

Homelessness as One Component of Housing Instability and Its Impact on the Development of Children in Poverty

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Abstract:

The number of families with children living in poverty and experiencing housing instability and homelessness has increased dramatically over the last two decades. Current public policy decisions will lead to further increases. Understanding the impact of this instability on the emotional, behavioral, and cognitive development of children is imperative. Few studies critically examine the effects of instability on both domiciled and homeless children. This research examined the effects of homelessness and housing instability on 133 children 8 to 12 years of age living in poverty. Results indicate that whether a child is currently homeless is not as significant as overall stability which may have a long ranging effect on a child's future development.

Key Words: homelessness; housing instability; children in poverty

Article:

INTRODUCTION

The dramatic increase in child poverty is a national problem affecting urban, rural, and suburban children from one- and two-parent homes of all ethnic and racial backgrounds (Children's Defense Fund [CDF], 1992). The number of children living in poverty in the U.S. continues to rise with 22.7% of all children and 42% of children in young families living in poverty in 1993 (CDF, 1995). The U.S. now leads the industrialized world in child poverty rates (CDF, 1991a). Structural changes account for the growth in poverty (Center on, 1995). Parental unemployment, low wages, family structure, and parental education are interrelated factors associated with the sharp rise in child poverty among young families (National Center, 1991). Children in minority and female-headed single parent families are hardest hit (CDF, 1991a).

The rise in family poverty, coupled with an increasing shortage of low cost housing, are major contributors to the growth of homelessness among families. Children also comprise the nation's fastest growing group of homeless (Bassuk & Rubin, 1987; The Crisis, 1987), accounting for one in four homeless individuals (CDF, 1995). According to the Children's Defense Fund (1991c), families with children make up one-third of the homeless. Female headed single parent families account for the vast majority of homeless families (Bassuk & Rubin; Gallagher, 1986; Gewirtzman & Fodor, 1987).

The issues leading to homelessness among families have common roots with the factors causing homelessness among single adults. Major causes of homelessness overall include (a) significant educational disadvantage (Tessler & Dennis, 1989), (b) unemployment, (c) low wages, (d) decreased availability of subsidized housing, (e) the general increase in the cost of housing, (f) decreases in government aid (*Homelessness*, 1989), and (g) discrimination in housing (CDF, 1991b,c).

Aggregate studies indicate that in single mother families, the high rates of poverty, the increasing shortage of affordable housing (McChesney, 1989; Mihaly, 1989), and domestic violence (CDF, 1991c) are major factors

precipitating the rise in homelessness. A Detroit study points to (a) eviction, (b) domestic conflict, and (c) unsafe living conditions as major contributors to homelessness among women and children (Mills & Ota, 1989). A comparison of female-headed homeless families with female-headed poor domiciled families in Boston found the homeless mothers had experienced (a) more abuse as children, (b) higher levels of family violence, (c) lower levels of family support, and (d) more drug, alcohol, and psychiatric problems (Bassuk & Rosenberg, 1988).

The typical urban homeless family is headed by a female in her late 20s and includes 2-3 children (Gallagher, 1986; Mills & Ota, 1989). While families of color are overrepresented among the homeless, this varies by region. In Boston and New York, the majority of homeless were families of color (Gallagher, 1986; Gewirtzman & Fodor, 1987; Mills & Ota, 1989; Rafferty, 1989). In the area surrounding Boston, the majority of homeless families were White (Gallagher). The Maza and Hall (1988) study which covered a diverse region geographically found half were families of color and 56% had one parent.

The impact of poverty and the potential for housing instability upon children is particularly acute. There are no data looking at children's sense of security and no studies looking at the effect of previous stability on re-actions to homelessness. Homeless children may not look remarkably different from poor domiciled children. For some of the children, the shelter offers a safety not known in previous environments. This study was designed to examine the effects of housing instability on children with homelessness as one factor of that instability.

THE EXPERIENCE OF HOME, STABILITY, AND HOMELESSNESS

Homelessness is a condition that erodes a family's sense of security, privacy, stability, control, and emotional and physical health (Bassuk & Rubin, 1987; Maza & Hall, 1988; Wagner & Menke, 1988). Homeless families are more susceptible to violence and experience an undermining of parental authority caused by a disruption of schedule during shelter living (CDF, 1989). Mothers in a study of homeless families in Columbus, Ohio described homelessness as an experience that is degrading, disgusting, devastating, shameful, embarrassing, stressful, frustrating, and frightening. Among the difficulties faced by these mothers was the reality that their families had nowhere to go during the day (Wagner & Menke).

Impact on the Children

Children's physical and emotional health are both at risk during homelessness (Maza & Hall, 1988). Studies indicate a negative impact on a child's physical, educational, and emotional development as a result of homelessness. Homelessness had a negative effect on children's education and on their physical, psychological, and educational needs in a New York study (Rafferty, 1989). A study of mother-headed families in Boston found the children all suffered developmental delays, learning problems, and high levels of depression and anxiety (Bassuk & Rubin, 1987; Bassuk, Rubin, & Lauriat, 1986).

The lives of homeless children are characterized by a lack of continuity, consistency, privacy, cleanliness, permanency, and belonging (Kozol, 1988; Rafferty, 1989). These factors have a relationship to the behavior changes parents report. Behaviors reported include acting out, fighting, restlessness, depression, moodiness, and low frustration tolerance (Citizen's Committee, 1984). School age children are not only impacted by the disruption of moving but also the disruption of a change in school environments (Whitman, Accardo, Boyert, & Kendagor, 1990).

Gewirtzman and Fodor indicate the effect of homelessness may be the addition of a new stressor on top of the existing stress of poverty. Anecdotal reports indicate homelessness in children is accompanied by severe stress and poor coping ability (Gewirtzman & Fodor, 1987; Kozol, 1988). Studies indicate children suffer from multiple and exacerbated illness (Alperstein, Rappaport, & Flanigan, 1988; Wagner & Menke, 1988). Less, however, is known about the emotional, behavioral, and cognitive impact. While Bassuk and Rosenberg's (1988) study suggests that homeless children are different from poor domiciled children, the Children's Defense Fund (1991c) reports "remarkable similarity between homeless and poor housed families" (p. 3). Heusel's (1990) qualitative analysis of children's reactions to being homeless indicates their response may be connected

to the safety of their prior environment. Children in Ohio described the changes they experienced in terms of loss, sadness, confusion, and fear as well as gains and optimism (Heusel, 1990). A recent study of 145 children who are homeless and 142 children who are not (Ziesemer, Marcoux, & Marwell, 1994) found no differences between the two but found the overall poverty of both groups did have an impact.

"Attachment to place is not holistic but multi-dimensional" (Gerson, Stueve, & Fischer, 1977, p. 156). The physical neighborhood, the people, and the actual dwelling all influence attachment. Because low-income families live precariously, frequently spending up to 70% of their income on rent, they have no cushion for changes in income or housing costs. Therefore, all families living in poverty are at risk of homelessness at transition points (Mihaly, 1989).

Frequent moves affect self-esteem, a loss of emotional ties, a source of identity, and a sense of belonging (McCollum, 1990; Puskar, 1989). Readjustment takes time (McCollum, 1990) which is not available to children who move frequently. Moving creates a situational crisis which can result in increased stress, anxiety, anger, sadness, and a lowered sense of competence (McCollum, 1990; Puskar, 1989). Socio-economic status, cognitive factors, and perception can also impact adjustment (Puskar, 1989).

The loss of home and community are major disrupters for children (Rafferty, 1989). Coles' (1970) study of migrant children indicates the following characteristics: (a) view life as temporary, (b) gear life to reality and away from play, (c) lack a sense of their space, and (d) leave projects unfinished. Studies on the impact of moving on children indicate serious regression (Kliman, 1968).

METHODOLOGY

A mixed method ex post facto exploratory study was conducted to examine the effects of housing stability on anxiety, locus of control, behavior, and academic performance as mediated by individual and family characteristics for latency age children living in poverty environments. Both quantitative and qualitative data were gathered to increase the richness and overcome the biases of any one method (Denzin, 1978; Mitchell, 1986). Data was gathered from standardized instruments and through interviews conducted with the mother and child.

Subject Selection

A sample of 133 families living in poverty (half homeless, half domiciled) with children 8 to 12 years of age was drawn. The female caretaker in each family and one of the children between 8 and 12 years of age were interviewed. A family was considered to meet the definition of poverty if they had an income below the Federal poverty line and were receiving public services or entitlements. The homeless families were solicited primarily from transitional housing facilities working with homeless families, cheap motels, and soup kitchens. The domiciled families were solicited primarily from soup kitchens, food pantries, human service agencies, and health clinics.

A family was considered homeless if they were living in (a) a shelter or transitional housing for the homeless, (b) a residence with an actual or intended stay of less than 45 days, (c) a cheap motel, (d) a car, or (e) the street. Children living with their mother in a shelter for battered women were not considered homeless and were not included in this study. This definition is based on a previous study of Ohio homeless by Roth, Bean, Lust, and Saveanu (1985).

Instrumentation

A face to face interview was completed with mother and child where demographic, social, health, and academic data were gathered. The pair also completed standardized instruments measuring four of the dependent variables — the child's anxiety, locus of control, and two separate components of behavior — social competence and problem behavior. The mother completed the Achenbach Child Behavior Checklist, a 138-item test with 20 items measuring social competence and 118 descriptors of problem behaviors requiring a fifth-grade reading level. Reported reliability ranges from .74-.92 (Achenbach & Edelbrock, 1981).

Anxiety and locus of control were measured through two standardized instruments filled out by the child. The first instrument, the Children's Manifest Anxiety Scale, is a 37-item test requiring yes/no answers and a third grade reading ability (Reynolds & Richmond, 1985). This test has construct validity as a measure for both chronic and situational anxiety (Reynolds, 1980) and test-retest reliability ranging from .60 to .88 (Wisniewski, Mulick, Genshaft, & Coury, 1987). The second, The Children's Nowicki-Strickland Internal-External Locus of Control, is a 40-item yes/no test which was administered orally. Nowicki and Strickland (1973) report: (a) internal consistency estimates ranging from .63 to .74, (b) test-retest reliability ranging from .63 to .71, and (c) moderate levels of construct validity.

Data Analysis

Analysis involved the use of descriptive statistics, correlations, and analysis of covariance models ($p \leq .05$). The relationship between housing stability and the child's anxiety, control orientation, behavior (problem and social), and academic performance were tested for the mediation of individual and family characteristics. The qualitative data were analyzed through theme identification and coding using methods described by Miles and Huberman (1984), and Strauss and Corbin (1990).

Because some of the variables were continuous and others categorical, analysis of covariance was used to analyze the relationships between housing stability and exploratory models for the five dependent variables: locus of control, anxiety, grade point average (GPA), and two components of behavior — social competence and problem behavior. For locus of control the sum score was used as the measure while the total standardized score was used as the measure for anxiety, problem behavior, and social competence. Social competence, problem behavior, and GPA are based on mother report. A backward step-wise process was used to develop a parsimonious model. Variables were backed out of the model one at a time until no variable had an F value with a probability greater than .10 within the model.

Stability involved the amount of time a family lived in a permanent, fixed, physical shelter they considered their permanent residence and the number of disruptions they experienced in their residence. Three components were used to define domicile stability. The family's current status was measured as domiciled or homeless with domiciled defined as living in a permanent, fixed, physical shelter they consider their permanent residence for a period of time. (Based on the definition in *Webster's Ninth New Collegiate Dictionary*, 1989). Family stability involved the longest family residence as reported by the mother. Two variables measured the number of disruptions — number of times homeless and number of times moved in the last two and a half years.

RESULTS

Child and Family Characteristics

Of the caretakers interviewed, 130 were birth mothers and three custodial grandmothers. All the families used public services and entitlement programs (AFDC and/or social security) provided the primary source of income for 90%. As a result of their extreme poverty, 71% of the families had been homeless at least once. Of the women, 77% ranged in age from 27 to 37 years with a mean of 32 years. The children were evenly divided in gender (female = 50.4%, male = 49.6%) and age (see Table 1). Sixty percent were African-American, 29% Euro-American, and 11% biracial, Latino, or Native American. Three quarters of the mothers viewed their children positively and more than four-fifths of the children are receiving passing grades. Many of the children had experienced a significant life crisis or major health problem.

The mother's education level placed many of the families at risk. The education level of the mothers ranged from fourth grade to completing college with a mean of 11 years of school completed. Almost half (48%) of the mothers had not completed high school compared with national averages indicating 23% of adults have not completed high school (U.S. Bureau, 1991). A review of a national survey on labor market experience found 50% of poor single mothers had not graduated from high school compared to a rate of 17% for nonpoor single mothers (Human Resources, 1991).

Support available to the family mediated the risks faced. Two basic dimensions of support were measured through mother report — support from friends and relatives and presence of a father figure. Of the families interviewed, a father figure was living in a third (16% father/18% father substitute) of the homes and 31% of the children spent consistent time with their fathers. While more than half (52%) of the children had no support from a father figure, 17% had the support of a father figure in the home and consistent time with their dad.

Beyond support from a father figure, this study measured four kinds of support available to the family including emotional support, financial support, housing, and childcare. More than one quarter (28%) of the families had no support while only 11% had extensive support from friends and family. Thirty-two percent of the families had minimal support — one or two kinds of support from friends and family.

Qualitative data provided evidence of the impact of homelessness on child's sense of parental control. Children who were domiciled were twice as likely as to see their family as having enough money (see Table II) while children who were homeless were twice as likely to see their family as not having enough money. In addition, children from families currently having a home were more likely to see their family members as able to help with their problems.

Table I. Child and Family Characteristics^a

Variable	Frequency	Percent
Child's age		
8	30	22.6
9	24	18.0
10	34	25.6
11	26	19.5
12	19	14.3
Child's GPA		
0-1.9	25	18.9
2-2.9	47	35.3
3-3.9	44	33.1
4	17	12.8
Life crisis		
Yes	64	50.4
No	75	49.6
Health problem		
Yes	14	10.5
No	119	89.5
Mother's description		
Negative	9	6.8
Neutral	26	19.5
Positive	98	73.7
Mother's age		
22-29	47	35.4
30-39	76	57.1
40-50	10	7.7
Mother's education		
Grades 4-8	8	6.1
Some high school	56	42.1
High school graduate	49	36.8
Some college	19	14.4
College graduate	1	0.8

^an = 133.

Table II. Child's Perceptions

Variable	Percent
Family has enough money — yes	
All children	57
Domiciled	78
Homeless	39
Family has enough money — no	
All children	23
Domiciled	14
Homeless	32
Family can help with child's problems	
Domiciled	88
Homeless	51

Stability in Housing

Domicile stability of the family was measured as an estimate of the child's stability in housing and neighborhood environment. It is a complex multi-level concept with many aspects. More than half (53%) of the families interviewed were homeless at the time they were interviewed and an additional 18% had been homeless at least once (see Table III).

In the last 2 1/2 years, the families moved an average of 1 1/3 times ($SD = 1.2$) with an average length of stability in residence of five years ($SD = 4.76$). Twenty-eight percent of the families did not move in the last 2 1/2 years. The longest place of residence for 28% of the families ranged from 1 to 3 years and 42% for 5 or more years.

Covariance Models

Drawing on the invulnerability literature (Anthony & Cohler, 1987; Werner & Smith, 1982) and the findings from Schmitz (1993), a model was developed to configure the relationships between housing stability, individual/family characteristics, and the dependent variables for children in poverty environments (see Fig. 1). Individual and family characteristics mediate the impact of housing stability on the locus of control, anxiety, behavior, and academic performance of the children. Gender and family support were particularly important. A statistical model was developed for each of the dependent variables to examine the relationships and interactions.

Table III. Domicile Stability^a

Variable	Frequency	Percent
Domicile status ($n = 133$)		
Domiciled	63	47.4
Homeless	70	52.6
Times homeless ($n = 132$)		
0	39	29.5
1	58	43.9
2	26	19.7
3-9	9	6.9
Times moved ($n = 127$)		
0	36	28.3
1	48	37.8
2-3	34	26.8
4-5	9	7.1
Longest residence ^b ($n = 133$)		
.2-0.8	9	6.9
1-1.9	16	12.1
2-2.9	21	15.8
3-3.9	15	11.3
4-4.9	16	12.1
5 or more	56	42.41

^a $n = 133$.

^b Reported in years.

Each of the dependent variables with the exception of GPA was directly impacted by different aspects of domestic stability. Although GPA was not directly impacted, it was secondarily impacted through the effects of locus of control, anxiety, problem behavior, and social competence. Table IV provides the statistical significance on the five predictive models. A comparison of the five models across variables is presented in Table V. Significance levels in Table V are based on unique variance contribution. All means presented below are Tukey means.

Controlling for the effects of the other variables in the model, current domicile status was a significant variable in two of the predictive models — anxiety and locus of control. As predicted, homeless children had higher anxiety scores ($\bar{x} = 55.06$) than domiciled children ($\bar{x} = 51.37$). In the locus of control model, the effect of housing stability was modified by gender. Homeless females had a more externalized locus of control ($\bar{x} = 18.36$) than any other group — homeless males ($\bar{x} = 16.96$), domiciled males ($\bar{x} = 16.70$), and domiciled females ($\bar{x} = 16.22$).

Gender interacted significantly with longest residence ($p < .002$). A crossed interaction occurred between gender and longest residence. Males with longer residences had a more externalized locus of control while females with longer residences tended toward a more internal locus of control. The social competence aspect of behavior was also impacted by longest residence ($p < .01$). Longest residence was inversely related to social competence with longer residence associated with lower social competence. Support available from family, friends, and partner were significant mediators.

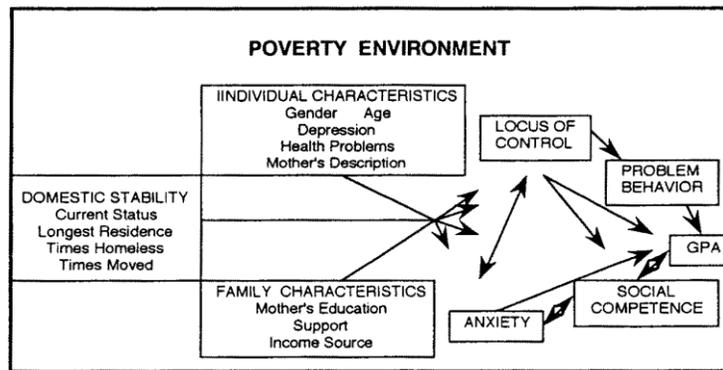


Fig. 1. Relationships between domestic stability and dependent variables as mediated by individual and family characteristics.

Number of disruptions also exhibited relationships to some aspects of the child's current functioning. The number of times moved impacted males but not females. While behavior problem scores for females tended to change with the number of times moved, males who moved more had behavior scores less indicative of problems. The number of times the family has been homeless also affected ($p < .03$) child problem score but in a more predicted direction. The more times the family has been homeless, the more likely the child is to have a high problem score. Support available from friends and relatives was a strong mediator ($p = 0.25$).

Table IV. Data on Final Predictive Models for Dependent Variables

Dependent variables	<i>N</i>	<i>R</i> ²	<i>df</i>	<i>F</i>	<i>P</i>
Locus of control	106	.33	10	4.67	.0001
Anxiety	104	.45	9	8.64	.0001
Grade point average	104	.24	7	4.34	.0003
Problem behavior	106	.28	9	4.18	.0001
Social competence	106	.47	18	4.39	.0001

FINDINGS AND DISCUSSION

The major risk factors facing the children interviewed were extreme poverty and the resulting housing instability. The effects and interactions were complex and specific to the outcome measured. While gender was a significant mediator, race was not. The most direct relationship existed between anxiety and current domicile status. Consistent with findings from previous studies homeless children exhibited higher levels of anxiety (Bassuk, Rubin, & Lauriat, 1986).

Data in the current study indicate domestic stability affected males and females differently which is consistent with the literature on adults. The literature indicates that housing mobility does have an impact and that mobility is more likely to effect women. According to Butler, McAllister, and Kaiser (1973), residential mobility has a major effect on female mental health. Therefore, females would be expected to be more negatively impacted by mobility and exhibit more symptoms.

In this study longest residence and current domicile status both had a relationship to locus of control scores as mediated by gender. Locus of control scores of homeless girls were more affected for than those of male children. Homeless females had a more external locus of control than any other group. The locus of control for homeless males was not different from the locus of control for domiciled children. Stability as measured by mother's longest residence was also very different for males and females. Females with the longest residence had a more internal locus of control while males with the longest residence had a more external locus of control.

The relationship between longest residence and social competence is not clear. Children from the most stable environments as measured by longest residence had the fewest social activities. These findings may be idiosyncratic but they may indicate important characteristics that need to be understood about the environment of these children. It may be, however, that the children with the longest residences in this study have had recent disruptions cutting off all social contacts and that over time their scores will rise. There is no way to know without longitudinal investigation.

Table V. Comparisons of Independent Variable and Interactions in Predictive Models for Each Dependent Variable

Variables in the model	Significance level of variables in model				
	Locus of control	Anxiety	GPA	Problem behavior	Social behavior
Child sex	.004	.012		.001	.001
Life crisis					.532
Domicile status	.274	.078			
Health problem	.049				.037
Income source		.062		.885	
Support of friends/rela.				.025	.812
Male support					.170
Mother's description	.086				.001
Mother's education	.011				
Mother's age		.0001			.021
Child's age	.005		.066		.046
Number of times homeless				.025	
Longest residence	.353				.008
Number of times moved				.015	
Depression		.002	.093		
Gender* life crisis					.008
Gender* dom. status	.083				
Gender* inc. source				.035	
Gender* longest residence	.002				
Gender* times moved				.007	
Support* male support					.074
<i>Locus of control^a</i>		.711	.018	.498	.060
<i>Anxiety</i>	.003		.016		.057
<i>Grade point average</i>					.045
<i>Problem behavior</i>			.004		
<i>Social competence</i>		.198	.003		
<i>Gender* locus of cont.</i>				.001	.002
<i>Gender* anxiety</i>					.001
<i>Locus of cont.* depression</i>		.028			
<i>Locus of cont.* anxiety</i>					.052
<i>Locus of cont.* social comp.</i>		.044			
<i>Locus of cont.* problem beh.</i>			.006		
<i>Sex* anxiety* locus of cont.</i>					.001

^a Italicized variables are dependent variables used as independent variables.

Relationships existed between the frequency of disruptions and behavior. The number of times homeless in the problem behavior model adds evidence that disruptions in housing stability impacts children. The more times the family was homeless, the more likely the child was to have scores indicating problem behavior. Children who experienced more incidents of homelessness had higher problem behavior scores. The relationship between times moved and problem behavior was complex. As measured, number of times moved in the last 2 1/2 years was not related to female scores. For males, however, more times moved was related to lowered problem behavior.

Average length of residence, frequency of moves, and longest period of stability all contribute to the stability available to children and influence their development and their response to homelessness. Many other factors figured into the models. Family and individual characteristics impacted the outcome scores on the dependent variables and the response to and effect of homelessness and instability. Gender was particularly important in a number of the models including locus of control, anxiety, behavior, and social competence. Social support mediated both problem behavior and social competence. GPA was not immediately impacted by the housing variables. It was, however, impacted by locus of control, anxiety, and behavior which were impacted by housing.

Analysis of the child's perception of the family's ability to support and protect were different for homeless and domiciled children. Even though the source and amount of income were the same for homeless and domiciled children, the domiciled children were more likely to see their family as having enough money. In addition, the domiciled children were more likely to see their family as a source of support when they had problems.

CONCLUSION

This research provides preliminary indications of the complexity involved in conceptualizing domestic stability. The effect of homelessness is part of a multidimensional concept. Housing stability is better defined as a continuum. Family housing stability, as an indicator of stability in living environment available to the child, provides data indicating the multidimensionality of the phenomenon. The data point to a continuum of housing stability with interrelated variables impacting the functioning of the child and family. Mother's education level and support available to the family from friends and relatives provides stability and mediates the impact of instability.

The child's current status (homeless/domiciled) was related to their sense of safety and control as reflected in anxiety and locus of control scores as well as their sense of the family's financial security and their parent's ability to protect. Stability as measured by length on longest residence was related to the child's sense of self in relation to others as measured by locus of control and social competence. Finally, frequency of change (times moved/times homeless) was related to child behavior.

While homelessness and instability are conditions which cannot be separated from poverty, they are conditions that go beyond it. They are conditions in which those most vulnerable, the children, pay the highest price. The full extent of the price needs to be estimated and understood. The price to be paid by the richest nation on earth for needlessly raising a generation of frightened, sad, angry children remains to be seen. What homeless families need most is stable housing, social support, and economic self-sufficiency. Beyond that, an understanding of the emotional impact of housing instability on children and families living in poverty (homeless and domiciled) is needed to understand how to help children regain their emotional equilibrium. This study provides preliminary indications that instability impacts the emotional, behavioral, and cognitive development of children with homelessness exacerbating that impact. Other factors that should be incorporated into future inquiry include the effect of neighborhood, school stability, and safety.

The gathering of data in a natural setting provided the potential for exploring the complicated relationships involved in human development and human interactions/affiliations. The findings point to several specific areas for future research. These areas include the need to (a) explore the impact of the housing instability brought on by extreme poverty on children and families; (b) investigate housing stability as a continuum; (c) use longitudinal, mixed method research to examine the effects of continued instability; (d) explore the perception and experience of homelessness, instability, and neighborhood safety by children; and (e) understand the factors mediating the impact while investigating the remediation needs of children exposed to instability and homelessness.

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