

The Impact of Housing Insecurity on Transportation Access & Housing Quality

Background

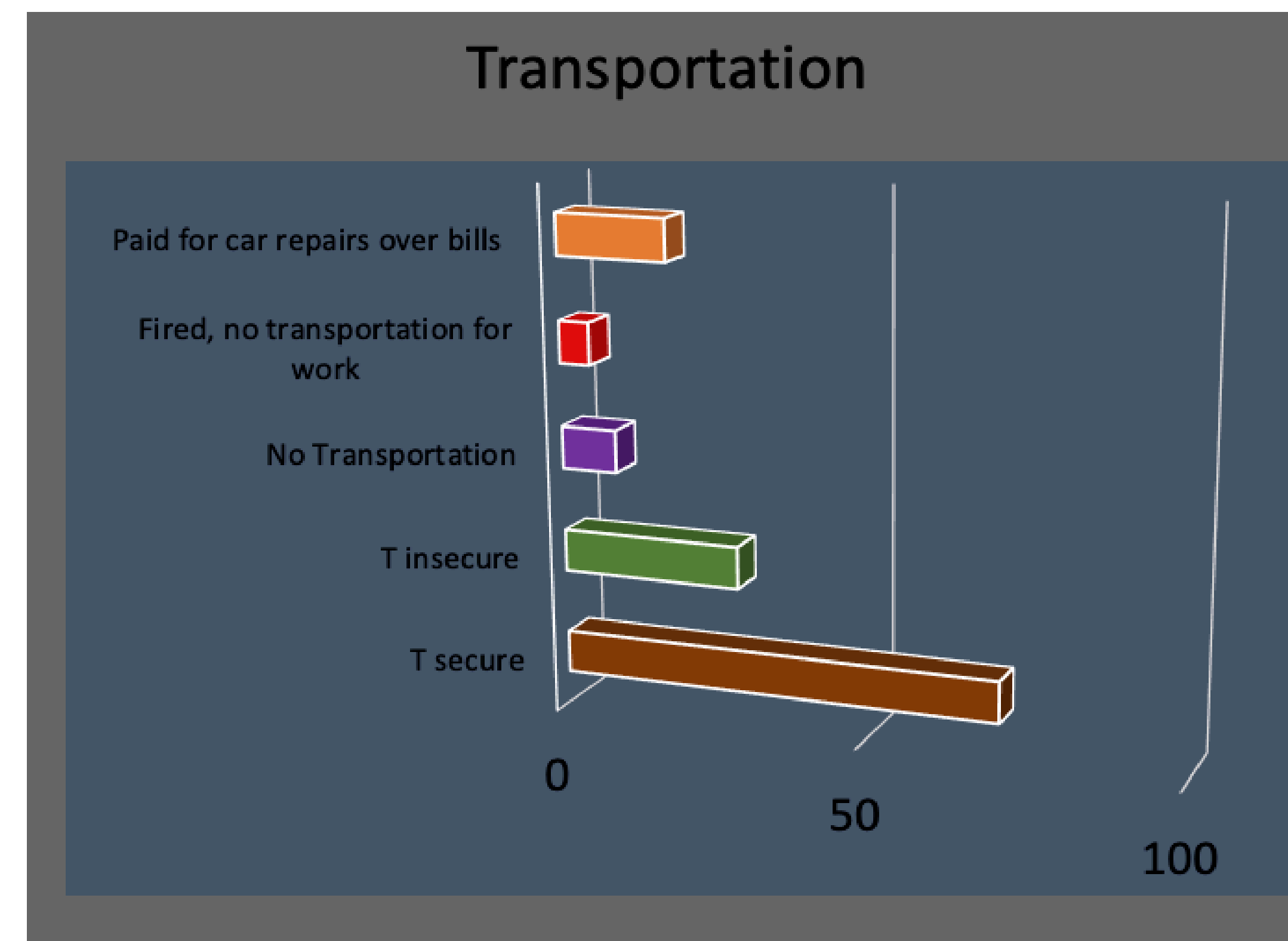
- Between 2010-2018 Keokuk experienced a population decrease of 4.7%.
- As of July 2018, Keokuk had a 25.4% poverty rate (US Census, 2018)

Literature Review

- 90% Americans are dependent on transportation.
- If a family owns at least one vehicle, their chances of experiencing housing insecurity go down 25%
- Unreliable vehicles increase a household's financial burden by 60%
- 20% percent of families reported using half their income to pay for rent

Housing Choice Voucher (HCV):

- Getting and keeping vouchers is difficult
- Landlords don't participate as willingly due to inability to make money and undefined tenant responsibility
- Smaller housing authorities have a hard time earning "high performer" status
 - Same measures used in large cities
- No existing literature on if access to quality housing impacts rates of use of Housing Choice Vouchers.



Methods

Data Collection:

- Online survey distributed throughout Keokuk. Total sample: 264.

Measurement:

- Housing Insecurity- Fragile Family measure (2000)

Analysis:

- 1) Chi-square test of association hypothesis: Those who experience transportation insecurities are more likely to experience housing insecurity in Keokuk.
- 2) Chi-square test of association hypothesis: People who are voucher holders are more likely to experience housing quality issues than those who do not have vouchers.

Results

Transportation:

Hypothesis:

Those who experience transportation insecurities are more likely to experience housing insecurity in Keokuk.
($X^2(1, N = 232) = 31.042^a, P > .00$).

- Does support hypothesis
- Sample size= 274
- 90% reported consistent access to reliable transportation
- 5% reported losing their job because they did not have access to transportation for work
- 18% reported neglecting other bills to pay for car repairs
- 29% of participants have experienced transportation insecurity

Housing Choice Voucher:

Hypothesis:

People who are voucher holders are more likely to experience housing quality issues than those who do not have vouchers

- $X^2(1, N=56)=7.09, p\text{-value}=.008$
- 83.3% use voucher and having housing quality issues
- 5 people using voucher but are not experiencing housing quality issues (16.7%)
- Support for hypothesis found

Implications

Transportation:

- Policy by Keokuk to develop a bus route for residents to travel within the city limits
- Low interest loans for vehicle repair could help ensure that Keokuk residents can get to work and maintain a steady income to pay rent or mortgage

Housing Choice Voucher:

- Greater city funds allocated towards developing quality low-income housing
- Policy changes to ensure housing available meets HUD requirements
- City leader oversight on landlords and property owners

Areas for Future Research:

- Outcomes for households with Housing Choice Vouchers
- Impact of increased quality subsidized housing on crime rates, unemployment and health outcomes
- Impact of residents who have limited transportation accessibility in small towns
- Studies on housing insecurity and transportation insecurity in rural America

Health and Housing Insecurity

The University of Iowa School of Social Work



Purpose

Overarching Hypothesis

- H_1 : The percentage of respondents who experience unstable housing is reflected in the percentage of tenants who are late to pay their water bill in Keokuk.

Group Focus

- How does housing insecurity (HI) (and intimate partner violence [IPV]) affect mental and physical health?
- Women who experienced IPV in the past year were 4 times more likely to experience HI (Pavao et al., 2007).
- Those who experienced homelessness in the past year were more likely to meet criteria for major/minor depression and to report fair/poor self-rated health (Burgard et al., 2012).

Additional Hypotheses

- H_2 : IPV victims who experience HI are more likely to have higher levels of depressive symptoms than non-IPV victims experiencing HI.
- H_3 : Respondents who are housing insecure will have higher levels of depressive symptoms than those who are not housing insecure.
- H_4 : Individuals who are housing insecure are more likely to report bad or very bad health than those who are not housing insecure.

Methods

Data was collected in Keokuk, Iowa and surrounding areas from March 19 - April 7, 2020.

Participants were recruited via Facebook and email and completed a 71-item online Qualtrics survey.

- **Housing Insecurity:** Fragile Families and Child-Wellbeing Study (Brooks-Gunn et al., 2011)
 - Respondents were considered housing insecure if at any point in the past 12 months they had stayed in a shelter, moved two or more times, etc.
- **IPV:** Abusive Behavior Inventory (CDC Stacks, 2006)
 - Respondents were considered an IPV victim if at any point in the past 6 months they had experienced behaviors from their partners such as mood changes, physical abuse, or threats.
- **Depressive symptoms:** Patient Health Questionnaire-9 (Kroenke & Spitzer, 2002)
 - Respondents answered nine questions about the past 2 weeks to assess their degree of depression severity, if applicable.
- **Physical Health:** World Health Survey (WHO, 2002)
 - A single question asked respondents to self-rate their health on the day they were taking the survey, with options that ranged from very bad to very good.

Findings

Descriptive Statistics of Respondents in Keokuk

- 69% are housing insecure.
- 54% have experienced at least one form of IPV.
- 40% of respondents had been diagnosed for depression, 33% with arthritis, 20% for asthma, 15% for diabetes, and 4% for angina.
- 96% identified as White or Non-Hispanic; 85% identified as female.
- 15.7% have a yearly household income of \$100,000+.
- 27% and 26.2% of respondents were 55-64 years old and 35-44 years old, respectively; few respondents were 24 or younger (2%), or 75+ (3%)

H_1 findings: Less people experience utility instability than was expected. ($\chi^2(1, n=249) = 1550.68, p < .001$)

Our analysis supports the hypotheses that...

- H_2 : IPV victims who experience HI are more likely to have higher levels of depressive symptoms than non-victims who experience HI. ($t(93.08) = -2.181, p < .05$)
- H_3 : Respondents who experience HI have higher levels of depressive symptoms than those who do not experience HI. ($t(164) = -2.671, p < .05$)
- H_4 : Individuals who experience HI are more likely to report moderate or bad health than those who do not experience HI. ($\chi^2(2, N=246) = 15.35, p < .001$)

Implications

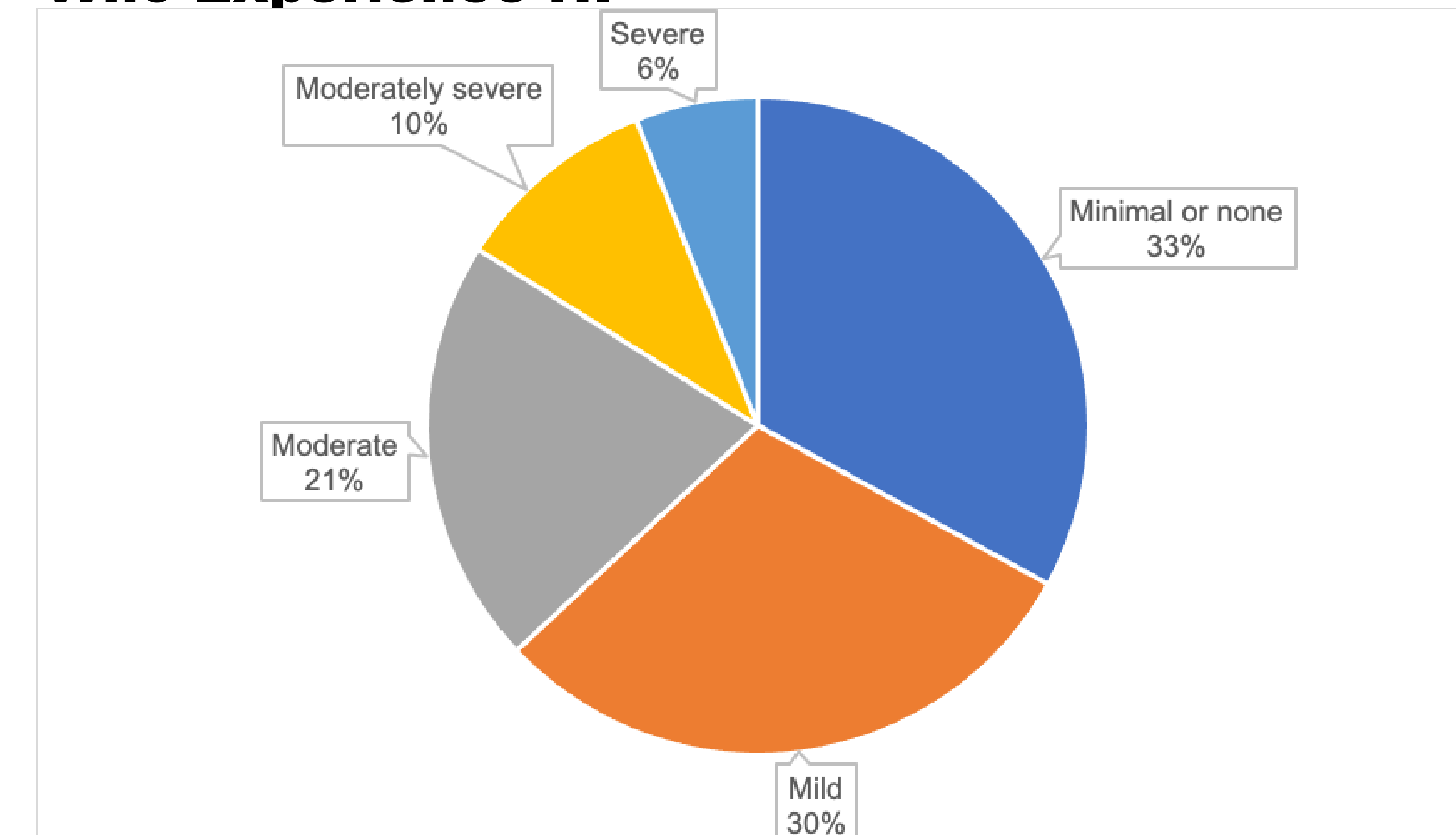
Future Research

- Alternative survey design to reach and include intended target population.
 - Individuals who experience HI may not have access to a computer or internet.
 - Results from survey may not be indicative of prevalence of HI in Keokuk.
 - Different survey options may result in more respondents and a true portrayal of overall quality of life in Keokuk.
- What barriers exist in Keokuk that increase the disparity between HI and non-HI residents?
 - Gym/fitness center and mental health service availability for lower-income residents.
 - Grant funding for community center with gym/fitness center, low-cost mental health services, educational opportunities & social events.
 - Fosters community interaction and can increase physical & mental health.

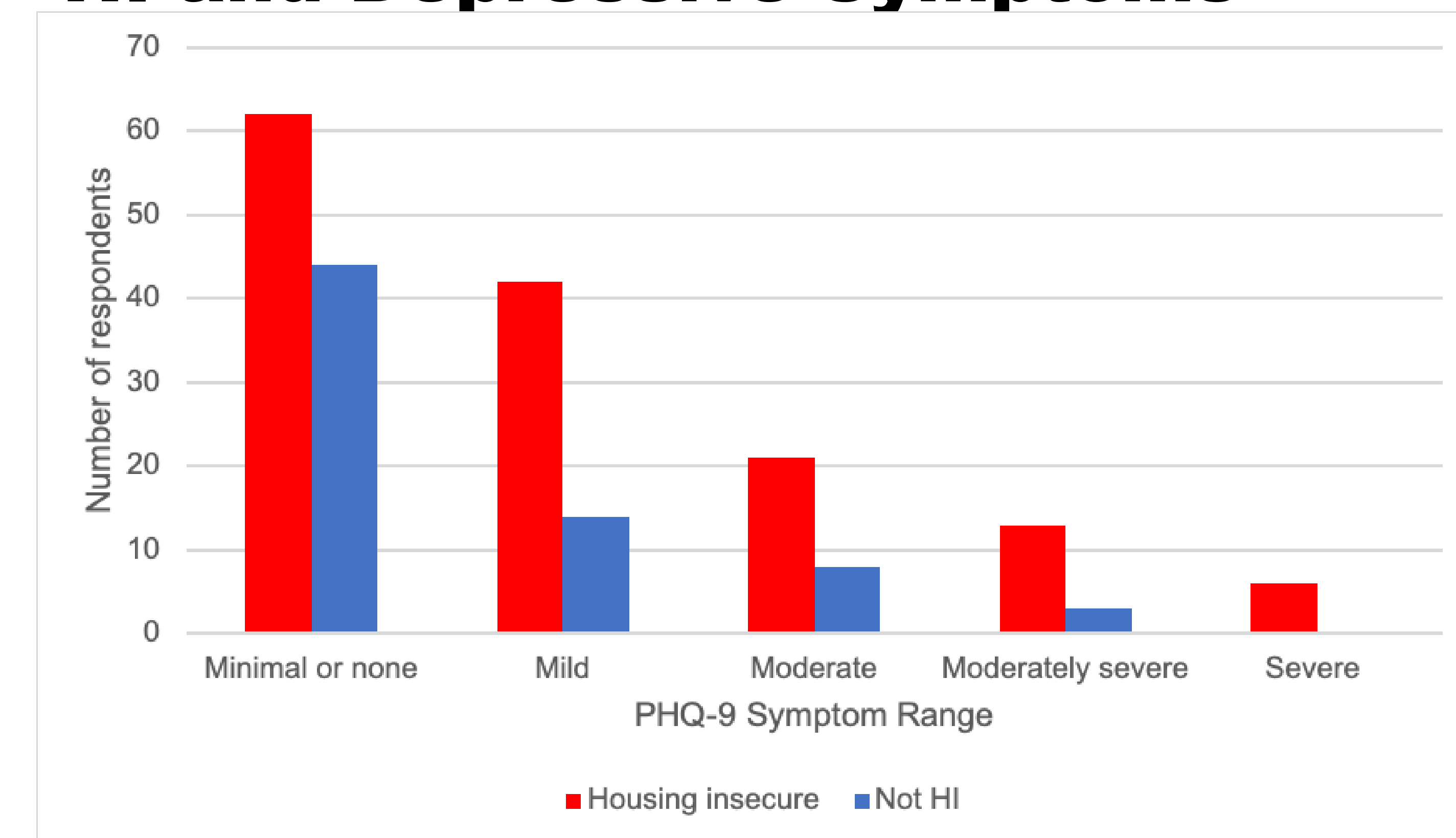
Education on Community Resources

- Education on community resources can often be a barrier to stable housing, mental health access, education, physical needs and more (U.S. Department of Education, 2020).
- Educating individuals and families about local resources can effectively maximize opportunities for success and allows people to make informed decisions.
- Important to meet families where they are and enable them to make opportunity moves (U.S. Department of Housing and Urban Development, 2016).
- Social workers and social service agencies can advocate for clients, uphold their dignity and worth, and help clients identify barriers.

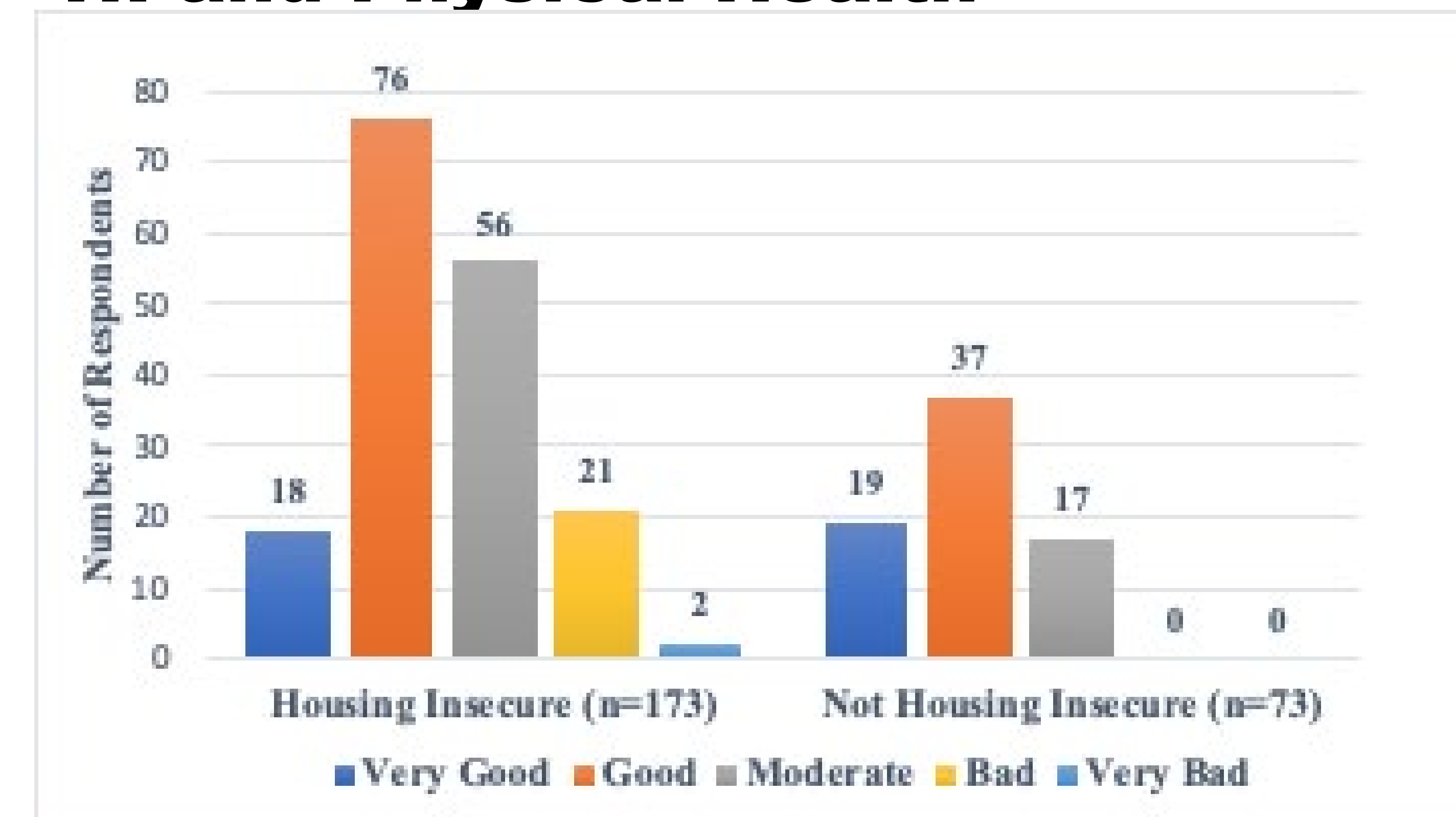
Depressive Symptoms of IPV victims Who Experience HI



HI and Depressive Symptoms



HI and Physical Health



Housing Instability and Childhood Outcomes

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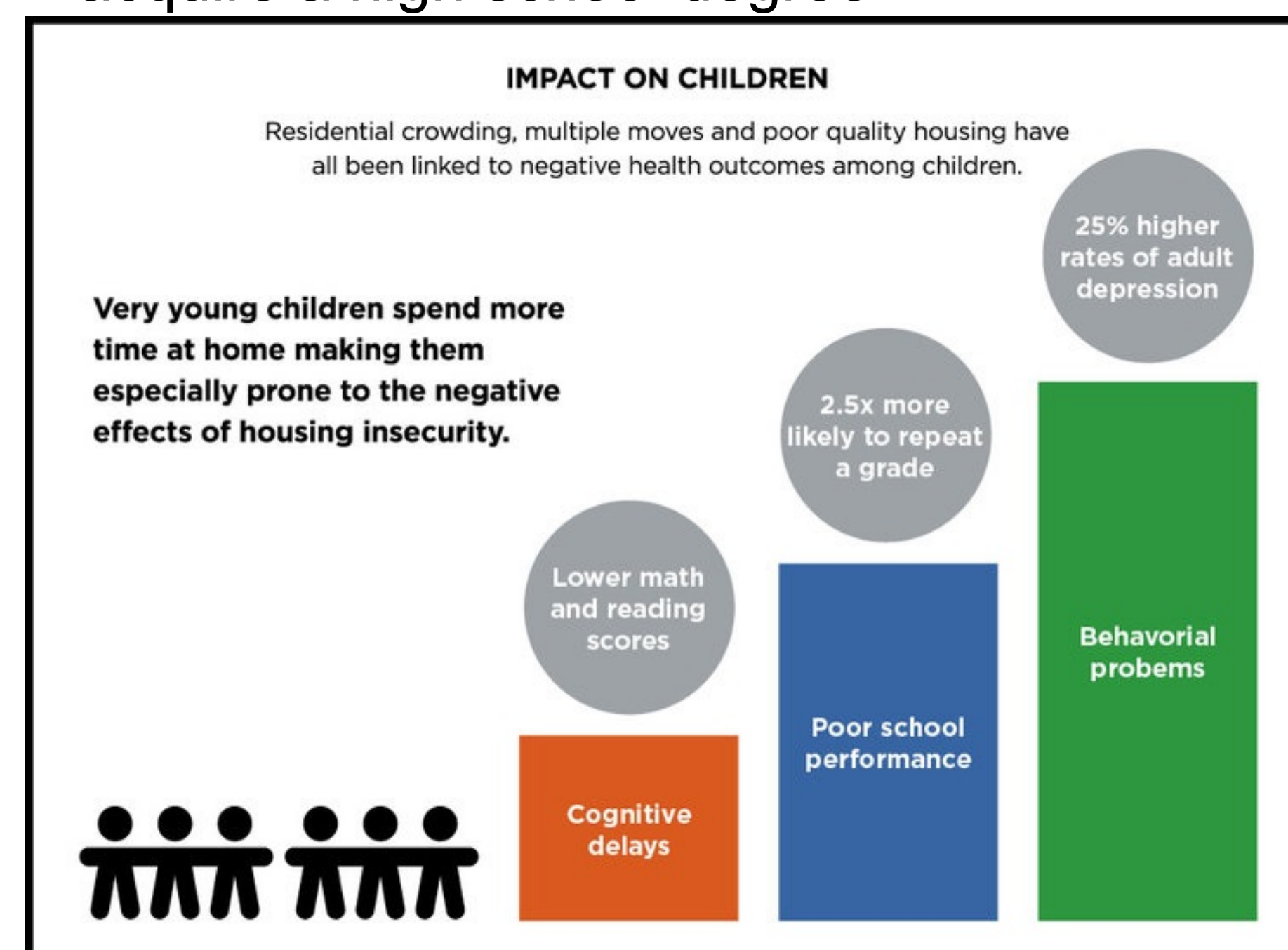
Background

Risk factors of housing instability and homelessness:

- Children who are more likely to have emotional or behavioral troubles.
- Disparities in education, health care, employment and social stability.
- Decreased supports for families with special healthcare needs (SHCN).
- Lessened parental supports
- Increased physical and emotional repercussions
- Increased parental stresses and anxiety.

Housing Instability in Keokuk:

- 25.4% of Keokuk residents were defined as living "below the poverty line," highly contrasting the U.S.'s national average of 10%
- Approximately 38% of residents did not acquire a high school degree



Health Impacts and Housing Insecurity. (2019). *Missing Economic Development Agency*. doi:<https://medasf.org/get-involved/mission-photovoice-project/health-impacts-and-housing-insecurity/>

Hypotheses

- 1a. Single parent homes are more likely to experience housing insecurity.
2. Parental anxiety in families with children with special health care needs are more likely to experience housing insecurity than families without those circumstances.
3. The rate of doubled up individuals is higher within our sample than is expressed in existing data on doubled up individuals and overcrowding in Keokuk.

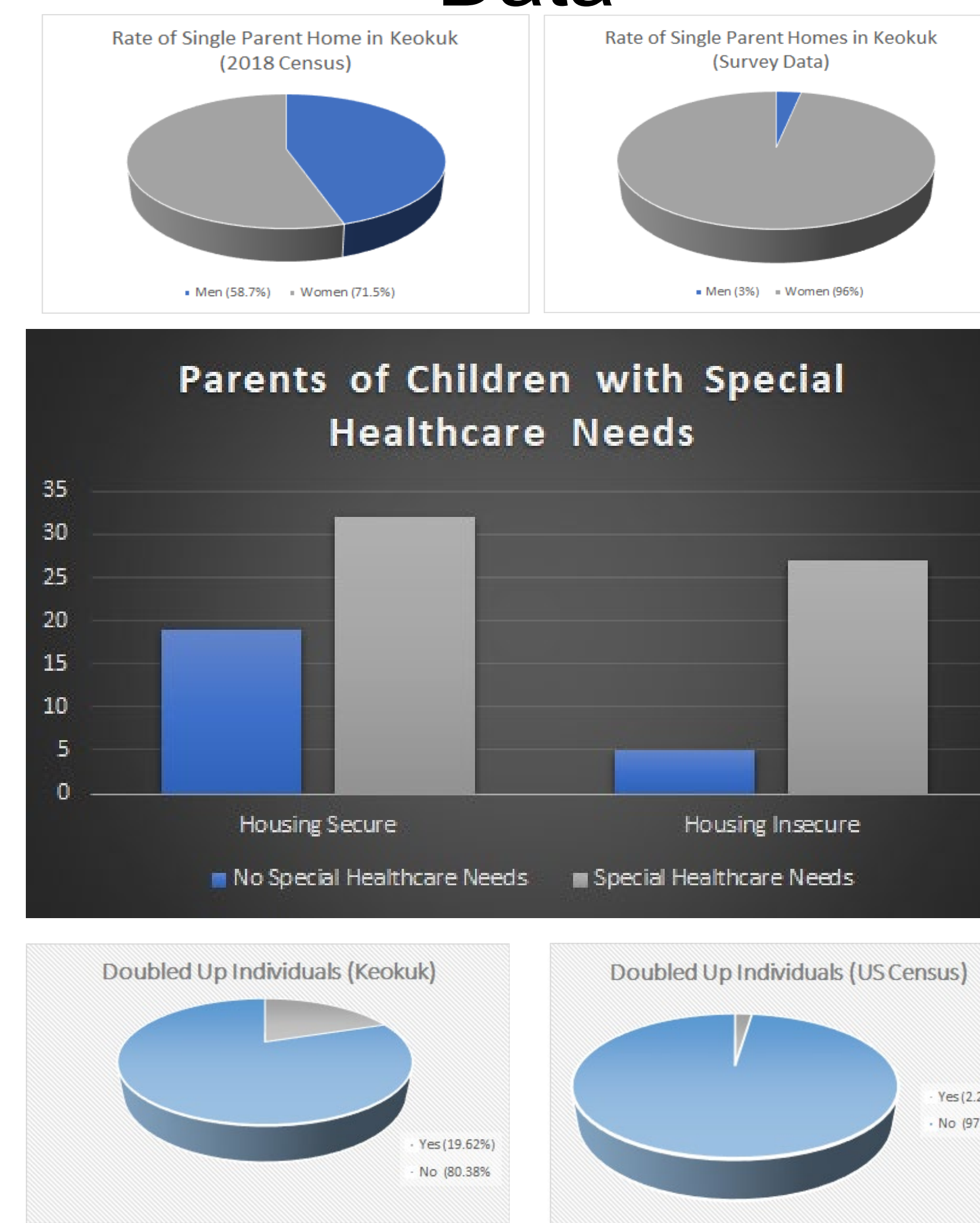
Methods

A Qualtrics survey was administered in Keokuk in Spring of 2020.

Measurements:

- Generalized Anxiety Disorder-7 screening tool – Used to measure levels of parental anxiety
- Housing Insecurity- Fragile Family measures (2000)
- Doubling Up Data acquired from American Community Survey (2018)
- Parental Stress SHCN National Survey of Child's Health) – Used to measure levels of stress for parents with children who have special health care needs

Data



Results

- Although the sample had a higher observed number of single parents, than expected from the American Community Survey (U.S. Census), there was no statistical significance ($X^2(1, N = 86) = 1.58, p > .001$).
- Although parents with CSHCNs experiencing housing insecurity had a higher mean amount than parents who are housing insecure, (6.89 compared to 4.96, respectively) there was no statistical significance ($t(47.61) = -1.7, p > .05$).
- Parents with CSHCNs experienced housing insecurity (84.8%) at a higher rate than parents without CSHCNs (62.3%) there was a significant association ($X^2(1, N=86) = 5.031, p < .05$).
- While existing data (the American Community Survey, 2018) indicated a 2.2% rate of overcrowding in Keokuk, the rate of doubled-up individuals, according to the survey sample, was at nearly 20%. This difference in rates is statistically significant ($X^2(1, N=260) = 345.472, p < .001$).

Implications

- Assist families in identification of resources, particularly for children with SHCN
- Assist The City of Keokuk in re-defining housing instability/insecurity to include:
 - Doubling up
 - Multiple moves
 - Specific standards of living (i.e., quality of housing)

Interventions:

- Facilitate assessment and education for families regarding use of and access to housing vouchers and rent subsidies (Grant et al, 2013)
- Develop a support group/after school program for individuals experiencing housing instability/insecurity (Miller, 2015)
- Facilitate family access to mental health and healthcare professionals (Park, Fertig, & Allison, 2011)
- Facilitate family access to specific healthcare providers in order to obtain necessary diagnoses (in hopes of accessing assistance programs) (Park, Fertig, & Allison, 2011)

Need for Further Research

- Our current sample was not able to support the notion that housing insecurity negatively impacts children's development, growth, or academic aspirations.
- The current sample was not indicative of housing instability, particularly doubling up, utilization of housing vouchers and moving, effects youths' academic development. To further this research, broadening the qualifications of housing instability is assumed to produce significant findings.
- This study did not support the hypothesis that doubled up status increases parental anxiety, but the sub-sample was quite small (N=14). Broadening the sample size may produce different results. Further exploration would be valuable as higher parental anxiety is linked with physical aggression (Park et al, 2015) toward children and frantic chronic parental fear (Hilton & Trella, 2014).

The Effects of Housing Insecurity in Keokuk



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Background Information

From 1960 to 2010:

- Population has declined from 17,000 to about 10,780.
- Squatters reported in dilapidated homes without water or electricity.
- A lack of economic opportunity in the area leads people to choose to live elsewhere, eventuating vacant lots.

Keokuk's currently known statistics suggest the existence of housing insecurity. Two statistics are risk factors for housing insecurity:

- 12.2% of the population living with a disability (under 65 years)
- 25.3% of people live under the federal poverty line

Methods

The survey was administered online via Qualtrics. The Keokuk Community School District posted the survey on its Facebook page to access the intended sample population.

- **Housing insecurity** was measured using a six-item measure from the Fragile Families and Child Well-Being Study.
- **Social support** measured using the Tangible Support Subscale from the Interpersonal Evaluation List.
- **Children's negative behaviors** measured using the Conduct Problems Subscale from the Strengths and Difficulties Questionnaire.
- **Attitudes of Employment** was measured with the four-item Work Opinion Questionnaire created by Johnson, Messe and Crano.
- **Food Insecurity** measured using the U.S. Household Food Insecurity Survey Module: Six-Item Short Form
- **Homelessness** was measured using existing data from the U.S. Census Bureau.

Findings

- Our survey yielded 274 responses. The respondents had a median age between 45-54, with 95.6% white, and 85.4% female.
- An Independent Samples T-test showed that those who experienced housing insecurity in the past year had significantly lower levels of social support on average
- A Chi Square Test of Independence showed that a positive relationship exists between housing insecurity and food insecurity (**Figure 1**)
- A One Sample Chi Squared Test showed that the rate of housing insecurity in our data compared to the rate in the homelessness was statistically significant (70.2% vs. 001% of the population)
- A One Sample Chi Square test showed respondents holding a bachelor's degree or higher were significantly overrepresented in our data compared to Census data.
- A One-Sample Chi-Square test showed that age did not matter in who is more housing secure versus housing insecure
- An Independent sample Chi-square test showed that there was a nearly significant association between being employed and attitudes towards employment (**Figure 2**)

Implications

- Because experiences of housing insecurity are correlated with lower levels of social support, it may be useful to implement interventions aimed at increasing social support among those experiencing or at risk for experiencing housing insecurity.
- Since attitudes towards employment are related to being employed, it may be wise to introduce program options that boost positive attitudes towards employment in employment trainings or job skills trainings.
- Since there is no variance between the age groups, the amount of support provided for young and older adults should be looked at to find gaps in the services provided.
- Due to the co-occurring nature of housing insecurity and food insecurity, re-evaluating community efforts for addressing food shortages for youth and adequate/affordable housing options for families (67.2% of respondents were classified as housing insecure) is a recommended first step.

Figure 1

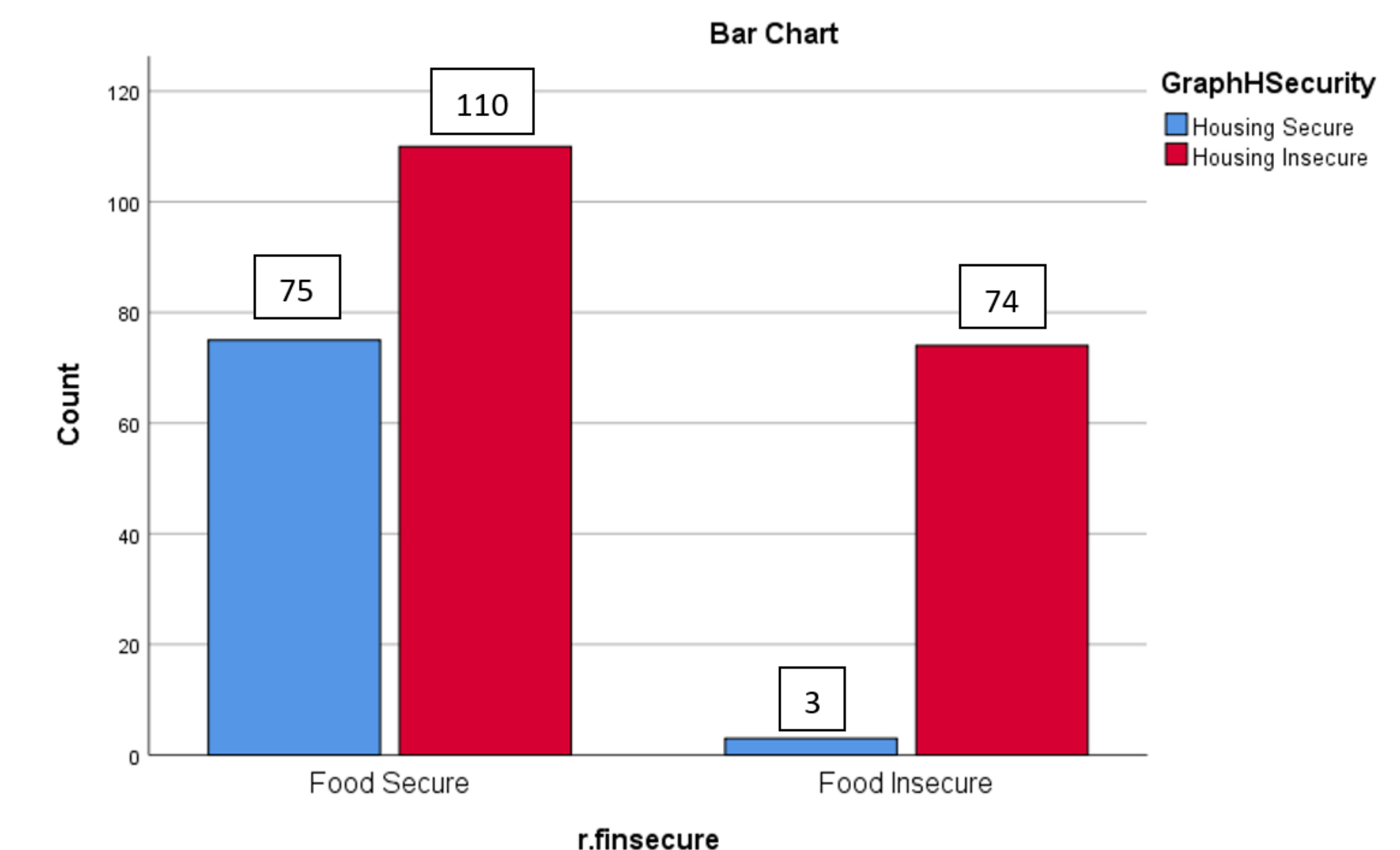


Figure 1. Co-occurrence of Housing and Food Insecurity

Figure 2

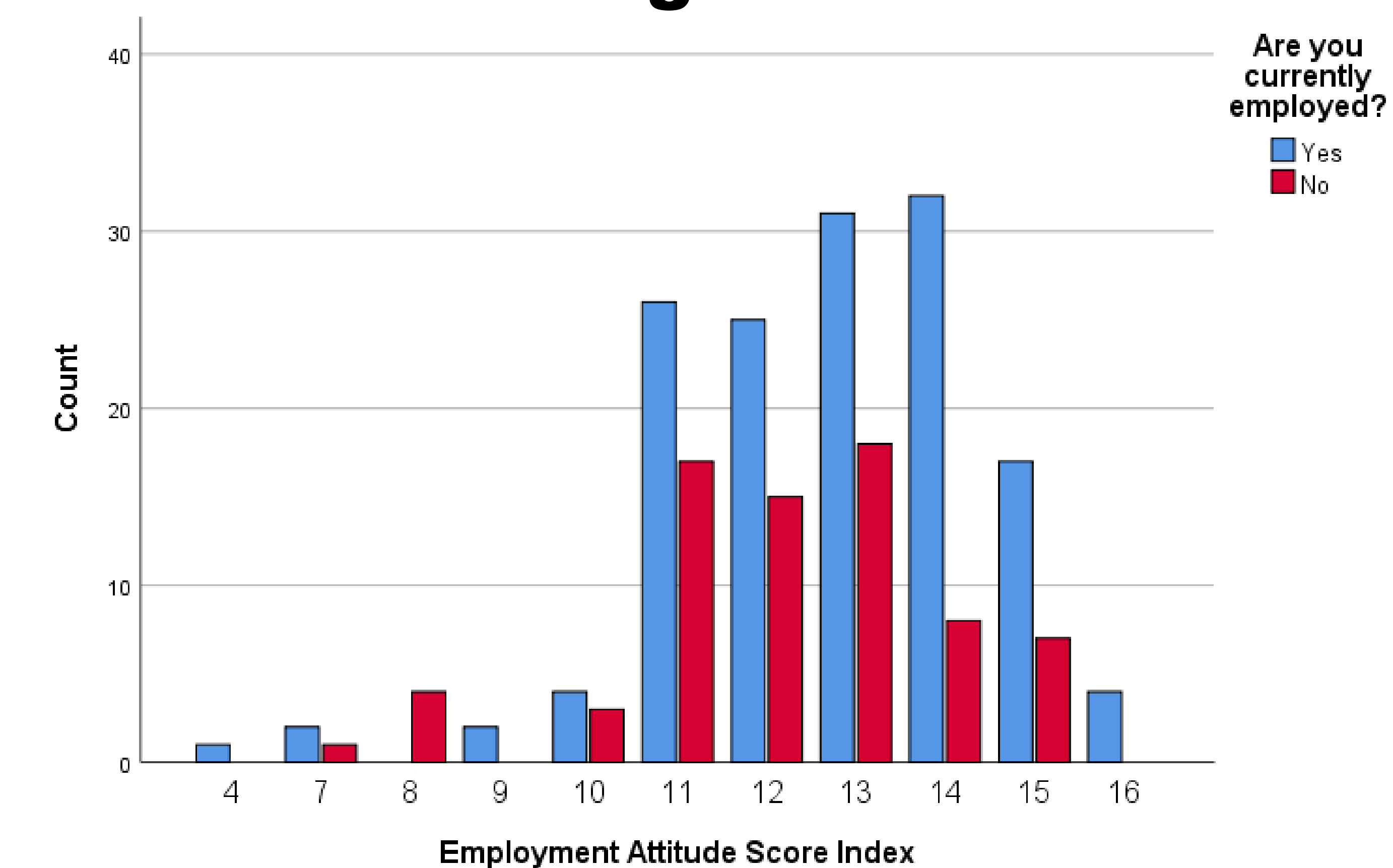


Figure 2. Positive employment attitudes higher with among those in current employment

Background

- Largest adult age cohort in Lee County, IA comprised of those age 55 to 64 by 2022 (Maxfield, 2017)
- Physical stressors associated with housing insecurity can often lead to a decrease in mental health (Hodgkinson, Godoy, Beers, Lewin 2017).
- Loneliness impacts between 25 and 29% of older American adults (Ong, Uchino, & Wethington, 2016).
- Because of increasingly negative health outcomes, loneliness is now being considered a public health problem (Learner, 2011).



Study intended to determine if housing insecurity contributes to:

- Loneliness in adults 55 and older
- Depression in adults over the age of 18

Methods

Design

- 71 item online quantitative survey conducted from March 19th through April 7th, 2020

Sample

- For testing loneliness in adults over 55, the sample consisted of responses from 98 individuals
- For testing depression, the sample consisted of all 274 respondents

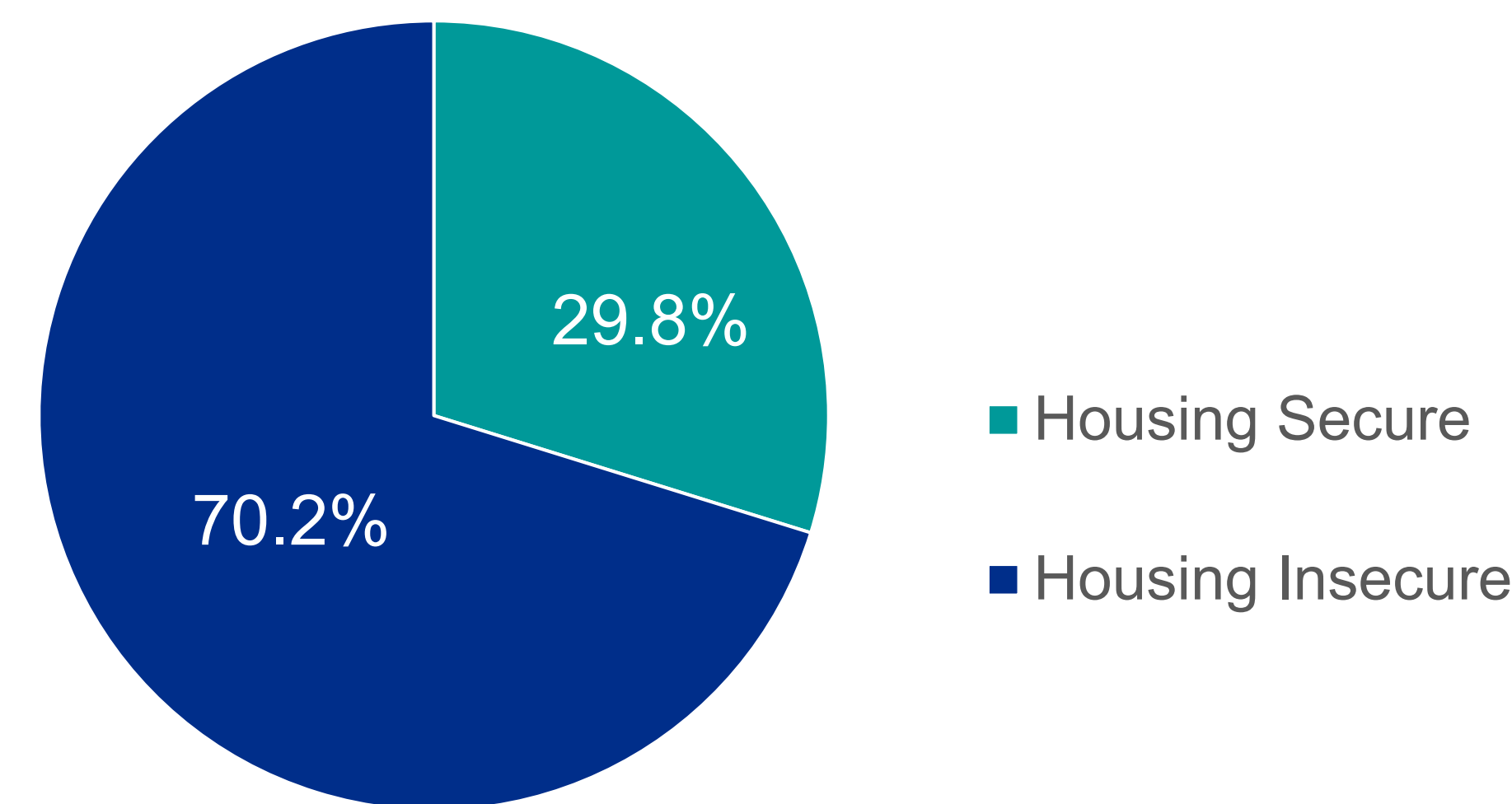
Measures

- Loneliness measured using Hughes Three-Item Loneliness Scale
- Housing Insecurity measured using a 6-item version of the Fragile Families and Child Wellbeing Study
- Depression calculated using Patient Health Questionnaire-9 (PHQ-9)

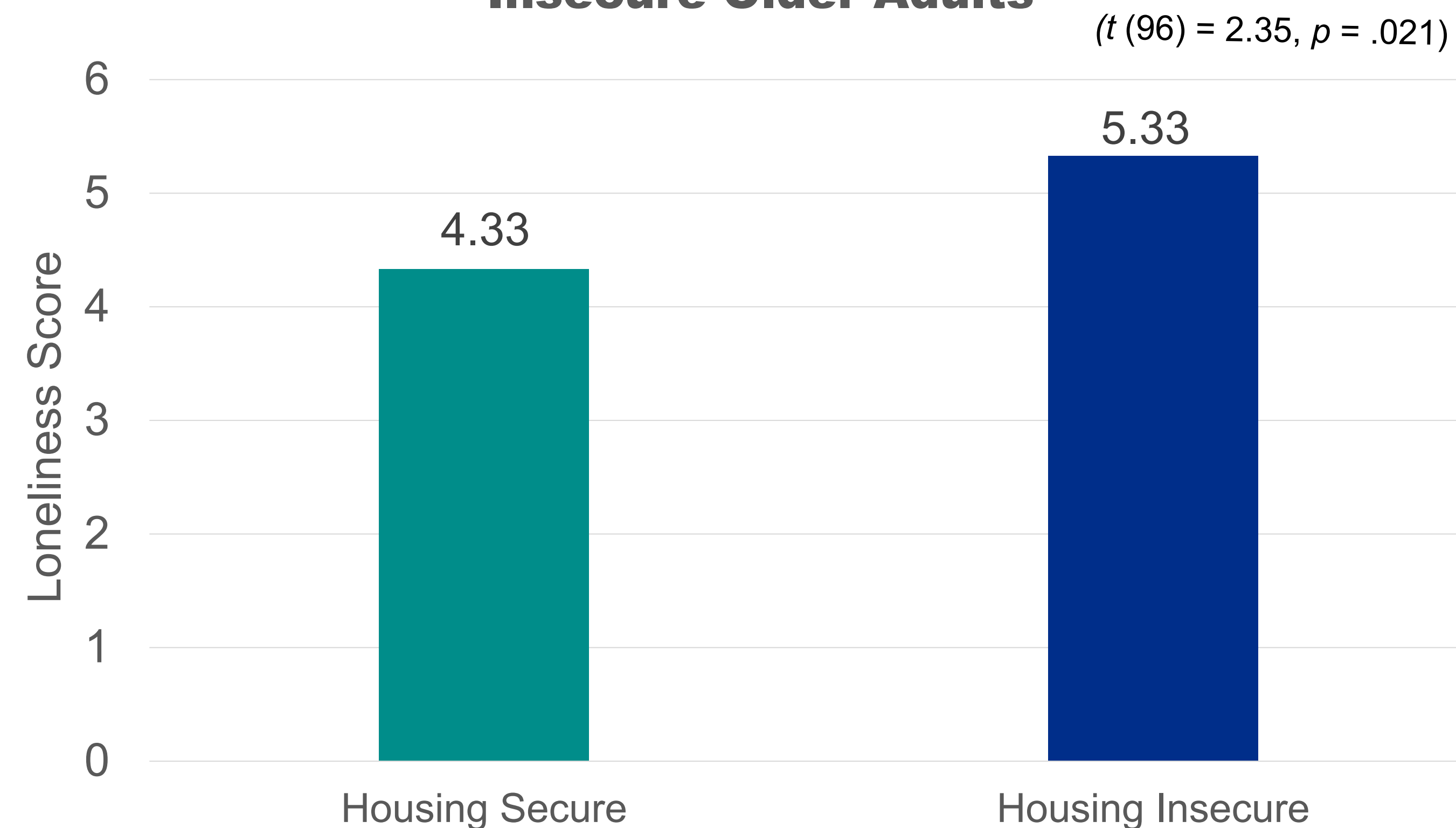


Findings

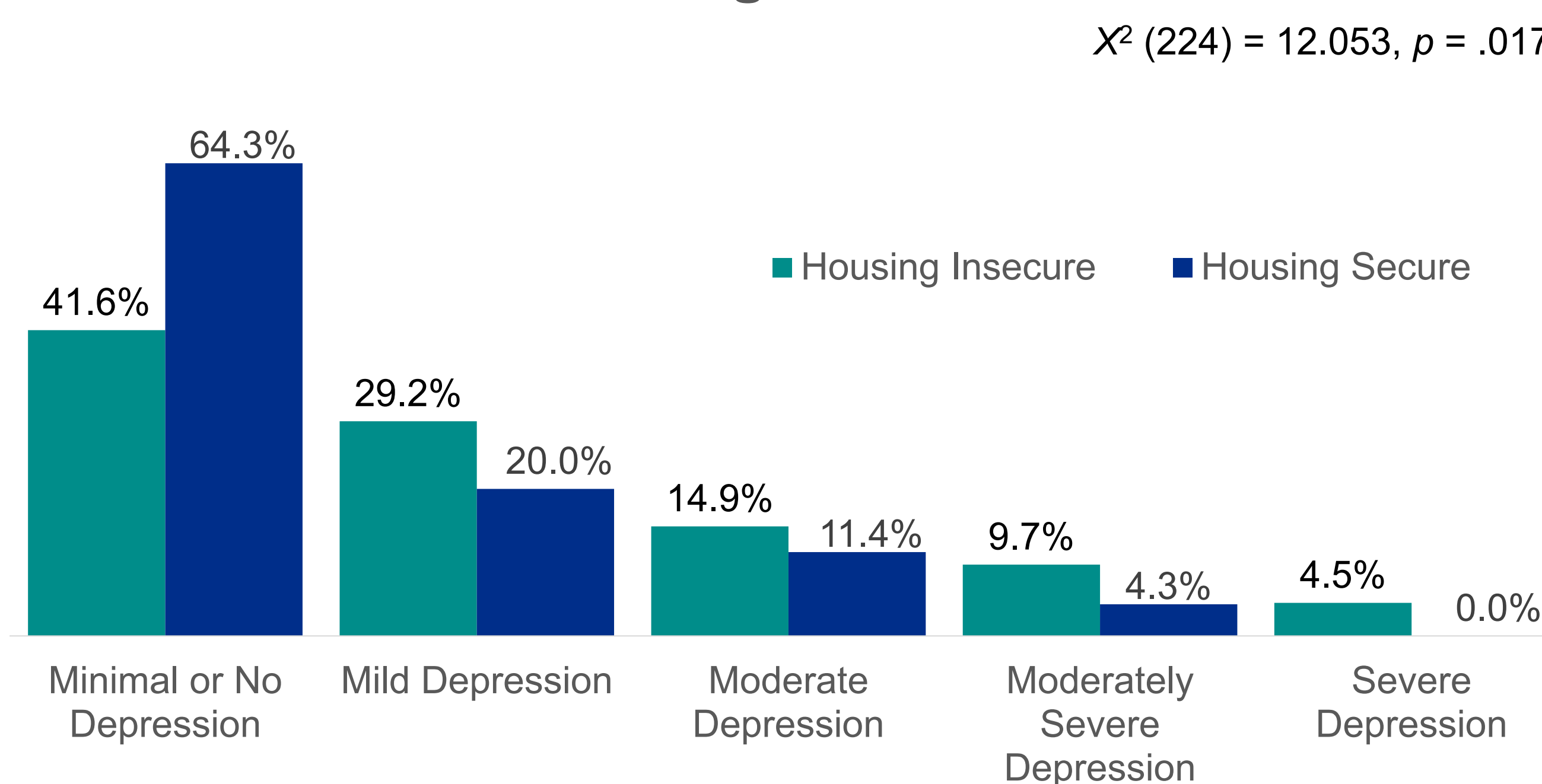
Overall Sample of Respondents Identifying as Housing Insecure or Housing Secure



Statistically Significant Difference in Loneliness Scores Among Housing Secure and Housing Insecure Older Adults



Difference in Severity of Depression Among Housing Secure and Housing Insecure Adults



Implications

Practice

- More social workers trained to understand and assist with depression and loneliness as a result of housing insecurity
- Development of continuum of care among mental health and housing services providers
- Increased understanding of housing situations and the ways in which housing insecurity and housing insecurity impact the sense of social and mental well-being experienced by individual
- Utilize increased awareness to assist with placement of individuals into the most beneficial, best possible living situations

Research

- Ongoing research and data collection, particularly on housing insecurity as it relates to mental health and social well-being
- Further research around what constitutes housing insecurity, including types of living situations outside of traditional renting and owning that are often used as a measure of housing security
- Development of more accurate counts of homeless population in Keokuk during point-in-time (PIT) data collection periods through oversight
- Exploring the viability of a range of housing options such as group living settings, tiny home communities, individual apartments, integrated neighborhoods and the pros and cons of each for individuals experiencing depression and loneliness

Policy

- Funding for affordable housing options
- Develop education and technical assistance strategies for service providers
- Support initiatives that fund opportunities across housing assistance, health care, and other services for program participants
- Exploration of options available for a possible homeless shelter serving individuals in the Keokuk area

