Where you live affects your health. High housing costs force families to overspend, overcrowd, live in unsafe homes, or uproot themselves from the community. On the other hand, access to quality affordable housing improves residential stability and the ability to accumulate savings. This reduces stress and related health problems, while spending less on housing allows families to spend more on nutritious food and health care. Affordable housing options also reduce the spread of infectious disease, noise, and stress due to overcrowding.

The shortage of affordable housing takes the hardest toll on low-income and people of color - the groups that spend the highest portion of their income on housing. These groups in turn are most pressed with difficult financial decisions around where to live and how to budget their remaining income. Short and long-term consequences related to housing unaffordability contribute to health inequities in our communities.

MONTEREY COUNTY

U.S. Census Bureau: American Community Survey (2009-2013); U.S. Census Bureau: Decennial Census (2010); U.S. Census Bureau: State and County QuickFacts;CoreLogic: California Home Sale Activity by City (2014); U.S. Bureau of Labor Statistics; Monterey County Housing Public School Students by Nighttime Residence; Special Tabulation by the Homeless Education Program in the School/Territorial Office at the California Department of Education (2014); Robert Wood Johnson Foundation: Exploring the Social Determinants of Health Housing and Health Issue Brief; Center for Housing Policy: Impacts of Affordable Housing on Health. These fact sheets were created by Raimi + Associates for MCHD PEP Unit in collaboration with HAP Monterey County.

MONTEREY COUNTY HEALTH DEPARTMENT - HEALTH IN ALL POLICIES

Contact the MCHD to find out how HiAP can improve your community’s health!
https://www.mtyhd.org/index.php/about/health-in-all-policies-hiap/
Housing in Monterey County

51% of households in Monterey County own their home.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Home Ownership</th>
<th>Cost Burdened</th>
<th>Home Price</th>
<th>Overcrowded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic/Latino</td>
<td>39%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White (Not Hispanic)</td>
<td>60%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Black/African American</td>
<td>38%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asian</td>
<td>58%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other*</td>
<td>44%</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

Home ownership can lead to better physical and mental health, stability, and savings compared to renting. Homeowners also tend to invest more in maintaining and improving the neighborhood.

47% of households are housing cost burdened.

- Less than $20,000: 89%
- $20,000 - $34,999: 79%
- $35,000 - $49,999: 62%
- $50,000 - $74,999: 42%
- $75,000+: 22%

When families have to spend too much of their income on housing, they have less to spend on other healthy essentials such as food, utilities, medical care, and education.

The typical home sale price was $415,000.

High housing costs limit choices about where to live, forcing those with lower incomes to live in substandard housing, and underresourced neighborhoods. They may also be forced to commute long distances to work, contributing to stress and increased traffic and air pollution.

1 in 8 (12%) households live in overcrowded conditions.

- Hispanic/Latino: 26%
- White (Not Hispanic): 2%
- Black/African American: 3%
- Asian: 8%
- Other*: 19%

Living in an overcrowded home can be harmful for physical and mental health as well as childhood development. It can also increase noise and stress levels, leading to sleep loss.

* Other*: American Indian / Alaska Native, Native Hawaiian / Pacific Islander, some other race, or 2+ races.

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GREATER SALINAS

DEMOGRAPHICS

152,824 population
31% under age 18
7% over age 65
39% without high school diploma
12% with bachelor's degree
21% living in poverty

45% of households in GREATER SALINAS OWN THEIR HOME

62% of white households own their home whereas 39% of person of color households own their home.

52% of households are housing cost BURDENED

* Households that are cost burdened spend more than 30% of their income on housing

44% of owner-occupied households are housing cost burdened compared to 59% of renter-occupied households.

The typical white household earns $60k per year whereas the typical person of color household earns $49k per year.

1 IN 6 (17%) households live in OVERCROWDED conditions

* Overcrowded households have more than 1 person per room including dining and living rooms

9% of owner-occupied households are overcrowded whereas 23% of renter-occupied households are overcrowded.

MEET JUDITH

My husband, our two children, and I live in a two bedroom apartment. Each month we spend most of our income on rent, utilities, car insurance, and car payment. We make sure to pay the urgent bills first and if money is left over, we spend it on food and health insurance – but this is often difficult. We would love to buy a house one day, but because we only have one steady income, we do not qualify. High rent is the biggest financial strain preventing us from providing a comfortable home, healthy food, and reliable health care for our family.

These fact sheets were created by Raimi + Associates for MCHD PEP Unit in collaboration with HiAP Monterey County.
NORTH COUNTY

DEMOGRAPHICS

34,554 population
28% under age 18
10% over age 65
37% without high school diploma
14% with bachelor’s degree
15% living in poverty

44% of households in NORTH COUNTY OWN THEIR HOME

78% of white households own their home whereas 55% of person of color households own their home.

44% of households are housing cost BURDENED

* Households that are cost burdened spend more than 30% of their income on housing

40% of owner-occupied households are housing cost burdened compared to 50% of renter-occupied households.

The typical white household earns $72k per year whereas the typical person of color household earns $65k per year.

1 IN 7 (15%) households live in OVERCROWDED conditions

* Overcrowded households have more than 1 person per room including dining and living rooms

7% of owner-occupied households are overcrowded whereas 23% of renter-occupied households are overcrowded.

MEET

JUAN

My single mother raised my sisters and I in crowded apartment complexes all over North Monterey County. I was envious of my school classmates who lived in homes with big grassy backyards. My sisters and I had to play in the apartment building’s parking lot because there was no yard in our complex and no parks or playgrounds within walking distance. Now as an adult, I am fortunate enough to own my home. I feel a sense of pride knowing that my young child has a safe space to play and be active. Most importantly, I like knowing that the stability of homeownership protects my family from the risk of unexpected and frequent moves.

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https://www.mtymhd.org/index.php/about/health-in-all-policies-hiap/
of households in the PENINSULA AREA

OWN THEIR HOME

50% of white households own their home whereas 35% of person of color households own their home.

46% of households are housing cost burdened

* Households that are cost burdened spend more than 30% of their income on housing

37% of owner-occupied households are housing cost burdened compared to 53% of renter-occupied households.

$663,004

The typical white household earns $70k per year whereas the typical person of color household earns $52k per year.

1 IN 18 (6%) households live in overcrowded conditions

* Overcrowded households have more than 1 person per room including dining and living rooms

2% of owner-occupied households are overcrowded whereas 8% of renter-occupied households are overcrowded.

Households that are cost burdened spend more than 30% of their income on housing.

PENINSULA HOUSING IN MONTEREY COUNTY

DEMOGRAPHICS

110,195 population
21% under age 18
15% over age 65
14% without high school diploma
37% with bachelor’s degree
13% living in poverty

45%

White

24% Hispanic/Latino

6% Other

10% Asian

of households own their home

1 IN 18 (6%) overcrowded conditions

Meet Rebecca

My oldest daughter developed severe asthma at age 10 and I’ve had to rush her to the hospital many times over the years. At the time, we were living in a rental with an old roof that leaked into the dining room and seeped into the walls during heavy rainfall. We requested that the landlord fix the problem numerous times but he refused. One day, an entire section of the wall crumbled into my hands and I noticed black mold. A repair person informed me that black mold causes severe respiratory problems and I realized our home was making my daughter sick. After two more years of landlord requests and withholding rent, the landlord finally tore down half of the house. When we finally moved, my daughter’s asthma symptoms became much easier to manage.

110,195 population
21% under age 18
15% over age 65
14% without high school diploma
37% with bachelor’s degree
13% living in poverty

45%

White

24% Hispanic/Latino

6% Other

10% Asian

56%

56% of households are home sale price

Monterey County $415,000
Carmel Valley Village $749,050
Carmel-by-the-Sea $1,010,000
Del Monte Forest N/A
Del Rey Oaks N/A

Marina $430,000
Monterey $360,000
Pacific Grove $460,000
Sand City $140,000
Seaside $410,000

These fact sheets were created by Raimi + Associates for MCHD PEP Unit in collaboration with HiAP Monterey County.
SOUTH COUNTY

DEMOGRAPHICS

- Population: 67,399
- 30% under age 18
- 5% over age 65
- 51% without high school diploma
- 5% with bachelor's degree
- 22% living in poverty

72% of white households own their home whereas 50% of person of color households own their home.

12% of owner-occupied households are overcrowded whereas 33% of renter-occupied households are overcrowded.

72% of white households own their home whereas 50% of person of color households own their home.

47% of households are housing cost burdened compared to 56% of renter-occupied households.

39% of owner-occupied households are housing cost burdened compared to 56% of renter-occupied households.

The typical white household earns $86k per year whereas the typical person of color household earns $50k per year.

1 IN 4 (25%) households live in overcrowded conditions.

The typical home sale price is $236,502.

MEET PAULINA

My husband, three children, a niece, four adolescent grandchildren, and I all lived in a one bedroom, one bathroom apartment in Soledad for many years. We all worked in agriculture, so woke up early, however it was hard to get a good night's sleep in such crowded conditions. No matter how much we cleaned, our small home was infested with cockroaches. We had to make sure that our food was kept in the refrigerator at all times. One time I got up to get a drink of water and the table was completely covered with cockroaches...it was like a horror movie! When the kids wanted to play outside, they made the dirt roads their playground because there were no parks close by. We wanted the kids to be active and get fresh air, but we were always concerned about them getting hit by a car and the amount of dust they were inhaling.

These fact sheets were created by Raimi + Associates for MCHD PEP Unit in collaboration with HiAP Monterey County.