

Housing Stability as a Social Determinant of Health

Economic opportunity, affordable housing,
student homelessness, transportation burden,
and mental health in Fresno, Madera, and
Merced Counties

By: Daniela Romo

The story in one pathway

Core claim

Housing instability is not one barrier. It is a chain of barriers that becomes visible when families are struggling in their mental health and a variety of barriers that keep them in loop.

Income +
wages



Housing
affordability



Housing
stability



Mental health +
education

A photograph of three hands of different skin tones cupping a small, glossy red heart. The hands are positioned in the center-left of the slide, with the heart resting in the palms. The background is a solid light blue.

Research questions

1. Mental health

What role does mental health play in helping or hindering families' ability to achieve housing stability?

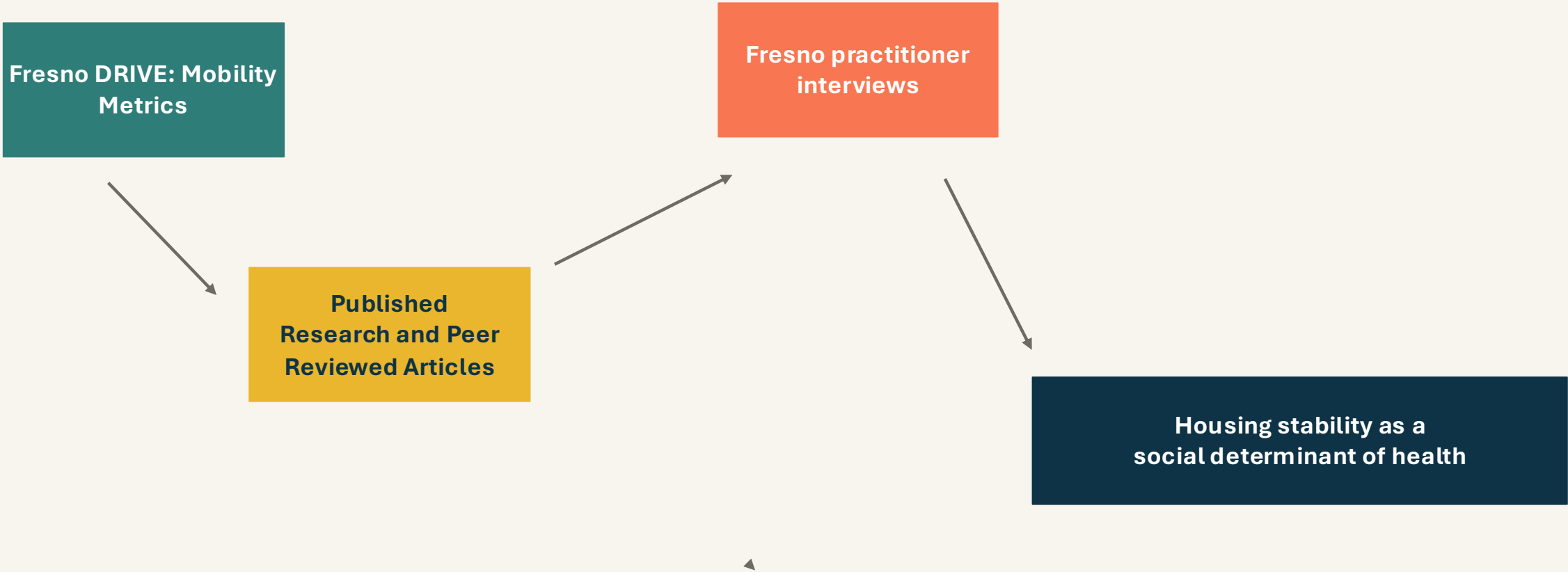
2. Interconnected barriers

How do housing affordability, income, wages, transportation, and mental health compound one another?

3. Current responses

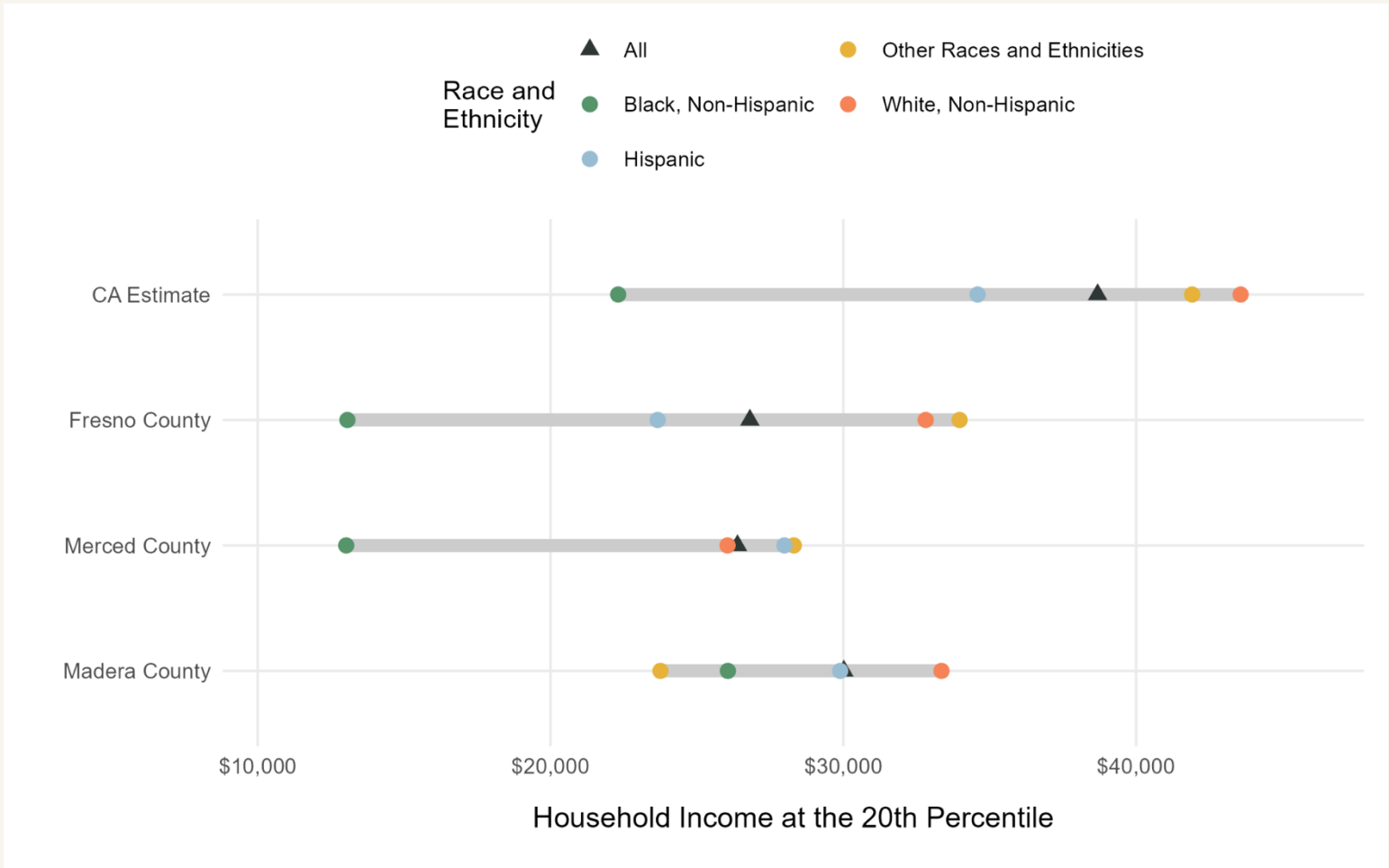
What are schools and community organizations doing to prevent families from reaching crisis?

Evidence Used



Data show patterns. Literature explains mechanisms. Interviews reveal lived barriers.

Economic opportunity: income pressure



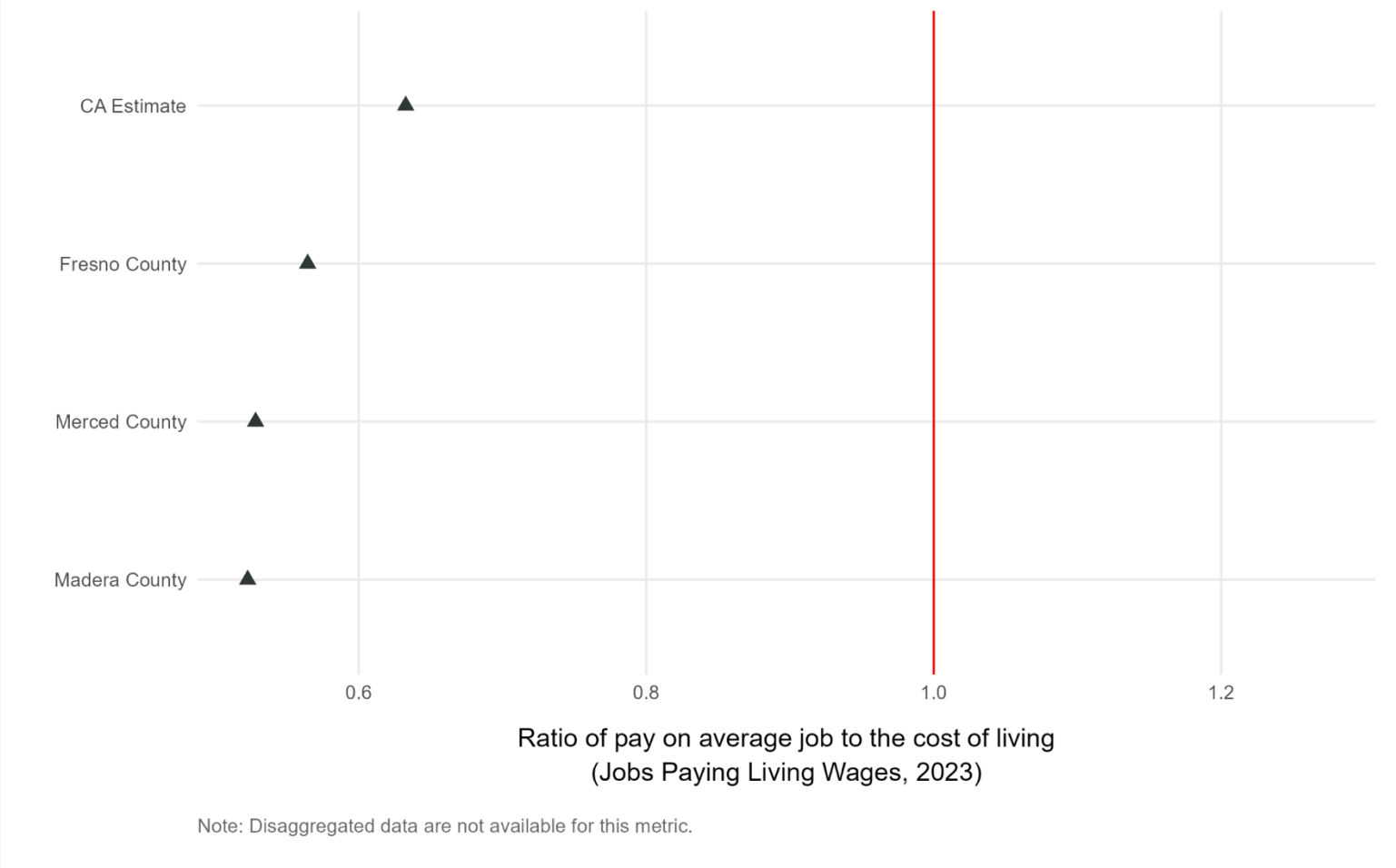
Key visual point

Fresno, Madera, and Merced sit below the California estimate, with visible gaps across race and ethnicity.

How to read it

Compare each county with the CA estimate and look for gaps between groups. The horizontal spread shows variation across populations.

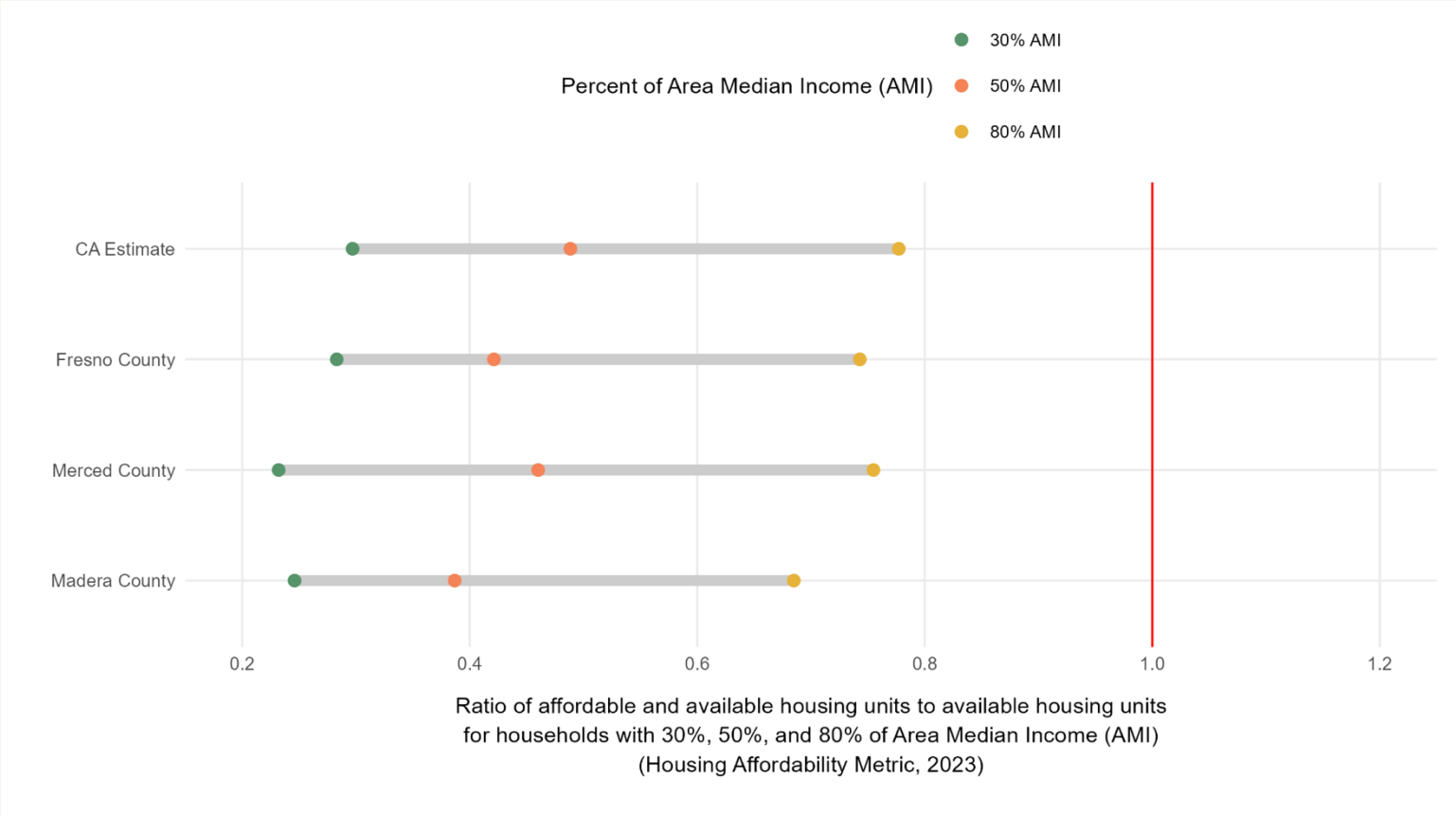
Jobs do not appear to meet living costs



Key visual point
All three counties are below 1.0, suggesting average jobs do not fully cover living costs.

How to read it
Compare each county with the CA estimate and look for gaps between groups. The horizontal spread shows variation across populations.

Affordable housing availability is below need



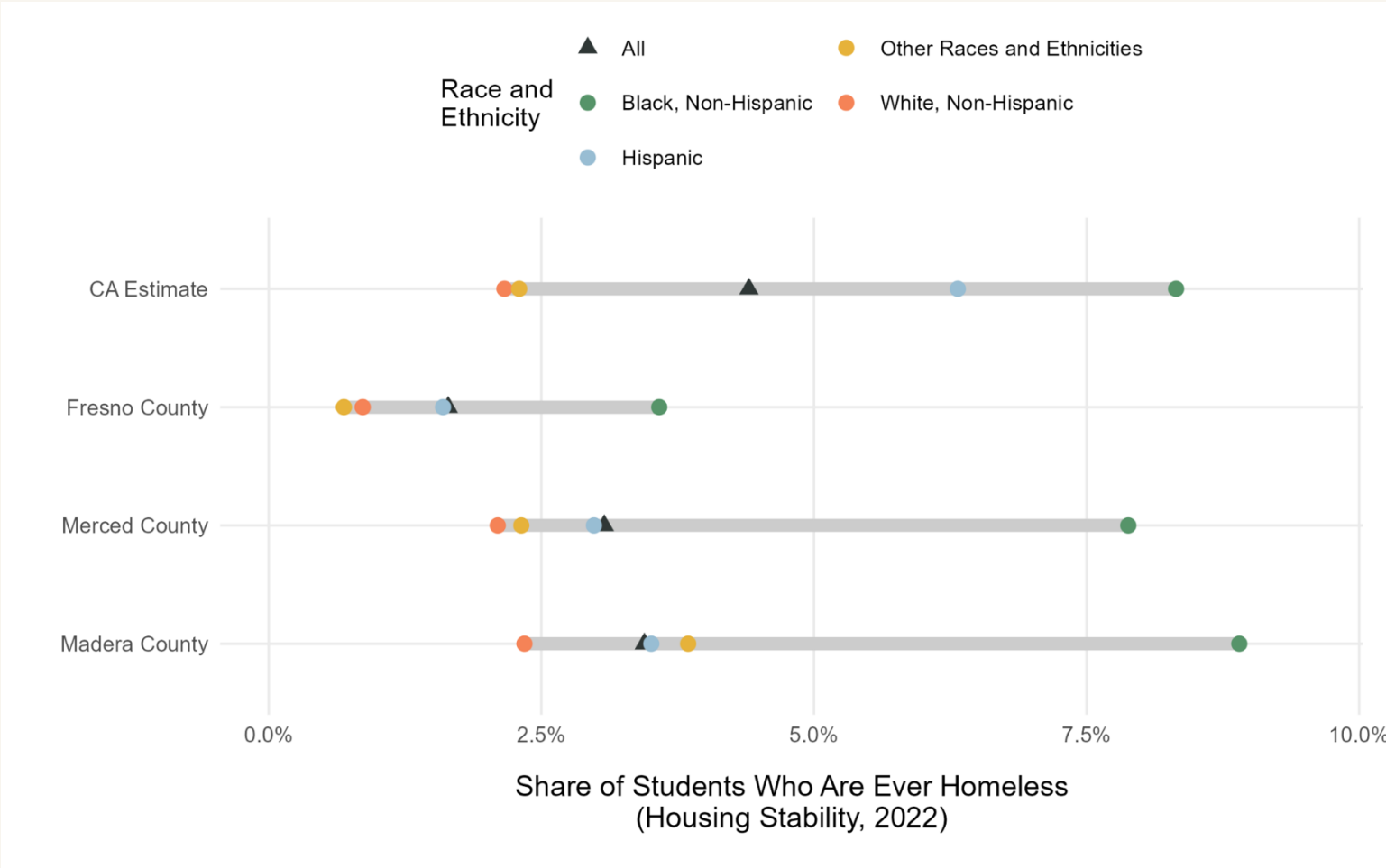
Key visual point

None of the counties reaches 1.0 at 30%, 50%, or 80% AMI, signaling a shortage of affordable units.

How to read it

Compare each county with the CA estimate and look for gaps between groups. The horizontal spread shows variation across populations.

Housing instability becomes visible at school



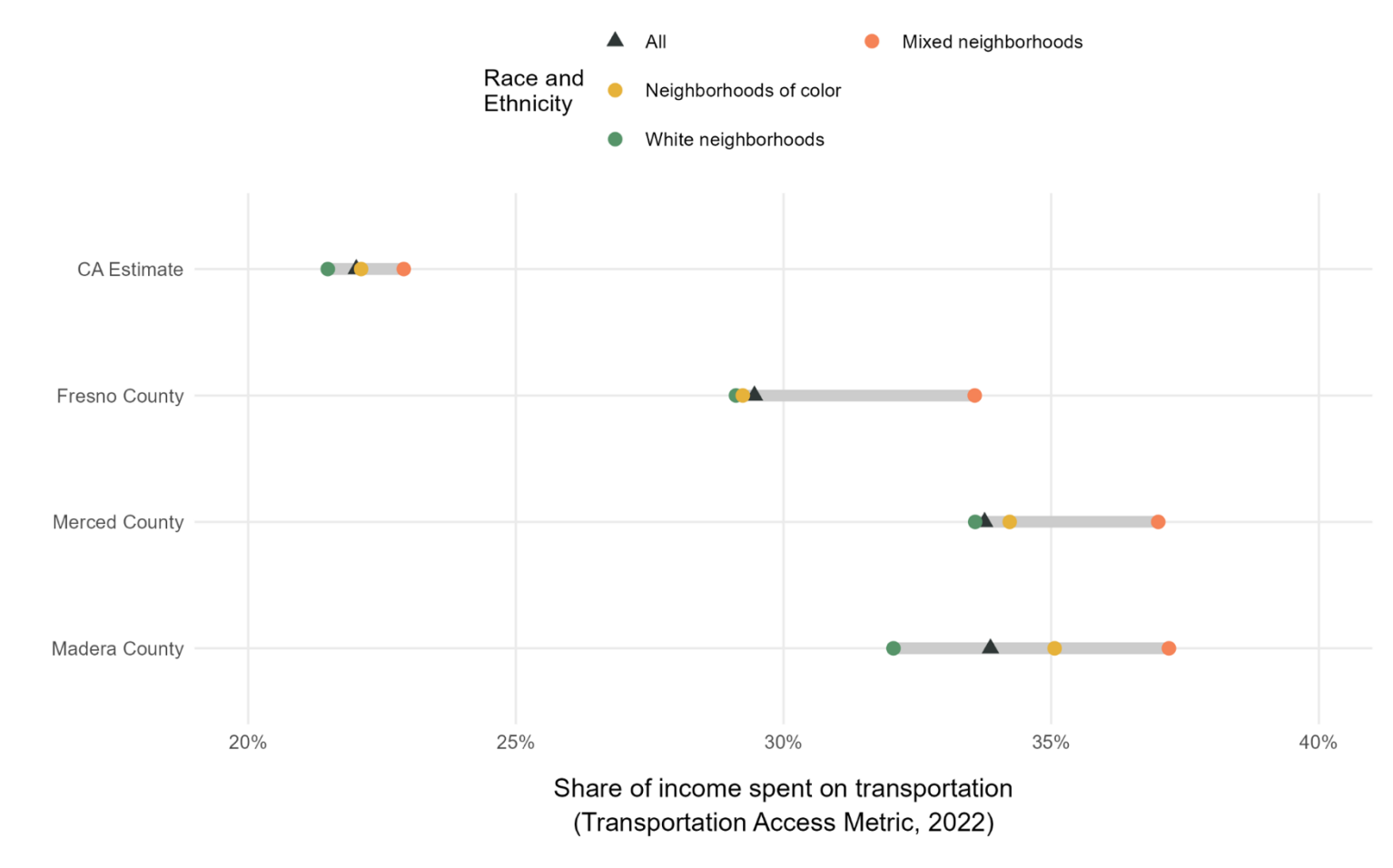
Key visual point

The student homelessness metric helps show how housing instability reaches children and classrooms.

How to read it

Compare each county with the CA estimate and look for gaps between groups. The horizontal spread shows variation across populations.

Transportation adds another household burden



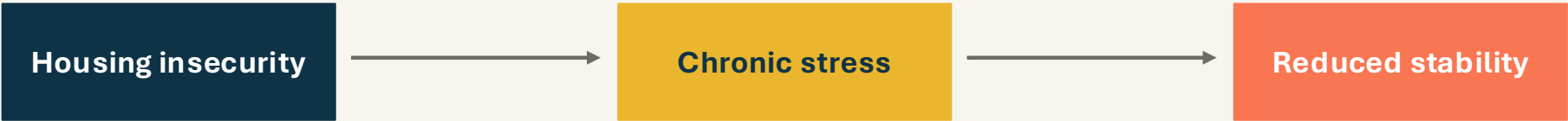
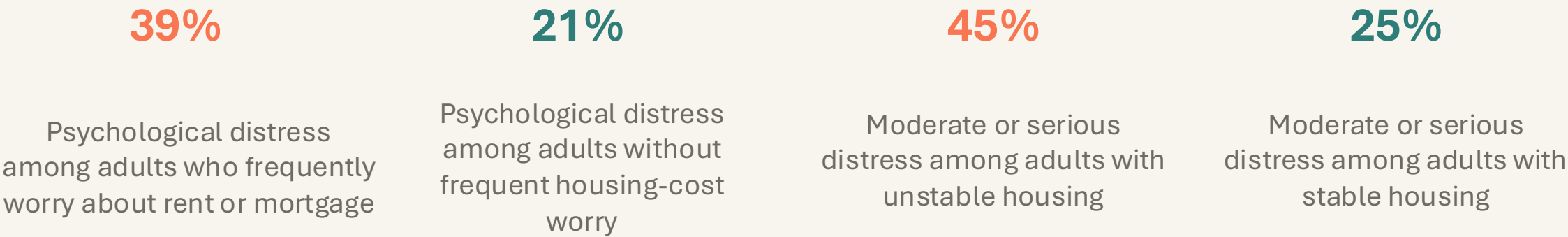
Key visual point

Fresno, Madera, and Merced show transportation costs around one-third of income, compounding housing pressure.

How to read it

Compare each county with the CA estimate and look for gaps between groups. The horizontal spread shows variation across populations.

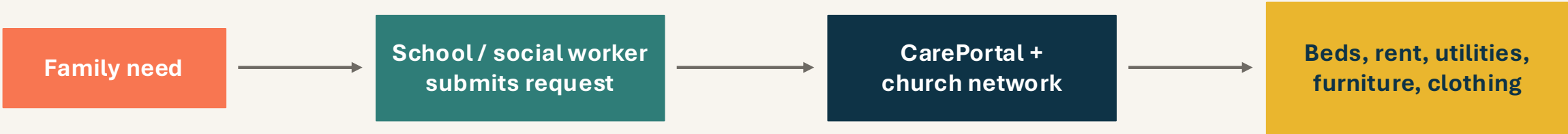
Mental health is both an outcome and a barrier



Mental health is not just a separate issue; it is part of the instability cycle.

Source: UCLA Center for Health Policy Research housing insecurity and psychological distress findings; summarized from research notes.

Practitioner perspective: Eric and CarePortal



What Eric added

Fresno families face complex systems, long processes, limited shelter space, and barriers that often delay help until crisis.

Why it matters

CarePortal illustrates a prevention model: practical support before homelessness becomes visible or children enter deeper crisis.

Key theme: prevention before crisis.

Source: Interview notes with Eric/CarePortal; details to confirm against final transcript.

Practitioner perspective: Andrés and Project ACCESS

Shelter

Motel

Doubling up

The key point:

Doubling up is a common form of student homelessness, but it is not always visible to the public.

What defines Homelessness:

Can the family be asked to leave immediately and be left without another safe place to stay?

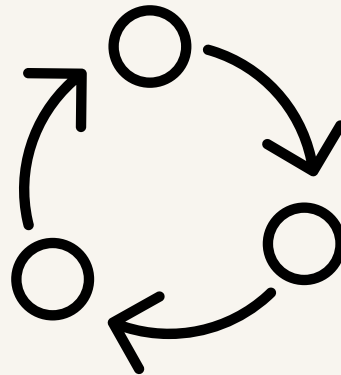
“Doubling up” and Cultural Acceptance to large households

Some multigenerational households are stable and mutually beneficial. The issue is whether the arrangement is fixed, regular, and adequate.

The term “doubling up” a central concept for interpreting student homelessness.

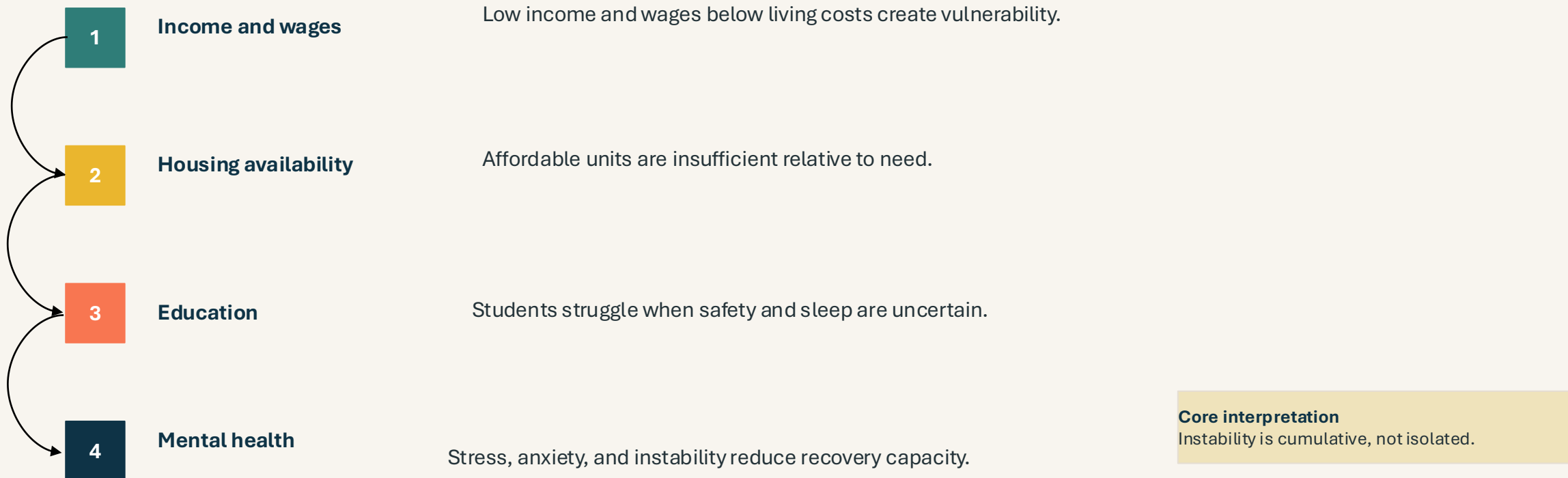
The key takeaway from both interviews

Eric's interview highlighted that unhealthy relationships and social environments can contribute to housing instability, while Andrés observed that only a small percentage of families participating in Fresno Unified's pilot housing program fully utilize the available resources. These perspectives suggest that housing stability depends not only on the availability of services but also on families' ability to engage with those services while navigating personal and structural challenges. Breaking the cycle of housing instability may therefore require a combination of supportive relationships, accessible community resources, and sustained participation in available programs.



Multiple barriers reinforce each other

The findings from both practitioner interviews indicate that housing instability is a complex issue shaped by multiple interacting factors. While economic hardship and limited affordable housing create significant barriers, personal relationships, mental health, and engagement with supportive services also influence a family's ability to achieve long-term stability. These interviews suggest that addressing housing instability requires more than providing financial assistance alone; it also requires helping families build supportive relationships, access appropriate resources, and maintain long-term engagement with services designed to promote self-sufficiency.



The takeaway

Housing instability is not simply the absence of housing.

It reflects the combined effects of income, wages, housing availability, transportation costs, mental health, and school stability.

Most families struggle when one key factor to stabilize them is taken away. They are all interconnected and mental health can stagger and make these issues more challenging to overcome.

That is why prevention, housing supports, counseling, and coordinated services must work together.

Thank you

Key sources

Include this at the end or move to speaker notes if slide time is limited.

- Urban Institute Upward Mobility Framework / CVCF dashboard metrics
- CDC: Social Determinants of Health
- UCLA Center for Health Policy Research: housing insecurity and psychological distress
- GEPI and California Budget & Policy Center: California housing affordability crisis
- National Low Income Housing Coalition: California housing needs
- Ridley et al. (2020), Science: poverty, depression, and anxiety
- Tsai & Wilson (2020), BJPsych Bulletin: homelessness and mental health
- Fresno Unified Project ACCESS brochure and interview notes
- CarePortal interview notes with Eric