Are poor households different: Evidence from residential mobility decisions *

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Abstract

Families make decisions about when and where to move, and the research has established the central causal role of life cycle changes constrained by income and wealth. There is a narrative that low-income households are different and are particularly disadvantaged in their residential mobility decisions; that they are constrained by resilient inequality and the problems of unstable housing. The analysis in this paper re-examines the process of decision making and outcomes for low-income households to suggest considerable similarity to the residential decision making of the population as a whole. The same underlying reasons for moving apply to poor and non-poor households and much of the greater mobility for poor households is simply related to being renters rather than owners. The impact of unintended events, demographic change and housing disruption are also similar for poor and non-poor households. At the same time, the re-analysis points to the greater impact of housing stress and job insecurity as factors in mobility decision making by low-income households. It is in this context that poor families are disadvantaged.

Introduction

There is a large literature on the effects of living in poverty, and on the outcomes of growing up in poverty. That literature documents a range of events from poorer health for adults living in poverty to smaller educational gains for children growing up in poverty. Children born in poverty are more likely to experience a range of health problems but perhaps even more important they are unable to make skill and educational gains because they often end up in poor performing schools which are common in high poverty areas. While these outcomes from poverty are well established, we know less about the dynamics of the residential behavior of low-income households.

Studies of the residential moves of families in poverty have suggested that low-income families experience residential mobility more frequently and differently than more affluent families (Gasper, DeLuca and Estacion, 2009; DeLuca and Jang-Trettien, 2020; Pribesh and Downey, 1999). It is these findings that have led to calls for additional studies of how the urban poor experience mobility, and the implications for how such residential decision-making has outcomes for inequality across neighborhoods as well as specific impacts on families (DeLuca and Jang-Trettien, 2020; Sampson and Sharkey, 2008). To respond to this call, we unpack in greater detail the decision-making process for low-income and in-poverty families. We extend previous studies by providing an overall comparison of decisions and outcomes for both families in poverty and those above the poverty threshold, using data from the Panel Study of Income Dynamics (PSID). We assess the role of poverty status, mobility intentions, family composition, race, and other status measures, in combination with specific events, which create the context for the decision to move.

We explore the impacts of having to move and or being constrained from moving, both processes which are important elements of the decision-making process. The inability to move to a better school district, the need to move to a low-quality neighborhood or from ownership to rental housing can have long term implications for overall family health, stability, and access to urban services more generally. In this paper we engage with these two broad questions about the correlates for those who express the intention to move and do not do so, and the correlates for those who express the intention of not moving but find that they move despite that intention. For each of these

models we evaluate the dependent variable as a function of (i) demographic variables, (ii) intervening life cycle events, and (iii) housing circumstances.

By replicating earlier studies, we provide an important contribution to the generality of that work but advance our understanding of the decision-making process by extending the work to studies of families in poverty. To this point the contributions have favored qualitative studies and this paper provides a generalized quantitative understanding of their constraints and opportunities.

The research context

There is a modest but growing literature that has focused on the problems of mobility for low income and families in poverty. The findings, which are reviewed in the following sections, revolve around levels of housing instability, affordability, and housing stresses more generally, as a part of the mobility environment. Although unplanned moves are a small proportion of all moves, over a ten-year period in a study of job losses, family breakups and evictions, nearly 12 percent of all moves were in response to a disruptive event (Clark and Lisowski, 2019). Clearly, we are dealing with non-trivial life course interruptions, and they disproportionately occur to low income and poverty families.

Instability

As we noted in the introduction, the general view is that low-income families are much more likely to move than families with higher incomes although the research literature on higher mobility rates for poverty populations is in the main based on studies of evictions (Hartman and Robinson, 2003; Nicholas and Gaunt, 2003), welfare recipients (Phinney, 2013), and studies of selected low income ethnic neighborhoods (Coulton et al., 2012), or in contexts were only selected populations were studied. Cooke (2010) published an extensive study of urban poverty relying on data which will also be used in this study, and that work does suggest somewhat higher rates of in-poverty mobility.

The studies of residential mobility for low income and in-poverty populations centers hypothesize that the higher rates of mobility for poverty populations are in fact a confirmation of housing instability (Kleit et al 2016). In this conceptualization, housing instability describes a context in which households do not have sufficient control over their residential

environments (Beer, 2011; Grier and Grier, 1978; Newman and Owen, 1982; Wiesel, 2014). It is the issue of control which then becomes critical in understanding housing instability, and the related mobility rates. Many residential moves or poor families may be involuntary because they have less control than higher income families over their relocation decisions (Holupka and Newman, 2011). A study of a small sample of low-income families in Boston, Chicago and San Antonio reported that most moves were from push factors, including family breakup, household conflict and overcrowding and job insecurity (Clark, 2010, Kang,2019).

A qualitative small sample study found that about 70 percent of all location decisions were in fact reactions to outside forces including eviction, poor residential unit quality, family dissolution and participation in public housing subsidies (Rosenblatt and DeLuca, 2012). The authors concluded that most low-income moves could be identified as reactive moves, a finding that mirrors the work of Holupka and Newman (2011). Approximately a quarter of the moves are in response to units with severe maintenance problems, including problems with inadequate plumbing, vermin infestation and other issues (Rosenblatt and DeLuca, 2012). Overcrowding and family size issues are also dimensions which feed into issues of instability especially when there are large numbers of other unrelated family members. Kang (2019) in his review also shows that households with children are particularly vulnerable to housing instability. If, as Lubell (2016) suggests, housing instability is a key mechanism of poverty then understanding the decision-making underling residential change becomes an important policy question about how best to alleviate housing poverty.

Affordability and disruption

The most direct force in creating the potential for residential change for low-income populations is almost certainly affordability. During the past two decades the share of household income dedicated to rent has increased sharply, and over the longer term has doubled in the last five decades (Clark, 2021). More than 70 percent of low-income households, those with incomes under $15,000, were severely cost burdened, spending more than 50 percent of income on rent. A spiral of declining real incomes and steadily increasing rents have marginalized a large proportion of low-income households.

Affordability is likely on of the main issues which underlies the high eviction rate for low-income families. Evictions are in the main a response to a failure

to pay the rent, a direct response to affordability. In a study of eviction court findings Desmond (2012) showed that a third of tenants paid as much as 80% of their income in rent. In these situations, minor expenses can tip the household into rent arrears and eventually eviction. In another study, Desmond, Gershenson and Kiviat (2015) demonstrated how a forced eviction move can lead to a spiral of increasingly unstable housing situations.

The problems are not only generated by affordability issues, but they are also the outcome of landlord issues and problems. Poor management on the part of small landlords can lead to declining unit quality and deteriorating housing quality which in turn leads to city rent citations and unit closures with resulting pressures to move (Garboden and Newman, 2012).

Life cycle stresses and destabilization

Life course studies of residential change have documented that a very large proportion of all moves are generated by life course events. (Clark, 2013; Clark and Lisowski, 2019). More than half of all residential moves can be attributed to family change, divorce, separation, or widowhood. If we add marriage the proportion who move because of family change increases still further. Unplanned events may be more common in low income and in-poverty households and such moves are often those that have to do with housing that is sub-standard. Why do reactive moves matter? Understanding their generation may provide ways to think about the effects of such moves and what policy can engage in as a result. Unplanned moves have implications for the kind of neighborhood low-income movers can access, implications for health outcomes and implications of destabilizing effects of moves for children's education. It is these moves which have long-term implications for individual success and wellbeing.

While all families face challenges in balancing work and family life these challenges are greater when incomes are low and when the stresses of managing both work and family become much greater (Sano et al., 2021). In a study of unmarried couples living in poverty and co-parenting young children, stress was much greater when there were limited resources (Jamison et al., 2017). It is in these situations that family breakups are more common and may generate instability and residential moves. It has been suggested that much of the mobility of low income and families in poverty might be described as coping mobility. Although living in a high-poverty neighborhood is never cited as preferable, many families describe being able

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to tolerate such surroundings if it means making the housing, they most desire, affordable (Rosenblatt and DeLuca, 2012).

This review highlights three questions which are at the center of this study. First, does the decision-making process differ for in-poverty and above-poverty populations, if so, how? Second, what is the role of unplanned or unintended moves on the one hand and the inability to make a move on the other, in the mobility outcomes of in-poverty and above-poverty populations. Third, how do tenure and poverty interact in the decision-making process.

Framing and data

The analysis is framed in the context of intention and agency. In the initial stage of thinking about moving the household forms an intention to move, or an intention to not move. This intention may be stronger or weaker given differing circumstances. For example, among those who intend to not move, a couple who own a house, have children in school, and established friendships in the neighborhood will have a greater attachment to their residence than a single 23-year-old who simply sees no reason to move, which could easily change (Clark and Lisowski, 2017). Then follows the question of whether the household has the agency to execute on its intentions? Can impediments to moving be overcome, for those who intend to move; can the status quo be maintained, for those who intend not to move? The issues that come into play are about what drives agency? The drivers may differ depending on their intention. A homeowner who intends to move faces a more daunting task than a renter, while a renter facing an unexpected raise in the rent may not have the necessary resources to avoid having to move. It is in this complex world of trying to decide whether to move or not to move, and make the choice a reality, that we set our analysis.

We use data from the PSID, an ongoing longitudinal project that follows the lives of a sample of American families. Begun in 1968, as the members of sample families form economically independent households, they are interviewed separately, increasing the size of the sample over time (McGonagle, Schoeni, Sastry, & Freedman, 2012; Institute for Social Research, 2019a, 2019b, 2022). The research uses a subset of the PSID data from the 2011 to 2019 waves, during which the survey was fielded biennially, for a total of five waves of data. The period is designed to follow the General Financial Crisis and precede the pandemic. Because several of our measures of interest, such as mobility, are measured as a change between two

successive waves, we effectively have four waves of data—2011, 2013, 2015, and 2017—with the 2019 wave limited to change measurements for the 2017 wave.

Because we model the actions of family units (single individuals and couples, with and without children) and because the PSID links most family unit data with one "reference person" and if present their "spouse/partner", and crucially because many individual characteristics are collected only for those one or two individuals, we select the family unit reference person identified by the PSID to represent their family unit.

For these initial tabulations, our key measures are residential mobility and family income. We measure residential mobility as mentioned above, and income by the total family money income in the year prior to the survey year. The PSID provides, for each household, the Census Bureau's poverty threshold, based on family size, number of persons under 18, and the age of the householder, and it is to this number that we compare household income to determine poverty status.

So that our descriptive tabulations are consistent with our modeling results, we include only family units that have non-missing values on all the variables in the regression models, as discussed further in the section on modeling, below. There are 29,329 such observations.

Descriptive findings

Do families in poverty move more often?

A simple analysis of the mobility differences by in poverty and above poverty status suggests that indeed families in poverty are more likely to move. When we unpack these results by tenure the outcomes are more muted. The average difference is largely a function of the greater likelihood that families in poverty are likely to be renters. In the data, nearly 55 percent of renters move in any two-year period, but only 16 percent of owners. Within the renters, there is little difference in mobility between those above and below the poverty level, suggesting that for them, their mobility is a consequence of rental rather than of poverty status. By contrast, while the owners are much less likely to move, the relatively small number below the poverty level are more likely to move than those above the poverty level, suggesting a more complicated interaction of poverty and mobility for owners (Table 1).

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Table 1: Mobility by Poverty Status and Tenure

	Frequency		Percent	
	Stay	Move	Stay	Move
All Tenures				
In Poverty	2,275	2,141	51.52	48.48
Above Poverty	17,428	7,485	69.96	30.04
Owner				
In Poverty	626	141	81.62	18.38
Above Poverty	12,787	1,833	87.46	12.54
Renter/Other				
In Poverty	1,649	2,000	45.19	54.81
Above Poverty	4,641	5,652	45.09	54.91

We explore this further by examining the interaction of mobility, tenure, income, and race by dividing the "above poverty" population in Table 1 further, using multiples of the poverty level, and breaking out mobility rates separately by race and ethnicity (White non-Hispanic, Black non-Hispanic, and Other races and ethnicities) of the reference person. Low-income families are more likely to move if they are owners. For renters the increase in mobility likelihood for higher income renters almost certainly reflects the ability to translate more income into better housing situations. Looking at the effect of race, the Black population is less likely to move than the White population across most income levels for both owners and renters. There are two notable findings in the table. First, we draw attention to the higher rates of White and other (mostly Hispanic respondents) for owner poverty populations. However, the reverse situation for Black families confounds any simply race based explanation for the differences. It is likely that these owner low-income families are the ones a most risk of destabilizing events. For renters the differences across income and race are modest (Table 2).

What these simple tabulations do is provide a better understanding of the generalization that poor people move more often. The effects of poverty are perhaps more indirect, occurring through effects of the choices and circumstances that are among the causes or consequences associated with poverty—rental housing, single parent households, job instability, and so forth—rather than the fact of poverty per se. Factors we will explore in the models of intention and mobility. These questions are central in the models and analysis in the later section of the paper.

Table 2: Mobility by Income, Tenure, and Race

	Frequency		Percent Moved			
	Total	Moved	All Races	White	Black	Other
Owner						
Income						
Below Poverty	767	141	18.4	24.6	14.0	31.6
100-200%	1,714	226	13.2	15.7	10.3	13.5
200-300%	2,317	296	12.8	13.1	11.3	21.2
Above 300%	10,589	1,311	12.4	12.6	11.7	11.5
Total	15,387	1,974	12.8	13.2	11.6	13.9
Renter/Other						
Income						
Below Poverty	3,649	2,000	54.8	56.0	54.3	57.1
100-200%	3,598	1,925	53.5	53.5	53.8	48.8
200-300%	2,580	1,381	53.5	56.2	51.6	50.0
Above 300%	4,115	2,346	57.0	58.9	54.0	56.9
Total	13,942	7,652	54.9	56.7	53.6	53.0

Are intentions and outcome different for poor families?

The second question we examine is about intentions and outcomes.
A core question for our study is the role of intention and the ability to translate intention into outcomes. The data on intention to move is based on whether the family respondent indicates an intent to move in the two years before the next wave of the survey, and for those who report that they intend to move, a second question asks the likelihood of moving. In Table 3 we tabulate the outcome—the respondent having moved or not before the next wave—by income and expressed likelihood of moving. As the table shows, about two thirds express no intention of moving. Among those who intend to move, success rates do not vary substantially by income. Among those who do not intend to move, those in poverty are twice as likely to move despite their intention (Table 3).

For those whose intent was to stay, the population in poverty were more likely to move despite having expressed the intent to stay. While about 15 percent of owners, those who say they have no intention of moving move, nearly twice that proportion 31.6 percent report no intention but do move. While we cannot know the actual decision-making process, we can suggest that this is a simple descriptive interpretation of the Kleit et al. (2016) observation of how involuntary moves are at the heart of low-income housing instability. Kleit (2016) amongst several commentators draws attention to the aura of instability that surrounds families and individuals in

poverty. In contrast, for those whose intent was to move the differences in outcomes are more muted. Still, we draw attention to the difference in the proportion of poverty and non-poverty populations on the uncertainty about the decision to move.

Table 3: Mobility by Poverty Status and Likelihood of Move

	Frequency		Percent	
	Stay	Move	Stay	Move
In Poverty				
Likelihood of Move				
Definitely	364	923	28.3	71.7
Probably	278	391	41.6	58.4
More Uncertain	193	163	54.2	45.8
No intention	1,440	664	68.4	31.6
Above Poverty				
Likelihood of Move				
Definitely	1,253	3,074	29.0	71.0
Probably	1,477	1,507	49.5	50.5
More Uncertain	1,170	588	66.6	33.4
No intention	13,528	2,316	85.4	14.6

We look at the intention more closely for families who changed tenure status with their move (Table 4). We see that, as we would anticipate, owners in poverty are twice as likely to leave ownership as owners above poverty, and renters above poverty are three times as likely to move into ownership as those below poverty. It is in this table that we identify the underlying issue for poor families, simply that they do not have the individual incomes or family income support to enable them to maintain their ownership status. In table 4 the contrasts between outcome for families in poverty and those not in poverty are reflected in the differences in the ability to maintain ownership.

Table 4: Tenure Change by Poverty Status for Movers

		Frequency		Percent	
		Moved to ...		Moved to ...	
	Total	Ownership	Rental/Other	Ownership	Rental/Other
In Poverty					
Moved from ...					
Ownership	141	50	91	35.5	64.5
Rental/Other	2,000	103	1,897	5.1	94.8
Above Poverty					
Moved from ...					
Ownership	1,833	1,194	639	65.1	34.9
Rental/Other	5,652	1,071	4,581	18.9	81.1

Explanations of mobility decision-making

There is a qualitative literature, and some small sample studies, which document the often-difficult residential environment in which poor families operate (see for example, Skobba and Goetz, 2013; Rosenblatt and DeLuca, 2012; and Kang, 2019). These studies show that low-income families are making decisions in stressful economic contexts and that family disruptions have much larger impacts than in families with greater resources. Although these studies provide important observations on mobility decision making, as Deluca and colleagues (2012) note there is still much to be learned about low-income mobility. In response we use a large-scale general study of mobility using PSID data to document and confirm some of the findings from smaller scale studies. Even with the power of the PSID data we still find that we are often in the situation of providing coefficient estimates that confirm findings from limited studies even when the sample size limits our ability to provide statistical significance.

In constructing our modeling universe, in each wave we limit our observations to those with data both for intent to move and, from the following wave (two years later), for whether or not a move occurred during that two-year interval. We further limit our observations to those of family units for which the reference person is either a member of a couple, a single parent, or a lone person. And, we restrict our observations to those with complete data for the variables used in the regression model.

In the regression analysis we model the outcome of having moved or not (the dependent variable) for four populations defined by mobility intention (intend to move, intend not to move) and by income (in poverty or above the poverty level). We assign each observation to one of the four populations. From the observations for those who intend to move we exclude those whose likelihood was "less certain".

The variables that are predictors of the outcomes within the models for each population can be grouped broadly into four categories (Table 6).
- The household composition and resources
- The housing and labor markets

- Stressors including housing stress
- Destabilizing events or life course changes

The first two categories are status measures and the latter two are the triggers that generate the moves or the decisions to stay. We define a household as experiencing housing stress if total housing expenditures—such as mortgage, loan, and rent payments, taxes, utilities, and other housing-related expenses—exceed 50% of household income. Among destabilizing events, we use "coupling" to refer to formation of a "couple household" that did not exist as such in the preceding wave, and similarly "separation" to refer to the dissolution of a "couple household" in the preceding wave, other than by death of one member of the couple.

The table of variable statistics documents the difference between the populations in poverty and not in poverty. To reiterate the findings in the descriptive section, those in poverty are more than twice as likely to want to stay but end up moving in the next period. We know that this is largely a function of being renters, but it is elaborating this difference that is the heart of the formal models we estimate. We model the results including random effects for family units and fixed effects for the survey waves, and report the coefficient estimates as odds ratios. We do this for the two outcomes of interest about whether poverty households are subject to different processes and outcomes. Table 7 examines the decision of intending not to move (to stay) but with an outcome of moving, and Table 8 focuses on intending to move but with an outcome of staying. We ask if these processes differ across poverty status.

The explanatory models of moving for the populations distinguished by the combination of poverty status and moving intentions provide new interpretations of the decision-making process for in-poverty versus above-poverty populations. The outcome patterns, we argue, not surprisingly, are broadly similar. However, there are subtle differences in the two outcomes of not intending to move but in fact moving and intending to stay but in fact having to move , We discuss the model outcomes for each situation with particular attention to the family/housing status and disruptive event predictors. The status control measures are age, family composition, marital status, race, and tenure.

The families who find themselves moving when they had no initial intention to move are responding to forces which are similar for both those in poverty

and those above poverty (Table 7). The pattern highlighted in the table emphasizes similarity in processes rather than differences. At the same time, as we commented earlier, there are subtle differences across poverty status. For the above-poverty populations, single parents and single individuals are more likely to move than couples with or without children. Gender matters in the decisions about moving or not and the consequent outcomes. Being female increases the chance of an unintended move. Among the in-poverty population being a female substantially increases the odds of moving relative to those for a male, while among the above-poverty population it substantially decreases the odds of moving. And again, looking at Table 6, we see that the majority of our in-poverty population is female, while they are a minority among our above-poverty populations.

The life course events of coupling, separation and divorce impact the likelihood of an unintended move, a finding which has been documented extensively (Clark 2013, Clark and Lisowski, 2018 De Groot et al 2011). When we turn to the role of events, it is here that the unexpected and forced moves come into focus both for families in poverty and those not in poverty. Internal changes in family composition and external changes in employment are also strong indicators of just how poverty contexts play a role in the outcomes of mobility decision making, although the small numbers of couples in poverty and intending to move precludes statistical significance for their result. The size of the odds ratios points to what the qualitative literature has emphasized—the role of destabilizing family changes in mobility but it is important to see that it is a general rather than a specific outcome for poverty families. Still, the larger odds ratios for the above-poverty populations suggests a greater ability to translate disruption into moves. In the above-poverty populations, an increase in the number of children significantly increases the odds of moving as compared to the in-poverty population. Again, this points to the greater flexibility that being above the poverty threshold brings to the ability to adjust to changes, in this case to family size changes.

The narrative for the populations who intended to move and who have the outcome of staying is less clearly related to events across the life cycle (Table 8). For families in poverty who have a child there is an impact on staying despite the intent to move, a not surprising outcome as families wrestle with complex internal dynamics though it is only true for families in poverty. Having a college degree, being a minority and an owner are all predictors of staying despite the intent to move. Economically, job change

and being fired have different outcomes. For the non-poverty families who end up staying, they are likely to be minority, to be owners and do not have a job change. Mostly importantly again itis the life course changes, or this case the lack of changes which explain the decision to stay. They do not change their marital status from single to married, they do not get separated or divorced and they do not have children. In other words, they are relatively stable with respect to family composition.

Our a priori expectation was that tenure and housing stress would play important roles in the decisions (intentions) and the outcomes (moves). That expectation is only partially borne out in the findings. Ownership substantially, and significantly, reduces the odds of moving, relative to those for renters, regardless of moving intentions and poverty status. The presence of housing stress increases the odds of moving for those who did not intend to move, only for the in-poverty population, a confirmation of the housing instability thesis discussed earlier in the paper. What these models do is reiterate just how important life course events are for all families but especially low- income families and individuals. The economic environment and changes in it are clearly important to all families and individuals but particularly for those with low incomes. Overall, this finding is consistent with Kang's observations about the role of job instability in general.

One unexplored question in our analysis of intention and agency is the unconstrained mobility action. How does mobility—regardless of intention—compare across in-poverty and above-poverty populations? Our final table provides odds ratios for the simple outcome of move versus stay (Table 9). As in the previous tables we focus on similarities and differences in the outcomes for the two populations. As in the discussion of constrained moving or staying there is considerable similarity in residential outcomes. Family status and composition have differing impacts, but age, race, and ownership are comparable across the two populations albeit with different estimates. Job changes also increases the likelihood of a move. Again, it is life course events which are fundamental in explaining local moves as expanding and contracting families make changes about the amount of housing space they need and where they want to live. The data suggests that the basic processes apply to both poor and non-poor households. The likely involuntary moves related to divorce and separation are similar across families in poverty and those above the poverty line. Housing stress is not significant for either population without constraints though it is positive for families in poverty.

Conclusion and observations

Residential mobility is driven primarily by intention and agency. First, the household forms its intention to move; then, the household tests its agency to execute its intentions. Can impediments to moving be overcome, for those who intend to move; can the status quo be maintained, for those who intend not to move? It is in this complex world of trying to decide whether to move and make the move a reality, that we set our analysis.

Of course, financial resources are important in creating both intentions and agency. The question we set out to address is, to what extent does being in poverty affect the mobility outcome? We chose to take intentions as a conditioning variable, separately addressing those who intend to move and those who intend not to move. We subdivide these populations into those in poverty and those above poverty, and then examine the extent to which each of the populations is able to carry out its intentions, and what are the drivers of that agency or lack of agency? And, how do the results differ between those in poverty and those above poverty?

Overall, there are quite similar results on the ability to translate intention to move into changes in location. And, the standard model of mobility works for both poverty and non-poverty populations. As we saw in the descriptive findings, poverty works in part through indirect effects: those in poverty are more likely to be renters and renters are more likely to move. For those who intend to move, those in poverty are slightly more likely to make a move than those above poverty; but for those who do not intend to move, or prefer to stay there seems to be a greater likelihood of having to move. It is here that the much-discussed instability of low-income households seems to be central in the decision making. Simply put, poverty and instability go hand in hand in mobility outcomes.

The differences between the two groups are modest, but real, and emphasize the way in which the life cycle events which we know affect residential change, have subtly more impact for in-poverty households and individuals than their above-poverty counterparts. The results confirm, for a broad population sample, that those individuals and households in poverty are constrained in their decision-making ability. Despite the general similarities, overall, those who "have to move" are women, unemployed, and who had a job loss. They also are those with greater housing stress.

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Table 6: Descriptive Statistics for Variables in the Models

	In Poverty				Above Poverty Level			
	Intend to Move		Intend Not to Move		Intend to Move		Intend Not to Move	
	N	%	N	%	N	%	N	%
Total Population	1,956		2,104		7,311		15,844	
Outcome								
Did not Move	642	(32.8)	1,440	(68.4)	2,730	(37.3)	13,528	(85.4)
Moved	1,314	(67.2)	664	(31.6)	4,581	(62.7)	2,316	(14.6)
Household Characteristics								
Family composition								
Couple w/ Child	218	(11.1)	252	(12.0)	1,743	(23.8)	4,680	(29.5)
Couple w/o Child	64	(3.3)	162	(7.7)	1,331	(18.2)	5,680	(35.8)
Single w/ Child	826	(42.2)	639	(30.4)	1,219	(16.7)	1,278	(8.1)
Single w/o Child	848	(43.4)	1,051	(50.0)	3,018	(41.3)	4,206	(26.5)
Family size								
1	739	(37.8)	867	(41.2)	2,436	(33.3)	3,274	(20.7)
2	374	(19.1)	427	(20.3)	2,120	(29.0)	5,785	(36.5)
3	298	(15.2)	278	(13.2)	1,199	(16.4)	2,730	(17.2)
4	262	(13.4)	236	(11.2)	888	(12.1)	2,411	(15.2)
5	162	(8.3)	162	(7.7)	427	(5.8)	1,123	(7.1)
6+	121	(6.2)	134	(6.4)	241	(3.3)	521	(3.3)
Age								
17-25	500	(25.6)	199	(9.5)	946	(12.9)	390	(2.5)
26-30	434	(22.2)	243	(11.5)	1,671	(22.9)	1,051	(6.6)
31-35	320	(16.4)	275	(13.1)	1,387	(19.0)	1,604	(10.1)
36-40	213	(10.9)	203	(9.6)	925	(12.7)	1,665	(10.5)
41-45	128	(6.5)	134	(6.4)	625	(8.5)	1,546	(9.8)
46-50	103	(5.3)	157	(7.5)	430	(5.9)	1,479	(9.3)
51-55	104	(5.3)	254	(12.1)	413	(5.6)	1,662	(10.5)
56-60	81	(4.1)	198	(9.4)	359	(4.9)	1,812	(11.4)
61-65	43	(2.2)	180	(8.6)	264	(3.6)	1,646	(10.4)
66-70	19	(1.0)	66	(3.1)	159	(2.2)	1,197	(7.6)
71+	11	(0.6)	195	(9.3)	132	(1.8)	1,792	(11.3)
Gender								
Male	807	(41.3)	886	(42.1)	4,940	(67.6)	12,102	(76.4)
Female	1,149	(58.7)	1,218	(57.9)	2,371	(32.4)	3,742	(23.6)
Marital status								
Legally Married	168	(8.6)	295	(14.0)	2,418	(33.1)	9,564	(60.4)
Other	1,788	(91.4)	1,809	(86.0)	4,893	(66.9)	6,280	(39.6)
Race								
White	514	(26.3)	619	(29.4)	3,692	(50.5)	10,532	(66.5)
Black	1,387	(70.9)	1,423	(67.6)	3,307	(45.2)	4,728	(29.8)
Other	55	(2.8)	62	(2.9)	312	(4.3)	584	(3.7)
Education								
College Degree	201	(10.3)	174	(8.3)	2,771	(37.9)	6,258	(39.5)
Some College	645	(33.0)	492	(23.4)	2,375	(32.5)	3,712	(23.4)
HS Grad/GED	658	(33.6)	858	(40.8)	1,785	(24.4)	4,814	(30.4)
Less than HS	452	(23.1)	580	(27.6)	380	(5.2)	1,060	(6.7)

	In Poverty				Above Poverty Level			
	Intend to Move		Intend Not to Move		Intend to Move		Intend Not to Move	
	N	%	N	%	N	%	N	%
Housing and Labor Markets								
Tenure								
Owner	116	(5.9)	613	(29.1)	1,627	(22.3)	12,124	(76.5)
Renter	1,432	(73.2)	1,199	(57.0)	5,187	(70.9)	3,398	(21.4)
Neither	408	(20.9)	292	(13.9)	497	(6.8)	322	(2.0)
Labor force status								
Working	897	(45.9)	693	(32.9)	5,911	(80.9)	11,313	(71.4)
Layoff (temporary)	9	(0.5)	6	(0.3)	31	(0.4)	50	(0.3)
Unemployed	585	(29.9)	443	(21.1)	528	(7.2)	522	(3.3)
Retired	52	(2.7)	302	(14.4)	367	(5.0)	3,125	(19.7)
Disabled	173	(8.8)	363	(17.3)	177	(2.4)	483	(3.0)
Keep House	113	(5.8)	221	(10.5)	109	(1.5)	259	(1.6)
Student or Other	127	(6.5)	76	(3.6)	188	(2.6)	92	(0.6)
Stressors								
Housing stress								
No Housing Stress	501	(25.6)	550	(26.1)	6,428	(87.9)	14,240	(89.9)
Housing Stress	1,455	(74.4)	1,554	(73.9)	883	(12.1)	1,604	(10.1)
Health								
Good to Excellent	1,464	(74.8)	1,421	(67.5)	6,353	(86.9)	13,624	(86.0)
Poor or Fair	492	(25.2)	683	(32.5)	958	(13.1)	2,220	(14.0)
Disruptive Events								
Coupled								
No	1,894	(96.8)	2,064	(98.1)	6,966	(95.3)	15,605	(98.5)
Yes	62	(3.2)	40	(1.9)	345	(4.7)	239	(1.5)
Separated								
No	1,923	(98.3)	2,062	(98.0)	7,145	(97.7)	15,617	(98.6)
Yes	33	(1.7)	42	(2.0)	166	(2.3)	227	(1.4)
Widowed								
No	1,953	(99.8)	2,101	(99.9)	7,300	(99.8)	15,793	(99.7)
Yes	3	(0.2)	3	(0.1)	11	(0.2)	51	(0.3)
Increase in number of children								
No	1,694	(86.6)	1,969	(93.6)	6,429	(87.9)	14,818	(93.5)
Yes	262	(13.4)	135	(6.4)	882	(12.1)	1,026	(6.5)
Job change								
No	813	(41.6)	1,367	(65.0)	3,635	(49.7)	11,451	(72.3)
Yes	1,143	(58.4)	737	(35.0)	3,676	(50.3)	4,393	(27.7)
Fired/laid off								
No	1,836	(93.9)	2,031	(96.5)	7,100	(97.1)	15,527	(98.0)
Yes	120	(6.1)	73	(3.5)	211	(2.9)	317	(2.0)

Table 7: Modeling Results for Moving by Those Who Intended to Stay

	In Poverty			Above Poverty Level		
	Odds Ratio	Std. Err	Z	Odds Ratio	Std. Err	Z
Household Characteristics						
Family composition						
(ref couple w/o child)						
Couple w/ Child	0.861	0.359	-0.36	1.130	0.162	0.85
Single w/ Child	0.855	0.404	-0.33	1.862	0.378	3.06**
Single w/o Child	0.554	0.271	-1.21	2.279	0.458	4.10***
Family size (ref one person)						
2	**0.508**	0.151	-2.28*	1.243	0.176	1.54
3	**0.484**	0.175	-2.01*	1.195	0.207	1.03
4	0.484	0.189	-1.86	1.229	0.238	1.07
5	**0.419**	0.179	-2.04*	1.213	0.260	0.90
6+	0.602	0.265	-1.15	1.193	0.293	0.72
Age						
Age	**0.951**	0.007	-7.04***	**0.954**	0.003	-13.85***
Gender (ref Male)						
Female	1.453	0.298	1.82	0.887	0.102	-1.05
Marital status (ref other)						
Legally Married	0.734	0.253	-0.90	0.912	0.122	-0.69
Race (ref White)						
Black	**0.616**	0.105	-2.85**	0.931	0.072	-0.92
Other	**0.643**	0.273	-1.04	**0.654**	0.117	-2.37*
Education (ref less than HS)						
College Degree	0.656	0.195	-1.42	0.862	0.121	-1.06
Some College	0.840	0.172	-0.85	0.886	0.126	-0.86
HS Grad/GED	0.819	0.148	-1.10	0.825	0.114	-1.39
Housing and Labor Markets						
Tenure (ref renter)						
Owner	**0.251**	0.050	-6.98***	0.165	0.013	-22.11***
Neither	**0.566**	0.117	-2.74**	0.544	0.104	-3.18**
Labor force status (ref employed)						
Layoff (temporary)	0.719	0.815	-0.29	0.968	0.471	-0.07
Unemployed	**1.578**	0.287	2.51*	0.916	0.137	-0.59
Retired	**2.043**	0.645	2.26*	**1.584**	0.205	3.55***
Disabled	1.107	0.267	0.42	**1.676**	0.298	2.90**
Keep House	1.532	0.389	1.68	1.353	0.334	1.23
Student or Other	0.714	0.255	-0.94	1.017	0.324	0.05
Stressors						
Housing stress (ref not)	**1.406**	0.231	2.08*	1.165	0.112	1.58
Poor or fair health (ref not)	1.027	0.164	0.16	1.194	0.116	1.83
Disruptive Events						
Coupled (ref no change)	**3.044**	1.459	2.32*	**1.813**	0.366	2.95**
Separated (ref no change)	**4.385**	2.129	3.04**	**12.479**	2.526	12.47***
Widowed (ref no change)	5.497	10.708	0.87	1.304	0.791	0.44
Increase in number of children (ref same or fewer)	0.970	0.255	-0.12	**1.604**	0.173	4.39***
Job change (ref no change)	**1.645**	0.258	3.17**	**2.105**	0.145	10.77***
Fired/laid off (ref no change)	1.019	0.344	0.05	1.392	0.268	1.72
Model Summary						
Model Wald Chi Squared	35		164.42***	35		1229.55***
Panel Effect L.R. Chi Squared	1		30.88***	1		179.04***
Wave Effect Wald Chi Squared	3		2.94	3		1.62
Pseudo R Squared			0.20			0.22
Observations	2,104			15,844		

Notes: * p<0.05; ** p<0.01; *** p<0.001

Table 8: Modeling Results for Staying by Those Who Intended to Move

	In Poverty			Above Poverty Level		
	Odds Ratio	**Std. Err**	**Z**	**Odds Ratio**	**Std. Err**	**Z**
Household Characteristics						
Family composition						
(ref couple w/o child)						
Couple w/ Child	1.246	0.554	0.50	1.113	0.157	0.76
Single w/ Child	0.871	0.408	-0.30	0.729	0.122	-1.89
Single w/o Child	0.726	0.364	-0.64	0.741	0.125	-1.77
Family size (ref one person)						
2	0.824	0.244	-0.66	1.142	0.140	1.08
3	1.155	0.398	0.42	1.322	0.205	1.80
4	1.330	0.484	0.78	1.203	0.212	1.05
5	1.258	0.498	0.58	1.465	0.292	1.92
6+	1.491	0.620	0.96	1.473	0.332	1.72
Age						
Age	**1.029**	0.007	4.25***	**1.026**	0.003	8.45***
Gender (ref Male)						
Female	0.913	0.159	-0.52	1.007	0.093	0.08
Marital status (ref other)						
Legally Married	0.622	0.212	-1.39	**0.656**	0.077	-3.57***
Race (ref White)						
Black	1.224	0.187	1.33	**1.607**	0.111	6.85***
Other	1.066	0.431	0.16	**1.488**	0.230	2.57*
Education (ref less than HS)						
College Degree	1.213	0.295	0.80	0.838	0.123	-1.21
Some College	1.097	0.195	0.52	0.917	0.133	-0.60
HS Grad/GED	0.929	0.162	-0.42	1.011	0.148	0.08
Housing and Labor Markets						
Tenure (ref renter)						
Owner	**3.069**	0.787	4.38***	**2.887**	0.238	12.86***
Neither	**1.624**	0.266	2.96**	1.084	0.133	0.66
Labor force status (ref employed)						
Layoff (temporary)	0.413	0.493	-0.74	0.482	0.229	-1.53
Unemployed	0.941	0.139	-0.41	0.945	0.113	-0.47
Retired	0.747	0.307	-0.71	**0.609**	0.096	-3.15**
Disabled	0.938	0.231	-0.26	0.918	0.180	-0.44
Keep House	1.260	0.345	0.84	0.788	0.194	-0.97
Student or Other	1.434	0.362	1.43	0.987	0.196	-0.07
Stressors						
Housing stress (ref not)	1.051	0.155	0.34	1.005	0.093	0.06
Poor or fair health (ref not)	0.859	0.129	-1.01	1.117	0.103	1.20
Disruptive Events						
Coupled (ref no change)	0.471	0.200	-1.77	**0.640**	0.106	-2.70**
Separated (ref no change)	0.347	0.198	-1.85	**0.198**	0.049	-6.53***
Widowed (ref no change)	3.731	5.524	0.89	0.313	0.232	-1.56
Increase in number of children (ref same or fewer)	**0.574**	0.114	-2.79**	**0.706**	0.069	-3.56***
Job change (ref no change)	**0.712**	0.097	-2.49*	**0.554**	0.035	-9.25***
Fired/laid off (ref no change)	1.370	0.343	1.26	0.897	0.158	-0.62
Model Summary						
Model Wald Chi Squared	35		94.55***	35		558.00***
Panel Effect L.R. Chi Squared	1		20.11***	1		53.49***
Wave Effect Wald Chi Squared	3		4.54	3		5.26
Pseudo R Squared			0.08			0.13
Observations	1,956			7,311		

Notes: * p<0.05; ** p<0.01; *** p<0.001

Table 9: Modeling Results for Moving

Household Characteristics	In Poverty Odds Ratio	In Poverty Std. Err	In Poverty Z	Above Poverty Level Odds Ratio	Above Poverty Level Std. Err	Above Poverty Level Z
Household Characteristics						
Family composition						
(ref couple w/o child)						
Couple w/ Child	0.981	0.266	-0.07	0.946	0.086	-0.61
Single w/ Child	1.141	0.343	0.44	**1.706**	0.204	4.47***
Single w/o Child	1.004	0.313	0.01	**1.971**	0.237	5.65***
Family size (ref one person)						
2	0.801	0.147	-1.21	1.098	0.095	1.09
3	0.682	0.151	-1.73	1.027	0.110	0.25
4	0.608	0.146	-2.08*	1.050	0.126	0.41
5	0.574	0.150	-2.13*	0.981	0.132	-0.14
6+	0.683	0.189	-1.38	1.062	0.164	0.39
Age						
Age	**0.952**	0.004	-10.81***	**0.955**	0.002	-22.24***
Gender (ref Male)						
Female	1.186	0.147	1.37	0.898	0.061	-1.60
Marital status (ref other)						
Legally Married	1.040	0.231	0.17	1.133	0.093	1.53
Race (ref White)						
Black	**0.771**	0.081	-2.47*	**0.828**	0.040	-3.90***
Other	0.880	0.238	-0.47	**0.716**	0.078	-3.05**
Education (ref less than HS)						
College Degree	0.834	0.146	-1.04	**1.255**	0.118	2.41*
Some College	0.913	0.116	-0.72	1.153	0.109	1.51
HS Grad/GED	0.903	0.108	-0.86	0.968	0.091	-0.34
Housing and Labor Markets						
Tenure (ref renter)						
Owner	**0.217**	0.030	-11.04***	**0.144**	0.007	-38.30***
Neither	**0.650**	0.076	-3.67***	**0.801**	0.074	-2.39*
Labor force status (ref employed)						
Layoff (temporary)	1.599	1.053	0.71	1.251	0.362	0.77
Unemployed	**1.257**	0.133	2.17*	1.030	0.088	0.34
Retired	1.411	0.313	1.55	**1.525**	0.134	4.81***
Disabled	0.968	0.150	-0.21	**1.325**	0.162	2.30*
Keep House	0.979	0.163	-0.13	**1.372**	0.218	1.99*
Student or Other	0.759	0.144	-1.45	1.126	0.177	0.75
Stressors						
Housing stress (ref not)	1.147	0.114	1.38	1.021	0.062	0.34
Poor or fair health (ref not)	1.076	0.107	0.74	1.048	0.064	0.77
Disruptive Events						
Coupled (ref no change)	2.361	0.702	**2.89**	**1.548**	0.182	3.71***
Separated (ref no change)	2.740	0.893	**3.09**	**7.910**	1.118	14.63***
Widowed (ref no change)	1.840	1.975	0.57	**2.564**	0.982	2.46*
Increase in number of children (ref same or fewer)	1.372	0.193	**2.25***	**1.507**	0.098	6.30***
Job change (ref no change)	1.562	0.147	**4.75***	**2.031**	0.085	16.86***
Fired/laid off (ref no change)	0.880	0.166	-0.68	1.171	0.139	1.33
Model Summary						
Model Wald Chi Squared	35		442.68***	35		3549.59***
Panel Effect L.R. Chi Squared	1		85.89***	1		323.59***
Wave Effect Wald Chi Squared	3		6.13	3		1.78
Pseudo R Squared			0.19			0.29
Observations	4,416			24,913		

Notes: * $p<0.05$; ** $p<0.01$; *** $p<0.001$