

Issue At A Glance:

The Health and Housing Nexus

Housing is a key social determinant of health, but California continues to face the nation's highest homelessness rate with more than 180,000 Californians experiencing homelessness. This brief provides an overview of the negative effects of housing instability on health, the CalWORKS Homeless Assistance program, and California's legislative efforts to promote health through housing.

Introduction

California has some of the highest home values and rent in the country, along with one of the nation's highest homelessness rates. As a result, over one third of Californians have considered leaving the state due to rising housing costs.¹ The high cost of housing impacts nearly every aspect of life in California, influencing where people work, live, and attend school and contributing to issues like homelessness, poverty, and inequality. It also widens the wealth gap and increases commuting, traffic, and emissions.²

Housing is a key social determinant of health, and the absence of affordable, safe, and stable housing can have both direct and indirect negative effects on individuals and communities.³ Studies have shown that unstable housing can worsen mental health, with individuals experiencing housing instability being 14% more likely to suffer from anxiety.^{4,5}

This brief provides an overview of the effects of housing instability on health, the CalWORKS Homeless Assistance program, and California's legislative efforts to promote health and housing.

Key Statistics

- 55%** Of renters in California are considered cost burdened, spending more than 30% of their income on housing.¹
- 38%** Of homeowners in California are considered cost burdened.¹
- 0.5%** Of California's total population experience homelessness.⁶
- 68%** Of the unhoused population in California are also unsheltered, meaning they do not have access to shelters or temporary housing.⁶

Bringing wholeness to individuals and communities, the **Institute for Health Policy and Leadership (IHPL)** strives to integrate health policy research and education with leadership development. Our goal is to improve the health of our communities by building on our strong heritage of health promotion and disease prevention.

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Effects of Housing Instability on Health

Most Americans spend 90% of their time indoors, with two thirds of that time at home.⁷ Housing, which encompasses factors such as a home's physical condition and the surrounding neighborhood environment, plays a crucial role in an individuals' health.⁸ The quality of housing is influenced by various factors, including air quality, home safety, adequate space per person, and the presence of potential hazards like mold, asbestos, and lead.⁹ Safe, healthy homes can support physical and mental wellbeing, while poor quality housing can lead to chronic diseases, injuries, and developmental issues, especially for young children.⁷

Unaffordable housing often puts a strain on families' finances, especially for low-income households, forcing difficult tradeoffs between essentials such as nutritious food, regular healthcare visits, and home maintenance.^{7,9} Studies show that those struggling with housing costs are less likely to access regular healthcare and are more likely to delay treatment or rely on emergency rooms. In areas with high housing costs, children face poorer health, more behavioral issues, and lower academic performance.^{7,10}

A study conducted by the UCLA Center for Health Policy and Research reveals that housing insecurity is strongly associated with significantly higher rates of psychological distress.^{11,12} The study found that people of color were more likely to report unstable housing. While 18% of California adults experienced housing instability, the rates were notably higher among marginalized groups: 29% of American Indians/Alaska Natives (61% higher than average); 26% of Black/African Americans (44% higher) and 24% of Latinx (33% higher).¹²

CalWORKS Homeless Assistance

The CalWORKS Homeless Assistance Program was established to assist families in securing or maintaining permanent housing or to obtain emergency shelter when experiencing, or are at the risk of, homelessness.¹³ CalWORKS housing assistance provides temporary housing assistance through payments for temporary shelter, including hotels and motels costs, for up to 16 days once every 12 months. Additionally, the program provides permanent housing assistance, which helps families secure housing or prevent eviction through financial assistance for payments, such as security deposit and last month's rent or up to two months of arrearages to prevent eviction.¹⁴



Legislative Efforts to Address Health and Housing

Proposition 1

In March 2024, California voters approved Proposition 1, a two-part initiative designed to enhance access to behavioral health services. The measure provides funding for treatment facilities, housing support, and updates to the Mental Health Services Act. Specifically, it authorizes the state to issue \$6.4 billion in bonds to fund mental health and housing projects. Of the \$6.4 billion, \$2 billion is allocated to fund housing initiatives for individuals facing homelessness who also have mental health or substance use challenges.¹⁵

For more information on Proposition 1, please refer to IHPL's October 2024 policy brief, titled [*Health Propositions on the 2024 California Ballot*](#).

Homekey+ Initiative

On September 19, 2024, Governor Gavin Newsom announced \$2.2 billion in funding through Proposition 1 for Homekey+, a permanent housing initiative of the Behavioral Health Infrastructure Bond Act.¹⁶ Homekey+ aims to create permanent supportive housing for veterans and individuals with mental health or substance use challenges at risk of homelessness. By building on the successful Homekey model, Homekey+ focuses on acquiring and rehabilitating existing buildings into affordable housing.^{17,18}

Specifically, the funds will be used to create more than 4,000 new permanent housing units paired with behavioral health support services.

These support services include 24/7 online, in person, or telephone support; case management; individual or group therapy; links to healthcare; and medication management.¹⁹ Furthermore, more than half the units developed will be dedicated to housing veterans with behavioral health needs.¹⁶

Legislative Housing Package

In addition to introducing Homekey+, on September 19, 2024, Governor Newsom also signed into law a new bipartisan legislative package aimed at improving California's response to the housing and homelessness crisis by creating long term changes for stronger communities. Key provisions include:¹⁷

- Requiring local governments to plan for housing for vulnerable groups, including people experiencing homelessness and low-income individuals
- Increasing accountability by enforcing stricter timelines and public notifications on housing progress
- Strengthening enforcement with penalties for cities and counties that fail to meet housing goals or adopt necessary revisions
- Streamlining housing development by minimizing regulatory obstacles, encouraging construction near transit hubs, and offering incentives for senior living, student accommodations, and accessory dwelling units.

Conclusion

There is strong evidence linking housing-related factors to residents' health, highlighting a significant opportunity to enhance wellbeing and lower healthcare expenses through focused, preventative, and cost-effective interventions that address both health and housing.⁸ Investing in stable, affordable, and healthy housing in neighborhoods with access to healthcare and amenities can significantly improve residents' health. Achieving this requires collaboration between housing and healthcare sectors, research on best practices, and scaling proven models.



Did you know?

Nearly 186,000 Californians are homeless, living on the streets or in shelters.²⁰



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