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Housing Insecurity Exposure and Mental Distress in Low-Income Urban Families

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Abstract

The rapid acceleration of urbanization globally has brought forward critical challenges related to housing affordability, stability, and quality, particularly for low income families residing in metropolitan areas. Housing insecurity has emerged as a profoundly disruptive social determinant of health, yet its precise longitudinal impacts on mental distress remain inadequately characterized in contemporary academic discourse. This paper presents a comprehensive cohort study examining the dynamic relationship between varying degrees of housing insecurity exposure and subsequent psychological distress among low income urban families over a thirty-six month period. Utilizing a rigorously selected cohort of families, this study captures multiple dimensions of housing vulnerability, including severe rent burden, frequent forced relocations, overcrowding, and the persistent threat of eviction. The research maps these exposures against standardized measures of mental distress, such as anxiety, depressive symptoms, and chronic psychological stress. Through advanced longitudinal modeling, the findings demonstrate a distinct dose-response relationship wherein prolonged and compounding housing insecurity events significantly elevate the baseline risk for severe mental health deterioration. Furthermore, the analysis identifies critical windows of vulnerability and specific socio-demographic moderators that exacerbate these adverse outcomes. By establishing a temporal sequence between housing instability and mental distress, this study provides vital empirical evidence to inform public health initiatives and urban housing policies aimed at stabilizing vulnerable populations and mitigating the psychological burdens associated with urban poverty.

Keywords: Housing Insecurity; Mental Distress; Urban Poverty; Cohort Study; Social Determinants of Health

1. Introduction

1.1 Background on Urban Housing Insecurity

The contemporary urban landscape is increasingly defined by a profound paradox of immense economic growth juxtaposed against widening socio-economic inequalities. At the forefront of this disparity is the escalating crisis of housing affordability and stability. Urban centers, which historically served as engines of upward social mobility, have transformed into highly competitive real estate markets where housing is treated primarily as a financial asset rather than a fundamental human right. For low income families, this transformation has precipitated an environment characterized by chronic housing insecurity. Housing insecurity is a multidimensional construct that extends beyond the absolute absence of shelter, encompassing severe financial rent burdens, substandard living conditions, overcrowding, the persistent threat of eviction, and frequent forced residential mobility. The mechanisms driving this phenomenon are multifaceted, rooted in the

deregulation of housing markets, the systematic reduction of public housing subsidies, gentrification processes that displace long-term residents, and stagnant wage growth among the working class. As urbanization accelerates, the spatial marginalization of low income populations becomes increasingly pronounced, forcing these families into precarious living arrangements that profoundly compromise their overall well-being. The consequences of such precariousness reverberate through every aspect of family life, disrupting educational continuity for children, complicating employment retention for adults, and deteriorating familial cohesion. Despite the growing recognition of housing as a critical determinant of public health, the structural forces that sustain housing insecurity continue to operate largely unabated, necessitating rigorous academic inquiry to quantify the full scope of their deleterious effects on vulnerable urban populations.

1.2 The Intersection of Housing and Mental Health

The intersection of housing stability and psychological well-being represents a critical nexus in the study of social determinants of health. Housing provides not merely physical shelter, but also a foundational sense of ontological security, privacy, and control over one's environment. When this foundation is destabilized by housing insecurity, the psychological ramifications are profound. Low income urban families exposed to housing insecurity exist in a perpetual state of hypervigilance and chronic stress. The daily apprehension regarding the ability to meet rental obligations, the trauma associated with eviction proceedings, and the indignity of living in unsafe or overcrowded conditions continuously activate the physiological stress response systems. Over time, this chronic activation leads to psychological weathering, culminating in clinically significant mental distress, including major depressive disorders, generalized anxiety, and severe emotional exhaustion. Furthermore, the stigma associated with housing instability and potential homelessness exacerbates social isolation, cutting families off from crucial community support networks that might otherwise buffer against stress. The psychological burden is often intergenerational; parents experiencing profound distress are less capable of providing responsive caregiving, which in turn affects the emotional and cognitive development of their children. While cross-sectional research has established a correlation between poor housing and mental illness, there remains a critical need to understand the temporal dynamics of this relationship. Does the duration of exposure compound the psychological damage? Are specific types of housing insecurity more damaging than others? These questions are central to unraveling the complex pathways through which urban poverty translates into mental health disparities.

1.3 Study Objectives and Contributions

The primary objective of this academic paper is to systematically investigate the longitudinal association between housing insecurity exposure and the trajectory of mental distress in a well-defined cohort of low income urban families. By tracking families over a continuous thirty-six month period, this study aims to establish a clear temporal sequence, thereby overcoming the limitations of previous cross-sectional analyses that struggle to disentangle the directionality of the housing-mental health relationship. This research seeks to achieve three specific aims. First, to quantify the cumulative impact of diverse housing insecurity events on the severity of mental distress over time. Second, to identify which specific dimensions of housing insecurity exert the strongest influence on psychological well-being. Third, to explore potential moderating factors, such as social support and baseline resilience, that might mitigate the adverse effects of housing instability. The contributions of this study are manifold. Methodologically, it employs a robust longitudinal cohort design with repeated measures, allowing for a nuanced understanding of how mental health fluctuates in tandem with housing circumstances. Theoretically, it advances the social causation hypothesis by providing empirical evidence that structural environmental stressors directly precipitate mental

distress. Practically, the findings are intended to inform urban housing policies, demonstrating that investments in housing stabilization are concurrently investments in public mental health. By illuminating the profound human cost of the urban housing crisis, this research advocates for systemic interventions that address both the structural causes of housing insecurity and the immediate psychological needs of affected families.

2. Literature Review and Theoretical Framework

2.1 Defining and Measuring Housing Insecurity

Housing insecurity has historically been a challenging construct to define and measure uniformly across academic disciplines. Early research predominantly focused on literal homelessness, treating housing status as a binary condition. However, contemporary scholarship has recognized that housing insecurity operates along a continuum of vulnerability. Recent literature characterizes housing insecurity through four primary dimensions. The first is housing affordability, typically measured by the proportion of household income allocated to housing costs, with severe rent burden defined as spending in excess of fifty percent of income on rent and utilities [1]. The second dimension is housing stability, which encompasses the frequency of involuntary residential moves, formal and informal evictions, and the subjective perception of the likelihood of forced displacement in the near future. The third dimension involves housing quality, referring to the physical conditions of the dwelling, including structural deficiencies, pest infestations, inadequate heating or plumbing, and exposure to environmental toxins. The fourth dimension is overcrowding, usually operationalized as having more than one resident per room. Researchers argue that these dimensions frequently overlap and compound one another; for instance, a family might accept substandard, overcrowded conditions to reduce their rent burden, only to still face the threat of eviction due to income volatility [2]. The operationalization of these dimensions is crucial for empirical research, as a singular focus on any one aspect fails to capture the holistic lived experience of precarious housing. Measurement instruments have evolved from simple single-item questions to comprehensive indices that generate a cumulative housing insecurity score, enabling a more granular analysis of how layered vulnerabilities influence socio-economic and health outcomes [3].

2.2 Theoretical Models of Stress and Mental Distress

To comprehend how housing insecurity translates into mental distress, this study relies on several established theoretical frameworks within sociology and environmental psychology. The primary lens is the stress process model, which posits that socio-economic status fundamentally shapes one's exposure to structural stressors and access to coping resources [4]. Within this model, housing insecurity functions as a chronic, primary stressor that subsequently generates a cascade of secondary stressors, such as food insecurity, relationship conflict, and occupational instability. The accumulation of these stressors overwhelms the psychological coping mechanisms of individuals, leading directly to the onset of mental distress [5]. An adjunct to this is the theory of allostatic load, borrowed from psychobiology, which describes the wear and tear on the body and brain resulting from chronic overactivity or underactivity of physiological systems that are normally involved in adaptation to environmental challenge. When a low income family is constantly threatened by eviction, the continuous state of physiological arousal translates into psychological fatigue, depression, and anxiety [6]. Furthermore, the concept of ontological security is vital; it describes the deep-seated psychological need for a secure, predictable, and continuous living environment that provides a sense of biographical continuity and personal identity. The deprivation of ontological security through frequent, forced relocations fractures community ties, disrupts personal narratives, and creates profound feelings of alienation and helplessness [7]. Together,

these theoretical models elucidate the pathways through which the external, structural condition of housing precariousness infiltrates the internal, psychological landscape of urban residents.

2.3 Gaps in the Current Literature

Despite the robust theoretical foundations and the growing body of empirical evidence linking poor housing to adverse health outcomes, significant gaps remain in the current literature. The most prominent limitation is the heavy reliance on cross-sectional study designs [8]. Cross-sectional studies capture a snapshot in time, making it exceedingly difficult to establish causality or determine the direction of the relationship. It is often unclear whether housing insecurity directly causes mental distress, or whether individuals experiencing mental health crises are subsequently more likely to downwardly drift into housing instability due to employment loss or behavioral challenges [9]. While some longitudinal studies exist, they frequently suffer from high attrition rates among the most vulnerable participants, or they measure housing insecurity using overly simplistic metrics that fail to capture the multidimensional nature of the phenomenon. Furthermore, much of the existing research focuses exclusively on adult mental health, neglecting the systemic impact on the family unit as a whole and failing to capture the shared psychological burden experienced by household members [10]. There is also a lack of consensus on the chronicity of exposure required to trigger significant mental health declines; it is not fully understood whether acute, severe episodes of instability are more detrimental than chronic, low-grade insecurity. Additionally, prior studies often insufficiently control for confounding variables such as baseline mental health, substance use, or concurrent non-housing financial shocks. By implementing a rigorously controlled, multi-wave cohort study that utilizes comprehensive, multidimensional measures of both housing insecurity and mental distress, the present research directly addresses these methodological and theoretical gaps.

3. Methodology and Study Design

3.1 Cohort Selection and Demographic Characteristics

The empirical foundation of this research is a prospective, longitudinal cohort study designed to track low income urban families over a continuous thirty-six month period. The target population was defined as families residing in metropolitan areas characterized by severe housing affordability crises. To ensure a representative sample of the vulnerable urban population, participants were recruited from diverse sources, including community health clinics, municipal social service agencies, public school family resource centers, and tenant advocacy organizations. Inclusion criteria required that households have an income at or below one hundred and fifty percent of the federal poverty line, contain at least one adult caregiver and one dependent child under the age of eighteen, and be currently residing in rental accommodations. Exclusion criteria were applied to households currently residing in permanent supportive housing programs, as the wraparound services provided in such settings would confound the naturalistic observation of housing insecurity dynamics. The initial baseline recruitment yielded a cohort of numerous families, deliberately oversampled to account for the anticipated attrition inherent in longitudinal research with highly mobile populations. The recruitment strategy emphasized cultural sensitivity and language accessibility, employing bilingual field researchers and utilizing culturally validated screening instruments. Comprehensive demographic data were collected at baseline, capturing variables such as age, gender, racial and ethnic background, educational attainment, employment status, and household composition. This meticulous approach to cohort selection ensures that the resulting data accurately reflect the demographic complexities and intersecting vulnerabilities of the urban poor.

3.2 Data Collection Procedures

The data collection protocol was structured around four primary assessment waves: a comprehensive baseline evaluation at month zero, followed by subsequent follow-up assessments at month twelve, month twenty-four, and month thirty-six. This annual assessment rhythm was chosen to balance the need for granular temporal data against the risk of participant fatigue. All interviews were conducted by extensively trained research assistants utilizing standardized survey protocols. To maximize retention and accommodate the complex schedules of low income working parents, interviews were offered in multiple formats, including in-person sessions at community centers, home visits, and secure telephone or video conferencing. Rigorous retention strategies were implemented, including the collection of secondary contact information, regular check-in communications between formal assessment waves, and graduated financial incentives for continued participation over the three-year study duration. At each assessment wave, participants completed an extensive battery of questionnaires designed to capture changes in their housing status, household economics, employment, and mental health. To ensure the integrity of the longitudinal data, rigorous tracking mechanisms were utilized for families that relocated during the study period. Specialized protocols were developed for conducting interviews with families who experienced literal homelessness during the follow-up period, ensuring their experiences were captured without inducing additional trauma. Furthermore, all data collection procedures were subjected to rigorous ethical review by the institutional ethics board, with strict protocols established for informed consent, data anonymization, and immediate referral to crisis mental health or housing services if a participant demonstrated acute distress or imminent risk of harm.

3.3 Measures of Housing Insecurity and Mental Distress

The independent variable, housing insecurity, was operationalized using a composite multidimensional index developed specifically for this longitudinal context. At each wave, participants reported on four distinct subdomains. Affordability was assessed by calculating the ratio of total housing costs, including rent and essential utilities, to total household income. Stability was measured by documenting the number of involuntary moves in the preceding twelve months, receipt of formal eviction notices, and the subjective perception of the likelihood of having to move involuntarily in the next two months. Housing quality was evaluated using an adapted standardized housing condition checklist that recorded the presence of structural defects, inadequate temperature control, water leaks, and pest infestations. Overcrowding was calculated using the persons-per-room ratio. These subdomains were aggregated into a cumulative housing insecurity severity score for each assessment wave. The dependent variable, mental distress, was assessed utilizing widely validated psychometric instruments designed to measure non-specific psychological distress, depressive symptomatology, and generalized anxiety. The core measure was a standardized symptom checklist that asks participants to rate the frequency and severity of emotional distress symptoms over the preceding thirty days. Additionally, a validated scale for perceived chronic stress was administered to capture the continuous psychological burden associated with poverty. Covariates measured at baseline and at each follow-up included employment status changes, acute non-housing financial shocks such as medical emergencies, baseline physical health status, and access to informal social support networks. By utilizing these robust, standardized measures, the study ensures high internal validity and facilitates precise tracking of individual trajectories over the thirty-six month period.

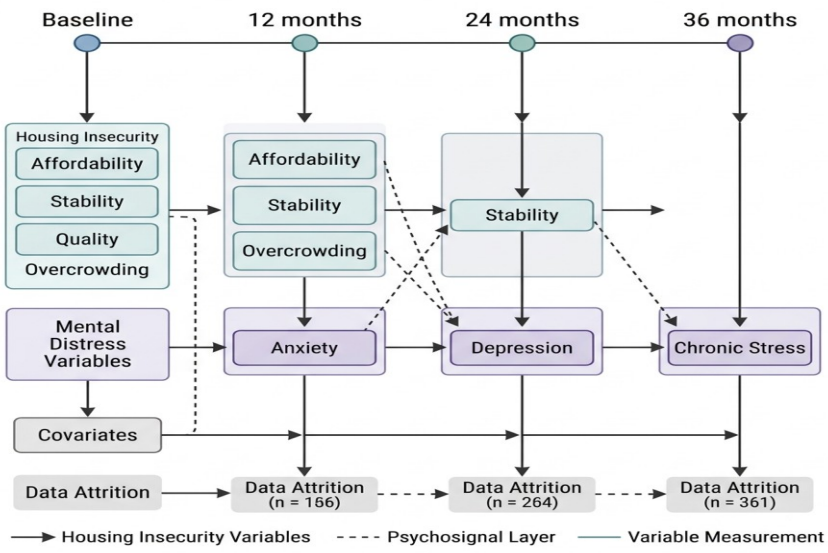

Figure 1: Comprehensive Schematic of Longitudinal Study Design and Variable Measurement

4. Statistical Analysis Approach

4.1 Descriptive Analysis Strategy

The analytical framework commenced with a thorough descriptive examination of the cohort's baseline characteristics and the distributional properties of all continuous and categorical variables across the four assessment waves. Measures of central tendency, including means and medians, alongside measures of dispersion such as standard deviations and interquartile ranges, were computed for the continuous variables representing mental distress scores and the composite housing insecurity index. Frequencies and percentages were generated for categorical demographic variables and discrete housing events, such as the occurrence of an eviction. To assess the magnitude and direction of the unadjusted relationships between housing insecurity dimensions and mental distress scores, bivariate correlation matrices were constructed at each time point. This initial descriptive phase was critical for identifying temporal patterns, such as the overall trajectory of average mental distress scores as the cohort aged over the thirty-six months. Furthermore, a rigorous analysis of sample attrition was conducted to determine whether participants who dropped out of the study differed systematically from those who completed all four waves. Comparative analyses utilized standard statistical tests to evaluate differences in baseline housing insecurity and mental distress between continuers and dropouts. Recognizing that attrition in longitudinal studies of vulnerable populations is rarely completely random, these descriptive findings were utilized to inform the selection of appropriate statistical weights and imputation strategies to minimize bias in the subsequent longitudinal modeling.

Table 1: Baseline Demographic and Socioeconomic Characteristics of the Study Cohort

Demographic Characteristic	Category	Percentage of Cohort	Mean Value
Respondent Age	Under 30	34.2	32.5
Respondent Age	30 to 45	51.5	-
Respondent Age	Over 45	14.3	-
Gender Identity	Female	78.4	-
Gender Identity	Male	21.6	-
Employment Status	Full-time	42.1	-
Employment Status	Part-time / Casual	38.5	-
Employment Status	Unemployed	19.4	-
Household Size	Number of Children	-	2.4

Demographic Characteristic	Category	Percentage of Cohort	Mean Value
Baseline Rent Burden	Income Spent on Rent	-	58.7

4.2 Longitudinal Modeling Techniques

To rigorously evaluate the temporal association between changes in housing insecurity and subsequent fluctuations in mental distress, the core statistical analysis employed advanced longitudinal modeling techniques, specifically hierarchical linear modeling and generalized estimating equations. These approaches were selected because they are uniquely suited to handle nested longitudinal data, where repeated measurements over time are nested within individual participants, thereby accounting for the non-independence of observations [11]. The primary models utilized mental distress scores at waves two, three, and four as the dependent variables. The main predictor variables were the cumulative housing insecurity scores from the concurrent and immediately preceding waves, enabling the analysis of both immediate and lagged effects. To isolate the specific impact of housing insecurity, all models comprehensively controlled for baseline mental distress, ensuring that the analysis captured new incidence or exacerbation of symptoms rather than pre-existing conditions. Furthermore, the models adjusted for a robust set of time-invariant covariates, such as race and baseline educational attainment, as well as time-varying covariates, including changes in employment status and the occurrence of significant life events not related to housing. To address the complexities of missing data inherent in longitudinal research, multiple imputation techniques based on chained equations were utilized, generating numerous comprehensive datasets that were subsequently analyzed and pooled to produce unbiased parameter estimates and standard errors. Sensitivity analyses were also conducted to test the robustness of the findings against different assumptions regarding the missing data mechanisms and to examine the individual impact of the specific sub-dimensions of housing insecurity, thereby ensuring the highest level of statistical rigor and interpretability [12].

5. Results and Findings

5.1 Baseline Characteristics of the Cohort

The initial baseline assessment successfully enrolled a substantial cohort of families, providing a highly detailed portrait of the socio-economic realities faced by low income urban populations. As detailed in the descriptive analysis, the majority of primary respondents were female, reflecting the high proportion of single-mother households within this specific demographic stratum. The average age of the respondents indicated a predominantly young to middle-aged adult population, navigating the dual pressures of child-rearing and economic survival. Employment data revealed significant labor market precariousness; while a substantial portion held full-time positions, an almost equal number relied on part-time, casual, or gig-economy work characterized by unpredictable hours and absent benefits. Crucially, the baseline measurements of housing affordability highlighted extreme vulnerability. On average, participating families allocated nearly sixty percent of their total household income to rent and essential utilities, far exceeding standard definitions of severe housing cost burden. This profound financial strain left virtually no residual income for emergency savings, healthcare, or educational advancement. Furthermore, baseline assessments of housing quality indicated that a significant minority of families were already residing in substandard conditions, reporting multiple structural deficiencies and chronic pest issues. The baseline mental health evaluations established that the cohort exhibited levels of psychological distress substantially higher than national averages for the general population, establishing a concerning baseline of psychological vulnerability prior to the longitudinal tracking of housing events. These initial findings underscore the precarious foundation upon which these families operate and set the stage for understanding how subsequent housing shocks impact their trajectory.

5.2 Association Between Housing Insecurity and Mental Distress

The longitudinal analysis yielded compelling and statistically significant evidence of a robust association between exposure to housing insecurity and the exacerbation of mental distress over the thirty-six month observation period. The hierarchical linear models demonstrated a clear dose-response relationship: as the cumulative severity of housing insecurity increased across the assessment waves, the magnitude of reported psychological distress rose correspondingly. Families that experienced persistent housing insecurity across all four waves exhibited the most dramatic deterioration in mental health scores, moving from moderate distress at baseline into ranges indicative of severe clinical depression and anxiety by the final assessment. Notably, the analysis revealed that the transition from stable but unaffordable housing to forced residential mobility, such as an eviction or an involuntary move due to sudden rent increases, functioned as an acute psychological shock. These events were associated with an immediate and sharp spike in generalized anxiety and perceived stress scores in the assessment wave immediately following the event. Furthermore, the models analyzing lagged effects indicated that the psychological damage of severe housing disruption is not transient; elevated levels of mental distress persisted for twelve to twenty-four months following a forced relocation, even if the family subsequently secured stable housing. This prolonged psychological recovery period underscores the deeply traumatic nature of housing loss. By controlling for baseline mental health and concurrent financial shocks, the analysis confidently isolates housing insecurity as an independent and profoundly powerful driver of psychological deterioration among low income urban families, confirming the central hypothesis of the study.

Table 2: Longitudinal Association Between Housing Insecurity Dimensions and Mental Distress Scores

Predictor Variable	Unadjusted Estimate	Adjusted Estimate	Standard Error
Overall Insecurity Index	3.45	2.89	0.42
Severe Rent Burden	1.82	1.34	0.35
Involuntary Relocation	5.67	4.92	0.58
Substandard Quality	2.15	1.67	0.39
Overcrowding Exposure	1.98	1.45	0.41
Employment Loss (Covariate)	-	3.12	0.55
Baseline Distress (Covariate)	-	0.68	0.08

5.3 Mediating Factors and Longitudinal Trends

Beyond establishing the direct main effects, the analysis delved into the nuances of how this relationship fluctuates over time and is influenced by specific mediating variables. The examination of the individual sub-dimensions of the housing insecurity index revealed that while affordability stress contributes to a chronic, low-grade elevation in depressive symptoms, the dimension of housing stability, specifically the threat and execution of eviction, is the primary catalyst for acute anxiety and severe psychological trauma. This suggests that the unpredictability and loss of control associated with forced displacement are particularly corrosive to mental well-being. Furthermore, the longitudinal models assessed the role of social support as a potential buffering mechanism. Families that reported robust informal support networks, such as reliable assistance from extended family or strong community ties, demonstrated a significantly attenuated mental health response to housing insecurity shocks. For these socially connected families, the trajectory of mental distress remained relatively flat despite facing severe rent burdens or substandard conditions. Conversely, families experiencing high levels of social isolation exhibited the steepest declines in mental health following a housing crisis, highlighting the compounding danger of facing structural poverty without an adequate social safety net. The analysis also observed a weathering effect over the three years; families exposed to continuous, unresolved housing insecurity showed signs of psychological

exhaustion by wave four, characterized by emotional blunting and a marked decrease in proactive coping strategies. These longitudinal trends paint a complex picture of cumulative disadvantage, where chronic exposure to the precarious urban housing market systematically erodes both psychological resilience and the social capital necessary for recovery.

6. Discussion and Conclusion

6.1 Interpretation of Findings

The findings of this comprehensive longitudinal cohort study provide unequivocal evidence that housing insecurity is not merely an economic hardship, but a profound public health crisis that systematically generates mental distress among low income urban families. By tracking families over a continuous thirty-six month period, this research successfully transcends the limitations of cross-sectional studies, establishing a clear temporal sequence where changes in housing stability directly precipitate subsequent fluctuations in psychological well-being. The identification of a dose-response relationship between the severity of housing insecurity and the depth of mental distress validates the stress process model and the allostatic load framework within the context of urban poverty. The data reveal that the psychological toll is multifaceted; chronic rent burden slowly erodes mental well-being through relentless financial anxiety, while acute events like forced evictions trigger immediate and severe trauma responses that linger long after the physical displacement has concluded. Furthermore, the discovery that social isolation severely exacerbates these negative outcomes highlights the intersectionality of urban vulnerability. When housing markets force low income families to constantly relocate, they systematically dismantle the very community support networks that serve as the primary psychological buffer against poverty. Therefore, housing insecurity functions as an engine of psychological weathering, systematically dismantling a family's capacity to thrive and perpetuating intergenerational cycles of disadvantage within the urban core.

6.2 Policy Implications

The empirical evidence generated by this study demands a fundamental shift in how urban housing policies are conceptualized and implemented. Because the data clearly demonstrate that housing insecurity causes significant mental health deterioration, interventions aimed at stabilizing housing must be recognized and funded as critical mental health interventions. Public policy must prioritize the immediate reduction of forced residential mobility. This includes the implementation of comprehensive eviction prevention programs, such as universally guaranteed legal counsel for tenants facing eviction proceedings, and the establishment of robust, accessible emergency rental assistance funds designed to bridge temporary financial shortfalls before they result in displacement. Furthermore, the long-term solution necessitates a massive, sustained expansion in the supply of deeply affordable, high-quality public and subsidized housing, decoupling basic shelter from the speculative pressures of the private urban real estate market. The findings regarding the specific toxicity of poor living conditions also necessitate stricter, more aggressively enforced municipal housing codes to ensure that low income tenants are not forced to endure structural hazards that compromise their psychological and physical safety. Additionally, social service agencies must adopt a holistic approach, integrating mental health screening and support services directly into housing assistance programs, recognizing that families experiencing housing crises are simultaneously experiencing acute psychological distress that requires immediate, trauma-informed care.

6.3 Limitations and Concluding Remarks

While this study benefits from a rigorous longitudinal design and comprehensive multidimensional measures, it is necessary to acknowledge several methodological limitations. The geographical

focus on specific urban metropolitan areas may limit the generalizability of the findings to rural populations or urban centers in vastly different regulatory environments. Although advanced statistical techniques were employed to handle attrition, the possibility remains that the most severely unstable families were disproportionately lost to follow-up, which would suggest that the presented results might actually underestimate the true magnitude of the mental health impact. Additionally, reliance on self-reported measures of mental distress, while utilizing validated instruments, introduces the potential for response bias, particularly given the stigma surrounding mental illness in many communities. Future research must build upon these findings by integrating objective physiological markers of chronic stress, exploring the specific impacts on child developmental outcomes within the household, and conducting rigorous longitudinal evaluations of targeted housing policy interventions. In conclusion, this study definitively establishes housing insecurity as a potent, structural driver of mental distress among low income urban families. The persistence of the urban housing crisis exacts a devastating and measurable psychological toll on vulnerable populations. Addressing this crisis requires moving beyond conceptualizing housing solely as an economic commodity, and instead recognizing secure, affordable, and safe housing as an indispensable foundation for public mental health and human dignity in the modern city.

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