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Housing Insecurity among Urban Fathers

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Abstract

This article examines housing insecurity among an understudied population: urban fathers of young children. Housing security is of particular importance for vulnerable populations, and urban fathers, many of whom face unemployment and monitoring from the child support and criminal justice systems, often rely on this security to mitigate the socioeconomic challenges they face. By assessing the extent and type of housing insecurity affecting urban fathers, we identify a potentially serious source of disadvantage facing families more broadly.

A year after the birth of a new child, fully a quarter of fathers reported significant housing insecurities with 3% experiencing homelessness. Results suggest that from 9 – 12% of fathers are doubling up, relying on others for living expenses, and moving more than once every year. Finally, only half of fathers had been able to maintain housing security over the three to four years since the focal child's birth.

Keywords: demographics, urban environment, homeless

Introduction

A large body of research spanning multiple disciplines has investigated how various aspects of housing, including quality and crowding, may affect mental and physical health as well as education outcomes. Studies focusing on housing insecurity, however, are far more limited. Secure housing has long been recognized as a prerequisite for stability in employment, access to health care and social services, and various other aspects of individual and family functioning. The compromise of this security, due to cost constraints, family conflict, or other causes, has the potential to affect a number of economic and health outcomes, and may be a precursor to serious hardships like

residence in severely inadequate housing or homelessness. Identifying the dimensions of housing insecurity as well as the prevalence and persistence of each condition is important for housing analysts, policymakers, and service providers. Housing analysts will benefit from a clear understanding of the components of housing insecurity and their persistence over time. Policymakers can use information about specific aspects of housing insecurity to adjust or amend policies targeting families vulnerable to housing hardships. Service providers' knowledge of the contextual factors associated with housing insecurity may lead to proactive treatment plans to aid vulnerable families prior to a severe housing crisis.

In this article we examine the prevalence of housing insecurity and variations in the types of insecurity experienced among an understudied population: urban fathers of young children. Housing security is of particular importance for vulnerable populations, and urban fathers, many of whom face unemployment and monitoring from the child support and criminal justice systems, often rely on this security to mitigate the socioeconomic challenges that they face. By assessing the extent and types of housing insecurity affecting urban fathers, we identify a potentially serious source of disadvantage facing families more broadly.

Literature Review

Substandard, Crowded, and Insecure Housing

A substantial body of research across disciplines suggests that substandard housing conditions could have serious consequences for health and well-being. Researchers find significant associations between various measures of poor housing quality (including the presence of environmental hazards, asbestos, lead paint, rodents,

dust mites, lack of heat, and mold) on negative adult and child health outcomes (e.g., Breysse et al. 2004; Burridge and Ormandy 1993; Catalano and Kessell 2003; Fuller-Thomson, Huchanski, and Hwang 2000; Gemmel 2001; Krieger and Higgins 2002; Jacobs et al. 2009; Matte and Jacobs 2000; Sandel and Zotter 2000). Household crowding studies suggest that living in crowded conditions is associated with an increased likelihood of contracting communicable diseases (Baker et al. 2000; Clements, Weigle, and Gilbert 1995; Drucker et al. 1994; Waneki et al. 2006), and with reduced personal space for study and sleep and the ability to regulate stimuli, all of which are detrimental to health and learning (Coggon, Barker, and Inskip 1993; Evans 2003; Goux and Maurin 2005). Even housing arrangements that are physically adequate may be insecure and pose serious risks.

Housing insecurity is variously defined in the literature as difficulty paying rent or mortgage, paying more than 50% of income on housing costs, or living in overcrowded conditions. Affordability studies (Harkness and Newman 2005; Newman, Holukpa, and Harkness 2009) posit that reducing the amount of income spent on housing frees up income for goods associated with improved outcomes, and conversely, that spending too large a portion of household income on shelter is likely to have tradeoffs with other aspects of well-being. Studies focusing on adult and child health care access find a significant association between housing insecurity (by a variety of definitions) and postponed medical care, and increased use of acute services (Kushel, Gupta, Gee, and Haas 2005; Ma, Gee, and Kushel 2008; Reid, Vittinghoff, and Kushel 2008). The presence of any one element of housing insecurity may be a precursor to serious difficulties in maintaining adequate housing over time. The majority of homeless people

have periods of housing insecurity prior to becoming homeless; likewise, many people who are formerly homeless return to situations that continue to be insecure. Those experiencing housing insecurity are more likely than the stably housed to have been homeless at some point, or to become homeless in the future (Reid, Vittinghoff, and Kushel 2008; Sosin 2003).

Measuring Housing Insecurity

Although the aforementioned research suggests the importance of housing security for individual and family functioning, the ability of housing analysts, policymakers, and service providers to act on these findings is somewhat limited by an incomplete understanding of what comprises insecure housing. Housing security and insecurity exist along a continuum from consistent stable housing to chronic homelessness. While most studies of housing insecurity examine the causes and consequences of homelessness¹, this focus is in essence a study of the most severe form of insecurity.

An overview of the literature on housing insecurity reveals several important gaps. While examining hardships such as doubling up or difficulty paying rent captures individuals at different points on the continuum between stably housed and homelessness,

¹ The most common definition of homelessness in the social science and medical research is taken from the federal guidelines (42 USC Sec. 11302) and defines homelessness as the lack of a “fixed, regular, and adequate nighttime residence,” residence in temporary accommodations (shelters, transitional housing, or welfare hotels), or in public or private spaces not intended for residence (e.g., cars or abandoned buildings). The Hearth Act PL 111-222 (2009), however, redefines the federal definition of homelessness. The Hearth Act expands the definition of homelessness to include individuals or families 1) who resided in a shelter or in a venue not intended for habitation and are exiting an institution where temporarily living, 2) those who are losing their housing in 14 days and lack support networks or resources to obtain housing, this includes those living with others and not paying rent or doubling up, 3) those who have moved very frequently and are likely to continue to do so because of “chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with disability, or multiple barriers to employment.” (p. 38). Further, 75 *Fed. Reg.* 75 (20 April 2010) proposes defining “multiple barriers to employment” to mean any two or more of the following: “lack of a high school degree or General Education Development (GED), literacy, low English proficiency, a history of incarceration, and a history of unstable employment” (p. 20541).

there is no standard definition or validated instrument for measuring housing insecurity (Kushel et al. 2005; Ma, Gee, and Kushel 2008). Since measures of housing insecurity vary across studies, it is difficult for policymakers, housing analysts, and service providers to draw conclusions about the relative importance and persistence of specific housing insecurities and their relationship to the most serious forms of housing hardship. Researchers have variously used eviction; frequent moves; difficulty paying rent, mortgage, or utilities; spending more than 50% of household income on housing; living in overcrowded conditions; and doubling up as indicators of housing insecurity (Gilman, Kawachi, Fitzmaurice, and Buka 2003; Kushel et al. 2005; Pavao et al. 2007). Several studies consider whether an individual had to move in with others because of financial constraints in the past year (Kushel et al. 2005; Ma, Gee, and Kushel 2008), while other studies consider incidences of eviction or periods of homelessness in the past year (Drake, Wallach et al. 1991; Phinney et al. 2007). These studies are primarily concerned with the effect of one or several indicators of housing insecurity on various health and well-being outcomes. Little has been done to connect these disparate measures of insecurity to each other, or to identify the most common conditions or the ones most likely to indicate more serious risk.

Furthermore, most analyses examining housing insecurity offer a cross-sectional measure and so are limited in their ability to comment on housing insecurity over time. The temporal aspects of housing insecurity are particularly important since housing changes among low-income populations are often rapid. While work has been done to examine the temporal dynamics of homelessness and shelter stays (Culhane and Metraux

1999; Culhane et al. 2007) no research to date has examined these dynamics among lesser forms of insecurity.

Housing Insecurity, Families, and Fatherhood

As noted, the current literature on housing insecurity and family functioning suggests significant consequences of housing insecurity for both adults and children. The aggregate consequences of these effects are likely to be large: The Department of Housing and Urban Development (HUD) notes that 5.9 million households in 2005 were living in severely substandard housing or spending more than half their income on housing. More than 2 million of these households were families with children (HUD 2007).

The effects of housing insecurity on families may be further compounded when considering the role of nonresident fathers in the lives of their children. Research on the capabilities and opportunities available to low-income parents confirms the desire of both parents to remain connected in the raising of their child (Carlson 2004; Carlson, McLanahan, and Brooks-Gunn 2008). Most unmarried, nonresident fathers maintain contact with their young children (Argys et al. 2006), and many are involved with daily activities such as household chores, reading stories, playing games, and bedtime routines (Waller and Swisher 2006). A father's ability to consistently remain stably housed creates the conditions for ongoing parental involvement, as well as employment and community ties. A nonresident father in precarious housing likely faces tradeoffs between meeting his own survival needs and attending to his parental responsibilities. To date, little is known about the conditions in which urban fathers live, particularly when those fathers live apart from their families and children.

Relevance of this Study

This analysis stands to greatly advance our understanding of housing insecurity, its different dimensions, and its role in the lives of urban families. While the housing hardship literature to date focuses predominantly on homelessness and speaks only sporadically of other aspects of insecurity, we connect these disparate threads by examining a multidimensional measure of insecurity that incorporates each of the measures used in prior studies and allows a comparison of their relative prevalence. We use a unique longitudinal survey of urban families that not only examines respondents' current living situations but also identifies hardships they may have experienced over the year leading up to each interview. Moreover, the panel structure of the data allows the examination of three waves of data spanning five years, and is able to identify long-run changes in respondents' housing security.

Finally, our focus on urban fathers offers a unique window into the well-being of families. Using survey data representative of parents in twenty large U.S. cities, we construct a comprehensive and longitudinal measure of fathers' housing security to assess the prevalence and types of insecurity facing urban men and their families.

Data and Methods

The Fragile Families and Child Well-Being Study

The Fragile Families and Child Well-Being study (FFCWB) is a national survey that provides longitudinal information about 3,712 children born to unmarried parents as well as a comparison group of 1,186 children born to married parents in seventy-five hospitals in twenty U.S. cities with populations of 200,000 or more and is representative of births in large cities when weighted. Parents were interviewed in the hospital shortly

after their child's birth and approximately one year, three years and five years later. The next follow-up interview is planned when the child is about nine years old. Baseline interviews took place between 1998 and 2000. This dataset was constructed to allow researchers to understand the challenges and capacities facing unwed urban parents, and, using survey weights, to place these parents in the context of urban families more broadly. Use of these data allowed us to focus on the long-term housing security of a group of urban, mostly unwed fathers with young children. The largest analysis sample consisted of all fathers we could observe at the Year 1 survey who reported on our housing indicators. Out of the 3,379 fathers interviewed at the Year 1 survey, we focused on 3,263 fathers. The 115 fathers we could not observe on housing indicators were more likely to be Black, non-Hispanic, unmarried, thirty years old or more, and have less than a high school education.

Housing Hardships

The Fragile Families survey provided several opportunities at each wave for fathers to indicate insecurity in their housing situation. At each follow-up wave they were asked their current living situation and could indicate that they were homeless, living either in a shelter or other temporary housing. Fathers could also indicate that they were living with others but were not paying rent, an arrangement that is frequently temporary and may be a precursor to more insecure housing (Bolland and McCallum 2002). In addition to their current living situations, Fragile Families respondents were asked about housing insecurities they may have experienced in the year leading up to their surveys, and could indicate that they had been forced because of financial constraints to move in with family or friends, or that they had spent at least one night in a shelter, their car, an

abandoned building, or another venue not intended for residence. They could also indicate if they were unable to pay their full rent or mortgage because of financial constraints, or if they were evicted from their home. Finally, fathers were also asked, in each survey wave, the number of times they had moved residences since the previous wave. Although moves are not uniformly a negative event and can signal progress made toward better employment or housing (Schachter, Franklin, and Perry, 2003), moving too frequently may suggest insecurity. Research on the association between residential turnover and poor family or child outcomes supports the contention that more than one move a year is associated with negative outcomes and is a risk factor for homelessness (Wood et al. 1990; Weinreb et al. 1998; Adam and Chase-Lansdale 2002). We examined each of these hardships as a separate but related dimension of housing insecurity.

Housing Insecurity Measures

Drawing from fathers' indicators of their living situation at the time they were surveyed, the housing hardships they may have experienced in prior years, and their residential mobility from one period to the next, we constructed a comprehensive indicator of housing insecurity. We considered men to be insecure at a given wave if they were living in an unstable situation at the time they were surveyed, if they indicated hardships such as doubling up or skipping a rent payment in the prior year, or if they had moved residences more than once per year since their previous survey.

To better understand the prevalence and types of insecurity experienced by urban fathers, we performed several descriptive analyses. We first described the characteristics of the sample and then we computed the rates of overall insecurity among Fragile Families fathers, weighted to represent their city populations. To assess the full range of

housing insecurity experienced by respondents, we present the rates of insecurity based on our comprehensive measure as well as rates of homelessness based on the federal definition (in operation before the passage of the Hearth Act), in order to represent the continuum of housing instability among fathers.

We next looked at the types of housing insecurity that men in our sample experienced, by examining each of our insecurity indicators, one at a time. We then examined the distribution of housing insecurity by fathers' characteristics. Finally, we examined the persistence of housing insecurity over time by examining transitions into and out of insecurity from one survey wave to the next. We began this analysis by focusing on the 2,387 fathers interviewed at each of our waves of interest for whom we had complete information on housing insecurities. While limiting our analysis in this way (and excluding the fathers who were nonrespondent on at least one wave) was likely to underestimate insecurity at any given wave, it also provided a lower-bound on the extent to which fathers transition into and out of insecurity.

Findings

(Table 1 about here)

Table 1 describes the characteristics of the 3,263 fathers we observed at the Year 1 survey. These data are weighted to represent the twenty surveyed cities in the FFCW data.² The largest proportion of fathers (35%) identified as Black, non-Hispanic, while Hispanic fathers accounted for 32% and White, non-Hispanic fathers 28%, with 6% identifying with other racial and ethnic categories. A bit more than half of the fathers

² Austin, TX; Baltimore, MD; Boston, MA; Chicago, IL; Corpus Christi, TX; Indianapolis, IN; Jacksonville, FL; Nashville, TN; New York, NY; Norfolk, VA; Philadelphia, PA; Pittsburgh, PA; Richmond, VA; San Antonio, TX; San Jose, CA; Toledo, OH; Detroit, MI; Milwaukee, WI; Newark, NJ; and Oakland, CA.

reported being married while 23% were in cohabiting relationships and the remaining 21% were living apart from their children. The largest proportion of fathers (55%) were in their early 30s while 44% were in their 20s and a bit more than a quarter were 36 or older. These fathers were significantly disadvantaged relative to other men and the general population in terms of educational attainment. Only 74% of these fathers had at least a high school education compared to 84.8% of males 18–24 in 2002 or 84% of all adults 25 or older in 2003 (The U.S. Department of Education 2002; Stoops 2004). Despite relatively low rates of high school completion, 85% of fathers reported working. Finally, rates of reported incarceration history are 19%, far higher than the 3% of U.S. adults that Bonczar (2003) estimates had ever been in prison.

(Table 2 about here)

Table 2 reports the incidence of our comprehensive measure of housing insecurity as well as homelessness among fathers at each wave. The second column (% insecure) is the percentage of fathers who noted living in any unstable situation, and the fourth column (% homeless) is the percentage of fathers who reported homelessness. A year after the birth of a new child, fully a quarter of fathers reported significant housing insecurities with 3% experiencing homelessness. There is a reduction in the proportion of fathers who reported any housing insecurity over time, although rates of insecurity remained between 17 and 19% with homelessness accounting for 1 to 2%. It is important to note that between 6 and 11% of the Fragile Families fathers reported either doubling up to save money or living with others and not paying rent, suggesting that rates of homelessness under the Hearth Act would range from 7 to 14% rather than the 1 to 3% under the more limiting definition. Overall, our prevalence rates suggest a substantial

amount of housing insecurity among a group of relatively disadvantaged fathers with children between one and five years old.

(Table 3 about here)

Table 3 reports the incidence of each type of housing insecurity over the three survey years. The most prevalent type of housing insecurity is failure to pay full rent or mortgage in the past year reported by 9 to 12% of fathers, followed by moving in with others to save money with between 3 to 8% of fathers reporting this insecurity. A steady 3% of fathers reported living with others but not paying rent at each wave. This arrangement is likely very temporary by definition since there is arguably a limited amount of space and goodwill among friends and family to provide this rent-free arrangement over the long term. In the first survey year, 7% of fathers reported multiple moves, stabilizing at 4% for the remaining survey years. This early spike in moves may be related to changes in relationship status a year after a new birth. The most severe housing insecurities—eviction and homelessness—ranged from 1 to 3% through the survey waves. Finally, the prevalence of multiple housing insecurities ranged from 3 to 6% over time, suggesting various difficulties (eviction, homelessness, skipping payments, multiple moves) and attempts (moving in with others, living with others without paying rent) to remain housed.

(Table 4 about here)

Table 4 describes the distribution of housing insecurity by fathers' characteristics. About 30% of Black, non-Hispanic, and Hispanic fathers and 15% of White, non-Hispanic, and fathers of other races reported housing insecurity. More than a third of cohabiting fathers, 31% of nonresident fathers and about a fifth of married fathers were

housing insecure a year after the birth of a new child. Younger fathers experienced exceedingly high rates of housing insecurity; more than half of fathers younger than twenty and more than a third of fathers in their early twenties noted housing insecurity. Nearly a third of fathers with a high school education or less reported housing insecurity while 22% of fathers with some college education also experienced housing insecurity. Overall, the distribution of housing insecurity fell mostly heavily on Hispanic and Black non-Hispanic, unmarried, younger, less-educated fathers. Rates of housing insecurity among the employed (21%) and those with an incarceration history (39%) were substantial. Employment, an expected buffer against housing insecurity, did not offer full protection while a history of incarceration imparted marked challenges among a group already experiencing significant housing hardships.

(Figure 1 about here)

Figure 1 illustrates transitions into and out of housing insecurity over time among the 3,287 fathers for whom we had complete information at each wave. Overall, 29% of the fathers were insecure once and 16% were insecure twice, while 6% were insecure at every wave. This suggests that chronic housing insecurity is problematic for at least 6% of fathers we observed, though this is likely a lower bound estimate for all fathers in the sample since we only capture those respondents who have complete information at each wave (it is likely that those with the most persistent insecurity will be underrepresented in this analysis). Half of the fathers never experienced any housing insecurity over the survey waves, though the other half experienced transitions into insecurity over time. About 21% of fathers moved from being securely housed to insecurity while half of those already experiencing insecurity continued to be insecure at another wave. For the fathers

who maintained secure housing for two waves, 12% moved on to become insecure by the third wave. More than a quarter of the fathers (28%) who reported an instance of insecurity over two waves would move on to a second bout of insecurity by the final wave. Finally, 42% of the fathers experiencing insecurity at two waves would move on to be insecure for a third wave.

Conclusions and Policy Implications

This analysis focuses on the dimensions and prevalence of housing insecurity among an understudied and potentially vulnerable population of urban fathers of young children. We found that a substantial proportion of these fathers experienced significant and ongoing bouts of housing insecurity during the first five years of their children's lives. Although larger proportions of cohabiting and nonresident fathers experienced housing insecurity, nearly a fifth of married fathers contended with insecure housing as well. Examining the distribution of housing insecurity among these fathers highlights the unique challenges facing urban families with young children when parenting and child care demands are arguably most intense. Our results suggest that relatively disadvantaged urban fathers (and their families) with young children face considerable obstacles in maintaining secure housing during a particularly important developmental stage for their children, between the ages of one and five years old. Results also confirm that from 9 to 12% of fathers are doubling up, relying on others for living expenses, and moving more than once every year. Finally, only half of these fathers have been able to maintain housing security over the three to four years since the focal child's birth. This level of housing instability will likely directly affect fathers' ability to remain employed, attend to their health, and fulfill parental responsibilities.

Recent policy changes under the Hearth Act that redefine homelessness may prove helpful to these men and their families. The new definition of homelessness moves toward more explicitly recognizing certain aspects of housing insecurity thought to lead directly to homelessness. The current definition includes those who are doubling up and residing with others but not paying rent who face imminent loss of their housing, those who face impending eviction, those who will face discharge from an institution where they have been living temporarily, and those who have experienced significant housing instability and are deemed likely to continue to due to barriers (lack of high school diploma or GED, illiteracy, low English proficiency, a history of incarceration, and a history of unstable employment). This expanded definition of homelessness will allow local jurisdictions to extend housing services to a broader range of individuals. Many of the fathers in this sample would be considered to face multiple barriers to maintaining stable housing, given that more than a quarter of them have less than a high school education and nearly a fifth have a history of incarceration. Service providers who will interpret and amend services under these changing regulations are afforded an opportunity to consider these fathers and their families' housing situation more proactively. Recognizing that doubling up, living with others and not paying rent, and frequent moves represent a trajectory of housing insecurity regardless of whether homelessness is eminent, is, nonetheless, a pattern of serious concern.

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Table 1: Demographic Characteristics of Fragile Families Fathers	
Characteristic	% of Sample
N: 3263	
<i>Father's Race</i>	
White, non-Hispanic	28
Black, non-Hispanic	35
Hispanic, any race	32
Other	6
<i>Relationship Status</i>	
Married	55
Cohabiting	23
Nonresident	21
<i>Age</i>	
17 - 19 years old	1
20 - 25 years old	25
26 – 29 years old	19
30 – 35 years old	28
36 and older	27
<i>Education</i>	
Less than HS	27
HS Graduate	32
Some college	19
College graduate	23
Employed	85
Incarceration history	19
Note: Observations are weighted to represent 20 Fragile Families Cities in Year 1	

Table 2: Prevalence of Housing Insecurity and Homelessness among Fragile Families Fathers				
	<i>N</i> (insecurity)	% insecure	<i>N</i> (homelessness)	% homeless
Year 1	3,263	25%	3,270	3%
Year 3	3,208	17%	3,213	1%
Year 5	2,890	19%	3,077	2%
Note: Observations are weighted to represent 20 Fragile Families Cities in each survey wave				

Table 3: Types and Prevalence of Housing Insecurity among Fragile Families Fathers			
	Year 1	Year 3	Year 5
Homelessness	3%	1%	2%
Skipped mortgage or rent payment	12%	9%	10%
Evicted	1%	<1%	1%
Moved in with others to save money	8%	4%	3%
Lived with others but didn't pay rent	3%	3%	3%
Moved >1 time per year over last wave	7%	3%	3%
Multiple housing insecurities	6%	3%	4%
Note: Observations are weighted to represent 20 Fragile Families Cities in each survey wave.			

Table 4: Distribution of Housing Insecurity by Demographic Characteristics	
Characteristic	% Housing Insecure
<i>N</i> = 3,263	
<i>Father's Race</i>	
White, non-Hispanic	13
Black, non-Hispanic	31
Hispanic, any race	32
Other	15
<i>Relationship Status</i>	
Married	18
Cohabiting	36
Nonresident	31
<i>Age</i>	
17 - 19 years old	52
20 - 25 years old	37
26 - 29 years old	25
30 - 35 years old	26
36 and older	11
<i>Education</i>	
Less than HS	31
HS Graduate	33
Some college	22
College graduate	7
Employed	21
Incarceration history	39
Note: Observations are weighted to represent 20 Fragile Families Cities in Year 1	

Figure 1: Insecurity Transitions

