

Cumulative Inequality and Housing Insecurity Severity Among Renters in Later Life

Short abstract:

Currently, about a third of Americans are housing insecure, meaning that they spend more than 30% of their income on housing. Housing insecurity is associated with poorer mental and physical health and shortened lifespans, and is particularly detrimental to renters and the aged, populations that are more likely to be housing insecure. With data from the 2014 Health and Retirement Study, this study examined housing insecurity among 2,096 renters age 50 and older. This study uses a Cumulative Inequality framework and assesses how life course events and contextual factors affect older renters' risk of experiencing housing insecurity. Results show that over half of respondents experienced any level of housing insecurity. Logistic regression models indicate that those from urban areas, those with less than a high school diploma, widows, and older respondents were at greater risk of being housing insecure.

Extended Abstract

Housing insecurity, lack of access to safe and affordable housing, has become a national public health crisis, especially among vulnerable populations such as renters and the aged. Housing insecurity typically is measured in terms of cost burden, defined as spending more than 30% of household income on housing costs (Harvard Joint Center for Housing Studies 2015). Amongst renters of all ages, it is estimated half experience housing insecurity. Of these housing insecure renters over a quarter experience a “severe “cost burden, meaning they spend more than 50% of household income on housing (Harrell and Houser 2011). Experiencing housing insecurity increases the risk of psychological stress, decreased health status, and is associated with postponed medical care (Bor, Cohen, and Galea 2017; Kushel et al. 2006). Health related consequences of housing insecurity becomes salient for people in later life because they have higher rates of chronic illnesses requiring more medical intervention.

Over the next 50 years, the United States will experience an age-related demographic shift as the population ages. By 2060, nearly one in four Americans will be over the age of 65 (Colby and Ortman 2014). It is well known that income drops following retirement from the workforce. These decreased income amounts coupled with rising rental amounts place those over the age of 80 at the highest risk of experiencing housing insecurity. By 2035, projections calculate an increase of housing insecurity of 175% for households headed by someone over age 65 (Harvard JCHS 2016).

What are the factors which increase someone’s likelihood to experience housing insecurity in later life? A lifecourse perspective and Cumulative Inequality Theory maintain that systemic forces build up across the lifecourse (e.g., minority status, unemployment, divorce)

leading to poor outcomes as people age, such as poverty, worse health, and lower life expectancies.

Using data from the 2014 Health and Retirement Study, this paper explores the effect of accumulation of advantage and disadvantage across the lifecourse and risk of housing insecurity in later life. Bivariate analyses indicate that Hispanics, those living in urban areas, widow/widowers, and those aged 80 and over experienced more severe housing insecurity than those from reference groups. (Table 1).

Ordered logistic regression models produced similar results (Table 2). Hispanics had 67% higher odds of experiencing more severe housing insecurity than did White Non-Hispanics. Respondents without a completed high school diploma had 61% higher odds than respondents with a bachelor's degree or higher. Compared to respondents residing in rural or exurban areas, those residing in urban areas had 79% higher odds experiencing more severe housing insecurity. Widows and widowers had over twice the odds of housing insecurity than those who were married. Finally, respondents age 80 and over had three and a half times greater odds of housing insecurity than those compared to those under 60.

Table 1. Severity of Housing Insecurity (HI) by Cumulative Inequality Measures for Renters age 50+ (N=2,096 *unweighted*)

	% Not HI	% Moderately HI	% Severely HI	Total
Gender				
Male	49.6	23.9	26.5	100.0
Female	52.5	20.3	27.2	100.0
Race/Ethnicity				
White Non-Hispanic	55.5	22.2	22.3	100.0
African American	49.4	19.6	31.0	100.0
Hispanic	36.7	24.2	39.2	100.0
Area Type				
Urban	46.5	22.0	31.5	100.0
Suburban	52.9	22.1	25.0	100.0
Exurban (including Rural)	62.6	21.3	16.1	100.0
Region of Residence				
Northeast	52.4	18.2	29.4	100.0
Midwest	56.5	22.5	21.0	100.0
South	54.5	20.7	24.8	100.0
West	41.8	25.8	32.4	100.0
Childhood Financial Situation				
Well	51.9	23.2	25.0	100.0
Average	52.2	21.2	26.6	100.0
Poor	48.9	23.0	28.1	100.0
Highest Attained Degree				
No Degree	38.2	22.1	39.7	100.0
High School	53.1	23.6	23.3	100.0
Bachelors or Higher	60.4	15.8	23.8	100.0
Household Size				
1	53.9	21.0	25.2	100.0
2	52.4	21.0	26.7	100.0
3+	46.3	20.8	32.9	100.0
Number of Children				
0	53.9	22.0	24.1	100.0
1	53.2	17.1	29.7	100.0
2	51.2	25.3	23.4	100.0
3+	40.2	41.2	45.2	100.0

Table 1. (Continued)

	% Not HI	% Moderately HI	% Severely HI	Total
Marital Status				
Married	61.6	16.4	22.0	100.0
Divorced	51.1	22.1	26.8	100.0
Widowed	37.7	26.0	36.3	100.0
Never Married	51.4	24.5	24.1	100.0
Food Insecurity				
No	53.3	22.1	24.5	100.0
Yes	47.6	21.5	30.9	100.0
Mental Health Diagnosis				
No	50.0	20.8	29.1	100.0
Yes	54.0	24.5	21.5	100.0
Perceived Current Health				
Excellent	46.0	30.7	23.3	100.0
Very Good/Good	49.2	21.2	29.6	100.0
Fair/Poor	57.0	20.0	23.0	100.0
Perceived Childhood Health				
Excellent	54.2	20.1	25.7	100.0
Very Good/Good	49.0	22.1	28.9	100.0
Fair/Poor	45.4	30.3	24.3	100.0
Age				
50-59	59.0	19.7	21.3	100.0
60-69	52.7	23.6	23.7	100.0
70-79	45.4	24.2	30.4	100.0
80+	34.0	19.9	46.1	100.0
Observed frequency	992	467	637	2,096

Source: 2014 Health and Retirement Study (UMISR)

Note: Percentages are weighted and may not add up to 100 due to rounding.

N=2,096 (*unweighted*)

Table 2. Multivariate Relationships Between Cumulative Inequality Measures and Housing Insecurity Severity - All Measures

	β	Standard Error	Odds Ratio
Gender			
Male (ref.)			
Female	-0.310***	0.0015	0.73
Race/Ethnicity			
White Non-Hispanic (ref.)			
African American	0.315***	0.0018	1.37
Hispanic	0.512***	0.0022	1.67
Area Type			
Exurban (including Rural) (ref.)			
Urban	0.580***	0.0019	1.79
Suburban	0.378***	0.0021	1.46
Region of Residence			
Midwest (ref.)			
Northeast	0.015***	0.0022	1.02
South	0.551***	0.0021	1.73
West	0.083***	0.0019	1.09
Childhood Financial Situation			
Well (ref.)			
Average	0.015***	0.0012	1.02
Poor	-0.055	0.0027	0.95
Highest Attained Degree			
Bachelors or Higher (ref.)			
No Degree	0.476***	0.0025	1.61
High School	0.123***	0.0019	1.13
Number in Household			
1 (ref.)			
2	0.111***	0.0019	1.12
3+	0.275***	0.0019	1.32
Number of Children			
0 (ref.)			
1	0.068***	0.0025	1.07
2	0.015***	0.0024	1.02
3+	-0.095***	0.0023	0.91

Table 2. (Continued)

	β	Standard Error	Odds Ratio
Marital Status			
Married (ref.)			
Divorced	0.485***	0.0019	1.62
Widowed	0.753***	0.0023	2.12
Never Married	0.412***	0.0025	1.51
Food Insecurity			
No (ref.)			
Yes	0.359***	0.0016	1.43
Mental Health Diagnosis			
No (ref.)			
Yes	-0.234***	0.0016	0.79
Perceived Current Health			
Excellent (ref.)			
Good	0.044***	0.0022	1.04
Fair/Poor	-0.187***	0.0025	0.83
Perceived Childhood Health			
Excellent (ref.)			
Very Good/Good	0.069***	0.0025	1.07
Fair/Poor			
Age			
50-59 (ref.)			
60-69	0.231***	0.0016	1.26
70-79	0.661***	0.0021	1.94
80+	1.255***	0.0025	3.51

Source: 2014 Health and Retirement Study (UMISR)

* $p < .05$; ** $p < .001$; *** $p < .0001$