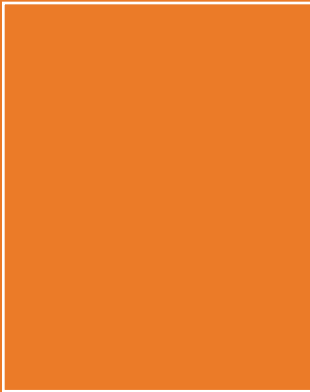


# THE POSITIVE IMPACTS OF AFFORDABLE HOUSING ON HEALTH:

## A Research Summary



## ACKNOWLEDGMENTS

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This summary is based on *The Positive Impacts of Affordable Housing on Health* by Jeffrey Lubell, Rosalyn Crain and Rebecca Cohen. It was published by the Center for Housing Policy in 2007. The full review, as well as annotated bibliographies of key research studies, are available at [www.nhc.org/housing/intersections](http://www.nhc.org/housing/intersections) or [www.enterprisecommunity.org](http://www.enterprisecommunity.org).



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Cover photos by (left top to bottom) Lloyd Wolf, Mike Elliott, Lloyd Wolf (right clockwise from right) Mike Elliott, Mike Elliott and Lloyd Wolf

# THE POSITIVE IMPACTS OF AFFORDABLE HOUSING ON HEALTH:

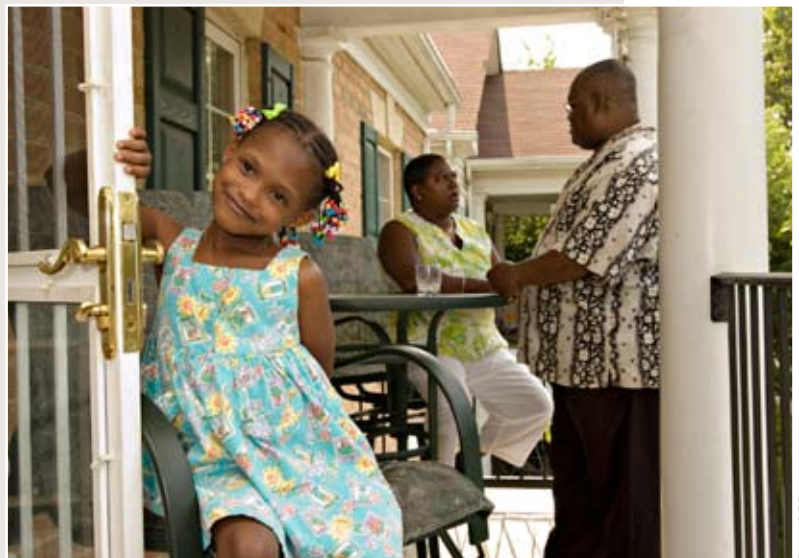
## A Research Summary

By Rebecca Cohen<sup>1</sup>

The Center for Housing Policy recently reviewed the growing body of research on the various ways in which the production, rehabilitation or other provisions of affordable housing may lead to improved health outcomes.<sup>2</sup> Based on this review, we identified nine promising hypotheses regarding the positive contribution of affordable housing to health, which we have summarized in this publication.



Mike Elliott



David Harp

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



Mike Elliott

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.<sup>3</sup> These tradeoffs threaten the health of their children. Several studies have found that children in low-income families that do not receive housing subsidies are more likely to suffer from iron deficiencies, malnutrition and underdevelopment than children in similar families receiving housing assistance.<sup>4</sup>

Other studies have found a correlation between the general affordability of housing and the health of children — particularly older children — suggesting the positive health impacts of housing affordability

may accumulate over time.<sup>5</sup> By helping increase the amount of residual income available to families for food, health care and other essential expenses, affordable housing can improve children's well-being.

## 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.<sup>6</sup> Frequent moves, living in doubled-up housing, eviction and foreclosure are also related to elevated stress levels, depression and hopelessness.<sup>7</sup>

An emerging body of evidence also suggests that less-severe manifestations of instability related to housing affordability, such as difficulty keeping up with mortgage payments or home repairs, may be linked to lower levels of psychological well-being and a greater likelihood of seeing a doctor.<sup>8</sup>



Mike Elliott

### **3. Homeownership may contribute to health improvements by fostering greater self-esteem, increased residential stability and an increased sense of security and control over one’s physical environment.**

Studies consistently show that homeowners achieve better physical and mental health outcomes than renters, including fewer longstanding illnesses, lower blood pressure and lower levels of depression and alcohol abuse.<sup>9</sup> One possible explanation for this phenomenon is that homeowners experience higher levels of self-esteem, which may be related to improved health.<sup>10</sup> Other research suggests 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> Homeowners also move much less frequently than renters and thus enjoy the benefits associated with stability discussed above.<sup>12</sup>

Programs and policies that help families afford and sustain homeownership may extend the apparent benefits of ownership to families at a broader range of income levels. To the extent that homeownership’s benefits are related to increased stability, affordable rental programs that improve the 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. Despite a major public health effort, many low-income families still live in homes that have lead-based paint hazards.<sup>13</sup> Poor quality or poorly maintained housing may also be overrun with mold, dust mites, cockroaches and rodents — all of which are sources of allergens that cause asthma and other respiratory illnesses.<sup>14</sup> Unsafe conditions in the home can also threaten resident safety and increase the risk of accidental burns and injuries.<sup>15</sup>

By facilitating the transfer of rental housing from neglectful owners to owners who take their maintenance and management responsibilities seriously, affordable housing policies can help remediate these problems. Evidence suggests that simple measures like the installation of smoke detectors and window guards can have major impacts on resident safety. Lead paint remediation and allergen relief may require somewhat more intense interventions such as window and carpet replacement and integrated pest management.<sup>16</sup>



Harry Connolly

Green building techniques also may help achieve health benefits by reducing exposure to toxic substances and indoor air pollutants. In addition, 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 disabilities and seniors by providing a stable and efficient platform for the ongoing delivery of health care and other necessary services.**

An emerging body of research suggests that affordable housing may help individuals living with chronic diseases such as HIV/AIDS, diabetes and hypertension better maintain their treatment regimes and achieve higher rates of medical care.<sup>17</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.<sup>18</sup> With stable housing, patients with chronic diseases experience improved health outcomes and can access and maintain the level of care they need.<sup>19</sup> Seniors and disabled households also have special needs for health-related services that can be addressed through assisted living housing arrangements that link affordable housing with access to care.

Finally, affordable housing can allow low-income individuals with physical disabilities to access a residential environment that goes beyond the bare legal minimum to truly and effectively accommodate their disabilities.



Harry Connolly

## **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 who can only find affordable housing in very high-poverty areas may be prone to greater psychological distress and exposure to violent or traumatic events. The federally funded *Moving to Opportunity* (MTO) demonstration gave participants in five cities the chance to move from public housing located in high-poverty areas to affordable housing in neighborhoods with lower levels of

poverty. Based on a rigorous randomized study, researchers found that adults who were offered the opportunity to move to a low-poverty area experienced significant improvements in mental health at levels comparable to those achieved with “some of the most effective clinical and pharmacologic mental health interventions.”<sup>20</sup> Other studies provide further evidence that residents of public housing benefit when given the opportunity to relocate to low-poverty areas that would otherwise be unaffordable.<sup>21</sup>

A separate approach that shows promise is to use community development strategies to improve the amenities and opportunities offered by existing neighborhoods or new developments. For example, creating walkable communities facilitates healthy exercise, and adding retail establishments increases access to fresh fruits and vegetables.



David Harp

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



Mike Elliott

When housing is not affordable, families may be forced to double-up with others or 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>22</sup> Studies have also demonstrated that crowding can negatively impact physical health through increased exposure to infectious diseases.<sup>23</sup> A randomized study found that the receipt of a housing voucher that helps families afford their housing costs greatly reduced the likelihood of crowding.<sup>24</sup> Other assisted housing programs that increase the availability of affordable housing also may help alleviate crowding.

**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.<sup>25</sup> Unable to find affordable alternative housing arrangements, many women choose to stay in an abusive situation rather than become homeless.<sup>26</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.<sup>27</sup> Affordable housing can help victims of domestic violence escape the physical and mental health trauma caused by abuse and avoid the health risks associated with homelessness.<sup>28</sup>



Harry Connolly

**9. Use of green building and transit-oriented development strategies can lower exposure to pollutants by improving the energy efficiency of homes and reducing reliance on personal vehicles.**

The energy used by the buildings in which families live and the transportation they use to get to work and around town account for nearly 40 percent of the nation's total energy consumption.<sup>29</sup> By using green building techniques to increase the energy efficiency and environmental sustainability of new or renovated housing, the community at large may benefit from reduced exposure to emissions associated with burning fossil fuels and the negative health impacts linked to smog, acid rain and air pollution.<sup>30</sup> Similarly, communities built according to transit-oriented development and other smart growth principles provide an array of amenities within walking distance that may reduce residents' need to use personal vehicles, leading to reduced exposure to unhealthy automobile emissions.



Mike Elliott



## ENDNOTES

<sup>1</sup> Rebecca Cohen is a research associate at the Center for Housing Policy.

<sup>2</sup> This summary is based on the following literature review: Lubell, Jeffrey, Rosalyn Crain, and Rebecca Cohen. 2007. *The Positive Impacts of Affordable Housing on Health*. Washington, D.C.: Center for Housing Policy and Enterprise Community Partners. The full review, as well as annotated bibliographies of key research studies, are available for download at [www.nhc.org/housing/intersections](http://www.nhc.org/housing/intersections) or [www.enterprise.org](http://www.enterprise.org).

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