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Housing and Health Disparities

Dolores Acevedo-Garcia, PhD, MPA-URP
Associate Professor



Harvard School
of Public Health

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Key points

- Housing is a social determinant of health.
- There are large racial/ethnic disparities in housing and health outcomes.
- Housing policy is a valuable tool to tackle health disparities.



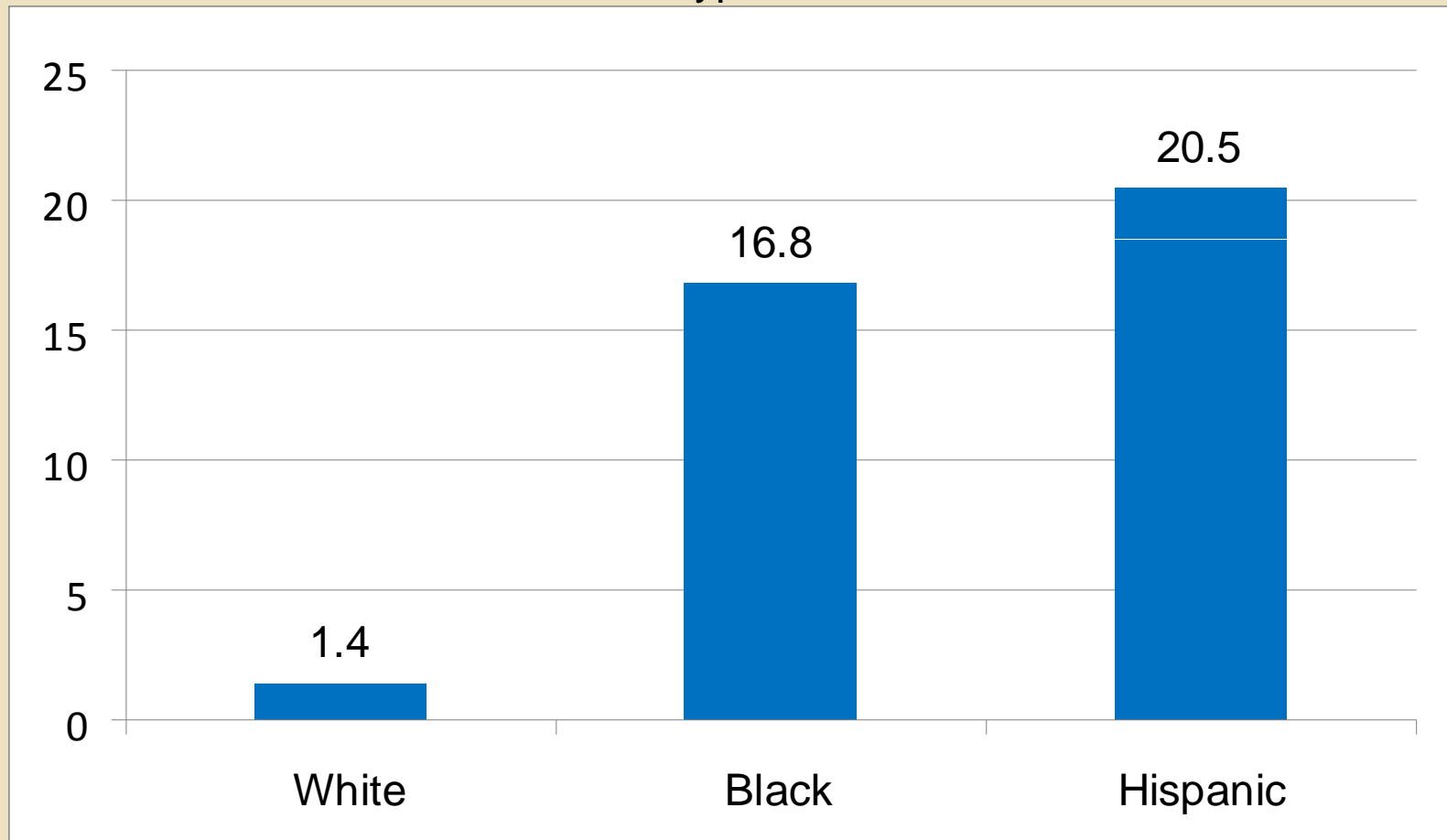
Housing is a social determinant of health disparities

- Housing quality and exposure to physical and biological health hazards
- Home ownership and wealth
- Housing affordability
- Housing insecurity (e.g. homelessness, mortgage burden, foreclosures)
- Neighborhood quality



Share of Children Who Experience Double Jeopardy: Live in BOTH Poor Families and Poor Neighborhoods (Percent)

Source: Acevedo-Garcia, Osypuk, McArdle & Williams, 2008



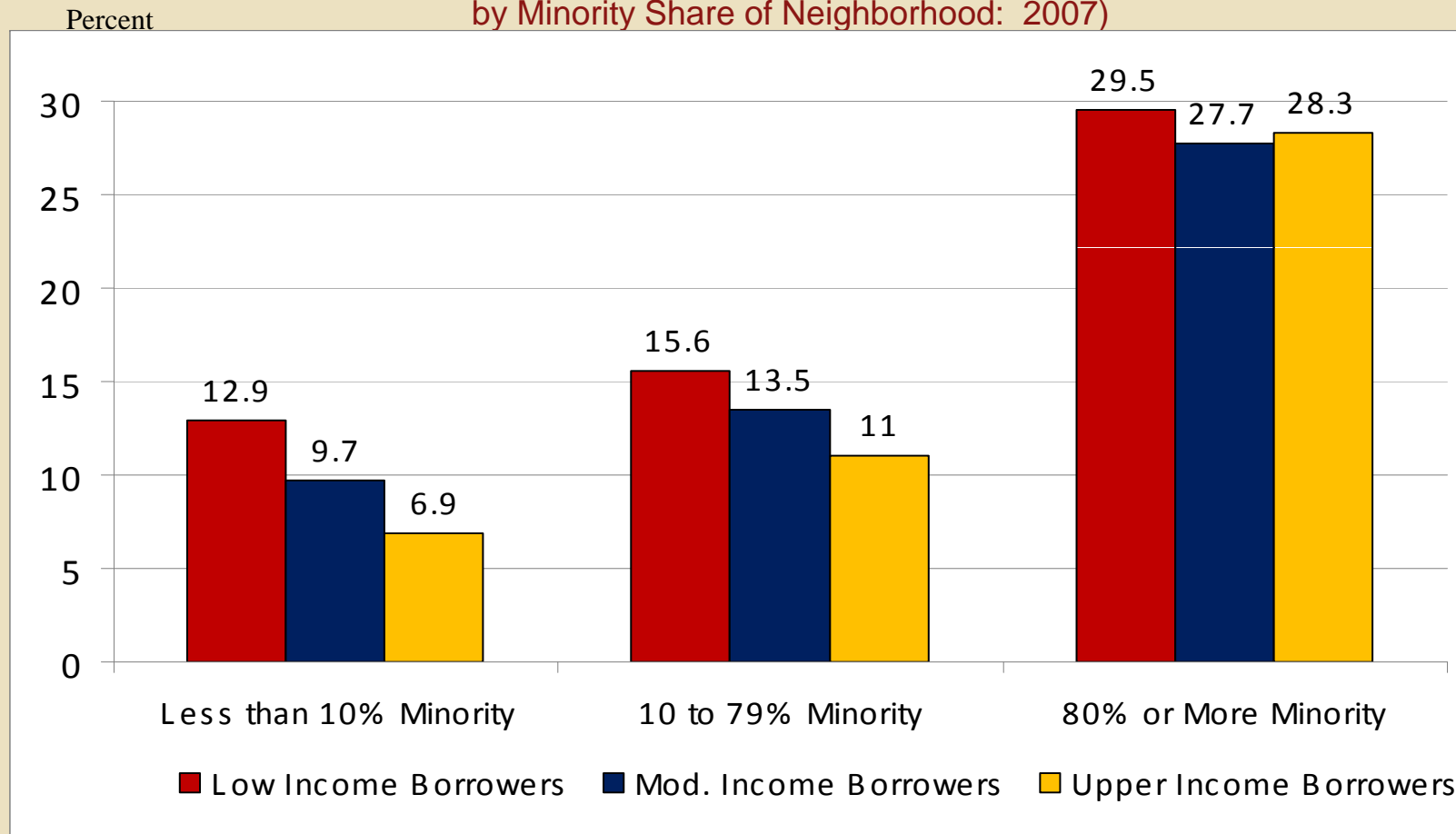
Note: Poor neighborhoods are those with poverty rates over 20%.

Source: 2000 Census



High Cost Loans Much More Common in High Minority Neighborhoods, Even for Upper Income Borrowers

(High Annual Percentage Rate Loans as Share of All Home Purchase Loans in 100 Largest Metros by Minority Share of Neighborhood: 2007)



Note: Includes only originated home-purchase, first-line loans for owner-occupied single-family or manufactured units. High cost loans defined as those with a spread of three percentage points or more between the loan's Annual Percentage Rate and the interest rate of U.S. Treasury securities of the same maturity. Low income borrowers defined as those with incomes below 80% of AMI. Upper income borrowers defined as those with incomes above 120% of AMI. Source: Analysis of 2007 HMDA data from Federal Financial Institutions Examination Council



**Examples of housing policies
that can help improve health
and reduce health disparities**



What we know:

Living in high-poverty (low-opportunity) neighborhood has negative effects on health.

Policy implication:

Housing assistance policy should address neighborhood choice, e.g. promote location in high-opportunity neighborhoods.

- Section 8 Voucher Reform Act (SEVRA)



What we know:

Exposure to neighborhood violence has serious and long-term detrimental effects on children's mental health and educational performance

Policy implication:

Support local, state and federal legislation that would engage communities and children in constructive activities, e.g. community improvement projects.

- Youth Promise Act



What we know:

Housing insecurity has negative effects on health, e.g. mortgage burden has a detrimental effect on mental health.

Policy implication:

Support legislation that would allow for court-supervised mortgage modification as a way to help families stay in their homes and avoid foreclosure.

- Helping Families Save Their Homes in Bankruptcy



What we know:

Healthy housing standards promote the health of home occupants.

Policy implication:

Support legislation that would promote cost-effective approaches and market-based incentives to make homes healthier and safer without detracting from their affordability.

- Healthy Housing Bill



Summary

- Housing and neighborhoods matter for health.
- Housing policy can help us address health disparities.
 - Need to address affordability, security and neighborhood choice.



Extra slides

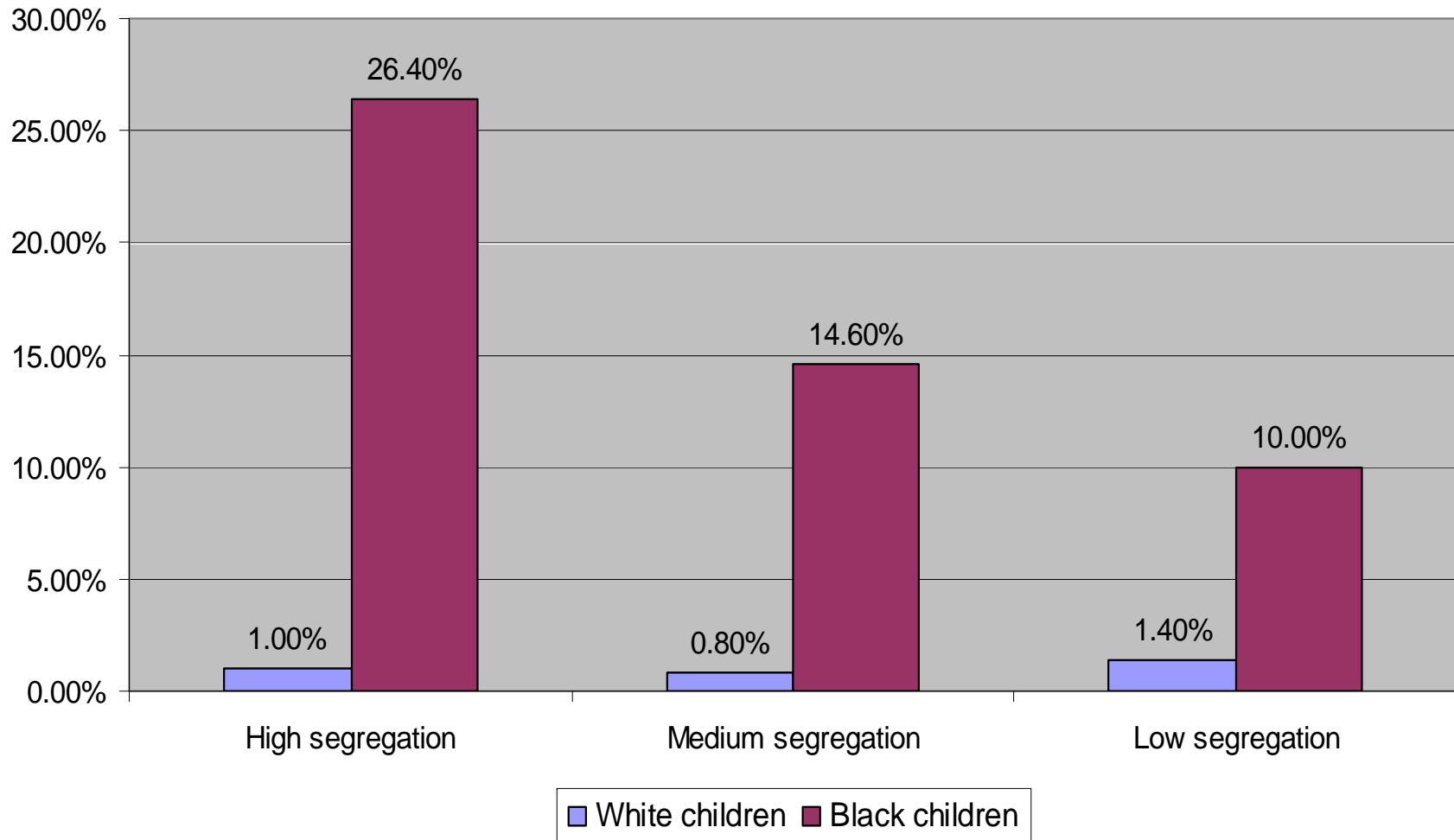


Selected resources

- National Center for Healthy Housing, 2009, Housing Interventions and Health: A Review of the Evidence.
- National Commission on Fair Housing and Equal Opportunity, 2008, The Future of Fair Housing.
- Charles Hamilton Houston Institute for Race and Justice, 2009, Things I Have Seen and Heard: How Educators, Youth Workers and Elected Leaders Can Help Reduce the Damage of Childhood Exposure to Violence in Communities Candice Player and Susan Eaton

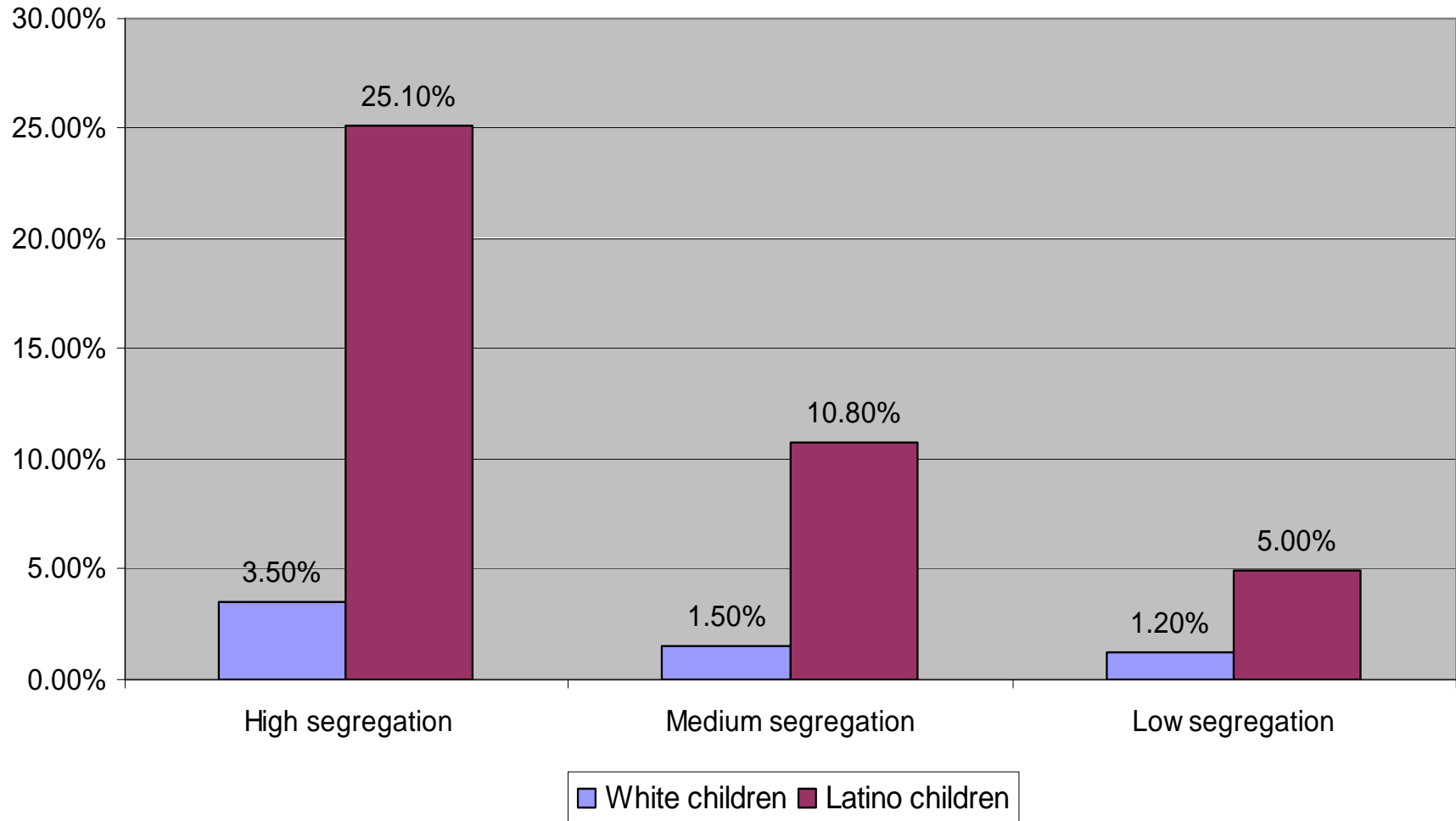


Proportion of white and black children experiencing "double jeopardy" by segregation level, Metropolitan areas, 2000





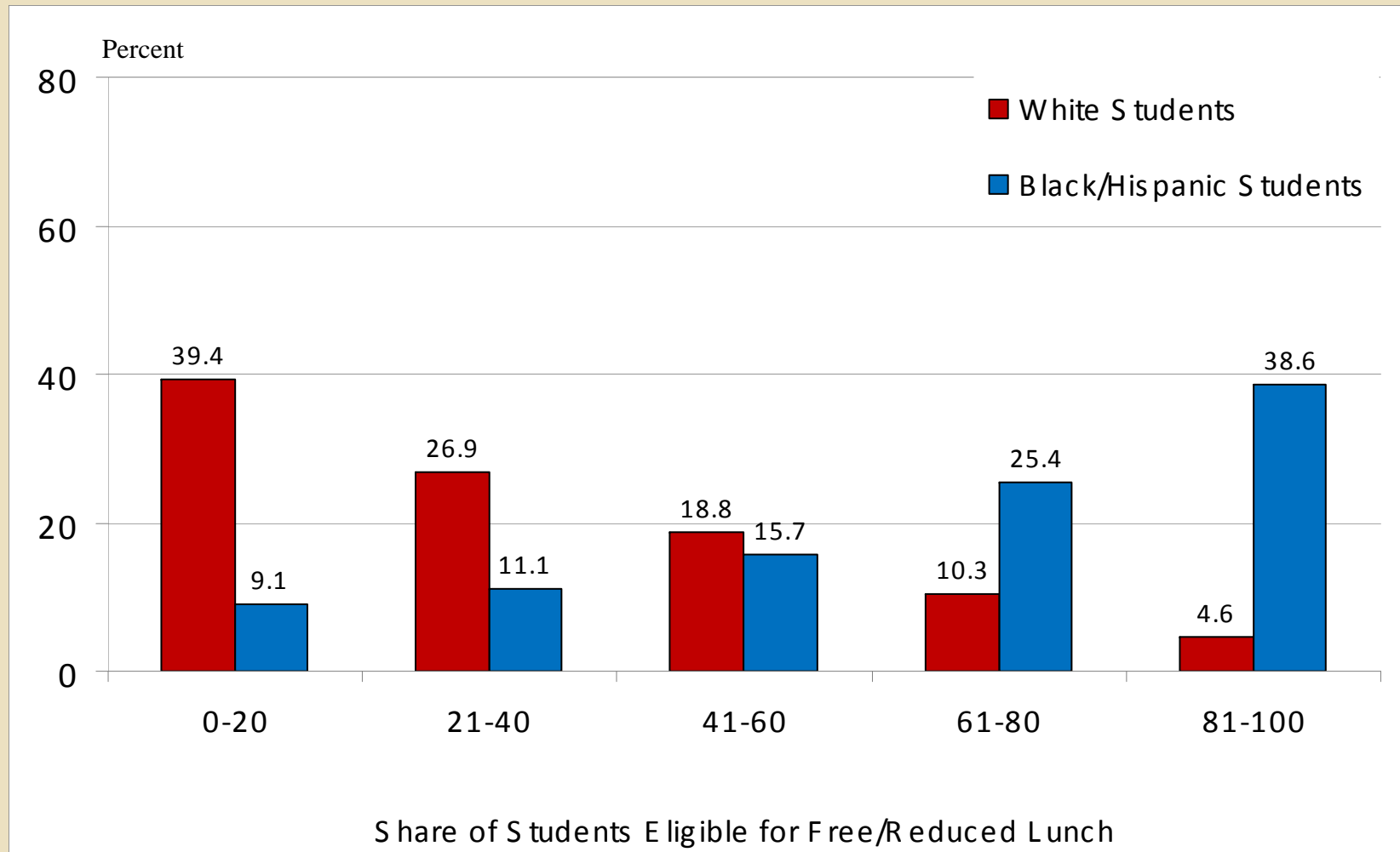
Proportion of white and Hispanic/Latino children experiencing "double jeopardy" by segregation level, Metropolitan areas, 2000





Black/Hispanic Primary School Students Attend Schools with Dramatically Higher Shares of Low-Income Students Than Do Whites

(Percent of Students Attending Schools by Free/Reduced Lunch Eligibility: 2006-07)

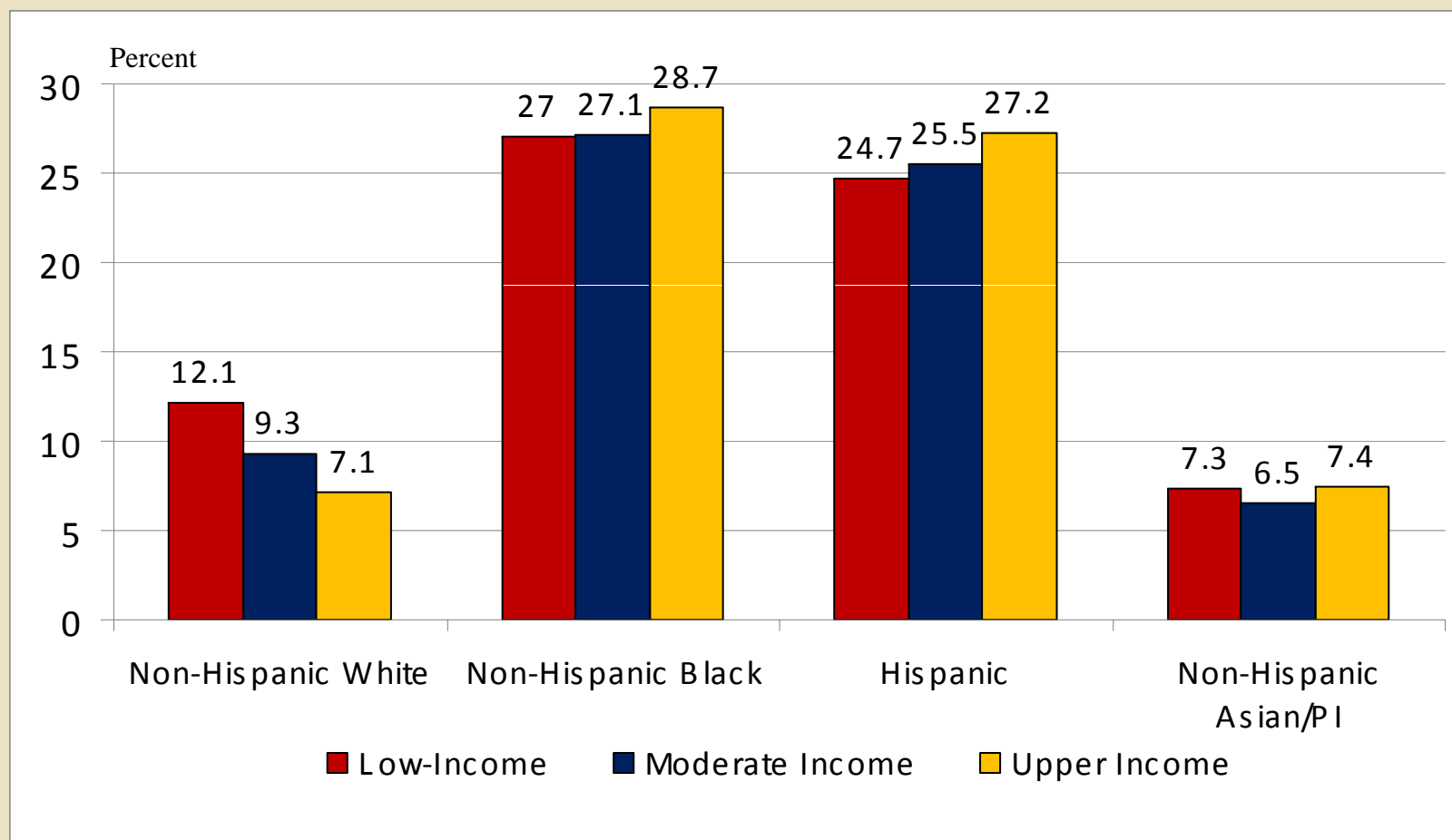


Source: National Center for Education Statistics, Common Core of Data, 2006-07.



Higher Incomes Do Not Reduce Likelihood of High-Cost Loans for Minorities

(High Annual Percentage Rate Loans as Share of All Home Purchase Loans in 100 Largest Metros by Race/Ethnicity and Income of Borrower: 2007)



Note: Includes only originated home-purchase, first-line loans for owner-occupied single-family or manufactured units. High cost loans defined as those with a spread of three percentage points or more between the loan's Annual Percentage Rate and the interest rate of U.S. Treasury securities of the same maturity. Low-income defined as having income below 80% of area median; Upper income defined as having income above 120% of area median. Methodology modeled on that developed by Jim Campen.

Source: Analysis of 2007 HMDA data from Federal Financial Institutions Examination Council.



Pathways between neighborhood environment and health

- Safety and violence
- Stress
- Health behaviors:
 - Targeting (fast food, tobacco)
 - Neighborhood physical and social environment (playground quality, walkability, safety)
- Environmental pollutants
- Long term effects of limited access to high quality education



Diversitydata.org allows visitors to explore how metropolitan areas throughout the U.S. perform on a diverse range of social measures that comprise a well-rounded life experience.

These data call attention to the equality of opportunity and diversity of experiences for different racial and ethnic groups in America. [Learn more about the project.](#)

Largest Metro Areas

Select a metro area below to view its profile, or [view the entire list](#).

- [Los Angeles-Long Beach, CA](#)
- [New York, NY](#)
- [Chicago, IL](#)
- [Philadelphia, PA-NJ](#)
- [Washington, DC-MD-VA-WV](#)

Profiles by Metro Area

1. First select a state.
2. Then, select a metropolitan area.

Rankings & Maps by Indicator

Ranking Map

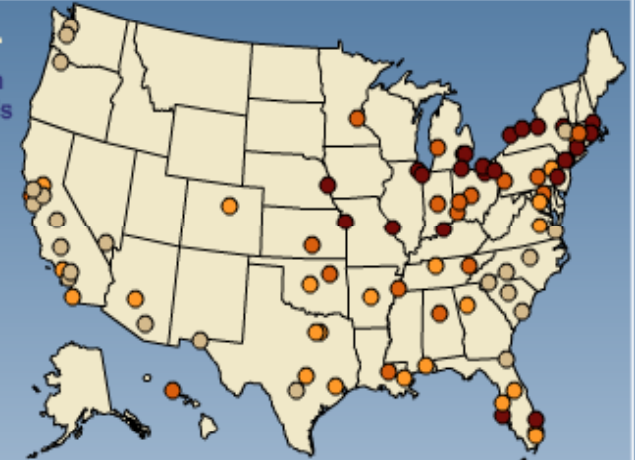
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Data spotlight on...

Share of Children Living in Low-Income Neighborhoods by Race/Ethnicity

For year: 2000; Data for: Non-Hispanic Black

- 72.7% - 87.7%
- 61.6% - 72.6%
- 53.4% - 61.2%
- 19.5% - 53.2%



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Spotlight

- [Disparities in Neighborhood Poverty of Poor Black and White Children](#) -- download a PDF of the first diversitydata brief, May 2007
- [Children Left Behind: How Metropolitan Areas Are Failing America's Children](#) -- download a PDF of the first in a series of reports from DiversityData.org, January 2007
- [Chartbook](#) -- download a PDF of the tables and charts related to Children Left Behind: How Metropolitan Areas Are Failing America's Children, January 2007

