



Childhood experiences and housing insecurity in adulthood: The salience of childhood emotional abuse



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ABSTRACT

The majority of recent research and interventions related to childhood experiences and young adult housing challenges has been focused on the role of foster care involvement. However, we know much less about how a wider range of childhood experiences, such as maltreatment, relate to adult economic and housing outcomes. Informed by the Stress Process Model, the present study uses data from 11,764 individuals from Waves 1, 3, and 4 in-home surveys of the National Longitudinal Study of Adolescent to Adult Health. Bivariate tests and logistic regressions explored whether a history of foster care involvement, running away before age 18, being kicked out of home, or frequency of incidents of child maltreatment (physical, emotional, or sexual abuse) prior to age 18 are related to housing insecurity in adulthood, measured by inability to pay rent/mortgage, being evicted, or inability to pay utilities in the past 12 months in adulthood (ages 26–32). Multivariate models demonstrated that the higher number of adverse experiences in childhood, the higher the odds of experiencing housing insecurity in adulthood, controlling for demographic and other factors. In the multivariate model testing the relationship of individual types of adverse experiences, only childhood emotional abuse remained significantly related to higher likelihood of housing insecurity in adulthood after controlling for multiple comparisons. Compared with those who experienced no emotional abuse in childhood, those who reported that they experienced emotional abuse more than ten times in their childhood had approximately 39% higher odds (OR = 1.39, $p < 0.01$) of experiencing housing insecurity in adulthood. The salience of emotional abuse for increased housing insecurity should receive greater attention in both the housing and child welfare sectors.

1. Introduction

Homelessness and housing insecurity at the population level are generally associated with housing affordability and other structural factors (Benjaminsen & Andrade, 2015). However, individuals also vary in their risk for housing insecurity due to individual characteristics and experiences (Shinn, 1992). Adverse childhood events in particular may contribute to an individual's chance of experiencing poor housing outcomes. We know that individuals who experience homelessness in adulthood are much more likely to have experienced adverse events in childhood than those in the general population who have not experienced homelessness (Herman, Susser, Stuenkel, & Link, 1997; van den Bree et al., 2009; Sundin & Baguley, 2014). However, homelessness is widely seen as the most extreme form of housing insecurity (Frederick, Chwalek, Hughes, Karabanow, & Kidd, 2014). We still know little about how adult housing insecurity more broadly may relate to negative childhood experiences such as running away or getting kicked out of the home; foster care involvement; or childhood maltreatment. The

present study aims to explore these relationships from a large national longitudinal survey of individuals from adolescence (ages 11–21) to adulthood (ages 26–32).

2. Literature review

2.1. Terminology and measurement of housing insecurity

There is still a lack of agreement around the terminology and measurement of housing insecurity in the United States. Housing insecurity is an umbrella term referring to housing unaffordability (e.g. high income-to-rent burden) and housing instability (e.g., frequent moves; Warren & Font, 2015). Measures of housing insecurity can include homelessness and/or doubling up; inability to meet household expenses (such as rental payments; Bauman, 1999; Rector, Johnson, & Youssef, 1999); and evictions (e.g. Bauman, 1995; Rector et al., 1999). Some refer to measures of difficulty paying rent or utilities in particular as “bill-paying hardship,” a form of “material hardship,”

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which assesses whether basic needs such as food and shelter are being met (Heflin, Sandberg, & Rafail, 2009).

Most of the literature on the relationship between childhood experiences and housing insecurity focuses on the extreme form of housing insecurity, homelessness, with some exceptions (Berzin, Rhodes, & Curtis, 2011; Courtney, Dworsky, Lee, & Rapp, 2010). The present study thus builds on prior work regarding the relationship between childhood experiences and subsequent homelessness in adulthood by exploring common precursors to homelessness: evictions and inability to afford rent and/or utilities. Understanding how childhood experiences may relate to housing insecurity more broadly may help us identify targeted interventions or supports that could be provided well before an individual becomes homeless. While I refer to these housing challenges as “housing insecurity,” I am exclusively focusing on the domain of “housing unaffordability” (Heflin et al., 2009).

2.2. Relationship between childhood experiences and housing insecurity in adulthood

There is a growing body of evidence suggesting that negative childhood experiences may have consequences for well-being in adulthood (Sansone, Leung, & Wiederman, 2012; Zielinski, 2009). In particular, individuals who faced these negative childhood experiences such as running away or being kicked out of the home; being placed in foster care; or child maltreatment may face higher risk of homelessness in adulthood (e.g. Berzin et al., 2011; Fothergill et al., 2012), though we know much less about how these childhood experiences may be related to a wider range of housing challenges.

Stressful childhood experiences may weaken personal or social resources that are needed to attain stable housing in adulthood (Milburn & D'Ercole, 1991). In particular, a childhood context of disruptions and family dysfunction, including child maltreatment, may weaken family bonds or personal well-being needed for stability and well-being in adulthood (Norman et al., 2012; Shonkoff et al., 2012). The Stress Process Model (Pearlin, 1999) informs our understanding of how stressful childhoods or other victimization can be pivotal in the process toward homelessness or other experiences of housing insecurity (Milburn & D'Ercole, 1991). Generally, the stress process model describes how a stressor in one domain of one's life might contribute to an accumulation of stressors in other domains. These interconnections between various stressors in one's life can create a chain of consequences (Pearlin, 1999). For example, those in disadvantaged social positions may be less likely to develop economic and social resources that they can use to cope with future stressors, which can in turn weaken future well-being (Lippert & Lee, 2015; Pearlin, Menaghan, Lieberman, & Mullan, 1981). This framework can inform an understanding of the impact of childhood stressors on adult housing insecurity and homelessness. Childhood stressors may weaken resources that young people may need to successfully transition to adulthood, and this may set one on a challenging path. Recent research informed by the stress process model suggests that individuals who experience childhood adversity are more vulnerable to later stressful events (Nurius, Green, Logan-Greene, & Borja, 2015). Below we outline our current understanding and gaps in knowledge regarding the role of childhood adversities (including foster care history; running away or being kicked out of the home; or child maltreatment) and homelessness and/or housing insecurity in adulthood.

2.2.1. Foster care history

A relatively high rate of negative childhood experiences including foster care history and maltreatment have been documented among homeless adults surveyed in shelters, compared to the general population (Herman, Susser, Struening, & Link, 1997; Park, Metraux, & Culhane, 2005; van den Bree et al., 2009). While there has been growing interest in the association between aging out of or emancipating from foster care and risk of homelessness (e.g., Berzin

et al., 2011; Curry and Abrams, 2014; Dworsky, Napolitano, & Courtney, 2013), both retrospective and prospective studies indicate a link between any foster care involvement in childhood and homelessness in adulthood (Berzin et al., 2011; Park, Metraux, & Culhane, 2005; Shelton, Taylor, Bonner, & van den Bree, 2009). In adult samples, those with childhood foster care experience are also more likely to experience homelessness, with estimates ranging from 9% to 39% (Park et al., 2005; Koegel, Melamid, & Burnam, 1995). While most studies on housing outcomes of former foster youth focus primarily on incidence of homelessness, findings from the Midwest Evaluation of the Adult Functioning of Former Foster Youth (“Midwest Study”) document housing insecurity among emancipated foster youth who had been in foster care at age 17 (Courtney, Dworsky, Lee, & Rapp, 2010). Many of the youth in this study faced challenges maintaining safe and stable housing; these emancipated foster youth were more likely to report being evicted in the past 12 months (8.6%), difficulty paying rent (28%), or difficulty paying their utility bills (26.9%) compared to a representative sample of peers who did not have a foster care history (0.7%, 7.4%, and 11.8% respectively) (Courtney et al., 2010).

2.2.2. Running away or kicked out of the home

Studies have suggested that there may be long-term effects of running away in adolescence on risk of adult homelessness (Fothergill, Doherty, Robertson, & Ensminger, 2012; Sznajder-Murray, Jang, Slesnick, & Snyder, 2015) and poor adult physical health, mental health, and substance use (Tucker, Edelen, Ellickson, & Klein, 2011). In a prospective study of childhood precursors to homelessness in a community population of African Americans in a neighborhood in Chicago, Fothergill et al. (2012) reported that running away from home prior to age 15 was a strong predictor for any homelessness between the ages of 15 and 42. Others suggest that multiple runaway episodes in adolescence, but not single runaway episodes, are significantly related to homelessness in young adulthood (Sznajder-Murray et al., 2015). In in-depth interviews, homeless young adults report that they ran away or were kicked out of the home most commonly at ages 12–15 due to conflict with or between caregivers, or due to abuse (Tyler & Schmitz, 2013). However, we still know little about the effects of running away or being kicked out of the home on housing insecurity in adulthood.

2.2.3. Childhood maltreatment

We also know that childhood maltreatment may lead to poor physical and mental health, educational attainment, employment, and socioeconomic status among adults (Currie & Spatz Widom, 2010; Gilbert et al., 2009; Sansone, Leung, & Wiederman, 2012; Zielinski, 2009). In particular, a history of childhood sexual and physical abuse may create challenges that can negatively impact employment outcomes and socioeconomic well-being in adulthood (Sansone et al., 2012; Zielinski, 2009). Survivors of any form of childhood maltreatment are twice as likely to live under the federal poverty line and those who experienced physical abuse or multiple forms of maltreatment are twice as likely to be unemployed in adulthood (Zielinski, 2009). In a longitudinal cohort of adults who had experienced documented abuse or neglect as children, Currie and Spatz Widom (2010) found lower earnings, lower educational attainment, lower employment, and fewer assets (such as owning a vehicle, a home, or stocks) than matched control cases without documented abuse or neglect, controlling for background characteristics.

Some forms of childhood maltreatment have also been linked to adult homelessness, though we know little about how child maltreatment relates to housing insecurity more broadly. For example, self-reported childhood physical abuse among homeless adults is widely variable across studies, one meta-analysis reported an estimated average prevalence of 37% (Sundin & Baguley, 2014). This prevalence estimate is larger than the estimated prevalence of 18% in the general population (Finkelhor, Turner, Shattuck, & Hamby, 2013). Sundin and Baguley's (2014) meta-analysis also suggested that prevalence rates of

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