

Introduction

RURAL HOUSEHOLDS AT RISK OF SERIOUS HOUSING PROBLEMS: AN OVERVIEW

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Research presented in this special issue originated from a cooperative project that included housing and interior design educators, gerontology cooperative extension specialists, home economists, and consumer science and human ecology researchers in a North Central research project. The project was designed to discover the extent to which regional households are experiencing or are at risk of experiencing serious housing problems, to discover the factors precipitating those problems, to identify the consequences for households of housing problems, and to evaluate the effectiveness of existing housing assistance programs in ameliorating or preventing housing problems. Specific categories of households (large families, female-headed, minority, the elderly, families with a disabled member) having problems with affordability and housing quality were investigated.

Project NC-199 began in 1989 as part of a nine state effort with support from the U.S. Department of Agriculture Cooperative States Research Service. Two additional states joined later. In addition, a number of states have more than one investigator on the project which has resulted in a project committee of nineteen members.

History of the Project

The previous North Central Regional Project, NC-178 *Economic, Social, Psychological and Health Consequences of the Housing Decisions of Rural Families*, focused on the broad concepts of housing decisions, constraining factors contributing to housing conditions or arrangements, the response to the housing conditions, and the consequences of the continuation of the conditions. However, the relatively small number of cases in the NC-178 project did not provide information on specific population sub-groups of households considered in the literature as at risk of living in housing situations where the quality is substandard or the costs are excessive. In particular, there were insufficient numbers of elderly (age 65 years of age and over), minorities, and disabled. An assessment of the precipitating factors related to housing problems or an assessment of the consequences of those conditions for sub-groups were of special interest to the NC-199 researchers. Thus, the sub-groups have been included and analyzed in this current NC-199 research.

Articles prepared for this special issue of *Housing and Society* are based on the current NC-199 project which builds on the previous work but focuses on the inability or limited ability of certain sub-group households to make decisions due to outside constraints that place them at risk of severe housing problems.

In addition to numerous journal publications and conference proceedings, two database books are being published. The first is *Housing of United States Households at Risk* (North Central Publication 338, Minnesota Agriculture Experimental Station). The second book from the NC-199 project is entitled *Housing Affordability, Quality, and Assistance in Nonmetropolitan United States* and will report data compiled on the specific sub-groups of the elderly, female-headed households, large households, minorities, and disabled.

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Overview of Methods

This NC-199 research is based on analysis of data gathered from samples of individual households that were differentiated into metropolitan/nonmetropolitan or rural/urban (communities of fewer than 10,000 persons outside of defined urban areas). These data, already in existence, were analyzed in terms of the specific sub-groups and are new interpretations and new analyses of data.

Four data sets were used. The first three, the 1984 Panel Survey of Income and Program Participation (SIPP), 1987 American Housing Survey (AHS), and the 1987 Panel Study of Income Dynamics (PSID) are large national data sets. Each reflects approximately the same time frame: Waves III and IV of the 1984 SIPP panel, gathered in 1985 and 1986; the 1987 AHS data; and Wave XX of the PSID, gathered in 1987. The fourth data set is from the NC-178 research project. The data sets were not pooled. Rather, relevant cases from each data set were extracted and results from the analyses for each population sub-group were used.

The SIPP is a multiple panel longitudinal survey of all persons over the age of 15 living in a sample of households in the United States. In each panel, each individual is interviewed every four months for a period of two and one half years (U.S. Bureau of the Census, 1987). Over time, the survey monitors income, assets, household composition, participation in income maintenance programs, and labor force participation. The basic unit of analysis in the SIPP is the individual but data from each individual in the household or dwelling unit were summarized to create a household record. The final sample included 16,305 individuals and analyses were weighted to reflect the distribution of such individuals in the U. S. population. socioeconomic and demographic variables include age, number of members in the household, marital status, total monthly household income, poverty status, health, public assistance, monthly housing expenditures, percentage of income spent on housing, persons per room, housing quality, home ownerships, type of structure, housing poverty, and housing assistance. Variables were also created indicating membership in any of the five groups of interest: female-headed households, minority households, elderly households, large family households, and households with a disabled member.

The AHS is a longitudinal survey designed to provide detailed information on the same housing units and their current occupants from a national sample of about 50,000 interviewed every other year. For this current NC-199 study, individual household records are analyzed from the 1987 public use tape. Data in 1987 were collected from 43,436 occupied dwellings from July through December. Information is gathered from the reference person, who is the owner or renter of the dwelling. Socioeconomic and demographic characteristics include age, number of household members, marital status, total monthly household income, poverty status, public assistance, monthly housing expenditures, percentage of income spent on housing, persons per room, home ownership, single-family unit, mobile home, housing inadequacy, housing assistance, housing poverty, housing satisfaction, and neighborhood satisfaction.

The PSID began in 1968 with a sample of 1,872 low-income households that had previously been part of the Survey of Economic Opportunity conducted by the Bureau of the Census. The University of Michigan added 2,930 from its cross-sectional samples for a total of 4,802 households. Data were obtained initially and each succeeding year through interviews with heads of households. Due to death, remarriage, and other family membership changes, newly formed households outnumber households lost from the panel. The 20th wave gathered in 1987 consists of a sample of 7,061 but was weighted to result in a sample equal to the original size. Socioeconomic and demographic variables include age, presence of children under age six, number in household, marital status, income, poverty status, health status, public assistance, monthly housing expense, percentage of income spent on housing, persons per room, home ownership, structure type, and housing assistance.

The fourth set is data is from residents of small towns and open country in the North Central Region of the United States collected as part of the Cooperative Regional Research Project NC-178 entitled *Economic, Social, Psychological, and Health Consequences of the Housing Decisions of Rural Families*. These data were gathered in the spring, 1985.

Summary of Articles

The topic of rural households at risk for serious housing problems is intrinsically a multidisciplinary concern. The articles written for this special issue are unique in that they are written with the combined effort of people from a variety of disciplines who are members of the NC-199 research project. This special issue presents data, literature reviews, and position statements about each specialized population sub-groups of older households, large families, minorities, the disabled, female headed households, and multi-risk households.

Krofta, Morris, and Franklin in their article entitled "Housing, health and the need for help in older households: Differences among age cohorts," analyzed household characteristics, health, and housing as possible predictors of the need for help of households headed by persons 65 or older. Their investigation was based on the rationale that the need for help with essential functions of living brings into question the ability of a household to remain independent. While there were levels of significance among a number of variables, the authors conclude that age is an inefficient criterion for allocation of resources.

The article in relation to minorities entitled "Determinants of housing quality among minorities," by Memken and Canabal, identify the determinants of housing quality and test the relationship between minority status and housing quality after controlling for participation in public assistance programs. Findings indicate significant relationships between housing quality and other variables including age, marital status, monthly income, presence of children, minority status, and use of public and housing assistance.

Cook, Laux, and Bruin conclude that affordable housing is clearly a problem for single-parent women living in both nonmetropolitan or metropolitan areas. According to their findings, three in 10 women paid more than 50% of their household income for housing costs and 40% of the single-parent women paid over 30% of their household income for housing. In the article "Housing assistance and residential satisfaction among nonmetropolitan single-parent women," they suggest that women and children in their study needed more sensitive initiatives and bold planning, given that the education and employment opportunities, social network, financial profile, and sense of worth and self esteem are shaped by their housing and neighborhoods.

Housing expenditures for older nonmetropolitan female heads are strongly related to their tenure and income levels, according to the work done by Combs and reported in her article, "Housing expenditures/income ratios of older nonmetropolitan and metropolitan female heads of household." That income and minority status are predictors for older metropolitan female heads and that income level and tenure status have the greatest predictors of housing expenditures for older men were also found.

In the article entitled "Disabled elderly at risk of near homelessness," Inman, Shea, and Peaslee identify the housing conditions of the disabled elderly, a double risk group, in hopes of creating an awareness among housing professionals who are in a position to intercede and prevent the near homeless disabled elderly from becoming homeless. Findings show that the presence of multiple risk factors contributing to elderly homelessness include having disabilities, being a racial minority, having meager financial assets, and living in the metropolitan south. They conclude that support services be publicized and made accessible to the high risk disabled elderly.

Using PSID data, Laquatra, Peaslee, and White examined demographic and housing characteristics of disability households. In addition to other findings, they reported that housing poverty is experienced more by disability households than by able-bodied households, and that disability households spend a higher percentage of income on housing than do able-bodied households. With respect to all demographic and housing variables examined, those households with a disabled member were seen to be at a disadvantage when compared to both able-bodied households and all households. The authors recommended a greater understanding on the part of housing agencies, policy makers, and society at large when considering housing conditions faced by disability households.

The article by Williams investigated relationships between a nonmetropolitan sample of 4,050 men and women who were in developmental stages of 65-74; 75-84; and 85+ in regard to housing adequacy. Her study used the American Housing Survey (AHS) public use

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tape. Findings indicated there were significant differences at the .05 level when the entire sample was evaluated. However, when the population was evaluated from a gender and breakdown of ages 65-74; 75-84; and 85+ perspective, differences were not significant. At the same time, findings show that greater numbers than expected of the 85+ group reported inadequate housing. These findings have implication for the adequacy of housing, especially for the 85+ age group. Perhaps the reason that there was not a larger sample in this age category was because housing was inadequate, meaning the 85+ age group could no longer remain as an independent household.

In her article "Housing satisfaction of households at risk of serious housing problems," Crull analyzed housing satisfaction as a quality of life indicator to measure the impacts of the at-risk households, tenure, housing problems, and neighborhood satisfaction. She found that neighborhood satisfaction was the most powerful determinant of housing satisfaction and that it is more of an issue in the central cities and metropolitan suburbs than in the non-metropolitan areas. Tenure was the second most powerful determinant with lack of ownership negatively related to housing satisfaction. Although cost burden was the most prevalent housing problem, inadequate dwelling was the most powerful direct housing problem determinant of housing dissatisfaction. Housing issues of neighborhoods, tenure, and inadequacy need to be addresses in the housing policies of the 1990s.

This special issue of *Housing and Society* brings to light new knowledge about housing and housing decisions relative to high risk sub-groups. There is a critical need to focus on specific problems and unique population needs. It will only be through this kind of emphasis that the profession can serve all people. Our hope is that information contained in this special issue will inspire more research and provide insight into situations for policy development.