Homeowner and Renter Experiences of Material Hardship

Implications for the Safety Net

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Housing is the biggest monthly expense for many households. In recent years, housing costs have soared for both homeowners and renters, but incomes have stagnated. Median renter income grew only 5 percent between 1960 and 2016 while median rent grew 61 percent, adjusting for inflation (Joint Center for Housing Studies 2018). Nationally, rents have risen between 2.5 and 3.7 percent each year since 2012. People wanting to purchase a home today face stiff challenges. It costs more than four times median household income to purchase an existing home at a median sales price of $247,200, and up to eight times more in some of the largest metropolitan areas with higher sales prices, putting homeownership out of reach for many (Joint Center for Housing Studies 2018). Whether driven by the rising costs of building housing, issues accessing affordable credit, the loss of lower-cost housing, or effects of the 2007–09 foreclosure crisis, fewer people are becoming homeowners today, and more people are struggling to afford a roof over their head (Choi et al. 2018; Joint Center for Housing Studies 2018; Scally et al. 2018).

Given these pressures on their financial security, some homeowners and renters could struggle to meet other basic needs, such as health care and food (Caswell and Zuckerman 2018; Heflin, London, and Scott 2011). They may also adopt coping strategies that worsen health and well-being, such as living in unsafe homes and neighborhoods, doubling up in overcrowded conditions, and moving often (Hernández 2016). Yet our current understanding of how housing-related hardships connect to other material hardships is quite nascent (Finnigan and Meagher 2018; Heflin, London, and Scott 2011;

Neckerman et al. 2016; Warren 2018). Even less research has separately analyzed the unique hardships experienced by homeowners versus renters (Desmond and Kimbro 2015; Warren 2018) or compared differences in hardships between these two housing statuses (Lerman and Zhang 2014).

Given proposals to weaken the already thin federal housing safety net for households that cannot afford market rents (Scally et al. 2018), this brief looks closely at financial insecurity and material hardship among homeowners and renters, controlling for demographic and economic differences and income categories. Using data from the Urban Institute's 2017 Well-Being and Basic Needs Survey (Karpman, Zuckerman, and Gonzalez 2018a), or WBNS, we assess the intersection of housing hardship with challenges addressing other basic needs: utilities, health care, and food access. We find the following:

- Compared with homeowners, renters are less likely to have access to emergency savings and more likely to experience an unexpected drop in income.
- Nearly half of renters report at least one material hardship in the past year, compared with just over one-third of homeowners, and renters consistently report higher rates of material hardship across all domains in our study.
- Although homeowners report greater financial security and lower rates of material hardship than renters, many low-income homeowners still struggle to meet their basic needs.
- Among adults reporting low confidence in their savings capability, renters are more likely than owners to report experiencing hardship.

Housing, Financial Security, and the Safety Net

Housing circumstances affect health and well-being for low-income homeowners and renters. Financial insecurity forces them to cut corners on housing conditions and accept poorer quality and locations. Unsafe conditions can jeopardize physical health and personal safety and increase isolation and stress among adults and children (Caswell and Zuckerman 2018; Hernández 2016). Financial insecurity can lead to difficult trade-offs between housing and other necessities to stretch resources as far as possible. Families may skimp on food (Desmond 2016) or defer medical care (Caswell and Zuckerman 2018) to afford housing.

According to the Census Bureau's Current Population Survey, in July 2018, the national homeownership rate was 64.3 percent, but just over 50 percent for families earning less than the median income for all families in the country. Interest in promoting homeownership for low-income families grew in the 1990s, when several federal initiatives encouraged private financing and provided more public resources to help first-time homebuyers (Retsinas and Belsky 2002). Homeownership, even by low-income households, can provide more protection against material hardship caused by economic shocks than renting, but this can vary based on when the home was purchased (particularly if before the 2007–09 foreclosure crisis), the surrounding market, and how much equity the homeowner has accumulated (Lerman and Zhang 2014). Various supports, such as homeownership counseling before home purchase and foreclosure mitigation counseling when an economic shock causes an owner to fall behind on mortgage payments, can help low-income homeowners keep their home once they have one (Temkin et al. 2014).

Renters face different obstacles and live with a higher level of uncertainty: rents may change annually and increase greatly; problems with housing quality, neighbors, neighborhoods, or landlords can prompt moves; and moves can be frequent. Increases in rent can be frequent, and if not offset by increases in income, renters can experience greater material hardship in other areas (Warren 2018). Financial pressures can force renters into lower-quality housing in unsafe neighborhoods, affecting health and well-being by isolating and insulating children within the home to keep them safe (Hernández 2016). Ultimately, if rent becomes too burdensome, renters may face eviction and lose their home, driving up rates of depression and material hardship (Desmond and Kimbro 2015).

Today, the housing safety net government programs designed to support financially struggling households do not catch all who need support to afford their homes and avoid painful trade-offs and growing material hardships. Most low-income renters who are eligible for government assistance to afford their rents do not receive any (Kingsley 2017). Those who do receive help may lose it if their income increases, even if the increase does not make up for the lost benefit (Scally et al. 2018). Homeowners who struggle to meet their mortgage payments—even government-subsidized mortgages—face foreclosure. Although some new resources and innovative alternatives became available immediately following the 2007–09 foreclosure crisis, several have ended.[1] In the light of these challenges and proposals to place additional conditions on accessing housing assistance (Scally et al. 2018), this brief contributes important evidence on what material hardships renters and homeowners experience today, not just in affording their homes but across other basic needs, and potential consequences for their health and well-being.

Data and Methods

We use data from the December 2017 WBNS, a nationally representative, internet-based survey of adults between the ages of 18 and 64. The WBNS sample excludes individuals living in group quarters and oversamples adults in households with incomes below 150 percent of the federal poverty level (FPL) to improve the precision of estimates for this population. We apply survey weights that adjust for unequal probabilities of selection and are poststratified to the characteristics of the nonelderly adult population based on benchmarks from the Current Population Survey and the American Community Survey. Survey responses are provided by an adult who speaks on behalf of the family, meaning spouses or partners, if applicable, and any own children under the age of 19 living in the household. For additional details on survey design, sampling frame, administration, response rates, and weighting, see Karpman, Zuckerman, and Gonzalez (2018a). Karpman, Zuckerman, and Gonzalez (2018b) describes findings across the full survey population and different measures of material hardship.

Sample Description

The full WBNS sample consists of 7,588 respondents, which we divide into homeowners or renters based on their answers to the survey question that asks respondents if their residence is owned or being bought by the respondent or someone in the household, rented, or occupied without rent payment. The 242 respondents who reported occupying their home without rent payment are categorized as renters. This group likely consists of adults living with relatives or friends, but we cannot describe their living situations using the available survey data. Respondents who do not provide a response are coded as "not reported." Our final analytic sample consists of 4,518 homeowners and 3,047 renters.

Table 1 compares weighted characteristics of homeowners and renters in our sample along the variables we use as controls in our main analysis. Consistent with prior research, our unadjusted estimates show that 36.3 percent of nonelderly adults in our sample are renters. Renters are more likely to be younger, single, lower-income, and less educated than their homeowning counterparts (table 1).

Measures of Financial Insecurity

For our analysis, we categorize measures of financial insecurity from the WBNS into two domains: (1) low confidence in producing funds in the event of an emergency and (2) financial shocks. Because prior studies have found a strong association between access to emergency funds and reductions in economic and material hardships stemming from financial shocks (Amick and Mills 2010), we include an indicator of low confidence in a $400 emergency savings cushion. We define a financial shock as an expense or loss of income for which a family did not plan, consistent with prior research measuring financial insecurity (Pew Charitable Trusts 2015).

- **Low confidence in producing emergency funds**: (1) The respondent is not at all or not too confident in his or her ability to cover an unexpected expense of $400 within the next month.
- **Financial shock**: (2) The family experienced a large, unexpected drop in income in the past 12 months or (3) the family experienced a large, unexpected expense in the past 12 months.

TABLE 1

Characteristics of Adults Ages 18 to 64 in the WBNS

By housing tenure

Characteristic	Homeowners (percent)	Renters (percent)
Share of sample	63.4	36.3
Gender		
Female	50.8	52.7
Male	49.2	47.3
Race		
Non-Hispanic white	68.1	49.2***
Non-Hispanic black	8.7	19.0***
Hispanic	14.9	23.0***
Non-Hispanic, other race	8.2	8.8
Education		
Less than a high school diploma	7.6	15.3***
High school graduate	27.0	29.0***
Some college	29.8	29.3***
College graduate or higher	35.7	26.4***
Age		
18–34	29.2	48.7***
35–49	31.5	30.0***
50–64	39.3	21.2***
Citizenship status		
Noncitizen	4.4	11.0***
Citizen	93.1	85.6***
Region		
Northeast	16.7	18.7
Midwest	22.3	18.3**
South	39.0	35.5
West	21.9	27.5
Marital status		
Single	32.8	50.7***
Living with a partner	6.3	14.6***
Married	60.9	34.7***
Family size		
1–2 people	63.9	71.5***
3–5 people	33.7	26.3***
6–11 people	2.4	2.2
Family working status		
At least one working adult in family	81.5	75.8***
Family income		
<200% of FPL	24.4	45.7***
200%–399% of FPL	26.0	29.2**
≥400% FPL	49.6	25.1***
N	**4518**	**3047**

Source: Well-Being and Basic Needs Survey, quarter 4 2017.

Notes: Estimates are weighted to be nationally representative of the nonelderly adult population. Estimates are not adjusted for sociodemographic characteristics.

*/**/*** Estimate differs significantly from reference group homeowners at the 0.10/0.05/0.01 levels, using two-tailed tests.

Measures of Material Hardship

We focus on four domains of material hardship: housing, utilities, health care, and food. All measures of material hardship in our study use a 12-month reference period and are consistent with prior definitions of material hardship (Karpman, Zuckerman, and Gonzalez 2018b).

- **Housing**: (1) The household did not pay the full amount of rent or mortgage or was late with payment because it could not afford to pay or (2) the respondent was forced to move by a landlord, bank or other financial institution, or the government.
- **Utilities**: (3) The household was not able to pay the full amount of gas, oil, or electricity bills or (4) the gas or electric company turned off services or the oil company could not deliver oil.
- **Food security**: (5) The household was food insecure based on responses to the six-item short form of the US Department of Agriculture's Household Food Security Survey Module (USDA 2012).
- **Health care**: (6) The respondent had unmet needs for medical care because of costs or (7) the family had problems paying medical bills.

Analysis

Our goal is to describe rates of financial insecurity and material hardship by housing tenure, defined as whether a respondent owns or rents his or her home. We estimate average marginal effects of financial security and hardship by housing tenure using the method of recycled predictions, adjusting for gender, race and ethnicity, education, age, citizenship status, census region, marital status, family size, and family employment (defined as having at least one working adult in the family) and family income. For analyses where we compare across income categories, income is measured at the family level and as a percentage of the 2017 FPL. Missing responses for income, representing 6.5 percent of the sample, are imputed. Our analysis is organized as follows:

1. We assess differences in reported financial insecurity between renters and homeowners.
2. We compare reported hardship between renters and homeowners along our domains of material hardship.
3. We assess how hardship rates among low-income homeowners (below 200 percent of the FPL) differ from owners with the highest incomes (at or above 400 percent of the FPL).
4. Finally, we extend these analyses by connecting emergency savings to material hardships between renters and homeowners, comparing reported hardship between renters and owners who reported the lowest levels of confidence in their ability to cover an unexpected expense of $400 within the next month.

Limitations

Our study results are limited by our financial security measures' inability to capture all conditions that shape a family's financial insecurity. We cannot control for factors such as possession of nonliquid assets, intergenerational wealth transfers, and financial literacy that are associated with individuals' ability to purchase a home and the degree of material and financial hardships to which they are exposed. Because of these selection biases, we are limited to descriptive analyses comparing hardship across housing tenure.

Additionally, the WBNS survey sampling frame, much like other surveys attempting to assess housing hardship, likely excludes individuals who are homeless or in otherwise unstable housing. Because the survey does not reach people in these circumstances, some of whom may have been evicted, we likely significantly underestimate evictions and forced moves in the population.

Finally, although most WBNS estimates align with similar measures on federal surveys, we note that food security estimates for the overall adult population on the WBNS are significantly higher than those reported on the December 2016 Food Security Supplement of the Current Population Survey.[2]

Findings

Compared with homeowners, renters are less likely to have access to emergency savings while also living in families more likely to experience an unexpected drop in income.

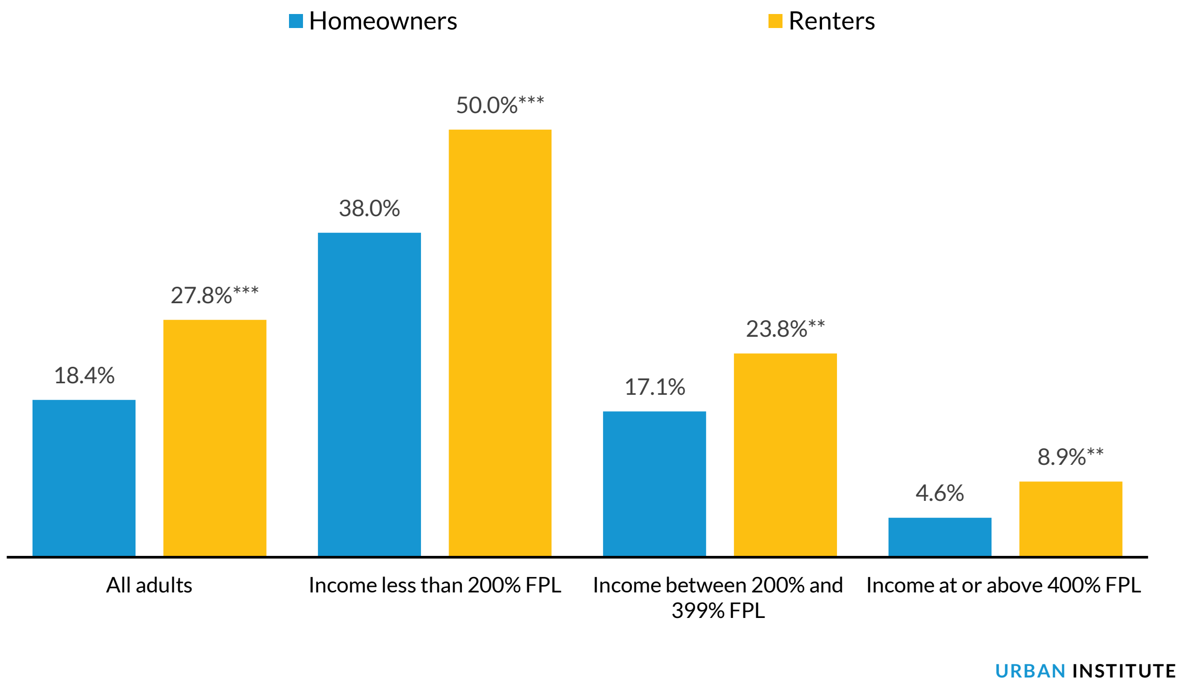
Over one in four renters (27.8 percent) are not confident in their ability to cover an unexpected expense of $400. In contrast, 18.4 percent of homeowners report low emergency savings capability, nearly 10 percentage points lower than that of renters after controlling for demographic, socioeconomic, and geographic characteristics.

Low-income renters have especially low emergency savings capability: 50.0 percent of renting families with incomes below 200 percent of the FPL report low confidence in their ability to cover an unexpected expense of $400 (figure 1). Although the share of renters with higher incomes (at or above 400 percent of the FPL) who report low confidence in their emergency savings capability is lower than the share of renters with the lowest incomes reporting on the same measure, renters with higher incomes are still about twice as likely as homeowners with similar incomes to report low confidence in their ability to cover an unexpected expense of $400.

FIGURE 1

Share of Adults Ages 18 to 64 Who Are Not at All or Not Too Confident in Their Ability to Cover an Unexpected Expense of $400 within the Next Month

By housing tenure and income



Source: Well-Being and Basic Needs Survey, quarter 4 2017.
Notes: Regression-adjusted estimates.
*/**/*** Estimate differs significantly from homeowners at the 0.10/0.05/0.01 levels, using two-tailed tests.

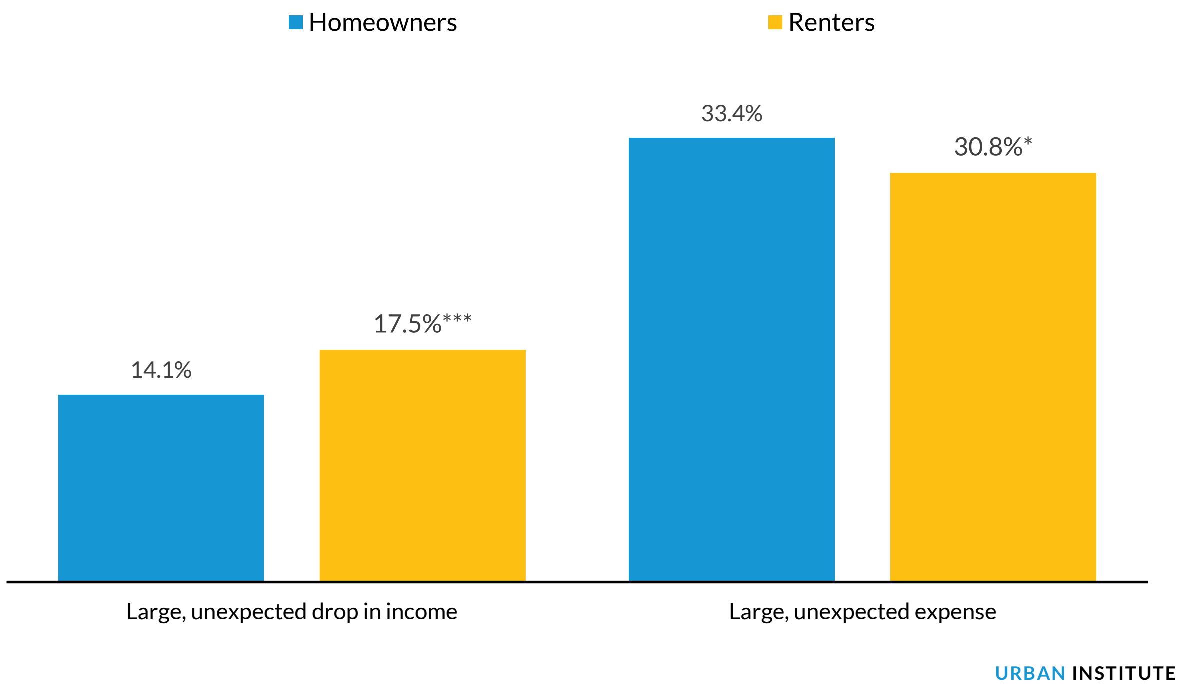
More renters (17.5 percent) than homeowners (14.1 percent) report experiencing a large, unexpected decline in income within the past year. Homeowners are more likely to report a large, unexpected expense in the past year (33.4 percent) compared with renters (30.8 percent). However, the difference is significant only at the 10 percent level (figure 2).

Together, a lower savings capability and greater exposure to unexpected changes in income may make renters less equipped than homeowners to deal with the adverse effects of unexpected financial shocks, especially among adults and families with the lowest incomes.

FIGURE 2

Reported Financial Shocks among Adults Ages 18 to 64 in the Past 12 Months

By housing tenure



Source: Well-Being and Basic Needs Survey, quarter 4 2017.
Notes: Regression-adjusted estimates.
*/**/*** Estimate differs significantly from homeowners at the 0.10/0.05/0.01 levels, using two-tailed tests.

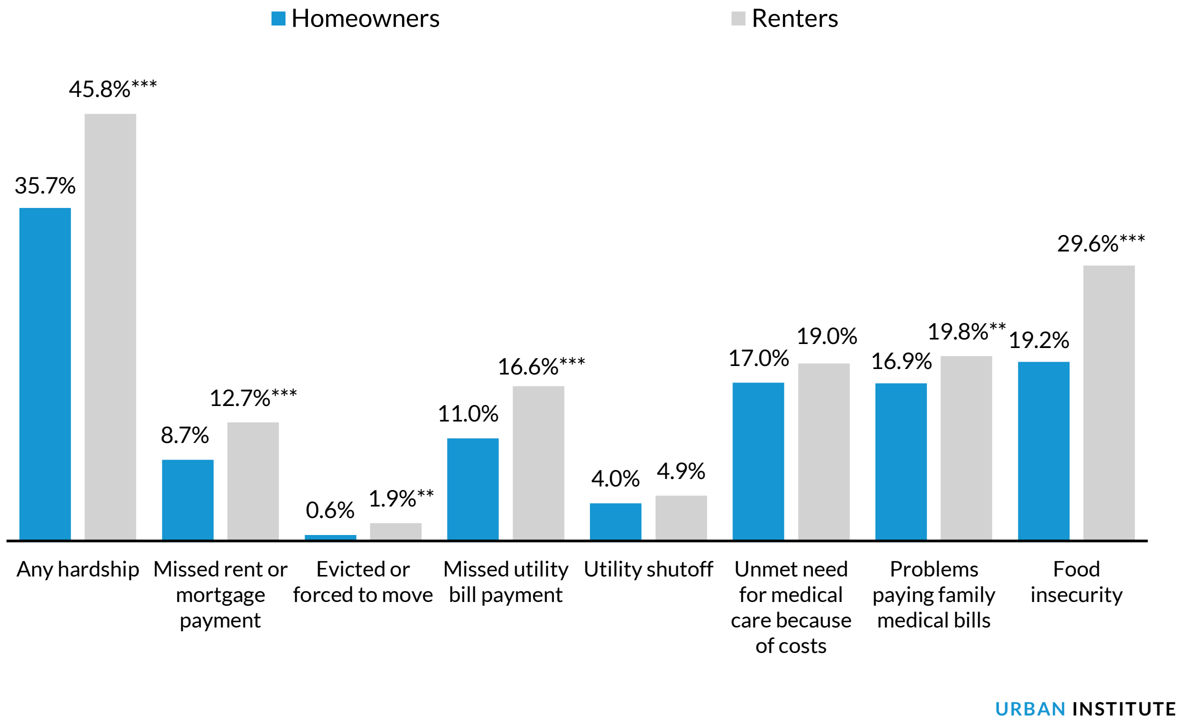
Nearly half of renters report at least one material hardship in the past year, compared with just over one-third of homeowners, and renters consistently report higher rates of material hardship across all domains in our study.

Renters consistently report material hardship at higher rates than owners: nearly half of renting households (45.8 percent) report hardship in the year before the survey, compared with 35.7 percent of homeowners, after controlling for their observed characteristics (figure 3). Renters are also more likely than owners to report problems paying housing costs in the past year (12.7 percent) compared with only 8.7 percent of homeowners who reported the same.[3] Renters also have more trouble paying utilities than homeowners: 16.6 percent of renters report not paying a utility bill in the past year, a share about 5 percentage points higher than that of homeowners (11.0 percent). Moreover, 1.9 percent of renters report an involuntary move in the past year, a share about three times as great as that of homeowners (0.6 percent). We do not find significant adjusted differences between owners and renters on reports of utility companies suspending services.

FIGURE 3

Material Hardships in Past 12 Months Reported by Adults Ages 18 to 64

By housing tenure



Source: Well-Being and Basic Needs Survey, quarter 4 2017.
Notes: Regression-adjusted estimates.
*/**/*** Estimate differs significantly from homeowners at the 0.10/0.05/0.01 levels, using two-tailed tests.

Reported rates of problems paying family medical bills are higher for renters (19.8 percent) than homeowners (16.9 percent). Renters and owners report similar rates of unmet need for medical care because of cost in the past year.

Food insecurity stands out as the most commonly reported material hardship as well as the hardship with the greatest discrepancy between homeowners and renters. Nearly one-third (29.6 percent) of all renters live in a household classified as food insecure, a share 10 percentage points above that of homeowners (19.2 percent) and 6 percentage points above the rate of food insecurity for all households (23.3 percent; data not shown).

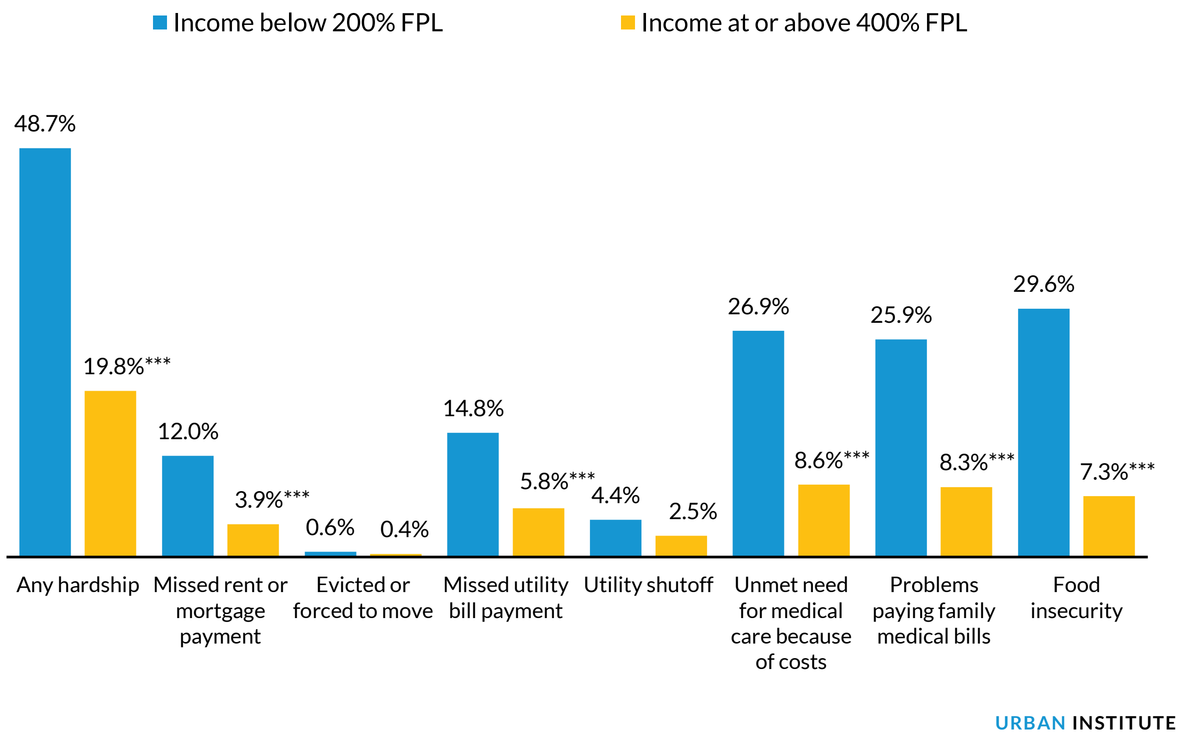
Although homeowners report greater financial security and lower rates of material hardship than renters, low-income homeowners still struggle to meet their basic needs.

Although homeowners are more financially secure than renters and face material hardships at lower rates, we examined whether homeownership leads to less material hardship regardless of income. Homeowners with low incomes (below 200 percent of FPL) are more likely to report material hardship than homeowners with the highest incomes (at or above 400 percent of FPL). Nearly one-third (29.6 percent) of low-income homeowners report household food insecurity, compared with 7.3 percent of homeowners with the highest incomes. Moreover, low-income homeowners are about three times as likely (12.0 percent) than high-income homeowners (3.9 percent) to have trouble meeting mortgage payments. Discrepancies between homeowners of different incomes are also high for medical care hardships; low-income homeowners are about three times as likely as high-income owners to report an unmet need for medical care and problems paying family medical bills (figure 4).

FIGURE 4

Material Hardship in Past 12 Months among Homeowners Ages 18 to 64

By income



Source: Well-Being and Basic Needs Survey, quarter 4 2017.

Notes: Sample consists of 4518 homeowners. Regression-adjusted estimates.

*/**/*** Estimate differs significantly from homeowners with incomes below 200 percent of FPL at the 0.10/0.05/0.01 levels, using two-tailed tests.

Among adults reporting low confidence in their savings capability, renters are more likely than owners to live in a household experiencing at least one hardship.

Limiting our sample to those who report low confidence in their ability to cover an unexpected expense of $400 shows renters still report higher material hardship rates than homeowners, but both renters and homeowners with low savings cushions report higher rates of material hardship than the population overall. About three-quarters (75.5 percent) of homeowners with low savings cushions report at least one hardship, a rate about twice as high as that of all homeowners. Similarly, low-savings renters experience material hardship at rates nearly twice as high (82.6 percent) as renters overall (45 percent).

The only statistically significant differences between renters and homeowners with low emergency savings are for utilities hardship and food insecurity (table 2). Four in ten renters (40.3 percent) with low emergency savings report problems paying utility bills, a share nearly eight percentage points higher than that of low-savings homeowners. Renting households with low savings also report higher rates of food insecurity (62.6 percent) than homeowners with similar savings capability (56.0 percent).

TABLE 2

Material Hardship in Past 12 Months among Adults Ages 18 to 64 Reporting Low Confidence in Savings Capability

By housing tenure

	Homeowners (percent)	Renters (percent)
Any hardship	**75.5**	**82.6****
Housing		
Missed rent or mortgage payment	24.6	30.0
Evicted or forced to move	2.1	3.3
Utilities		
Missed utility bill payment	32.0	40.3**
Utility shutoff	11.8	11.4
Health care		
Unmet need for medical care because of costs	37.3	33.7
Problems paying family medical bills	37.4	41.2
Food		
Food insecurity	56.0	62.6**
Sample size	**864**	**1341**

Source: Well-Being and Basic Needs Survey, quarter 4 2017.

Notes: Low confidence in savings capability is defined as reporting being not at all or not too confident in the ability to produce $400 to cover a large, unexpected expense within the next month. Regression-adjusted estimates.

*/**/*** Estimate differs significantly from homeowners at the 0.10/0.05/0.01 levels, using two-tailed tests.

Discussion

Though we cannot determine causal relationships, our analysis does descriptively show that financial insecurity and material hardship vary between homeowners and renters in significant ways, even after adjusting for social and demographic characteristics. Compared with their homeowning counterparts, renters of all income levels report lower confidence in their ability to cover a large, unforeseen expense of $400 and are more susceptible to unexpected drops in income.

Homeowners of all income groups appear to prioritize keeping their utilities on and avoiding a forced move through foreclosure, with the lowest levels in material hardship on these two measures and no statistical significance in the differences by income group. However, low-income homeowners struggle with house payments and utility bills and with affording food and medical care at distressingly higher rates than high-income homeowners. This could indicate that more of their resources are going to maintaining a stable home, with less available for other basic needs.

The lack of emergency savings seems linked to material hardship for both homeowners and renters. Adults and families with low savings may employ coping mechanisms to minimize housing hardships while struggling to meet the costs of other basic needs, such as food and medical care, and risking growing food insecurity and unmet health needs. When choosing between paying rent or paying for food, both owners and renters with lower savings appear to prioritize keeping a roof over their head over other needs such as food or utilities. And, if basic living expenditures such as housing, food, utilities, and health care are consuming most of family income, little is left for savings. This likely puts families at risk for greater material hardship, especially in the event of an unexpected expense, which strikes around one-third of families, whether renting or owning their home.

Conclusion

Because the elements that shape financial security are numerous and interrelated, we cannot determine whether housing tenure choice is a product of financial security, or whether financial security drives housing tenure choice. We can descriptively show that renters, more so than owners, are susceptible to financial insecurity and face the steepest challenges in meeting basic needs, a combination that potentially limits renters' ability to thrive. Only 20 percent of renters who have housing needs and are eligible for federal rental assistance receive it (Kingsley 2017). Simultaneously, the administration is considering changes to rental assistance, including rent increases and work requirements, to narrow the pool even further (Scally et al. 2018). With so many renters struggling not only to afford their housing but other basic necessities like food and health care, caution is needed to ensure that policies do not create greater hardships for vulnerable adults and their families.

Moreover, though they generally fare better than renters, low-income homeowners also struggle with material hardship. This suggests that homeownership may not be enough to achieve financial security for people with the lowest incomes, and that additional safeguards are needed to ensure that the well-being of low-income homeowners is not negatively affected by the financial demands of owning a home.

Notes

[1] "Affordable housing and foreclosure mitigation," Urban Institute, accessed October 8, 2018, https://www.urban.org/policy-centers/metropolitan-housing-and-communities-policy-center/projects/affordable-housing-and-foreclosure-mitigation.

[2] For an in-depth discussion of the differences between the Current Population Survey and WBNS on measures of food security, see Karpman, Zuckerman, and Gonzalez (2018b).

[3] Respondents are asked to report trouble paying rent or mortgage within the past year, but a respondent's status as a renter or homeowner may have changed during the survey time frame.

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