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# Unaffordable Housing: the Costs to Public Health

Research Report  
June 2004

City and County of San Francisco  
San Francisco Department of Public Health  
Occupational and Environmental Health  
Program on Health, Equity, and Sustainability  
[www.dph.sf.ca.us/ehs](http://www.dph.sf.ca.us/ehs)

# Introduction

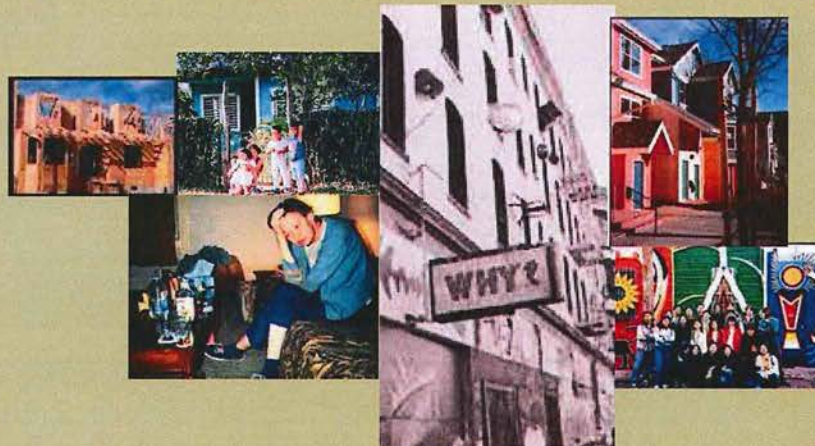


*In its broadest sense, environmental health comprises those aspects of human health, disease, and injury that are determined or influenced by factors in the environment. This includes not only the study of the direct pathological effects of various chemical, physical, and biological agents, but also the effects of health of the broad physical and social environment, which includes housing, urban development, land use, and transportation, industry, and agriculture.*

**—World Health Organization**

California suffers a longstanding affordable housing crisis. In San Francisco, families need annual incomes of \$86,100 to afford the typical rent for a two-bedroom apartment. Only seven percent of households earn enough income to afford to buy a house. Even individuals earning modest wages, such as public service employees and those in the construction trades, cannot afford to live where they work. For those faced with low wages and high housing costs, subsidized housing programs have not met demand. In California, over two-thirds of qualifying households remain on waiting lists for housing assistance.

Unmet housing needs result in significant public health costs. People unable to afford housing often work extra hours or at multiple jobs at the expense of personal well-being and family relationships. Spending more money on housing can mean doing without necessities, such as food and clothing. Inadequate or unaffordable housing often forces San Francisco residents into crowded or substandard conditions. Unaffordable housing may also require people to relocate, compromising access to jobs, public services, or quality education.



Unaffordable housing has indirect environmental and economic consequences as well. High housing costs are disincentives for business development or expansion, which means reduced economic opportunities for residents. High cost housing in regional job centers such as San Francisco is one factor that drives development of lower cost housing on the urban fringe, contributing to traffic congestion and air pollution, as well as the loss of regional farmland and open space.

This research report examines the consequences of declining affordability on the health of the residents of San Francisco and lists some of the actions the Department of Public Health is taking to support housing affordability.



The World Health Organization defines housing as a home (a shelter), a house (a group of people living under the same roof), a neighborhood (an immediate environment), and a community (people living in the same area). Adequate housing is affordable, physically safe, stable, spacious, and located in a setting that allows for meaningful work and community participation. Adequate housing also provides opportunities for freedom and expression. The following figure illustrates the multiple dimensions of housing and their relationships to health and well-being.

## A Shelter

- /// Protection from weather and noise
- /// A source of heat and water
- /// A place to cook, eat, bathe and sleep



## A setting for social relationships

- /// Nurturing children's development
- /// Strengthening family ties
- /// Providing interpersonal support
- /// Building trust, reciprocity, and collective-efficacy



## A route to livelihood

- /// Access to transportation
- /// Proximity to employment and education
- /// Proximity to public services
- /// Access to consumer goods
- /// Proximity to parks and recreation



## A requirement of dignity

- /// A stable space for privacy and control
- /// A source of pride and self-esteem
- /// A place for growth and identity



# The Health Consequences of Declining Affordability



## Poverty

Unaffordable housing is both a dimension of poverty and a contributor to poverty. Households with incomes several times the full-time minimum wage can pay more than half of their incomes for housing. Nationally, households with incomes in the bottom fifth of the income distribution and over fifty percent of their incomes spent on housing have an average of \$417 to cover all non-housing monthly expenses. When housing is unaffordable, people often sacrifice other material needs including food, clothing, and health care services.



There is little doubt that poverty leads to poor health. Numerous research studies in diverse countries show that poverty contributes to a poorer subjective sense of health, higher mortality, less emotional stability, more chronic disease, and poorer physical functioning. The poorest Americans live almost six fewer years than those with the highest incomes. Children living in poverty are four times more likely to become pregnant when they become teenagers.

The lack of affordable housing has also been directly linked to inadequate nutrition, especially among children. A recent survey of American cities found that low paying jobs and high housing costs are the most frequently cited reasons for hunger. Further evidence for the relationship between unaffordable housing and hunger comes from a study demonstrating increased child growth among low-income children receiving housing subsidies compared with children whose families were on a subsidy waiting list.



[www.soc.sbs.ohio-state.edu/cdb/childtrends\\_files/usakids.jp](http://www.soc.sbs.ohio-state.edu/cdb/childtrends_files/usakids.jp)

## Stress

Insecure housing creates stress. For example, people struggling to pay rent may work extra hours at multiple jobs. They may sacrifice time for personal leisure. If unaffordable housing means moving further from jobs or schools, longer commutes may worsen time pressures. Scientific studies have demonstrated health consequences of psychosocial stress. A randomized study of healthy human volunteers demonstrated that chronic stress doubled the rate at which inoculation with a common cold virus led to a clinical infection. Other studies have linked the experience of stress with chronic diseases including heart disease, hypertension, and diabetes. Among pregnant women, stress has also been associated with a greater likelihood for pre-term delivery and low birth weight birth – both factors that potentially lead to developmental delays and increased infant morbidity and mortality.



Most of the time homelessness begins after an eviction. The first step may be an impossible rent increase. Or the boss may put off a paycheck. Then comes the eviction notice. There's no money for lawyers and no time for hearings. After the judgment, what's left of the money goes to hotel rooms putting off the inevitable. Later, even if I can find a place and can put together the first and last, no one rents to you because of the eviction.

---Story of an Evicted San Francisco Tenant



## Housing Safety

Over half of San Francisco's housing was built more than fifty years ago and requires significant rehabilitation, with ninety four percent of the housing stock built before 1978. Most of the city's pre-1950 dilapidated housing stock is located in low-income neighborhoods. Older and low-income units both tend to have a greater likelihood of deferred maintenance. A number of environmental conditions in older and poorly maintained housing affect health. Inadequate heating can lead to overexposure to cold. Poorly maintained paint results in lead poisoning. Other unsafe conditions include exposed heating sources, unprotected windows and slippery surfaces that increase risks for injuries.

Eviction, moving, displacement, and departure is like death, no matter how much you talk about it, plan for it, or think about it, it still devastates, it still tears you apart and is still filled with misery.

-Displaced San Francisco Tenant



## Overcrowding

Families frequently double up to cope with the lack of affordable housing. In San Francisco, over 30% of renter households are overcrowded. Similarly, displaced residents often find temporary lodging with families or friends. Overcrowding results in respiratory infections in adults and ear infection in children. Overcrowding also means the lack of quiet space for children to do homework, negatively impacting their development, education, and future life opportunities. Crowding also contributes to familial stress and conflict, potentially resulting in domestic violence, separation and divorce.



### Ways that Inadequate Housing Can Harm Child Health

- /// Lead Poisoning
- /// Asthma
- /// Accidents
- /// Aggressive Behavior
- /// Poor School Performance
- /// Poor Physical Development

## Indoor Air Quality

Conditions that promote exposures to irritants and allergens, such as second hand smoke, house dust mites, cockroach antigens, and mold spores, are frequently found in low-income housing. These irritants and allergens cause or aggravate diseases like asthma. Old carpeting acts as a reservoir for allergens. Kitchens and baths, particularly in older housing stock, often lack adequate ventilation, increasing the problems associated with moisture and mold. While public agencies may enforce laws to ensure the safety and habitability of housing, inspectors and tenants may be reluctant to initiate enforcement actions because of fears of landlord reprisal or eviction.

*To feel depressed, bitter, cheated, vulnerable, frightened, angry, worried about debts or job or housing insecurity; to feel devalued, useless, helpless, uncared for, hopeless, isolated, anxious, and a failure: these feelings can dominate people's whole experience of life, coloring their experience of everything else. It is the chronic stress from feeling like these that does the damage [to health].*

*-Richard Wilkinson*

## Freedom and Control

Home is much more than a shelter. A home is a place of refuge which contributes to a sense of belonging and stability. It allows people a measure of control over their actions and relationships with other people. A home supports self-expression, creativity, and self-identity—states that we associate with substantial freedom. For many, inadequate housing can mean a loss of freedom or the sense of control.



## Child Development

Stresses created from inadequate housing may reduce a parent's capacity for supportive parenting. Time-pressured parents may choose either more punitive or low-effort strategies to resolve conflict with children. Studies have shown that economic strains, such as being unable to pay the bills, cause depression in mothers and harsh parenting styles. Protected outdoor play spaces are also important for healthy childhood development and successful child-parent attachment. Frequent family relocation leads to children's grade repetitions, school suspensions, and emotional and behavioral problems. Living in resource-poor neighborhoods, living in substandard housing, and changing schools frequently each may contribute to poor child development and school performance.

**Unaffordable Housing Means:  
Overwork, Eviction, Displacement,  
Poverty, Overcrowding, & Stigma.**

## Social Support

Families in inadequate or unaffordable housing move often, resulting in the loss of supportive family and community relationships. If displaced residents are forced to relocate outside of their neighborhood, valuable supportive family and community relationships can be lost both for those leaving, as well as for those remaining behind. Strong social relationships are protective of health in multiple ways. Neighbors, friends, and family can provide material, as well as emotional, support. Such support can help buffer stressful situations, prevent damaging feelings of isolation, and contribute to a sense of self-esteem and value. The effect of social support on health is substantial as illustrated by several long term studies in the United States. For example, in the Alameda County Study, those with fewer social contacts (e.g., marriage, family, friends, and group membership) had twice the risk of early death, even after accounting for income, race, smoking, obesity, and exercise.

**Maria, one of my clients, is a desperate single mother of a one-year-baby that has bad asthma. She's practically homeless, but has a one-room unit in a windowless garage. Her son has gone to the ER four times in the past six months and his asthma symptoms are almost constant. The child's tiny unit has no closet, no space to put things away and the only window in the room was closed. There is no place for the child to play on the floor, except the bed. Maria has been on a waiting list for Section 8 housing for a couple of years. Recently, Section 8 offered her a house at either Sunnyvale or Potrero, both very unsafe places. Maria did not accept the offer. She'll have to wait 2 more years for Section 8.**

**--San Francisco Health Educator**



## Social Cohesion

Increases in housing costs may precipitate gentrification and eviction. One of the most significant effects of residential displacement is the erosion of social capital and social cohesion—factors associated with health, education, and neighborhood safety. Where social cohesion exists, residents invest in maintaining the built environment and the community, contributing to community cohesion and youth development. In contrast, where residents feel less invested in communities, one may find dilapidated environmental conditions, such as broken windows, illegal disposal of hazardous substances, loitering, and higher crime rates.



## Segregation

Because low-income housing is concentrated in low-income neighborhoods, further loss of affordable housing and increased residential displacement may contribute to residential segregation. A study that examined expiring HUD Section 8 agreements with private owners in California found that, on average, families relocated to relatively more racially-segregated communities. Racially-segregated neighborhoods tend to have less neighborhood amenities, such as schools, libraries and public transportation, due to economic, political, and linguistic isolation and racism. Many studies have shown, for example, a strong association between segregation and homicide rates. Besides an excess in mortality, studies have also demonstrated a relationship between residential segregation and teenage childbearing, tuberculosis, cardiovascular disease, availability of food establishments serving healthy fare and exposure to toxic air pollutants. Recent evidence from the HUD Moving to Opportunity demonstration programs suggests that poor families relocating to private rental housing in non-poverty neighborhoods experience improved mental health and reduced obesity.

## Sprawl

New affordable housing is often built far from job centers and often on the urban fringe. An imbalance between where jobs are located and where housing is affordable can result in significant environmental costs due to the building of highways, the production and consumption of fossil fuels and energy, and the destruction of habitats.

## Homelessness

Twenty-three major U.S. cities have reported that the lack of affordable housing is the leading cause of homelessness. Hunger and homelessness are on the rise in major American cities. Over 350,000 Californians are estimated to be homeless. A particularly disturbing trend is the rise of family homelessness. It is estimated that between 80,000 and 95,000 homeless children exist in California. Temporary housing for the homeless may be a source of respiratory infections, such as tuberculosis. Housing for the homeless often lacks safe drinking water and hot water for washing; often has ineffective waste disposal and intrusion by disease vectors (e.g., insects and rats); and often has inadequate food storage. A 1994 study of children living in homeless shelters in the Los Angeles area found that the vast majority (78%) of homeless children interviewed suffered from depression, a behavioral problem, or severe academic delay. Among sheltered homeless men and women, age-adjusted death rates are several fold higher than in the general population.

# Affordable Housing for All of Us... Taking Action

According to State Treasurer Phil Angelides, our State is becoming "...two Californias: one of opportunity and wealth, and one of struggle that is outside the mainstream of economic hope." While San Francisco has a long history of diversity, increasingly it is a city where few can afford to live. Moreover, among urban areas, San Francisco has one of the most unequal distributions of income. We all pay the social and health costs of unaffordable housing, and we all would benefit from a diverse city where families can afford to raise their children.

Affordable housing is necessary as well for an environmentally sustainable San Francisco. Applying smart growth principles, such as mixed uses, increased density, and transit-oriented development, can decrease automobile dependence and strengthen local and neighborhood economies only if we assure housing affordability. Smart growth without adequate guarantees of affordability means displacement for many, thereby negating the environmental benefits of smart growth.

Sufficient affordable housing in San Francisco faces challenges related to economics, land availability, and public and political will. This goal requires developing citywide consensus on several fronts, including: preserving neighborhood character, protecting the environment, promoting economic development, and ensuring social justice. The Department of Public Health contributes to solutions to housing affordability challenges through the following actions:

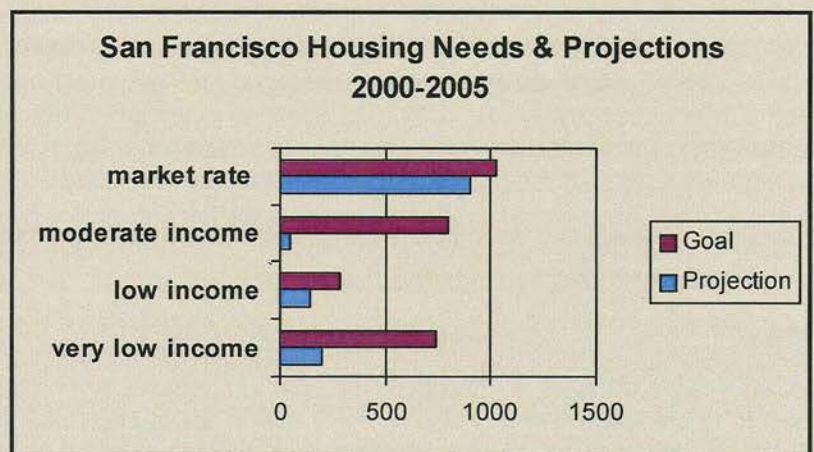
- Creating more supportive housing options for homeless individuals with long-term health needs;
- Ensuring that housing constructed on previously contaminated property is safe;
- Enforcing city health and safety laws for housing;
- Providing training to property owners and managers on housing maintenance;
- Educating housing policy makers on the health impacts of affordability, density, and social integration;
- Researching the adverse health effects of inadequate housing and displacement; and
- Developing tools for housing impacts assessment for environmental impact review under CEQA.

***If there is no struggle, there is no progress.***

***Those who profess to favor freedom, and yet deprecate agitation, are men who want crops without plowing up the ground. They want rain without thunder and lightning.***

***They want the ocean without the awful roar of its many waters.***

**Frederick Douglass**





## Summary

# Unaffordable Housing: A Slippery Slope for Health

### Working longer hours and multiple jobs

- Lack of sleep, leisure, and exercise
- Missed doctor's appointments
- No time for family and friends
- Limits on civic involvement

### Accepting inadequate housing

- Overcrowding
- Unsafe housing conditions
- No place for play or homework

### Doing without other needs

- Skipped meals
- Children do without new clothing
- No outings or vacations

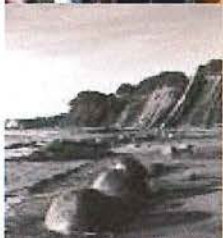
### Moving away

- No support from family and friends
- Loss of culture & traditions
- School change
- Long commutes
- Unfamiliar public services

### Becoming homeless

- Loss of self-esteem
- Hopelessness and despair
- Addiction and abuse

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