



## Affordable housing affects health

Retail clerks, university employees and receptionists aren't usually thought of as needing affordable housing, but people such as these who work in low-wage jobs usually spend 30 to 50 percent of their income on housing, especially if they are single parents with children.

Unless they live in affordable housing like that of Mutual Housing California.

Without affordable housing, if single parents have a minimum-wage job, they have to work 2.6 full-time jobs to rent a two-bedroom apartment in Yolo County for themselves and their children, according to the 2014 Out of Reach report from the National Low-Income Housing Coalition.

When they spend too much on housing, they have less to spend on necessities such as food, transportation and health care.

Recent research by the Chicago-based nonprofit Feeding America shows one in six people in Yolo County get less food than they need on a regular basis. That includes nearly 11,000 children going to bed hungry.

For children, that means they tend to have lower weight than they should, poorer health and developmental risks.

"Affordable housing can function as a vaccine," said William Ho, Northern California program director at Enterprise Community Partners Inc. "If you have affordable housing, it frees up money for food and health expenditures."

Researchers use the term bandwidth to describe the capacity the brain has to process information.

If children are worried about where they will sleep that night, where they will go to school next week or where their next meal is coming from, it affects their ability to process other less pressing concerns such as homework.

It also affects attention span, resilience to change and the ability to form attachments to people, places and things.

"Those of us who work in the fields of health and housing have long known of their important link," said Rachel Iskow, chief executive officer of Mutual Housing California, which operates healthy, sustainable and affordable housing.

Mutual Housing California develops housing that is affordable to a diversity of households. Our housing builds strong and stable communities through resident participation and leadership development. For more information, call (916) 453-8400 or visit our website at [mutualhousing.com](http://mutualhousing.com).

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The link between affordable housing and health is so strong that people such as Leilani Barnett, regional manager of community development at the Federal Reserve Bank of San Francisco, can cite statistic after statistic about the effect.

“We have a research division that has studied the relationship between social equity – racial inclusion, economic equality, employment, productivity and per capita income – and the economic health economy of regions,” said Barnett, who emphasizes that she speaks only as a private individual, and not on behalf of the Federal Reserve.

“There are numerous studies that show a strong linkage with greater equity and stronger economies.”

As a result of these relationships, local banks are taking a more holistic approach to investment and working with the Center for Regional Change at UC Davis to develop an interactive data mapping tool for the factors that impact social equity.

“Banks and other organizations want to have a bigger picture of conditions on the ground and the assets that are going to need to be invested to create thriving communities,” said Jonathan London, Ph.D., director of the CRC.

Although they don’t give percentages, CRC interactive maps show that housing costs are very high in Davis given the number of low-wage jobs.

“When the job-housing fit analysis shows an imbalance of low-wage jobs and affordable housing, this forces people to commute longer distances to work, which also has economic implications, especially for people who contribute to the service, retail, hospitality and other sectors of the local economy,” London said.

This is one reason why the nonprofit developer Mutual Housing continues to build affordable housing in the area.

New Harmony Mutual Housing in Davis opened in 2013; Mutual Housing at Spring Lake in Woodland is scheduled to open next year. Mutual Housing also operates four other multi-family housing communities in Davis.

This also is why organizations such as Mutual Housing and the Federal Reserve Bank of San Francisco, among others, recently held a Wells Fargo Bank-sponsored regional affordable housing forum in Davis.

Another one – the Greater Sacramento Healthy Communities Summit – in Sacramento on Monday, Sept. 29, has just been expanded to accommodate more people.

“By being part of the discussion of those links, we hope to create partnerships and community support for building and maintaining housing that creates healthier children, parents and families,” said Mutual Housing’s Iskow.

Sadly, poverty and lack of affordable housing not only affect long-term health, but life expectancy.

“Only 30 percent of life expectancy is related to your genetic predisposition, and only 10 percent is related to health care,” Barnett said.

“Forty percent is determined by your behavioral patterns, such as how much exercise you get, what you eat, whether or not you smoke. Fifteen percent is determined by social circumstances such as whether you’re employed or not, whether you go to college or not.

“Having safe, affordable housing may impact one’s behavioral patterns, and one’s social circumstances, impacting one’s health.”