

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.^{1,2} 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 2022 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?" Although Healthy People 2030 (HP2030) does not have a target for housing insecurity that uses the metric above, the target put forth by HP2030 most related to housing insecurity is to reduce the proportion of families that spend more than 30% of income on housing to 25.5% or less.

HOUSING QUESTION

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

¹ 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>

² 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 in Santa Barbara County

	2016 Santa Barbara CHNA	2019 Santa Barbara CHNA	2022 Santa Barbara CHNA
	% (95% CI)	% (95% CI)	% (95% CI)
Overall	10.7 (8.5, 13.0)	13.3 (9.9, 16.7)	11.4 (8.1, 14.7)
Male	12.6 (8.9, 16.3)	13.4 (8.7, 18.0)	11.1 (5.9, 16.3)
Female	9.0 (6.4, 11.5)	13.2 (8.2, 18.2)	11.6 (7.4, 15.8)
Hispanic	18.2 (13.4, 23.0)	20.0 (13.9, 26.0)	17.2 (9.9, 24.5)
Non-Hispanic White	6.9 (4.3, 9.4)	9.5 (4.9, 14.1)	5.5 (2.8, 8.3)
Other	6.2 (2.0, 10.5)	8.0 (0.0, 17.6)	18.0 (7.6, 28.4)
Age 18-44	12.8 (8.9, 16.7)	15.8 (10.2, 21.3)	13.8 (8.4, 19.3)
Age 45-64	12.3 (8.6, 16.0)	14.9 (9.0, 20.8)	13.9 (7.0, 20.7)
Age 65+	3.4 (1.7, 5.0)	3.6 (0.7, 6.4)	4.6 (0.8, 8.3)†
< High School	28.5 (19.5, 37.5)	32.0 (20.3, 43.7)	27.1 (9.6, 44.6)†
High School Grad	9.0 (4.8, 13.2)	17.1 (8.4, 25.8)	16.6 (5.3, 27.8)†
Some College	8.6 (5.3, 11.9)	12.6 (6.5, 18.6)	8.9 (5.2, 12.7)
College Grad	4.0 (2.2, 5.9)	1.9 (0.4, 3.5)	8.0 (3.9, 12.1)
<\$35,000	22.8 (17.5, 28.2)	29.0 (21.4, 36.7)	28.3 (17.6, 39.0)
\$35,000-\$74,999	3.2 (0.9, 5.6)	6.4 (1.0, 11.8)	17.2 (9.3, 25.1)
\$75,000 or greater	2.8 (0.9, 4.7)	3.0 (0.0, 6.5)	3.4 (0.9, 5.8)†

†Unreliable estimate (Relative Standard Error >0.3)

Health Disparities

Overall, Santa Barbara County saw a non-significant decrease of 1.9 percentage points in housing insecurity from 2019 to 2022. 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 with household incomes at or above \$75k and those age 65 or older reported significantly less housing insecurity compared to their counterparts. College graduates saw a statistically significant increase of 6.1% in reported housing insecurity since 2019. Although not statistically significant, relatively larger increases (10% or more) in reported housing insecurity for 2022 were observed in those with household incomes between \$35K and less than \$75K and for those who are racially and ethnically categorized as other (i.e., non-white and non-Hispanic).

Figure 1. 2022 Percent Reporting Housing Insecurity Status by Demographic Group

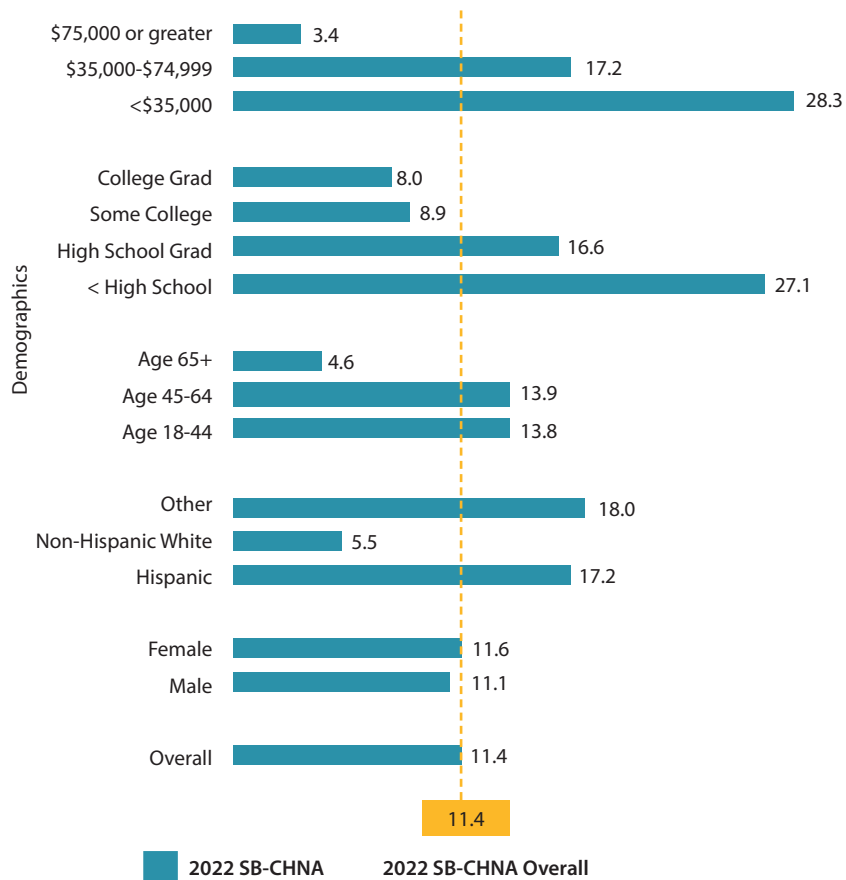


Figure 2. Percentage of Housing Insecure Adults by Highest Level of Education in 2016, 2019 and 2022

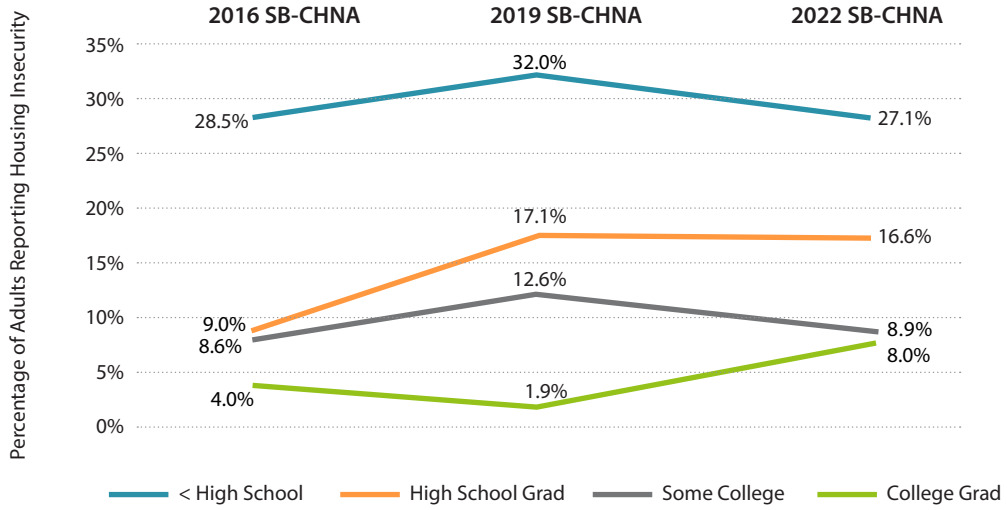
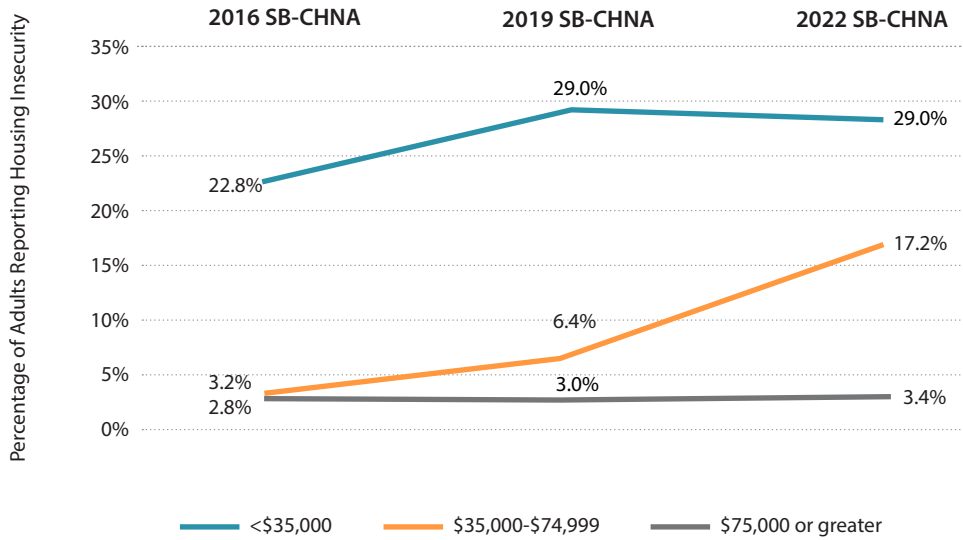


Figure 3. Percentage of Housing Insecure Adults by Income in 2016, 2019 and 2022



Factors and Health Outcomes Associated with Self-Reported Health

Figure 4 below depicts the three health indicators that were most significantly related to self-reported housing insecurity and include self-reported fair or poor health, experiencing cost as a barrier to care, and food insecurity. The percentage of those reporting housing insecurity across these three subgroups is much higher than the general adult population estimate of 11.4% for Santa Barbara County in 2022 (Figure 4 below).

The odds of reporting housing insecurity were 6.8 times greater for those who reported experiencing cost as a barrier to healthcare compared to those who did not report cost as a barrier. Likewise, the odds of reporting housing insecurity were 4.9 times greater for those who reported fair/poor health compared to those reporting good or better health and 2.8 times higher for those reporting food insecurity compared to those who did not.

Figure 4. Housing Insecurity by Significant Related Factors

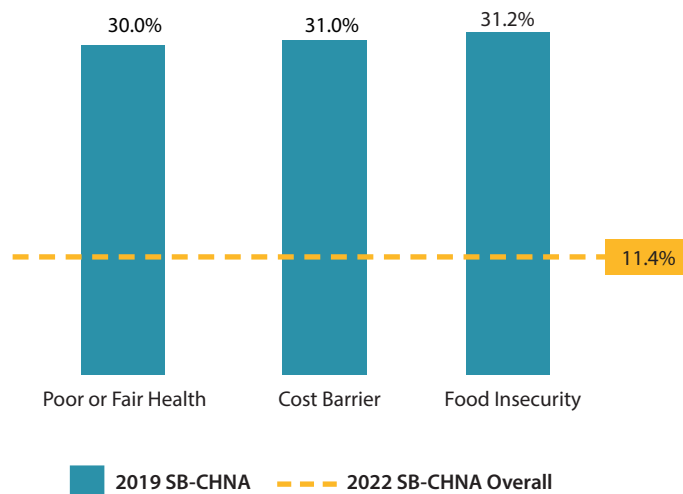


Table 2. Odds Ratio Estimates for Housing Insecurity by Significant Related Factors

Significant Related Factor	Point Estimate	95% Confidence Limits	
Poor or Fair Health	4.9	1.9	12.3
Cost Barrier	6.8	2.4	19.1
Food Insecurity	2.8	1.2	6.5

NOTE: The degrees of freedom in computing the confidence limits is 1324.

Findings from the 2022 Santa Barbara County Listening Tour

Through the Listening Tour, participants repeatedly identified the central role that housing has in any understanding of wellbeing. Struggling to have a secure and stable home for oneself or one's family brings physical discomfort and a persistent undercurrent of worry as people move through their daily lives.

Participants described the problematic experience of living in an area with a high cost of living and insufficient income, forcing families to move out of the county or experience homelessness. A service provider whose patients experience housing insecurity notes:

We've just been hearing a lot of our participants fearing being evicted. And if they haven't, they've already had to be relocated to Santa Maria... It's pretty unfortunate because everyone's just being, like, destabilized. – North and Mid County Service Provider

Impacts of COVID-19 on Housing

In other cases, even if they had stable housing before the pandemic, **families are now facing increased housing costs**, making them more susceptible to homelessness because their incomes remain the same.

COVID affected everyone. And so we see people who were very comfortable in their living. Now they have been subjected to homelessness. They have been subjected to evictions and having to really drastically rearrange their lives. But what it meant for the people who already lived at risk, and you know, in a vulnerable state, those people's lives have just been turned upside down. – Countywide Service Leader

Professionals Unable to Afford Housing

A striking finding is that professionals in what are traditionally high-paying fields, such as medicine, are struggling to afford stable housing, forcing them to relocate out of county and **causing a shortage of providers in the area.**

I think one of the problems is retaining specialty care providers and providers in our service area because of the high cost of housing. And I think that's, you know, some of the issues why we can't get providers in the rural areas because the housing cost was so high and so, um, we can't like, pay them enough, I guess, to stay in this area, it's just really high cost. Even if we're giving, like, you know, extra stipends to move here, it really, really costs a lot to live in Santa Barbara County, so a lot of providers opt-out to live here and instead move to Texas or other areas. – North and Mid County Service Provider

Seniors Moving Out of County

Housing insecurity has reached severe levels for seniors in Santa Barbara County, as many are living on fixed incomes, while the cost of housing continues to increase. This is leading to seniors moving out of the county.

What we're hearing...is that for a growing number of seniors, housing is being jeopardized by increased rent...which is beginning to displace many of our seniors, and they are in jeopardy of losing their homes. They're on a fixed budget living off of Social Security, but the rental rates are going through the roof. – Countywide Service Leader

Conclusion

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, and some are unhoused. **The COVID-19 pandemic has only intensified the housing crisis in Santa Barbara County.** All of these conditions have repercussions for mental and physical health. Listening Tour participants identified fair, safe, stable, and affordable housing and sheltering opportunities as a critical step towards improving the wellbeing of residents.