

# The Impacts of Affordable Housing on Education: A Research Summary

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A growing body of research suggests that stable, affordable housing may increase children's opportunities for educational success. A supportive and stable home environment can complement the efforts of educators, leading to improved student achievement. Affordable housing may foster the educational success of low-income children by supporting family financial stability, reducing mobility, providing safe, nurturing living environments, and providing a platform for community development.



As an update to previous literature reviews in 2007 and 2011, the authors recently reviewed the academic research on the various ways in which the production, rehabilitation, or other provision of affordable housing may affect educational outcomes for children. This research review is organized around a series of hypotheses which have been investigated by academic and non-academic housing and other researchers. For this updated summary, new sources and summaries of recent research have been added to supplement previous research findings, and additional research areas have been included. The primary goal of this review is to provide policymakers and practitioners with key findings from the research on the link between housing and education in order to inform partners, advocate for policy change, and build support across the housing and education communities.

## 1. Affordable Housing May Reduce the Frequency of Disruptive Moves

Households move for various reasons, including forming new households, changing jobs, seeking new or better housing, escaping neighborhood crime, reducing housing costs, and being removed through eviction or foreclosure. Moving can help or hinder children's education depending on the context. For example, if a family moves from a high-poverty neighborhood to a low-poverty neighborhood, children can benefit from attending higher performing schools. However, when a family moves because of unstable housing situations, rising housing costs, or other difficulties, there can be adverse impacts on children's educational outcomes. This section focuses on recent research on the detrimental effects on children of frequent or unwanted moves.

According to U.S. Census Bureau data, about 10 percent of movers in 2012 to 2013 moved to find less expensive housing or as a result of foreclosure or eviction. Housing costs were more likely to drive the moves of households living under the poverty line (13.2 percent) than among those with incomes of least 150 percent of the poverty line (8.7 percent).<sup>1</sup> Regardless of reason or household income, moving was more common

educational outcomes: school mobility (changing schools) and residential mobility (moving to a new home). Numerous studies indicate that children who change schools experience declines in educational achievement.<sup>3</sup> The effects of school mobility are particularly detrimental if they are frequent, or if they occur during critical educational points, such as during early developmental stages.<sup>4</sup> Research findings differ regarding the age at which school mobility has the most negative impact. Some studies suggest that school mobility is more harmful if children change schools during kindergarten or during high school; however, a 25-year longitudinal study in Chicago found moves between the 4<sup>th</sup> and 8<sup>th</sup> grades to be the most detrimental.<sup>5</sup>

Residential moves—especially moves that are frequent, during key educational time periods, or by non-intact families—have also been shown to negatively impact students.<sup>6</sup> Impoverished children who move three or more times prior to turning six years old demonstrate increased behavior and attention problems.<sup>7</sup> Often the negative association between residential moves during early elementary school and reading performance continues to manifest itself more dramatically in later grades.<sup>8</sup>

Why does moving often have a negative impact on school performance, particularly among low-income children?

Residential moves often lead to interruptions in instruction, excessive absenteeism, chaotic environments not conducive to studying, stress, disruptions of peer networks (for older children), and interference with the development of close, personal relationships (for younger children). Educational problems associated with hyper-mobility—frequent moves—may also be worsened by other associated risk factors that lead families to move often, such as poverty, an unstable home life, and domestic violence.

The evidence of the negative effects of moving should not be taken to mean that any move will hinder a child's academic achievement.<sup>9</sup> Some types of moves may be beneficial for children, particularly if a move provides access to a stronger school system.

If families move for positive reasons, particularly to access higher quality neighborhoods and schools, children may not experience academic setbacks.<sup>10</sup> The next section describes in more detail the research on the effects of positive moves on educational outcomes.

The negative effects of moves also depend on other factors that affect the reasons students and families move. One study found that children at moderate risk for moving experienced



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among renters, young adults, those with incomes under the poverty line, people living in group quarters, and people staying with a non-relative.<sup>2</sup> Affordable housing, safe and stable rental housing, and sustainable homeownership options may, therefore, reduce unwanted, unanticipated or frequent moves.

An extensive body of research documents the separate and combined impacts of two different types of moves on children's

a higher likelihood of dropping out after a move compared with peers who had characteristics that predicted either low or high numbers of moves.<sup>11</sup> This result suggests that family and neighborhood characteristics are important determinants of both the propensity for moving and the likelihood of dropping out, and sometimes those effects can be difficult to disentangle. Indeed, beyond a history of moving, one longitudinal study suggests that individual and household characteristics are the strongest predictors of student achievement outcomes, both before and after moves.<sup>12</sup> Evidence from the same study does, however, suggest that moving may have a negative effect on children's behavior and that social capital may mitigate some of the move's behavioral impacts.

Family mobility can also have an impact on broader school populations. In general, student achievement at schools with high turnover is significantly lower than at schools with little or no turnover.<sup>13</sup> Hyper-mobility poses problems for both the moving student and her non-mobile peers, likely because the hyper-mobile student requires a disproportionate share of teacher attention and school resources.<sup>14</sup> A study in Chicago found that in schools with a high rate of student mobility, teachers were unable to gauge the effectiveness of their instruction, lessons became review-oriented, and the curricular pace slowed, so that by fifth grade, the curricula at schools with hyper-mobile student populations were a year behind more stable schools.<sup>15</sup>

Affordable housing can reduce the likelihood that a family will be forced to move as a result of an eviction, foreclosure, rent increase, or other financial challenges.<sup>16</sup> Foreclosure, in particular, has been associated with higher degrees of school mobility,<sup>17</sup> and therefore affordable housing and foreclosure counseling services may be particularly beneficial in communities with high foreclosure rates. In Baltimore, for example, students affected by foreclosure were more likely to attend worse performing schools in the academic year after their move. Students who had scored proficient or advanced in years prior to their foreclosure-induced move were less likely to score proficient or advanced on standardized tests subsequent to their move.<sup>18</sup>

Losing a housing subsidy can also be particularly harmful to stability for children. Research has associated the loss of a subsidy with a tenfold increase in the likelihood of moving out of one's neighborhood compared with similar households with no subsidy.<sup>19</sup> While the receipt of housing assistance often leads to an initial move by the beneficiary, there is evidence that the receipt of housing vouchers may reduce families' hyper-mobility. Research on the Welfare to Work voucher experiment found that having a housing voucher reduced the likelihood of low-income families moving during a four to five year period by nearly one full move compared to families without voucher assistance and by more than a full move (1.3) for families who lived in privately owned or rented housing before receiving a voucher.<sup>20,21</sup>

## Does Homeownership Promote Positive Educational Outcomes for Children?

The relationship between homeownership and positive outcomes for children is complex, and the research to date has been unable to satisfactorily disentangle homeownership itself from the bundle of features associated with homeownership that might impact child outcomes. For example, is homeownership itself linked to positive educational outcomes or is the longer tenures among homeowners the key factor? Recent research that has explicitly controlled for mobility in models of child outcomes found that homeownership is not a significant predictor of positive educational outcomes when mobility is accounted for.<sup>22</sup> However, another recent study of the impacts of homeownership suggests that there could be a small homeownership effect independent of tenure. These researchers found that homeowners with longer than average tenures were least likely to have children drop out of school. However, children of renters with relatively long tenures had dropout rates about the same as owners with short tenures and children of renters with short tenures were most likely to drop out.<sup>23</sup>

There are other mechanisms through which homeownership can promote stable and nurturing environments for children. In general, homeowners live in better neighborhoods with better schools. Homeowners may live in higher quality housing with more space. Families that are homeowners have more control over their living space and have been shown to have higher self-esteem. And homeownership promotes wealth creation which can reduce financial stress and increase families' resources.<sup>24</sup> Negative impacts of homeownership can include stress associated with maintaining a home and more limited or costly options for moving to pursue economic opportunities.<sup>25</sup> To date, the research has not been able to conclusively isolate the pathways by which homeownership affects children's outcomes. Furthermore, recent research suggests that the impacts of homeownership can vary for families of different racial and economic backgrounds, which further complicates the potential association.<sup>26</sup>

Another key limitation of studies of the impacts of homeownership is a problem with study design referred to as "selection bias." It is not illogical to think that families that are able to save for a down payment and that pursue homeownership may be different in some unobserved way from other comparable families that rent, and that these differences also effect attitudes towards school and academic achievement. Statistical methods—including matching methods and instrumental variables approaches—have been used to attempt to account for this confounding effect but so far the approaches have been largely inadequate.<sup>27</sup> Without adequately accounting for this issue in studies of the impacts of homeownership, the research on whether or how homeownership directly affects children's educational outcomes remains an open question.

Finally, another important point is that the landscape of homeownership has changed dramatically since the market downturn, particularly for lower income households. As a result, it may be even more difficult to draw conclusions from earlier research in the new era of post-foreclosure renters and constrained credit markets.

## **2. Some Affordable Housing and Mobility Policies May Help Families Move to Communities with Higher Quality Schools**

While frequent moves appear to have a negative impact on educational achievement, moves to stronger school systems may have an independent positive impact on educational achievement. Knowledge of the educational impact of moving to communities with greater opportunities has primarily come from studying efforts to reduce concentrated poverty. Attempts to reduce concentrated poverty and racial segregation have led to court orders and housing policies that help low-income families move out of high-poverty areas and access neighborhoods of opportunity. Research on families impacted by the Gautreaux litigation in Chicago, for example, found that moves from inner-city urban areas to suburban neighborhoods led to better educational outcomes, such as an increased likelihood of enrolling in college prep courses, completing high school, and enrolling in college.<sup>28</sup> However, studies of some other mobility programs, particularly the

Moving to Opportunity (MTO) demonstration, have not been able to demonstrate consistent positive impacts on children's educational outcomes, particularly over the long term.<sup>29,30</sup>

One comprehensive review and analysis of mobility literature suggests that the disappointing results of post-Gautreaux mobility programs may be attributable to a number of factors. First, no program successfully replicated the rigorous design and implementation of Gautreaux. Second, evidence suggests children may have been unable to acclimate and create new networks of social capital in their new neighborhoods. Third, policy mismatches among HUD, housing agencies, and school systems may have hindered potential educational gains. Some students in the post-Gautreaux programs continued to attend their original schools post-move. Students who did change schools experienced disruptions in instructional continuity. They also may have moved from schools with mixed-ability classrooms into suburban schools with highly stratified academic programs. These stratified programs could result in children learning in less academically diverse classrooms, specifically in classrooms comprised of mostly low-performing students.<sup>31</sup>

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Some forms of housing assistance – particularly housing voucher programs with a mobility counseling component, the construction of affordable or mixed-income housing in low-poverty neighborhoods, and inclusionary zoning policies – are specifically designed to help families access neighborhoods of opportunity, which often include strong schools. Research in Montgomery County, Maryland, found that children in public housing families that moved into inclusionary housing units and who attended low-poverty schools had higher reading and math scores compared to comparable children who attended moderate-poverty schools.<sup>32</sup> Another study found that children in low-income households that receive Section 8 housing choice vouchers live in better neighborhoods and are less likely to miss school than other low-income children.<sup>33</sup> Additional research found that residents of Low Income Housing Tax Credit developments are more likely to live in close proximity to high-performing schools than families with vouchers or families who live in public housing.<sup>34</sup>

While inclusionary housing, voucher programs, and the Low Income Housing Tax Credit program have all been shown to improve opportunities for children in the research cited above, there is no consensus on a preferred approach to improving educational outcomes through housing policy. The results from this research do suggest that improving counseling for voucher participants with children may lead to better educational outcomes, but also that more research is needed to understand the decision-making processes and neighborhood and housing preferences of low-income families in general and voucher recipients in particular. Some studies suggest that low-income populations value housing characteristics like safety more than access to high-quality schools.<sup>35</sup> Other research suggests that low-income parents often indicate a preference for high academic quality, but tend to send their children to the closest in-boundary school even when given alternatives.<sup>36,37</sup> While challenges persist, at least one housing choice voucher program with strict requirements and a strong counseling component has successfully improved voucher recipients' desire to live in integrated suburbs. The same program has also decreased the probability of subsequent moves back into neighborhoods of high poverty.<sup>38</sup>

Responses from the neighborhoods that low-income families move into can be an important factor in the likelihood of improved educational outcomes for children. Stable, affluent communities often resist the development of affordable housing projects or the acceptance of subsidy recipients. These residents often assume that children in families receiving housing subsidies will require more resources and will negatively affect the performance of local schools. However, there is evidence from a study on Low Income Housing Tax Credit (LIHTC) developments in Texas that suggests that new LIHTC developments—which often include voucher holders—have no significant effect on overall school performance.<sup>39</sup>



### 3. Affordable Housing Can Reduce Overcrowding and Other Sources of Housing-Related Stress

Despite the three years between this update and the previous 2011 review, research gaps concerning the relationship between overcrowding and children's educational outcomes persist.<sup>40</sup> It is often difficult to compare research findings across studies because of differing definitions of crowding, different settings and populations that are not generalizable, and the common neglect in research on housing-related stress to control for socioeconomic factors.<sup>41</sup>

Despite these challenges, the existing research suggests that there is an association between overcrowding and reduced academic performance for children. Most studies in the United States define overcrowding as more than one person per room (excluding bathrooms), meaning that a maximum of five people can live in a home with two bedrooms, a living room, a dining room, and a kitchen without it being overcrowded.<sup>42</sup> Studies have found that children growing up in overcrowded housing have lower math and reading scores, complete fewer years of education, more commonly fall behind in school, and are less likely to graduate from high school than their peers.<sup>43</sup>

Children living in crowded living conditions may have reduced educational achievement for several reasons. Overcrowding may reduce parental responsiveness by



creating social overload and withdrawal. A recent study of crowding and early childhood cognitive development found evidence connecting lower cognitive development with reduced parental responsiveness in more crowded homes.<sup>44</sup> Overcrowding may also increase noise and chaos that interfere with children's studies and cognitive development. In addition, the problem could be a simple lack of space to sit down and do homework.

Beyond its negative impact on achievement directly, studies indicate that overcrowding also affects childhood behavior. One longitudinal study found that overcrowded housing is significantly associated with negative internal and external behavioral<sup>45</sup> and poor physical health, in both national and subset populations.<sup>46</sup> Another study of overcrowding, which defined crowding as a measure of people per square foot, found that children who live in more crowded homes tend to experience higher stress levels than peers living in less crowded environments.<sup>47</sup> Recent research employing the "Confusion, Hubbub and Order scale"<sup>48</sup> also connected household chaos with increased behavioral problems, reductions in children's IQ scores, and poor literacy environments at home.<sup>49</sup> Some studies in the United States and India have also found a connection between higher levels of crowding and a lack of task persistence (also referred to as "learned helplessness").<sup>50</sup>

Additional research could help to fill in some of the lingering questions about the connection between crowding and children's educational achievement. Little research has assessed the adequacy of the standard definition of overcrowding or determined whether crowding's connection with reduced educational achievement holds true for households that prefer a higher number of people per room. One study of cultural differences in crowding found that problems connected with crowding persist even for individuals with cultural preferences for more crowded conditions; however, the study did not look at connections with children's outcomes or achievement.<sup>51</sup> Additional controls and more robust research methods could also help to determine whether other socioeconomic factors connected with crowding explain part or all of its effects.

The current state of knowledge about overcrowding suggests that children's education could benefit from policies that help reduce overcrowding or at least give families the opportunity to choose less crowded conditions. By helping families afford decent homes of their own, affordable housing can improve children's educational achievement by reducing economic reasons for overcrowding. A randomized study found that households that received a housing voucher had less than half the incidence of overcrowding compared with similar households without voucher assistance.<sup>52</sup>

#### **4. Well-Constructed and Maintained Affordable Housing Can Help Families Avoid Housing-Related Health Hazards**

The availability of decent, affordable housing also can reduce the likelihood that families live in substandard housing, which is also correlated with poor educational achievement.<sup>53</sup> A comprehensive study investigating a number of housing characteristics across three major cities found that poor housing quality is consistently associated with poor developmental outcomes for children.<sup>54</sup> Lead paint exposure is a clear example of poor housing quality impairing children's educational achievement. Studies show that the exposure of children to lead – a dangerous neurotoxin – through poorly contained lead paint in older homes can lead to developmental and educational deficits.<sup>55</sup>

Substandard housing can also cause or exacerbate health problems that lead children to be absent from school. Studies have connected higher levels of absenteeism with reduced performance on standardized tests and in the classroom.<sup>56</sup> Poor housing conditions—notably, the persistent presence of cockroaches, pesticides, and mold—contribute to the incidence of asthma, which can lead to absenteeism, even among children whose asthma is mild or moderate.<sup>57</sup> More severe asthma problems are associated with higher numbers of school absences, a lack of connectedness to school, and cognitive deficiencies,<sup>58</sup> so housing interventions that reduce exposure to asthma triggers can be helpful for children's educational achievement.

In general, research gaps exist concerning the relationship between the siting of affordable housing and childhood asthma, but two recent studies have investigated the issue. One study of residents in New York City sorted by housing type and found that parents of children in public housing were the most likely to report their child having asthma or experiencing asthma-related symptoms. These families were also the most likely to report the presence of cockroaches, which may function as a mediating variable for housing type and asthma.<sup>59</sup> However, the research on this issue remains inconclusive. Another study examined asthma outcomes for adolescent participants of the Moving to Opportunity program, but found that those who moved from public housing had worse asthma outcomes over time. The study did not find any mediating variables to explain the intervention's negative impact on asthma.<sup>60</sup> More research exploring asthma, the development and timing of symptoms, and the siting of affordable housing may prove beneficial in promoting positive outcomes for children.

Affordable housing programs can help address housing-related health hazards by funding housing rehabilitation activities (such as lead paint abatement through the replacement of windows in older homes), renovating, or demolishing and rebuilding decrepit public housing structures, improving the management and maintenance of older homes, helping families move to higher quality housing, and funding the construction of new homes that provide a healthier living environment. For more information on the connection between affordable housing and health, see the Center for Housing Policy's Insights brief on this topic.



Many affordable housing developments provide on-site resident services, such as afterschool programs. Research has found that high-quality afterschool programs can have a positive impact on children's educational achievement by increasing attendance in school and improving work habits and task persistence.

## 5. Affordable Housing Developments Can Effect Change Through Holistic Community Development

Affordable and stable housing itself directly impacts families, but there can also be wider community impacts that help shape children's educational opportunities. Many affordable housing developments provide on-site resident services, such as afterschool programs. Research has found that high-quality afterschool programs can have a positive impact on children's educational achievement by increasing attendance in school and improving work habits and task persistence.<sup>61</sup> However, the type of program matters and lower quality programs have not been shown to lead to academic improvements.<sup>62</sup> Residential-based afterschool programs have a number of potential advantages over school-based programs, particularly for low-income children. First, they reduce transportation barriers by eliminating the need to make special transportation arrangements for participating children who might otherwise miss their bus home. Second, in high-crime areas, they may alleviate parents' concerns about their children's safety by providing a safe place and reducing the need to travel outside of the home after school. Third, by being more convenient for parents, they may increase participation. Finally, offering afterschool programs at locations, such as public housing developments, where children are likely to be academically at risk can provide protection against some of the risks associated with concentrated poverty.<sup>63</sup>

More broadly, as the HOPE VI public housing revitalization program has shown, affordable housing developments can serve as an anchor for more holistic community development efforts that include new or improved schools as part of the revitalization of affordable housing communities. A number of HOPE VI redevelopment projects and similar community revitalization efforts have included the construction of new schools, leading to enhanced benefits for children and the community.<sup>64</sup> In Atlanta, for example, the redevelopment of decrepit public housing at East Lake Meadows into mixed-income housing was coordinated with the creation of a new charter school in the community. The charter school has an

admission preference for children who live in the East Lake community, and the school outperforms the state average in the share of students who meet or exceed Georgia's academic standards.<sup>65</sup>

Despite performance gaps, schools serving public housing residents tend to have more teachers and receive more investment than other schools in order to mitigate disparities in achievement,<sup>66</sup> suggesting a growing understanding of the need for place-based support. Programs linking the revitalization of housing and schools led to a federal housing and education partnership known as the Choice Neighborhoods Initiative.<sup>67</sup> The Choice Neighborhoods Initiative is a grant program that encourages neighborhoods with distressed public housing to create community transformation plans. These transformation plans include concrete strategies that aim to develop social capital, address housing needs, and improve educational outcomes for residents of the community. Additionally, the new Promise Zone Initiative encourages further coordination between community stakeholders, local governments, and federal agencies on targeted place-based community support.<sup>68</sup> According to research on programs in San Antonio and Phoenix, place-based programs focused on building social capital have been shown to mitigate disruptions of social networks, particularly among black residents.<sup>69</sup>

School and residential mobility may further increase the potential gains of place-based support.<sup>70</sup> One recent study assessed the mobility of students receiving place-based support through the Making Connections Initiative. Because students moved homes and schools frequently—often independently—the findings suggest that it may be best practice to spread resources across multiple schools within a target neighborhood rather than funneling resources into a particular anchor school. The same study observed the most significant gains in school were among families who moved away from a given target neighborhood into a more advantageous school district.<sup>71</sup> While such moves are beneficial for families who have the resources to move, some believe that positive forms of mobility disadvantage those who do not have the means or resources to make such moves.

## **6. Affordable Housing May Reduce Homelessness Among Families with Children**

Children who experience homelessness face numerous educational barriers, including difficulties accessing preschool and Head Start programs, adverse living conditions that impede cognitive development and study time, and difficulties obtaining personal records for enrollment in public schools. The legal protections of the federal McKinney-Vento Act aim to remove some of these obstacles. The Act's reauthorization modified the definition of homelessness to include families who double up and/or are fleeing from domestic violence situations, but scholars suggest that states do not have sufficient funds to fully implement and enforce the Act.<sup>72</sup> Considering the obstacles that homeless children face, it is no surprise that they are more likely than their low-income peers to drop out of school, repeat a grade, perform poorly on tests and in the classroom, be disengaged in class, and suffer from learning disabilities and behavior problems.<sup>73</sup>

Homelessness can have different long-term effects on children depending on their age at the first episode of homelessness, and family separation may exacerbate the problems. Research on the long-term effects of homelessness on children suggests that experiencing homelessness is more detrimental in the long run for infants and toddlers than for older children.<sup>74</sup> Five years after first entering a family homeless shelter, children who were homeless as infants or toddlers had lower non-verbal skills than low-income children who had never been homeless, while older children who had experienced homelessness had math and reading scores that were similar to other low-income children who had been continuously housed.<sup>75</sup> The researchers caution though that the study only looked at outcomes for children who remained with their mothers, so the results may underestimate the long-term effects of homelessness for children overall.

By helping children avoid the disruptions associated with homelessness, affordable housing can help improve their educational achievement. Affordable housing programs that prevent homelessness among toddlers, infants, or pregnant women can be particularly important in reducing long-term harm.

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## **7. Poor Educational Outcomes for Children May Actually Be Associated with Low-Income Households Spending Too Little on Housing**

One limited area of new research concerns low-income households who, either by choice or necessity, have low housing cost burdens. Often housing advocates and economists assume that low cost burdens have positive relationships with child well-being, insofar as low cost burdens allow parents to spend more on resources for their children.<sup>76</sup> Researchers have found that low cost burdens among lower income households may actually correlate with poorer housing quality and less stable neighborhoods.<sup>77</sup> Studies on low-income families' spending patterns suggest that child enrichment expenditures have a parabolic relationship with housing cost burdens. Low-income families with particularly high and particularly low cost burdens are less likely to spend money on goods and services that benefit child development while parents in the middle of the cost burden distribution appear the most likely to spend on child enrichment.<sup>78</sup> There are a number of reasons why this may be the case. Low-income households with high cost burdens may not have the resources to spend on their children because they spend a disproportionate share of their income on housing. Alternatively, these households may be paying more for housing in order to capitalize on strong neighborhood resources, reducing the need to spend on child-enrichment. On the other end of the spectrum, it seems that low-income households with extremely low cost burdens are particularly

vulnerable. The minimal income of these households may limit spending on both child enrichment and housing, restricting options to at-risk environments.

A study investigating children's cognitive development and cost burden found a similar parabolic relationship. The findings of this study suggest that low cost burdens, due to their association with poor-quality housing and neighborhoods of disinvestment, are also negatively correlated with cognitive development.<sup>79</sup>

While some studies investigate spending on child enrichment and its effects on outcomes,<sup>80</sup> there is a substantial gap in the literature exploring the situations of low-income families with particularly low cost burdens. Future research is needed to better understand why families who spend little on housing also spend little on child enrichment. Such research could inform service or counseling initiatives that better address the needs of these households.

This research on the parabolic relationship between spending on housing and child enrichment activities may also suggest a need to reconsider how housing affordability is measured and how the housing cost burden metric is interpreted. The ratio of housing costs to income can depend on a variety of factors, including income level, household size, preference for rental versus owner housing, and—importantly—housing and neighborhood quality.<sup>81,82</sup> As a result, the simple measure of housing cost burden might not always be a useful measure to understand families' housing affordability challenges.



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## How Housing, Neighborhoods, and Schools Are Interrelated in Their Impact on Children's Educational Outcomes

Whether owned or rented, housing consists of more than just the physical and financial characteristics of a home. Neighborhood, school district, job market, crime rates, and other characteristics of the location may be as important for households as the particular unit itself. Economists refer to this collection of characteristics as the "housing bundle."<sup>83</sup> Affordable housing has the potential to improve educational outcomes for children by strengthening various aspects of the housing bundle, either together or separately. The benefits of reducing disruptive moves, overcrowding, high housing cost burden, home health hazards, and homelessness are all community-independent. Wherever the location, the physical quality of the home and the household's capacity to afford a stable, suitable living environment can affect student educational outcomes. However, other components of the housing bundle affect children's educational outcomes. The most notable examples of these additional components are the school's socioeconomic characteristics and availability of resources, but neighborhood safety, parents' distance to work, noise levels, and other neighborhood factors may also impact a child's ability to achieve academic success.

Some housing approaches support children's education by bolstering the neighborhood components of the housing bundle in low-income communities. These approaches can improve affordability, home quality, neighborhood quality, and/or schools, which can improve opportunities for existing neighborhood residents. Other housing approaches help low-income families move to affordable housing in stronger neighborhoods or school systems. Research suggests that the best way to support children's education may not be the same for all households and that place-based and mobility-focused strategies often can work together.

Often, low-income families cannot access high-performing schools within their current neighborhood boundaries. In such cases, affordable housing strategies like housing choice vouchers with a strong mobility counseling component offer low-income families the ability to move into communities of greater opportunity. Despite the potential benefits for children of individual households, some mobility critics argue that vouchers have a negative effect on the social capital of "sending" communities. These critics believe that the children of parents who actively seek improved opportunity are more likely to be academically invested. When these children leave for higher-performing schools, the sending schools lose students who could have had a positive effect on their former peers' education. In this manner, the loss of

each student has a potential negative impact on a school's desirability and performance. Concentrations of low-income populations intensify as schools become less desirable. As research has linked school performance with socioeconomic status, schools that service large populations of low-income residents tend to be underperforming.<sup>84</sup>

Research over the past few decades reinforces the findings of the 1966 Coleman report, which suggests that it is very difficult to improve schools and school districts when they serve high concentrations of impoverished children and children of poorly educated parents.<sup>85</sup> If such schools are unlikely to improve, then mobility programs may be the best mechanism for individual families to substantially advance the educational outcomes of their children. Research supporting this hypothesis has found that children who make residential moves into new school districts experience more dramatic achievement gains than non-movers and those who move within the same school district.<sup>86</sup>

This finding and previous literature investigating the Moving to Opportunity demonstration's (MTO) impact on educational outcomes indicates that mobility programs should not be endorsed without qualification. The poor school outcomes of the MTO demonstration suggest that in some contexts, mobility programs may not necessarily prove beneficial for educational advancement.<sup>87</sup> The disappointing school outcomes of MTO may be due to policy reforms implemented during the study period or parental choices that allowed children to either maintain enrollment at their original pre-move school, or to move to areas with similarly poor-performing schools.<sup>88</sup> Research on a subsequent moving program suggests that moving may have a negative impact on confidence and self-perception.<sup>89</sup> Taken in concert, the research on the aforementioned mobility programs suggests that neighborhoods matter, but school district socioeconomics matter more.

Housing policymakers and advocates are well aware of the place-based versus people-based investment debate. Often, the debate is framed in a dichotomous fashion pitting one policy framework against another; however, these two types of investments can be complementary rather than conflicting.<sup>90</sup> Given that education tends to be financed geographically and poverty tends to be constrained spatially, place-based support will continue to be justifiable—even if current research finds people-based investments to be more expedient for individual children in families that take full advantage of the opportunities for mobility.<sup>91</sup>

# Endnotes

1. Calculations from U.S. Census Bureau, Current Population Survey, 2013 Annual Social and Economic Supplement, Table 23: Reason for Move: 2012 to 2013.
2. Calculations from U.S. Census Bureau, Current Population Survey, 2013 Annual Social and Economic Supplement, Table 1: General Mobility: 2012 to 2013.
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