

Life events and moves under duress: disruption in the life course and mobility outcomes

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Abstract

There is a well-established body of research about the effect of life course changes on the probability of migration and mobility, and there is well-documented evidence of the link between specific life course events and tenure. Still, we have only a partial picture of what happens in the housing market when specific disruptive events impact families. This article reviews our broad understanding of life course triggering events and then examines just what happens when families move following a destabilising event (involuntary moves, loss of job, divorce and separation). Families can be variously affected by these disruptive events but the effects are greater for families at the margin, those who are renters, living in less advantaged neighbourhoods and with lower incomes. While these findings are not surprising, the size and likelihood of disruptive events is both larger than often reported, and increased during the housing crisis of 2006 to 2009.

Keywords

Mobility, housing, life course, involuntary moves

Introduction

As families move through the life course they make decisions about when to move and where to live, sometimes across town and sometimes to another city. A large body of research has established that this relocation process is driven by an underlying desire to improve living and working environments, as well as to increase opportunities for children. Underlying this body of research is the notion that for the most part families are making choices about whether to move and where to live. But it is increasingly true that for many families the choices may be limited and that there are now a growing number of moves which are created by unintended events, sometimes internal, but often external – events outside the family's control.

This paper explores the nature of disruptions in the life course and the mobility responses of families. Specifically, I examine those who experience economic 'shocks', (being fired or laid off), family disruptions caused by separation, divorce, and death, and housing 'shocks' such as being evicted by landlords or banks. I ask how many families are subject to these disruptions, who is most likely to be affected by unexpected life course events and what are the responses by families to these stressful events? These three questions are at the heart of the research reported in the paper.

The questions are framed within the larger context of life course approaches to mobility and migration as outlined by Mulder and Wagner (1993) and Clark and Dieleman (1996). These studies used the broad field of life course analysis to show how people make

transitions in the housing market in response to changes in occupations, workplace locations and family composition. We have tended to think of these moves as mostly planned and taking place in response to positive changes in the life course – marriages, new births, new and better jobs and moves up the occupational hierarchy. However, the previous generally positive view of life course events is less persuasive as a theoretical model when the context has changed from an expansionary housing market to one where there is housing market instability, declining or stagnating wages and family stress. Where once there was much more of a linear progression from high school or university to marriage, children, homeownership and usually moves to suburban communities, at least in the United States, now those process have become uncoupled from age, marriage may not occur at all, and the number of single parent families is a significant proportion of all families (see discussions in Blossfeld, Bucholz, Bukodi & Kurz, 2008 and Bruckner & Mayer, 2005).

In addition to family changes, in the past decade the US housing market has been buffeted first by increasing prices and reduced affordability and then the ‘crash’ in housing prices during what has come to be known as the great recession. Rising house prices made it difficult for young house buyers to enter the market and those who stretched their budgets to buy into ownership were often unable to sustain their mortgages in a time of economic uncertainty (Clark, 2013a). Thus the external effects of job losses and housing foreclosure increased the likelihood of household and family duress. In this context I examine the three questions about the extent, likelihood and outcomes of disruption in families and consequent decisions about residential moves. The core focus of the paper is to redirect attention from the previous generally positive view of residential change to the situations where disruptive events may generate outcomes that are less positive for families.

Previous research and the context of residential moves

To provide a context for the analysis of disruptive moves the paper briefly reviews the use of the life course paradigm to examine the interdependencies in

the timing of migration and mobility events and life events. Much of this research focused on how the timing of an event, say marriage, is intertwined with residential relocation (Odland & Shumway, 1993; Mulder & Wagner, 1993). These studies and the papers that followed were interested in the links between one life event and its potential spatial outcome. Because the focus was by and large on the synchronicity of the events the research was less focused on the outcomes and whether families are advantaged or disadvantaged by the migratory events. More recent work asks about how family events from having a child, getting divorced or separated are related to family outcomes and the residential changes that ensue (Mulder, 2013; Clark, 2013b).

Life events are important in the decision to move but we know too that the context, social and economic, also plays a role in the likelihood of moving. In an expanding economy and increasing wages there is likely to be more opportunity to move. In contrast in a time of fiscal uncertainty there may be a tendency to ‘stay put’. Immobility may be more attractive if times are uncertain. The family structure itself, especially with the changing role of women in the household, also has an important role to play in residential and migratory outcomes. Clearly changes in any one of the occupational, family or housing careers can lead to changes in the others and the potential need to move to take advantage of new opportunities.

In the analyses of the role of ‘event-push’ or triggers the focus has often been on one event at a time. In these studies, as I have reported elsewhere, different research groups have shown how childbirth (Clark, Deurloo & Dieleman, 1994), divorce (Dieleman & Schouw, 1989; Dewilde, 2008; Mulder & Wagner, 2012), and marriage (Odland & Shumway, 1993; Mulder & Wagner, 1993) influence the likelihood of a move. Migration (a longer distance move) or mobility within the city are then adjustment processes which allow individuals and families to bring their locations in line with their perceived needs for specific locations and quantities of housing in response to the change created by the specific event. In a development of the work on life events Clark (2013b) showed that the set of events can be examined in concert and evaluated against one another. That

research showed just how important the negative effects of divorce and separation are on the likelihood of moving.

Just as we now know that the life events across a wide range of circumstances ‘trigger’ moves, we also know that both internal and external events and decisions can trigger mobility and residential change more broadly. Internally, family composition has been changing and family structures are different from those of three decades ago with associated implications for mobility. If we examine the age by which most individuals are likely to be married (and the associated mobility), we find that among the 30-34 year old cohort only 6% of men and 9% of women were still unmarried in 1970, but by 2010, 36% of men and 27% of women were still never married (US Bureau of Census). Over the past three decades there has been a distinct weakening of marriage, increased rates of later marriage, and a decreasing proportion of families with children (State of the Union, 2005). Despite all of the economic benefits of marriage – greater wealth, increased economic assets, greater likelihood of being healthy, and overall higher likelihood of satisfaction and happiness – we find that the likelihood of marriage has decreased and the likelihood of divorce has increased, although divorce rates have now plateaued.

Along with family composition change there has been an increase in single parenthood and children born into non-married households. The percentage of children under 18, who live with a single parent in the United States has more than doubled in the past 30 years from about 12% to 27% (The State of Our Unions, 2005). Although childbearing outside of marriage has decreased slightly in the past half-decade, from about 1.7 million in 2008 to 1.6 million in 2012, these births still make up 41% of all births to women aged 15-44 (Martin, Hamilton, Osterman, Cartins, & Mathews, 2015).

There is an argument that the change is simply a change in the way in which families are organised and reflects greater freedom, especially for women – that even though many children are being born outside of standard marital arrangements they are often in relatively stable unions. However, there is counter evidence which suggests that many children either in single parent or two parent non-married households are likely to have less advantageous life outcomes

(Berger & McLanahan, 2015; McLanahan & Garfinkel, 2012; McLanahan, 2011). Certainly the fragile families study suggests that the new reality of family structures creates a context where children born in households with unmarried parents are likely to be in situations that portend greater likelihoods of instability than in traditional married households.ⁱⁱ No single factor seems to be dominant in the outcomes for children in fragile families. Demographic, cultural and psychological factors play varying roles but the overall conclusion is one of fewer opportunities and poorer overall outcomes.

Economic contexts have changed too. Stagnant or only modestly increasing incomes are a force in generating increasing labour force participation by women in families and these changes in turn interact with family outcomes. The proportion of dual income, two worker households grew from 47% in 1970 to 67% in 2007 (Bureau of Labor Statistics, 2015). In many of these instances the increase in work opportunities and the increase in women’s participation can be welcomed as a new reality about women in the workforce. But, to the extent that women’s entry was necessitated by economic events, the picture may be more complicated. The workforce participation of women with children under five years of age was 39% in 1975 and had risen to 64.2% in 2010. How much of this change is driven by necessity and how much by women pursuing careers is contentious but it does appear that for lower income households in expensive housing markets the impetus is more necessity than choice (Williams & Bourshey, 2010)

Mobility and disadvantage – why does unintended mobility matter?

Earlier in the discussion I drew a distinction between moves which are generally advantageous and planned i.e. those which are generated by leaving home, getting married and moving into ownership, and moves which are not planned and which have the potential to destabilise the family. The moves in response to unplanned events are likely to be more disruptive than planned events, which because they are planned take advantage of new opportunities. Unplanned moves are often moves that have to ‘make do’ with accommodation that is far from

satisfactory from a families perspective. Then the question arises apart from the immediate effects of the need to deal with an unplanned move, what are the more general issues that revolve around unintended mobility – why does it matter? The literature on mobility suggests three outcome dimensions to unplanned moves which have implications for the analysis in this paper – (1) the spatial implications that arise from neighbourhood area (2) the implications for health outcomes again from a change in residential location and (3) the implications of disruptive events for children’s residential and school mobility.

Neighbourhood change

Planned moves involve relocations to new houses or apartments and often to better neighbourhoods. Unplanned moves still involve changes in houses but can and often do involve moves down the socioeconomic hierarchy of neighbourhoods. And, the changes generated by destabilising events are often moves which do not have the luxury of being able to be carefully planned, but necessarily are changes in location which are ‘make-do’ outcomes to satisfy immediate needs for shelter.

Studies of neighbourhood change have documented how singles and single parent families are more likely to move to less advantaged neighbourhoods and partnership dissolution has negative impacts for all moves except those who are already in the most advantaged neighbourhoods (Clark, Van Ham & Coulter, 2014). Clearly in this case, resources matter as forces that ameliorate the impact of destabilising events. Research has also shown that while we can reliably link higher income and higher levels of education to moves up the neighbourhood hierarchy it is less straightforward to explain moves down the hierarchy, although most research confirms that job loss and divorce make it difficult to maintain the socioeconomic status of the neighbourhood (Clark & Maas, 2015).

A study of neighbourhood quintile changes shows that a larger proportion of those who moved down to the lowest quintile from the one above are divorced, divorced with children or have never been married (Clark, 2012). In the US context they were almost all minority—Hispanic or Black families and were renters and of course they were young. While 34% of those

moving down to the lowest quintile were divorced, only 10% who moved up to the most advantaged quintile were divorced.

Health and mobility outcomes

Neighbourhoods are also at the centre of a growing body of research which suggests that living in an advantaged area has a broad range of benefits and, by extension, living in a less advantaged neighbourhood can have negative outcomes on health and other social outcomes. The positive effects of neighbourhood cohesion, and perceived neighbourhood cohesion, are seen as offsetting the adverse effects of neighbourhood socioeconomic adversity. (Robinette, Charles, Moigle, Almeida, 2013). Those living in deprived neighbourhoods are more likely to report poorer and emotional health if they perceive their neighbourhoods as unsafe (Flouri, Midouhas Joshi, & Sullivan, 2015; Robinette et al., 2013).

Beyond the general impacts of less advantaged neighbourhoods, and of greater significance for the discussion in this study, is the potential impact of mobility on outcomes for children. A meta study of health outcomes through the life course identified higher levels of behavioural and emotional problems with residential mobility (Jellyman & Spencer, 2008). They conclude that high frequency residential change is “potentially a useful marker for the clinical risk of behavioral and emotional problems” (Jellyman & Spencer, 2008, p.584). Bures (2003) also examined self-rated health at mid-life in relationship to childhood stability and showed that family stability was an important dimension of health outcomes at mid-life. Importantly for studies like this one both neighbourhood stability and family stability were positively associated with good mental health in midlife.

Studies of specific destabilising events such as housing eviction also document the potential health effects of these occurrences. In one study matching low income urban mothers who were evicted compared with those who were not evicted, mothers who were evicted were more likely to suffer depression, report worse health and more parenting stress (Desmond & Kimbro, 2015). As we know that housing instability is also likely to be accompanied by

household instability, the effects are compounded (Desmond 2012).

Impacts on school attendance

Disruptive moves matter for children because residential change often means that children face school change. Somewhere in the range of 15-18% of all school-age children move in the previous year (Schachter, 2001). The most recent data show that about 8.8 million or 14% of five-19 year olds changed residence between 2002 and 2003 (Schachter, 2001). While student mobility (moving between schools) is an inevitable consequence of family mobility, Kerbow (1996) and Rumberger, Larson, Ream, & Palardy (1999) show that student mobility also occurs because of overcrowding, suspension and expulsion policies and not surprisingly, studies of student outcomes, test scores, retention and high school completion find that mobile students score lower in these areas. However, when student background and family composition is factored in, the research suggests that mobility may be more a symptom than a cause of poor school performance (Rumberger, 2003). Temple and Reynolds (1999) show that achievement differences between mobile and stable students are largely related to factors that pre-date their school mobility.

Mobile students do often come from poorer families and were not doing well before mobility (Nelson, Simoni, & Adelman, 1996). There are however, some studies that find that residential mobility reduces the odds of high school graduation even after controlling for family background (Haveman & Wolfe, 1994). The finding that is of most importance for this study of destabilised moves is that it is students in low income, single parent families and who are renters (mobility is substantially higher for renters overall) that have the poorest performance records (Temple & Reynolds, 1999). The negative impacts of mobility seem to be more pronounced in families without both biological parents (Tucker, Marx, & Long, 1998). Survey evidence suggests that a large proportion of those who move, do so locally, churning so to speak, in the local neighbourhood, and sometimes making multiple moves because of economic and family problems (Coulton, Theodos & Turner, 2012). Such moves, initiated as a result of destabilization, go on to

destabilise the local institutions in which the children participate, further challenging the ability to provide a continuing education.

It is not that mobility, even unintended mobility, has negative outcomes per se, rather it is the extent to which the unintended mobility outcomes from economic, family or housing events are focused on more vulnerable families and, by extension, on families with children. This analysis examines these questions about the impacts of unintended mobility – how often do these events occur, where are the events focused and who is disproportionately affected?

Data and methods

This research uses the files of the Panel Study of Income Dynamics (PSID). The Panel Study of Income Dynamics (PSID) is now a four-decade long study of approximately 5,000 families, and their families. Members of the original 5,000 families who leave to start new households are in turn followed. The original sample included a nationally representative sample of all US households and a sample of approximately 2,000 low-income households. By following family members the sample remained representative of the nation's families and individuals over time. This study became what is now called the Panel Study of Income Dynamics (Hill, 1992; McGonagle, Schoeni, Sastry & Freedman, 2012). The PSID has been used in many hundreds of peer-reviewed publications, and the user base has grown increasingly diverse, drawing, in addition to the strong use by economists, investigation by psychologists, medical researchers, public health scholars, geographers and others. The study was initially a yearly survey but changed to every two years in 1997.

This study uses data from the 1999-2011 surveys to identify the destabilising event of job loss (an economic disruption), a divorce, separation or widowhood (a family disruption) and housing disruption via eviction, housing repossession or housing demolition. The events being studied in the analysis are relatively rare events for any one family and more than one event occurs in less than a 100 cases over the pooled sample in the 12 year period.ⁱⁱⁱ The unit of analysis is the family (which can be a

couple, a couple with children, a single person or a single parent). The data is set up to examine a destabilising event at time t and then look forward to $t+1$ and ask if a move occurred in the interval after the event. The data are pooled over the six paired waves and analysed with a cross sectional model. Clearly this is not a multiple-year longitudinal analysis as it takes advantage of measurement only over a two-year period, but still, in this sense it captures change in the life course in a narrow window.^{iv}

The measures of disruption for job loss come from the variable, “why last job ended” – company folded, strike, laid off and fired (PSID= ER47524). The values for family disruption come from the variable “change in marital status” (ER52408). I included divorce even if re-marriage occurred in the same year as it can still be viewed as a significant family change. There were only a few such cases. Housing disruption was measured from the reason for move question (ER47443), specifically the codes for response to outside events. The specific codes were for house demolished, other involuntary moves. The category is not available for all years and required the removal of divorce and military from the codes. This was done by substituting the marital status change measure for divorce. A small number of health related moves are included in the category.

Variables for age of head and age squared and tenure, standard controls in models of mobility and migration are included as are measures of marital status, children in the household, education, occupation and family income. Recall that the models are assessing the association of a disruptive event with family status in the case of evictions and job loss. Is job loss more likely for owners or renters, married or unmarried families? For the dependent variable, change in marital status, the sample is of married couples and married couple families where the disruptive events of separation and divorce are examined by age, tenure and socioeconomic status.

To assess the number of events in any one sample-year I ask if a divorce/separation, job loss or eviction occurred in that year. I am able to calculate the number and percentage of events for each survey year 1999-2011 (seven years). To measure the mobility response to disruptions I examined “did you move since the last interview” variable.^v This was possible for 1999-2001 to 2009-2011 (six periods). A

2011 household has data on whether there was an eviction, divorce or job loss but whether that family moved can only be assessed with 2013 data (not available at the time of the analysis).

The analysis is presented in two formats, (a) the univariate measures of events and mobility outcomes across age, education, occupation, income, tenure and neighbourhood status and (b) logit models of the association of events and mobility outcomes. The univariate analysis of events examines the occurrence by age family income (adjusted to 2011 values) and education (BA or more), occupation (professional or not) and tenure (rent=1). The measure of neighbourhood status is derived from principal component analysis of all tracts in the United States and then tracts are grouped into deciles of disadvantage based on the principal component (the first factor). The decile (and quintile) allocations used tract data on nine variables designed to measure socioeconomic status.^{vi} These variables were used to create an index score for all US tracts in 2000, and the tracts were divided into deciles of disadvantage.

The same variables are used in logit models of (a) the probability of having an event and (b) the probability of having an event and moving. In the case of eviction there is only one model, event and moving. Age and family income (adjusted to 2011 values) are introduced as continuous variables and education (BA or more), occupation (professional or not) and tenure (rent=1) are dichotomous measures. I am also interested in locational relationships and to measure the interaction of moves and the neighbourhood status I used deciles of area disadvantage where high scores indicate advantage (lack of disadvantage). The logit regressions use the family weights.

As it is a panel survey, a family could have events in more than one year. In fact very few households have multiple events of the same type but as I note later in the discussion of results, slightly more than a quarter had two or more events over the ten-year period.

Analysis and findings

How often do disruptive effects occur?

The likelihood of a family experiencing a destabilising event is modest but not negligible. On

average in any year about 2-3% of households experience an economic disruption, 4.5 to 5% experience a family disruption and 4-6% experience a housing eviction or building demolition and a required move (figure 1). The housing eviction rate is somewhat higher than the reported housing eviction

from the Current Population Survey of 2.5% for the US intra county movers as a whole (Current Population Survey 2011-2012). The CPS estimate probably underestimates housing disruptions as it does not include forced moves from housing repossession and demolition.

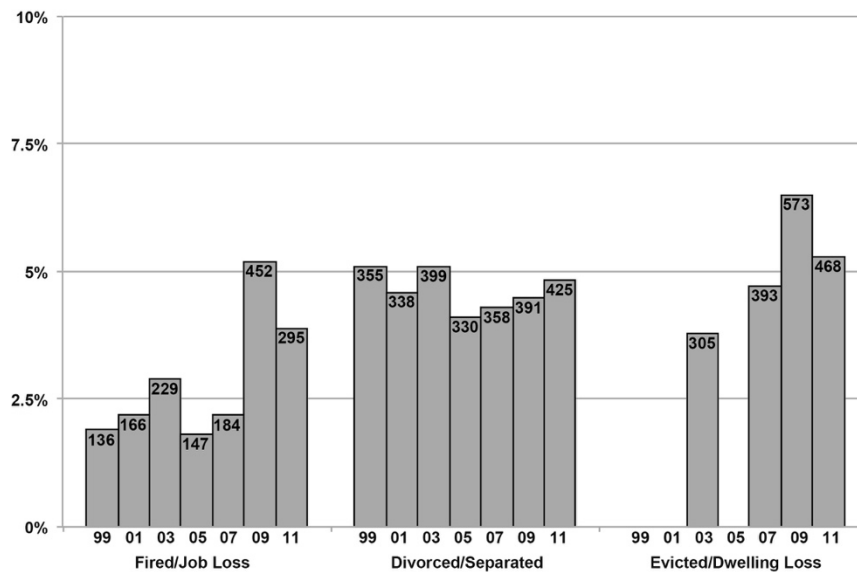


Figure 1: Percent of destabilising events by type and year (Source: Panel Study of Income Dynamics, 1999-2011) Bar values are the number of events

While disruptions are a small proportion in any one year, over a ten year period there were an estimated 1,609 firings, job losses and redundancies, 2,596 family disruptions and an estimated 2,600 housing disruptions.^{vii} Summing the events we find that nearly 12% of households have some disruptive event in the decade long period. Among families reporting economic and family disruptions, as many as two thirds moved in the same year (table 1). Clearly we are dealing with a non-trivial life course interruption and, as I will show later, the concentration of these events by age, tenure, and socioeconomic status further exacerbates the outcomes of disruption.

Multiple events do occur but in general in any one year it is quite rare to have more than one event. However, 92 households had economic and family events and another 99 had economic and housing events. However, when we look at the whole period nearly a third (28.8%) had two or more events in the

decade and these households were more likely to be families with children.

Who has a shock and moves?

There are no surprises in which families have destabilising events and which families move. The analysis across age, education, occupation, income tenure and quintiles of area disadvantage documents just how the fallout of destabilising events occurs more often and has greater mobility implications for young, low income renters who live in less advantaged neighbourhoods. It is the strong interaction of the events and movement probabilities that are documented in the following tables. I review the individual variable impacts and then model the likelihood of having a destabilising event and the likelihood of moving. Destabilising events, especially divorce and family breakup, occur across the economic spectrum (to professional families and to

families with more education and higher incomes). However, these households seem not to have immediate needs to move after these events and when they do move they can better weather the outcomes of destabilisation.

Exactly 40% of sample families are between 20-39 years^{viii} and they have more than half of all the economic, family and housing events (table 2). Their mobility outcomes for those with an event are 72.3% for the youngest age group (342/473) and remain high for the 30-39 age cohort. The 20-29 year old cohort is about one fifth of all households (18.9%) but 43.3% of families who have an economic shock and who move. Somewhat similar mobility results occur for both family events and housing events though, as we would expect, at somewhat lower rates. Being fired or losing your job is likely to have much stronger effects on whether you can stay or not, in contrast to the impacts of a family or housing disruption. In every instance it is the young who have the most disruptions. While family events themselves are somewhat equally likely to occur across the age cohorts, mobility behaviour is disproportionately greater for younger headed households (table 2).

Education and professional occupations matter for events and their mobility outcomes (tables 3 and 4). Those with only a high school education or less make up about 50% of the sample but they have 62% of the economic destabilisations and 56% of the housing events. It is true that families where the head has a college education have slightly fewer family disruptions than would be predicted by their cohort size, it is however, a modest difference. Sales and construction workers are 55% of the sample but experience 70% of the economic disruptions and 62% of the housing events. Again family events are more evenly spread across the categories.

The lowest income categories include nearly 50% of the sample but have 68 % of the economic destabilisations, 62% of the family disruptions and 70% of the housing evictions, repossessions or building demolitions (table 5). The very lowest income families are those who are most likely to be precariously housed and when we add the impacts of being a renter we see the way in which the conjunction of events (being low income and being a renter) exacerbates the outcome for these vulnerable families (table 6). In the renter/owner table we see

that 66% (555/839) of those with an economic event and 78.9% (981/1244) with a family event actually move.

To the extent that destabilising events occur to lower income families, we would expect the impacts to be concentrated in less advantaged neighbourhoods but it turns out to be somewhat more complicated. Even though more than half of the economic destabilisations occur in the two least advantaged groups of neighbourhoods (quintiles one and two) there are significant numbers of destabilising events in all quintiles. Still, they are rather more likely to be absent in the more advantaged neighbourhoods. Economic destabilisations are half as likely to occur in the most advantaged neighbourhoods than less advantaged neighbourhoods and family events and housing events are also significantly less likely to happen in the most advantageous neighbourhoods (table 7). Housing disruptions are half as likely in the most advantaged quintile in comparison with the most disadvantaged quintile.

As outlined in the methods discussion previously, I use logit models to provide estimates of the variables that are associated with the families who have destabilising events and which families respond by moving. To reiterate, I estimate effects for the role of age, family status, income, occupation, education and tenure on these events.

What are the correlates of destabilising events and what are the mobility outcomes?

The univariate analysis documented how status interacted with income and tenure (renters) to describe a precariously housed population who were most likely to be affected by economic and housing destabilisation. The story is somewhat similar for family events but it is clear that these events are likely to occur across the economic spectrum, it is the mobility outcomes that vary in these family events. A divorce in a more affluent family, while undesirable, is less likely to lead to housing and location destabilisation (it may be a move but not a disadvantageous move) than for less educated, lower economic status families who do not have access to the ameliorating effects of being owners and having more assets. In other words, the effect of any

destabilising event is magnified in marginalised households.

The models for families having destabilising economic events and their mobility responses, document clearly that after controlling for the fact that young families move more frequently than older families (note the coefficients for age) it is the unmarried, renters and low income families who are most impacted by job loss, business closing and redundancy (table 9, model 1). The interesting finding is that of those who have an economic destabilisation, it is the higher status (education and occupation) families who move and chose a lower status neighbourhood (table 9, model 2).^{ix} These families are able to survive the disruption by moving, even if they must give up some level of neighbourhood status in the process.

Again, income matters in the models of family disruption (table 9, model 3, 4). However, these models have lower levels of concordance, that is, they explain the outcomes less well and overall reflect what we can hypothesise about family disruption. It is less demographically or economically defined. The event is less likely for those families with more income, higher socioeconomic status, but occurs across all decile profiles. As with economic destabilisation, it is again those renter families with more socioeconomic status, and in less disadvantaged neighbourhoods who move to resolve the disruptions, and who solve their disruption by choosing lower status neighbourhoods. The intention to move again, as we would expect, is negative, having moved reduces the likelihood of further moves.

The story is both similar and different for families who have housing disruptions that by definition involve moving (table 9, model 5). Both younger and older families are impacted (both have negative coefficients). Female-headed families are more impacted than those with higher socioeconomic status. Certainly this is an expected finding. However, both family income and area disadvantage decile location are positively related to disruptive events. A plausible explanation that will require further research is that the analysis is capturing two processes and two populations, or a non-linear process. At the one extreme are low income single parent renter families who are evicted while at the

other extreme are higher income well located families who, during the economic crisis, were unable to maintain ownership in the rapidly changing boom and bust cycle of the housing market.

Conclusions and observations

The picture that emerges from an analysis of destabilising family, economic and housing events is not an attractive one. The analysis in this study documents the likelihood of disruptive events, which though small, still affects one in ten families over a decade-long period, and that number was higher during the financial crisis of the late 2000s. Using the Panel Study of Income Dynamics I capture how these events disproportionately involve low income, less educated renter households who are often single parents. For example, low-income households make up less than 24% of the sample but they have 36% of the economic destabilising events and 40% of the housing shocks.

Children in these disadvantaged families are likely to suffer many of the negative outcomes outlined in the discussion of the negative consequences of high frequency mobility. These effects – from the well documented immediate effects of frequently changing schools and neighbourhoods, to the potential long term health outcomes of high mobility rates during childhood – are real and measurable and, from this analysis, more frequent and more localised than previously reported. A large body of work has documented the impacts on families and children but that work has not often set the research within the population as a whole – how many and where and on whom are the impacts. Overall, the evidence supports the finding that children from disrupted families, compared to those from intact families, will have more problems in the long run from both the event itself as well as the ensuing mobility.

That nearly a third of families have two or more events in the decade emphasises further the precariousness of low income, less educated and less skilled households. It is these families who are likely to have more than one destabilising event. They are also the families who are likely to change neighbourhoods and to move to lower status areas.

The likelihood of an event occurring was significantly higher during the period of the housing

crisis. In 2009 and 2011 the proportion of economic and housing disruptions increased by a third or more in those years. Interestingly, family destabilisations declined slightly – a response to another unwanted outcome, the inability to solve family problems in times of economic crisis.

While the findings in this research are not novel in the sense that we have already a rich literature on the outcomes of disruptions and mobility on precarious families, they serve to remind us that we are dealing with a difficult if not intransigent problem. The findings reiterate how difficult it will be to both intervene in the poverty-housing cycle and to create

more welcoming contexts for children. The research also reiterates that leveling the field between owners and renters even if we cannot all become owners, is difficult and will require basic changes in tax codes, real estate law and access to affordable housing more broadly. There is a strong implied argument from the research in this paper that there should not be a tax penalty on renters and a tax advantage for owners. The high levels of mobility generated by destabilising events are four to five times greater than average mobility rates and preliminary research suggests that these families have continuing high rates of mobility even in the absence of specific destabilising events.

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Table 1. Events by year and type and mobility outcomes**a) Total events**

	N	% with children
Total pooled sample of households	56,113	44.6%
Economic events	1,609	51.8%
Plus housing	99	55.5%
Family events	2,596	43.9%
Housing events	1,739	41.9%

Note: Housing events (all moved) includes, evictions, disposessions, housing demolished.

b) Events by year and mobility outcomes

Year	Economic	% moved	Family	% moved	Housing
1999	136	36.8%	355	45.9%	300 (est)
2001	166	31.9%	338	45.3%	300 (est)
2003	229	48.9%	399	55.6%	305
2005	147	63.3%	330	64.3%	300 (est)
2007	184	54.9%	358	60.6%	393
2009	452	49.3%	391	62.7%	573
2011	295	53.6%	425	63.8%	468

Table 2. Distribution of events and their likelihood and mobility by age of head categories across the pooled sample at the start of each survey window

Destabilisation	Age Category	Total n	% n	n with event	% with event	n moved	% moved
Economic	20 – 29	10,610	18.9%	473	29.4%	342	43.3%
	30 – 39	12,475	22.2%	395	24.5%	212	26.8%
	40 – 49	12,800	22.8%	380	23.6%	135	17.1%
	50+	19,858	35.4%	342	21.3%	85	10.8%
	Total	56,113	100.0%	1,609	100.0%	790	100.0%
Family	20 – 29	10,610	18.9%	585	22.5%	456	30.7%
	30 – 39	12,475	22.2%	737	28.4%	488	32.9%
	40 – 49	12,800	22.8%	591	22.8%	316	21.3%
	50+	19,858	35.4%	681	26.2%	221	14.9%
	Total	56,113	100.0%	2,596	100.0%	1,483	100.0%
Housing	20 – 29	10,610	18.9%	538	30.9%	538	30.9%
	30 – 39	12,475	22.2%	454	26.1%	454	26.1%
	40 – 49	12,800	22.8%	319	18.3%	319	18.3%
	50+	19,858	35.4%	398	22.9%	398	22.9%
	Total	56,113	100.0%	1,739	100.0%	1,739	100.0%

Note: A very small number of cases with heads <20 years and cases with missing data are not reported in the table.

Table 3. Distribution of events and their likelihood and mobility by educational status of head at start of each survey window

Destabalisation	Educational Category	Total n	% n	n with event	% with event	n moved	% moved
Economic	HS and less	27,814	49.6%	989	61.5%	507	64.2%
	Some college	13,153	23.4%	368	22.9%	195	24.7%
	College +	12,765	22.7%	184	11.4%	52	6.6%
	Missing	2,381	4.2%	68	4.2%	36	4.6%
	Total	56,113	100.0%	1,609	100.0%	790	100.0%
Family	HS and less	27,814	49.6%	1,331	51.3%	745	50.2%
	Some college	13,153	23.4%	733	28.2%	448	30.2%
	College +	12,765	22.7%	445	17.1%	240	16.2%
	Missing	2,381	4.2%	87	3.4%	50	3.4%
	Total	56,113	100.0%	2,596	100.0%	1,483	100.0%
Housing	HS and less	27,814	49.6%	976	56.1%	976	56.1%
	Some college	13,153	23.4%	413	23.7%	413	23.7%
	College +	12,765	22.7%	291	16.7%	291	16.7%
	Missing	2,381	4.2%	59	3.4%	59	3.4%
	Total	56,113	100.0%	1,739	100.0%	1,739	100.0%

Table 4. Distribution of events and their likelihood and mobility by occupational status of head at start of each survey window

Destabalisation	Occupational Category	Total n	% n	n with event	% with event	n moved	% moved
Economic	Professional	12,195	21.7%	159	9.9%	65	8.2%
	Sales Services Technical	17,419	31.0%	558	34.7%	344	3.5%
	Construction Manual Work	14,775	26.3%	582	36.2%	274	34.7%
	Military (2003 – 2009)	390	0.7%	1	0.1%	1	0.1%
	Missing	11,334	20.2%	309	19.2%	106	13.4%
	Total	56,113	100.0%	1,609	100.0%	790	100.0%
Family	Professional	12,195	21.7%	472	18.2%	274	18.5%
	Sales Services Technical	17,419	31.0%	1,026	39.5%	659	44.4%
	Construction Manual Work	14,775	26.3%	502	19.3%	308	20.8%
	Military (2003 – 2009)	390	0.7%	12	0.5%	10	0.7%
	Missing	11,334	20.2%	584	22.5%	232	15.6%
	Total	56,113	100.0%	2,596	100.0%	1,483	100.0%
Housing	Professional	12,195	21.7%	221	12.7%	221	12.7%
	Sales Services Technical	17,419	31.0%	720	41.4%	720	41.4%
	Construction Manual Work	14,775	26.3%	381	21.9%	381	21.9%
	Military (2003 – 2009)	390	0.7%	63	3.6%	63	3.6%
	Missing	11,334	20.2%	354	20.4%	354	20.4%
	Total	56,113	100.0%	1,739	100.0%	1,739	100.0%

Table 5. Distribution of events, their likelihood and mobility by income categories (adjusted to 2011 values) at start of each survey window

Destabilisation	Income Category	Total n	% n	n with event	% with event	n moved	% moved
Economic	<25,000	13,159	23.5%	580	36.0%	359	45.4%
	25,000 – 49,999	14,328	25.5%	510	31.7%	254	32.2%
	50,000 – 74,999	10,430	18.6%	260	16.2%	96	12.2%
	75,000 – 99,999	6,843	12.2%	121	7.5%	40	5.1%
	100,000+	11,353	20.2%	138	8.6%	41	5.2%
	Missing	0	0.0%	0	0.0%	0	0.0%
	Total	56,113	100.0%	1,609	100.0%	790	100.0%
Family	<25,000	13,159	23.5%	761	29.3%	459	31.0%
	25,000 – 49,999	14,328	25.5%	856	33.0%	482	32.5%
	50,000 – 74,999	10,430	18.6%	445	17.1%	243	16.4%
	75,000 – 99,999	6,843	12.2%	221	8.5%	127	8.6%
	100,000+	11,353	20.2%	313	12.1%	172	11.6%
	Missing	0	0.0%	0	0.0%	0	0.0%
	Total	56,113	100.0%	2,596	100.0%	1,483	100.0%
Housing	<25,000	13,159	23.5%	700	40.3%	700	40.3%
	25,000 – 49,999	14,328	25.5%	507	29.2%	507	29.2%
	50,000 – 74,999	10,430	18.6%	262	15.1%	262	15.1%
	75,000 – 99,999	6,843	12.2%	113	6.5%	113	6.5%
	100,000+	11,353	20.2%	157	9.0%	157	9.0%
	Missing	0	0.0%	0	0.0%	0	0.0%
	Total	56,113	100.0%	1,739	100.0%	1,739	100.0%

Table 6. Distribution of events, their likelihood and mobility by tenure at start of each survey window

Destabalisation	Tenure	Total n	% n	n with event	% with event	n moved	% moved
Economic	Own	32,573	58.0%	572	35.6%	107	13.5%
	Rent	20,526	36.6%	839	52.1%	555	70.3%
	Other	3,014	5.4%	198	12.3%	128	16.2%
	Missing	0	0.0%	0	0.0%	0	0.0%
	Total	56,113	100.0%	1,609	100.0%	790	100.0%
Family	Own	32,573	58.0%	1,063	40.9%	275	18.5%
	Rent	20,526	36.6%	1,244	47.9%	981	66.1%
	Other	3,014	5.4%	289	11.1%	227	15.3%
	Missing	0	0.0%	0	0.0%	0	0.0%
	Total	56,113	100.0%	2,596	100.0%	1,483	100.0%
Housing	Own	32,573	58.0%	259	14.9%	275	14.9%
	Rent	20,526	36.6%	1,207	69.4%	981	69.4%
	Other	3,014	5.4%	273	15.7%	273	15.7%
	Missing	0	0.0%	0	0.0%	0	0.0%
	Total	56,113	100.0%	1,739	100.0%	1,739	100.0%

Table 7. Distribution of events, their likelihood and mobility by neighbourhood disadvantage status

Destabalisation	Neighbourhood Status Quintile	Total n	% n	n with event	% with event	n moved	% moved
Economic	1 (most)	11,516	20.5%	520	32.3%	258	32.7%
	2	11,682	20.8%	385	23.9%	210	26.6%
	3	11,141	19.9%	292	18.1%	130	16.5%
	4	10,816	19.3%	239	14.9%	130	16.5%
	5 (least)	10,589	18.5%	160	9.9%	53	6.7%
	missing	569	1.0%	13	0.8%	9	1.1%
	total	56,113	100.0%	1,609	100.0%	790	100.0%
Family	1 (most)	11,516	20.5%	519	20.0%	311	21.0%
	2	11,682	20.8%	640	24.7%	356	24.0%
	3	11,141	19.9%	551	21.2%	319	21.5%
	4	10,816	19.3%	489	18.8%	277	18.7%
	5 (least)	10,589	18.5%	373	14.4%	202	13.6%
	missing	569	1.0%	24	0.9%	18	1.2%
	total	56,113	100.0%	2,596	100.0%	1,483	100.0%
Housing	1 (most)	11,516	20.5%	461	26.5%	461	26.5%
	2	11,682	20.8%	369	21.2%	369	21.2%
	3	11,141	19.9%	354	20.4%	254	20.4%
	4	10,816	19.3%	285	16.4%	285	16.4%
	5 (least)	10,589	18.5%	228	13.1%	228	13.1%
	missing	569	1.0%	42	2.4%	42	2.4%
	total	56,113	100.0%	1,739	100.0%	1,739	100.0%

Table 8. Mean values for initial year for variables in the models of disruption and mobility

Variable	N	Missing	Mean
Age of head of household	56,100	13	45.024
Age of head squared	56,100	13	2,291.571
Married	56,113	0	0.497
Children in household	56,113	0	0.446
Tenure (renter)	56,113	0	0.420
Family income	56,113	0	70,762.178
Head some college plus	56,113	0	0.462
Head manager/professional	56,113	0	0.217
Decile of neighbourhood status	55,544	569	5.379

Source: Panel Study of Income Dynamics 1999-2011 pooled over seven two-year intervals.

Decile of Neighbourhood status, 1= most disadvantaged, 10 least disadvantaged.

Table 9: Logit Estimates for models of economic, family and housing disruptions

Variable	Model 1 Households experiencing an economic disruption	Model 2 Households who moved after an economic disruption	Model 3 Households experiencing a family disruption	Model 4 Households who moved after experiencing a family disruption	Model 5 Households experiencing housing disruption
	b(SE)	b(SE)	b(SE)	b(SE)	b(SE)
Age of head of household	0.10 (0.00)***	-0.12 (0.01)***	-0.01 (0.00)***	-0.04 (0.13)***	-0.03 (0.00)***
Age of head squared	-0.00 (0.00)***	0.00 (0.00)***	0.00 (0.00)***	-0.00 (0.00)	0.00 (0.00)***
Married	-0.23 (0.02)***	-0.15 (0.04)**			
Children in household	0.02 (0.01)	-0.09 (0.04)*	0.06 (0.01)***	-0.48 (.035)***	-0.02 (0.01)
Tenure (renter)	0.50 (0.02)***	1.98 (0.04)***	0.48 (0.01)***	2.61 (0.03)***	2.33 (0.01)***
Family income	-0.00 (0.00)***	0.00 (0.00)**	-0.00 (0.00)***	0.00 (0.00)***	0.00 (0.00)***
Head some college plus	-0.15 (0.01)	0.17 (0.04)***	-0.08 (0.01)***	0.23 (0.03)***	-0.12 (0.01)***
Head manager/professional	-0.51 (0.02)***	0.39 (0.05)***	-0.14 (0.01)***	0.09 (0.04)*	-0.27 (0.02)***
Decile of neighbourhood status	-0.03 (0.00)		0.02 (0.00)		0.03 (0.00)***
Choice lower status neighbourhood		0.62 (0.05)***		0.39 (0.04)***	
Intention to move		0.02 (0.04)		-0.09 (0.03)**	
Female head					0.03 (0.01)*
Intercept	-4.66 (0.06)***	3.33 (0.17)***	-2.26 (0.04)***	2.78 (0.13)	-1.44 (0.04)***
Likelihood ratio chi-square (df)	12966.54 (9)	5681.35 (10)	4478.59 (8)	14103.61 (9)	34647.09 (9)
Score chi-square test (df)	11583.90 (9)	5185.43 (10)	4412.67 (8)	12554.89 (9)	34878.47 (9)
Wald (df)	10320.67 (9)	4207.73 (10)	4343.00 (8)	9461.22 (9)	23503.69 (9)

Endnotes

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ⁱⁱ The Fragile Families and Child Wellbeing Study (FFS) collected data on 5,000 families in the United States and this data has been the basis of significant research on understanding fragile families (Reichman, Teitler, Garfinkel & McLanahan, 2001).

ⁱⁱⁱ It is possible that disruptive events could be influenced by race/ethnicity but the sample size is not large enough to break down relatively rare events by race in this analysis and the focus is on families rather than race ethnicity per se.

^{iv} Another paper could take up durations between disruptive events, which would be a way of capturing more of the longitudinal aspect of disruptive events and mobility. The move might not come in the immediate window.

^v A move can be local or long distance but in this data set we cannot distinguish between local and long distance moves. It is possible that there could be differences in the outcomes depending on the distance of the move.

^{vi} Pct single parent family with children, pct linguistically isolated, pct unemployed. Pct with public assistance, pct income below poverty, pct households with 2.0 per room (density) pct 35-44 years old renters pct households no vehicle.

^{vii} The PSID does not have data on housing evictions for 1991, 01 and 05. To suggest the total impact of evictions I have estimated a value of 300 for the missing years.

^{viii} Age of head is measured at the time of the each survey window – 1999, 2001 and so on.

^{ix} In a strict sense, choosing a lower status neighbourhood is not a predictor. However, think of this as a conditional choice that actually allowed the mobility. That is, the move could not occur unless they household chose a lower status neighbourhood. In this sense it is a predictor of being able to move.