

Physical Health

Worry

Food

Violence

Safety

Education

Unemployment



Insecurity

Depression

Medical

Insurance

Stress

Basic Needs

Financial Stress/Homelessness

Poverty

Anxiety

Mental Health

Vulnerability

Relationships

Housing

Crime

Unhealthy Coping Behaviors

Social Support System

Utility Bills

Medications

Community Health Priority: Financial Stress/Homelessness

Community Health Importance and Impact

Social determinants of health are directly correlated with health status. Poverty, unemployment, and lack of educational achievement affect access to care and a community's ability to engage in healthy behaviors. Without a network of support and a safe community, families cannot thrive. Ensuring access to social and economic resources provides a foundation for a healthy community.

Financial stress is one of the leading causes of stress in America. It is linked to health problems such as anxiety, depression, and unhealthy coping behaviors. Financial instability affects everyone in a family and can lead to poor school attendance, crime, poverty, and an inability to meet basic needs. With less money in the budget, people tend to cut corners in areas of health care to pay for basic necessities (i.e. money for groceries over prescription medicine), which ultimately can lead to more serious health issues.

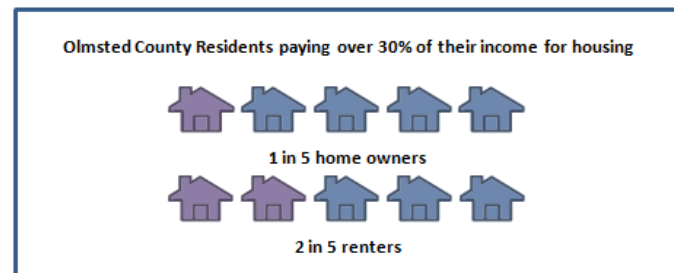
People without homes cannot build productive lives – physical and mental health deteriorate and it is difficult, if not impossible, to find and keep a job. Without income and a place to sleep at night, people are more likely to turn to crime; children cannot move forward with their education and they cannot develop healthy, sustainable relationships with their peers. For many city officials, community leaders, and even direct service providers, it often seems that placing homeless people in shelters is the most inexpensive way to meet the basic needs of people experiencing homelessness. However, the cost of homelessness can be quite high: hospitalization, medical treatment, incarceration, police intervention, and emergency shelter expenses can add up quickly, making homelessness surprisingly expensive for communities.

Financial Stress/Homelessness in Olmsted County

According to the 2013 Community Health Needs Assessment Survey, **26%** of Olmsted County adults stated there has been a time in the past 12 months when they were worried or stressed about having enough money to pay their bills. One third of those individuals living in financial stress reported the stress was there every month, with the most concern over: utilities, rent/mortgage, credit cards, medical bills, groceries, and insurance.

US Census data illustrates the share of Olmsted County households paying too much for housing has jumped from 7,900 households in 2000 to 14,900 households in 2010. More than **one in five** owner households and more than **two in five** renter households pay over 30% of their income for housing.

Exactly how many people are homeless or at risk for homelessness in Olmsted County is difficult to say, but the data and opinions shared in the Families and Youth without Stable Housing in Rochester: A Needs Assessment suggests that an estimated **200 to 300 families** are homeless or at imminent risk of homelessness each year in Rochester and Olmsted County. **Two percent** of Olmsted County adults have reported they have stayed in a shelter, somewhere not intended as a place to live, or at someone else's home because they had no other place to stay (over 2,000 adults have potentially been without housing in the past year).



Community Health Priority: Financial Stress/Homelessness

Goal

- Create social (and physical) environments that promote good health for all

Outcome Objective

- By 2020, decrease the percentage of Olmsted County adults reporting living in financial stress from 26.0% to 20.0%



Community Strengths

Community Action Program (CAP)
Community Food Response
Dorothy Day House
Interfaith Hospitality Network
Living Independently with Knowledge (LINK)
Olmsted County Community Services
Rochester School District
Salvation Army
United Way of Olmsted County
Women's Shelter

Strategy 1: Increase the availability of affordable housing

- By 2020, decrease the percentage of households paying more than 30% of their income for housing

Household Income	Baseline (2013)	Target (2020)
Less than \$20,000	83%	50%
Between \$20,000 and \$34,999	55%	50%

- By 2015, evaluate and begin implementation of strategies identified in the Olmsted County Housing Plan that increase affordable housing for lower income levels

Strategy 2: Ensure people have access to safety net programs

- By 2017, increase the Food Support Access Index from 60% to 65%
- By 2016, increase the participation rate in the federal Earned Income Tax Credit and the state Working Families Credit
- By 2016, decrease the number of uninsured people from 6% to 1%
- By 2016, improve community outreach, education, and access to all safety net programs, including food, cash, housing, and medical assistance

Strategy 3: Increase the proportion of living wage jobs

- By 2020, increased the percentage of jobs in Olmsted County that pay a living wage from an estimated 62% to 70%