist for children; one for children of married parents that is largely advantageous and one for children born to unmarried mothers that is beset with multiple risks. Research finds that the cumulative number of risks a child is exposed to at birth and early childhood best predicts subsequent development. Additionally, unmarried parent families are also much less stable than married parent families, and partnership instability is negatively associated with children's well-being. It is not clear, however, how a child's cumulative risk changes as a result of partnership instability. Using data from the Fragile Families Study, I use HLM models to estimate the level of risk that children are exposed to between birth and age 5, based on the type of family structure into which they are born and how these risks change as a result of changes in maternal partnerships.

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Reducing nonmarital childbearing and increasing marriage among unmarried parents have become major policy concerns at the federal and state levels. This policy focus is driven largely by the fact that the increases in nonmarital childbearing over the past several decades have disproportionately affected lower-educated and minority women who live in urban areas; thus the trend is adding to the increasing inequality in this country. A concern is that two very different trajectories have been created for children; one for children born to married parents that is largely advantageous and one for children born to unmarried mothers that is beset with multiple risks.

Marriage is associated with a host of positive outcomes for children and is considered a protective environment, whereas growing up in an unmarried household is considered a risky environment for child development. Nonmarital childbearing does not occur in isolation, however; it is highly correlated with a number of risk factors that influence child development. Prior research finds that it is the cumulative number of risks that a child is exposed to at birth and early childhood, rather than any particular risk, that best predicts subsequent development.

In addition to the higher number of risk factors in unmarried parent families, these families are also much less stable, and partnership instability is negatively associated with children's well-being. It is not clear, however, how a child's risk factors change as a result of partnership instability. This paper seeks to address this question.

Using four waves of data from the Fragile Families Study (N=3,190), I will use conventional and piecewise HLM models to describe the level of risk that children are exposed to between birth and age 5, based on the type of family structure into which they are born (e.g. married, cohabiting, dating, or single). HLM models allow me to estimate an independent

intercept and slope for each group of mothers. HLM models allow me to account for differences in the levels of risk at a child's birth, controlling for background characteristics of the mother, as well as subsequent partnership instability, thus greatly accounting for selection into various relationship types.   In addition, I will use these methods to determine how changes in the mother's partnership status are associated with changes in these risk factors.  Twenty-one risk factors, across 6 domains will be examined, including (1) biological, (4) socioeconomic, (3) family structural, (7) maternal, and (6) paternal risk measures.

Preliminary studies find that children born to married parents have considerably fewer risks at their birth, regardless of the mothers' education level or race/ethnicity.  Additionally, differences in risks between children born to married and unmarried parents increase with the child's age.  This study will help us to understand the trajectories of risk that children will be exposed to based on their parents' marital status at birth.  Caution must be used not to imply that marriage causes fewer risks, as this study can only speak to observed differences in risks that will affect children's well-being.

## Table 1: Distribution of Variables by Relationship Status at Child's Birth

| | Married N=758 | Cohabiting N=1179 | Single N=1253 | Total N=3190 |
|---|---|---|---|---|
| **Education** | | | | |
| College | 33.5 | 2.9 | 2.6 | 10.1 |
| Some College | 30.1 | 24.3 | 22.7 | 25.1 |
| High School | 19.5 | 33.8 | 34.2 | 30.6 |
| < High School | 16.9 | 38.8 | 40.5 | 34.3 |
| | | | | |
| **Race/Ethnicity** | | | | |
| White | 48.0 | 18.8 | 11.0 | 22.7 |
| Hispanic | 26.4 | 33.5 | 20.4 | 50.6 |
| Black | 25.6 | 47.7 | 68.6 | 26.7 |
| | | | | |
| **Biological** | | | | |
| Low birthweight | 5.5 | 9.9 | 11.7 | 9.6 |
| | | | | |
| **Socioeconomic** | | | | |
| < 150% poverty | 22.0 | 54.7 | 65.9 | 51.3 |
| Public housing | 2.4 | 11.5 | 16.3 | 11.2 |
| Unsafe neighborhood | 12.1 | 18.7 | 19.7 | 17.6 |
| Working poor | 10.7 | 33.5 | 38.7 | 30.1 |
| | | | | |
| **Family Structural** | | | | |
| Family density ≥ 2 | 1.3 | 1.6 | 7.7 | 3.9 |
| Mother has other child | 14.5 | 39.8 | 40.7 | 34.1 |
| Father has other child | 17.3 | 35.0 | 45.6 | 34.9 |
| | | | | |
| **Maternal** | | | | |
| <21 years | 9.4 | 41.2 | 46.1 | 35.6 |
| Depression (at year 1) | 11.2 | 13.9 | 16.7 | 14.4 |
| Fair/poor health | 4.9 | 8.4 | 8.6 | 7.6 |
| Prenatal smoking | 7.7 | 23.6 | 23.3 | 19.7 |
| Prenatal drug use | 0.9 | 5.4 | 7.2 | 5.0 |
| Substance abuse problem | 1.6 | 2.9 | 4.5 | 3.2 |
| Domestic violence victim | 2.1 | 5.6 | 6.6 | 5.2 |
| No social support | 10.3 | 17.9 | 15.7 | 15.3 |

## Table 1: Distribution of Variables by Relationship Status at Child's Birth (continued)

| | Married N=758 | Cohabiting N=1179 | Single N=1253 | Total N=3190 |
|---|---|---|---|---|
| **Paternal** | | | | |
| <21 years | 4.6 | 23.4 | 27.5 | 20.5 |
| < high school degree | 17.4 | 38.4 | 35.8 | 32.4 |
| Health limits work | 2.8 | 7.5 | 6.1 | 5.9 |
| Unemployed | 7.5 | 19.8 | 38.5 | 24.2 |
| Substance abuse problem | 2.7 | 3.8 | 8.4 | 5.4 |
| Incarcerated at child's birth | 0.5 | 1.4 | 5.6 | 2.8 |

Source: Fragile Families Study
Total is not weighted to reflect over-sample of non-marital births.

**Table 2:Cumulative Risk Score by Relationship Status at Child's Birth
for each Education Level and Race/Ethnic Group**

|  | Married N=758 | Cohabiting N=1179 | Single N=1253 | Total N=3190 |
|---|---|---|---|---|
| Total Risk Score (0-22) | 1.69 | 4.18 | 4.97 | 3.90 |
| Distribution of Risks (%) |  |  |  |  |
| Zero Risks | 36.5 | 3.6 | 1.5 | 10.6 |
| 1-2 Risks | 36.0 | 22.9 | 13.8 | 22.5 |
| 3-4 Risks | 17.0 | 30.3 | 28.9 | 26.6 |
| 5-6 Risks | 7.8 | 26.6 | 30.4 | 23.6 |
| 7 + Risks | 2.6 | 16.5 | 25.3 | 16.6 |
| By Education Level |  |  |  |  |
| College | 0.60 | 1.71 | 2.28 | 0.89 |
| Some College | 1.71 | 3.05 | 4.16 | 3.06 |
| High School | 2.25 | 4.28 | 4.73 | 4.17 |
| < High School | 3.19 | 4.99 | 5.79 | 5.16 |
| By Race/Ethnicity |  |  |  |  |
| White | 0.93 | 3.91 | 4.67 | 2.56 |
| Hispanic | 2.32 | 3.88 | 4.74 | 3.77 |
| Black | 2.48 | 4.50 | 5.08 | 4.57 |
| Type of Risk Factor |  |  |  |  |
| Biological (0-1) | 0.06 | 0.09 | 0.12 | 0.09 |
| Socioeconomic (0-4) | 0.47 | 1.18 | 1.41 | 1.10 |
| Family Structural (0-3) | 0.33 | 0.76 | 0.94 | 0.73 |
| Maternal (0-8) | 0.48 | 1.19 | 1.29 | 1.06 |
| Paternal (0-6) | 0.36 | 0.94 | 1.22 | 0.91 |

Source: Fragile Families Study