

Facts & Findings April 2020

Housing Instability and Health-Related Housing Quality in New Jersey

Key Findings

- Over 720,000 New Jersey adults do not have a steady place to live or worry about losing their home.
- Of those reporting unstable housing, more than half (55.6%) report health-related housing quality problems such as pests, mold, and non-working utilities, far more than those in stable housing situations.
- People in Southern and Northeastern New Jersey experience the most housing instability, as do racial/ethnic minorities, low socioeconomic status households, those in worse health, uninsured, and divorced/separated individuals.

Evidence shows that housing is strongly linked to our health and well-being.¹ On the whole, people with stable residences tend to have better physical and mental health, are more likely to have health insurance coverage, and are economically better off than those experiencing instability in their housing situations. This Facts & Findings examines the extent of housing instability among New Jerseyans based on responses of 860 adults, selected to be representative of the statewide population, through the 2019 New Jersey Health & Well-Being Poll.

More than 720,000 adults in New Jersey, or one out of ten (10.4%), have unstable housing, either because they do not have a steady place to live or are worried about losing their home (Figures 1). Furthermore, New Jerseyans with unstable housing are much more likely to confront unhealthy housing quality problems. The majority (55.6%) of those with unstable housing report at least one common housing quality complaint with potential adverse health consequences such as pests, mold, non-working utilities or appliances (Figure 2). In contrast, among New Jerseyans who report stable housing, fewer than a quarter (22.5%) have such problems.

Looking deeper, we find that by far the most common housing complaint is pest infestation, plaguing 34.1% of people with unstable housing (Figure 3). To put this in context, fewer than 8% of New Jersey residents overall report having problems with pests. Insufficient heat is another indoor concern that affects housing-unstable residents (22.9%) many times more often than those

with steady housing (3.4%). For the remaining indoor problems, this pattern persists: Over a quarter (28.9%) of those concerned with housing stability report more than 2 (out of 7) indoor environmental concerns, compared to 6% of those with stable housing.

Neighborhood safety concerns also are heightened among residents with unstable housing: Many more report that they do not have a place nearby to safely walk or engage in other outdoor activities (42.8%) or say that their neighborhoods are unsafe at night (31.6%), compared to housing-stable respondents, of whom far fewer report these neighborhood problems (18.7% and 8.8%, respectively) (Figure 4).

Figure 1 | Percent of New Jersey Adults with Unstable Housing

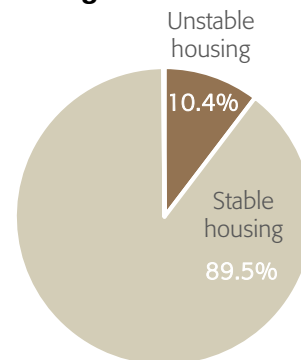


Figure 2 | Percent of New Jersey Adults Reporting at Least One Housing Quality Complaint

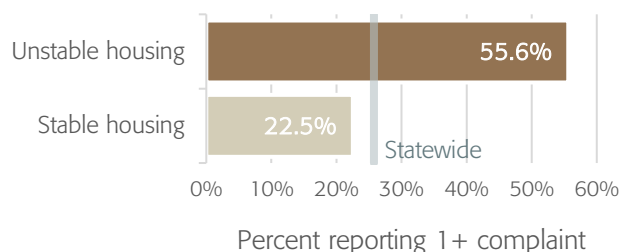


Figure 3 | **Percent of New Jersey Adults Reporting Indoor Environmental Complaints**

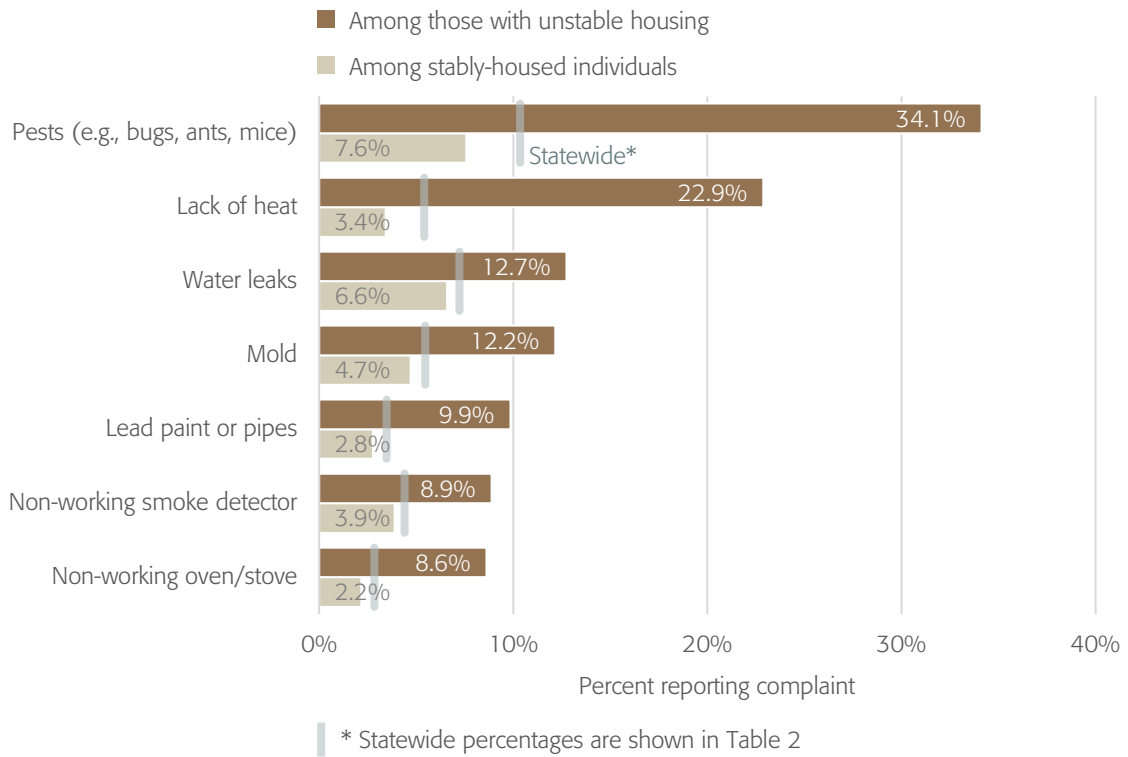
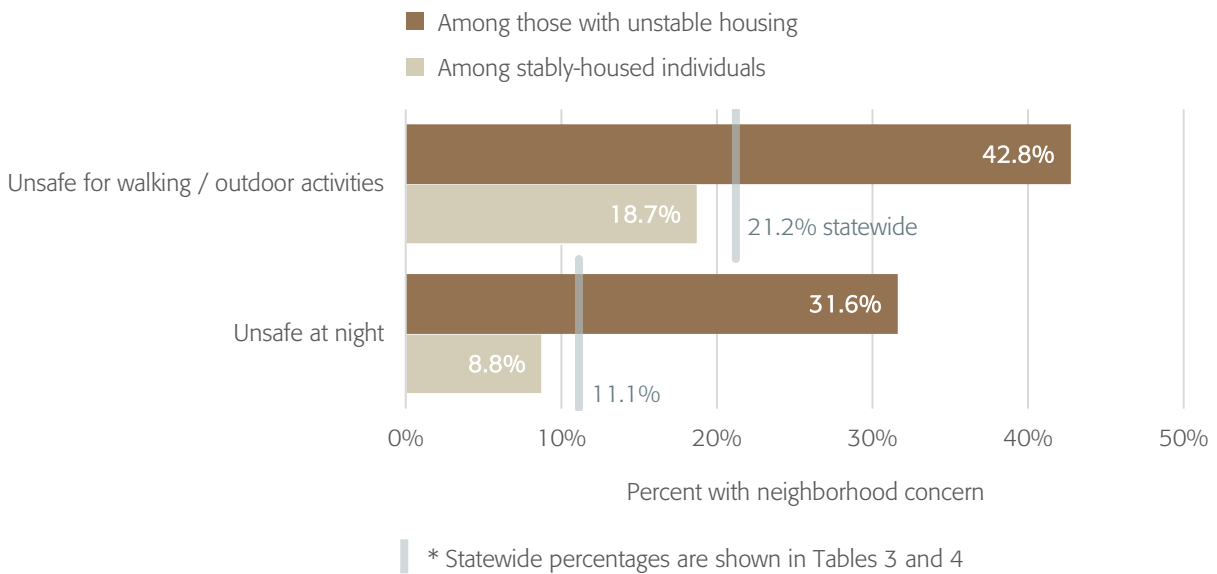


Figure 4 | **Percent of New Jersey Adults with Neighborhood Concerns, by Housing Stability**



The experience of unstable housing varies by region and demographic characteristics. About 1 in 6 residents in the Southern (16.6%) and Northeastern (16.2%) regions of New Jersey worry about the stability of their housing situation (Figure 5). In contrast, the ratio is about 1 in 25 (3.9%) in the Central Southwest region.

Housing instability varies widely by the demographics and socioeconomic characteristics of New Jersey residents (Figure 6). Housing instability is most commonly reported by divorced or separated individuals (26.7%), and is relatively rare among respondents who are married or cohabitating (6.7%). Hispanics (24.6%) and

non-Hispanic blacks (14.8%) are more likely than whites (6.0%) and Asians (2.5%) to report unsteady housing, or a concern for losing a steady housing situation. A substantial share (15.2%) of older middle-age adults (of 50-64 years) are housing-unstable, while the share among those age 65 or older (5.0%) is the smallest of all age groups. Younger adults fall between these two age groups. Higher level of education, financially stable (gauged either by income level or subjective assessment of having enough money to get by), feeling generally and mentally healthy, and having health insurance appear to be protective against the housing instability concern.

Figure 5 | **Percent of New Jersey Adults with Unstable Housing, by Region**

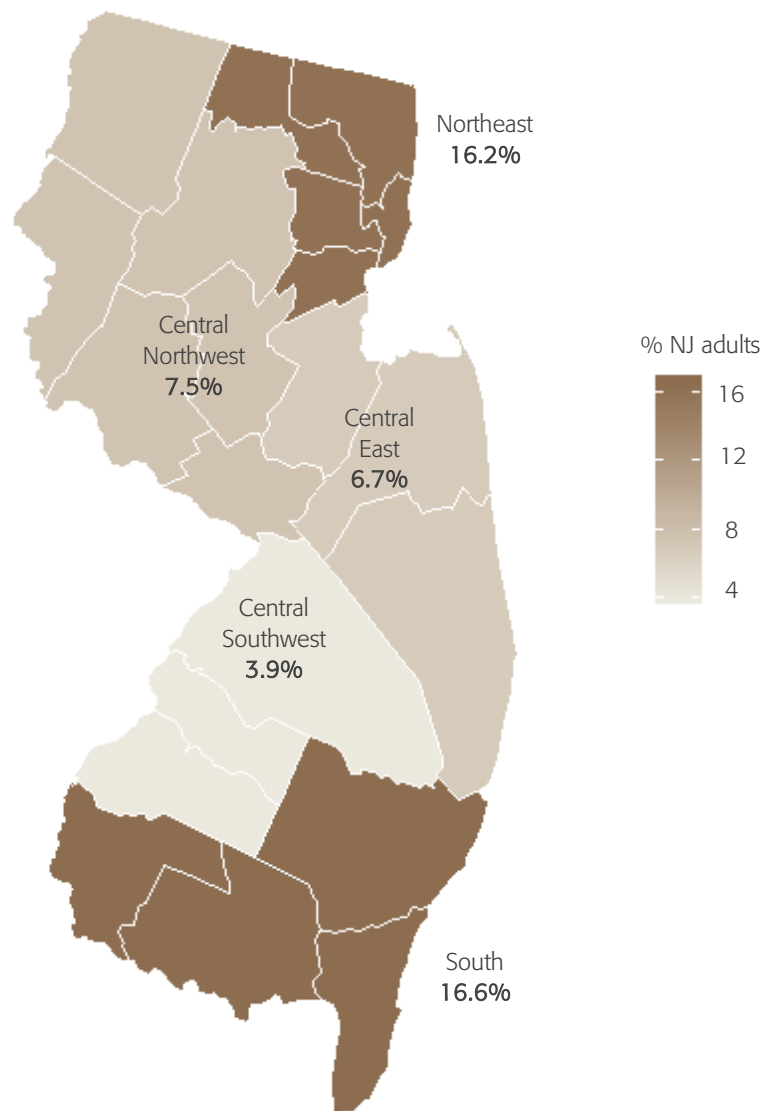
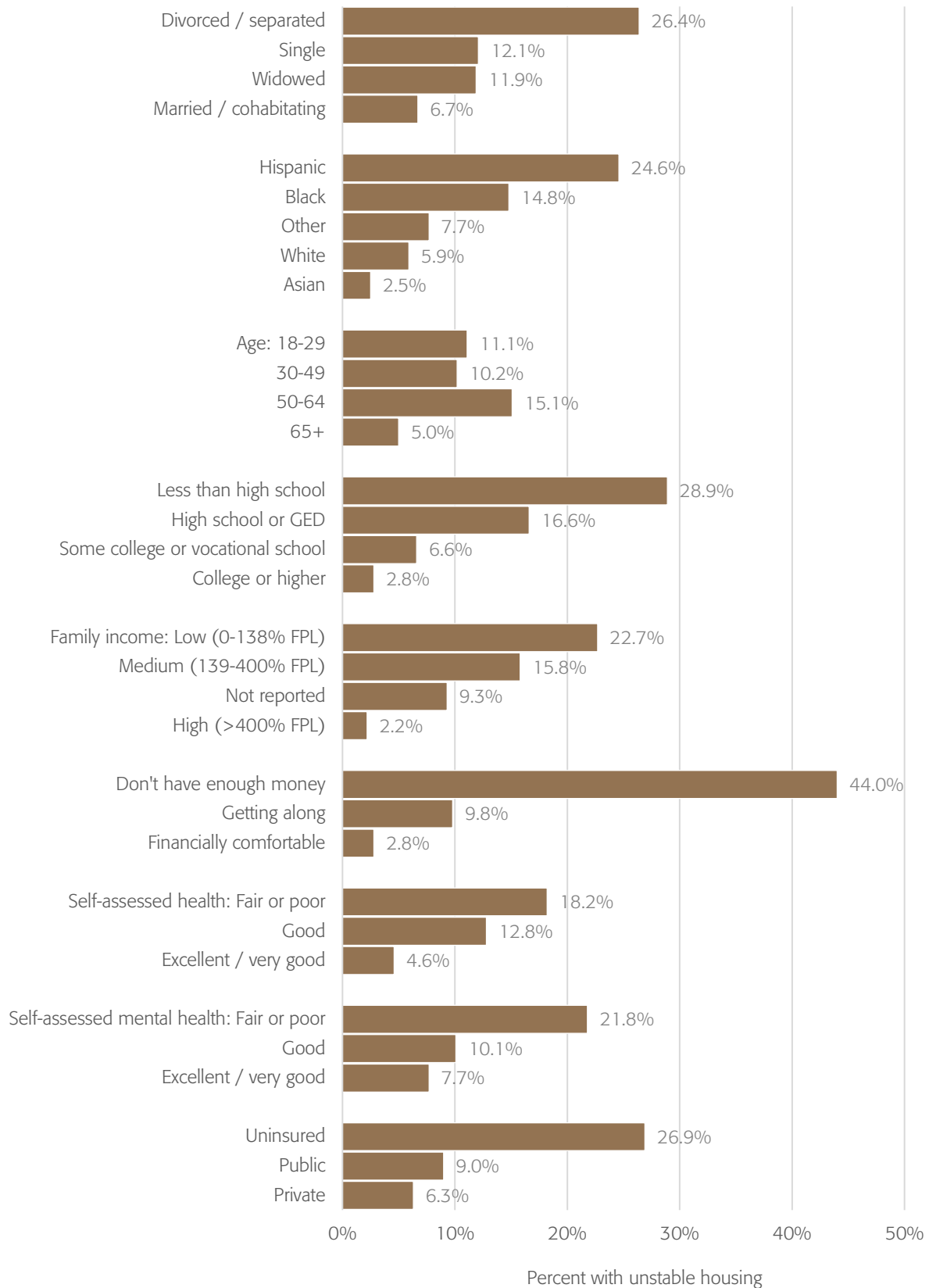


Figure 6 | **Percent of New Jerseyans with Unstable Housing, by Sociodemographic Subgroup**



References

1. Taylor LA. *Housing and Health: An Overview of the Literature*. Health Affairs Health Policy Brief. Bethesda, MD: Project HOPE, 2018. doi: 10.1377/hpb20180313.396577.
2. Nuruzzaman N, M Broadwin, K Kourouma, and DP Olson. "Making the Social Determinants of Health a Routine Part of Medical Care." *Journal of Health Care for the Poor and Underserved* 26, no. 2 (2015): 321–27.

How the Poll Was Conducted

The 2019 New Jersey Health & Well-Being Poll was designed and analyzed by researchers at the Rutgers University Center for State Health Policy. Housing instability questions in this poll were drawn with permission from the national PRAPARE (Protocol for Responding to and Assessing Patients' Assets, Risks, and Experiences) social determinants of health assessment protocol, developed and owned by the National Association of Community Health Centers, in partnership with the Association of Asian Pacific Community Health Organization, the Oregon Primary Care Association, and the Institute for Alternative Future. For more information, visit nachc.org/research-and-data/prapare/. The question related to unhealthy housing quality problems was developed by Nuruzzaman et al.²

Abt Associates, Inc., conducted the interviews in English and Spanish, from January 16 to February 12, 2019, reaching a sample of 860 respondents. Interviews were conducted by landline (n = 334) and cell phone (n = 526). The data were weighted to match statewide population demographic and telephone status parameters. The weighted estimates for the full sample has a margin of error of plus or minus 3.97% (which is higher for subgroup results).

Complete tabulations of Poll results reported in this Facts & Findings are provided at the end of this brief. Additional details about the survey can be found in the [methodology report](#). A public use file of Health & Well-Being Poll data is [archived at the Roper Center for Public Opinion Research](#).

About the New Jersey Health & Well-Being Poll

Support for the Health & Well-Being Poll was provided by the Robert Wood Johnson Foundation (rwjf.org). Rutgers Center for State Health Policy (cshp.rutgers.edu) designed and conducted the Poll as part of its mission to inform, support, and stimulate sound and creative state health policy in New Jersey and around the nation.

Joel C. Cantor, Sc.D., CSHP Director, leads the Health & Well-Being Poll project; Susan Brownlee, Ph.D., former Senior Research Manager at CSHP, Cliff Zukin, Ph.D., Professor Emeritus, and Dawne Mouzon, Ph.D., Associate Professor of the Rutgers Edward J. Bloustein School of Planning and Public Policy contributed to the Poll's design. This Facts & Findings was prepared by CSHP Senior Research Analyst Jolene Chou, M.P.H. and Dr. Cantor, with analytic support from CSHP Research Analyst David Goldin, M.A. The views expressed in this Facts & Findings are solely those of the authors and do not necessarily reflect the views of the Foundation.

Questions and Tables

Where applicable, column percentages may not add to 100% due to rounding.

Table 1. Which best describes your living situation?

	N	Percent
Steady	783	89.5%
Steady but worried	54	7.5%
Unsteady	21	2.8%
Don't know / refused	2	0.1%
Total	860	100.0%

Table 2. Thinking about the place you live. Just say yes or no. Do you have problems with...

	Stable		Unstable		Statewide	
	Percent	Total	Percent	Total	Percent	Total
Pests (e.g., bugs, ants, mice)	7.6%	780	34.1%	75	10.4%	855
Lack of heat	3.4%	783	22.9%	74	5.4%	857
Water leaks	6.6%	783	12.7%	75	7.2%	858
Mold	4.7%	780	12.2%	72	5.5%	852
Lead paint or pipes	2.8%	773	9.9%	71	3.5%	844
Non-working smoke detector	3.9%	779	8.9%	73	4.4%	852
Non-working oven/stove	2.2%	781	8.6%	75	2.8%	856

Table 3. For each please tell me whether these things are a big problem for you, a small problem or not a problem at all. Having a safe place for walking or other outdoor activity:

	Housing stability		
	Stable	Unstable	Statewide
Bit problem / small problem	18.7%	42.8%	21.2%
Not a problem at all	81.3%	57.3%	78.8%
N	782	74	856

Table 4. Within the past 12 months, how often have you felt unsafe in your neighborhood at night?

	Housing stability		
	Stable	Unstable	Statewide
Frequently / often/ sometimes	8.8%	31.6%	11.1%
Never / rarely	91.0%	68.4%	88.9%
N	783	75	858

Table 5. Which best describes your living situation?

Significance testing excludes individuals who did not respond to the question on living situation.

	Region (p<0.001)				
	South	Northeast	Central Northwest	Central East	Central Southwest
Steady	83.4%	83.6%	92.3%	93.3%	96.1%
Steady but worried	11.6%	11.4%	6.4%	4.4%	2.9%
Unsteady	5.0%	4.7%	1.1%	2.3%	1.0%
Did not respond	0%	0.2%	0.2%	0%	0%
N	47	290	220	193	110

	Marital status (p<0.001)			
	Divorced / separated	Single	Widowed	Married / cohabitating
Steady	72.3%	87.8%	88.1%	93.3%
Steady but worried	18.1%	10.8%	4.3%	4.5%
Unsteady	8.3%	1.3%	7.6%	2.2%
Did not respond	1.4%	0%	0%	0%
N	102	198	65	489

	Race / ethnicity (p<0.001)				
	Hispanic	Black	Other	White	Asian
Steady	75.1%	85.2%	92.3%	93.9%	97.5%
Steady but worried	16.1%	11.0%	3.0%	5.1%	2.5%
Unsteady	8.5%	3.8%	4.7%	0.8%	0%
Did not respond	0.3%	0%	0%	0.1%	0%
N	157	81	58	522	42

	Age (p=0.010)			
	18-29	30-49	50-64	65+
Steady	88.9%	89.8%	84.3%	95.1%
Steady but worried	11.1%	7.0%	10.6%	2.2%
Unsteady	0%	3.2%	4.5%	2.8%
Did not respond	0%	0%	0.6%	0%
N	122	221	254	260

	Highest education attained (p<0.001)			
	Less than HS	HS grad, GED	Some college, vocational school	College grad or higher
Steady	71.0%	83.4%	93.3%	97.0%
Steady but worried	16.5%	13.3%	5.0%	2.4%
Unsteady	12.4%	3.3%	1.6%	0.4%
Did not respond	0%	0%	0.2%	0.2%
N	57	143	216	433

	Income level (p<0.001)			
	Low (0-138% FPL)	Middle (139-400% FPL)	High (>400% FPL)	DK/REF
Steady	77.3%	83.9%	97.8%	90.5%
Steady but worried	13.8%	11.9%	1.6%	8.6%
Unsteady	8.9%	3.9%	0.6%	0.7%
Did not respond	0%	0.3%	0%	0.3%
N	124	195	387	154

	Self-assessed financial well-being (p<0.001)		
	Don't have enough money	Getting along	Financially comfortable
Steady	56.0%	89.9%	97.2%
Steady but worried	30.5%	7.0%	2.3%
Unsteady	13.5%	2.8%	0.5%
Did not respond	0%	0.4%	0%
N	86	323	439

	Self-assessed health (p<0.001)		
	Fair / poor	Good	Excellent / very good
Steady	81.8%	87.2%	95.1%
Steady but worried	12.5%	9.5%	3.6%
Unsteady	5.7%	3.3%	1.0%
Did not respond	0%	0%	0.3%
N	176	277	407

	Self-assessed mental health (p<0.001)		
	Fair / poor	Good	Excellent / very good
Steady	78.3%	89.9%	92.1%
Steady but worried	18.7%	6.6%	5.3%
Unsteady	3.1%	3.5%	2.4%
Did not respond	0%	0%	0.3%
N	100	257	500

	Health insurance coverage (p<0.001)		
	Uninsured	Public	Private
Steady	72.5%	90.8%	93.7%
Steady but worried	17.6%	6.1%	5.2%
Unsteady	9.3%	2.9%	1.1%
Did not respond	0.6%	0.2%	0%
N	83	320	441



Center for State Health Policy

112 Paterson Street, 5th Floor
 New Brunswick, NJ 08901
 cshp.rutgers.edu
 For more information, e-mail cshp_info@ifh.rutgers.edu

Contributing to this Facts & Findings:

Jolene Chou, MPH, Senior Research Analyst
 Joel C. Cantor, ScD, Distinguished Professor
 and Director
 David Goldin, MA, Research Analyst

Support for this Facts & Findings was provided by the Robert Wood Johnson Foundation (rwjf.org). The views expressed here do not necessarily reflect the views of the Foundation.