



## Research, Best Practices & Logic Model – STANDARD of LIVING\_INCOME

### **Research says:**

- Sufficient income to cover basic living costs has a positive influence on the overall financial health and well-being of the community (1, 2, 3).
  - High housing costs are associated with poor health outcomes, especially in children (1, 2, 3).
  - When a family spends more than half of its income on a home, their children's reading and math abilities tend to suffer. This is also the case when they spend too little — less than 20 percent of their income. Children's academic skills seem to thrive best when families spend about one third of their income on housing. The researchers found that families that had obtained truly affordable housing — spending roughly 30 percent of their income — did indeed spend more money on enrichment for their children (4).
  - Families that use most of their income for shelter spend less money on books, computers, and educational outings needed for healthy child development (5).
  - Almost half of the poorest 65+ households pay 50 percent or more of their income for housing (6).
  - Hardships are more common among working families that pay more than half their income for housing than among those who do not. Among these hardships are food insecurity, lack of health insurance, lack of a car, and — to the extent it is used as a strategy to cope with high housing costs — the physical and emotional discomforts of crowding (7).
  - While housing assistance may not be enough to enable poor families to weather all price shocks, this evidence suggests it can have a measurable impact on expenditures related to child well-being (8).
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  2. Mason, K. E., Baker, E., Blakely, T., & Bentley, R. J. (2013). Housing affordability and mental health: does the relationship differ for renters and home purchasers?. *Social Science & Medicine*.
  3. Pollack, C. E., Griffin, B. A., & Lynch, J. (2010). Housing affordability and health among homeowners and renters. *American journal of preventive medicine*, 39(6), 515-521.
  4. Traci Pederson (6/12/2014); reviewed by John M. Grohol, Psy D; <http://psychcentral.com/news/2014/06/12/for-poor-highs-and-lows-of-housing-costs-hurt-kids-academic-skills/71143.html>
  5. Sandra J. Newman and C. Scott Holupka, Ph.D.;(8/8/2013; pub 5/29/2014) "Housing affordability and Child Well-Being."
  6. Center for Housing Policy tabulations of 2009 American Housing Survey.
  7. Lipman, Barbara J, 'Something's Gotta Give: Working Families and the Cost of Housing (April 2005) [http://www.nhc.org/media/documents/somethings\\_gotta\\_give.pdf](http://www.nhc.org/media/documents/somethings_gotta_give.pdf).
  8. Fletcher, Jason M., Tatiana Andreyeva, and Susan H. Busch. 2009. Assessing the Effect of Changes in Housing Costs on Food Insecurity. *Journal of Children and Poverty* 15(2): 79-93.

### **Best Practices Are:**

- Promote home improvements to reduce energy costs (1).
- Initiate campaigns to promote low income energy assistance programs to help keep families safe and healthy through initiatives that assist families with energy costs (2).
- Upkeep of old housing can be costly for low-income homeowners, especially the elderly who often rely on fixed incomes. Promote homeowner rehabilitation programs, such as low-interest loans, to low-and moderate-income households to assist them with indoor plumbing repairs, correcting health and safety issues, increasing energy conservation and preventive home maintenance (3).
- Provide Rental Assistance to low and moderate income families as well as Homeless Veterans, Homeless Families with Disabilities, and Chronically Homeless individuals (4).
- Support the transition for Foster Youth timing out of Foster Care by providing temporary housing assistance (5).
- Enhance quality of life through a comprehensive program tailored to help rental assistance participants succeed at becoming self-sufficient.
- Assisting first time homebuyers with down payment and closing costs assistance in order to keep their monthly housing costs low.
- Partner with local non-profits and stakeholders on important issues such as the 25 Cities Initiative to End Chronic and Veteran Homelessness.



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- Collaborate with Community based Organizations and other state and local governments through the Regional Continuum of Care Council.
  - Reduce the number of families experiencing or at risk of being homeless by funding Community/Faith Based Organizations in order to provide emergency shelters, transitional and permanent housing (6).
  - Affordable housing may improve health outcomes by freeing up family resources for nutritious food and health care expenditures (7). Children in low-income families that receive housing subsidies are more likely to have access to an adequate amount of nutritious food and to meet “well child” criteria — including the absence of developmental concerns, maintenance of a healthy weight, and classification as being in good or excellent health — than children in similar families on the waiting list for housing assistance (8).
  - By providing families with greater residential stability, affordable housing can reduce stress and related adverse health outcomes. Stable, affordable housing may improve health outcomes for individuals with chronic illnesses and others by providing a stable and efficient platform for the ongoing delivery of health care and reducing the incidence of certain forms of risky behavior (9)(10).
1. [http://www.energystar.gov/.](http://www.energystar.gov/)
  2. <http://www.ora.ca.gov/lowincomeenergyassistanceprogram.aspx> .
  3. Washington Area Housing Partnership; <http://www.wahpdc.org/toolkit.html> .
  4. U.S. Dept. of Housing & Urban Dev., *Study of PHAs’ Efforts to Serve People Experiencing Homelessness* (February2014), [http://www.huduser.org/portal/publications/pdf/pha\\_homelessness.pdf](http://www.huduser.org/portal/publications/pdf/pha_homelessness.pdf).
  5. U.S. Dept. of Housing & Urban Dev., *Housing for Youth Aging out of Foster Care* (May2014), [http://www.huduser.org/portal/publications/pdf/youth\\_hsg\\_main\\_report.pdf](http://www.huduser.org/portal/publications/pdf/youth_hsg_main_report.pdf).
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  8. March, Elizabeth L., Stephanie Ettinger de Cuba, Annie Gayman, John Cook, Deborah A. Frank, Alan Meyers, JoHanna Flacks, Megan Sandel, and Samantha Morton. 2009. Rx for Hunger: Affordable Housing. Boston, MA: Children’s HealthWatch and Medical-Legal Partnership | Boston.
  9. Buchanan, David, Romina Kee, Laura S. Sadowski, and Diana Garcia. 2009. The Health Impact of Supportive Housing for HIV-Positive Homeless Patients: A Randomized Controlled Study. *American Journal of Public Health* 99(S3): S675-S680; Cameron, Ailsa, Liz Lloyd, William Turner, and Geraldine Macdonald. 2009. Working Across Boundaries to Improve Health Outcomes: A Case Study of a Housing Support and Outreach Service for Homeless People Living with HIV. *Health and Social Care in the Community* 17(4): 388-395; Schwarcz, Sandra K., Ling C. Hsu, Eric Vittinghoff, Annie Vu, Joshua D. Bamberger, and Mitchell H. Katz. 2009. Impact of Housing on the Survival of Persons with AIDS. *BMC Public Health* 9: 220.
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## Logic Model:

### EXAMPLE OF COLLECTIVE ACTION FOR MEASURABLE IMPACT:

