

DISPLACEMENT BRIEF

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HOUSING INSECURITY AND DISPLACEMENT IN THE BAY AREA

The Bay Area is in the midst of an unprecedented period of economic growth, adding nearly 200,000 jobs in the past decade.¹ Along with lagging housing production and renewed investment in central cities, this growth has fueled dramatic increases in housing costs, with rents rising almost 40% between 2010 and 2014.² Yet, over 1 million jobs region-wide pay less than \$18 per hour (or \$36,000 a year for full time work), making it extremely difficult to afford housing. ³ Indeed 89% of Bay Area renter households earning less than \$35,000 a year are considered rent-burdened, meaning they spend more than 30% of their household budget on housing. ⁴ With budgets stretched to the breaking point, households experience housing insecurity and are vulnerable to displacement from their homes and neighborhoods.

Households may be displaced for many reasons—rising rents, poor housing or neighborhood conditions, or (new) development to name a few—and all these types of displacement can have health

Onging & Advanced

Source: UC Berkeley REWS

At Risk

FIGURE 1: Gentrification, Displacement and

Exclusion

impacts. Research indicates that nearly half of Bay Area census tracts are affected by gentrification, displacement and exclusion (22%) or at risk (27%) of these occurring (see Figure 1) ⁵.

TABLE 1: Gentrification and Displacement by Tract

COUNTY	UNDERGOING & ADVANCED	AT RISK
Alameda	24%	32%
Contra Costa	17%	18%
Marin	18%	11%
Napa	15%	25%
San Francisco	25%	64%
San Mateo	28%	28%
Santa Clara	24%	12%
Solano	13%	16%
Sonoma	11%	26%
Region	22%	27%

Source: UC Berkeley REWS

TABLE 2: Percent of Households Rent Burdened by Income

HOUSEHOLD INCOME	% RENT BURDENED
Less than \$35,000	89%
\$35-50,000	72%
\$50-75,000	39%

Source: UC Berkeley REWS

While every county and most cities are affected (see Table 1), displacement risk is concentrated among the approximately 350,000 low-income renter households within Priority Development Areas. ⁶ In addition to being slated for significant transportation investments, many of these areas are the focus of our health department's resources, as we work to ensure that residents have access to safe environments, good jobs and schools, parks, reliable and affordable transportation and other amenities that help people live healthy lives and improve a child's chances of success later in life.⁷ Displacement can mean that communities with poor health outcomes fail to benefit from public investments in their former neighborhoods. ⁸

At the same time, some outer suburban areas of the Bay Area have seen dramatic increases in low-income households, and people of color. ^{9,10} As the suburbanization of poverty has progressed, fewer low-income people live near transit, ¹¹ which can provide an essential lifeline to jobs, schools and medical appointments. It has also strained city budgets, the social safety net, philanthropic giving and public health departments—making it difficult to keep people healthy. ^{12,13,14}

HEALTH IMPACTS OF HOUSING INSECURITY AND DISPLACEMENT

Research shows that housing unaffordability, insecurity and displacement can impact health in the following ways.

Unhealthy Tradeoffs: When housing costs are high, working families have to make difficult choices.

- Households may accept older or poorly maintained housing that contains mold or pests which can trigger asthma, or which have dangerous appliances, fixtures and chemicals that can lead to falls, burns and exposure to toxins such as lead. 15 16
- Low-income households that can comfortably afford their housing are able to spend almost five times as much on healthcare and a third more on food than their severely cost burdened peers. ¹⁷ They're also more likely to go to medical appointments and take needed medication. ¹⁸ ¹⁹

Mental Health Impacts: The emotional toll of displacement and living with the threat of displacement is significant, affecting mental wellbeing, sense of belonging and community cohesion.

- People experiencing housing insecurity are almost three times more likely to be in frequent mental distress than those who have secure housing. ²⁰
- Research shows emotional strain from physical environments directly influence the onset and severity of diseases such as asthma. ²¹

Effects on Children and Families: The health impacts of housing instability are particularly intense for children, causing behavioral problems, educational delays, depression, low birth weights, and other health conditions such as asthma.^{22,23,24,25,26}

 Children who move frequently had a one year academic delay, lower test scores, and a lower likelihood of finishing school, displaced children are far more likely to have frequent absences from school, ^{27, 28, 29 30} and children in crowded housing have lower math and reading achievement and behavioral problems.³¹

Long Commutes, Air Quality, Congestion and Health: Without adequate housing near job centers, many low- and moderate-income Bay Area employees must commute long distances to work, worsening congestion and air quality for Bay Area communities.

- Long commuting distance is associated with lower rates of physical activity, lower cardio-respiratory fitness, and higher Body Mass Index, stress and blood pressure.³²
- Residents who have been displaced often must commute long distances and pay higher transportation costs; the benefit of lower-cost housing can be greatly diminished if households must pay for longer commutes. For every dollar decrease in housing costs, households see a 77 cent increase in transportation costs.³³

CREATING HEALTHY HOUSING: THE FIVE P'S OF HOUSING STABILITY[†]

PROTECTION of existing residents. Protecting residents means ensuring renters can remain in their homes and don't experience the health impacts of housing instability or displacement and can continue to contribute to a healthy, vibrant community.

PRESERVATION of existing housing at all affordability levels.
Preserving housing at all affordability levels means a commitment to maintaining affordable units despite changing economic conditions, and replacing units at the same affordability levels for the same affordability levels for the same residents when preserving units is impossible. Preservation of housing is inexpensive and ensures residents can remain active and engaged in the communities they call home.

PRODUCTION of new housing units at a diversity of affordability levels. The region is behind in housing production, particularly for units affordable to low-income residents. Regional entities can make balanced housing production a priority through regulations and incentives for developers as well as through a commitment to using public resources for affordable housing

PARTICIPATION of residents and community leaders in decision-making processes that impact their housing stability. True community participation in planning processes leads to better outcomes that work for community members, and when residents are engaged and invested, health outcomes improve.

PLACEMENT of housing near transit, jobs and amenities. The places we live have a huge impact on our health. Housing in the Bay Area should support residents' health in a comprehensive, holistic way. This means locating homes by transit and healthy food sources and away from sources of pollution.

Adapted from Get Healthy San Mateo County

¹ Metropolitan Transportation Commission. http://www.vitalsigns.mtc.ca.gov/jobs

- ² Association of Bay Area Governments. *Addressing Displacement in the Bay Area.* 2015. Available at: http://abag.ca.gov/files/ABAGDisplacementWhitePaper.pdf
- ³ Bay Area Regional Prosperity Plan Steering Committee. *Economic Prosperity Strategy*. 2014. Available at: http://www.spur.org/sites/default/files/publications_pdfs/Economic_Prosperity_Strategy.pdf
- ⁴ United States Census. 2014 American Community Survey.
- ⁵ Zuk, Miriam. Regional Early Warning System for Displacement Typologies Data Series. UC Berkeley. 2015. Available at: http://www.urbandisplacement.org/sites/default/files/images/cci_rews_data_2015-08-21.xlsx
 ⁶ Heminger, S, Rapport, E. Understanding Displacement in the Bay Area—Definition, Measures and Potential Policy Approaches: Memo to Joint MTC Planning Committee with the ABAG Administrative Committee. September 4, 2015.
- ⁷ Harvard University, Equality of Opportunity Project. Available at: http://www.equality-of-opportunity.org/.
 ⁸ Heminger, S, Rapport, E. Understanding Displacement in the Bay Area—Definition, Measures and Potential Policy Approaches: Memo to Joint MTC Planning Committee with the ABAG Administrative Committee.
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- ⁹ Federal Reserve Bank Of San Francisco. *Community Development Research Brief: Suburbanization of Poverty in the Bay Area*. 2012. Available at: http://www.frbsf.org/community-development/files/Suburbanization-of-Poverty-in-the-Bay-Area1.pdf
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- ¹⁶ Ibid.
- ¹⁷ Joint Center for Housing Studies of Harvard University. (2013). *The State of the Nation's Housing 2013*. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/son2013.pdf
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[†] GetHealthy San Mateo County, http://www.gethealthysmc.org