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Household Stress in the Chicago Region: A multiple indicator study

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Executive Summary

Census data can be utilized to create an index of potential household stressors comprised of 10 indicators based on 27 different items. The index was created through face validity based on available census data, with indicator constructs validated with factor analysis.

Household stress indicators are defined as:
Poverty, Income Stress, Educational Capability, At-Risk Youth, Income Dependence, Linguistic Isolation, Relationships, Disability, Fatigue and Health Risk

Findings

- Around 80% of households in the Chicago region have at least one stress indicator that, if left unaddressed, could or does create significant hardship for an individual or the entire household. Members of the household, neighbors, family or friends, service organizations or government typically address these challenges.
- Across the Chicago region, every geographic area, rich or poor, averages at least one stress indicator per household.
- Only 21.6% of households have no stress indicators. Another 22% of households have one indicator.
- The presence of multiple indicators in a household correlates with poverty, which leads to higher concentration of households with multiple stress indicators in higher poverty areas.
- Stress indicators are more common in younger and older households and in female-headed households.
- Chicago households have slightly more stress indicators on average than Cook suburban or Collar county households.
- The most common indicators are income insecurity, lack of highly educated household members, and income dependence.
- The most common stress indicators in higher income households are presence of someone with a disability and fatigue from single parenthood or a challenging work schedule.

A large number of indicators is a virtual guarantee of living in or near poverty.

- All households that presented all 9 stress indicators lived under 200% of the poverty line.
- 94% of households presenting 8 indicators lived under 200% of the poverty line.
- 90% of households presenting 6 or 7 indicators lived under 200% of the poverty line.
- Presenting no indicators almost assures living at least 300% above the poverty line.
- Households headed by African Americans and Hispanics were significantly more likely to report more stress indicators than were households headed by Whites and Asian Americans.

The 10% of households with many household stresses likely have problems beyond the capability of informal service provision such as family or friends to adequately address. And since high levels of stressors usually lead to, or are found in, conditions of poverty, adequate financial resources to purchase solutions are usually unavailable. It is thus incumbent upon the wider community, and its instrument of government, to assist these households.

Introduction

The following report is a first-ever analysis of types of stresses on households in the 7-County Chicago area. Why study households rather than individuals? While it is popular today to say that each of us must "own" our own happiness, the strengths, weaknesses, success and failures of people we live with affect us deeply. And even if it were possible for adults truly to be self-reliant, children clearly are not. While social services or policies may address a particular need of an individual in the short run, in the long run, that individual's well-being may be undermined by the presence of other problems of their own, or of others in their household, left unaddressed.

The examples of our interdependence within our homes are countless. A child who is not doing well in school may receive after-school tutoring that holds promise for improving the child's academic performance. However, much, or even all, of the potential benefit to be derived from the tutoring may by undermined within the home by a parent or another resident who, frustrated by unemployment, creates a hostile home environment. In order for the likelihood of the child's success to improve, the condition of the parent may need to improve as well. The research literature includes extensive discussion of the interaction of different social conditions.[1] An entire school of psychotherapy argues that the dysfunctions of individuals must be addressed through work with the family system in which the individual is embedded.[2] While not analyzed in this paper, the educational attainment of the household is a stronger predictor of an individual's household income than is the educational attainment of any single individual within it.

Why households rather than families? The household is the group of individuals who live in a single, enclosed space and who, therefore, must negotiate their relationships within that space. Households often contain members of more than one family. While in most instances we might imagine the members of the family to have tighter bonds and stronger obligations to one another than those members have to non-family members, in some instances that might not be true. And whatever the strength of those bonds, non-family members can have a strong impact, positive (e.g. contributing financial resources) or negative (e.g. adding stress) on other members of the household.[3]

The goal of this work is to identify a set of indicators of household well-being that can be updated annually, so as to facilitate comparison of the health of communities over time, and spatially, so that services can be directed to neighborhoods and people of greatest need. While many of the indicators used in the report do not in and of themselves indicate troubled people, each is associated with heightened risk for stress and for poverty. Each indicator has a statistically significant correlation with poverty, with the exception of commuting 4 or more hours every day, and that only because having a job is not associated with poverty. Among those employed, long travel time has a strong association with lower wages.

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[1] Cheng, W., Ickes, W., and Verhofstadt, L. (2012) "How is family support related to students' GPA scores? A longitudinal study." *Higher Education* 64 (3), pp. 399-420; Woodley, M. and Grogan-Kaylor, A. (2006) "Protective family factors in the context of neighborhood: Promoting positive school outcomes." *Family Relations*. 55 (1) pp. 93-104; Bowen, G., Rose, R., Powers, J., and Glennie, E. (2008) "The joint effects of neighborhoods, schools, peers and families on changes in the school success of middle school students". *Family Relations* 57 (4) pp. 504-516; Hoffman, J. and Dufur, M. (2008) "Family and school capital effects on delinquency: Substitutes or complements?" *Sociological Perspectives* 51 (1) pp. 29-62; Hout, M. and Rosen, H. (2000) "Self employment, family background, and race." *The Journal of Human Resources* 35 (4) pp. 670-692; Henz, U. (2006) "Informal caregiving at working age: Effects of job characteristics and family configuration". *Journal of Family and Marriage* 68 (2) pp. 411-29; Budig, M. (2006) "Intersections on the road to self-employment: Gender, family and occupational class". *Social Forces*. 84 (4) pp. 2223-2239.

[2] Stein, H. (1970) *The family as a unit of study and treatment*. Regional Rehabilitation Research Institute, University of Washington School of Social Work, Seattle.

[3] Determinants of Extended Household Structure: Cultural Pattern or Economic Need? Ronald Angel, Marta Tienda American Journal of Sociology, Vol. 87, No. 6 (May, 1982), pp. 1360-1383

Methodology

Developing indicators requires aggregating different data points of individuals into reports of the characteristics of the household as a whole. The best source available to accomplish this for a sub-national geographic area is the U.S. Census microdata (PUMS) data set. Utilizing the PUMS data, we can compile comprehensive data on household structure, race/ethnicity, employment status, income, education, disabilities, language ability, housing conditions and use of public benefit programs. Unfortunately the Census lacks data on some items that would be of interest to us in this project: substance use, mental health, and health more generally with the exception of disabilities, and criminal justice.

The challenge is to extract from the Census data a set of indicators that overlap minimally and might reasonably be expected to contribute to a lack of well-being in a household, either because they affect the household directly in a negative material way – such as poverty, or because their presence could cause tensions or conflict among household members – such as overcrowding. While the presence of any of the 27 items utilized in this report would usually be regarded as a "negative" circumstance, different households respond to their presence differently, and many of the indicators mean different things depending on context. For instance, there is a tremendous difference between unemployment of a husband whose wife is also unemployed and who has 4 children, and the unemployment of a spouse of a head of household making $200,000 with no children. Sometimes a grandparent is welcomed into a household; in other instances caring for grandparent is a burden. In most households poverty exacerbates the negative effects of any of the indicators. It would seem that the likelihood of significant harm to the well-being of household members grows with the accrual of multiple indicators present in that household.

To make the analysis manageable, data items that relate to one another are aggregated into the 9 "indicators" plus a poverty "indicator", a common method of simplifying data for easier comprehension. An "indicator" takes on a value of "1" if any of its component items are present in the household.

While the presence of one or more indicators does not necessarily mean that a household is dysfunctional or in need of some form of assistance, any one of the items, or indicators, could mean this. As the growing recognition of the power of social capital is showing us, that assistance can take a wide range of forms including help from a neighbor, friend or relative, from a church, a daycare provider, social service organization, or an income support. If anything, this report demonstrates the wide presence of challenges to households and points to the need for many types of social supports.

While the indicators were selected on the basis of their face validity, i.e. their logical commonality, a statistical factor analysis was conducted that generally validated the arrangement of the 27 data items into the 10 indicators.

Household Stress Indicators

Poverty

A major cause of stress for members of a household can be lack of economic resources. The Federal Poverty Line, a standard measure of poverty, compares income level to households. The Poverty Line represents a highly conservative measure of adequacy of resources, by many assessments less than half of the true cost of a minimal standard of living.[4]

[4] Gould, E, Wething, H, Sabadish, M. and Finio, N (2013) "What families need to get by: The 2013 update of EPI's family income calculator" Economic Policy Institute Issue Brief #368. http://www.epi.org/files/2013/ib368-basic-family-budgets.pdf

Income

Two items are considered here, each of which has the potential to produce stress on a household, the amount the household pays for housing expenses and whether a member of the household is unemployed, i.e. not working and searching for work.

Housing Cost Burden The concept of housing cost burden, commonly represented as spending 30% of household income on housing expenses, implies that at over 30%, a low-income household is pressed to have sufficient income for other household expenses essential to maintaining a minimal level of well-being.[5]

Unemployment The severity of unemployment as an indicator is mediated by the presence of other income sources or savings such that its impact may range from temporary inconvenience to catastrophe. Unemployment of a household member has been shown to predict an individual's health independent of the individual's own employment status.[6]

Educational Capability

While more education is nearly almost better, it would not be true to say that the well-being of a household is affected linearly by accumulated education by its members, or that the presence or absence of education level by any particular member must impede it seriously except in extreme circumstances. Thus, the education indicator is defined by 2 items.

At least one adult failed to complete at least 8th grade. Arguably, this standard is too narrow, and a household might be burdened by adults who had completed more education than this. However, education is an instrument to economic achievement and if the household lives above the poverty level and its adults are employed, the lack of education of its adults might not, in itself, be problematic.

No adult in the household has as much as two years of college. While not prohibitive necessarily of successful employment, education past high school is becoming a necessity for attaining most higher-paying jobs and so a household lacking a member with as much as an Associate's degree is at heightened risk for low income.

Youth at Risk

Over one year behind in school. This measure indicates whether any children in the household are more than one year behind the typical age range for a grade in school, a measure that correlates highly with failing to complete high school.

At least one person under 24 in the household is both not working and not in school.

Dependence

Dependence could mean many things but this is an indicator of whether the household utilizes either TANF (cash welfare), Food Stamps, or SSI. The Census also reports use of Medicaid but at this time Medicaid has become one of the key components of comprehensive health insurance reform and has, therefore, lost much of the stigma of its

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[5] Newman, S. J., & Schnare, A. B. (1993). Last in line: Housing assistance for households with children. Housing Policy Debate, 4, 417 - 455

[6] Household context and self-rated health: the effect of unemployment and informal work L Giatti, S M Barreto and C Comini César. Journal of Epidemiology and Community Health Vol. 62, No. 12 (December 2008), pp. 1079-1085

use. For many users it does not have the implications of "welfare" or dependence on a government benefit; rather, it is their insurance choice.

Linguistic Isolation
Inability to communicate with the wider community is a potential source of limitation on a household so the Census measure of "linguistic isolation" is applied here, defined as all adults in the household speak a language other than English and no adult speaks English "very well". The measure also correlates highly with being a non-citizen.

Relationships
The items constituting "Relationships" each imply potential interpersonal stressors.

Divorced Within the Past Year A highly stressful event for any household, either because of the readjustments inherent to a divorce, or because of the conflicts preceding and precipitating it.

Non-family child in the household While this situation may or may not be stressful depending on the situation, it is highly likely that the ongoing residence in a family of an unrelated child is the result of some type of dysfunctional condition.

Grandparent responsible for children The Census report of grandparental responsibility for children suggests in most cases the absence of a parent.

Three generation household A three-generation household can function well, and in many families and cultures would be considered an asset. Nonetheless, grandparents often live in their children's households because they need care and so we might say that a household with grandparents is at heightened risk of needing outside assistance.[7]

Overcrowding For this report, an overcrowded residence is defined as having more than two persons per bedroom. Dysfunctional overcrowding depends on the size of rooms, residential layout, culture and taste of the persons involved, and age, relationship and sex of residents, but for simplicity's sake, a rule of two persons per bedroom is applied here.

Disability
The presence of a census-reportable disability is often cause for a need for outside assistance to maintain a high quality of life for a person with the disability.

Categories of disability as defined by the Census are:

Hearing difficulty Deaf or having serious difficulty hearing
Vision difficulty Blind or having serious difficulty seeing, even when wearing glasses
Cognitive difficulty Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions

[7] Aging and Family Life: A Decade Review Merril Silverstein and Roseann Giarrusso Journal of Marriage and Family, Vol. 72, No. 5 (October 2010), pp. 1039-1058

Ambulatory difficulty Having serious difficulty walking or climbing stairs
Self-care difficulty Having difficulty bathing or dressing
Independent living difficulty Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping

Fatigue
Fatigue or lack of rest is associated with any number of individual and interpersonal dysfunctions. Census data provides three types of data that would in most cases indicate strong risk of high stress:

Commute to work for at least 120 minutes per trip, or the equivalent of 4 hours per day. A long commute, while stressful in itself for most people, takes time for other more enjoyable or useful activities from each work day.

Working a night, or very early, shift This is defined for this study as leaving for work between the hours of 5:00 PM and 4:00 AM. A difficult work schedule can challenge the social relationships of a family and/or create fatigue in the worker.

Single parent Single parenthood could be stressful because of the cultural expectation of two parent families with children, although this expectation is fading. But more materially, a single parent often struggles to obtain childcare during work hours and keep up with household chores, work and social life, all while raising one or more children. While millions of single parents manage this well on their own, the situation does place the family at risk of needing outside assistance.

Health Risk
Beyond disabilities, the Census does not inquire into an individual's health per se. Two measures that suggest risk of health problems are therefore applied here:

Lack of Health Insurance Because the PUMS sample spans a period when there was minimal health insurance coverage, 2010 to 2014, the number of people reported here lacking insurance is artificially high. That said, the relative levels of lack of insurance likely continue to correspond to important demographic categories such as age, race/ethnicity, poverty and the like. The author used the 2010-2014 PUMS data set for this study owing to its being larger than a PUMS data set for any particular year, which strongly improves statistical reliability by reducing error. In most instances, aggregated data item values change little from year to year. But owing to implementation of the Affordable Care Act, the number of persons with health insurance has changed significantly in recent years. The data items in this report represent, essentially a mid-point between 2010 and 2014 and therefore the number of persons with health insurance is underestimated by several percent.
Age 75 The report identifies households where the youngest adult is at least 75. While many 75 year-olds are completely healthy, that age, combined with responsibility for either self or others, constitutes a risk for service need.

For this study the Chicago region is comprised of Cook, Lake, McHenry, DuPage, Will, Kendall, and Kane counties.

Household Stress in the Chicago Region

Most households in the Chicago region experience some form of potential stress.

Analysis of household stress indicators across the seven-county Chicago region shows that around 80% of the region's 3 million households have at least one stress indicator.

Across the Chicago region, or seven-county area, 21.6% of households are free of stress indicators. Another 22% have only one (shaded blue). About half of households have between 2 and 4 stress indicators and about 10% have 5 or more stress indicators (shaded pink).

Table 1: Percent of Chicago region households by number of stress indicators

Number of Stress Indicators	Percent
0	21.6%
1	22.6%
2	19.2%
3	15.2%
4	10.5%
5	6.4%
6	3.2%
7	1.1%
8	0.2%
9	0.01%
10	0.01%
Total Households	3,027,750

Table 2 shows that the most common stress indicators are lack of Education Capability and Income Stress, with 47% and 44% of households respectively having those indicators. The drivers behind those indicators are households lacking anyone with at least two years of college and households that are paying more than 30% of their income in housing costs.

Households lacking persons with at least two years of college include many immigrant-led households, single parents, households with high school-dropout adults, and some older households formed before college attendance became more common.

Table 2: 7-County Incidence of Items and Indicators

Indicator	Estimated Total Households	Percent of all Households	Items	Estimated Total Households	Pct of all House holds
1. Poverty	484,176	16%			
2. Income Stress	1,350,991	44.6%	Unemployment	376,286	12.1%
			Housing Cost Burden	1,169,530	38.6%
3. Education Capability	1,444,310	47.7%	No one with 2 years college	1,403,012	46.3%
			Person lacking 8th grade	246,489	8.1%
4. Youth at Risk	101,944	3.4%	Youth no work/no school/ poor	31,361	1.0%
			Student 2 years behind	70,819	2.3%
			Teen parent	4,180	.1%
5.Dependence	479,443	15.8%	TANF	83,825	2.8%
			Food Stamps	391,776	12.9%
			SSI	140,617	4.6%
6. Linguistically Isolated	206,682	6.8%			
7. Relation Stress	173,791	5.7%	Grandparent cares for child	46,612	1.5%
			Grandparent in family	109,377	3.6%
			Crowded	14,837	.5%
			Non-relative under 18	15,432	.5%
			Recently divorced	41,903	1.4%
8. Disability	626,373	20.7%	Cognitive	220,727	7.3%
			Ambulatory	378,352	12.5%
			Independent living problems	261,563	8.6%
			Self care problems	148,869	4.9%
			Vision or hearing	260,097	8.6%
9. Fatigue	625,653	20.7%	4 hour commute	40,367	1.3%
			Third shift	235,085	7.8%
			Single Parent	392,996	13.0%
10. Health Risk	848,120	28.0%	Uninsured	637,870	21.1%
			Youngest adult over 75	210,801	7.0%

Household Stress and Income

The number of stressors present in a household correlates strongly with the likelihood that a household is in poverty.

Three-quarters of households with at least 5 stress indicators live in poverty.

Half of households below the poverty line have at least 4 stress indicators.

Households with large numbers of stress indicators are highly likely to live in poverty. Over half of households that had at least 5 stress indicators were in poverty, ranging from 52.7% of households with 5 stress indicators, to 86.7% of households that had at least 9 stress indicators. The pink shading highlights how the likelihood of household poverty declines as the number of stressors decreases.

Conversely, 70.3% of households with no stress indicators lived at over 500% of the poverty line, typically with an income between $100,000 and $500,000 per year.

The problem causation works in both directions. In some cases poverty causes the stress indicator. Poverty may cause a household to be rent burdened, lack insurance and live in an overcrowded home. In other instances the problem underlying a stress indicator contributes to the likelihood of poverty such as when a household has lacks well-educated adults or a household member's severe disability prevents work. In other cases the cause and effect are synergistic, reinforcing one another such as when a single parent is poor because he or she cannot care adequately for children and still work.

Looked at another way, almost every household beneath the poverty line had two stress indicators or more, (pink shading) with most having between 2 and 5 indicators. As the Table 3 shows, the average number of stress indicators moves closer to zero with each higher income level (green shading). Sixty percent of households between 400% and 500% of the poverty line had one or no stress indicators and half of households over 500% of the poverty line had none.

At the other end of the scale, only 1% of households over 500% of the poverty line had 4 or more indicators, while half of households below the poverty line had 4 or more.

Table 3: Percent of persons with number of Stress Indicators by income level

Number of Indicators	Below Poverty Line	100% to 199% of Poverty Line	200% to 299% of Poverty Line	300% to 399% of Poverty Line	400% to 500% of Poverty Line	Over 500% of Poverty Line	Total
0	1.5%	1.6%	4.8%	9.8%	12.0%	70.3%	100%
1	5.9%	8.1%	14.1%	16.6%	14.6%	40.7%	100%
2	12.9%	19.1%	20.7%	16.5%	11.5%	19.3%	100%
3	22.7%	29.5%	21.0%	11.6%	6.6%	8.5%	100%
4	37.5%	33.5%	15.7%	6.8%	3.5%	3.0%	100%
5	52.7%	27.9%	11.4%	4.6%	1.8%	1.6%	100%
6	64.3%	23.6%	7.5%	2.7%	1.0%	1.0%	100%
7	71.8%	18.7%	6.6%	2.4%		0.4%	100%
8	76.6%	16.7%	5.0%			1.8%	100%
9	86.7%	13.3%					100%

Table 4: Percent of households in income category possessing indicator

Indicator	Below Poverty Line	Below Poverty Line	100% to 199% of Poverty Line	200% to 299% of Poverty Line	300% to 399% of Poverty Line	400% to 500% of Poverty Line
Income Stress	79%	74%	54%	38%	30%	14%
Education Capability	73%	71%	60%	47%	39%	20%
Youth At Risk	11%	4%	2%	2%	1%	1%
Relationship Stress	10%	8%	7%	5%	4%	2%
Fatigue	32%	24%	23%	20%	18%	13%
Health Risk	48%	48%	36%	23%	16%	9%
Linguistic Isolation	13%	12%	8%	6%	4%	2%
Disability	29%	28%	24%	19%	18%	13%
Dependence	48%	24%	12%	8%	6%	3%

Table 4 shows the problems that people in different income categories often experience and almost never experience.

79% of households below the poverty line experience an income stress indicator and 73% lack educational capability. But while these indicators are very rare for higher income households, other indicators are far rarer in high income households. Only 1% of the highest income households have a young person at high educational risk, only 2% experience Relationship stress or Linguistic Isolation, and only 3% have a household member who utilizes TANF, SSI or food stamps.

Experiences of poor and affluent households are most different on Income Stress, which is first with a difference of 65% likelihood between poor and affluent households, on Educational Capability, which is second with a difference of 53%, and on Family Dependence, third with a difference of 45% .

Equally important is where poor and affluent households are more likely to share a type of problem. For instance, 29% of the poorest households have a member with a disability, but 13% of higher income households do too. Likewise, 32% of the poorest households are potentially "Fatigued", but so, too, are 13% of the highest income households.

Table 5 presents the household stress items comparing their prevalence in households in poverty to households not in poverty. The items most unique to households in poverty (pink shading) are Non-relative under 18 (74.9%), Food Stamps (54.9%), TANF (48.6%), Crowded (41.3%) and Teen parent (40.9%).

Conversely, poverty and non-poverty households are much more likely to share experiences with disability, difficult commutes and time stresses, divorce, and presence of a grandparent (blue shading).

Table 5: Percent of households in poverty by presence or absence of indicator

	Percent of households having that item that are in poverty	Percent of households not having that item that are in poverty
Unemployment	32.0%	13.8%
Rent Burden	29.8%	7.3%
No one with 2 years college	24.7%	8.5%
Person lacking 8th grade	28.0%	14.9%
Student 2 years behind	35.8%	15.5%
Teen parent	40.9%	16.0%
TANF	48.6%	15.1%
Food Stamps	54.9%	10.2%
SSI	41.3%	14.8%
Linguistically Isolated	29.6%	15.0%
Grandparent cares for child	31.0%	15.8%
Grandparent in family	24.1%	15.7%
Crowded	41.3%	15.9%
Non-relative under 18	74.9%	15.7%
Recently divorced	21.0%	15.9%
Cognitive disability	26.9%	15.1%
Ambulatory disability	23.3%	14.9%
Problem with Independent living	22.5%	15.8%
Self care problem	23.1%	15.8%
Vision or hearing problem	18.8%	15.7%
4 hour commute	11.0%	16.1%
Third shift	13.1%	16.0%
Single Parent	33.6%	13.4%
Uninsured	32.3%	11.6%
Youngest adult over 75	13.8%	16.2%

Household Stress and Age of Household Head

Households headed by younger people or by older people are more likely to have multiple stress indicators.

The number of stress indicators in a household correlates strongly with age of the householder.

In Table 6, the pink shading shows how householders 24 or under tend to have from 1 to 4 indicators, with only 11% having none. As householders move to the 25 to 39 age range, the number of indicators lessens; 51% of these households have only 1 or 0 indicators. The number of indicators drifts upward in older middle age and in the over 65 households, where only 30% have 1 or 0 indicators.

The correspondence of number of indicators to age of householder is driven by large differences in the prevalence of particular indicators by age of the householder.

Table 6: Percent of households within age group by number of indicators

Number of indicators	Age 24 or Under	Age 25 to 39	Age 40 to 64	Age 65 and Over
0	11.1%	29.1%	22.9%	10.3%
1	14.8%	22.3%	24.4%	19.6%
2	21.6%	15.1%	18.9%	25.0%
3	20.2%	12.0%	13.9%	21.6%
4	14.4%	9.2%	9.7%	13.8%
5	10.1%	6.9%	6.0%	6.4%
6	5.9%	3.9%	2.9%	2.5%
7	1.5%	1.4%	1.1%	0.8%
8	0.3%	0.1%	0.3%	0.1%
9	0.0%	0.0%	0.0%	0.0%
10	0.0%	0.0%	0.0%	0.0%

Table 7 shows with the pink shading, younger households are far more likely than middle-aged headed households to be in poverty, lack a college-educated member, or have income stress.

Older households are far more likely to have someone who is uninsured, have someone with a disability, or lack a college-educated member.

Table 7: Percent of households with indicator by age group

Indicators	Age 24 or Under	Age 25 to 39	Age 40 to 64	Age 65 and Over
Income Stress	64%	44%	44%	44%
Education Capability	59%	39%	45%	62%
Youth at Risk	10%	4%	4%	1%
Dependence	22%	17%	15%	15%
Linguistic Isolation	6%	9%	6%	8%
Relationship	2%	3%	7%	7%
Disability	6%	8%	19%	43%
Fatigue	27%	25%	23%	9%
Health Risk	32%	26%	23%	42%
Poverty	49%	20%	14%	12%

Household Stress and Gender of Household Head

Female headed households are more likely to experience stress indicators than are male-headed households.

As the chart below shows, female headed households are more likely to have more indicators than are male headed households. Across the region, 50% of male headed households have only 1 or no stress indicators, whereas only 40% of female headed households do. Female-headed households are much more likely than male-headed households to have only one adult in the household, which is more likely to create stresses ultimately related to lack of income. Accordingly, female-headed households are about twice as likely to live in poverty, suffer fatigue, or have a member on food stamps, SSI or TANF.

Table 8: Percent of households with stress indicator by gender

Indicator	Male	Female
Income Stress	40%	50%
Education Capability	45%	51%
Youth at risk	3%	4%
Dependency	12%	20%
Linguistic Isolation	8%	6%
Relationship Stress	5%	7%
Disabilities	19%	23%
Fatigue	15%	27%
Health Risk	26%	30%
Poverty	12%	20%

Table 9: Percent of households with number of indicators by gender

Number of indicators	Male	Female
0	24.9%	18.1%
1	24.7%	20.3%
2	19.6%	18.8%
3	14.2%	16.1%
4	8.9%	12.3%
5	4.7%	8.2%
6	2.0%	4.3%
7	0.7%	1.6%
8	0.1%	0.3%
9	0.0%	0.0%
10	0.0%	0.0%

Household Stress and Geography

Households with stress indicators are more likely to be found in Chicago than in the Cook suburbs or Collar counties, but the differences are not large.

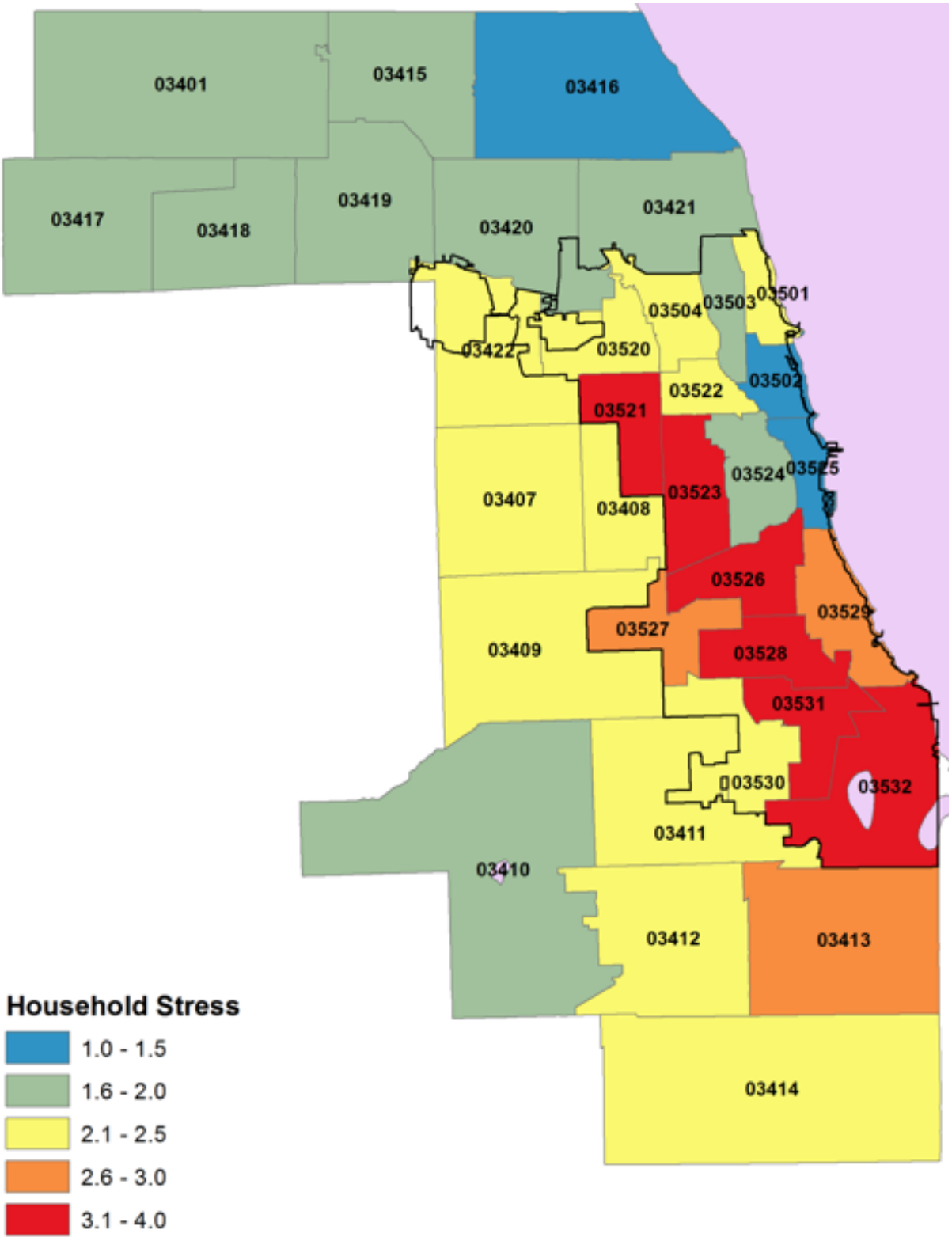
Household stress is fairly common across the entire multi-county Chicago region, although households with only one or no stress indicators are slightly more common in the Collar Counties or Cook suburbs than in Chicago.

As the pink shading in Table 10 shows, households with 4 stress indicators or more are more likely to be found in Chicago.

Table 10: Percent of households in sub-regions with number of stress indicators

Number of indicators	Chicago	Cook Subs	Collars
0	20.1%	20.3%	24.0%
1	18.4%	23.5%	25.6%
2	16.6%	20.8%	20.3%
3	15.6%	16.3%	13.8%
4	12.7%	10.6%	8.5%
5	9.3%	5.3%	4.7%
6	4.9%	2.3%	2.3%
7	1.9%	0.8%	0.7%
8	0.4%	0.1%	0.1%
9	0.0%	0.0%	0.0%
10	0.0%	0.0%	0.0%

Map 1: Household Stress in Cook County



Note: Number in map regions correspond to PUMA area. See *Key to PUMAs* for area description.

Household Stress and Race/Ethnicity

Households headed by Whites or Asian Americans are more likely to have lower numbers of stress indicators and households headed by African Americans or Hispanics are more likely to have more.

As the Table 11 shows, households headed by Whites or Asian Americans tend to have lower numbers of stress indicators while households headed by African Americans or Hispanics have more. Only 8.9% and 7.6% of African-American and Hispanic headed households respectively had no stress indicators. Twenty-eight percent of White or Asian-American households reported none.

Conversely, only around 11% of White-headed households and 14% of Asian-American-headed households reported more than 3 indicators. Less than 10% of African-American or Hispanic households reported no indicators and only around 30% had only one or two.

African Americans or Hispanics head a disproportionate number of the most distressed households in the region, with around 10% of each reporting 6 or more stress indicators.

Table 11: Percent of Each Race/Ethnic Group with Number of Stress Indicators

Number of Indicators	White	African American	Hispanic	Asian	Other
0	28.6%	8.9%	7.6%	28.2%	20.4%
1	27.0%	15.4%	13.3%	25.5%	21.4%
2	19.9%	18.5%	17.5%	19.1%	19.0%
3	13.0%	17.9%	20.7%	13.2%	15.8%
4	7.1%	16.6%	17.5%	7.6%	11.0%
5	3.0%	13.0%	12.3%	4.2%	8.0%
6	1.0%	6.7%	7.6%	1.6%	3.6%
7	0.3%	2.4%	2.9%	0.4%	0.7%
8	0.0%	0.5%	0.5%	0.1%	0.2%
9	0.0%	0.0%	0.1%		
10			0.0%		

The Table 12 analyzes the prevalence of different types of indicators by racial/ethnic group.

The most serious stresses are experienced by African American and Hispanic households possessing low educational capability and/or experiencing income stress. Households headed by Hispanics also demonstrated significant risk for health problems, lacking insurance or being headed by older persons.

Hispanic and Asian American-headed households were about equally likely to report Linguistic Isolation. The presence of Disability and of Fatigue were the most evenly distributed across racial/ethnic groups.

Table 12: Percent of Racial/Ethnic Group Households with Stress Indicator

Indicators	White	African American	Hispanic	Asian	Other
Education Capability	38.3%	63.6%	74.1%	22.8%	43.6%
Income Stress	37.8%	57.9%	55.9%	40.9%	46.7%
Health Risk	21.8%	32.7%	47.6%	24.6%	26.9%
Fatigue	15.0%	32.3%	30.2%	16.0%	21.3%
Dependence	7.8%	36.3%	23.5%	10.3%	20.9%
Poverty	9.4%	30.4%	24.1%	14.0%	22.2%
Disability	19.7%	27.9%	17.9%	14.5%	23.8%
Relationship Stress	3.3%	10.5%	9.9%	3.7%	5.7%
Youth at Risk	1.4%	6.7%	7.4%	2.1%	3.8%
Linguistic Isolation	3.6%	0.6%	22.4%	19.3%	3.8%

While African American and Hispanic households both report large numbers of stress indicators, the types of indicators are different. Hispanic households are much less likely to be uninsured, linguistically isolated or lacking in educational capability – much of which can be attributed to recent immigrant experiences. African American-headed households are more likely to report a disability, to depend on government for income, or live below the poverty line.

White-headed households experience income stress at nearly the rates of other groups, but this does not translate into poverty at the same rate as it does for African American or Hispanic households. Many White-headed households with higher incomes still suffer income stress because of rent burden – choosing to live in more expensive housing - or may have an unemployed person in a household.

Conclusion

This report presents the well-being of the Chicago region in an unaccustomed way: by focusing on the health of households, as opposed to individuals or families. It considers that in many instances, the household is the functional unit for understanding community health, and for conceptualizing social services that may be needed to address dysfunctions.

Analysis of Census data reveals that about 80% of households in the Chicago region face at least one problem that in many instances could require assistance. These include having a family member with a disability, significant financial stress, unemployment, a recent divorce, a youth at-risk or lack of education. While many people and/or households successfully surmount these types of challenges with their own resources, some cannot. The challenge can be particularly great when the number of such problems within a single household begins to mount. This research indicates a high correlation between the presence of multiple problems within a household and poverty. In some instances the problems cause the poverty; in others poverty facilitates the problems. While it is not possible to assess it from this data set, it is reasonable to think that crime, violence, substance use or other behavioral health problems may stem from the accumulation of stresses households experience.

The data shows that about 10% of area households have 5 or more stress indicators and that the presence of this many indicators virtually guarantees that the household is in poverty. It would seem important for public policy and social work practice to focus attention and resources on these most pressing situations. Research conducted at Chapin Hall Center for Children affiliated with the University of Chicago has shown that multiple users of state services account for the vast majority of service utilization and cost to state government.[8]

The vast majority of social service – provided to children, a grieving friend, a weakened senior - is provided by family members, friends, and relatives and most of us would not conceive of it exactly in terms of social services. Most of these services preserve our overall quality of life and constitute the basic duties of being a family member. However, fatigue is a very real problem when informal service needs continue for years for a single individual, or when the need for the service becomes so intense as to dominate the care-giver's life. In these instances, people need outside assistance. Where financial resources are plentiful, families can often solve the problem themselves. When resources are not available, sometimes caregivers persist valiantly, but in other cases service provision breaks down.

The 10% of households with many household stresses likely have problems beyond the capability of informal service provision to address adequately. And since high numbers of stressors usually lead to, or are found in, conditions of poverty, adequate financial resources to purchase solutions are usually unavailable. It is thus incumbent upon the wider community, and its instrument of government, to assist these households.

Delivering social services effectively is a challenge. It is relatively easy to help one person do one thing for a short period of time. But for a person to sustain their gains often requires the support of others, or at the very least, that others not undermine the work that has been done. The principle applies to gaining and keeping employment, treating mental health or substance abuse, educating a child, or caring for a senior. While delivering services within the context of a household system may be the more expensive route, it may also be the route toward getting the most long term value for effort and seeing people sustain the benefits of good work.

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[8] Goerge, R.M., Smithall, C., Seshadr, R., and Ballard, P., (2010) Illinois Families and their Use of Multiple Service Systems. Chapin Hall Issue Brief.

Key to PUMAs

PUMA	Area
03208	DuPage County (Northwest)--Bloomingdale (South), Wayne & Winfield (North) Townships
03209	DuPage County (Southwest)--Naperville & Winfield (South) Townships
03306	Lake County (Northwest)--Avon, Lake Villa, Antioch & Grant Townships
03307	Lake County (Northeast)--Waukegan, Zion, Benton & Newport Townships
03308	Lake County (Southwest)--Ela, Freemont, Wauconda & Cuba Townships
03309	Lake County (East Central)--Warren, Libertyville (North & East) & Shields Townships
03310	Lake County--Vernon, Moraine, West Deerfield & Libertyville (Southeast) Townships
03401	Cook County (Northwest)--Palatine & Barrington Townships
03407	Cook County (West Central)--Proviso, Riverside & River Forest Townships
03408	Cook County (Central)--Cicero, Berwyn & Oak Park Townships
03409	Cook County (West Central)--Lyons & Stickney Townships
03410	Cook County (Southwest)--Orland (West & Central), Palos & Lemont Townships
03411	Cook County (South Central)--Worth & Calumet Townships
03412	Cook County (South Central)--Bremen & Orland (East) Townships
03413	Cook County (Southeast)--Thornton Township
03414	Cook County (South)--Bloom & Rich Townships
03415	Cook County (North)--Wheeling Township (North & East)
03416	Cook County (Northeast)--Northfield & New Trier Townships
03417	Cook County (Northwest)--Hanover & Schaumburg (Northwest) Townships
03418	Cook County (Northwest)--Schaumburg Township (South & Central)
03419	Cook County (Northwest)--Elk Grove & Wheeling (Southwest) Townships
03420	Cook County (North)--Maine, Norwood Park Townships & Chicago City--Edison Park
03421	Cook County (North)--Niles & Evanston Townships
03422	Cook County (West)--Leyden, Norwood Park (South) Townships & Chicago City--O'Hare
03501	Chicago City (North)--Edgewater, Uptown & Rogers Park
03502	Chicago City (North)--Lake View & Lincoln Park
03503	Chicago City (North)--West Ridge, Lincoln Square & North Center
03504	Chicago City (Northwest)--Irving Park, Albany Park, Forest Glen & North Park
03520	Chicago City (Northwest)--Portage Park, Dunning & Jefferson Park
03521	Chicago City (West)--Austin, Belmont Cragin & Montclare
03522	Chicago City (Northwest)--Logan Square, Avondale & Hermosa
03523	Chicago City (West)--North & South Lawndale, Humboldt Park, East & West Garfield Park
03524	Chicago City (West)--West Town, Near West Side & Lower West Side
03525	Chicago City (Central)--Near North Side, Loop & Near South Side
03526	Chicago City (Southwest)--Brighton Park, New City, Bridgeport & McKinley Park
03527	Chicago City (Southwest)--Gage Park, Garfield Ridge & West Lawn
03528	Chicago City (South)--Chicago Lawn, Englewood/West Englewood & Greater Grand Crossing
03529	Chicago City (South)--South Shore, Hyde Park, Woodlawn, Grand Boulevard & Douglas
03530	Chicago City (South)--Ashburn, Washington Heights, Morgan Park & Beverly

03531	Chicago City (South)--Auburn Gresham, Roseland, Chatham, Avalon Park & Burnside
03532	Chicago City (South)--South Chicago, Pullman, West Pullman, East Side & South Deering
03601	McHenry County (North, West & Central)
03602	McHenry County (Southeast)--Algonquin, McHenry & Nunda Townships
03700	Kendall & Grundy Counties

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