



What are social determinants of health?

Social determinants of health are social and economic factors that influence health; they represent the conditions in which people are born, grow, work, live, and age. This brief examines **housing** as a social determinant of health and provides data¹ on **housing cost burden** for all cities and towns in Massachusetts.



How does the cost burden of housing impact health?

Housing is an important social determinant of health, and the cost burden of housing impacts health both directly and indirectly. Unaffordable housing costs can cause financial strain, limiting the amount of money that can be spent on medication, healthcare, healthy food, and heating fuel. This can impact a range of health outcomes, and **one study found that people living in unaffordable housing were more likely to experience poor self-rated health, hypertension, cardiovascular disease, asthma, and obesity** (Pollack, 2010, *Am J Prev Med*). These households also had increased healthcare costs, prescription non-adherence, emergency department visits, and lack of insurance.



The high cost of housing also impacts the quality of housing that people can afford. Low-quality housing has many negative impacts on health. Crowding, lack of safe drinking water, ineffective waste disposal, inadequate food storage, and the presence of rodents and insects can encourage the spread of **infectious diseases**. Damp and moldy housing is associated with **asthma and chronic respiratory symptoms**. Temperature changes may lead to **cardiovascular disease**, and cold housing can lead to a general lower perceived sense of health and increased use of health services. Pest infestations can cause asthma and allergic sensitization. Exposure to toxicants like carbon monoxide, lead, and asbestos can lead to other **chronic health and developmental problems**. Substandard housing conditions have also been associated with increased **anxiety, depression and psychological distress**.

Housing has a disproportionately negative impact among **vulnerable populations** and disparities in housing affordability and quality deepen disparities in health outcomes.

How do we assess the cost burden of housing?

Information on housing costs is collected through the American Community Survey (ACS), run by the US Census Bureau. Households are classified based on the percentage of household income spent on housing.



Cost burdened

More than **30%** of household income spent on housing

Severely cost burdened

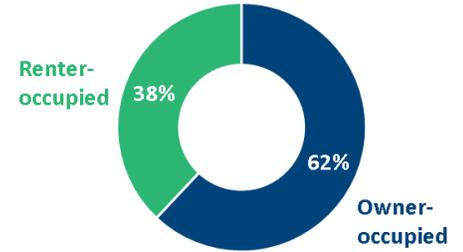
More than **50%** of household income spent on housing

¹Data in this brief comes from: US Census Bureau, 2012-2016 American Community Survey 5-Year Estimates: Table B25091 - Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months; Table B25070 - Gross Rent as a Percentage of Household Income in the Past 12 Months

LOCAL DATA

Based on the most recently available ACS data (2012-2016 estimates), almost two-thirds of the 2.6 million occupied housing units in MA were owner-occupied. The maps below show the cost burden for renters vs. owners. Due to the high cost of housing, **there were nearly 1 million Massachusetts residents who may have had to choose between housing and other health promoting expenses.**

2.6 million housing units in MA



For detailed data at the community level, see ICH's website:

<https://icomunityhealth.org/projects/downloadable-data-briefs-on-social-determinants-of-health/>

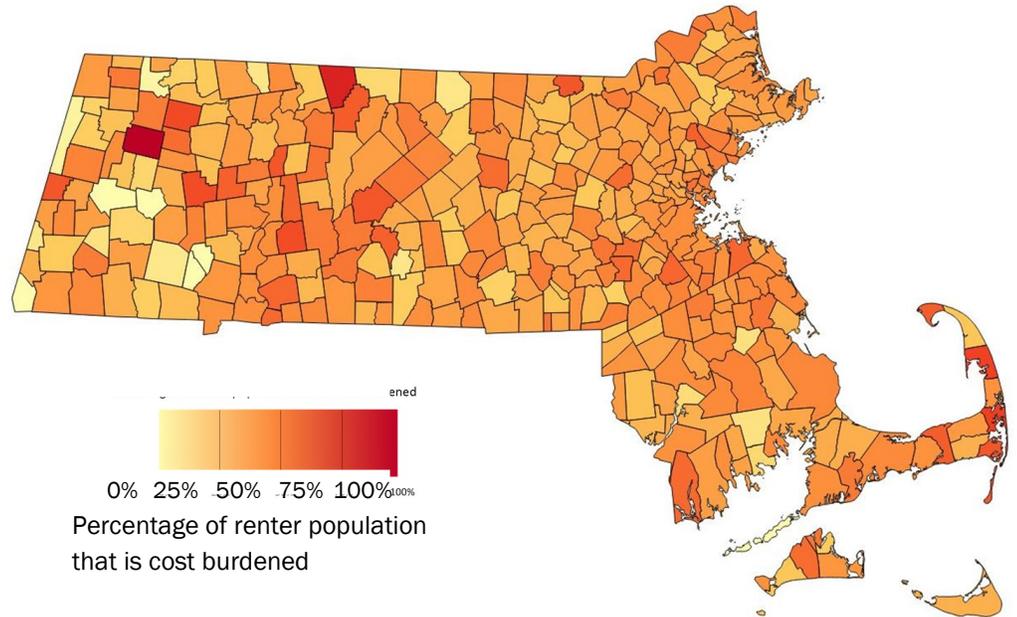
Cost burden for renters

277

COMMUNITIES IN WHICH AT LEAST A THIRD OF RENTERS WERE COST BURDENED (see map)

25

COMMUNITIES IN WHICH AT LEAST A THIRD OF RENTERS WERE **SEVERELY** COST BURDENED



Cost burden for homeowners

135

COMMUNITIES IN WHICH AT LEAST A THIRD OF HOMEOWNERS WERE COST BURDENED (see map)

3

COMMUNITIES IN WHICH AT LEAST A THIRD OF HOMEOWNERS WERE **SEVERELY** COST BURDENED

