



Housing Adequacy and Health Status:

A Call to Action for Mitigation Strategies Among Policymakers and Their Partners

November 2021



Executive Summary

America's growing housing crisis has significant implications for the overall health and well-being of families and individuals. A shortage of affordable housing limits low-income families' and individuals' choices about where they live, often relegating them to substandard housing in unsafe, overcrowded neighborhoods with fewer resources to promote and support their health. High rents place a financial strain on families who often are unable to meet other essential expenses for health care services, medications, food, utilities, or transportation.

These factors explain the urgent need for federal and state policy makers, along with partners working as researchers and subject matter experts working at the intersection of housing and health, to formulate a substantial response to address housing adequacy. Rapid action is needed as elements of the CARES Act that address the worst effects of the COVID-19 Public Health Emergency (PHE)—including its housing eviction moratorium—expire or wane. These partners will be instrumental in identifying and better understanding implementation and practical considerations for providing training and technical assistance (TA) to programs and service providers that are committed to improving housing adequacy among our nation's poor.

Action-oriented research and partnerships can generate practical solutions and employ analytic tools and methods for understanding what works well and for whom. Successful demonstrations tested through rigorous research can inform federal and state governments about how to allocate resources efficiently while also achieving desired goals for population health. The CARES Act and other federal action provided throughout the PHE provide a critical baseline for evaluating the impacts of the federal policy responses to financial hardships stemming from the pandemic. States, too, have a critical role to play by strengthening policy levers and using partnerships with community-based organizations to provide access to housing services and supports for many of their Medicaid enrollees.

Relationship Between Housing Adequacy and Overall Health and Well-Being

Promoting and preserving the health and well-being of people and communities requires access to safe, secure, and affordable homes. Housing is commonly considered to be “affordable” when a family spends less than 30 percent of its income to rent or buy a residence. Even before the COVID-19 the PHE, housing among the nation's most vulnerable individuals was increasingly unaffordable as incomes among poor Americans, when adjusted for inflation, fell or flat-lined in the past decade while housing costs soared.

Recently, housing and the broader context of the local community have garnered significant and expanding academic interest as determinants of health.^{1,2} A growing body of literature examines the relationship between various aspects of housing and health outcomes, including physical health, mental health, chronic and infectious disease, maternal and child health, and injury. Moreover, substandard housing in and of itself can often cause severe health consequences. For example, health consequences can occur when the indoor air is unsafe due to mold contamination or other harmful toxins or when there is a lack of clean water and other adequate facilities to cook healthy meals, store food or medications, and maintain personal hygiene.

Low-income neighborhoods and those with high proportions of racial and ethnic minority groups face greater exposure³ to environmental hazards, and a higher proportion of Black, Hispanic, and low-income households live in substandard housing compared to

¹ Garrison, V.H. & Pollack, C.E. (2018). Guest Editors' Introduction: the Health-Housing Nexus: New Answers to Key Questions. *Cityscape*, 20(2), 3-6.

² Taylor, L. (2018). Housing and Health: An Overview of the Literature. *Health Affairs Health Policy Brief*. DOI: 10.1377/hpb20180313.396577

³ Morello-Frosch, R., Zuk, M., Jerrett, M., Shamsunder, B., & Kyle, A.D. (2011). Understanding the Cumulative Impacts of Inequalities in Environmental Health: Implications for Policy. *Health Affairs*, 30(5), 879-887.

White and higher-income households.^{4,5} Furthermore, groups that experience housing inequities also experience significant health disparities in morbidity and mortality across housing-relevant outcomes.⁶

Ongoing Lack of Affordable Housing Among the Nation's Poor

Between 1960 and 2016, along with a doubling of the number of renters who are cost-burdened, median rents rose 61 percent and median home values increased 112 percent. Today, over half (52 percent) of all renting families in America living below the poverty line spend over 50 percent of their income on housing, and one in four spend over 70 percent on rent and utilities. Black and Hispanic families are disproportionately affected by these trends, as their cost-burdened shares were more than 10 percentage points higher than those of white renters prior to the PHE.

The shortage of affordable housing limits families' and individuals' choices about where they live, often relegating lower-income families to substandard housing in unsafe, overcrowded neighborhoods with higher rates of poverty and fewer resources for health promotion (e.g., health clinics, parks, bike paths, recreation centers and activities). The lack of affordable housing also affects families' ability to meet other essential expenses like food, heating, electricity, or basic health care like prescription medications, placing many under tremendous financial strain and forcing trade-offs between staying in their homes or giving up these basic needs. For example, one study found that low-income people with difficulty paying rent, mortgage, or utility bills were less likely to have a usual source of medical care and more likely to postpone treatment and use the

emergency room for treatment.⁷ Another study showed that children in areas with higher rates of unaffordable housing tended to have worse health, more behavioral problems, and lower school performance.⁸

Immediate and Longer-Term Effects of COVID-19 on Affordable Housing



The COVID-19 PHE is worsening the effects of the lack of affordable housing for low-income families and other vulnerable populations. Economists agree that the impacts of the PHE on the economy and housing market rival those of major recessions.⁹ The federal and state legislative and government assistance response was profound in its scope and scale. In particular, the CARES Act and its federal eviction moratorium on federally backed properties shielded many of the nation's renters from losing their homes during the pandemic. However, many of those programs or temporary measures that were slow to reach those most in need are winding down or already expired as our nation gains control of the pandemic through adherence to social distancing practices and vaccine distribution.

As the eviction moratorium lifted in August 2021, many landowners geared up to return to court and demand backpay for the months they did not receive rental income. In the months prior to passage of the CARES Act, evictions at federally backed apartment buildings made up more than a third of the eviction cases in most large cities, which amounted to 7,700 households a month in Atlanta and Houston alone. In the months

⁴ Jacobs, D.E. (2011). Environmental Health Disparities in Housing. *American Journal of Public Health*, 101(S1), S115-S122.

⁵ U.S. Census Bureau. (2017). *Housing Problems- All Occupied Units (National)*. <https://www.census.gov/programs-surveys/ahs.html>.

⁶ Negussie, Y., Geller, A., & Weinstein, J.N. (2017). *The State of Health Disparities in the United States*. National Academies of Sciences Engineering Medicine. <https://www.ncbi.nlm.nih.gov/books/NBK425844/>.

⁷ Harkness, J. & Newman, S.J. (2005). Housing Affordability and Children's Well-Being: Evidence from the National Survey of America's Families. *Housing Policy Debate*, 16(2), 223-255. DOI: 10.1080/10511482.2005.9521542

⁸ Harkness, J. & Newman, S.J. (2005). Housing Affordability and Children's Well-Being: Evidence from the National Survey of America's Families. *Housing Policy Debate*, 16(2), 223-255. DOI: 10.1080/10511482.2005.9521542

⁹ Alvarez, T. & Steffen, B.L. (2021). *Worst Case Housing Needs 2021 Report to Congress*. U.S. Department of Housing and Urban Development. <http://www.huduser.gov/portal/publications/Worst-Case-Housing-Needs-2021.html>

after the law went into effect, eviction filings at those properties dropped to less than 200 a month on average, making up only 5 percent of all eviction filings in May and June.¹⁰

Evidence from prior research suggests that poor renting families evicted from their homes experience significantly higher rates of material hardship and depression than their peers who do not face evictions. In one study, researchers used survey data from the Child Wellbeing Study to determine that eviction has negative effects on mothers in multiple domains, including reports of worse health for themselves and their children and a high degree of depression and parenting stress.¹¹ In another study, researchers used repeated cross-sectional U.S. Household Pulse Survey data on more than 91,000 adults aged 18-64 to explore the associations of financial hardship with mental health outcomes and housing insecurity after accounting for receipt of social assistance.¹² Experiencing financial hardship was linked to 3 to 7 times higher odds of anxiety and depressive symptoms and a likely eviction.

Potential Mitigation Strategies and Key Partnerships: A Call to Action

Federal interagency planning and support



The CARES Act and other federal action provide a critical baseline assessment for evaluating the impacts of the federal policy responses to financial hardships stemming from the COVID-19 pandemic. However, federal policymakers' ability to prevent the worsening of poverty and poor health outcomes among our nation's most vulnerable groups will depend on their ability to sustain these policies. Those policies, in turn, will require monitoring to ensure they're effectively meeting established goals. The Biden Administration and U.S. Congress, with support from partners studying housing as a social determinant of health, will need to work closely together in the coming months to mitigate the worst of the pandemic's longer-term impacts on the physical, mental, and social well-being of millions of low-income families that already faced housing challenges well before the COVID-19 PHE.

Federal health and housing agencies periodically update or clarify policies to help state and local implementing entities develop creative solutions within the bounds of their authority. Recent examples include:

- CMS's 2021 State Health Official letter that describes opportunities under Medicaid and CHIP to better address social determinants of health, including housing.¹³
- A 2020 joint Department of Health and Human Services (HHS), Housing and Urban Development (HUD), and Department of Agriculture (USDA) Informational Bulletin, *Living at Home in Rural*

¹⁰ Ernsthausen, J & Simani, E. (2020, July 24). The Eviction Ban Worked, but It's Almost Over. Some Landlords Are Getting Ready. *ProPublica*. [The Eviction Ban Worked, but It's Almost Over. Some Landlords Are Getting Ready. — ProPublica](#)

¹¹ Desmond, M. & Kimbro, R. T. (2015). Eviction's Fallout: Housing, Hardship, and Health. *Social Forces*, 94(1), 295-324.

¹² Kim, D. (2021). Financial Hardship and Social Assistance as Determinants of Mental Health and Food and Housing Insecurity During the COVID-19 Pandemic in the United States. *medRxiv*, 2020-12.

¹³ Department of Health & Human Services & Centers for Medicaid & CHIP Services. (2021). *Opportunities in Medicaid and CHIP to Address Social Determinants of Health (SDOH)*. <https://www.medicaid.gov/federal-policy-guidance/downloads/sho21001.pdf>

America: Improving Accessibility for Older Adults and People with a Disability,¹⁴ which helps states coordinate federal resources related to home accessibility.

Such policy updates or clarifications are helpful starting points for innovative solutions, and federal agencies should continue to interpret rules and regulations in plain language to encourage uptake of all permissible strategies.

Federal agencies should also continue to support and evaluate demonstration programs that spur innovation at the state and local level. Federal agencies can then expand successful demonstration programs to new areas. Importantly, federal agencies can support the testing and adaptation of successful programs to areas that may be less resource rich than the initial demonstration participants.

States' Roles

Multiple state agencies have jurisdiction over areas that affect health through housing. For example, state departments of public health set rules and run programs to reduce and detect lead exposure. State departments of housing are administering emergency rental assistance programs to help individuals retain housing during the COVID-19 PHE.

A significant number of families struggling with housing costs are Medicaid recipients. For example, in 2019, the majority of Medicaid enrollees (57 percent) lived in inadequate or unaffordable homes, which greatly exceeds the rate of the overall U.S. population (31 percent) living in such conditions. In response, state Medicaid agencies have leveraged various Medicaid resources to help beneficiaries find and keep stable housing that meets their physical and mental health needs, such as: 1115 waivers, 1915(c) waivers, Section 2703 Medicaid health

homes, and ACOs.¹⁵ Thirty-three states participate in the Money Follows the Person program that supports individuals as they move from institutions back to the broader community.¹⁶ State Medicaid agencies are also clarifying policies that define housing-related services that can be reimbursed under Medicaid, such as assisting individuals with housing applications, ensuring a safe living environment, and advocating for individuals with landlords or neighbors.¹⁷

States can set up inter-agency groups to coordinate health and housing policies and participate in federally sponsored initiatives that test strategies to improve health by supporting stable housing. And states can pursue foundation support for their own health-and-housing innovations.

Case Management and Population Health Management Tools



Case management services, an optional Medicaid benefit used by many safety net providers including community health centers and Medicaid health plans, offer several ways to assist individuals with their significant social needs, including housing. Many case management programs incorporate population health tools that connect resources between health providers and social support services that help people in distress. Federal and state policymakers should look for ways to support both case management services and providers that use these types of tools and technologies to better integrate county and zip code data and patient-level social determinant information to ultimately improve the effectiveness of care planning for patients.

¹⁵ National Academy for State Health Policy. (2016, March 29). *State Strategies to Improve Health Through Housing Services*. <https://www.nashp.org/state-strategies-to-improve-health-through-housing-services/>

¹⁶ Centers for Medicare & Medicaid Services. (2019). *Money Follows the Person*. <https://www.medicaid.gov/medicaid/long-term-services-supports/money-follows-person/index.html>

¹⁷ National Academy for State Health Policy. (2019). *Housing-Related Services Included in 1915(i) State Plan Amendments, 1915(c) Waivers, and Section 115 Demonstrations*. <https://www.nashp.org/wp-content/uploads/2019/01/Service-definitions-for-tenancy-support-final-3.11.19.pdf>

¹⁴ Department of Health and Human Services, U.S. Department of Housing and Urban Development, & U.S. Department of Agriculture. (2020). *Living at Home in Rural America: Improving Accessibility for Older Adults and People with a Disability*. <https://www.medicaid.gov/federal-policy-guidance/downloads/cib081920.pdf>

In one example, the Veterans Health Administration integrated a two-question Homelessness Screening Clinical Reminder (HSCR) into the electronic medical record in outpatient clinics to identify veterans experiencing housing instability and ensure referral to support services.¹⁸ The screener prompted providers to discuss adverse impacts of housing instability on patients' overall health, and even to factor patients' housing instability into clinical decision-making.

Another way for policymakers and clinical leaders to better integrate population health tools and technologies is to adopt or accelerate the use of clinical e-Tools that can incorporate social factors when screening for psycho-social distress, including housing adequacy, affecting their patient population and clinical outcomes. The patient-level tool is helpful in that it: 1) provides real-time opportunities to identify socioeconomic factors that can affect patient clinical outcomes, including inadequate or unaffordable housing; 2) assists in patient risk stratification; 3) allows for documentation of patient case complexity, 4) aids in the deployment of early interventions, and 5) promotes health equity.

The Importance of Partnerships



An adequate response will require partnerships among researchers, professional associations, state policy officials, and federal policymakers. Researchers can use evidence-based approaches and employ methodologies and analytic tools for understanding what works, why, and for whom. Action-oriented research will require close engagement with professional associations and other subject matter experts to generate practical solutions and assist policy makers at both the federal and state levels with setting clear agendas for making informed decisions about how to allocate resources efficiently while achieving the desired goals or outcomes.

Furthermore, it will be critical for funders to engage with researchers and subject matter experts to better understand both the practical and methodological feasibility when it comes to informing implementation or providing TA to federal, state and local entities that will ultimately carry out the functions of improving housing adequacy among our nation's poor. The COVID-19 PHE further amplifies the urgent need for a substantial and rapid response to address a crisis that cannot be solved without better understanding the intersection of housing adequacy and its impacts on health. Without taking bold and clear action to help our nation's most vulnerable families and individuals to find and keep affordable housing as we emerge from this global pandemic, health outcomes and life expectancy among those most at risk could take an unthinkable turn for the worse.

¹⁸ Byrne, T., Montgomery, A.E., & Fargo, J.D. (2019). Predictive Modeling of Housing Instability and Homelessness in the Veterans Health Administration. *Health Services Research*, 54(1), 75-85. DOI: 10.1111/1475-6773.13050.

The Intersection of Health and Housing: Abt Capabilities and Qualifications

Abt Associates brings a multidisciplinary team and mixed methods of inquiry to study the intersection of health and housing policies. Our analyses inform program improvements and policy decisions for government agencies and organizations in the healthcare and housing sectors that identify individuals who need housing assistance, ensure linkages to supportive services for seniors and people with disabilities, and facilitate transitions from homelessness for individuals and families. Below is a sample of relevant research efforts.

IDENTIFY PEOPLE WHO NEED HOUSING ASSISTANCE

Evaluation of the Accountable Health Communities (AHC) Model

Client and Purpose	Abt Accomplishments	Public Health Impact
Centers for Medicare & Medicaid Services The AHC Model tests whether systematically identifying and addressing the health-related social needs (HRSNs) of community-dwelling Medicare and Medicaid beneficiaries impacts total healthcare costs and utilization. HRSNs include housing, utilities, food, transportation, and safety.	Abt fielded surveys and conducted interviews with beneficiaries enrolled in the Model and with a control group to understand their experiences with screening and referral to social services. Abt also surveyed and interviewed the social service organizations who provided assistance with housing, utilities, food, transportation, and safety to ensure their perspectives are included in the Model evaluation.	To date, about 15 percent of the nearly 500,000 screened beneficiaries were eligible for assistance accessing social services. Findings from Abt's surveys and interviews will be published in fall 2022.

Evaluation of Key Strategies and Lessons Learned from the Pregnancy Assistance Fund (PAF) Program

Client and Purpose	Abt Accomplishments	Public Health Impact
Department of Health and Human Services (HHS), Office of Population Affairs The PAF grant program provides case management, referrals to educational services, parenting education, relationship skill-building, home visiting services, and referrals to health care, as well as more practical supports such as child care, baby supplies, food, and access to safe and stable housing.	Abt completed a synthesis of past and current program data and generated several briefs and corresponding case study profiles to identify best practices. Abt also conducted a series of dissemination activities including conference presentations, national webinars, infographics, and case study summaries to ensure study findings reached a range of audiences who are able to capitalize on the findings to better serve expectant and parenting young families.	The project builds on previous studies to identify successful strategies and lessons learned from the PAF grant program. This work ultimately aims to improve programs and services to better meet the diverse needs and improve the well-being of these young families.

LINKAGES TO SUPPORTIVE SERVICES

Evaluation of the Supportive Services Demonstration (SSD)

Client and Purpose	Abt Accomplishments	Public Health Impact
U.S. Department of Housing and Urban Development The SSD is a three-year demonstration that placed service coordinators and wellness nurses in HUD-assisted housing developments that primarily serve older adults in order to support successful aging in place.	Abt's evaluation analyzed health and housing outcomes for approximately 14,000 residents living in 124 properties. We used administrative data to compare health utilization and housing outcomes for residents of 40 demonstration properties to those for residents in 84 control properties.	Through a rigorously designed randomized-controlled evaluation, HUD used these findings to determine whether the SSD Integrated Wellness in Supportive Housing (I-WISH) model of service delivery and coordination achieved the important outcomes of reducing early transitions to nursing homes and unnecessary or avoidable healthcare utilization.

Evaluation of the Section 811 Project Rental Assistance (PRA) Program

Client and Purpose	Abt Accomplishments	Public Health Impact
U.S. Department of Housing and Urban Development PRA offers community-based, integrated housing where people with and without disabilities live and serves people who have extremely low incomes and high health care needs. The program, a joint initiative between HUD and CMS, requires collaboration between state housing and health agencies, community-based services providers, and private owners of HUD-assisted housing.	To determine whether the Section 811 program improves health and housing outcomes, Abt conducted a mixed methods evaluation of the PRA program that included document review, interviews with state officials and private property managers, in-person surveys with residents, and analysis of administrative data from HUD, CMS, state Medicaid agencies, and publicly available federal datasets.	PRA residents have fewer long-term care admissions—and more in home care services—than similar Medicaid recipients not assisted by HUD, suggesting lower overall health care costs if these trends continue.

Evaluation of the Medicaid Innovation Accelerator Program (IAP)

Client and Purpose	Abt Accomplishments	Public Health Impact
U.S. Centers for Medicare and Medicaid Services The Medicaid IAP supported states' ongoing delivery system and payment reforms through targeted technical assistance, tool development, and cross-state learning opportunities.	Abt conducted a qualitative, rapid-cycle evaluation of the IAP's TA activities to help CMS understand the practices that led to the IAP's successes and suggest possible directions for program modifications.	Through the IAP's housing-related TA components, state Medicaid agencies gained an understanding of Medicaid strategies and funding options to support housing tenancy. TA participants built partnerships and developed data sharing agreements with state housing agencies.

TRANSITIONS FROM HOMELESSNESS

The Homeless and Housing Resource Network (HHRN)

Client and Purpose	Abt Accomplishments	Public Health Impact
Substance Abuse and Mental Health Services Administration The HHRN supports SAMHSA grantees that receive homeless-focused funding, including the Projects for Assistance in Transitions from Homelessness (PATH). SAMHSA requires PATH grantees to enter client-level data into Homeless Management Information Systems (HMIS) and to annually report to them using HMIS data submitted through its PATH Data Exchange website.	As part of our longstanding role providing technical assistance on HMIS, the Abt team supports PATH grantees in their annual submission of data to SAMHSA, resulting in on-time submission of all data for the last two years. The Abt team has completed dozens of remote trainings and remote TA work with grantees to increase the level of completion and accuracy of PATH HMIS data.	The PATH program provides critical services and support to people sleeping and living outdoors. With increased PATH HMIS data on this program, SAMHSA is better able to understand the needs of people served by the program and track the impact of PATH over time.

Project Roomkey

Client and Purpose	Abt Accomplishments	Public Health Impact
California Department of Social Services The Project Roomkey (PRK) Program was a statewide effort to protect the health of people experiencing homelessness by giving them an alternative to staying on the street or in congregate shelters during the COVID-19 pandemic.	Abt and its California-based partners worked with local health and housing agencies to document a framework based on PRK. The goal is to use lessons learned from PRK case studies to offer a model for similar partnerships in other states.	Assessing the impact of PRK will illustrate how collaborations between homeless service and healthcare systems can improve outcomes by improving the quality and stability of the places where vulnerable people stay. The PRK approach could be replicated during future health or environmental emergencies or as a new way of helping people transition to permanent housing.

Family Options Study

Client and Purpose	Abt Accomplishments	Public Health Impact
U.S. Department of Housing and Urban Development The Family Options Study gathers evidence about which types of housing and services programs work best for homeless families. The study randomly assigned over 2,000 families to one of three interventions—long-term housing subsidy, short-term housing subsidy, or project-based transitional housing—or to receive the usual care available to homeless families.	Abt conducted follow-ups with these families two and three years after random assignment and found that long-term housing subsidies had the greatest positive impact on family outcomes. Abt was recently awarded a contract to recontact participating families 10 years after random assignment to learn about long term outcomes of program participation.	The two- and three-year post random assignment studies found that providing long term housing subsidies improved housing stability and other indicators of health and well-being. The new study will assess whether these impacts persisted over the long term.

Opioid Use Disorder, Housing Instability, and Housing Options for Recovery

Client and Purpose	Abt Accomplishments	Public Health Impact
<p>HHS Assistant Secretary for Planning and Evaluation</p> <p>The purpose of this ASPE Task Order was to help HHS and HUD describe the continuum of housing programs available for individuals with opioid use disorder (OUD) who are homeless or unstably housed and assess what subpopulations are most likely to benefit from particular housing and services models.</p>	<p>Abt conducted an environmental scan and interviews with experts in homelessness, housing, and OUD; family advocates; and housing providers to document various housing models for individuals who experience housing instability or homelessness and OUD. Abt's approach offers a systematic look at models that might aid individuals in their recovery so that HUD and providers can use and evaluate the models.</p>	<p>The project identified strategies through which housing models can best support clients in their path to recovery. Successful housing providers build trust, provide peer support, engage the community, and collaborate with health and behavioral health providers. Successful programs used funds braided from multiple sources to pay for housing, treatment, and supportive services. Finally, client choice is critical for determining the right program "fit."</p>

[Abt Associates](#) is a global consulting and research firm with a 55-year history of using data and bold thinking to improve the quality of people's lives. From combatting infectious disease and conducting rigorous program evaluations, to ensuring safe drinking water and promoting access to affordable housing—and more—we partner with clients and communities to tackle their most complex challenges. Our worldwide staff of 3,600 crosses geographies, methods, and disciplines to deliver tailored solutions grounded in evidence.



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