



# Making a Home for Health

Supporting Health by Putting Housing First

MAY 2020

*Stable housing is associated with better health. Coloradans lacking stable housing are more likely to report poor physical, mental, and oral health.*

Yet some 360,000 Coloradans (6.7%) were worried they would not have a stable place to live in the next two months in 2019, according to new data from the Colorado Health Access Survey (CHAS). That is one in every 15 residents.

The cost of housing affects people's ability to afford other necessities, including food and health care. More than half of Coloradans who reported housing instability (54.2%) had problems paying for food, compared with 6.1% who did not report housing instability. And of those without stable housing, 51.9% reported experiencing a problem paying a medical bill, versus just 15.4% of those with stable housing.

The CHAS offers insight into the communities and regions where housing instability is particularly common. While housing instability affects Coloradans from all walks of life, the CHAS suggests that those with lower incomes, people living in some rural communities, millennials, and people of color are particularly likely to experience instability.



## Key Takeaways:

- New data show Coloradans without stable housing report worse physical, mental, and oral health than those with stable housing.
- Some Coloradans, including millennials, people of color, and immigrants, are more likely to report unstable housing than others for myriad social and systemic reasons.
- Creating affordable and accessible solutions is critical to allow these groups the opportunity to thrive in a place they can call their long-term home.

## About the CHAS

The Colorado Health Access Survey (CHAS) is the premier source of information about health insurance coverage, access to health care, and use of health care services in Colorado. The biennial survey of more than 10,000 households has been conducted since 2009. The 2019 CHAS was conducted between February 26 and July 14, 2019. Survey data are weighted to reflect the demographics and distribution of the state's population. The survey was conducted in English and Spanish.

The 2019 CHAS was administered mostly online — a change from the telephone surveys of previous years. A small random sample of respondents was surveyed by phone, to confirm data from the online survey could be compared to phone-based data from previous years. In 2019, new questions were added to the survey, including questions on social factors such as housing and food security.

## Four Health Impacts of Housing

Three in five Coloradans (60%) say their community is in a housing crisis. But only 34% think housing is closely tied to health.<sup>1</sup> Many aspects of housing, ranging from the quality of a home to its affordability, have been shown to affect the health of residents. A framework published in *Health Affairs* describes four pathways that demonstrate the connection between housing and health.<sup>2</sup>

- **Stability:** Securing and keeping housing can promote good physical and mental health.
- **Safety and quality:** Poor housing conditions such as allergens and lack of ventilation can lead to chronic health issues.
- **Affordability:** Lack of affordable housing can lead to displacement and limit the ability to access other needs, such as food or health care.
- **Neighborhood:** Physical and social characteristics such as parks and businesses can promote well-being.

## Housing and Health

Nearly half (44.1%) of people without stable housing reported that their health was fair or poor, compared with 12.3% of those with stable housing. Similarly, 46.8% of Coloradans without stable housing reported that their oral health was fair or poor, compared with 16.0% of those with stable housing.

And close to half of Coloradans without stable housing (45.8%) reported poor mental health, compared with 12.5% of those with stable housing. (The CHAS defines poor mental health as eight or more days of poor mental health in the past month.)

Housing-insecure Coloradans were more likely to report poor health than those with incomes below the federal poverty level, or FPL (\$25,750 for a family of four), who face notable barriers to health and health care.<sup>3</sup> In 2019, 44.1% of those who reported housing instability reported fair or poor health, compared with 26.7% of those with incomes below the FPL.

**Table 1. Coloradans Without Stable Housing Report Worse Health Outcomes**

*Stable Housing and Health Status, 2019*

	Unstable Housing	Stable Housing
Fair or Poor General Health	44.1%	12.3%
Poor Mental Health	45.8%	12.5%
Fair or Poor Oral Health	46.8%	16.0%

The most extreme, but unfortunately not rare, outcome of housing challenges is homelessness. While the CHAS does not collect information about people experiencing homelessness, there is a profound connection between homelessness and health, including reduced life expectancy.<sup>4</sup> According to the U.S. Department of Housing and Urban Development, there were an estimated 9,600 Coloradans experiencing homelessness in 2019, including more than 2,300 people in families with children.<sup>5</sup>

Those without homes often face violence, are exposed to extreme heat and cold, are more likely to suffer traumatic injuries, and have higher rates of alcohol and drug use and overdose than those with homes.

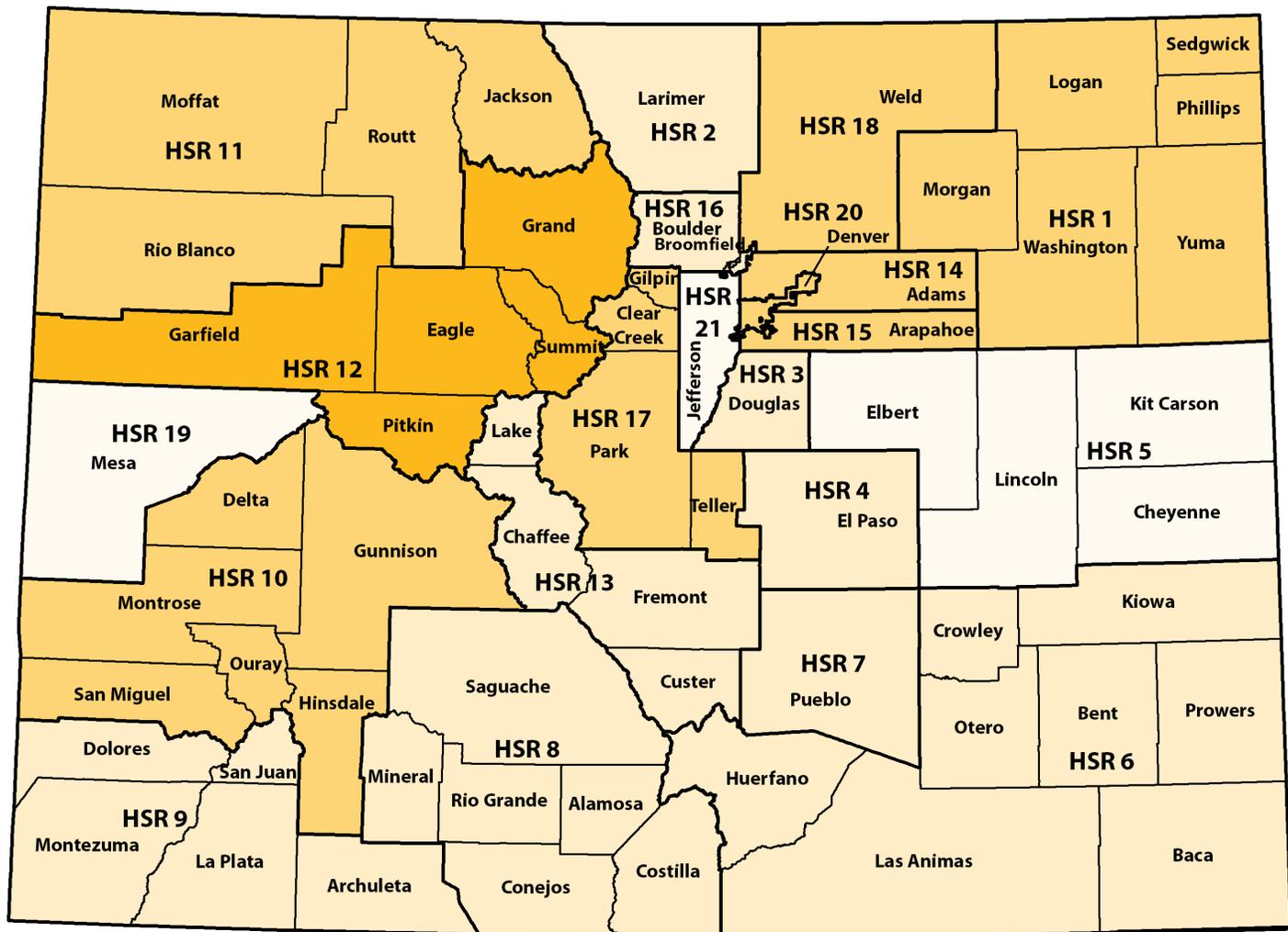
## Who Is Affected by Housing Instability?

Coloradans with lower incomes are more likely to report housing instability. According to the 2019 CHAS, more than one in eight (13.3%) of those making less than 138% of the FPL (the threshold for Medicaid eligibility for most Coloradans) lacked stable housing. Almost one in 11 (8.9%, or almost 167,000 people) of those making 138 to 400% of FPL said they were worried about stable housing. Meanwhile, just 2.5% of those with incomes over 400% FPL reported this concern.

### A Rural Challenge

Housing instability is present in communities throughout the state. While the cost and availability of housing in Denver is a challenge for many residents, Colorado's rural communities are just as likely to have problems with housing security as those on the Front Range. Some 6.4% of Coloradans living in urban communities reported unstable housing, compared to 8.4% of those living in rural communities.<sup>6</sup>

Map 1. Housing Instability Is Not Just an Urban Issue



### Defining Rural and Urban

The CHAS analyzes regional data using the 21 Health Statistics Regions (HSRs) developed by the Colorado Department of Public Health and Environment (CDPHE).<sup>8</sup>

This analysis designated an HSR as urban or rural using definitions provided by the Office of Management and Budget (OMB) and used by the Colorado Rural Health Center. If a county is located in a metropolitan area or contains a

municipality with 50,000 or more residents, it was considered urban. All other counties were considered rural.<sup>9</sup>

All HSRs spanning exclusively urban counties were designated as urban HSRs. Only one HSR includes both urban- and rural-designated counties: HSR 5, on the Eastern Plains, spans one urban county and three rural counties and was considered rural for the purposes of this analysis.

Residents of Health Statistics Region 12, which includes Summit and Eagle counties and many of the state's high-cost resort towns, were the most likely to report housing instability of any region in the state. More than one in seven (14.5%) reported housing instability, twice the state average of 6.7%.

Meanwhile, some metro Denver counties have the lowest rates of instability in the state. Just 4.1% of residents in Jefferson County and 4.9% of Douglas County residents reported this challenge.

Across Colorado, rural residents were nearly as likely as urban residents to be cost burdened, meaning they spend more than 30% of their income on housing.

But rural Colorado receives fewer U.S. Department of Housing and Urban Development subsidies per capita than urban areas.<sup>7</sup> Construction costs in rural Colorado are also higher, due to the distance from metropolitan hubs of materials and labor. This makes it difficult to address housing instability quickly and efficiently.

### Millennials: Housing Stability Is Elusive

According to the 2019 CHAS, millennials in Colorado (those between ages 24 and 39) were more likely to report housing instability than other generations (see Table 2).

There are many possible reasons for this. Some millennials are early in their careers, while others began their careers during the Great Recession. Their lower incomes can make it harder to find affordable housing.<sup>10</sup>

**Table 2. Millennials Are Most Likely to Report Housing Instability**

*Age Group, Stable Housing, and Renting Status, 2019*

	Report Unstable Housing	Report They are Renters
Post-Millennials (1997-2014)	4.9%	27.0%
Millennials (1981-1996)	9.6%	47.7%
Gen X (1965-1980)	7.0%	31.2%
Baby Boomers (1946-1964)	7.6%	22.6%
The Silent Generation (1928-1945)	NA	32.5%

Many millennials also face barriers related to student debt: High debt burdens can make it difficult to afford housing. A national study links student loan debt to a 2% drop in homeownership rates among people between the ages of 24 and 32 from 2005 to 2014.<sup>11</sup>

According to the 2019 CHAS, people in this age group are also more likely than other Coloradans to rent their homes. Colorado renters are more likely to be cost-burdened (44.5%) than those who own their homes (19.3%).<sup>12</sup>

### People of Color: Health and History

People of color in Colorado were more likely to report housing instability than white Coloradans in 2019. For instance, while 5.9% of white Coloradans report feeling worried about having a stable place to live according to the 2019 CHAS, nearly one in 10 Hispanic/Latinx Coloradans (9.7%) report the same challenge.

Housing insecurity among black and Hispanic/Latinx Coloradans has roots in discriminatory policies. Historically, people of color have had fewer opportunities to own homes than white people due to policies such as restrictive covenants, which were used to prevent people of color from buying homes in certain neighborhoods.

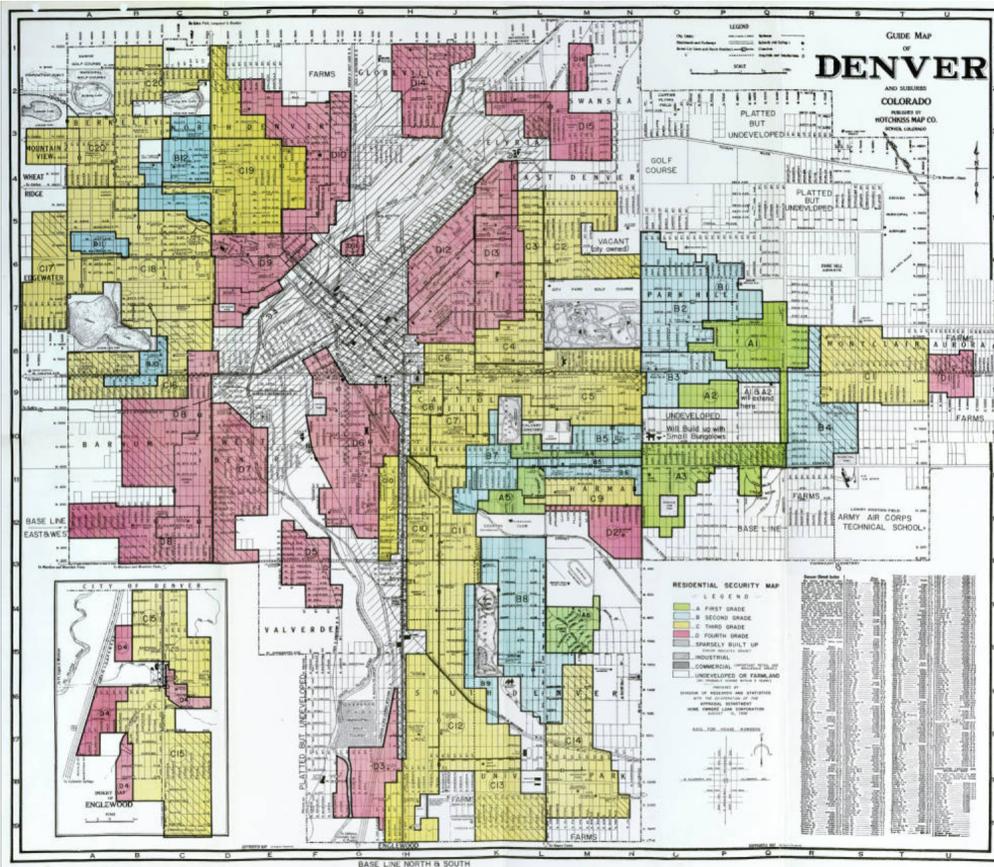
Perhaps the most infamous housing policy restricting homeownership among people of color is redlining. In the early 1900s, banks and mortgage companies identified neighborhoods where they would refuse to provide home loans. These neighborhoods, primarily selected due to their racial demographics, were marked in red.<sup>13</sup>

**Table 3. People of Color Are More Likely to Report Housing Instability**

*Race/Ethnicity and Stable Housing, 2019*

	Report Unstable Housing
Black or African American (Non-Hispanic/Latinx)	8.7%
Hispanic/Latinx	9.7%
Other (Non-Hispanic/Latinx)	5.3%
White (Non-Hispanic/Latinx)	5.9%

**Map 2: Redlined Map of Denver Circa 1945**



**Immigrant Communities: Finding a Home**

People who have immigrated to the United States face unique housing challenges due to their citizenship status. This state is home to many diverse groups of immigrants: About one in 10 Coloradans is an immigrant.<sup>16</sup> Around one in seven Coloradans who aren't U.S. citizens (14.4%) reported housing instability on the 2019 CHAS, more than twice the rate of those who are citizens.

An estimated 37% of Colorado's immigrants lack documentation to legally reside in the United States.<sup>17</sup> These Coloradans are not eligible for federal housing assistance, which can make housing more affordable.

Redlining is now illegal, but other housing practices and policies still hinder homeownership and housing stability for people of color. For instance, some institutions target communities of color with high-cost loans, increasing the risk of default, which some Colorado residents experienced during the 2008 subprime mortgage crisis.<sup>14</sup>

Development and gentrification have also resulted in many residents of color getting priced out and having to leave their homes. According to a national study from the National Community Reinvestment Coalition, Denver had the highest average decrease of Hispanic residents in gentrifying neighborhoods from 2000 to 2010, with over 1,000 leaving their homes.<sup>15</sup>

**Table 4. Noncitizens Are More Likely to Report Housing Instability Than Citizens**

*Citizenship Status and Stable Housing, 2019*

Citizenship Status	Report Housing Instability
Citizens	6.5%
Noncitizens	14.4%

However, many immigrants — regardless of their documentation status — face barriers to stable housing. While all immigrants are covered by the Fair Housing Act, which prohibits landlords from refusing to rent to a person because of their religion, race, or national origin, some still experience discrimination based on their immigration status.<sup>18</sup> People who have immigrated to the United States are less likely to have established credit histories, which may result in low rates of homeownership.<sup>19</sup> And some immigrants may find that securing an initial place of shelter upon arrival can be difficult.<sup>20</sup>

**Reducing Housing Instability Through Policy**

At the onset of the 2020 legislative session, lawmakers were considering a slate of bills that could help Coloradans find or stay in their homes. Proposed bills addressed tenant protection for immigrants, late fees charged to tenants by landlords, and opportunities for residents of mobile home parks to buy their own home and the land that accompanies it.

But the COVID-19 outbreak will likely mean delays in addressing improvements that many were anticipating. While these proposals will come to a vote, they are unlikely to advance due to timing or fiscal constraints.

For instance, organizations across the state had been working at the local and state level to prohibit source-of-income discrimination, ensuring that landlords could not refuse to rent to people using housing subsidies. Boulder and Denver have created ordinances that would prohibit source-of-income discrimination.<sup>21</sup> A new bill introduced this year would add discrimination based on source of income as a type of unfair housing practice throughout the entire state.<sup>22</sup> While the bill is unlikely to move forward before the end of the 2020 session, legislators may consider this change in the future.

Communities across Colorado are working to address the growing need for safe and affordable housing. A recent project led by the nonprofit Colorado Coalition for the Homeless transformed an old Quality Inn and Suites in Denver to provide “practically instant housing” for low-income households. By securing housing vouchers from the state and city, the project will ensure residents pay less than 30% of their income on rent.<sup>23</sup> And in rural communities like Park County, school districts were building homes and apartments for teachers and others who struggle to find affordable housing.<sup>24</sup>

## Conclusion

Housing is closely linked to well-being. Coloradans without stable housing are more likely to report worse general health, mental health, and oral health outcomes. Coloradans without stable housing also have trouble paying for other necessities, such as food and medical bills.

The 2019 CHAS makes it clear that housing instability is impacting Coloradans in urban and rural areas across the state. People in their 20s and 30s, people of color, and immigrants all reported higher rates of housing instability.

As policymakers and communities work to create affordable and accessible solutions to help Coloradans and their families find a stable place to call home, the CHAS offers a deeper look into these connections. It is a reminder that addressing housing instability can directly support the health of Colorado’s people and communities.

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## Endnotes

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