Stability Starts at the Root:
Aligning Data-Driven Solutions to End Homelessness

By: Meghan Hanson

Roots Impact | Issue 1
July 2026

The Roots
FOUNDATION

At The Roots Foundation, we work alongside communities to ensure individuals and families have access to the care, resources, and support they need to achieve stability and long-term well-being. Our approach is grounded in a simple but powerful idea:

- Removing financial barriers that put housing and health at risk
- Connecting people to care and support systems that sustain well-being
- Preventing crises before they escalate

We believe stability doesn't begin at the point of homelessness—it begins much earlier, in the moments when the right support can keep individuals and families safely housed, healthy, and connected.

Understanding the Challenge: A Crisis of Access, Not Just Housing

Homelessness is driven by systemic barriers, including high housing costs, health challenges, and gaps in basic supports that leave people one crisis away from losing their homes. The scale is significant: in 2024, HUD reported an 18 percent increase in homelessness from the prior year — the largest single-year increase on record — with over 770,000 people experiencing homelessness on a single night, a significant share unsheltered and most living without family support.[1]

Racial disparities compound the crisis. While Black Americans represent approximately 12 percent of the U.S. population, they make up 32 percent of people experiencing homelessness — a persistent inequity driven by structural barriers in housing, health, and economic opportunity.[2] Long-term trends and persistent disparities, particularly among people of color and those with complex needs, highlight the urgent need for coordinated, preventive, and person-centered solutions. Research from the University of California San Francisco found that the vast majority of people experiencing homelessness in California had lived in the state for years before losing their housing — underscoring that homelessness is a local, preventable crisis, not an imported one.[3]

A Prevention-Focused Model for Stability

At The Roots Foundation, we organize this work around five interconnected drivers of stability. Together, they form what we call the Stability Framework: Housing Security, Food Access, Mental & Behavioral Health, Community Well-Being, and Financial Stability.

These are not separate issues—they are deeply connected drivers of whether individuals and families can remain stable over time. Research consistently shows that when even one of these pillars weakens, the others are often affected. Through funding, partnerships, and coordinated local support systems, we work to strengthen each of these drivers before challenges become crises.

Housing Security: Closing the Gap Before it Widens

The data is clear: housing instability is often triggered by small financial shocks. Many households are living on the edge, with limited savings and incomes that cannot absorb unexpected costs. According to the National Low Income Housing Coalition, there is a shortage of more than 7 million affordable rental homes for the lowest-income renters nationally — meaning millions of families are perpetually one setback away from losing their housing.[4]

Importantly, research shows that homelessness is often preventable with modest, timely intervention. A rigorous study by the University of Notre Dame's Lab for Economic Opportunity found that people who received an average of $2,000 in emergency financial assistance were 81 percent less likely to become homeless within six months of enrollment, and 73 percent less likely within 12 months — at a fraction of the estimated $43,600 annual cost of homelessness per person.[5] Research from the National League of Cities further shows that residents who received Emergency Rental Assistance were less likely to fall behind on rent and less likely to deplete personal savings or take on debt to cover housing costs.[6]

At The Roots Foundation, we focus on removing these financial barriers through eviction prevention, emergency assistance, and stabilization support. By delivering timely, targeted resources at critical moments, we help families remain housed and avoid deeper system involvement.

Mental & Behavioral Health: Connecting Housing and Care

Housing stability and health are inseparable. Health challenges are both a leading cause of housing loss and a consequence of housing instability, creating a cycle that is difficult to break without coordinated care. A 2023 narrative review of 42 U.S. studies published in *BMC Public Health* found generally adverse associations between housing instability — including difficulty paying rent, overcrowding, frequent moves, and cost burden — and cardiometabolic health conditions including obesity, hypertension, diabetes, and cardiovascular disease. The review also found worse disease control and higher emergency care utilization among people with diabetes and cardiovascular disease who experienced housing instability.[7] Mental health consequences are equally well-documented: people experiencing housing instability face dramatically elevated rates of depression, anxiety, and substance use disorders, which in turn make it harder to maintain employment and housing stability.[8]

At The Roots Foundation, we recognize that stability requires more than housing — it requires access to preventive care, mental and behavioral health services, and long-term, predictable health supports. Through partnerships and community-based coordination, we help connect individuals and families to care, ensuring that health needs do not become housing crises.

Food Access: Reducing Everyday Pressure

For families living paycheck to paycheck, even everyday expenses like groceries can destabilize a household. When basic needs go unmet, the risk of eviction or displacement rises quickly. The Urban Institute found that more than one in four non-elderly adults — 27.1 percent — reported household food insecurity in 2024, remaining significantly above pre-pandemic levels, with hardship most concentrated among Black and Hispanic households, families with children, and adults with disabilities.[9] Feeding America reports that more than half of their 46.5 million clients face the impossible choice between paying for housing and paying for food.[10]

Our approach focuses on reducing this daily financial pressure by ensuring access to food, essential goods, and supportive services. By addressing these needs early, we help prevent the difficult trade-offs — like choosing between rent and groceries — that too often lead to instability.

Community Well-Being & Financial Stability: Strengthening Support Systems

Stability is not created in isolation — it is built within strong, connected communities. Many individuals at greatest risk of housing instability, including older adults and communities of color, are disproportionately impacted by gaps in access to equitable resources and support systems. HUD's 2024 Point-in-Time Count found that approximately 20 percent of people experiencing homelessness were 55 or older, with nearly half of older adults living unsheltered — often experiencing homelessness for the first time in their lives, driven by fixed incomes that cannot keep pace with rising rents.[2]

Financial fragility underlies much of this risk. Research consistently shows that even small, unexpected expenses — a car repair, a medical bill, a missed shift — can trigger a cascade toward housing loss for households without financial cushion. Coordinated financial stability supports, including benefits navigation, financial counseling, and employment assistance, are among the most cost-effective tools available to prevent that cascade.

The Roots Foundation invests in community-based partnerships and social support networks that reduce isolation, improve access to culturally responsive services, and ensure individuals are supported before reaching a crisis point.

Turning Evidence into Action: Investing in Stability

The evidence is clear: when we remove barriers, connect people to care, and intervene early, we can prevent homelessness and strengthen communities. This is the vision that drives The Roots Foundation. Through integrated support — combining financial assistance, access to care, basic needs support, and strong local partnerships — we are demonstrating that investing in stability leads to better outcomes for individuals, families, and communities alike.

But lasting change requires shared commitment. Policymakers, funders, and community partners all play a role in building systems that prioritize prevention, equity, and access. Together, we can shift from reacting to crisis to creating the conditions for long-term well-being — where stability truly starts at the root.

References

[1] National Alliance to End Homelessness. (2025). *State of homelessness: 2025 edition.* https://endhomelessness.org/state-of-homelessness/

[2] U.S. Department of Housing and Urban Development. (2024). *2024 annual homeless assessment report (AHAR) to Congress, Part 1: Point-in-time estimates of homelessness.* https://www.huduser.gov/portal/datasets/ahar.html

[3] Kushel, M., & UCSF Benioff Homelessness and Housing Initiative. (2023). *Toward a new understanding: The California statewide study of people experiencing homelessness.* University of California San Francisco. https://homelessness.ucsf.edu/our-impact/studies/california-statewide-study-people-experiencing-homelessness

[4] National Low Income Housing Coalition. (2024). *The gap: A shortage of affordable homes.* https://nlihc.org/gap

[5] Lab for Economic Opportunity, University of Notre Dame, & Society of St. Vincent de Paul. (2025). *Housing 2025: Emergency financial assistance and homelessness prevention.* https://www.stvincentdepaul.net/housing2025

[6] National League of Cities. (2025). *Eviction prevention as strategy to reduce homelessness.* https://www.nlc.org/article/2025/01/14/eviction-prevention-as-strategy-to-reduce-homelessness/

[7] Gu, K. D., Faulkner, K. C., & Thorndike, A. N. (2023). Housing instability and cardiometabolic health in the United States: A narrative review of the literature. BMC Public Health, 23, 931. https://doi.org/10.1186/s12889-023-15875-6

[8] Talmatzky, M., Nohr, L., Knaevelsrud, C., & Niemeyer, H. (2026). Exploring the association between housing insecurity and mental health among renters: A systematic review of quantitative primary and secondary studies. *PLOS ONE, 21*(1), e0294222. https://doi.org/10.1371/journal.pone.0294222

[9] Teles, D., & Casas, L. (2025). *Households faced persistent challenges affording food in 2024.* Urban Institute. https://www.urban.org/research/publication/households-faced-persistent-challenges-affording-food-2024

[10] Feeding America. (2014). Hunger in America: The nation’s largest and most comprehensive insight into charitable food distribution in the United States. Hunger in America 2014 Report. https://www.feedingamerica.org/research/hunger-in-america