

A decorative graphic on the left side of the slide consisting of a grid of squares in various shades of blue and white, arranged in a stepped pattern.

Severe Housing Cost Burden and Hardship in Working Families

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March 31, 2005

PAA Annual Meeting; Philadelphia, PA

Acknowledgement

- Funding provided by the Center for Housing Policy





Overview of the Presentation

- Background
- Research questions
- Data source and key measures used
- Methods
- Findings
- Summary and discussion

Background

- Little is known about the effect of high housing costs on material hardships
- Housing subsidies reduce food insecurity and increase access to health care (Bratt 2002)
- Severe housing cost burden could indirectly affect child well-being if it increases family hardships

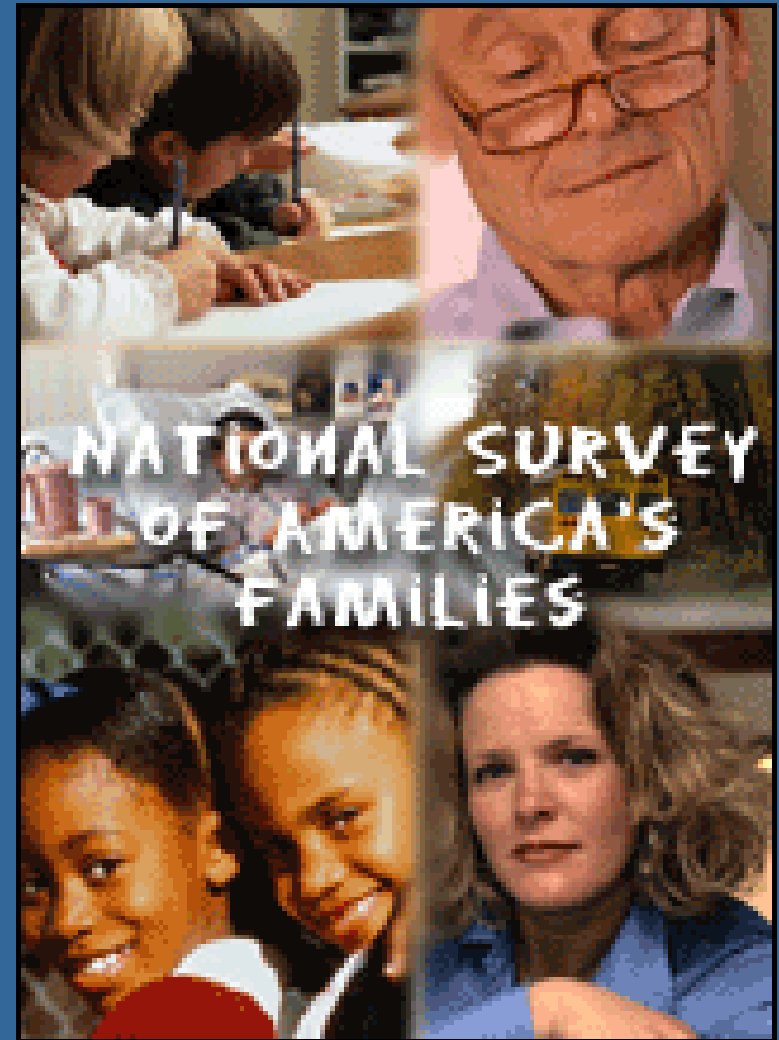


Research questions

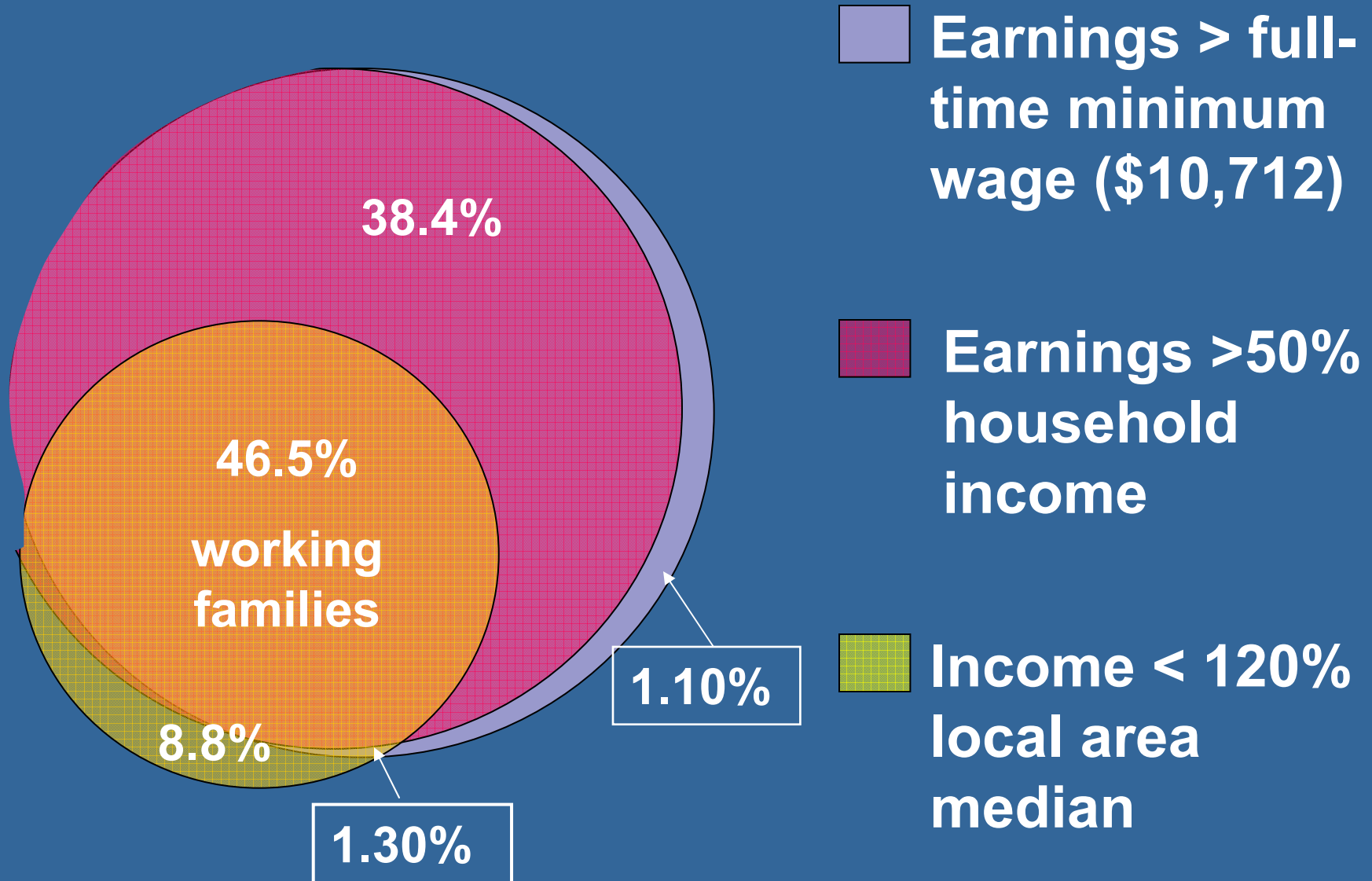
1. How common is severe housing cost burden, and what socio-economic and demographic factors are associated with it?
2. Is severe housing cost burden associated with greater material hardships, and do socio-economic and demographic characteristics mediate this link?
3. Do some families use crowding as a strategy to cope with severe housing cost burden?

National Survey of America's Families

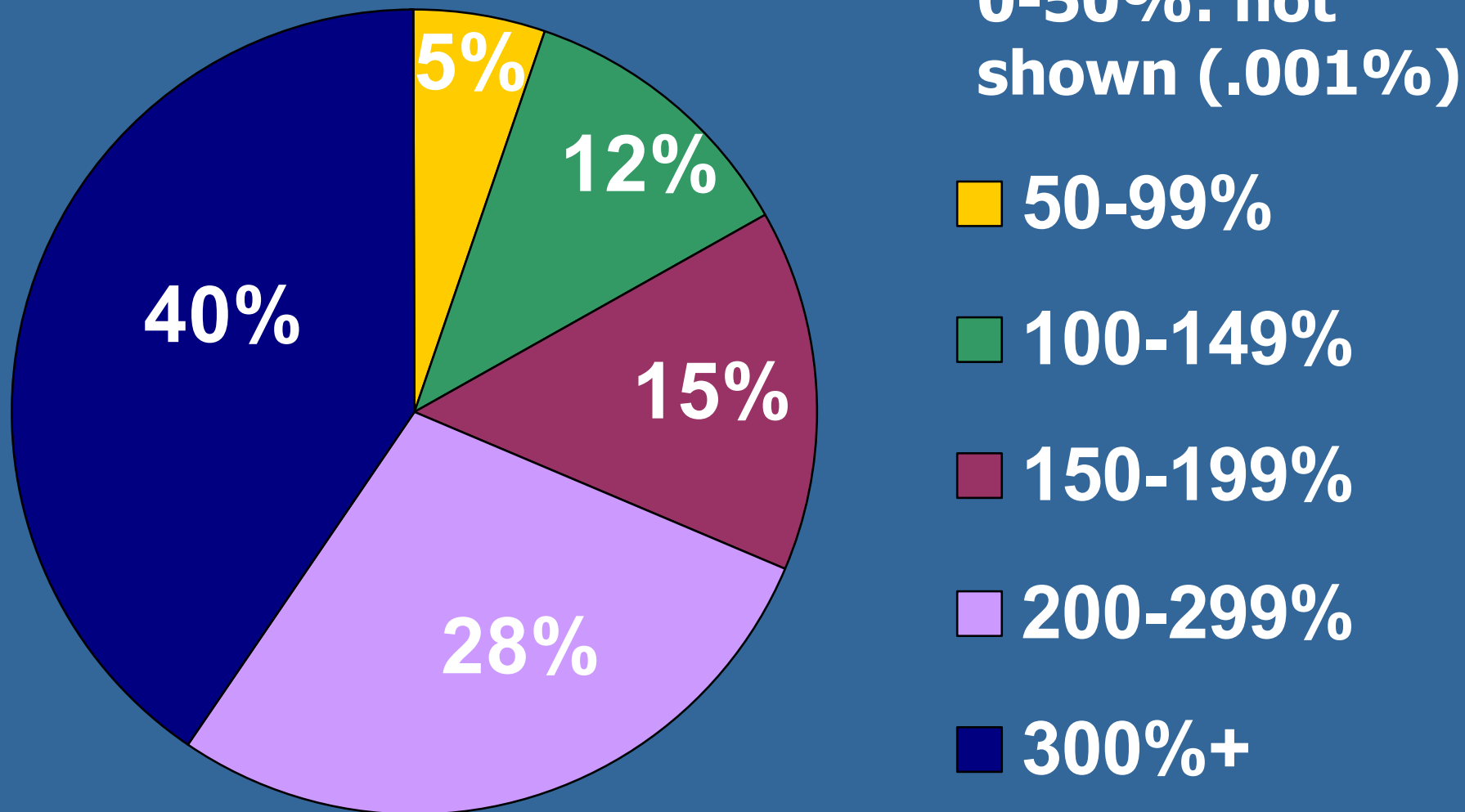
- Nationally representative
- Cross-sectional
- N= 17,936 working families in 2002
- Weighted N = 34,731,000



Working Families



2001 income-to-poverty ratios of working families





Severe housing cost burden

- Family paid at least half its income for housing



Measures of Material Hardships

- Food insecurity
- Crowding
- Difficulty paying bills
- Receipt of public or private assistance
- Lacking health insurance
- Postponement of medical care
- No usual source of medical care
- Lack of a car
- Days without telephone service



Socio-economic and demographic characteristics

- Neighborhood quality
- Income-to-poverty ratio
- Home ownership
- Race/ethnicity of survey respondent
- Immigration status of survey respondent
- Family structure
- Educational attainment
- Age of children in family
- State, region, and metropolitan status



Methods

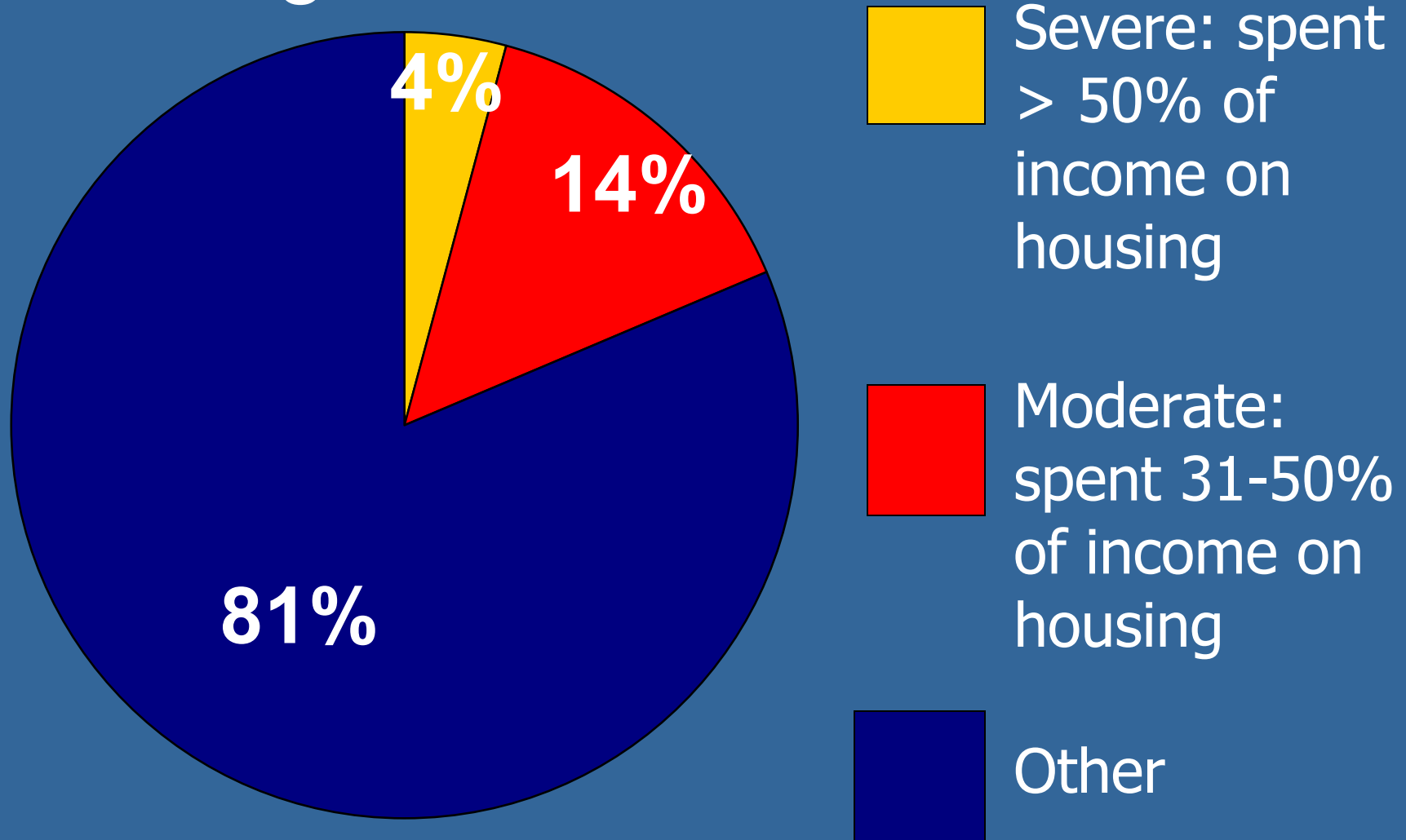
- Descriptive (bivariate) analyses
- Multivariate analyses



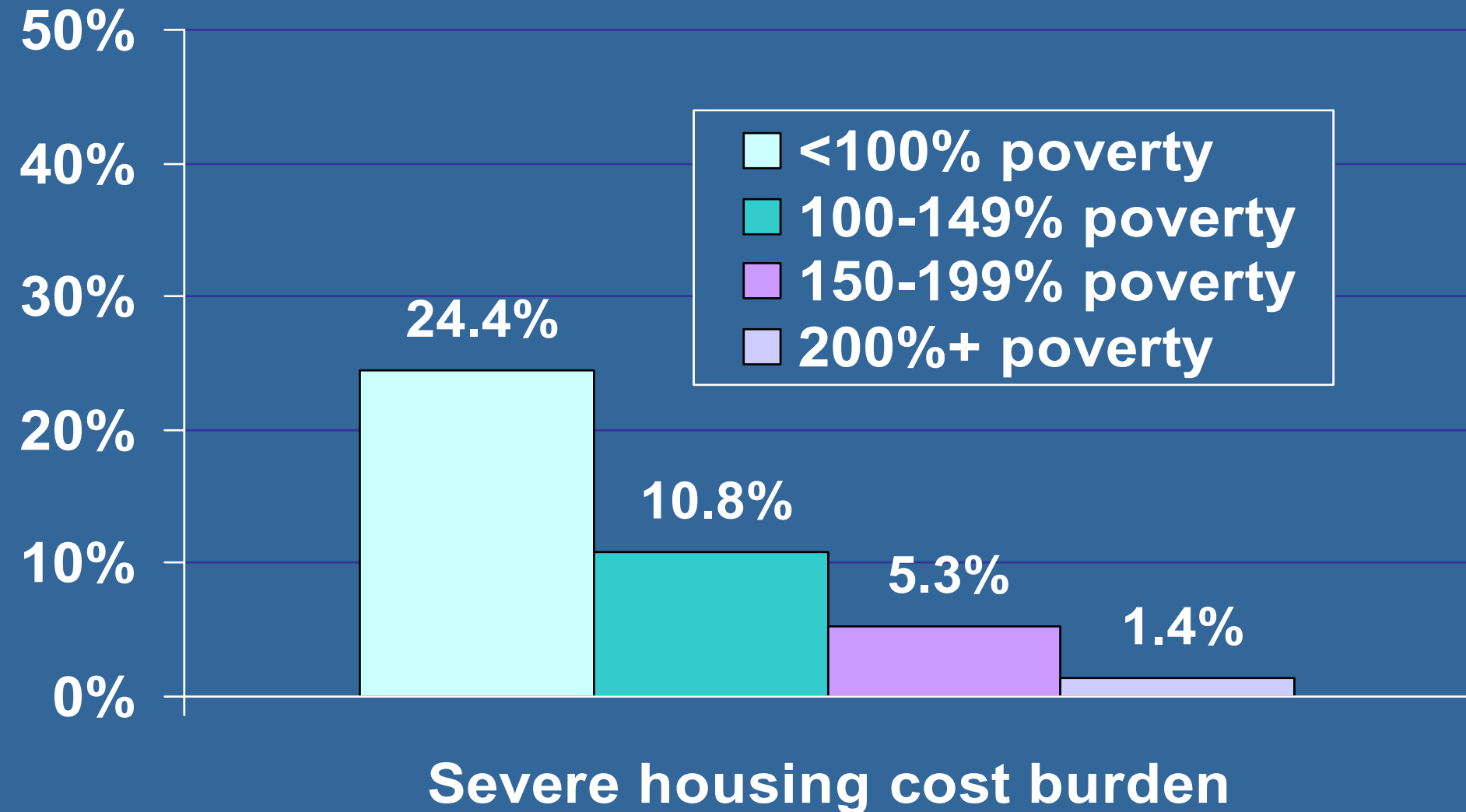
Findings

1. How common is severe housing cost burden, and what socio-economic and demographic factors are associated with it?

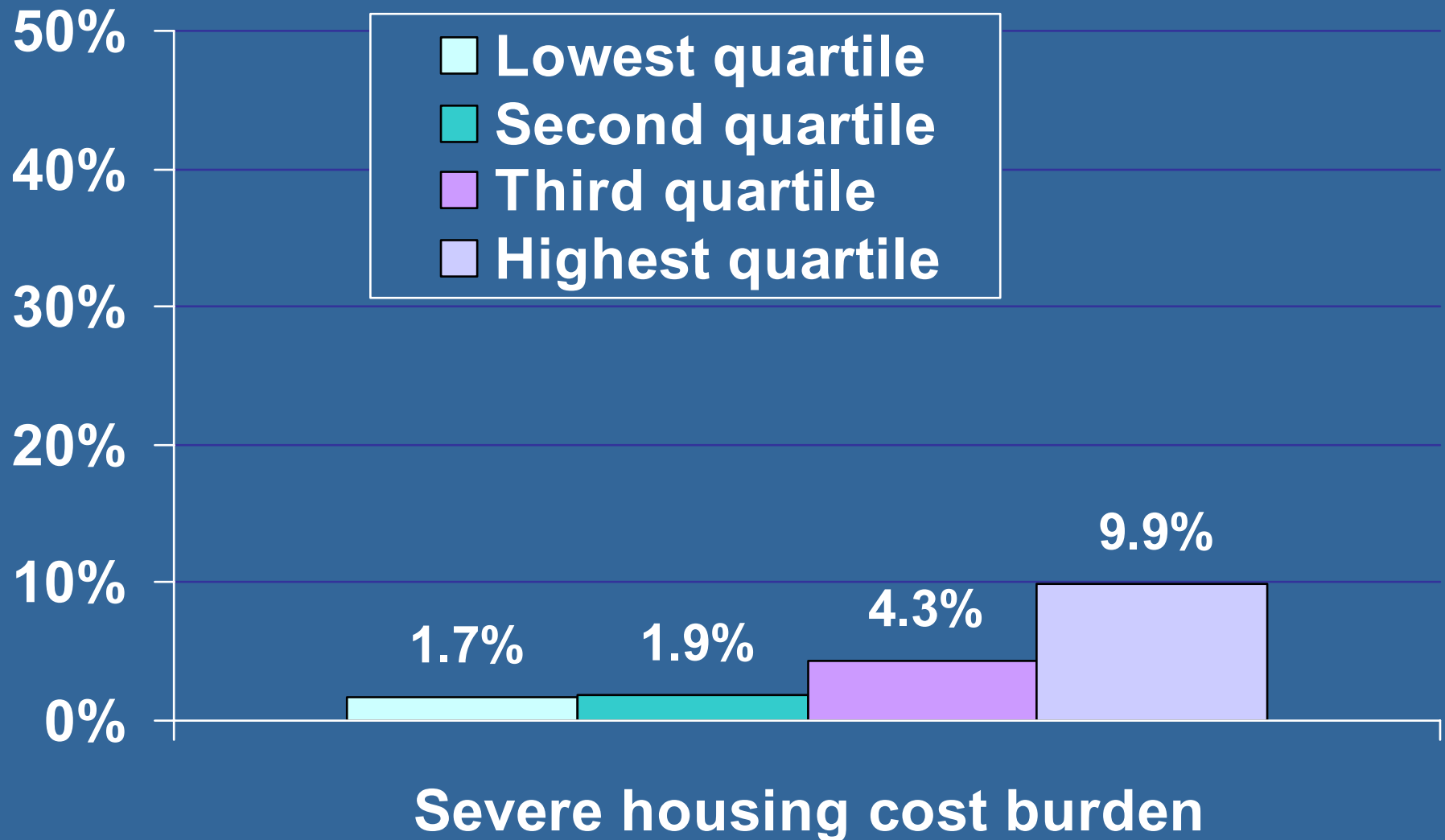
Working families, by level of housing cost burden



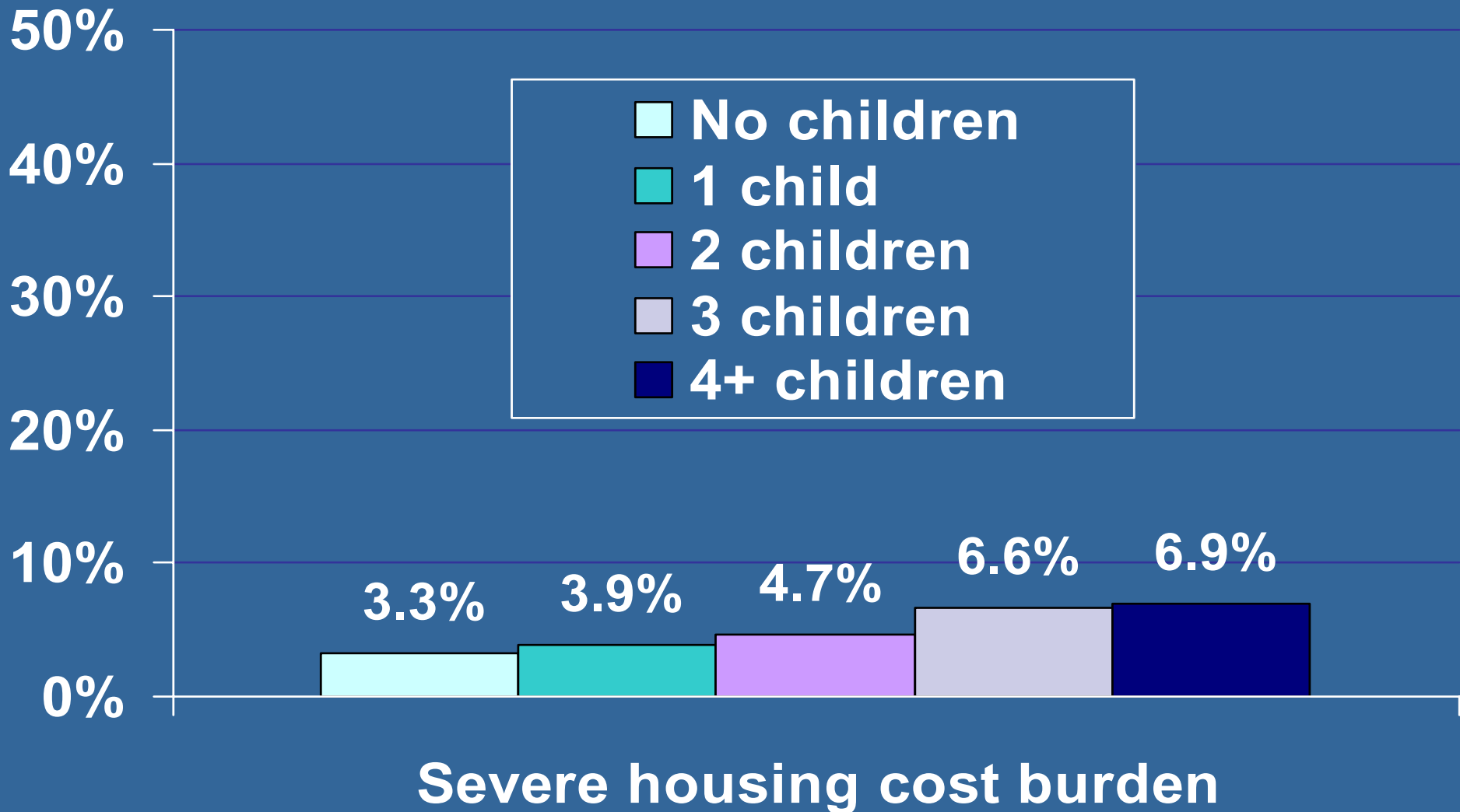
Poverty and severe housing cost burden



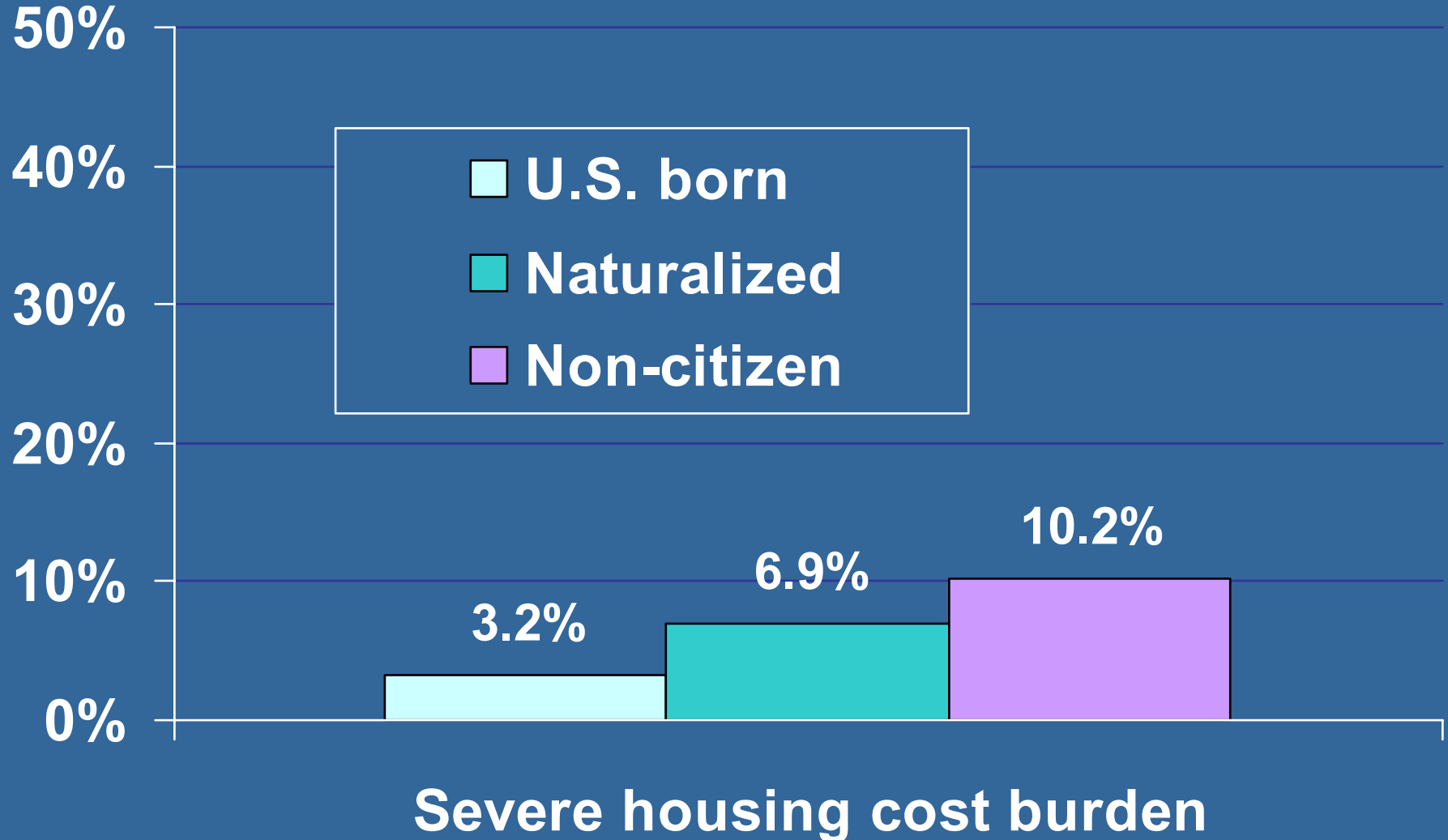
Neighborhood quality and severe housing cost burden



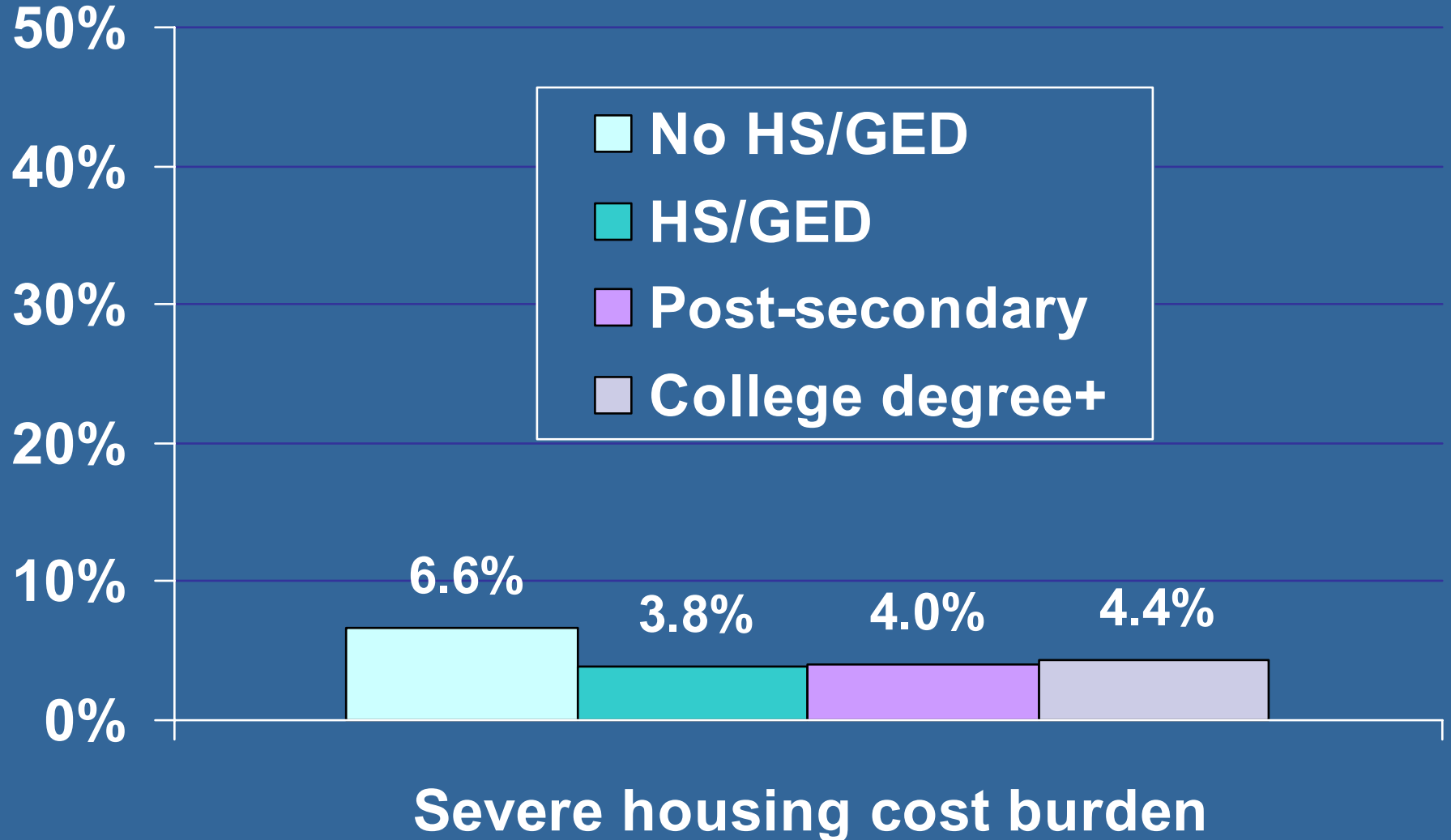
Children and severe housing cost burden



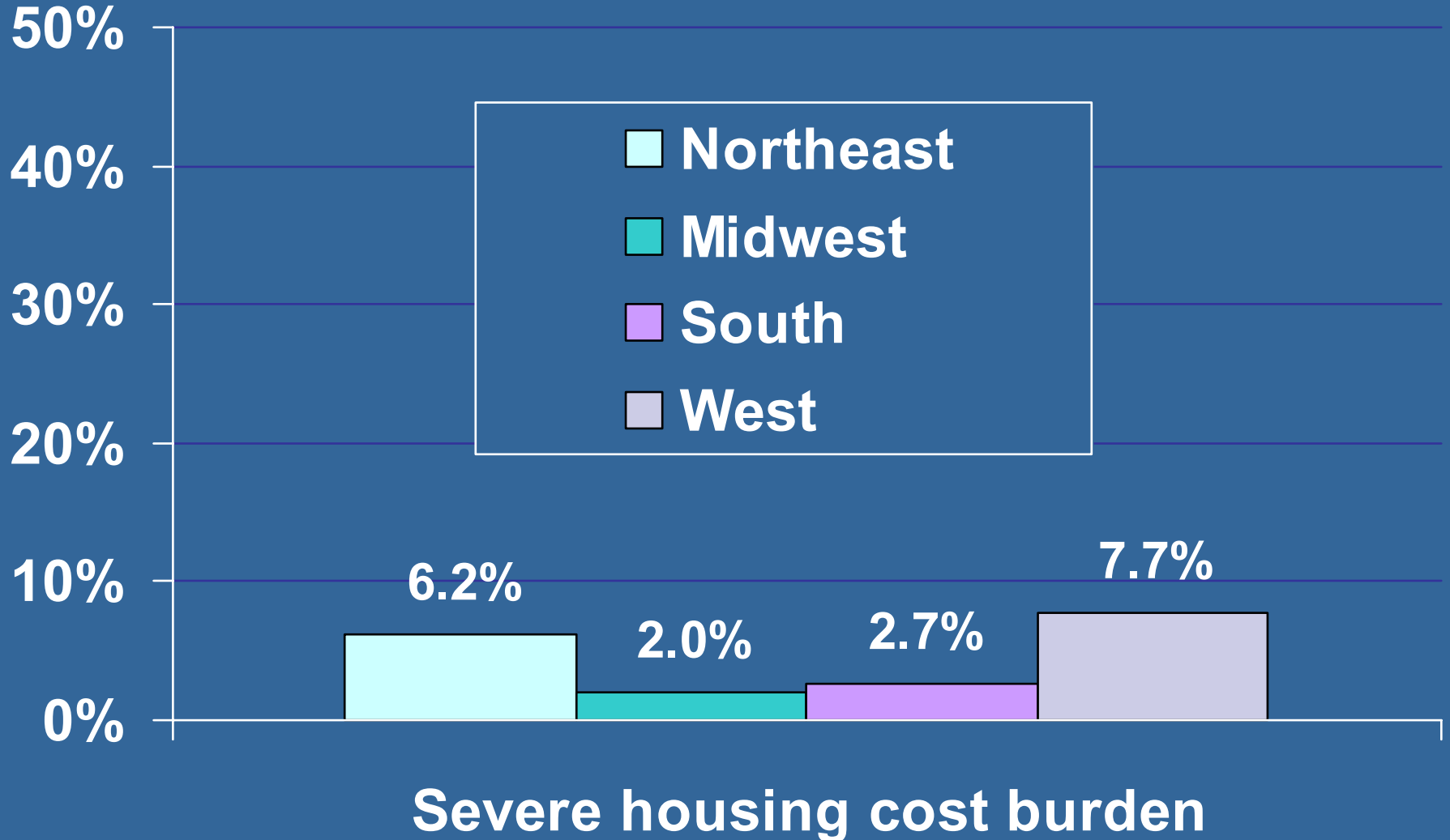
Immigration status of respondent and severe housing cost burden



Educational attainment and severe housing cost burden



Region and severe housing cost burden



Multivariate regression models

Significant predictors of SHCB:

Compared to < 200% poverty

- <100% poverty: 189.15 times more likely
- 100-149% poverty: 31.76 times more likely
- 150-199% poverty: 8.46 times more likely

Compared to highest neighborhood quality

- Lowest quartile: 0.05 as likely
- 2nd quartile: 0.08 as likely
- 3rd quartile: 0.30 as likely

Multivariate regression models

Significant predictors of SHCB:

Compared to those in home > 5 years

- 0-6 months in home: n.s.
- 7-12 months in home: 2.47 times more likely
- 13-24 months in home: 2.33 times more likely
- 2-5 years in home: n.s.

Home owners: 3.10 times as likely as renters

Compared to those with B.A. or higher:

- No H.S. diploma or GED: 0.55 times as likely
- H.S. diploma/GED: n.s.
- AA/vocational/technical: n.s.

Multivariate regression models

Significant predictors of SHCB:

Compared to those with 1 child:

- No children: n.s.
- 2 children: 0.71 times as likely
- 3 children: n.s.
- 4 children: 0.32 time as likely

Compared to married working families:

- Cohabiting: 0.60 times as likely
- Single: n.s.

Compared to those at younger age:

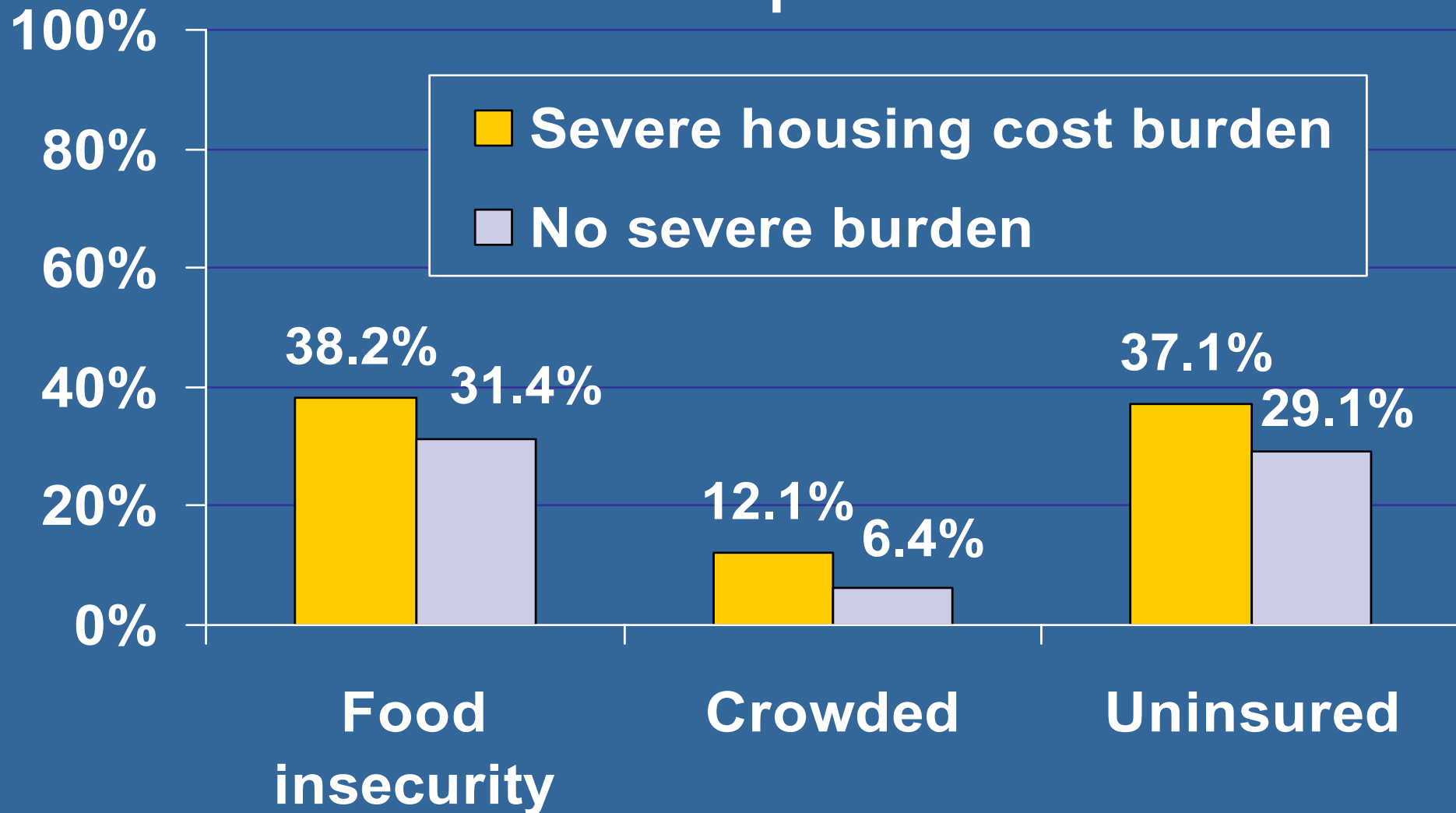
- Older age: more likely



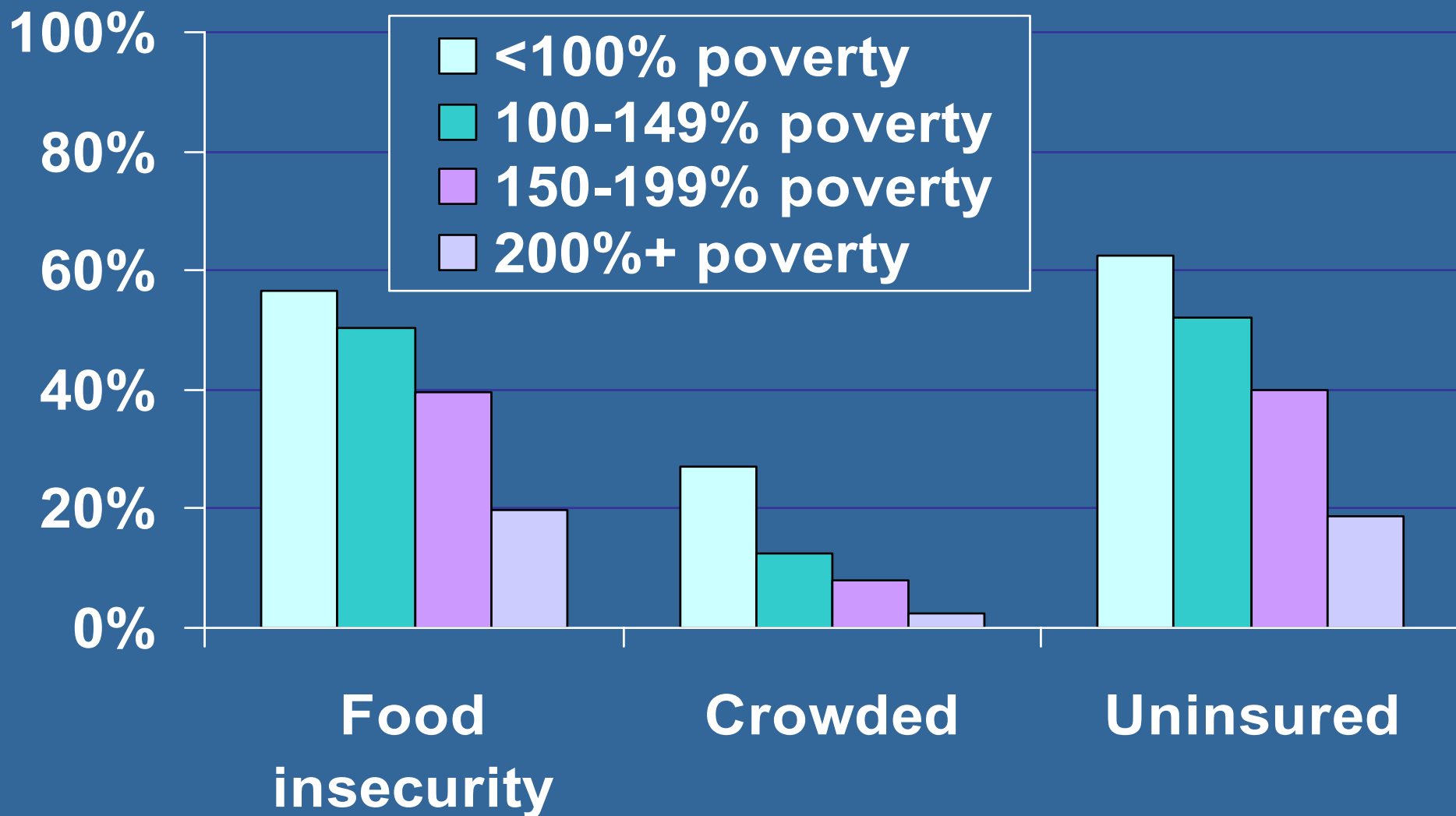
Findings

2. Is severe housing cost burden associated with greater material hardships, and do socio-economic and demographic characteristics mediate this link?

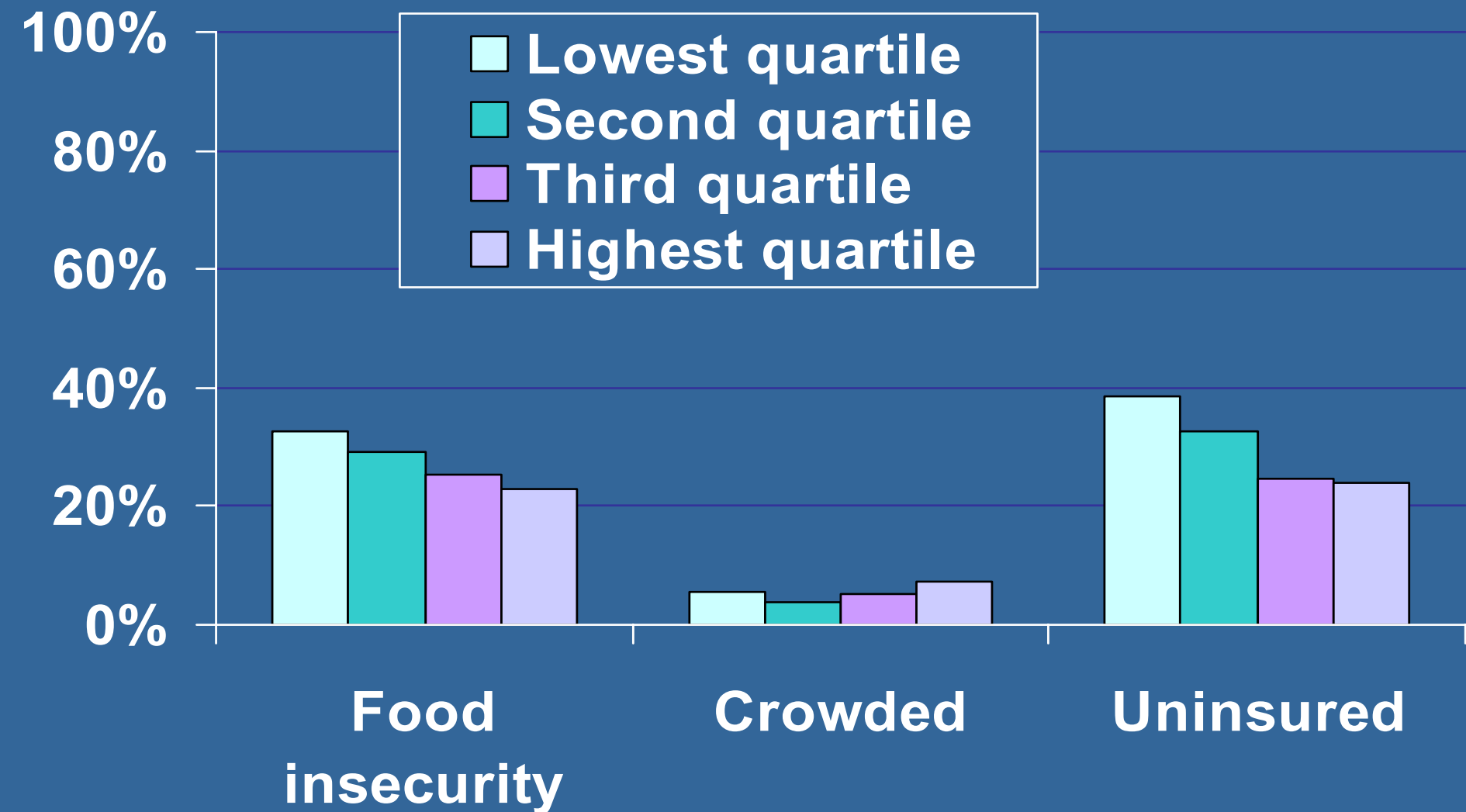
Severe housing cost burden and material hardships



Poverty and material hardships



Neighborhood quality and hardships



Multivariate regression models

Effect of **severe housing cost burden** on:

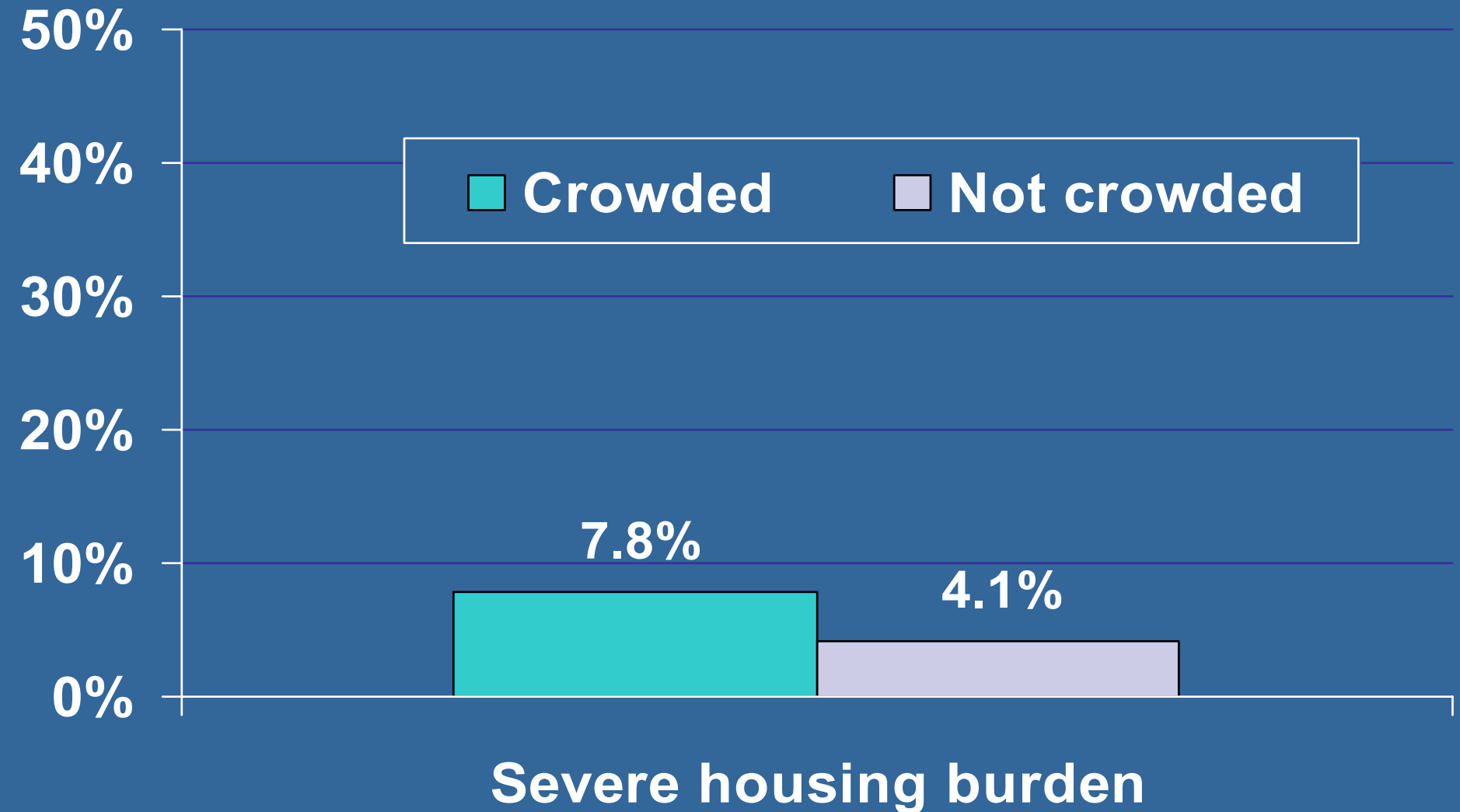
Food insecurity	n.s.
Crowded	n.s.
Trouble paying bills	n.s.
Financial assistance	.53 times as likely
Lack health insurance	n.s.
Postponed care	n.s.
No medical home	n.s.
No car	n.s.
Days without phone	n.s.



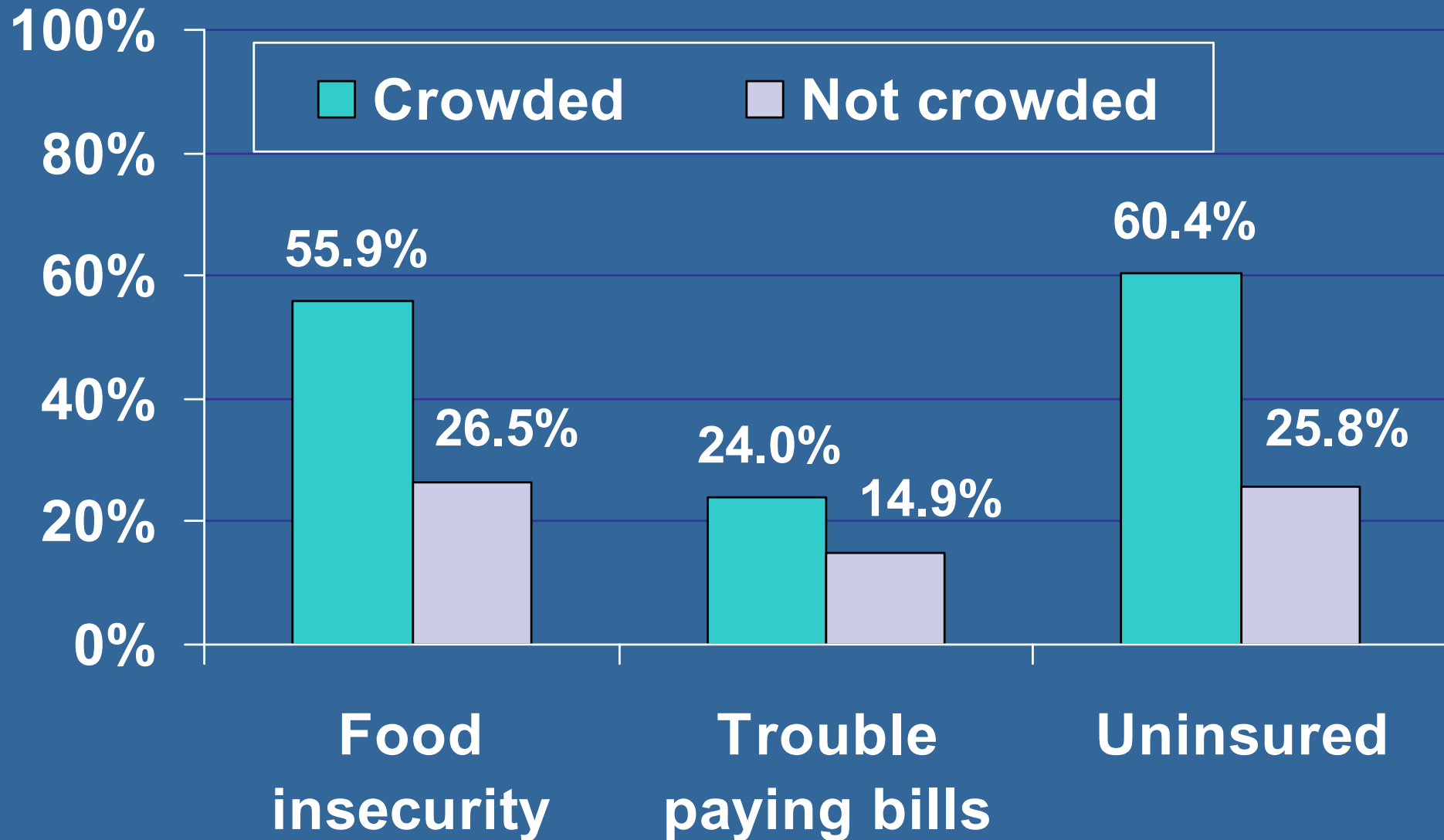
Findings

3. Do some families use crowding as a strategy to cope with severe housing cost burden?

Crowding and severe housing cost burden



Crowding and material hardships



Multivariate regression models

Relationship of crowding with:

Severe housing burden	.58 times as likely
Food insecurity	1.41 times more likely
Trouble paying bills	n.s.
Financial assistance	n.s.
Lack health insurance	n.s.
Postponed care	n.s.
No medical home	n.s.
No car	1.43 times more likely
Days without phone	n.s.



Summary and discussion

1. Severe housing cost burden is more common among socio-economic and demographic groups that have traditionally been considered to be disadvantaged.
 - Limited income is a large explanatory factor
 - Is severe housing cost burden a choice for some families?

Summary

2. Material hardships are consistently more common among working families facing a severe housing cost burden than among other working families.
 - This association is due to socio-economic and demographic differences.

Summary

3. Severe housing cost burden and material hardships are more common among crowded families.
 - Net of other factors, crowded working families are less likely to experience severe housing cost burden
 - Net the effect of other factors, crowded working families are more likely to experience some material hardships

Conclusion: Does severe housing cost burden matter?

- Data limitations
- Policies could be targeted to low-income families with severe housing cost burden
- Quality of neighborhoods and housing may be a policy-relevant concern for families with severe housing cost burden
- Future research



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