



# OPPORTUNITY STARTS AT HOME

## HEALTHCARE ADVOCATES ARE HOUSING ADVOCATES

When a family's housing situation is unaffordable and insecure, chances to lead a healthy life dwindle rapidly. Safe, stable, and affordable housing prevents long-term health problems and promotes healthy, productive lives.

### **Affordable housing is a prescription for good health.**

“When low-income households spend more than half their income on housing, they have little if any money to spend on other necessities, such as food, childcare, transportation, and healthcare. The lowest-income renters who are severely cost-burdened spend 38% less on food and 70% less on healthcare than the lowest income renters who are not cost-burdened (Joint Center for Housing Studies, 2022).” Quoted from NLIHC, [Out of Reach](#)

- People who are cost-burdened must constantly make tradeoffs that are harmful to their health – covering rent instead of food or healthcare. Being cost-burdened is also a source of chronic stress, which is in itself unhealthy. ([Burris et al.](#), 2019).
- Paying high costs for housing often forces people with low incomes to choose between paying rent and obtaining necessary medical care. People who are worried about paying their rent are more likely to hold off on receiving care due to cost, to not have a routine source of care, and to miss annual check-ups. People who are worried about paying their rent are also more likely to have compound chronic conditions, including diabetes, heart disease, and hypertension which makes this lack of routine health care especially dangerous ([Center on Budget and Policy Priorities](#), 2022).
- People experiencing homelessness have higher rates of physical and mental health conditions and higher mortality rates than low-income populations with housing. ([Health Affairs](#), 2024).
- States can support housing's role in health by funding housing-related services through their Medicaid programs, and research has shown a strong return on investment with reductions in health care costs. Oregon reported a 12 percent savings in Medicaid expenditures one year after moving individuals into affordable housing with supportive services ([National Academy for State Health Policy](#), 2021).

**“A healthy home is one that is dry, clean, safe, ventilated, free of pests and contaminants, well maintained, and thermally comfortable. In addition, homes should be affordable and accessible to all people, regardless of age or ability.”** Quoted from [National Center for Healthy Housing](#), 2023

### CHILDREN

“We have found that children living in stable homes have better physical and mental health outcomes and educational achievement, are at a lower risk of hospitalization, and are less likely to experience other economic hardships. Furthermore, research has shown that stable housing reduces overall health care expenditures, including reduced emergency department costs and general inpatient hospitalizations.” Quoted from [Children's Health Watch](#), 2021



- Young children whose families move twice or more in a year are at risk of poor developmental and health outcomes ([Bovell-Ammon et al., 2020](#)).
- Young children in families who live in unstable housing are 20% more likely to be hospitalized than those who do not worry about frequent moves or have anxiety over rent ([National Housing Conference & Children's HealthWatch, 2016](#)).
- Families experiencing cost-related moves are more likely to experience disrupted access to social safety nets, including the Supplemental Nutrition Assistance Program (SNAP), the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) and Medicaid ([Leifheit et al., 2024](#)).
- When families fall behind on rent, are forced to move multiple times, and/or experience homelessness, infants and toddlers are placed at an increased risk of being in fair/poor health and not meeting developmental milestones. In addition, their mothers are more likely to report fair/poor physical health and depressive symptoms compared to stably housed families ([Children's HealthWatch, 2021](#)).
- Indoor air quality has a significant impact on children's wellbeing and health as their respiratory systems are still developing. Exposure to air pollutants increases the risk of severe respiratory illnesses, including asthma, in young children. Higher concentrations of indoor air pollutants are found in homes, where children spend 55 to 69 percent of their time ([Lizana et al., 2020](#)). Poor housing quality further affects the indoor air quality and the respiratory health of children ([Holden et al., 2023](#)).
  - » "Households with poor housing quality had 50 percent higher odds of an asthma-related emergency department visit in the past year (Hughes et al., 2017)." Quoted from [How Housing Matters](#)
- Housing assistance has been linked to positive health outcomes for children. Children in families with housing assistance have lower blood lead levels compared to similar children in families without assistance ([Ahrens et al., 2016](#)).
- Research shows that families who receive housing choice vouchers experience measurable health benefits, including reduced parent stress. This reduction in family stress plays an important role in healthy child development. Vouchers also have been shown to improve adequacy of space, sufficiency of heat, and daytime neighborhood safety ([Health Affairs, 2024](#)).

## ADULTS AND SENIORS

- Housing instability during childhood has long-run impacts into adulthood. Adults who moved frequently as children are more likely to report being in poor mental health, including depression and anxiety, and have higher rates of smoking compared to adults who lived in stable homes as children ([Bures, 2003](#)) ([Dong et al., 2005](#)) ([Burgard et al., 2012](#)).
- Adults who are unable to afford rent are more likely to report smoking, be in fair or poor health, have mental distress including depression, delay doctor visits, and lack enough sleep compared to those who never or rarely worry about affording housing expenses ([Stahre et al., 2015](#)).
- Low-income adults receiving housing assistance are more likely to report better health outcomes and psychological well-being compared to individuals on waitlists for housing assistance ([Fenelon et al., 2017](#)).



- Adults experiencing homelessness have 60 to 70 percent higher rates of cardiovascular events than the general population ([American Heart Association](#), 2020).
- More than 10 million households headed by someone 65 and older are cost burdened, and half pay more than 50 percent of their income toward rent. Nearly three-quarters of renters earning less than \$15,000 per year are cost burdened. Cutting back on food and medical care is often necessary, which can be especially harmful for those with chronic health conditions ([Joint Center for Housing Studies](#), 2022).

## Unaffordable and unstable housing causes and perpetuates health disparities while also ballooning healthcare costs.

“Without policy changes in the housing sector, it will be difficult for health systems to adequately respond to housing needs.” Quoted from [Health Affairs](#), 2020

- [Children’s HealthWatch](#) estimates \$111 billion in avoidable health costs over ten years because of housing instability (2021).
- “Five percent of hospital users are responsible for half of the health care costs in the US, and most of those patients live below the poverty line and are housing insecure ([Blumenthal & Abrams](#), 2016).”
- A 2020 study examining COVID-19 rates across 3,135 counties found that for each 5 percent increase in the number of households with poor housing conditions the risk of COVID-19 infections increased by 50 percent and COVID-19 mortality increased by 42 percent ([Ahmad et al.](#), 2020).

### Research shows that for people that have access to good, affordable housing:



Source: [Center for Research Outcomes and Education](#)

- Low-income communities and communities of color disproportionately live in areas with high rates of outdoor air pollution and have disproportionately high rates of asthma ([NRDC](#), 2023).
- Formerly redlined neighborhoods have less tree coverage and other vegetation, which contributes to on average 4.7-degree higher air temperatures than non-redlined neighborhoods. Formerly redlined neighborhoods then have less mitigation to extreme heat, which can cause harmful health effects including heatstroke, asthma attacks, and reduced cognition ([NRDC](#), 2023).

## Neighborhoods, and the housing and resources available there, shape health outcomes. Historically disinvested communities are subject to health disparities due to unequal conditions of the built environment and housing interventions must aim to resolve these disparities.

“Investments in housing, schools, and community resources in historically disadvantaged neighborhoods are crucial to advancing health equity.” Quoted from [Health Affairs](#), 2024

- The number and quality of health care facilities in a neighborhood have a direct impact on health. Public transit access can also affect people’s ability to get to treatment and preventive care. Neighborhood resources, including libraries and grocery stores, shape people’s ability to make healthy lifestyle choices ([Health Affairs, 2024](#)).
- A study looking at residents of gentrifying tracts in six major US cities found that Black and Hispanic residents were more likely to live in Medically Underserved Areas. These areas were characterized by overall worse air pollution, walkability, and social deprivation than areas populated by predominantly White and Asian residents. Black residents living in gentrifying neighborhoods also lived in areas with a substantially lower life expectancy. The findings reveal that Black and Hispanic people are at risk of worsening contextual determinants of health due to gentrification ([Health Affairs, 2024](#)).
- Substandard housing quality and environmental risks are disproportionately concentrated in communities of color, which is the direct result of historic redlining and discriminatory housing policy, zoning decisions and land-use practices. These conditions widen the health inequity gap across several metric including incidence of disease and mortality ([Anyanwu & Beyer, 2024](#)).

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