

Black and White mother's beliefs and insecurity outcomes related to public assistance

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Abstract

Food insecurity, housing insecurity, and financial insecurity are issues many mothers and families are facing. Low income mothers across the United States of America have access to public assistance programs to promote food, housing, and financial security. This study uses the Fragile Families and Child Wellbeing dataset to examine how Black and white mothers' utilization of public assistance programs was associated with their experiences of food, housing, and financial insecurity and the beliefs they hold about using public assistance. Intersectionality theory, which highlights how Black mothers experience additional and unique difficulties because of they hold numerous marginalization identities, guided my research questions and implications. I found Black mothers experienced significantly higher levels of housing insecurity and financial insecurity compared to white mothers not using public assistance. In contrast, there were no significant differences in level of insecurity for Black and white mothers utilizing public assistance programs. Additionally, welfare utilization significantly moderated the relationship between financial insecurity and race. Further, any public assistance usage significantly moderated the relationship between welfare beliefs and race. Implications for mental health providers are addressed below.

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Introduction

The experience of motherhood for Black and White women in the United States is not the same; many hypothesize these differences are attributed to the additional stressors Black women experience, particularly racism (Hogue & Bremner, 2005; Nuru-Jeter et al., 2009; Rich-Edwards et al., 2001). Intersectionality Theory suggests Black mothers are susceptible to more marginalization and unique difficulties than White mothers because of the way their race, gender, and class intersect and impact their experiences (Crenshaw, 1989). The heightened stress and decreased access to equitable resources associated with systemic discrimination has been directly linked to greater likelihood of developing gestational diabetes, preterm and low birthweight babies, and higher parental stress for Black versus White mothers (Collins & David, 2009; Getahun et al., 2008; Scott et al., 2019; Lui et al., 2015, Nomaguchi & House, 2013). This study aims to continue building the field's understanding of the different experiences of Black and White mothers in effort to create effective resources for all mothers.

Low income mothers across the United States of America have the opportunity to receive government assistance to help meet their basic needs of food, housing, and healthcare, and other expenses (USA Gov, n.d.). This assistance is provided through a number of programs that aim to provide resources in effort to increase family security and health. Understanding the unique experiences Black women have utilizing or not utilizing public assistance will allow us to create more equitable services and policies that address additional barriers marginalized groups may experience accessing resources. Accordingly, guided by Intersectionality Theory, the purpose of this study is to understand whether low-income Black and White mothers, both receiving and not receiving government support, hold different beliefs about welfare and report different levels of food, housing, and financial security. Because mental health providers and other health

professionals are in a unique position to be working with individuals and families who may be experiencing food, housing, or financial insecurity- all of which negatively impact mental health (American Psychological Association, 2016; Martin et al., 2016; Stahre et al., 2015), it is imperative for providers to assess a family's ability to secure food, housing, and employment, and help families access appropriate resources and address barriers to security.

Intersectionality and Motherhood

Crenshaw (1989) originally introduced the idea of intersectionality to highlight the unique and additional discrimination and marginalization Black women experience. Crenshaw noted how Black women are often left out, or not fully covered, in Anti-Racist and Feminist movements and policy because of the compounding effect of holding multiple marginalized identities (Carbado et al., 2014). The concept of intersectionality stems from Black feminism and Critical Race Theory and although initially it examined the way class, race, and gender intersect and interact, often it now includes other parts of oneself/identity that also intersect and interact (ex. sexuality, ability, religion). Intersectionality has been applied to many additional power dynamics, systems, and social justice issues to highlight how the relationship between identity and power/marginalization is often multifaceted (Carbado et al., 2014). Using this framework, I expect that Black mothers experience unique barriers when establishing of food, housing, and financial security which leads to Black women experiencing more instances of insecurity compared to White mothers both when they are receiving public assistance and when they are not. I also expect race and use of public assistance to influence perceptions of using public assistance among low-income mothers.

Food Assistance Programs

In 2018, approximately 14.3 million households were food insecure – meaning, at times during the past year, they were uncertain of having, and/or unable to acquire enough food to meet the needs of all members (USDA, 2019). Food insecurity creates short- and long-term harm among all family members. For children, food insecurity is associated with behavioral, emotional, and academic problems (Shankar, Chung, & Frank, 2017). For adults, food insecurity is associated with mental and physical health problems (Martin et al., 2016; Lee et al., 2012).

Two commonly used food assistance programs (FAPs) aimed to eliminate food insecurity include: Supplemental Nutrition Assistance Program (SNAP) – also referred to as food stamps – and Women, Infants, and Children (WIC). In 2019, approximately 35.7 million individuals utilized SNAP and nearly 6.4 individuals utilized WIC (USDA, 2020). SNAP provides eligible individuals with benefit cards that can be used to buy food at approved stores and markets (Barrett, 2002). Eligibility to receive SNAP slightly varies by state and depends on household income and assets/resources and the number of people in household. While eligibility for WIC also depends on these things, it has additional requirements. WIC is only available for new mothers, infants up to one, and children up to 5 (USDA, n.d.). WIC provides eligible individuals with vouchers redeemable at approved stores for products targeted to meet particular nutritional needs that are highly important in early childhood (Barrett, 2002).

Overall, FAP utilization is associated with lower levels of household food insecurity (Black et al., 2012; Carlson & Keith-Jennings, 2018). In 2019, Ettinger and colleagues found that families who experienced SNAP benefit reduction or cutoffs experienced increased economic hardships, poorer child and caregiver health, and increased odds of experiencing food insecurity. For children, FAP utilization is associated with healthy age-appropriate weight, lower risk of abuse and neglect, increased intake of important nutrients, and less nutrition-related health

problems (Black et al., 2012; Lee & Mackey-Bilaver, 2007). For mothers, FAP utilization is associated with improved birth outcomes, better health, and lower healthcare costs (Bitlet & Currie, 2005; Carlson & Keith-Jennings, 2018; Currie & Rajani, 2015).

Housing Assistance Programs

Housing insecurity is an umbrella term used to encompass a number of housing challenges. These challenges usually consist of difficulty paying rent and/or housing expenses, overcrowding, moving frequently, eviction and homelessness, or staying in short-term locations (with relatives, in shelters, etc.; U.S. Department of Housing and Urban Development, n.d.). There is no standard measurement of housing insecurity leading to limited data on its prevalence, but over half a million Americans are homeless on a given day, 3.6 million eviction filings are estimated to happen annually, and 21% of Americans report housing expenses as a significant source of stress (American Psychological Association, 2016; Council of Economic Advisors, 2019; Gromis & Desmond, 2019).

Three programs (subsidized housing, housing vouchers, and public housing) aim to eliminate housing insecurity by assisting individuals and families find affordable renting options (USA Gov, n.d.). The most commonly used program (Center on Budget and Policy Priorities, 2009), housing vouchers are used by approximately 2.2 million families annually, which encompasses approximately 5 million individuals, 57% of which use them for 5 or more years (Center on Budget and Policy Priorities, 2017; National Center for Health in Public Housing, 2016). Voucher amount is based on income, family make-up, and local housing costs and requires participants' housing to meet all health and safety standards (USA Gov, n.d.). Approved families and individuals are allowed to find their preferred housing and have payments made

directly to their landlord via the program, and participants pay any remaining amount of rent not covered by their housing voucher (USA Gov, n.d.).

Public housing programs allow low-income individuals and families to rent from local public housing agencies, which modify rent based on family make-up and income (USA Gov, n.d.). Approximately 2 million people live in public housing with almost half staying in public housing for 5 or more years (National Center for Health in Public Housing, 2016). The last program, subsidized housing, uses privately owned properties that the government provides money to, to provide low-rent apartments to individuals and families (USA Gov, n.d.). These properties have an income limit based on location and family size and are allowed to have other requirements determined by the property owner (USA Gov, n.d.).

Housing assistance programs have been found to significantly lower housing insecurity in a number of ways, including reducing homelessness, crowding, household size, and temporary living conditions (Wood, Turnham, & Mills, 2008). Adults utilizing housing assistance are more likely to have better mental and physical health outcomes (Osypuk, Joshi, Geronimo, & Acevedo-Garcia, 2014). Although we know that housing insecurity is associated with poor health, lower weight, and developmental risk among young children, research examining the relationship between child outcomes and the impact of housing assistance on children's health is mixed (Cutts, 2011), with some studies showing a positive association with child outcomes (e.g., weight, birthweight, substance use) and other studies showing no association (Slopen et al., 2018).

Temporary Assistance for Needy Families

Temporary Assistance for Needy Families, also known as welfare, is a federally funded, state regulated cash assistance program aimed to assist struggling families and children with

childcare assistance, job preparation, and work assistance (USA Gov, n.d.). TANF eligibility is determined by individual states but typically is dependent on family make-up, income, and employment status (Benefits Gov, n.d.). In 2019, nearly 1 million families (about 2.1 million individuals) utilized TANF or related programs (Office of Family Assistance, 2020). There has been limited and inconclusive research addressing TANF outcomes for families and children.

Beliefs about Welfare

Public assistance programs are potentially a valuable resource for low-income families. One potential barrier for families connecting with public assistance programs are the beliefs they hold about receiving government assistance. Schneider and Jacoby (2007) found that negative beliefs about government and those who utilize welfare operate as a barrier to participation in public assistance programs. These finding suggests that the experience utilizing welfare, may shift one's beliefs or perceptions of it. Intersectionality implies the experiences utilizing public assistance programs and establishing security is likely different for Black and White mothers considering the additional discrimination Black women face.

Current literature shows support for public assistance is related to viewing poverty as a structural problem, accrediting wealth to privilege, and discontent with income inequality, while limited support was associated with viewing poverty and wealth as an individual responsibility (Bullock et al., 2003). As therapists, understanding what influences these beliefs can help us dismantle harmful beliefs serving as barriers and provide proper information and support. As systems thinkers, couple and family therapists are well equipped to highlight the systemic nature and influences of insecurity, poverty, and privilege to our clients.

Current Study

Public assistance programs offer a range of resources to low-income individuals and families. It is necessary for therapists to assess and connect clients to public assistance programs when applicable. One goal of this paper is to enhance our understanding about the level in which Black and White women experience housing, food, and financial insecurity. Another goal is to understand how race, and whether or not a person has received assistance, are associated with the beliefs mothers hold about public assistance. Specifically, the current study examines the following research questions: (1) Do Black mother and White mothers who utilize public assistance programs experience different levels of security? (2) Do Black and White mothers who do not utilize public assistance programs experience different levels of security? (3) How do Black and White mothers on and off federal assistance programs view these programs and the people who use them? (4) How does using public assistance moderate any differences between Black and White mothers' security and beliefs about using public assistance?

For my first and second research questions, I hypothesize that Black mothers will experience lower levels of security compare to White mothers whether utilizing public assistance programs or not. For my third research question, my hypothesis is Black mothers will have different beliefs about public assistance than White mothers. The fourth research question is exploratory. These hypotheses are guided by Intersectionality Theory and research which calls attention to additional difficulties Black mothers may experience when establishing security for themselves and their children.

Methods

Procedure and Participants

The current study used data from Fragile Families and Child Wellbeing (FFCW) – a longitudinal study that follows a cohort of new and unwed parents and their children, born between 1998-2000. There are currently 6 waves of interviews that happen at birth and years 1 (wave 1), 3 (wave 2), 5 (wave 3), 9 (wave 4), and 15 (wave 5) of the child's life. Mothers and fathers were surveyed at every wave and children and teachers are interviewed additionally in later waves. The FFCW study aimed to provide insight on non-marital childbearing and welfare reform (Reichman et al., 2001). The current study used a sample of White and Black mothers who participated in wave 2 (W2) and wave 4 (W4) of the FFCW survey ($n = 3,869$) and focuses on welfare utilization, security outcomes, and welfare beliefs. W2 was used to identify those utilizing public assistance. This is the first wave post-birth, thus we used this wave to allow mothers time post birth to begin establishing security with a young child and begin utilizing relevant public assistance programs. W4 was used to measure insecurity experiences. This wave was chosen because it would allow mothers who chose to utilize services time to become acquainted with public assistance programs resources. At W4, mothers have one or more child approximately 5 and under. The average age of White mothers in the sample was 31.52 ($SD = 6.36$) and they had 2.49 kids on average ($SD = 1.23$) with an average household income of \$52,653 ($SD = 53,597$). The average age of Black mothers in the sample was 29.58 ($SD = 5.73$) and they had 2.88 kids on average ($SD = 1.60$) with an average household income of \$28,883 ($SD = 28,494$). Demographics were measured at W4.

Measures

Percent of data missing from the below measures ranged from 1.7% to 14.8%.

Public Assistance Utilization

I assessed public assistance utilization in W2 because it is assumed that security will build over time as resources are established and used. I identified those who participated in various public assistance programs at W2 and created sub-groups of those who utilized food assistance program (FAP), housing assistance programs (HAP), and financial assistance (FA). Mothers who responded “yes” to utilizing of one or more of the FAP, HAP, and FA programs were put in an overall public assistance utilization group.

FAP utilization was measured by the following two questions: “Since the child’s first birthday, since the child's 1st birthday, have you received help from W.I.C.” and “has respondent received food stamps in the past 12 months.” Mothers who utilized one or both FAP programs were put into the FAP utilization group.

HAP utilization was measured by the following two questions: “is the federal, state, or local government helping to pay for your rent” and “is this home in a public housing project”. Mothers who indicated utilizing or both HAP programs were put into the HAP utilization group.

FA utilization was measured by the following question: “did Mother receive welfare or TANF in the last 12 months”. Mothers who indicated utilization were put into the FA utilization group.

Food, Housing, and Financial Insecurity

Insecurity outcomes came from mother’s W4 interviews. Security outcomes were based on assistance program type. Level of food insecurity was measured by the following 3 outcomes related to experiences within the previous 12 months: “did you receive free food or meals”, “was child ever hungry, but you just couldn’t afford more food”, and “were you ever hungry, but didn’t eat because you couldn’t afford enough food”. Response options were 0 (no) and 1 (yes).

These 3 outcomes were summed so that the total score for food insecurity ranged from 0-3 with higher scores indicating higher levels of food insecurity.

Level of housing insecurity was measured by the following 6 outcomes related to experiences within the previous 12 months: “did you not pay the full amount of rent or mortgage payments”, “were you evicted from your home or apartment for not paying the rent or mortgage”, “did you not pay the full amount of a gas, oil, or electricity bill”, “was service turned off by the gas or electric company, or did the oil company not deliver oil”, “did you move in with other people even for a little while because of financial problems”, “did you stay at a shelter, and in an abandoned building, an automobile or any other place not meant for regular housing even for one night?” Response options were 0 (*no*) and 1 (*yes*). These 6 outcomes were summed so that the total score for housing insecurity ranged from 0-6 with higher scores indicating higher levels of housing insecurity.

Level of financial security was measured by the following 2 outcomes related to experiences within the previous 12 months: “have you worked overtime or taken a second job” and “did you borrow money from friends or family to help pay bills?” These 2 outcomes were summed so that the total score for financial insecurity ranged from 0-2 with higher scores indicating higher levels of financial insecurity.

Welfare Beliefs

Welfare beliefs were measured with 8 items. Respondents indicated their beliefs about welfare users, purposes, and impacts on a scale from 1 (*strongly disagree*) to 4 (*strongly agree*). Examples of these questions included: “Welfare helps people get on their feet when facing difficult situations such as unemployment, a divorce, or a death in the family” and “the rules of the welfare program take away personal freedom”. An exploratory factor analysis using principle

component analysis and oblique rotation revealed all items loaded on a single factor. Three items were recoded and then all were summed so that a higher score indicated more positive beliefs about welfare usage and impacts for Black mothers ($\alpha = 0.90$) and White mothers ($\alpha = 0.90$).

Results

Level of Insecurity

To answer whether Black and White mothers who used public assistance reported different levels of security, I conducted t-tests to compare the mean level of food, housing, and financial insecurity between Black and White mothers (see Table 1). Black mothers and White mothers who utilized public assistance did not report significant differences in levels of food, housing, or financial insecurity. I also conducted t-tests to explore whether Black and White mothers who were not using public assistance reported the same average level of food, housing, and financial security (see Table 2). Black mothers not using public assistance reported significantly higher levels of housing and financial insecurity compared to White mothers not using public assistance.

Table 1

Means of Insecurity and Welfare Beliefs of Mother Utilizing Public Assistance Programs

	Black Mothers	White Mothers	<i>t</i> - value	<i>p</i> - value	<i>Cohen's d</i>
Food Insecurity	0.21 (<i>n</i> = 1726)	0.22 (<i>n</i> = 771)	0.59	.55	.03
Housing Insecurity	1.21 (<i>n</i> = 584)	1.28 (<i>n</i> = 124)	-1.31	.19	.10
Financial Insecurity	0.55 (<i>n</i> = 754)	0.55 (<i>n</i> = 164)	0.11	.91	.01
Welfare Beliefs	18.48 (<i>n</i> = 1933)	17.62 (<i>n</i> = 853)	-2.72	.00**	.12

Note: Higher mean level insecurity score indicates higher levels of insecurity. Higher sum level of welfare beliefs indicates more positive beliefs about welfare.

Table 2

Means of Insecurity and Welfare Beliefs of Mother Not Utilizing Public Assistance Programs

	Black Mothers	White Mothers	<i>t</i> - value	<i>p</i> - value	Cohen's <i>d</i>
Food Insecurity	0.11 (<i>n</i> = 663)	0.07 (<i>n</i> = 709)	-1.80	.07	.10
Housing Insecurity	1.22 (<i>n</i> = 1757)	1.02 (<i>n</i> = 1339)	-4.54	.00***	.16
Financial Insecurity	0.50 (<i>n</i> = 1635)	0.38 (<i>n</i> = 1316)	-5.09	.00***	.19
Welfare Beliefs	13.15 (<i>n</i> = 456)	14.63 (<i>n</i> = 627)	2.59	.01**	.16

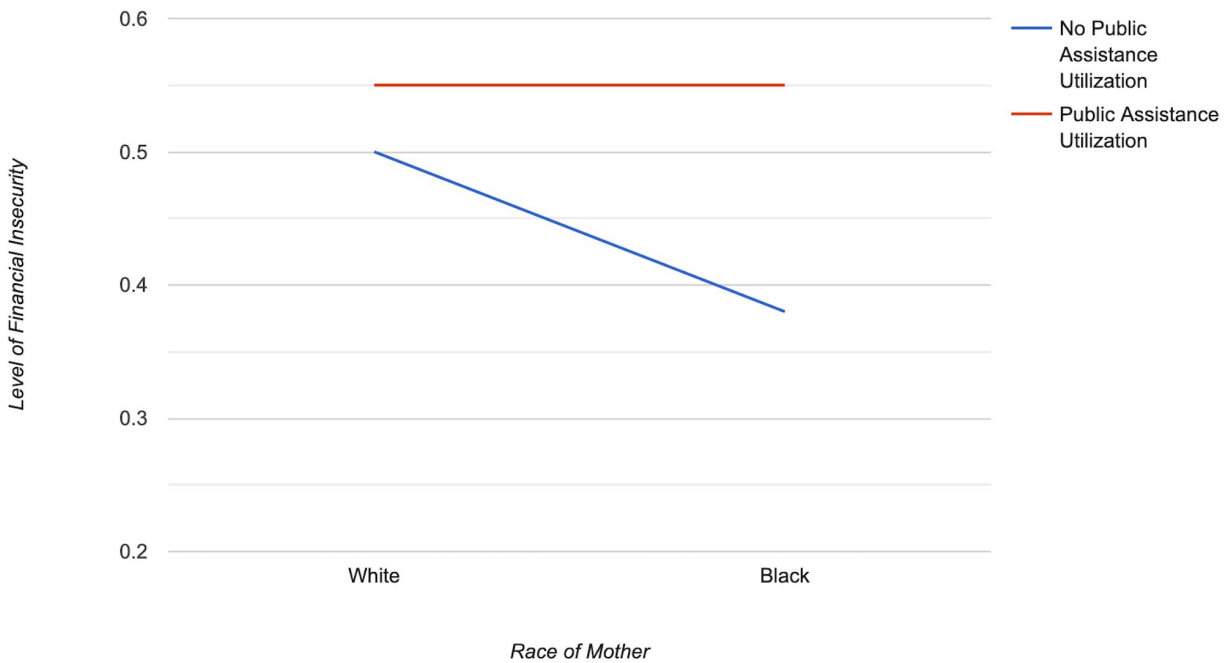
Note: Higher mean level insecurity score indicates higher levels of insecurity. Higher sum level of welfare beliefs indicates more positive beliefs about welfare.

Given these results, I next explored whether the differences in security reported by Black and White mothers significantly differed between mothers who were and were not using public assistance. In other words, I tested whether public assistance use moderated the association between race and food, housing, and financial security using *Mplus* 8.0 (Muthén & Muthén, 1998-2017) with full information maximum likelihood. Moderation was tested by running three multiple group path models (a model each for food, housing, and financial insecurity) with public assistance use as the grouping variable (0 = no use, 1 = public assistance usage of that type). The association between race and food, housing, and financial security was first freely estimated for each group (mothers who used assistance and those who didn't) and then this association was constrained to be equivalent across the groups. A chi-square difference test was conducted to determine if constraining the association between race and security to be equal for

those who did and did not use that type of public assistance significantly reduced the fit of the model, suggesting public use moderated the association. The chi-square difference test for food insecurity was not significant ($\chi^2_{diff}[1] = 2.65, p = 0.10$), indicating the association between race and food security was not significantly moderated by food assistance utilization. The chi-square difference test for housing insecurity was also not significant ($\chi^2_{diff}[1] = 0.10, p = .75$), indicating the association between race and housing security was not significantly moderated by housing assistance utilization. The chi-square difference test for financial insecurity was significant ($\chi^2_{diff}[1] = 4.10, p < .05$), indicating that the difference between Black and White mothers' reports of housing security was significantly greater for those not receiving welfare compared to mothers receiving assistance (See Figure 1).

Figure 1

Financial Insecurity Moderation



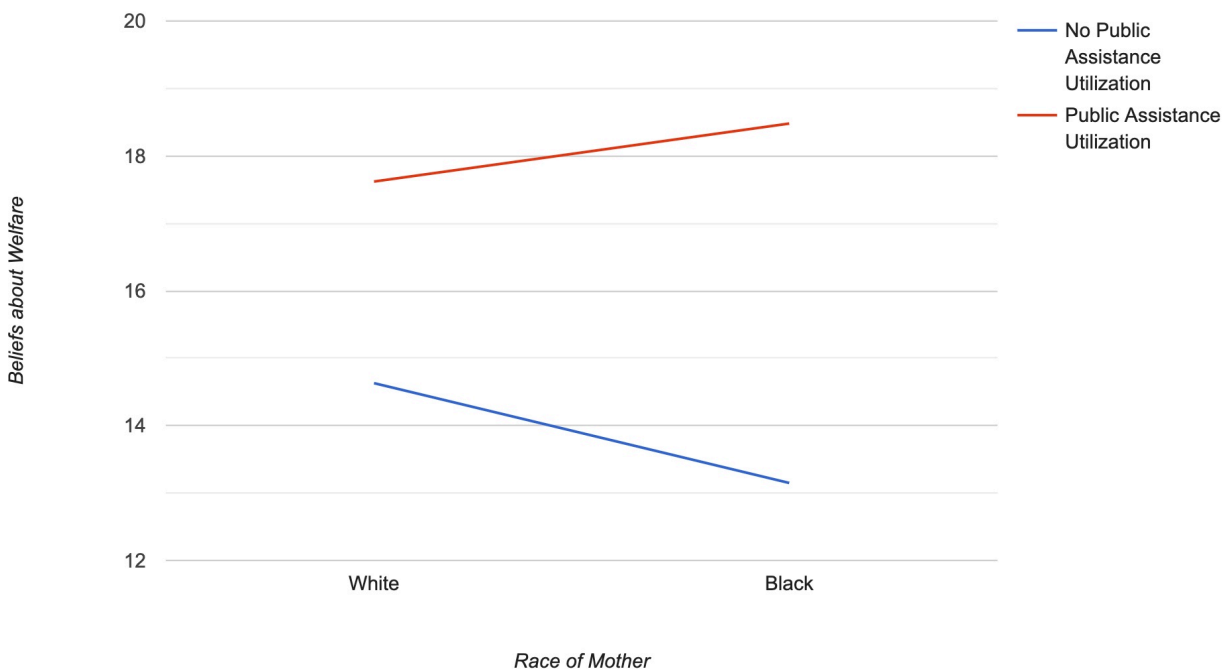
Beliefs about Welfare

To answer the third research question, I performed t-tests to compare the average welfare beliefs of Black and White mothers both using (Table 1) and not using public assistance (Table 2). There was a significant difference in welfare beliefs between Black and White mothers who utilized public assistance and Black and White mothers who were not utilizing public assistance. Specifically, Black mothers who used public assistance held significantly more positive beliefs about welfare compared to White mothers who use public assistance whereas for mothers not using public assistance, White mothers held significantly more positive beliefs about welfare than Black mothers. Additional analysis also showed significant differences within racial groups for those utilizing public assistance compared to those not. Specifically, Black mothers utilizing public assistance ($M = 18.48$, $SD = 7.11$) held significantly more positive beliefs about public assistance than Black mothers not utilizing any public assistance ($M = 13.15$, $SD = 9.90$; $t[570.80] = -10.87$, $p < .00$) and White mothers utilizing public assistance ($M = 17.62$, $SD = 7.94$)

held significantly more positive beliefs than White mothers not utilizing any public assistance ($M = 14.63, SD = 8.41; t [1303.78] = , p < .00$).

I next conducted a multiple group analysis using the same method previously described, this time with welfare beliefs as the outcome. The chi-square difference test for welfare beliefs was significant ($\chi^2_{diff}[1] = 13.57, p < .00$), indicating the association was significantly moderated by public assistance utilization (see Figure 2).

Figure 2
Welfare Beliefs Moderation



Discussion

My study found that race and public assistance use intersected to create diverse reported experiences of food, housing, and financial security and beliefs about receiving assistance, highlighting the need for further exploration of how low-income mothers from different racial and cultural backgrounds utilize, make meaning of, and experience the impact of public assistance programs.

For mothers not using any public assistance, I found that Black mothers experienced significantly higher levels of housing insecurity and financial insecurity compared to White mothers and this difference in financial security between Black and White mothers was significantly larger for mothers not receiving services compared to those that were.

Intersectionality Theory suggests that these Black mothers may have different and more complex experiences compared to White mothers when securing housing and finances; specifically, while Black mothers may experience racist and sexist discrimination while securing housing, food, and finances, White mothers do not have to face barriers related to race, taking away a major threat to their ability to establish security. This highlights the need to understand Black and White mothers' process for establishing security and begin to eliminate additional struggles Black women face through advocating for equitable policies and enhancing awareness and resources for those impacted.

Overall, mothers who used assistance reported more positive beliefs about public assistance, regardless of race, which is in line with previous research (Schneider and Jacoby, 2007). Interestingly, though, interactions existed such that Black mothers who used public assistance had more positive views of welfare than their White counterparts, but this switched for mothers not receiving assistance; Black mothers who did not utilize any public assistance held

the least positive beliefs about welfare. These beliefs represented how useful mothers expected welfare to be (e.g., it helps get people on their feet”), along with personal meanings they made of receiving assistance (e.g., application process to apply for welfare is humiliating). A possible contributor to these negative beliefs by Black mothers not using services is Kelly and colleagues’ concept of toxic Black femininity (2020) which draws from Intersectionality theory and examines the high and rigid expectation of strength Black women are expected to maintain (Kelly et al., 2020). Black mothers who choose not to use public assistance may feel more critical of welfare because it is seen as an additional support or resources that could compromise the image of strength they are expected to uphold. Additionally, previous experiences of discrimination or systemic oppression when interacting with government agencies in the past may influence mothers’ views of the potential helpfulness of these services.

Although White mothers not utilizing public assistance had more positive views compared to Black mothers not utilizing public assistance, they also had significantly less positive beliefs about welfare compared to White mothers utilizing public assistance. White women may feel less critical than Black women about public assistance and utilization because throughout history, they have not been as criticized for their use compared to Black women (e.g., the stereotype of a Black welfare queen) (Gilliam, 1990; Hancock, 2004). But there are still factors creating a difference in beliefs between White mothers who utilize services versus those who don’t. One possible explanation may be their ability to establish security without as many stressors or barriers compared to Black women or women with lower resources and higher needs, which may lead them to not being able to understand its full value or the extent of its helpfulness compared to mothers who do utilize it. Further research is needed to understand what predicts public assistance utilization for Black and White mothers and what informs the beliefs they form

about the expected helpfulness of government assistance and what it personally means to use it prior to, and after, using public assistance programs.

Unexpectedly, there were no significant differences in reported levels of security between Black and White mothers utilizing public assistance. Given I did not control for levels of security prior to accessing services, I do not know in what ways Black and White mothers experienced security similarly or differently prior to receiving services, so multiple reasons may explain why no differences were found. One possible reason for this is that the processes and structure in place to help Black and White mothers access housing and financial services are streamlined and similar for individuals and families regardless of race. Although I found there were no significant differences in the quantity of their experiences with insecurity, future research is needed to assess if there were any differences or similarities in the type and impacts of the insecurity experiences.

Clinical Implications

Food, housing, and financial insecurity are not uncommon experiences (American Psychological Association, 2016; Council of Economic Advisors, 2019; Gromis & Desmond, 2019; USDA, 2019). As mental health providers, it is likely that individuals and family systems we work with could be experiencing some form of insecurity. With food, housing, and financial insecurity all being associated with poor mental health outcomes (American Psychological Association, 2016; Martin et al., 2016; Stahre et al., 2015), it is our responsibility to address these issues with our clients and connect them with appropriate resources. Here are some things to consider when clients are experiencing food, housing, and/or financial insecurity: *What resources are they available to them and their current situations (ex. consider income, family makeup, etc)? Of those available, what ones are they utilizing and what are their experiences?*

My study found Black and White women who utilize housing assistance still experienced at least one instance of housing insecurity, on average, within the past year. Just because resources are being utilized does not mean needs are being completely met. *What resources aren't they utilizing and why?* Again, consider and assess external and internal barriers to resources. My research supported previous findings that those who do not utilize public assistance have more negative beliefs about welfare, potentially impacting their decision to utilize the resource (Schneider and Jacoby, 2007). And lastly, *how can you connect interested clients to resources?* Know how and where clients can find more information and apply for public assistance programs. And lastly, consider how you can advocate policies and resources that are fair and accessible for all individuals.

As mental health providers, we are in a unique position to connect families with resources; during this process, it is important to assess barriers, like beliefs about welfare, which are preventing them from utilizing resources. When working with women who have not previously utilized public assistance, particularly Black women, it may be important to assess beliefs about welfare and expectations of motherhood that serve as barriers to program utilization.

Strengths & Limitations

One strength of this study was large sample size for both Black and White mothers. Another strength of this study is I assessed the use of multiple types of public assistance (e.g. food, housing and financial) and how they were associated with security in these areas two years later. One limitation of this study is looked at insecurity at one wave. Because of this, I was not able to control for levels of security or beliefs prior to program utilization. Thus, I could not discern in what ways insecurity was influenced over time or account for duration of public

assistance utilization. A second limitation is mothers could have begun utilizing public assistance after wave 2 and before wave 4. Another limitation is some of the questions that assessed insecurity could be misinterpreted as non-security related experiences (e.g., people work overtime for various reasons, receiving free meals can be from just being close to family). Finally, intersectionality suggests that discrimination is a factor influencing mothers' outcomes and beliefs related to public assistance but there were no direct measures of discrimination experiences. Future research is needed to address these limitations.

Conclusion

Crenshaw's theory of intersectionality pushes to consider the way race, gender, and class intersect to create different experiences, especially for those holding multiple marginalized identities (1989) in order to reduce inequalities in the barriers to service access and provision. In support of these ideas, significant differences were found at the intersection of race and program utilization. Specifically, I found that Black mothers not using public assistance reported significantly more negative beliefs about welfare and significantly higher levels of housing insecurity and financial insecurity compared to White mothers not using public services or mothers using public assistance. In contrast, in the context of receiving services, there were no significant differences in level of insecurity for Black and White mothers, but Black mothers had significantly more positive views than their white counterparts. Future research using an intersectional lens is needed to better understand the diverse experiences of mothers facing insecurity and what influences how they make meaning of accessing public services and trying to establish security for their families.

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