

## Effect of Urban Poverty on Parents' Expectation of Their Children's Achievement

Shanta Pandey  
Min Zhan

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**ABSTRACT:** *In this study we examine if parents' expectation of their children's success in life varies by type of urban neighborhood. Do parents' expectations of their children's educational achievement and age at which their offspring may start their first job, marry and have children vary by the type of urban neighborhood in which they reside? Analysis of data taken from inner city Chicago indicates that residents in urban neighborhoods varied in their demography, ethnic status, marital status, labor force participation, earnings ability, welfare dependency and asset holdings. Parental expectation of their offspring's educational achievement and age at which offspring may begin working or marry, however, did not vary by type of neighborhood. Expected age at which their children may have kids, however, did vary by type of neighborhood. Actual first child's success indicators were also similar across types of neighborhood. This study shows that parents' expectations for their children's achievement are largely independent of the poverty level of the urban neighborhood in which they reside. The findings also challenge the validity of the culture of poverty theory.*

Concentration of poverty in urban neighborhoods has negative social and economic effects on those who reside in these neighborhoods. A neighborhood effect that has intergenerational consequences is parents' expectations of their children's achievement. None of the existing studies have assessed if place of residence or level of neighborhood poverty makes a difference in parents' expectations of their children's success. Now there is data available that allow us to test if and how living in poor urban neighborhoods affect parents' expectation of their children's achievement. The Urban Poverty and Family Life Survey project has a range of data on inner-city residents in Chicago (Wilson et al., 1987). This study examined neighborhood effects on parental expectations of children's achievement after controlling for some of the family level factors that are known to have an effect on parental expectations. This paper highlights and differentiates neighborhood effects from individual or

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*Shanta Pandey, is Associate Professor and Min Zhan is a doctoral student at George Warren Brown School of Social Work, Washington University.*

family level effects on parental expectations of their children's success. We divided Chicago's inner city neighborhoods by their poverty levels into high, moderate and low poverty areas and examined if parents' expectations of their children's success varied by these neighborhoods, even after controlling for parents' demographic characteristics, employment status, income status and asset holding. More specifically, we examined the following questions: 1) What are the consequences of neighborhood poverty on parents' expectation of their children's success? 2) Do parents from low, moderate and high poverty neighborhoods hold different views of their neighborhoods? 3) How does their perception of their neighborhoods as places to live affect their expectation of their children's success in life? and 4) Does parental expectation of their children's achievement correspond with actual outcomes by type of neighborhood?

## BACKGROUND

Oscar Lewis (1959) popularized the culture of poverty theory by implying that the poor hold values different from those of the mainstream and these values are transferred across generations. Ricketts and Sawhill (1988), discussing underclass behaviors, indicated that incidents of welfare dependency, weak labor force attachment, nonmarital childbearing and school dropouts are concentrated in many inner-city neighborhoods. Attaining lower levels of education, becoming a parent earlier, marrying earlier and early entry into jobs increase the likelihood of living in poverty and long-term welfare dependency (Krein, 1986; Mueller & Cooper, 1986; Veum & Weiss, 1993). Studies showing a modest growth of underclass neighborhoods between 1970 and 1980 (Hughes, 1990; Ricketts & Mincy, 1988) imply that urban neighborhoods are changing for the worse, because the values and behavior of urban residents are becoming more and more different from the mainstream population. Other studies that examined differences in values, behavior and attitudes of the poor from the mainstream population have questioned the validity of the culture of poverty theory (Coward, Feagin, & Williams, 1974; Davidson & Gaitz, 1974; Rank, 1994; Schiller, 1995).

Using structural perspective, others studying urban poverty have maintained that regional economic restructuring and out-migration of middle class populations have resulted in a rise in urban poverty and underclass behaviors (e.g. nonmarital childbearing, dropping out of school, staying on welfare for a long period) (Kasarda, 1989; Wilson, 1987; 1991; 1996). Douglas Massey (1989a; 1989b) proposes that a rise in urban poverty is due to racial segregation and an in-migration of poor populations because of availability of low-cost housing in the inner cities. As a result, since the 1970s, poverty in urban neighborhoods has not only increased but is also spatially concentrated. Proponents of the structural perspective view underclass behavior as an outcome of factors that are external to the individual and can be addressed by improving social and economic conditions in the inner cities.

Still other studies have linked rise in divorce and single parent families with rise in urban poverty. Children raised in single parent families tend to marry early, attain lower levels of education, become parents early and tend to have a higher rate of divorce than children raised in families with both biological parents (Astone & McLanahan, 1991; Haurin, 1992; Krein & Beller, 1988; Li & Wojtkiewicz, 1992; McLanahan & Sandefur, 1994; Michael & Tuma, 1985; Wojtkiewicz, 1992).

### **CONSEQUENCES OF RISE IN NEIGHBORHOOD POVERTY**

Studies of urban poverty show that poverty contributes to the social and economic decline of urban neighborhoods, leading to a rise in unemployment, births to unwed mothers, infant deaths, delinquency, teen pregnancy, crime, drug related problems and drops in housing values (Coulton, Chow, & Pandey, 1990; Coulton & Pandey, 1992; Pandey & Coulton, 1994). There is also evidence that some extremely poor areas have higher rates of child abuse (Garbarino & Kostelny, 1992; Garbarino & Sherman, 1980; Steinberg, Catalano, & Dooley, 1981) and mental health problems, such as low levels of self-esteem and self-efficacy (McLeod & Shanahan, 1993; Wilson, 1991).

Urban neighborhoods, however, are not homogenous. They vary significantly in their social conditions (e.g., crime, delinquency, drug problems, infant death), economic conditions (e.g., poverty rate, unemployment rate, housing values) and demographic makeup (residents of extremely poor neighborhoods tend to be younger and minorities) (Pandey & Coulton, 1994; Coulton & Pandey, 1992; Coulton, Pandey, & Chow, 1990). There is variation in the way social, economic and demographic conditions affect the residents of these neighborhoods (Pandey & Coulton, 1994; Coulton & Pandey, 1992; Coulton, Pandey, & Chow, 1990). It is not clear, however, why poverty or a declining economic base has a differential effect on those who reside in these neighborhoods (Tienda, 1991). While there is general agreement that these neighborhood conditions affect the well-being and life chances of people residing in them, studies have shown mixed results and little definite impact (Coulton, Pandey, & Chow, 1990).

### **NEIGHBORHOOD POVERTY AND PARENTAL EXPECTATION OF CHILDREN'S SUCCESS**

The expectations poor parents have of their children and if and how neighborhood poverty affects parents' expectation of their children's achievement are important to understand. Parents' expectation of their children's success in life is not only an expression of their ability to supervise and invest in the future of their children (Sherraden, 1991) but also their assessment of barriers and opportunities in the neighborhoods where they reside. Parents'

expectations not only embody the prevailing social norms of the neighborhoods, but also social and economic changes that are taking place in their neighborhoods. Parents' expectation is also an expression of the kind of achievement the society in which they live values and of what represents realistic aspirations.

A study found that parental expectation of their children's educational achievement is a strong and positive predictor of actual educational achievement of their children across urban, suburban, towns and rural areas (Smith, Beaulieu, & Seraphine, 1995). This study also noted that parental expectation of their children's educational achievement varies across rural and urban or suburban areas but not across urban and suburban areas (Smith, Beaulieu, & Seraphine, 1995). This study did not examine if parental expectation of their children's achievement varies within urban areas. Other studies have mostly examined if poor people's aspirations for themselves and for their children differ from those of the mainstream population (Farber, 1989; Schiller, 1995). These studies have shown that parental aspirations for their children's success are independent of parents' socioeconomic status; parents from across the socioeconomic spectrum expect to see similar social and economic success for their children (Schiller, 1995). Farber (1989), in a study of aspirations of adolescent unmarried mothers from different social and economic backgrounds in Chicago, found that race and socioeconomic status were independent of their aspirations for themselves. These mothers held mainstream aspirations about educational and vocational achievement irrespective of their race or social and economic status and were aware that becoming a parent earlier in life was a barrier for their economic success (Farber, 1989).

Analysis in this paper combines both family level and census tract data to examine factors explaining parental expectations of their children's future. At the family level, parents' demographic characteristics, employment status, parents' perception of their neighborhood as a place to live, assets and income were included in the analysis. These variables have considerable support in the literature. Sherraden (1991) points out that parents with assets tend to perceive a brighter future for their children than those who do not hold any assets. This is because parents with assets are likely to invest more in their children's health, education and well-being and transfer any remaining assets, through inheritance, to their children. Also, educated parents tend to have higher expectation of their children's educational attainment (Smith, Beaulieu, & Seraphine, 1995). Similarly, studies indicate that poverty among children is directly linked to parental employment and earnings capacity (Lichter & Eggebeen, 1994). In this analysis, we not only included parents' employment status but also actual earned and unearned (welfare) income. We examined the effect of parents' demographic characteristics, employment status, income status, asset holdings, perception of their neighborhood as a place to live and neighborhood poverty rate on parents' expectation of their children's success in life. We also examined, using a select

number of cases for which data were available, if parents' expectation of children's success in life is congruent with actual outcomes experienced by children.

## METHODOLOGY

The data come from a survey of 2,490 inner-city residents of Chicago and were collected by the National Opinion Research Center in 1986-87 for the Urban Poverty and Family Structure Project of the University of Chicago (Wilson et al., 1987). Data include neighborhood or census tract level and individual level variables. Those respondents who were born in the United States, were parents, and had children under the age of 18 were selected for the analysis. The final sample included 1,316 cases, all living in inner-city neighborhoods of Chicago.

Variables included in the analysis were: 1) percentage of families below poverty in a Census tract (1980); 2) parental demographic characteristics, employment characteristics, income (nonwelfare and welfare), asset holdings, perception of neighborhood as a place to live and expectation of their children's achievement; and 3) actual events in the life of the first child. Parental expectation of children's success included parents' expectation of children's overall success compared to their own, expected educational achievement, age at which parents expect their children to marry, age at which parents expect their children to have the first child and age at which parents expect their children to begin their first job.

Neighborhoods were divided into three areas based on the prevalence of poverty: low poverty neighborhoods (20 or less percent of families living in poverty), moderate poverty neighborhoods (21-40 percent of families living in poverty), and high poverty neighborhoods (above 40 percent of families living in poverty). Of the total sample ( $n=1,316$ ), 226 respondents (parents) resided in low poverty areas, 861 respondents resided in moderate poverty areas and 229 respondents resided in high poverty areas. Variation in demographics, labor force participation, income characteristics, asset holdings, parent's expectation of children's achievement and children's actual achievement were examined across the three types of neighborhoods. Using a  $\chi^2$  test of significance ( $\phi$  [phi] coefficient =  $\sqrt{(\chi^2/n)}$ , which is a measure of the strength of the relationship is also reported) and one-way analysis of variance, we examined the differences in parents' demographic, economic, and asset characteristics by poverty areas. Hierarchical regression analyses were employed to determine the factors that explained the variation in parents' expectation of children's achievement.

**TABLE 1. Results of One-Way Analysis of Variance (for Ratio Level Variables) and  $\phi$  Coefficient ( $\chi^2$  Values) (for Nominal Level Variables) on Parents' Demographic, Economic, and Asset Characteristics by Poverty Areas (n=1,316)**

VARIABLES	LOW POVERTY 20 or less % of families are poor (n=226)	MOD-ERATE POVERTY 21-40% of families are poor (n=861)	HIGH POVERTY above 40% of families are poor (n=229)	F values	$\phi$ coefficient ( $\chi^2$ values)
<b>Demographic characteristics</b>					
Mean Age	32.06	31.24	29.80	6.95**	---
Mean Education	12.64	11.83	11.53	16.84**	---
Mean # of children born to respondent (R)	2.26	2.50	2.63	3.83*	---
Race					
% African American	40.70	64.00	89.50	---	.30 (118.5**)
% Hispanic	13.30	16.40	6.1	---	.11 (15.91**)
Sex					
% male	33.20	28.80	22.3	---	.07 (6.84*)
Marital status					
% married	54.40	39.40	21.4	---	.20 (52.55**)
% never married	19.90	36.60	54.6	---	.21 (58.84**)
Mean # of yrs. lived in this neighborhood	8.01	9.76	10.98	5.99**	---
Mean # of times changed residence in last 5 yrs.	1.63	1.23	1.19	6.46*	---
<b>Labor force participation related variables</b>					
% worked last week	62.4	51.1	31.0	---	.19 (47.24**)
Mean # of hours usually worked per week	27.27	21.45	13.78	24.28**	---
% relied on public transportation to go to work	25.30	33.60	30.80	---	.08 (8.66**)
% went to work alone in automobile	53.20	45.50	44.90	---	.14 (26.46**)
% with working telephone	87.60	82.10	72.10	---	.12 (18.95**)

Table 1 Contd.

<b>Income characteristics</b>					
Mean earned income in the last month	1053.02	727.15	339.29	23.28**	---
Mean investment income in the last month	21.60	26.59	0.00	---	---
Mean gift income in the last month	10.30	6.96	7.83	.23	---
Mean alimony income in the last month	26.44	13.28	9.84	2.95*	---
Mean welfare income in the last month	98.61	217.76	355.97	16.20**	---
<b>Asset holdings</b>					
48.0	28.10	17.1	---	---	.21 (54.28**)
% with personal savings account	22.7	16.20	6.1	---	.15 (24.31**)
% owns a home	11.7	8.60	4.4	---	.08 (7.91**)
% with retirement account	29.1	20.00	7.0	---	.17 (36.25**)
% with pension plan	14.8	9.50	5.7	---	.10 (10.82**)
% with stocks and bonds					
<b>Parents' expectation of children's achievement</b>					
Mean age R expects children to marry	25.28	24.98	24.89	0.66	---
Mean age R expects children to have kids	26.42	24.83	23.64	20.19**	---
Mean age R expects children to begin first job	19.92	19.24	19.03	6.62**	---
R's expectation of children's overall achievement	2.73	2.81	2.89	---	.11 (15.52**)
<sup>a</sup> Expectation of children's educational achievement	college graduate	some college	some college	9.96**	---
<b>Actual 1st child behavior (asked only to respondents who were grandparents, n=171)</b>					
Mean age at which 1st child became a parent	18.67	18.40	17.68	1.11	---
% of 1st child married at the birth of 1st grandchild	13.60	15.90	11.80	---	b

•  $P < .05$ ; \*\*  $P < .01$ . <sup>a</sup>This is a continuous variable all the way up to 12th grade; labels were assigned for college education.  $\phi$  coefficient ( $\chi^2$  statistic) not executed because of insufficient cases in each cells.

## RESULTS

### **Demographic characteristics by type of neighborhood.**

Differences between low, moderate and high poverty neighborhoods on salient factors identified in the literature are presented in Table 1. Parents' mean age, educational level and number of children varied significantly across the three types of neighborhoods. Respondents from high poverty neighborhoods were twice as likely to be African American (89.5%) as those in low poverty neighborhoods (40.70%). Also a significantly higher proportion of respondents from low poverty neighborhoods were male (33.20%) compared to those in high poverty neighborhoods (22.3%). More than half the respondents from low poverty areas were married (54.40%), whereas only one fifth of the respondents from high poverty neighborhoods were married (21.4%). One out of five respondents living in low poverty neighborhoods were never married (19.90%), whereas 54.6% were never married in high poverty areas. Respondents from low poverty neighborhoods lived significantly fewer years in the same neighborhood (mean yrs. = 8.01) and changed residence significantly more often than did respondents from high poverty neighborhoods (mean yrs. = 10.98).

### ***Labor force participation.***

The proportion of respondents who were employed varied from 62.4% in low poverty neighborhoods to 51.1% in moderate poverty neighborhoods and 31.0% in high poverty neighborhoods. Respondents from low poverty neighborhoods worked twice the amount of hours per week (mean hrs. = 27.27) compared to those from high poverty areas (mean hrs. = 13.78). The difference in number of hours worked per week by type of neighborhood was statistically significant. Also a significantly higher percentage of respondents from low poverty neighborhoods had a working telephone (87.60%) compared to those in high poverty neighborhoods (72.10%). More than half (53.20%) of respondents from low poverty neighborhoods used an automobile to travel to work, whereas only 44.90% of respondents from high poverty neighborhoods used a car to travel to work. Instead, a significantly higher percentage of respondents from high poverty neighborhoods (30.80%) relied on public transportation to go to work, compared to 25.30% from low poverty neighborhoods.

### ***Income characteristics.***

There was a significant difference across the three types of neighborhoods in earned income, alimony income and welfare income. Respondents from high poverty neighborhoods earned three times less, had no investment income and had much less gift or alimony income compared to those from low poverty neighborhoods. They received more in welfare income than those from low poverty neighborhoods.



**Asset holdings.**

A very small fraction of respondents from high poverty areas had savings accounts (17.1%), retirement accounts (4.4%), pension plans (7.0%), owned homes (6.1%) or invested in stocks and bonds (5.7%). A greater number of respondents from low poverty neighborhoods had saving accounts (48.0%), retirement accounts (11.7%), pension plans (29.1%), owned homes (22.7%) and invested in stocks and bonds (14.8%). Chi-square tests indicated significant differences in all asset holdings by poverty areas.

**Neighborhood as a place to live.**

Parents' rating of their neighborhood as a place to live is presented in Table 2. A much higher percentage of respondents from low poverty neighborhoods preferred to live in the same neighborhood (42.7%) compared to those from high poverty neighborhoods (23.1%). A much lower percentage of respondents from low poverty neighborhoods preferred to live in another part of the city of Chicago (21.8%) when compared to those in high poverty neighborhoods (41.5%). While 32.1% of respondents from low poverty neighborhoods would have preferred living in the suburbs, only 12.7% of residents from high poverty neighborhoods preferred living in the suburbs.

**Table 2 Respondent (Parent)'s Perception of His/Her Neighborhood As a Place to Live (n=1,316)**

VARIABLES	LOW POVERTY 20 or less % of families are poor (n=226)	MODERATE POVERTY 21-40% of families are poor (n=861)	HIGH POVERTY above 40% of families are poor (n=229)
<b>Neighborhood preference</b>			
prefers to live in this neighborhood	42.7%	32.8%	23.1%
prefers to live in another Chicago neighborhood	21.8%	26.0%	41.5%
prefers to live in the Suburb	23.1%	24.0%	12.7%
prefers to live somewhere else	12.4%	17.2%	22.7%
<b>Rate neighborhood as a place to live</b>			
very good	14.2%	6.3%	3.1%
good	32.9%	24.2%	10.5%
fair	40.4%	50.0%	57.0%
bad	7.1%	14.3%	15.8%
very bad	5.3%	5.2%	13.6%
<b>How has neighborhood changed over yrs?</b>			
become a lot better	7.0%	4.9%	5.2%
somewhat better	23.7%	22.1%	21.0%
same	37.2%	32.2%	27.9%
somewhat worse	21.4%	27.8%	25.3%
a lot worse	10.7%	12.9%	20.5%
<b>Where will neighborhood go in future?</b>			
will become a lot better	15.6%	12.2%	10.5%
somewhat better	33.3%	29.1%	24.0%
same	25.3%	26.5%	27.5%
somewhat worse	13.3%	18.4%	18.8%
a lot worse	12.4%	13.8%	19.2%
<b>How many men in this neigh. working steadily?</b>			
Almost all	33.3%	19.0%	4.5%
most	31.9%	20.4%	12.5%
some	20.7%	29.7%	25.4%
very few	13.6%	27.9%	49.6%

none at all	0.5%	3.0%	8.0%
Has men working changed over past 10 yrs?			
decreased	29.4%	42.5%	44.8%
stayed the same	53.3%	40.7%	37.3%
increased	17.3%	16.8%	17.9%
Friends lost jobs due to shut down over 10 yrs?			
none	35.3%	26.8%	23.3%
few	36.6%	39.6%	33.5%
some	24.6%	22.4%	30.4%
most	3.6%	11.2%	12.8%
Gangs a problem in this neighborhood?			
big problem	33.3%	47.1%	57.2%
small problem	41.4%	37.7%	33.2%
not a problem	25.2%	15.2%	9.6%

Nearly half of the respondents from low poverty neighborhoods rated their neighborhoods as a good or a very good place to live (47.1%), whereas only 13.6% of the respondents from high poverty neighborhoods had a similar opinion of their neighborhoods. Only 12.4% of residents from low poverty neighborhoods felt that their neighborhoods were a bad or a very bad place to live, whereas 29.4% of residents from high poverty neighborhoods gave similar ratings. Similarly, 32.1% of respondents from low poverty neighborhoods felt that their neighborhood had gotten somewhat worse or a lot worse over the years, compared to 45.8% from high poverty neighborhoods. Similarly, 25.7% of respondents from low poverty neighborhoods felt that their neighborhoods would only get worse in the future, whereas 38% of residents from high poverty neighborhoods felt the same about their neighborhood. A lower percentage of residents from low poverty neighborhoods felt that men working on steady jobs declined over the past 10 years (29.4%) compared to those from high poverty neighborhoods (44.8%). A similar percentage of respondents from low poverty neighborhoods (33.3%) felt that gangs were a big problem in their neighborhood compared to 57.2% from high poverty neighborhoods. Results of all measures of neighborhood as a place to live were significantly different by type of poverty area.

### *Parents' expectation of children's achievement.*

There were no significant differences across the three types of neighborhoods in parents' expectations of when their children would get married. Parents from low, moderate and high poverty neighborhoods expected their children to get married in their middle twenties. However, a statistically significant difference existed in the age at which parents expected their children to have kids or start their first jobs. Parents from low poverty neighborhoods expected their children to have kids approximately three years later and start their first job a year later than parents from high poverty neighborhoods. There was also a significant difference in parents' expectation of children's educational attainment among the three types of neighborhoods. Parents from low poverty neighborhoods expected their children to graduate from college, whereas parents from moderate and high

poverty neighborhoods expected their children to have some college education but not to graduate.

**Actual behavior of first child.**

To examine the consistency between parental expectations of their children's achievement and actual outcomes, we selected only those respondents who had grandchildren, because one of the expectations was related to the age that their children would have kids. There were 171 cases. Actual mean age at which the first child of a respondent had a child of his/her own did not significantly differ across the three neighborhoods (mean ages by type of poverty were: low = 18.67; moderate = 18.40; and high = 17.68). However, there was a discrepancy in parental expectation and actual age at which the first child had an offspring of his/her own. This discrepancy was evident in high, moderate and low poverty areas (see Table 1). Parents had expected their children to have children in their mid-twenties (expected mean ages were: low = 26.42; moderate = 24.83; high = 23.64), whereas the actual mean age was in the teens. Most of these children were unmarried at the time they became parents.

**REGRESSION ANALYSIS**

To follow up on results from the descriptive analysis and analysis of variance, we conducted a hierarchical regression analysis of parents' expectations of their children's success in life on parents' characteristics and neighborhood type (see Table 3). The order of the predictor variables were: parents' demographic characteristics, parents' work history, earned and unearned income, asset holdings, perception of neighborhood as a place to live and level of neighborhood poverty. Level of neighborhood poverty had no effect in three of the four outcome variables after parents' demographic characteristics, their work history, earned and unearned income, asset holdings, and perception of neighborhood as a place to live were controlled. The only significant effect of neighborhood poverty was on the age at which parents expected their children to have kids of their own. Parents from low poverty neighborhoods expected their children to have kids at a slightly later age than those in moderate and high poverty neighborhoods (see Table 3).

**Table 3 Regression Coefficients (Standardized Coefficients) Demographic, Economic, Asset Holding, Perception of Neighborhood As a Place to Live, Type of Poverty Neighborhood, Affecting Parents' Expectation of Children's Success in Life, in Inner-city Chicago, 1987**

Independent variables	Expected children's education (n=604)	Expected age child will get married (n=566)	Expected age child will have a child (n=560)	Expected age child will find job (n=605)

INTERCEPT	2.451** (0.000)	22.658** (0.000)	23.126** (0.000)	14.190** (0.000)
<u>Demographic characteristics</u>				
Age	-0.002 (-0.014)	-0.029 (-0.051)	0.030 (0.043)	0.027 (0.060)
Race (African American=1; else=0)	0.214* (0.094)	1.063** (0.142)	-1.265** (-0.144)	-0.164 (-0.028)
Race (Hispanic=1; else=0)	0.409 ** (0.132)	0.113 (0.011)	-0.427 (-0.036)	0.469 (0.058)
Sex (male=1; female=0)				
Education	0.081 (0.036)	-0.933** (-0.124)	-0.997** (-0.113)	0.482 (0.082)
Marital status (never married=1; else=0)	0.135** (0.271)	0.241** (0.148)	0.234** (0.122)	0.255** (0.199)
Marital status (married=1; else=0)	0.088 (0.035)	-0.157 (-0.019)	-0.380 (-0.039)	0.010 (0.002)
# of children	0.173 (0.077)	0.166 (0.022)	0.515 (0.059)	0.285 (0.049)
<u>Work history</u>				
# of yrs worked in past 10 yrs	-0.039 (-0.047)	-0.071 (-0.026)	0.001 (0.0003)	-0.100 (-0.047)
# of hours worked per week	-0.015 (-0.075)	0.011 (0.016)	0.015 (0.018)	0.006 (0.011)
<u>Earned and unearned income</u>				
Last month's welfare income	-0.013** (-0.134)	-0.011 (-0.033)	-0.030 (-0.078)	0.009 (0.035)
Last month's investment income	-0.00006 (-0.009)	0.001 (0.062)	0.0008 (0.029)	0.0008 (0.045)
Last month's earned income	-0.0003* (-0.078)	-0.00004 (-0.004)	0.0006 (0.040)	0.0004 (0.042)
ASSET (has retirement account=1; no=0)	0.00005 (0.056)	0.00004 (0.012)	0.00004 (0.012)	0.0001 (0.044)
ASSET(has pension	-0.207 (-0.064)	-0.122 (-0.011)	0.293 (0.023)	0.669 (0.080)

plan=1; no=0)	0.166 (0.070)	0.234 (0.030)	0.983* (0.107)	0.185 (0.030)
ASSET (has stocks and bonds=1; no=0)	0.204 (0.068)	0.083 (0.008)	-0.340 (-0.029)	-0.365 (-0.047)
ASSET (has saving account=1; no=0)	0.118 (0.053)	-0.286 (-0.039)	-0.444 (-0.051)	0.112 (0.019)
ASSET (\$ amount in saving account)	0.018 (0.026)	0.262 (0.114)	0.408 (0.150)	-0.196 (-0.108)
ASSET (owns home=1; else=0)	0.078 (0.030)	0.050 (0.006)	-0.163 (-0.016)	0.043 (0.006)
<u>Neighborhood as a place to live</u>	0.002 (0.018)	0.009 (0.022)	0.012 (0.024)	-0.025 (-0.078)
Yrs. lived in this neighborhood	-0.028 (-0.038)	-0.049 (-0.017)	0.162 (0.051)	-0.163* (-0.088)
# of times changed residence in past 5 yrs.	0.030** (0.127)	0.015 (0.018)	-0.018 (-0.020)	0.062* (0.100)
Neighborhood as a place to live, perceived index <sup>1</sup>	0.153 (0.054)	0.270 (0.029)	1.018* (0.094)	0.231 (0.032)
<u>Poverty type</u>				
Type of neighborhood (low poverty=1; else=0)	0.111 (0.031)	-0.306 (-0.026)	-0.656 (-0.048)	0.178 (0.019)
Type of neighborhood (high poverty=1; else=0)	0.199 0.165	0.082 0.042	0.150 0.112	0.129 0.093
R <sup>2</sup>				
Adjusted R <sup>2</sup>				

\* P &lt;= .05

\*\* P &lt;= .01

<sup>1</sup> The neighborhood perceived index include sum of the scores on all variables listed in Table 2.

All of the independent variables in the regression model were weak predictors of the age at which parents expected their children to get married ( $R^2 = .08$ ; Adjusted  $R^2 = .04$ ), have children ( $R^2 = .15$ ; Adjusted  $R^2 = .11$ ), start their first job ( $R^2 = .13$ ; Adjusted  $R^2 = .09$ ) or attain a certain level of education ( $R^2 = .20$ ; Adjusted  $R^2 = .17$ ). The only variable that was a significant predictor across all

outcome variables was parents' education. Educated parents expected their children to attain higher levels of education ( $b=.135$ ), begin their first job at a later age ( $b=.255$ ), delay marriage ( $b=.241$ ) and start families at a later age ( $b=.234$ ). We further examined the effect of fathers' education and mothers' education separately, and results indicated that education of both fathers and mothers were significantly related with all four outcome variables. In addition, mothers' education was a stronger predictor of parental expectation of their children's educational attainment ( $R^2 = .12$ ; Adjusted  $R^2 = .12$ ) than fathers' education ( $R^2 = .05$ ; Adjusted  $R^2 = .05$ ). Two other demographic factors that significantly correlated with some of the dependent variables were race and gender of parents. Minority parents (African Americans and Hispanics) expected their children to attain higher levels of education compared to Whites. Also, African American parents expected their children to get married at a later age but have kids at an earlier age compared to parents belonging to other races. Male parents expected their children to get married and have kids earlier than female parents.

Parents' work history, earned and unearned income and asset holdings had very little or no effect on the outcome variables. Of the different types of assets included in the regression analyses, only one of them significantly correlated with a dependent variable. Parents who had pension plans expected their children to have kids at a later age compared to those who did not have pension plans ( $b=.983$ ).

Parents' perceptions of their neighborhoods as places to live were weak but significant predictors of parents' expectation of their children's success in life. Parents who changed residence more times expected their children to take their first jobs at an earlier age ( $b=-0.163$ ). Parents who perceived their neighborhoods as better places to live expected their children to attain higher levels of education ( $b=0.030$ ) and begin their first jobs at a later age ( $b=0.062$ ).

## DISCUSSION AND POLICY IMPLICATIONS

This study shows that neighborhoods in the inner city varied demographically. High poverty areas had a high concentration of African Americans, a majority of whom were female and had never married. Parents from low poverty neighborhoods were significantly older, had more years of education, and had fewer children. Yet, only education of parents (both fathers and mothers) significantly and positively affected all four outcomes of parents' expectation of their children's success in life. This finding indicates that education or human capital is key to enhancing parents' expectations of their children's success in life. This finding is consistent with the findings of other studies (Haveman & Wolfe, 1994; Smith, Beaulieu, & Seraphine, 1995).

Respondents from high poverty neighborhoods gave very low ratings to their neighborhoods as places to live. Compared to those from low poverty neighborhoods, a much larger percentage of respondents from high poverty neighborhoods felt that their neighborhood had gotten worse and would continue to get worse in terms of gangs and unemployment levels. A much larger percentage of residents from high poverty neighborhoods preferred to move out of their neighborhoods compared to those from low poverty neighborhoods. Unfortunately, those in high poverty neighborhoods often face discrimination in many areas (Wilson, 1996; Massey, 1989b) and lack the resources required to move out of their neighborhoods. Also, parents who felt better about their neighborhoods as places to live expected their children to attain higher levels of education and begin their first jobs at a later age. This may be a reflection of better school systems in these neighborhoods.

Labor force participation varied by type of neighborhood. However, parents' labor force participation had a negligible effect on all of the outcome variables. Consistent with Kasarda's (1989) findings, poor people from high poverty neighborhoods relied more on public transportation compared to those from low poverty neighborhoods.

Personal earned and unearned income and assets of respondents varied by type of neighborhood. The majority of those who lived in high poverty neighborhoods did not have any assets, whereas nearly half of those from low poverty neighborhoods had some form of assets. Respondents from high poverty neighborhoods had higher welfare income and very few held assets. This finding is expected; there is considerable theoretical support from the work of Sherraden (1991), who argues that welfare policies prohibit the very poor from accumulating assets. Surprisingly, parents' earned, unearned incomes and assets did not change their expectation of their children's success in life.

Interestingly, this study shows that parents' expectations for their children's success do not vary across high, moderate and low urban poverty areas. Parents' expectations of their children's success is independent of where they live after parents' demographic characteristics, employment status, asset holdings and income are controlled for. These findings are consistent with previous studies. Davis and Proctor (1989) concluded that beliefs, attitudes and values of people are independent of their socioeconomic status. Parents on welfare hold mainstream aspirations for their children (Rank, 1994; Schiller, 1995). Children, however, achieved less than what parents expected. On the one measure (age at which one expects their children to have kids) available in this data, parents had a higher expectation of their children but it did not match the actual behavior of children. Lower achievement of children is a reflection of lack of opportunities and other social and structural realities that confront poor children (Schiller, 1995).

This study shows that not only parents' expectations of their children's success does not change across family level social and economic status, but also that their expectations for their children are independent of the poverty level of the urban neighborhood in which they reside. Parents' education, especially mothers' education, is a strong predictor of their expectation of their children's achievement. This finding underscores the importance of investing in education for low-income families, especially low-income mothers. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (Public Law 104-193) has, however, reduced access to postsecondary education of poor women with children by removing entitlement status and imposing strict work requirements and time limits. The PRWORA replaced Aid to Families with Dependent Children (AFDC), Job Opportunities and Basic Skills (JOBS) and Emergency Assistance programs with a Temporary Assistance for Needy Families (TANF) block grant, which requires states to place increasing percentages of adults in work or work-related activities (U.S. Congress, 1996). The PRWORA represents a change in the definition of job training from the way that training was previously defined in the Job Opportunity and Basic Skills (JOBS) program. The JOBS program, under the Family Support Act of 1988, allowed a portion of welfare recipients to pursue postsecondary education. Under TANF, most postsecondary education and job training will not count as work. This represents a change in the policy. Under the PRWORA, states must put a substantial portion of their adult recipients into narrowly defined work programs (Albelda, 1997). TANF is designed to place recipients directly into jobs—any job, making states less likely to provide education. The findings of this study, however, suggest that education empowers parents and enhances their expectation of their children's achievement. This underscores a need to promote education of poor women with children. When the U.S. Congress revisits this policy in the year 2002, social work researchers, policy makers and practitioners can inform welfare policy debate and help transform current work based policy into a policy that supports education of parents.

### LIMITATIONS OF THE STUDY

A limitation of this study is that the sample includes only parents with children under the age of 18; this biases the sample toward adults with younger children. Also, the data are cross sectional, and, therefore, it was not possible to compare actual behavior of children with the expectation of parents on all outcome variables. We could not examine if parenting ability (e.g., supervision) varied by type of neighborhood. A longitudinal study examining parents' ability to supervise their children and the actual behavior of these children would provide greater scope for examining how outcomes in children's behavior vary by type of neighborhood. Also, the data lacked variables measuring social conditions. Poverty is known to contribute to social decline of urban neighborhoods (Coulton & Pandey, 1992; Coulton, Pandey, & Chow, 1990; Pandey & Coulton, 1994). Future studies should examine how various neighborhood level social, economic, and demographic factors, in addition to



neighborhood poverty, affect parents' expectation of children's achievement and the actual behavior of children.

## CONCLUSION

It is critical to understand the impact of neighborhood poverty because poor people have limited options in terms of where they can reside. Often they have no choice but to live in areas that have high concentrations of negative social conditions (such as crime, substandard housing, juvenile delinquency and teenage pregnancy), negative economic conditions (such as high unemployment rates, low housing values) and negative demographic conditions (such as a high concentration of children and unemployed males) (Coulton & Pandey, 1992; Coulton, Pandey, & Chow, 1990; Pandey & Coulton, 1994). This study finds that parents' expectations of their children's achievement do not vary across different urban neighborhoods. This finding questions the validity of the culture of poverty theory. The study also finds that education of parents is a consistent predictor of high and positive parental expectations for their children. This finding underscores the importance of investment in education for low-income parents, especially low-income mothers. The 1996 welfare legislation is myopic; it must be revised to encourage the education of poor parents, especially mothers with children.

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Please address correspondence to: Shanta Pandey, Associate Professor, George Warren Brown School of Social Work, Washington University, Campus Box 1196, One Brookings Drive, St. Louis, MO 63130