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The Journal of Sociology & Social Welfare

Volume 46
Issue 1 *March*

Article 6

2019

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Recommended Citation

Bills, Kaycee L.; West, Stacia Michelle; and Hargrove, Jami (2019) "Housing Cost Burden and Maternal Stress among Very Low Income Mothers," *The Journal of Sociology & Social Welfare*: Vol. 46 : Iss. 1 , Article 6.

Available at: <https://scholarworks.wmich.edu/jssw/vol46/iss1/6>

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Housing Cost Burden and Maternal Stress among Very Low Income Mothers

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As the affordable housing shortage proliferates, more American households struggle with high housing cost burdens. Grounded in Belsky's (1984) parenting stress framework, we use a weighted low-income sample from the Fragile Families and Child Wellbeing Study of mothers who rent their homes (N = 388) to investigate a relationship between housing cost burden, or paying a substantial portion of income toward housing, and higher rates of reported maternal stress. Findings of the linear regression indicate that younger mothers and those paying 30% or more of their income each month toward rent have higher reported maternal stress scores. These findings are discussed with attention to practice and policy implications.

Keywords: maternal stress, housing cost burden, poverty

This article employs Belsky's (1984) process model of determinants of parenting to consider the potential inclusion of housing cost burden as a correlate of maternal stress. The process model has been commonly used in the exploration of maternal stress (Cardoso, Padilla, & Sampson, 2010), and includes three domains: parental factors, the child's contribution, and contextual factors. In the following section, we briefly contextualize the lives of mothers and discuss the current literature examining maternal and child-related contributors to maternal stress. Our

study is then situated as an exploration of housing cost burden as a potential contextual contributor to maternal stress.

Maternal Factors

As outlined by Belsky (1984), personal psychological resources of the mother are important to examine when analyzing parenting stress and aggravation. Belsky (1984) maintains that a mother's psychological and emotional well-being is dependent on her outlook and perception of her own life. Negative perceptions of aspects of a mother's life, such as relationships, parenting, work, and support, can lead to poor mental health outcomes among mothers. Mothers have more diagnoses of psychiatric conditions, such as anxiety and depression, in comparison to fathers (Crosier, Butterworth, & Rogers, 2007). Poor mental health often causes additional stress in a mother's life, which can ultimately lead to increased levels of parenting stress and aggravation (Wijnberg & Reding, 1999). Mothers with mental health problems have been found to experience higher levels of parenting stress than mothers who do not have mental health problems (Cardoso et al., 2010). Along with poor mental health, poor physical health may also be related to parenting stress and aggravation. Many mothers who experience physical illnesses or disabilities may feel isolated or perceive low levels of social support, thus resulting in increased levels of parenting stress and aggravation (Cardoso et al., 2010).

Race, ethnicity, age, and other demographic factors may also contribute to differing levels of maternal stress (Cardoso et al., 2010; Wang, Wu, Anderson, & Florence, 2011). Younger mothers are more likely to experience parenting stress and suffer from depression when compared to older age groups (Liu, Chen, Yeh, & Hsieh, 2012; Wang et al., 2011). This may be due to the stresses associated with being a new mother, which may include a lack of maternal confidence (Ruchala & James, 1997). Additionally, mothers of color experience parenting stress differently from Caucasian mothers, due to differing cultural approaches to coping with stress (Cardoso et al., 2010). Furthermore, since parenting stress is often attributed to one's life perceptions, socioeconomic status, and social relationships, stress will vary between ethnicities as a result of differences in life experiences (Cardoso et al., 2010).

Child Factors

Child reactions to stress. As discussed by Belsky (1984), child-mother relationships are an essential component of parenting stress and aggravation outcomes. Parent-child interactions are often reciprocal; children being raised by parents with higher stress levels are more likely to experience developmental delays, psychological problems, and worsened temperament levels. Consequently, developmental delays, psychological problems, and temperament problems among children often add additional stress to the parent (Evans & Kim, 2013; Neece, Green, & Baker, 2012). Children who grow up in a household affected by a lack of family structure due to elevated stress levels may display antisocial behaviors, such as aggression, lack of respect for authority, and rule-breaking (Mitchell et al., 2015). Additionally, children living in high-stress households are at an increased risk for developing learning disabilities, intellectual disabilities, or cognitive disabilities than those who live in low-stress environments (Mason, 2014; Neece et al., 2012). As a result of difficult behaviors that demand increased attention, parenting a child who has temperament problems, antisocial behaviors, psychological conditions, and/or disabilities exacerbates tension for already-stressed parents (Evans & Kim, 2013).

Parent reaction to stress. When parents become stressed because of anxiety related to poverty or their child's behavior, they tend to also become more tense, often resulting in more punitive discipline methods and hostile living conditions for the children, which can ultimately exacerbate preexisting emotional and psychological problems the child was already experiencing as a result of living in the stressful environment (McLoyd, 1990; Sheidow, Henry, Tolan, & Strachan, 2014). Additionally, parents who experience higher stress levels are less likely to promote a structured home environment for their children, thus resulting in more behavioral issues that often lead parents to employ harsher parenting tactics (Mitchell et al., 2015).

Contextual Factors

Social support. As Belsky (1984) points out, social support is a pivotal contextual factor that plays an important role in ameliorating stressors associated with motherhood. Mothers, in

contrast to fathers, often lack support when it comes to parenting because mothers are more likely to raise a child alone than are fathers (Cardoso et al., 2010; Osborne, 2004). Social support from family and friends may have positive mental health impacts on mothers and may be related to reduced stress levels (Leahy-Warren, McCarthy, & Corcoran, 2012). Mothers who are employed may experience higher rates of family conflict associated with increased time spent away from the home. Specifically, mothers who had jobs that were inflexible in circumstances, such as school cancellations or a child's illness, experienced more family conflict (Bianchi & Milkie, 2010). Extending beyond Belsky's framework, there is mounting evidence to suggest that both the lack of material resources and neighborhood context may play an equally important role in parenting stress.

Poverty. Single parenting is more prevalent among mothers, as women are more likely to have children living with them or have full custody of children than fathers (Christopher, England, Smeeding, & Phillips, 2002). Several factors seen frequently among single mothers often result in higher poverty rates than other household types. In comparison to other household types, single mothers often have lower educational attainment (Kalil & Ryan, 2010; Wijnberg & Reding, 1999), higher costs of childcare (Christopher et al., 2002; Kalil & Ryan, 2010), fewer supports from the father and/or other family members (Kalil & Ryan, 2010; Radey, 2008), and are more likely to be working part-time versus full-time (Lichtenwalter, 2005; Shafer & Jensen, 2013; Wijnberg & Reding, 1999). These factors often correlate with lower wages and higher expenses, resulting in single mother households having higher poverty levels than other families (Lichtenwalter, 2005; Shafer & Jensen, 2013). Welfare supports, including Temporary Assistance for Needy Families (TANF) and the Supplemental Nutrition Assistance Program (SNAP), that are meant to help women provide for their families are chronically underfunded and have failed to keep pace with inflation and growing need (Stanley, Floyd, & Hill, 2016).

Lower-income families face stressors associated with financial instability and insecurity, such as the unaffordability of healthcare, childcare, housing, and other basic needs (Santiago, Wadsworth, & Stump, 2011; Secombe, 2002). Many families living in poverty are often forced to work inconvenient hours and/or multiple jobs to gain financial stability, which ultimately

exacerbates preexisting parenting stress (Sheely, 2010). Consequently, children are more likely to develop weaker parent-child relationships due to the lack of time they spend with their parental figure (Bianchi & Milkie, 2010). As such, it is evident that poverty has a significant impact on parenting stress.

Housing and neighborhood factors. Past literature indicates that the interplay between a person and their environment may directly impact stress levels (Brooks-Gunn, Duncan, & Aber, 1997). Poverty-related stress can also occur as a result of living in disadvantaged neighborhoods, as neighborhoods with low-income housing or less expensive housing are often louder, exhibit less cohesiveness, and experience high crime rates (Booth, Ayers, & Marsiglia, 2012; Brooks-Gunn et al., 1997; Santiago et al., 2011). Booth et al. (2012) found a positive correlation between living in an unsafe neighborhood and psychological distress. Sheidow, Henry, Tolan, and Strachan (2014) found approximately 70% of families living in disadvantaged neighborhoods have witnessed some type of violent trauma. The often tumultuous experiences and risk of exposure to trauma associated with living in low-income residential settings may contribute to higher levels of stress for families.

Families often pay too much of their income for rent or are forced to move frequently due to a lack of affordable housing. Recent data indicate that nearly 33% of American families pay more than 30% of their monthly income in rent, meaning that they are housing-cost burdened (Joint Center for Housing Studies, 2017). With so little income remaining after housing expenses, families often move to find higher paying jobs, cheaper rent, or locations with better resources (Coulton, Theodos, & Turner, 2012; Gruman, Harachi, Abbot, Catalano, & Fleming, 2008). However, there are often too few affordable housing options within communities, forcing some families to remain in situations where they must pay a considerable portion of their income for housing costs. For families in either situation, the difficult process of managing scant resources may contribute to higher parenting stress.

When considered comprehensively, the literature indicates that maternal factors, child factors, and contextual factors in the mother's environment may all contribute to increased levels of maternal stress. Building upon this existing literature, and also the associated literature connecting poverty and maternal

stress, we seek to determine if housing cost burden is uniquely related to higher levels of maternal stress.

Methods

Data

This paper uses publicly available data from Wave 9 of the Fragile Families and Child Wellbeing Study [FFCWS] and closely follows the methods to investigate correlates of maternal stress used by Cardoso, Padilla, and Sampson (2010). The FFCWS is a birth cohort study that has collected information on birth mothers from 16 cities in the United States with populations above 200,000 stratified by labor market conditions and policy environment instead of geographic location. The study intentionally oversampled non-marital births, yet used a random sampling method to meet quotas of both marital and non-marital births (Reichman, Teitler, Garfinkel, & McLanahan, 2001) (for technical documentation for the FFCWS, see www.fragilefamilies.princeton.edu).

Sample

The analytic sample included mothers with children in their care at least 50% of the time, who rented their primary residence, and indicated receipt of TANF benefits within the 12 months prior to their interview. The sample was weighted to be representative of all births in cities with populations greater than 200,000 in 1994. This resulted in a sample of $N = 388$ and weighted population of $N = 40,921$ very low-income mothers who rented their primary residence.

Measures

To test the relationship between maternal stress and housing cost burden, we used the following variables taken from Wave 9 of the FFCWS.

Dependent Variable

Maternal stress. The FFCWS contains 4 of the 9 variables used to measure aggravation in parenting in the Panel Study of Income Dynamics (PSID), originally developed by Abidin (1995). Respondents chose answers from “strongly agree” to “strongly disagree” on a four-point Likert scale. These values were recoded to range from “4 = strongly agree” to “1 = strongly disagree,” summed, and then divided by the top value to result in a maternal stress score.

Independent Variable of Interest

Housing cost burden. Housing cost burden was calculated by dividing total amount paid in rent by monthly income. This percentage was then transformed into a binary variable to indicate whether the household was paying more than 30% of income in rent—the threshold of cost burden used by the U.S. Census Bureau and other agencies (Schwartz & Wilson, 2007). The binary variable was then coded as “0 = no housing cost burden” or “1 = housing cost burden.”

Control Variables

Race/Ethnicity. Race and ethnicity was coded as 0 = White, non-Hispanic; 1 = Black, non-Hispanic; 2 = Hispanic; and, 3 = Other.

Highest education. Respondents were asked to indicate the highest level of education completed. These were coded as “0 = less than high school;” “1 = high school or equivalent;” “2 = some college or technical school;” and, “3 = college degree or higher.”

Age. Age was a continuous variable collected at the time of the Wave 9 interview.

Poverty level. The categorical variable measured percent of the federal poverty level and was coded as 0 = 0-49%; 1 = 50-99%; 2 = 100-199%; 3 = 200-299%; and, 4 = 300% or greater.

Number of dependent children. This variable was the number of dependent children under 18 years of age in the household.

Cohabiting. This variable indicated if the mother was married or living with a partner at the Wave 9 interview. It was coded as 0 = no; and, 1 = yes.

Hours of work. This continuous variable was the total number of hours worked each week.

Depression. As an indicator of the respondent's mental health, this binary variable measured whether the mother met the liberal criteria for a major depressive episode according to the Composite International Diagnostic Interview-Short Form, Section A. It was coded as 0 = no; and, 1 = yes. More information related to creation of this variable and scoring is available in the FFCWS technical documentation.

Social support. Mothers were asked whether they had a person in their life that they felt close to or could depend on. Responses were coded as 0 = no; and, 1 = yes.

Child behavior. To assess the extent of a child's aggressive, externalizing behaviors, the aggression subscale of the Child Behavior Checklist was included (Achenbach & Rescorla, 2001). Scores from the three items within the subscale were averaged for a total score.

Residential mobility. This continuous variable was the total number of times the mother reportedly moved her household in the prior two years.

Neighborhood safety. This binary variable measured whether the mother reportedly did not let her child play outside due to violence. Responses were coded as 0 = no; and, 1 = yes.

Data Analysis

Data were extracted, cleaned, and analyzed using Stata SE v14.1. National level weights were applied to account for the complex sample design. Specifically, we used the national level weight (cm5natwt) and correspondent replicate weights to generate results that are nationally representative of births within U.S. cities with populations greater than 200,000 in 1994 (FFCWS, 2009). Descriptive statistics were conducted for each variable included in the regression model. To determine whether rent burden was related to maternal stress for mothers in the sample, OLS regression was conducted. Multicollinearity in the model was assessed with variance inflation factor (VIF) scores, and no multicollinearity was detected.

Results

The mean respondent's age was 32.57 years. The average total of number of children the respondents had was 3. The mean of the total hours a week the respondents worked was 33.38. The average total stress score of the respondents using the aggravation in parenting scale was 2.18, and the average parenting aggravation score was .21. The average number of moves the respondents had made was 2. Racial and ethnic identities of the respondents were black (69.33%), Hispanic (19.07%), white (8.765%), and other (2.84%). Regarding level of education, 34.96% of respondents had less than a high school education, 39% had a high school diploma, 38.56% had attended some college, and 3.08% had a college degree. The majority of the sample were not living with a partner (72.31%). More than half of the sample was experiencing rent burden (63.67%). Only 25.77% of the sample met the criteria for depression. Half of the sample were below 50% of the federal poverty level (FPL), 28% were between 50% and 99% of the FPL, and the remainder (22%) were 100% or above the FPL. When asked if they were afraid to let their children play outside because of risk of exposure to violence, 33.25% of mothers answered "yes." Only 10.54% of respondents denied having someone they felt they were close to upon whom they could depend.

A linear regression was conducted and demonstrated that the controlled independent variables made up for 64% of the parenting stress and aggravation among mothers experiencing rent burden ($R^2 = 0.64$). Displayed in Table 1, results approached significance ($p = 0.069$) for rent burden. Rent burden accounted for a 0.50 increase for maternal stress scale ($b = 0.495$, $t = 1.90$, $p < 0.10$). Mother's age demonstrated statistically significant results ($b = 0.07$, $t = -2.85$, $p = .009$) that showed that one year of older age was related to a .07 score decrease on the maternal stress scale. Other variables in the model, including race and ethnicity, educational attainment, number of dependent children, cohabitation, hours worked per week, presence of depression, child behavior, number of moves, and neighborhood violence were not significantly associated with maternal stress.

Table 1: OLS regression testing housing cost burden on maternal stress (N = 40,920)

Covariates	Maternal Stress		
	(Model 1)		
	B	<i>t-value</i>	<i>S.E.</i>
Race & Ethnicity	-.125	-(0.45)	.280
Highest education (Ref: Less than HS)	-.051	-(0.35)	.143
Age	-.072**	(.009)	.025
Poverty level	-.021	(.900)	1.15
Number of dependent children	-.136	(.696)	.872
Cohabiting	.023	(0.09)	.273
Hours of work per week	-.003	(.827)	.021
Depression	-.143	(.557)	.240
Social support	-.140	(.805)	.561
Child behavior	-.221	(.871)	1.346
Number of moves	-.160	(.294)	.150
Neighborhood violence	.262	(.328)	.262
Housing cost burden	.496+	(1.90)	.261
Constant	5.26	4.82	<i>p</i> = .000
R ²	.637		

Source: Fragile Families and Child Wellbeing Study weighted Wave 9

Notes: + $p < .10$; * $p < .05$; ** $p < .01$; *** $p < .001$

Discussion

This study explored parenting stress and aggravation among mothers experiencing housing cost burden. We examined variables to determine which factors contributed to higher stress and aggravation scores among respondents. Results showed that both rent burden and age of the mother were associated with higher stress and aggravation scores. This research builds upon the existing knowledge base regarding maternal stress and contributes to the literature by demonstrating that the experience of paying too much of one's monthly income toward rent plays an important role in maternal stress.

Poverty, mental health issues, lack of social supports, stressful environmental factors, frequent moves, and childrearing struggles are all correlates of maternal stress (Belsky, 1984;

Crosier et al., 2007; Osborne, 2004). Our findings related to younger maternal age and higher reported maternal stress are consistent with and build upon the prior theoretical and empirical literature. Past studies have found that mothers who are younger experience increased stress levels due to having fewer supports, being less financially stable, and possessing lower maternal confidence (Liu et al., 2012; Wang et al., 2011). However, prior studies have not demonstrated that age has a substantial impact on parental stress and aggravation level when controlling for other variables related to the mother, child, and her environment. Younger maternal age likely correlates to a lack of parenting experience and childrearing skills, which may also be associated with a lack of skills and resources needed to manage problematic child behavior. Additionally, younger mothers are more likely to be first-time mothers, and are thus more likely to be dealing with the often severe anxieties that accompany the transition to motherhood (Ruchala & James, 1997).

In addition to younger mothers' reported higher rates of maternal stress, we also find that mothers who report paying greater than 30% of their monthly income in rent also report higher stress levels related to their financial instability. This finding is compelling given that the models controlled for poverty level and that there is no extant empirical literature that explores the parental stress response to housing cost burden. Theoretical literature related to the stress of being unable to make ends meet may provide some insight for this finding. Shah, Mullainathan, and Shafir (2012) note that resource deprivation or scarcity often demands the attention of households to the detriment of current and future well-being. For example, consider a mother who is paying 50% of her monthly income toward rent, and imagine that her most recent water bill was higher than expected. This mother must now focus her attention on reallocating resources within a budget that is already insufficient. Other responsibilities and activities that directly impact her well-being will be neglected as she makes a series of quick financial decisions, some of which may be temporary fixes with risky consequences. As this mother allocates her time and attention to her household finances, she must necessarily neglect other areas of her life that could impact maternal stress, including her relationships with family and friends, job performance, and relationship with her child.

Because parental stress can have deleterious consequences for children's development and overall well-being across the lifespan, both social work policy and practice should be attuned to the correlates and potential prevention of parental stress. Particularly, our findings indicate that housing cost burden is related to higher levels of maternal stress in very low-income households. This finding represents an important opportunity for federal and local policymakers to alleviate housing cost burden.

Implications for Policy and Practice

Beginning in 2016, states received appropriations from the National Housing Trust Fund (NHTF) enacted under the 2008 Housing and Economic Recovery Act (HERA). As a block grant, states set priorities to address worst case housing needs that impact extremely low-income households, or those reporting less than 30% AMI (HERA, 2008). While this was a promising and welcome infusion of funds, chronic underfunding and the Tax Cuts and Jobs Act of 2017 (TCJA) represent real threats to the federal commitment to creating and maintaining affordable housing (TCJA, 2017). The NHTF has no permanent funding stream and is currently funded through allocations from government-sponsored enterprises, namely Fannie Mae and Freddie Mac, as well as through any other appropriations of the federal budget (HERA, 2008). This funding formulary, or lack thereof, positions the NHTF to be easily halted, as was done during 8 years of recovery from the recession. Trump's 2018 tax proposal included the direct elimination of all funding for the NHTF, which was not realized; yet, the lowering of corporate tax rates under the TCJA has struck the deferred tax assets owned by Fannie Mae and Freddie Mac, which nearly guarantees the suspension of contributions to the NHTF (Capps, 2017; TCJA, 2017).

Given the draconian federal policy landscape, some progressive state and local governments have taken innovative steps to improve affordable housing stock and access. One such example in Nashville, Tennessee is the Housing Incentives Pilot Program, which is intended to preserve and create affordable and workforce housing by covering the difference between unrestricted market rates and maximum allowable rents to not exceed 30% of lessee's monthly income (Affordable & Workforce Housing

Incentive Grants, 2016). Denver, Colorado, which faces high rates of vacancy coupled with high housing costs, has implemented the City and County of Denver Lower Income Voucher Equity (LIVE) Pilot program, which uses public and private funds to subsidize the cost of 400 rental units (City and County of Denver, 2017). In addition, there is renewed interest in community land trust models that help lower-income householders purchase homes (Cho, Li, Migliorato, Rauch-Kacenski, & Salzman, 2016; Housing Works, 2018; Torpy & Houghton, 2004).

These mezzo level approaches may well alleviate housing cost burden and its negative consequences for some, but without radical reform to housing finance concomitant with policies to address income insufficiency, community-based organizations will continue to see parents struggling to pay rent and make ends meet. This issue is particularly salient in communities with constrained rental markets where the availability of Housing Choice Vouchers and public housing far outpace need. In 2015, approximately 11% of households that received a Housing Choice Voucher were unable to find rental housing within the 60-day window allotted by HUD (Center on Budget and Policy Priorities, 2017). With only 10 states currently having legal protections preventing discrimination based on source of income, social workers must become knowledgeable about and directly address sources of income and race-based discrimination in housing (Tighe, Hatch, & Mead, 2017). Such an approach requires practitioners to move beyond simply providing resources and guidance to clients, and instead focusing some effort on building partnerships with and educating property owners on their role in alleviating the affordable housing crisis.

Limitations

This study is not without limitations. The variables in the analysis explained 62% of the contributions to parenting stress levels. This indicates that there is still much to be learned about unobserved characteristics associated with parenting stress. Additionally, this study was limited by its use of cross-sectional, rather than longitudinal, data. Inspiring future research, this indicates that there is much to be explored regarding parenting stress and its relationship to rent burden.

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