

# THE STABLE-HOME VACCINE

## How housing security can make –or break–Americans' health

When physicians, media, and politicians talk about the social determinants of health, housing is mentioned at or near the top of the list. But how exactly does housing impact people's health? Read on to learn more.

### What is housing insecurity?

A continuum between homelessness and stable housing, housing insecurity can include:

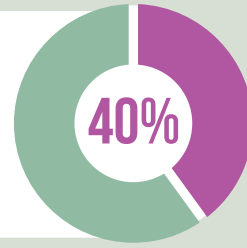
- **cost burden** (<30% of monthly income spent on housing)
- **overcrowding** (multiple families in a residence)
- **frequent moves** (3+ involuntary moves per year)
- **poor housing quality** (e.g., mold, pest infestations, etc.)
- **unstable neighborhood**
- **homelessness**

Source: [American Hospital Association](#)



### How many people in the United States face housing insecurity?

**More than 125 million Americans** lived in poverty or within 100% of the poverty line before the pandemic – a key indicator of housing insecurity. **That's 40% of people in the United States.**



**18 million households spend more than 50% of their monthly income on housing** – nearly twice the “housing secure” level. That equates to **45 million people.**

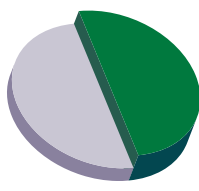


Source: [Jason Shaplen, Community Health Center Inc. \(Podcast\)](#)

### How many American seniors are facing housing insecurity?



About **1 in 3 American adults aged 65 or older** are considered economically insecure (living below 200% of the poverty level) and struggle to pay for basic needs – including housing.



**More than half** of Black and Latino seniors are considered economically insecure.

Source: [National Council on Aging](#)

### How does housing insecurity impact health?

The average life expectancy **27.3% lower** for a person without stable housing than a person with housing stability.



People experiencing chronic homelessness comprise **33%** of emergency room visits each year.



Patients who lack stable housing are **51%** more likely to face hospital readmissions.



Source: [American Hospital Association](#)

#### Adults facing housing insecurity often experience:

- No or limited access to health care
- Delays in seeking a doctor's care
- Postponement of medications and treatments
- Increased risk for mental health and substance abuse problems

Source: [“Rewire” by Twin Cities PBS](#)

Housing instability is projected to cost the American health care system about

**\$111 billion** over the next decade.



Source: [Boston University School of Medicine](#)

### How can health care organizations help address housing insecurity in the United States?

#### Advocate for deeply affordable housing:

- **Affordable housing** is built at 50 to 60 percent of an area's median income (AMI).
- **Deeply affordable housing** is built at 25 to 35 percent of AMI – designed for people and families with some income, but not enough to find housing they can afford.



Source: [Jason Shaplen, Community Health Center, Inc.](#)



- Donate land or buildings, or swapping land with developers
- Provide direct loans for construction, renovation or rehabilitation
- Exert influence to encourage investment in construction, renovation or rehabilitation

Source: [Urban Institute ‘Engaging Hospitals and Health Systems in Affordable Housing Investment’](#)

**“A stable home is like a vaccine for my patients and their families. It keeps them healthy now and in the future. We need investments to make sure everyone has access to the stable home vaccine.”**

– Megan Sandel, Associate Professor,  
Boston University Schools of Medicine and Public Health

Source: [Boston University School of Medicine](#)



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