

Women's Job Loss and Material Hardship

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Abstract

This research uses data from the Survey of Income and Program Participation to explore the relationship between unemployment and material hardship for women who were employed at the beginning of the 1996 survey panel. Using two-stage logistic regression analysis, we find that, controlling for demographics and initial poverty status, having been or currently being unemployed increases the relative odds of experiencing one or more of six hardship measures by half and doubles the relative likelihood of lacking telephone service or failing to receive needed medical care. Experiences of food insufficiency, inadequate dental care, and loss of or inability to pay for housing increase more than sixty percent with unemployment. Those previously or currently unemployed are also substantially more likely to have difficulty maintaining utility service than the continuously employed. The paper concludes with a discussion of policies that would enhance employment tenure and help avoid hardship during unemployment.

Introduction

Unemployment has profound effects on the individuals who experience it. During unemployment spells, individuals' spending declines by 22 percent (7 percent for those receiving UI benefits) (Gruber 1997). Unemployed adults experience delayed accessing of medical care (57 percent), loss of housing (26 percent) or telephone service (22 percent), reduced food purchases (56 percent), and difficulty paying utility bills (36 percent), and one-third of the unemployed lose health insurance as a direct result of their job loss (National Employment Law Project 2003).

While the federal/state unemployment insurance system provides benefits to many unemployed workers, its adequacy is increasingly called into question. Even ignoring the fact that only those who unemployment is immediately preceded by paid work are ever eligible for UI—i.e., workers entering or re-entering the workforce are not—critics argue that benefit recipiency has fallen substantially and that many groups of workers are systematically excluded from participating in the UI program (Blank and Card 1989, McMurrer and Chasanov 1995, Vroman 1998). The national rate of UI recipiency—the percent of the unemployed that claims UI benefits—fell from a high of over 75 percent in 1974-5 to less than 35 percent in 1993 (Emsellem and Lovell 2000). Women workers, whose employment patterns are uniquely affected by cultural expectations of caregiving effort and who are vulnerable to harassment and violence on the basis of sex, face an array of obstacles in trying to receive UI following a job loss (Pearce 1985, Bassi and Chasanov 1995, Lovell and Emsellem forthcoming).

Other policy changes make the issue of women's unemployment increasingly salient for individual, family, and societal well-being. The dramatic shift in emphasis in our safety net programs from entitlement to work "incentives"—that is, the withholding of benefits and services from low-income individuals, primarily mothers, who do not meet stringent requirements regarding employment—has magnified the importance of women's continued paid work effort for their own, and their families', ability to achieve and sustain economic well-being.

Against this background, we are interested in assessing the impact that job loss has on women's experience of material hardship. If women are able to struggle through temporary periods of unemployment with relative ease, the need for policy changes to enhance women's employment tenure, support unemployed women while they are between jobs, and improve the adequacy of our UI programs is less critical. If, on the other hand, losing a job creates financial disaster for women, advocates for better public policy have a more urgent mission.

Data and methodology

Dataset. The U.S. Census Bureau's Survey of Income and Program Participation (SIPP) is a nationally representative panel survey in which respondents are interviewed every four months over a period of two or more years. Each four-month survey period is a "wave." Interviews conducted in the fourth month of each wave solicit information regarding each of the four months in the wave. We use data from the four-year 1996 panel, whose interviews, conducted between March 1996 and February 2000, cover activity from December 1995 to February 2000.

Only women who were employed in their first month in the SIPP panel are included in our dataset. We define respondents as unemployed in any month for which they report they had no job but were on layoff or seeking employment at least one week. Individuals who leave the labor force, retire, or enter school or another activity outside the labor market are not identified as unemployed in this analysis. Individuals who miss any waves of the panel are dropped from the dataset.

Measuring hardship in the SIPP. In the 8th wave (32nd month) of the 1996 SIPP, respondents are asked a special series of questions about their experiences of well-being and hardship related to their housing, neighborhood safety and desirability, and access to basic medical and food resources. We truncate our full dataset to include only data describing the 32 months of each respondent's SIPP participation leading up to the well-being module. Women with more than one spell of unemployment are characterized as currently employed or currently unemployed according to their employment status in the 32nd month. Our final dataset contains 11,595 cases that have full data for the 48 months of the panel (and thus are assigned a longitudinal weight value by the Census Bureau) and non-missing values for all the explanatory variables. 7,866 women were continuously employed over the entire 32 months, 2,457 experienced at least one job loss but were employed in the 32nd month, and 1,272 women were unemployed at the 32nd month.¹

Defining hardship. We select nine questions from the topical module to construct six hardship measures—either descriptions of material deprivation (including lack of needed health care) or paired responses that indicate either an inability to pay bills or the loss of housing or essential utility services. Our hardship measures are:

1. The individual's household has no telephone, or telephone service was terminated due to non-payment of bills.
2. A member of the individual's household was evicted and/or failed make a rent or a mortgage payment.
3. Gas, oil, or electric utility service was terminated and/or a utility bill was not paid.
4. Needed medical services were not accessed.
5. Needed dental services were not accessed.
6. Members of the individual's household sometimes or often had too little to eat.
- 7.

(These data reflect hardship experiences in the 12 months preceding the interview date except for food insufficiency, for which the survey captures experiences in the four months before the interview.)

These are imperfect but valuable measures of a concept that is hard to identify with precision or objectivity. Individuals make different choices in allocating scarce budgetary

¹ We distinguish between currently unemployed women and women with historical experience of job loss, under the assumption that re-employed women are likely to be in significantly different economic circumstances than women with no job at the time of the hardship interview. However, as will be seen, the currently-unemployed and re-employed-unemployed are quite similar in hardship experience, perhaps as an artifact of the survey timeframe (i.e., the time between re-employment and the hardship survey was insufficient to allow financial recovery) or because the financial impact of unemployment lingers substantially beyond re-employment. In the estimation analysis, combining all women with unemployment experience (past and current) into one group did not affect our results.

resources in light of similar baskets of material needs, leading to different interpretations and descriptions of the same circumstances (Long 2003). Small sample sizes for some hardships constrain us from following Beverly's (2000) advice about assessing failure to pay bills and loss of the associated services as a single measure, to distinguish between financial hardship and the more concrete material hardship of losing housing or utility services. As household-level indicators, the measures of inadequate medical service may misrepresent the survey respondents' own material hardship, if resources are not distributed evenly among household members (Beverly 2001b) and because individuals differ in their evaluations of when medical or dental attention is required. We omit SIPP queries about respondents' satisfaction with various attributes of their housing and communities as being overly subjective, as well as questions about housing quality that are too broad to shed light on true material deprivation (Beverly 2001b). On the other hand, unlike some other measures (see, e.g., Kalil, Seefeldt and Wang 2002), ours are retrospective assessments of experiences of deprivation rather than prospective evaluations of the likelihood of future hardship, and empirical evidence supports the validity of survey questions measuring food insufficiency as accurately distinguishing between levels of nutritional resources (Beverly 2001a).

Methodology. We first present descriptive statistics on the incidence of hardship in our sample, by demographic characteristics and poverty status, for three groups: women who were employed continuously over the first 32 months of the 1996 SIPP; women who were initially employed, had been unemployed at least once, and were re-employed in the 32nd month; and previously employed women who were unemployed at the end of our panel. We next use regression analysis to separate the effects of women's job loss from other characteristics and circumstances, such as education and poverty status, that also affect the likelihood of experiencing both material hardship and unemployment.

Since poverty status is endogenous to hardship, we use a two-stage model in which we first estimate poverty status and then use predicted values of the poverty variable, along with unemployment experience, to estimate hardship. The model comprises the equations:

$$PS_i = \alpha_0 + \alpha_1 X_i + \varepsilon_i \quad (1)$$

$$HS_i = \beta_0 + \beta_1 PPS_i + \beta_2 UE_i + v_i \quad (2)$$

where PS_i in equation (1) is the poverty status of woman i 's family in Month 1 of the 1996 SIPP panel, α_0 is a constant, α_1 is a vector of parameters to be estimated, X_i is a vector of demographic characteristics (household relationship, marital status, age, race/ethnicity, parent status, and presence of other earners) and human capital measures (education) that affect hardship experience for woman i , and ε_i is woman i 's disturbance term; in equation (2), HS_i is the hardship measure being estimated for woman i , β_0 is a constant, β_1 and β_2 are parameters to be estimated, PPS_i is the predicted poverty status of woman i derived from equation (1), UE_i indicates the past and current unemployment experience for woman i as of Month 32 of the panel, and v_i is the error term.

Findings

Demographic differences between women with different experiences of unemployment. Women who were employed in Month 1 of the 1996 SIPP panel and had experienced and/or were experiencing unemployment in Month 32 of the panel are different in many ways from women who were employed continuously over that period (Table 1). They are more likely to be a child rather than a household head. Previously unemployed but now employed women are less likely to be married than always-married women, but those currently unemployed have a higher marriage rate. The currently unemployed are much more likely to have children at home than either the always-working or the previously unemployed. Women with unemployment experience are younger than the always-employed and disproportionately Hispanic, while currently working but previously unemployed women are disproportionately Black compared to both the always-working and the currently unemployed. The educational achievement of the group with unemployment experience is much lower, perhaps because on average these women are younger than the always-working. Of the three groups, the currently unemployed have the highest rate of living with another earner, while the always-working and currently working have nearly identical levels of cohabitation with other earners.

Hardship experience. One-fifth of all women in our dataset experienced at least one type of hardship (Table 2). Problems with utilities is the most commonly experienced hardship (10 percent), followed by not seeing a dentist (8 percent) or doctor (6 percent) when needed, lacking a telephone (6 percent), and loss or threat of loss of housing (6 percent). Food insufficiency is the least common hardship, affecting 2 percent of women with employment experience.

Within households, individuals who are not part of the primary family unit are more likely than the household head, spouse, and children to experience hardship, for most types of hardship. Married women have much lower hardship incidence rates than unmarried women, with sixteen percent of married women experiencing at least one type of hardship, compared to 27 percent of unmarried women. Hardship incidence rates are at least 1.5 times higher for unmarried than married women for all hardship types and are more than twice as high for lack of a telephone and insufficient food.

Having at least one child increases the likelihood of inadequate telephone access, non-payment of utility bills or termination of utility service, and food insufficiency by about as much as being unmarried. Women who have children are much more likely than other women to experience housing hardship; being a parent is more detrimental in relation to this hardship type than any other. Mothers are more likely to postpone medical and dental care than are non-mothers.

Problems maintaining utility service are particularly severe for both unmarried women and mothers, with 14 percent of each group experiencing this hardship. One in thirteen either missed paying for housing or were evicted for not paying rent or a mortgage. Hardship incidence decreases with age for all hardship types.

Blacks experience hardships at nearly twice the rate that whites do overall, with the greatest differences in hardship experience relating to access to telephones and stable housing:

Eleven percent of black women experience housing-related hardship, and twenty percent have difficulty paying for or maintaining utility service. Blacks, Hispanics, and other women of color all experience relatively high levels of food hardship, with over three percent of each group going without sufficient food. The lowest rates of hardship incidence for housing, utilities, and dental care are for workers who do not self-identify as white, Black, or Hispanic. Hispanics have high levels of hardship compared to whites, the highest rates of failing to obtain needed dental care of all groups, and equivalent incidence rates of lack of access to medical care and food insufficiency to Blacks.

Lack of educational attainment creates enormous vulnerability to material hardship: Over one-third of women without a high school degree experience at least one type of hardship, with five percent lacking sufficient food and ten percent facing eviction. Completing high school reduces the overall incidence of hardship by one-third. With a college degree, one in ten women experiences at least one hardship.

Almost half of women living in families with income below the federal poverty line experience at least one kind of hardship. Six percent lack adequate food; more than one in four struggles to maintain utility service. Roughly 15 percent experience hardships related to telephone access, housing, and inadequate medical and dental care. Having another earner in the family helps to inoculate against material hardship, but is not a preventative. Twenty-eight percent of women who are the sole earners in their families experience at least one type of material hardship, as do 17 percent of women who live with at least one other earner. With another earner, hardship incidence rates are lower than the average rates for all women, for all hardship types.

Compared with women who are continuously employed, those experiencing unemployment are over half again as likely to experience a material hardship. Housing hardship occurs at twice the rate for currently unemployed as for continuously employed women, while currently employed women with unemployment experience have an even higher incidence of this hardship (9 percent). Women with unemployment experience who are currently unemployed experience telephone-related hardships three times as often as the continuously employed; for those with completed unemployment spells, the incidence of lack of access to a telephone is nearly two and a half times as high as that of continuously employed women. For other hardships, incidence rates are similar for both groups with unemployment experience, at about twice the rates of women with no unemployment.

Regression analysis. The first stage of the two-stage regression analysis, in which we estimate an equation for having family income below the poverty threshold, indicates that being a household head or spouse lowers the relative likelihood of being poor compared to being a non-family member of the household, although the result is not statistically significant (Table 3). Being a child of a householder has a larger and statistically significant effect in lowering the relative odds of being poor. Marriage has a small effect on the relative likelihood of being poor, but the relationship is not statistically significant.

Living with one or more of one's own children increases the relative odds of being poor by close to three times, while the relative likelihood of being poor decreases with age. Blacks are

nearly twice as likely as whites to experience poverty; the odds of Hispanics being poor are two and a half times as great as for whites; and members of other racial and ethnic groups have double the odds of being poor as whites.

Lack of fundamental educational credentials increases the relative odds of being poor by nearly two and a half times as compared with obtaining a high school degree. Accessing some post-secondary education decreases the relative odds of poverty by one-third, and completing a college degree brings a further reduction of one-third.

Of all the factors included in our model, having at least one other earner in the household offers the best protection against poverty, reducing the relative odds of being poor to only ten percent of the odds for those not living with another earner.

In the second part of the two-stage analysis, we isolate the impact of unemployment on the experience of material hardship, holding demographic characteristics and initial poverty status constant. We estimate second-stage models for each of the six hardship indicators and for the experience of any one or more hardships, separately for those unemployed who are currently working and those still unemployed in the 32nd month of the SIPP panel. The results establish the impact of unemployment in increasing the relative likelihood of experiencing each of the six individual hardships, as well as general hardship indicator, for both those with completed unemployment spells and those currently unemployed, as compared to women who are employed continuously (Table 4).

The first row of Table 4 shows the impact of being poor on the six hardships. Overall, poor women are 34 times as likely to experience at least one material hardship as non-poor women. Disruption of telephone service is the most likely outcome of poverty, followed by food and utility problems, difficulty maintaining utilities, and inadequate access to medical care.

Unemployment increases the relative odds of hardship by more than 60 percent, both for those now back at work and for those currently unemployed. The relative likelihood of not having a telephone is twice as high for those with unemployment experience as for the continuously employed. For those now at work, the experience of housing-related hardship doubles with unemployment experience; those currently unemployed have 1.6 times the relative chance of not being able to pay for, or losing, housing as do those without unemployment. The risk of not being able to access needed health care is twice as high for the currently unemployed and nearly that for those with unemployment experience. Food hardship is twice as high among those with unemployment experience who are now working, and those currently unemployed have a 64 percent higher chance of not having enough to eat. For both women with completed unemployment and those now out of work, the risk of not being able to afford dental care increases by two-thirds. The relative odds of having difficulty paying for utility services, or of having those services terminated, are half again as high for women now back at work and one-third higher for those still unemployed.

Discussion and Policy Implications

Individuals' and families' reliance on women's earnings has increased substantially in the last 50 years (Danziger and Gottschalk 2003). When women lose their jobs, the impact on family well-being is likely to be substantial in families with no other earners or those in which earnings are distributed more evenly among multiple earners, including women. Our analysis establishes that the impact of women's job loss on economic well-being is by no means inconsequential. Even holding demographic characteristics and initial poverty status constant, women's job loss increases their experience of material hardship by two-thirds. The relative odds of households being evicted or failing to pay housing costs more than double when a female wage-earner becomes unemployed; experience of inadequate nutritional resources is 93 (64) percent higher for women re-employed following a job loss (for still-unemployed women). The relative risk of not having a telephone is twice as high for women with an unemployment spell. Housing and telephone hardships are particularly salient for women seeking employment, who need to be able to provide potential employers with residential and telephone contact information.

Better UI policies to help the unemployed avoid material hardship will ameliorate the deleterious effect of job loss, but a more pro-active policy approach is to enhance workers' prospects of maintaining employment. At the macroeconomic level, this could be implemented through a full employment policy that uses both monetary and fiscal policy to create the kind of jobs that are likely to endure (Goldberg 2000). For workers who have jobs, supports such as paid leave and work-hours flexibility help fit non-employment responsibilities and workers' own health needs into job structures in a planful and efficacious way. Workers need access to affordable, reliable child care to minimize work disruptions related to failed care arrangements. All the other employment supports that many middle- and upper-class workers take for granted—reliable transportation to and from job sites, stable housing in safe neighborhoods, a living wage—should be made available to low-wage workers as a means of increasing employment tenure. Appropriate education and training opportunities that prepare individuals with skills that can be exchanged for high-quality jobs are also essential.

If we as a society demand that anyone not supported by their family or accumulated wealth participate in employment—which is the way our welfare policy is evolving—we have to recognize a societal obligation to ensure that good jobs are available to all who want them. This requires that we manage job growth and regulate the quality of employment much more intensively than we currently do and ensure the adequacy of safety net programs for workers temporarily between jobs. If we fail to accept this responsibility, we are acquiescing in an economic system that denies opportunities for self-sufficiency to millions of workers and then ignores the hardships that arise from their employment instability.

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Table 1. Means of variables used in regression analysis (standard deviation in parentheses)

	By employment status:							
	All		Always employed		With unemployment – working		With unemployment -- unemployed	
<i>Status in household</i>								
Household head or spouse	.80	(.40)	.85	(.36)	.72	(.45)	.75	(.43)
Child of household head	.11	(.32)	.08	(.27)	.19	(.39)	.16	(.37)
Other	.08	(.28)	.08	(.27)	.10	(.30)	.09	(.28)
<i>Married^a</i>	.56	(.50)	.58	(.49)	.48	(.50)	.61	(.49)
<i>One or more own children</i>	.46	(.50)	.43	(.50)	.46	(.50)	.56	(.50)
<i>Age</i>								
18-24	.16	(.37)	.10	(.30)	.28	(.45)	.29	(.45)
25 to 34	.26	(.44)	.25	(.43)	.25	(.43)	.32	(.47)
35 and older	.58	(.49)	.65	(.48)	.46	(.50)	.39	(.49)
<i>Race and ethnicity</i>								
NH White	.75	(.43)	.77	(.42)	.71	(.45)	.73	(.44)
NH Black	.13	(.33)	.12	(.32)	.15	(.36)	.12	(.32)
Hispanic	.08	(.28)	.07	(.26)	.10	(.30)	.12	(.32)
Other	.04	(.19)	.04	(.20)	.04	(.19)	.04	(.19)
<i>Educational achievement</i>								
No high school degree	.10	(.30)	.07	(.26)	.14	(.34)	.18	(.39)
High school only	.31	(.46)	.30	(.46)	.32	(.47)	.31	(.46)
Some college	.36	(.48)	.35	(.48)	.38	(.49)	.36	(.48)
College degree	.23	(.42)	.27	(.45)	.16	(.37)	.15	(.36)
<i>Poverty Status^b</i>								
Non-poor	.72	(.45)	.79	(.41)	.59	(.49)	.59	(.49)
Near-poor	.18	(.38)	.16	(.36)	.21	(.41)	.22	(.41)
Poor	.10	(.30)	.06	(.23)	.19	(.39)	.19	(.39)
<i>One or more other earners</i>	.63	(.48)	.62	(.49)	.63	(.48)	.71	(.45)
<i>Unemployment experience^c</i>								
Always employed	.66	(.47)						
With unemployment – working	.22	(.42)						
With unemployment – unemployed	.12	(.32)						
<i>Hardship experience</i>								
Telephone	.06	(.23)	.04	(.19)	.09	(.28)	.11	(.31)
Housing	.06	(.23)	.04	(.19)	.09	(.29)	.08	(.27)
Utilities	.10	(.30)	.01	(.10)	.14	(.35)	.14	(.34)
Doctor	.06	(.24)	.04	(.21)	.09	(.28)	.10	(.30)
Dentist	.08	(.27)	.07	(.25)	.11	(.32)	.11	(.32)
Food	.02	(.14)	.01	(.11)	.03	(.17)	.03	(.17)
Any hardship	.21	(.41)	.17	(.37)	.28	(.45)	.29	(.45)
Sample size	11,595		7,866		2,457		1,272	
Weighted N (population)	62,117,146		40,832,149		13,974,331		7,310,666	

^a Married spouse present.

^b “Non-poor” have family income of 200 percent of the poverty line or greater; “near-poor” have family income of 100 percent to 199 percent of the poverty line; and “poor” have family income under the poverty line.

^c “Always employed” reported employment for at least one week of every month and no weeks seeking employment in the first 32 months of the 1996 SIPP panel; “with unemployment – working” had at least one completed spell of unemployment by the 32nd month of the panel; and “with unemployment – unemployed” were unemployed at least once between the 2nd and 32nd months of the panel and were unemployed in the 32nd month.

Note: Except for unemployment experience and hardship experience, all data are as of Month 1 of the 1996 SIPP panel. Means are longitudinally weighted.

Source: Institute for Women’s Policy Research analysis of the 1996 panel of the Survey of Income and Program Participation.

Table 2. Incidence rate of hardship (percentage experiencing hardship) at 32nd month of 1996 SIPP panel, by demographic characteristics, poverty status, and unemployment experience, women aged 18 and older in 1996 who were employed in Month 1 of the panel

	Type of hardship						Any hardship
	No phone, or phone disconnected	Couldn't pay mortgage or rent, or evicted	Couldn't pay utility, or service cut off	Didn't see doctor when needed	Didn't see dentist when needed	Not enough to eat sometimes or often	
<i>All</i>	5.57	5.55	10.37	6.08	8.18	1.87	20.78
<i>Status in household</i>							
Household head or spouse	5.43	5.49	10.42	5.83	7.97	1.88	20.23
Child of household head	5.46	5.69	10.08	5.63	7.97	1.52	20.76
Other	7.06	5.95	10.33	9.21	10.49	2.17	26.16
<i>Marital status</i>							
Married ^a	3.57	4.13	7.72	4.33	6.73	1.18	15.82
Not married	8.11	7.36	13.74	8.32	10.01	2.74	27.08
<i>Number own children in HH</i>							
No children	3.97	3.62	7.39	5.63	7.03	1.27	16.95
One or more children	7.48	7.86	13.94	6.63	9.55	2.58	25.36
<i>Age</i>							
18-24	8.39	7.69	13.91	8.07	10.57	2.15	27.03
25 to 34	7.15	7.55	12.86	6.36	9.20	2.18	24.44
35 and older	4.05	4.04	8.24	5.39	7.03	1.64	17.34
<i>Race and ethnicity</i>							
NH White	3.92	4.41	8.67	5.75	7.84	1.45	17.91
NH Black	12.73	10.84	20.49	7.22	8.60	3.06	33.21
Hispanic	9.69	8.86	11.75	7.27	11.13	3.05	29.89
Other	5.40	3.49	7.44	6.36	6.94	3.47	16.62
<i>Educational achievement</i>							
No high school degree	14.50	9.71	17.17	12.29	12.46	4.77	36.18
High school only	6.33	6.28	12.42	6.08	9.05	2.01	23.56
Some college	4.83	5.97	10.82	6.57	8.58	1.95	21.07
College degree	1.84	2.17	4.06	2.67	4.55	0.30	10.05
<i>Poverty status ^b</i>							
Non-poor	2.71	3.39	6.74	3.77	5.60	0.81	13.83
Near-poor	10.49	9.44	15.90	10.53	14.12	3.69	33.28
Poor	17.06	13.92	26.21	14.56	15.91	6.13	47.78

<i>Number of other earners</i>							
None	8.46	7.68	14.66	8.58	10.73	3.06	27.98
One or more	3.90	4.32	7.89	4.64	6.70	1.18	16.62
<i>Unemployment experience^c</i>							
Always employed	3.59	3.85	8.40	4.47	6.55	1.25	16.85
With unemployment -- working	8.76	9.42	14.43	8.87	11.24	3.06	28.03
With unemployment -- unemployed	10.52	7.67	13.65	9.79	11.38	3.06	28.88
All with unemployment (those currently working and those currently unemployed)	9.36	8.82	14.16	9.19	11.29	3.06	28.32
Sample size	618	614	1,183	690	939	187	2,355

^{a, b, c} See corresponding footnotes to Table 1.

Note: Except for unemployment experience and hardship experience, all data are as of Month 1 of the 1996 SIPP panel. Incidence rates are derived using SIPP96 longitudinal weight.

Source: Institute for Women's Policy Research analysis of the 1996 panel of the Survey of Income and Program Participation.

Table 3. Results of first stage of logistic regression analysis: Odds ratios for predicting poverty status

	Odds ratio (robust std. error)
Head of household or spouse	.84 (.11)
Child of household head	.67 ** (.13)
Married	.95 (.09)
Living with own child	2.75 *** (.22)
Age 25 to 34	.39 *** (.05)
Age 35 or older	.21 *** (.02)
Non-Hispanic Black	1.96 *** (.18)
Hispanic	2.46 *** (.28)
Other	2.13 *** (.40)
No high school degree	2.40 *** (.24)
Some post-secondary education	.62 *** (.05)
College degree	.29 *** (.04)
Other earner in household	.10 *** (.01)
Log-likelihood	-2703.8669
Wald chi ²	1339.13
Prob. > chi ²	0.0000
Pseudo R ²	0.2674
Number in sample	11,595

* p < .10

** p < .05

*** p < .01

Table 4. Results of second stage of regression analysis: Odds ratios for predicted hardship, for different experiences of unemployment.

	Odds ratio (robust std. error)						
	Type of hardship						Any hardship
	Phone	Housing	Utility	Doctor	Dentist	Food	
Predicted poverty status	42.32*** (8.02)	17.99 *** (3.42)	24.44 *** (4.06)	7.82 *** (1.50)	6.46 *** (1.16)	25.49 *** (7.04)	34.10 *** (5.38)
With unemployment experience, currently working	2.00 *** (.20)	2.07 *** (.21)	1.53 *** (.11)	1.84 *** (.17)	1.67 *** (.13)	1.93 *** (.31)	1.63 *** (.10)
With unemployment experience, currently unemployed	2.15 *** (.26)	1.61 *** (.21)	1.37 *** (.14)	1.98 *** (.22)	1.63 *** (.17)	1.64 ** (.35)	1.65 *** (.12)
Log-likelihood	-2182.253	-2263.3043	-3606.9296	-2527.4991	-3178.109	-992.32931	-5472.1672
Wald chi ²	559.98	363.33	480.01	228.10	201.26	210.81	656.90
Prob > chi ²	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Pseudo R ²	0.0957	0.0576	0.0560	0.0338	0.0251	0.0624	0.0649
Number in sample	11,595	11,595	11,595	11,595	11,595	11,595	11,595

n = 11,595

* p < .10

** p < .05

*** p < .01