

## FINAL DELIVERABLE

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# Assessment of Resident Experiences of Housing Insecurity in Keokuk, Iowa

Research Practice II, School of Social Work

## Introduction

This Executive Summary synthesizes the work of 18 students in the University of Iowa Master of Social Work Program, in partnership with the Keokuk Chamber of Commerce, and the Iowa Initiative for Sustainable Communities. The following summary highlights key findings from an online survey of 274 Keokuk residents—designed and analyzed by students. Full versions of select individual student papers and poster presentations are available at <https://iisc.uiowa.edu/keokuk-housing-insecurity-study>.

## Survey found high rates of housing insecurity—existing data underestimate the problem

Keokuk residents reported high rates of housing insecurity, as measured in a survey conducted between March and April 2020. Residents were asked whether they experienced six dimensions of housing insecurity in the previous 12 months. Overall, 70.2% of survey respondents experienced at least one of these housing issues (184 people). We defined housing insecurity as having one or more of these housing issues, following several other studies.

	Percent of respondents experiencing this issue in the last 12 months
Stay in shelter, abandoned building, automobile... because you did not have enough money	5.4%
Move in with other people... because of financial problems	19.6%
Move two or more times	43.2%
Missed a payment or were late with utility bills because you did not have enough money	54.2%
Did not pay the full amount of the rent or mortgage	29.7%
Been evicted... for not being able to pay rent or mortgage	9.2%
Any housing insecurity	70.2%

Rates of reported homelessness (i.e., staying in a shelter, abandoned building, car, or somewhere not fit for habitation) were higher than existing counts of individuals experiencing homelessness (i.e., the Point in Time count counted 2 individuals as homeless).

Nearly 20% of respondents had been “doubled up” or moving in with other people because of financial problems. We found little existing data that captures this aspect of housing insecurity, however the related rate of overcrowding (more than one person per room) in Keokuk is quite low,

at 2.2% of households according to the US Census’s American Community Survey. Being doubled up is a precursor to homelessness in other communities, especially among families.

Moving is stressful no matter one’s financial and housing situation. We found that moving frequently (2 or more times in 12 months) was reported by nearly half of respondents, which is nearly three times the estimated rate of moving within a year in the US Census’s American Community Survey.

More than half of survey respondents reported missing a utility bill because they did not have enough money. The Keokuk Water Works reports just about 5% of bills are paid late each month, though they do not have yearly information. At over 10 times the rate reported by the water utility, this data underestimates the size of the financial insecurity problem in Keokuk.

Nearly a third of respondents had been behind on rent or mortgage in the last 12 months, which is a risk for eviction. We had no existing data with which to compare this statistic.

The eviction rate of 9.2% (24 respondents) is higher than the formal, court-filing-based eviction rate noted by the national EvictionLab.org (2.9%, or 47 evictions total of the city of Keokuk in 2016). There is evidence from other cities that most evictions are informal, and respondent reports may include these informal evictions (e.g., verbal notice). Eviction Lab data shows that evictions in Keokuk have been rising in recent years, while national eviction rates are falling. Eviction, in particular, negatively affects mothers’ health and children’s well-being and achievement.

**Anticipated negative impacts of Covid-19 on housing largest for renters**

We asked respondents how they expected Covid-19 to impact their housing. More than half of respondents expected their income to decline. A large minority expected worsening home safety issues and trouble making utility payments because of Covid-19. Less than 3% agreed or strongly agreed that they may be evicted because of Covid-19, “in the coming months.”

	Percent of respondents who agree/strongly agree	Percent of renters who agree/strongly agree
My household income will be lower because of Covid-19	52.8%	52.5%
My home will become less safe because of Covid-19	29.5%	44.1%*
I/we will have trouble paying utility bills because of Covid-19	37.6%	55.0%*
I/we will be evicted because of Covid-19	2.8%	6.8%*

\* indicates a significant difference between renters and homeowners.

Most striking, were the large differences in expected home safety, ability to pay utility bills, and expected evictions when respondents who rent their homes were considered separately. Renters expected 2 to 10 times more problems when compared to homeowners in all but income. Additionally, those who had experienced housing insecurity in the previous 12 months expected more housing insecurity (but not income insecurity) in the coming months because of Covid-19.

## **Housing insecurity is associated with other disadvantages**

Individuals and families experiencing housing insecurity in Keokuk are experiencing many other hardships. We found a large association between housing insecurity and food insecurity—those who were food insecure in the last 12 months were 1.5 times more likely to have experienced housing insecurity during that same time.

Renters were more likely to report housing insecurity than homeowners, but rates for both groups were high (86% of renters and 63% of homeowners were housing insecure). However, among renters, those who reported participating in the Housing Choice Voucher program were most likely to have been housing insecure in the previous 12 months.

Parents of children with special healthcare needs were more likely to be housing insecure than parents with children who had no special healthcare needs. But, as a whole, parents of children under 18 years old were no more likely to be housing insecure than respondents who did not have children.

Income was associated with housing insecurity—respondents with incomes under \$59,999 and especially under \$29,999 were much more likely to be housing insecure than secure. At the same time, there was no income level at which respondents in Keokuk were immune to housing insecurity. Respondents were more likely to have experienced housing insecurity if they were transportation insecure—meaning not owning a vehicle, having an unreliable vehicle, or trouble paying for vehicle repairs. The risk of experiencing housing insecurity was the same across age groups and individual employment status.

## **Housing insecurity is associated with poorer health, mental health, and well-being**

Respondents who experienced housing insecurity in the previous year reported worse overall health than housing secure respondents. Having experienced housing insecurity was associated with more depressive symptoms and higher levels of depression compared to being housing secure. Older adults who were housing insecure experienced more loneliness than did those who were housing secure.

Housing insecurity was associated with experiencing intimate partner violence. Respondents who reported both housing insecurity and intimate partner violence had worse mental health than those who were housing insecure alone, or were housing insecure and experienced any intimate partner violence (including psychological and physical forms of violence and control).

Among the subset of parents of children aged 18 or younger, moving in with others because of financial problems was not related to anxiety. However, this aspect of housing insecurity may include both family and non-family cohabitating, which may have different impacts on parents. For all respondents, moving in with others was associated with worse anxiety.

The majority of parents of high school age children mostly hoped that their children would attend postsecondary institutions (including 2-year, 4-year or beyond). However, respondents who had experienced housing insecurity were less likely to aspire to a 4-year or graduate institution for their

high school aged child and much more likely to expect their child not to attend a postsecondary institution.

Among parents of younger children, we found no differences in parent-reported child behavior or unmet child healthcare needs between housing insecure and housing secure families. Notably, only a small portion (88 respondents, or 40.7% of all respondents) were parents, limiting our confidence in results about families with children under 18.

### **Results represent Keokuk residents who are mostly female, white, and middle age or older**

Respondents were not representative of Keokuk in that they predominantly identified their gender as female (85.4%). Respondents were nearly all white (94.9%), more likely to be white than the population of Keokuk. A large portion of respondents were middle age (45-64, 43.7%), and fewer respondents than expected were 65 or over (15.1%), given Keokuk's age distribution. Keokuk residents who responded to the survey were more likely to have a college degree or higher (30.2%) than do Keokuk residents as a whole. Notably, with a more educated, working-age sample, we would expect that our survey would *underestimate* rates of housing insecurity. In other words, there may be more housing insecurity in Keokuk than our survey captured.

### **Conclusion**

Many Keokuk residents are experiencing housing insecurity. Respondents across incomes, types of housing, age, and household makeup reported at least some insecurity. However, some groups experienced housing insecurity at higher rates, namely, those who had experienced food insecurity, were renters, were voucher holders, families with children who have special healthcare needs, and lower income households.

In particular, being behind on utility bills was the most frequent form of housing insecurity, suggesting a larger experience of financial insecurity for residents. Similarly, renters especially expected that Covid-19 would impact their ability to pay bills. Given that the rate of rental cost burden in Keokuk is quite high (62.7 % of residents pay more than 30% of their income on rent monthly), solutions to this problem might address the larger high cost of living for low income residents and renters in Keokuk. One possible solution is city-funded supplementary rental vouchers or rental cost caps.

Many Keokuk residents reported moving frequently within 12 months. Frequent moves have negative effects on children, especially. At the community-level, when many residents are moving this creates community instability, which can erode social ties, social control, and social capital in residential neighborhoods. Supporting low-barrier community building activities, such as a community recreation center might address the social effects of frequent moves, as well as the health consequences of housing instability. A root-cause solution Keokuk should examine are community stabilization funds that keep both renters and homeowners in their homes while providing needed resources to support them staying in place.