

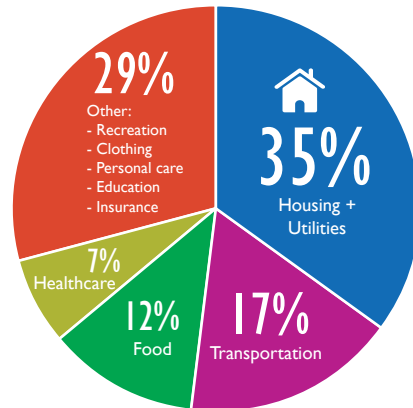


# HOUSING IN MONTEREY COUNTY

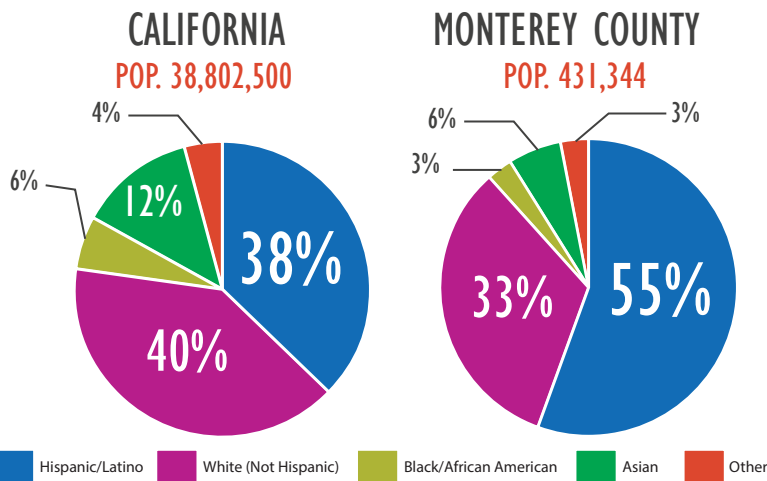
**Where you live affects your health.** High housing costs force families to overspend, overcrowd, live in unsafe homes, or uproot themselves from the community. On the other hand, access to quality affordable housing improves residential stability and the ability to accumulate savings. This reduces 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.

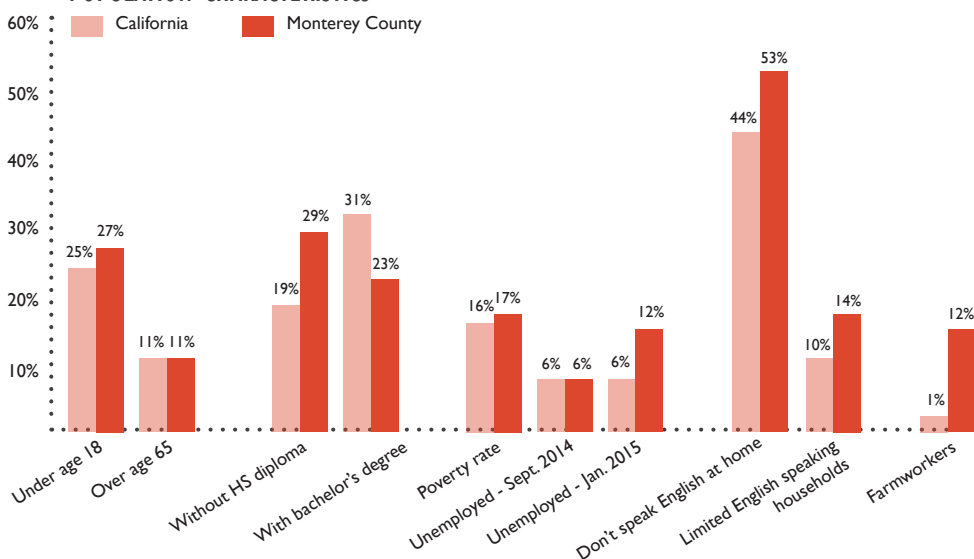
## AVERAGE WESTERN U.S. ANNUAL SPENDING



## DEMOGRAPHICS



## POPULATION CHARACTERISTICS



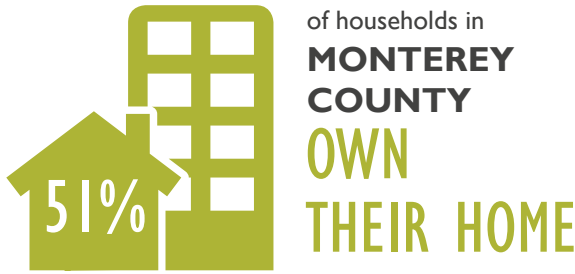
Monterey County public school children are **HOMELESS**

\* Their primary nighttime residence at any point in the school year is: a shelter, motel or hotel; shared housing due to loss of housing, economic hardship, or similar reason; or no shelter.

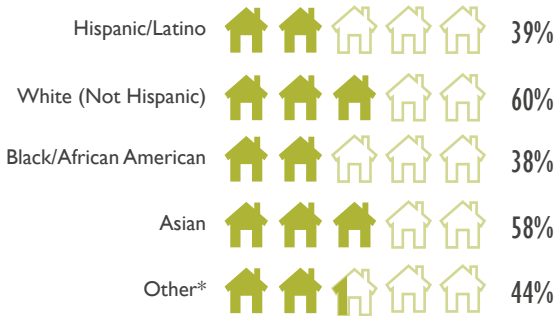
U.S. Census Bureau: American Community Survey (2009-2013); U.S. Census Bureau: Decennial Census (2010); U.S. Census Bureau: State and County QuickFacts; CoreLogic: California Home Sale Activity by City (2014); US Bureau of Labor Statistics; Monterey County Homeless Public School Students by Nighttime Residence: Special Tabulation by the Homeless Education Program in the School Turnaround 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 HIAP Monterey County.

# MONTEREY COUNTY

	Own Home	Housing Cost Burdened	Home Price	Over-crowded
Greater Salinas	45%	52%	\$347,018	17%
North County	66%	44%	\$343,149	15%
Peninsula	45%	46%	\$663,004	6%
South County	54%	47%	\$236,502	25%



% Home Ownership by Race/Ethnicity



➔ 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.



\* Cost burdened households spend more than 30% of their income on housing

% Cost Burdened by Household Income



➔ 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 recommended down payment is \$83,000 but the typical annual household income (by race/ethnicity) is:

Household Income by Race/Ethnicity



➔ 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.**

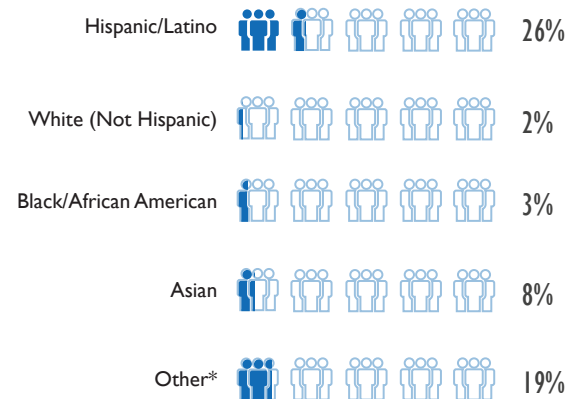
**1 IN 8 (12%)**



households live in **OVERCROWDED conditions**

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

% Overcrowded by Race/Ethnicity



➔ 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.

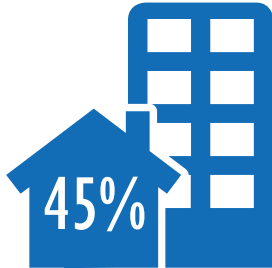
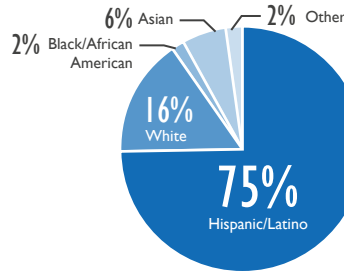
\* Other: American Indian / Alaska Native, Native Hawaiian / Pacific Islander, some other race, or 2+ races. These fact sheets were created by Raimi + Associates for MCHD PEP Unit in collaboration with HiAP Monterey County.



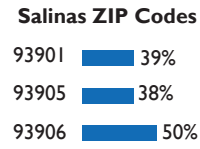
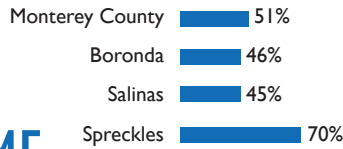
# GREATER SALINAS

## 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



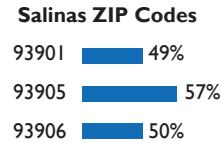
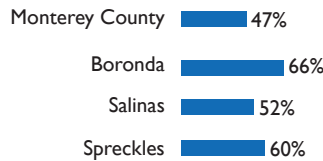
of households in **GREATER SALINAS** **OWN THEIR HOME**



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



of households are **housing cost BURDENED**

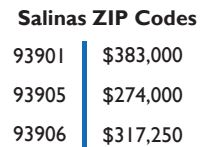
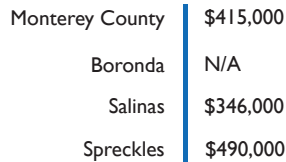


\* Households that are cost burdened spend more than 30% of their income on housing

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



is the **typical HOME SALE PRICE**

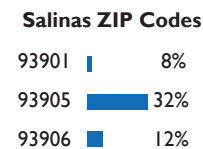
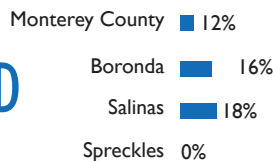


The typical *white* household earns \$60k per year whereas the typical *person of color* household earns \$49k per year.

## 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.

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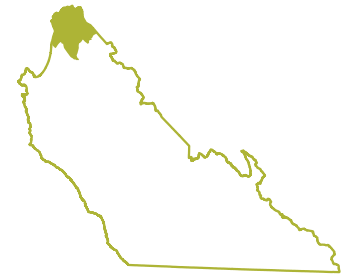
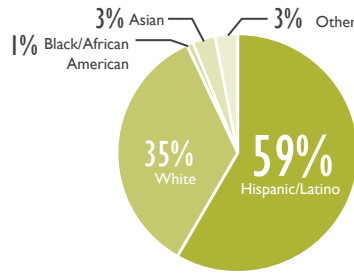
U.S. Census Bureau: American Community Survey (2009-2013); U.S. Census Bureau: Decennial Census (2010); U.S. Census Bureau: State and County QuickFacts; CoreLogic: California Home Sale Activity by City (2014); Melissa Data: Home Sales by ZIP Code (2014).



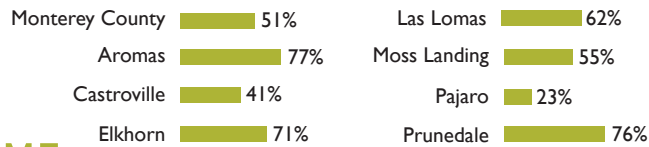
# NORTH COUNTY

## 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



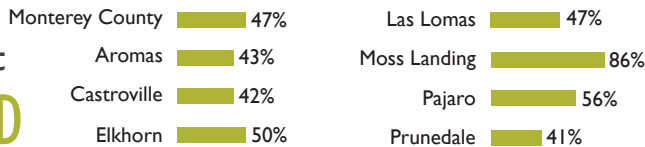
of households in **NORTH COUNTY** **OWN THEIR HOME**



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



of households are **HOUSING COST BURDENED**

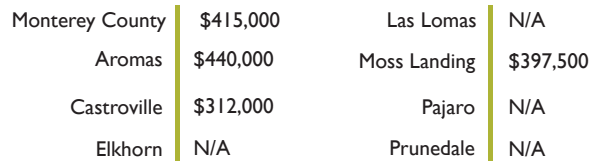


\* Households that are cost burdened spend more than 30% of their income on housing

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



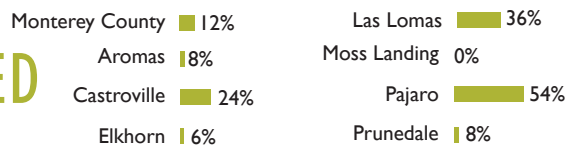
is the **typical HOME SALE PRICE**



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



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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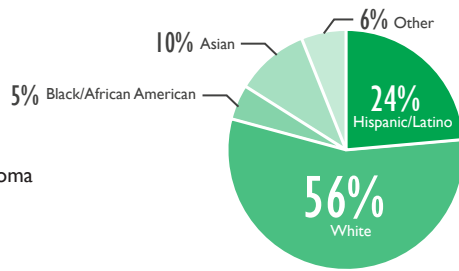
U.S. Census Bureau: American Community Survey (2009-2013); U.S. Census Bureau: Decennial Census (2010); U.S. Census Bureau: State and County QuickFacts; CoreLogic: California Home Sale Activity by City (2014).



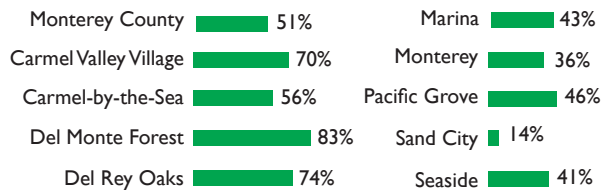
# PENINSULA

## 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



of households in the **PENINSULA AREA** **OWN THEIR HOME**



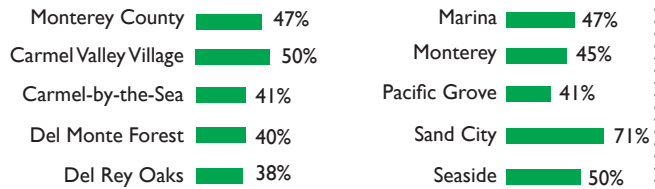
## MEET REBECCA

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.

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



of households are **HOUSING COST BURDENED**

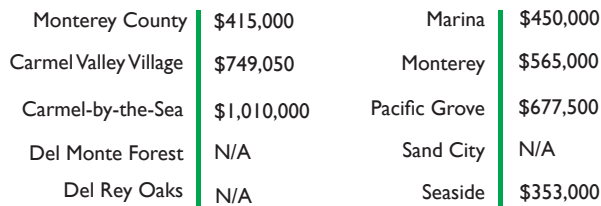


\* Households that are cost burdened spend more than 30% of their income on housing

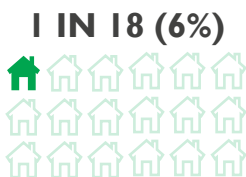
37% of *owner-occupied* households are housing cost burdened compared to 53% of *renter-occupied* households.



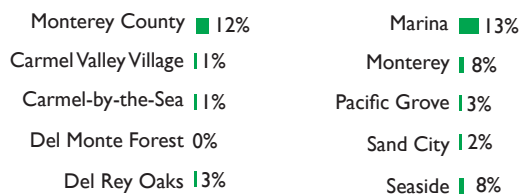
is the **typical HOME SALE PRICE**



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



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.

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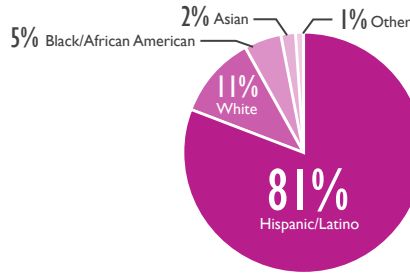
U.S. Census Bureau: American Community Survey (2009-2013); U.S. Census Bureau: Decennial Census (2010); U.S. Census Bureau: State and County QuickFacts; CoreLogic: California Home Sale Activity by City (2014).



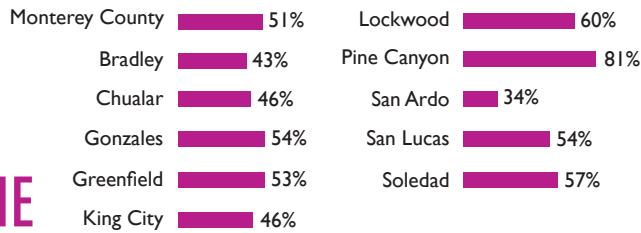
# SOUTH COUNTY

## DEMOGRAPHICS

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



of households in **SOUTH COUNTY** **OWN THEIR HOME**

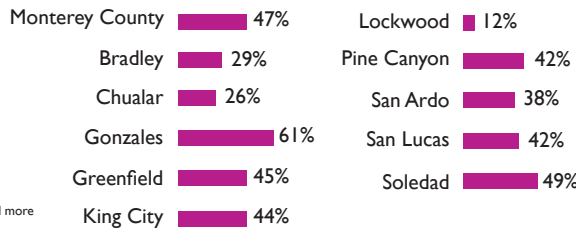


72% of *white* households own their home whereas 50% of *person of color* households own their home.



of households are **HOUSING COST BURDENED**

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



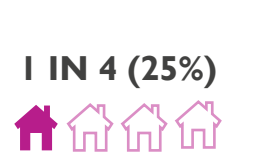
39% of *owner-occupied* households are housing cost burdened compared to 56% of *renter-occupied* households.



is the **typical HOME SALE PRICE**

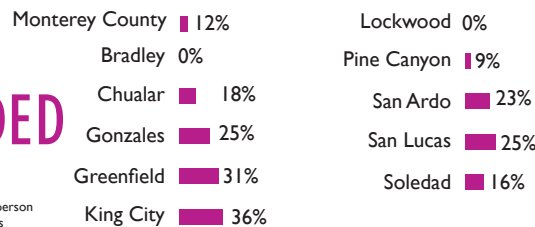
Location	Price
Monterey County	\$415,000
Bradley	N/A
Chualar	\$294,250
Gonzales	\$262,500
Greenfield	\$205,000
King City	\$210,250
Lockwood	N/A
Pine Canyon	N/A
San Ardo	\$89,100
San Lucas	N/A
Soledad	\$274,000

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



households live in **OVERCROWDED conditions**

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



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

## 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.

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