

September 26, 2023

Health Policy Institute of Ohio

## **Testimony to the Senate Select Committee on Housing**

### **Housing and Health**

Chairwoman Reynolds, Vice Chairman Johnson and members of the Senate Select Committee on Housing, thank you for the opportunity to provide interested party testimony and highlight data about the connections between housing and health.

The Health Policy Institute of Ohio (HPIO) is an independent and nonpartisan organization whose mission is to advance evidence-informed policies that improve health, achieve equity, and lead to sustainable healthcare spending. HPIO analyzes data and evidence to inform policymaking processes and translate research into action.

### **Why is housing important for health?**

Our health is influenced by many factors, including the choices we make and the accessibility and quality of the health care we receive. Community factors, though, like the neighborhood we live in, the safety of our home and whether we have sufficient income and access to healthy food, have a much greater impact on our overall health, and can either support or hinder our ability to make healthy choices and access health care when we need it.

Every Ohioan benefits when housing is safe, affordable and stable. Research finds that having a safe, stable place to live leads to improved outcomes like better access to education and employment, and less exposure to violence and persistent stress, which in turn leads to better health outcomes.

### **How does housing impact health?**

Housing is a key social driver of health and has a significant impact on the physical, mental and financial health and well-being of communities.

There are several ways that housing impacts physical and mental health. For example:

- **Exposure to contaminants.** Poor quality housing can increase exposure to pests, mold, asbestos, radon and lead.<sup>1</sup> Housing location is related to exposure to higher concentrations of air pollution.<sup>2</sup>
- **Healthy eating and active living.** Housing location is also related to other factors that support healthy behaviors including access to healthy foods,

the ability to walk or recreate in your neighborhood and access to health care.<sup>3</sup>

- **Stress.** Stable, safe and affordable housing can provide a sense of security and stability. Conversely, unstable, unsafe and unaffordable housing can be a dangerous stressor. Over time, the “wear and tear” from this toxic and persistent stress on the body contributes to poor health outcomes, including high blood pressure, heart disease, stroke, depression and maternal mortality.<sup>4</sup>

Housing also impacts health outcomes. For example:

- **Maternal and infant health.** As a primary measure of community well-being, and one of Ohio's greatest health challenges, infant mortality is also influenced by housing and neighborhood conditions, and housing instability and affordability.<sup>5</sup> Importantly, dangerous housing conditions are also more likely to be associated with unsafe infant sleep environments.<sup>6</sup>
- **Recovery.** Along with treatment and recovery services, living in a safe and stable place provides people with a secure foundation as they engage in mental health and substance use recovery.

Housing also affects financial well-being, which is a contributor to overall health. For example:

- **Housing cost burden.** According to the FY 2024 Ohio Housing Finance Agency [Housing Needs Assessment](#), 8.8% of Ohioans live in a household that spends at least half its income on housing.<sup>7</sup> This housing cost burden puts people at risk of foreclosure or evictions and limits access to other resources that people need to be healthy such as healthy foods and transportation.
- **Education and employment opportunities.** Housing location impacts access to quality education and gainful employment opportunities, both of which are related to health outcomes. Policies and programs such as redlining and highway development led to disinvestment in communities of color and physically separated neighborhoods from job opportunities.
- **Home ownership and building wealth.** Home ownership is the most common way that families and individuals build wealth in the United States. A lack of wealth in one generation has a cascading effect across time, as wealth is then not available to pass to the next generation. It is projected that the Ohio homeownership rates in 2040 will be 73.1% for white Ohioans, 54.4% for Hispanic Ohioans and 35.3% for Black Ohioans.<sup>8</sup> This homeownership gap represents a potential loss in opportunity across communities.

### **What has Ohio done to support housing?**

Ohio has a mixed policy landscape when it comes to advancing affordable housing. In 2017, the Legislative Service Commission contracted with HPIO to

produce a report on the social drivers of infant mortality titled [A New Approach to Reduce Infant Mortality and Achieve Equity](#). This report analyzed and provided policy recommendations on four social drivers, including housing. These recommendations were informed by research and a group of experts convened by HPIO.

This year, HPIO reviewed progress made on the implementation of those policy recommendations and found that Ohio has implemented or made progress on about half of the 34 housing-related recommendations from the report, including policies to increase availability of rental assistance programs and investing in lead abatement. Other recommendations have not yet been implemented, including policies related to increasing the supply of affordable housing.

More progress can be made to increase the availability and affordability of housing. As of 2021, there were only 40 affordable rental units for every 100 extremely low-income renter households (i.e., housings with incomes at or below the poverty line or 30% area median income in Ohio).<sup>9</sup> This is a decrease from 42 affordable rental units for every 100 extremely low-income renter households in 2019.

### **How has the policy landscape shaped housing and equity?**

Housing policy has significant influence on eliminating gaps in outcomes for different groups of Ohioans. Historic and modern-day unjust policies and practices like redlining, racially restrictive covenants, predatory lending and disinvestment from communities of color have resulted in less Black people and other people of color living in communities of opportunity. For example, in 2021, 73.3% of white Ohioans owned their home compared to only 36.0% of Black Ohioans<sup>10</sup> – and this gap is growing.<sup>11</sup>

Housing segregation—created by policy decisions implemented over many years, with persistent impacts—confers disadvantages to communities of color, placing residents at higher risk of exposure to environments that are not conducive to health. As such, Ohioans of color are more likely to be exposed to unhealthy levels of air pollution, to live near highways, to live in neighborhoods that do not have access to healthy foods and have lower quality schools and fewer job opportunities.

### **What can Ohio do to continue to support housing and health?**

There are evidence-informed policies that Ohio can adapt to improve housing access and the health of Ohioans. HPIO's review of progress on the 2017 report's recommendations includes three prioritized housing related goals and 10 specific recommendations that can be implemented at the state and local levels. Some of the recommendations support housing access,

including providing rental assistance, expanding service options through Medicaid and implementing clean slate policies (e.g., eviction expungement and record sealing). Other recommendations support housing development, such as leveraging the new state low-income housing tax credit.

These are just a few of the many examples of policy interventions that can improve housing in Ohio. HPIO's [Social Drivers of Infant Mortality Housing Action Guide](#) and the [Housing affordability and health equity fact sheet](#) provide additional examples and information.

We all have a part to play in improving the health and well-being of Ohioans. Addressing the housing challenges in our state is an important contribution to this goal. Thank you for your time and attention today. We are happy to answer any questions that you may have.

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<sup>1</sup> Carolyn B. Swope and Diana Hernández, "Housing as a Determinant of Health Equity: A Conceptual Model," *Social Science & Medicine* 243 (December 2019): 112571, <https://doi.org/10.1016/j.socscimed.2019.112571>.

<sup>2</sup> Payam Dadvand et al., "Maternal Exposure to Particulate Air Pollution and Term Birth Weight: A Multi-Country Evaluation of Effect and Heterogeneity," *Environmental Health Perspectives* 121, no. 3 (March 2013): 267–373, <https://doi.org/10.1289/ehp.1205575>.

<sup>3</sup> Nathan Hilbert et al., "Mapping the Cost of a Balanced Diet, as a Function of Travel Time and Food Price," *Journal of Agriculture, Food Systems, and Community Development* 5, no. 1 (December 6, 2014): 105–27, <https://doi.org/10.5304/jafscd.2014.051.010>; Scott Doyle et al., "Active Community Environments and Health: The Relationship of Walkable and Safe Communities to Individual Health," *Journal of the American Planning Association* 72, no. 1 (March 31, 2006): 19–31, <https://doi.org/10.1080/01944360608976721>.

<sup>4</sup> Harrell, Camara Jules P., et al. "Multiple Pathways Linking Racism to Health Outcomes." *Du Bois Review: Social Science Research on Race* 8, no. 1 (2011): 143-157. doi:10.1017/s1742058x11000178; see also Calvin, Rosie, et al. "Racism and Cardiovascular Disease in African Americans." *The American Journal of the Medical Sciences* 325, no. 6 (2003): 315-331. doi:10.1097/00000441-200306000-00003

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<sup>5</sup> Jason Reece, "More Than Shelter: Housing for Urban Maternal and Infant Health," *International Journal of Environmental Research and Public Health* 18, no. 7 (January 2021): 3331, <https://doi.org/10.3390/ijerph18073331>.

<sup>6</sup> Tracy Chu, Martine Hackett, and Navpreet Kaur, "Housing Influences among Sleep-Related Infant Injury Deaths in the USA," *Health Promotion International* 31, no. 2 (June 1, 2016): 396–404, <https://doi.org/10.1093/heapro/dav012>.

<sup>7</sup> *Homeownership - Housing Needs Assessment (FY24)*. Ohio Housing Finance Agency, 2023. <https://ohiohome.org/research/homeownership-23.aspx>.

<sup>8</sup> Urban Institute. Forecasting State and National Trends in Household Formation and Homeownership. <https://www.urban.org/policy-centers/housing-finance-policy-center/projects/forecasting-state-and-national-trends-household-formation-and-homeownership/ohio>

<sup>9</sup> "The Gap: A Shortage of Affordable Homes: Ohio profile." National Low Income Housing Coalition, 2023

<sup>10</sup> Data from the *American Community Survey*, as compiled by the U.S. Census Bureau. U.S. Census Bureau. [https://data.census.gov/table?q=B25003A:+TENURE+\(WHITE+ALONE+HOUSEHOLDER\)&tid=ACSDT1Y2021.B25003A](https://data.census.gov/table?q=B25003A:+TENURE+(WHITE+ALONE+HOUSEHOLDER)&tid=ACSDT1Y2021.B25003A), [https://data.census.gov/table?q=B25003B:+TENURE+\(BLACK+OR+AFRICAN+AMERICAN+ALONE+HOUSEHOLDER\)&tid=ACSDT1Y2021.B25003B](https://data.census.gov/table?q=B25003B:+TENURE+(BLACK+OR+AFRICAN+AMERICAN+ALONE+HOUSEHOLDER)&tid=ACSDT1Y2021.B25003B)

<sup>11</sup> *Homeownership - Housing Needs Assessment (FY24)*. Ohio Housing Finance Agency, 2023. <https://ohiohome.org/research/homeownership-23.aspx>.