

## Health Indicator Profile: Housing Insecurity

The link between safe, stable housing and health is well established. Studies have shown that improving housing can improve a community's overall health.<sup>1,2</sup> However, some people are not certain that they will be able to keep their current house or apartment because of income insecurity or other concerns.

### Findings from the 2019 Santa Barbara County CHNA

#### Measure

Housing insecurity was measured by response to the following question: "Are you worried that in the next 2 months, you may not have stable housing?" This question, derived from the Health Leads Social Determinants of Health Toolkit, was also administered in 2018 to approximately 92,000 adults using the high network, a network of 11,000+ self-service health stations across the Midwest and Northeast. Results from this study indicate that 15.1% of adults report worrying about not having stable housing in the next two months. This estimate serves as a benchmark to compare Santa Barbara County data.

#### HOUSING QUESTION

Are you worried that in the next 2 months, you may not have stable housing?

<sup>1</sup> U.S. Department of Health and Human Services, Office of Disease Prevention and Health Promotion. (2016). Healthy People 2020. Washington, DC: Author. Retrieved from <https://www.healthypeople.gov>

<sup>2</sup> Thomson, H., Thomas, S., Sellstrom, E., & Petticrew, M. (2013). Housing improvements for health and associated socio-economic outcomes. Cochrane Database of Systematic Reviews, 2, Art. No. CD008657.

**Table 1. Percentage of adults reporting housing insecurity by demographics**

	2016 Santa Barbara CHNA	2019 Santa Barbara CHNA	2018 HIGI Benchmark
	% (95% CI)	% (95% CI)	
<b>Overall</b>	10.7 (8.5, 13.0)^	13.3 (9.9, 16.7)	15.1*
<b>Male</b>	12.6 (8.9, 16.3)	13.4 (8.7, 18.0)	
<b>Female</b>	9.0 (6.4, 11.5)^	13.2 (8.2, 18.2)	
<b>Hispanic</b>	18.2 (13.4, 23.0)	20.0 (13.9, 26.0)	
<b>Non-Hispanic White</b>	6.9 (4.3, 9.4)^	9.5 (4.9, 14.1)^	
<b>Other</b>	6.2 (2.0, 10.5)^	8.0 (0.0, 17.6)	
<b>Age 18-44</b>	12.8 (8.9, 16.7)	15.8 (10.2, 21.3)	
<b>Age 45-64</b>	12.3 (8.6, 16.0)	14.9 (9.0, 20.8)	
<b>Age 65+</b>	3.4 (1.7, 5.0)^	3.6 (0.7, 6.4)^	
<b>&lt; High School</b>	28.5 (19.5, 37.5)	32.0 (20.3, 43.7)	
<b>High School Grad</b>	9.0 (4.8, 13.2)^	17.1 (8.4, 25.8)	
<b>Some College</b>	8.6 (5.3, 11.9)^	12.6 (6.5, 18.6)	
<b>College Grad</b>	4.0 (2.2, 5.9)^	1.9 (0.4, 3.5)^	
<b>&lt;\$35,000</b>	22.8 (17.5, 28.2)	29.0 (21.4, 36.7)	
<b>\$35,000-\$74,999</b>	3.2 (0.9, 5.6)^	6.4 (1.0, 11.8)^	
<b>\$75,000 or Greater</b>	2.8 (0.9, 4.7)^	3.0 (0.0, 6.5)^	

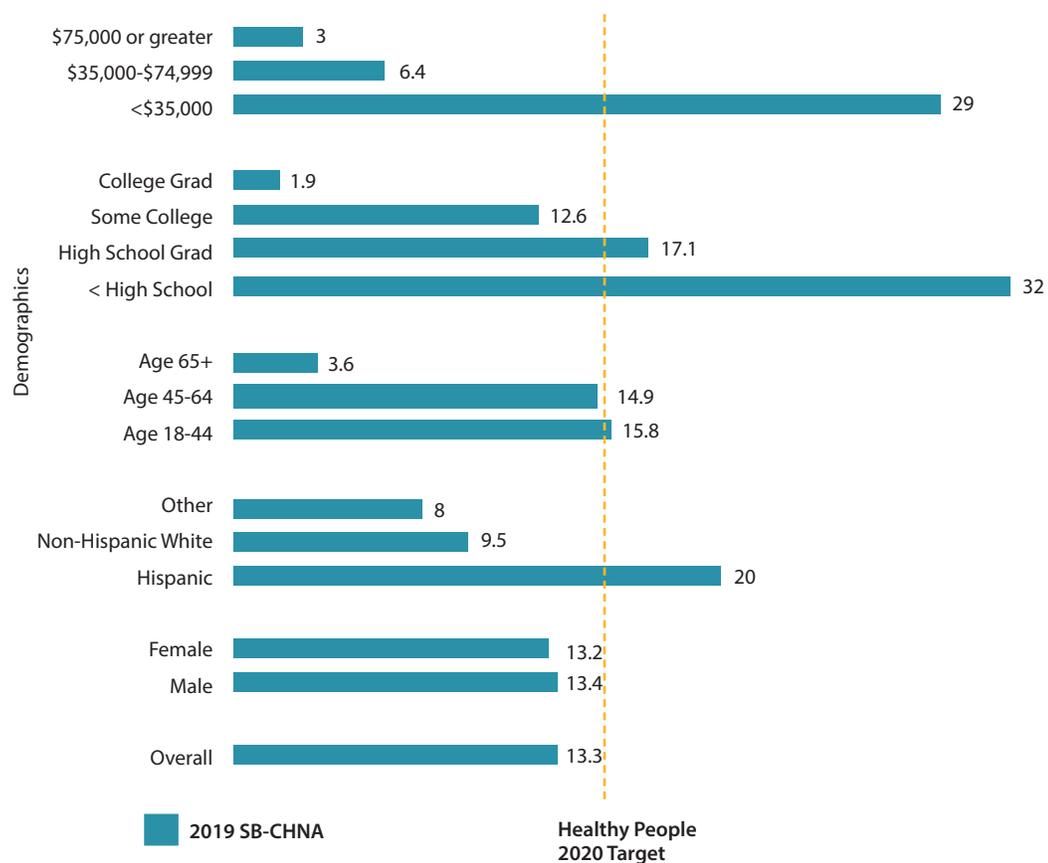
\* 2018 Benchmark taken from "Non-clinical data is now healthcare's biggest information asset An analysis of geographic social determinant data and its relationship to hypertension" Khan M. Siddiqui, MD1,2; Ross Goglia, MBA2; Nikole Wiley, BS/BA2; Daniel Neems, PhD2 1Johns Hopkins University, Baltimore, MD; 2higi SH llc, Chicago, IL. Retrieved from: [https://higi.com/wp-content/uploads/2018/12/AHA\\_Digital2.pdf](https://higi.com/wp-content/uploads/2018/12/AHA_Digital2.pdf)

## Health disparities

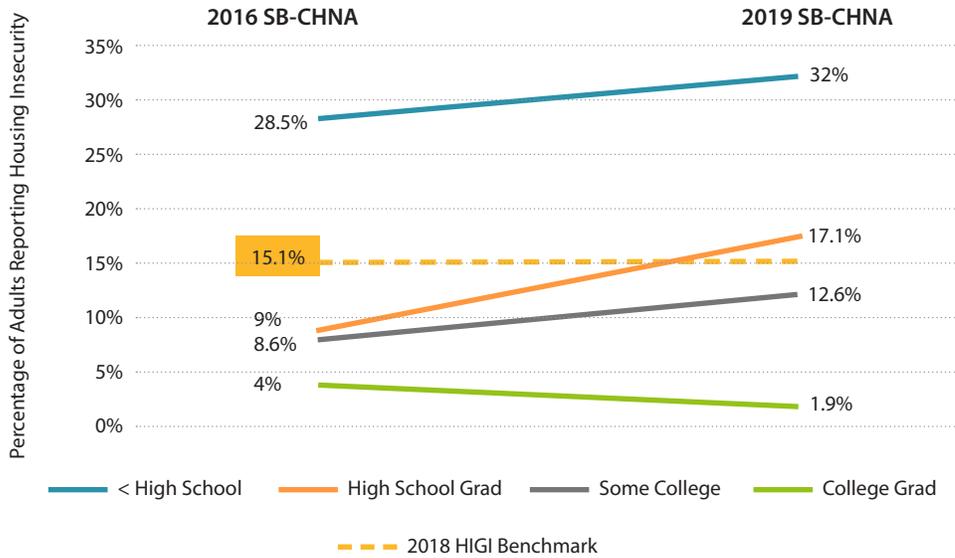
Overall, Santa Barbara County saw a non-significant increase of 2.6 percentage points in housing insecurity from 2016 to 2019. This increase was seen broadly across each demographic sub-group, except for those completing college education where the percentage of those reporting housing insecurity decreased by 2.1%. Those in the lowest socioeconomic groups (< high school education and yearly household incomes below \$35,000) and Hispanics reported the highest percentages of housing insecurity. Those under the age of 65 reported significantly greater housing insecurity (4 to 5 times greater) compared to their older counterparts.

Priority demographic subgroups include adults reporting annual household incomes less than \$35,000, those with less than some college education, those aged 18-44, and Hispanics (see figures below).

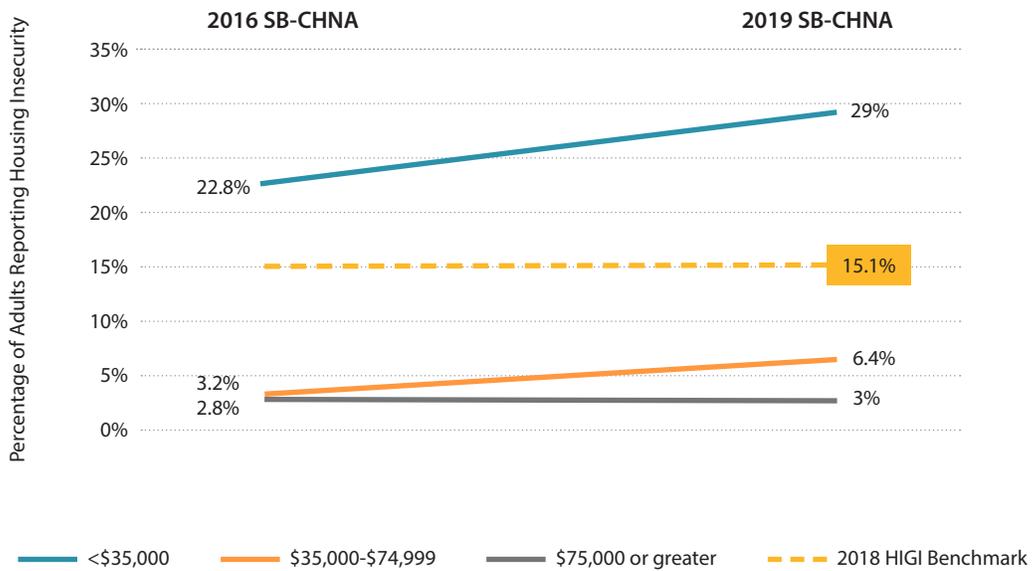
Figure 1. 2019 Percentage of adults reporting housing insecurity by demographic group



**Figure 2. Percentage of housing insecure adults by highest level of education in 2016 and 2019 and 2018 HIGI benchmark**



**Figure 3. Percentage of housing insecure adults by income in 2016 and 2019 and 2018 HIGI benchmark**



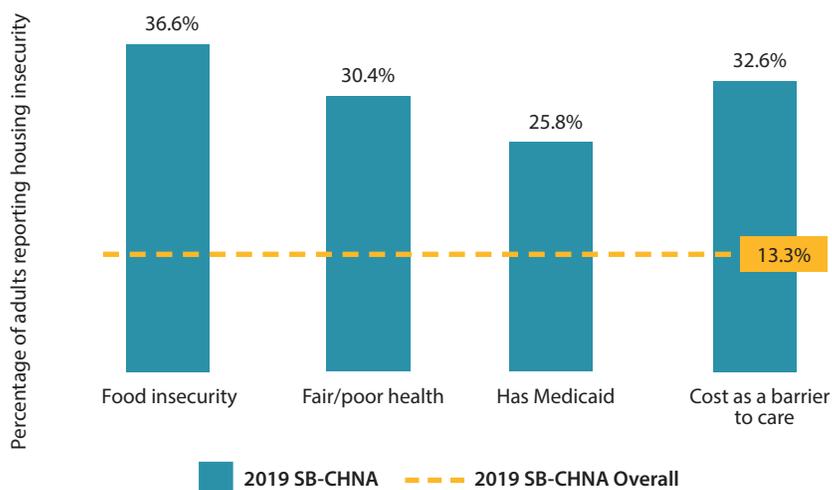
## Factors and health outcomes associated with self-reported health

Figure 4 below depicts the four health indicators that were most significantly related to self-reported housing insecurity and includes food insecurity, Medicaid, experiencing cost as a barrier to care, and self-reported fair or poor health. The percentage of those reporting housing insecurity across these four subgroups is much higher than the general adult population estimate of 13.3% for Santa Barbara County in 2019 (Figure 4 below).

Two health indicators remained independently correlated with housing insecurity after adjusting for all other variables including demographics (age, sex at birth, race/ethnicity, and education level). Cost as a barrier to care and Medicaid status were no longer significantly associated with housing insecurity once controlling for demographic variables.

The odds of reporting housing insecurity were 8.1 times greater for those who reported food insecurity when compared to those who did not report food insecurity. Likewise, the odds of reporting housing insecurity were 2.2 times greater for those who reported fair/poor health compared to those reporting good or better health.

**Figure 4. Housing insecurity by significant related risk factors**



**Table 2. Odds ratio estimates for housing insecurity by significant related risk factors**

Significant related risk factor	Point estimate	95% confidence limits	
Food insecurity	8.1	3.8	17.0
Fair/poor health	2.2	1.0	4.8
Has Medicaid or other state-provided insurance	2.2	0.8	6.0
Cost as a barrier to care	1.8	0.7	4.5

Note: The degrees of freedom in computing the confidence limits is 754.

## Findings from the 2019 Santa Barbara County Listening Tour

Santa Barbara County's inherent beauty and clement weather make it an attractive destination for many from various locations. This has brought tourism, along with increasing housing costs, which have resulted in a rise in the homeless population.

*"We don't freeze or melt. I mean, we're not like Phoenix where the temperature rises to 120 degrees for six months or the polar vortex of Chicago where we have to worry about the homeless freezing to death." –Physician*

*"I'm not from here. So, when I landed here, the weather was just Goldilocks Mediterranean weather. I was blown away. I'm from Portland, so it's totally different. And it makes things a lot easier what the weather does when you're out there." –Person experiencing homelessness*

Although Santa Barbara is an attractive place, the initiative of "Keeping Santa Barbara Beautiful" can be harmful to the undomiciled. Listening Tour participants described how beautification efforts make life harder for the poor and for those who are unhoused.

*"I think along with the cost of living issue is the social desirability of members of our community that don't want to see campsites and people on the street and on the door stoops. But there's kind of this judgmental, negative connotation to being undomiciled. And so, I think "Keep Santa Barbara Beautiful" is kinda detrimental." –Cottage Health physician*

### Impossible choices

Many living in Santa Barbara County have to make impossible choices between competing necessities. Finding stable housing that one can afford proves to be a continual challenge. Listening Tour participants described the long waits that many must endure.

*"We've got people on the housing list that have been on the house list for five or six years. And what has happened is they've become extremely depressed about it, and they just give up. And so, they live in their car." –Service provider*



## Multi-family housing

Crowded living conditions are not unusual. Families must share a single dwelling with many other people because they are unable to afford a place of their own.

*“Look at their living situation. A lot of people are having extended family, 12, 13 people in a one-bedroom apartment on the east side or the west side where they’re all working hard to try to make a better living for their family.” –Nurse*

*“Single people that even might have a halfway decent job, they can’t afford a place by themselves. They have to find a roommate or live with other people who are living multi-generationally. It is beautiful. Yes, I love it here. But it is very expensive...If you look at housing costs and compare them to somewhere in the Midwest, it’s not like twice as much, it’s like three times as much or four times as much. It’s, like, exponential. And sure, the wages are higher here, but they’re not exponentially higher to compensate with it. So that’s a stress on a family to not have their own space.” –Promotora*

*“Housing costs are so high that many folks cannot afford to live independently as family units. And so especially, I don’t know, you could talk more about Santa Barbara. But especially in North County, in Santa Maria, you’ve got a high percentage of kids in the school districts that are technically classified as homeless, qualified in that category, because they don’t actually have their own home. So that you have multiple families all living in the same dwelling. So, you have families where you don’t have your own kitchen, you don’t have your own refrigerator, you have to share all this with other people. That’s stressful right there.” – Promotora*

## Vulnerable populations

Children, college students, and Latinx community members were identified as specific populations that are vulnerable to experiencing housing insecurity.

*“I think one of the major destabilizing factors in our county is housing. And especially in North County, primarily. There’s so many kids who we consider homeless. And we’re one of the highest counties in the state in terms of children considered homeless, or that’s overcrowded, or actually living in a car. But in general, there’s a general sense that you don’t know if you’re going to keep your same housing with the rent prices that we’re seeing. Or whether you’ll even be able to stay in Santa Barbra County. And then the conditions of the living situations where people who are living in lower income homes.” –Service provider*

*“There’s not a lot of us who can afford to live here, which leads to social isolation, which leads to a sense of rage. And to 25-year-olds, they’re not gonna be able to stay here. So, there’s like this existential fear of like, ‘This is my home. But where do I go? I am not going to leave until I’m essentially forced out by rising rent and other things.’... And even when you’re on campuses, whether it’s CC or UCSB, like you’re returning home to housing insecurity during breaks. You can’t stay on campus and campus housing beyond your graduation, really. And so, there’s this isolation plus housing insecurity piece. I think that’s very, very real. In this town, there’s a lot of people who retire here and [others] who’ve grown up here. And then there’s everyone else. There’s constant turnover. People don’t really stay here.” –Service provider*

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*“One of the important problems here in Santa Barbara is how expensive housing is. Which causes parents to look for two jobs, working double shifts, so they can manage to bring the necessities home. This generates stress and creates added responsibilities for parents. Out of responsibility, we abandon our children so that we can have the basics in our house.” –Latinx community member*

## Resulting stress

There are both physical and behavioral health consequences for experiencing housing insecurity. Listening Tour participants discussed the risks inherent in living in substandard housing, such as exposure to vermin or mold, crowded conditions facilitating the transmission of infectious diseases, and the stress associated with close quarters and financial pressures.

*“Even just for the general mental health population, the lack of housing availability and its costs creates the economic struggle where they just live under stress. Kind of all the time working multiple jobs and people break eventually. It’s hard to get through daily life.” –Behavioral health professional*

The stress does not spare children. Instead, many children will carry the trauma of growing up with housing insecurity into their adult lives.

*“The stress [young people] take in is very revealing: the eviction from homes. That’s a very important part... and young people are stressed too much. First of all, because personally for them, their parents are evicted. Many who do not earn enough to pay rent... [Some have] friends who are suffering from eviction. That friend also has stress from the eviction.” –Latinx community member*

## Conclusions

The Listening Tour participants described a diversity of ways in which people in Santa Barbara County experience housing insecurity. Some face impossible choices between paying for the competing necessities of rent or food, some are undomiciled, and others crowd together with multiple families in a single dwelling. All of these conditions have repercussions for mental and physical health. Healthcare professionals, service providers, and community leaders identified fair, safe, stable, and affordable housing and sheltering opportunities as a critical step towards improving the wellbeing of Santa Barbara County residents.