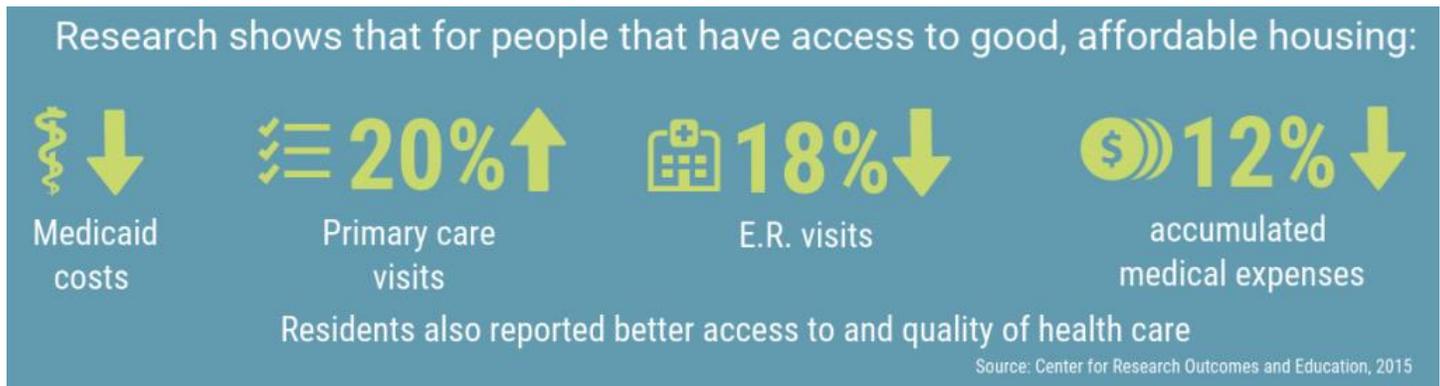


Affordable Housing & Health

- ❖ A quality affordable home is a prescription for good health. It has been linked to prevention of long-term health problems and promotes healthy, productive lives.
- ❖ “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).”
- ❖ Research links housing instability and homelessness with adverse short and long-term outcomes across the lifespan.



Children



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.

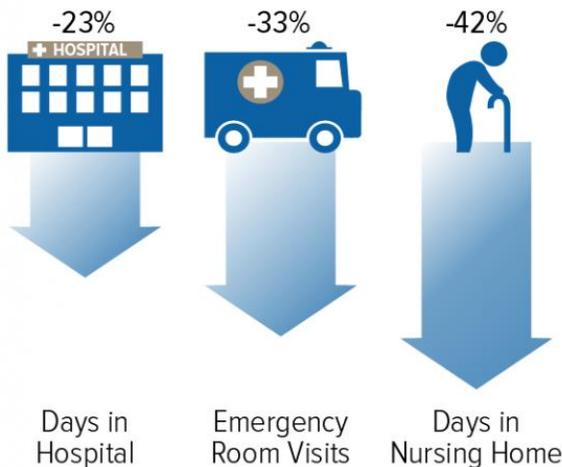
Children’s Healthwatch estimates \$111Billion in avoidable health costs over 10 years because of housing stability

- Behind on rent is associated with increased risk of fair/poor child health and hospitalizations compared to stably housed children ([Sandel et al., 2018](#)).
- Young children who move frequently are at increased risk of fair/poor child health, developmental delays, and being underweight for their age compared to peers in families living in stable homes. ([Cutts et al., 2015](#)).
- We knew almost 30 years ago that residential instability during childhood is associated with lack of established, regular preventative and sick care and adverse physical and mental health. ([Fowler, 1993](#)).
- Low income children living in substandard housing are more at risk for asthma and hospitalization ([Wu & Takaro, 2007](#)).
- “Housing instability and homelessness have been linked to an increased risk of depression and mental illness for adults and children over their lifetimes (Gilman & Kawachi et al., 2003; Children’s HealthWatch, 2011).” Quoted from [NLIHC, A Place to Call Home](#).
- 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](#)).

Adults

Supportive Housing Can Produce Health Care Savings

Combining affordable housing with intensive services for a high-needs group saved an average of over \$6,000 a year per person in health care



Note: Intensive services include help finding housing, working with a landlord, physical and behavioral health care, assistance finding employment, and others.

Source: Anirban Basu, *et al.*, "Comparative Cost Analysis of Housing and Case Management Program for Chronically Ill Homeless Adults Compared to Usual Care," *Health Services Research*, February 2012, Vol. 47, No. 1, Part II, pp. 523-543.

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- 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).

Older Adults

- Older adults who are housed after experiencing homelessness report fewer depressive symptoms and less acute care utilization (Brown et al., 2015).
- Senior households face an increasing risk of housing affordability. Due to the aging of the baby boom generation and rapidly rising housing prices the number of cost-burdened senior households has increased significantly in recent years.
- Cost-burdened senior households, those spending more than 30 percent of their incomes on housing, totaled nearly 72,000 households in Utah in 2019.
- One in four senior households in Utah are cost-burdened and one in eight are severely cost burdened, those spending more than 50 percent of their incomes on housing.
- By 2025 the number of severely cost burdened senior households is projected to increase by over 8,900 households.
- Eight programs provided rental assistance for 49,186 rental units in Utah in 2019. Twenty-three percent of the rent assisted units and vouchers were awarded to senior renters, a total of 11,342 units.
- The LIHTC programs provides nearly 38 percent of the rent assisted senior units, a total of 4,280 units. The Section 8 housing program ranks second in senior assistance with nearly 3,000 households awarded to senior renters, which amounts to 26 percent of rental assistance for senior renters.

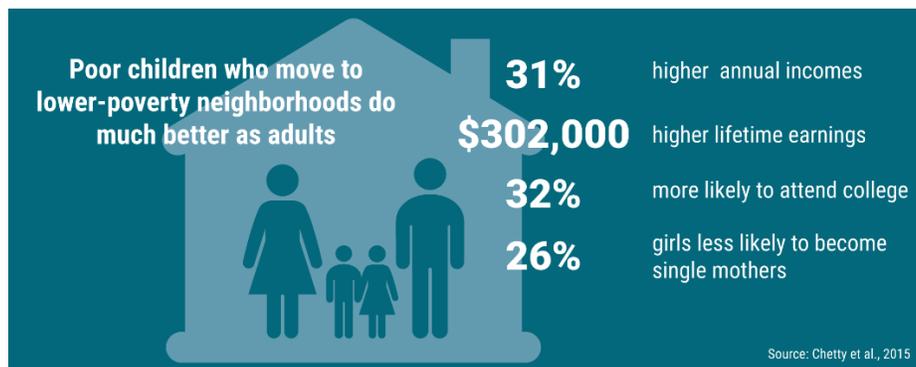
It is cheaper to maintain an older adult in their household than have them become homeless

Affordable Housing & Economic Mobility

“Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty in the United States” NLIHC, A Place to Call Home

“Young adults who had lived in public or voucher-assisted housing as teenagers had higher earnings and lower rates of incarceration than young adults from unassisted low-income households. The study suggests that housing vouchers and public housing provide low-income parents with greater financial resources to devote to their children’s development, which improves adult outcomes later in life.” ([Andersson, Haltiwanger, & Kutzbach, 2016](#)). Quoted from [NLIHC, A Place to Call Home](#).

- In 2012, housing assistance programs such as rental vouchers and public housing lifted 4.0 million people above the poverty line. (Center on Budget and Policy Priorities)
- Affordable housing located in high-opportunity neighborhoods can help promote residential diversity and help children in poor families climb the income ladder as adults.
 - As Harvard economist Nathaniel Hendren states: “In places where kids of different economic backgrounds are mixing in the same environment, those tend to be places where kids from low-income backgrounds rise up further in the income distribution.”
- ❖ Safe, affordable housing enables low-income people to climb up the income ladder and achieve the American Dream.
- ❖ Affordable housing frees up more family income for other necessities, such as nutritious food, transportation, health care, and savings.



Because of this, future children and grandchildren were more likely to be raised in a better neighborhood by two parents who have more education and more income, which helps break the cycle of generational poverty.

Affordable Housing, Economic Stimulus & Job Creation

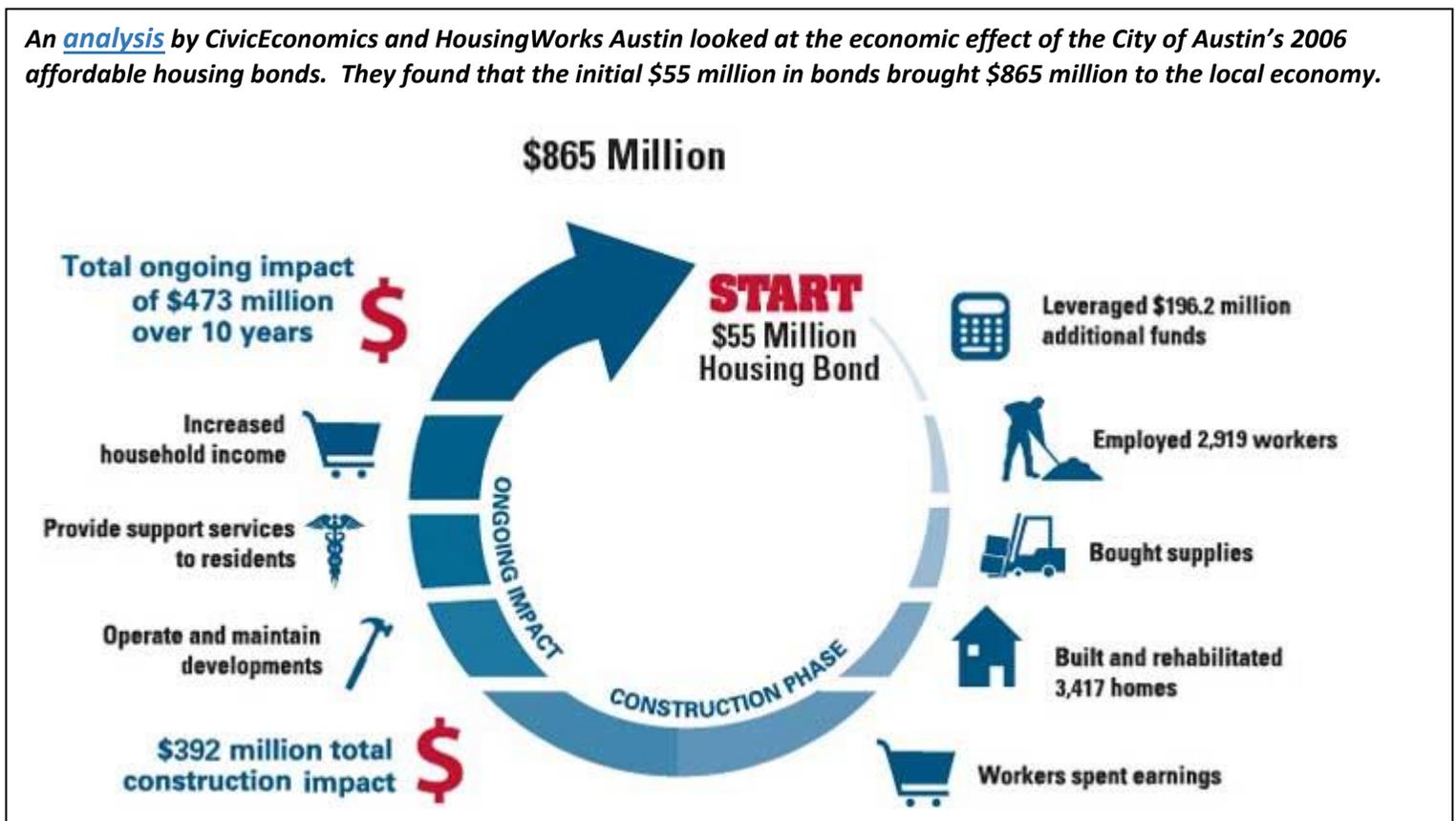
High Housing costs restrict opportunities for families to earn more money, which in turn Drags the American economy

Investments in affordable housing are a proven catalyst for economic growth, job creation, and development.

The creation of affordable housing **increases employment** (direct jobs such as construction and indirect jobs such as suppliers and materials); **increases revenue for local government** (permits, fees, property taxes, sales tax); and **increases consumer spending in the area once the home are occupied** (retail, grocery, etc.).



An [analysis](#) by CivicEconomics and HousingWorks Austin looked at the economic effect of the City of Austin's 2006 affordable housing bonds. They found that the initial \$55 million in bonds brought \$865 million to the local economy.



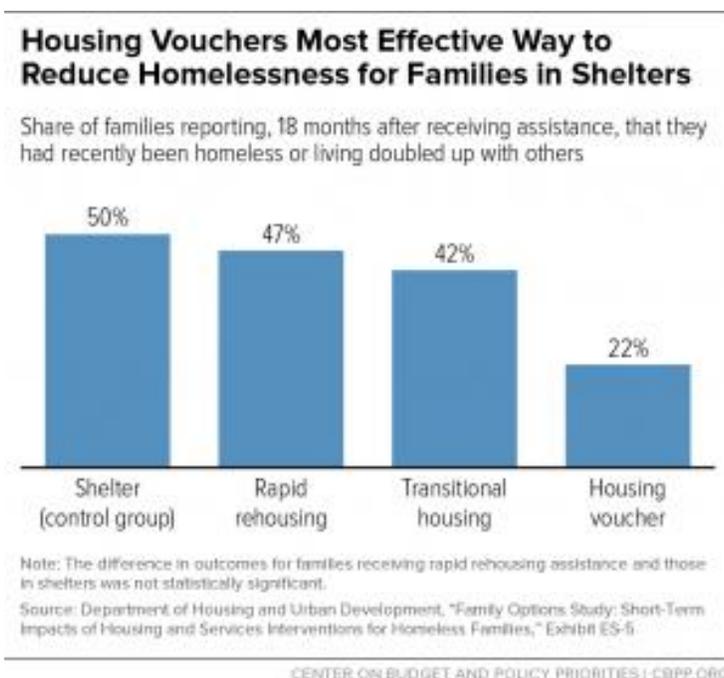
“HUD programs boost local economies, supporting hundreds of thousands of jobs each year. The Campaign for Housing and Community Development Funding (CHCDF) estimates that in FY2015, HUD investments supported 537,297 jobs. Of those jobs, 301,217 were directly supported by HUD programs, while 236,080 were supported indirectly.” Quoted from [NLIHC, A Place to Call Home](#).

Affordable Housing & Homelessness

- ❖ Access to affordable housing increases stability for vulnerable households and helps avert homelessness.
- ❖ Each of the barriers that are triggered or heightened due to housing insecurity is a factor that can further contribute to justice involvement. Therefore, access to stable and affordable housing is an absolute necessity.
- ❖ Rental assistance has been central to efforts to reduce homelessness among veterans, which have made considerable progress in recent years. Studies have found that rental assistance sharply reduces homelessness.

“Extensive research demonstrates that housing subsidies solve homelessness for the majority of families...The continuing crisis in affordable housing has led to a situation in which all too many poor families have become homeless. Many of these parents came of age when housing costs were high, and they were never able to break into the housing market. Others have lost housing and cannot find a new home that they can afford. For the vast majority of families, affordable housing, typically secured with a voucher or other subsidy, is sufficient to assure housing stability (Shinn, 2009).”

Quoted from [Shinn, National Alliance to End Homelessness, 2009](#).



“HUD’s Family Options study showed that long-term housing subsidies had a greater positive impact on housing stability than emergency shelter care. Long-term housing subsidies reduced the proportion of families that were homeless or doubled-up in the previous six months by 50% and reduced the proportion of families who experienced a shelter stay by 75%. Project-based transitional housing also reduced the proportion of families who experienced a shelter stay ([Gubits & Shinn et al., 2016](#)).” Quoted from [NLIHC, A Place to Call Home](#).

“Other studies have repeatedly found that families leaving homeless shelters for subsidized housing live in safer and higher quality communities and are less likely to return to a shelter than families who did not receive housing assistance (Rog, Holupka, & Patton, 2007) (Shinn, Weitzman, et al., 1998) (Shinn, 2009).” Quoted from [NLIHC, A Place to Call Home](#).