

Housing Stability as a Social Determinant of Health

Economic Opportunity, Mental Health, and Student Homelessness in

Fresno, Madera, and Merced Counties

By:

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Abstract

This descriptive mixed-methods research paper integrates a narrative literature review, a secondary descriptive analysis of publicly available county-level mobility indicators, and two Fresno-based practitioner interviews. It examines how housing instability and mental health interact with economic opportunity, housing affordability, transportation costs, and student homelessness in Fresno, Madera, and Merced Counties. Five indicators from the Fresno Mobility Metrics Dashboard were selected because they represent complementary parts of a regional stability pathway: household resources, the adequacy of job pay relative to basic costs, the supply of affordable housing, student homelessness, and transportation burden. The secondary data show that all three counties have lower 20th-percentile household incomes than the California statewide estimate, average job pay below the local cost of living, shortages of affordable and available housing, and transportation costs above the California statewide estimate. The Fresno-based practitioner interviews add context regarding doubling up, barriers to preventive assistance, educational disruption, and the difficulty of sustaining service engagement during crisis. Taken together, the public data, research literature, and practitioner perspectives suggest a reinforcing relationship in which housing insecurity and psychological distress may intensify one another.

Introduction

Housing is more than a physical structure. Stable housing provides the foundation families need to maintain routines, preserve employment, access transportation, obtain health care, and support children's education. The Centers for Disease Control and Prevention (CDC) defines social determinants of health as the nonmedical conditions in which people are born, grow, work, live, worship, and age. Housing affordability and residential stability are therefore public health issues because they shape exposure to stress, access to opportunity, and the resources available for basic needs (Centers for Disease Control and Prevention, 2024).

Several related housing terms are used throughout this paper and are distinguished intentionally. Housing affordability refers to the relationship between housing costs and household resources; in the affordability metric used here, housing is affordable when monthly costs are no more than 30% of household income. Housing instability is broader and refers to insecure, temporary, unaffordable, overcrowded, or frequently changing housing circumstances that place continuity of residence at risk. Homelessness is a more specific legal and administrative category. For school-age children, the McKinney-Vento framework includes students who lack a fixed, regular, and adequate nighttime residence, including those in shelters, motels, unsheltered locations, or other people's housing because of housing loss or economic hardship (Fresno Unified School District, 2025–2026; U.S. Department of

Education, 2023). Student homelessness in this paper refers to the share of public-school students meeting that educational definition at any point during the school year.

These distinctions matter because housing instability can exist without being captured as formal homelessness. Doubling up, for example, may be stable and culturally chosen in some multigenerational households, but it can also be involuntary when a family has no tenancy rights and can be asked to leave with little notice. McKinney-Vento includes the latter form when it results from loss of housing, economic hardship, or a similar reason. Even so, families may not self-identify as homeless or may never be identified by schools or agencies, meaning administrative counts can understate the extent of housing insecurity.

California's housing crisis provides the broader context. The Gender Equity Policy Institute (2024) reported that 56% of California renter households were rent burdened and about 30% were severely rent burdened. In that report, rent burdened means a renter household spends more than 30% of income on gross rent, while severely rent burdened means more than 50%. The broader term housing cost burden can include renters and homeowners; this paper uses rent burden only when the source specifically addresses renters and uses housing cost burden for broader household conditions. The California Budget & Policy Center (n.d.) similarly emphasizes that housing affordability problems are concentrated among lower-income households and can force tradeoffs involving food, health care, transportation, childcare, and education.

Fresno, Madera, and Merced Counties were selected for both regional and analytic reasons. They are Central Valley counties included in the Fresno Mobility Metrics comparative dashboard, operate within related inland labor and housing markets, and share challenges involving lower household incomes, housing affordability, transportation costs, and student homelessness. At the same time, they differ in population size, service capacity, and the intensity of indicators. Fresno is the most populous of the three and supports a larger institutional network of schools, nonprofits, public agencies, and service providers, while Madera and Merced provide useful comparison points within the same broader regional context. The comparison therefore holds regional context relatively constant while examining variation in the observed indicators.

The paper's central contribution is not to determine a single cause of housing instability. Rather, it triangulates three forms of evidence - public research literature, secondary county-level mobility indicators, and Fresno local practitioner perspectives - to show what becomes visible when they are considered together. The dashboard identifies regional patterns in economic resources, affordability, student homelessness, and transportation. The literature explains why these conditions are associated with health and educational outcomes. The Fresno local practitioner interviews illuminate mechanisms that aggregate indicators cannot capture, including hidden homelessness through doubling up, administrative

barriers, service engagement, and the consequences of instability for students. This combined approach provides a regionally grounded account of housing stability as an interconnected social determinant of health.

Research Questions

1. How do housing instability and mental health interact, and how may this reciprocal relationship affect families' ability to achieve stability?
2. How do interconnected barriers—including housing affordability, income, employment, transportation costs, and mental health—affect families?
3. What programs and policies are currently being used to address these challenges in Fresno County and the broader Central Valley?

Narrative Literature Review

Housing Stability as a Social Determinant of Health

The Urban Institute's Upward Mobility Framework identifies housing affordability and housing stability as community conditions associated with upward mobility. Stable housing supports predictability, privacy, and control, allowing families to invest in education, employment, health, and relationships (Turner et al., 2020; Urban Institute, n.d.-a, n.d.-b). Housing instability can involve repeated moves, eviction risk, overcrowding, temporary accommodations, or homelessness. Because these forms of instability vary in visibility and severity, no single indicator captures the full continuum.

Tsai and Wilson (2020) use the concept of ontological security to describe the sense of safety, continuity, privacy, and identity that a stable home can provide. They found that housing insecurity and homelessness are associated with depression, anxiety, substance use, and other mental health concerns. This perspective helps explain why housing can function as more than a material resource: instability can alter daily routines, perceived control, social relationships, and psychological safety.

Economic Opportunity and Housing Affordability

Housing affordability is determined by the relationship between housing costs and household resources, not by price alone. The California Budget & Policy Center defines households spending more than 30% of income on housing as cost-burdened and those spending more than 50% as severely cost-burdened. Lower-income households, particularly renters, are especially vulnerable because high housing

costs leave fewer financial resources available to absorb rent increases, job loss, medical expenses, transportation costs, and other necessities (California Budget & Policy Center, n.d.).

The National Low Income Housing Coalition (n.d.) reports a statewide shortage of affordable and available rental housing for extremely low-income California households and notes that severely cost-burdened renters are more likely to sacrifice food and health care or experience eviction and housing instability. These pressures are especially relevant when wages do not keep pace with local living costs. The Fresno Mobility Metrics Data Dashboard calculates a pay-to-cost-of-living ratio for a family of three, providing a direct way to assess whether average job earnings are sufficient to meet a basic-needs budget (Central Valley Community Foundation, n.d.).

Employment therefore should not be treated as equivalent to economic stability. A household can be employed and still have too little income to absorb rent increases, transportation expenses, medical costs, or a temporary reduction in work hours. This mismatch between income and essential costs is one pathway through which economic opportunity and housing stability may become linked.

Mental Health and Housing Insecurity

The relationship between poverty and mental health is bidirectional. Ridley et al. (2020) found that income loss, economic shocks, and uncertainty can worsen depression and anxiety, while mental illness can reduce concentration, productivity, labor supply, and economic decision-making. This interaction can produce a reinforcing cycle in which financial hardship worsens mental health and psychological distress makes it harder to regain economic stability.

California-specific evidence further demonstrates this relationship. The UCLA Center for Health Policy Research reported that 39% of adults who frequently worried about paying rent or a mortgage experienced psychological distress, compared with 21% of adults who did not frequently worry. Among adults with unstable housing, 45% experienced moderate or serious psychological distress, compared with 25% among adults with stable housing (UCLA Center for Health Policy Research, 2024). These statistics are associations rather than evidence that mental health alone causes instability, but instead, they demonstrate that psychological distress is substantially more common among adults experiencing housing insecurity.

Structural barriers can also limit access to mental health support. Low-income and unhoused individuals may have insurance while still facing provider shortages, transportation barriers, scheduling conflicts, or services that do not address housing conditions. A treatment approach focused only on symptoms may therefore leave a major source of distress unchanged (Tsai & Wilson, 2020).

Hidden Homelessness, Doubling Up, and Education

The U.S. Department of Education's student homelessness measure uses the educational definition associated with McKinney-Vento. It includes enrolled children whose primary nighttime residence at any point during the school year is a shelter, unsheltered location, motel or hotel because adequate alternatives are unavailable, or another person's housing because of loss of housing, economic hardship, or a similar reason (U.S. Department of Education, 2023). The last category is particularly important because doubling up may be less visible than shelter or street homelessness.

The Urban Institute (n.d.-c) links residential instability and frequent moves with educational disruption, including school mobility and reduced educational attainment. Housing instability may interfere with attendance, concentration, behavior, and completion of assignments. For students living in crowded or temporary arrangements, concerns about where the family will sleep next can compete directly with academic demands. Administrative counts also may understate the full problem because doubled-up families can be difficult to identify and may not describe themselves as homeless.

Transportation as a Compounding Household Cost

Transportation is linked to housing because lower-cost housing may be farther from employment, schools, health care, and services. The Fresno Mobility Metrics Data Dashboard defines the transportation-cost indicator as the share of income spent on both cars and public transit for an average household earning 80% of area median income (Central Valley Community Foundation, n.d.). Transportation costs can therefore reduce the portion of household income available for rent, utilities, food, and other essentials. For families who move because of housing instability, transportation can also determine whether children can remain connected to their school of origin.

Methods

Research Design

This project is a descriptive mixed-methods research paper organized around a practitioner-informed narrative literature review. It combines three components: (1) a narrative review of publicly available research and policy literature, (2) a secondary descriptive analysis of five county-level mobility indicators, and (3) two Fresno local key-informant practitioner interviews. The design is descriptive and integrative rather than causal. No inferential statistical tests were performed. The purpose is to identify patterns across sources and interpret how they may fit together within the conceptual framework.

Literature Search and Source Selection

The literature review was developed through targeted, non-systematic searches conducted during July 2026. Sources were identified through the Urban Institute Upward Mobility Initiative and Housing Matters sites, PubMed Central, the Centers for Disease Control and Prevention, the UCLA Center for Health Policy Research, the National Low Income Housing Coalition, the California Budget & Policy Center, the Gender Equity Policy Institute, and related public data pages. Search terms included combinations of "housing affordability," "housing stability," "housing insecurity," "student homelessness," "doubling up," "mental health," "psychological distress," "living wage," "transportation cost," "McKinney-Vento," "California," and "Central Valley." No strict publication-date restriction was used; priority was given to recent California-specific evidence, peer-reviewed research, public-agency data, and foundational sources defining the Upward Mobility Framework. Sources were included when they directly addressed one or more study constructs or provided methodological definitions relevant to the selected indicators. Duplicative sources and materials not directly connected to the research questions were not emphasized.

County Selection and Analytic Logic

Fresno, Madera, and Merced Counties were treated as a comparative Central Valley region because they appear together within the Fresno Mobility Metrics geographic comparison and share an inland regional context while differing in population scale and indicator values. The comparison is not intended to rank counties or imply that they are identical. Instead, it examines whether similar regional pressures appear consistently and where the magnitude or form of those pressures differs. California statewide estimates are used as a reference point rather than as a directly comparable local population.

Secondary Descriptive Analysis and Indicator Selection

Five indicators were selected from the broader mobility framework because they map directly onto the study's conceptual pathway and were available for all three counties: household resources, job-pay adequacy, housing affordability, student housing instability, and transportation burden. Together they provide complementary measures of economic capacity, local cost pressure, housing supply, an education-linked manifestation of homelessness, and household expense burden. The indicators come from different years, denominators, and populations, so they are not treated as measures of the same households or as a longitudinal sequence. They are interpreted together only as a cross-source snapshot of related community conditions.

Disaggregation and Data Quality

Where available, figures display overall estimates and disaggregated estimates by race and ethnicity or neighborhood racial grouping. Race and ethnicity categories reflect the categories available in the underlying data and do not represent every Central Valley population. For the student-homelessness indicator, overall and Hispanic estimates for the three counties are rated strong in the downloaded data, while several smaller racial subgroup estimates are rated marginal or weak and should be interpreted cautiously. Transportation categories use census-tract racial composition rather than individual race. The dashboard defines a majority neighborhood as one in which at least 60% of residents belong to the specified group; mixed neighborhoods do not meet the threshold for either a White majority or most residents of color. These categories are descriptive and should not be interpreted as evidence that race itself causes the observed outcomes. Data-quality ratings referenced in this section are drawn from the underlying Mobility Metrics dataset (Urban Institute, 2025).

Key-Informant Practitioner Interviews

Two Fresno-area practitioners were purposively selected as key informants because their professional roles provided complementary perspectives on housing instability, family crisis prevention, and student homelessness. Eric McIntosh-Madrigal, Fresno Area Director for CarePortal, provided a community-based perspective on early intervention, material assistance, service-system barriers, social support networks, affordable-housing challenges, and partnerships among churches, agencies, and community organizations. Andrés Rodríguez, Fresno Unified School District's Manager III and District Homeless & Foster Care Liaison for Project ACCESS, provided a school-system perspective on McKinney-Vento eligibility, doubled-up housing arrangements, student mental health, educational disruption, transportation and enrollment protections, and the district's housing-support efforts (Fresno Unified School District, 2025–2026).

The interviews were conducted in July 2026 using a key-informant approach. Both conversations addressed common topics related to housing instability, including barriers to stability, prevention, mental health, access to services, and family well-being. Follow-up questions varied according to each practitioner's professional role and the issues that emerged during the conversation. Notes were taken during the interviews and subsequently reviewed to identify recurring and contrasting themes, including prevention before crisis, hidden homelessness and doubling up, mental health and educational consequences, service utilization, social support, and barriers to long-term stability. Because the interviews were not transcribed and formally coded, the analytic approach is best characterized as descriptive thematic synthesis rather than formal qualitative analysis.

The interviews are used as illustrative expert perspectives that provide local context for patterns identified through the secondary descriptive analysis and narrative literature review. They are not intended to represent the experiences of all families experiencing housing instability, nor are individual practitioner observations treated as evidence of causation or formal evaluations of the programs discussed. No client-identifying information is included. Additionally, organizational information obtained from Fresno Unified School District materials, CarePortal publications, and McIntosh-Madrigal's published writing is cited separately from information provided through the interviews. This distinction allows publicly documented program information to be differentiated from practitioner observations obtained through personal communication.

Integration of Evidence

The three evidence streams were integrated through triangulation. Dashboard indicators were used to describe county-level conditions; the literature was used to interpret plausible mechanisms and previously documented associations; and practitioner interviews were used to identify local processes, service barriers, and examples that may help explain how those conditions appear in practice. Convergence across the three sources was treated as supportive context, not proof of causation.

Results

Economic Opportunity

Figure 1 shows that overall household income at the 20th percentile was lower in Fresno (\$26,810), Merced (\$26,385), and Madera (\$30,019) than the California statewide estimate (\$38,687). The 20th percentile represents the income threshold below which one-fifth of households fall, so the comparison describes resources among households near the lower end of the local income distribution. Disaggregated values also reveal racial and ethnic income disparities. For example, Black, non-Hispanic households at the 20th percentile were approximately \$13,063 in Fresno and \$13,023 in Merced, compared with \$32,816 and \$26,046 for White, non-Hispanic households, respectively. These descriptive disparities should be interpreted as signals of unequal structural conditions and access to economic opportunity, not as effects of race itself.

HOUSING STABILITY IN THE CENTRAL VALLEY

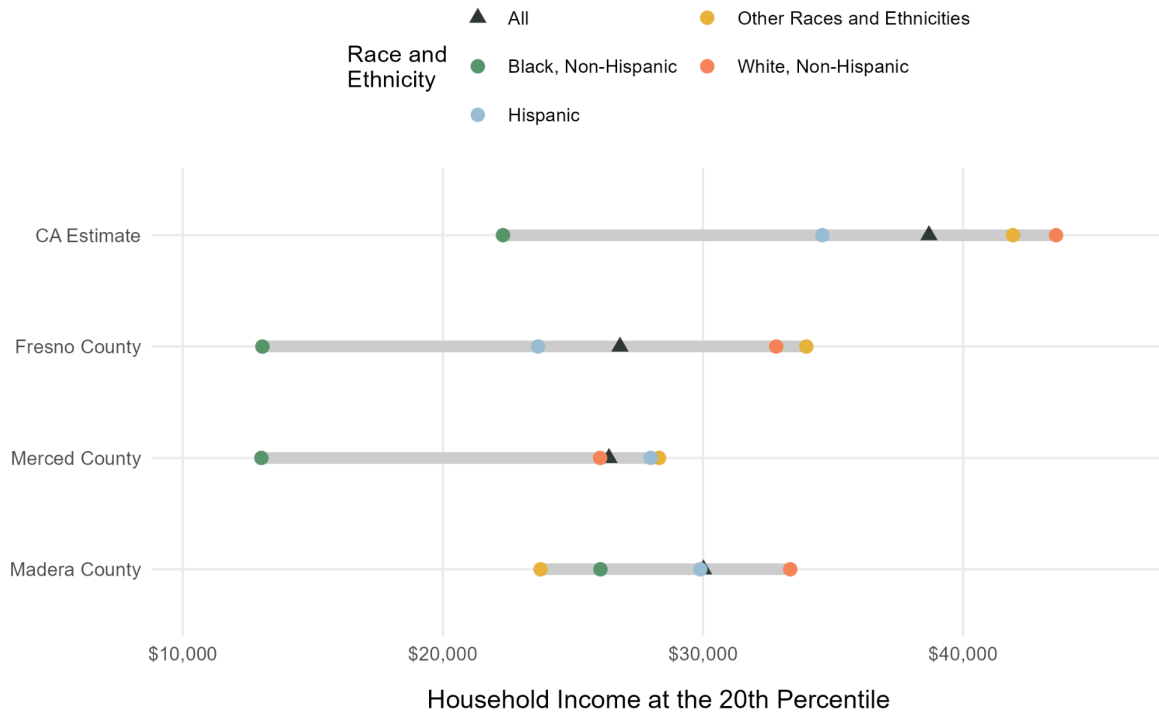
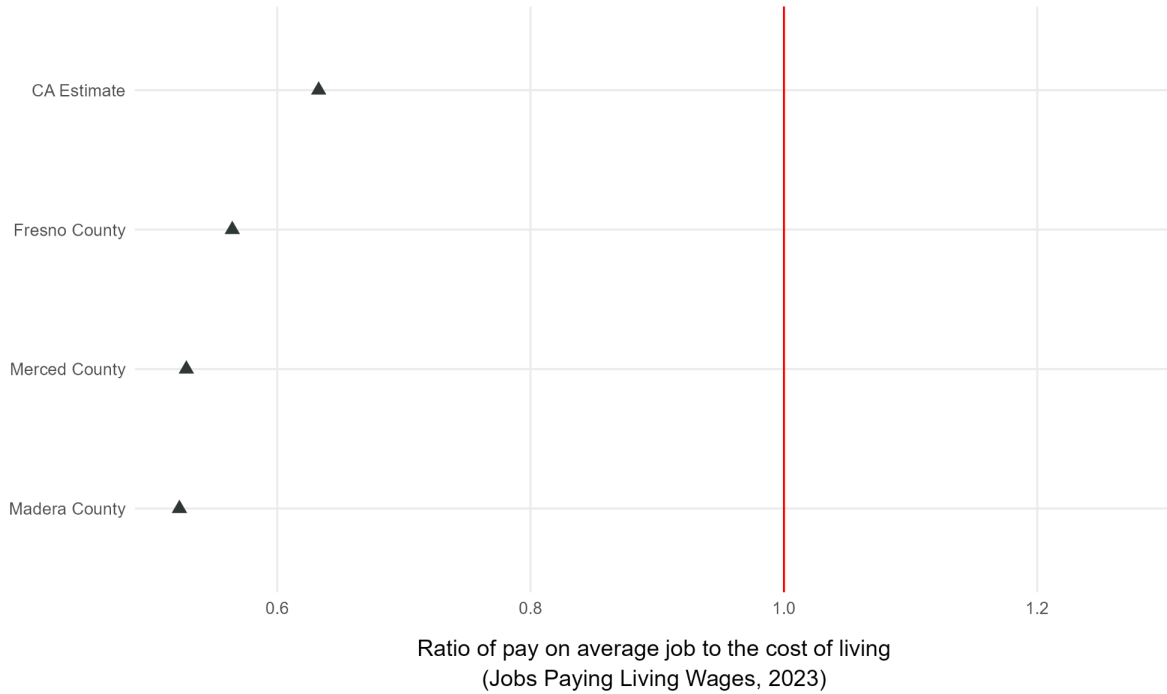


Figure 1. *Household Income at the 20th Percentile by County and Race/Ethnicity*

Note. Source: Fresno Mobility Metrics Data Dashboard (Central Valley Community Foundation, n.d.); underlying county data from the U.S. Census Bureau American Community Survey (U.S. Census Bureau, 2023).

Figure 2 compares average job pay with the modeled cost of meeting basic expenses for a family of three (one adult and two children). A ratio of 1.0 represents parity between average job earnings and the modeled living cost. Fresno was approximately 0.565, Merced 0.528, and Madera 0.523, compared with a California statewide estimate of 0.633. Because every value is below 1.0, the metric indicates that average job pays did not fully meet the modeled basic-cost benchmark in any of the three counties. This does not mean every employed family is unable to meet expenses, but it demonstrates a regional gap between average earnings and the cost assumptions used by the metric.



Note: Disaggregated data are not available for this metric.

Figure 2. Ratio of Average Job Pay to the Cost of Living

Note. Source: Fresno Mobility Metrics Data Dashboard (Central Valley Community Foundation, n.d.); underlying data from the U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages (2023) and Living Wage Institute benchmark data (2024), adjusted to the 2023 time period.

Housing Affordability

Figure 3 reports the number of affordable and available housing units per 100 households at 30%, 50%, and 80% of area median income (AMI). A value of 1.0 is equivalent to 100 affordable and available units for every 100 households in the specified income group. At 30% AMI, Fresno had about 28 units per 100 households, Madera about 25, and Merced about 23. At 50% AMI, the ratios were about 42, 39, and 46 units per 100 households, respectively. Even at 80% AMI, all three remained below parity, ranging from about 68 units per 100 households in Madera to 75 in Merced. The shortage is therefore most severe among extremely low-income households but is visible at all three income thresholds.

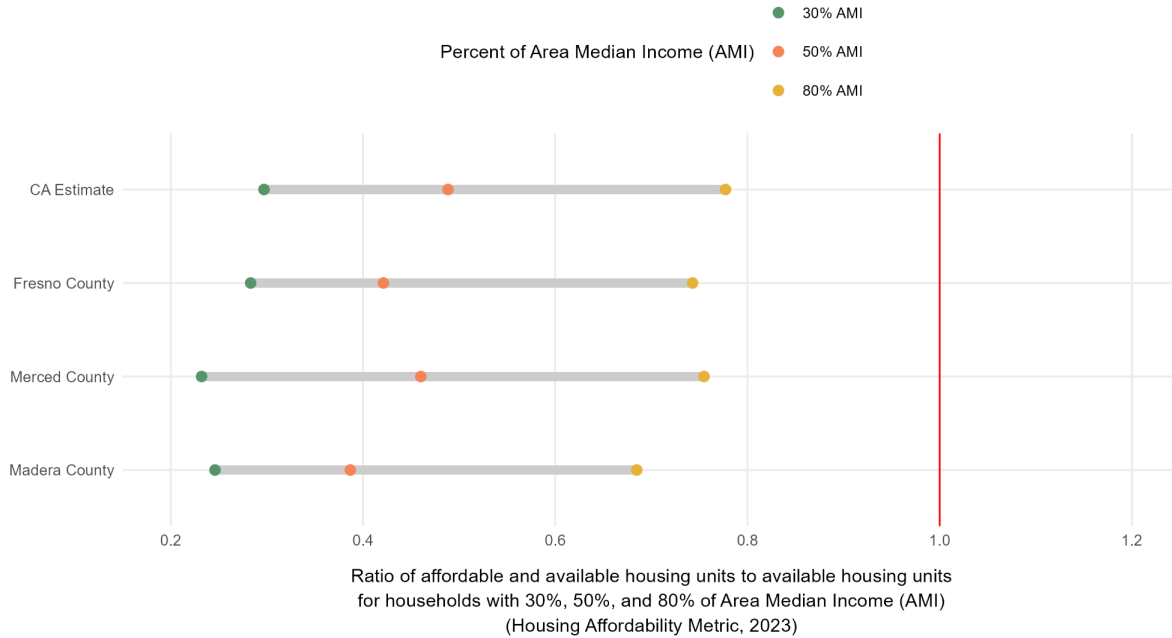


Figure 3. *Affordable and Available Housing Relative to Need*

Note. Source: Fresno Mobility Metrics Data Dashboard (Central Valley Community Foundation, n.d.); underlying data from HUD Fair Market Rents and Income Limits (U.S. Department of Housing and Urban Development, 2023) and U.S. Census Bureau ACS PUMS data (U.S. Census Bureau, 2023).

Student Homelessness and Housing Instability

Figure 4 shows the share of public-school students who met the educational homelessness definition at some point during the 2022-2023 school year. Overall rates were 1.65% in Fresno, 3.08% in Merced, and 3.44% in Madera, compared with the California statewide estimate of 4.40%. The figure also displays subgroup disparities, including higher Black, non-Hispanic estimates in each county. However, the downloaded dataset rates several smaller subgroup estimates as weak or marginal, so those values should be interpreted cautiously. The more reliable overall and Hispanic estimates still show that student homelessness is present across all three counties. Fresno's lower percentage should not be interpreted as a smaller absolute service burden because Fresno is substantially more populous.

The metric also requires careful interpretation because it captures students identified by educational agencies rather than every child experiencing housing insecurity. Doubling up caused by economic hardship is included in the definition, but under-identification can occur when families do not self-identify, are not assessed, or interpret their living arrangements as temporary family support rather than homelessness. The practitioner interview findings below help explain this gap between administrative definitions and lived housing insecurity.

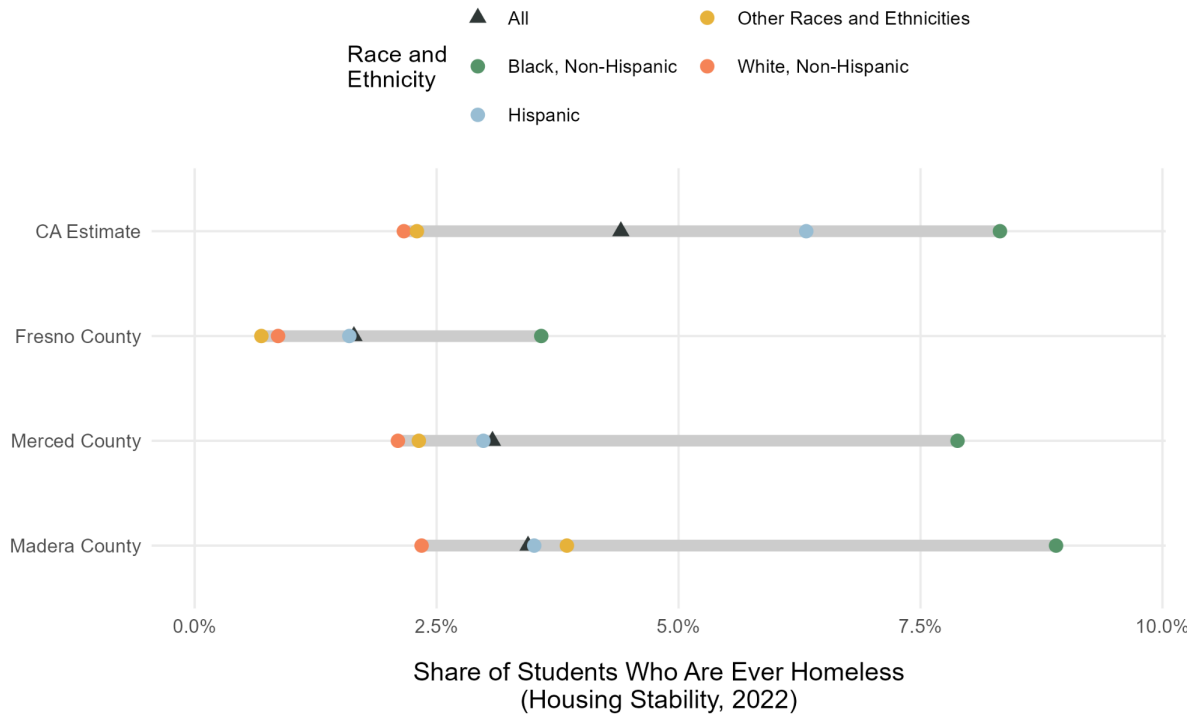


Figure 4. *Share of Students Who Have Ever Experienced Homelessness*

Note. Source: Fresno Mobility Metrics Data Dashboard (Central Valley Community Foundation, n.d.); underlying Local Education Agency data from ED Data Express (U.S. Department of Education, 2023).

Transportation Burden

Figure 5 shows the share of income spent on transportation for an average household earning 80% of AMI. Overall transportation burden was 29.46% in Fresno, 33.76% in Merced, and 33.87% in Madera, compared with a California statewide estimate of 22.02%. In the underlying data, White-majority neighborhoods had the highest modeled transportation-cost shares in each of the three counties, while neighborhoods of color and mixed neighborhoods were somewhat lower. These neighborhood categories describe census-tract racial composition rather than the transportation spending of individual racial groups. Regardless of subgroup, the countywide pattern shows that transportation consumes a considerably larger share of modeled household income in the three Central Valley counties than in the statewide estimate. This matters because transportation and housing draw from the same household budget; a larger transportation burden can reduce the resources available for rent, utilities, food, health care, and savings.

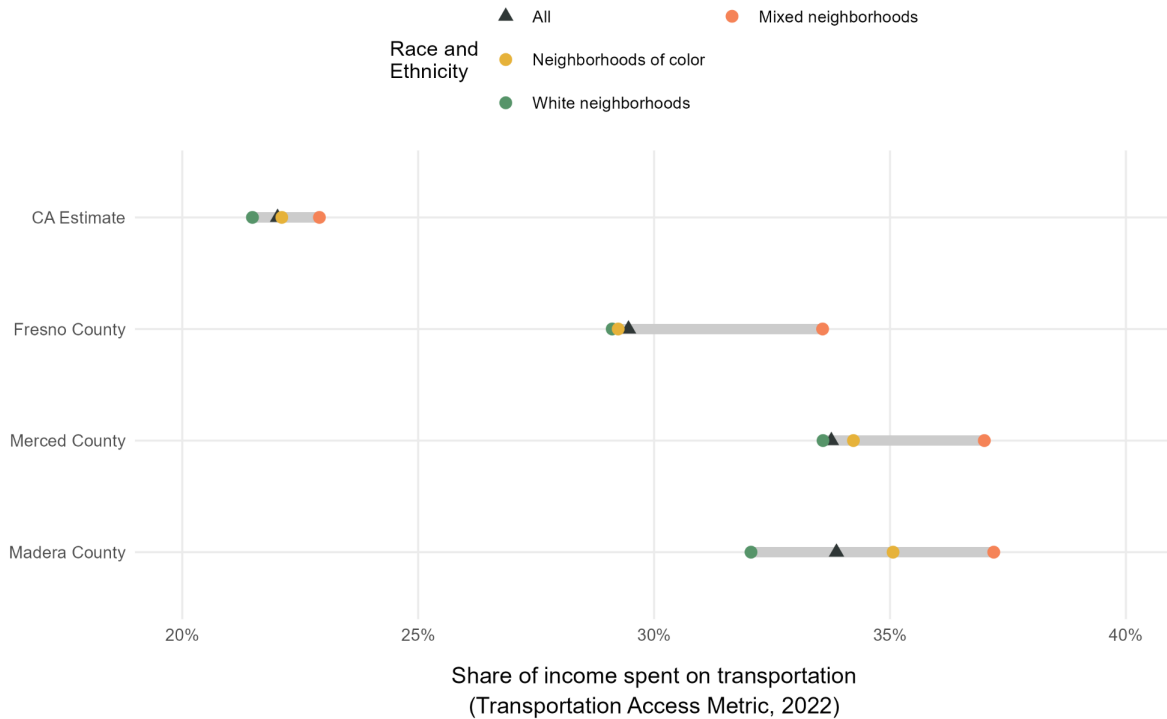


Figure 5. *Share of Household Income Spent on Transportation*

Note. Source: Fresno Mobility Metrics Data Dashboard (Central Valley Community Foundation, n.d.); underlying transportation data from the Housing + Transportation Affordability Index (Center for Neighborhood Technology, 2022). The figure uses the dashboard's neighborhood categories: neighborhoods of color, mixed neighborhoods, and White neighborhoods.

Practitioner Perspectives

The two interviews are presented as local expert perspectives that illustrate processes not observable in county-level indicators. They should not be interpreted as representative evidence of all families or as formal evaluations of the programs discussed.

CarePortal: Prevention Before Crisis

CarePortal's Fresno implementation represents a community-based approach intended to address child and family needs before material hardship develops into a deeper crisis. Eric McIntosh-Madriral, Fresno Area Director for CarePortal, helped bring the program to Fresno in May 2024. CarePortal's *Year 2 Annual Report* describes a local network connecting agencies, churches, and community partners with families who need material or financial assistance. The report states that the Fresno team works with approximately 20 churches and 20 referring agencies annually and estimates that \$298,900 in cash and in-

kind assistance has been directed toward family requests since the Fresno launch (CarePortal, 2026). During the practitioner interview, McIntosh-Madrigal described requests involving needs such as beds, clothing, furniture, utility assistance, and support with a family's first month of rent (E. McIntosh-Madrigal, personal communication, July 2026).

Prevention is central to the model. In his published discussion of CarePortal's Fresno work, McIntosh-Madrigal (n.d.) presents relatively small interventions as opportunities to prevent more disruptive and costly outcomes, including homelessness and foster-care involvement. CarePortal's own materials report an average prevention cost of \$537 per request and \$105 per child and contrast these figures with organizational estimates of substantially higher annual costs associated with foster care and homelessness (CarePortal, 2026). These figures represent CarePortal's program-reported estimates rather than findings from an independent economic evaluation; therefore, they are most appropriately interpreted as illustrating the organization's prevention rationale rather than establishing the program's cost-effectiveness.

McIntosh-Madrigal's interview also highlighted a gap between the availability of assistance and the point at which families become eligible to receive it. Families experiencing housing instability may need to navigate multiple agencies, documentation requirements, repeated meetings, limited shelter capacity, and program-specific eligibility thresholds. He observed that some forms of assistance become available only after a household can demonstrate homelessness or imminent crisis, potentially delaying intervention until rent or utility arrears have become severe (E. McIntosh-Madrigal, personal communication, July 2026). This practitioner perspective adds an institutional dimension to the secondary data findings: an inadequate supply of affordable housing may be compounded by fragmented or crisis-oriented systems for accessing assistance.

McIntosh-Madrigal further identified broader conditions that can complicate family stability, including barriers to affordable-housing development and the quality of families' social support networks. He described community resistance to proposed housing development and construction-related costs as challenges to expanding affordable housing. He also observed that unhealthy or unstable relationships can sometimes contribute to housing crises by creating conflict, weakening support systems, or producing abrupt changes in living arrangements (E. McIntosh-Madrigal, personal communication, July 2026). This observation should not be interpreted as assigning responsibility for homelessness to individual families. Instead, it suggests that interpersonal circumstances may interact with financial hardship, housing-market constraints, and service-system barriers.

Taken together, CarePortal's published materials and McIntosh-Madrigal's practitioner perspective illustrate a model centered on intervening before a family reaches a more severe crisis. CarePortal's planned initiatives also extend beyond immediate material assistance toward needs such as

transportation, mentoring, parenting support, tutoring, employment assistance, and connections to social services (CarePortal, 2026). These activities are consistent with this study's broader finding that housing stability is shaped by interconnected economic, social, and service-access conditions. However, the available materials describe CarePortal's activities and organizational goals rather than provide an independent evaluation of its long-term effectiveness, reach, or scalability.

Project ACCESS: Doubling Up, Mental Health, and Educational Rights

Andrés Rodríguez, Fresno Unified School District's Manager III and District Homeless & Foster Care Liaison, explained that Project ACCESS uses the McKinney-Vento educational definition of homelessness, including shelters, motels, unsheltered locations, and doubled-up arrangements resulting from housing loss, economic hardship, or similar circumstances (A. Rodríguez, personal communication, July 2026; Fresno Unified School District, 2025–2026). He identified doubling up as the most common form of homelessness encountered by the district.

Rodríguez emphasized that shared housing is not automatically homelessness. In some Hispanic and Asian families, multigenerational living can be culturally normalized, stable, and mutually beneficial. Project ACCESS therefore assesses the circumstances that produced the arrangement and whether the family has a fixed, regular, and adequate place to stay. A central practical question is whether the household has a secure right to remain or can be asked to leave with little notice. This distinction connects directly to McKinney-Vento: culturally chosen shared housing may be stable, while involuntary doubling up caused by housing loss or economic hardship may qualify as homelessness when the family lacks a fixed, regular, and adequate nighttime residence (A. Rodríguez, personal communication, July 2026)..

This assessment process also helps explain why hidden homelessness can be underidentified. Families may be housed on a given night while remaining at immediate risk of displacement. They may not describe themselves as homeless, may fear stigma, or may assume services are intended only for families in shelters or on the street. The student-homelessness indicator therefore captures an important administrative measure, but Rodríguez's perspective shows why the broader prevalence of unstable doubled-up housing may exceed what is visible in official counts.

Rodriguez connected housing instability with mental health and educational participation. Project ACCESS provides individual and group counseling because students may experience anxiety, uncertainty, emotional outbursts, or difficulty concentrating. He explained that education can become secondary when basic needs are not met. Students may become chronically absent, fail classes, experience disciplinary problems, or disengage because attention is focused on where the family will sleep next. He described one previously high-performing student whose engagement, behavior, and academic performance deteriorated after the family was evicted. The example is illustrative rather than representative, but it demonstrates a plausible pathway linking housing disruption, psychological distress, and school functioning (A. Rodriguez, personal communication, July 2026)..

Rodriguez also described a two-year housing pilot serving families in a 20-unit complex. Families contribute approximately 30% of their income toward rent while the program subsidizes the remaining share. Participants are offered or required to engage in monthly workshops related to parenting, family relationships, homelessness awareness, and career readiness, and students are expected to maintain high attendance and are encouraged to participate in school activities. Rodriguez characterized progress as limited to date and estimated that only about 20% of participating families were fully using the available resources. Because this information comes from a practitioner interview rather than a formal program evaluation, it should be interpreted as an implementation observation, not evidence of program effectiveness or failure. The reasons for limited engagement were not systematically assessed. (A. Rodriguez, personal communication, July 2026).

Finally, Rodriguez described McKinney-Vento protections that reduce educational barriers. Students may enroll without normally required documentation, remain at their school of origin when appropriate, receive transportation assistance in qualifying circumstances, and receive partial credit for completed coursework. Eligible high school students may also use state minimum graduation-credit provisions after educational disruption. These protections can prevent housing instability from automatically becoming school exclusion, although reduced-credit pathways may narrow some postsecondary options. The law therefore mitigates educational barriers without resolving the underlying

housing instability (A. Rodriguez, personal communication, July 2026; Fresno Unified School District, 2025–2026)..

Discussion

Housing Instability and Mental Health as a Reciprocal Relationship

The research and data assessed through this practitioner-informed mixed-methods review describe mental health as one of several interacting conditions rather than a single barrier that prevents families from becoming housing stable. Housing insecurity, eviction risk, overcrowding, uncertainty, and financial strain are associated with depression, anxiety, and psychological distress. Psychological distress may then make it harder to maintain employment, manage finances, complete applications, attend appointments, or navigate complex service systems (Ridley et al., 2020; Tsai & Wilson, 2020; UCLA Center for Health Policy Research, 2024). The relationship is therefore better represented as reciprocal: unstable housing may worsen mental health, and mental health challenges may complicate pathways back to stable housing.

The practitioner interviews help complete this cycle. Eric described families confronting fragmented assistance systems and, in some cases, unstable social relationships. Rodriguez described students whose anxiety and uncertainty were reflected in attendance, behavior, and school engagement. These accounts do not establish causal effects, but they are consistent with the literature and help explain why a purely financial or purely clinical response may be insufficient.

What Becomes Visible When the Evidence Is Considered Together

The strongest insight from combining the indicators, literature, and interviews is that no single metric explains housing stability. The income and living-wage indicators show limited economic cushion. The housing-affordability indicator shows that the affordable stock is especially insufficient for households at 30% and 50% AMI. The transportation indicator shows that non-housing costs absorb a larger share of modeled household income in Fresno, Madera, and Merced than in the California statewide estimate. The student-homelessness indicator then captures one visible consequence of severe instability within the school system. The practitioner interviews add what the indicators cannot: how families move through service systems, how doubling up is assessed, how instability affects students, and why program participation may be difficult to sustain.

Together, these sources support a plausible regional pathway without establishing a causal chain. A family with limited income may be able to manage routine expenses until a rent increase, job

disruption, medical bill, relationship crisis, or transportation expense removes the remaining financial cushion. The family may then fall behind on bills, face eviction, move into a motel, or double up. That change can disrupt school attendance, routines, privacy, transportation, and mental health. Psychological distress and administrative complexity may then make employment or service navigation more difficult. The result can be a reinforcing cycle in which structural, interpersonal, and psychological barriers accumulate.

Interpreting Racial and Ethnic Disparities

Several figures display racial and ethnic disparities, particularly in 20th-percentile household income and student homelessness. These patterns should not be interpreted as evidence that race or ethnicity itself causes lower income or homelessness. Rather, racial categories can reflect unequal exposure to structural conditions such as labor-market opportunity, housing discrimination, wealth inequality, neighborhood resources, immigration experiences, and access to public systems. The dashboard categories are also broad. Smaller racial and ethnic groups are not separately represented in some figures, and student-homelessness estimates for several smaller subgroups are rated weak or marginal. The paper therefore treats disaggregated values as signals that merit further investigation rather than as definitive estimates of group experience.

Current Responses to Housing Instability

Current responses operate at several levels. CarePortal provides rapid material support intended to keep family crises from deepening. Project ACCESS identifies eligible students, provides counseling and case management, supports transportation and school supplies, and protects enrollment and school-of-origin rights. Fresno Unified's housing pilot combines rental subsidy with workshops and educational expectations. These programs illustrate a shift toward more coordinated supports, but this paper describes them rather than evaluates them. The interviews do not provide the reach, comparison groups, long-term outcomes, cost data, or participant perspectives needed to judge effectiveness or scalability. Implementation gaps remain visible. Families may need to demonstrate crisis before receiving help, affordable housing supply remains insufficient, mental health care can be difficult to access, transportation costs remain high, and short-term assistance does not resolve the underlying gap between earnings and local living costs. Rodriguez's observation of limited pilot engagement also suggests that service availability and service utilization are different questions. Future program assessment should examine why families do or do not use resources rather than assume low participation reflects lack of motivation.

Policy and Practice Recommendations

Household-Level Prevention

Expand flexible prevention assistance before formal homelessness occurs. Emergency rental, utility, transportation, and move-in assistance should be accessible when families show clear risk of housing loss rather than only after eviction or shelter entry. Prevention models should also account for interpersonal safety, mental health, and the stability of informal support networks. Because families in crisis may struggle to navigate multiple agencies, assistance should be paired with low-burden case management and clear eligibility pathways.

School and Service-System Coordination

Strengthen early identification of hidden homelessness and coordination among schools, housing agencies, mental health providers, and community organizations. School staff should be trained to distinguish stable multigenerational living from precarious doubling up and to explain McKinney-Vento rights without stigma. School-based counseling, transportation to the school of origin, immediate enrollment, and credit protections should remain core supports. Programs should also incorporate the perspectives of students and caregivers with lived experience when designing outreach, workshop requirements, and service-delivery processes.

Housing, Transportation, and Labor-Market Policy

Increase the supply and preservation of deeply affordable housing, especially for households at 30% and 50% AMI, where the observed shortages are most severe. Regional affordability strategies should consider transportation alongside housing because both draw from the same household budget. The living-wage indicator also suggests that housing policy cannot be separated entirely from job quality and earnings. Local and state strategies that raise earnings, reduce essential household costs, or improve access to jobs may complement housing production and rental assistance.

Program Evaluation and Accountability

Programs described in this paper should be evaluated separately from their descriptive presentation here. Future evaluation could track housing retention, exits to unsubsidized housing, benefit uptake, employment stability, school attendance, academic progress, mental health referrals, participant satisfaction, and reasons for nonparticipation. Measures of reach and equity should accompany outcome

measures so policymakers can distinguish whether a program is ineffective, difficult to access, insufficiently resourced, or simply too new to show measurable change.

Limitations

This research is descriptive and cannot establish causation. The indicators are aggregate county-level measures drawn from different years and populations, so they should not be interpreted as observations of the same families or as a longitudinal sequence. California statewide values are estimates used as reference points rather than absolute statewide counts. The five indicators were selected for theoretical relevance and availability, but they do not capture every dimension of housing stability, such as eviction filings, housing quality, disability, immigration status, or access to childcare.

Disaggregation is also limited by the categories available in the underlying data. The income and student-homelessness figures use broad race and ethnicity groups, and smaller Central Valley populations are not separately represented. Several smaller subgroup estimates for student homelessness are rated weak or marginal. Transportation uses neighborhood racial groupings rather than individual race, and housing affordability is disaggregated by AMI rather than race. These differences limit direct subgroup comparisons across indicators.

The two practitioner interviews provide detailed local insight but are not a representative sample of families, students, caregivers, or service providers. This study does not include direct interviews with people who have lived experience of housing instability, which is an important limitation. Practitioner observations about program engagement and outcomes were not verified through administrative program data. Notes rather than verbatim transcripts were used, so the interviews are best understood as contextual key-informant perspectives.

Finally, the study describes existing programs but does not evaluate their effectiveness. Program reach, cost, outcomes, scalability, and participant experience would require separate evaluation designs. The current analysis is best understood as a regional synthesis that identifies patterns, plausible connections, and questions for future research and policy.

Conclusion

Housing stability in Fresno, Madera, and Merced Counties is shaped by interconnected economic, housing, transportation, psychological, educational, and service-system conditions. The secondary descriptive analysis shows that lower-end household incomes are below the California statewide estimate, average job pay remains below the modeled cost of living, affordable and available housing is insufficient

at 30%, 50%, and 80% AMI, student homelessness is present throughout the region, and transportation consumes a larger share of modeled household income than in the statewide estimate. None of these indicators alone explains family housing outcomes.

The practitioner interviews clarify why a multidirectional framework is necessary. Eric's perspective shows how prevention can be limited by fragmented eligibility systems, housing supply constraints, and social support conditions. Rodriguez's perspective shows how student homelessness can remain hidden through precarious doubling up and how housing disruption may coincide with psychological distress, chronic absence, behavioral concerns, and academic decline. His description of the district pilot also demonstrates that providing resources does not guarantee utilization and that implementation challenges must be studied rather than assumed.

The central conclusion is therefore that mental health is neither separate from housing nor the sole explanation for instability. Housing insecurity may contribute to psychological distress, while distress can make employment, parenting, school participation, and service navigation more difficult. Effective responses should intervene before crisis, reduce the shortage of deeply affordable housing, preserve educational continuity, address transportation and living-cost burdens, coordinate services, and include people with lived experience in program design and evaluation. Treating housing stability as a social determinant of health creates a framework for addressing not only homelessness but also the broader conditions that shape family well-being and long-term mobility in the Central Valley.

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