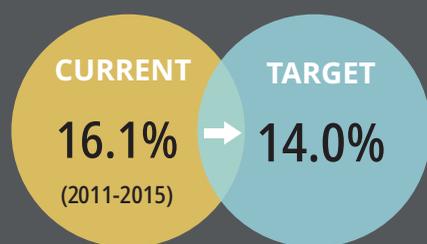


HEALTH INDICATOR 9: SEVERE HOUSING PROBLEMS

DESIRED RESULT: IMPROVE HOUSING QUALITY



DEFINITION

Percent of households with at least 1 of 4 housing problems

DETAILS

Housing problems included are overcrowding, high housing costs, or lack of kitchen or plumbing facilities

NC SEVERE HOUSING PROBLEMS (2011-2015)

16.1% of population

2030 TARGET

14.0% of population

RANGE AMONG NC COUNTIES

10 - 26%

RANK AMONG STATES

28th*

DATA SOURCE

County Health Rankings and Roadmaps - Comprehensive Housing Affordability Strategy (CHAS) data

STATE PLANS WITH SIMILAR INDICATORS

Early Childhood Action Plan^U includes indicators of safe and secure housing

*Rank of 1st for state with least severe housing problems

Rationale for Selection:

People who live in homes that cost a large portion of their income, or where there is overcrowding or poor maintenance, are exposed to a variety of health risk factors. In many areas of North Carolina, there are insufficient affordable, quality housing options for low-income people and their families.^U

Context

Housing quality is an important determinant of overall health and well-being. Studies show that there is a direct link between housing quality and physical and mental health.⁷² In North Carolina, 1 in 6 households across the state face severe housing problems, which means that at least one of the following problems is present: overcrowding,^V high housing costs,^W or lack of kitchen and/or plumbing facilities.^{X,67} In North Carolina, utilizing best-available data, approximately 14,000 households are overcrowded, 18,000 households lack complete plumbing, 24,000 households lack sufficient kitchen facilities, and half a million households face severe cost burden.^{67,26}

Severe housing problems can exacerbate other housing quality issues such as environmental contaminant and repair issues. Environmental triggers, such as exposure to mold, pests (cockroaches, mice, dust mites), chemicals, dust, pet dander, secondhand smoke and thirdhand smoke - which lingers in carpets, drapes and other surfaces and can re-aerate - can exacerbate asthma and may be worsened by overcrowding, which increases risk of respiratory infections and psychological stressors that impact chronic conditions.⁷³

OVERCROWDING: Overcrowding can lead to many negative health consequences—particularly respiratory conditions such as asthma and tuberculosis, and mental health conditions that may be exacerbated by chronic stress produced by space-sharing conflicts.^{74,75}

HIGH HOUSING COSTS: High housing costs⁷ have an interactive effect on the other housing problems—increasing the likelihood that individuals are forced to reduce spending on food, health care, and other necessities in order to pay housing expenses.^{76,74} Individuals facing high housing costs are also less likely to have established health care providers, are less likely to get sufficient care for chronic conditions, and are more likely to seek care from emergency departments.⁷⁷ Severe cost burden forces families to choose between disproportionately allocating income for housing at the expense of other necessities, or alternatively, choosing poor quality housing options that are more affordable. This choice is particularly acute for renters, who face severe housing problems at higher rates than homeowners. Faced with severe cost burden, renters may be forced to choose housing options in unsafe neighborhoods that are poorly maintained, lack sufficient facilities, and are plagued by environmental issues such as lead paint and mold. These hazards produce additional mental stress, are linked to negative health outcomes, and compound preexisting chronic conditions.^{76,74}

^U North Carolina Department of Health and Human Services. North Carolina Early Childhood Action Plan. February 2019. <https://files.nc.gov/ncdhhs/ECAP-Report-FINAL-WEB-f.pdf>

^V Overcrowding is defined as having more than 1 person per room of a residence, not inclusive of bathrooms.

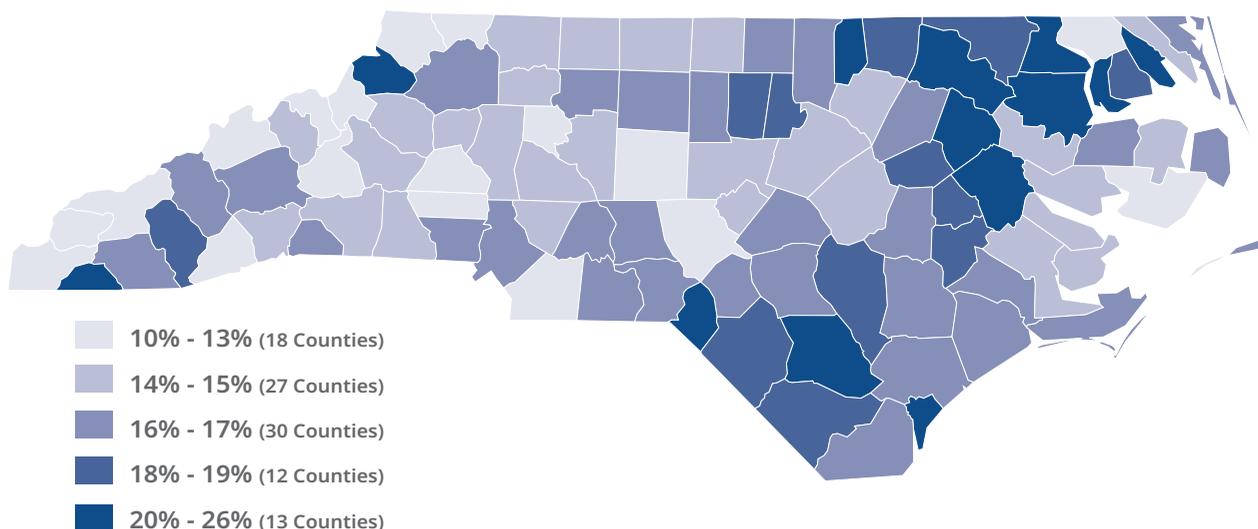
^W High housing costs are assessed according to a cost burden analysis. An individual is severely cost burdened if his or her monthly housing costs exceed 50% of his or her monthly income. "Housing costs" are defined by the U.S. Department of Housing and Urban Development as mortgage payments, rent payments, insurance payments, property taxes, and utility bills.

HEALTH INDICATOR 9: SEVERE HOUSING PROBLEMS

DESIRED RESULT: IMPROVE HOUSING QUALITY

FIGURE 17

Percent of People with Severe Housing Problems in North Carolina Counties, 2018



Source: County Health Rankings & Roadmaps; <https://www.countyhealthrankings.org/app/north-carolina/2019/measure/factors/136/data>

LACK OF KITCHEN AND/OR PLUMBING FACILITIES: Lack of sufficient plumbing can pose sanitation risks that put inhabitants' and others' health at risk.⁷⁵ Untreated wastewater (effluent) surfacing outdoors or backing up into a home is a pathogen exposure concern and may also contaminate drinking water wells and nearby surface water. In addition, surfacing effluent provides breeding areas for mosquitoes and flies. Lack of kitchen facilities and inability to cook within the home has been connected to food insecurity and poor nutrition, both of which contribute to negative health outcomes such as diabetes and obesity.⁷⁸

Disparities

Severe housing problems do not affect the population uniformly, and distribution tracks with high rates of poverty and historic segregation that have confined people of color to under-resourced residential areas.⁷⁹ Therefore, disparities primarily arise along geographic, racial, educational, and income lines. Metropolitan residents and racial and ethnic minorities are more likely than their rural and white counterparts, respectively, to face all components of severe housing problems. Severe housing problems are also most prevalent among the poorest residents of North Carolina and affect renters at higher rates than homeowners.⁷⁶ Illustrating this fact, approximately 65% of residents own their homes, but homeowners are disproportionately white.⁸⁰ Among white residents living in the state, 71.2% live in a

Levers for Change (RWJF, How home affects health)

- Increase living wage employment opportunities
- Enforce fair housing laws
- Improve access to social services and resources for affordable housing
- Increase involvement of community members in decision-making
- Support programs designed to increase home ownership for people of color

^X The Census Bureau evaluates household facilities according to the presence of six features: hot and cold running water, a flushing toilet, a bathtub or shower, a sink with a faucet, a stove, and a refrigerator. If a home does not have one of these factors, the census recognizes it as lacking in critical facilities (County Health Rankings, Severe Housing Problems).

^Y These additional environmental contaminants are not included in the measure of severe housing problems.

^Z A contributing factor to cost burden is increasing energy costs. Across North Carolina, many homeowners spend 3-8% of their incomes on energy while renters may face energy costs in excess of 8% of their incomes. Although there is no conventional measure for energy costs disaggregated from housing cost burden, the Federal Department of Health and Human Services considers costs in excess of 6% of one's income to be "unaffordable" (NC Housing Coalition, Mapping Housing Affordability in North Carolina).