Taking Measure of Children

in Fairfax-Falls Church Families

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Introduction

Throughout the United States, human service practitioners have employed variations of matrix models to determine family strengths and vulnerabilities and to track family progress toward self-sufficiency (the ability to meet basic needs without help) and economic security (the ability to meet basic needs plus save for retirement, children's education and emergencies). This analysis uses data collected by the U.S. Census Bureau to summarize the number of Fairfax-Falls Church area[1] children, under age 18 years, who live in families who are vulnerable, sustaining or thriving based on sixteen measurement categories that are divided into strata of well-being – vulnerable, sustaining and thriving. The matrix includes the following categories:

- Shelter
  - Shelter Cost in Relation to Income
  - Overcrowding
- Income
  - Income Level – Self Sufficiency and Economic Security
  - Government Assistance
- Adult Employment
  - Full-Time Employment – Secure Parental Employment
  - Number of Parents Working
  - Parents' Citizenship Status
- Adult Education
  - Adult Educational Attainment
  - Adult Spoken English Ability
- Child Education
  - Disconnected Youth (16 to 21 years)
  - School-Age Children's (6 to 15 years) Academic Progress
- Health
  - Health Insurance Coverage
  - Persons with Disabilities
- Family Relations
  - Family Structure and Discord
  - Community Ties
- Transportation
  - Motor Vehicle Access

[1] The Fairfax – Falls Church area is defined as the County of Fairfax, the City of Fairfax and the City of Falls Church.

This analysis applies the logic of a well-being matrix model used by human services practioners to the entire Fairfax-Falls Church community. To determine what elements should be included in this study, well-being matrix models from across the nation were reviewed. Not all elements of family life typically captured in a well-being matrix assessment can be simulated using American Community Survey data from the U.S. Census Bureau. However, the elements that can be simulated provide a powerful benchmark for assessing the strengths and vulnerabilities of various types of families within the Fairfax-Falls Church area.

Since 2000, the Fairfax-Falls Church area has experienced an increasing poverty rate and increases in children enrolled in free and reduced lunches. This analysis finds that one out of every three children in the area live in a family with an income that is insufficient to meet basic day to day needs without help from others. These families with insufficient incomes are more likely to be vulnerable on the other well-being strata as well.

The report focuses first on each of the measurement indicators and discusses why each indicator is important and provides detailed definitions of how the well-being strata are determined. At the end of the report, a discussion of findings is provided.

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The Measures and Well-Being Strata

	Shelter	Income	Adult Employment	Adult Education
Thriving	• Spends less than 20% of income on housing • Does not live in over-crowded conditions (less than 1 person per room & no more than 2 persons/ bedroom)	• Income at or above Wider Opportunities for Women's Basic Economic Security Standard with savings for children's education • No government assistance for low income or disabled	• At least one parent (head, spouse or unmarried partner) employed full-time, year round (secure parental employment) • Two parents (head, spouse or unmarried partner) who are full-time income earners • All parents (head, spouse or unmarried partner) in family are U.S. citizens	• At least one parent (head, spouse or unmarried partner) with a post graduate education and all parents must have at least an associates degree • English is spoken 'very well' by two parents (head, spouse or unmarried partner) in the household
Sustaining	• Spends 20% to 30% of income on housing • Does not live in over-crowded conditions (less than 1 person per room & no more than 2 persons/ bedroom)	• Income from Wider Opportunities for Women's Self-Sufficiency Standard to below Wider Opportunities for Women's Basic Economic Security Standard with savings for children's education • No government assistance for low income or disabled	• At least one parent (head, spouse or unmarried partner) currently employed full-time but did not have year round employment • One parent (head, spouse or unmarried partner) earning a full-time income • At least one parent (head, spouse or unmarried partner) in family is an U.S. citizen and one is not an U.S. citizen	• At least one parent (head, spouse or unmarried partner) with a four -year college degree or more education • English is spoken 'very well' or 'well' by all parents (head, spouse or unmarried partner) in the household
Vulnerable	• Spends more than 30% of income on housing • Lives in crowded housing (1 person or more per room and/or more than 2 persons/bedroom)	• Income below Wider Opportunities for Women's Self-Sufficiency Standard • Receives government assistance for those with low income or disabilities (Medicaid, Medical Assistance, Public Assistance, SSI, and/or SNAP)	• No parent (head, spouse or unmarried partner) employed full -time. • No parent (head, spouse or unmarried partner) earning a full-time income • None of the parents (head, spouse or unmarried partner) in family are U.S. citizens	• No parent with a four-year college degree or more education • At least one parent (head, spouse or unmarried partner) speaks English 'not well' or 'not at all'

Child Education	Health	Family Relations	Transport-ation	
• All youth age 16 to 21 are attending school at appropriate grade and speak English 'very well' or they have already obtained at least an Associate's Degree and are working • All school-age children (age 6 to 15 years) enrolled in school at appropriate grade level and speak English 'very well'	• All family members have health insurance coverage and none receive coverage through any kind of government –assistance plan for those with low incomes or disabilities • No family members have permanent disabilities	• Not a subfamily, two-parents and eldest child born during parents' marriage, or... widowed single-parent who is not cohabitating, not a subfamily and eldest child born after date of marriage • Lived in home for 5 or more years	• Access to one or more motor vehicles for each subfamily and worker sharing the home	**Thriving**
• One or more youth age 16 to 21... attending school at appropriate grade and speak English 'well'; not attending school but working and speak English 'very well'; or have obtained at least an Associate's Degree but are not currently working • One or more school-age children (age 6 to 15 years) enrolled in school at appropriate grade level and speak English 'well'	• All family members have health insurance coverage but one or more members receive coverage through government –assistance plans for those with low incomes or disabilities • Have one family member with a permanent disability who is not a parent (head, spouse or unmarried partner)	• Not a subfamily... two-parents and eldest child born prior to marriage, or ... widowed parent and child born prior to marriage, or... never married or married once single -parent who is not cohabitating, or... never married single-parent who is cohabitating and child is age two or younger. Two-parent subfamily and eldest child born during parents' marriage. Widowed single-parent subfamily, no cohabitation and eldest child born after marriage. • Lived in home 13 months to 4.9 years	• Access to one or more motor vehicles but fewer motor vehicles than workers and/or subfamilies	**Sustaining**
• One or more youth age 16 to 21... not in school and not working; in school but below appropriate grade level; or speak English 'not well' or 'not at all' • One or more school-age children (age 6 to 15 years)... not enrolled in school; below their appropriate grade level; or speak English 'not well' or 'not at all'	• One or more family members lack health insurance coverage • Either more than one family member with a permanent disability or a parent (head, spouse, or unmarried partner) with a permanent disability	• Not a subfamily, single-parent who... has been married two or more times, or ... has been married one or more times and is cohabitating, or... has never married, is cohabitating and child is age three or older. Subfamily that is... two-parents with child born prior to the marriage, or... divorced or never married single-parent, or... widowed single-parent who is cohabitating or has child born prior to marriage. • Lived in home 1 year or less	• No access to a motor vehicle	**Vulnerable**

Background on Indicators

Shelter Indicators:

Percent of Gross Income Spent on Housing – The cut points for housing cost burdens are based more on custom than precise data or analysis. The US Department of Housing and Urban Development (HUD) and most mortgage lenders consider families spending more than 30% of income on housing as housing burdened.

> *The conventional 30 percent of household income that a household can devote to housing costs before the household is said to be "burdened" evolved from the United States National Housing Act of 1937. The National Housing Act of 1937 created the public housing program, a program that was designed to serve those "families in the lowest income group." Income limits rather than maximum rents were established for family eligibility to live in public housing; that is, a tenant's income could not e xceed five to six times the rent. By 1940, income limits gave way to the maximum rent standard in which rent could not exceed 20 percent of income – in practice, the same as the predecessor income limit standard. The Housing Act of 1959 maintained maximum rents, but it also gave local public housing authorities more autonomy in establishing them. By 1969, the escalation of rents by public housing authorities struggling to meet spiraling operation and maintenance costs nearly nullified the purpose of the public housing program established in 1937 to serve the nation's neediest. To reverse this, the Brooke Amendment (1969) to the 1968 Housing and Urban Development Act, established the rent threshold of 25 percent of family income; that is, a family would be required to pay one-quarter of its income in rent. By 1981, this threshold had been raised to 30 percent, which today remains the rent standard for most rental housing programs.*
>
> *Because the 30 percent rule was deemed a rule of thumb for the amount of income that a family could spend and still have enough left over for other nondiscretionary spending, it made its way to owner-occupied housing too. Prior to the mid-1990s the federal housing enterprises (Fannie Mae and Freddie Mac) would not purchase mortgages unless the principal, interest, tax, and insurance payment (PITI) did not exceed 28 percent of the borrower's income for a conventional loan and 29 percent for an FHA insured loan. Because lenders were unwilling to hold mortgages in their portfolios, this simple lender ratio of PITI to income was one of many "hurdles" a prospective borrower needed to overcome to qualify for a mortgage. There are other qualifying ratios as well; most of which hover around 30 percent of income.*[2]

The cut points used for this indicator are:

- Thriving families spend less than 20% of income on housing.
- Sustaining families spend 20 to 30% of income on housing.
- Vulnerable families spend more than 30% of income on housing.

[2] Schwartz, Mary and Wilson, Ellen, *Who Can Afford To Live in a Home? A Look at Data from the 2006 American Community Survey,* U.S. Census Bureau, July 24, 2008, pp. 1-2.

Overcrowded Housing – In research, common measures of overcrowding use a persons per room calculation, a persons per bedroom calculation and/or a persons per square foot calculation. The matrix category in this study uses the persons per room and person per bedroom calculations to define overcrowding. The cut points used in this analysis were determined by reviewing a summary of research on overcrowding. Households with more than one person per room (a UK study uses 0.75 persons per room) are often considered crowded and those with more than 1.5 persons per room are considered severely crowded. The persons per bedroom methodology (more than two persons per bedroom) tends to increase the percentage of homes that are classified as crowded. HUD considers families under-housed if the ratio of persons to bedrooms exceeds two persons per bedroom. There is not a widely accepted standard for the persons per square footage measure.[3]

Various studies have linked overcrowded housing with the following characteristics:

- Poorer academic performance by children
- Poorer mental health and interpersonal skills
- Less responsive parenting and parents more likely to engage in punitive parenting, and
- Poorer physical health.[4]

The cut points used for this analysis are:

- Thriving and sustaining families have less than one person per room and no more than two persons per bedroom;
- Vulnerable families have 1 or more persons per room and/or have more than two persons per bedroom.

Income/Budget Indicators:

Self-Sufficiency and Basic Economic Security – The income cut points used in this analysis are those developed by Wider Opportunities for Women (WOW) for Fairfax County.[5] These income cut points vary by family size and composition (age of children) and are specific to geographic location. Self-sufficiency income measures the income needed to meet daily needs without receiving help from family, friends or government. Basic economic security measures the income needed to meet daily needs plus save for emergencies, retirement

Table1: Sample Income Thresholds

Income Level	One Adult One Infant	One Adult One Teenager
Self-Sufficiency	$55,356	$43,428
Basic Economic Security*	$83,748	$66,900

Sources: DC Metro Area Self-Sufficiency Calculator (DCMASSC) and WOW Economic Security Database (http://www.wowonline.org/economic-security-institute/), May 2014.
* Note: Basic Economic Security is for family with no employer benefits that is saving for children's higher education. Adjustments to childcare costs were made.

[3] Blake, Kevin S., *Measuring Overcrowding in Housing,* prepared for the U.S. Department of Housing and Urban Development, Office of Policy Development and Research, September 2007.
[4] Kopko, Kimberly, *The Effects of the Physical Environment on Children's Development,* Cornell University, College of Human Ecology, February 2011and Harker, Lisa, *Chance of a Lifetime: The Impact of Bad Housing on Children's Lives,* Shelter, September 2006.
[5] Wider Opportunities for Women, Economic Security Database, http://www.wowonline.org/economic-security-institute/.

and children's higher education. Neither measure includes non-essential items such as meals out, recreation, gifts, non-essential shopping, electronics, appliances and non-essential travel or vacations.[6]

Economic mobility research shows that 70 percent of those born in the bottom two income quintiles remain below the middle income quintile their entire lives. The factors related to upward income mobility include having a college education, being part of a dual income family and not experiencing unemployment. Research also shows that income mobility and wealth move together.[7] The cut points used for this indicator are:

- Thriving families have income at or above the WOW Basic Economic Security Standard with savings for children's education.
- Sustaining families have income between WOW Self-Sufficiency Standard and WOW Basic Economic Security Standard with savings for children's education.
- Vulnerable families have income below the WOW Self-Sufficiency Standard.

Government Assistance – Government assistance for this analysis is defined as receiving assistance for those with low income or disabilities – Medicaid or medical assistance, public assistance, Supplementary Security Income (SSI) and/or Supplemental Nutrition Assistance Program (SNAP) benefits. "The ACS generally … *underreports* SNAP (Supplemental Nutritional Assistance Program) participation among ACS respondents…."[8] For example in Fairfax County, the 2013 ACS underestimated the county's SNAP participation by more than 38 percent – the 2013 ACS estimated that 18,157 (+/- 2,217) households participated in SNAP whereas between 25,179 and 26,075 households were actually enrolled in SNAP during 2013[9]. Thus, this measure may be under-reporting the number of families and children receiving government assistance. This measure has only two classifications:

- Thriving and sustaining families are those meeting basic needs without assistance.
- Vulnerable families receive government assistance for those with low income or disabilities (Medicaid, Medical Assistance, Public Assistance, SSI, and SNAP).

Adult Employment Indicators:

Secure Parental Employment – The definition of secure parental employment is that a parent has full-time, year-round employment. Research suggests that secure parental employment is associated with higher family income, greater access to health care and better academic achievement of the children.[10] In addition, studies have found that drops and fluctuations in family income are associated with greater risk of behavioral problems and poor academic

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[6] McMahon, Shawn and Horning, Jessica, *Living Below the Line: Economic Insecurity and America's Families,* Wider Opportunity for Women, Fall 2013.

[7] *Moving on Up: Why Do Some Americans Leave the Bottom of the Economic Ladder, but Not Others?* a brief from the PEW charitable Trusts, November 2013.

[8] U.S. Department of Education, *Free and Reduced-Price Lunch Eligibility Data in EDFacts: A White Paper on Current Status and Potential Changes*, 2012, p. 21.

[9] Cahill, Anne, *Economic Need in Fairfax County,* Fairfax County Department of Neighborhood and Community Services, Sept. 2014, p. 2.

[10] *Secure Parental Employment,* Child Trends Data Bank, http://www.childtrends.org/?indicators=secure-parental-employment.

achievement in children and higher likelihood of divorce and/or family relocation.[11] The criteria for this measure are based on the research summarized by Child Trends that indicated the importance of at least one parent achieving year-round full time employment for a family to achieve economic security. The cut points are:

- Thriving families have at least one parent currently employed full-time, year-round. Full-time, year-round employment is defined as working 35 hours or more per week for at least 50 weeks per year.
- Sustaining families have at least one parent currently employed full-time but did not have year-round employment.
- Vulnerable families do not have any parent employed full-time.

Number of Parents Working – Many studies have shown the link between economic mobility and the number of workers in a family. Research conducted by PEW found that dual-earner families were 3.4 times more likely to leave the bottom quintile than single-earner families and were 2.8 times more likely to reach at least the middle quintile than single-earner families.[12] Having more than one earner also helps to cushion families from economic setbacks that may occur when an earner losses a job or has their hours reduced. The dual-earner criteria attempt to capture the potential for the family to exhibit upward economic mobility. The cut points are:

- Thriving families have two parents who are full-time income earners.
- Sustaining families have at least one parent earning a full-time income.
- Vulnerable families have no full-time income earner.

U.S. Citizenship Status – "Naturalized citizens have fared consistently better in the U.S. labor market than their noncitizen counterparts, and this gap has widened as a result of the economic crisis…. Even after controlling for the fact that naturalized immigrants have higher levels of education, better language skills, and more work experience in the United States, there is some evidence that the naturalized may earn a wage premium that different studies have estimated at 5 percent or more. The citizenship premium appears to be larger for Latino immigrants and for women."[13] Citizens also have access to jobs that noncitizens are unable to apply for and immigrants who are undocumented have difficulty finding any type of employment. The cut points used for this indicator are:

- Thriving families, all parents are U.S. citizens.
- Sustaining families, at least one parent is a U.S. citizen and one is not a U.S. citizen.
- Vulnerable families, none of the parents are U.S. citizens.

Adult Education Indicators:

Educational Attainment – Research suggests that parents with higher levels of educational attainment earn more income and have children who do better in school, have better health and

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[11] Ibid.

[12] *Moving on Up: Why Do Some Americans Leave the Bottom of the Economic Ladder, but Not Others?* a brief from the PEW charitable Trusts, November 2013.

[13] Sumption, Madeleine and Flamm, Sarah, *The Economic Value of Citizenship for Immigrants in the United States,* Migration Policy Institute, September 2012, p. 14.

do better financially as adults.[14] Persons with higher education are much less likely to remain in the bottom quintile of income and are 2.5 times more likely to reach the middle quintile of income than persons who are not college graduates.[15] In addition, adults with higher education have more job opportunities. The cut points typically used would be to classify those with a four year college degree or more education as thriving and those with high school or some college as sustaining. Because of the high level of educational attainment in the Washington Metro area coupled with the high cost of living, the cut points used are:

- Thriving families must have at least one parent with a post graduate education and those parents without the post graduate degree must have at least an Associate's degree;
- Sustaining families must have at least one parent with a four-year college degree or more education; and
- Vulnerable families have no parent with a four-year college degree or more education.

Spoken English Ability – Current research suggests that English proficiency is important for family economic security and child well-being. Adults with limited English proficiency have lower workforce participation rates and lower earnings. Limited English language proficiency among both parents and children is associated with lower educational outcomes for children. Poor English proficiency is associated with poorer health and mental health care for children.[16] The cut points used for this analysis require;

- Thriving families to have two parents who speak English 'very well';
- Sustaining families to have all parents speak English at least 'well; and
- Vulnerable families to have some parents speak English 'not well' or 'not at all'.

Children's Education Indicators:

Disconnected Youth – Research suggests that youth who are neither attending school nor working may face declines in economic self-sufficiency, and marriage and household/family formation.[17] These effects often persist throughout their working years with lower employment rates and earnings.

The share of teens in the labor force and employed have dropped in the U.S. from 55 percent in 2000 to 28 percent in 2011; the employment rate among young adults (age 20-24) fell from 72 percent to 60 percent.[18] Those with previous year employment are more likely to find employment if they have since become unemployed. Those with higher educational attainment

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[14] Dubow, Eric F., Boxer, Paul and Husesmann, L. Rowell, *Long-term Effects of Parents' Education on Children's Educational and Occupational Success: Mediation by Family Interactions, Child Aggression, and Teenage Aspirations,* Wayne State University Press, July 2009.

[15] *Moving on Up: Why Do Some Americans Leave the Bottom of the Economic Ladder, but Not Others?* a brief from the PEW charitable Trusts, November 2013.

[16] Skinner, Curtis, Wright, Vanessa R. and et al., *English Language Proficiency, Family Economic Security, and Child Development,* National Center for Children in Poverty, June 2010.

[17] Jacobsen, Linda and Mather, Mark, *A Post-Recession Update on U.S. Social and Economic Trends,* Population Bulletin Update, December 2011, p. 7.

[18] Sum, Andrew; Khatiwada, Ishwar; et al., *The Plummeting Labor Market Fortunes of Teens and Young Adults,* Metropolitan Policy Program at Brookings, March 2014, pp. 7 and 11.

tend to have much better chances of finding employment and have shorter periods of time during which they are unemployed.

Children Struggling Academically – Educational attainment is the single strongest predictor of future earning power and self-sufficiency. "Educators and policymakers have debated for decades whether struggling students benefit more from repeating a grade or from moving ahead with their same-age peers…. Studies with the strongest research methods compare students who were retained with similar students who were not retained…. (O)verall the preponderance of evidence argues that students who repeat a grade are no better off, and are sometimes worse off, than if they had been promoted with their classmates."[19] The children who are most likely to start school late or be retained are those children who exhibit poor social skills and/or learning problems that makes it difficult for them to keep up with their peers. What is clear from the research is that children who are behind a grade or more in school are much more likely to dropout and much less likely to seek education beyond high school.

Spoken English Ability – Current research suggests that English proficiency is important for family economic security and child well-being. Limited English language proficiency among both parents and children is associated with lower educational outcomes for children. Poor English proficiency also is associated with poorer health and mental health care for children.[20]

Cut points for children's education – For youth 16 to 21, the cut points used are:

- In thriving families, all youth age 16 to 21 are enrolled in school at the appropriate grade and speak English 'very well' or they have already obtained at least an Associate's Degree and are working;
- In sustaining families one or more youth age 16 to 21 are not attending school but are working full time and speak English 'very well'; are enrolled in school at the appropriate grade but speak English 'well'; or have obtained at least an Associate's Degree but are currently not working; and
- In vulnerable families, one or more youth age 16 to 21 are either not attending school or working full time; are in school but below appropriate grade level; or speak English 'not well' or 'not at all.'

For school-age children age 6 to 15 years, the cut points used are:

- Thriving families, all school-age children are enrolled in school at the appropriate grade level and speak English 'very well.'
- Sustaining families, one or more school-age children are enrolled in school at the appropriate grade level and speak English 'well.'
- Vulnerable families, one or more school-age children are either not enrolled in school, are below their appropriate grade level, or speak English 'not well' or 'not at all.'

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[19] David, Jane L., *What Research Says About… / Grade Retention,* Educational Leadership, March 2008, Volume 65, Number 6, pp. 83-84.

[20] Skinner, Curtis, Wright, Vanessa R. and et al., *English Language Proficiency, Family Economic Security, and Child Development,* National Center for Children in Poverty, June 2010.

Health Indicators:

Health Insurance Coverage – Access to health care is much greater for families with health insurance coverage. This access to health care results in healthier family members. Good health has been tied to better economic outcomes for families and positive labor market outcomes. In addition, health insurance coverage protects families from large economic setbacks that can occur because of large, unexpected medical costs.[21] The cut points used for this indicator are:

- Thriving families have health insurance coverage for all family members and none receive coverage through any kind of government–assistance plan for those with low incomes or disabilities.
- Sustaining families have health insurance coverage for all family members but one or more members receive coverage through government–assistance plans for those with low incomes or disabilities.
- Vulnerable families have one or more members without health insurance coverage.

Disabilities – Studies find that parental health status accounts for a relatively small share of children's educational attainment and income mobility. Many studies find a link between good health and positive labor market outcomes and some studies show that poor health conditions in childhood lead to less educational attainment and potentially less economic mobility.[22] Studies do find that children with disabilities add additional family stress and often add additional costs to the household. Parents with disabilities tend to be able parents but tend to have lower earnings. The cut points used for this analysis are:

- Thriving families do not have any members with permanent disabilities;
- Sustaining families have one member who is not the head or spouse with a permanent disability; and
- Vulnerable families have either more than one member with a permanent disability or a head or spouse with a permanent disability.

Family Structure Indicators:

Family Structure and Discord – A pattern of family discord is one of the strongest indicators that the children in the family will have difficulty thriving. Some researchers postulate that this is the reason that children in single-parent families or in married-couple families with a stepparent tend to do less well, on average – these children have often been exposed to a higher level of family discord. Children in single-parent families as a result of the death of a parent exhibit few of the problems of those in a single-parent family as the result of divorce.[23] "In particular, children growing up in stable, low-conflict, married families have been found to be less likely to drop out of school, less likely to have children as teenagers, and less likely to be out of school but not working, all of which could lead to greater economic success. Moreover, studies have

[21] Kronstadt, Jessica, *Health and Economic Mobility,* The Urban Institute: Economic Mobility Project, February 2008.
[22] Ibid.
[23] DeLeire, Thomas and Lopoo, Leonard, *Family Structure and the Economic Mobility of Children,* PEW Economic Mobility Project, April 2010, p. 2.

found that children whose parents divorce have, on average, lower test scores and worse behavioral outcomes."[24]

> *Over the past two decades or so, a significant literature has developed on the impact of family structure and family change on child wellbeing. This literature documents an accumulating body of evidence that children raised in different family contexts display differential patterns of outcomes across a wide range of developmental domains. In particular, children raised in lone-parent families have been found, on average, to do less well across a range of measures of wellbeing than their peers in two-parent families, while parental separation has been found to be associated with an array of adverse outcomes for children…. Remarriage does not generally improve outcomes for children, despite the potential gains from both improved economic circumstances and the presence of an additional adult to help with parenting tasks. Indeed, some studies have shown children to be worse off after a parent's remarriage.*[25]

It should be remembered that "while the increased risks faced by children raised without both parents are certainly reason for concern, the majority of children in single-parent families grow up without serious problems. In addition, there continues to be debate about how much of the disadvantages to children are attributable to poverty versus family structure, as well as about whether it is marriage itself that makes a difference or the type of people who get married…. In individual situations, marriage may or may not make children better off, depending on whether the marriage is 'healthy' and stable. Marriage may also be a proxy for other parental characteristics that are associated with relationship stability and positive child outcomes."[26]

The Census Bureau defines a subfamily as a family (a married couple with or without children or a single parent with children) that lives in the household of someone else rather than maintaining their own household. Subfamily members may or may not be related to other members in the household where they reside. "The largest differences between subfamilies and householders are ones of economic disadvantage and age. Fewer subfamily couples have two college educated partners or two partners in the labor force than couples living in their own household. What is more, the average number of weeks spent unemployed is higher among subfamilies and their earnings considerably lower. The starkest difference, however, is their age… Indeed, fully 16 percent of subfamily cohabiters are still teenagers. Thus subfamilies clearly have young partners."[27]

Unfortunately the ACS data are not robust enough to determine all of the complexities of family structure. Items that can be determined from the ACS data are whether or not the family is a subfamily; whether the family is a two- or one-parent family; and in the two-parent family if the parents are married or cohabitating, if both parents are currently living together, and whether the

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[24] Ibid., p. 4.
[25] Mackay, Ross, *The Impact of Family Structure and Family Change on Child Outcomes: A Personal Reading of the Research Literature,* Social Policy Journal of New Zealand, 2005, issue 24, p. 111.
[26] Parke, Mary, *Are Married Parents Really Better for Children? What Research Says About the Effects of Family Structure on Child Well-Being,* Center for Law and Social Policy, May 2003, pp. 1-2 and 8.
[27] Vespa, Jonathan, Kennedy, Sheela and Kreider, Rose M., *A Room of Their Own: Couples Living as Subfamilies During the Great Recession,* U.S. Census Bureau, September 2013, p. 8.

oldest child in the family is younger than the number of years the parents have been married. The cut points used for the family structure indicator are:

- Thriving families are not subfamilies and they can be either:
  - married two-parent families where the eldest child was born during parents' marriage; or
  - single-parent families where the parent is widowed and the eldest child was born after the date of the last marriage and parent is not cohabitating.
- Sustaining families include the following structure types:
  - two-parent families that are *NOT* subfamilies but the eldest child was born prior to the marriage;
  - two-parent families that *ARE* subfamilies but the eldest child was born during the marriage;
  - single-parent families that *ARE* subfamilies where the parent is widowed and the eldest child was born after the date of the last marriage and parent is not cohabitating.
  - single-parent families that are *NOT* subfamilies where the parent is widowed and the eldest child was born prior to the date of the last marriage
  - single-parent families that are *NOT* subfamilies and the parent has never been married or married only once and is not cohabitating; or
  - single-parent families that are *NOT* subfamilies and the parent has never been married, is cohabitating and the eldest child is age two or younger.
- Vulnerable families include the following structure types:
  - two-parent families that *ARE* subfamilies but the eldest child was born prior to the date of the marriage;
  - single-parent families that are *NOT* subfamilies and the parent has been married two or more times;
  - single-parent families that are *NOT* subfamilies and the parent has been married one or more times and is cohabitating;
  - single-parent families that are *NOT* subfamilies and the parent has never been married, is cohabitating and the eldest child is age three or older; or
  - all divorced or never married single-parent families that *ARE* subfamilies
  - widowed single-parent families that *ARE* subfamilies who cohabitate or have children born prior to marriage

Community Ties – Length of residence and community attachment are related. Persons, who have lived in a community longer, feel more attached to their communities, are more likely to form social bonds and have a network of friends they can turn to in times of need.[28] In addition, "numerous studies document that children who change schools, particularly if they change schools often or at critical points in their education, experience declines in educational achievement. Recent research suggests that school mobility is more harmful if children change schools during kindergarten, during high school or if they move multiple times. Studies also confirm the negative impact of residential moves — especially frequent moves (sometimes

[28] Theodori, Gene L., *Exploring the Association Between Length of Residence and Community Attachment: A Research Note,* Southern Rural Sociology, Vol. 20, No. 1, 2004, pp. 107-122.

known as hyper-mobility), moving during key educational time periods, and moves by non-intact families."[29]

In children age three or younger, studies have found that frequent moves (multiple times in a year) are linked to higher incidences of food insecurity, poor health and developmental delays.[30] The cut points used for this indicator are:

- Thriving families have lived in the home for five or more years.
- Sustaining families have lived in the home for 13 months to 4.9 years.
- Vulnerable families have lived in the home for one year or less time.

Transportation Indicator:

Access to a Motor Vehicle – Studies suggest that persons who have access to a motor vehicle are more likely to be employed and have better jobs, have greater access to jobs which have become more decentralized, and have better access to health care.[31] The Urban Institute found clear links between transportation access and economic opportunity, including gaining and keeping employment; and choosing to live in neighborhoods with better schools, lower crime and lower health risks. The Urban Institute found that "both cars and (public) transit have a positive effect, though the effect for auto ownership is considerably greater."[32] The cut points used are:

- Thriving families have access to one or more motor vehicles for each subfamily sharing the home and each worker;
- Sustaining families have access to one or more motor vehicles but there are fewer motor vehicles than subfamilies sharing the home and/or workers; and
- Vulnerable families do not have access to a motor vehicle in the household.

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[29] Brennan, Maya, *The Impacts of Affordable Housing on Education: A Research Summary,* Insights from Housing Policy Research, Center for Housing Policy, May 2011, p1.
[30] Bailey, Kathryn, *Overcrowding and Frequent Moves Undermine Children's Health,* Children's Health Watch Policy Action Brief, November 2011.
[31] Vehicles for Change, *Our Impact,* http://www.vehiclesforchange.org/about-vfc/our-impact/, March 2014.
[32] Pendall, Rolf; Hayes, Christopher; and etal.; *Driving to Opportunity: Understanding the Links among Transportation Access, Residential Outcomes, and Economic Opportunity for Housing Voucher Recipients,* Urban Institute, March 2014, p. ii.

Findings

In the Fairfax-Falls Church area, 52 percent of children live in families with incomes too low to save for emergencies, their children's higher education and retirement. More than one out of every three children live in a family with an income that is insufficient to meet basic day to day needs without help from others. The remaining 48 percent of children live in families with incomes that allow economic security (the ability to meet basic needs plus save for emergencies, retirement and their children's higher education).

> ***1 out 3 children***
> *live in a family with an income that is insufficient to meet basic day to day needs without help from others.*

Figure 1: Percent of Children by Well-Being Stata

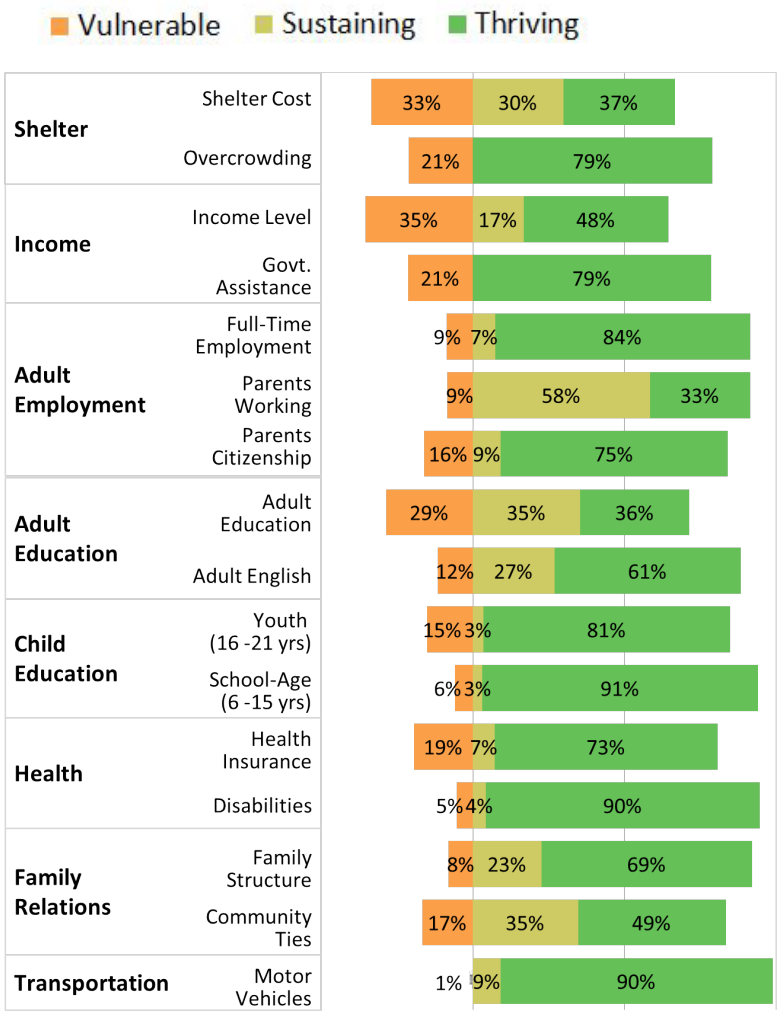
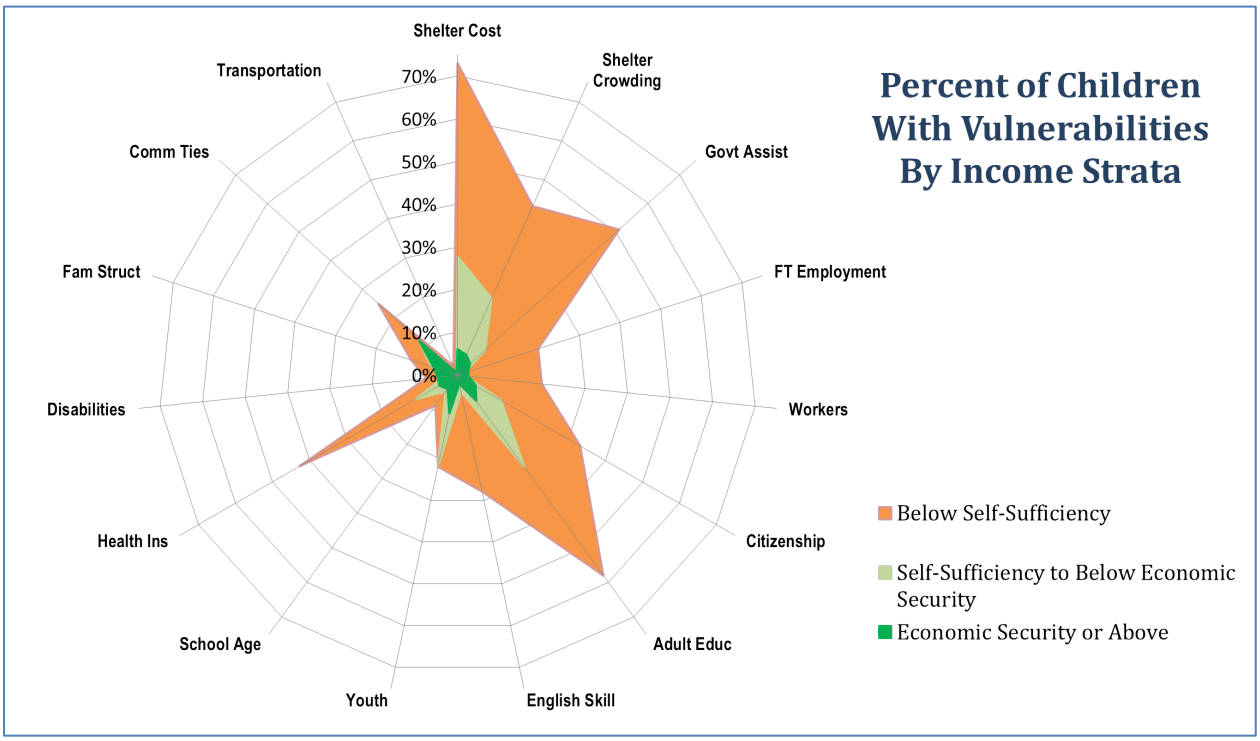


Figure 1 shows the percent of children by measurement category and well-being strata. The greatest areas of vulnerability among these measures for children and their families occur in income sufficiency, housing costs and adult educational attainment. The measurement areas where 90 percent or more of children are living in families where their level of well-being is thriving include school-age children's academic progress, having no persons with permanent disabilities in the family and having access to a motor vehicle for each worker in the family. In addition, 84 percent of children have at least one parent with full-time, year-round employment. The data in figure 1 can be further explored through an interactive visualization on the web (https://public.tableausoftware.com/views/MeasuringFamilies/Children).

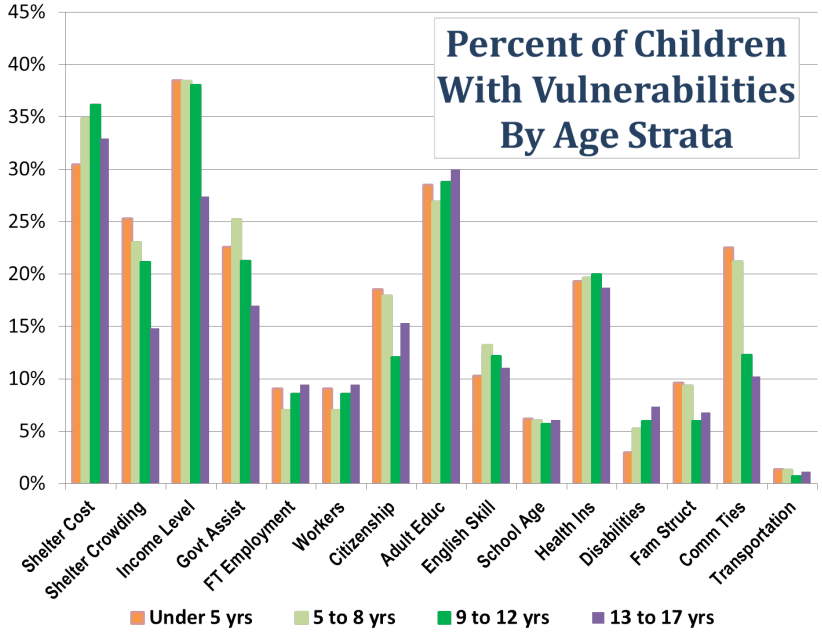
Although children living in families with incomes below self-sufficiency are more likely to experience vulnerabilities in other matrix categories, none of these children's families exhibited vulnerabilities in every category of the matrix. As shown in figure 2, children living in families

Figure 2



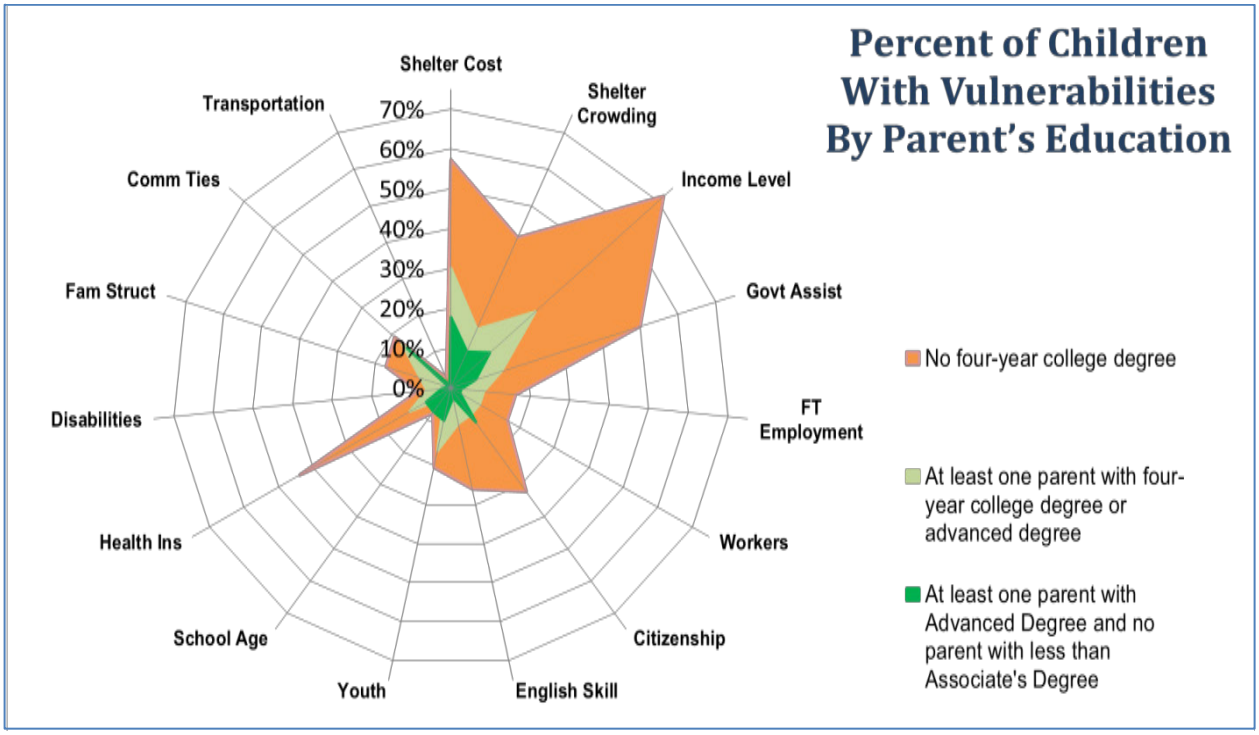
with incomes below self-sufficiency are more likely to experience vulnerabilities on the other matrix categories than their peers living in higher income families. These children were more likely to live in families that have high housing costs, live in overcrowded housing, lack health insurance, receive government assistance, and have low parental educational attainment. The categories where children living in lower income families were the least likely to experience vulnerabilities include: school-age children's academic progress, disabilities and access to a motor vehicle.

Figure 3



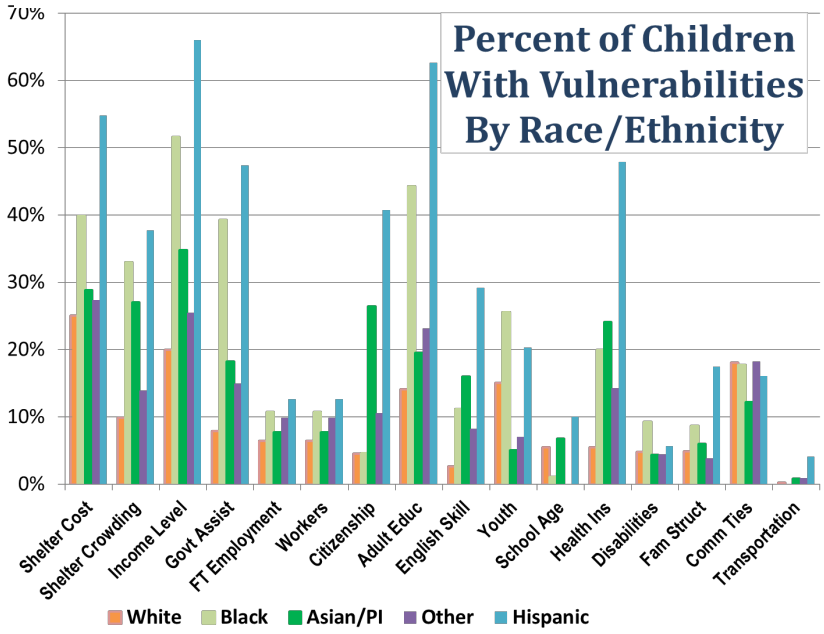
Among the measurement categories there are few large differences for children of different ages (figure 3), but there are a few categories where differences do occur. Middle and high school age youth (ages 13 to 17 years) are less likely to live in overcrowded housing, in families with incomes below self-sufficiency or in families that have moved within the past year.

Figure 4



Parental educational attainment strongly influences children's well-being on the measures in the matrix. Children whose parents lack a four-year college education are more likely to live in vulnerable families than their peers whose parents have more education. Among children where no parent has a four-year college degree, 72 percent of these children live in families with incomes too low to meet basic needs and 50 percent of these children live in families receiving government assistance. In addition, 57 percent of children whose parents lack a four-year college degree live in a family that spends more than 30 percent of its income on housing and 41 percent of live in overcrowded housing. Hispanic children comprise 45 percent of those children who live in a family where no parent has a four-year college degree.

Figure 5



Note: White, Black, Asian/PI and Other categories do not include Hispanics.

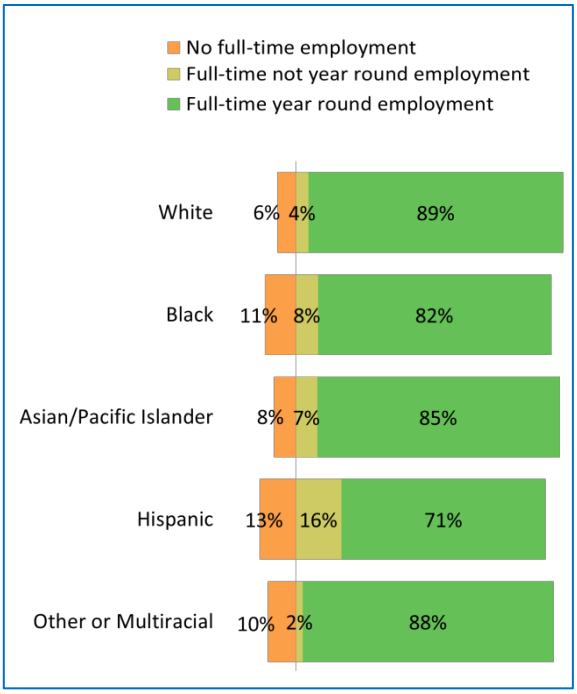
By race/ethnicity, Hispanic children are the most likely to live in vulnerable families on most of the measures in the matrix; Black children are the

next most likely to exhibit vulnerabilities (figure 5). A third of Fairfax-Falls Church area children live in families paying more than 30 percent of their income for housing. Among Hispanic children, 55 percent live in families with high housing costs; among Black children, 40 percent live in families with high housing costs.

Two-thirds of Hispanic children, 52 percent of Black children and 35 percent of Asian and Pacific Islander children live in families with incomes insufficient to meet basic needs. Although White, not Hispanic, children have lower rates of income vulnerability, in number of children affected by income insufficiency, White children (25,383 children) comprise the second highest number of children affected with Hispanic children (37,726 children) forming the largest group. Hispanic (47 percent) and Black (39 percent) children are more than twice as likely to live in families receiving government assistance than children in other racial/ethnic groups.

As shown in figure 6, the vast majority of children in every racial/ethnic group live with at least one parent who works full-time. Hispanic children (16 percent), however, are more than twice as likely to have parents who work full-time but in less secure employment that is not year round. This type of employment is less likely to provide benefits such as health insurance which may help to explain why nearly half of all Hispanic children live in families where one or more members lack health insurance.

Figure 6: Percent of Children by Parent Employment Status



Note: White, Black, Asian/PI and Other categories do not include Hispanics.

Area 2 includes areas of Fairfax County inside the Beltway and south of the City of Falls Church. The communities in this area include Annandale, Bailey's Crossroads, Lake Barcroft, Lincolnia, northern Springfield, Seven Corners and Falls Church in Fairfax County (see figure 7 on page 20). By most measurements, children in Area 2 are more likely to live in vulnerable families than those living in other areas. Nearly three in every five children (20,623 children) in Area 2 live in families with incomes below self-sufficiency; 45 percent live in families receiving government assistance; nearly half live in a family that spends more than 30 percent of their income on housing; 44 percent live in overcrowded housing; 44 percent live in a family where one or more members lack health insurance; and over half live in a family where no parent has a four-year college degree or more education. Children in this area are twice as likely as children in other areas to have parents who lack secure full-time, year-round employment; their parents are less likely to be U.S. citizens; and their parents are less likely to speak English "very well." Children in Area 2 also are more likely to live in a family containing disconnected youth, youth age 16 to 21 years who are neither in school nor working, and/or children struggling academically. Although children in Area 2 are not more likely to have moved in the past year, they are less likely to have live in their home five years or more years.

Area 8 roughly encompasses the communities of Fort Hunt, Groveton, Huntington, Hybla Valley, Mount Vernon, Rose Hill, Woodlawn and Belle Haven in Fairfax County (figure 7). Although children in Area 8 are less likely to live in vulnerable families then those in Area 2, there are an estimated 15,270 children (48 percent) in Area 8 that live in families with incomes below self-sufficiency. Among Area 8 children, 42 percent live in families spending more than 30 percent of their income on housing; 30 percent live in overcrowded housing; a third live in families receiving government assistance; and 45 percent live in a family where no parent has a four-year college degree or more education. In comparison with countywide probabilities, children in Area 8 have about the same likelihood as others to have at least one parent with secure full-time, year-round employment; to have two parents working full-time; and to have lived in the same house five or more years.

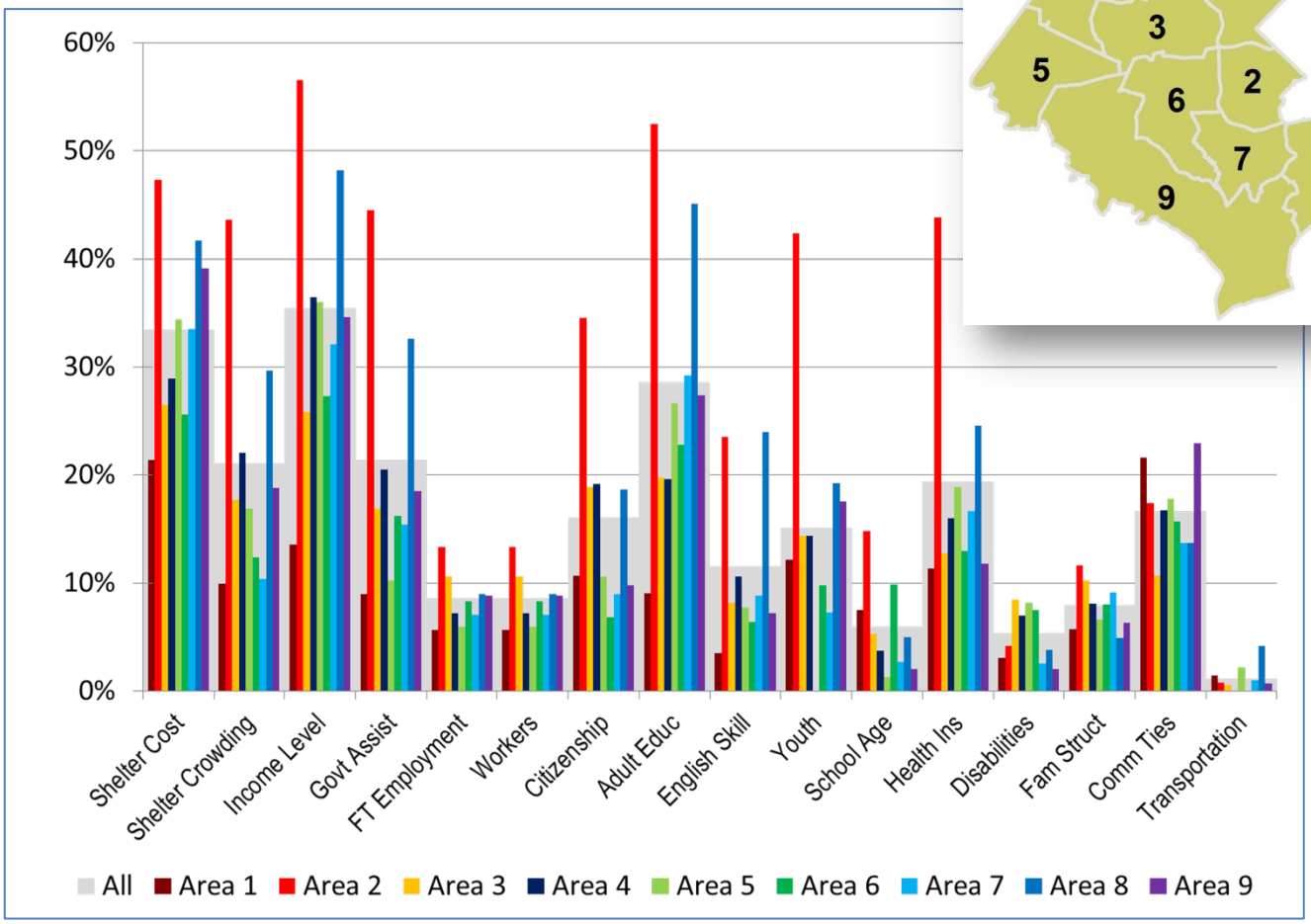



Figure 7: Percent of Children with Vulnerabilities by Area