

# Investing *for* Public Health in Maryland

*Fiscal Policy Choices & their Impact on Healthy Communities*

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## Housing and Healthcare is a basic human right.

# Underinvesting in Affordable Housing



## Impact of Great Recession:

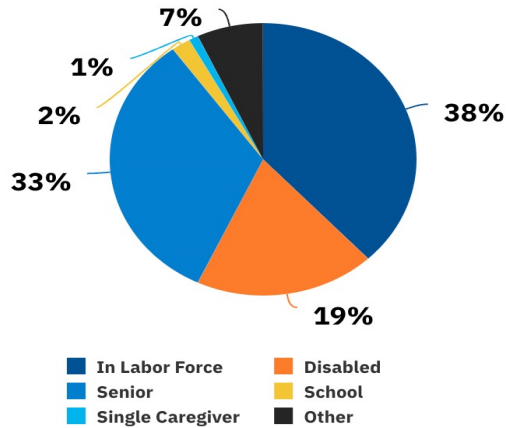
- **Funding:**
  - 37% decline in state's housing investments (FY 2008–2011)
- **Effects:**
  - Deep cuts to affordable housing
  - State could not effectively respond to affordable housing crises
  - Shortage of 85,000 rental units for low-income households
- **Unaffordable mortgages**
- **Aging housing infrastructure**

# Disparity Impacts

- Unaffordable housing costs created additional barriers for Marylanders who already faced obstacles built through decades of discriminatory housing policy.
- While 38 percent of Maryland households overall faced unaffordable housing costs in 2010:
  - 47 percent of Black households faced high housing cost
  - 53 percent of Latinx households faced high housing costs.

# Current Housing Needs

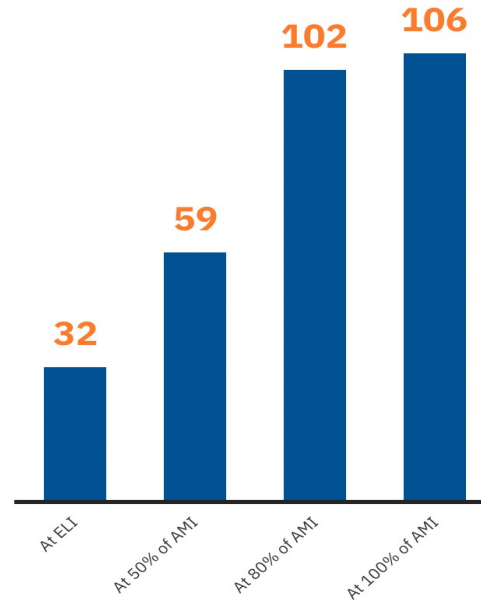
## EXTREMELY LOW INCOME RENTER HOUSEHOLDS



**Note:** Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. At the national level, 14% percent of extremely low income renter households include a single adult caregiver, more than half of whom usually work more than 20 hours per week. More than 10% of extremely low-income renter households are enrolled in school, 48% of whom usually work more than 20 hours per week.

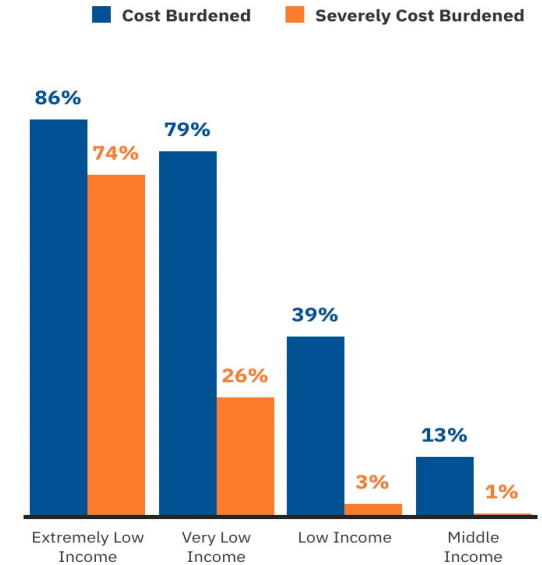
**Source:** 2019 ACS PUMS.

## AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



**Source:** NLIHC tabulations of 2019 ACS PUMS

## HOUSING COST BURDEN BY INCOME GROUP



**Note:** Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.

**Source:** NLIHC tabulations of 2019 ACS PUMS

Source: National Low-Low Income Housing Coalition  
Housing Needs by State (2021) <https://nlihc.org/housing-needs-by-state/maryland>

# Health and Housing

- *Health* is more than just the absence of disease, a focus on socioeconomic factors is required.
  - Environment
  - Education
  - Income
- Residents of limited means often experience challenges such as substandard housing, lack of employment opportunities and low quality of life.

# Research

## *HUD Mobility Demonstration*



- The Demonstration builds upon research that shows growing up in neighborhoods with lower levels of poverty improves children's academic achievement and long-term chances of success and reduces intergenerational poverty.
- Children who move to low-poverty neighborhoods have also been shown to experience lower rates of hospitalizations, lower hospital spending, and some changes in mental health over the long-term follow-up.
- Adults given the chance to move to low-poverty neighborhoods experience reductions in obesity and diabetes.

Source: HUD, HCV Mobility Demonstration (2021).

[https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/mobilitydemo](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/mobilitydemo)

# Looking Ahead

## *2021 Legislation Creates New Opportunities*

### **2021 Legislative Session:**

- Right to Counsel
- Reusable Tenant Screening Reports (HB 861/SB 691)
- 60 Day Notice Requirement for Lease Non-Renewals (SB 401)

### **2022 Legislative Session:**

- Funding source for the Right to Counsel
- Eviction Diversion Program
- Ongoing push for emergency rental funding to be released to families that need it.
  - The state has only spent 25% of the rental assistance funds that it received from the federal government this year, as of September 9<sup>th</sup>.

Source: *Maryland Renters Still Need Eviction Protection and Assistance (2021)*. Maryland Center on Economic Policy. <https://www.mdeconomy.org/maryland-renters-still-need-eviction-protection-and-assistance/>



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