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CHANGE THE WORLD FROM HERE

**Missed Connections:
Exploring the Interconnection of Food Insecurity and Housing
Instability in the Bay Area and the Role of NPOs**

by

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Dedicated to the memory of my dear friend, LeTran Bui, for reminding me that life is too short to contemplate whether to go to graduate school. I would not have made it this far without you.

Thank you.

Abstract

This research explores the connection between food insecurity and housing instability and how these issues are addressed in the nonprofit sector. This project reviews the available literature on housing instability and food insecurity. Five semi-structure expert interviews were conducted and analyzed to form a new model for addressing food insecurity and housing instability through a human rights lens that demonstrates how individual security encompasses economic security, housing stability and food security. Three recommendations were made for nonprofits to address food and housing insecurity jointly: food and housing focused nonprofits should engage in joint advocacy, there should be more pressure on both the private sector and public sector to fund coalition building, and nonprofit housing developers should integrate food spaces into the design of future developments.

Keywords: housing instability, food insecurity, safety net, integrated approach, nonprofit advocacy

Acknowledgments

I would like start by thanking my family for nurturing my constant curiosity and showing me what compassion in action looks like. Thank you to my friends who listened, supported, and encouraged me when I needed it the most. Thank you to my partner for believing in me and for being the brightest light in the darkest of times. I also would like to thank my colleagues who helped me navigate this experience and for the grace they showed me when I needed it. Finally, thank you to my professors and classmates who taught me more than I could have imagined, it has been a privilege to learn alongside you all.

Table of Contents

List of Tables and Figures.....	vii
Section 1. Introduction.....	1
Section 2: Literature Review	7
Section 3: Methods and Approaches.....	19
Section 4. Data Analysis.....	20
Section 5: Implications and Recommendations.....	27
Section 6: Conclusion	30
References.....	33
Appendix: Semi Structured Interview Questions	35
Author's Bio.....	36

List of Tables and Figures

Table 1: Terms the USDA Uses to Describe Food Security.....	2
Figure 1: Food Insecurity Throughout the US, Average 2017-2019	3
Figure 2: Percent of Adults Ages 18-64 Whose Families Lost Jobs, Work Hours, or Work- Related Income Because of the Coronavirus Outbreak	6
Table 2: Survey Questions Used by USDA to Assess Household Food Security	8
Table 3: Survey Questions Used by Survey of Income and Program Participation (SIPP)	10
Table 4: Summary of Housing Instability Key Measures.....	12
Figure 3: Key Indictors of Housing Instability	14
Figure 4: The Quadruple Bottom Line for Nonprofit Housing Developers	17
Figure 5: Nonprofit-Centric System for Affordable Housing Development	18
Figure 6: Original Model Concept for Hybrid NPO Structure	21
Figure 7: Emerging Themes from Expert Interviews	22
Figure 8: Personal Security Model	27

Section 1. Introduction

Food and housing are two of the most basic needs for individuals. Food insecurity and housing instability can affect anyone regardless of their race, class, religion, sexual orientation, gender, or age. Nonprofit professionals from all over the globe are well acquainted with this fact. This is especially true in the Bay Area. While there is increasing data indicating housing instability and food insecurity may be connected and exacerbated by each other, approaches to addressing these two issues are often disconnected. In the Bay Area there are no shortages of nonprofits addressing housing and hunger, but there are far less nonprofits addressing these issues jointly.

There are many terms used to describe a question many people grapple with on a day-to-day basis: where will they get their next meal? Often people use the term “hunger” which can evoke poverty porn images of children in low-income countries with extended stomachs looking malnourished. While this is common imagery, it is problematic in various ways, from being exploitative and stereotypical to the reality that there are many hungry individuals all over the world many of whom do not look like someone who fits this one-dimensional imagery.

Defining Food Insecurity

The term “food insecurity” encompasses a more holistic view of the struggles many people are facing and will be the primary terminology used moving forward. The definition that best suits this project is defined in the 2004 article *Prevalence and predictors of food insecurity among low-income households in Los Angeles County* which defines food insecurity as follows: “limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in socially acceptable ways” (Furness et al., 2004).

Adding to the definition of, “food insecurity”, Mook, Murdock, and Gundersen in their article *Food Banking and Food Insecurity in High-Income Countries*, discuss how food insecurity exists on a continuum of mild to severe (2020). This range can cover concerns about

how one might get their next meal, choosing a meal that is lower in nutritional value in favor of saving money, to skipping meals to make sure family members are fed. These are all examples of food insecurity.

In the article, *A Social Innovation: Addressing Relative Food Insecurity and Social Exclusion*, the authors, Meijs, Handy, Simons, and Roza take this concept even further arguing that food insecurity is a complex issue that can have devastating impacts not just on physical health, but social help too (p.894, 2019). Meijs et al. propose “that food insecurity arising from poverty can lead to many other food-related insecurities and consequences...including[sic] social exclusion, when individuals cannot participate in the social and cultural norms in their communities...” (p.895, 2019). The United States Department of Agriculture (USDA) uses several terms that also help to clarify the scale in which households experience food insecurity (see Table 1). While the term “food insecurity” can evoke a variety of emotions, there is still a clear definition even though those experiencing food insecurity can experience it on different levels which can affect them physically, emotionally, and/or socially.

Table 1: Terms the USDA Uses to Describe Food Security

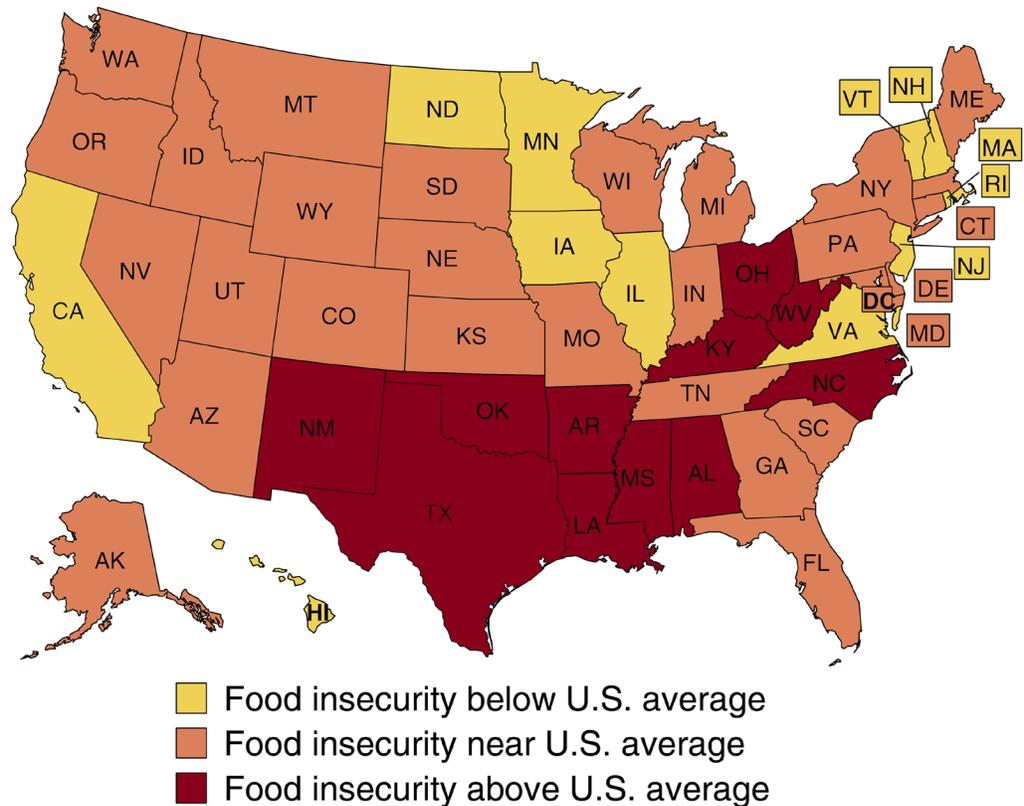
Term	Definition
Food insecure	At times during the year, these households were uncertain of having, or unable to acquire enough food to meet the needs of all their members because they had insufficient money or resources for food. Food insecure households encompass those with “low food security” and “very low food security”.
Low food security	These food-insecure households obtained enough food to avoid substantially disrupting their eating patterns or reducing food intake by using a variety of coping strategies, such as eating less varied diets, participating in Federal food assistance programs, or getting food from community food pantries.
Very low food security	In these food-insecure households, normal eating patterns of one or more household members were disrupted and food intake was reduced at times during the year because they had insufficient money or other resources for food.

Source: Author’s creation adapted from [USDA's website](#)

Based on recent data from the Economic Research Service of the United States Department of Agriculture, 11.1% of United States households were food insecure in 2018 and

10.5% of households in the United States were food insecure in 2019. Furthermore, 44.1% of food insecure households were headed by single parents. Looking at food insecurity throughout the United States can vary drastically from one state to the next. The USDA compared food insecurity rates among states over the years 2017, 2018 and 2019. Below is a map that shows overall state food security levels throughout the United States (see Figure 1). While the averages change from state to state, we know that food security is associated with many factors, those living in a state with comparatively high levels of poverty and unemployment with low rates of homeownership are more likely to become food insecure (Helms et al., 2020).

Figure 1: Food Insecurity Throughout the US, Average 2017-2019



Source: Author's creation adapted from USDA, Economic Research Service using data from the 2017-2019 Current Population Survey Food Security Supplements.

Defining Housing Instability

Like food insecurity, housing instability exists on a spectrum ranging from housing secure (i.e., homeownership) to bouts of homelessness. Because of this large range, it can be hard to know what exact context someone means when they talk about housing instability. In fact, even the Office of Disease Prevention and Health Promotion notes that there is no standard measure of housing instability (2020). This can become even more convoluted when we consider terms like “unhoused” and “homeless” are often used interchangeably with housing instability.

Based on a discussion with Huang and King in their 2018 article, *Food Insecurity Transitions and Housing Hardships: Are Immigrant Families More Vulnerable?*, they say that the federal government traditionally defines homelessness as “...lacking a ‘fixed, regular and adequate nighttime residence’, living in temporary housing, or sleeping in spaces (private or public) not typically used for sleeping” (p.1150, Huang & King, 2018). They also acknowledge that previous studies have considered overcrowding, missed rent payments, having to move frequently, being evicted, or moving in with family often, as examples of housing instability (Huang & King, 2018).

In another study, *Beyond households: regional determinants of housing instability among low-income renters in the United States*, the author argues that housing instability can be considered a predictor of homelessness but is a concept that exists on a broader spectrum of housing related problems like being severely cost burdened, frequent moves, and overcrowding (Kang, 2019). This definition is less detailed than that of Huang and King but does encompass several of the same factors. In the article titled, *Food insecurity and housing instability in vulnerable families*, the author defines housing instability as including missing rent or mortgage payments, moving more than one time per year, facing eviction or homelessness, and overcrowding (King, 2016). While researchers may describe housing instability slightly differently, one thing is clear; housing instability exists on a spectrum just like food insecurity.

Project Inspiration and Overview

The idea for this research came out of both my personal and professional experiences. I have worked in the food security industry and am currently working in the affordable housing sphere in the San Francisco Bay Area. While I have seen tremendous strides in working to

provide a safety net for those experiencing food insecurity and housing instability, these approaches have not been integrated outside of referrals and warm hand offs. Yet, there is a real need coming from those who are working toward housing stability for food resources and vice versa. I hope to provide a model to address both issues through a holistic approach that engages the public, private, and nonprofit sectors.

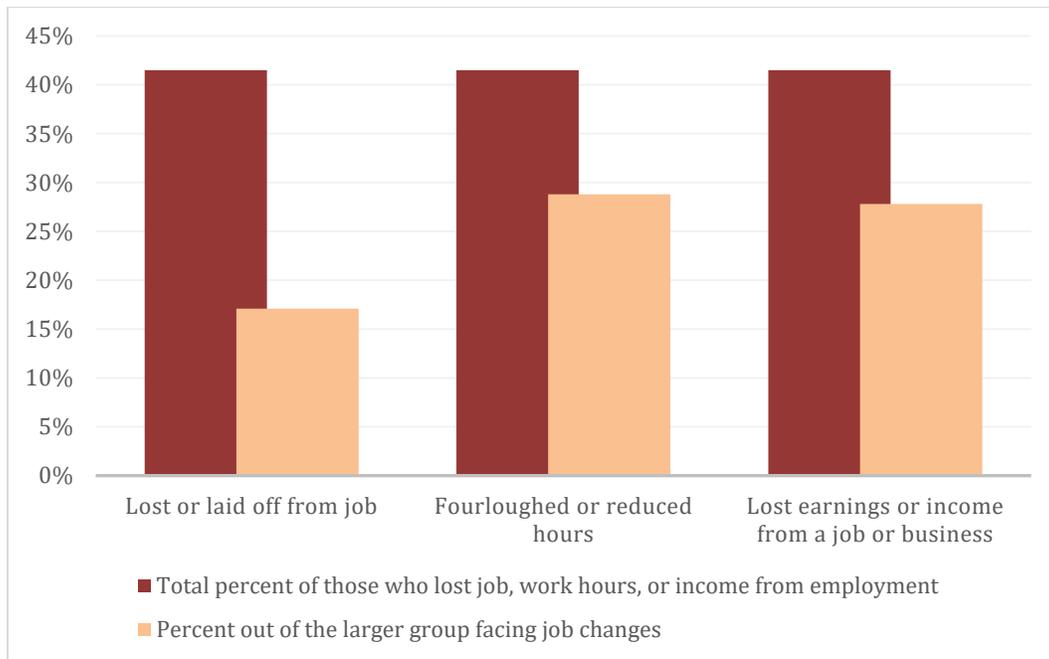
This project seeks to explore the connection between housing instability and food insecurity in relation to how Bay Area nonprofit organizations (NPOs) are working to solve these hardships. Since the start of the COVID-19 pandemic, the number of people experiencing food and housing related hardships has increased throughout the United States. Data from the Urban Institute's Health Reform Monitoring Survey (HRMS), a nationally representative survey that was conducted between March 25, 2020 and April 10, 2020 found that of the nonelderly adults surveyed, 41.5% reported that someone in their family had lost their job, work hours scaled back, or work-related income negatively impacted due to the corona virus outbreak (Karpman et al., 2020) (see Figure 2).

Researchers and nonprofit professionals alike know that when a household has a reduction in their gross household income, tough choices must be made, sometimes choosing between making rent or having food is a reality that too many people must face. Researchers from The Urban Institute found similar results from those they surveyed in response to the pandemic, with 30.6% of the respondents reporting their families had reduced spending on food and 27.9% used savings or increased credit card debt (Karpman et al., 2020). Of those who reported decreasing spending money on food or using savings or increased credit card debt, low income Hispanic and black adults were most likely to make these changes (Karpman et al., 2020).

In fact, the authors of this study went on to report, "If increasing numbers of families cannot maintain their housing, afford enough food, or get needed medical care during the pandemic, it is likely that they will face adverse health consequences and their communities will confront increased risks to public health" (p. 2, Karpman et al., 2020). This notion demonstrates how close many families are to being in a crisis which could not only jeopardize their housing stability, food security, but their overall health. There are limited safety net services to begin

with, but when crises strike nonprofits are often forced to pivot and help the needs of the communities the organization works in. This is something that has been especially true in the pandemic following the corona virus outbreak.

Figure 2: Percent of Adults Ages 18-64 Whose Families Lost Jobs, Work Hours, or Work-Related Income Because of the Coronavirus Outbreak



Source: Author’s creation adapted from Health Reform Monitoring Survey 2020 data shared by The Urban Institute.

However, these are not new problems for the nonprofit sector. These are problems that have existed in society since its beginning. But this may be an opportunity for the nonprofit sector to reevaluate how organizations and society as a whole address food insecurity and housing instability simultaneously in a more holistic and strategic way. This is an opportunity for the private, public, and nonprofit sector to partner together for the betterment of society to create a larger safety net so that people are not forced to make impossible decisions whether there is a pandemic, family crisis, or job turnover. No one should have to choose food or shelter; these are at the very core of basic human rights. It is time for the United States to build a system that reflects this truth.

This report will evaluate the efforts in the Bay Area that are already underway to address food insecurity and housing instability and will provide a loose framework for the sector to build a better safety net to keep those at risk of becoming food insecure and housing insecure from experiencing both hardships in conjunction. The suggested recommendations will be specific to the Bay Area but could easily be adapted to address the same issues in other metropolitan regions. This report will also offer a proposed model that is a suggested model for how the United States could begin to move toward a safety net services approach but will only be achievable with a cross sector approach.

This report begins with a review of the literature around housing instability and food insecurity, which led to the research questions of this paper. Next, the methodology is explained before examining the common themes from the qualitative expert interviews. Finally, the implications of these results lead to some recommendations and a loose framework for Bay Area NPOs to consider in their efforts to create a more effective safety net for those most vulnerable in the community.

Section 2: Literature Review

To fully understand how housing instability and food insecurity are connected and how the nonprofit sector may address these issues holistically, a review of the available literature is imperative. The process starts by looking for current research on the topics of housing instability and food insecurity. While these are two rather large topics, there are many different terms that produced results; from hunger, housing insecurity, food deserts, affordable housing, below-market-rate, food scarcity, homelessness, to food gap, each term resulted in even more research.

However, housing instability and food insecurity are terms that have been in favor in more recent studies and scholarly work. Much of the research available discussed public programs that were aimed at addressing food insecurity and housing instability such as,

Supplemental Nutritional Assistance Program (SNAP), Women Infants and Children (WIC), Section 8, housing vouchers.

There is far less research readily available on how the nonprofit sector is addressing these issues, and even less on how these issues are being addressed together. This literature review will explore common themes and arguments, terminology, standardized measurements for housing instability and food insecurity, and gaps that are apparent based on current research.

Measuring Food Insecurity

While food insecurity has a broad definition meant to capture the wide spectrum of food security and food insecurity, measuring food security has been standardized for the most part. While some of the literature out there does their own survey and measurement, most researchers base their survey off the United States Department of Agriculture’s survey questions to measure household food security or they look at the data from the USDA’s survey results over the years (see Table 2).

Table 2: Survey Questions Used by USDA to Assess Household Food Security

Question Number	Question Text
1	"We worried whether our food would run out before we got money to buy more." Was that often, sometimes, or never true for you in the last 12 months?
2	"The food that we bought just didn't last and we didn't have money to get more." Was that often, sometimes, or never true for you in the last 12 months?
3	"We couldn't afford to eat balanced meals." Was that often, sometimes, or never true for you in the last 12 months?
4	In the last 12 months, did you or other adults in the household ever cut the size of your meals or skip meals because there wasn't enough money for food? (Yes/No)
5 (only answered if respondent answered "yes" to question 4)	How often did this happen—almost every month, some months but not every month, or in only 1 or 2 months?
6	In the last 12 months, did you ever eat less than you felt you should because there wasn't enough money for food? (Yes/No)
7	In the last 12 months, were you ever hungry, but didn't eat, because there wasn't enough money for food? (Yes/No)

8	In the last 12 months, did you lose weight because there wasn't enough money for food? (Yes/No)
9	In the last 12 months did you or other adults in your household ever not eat for a whole day because there wasn't enough money for food? (Yes/No)
10 (only answered if respondent answered "yes" to question 4)	How often did this happen—almost every month, some months but not every month, or in only 1 or 2 months?
11 (only asked if the household included children age 0-17)	"We relied on only a few kinds of low-cost food to feed our children because we were running out of money to buy food." Was that often, sometimes, or never true for you in the last 12 months?
12 (only asked if the household included children age 0-17)	"We couldn't feed our children a balanced meal, because we couldn't afford that." Was that often, sometimes, or never true for you in the last 12 months?
13 (only asked if the household included children age 0-17)	"The children were not eating enough because we just couldn't afford enough food." Was that often, sometimes, or never true for you in the last 12 months?
14 (only asked if the household included children age 0-17)	In the last 12 months, did you ever cut the size of any of the children's meals because there wasn't enough money for food? (Yes/No)
15 (only asked if the household included children age 0-17)	In the last 12 months, were the children ever hungry but you just couldn't afford more food? (Yes/No)
16 (only asked if the household included children age 0-17)	In the last 12 months, did any of the children ever skip a meal because there wasn't enough money for food? (Yes/No)
17 (only asked if the household included children age 0-17 and the respondent said yes to question 16)	How often did this happen—almost every month, some months but not every month, or in only 1 or 2 months?
18 (only asked if the household included children age 0-17)	In the last 12 months did any of the children ever not eat for a whole day because there wasn't enough money for food? (Yes/No)

Source: Author's creation adapted from the [USDA's Adult Food Security Survey Module](#)

In 2019, Bowen, Lahey, Rhoades, and Henwood, published, *Food Insecurity Among Formerly Homeless Individuals Living in Permanent Supportive Housing* to assess the role of health-related factors, health care nutrition, and socioeconomic factors in food security prevalence within a sample of adults who experienced homelessness previously but were now living in permanent supportive housing (PSH). In this article the authors, measured food security by using the USDA's Adult Food Security Module (see Table 2), and then grouped respondents into two categories: high or marginal food security and low or very low food security (Bowen et al., 2019).

However, Bowden et al. were not the first researchers to use the USDA’s Adult Food Security Survey Module. In 2004, Furness, Simon, Wold, and Asarian-Anderson, published, *Prevalence and predictors of food insecurity among low-income households in Los Angeles County*, which was the first population-based study to use this framework to estimate the pervasiveness of food insecurity and identify predictors of food insecurity in a local public health jurisdiction. This was an important turning point for food insecurity research because prior to this article, very few people had used a valid and reliable measure of food insecurity in high-income food rich countries (Furness et al., 2004). This study is also much larger than that of Bowen et al., but that can be associated with the fact that Bowen et al. examines those living in permanent supportive housing as opposed to Furness et al. who surveyed those living below 300% of the 1999 federal poverty line in Los Angeles County (Bowen et al., 2019) (Furness et al., 2004).

In 2011, another group of researchers made a slight change to their approach when writing, *How Much Does Snap Reduce Food Insecurity*, instead of using the USDA’s Adult Food Security Module they chose to use the Survey of Income and Program Participation (SIPP) from the United States Census Bureau because it collects monthly data on SNAP participation, income, and household composition (Ratcliffe et al.). A shortfall to using the SIPP data is that SIPP panels are collected every four years rather than annually, but the five questions (see Table 3) that are related to food insecurity are used in conjunction with the methodology created by the USDA’s Economic Research Service which developed the USDA’s Adult Food Security Module (Ratcliffe et al., 2011).

Table 3: Survey Questions Used by Survey of Income and Program Participation (SIPP)

Question Number	Question Text
1	The food that you bought just didn’t last and you didn’t have money to get more. Was that [this statement] often, sometimes, or never true for you in the last four months?
2	You couldn’t afford to eat balanced meals. Was that [this statement] often, sometimes, or never true for you in the last four months?

3	In the past four months did you or the other adults in the household ever cut the size of your meals or skip meals because there wasn't enough money for food?
4	In the past four months did you or the other adults in the household ever eat less than you felt you should because there wasn't enough money to buy food?
5	In the past four months did you or the other adults in the household ever not eat for a whole day because there wasn't enough money for food?

Source: Author's creation adapted from the questions outlined by Ratcliffe et al., 2011.

While each researcher does their research independently, the USDA's framework is critical in evaluating food insecurity over time in the United States. Not only that, but according to Nielsen, Seay, and Wilmarth, the largest source of food assistance comes from the USDA's Food and Nutrition Services, which manages SNAP, the National School Lunch Program, and WIC (Nielsen et al., 2017).

Measuring Housing Instability

Unlike food security, measuring housing stability is not as straightforward. While food security is often measured through a scale that the USDA has made based on many years of research, the United States Department of Housing and Urban Development has not released a standardized definition of housing instability much less a measurement tool that can easily be used for researchers to determine housing instability. There are many surveys the federal government has put out that can provide key context, but due to the many surveys it can be confusing to navigate or even compare studies that use different data sets and tools.

According to Kang's research, there are implications that suggest low-income households that are renters may be more susceptible to housing instability in regions where there are structural economic hardships like high unemployment, industry restructuring, and labor market skill mismatches (Kang, 2019). Kang also suggests that households without a personal car that live in a region with poor public transit infrastructure are likely to be at risk of housing instability, something that urban planners have long been using as a reasoning for improved public transportation (Kang, 2019).

One of the most comprehensive articles on defining and measuring housing stability was written in 2014 titled, *How Stable is Stable? Defining and measuring housing stability*, in this article the authors make the important assertion that definitions of housing stability are not

applied uniformly across studies and because of this the methods used to measure housing instability differ too (Frederick et al., 2014). Some researchers focus more on measuring stability by housing type, though that is limited because it is very subjective and does not account for how long someone has been in the home and other structural determinates (Frederick et al., 2014). This article concludes by offering factors that are best suited to the effective measurement of housing stability, which includes, housing type, most recent housing history, the length of current living situation, financial history, education, and employment status, drug abuse, legal status and assessments of stability and housing (Frederick et al., 2014).

In the literature review *Improving Measures of Housing Insecurity: A Path Forward*, the authors pulled together many sources to give an overview of all housing instability measurements tools widely available (see Table 4) (Leopold et al., 2016). These tools are incredibly important until a universal measure can be determined. However, each of these measures comes with limitations. For example, the 30% cut off that determines if a household is housing cost burdened is completely arbitrary and is based off a decision made by Congress in 1981 and has not been updated since (Leopold et al., 2016). Housing quality is one of the lesser used indicators because it is not considered an ‘urgent need’, however, if a household is living in a home without hot water, no shower or bathtub, or even an operable toilet, they may have shelter, but they are not living in what most people (and HUD) would consider safe or healthy housing (Leopold et al., 2016). The authors of *Improving Measures of Housing Insecurity: A Path Forward*, also illuminate that out of all the surveys aiming to measure homelessness, none of the surveys include a representative sample of individuals currently experiencing homelessness, HUD publishes an annual national estimate of homelessness using point in time counts which can be almost three times lower than the actual amount of people who use a homeless program at some point in the year (Leopold et al., 2016).

Table 4: Summary of Housing Instability Key Measures

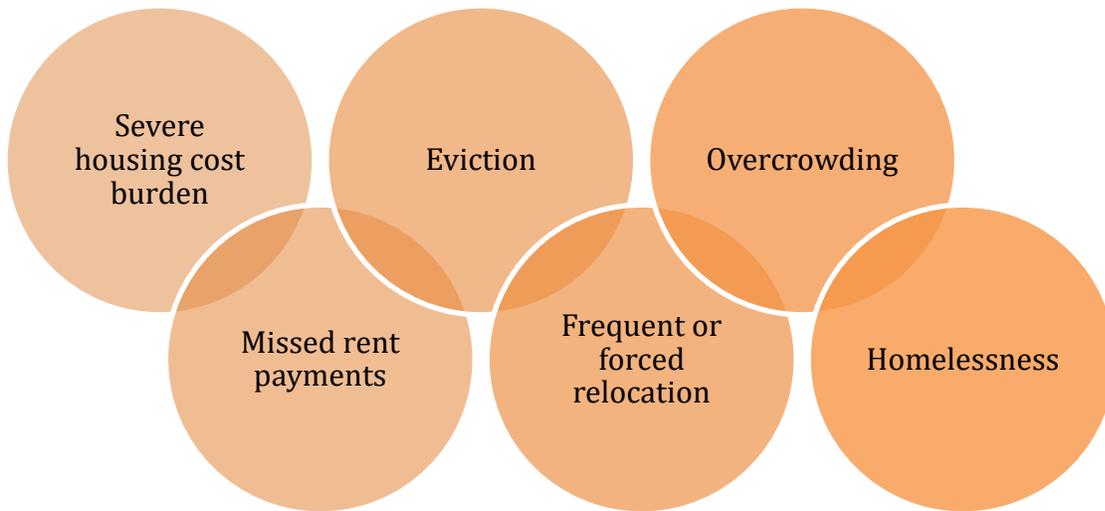
Indicator	Key Measure(s)	Data Source
Housing Quality	HUD measure of severely inadequate housing	American Housing Survey (AHS)

Housing Cost Burden	Moderate rent burden: households paying 30-50% of income on housing (rent & utilities)	American Housing Survey/ American Community Survey (ACS)
	Severe Rent burden: households paying more than 50% of their income on housing (rent & utilities)	Survey of Income and Program Participation
Homelessness	HUD Definition: People living in homeless programs, on the streets, or places not suitable for human habitation	Point-in-Time estimates
	HUD definition plus people doubled-up for economic reasons or living in hotels or motels	Consolidated State Performance Report for EdFacts
Residential Instability	Number of moves, forced moves	Panel Survey of Income Dynamics
	Forced moves including evictions, formal and informal, condemned buildings, and landlord foreclosures	Milwaukee Area Renters Survey
	Doubling up, forced moves, and evictions in previous 3 months	American Housing Survey/American Community Survey
	Doubling-up: multi-family households	Survey of Income and Program Participation
Overcrowding	Number of occupants per room	American Housing Survey/ American Community Survey
Neighborhood Quality	ACS measure for “distressed neighborhoods” where at least 40% of households in a census tract are below the poverty line	American Community Survey
	Households’ perceptions of their neighbors and community	American Housing Survey
	Households’ preference to stay or leave their neighborhood and their perceptions of the community within the neighborhood	Making Connections Survey
	Neighborhood quality and household’s perception of safety	HOPE VI

Source: Author's creation adapted from The Urban Institute's Improving Measures of Housing Insecurity: A Path Forward

While there may not be a universal measure for housing instability yet, we do know that there are reliable key indicators for housing instability (see Figure 3). A standardized measure of instability is something that would benefit researchers and advocates looking to measure how these indicators change over time and it would help to create a universal language to describe housing instability which could lead to a more consistent data set for the future. Like the USDA's Adult Food Security Survey Module, HUD could develop a standardized set of questions to measure a household's housing instability (Leopold et al., 2016). This would benefit the nonprofit sector greatly as service providers would have a better idea of what housing instability looks like currently and over time. However, as Leopold et al., point out, this would be a massive undertaking and would need significant funding over several years (2016).

Figure 3: Key Indicators of Housing Instability



Source: Author's creation adapted from The Urban Institute's Improving Measures of Housing Insecurity: A Path Forward.

Intersection of Housing Instability and Food Insecurity

As the authors of the article, *Bidirectional Relationship Between Food Insecurity and Housing Instability*, have illuminated, there are no current public policies that are designed to address food insecurity and housing instability jointly, all policies are designed to work in isolation (Lee et al., 2021). However, there is more and more research linking homelessness and food insecurity and negative health outcomes are associated with both hardships (Lee et al., 2021). Furthermore, in the study Lee et al., conducted they found that those experiencing food insecurity and housing instability were more likely to be from racial or ethnic minorities groups and from socioeconomically disadvantaged backgrounds compared to households that did not experience food insecurity or housing instability (2021). The same study also found that the relationship between food insecurity and housing instability was bidirectional among households with young children (Lee et al., 2021). An explanation for this relationship could be based on the depletion of household resources from financial constraints. The authors present a solution focused on the consolidation of public assistance so that households who are eligible for SNAP benefits would be automatically eligible for the Low-Income Home Energy Assistance Program, which helps with utility costs (Lee et al., 2021).

In the article, *Housing and Food Security in Vancouver's Downtown Eastside*, the authors echo what Lee et al. said, by linking that research that suggests that at-home meal preparation can have a positive impact on nutrient intake and a well-balanced diet (Miewald & Ostry, 2014). This assertion could be particularly relevant to the nonprofit sector especially organizations that specialize in affordable housing and rentals. It would be imperative to ensure that NPOs are providing housing with adequate food preparation space. In the same study, the authors found that low-income households living in the inner city with poorly equipped kitchens had three times the rate of food insecurity when compared to those who had adequate facilities (Miewald & Ostry, 2014). The authors also found that when households lived close to food outlets and food providers, they had better health, which would also point to housing in areas known as food deserts suffering from high rates of food insecurity (Miewald & Ostry, 2014). They also argue that intersection of food security and housing security exist in three areas when it comes to social housing: building infrastructure (i.e., kitchen/food preparation areas,

availability of in-house food programs (i.e., community meals, gardens, etc.), and building context (i.e., affordable housing near healthy food options (Miewald & Ostry, 2014). Ultimately, the authors suggest better integration within a holistic framework that supports the health of residents since food security and housing security are interlinked especially for those living in social housing (Miewald & Ostry, 2014).

Hainstock and Masuda had similar findings in their work, they argue that there is a need to shift away from crisis management when it comes to housing and instead invest in homelessness prevention and housing (2019). They go on to argue that while the housing first model is successful at getting people housed it does nothing to address the dependence of those struggling with housing instability on charitable food sources and food assistance program which is why these individuals still face food insecurity after achieving housing stability (Hainstock & Masuda, 2019). Another important finding, they had was that food and shelter assistance programs can be so spaced out that individuals must make a choice, do they want to get in line for a shelter, so they have a bed at night, or do they want to get meal assistance because all too often the programs are too far apart to do both, especially if health challenges are present (Hainstock & Masuda, 2019). This again highlights that affordable and reliable public transit can make a difference in housing stability.

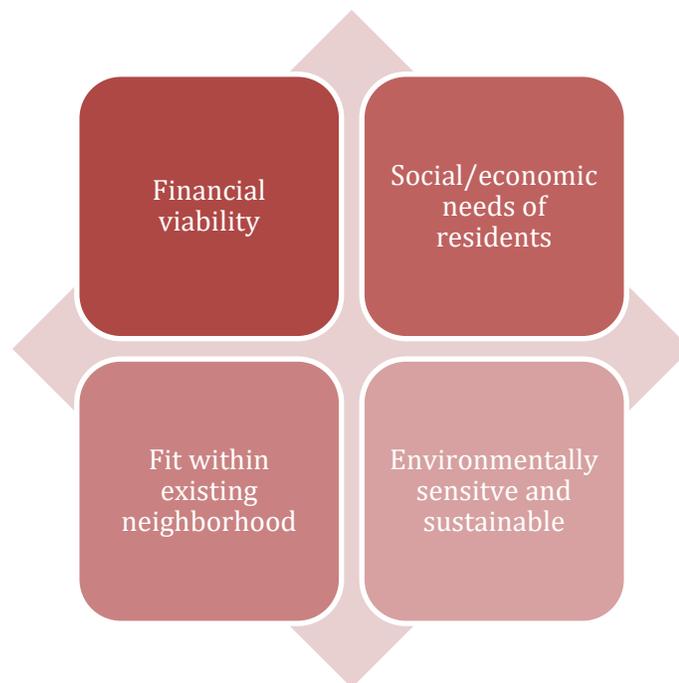
Another study out of Canada found that homeowners tend to be more financially resilient than low-income renters despite having housing debt (Fafard St-Germain & Tarasuk, 2020). This research like previous studies cited, found a strong correlation between housing stability, food security and economic security (Fafard St-Germain & Tarasuk, 2020). The authors argue that housing policy may play a key role in mitigating food insecurity since homeowners have more economic security and food security and interventions should be targeted at low-income renters to strengthen their economic resilience (Fafard St-Germain & Tarasuk, 2020). While this study was focused on homeownership in Canada, there are elements that would ring true from most Western metropolitan areas plagued by food insecurity and housing instability.

The Role of the Nonprofit, Public, and Private Sectors in Solving Housing Instability

While there is less research on the role of NPOs in addressing food insecurity and housing instability, there is still some relevant research on these topics. In the article, *The*

Quadruple Bottom Line and Nonprofit Housing Organizations in the United States, the author highlights just how little of the United States housing stock is owned by public or nonprofit entities, only 5% of the total stock, much lower than that of European countries (Bratt, 2012). In fact, Bratt goes on to say of that 5%, about 80% of that stock was built by the public sector in the 1950s, 1960s and 1970s (2012). However, as Bratt says, “*There is no single source of information concerning the number of nonprofit housing organizations and the number of units owned by these groups, or under long-term affordability restrictions in the case of homeownership units*” (p. 441, 2012). It is important to note that nonprofit developers face what Bratt refers to as the Quadruple Bottom Line unlike private developers (Bratt, 2012) (see Figure 4). The Quadruple Bottomline is unique to NPOs who develop homes because these are not circumstances for-profit developers even need to consider when building homes. NPOs face the unique circumstances of having to have financially viable projects that also are aligned with social goals (Bratt, 2012).

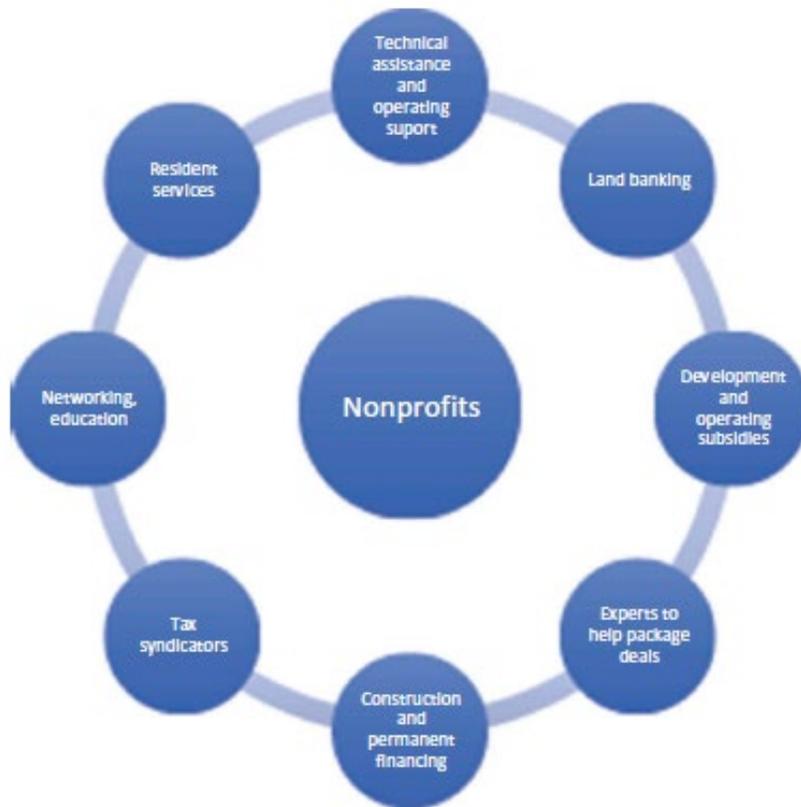
Figure 4: The Quadruple Bottom Line for Nonprofit Housing Developers



Source: Author’s creation based on research from The Quadruple Bottom Line and Nonprofit Housing Organizations in the United States by Bratt.

In a later article titled, *The Role of Nonprofits in Meeting the Housing Challenge in the United States*, Bratt offers suggestions on how nonprofits could be better supported through “nonprofit-centric” public policies and programs (Bratt, 2020). The author’s suggestions include technical assistance and operating support of NPOs, clearinghouse of experts in land use, architecture, housing management, etc. that could provide low or no cost services, land-banking programs that encourage local and state entities to put aside land for affordable housing development, just to name a few (Bratt, 2020) (see Figure 5). While some pieces of the “nonprofit-centric” model exist throughout the US not all pieces are in place all over to the detriment of nonprofit developers and those they serve (Bratt, 2020).

Figure 5: Nonprofit-Centric System for Affordable Housing Development



Source: Bratt (2020). The Role of Nonprofits in Meeting the Housing Challenge in the United States

While some pieces of the “nonprofit-centric” model exist throughout the United States not all pieces are in place all over to the detriment of nonprofit developers and those they serve (Bratt, 2020). NPOs play a very critical role in the affordable housing landscape but the sector needs more support to continue this work and more research needs to be done.

Research Questions

Prior to the literature review, the first research question that was to be addressed was “Is there a connection between housing instability and food insecurity?”. The available literature certainly indicates there is. After the literature review was completed, the following research questions emerged:

1. What is the Nonprofit Sector doing to address food insecurity and housing instability?
 - a. Are these two issues being addressed separately or jointly?
2. Is there a better model that nonprofit organizations could use to achieve food security and housing stability?
 - a. What would that model look like?

Section 3: Methods and Approaches

The methodology of this project is as follows: a mixed method approach was taken. This included a literature review of available and relevant research and a series of expert interviews from experts in both housing and food related nonprofits. The literature review and the expert interview analysis informed the model presented later in this project. A total of 5 semi-structured expert interviews were conducted to provide context to themes that emerged from the literature review before proposing a model. The individuals who were interviewed were approached due to their current or previous role(s) working in either the housing stability industry or the food security industry within the nonprofit sector.

The experts job titles ranged from Executive Director, Homeownership Services Senior Director, and Program Coordinator and a few in-between. A total of three experts from food

related NPOs were interviewed and a total of two experts from housing related NPOs were interviewed. Interviews lasted anywhere from thirty minutes to an hour and thirty minutes. The interviews built on information that was discovered in the literature review to provide regional and sector specific information to form a viable model. It is important to note that I currently work at an affordable housing developer in the Bay Area and while I have made every effort to remain neutral, some of my own professional experiences have helped inform the proposed model later in this project.

Section 4. Data Analysis

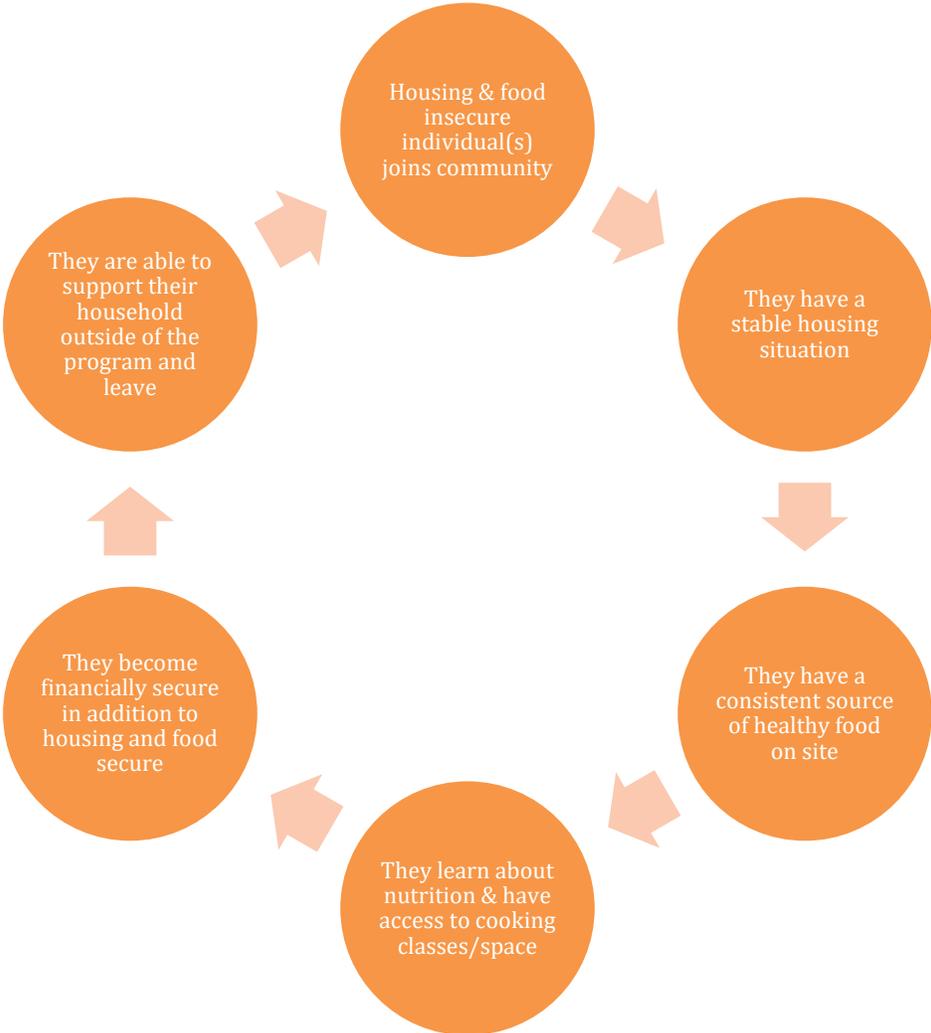
After completing the literature review, the original model for how NPOs could address housing instability and food insecurity jointly would have looked very different than the model that was formed after the expert interviews. While the literature indicated the best approach may have been to form a new hybrid nonprofit focusing on creating housing and having wrap around services or potentially social workers on site to help individuals navigate accessing safety net services.

In practice this is extremely difficult to execute considering all the different types of affordable housing programs (i.e., community land trust, Below Market Rate (BMR) rental units, homeownership programs, shelters, etc.) (see Figure 6). It would be difficult to find a model that worked within all these different types of housing and it would force housing related NPOs to step into the food security realm when there are already so many effective NPOs working in that space.

In the original model, the new hybrid model nonprofit would be both a developer of affordable housing while also providing wrap around food security services from having healthy food options available on site to teaching cooking class and having food preparation space. This model would have also included nutrition classes as well. This model would make sure the residents had both a stable source of housing and a secure source of food, which in turn would

create economic stability. While this could be a viable model for future NPOs to use, the expert interviews informed a different model.

Figure 6: Original Model Concept for Hybrid NPO Structure



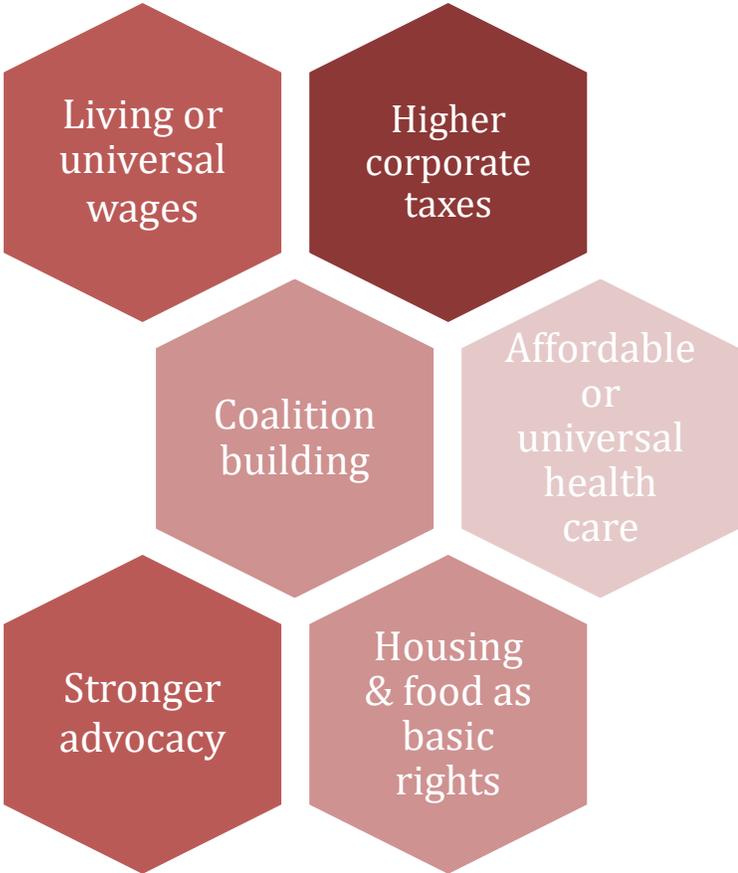
Source: Author’s creation informed by literature review.

Expert Interviews

The interviews that were conducted encapsulate the experiences and perspectives of industry experts within the housing stability and food security spheres within the nonprofit sector. A total of five experts were interviewed with the objective of exploring what the

nonprofit sector could do to better address issues of housing instability and food insecurity simultaneously. From these interviews several themes emerged that also were aligned with themes that emerged from the literature review (see Figure 7).

Figure 7: Emerging Themes from Expert Interviews



Source: Author's creation.

Living Wage. All five of the interviewees said that in their experience they did see a connection between housing instability and food insecurity and when they explained why they thought that was, all the explanations had a financial component. A few of the experts interviewed named the lack of a living wage as a reason for why there is a connection between housing instability and

food insecurity. All other interviewees indicated that when someone's finances become strained whether it be from a job loss, medical crisis, or a sluggish economy the principal way people save money is by reducing their meals, changing their eating habits, and reducing the quantity of healthy food options they buy.

There is less flexibility in reducing expenses when it comes to housing costs. If one fails to pay their rent, they can be evicted. When homeowners fail to pay their mortgage, they face foreclosure. Even if an individual had the option to move in with a family member, if they break their lease, there are financial penalties. When it comes to ways to tighten a budget, food is almost always the first thing to change rather than losing shelter. This belief was also supported throughout the research in the literature review.

The research from the literature review showed that economic stability can lessen housing instability and food insecurity. If the United States adopted a living wage or fair wages it could go a long way in helping to end housing instability and food insecurity. As long as people continue to be rent burdened or extremely rent burdened, we will continue to see the effects of these issues, especially in the Bay Area where the cost of living is so high. Kate Cheyne, the Associate Director of Research at the Alameda County Community Food Bank (ACCFB) spoke to the need of a living wage, saying, "I think what would solve hunger tomorrow, or what would solve the housing crisis is universal basic income, fair and living wages, a federal jobs guarantee. If you took away the stress of not making enough for your labor, I think that you would probably solve a lot of housing instability" (personal communication, April 8, 2021). Any model looking to eliminate housing instability and food insecurity must also consider the need for economic security too.

Higher Corporate Taxes. Two out of the five interviewees specifically mentioned raising corporate taxes to address housing instability and food insecurity. If corporations continue to profit off basic necessities like housing and food, there will continue to be inequities. One of the ways that corporations could offset this negative impact is to pay more corporate taxes, specifically to the communities they have locations in. Marisa Melo, the Executive Director of Meals on Wheels of Alameda County (MOWAC), shared that raising property taxes or sales taxes could harm residents on the edge of economic instability, but that corporations could pay

more taxes to help the communities they do business in (personal communication, May 10, 2021). She also indicated that the income brought in through the sales taxes should be specifically earmarked for affordable housing development and food security programs (personal communication, May 10, 2021).

Raising corporate taxes would help increase the pool of money that NPOs are competing for to address housing instability and food insecurity. If there were more funds available not only would that mean more people could be served it would also mean less competition among NPOs in the sector. Competition between NPOs in the same industry for limited funds can cause a whole host of problems but can specifically reduce the willingness to partner and collaborate which ultimately impacts those who need the services to begin with and stifles innovation. If the Nonprofit Sector hopes to eradicate housing instability and food insecurity, there must be partnerships with the private and public sectors.

Coalition Building. The benefits of more partnerships between food security focused NPOs and housing stability focused NPOs came up in all five expert interviews. While the experts all mentioned that there were already formed partnerships between NPOs in the food security subsector and the housing instability subsector, all experts indicated that this was an opportunity for growth and better relationships between NPOs in food and housing. In my own professional experience at Habitat for Humanity Greater San Francisco, I have referred program participants to food resources in their local communities. But there should be more collaboration rather than just referrals and warm handoffs.

A few of the experts identified that time, money, and staffing resources could be a barrier to building coalitions between NPOs in food and housing. While the interviewees acknowledged that this would be crucial and beneficial work, they also highlighted the staunch reality that nonprofit employees already “wear multiple hats” in their organizations and for meaningful coalition building to take place it will require time, staff, and money. This could be another opportunity for private and public sector partnerships. Local governments could help fund coalition building work and so could private and community foundations. When NPOs come together the needs of the organizations are harder to ignore, there is strength in numbers which would benefit the individuals NPOs serve.

Affordable or Universal Health Care. All the interviewees brought up health care costs in some way, and a few were explicit with the need for more affordable health care or universal health care. The extreme cost of health care and health insurance was also highlighted in the literature too. All too often people who must reduce their spending have to choose between spending on housing costs, food costs, or medical costs. For some people, they have no choice they must spend money on life saving medication and some will ration their medication and skip doses to make their prescription last longer. This is an issue that heavily affects seniors, I have seen this in my own professional experiences, and it was something Marisa Melo of MOWAC and Kate Cheyne of ACCFB also noted in their interviews. Health cost burdens are not something that countries with universal health care even need worry about. This is a change that could be implemented in the United States that would certainly have a positive impact on reducing food and housing insecurity.

Stronger Advocacy. This was another important finding from the expert interviewees. When asked about what nonprofits could or should do to better advocate for those experiencing housing instability and food insecurity, many of the interviewees indicated that more advocacy would be a good start (see Appendix A). Many nonprofits have room to grow in terms of advocacy, some NPOs do not truly engage in advocacy out of limited resources or fear of breaking laws that govern charitable organizations.

However, by not actively participating in advocacy, NPOs are missing the opportunity to ask for more resources to better serve the community. The other problems are those NPOs that are engaging in advocacy tend to have a narrow focus, housing related organizations tend to engage in housing related matters and not engage in food security related matters, and vice versa for food focused organizations.

The experts that were interviewed felt that a broader approach to a variety of issues that impact the people they serve would be a better approach. Berkeley Food Network's Research & Advocacy Manager, Evan Hazelett was currently working on expanding advocacy priorities for BFN at the time of his interview. BFN has already started to research and advocate on topics of great socioeconomic impact like topics of labor, housing, and racial justice (personal communication, May 14, 2021). Hazelett's goal is to begin to work with other organizations

working on wider issues of economic impact that also effect BFN's community, especially housing organizations because the people BFN serves are often extremely rent burdened (personal communication, May 14, 2021). This is one example of how NPOs are starting to embrace their role as advocates and how the sector can begin to build stronger advocacy networks to benefit those served.

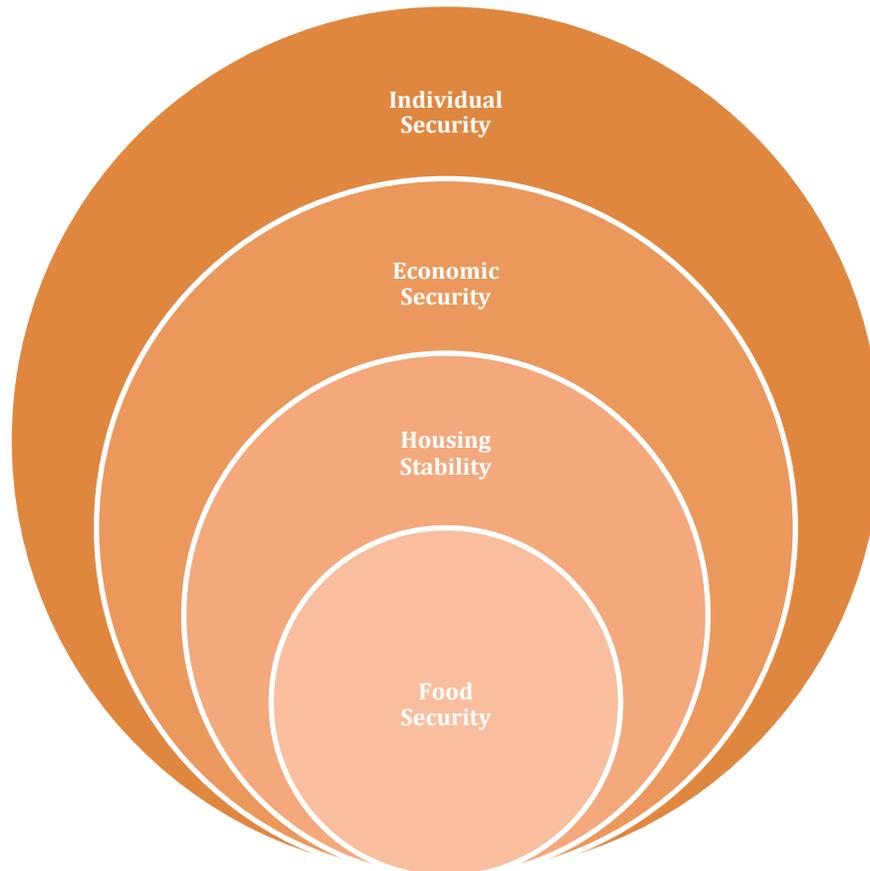
Societal Shift to View Food and Housing as Basic Human Rights. All the interviewees in one way or another indicated that food and housing are basic rights, everyone deserves to have access to food and shelter. However, that notion is not always at the front of our culture in the United States. Even though the Bay Area is one of the wealthiest regions, there still a large population of unhoused individuals that rely on the nonprofit sector for support. If there was a societal shift that brought to the forefront of our minds that food and housing are basic human rights, all the other themes that emerged from the interviews would be easier to implement.

If as a society we believe that food and shelter are basic rights then advocating for a living wage, universal health care, and raising corporate taxes becomes easier. It is imperative for our society to begin to realize that our basic needs should be provided for regardless of the situation anyone finds themselves in. While in the US it might seem like it is the responsibility of the nonprofit sector to eradicate housing instability and food insecurity, the reality is it is not just a problem that NPOs need to fix, there needs to be cross sector collaboration and that becomes easier when society values food and housing security as a human right. A model that could be implemented to help shift the narrative would include housing, economic and food security under the umbrella of personal security (see Figure 8). This model would help visualize what the experts already know, to reach individual security one must be economically secure, and one cannot be housing stable, or food secure without also being economically secure.

It is important to note that while there are many factors that add up to individual security, the three that are most important to have are economic security, housing stability, and food security. If one does not have shelter they cannot store or prepare food which will put them in a position to become food insecure. But one needs to have economic security in order to obtain shelter and food, these issues are inextricably connected and add up to individual security. To

continue to move this critical work forward, these issues all must be viewed through a human rights lens.

Figure 8: Personal Security Model



Source: Author's creation based on analysis of expert interviews.

Section 5: Implications and Recommendations

The research presented in the literature review and through the analysis of the expert interviews has presented a new model for which housing instability and food insecurity can be viewed. It is essential that the United States shifts its view of housing instability and food

insecurity as separate and disjointed issues to ones of individual security. The lens for which this model should be viewed through is that of human rights. With the proposed model there are recommendations that accompany it and strengthen it:

1. Joint advocacy between food and housing focused nonprofits.
2. Increased pressure on public and private sectors to fund coalition building.
3. Best practices of incorporating food security into affordable housing design.

Joint Advocacy Between Food and Housing Focused Nonprofits

The first and most pressing recommendation is for NPOs to begin joint advocacy. For organizations that are not already advocating for policies that impact its mission, it is vital that these NPOs start right away. Organizations that have already begun advocating need to expand advocacy priorities to include food security, housing stability and economic security. While the nonprofit sector tends to launch joint advocacy efforts, these efforts are typically with other stakeholders in the same sphere. That is no longer enough when research shows that housing instability and food security are connected.

While it can be especially difficult for NPOs to advocate to public partners, it is important to use the collective voice of the sector to make needs known. The relationship between NPOs and their government funding partners can be deeply complex and has caused some hesitancy in NPOs to advocate for new needs or in certain circumstances, be critical of policies that may impact the organization's mission. For example, if an organization receives funding for their program from a specific city, if the same city's city council decides to change a zoning policy that could negatively impact their efforts in building affordable housing, there may be a concern for advocating against that change since the funding source will eventually be up for renewal. Nevertheless, in the spirit of best serving communities NPOs need to tackle these difficult junctures.

The dynamic between funding partners and NPOs is not balanced, and likely never will be. However, that does not mean there is nothing the nonprofit sector can do to try to make positive changes in favor of the needs of the sector. When organizations advocate together the message becomes louder and harder to ignore. If NPOs were to advocate together consistently

and across subsectors, there would be gradual change not just with public sector partners but amongst the public too. The best tool organizations have is those they serve. When at all possible, organizations should encourage the individuals they serve to advocate and share their stories. The stories that NPOs collect are incredibly impactful, but it is even more effective to hear the positive impact programs have made from the people in the program directly.

A broader and focused set of advocacy priorities are necessary to carry out joint advocacy. Housing focused organizations need to speak in favor of food security issues that will positively affect the communities the organizations serve. The same is true of food focused organizations needing to advocate for housing stability issues. Both industries would also benefit from fighting for universal health care, living wages, and racial justice. If NPOs are concerned about how stakeholders will view this change and if they will think it is mission drift, then these organizations should think carefully about how they will frame how this work supports and furthers the goals of the organization. Joint advocacy is the way of the future for the nonprofit sector.

Increased Pressure on Public and Private Sectors to Fund Coalition Building

To get to a point where joint advocacy is second nature for housing and food security focused nonprofits, it is important for these subsectors to form coalitions. Coalitions take time and resources, two things the nonprofit sector all too often does not have enough of. Therefore, putting pressure on public and private sectors to fund coalition building is pivotal. Many funders both private and public do not like the idea of funding overhead and often have hesitancy funding new initiatives. Coalition building is needed for NPOs to do work well.

Too often nonprofit employees are forced to perform many job duties that may be outside of job descriptions. If NPOs want to meaningfully engage in coalition building within the community and across subsectors, NPOs need to ask for dedicated funding to build coalitions with staff dedicated to this effort. While the power dynamic between funders and NPOs is not balanced, there is still a relationship there and it is important to have clear communication and not be afraid of asking for what organizations need from funders. When nonprofits fail to ask for what is needed to do the mission critical work, the only people who are impacted are those the organizations serve. It is time for the nonprofits to have difficult conversations with their funders

whether they be public or private partnerships. Coalitions lead to better partnerships and more collaboration. If food and housing focused nonprofits were to form coalitions together, there would be better communication and understanding of what each organization does. This could lead to better referral systems and potentially even prevention of people becoming housing instable or food insecure to begin with.

Best Practices of Incorporating Food Security into Affordable Housing Design

Affordable housing developers must balance many different needs when designing future homes, but one way to make sure future residents are food secure is to incorporate food security into the design of the development. In the Bay Area, space can be limited, and nonprofit developers are forced to make the most they can with the little piece of land they procure. But there are relatively easy ways to be more intentional of including food into any space.

Nonprofit real estate developers could start by trying to develop food-oriented developments, like transit-oriented developments. This would mean that NPOs should try to acquire land in areas where plenty of food is available and avoid food deserts which could put future residents in the position of becoming more food insecure. Another option developer could adopt is to think more about the landscape that goes into developments. For example, a simple way to make fresh fruits available to residents is to incorporate fruit trees into the landscape. Community gardens are another way to not only beautify a space but make sure fresh fruits and vegetable are available to occupants. Another impactful design measure is ensuring that there is enough food storage area within each unit. While these measures will not yield enough food to feed people year-round, it is a step in the right direction and would provide opportunities for social engagement between residents as well.

Section 6: Conclusion

The research in this project began by reviewing available literature on the intersection of housing instability and food insecurity. The project aimed to incorporate relevant findings from

the literature into research questions. Then, expert interviews were conducted to use the insights from these interviews to provide guidance on the formation of a new model for nonprofits to address housing instability and food insecurity jointly. Finally, a few recommendations were made for how the nonprofit sector could tackle housing instability and food insecurity more effectively.

The literature review uncovered a clear linkage between housing instability and food insecurity. Both housing instability and food insecurity exist on spectrum and while there is a widely accepted definition of food insecurity, the same is not true for housing instability. Another complication is that there is no universal measure for housing instability unlike food insecurity where most researchers look to the USDA for guideposts to indicate food insecurity. Future research should center on coming up with a universal definition and scale for housing instability. This would allow researchers and NPOs to better account for housing instability over time and throughout the United States.

After a review of the available literature, expert interviews were conducted with the goal of obtaining a regional perspective on the connection between housing instability and food insecurity to form a potential model for addressing these issues jointly. Five semi-structured interviews were conducted via Zoom and resulted in the following emerging themes: the need for a living wage, higher corporate taxes, coalition building, universal health care, stronger advocacy and the societal shift of viewing housing and food as basic human rights. The expert interviews provided an even stronger linkage between housing instability and food insecurity. This data led to the proposed model that appeared earlier in the project and the three recommendations that were suggested in the previous section.

There are a few limitations to the research presented in this project that need to be addressed. The opinions and experiences of the expert interviews may not accurately reflect the nonprofit housing and food security subsectors due to the small sample size and the convenience sampling used. All the expert interviews were working and living in the Bay Area and may present a regional difference if this research were to be expanded to include other metropolitan areas in the United States.

Future research should expand on the region I have focused on and look at a larger variety of housing instability focused organizations and food insecurity focused organizations. It would also be a good idea to include a survey of food and housing nonprofits to see if a different model could be more effective or to see if there are other recommendations that could be made. A content analysis on the advocacy sections of nonprofits advocating for food security and housing instability could also be informative.

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Appendix: Semi Structured Interview Questions

1. In your experience, have you seen a connection between housing instability and food insecurity? Why do you think that is? Or why don't you think there is a connection?
2. In your opinion, do you think it would be beneficial for the nonprofit sector to address these two issues together? Why or why not?
3. What do you think nonprofits could do or should do to advocate for those experiencing food insecurity (or housing instability)?
4. In your opinion, what could the public or private sector do to help the nonprofit sector to address these issues?
5. In your opinion, is there anything that you think the nonprofit sector is doing that should continue or be expanded to address food insecurity (or housing instability)?

Author's Bio

Jessi is a lifelong Bay Area resident who believes in service above self. She has demonstrated this belief throughout her career while working in the public and social sectors. Jessi started her career in public service working for former Assemblymember Chu and Congressman DeSaulnier. In these roles, her focus was on affordable housing policy, constituent casework, event planning, and community engagement. Inspired to have an even greater impact, Jessi shifted her focus to nonprofit work. She first joined the American Red Cross managing multiple volunteer programs in seven counties before joining Habitat for Humanity Greater San Francisco.

Since joining Habitat GSF, Jessi helped to retool the Volunteer Program before she began managing the Neighborhood Revitalization Program. Currently, she works in the Homeownership Services Department as the Client Services Manager. She enjoys working with clients as they start their journey with Habitat GSF whether it be through applying for homeownership or a home repair. She is passionate about program development and client services. She enjoys helping programs expand and run effectively to provide the best services possible. Jessi's greatest joy is hearing from volunteers and clients that her work has had a positive impact on their lives. Recently, she became a member of the Board of Directors for Meals on Wheels of Alameda County to help serve seniors in her local community. She received her undergraduate degree in Politics from St. Mary's College and is currently finishing her Master of Nonprofit Administration at the University of San Francisco School of Management.