

Racial Disparities in Economic Well-Being in the Detroit Metropolitan Area after the Great Recession

(Prepared for *Reclaiming Integration and the Language of Race in the 'Post-Racial Era'* edited by Curtis L. Ivery)

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INTRODUCTION

African Americans are more disadvantaged in the labor market compared to non-Hispanic whites across all phases of the business cycle (Freeman 1973). Their disadvantage widens during recessionary periods because black and low-skilled workers are often the first to lose their jobs when the economy slows (Brown and Pagán 1998, Couch and Fairlie 2010, Freeman 1973). The Great Recession, which officially lasted from December 2007 to June 2009, confirmed this long-standing labor market pattern. While the national unemployment rate for whites peaked around 8.7 percent in June 2009, the rate for blacks reached 15 percent in April and May 2009. Many have thus suggested that economic disparities between black and white Americans will grow as a result of the recession and the ensuing slow recovery. In this chapter, we focus on how black and white residents of the three-county Detroit Metropolitan Area (Wayne, Oakland and Macomb counties) were faring in the aftermath of the Great Recession. We examine racial disparities in three domains of economic well-being: employment, housing, and financial security.

Although the unemployment rate is an important indicator of economic hardship in the population, the severity of the Great Recession was compounded by the collapse in stock prices, beginning in mid-2008, and in housing prices, that began in 2006. As housing values dropped precipitously, interest rates of adjustable mortgages rose, forcing many homeowners to default

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on their payments. Most vulnerable to the resulting “foreclosure epidemic” were borrowers with adjustable subprime mortgages, a recent banking product offered to those judged to pose a greater-than-average credit risk to lenders. Among blacks and whites with comparable credit scores, blacks were more likely to be offered a subprime rather than conventional mortgage (Bond and Williams 2007). Moreover, blacks living in predominantly black communities had higher risk of foreclosure after falling behind or defaulting on their mortgages than were blacks and whites who lived in predominantly white areas (Rugh and Massey 2010). In the Detroit Metropolitan Area, 29 percent of new mortgages that were approved in 2005 were considered subprime, the fifth highest rate of subprime lending in the country (Mayer and Pence 2008). African American residents of this highly racially-segregated city were therefore at high risk for housing instability when the housing market collapsed.

For many Americans, the Great Recession caused substantial losses in wealth, both due to the housing crisis and the stock market collapse. Pfeffer, Danziger and Schoeni (2013) report that between 2007 and 2011, about one-fourth of American households lost at least 75 percent of their net worth and half lost at least 25 percent. Because blacks have a larger proportion of their wealth comprised of housing assets relative to whites, their losses were disproportionately greater (Shapiro, Meschede and Osoro February 2013). Between 2005 and 2009, the median wealth of an African American household fell by 53 percent compared to 16 percent for whites. The large pre-recession racial disparity in net worth thus widened after the recession—in 2004, white median household wealth was 11 times greater than that of black households, but by 2009, this ratio rose to 19 (Kochhar, Taylor and Fry 2011).

The Great Recession officially ended in June 2009, but the economic recovery has been slow, with the national unemployment rate in July 2014 at 6.2 percent. The unemployment rate remains higher and the labor force participation lower than they were prior to the start of the recession. Assuming the pace of current employment gains continues, it will take four or five years to approach the employment and labor force participation rate of 2007 (Burtless 2013). For Detroit, with much higher unemployment, it could take another decade. Monitoring changes in household well-being as the economy recovers is a key goal of the Michigan Recession and Recovery Study (MRRS), a survey developed and administered by the National Poverty Center

at the University of Michigan. Using these data, we evaluate how black and white Detroiters have fared in terms of financial insecurity, housing instability, poverty, and net-worth, with a focus on change in disparities, in the aftermath of the Great Recession through mid-2011.

DATA AND MEASURES

MRRS data were collected in face-to-face interviews, about one hour in length, with a stratified random sample of English-speaking non-institutionalized adults between the ages of 19 and 64 who lived in Macomb, Oakland, and Wayne counties in fall 2009, shortly after the official end of the Great Recession.² The baseline survey was fielded from October 2009 to April 2010, and the second wave of interviews was conducted from April to August of 2011. MRRS was designed with an oversample of African Americans and includes mainly African American and non-Hispanic white respondents, reflecting the Detroit area's residential composition.

At the first wave, 914 respondents completed interviews, with a response rate of 82.8 percent. At the second wave, 847 of the surviving wave one respondents were re-interviewed with a response rate of 93.9 percent. Survey weights calculated for each survey wave address non-response and make the MRRS representative of working-age adults living in the three-county area. MRRS contains information about multiple domains of the respondents' lives, such as income, wealth, employment histories, health and healthcare access, family composition, and social support. It also includes extensive information about recent hardships they may have experienced that we use to construct indicators of economic hardships. More detailed information about the survey can be found in Kalousova and Burgard (2013).

Financial Insecurity. We classified respondents as financially insecure if they reported any of these five adverse events: filing for bankruptcy, being behind on rent or mortgage, taking a payday loan or cash advance, having a credit card cancelled involuntarily, and falling behind on paying utilities. The questions were asked in reference to the past 12 months, except for being behind on rent or mortgage which were asked in reference to “now,” that is, at the time of the interview. We combined responses to two questions, “Are you currently behind on rent?” for

² The National Bureau of Economic Research (NBER) Business Cycle Dating Committee decides on the official beginnings of both economic recoveries and expansions. The official end of the recession was June 2009. See: http://www.nber.org/cycles/recessions_faq.html

renters and “Are you paying off this loan [mortgage] ahead of schedule, behind schedule, or are you payments about on schedule?” for mortgage holders.

Housing Instability. Respondents are classified as having experienced housing instability if they reported having moved for cost reasons, had experienced homelessness, eviction or foreclosure, and/or had moved in with someone else to share expenses. Each experience was reported for the 12 months prior to the interview. We combined the questions on evictions and foreclosures in the past 12 months in order to have a comparable measure for renters and homeowners.

Poverty. We measured poverty by constructing an income-to-needs ratio based on reported household income plus food stamps in the previous calendar year, household composition, and the federal poverty threshold. For calendar year 2010, the poverty line for a family of four persons was \$22,050 (Federal Register 2010).

Zero or Negative Net Worth. Net worth is defined as total assets less total debts. We created a binary indicator of whether respondents had zero or negative net worth.

Other Relevant Variables. Respondents were asked, “What race are you?” We designated respondents who self-identified as African American as black (23 percent). Due to a small number of Hispanics and Asians in the sample, we included their responses with those of whites. In the multivariate analyses, we also accounted for age of the respondent, gender, educational attainment (more than a high school diploma versus high school diploma or less), and self-rated health.

ANALYTIC STRATEGY

In order to compare the differences in the experience of economic hardships in the aftermath of the recession for black and white respondents, we employed logistic regression models predicting the likelihood of each hardship at each waves for black and white males with no more education than a high school diploma only in good health and who were between the ages of 35 and 50 at the first wave. We tested the statistical significance of the differences between blacks and whites at the first wave and then at the second wave. We also tested the significance of the

difference in the prevalence of each hardship reported by blacks at the first wave and the same respondents at the second, and the significance of the difference in the prevalence of each hardship reported by whites at the first time point and the same respondents at the second. Finally, we tested the significance of the differences in the rate of change in the prevalence of each hardship between the two groups.

RESULTS

Table 1 displays demographic characteristics of the total sample (weighted) and divided by race. We find no statistical differences in the mean age and gender of black and white respondents. However, whites were significantly more likely to be married (65 versus 31 percent) and less likely to have no education beyond a high school degree (58 percent versus 69). Whites also report better health (3.71 versus 3.13) and higher mean household income (\$87,164 versus \$35,580).

TABLE 1 ABOUT HERE

In Figure 1, we display the unemployment rate and labor force non-participation rate of the MRRS respondents between January 2007 and March 2011, as collected by the retrospective employment status calendar administered at both survey waves. From spring 2007 through September of 2008, the monthly unemployment rate for whites ranged between 5 and 9 percent. In the later part of 2008, it rose above 10 percent, where it mostly remained through March 2011. The percentage of whites out of the labor force ranged from a high of around 18 percent in spring 2007 to a low of 13 percent in spring 2008, later rising above 15 percent again.

Both the unemployment rate and the labor force non-participation rate fluctuated much more for blacks compared to whites. The unemployment rate of blacks was extraordinarily high prior to the recession, about 20 percent in fall 2007, and rose markedly in spring 2008, reaching almost 30 percent for most of 2009. It began declining in the winter of 2009/2010, but remained near 22 percent from winter 2010 until spring 2011. The percentage of blacks out of the labor force increased steadily from 17 percent in January 2007 to 21 percent in September 2009 before reaching about 30 percent in early 2010. This increased labor force non-participation coincided with a decrease in the black unemployment rate of a similar magnitude, suggesting that some of

the recent decline in unemployment in the Detroit area can be attributed to discouraged workers who stopped looking for work.

PANEL 1 ABOUT HERE

In Table 2, we display unadjusted (bivariate) distributions of hardships by race at the first and second survey waves. There are statistically significant differences between blacks and whites on all four hardship measures at both waves. While 28 percent of whites experienced financial insecurity at wave 1, 48 percent of blacks did. At wave 2, financial insecurity increased to 52 percent for blacks, but fell slightly to 26 percent for whites. At wave 1, 19 percent of whites and 43 percent blacks experienced housing instability. At wave 2, housing instability fell to 13 percent among whites and to 34 percent among blacks. The poverty rate was 5 percent for whites but 38 percent for blacks at wave 1 and 6 percent for whites and 43 percent for blacks at wave 2. Finally, a quarter of whites and 45 percent of blacks had zero or negative net worth at the first wave; at the second wave, the percentage of whites with zero or negative net worth decreased slightly to 23 percent, but this percentage for blacks increased to 48 percent. In sum, hardships were extensive for both races, but much longer for blacks. And between the two waves, three of the hardship measures decreased slightly for whites, but increased for blacks.

PANEL 2 ABOUT HERE

Figure 2 shows the predicted probability of financial insecurity for blacks and whites, obtained by constructing logistic regression models, for a male respondent with no more than a high school degree, in good health, and between the ages of 35 and 50. Similar to the unadjusted results displayed in Table 2, the difference in the overall probability of financial insecurity between blacks and whites is statistically significant at both waves. Blacks had a .48 probability of experiencing financial insecurity at the first wave and a .53 probability at the second wave. For whites, on the other hand, we observed a small decline from 0.33 to .31. Neither the increase in the probability of financial insecurity for blacks, nor the decrease for whites represented a statistically significant change within each group over time. Moreover, the difference of their differences, that is, the differential rate of change in financial insecurity for blacks (+0.05) and whites (-0.02) between waves, was not statistically significant either, indicating that the two trends had not diverged in a statistically detectable way.

PANEL 2 ABOUT HERE

Figure 3 exhibits the predicted probability of housing instability obtained analogously to the regression method used for Figure 2. Again, similar to the unadjusted results from Table 2, the differences between adjusted predicted probabilities between blacks and whites are statistically significant at both waves. The predicted probability of housing instability decreased from 0.37 to 0.29 for blacks and from 0.18 to 0.12 for whites. This was a statistically significant improvement within each group. The overall difference in the rate of improvement in housing instability between blacks (-0.08) and whites (-0.06) between waves is, however, not significant.

PANEL 3 ABOUT HERE

Figure 4 shows a very large significant difference between the likelihood of being poor for black and white Detroit residents. The predicted probability for blacks increased from 0.13 to 0.17 between waves, but this was not a statistically significant change. For whites, it increased slightly from 0.01 to 0.02. The difference in the rate of change between the racial groups was also not statistically significant.

PANEL 4 ABOUT HERE

In Figure 5, we present differences in predicted probability of having zero or negative net worth. As is the case for all of the hardships measured, the difference in the predicted probability between blacks and whites was statistically significant at both waves. The predicted probability of zero or negative net worth increased from 0.47 to 0.51 for blacks and decreased from 0.28 to 0.27 for whites, but neither the within-group increase for blacks nor the within-group decrease for whites was significant, and neither was the difference in the rate of change for blacks (+0.04) and whites (-0.01).

PANEL 5 ABOUT HERE

DISCUSSION

Long before the onset of the Great Recession, economic disadvantages were unevenly distributed along racial lines in the Detroit Metropolitan Area (Farley, Danziger and Holzer 2000). In addition, some recent national-level studies suggest that the disparities between blacks and whites have grown even wider after the Great Recession (Kochhar, Taylor and Fry 2011, Pfeffer, Danziger and Schoeni 2013). The results of our study document stark post-recession disparities between blacks and whites in four domains of hardship, and demonstrate that these large differences remained unchanged or increased between 2009 and 2011.

At the second survey interview, in 2011, many blacks and whites alike were experiencing serious economic difficulties. The extent of three of the four hardships was generally lower at wave 2 than at wave 1 for white Detroiters, whereas black residents saw the prevalence of every hardship, except housing instability, rise slightly. However, these divergent trends were not large enough to achieve statistical significance in a regression framework.

There are several caveats regarding the findings. The lack of statistical significance could be an artifact of the relatively small sample size in MRRS. Future analysis of the third survey wave will allow us to draw conclusions about the divergence or convergence of the economic well-being of the two groups through 2013. Nevertheless, our findings suggest that the prevalence of post-recession hardship has mostly increased for the black population in the three-county area between 2009 and 2011, while it has mostly decreased for whites

PUBLIC POLICIES TO REDUCE DISPARITIES

Given the current economic and public policy contexts, unemployment, poverty, and income and wealth disparities by race/ethnicity in the U.S. in general and in the Detroit Metropolitan Area in particular are not likely to fall substantially in the near future. However, these disparities could be reduced if the public and policymakers muster the political will to pursue a range of promising social and economic policies. Here, we emphasize changes in policies designed to raise employment and earnings, and those designed to raise educational attainment.

These policies further two primary goals. The first is “to make work pay.” This requires that government regulations about wages and working conditions (such as the minimum wage or the ability of workers to unionize) and government benefits for low-wage workers (such as the

Earned Income Tax Credit) be changed so that most full-time workers can avoid poverty. For example, the federal minimum wage has not been increased since 2007, and its 2013 value, when adjusted for inflation, is lower than it was in the late 1960s. Since its introduction in the mid-1970s, the Earned Income Tax Credit has been substantially increased for families with children and now significantly raises the incomes of low-wage workers with children. But, it provides minimal assistance for childless single and married workers.

The U.S. has not had a large public-service employment program since the early 1980s, when President Ronald Reagan terminated the Comprehensive Employment and Training Act (CETA). Because the 1996 welfare reform greatly reduced access to cash assistance, there is a pressing need for public jobs of last resort, especially when the unemployment rate is above 4 percent. These jobs can provide work opportunities for those who are willing to work but cannot find steady employment in regular private or public sector jobs either because of poor economic conditions or because they face substantial employment barriers (e.g., physical health and mental health problems, learning disabilities, etc.) that make it difficult for them to work steadily. Workers in last-resort jobs could perform socially beneficial tasks for which there is little effective labor demand, such as labor-intensive public services in disadvantaged communities—neighborhood maintenance, weatherizing homes, assisting the elderly.

In recent years, the labor market has seen substantial progress in reducing gender disparities, as women's employment and earnings have increased relative to those of men (DiPrete and Buchmann 2013). Although racial and ethnic disparities in employment and earnings have narrowed since the passage of the Civil Rights Act 50 years ago, they remain large and some have even widened. For example, young black men face substantially worse labor market opportunities than similar white non-Hispanic men, a gap that both reflects and contributes to high levels of incarceration (Pettit 2012). Reducing labor market discrimination, (and thereby raising employment rates and earnings among marginalized groups, should become a higher priority for public policy than it has been.

Our second goal was a key focus of the War on Poverty—increased investments in education and training over the life course (Bailey and Danziger 2013). Even though Americans have always favored providing a “hand up” instead of a “hand out” to reduce poverty and promote mobility,

federal spending on education and training programs for disadvantaged youth and adults has fallen dramatically since the early 1980s (Holzer 2009).

The nation's education system falls well short of providing low-income students the skills they need to succeed in the twenty-first century labor market. More effective early childhood and K-12 educational policies would result in fewer high school dropouts, more community college degrees and certificates, and more four-year college degrees. Educational policies remain appealing to the public, but in the short term they are more expensive than policies that make work pay for today's adults. And, the payoffs from successful programs—increased schooling, employment, and earnings and lower rates of incarceration and non-marital births when the children reach adulthood—require many years to materialize. A substantial investment into the nation's public education system is an economically feasible and socially just strategy for reducing disparities in the long run (Duncan and Murnane 2011).

These policies are modest—they do not attempt to stop or reverse the processes of globalization and labor-saving technological change that continue to transform our economy. They accept the fact that the economy generates economic hardship for millions of workers but contend that government policies should do more to cushion those negatively affected by the evolving restructuring of the global economy.

These policies are neither race- nor place-specific; rather, they seek to raise the employment and incomes of all low-income workers and families. They would, however, disproportionately benefit African Americans and other racial/ethnic groups who have lower-than-average earnings and higher-than-average unemployment and poverty rates, including those who live in areas of concentrated poverty, such as in the city of Detroit.

CONCLUSION

Did the Great Recession exacerbate economic disparities between black and white Detroiters? Most likely, yes. The differences in economic well-being that we have documented remain stark. They did not emerge because of the Great Recession. Rather, they have deep roots in the racial tensions and economic changes of the last four decades of the 20th century, including suburbanization, globalization, labor saving technological changes and the resulting precipitous decline of living conditions in the Motor City (Farley, Danziger and Holzer 2000). The future well-being of metro-area residents is also clouded by the fact that Detroit's emergency manager,

Kevin Orr, filed for Chapter 9 bankruptcy in July 2013. The popular press welcomed this step with mixed feelings, offering both scenarios of the impending ultimate urban decline as well as prospects of recovery. We view the bankruptcy declaration, and the possible emergence from bankruptcy in 2015, as an opportunity for the city and its people. If, after discharging some of its debts, it directs funds toward improvements in public transportation that will better connect workers to jobs, intensify revitalization efforts, and place greater emphasis on antidiscrimination efforts in public policy, then the bankruptcy could mark a positive turn for reducing the racial economic disparities of Detroit.

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Table 1. Sociodemographic characteristics and hardship experiences of Michigan Recession and Recovery Study respondents by race at baseline, presented as means and their standard deviations or percentages.

	Overall	Black	SD	Non-black	SD	p for diff.
Age in years (mean)	42.41	41.10	19.62	42.79	10.04	
% Married	57%	31%	--	65%	--	***
% Female	51%	55%	--	50%	--	
% HS diploma or less	60%	69%	--	58%	--	*
Self-Rated Health (mean; 1 = poor; 5 = excellent)	3.58	3.13	1.82	3.71	0.82	***
Household Income in 2009 (mean)	75,516	35,580	53,000	87,164	65,255	***
N	847	404		442		

Note: *p<.05, **p<.01, ***p<.001. Figures are all weighted.

Panel 1. Unemployment rate and labor force non-participation rate of the Michigan Recession and Recovery Study respondents

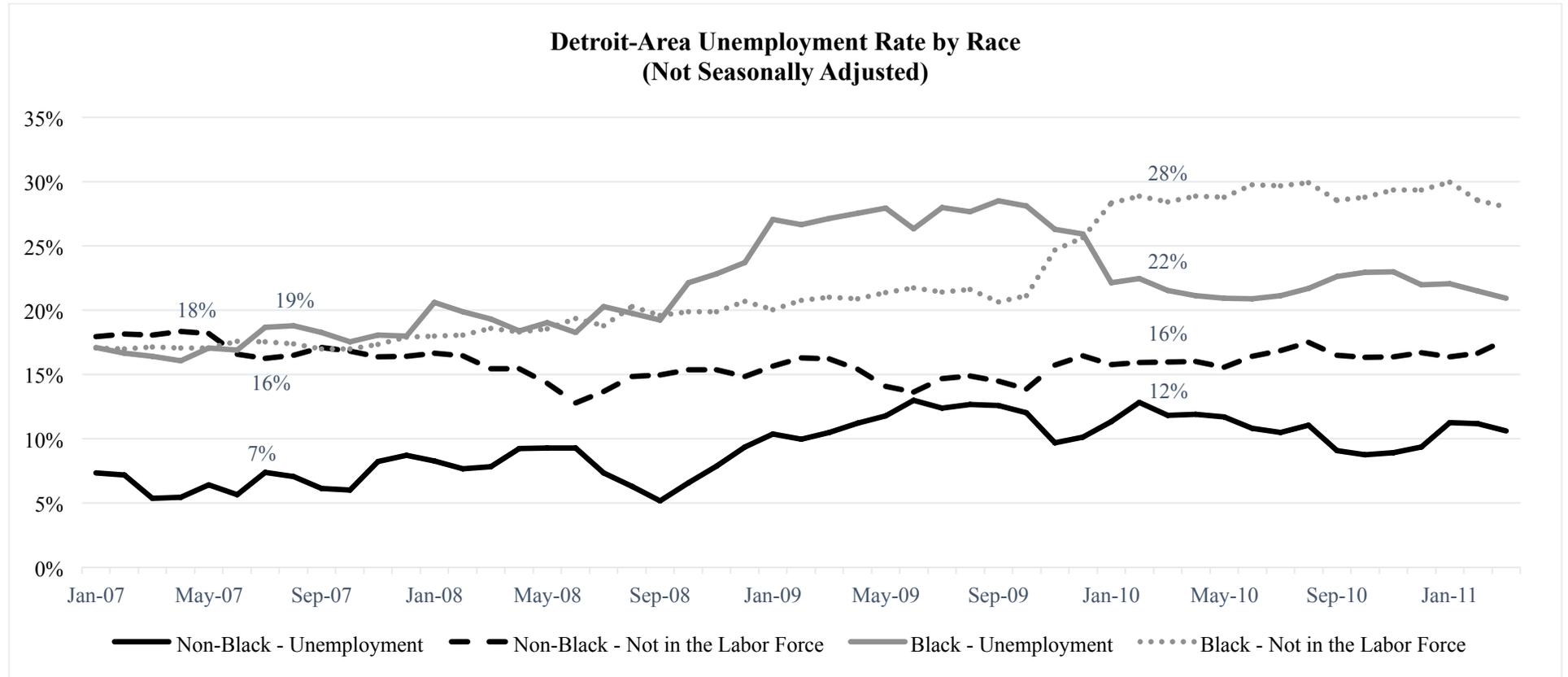
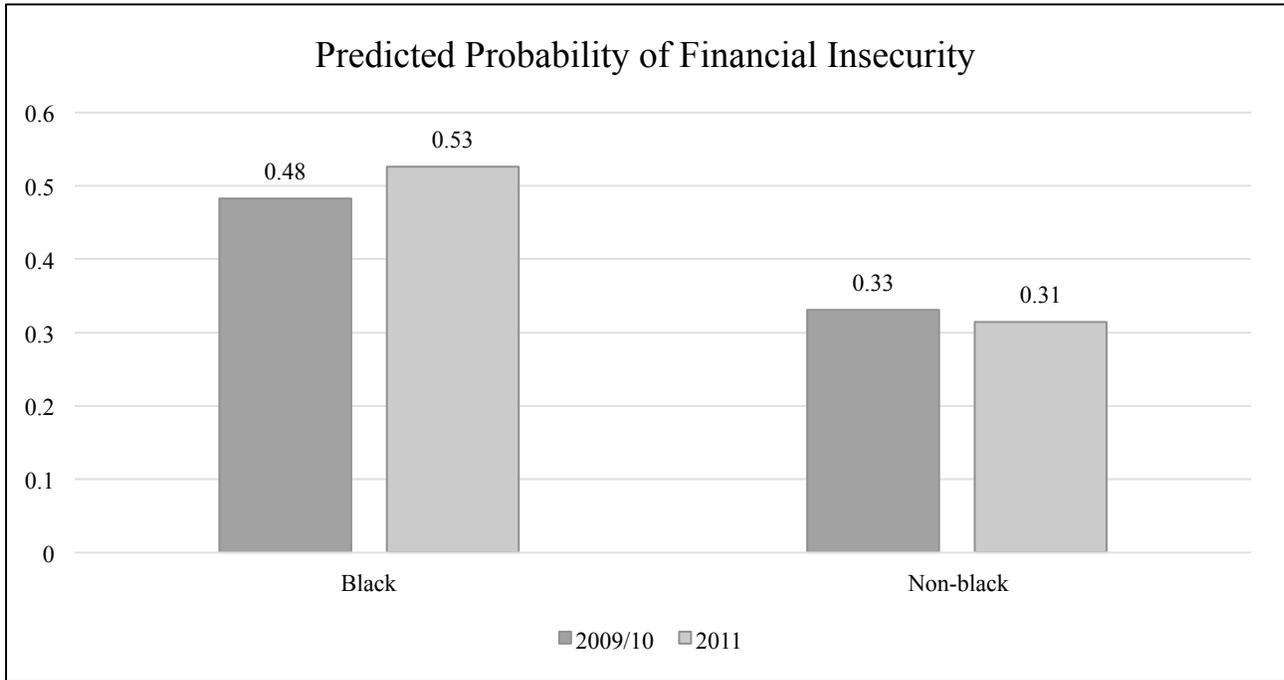


Table 2. Hardship experiences of Michigan Recession and Recovery Study respondents by race at baseline and follow-up, presented as percentages.

	2009/10			2011		
	Non-Black	Black	p for diff	Non-Black	Black	p for diff
Financial Insecurity	28%	48%	***	26%	52%	***
Housing Instability	19%	43%	***	13%	34%	***
In Poverty	5%	38%	***	6%	43%	***
Zero or Negative Net-worth	25%	45%	***	23%	48%	***
N	404	442		404	442	

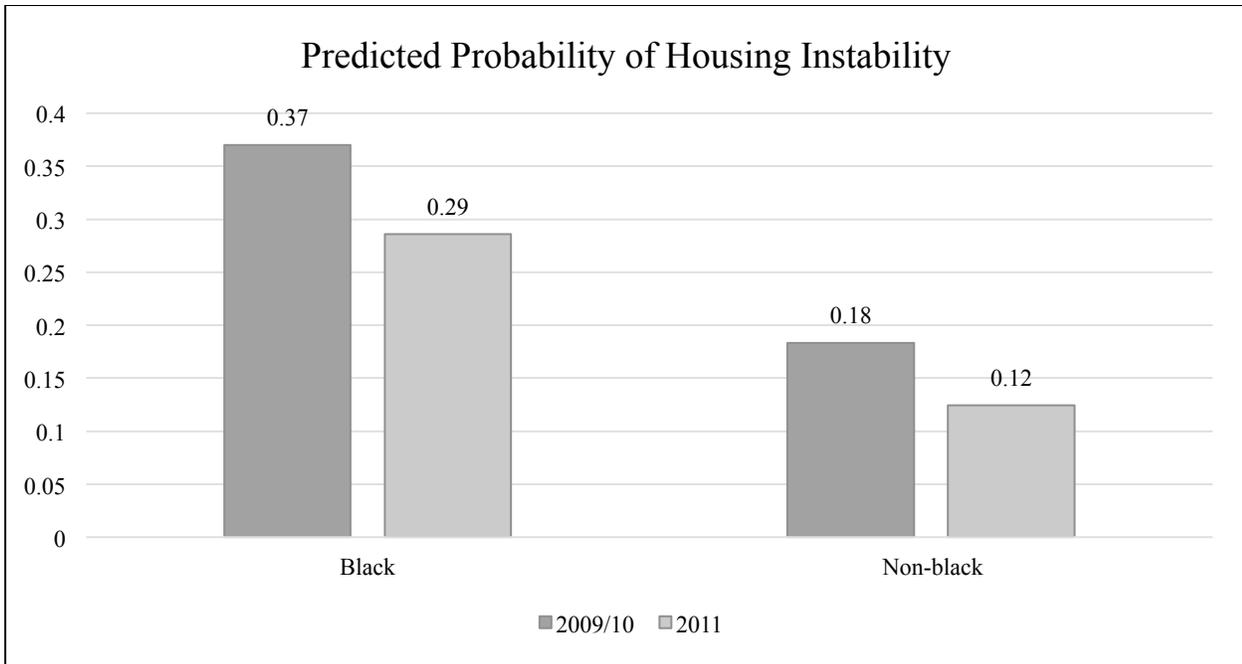
Note: *p<.05, **p<.01, ***p<.001. Figures are all weighted.

Panel 2. Predicted probability of financial insecurity at the first and second wave of the survey by race.



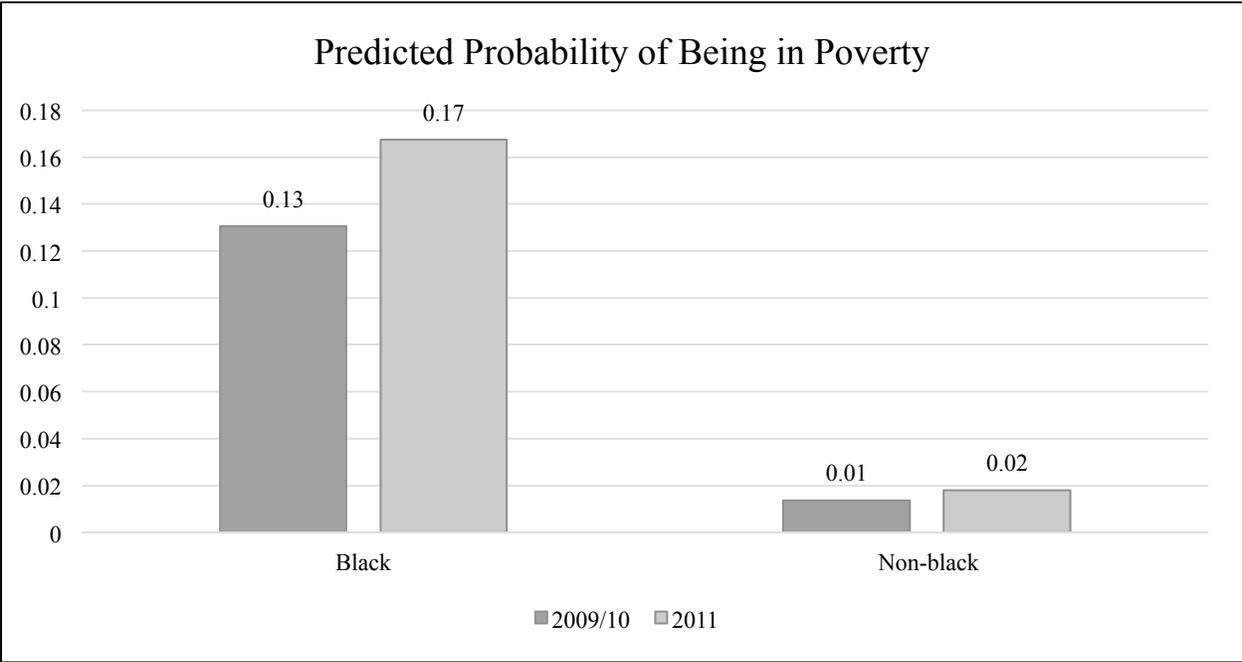
Note: Predicted probability derived by using logistic regression models, controlling for sex, age, health and education. Difference between blacks and whites statistically significant at both waves, however, the difference in rate of change between the waves not statistically significant.

Panel 3. Predicted probability of housing insecurity at the first and second wave of the survey by race.



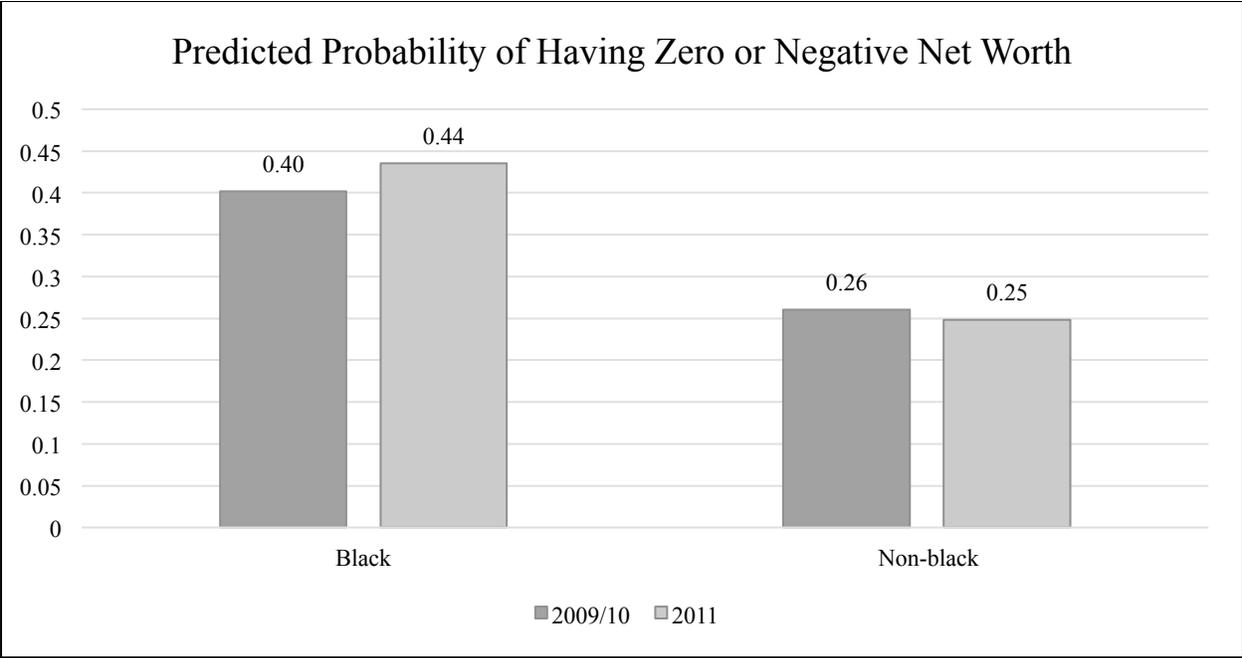
Note: Predicted probability derived by using logistic regression models, controlling for sex, age, health and education. Difference between blacks and whites statistically significant at both waves, however, the difference in rate of change between the waves not statistically significant.

Panel 4. Predicted probability of being in poverty at the first and second wave of the survey by race.



Note: Predicted probability derived by using logistic regression models, controlling for sex, age, health and education. Difference between blacks and whites statistically significant at both waves, however, the difference in rate of change between the waves not statistically significant.

Panel 5. Predicted probability of zero or negative net-worth at the first and second wave of the survey by race.



Note: Predicted probability derived by using logistic regression models, controlling for sex, age, health and education. Difference between blacks and whites statistically significant at both waves, however, the difference in rate of change between the waves not statistically significant.