

# The Impacts of Affordable Housing on Health: A Research Summary

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Researchers and practitioners have long understood there is a connection between housing and health. It is broadly acknowledged, for example, that efforts to minimize children's exposure to lead paint in the home have greatly reduced the incidence of lead poisoning and associated physical and cognitive health problems. Many of the pathways through which housing may affect health are less well-recognized, however. Examples include the mental health benefits associated with residential stability and the improved ability to live independently afforded by accessible and service-enriched housing.

To update an earlier review on this topic, the author looked at recent academic literature on the various ways in which the production, rehabilitation, or other provision of affordable housing may affect health outcomes for children and families.<sup>1</sup> The new review revealed 10 promising hypotheses regarding the contribution of affordable housing to health, which are summarized below.

## 1. Affordable housing may improve health outcomes by freeing up family resources for nutritious food and health care expenditures.

Families paying excessive amounts of their income for housing often have insufficient funds remaining to meet other essential needs, including food, medical insurance, and health care. These tradeoffs threaten the health of their children. Researchers have found children in low-income families that receive housing subsidies are more likely to have access to an adequate amount of nutritious food and to meet "well child" criteria — including the absence of developmental concerns, maintenance of a healthy weight, and classification as being in good or excellent health — than children in similar families on the waiting list for housing assistance.<sup>2</sup> While housing assistance may not be enough to enable poor families to weather all price shocks,<sup>3</sup> this evidence suggests it can have a measurable impact on expenditures related to child well-being.

The connection between unaffordable housing, strained budgets, and health outcomes is not limited to children. For



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example, adults living in unaffordable housing are more likely to describe themselves as being in fair or poor health than similar individuals living in affordable housing, as well as to report failure to fill a prescription or adhere to healthcare treatments as a result of cost.<sup>4</sup> Similarly, adults undergoing a foreclosure have a significantly higher likelihood of failing to fill a prescription due to cost and are less likely to have health insurance coverage than the general population.<sup>5</sup>

## 2. By providing families with greater residential stability, affordable housing can reduce stress and related adverse health outcomes.

At the extreme, there is little question that residential instability has adverse health impacts. For example, studies continually show that homeless children are more vulnerable to mental health problems, developmental delays, and depression than children who are stably housed, and that stable housing is strongly associated with improved mental health outcomes and a reduction in the number of days hospitalized among formerly homeless adults.<sup>6</sup> Frequent moves, living in doubled-up housing, eviction, and foreclosure are also related to elevated stress levels, depression, and hopelessness. Youth transitioning out of the foster care system may be particularly at risk of housing instability and negative health outcomes, including difficulty maintaining access to and continuity of care.<sup>7</sup> On a smaller scale, among some segments of the population, researchers have found evidence of a connection between the length of tenure in a residential building and the likelihood that residents report experiencing depression, with longer stays associated with lower levels of depression.<sup>8</sup>

### Health Leads: A Comprehensive Approach to Healthcare

Researchers and academicians are not the only ones who recognize the critical role that housing plays in



determining health and well-being. Medical professionals have also seen evidence of how housing affects their patients, and some have taken steps to integrate this insight into their

practice by taking a more holistic approach to health. For example, Health Leads, an interdisciplinary program founded at the Boston Medical Center, pairs families seeking medical care at emergency rooms and clinics with physicians who treat medical problems but also help to identify non-medical causes of health problems, such as poor housing conditions or inadequate access to healthy food. Volunteers provide referrals to supportive services and advocate on patients' behalf to ensure they receive the assistance they need. Health Leads addresses the full spectrum of medical and non-medical issues that influence health, increasing the chances of successfully treating patient illnesses and symptoms over the long term. For more information, visit [www.healthleadsusa.org](http://www.healthleadsusa.org).

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An emerging body of evidence also suggests that less severe manifestations of instability related to housing affordability, such as difficulty keeping up with utility bills, mortgage payments, or home repairs, may be linked to lower levels of psychological well-being and a greater likelihood of seeing a doctor.<sup>9</sup>

## 3. Stable, affordable homeownership may positively impact mental health by increasing the control that homeowners have over their physical environment and minimizing the disruptions associated with frequent, unwanted moves. However, the stress and disruption associated with mortgage defaults and foreclosures suggest that unsustainable forms of homeownership may have strong negative impacts on health.

Many studies have shown that homeowners generally achieve better physical and mental health outcomes than renters.<sup>10</sup> Researchers have put forth a variety of possible explanations for this phenomenon, suggesting that homeowners experience higher levels of self-esteem which may be related to improved health, and that homeowners are more likely to live in higher-quality housing and have more freedom to adapt their surroundings to their needs, reducing stress and leading to greater levels of satisfaction.<sup>11</sup> However, an unsustainable mortgage can offset many of these benefits, and research points to linkages between home foreclosures and an array of negative psychological and physical health problems, including hypertension, heart disease, and anxiety or depression.<sup>12</sup> These problems may be exacerbated by the tendency of many individuals to turn to unhealthy coping behaviors when faced with stressful life events.<sup>13</sup>

The studies reviewed in the preparation of this summary did not reveal strong evidence of a similar positive relationship between homeownership and children's health, although there was also no indication of a negative association. A recent study comparing the children of low-income homeowners and renters found no difference in health or behavioral problems, including anxiety and difficulties interacting with other children, as rated by the child's primary caregiver.<sup>14</sup> Earlier research found slightly lower levels of behavioral problems among children in families that own their homes as compared to renters. As the authors noted, however, decisively linking homeownership to children's — and indeed parents' — health outcomes is difficult if not impossible, given the large set of variables that affect, and are affected by, homeownership status and their direct and indirect impacts on children.<sup>15</sup> For example, individuals who choose to become homeowners may share a common set of



Individuals who choose to become homeowners may share a common set of characteristics that, regardless of tenure, influence parenting and health and at least partially explain different outcomes among renters and owners.

characteristics that, regardless of tenure, influence parenting and health and at least partially explain different outcomes among renters and owners.<sup>16</sup> Moreover, homeowners move much less frequently than renters and thus enjoy the benefits associated with stability discussed above. To the extent that homeownership benefits (as documented in some studies) are related to increased stability or housing quality, affordable rental programs that improve the conditions or stability of families' living arrangements may offer similar benefits.

#### **4. Well-constructed and managed affordable housing developments can reduce health problems associated with poor quality housing by limiting exposure to allergens, neurotoxins, and other dangers.**

When families have few affordable housing options, they may be forced to live in substandard housing that puts residents at risk of lead poisoning, asthma, and accidental injury.<sup>17</sup> Despite a major public health effort, many low-income families still live in homes that have lead-based paint hazards.<sup>18</sup> Poor quality or poorly maintained housing may be overrun with mold, dust mites, cockroaches, and rodents — all of which are sources of allergens that cause asthma and other respiratory illnesses.<sup>19</sup> Unsafe conditions in the home can also threaten resident well-being and increase the risk of accidental burns and injuries.<sup>20</sup>

Evidence suggests that simple measures such as the installation of smoke detectors and window guards can have a major impact on resident safety. Code enforcement can also be an effective tool for preventing and remediating indoor residential health hazards.<sup>21</sup> Lead paint remediation and allergen relief may require somewhat more intense

interventions such as window and carpet replacement and integrated pest management. While these measures may carry a higher up-front price tag, research has shown them to be both effective and more *cost-effective* than conventional maintenance over time.<sup>22</sup> When maintenance and renovations are not enough, housing vouchers and affordable new construction can help families move to safer, healthier housing.

#### **5. Stable, affordable housing may improve health outcomes for individuals with chronic illnesses and others by providing a stable and efficient platform for the ongoing delivery of health care and reducing the incidence of certain forms of risky behavior.**

A growing body of research suggests that stable and affordable housing may help individuals living with chronic diseases such as HIV/AIDS, diabetes, and hypertension maintain their treatment regimens and achieve higher rates of medical care and better health outcomes.<sup>23</sup> Homeless patients in particular may have difficulty properly storing medication and syringes, maintaining a recommended diet, and going to follow-up appointments when faced with urgent competing demands, such as finding a place to stay for the night. The challenges posed by homelessness also may increase the likelihood that individuals who struggle with drug abuse and addiction will engage in risky behavior, such as sharing needles or exchanging sexual favors for shelter, further jeopardizing their health.<sup>24</sup>

The Moving to Opportunity program provides the strongest evidence of health improvements related to neighborhood-level housing interventions.

**6. By providing families with access to neighborhoods of opportunity, certain affordable housing strategies can reduce stress, increase access to amenities, and generate important health benefits.**

Families that can only find affordable housing in areas with very high poverty levels may be prone to greater psychological distress and exposure to violent or traumatic events. Residents who feel unsafe in their neighborhoods may also be less likely to walk and engage in other physical activity, although findings in this area are mixed.<sup>25</sup> The Moving to Opportunity program, which targeted residents of distressed public and assisted housing in high-poverty neighborhoods, provides the strongest evidence of health improvements related to neighborhood-level housing interventions. Among participants who received housing vouchers that could be used only in low-poverty areas (the “experimental” group), adult obesity fell by 11 percent. Adult women and adolescent girls in the experimental group also experienced dramatic reductions in mental health problems, including psychological distress, depression, and generalized anxiety disorder, and had lower rates of smoking and marijuana use than other participants in the study.<sup>26</sup>

The federally funded HOPE VI program provides another opportunity to assess neighborhood-level housing interventions and their impact on health. HOPE VI supports the redevelopment of large, troubled public housing developments as lower-density mixed-income communities; some original residents return, while others relocate to other public housing developments or use vouchers to move to a privately-owned unit. Based on a rigorous panel study of residents affected by revitalization activities at two Chicago HOPE VI sites (those who moved to other public or privately-owned housing as well as those who stayed in what is now a mixed-income development), researchers found that 8 years after baseline data were collected respondents lived in safer neighborhoods and higher quality homes. While most health problems had not improved and, in many cases, continued to deteriorate from already-poor ratings, panel study participants did report significant reductions in anxiety levels.<sup>27</sup> HOPE VI residents also reported an improved sense of safety and decreased fear of crime in

their new neighborhoods, both of which can cause stress and social isolation.<sup>28</sup> As other researchers have also found, neighborhood conditions and housing location may have a stronger impact on anxiety and depression than the quality of the individual housing unit.<sup>29</sup>

A separate approach that shows promise is to use community development strategies to improve the amenities and opportunities offered by existing neighborhoods, including creating walking trails and bike paths to facilitate exercise<sup>30</sup> and attracting retail establishments, including grocery stores and farmers’ markets, to increase residents’ access to fresh fruits and vegetables, thus contributing to healthier eating.<sup>31</sup> Areas near current or planned public transit stations represent a particularly favorable opportunity to integrate these features as demand for transit-oriented development rises. New or redeveloping communities in these areas can be designed to provide access to an array of retail outlets, schools, and other services within walking distance, which may reduce residents’ reliance on personal vehicles and promote the many health benefits associated with walking, including lower cholesterol and blood pressure levels, improved mental health, and reduced risk of obesity, cardiovascular events, and type 2 diabetes.<sup>32</sup>

**7. By alleviating crowding, affordable housing can reduce exposure to stressors and infectious disease, leading to improvements in physical and mental health.**

When housing is not affordable, families may be forced to double-up with others or to live in homes that are too small. Individuals who live in a crowded setting may have limited ability to manage daily stressors and successfully maintain supportive relationships, which can lead to increased levels of psychological distress, helplessness, and even higher blood pressure.<sup>33</sup> Studies have also demonstrated that crowding can negatively impact physical health through increased exposure to infectious diseases.<sup>34</sup> A randomized study found that the receipt of a housing voucher that helped families afford their housing costs greatly reduced the likelihood of crowding.<sup>35</sup> Other assisted housing programs that increase the availability of affordable housing also may help to alleviate crowding.

While the overall incidence of crowding remains relatively low, the mortgage foreclosure crisis may have led to increased rates of crowding through doubling-up, as displaced homeowners lacking the financial resources or credit to rent their own apartment move in with family members and friends.<sup>36</sup>



## **8. By allowing victims of domestic violence to escape abusive homes, affordable housing can lead to improvements in mental health and physical safety.**

Domestic violence is one of the leading causes of homelessness in the United States, and the incidence of abuse appears to worsen during periods of economic stress.<sup>37</sup> Unable to find affordable alternative housing arrangements, many women choose to stay in an abusive situation rather than become homeless. This trade-off may expose children to violence in the home, and while some children display high levels of resilience, others manifest symptoms of physical and psychological distress and trauma as a result. Moreover, domestic violence commonly co-occurs with child abuse, meaning that children may be at risk of physical injury as well.<sup>38</sup>

Domestic violence can also impair women's ability to obtain alternative housing by limiting their access to financial resources and causing erratic employment histories and poor landlord references related to disturbances and property damage. In fact, researchers have found that some landlords are reluctant to rent to women fleeing domestic violence — despite laws that prohibit such discriminatory actions — as they questioned the prospective renter's ability to pay rent and feared the potential for danger posed by the abusive partner.<sup>39</sup> Affordable housing, coupled with enforcement of fair housing laws, can help victims of domestic violence escape the physical and mental health trauma caused by abuse and avoid the health risks associated with homelessness.

## **9. Use of green building strategies reduces environmental pollutants, lowers monthly energy costs, and improves home comfort and indoor environmental quality.**

The energy used by the buildings in which families live and the transportation they employ to get to work and around town accounts for nearly 40 percent of the nation's total energy consumption. By using green building techniques to increase the energy efficiency and environmental sustainability of new or renovated affordable housing and improving the location-efficiency of housing in ways that reduce the number and duration of necessary car trips, the community at large can benefit. For example, reduced exposure to emissions associated with burning fossil fuels and the negative health impacts linked to smog, acid rain and air pollution may be reduced through such approaches.

Energy-saving measures may also yield direct health benefits to residents within the home. Measures to improve home warmth and energy efficiency have been shown to improve general, respiratory, and mental health.<sup>40</sup> A range of other green measures may also yield benefits: for example, steps to improve ventilation and minimize moisture reduce the incidence of asthma and other respiratory diseases, while the use of an integrated pest management approach reduces residential exposure to toxins.<sup>41</sup>

## **10. Affordable and accessible housing linked to supportive services enables older adults and others with mobility limitations to remain in their homes.**

With age, seniors often develop mobility impairments that make it difficult to get around. The ability of older adults and people with a disability to stay in their own homes depends in large part on the presence of residential accessibility features, including wider doorways, lower countertops, and curbless showers. Researchers have documented that the current housing stock is ill-equipped to accommodate the growing share of older and impaired households, indicating an increasing need for home modifications that allow for maximum residential mobility as homeowners age.<sup>42</sup>

Many older adults also experience a growing need for supportive health-related services that can be provided through assisted living arrangements linking affordable housing with access to care. Affordable home modifications and assisted living arrangements allow low-income individuals to access a residential environment that truly and effectively addresses their needs and preferences to age in place.

## Resources

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