HOW HOUSING COST BURDEN AND POVERTY STATUS RELATE TO ECONOMIC HARDSHIP AMONG BLACK, HISPANIC, AND WHITE FAMILIES WITH CHILDREN

To enhance our knowledge about the "*home* economics of poverty," or specifically economic hardship among families with children, this study 1) examined the effectiveness of the housing affordability threshold versus the poverty thresholds in explaining economic hardship and 2) compared the effectiveness of the measures across low-income Black, Hispanic, and White families with children in the United States.

The findings from the multivariate analysis indicate that Black families with children suffer the highest degree of economic hardship, regardless of whether they are poor or near poor. In addition, the hardship scores of Black families are the highest when they have a housing cost burden. Therefore, the results of this study raise the issues of housing cost burden and economic hardship that the country's Black families disproportionately experience, compared to White and Hispanic families. The study also suggests that Hispanic families adjust to financially disadvantageous situations to deter economic hardship.

(146 words)

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