MARCH 2023

GENERATION HOUSING

Making the Rent: The Human Price of Housing Cost Burden

I would be able to save money instead of barely making it every month. I would work less and do more leisure activities. Two years ago I was homeless but now with family help I've been able to get back on my feet and return to school, which takes up most of my time, making working difficult for me. So I would use extra money to pay for food and to have more time to focus on school. Podriamos ahorrar para emergencia. I could pay down my other debt, purchase a more reliable car, and put a new roof on my house. I would save for my kids' college funds. Have a savings lol. Si, y tener mas para hacer/ir a lugares especiales con la familia. I would be able to spend money on family activities. I would feel free to buy healthier food and quality counseling and camping trips. More for medical costs. Guardar dinero para la universidad de mis hijos. We would not spend more. Likely more would go to savings, maybe more to childcare. Mantuviera mi cuenta del banco con dinero y pagaría aseguranza dental y de salud. I would take a vacation. Getting stuff my kids and I need. Me enforcaria en horar suficiente dinero para comprar propiedad para mi familia. I would be able to have a savings account. Save some money for retirement. I would be able to save. I'd probably set myself up for some therapy sessions, support my daughter's therapy and contribute to my grandchildren's extra curricular activities and take them on some adventures. Buy more healthy groceries. Dedicaria mas tiempo a mis hijos. I'd pay down debt. I live with my mom because I cannot afford a house for myself and my two children as a single mother. Would use more money on medical care such as new glasses, etc.

If you didn't have to pay your rent or mortgage, how would your spending habits change, if at all?

I would be able to afford a healthier diet. Si, cambiarian de una manera positiva en ahorrar para la compra de una casa propia. More saved money to be able to give back to the community. If had no rent or mortgage I would be able to afford dental care. Podría comer más saludable. I would invest in health more — go to doctors more and do preventative care. Eat out more often. Would increase a little in local small businesses instead of large cheaper chains. Childcare and food. If I didn't have to pay rent I wouldn't be so stressed out and I could financially have money to spend on bills and on my kids. Si, viviría mejor con mi familia. Put that money in the savings. I would save money and be able to provide things that my kids need. I would be able to afford the crown I need instead of knowing I am going to have to lose a tooth. Children...clothes school picture dental. Podría agarrar aseguranza medica para mi esposo y para mi. I would not have to work two jobs to make a living. I could spend more time with my son, like cooking nice family dinners and bonding time. Basic living expenses. Better food to eat. Save money. Si, la estabilidad emocional estaría más estable para la familia. Put more in savings (for a future down payment on a house) and pay off more of my student loans. I would stop paying for groceries and gas on credit cards, I would pay off my credit card debt, I would get the maintenance my car needs, I could work less hours or only have a single job. Being able to maintain all expenses, bills. La renta o pago de casa se tiene que hacer simplemente que las rentas están demasiado cara y no nos permite aser un ahorro para en un futuro poder comprar una casa.

Contents





Foreword

Jen Klose
Executive Director,
Generation Housing

Discussions about our housing crisis are generally replete with statistics about who pays how much and for what. A common metric is “cost burden,” whether a household pays too much for housing relative to their income level to meet their other basic needs. Nearly half of all households in Sonoma County are cost-burdened, meaning they pay more than 30 percent of their income for housing, while almost a quarter percent of all households are extremely cost-burdened, meaning they pay more than 50 percent of their income for housing. Sonoma County’s households with lower incomes (under 80 percent Area Median Income) fare much worse—about three-quarters are cost-burdened, and nearly half are severely cost-burdened.

But what does that mean, practically speaking? If a family pays too much for housing, how is that changing their decisions, impacting their health and their kids’ educational outcomes? Does it impact commutes? Our local economy? The ability to save for retirement, to buy a home, or attend college? All of the above? In what order or severity? Are some people and groups of people more impacted than others? We think it’s critical for us, as housing advocates, to be able to pair our statistics with human faces and human stories.

There is limited national research on this, and until now, nothing locally. This original research was a big project, frankly, much larger than I imagined it would be. I want to acknowledge and thank the dedicated Generation Housing team, including staff, contractors, board members, partners, and funders who made this possible. We are extremely proud of our sample size and composition. We are grateful to the people who took the time to take our lengthy survey and to our partners who helped us distribute it. We are proud that we collected sexual orientation and gender identity data, which is ignored by the Census and many other standard data sets. We are proud of the analysis published here, but of course this report gives rise to more questions, ones we hope to ask and answer in further research using our learnings from this effort.

We hope that this information can help our community better understand the lives of our friends, family, neighbors, and workforce members who suffer from the lack of affordable housing. We hope it can help service providers prioritize and tailor their services more appropriately; add to the evidence that drives our elected officials’ policy, programmatic, and budgetary decisions; and provide guidance to our philanthropic community.

In partnership,

A FEW NOTES ABOUT LANGUAGE CHOICES

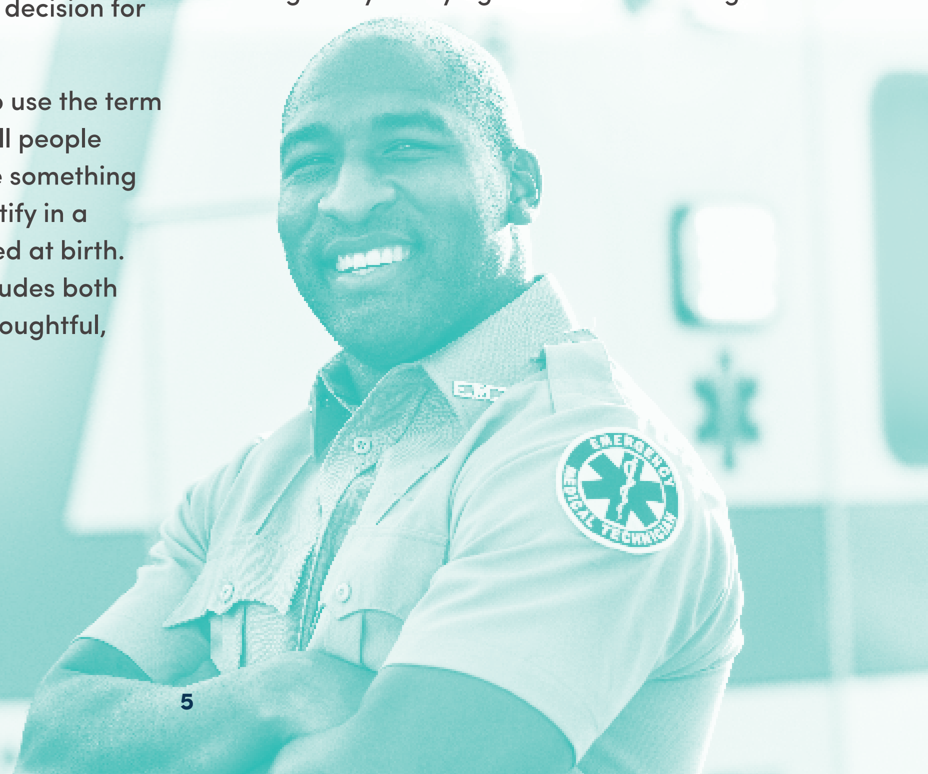
We recognize that some demographic definitions can be tricky, that demographic terminology evolves over time, and that there is often more than one reasonable opinion on correct terminology. We respect the thoughtful language decisions of all organizations and people in efforts to be more inclusive.

Latino. Over the past decade many people and organizations have shifted to using the term "Latinx" to describe people of Latino descent to allow both speaker and listener the ability to opt out of the gender binary. The term was added to the Merriam-Webster Dictionary in 2018 and the Oxford English Dictionary in 2019. Early in Generation Housing's work, our staff, which is diverse in ethnicity, gender, and sexual orientation, agreed to appoint a task force, the majority of which were people of Latino descent, to study the issue and make a recommendation as to which term Generation Housing would use. That group met several times and gathered information from a number of sources about the use of Latino/a, Latinx, and Latine. Ultimately, the task force recommended that our organization use the term Latino and to return to the question periodically. Our team accepted that recommendation and plans to review the decision for its 2024 publications.

Queer. We have in many places chosen to use the term "Queer" as an umbrella term to include all people who identify their sexual orientation to be something other than heterosexual and/or who identify in a way other than the binary gender assigned at birth. The Generation Housing team, which includes both Queer and non-Queer people, made a thoughtful, group decision to use this term for a number of reasons, including the difficulty of enumerating the various ways people identify on the sexual orientation spectrum and our support for it being reclaimed by the Queer community after previously being used as a pejorative.

Young Children and Young Families. For reasons discussed in the report, we have paid special attention to families with children from birth to 5 years of age. As a shorthand, we call children from birth to age 5, "young children" and families with young children, "young families."

We. This report, like other of our reports, uses "our" and "we" as shorthand in many ways that are not always technically accurate. For example, "Our" affordable housing stock is too small to meet the needs of our low wage earners." (In this case, "our" would mean the small "c" county of Sonoma as a whole; or "'We" will need to build more housing for low wage earners." (In this case, developers and builders are actually the people and businesses that build more housing); or "We" need to support our leaders when investing in innovative solutions." (In this case, the "we" refers generally to members of the public). This is Generation Housing's way of saying "We're all in this together."



LANGUAGE CHOICES (continued)

Free Response Quotes. There were three free response questions at the end of our survey. We have provided about a third of them in this report, with some that we found particularly compelling featured as stand-alone responses scattered throughout the report. The others provided are aggregated on a page with the associated questions. Because most of these surveys were completed on phones, the questions were at the end of the survey, and the respondents likely did not have the luxury of proofreaders, like we did for this report, we made the decision to fix punctuation and basic spelling and grammar errors in the responses where needed. We did not change any words or change the meanings of any responses.

Houses, Single Family Homes, Multifamily Developments, and Apartments. In this report, we use "house" and "single-family homes" interchangeably, and "apartments" interchangeably with "multi-family homes" found in "multi-family developments."

Area Median Income or AMI. This is the midpoint of a region's income distribution — half of families in a region earn more than the median and half earn less than the median. The percentage of AMI refers to the income a household earns in relation to that midpoint. For example, in Sonoma County the AMI for a single household is $78,950: so a single household earning $66,550 is making 80% AMI. The chart below shows the definition of AMI for Sonoma County households and the corresponding (monthly) cost of housing that would qualify each household as moderately and severely cost burden. Cost burden is calculated by assessing the percentage of an annual household income that goes exclusively towards housing. If we combine the two calculations, a single household making 80% AMI in Sonoma County (or $66,550) would be considered moderately cost-burdened if 30% of their income went towards housing (roughly $19,965 per year or $1,663 per month); they would be severely cost-burdened if 50% of their income went towards housing (roughly $33,275 per year or $2,772 per month).

	Single Household		Household of Two		Household of Four	
	Sonoma County AMI: $78,950	Minimum Monthly Rent Equivalent of Cost Burden	Sonoma County AMI: $90,250	Minimum Monthly Rent Equivalent of Cost Burden	Sonoma County AMI: $112,800	Minimum Monthly Rent Equivalent of Cost Burden
Very Low Income: <50% AMI	Income: <$41,600	30% on Housing: $1,040	Income: <$47,550	30% on Housing: $1,180	Income: <$59,400	30% on Housing: $1,485
		50% on Housing: $1,733		50% on Housing: $1,981		50% on Housing: $2,475
Low Income: 60-80% AMI	Income: $49,920-$66,550	30% on Housing: $1,248-1,663	Income: $57,060-76,050	30% on Housing: $1,426-1,901	Income: $71,280-95,050	30% on Housing: $1,785-2,376
		50% on Housing: $2,080-2,772		50% on Housing: $2,377-3,168		50% on Housing: $2,970-3,960
Middle Income: 80-120% AMI	Income: $66,550-$94,750	30% on Housing: $1,663-2,368	Income: $76,050-108,300	30% on Housing: $1,901-2,707	Income: $95,050-135,350	30% on Housing: $2,376-3,383
		50% on Housing: $2,772-3,948		50% on Housing: $3,168-4,512		50% on Housing: $3,960-5,639
Higher Income: >120% AMI	>$94,750	30% on Housing: >$2,368	Income: >$108,300	30% on Housing: >$2,707	Income: >$135,350	30% on Housing: >$3,383
		50% on Housing: >$3,948		50% on Housing: >$4,512		50% on Housing: >$5,639

Source: County of Sonoma CDC Income Limits: sonomacounty.ca.gov/incomelimits

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What consequences have you faced, if any, as a result of high housing costs?

Stress, possibly having to relocate out of state.

50-60% AMI, Vocational School, 45-54, Latino, Queer

Cada mes estar en espera del pago del trabajo y trabajar constantemente a pesar de mi salud médica y mental.

<50% AMI, high school, 55-64, Latino

Executive Summary

This report, Making the Rent: The Human Price of Housing Cost Burden, captures the impact of rising housing costs on the well-being of Sonoma County residents. The impact of cost burden begins with the percentage of a household's income paid towards housing and extends to all household choices made to accommodate rising housing costs, such as the decision to cohabitate, to cut household finances, or to move more frequently. To highlight the growing share of household income spent on housing, we pay special attention to the financial consequences for households who now pay a majority of income on rent or mortgage, also known as the severely cost-burdened.

As a supplement to housing cost data, this report portrays a dynamic picture of a household's budget—shining a light on the sacrifices, decisions, and compromises necessary just to make the rent. In this first survey of its kind of cost-burdened Sonoma County residents, we investigate the impact of cost burden on affordability, tenancy duration, overcrowding and safety of conditions, and causes of relocation, while noting disparities in these impacts across income, occupancy, and race. By allowing respondents to describe themselves and self-report conditions not typically captured in housing data, we seek to expand the conversation around what housing choices here in Sonoma County really cost us in our day-to-day lives.

The self-reported data paints a stark picture of cost burden inequity in our community. Renters and low income families feel housing cost burden more acutely than homeowners and middle-income households. Middle-income households nonetheless remain susceptible to rising cost burden. We highlight disparities that persist for younger, nonwhite, and queer and nonbinary residents. Finally, we highlight the unique impact of housing insecurity on families with young children.

We find that housing cost burden has two primary impacts on household formation and household finances. First, cost burden shapes a number of factors related to housing security. It leads to shorter tenancy and more frequent moves. Severely cost-burdened households are more likely to live in unsafe conditions, consider cohabitation as a cost-cutting option, and are at greater risk of overcrowding and being forced to move due to rent hikes or income loss. In the long term, these factors drive the likelihood that residents will leave Sonoma County.

Second, housing cost burden reduces the share of household budgets used for essential services and basic necessities such as child care, health care, food, and other needs. Severely cost-burdened households are more likely to cut back on health care, skip dental care, and struggle to afford child care. After paying for rent and essentials, few, if any, low-income households are left with disposable income or the ability to save for emergencies, retirement, or home down payments.

These human outcomes reflect decades of policy favoring the development of detached single-family homes, rather than a range of housing options. This drove up housing costs at a rate that far outpaced income growth. We view this report as being paramount for helping local leadership contemplate policy solutions that expand housing choices available to Sonoma County residents.

MAJOR FINDINGS

Cost burden is on the rise across all households, but low-income earners, renters, and nonwhite residents are more likely to be severely cost-burdened.

- **The biggest disparities in cost burden occur between low-income earners and high-income earners.** Half of all residents earning 50-60% AMI are severely cost-burdened compared to just under 10% of the wealthiest Sonoma County residents. But middle-income households, just below 120% AMI, still experience stress over household finances year round (9-12 months) at rates equal to the lowest income earners.
- **The share of renters who experience severe housing cost burden is higher than homeowners and the disparity between cost-burdened and unburdened renters is significant.** Only 1 in 4 owners are severely cost-burdened compared to nearly 40 percent of all renters. Severely cost-burdened renters experience difficulty paying rent nearly all months (8-12 months of the year), a rate 4 times that of unburdened or moderately burdened renters.
- **Families with young children demonstrate a higher susceptibility to severe cost-burden.** They are twice as likely to be severely cost-burdened as all other households.
- **Latino households are almost 30% more likely to pay more than half their income on rent than white households.**

MAJOR FINDINGS (continued)

Severe cost burden limits where we can live, in what conditions, for how long, and are even a key determinant for why we move.

- **Difficulty paying for housing increases the likelihood of housing insecurity.** Households who experience even one month of difficulty paying for housing indicate double the rates of stress on their housing situation. Changes in income, rent, and higher mortgage rates are twice as likely to impact their ability to pay relative to those who experience no months of difficulty paying for housing.
- **Cost burden contributes to unsafe and overcrowded conditions.** The severely cost-burdened are twice as likely to live in over-crowded homes. Having even one month of the year where it is hard to pay for housing doubles the likelihood of living in overcrowded conditions. Black respondents are twice as likely to live in overcrowded households than whites.
- **Housing burden shortens the time we live in the same home.** Experiencing severe rent burden contributes to more frequent moves, and having even a single month where housing is difficult to pay reduces by half the likely duration of residency. Lower income residents overwhelmingly cite unsafe housing conditions as the principal reason for moving.
- **Residents are on the fence about staying in Sonoma County within the next five years.** Younger residents, young families, and those with less educational attainment are more likely to consider leaving Sonoma County, most commonly due to housing costs. Sonoma County's youngest residents are most likely to predict a future move out of the County; 15-24 year olds rank their likelihood of leaving in the next 5 years nearly twice as high as that of respondents age 65+.

Severe housing cost burden stresses household finances, diminishes savings, and forces cuts to spending on health care.

- **Housing cost burden contributes to skipping health care.** Households struggling to afford housing almost every month were 6 times more likely to skip health care than households who never struggle to pay for housing. Severely cost-burdened households are twice as likely to report skipping a physical, mental, or dental care appointment at least once in the last year.
- **Cost burden contributes to food insecurity.** Half of all severely cost-burdened households in Sonoma County struggled to afford food at some point in the last 12 months.
- **Child care is routinely cut.** Roughly 1 in 3 families with young children reported an inability to pay for childcare at least once in the last 12 months; 1 in 4 indicated an inability to afford preschool at least once.
- **Savings are diminished.** In their responses, residents overwhelmingly named greater savings as the number one use of expenses if they did not spend such large portions of their budget on housing.

Housing cost burden and household finances are a significant source of stress for a vast majority of our residents.

- **Nearly 80 percent of all respondents experienced stress about household finances at least some of the year.** One third of 25- to 44-year-olds report household financial stress year-round. Just over 80% of nonbinary Sonoma County respondents report experiencing stress about household finances over half the year. Black and Latino households report a higher frequency of feeling stressed about being forced to move in the last year than white households.

This report is intended to help readers understand how housing cost burden impacts the people in our community, to better define safety, stability, and comfort in housing, and to inform critical decisions related to housing and services provided to those who suffer housing cost burden. This report can also help to determine how we can meet the varied housing needs of our community now and in the future.

SECTION 1

Snapshot of Sonoma County Households & Houses

Sonoma County's overwhelming reliance on detached single-family homes (houses) is the defining feature of its housing market. It shapes everything from the median cost of housing, the breakdown in renters versus owners, and the size of our households. It limits the range of housing choices Sonoma County residents have and raises the question of how those options (or lack thereof) shape where we live, with whom we live, and at what cost — and whether those choices are due to preference or to limited options.

In this section, we seek to describe how features of Sonoma County's housing landscape, including its greater portion of single-family, owner-occupied housing, buck statewide household trends. The county stands out for its greater percentage of young residents who own rather than rent, its below-average population growth[1] among Bay Area cities,[2] and its relative decline[3] in average household size since 2010 despite the national trend upwards.[4] These outcomes may be reflective of availability rather than preference and may fail to prepare Sonoma County to meet emerging needs.

The results of our Housing Cost Burden Survey also show how housing availability may shape emerging patterns of in- and out-migration from the county. The disproportionate cost burden among younger residents and declining population of younger families is not unique to Sonoma County but may be exacerbated over the next 5 years by its limited housing stock.[5] (See our Methodology section for more information on who our survey respondents were and how the survey was conducted.)

"At Catholic Charities, we see every day the critical role that stable, affordable housing plays in preventing homelessness. Without affordable housing, individuals and families are vulnerable to a range of challenges that can lead to homelessness, from job loss to medical emergencies. That's why we're committed to not only providing shelter and support to those experiencing homelessness but also to advocating for the development of more affordable housing in our region. When we invest in housing, we're investing in people's futures. Housing is the foundation for stability, health, and well-being, and by investing in it, we're investing in people's futures."

—Jennielynn Holmes, CEO, Catholic Charities of the Diocese of Santa Rosa

Snapshot: Renters & Homeowners

HOUSING TENURE SKEWS HEAVILY TOWARDS OWNER-OCCUPIED

Homeownership remains the primary option for occupancy among residents of Sonoma County. According to our survey, ownership rates across the county are at 61 percent, which is consistent with Census data.[6]

But renting still remains an important option for Sonoma County residents, with over half of the County's residents ages 15-34, and 40 percent of households between the ages of 35-44 renting. Black and Latino households are more likely to occupy rented units, with over half of all those households renting. Finally, nearly 1 in 4 Sonoma County seniors continue to rent, which is consistent with statewide figures. Researchers at the Urban Institute predict that the number of seniors who rent will rise, hitting 33 percent by 2040.[7] Whether we build rental options to keep pace with need remains a critical challenge moving ahead.

Given this importance, Sonoma County experiences a deficit of affordable rental options. While home-ownership rates are higher than the statewide average of 55 percent, rental units supply more than half of the housing for lower AMI households and nearly one quarter of the housing for moderate-income households.[8] Yet in Sonoma County, only 1 in 4 owners are severely cost-burdened compared to nearly 40 percent of all renters who find themselves paying more than half of their income towards housing. By improving the stability and affordability of rental units, we can increase the health of our local housing system and decrease the pressure on renters, especially low-income renters, who are twice as likely as homeowners to report year-round stress about being forced to move due to rent, increases in rent, and unexpected expenses.

Snapshot: Renters & Homeowners

KEY FINDINGS

FIGURE 1. Home Occupancy Status, by Age: Home ownership rates increase with age groups but level off after age 45, with nearly 70% of all respondents over age 45 owning their homes.

Renting is not exclusive to younger households: just over 1 in 4 residents age 65+ rent.

Owners
Renters

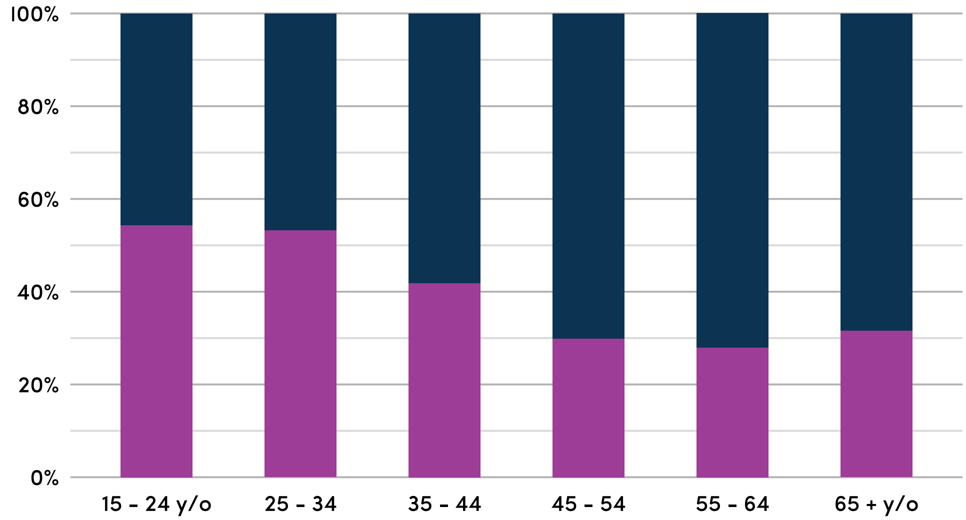


FIGURE 2. Home Occupancy Status, by AMI: Rental units supply more of the housing for residents who make less than 60% of the region's Area Median Income than for other groups.

Owners
Renters

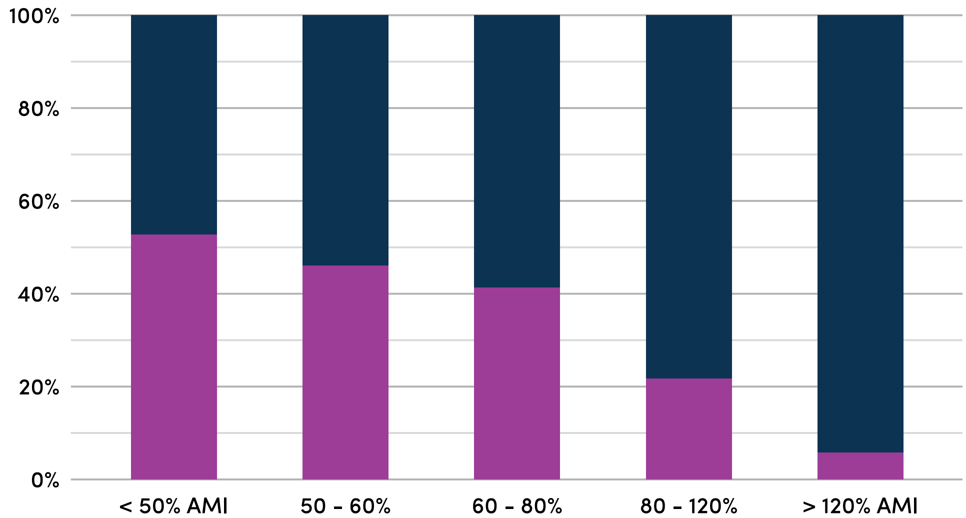
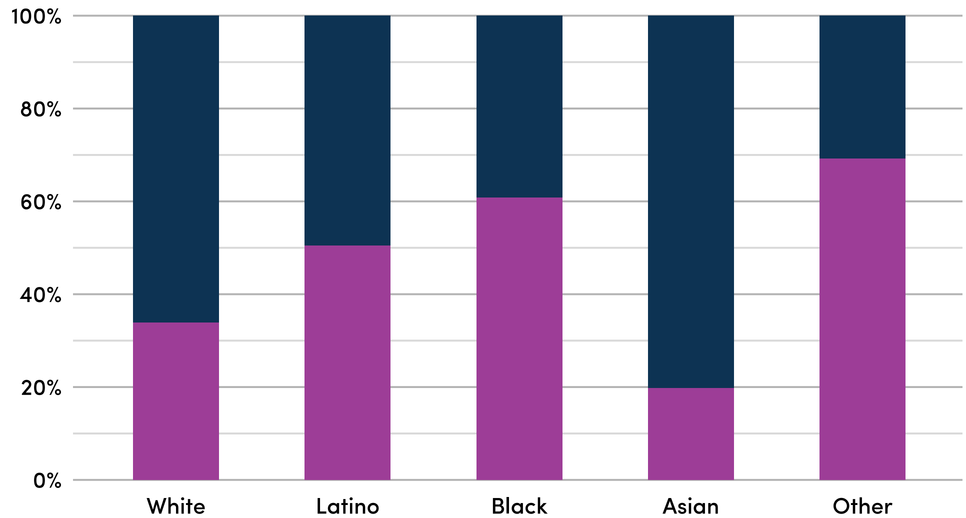


FIGURE 3. Home Occupancy Status, by Race: Black (59%) and Latino (50%) households are more likely to rent than white (34%) households.

Owners
Renters



Snapshot: Renters & Homeowners

YOUNGER HOMEOWNERS AND RISING COST BURDEN

Younger Sonoma County residents (under the age of 45) are just as likely to rent as to own, but are also more likely to own than similarly aged residents across California.[9] Homeownership rates among 18- to 30-year-olds continues to fall statewide, in part driven by millennial preference for urban cores.[10] But while homeownership rates for California's younger residents have hovered around 20 percent since 2000, in Sonoma County, nearly 45 percent of 25- to 34- year-olds own their home.

While early homeownership may seem like it indicates the success of the American Dream, we also note a pattern of rising housing burden among younger households. These same households also indicate less of an ability to save, removing a safety net important to homeownership. Combined with larger student debt and stagnant wages, we find respondents under the age of 45 experience extreme cost burden well above the county average. While 1 in 3 Sonoma County residents pay more than half of their income towards housing, more than half of those aged 25-34 experience severe cost burden. More rental options also might prove more effective in attracting and retaining younger workforce members.

KEY FINDINGS

FIGURE 4. Difficulty Affording Housing Month-to-Month, by Age: 60% of 25- to 44-year-old households struggle paying housing costs at least 3 months out of the year, nearly double the rate of their counterparts ages 55 and older.

0 Months
1-2 Months
3-12 Months

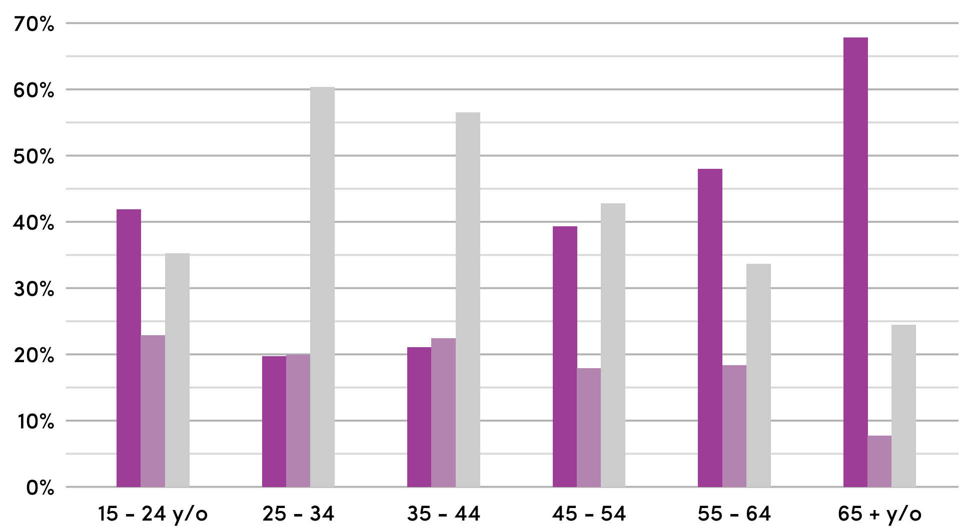
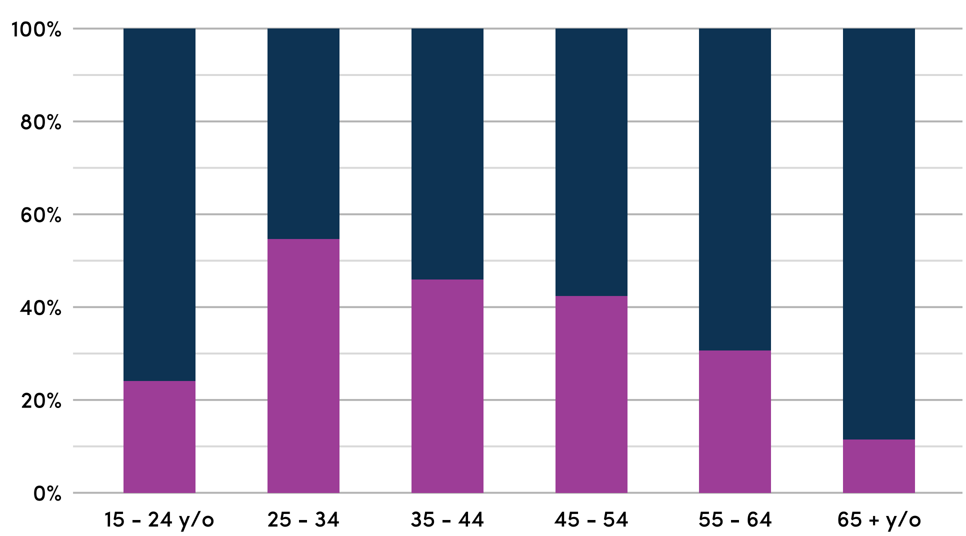


FIGURE 5. Households Suffering Severe Cost Burden, by Age: The young are more likely to be cost-burdened. Over half of younger households (25-34) pay more than 50% of their income to rent or mortgage.

Other Households
Severely Cost-Burdened



Snapshot: Apartments & Single Family Homes

MOST HOUSEHOLDS RESIDE IN SINGLE-FAMILY HOMES

Houses, as opposed to multifamily apartments, remain the most common housing typology in Sonoma County's stock. Nearly 70 percent of Sonoma County residents live in single-family homes. Consistent with our findings in the 2022 State of Housing Report that single-family homes make up 51 percent of rental units, renters in our survey are evenly split between houses and apartments.[11] By default then, single-family homes remain a substantial source of housing in the county across demographic groups.

Single-family homes alone cannot meet the varied needs of a community or its community members. Residents of Sonoma County face limited options when it comes to choosing between a house or apartment. Sonoma County's distribution of apartments is consistent with the state average of 17 percent. But California has historically built fewer apartments than states like New York, where nearly 1 in 4 residents live in an apartment.[12]

KEY FINDINGS

FIGURE 6. Type of Home, by AMI: **More than half of all residents earning below 80 percent of the Area Median Income live in houses.**

Compared to those earning above 120% AMI, who live almost exclusively in houses, apartments supply 1 in 5 moderate-income households and up to 1 in 3 households earning 60-80% AMI.

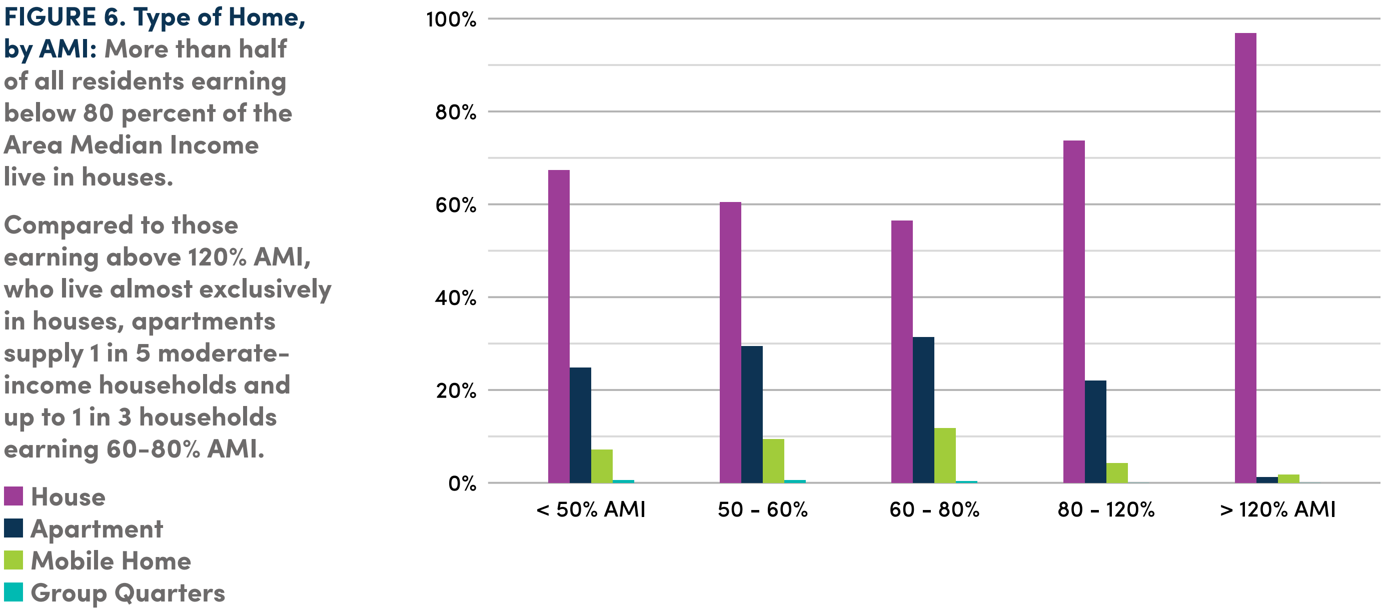
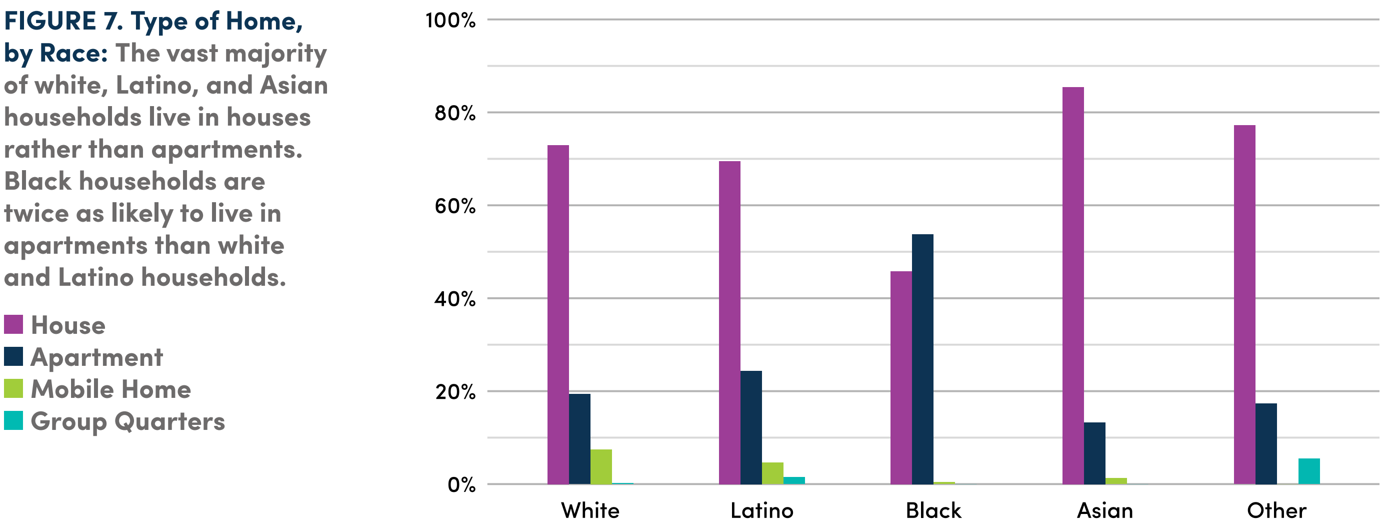


FIGURE 7. Type of Home, by Race: **The vast majority of white, Latino, and Asian households live in houses rather than apartments. Black households are twice as likely to live in apartments than white and Latino households.**



Snapshot: Apartments & Single Family Homes

LIMITED APARTMENT STOCK FOR DIVERSE NEEDS

Still, apartments in multifamily housing developments play a critical role in a diverse housing market. Our survey shows that apartments are far more likely to be occupied by moderate and lower-income residents than by those earning above 120 percent AMI. Renters are more likely to live in smaller homes with 1.5 fewer rooms on average. Likewise, we find apartments are more likely to attract younger families and residents, Black households, and those with technical and associates degrees.

Multifamily housing also provides cities with greater flexibility in affordability, efficient land use, and for climate smart development in urban cores, on transit corridors, and in walkable neighborhoods. As these options grow in demand among younger families and residents, Sonoma County should consider apartments as a strong option to meet this need.[13]

KEY FINDINGS

FIGURE 8. Type of Home, by Age of Occupant: Although houses are still the most common type of home in Sonoma County across all age groups, apartments are most predominant among 24- to 34-year-olds (40%) and 35- to 44-year-olds (34%) compared to under 9% of residents age 55 and older.

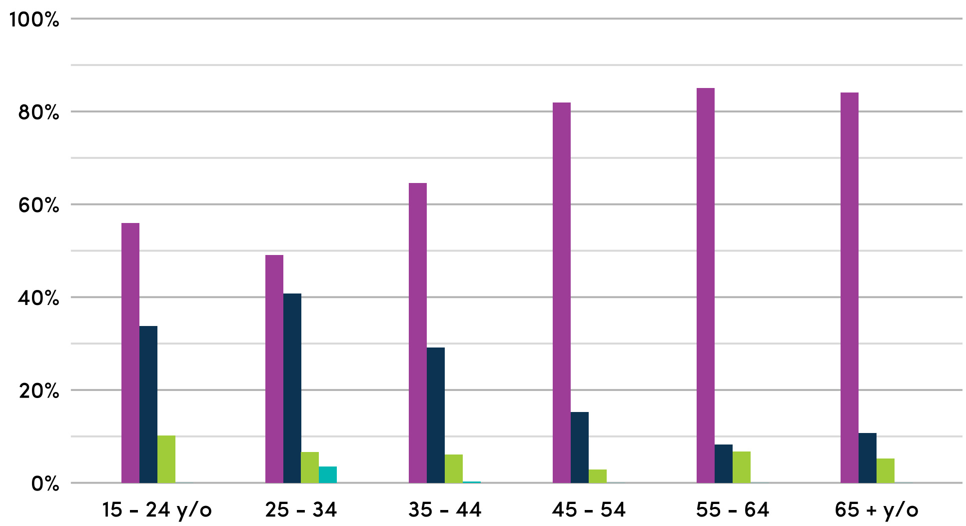
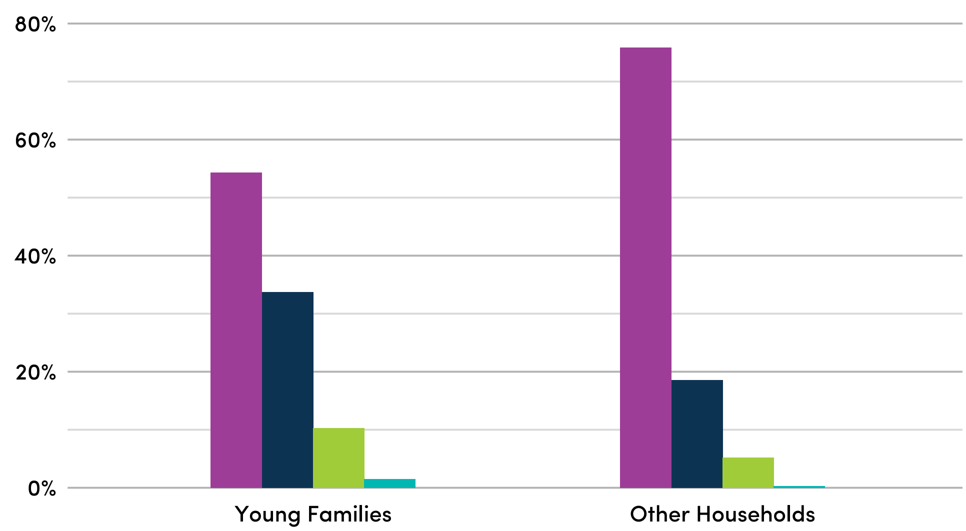


FIGURE 9. Type of Home, by Type of Family: Apartments are twice as common among families with young children than households without young children. One in 3 families with children under 5 years old live in an apartment.



Snapshot: Average Size of Households

HOUSEHOLD SIZE IS LARGER IN SONOMA COUNTY

According to the United States Census Bureau, the average household size in California is approximately 2.92 persons.[14] While our research shows that the average household size among our respondents is just over 3 occupants, when we parse out the data for families reporting children aged 5 years or younger, a different narrative emerges. For this population, the average household size is approximately 4.5 persons. This could be a contributing factor driving the migration of young families out of this region. Our 2022 State of Housing Report reveals that between 2000 and 2019, the overall share of young families declined for most jurisdictions in Sonoma County, suggesting that supposition bears out.[15]

Latino respondents reported an average household size of 3.75 people while Black respondents reported 2.75 people. Latino respondents live in homes that are approximately one room larger than Black respondents.

If you didn't have to pay your rent or mortgage, how would your spending habits change, if at all?

I would be able to afford my medication and afford better health care, take my kid to a better school. Even move to a better neighbourhood.

Family with young children, 60-80% AMI, vocational school, 35-44, Black, Queer

Snapshot: Average Size of Households

KEY FINDINGS

FIGURE 10. Average Household Size, Adults and Young Children, by Age: Household size diminishes as respondents' age increases.

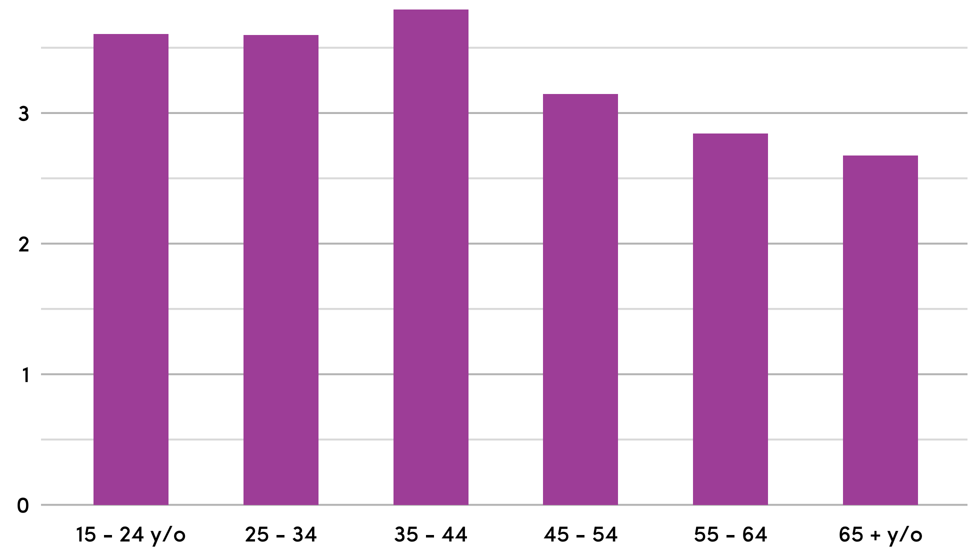


FIGURE 11. Average Household Size, Adults and Young Children, by Race: Latino respondents reported an average household size of 3.75 people, higher than the average household size of white respondents of 3 people.

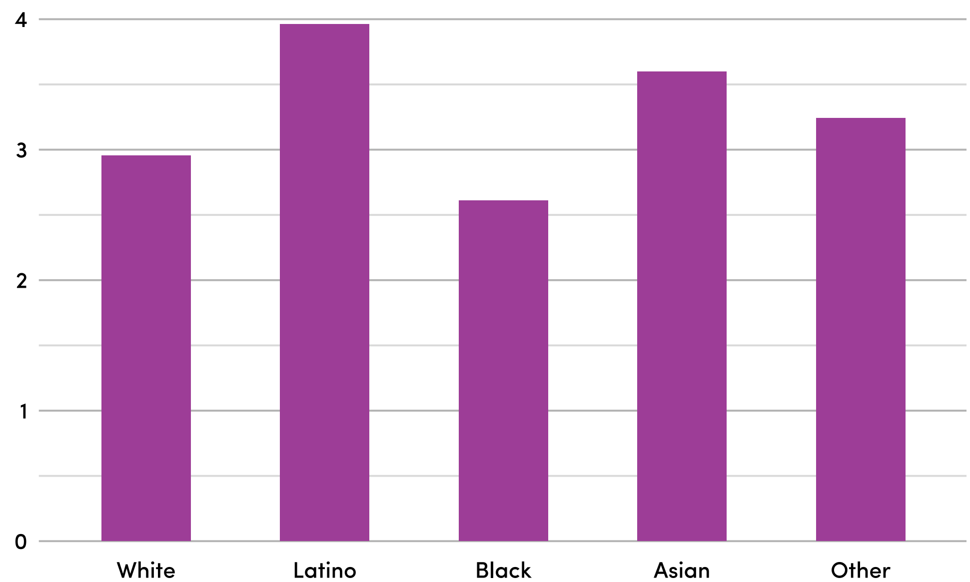
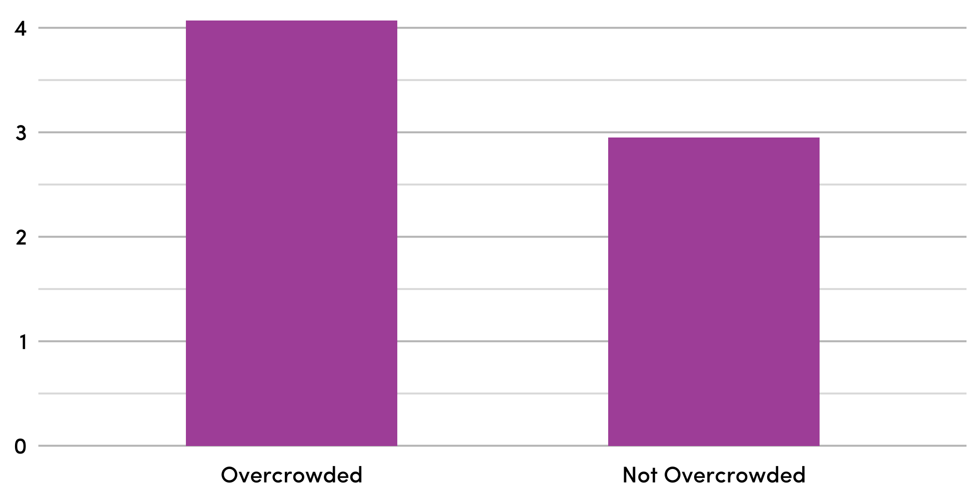


FIGURE 12. Average Household Size, Adults and Young Children, by Crowding: Those that self-reported a sense of overcrowding in their household on average have 1 more person per household.



Snapshot: Average Size of Households

HOUSEHOLDS WITH MINORS AND CHILDREN ARE DECLINING

According to the Press Democrat, the declining population of Sonoma County is connected to the declining population of residents under the age of 54 and the increasing number of residents over the age of 55. As the article states, "While it's still a bit too early to draw sweeping conclusions, that points to potentially worrisome developments."

Households with children under the age of 18 make up 21.3 percent of households in Sonoma County. This is lower than the state average of 31.4 percent of households with children under the age of 18.

This is also consistent with the swiftly declining enrollment in Sonoma County's schools. Sonoma County is on track to lose 15 percent of its students by 2028, compared to 7 percent statewide; only 5 of 58 California's counties have higher enrollment decline rates.[16]

When broken out by race, BIPOC households report a larger average number of children per household than white households, and Black respondents were more than twice as likely than white respondents to respond yes to having children under the age of 5 living in their household. This indicates that efforts that target families with children aged 0 to 5 can also have an impact on Black families who continue to feel the effects of structural racism.

KEY FINDINGS

FIGURE 13. Average Number of Children Under 18, by Age: **The national average number of children per household is 1.95, however, our respondents reported a much lower average, with 25- to 34-year-olds reporting slightly above 1.0 child per household and 35- to 44-year-olds reporting 1.2 children per household.**

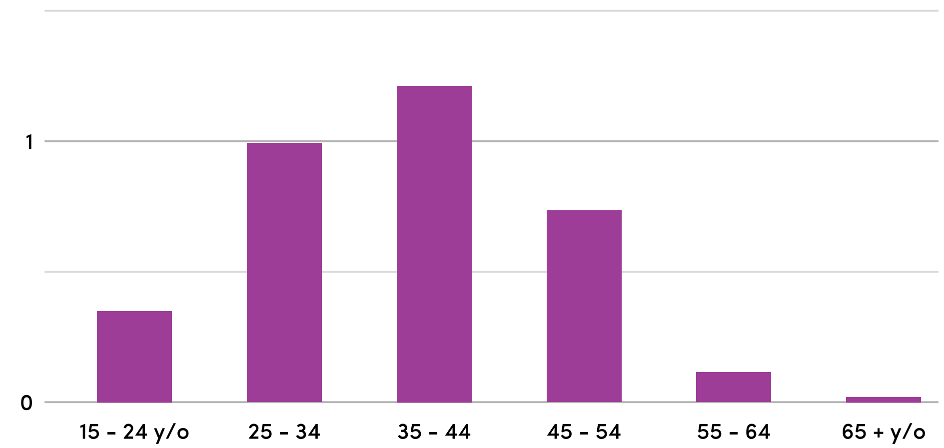
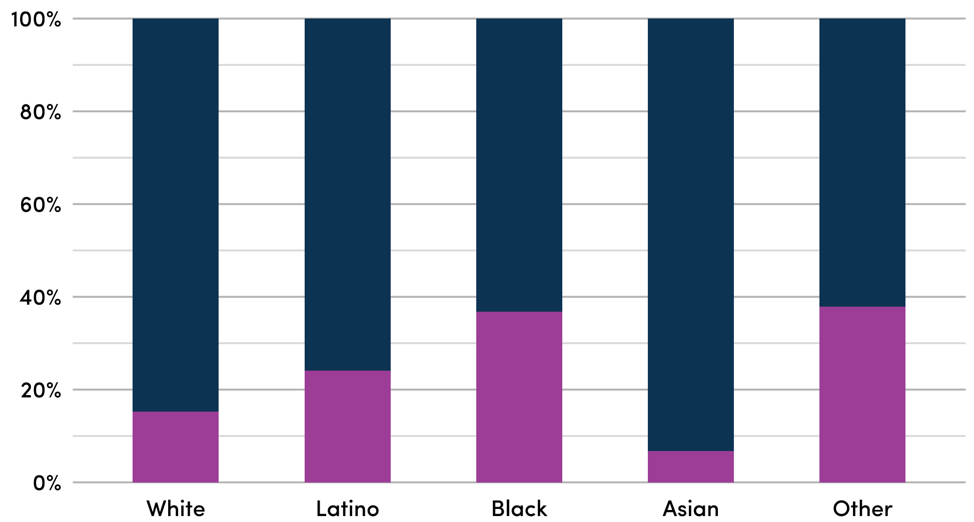


FIGURE 14. Households with Young Children, by Race: **Black respondents were more than twice as likely to have children under the age of 5 living in their household.**

Other Households
Young Families



The ability to buy shoes for my son. Enjoy life. And all I do is stress about money and bills. It's torture. Sonó muy cuidadosos en los gastos y siempre compramos lo necesario incluso e buscado especiales o cupones para poder comparar la despensa en casa. Loss of hope to one day buy a house, that dream seems far far away every day. Homeless. No tener dinero para salir un fin de semana con la familia y eso estresa mucho. I am one of the most fortunate people in Sonoma County or America; I have a HUD Voucher because I am disabled. I do as much volunteer service in our community as my health impositions allow to say thank you, America, for helping me to survive and be safe. Es algo exageradamente costoso dar pagos de renta y no pueda ver un control de rentas para personas de bajo ingreso ya que las listas de apartamentos de bajos ingresos nunca avanzan porque las personas que viven ay tienen más de 10 años viviendo ay y no dan la oportunidad a nuevas familia que de verdad tenemos o queremos la oportunidad ay para poder comprar una casa. Can't afford to buy food. We eat what little we have and get from my kids school. Living paycheck to paycheck. Hay meses que solo se trabaja para la renta. Unable to get ahead, unable to have a savings, unable to buy a home. No encontrar vivienda accessible y vivir con mis suegros en su casa. We will never be able to own a home here. Estrés, lo pienso para salir porque la gasolina es muy cara. Homelessness. I found housing through SHARE after 21 years of homelessness. Estrés y falta de interés. Having to look for employment out of county and plan to leave because I cannot afford to live here and definitely never afford to raise a family here. Mas stress, trabajar mas, privarme a mi y a mi familia de salidas de compras y de diversion, ya que todo implica dinero.

What consequences have you faced, if any, as a result of high housing costs?

The likelihood of purchasing a home independently is virtually non-existent unless I have help from parents or inheritances. No tener un lugar apropiado para que vivan mis hijos. Tolerando quedarme sin comer, o comer solo de la calle. Compartir un lugar de vivienda sucio y con todo tipo de personas. If I ever were to be single, I would not be able to afford to live in Sonoma County without roommates and even then the word afford is still pretty paycheck to paycheck without vacations or other perks. This is part of the reason I am considering not having children. No poder adquirir una casa propia por lo caro que está para comprar. Unable to have fun experiences with family, higher credit card balances, lack of providing extra curricular for kids. Cómo conseguir una renta Accesible o dependiendo de mis ingresos. Keeping our family of three in a one-bedroom apartment because affordable two bedroom apartments are hard to find. While our incomes would allow us to afford one, high childcare costs make it difficult to have extra money for housing. I'm 25 and have given up hope of ever being a homeowner in the state of California. Caminar al trabajo por que ya no se alcansa para la gasolina. Kidney failure, kidney transplant, hospital situations. Muy costoso porque estoy pagando el doble de renta que pagaba el año pasado. Eviction notices, late rent fees, anxiety, depression, relying on aid from others to pay rent. The constant threat of home-lessness. Comprar menos comida y dejar de pagar recibos de primordiales en el hogar. Brings me pressure, every day is very depressed. Embarrassed. Deudas de tarjeta de crédito. Mental health stress because I work 14 hour days back to back with no full days off, but I cant afford to miss work. Having to deal with certain behaviors or horrible situations just to stay here. Pagar recargos por atrazo.

SECTION 2

Cost Burden & Financial Stress

A household is considered cost-burdened if it spends 30 percent or more of their income towards housing costs, including utilities, and severely cost-burdened if it spends more than 50 percent. This is set by the United States Department of Housing and Urban Development (HUD) and followed in California and throughout the county to assess the severity of housing affordability challenges in an area and as one metric to determine eligibility for various housing benefits.[1]

Cost burden is easily measured and understood, but it's not simple — not all cost burden is equally consequential.

For example, a family of 4 with a $400,000 annual income paying 50 percent of that, or $200,000, for its housing and utility costs is, by definition, "extremely cost- burdened," but that family is left with $200,000 to meet all of its other needs. This is a different practical experience than that of a family of 4 paying 50 percent of a $40,000 annual income to keep a roof over its head and leaving only $20,000 a year to meet all other basic needs. This family's cost burden would clearly weigh much more heavily. Thus, the cost-burdened threshold is most useful for understanding the experiences of low- and middle-wage income households.

And while both renters and homeowners can be cost-burdened, the long-term impact may be very different. The tax code allows homeowners to deduct the interest they pay, and paying down the principal of a mortgage can, depending on the market, build equity, and so serves as a form of investment or savings. Indeed, homeownership is one of the most powerful ways to create individual economic stability, build generational wealth, and save for retirement. Rent, on the other hand, is not tax-deductible, and provides no future benefit; it is simply money spent.

"As someone who has been in education for 28 years and has worked as a middle school principal, I've seen firsthand the struggles that our educators face in finding affordable housing in Sonoma County. I know teachers who have had to live with their parents into their 30s just to get ahead. I've also experienced housing insecurity myself in the past, which has given me a deep appreciation for the impact that stable and affordable housing can have on a person's life. To have a strong teaching force and have teachers who are committed to the kids in our county, it's essential that we invest in housing that our educators can afford. They deserve to be able to live and work, start a family, and put down roots in the community they care about."

—Jason Lea, Executive Director, North Coast School of Education

Cost Burden & Financial Stress

SEVERE HOUSING COST BURDEN IS RISING

The severely cost-burdened comprise a growing portion of Sonoma County households. Nearly one-third of all respondents (32 percent) spend over half of their income on housing, draining discretionary incomes, and inhibiting what gets spent in our local economy. Sonoma County's rate of severely cost-burdened households are slightly higher than the statewide[2] and national average.[3] As these rates grow, the ranks of the severely burdened include more of every income category. In our survey, 4 in 10 households aged 45- to 54-years-old report severe cost burden, despite on average having a higher income and higher homeownership rates. This is a direct result of decades of housing costs outpacing income growth.[4]

Renters and low-income residents are more likely to be severely cost-burdened. While severely cost-burdened owners experience more difficulty paying their mortgages than owners who are not severely cost-burdened, this discrepancy is far greater among renters. Severely cost-burdened renters experience difficulty paying rent nearly all months (8 to 12 months of the year), a rate 4 times that of their unburdened or moderately burdened counterparts. Severe cost burden predicts many other financial stressors among Sonoma County residents.

Cost Burden & Financial Stress

KEY FINDINGS

FIGURE 15. Households Suffering Severe Cost Burden, Renters vs. Owners: Renters are more likely to be severely cost-burdened than homeowners. Only 25% of homeowners in Sonoma County are cost-burdened versus nearly 40% of all renters.

■ Other Households
■ Severely Cost-Burdened

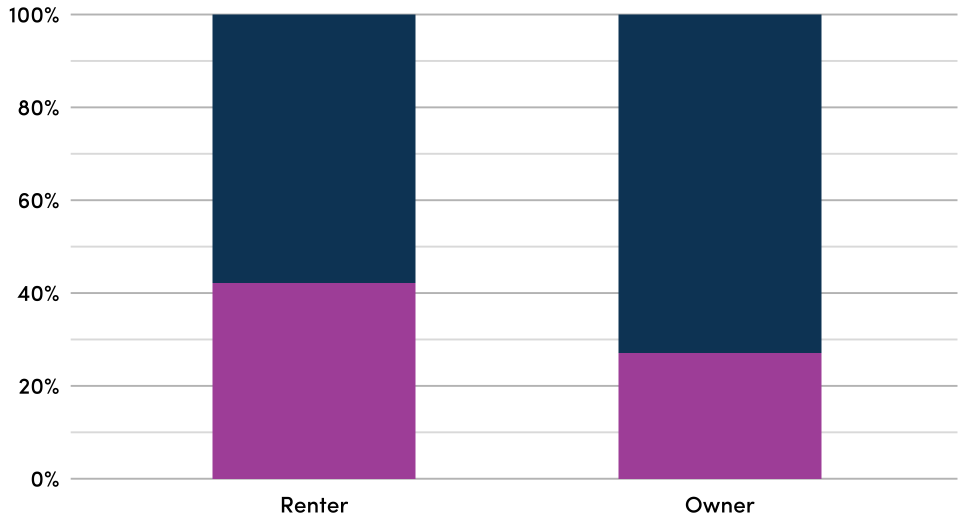


FIGURE 16. Households Suffering Severe Cost Burden, by AMI: The share of households suffering severe cost burden decreases with rising income, from a high of 50% among residents earning 50-60% AMI to under 10% of the wealthiest Sonoma residents.

■ Other Households
■ Severely Cost-Burdened

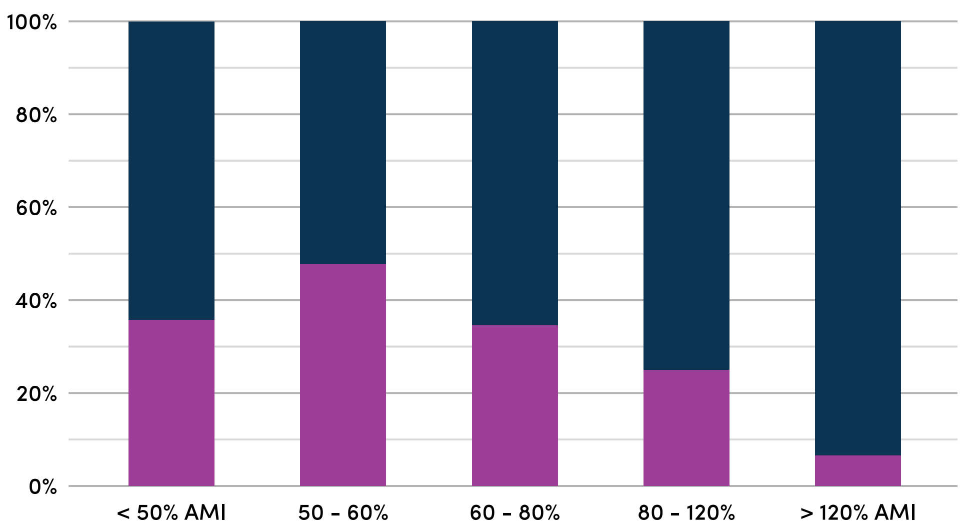
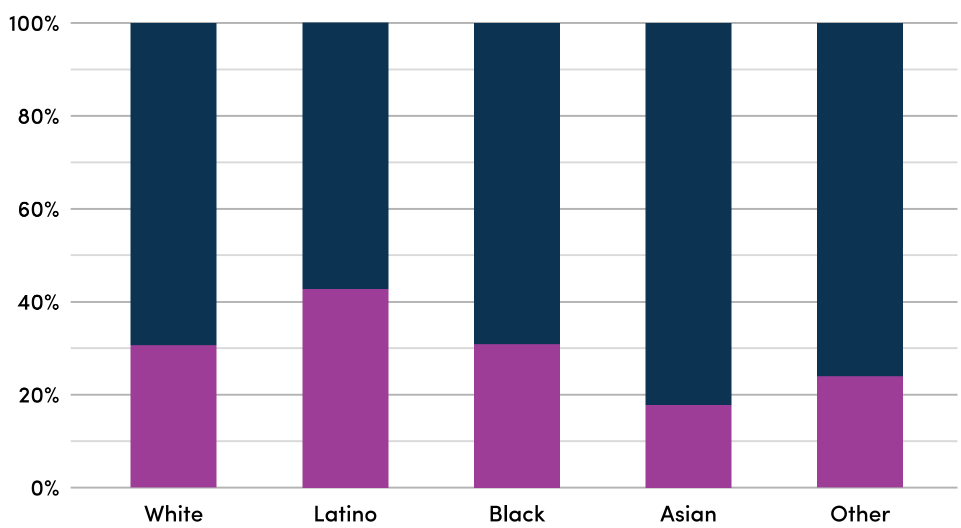


FIGURE 17. Households Suffering Severe Cost Burden, by Race: More Latino households (43%) pay at least half of their household incomes towards housing than white households (30%).

■ Other Households
■ Severely Cost-Burdened



Cost Burden & Financial Stress

THE CHANGING DYNAMIC BETWEEN EXPENSES AND INCOME

Our self-reported rate of severe cost burden allowed respondents to tell us whether in a "typical month" they paid over half of their income towards housing. Our self-reported rates are slightly higher than our own data estimates in the 2022 State of Housing Report, suggesting that allowing residents to self-report levels of housing burden may capture a dynamic relationship between household income and expenses.[5]

For example, a household that is moderately cost-burdened for some part of the year may experience extreme burden during other parts. Further, how someone calculates monthly housing-related costs may differ depending on whether they must make repairs, safety upgrades, or needed renovations that month.

Self-reported measures of cost burden are highly predictive of difficulty paying rent year-round.

KEY FINDINGS

FIGURE 18. Impact of Month-to-Month Affordability on Cost Burden: 75% of households who have difficulty paying rent year round (8-12 months) are severely cost-burdened compared to 30 percent among those who struggle to pay for housing only 1-2 months of the year.

Other Households
Severely Cost-Burdened

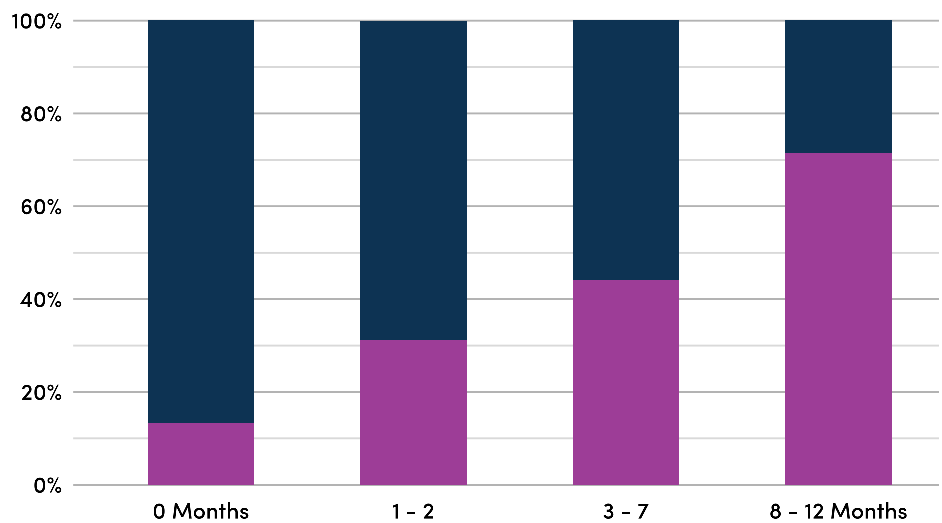
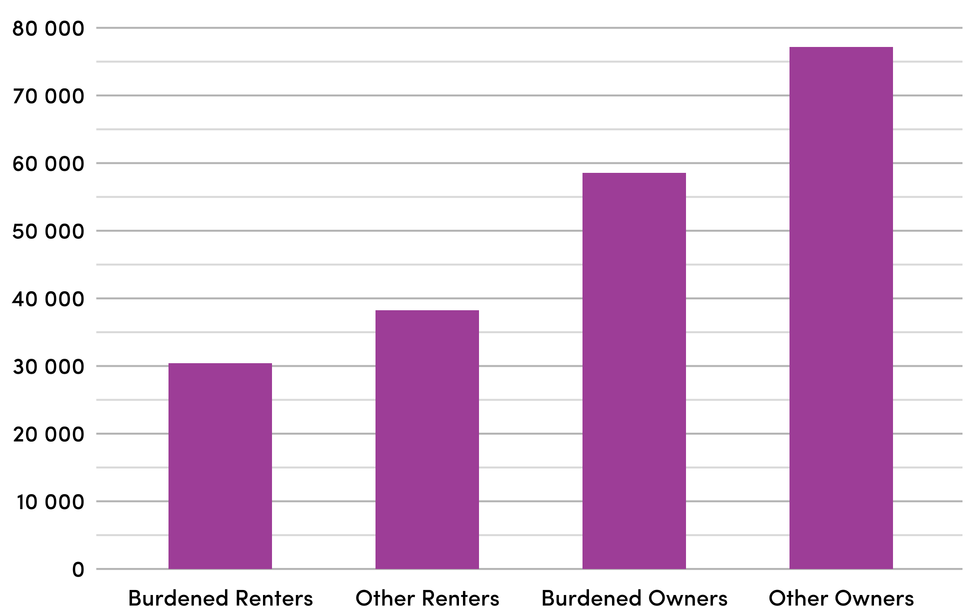


FIGURE 19. Effect of Occupancy Status and Cost Burden on Income: Severely cost-burdened renters earn about half the income as severely cost-burdened owners.



Cost Burden & Financial Stress

DIFFICULTY PAYING HOUSING COSTS INCREASES WITH COST BURDEN

As noted in our introduction, lower-income households will feel cost burden more acutely than a higher-income household that is also cost-burdened. Lower-income households may experience more difficulty in making housing payments, as housing costs comprise the same percentage of much smaller household budgets. To capture the disparate impact of cost burden on the difficulty of making payments, we asked respondents to note the frequency with which they had difficulty meeting rent or mortgage payments along with the stress caused by completing a housing payment.

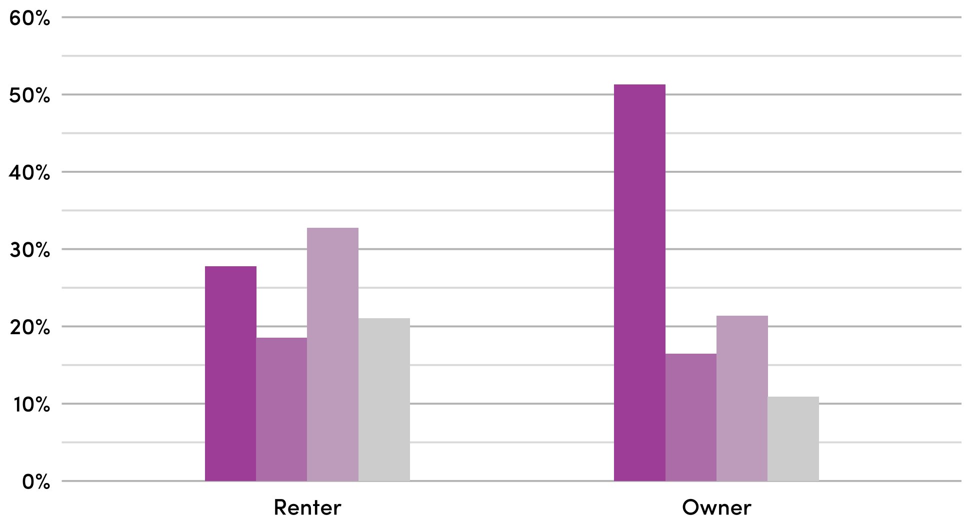
We found that difficulty paying rent grows as income declines. While the only group who is fully insulated from difficulty for most of the year are those earning above 120 percent AMI, owners are nearly twice as likely as renters to experience no difficulty paying for housing at any point during the year. This is why difficulty paying rent or mortgage is reported at a higher frequency by Black and Latino households, which on average have more of their income going towards housing while also earning less than their white counterparts — white households earned 30 percent more than Latinos, 40 percent more than Blacks, and 20 percent more than Asians.

The frequency with which households struggle to pay for housing is also indicative of additional outcomes. For example, we found that the more months of the year one experienced difficulty paying rent, the more likely a member of the household had been homeless in the past year. A single month of missed rent can have dramatic effects on housing stability.

KEY FINDINGS

FIGURE 20. Difficulty Affording Housing Month-to-Month, Renters vs. Owners: Half of all renters experience difficulty paying rent at least some months of the year and are twice as likely to experience difficulty every month relative to homeowners.

- 0 Months
- 1-2 Months
- 3-7 Months
- 8-12 Months



Cost Burden & Financial Stress

KEY FINDINGS

FIGURE 21. Difficulty Affording Housing Month-to-Month, by Age: 1 in 3 respondents ages 25-34 and ages 35-44 reported difficulty paying for housing 3-7 months per year, while 1 in 4 respondents ages 25-35 and 1 in 5 ages 35-44 expressed difficulty paying for housing nearly year round.

- 0 Months
- 1-2 Months
- 3-7 Months
- 8-12 Months

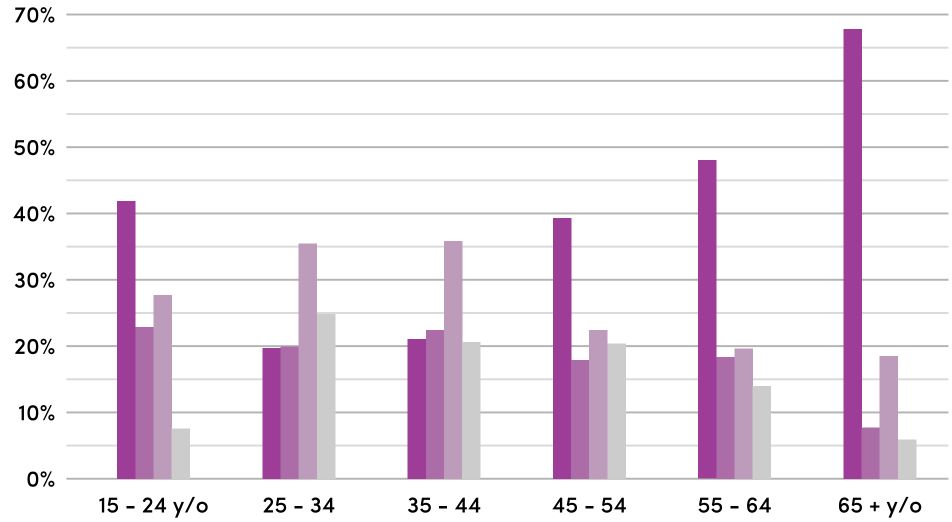


FIGURE 22. Difficulty Affording Housing Month-to-Month, by Race: Around one third of Black and Latino households report difficulty paying housing costs some months out of year compared to 20% of white households.

- 0 Months
- 1-2 Months
- 3-7 Months
- 8-12 Months

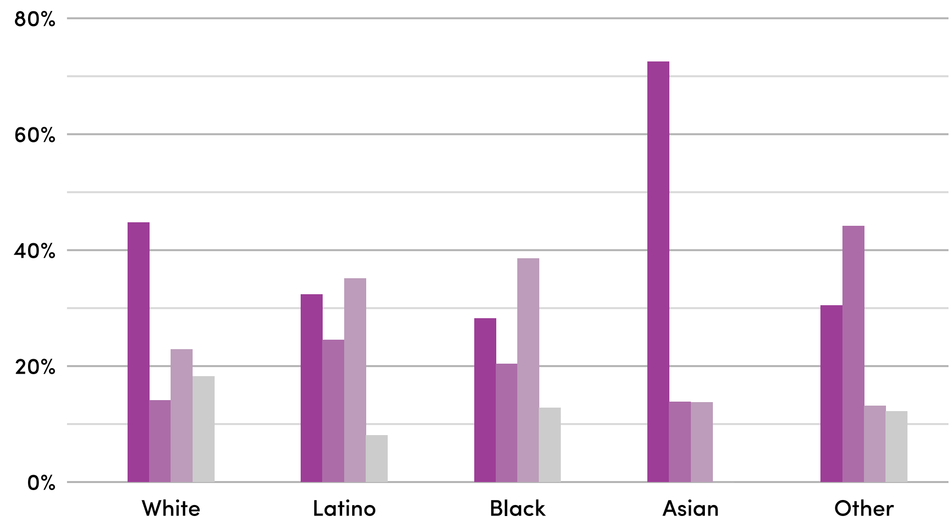
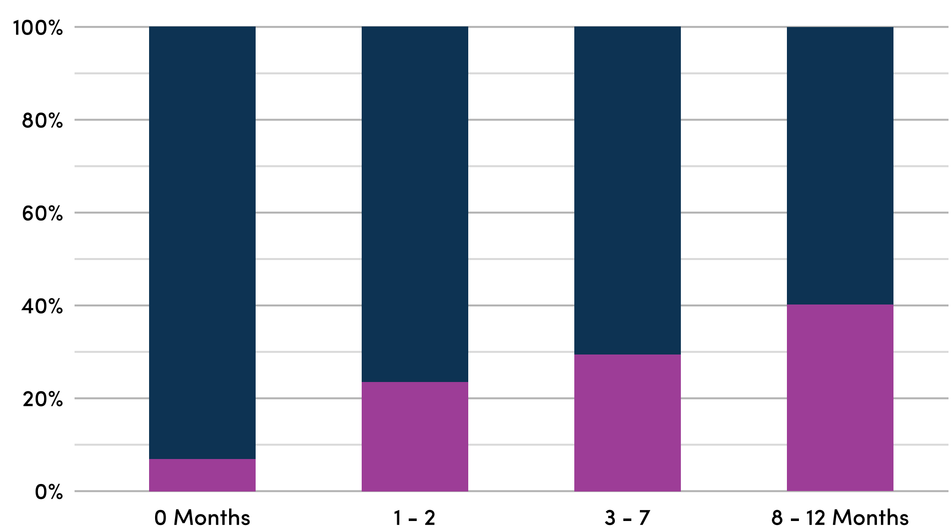


FIGURE 23. Association between Homelessness and Month-to-Month Affordability: 40% of households who experienced difficulty paying for housing nearly all months out of the year had one member of their household experience homelessness in the past year.

- Other Individuals
- Experienced Homelessness



Cost Burden & Financial Stress

FINANCIAL STRESS INCREASES WITH COST BURDEN

The stress over monthly household financial instability appears to be the new normal for many.

Our survey looked at how housing burden contributes to overall stress on remaining household finances.

The majority of Sonoma County respondents reported having felt stressed about monthly household finances during at least half of the year. In fact, very few demographic factors predicted a significant decrease in stress. For example, educational status offers little insulation from financial stress: roughly three-quarters of all groups — from those with some high school degrees to bachelor and master's degrees — report stress around household finances over half of the year.

We did find, consistent with nearly every other question, that the biggest disparities occurred between renters and homeowners and the cost-burdened and unburdened. Renters are more likely to express year-round stress over household finances than owners, and severely cost-burdened renters express even higher stress on household finances than severely cost-burdened owners.

KEY FINDINGS

FIGURE 24. Impact of Month-to-Month Affordability on Financial Stress: **70% of households who experiece difficulty paying for housing costs year round are constantly stressed about finances.**

Never
Rarely
Sometimes
Constantly

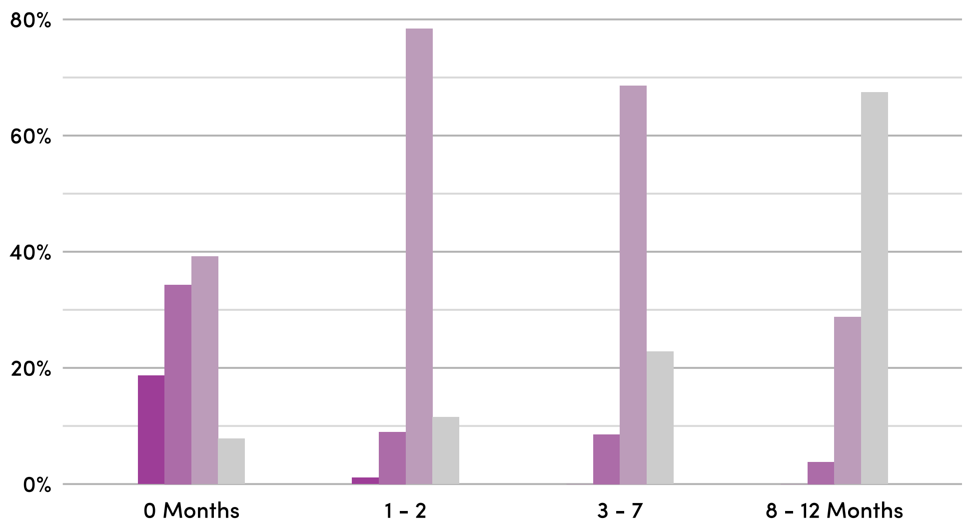
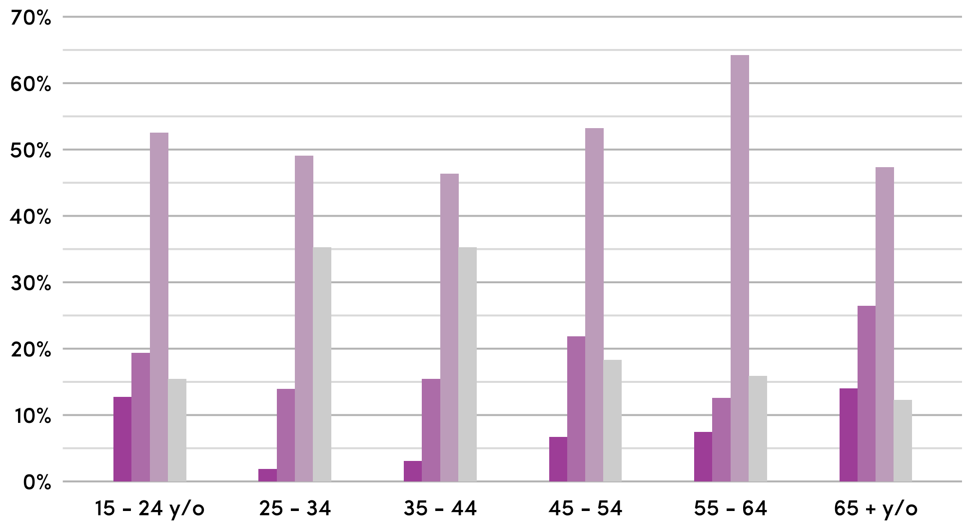


FIGURE 25. Household Financial Stress, by Age: **One third of 25- to 44-year-olds report household financial stress year-round.**

Never
Rarely
Sometimes
Constantly



Cost Burden & Financial Stress

KEY FINDINGS

FIGURE 26. Household Financial Stress, by Gender: Just over 80% of nonbinary Sonoma County respondents report experiencing stress about household finances sometimes or constantly.

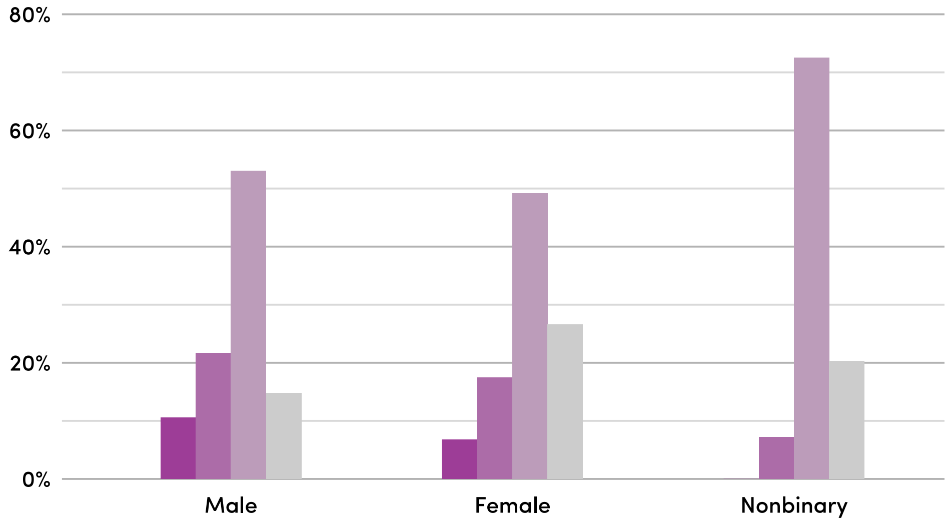
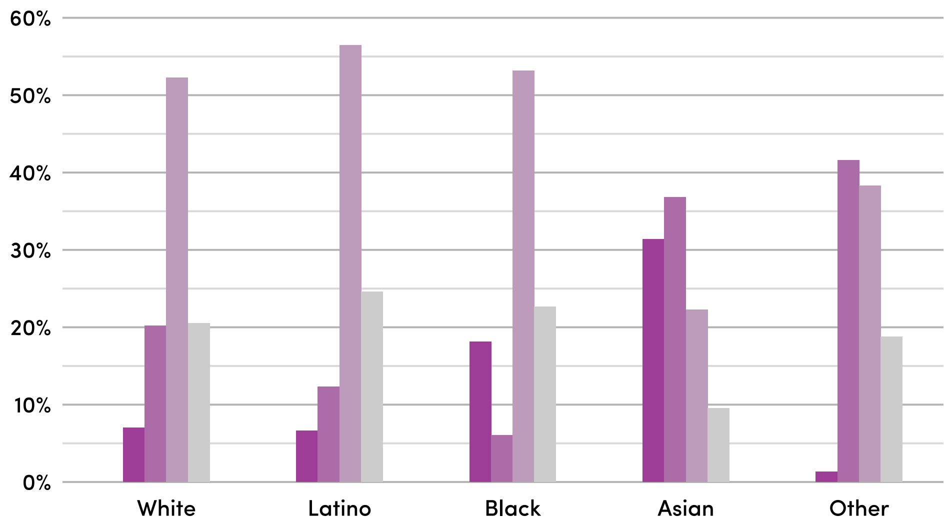


FIGURE 27. Household Financial Stress, by Race: Black and Latino respondents had the highest rates of stress about household finances, with over 75% of each reporting stress sometimes or constantly.



What's Left?

The Monthly Budget of a Childcare Worker

Many of our respondents indicated that because of their housing costs they struggle to afford their basic needs and are unable to save money. It's not surprising then that they also report frequent worry about unexpected and emergency expenses. This sample budget shows how much a childcare worker has left over at the end of the month: $8.00.

Sources: United Ways of CA Real Cost Measure, Paycheck City paycheck calculator, SoFi cost of living calculator

Annual Earnings	**$45,340**
Monthly Earnings	**$3,778**
Paycheck Withholding	$718
Rent	$1,511
Utilities	$170
Food	$348
Child Care	—
Health Care	$202
Transportation	$460
Miscellaneous	$361
Monthly Cost Total	**$3,770**
Amount Left	**$8**

Cost Burden & Financial Stress

UNEXPECTED CHANGES TO HOUSING COSTS: CAUSES OF STRESS

Residents have a strong enough sense of their own budgets to know when the dynamic between income and housing cost can be thrown out of balance. Our survey asked respondents to report the most common factors that would alter that dynamic relationship. Since the number of expenses that may change are outside the typical bounds of cost burden data, we allowed respondents to name multiple sources of stress. In addition to changes in income and high rents, we also drill down on unexpected expenses, utility increases, sudden increases in rent, debt, and other causes.

The most common stressors among residents are unexpected expenses (50%), high utility bills (40%), and potential rent increases (41%). Across all groups respondents cite high rent as a primary source of concern about their housing situation.

We also found that small changes in housing cost have large impacts on financial stability. Severely cost-burdened households report worry over every major cause of housing stress at twice the rate of non-burdened or moderately burdened households. Having even a single month where housing is difficult to afford increases stress from all causes of insecurity. Renters and owners share a similar degree of worry over the causes that feed housing instability *except* when it comes to high rent or mortgage payments.

If you didn't have to pay your rent or mortgage, how would your spending habits change, if at all?

I would get out of debt and have savings.

60-80% AMI, Bachelor's Degree, 55-64, white, Queer

Reparaciones en casa.

<50% AMI, less than high school, 55-64, Latino

Cost Burden & Financial Stress

KEY FINDINGS

FIGURE 28. Contributors to Stress Over Housing Insecurity, Overall: Unexpected expenses, high utility costs, and high housing costs are the top three sources of stress to a current housing situation cited by Sonoma County residents.

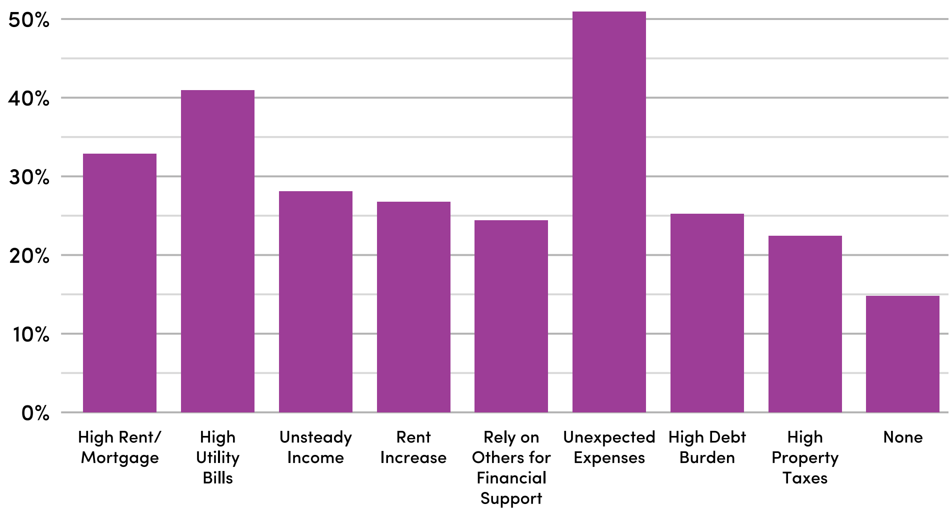


FIGURE 29. Contributors to Stress Over Housing Insecurity, by Age: Younger households (15-44) are more than 5 times as likely as households over 65 to be worried about how debt will impact their housing situation.

Fluctuations in income is more commonly cited by 25- to 34-year-olds (40%) for its impact on their housing than by any other group.

Unexpected expenses are ranked by respondents ages 55 and older as the number one concern for its impact on their housing situation.

15-24 y/o, 25-34, 35-44, 45-54, 55-64, 65+ y/o

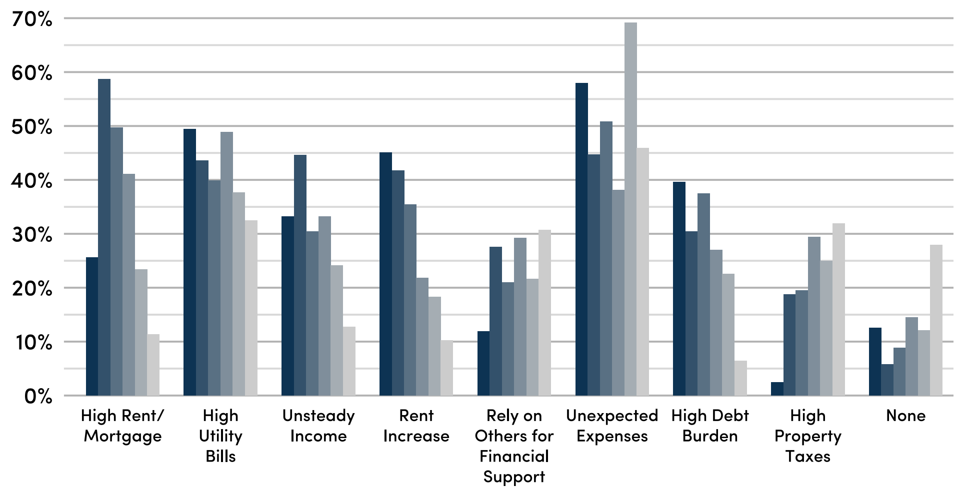
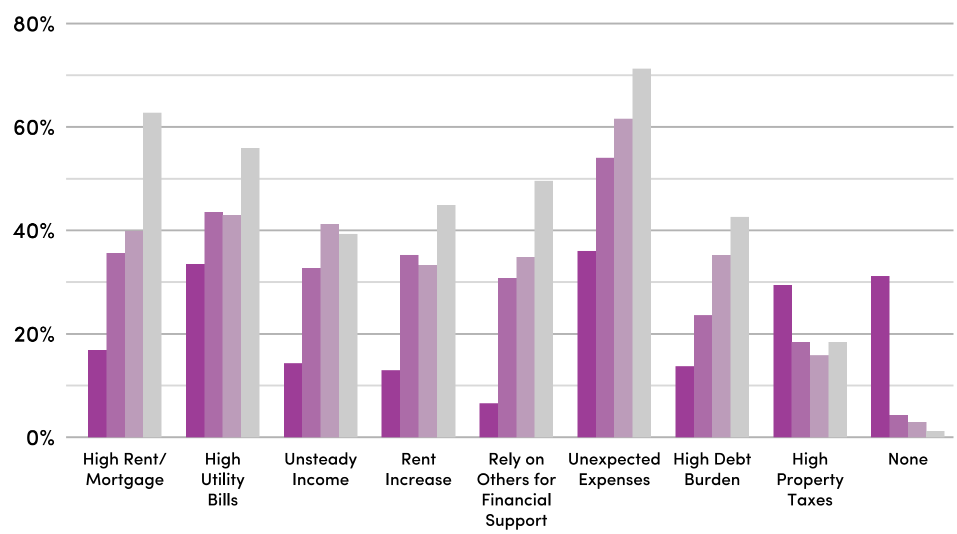


FIGURE 30. Impact of Month-to-Month Affordability on Housing Insecurity: Households who experience even one month of difficulty paying rent see double the rates of stress about changes to income, rent, and higher mortgage rates than those who experience none.

0 Months, 1-2 Months, 3-7 Months, 8-12 Months



SECTION 3

Impact of Cost Burden on Health & Well-Being

Studies consistently reveal that housing cost burden exerts pressure across all household finances. By definition, as housing cost burden increases, so does the pressure on other financial needs. In this section, our respondents speak to complicated household calculations in ways that are consistent with the definition of cost burden, specifically for health-related expenses.[1]

We detail the social impacts of housing insecurity on physical and mental health care among Sonoma County residents, including the health costs that are first to be eliminated when households struggle to pay for housing. When households pay too much for housing costs, our respondents indicated a clear pattern of the health care treatment they are most likely to miss: dental care, prescription medication, physical and mental health appointments, and cleaning supplies.

The impact on health purchases is even more significant for households who already spend a larger portion of their income on health care. As the Portrait of Sonoma notes, vulnerable populations such as seniors on fixed incomes and people with disabilities will suffer greater changes to their health budgets as housing costs rise.[2]

Finally, in an attempt to look at the impacts of housing on health broadly, we include overcrowding as a social determinant of health. Knowing its documented and predictable impacts on safety, mental health, and overall quality of living, we want to know who is most likely to live in overcrowded conditions.

Impact of Cost Burden on Health & Well-Being

HOUSING MAKES HEALTH ESSENTIALS HARDER TO BUY

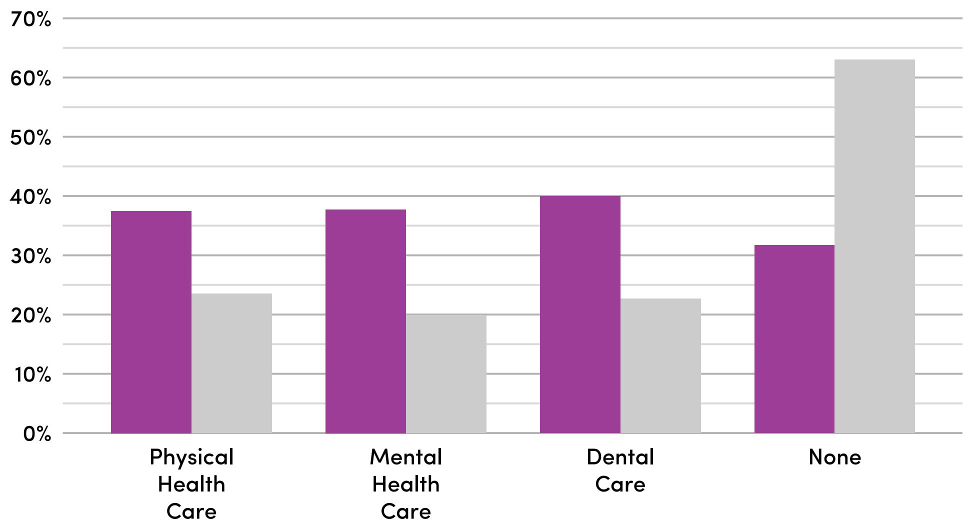
We sought to determine the health impact of housing cost burden and related financial strain by asking respondents to reflect on how spending for health care and health-related essentials changed as a direct consequence of housing costs over the previous 12 months. Across all categories, those struggling to pay housing costs reported decreased health-care access, from being forced to skip essential medical appointments to difficulty purchasing both prescription and non-prescription medications.

Households struggling to afford housing almost every month were 6 times more likely to skip health care than households who never struggle to pay for housing. And nearly 1 in 3 very low-income residents reported difficulty purchasing prescriptions. Younger families found it nearly twice as hard to keep up with essential medicinal purchases relative to other respondents.

KEY FINDINGS

FIGURE 31. Interference of Cost Burden on Health Care Access: Severely cost-burdended households are twice as likely to report skipping a physical, mental, or dental care appointment in the last year compared to unburdened or moderately burdened households.

Severely Cost-Burdened
Other Households



"Without stable and affordable housing, our patients face multiple health challenges, from increased stress to respiratory issues caused by exposure to pollution. It's not just about providing medical treatment—it's about addressing the root causes of health disparities, and housing is a major factor. That's why it's important to me that we invest in more housing and work to promote housing stability for all. When we create healthy homes, we create healthy families, and that's the foundation for a healthier community."

— Dr. Jason Cunningham, West County Community Health Center CEO and Family Physician

Impact of Cost Burden on Health & Well-Being

KEY FINDINGS

FIGURE 32. Impact of Month-to-Month Affordability on Health Care Access: 60% of those who struggled to pay housing year round skipped at least one health appointment in the last year compared to 10% of those who did not struggle with housing at all.

0 Months
1-2 Months
3-7 Months
8-12 Months

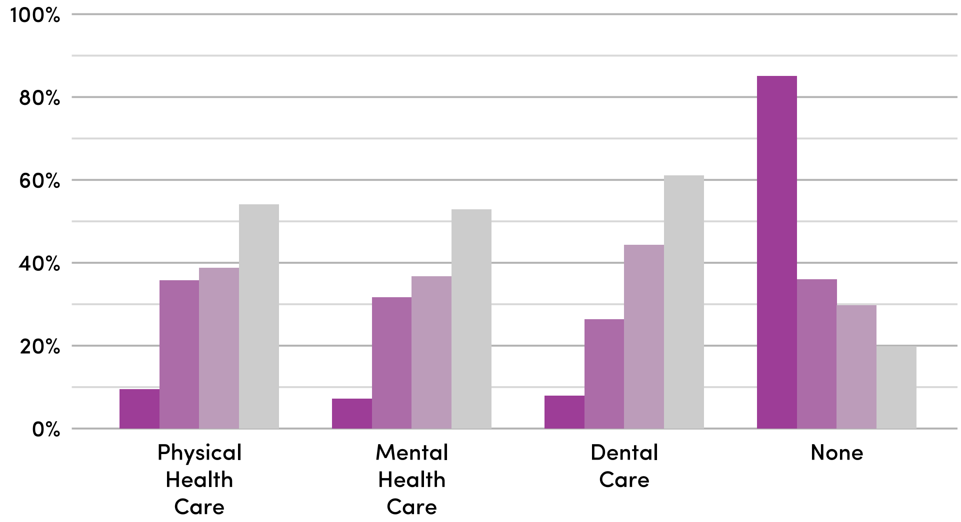


FIGURE 33. Interference with Health Care Access, by Age: Younger households (ages 25-34) were most likely to skip physical and mental health care appointments due to financial stress with nearly 4 in 10 prevented from accessing each of these areas of care in the last 12 months.

15-24 y/o
25-34
35-44
45-54
55-64
65+ y/o

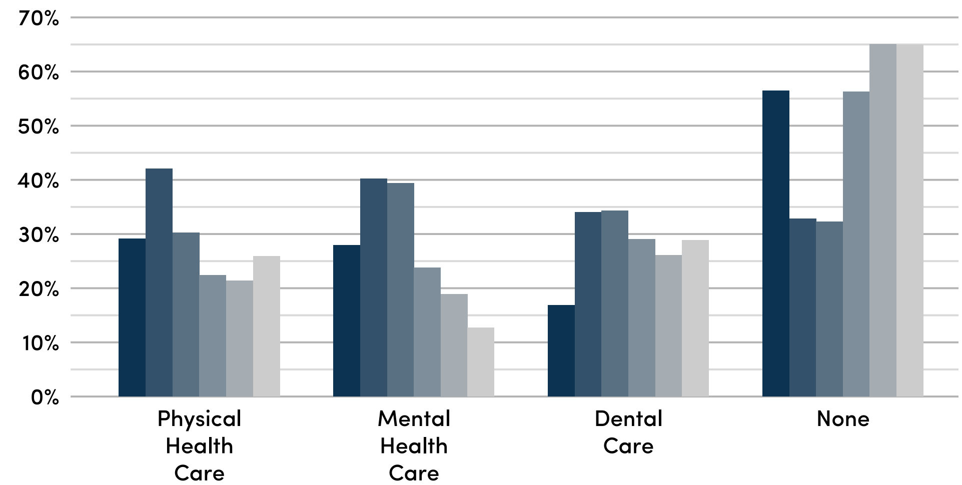
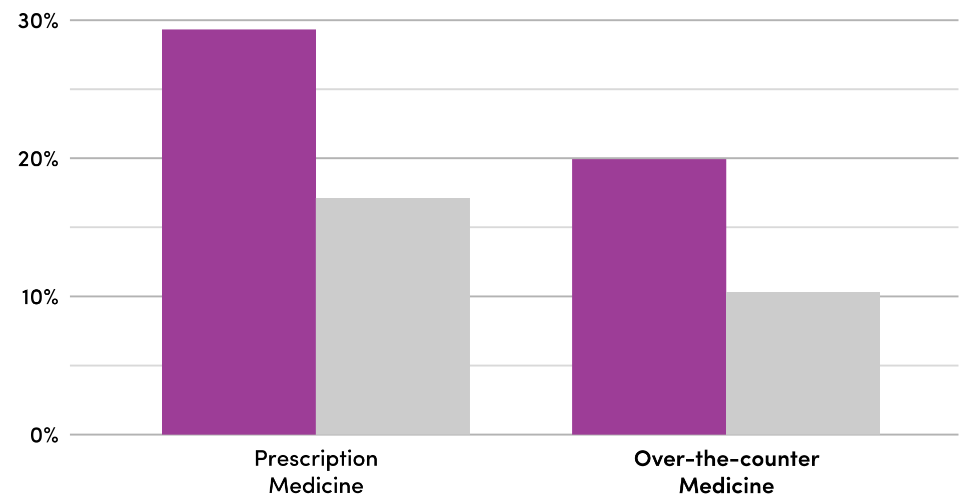


FIGURE 34. Difficulty Affording Medicine, by Type of Family: Families with young children found it nearly twice as hard as other households to keep up with medicine purchases.

Young Families
Other Households



Impact of Cost Burden on Health & Well-Being

FOOD INSECURITY AMONG THE SEVERELY COST-BURDENED

Severely cost-burdened households are more than twice as likely to struggle paying for food than those who report relatively lower levels of burden. The survey asked if in the last 12 months it had been “extremely difficult” to buy food, allowing us to compare likely rates of food insecurity and hunger across age, income, and levels of cost burden. We discovered that as the cost burden reached severe levels for residents, difficulty buying food tripled among homeowners and exceeded 50 percent among renters. Having even a single month in which housing is difficult to afford increases a household’s chance of struggling to buy food by nearly six-fold.

According to the Feeding America network, “Many food bank clients have incorporated charitable food assistance into their monthly food budgets to help cope with the need to make tradeoffs between accessing food and other everyday essentials,” indicating that without such services in Sonoma County, challenges accessing food, let alone affordable and nutritious courses, could be even more severe.[3]

KEY FINDINGS

FIGURE 35. Impact of Cost Burden on Ability to Afford Food: Half of all severely cost-burdened households in Sonoma County struggled to afford food at some point in the last 12 months.

Other Households
Couldn’t Afford Food

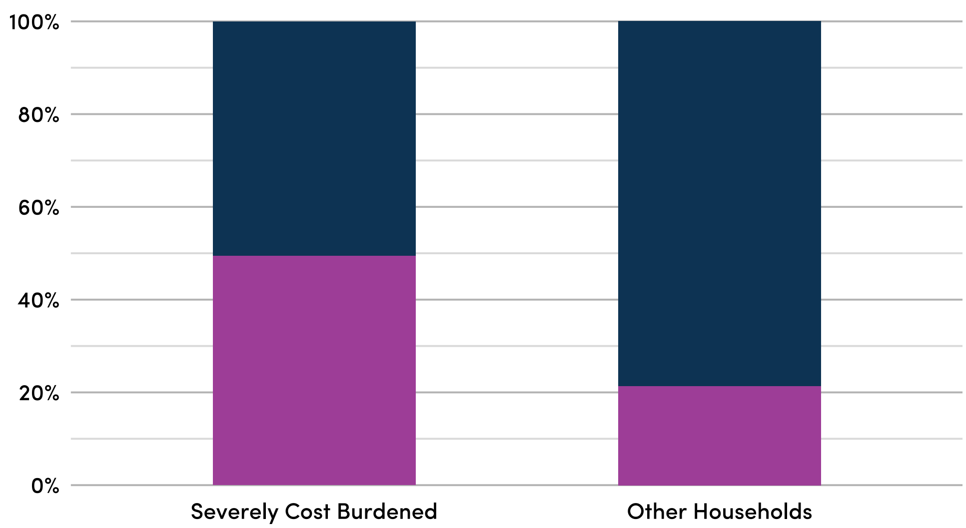
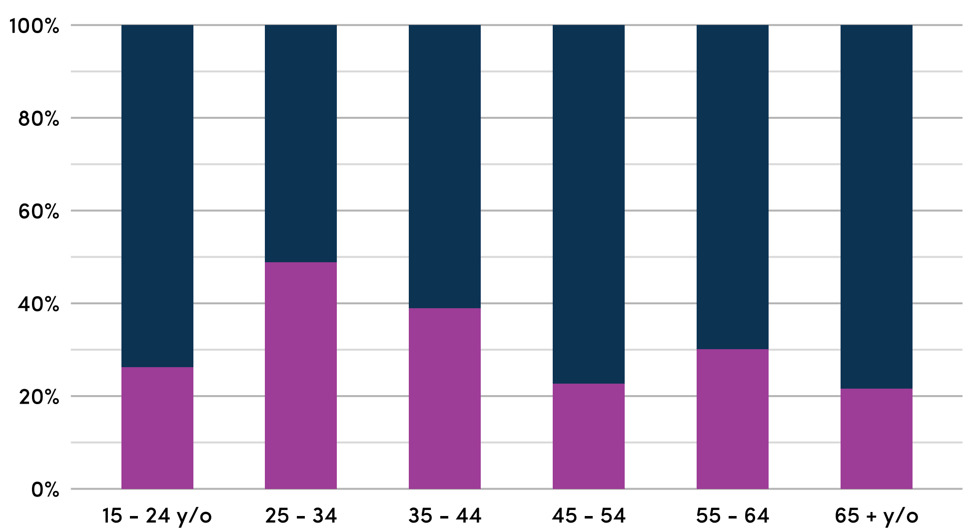


FIGURE 36. Difficulty Affording Food, by Age: Nearly 1 in 2 respondents ages 25-34 reported difficulty buying food in the last 12 months.

Other Households
Couldn’t Afford Food



Impact of Cost Burden on Health & Well-Being

KEY FINDINGS

FIGURE 37. Difficulty Affording Food, by Education: Respondents who struggled to afford housing year round had the greatest difficulty affording food: 9 out of 10 respondents reported difficulty at some point in the last 12 months.

Other Households
Couldn't Afford Food

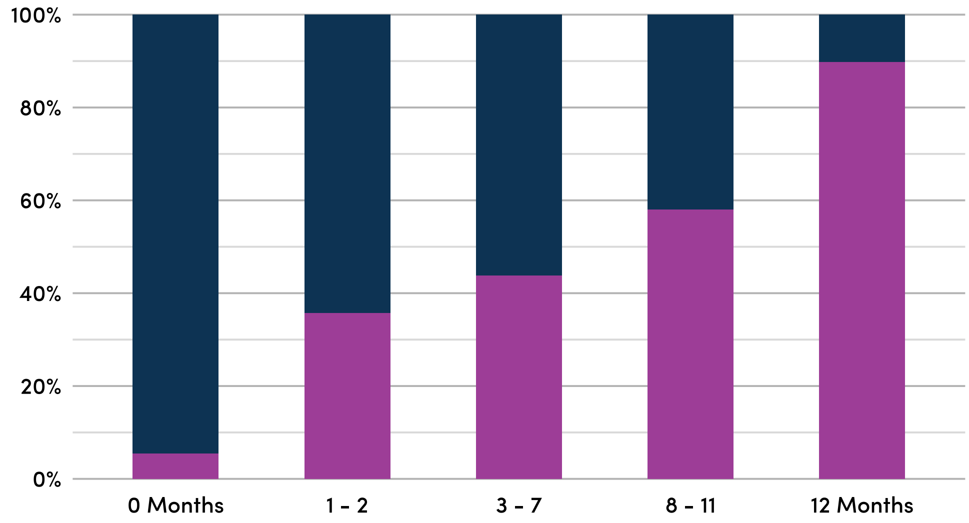
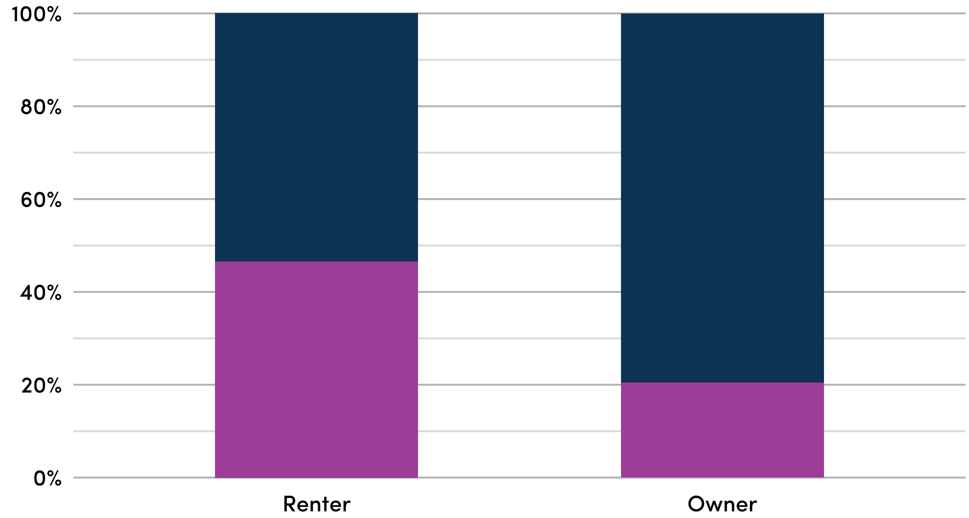


FIGURE 38. Difficulty Affording Food, by Renters vs. Owners: Renters were 2.5 times more likely to struggle paying for food.

Other Households
Couldn't Afford Food



If you didn't have to pay your rent or mortgage, how would your spending habits change, if at all?

I would be able to eat better.

<50% AMI, Associate Degree, 25-34, white, Queer

Impact of Cost Burden on Health & Well-Being

DISPARATE RATES OF OVERCROWDING

Along with housing insecurity, overcrowding is a social determinant of health. It can impact residents' mental health, the safety of living conditions, and in our current time, the spread of infectious disease. As reported by the Public Policy Institute of California, COVID-19 transmission rates were higher in overcrowded spaces.[4]

An overcrowded home is defined by the U.S. Census Bureau as any home occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. This measure is useful for understanding the impact of housing availability and affordability on household formation.

To supplement this standard definition, we asked respondents to self-report their experience of overcrowding, defined as instances where they experience more people living in their home than is comfortable. We chose this framing in order to detect experiences of overcrowding that may not be captured by the standard definition. For example, given that square footage varies, households with smaller space may be more likely to feel overcrowded than larger homes while holding steady for the ratio of rooms to people. Likewise, the overall need for space may change as a family ages or moves further from local amenities, even if the number of occupants does not change. The strict definition of overcrowding will not pick up on these actual experiences of comfort, privacy, and need for space.

Consistent with data collected by the American Community Survey, we find that overcrowding is not evenly distributed.[5] Younger residents (ages 35-44) are more frequently living in overcrowded conditions, with 1 in 2 respondents reporting more people living in their home than is comfortable. This rate decreases with age, with respondents over the age of 65 being the least likely to report overcrowding. Overcrowded households are more likely to be severely cost-burdened even though renters and owners are equally likely to live in overcrowded households. Marginalized groups may experience overcrowding more frequently. One in 3 Queer respondents reported living in over-crowding conditions, whereas 1 in 4 non-Queer respondents reported the same.

The ability to move in order to alleviate overcrowded situations is more difficult in low-vacancy markets. Our responses reflect this pressure. Younger respondents aged 35-44 reported an increased rate of overcrowded living conditions from their previous home to their new home. On the other end of the spectrum, it remains difficult for seniors to rightsize due to a lack of smaller homes that are affordable, well-located, and satisfy their lifestyle needs.

Our findings also indicate that older respondents predominantly live in larger homes and with lower average household sizes. In fact, our 2022 State of Housing Report discovered that all cities and towns in Sonoma County doubled or tripled the number of households with a member living alone in the last 20 years.[6] Older homeowners (60 years and older) trying to downsize from their large family homes into smaller, single-level places are finding it difficult to find new housing, forcing them to stay put.[7]

SHARE Sonoma County, a local non-profit organization, sought to turn this challenge into an opportunity through a robust home sharing program that matches homeowners with extra space with those in need of truly affordable housing. Now in its ninth year, SHARE has successfully matched hundreds of people to live together, to age in place and thrive. It is a win-win for the matched home sharers as the owner is able to boost their income through rent that might be applied towards overdue maintenance or home repairs or rising housing costs on limited Social Security income. Or the owner might need a little bit of help in order to remain home safely in exchange for less or no rent and receive assistance with driving, food or meal preparation or simply to not be alone and enjoy companionship. And for the new tenant who might not be able to afford to rent an apartment on her or his own, home sharing can provide a nice place to call home and therefore prevent homelessness.

Impact of Cost Burden on Health & Well-Being

KEY FINDINGS

FIGURE 39. Overcrowded Households, by Race: Black respondents were the most likely to report overcrowding and reported twice the rate as white respondents.

- Not Overcrowded
- Overcrowded

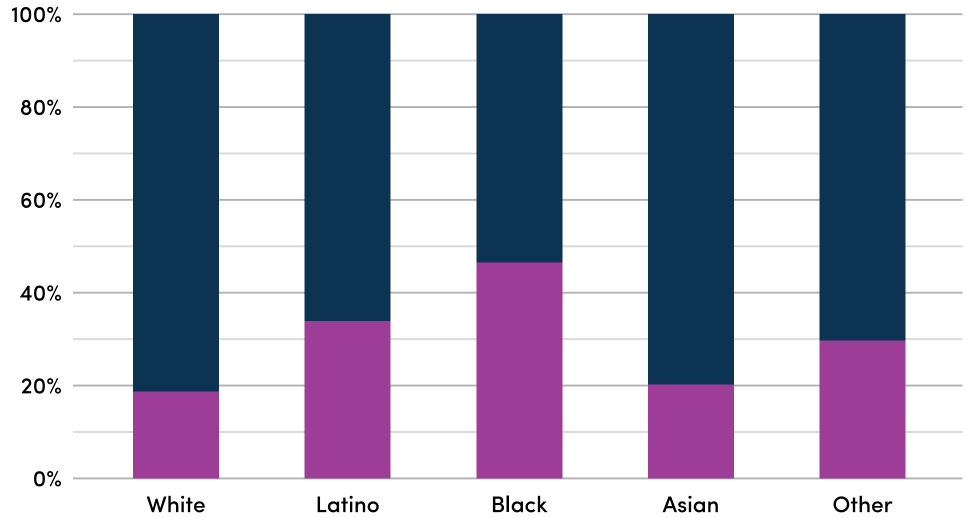


FIGURE 40. Overcrowded Households, by AMI: Moderate income (80-120% AMI) households are twice as likely, and lower income (<80% AMI) households are 2.5 times as likely to report crowded conditions than households earning over 120% AMI.

- Not Overcrowded
- Overcrowded

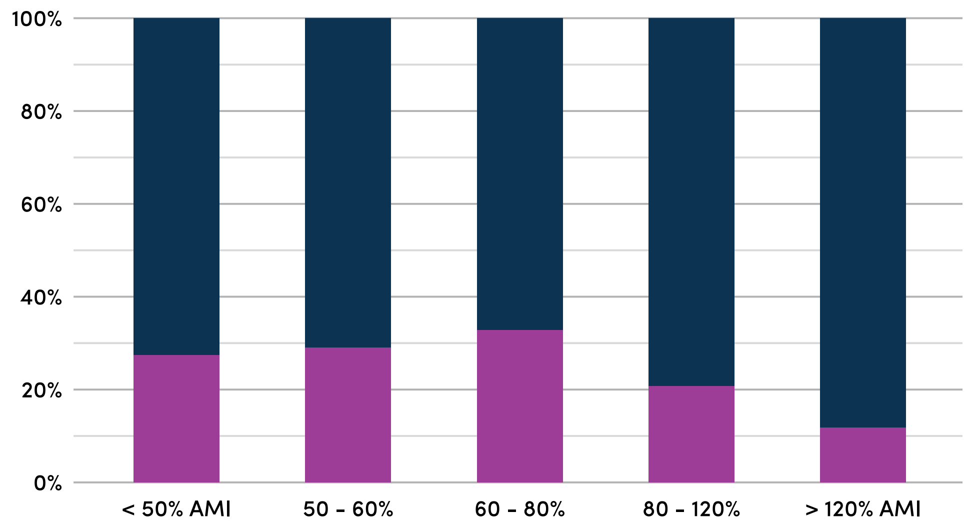
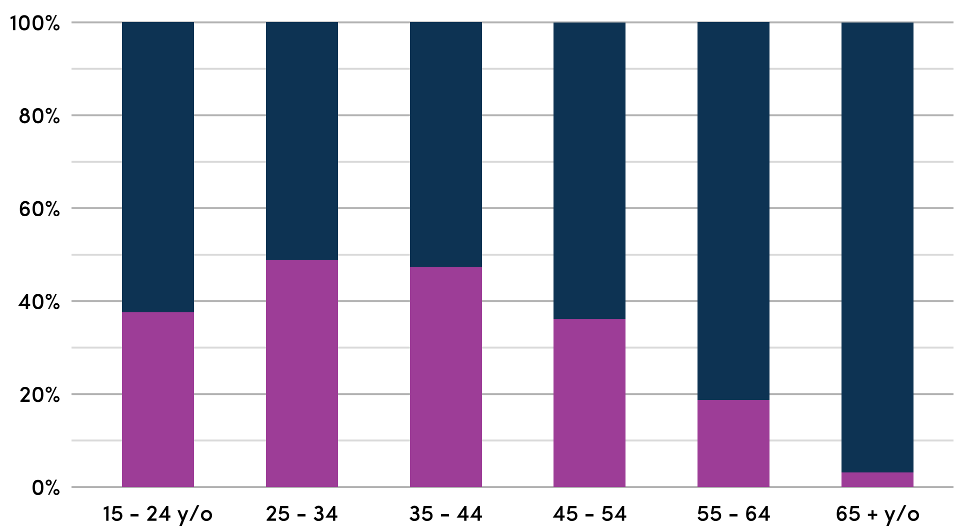


FIGURE 41. Previously Overcrowded Households, by Age: Nearly half of respondents aged 35-44 reported overcrowding in their previous home and 55% reported overcrowding in their current home.

- Not Previously Overcrowded
- Previously Overcrowded



Impact of Cost Burden on Health & Well-Being

KEY FINDINGS

FIGURE 42. People per Room: Younger residents, who tend to live in smaller homes, have on average 3.75 occupants per room. Residents 55+ on average have homes with 8 rooms but only have an average of 0.3 occupants per room.

0 Months 1-2 Months
3-7 Months 8-12 Months

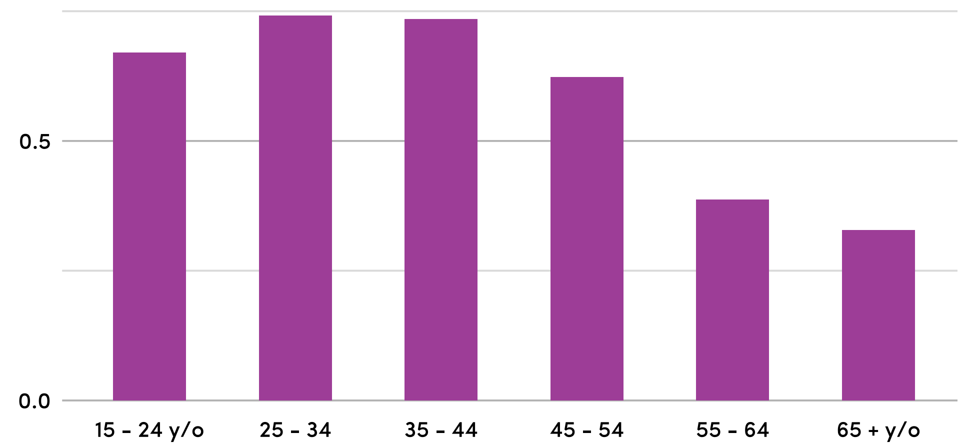
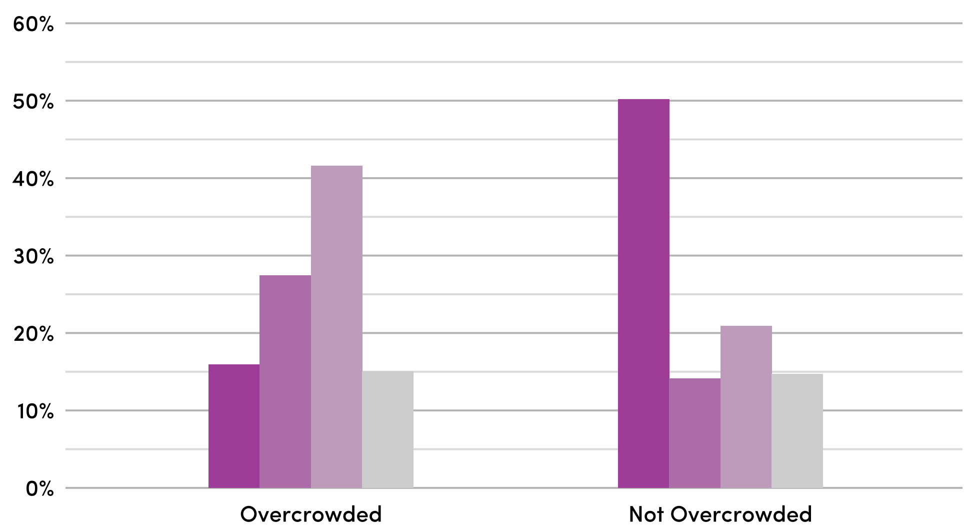


FIGURE 43. Effect of Month-to-Month Affordability on Overcrowding: Residents who struggle to pay for housing some of the year (3-7 months) are three times as likely to live in overcrowded homes than those who do not struggle at all. Having even one month of the year where it is hard to pay for housing doubles the likelihood of living in overcrowded conditions.

0 Months 1-2 Months
3-7 Months 8-12 Months



COMMUTING DISTANCES INCREASE FOR SOME HOUSEHOLDS

Commuting is the second highest expenditure for the average household after the cost of housing.[8] In an effort to better understand how changes in housing impact commutes, we asked respondents to explain how their commute has changed if they had moved at any point in the 12 months preceding this survey. The results show an inequitable impact being shouldered by burdened households as a direct result of their move, whether forced or voluntary. This would suggest that lower wage earners are forced into longer commutes due to the lack of available and/or affordable housing proximate to their jobs.

Increased commute times significantly increase transportation expenditures, further limiting burdened households' overall financial flexibility for other necessities, savings, and personal expenditures. Increased commute time has deleterious health effects too: long commute time increases exposure to pollutants, reduces time to exercise, increases stress, anxiety, and depression, and negatively impacts sleep.[9] More time on the road also means less time parents can spend with their children, which we know can impact educational outcomes.

And it's a climate change issue. Migration away from centralized hubs in search of more affordable housing reduces access to public transportation and adds to overall vehicle miles traveled. Lower wage earners often drive older cars that tend to be more polluting, both increasing harmful greenhouse gas emissions and exposure to pollutants. This is why building transit-oriented affordable housing near job centers is consistently named a key component of climate action plans.[10, 11]

Impact of Cost Burden on Health & Well-Being

KEY FINDINGS

FIGURE 44. Longer Commute Since Last Move, by Type of Family: Families with young children have seen 3 times the commute increase after moving.

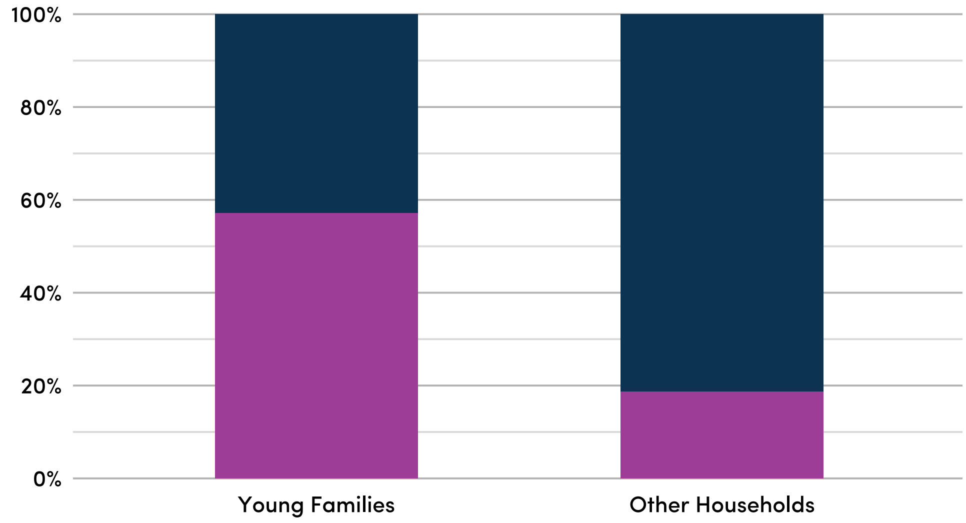


FIGURE 45. Longer Commute Since Last Move, by Age: 25- to 34-year-olds have the highest increase in overall commute time than any other age group.

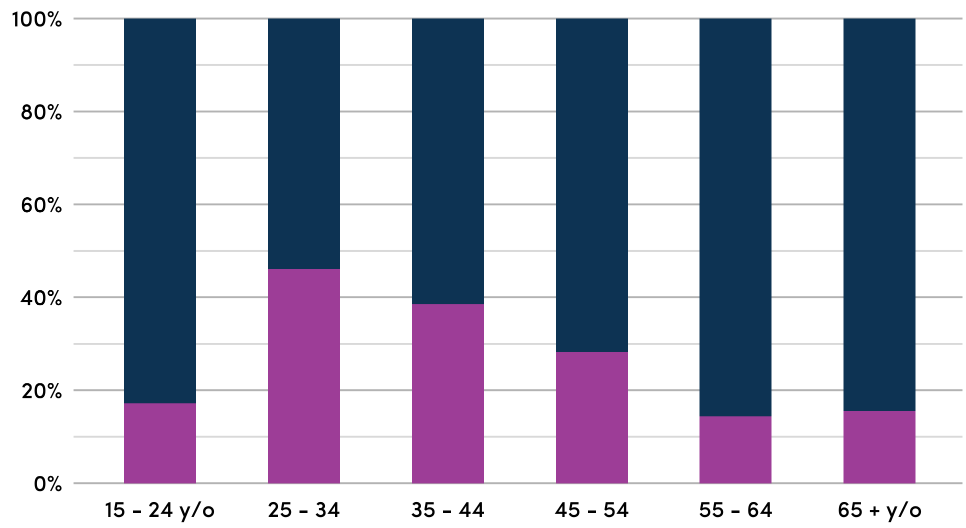
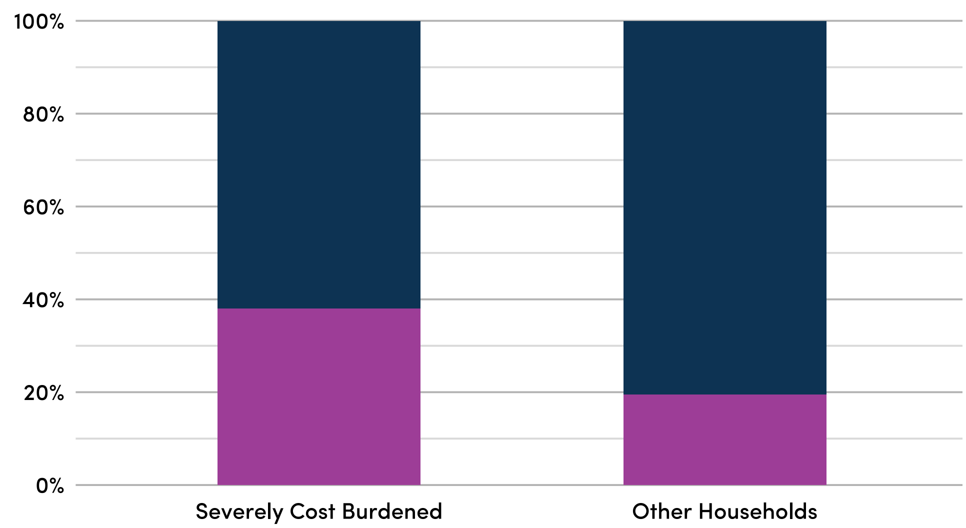


FIGURE 46. Longer Commute Since Last Move, Severely Cost-Burdened vs. Other Households: The commute for severely cost-burdened households has doubled as a direct consequence of moving.



Overcrowding & Covid-19 Transmission

Early in the state's shelter-in-place order, homes became our de facto refuge — a space for isolation and privacy from higher risk contexts including work and schools. Unfortunately, physical distancing was not possible for all households. For the 1 in 6 California households with overcrowded conditions, access to private living and sleeping spaces never materialized in the early stages of the pandemic. As sheltering became an even more important public health solution, overcrowded conditions inadvertently placed some residents at higher risk of transmission. Prior to the release of the vaccine, communities with higher rates of overcrowded conditions saw disproportionately higher rates of infection.

Higher housing costs left residents at risk of living in conditions susceptible to Covid spread. In the face of rising housing costs, cohabitation typically presents itself as one solution. Renters, who are on average lower income, double up with roommates as a means to save money on housing, leading to higher rates of overcrowding in communities. 18% of Latino households in the state live in overcrowded spaces versus 2% of white households. Essential workers — already at risk of encountering the virus in their places of work — were also more likely to live in overcrowded housing: 31% of farmworkers and 29% of essential workers lived in overcrowded housing.

The conjunction of higher rates of essential workers and overcrowding exposed Latino households to higher rates of communal spread. In the early stages of the pandemic, Latinos comprised 65% of all Covid-19 cases in California despite making up only 27% of the state's population. The community's higher rate of overcrowding was cited by public health officials as a key cause.

Covid shined a light on the impacts of overcrowding — but it's always unhealthy. Whether it's Covid or the seasonal flu, tight living spaces increase chances and rates of disease transmission. Overcrowding can have a negative impact on residents' mental health by creating a more frenetic environment and making it difficult for residents to find quiet time or time alone. Finally, students in overcrowded homes generally lack designated quiet spaces to study and struggle to keep up in school. Research has shown that the risk of being held back a grade in primary school or middle school increases proportionally to the ratio of persons in a household to rooms increases.

Source: Botts, J. and Bénichou, L. (2020, June 12) The Neighborhoods Where Covid Collides with Overcrowded Homes. Cal Matters.

The Cycle of Cavities to Housing Instability

Housing costs can impact dental care

Cost is the most commonly cited reason why people avoid dental visits even when they need care.[1]

Neglecting dental care can lead to cavities

Untreated dental problems such as cavities can lead to chronic pain and difficulty eating.[2]

Cavities are a top cause of school absences

Tooth decay is one of the most common chronic conditions among children and is a leading cause of school absences.[3]

School absences are an indicator of high school dropout rates

Chronic absenteeism is associated with lower grades and increased likelihood of dropping out.[4]

Less education: Lower pay, more housing instability

High school dropouts earn just $33,913 a year, that's $16,000 less than Californians who have an Associate degree.[5]

1. Why Adults in Medicaid Decided Not to Visit a Dentist for Needed Care : A Study Of Limited-Income Adults In New York City. tinyurl.com/GENH-HCB8-1 2. Tooth Decay (Caries). American Dental Association. tinyurl.com/GENH-HCB8-2 3. Oral Health Basics. Centers for Disease Control and Prevention. tinyurl.com/GENH-HCB8-3 4. Chronic Absenteeism and its Effects on Students' Academic and Socioemotional Outcomes. Journal of Education for Students Placed at Risk. tinyurl.com/GENH-HCB8-4 5. Why Are People Homeless? National Coalition for the Homeless.

SECTION 4

Housing Stability & Community Resilience

In this section, we dive further into how stable residents feel within their current home. We are interested in whether residents are likely to move, the sources of stress that could trigger a move, and where they see themselves living in 5 years. We also explore whether Sonoma County residents feel equally stable in their homes depending on occupancy status, cost burden, and other demographic factors.

The duration of a household's tenancy is a baseline measure of housing stability for individual households. Individuals who have access to long-lasting, quality homes have reduced stress, greater physical safety, and lower susceptibility to homelessness.[1] The longer a household has had the opportunity to connect with neighbors, establish relations with local schools and businesses, and in general feel secure in their residency, the more likely their housing will contribute to positive health, educational outcomes, and overall financial stability.

Taken collectively, the length of time residents remain in their home can also be linked to community resilience — the ability of a community to withstand, adapt to, and recover from adversity. Improving community resilience, an indicator of community preparedness for unexpected events like natural disasters, is particularly relevant in a region like ours that has experienced and remains vulnerable to wildfires and other extreme weather events.

At a moment when reports indicate California's youngest and lowest-income residents are leaving the state at higher rates, investing in increasing tenancy duration across all groups within Sonoma County may be one factor that can work to curb out-migration from and increase the resiliency of the county.[2]

Housing Stability & Community Resilience

DURATION OF RESIDENCY DROPS WITH INCOME

A healthy housing market should facilitate both the ability to stay in one's home and the ability to move with relative ease. Low vacancy rates are barriers to relocation and increasing rents can force unwanted relocation. Whenever an individual household needs or wants to stay put, or to relocate, we want to know whether they have the ability to do so.

Sonoma County has both healthy and unhealthy stability indicators. Length of stay varies dramatically between renters and homeowners. Homeowners have on average lived 10 more years at their current home than renters. This is in line with the higher frequency of moves and shorter length of stays tied to lease duration.

But more alarming among our respondents is the difference in stability between those who struggle with affordability and those who don't. Those who report no difficulty paying for housing at any time of the year also enjoy longer duration at their current home, averaging a total of 15 years compared to 7 years for residents who experience some challenges with paying for housing. Even then, being a homeowner helps mitigate threats to housing duration. Homeowners who are severely burdened still report housing duration 3 times longer on average than severely burdened renters.

Healthy indicators include the county's consistent tenancy duration across income groups. All income groups report an average of at least 8 years in their present home, including both renters and owners. Yet higher income owners and renters stay longer in their homes. And the overall average of 10.46 years is lower than cities like San Francisco, where duration is rising because of older residents living in affordable homes.[3]

Stability in housing for current residents does not indicate the ease with which new residents and households can move into the county and remain here. And against national trends that show renter households are changing residences at lower rates, Sonoma County renters may be slightly less stable.[4] Our findings show we may not be providing needed options for durable tenancy to those who arrive in the coming years, which raises significant concern about the ability of our region to build resilience and to meet current and future workforce needs.

"I believe housing is one of the most important social determinants or drivers of health. This means, there is a great negative impact on the community's health due to the high cost of housing, especially for communities of color and low-income residents. At the City of Santa Rosa, we're committed to promoting health equity by working to ensure there is a sufficient supply of land zoned to accommodate our community's housing needs, including affordable and accessible housing options. When we invest in housing, we invest in our collective health and happiness. Housing is a goal worth pursuing, and we are dedicated to making it a reality."

— Beatriz Guerrero Auna, Equity and Public Health Planner for the City of Santa Rosa

Housing Stability & Community Resilience

KEY FINDINGS

FIGURE 47. Years Lived in Home, by Race: White households report longer tenancy in their current home (10+ years) relative to Latino (8 years) and Black (6 years) households.

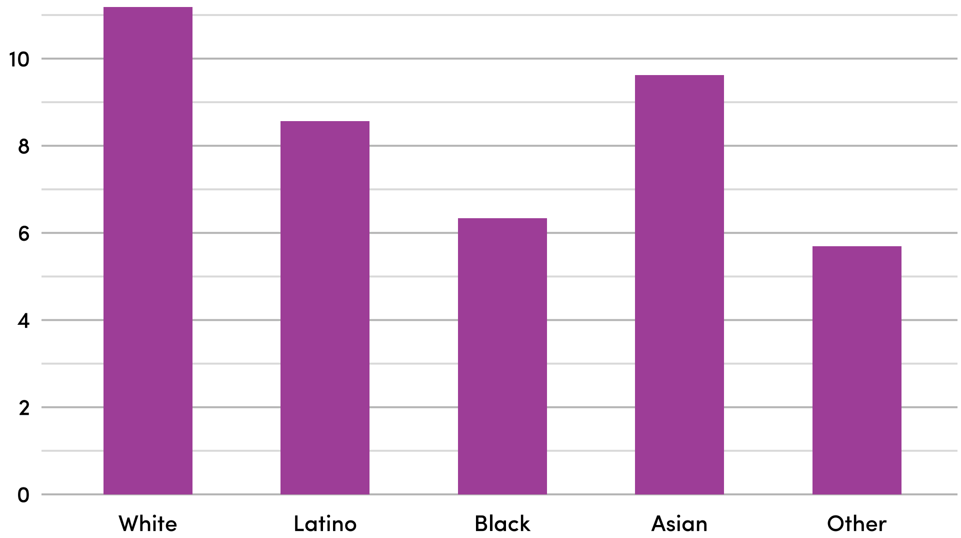


FIGURE 48. Years Lived in Home, by Age: Midlife adults (45-54) have lived at their current residence nearly 3 times as long as younger households (25- 34-year-olds), 13 years and 5 years respectively.

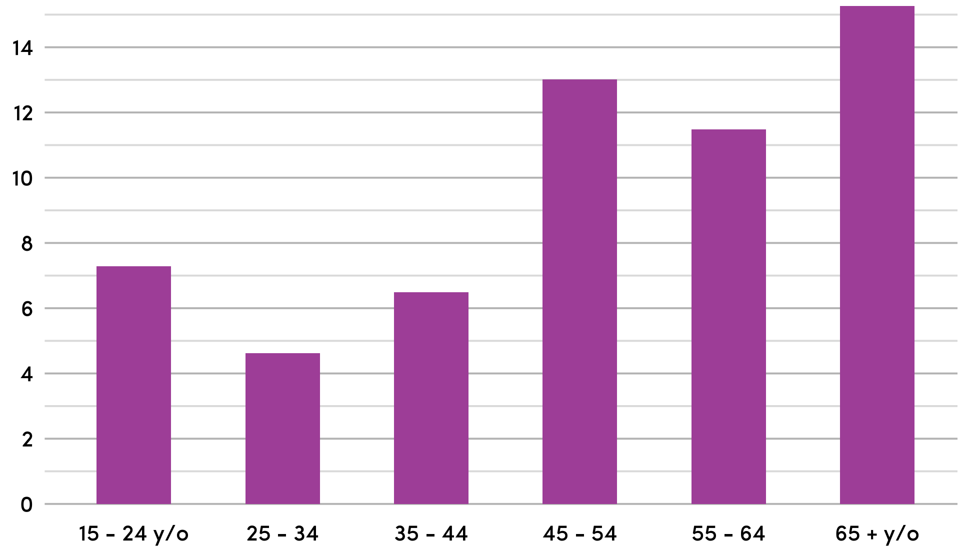
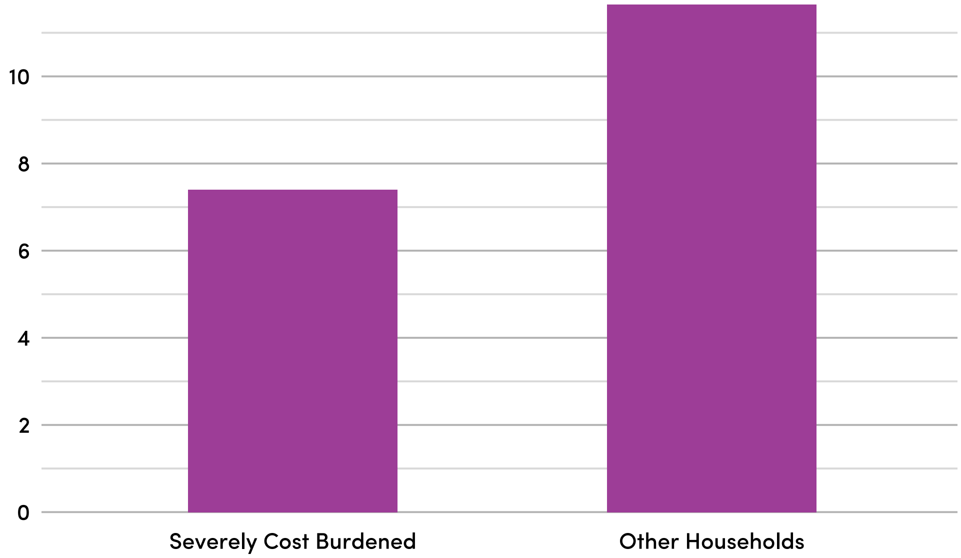


FIGURE 49. Years Lived in Home, Severely Cost-Burdened vs. Other Housholds: Experiencing severe rent burden is associated with far shorter housing duration.



Housing Stability & Community Resilience

KEY FINDINGS

FIGURE 50. Years Lived in Home, by Month-to-Month Affordability: Having even a single month where housing was difficult to pay dropped the likely duration of residency at one's current place in half.

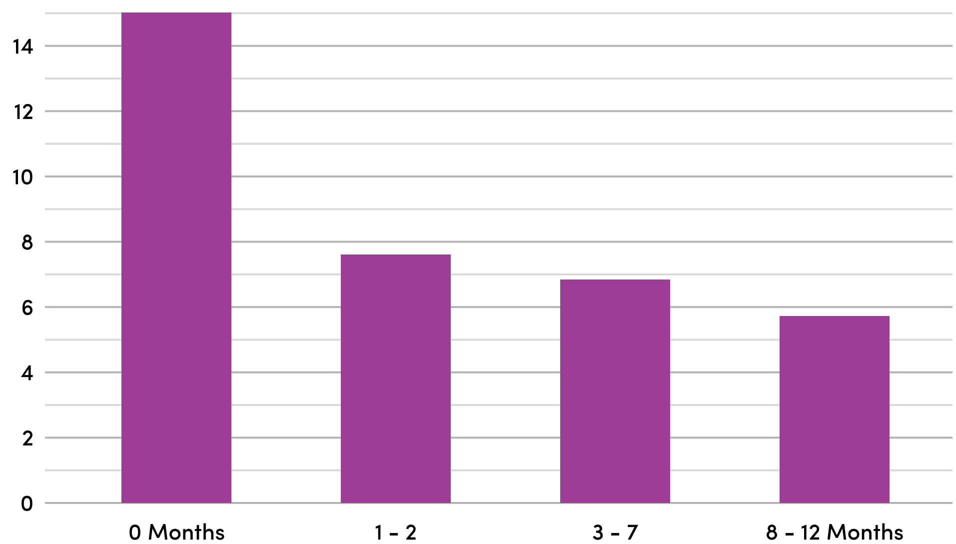
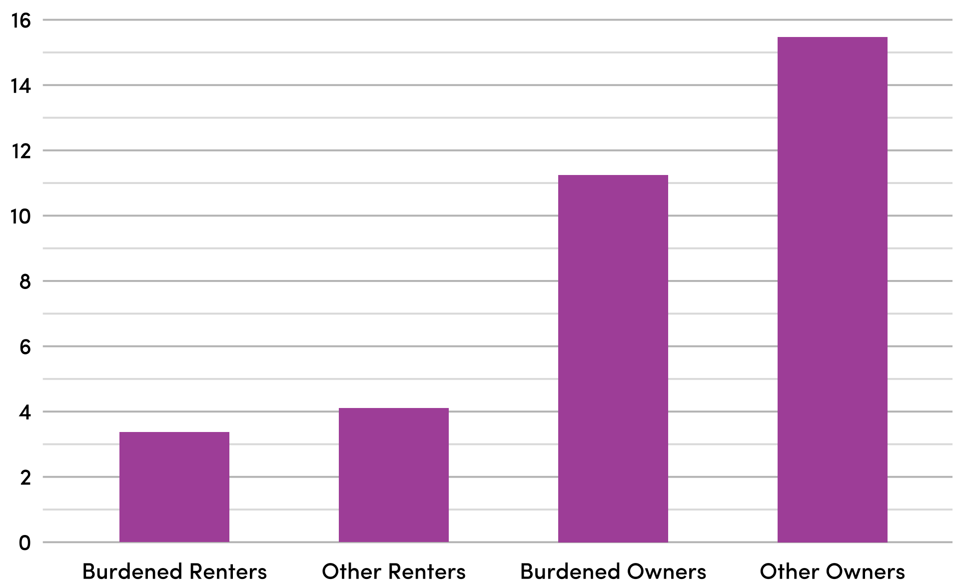


FIGURE 51. Years Lived in Home, Renters vs. Owners: Renters who are severely cost-burdened report a significantly lower duration at their current home than the county average: 2.5 years compared to 10.5 years.



THE NEXT FIVE YEARS

In- and out-migration to Sonoma County is a growing concern. Rates of departure are increasing across the state and the availability and affordability of intra-regional and intra-state housing options can accelerate the out-migration rate. If residents see better and more affordable options for long-term living elsewhere, they may be incentivized to move. To get this long-term view, our survey wanted to find out how likely current residents are to see Sonoma County as their home in 5 years.

Across all residents the average likelihood of leaving the county in the next 5 years on a scale of 1 to 10 (with 1 being extremely unlikely and 10 being extremely likely) was 4.6. The most common reason given for considering this move was the high cost of housing. High housing cost was a much more common reason for potential departure from the county among those who struggled to pay for housing some or all months of the year.

Younger residents, young families, and those with less educational attainment were more likely to see themselves leaving. Renters and the severely cost-burdened were also more likely to predict a future move out of the county.

Housing Stability & Community Resilience

KEY FINDINGS

FIGURE 52. Likelihood of Moving Out of the County in the Next Five Years, by Age: Sonoma's youngest residents are most likely to predict a future move out of the county; 15- to 24-year-olds rank their likelihood of leaving in the next 5 years nearly twice as high as that of respondents age 65+.

Residents 25- to 44-years-old indicate a 50/50 chance of moving out in the next 5 years.

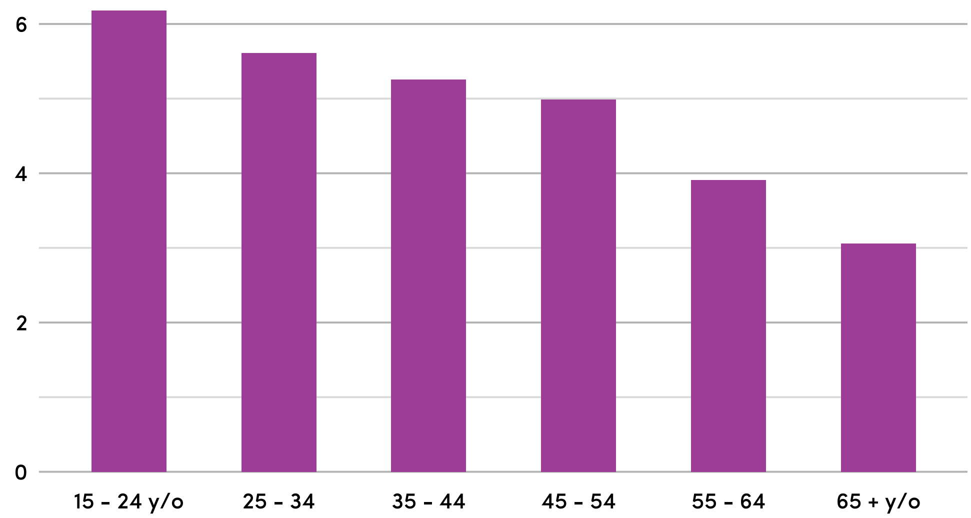


FIGURE 53. Likelihood of Moving Out of the County in the Next Five Years, by Race: Latino residents are slightly more likely than white residents to anticipate leaving Sonoma County in the next 5 years.

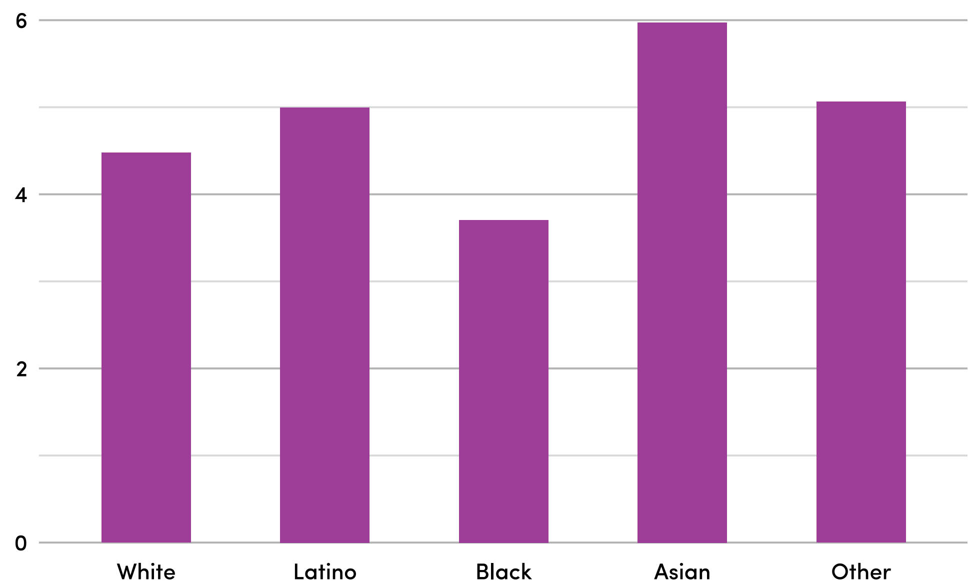
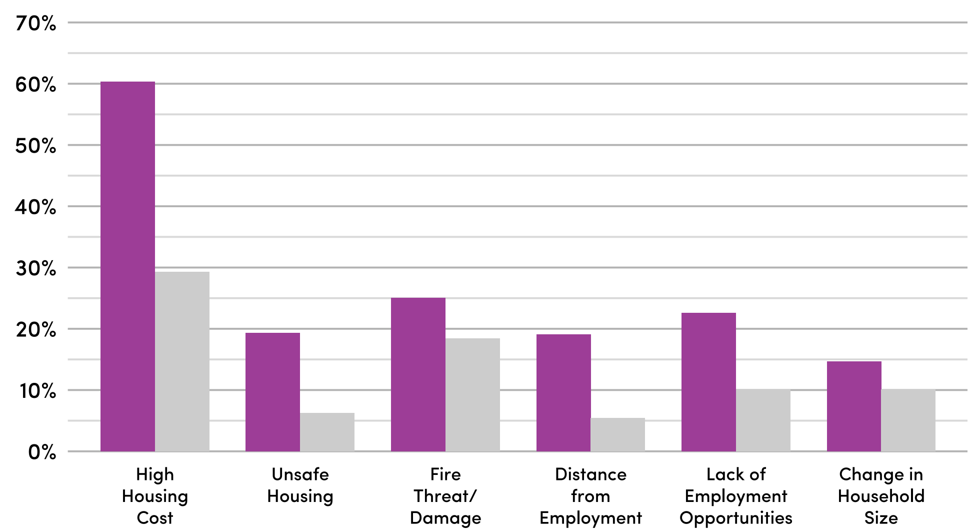


FIGURE 54. Influence of Cost Burden on Reasons for Move: The most common reason cited by severely cost-burdened residents for leaving the county was high cost of housing. Severely cost-burdened residents were also much more likely to cite distance from employment or lack of employment compared to unburdened or moderately-burdened residents.

Severely Cost-Burdened
Other Households



Housing Stability & Community Resilience

FORCED MOVES

Reasons to move vary, as noted above, but one particular cause of move is of special interest to us: when residents are forced to move from a house they would have otherwise remained in. Causes of forced moves are wide ranging themselves, from rent increases that correspond with inability to pay, pressure from landlords, and unsafe conditions. We chose not to define forced move too strictly in order to allow respondents to indicate concern caused by any factor that would change their housing status against their preference to stay.

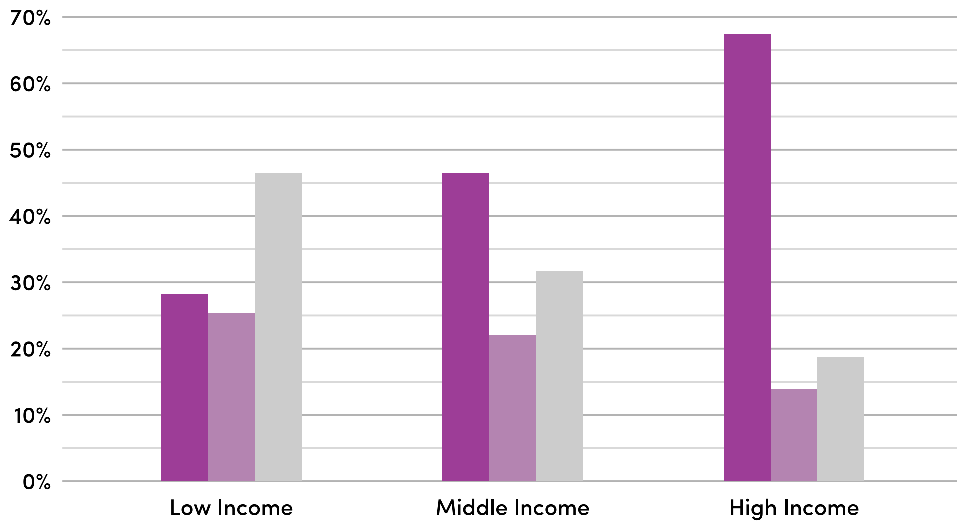
The majority of respondents experienced stress about being forced to move at least once in the past year. But stress increases as income decreases. On average, half of all respondents earning below 60 percent AMI were concerned about being forced to move nearly all months of the year (7-12 months) versus 1 in 3 respondents earning 60-120 percent AMI and 1 in 5 respondents earning over 120 percent AMI. Renters are also more than twice as likely to be worried year-round about being forced to move due to existing rents, changes in rent, and unexpected expenses.

This suggests that factors other than cost burden alone may determine a household's ability to remain in their home or to handle a new move. These factors may include access to extra resources to support a move, family and friends network, and rental vacancy rates in one's region. Therefore, just as cost burden is experienced disproportionately by communities of color and those with lower incomes, stress over housing stability is also experienced more acutely by lower income households and people of color.

KEY FINDINGS

FIGURE 55. Degree of Stress About Housing Uncertainty, by AMI: 70% of the the highest income earners never stress about being forced to move out of their current place while 45% of low income earners (50-60% AMI) are stressed regularly.

Never
Rarely
Sometimes



If you didn't have to pay your rent or mortgage, how would your spending habits change, if at all?

I would have more to give to our community.

50-60% AMI, vocational school, 45-54,
Latino, Queer

Housing Stability & Community Resilience

KEY FINDINGS

FIGURE 56. Impact of Cost Burden on Housing Uncertainty: Severely cost-burdened households are twice as likely to be stressed some of the year about being forced to move.

Never
Rarely
Sometimes

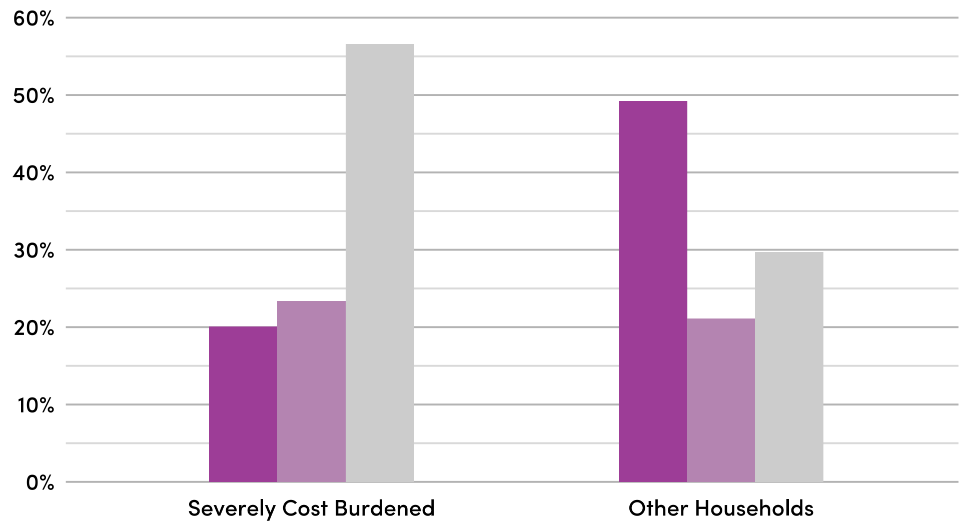


FIGURE 57. Degree of Stress About Housing Uncertainty, Renter vs. Owner: Among renters, nearly 60% report experiencing monthly stress about being forced to move more than half of the year (7-12 months of the year).

Never
Rarely
Sometimes

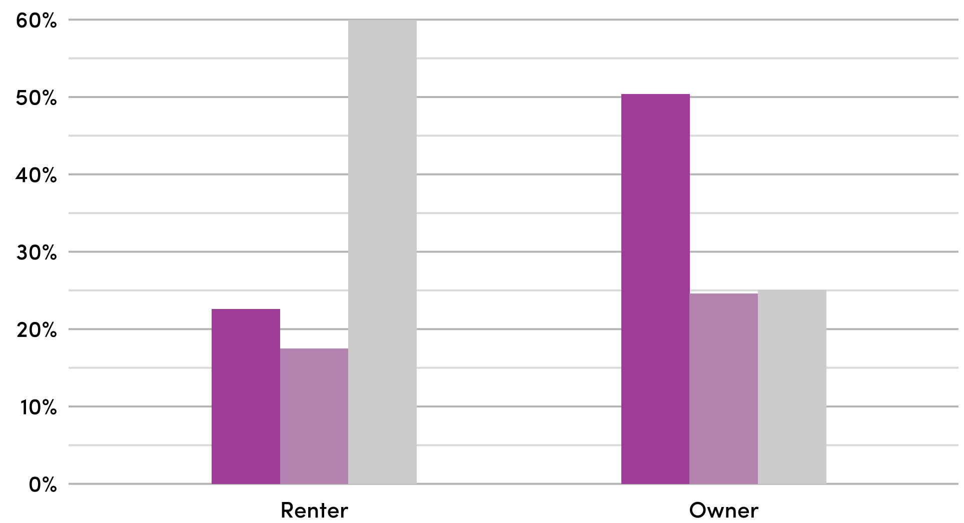
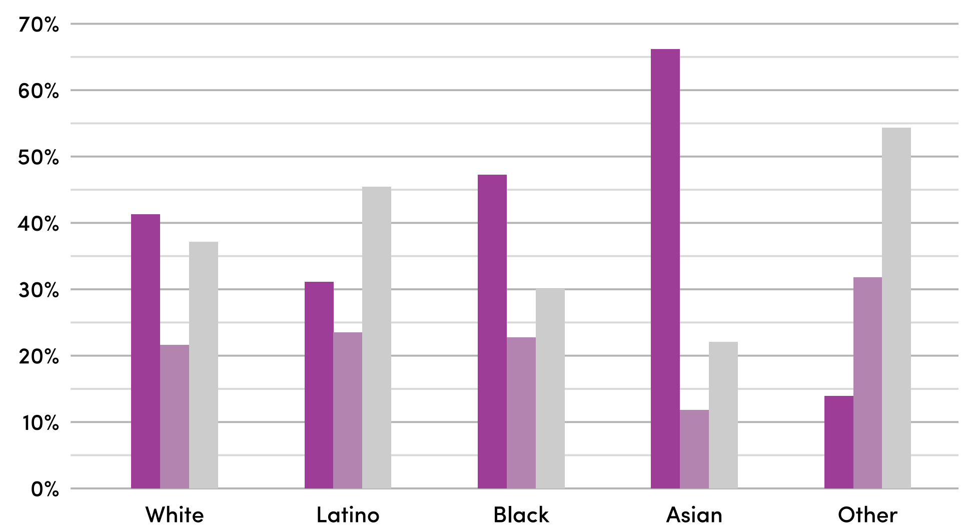


FIGURE 58. Degree of Stress About Housing Uncertainty, by, Race: Latino households report a higher frequency of feeling stressed about being forced to move in the last year than white households.

Never
Rarely
Sometimes



What consequences have you faced, if any, as a result of high housing costs?

After our insurance went out, we had to cut back on spending, i.e., no more hot lunches for the kids at school.

Family with young children, >120% AMI, Doctorate, 35-44, two or more races, Queer

Housing Stability & Community Resilience

IMPROVEMENTS IN HOUSING QUALITY

When moves are voluntary they can be motivated by the desire to be closer to employment or amenities, to move in with roommates, to upgrade space, or to find a place that better matches a budget.

When this happens, we want to know whether residents seeking to move have available units to meet their needs. Do they find improvements in conditions, a closer proximity to work, and greater household size? To get a proximate sense of how residents' needs are met through moves, we asked respondents to compare their previous and current housing and evaluate them based on overall improvement and proximity to work.

Renters were far more likely to cite cost and safety reasons as a reason for moving from their prior residence and lower income residents overwhelmingly cite unsafe housing conditions as the principal reason for moving. Limitations in the housing supply, as referenced in the earlier section *Snapshot of Sonoma County Households & Houses*, may be a factor in residents' inability to move into higher quality housing that meets their needs.

Housing Stability & Community Resilience

KEY FINDINGS

FIGURE 59. Is Present Home Better or Worse: Respondents with non-bachelor's certificates (high school or technical school) were the most likely to report their living situation worsening between moves, with 25% of respondents reporting their current living situation worse than their last one, compared to only 10% of respondents with a bachelor's degree.

Worse
Same
Better

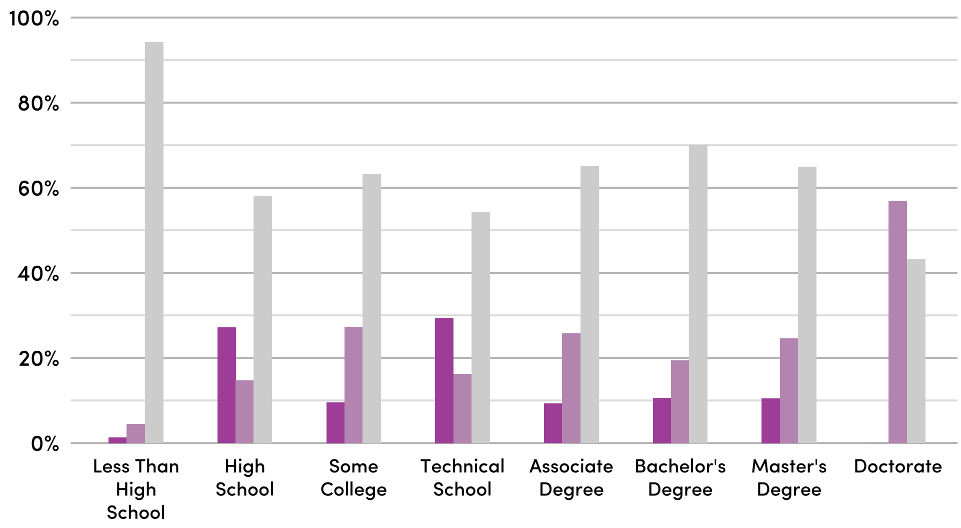


FIGURE 60. Unsafe Housing Prompted Most Recent Move, by AMI: All residents cite the high cost of housing as a likely reason to move but lower income residents cite unsafe housing conditions as a reason for moving at far higher rates than the highest income earners.

Other/Didn't Move
Unsafe Housing

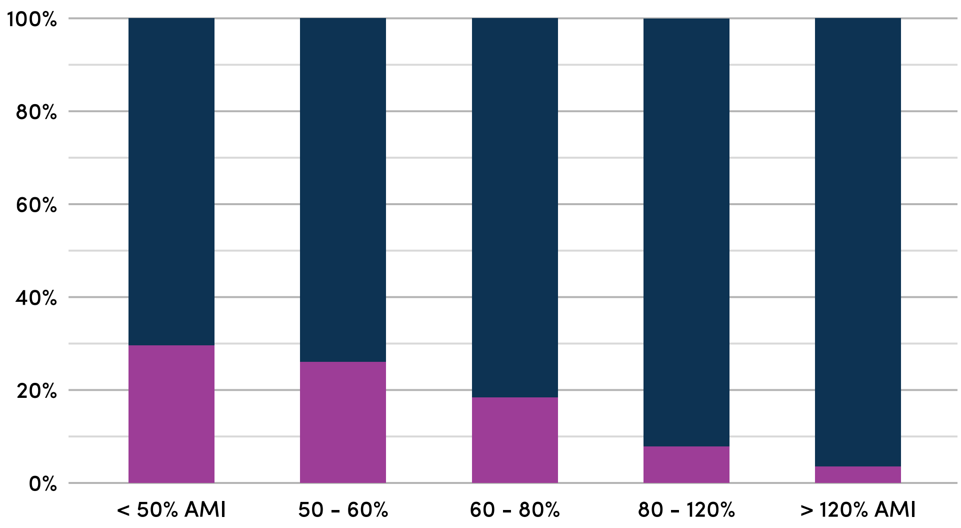
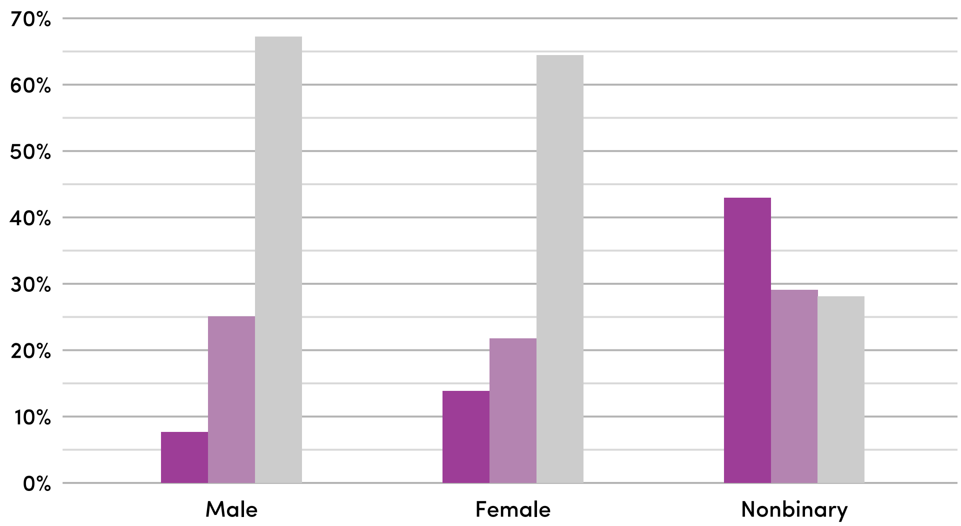


FIGURE 61. Is Present Home Better or Worse, by Gender: 4 in 10 nonbinary respondents reported their current living situation as being worse than their prior one, relative to 1 in 10 men and 1 in 8 women.

Worse
Same
Better



If you didn't have to pay your rent or mortgage, how would your spending habits change, if at all?

Vacation (we all need a break), home improvements/ repair, dine out locally more.

Family with young children, >120% AMI, Doctorate, 35-44, two or more races, Queer

Housing Stability & Community Resilience

RELIANCE ON OTHERS TO PAY FOR HOUSING

A final and often under-reported measure of community resilience is the degree to which households worry about reliance on others for help with housing.

Rates of worry may be determined by the resources available in the networks you have access to. Further, stress from potential displacement may correspond to the ability one has to tap extended networks of support from friends or family to cushion landing in a new place. Our study once again showed high rates of stress among households, especially among low-income households.

Housing Stability & Community Resilience

KEY FINDINGS

FIGURE 62. Stress over Relying on Others for Support, by Age: Stress about the need to rely on others for housing support is relatively consistent irrespective of age. Nearly 1 in 4 households among all age groups ranks this as a major source of stress.

- Not Stresses
- Stressed Over Reliance

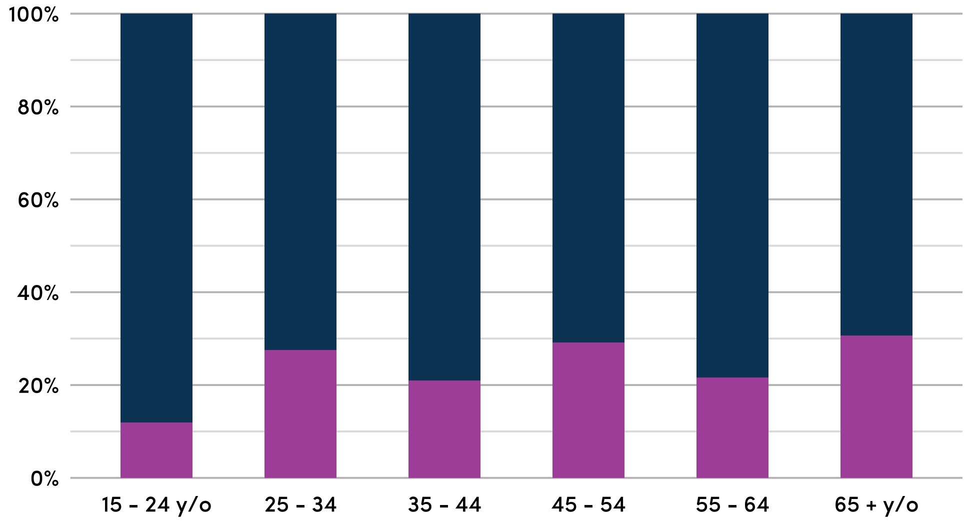


FIGURE 63. Contributors to Stress Over Housing Insecurity, by AMI: Lower income earners are twice as likely to cite high housing costs and changes in income as sources of financial stress compared to the highest income earners, and they are 6 times as likely to cite rent increases as sources of stress.

- <50% AMI
- 50–60
- 60–80
- 80–120
- >120%

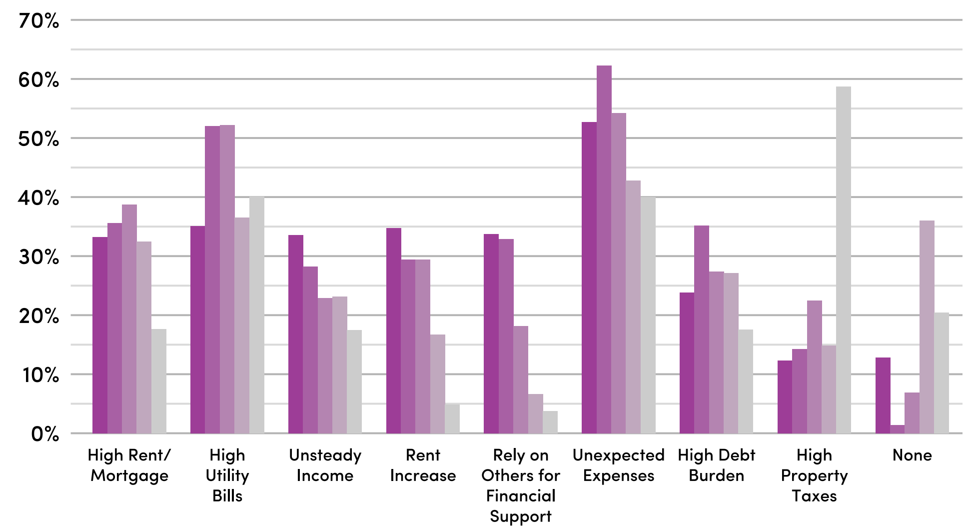
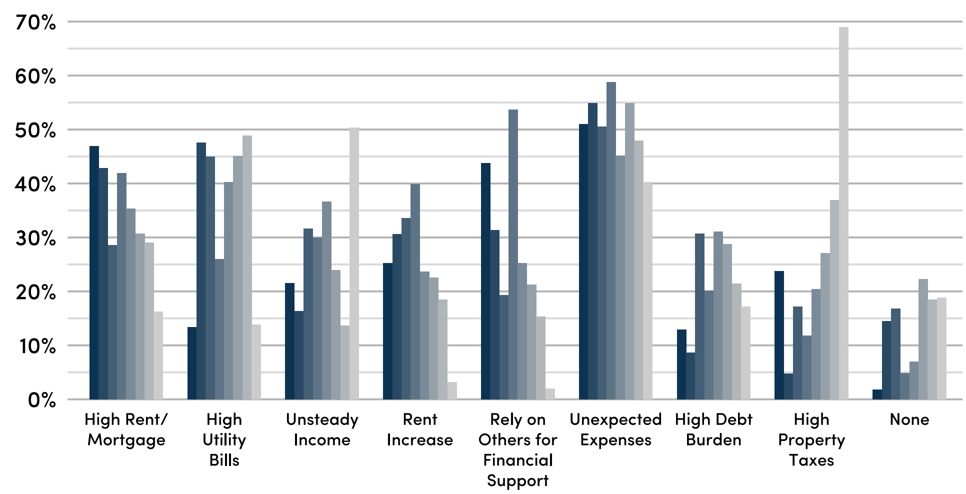


FIGURE 64. Contributors to Stress Over Housing Insecurity, by Education: Nearly 75% of residents with some high school completion and nearly half of residents with technical degrees are likely to stress about their need to rely on others for financial assistance with housing.

- Less than High School
- High School
- Some College
- Technical School
- Associate Degree
- Bachelor's Degree
- Master's Degree
- Doctorate



Housing Stability Increases Community Resiliency

In 2011, the massive 9.0 Tōhoku Earthquake, which triggered a devastating tsunami and Fukushima nuclear disaster, killed roughly 16,000, damaged or destroyed more than a million buildings, and left hundreds of thousands homeless.

At the time of the disaster, Harvard social epidemiologist Ichiro Kawachi was in the midst of a national study in Japan that had sought to identify factors leading to long-term physical or mental limitations in seniors. After the disaster struck, Dr. Kawachi shifted focus, and used the data he had already collected as a baseline for studying various indicators of those seniors' comparative recovery after the disaster, including symptoms of depression, cognitive function, overall physical functional capacity, rates of Post Traumatic Stress Disorder and overall well-being.

Kawachi and his colleagues found that the most important factor in disaster resilience was not material resources such as medical supplies, food, or shelter — it was social capital, things such as interpersonal relationships, a shared sense of identity, shared norms and values, trust, cooperation, and reciprocity. They determined that people who managed to maintain higher levels of social participation, such as gathering with friends, playing organized sports, or participating in hobby groups, were less impacted by and better recovered from the disaster.

These lessons are of critical importance to a disaster-prone region, particularly given that research shows that low-income communities and communities of color suffer more acutely from wildfires and that those same communities also experience housing cost burden and housing instability at disproportionate rates. Investing in housing that meets the needs of the county's low-income residents and communities of color, allowing those households to move less frequently and develop strong neighborhood ties can increase the region's resiliency to the next disaster.

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SECTION 5

Housing Needs of Young Families

Research has shown unequivocally that relationships and experiences in the earliest years of life define the architecture of a child's brain, having profound and lasting impact on a person's life. Early indicators, like access to quality childcare and kindergarten readiness, are powerful predictors of health outcomes, including life expectancy, educational attainment, and earning potential.

Safe, nurturing spaces, experiences, and relationships build healthy brains and bodies, creating a strong foundation for positive outcomes in health, learning, and behavior. At the same time, trauma, or adverse childhood experiences (ACEs), disrupt developing brains, weakening the foundation on which all other health, development, and learning occurs. ACEs include, among others things, chronic toxic stress, chronic neglect, homelessness, housing instability, and the accumulated effects of poverty.

There is growing evidence and recognition that the policies and practices that create systemic barriers to opportunities and resources — such as the lack of safe, affordable housing and intergenerational poverty created and maintained, at least in part, by inequitable access to affordable housing and home ownership opportunities — are the true root causes of most disparities in children's health, well-being, and readiness to succeed in kindergarten. As theSan Francisco Department of Public Health states clearly, "Very young children spend more time at home making them especially prone to the negative effects of housing insecurity".[1]

Nobel prize winning economist, James Heckman and his University of Chicago colleagues, have found that investing in high-quality early childhood development programs combined with support for parents, particularly for children impacted by poverty, can deliver up to $14 for every $1 invested by improving long-term outcomes related to health, education, employment, and social behaviors. According to Dr. Heckman, "The highest rate of return comes from investing as early as possible."[2]

"At First 5 Sonoma County, we're focused on promoting the healthy development of young children and families in our community. We know that safe, stable, and affordable housing is essential to achieving that goal. Without a place to call home, families face increased stress and instability, which can have lasting effects on children's well-being and development. That's why it's critical that we invest in affordable housing options that support families and promote a healthy home environment. When we do that, we create a foundation for children to thrive and families to flourish. It's an investment in the future of our community that will pay dividends for years to come."

— Angie Dillon-Shore, Executive Director, First 5 Sonoma County

Housing Needs of Young Families

AFFORDABILITY AMONG FAMILIES IN SONOMA COUNTY

According to the San Francisco Federal Reserve, 1 in 3 Bay Area children live in unaffordable housing.[3] In Sonoma County, where there is a higher-than-average rate of housing cost burden, over half of all households with young children pay 50 percent of their income on housing — meaning young families are more likely than not to be severely housing cost-burdened while living in Sonoma County. Researchers consistently regard affordability of housing as a key threat to housing security.

Housing Needs of Young Families

KEY FINDINGS

FIGURE 65. Young Families Suffering Severe Cost Burden: Families with younger children are twice as likely to be severely cost-burdened as all other households.

Other Households
Severely Cost-Burdened

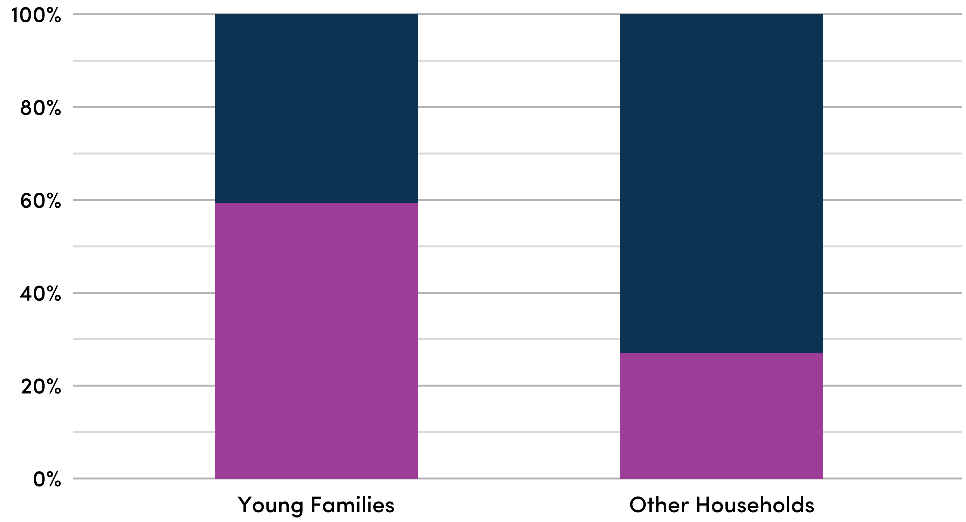


FIGURE 66. Difficulty Affording Housing Month-to-Month, by Type of Family: Families with younger children reported a slightly higher difficulty paying for housing costs year-round and much higher rate of difficulty paying for housing some months.

0 Months
1-2 Months
3-7 Months
8-12

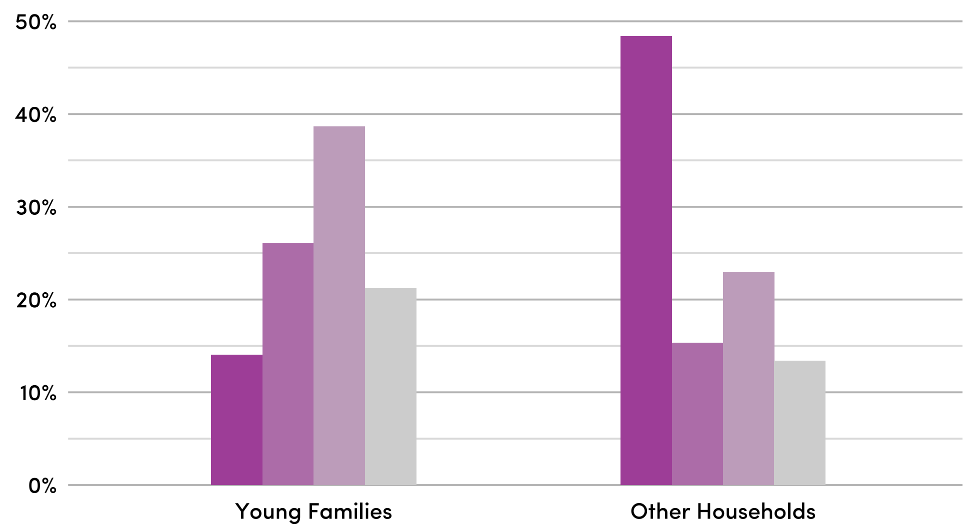
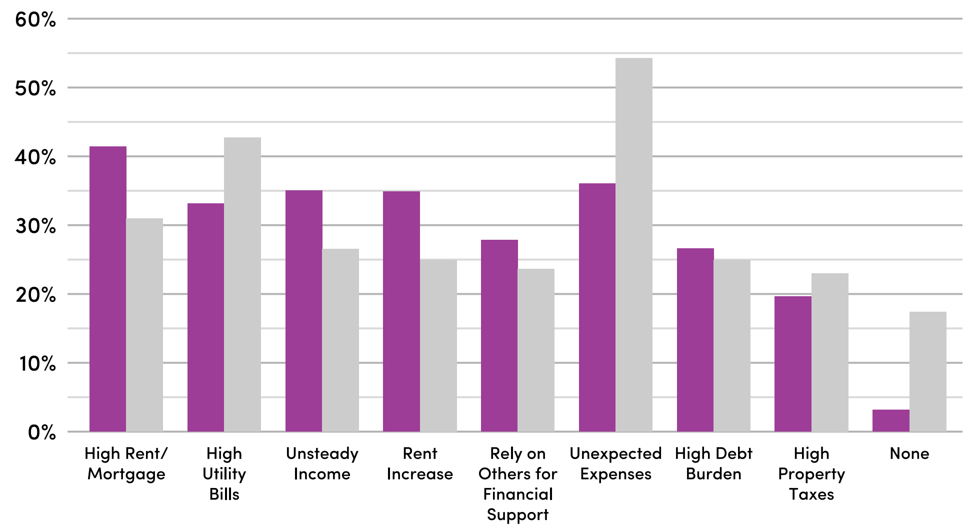


FIGURE 67. Contributors to Stress Over Housing Insecurity, by Type of Family: Families with younger children are more likely to rank high rent or mortgage payments, unsteady income, or changes in rent as a major source of household stress.

Young Families
Other Households



If you didn't have to pay your rent or mortgage, how would your spending habits change, if at all?

I would get to pay for the things my family needs without worrying.

Family with young children, 60-80% AMI, Master's Degree, 35-44, white

Si compraría comida necesaria para mi familia y artículos personales.

Some college, 35-44, Latino

Housing Needs of Young Families

HIGH COST OF HOUSING STRESSES HEALTH SPENDING

Families with young children in Sonoma County deal with more frequent pressures related to health-care needs, reporting slightly higher rates of skipped physical and dental care. By comparison, households without young children are more than twice as likely to report no impact of housing costs on their health care. Respondents also report challenges paying for childcare and preschool.

These results are particularly concerning given that early childhood health care appointments are critical to healthy development of mind, body, and spirit of a child, and ensure that they have sufficient nutrition, health care, nurturing, guidance, and mental stimulation. And preschool and early childhood education play key roles in a child's development.[4]

Housing Needs of Young Families

KEY FINDINGS

FIGURE 68. Difficulty Affording Food, by Type of Family: More than half of all families with young children in Sonoma County struggle with paying for food and are twice as likely to struggle relative to other households.

Other Households
Couldn't Afford Food

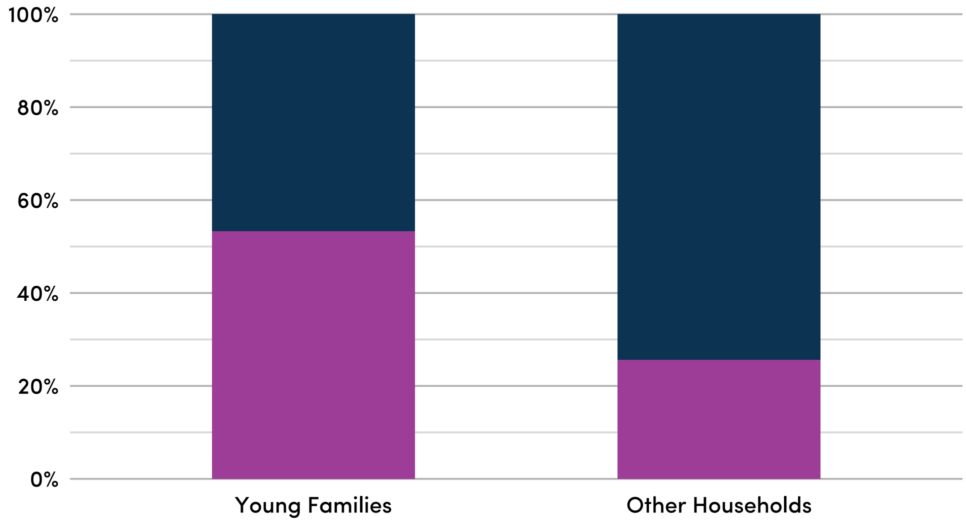


FIGURE 69. Interference with Health Care Access, by Type of Family: Families were more likely to indicate missing physical and mental health care once in the last 12 months than other households.

Young Families
Other Households

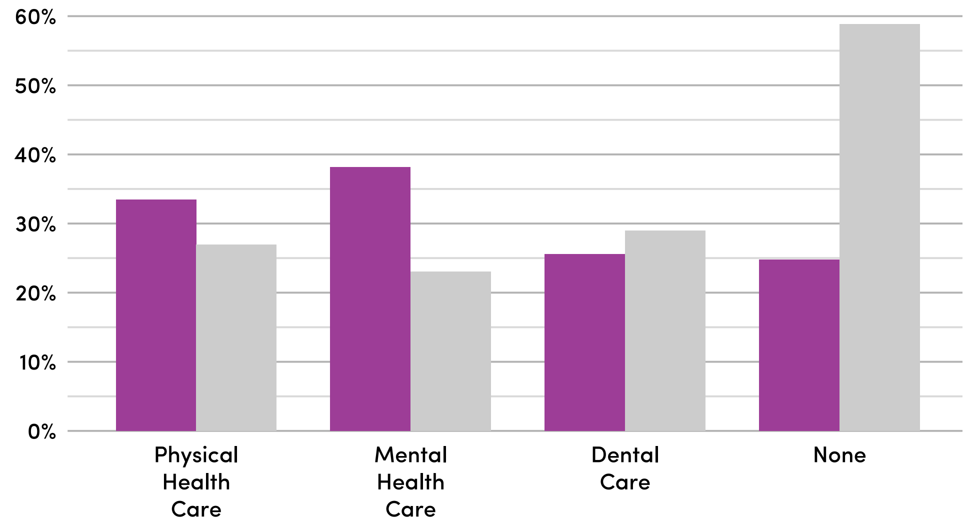
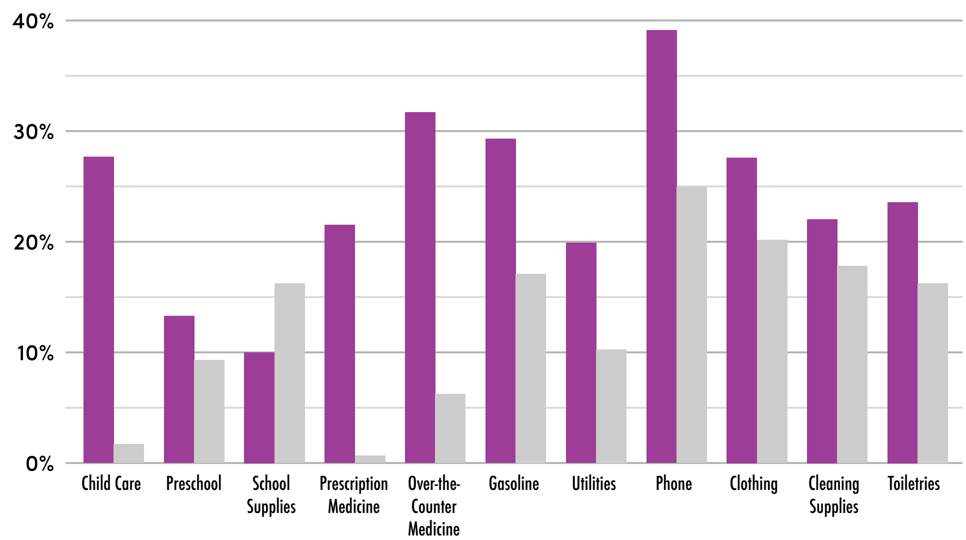


FIGURE 70. Difficulty Affording Essential Services or Items, by Type of Family: Roughly 1 in 3 families with young children reported an inability to pay for childcare at least once in the last 12 months; 1 in 4 indicated an inability to afford preschool at least once.

In all but one category (school supplies), families with young children have greater difficulty affording essentials than all other households.

Young Families
Other Households



Housing Needs of Young Families

HOUSING INSECURITY FOR FAMILIES

Housing insecurity can impact a child's health at multiple stages, from prenatal health, maternal stress during the first year, and childhood development. The longer a household faces insecure conditions or overcrowding, the greater the risk to young children. Families with young children report higher pressure to move, shorter-term duration in their current residency, and higher rates of overcrowding — conditions that jeopardize the early health of the county's children.

Given the particular interplay of overcrowding and frequent moves on childhood health and development, Sonoma County's Black and Latino children are especially at risk due to housing insecurity. According to our survey, Black households are twice as likely to be overcrowded as white households. And nearly half of all Latino households worry almost year-round (7-12 months) about being forced to move.

Families with young children on average rate their chance of leaving Sonoma County in the next 5 years as slightly higher than households overall. Of the reasons given for a potential move, the cost of housing remains highest. But more significantly, young families are 6 times more likely to rank unsafe housing conditions as a reason for a potential move.

KEY FINDINGS

FIGURE 71. Overcrowding, Young Families vs. Other Households: Families with young children are 5 times more likely to report living in overcrowded conditions than all other households. 60% of Sonoma County's young families report living in homes where there are more people than can comfortably live.

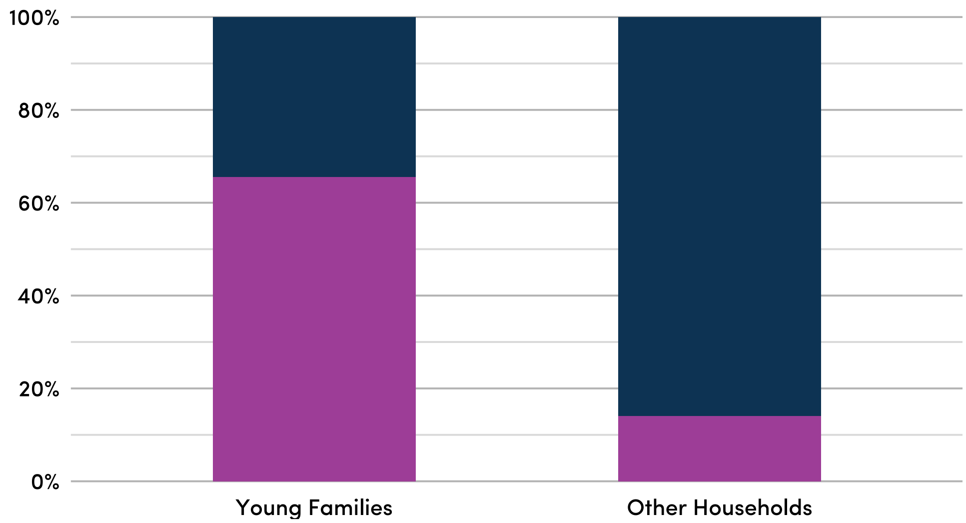
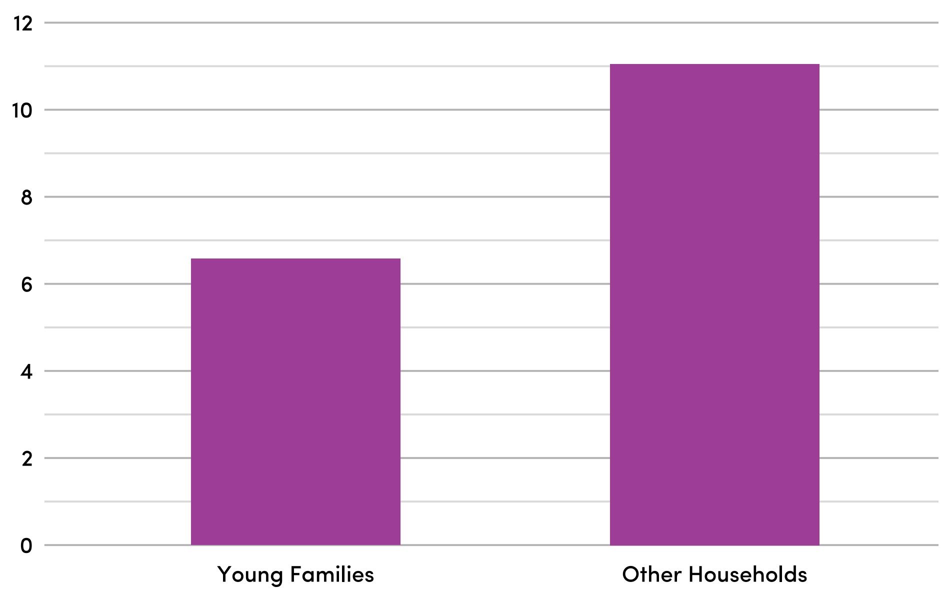


FIGURE 72. Years in Current Home, Young Families vs. Other Households: Families with young children report shorter tenancy in the current home. They also reported living in their current home an average of just over 6 years, while all other households averaged almost 10 years.



Housing Needs of Young Families

KEY FINDINGS

FIGURE 73. Degree of Stress About Housing Uncertainty, by Type of Family: Over half of all families with young children are stressed about being forced to move some months out of the year.

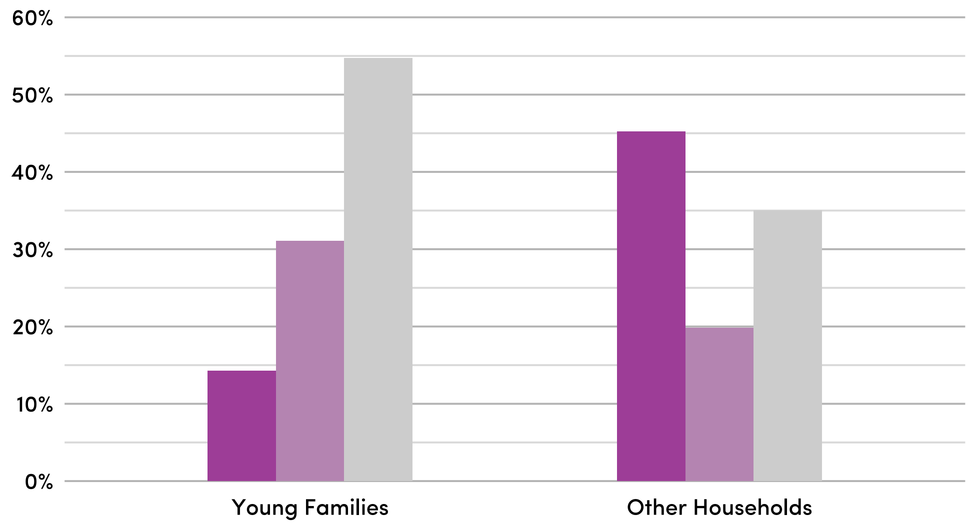
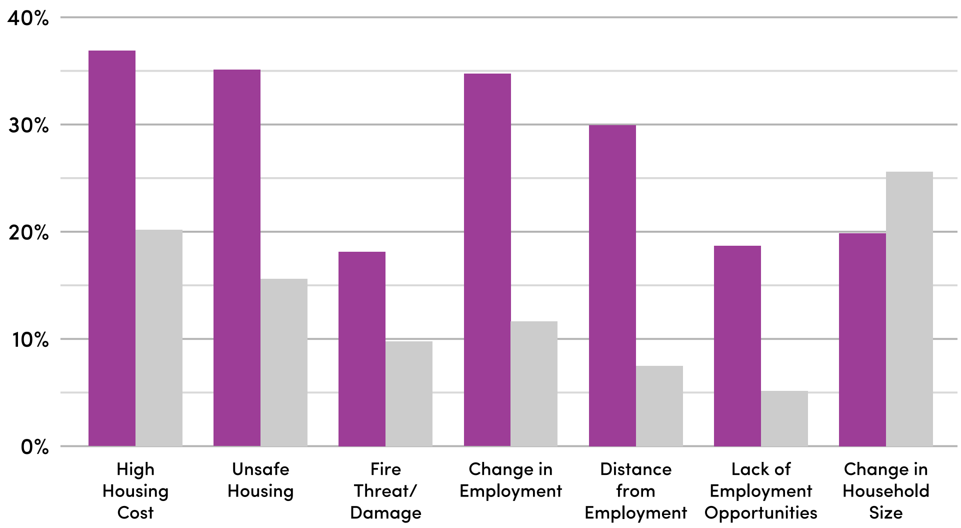


FIGURE 74. Reasons for Last Move, by Type of Family: Families with young children were twice as likely to have moved from their last house due to unsafe conditions compared to other households, and 3 times as likely to have moved due to change in employment, distance from employment, or lack of employment opportunities.



What consequences have you faced, if any, as a result of high housing costs?

Needing to work two jobs and supplement income with credit cards.

60-80% AMI, Bachelor's Degree, 55-64, white, Queer

Saving, buying cleaning supplies, furniture, clothes for kids, paying off debts. Viviría más tranquila sin preocupaciones además porque no puedo trabajar debido a mi hijo con necesidades especiales y dependo de los ingresos de mi esposo! I would be able to spend more time with my children and be able to take them out. The money would go to a savings account for my kids. Very much, I would start saving for a house. Quedaria mas dinero para cubrir otras necesidades de la familia y para diversion, que eso haria un gran cambio tambien en lo emocional. Save more. We'd spend more on health, wellness, and connecting with family. Saving. Invertir en comida más saludable y organizando los gastos para pagarle a mis hijos actividades de aprendizaje. I would pay off my high interest rate credit cards. Feel less stressed and would be able to afford and cover childcare expenses and work one job. Spending would not change, I would be able to pay down my student loans and credit card debt. In addition might have some left over to actuallystart a savings account for retirement and such. Salvaria dinero para cuando sea mayor una anciana. Pay off credit cards. I would be able to save money for emergencies and take care of my dental health. I'd save money. Para esta mejor y horra para la escuela de mis niños. Would be able to start saving for the future again. Save up to purchase our first home. I would have my daughter in afterschool care and in more activities. Si. Tendria mas flexibilidad para pagar otras cosas. I'd try to see my aging father in Iowa again. I've seen him only twice in the past 25

If you didn't have to pay your rent or mortgage, how would your spending habits change, if at all?

years and that was only because my mother died in 2019 and he paid for me to fly out to see her in May 2019 and then again in August to attend her funeral. A lot. I will be able to buy clothes for my kids and shoes since they're outgrowing them. Ability to have at least some savings, a healthier lifestyle and able to spend more on self care including better physical and mental health, ability to live in a safer neighborhood. Si cambiarían positivamente en todos los aspectos para tener una mejor vida establecida. Be able to afford healthier food habits, have some saved money for emergencies. Claro, no daría la mitad de mi sueldo mensual para la renta y podría comprar más comida para mi familia o endeudarme con tarjetas de crédito. Pay off student loans, have better health, mental health, dental care, invest. Help my daughter who is homeless in Sacramento. Mental health, education. Si. Ahorraría para invertir. Pay off debts and create some savings. I would be able to put money in savings, or afford dental procedures. Help other organization such as church, United Way, homeless people. I would be able to take better care of me and my family's physical (preventative) health and mental health. Ayudaria a pagar los servicios de la casa. I would focus more on paying student loans and any credit card debt. Would be able to save more and take care of medical needs. Sería un cambio total ya que es lo que causa mas preocupación cada mes. Tendría ahorros para emergencia. I would be able to save more money for a down payment or retirement. Si, ahorraría.

SECTION 6

Queer & Gender-Based Disparities

Unfortunately, few housing surveys collect demographic information about respondents' gender identity and sexual orientation. This critical data came under political fire and was consequently dropped from the 2020 Census. Because research consistently shows that people identifying as something other than heterosexual or other than cisgender are at far greater risk of mental health challenges, including suicidal thoughts, and of falling victim to housing and job discrimination, how those groups are impacted by housing cost burden is of particular importance.

Few are immune to California's high cost of housing, but the burden of housing affordability and overall health and welfare continues to be a greater challenge for residents who identify as Queer or nonbinary. Held in the context of reducing housing instability, our survey suggests that a gender- and Queer-responsive approach to housing in Sonoma County (and likely statewide) is needed to decrease the disparities that persist.

Queer residents are more likely to encounter hostility when accessing housing because of their gender expression or sexual identity, shaping both rental and ownership outcomes. A HUD study found greater likelihood of discrimination among same-sex couples applying for housing, while others have shown that housing providers are less likely to respond to rental inquiries from same-sex couples (Friedman et al., 2013).[1] For young Queer residents, finding housing may be harder. Nationally, 28 percent of Queer youth reported experiencing homelessness or housing instability at some point in their lives[2] compared to 3 percent of all youth.[3]

"As a queer Latine community leader, I'm passionate about creating a more equitable and inclusive community. We cannot ignore the fact that the high cost of housing is pushing out many individuals, including members rendered marginalized by the structures our society has in place like LGBTQIA+ communities who contribute to the rich cultural fabric of Sonoma County. It's essential that we invest in housing options that preserve the diversity, vibrancy, and dignity of our community. When we prioritize equity and inclusion in housing, we create a stronger, more just, and more resilient community that benefits everyone. We need to work together to manifest the change we wish to see, for ourselves and for future generations."

—Javi Cabrera-Rosales, Director, La Plaza: Nuestra Cultura Cura

Queer & Gender-Based Disparities

HOUSING STABILITY AMONG QUEER & NONBINARY RESIDENTS

Our survey found that Queer and nonbinary households have much shorter tenancy on average at their current place than other households and generally less housing stability.

Nearly half of all Queer households reported concern over being forced to move from their current residents most months (7-12 months) — a higher rate than other households.

A greater share of Queer households reported stress 7-12 months out of the year about future housing uncertainty but experienced severe housing cost burden at nearly identical rates as other households, suggesting that the impact of cost burden is experienced differently across households, perhaps due to additional stress about discrimination.

Those who identified as nonbinary face different challenges with housing stability. The share of nonbinary respondents that struggle to pay monthly housing costs all year long is nearly quadruple that of cisgender respondents.

Queer & Gender-Based Disparities

KEY FINDINGS

FIGURE 75. Difficulty Affording Housing Month-to-Month, by Gender: Nonbinary respondents are 1.5 times as likely as cisgendered respondents to struggle to pay housing costs year-round.

0 Months
1-2 Months
3-7 Months
8-12 Months

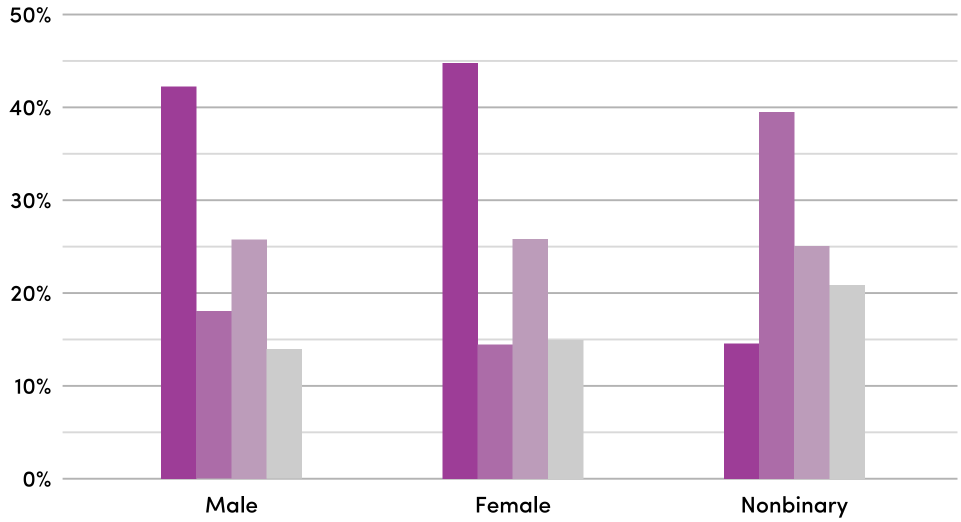


FIGURE 76. Household Financial Stress, by Queer/non-Queer: Queer respondents reported a nearly 20% greater frequency of stress 5-8 months out of the year when it comes to household finances.

Never
Rarely
Sometimes
Constantly

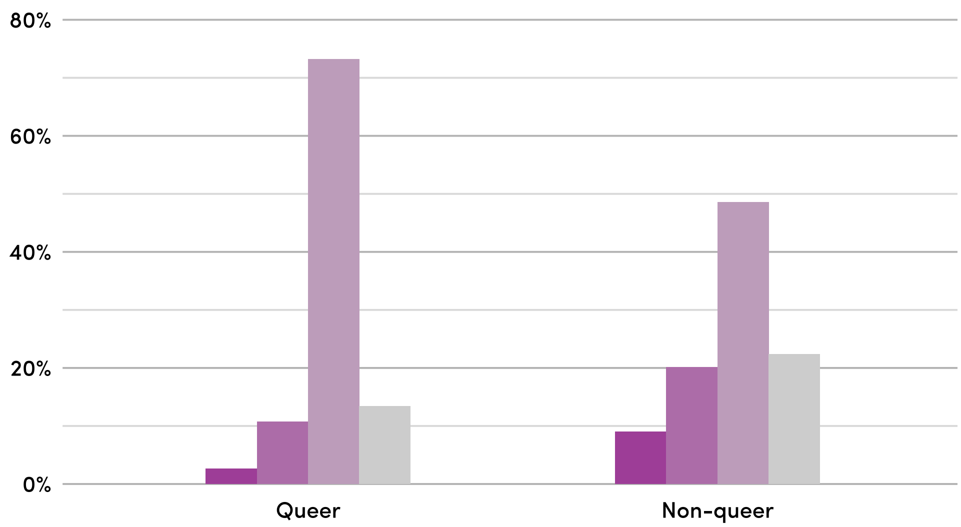
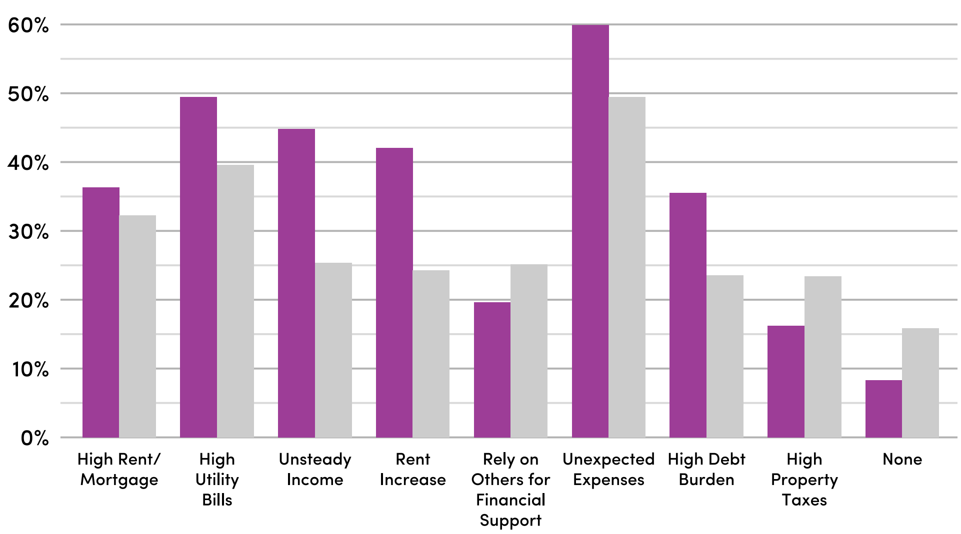


FIGURE 77. Contributors to Stress Over Housing Insecurity, by Queer/non-Queer: Queer respondents reported a higher frequency of stress about their housing unsteady income, rent increases, and monthly debt payments.

Queer
Non-Queer



Queer & Gender-Based Disparities

IMPACT OF UNSTABLE HOUSING ON HEALTH & WELLNESS OF QUEER AND NONBINARY RESIDENTS

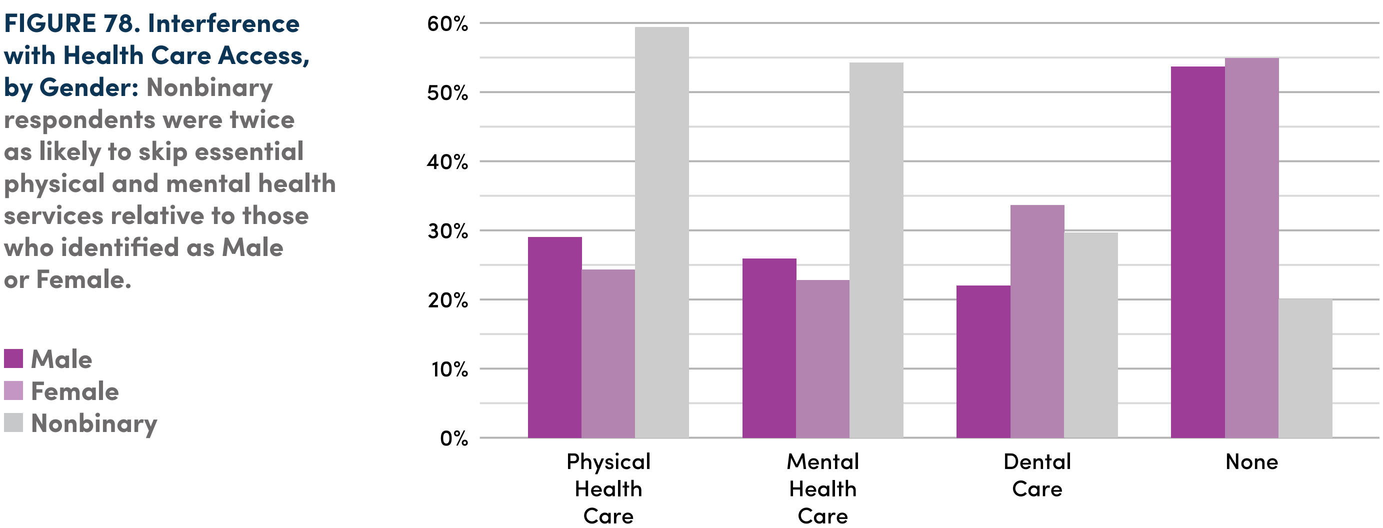
The ramifications of difficulty paying housing costs may impact household finances differently. Nonbinary respondents who experience cost burden at similar rates as cisgender respondents struggled at a much higher level and frequency when it comes to affording basic necessities such as utilities, clothing, prescription, and non-prescription medications, toiletries, after paying for housing. This particular disparity is most pronounced when it comes to prescription medications. Nonbinary respondents reported twice the challenge over their cisgendered counterparts.

The nearly 15 percent difference between Queer and non-Queer populations reporting difficulty in affording physical and mental health care showcases the disparate consequences that high housing costs have across demographic groups. The disparity between these 2 populations is far greater when it comes to school costs, non-prescription medications, gas, and clothing. For example, the percentage of Queer and non-Queer reporting challenges with affording clothing is 29 percent and 16 percent, respectively.

The challenges with affording basic necessities translates to a higher frequency of stress reported by nonbinary and Queer respondents half or more of the time. Our findings further reveal the extreme challenges these 2 populations face relative to other cisgendered straight respondents. Insufficient supply of more affordable or "affordable by design" housing, in addition to a general lack of diversity in housing typologies has far-reaching impacts on our community as a whole. For more vulnerable populations, the impact is magnified and can lead to lower human development outcomes.

KEY FINDINGS

FIGURE 78. Interference with Health Care Access, by Gender: **Nonbinary respondents were twice as likely to skip essential physical and mental health services relative to those who identified as Male or Female.**



Queer & Gender-Based Disparities

KEY FINDINGS

FIGURE 79. Interference with Health Care Access, by Queer/non-Queer: Queer respondents are twice as likely as non-Queer respondents to have cut back on mental health services.

Queer
Non-Queer

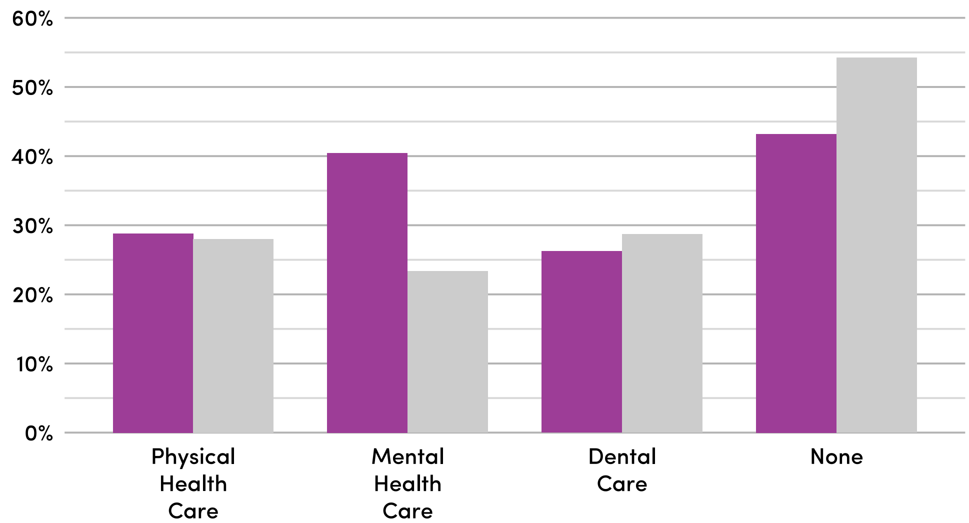


FIGURE 80. Difficulty Affording Essential Services or Items, by Gender: Nonbinary respondents are at substantially higher risk of not being able to afford basic necessities such as over-the-counter medications, clothing, and toiletries.

Male
Female
Nonbinary

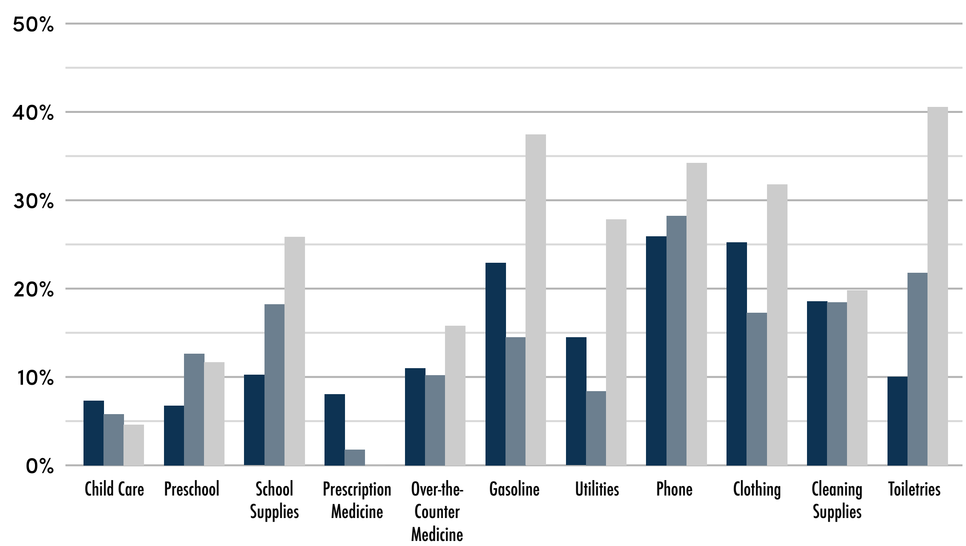
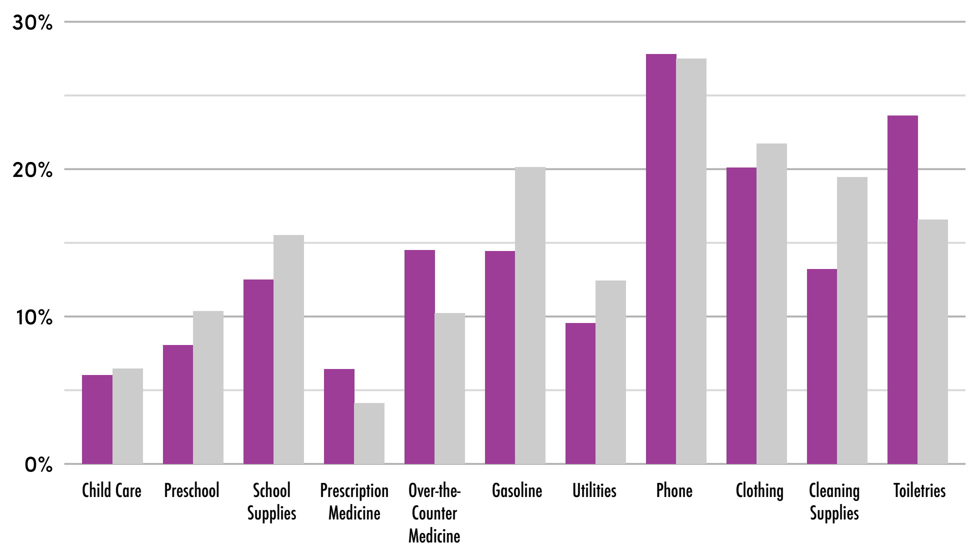
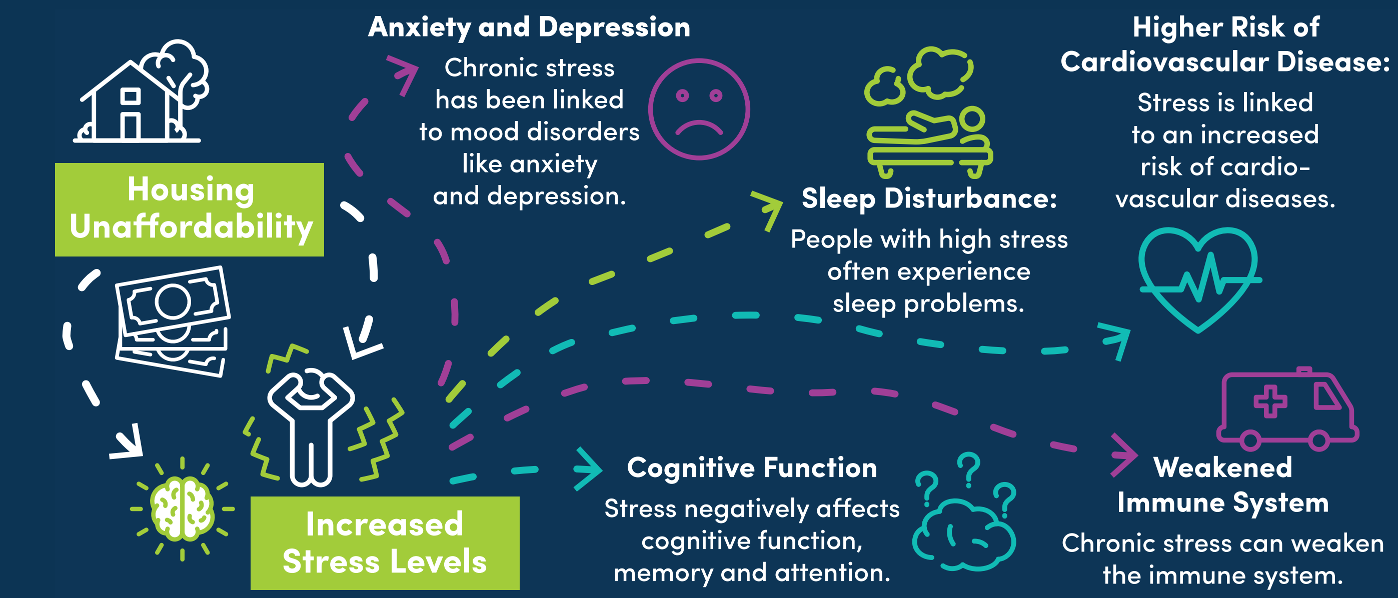


FIGURE 81. Difficulty Affording Essential Services or Items, by Queer/non-Queer: Queer households are more likely to report difficulty affording prescription and non-prescription medicine as well as essentials like toiletries.

Queer
Non-Queer



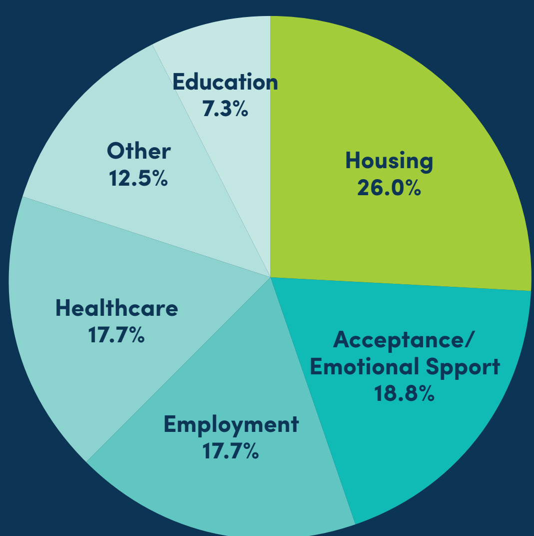
Impacts of Stress



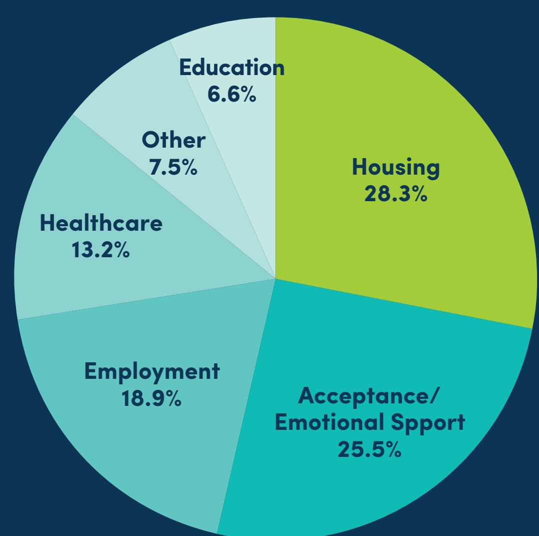
Queer & Transgender Youth & Homelessness

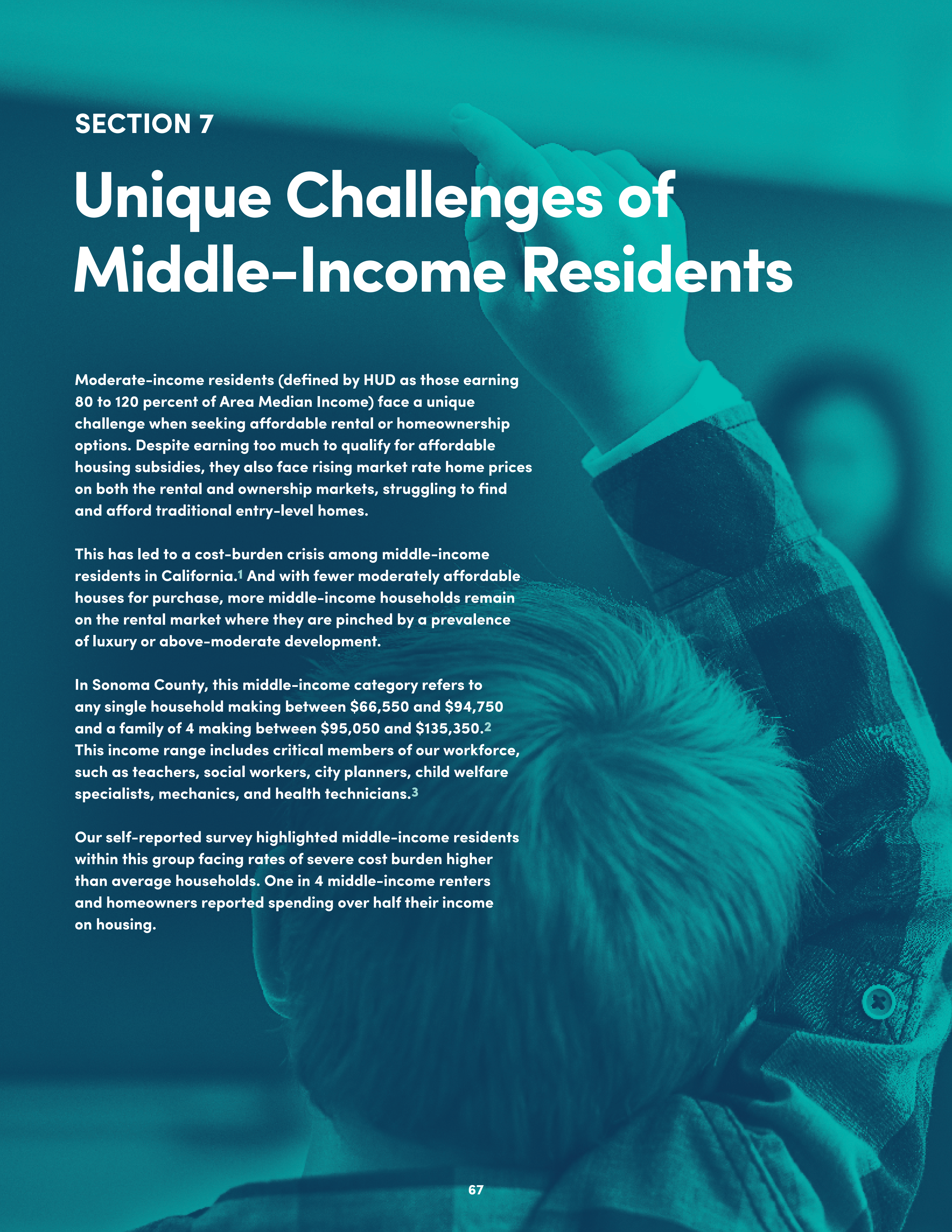
According to the 2014 LGBTQ Homeless Youth Provider Survey, LGBTQ youth experienced longer durations of homelessness than heterosexual and cisgender counterparts. Providers also reported longer periods of homelessness for transgender young adults. Additionally, housing was the most cited need by Queer youth and transgender youth experiencing homelessness. *Source: Chui, Wilson, Shelton, Gates, 2015*

Percent of needs cited by Queer youth by total number of responses



Percent of needs cited by transgender youth by total number of responses





SECTION 7

Unique Challenges of Middle-Income Residents

Moderate-income residents (defined by HUD as those earning 80 to 120 percent of Area Median Income) face a unique challenge when seeking affordable rental or homeownership options. Despite earning too much to qualify for affordable housing subsidies, they also face rising market rate home prices on both the rental and ownership markets, struggling to find and afford traditional entry-level homes.

This has led to a cost-burden crisis among middle-income residents in California.[1] And with fewer moderately affordable houses for purchase, more middle-income households remain on the rental market where they are pinched by a prevalence of luxury or above-moderate development.

In Sonoma County, this middle-income category refers to any single household making between $66,550 and $94,750 and a family of 4 making between $95,050 and $135,350.[2] This income range includes critical members of our workforce, such as teachers, social workers, city planners, child welfare specialists, mechanics, and health technicians.[3]

Our self-reported survey highlighted middle-income residents within this group facing rates of severe cost burden higher than average households. One in 4 middle-income renters and homeowners reported spending over half their income on housing.

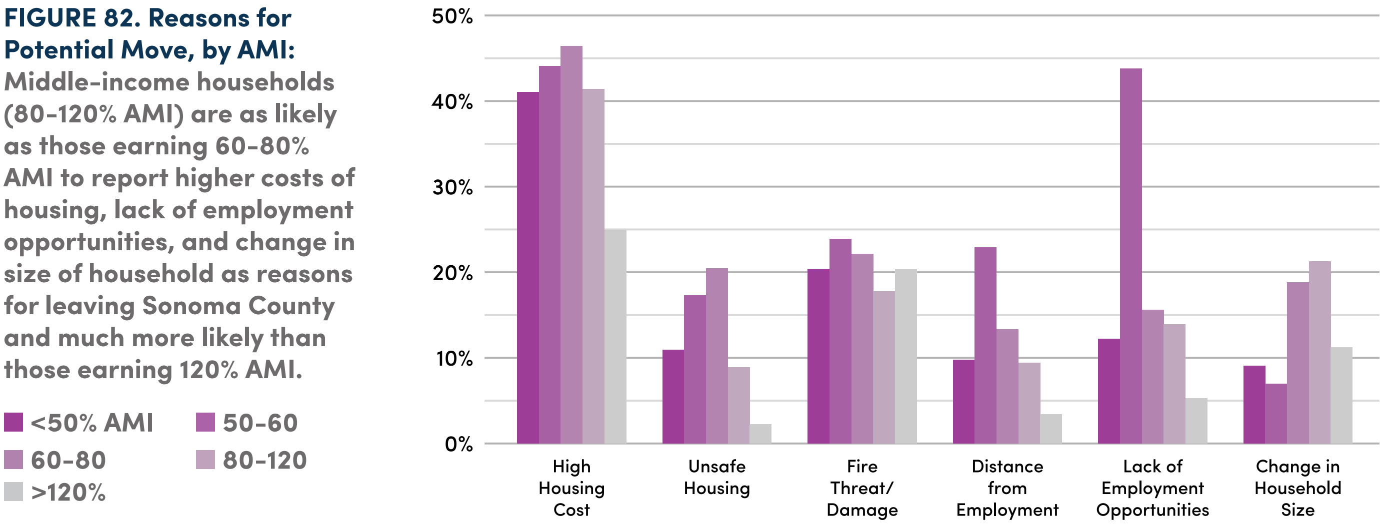
Unique Challenges of Middle-Income Residents

FINANCIAL HARDSHIPS FOR MIDDLE-INCOME HOUSEHOLDS

Middle-income earners experience financial hardship at rates far closer to lower-income earners. For example, 20 percent of middle-income earners experience year-round financial stress. These rates of stress approach the 25 percent of low-income households who experience year-round stress, but are significantly higher than the 7 percent of above-moderate earners who experience similar financial stress.

KEY FINDINGS

FIGURE 82. Reasons for Potential Move, by AMI: **Middle-income households (80-120% AMI) are as likely as those earning 60-80% AMI to report higher costs of housing, lack of employment opportunities, and change in size of household as reasons for leaving Sonoma County and much more likely than those earning 120% AMI.**



"As an employer in Sonoma County, I've seen the impact of the high cost of housing on our employees. We've had talented and hardworking team members leave the area because they couldn't afford to live here. It's a real challenge for us to attract and retain the skilled workforce we need to run our business. It's not just a business issue. It's a human issue. We need to take action to create more affordable housing options for our community so that everyone can have a chance to thrive. It's important to me to support local initiatives and advocate for change because we can't afford to lose our best and brightest to this housing crisis."

— Sonu Chandi, Founder and President, Chandi Hospitality Group

Unique Challenges of Middle-Income Residents

KEY FINDINGS

FIGURE 83. Household Financial Stress, by AMI: Middle-income earners experience stress around household finances year round at a rate equal to extremely low-income earners (>50 % AMI) but three times that of the highest income earners.

0 Months · 1-2 Months · 3-7 Months · 8-12 Months

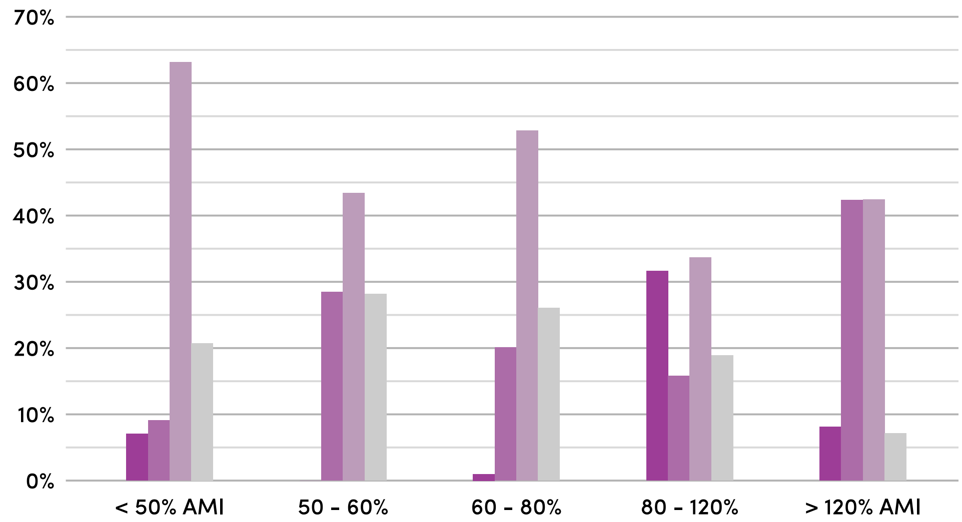


FIGURE 84. Degree of Stress About Housing Uncertainty, by AMI: Nearly 30% of moderate income households worry about being forced to move most of the year (7-12 months), just shy of the 32% of low-income households (60-80% AMI), and much higher than the 18% of high-income households.

Never
Rarely
Sometimes

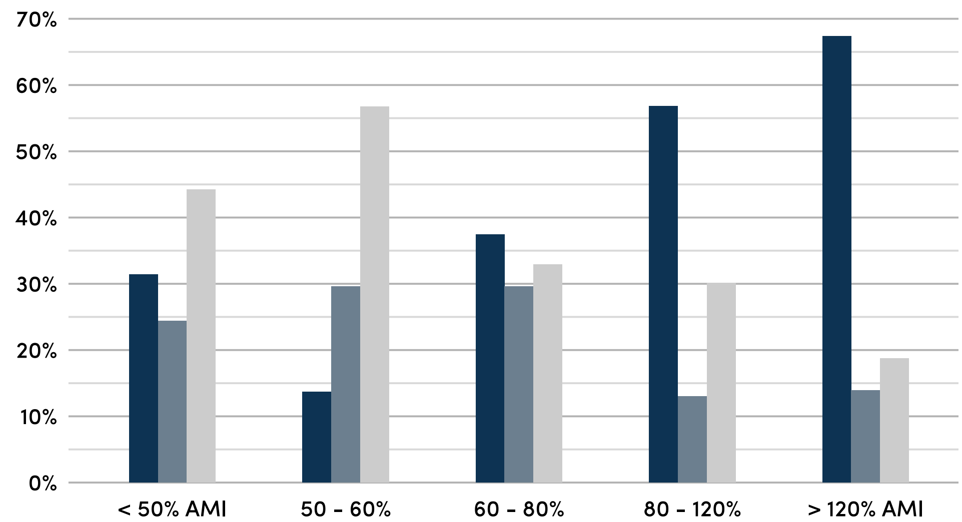
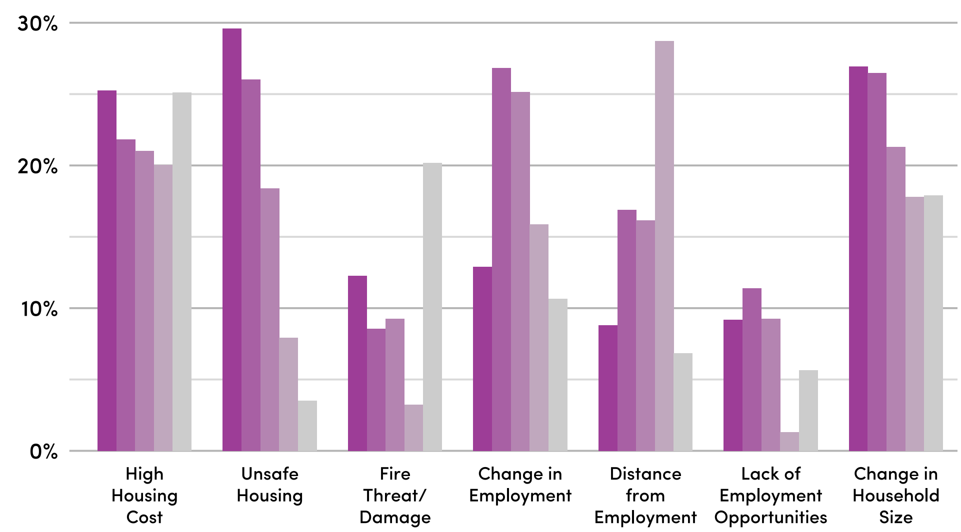


FIGURE 85. Reasons for Last Move, by AMI: Moderate-income house-holds cite distance from employment as a central reason for change of residence at nearly double the rate of low-income earners.

<50% AMI
50-60
60-80
80-120
>120%



Unique Challenges of Middle-Income Residents

IMPACT OF UNSTABLE HOUSING ON HEALTH AND WELLNESS OF MIDDLE-INCOME RESIDENTS

Middle-income earners also experience year-round stress on household finances at rates similar to low-income households. As a result, among middle-income earners we see rates of difficulty affording goods like child care that approach the rates we see among those earning slightly less (60-80 percent AMI). There is greater divergence in stress between middle-income earners and those earning above 120 percent AMI, as noted in several of our graphs.

Where existing single-family homeownership is no longer affordable to moderate-income households, our primary option is to build. But new, moderate-income housing is stalling statewide: last cycle, Sonoma County jurisdictions only met 21 percent of their needed permits for moderate housing compared to 55% of its above moderate-income needed permits.[4] Policies that make moderate-income housing easier, faster, and cheaper to build are necessary to incentivize housing development that serves middle-income families and meets local workforce needs.

KEY FINDINGS

FIGURE 86. Interference with Health Care Access, by AMI: **Middle-income earners are just as likely to skip physical care as lower-income earners, and are more likely to skip dental care.**

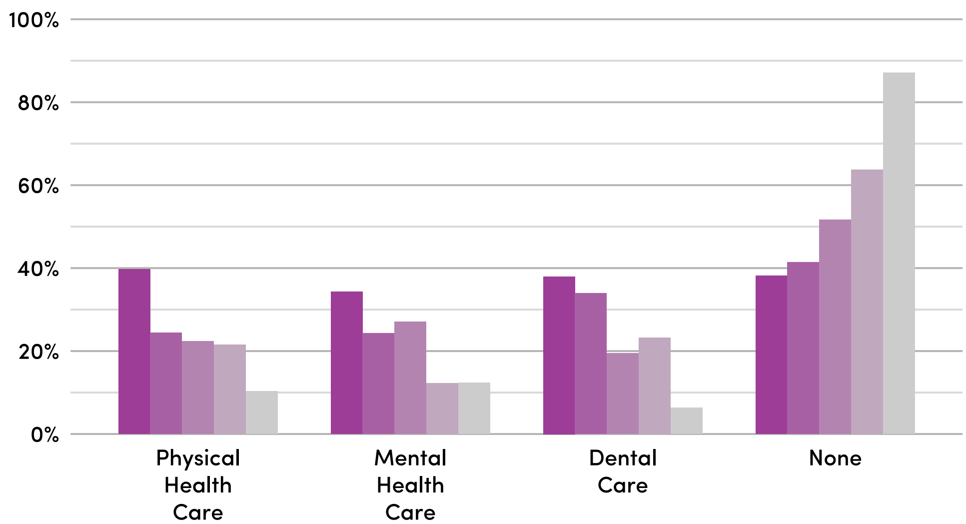
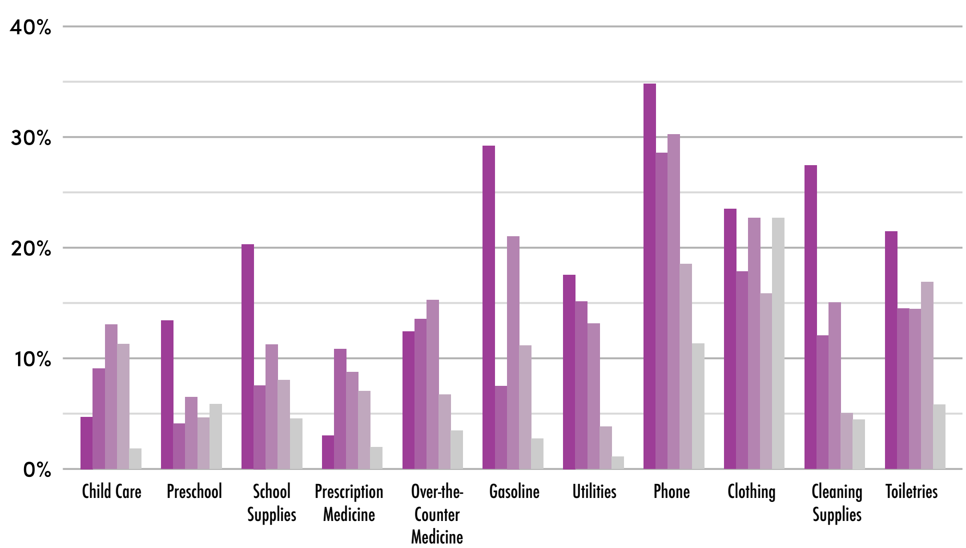


FIGURE 87. Difficulty Affording Essential Services or Items, by AMI: **Middle-income earners were much more likely to struggle affording essentials like childcare, prescription medicine, gas, and toiletries than high-income earners.**



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Survey Methodology

SURVEY DESIGN AND ADMINISTRATION

Making the Rent: The Human Price of Housing Cost Burden, is centered around a housing survey designed by Generation Housing and released in two waves in 2022. The survey contains over 40 questions about household characteristics, finances, and concerns, along with demographic information about the survey respondent. They were modeled based on questions from the 2019 American Housing Survey (AHS), the 2019 AHS Housing Insecurity Research Module, and the 2022 American Community Survey (ACS), which are all performed by the U.S. Census Bureau. Since the Census Bureau rigorously tests their questions to maximize the likelihood that respondents fully understand what they are being asked, we copied questions directly from their surveys whenever possible. Some additional questions were added where similar examples in Census Bureau surveys could not be found. Respondents were told the survey should take only 10 minutes to complete.

The first wave of the survey was released in March 2022, while the second wave was released in October that same year. In both waves, data collection was completed with the help of numerous community organizations based in Sonoma County. Both an English version and a Spanish version of the survey were sent out and organizations distributed the survey through their respective channels, often by means of e-mail blasts to their members, newsletters, and posts on social media. Paper surveys were also distributed to organizations. As an incentive and note of gratitude for their time, the first 400 respondents were provided a $10 Target gift card.

SURVEY ANALYSIS

While we received over 900 responses from both waves, not every response could be used in our analysis. Close to 200 responses were identified as unambiguously fraudulent, and were excluded from our analysis entirely. For example, we saw many responses with identical answers to questions and that were submitted within minutes or seconds of each other. Other times, a single respondent gave too many implausible or suspicious answers to numeric questions, such as the number of individuals in their household, for us to feel confident that their response was legitimate. Ultimately, however, only a small number of respondents were responsible for the vast majority of fraudulent responses—by and large, the people who responded to our survey gave honest and often heartfelt answers to our survey questions. Our response validation and exclusion criteria represent our best efforts to remove as many fraudulent responses as possible while ensuring that no respondent who gave genuine answers to our survey was mistakenly excluded.

All surveys must go through serious efforts to make sure that their sample of respondents is representative of the larger population they come from. In our case, that meant figuring out how to ensure our sample of 770 respondents resembled Sonoma County overall. From the beginning we were aware that our survey respondents would not be completely representative of the county. First, since our survey was opt-in, we would mostly be receiving responses from people with internet access and who were interested in completing our survey. Second, we wished to reach out to individuals who are typically overlooked in Sonoma County statistics, such as Black or queer residents. In order to feel confident that their responses reflected Black or queer people in the county overall, we had to target our outreach towards those communities, which is known statistically as "oversampling". By overrepresenting these groups in our survey, we could be sure that any conclusions we draw about their housing situation are based on the responses of more than just a handful of people.

To transform our 770 resident sample into one that represented the county overall, we relied on a statistical technique known as "raking", or more generally, "iterative proportional fitting". The first step in this process was to identify county level demographic statistics that we already knew. For example, we know that about 40% of residents in Sonoma are renters, while 60% are owners. Next, we included questions about home occupancy status and other demographics on our survey to determine how our respondents break down into the renter or owner categories. Then, the raking algorithm assigns each respondent a "sample weight", or the number of people in the county that respondent is meant to represent, based on how they respond to each demographic question. Demographic groups that are overrepresented in our survey, such as renters, receive smaller sample weights. Adding the sample weights of the roughly 415 people in our survey who identified as renters returns 185,000, the approximate number of people in Sonoma County who rent.

Of course, more variables besides homeownership status were utilized to make our sample representative of the county. Ultimately, eight different demographic variables were employed during the raking process, including homeownership, whether or not a household had children under 18 years of age, whether or not respondents had attained a bachelor's degree or higher, the race of the respondent, the respondent's age, the respondent's gender, the respondent's marital status, and finally whether or not the respondent was queer. After the raking process was complete, our respondents resembled Sonoma County overall along these eight demographic variables. Consequently, every single one of our results speaks to the housing situation for all Sonoma County residents, rather than just our sample of respondents.

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Joshua comes to Generation Housing with community-based, academic, and policy experience working to understand how each generation defines what equity looks like for them. After helping to identify solutions to the growing racial wealth gap and home financialization trends shaping communities like West Oakland prior to 2010, Joshua completed his PhD in Political Science at the University of Michigan, Ann Arbor in 2018. There he focused on American politics, race, and equity policy, contributing to survey and quantitative research on American attitudes shaping policies on wealth, taxation, and education. Applying those insights to politics and policy, Joshua taught political science courses in the Midwest while working to reform state funding for affordable housing with Wisconsin State Assemblywoman Francesca Hong.

Now having returned to the Bay Area, he has most recently served as the Director of Data & Grants at the Committee on the Shelterless where he helped support evidence-based, housing-first solutions to homelessness in Sonoma County including through Project Homekey and CalAIM.

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Max joins the Generation Housing team with academic and professional experience in data analysis. A recent graduate from the University of California, Berkeley, majoring in both Statistics and Economics, Max has worked on improving transparency and reproducibility in policy analysis with the Berkeley Initiative for Transparency in the Social Sciences (BITSS) and studied pandemic unemployment insurance and Proposition 13 tax revenue impacts at the Berkeley Institute for Young Americans (BIFYA). He recently joined the private sector, working with the Centers for Medicare & Medicaid Services (CMS) to improve the detection of fraud in the Medicare system. As a part of Gen H, Max is furthering a long-standing passion for effective, socially oriented policy by placing the power of modern data analysis tools in the hands of housing advocates.

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Calum (Cal) Weeks is an energetic, passionate, community-minded professional that brings over 5 years of experience building partnerships among diverse stakeholders in order to help deliver holistic policy solutions. Most recently, he worked for the Bank Information Center (BIC) in Washington D.C. as an Administrative & Research Assistant. In this capacity, he conducted research which sought to identify innovative solutions that would limit the harm multilateral development banks (MDBs) programs and policies have on people and the planet. Prior to that, he served as a Field Representative for a North Bay State Assemblymember, amassing substantive knowledge around an array of critical issues impacting community health, including: transportation, housing, small business, and K-12 education.

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Ethan Adelman-Sil worked with Generation Housing on this report in the spring and summer of 2022 while he finished his Master's in Public Policy at UC Berkeley. He has since moved back to his hometown of Portland, Oregon, where he is working in county government. Presently he is helping Washington County, OR, with data management, visualization, and storytelling related to the federal American Rescue Plan Act funds the County received from the federal government. In his free time, he enjoys playing board games while cooking for friends as well as climbing mountains.

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Selena Polston, MSW is a bilingual (English/Spanish) researcher and organizational development professional with over 25 years experience supporting the evolution of public and non-profit agencies working in health and human services.

Selena received her Master of Social Work from Columbia University with dual concentrations in public policy and research methods, and is highly skilled in survey design, focus groups and other qualitative research methodologies, program evaluation, strategic planning, and the use of data for continuous quality improvement. As an organization development professional, Selena has worked with numerous state and local agencies to provide leadership development, program evaluation, needs assessments, group facilitation, business process reengineering, strategic planning, and change management.

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About Generation Housing

VISION

We envision vibrant communities where everyone has a place to call home and can contribute to an equitable, healthy, and resilient North Bay.

MISSION

Generation Housing champions opportunities to increase the supply, affordability, and diversity of homes throughout the North Bay. We promote effective policy, sustainable funding resources, and collaborative efforts to create an equitable, healthy, and resilient community for everyone.

OUR STORY

In the aftermath of the 2017 wildfires, our community came together to help heal—including banding together to identify urgent solutions for the pressing housing crisis the fires exacerbated. Generation Housing was launched in the fire's wake to bring those solutions to life. Today, Gen H is leading the North Bay's prohousing movement. We're focused on breaking down the barriers that have led to the extreme shortage of housing in our community by working to: advocate for smart development projects (not sprawl!), change local policies that have held us up, bring in outside funding to help projects get built, and create a prohousing movement led by anyone who wants to make sure that folks from all backgrounds can afford to continue living here. All of our work is driven by our Guiding Principles, which means that we engage collaboratively across sectors, view housing as a critical piece of our community's ecosystem, and promote its development through lenses of equity and sustainability.

OUR GUIDING PRINCIPLES

PEOPLE

Everyone deserves to have a place to call home—a mix of ages, races, ethnicities, and socioeconomic status contributes to our economic and social vibrancy.

PLACE

Vibrant walkable urban areas, rich agriculture economy, and environmental stewardship require thoughtful, sustainable housing development.

HOUSING OPTIONS

Our communities need a range of housing types, sizes, materials, and affordability levels.

SUSTAINABILITY

We support development of energy efficient and climate resilient homes and communities that offer access to jobs, schools, parks, and other needed amenities.

IMPACT

Safe, stable, affordable housing near community services is integral to economic mobility, educational opportunity, and individual, family, and community health.

COLLABORATION

We are committed to working collaboratively and transparently—conducting positive advocacy, aligning efforts along the points of agreement, and working across sectors to create actionable and lasting solutions.

Founders & Members

FOUNDERS

Community Foundation Sonoma County
Burbank Housing
First 5 Sonoma County
MidPen Housing
Sonoma County Vintners
Eden Housing
Cornerstone Downtown
EAH Housing 50 Years of Service
Renewal Enterprise District (RED)

#WEAREGENH CAMPAIGN & PROMOTORES FUNDERS

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Platinum

First 5 Sonoma County
Burbank Housing
Cornerstone Downtown
WillowGlen Homes

Diamond

Eden Housing

Gold

City of Santa Rosa
The Santa Rosa Violence Prevention Partnership
MidPen Housing
Sonoma Clean Power
SVB Silicon Valley Bank
DeNova Homes

Silver

TLCD Architecture
Integra Planning + Landscape Architecture
ZFA Structural Engineers
Housing Trust Silicon Valley
Redwood Credit Union
Petaluma Health Care District
Sutter Health
Integrity Housing
The John Stewart Company
ArchiLogix
Greenbelt Alliance

North Coast Builders Exchange
Cory Maguire
Rick Theis
Tony Crabb + Barbara Grasseschi

My adult children most likely will not be able to afford homes in Sonoma County even though they have college degrees and good jobs. Constant fear of losing everything. Falta de vacaciones. Large family in small house and long commute to work because housing mobility is impossible. For us the critical need is really the combination of housing cost with child care costs... we are expecting and will have three children in day care at once in the next few years on top of a $2400 mortgage. It isn't possible even though we make decent salaries. No hemos podido pagar biles medicos de emergencia. For 10 years I worked two jobs averaging 60-80 hours a week. Choosing which major bills were the most pressing, like food, phone, vs. car repairs. Trabajar tiempo extra. Two years ago I lost my living situation due to Covid. Even before Covid I lost my residence a few times and had to couch surf a while. It's really difficult to keep up jobs and school when my housing is unstable. I also only recently was able to purchase my first car but a friend lent me the money so I've been making payments to them. Without my car getting to work was extremely difficult. In my home, we had to break apart the living room into bedrooms so that everyone can fit into the mobile home. Inflación. Lack of nutrition, unable to afford certain necessities which have resulted in failing courses/ low GPA, unable to attend medical and psychological services due to working hours, unable to concentrate or focus on school due to worrying about how much money my next paycheck will be. My depression has increased and I'm less physically fit. I've had to take a break from school so now it's going to take even longer to earn my degree. Al momento toda mi familia, incluyendo yo misma, no tenemos seguransa medical. We currently have two families living in our household due to high rent/housing costs. Dejar de ayudar a mi familia en mi pais. My home very much needs repairs that I can't afford, but I can't afford to move anywhere else. No he podido comprar algo que me gustaria tener. Concern about ensuring my kids can afford to stay here and also finding a place for my aging parent that she can afford. No comprar suficiente comida por guardar dinero para la renta. I have delayed my emergency dental work. My savings is drained trying to pay rising utilities costs. Several people in my home have lost their jobs and are falling behind on payments. Mi hija vive en mi casa porque no pueden rentar ellos su propio departamento, y estamos viviendo amontonados. Unable to afford extracurricular activities, academic support for the kids. Moving to a larger house per our 10 year goal. I can't afford to pay my bills on time. Sometimes, I don't have money for gas. I can't buy my kids clothes or shoes or simply take them out. Enfermarme y no poder trabajar para pagar mi renta y gastos del hogar. Nopoder pagar renta y gastos del hogar despues de enfermarme y no poder trabajar. Not gone to dentist, eye doctor, and general practitioner. Single adults unable to live alone because of the high cost of rent. Tratar de ahorrar en otras cosas para poder pagar la mi renta. Being able to afford anything other than essentials. Homeless loved ones stay on couch, car not working, lack of confidence due to no funds for self care, less sleep for more hours of work, mental health, cant entertain or do nice things out. Mucho stress, y retrasos en algunos billes. I make too much to qualify for snap, but not enough to afford more than 250 worth of groceries every two weeks. Salud mental.

What consequences have you faced, if any, as a result of high housing costs?

GENERATION HOUSING

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