

An Overview of Housing Insecurity, its Impact on Patients with Cancer, and Future Directions for Research and Practice

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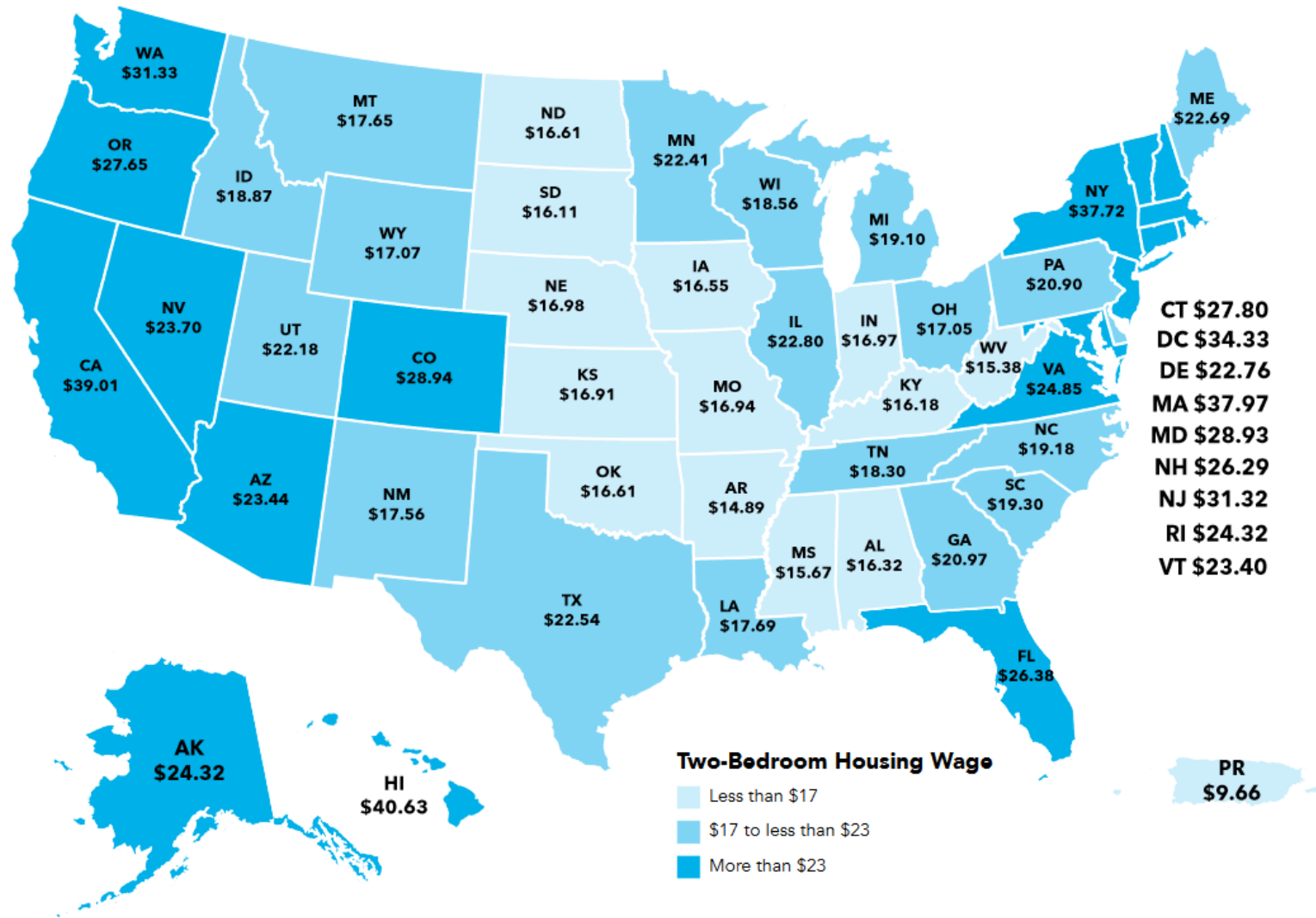
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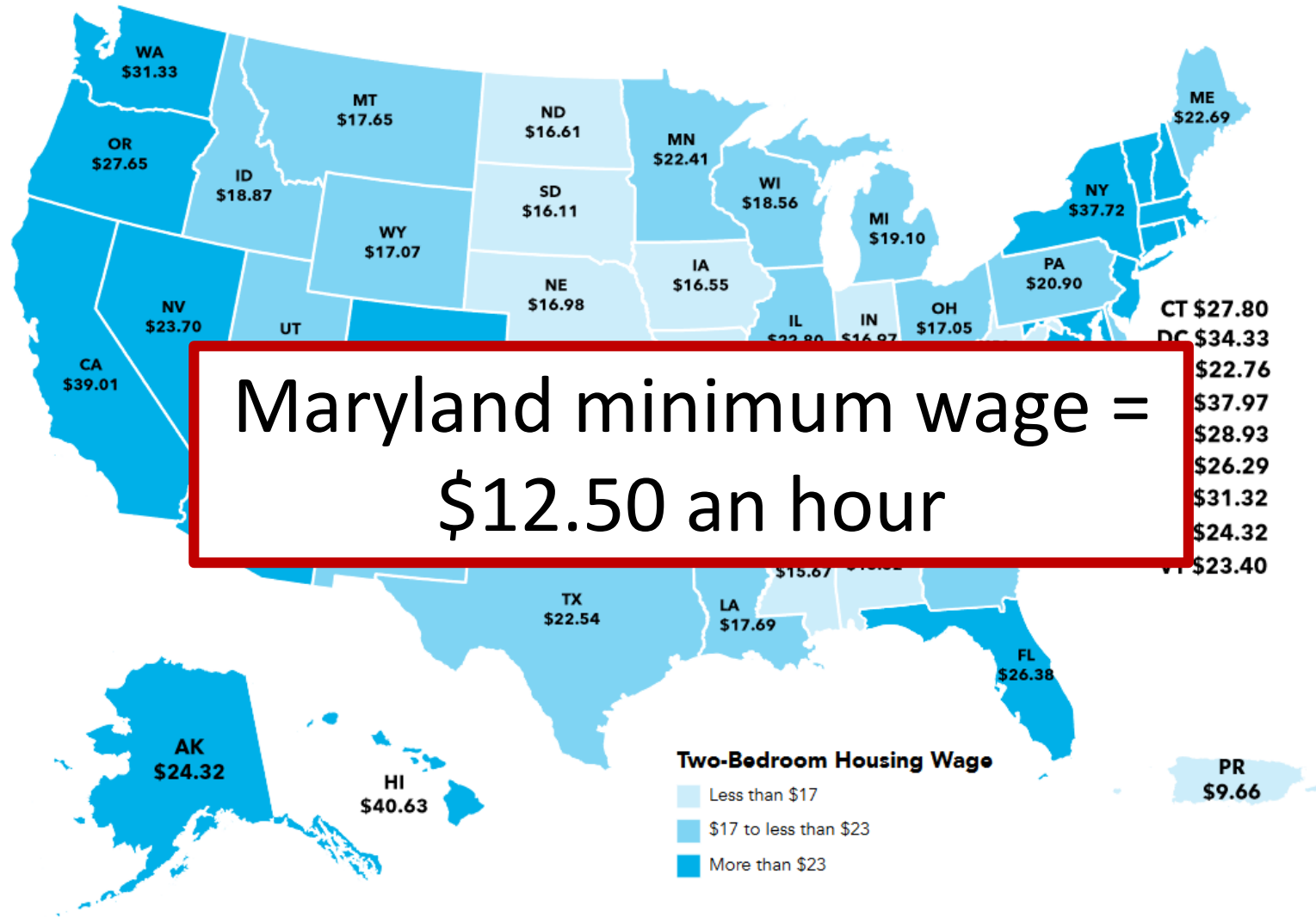
JOHNS HOPKINS
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of PUBLIC HEALTH

2022 TWO-BEDROOM RENTAL HOUSING WAGES



https://nlihc.org/sites/default/files/oor/2022/OOR_2022_Mini-Book.pdf

2022 TWO-BEDROOM RENTAL HOUSING WAGES



Housing insecurity is distressingly common in the US.

- 1 in...**
- 2** renters lives in unaffordable housing
- 4** renters pays >50% of income on rent
- 16** renters receives in eviction filing
- 43** renters is evicted
- 600** people is homeless

Limited supply of federal assistance relative to need

- Federal housing assistance is not an entitlement program
- Only about a quarter of eligible households receive assistance

THE BALTIMORE SUN

BALTIMORE CITY

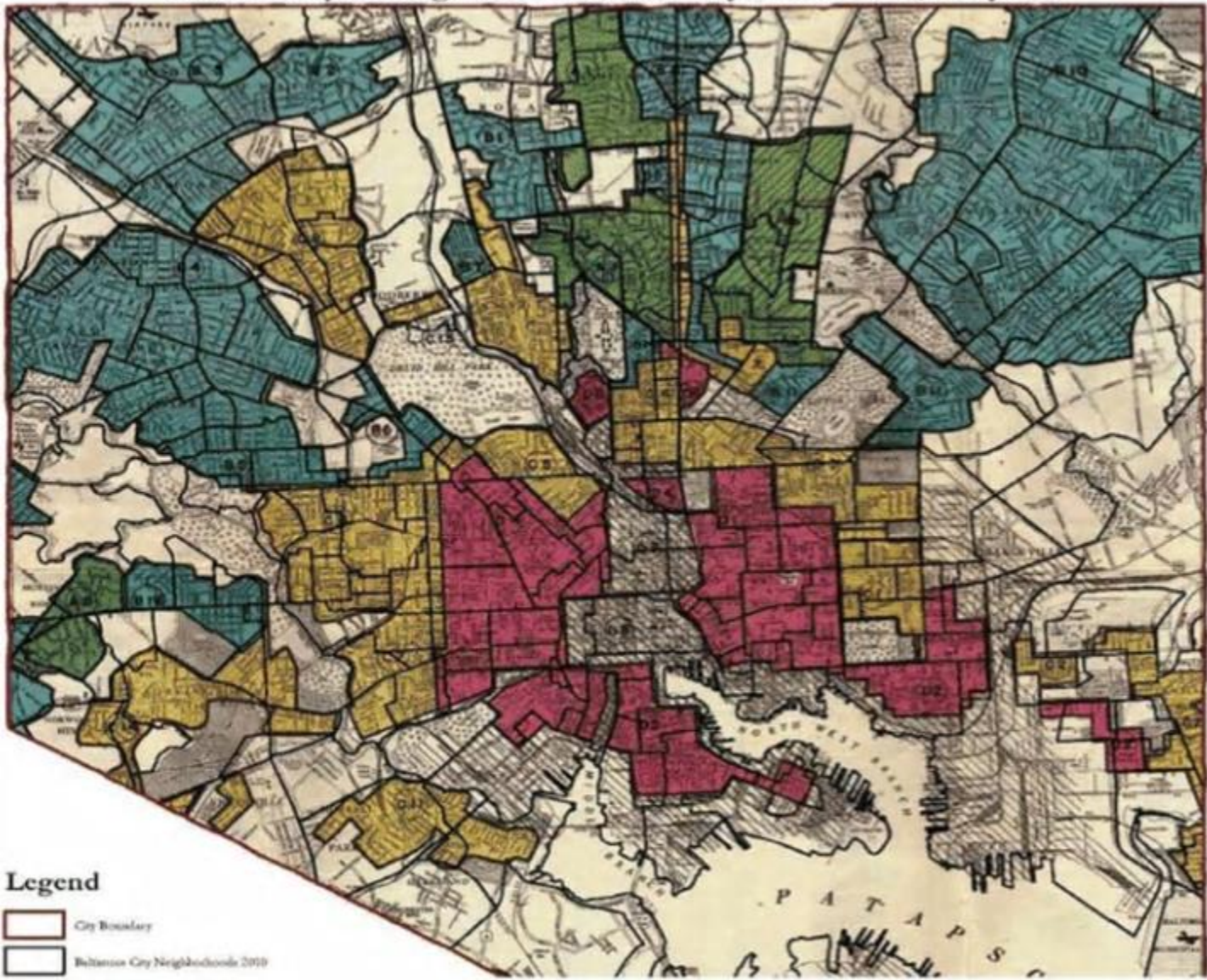
Nearly 74,000 sign up for Baltimore's Section 8 wait list

By YVONNE WENGER
THE BALTIMORE SUN | OCT 31, 2014 AT 5:01 PM







Home Owner's Loan Corporation (HOLC) 1937 Map with Overlay of Neighborhoods in the City of Baltimore, Maryland



Legend

-  City Boundary
-  Baltimore City Neighborhoods 2010

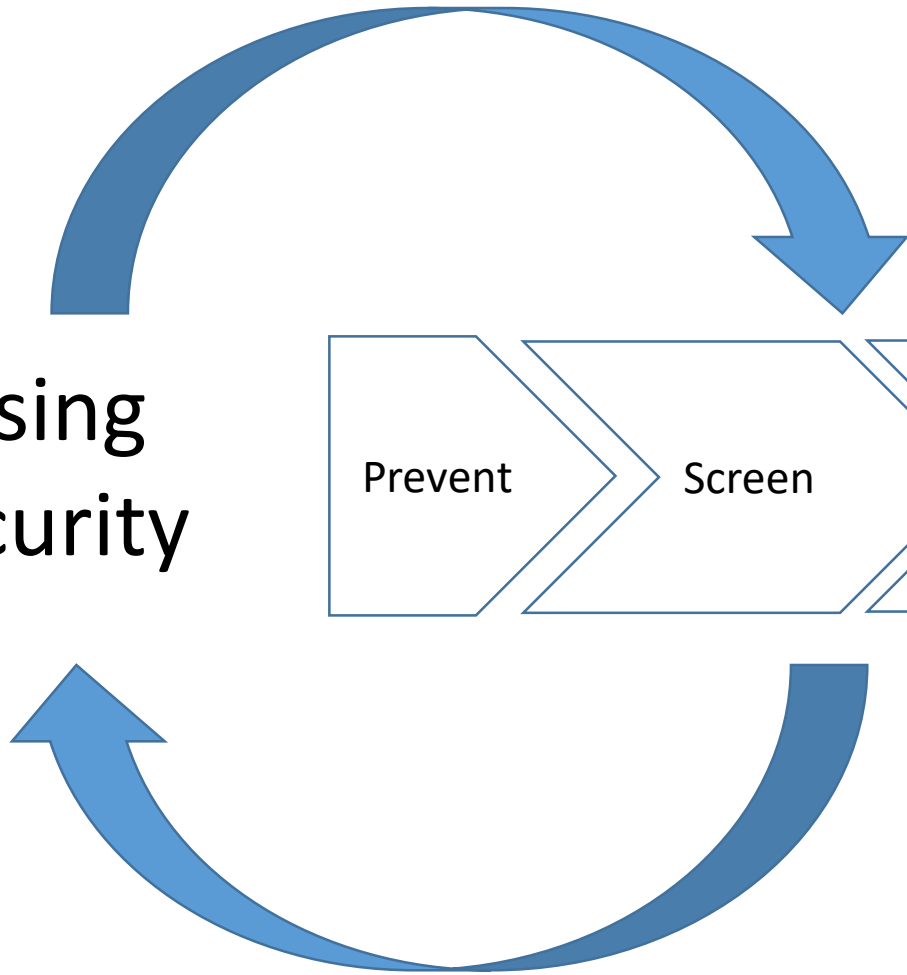
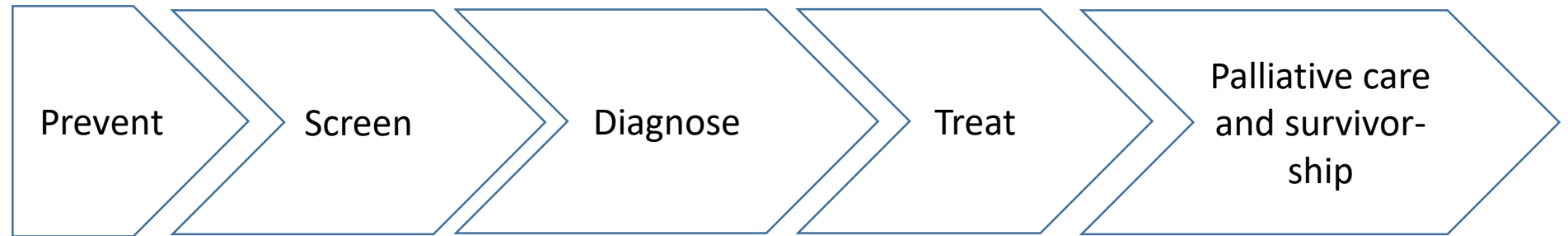
Source: Data Baltimore City Open Data Portal, HOLC Map from
<https://data.baltimorecity.gov/dataset/1774a/12462>
and GIS Center Research





Taylor, Housing And Health: An Overview Of The Literature , Health Affairs
<https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/>

Housing
insecurity

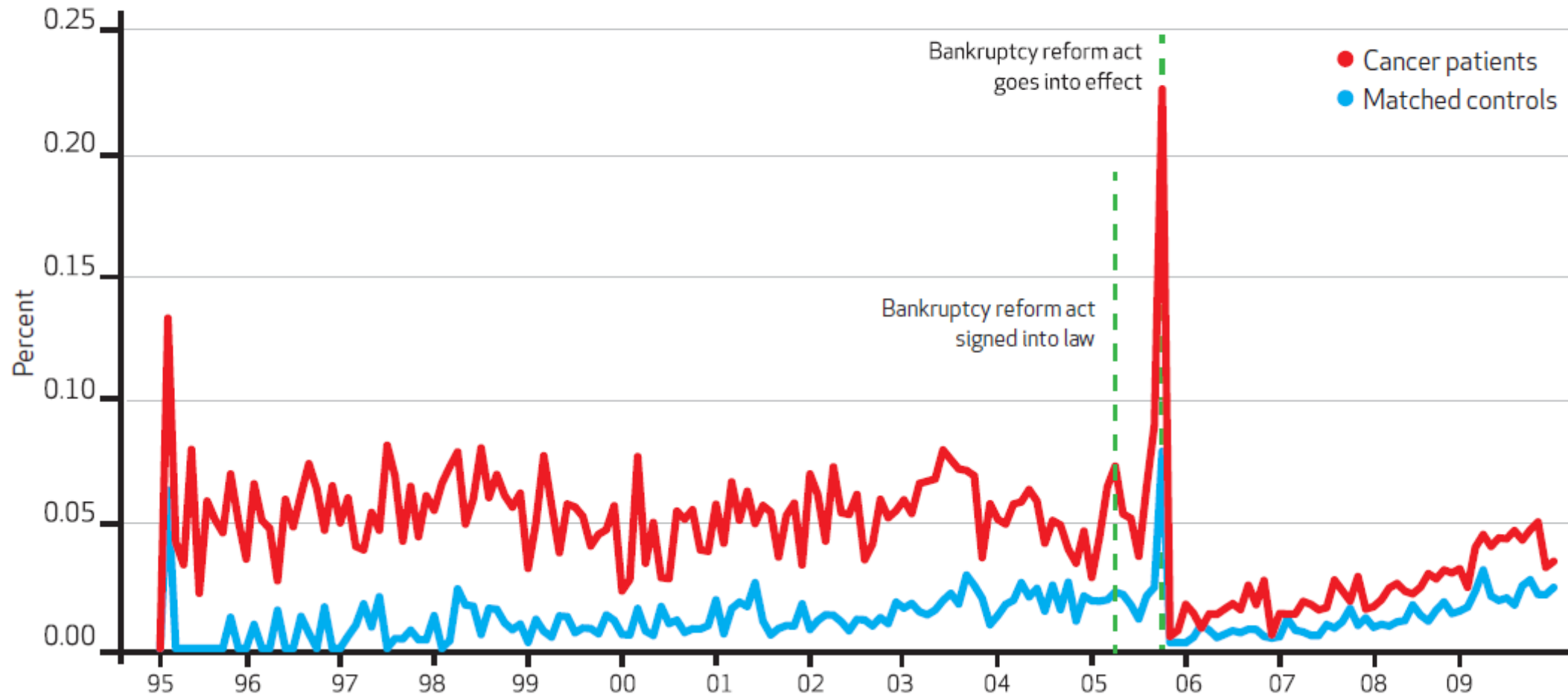


Housing
insecurity



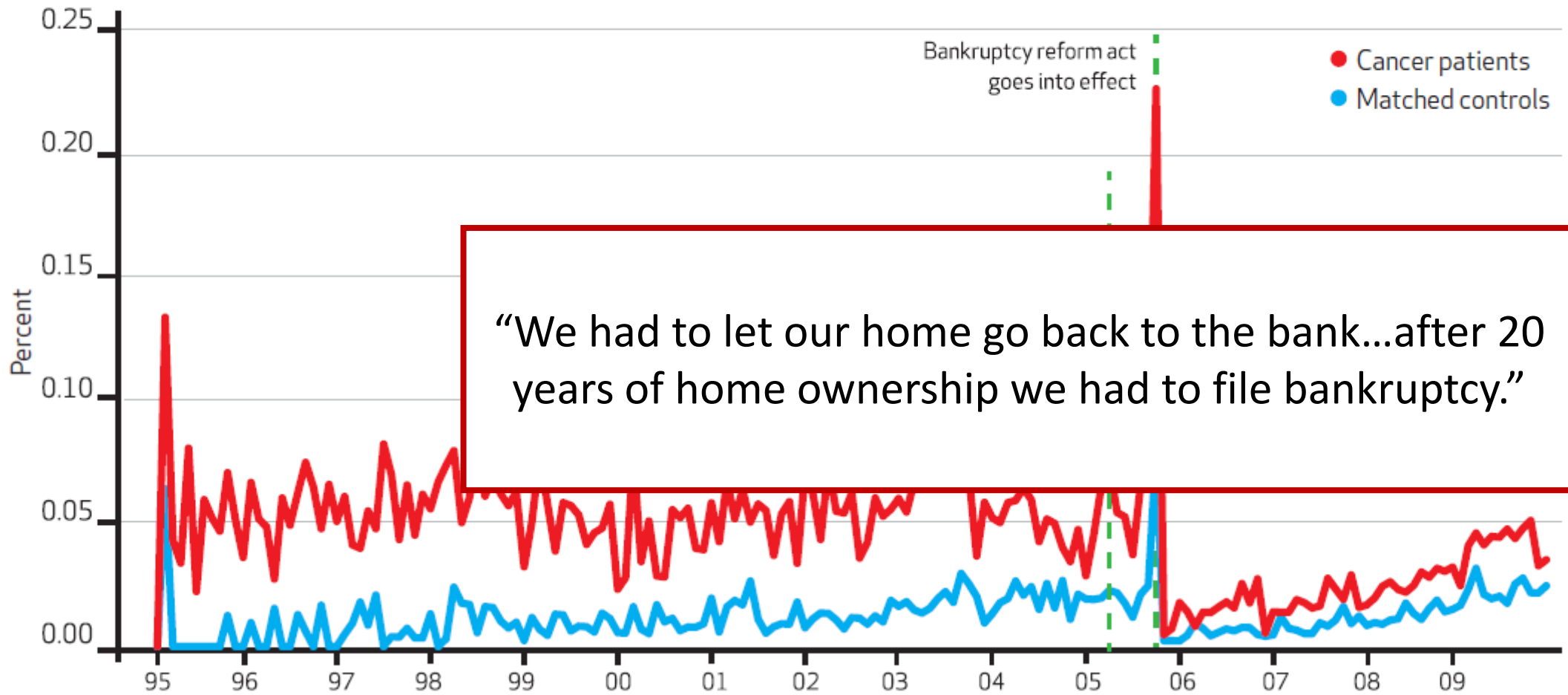
- Financial toxicity of cancer care
 - Increasing cost of treatment for cancer and other conditions
 - Greater treatment intensity
 - Health insurance coverage
- Changes in employment

Monthly Rate Of Bankruptcies For Cancer Patients And Matched Group Without Cancer, Western Washington State, 1995-2009



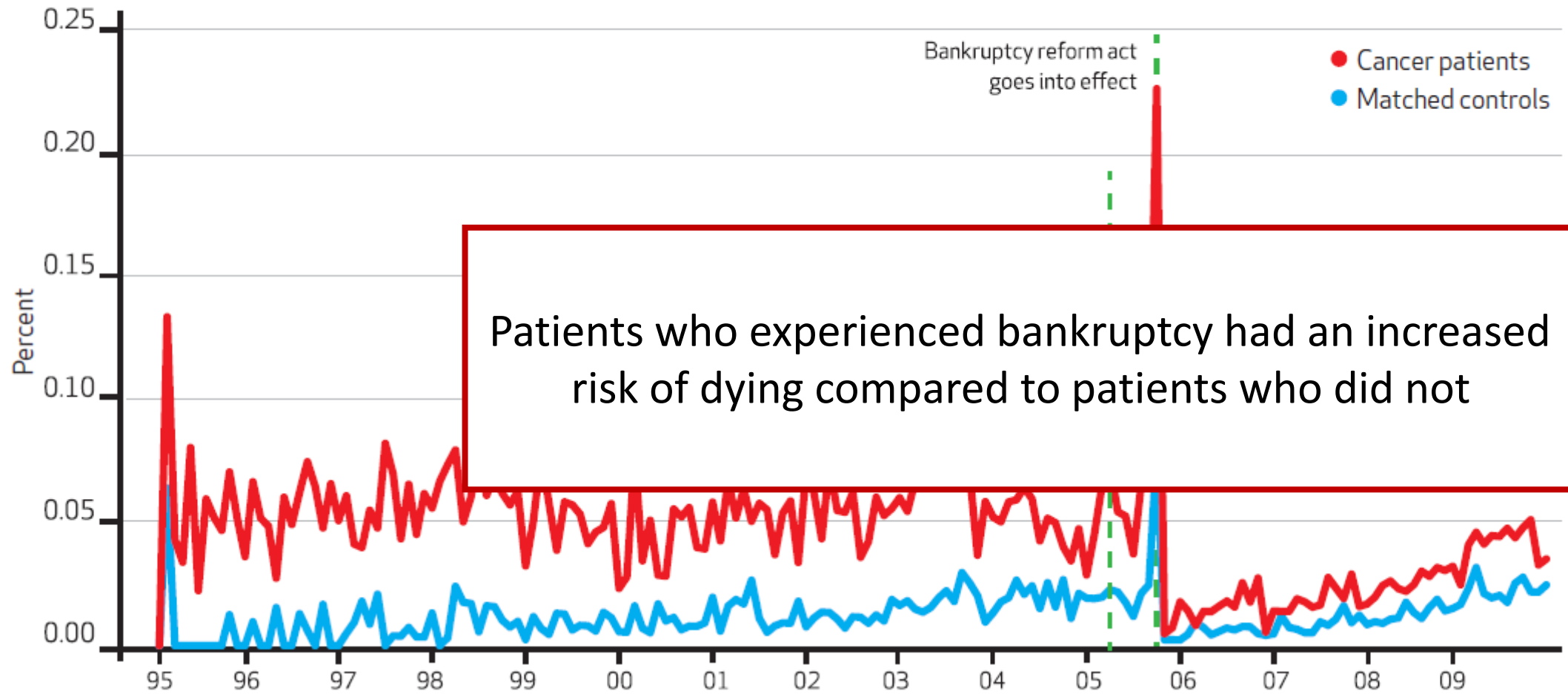
Ramsey S et al, Washington State Cancer Patients Found To Be at Greater Risk for Bankruptcy Than People Without a Cancer Diagnosis, Health Affairs, 2013; 32.

Monthly Rate Of Bankruptcies For Cancer Patients And Matched Group Without Cancer, Western Washington State, 1995-2009



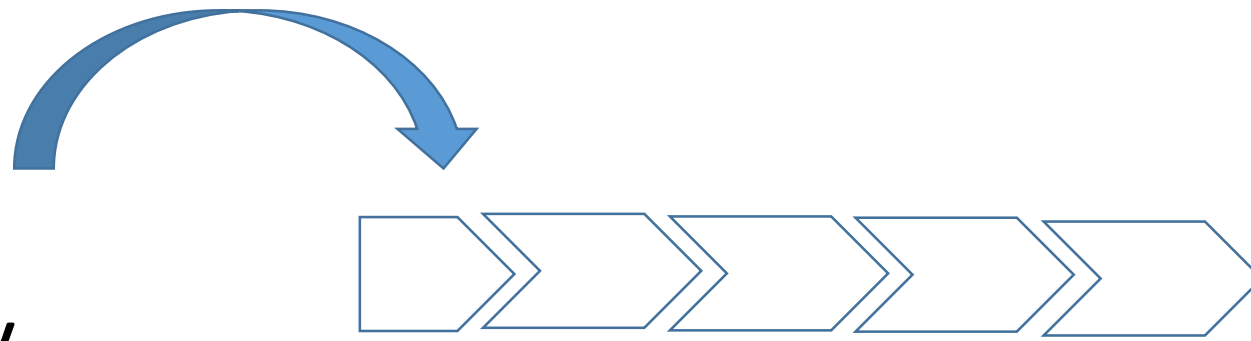
Banegas MP et al. The financial toll of cancer survivorship: a complex web of sacrifice. *J Cancer Surviv* 2019.

Monthly Rate Of Bankruptcies For Cancer Patients And Matched Group Without Cancer, Western Washington State, 1995-2009



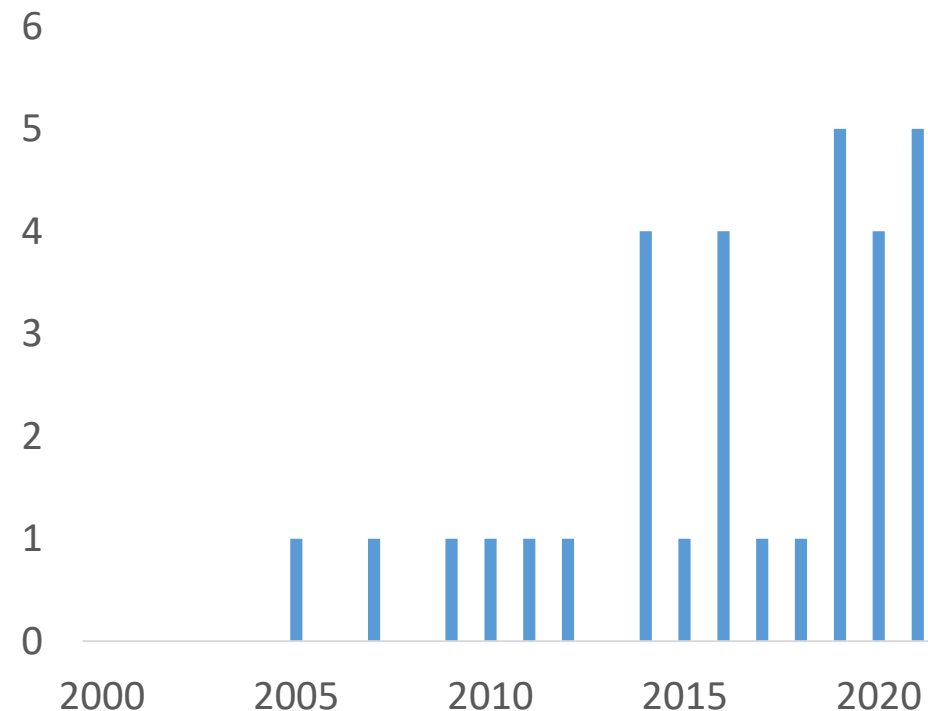
Ramsey S et al, Financial Insolvency as a Risk Factor for Early Mortality Among Patients With Cancer, Journal of Clinical Oncology, 2016; 34.

Housing insecurity



- PREVENTION—neighborhood context shapes exercise and diet. Quality and safety shapes exposures
- SCREENING—housing instability and frequent moves may decrease continuity of primary care and prevention; disrupt social networks
- DIAGNOSIS & TREATMENT—lack of affordable housing limits available resources for health care
- SURVIVORSHIP—housing instability linked with decreased sense of control and increased stress

Systematic review of cancer and housing

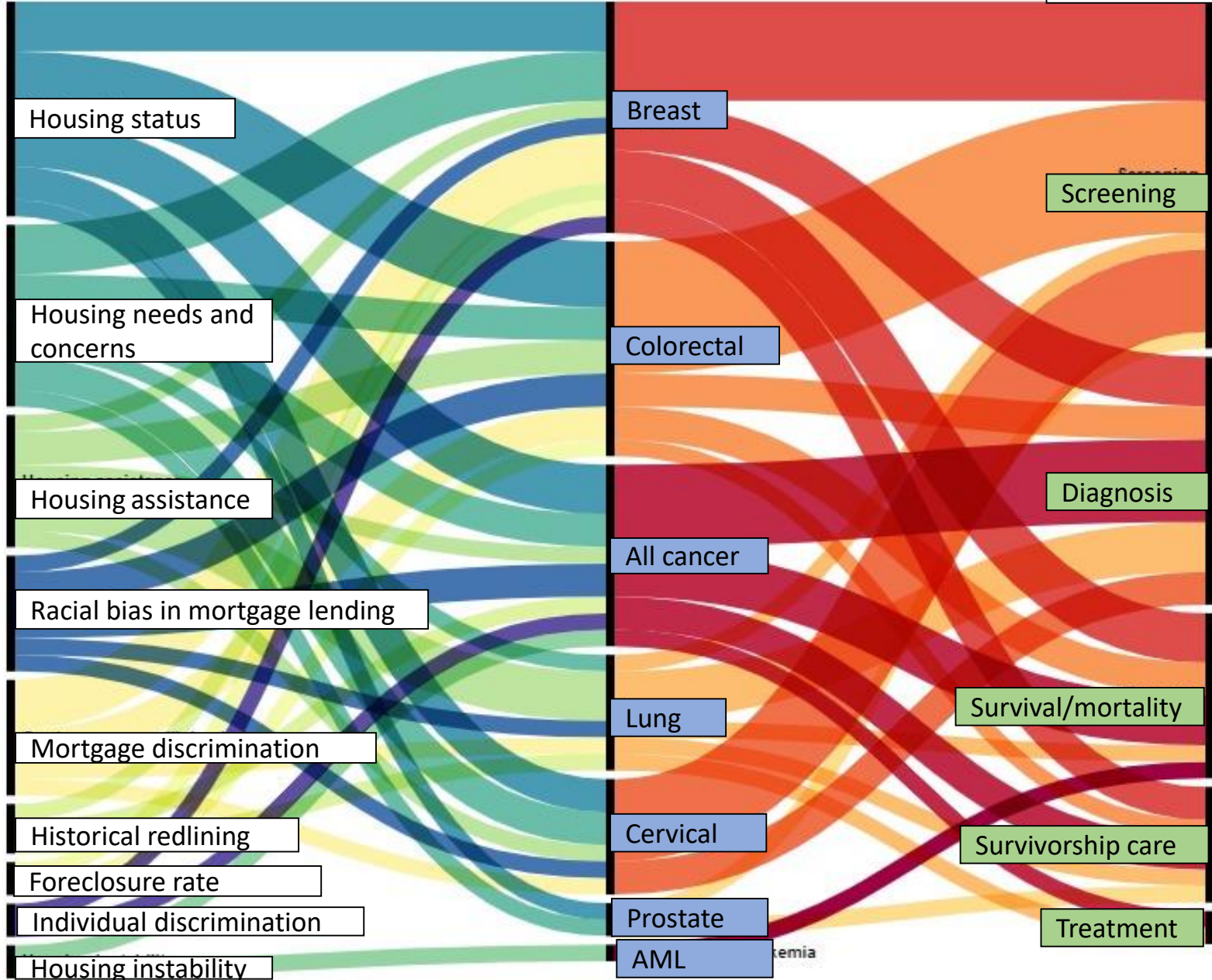


Fan, Q., Nogueira, L., Yabroff, KR., Hussaini, SMQ., Pollack, CE. "Housing and Cancer Care and Outcomes: A Systemic Review." *Journal of the National Cancer Institute*

Housing measures

Cancer site

Care continuum



Housing-related measures

- 20 studies (65%) individual-level measures
 - Self-reported unmet housing needs including “I would like help finding housing assistance”; “Are you worried about having enough money to pay your rent or mortgage?” (7)
 - Housing status including homelessness or marginally housed (8)
 - Self-reported housing discrimination (2)
 - Housing assistance (3)
- 11 studies (35%) area-level measures
 - Housing instability, foreclosure risk, discrimination

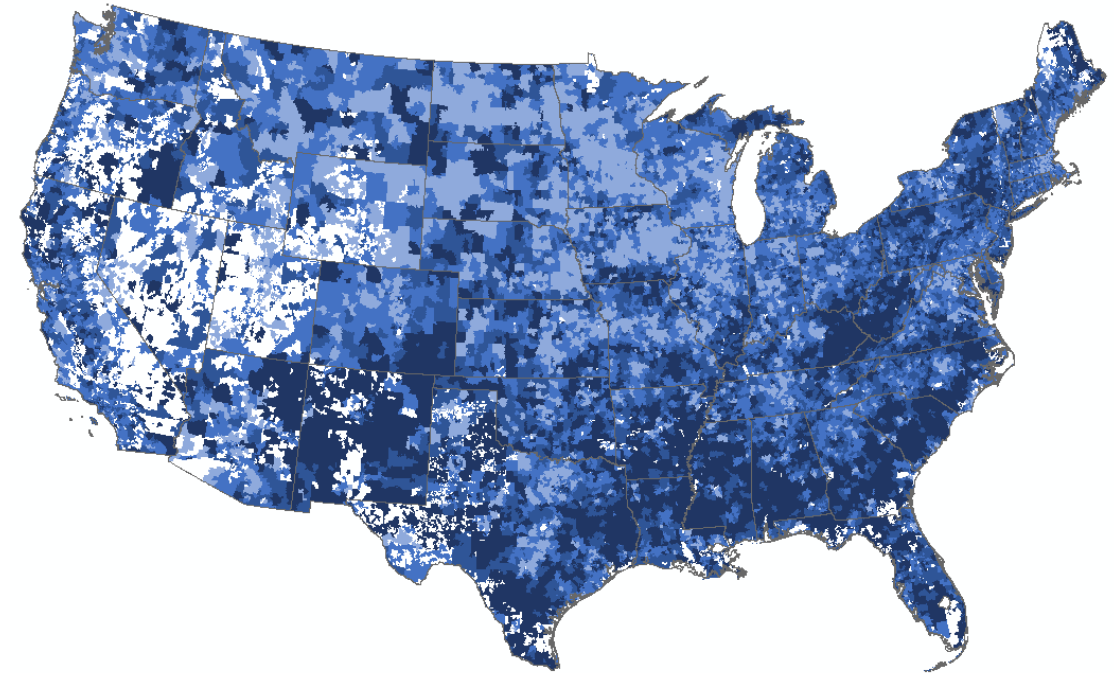
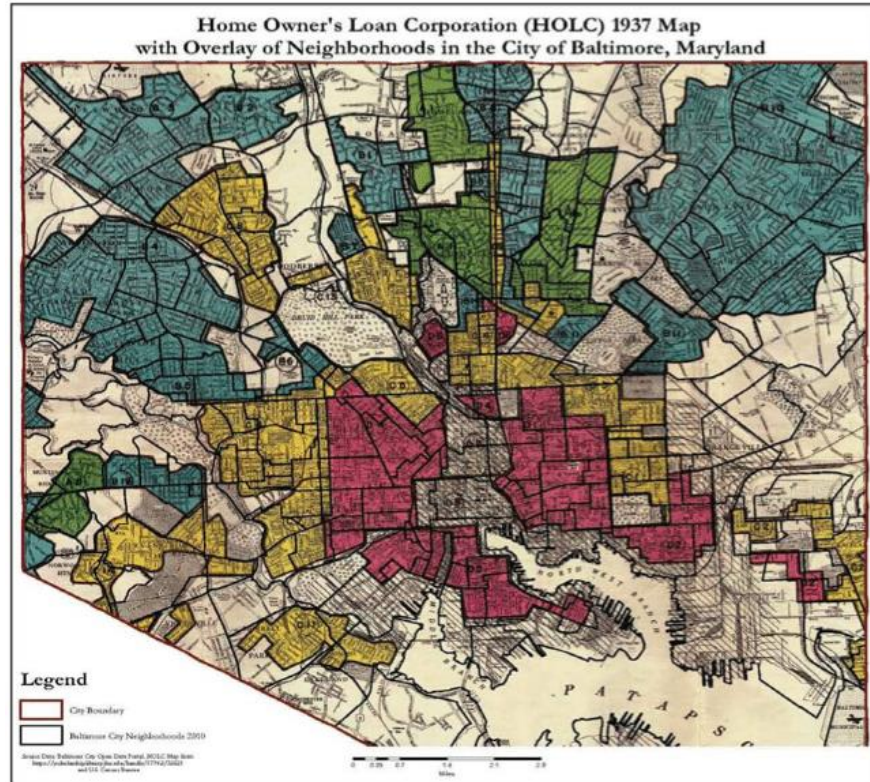
Fan, Q., Nogueira, L., Yabroff, KR., Hussaini, SMQ., Pollack, CE. “Housing and Cancer Care and Outcomes: A Systemic Review.” *Journal of the National Cancer Institute*

Main findings

“...most studies reported statistically significant associations between housing insecurity and worse cancer care and outcomes. The consistency of these findings underscores the need for greater awareness of housing challenges within cancer care delivery as well as better understanding of what individual-, institutional-, and policy-level housing interventions can effectively address and prevent the complex needs of individuals throughout the cancer care continuum.”

Fan, Q., Nogueira, L., Yabroff, KR., Hussaini, SMQ., Pollack, CE. “Housing and Cancer Care and Outcomes: A Systemic Review.” *Journal of the National Cancer Institute*

New research on historical and contemporary housing discrimination and cancer



Qasim Hussaini, Qinjin Fan, Leticia Nogueira, Robin Yabroff, Craig Pollack, and Lauren Barrow

Why focus on housing discrimination?

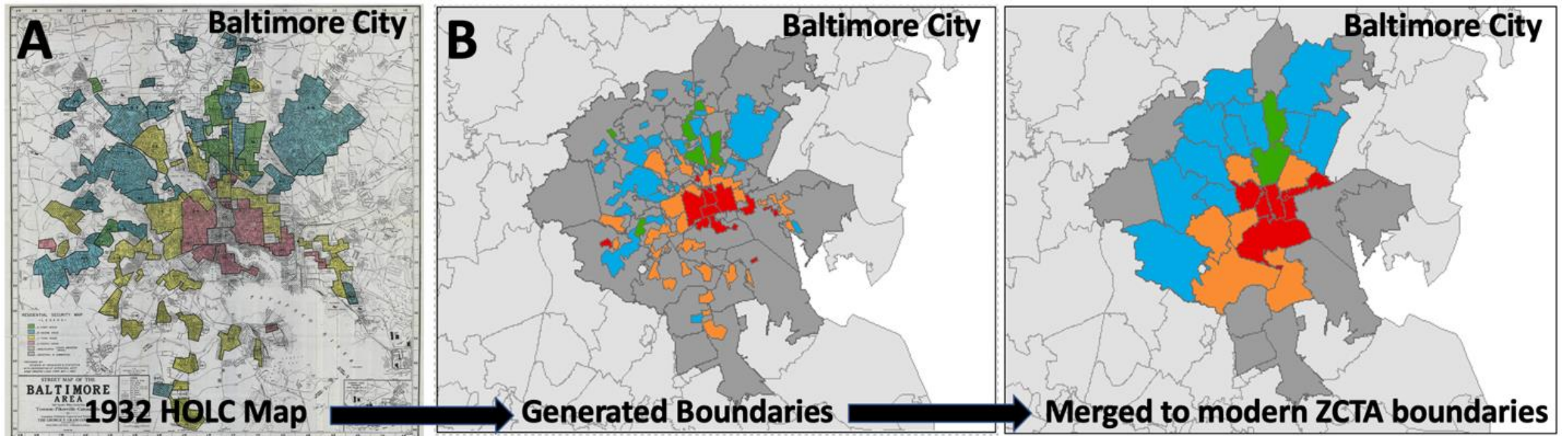
↓ INTERGENERATIONAL WEALTH TRANSFER

↑ HEALTH HARMING EXPOSURES

↓ HEALTH PROMOTING RESOURCES

INCREASING DISPARITIES

Generating redlining maps



Study design: Historical redlining and colon cancer diagnosis, treatment, and survival

Historical HOLC Maps

196 cities; Overlaid with modern Zip Code Tabulation Areas (ZCTA)

National Cancer Database

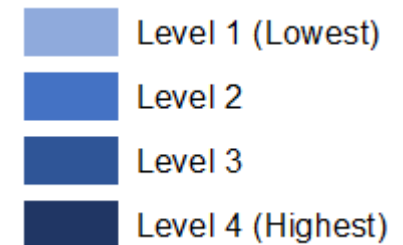
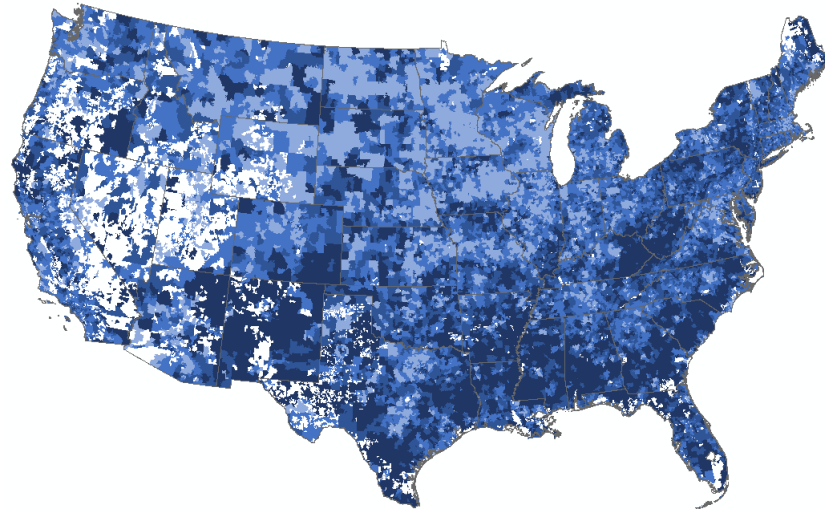
Colon Cancer, 2007-2017
New Diagnoses
Geocoded at ZCTA level



- 1: Late Stage at Diagnosis
- 2: Guideline-Concordant Care
Time to Adjuvant Treatment
- 3: Overall Survival

Home Mortgage Disclosure Act (HMDA)

- Mortgage denial rate: number of denied loans/number of total completed loans, 2014-2019

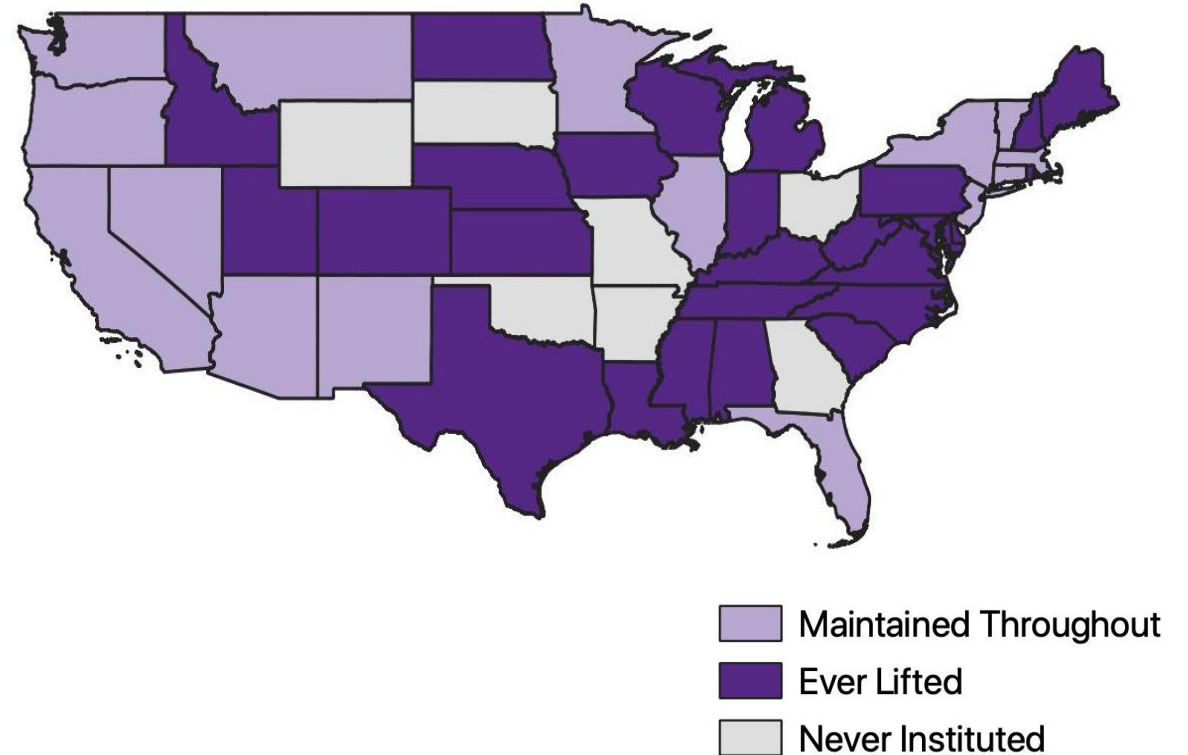


- Newly diagnosed patients with lung cancer from the National Cancer Database, 2014-2019

Research opportunities

- Data linkages
 - SEER-Medicare-HUD data linkage (R01CA269488)
- Natural experiments
 - State variation in policies
 - Wait lists
- Interventions

States with eviction moratoriums, 2020



Leifheit, et al., Expiring state eviction moratoriums and Covid-19 incidence and mortality, American Journal of Epidemiology, 2021

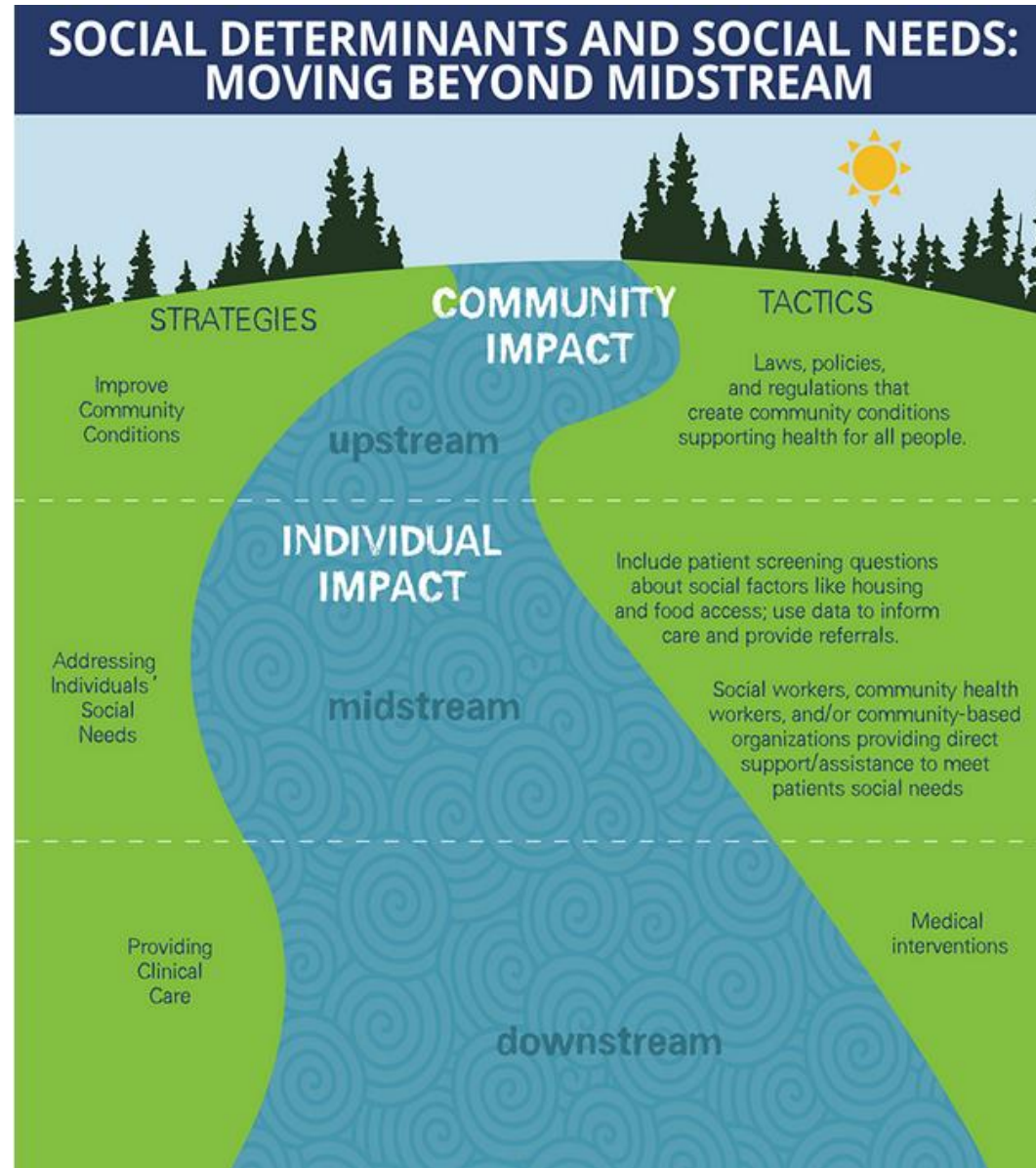
Opportunities for Policy and Practice

1. **Awareness**—screening for health-related social needs
2. **Assistance**—referral to community resources
3. **Adjustment**—inform clinical care
4. **Alignment**—work to understand existing community resources, invest in these resources
5. **Advocacy**—work to address upstream factors

Modified National Academy 5A Framework

Fan Q, Keene D, Banegas MP, Gehlert S, Gottlieb LM, Yabroff KR, Pollack CE. Housing Insecurity Among Patients With Cancer, *Journal of the National Cancer Institute*. 2022.

Social determinants versus social needs



Castrucci B, Auerbach J, Meeting Individual Social Needs Falls Short of Addressing Social Determinants of Health, <https://www.healthaffairs.org/doi/10.1377/hblog20190115.234942/full/>

Social determinants versus social needs



While health care leaders have realized that programs to buy food, offer temporary housing, or cover ridesharing programs are less expensive than providing repeat health care services for their highest cost patients, such patient-centered assistance does not improve the underlying social and economic factors that affect the health of everyone in a community.



<https://justshelter.org/community-resources/>

Maryland



Housing Assistance



Legal Aid



Tenant Rights



Education & Advocacy



Print this page

Fair Housing Action Center of Maryland

Statewide

443-447-7336 | [Website](#)



HDC MidAtlantic

Statewide

717-291-1911 | [Website](#)



Community Legal Services of Prince George's County

Prince George's County

240-391-6370 | [Website](#)



Homes for America

Annapolis

410-269-1222 | [Website](#)



American Civil Liberties Union of Maryland

Baltimore

667-219-2595 | [Website](#)



Citizens Planning & Housing Association

Baltimore

410-539-1369 | [Website](#)



Community Assistance Network

Baltimore

410-285-4674 | [Website](#)



Greater Baltimore Community Housing Resource Board

Baltimore

410-929-7640 | [Website](#)



Greater Baltimore Urban League

Baltimore

410-523-8150 | [Website](#)





Healthy Children Voucher Demonstration

Do you have a voucher from the Housing Authority of Baltimore City (HABC)?

Would you be willing to choose a new home and neighborhood to improve your child's health?

You may be eligible to participate in the Healthy Children Voucher Demonstration, a new program from the Baltimore Regional Housing Partnership and Housing Authority of Baltimore City. Participants will receive free, comprehensive counseling and have access to a number of resources.





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\(all9709 versions available\)](#)

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Child Health Programs](#)

CHILDREN'S HEALTH

[Maryland Children's Health Program](#)

Assistance in Community Integration Services Pilot

The Maryland Department of Health (MDH) is inviting interested lead local government entities to apply for federal matching funds available for the Assistance in Community Integration Services (ACIS) Pilot through a service expansion initiative of the State of Maryland's Medicaid §1115 HealthChoice Waiver.

Effective January 1, 2022, the Centers for Medicare & Medicaid Services (CMS) approved and renewed Maryland's §1115 demonstration waiver, known as HealthChoice, for a period of five years. This renewal raised the total participant spaces for the **Assistance in Community Integration Services (ACIS) Pilot from 600 to 900**. In July 2019, Round Three awards were granted to one existing Lead Entity to serve an additional 100 individuals annually. As of August 1, 2019, 200 statewide ACIS beneficiary spaces remain.

In July 2018, MDH submitted a §1115 Waiver Amendment to the Centers for Medicare and Medicaid Services (CMS) in part requesting an additional 300 participant places for the ACIS Pilot, bringing the total cap to 600 individuals annually. CMS approved this expansion in April 2019.

The statewide competition is now open to all qualified applicant organizations, as well as to those qualified organizations participating in the first, second, or third rounds of the ACIS Pilot initiative that seek to further expand their delivery of ACIS services. **As of August 9, 2019, the Maryland Department of Health began accepting ACIS Pilot applications on a rolling basis.** Applicants will be reviewed and awarded funding in the order in which they apply. Applicants must complete the full application and meet applicant requirements to be considered for award. To date, 520 spaces have been awarded across the four current Lead Entities. The rolling application process will remain open until the remaining 380 ACIS participant spots are filled.



Explaining the Prescription Drug Provisions in the Inflation Reduction Act

[Juliette Cubanski](#)  , [Tricia Neuman](#)  , and [Meredith Freed](#) 

Published: Sep 22, 2022



The [Inflation Reduction Act of 2022](#), signed into law by President Biden on August 16, 2022, includes several provisions to lower prescription drug costs for people with Medicare and reduce drug spending by the federal government. This legislation has taken shape amidst [strong bipartisan, public support](#) for the government to address high and rising drug prices. CBO estimates that the drug pricing provisions in the law will reduce the federal deficit by [\\$237 billion](#) over 10 years (2022-2031).

The prescription drug provisions included in the Inflation Reduction Act will:

- [Require the federal government to negotiate prices for some drugs covered under Medicare Part B and Part D with the highest total spending, beginning in 2026](#)

Maryland General Assembly Passes Bill to Prohibit Source-of-Income Discrimination

- Housing Opportunities Made Equal (HOME) Act HB231/SB 530) on March 17, 2020. Added 'source of income' to classes protected by Maryland fair housing law
- Previously, only three Maryland counties and two cities prohibited source-of-income discrimination



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MARYLAND IS SECOND STATE WITH EVICTION RIGHT TO COUNSEL

04/05/2022, Legislation, Housing - Evictions



UPDATE: Maryland right to counsel funded

Maryland's General Assembly has enacted [SB 662](#) and [HB 571 / SB 279](#), which provide \$14 million funding for the right to counsel through 2024 as well as set up an Eviction Defense Fund. [The Daily Record](#) has more.

UPDATE: Report issued from statewide task force

The Access to Counsel in Evictions Task Force, which was established by the Maryland General Assembly, has released a [report](#) regarding funding and implementation of the statewide right to counsel enacted in 2021.

UPDATE: bill has become law!

On the last day of the legislative session, HB 18 made it through the Maryland House and Senate, and on May 28 the bill became law. [The Appeal](#) has more.

Background

Following up on [Baltimore's passage of an eviction right to counsel](#), a group of MD lawmakers introduced a legislative package that includes a right to counsel for tenants facing eviction ([HB 18 / SB 154](#)). The House bill has made it out of committee. Media coverage can be found in the [Maryland Daily Record](#), [WYPR](#), [Delmarva Now](#), [WBAL TV](#), and [DCist](#).

Maryland joins [Connecticut](#), [Indiana](#), [Minnesota](#), [Nebraska](#), [South Carolina](#), and [Washington State](#) with such legislation in 2021.

Relatedly, the Maryland Attorney General's Access to Justice Task Force released a [report](#) recommending a right to counsel for tenants facing eviction.

Appointment of Counsel: categorical Qualified: no



The NCCRC helped shape the bill language and is part of the statewide coalition of advocates.



Baltimore City Council

COUNCIL PRESIDENT

Nick J. Mosby

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File #:	22-0195 Version: 0	Name:	Inclusionary Housing for Baltimore City
Type:	Ordinance	Status:	In Committee
File created:	2/7/2022	In control:	Committee of the Whole
On agenda:		Final action:	
		Enactment #:	

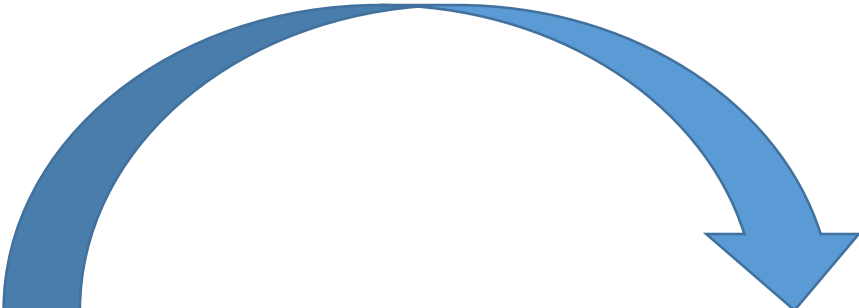
Title: Inclusionary Housing for Baltimore City For the purpose of defining certain terms; repealing certain findings and policy statements; repealing rules of statutory interpretation that have been superseded by the enactment of Code-wide revisions; requiring the Commissioner of the Department of Housing and Community Development to adopt an inclusionary housing manual; requiring annual reporting by the Commissioner of the Department of Housing and Community Development; amending the duties of the Inclusionary Housing Board; amending certain affordability requirements; clarifying a certain City policy regarding mixed income communities; repealing off-site substitutions; repealing the Inclusionary Housing Offset Fund; repealing density bonuses; requiring residential projects to submit inclusionary housing plans; amending requirements for continued affordability; clarifying the applicability of certain fair housing laws and regulations; establishing certain penalties; and generally relating to...

Sponsors: [Odette Ramos](#), [President Nicholas J. Mosby](#), [Ryan Dorsey](#), [Antonio Glover](#), [Mark Conway](#), [John T. Bullock](#), [James Torrence](#), [Sharon Green Middleton](#), [Robert Stokes, Sr.](#), [Zeke Cohen](#)

Indexes: Baltimore City, Housing, Inclusionary

Attachments: 1. [22-0195~1st Reader](#), 2. [Law 22-0195](#)

**Housing
insecurity**



Acknowledgements

- Robin Yabroff, Qinjin Fan, Leticia Nogueira (American Cancer Society)
- Qasim Hussaini, Lauren Barrow, Taylor Johnson (Hopkins)
- National Cancer Policy Forum Webinar: Housing Insecurity Among Patients with Cancer <https://www.nationalacademies.org/event/08-09-2021/housing-insecurity-among-patients-with-cancer-a-webinar>
- National Cancer Institute R01CA269488



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