

# Economic Security



## ES 4.1 Housing Problems

Housing is a major expense for most families; however, spending more than 30 percent of income on housing may compromise the budget for other essential goods and services. A home's physical condition, its safety, the level of crowding in a household, and the quality of the surrounding neighborhood can all affect children's well-being.<sup>16</sup> This section presents recent trends in both the cost burden and the physical quality of housing for all households with children under age 18 and for renter households with children and very low income.

**Cost Burden.** The share of all households (containing children) spending more than 30 percent of their incomes on housing increased from 15 percent in 1978 to 28 percent in 1997, while the share spending more than half their income on housing doubled from 6 percent in 1978 to 12 percent in 1997 (see Table ES 4.1). For renter households with children and very low income<sup>17</sup> the trend was similar, but housing expenses were a much higher share of income. Between 1978 and 1997, the percentage of renter households (with children and very low income) paying more than 30 percent of their income on housing rose from 59 percent to 74 percent, while the percentage spending more than 50 percent rose from 31 percent to 41 percent.

**Physical Problems.** During this same period, the percentage of households (containing children) living in housing with moderate to severe physical problems<sup>18</sup> declined from 9 percent in 1978 to 7 percent in 1997. For renter households (with children and very low income), the percentage living in housing with moderate to severe physical problems declined from 18 percent in 1978 to 13 percent in 1995, before increasing to 15 percent in 1997.

**Differences by Type of Family.** Married-couple families with children are the least likely to experience housing with physical problems, followed by households with one or no adult and households with two or more adults who are not married. In 1997, for example, 6 percent of married-couple households with children, 11 percent of households with one or no adult, and 12 percent of households with two or more unmarried adults lived in housing with moderate to severe physical problems (see Figure ES 4.1.A). Similarly, among all households with children, married couples are the least likely to be paying over 30 percent of their income on housing. For example, in 1997, 20 percent of married-couple households paid over 30 percent, compared with 54 percent of households with one or no adult and 34 percent of households with two or more unmarried adults (see Figure ES 4.1.B).

<sup>16</sup> Moore, K., Zaslow, M.J., Coiro, M., Miller, S.M., & Magenheimer, E. 1996. *The Jobs Evaluation: How Are They Faring? AFDC Families with Preschool-Aged Children in Atlanta at the Outset of the JOBS Evaluation*. Washington, D.C.: U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation; Blackman, T., Evason, E., Melaugh, M., & Woods, R. 1989. Housing and Health: A Case Study of Two Areas in West Belfast. *Journal of Social Policy*, 18, (1): 1-26.

<sup>17</sup> Very low income households are those with incomes at or below one-half the median income in a geographic area.

<sup>18</sup> Physical problems include plumbing, heating, electricity, upkeep, and/or condition of apartment hallways. For detailed definitions of "moderate" and "severe" physical problems, see U.S. Bureau of the Census and U.S. Department of Housing and Urban Development, 1997, *Current Housing Reports H150/95RV*, American Housing Survey for the United States in 1995, Washington, D.C., pp. A-13 and A-14.

**Table ES 4.1**

Percentage of households with children under age 18 in the United States having selected housing problems,<sup>a</sup> all households and very low income<sup>b</sup> renter households: Selected years, 1978-1997

	1978	1983	1989	1993	1995	1997
<b>All households with children</b>						
Number of households (in millions)	<b>32.3</b>	<b>33.6</b>	<b>35.7</b>	<b>35.5</b>	<b>37.3</b>	<b>37.0</b>
Percentage with						
Any problems	30	33	33	34	36	36
Moderate or severe physical problems	9	8	9	7	7	7
Crowded housing	9	8	7	6	7	7
Cost burden greater than 30 percent	15	21	24	27	28	28
Cost burden greater than 50 percent	6	11	9	11	12	12
Severe problems	8	12	10	11	12	11
<b>Renter households with children and very low income</b>						
Number of households (in millions)	<b>4.2</b>	<b>5.1</b>	<b>5.9</b>	<b>6.7</b>	<b>6.5</b>	<b>6.2</b>
Percentage with						
Any problems	79	83	76	75	77	82
Moderate or severe physical problems	18	18	18	14	13	15
Crowded housing	22	18	17	14	17	17
Cost burden greater than 30 percent	59	68	67	67	68	74
Cost burden greater than 50 percent	31	38	36	38	38	41
Severe problems	33	42	33	34	32	28
Rental assistance	23	23	29	28	29	30

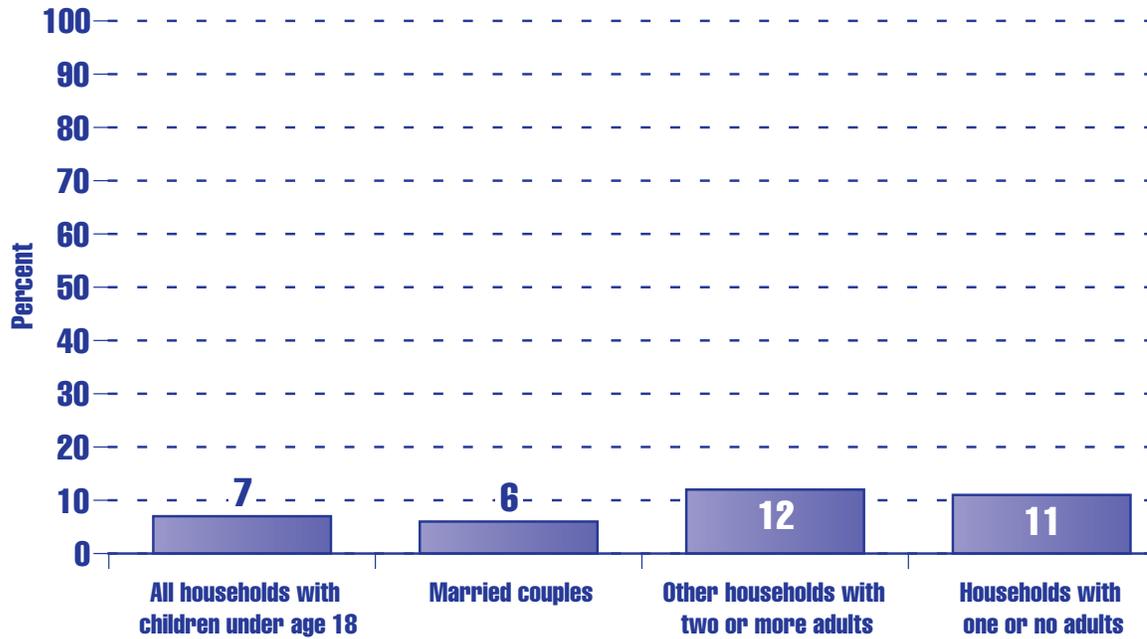
<sup>a</sup> Housing problems include physical problems, excessive cost burden, and overcrowding. "Crowded" is defined as having more than one person per room. Physical problems include plumbing, heating, electricity, upkeep, and/or condition of apartment hallways. For detailed definitions of "moderate" and "severe" physical problems, see U.S. Bureau of the Census and U.S. Department of Housing and Urban Development (1997), Current Housing Reports H150/95RV, American Housing Survey for the United States in 1995, Washington, D.C., pp. A-13 and A-14. Cost burden is the ratio of housing costs to reported household income.

<sup>b</sup> Very low income households are those with incomes at or below one-half the median income in a geographic area.

Source: U.S. Department of Housing and Urban Development, tabulations of data from the American Housing Survey for the United States as published in *America's Children: Key National Indicators of Well-Being, 1998*. Federal Interagency Forum on Child and Family Statistics, Washington, D.C.: U.S. Government Printing Office, Table ECON3.

**Figure ES 4.1.A**

Percentage of households with children under age 18 in the United States living in housing with moderate to severe physical problems:<sup>a</sup> 1997

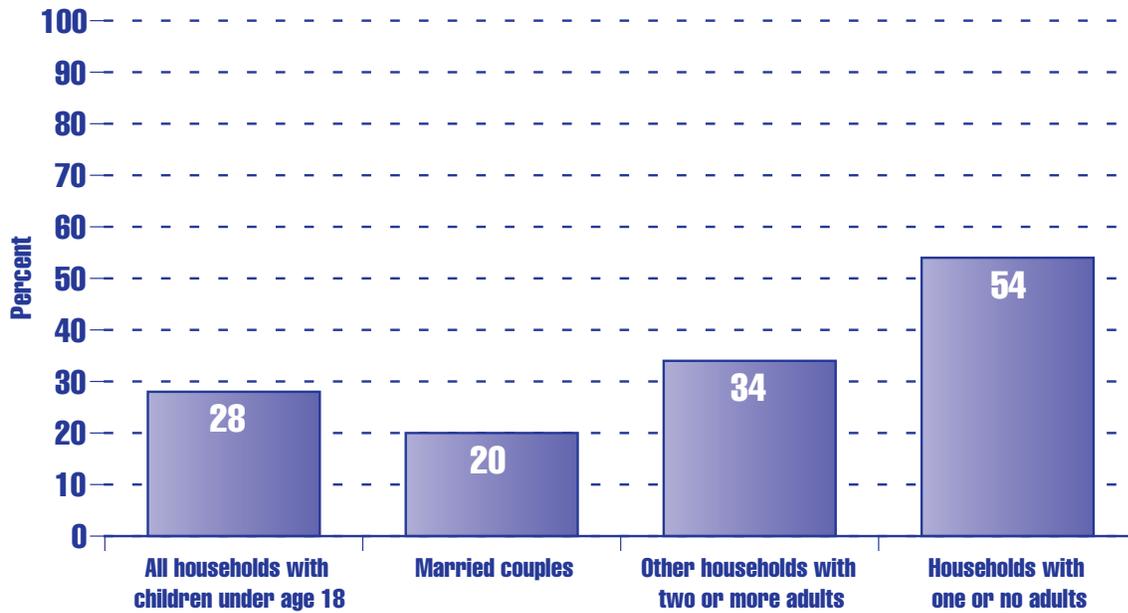


<sup>a</sup> Physical problems include plumbing, heating, electricity, upkeep, and/or condition of apartment hallways. For detailed definitions of “moderate” and “severe” physical problems, see U.S. Bureau of the Census and U.S. Department of Housing and Urban Development (1999), *Current Housing Reports H150/95RV*, American Housing Survey for the United States in 1997, Washington, D.C., p. A-18.

Source: U.S. Department of Housing and Urban Development, unpublished tabulations of data from the American Housing Survey for the United States, 1995.

**Figure ES 4.1.B**

Percentage of households containing children under age 18 and paying over 30 percent of their income on housing: 1997



Source: U.S. Department of Housing and Urban Development, unpublished tabulations of data from the American Housing Survey for the United States, 1995.

## ES 4.2 Food Security

Children's good health and development depend on a diet sufficient in nutrients and calories. Food security has been defined as access at all times to enough nourishment for an active, healthy life. At a minimum, food security includes the ready availability of sufficient, nutritionally adequate and safe food, and the assurance that families can obtain adequate food without relying on emergency feeding programs or resorting to scavenging, stealing, or other desperate efforts to secure food.<sup>19</sup> A family's ability to provide for children's nutritional needs is linked to income or other resources and secure access to adequate, nutritious food.

Members of food-insecure households are at risk of hunger, that is, the uneasy or painful sensation caused by a lack of food. The following indicator measures food insecurity on a scale that indicates increasing levels of severity of food insecurity and accompanying hunger. Food-insecure households without hunger report having difficulty obtaining enough food, reduced quality of diets, anxiety about their food supply, and increased resort to emergency food sources and other coping behaviors, but do not report hunger to a significant degree. However, food-insecure households with moderate and severe hunger report increasing difficulty obtaining food and decreased food intakes.<sup>20</sup>

- In 1995, 12.8 percent of children lived in households experiencing food insecurity. This rose slightly to 15.0 percent in 1998 and then decreased to 13.1 percent in 1999. This trend is also evident for children in homes with incomes below the federal poverty level and for children in homes with incomes at or above the poverty level (see Table ES 4.2).
- In 1999, 3.8 percent of children lived in households experiencing food insecurity with moderate or severe hunger; 3.3 percent experienced food insecurity with moderate hunger and 0.5 percent experienced severe hunger (see Figure ES 4.2 and Table ES 4.2).
- Poor children are much more likely than others to live in households experiencing food insecurity with moderate to severe hunger. In 1999, 11.8 percent of children in homes with incomes below the federal poverty level lived in households experiencing food insecurity with moderate to severe hunger, compared to 1.9 percent of children in nonpoor households.
- Most food-insecure households do not report actual hunger for household members. In 1999, 13.1 percent of all children and 32.2 percent of poor children lived in households experiencing food insecurity without hunger evident.
- The number of children who actually experience hunger themselves, even though they may live in a food-insecure household where one or more family members experience hunger, is believed to be significantly smaller than the total number of children living in such households. This is because in most such households the adults go without food, if necessary, so that the children will have food.

<sup>19</sup> Life Sciences Research Office and American Institute of Nutrition. 1990. *Core Indicators of Nutritional State for Difficult to Sample Populations*. Bethesda, MD: Author.

<sup>20</sup> See the note to Table ES 4.2 for a description of the Food Security Supplement to the Current Population Survey and for details on the food security scale.

**Table ES 4.2**

Percentage of children under age 18 in the United States living in households experiencing food insecurity,<sup>a</sup> by severity and poverty status: 1995-1999

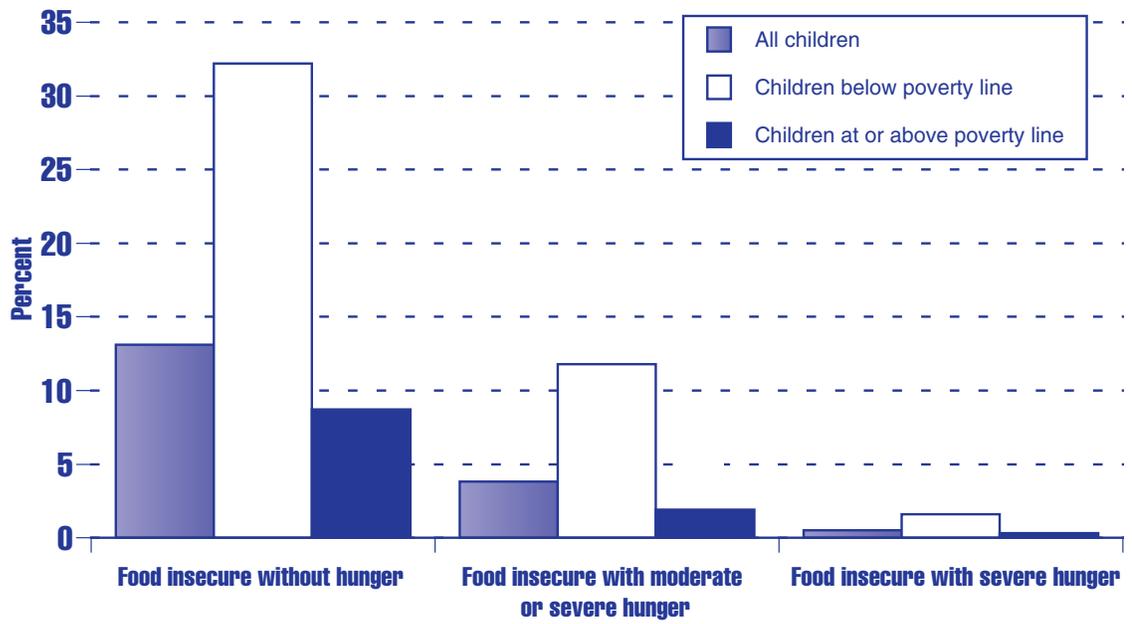
	1995	1996	1997	1998	1999
<b>All children</b>					
Food insecure without hunger	12.8	13.0	11.3	15.0	13.1
Food insecure with moderate or severe hunger	6.2	6.2	4.2	4.7	3.8
Food insecure with moderate hunger	5.2	5.2	3.5	4.0	3.3
Food insecure with severe hunger	1.0	1.0	0.7	0.7	0.5
<b>Children below poverty line</b>					
Food insecure without hunger	26.6	28.7	26.8	34.5	32.2
Food insecure with moderate or severe hunger	15.7	17.4	11.1	14.2	11.8
Food insecure with moderate hunger	12.8	13.9	9.2	11.8	10.2
Food insecure with severe hunger	2.9	3.5	1.9	2.4	1.6
<b>Children at or above poverty line</b>					
Food insecure without hunger	7.9	8.5	6.7	10.3	8.7
Food insecure with moderate or severe hunger	3.0	3.1	2.1	2.3	1.9
Food insecure with moderate hunger	2.6	2.8	1.8	1.9	1.6
Food insecure with severe hunger	0.4	0.3	0.3	0.4	0.3

<sup>a</sup> The *food* security scale provides a near-continuous measure of the level of food insecurity and hunger experienced within each household. A categorical measure based on the scale classifies households according to four designated levels of household food security: food-secure, food-insecure without hunger, food-insecure with moderate hunger, and food-insecure with severe hunger. Food-secure households are households that do not report a significant number of instances of difficulty obtaining enough quality food. Food-insecure households without hunger report having difficulty obtaining enough food, reduced quality of diets, anxiety about their food supply, and increasing resort to emergency food sources and other coping behaviors, but do not report hunger to a significant degree. Food-insecure households with moderate hunger report food insecurity and significant instances of hunger for one or more adults and, in some cases, for children. Food-insecure households with severe hunger report food insecurity and significant instances of hunger for adults and children. For a detailed explanation of the new USDA/DHHS Food Security Measurement scale, see Household Food Security in the United States in 1995 (USDA, Food and Nutrition Service, 1997).

Source: Food Security Supplement to the April 1995, September 1996, and April 1997 *Current Population Survey*, Table ECON4.A.

Figure ES 4.2

Percentage of children under age 18 in the United States living in households experiencing food insecurity, by severity and poverty status: 1999



Source: Food Security Supplement to the April 1997, *Current Population Survey*.