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Children and Affordable Housing

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Polk County Housing Trust Fund

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Improving Educational Achievement through Stable Housing

Prepared by
The Polk County Housing Trust Fund

“The idea of a home literacy environment becomes a bitter irony for those without a home.”

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A child’s home environment greatly impacts their mental, emotional, and physical development. Children spend 80-90% of their time indoors, and so their home setting creates the basis of support that will carry them through their early stages of development.² Disruptions in housing can create unstable foundations for maturity into adulthood. Children in low income families face greater housing related challenges than their higher income peers.³ Low income families that are burdened by reserving the majority of their income for housing have less money to spend on food, clothes, medical expenses, and other necessities.⁴ These families may also be faced with the choice of living in substandard housing in order to save money.⁵ Children in low income families experience the direct effects of such difficult budgetary decisions. It is these financial struggles that often create high turnover rates for

¹ The National Center on Family Homelessness, *America’s Youngest Outcasts*,

² Kathleen M. Ziol-Guest & Claire McKenna, *Early Residential Instability and School Readiness: Evidence from the Fragile Families and Child Wellbeing Study*, crcw.princeton.edu/workingpapers/WP09-21-FF.pdf (accessed Aug. 20, 2012).

³ Urban Institute, *Housing as a Platform for Improving Education Outcomes among Low-Income Children*, <http://www.urban.org/UploadedPDF/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.pdf> (accessed Aug. 20, 2012).

⁴ The Center for Housing Policy, *The Well-Being of Low-Income Children: Does Affordable Housing Matter?*, <http://www.nhc.org/media/documents/WellBeingChildren.pdf> (accessed Aug. 20 2012).

⁵ Urban Institute, <http://www.urban.org/UploadedPDF/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.pdf>.

many renters.⁶ Children in low income families are regularly uprooted from one neighborhood to another, sometimes transferring schools, because of these frequent moves.⁷

By providing families with stable housing, affordable housing advocates can help struggling families save their limited resources for other fundamental needs. Understanding the relationship between child development and affordable housing will better equip affordable housing advocates as they seek to secure future funding and encourage community support. While housing instability is not the exclusive cause of all shortfalls in impoverished children's development, it remains a significant contributing factor. This research paper will analyze: 1) whether low income families move more often than the average population, 2) why they are moving so frequently, 2) the negative educational consequences of unstable housing, and 3) how the development and continued support of affordable housing can be used to positively impact a child's academic success.

Are low income families moving more frequently than median or high income families?

Poverty is highly associated with housing mobility.⁸ Low income families move at a higher rate than the average individual, according to the American Housing Survey.⁹ "Where obtaining an affordable housing unit is fiercely competitive, low-income families often experience high rates 'churning' from one apartment to the next."¹⁰

⁶ Center for Housing Policy, *Should I Stay or Should I Go? Exploring the Effects of Housing Instability and Mobility on Children*, <http://www.nhc.org/media/files/HsgInstablityandMobility.pdf> (accessed Aug. 20, 2012).

⁷ Center for Housing Policy, <http://www.nhc.org/media/files/HsgInstablityandMobility.pdf>.

⁸ *Id.*

⁹ *Id.*

¹⁰ Urban Institute, <http://www.urban.org/UploadedPDF/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.pdf>.

The Women’s Empowerment Study tracked the residential mobility of women receiving federal based assistance over a six year period.¹¹ In order to qualify for most federal assistance programs, a household must fall within a specific low income bracket. In this study, “80% [of participants] moved one or more times over the six year study, and 20% moved more than six times during the six years.”¹² Participants who moved more than six times during the six years were placed in a separate category, and their above average movement was labeled as “hypermobility.”¹³ Participants in the hypermobile category shared many similar personal characteristics.¹⁴ Hypermobile individuals were more likely than average movers to be: younger adults, not married but cohabitating, have less than a high school education, poor mental health history, and a history of domestic abuse.¹⁵ Recognizing these shared characteristics paints a clearer picture of all factors that influence the causes of hypermobility.

While research suggests that lower income families move more often than higher income families, it is important to note that not all moves are a result of undesirable circumstances. Some participants are considered “up and out movers”- when the individual moves because of gaining employment or desire to relocate to a better neighborhood.¹⁶ However, the percentage of low income individuals who are able to move to escape poverty is low; the majority of who remain struck in the cycle of high housing turn over.

¹¹ Center for Housing Policy, <http://www.nhc.org/media/files/HsgInstablityandMobility.pdf>.

¹² *Id.*

¹³ *Id.*

¹⁴ *Id.*

¹⁵ *Id.*

¹⁶ *Id.*

Why are low-income families moving so often?

Frequent moves in low-income families are often caused by a variety of factors that when compiled together create a stressful living environment prone to instability.¹⁷ Causes of increased mobility may include: “dissolution of households, inability to afford housing costs, loss of employment, lack of financial safety net during crisis, and a desire for a shorter commute or safer neighborhood.”¹⁸ The Making Connections Initiative, a 10-city survey of low-income households, found that 46 percent of those who moved during the study period were “churning movers,” suggesting that their moves were “a response to financial stress or problems in their rental arrangements.” Financial hardship has contributed to the increase of “doubling up” and homelessness, especially for families with children who face increased child care costs in addition to increased rental expenses.¹⁹ For example, the Child Care Aware Report of America found that in most states the annual costs of child care for an infant exceeds a year’s in-state tuition at a four year college.²⁰

A helpful distinction in analyzing the causes of increased mobility is determining whether the move was planned or unplanned.²¹ Planned moves are generally associated with less stress and are more likely to result in moving to a better living situation than unplanned moves. Unplanned moves, meaning they were forced or involuntary, are more common in low-

¹⁷ *Id.*

¹⁸ *Id.*

¹⁹ Child Care Aware of America, *Despite Weak Economy, Child Care Costs Continue to Rise*, <http://www.naccrra.org/news-room/press-releases/2012/8/despite-weak-economy-child-care-costs-continue-to-rise> (accessed Aug. 20, 2012).

²⁰ *Id.*

²¹ Center for Housing Policy, <http://www.nhc.org/media/files/HsgInstabilityandMobility.pdf>.

income families due to financial and employment struggles.²² According to the Women's Empowerment Study, involuntary moves were experienced by 40% of the women receiving federal welfare assistance during the six year study period.²³ Housing affordability was also reported as a greater concern to unplanned movers than planned.²⁴

Restricted budgets leave little room for loss of income or expansion of a family. "Residents of public housing may be particularly vulnerable to an involuntary move to a new unit following a change in household composition that increases or decreases the household size."²⁵ In addition, the loss of a housing subsidy greatly increases a family's chances of being evicted and being forced to move.²⁶ Loss of a subsidy can occur from a change in household makeup or when the household has exceeded the maximum income bracket required to receive the assistance. "Research has associated the loss of a subsidy with a tenfold increase in the likelihood of moving out of one's neighborhood, as compared to households with no subsidy."²⁷

Although there may be multiple causes for the increased occurrence of unplanned moves among lower income families, housing affordability remains one of the primary issues. Limited budgets restrict the amount of money low income families can spend on housing, leaving them particularly vulnerable to frequent moves when they have little or no budgetary flexibility to supplement other family necessities such as health insurance, clothing, and

²² *Id.*

²³ *Id.*

²⁴ *Id.*

²⁵ *Id.*

²⁶ Center for Housing Policy, *The Impacts of Affordable Housing on Education: A Research Summary*, http://www.nhc.org/media/files/Insights_HousingAndEducationBrief.pdf (accessed Aug. 20, 2012).

²⁷ Center for Housing Policy, http://www.nhc.org/media/files/Insights_HousingAndEducationBrief.pdf.

emergency funds. The unstable home environment created by frequent moves can have significant developmental impacts on the lives of those children and will be evaluated in the next section.

What negative affects does increased mobility have on children?

Instability in housing can negatively affect a child's physical, mental, and emotional well-being.²⁸ However before evaluating such negative effects, it is important to understand that pitfalls in development rarely have one exclusive cause. "A set of stressors common to many children in poverty, rather than [just] housing status, contribute[s] to poor child health and development."²⁹ Most researchers suggest that taking a broader view of the whole household situation is the best method for evaluating what "stressors" are negatively impacting the child. "...Professionals need to identify and respond to parental and family needs for support services in addition to housing assistance to effectively improve the health and development of children who experience residential instability, particularly children in homeless families."³⁰ While the consequences discussed below cannot be exclusively tied to housing instability, it is clear that housing stability does remain one of the greater contributing factors in arrested child development.

²⁸ The National Center on Family Homelessness, *America's Youngest Outcasts*, <http://www.homelesschildrenamerica.org/reportcard.php> (accessed Aug. 20, 2012).

²⁹ Jung Min Park, Angela R. Fertig, and Paul D. Allison. *Physical and Mental Health, Cognitive Development, and Health Care Use by Housing Status of Low-Income Young Children in 20 American Cities: A Prospective Cohort Study*. American Journal of Public Health: December 2011, Vol. 101, No. S1, pp. S255-S261, 255.

³⁰ *Id.*

Educational Impacts

“Poverty traps poor students who need a good education to better their living standard. But in a classic catch-22, poor children are more likely to do worse than non-poor children on measure of school achievement. They are twice as likely as their non-poor counter parts to have repeated a grade, to have been expelled or suspended from school, or to have dropped out of high school.”³¹ Negative patterns in childhood development are most easily monitored and recorded in school. Records of a child’s learning levels, social behavior, and emotional wellbeing are monitored daily by teachers and staff trained to assess children’s needs. While teachers and parents provide the most influence for a child’s success in school, research suggests that the higher the mobility of a family, the greater the decrease in academic achievement the child will experience.³² This section will review why “the impact of interrupted schooling can have long term consequences.”³³

When evaluating the effects of unstable housing on a child’s academic success, researchers sometimes categorize impoverished children into two groups: those that are homeless, and those that lack a permanent address but may be “doubling up” with family or friends. Homeless children often lag behind their peers academically.³⁴ “Fifty-four percent of homeless children score below grade level in math, and 75% score below grade level in

³¹ The National Center on Family Homelessness, *America’s Youngest Outcasts*, <http://www.homelesschildrenamerica.org/reportcard.php>.

³² Center for Housing Policy, http://www.nhc.org/media/files/Insights_HousingAndEducationBrief.pdf.

³³ The National Center on Family Homelessness, *America’s Youngest Outcasts*, <http://www.homelesschildrenamerica.org/reportcard.php>.

³⁴ *Id.*

reading.”³⁵ Because of these academic struggles, “less than one in four homeless children graduate high school,” reaping serious lifelong consequences.³⁶ Non-high school graduates have on average shorter life spans, more significant health problems, and make lower earnings than high school graduates.³⁷ Children who are homeless experience “transportation problems, lost records, and frequent relocations,” all of which “hinder them from attending regularly.”³⁸

Students living in overcrowded homes due to the doubling with of families in an attempt to mitigate housing costs also experience negative effects to their education.³⁹ Overcrowding is generally defined as having more than one person to each room of a house; so a home with a kitchen, bathroom, living room, and two bedrooms would be considered overcrowded if there were more than five people living there.⁴⁰ “Studies have found that children growing up in overcrowded housing have lower math and reading scores, complete fewer years of education, and are less likely to graduate from high school than their peers.”⁴¹ There are many reasons that overcrowding may decrease a child’s academic achievement, including: decrease in parent’s responsiveness, lack of space to study, and an increase in noise levels and

³⁵ Urban Institute, <http://www.urban.org/UploadedPDF/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.pdf>.

³⁶ The National Center on Family Homelessness, *America’s Youngest Outcasts*, <http://www.homelesschildrenamerica.org/reportcard.php>.

³⁷ *Id.*

³⁸ *Id.*

³⁹ Center for Housing Policy, http://www.nhc.org/media/files/Insights_HousingAndEducationBrief.pdf.

⁴⁰ *Id.*

⁴¹ *Id.*

distractions.⁴² An insecure home life can also make concentrating in school difficult and negatively affect a child's performance in school.⁴³

Highly mobile, low income children are more likely to miss school due to a move and more likely to be forced to reenroll in a different school. "These school changes may demand the child adapt to a new curriculum and a new teacher, and may often require the child to make up schoolwork covered earlier in the year."⁴⁴ Children who move while in kindergarten, high school, or those who move multiple times are affected most by these transitions from school to school.⁴⁵ "Highly mobile students are at risk for 'broken bonds' with teachers that may disadvantage those needing the most help in the classroom."⁴⁶ Teachers often find it difficult to gauge where a student is academically, and spend a great deal of their time with the student reviewing past material in order to access the child's level of understanding.⁴⁷ This review process only increases the child's academic setback and lags them further behind their peers.⁴⁸

"Among a sample of more than 4,000 children between the ages of seven and twelve, researchers found that those that had moved eight or more times had a greater likelihood of repeating a grade, experiencing, suspension or expulsion, and performing 'below' or 'near the

⁴² *Id.*

⁴³ The National Center on Family Homelessness, *America's Youngest Outcasts*, <http://www.homelesschildrenamerica.org/reportcard.php>.

⁴⁴ Urban Institute, <http://www.urban.org/UploadedPDF/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.pdf>.

⁴⁵ The National Center on Family Homelessness, *America's Youngest Outcasts*, <http://www.homelesschildrenamerica.org/reportcard.php>.

⁴⁶ Urban Institute, <http://www.urban.org/UploadedPDF/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.pdf>.

⁴⁷ The National Center on Family Homelessness, *America's Youngest Outcasts*, <http://www.homelesschildrenamerica.org/reportcard.php>.

⁴⁸ *Id.*

bottom' of the class."⁴⁹ In the cases of hypermobility, each additional move increased the odds of such problems by 85%.⁵⁰ "A study assessing standardized reading test scores among first through sixth grade students in Minnesota found that those who moved three or more times scored on average 20 points lower than students who had not moved."⁵¹ Also those students whose families were experiencing an involuntary move were significantly more likely to register frequent absences than those who were part of voluntary moves.⁵² Housing instability can also come with a steep price to a child's health; "frequent moving causes behavioral problems, risk-taking behavior, disruptions in access to health care, and lower rate of office visits for immunizations."⁵³

However, "it is unclear if poor educational outcomes are caused by housing-related health problems or from other family characteristics, making it difficult to establish causality."⁵⁴ It is also important to remember that a move does not necessarily mean a move from one school district to another.⁵⁵ Children who move but are still able to attend their original school will experience less instability than those children who change neighborhoods and schools within a single move.⁵⁶ In addition, moves to better schools with consistent records of high academic achievement can positively impact a child's life.⁵⁷ Negative educational effects can

⁴⁹ Center for Housing Policy, <http://www.nhc.org/media/files/HsgInstabilityandMobility.pdf>.

⁵⁰ *Id.*

⁵¹ *Id.*

⁵² *Id.*

⁵³ Center for Housing Policy, <http://www.nhc.org/media/files/HsgInstabilityandMobility.pdf>.

⁵⁴ The National Center on Family Homelessness, *America's Youngest Outcasts*, <http://www.homelesschildrenamerica.org/reportcard.php>.

⁵⁵ Center for Housing Policy, http://www.nhc.org/media/files/Insights_HousingAndEducationBrief.pdf.

⁵⁶ *Id.*

⁵⁷ *Id.*

also be avoided if the child has a “recovery period” with which to transfer schools.⁵⁸ Not all moves will detrimentally affect a child’s educational potential, however research shows that the higher the rate of mobility, the greater the risk of decrease in academic achievement.⁵⁹

Parents and Children

The parents or guardians of the children experiencing the involuntary move are under an extreme amount of stress due to the factors that caused the involuntary move.⁶⁰ Because of this stressful situation, parenting can become difficult and creates a stressful situation that will ultimately affect the child.⁶¹ Some research suggests that “housing instability and disarray” is associated with depression among mothers.⁶² Fear of eviction creates an environment of stress. Because of the creation of these stressful situations due to housing instability, “researchers hypothesize that meeting children’s basic housing needs is a critical part of school tardiness and academic success.”⁶³

What is being done to help?

Current Legislation: The McKinney-Vento Homeless Assistance Act

Enacted in 1987, The McKinley-Vento Homeless Assistance Act was the “first federal legislation intended to comprehensively combat homelessness.”⁶⁴ The Education of Homeless Children and Youth Program (EHCYP) built within the Act seeks to ensure that homeless

⁵⁸ *Id.*

⁵⁹ *Id.*

⁶⁰ Center for Housing Policy, <http://www.nhc.org/media/files/HsgInstablityandMobility.pdf>.

⁶¹ *Id.*

⁶² Shakira Franco Suglia, Cristiane S. Duarte and Megan T. Sandel, *Housing Quality, Housing Instability, and Maternal Mental Health*, *Journal of Urban Health*, Volume 88, Number 6 (2011), 1105-1116.

⁶³ Urban Institute, <http://www.urban.org/UploadedPDF/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.pdf>.

⁶⁴ American Bar Association, *Educating Children Without Housing* (2009) xi.

children can continue to attend school and receive benefits from the educational system despite their inconsistent housing. Under this legislation, school districts must provide free transportation to homeless children to their original school district regardless of the location of their current residence. This helps to prevent the disruptions caused by frequent moving. The Act defines homeless children as “individuals who lack a fixed, regular, and adequate nighttime residence.”⁶⁵ This definition would include those children who are not only living on the streets but those who are moving from house to house, “couch surfing.” While these children may not necessarily be living in an alleyway, they are not settled in a permanent residence. “These [homeless] children... endure a lack of safety, comfort, privacy, reassuring routines, adequate health care, uninterrupted schooling, sustaining relationships, and a sense of community.”⁶⁶ While research reports the improvement of many homeless children’s academic performance since the Act’s enactment, many barriers still exist; “most notably transportation, records and other enrollment barriers, and lack of awareness of the provisions of the law.”⁶⁷ Such findings indicate that while the EHCYP may provide temporal relief to struggling families, it fails to address the root of the problem, the lack of stable housing.

Polk County: Impacting Educational Achievement through Affordable Housing

The Des Moines metro area ranks as the 18th worst in the nation in terms of the vast score differential among low income and high income students.⁶⁸ “The average middle to high

⁶⁵ *Id.*

⁶⁶ Kathleen M. Ziol-Guest & Claire McKenna, *Early Residential Instability and School Readiness: Evidence from the Fragile Families and Child Wellbeing Study*, crcw.princeton.edu/workingpapers/WP09-21-FF.pdf (accessed Aug. 20, 2012).

⁶⁷ American Bar Association, *Educating Children Without Housing* (2009) xii.

⁶⁸ Brookings Institute, *Housing Costs, Zoning and Access to High-Scoring Schools: Des Moines-West Des Moines, IA metro area*, http://www.brookings.edu/~media/research/files/papers/2012/4/19%20school%20inequality%20rothwell/profiles/des_moines.pdf (Apr. 2012).

income student, in the metro, scores on average, 28% points higher on state [standardized] exams compared to the school an average low income student attends.”⁶⁹ While there are many programs in the city that seek to address this disparity, affordable housing may provide a means by which the gap in educational achievement be minimized. “[Because] housing is the biggest expenditure in household budgets, affordable housing can provide families with financial security, leading to improvements in housing quality and residential stability.”⁷⁰ Such improvements in their housing stability will reduce the uncertainty and disorder experienced by children in highly mobile families. “While overcrowded shelters may be noisy and chaotic, interfering with children’s ability to complete homework assignments”, providing a homeless child with a stable, safe environment, free from the fear of eviction, will help the child to better excel academically.⁷¹ Affordable housing advocates should seek to educate the public on the wide variety of benefits offered to its community members if affordable housing were to become more available. Highly mobile children in Polk County would experience the security that comes from stable housing, and be better able to focus on their academic success.

⁶⁹ *Id.*

⁷⁰ Urban Institute, <http://www.urban.org/UploadedPDF/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.pdf>.

⁷¹ *Id.*