

# Stable Homes Make Healthy Families



Children's HealthWatch and other researchers have found that our health begins at home, long before we arrive at the doctor's office or hospital. The stability of our homes and the conditions in which our communities exist have an enormous influence on the opportunities we have to shape our lives and our health. This brief asks two straightforward questions: If health starts at home, **what are the healthcare and educational costs of unstable housing? Which policy solutions could create stable homes for healthier families?**

The innovative economic modeling from Children's HealthWatch, consistent with methods used by the Congressional Budget Office, estimates the child and caregiver health-related costs of families living in unstable homes. Families who are unstably housed have experienced at least one of the following

conditions in the previous year: were unable to pay rent or mortgage on time, moved two or more times, or were homeless. We estimate that 10.2 million children and their families could avoid preventable health conditions if living in stable homes in 2016. Based on the associations between unstable homes and poor health outcomes, Children's HealthWatch estimated the annual cost of children's health care and education and maternal mental and physical health care associated with unstable homes among families with children. **We estimate that families with children under 18 years who are unstably housed had \$8 billion in avoidable health care and education costs in 2016. Adjusted for inflation and projected increases in health and education costs, that will result in \$111 billion over the next ten years.**

## LONG-TERM COSTS OF UNSTABLE HOMES TO THE HEALTH SYSTEM ARE \$111 BILLION\*

**Maternal health conditions**  
FOR WOMEN AGES 18 - 44

**\$76.8 Billion OVER TEN YEARS**

Includes increased costs for hospitalizations, ambulatory visits, dental procedures, mental health care, and medications

**Child health conditions**  
FOR CHILDREN UNDER 18

**\$34.3 Billion OVER TEN YEARS**

Includes increased costs for hospitalizations, ambulatory visits, dental procedures, medications, and special education services

**Total cost: \$111 Billion over ten years**

The cost projections in this report underestimate the health and educational related costs of unstable homes because they do not include health services utilized by fathers, nor do they include other known health conditions associated with unstable housing such as chronic diseases — HIV/AIDS, diabetes, and hypertension<sup>1</sup> — not collected by Children's HealthWatch.

### How Do Stable Homes Matter To Our Health?

Children's HealthWatch research and that of others shines a spotlight on how housing affects all of us — our health, day-to-day safety, education and, employment.<sup>2-9</sup> If we truly want to ensure that every community in the United States becomes and stays healthy, we need to understand health care as something that begins in our homes and communities rather than something we seek when we are sick.

\* Cost estimates are based on research conducted by Children's HealthWatch on housing instability and health. The findings are currently under peer review. The full methodology for these cost calculations is available on the Children's HealthWatch website.

We know children and families in stable, affordable homes are healthier than those who struggle to afford their basic needs, like rent, food and utilities. Unstable housing is a preventable condition. In recent years, there have been successful efforts to provide stable homes to particular populations who cost the health care system the most money – primarily homeless adults with behavioral health problems, substance abuse disorders, and/or chronic illnesses, and seniors with chronic illnesses. Providing a stable place to live with wraparound services delivered onsite has brought dramatic cost savings to the health care system from this upfront investment.

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We propose this same attention brought to families with young children without stable homes – the costs to society are not just in short-term health care dollars but also extending decades into the future in health and education dollars, as children grow up and struggle to succeed in today's knowledge economy. Investing in infrastructure that increases availability of affordable homes is crucial for ensuring that families with children are able to access stable homes where they can raise healthy children.



**Unstable housing is a preventable condition.**

## DOCTOR-APPROVED POLICY RECOMMENDATIONS

Ensuring that all families live in affordable, stable homes will improve community health outcomes, thereby reducing health care and education costs today and tomorrow. Building a firm foundation for stable homes begins with policies and programs that provide opportunities for families to afford to rent or buy decent homes necessary for good health. Given the health, educational, and cost implications of families living in unstable homes, there is an urgent need to increase supply of affordable homes and help families meet rent demands and reduce costs.

### 1. Increase supply of affordable homes.

a) Expand the **Low-Income Housing Tax Credit (LIHTC)**, which incentivizes production of homes families can afford, to provide greater access to stable homes. Utilizing the tax code and potential tax reform opportunities to expand access to stable homes sets families on a healthier trajectory and saves the health system money. Furthermore, proposed changes to the **Mortgage Interest Tax Deduction**, which would generate revenues by capping the deduction for wealthy homeowners, should be reinvested in programs that increase low and moderate income-families' ability to afford stable homes.

b) Invest in the **National Housing Trust Fund** and increase production of **public housing** to increase availability of affordable homes for millions of families whose physical and mental health is compromised by lack of access to a stable home.

c) Increase funding for flexible programs, such as the **HOME Investment Partnership Program**, to help states and localities respond to the need for more affordable homes appropriately sized for families with children.

### 2. Provide resources that help families meet the demands of rent.

a) Create policy solutions, such as a **renter's tax credit**, that provide credits administered by states to owners (landlords) and housing developers to ensure families are able to afford their rent without straining to pay for other basic living expenses.

b) **Provide funding** to stabilize families at-risk of eviction.

### 3. Direct investments from health care to affordable homes.

Utilize opportunities within health insurance reform efforts, including the development of **Accountable Care Organizations**, to provide access to affordable homes and stabilizing services for families.

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