Race, Family Status, Cumulative Risk and Poverty: Towards a Racial Stratification Approach

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EXTENDED ABSTRACT

INTRODUCTION/BACKGROUND

Ten years ago, Lin and Harris (2008) asked the question: "why is American poverty still colored in the twenty-first century?" In their edited volume, several scholars offered a number of factors that contribute to racial disparities in poverty. The research findings demonstrated that racial disparities in poverty are a multi-faceted enterprise (Lin and Harris 2008). Unfortunately, a decade after Lin and Harris' provocative question, racial variations in poverty persist. For instance, in 2017, the official poverty rate in the U.S. was 8.7% for non-Hispanic Whites, 21.2% for Blacks, 10% for Asians, and 18.3% for Hispanics (U.S. Census 2018).

The literature examining racial disparities in poverty has focused greatly on the role of family structure (Amato and Maynard 2007; Brown 2010; Lichter 1997; McLanahan 1985). Broadly speaking, the *resource model of marriage* guides prior research in understanding why differences in family structure shapes poverty differentials. This perspective argues that married couples' households have higher incomes than single parent households due to their greater likelihood of having more than one adult earner. These households have a greater ability to deal with income loss compared to a single-earner household and have the benefit of sharing expenses (e.g., rent and other household goods and services) and pooling savings. Thus, married households are at a financial advantage from an income-to-needs perspective (Thomas & Sawhill, 2005). Given Black and Hispanic mothers are more likely to experience a non-marital birth compared to White mothers (Martinez, Daniels, and Chandra 2012), family structure has been a central argument for why racial variations in poverty exist and persist in the U.S. Relatedly, *social selection* into marriage is another explanation for understanding the association between marriage and poverty. That is, the characteristics that individuals possess put them in a better position to get (and stay) married in the first place. Individuals who enter and maintain married households are more likely to be educated, resource rich, and White when compared to unmarried families (Brown 2010).

There are reasons to believe, however, that the resource model of marriage and social selection does not adequately address racial variations in poverty. For instance, early theorizing focused largely on poor African Americans families, but the racial gap in marriage (and other family forms) extends beyond social class boundaries and persists between Blacks and Whites with higher levels of education and income (Banks and Gatlin 2005; Bryant et al. 2010). In fact, prior research suggests that the economic gap is larger between married and unmarried Whites than between married and unmarried families of color (Manning and Brown 2006). Moreover, two-parent Blacks and Hispanics families are more likely to live in poverty, and have considerable less amounts of wealth compared to two-parent White families (Traub et al. 2017). In regard to social selection, studies show that a growing number of degreed Black women experience non-marital childbearing (Clarke 2011). Even more, (Gibson-Davis 2011) showed that Black unmarried mothers with higher levels of education were less likely to marry than similarly situated White unmarried mothers. Recent studies have also shown that not only has the association between family structure and poverty changed overtime, but marriage as an anti-poverty mechanism is not the same for all groups. For instance, (Baker 2015) found that in the U.S., the association between marriage and child poverty has weakened over time, whereas the association between work and child poverty has gotten stronger. Moreover, when looking at the role of marriage and work in explaining racial differences in U.S. poverty, (Thiede, Kim, and

Slack 2017) found that differences in work explained more than twice the share of the White-Black poverty gap than differences in family structure. Although these recent studies help to inform our understanding of race, family structure, and poverty, much of the findings are largely descriptive. Thus, this line of reasoning needs a theoretical apparatus to help guide our understanding of why family structure does not fully explain the poverty gap between racial groups.

THEORETICAL FRAMEWORK

We argue that the resource model of marriage and social selection perspectives fail to adequately explain racial and ethnic variations in poverty because these approaches: (a) conceptualize race as fixed characteristic, which leads to racial essentialism; (b) ignore *why* substantial family heterogeneity exist within racial groups in the first place; and (c) assumes that social and economic resources affect racial groups similarly. Thus, in the current study, we use two theoretical perspectives to guide our understanding of race, family structure, and poverty: (1) *racial stratification* (Bonilla-Silva 1997, 2001) and (2) *relational racisms* (Goldberg 2009). Racial stratification suggests that racial groups are socially constructed to justify domination and oppression, racial groups are hierarchally structured, and laws/policies, social practices, and discourse favors Whites compared to Blacks and Hispanics. Given this, how scholars approach racial variations in a given outcome is extremely important. The conventional approach is race-comparative and treats race as ontologically real—that is, scholars tend to treat race as a variable to highlight differences in a given outcome. As a result, scholars precedes to enter a number of social and economic variables into regression-based models to mediate or "explain away" racial differences in the outcome. From a relational racisms approach, racial comparative studies simply tells us that there is in fact racial inequality, which, in turn, provides limited understanding on *why* racial inequality exist. Rather, from a relational racisms approach, the emphasis is on the "connection to interests or intentions, dispositions to or reproductions of treating the racially differentiated differently" (Goldberg 2009:1278). In essence, a relational racisms perspective highlights White advantage and Black (and Hispanic) disadvantage as two different sides of the same inherently racist coin—in this case, the coin is the US. From this approach, we can not only understand why substantial family heterogeneity within racial groups exist, but also *how* marriage and adverse social and economic conditions affect racialized groups in divergent ways.

Using racial stratification and relational racisms as theoretical and conceptual frameworks, the current study extends prior research in two ways: We, first, build on historians, legal scholars, and sociologists who posit that marriage, both historically and contemporarily, works to maintain the racial order (Franke 1999; Hill 2006; Johnson and Loscocco 2015; Lenhardt 2014). For these scholars, given that Black Americans were not allowed to legally marry until emancipation, the institutionalization of marriage for was a new form of racial control by connecting marriage to citizenship and normalizing male-headed households (Hunter 2017; Lenhardt 2014). As a consequence, many Black women did not see the benefits of marriage as marriage was another state-sanctioned, oppressive institution. This led to a number of unmarried Black mothers. Thus, marriage should not be taken as a given.

Second, the conventional approach for addressing race and ethnic differences in family outcomes is the independent-additive analytic method. This approach focuses on either a specific variable or set of variables that uniquely and independently predict poverty status in order to understand what variable(s) "explain away" or attenuate racial differences. This approach also

suffers from multicollinearity as these variables tend to co-vary with one another, and with "race". Moreover, this approach has been fruitless in our understanding of race and poverty. Thus, we rely on cumulative risk exposure as a mechanism that interacts with family status to influence racial variations in poverty. This approach cares less about any one specific individual risk factor but the accumulation of risks that may influence the probability of poverty. For the current study, the factors that comprise "cumulative risk" are variables associated with a higher probability of poverty based on prior research.

RESEARCH QUESTIONS AND EXPECTATIONS

The current study focused on two central questions: (1) how does family status and the number of risk factors interact to influence the probability of poverty and (2) are there differences within and between racial groups? From the social selection approach, the expectation is that the differences between married and unmarried families in poverty will be reduced or fully explained with the inclusion of risk factors into the regression-based models. From the racial stratification perspective, the interaction between race, family status, and the number of risks will be divergent within and between racial groups. Specifically, having no risk factors will be more beneficial for White mothers compared to Black and Hispanic mothers, regardless of family status whereas having more risks will be more detrimental for Black and Hispanic mothers than White mothers, regardless of family status.

DATA & METHODS

We used data from the Fragile Families and Child Well-being Study[1] (FFCW). For the current study, we use the baseline through the 9-year follow-up surveys. Because we are interested in race and ethnicity, we only include respondents who responded as Non-Hispanic Black, Hispanic, and Non-Hispanic White, and had no missing on the poverty variable at each survey year. This resulted in the following sample size across each racialized category: 5,815 within-person years for Black; 2,913 within-person years for Hispanics; and, 2,700 within-person years for Whites.

Our key dependent variable is mothers' *poverty status— income-to-needs ratio (1 = poor; 0= not poor)* across four survey years. The key independent variables are *race*, *family status*, and *cumulative risk*. *Race* was gauged by respondents self-identifying as (1) non-Hispanic White, (2) non-Hispanic Black, and (3) Hispanic. *Cumulative risk* was measured using six dichotomous items: (1) mothers' health, (2) any material hardship, (3) mothers' unemployed, (4) fathers' unemployed, (5) fathers' incarceration status, (6) low social support. This approach conceptualizes risk as an accumulation of potential "risks" or chronic conditions that are aggregated and summed into a total risk index. The cumulative risk index was re-coded into (a) no risks, (b) low risk [1-2 risks], and (c) high risk [3 or more risks].

PRELIMINARY FINDINGS

We employed Generalized Estimating Equations to estimate the parameter estimates and address the interplay between race, inequality, and family status across three analytical models. In Model 1, we estimated family status on poverty. For Model 2, we included cumulative risk. In Model 3, we interacted family status and cumulative risk. The analyses are executed across each race and ethnic group separately. The results, across each racial group, show that mothers who were

[1] For a review of the Fragile Families data, see https://fragilefamilies.princeton.edu/

cohabiting and mothers who were neither married nor cohabiting were more likely to be in poverty compared to married mothers. With the inclusion of cumulative risk (Model 2), the results did not change much from Model 1. For White mothers, however, the differences between family types reduced substantially, but the general pattern remained. In Model 3, we tested the interaction between family status and number of risks. We present the findings via predicted probabilities because they provide a more meaningful and clearer way to understand the results compared to the odds ratios. Moreover, the predicted probabilities are arranged graphically to simultaneously understand within and between racial group variations. The results for married White mothers show that mothers with no risk have a predicted probability of poverty of .02, mothers with 1-2 risk have a predicted probability of .09, and mothers with 3 or more risks have a predicted probability of .21. For Black and Hispanic married mothers, having no risk factors is associated with a predicted probability of poverty of .20 and .24, respectively. Thus, White married mothers with 3 or more risk have a similar probability of poverty for Black and Hispanic married mothers with no risk factors. Even more, for White cohabiting mothers and White mothers who were not married nor cohabiting with no risk factors have a much lower probability of poverty than Black and Hispanic mothers in the same relationship status with no risks. These results highlight that race matters over family status. We suggest that there is a need for scholars to move away from focusing on the institution of marriage to understanding individuals within marriage as the social construction of race matters for poverty.

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Table 1: Generalized Estimating Equations Logistic Regression (Odds Rations [OR]) Predicting Poverty Status

	Black Mothers (N = 5815 [within-person years])						Hispanic Mothers (N = 2913 [within-person years])						White Mothers (N = 2700[within-person years)					
	Model 1		Model 2		Model 3		Model 1		Model 2		Model 3		Model 1		Model 2		Model 3	
	OR	t	OR	t	OR	t	OR	t	OR	t	OR	t	OR	t	OR	t	OR	t
Family Status[a]																		
Cohabiting	1.974***	4.286	1.937***	4.148			1.465*	2.367	1.450*	2.294			2.43***	3.72	1.93**	2.91		
Not Married/Not Cohabiting	3.499***	7.634	3.201***	7.00			1.563*	2.514	1.530*	2.424			4.25***	5.25	3.25**	4.40		
Cumulative Risk[b]																		
1-2 Risks			0.614***	-7.26					0.568***	-5.6					0.43***	-6.21		
3+ Risks			0.377***	-7.525					0.318***	-8.17					0.13***	-7.09		
Family Status & Risks[c]																		
Married/1-2 Risks					0.52**	-2.66					0.333***	4.892					0.28***	-4.77
Married/No Risks					0.284**	-3.26					0.162***	6.515					0.05***	-4.40
Cohab/3+ Risks					1.77*	-2.48					0.847	0.663					1.55+	-1.76
Cohab/1-2 Risks					1.07	-0.32					0.554*	2.482					0.62+	-1.83
Cohab/No Risks					0.61+	-1.82					0.311***	4.123					0.27**	-3.03
Neither/3+ Risks					2.80***	-4.37					0.912	0.331					2.07*	-2.42
Neither/1-2 Risks					1.76*	-2.41					0.552*	2.308					1.34	-0.90
Neither/No Risks					1.21	-0.65					0.358***	3.336					0.30+	-1.88
Control Variables																		
Poverty at baseline	2.463***	10.69	2.359***	10.20	2.36***	10.2	2.332***	7.397	2.260***	-7.17	2.256***	7.094	2.493***	5.07	2.529***	5.238	2.538***	5.278
Mothers/Fathers Education[d]																		
Education dissimilar	0.623***	-5.056	0.613***	-5.265	0.61***	-5.28	0.586***	-3.889	0.628***	-3.38	0.627***	-3.40	0.736+	-1.69	0.713+	-1.92	0.721+	-1.86
Both parents w/high education	0.356***	-7.926	0.373***	-7.618	0.38***	-7.58	0.257***	-6.32	0.276***	-5.93	0.268***	-5.927	0.240***	-5.84	0.269***	-5.44	0.275***	-5.39
Mothers' Age	0.984+	-1.84	0.99	-1.187	0.99	-1.14	0.973*	-2.31	0.978+	-1.85	0.977+	-1.859	0.995	-0.26	1.00	0.055	1.00	0.09
# of children in HH	1.175***	4.76	1.171***	4.668	1.17***	4.65	1.206***	4.06	1.215***	4.18	1.221***	4.26	1.187*	2.417	1.161*	2.16	1.155*	2.095
US Citizen = 1							0.495***	-5.68	0.440***	-6.72	0.442***	-6.606						
Respondent is Mexican							1.14	1.09	1.14	1.06	1.14	1.09						
Multi-partnered fertility[e]																		
Fathers' MPF Only	1.105	0.90	1.05	0.457	1.05	0.43	1.15	0.94	1.132	0.85	1.125	0.81	0.997	-0.02	0.973	-0.13	0.97	-0.15
Mothers' MPF Only	1.256+	1.84	1.292*	2.097	1.29*	2.07	1.24	1.42	1.274	1.568	1.276	1.57	0.973	-0.11	1.158	0.63	1.17	0.667
Both MPF	1.343*	2.56	1.293*	2.25	1.29*	2.21	1.390+	1.72	1.255	1.21	1.272	1.27	1.613*	2.067	1.503+	1.787	1.510+	1.799
Neighborhood disadvantage at Year-1	1.182***	3.446	1.190***	3.598	1.19***	3.6	1.140*	1.98	1.158*	2.22	1.162*	2.27	1.523***	4.668	1.535***	4.867	1.527***	4.81
Welfare receipt (Years1-9)	2.843***	13.38	2.575***	11.958	2.58***	11.98	2.611***	7.07	2.216***	5.716	2.242***	5.85	3.165***	6.247	2.556***	5.066	2.575***	5.168
Home ownership	0.786**	-2.612	0.800*	-2.428	0.80*	-2.41	0.828	-1.548	0.838	1.456	0.854	1.293	0.878	-0.84	0.94	-0.38	0.982	-0.11
Project housing	1.306*	2.443	1.294*	2.363	1.30*	2.38	0.995	-0.025	0.935	-0.34	0.952	-0.247	1.805+	1.748	1.778+	1.84	1.851+	1.92

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	Black Mothers (N = 5815 [within-person years])						Hispanic Mothers (N = 2913 [within-person years])						White Mothers (N = 2700[within-person years)					
	Model 1		Model 2		Model 3		Model 1		Model 2		Model 3		Model 1		Model 2		Model 3	
	OR	t	OR	t	OR	t	OR	t	OR	t	OR	t	OR	t	OR	t	OR	t
Relationship change[f]																		
Improved	0.776*	-2.00	0.803+	-1.72	0.80+	-1.78	0.625**	-3.259	0.632**	-3.18	0.621***	-3.30	0.732	-1.21	0.728	-1.25	0.705	-1.39
Dissolved	1.586***	3.318	1.490**	2.89	1.47**	2.77	0.82	-1.35	0.793	-1.57	0.769+	-1.74	1.930**	2.98	1.707*	2.44	1.608*	2.17
Survey year[g]																		
Year-3	0.909	-1.24	0.906	-1.256	0.91	-1.24	0.92	-0.827	0.94	-0.58	0.94	-0.567	1.149	0.92	1.115	0.70	1.138	0.82
Year-5	0.929	-0.95	0.909	-1.21	0.91	-1.20	0.69***	-3.43	0.70**	-3.23	0.70**	-3.266	1.158	0.889	1.12	0.678	1.13	0.709
Year-9	0.736***	-3.71	0.674***	-4.692	0.68***	-4.68	0.50***	-6.30	0.49***	-6.33	0.49***	-6.32	1.298	1.521	1.12	0.656	1.14	0.75

Figures 1: Predicted Probabilities for Poverty Status by Race, Family Status, and Number of Risks