

Basic Needs:

The Relationship Between Housing and Health

Housing in Colorado

Colorado's housing market is the tenth least affordable in the U.S. The current housing wage in Colorado is \$16.29, meaning this is the hourly wage a full-time worker must earn to afford a two-bedroom rental unit in Colorado at the Fair Market rate of \$847 per month.¹ This wage is more than three-times the minimum wage, meaning a person with a minimum-wage job would have to work 127 hours a week in order to afford the same rental unit. The US Department of Housing and Urban Development (HUD) states that housing considered affordable should cost no more than 30% of one's income, yet lower-income families in Colorado are often spending more than half of their income on housing expenses alone.² There are approximately 200,000 renter households burdened with housing costs.³

Healthcare in Colorado

Nationally, nearly a third of persons living in poverty have no health insurance of any kind. In Colorado there are over 700,000 uninsured individuals and many thousands of others are underinsured.⁴ This is largely due to the increasing cost of employer-based health insurance and Colorado's limited health care safety net. Colorado's Medicaid program is one of the leanest in the country in terms of eligibility. Many families do not make enough money to afford private

health insurance but earn too much to qualify for public programs. When families cannot afford adequate health insurance, they are less likely to receive screenings and preventive care and are three times more likely to experience adverse health outcomes than the insured.⁴

Direct Relationship

Health care is directly related to housing because it is often the actual conditions of housing and low-income neighborhoods that cause families to have poor health. Persons with lower incomes can often only afford lower-end housing that is older and more dilapidated and in environmentally hazardous neighborhoods.⁵ Substandard housing is frequently in need of basic repairs and is more likely to have problems such as leaky roofs, lead-based paint, poor wiring and vermin.⁵ A Boston Medical Center study found that lack of adequate housing caused 21,000 American children to have stunted growth and more than 120,000 children to be anemic.⁶ Dilapidated housing has also led to an increase in asthma due to mold, dust and environmental irritants.⁵

Many times families are forced to "double-up," or move in with friends or family who are often already living in substandard housing, resulting in overcrowding that can diminish privacy and attract pests like mice and roaches.^{2,5}

It can also add to the existing stress level, straining families' emotional and physical well-being.^{2,7}

The direct problems of health and housing can spiral into greater health risks: once sick it is harder for a person to recover because he or she does not have adequate shelter, which can cause greater stress and lead to chronic illness.⁸



Difficult Choices

With limited resources to meet basic needs, families are often forced to make difficult choices between housing, food, health care and utilities. Often they choose less of each, just to make ends meet. In a study surveying clients served by the Food Bank of the Rockies in Colorado, 37.9% reported having to choose between paying for food and paying for medical bills, 38.3% reported having to choose between paying for food and paying their rent or mortgage, and 42.8% reported having to choose between paying for food and paying for utilities.⁹

When any one of these essential needs puts a financial strain on families' income, it may mean forgoing other needs. In order to cut costs, some families sacrifice food, leading to food



- Colorado's housing market is the 10th least affordable in the nation.¹
- Over 700,000 individuals are uninsured in Colorado.⁴
- 55% of low-income adults report having a health care hardship in the last year.¹³
- 48% of low-income adults report having a housing hardship in the last year.¹³



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insecurity (not having enough food to fully meet basic needs due to a lack of financial resources). There are 33 million Americans currently facing food insecurity and who are at risk for major health consequences, including malnutrition, and in extreme cases, hunger.¹⁰ Food insecurity is not a reflection of the lack of food in the nation, because there are plenty of food resources.

When families cannot afford to pay their utility bills, appropriate heating is sometimes sacrificed. Colder temperatures make the body unable to handle stress and illness even more, exacerbate asthma, and lead families to resort to less safe methods of heating, which can also endanger their health.⁵



Seniors and the disabled are particularly at risk for making any of these difficult decisions, because many have fixed incomes.

Poor health can also mean the loss of valuable work-time. When a family member must miss work due to illness, productivity decreases, diminishing economic opportunity such as the move to full-time work or receiving a job promotion.¹¹ This further diminishes a family's earning capacity, making it even harder to afford basic needs.



Better housing, better health

It has been established that poor housing can result in poor health, and there is evidence that quality housing can lead to better health. HUD's Move to Opportunity study shows the move to better housing can mean better health, particularly in the reduction of stress, depression, and anxiety.¹² Participants experienced an overall improvement in both mental and physical health.

Housing and health care are essential for survival. Shelter provides the place to live, eat, sleep, build communal relations, and escape the natural elements. It is the physical place where the psychological place of "home" resides, bringing fulfillment, identity, and security.

Adequate, safe housing is required for the opportunity of an extensive, healthy life. Proper health care is also necessary to live a fulfilling life and allow people to participate completely in other areas of life. Affordability is critical when it comes to housing and health care. Both housing and health care are fundamental needs that should be affordable to all.

What can be done

Help make housing and health care more affordable and accessible by:

- Supporting endeavors to solve the affordable housing

crisis, such as the National Housing Trust Fund and the Colorado Housing Trust Fund which would provide permanent sources of money dedicated to the construction and preservation of affordable housing units.

- Encouraging efforts to protect and expand the health care safety net, e.g. clinics and public programs such as Medicaid and the Children's Health Plan (CHP+).
- Ensuring that public programs continue to offer preventive services such as screenings for early diagnosis of health problems.
- Defending affordable housing projects in your local area, so that people can work and live in the same proximity.
- Remembering that low-income families have rival demands in their basic needs.



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“Better housing can mean better health, particularly in the reduction of stress, depression, and anxiety.”

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