

## Housing Stability and Health

Health and housing are directly connected. People who live in healthy, affordable places live longer, healthier lives.<sup>1</sup> In just 5 years, housing costs have increased nearly 70% in San Mateo County,<sup>2</sup> making housing and community stability a growing concern. People who can't afford the increases in housing costs are forced to move away – resulting in a loss of social supports and longer commutes. Others must accept overcrowded or substandard housing, and choose between paying rent or other expenses such as healthy foods or medical care.

Housing is a cornerstone of a healthy community. Housing enables people to build roots in a community – get to know their neighborhoods, build a social network of support and become civically engaged. When housing is not affordable and stable, people are forced to do one or more of the following:

- Pay unaffordable housing costs – diverting wages away from other important household needs such as healthy food, medical care, transportation, and childcare.<sup>3, 4, 5</sup>
- Double or triple up families into crowded housing conditions, that can cause stress and speeds the spread of communicable diseases.<sup>6</sup>
- Accept unhealthy and/or unsafe housing conditions such as mold, lead, or exposed wires.<sup>7</sup>
- Become displaced from their communities, causing stress and disrupting social support systems, and job stability.<sup>8</sup>
- Find housing far away and travel long distances to work, damaging air quality, increasing congestion, asthma and other respiratory diseases.<sup>9, 10</sup>
- Become homeless, exposing them to dramatic reductions in health.<sup>11</sup>

The health impacts of housing instability are particularly intense for children—causing behavioral problems, depression, low birth weights, and other health conditions like asthma.<sup>12,13,14</sup> Housing instability can also slow educational progress by disrupting instruction and cognitive development, and by making it difficult to find a quiet place to study.<sup>15,16</sup> Studies have found that:

- Children who move frequently had a one year academic delay, lower test scores, and a lower likelihood of finishing school.<sup>17, 18, 19</sup>
- Displaced children are far more likely to have excessive and frequent absences from school.<sup>20</sup>
- Children in crowded housing have lower math and reading achievement and behavioral problems.<sup>21</sup>
- As lower-income parents and children are displaced, those remaining are often marginalized in schools and school decision-making, further perpetuating educational segregation and marginalizing working-class families.<sup>22, 23, 24</sup>

While low and middle-income households are most impacted by the health impacts of housing instability, all San Mateo County residents are affected:<sup>25</sup>

- More than 40 percent of San Mateo County households spend more than they can afford (30 percent or more of their income) on housing.<sup>26</sup>
- 60% of workers in San Mateo County commute in from other counties.<sup>27</sup> Every day San Mateo County drivers drive an average of 21 million miles. These patterns impact traffic congestion, crashes and related injuries/fatalities and contribute to expelling 62 tons of carbon monoxide and 1.3 tons of particulate matter into the air per day.<sup>28</sup> Air pollution is linked to lower birth weights,<sup>29</sup> cardiovascular and respiratory disease,<sup>30</sup> asthma, bronchitis, emphysema, and possibly cancer.<sup>31</sup>

- Stable housing is essential for a vibrant, civically engaged community. Studies have found that displacement can lower voter turnout among long-term residents,<sup>32,33</sup> and cause social isolation, disconnection, and loss of political voice.<sup>34,35,36</sup>

### **Creating Healthy Housing: The Five P's of Housing Stability**

The health consequences of housing instability and displacement are broad and deep, and require a comprehensive approach. Fortunately, there are a many solutions to address our community's diverse housing challenges. Policymakers and residents have access to tools to counteract the effects of instability and displacement before it starts and after it has begun. We present the 5 P's framework for addressing housing stability:

1. **Protection** of existing residents. Protecting residents means ensuring renters can remain in their homes and don't experience the health impacts of housing instability or displacement and can continue to contribute to a healthy, vibrant community.
2. **Preservation** of existing housing at all affordability levels. Preserving housing at all affordability levels means a commitment to maintaining units despite changing economic conditions, and replacing units at the same affordability levels for the same residents when preserving units is impossible. Preservation of housing ensures residents can remain active and engaged in the communities they call home. In addition, preserving housing takes a fraction of the cost of building new housing.
3. **Production** of new housing units at a diversity of affordability levels. San Mateo County is behind in housing production, particularly for units affordable to low-income residents. Local jurisdictions can make balanced housing production a priority through regulations and incentives for developers as well as through a commitment to using public resources for housing at all affordability levels. Increasing production of housing units will ensure housing is keeping up with population demands.
4. **Participation** of residents and community leaders in decision-making processes that impact their housing stability. True community participation in planning processes leads to better outcomes that work for the community members the plan serves. And when residents are engaged and invested, health outcomes improve.
5. **Placement** of housing near transit, jobs and amenities. The places we live have a huge impact on our health. Homes in San Mateo County must support residents' health in a comprehensive, holistic way. This means locating housing by transit and healthy food sources and away from sources of pollution. It means ensuring the places we live are safe and enjoyable for walking and biking.

There is no silver bullet to addressing our housing crisis. These principles are a starting point for cities and communities in San Mateo to limit housing instability and improve the health of our residents. We need a comprehensive approach to tackle all the challenges to housing stability in order to create a stable environment for residents.

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