



Homelessness Hub

UC San Diego

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SOCIAL SCIENCES

An Evaluation of Humble Design San Diego

Client Satisfaction, Housing Retention, and the Holistic Health Impacts of Human-Centered Home Design for Persons Transitioning out of Homelessness

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Executive Summary

Between October 2023 and June 2024, researchers at the Homelessness Hub at UC San Diego and staff at Humble Design San Diego (Humble SD) engaged in a collaborative effort to analyze Humble SD’s human-centered home design intervention, which involves providing free custom design and furnishing services to individuals and families transitioning out of homelessness. The objective of this intervention is to turn newly acquired housing into a home. Delivered with care, dignity, and respect, the Humble SD intervention was evaluated in terms of client satisfaction and impacts on health, wellbeing, and housing outcomes. While much has been written about housing as a social determinant of health, the health effects of the internal environment of one’s dwelling beyond the physical conditions, including furnishings and interior design, remain underexplored. This is an important gap as many individuals and families transitioning out of homelessness do so with very few possessions. Since the concept of “home” encompasses a sense of control, privacy, security, and permanence, it is important to understand how factors like furniture, decor, and design impact one’s sense of autonomy, safety, and stability and whether or not these feelings support housing retention. This report contains the primary findings and recommendations from the evaluation of Humble SD, based on 169 surveys and 30 interviews with Humble SD clients.

Key Findings

1. Humble SD clients have significantly higher rates of housing retention compared to others who have recently exited homelessness

Humble SD clients experience high housing retention rates. Nearly all (97.7%) of survey participants reported that they are still in their housing. Only 2.3% of Humble clients surveyed reported returning to homelessness, a rate ten times lower than the 25% of San Diegans placed into housing who returned to homelessness within the same timeframe. High housing retention rates for Humble SD clients are all the more remarkable when one considers the fact that 80% of survey participants reported that they are renting apartments without any form of rental assistance. Housing stability not only supports the health and wellbeing of individuals and families, but it also reduces the costs associated with homelessness. While economic co-benefits are difficult to accurately measure, recent data highlights that in California it currently costs \$50,000 a year on average to assist one person experiencing chronic or long-term homelessness.¹

2. Humble SD’s human-centered approach to home design has demonstrable positive effects on clients’ holistic health and wellbeing

Humble SD clients experience improvements to their holistic health and wellbeing. Humble SD clients surveyed and interviewed reported improvements to their physical,

mental, social, and financial health following their Humble SD experience. The majority (79.6%) of clients surveyed expressed that they now feel more in control of their lives after their Humble SD experience and 86.1% reported that they have a greater sense of self-worth: two important markers of mental health and wellbeing. Along similar lines, 74% of clients surveyed feel a greater sense of belonging. There were practical benefits for many as well, as 45.4% reported that their income had increased since their Humble SD experience. These improvements to health and wellbeing can be attributed to both the physical changes to the clients' interior environment but also to the process itself: the positive interactions clients had with Humble SD staff and volunteers. Clients reported that, while their new homes made them feel comfortable, normal, and worthy, it was the positive interactions they had with Humble SD teammates that really made them feel accepted and cared for. They shared that they had not experienced such feelings since they became unhoused. These feelings and experiences tended to boost resilience and motivate clients to set new goals for themselves.

3. Children experience significant benefits from Humble SD's home design services

Although only parents (and other adults) were surveyed and interviewed for this study, their responses make it clear that children consistently experienced significant benefits from Humble SD's home design intervention. A large majority (88.4%) of parents surveyed reported that their children had a greater sense of security after their Humble SD experience. Nearly three quarters (73.6%) reported that their children are hosting more friends at their home. Not only do children reap the health and wellbeing benefits of having a sense of "home" as described by their parents, but children also benefit from their parents' improved sense of holistic health and wellbeing. Parents reported that because their own mental health improved after their Humble SD experience, they now feel that they have become more present and meaningfully engaged in their children's lives. Importantly, given the connections between housing insecurity, poor health, and the cycle of homelessness, improvements to parental health and child health can help to break patterns of intergenerational homelessness.

4. Humble SD clients reflect the diversity of Americans experiencing homelessness

The majority of clients surveyed and interviewed for this study (82%) had children. Although family homelessness is often less visible than single adult homelessness, one in three individuals currently experiencing homelessness in the country are doing so within a family unit. Humble SD clients also reflect the racial and ethnic composition of those experiencing homelessness in San Diego specifically and in the United States more generally. Of the survey participants, 7% identified as American Indian/Alaska Native, 5% identified as Asian/Asian American, 30% identified as Black/African American, 34% identified as Latino/a/x/e/Hispanic, 3% identified as Native Hawaiian/Pacific Islander, and 36% identified as white. Importantly, almost half of all Humble SD clients reported

that they are living with a disability (48%), a characteristic that is common among those experiencing and emerging from homelessness. Additionally, 12% reported veteran status.

5. Rates of client satisfaction are high

Clients expressed exceptionally high rates of satisfaction with Humble SD services. Client satisfaction arose from two aspects of the Humble SD intervention: the process and outcomes. First, clients were highly satisfied with the positive interactions they had with Humble SD staff and volunteers with 97.8% of clients reporting positive interactions with Humble SD staff and volunteers on their Day of Joy, the day clients see their newly decorated homes for the first time. Second, clients were highly satisfied with the home design services they received from Humble SD and 91.4% of clients surveyed indicated that the Humble SD design team had listened to their wants, needs, and preferences as evidenced by the final product. While satisfaction was high overall, there were rare but notable deviations from these trends. These deviations revolved around the specific needs of persons with physical disabilities, parents of young children, and domestic violence survivors. While infrequent, these deviations point to easy modifications that Humble SD can implement in order to improve its services even further.

6. Humble SD clients experience high rates of housing cost burden and food insecurity

Despite high rates of housing retention, Humble SD clients experience high rates of housing cost burden and food insecurity. These findings reflect the fact that while Humble SD's unique intervention supports client health, wellbeing, resilience, and housing stability, it cannot alone end the widespread economic insecurity across society, our shortage of housing affordable to our most vulnerable neighbors, or the structural inequities that push certain individuals and families into homelessness at higher rates and leave them housing and food insecure even after they end their homelessness.

Key Recommendations

1. Scale up Humble SD's capacity

Humble SD's positive impact on its clients is clear and there are many more individuals and families in San Diego County who could benefit from its services. The long-term human, financial, and societal benefits of increased housing stability, health, and wellness merit greater investment in this intervention. Scaling up should be a priority. One way to achieve this goal would be to identify flexible funding within the San Diego Continuum of Care (CoC).² Unlike other forms of funding that are earmarked to provide a particular service, flexible funds can be used at the discretion of a CoC to support innovative initiatives around homelessness services and housing options.

2. Focus more attention on the distinct needs of clients with disabilities, children, and histories of trauma

While Humble SD's clients noted high rates of satisfaction with the organization's services, the infrequent deviations from this trend point to important potential areas for improvement, particularly with respect to clients with disabilities, children, and people healing from experiences of trauma. Improvements to services can include incorporating elements of universal design into Humble SD's work and providing staff and volunteers with ongoing training to equip them to engage with clients in trauma-sensitive ways. These small but significant changes will be impactful as Humble SD serves a disproportionately high number of both families and domestic violence survivors who are exiting homelessness. It is also the case that a very high proportion (48%) of Humble SD clients report living with a disability. Given this, it is crucial that Humble SD consider the unique physical, mental, and practical needs of these clients in its designs.

3. Encourage the San Diego CoC to identify other homelessness-related design initiatives

Recognizing that home design services for persons exiting homelessness promote not only housing stability but holistic health improvements, we recommend that the San Diego CoC work to fund complementary design initiatives alongside increasing Humble SD's capacity. Doing so would expand the reach and impact of this important dignity-focused, design-oriented approach. This could take multiple forms ranging from allocating funds for the development of communal spaces in permanent supportive housing to connecting housing navigators and providers to free furniture options.

4. Think systemically: support both downstream interventions and upstream solutions to prevent and end homelessness

High numbers of Humble SD clients surveyed (96%) reported that the programs that referred them to Humble SD provided critical supports as they began their journeys out of homelessness, including temporary shelter, meals, drug treatment, mental healthcare, and housing navigation assistance. These programs represent a crucial first step to successfully exiting homelessness, providing Humble SD clients with tools and resources to meet their basic needs. Such stabilization supports enable Humble SD clients to move forward in their lives by looking for housing and employment opportunities. Due to their importance, support for evidence-based, emergency-level forms of homelessness assistance should be increased as these can both ameliorate immediate suffering and strengthen pathways out of homelessness. At the same time, upstream solutions need to be implemented that will increase dignified housing options for people at very low incomes, decrease housing cost burden and food insecurity among San Diegans, particularly our most marginalized neighbors, and prevent individuals and families from falling into homelessness in the first place.

Humble Design San Diego

Humble Design is a national nonprofit organization, founded in 2009, that assists individuals and families emerging from homelessness by custom designing and fully furnishing their new dwellings. Humble Design has five locations across the U.S. in Chicago, Cleveland, Detroit, Seattle, and San Diego. Humble Design San Diego (Humble Design SD) opened in 2018 and focuses on serving families, veterans, and individuals who are in moments of housing transition. These clients have new places to live, but little or no furniture, and few to no trappings of home. They are newly rehoused, but in a deep state of uncertainty about what the future will bring, and without the means to furnish and personalize their new home.

Humble SD's mission is to support individuals and families as they exit from homelessness by providing them with compassionate, highly-personalized home design services. The design process combines listening, trust building, and concern for the specific needs and proclivities of each client including furniture and decor requests. The goal of this approach is to ensure that people feel heard, cared for, and more prepared for the challenges ahead. Humble SD works to smooth the transition out of homelessness and increase the likelihood that clients will remain stably housed by making clients feel cared for by others and by helping clients come to see their dwellings as true homes,

where they feel safe, secure, and in control of their lives.

Humble SD is based in Logan Heights where it operates a 15,000 square foot warehouse that contains donated furniture and housewares that are used for its clients. Humble SD has a 15-person team of permanent staff members. It also coordinates and guides a steady stream of volunteers who assist Humble SD staff in the warehouse and on "Days of Joy," when clients' apartments are furnished, decorated, and styled.

Humble SD has partnerships with more than 50 social service agencies across San Diego County. These partnering organizations refer their clients, who are transitioning out of homelessness, to Humble SD. Although those referred are placed on a waitlist, Humble SD works hard to make the time from waitlist to receiving services as brief as possible because it recognizes how often and long their clients have had to wait for other resources. As such, individuals and families only remain on the Humble SD waitlist for eight to ten weeks before they are contacted to begin the design process. Despite its best efforts, as the demand for Humble SD's services far outpaces their capacity to provide them, Humble SD must periodically close its waitlist.

Once the home design process begins, Humble SD clients speak with members of the design team two to four days prior to

their Day of Joy. During these conversations, which take approximately 40 to 60 minutes,³ Humble SD staff ask clients to share whatever they are comfortable sharing about their journeys through and out of homelessness (no disclosures are required for services). Staff then ask clients about their preferences in terms of colors and styles and also their furniture needs. They ask parents about their children, including

the activities they most enjoy. Later that week, clients are asked to leave their homes for the day so that the Humble SD team can come and redesign their space. At the end of these Days of Joy, clients are welcomed warmly back into their new homes by Humble SD staff and volunteers. At this moment, clients will knock on their front doors and be “welcomed home” by the Humble team.

Broader Context: State of Homelessness in San Diego

According to the latest Point-In-Time (PIT) count required by the Department of Housing and Urban Development and coordinated by the San Diego Regional Task Force on Homelessness (RTFH), 10,605 individuals experienced homelessness in San Diego County on a single night in 2024, making the region home to one of the largest concentrations of homelessness in the nation.⁴ This is widely acknowledged to be an undercount because PIT efforts consistently underestimate the number of individuals experiencing unsheltered homelessness and fail to enumerate persons experiencing homelessness who are doubled up with family or friends (thus undercounting family homelessness), as well as those incarcerated in jails or prisons, or hospitalized on the night of the count.⁵ For example, schools in San Diego County identified 21,216 students experiencing homelessness in the 2022-23 school year; the vast majority (80.6%) were living doubled up.⁶ Using data collected through the Homeless Management Information System (HMIS), the RTFH reported that

38,636 unique individuals utilized homelessness services within the San Diego CoC in 2023, 67.7% of whom were already experiencing homelessness when they accessed services. This count is likely a more accurate reflection of the crisis in the San Diego region, although it does not count individuals who utilize services from organizations that do not report their data through HMIS. For instance, research suggests that the majority of students identified by schools as unhoused are not identified as experiencing homelessness through HMIS programs.⁷

The high concentration of homelessness in San Diego is driven largely by the region’s housing crisis which particularly affects those earning well below the Area Median Income (AMI).⁸ Although other factors come into play when considering individual and family pathways into homelessness, including illness, death, disability, and other traumatizing experiences and shocks, a lack of affordable housing exacerbates these trends.⁹ While housing availability and cost

have been shown to be the strongest predictors of homelessness trends across the nation,¹⁰ in San Diego the situation is particularly dire. In the San Diego region, the significant lack of housing stock harms low-income households in two ways. First, there is an extreme shortage of units affordable to households classified as either extremely low income (ELI), earning less than 30% of the area median income (AMI) or very low income (VLI), earning less than 50% of the AMI. Second, this shortage of affordable units is exacerbated by a phenomenon known as “down renting” whereby moderate-income households that could potentially afford higher rents cannot find units in their price range so they compete with lower-income households for housing, further reducing what is available to VLI and ELI households.¹¹ The end result of a lack of affordable housing means that 38% of all San Diegans are housing cost burdened, spending 30% or more of their income on rent. Looking at the intersections between class and race, more than half of Black San Diegans are housing cost burdened (51.6%) while 43.4% of Hispanic or Latino/a San Diegans are spending over 30% of their income on housing, a pattern that highlights historical and ongoing structural racism within the realms of employment and housing. Disabled San Diegans are more likely to be severely housing cost burdened than their non-disabled peers, spending more than 50% of their income on housing (23.1% versus 16.6% respectively).¹² Single mothers who rent across California are highly impacted by housing cost burden, with 77% paying more than 30% of their income on housing,

reflecting the burden of living off of one income and the realities of gender discrimination in employment and housing.¹³ These are important findings as rates of housing cost burden in a region have been connected to rates of homelessness.¹⁴ Given this context, it is unsurprising that 80% of people surveyed during the 2023 PIT count in San Diego shared that they became unhoused while living in the county.¹⁵ Even with recent improvements to San Diego’s CoC housing inventory, more people are falling into homelessness than was true a few years ago, highlighting a persistent need to increase the local affordable housing stock including permanent supportive housing options for individuals living with disabilities.¹⁶

Not only does San Diego County have a large concentration of people experiencing homelessness, but the region has high rates of returns to homelessness. According to the RTFH, 25% of individuals and families who exited homelessness in 2021 returned to homelessness within a two year period.¹⁷ When the data is disaggregated by program types for the same time period, we see that 26% of those utilizing emergency shelters and 30% of those utilizing transitional housing returned to homelessness, while 20% of people using rapid rehousing or permanent supportive housing programs returned.¹⁸ This data suggests that when individuals and families receive more support (in this case rental assistance or housing with significant wraparound supports versus emergency shelter) they experience better outcomes. While returns to homelessness are largely explained by the

lack of affordable housing options in the region,¹⁹ as well as by widespread economic insecurity disproportionately experienced by Hispanic San Diegans and Black San Diegans,²⁰ other factors are likely at play, including the negative health impacts of

housing insecurity and the bidirectional relationship between mental health and homelessness.²¹ This is where Humble SD's intervention has a particularly positive impact.

Overview of the Study

Collaborative Process

This research project was a collaborative effort between Humble SD staff and researchers at Homelessness Hub at UC San Diego. Homelessness Hub is a research lab, founded in 2022, that engages in community-based, action-oriented, collaborative research on homelessness and housing in the San Diego region. As part of its mission, Homelessness Hub partners with local stakeholders to conduct policy-oriented research. This research project was a collaborative effort between Humble SD staff and researchers at Homelessness Hub at UC San Diego. Homelessness Hub is a research lab, founded in 2022, that engages in community-based, action-oriented, collaborative research on homelessness and housing in the San Diego region. As part of its mission, Homelessness Hub partners with local stakeholders to conduct policy-oriented research.

Homelessness Hub began the collaboration process with Humble SD by engaging in a series of meetings to determine the scope, scale, and focus of the project. Over the course of these meetings, Humble SD staff

were asked about their organization's theory of change — how Humble SD conceptualizes their work and the mechanisms by which they seek to transform clients' lives. Additional discussion topics included the content of the survey and individual interviews and how Humble SD envisioned disseminating the findings from the study. In a complementary fashion, Homelessness Hub shared relevant academic studies on homelessness, housing, and health. During these planning meetings, Homelessness Hub researchers shared drafts of the survey and interview questions and received feedback from Humble SD. Humble SD also assisted in recruiting participants for this study by having a member of their Board of Advisors create a video introducing the project. This board member, Jexsi Grey, is a Humble SD client and a member of the project team. Grey's contribution added elements of authenticity and trust to the study recruitment process. In addition to Grey's assistance, Claudia Merino, the Client Services Coordinator for Humble SD, facilitated client participation through both the creation and curation of a

client list and by emailing clients in advance of the official launch of the study. Because Homelessness Hub researchers did not “cold call” Humble SD clients, Humble SD’s commitment to the project generated high participation rates.

Housing versus Home: Framing the Project

Social determinants of health are the environmental conditions in which individuals and families live, learn, work, and socialize. These conditions affect an array of health and life outcomes.²² The environmental conditions people inhabit are not of their own making. Rather, social, economic, and political forces including access to education and income opportunities, which are often enabled or hindered based on social class, race/ethnicity and other identity factors, converge to shape health, wellbeing, and quality of life for different subpopulations. Housing is one of the major social determinants of health. Housing conditions vary widely across the United States with differences linked to public policies, income inequality, and historical and structural racism. The price and quality of housing has an outsized effect on people’s physical, mental, and financial health and wellbeing.²³

While America has been experiencing an affordable housing crisis for decades, soaring housing prices in recent years have translated into even more American households being housing cost burdened, spending more than 30% of their income on housing. According to a recent report,

growth in housing cost burden has been steadily increasing since 2019. In 2022, 42 million American households — both renter and homeowner households — were cost burdened, up from 37 million households in 2019. The result of this upward trend, recently driven by the economic fallout from the COVID-19 pandemic combined with soaring rents and unprecedented increases in home prices, is that almost one third of all American households are housing cost burdened. Importantly, the vast majority of this recent increase was driven by renters who are not only cost burdened but severely cost burdened, spending more than 50% of their income on housing.²⁴ The negative effects of housing cost burden include negative impacts on one’s financial health. With so much of one’s household income going to housing-related costs, it is harder to save for the future, pay for basic necessities, or weather personal and familial crises that might occur. The physical and mental health of household members also suffers as stress levels climb and nutritious food options and healthcare become harder to afford.²⁵ Paying more than one can afford for housing also increases risk of forced displacement, often in the form of eviction. Evictions are not only stressful occurrences, but they cast a long shadow, increasing housing hardship as landlords are less likely to rent to individuals and families with an eviction on record. Recent research has indicated that as eviction filings increase at the CoC level, so too do rates of homelessness.²⁶

Housing quality also affects residents’ holistic health and wellbeing. Poor housing conditions, which VLI and ELI households

are more likely to encounter — including exposure to toxins, mold, unhealthy interior temperatures, overcrowding, and unsafe building and neighborhood environments — have been shown to negatively impact physical and mental health.²⁷

Many of Humble SD’s clients move into their housing from homelessness with little to no furniture and housewares. Oftentimes, they sleep on air mattresses or futons, have no more than a single plate and set of utensils for each household member, and use boxes and bags to store their personal belongings. Emerging from homelessness, they spend almost all of their income on housing costs and other basic necessities including food. This leaves little to no money to purchase furniture and decor. This reality of “furniture poverty” has been documented in both the United States and abroad.²⁸ People experiencing furniture poverty tend to be low-income and to be part of single parent households. They also tend to have high rates of disabilities and to have faced histories of racial bias. Many are in crisis or the chaos of transition. There is significant literature on housing as a social determinant of health,²⁹ however, the health effects of the quality of one’s internal dwelling environment, including furnishings and interior design, remains underexplored.³⁰ It has been noted that while there are physical and psychological benefits to having access to shelter, there is an important distinction to be made between having housing or shelter, and having a “home.” While housing provides one with the material conditions to feel safe and secure, feeling “at home” both comes from,

and itself generates, a subjective sense of .³¹ Home as a construct encompasses a sense of control, privacy, security, and permanence.³² It is important to understand how factors like furniture, decor, and design impact one’s sense of autonomy, safety, and continuity and perceptions of housing as “home.”

Furthermore, while the financial, physical, and mental health impacts of housing are well understood, less is known about housing’s impact on social health: the sense of social connectedness one feels due to one’s ability to interact and form supportive relationships with others. Social health is of the utmost importance for individuals and families transitioning out of homelessness. While experiences of homelessness harm social networks and erode feelings of belonging, social health improves mental health and wellbeing.³³ As such, it is important to understand how Humble SD’s home design intervention specifically impacts its clients’ social health.

Research Questions

This evaluation explored the impacts of the Humble SD intervention on client satisfaction, health and wellbeing, and housing retention. Motivated by the desire to better understand the ways in which the internal environment of one’s dwelling impact health and wellbeing, six central research questions framed the study:

- 1) How do the services offered through Humble SD impact clients and how

does this vary by demographic characteristics?

- 2) Are Humble SD clients satisfied with the services and supports they receive?
- 3) What are Humble SD's clients' rates of housing retention and returns to homelessness, and how do they compare to other San Diegans who exit homelessness?
- 4) If Humble SD's client housing retention rates differ from others exiting homelessness in the region, what accounts for these differences?
- 5) In what other ways, besides housing retention, might Humble SD impact their clients?
- 6) Are there ways in which Humble SD's home design services affect holistic health and wellbeing, including financial, physical, mental, and social health?

Research Methods

To answer these research questions, Homelessness Hub researchers designed and administered a client survey and conducted follow-up interviews with a subset of Humble SD clients.

Surveys were disseminated to 280 Humble SD clients with the aim of achieving breadth of discovery. The client survey consisted of 55 questions grouped into the following themes: 1) satisfaction with Humble SD's services; 2) mental health and wellbeing after the Humble SD experience; 3) social health after the Humble SD experience; 4) financial health after the Humble SD

experience; 5) housing retention; and 6) demographic information. At the end of the survey, individuals were asked if they would be willing to participate in a follow up interview. For those who responded yes, contact information was collected. All survey participants received a \$15 gift card.

The survey was sent to all Humble SD clients who had working emails (280) and 169 responses were received.³⁴ This was a response rate of 60.4%, which is double the rate of what is typically considered appropriate for online survey research to be published.³⁵ The high survey response rate was likely due to Humble SD's assistance in promoting the study. To increase respondents' sense of control over the participation process, Homelessness Hub researchers made all survey questions optional.

Follow up interviews were conducted with 30 survey participants. Interviews, which lasted from 30 to 60 minutes depending on client preferences and needs, provided greater depth of understanding than would have been possible if surveys alone were used. The interviews were used to probe further for information that would help to explain certain survey results including housing retention rates and mental, social, and financial health outcomes for clients. Interviews were conducted in person or over the phone depending on the preference of the clients. Among those conducted in person, most took place at the client's home so that a Homelessness Hub researcher could see Humble SD's work firsthand. When permission was granted, interviews

were audio recorded and transcribed. When a client did not wish to be audio recorded, written notes were taken. Similarly, when permission was granted, a Homelessness Hub researcher took photographs of a client's home. All interviewees received a \$25 gift card.

Participant Demographics

Survey participants represented the diversity of the population experiencing homelessness.³⁶ In terms of gender identity, of the 130 survey participants who responded to this question 75% identified as women, 23% identified as men, 1% identified as nonbinary, 2% preferred not to answer this question, and 2% chose to write in another option not listed on the survey.³⁷ These findings align with the fact that Humble SD receives many referrals to assist families exiting homelessness, many of which are headed by single mothers. Indeed, of the 137 individuals who responded to the question "Do you have any children?" 82% responded that they were parents. Additionally, of the 130 survey participants who responded to the question about their marital status, 47% identified as single/never been married, 2% identified as widowed, 18% identified as divorced, 11% identified as separated, 6% identified as living with a partner, and 13% identified as being married. Humble SD's commitment to assisting families transitioning out of homelessness is important because 28% of persons currently experiencing homelessness in the United States are doing so within a family unit.³⁸



Over 80% of Survey Respondents Were Parents

In terms of racial and ethnic identity, of the 129 survey participants who responded to this question 7% identified as American Indian/Alaska Native, 5% identified as Asian/Asian American, 30% identified as Black/African American, 34% identified as Latino/a/x/e/Hispanic, 3% identified as Native Hawaiian/Pacific Islander, 36% identified as white, 3% preferred not to answer this question, and 8% chose to write in another option not listed on the survey.³⁹ The racial and ethnic composition of the sample reflects the overrepresentation of Black, Indigenous, Latinx, and People of Color (BILPOC) individuals experiencing homelessness in San Diego and across the nation.⁴⁰ It also reflects Humble SD's stated and demonstrated commitment to racial and ethnic diversity, equity, and inclusion.

Table 1: Comparison of Racial and Ethnic Composition of Humble SD Clients to Other Populations

	Humble SD Clients	Individuals Experiencing Homelessness in San Diego CoC ^a	General San Diego County Population ^b
White	36%	61.5%	43.8%
Hispanic	34%	31.1%	34.8%
Black	30%	24.5%	5.6%
American Indian/Alaskan Native	7%	1.9%	1.4%
Asian	5%	1.8%	12.9%
Native Hawaiian/Pacific Islander	3%	1.3%	0.6%
Multiple Races	-- ^c	3.9%	4.9%

Note. While the Homelessness Hub researchers combined race and ethnicity into one identity question, most established sources on local and national demographic information use separate race and ethnicity questions.

^aSan Diego Regional Task Force on Homelessness (2022). It is important to note that this data source included separate questions for race and ethnicity. As a result, because white, non-Hispanic is not disaggregated, there may be an overrepresentation of individuals who identify as white in this count.

^bU.S. Census Bureau (2020). Data was available on white, non-Hispanics. As such, this data is reflected here for the table cell for individuals who identified as white (non-Hispanic) on the Census.

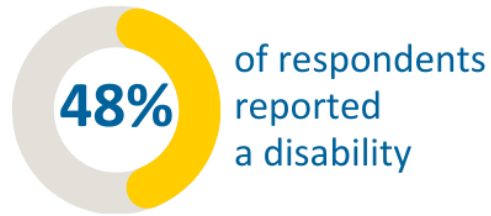
^cThis study allowed people to select all racial and ethnic identities that applied to them. The Homelessness Hub researchers report how frequently each identity came up in survey responses. Many participants checked more than one box, which would be considered “multiple races.” However, “multiple races” was not a discrete option one could select.

The overwhelming majority of Humble SD survey participants who answered the question about age (66%) were between the ages of 25 and 44. Only 2% of clients were between the ages of 18-24, placing them within the transitional age youth category and 14% of survey respondents were aged 55 or older. Given Humble SD’s focus on supporting families, most individuals (131) who responded to the survey question about

age were within a typical age range for parents.

Veterans were also represented in the study at 12%. A sizable percentage of the survey participants (48%) reported that they live with some type of physical or mental disabling condition. Rates of disability among Humble SD clients mirror high rates of disability among those experiencing homelessness, both locally and nationally.⁴¹

Finally, a significantly high proportion of the 129 survey participants who answered the question about income reported that they had low incomes with 23% of respondents indicating that they were living on less than \$1,000 a month, 43% indicating that they were living on \$1,000 to \$2,000 a month, and 25% indicating that they were living on \$2,000 to \$3,000 a month. Less than 10% indicated that they were living on more than \$3,000 a month. The average household size for survey respondents was 3.1 persons. Given this information, approximately 90.7% of survey respondents fit the definition of an ELI household.⁴²



Demographic information from the survey was used to recruit interview participants. Homelessness Hub researchers made use of this information to create a random and representative sample of 30 Humble SD clients for follow-up interviews.

Findings

The findings from the surveys and interviews are organized into four thematic categories. The first three categories — housing retention, the holistic health and wellbeing impacts of Humble SD’s services, and client satisfaction — focus on Humble’s specific impact on clients. The fourth category — housing cost burden and food insecurity — highlights the structural inequalities and deep systemic challenges that are beyond the capacity of Humble SD to address but nonetheless merit our attention.

surveyed were still stably housed at the time of the study. These findings are inclusive of clients across the span of five years, including clients who had only recently had their Day of Joy in the last few months of 2023 to those who had been among the very first clients of Humble SD in 2018. However, a large majority of survey participants (86%) received their Humble SD intervention during the prior two years.

Housing Retention

A primary question driving this project was whether or not Humble SD’s services support housing stability for clients. Importantly, 97.7% of Humble SD clients



A very small proportion (2.3%) of Humble SD clients returned to homelessness in the years following their Humble SD experience.⁴³ This is significantly lower - more than 10 times less - than the rates of returns to homelessness for all San Diegans who exited homelessness between 2021 and 2023 (25%). The fact that Humble SD clients return to homelessness at much lower rates than all San Diegans exiting homelessness is even more impressive considering the fact that 80% of clients surveyed were renting apartments without any form of rental assistance.⁴⁴ This finding is consistent with national trends which demonstrate that only one in four persons who require rental assistance currently receives it.⁴⁵ Knowing that long-term rental assistance — in the form of Housing Choice Vouchers and subsidized housing programs⁴⁶ — supports individuals in remaining housed, it is remarkable that the majority of Humble SD clients surveyed are paying rent on their own in an area with high housing costs and a shortage of housing for VLI and ELI individuals and families.⁴⁷

Holistic Health Impacts

The survey responses and interviews illustrated the ways in which Humble SD's services — both the final product of home design and the ways in which clients are treated by Humble SD volunteers and staff — improved clients' physical, mental, social, and financial health. These aspects of holistic health and wellbeing are interconnected.

Physical Health

Throughout the interviews, clients shared how their physical health had improved since their Humble SD experience. For many, having an array of cookware available in their kitchen resulted in cooking the healthy meals they had always envisioned. Parents stated that their new home inspired them to get outside and enjoy their neighborhoods by walking with their families, which was something they did not feel prepared to do until their apartments were redecorated.

Yet the most important aspect of the new home design, the one almost universally highlighted by the interviewees in the study, were the new beds. Beds were not just prominently discussed during interviews but they were also highlighted in survey responses as one of the pieces of furniture that held the most meaning for Humble SD clients.



Ivon's bedroom featuring her new bed

Having a new bed frame and mattress rather than relying on a futon or an air mattress

helped people sleep better at night. Improved sleep is linked to increased energy, a healthier mental state, improved cognitive functioning, better emotional regulation, and a strengthened immune system.⁴⁸ Children specifically benefit from quality sleep as it supports healthy growth and development.⁴⁹ Clients shared that while their beds improved the quality of their sleep, additional factors also promoted good sleep. Many remarked that having a place that “felt like home” and that gave them a comfortable and inviting space to rest and relax at the end of every day fostered a sense of normalcy and security in their lives. Clients shared that they could now sleep better at night knowing that things were better. Parents commented on this phenomenon as it related to their children. Knowing their children were safe, comfortable, and enjoying a greater sense of both normalcy and stability in their lives allowed them to sleep better at night. As one mother said during her interview:

“I sleep better knowing that my kids are comfortable.”

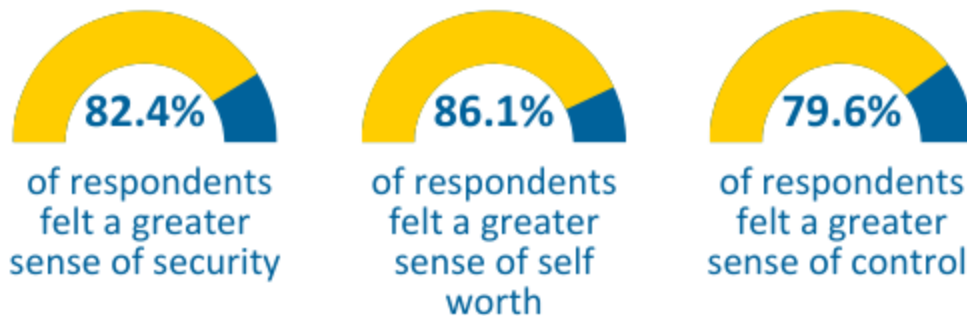
Mental Health

The study incorporated a variety of measures of mental health to understand if clients experience mental health improvements after their Humble SD experience. These measures included whether or not individuals felt they had a greater sense of control over their lives after their Humble experience, whether their

sense of self-worth increased, and whether they had an increased sense of stability in their newly furnished and decorated homes. These factors comprise what is known as ontological security, or a consistent state of positive mental health and wellbeing derived from a sense of continuity in one’s life. Ontological security has long been associated with the concept of home.⁵⁰ Home, as typically imagined, is a place where an individual feels safe and sound. This sense of security and stability associated with notions of “home” in turn leads to a greater sense of control over one’s life and a greater sense of self-worth. Unsurprisingly, given this connection, researchers have noted that individuals experiencing homelessness do not have a sense of ontological security.

The survey findings revealed that 82.4% of the 136 survey participants responding to the relevant question felt that they had a greater sense of security about their future. Additionally, 79.6% of the 137 survey participants responding to the relevant question felt as though they had a greater sense of control over their lives after their Humble SD experience and 86.1% reported that they felt a greater sense of self-worth. Parents were especially likely to experience these improvements to their mental health as they perceived that their children were also experiencing a heightened sense of stability, control, and self-worth. In fact, 88.4% of 112 parent respondents who answered questions about their children stated that they felt their children had a greater sense of security after their Humble experience.

After their Humble Experience:



The reasons for these improvements to mental health were explored in the interviews. Interview participants primarily centered the new design of their environment as the source of their sense of ontological security. As described in the interviews, Humble SD clients' new housing conditions create an environment that promotes healthy routines. Individuals described how having both a dining table and a fully-stocked kitchen enabled them to cook their meals and eat them with regularity. Parents described how having storage for their children's toys, clothes, and books helped them to establish daily routines with their children: from getting dressed at the same time every morning to putting belongings away at night. These new daily routines enabled the family to relax at the end of the day whether that be by watching movies with the family, meditating, or praying. These new routines have created a sense of continuity for Humble SD clients, helping them to feel more in control of their lives. Beyond the benefits of this new sense of control over their lives, Humble SD clients noted that the new home environment "made them feel worthy" of their new possessions. One interviewee noted that while she is not

materialistic, having experienced homelessness has made her appreciate the typical trappings of home. When she was unhoused and even initially in her new apartment, she did not have any of the furniture, appliances, or supplies associated with daily home life. For her, the fact that she was given these objects offered external acknowledgement that she was worthy of them.

Interview participants primarily centered the new design of their environment as the source of their sense of security, control, and self-worth

Redesigned home environments were especially important for parents. Parents who responded to the survey were more likely to report a greater sense of control in their lives after their Humble SD experience than non-parents. As borne out by the interviews, this was largely due to the fact that parents now feel that they can attend to their children properly in their newly designed homes. Parents recounted how their newly furnished and decorated homes gave them the conditions to be the caregiver

they had been previously or always envisioned they could be. For Joanna, whose homelessness was the result of her being in foster care when she was younger, Humble SD gave her the sense of home and stability that has enabled her to meet her personal parenting expectations. Joanna⁵¹ is homeschooling her six-year-old daughter. This is important to Joanna because, as a foster child, she never performed at grade level. Homeschooling her daughter is Joanna's strategy for ensuring that her daughter will never fall behind academically. With the new desk Humble SD gave her for homeschooling her daughter, combined with the dedicated space they created for both of her children, Joanna feels that she can focus on teaching her daughter in an inviting and comfortable environment while her son is occupied with his own toys and space.

Improvements to mental health were not only catalyzed by the redesigned interior environments, they also were the product of the positive interactions clients had with Humble SD staff and volunteers. Most interviewees highlighted that they could not believe that relative strangers cared enough about them to redesign their apartments for free. This knowledge — that there are people out there who care about them — bolstered positive mental health and wellbeing for clients. Tiffany expressed this sentiment when she described her Day of Joy during her interview. As Tiffany explained:

“Being on the streets for so long you kind of have to detach your emotions a little bit. I walked in and I was speechless. They were all so friendly. I was blown away. For me, the fact that anyone would want to take the time to do that for somebody like me that had been out of the loop from normal society, it made me feel important, like somebody cared and that's priceless to me.”

As is evident from Tiffany's story, knowing that Humble SD staff and volunteers care about clients enough to spend many hours of their time to redesign their spaces makes clients feel “important” and cared for.

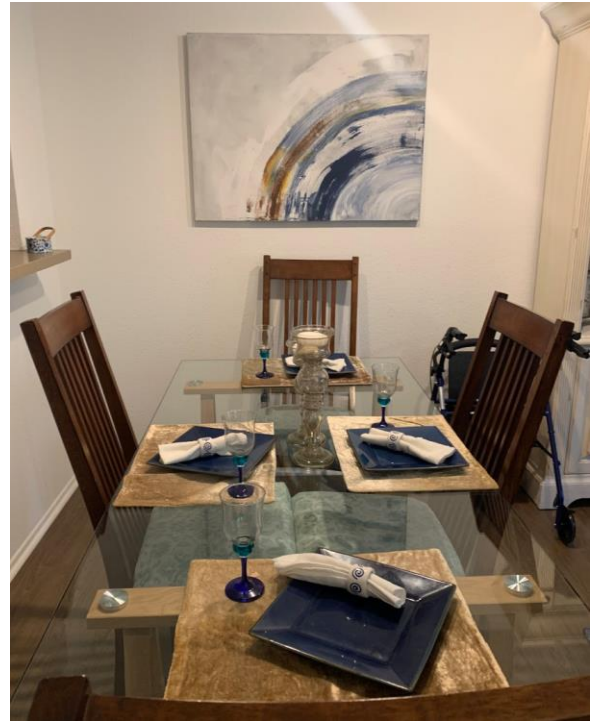
Social Health

In addition to improvements to self-reported physical and mental health, clients highlighted that their Humble SD experience resulted in improved social health. Social health can be defined as embeddedness in community and a network of positive, reciprocal relationships. It connotes having people one can turn to for aid and friendship.⁵² Nearly three quarters (74%) of the 135 survey participants who answered this question reported that after their Humble SD experience they felt a greater sense of belonging to their respective communities. Interviewees explained why this is the case. Many noted that the Humble SD experience resulted in them hosting more guests. Clients now have apartments that feel like homes: living rooms with comfortable couches and flatscreen TVs,

dining rooms with a table and chairs, and patios with outdoor furniture. Because of this, they feel comfortable entertaining and have highlighted that they host more friends and family than they did in the past. Whereas before they felt ashamed to host people in their home, now they feel proud. As Ruth told us during her interview:

“I don't remember having people over before. I remember mentioning something like I would like to have people over but I don't because my house is a mess. It was a goal for sure. It did definitely help me to feel more comfortable having people over and things like that whereas before I was very isolated and I felt very misunderstood and I didn't want people to come over. I can't tell you how impactful it was. It helped me want to have people over, my family and friends over. It keeps me thinking about different ways I can have people over or make my house more comfortable.”

Given such sentiments, it is no surprise that a large number of clients noted that their new dining room tables were particularly meaningful to them. For many Humble SD clients, hosting family and friends revolves around the ability to host people for dinner, particularly during the holidays.



Wendy's dining table

Improvements to social health trigger a cascade of positive life impacts. Having an abundance of social ties in one's life provides individuals with emotional support, which is strongly connected to mental health and wellbeing. Improvements to social health were particularly meaningful to parents; nearly three in four (73.6%) of the 110 parents who responded to this question noted that their children had more friends over to the home after their Humble SD experience. This development has a dual impact, promoting emotional and positive mental health among the children as well as feelings of peace, joy, and pride on the part of the parents at seeing their children thrive.



Nearly three in four (**73.6%**) parents reported that their children are having more friends over to their home after their Humble SD experience

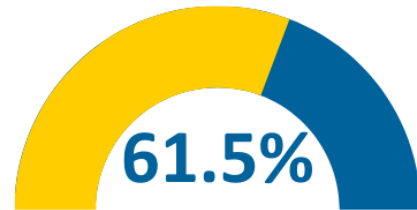
Humble clients also shared that they are now more meaningfully engaged in their respective communities. Parents volunteer at their children’s schools. Clients with religious leanings are more involved in their places of worship. Many clients are giving back by volunteering to assist others who are currently experiencing homelessness. In this sense, the benefits of Humble SD’s services extend far beyond the walls of the apartment.

In sum, Humble SD’s intervention supports client social health in two important ways. A first-level impact is the deepening and expansion of people’s social networks and bonds as they invite people into a home they feel proud to share. A second-level impact is that the comfort, security, and joy clients feel in their new homes inspires them to get connected into their communities and pay it forward to others in need. These connections to community not only bolster social health but promote positive mental health and increased wellbeing as individuals feel a growing sense of purpose in their lives.

Financial Health

Client financial health also markedly improved following the Humble SD intervention. Almost two thirds of the 130 respondents who answered this question

(61.5%) reported being able to pay their bills on time. This is impressive given the fact that most Humble SD clients surveyed are surviving on extremely low incomes and are paying rent on an apartment without any assistance.



61.5%
of survey respondents reported that they are able to pay their bills on time

In the interviews, Humble SD clients described how their new homes inspired them to work hard to stay financially afloat. This meant that when unexpected challenges arose, clients were highly motivated to get back on track. During his interview, Meech told us that he had recently lost a job. When this happened, he was motivated to find a new one and managed to do so within the week. For Meech, the sense that his apartment is not just housing but a home encouraged him to work diligently to get a new job as he now had something valuable that he didn’t want to lose. As Meech explained:

“Yea, we had some stuff (before) but now you have stuff you want to keep. Not just a place to sleep, it's a home. This is my stuff, this is my place. I gotta keep it.”

As is evident from Meech’s comments, Humble SD’s services provide clients with material belongings and a home environment they see as their own and are highly invested in protecting. The high value clients place on their newly-furnished and decorated homes helps explain why Meech put forth so much effort to get a new job and why so many Humble SD clients work hard to pay their rent and their bills despite having extremely low incomes.

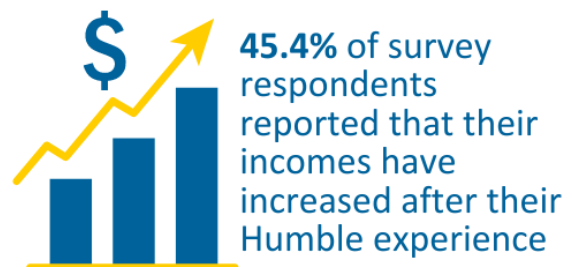
Beyond motivating individuals to stay current on rent and bills, Humble SD clients feel encouraged to set new goals for themselves, such as finding better paying jobs or going back to school in order to increase their income and opportunities. The development of new goals was something that came up frequently during client interviews. Jaimie, a mother of two, described how her Humble SD experience inspired her to go back to school to study social services so that she could give back in a meaningful way to a support system that had given her so much. She saw education and a new career as a pathway that would increase her income, allow her to provide more for her children, and inspire them to set their own goals. As Jaimie noted,

“I don’t want to stop here. I want to accomplish more. This apartment is just the beginning but it is not the end. This is just the start of something good.”

As is evident from Jaimie’s comments, Humble SD’s services help inspire

individuals to follow upward trajectories of their own making. The beautiful, personalized design created for individuals and families, and the time, labor, and care that is dedicated to the effort offers a mirror reflecting their worth back to them. The experience catalyzes a positive, generative upward spiral: improved mental health and wellbeing combined with increased hope and possibility inspire people to create a better, more secure life for themselves and their children. Humble clients feel in control of their lives and empowered to set new goals for growth and self-improvement: individuals who follow their dreams, have meaningful careers, and provide for themselves and their children. A significant number of Humble SD clients are seeing these goals become reality as nearly half (45.4%) of the 130 survey respondents who answered this question reported that their incomes increased after their Humble SD experience.

Humble SD clients feel in control of their lives and empowered to set new goals for growth and self-improvement: individuals who follow their dreams, have meaningful careers, and provide for themselves and their children



Client Satisfaction

Client satisfaction with Humble SD took two forms. First, clients expressed high satisfaction with their customized home design: the furniture and decor selected for them, how it was arranged, and how the design compared to their wants and needs as shared with the Humble SD team. Second, clients expressed high satisfaction regarding their interactions with Humble SD staff and volunteers. Clients highlighted how effortless and pleasurable it was to speak with the designers. They also remarked on the thrill of meeting everyone on their Day of Joy, when they saw their newly decorated homes for the first time. In this respect, clients expressed high satisfaction with both the final product provided to them and the Humble SD process itself.

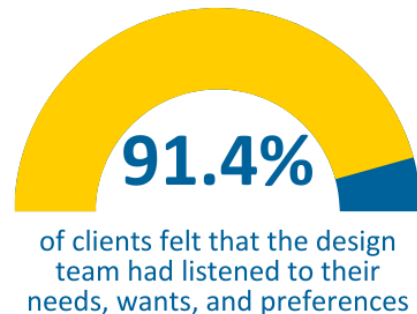
Final Product

In both the surveys and interviews Humble SD clients indicated high rates of satisfaction with the physical outcomes of their experience.

The findings reveal that 91.4% of the 140 clients who answered this question felt that the design team had listened to their needs, wants, and preferences as was evident when they arrived home on their Day of Joy and saw their newly furnished, decorated, and styled homes. Pieces of furniture or decor that were identified as particularly meaningful included new bed frames and mattresses, new kitchen tables, and customized art. Parents were especially thankful for their newly decorated and furnished children's' rooms.



Don's cat-themed décor



Some clients also shared suggestions for improvements. One interviewee who uses a wheelchair shared that while she was incredibly thankful for everything Humble SD had done for her, some of the design choices did not take her physical disability into consideration. She explained that some of the placements of shelving and decorations are not easily accessible to her as items are just out of reach or art is not at eye level. Another client shared that while she appreciated everything Humble SD had

done for her and her family, at the time she met with the design team her children were very young. Now that they are older, their bedroom furniture no longer “fits” them. While these are infrequent deviations from the dominant trend of high levels of client satisfaction, they are important to document particularly given Humble SD’s strong focus on supporting families exiting homelessness along with the large number of clients who live with a disability.

Interactions with Humble Staff and Volunteers

Clients had high praise regarding their interactions with Humble SD staff and volunteers throughout the entire process. The findings reveal that 97.8% of the 141 clients who answered this question had positive interactions with Humble staff and volunteers on their Day of Joy.



As noted previously, nearly all survey respondents felt as though the design team had truly listened to them during their consultation. A dominant trend during interviews was how often clients described their brief encounters with the design team (usually only 40 to 60 minutes) as exceptionally positive. Interviewees felt that

the designers truly cared for them; they listened actively and showed genuine interest in their stories. Interviewees shared that the designers never pushed them to share aspects of their homelessness that they may not have wanted to discuss. Instead, the designers were invariably described as people who were sincere and who recognized the inherent worth of each individual client. Parents often mentioned that the designers would express authentic interest in their children — their age, their interests, and their state of wellbeing.

The one deviation from this trend deserves note because it is an important reminder of the difficulty and emotional complexity of the experience of exiting homelessness, even when people are supported well through the process. One client, who was a domestic violence survivor, shared that her interactions with the designer on the Day of Joy left her feeling frustrated, hurt and misunderstood. Given Humble SD’s commitment to supporting all clients and the high prevalence of trauma histories among this population, such anecdotes are instructive.

Housing Cost Burden and Food Insecurity

While a majority (61.5%) of survey respondents are able to pay their bills on time, Humble SD clients still experience high rates of housing cost burden and food insecurity. As discussed previously, most survey respondents (80%) rent apartments in one of the most expensive cities in the world without the aid of subsidies. According to

RentCafe, in July 2024 the average monthly rent in San Diego was \$2,934. With incomes that place most Humble SD clients as extremely low income, the majority of study respondents are undoubtedly experiencing significant housing cost burden. Yet according to this evaluation, of the 136 persons who responded to this survey question, almost half (49.3%) stated that their rent was more than 30% of their gross income and 29.4% reported that their rent was more than 50% of their gross income. Importantly, clients who identified as Asian/Asian American (42.9%), Black/African American (40.6%), Hispanic/Latino/a/x/e (25.7%), and Native Hawaiian/Pacific Islander (33.3%) were more likely to report extreme housing cost burden than white clients (17.5%) or American Indian/Native Alaskan clients (14.3%). Additionally, 23.4% of survey participants who identified as having a disability reported experiencing extreme housing cost burden.

In addition to the specter of housing insecurity, half of the 112 survey respondents who answered this question reported concerns about running out of food or money to buy food in the past 30 days. Unsurprisingly, survey respondents who reported lower incomes reported higher rates of food insecurity. This is concerning though not surprising, given that one in four San Diegans experience “nutrition insecurity,” meaning that they struggle to provide themselves and their families with

three nutritious meals a day.⁵³ Importantly, American Indian/Alaska Native, Latino/a, Black, and Multiracial San Diegans disproportionately experience this hardship.⁵⁴

Half of the survey respondents reported concerns about running out of food or money to buy food in the past 30 days

While Humble SD can support client resilience and self-actualization, it cannot end systemic challenges such as housing, food, and broader economic insecurity. Indeed, it seems that many Humble SD clients with monthly earnings between \$1000 and \$2000 have to make seemingly impossible choices. In an effort to hold onto their new homes, they prioritize paying their rent and utility bills over ensuring that there is adequate food for themselves and their families. Unfortunately, this reality is being seen nationally as well, as low-income renters across the U.S. are struggling to juggle rent, utilities, and food purchases.⁵⁵ Food insecurity has excoriating effects on both physical and mental health owing to diminished calories and nutrients as well as to harms from stress pathways.⁵⁶ Thus, despite Humble SD’s best efforts, larger structural forces erode some of the positive benefits of the home design intervention.

Implications

Combined, the findings have the following five implications.

Humble SD Supports Client Resilience

As is evident from the study's findings, Humble SD supports clients in multiple ways. Through both the design process and implementation of thoughtful, beautiful, and highly personalized home interiors, Humble SD clients are made to feel comfortable, safe, seen, valued, and in control of their lives and routines. By interacting with clients in a manner that conveys respect, dignity, and above all else care, Humble SD's services positively impact clients' physical, mental, social, and financial health. In this way, Humble SD supports client resilience, helping clients to stay stably housed even in the face of obstacles including exorbitant rents and extremely low incomes.

Clients are on Upward Trajectories

Considering Maslow's hierarchy of needs, it is clear that Humble SD's services support clients in building up towards self-actualization. As shown below in Figure 1, Humble SD's services improve the physical, mental, social, and financial health of clients thereby bolstering their resilience and their capacity to remain stably housed. In this regard, Humble SD's clients are on upward trajectories of their own making: going back to school and imagining new careers for themselves that will be both intrinsically rewarding and will allow them to provide

for themselves and their families. Parents are now more focused on their parenting goals and responsibilities. Most clients are reconnecting with their communities in personally meaningful ways. Many clients are volunteering at their children's schools, engaging more in their religious communities, getting to know their neighbors, and giving back by volunteering at shelters in order to help others who are experiencing homelessness.

Humble SD Supports Upward Trajectories for Clients



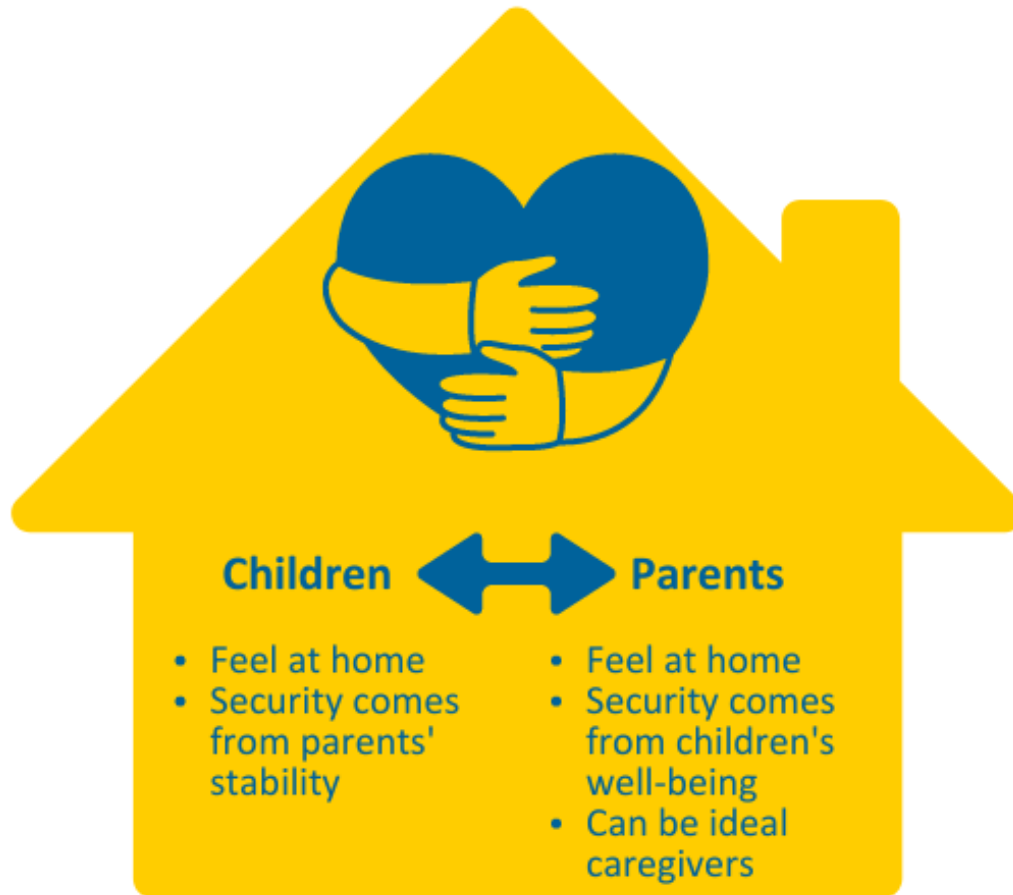
Parental Imperatives are Reinvigorated, Improving Children’s Health and Wellbeing and Potentially Disrupting Intergenerational Homelessness

Humble SD’s services enable clients with children to meet their personal parenting goals and expectations. During the interviews, many parents shared the difficulties of being a caregiver while grappling with homelessness. Parents put tremendous energy into making the car or shelter feel like home. Despite this effort, parents constantly felt that they were letting their children down. Even upon moving into housing, many obstacles to being an ideal caregiver remained, as parents had to struggle with the fact that they could not afford to provide their children with furniture. After receiving Humble SD’s

services, parents felt that they could create healthy routines for their children and provide them with a sense of safety, comfort, stability, and normalcy. Many parents are now incorporating more into their children’s routines including more

consistent homeschooling, after school sports, and playdates. As children feel more comfortable in their new environments, parents have an improved sense of mental health and wellbeing. As shown in Figure 2 below, this in turn allows parents to be more present for their children, improving childhood outcomes. As such, the holistic health impacts of the Humble SD intervention as experienced by parents and children are mutually reinforcing. These findings bode well for Humble SD clients as childhood trauma has been shown to negatively impact cognitive development and as the connections between housing instability, homelessness, poverty, trauma, and poor health have been linked to cyclical homelessness.⁵⁷ Parallel and mutually reinforcing improvements to parental and child health and wellbeing may serve to disrupt intergenerational homelessness as children with traumatic histories who feel safe at home and supported by their parents exhibit more resilience and better outcomes.⁵⁸

Humble SD Improves Family Mental Health



Small Modifications to Services Will Have a Big Impact

While Humble SD’s clients are overwhelmingly satisfied with the services received, a few exceptions to this trend point to easy to implement ways in which Humble SD can improve its services:

- Reconsider how home design converges with accessibility for clients with disabilities.
- Plan ahead with clients of growing children, anticipating changing needs over time.
- Implement trauma-informed approaches to client interactions by

providing staff and volunteers with relevant training.

Small modifications like these to already stellar services will have a big impact as many clients live with disabilities, are the parents of young children, and/or are dealing with the reverberations of trauma.

Humble SD Cannot Solve Structural Inequality on Its Own

While the study findings make it clear that Humble SD ’s services enhance client resilience, supporting clients as they move in upward trajectories on a path to self-actualization, Humble SD cannot fix the

housing crisis in San Diego, lower high rates of economic insecurity, or eradicate systemic inequalities that keep many of its clients housing cost burdened and food insecure. Tackling these issues will require other forms of intervention. It is imperative

that these structural issues be addressed as they undermine the physical, mental, and financial health impacts of Humble and are primary causes of our current homelessness crisis.

Recommendations

Based on the study findings and their implications, the following four recommendations are proposed, two directed at Humble Design SD, and two at the San Diego CoC and our broader system.

1. Seek Funding to Scale Up Impact

Recognizing the many benefits of Humble SD's services for clients, Humble SD should seek funding to increase its capacity to work with more clients. Humble SD should diversify its funding stream beyond philanthropic giving to include a request for flexible funding from the San Diego CoC. Additional funds could be used to prioritize employee retention, expand client services and fundraising capacities, and invest in dedicated marketing and external relations functionality. This recommendation could be expanded to other municipalities in which Humble Design SD currently operates or may operate in the future. A strong case can be made to fund Humble Design SD's services in concert with people's exits from homelessness, given the demonstrated positive effects of the Humble SD intervention on housing retention, individual health, and family and community . Although it is difficult to measure the true

cost of homelessness, Humble SD intervention, as it promotes housing stability, can be a tool in reducing expenditures related to homelessness.

2. Work Towards Universal Design and Trauma-Informed Delivery

Given that almost half of the survey respondents are living with a disability, Humble SD should incorporate principles of universal design into its work. Universal design is an approach wherein environments are created to maximize accessibility and use of a space to the greatest extent possible by all people regardless of their age, ability, or size. Universal design considers the unique needs of all individuals, especially those living with disabilities, incorporating design elements that then make an environment usable and inviting to all. According to the Centre for Excellence in Universal Design, a few of the guiding principles of this practice include Equitable Use — where the design is useful to people with diverse abilities — and Flexibility in Use — where the design accommodates a wide range of individual preferences and needs.⁵⁹ In the realm of interior design, universal design can be employed by

ensuring that items frequently used are easily accessible to all on lower-level shelves and that there is flexibility in how a space is used. For instance, a living room can easily double as a bedroom with a pullout couch or privacy screens can allow one to decide whether they want to use their space for sociability or alone time. Lightweight furniture is also preferable because it is easily movable.

Not only will principles of universal design support Humble SD's clients with disabilities, but they will also support families with growing children. If households have a lot of flexibility in how their space can be used, their rooms can evolve as their families evolve.

In addition to incorporating elements of universal design into their work, Humble SD should allocate time during regularly convened team meetings to review trauma-informed service delivery practices that can in turn be shared with volunteers.

Individuals and families experiencing homelessness have high rates of trauma. According to the National Center on Family Homelessness, 92% of American mothers experiencing homelessness have experienced physical or sexual trauma in their lifetime and 83% of unhoused children have been exposed to at least one serious act of violence by the time they are 12 years old.⁶⁰ These statistics are important for an organization like Humble SD to be aware of and integrate into both processes and designs, as the majority of their clients are families transitioning out of homelessness. According to the Department of Health and

Human Services, it is important that service providers are educated about trauma's impact on physical and mental health. Through relevant training, providers can learn to avoid or ameliorate common triggers including loud noises, small spaces, a lack of privacy, and chaotic environments and recognize that shock, denial, anger, grief, acceptance, and coping are all common stages individuals move through as they work through their own trauma. Humble SD already adopts best practices including calmly inviting people into their new homes (as opposed to treating the event like a surprise party) and by not invasively probing clients for details of their experiences with homelessness. Having regularly scheduled time to remind Humble SD staff and volunteers that not all clients will respond to Days of Joy in the same manner will go far in augmenting an already high and genuine commitment to trauma-informed service delivery.

3. Fund Additional Design Initiatives

Recognizing the power and importance of creating welcoming, salutogenic internal environments, the San Diego CoC should identify and earmark flexible funding sources that can be used to support such initiatives. These can include the development of inviting communal spaces in permanent supportive housing settings or connecting housing navigators and providers to furniture options for their clients. The Humble SD team could serve as a resource to convene and facilitate discussions around this recommendation with members of the local homelessness services sector and design community.

4. Think Holistically and Systemically: Undertake Downstream and Upstream Efforts to Mitigate Structural Precarity and Inequalities

As Humble SD and other services across the San Diego homelessness ecosystem are evaluated and monitored, it is critical to situate the Humble SD intervention within the broader context of mass homelessness in our region and across the country. Humble SD does an excellent job supporting clients exiting homelessness to remain housed, rebuild lives, reconnect with communities, and pursue bigger dreams. Yet, Humble SD cannot end homelessness - that task falls to all of us collectively, and requires interventions across multiple systems, foremost housing but also healthcare, social services, transportation, employment, education, and even tax policy. We can and must intervene at various levels and timescales. This will require both political will and meaningful collaboration.

To meet the immediate need in San Diego, more support should be given to evidence-based, emergency-level interventions that support individuals and families in meeting their basic needs while experiencing homelessness. These programs should offer holistic support including access to meals, showers, toilets, healthcare, temporary shelter, and housing assistance. They should additionally be human-centered — focusing on the unique needs of every client — as well as trauma-informed.

Additionally, to combat food insecurity as people experience or emerge from

homelessness, eligible individuals who are not yet connected to CalFresh need to be identified.⁶¹ The San Diego Hunger Coalition identified 212,000 individuals eligible for CalFresh who are not currently enrolled in the program. According to the Coalition, if all eligible people enroll in CalFresh, the meal gap in San Diego would disappear.⁶² However, to prevent homelessness in the first place — and the housing cost burden and food insecurity so many Humble SD clients, San Diegans, and Americans experience — upstream interventions must be implemented. Today, most low-income families rely on the private housing market, a reality that results in significant rates of housing cost burden as rents continue to skyrocket. In order to generate more affordable housing options, we recommend measures that will increase the housing stock and expand government housing assistance. One way to do this is to rezone single family areas for higher density housing. State legislation has recently created more mechanisms for these initiatives to be implemented. Additionally, ongoing discussions at the state level are exploring the feasibility of social housing in California. Social housing is publicly supported housing that is affordable to individuals and families living at different income levels. Social housing avoids the problems of concentrated poverty and fosters economic opportunities for low-income households.⁶³ Cities such as Seattle, Washington are in the early stages of developing social housing and this should be watched closely and potentially emulated. Finally, only one in four persons who qualify for rental assistance currently

receives this support. Expansion of Housing Choice Vouchers and other rental assistance programs will reduce housing cost burden for low-income individuals and families, easing up budgets to additionally pay for food and other expenses and supporting housing stability.

Endnotes

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³⁴ Although the survey response rate was very high, it remains the case that a significant subset of former Humble clients did not fill it out. To better understand the reasons for non-response and to provide assurances that this group did not represent a disproportionately disgruntled or unhoused group of former clients, the research team followed up with a random sample of 20 individuals who did not initially take the survey. Of those 20, seven responded and all were still housed. Three explicitly told the research team that they were very satisfied with Humble Design SD but were just too busy with school, work, recovery and/or family obligations to take the survey.

³⁵ Wu, M., Zhao, K., & Fils-Aime, F. (2022). Response rates of online surveys in published research: A meta-analysis. *Computers in Human Behavior Reports*, 7. <https://doi.org/10.1016/j.chbr.2022.100206>

³⁶ Although this study did not have the time nor the funding to follow a control group, the demographic characteristics of the Humble SD clients who responded to the survey demonstrate that those who participated in this study reflect who is in danger of experiencing homelessness in San Diego and who is experiencing homelessness in the county. This was true for racial and ethnic composition of the sample, for the rates of disability found in the sample, and given the high rates of economic precarity found within the sample as was evident by the fact that almost 91% of survey participants could be classified as extremely low income, and as almost 80% are renting housing in San Diego without any form of assistance. The fact that Humble SD additionally receives client referrals from over 50 providers within the county, and that the programs clients come from vary (from transitional housing programs to emergency shelters to youth services) further supports the assertion that the sample for this study represents the diversity of those experiencing homelessness in the county.

³⁷ One participant noted that they had detransitioned and the other reported the gender identities of all of their family members.

³⁸ The Department of Housing and Urban Development. (2023). *The 2023 annual homelessness assessment report to Congress*. <https://www.huduser.gov/portal/sites/default/files/pdf/2023-AHAR-Part-1.pdf>

³⁹ It should be noted that, for gender identity and racial and ethnic identity, to promote inclusivity, we used an approach to self-identification that allowed people to “check all the boxes that apply” to them. As such, our

percentages will add up to over 100%. Examples of written responses to the race and ethnicity question include writing in that one was Cuban, Jamaican, and Finnish.

⁴⁰ Davalos, M. (2023). *Homelessness among Latinx Californians: An alarming increase*. California Budget & Policy Center. <https://calbudgetcenter.org/resources/homelessness-latinx-californians-an-alarming-increase/>; The Department of Housing and Urban Development. (2023). *Annual homelessness assessment report to Congress*. <https://www.huduser.gov/portal/sites/default/files/pdf/2023-AHAR-Part-1.pdf>; Regional Task Force on Homelessness. (2024). *Statement on racial inequality and action*. <https://www.rtfhsd.org/statement-of-racial-inequality-and-action/>

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⁴⁴ In the survey, financial assistance was limited to long-term assistance in the form of Housing Choice Vouchers or subsidized housing programs.

⁴⁵ Department of Housing and Urban Development. (2023). *Worst case housing needs: 2023 report to Congress*. <https://www.huduser.gov/portal/sites/default/files/pdf/Worst-Case-Housing-Needs-2023.pdf>

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[crisis#:~:text=Housing%20vouchers%20help%20some%20300%2C000,%2C%20homelessness%2C%20and%20housing%20instability](https://www.cbpp.org/research/how-housing-vouchers-can-help-address-californias-rental-crisis#:~:text=Housing%20vouchers%20help%20some%20300%2C000,%2C%20homelessness%2C%20and%20housing%20instability); Regional Taskforce on Homelessness. (2024). *Homelessness Crisis Response System 2023 Data and Performance Report*.

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- ⁶³ California Social Housing. 2024. <https://www.californiasocialhousing.org>

Appendix A. Humble SD Community Partners



Agency Partners

Agencies **in bold** represent our most frequent partners
Current as of August 2024

- **Adjoin Veterans**
- Adoption Center of San Diego
- **Alpha Project**
- Casa Familiar
- Center for Community Solutions
- Chula Vista Housing & Homeless Dept.- HOT TEAM
- Community Research Foundation (CRF)
- CRF South Bay Guidance Center
- Dreams for Change
- East County Behavioral Health Center
- **East County Transitional Living Center (ECTLC)**
- Equus Workforce Solutions
- **Family Health Centers of San Diego**
- **Father Joe's Villages**
- Global Communities Healthy Start
- HHS - Child and Family Well-Being (CFWB)ers (HIPs)
- **Home Start**
- Housing Innovation Partners
- HUD/VASH
- It Takes a Village
- Jamboree Housing
- Jewish Family Service
- Legal Aid Society
- **Monarch School**
- Mustard Seed Project
- North County Lifeline
- Nile Sisters Development Initiative
- **PATH**
- **Public Consulting Group (PCGUS)**
- Rachel's Women's Center
- Rooted Life
- San Diego City College - Welcome Home
- San Diego County Office of the Public Defender
- **San Diego Housing Commission**
- San Diego County Enhanced Care Coordination
- **San Diego Rescue Mission**
- San Diego Youth Services
- San Ysidro Health
- South Bay Community Services (SBCS)
- Scripps Cancer Center
- Shelter to Soldier
- The San Diego LGBT Community Center
- Third Avenue Charitable Organization SD (TACO)
- **Townspeople**
- TURN North Coastal Assertive Community Treatment (ACT)
- UPLIFT San Diego
- **Veterans Affairs Aspire Center**
- Veterans Village of San Diego
- **Vista Hill**
- Voices of Our City Choir
- YMCA TAY Services
- Workshops For Warriors
- Youth Assistance Coalition (YAC)
- Your Safe Place