



COMMUNITY HEALTH DATA BASE

An Information Service of Public Health Management Corporation

Data findings

DIFFICULTY WITH HOUSING COSTS AMONG RESIDENTS IN SOUTHEASTERN PENNSYLVANIA

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Nationwide and in our region, the effects of the housing crisis may be reflected in our health and wellbeing. Financial strain can have wide-reaching impacts on individuals and communities, and those who have a hard time with their rent or mortgage payments may face ill health effects and may delay or forego medical treatment.

This article uses the Community Health Data Base 2008 Southeastern Pennsylvania Household Health Survey to examine the difficulties faced by area residents in paying for housing and the health and wellness concerns of those struggling to pay their housing costs. The data presented come from surveys conducted with adults (18+) in Philadelphia and the surrounding counties (Bucks, Chester, Delaware and Montgomery) during the summer of 2008.

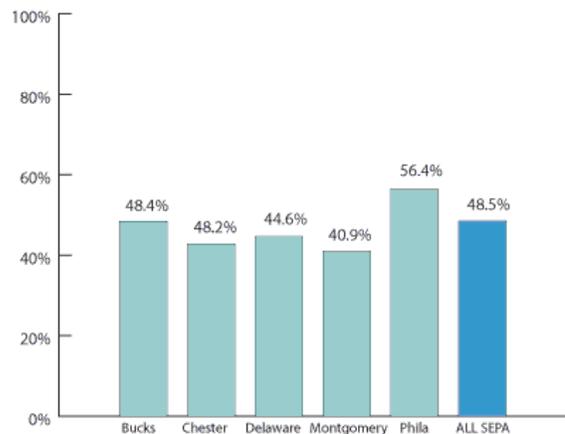
Difficulty with Housing Costs in Southeastern Pennsylvania

Nearly half (48.5%) of adults in Southeastern Pennsylvania report that making their monthly housing payments, including rent or mortgage and utilities is either "very difficult" or "somewhat difficult."

Difficulty with housing payments reaches across the suburban counties and the city, with Philadelphia hardest hit. In 2008 56.4% of Philadelphia adults reported difficulty, 48.4% of Bucks County residents, 44.6% of Delaware County residents, 42.8% of Chester County residents, and 40.9% of Montgomery County residents are struggling to meet their housing costs each month (Figure 1).

While media coverage of the housing crisis in America has been focused on homeowners, six in ten renters (60.6%) in SEPA faces difficulty paying their monthly rent and utilities, along with 44.7% of homeowners. Those with lower incomes have the greatest difficulty, with nearly three in four SEPA adults (74.5%) below the Federal Poverty Line struggling to pay. Still, nearly half (45.4%) of those with household incomes above the Federal Poverty Line indicated that their monthly housing obligations were somewhat or very difficult to meet. More than half of households in the region with children under age 18 (55.2%) face difficulty paying monthly housing bills.

Figure 1. Difficulty with Housing Costs by County, SEPA, 2008



Source: PHMC's Community Health Data Base 2008 Household Health Survey

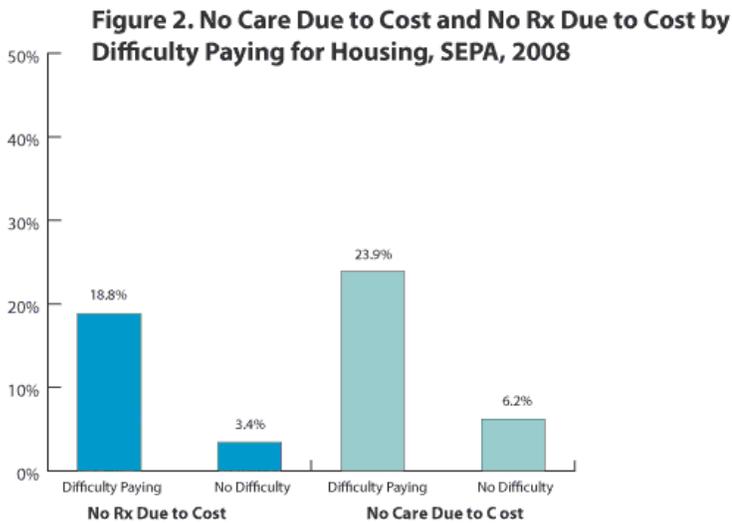


Racial and ethnic differences in difficulty paying for housing are evident throughout the five county region. Nearly two thirds (65.2%) of Hispanic and Latino adults in SEPA are having a hard time making housing payments, as are 58.2% of Black adults and 44.3% of Whites.

Housing Costs and Health

SEPA adults who reported making their monthly housing payments was very difficult or somewhat difficult also reported greater levels of stress* than those who did not report difficulty paying. Among those struggling to meet their monthly housing costs, six in ten (60.1%) reported a great deal of stress, while just four in ten residents without difficulty paying for housing (40.7%) reported high stress levels.

Area residents who face challenges making housing payments may also forego or delay healthcare for economic reasons. SEPA adults who indicated their housing payments were "very difficult" or "difficult" to make each month were more likely than other area residents to report being sick, but not seeking treatment due to the cost (18.8% and 3.4%, respectively). Nearly a quarter of those having difficulty (23.9%) did not get needed prescriptions because of the cost, compared to 6.2% of those not facing housing difficulties (Figure 2).



Source: PHMC's Community Health Data Base 2008 Household Health Survey

Nearly half of adults in our region have a hard time making housing payments each month. This difficulty spans our region geographically, across the city and the suburban counties, and hits households with children and single adults, owners and renters, and those with both lower and higher incomes. Individuals and families who struggle to make housing payments may face other difficulties that impact their health, including delayed healthcare.

For information regarding PHMC's Community Health Data Base 2008 Household Health Survey, or to learn more about the effects of housing costs on residents of Southeastern Pennsylvania, contact Rose Malinowski Weingartner, at (215) 985 2572 or rosemw@phmc.org.

* Survey respondents were asked to rate their level of stress on a scale of 1 to 10, with 1 signifying no stress and 10 signifying extreme stress. Responses of 7 or higher are categorized as high levels of stress.