

Rent, mortgage linked to worse health outcomes during early stages of pandemic

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During the early months of the COVID-19 pandemic, having to make rent or mortgage payments was significantly associated with health and mental distress, according to new research from the University of

Michigan School of Public Health.

"Housing instability and COVID-19-related hardships have contributed to an increase in health inequities in the U.S.," said Gregory Bushman, U-M doctoral student in [public health](#) and lead author of the study. "On the other hand, stable [housing](#) may have lessened the [negative health effects](#) of some of the hardships that people have faced during the pandemic, such as job loss."

For their study, published in the *Journal of Epidemiology and Community Health*, Bushman and Roshanak Mehdipanah analyzed the responses from the U.S. Census Household Pulse Survey Study, collected early in the pandemic between April and July 2020.

According to the survey, 22% of homeowners did not have to pay mortgages, while 46% paid mortgages and 32% rented their homes.

The researchers looked at how COVID-19-related hardships such as job loss, food insecurity and inability to pay housing-associated costs impacted survey respondents' assessments of self-rated health and [mental distress](#).

They found that compared to those without mortgage debt, homeowners with mortgage debt and renters reported worse self-rated health and higher levels of mental [distress](#). Additionally, they found that differences in self-rated health between these groups grew over time.

"Homeowners with mortgage debt and renters experienced job loss more and experienced mental distress and self-rated health at much higher levels compared to homeowners without mortgage and debt," said Mehdipanah, assistant professor of health behavior and health education and senior author of the study. "We know housing is a social determinant of health. We need to invest in both research and policy to develop

affordable, adequate and accessible housing in cities in order to reduce health inequities."

Some of the study's findings include:

- Renters were more likely to have experienced job loss (58%), [food insecurity](#) (48%) and inability to pay housing-associated costs during this period (32%) than homeowners. Renters also reported the poorest self-rated health and highest levels of mental distress.
- Food insecurity and low confidence in paying rent/mortgage were associated with low self-rated health and high mental distress among both renters and homeowners.
- Individuals who owned their homes without [mortgage](#) debt reported the best self-rated health and lowest levels of mental distress.

Mehdipanah said the study highlights the importance of housing as a determinant of [health](#). In 2019, about 37 million Americans were paying more than 30% of their household income toward monthly housing costs. And an additional 17.6 million were spending more than half of their income on housing costs prior. These figures are expected to get worse since the pandemic.

"In addition, we're seeing for the first time a larger population over the age of 65 with mortgages that we had never seen before," she said. "Our study highlights how important housing is, especially at a time where the first measure or the first preventive piece was to stay at home and to wash your hands. If you don't have a house or your housing is unstable and you don't have running water to wash your hands, then you're now at higher risk for COVID-19 and an array of other different diseases and issues."

The researchers hope to continue their research on newer data to look at how existing programs and policies can reduce the socioeconomic impacts of the pandemic.

More information: Gregory Bushman et al, Housing and health inequities during COVID-19: findings from the national Household Pulse Survey, *Journal of Epidemiology and Community Health* (2021). [DOI: 10.1136/jech-2021-216764](https://doi.org/10.1136/jech-2021-216764)

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