

# Critical Housing Needs Among Working Families: Child, Parent, and Family Hardship and Well-Being

Elizabeth C. Hair  
Kevin Cleveland  
Megan Gallagher

Sharon Vandivere  
Richard Wertheimer  
Daniel Berry

April 28, 2004





# Purpose

---

To examine the effects of critical housing needs on child, parent, and family well-being



# Overview of the Presentation

---

- Define critical housing needs and working families
- Present selected research questions and findings
- Propose possible next steps
- Address any questions



# Working Families

---

- Total earnings exceed the full-time minimum wage equivalent
- Earnings comprise at least half of household income
- Income is less than 120 percent of local area median income.



# Critical Housing Needs

---

Family paid at least half its income  
for housing



# Measures Used as Examples

---

- Critical housing needs
  - Family paid at least half of their income for housing in 2001
- Crowded
  - More than two people per bedroom
- Uninsured
  - Child or adult was uninsured for some part of the previous 12 months

# Other Measures of Material Hardships



---

- Food insecurity
- Difficulty paying bills
- Receipt of public or private assistance
- Postponement of medical care
- No usual source of medical care
- Car ownership
- Telephone in home



# Question 1

---

- Are working families with critical housing needs more likely than other working families to endure hardships?
  - Working families with critical housing needs are more likely to experience material hardships.



# Material Hardships

---

Food insecurity

Crowded

Difficulty paying bills

Receipt of public or private assistance

Uninsured

Postponement of medical care

No usual source of medical care

Car ownership

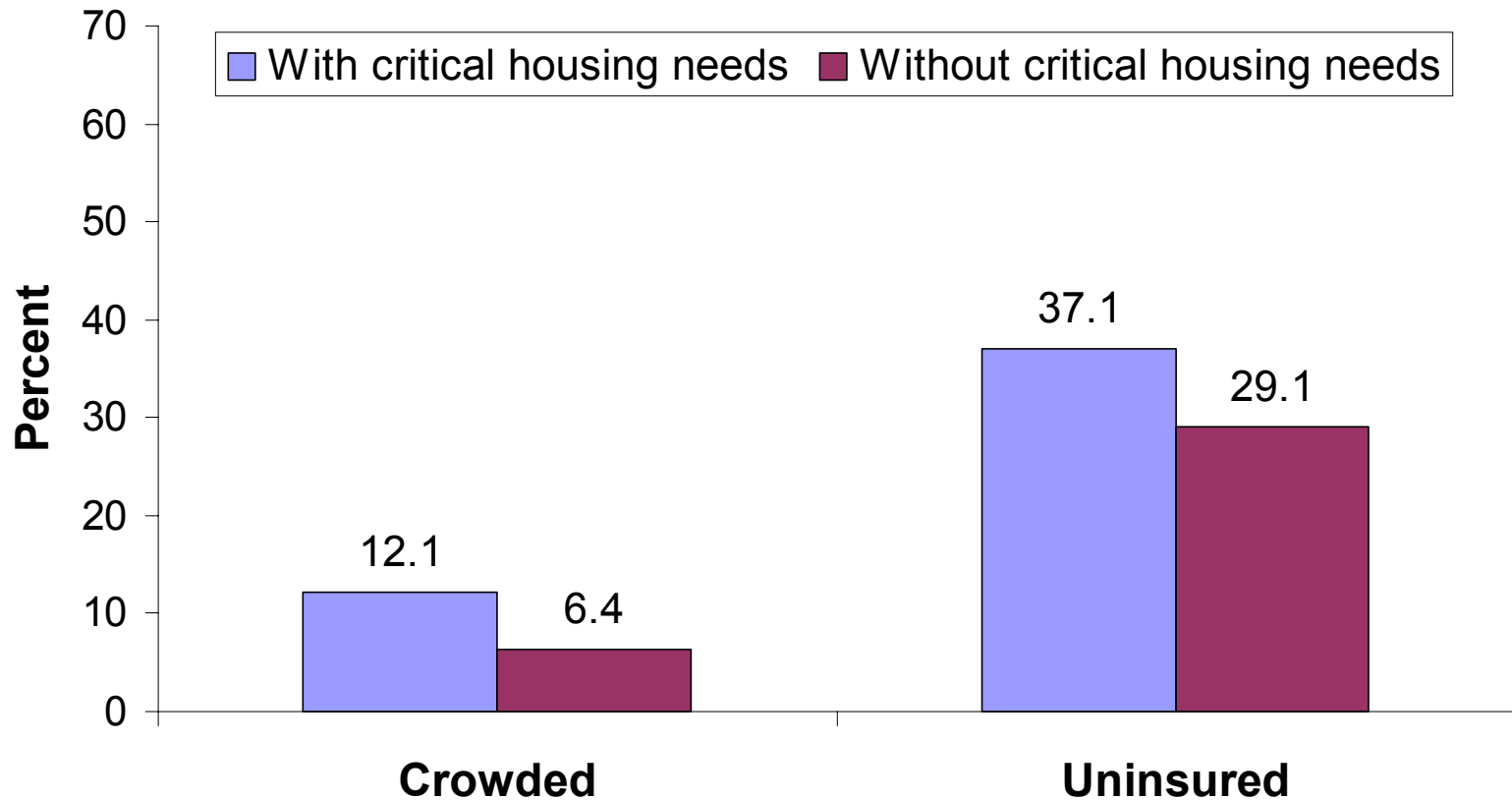
Days without a telephone

## Question 1. Material hardships among working families, by critical housing needs status

Material Hardships		With critical housing needs	Without critical housing needs
Food insecurity	Percent	38.2	31.4
Crowded	Percent	12.1	6.4
Difficulty paying bills	Percent	19.3	17.6
Receipt of public or private assistance	Percent	42.9	34.6
Uninsured	Percent	37.1	29.1
Postponement of medical care	Percent	28.5	28.8
No usual source of medical care	Percent	26.2	20.5
No car ownership	Percent	19.0	9.5
Days without a telephone	Mean	3.1	15.6

SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Material hardships among working families, by critical housing needs status



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

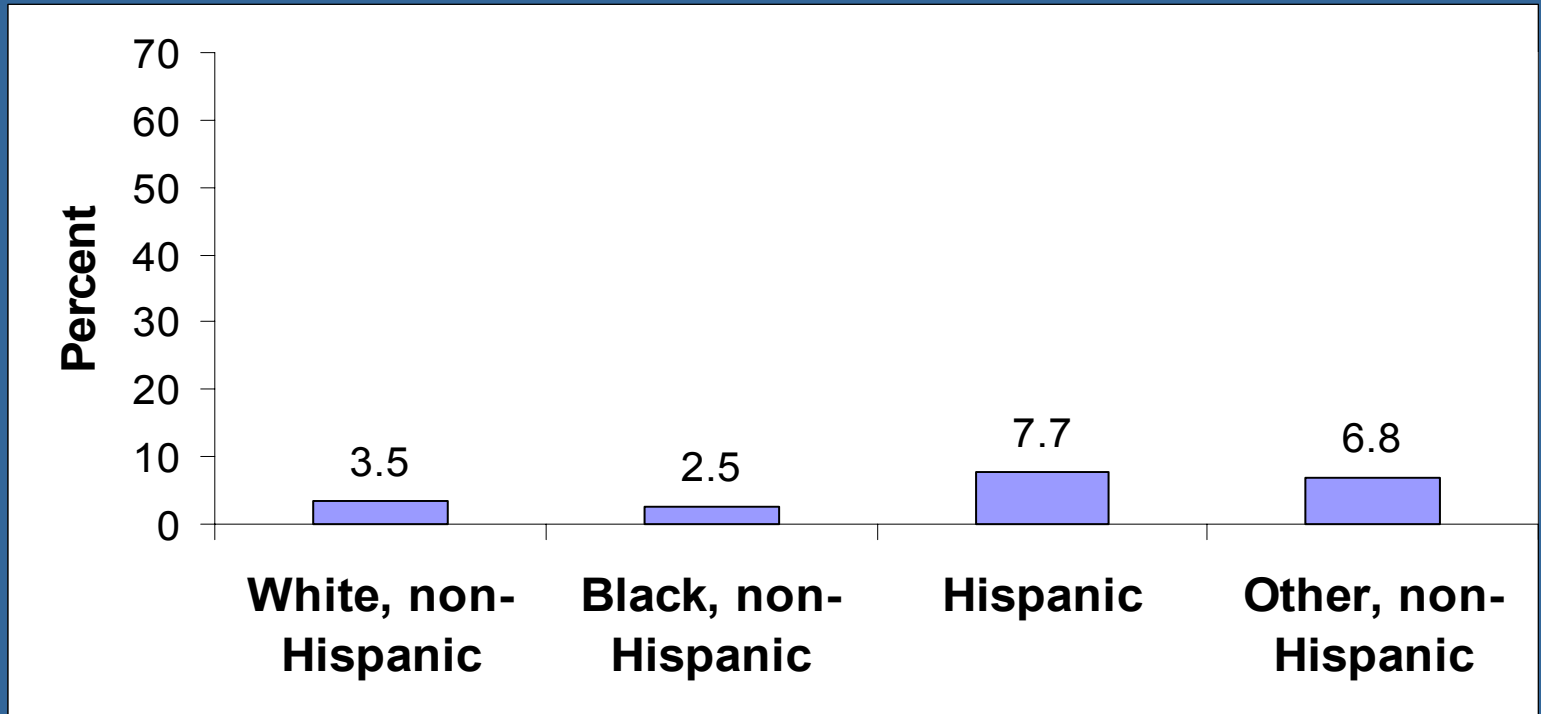


## Question 2

---

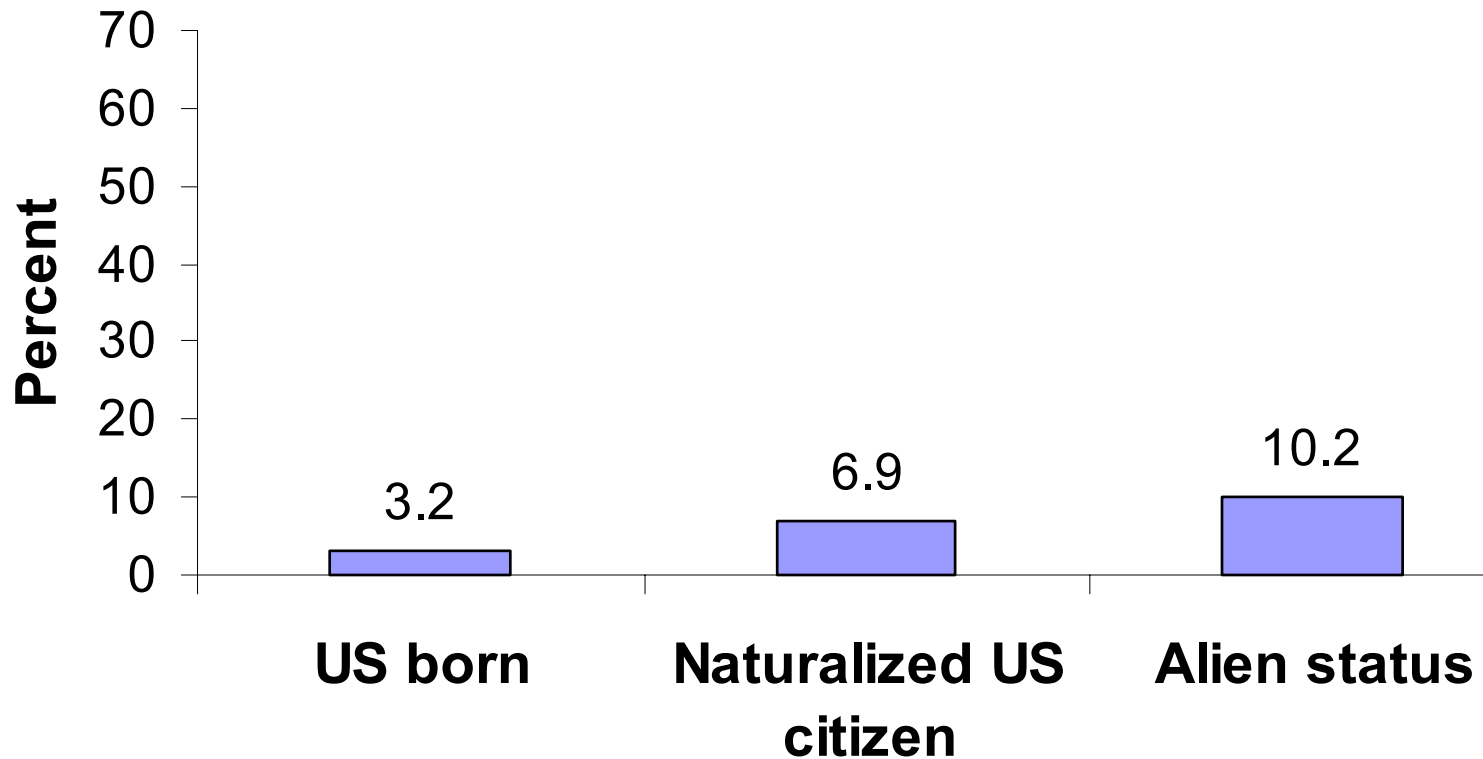
- How do critical housing needs and hardships differ by various demographic factors?
  - Traditionally at-risk groups are, generally, more likely to experience material hardships, especially critical housing needs

# Critical housing needs and other material hardships among working families, by race and ethnicity of respondent



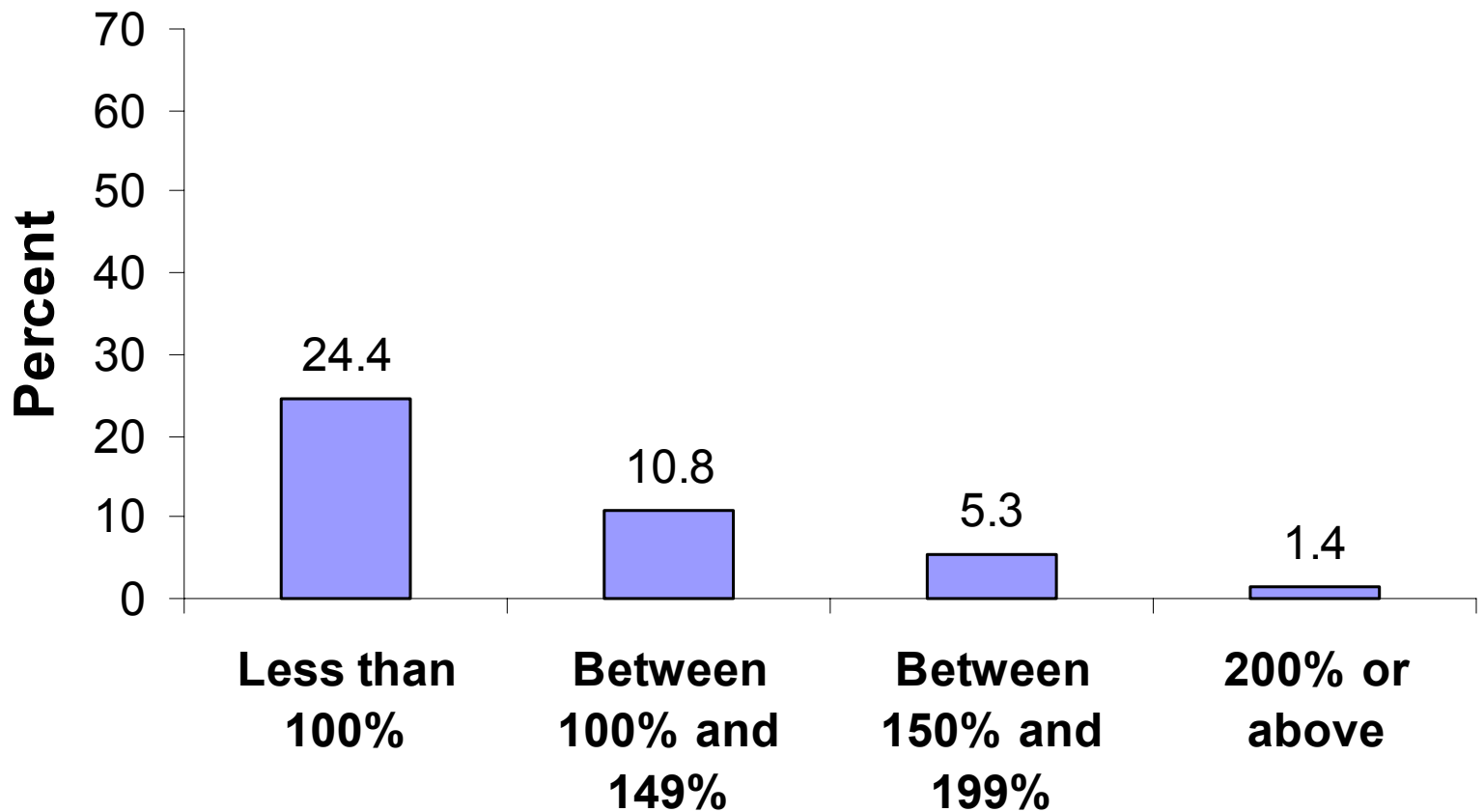
SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Critical housing and other material hardships among working families, by immigration status of respondent



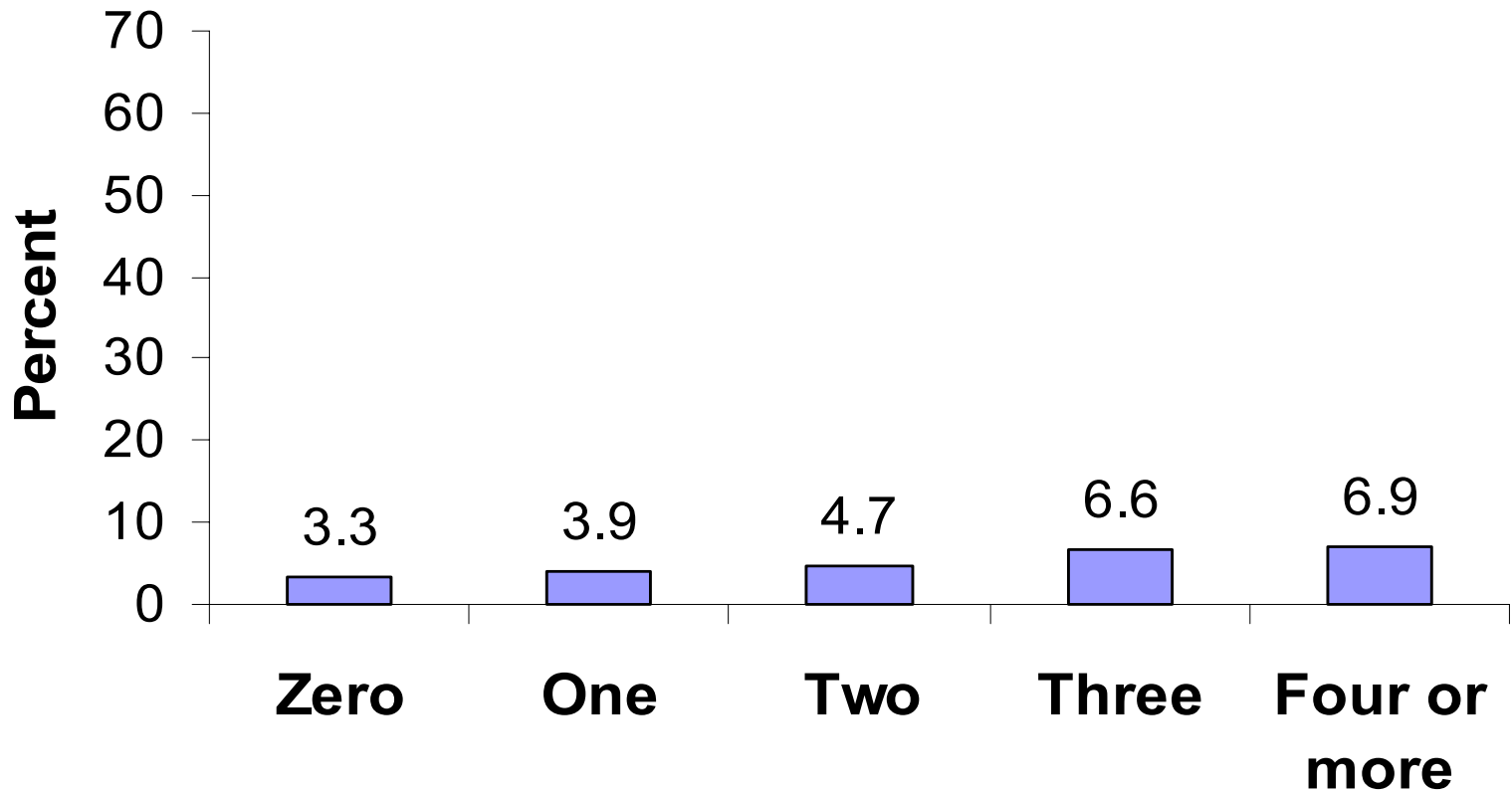
SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Critical housing needs and other material hardships among working families, by income as a percent of poverty



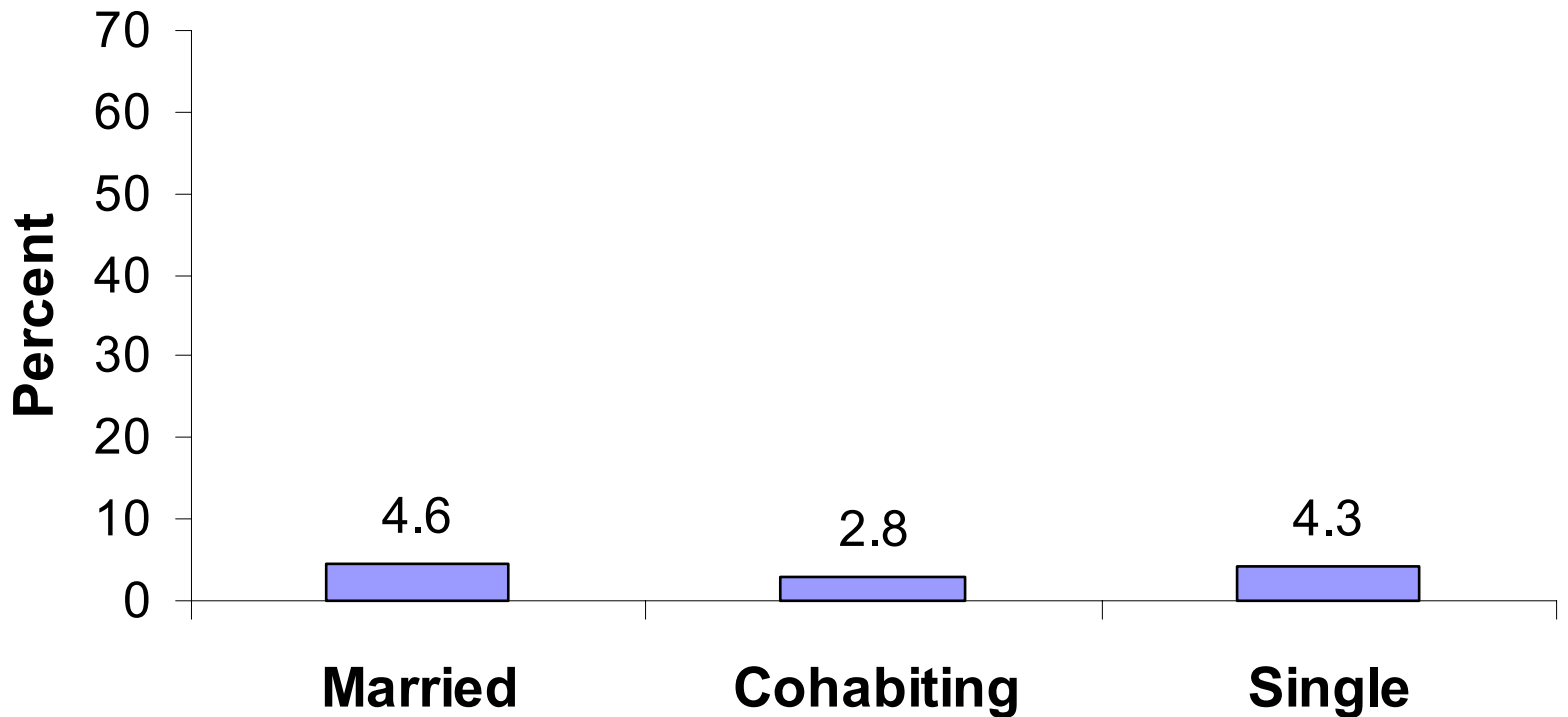
SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Critical housing needs and other material hardships among working families, by number of children in family



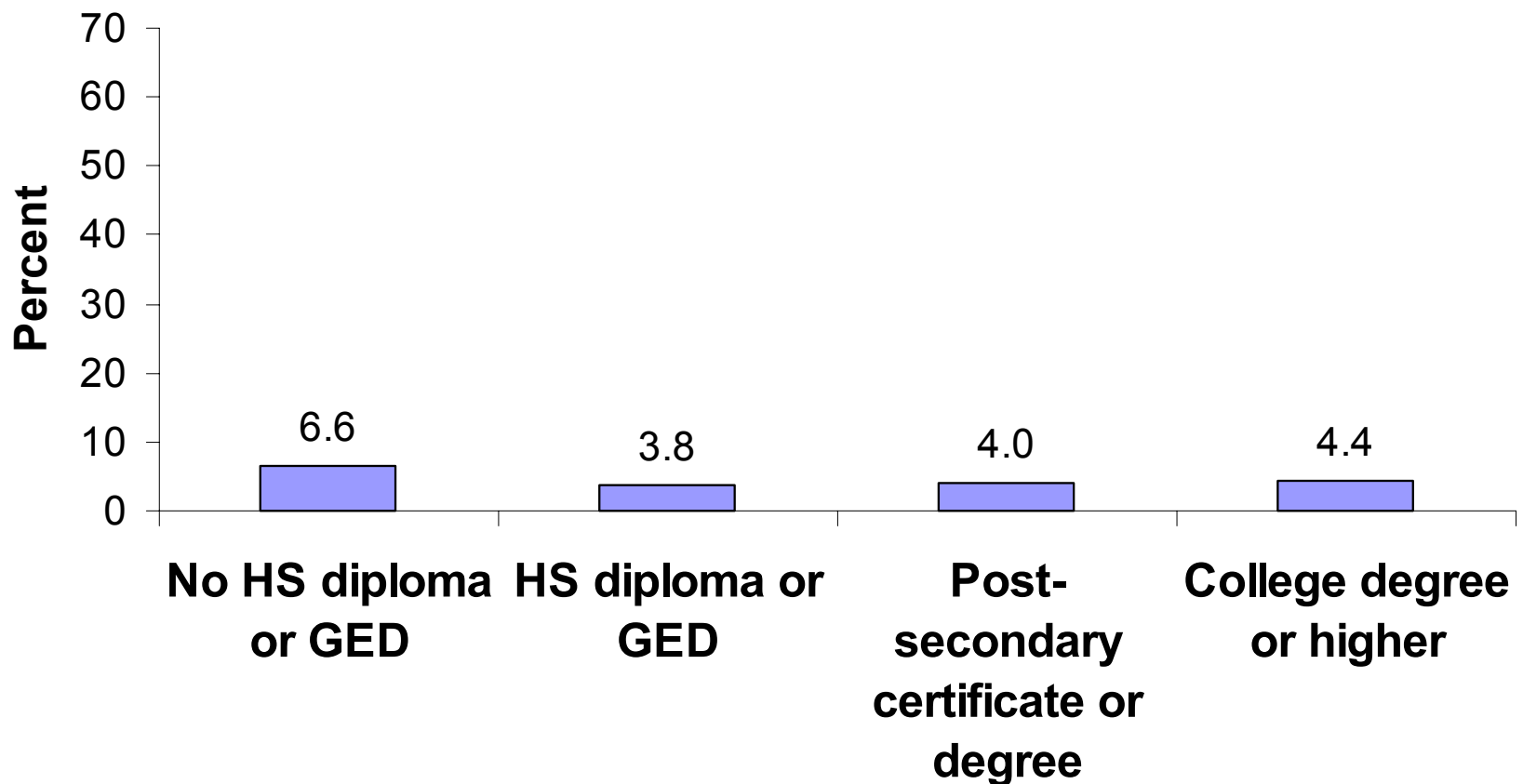
SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Critical housing needs and other material hardships among working families, by marital status of respondent



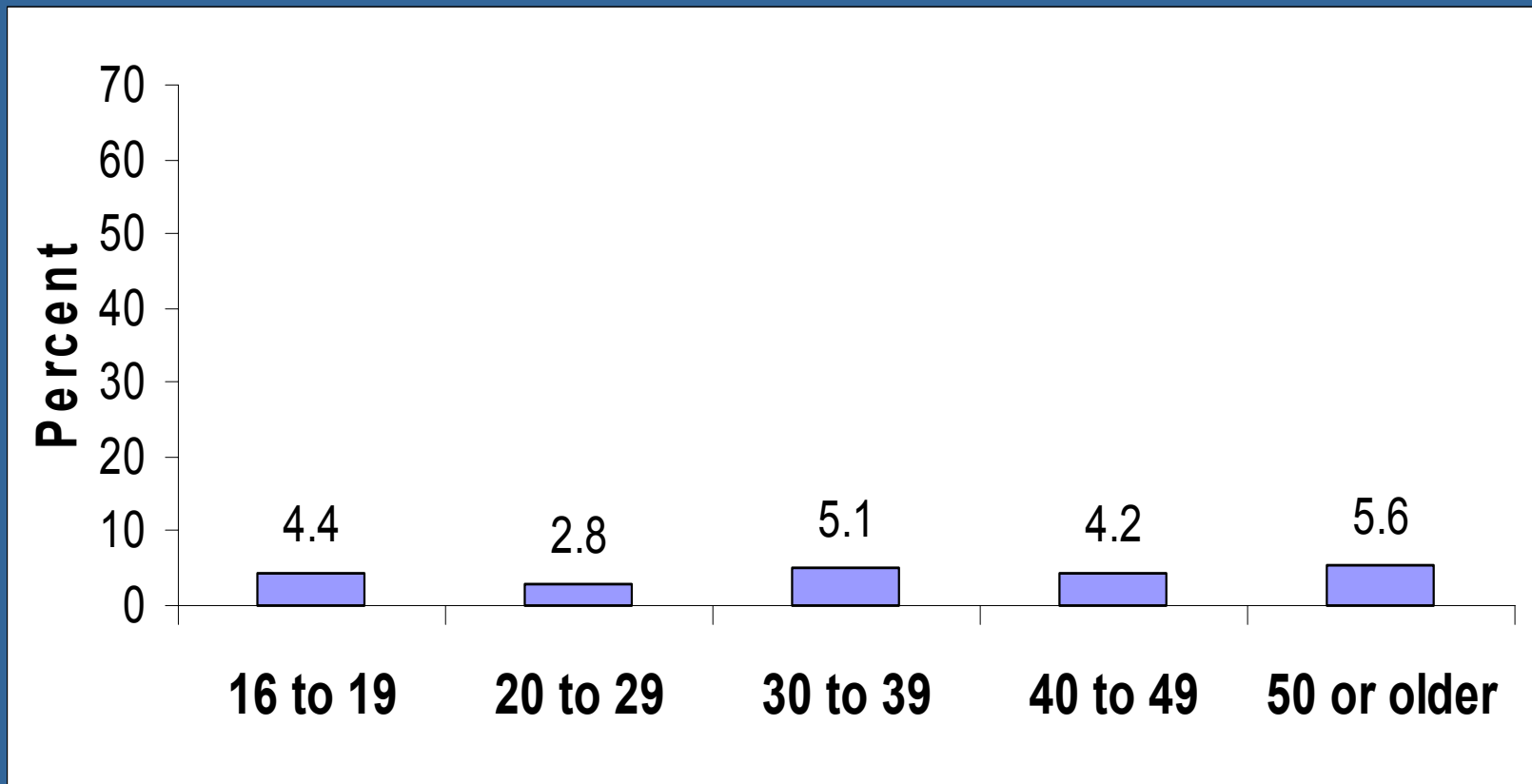
SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Critical housing needs and other material hardships among working families, by educational attainment of respondent



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Critical housing needs and other material hardships among working families, by age of respondent



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

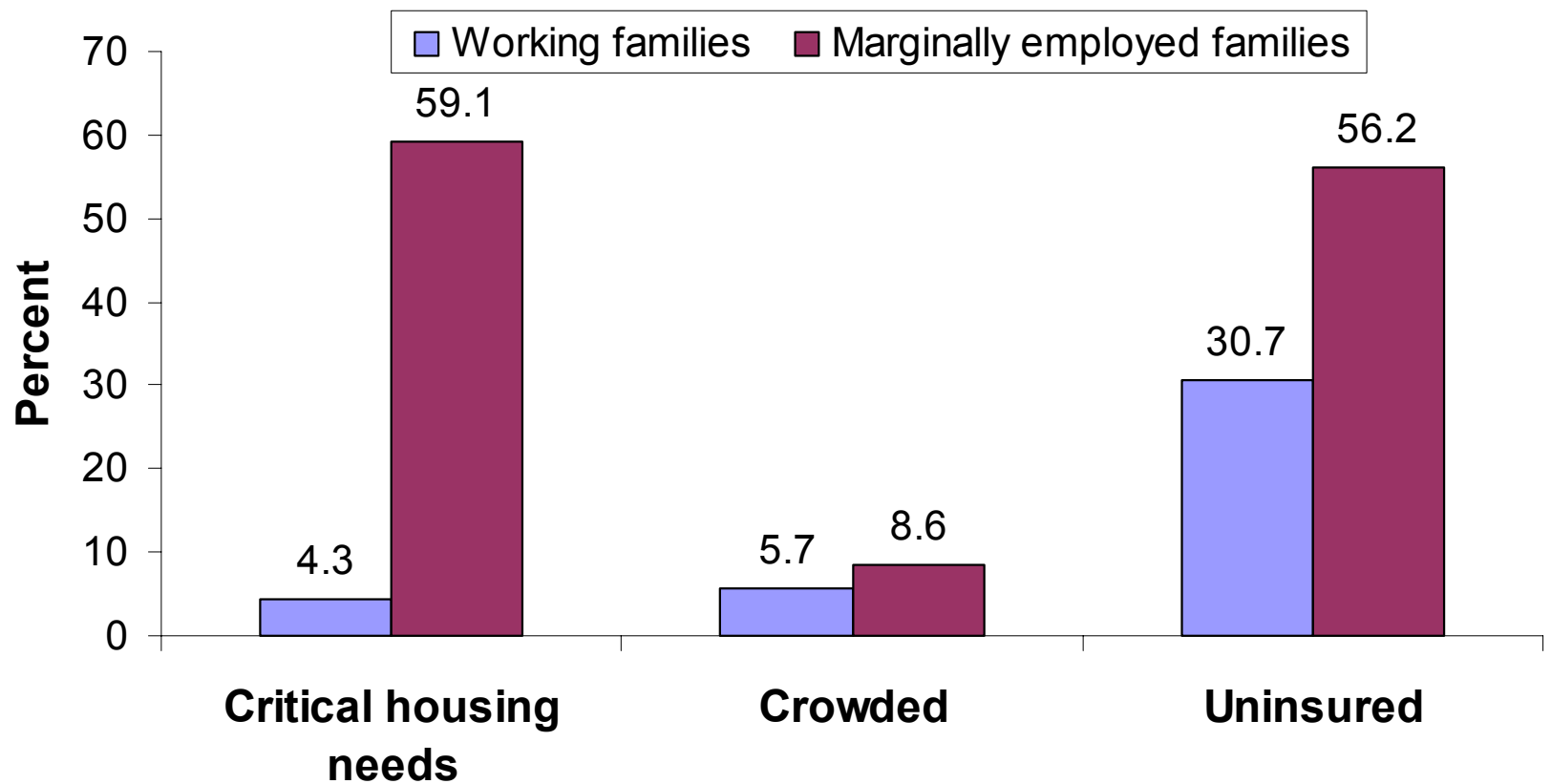


# Question 3

---

- To what extent do high housing costs and material hardships affect marginally employed families?
  - Marginally employed families are more likely to experience hardships than working families

# Critical housing needs and other material hardships among families, by working status



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

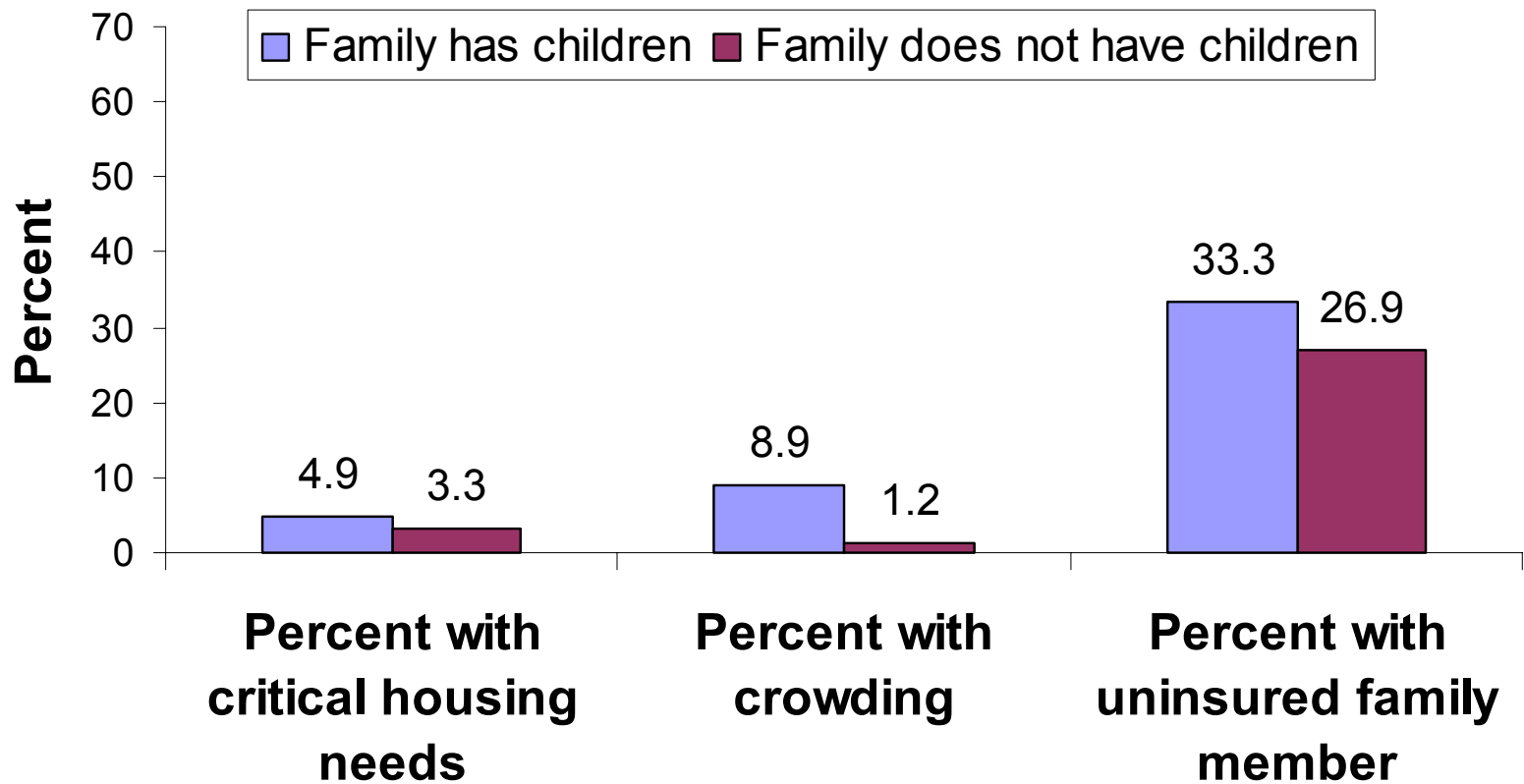


# Question 4

---

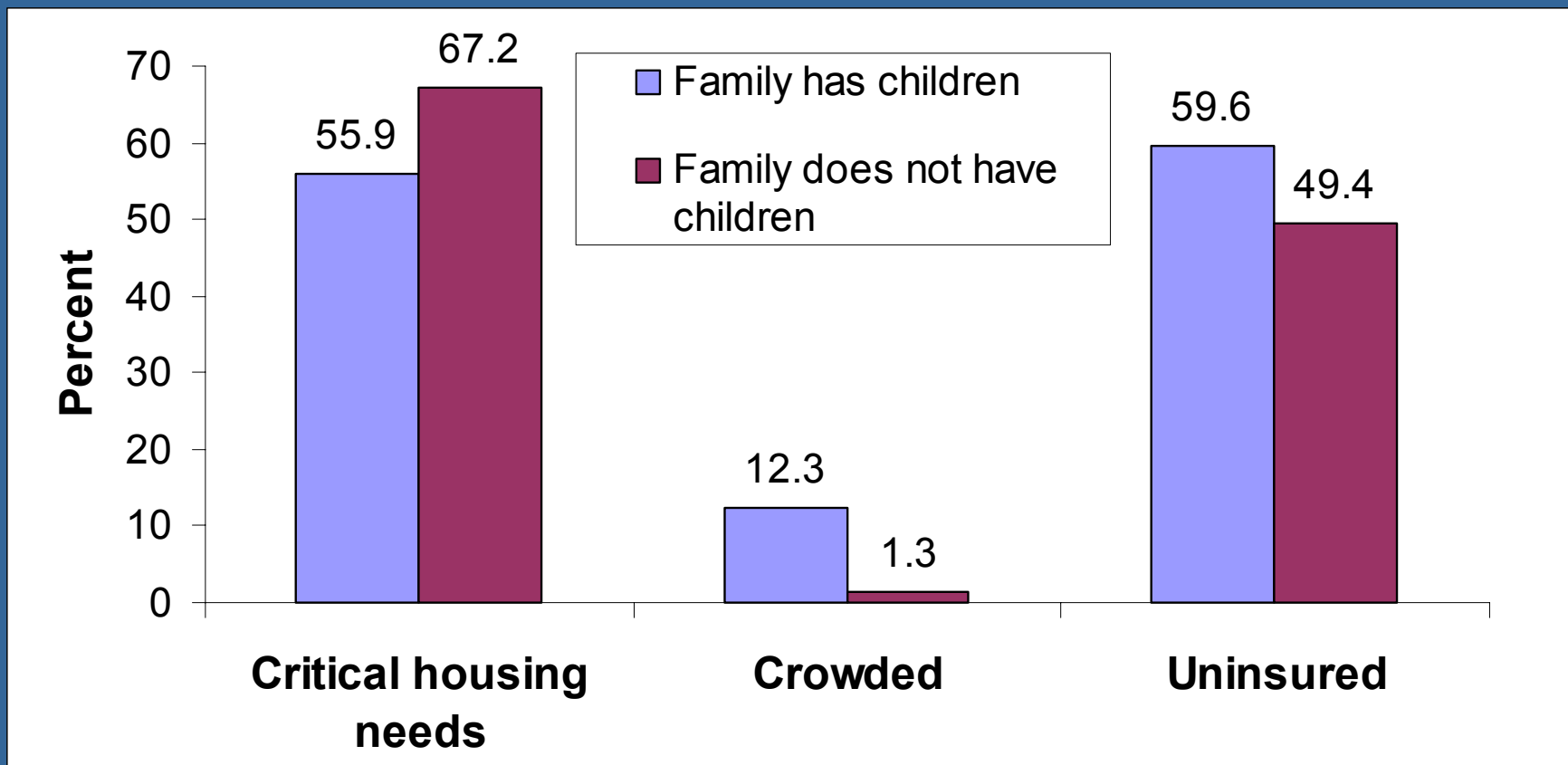
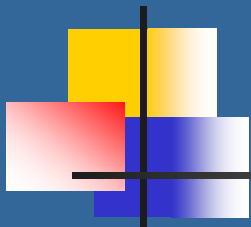
- How do unaffordable housing and material hardships differ by presence of children?
  - Families with children are more likely to experience material hardships than their counterparts without children.

# Critical housing needs and some material hardships are higher among working families with children



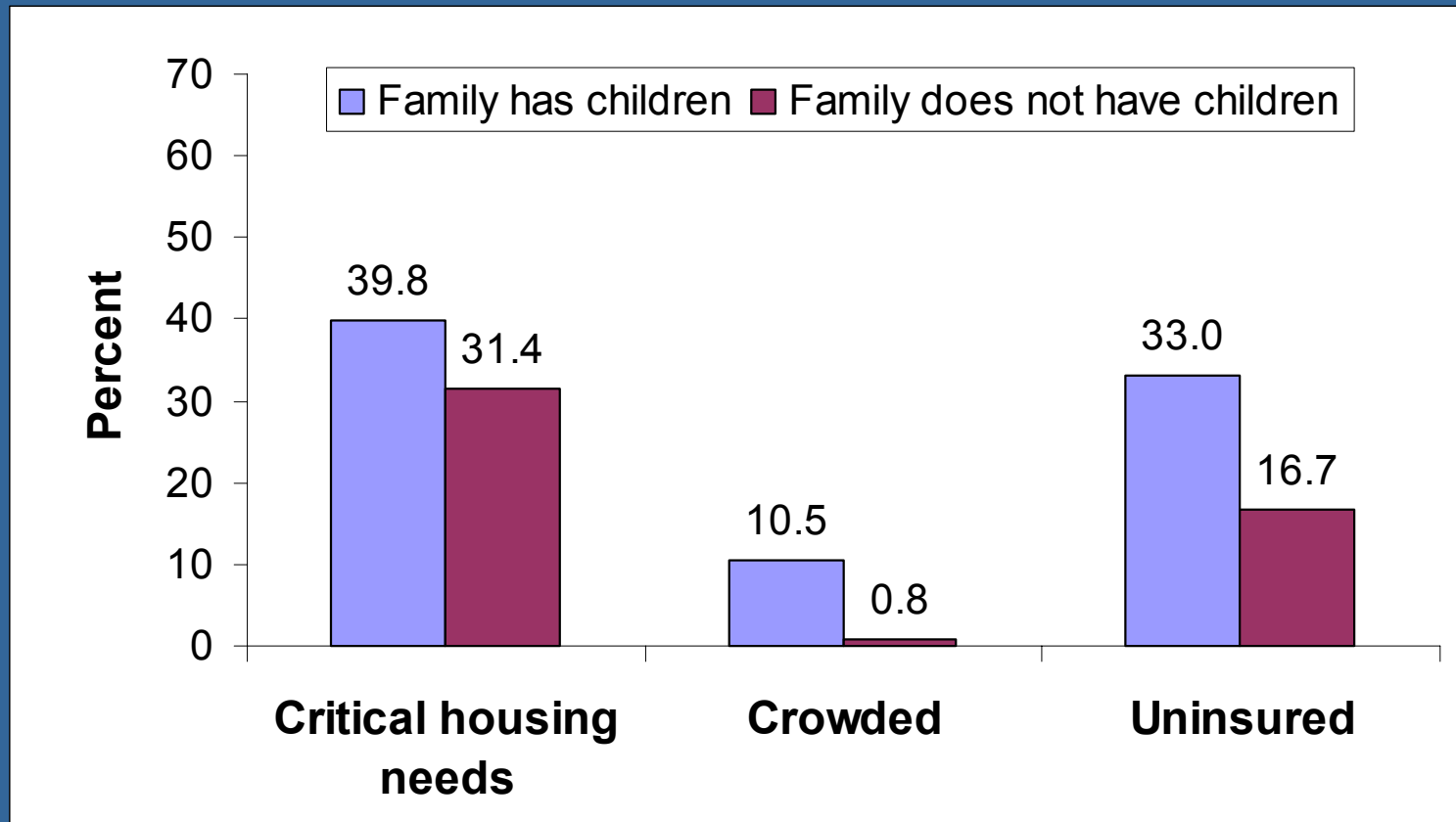
SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Critical housing needs and other material hardships among marginally employed families, by presence of children



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Critical housing needs and other material hardships among non-working families, by presence of children



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

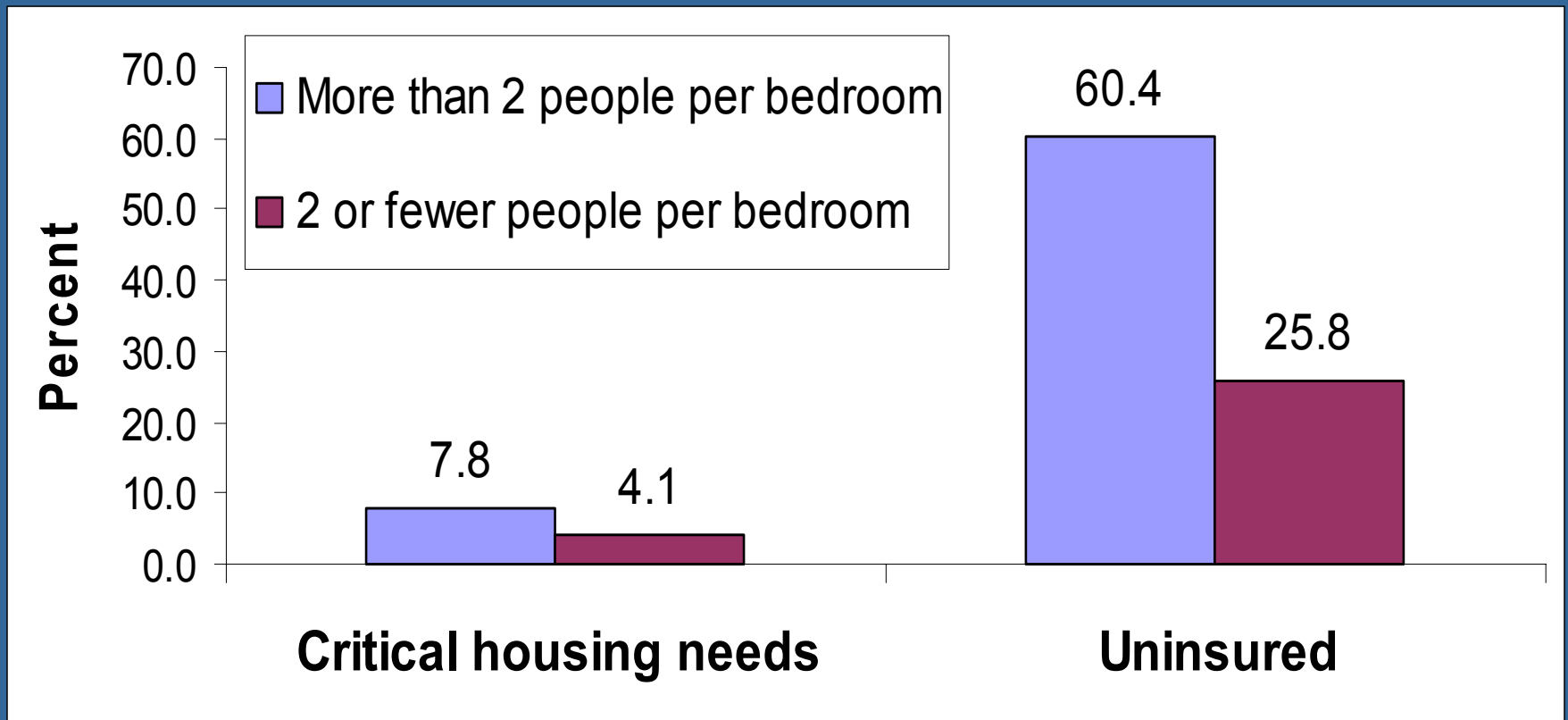
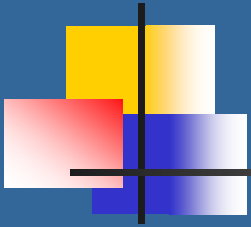


# Question 5

---

- To what extent does being crowded help working families address their housing affordability problem or other hardships?
  - It doesn't
    - Crowded working families are more likely to experience other critical housing needs and other hardships than non-crowded working families

# Critical housing needs and some material hardships are greater for families with crowding



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.



# Question 6

---

- How is the well-being of children directly or indirectly affected by high housing costs?
  - Children in working families with critical housing are not any worse or better off than other children in working families

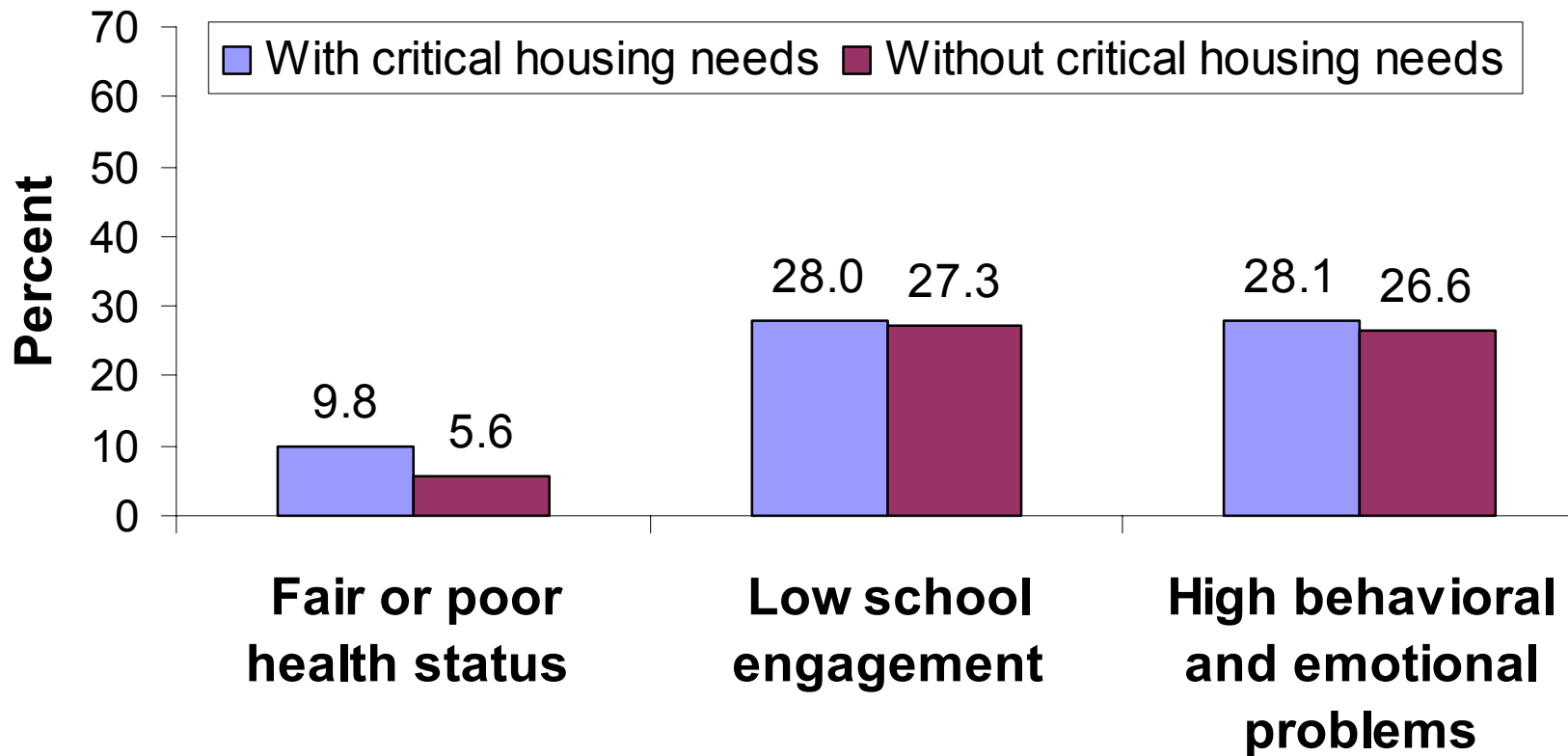


# Measures of Child Well-Being

---

- **Health status**
- Activity-limiting condition
- School engagement level
- Sports/activities participation
- **Behavioral and emotional problems**
- Skipping school
- Expulsion or suspension
- **Accidents or injuries**

# Measures of well-being for children under age 18 in working families, by critical housing needs status



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.



# Question 7

---

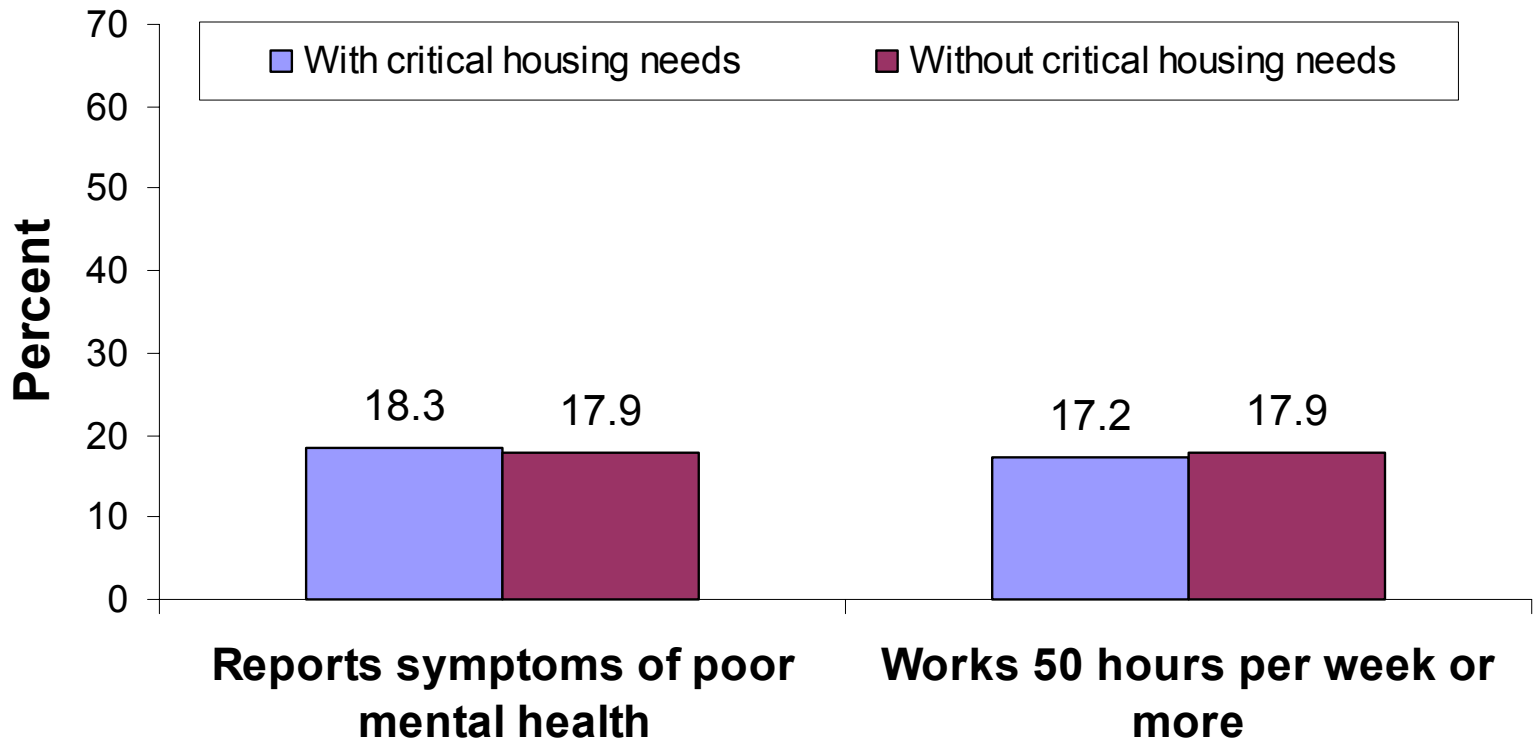
- How is the well-being and activities of adults affected by critical housing needs and home ownership?
  - Adult behavior and well-being differ very little by critical housing needs status
  - Adult behavior and well-being often differ significantly based on home ownership.

# Measures of Adult Well-Being and Activities

---

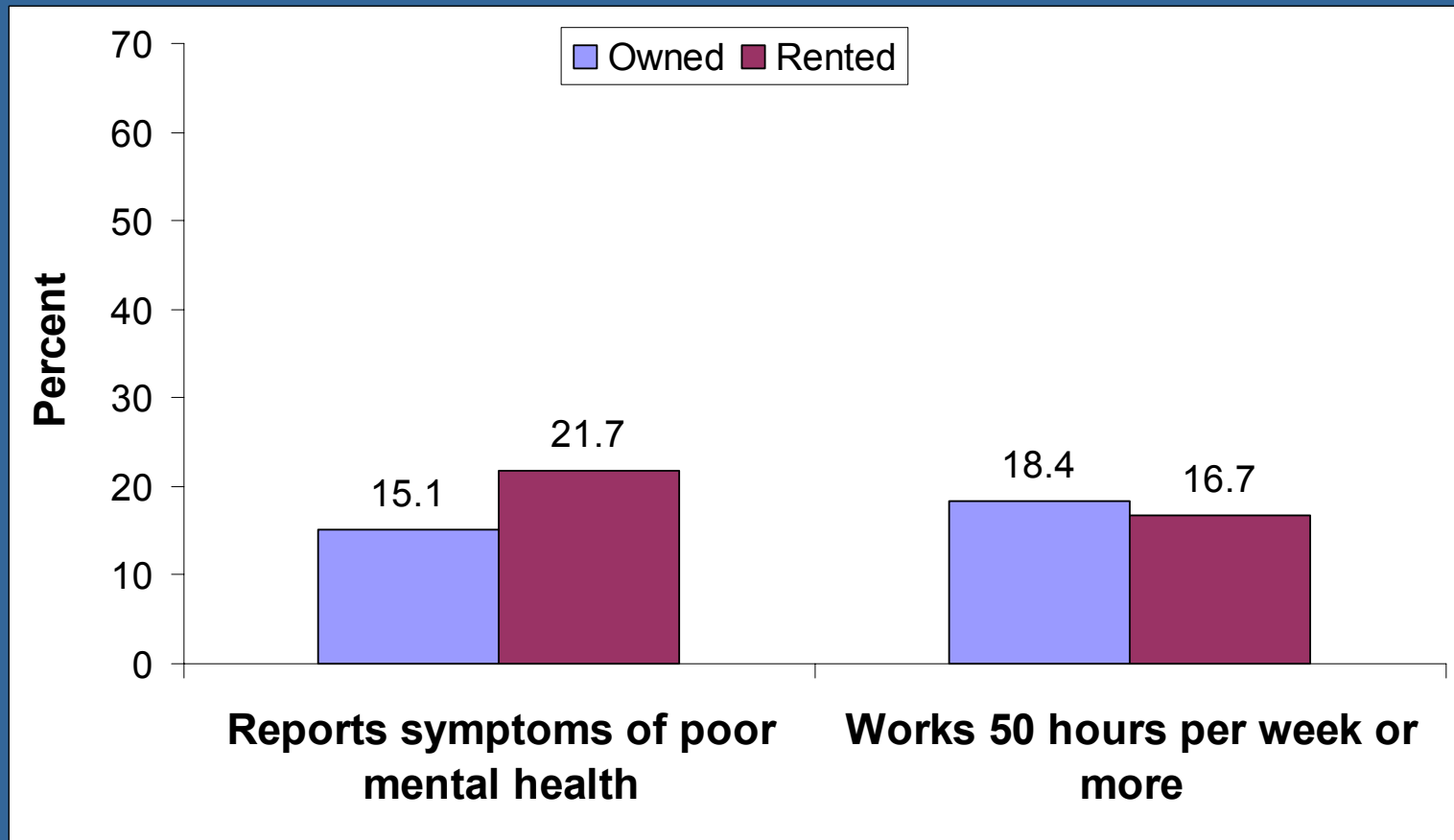
- Parental aggravation level
- Mental health
- Health status
- Work-limiting condition
- Working 50 hours a week or more
- Working night shift
- Volunteering
- Attending religious services
- Reading to child
- Taking child on outings

# Well-being among adults ages 18 to 65 in working families, by critical housing status



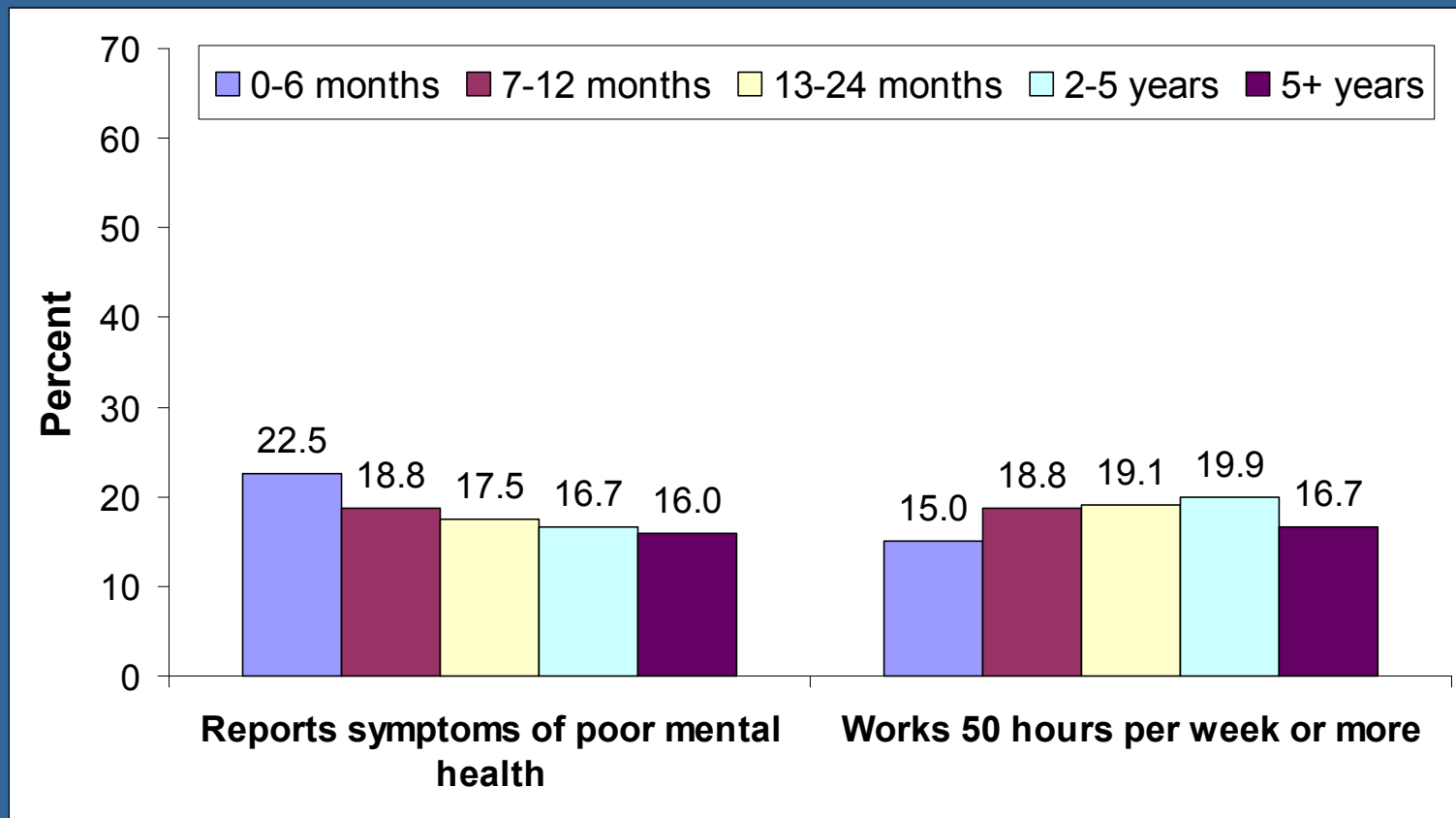
SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Well-being among adults ages 18 to 65 in working families, by home ownership



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Well-being among adults ages 18 to 65 in working families, by time in current home



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

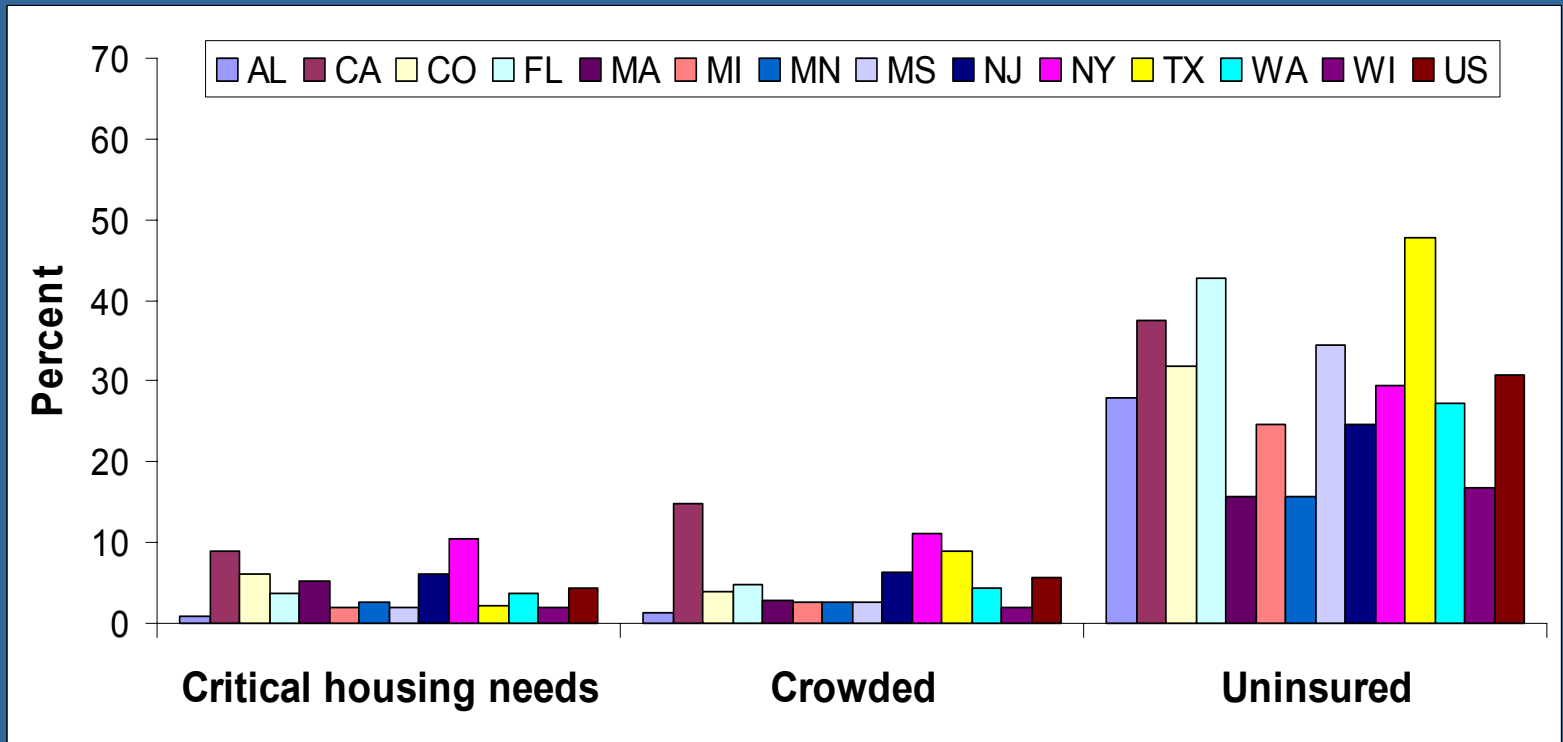


# Question 8

---

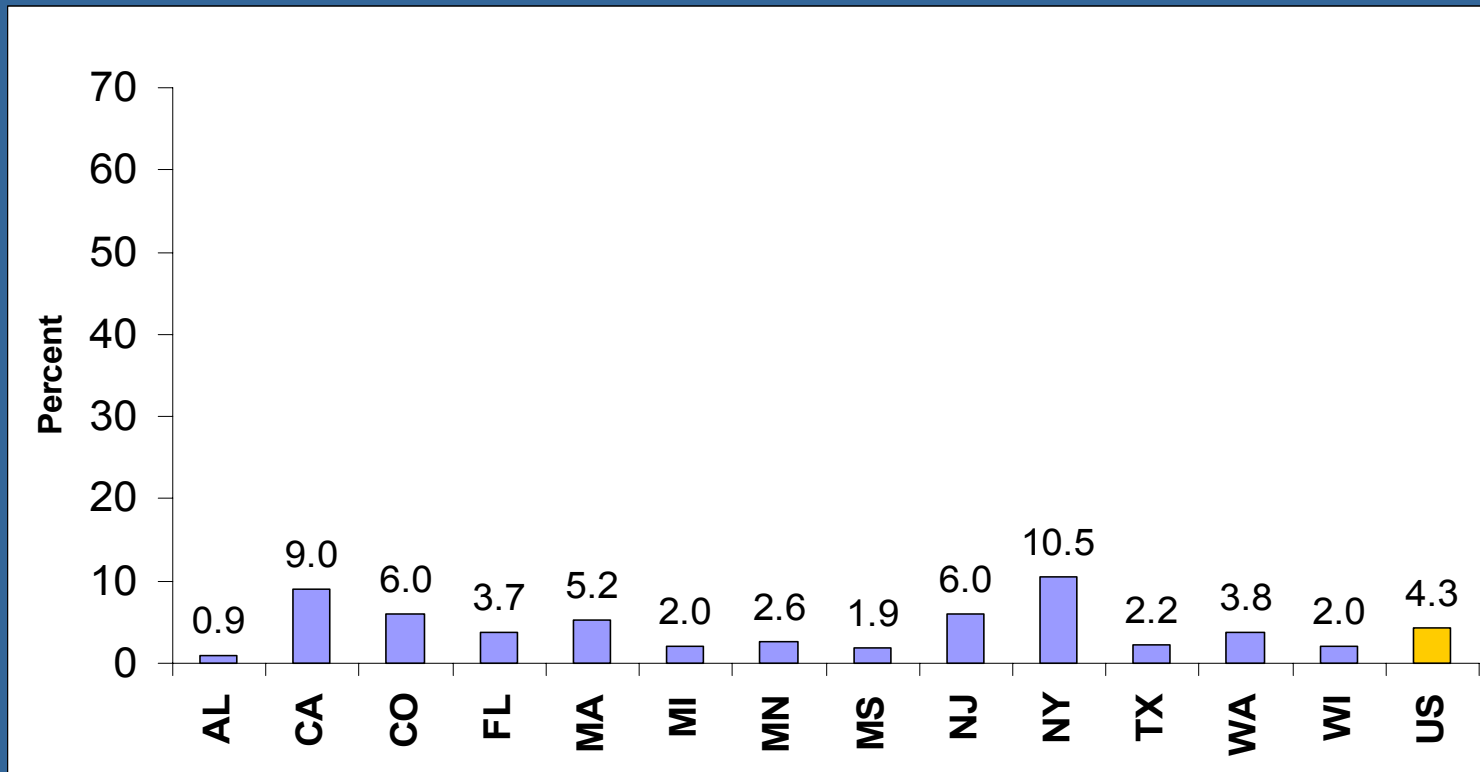
- How do unaffordable housing and material hardships vary at the regional, state and metropolitan level?
  - Critical housing needs and several material hardships varied across all three levels.

# Critical housing needs and other material hardships among working families, by state



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

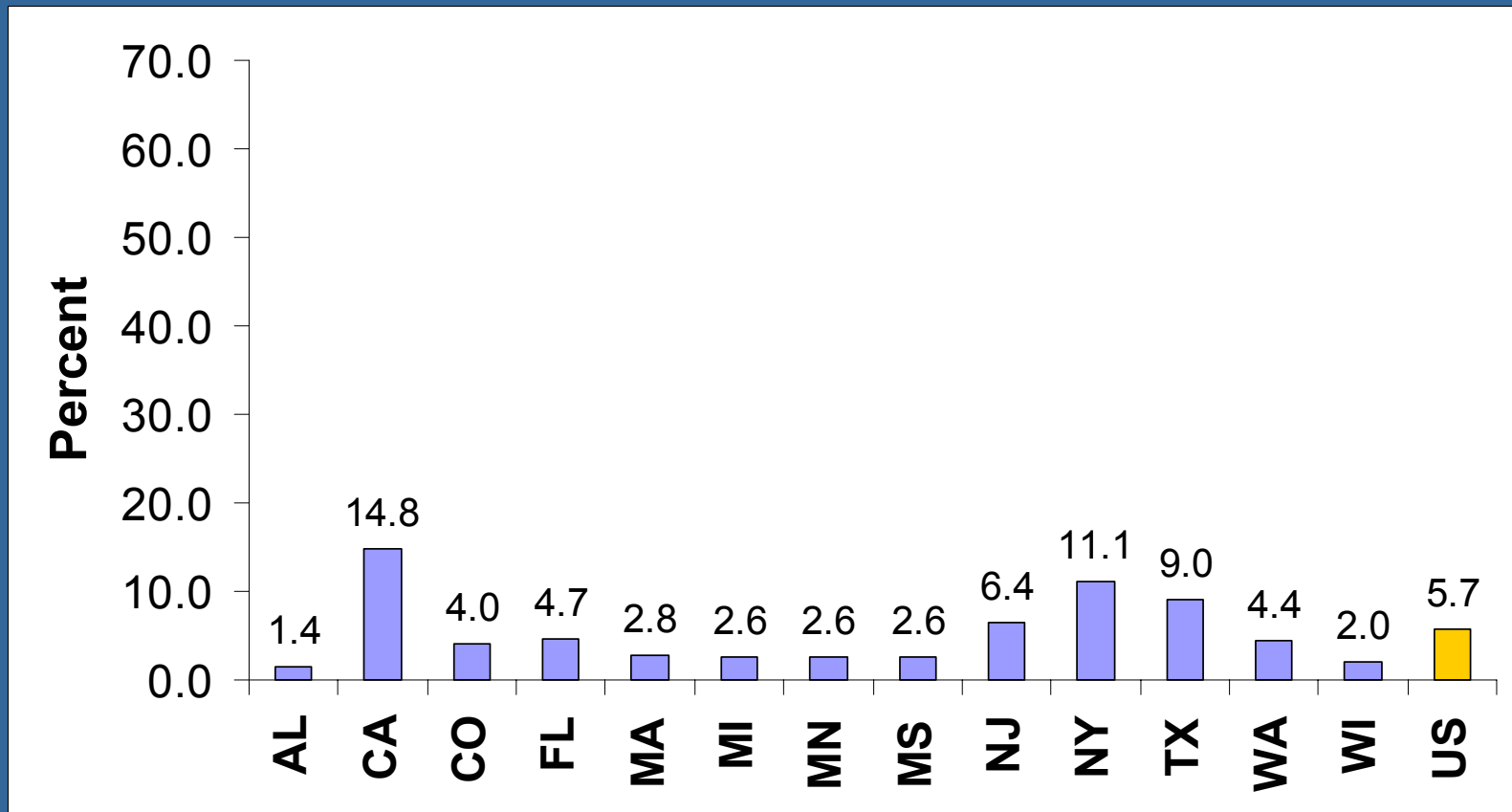
# Working families with critical housing needs , by state



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.



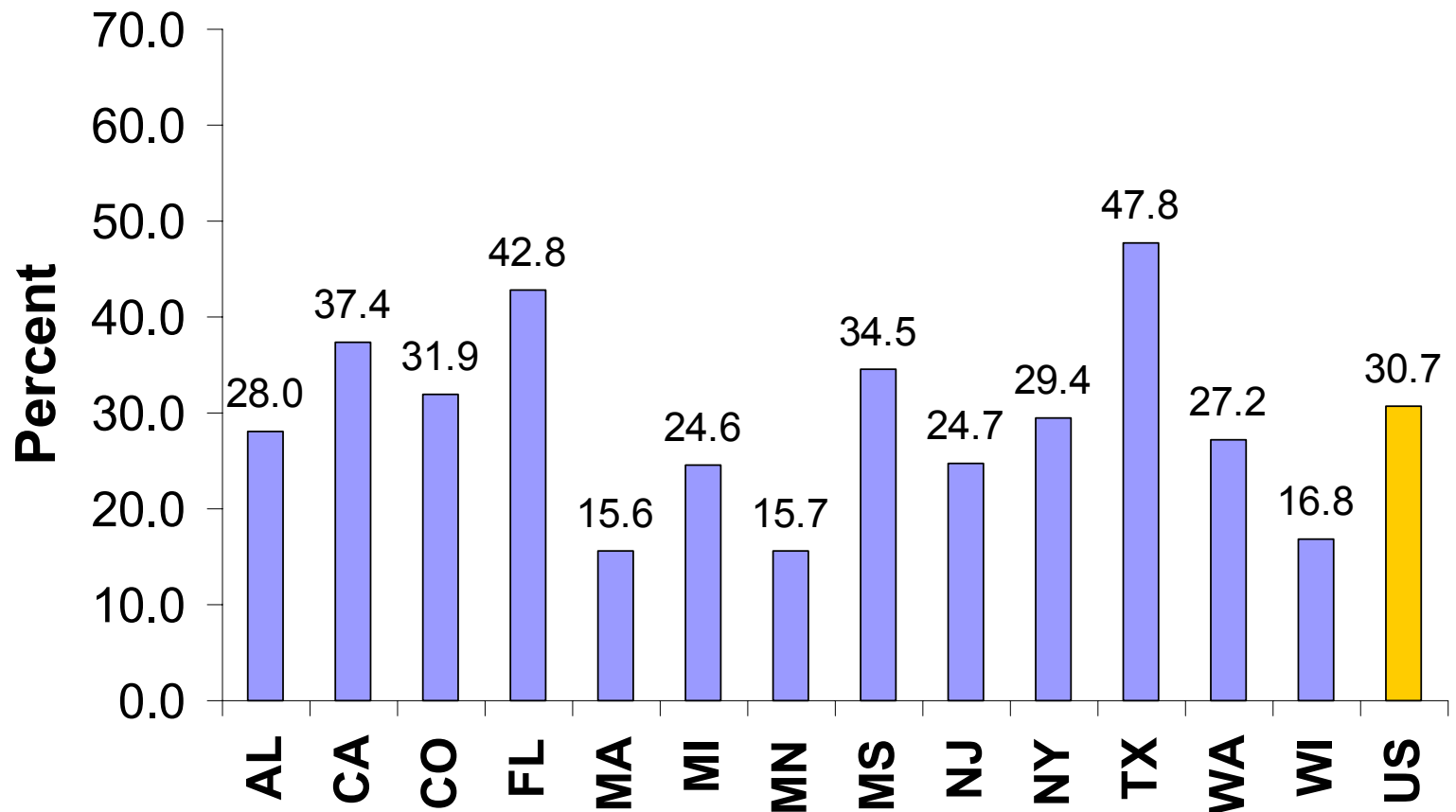
# Crowded working families, by state



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

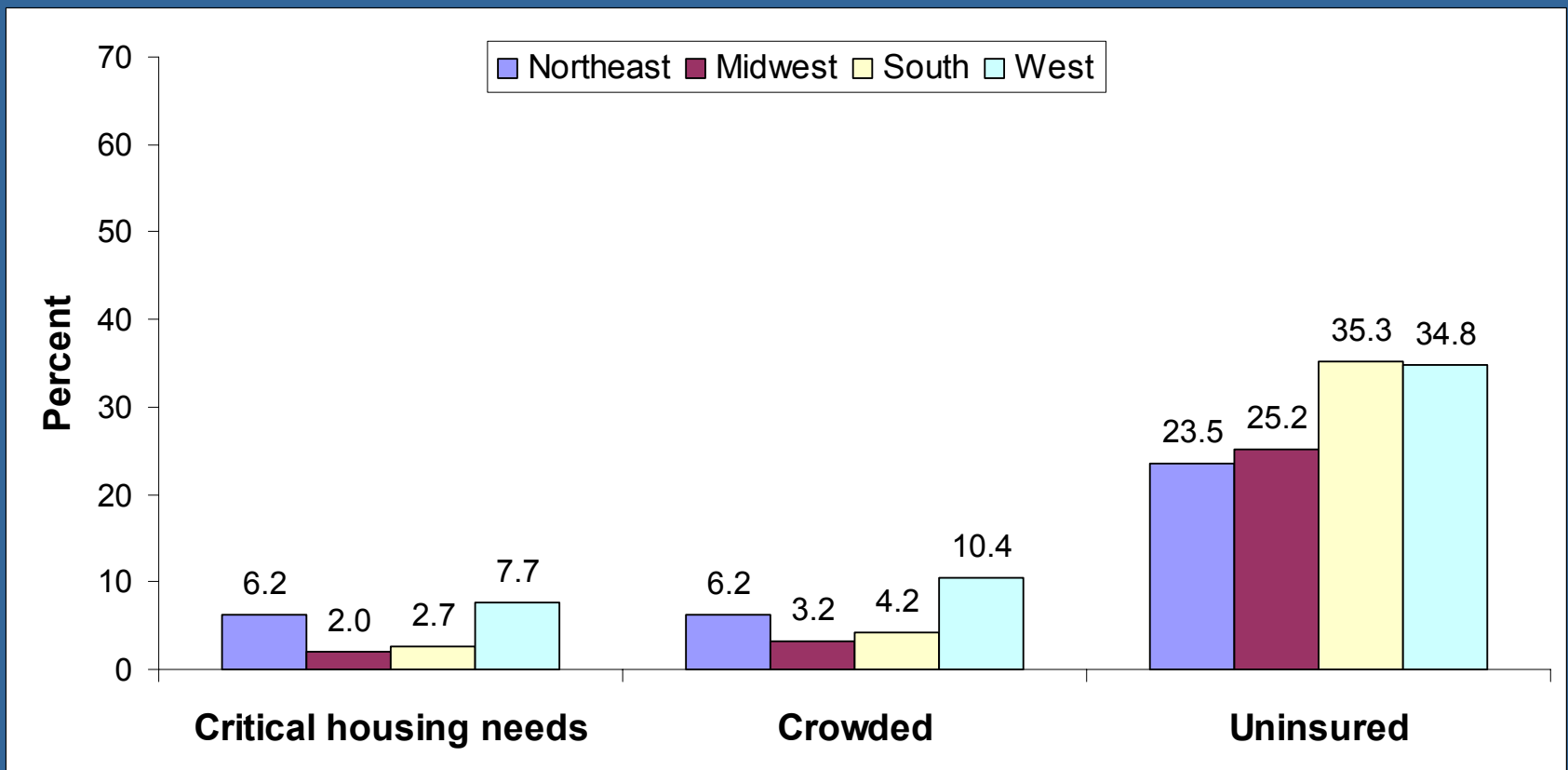


# Uninsured working families, by state



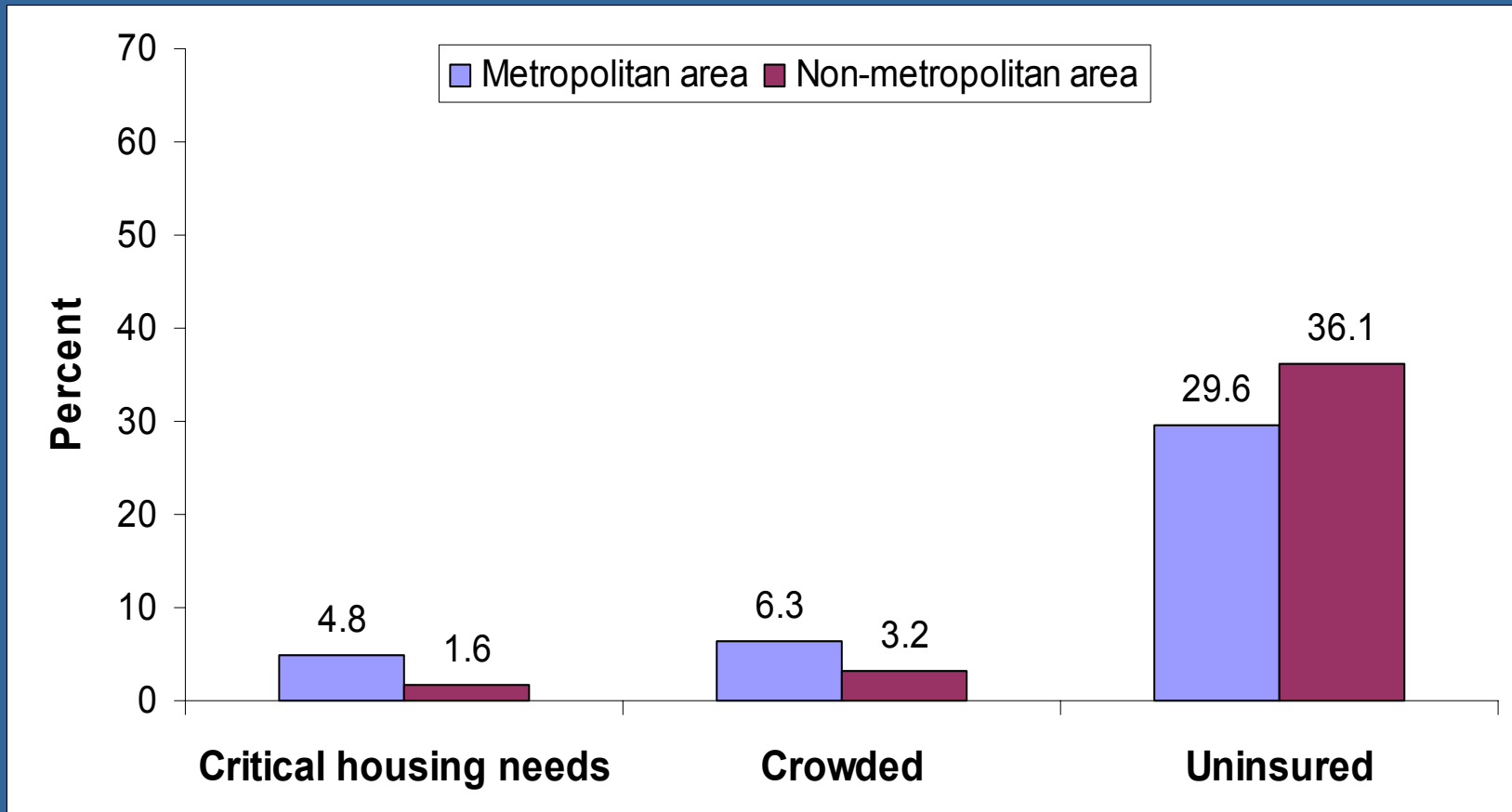
SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Critical housing needs and other material hardships among working families, by region



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

# Critical housing needs and other material hardships among working families, by metropolitan status



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.

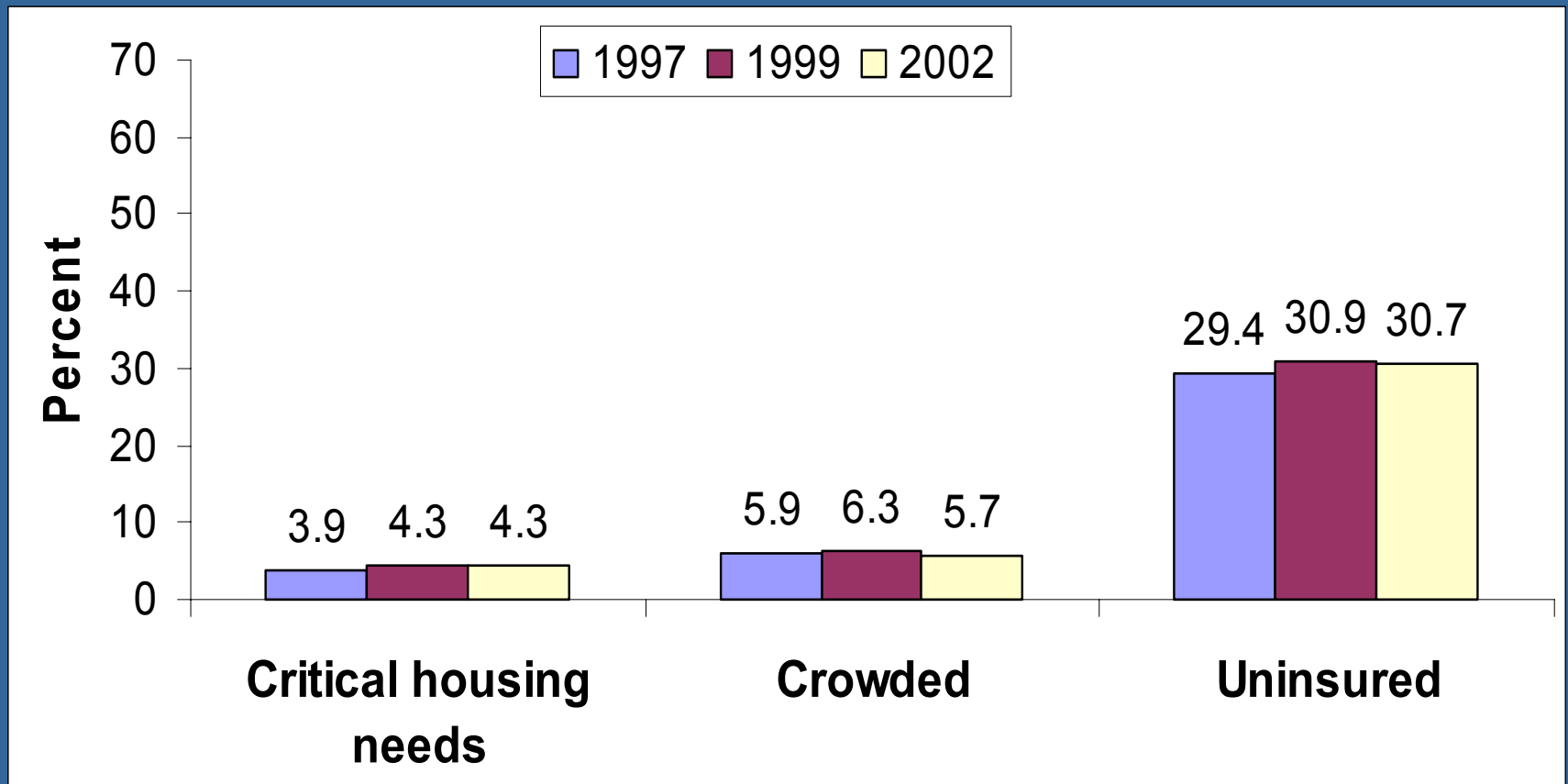


## Question 9

---

- How have national rates of unaffordable housing and material hardships among working families varied over time?
  - There has been little significant change in material hardships over time.

# Critical housing needs and other material hardships among working families, by year



SOURCE: Child Trends' tabulations of the 2002 National Survey of America's Families.



# Summary

---

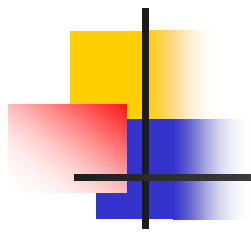
- Families facing critical housing needs are more likely to face other material hardships.
- On average, levels of child and adult well-being do not seem to differ by critical housing needs
- Nevertheless, critical housing needs may be related to well-being.



# Next Steps

---

- Proceed with analyses to try to distinguish “choosers” from the “non-choosers”
- Examine the relationship of critical housing needs to well-being separately for:
  - Higher and lower incomes
  - Higher and lower quality neighborhoods
- Examine the relationship of critical housing needs to well-being while controlling for:
  - Family income
  - Neighborhood quality



Child **TRENDS**®