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Housing Affordability, Stress And Single Mothers: Pathway To Homelessness

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Examining the research literature in housing, planning, and the social sciences, this paper argues that the housing crisis of the 1980s spawned a new environmental stress, housing affordability, which has had devastating consequences for economically vulnerable single mothers and their children. A conceptual framework is developed that depicts how the housing affordability dilemma generates a pathway to homelessness beset by four pinchpoints: a resource squeeze that precipitates loss of permanent housing; residential mobility that destabilizes families; discrimination in the housing market that constrains housing choices; and multiple stressors that demoralize a fragile family system. Implications of these findings are discussed, including attention to housing problems of single mothers in both social policy and direct practice arenas.

A shelter-poverty crisis diminished the life choices of millions of American families during the 1980s. The contours of the crisis were shaped by (a) federal, state, and local housing policies, (b) a decrease in affordable housing in the private market, and (c) profound changes in American family life, which left in its wake a generation of families headed by single mothers in poverty—the new poor. These mothers and their children bear the burden of the shelter-poverty crisis. They emerged in the 1980s as the most problem-ridden group among those living in substandard housing in the United States (Birch, 1985). Moreover, these family groups continue to swell the ranks of the homeless population, as their incomes decline and their housing options are increasingly restricted.

The housing crisis of the 1980s spawned a new stressor called housing affordability, which threatens the well-being of single-parent families by exhausting their resources, and makes them vulnerable to other stressful events within a short time.

The outcome is adjustment overload and evolution of serious health, housing, and family problems. In effect, a housing slide is created wherein families slip down the pathways to homelessness. To contend with the housing problems of families headed by single mothers, social workers need to understand the causes of homelessness, the final outcome of the shelter-poverty crisis, and the new short-term emergency service demands homelessness creates. Long-term preventive policies also need to be formulated.

To understand the nature of the housing crisis of the 1980s, its impacts on the new poor, and the implications for social welfare policy and practice, this paper links research on housing, planning, and the social sciences. Most research on single mothers falls into categories of depression and stress, social supports and networks, the workplace, gender roles, and parenting (Mednick, 1987). This research identifies poverty as a potent stressor wherein low income creates high risk for mental health problems, poor physical health, low educational attainment, and family violence (Hill, 1983; Belle, 1982).

Stress, a process in which an individual experiences threats to well-being, may temporarily exhaust resources and lead to negative outcomes (Belle, 1982). Most research on stress focuses on the individual and considers (a) sources of stress, or stressors; (b) moderators of stress, including resources used to master stressors; and (c) manifestations of stress such as physical or mental ill health or family problems.

Many disciplines study the intertwined aspects of housing and poverty and the direct and indirect effects of housing programs on the poor. Yet these findings are not widely disseminated for interdisciplinary use. What is not well understood is the impact of housing affordability—an environmental stressor—on economically vulnerable single mothers.

The paper begins by discussing 25 years of changes and trends in American family life that have led to the economic vulnerability of households headed by single mothers. It identifies four pinchpoint turns on the pathway to homelessness: (a) a resource squeeze created by the housing affordability problem that precipitates the loss of permanent housing; (b) residential mobility that destabilizes families; (c) discrimination in the housing market that constrains housing choices; and d) multi-

ple stressors that demoralize a fragile family system. The paper concludes with a discussion of the implications for social welfare policy and practice.

Changes In American Family Life

Shifting demographics over 15 years resulted in a major increase in the number of poor, single-parent families, particularly female-headed families. Between 1974 and 1988, single heads of household, less than 34 years old and who had children, increased from 10 to 15% of all households (Apgar, 1990). This pattern is primarily due to marital dissolution and secondarily due to an increase in families headed by never-married mothers. Trends in changing marital status point to marital breakup as the main cause of single-parent families among both whites and blacks. Eighty-five percent of all white single mothers were once married but are now separated, divorced, or, to a lesser extent, widowed. Blacks, on the other hand, show a sharp decline in marriage and separation, an increase in divorce, and, to a lesser degree, an increase in births to unmarried women (Bureau of the Census, 1986).

Single-parent families have increasingly become economically disadvantaged households. Census data indicate that in 1988, the median income of families headed by single mothers aged 25–34 was \$11,161, compared with two-parent family median income of \$31,358. That gap widened over 15 years, with real income of single-parent households declining by 9% and that of married heads of household with children declining by 6% (Bureau of the Census, 1986). Marital dissolution has a profound impact on decreasing the income levels of single-parent families. Previous studies have documented the dramatic decline in household incomes that persists for as long as the single-parent family is maintained by a female (Sands & Nuccio, 1989; Amott, 1988; Weiss, 1984; Bane & Ellwood, 1984).

The median income of single-parent families has also declined due to unemployment, underemployment, and the declining value of child support and welfare benefits.

Consider these facts:

- In 1985, only half of all single mothers awarded for child support received the full amount; one-fourth received partial payment, and one-fourth received nothing. The average

- payment per family was \$2,220 per year. When adjusted for inflation, this amount represents a 16% drop in purchasing power as compared to the average payment received in 1978.
- Social welfare policy decisions made in the 1980s reduced the real value of welfare benefits received by single-parent families. Between 1975 and 1985, a combination of 1981 federal budget cuts in welfare benefits and a reduction in the real value of benefits due to inflation reduced total real benefits by approximately one-fourth (Garfinkel & McClanahan, 1986).

Resource Squeeze

As the economic plight of single women and their children has worsened, a major new housing crisis has emerged: the intertwined issues of affordability and availability, which together create the first step on the pathway to homelessness. Housing costs have increased for everyone, with rising homeowner and rental costs outpacing the increases in other commodities (Reamer, 1989). These costs have also outstripped the growth in real incomes, even during a time of economic recovery and growth. Thus, the proportion of income spent on shelter has increased for homeowners and renters, even for units of comparable quality and characteristics. For example, the median housing cost/family income ratio rose from 17% in 1974 to 20% in 1983 (Hartman, 1987). Median gross rent burden for units of constant quality increased from 25% in 1977 to 29.5% in 1987. To the extent that renters moved to units of lesser quality to reduce their housing costs, these data may underestimate the growth in rent burden (Apgar, 1988).

The rent burden has fallen disproportionately on the poorest households, especially on single women and their children. Between 1974 and 1987, as median incomes for single-parents declined, gross rents for these households rose, from \$319 to \$354. Median rent burden (percentage of gross income spent on gross rent) for these households therefore rose dramatically, from 34.9% to 58.4%. This figure means that in 1987 half of such households were spending more than 58% of their incomes for shelter (Apgar, 1988). This level of housing cost is staggering for any family (Feins & Lane, 1982).

Mismatch of Demand and Supply

How has this situation developed? How could such a dramatic shift occur so quickly? One reason for the increase in rents is the growth in the number of households competing for a declining supply of affordable units. "From 1983 to 1987, the number of poverty-level rental households increased by 300,000 to 7.5 million" (Apgar, 1988). "Yet during that same period . . . even adjusting for inflation, the number of units renting for less than \$300 declined by nearly one million" (Apgar, 1988). Estimates are that by 1993 the demand for rental housing for poor households will far outstrip supply (Clay, 1987).

Pressure on rents has been enhanced by decisions of potential home buyers that home ownership was too expensive. By staying in the rental market, they continue to compete with lower-income households for available units, thus further pushing up prices (Apgar, 1988).

Affordable units have been lost to disrepair and abandonment. Other units, especially in "hot" real estate markets, were renovated for higher-rent tenants or converted into condominiums (Dolbeare, 1987; Clay & Wallace, 1988). Still other units developed under public housing subsidies have been lost through aging and disrepair. Because the availability of funds for maintenance and capital repair is declining, these units have been removed from occupancy by local public housing authorities. When major rehabilitation and reconstruction of public housing do take place, the trend has been to reduce density to enhance the livability of major urban projects.

The loss of affordable units is likely to accelerate if housing developed under Section 8, Section 221 (d)3 and Section 236 in the 1960s is lost for low-income occupancy. Under Section 8, housing developers receive contract guarantees of subsidized leases for 15 years, with the possibility of renewal for two five-year terms. The other two programs provide below-market interest rates to developers with the requirement that they lease the units to low-income and moderate-income tenants for 20 years. After that period, the developers may pay the mortgage balance and use the properties as they wish. "Currently, it is estimated that by 1995 as many as 900,000 of the 1.5 million privately owned but federally assisted housing units

could be refinanced conventionally and escape federal use restrictions, with the potential for further losses through the year 2025" (Reamer, 1989, quoting Clay, 1987).

At the same time, production of new housing suitable for poor households has declined as well, so that the loss of units has not been offset by additions to the stock. Since 1981, "the number of new federally assisted housing units has dropped from more than 200,000 to approximately 25,000." (Reamer, 1989). This pattern reflects a trend on the part of the federal government to withdraw from the housing arena. During the Reagan years, the budget of the U.S. Department of Housing and Urban Development, a major source of past support for the development of new subsidized housing, was slashed by 76% (Reamer, 1989). In addition, changes in the tax code have removed incentives for developers to build new low-income housing. The Tax Reform Act of 1986 made changes in depreciation and capital gains rates and reduced tax credits associated with the development of low-income housing.

Communities can also use legal zoning regulations to prevent the development of affordable housing. Minimum lot sizes, maximum density rules, large "setback" requirements, parking restrictions, and prohibition of multifamily developments have combined to reinforce the NIMBY (not in my back yard) positions of neighborhoods. Even if communities do have linkage requirements (e.g., 10% of the units in any development must be "affordable"), they may allow developers to convert the requirement into cash payments or promise to develop the units at a future time and at an unspecified site.

During the same decade in which housing affordability created a resource squeeze on individual family units, such moderators of stress as federal and state social services and benefits programs were systematically reduced or eliminated. For example, the Omnibus Budget Reconciliation Act (OBRA) of 1981 made deep cuts in social programs. As the Reagan era progressed, major changes in Social Security, Medicare, and Medicaid were made on cost containment grounds. These changes reduced access to medical care for family members of all ages. At the same time, changes in job training programs made education, job training and day-care subsidies impossible for many low-income women (Nathan & Doolittle, 1984; Jansson, 1988).

Residential Mobility: The Family Destabilizer

The reduction in social and economic supports has forced single mothers to reduce the cost of housing itself. Housing costs are fixed. Decisions to make ends meet by cutting back or postponing monthly rent or utility payments lead to service eviction and termination. Family relocation to a different area and/or changes in household composition by moving in with another household is then required.

In the late 1970s, more than three-quarters of single mothers had moved at least once by the third year after marital dissolution, and their primary reason was to reduce housing cost (Rein, Bane, Frieden, Rainwater, Coleman, Anderson-Khlief, Clay, Pitkin, & Bartlett, 1980). Efforts to change residence create special stresses. Residential mobility has been shown to have major negative impacts on the mental and physical health and well-being of at-risk populations (Stokols & Shumaker, 1982). Moving is also expensive. Sources of stress increase as each move is accompanied by (a) changes in household composition, (b) demoralization associated with living in substandard housing, unsafe neighborhoods, and overcrowded conditions, and (c) demoralization from eviction, court appearances, nonpayment of rent, or homelessness (Hartman, 1987). These life events, and those of divorce and job loss that are intertwined with single parenthood, represent some of the most stressful experiences possible in American life (Linsky & Straus, 1986).

Discrimination: Constraints on Housing Choice

Although the task of residential mobility is highly stressful for anyone, the experiences of single mothers and their children with discrimination in the housing market are especially difficult. Federal law does not treat families with children as a protected class, nor do most states or localities. Even when laws do offer protection, the process of filing and proving discrimination claims is lengthy, time-consuming, expensive, and discouraging. Turning away prospective tenants in a tight market or steering undesirable people to appropriate neighborhoods is a relatively easy matter, and discrimination is often difficult to prove (Wallace, Holshouser, Lane, & Williams, 1985).

Single mothers and their children live primarily in metropolitan areas, and within such areas, in central cities. Yet empirical studies show that single mothers are not attracted to central city living. They prefer to raise their children in the suburbs, and their most important preference is to find affordable suburban housing (Mulroy, 1988; Anderson-Khelif, 1983; Bartlett, 1980; Rein, 1980). Single mothers and their children who live in substandard housing and in impoverished urban neighborhoods have aspirations for a better life but face overwhelming obstacles to achieving it.

Most single mothers in all socioeconomic classes want their children in good schools and away from noisy, crime-filled streets. They seek the highest status neighborhood they can afford. When single mothers' needs conflict with children's needs (e.g., relocating some distance away versus relocating in the child's same school district), single mothers overwhelmingly favor the housing environment that is best for their children. When they seek better housing environments, however, they face hostility from landlords who serve as gatekeepers of private housing, keeping out low-income single mothers who are perceived as deviant, often immoral, and unrepresentative of the family ethic (Abramovitz, 1988).

Social support in indigenous neighborhoods has been considered a moderator of stress, a positive network of helpful systems. However, the cumulative impacts of economic deprivation on individuals and groups constrain social networks that buffer stress. Instead, social networks become negative networks, wherein residential location in blighted central city neighborhoods is prescribed, and defending the boundaries of one's own neighborhood from outside interference is impossible. Drug dealing, for example, spawns crime that victimizes residents. Blighted neighborhoods fail to provide a supportive context in which to live and raise children. Living with negative networks and the knowledge that escape is unlikely, is highly stressful to poor families with children (Belle, 1982).

The federal government has attempted to aid low-income households to rent units in the private rental market through its Section 8 certificate program.¹ The program, however, has faced difficulties in implementation when certificate holders

(low income families who qualify) cannot locate suitable units within the allotted time. A national study of the certificate program recently found that an average of one-third of all certificates were returned unused by prospective participants. In some localities, especially urban areas with low vacancy rates and aging housing stock, 40% or more of certificates were returned. These failure rates were as high as 68% in New York City and 57% in Boston (Kennedy & Finkel, 1987). A number of researchers have pointed out that women with children have the most difficulty successfully utilizing the certificates. They have problems locating units that meet the rent requirements, and have an adequate number of bedrooms, and are of acceptable quality (Mulroy, 1988).

In the late 1980s, HUD introduced the housing voucher program, designed to improve housing choice. In this program, a recipient receives a subsidy based on the difference between 30% of adjusted gross income and the fair market rent. The tenant may choose to lease a unit of *any* rent level as long as it meets housing standards. Thus, a person who "shops" well can spend less than 30% of his or her income, and someone who wishes to pay more for rent can do so. The analysis of data from a national voucher demonstration, however, indicated that success rates were no better for voucher holders than for those with certificates, and that median rent burdens were higher for voucher recipients than for certificate holders. Rent burden was highest for households comprised of a single adult with children (Kennedy & Finkel, 1987).

Multiple Stress Burdens

Housing affordability can be an environmental demand that burdens a low-income single mother with multiple and excessive role requirements. She must be provider, shelterer, and care giver on a severely limited income that renders her resource-poor, house-poor, and time-poor. The need for frequent residential mobility to reduce housing costs adds transition points, which, in turn, bring more stress to an increasingly fragile family system. Reduced social supports and discriminatory barriers to locational decisionmaking concentrate low-income single

mothers in urban neighborhoods that have high rates of stressful events.

Increase in Homelessness

A distressing and not surprising trend associated with these patterns of housing crisis is the increase in homelessness over the past 15 years. National figures vary, because a census is so difficult to complete. Nevertheless, the Department of Health and Human Services estimated that 3 million were homeless in 1987, a figure accepted by the Coalition for the Homeless (Kozol, 1988). Increasingly, the homeless population includes families with young children (Mills & Ota, 1989), although the proportion of families among the homeless population varies considerably from one city to another (Keyes, 1988).

Keyes classifies the homeless population into three major categories, which can be thought of as a continuum from "needing housing only" to "needing housing and major services." The first category is comprised of the economic homeless, or those who have nowhere to live because they cannot afford a suitable unit and have no one else to live with. People in the second category of households, the situational homeless, may have affordability problems but are also faced with additional difficulties such as domestic violence and depression. These issues may be intertwined with affordability, but services in addition to money are needed for successful intervention. The third category, the chronic homeless, includes the chronic mentally ill and long-term substance abusers, the group most often associated with policies of federal and state deinstitutionalization over the past decade. In all categories, the numbers of mothers and their children are increasing.

The impact of homelessness involves not only the loss of permanent shelter but other significant losses as well, not the least of which is the loss of personal relationships and sometimes one's children (Brown & Ziefert, 1990).

Conclusion: Implications for Social Welfare Policy

Recent social work attention to housing needs has concentrated on services for the homeless, especially the chronic homeless. This direction is necessary and indeed current, but the big

picture must not be missed. All low-income families, especially those headed by single-parent mothers, may be on a housing slide to homelessness unless long-term preventive housing policies that confront and solve the affordability dilemma are enacted. Innovative direct services for homeless women are important to address manifestations of multiple stressors, including alienation, demoralization, and helplessness (Brown & Ziefert, 1990). However, a direct service plan of self-actualization may have little meaning to a young single mother struggling to find an affordable apartment in a hostile social environment when she can only afford \$200 a month for housing. Social welfare policy therefore must encompass policies and programs that directly impact the housing affordability dilemma. Needed social and economic supports will moderate sources of individual and social stress. The following specific issues should be addressed immediately.

(a) Federal and state policies and funding for low-income housing need to be tackled by social workers who are policy practitioners. Massive support is required for the development of new assisted housing and the maintenance and retention of the public housing stock. Below market interest loans should be offered. Section 8 certificate and housing voucher programs need to be expanded, with attention focused on raising the fair market rents where they are inadequate. In addition, adequate administrative fees are needed so that housing authorities can help those households who are trying to locate adequate units, negotiate with landlords about Section 8 participation, and confront discrimination in their local markets.

(b) At the local level, zoning regulations and public attitudes could be addressed so that a wider array of communities permit the development of mixed-income, multi-family developments.

(c) Aid to Families with Dependent Children (AFDC) benefit levels must be increased. Comparable pay legislation would aid female heads of families to afford market rents.

(d) During interviews with clients, social workers should explore the nature of their client's housing circumstances, including stresses associated with high housing cost burden, overcrowding, inadequate housing quality, and the like. Social

workers should be versed in available local housing services, as well as the basic legal rights and responsibilities of tenants.

(e) Services related to homelessness should focus on prevention and diversification to cover the needs of different types of homeless individuals and families. These issues can be addressed by provision of emergency back rent and utility grants, services to mediate landlord-tenant dispute and domestic disputes, and long-term plans to help families locate better jobs and adequate day care. Supportive services are critical for helping those with chronic mental health or substance abuse problems maintain independent lives in adequate housing.

(f) Once families and individuals are homeless, emergency shelter must be combined with services and subsidies that will assist them in reentering the housing market and successfully staying there. Funds are needed to provide security deposits for landlords and utility companies, and income is required to maintain rental payments. Case management and group services are needed to assist people in coordinating jobs, income support, day care, and transportation, and to help them gain self-confidence. Achieving control over all those factors will allow them to avoid future homelessness. For the chronic homeless, the solutions are more complex and protective, including the need for halfway houses and ongoing supportive services (Keyes, 1988).

Such attention to housing policy changes and direct services for housing-related problems is required so that poor single mothers and their children can avert the devastating housing slide to homelessness.

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Note

- 1 The certificate program provides a family with a rental subsidy, based on the difference between 30 percent of adjusted household income and the rent of a unit which meets housing quality standards and does not exceed a rent ceiling for a unit of that bedroom size (fair market rent).