

High utility bills trigger anxiety and depression in low-income households

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A researcher at Columbia University's Mailman School of Public Health studied a hidden source of hardship: energy insecurity, the inability to adequately meet basic household energy needs, and its adverse environmental, health, and social consequences.

The study provides real-world examples of three dimensions of energy insecurity: economic, physical, and behavioral. This study is one of the first to examine how household utilities, which account for a large share of living expenses, are a critical measurement of material hardship. Findings are published online in *Social Science and Medicine*.

"Utilities bills at \$200 per month represent nearly 30 percent of household income for those at or near the [federal poverty level](#) making it a significant, and likely unaffordable, expense," said lead author Diana Hernández, PhD, assistant professor of Sociomedical Sciences at the Mailman School of Public Health.

"While participants often expressed an ethos of responsibly 'paying the bills,' many simply cannot afford the monthly utility payments and were often 'playing catch up' in a vicious economic cycle of prioritization and trade-offs, complicating the already fragile financial profiles of low-income ratepayers."

Dr. Hernández conducted in-depth interviews with 72 low-income families from community health centers in the Boston area. Participants included those reporting at least one housing hardship, ranging from

housing affordability, to frequent moves, to hazardous housing conditions and income at or below \$32,000, which equals 150 percent of the 2008 federal poverty level. Heads of household ranged in age from 18 to 59, were mostly single mothers (97 percent), racial/ethnic minorities (47 percent African American; 29 percent Latino), with a high school education or higher (85 percent). The majority received housing subsidies (65 percent). Participants reported a wide range of household energy expenditures per month, reaching as high as \$650 at the height of the heating season.

"Energy insecurity is a term little understood," said lead author Dr. Hernández, "In this analysis, participants described energy as a main source of hardship. Collectively the data conveyed a tale of economic adversity, inefficient building infrastructure, complex coping strategies, and limited options for assistance."

Mental and Social Fallout. The experience of energy insecurity triggered mental health disorders such as anxiety and depression. The constant threat of service interruptions due to non-payment fueled parental fear and stigma. Parents felt judged by persistent surveillance on the part of child protective services and feared losing parenting privileges. Moving represented a way out of the discomfort for some participants who expressed feelings of shame and a disruption of family life when living through a utility service disconnection. "However, this coping strategy brings with it negative consequences, as residential instability spurs the loss of social network and institutional ties, which comes at a significant cost in terms of social capital," observed Dr. Hernández.

Inefficient Infrastructure Exacerbates Economic Burden. The challenge in simply trying to pay the bills is further exacerbated from inefficiencies in their physical homes, reflecting the second dimension of energy insecurity. Deficiencies in the physical infrastructure of the home environment included poor quality heating and cooling systems

and the use of subpar building materials that can increase energy costs. In response to these challenges, study participants often devised a variety of behavioral strategies to juggle expenses and cope with the physical and economic facets of energy insecurity.

Limited Options for Assistance. Dr. Hernández also points to the current options to support affected populations such as the Low-Income Home Energy Assistance Program and the Weatherization Assistance Program: "These programs have historically been underfunded and subject to budget cuts, particularly in recent years," she said. "Greater awareness of the dimensions of energy insecurity and accompanying advocacy may lead to more comprehensive policy measures to expand existing programs in order to ensure that the needs of low-income householders are better met."

Other research by Hernández and colleagues has demonstrated the prevalence and risks associated with energy insecurity. In a study published last year on how energy efficiency upgrades could help low-income tenants and landlords alike, Dr. Hernández reported that low-income single-family homeowners reaped the greatest direct benefits. However, all respondents experienced enhanced health and safety, improved thermal comfort, and reduced energy costs—\$60 per month in some cases—as a result of the upgrades. A study published earlier this year showed that African Americans across the economic spectrum experienced economic energy insecurity at the highest rates while Asian and Latino immigrants were the least burdened. An upcoming study will report on the association between energy insecurity and its effect on mental health.

Provided by Columbia University's Mailman School of Public Health

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