

# Housing Instability in San Diego County

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# Housing Instability is a National Concern

Across the nation, households are competing for an increasingly limited supply of affordable housing, resulting in higher housing costs and increased rent burden for many low- and moderate-income households. As wages and public assistance have lagged in comparison to the rising cost of housing and other living expenses, many households face persistent housing instability and may remain in this situation throughout their lifetime although never becoming homeless.

While factors such as poverty, wage stagnation, and rent burden contribute to housing instability, on their own they are not predictive of homelessness. [3] Some studies have shown that key predictors of homelessness among single adults include a past history of homelessness, reliance on public assistance, and even basic demographic factors, such as being an African-American male. [4] Similarly, predictors of family homelessness include a past history of homelessness, but also include tenancy without a formal lease, frequent moves or threat of eviction, childhood adversity or current involvement in child protective services, and factors such as being young, pregnant, or having a child under the age of two. [5]

**There is an estimated shortage of 7 million affordable homes for extremely low income households across the country.**

With a shortage of 1 million in California alone. [1]

Nationwide, a one-bedroom apartment is considered affordable in only 28 counties. [2]



**Nationwide, a variety of practices have emerged designed to keep unstable households from worsening.**

Strategies include broad-based emergency financial assistance and services, eviction prevention and shallow subsidies. Early identification has proven to be effective as well.



## San Diego County

**Of 3.3 million people living in San Diego County, approximately 13.3% have incomes below the poverty level. [10]**

The lowest income renters spend 69% of their income on rent. [10]

On average, there are 10 households being evicted every day. [12]

Nearly 24,000 students in grades K-12 live in households that are doubled up with family or friends because they are unable to maintain housing on their own. [11]

A variety of promising practices have emerged that are designed to keep households who experience housing instability from further disruption and devastation, and ultimately falling into homelessness. These strategies include broad-based emergency financial assistance and services, court-based and public housing eviction prevention, and school-based prevention programs. [6] Other communities such as Washington, D.C., and the City of Santa Monica are piloting programs that provide ongoing shallow rent subsidies to prevent households from becoming homeless, with the D.C program targeting low-income families seeking shelter while Santa Monica is targeting low-income seniors who are on a fixed income. [7], [8]

Another emerging strategy is the early identification of households most likely to become homeless and quickly connecting them to homelessness prevention assistance. When well-targeted to a specific population and efficiently operated, homeless prevention programs have proven successful in keeping individuals and families permanently housed. [9]

## Current Environment in San Diego County

### Homelessness in San Diego

Although homeless point-in-time count figures have remained relatively consistent over the past 5 years, thousands of individuals are becoming homeless for the first time each year. Data from the Regional Task Force on the Homeless indicated that 68% of persons who entered a shelter or temporary housing program in the region in 2017 were identified as being homeless for the first time. [13] Additionally, just over half of people living unsheltered in 2018 report that their primary reason for being homeless was the loss of job, financial issues, or the cost of housing. [14] Although these data suggest a high need for homelessness prevention services, only 496 total persons received homelessness prevention services in 2018. However, 90% of those who received prevention assistance exited to or remained in permanent housing. [15] Additionally, under a broader definition of homelessness, nearly 24,000 San Diego County students in grades K-12 are considered homeless because they live in households that are doubled up with family or friends. [11]



In 2017, nearly  
**9,000**  
people entered  
homelessness for  
the first time. [13]

### Strategies

Although predictors of homelessness and promising practices to prevent homelessness have been identified at the national level, it is important for policymakers to consider local context and data as they develop action plans and strategies. The San Diego region grapples with similar challenges when it comes to poverty, housing affordability, and homelessness compared to other communities, and the region has piloted and begun implementing promising practices in eviction and homelessness prevention. A review of the local dynamics that impact households experiencing housing instability is critical to advancing awareness, increasing available resources, and enhancing existing efforts so that fewer households experiencing instability become homeless.

### Community Information Exchange

This report uses data from the 2-1-1 San Diego/Community Information Exchange (CIE) to better understand the specific characteristics and needs of the households experiencing housing instability in San Diego County, and to analyze the pathways into homelessness for households that previously faced housing instability and conversely look at households who avoided homelessness. The information presented in this paper provides critical local insight and should help inform discussions about upstream prevention strategies, guide policy recommendations, and shape future funding strategies in the region.

## 2-1-1 San Diego

2-1-1 San Diego is a hub for individuals seeking information and referrals to social services, housing, and health care providers throughout San Diego County. 2-1-1 San Diego has been utilizing an unduplicated, single, longitudinal client record to collect, store, and report on data since 2017. In Partnership with LiveWell San Diego, 2-1-1 San Diego offers information and referrals through its call center, which fields more than **250,000 calls annually**.



## Community Information Exchange (CIE)

San Diego's CIE is an **ecosystem** comprised of [multidisciplinary network partners](#) that use a [shared language](#), a [resource database](#), and an [integrated technology platform](#) to deliver enhanced community care planning.

## Methodology

To understand which San Diegans are experiencing housing instability, this report includes data from two client population groups:

- 1) A group of individuals who called 2-1-1 during calendar year 2018 seeking housing assistance and identified as living in a permanent housing setting but reported facing housing instability; and
- 2) A group of individuals who called 2-1-1 seeking all forms of assistance and reported experiencing housing instability during an 18 month period from 2017-2019 and then who also had a follow up housing assessment within four months of the first interaction.

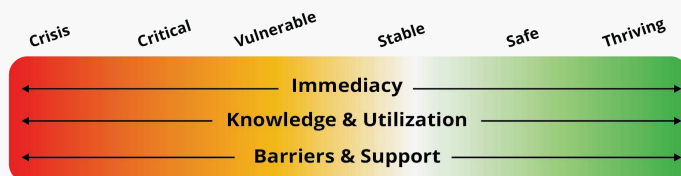
## First Population

**The first group is a broader set of individuals who self-identified having a housing need and completed a 2-1-1 Housing Assessment in 2018.** When an individual calls requesting assistance for housing, 2-1-1 personnel collect various self-reported demographic and other information necessary to assess their specific situation and individual needs to make the most appropriate referral. 2-1-1 San Diego uses screening and assessment tools across 14 social determinants of health categories to assess the immediacy of a person's situation, knowledge and utilization of community resources, and individual barriers and supports. These assessments plot an individual's vulnerability for each category (housing, transportation, health management, etc.) on a six-point Risk Rating Scale from a state of crisis to thriving.

### 14 Social Determinants of Health Categories



### Risk Rating Scale



The first population provides insights into the broader population of those with housing needs. One of the key questions in the Housing Assessment refers to callers' current living situation, which helps determine their level of housing stability. For this analysis, households experiencing housing instability include those who self-identify as having a housing need and who live in any of the following housing types: *owned-occupied home, rental housing, mobile home, subsidized housing, supportive housing, and transitional living programs or institutional settings of a more permanent nature*. Ordinarily most of these housing settings would be considered stable, permanent housing; however, here they indicate instability because the individuals were requesting housing and other assistance. Those who self-identified as homeless were not categorized as being housing unstable for purposes of this homelessness prevention report.

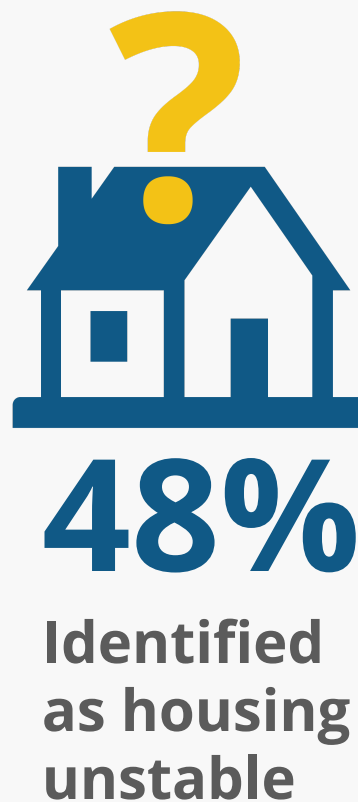
## Second Sample Population

Examining the second population provides a better understanding of the pathways from housing instability to housing stability as well as pathways from housing instability to homelessness. This population includes all individuals who qualified as unstably housed and for whom 2-1-1 San Diego determined a follow-up housing status during an 18-month span, beginning in 2017 and ending in early 2019. This group includes those requesting housing assistance, as well as those who called for other assistance (e.g., utility assistance, food assistance, health services), but then disclosed that they were unstably housed. Out of this group of callers, **only those with a second assessment within four months of their first call were included in the study group**. The time period of four months was used because the majority of follow up interactions were within this window and most households identified their immediacy of need for assistance as three months or less. Additionally, a time frame was used to ensure that the calls for assistance were related to a current episode and not a series or episodes that span multiple months. It should be noted that only including those with a follow-up interaction is a potential limitation with this analysis because those who may not have had a follow up interaction could be assumed to have resolved their housing instability on their own or with assistance, or alternatively may have fallen into homelessness.

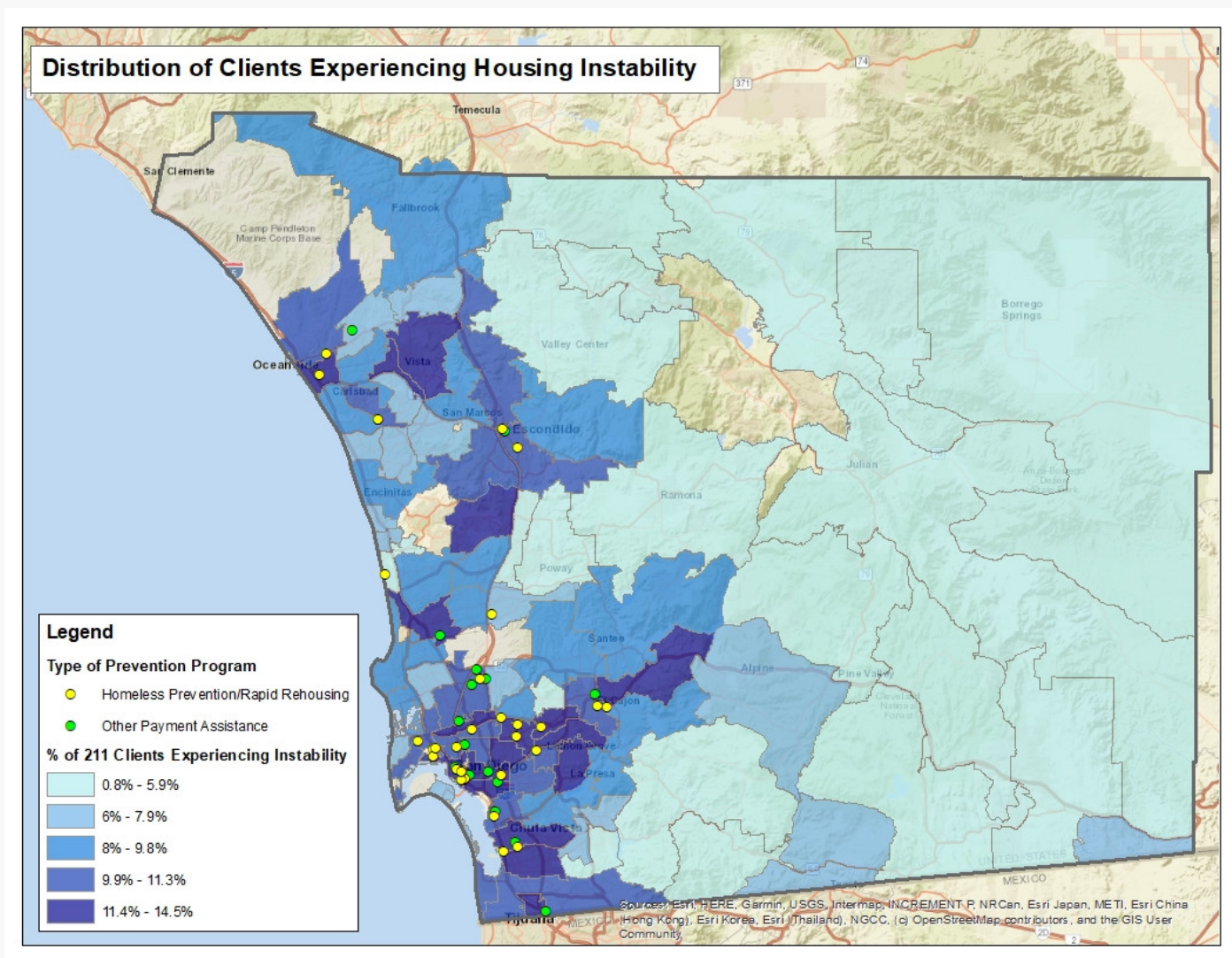
## First Population: Characteristics and Findings for Individuals in Need of Housing

### Characteristics and Needs of Those Calling for Housing Assistance

In 2018, 27,625 people called 2-1-1 San Diego seeking some form of housing assistance, including information about shelters, rent payment assistance, home rental listings, and housing search assistance. In addition to providing referrals and information about housing resources, 2-1-1 San Diego personnel provided an in-depth Housing Assessment to 16,417 people. Of those, 7,818 or 48% identified as living in situations categorized as housing unstable, while the remainder were either homeless (i.e. living on the streets, in cars, or in emergency shelter) or undetermined, meaning that 2-1-1 San Diego personnel could not determine their housing status. The majority (90%) of the people who reported experiencing housing instability owned or rented their homes or lived in a mobile home, subsidized housing, or supportive housing. Another 6% identified as living in substandard housing and 4% in an institutional setting, such as a prison or jail, psychiatric hospital, drug or alcohol rehabilitation facility, or hospital or skilled nursing facility. When calling for housing assistance, people primarily requested rental assistance, utility assistance, rental listings including low-income or subsidized rentals, and information on available shelter programs.





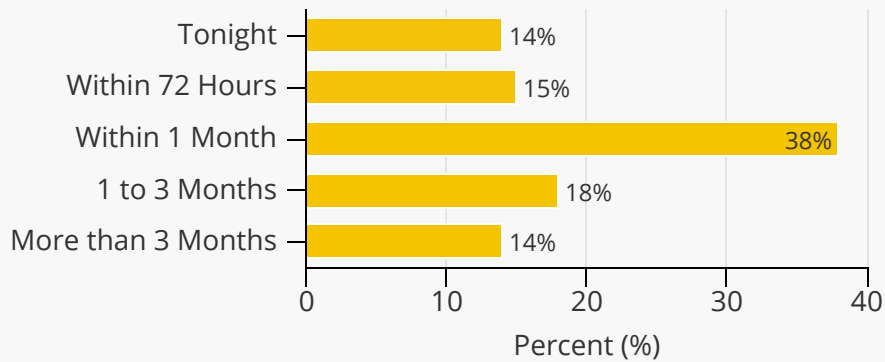


Women comprised 72% of those calling for housing assistance, which is consistent with the general population calling 2-1-1 San Diego; about half of all callers (52%) reported being part of family with children under age 18. The highest percentage of callers were ages 30-39, however 20% of callers were age 60 or older. Demographic data shows that 42% identified as Hispanic or Latino, 24% as white, and 20% as African American. Nearly a third of callers were unemployed, 17% were working full-time, and 14% were working part-time, while others reported having a disability or being retired. Ninety percent had health insurance, primarily Medi-Cal. Two-thirds reported that they were not accessing any community housing resources; however, 16% reported that they had accessed subsidized housing resources in the past. Lastly, 4% were living in an unsafe environment where they were exposed to violence, drug use, and/or a risk of falling, and 1% reported being in an unsafe relationship characterized by intimate partner violence or human trafficking.

Geographically, while individuals called for housing assistance from all over San Diego County, the zip codes with the highest number of callers were City Heights, Downtown San Diego, Chula Vista, Logan Heights, El Cajon, Encanto, College Grove, and Spring Valley. It should be noted, however, that while communities in Northern San Diego County were not among the top ten zip codes with the largest number of clients experiencing housing instability, communities such as Vista, Oceanside, and Escondido had similar rates of need.



## Immediacy of Needs among Housing Unstable Individuals calling for Housing Assistance

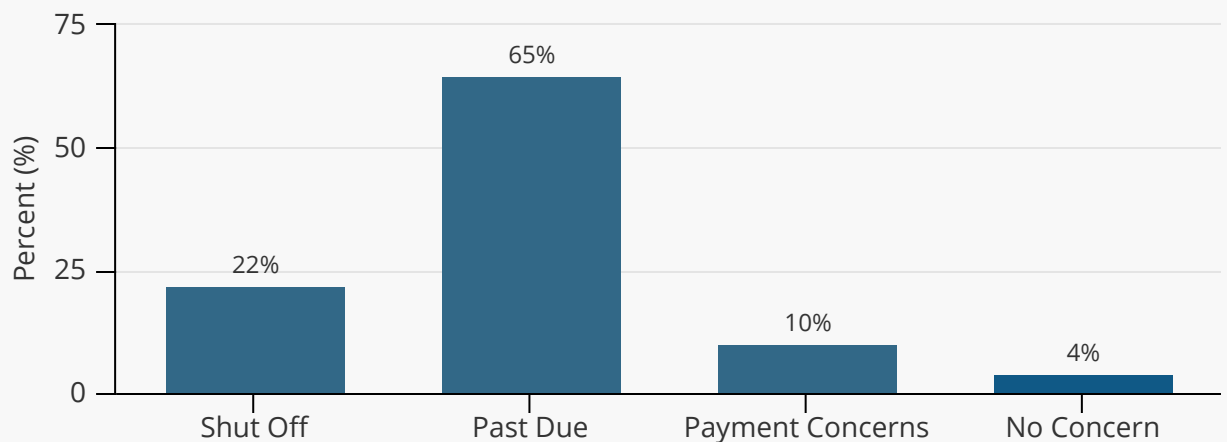


The majority of callers experiencing housing instability had a relatively immediate need for assistance. Eighty-five percent needed help within three months or less, including about 30% of callers who needed assistance within three days.

During the assessment, 2-1-1 San Diego personnel inquired about current housing barriers, allowing respondents to indicate any and all challenges they are currently facing. The most common barrier reported was rental costs while a little over a quarter reported move-in costs and 9% reported a pending or prior eviction, or unlawful retainer, as barriers. Additional assessment provided insight into other housing hardships such as nutrition and food costs, medical costs, legal needs, and others. For instance, roughly 13% of households in an unstable housing situation were in need of utility bill assistance. When looking at those with assessment information related to their utility assistance needs, 65% had a past-due utility bill and 22% had a utility shut off. Additionally, 68% had a regular utility bill that amounted to more than 25% of their income.



## Status of Utility Bill at the Time of Call



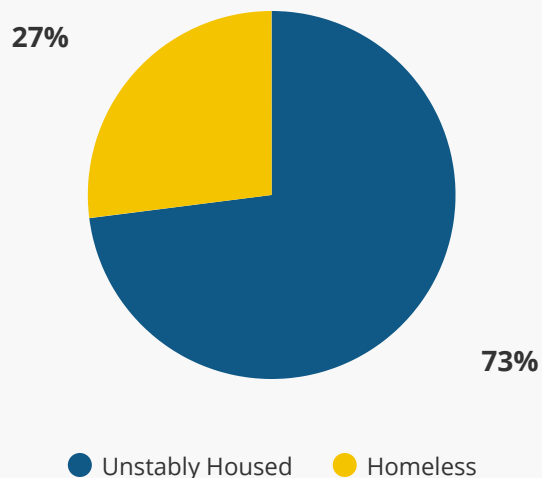
About 75% of the clients in an unstable housing situation are participants in the CIE, which means this group of clients have consented to share their personal information with other providers for the purposes of coordinating care. Additionally, data is integrated into CIE records from participating agencies, which maintains updated information about a client's situation, including referral outcomes and program enrollment. Early research showed promising results and indicated that accessing shared client records could have positive impacts in increasing housing success. [16]

## Second Population: Pathways from Housing Instability to Homelessness

The preceding analysis provides a snapshot of characteristics and needs of individuals calling for housing assistance in San Diego County. However, understanding the extent and characteristics of these households that ultimately end up in homelessness compared to those that call needing housing assistance but may never enter the homeless system is also critical. To shed light on pathways into homelessness or remaining housed, data was analyzed from households that identified as being unstably housed during an 18-month span.

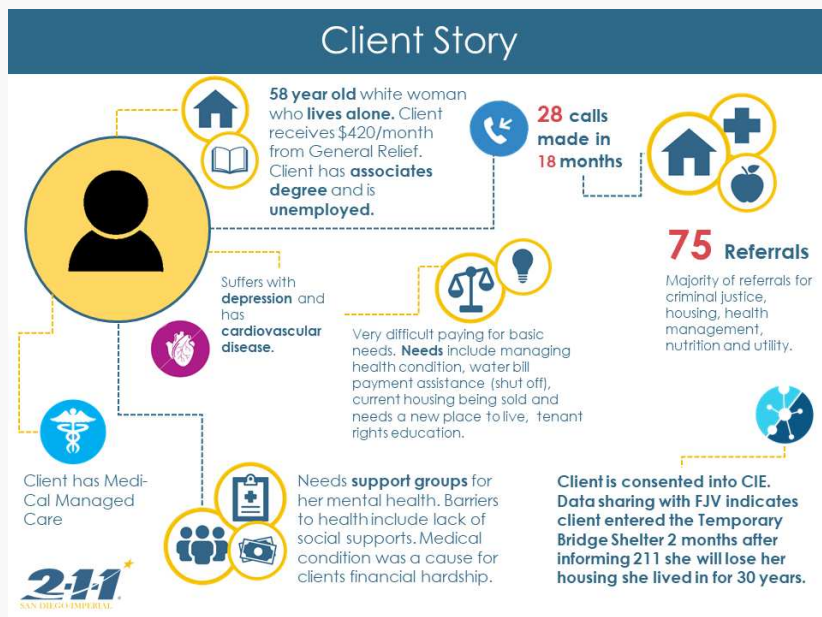
While the total sample population included 10,732 individuals, only those households with a follow up interaction in which housing type was assessed within four months of the initial assessment were included. This group included 1,046 individuals initially categorized as experiencing housing instability who had a follow up interaction in which their housing situation was re-evaluated within four months. Of the 1,046 individuals, 73% were still living in housing four months after initial contact, while 27% had become homeless and were living on the streets, in cars, or in an emergency shelter.

### Housing Situation of Unstably Housed Individuals Within Four Months



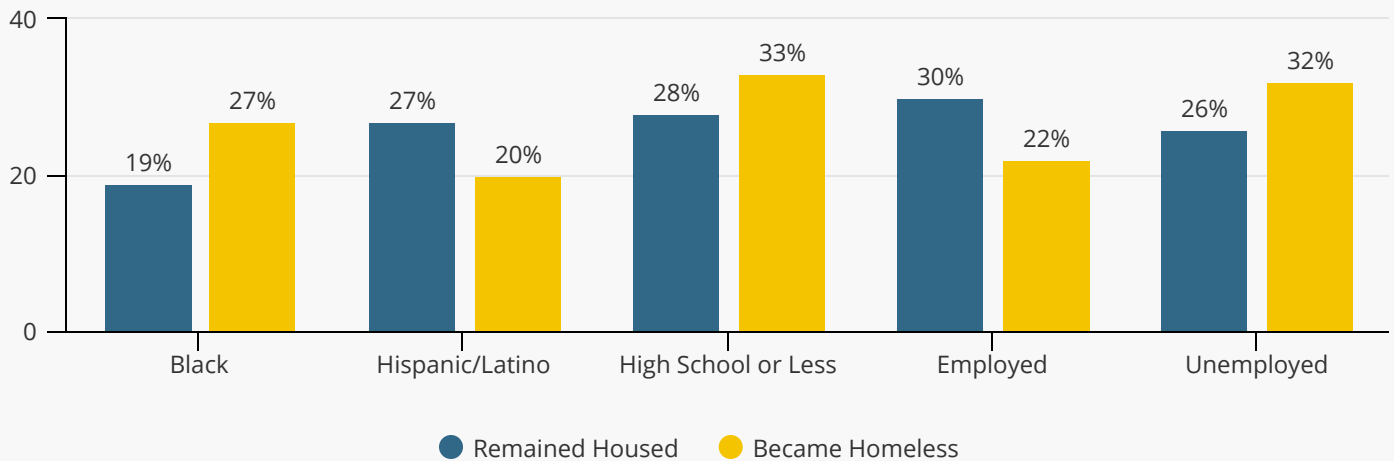
Just over a quarter of individuals initially identified as being unstably housed reported being homeless within four months. Various demographic data was reviewed to identify characteristics that may be determining factors in increasing the likelihood a household would become homeless or remained housed. A handful of characteristics reflected a differential of five percentage points or more between individuals who entered homelessness and those who did not. These characteristics included being African American, not having an education beyond high school diploma/GED, and being unemployed. Characteristics that appeared to reduce the likelihood of becoming homeless included being Hispanic or Latino and being employed, regardless of whether that employment was full-time, part-time, or seasonal.

**1 in 4**  
persons facing housing  
instability **became homeless**  
within 4 months





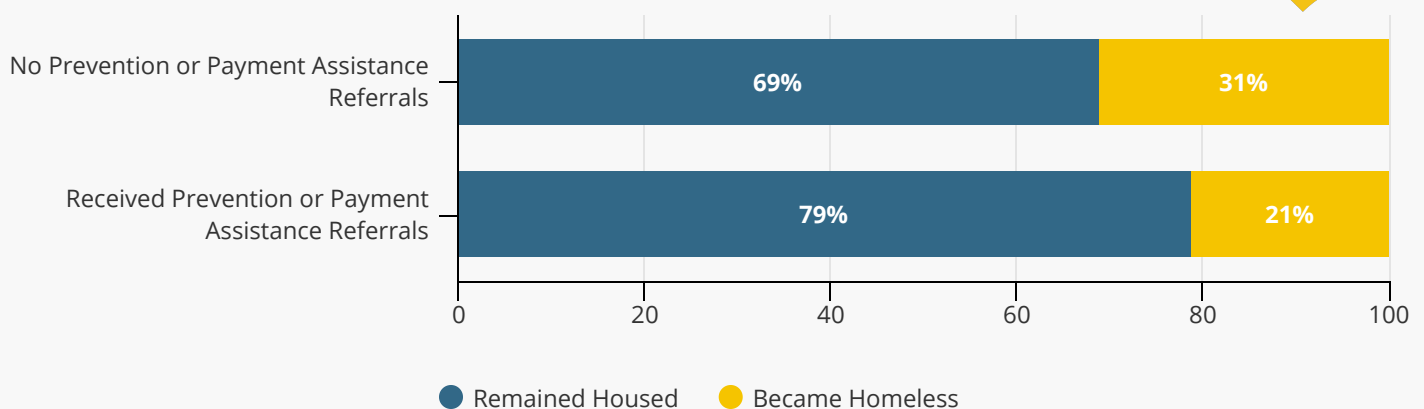
## Characteristics with Difference of 5 or More Percentage Points Among Total Population



In addition to characteristics identified as potentially having a role in influencing whether a person became homeless or remained housed, there was also some differentiation with the populations based on referral services, specifically prevention programs and financial assistance programs.

For households calling for housing assistance, 2-1-1 San Diego provides individuals with referrals to various services including homeless prevention programs, such as the top referred program operated by the San Diego Housing Commission, as well as various financial assistance programs that may include rent assistance, utility assistance, and others. Most people receive a referral to these services when calling for housing assistance; however, this does not guarantee that they receive the service. Nonetheless, the housing outcomes of people who were unstably housed and received at least one referral to a prevention or financial assistance program showed a higher success rate at remaining housed compared to the group that was not referred to these types of services.

## Housing Outcomes of Individuals Who Received and Did Not Receive Referrals for Prevention or Payment Assistance Services



## Policy Implications and Recommendations

This analysis aims to foster policy discussions and recommendations to address the needs of the many San Diegans who face housing instability each day and who may become homeless. It is reassuring that the findings in the above analyses have similarities with existing national research, but yet are important for providing a basis for decisions among local policymakers. While limitations with the early analysis exist, the findings provide insights that can be immediately discussed and considered when designing strategies for keeping people from falling into homelessness. Included below are opportunities for discussion and action for San Diego policymakers:

### 1. Expand Prevention Service Availability: Housing Instability is a County-Wide Problem



When reviewing zip code data from where housing assistance calls are generated, the data is reflective of some of the lower income neighborhoods of San Diego County. Although some of the top zip codes are within the City of San Diego, other communities outside of the City of San Diego such as Chula Vista, El Cajon, and Spring Valley had a significant volume of calls, indicating that households experiencing housing instability is a County-wide problem, not just one confined to the City of San Diego. Although North County communities were not represented in the top 10 areas, areas such as Escondido, Vista, and Oceanside still generated a moderate number of clients needing housing assistance compared to neighboring communities.

### 2. Increase Awareness of 2-1-1 and CIE: A Central Hub for Data Informs Systems of Care



Although 27,625 people called 2-1-1 San Diego for housing assistance in 2018, census data on poverty, rent burden, and wages indicates that a significantly larger percentage of the County's population have housing needs and may have benefited from housing assistance during that same period. 2-1-1 San Diego and its partners, including the County and local jurisdictions, should consider expanding their efforts to educate the community about 2-1-1 San Diego's role as a triage center that can help individuals access available resources and promote early assessment and identification of households in need of homeless prevention services. Many initiatives are driving new cross-sector awareness of individuals' housing needs, limited resources, and a complicated service delivery system (e.g. SB1152, Health Homes, etc.). These initiatives, and growing awareness present an opportunity to leverage community assets. Expanding organization participation in and utilization of the CIE can lead to greater collaboration between providers and ultimately target resources efficiently and effectively.

### 3. Early Identification and Rapid Assistance is Key: Most Need Assistance in 3 Months or Less



The majority of households that are unstably housed indicate that they need help within three months, with many needing assistance within three days or less. Knowing that over a quarter will become homeless in four months, assistance should be provided in an urgent and efficient manner to meet these needs and ensure households do not fall out of their current housing situation. Services must also be prioritized based on urgency of need. Policymakers should consider that households seeking assistance are in crisis, and that systems need to be able to respond immediately. Waiting lists, delays, and taking time to qualify people might mean the difference between a household staying put or ending up in a worse housing situation, including homelessness. Early identification of households in crisis, eviction data repositories, and other early warning mechanisms can help drive interventions upstream.

#### 4. Warning Signs: Predictive Analytics and Strategic Partnerships Can Make an Impact: Case Example - Utility Assistance Identified as One of Top Housing Needs



Households experiencing housing instability indicated that utility assistance was one of their top needs. Of unstably housed households that had a utility assessment completed, 22% had their utilities shut off, 65% were past due and most likely close to being shut off, and 68% indicated that they had a utility bill that amounted to over 25% of their income. In general, rent is always regarded as one of the key household expenses, but for many low income households, utility bills are another critical cost that they struggle to pay month to month. Policymakers and utility providers need to engage in conversations, consider further partnerships, and create new strategies knowing that utility assistance is a critical need for households facing housing instability.

#### 5. Community Coordination and Person-Centered Care: Significant Number of Callers Already Receive Housing Subsidies



Nearly two out of ten households experiencing housing instability and reaching out for help are accessing subsidized housing resources such as the Housing Choice Voucher (HCV) program and are assumed to be living in subsidized housing through one of the five Public Housing Authorities (PHA) in San Diego County. There is an opportunity for the PHAs to gain a better understanding of the reasons households are calling for assistance and determine if there are additional strategies and or resources they can bring to bear to assist those living in their subsidized housing programs, including developing stronger partnerships with community-based services and supports.

#### 6. Target Specific Populations and Move Upstream: Families & Seniors Represented a High Percentage of Total Callers



Families accounted for over half of the population living in an unstable housing situation, while 20% of the population was over the age of 60 and 6% over the age of 70. These statistics are similar to other national research indicating a strong need to assist households, particularly families and seniors, who are most likely on fixed incomes with staying in their current housing situation and not entering homelessness. Policymakers in San Diego need to determine how strategies and resources can be tailored to meet the needs of families and seniors. Early identification of housing instability is critical and access points for determining need should be considered or strengthened in schools, pediatricians, clinics, public benefits offices, and senior services locations.

#### 7. Equity Matters: Persons of Color are Disproportionately Represented



While African Americans only represent about 5% of the population in San Diego County, they represent 20% of households in the County experiencing housing instability. These figures also hold true when looking at the homeless population in San Diego. [1] In addition, being African American appeared to influence the likelihood of entering homelessness after experiencing housing instability. Policymakers need to continue discussions regarding race and the disproportionate rate of persons of color experiencing housing instability and homelessness. Strategies aimed at addressing these issues need to ensure an equity lens and framework.

## 8. Multi-Sector Implementation is Important: Employment is a Critical Factor



Nearly a third of households experiencing housing instability reported being unemployed, while only 17% reported full-time and 13% reported part-time employment. Having steady income to pay rent and other housing expenses is an obvious factor in remaining stably housed. Among households that experienced housing instability, including those that entered homelessness, full- or part-time employment appeared to improve the likelihood of staying housed, while being unemployed had the reverse effect. Additionally, education levels appeared to influence a household's ability to avoid homelessness, which is also most likely connected to their employment status and ability to secure a job in a time of need. Policymakers need to ensure households are connected to reliable workforce development resources, especially households that are unemployed and living in unstable situations. Building on current partnerships and creating new ones with the workforce development system is needed to keep people housed.

## 9. Expand Availability of Prevention Dollars: Homeless Prevention Works & Needs to be Scaled



As presented earlier, local homeless prevention programs are having success with keeping people stably housed. However, resources are in short supply region-wide. As the pathways analysis demonstrated, those who were at least referred to a prevention resource were more likely to remain housed than enter homelessness.

County-wide, an increase in prevention resources that encompass a variety of services and supports is needed. Traditional Homelessness Prevention assistance is limited across the region, including rental assistance and eviction relief, financial assistance for activities such as utility payments or moving costs, and case management and mediation services. Additionally, most use a narrow definition for households that can be served, generally that they will lose their housing within a two-week timeframe. Funding for prevention activities needs to increase and should be made available to a wider range of applicants; in addition, this should provide assistance for a broader scope of services. At the same time, it is important to ensure that those who are most in need and likely to lose their homes are served first.

The California Homeless Coordinating and Financing Council (HCFC) launched the Homeless Emergency Aid Program (HEAP), a block grant program designed to provide direct assistance to cities and counties to address the homelessness crisis throughout California. The one-time flexible block grant funds coming to San Diego include \$18.8 million to be distributed by the Regional Task Force on the Homeless (RTFH) and \$14.1 to the City of San Diego. Housing service providers are utilizing HEAP funds for targeted homelessness prevention, using 2-1-1 San Diego and the Community Information Exchange to provide a coordinated pathway for resources while allowing for robust data collection and program evaluation.

Data presented in this and future analyses can assist in directing resources to where they are most needed. Overall, more resources are needed to meet the demand of households facing housing instability across the region and policymakers need to make this a priority. For example, in the City of San Diego, the San Diego Housing Commission prioritized the need to prevent families and adults from becoming homeless and dedicated funds to this through their Housing First Strategy. Their Prevention and Diversion program, modeled after best practices, offers a cogent example for the region. Ultimately, efforts like this need to be scaled and moved beyond the City of San Diego. It is the hope that ideas and recommendations presented in this brief can offer local policymakers insight with which to initiate new conversations on this issue, and transform these into meaningful action and solutions.

## Next Steps



The data, analyses, ideas, and policy implications presented above are just the tip of the iceberg for understanding the needs of households facing housing instability in San Diego County. While this brief examines a variety of factors—living situation, barriers to housing, urgency, access to community resources, and indicators that may influence likelihood of becoming homeless—additional research is warranted. Further and more rigorous analysis is needed to better understand the type of assistance that households are requesting as they approach housing crises—those calling three months prior compared to those calling a week before, for example. Robust data sets should be integrated and analyzed to inform policy and practice. Valuable information can be harnessed to inform a more appropriate menu of options, services, and resources, directed at those with varying levels of immediacy. A better understanding of the situations that people face in the months leading up to homelessness is needed in order to identify the most appropriate interventions. There is a need to further examine the characteristics that either influence unstable households towards becoming homeless or act as protective factors that prevent homelessness. Lastly, more evaluation is necessary on the impact of homeless prevention services. While outcomes of such services in San Diego appear to be strong, more in-depth analysis of the population receiving services and true risk of homeless is warranted.



While additional research may be needed, the region should not let this distract from the present reality: every day in San Diego County low-income households are spending the majority of their income on rent; and many households are becoming homeless for the first time.



### **An average of 10 San Diego households are evicted every day.**



While more research is needed to understand the nuances of populations and sub-populations and the interconnectedness of various services, for the many households that are experiencing housing instability in San Diego, they do not have the luxury of waiting for further research.



The hope is that the ideas and recommendations presented in this brief can offer local policymakers insight with which to initiate new conversations on this issue, and transform these into meaningful action and solutions. Action based on strong data is needed.





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