

For new moms who rent, housing hardship and mental health are linked

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Becoming a parent comes with lots of bills. For new mothers, being able to afford the rent may help stave off postpartum depression.

"Housing unaffordability has serious implications for mental health," said Katherine Marcal, an assistant professor at the Rutgers School of Social Work and author of a [study](#) published in the journal *Psychiatry Research*. "For mothers who rent their homes, the ability to make monthly payments appears to have a correlation to well-being."

Housing hardship—missing rent or mortgage payments, moving in with others, being evicted, or experiencing homelessness—has been associated with an increased risk for depression. Yet little is understood about unique manifestations of housing hardship among postpartum mothers in renter households, said Marcal.

To address this gap, Marcal used data from the Future of Families and Child Wellbeing Study, a multiyear study of nearly 5,000 children born in the United States between 1998 and 2000. As part of the research, mothers were interviewed in hospitals shortly after giving birth and five times over the next 15 years.

Marcal drew on data from 2,329 mothers who reported being renters at year one of the survey. Participants were asked a series of questions related to housing hardship. For instance, had they ever missed a rent or utility payment, moved in with friends or family, or spent at least one night homeless during the postpartum year?

Using latent class analysis, a modeling approach that allows clustering of data and statistical inference, Marcal used Future of Families and Child Wellbeing Study responses to investigate manifestations of housing hardship.

Four groups emerged from the data: a "stable" group with very little housing hardship; "rent-assisted" mothers with government housing assistance; "cost-burdened" mothers who skip periodic rent and utility payments but manage to avoid most severe housing outcomes; and a

"housing insecure" group or mothers who experience elevated rates of displacement.

Finally, these clustered data were analyzed with responses from year three of the Future of Families and Child Wellbeing Study, when participants were asked if they had experienced major depressive and [anxiety disorders](#).

What emerged was a clear connection between housing hardship and depression. Mothers in the housing-insecure group were far more likely to be depressed than those in the stable group. For anxiety risk, the best determinant was whether rent was paid each month. In total, the prevalence of maternal depression was 21 percent, while the prevalence of anxiety was 5 percent.

Marcal also identified a racial component to the findings: Black renters were less likely than whites to be cost-burdened.

The reason is counterintuitive, Marcal said.

"Black families are more likely to receive rental assistance, but Blacks are also more likely to be evicted faster than whites," she said.

In other words, Black tenants don't remain cost-burdened for long.

"They're either making their [rent](#) payments or they're getting evicted or moving out," Marcal said.

Taken together, the findings highlight the importance of government housing support for low-income families.

"Rental assistance is very effective in keeping people housed and in reducing risk for depression and anxiety," Marcal said. "But what this research shows is that we need to do a much better job at promoting

equity in assistance programs."

More information: Katherine Marçal, Housing hardship and maternal mental health among renter households with young children, *Psychiatry Research* (2023). [DOI: 10.1016/j.psychres.2023.115677](https://doi.org/10.1016/j.psychres.2023.115677)

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