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## Mothers' homeownership and children's economic success 20 years later among a sample of US citizens

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### Abstract

Familial economic hardship, an adverse childhood experience (ACE) that increases children's risk for exposure to additional ACEs, can derail optimal child development. A compelling area with potential for reducing economic hardship and promoting healthy child development is housing. In the US, the largest contributor to family wealth is homeownership, which may contribute to a family's ability to provide their children opportunities to do better than previous generations. The objective of the current study was to examine the influence of homeownership on children's economic outcomes in adulthood. This study used data from two surveys conducted in the US, the National Longitudinal Survey of Youth 1979 (NLSY79) and the NLSY79 Young Adult survey, to examine the association between mothers' homeownership in 1994 and children's economic outcomes 20 years later. Adults whose mothers owned homes in 1994 were over 1.5 times more likely to own homes, attained higher education, and were moderately less likely to receive public assistance in 2014 compared to adults whose mothers did not own homes. This paper highlights the potential of homeownership to break the intergenerational continuity of poverty. Programs that help families purchase affordable housing hold promise in helping ensure children reach their full potential and improving economic outcomes in future generations.

### Keywords

Homeownership; Economic outcomes; Generational poverty; Adverse childhood experiences

## 1 Introduction

Nearly one fifth of children in the United States (US) live in poverty, and racial/ethnic minority children are disproportionately low income and poor (Semega, Fontenot, & Kollar, 2017). Moving up the economic ladder, over the course of one's life and across future generations, is central to the 'American Dream' (The Pew Charitable Trusts, 2012); however, there is mounting evidence highlighting the challenges with upward mobility in the US (Carr & Wiemers, 2016; Fass, Dinan, & Aratani, 2009). For example, 70% of US children born into poverty will never reach the middle of the economic ladder, and for some populations

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Declaration of interest

None.

(e.g., racial/ethnic minorities), the risk of remaining in poverty is higher (The Pew Charitable Trusts, 2012). Research focused on ‘intergenerational elasticity’ of economic mobility, or the ability to improve one’s economic status, suggests that economic advantage is transmitted from one generation to the next to a much greater extent for higher-income families and children born to families with lower incomes are far less likely to experience generational economic advantage (Mitnik & Grusky, 2015).

; Gilbert et al., 2015; Remigio-Baker, Hayes, & Reyes-Salvail, 2014), risky health behaviors (Felitti et al., 1998; Gilbert et al., 2015), and decreased life opportunities (Metzler, Merrick, Klevens, Ports, & Ford, 2017). Exposure to ACEs, including economic hardship (AAP Council of Community Pediatrics, 2016), can result in a toxic stress response that derails optimal development by producing changes in gene expression, brain connectivity, immune function, and coping strategies adopted, which ultimately increase the risk of a host of poor health and social outcomes (Shonkoff, 2016), and ultimately premature death (Brown et al., 2009). Economic hardship is a particularly strong risk factor for children’s exposure to additional ACEs such as child abuse and neglect (Sedlak et al., 2010). The impact of ACEs can reverberate across generations—children exposed to ACEs are at increased risk of adverse outcomes, and when they become parents, their children are at increased risk of experiencing ACEs. As such, breaking the cycle of poverty and ACEs is critical to assuring that all children have bright futures so that the next generation can also reach their full health and life potential.

A compelling area that provides unfulfilled promise for expanding and strengthening efforts that promote healthy development and reduce economic hardship is housing stability and homeownership. While there are certainly renters who experience housing stability, people move far less frequently if they are homeowners (Yun & Evangelou, 2016). Accordingly, parents who are homeowners may have less stress because of housing stability and may be better able to provide stimulation and emotional support in the home, which in turn, enhances their children’s cognitive ability and reduces behavior problems (Haurin, Parcel, & Haurin, 2002), a risk factor for child abuse and neglect (Stith et al., 2009) and youth violence (Lipsey & Derzon, 1998). As such, homeownership may contribute to a family’s ability to build wealth and provide their children access to opportunities so they can do better than previous generations (Rohe, Van Zandt, & McCarthy, 2002).

Moreover, in the US, the largest contributor to family wealth is homeownership (Mitnik & Grusky, 2015). Homeownership may support stability for children and help families grow equity—a necessary step towards generational wealth and economic mobility, and may ultimately reduce inequities in children’s exposure to other ACEs. Given homeownership’s role as a wealth building mechanism with benefits that are passed onto future generations, improving opportunities for homeownership may be an effective target of policies that improve economic stability for families aimed at preventing generational poverty and associated ACEs. While associations between housing instability and child wellbeing are established (Fowler & Farrell, 2017; Warren & Font, 2015), less is known about the potential generational benefit—or protective nature—of homeownership.

The purpose of the current study is to examine the relationship between mothers' (or their spouses') homeownership in 1994 and their children's economic success 20 years later. We hypothesize that adult children of mothers who owned homes in 1994 would be more likely to own homes themselves, be employed, have greater educational attainment, higher incomes, and less likely to be receiving public and cash assistance in 2014 than children of mothers who did not own homes in 1994.

## 2 Method

### 2.1. Data

Data for this study are from two surveys conducted in the US, the National Longitudinal Survey of Youth (NLSY79) and the linked Young Adult survey (Bureau of Labor Statistics, 2016). The surveys are linked according to the mother's and child's identification numbers (e.g., 22,401 and 22,402 would be the children of 224), and each of the mother's children are surveyed. For the purposes of this study, we used data for parental home ownership from the 1994 survey and data on the adult children from the 2014 Young Adult Survey. The NLSY79 has followed a cohort of 12,686 participants born between 1957 and 1964 since 1979. Data regarding homeownership and sociodemographic information was used. Mothers' poverty status in 1994 was determined by family income and number of family members according to the national Poverty Income Guidelines, which are annually updated by the U.S. Department of Health and Human Services. In 1994, a four-person family earning \$14,350 or less was determined to be in poverty.

The NLSY79 Young Adult Survey follows the biological children of the women included in the NLSY79 (Bureau of Labor Statistics, 2016). Children in the NLSY79 Young Adult Survey (born to mothers surveyed in the NLSY79) were born after 1970 and were first surveyed in 1986. Children ages 15 years and older complete the Young Adult survey, which collects similar information as the NLSY79, including education, employment, health, family experiences, income, resources, and public assistance support sources such as Temporary Assistance for Needy Families (TANF) and Supplemental Security Income (SSI). Given the nature of the study, young adults born in earlier years tend to be born to younger mothers, and come from families with lower socioeconomic status compared to children born in later years. Adult children were matched with their biological mothers in the NLSY79 (in some cases, multiple children surveyed in the same family) to examine the effects of mothers' homeownership in 1994 on their children's economic success 20 years later in 2014. Indicators for economic success included children's homeownership (whether they owned or were making payments on the house in which they lived), educational attainment, current employment status, total income, and whether the respondent received any public assistance support, such as TANF or SSI. Analyses were restricted to adult respondents 18 years and older as of 2014 ( $n = 10,706$ ) and their mothers ( $n = 4767$ ) to investigate adult children's economic success. Of the child sample, 53% are male, 28% Black, and 19% Hispanic/Latino. Average age was 28.94 years ( $SD = 5.39$ ).

## 2.2. Data analysis

Chi-square and independent *t*-tests were used to examine the relationship between homeownership and various demographic characteristics of mothers and their young adult children (Table 1). Next, two-level regression models (to account for the potential dependence in observations among children born to the same mother) using maximum likelihood estimation with robust standard errors were used to determine the relationship of mothers' homeownership to their children's outcomes in adulthood. Logistic regression models generated adjusted odds ratios (aOR) for the binary outcomes (e.g., whether the young adult child owned or was making payments on their home, was currently employed, and was receiving any public assistance support); linear regression models were used for continuous outcomes (e.g., education attainment and total income). Models controlled for the following covariates, given their potential relationship to children's life outcomes: mother's age, educational attainment, marital status, number of children in the household, and total household income in 1994; and children's race, sex, age, educational attainment (except when used as an outcome), marital status, and family size in 2014. Analyses were conducted using Mplus version 8 (Muthén & Muthén, 1998–2017).

## 3. Results

After controlling for covariates, logistic regression models found that adult children with mothers who owned a home in 1994 were over 1.5 times (95% CI: 1.22, 1.92) more likely to own a home in 2014 than their peers whose mothers did not own a home. In fact, maternal homeownership emerged as one of the strongest predictors of homeownership 20 years later, second only to the adult child's marital status in 2014, as young adults who were married (and perhaps had access to two incomes) were over five times more likely to own a home. Children of homeowners also attained higher education (estimate = 0.10, SE = 0.02,  $p < .001$ ), and although most respondents were not receiving public assistance support, were moderately less likely to receive public assistance 20 years later (aOR = 0.70; 95% CI: 0.47, 1.04) than adult children with mothers who did not own a home (Table 2). Mothers' homeownership was not significantly related to their children's employment or income. Nonetheless, the results suggest that young adults whose mothers owned homes during their childhood mostly were in a better situation economically than their peers whose mothers did not own homes.

## 4. Discussion

Addressing generational poverty and providing families and children access to opportunities for economic mobility may help assure that all children reach their full potential. The current study suggests that maternal homeownership is related to children's ability to own homes themselves. Specifically, adult children of mothers who were homeowners 20 years earlier had significantly greater educational attainment, were less likely to receive public assistance, and were 1.6 times more likely to own homes than children of mothers who were not homeowners, consistent with earlier research indicating that housing tenure is a major contributor to children's later homeownership (Boehm & Schlottmann, 1999). Results are consistent with previous research linking homeownership and outcomes in childhood

(Haurin et al., 2002) and indicate that homeownership can have lasting positive effects into adulthood. As such, strategies that promote and enable homeownership in families with children may affect future generations' ability to build wealth through homeownership.

Prior research suggests housing stability is strongly related to homeownership as well as poverty (Yun & Evangelou, 2016). People move far less frequently if they are homeowners and live above the poverty line (Yun & Evangelou, 2016). Families experiencing housing instability may struggle to meet the physical and emotional needs of children, which in turn, impact children's wellbeing and can set them on a trajectory for adverse economic and health outcomes (Fowler & Farrell, 2017). Further, housing instability can increase parental stress and undermine positive parenting behaviors (Warren & Font, 2015). Accordingly, it may be the quality of home environment homeowners are able to provide that explains the relationship between homeownership and children's outcomes (Mohanty & Raut, 2009). Similarly, whether parents decide (if they have the ability to choose) to buy homes in safe neighborhoods near quality schools and other neighborhood amenities may reflect unobservable characteristics of the parents (e.g., concern for their child's wellbeing) and be a key mechanism through which homeownership influences children's economic success.

Adversity in childhood, such as poverty, housing instability, and child abuse and neglect, can have profound and lasting effects on a full range of outcomes, including low educational attainment and poverty, that impact families across generations (Font & Maguire-Jack, 2016; Merrick et al., 2013). Although all children are at risk of exposure to ACEs, some children are at greater risk because of the social and economic conditions in which they grow up. For example, children growing up in low socioeconomic households are five times more likely to experience child abuse and neglect compared to children not living in low socioeconomic households (Sedlak et al., 2010). ACEs and their deleterious effects on health and life opportunities cycle from one generation to the next (Randell, O'Malley, & Dowd, 2015), but they can be prevented. However, the factors that potentially break the intergenerational continuity of ACEs and poverty remain understudied.

There are a few limitations to the current study. Firstly, because mothers were not randomly assigned to own or not own a home, homeownership cannot be causally linked to children's economic outcomes. Further, we did not include information regarding how the home was acquired (e.g., purchased or inherited), where the home was located (e.g., rural vs urban), cost of living, and other contextual factors that may be important to consider when examining the contribution of homeownership to children's outcomes. Finally, future research should consider potential mechanisms through which homeownership may contribute to children's economic success, such as exposure to ACEs, familial wealth and access to opportunity, housing stability, and parental stress. Despite these limitations, we highlight with longitudinal data the potential of homeownership at improving intergenerational economic mobility.

The field of child wellbeing has traditionally focused on the child-caregiver relationship as an important protective factor for future health and development (Fortson, Klevens, Merrick, Gilber, & Alexander, 2016). However, family dynamics and relationships exist within a larger socioeconomic context, which may contribute to the ability to provide safe, stable,

and nurturing environments. Policies and programs that promote conditions supportive of children and families may help ensure that children reach their full health, social, and economic potential (Centers for Disease Control, 2014; Fortson et al., 2016). Results of this study suggest that further examination of the role of homeownership—including the role of programs that help families purchase affordable housing (e.g., community land trusts and other housing policies) (Ortiz & Johannes, 2018)—is warranted.

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**Table 1**

Demographic characteristics of mothers in 1994 and their adult children in 2014 by mothers' homeownership (%).

	<b>Mother homeownership 1994</b>		<b>P value<sup>b</sup></b>
	<b>Yes (n = 1851)</b>	<b>No (n = 1748)</b>	
Characteristics of mothers in 1994			
Age	33.4 (2.3) <sup>a</sup>	33.0 (2.2) <sup>a</sup>	< 0.001 <sup>c</sup>
Race/ethnicity			
Hispanic	19.5	24.9	< 0.001
Black	18.1	47.0	
White	62.4	28.1	
Marital status			< 0.001
Never married	3.6	26.3	
Separated/divorced/widowed	11.7	36.6	
Married, spouse present	84.8	37.0	
Number of children in household	2.4 (1.1)	2.5 (1.4)	< 0.001 <sup>c</sup>
Education <sup>d</sup>	13.1 (2.4) <sup>a</sup>	12.0 (2.15) <sup>a</sup>	< 0.001 <sup>c</sup>
Income (US dollars)	51,959.1 (39,061.9) <sup>a</sup>	22,925.4 (22,455.2) <sup>a</sup>	< 0.001 <sup>c</sup>
Poverty status			< 0.001
In poverty	9.0	43.5	
Not in poverty	91.2	56.5	
Characteristics of adult children in 2014			
Age	27.6 (5.4) <sup>a</sup>	29.1 (5.5) <sup>a</sup>	< .001 <sup>c</sup>
Gender			0.572
Male	51.6	50.9	
Female	48.4	49.1	
Race/ethnicity			< 0.001
Hispanic	19.5	24.9	
Black	18.1	47.0	
White	62.4	28.1	
Marital status			< 0.001
Never married	69.5	73.6	
Separated/divorced/widowed	6.2	7.6	
Married, living with a partner	24.4	18.9	
Household size	3.1	3.4	< .001 <sup>c</sup>
Education			< .001
No degree	7.7	14.7	
High school diploma/GED	58.4	67.2	
Associate's/bachelor degree	28.4	16.4	
Advanced degree	5.6	1.8	

	<b>Mother homeownership 1994</b>		<b>P value<sup>b</sup></b>
	<b>Yes (n = 1851)</b>	<b>No (n = 1748)</b>	
Employment			< 0.001
Employed	86.9	81.7	
Not employed	13.1	18.3	
Income (US dollars)	25,137.7 (25,729.4) <sup>a</sup>	19,731.3 (21,971.5) <sup>a</sup>	< 0.001 <sup>c</sup>
Child homeownership			< 0.001
Yes	23.3	14.1	
No	76.7	85.9	
Receiving any public assistance			< 0.001
Yes	2.7	8.3	
No	97.4	91.7	

<sup>a</sup>Mean (Standard deviation)

<sup>b</sup>Chi-square, unless otherwise noted.

<sup>c</sup>Independent samples *t*-test.

<sup>d</sup>Represent average years in education.

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**Table 2**

Regression Models Predicting Adult Children Economic Outcomes.

Variables	Outcomes							
	Homeownership	Educational attainment	Public assistance	Employment	Income <sup>d</sup>			
	Estimate (SE)	aOR	Estimate (SE)	aOR	Estimate (SE)	aOR	Estimate (SE)	
Child characteristics (2014)								
Age	0.14 (0.01)***	1.15	0.04 (0.00)***	1.04	0.02 (0.01)	1.02	0.13 (0.01)***	
Female <sup>a</sup>	-0.10 (0.09)	0.91	0.30 (0.04)***	0.69 (0.16)***	-0.21 (0.12)	0.81	-0.78 (0.07)***	
Black <sup>b</sup>	-0.77 (0.14)***	0.46	-0.04 (0.06)	0.37 (0.20)	0.20 (0.15)	1.23	-0.46 (0.09)***	
Hispanic <sup>b</sup>	-0.53 (0.13)***	0.59	-0.07 (0.06)	-0.10 (0.23)	-0.01 (0.16)	0.99	-0.11 (0.09)	
Education	0.14 (0.03)***	1.15	-	-0.41 (0.08)***	0.66	0.26 (0.05)***	1.30	0.41 (0.03)***
Married <sup>c</sup>	1.74 (0.10)***	5.70	0.42 (0.06)***	-1.11 (0.27)***	0.33	0.21 (0.16)	1.23	0.82 (0.10)***
Separated/Divorced/Widow <sup>c</sup>	0.26 (0.18)	1.29	-0.47 (0.08)***	0.06 (0.23)	1.06	-0.49 (0.23)*	0.61	-0.11 (0.15)
Household (HH) size	-0.13 (0.03)***	0.88	-0.18 (0.01)***	0.18 (0.04)***	1.20	-0.11 (0.04)**	0.90	-0.17 (0.02)***
Mother characteristics (1994)								
Age	-0.04 (0.02)	0.96	0.04 (0.01)***	0.09 (0.03)**	1.09	0.02 (0.03)	1.02	-0.02 (0.02)
Education	-0.08 (0.03)**	0.92	0.15 (0.01)***	-0.04 (0.04)	0.96	-0.07 (0.03)*	0.93	0.02 (0.02)
Married <sup>c</sup>	0.21 (0.20)	1.24	0.41 (0.07)***	-0.18 (0.25)	0.84	0.29 (0.19)	1.34	0.24 (0.11)*
Separated/divorced/widow <sup>c</sup>	0.20 (0.19)	1.22	0.16 (0.07)*	0.34 (0.20)	1.41	0.27 (0.18)	1.31	0.21 (0.11)*
Income <sup>d</sup>	-0.00 (0.02)	1.00	0.03 (0.01)***	-0.04 (0.05)	0.96	0.01 (0.02)	1.01	0.02 (0.01)*
Number of children in HH	0.05 (0.04)	1.05	-0.00 (0.02)	0.11 (0.05)*	1.12	-0.10 (0.04)*	0.90	0.00 (0.03)
Homeownership	0.43 (0.12)***	1.53	0.25 (0.06)***	-0.36 (0.20) <sup>†</sup>	0.70	0.23 (0.14)	1.26	-0.03 (0.08)
No. of observations	4182		4295	4176		2596		3842
No. of clusters	2328		2356	2327		1778		2242

Note. Standard errors (in parentheses) were clustered at the level of mothers.

\*\*\*  
p < .001.

\*\*  
p < .01.

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\* $p < .05$ .

<sup>†</sup> $p < .10$ .

<sup>‡</sup>Reference = Male.

<sup>§</sup>Reference = White.

<sup>¶</sup>Reference = Never married.

<sup>||</sup>Income is per \$10,000.