

Foreclosure Crisis Threatening Americans' Health: Study

People who fall behind on mortgage payments more depressed, have food worries, don't take meds

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Thursday, October 20, 2011

 HealthDay



THURSDAY, Oct. 20 (HealthDay News) -- A new study finds that falling behind on your mortgage payments hurts more than just your finances, as the stress and financial strain that come with the struggle can also harm your physical and psychological health.

Researchers examined data collected in 2006 and 2008 on nearly 2,500 Americans who took part in the Health and Retirement Study, a nationally representative sample of Americans older than age 50. The data included questions about overall health, psychological health, income and whether they had fallen two months or more behind on their mortgage payment.

People who reported that they had fallen behind on their mortgage between 2006 and 2008 reported more depressive symptoms, more food insecurity and were more likely to say they weren't taking prescription medications as prescribed because of cost.

"People are making unhealthy trade-offs when they're trying to make their mortgage," said study author Dawn Alley, an assistant professor of epidemiology and public health at the University of Maryland School of Medicine. "We think it's a very serious issue."

The study is published in the Oct. 20 online edition of the *American Journal of Public Health*.

In the past few years, the number of foreclosures began to rise with the collapse of the housing bubble and the financial crisis. By 2009, 2.2 percent of all U.S. homes, or more than 2.8 million properties, were in some stage of delinquency, according to background information in the study. People over age 50 made up about one-quarter of defaults and foreclosures, Alley said.

In the study, researchers controlled for demographic factors, health behaviors, chronic diseases, debt and income.

Among the 68 participants who were delinquent on their mortgage, 22 percent developed elevated depressive symptoms over the two-year period compared to 3 percent of the non-delinquent, the investigators found.

About 28 percent of those who were behind on their mortgage payments reported food insecurity, meaning that they worried about not having enough food, compared to 4 percent in the non-delinquent group.

About 32 percent of those who were behind on their mortgage said they didn't take medications as prescribed because of costs, compared to 5 percent of those who were able to make their mortgage payments.

"Depression, not taking medications and not spending enough money on nutritious food can exacerbate conditions you already have," Alley said.

Some states were hit harder than others, including California, Arizona, Nevada and Florida, which made up 51 percent of all foreclosure filings in 2008, according to another new study about the impact of foreclosure on health that will be published in *Nursing Outlook*.

In that study, University of Pennsylvania researchers surveyed 800 residents of those states and found that homeowners in default or foreclosure had poorer mental health and more symptoms of poor health than renters and homeowners not in arrears.

While much of the focus has been on what foreclosure does to a family's financial health, said Rebecca Cohen, a senior research associate at the Center for Housing Policy, a nonprofit research organization, more attention needs to be paid to the impact of impending foreclosure on mental and overall health.

"Their findings absolutely corroborate everything that we have been learning about in terms of the impacts that housing affordability challenges and instability have on people's health, both mental and physical," Cohen said. "It's an issue of lack of resources and the choices people make in allocating scarce budgetary resources. If you are having a hard time paying your mortgage, you may have a hard time paying for your medications or buying healthy food."

The research found that people with a low income and minorities were more likely to be delinquent. For some, losing a home means the threat of becoming homeless, Cohen said.

"A lot of people will end up doubling up with other family members or friends for a few months if they have nowhere else to go, which is not an easy situation," she said. "The next step is living in a car or a shelter and trying to grapple with what that means. Figuring out how to prepare for the workday in that environment, figuring out how to get kids to school and not disrupting children's education."

Though the research was about people who were over age 50 (as of 2004), the researchers said they'd expect younger people to face similar stress and health impacts.

SOURCES: Dawn Alley, Ph.D., assistant professor, epidemiology and public health, University of Maryland School of Medicine, Baltimore; Rebecca Cohen, senior research associate, Center for Housing Policy, Washington, D.C.; Oct. 20, 2011, *American Journal of Public Health*, online

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Page last updated on 21 October 2011