

Stable, Affordable Housing Supports Young Children's Health in Philadelphia

Families should be able to afford a safe, decent place to live and still have enough money to pay for food, utilities, and health care. In Pennsylvania, the gap between fair market rent and the salary of a full time minimum wage employee is \$458 per month.¹ Children's HealthWatch research shows families sacrifice basic necessities when they confront this gap between the cost of housing and their ability to afford it. Tough choices between paying the rent and paying for childcare or groceries can have negative health consequences for parents and children.

Housing is often the largest expense in a family's budget. Over 50% of renter households in Pennsylvania pay over one third of their income in rent.² The shortage of affordable housing in Philadelphia disproportionately affects extremely low income households (ELI)—for every 100 ELI households³ seeking an apartment in Philadelphia, only 36 affordable units are available.⁴

When families are faced with unaffordable housing, some move frequently in search of a decent home within their means. Many others fall behind on rental payments or live in overcrowded situations. Additional coping strategies include going without food, utilities, or needed healthcare or insurance.⁵ Recent research by Children's HealthWatch illustrates the connection between lack of affordable housing, strained budgets and poor health outcomes for low-income families.

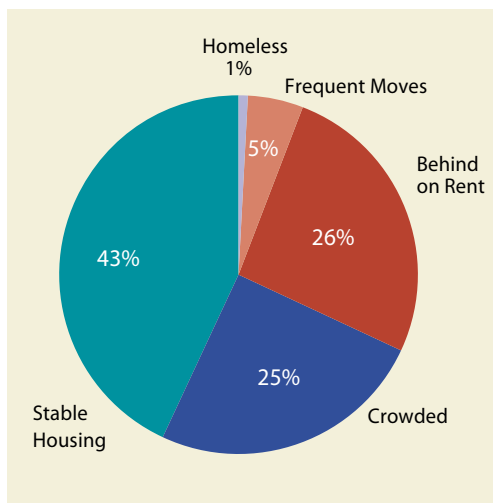


Figure 1: Over half of Children's HealthWatch Philadelphia families experience housing insecurity

Research has shown that children who suffer from inadequate home heating and poor nutrition have a greater likelihood of poor health, developmental delays, and in some cases an increased risk of hospitalizations.⁶ Compared to stably housed families, those who were behind on rent were more likely to:

- be energy insecure
- be food insecure
- be child food insecure
- forego needed healthcare for their child
- trade off between paying for healthcare costs and paying for other basic needs

> Affordable Housing Protects Child Health and Family Well-Being

Our research shows that too many families in Philadelphia are struggling to create and maintain healthy, stable environments for their children. In our sample of over 4,500 low-income families in Pennsylvania with children under age four, Children's HealthWatch found that approximately **56% of families were housing insecure.**

Housing insecurity is associated with poor health outcomes in very young children in Philadelphia. Compared to children in stably housed families, those whose families were behind on rent or moving frequently were significantly more likely to be:

- in fair or poor health
- at risk for developmental delays

Summary of Findings

- 1. Young children in housing insecure families are more likely to be household and child food insecure.**
- 2. Young children in families who moved frequently or were behind on rent are at increased risk of poor health and developmental delays.**

Housing Insecurity: when families move frequently (two or more times in the last 12 months), are crowded (more than two people per bedroom or doubled up temporarily with another family for financial reasons), or were behind on rent at any point in the last twelve months.



Definitions:

Fair Market Rent: The rent that a property could command in an open, competitive and unrestricted market.

Affordable Housing: Rent/mortgage that is equal to or less than 30 percent of household income (as defined by the U.S. Department of Housing and Urban Development).

Food Insecurity: when families lack access to sufficient food for all family members to enjoy active healthy lives. Food insecure children are more likely to be hospitalized, have developmental delays, iron-deficiency anemia, and/or be in fair or poor health.

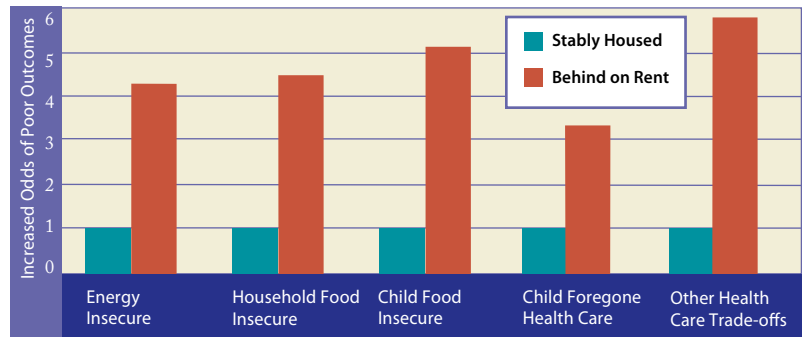
Child Food Insecurity: (the most severe level of food insecurity), occurs when children experience reductions in the quality and/or quantity of meals because caregivers can no longer buffer them from inadequate household food resources.

Energy Insecurity: lack of consistent access to enough of the kinds of energy (e.g. electricity, natural gas and heating oil) needed for a healthy and safe life.

Figure 2:

Families who are behind on rent struggle to pay for other basic needs

All comparisons statistically significant at $p < 0.05$



Federal and State Policy Solutions Exist

In the first three years of life, children undergo the most rapid period of brain and body development and are uniquely vulnerable to even short-term deprivation. Previously, Children's HealthWatch has shown that compared to young children on the waitlist for subsidized housing, children living in subsidized housing were less likely to be underweight, and more likely to be food secure and classified as "well" on a composite measure of child well-being.⁷

Only 11.2% of Children's HealthWatch-Philadelphia families currently receive housing assistance. Increasing the quantity and improving the quality of subsidized and affordable units in Philadelphia is a necessary public health investment. More than half of all housing units in Philadelphia were built before 1934,⁸ and many affordable units are old structures that have not been maintained.⁹ Prioritizing rehabilitation could preserve and expand the number of affordable units to ensure low-income families have safe and decent living environments. Short- and long term interventions that help stabilize families in affordable housing will improve the health and development of Philadelphia's youngest children.

Conclusion

Our evidence shows that stable, affordable, decent housing improves the health of our children and the well-being of families. Investing in affordable housing would not only reduce lost days at work for parents and health care costs for the family and state as a whole, but help children reach their potential and become productive members of society.

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¹ Bravve, E, Bolton, M, Couch, L, Crowley, S, Out of Reach 2012. National Low Income Housing Coalition. 2012.

² 2010 American Community Survey. Washington, DC: U.S. Department of Commerce, Census Bureau, 2010.

³ Household income at or below 30% of area median income.

⁴ National Low-Income Housing Coalition. Congressional District Profiles: Pennsylvania. March 2012.

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⁶ Cook, JT, Frank DA. Food Security, Poverty and Human Development in the United States. Ann. N.Y. Acad. Sci. 2003.

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⁷ Bailey, K, et al. Overcrowding and Frequent Moves Undermine Children's Health. Children's HealthWatch. Policy Action Brief. November 2011.

⁸ Hiller, A, Culhane, D. Closing the Gap: Housing (un) Affordability in Philadelphia. University of Pennsylvania ScholarlyCommons. March 2003.

⁹ Mierzwa, E, Nelson, KP, & Newberger, H. Affordability and availability of rental housing in Pennsylvania. Federal Reserve Bank of Philadelphia. March 2010.

