

HOUSING COST BURDEN AMONG FEMALE HEADS OF HOUSING

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Abstract

Households that spend 30% or more of household income on housing expenses are said to be experiencing housing affordability problems or housing cost burdens. The purpose of this investigation was to explore the housing cost burdens of five different subgroups of female-headed households: single mothers; elderly women living alone; nonelderly women living alone; elderly women living with others; and nonelderly women living with others. Group comparisons and regression analyses using data from the 1984 panel of the Survey of Income and Program Participation were used to identify the role of background and housing characteristics and the role of government assistance in explaining housing cost burden. Although the findings of the analyses indicate that housing cost burden varies based on age, living arrangement, and the presence of children, single mothers experienced the highest cost burdens. Education level, household size, tenure, year the structure was built, mobile home residence, and government assistance were important predictors of housing cost burden of female householders.

Introduction

Female-headed households, defined as households headed by women not currently married, are one of the fastest-growing segments of the American population. They are a heterogeneous group, ranging from single mothers struggling to raise children alone to elderly widows whose children are grown and on their own. In spite of their increasing numbers, female heads of household have been the focus of little housing research.

The purpose of this investigation was to identify factors that explain differences in the housing cost burden of female heads of household by age, presence of children, and living arrangement. Housing cost burden is defined as the percentage of income devoted to housing, and is examined through group comparisons and regression analyses of data from the 1984 panel of the Survey of Income and Program Participation (Herriot & Kasprzyk, 1985). Five groups of female householders were examined: single mothers; elderly women living alone; nonelderly women living alone; elderly women living with others; and nonelderly women living with others.

The objectives of the analysis were to identify similarities and differences among the selected categories of female-headed households in regard to socioeconomic and demographic characteristics, and housing characteristics, and to analyze the relative effects of these characteristics as predictors of housing cost burden.

Very little research has been conducted that looks at housing coping strategies of female-headed families (Birch, 1985; Franck & Ahrentzen, 1989; Mulroy, 1988). In fact, prior to the 1980s, housing professionals were not accustomed to casting women as a subgroup having specific housing needs (Birch, 1985). An extensive review of the literature uncovered no research that made specific comparisons between and among subgroups of female householders and housing cost burden. Although women as a whole have housing concerns in common, the extreme problems of some can best be determined only by looking at subgroups (Birch, 1985; Combs & Olson, 1990).

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Housing expenditures are often a major component of a household's budget (Combs & Olson, 1990). It is important to understand variations in the housing cost burden of population subgroups and factors that contribute to these variations (Combs & Olson, 1990). This investigation contributes to an understanding of the role of background characteristics such as age, marital status, and presence of children; housing characteristics; and government subsidies in the housing cost burden of female householders. This information, in turn, can be used to assess existing housing and social policy and formulate public programs and strategies tailored to the specific needs of subgroups of female householders. Lastly, the investigation adds to the growing literature on gender, poverty, and housing. The study is timely given the increasing awareness of families at-risk, of homelessness, welfare reform, and long term care of the elderly - issues that disproportionately affect female householders.

The investigation draws from two bodies of literature. In this paper, research on female-headed households in the United States is reviewed first, followed by a review of research on women and housing including the role of government subsidies in improving housing affordability and quality. The conceptual model is presented next, followed by methods, data analysis and findings, and discussion.

Female-Headed Households in the United States

The definition of female householder includes, but is not limited to female-headed, single-parent families (U.S. Dept. of Commerce, 1991). The woman may be divorced, legally separated, widowed, or never married, and living alone or with others. In fact, according to the 1990 Census, a sizeable proportion of female householders have no children under 18 years living in the household with them (U.S. Dept. of Commerce, 1991).

The two primary categories of households identified by the Census Bureau are family and nonfamily (U.S. Dept. of Commerce, 1991). A **family household** must have at least two persons: the householder, who is the person who owns or rents the living quarters, and at least one person who is related to the householder by either marriage or birth/adoption. A **nonfamily household** is comprised of either a householder who lives alone, or one who is not related to anyone residing in the household.

In the United States, about 19% of women are single, 59% are married, nearly 12% are widows, and just under 19% are divorced (U.S. Dept. of Commerce, 1992b). The number of female householders has continued to increase as a proportion of the total number of both family and nonfamily households. In 1991, female-headed family householders represented 11.9% of all family households compared to 10.8% in 1980 and 8.7% in 1970. In addition, over one in four families with children are headed by single mothers (U.S. Dept. of Commerce, 1991).

Almost 17% of all nonfamily households were headed by women in 1991 compared to 15.4% in 1980 and 12.3% in 1970 (U.S. Dept. of Commerce, 1991). Women aged 65 and over who live alone represent a sizeable portion of nonfamily households. The 31% of women aged 65 and over who live alone, for example, would be categorized as nonfamily households by the Census (U.S. Dept. of Commerce, 1992b).

Although the sociodemographic profile of female householders shows them to be a heterogeneous population, on issues of housing affordability, quality, and government assistance, they often have similar needs. Young and old women who head households experience a disproportionate rate of poverty compared to other households regardless of whether there are children present. In 1976, Diana Pearce first observed that poverty was rapidly becoming "feminized" (Pearce, 1978).

Today, poverty among female householders continues to be especially pronounced. Female householders comprise about one-half of poverty level homeowners and 63% of poverty level renters (U.S. Dept. of Commerce, 1992c). In fact, the poverty rate for families headed by women increased significantly in 1991 accounting for 64% of the net increase in poor families between 1990 and 1991 (U.S. Dept. of Commerce, 1992c). Elderly women living alone are especially economically disadvantaged. Over one in five nonmarried women aged 65 and over have incomes below the poverty line (U.S. Dept. of Health and Human Services, 1992). In a six year study of the elderly worldwide, 42% of elderly women living alone

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in the United States reported it was extremely or somewhat difficult to meet ordinary expenses, compared with 31% of all elderly people (Rowland, 1992).

Income tells only part of the story, however. Monthly housing costs for owners and renters portend housing affordability problems for women heading households. In 1989, median monthly housing costs were higher for all renters (\$425) than for all owners (\$399) (U.S. Dept. of Commerce, 1992a). The "burden" of these costs on owners and renters - the percentage of income spent for housing costs - are a telling statistic. Housing costs of more than 30% of income are usually considered to be a burden because they leave an inadequate amount of money remaining for other necessities, like food and clothing. In 1989, the median housing cost burden for female householders who owned units was 18%, but 40% among those who rent them (U.S. Dept. of Commerce, 1992a). Since female-headed householders are also disproportionately renters (U.S. Dept. of Commerce, 1990), excessive housing costs place them at a disadvantage relative to other households.

Women and Housing

It is only since the late 1970s that research has begun to cast women as a subgroup having specific housing needs (Birch, 1985). One of the first volumes on women and shelter argues that women have common housing concerns whether they are single and working, in dual-career households with or without children, female single mothers, or elderly (Birch, 1985). By looking at subgroups of women, evidence is mounting to support targeting policy efforts on their behalf. These studies have demonstrated that poor women, particularly female heads of families and elderly women living alone need decent, affordable housing (Birch, 1985). Previous research indicates that the residential living conditions of female householders have deteriorated over the last decade (Birch, 1985; Franck & Ahrentzen, 1989; Russell, 1991; Schwartz, et al., 1988; Sprague, 1991).

On all indicators of objective housing quality, women who head households appear to be experiencing shelter deficits (Winter & Morris, 1982; Birch, 1985; Franck & Ahrentzen, 1989; Anthony et al., 1990). They are twice as likely to live in housing defined as inadequate by the U.S. Census. Disproportionately renters, single mothers and their children experience discrimination by landlords unwilling to rent to female-headed households (Franck, 1988; Macpherson & Stewart, 1991). It is housing affordability, however, that is perhaps the biggest challenge to women. Young and old women tend to spend in excess of 30% of their household income for housing-related expenses.

Previous research indicates sex and age of the household head, household size, and race have a significant effect on housing cost burden (Combs & Olson, 1990; Stone, 1993; Sweaney & Meeks, 1992). Fein and Lane (1981) found that female-headed households paid a larger proportion of income for housing than other households. Single-parent households and single-person households also have high cost burdens (Apgar, et al., 1990). Combs and Olson found that among rural households the housing expenditures-to-income ratio was highest among young families and heads of household over aged 74. In addition, their findings showed that utility expenditures, but not other housing expenditures, differed by size of the household. One-person households experienced higher utility expenditure-to-income than two or more person households. Combs and Olson's research did not assess housing or utility expenditures specifically for female heads of household.

Both housing and income assistance provide subsidies that can be used to "buy" improved housing and neighborhoods (Newman & Schnare, 1986 and 1988). Aid-to-Families-with-Dependent Children, the major form of income subsidy to single-parent women and their children, for example, has a built-in allowance dedicated to shelter costs. The Section 8 rental subsidy and the voucher program are also important sources of assistance to single-parent women. Only a small portion of those who experience housing poverty, or live in deteriorated neighborhoods, actually receive any form of housing assistance, however, since these subsidies are not entitlement programs (Dolbeare, 1983; Hartman, 1983).

Despite deteriorating housing and neighborhood conditions among female householders, public assistance programs that might ameliorate these problems have generally experienced budget cuts over the last decade. Welfare, social security, and housing assistance

reform have been leading topics in the 1980s and 1990s. These programs are controversial and viewed differently by politicians and the public alike if serving the "deserving" elderly poor or the "less deserving" single parent (Katz, 1986; Katz, 1989; Shapiro, et al, 1987; Wilson, 1987).

Reform, especially in housing assistance programs, has meant substantial budget reductions. In an effort to cut high costs associated with housing assistance, in-kind and cash subsidy programs have been cut. Federal aid fell from \$32.2 billion in fiscal year 1978 to \$11.7 billion in 1991 and from \$3.7 billion to \$2.0 billion for the U.S. Department of Housing and Urban Development and the Farmers' Home Administration, respectively (The Enterprise Foundation, 1992). These changes have resulted in substantial reductions in the number of individuals served by rental subsidies, vouchers, and homeowner assistance programs. New construction of low cost rental housing that serves family households has virtually ceased. Only small numbers of new units have been developed since the 1980s, designated almost exclusively for the elderly and handicapped.

Neither Aid-to-Families-with-Dependent Children nor Supplemental Security Income (551) recipients have experienced reductions of the magnitude of those of housing assistance recipients. In fact, allocations to AFDC and 551 have increased, albeit at a pace not consistent with need. Between 1977 and 1980, average budget authority for AFDC was \$6.8 billion dollars, \$7.9 billion between 1981 and 1984, \$12.2 billion in 1991, and \$15.0 billion in 1992 (Low Income Housing Information Service, 1991). About 43.6% of persons below the poverty level in 1991 received cash assistance in that year through such programs as Aid-to-Families-with-Dependent Children (AFDC) or Supplementary Security Income (551). Almost 60% of persons in households where cash assistance was received, however, still had income below the official poverty level after the assistance is counted as income (U.S. Dept. of Commerce, 1992c).

Federal housing and income assistance represent "America's two approaches to housing the poor" (Newman & Schnare, 1986; 1988). The involvement of two separate federal agencies in housing, Housing and Urban Development (HUD) and Health and Human Services (HHS), has resulted in fragmented and inefficient provision of housing services. There is also an equity issue for those households receiving both housing and welfare subsidies relative to those receiving one and not the other, or households that participate in neither. About 9% of all U.S. households received some form of housing or income assistance in 1981; about 4.6 million were receiving income assistance alone; about 1.8 million were receiving housing subsidies, but not income assistance; and about 1.2 million were receiving both types of aid (Newman & Schnare, 1986).

Research by Newman and Schnare (1988) found that welfare and housing assistance populations as a whole appear to be fairly similar. However, households receiving housing assistance tend to be smaller, have a higher proportion of elderly household heads, and report marginally lower incomes than do households with income assistance. Households receiving both income and housing tend to have the lowest incomes, the highest concentration of Blacks, and the highest proportion of female-headed households with children. Newman and Schnare (1988) concluded that needy households who receive HUD housing assistance fare considerable better than those who are assisted only through payments they receive under AFDC or 551.

Whether or not they are recognized as "women's programs," housing and income assistance program participation is nonetheless dominated by female heads of household. There are few provisions in federal law for female-headed households unable to pay for good housing (Spain, 1988). Although Newman and Schnare's (1988) research confirms that single mothers and elderly women living alone are disproportionately represented among recipients of housing and income assistance, their conclusions are surprisingly devoid of implications for women and housing policy. Similarly, the debate on welfare and housing assistance reform often fails to acknowledge the implications for women. To inform the reform debate, then, there is a need for additional research that examines the role of government subsidies in attenuating housing problems.

Based on the literature, it is hypothesized that housing cost burden is a function of the socioeconomic and demographic characteristics of the household. It is also hypothesized

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that the relative influence of each characteristic will vary according to the selected category of female-headed.

Research Methods

Data for this analysis were drawn from the Survey of Income and Program Participation (SIPP), a multiple-panel longitudinal survey of persons living in a sample of households in the United States. All household over age 15 are surveyed; based data are also gathered about members 15 years old and under. The survey is done by the U.S. Bureau of the Census in response to the need for data to monitor, over time, income, assets, household composition, participation in income maintenance programs, and labor force participation (Herriot & Kasprzyk, 1985).

Income, sources of income, and receipt of housing and income assistance were examined relative to housing burden. As the name implies, the particular strength of the SIPP data is the extent and detail of information available regarding varied sources of income in addition to wages and salary. The receipt of benefits from multiple sources of public in-kind and cash income assistance programs is collected as well. Although the data used in this paper are cross sectional, they permit an initial assessment of the role of government intervention in attenuating housing cost burdens.

For the purposes of the research reported here, five subgroups of female householders were defined: under 65 years with children; under 65 years without children; under 65 years living alone; 65 years and over without children present; and those 65 years and over who were living alone. The sample consisted of 2740 female-headed households under age 65, 1153 with children, and 1597 without children present. It also included 1580 female householders 65 years and over, 1301 of whom lived alone. There were too few cases of female-headed households 65 years and over with children present to be included.

Stepwise regression was used to identify the variables associated with the cost burden of each of the five groups. A total of 18 variables were selected to be used in the analyses. Variable selection was based on a review relevant literature and each was categorized as either a background variable, a housing characteristics or a government assistance variable.

Dependent variables

Housing cost burden, the percent of income spent on housing, was the dependent variable in the analysis. The percent of income spent on housing is a continuous variable, calculated by dividing the monthly housing expenses² by the total monthly household income³. The monthly income for households whose average monthly income was zero was recoded to \$50 to avoid dividing by zero. The ratio of housing costs to income is used in housing research as a measure of housing affordability (Dolbeare, 1983). Housing costs that exceed 30% of income are considered to be a burden and unaffordable. Housing cost burden is used to evaluate the degree to which female householders are experiencing housing problems. In the regression analysis, then, the factors that affect housing cost burden are viewed as the factors that may underlie, precipitate, or attenuate housing problems.

Independent variables -- background characteristics

A number of sociodemographic characteristics of respondents are included in the analysis: age; educational level; household size; race; Spanish/ Hispanic origin; disability; physical health; marital status; and presence of children under six years⁴.

Background characteristics are often employed in housing research to measure constraints (Winter & Morris, 1982). In this research, the sociodemographic characteristics were expected to help explain housing cost burden. Younger single-parent women and women living alone, for example, were expected to have higher housing cost burdens than other respondents because they are likely to be renters with lower earning capacities than their older counterparts. Higher educational status is typically associated with better income and thus likely to mean relatively lower housing costs for respondents with college or advanced degrees compared to respondents with only a high school education. Blacks and Hispanics are disadvantaged in the housing market due to low income and discrimination, often paying more of their income for housing than their White counterparts. Lastly, poor physical health

or having a family member with a disability may also constrain housing choice and result in higher housing cost burdens relative to other female householders.

Independent variables -- housing and location characteristics

Several variables to describe the housing and location of the dwelling are present in the SIPP data, including: housing tenure -- own or rent, whether the residence is categorized as a mobile home, the year the structure was built, its quality, and the number of persons per room⁵. Bureau of the Census data show that renters usually have higher housing cost burdens than homeowners (Dept. of Commerce, 1992a), because renters, as a group, have low incomes. Mobile homes, whether owned or rented, are often a relatively low cost solution to housing needs among low-income households. Consequently, it was expected that mobile home dwellers would pay lower housing costs relative to income compared to nonmobile home dwellers.

Limited information about the quality of the respondents' housing and neighborhoods are available in the SIPP data. The year the house was built serves as a good proxy for the structural quality of the unit and its surroundings, since older housing is likely to be more costly to maintain, heat, and cool. It was assumed that female householders living in older houses would experience higher housing cost burdens than those in newer dwellings. Similarly, the lack of available facilities (washer, dryer, TV, etc.) is likely to be associated with low income and higher housing cost burdens. Number of persons per room is a measure of crowding and housing quality (Spain, 1990b) and although there is little evidence that most groups of female householders experience crowding, those who do may have reduced housing costs by "doubling up."

Income and Government Assistance

Total household income and poverty status are reported in Table 3 but not used in the regression analyses to avoid problems of multicollinearity⁶. Given previous research (Newman & Schnare, 1986, 1988), it was assumed that housing assistance would be associated with lower housing cost burdens but that income assistance would not. The housing assistance variable consisted of respondents who indicated that they lived in publicly-owned housing, received a subsidy that paid some cost of the unit or had a low cost mortgage obtained through a government program. Public income assistance included any cash or in-kind benefits from any means-tested program, such as welfare or foodstamps, received by any household member residing in the housing unit⁷.

Results

Table 1 summarizes the socio-demographic profile of the five groups of female-headed households investigated. These data suggest that the single mother is different from her counterparts in several ways. Not surprisingly, single mothers were the youngest group, with an average age of 38. Female householders who were not living with children or who lived alone were, on average, seven years older than single mothers. The elderly female householders averaged 75 years of age. The mean education was highest for the under 65 group who had no children present or were living alone. The average household size of single mothers was twice that of the other groups of female householders. Over one-third of single mothers were Black. Just about one in 10 of the female householders without children, under or aged 65 and over, were Black and less than 4% categorized themselves as Hispanic. Just under 10% of single mothers were Hispanic.

Women aged 65 and over were twice as likely to say their health was fair or poor compared to their under 65 counterparts. One in four single mothers said their health was fair or poor. Female householders living alone were least likely to indicate their health was fair or poor. About one in five women aged 65 and over said there was a disabled member in the household and it is likely that the disabled member was the respondent herself. Just over 7% of the female-headed households under aged 65 and living with others indicated the presence of a disabled member in the household.

Divorce was most common among women under age 65. Less than 10% of those women 65 and over compared to 46% of single mothers had ever divorced. Almost 20% of the

Table 1. Characteristics of female-headed household.

	Single < 65 with children	< 65 without children	< 65 living alone	≥ 65 living with others	≥ 65 living alone
Mean age	38.0	44.6	44.6	75.3	74.9
Mean education	14.1	16.4	16.6	11.8	11.9
Mean monthly income	\$1,231.59	\$1,558.81	\$1,243.81	\$909.18	\$763.53
Mean household size	3.5	1.5	1.0	1.2	1.0
Percent Black	34.9	13.0	11.9	10.7	8.9
Percent Hispanic	9.2	3.4	2.8	1.9	1.5
Percent with disabled member	5.4	7.3	5.4	23.9	20.4
Percent in poor health	25.3	22.5	19.4	50.6	47.6
Percent divorced	46.8	31.7	28.5	7.8	8.1
Percent never married	19.9	36.8	40.4	9.1	8.7
Percent widowed	12.2	25.0	25.0	81.5	81.7
Percent with children under 6	40.2				
Percent in Northeast	20.7	23.4	24.4	22.2	22.3
Percent in North Central	27.0	26.0	25.2	24.6	24.1
Percent in South	34.9	31.1	30.8	36.7	36.0
Percent in West	17.3	19.3	19.4	16.5	17.6
N	1153	1597	1043	1580	1301

single mothers had never married. Forty percent of nonelderly and just under 10% of elderly female heads of household had never married. Eighty percent of elderly female householders were widowed, compared to one fourth of the younger women who lived alone or without children present.

Table 2 shows the housing characteristics of female headed households sampled in the SIPP data. Female householders without children were most likely to be homeowners. About half of those under age 65 and nearly two thirds of those aged 65 and over were homeowners. Although single mothers were least likely to be homeowners, they were more likely than other younger women sampled to live in a single family detached home. Not all of those female householders aged 65 and over who were homeowners lived in single family detached houses. Just over half of those 65 and over lived in a single family detached house, although a higher proportion were homeowners. Female householders aged 65 and over were more likely than their younger counterparts to live in mobile homes and in homes built before 1940.

The mean housing quality score for both younger and older female headed households was similar. The mean scores indicate that the average respondent had between six or seven of the following items: air conditioning, cooking range, oven, refrigerator, freezer, clothes washer or dryer, dishwasher, and/or a television. The proportion of women living in poor quality housing was highest for those living alone regardless of their age. Sixteen percent of women living alone compared to 14% of those under age 65, and 15% of those aged 65 and over, lived in poor quality housing.

Median housing cost per month was lowest for those under age 65 living alone, and those age 65 and over regardless of living arrangement. The highest median monthly housing costs were experienced by female householders under age 65 living with others, but not their own children. The housing cost burden, that is the ratio of housing costs to income, was highest, however, among single mothers. The average single mother household paid one third of household income for housing expenses including mortgage or rent payments, utilities, and property taxes. For nearly one in five single mothers, half of the household's income went to pay for these housing costs. Ten percent or less of the other female headed households paid this amount for housing costs.

Table 3 shows the income and government assistance characteristics of the female-headed households in the SIPP data. Single mothers were almost three times more likely to live below the poverty line than their counterparts under age 65 who live alone or with others. More than one in four female householders aged 65 and over who lived alone were poor. Housing poverty, a measure based on federal poverty guidelines, mirrors these findings. Single mothers were by far the most likely to experience housing poverty. Fewer women aged 65 and over experienced housing poverty, however, than lived below the federal poverty line. About 60% of single mothers received income assistance compared to 15% of her counterparts under age 65. About one fourth of the elderly female householders received some form of income assistance. Housing assistance, on the other hand, was available to only about one fourth of the single mothers and 16% of the elderly female householders.

Regression analyses

Table 4 suggests that the model of housing cost burden was best specified for female heads of household 65 years and over. Nearly one fourth of the variance in these two models --aged 65 and over living with others or those living alone -- was explained by the selected variables. The R^2 for the model for single mothers was 0.12 and just less than that for her counterparts living alone or without children present.

Some background, housing, and government assistance variables helped to explain the housing cost burdens of female householders. For both single mothers and women under age 65 without children present as the size of the household decreased housing burden increased, suggesting that additional household members may contribute income to reduce overall monthly costs. For female-headed households aged 65 and over who lived with others, the same relationship existed between household size and housing burden. Level of education had a significant direct effect on the housing cost burden of female-headed households aged 65 and over. As education level increased, it is probable that salaries and/or retirement benefits increased as well, thus reducing the monthly housing cost burden. The

Table 2. Housing characteristics of female-headed households.

	Single < 65 with children	< 65 without children	< 65 living alone	≥ 65 living with others	≥ 65 living alone
Percent homeowners	39.1	48.8	52.6	65.9	63.5
Percent in single family detached	48.3	43.3	38.4	55.7	52.1
Mean persons per room	.7	.3	.3	.3	.3
Percent in mobile homes	4.2	3.7	3.7	5.6	6.4
Percent homes built before 1940	36.1	45.5	41.8	60.1	57.0
Median monthly housing costs	\$140.5	\$183.7	\$117.1	\$111.9	\$112.6
Percent housing burden > 35%	27.9	12.6	16.0	13.3	15.3
Percent housing burden > 50%	19.6	8.1	10.5	6.9	8.1
Mean housing quality	6.4	6.4	6.2	6.2	6.1
Percent in poor quality housing	13.7	14.1	16.5	15.0	16.1
N	1153	1597	1043	1580	1301

Table 3. Economic characteristics of female-headed households.

	Single < 65 with children	< 65 without children	< 65 living alone	≥ 65 living with others	≥ 65 living alone
Percent below poverty line	41.2	13.5	16.3	24.0	27.4
Percent in housing poverty	38.8	13.7	17.1	16.9	19.3
Percent receiving income assistance	58.6	15.4	14.0	26.0	26.1
Percent receiving housing assistance	25.4	8.7	8.5	15.9	16.8
Percent receiving both income and housing assistance	23.4	7.3	7.3	15.6	16.7
N	1153	1597	1043	1580	1301

Table 4. Relationship of selected variables to housing cost burden of female-headed household.

Background characteristics	Single < 65 with children	< 65 without children	< 65 living alone	≥ 65 living with others	≥ 65 living alone
Education					
Household size	-.06 (-.02)	-.08 (-.07)		-.05 (-.00)	-.05 (-.00)
Race		.08 (.14)	.11 (.25)	-.08 (-.04)	
Housing and location characteristics					
Tenure		-.11 (-.13)	-.13 (-.18)	-.58 (-.30)	-.56 (-.31)
Mobile home				-.39 (-.47)	-.41 (-.50)
Year built	-.28 (-.35)	-.33 (-.40)	-.33 (-.49)	-1.08 (-.61)	-1.09 (-.65)
Government assistance					
Public assistance	.11 (.13)	.10 (.18)			
Both housing & public assistance		-.08 (-.19)		-.14 (-.11)	-.17 (-.13)
R ²	.12	.08	.06	.24	.22
N	1153	1597	1043	1580	1301

Note: Unstandardized coefficients are in parentheses below Beta coefficients. Variables significant at the $p = <.05$ are reported.

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results also suggest that Black female householders under age 65 are more likely to have higher cost burdens than their non-Black counterparts. Neither age, Hispanic origin, disability, health status, marital status, or presence of children under age six helped to explain the housing cost burden of female-headed householders.

Tenure, mobile home, and year the structure was built were housing variables that helped explain housing cost burden among female-headed households. For all but single mothers, living in rental housing meant higher housing cost burdens. For female householders aged 65 and over, living in a mobile home meant lower housing cost burdens compared to their counterparts in other forms of housing. The year the structure was built helped to explain the housing cost burdens of all the groups of female-headed householders examined. Those respondents living in older housing experienced higher housing cost burdens than those in more recently constructed housing, either because older housing costs more to maintain, or because those respondents with lower incomes live in older housing. Neither housing quality or persons per room were important to the explanation of housing cost burden among female-headed households.

Receipt of housing assistance did not help to explain the housing cost burdens of female householders, but for some groups of women receipt of public assistance or both housing and public assistance was significant. For single mothers and women under age 65 who live with others, but not their own children, for example, the receipt of public income assistance was associated with higher housing cost burdens. Receipt of both housing and public assistance, on the other hand, reduced the housing cost burdens of women under age 65 without children present and female householders aged 65 and over.

Discussion

Housing expenses among female heads of household vary based on age, living arrangement, and the presence of children. Findings from this investigation suggest that single mothers generally experience the highest cost burdens. Living in newer structures and smaller households, however, reduced their housing costs relative to their counterparts. Apparently older units cost more to own or rent, perhaps not due to rent or mortgage costs, but in utilities expenditures as suggested by research by Combs and Olson, 1990. Although welfare benefits include a housing cost allowance, clearly it is inadequate to reduce housing cost burdens among single mothers. In this study, receiving public assistance was positively associated with housing cost burden; as the housing expenditure-to-income ratio increased so did the likelihood of receiving public assistance among single women with and without children. Although it is the low incomes of those receiving public assistance that makes them vulnerable to high housing expenditures relative to income, the findings support previous research that the poor are constrained in their housing adjustment options, despite income subsidies (Newman & Schnare, 1986; Stone, 1992). For this population then, it is certain that housing costs rob these families of satisfying other needs.

Being Black, living in an older structure, and renting increased the likelihood of high housing cost burden among younger single women living alone or with others. The findings support other current research that suggests that, despite anti-discrimination legislation, White and Black women are not likely to experience equal treatment in their choice of housing (Lake, 1981; Spain, 1990b; Stone, 1992). In part then, this higher cost comes from constraints within the housing market. Black women receiving public housing assistance, in particular, find that the availability of affordable housing is not spread throughout the metropolis. The available units tend to be older rental units in urban neighborhoods. As with single mothers, for single women living with others, the receipt of income assistance did not reduce housing cost burdens. Receiving both housing and income assistance, however, did reduce the housing cost burden.

Among female heads of household aged 65 and over, mobile home living provided some relief from high housing cost burdens. Since most public housing assistance is not available to owners, it is interesting that female heads of households aged 65 and over have found the mobile home to be a private market alternative to housing affordability problems. Independent of other effects, simply living in a mobile home - owned or rented - reduced the

cost of housing expenditures relative to income. For those women aged 65 and over living with others, smaller household sizes also were associated with lower housing cost burdens. This finding may be counterintuitive since doubling up is viewed as a strategy to reduce housing costs. There is obviously a threshold at which increasing the number of household members is no longer cost effective. At the point where a larger structure is needed to accommodate the household, one where the rental or mortgage payments are larger and utility costs greater, apparently economies of scale diminish. Whether living alone or with others, female headed households aged 65 and over were likely to experience high housing cost burdens if they rented their housing and if that housing was old. This relationship, between tenure and age of the structure and housing cost burden, was observed across age groups and household arrangements. It seems likely that income constrains the choices of female heads of household and that the older rental housing is most available to them. Furthermore, these older rental units are most often located in urban neighborhoods where issues of crime and safety may overshadow the benefits accruing from affordability and availability.

The model predicting housing cost burden among female heads of household needs to be better specified in future research. Although the variance explained by the five models ranged from R^2 of 0.08 to 0.24, a number of variables thought to be important to understanding women's housing expenses were not significant: age, hispanic origin, disability, health status, marital status, presence of children under age 6; housing quality index, persons per room, and housing assistance. It is curious that the amount of variance explained in the model of housing cost burden among female heads of household aged 65 and over, whether living alone or with others, was twice that of the younger women. Two analyses in future research may help to clarify these differences in the model's explanatory power: (1) separating owners and renters, since their housing expenditure patterns are likely to be quite different and, (2) examining the components of housing expenditures, utility costs compared to other monthly mortgage/rent costs. Furthermore, the role of government assistance in reducing housing cost burden needs further investigation. The results presented here do suggest that housing **and** income assistance are needed to reduce housing cost burden for female householders. However, because poor households, almost without exception, pay a greater share of their income for housing than wealthier households, longitudinal data are necessary to determine the effects that both income and housing benefits, independently and in concert, may provide.

Conclusions

The ability to obtain adequate shelter is a basic necessity of life - like food, clothing, and medical care. Over the decade, the cost of housing has become one of the major barriers to its acquisition and maintenance. There is a large and growing gap between the demand and supply of affordable units. Perhaps more than any other group, female heads of household have felt the strain of making limited incomes stretch to provide housing for themselves, whether they live alone or with their children. When housing expenses are high, the burden of those costs can result in poverty that has long-term detrimental effects. For the woman aged 65 and over, needed medical care may be postponed. For single parents, income insufficient to provide a safe environment for children can have developmental and behavioral outcomes that are adverse. High school drop-outs, gang violence, unemployment, drug use, and adolescent pregnancy are all markers of the deleterious outcomes of poverty on young children (Kaplan-Sanoff, et al., 1991).

Housing policy must address a variety of women's concerns. A welfare system that does not enable recipients to obtain adequate shelter is a failure by any standard (Newman & Schnare, 1988). Income or welfare assistance alone appears to be insufficient to bring household income above the poverty threshold and does not insure adequate, affordable housing (Newman & Schnare, 1988). A national minimum benefit standard might provide a more equitable and adequate allocation to guarantee adequate, affordable housing in safe neighborhoods. If planners are to address the special problems of female householders, focusing on housing and income subsidies appears to be more promising than programs geared to one or the other.

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Given the findings, it is likely that the shrinking of an affordable rental housing stock has exacerbated the housing cost burdens of female householders. Since 1980, the federal government's commitment to rental housing has been diminished both in the area of allocations to new construction and substantial rehabilitation to existing units and in the area of tax incentives to developers who provide rental housing. Tax policy has reduced the desirability of investment in rental housing relative to other forms of investment, the net effect is a reduction in the supply of affordable rental housing. This reduction in supply has a disproportionate impact on female heads of household who are likely to be low income.

A variety of solutions to the housing needs of female householders have been proposed. The challenge to housing policy in the 1990s is to address the inequalities that disproportionately affect the quality of life for female householders. Since the federal commitment to housing and income assistance continues to decrease, it is likely that state and local governments will have to continue to plan for this decline by finding and implementing innovative housing-service-income strategies. These governments may find that combinations of various strategies -- housing trusts, tax increment financing, incentives to developers -- will be necessary. Community vouchers to subsidize rental housing or owner maintenance costs may be attempted. Regardless of the innovative strategy, it should be understood that more often than not, women with children or elderly women alone experience housing affordability problems. Unable to afford housing exposes both adults and children to the deleterious effects of poverty. Without solutions forthcoming, the effects of this poverty are likely to be long term and detrimental to both women and children and society as a whole.

Credits: This is a five year North Central regional research project (NC199) sponsored by the USDA Experiment Station (AES) running from October 1989-September 1994. The regional committee has been organized to conform with the Manual for cooperative Regional Research. The participants in this major AES regional project represent 12 states that include the North Central as well as the Northeast, the West, and the Southern regions.

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Endnotes

1. The unit of analysis for this study is the household rather than the individual. Therefore data records were first sorted by household and processed to yield household-level measures (household size, income, housing characteristics) and information about the household reference person, defined as the individual in whose name the dwelling is owned or rented. Household records were created for month 4 of waves III and IV of the 1984 SIPP panel, and the records matched across the two waves. Only households included in both waves in which the reference person did not change between waves were included in the final data set. The data for this study were further limited to include only those households in which the reference person was a female who was not married at the time of the survey, a total of 3277.

2. Monthly housing expenditures were calculated separately for owners and renters. Housing expenditures were calculated separately for mobile home owners and other owners. For mobile home owners, expenditures include: the monthly loan payment; site rent; and the monthly expenditures for electricity, bottled gas, and any other fuels. For all other owners, the housing expenditures include: the monthly mortgage payment; the monthly cost of electricity, gas and any other fuels; and property taxes. Hazard insurance was included only if it was a part of the mortgage payment. Data were not gathered for property taxes for mobile home owners, even when the mobile home was on an owned lot. Renters' housing expenditures include: monthly rent and the monthly cost of electricity, gas, and any other fuels.

3. Total monthly household income is the sum of all income received by all members of the household from all sources (including asset income) for each of the eight months of Waves III and IV divided by eight to obtain an average monthly income over the two waves. Sources of income include: earned income, household property income, household means-tested cash, noncash income, social security income, supplemental security income, unemployment compensation, veteran's benefits, income from aid-to-families with dependent children, and food stamps.

4. Coding was as follows: age (continuous); education (continuous ranging from 1 to 26 where elementary = 01 and post graduate education = 26); household size (continuous); race (0 = White, 1 = Black); Hispanic Origin (0 - not Hispanic or Spanish American; 1 = Hispanic or Spanish American); Disabled (0 = no family member with a disability; 1 = family member with a disability); Poor health (0 = everyone in the house said they were in good or excellent health; 1 = at least one person in the household said they were in fair or poor health); Divorced (0 = not divorced; 1 = divorced); Never Married (0 = married, divorced, separated, widowed; 1 = never married); Children under 6 (0 = no children under 6 years present; 1 = children under 6 years present).

Health is based on a question that asked each individual 15 years and over to rate his or her health as excellent, good, fair, or poor.

A disabled household is one in which one or more of the household members reported a disability. In this data set, the household is classified as disabled if anyone over age 15 reported at least one of the following conditions: 1) the inability to see words in ordinary newspaper print even when wearing glasses or contact lenses; 2) the inability to hear what is said in a normal conversation with another person even when wearing a hearing aid; 3)

difficulty having one's speech understood; 4) using an aid to get around, such as crutches, a cane, or a wheelchair; 5) the inability to lift and carry something weighing 10 pounds, such as a full bag of groceries; 6) the inability to walk for a quarter of a mile; 7) the inability to walk up a flight of stairs without the help of another person; or 8) difficulty getting around outside the house.

5. Coding for the housing and location characteristics was as follows: tenure -- own or rent (0 = rent, 1 = own); mobile home (0 = not a mobile home, 1 = mobile home); the year the structure was built (continuous).

Housing quality (continuous 0 to 9 value). Housing quality is a scale based on the addition of a series of variables indicating the presence of 1) air conditioning, 2) a cooking range, 3) an oven, 4) a refrigerator, 5) a freezer, 6) a clothes washer, 7) a clothes dryer, 8) a dishwasher, and 9) a television in the home. Each was coded 1 if present, 0 if absent. The result variable is a measure of the quality of facilities in the dwelling rather than structural quality. Households were considered as having low quality housing if their housing quality score was four or fewer of the nine items.

Number of persons per room was obtained by dividing the number of persons living in the household in month 4 of wave IV by the number of rooms in the dwelling, the response to a question, Altogether how many rooms do you have in this house/apartment?

6. Measurement of total household income is reported in Endnote #2. Poverty status is a variable coded 1 if the household is in poverty and 0 if it is not. The variable is calculated by comparing the annual poverty guideline (specified according to household size) to the annual income of the household. If the household's income was less than the guideline, the household was considered to be in poverty.

Housing poverty is a dummy variable indicating that the household's housing expenditures are so high that the remaining income is less than 2/3 of the poverty guidelines. Housing poverty was calculated comparing the annual income minus housing expenditures to 2/3 of the poverty guidelines. If the income minus housing expenditures was less than the 2/3, the household was considered to be in housing poverty and was coded 1.

7. Coding for housing assistance was (1 = receives any one of the forms of rental or owner housing assistance; 0 = does not receive housing assistance); public income assistance (1 = respondents receives any one of the forms of income assistance, 0 = does not receive public income assistance).

Housing assistance consisted of answers to the following questions: Is this residence in a public housing project or is it subsidized? Was the first mortgage on this place obtained through a state or local program that provides lower cost mortgages?

Was the second mortgage on this place obtained through a state or local program the provides lower cost mortgages?

Do you receive any kind of energy assistance?

Income assistance consisted of answers to the following questions:

Did anyone in the household receive benefits from a means-tested program?

Did anyone in the household receive cash benefits from a means-tested program?

Did anyone in the household receive noncash benefits?

Did anyone in the household receive means tested cash transfers?

Did anyone in the household receive Aid to Families with Dependent Children?

Did anyone in the household receive foodstamps?

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