

Children's Health and Housing



**LOUISIANA
HOUSING
ALLIANCE**

The Louisiana Housing Alliance (LHA) is a nonprofit statewide coalition working to ensure the preservation and production of quality affordable housing for low and moderate income Louisianans and those with special needs.

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CHILDREN'S HEALTH AND HOUSING



Housing plays an integral part in a child's overall well-being. The home—the place where a child eats, sleeps, and plays every day—can have a huge impact on health. Many children in Louisiana face poor housing situations, while others have no home at all.

Everyone wants to live in safe, quality affordable housing, yet, high housing costs force many families to choose between affordability, quality, and location. Low-income households with children tend to encounter limited options, and face a trade-off between quality, safety and affordability. Consequently, these families disproportionately suffer from housing-related health issues.

Did you know that Louisiana ranked 47th for Risk of Child Homelessness and 38th for overall Child Well-Being?

- 323,000 children lived in low-income households with high housing cost-burdened
- 129,000 children lived in crowded housing (more than 1 person per room)
- 303,000 children lived in households that were food insecure
- Over 28% of Louisiana children lived in poverty, and 18% of these children suffered from chronic conditions such as asthma

Source: National Center on Family Homelessness

Introduction

Poor housing conditions are associated with a range of physical, emotional, and behavioral health conditions in children. As such, the availability of quality and affordable housing can have a major impact on a child's long-term success.

According to the US Department of Housing and Urban Development (HUD), affordable housing is considered "housing for which the occupant(s) is/are paying no more than 30 percent of his or her gross income for housing costs, including utilities," while substandard housing is described as a "dwelling unit that is either dilapidated or unsafe, thus endangering the health and safety of the occupant, or that does not have adequate plumbing or heating facilities." HUD considers a quality home to be a safe, clean, dry, well-ventilated dwelling that is both pest and toxin-free.

"The connection between the health and the dwelling of the population is one of the most important that exists."

Florence Nightingale

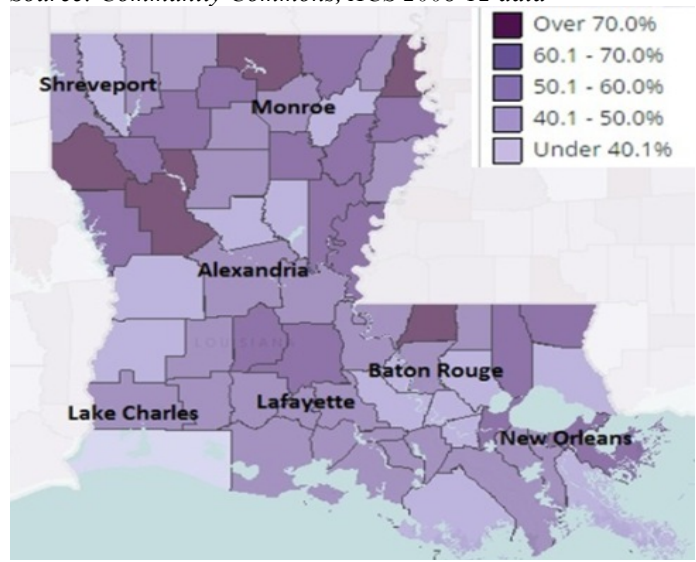
Efforts have been made to reduce housing-related health risks in children, as these health consequences are all preventable. Nonetheless, more can be done to improve housing conditions which impact children's health. This can be accomplished not only by improving existing housing, but by providing a wider range of affordable housing options in every neighborhood.

The Lack of Affordable Housing in Louisiana

The shortage of affordable housing confines many low-income families to substandard, overcrowded, and/or unsafe housing and creates a financial burden that can inhibit their ability to meet basic needs like food, utilities and healthcare. Many low-income families living in unstable or insecure housing situations face a significant risk of homelessness, which can have devastating effects on a child's well-being.¹ Economic uncertainty and high rents also exact a major emotional toll on parents. Housing affordability dramatically impacts a child's physical and mental health and educational achievement.²

Figure 1.1: Population Unable to Afford Housing

Source: Community Commons, ACS 2008-12 data



Any measure of affordability must examine not only the cost of housing, but also the income of local residents.³ For families with lower incomes, rent or mortgage payments and utilities often consume a major chunk of earnings. According to HUD, households that spend more than 30% of their monthly income on housing costs and utilities are considered “cost burdened”; those that spend more than 50% are considered “severely cost burdened.” Many of these families are forced to make a trade-off between paying for housing and purchasing food or healthcare.⁴

The number of severely cost-burdened households in Louisiana has risen rapidly over the last 5 years, jumping from 19% in 2009 to 23.9% in 2014⁵. When households spend a significant amount of income on housing costs, very little is left over for other necessities like food, clothing, healthcare, education, and childcare. HUD's Comprehensive Housing Affordability Strategy (CHAS) system measures the prevalence of housing problems, which occur when a household faces either a cost burden or a quality issue (overcrowding, lack of select kitchen or bathroom facilities, etc.).

Table 1.1: Prevalence of Housing Problems in Louisiana, by Tenure & Income, 2010

	Number	Percent
Low Income Renters	237,125	67.8%
Very Low Income Renters	181,295	74.1%
All Renters	263,515	47.6%
Low Income Owners	167,565	46.4%
Very Low Income Owners	110,820	55.8%
All Owners	251,940	22%

Source: HUD CHAS Data, ACS 2008-2012 5 yr. data

As Table 1.1 shows, renters and low-income families encounter far higher rates of housing problems than the general population. While only a little over 1 in 5 homeowners face either affordability issues and/or substandard housing, this rises to nearly 3 of every 4 low-income renters. Not only do renters have lower household incomes on average, but a nationwide rise in

demand due to the foreclosure crisis has led to surging rents in urban centers, especially in the New Orleans metro area.

Homelessness. Poverty, combined with the lack of affordable housing options, can lead to homelessness for children. Low-income families pay a greater percentage of their income for rent, while also frequently earning unpredictable and variable incomes. Homeless children experience high rates of stress, due to frequent moves, a lack of stability and poor living conditions. This frequently leads to the development of mental health or behavioral issues.⁶ Financial stress on parents can also impact their ability to properly care for children.

In Louisiana, an estimated 43,488 children were homeless or in insecure housing at one point in time in 2015. For these children, a lack of a place to live is a distressing fact of everyday life as homeless children suffer from “hunger, poor physical and emotional health, and also missed educational opportunities”.⁷ Studies have shown that homeless children are more prone to experience depression, anxiety, and mental problems, as well as developmental delays when compared to children who lived in stable quality homes.⁸

Research has shown that children who are homeless experience far greater rates of mental health problems and developmental delays compared to children of similar economic situations but who have stable housing. The mental problems and developmental delays were more frequent and more severe among children who experienced homelessness for longer periods of time.⁹

Housing Insecurity. Low-income and poor families with children find it more difficult to afford quality and affordable homes and may be forced to move often. These ‘housing insecure’ families do not live in shelters or on the streets, but move frequently and often live with other families in overcrowded dwellings. These children are more likely to be in poorer health and are unable to manage daily stressors, thereby increasing levels of psychological distress and helplessness. As with homeless children, these children are also likely to experience anxiety and depression in addition to scoring lower in reading and math on standardized tests. In 2012, 85% of 4th graders eligible for free or reduced-priced school lunch scored below the proficient reading level in Louisiana; 79% of eighth graders also scored less than proficient in math.

Figure 1.2 According to 2011-2012 data on housing and homelessness in Louisiana,

- an estimated 21,000 public school children were homeless
- 11% of children were doubled-up or in crowded housing

Studies show that homeless children are

- more likely to go hungry
- twice as likely to have moderate to severe and chronic health problems
- twice as likely to repeat a school grade, be suspended or expelled, or drop out of high school

Figure 1.3 Studies have shown that mental problems and developmental delays are more severe among children who experience homelessness for longer periods of time.

21% or 206,000 children in Louisiana have one or more of the following Emotional, Behavioral, or Developmental Conditions: Autism, Depression or Anxiety, ADD/ADHD, or Behavioral Conduct Problems

The high levels of stress and lower test scores are a consequence of high rates of school absenteeism due to moving frequently within a year.⁹ Housing insecurity has also been linked to the spreading of diseases, like tuberculosis and child pneumonia, due to families living in overcrowded households.^{10, 11} Additionally, children in overcrowded housing may experience more violence than children who do not live in overcrowded housing.¹²

Food Insecurity. Food insecurity is another aspect in the relationship between income, housing, and children's health. A lack of affordable housing has been linked with food insecurity. Food insecurity occurs when one or more people in a household go hungry at some point because they were unable to afford enough food.¹³ As housing usually comprises the single largest expense in a household, many are faced with the unavoidable trade-off between rent or mortgage payments and food. Affordable housing can reduce overall housing expenditures for families and increase available income that can be used to buy food and other necessities, or force them to purchase cheaper and less nutritious foodstuffs.¹⁴

A Food Hardship in America 2012 study found that Louisiana ranked second out of the top twenty states in which families did not have enough money to buy food at some point in time. Of the 100 metropolitan statistical areas (MSAs) with the largest number of respondents, New Orleans-Metairie-Kenner ranked #2 and Baton Rouge ranked #12.¹⁵

Figure 1.4

- *Nearly 1 in 5 children in Louisiana are food insecure and at risk of hunger*
- *Children from food insecure families have a hard time learning and focusing on school*
- *Food insecurity affects a child's cognitive development even before school age*

Source: Louisiana Food Bank Association, www.lafba.org

The presence (or absence) of affordable housing can have a major impact on a child's nutrition. Studies have shown that children from low-income families without housing assistance are more likely to suffer from malnourishment, iron deficiencies, and underdevelopment compared to other low-income families in similar situations who receive housing assistance^{16, 17}. In 2012, 15.7% or 276,345 households were considered food insecure in Louisiana. Among the 15.7% in Louisiana struggling with hunger, 4.8% were considered to have a very low food security. This percentage has consistently increased since 2000.

Both adults and children with very low food security experience more severe problems and deeper hunger, and cut back or skip more meals more frequently than those who are not food insecure.¹⁸ In addition, it has been shown that children in food insecure families have a harder time focusing and learning in school. Food insecurity also affects a child's cognitive development even before they reach school age.¹⁹ Housing plays an integral part in a child's overall well-being. The home—the place where a child eats, sleeps, and plays every day—can have a huge impact on health. Many children in Louisiana face poor housing situations, while others have no home at all.

The Benefits of Affordable Housing

Affordable housing will reduce homelessness among families with children.

In 2010, Louisiana ranked 44 (1=Best, 50=Worst) in overall performance on child homelessness. Children who experience homelessness experience symptoms of depression, anxiety, and developmental delays, among other social and emotional problems.

Affordable housing can help reduce exposures to housing related health hazards in children (lead poisoning, asthma, injuries).

In Louisiana, there is a shortage of more than 110,522 available and affordable housing units for families making less than 30% of AMI. Since housing is the single largest expense of most households, some families are forced to live in substandard housing that puts the health of their children at risk for lead poisoning, asthma, and accidental injuries. Louisiana's injury rate far exceeds the nation's (89.5 per 100,000 versus 57.6), and many of these occur inside the home.

Affordable housing can reduce housing insecurity among families with children, thereby reducing the frequency of moves and overcrowding in homes.

In Louisiana, 20% of children who live in low-income families and 21% of children who live in poor families moved at least one time in the past year. Children who live in housing insecure families, families that do not live in shelters or on the streets but who move frequently and live with other families, experience anxiety, depression, and a high rate of school absenteeism, and also perform lower on standardized tests.

Affordable housing can also reduce the number of food-insecure families

In Louisiana, more than 1 out of 4 children live in food insecure households. An estimated 303,000 children lived in households that were food insecure at some point during 2012. More than 1/3 of households in Louisiana had to choose between paying for food and paying their rent or mortgage. Children of food insecure families have a hard time focusing and learning in school and suffer from malnutrition and developmental delays.

Affordable housing can boost economic growth and family income

Households who spend a majority of their income on rent have less to spend in their surrounding communities. Affordable housing construction can boost economic growth by increasing these families' expendable income, and the income of local business.

Source: Louisiana Department of Health and Hospitals: Office of Public Health and Kids Count Data Center²⁷

Housing Quality Affects Children's Health

When families are limited in their housing choices, they are often forced to live in substandard housing that puts their children's physical health and mental development at risk. Lead poisoning, asthma and injuries are three housing-related health concerns, along with mental health delays, that disproportionately affect children in Louisiana.²⁰ Children living in low-income and poor families tend to suffer disproportionately from housing-related health risks. Higher percentages of low-income children live in older homes, which can expose them to toxins like lead, asthma triggers such as mold, pests, and trip/fall hazards.²¹

Physical Quality of Homes

Structural defects that permit the entry of cockroaches, rodents, and other pests, along with damp conditions provide a nurturing environment for pest infestation. Pest infestations act as allergy and asthma triggers and can also lead to bites and infections.

Faulty structural elements like broken windows, low windowsills, poorly constructed and poorly lit stairwells, and exposed wiring all increase the risk of injury from fires, burns, and falls.

Overcrowded, damp and inadequate ventilation promotes mold growth, which is associated with asthma and other respiratory illnesses in children.

Older homes expose families to toxic substances like asbestos, lead paint and lead dust, as well as carbon monoxide which causes headaches and acute intoxication in children.

The National Survey of Children's Health found that 23% of Louisiana children live in neighborhoods with "poorly kept or rundown housing", compared to 16.2% nationwide²². Only 35.2% of children statewide lived in a community with "a park, sidewalks, library and community center", 19 percentage points lower than the national average.

School Performance. Poor quality housing has been linked to poor school performance among school age children. Seventy percent of children living in poor quality housing are more likely to be at risk of developmental delays. Physical conditions in a home which expose children to lead and other toxins have been linked to lower reading and math scores in low-income school aged children. Excessive noise, common in poorly-insulated homes, has been associated with sleep deprivation and psychological stress in children, which also affects school performance. Less than 15% of low-income Louisiana 4th grade students are proficient in reading and less than 15% of 8th grade students are proficient in reading and math.

Lead. According to the Centers for Disease Control and Prevention, lead poisoning is the most common and most preventable pediatric health condition in the US. Lead paint was banned in 1978, but remains the most frequent cause of lead poisoning in children in the United States and a serious health hazard for America's youngest population. Many older homes and apartment buildings built prior to 1978 still have lead-based paint on their walls.²³

Approximately 56% of the total housing units in Louisiana were built prior to 1979.²⁴ Unfortunately, many low-income and poor families live in homes that have a prevalence of lead paint and lead dust. Young children, especially toddlers, have a higher risk of lead exposure because of frequent hand-to-mouth activity and because they absorb lead more easily than

adults. Lead exposure in children results most commonly from eating lead-based paint chips or soil contaminated by lead paint, or by breathing in lead-based dust.²⁵

Asthma. Asthma is a chronic condition that cannot be cured but can be prevented. Several common asthma triggers are found in substandard housing. Poor quality and poorly-maintained housing exposes families to mold, pest and rodent infestations, moisture and poor ventilation, all sources of allergens known to cause asthma and other respiratory illnesses in children.²⁶

The 2011 Asthma State Profile shows an estimated 97,069 children in Louisiana had asthma.²⁷ In 2012, Kids Count Data Center estimated that 10% of children in Louisiana were diagnosed as having asthma problems.²⁸ Because minorities live in inadequate housing at higher rates, they suffer disproportionately high rates of asthma. In 2007, 12.4% of non-Hispanic black children had been diagnosed with asthma, compared to only 6.1% of white children.

Injuries. According to the 2012 Louisiana Healthy Homes Strategic Plan, unintentional injuries are the 4th most-common preventable cause of death in Louisiana. Children who live in substandard housing often face unsafe housing conditions which expose them to many hazards and increase their risk of accidental injury from falls, burns and fires. Low-income households may also lack the financial means to conduct repairs and preventative maintenance. Falls and burns ranks among the top 10 causes of injury in Louisiana.^{29, 30}

Falls are the leading cause of injury-related emergency room visits for children. Fall-related injuries most commonly occur in the home, with children most often falling from stairs, windows and other structures in the home. Many falls are preventable and due to housing hazards like poorly lit stairwells, poorly built stairs, lack of guards on windows, misalignments of stair edges, and poorly designed hand rails, among other defects. Falls from windows cause more serious injuries than any other type of falls.^{31,32,33}

According to the Surgeon General's Call to Action Plan in 2009, those who live in substandard housing are also at high risk of dying in house fires. Fires and burns are also leading causes of unintentional injury fatalities among youth in the United States. Cooking equipment is the leading cause of residential fires and burn injuries. Exposed wiring, cooking appliances, heating devices and candles are also causes of residential fires. Proper maintenance of furnaces and fireplaces, along with working smoke detectors, can reduce the number of injuries and fatalities to children caused by fires and burns.³⁴

Figure 1.5: Child Asthma Prevalence in Louisiana, 2007, Centers for Disease Control

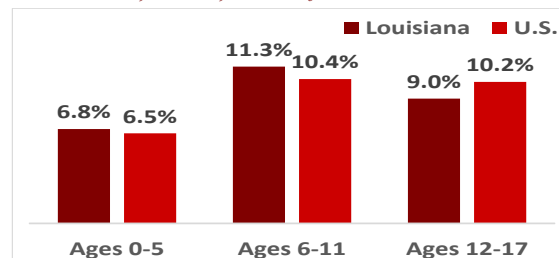
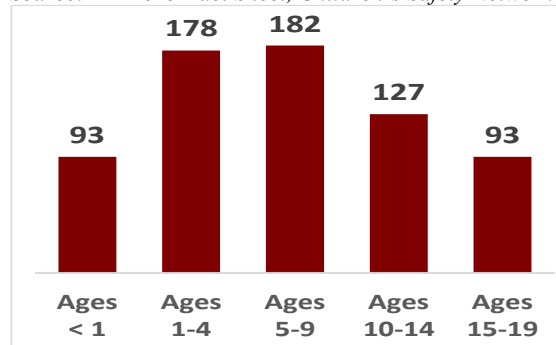


Figure 1.6: Fall-Related Hospital Admissions by Age Group, Louisiana, 2011

Source: LA 2015 Fact Sheet, Children's Safety Network



Implications and Recommendations

The lack of affordable housing forces many low-income and poor families into unsafe housing situations that directly affect and are detrimental to children. A child's physical health, cognitive development and emotional well-being are all affected by housing quality and affordability. These already vulnerable children suffer disproportionately from health-related issues related to their environment and living conditions. This is why it is important for policy makers to:

1. Find a Permanent Funding Source for the Louisiana Housing Trust Fund

The Louisiana legislature created the Housing Trust Fund in 2003 and provided a one-time grant of \$25 million for the construction of affordable housing. Many of the 322 homes built with these funds aided special needs households, including 17 houses constructed for the homeless and 105 for individuals with disabilities. Unfortunately the initial money has all been allocated, and new construction has ground to a halt.

A Louisiana Housing Trust Fund with permanent access to resources would be able to focus on the specific housing needs facing the state of Louisiana, including the state's poor record with children's health and housing. Funds could be spent rehabilitating the state's significant supply of older housing stock, as well as constructing additional affordable units. On the national side, both the Trust Fund Initiative and the state of Louisiana should encourage the federal government to reverse the decline in housing vouchers, as these are the main means by which low-income families with children find affordable housing in the neighborhood of their choice.

2. Incentivize or Require Affordable Developments to Include Family Units

Many housing agencies encourage the construction of affordable units in new developments in a variety of ways, either through federal tax credits or subsidies, or through density bonuses and other local incentives. However, the majority of apartments consist of either 1 or 2 bedroom units. These often fail to meet the needs of families with children. State and local housing agencies could make their support and approval conditional on the provision of a certain percentage of apartments being reserved for 3 and 4 bedroom units.

3. Enact Tenant's Rights Legislation

Louisiana currently has some of the weakest tenant rights legislation in the country, allowing landlords to quickly evict renters with minimal due process and as little as 5 days notice. This not only increases housing instability, but makes many families fearful of reporting poor living conditions or violations of health and

safety codes. By adopting the Uniform Residential Landlord and Tenant Act, currently in force in 21 other states, Louisiana could help address the current power imbalance. This legislation grants tenants several basic rights, chief among them protection from retaliation for reporting unsafe conditions or violations of code. The state of Louisiana could also create a standardized process for tenants to subtract necessary building repairs from rent without fear of eviction.

4. Encourage mixed-income affordable housing

Low-income children frequently suffer from a negative environment caused by the concentration of poverty. Affordable housing has traditionally been located in low-income neighborhoods, and although national policy has moved toward vouchers, even voucher households tend to end up in neighborhoods with less opportunity and more health hazards.

Housing agencies can take stronger steps to incentivize affordable housing in quality neighborhoods. One of the most successful techniques to arise recently has been the use of “inclusionary zoning”. These policies either require that a certain percentage of units in any new development remain reserved for affordable units (typically 10-20%), or incentivize these units through the practice of “density bonuses” (allowing developers to build more densely than typically allowed under the zoning policy). By requiring that affordable units are constructed in otherwise mid or even high-income developments, housing agencies can ensure that low-income households live in homes of similar quality and health as those of the surrounding community.

5. Institute Comprehensive Rapid Rehousing Policies

Cities across the nation have recently begun to institute “Rapid Rehousing” policies, based on findings that quickly rehousing displaced families and providing comprehensive assistance, can actually save money in the long-term. By targeting frequent causes of homelessness, such as job insecurity, lack of financial knowledge, drug addiction or mental health issues, housing agencies can reduce recidivism and lower long-term costs, while also creating better prospects for families. In a notable case, the state of Utah discovered that providing each homeless individual with an apartment and a social worker was more cost-effective than dealing with the long-term costs of related social programs and incarceration. A similar approach could be used to aid families facing housing insecurity.

6. Encourage Intergenerational Neighborhoods and Flexible Housing Types

As opposed to the segregation by age and income of so many modern communities, these neighborhoods seek to tap into the many benefits which come from multiple generations living in a walkable environment with numerous options for housing. These types of neighborhoods help preserve deep community roots, and a sense of common purpose which leads to more social engagement. It also allows seniors to age in place close to family, while retaining independence. These seniors frequently volunteer time counseling and mentoring children. Several communities have established projects linking seniors with at-risk kids in their communities.

For example, allowing “accessory dwelling units” (ADUs, small detached or attached units adjacent to the home allowing another household to live in relative privacy, also called mother-in-law suites or granny flats) can enable a family to better weather rising home prices or gentrification by renting out a unit to a student or retiree looking for a walkable downtown community. One of the main challenges for families living in the city is being able to afford an indoor and outdoor space large enough for children. The ability to make additional income from unused space—or to build non-traditional units which cater to their specific needs as a family—could help these families make ends meet. One of the reasons home ownership and affordability in Louisiana has remained relatively low despite high rates of poverty has been the availability of low-cost manufactured housing in rural areas. However, families in the city have no options other than conventionally built single-family housing at prices several times those outside city limits. Allowing property owners flexibility—e.g. tiny homes, ADUs, courtyard housing (apartments with shared inner courtyard), modular and/or manufactured housing—is one underutilized method to meeting the housing needs of Louisiana families.



About The Louisiana Housing Alliance (LHA)

As the only housing policy and technical assistance organization operating statewide to support Louisiana's affordable housing partners, LHA represents a unified voice for housing providers and advocates who provide services critical to the state's economic and social well-being. These partners are the cornerstone for the production and preservation of affordable rental units, as well as expanding options for homeownership for families, with emphasis on those of low-wealth, and LHA is honored to serve and support them in this important work.

For more information, please visit our website@ www.lahousingalliance.org/

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