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## THE BURDEN OF A LATE RENT CHECK CAN HARM THE HEALTH OF BOTH PARENTS AND KIDS

New research finds that housing instability can affect the mental and physical health of family members of all ages.

CANDACE BUTERA · JAN 23, 2018

There's been quite a bit of research linking financial insecurity to poor health outcomes. The connection is, on its face, an obvious one, as a depleted checking account can cause stress, which can manifest in our bodies and minds. A new study, by researchers at Boston Medical Center furthers that unfortunate connection: It finds housing instability, including chronically late rent payment, can affect the mental and physical health of family members of all ages.

"People talk a lot about health, education, or jobs, but they don't often pivot back to housing or where people live," says Megan Sandel, a co-author on the study and a principal investigator with Boston Medical Center's Children's HealthWatch program. "A stable home is the foundation to thrive. It is important for us to start thinking about creating more of that foundation so people can have a fair shot and start getting ahead."

Over a period of five years in five urban medical centers nationwide, the researchers surveyed and interviewed 22,324 low-income families with a series of questions about chronic forms of housing instability, and rated both the caregiver's and child's health.

Thirty-four percent of the families surveyed who had children ages four and below faced at least one form of housing instability; 27 percent fell behind on rent at least two times in the past year, 8 percent had moved at least twice in the past year, and 12 percent had a history of homelessness.

The study found caregivers of young children in low-income unstable housing are subjected to significant negative health effects, becoming two times more likely than those in stable housing to be in fair or poor health, and almost three times more likely to report depressive symptoms. Children aged four and under in these families had almost a 20 percent increased risk of hospitalization, and over a 25 percent increased risk of developmental delays.

Sandel says she was surprised both by how many participants reported rent-related housing instability and the small number of families experiencing overlap of the three housing instabilities included in the study. Two-thirds of these families were behind on rent at least twice in the past year. In addition, only 14 percent of families reported experiencing more than one form of housing instability—for example, being behind on rent and moving homes multiple times. Sandel said this indicates a need to approach distinct housing circumstances separately, instead of assessing these issues in one larger group.

The rated health of children in families experiencing trouble meeting rent deadlines looked similar to the health of children who had experienced homelessness or multiple moves, Sandel explains.

Taking these findings and the stressors of families' circumstances, doctors working in areas with these high-risk practices can better understand why patients are having certain health conditions. "Doctors may want to ask [their patients] about these issues," Sandel says. "And start to think about ways to help them with other resources such as food or ways to avoid energy shutoffs to help bolster people's abilities to stay in their homes."

"This is a real wake-up call that we need to start thinking about is creating more affordable housing options for everyone," Sandel says.