

Andrea L. Bentzinger & Christine C. Cook

Examining Rural, Low-Income Families' Housing Trajectories

Article 1 – An Examination of Housing Tenure Trajectories

Hypotheses

- 1) Baseline variables (e.g. age, number of children, partner status, race/ethnicity, education, employment status, income, ratio of family members covered by health insurance, depression scores and participant physical health assessment) predict housing tenure patterns.
- 2) Families that experience more health problems are most likely to be continuous renters or have experienced a change from owner to renter.

Intro: Four tenure trajectories are examined using quantitative and qualitative methodologies to better understand how rural, low-income families make decisions about housing tenure.

Trajectories: 1) continuous rent, 2) own to rent, 3) rent to own, and 4) continuous own

Data Set: “Rural Families Speak” about welfare reform. Rural, low-income mothers w/at least one child <12 .

Sample: 210 mothers that had interviews in all three waves and a clear rent or own housing tenure status. At least 16 will be qualitatively analyzed for Article 2.

Article 2 – Three Years in the Lives of Rural, Low-Income Families

Research Questions

- 1) How do rural, low-income families make decisions about housing tenure?
- 2) Why do some families change from owner to renter over a three year period?
- 3) How do mothers explain their families' mental and physical health experiences over a three year period?

Variable	1 (n = 109) M (SD)	2 (n = 10) M (SD)	3 (n = 41) M (SD)	4 (n = 50) M (SD)	Total (n = 210) M (SD)
Participant's age (at 12/31/01)	30.45(6.88)	31.7(5.38)	31.02(6.27)	35.98(7.77)	31.95(7.25)
Number of children*	2.14(1.27)	3.6(1.96)	2.39(1.16)	2.96(1.18)	2.45(1.32)
Monthly income*	1221.71 (817.54)	1835.03 (759.14)	1311.86 (786.42)	2091.46 (832.20)	1475.60 (886.98)
Partner status*	n (%)	n (%)	n (%)	n (%)	n (%)
Partner	54(49.5)	10(100)	22(53.7)	39(78)	125(59.5)
Participant race/ethnicity*					
Caucasian	72(67.3)	1(10)	24(58.5)	35(70)	132(63.5)
African American	8(7.5)	2(20)	1(2.4)	0	11(5.3)
Hispanic/Latino	18(16.8)	6(60)	16(39)	12(24)	52(25)
Participant education*					
Less than high school	30(27.5)	6(60)	15(36.6)	7(14)	58(27.6)
High school or GED	35(32.1)	1(10)	10(24.4)	13(26)	59(28.1)
Beyond high school	44(40.3)	3(30)	16(39)	30(60)	93(44.3)
Participant employment status					
Currently employed	55(50.5)	3(30)	28(68.3)	31(62)	117(55.7)



Variable	1 (n = 109) M (SD)	2 (n = 10) M (SD)	3 (n = 41) M (SD)	4 (n = 50) M (SD)	Total (n = 210) M (SD)
Family insurance coverage	.77 (.30)	.70 (.30)	.69 (.37)	.79 (.29)	.75 (.31)
Mother's chronic health	2.5 (2.3)	1.3 (1.6)	2.2 (2.0)	2.0 (1.9)	2.3 (2.1)
Mother's depression score	17.97 (11.59)	13.90 (6.79)	15.78 (11.44)	15.88 (10.24)	16.85 (11.07)
Injury/illness for children	n (%)	n (%)	n (%)	n (%)	n (%)
Yes	35 (32.7)	2 (28.6)	9 (24.3)	22 (46.8)	68 (34.3)
Food security*					
Food secure	40 (37.7)	5 (55.6)	20 (52.6)	33 (68.8)	98 (48.8)

MA113

“... I so much want to live in an apartment that's an apartment with houses next to each other. Have a yard for my kids to go in. I guess it's just that whole dream with the white picket fence. It won't be my own house. This is adequate for now, but I got two girls crammed into a small bedroom. I would eventually have even move into, they will be in the same room, but maybe a little bit more room.”

Emergent Theme

- Tradeoff - hierarchy of housing norms (Morris & Winter)