

Housing and Homelessness



What's the issue?

The U.S. Department of Housing and Urban Development defines housing as affordable when it costs no more than 30% of a household's annual income. People who spend more than that on rent or mortgage are less able to pay for other necessities, such as clothing, food, medical care, and transportation.¹ In Santa Clara and San Mateo counties, an insufficient supply of affordable housing is driving up costs and making it difficult for lower-income residents, including those who qualify for government assistance, to find a place to live. (Even middle-class residents in the Bay Area have been hit hard by rent increases and are living paycheck to paycheck.²) The shortage of affordable homes also increases the risk of eviction and the difficulty of finding permanent shelter for people experiencing homelessness.³

Homelessness can lead to poor health, and poor health can lead to homelessness.⁴ People experiencing homelessness have more health care issues, suffer from preventable illnesses at a higher rate, require longer hospital stays, and have a greater risk of premature death than people with a roof over their heads.⁵ The average life expectancy for someone who lacks permanent housing is at least 25 years shorter than that of the average U.S. resident.⁶

What does the data show?

In San Mateo and Santa Clara counties — Stanford Health Care's service area — housing statistics are worse than the state benchmarks. In San Mateo County, the number of residents experiencing housing instability has been rising.⁷

HEALTH NEED INDICATOR	STATE AVERAGE	SAN MATEO COUNTY	SANTA CLARA COUNTY
Median Income	\$63,783	\$98,546	\$101,173
Median Rent, Two-Bedroom Unit	\$2,150	\$3,495	\$2,930
Median Home List Price	\$539,000	\$1.4 million	\$1.3 million
HUD-Assisted Housing Units (per 10,000)	352.4	235.9	374.3
Individuals Experiencing Homelessness	N/A	1,512	9,706
Homelessness (per 10,000)	33.0	19.6	50.1

SOURCES: Income: U.S. Census Bureau, American Community Survey, 2012-2016. Rent: Zilpy.com, 2018. Home List Price: Zillow.com, 2018. HUD Units: U.S. Department of Housing and Urban Development, 2016. Homeless Counts: SMC: County of San Mateo Human Services Agency, San Mateo County One Day Homeless Count and Survey, 2019; SCC: County of Santa Clara, Office of Supportive Housing, Santa Clara County Homeless Census and Survey, 2019. Homeless Rate: SMC and SCC, calculated based on U.S. Census Bureau, Population Division, 2018 county population estimates. CA: Public Policy Institute of California, *A Snapshot of Homelessness in California*, 2019.

Our community earns some of the highest annual incomes in the nation, but it also bears some of the highest costs of living. The percentage of adults living below 200% of the Federal Poverty Level is increase. Based on the California Self-Sufficiency Standard, nearly one in three households in both counties is unable to meet its basic needs.⁸

¹ U.S. Department of Housing and Urban Development. (2018). *Affordable Housing*.

² Meily, R. (2019). Many Silicon Valley families "one paycheck away from being homeless." *The Mercury News*, August 2, 2019.

³ Bay Area Council Economic Institute. (2019). *Bay Area Homelessness: A Regional View of a Regional Crisis*.

⁴ National Health Care for the Homeless Council. (2011). *Care for the homeless: comprehensive services to meet complex needs*.

⁵ O'Connell, J. J. (2005). *Premature mortality in homeless populations: A review of the literature*. Nashville, TN: National Health Care for the Homeless Council.

⁶ National Coalition for the Homeless. (2009). *Health Care and Homelessness*.

⁷ San Mateo County Health, Health and Quality of Life Survey. (2018).

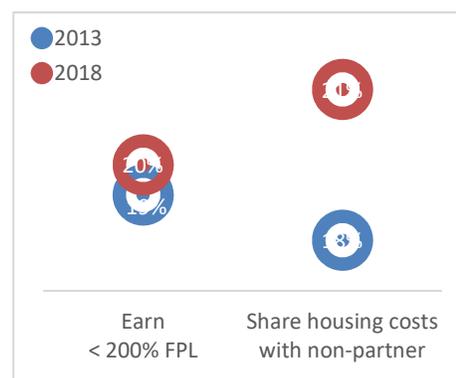
⁸ The Federal Poverty Level, the traditional measure of poverty in a community, does not take into consideration local conditions such as the high cost of living in the Bay Area. The California Self-Sufficiency Standard, set by the Insight Center for Community Economic Development, provides a more accurate estimate of economic stability in San Mateo and Santa Clara counties.

What does the community say?

Residents and local experts who shared their perspectives as part of Stanford Health Care's 2019 Community Health Needs Assessment ranked housing and homelessness as a high priority. Many described experiencing stress over the high cost of housing, particularly the lack of affordable rent. In Santa Clara County, professionals serving families reported an increase in households seeking help from food banks and having to make difficult choices about how to spend the money they have left after paying for housing (food vs. medicine, etc.). Families are moving within or leaving the area due to the increased cost of living, participants noted. The number of people experiencing homelessness recently increased, as did the proportion of minors experiencing homelessness. A lack of stable housing can prolong recovery from diseases and surgeries, a Santa Clara County health official noted.

PROPORTIONS OF PEOPLE EARNING LESS AND SHARING COSTS ARE RISING.

San Mateo County survey respondents



SOURCE: San Mateo County Health, Health and Quality of Life Survey, 2013 and 2018. Although comparable data are not available for Santa Clara County, it is reasonable to expect that conditions are similar.

In San Mateo County, more than two thirds of focus group and interview participants linked housing and mental health. Many people in underserved populations may be experiencing either homelessness or housing instability, participants said. The community's input also revealed a growing call for help with meeting basic needs among middle-income residents (for whom services are lacking because they do not qualify for most assistance programs).

"I can't move people out of higher levels of care to lower levels of care because there literally is not a bed available to move that person into even though we provide the services at that lower level. We have to find a place for them to live." —BEHAVIORAL HEALTH EXPERT

Our commitment to community health

Stanford Health Care collaborated with 21 other health systems and organizations in San Mateo and Santa Clara counties on the 2019 Community Health Needs Assessment. Based on the data and community input collected, housing and homelessness emerged as a top health need.

With findings from the assessment, Stanford Health Care developed a 2020–2022 Implementation Strategy that will help determine the investments the hospital makes in the community, including programming and partnerships. Over the next three years, the hospital will work to increase support for people experiencing homelessness or who are at risk of homelessness in San Mateo and Santa Clara counties. Strategies include increasing access to health care and non-medical support services. Stanford Health Care will also invest in solutions that prevent homelessness, increase available housing, and support the "missing middle" (residents who just miss qualifying for assistance). The anticipated impacts range from improved health outcomes for people experiencing homelessness, improved access to social services, and fewer substandard and overcrowded dwellings. Results will be measured and reported in the next assessment.

Stanford Health Care's Community Health Needs Assessment and Implementation Strategy reports are available publicly on its website. Comments are welcome and encouraged.