Material Hardship Among Families with Children

Jane Mosley, Truman School of Public Affairs, University of Missouri-Columbia
Kathleen Miller, RUPRI, University of Missouri-Columbia
Heather Koball, National Center for Children in Poverty, Columbia University

This research was supported by the RUPRI Rural Poverty Research Center, one of three Area Poverty Research Centers funded by ASPE/HHS.
Concept of Material Hardship

- Mayer and Jencks 1989
- Beverly 2001
- Short 2004

- Similar, but clearly distinct from income poverty
Research Questions

- Does the experience of material hardship vary across the US by region?
- Does the experience of material hardship vary by residence (metro/nonmetro)?
- How does experience of material hardship coincide with or vary from poverty?
- Do differences still exist when controlling for demographic characteristics and other factors?
Challenges for this Topic

- Data
  - Good geographic variables and good material hardship measures aren’t always available together
  - Material hardship measures in major data sets (PUMS, CPS, SIPP)
  - Geographic representation (for regional estimates)
  - Residential representation (met/nonmet estimates)
- Defining material hardship/common measures
Data used in this Analysis

- PUMS—2000 5% Sample
- CPS—3 year averages, 2001-2003
Hardship Measures

- PUMS—focused primarily on housing issues
  - Lack of plumbing facilities
  - Lack of kitchen facilities
  - Moderate or severe crowding
  - Lack of phone
  - More than 30% of income spent on rent/mortgage
Current Population Survey

- Broader measures of hardship (but sacrifice geographic depth)
  - Food Insecurity
  - Lack of child health insurance
  - Transient housing
  - Lack of telephone
Results

- Different measures of hardship have different geographic patterns
- Housing hardships and food insecurity are most prevalent in the West
- Other CPS hardship measures (lack of child health insurance, transient housing, phone access) are most prevalent in the South and Southwest
- Central City residents experience the highest levels of hardship
- Hardship and poverty patterns across place are similar but not identical
Regions used in this Analysis

- Northeast
- Midwest
- West
- South
Percent of Families with Children Experiencing at Least One Housing Hardship, by Region (PUMS)
Crowding, Rent/Mort. > 30% inc., lack of kitchen, plumbing, phone

Data Source: PUMS, 2000
Percent of Families with Children Experiencing at Least One Hardship, by Region (CPS)

*Lack of child health insurance, lack of phone, transient housing*

Percent of Families Experiencing any Housing Hardship by Metropolitan Status (PUMS)

Crowding, Rent/Mort. > 30% inc., lack of kitchen, plumbing, phone

<table>
<thead>
<tr>
<th>Metropolitan Status</th>
<th>Percent of Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central City Only</td>
<td>40.6%</td>
</tr>
<tr>
<td>Mix of CC/Metro &amp; Balance of Metro</td>
<td>22.3%</td>
</tr>
<tr>
<td>Mix of Metro/Nonmetro</td>
<td>17.2%</td>
</tr>
<tr>
<td>Nonmetro Only</td>
<td>19.3%</td>
</tr>
<tr>
<td>Total</td>
<td>23.6%</td>
</tr>
</tbody>
</table>

Data Source: PUMS, 2000
Percent of Families with Children Experiencing at Least One Hardship, by Metropolitan Status (CPS)

Lack of child health insurance, lack of phone, transient housing

- Central City: 21.4%
- Balance of Metro: 14.2%
- Nonmetro: 18.7%
- Unidentified: 16.9%
- Total: 17.1%

Percent of Families with Children Experiencing at Least One Hardship, by Metropolitan Status and Region (PUMS)

Crowding, Rent/Mort. > 30% inc., lack of kitchen, plumbing, phone

Data Source: PUMS, 2000
Percent of Families with Children Experiencing at Least One Hardship, by Metropolitan Status and Region (CPS)

Lack of child health insurance, lack of phone, transient housing

State Poverty Rates for Families with Children: 2000

Data Source: PUMS, 2000
Percent of Families with Children Experiencing any Housing Hardship, by State (PUMS)
Crowding, Rent/Mort. > 30% inc., lack of kitchen, plumbing, phone

Data Source: PUMS, 2000
Percent of Families Experiencing Food Insecurity with Hunger (CPS)

Percent of Families in each PUMA Experiencing any Housing Hardship
Crowding, Rent/Mort. > 30% inc., lack of kitchen, plumbing, phone

Data Source: PUMS, 2000
Counties with Poverty Rates of 20 percent or Higher, 1999

Source: U.S. Census Bureau, Census 2000
Experience of Housing Hardship by Income Level
Crowding, Rent/Mort. > 30% inc., lack of kitchen, plumbing, phone

- Income below Poverty: 65.8%
- Income 100%-200% of Poverty: 40.8%
- Income 200% or more of Poverty: 10.0%
Logistic Regression (PUMS data)
Families with Children

**Dependent variable:**
Experiencing at least one Housing Hardship

**Control variables:**
- Age of Household Head
- Race / Ethnicity of Household Head
- Educational Attainment of Household Head
- Family Type (married couple vs. single parent)
- Number of Children in Household
- Number of Workers in Family
- Income/Poverty ratio
- Metropolitan Status
- Region
Regression Results: Families with Children

- Residents of completely nonmetropolitan PUMAs less likely to experience hardship than other residents (log odds=.679)
- Residents of the South less likely to experience hardship than other regions (log odds=.808)
- Married couple families less likely to experience hardship than single parent families (log odds=.840)
- Number of children in HH positively associated with hardship (log odds =1.385)
- Income/Poverty ratio negatively associated with hardship (log odds=.574)
- Number of workers negatively associated with hardship (log odds=.675)
Next steps

- Add additional years of data
- Additional multivariate regression / refine models
- Examination of material hardship among all families (not just families with children)
- Explore additional data sources