



HOUSING EQUITY FOR INFANT HEALTH INITIATIVE

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**RICHARD M. FAIRBANKS
SCHOOL OF PUBLIC HEALTH**

INDIANA UNIVERSITY
Indianapolis



Introductions

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Overview



- Grassroots MCH Initiative
- Housing Equity for Infant Health
- Digging Deeper: Sources of Unstable Housing
- Discussion



Starting with Gratitude...



Much Thanks To:

- Riley Children's Foundation
- Health Resources and Services Administration
- Indiana Department of Health
- CareSource Foundation
- Birge & Held

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The Issue: Indiana Infant Mortality



- One baby dies every **16 hours**
- 2021 infant mortality rate: **6.7** per 1000



(Indiana State Department of Health, 2021)

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Infant Mortality and Health



- Infant mortality is a critical indicator of population health
- Infant Mortality is one symptom of **inequitable social systems**
- Social causes like housing instability impact infant mortality



<https://www.the-scientist.com/speaking-of-science/speaking-of-science-41544>

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Grassroots MCH Initiative

- Place-based
- Leaders as experts
- Systems change focus
- Storytelling as a foundation
- Financial support
- 12 month commitment



Look How We've Grown!

- 30 Leaders
- 9 Focus Areas, including:
 - Mothers on the Rise
 - Faith-Based Initiative
 - AskTheWomen
 - Economic Equity
 - International
 - Early Childhood Education
 - Teen Development



Learning from Grassroots leaders:

ADDRESS HOUSING!



Latisha's Story



“Pregnant with my son, I stayed with friends because local shelters were full. When the welcome wore out, I slept in cars, abandoned houses, and even on a bench. I once stayed in a car when it was five below zero. I tried to fill up on the free food at work because I didn’t know when I was going to eat next. There were some days I didn’t get much to eat at all.

It was a scary thing to be out there – pregnant and homeless.”

From: https://www.nwitimes.com/opinion/after-being-homeless-while-pregnant-my-baby-is-a-miracle-but-nobody-should-go-through/article_16774cab-c926-5337-930f-93e6bfac5619.html

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HOUSING AND HEALTH CARE UTILIZATION



Women with unstable housing
had higher odds of:

- preterm labor
- preterm birth
- long length of stay
- **ER visits** within 3 months
and 1 year after birth
- **Readmission** within 3
months and 1 year after
birth



Pantell MS, Baer RJ, Torres J, et al. | Am J Obstet Gynecol | <https://doi.org/10.1016/j.ajogmf.2019.100053>

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Housing and Health



Risk of pre-term birth
due to housing
instability **on par with**
smoking during
pregnancy

[\(Pantall et al., 2019\)](#)





HOMELESSNESS AND PREGNANCY COMPLICATIONS



Women who used a homeless shelter were:

- **Twice** as likely to experience a **complication that affected their health** during birth.
- Almost double the likelihood for **preterm labor** or a **hemorrhage** during pregnancy.



Clark et al, 2019 | Health Affairs | <https://doi.org/10.1377/hlthaff.2018.05156>

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ASSOCIATION OF EVICTION WITH ADVERSE BIRTH OUTCOMES AMONG WOMEN IN GEORGIA, 2000-2016



- Examined 88,862 births and 99,517 evictions
- Eviction during pregnancy associated with:
 - Lower birth weight and gestational age
 - Increased rates of LBW & prematurity
- Effects strongest in second & third trimester

**Himmelstein, G. & Desmond, M., 2021 |
JAMA Pediatrics
|doi:10.1001/jamapediatrics.2020.6550**

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The Costs



“These odds should be concerning for policymakers since **the cost of hospitalization dwarfs that of housing.**”

The average cost for a **month** of housing is **\$1,375** while the average cost for a **day** of inpatient care is **\$2,424**.

In addition, the average cost of hospitalization for a premature and/or low birth weight infant is **\$55,393** per infant.”

From: <https://pretermbirthca.ucsf.edu/news/new-study-unstable-housing-during-pregnancy-ups-rehospitalization-odds-170>

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Housing Equity for Infant Health Initiative





Housing Equity for Infant Health



Indiana
Department
of
Health



**City of
Indianapolis
Office of Public
Health & Safety**

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Vision Statement



***Ensuring that a
Safe and
Affordable Place
to Call HOME is a
Right for Every
Mother and Child***



Housing Equity for Infant Health




Guiding Framework

Collective
Impact

Health
Equity

Human
Rights



While several studies demonstrate the link between **housing and infant mortality**, few housing interventions have been designed to target IM.



Healthy Beginnings at Home



Housing Aquisition

Rental Assistance

Housing Case Management

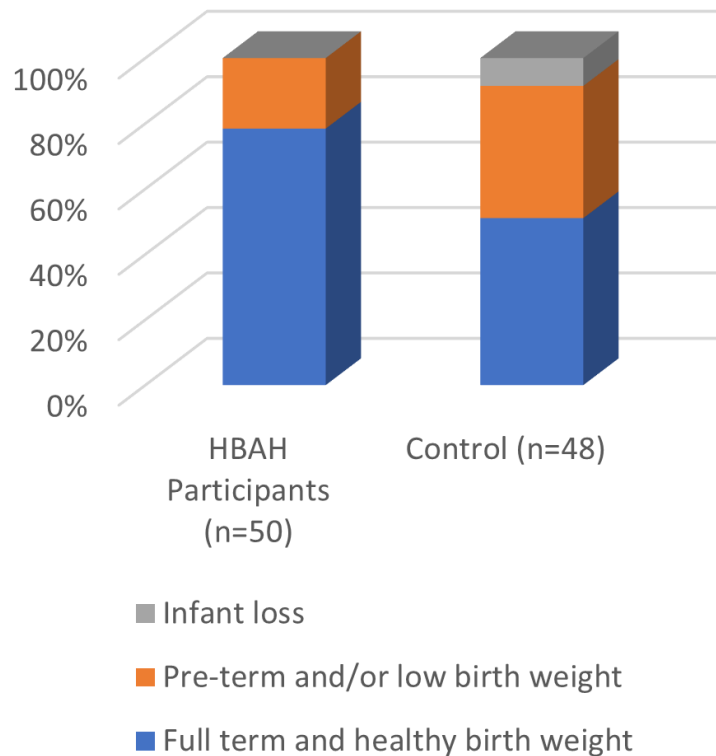


Healthy Beginnings at Home: Pilot Results

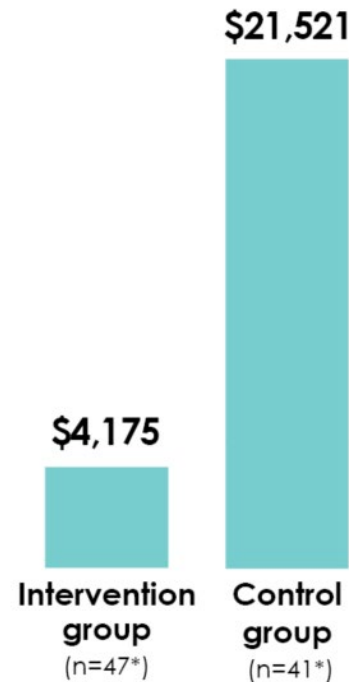


GRASSROOTS MCH

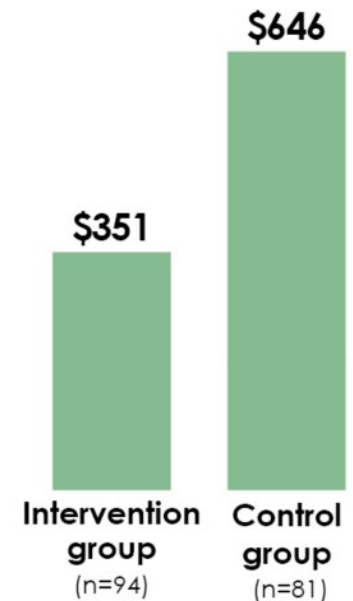
HBAH Pilot Results



Average paid per claim:
Infant only at time of birth
until initial release from
hospital



Total Medicaid spending
per member, per month
(PMPM) without outliers:
All household claims
(from date of infant's birth
to first birthday)





Health Justice Intervention Methods



Education

- Know your rights materials and presentations
- Building 'legal entitlement'

Strategic Litigation

- Filing appeals of evictions;
- enforcing lease and Indiana habitability rules.
- Filing amicus legal briefs.

Legal Analysis

- Research and evaluation of Indiana eviction laws and processes.
- Comparative analysis with other states.
- Court rule analysis and amendments.





Potential Impact of the Initiative





Housing Instability:

DIGGING DEEPER



Housing Instability in Indiana

2021 INDIANA HOUSING PROFILE



Across Indiana, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

SENATORS: Todd Young and Mike Braun

KEY FACTS

202,171
OR
26%

Renter Households that are extremely low income

\$25,750

Maximum income of 4-person extremely low income households (state level)

-126,952

Shortage of rental homes affordable and available for extremely low income renters

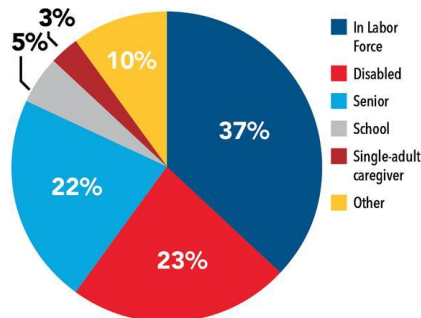
\$33,940

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

72%

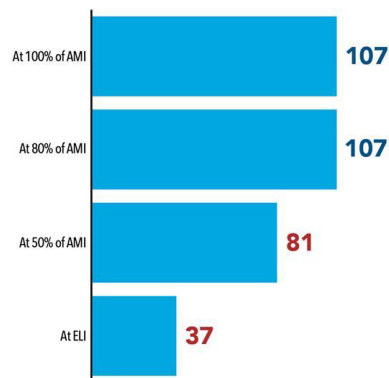
Percent of extremely low income renter households with severe cost burden

EXTREMELY LOW INCOME RENTER HOUSEHOLDS



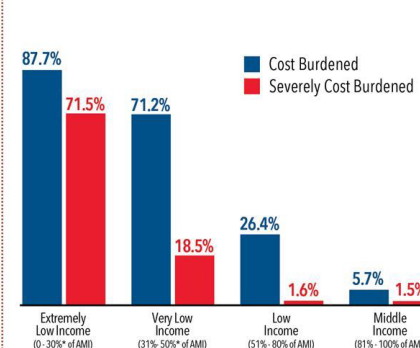
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 14% of extremely low-income renter households are single adult caregivers, more than half 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.

Updated: 03/16/2021

1000 Vermont Avenue, NW, Suite 500, Washington, DC 20005 WWW.NLIHC.ORG

Extremely Low Income = 0-30%* of AMI
Low Income = 51-80% of AMI
Note: *Or poverty guideline, if higher.

Very Low Income = 31%-50% of AMI
Middle Income = 81%-100% of AMI



EvictionLab

- Among renters, women—especially Black and Latinx women—face higher eviction rates than men.
- Risk of eviction = 2% higher for women than men
- Among Black renters -> 4%
- Among Latinx renters -> 9%

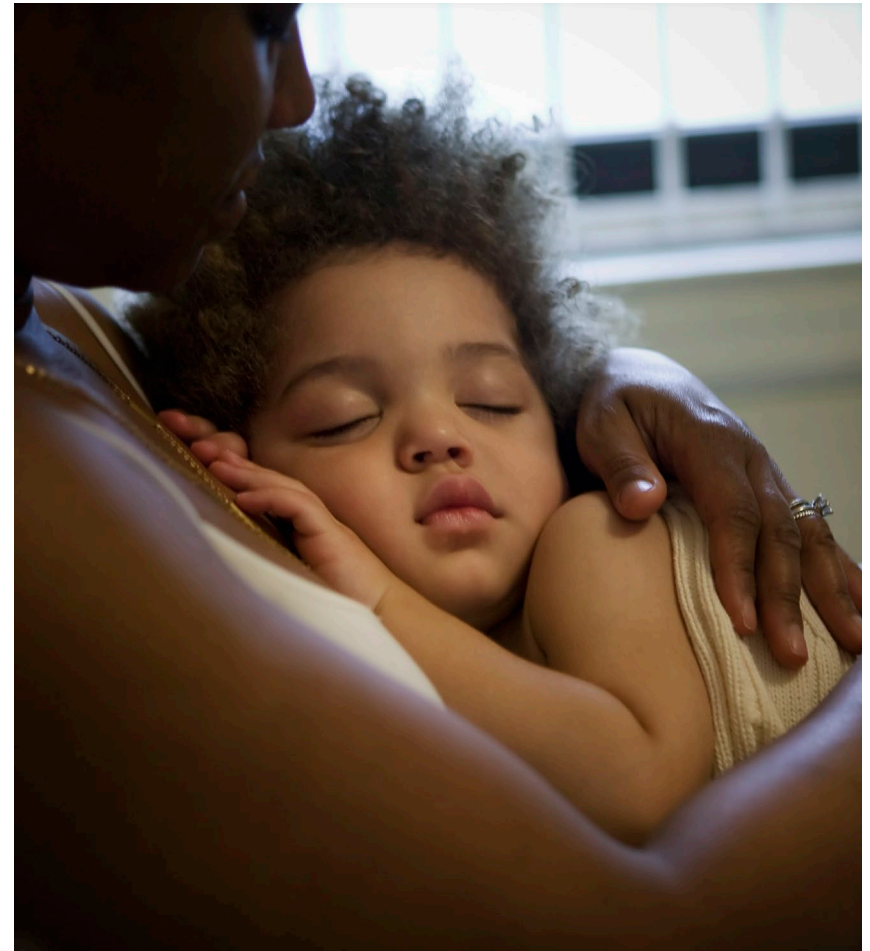


Stephanie's Story



GRASSROOTS
MATERNAL & CHILD HEALTH
INITIATIVE

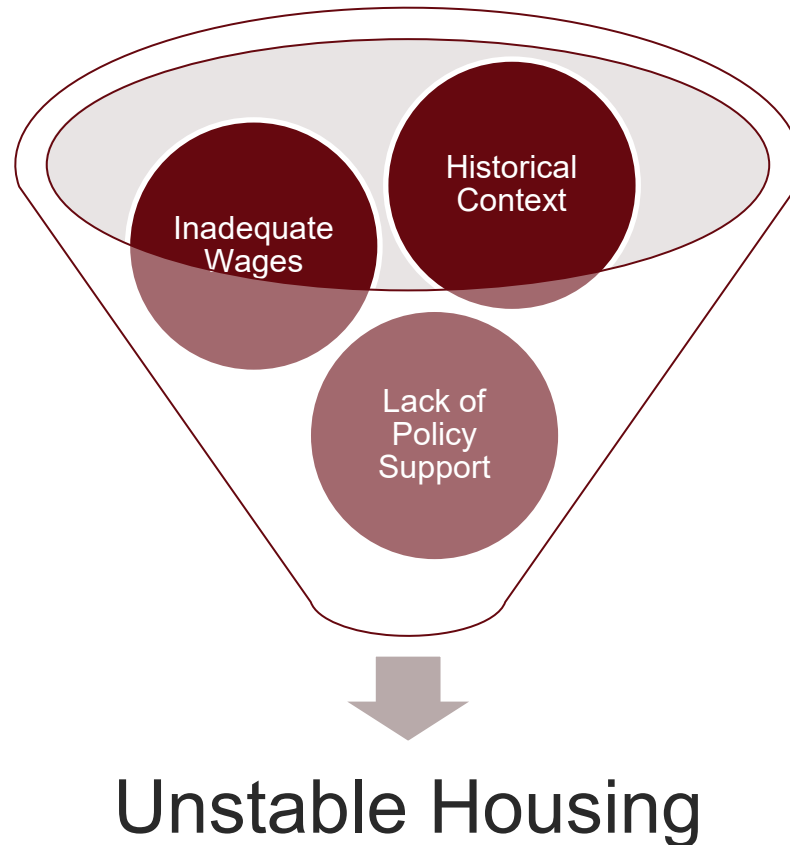
“I was constantly trying to figure out how to earn more money, while paying for daycare, transportation, food, utilities *and* rent. I couldn't keep up and eventually, I couldn't pay my rent. I was evicted – me and my daughter, just a toddler but already experiencing the consequences of financial insecurity.”



Source: <https://www.indystar.com/story/opinion/2021/10/14/eviction-moratorium-indiana-black-women-wage-gap-higher-eviction-rates-op-ed/6094968001/>



Context of Housing Instability





Historical Context

- Redlining / Lending Policies
- Racial Wealth Gap
- Housing as a Contract not a Right
 - Lack of Policy Support
 - Not enough vouchers/affordable housing to meet need
 - Limited renter protections
 - Limited social safety net (TANF / social insurance)



Gender Wage & Wealth Gaps

**BLACK WOMEN EARN 63 CENTS FOR
EVERY DOLLAR EARNED BY WHITE MEN**

The amount women earn, for each dollar earned by non-Hispanic white men

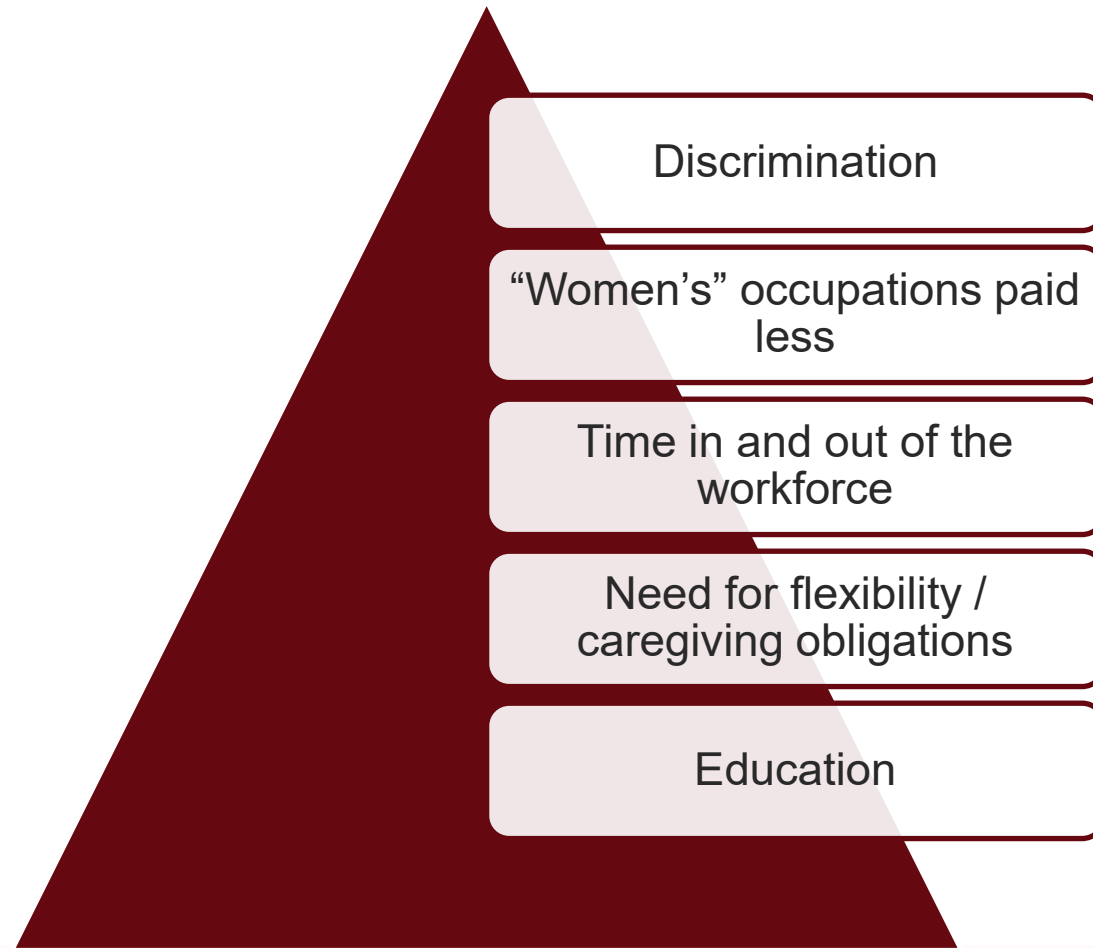


Source: Current Population Survey 2020; American Community Survey 2019

Credit: U.S. Department of Labor, <https://blog.dol.gov/2021/08/03/5-facts-about-black-women-in-the-labor-force>



Gender Wage & Wealth Gaps





AskTheWomen Project: Unique Financial Challenges with Pregnancy

Challenges Holding a Job

"It was rough driving around very, very nauseous, getting really good at finding places to quietly throw up and not inconvenience my clients."

"Yeah, you know, if I had a doctor's appointment...I mean, once you get to the end, you have appointments once or twice a week...when I bring in the note [to my employer], it doesn't matter. You know, they pointed me out. "

Lack of Paid Leave

"We were in the hospital for 2 weeks & [neither of us were] able to work. [The landlords] were not very understanding w/ letting us pay rent a little late & they were very quick to add on late fees & just build that up to make it even more difficult for us to catch back up."

"But you know, it was like \$9000 to have the baby. It was a lot of money."

Medical Costs





Childcare



Source: Child Care Answers, <https://childcareanswers.org/status-of-early-childhood-education/>



Implications

Mental Health

Ability to Meet Basic Needs

Child Well-Being



What part can you or your agency own to decrease infant mortality and stabilize housing to create thriving communities?

Discussion



To Learn More....



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