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POVERTY

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Housing Stability: Implications for Well-Being

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Melbourne Cricket Ground

How do I approach thinking about homelessness?

- Housing exists on a continuum from consistently, stably housed to homeless.
- Definitions of homelessness vary across country, however, all definitions imply instability in access to continuously stable housing.

How do I approach thinking about homelessness?

- housing is largely provided in the private market in the U.S. context, so, therefore
 - individuals and families “meet” markets in a competitive process for a subset of units at a particular price point
 - housing options, actors and markets vary, sometimes dramatically, across geography

Why do I think about housing?

- Concern about homelessness is a subset of this question
 - Housing is not just shelter but a “bundle” of goods that provide access to public services, education and neighborhood context.

Why do I think about housing?

- This bundle is needed to actualize all other goals
 - labor market success
 - health
 - education

Why do I think about housing?

- Convincing evidence suggests that inequalities in access, stability and affordability of adequate housing are related to serious social problems
 - poor health and educational outcomes
 - inadequate medical care
 - hunger
 - homelessness

Economically vulnerable families and instability

- low-income U.S. families are markedly more likely, than their higher income counterparts, to move in response to
 - partnership dissolution
 - increases in housing costs
 - job loss

Implications:

- multiple annual moves are associated with poor child outcomes
- moves are under-estimated in U.S. survey data, so any negative associations are also under-estimated

Housing and Family Life

- Housing costs constitute the largest portion of most families monthly budget, particularly lower income renters.
- There is evidence that regularity of monthly income, holding annual income constant, is associated with housing stability for WI custodial-mother families.

Curtis, M.A. & Warren, E.J. (2015) Child support receipt, mobility, and housing quality. *Housing Studies*, 26(5), 747-765.

Housing Market: Family Needs

- housing and well being interact at the point when households enter a mostly private housing market with a set of personal circumstances
- these circumstances are associated with differential outcomes in securing and maintaining housing

Housing Markets: Family Needs

- family size
- earnings and their regularity
- distance from employment
- school-age children; elderly members
- family health
- history of incarceration

Housing and Family Life in the US

- Modest earning families lives are challenging in dynamic ways that may impact consistent earnings, health and housing stability
 - nature of work at the low-end
 - more health challenges
 - complicated family structures
 - higher likelihood of incarceration history
 - state support is largely work conditioned; very modest, time-limited benefits for custodial parents

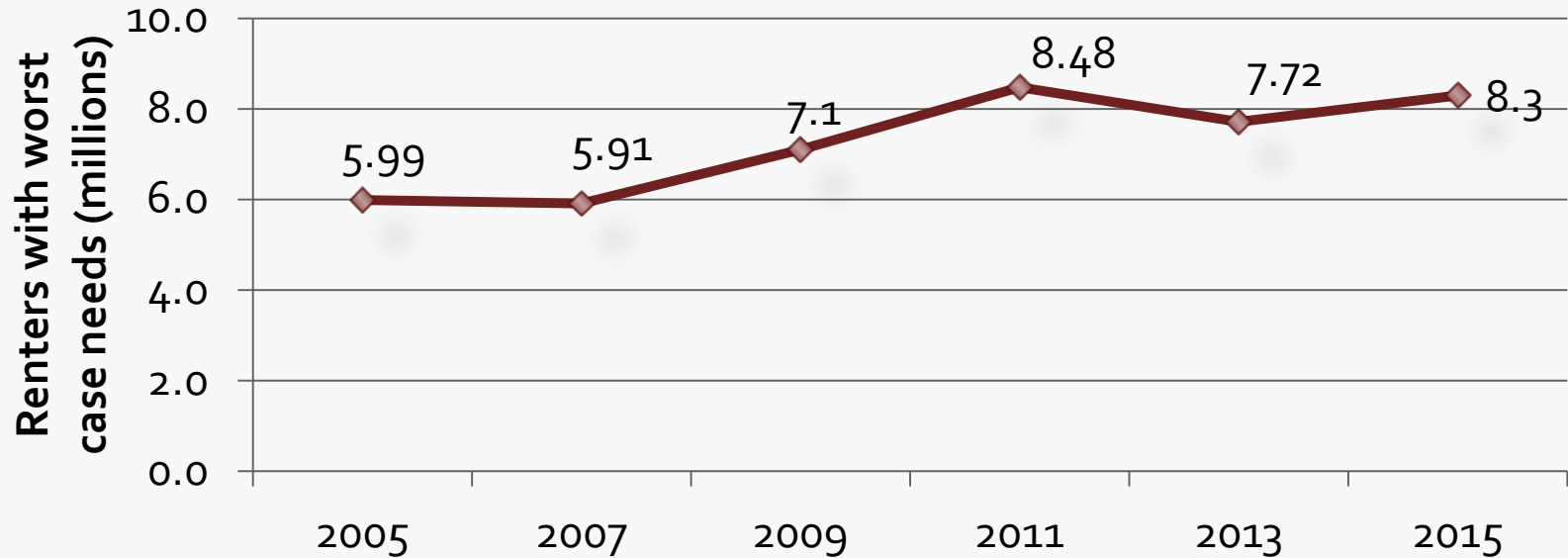
U.S. National Picture: Summary

- During the 2013-to-2015 period
 - worst case needs persisted at high levels across demographic groups, household types, and regions

U.S. National Picture: Summary

- Worst case needs are defined as renters with very low incomes
 - no more than 50 percent of the Area Median Income
 - do not receive government housing assistance and pay more than one-half of their income for rent, live in severely inadequate conditions, or both.

Growth in Worst Case Housing Needs



Source: HUD-PD&R tabulations of American Housing Survey Data

Housing and Urban Fathers

- We know very little about urban fathers' housing security, particularly for those men who live apart from their children.
 - missing data in longitudinal surveys
 - policy interest focuses on women and children
 - artifact of the structure of the U.S. welfare state

Housing and Urban Fathers

- Housing security
 - homeless in the past year
 - doubled up in the past year
 - skipped rent or mortgage payment in past year
 - eviction in past year
 - frequent moves

(Geller & Curtis, 2018, *Journal of Marriage and the Family*, DOI:10.1111/jomf.12492)

How common is housing insecurity among fathers in U.S. cities over 200,000?

- Using the population-based, longitudinal Fragile Families and Child Wellbeing study over the child's first 9 years of life.
- 25% experience insecurity, at least once, over this time period
 - few, however, report persistent insecurity over waves

Differences between fathers...

- Non-resident fathers, those living apart from the mothers of their children, are far less likely to report secure housing and more likely to report incarceration.
- The nature of the insecurity experienced by nonresident fathers is also qualitatively different than that experienced by their co-resident counterparts.

What does this tell us?

- The descriptive data can tell us a bit about the distribution of housing hardships among urban fathers.
 - they are rather widely distributed among fathers, though, non-resident fathers face significantly more disadvantage in their housing

What about health and housing?

- The next few studies will look at results of analyses that ask:
 - How does health affect housing?
 - How do results vary by housing market and welfare policy characteristics?
- Can these studies help us think about policy and programmatic interventions?

Health impacts housing

- Using nationally representative data for cities with populations over 200,000 we find
 - poor child health increases the likelihood of both overcrowding and homelessness and that it may also increase the likelihood of having inadequate utilities and generally poor housing quality

Curtis, M.A., Reichman, N.E., Corman, H., Noonan, K (2010). Effects of child health on housing in the urban U.S. *Social Science and Medicine*, 71(12):2049-2056.

Health impacts housing

- In a follow-up to this study, we find that having a child with a severe health condition substantially increases the likelihood that the family experiences homelessness
 - particularly in cities with high fair market rents
 - in states with less generous public assistance
 - and among individuals who live in poor neighborhoods

Health, housing and policy

- Additionally, we found that
 - receipt of housing subsidies, Temporary Assistance for Needy Families and SSI appears to mediate the effects, at least to some extent
- Curtis, M.A., Corman, H., Noonan, K. & Reichman, N.E (2011). *Demography*, 50(6), 2227-2235.

Putting these studies in context

- Most families do not have children with a severely limiting health condition.
- The point of these studies is to investigate whether a “life shock” that is not directly associated with parental behavior can directly and independently affect housing.

Mental Health and Housing

- Maternal depression during the post-partum year is a significant risk factor for inadequate childhood living conditions.
- Under conditions of stress, families may trade off between food and housing needs, while others are driven into situations of multiple hardship.

Mental Health and Housing

- This study suggests that policy domains:
 - health
 - housing
 - food security
- Will most effectively meet family needs working collaboratively and across systems.

Corman, H., Curtis, M.A., Noonan, K & Reichman, N.E. (2015). Maternal depression as a risk factor for children's inadequate housing conditions. *Social Science and Medicine*, 149, 76-83.

Policy Implications

- Stabilizing income, stabilizes housing
 - levers that allow this (income supports, regularizing receipt of support) can
 - allow for access to and maintenance of housing
- Small income infusions are consequential
 - the ability to manage a short-term crises can allow families to remain housed

Policy Implications

- The Family Options Study as well as randomized controlled trials of programs that prioritize providing housing (voucher or unit), on average,
 - find subsidies to be effective
 - how these should be designed or allocated is the open question