

Snapshots of America's Families



Income and Hardship

Affordability of Housing

Recent public policy initiatives are aimed at promoting work so that families can pay for their basic needs. However, even people who work may

have problems paying their housing expenses. The Department of Housing and Urban Development reported recently that many people working full-time at the minimum wage have difficulty affording decent-quality housing in the private rental market.

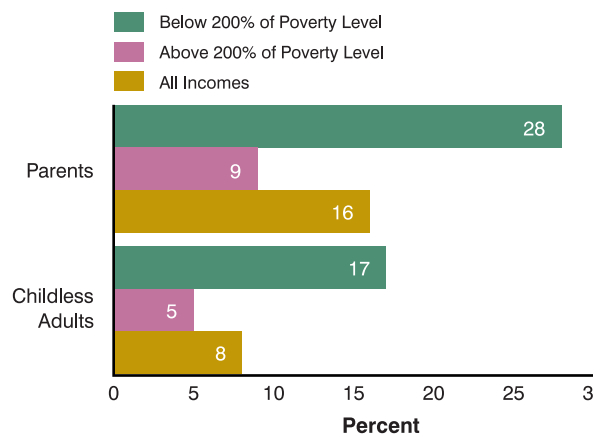
Because states now have increased flexibility in designing social support programs and their links to housing assistance, it is important to know how many people have difficulty affording housing. To arrive at an answer, parents and adults without children were asked whether they had experienced housing hardship – that is, whether they had been unable to pay their mortgage, rent, or utility bills at any time during the previous 12 months.

Nationally, 16 percent of parents had experienced housing hardship. Among families with low incomes (under 200 percent of the poverty level), 28 percent had experienced housing hardship, as opposed to 9 percent of families with higher incomes, a statistically significant difference.

Among the 13 states surveyed, 12 percent to 20 percent of all parents had experienced housing hardship. The percentage was higher than the national average in Alabama, New York, and Texas and lower than the national average in Colorado, Minnesota, and Wisconsin.

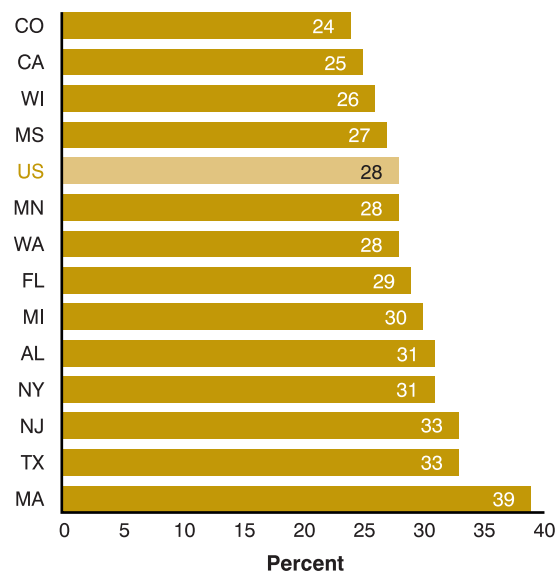
Of low-income parents, 24 percent to 39 percent had experienced housing hardship. Percentages exceeded the national average in Massachusetts, New Jersey, and Texas. Colorado was below the national average.

Adults with Problems Paying Their Mortgage, Rent, or Utility Bills, by Income and Parental Status, 1996–1997



Source: Urban Institute

Low-Income Parents with Problems Paying Their Mortgage, Rent, or Utility Bills, by State, 1996–1997



Source: Urban Institute

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Assessing the New Federalism

An Urban Institute Program to Assess Changing Social Policies

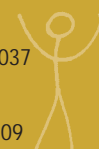


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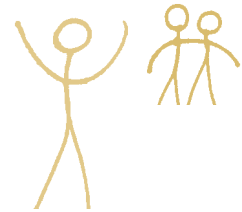
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This *Snapshot* presents findings from the National Survey of America's Families (NSAF), a 1997 survey of 44,461 households with and without telephones that are representative of the nation as a whole and of 13 states. As in all surveys, the data are subject to sampling variability and other sources of error.

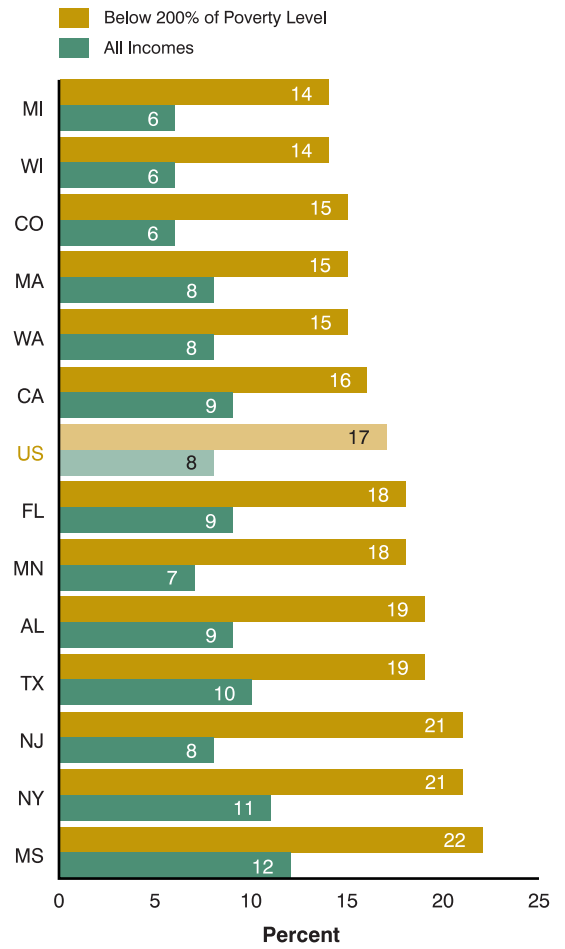
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Nationally, 8 percent of adults without children reported that they had been unable to pay their mortgage, rent, or utility bills at some time during the previous 12 months. The rate was 17 percent for childless adults with low incomes, compared to 5 percent for childless adults with higher incomes, a statistically significant difference.

Across the states surveyed, 14 percent to 22 percent of low-income childless adults had experienced housing hardship. The percentage of these adults with housing hardship was higher than the national average in Mississippi and lower than the national average in Wisconsin. In all states, two to three times as many low-income as higher-income childless adults had experienced housing hardship.

Childless Adults with Problems Paying Their Mortgage, Rent, or Utility Bills, by Income and State, 1996–1997



Source: Urban Institute

Adults (%) with Problems Paying Their Mortgage, Rent, or Utility Bills, 1996–1997

Parental Status	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	US
Parents														
Under 200% of poverty level	31.3	24.8	24.1	29.0	38.6	30.3	28.2	27.4	33.2	30.9	32.7	28.5	25.9	28.4
Over 200% of poverty level	8.9	8.8	8.5	9.8	9.1	9.0	8.0	7.9	8.9	12.6	9.3	11.1	7.3	9.1
All incomes	17.9	15.6	13.0	17.4	15.8	14.9	13.1	16.9	14.3	19.2	19.7	16.3	12.0	16.0
Childless Adults														
Under 200% of poverty level	18.9	15.6	14.7	18.0	15.4	14.1	18.4	21.6	21.4	21.0	19.5	14.8	13.5	17.1
Over 200% of poverty level	5.0	6.1	3.9	5.1	6.0	4.2	4.5	6.2	5.6	7.6	6.6	5.4	4.1	5.4
All incomes	9.5	8.9	6.5	9.1	7.6	6.3	7.1	11.8	8.3	11.0	10.2	7.8	6.0	8.3

Figures in color represent statistically significant differences from the national average at the .05 confidence level. Figures in black are not statistically significantly different from the national average. All figures in text, charts, and table are rounded.

Source: Urban Institute