

MacArthur Foundation
HOW HOUSING MATTERS

Housing: Why Educators, Health Professionals and Those Focused on Economic Mobility Should Care About It

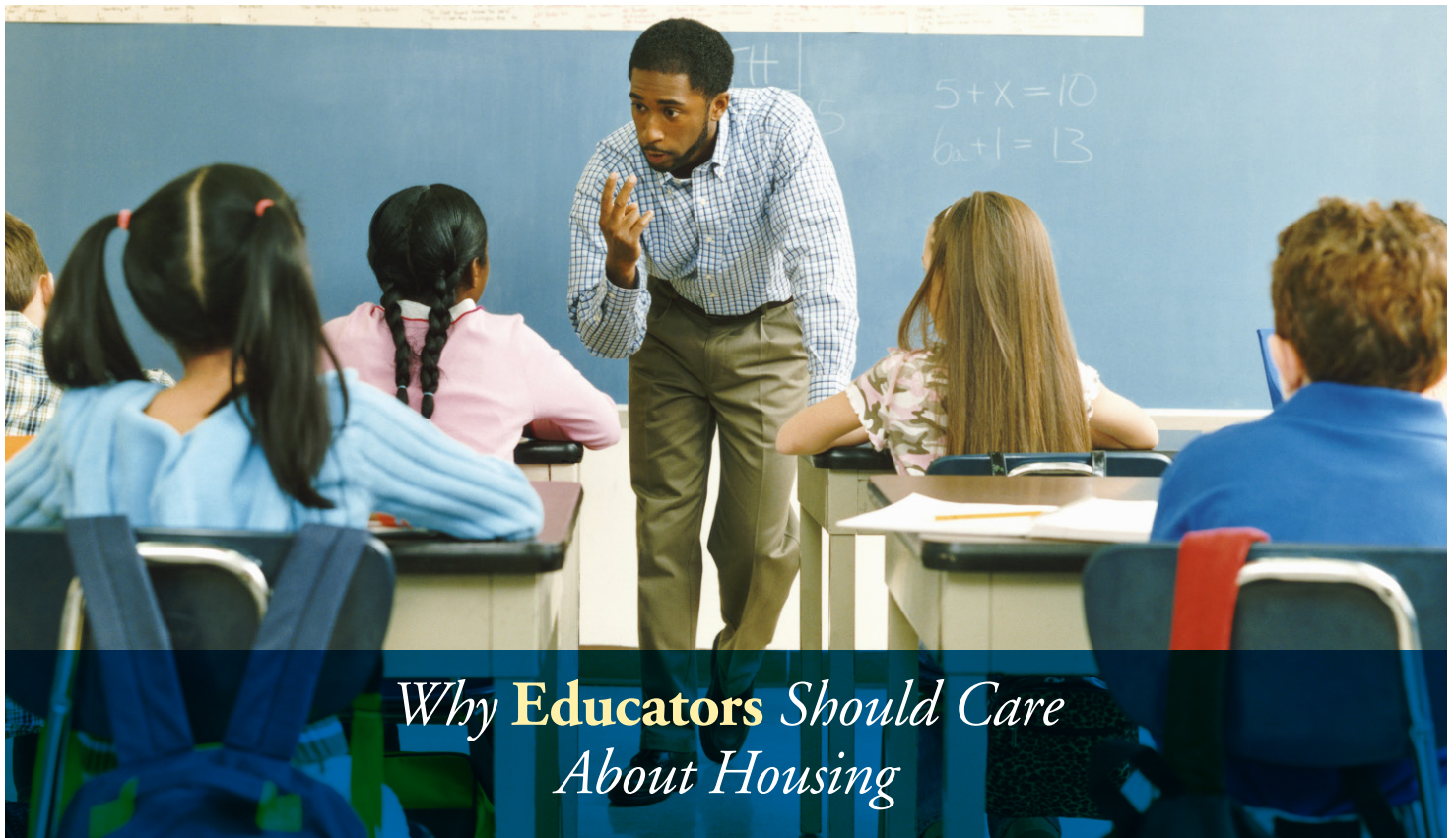
LESSONS LEARNED FROM THE MACARTHUR FOUNDATION'S
INVESTMENT IN HOUSING RESEARCH



When cities strive to improve the lives of their residents, they often focus on issues such as schools, parks, jobs, or, health. Yet often overlooked is something equally fundamental. Trace the lineage of many social welfare issues today, and you will likely uncover a history of substandard, unaffordable housing. As research increasingly shows, housing that is safe and affordable and in a strong and thriving neighborhood is a launching pad to upward mobility for families.

For more than a decade, the John D. and Catherine T. MacArthur Foundation has supported research on the role of housing as a platform for opportunity among families. As the following summary of findings from more than 20 studies shows, housing shapes our lives in critical and long-lasting ways. Through this and others' work, our understanding has expanded and continues to grow, providing greater nuance and insight into the specific pathways through which housing makes a difference in people's lives and in communities. These pathways include housing stability, affordability, quality and location.

The findings are organized for audiences who daily see the direct impact of poor-quality, unaffordable housing but who at the same time may not realize housing's role in those outcomes: educators, health professionals, and those working to expand economic opportunity.



Why Educators Should Care About Housing

Safe, stable, and affordable housing during childhood sets the stage for later success in school. Children are profoundly affected by their environments during key developmental stages. Chaos in their neighborhood, frequent moves, exposure to pollutants, and unhealthy conditions inside the home all leave a deep and lasting imprint. When housing consumes too much of a household's budget, kids may not have enough nutritious food to eat to be ready to learn. Teachers see the ramifications of these conditions all too clearly in the classroom.

As MacArthur Foundation-supported research shows:

- Adolescents living in poor-quality housing have lower math and reading scores, and math skills in standardized achievement tests, even after adjusting for parenting and other factors.¹
- Among young children in high-poverty neighborhoods, substandard housing is the strongest predictor among several housing-related conditions of behavioral or emotional problems.²
- Improving housing stability has long-term benefits for children. Any residential move during childhood is associated with nearly half a year loss in school.³ Each additional move is associated with small declines in social skills.⁴ A majority of US children move at least once during childhood—and a sizable group moves three or more times.⁵ The negative effects, however, fade with time.⁶
- Moving three or more times in childhood is associated with lower earnings, fewer work hours, and less educational attainment later in life.⁷
- Moving between ages six and ten is a particularly sensitive time. At that age, any move, voluntary or not, is linked to lower educational attainment and lower earnings later in life.⁸
- Families who spend 30 percent of their household income on rent—considered “affordable”—spend more on child enrichment than those who spend either more or less than that on rent.⁹
- Homelessness is linked to behavioral problems in children, though thankfully, it is a relatively rare and often a one-time experience.¹⁰
- Too few families are able to move to higher-performing neighborhood schools, even with housing vouchers to help with rent.¹¹ One-third of public housing families and one-fourth of those using housing vouchers live near schools that are ranked in the bottom 10th in their state.¹²
- The Low Income Housing Tax Credit (LIHTC) does better than housing vouchers in locating families nearer higher-performing schools, though LIHTC serves slightly better off families.¹³



Why Health Care Professionals Should Care About Housing

It is no coincidence that both neighborhood and health disparities are stark in the United States. It is widely cited that one's zip code is as important if not more so than one's genetic code in determining health status or life expectancy. The disparities are linked because where you live offers access to those things that make you healthy or unhealthy, from housing without lead or asthma triggers to grocery stores with fresh vegetables, to parks and sidewalks, and access to jobs. Physicians, nurses, and public health experts recognize this, and increasingly they are doing more to ensure that the residents they serve live in homes and neighborhoods that promote their health and well-being.

As MacArthur Foundation-supported research shows:

- Substandard housing contributed to children's poor health at age 6, and developmental delays by age 2.¹⁴
- Housing affects mothers' health. Poor housing conditions and overcrowding (even just perceived overcrowding) are associated with more depression and hostility among a set of Latino mothers.¹⁵
- Moving to lower-poverty neighborhoods can lead to some important improvements in physical and mental health for adults, including diabetes and obesity.¹⁶
- Neighborhood pollution has clear health consequences.¹⁷ Reducing prenatal exposure to the pollutants from traffic congestion alone could mean 8,600 fewer preterm births annually, for an annual savings of at least \$444 million.¹⁸
- Among Latinos living in public housing in the Bronx, the prevalence of cardiovascular disease is significantly higher than for either Section 8 voucher holders or low-income Latinos in general. Nationwide, public housing residents tend to live in poorer neighborhoods than do voucher holders.¹⁹
- Neighborhood social cohesion reduces the risk of depression or hostility among low-income Latinos in New York City.²⁰ About 10 percent of low-income children in a nationally representative survey of urban families were homeless at one point in their childhoods. These children relied more on emergency rooms for health care and had more behavioral problems.²¹
- Housing for homeless families and rental assistance for food-insecure families improves the health outcomes of vulnerable children and lowers health care spending.²²



Why Those Focused on Ensuring Greater Economic Security and Mobility Should Care About Housing

Housing is a launching pad to successful lives. High-quality housing in strong neighborhoods positions residents to capitalize on the opportunities before them. And investing in communities reaps benefits beyond the particular neighborhood in lower social, health, and economic costs city and region-wide. Because of this, cities nationwide are working to reverse entrenched poverty and provide the needed opportunities for all residents in a city.²³ The findings below demonstrate the strong connection between housing, neighborhood, and upward mobility.

As MacArthur Foundation-supported research shows:

- Improving neighborhood social cohesion and access to jobs, and reducing environmental hazards have a strong effect on health, earnings, and well-being.²⁴
- Housing affordability and stability encourage work. Families using housing vouchers were working more consistently after five years than similar low-income families without vouchers.²⁵
- But, policies that focus on moving families to better neighborhoods are not enough to address every problem related to poverty. Families need additional supports if they are to overcome their circumstances.²⁶
- Siblings who lived in public housing as teenagers fared better than their siblings who had spent less time in public housing. They earned more as young adults and were less likely to be incarcerated.²⁷ More room in family budgets to invest in children may be one reason for the better results.
- Improving housing stability for children has long-term benefits. Moving three or more times in childhood—
and especially between ages six and ten—lowered later earnings by nearly 52 percent.²⁸
- In Milwaukee, 16 households are evicted every day. Poor, black women are especially vulnerable. Evictions disrupt children's schooling and perpetuate economic disadvantage in cities.²⁹
- Racial segregation and a tight rental market constrain housing choice for low-income families and may be one reason that voucher holders live nearer lower-performing schools.³⁰
- Inclusionary zoning policies are effective in expanding access to more economically diverse neighborhoods and better performing schools, though IZ is currently only a small slice of the affordable housing pie.³¹
- For low-income seniors, reverse mortgages can be a lifeline. The most effective strategy to reduce default rates is escrowing funds for property tax and insurance payments for borrowers with low FICO scores.³²

These findings underscore the need to invest in healthy, affordable housing for all Americans. Opportunities are shaped by an individual's housing, neighborhood, and environment. Policy that addresses housing and neighborhood's role in creating and sustaining opportunities—or its opposite, disadvantage—may therefore be one of the most effective ways to fight poverty and promote upward economic mobility in America.

ENDNOTES

1. Rebekah Levine Coley, Tama Leventhal, Alicia Doyle Lynch, and Melissa Kull, “Poor Housing Is Tied to Children’s Emotional and Behavioral Problems.” How Housing Matters series. (Chicago: MacArthur Foundation, 2016). https://www.macfound.org/media/files/HHM_-_Poor_Quality_Housing_Is_Tied_to_Childrens_Emotional_and_Behavioral_Problems.pdf.
2. Ibid.
3. Kathleen Ziol-Guest and Ariel Kalil, “Frequent Moves in Childhood Can Affect Later Earnings, Work, and Education.” How Housing Matters series. (Chicago: MacArthur Foundation, 2015). <https://howhousingmatters.org/wp-content/uploads/2014/09/How-Housing-Matters-Policy-Research-Brief-Frequent-Moves-in-Childhood-Can-Affect-Later-Earnings-Work-and-Education.pdf>. Coley et al. (ibid) also find a negative impact on children of moving frequently.
4. Rebekah Levine Coley and Melissa Kull, “Is Moving During Childhood Harmful?” How Housing Matters series. (Chicago: MacArthur Foundation, 2016). https://www.macfound.org/media/files/HHM_Brief_-_Is_Moving_During_Childhood_Harmful_2.pdf
5. Kathleen Ziol-Guest and Ariel Kalil, “Frequent Moves in Childhood Can Affect Later Earnings, Work, and Education.” How Housing Matters series. (Chicago: MacArthur Foundation, 2015). <https://howhousingmatters.org/wp-content/uploads/2014/09/How-Housing-Matters-Policy-Research-Brief-Frequent-Moves-in-Childhood-Can-Affect-Later-Earnings-Work-and-Education.pdf>.
6. Rebekah Levine Coley and Melissa Kull, “Is Moving During Childhood Harmful?” How Housing Matters series. (Chicago: MacArthur Foundation, 2016). https://www.macfound.org/media/files/HHM_Brief_-_Is_Moving_During_Childhood_Harmful_2.pdf
7. Kathleen Ziol-Guest and Ariel Kalil, “Frequent Moves in Childhood Can Affect Later Earnings, Work, and Education.” How Housing Matters series. (Chicago: MacArthur Foundation, 2015). <https://howhousingmatters.org/wp-content/uploads/2014/09/How-Housing-Matters-Policy-Research-Brief-Frequent-Moves-in-Childhood-Can-Affect-Later-Earnings-Work-and-Education.pdf>.
8. Ibid. Coley and Kull also find more detrimental effects of moving during these years. Moves in elementary school, on the other hand, affected both cognitive and social-emotional functioning in fifth grade. Moves in middle school undermined eighth grade cognitive skills. See “Is Moving During Childhood Harmful?” https://www.macfound.org/media/files/HHM_Brief_-_Is_Moving_During_Childhood_Harmful_2.pdf.
9. Sandra J. Newman and C. Scott Holupka, “Affordable Housing Is Associated with Greater Spending on Child Enrichment and Stronger Cognitive Development.” How Housing Matters series. (Chicago: MacArthur Foundation, 2015). https://www.macfound.org/media/files/HHM_-_Affordable_Housing_-_Stronger_Cognitive_Development.pdf
10. Jung Min Park, Angela Fertig, and Paul Allison, “Homelessness Is Important But Not a Determining Factor in Children’s Healthy Development.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Homelessness_and_Child_Development.pdf.
11. Keren Mertens Horn, Ingrid Gould Ellen, and Amy Ellen Schwartz, “Housing Choice Vouchers Are Not Reaching Higher-Performing Schools.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Housing_Choice_Voucher_Holders_Reaching_Higher-Performing_Schools.pdf.
12. Ingrid Gould Ellen, Amy Schwartz, and Keren Mertens Horn, “Housing Assistance Programs Provide Limited Access to Higher-Performing Schools.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Housing_Assistance_Programs_Higher-Performing_Schools.pdf.
13. Heather L. Schwartz, Liisa Ecola, Kristin J. Leuschner, and Aaron Kofner, “Inclusionary Zoning Can Bring Poor Families Closer to Good Schools.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Inclusionary_Zoning_Can_Bring_Poor_Families_Closer_to_Good_Schools.pdf.
14. Rebekah L. Coley, Alicia Doyle Lynch, and Melissa Kull, “The Effects of Housing and Neighborhood Chaos on Children.” How Housing Matters series. (Chicago: MacArthur Foundation, 2016). https://www.macfound.org/media/files/HHM_Brief_-_The_Effects_of_Housing_Neighborhood_Chaos_on_Children.pdf. See also, George C. Galster, “How Neighborhoods Affect Health, Well-being, and Young People’s Futures.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Neighborhoods_Affect_Health_Well-being_Young_Peoples_Futures.pdf.
15. Earle C. Chambers Damaris Fuster, Shakira Suglia, and Emily Rosenbaum, “The Link Between Housing, Neighborhood, and Mental Health.” How Housing Matters series. (Chicago: MacArthur Foundation, 2016). https://www.macfound.org/media/files/HHM_Brief_-_Reverse_Mortgages.pdf.
16. Jens Ludwig, Greg Duncan, Lisa Gennetian, Lawrence Katz, Ronald Kessler, and Lisa Sanbonmatsu, “Moving to More Affluent Neighborhoods Improves Health and Happiness Over the Long Term among the Poor.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Moving_to_More_Affluent_Neighborhoods_Improves_Health_and_Happiness.pdf.
17. George C. Galster, “How Neighborhoods Affect Health, Well-being, and Young People’s Futures.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Neighborhoods_Affect_Health_Well-being_Young_Peoples_Futures.pdf.

18. Janet Currie and Reed Walker, “Does Living Along a Busy Highway Increase Premature Births?” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Does_Living_Along_a_Busy_Highway_Increase_Premature_Births.pdf.
19. Earle Chambers and Emily Rosenbaum, “Housing and Cardiovascular Disease Among Latinos.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Housing_and_Cardiovascular_Disease_among_Latinos.pdf.
20. Earle C. Chambers Damaris Fuster, Shakira Suglia, and Emily Rosenbaum, “The Link Between Housing, Neighborhood, and Mental Health.” How Housing Matters series. (Chicago: MacArthur Foundation, 2016). https://www.macfound.org/media/files/HHM_Brief_-_Reverse_Mortgages.pdf.
21. Jung Min Park, Angela Fertig, and Paul Allison, “Homelessness Is Important But Not a Determining Factor in Children’s Healthy Development.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Homelessness_and_Child_Development.pdf.
22. Ana Poblacion et al., “Housing as a Health Care Investment” (Washington, DC: National Housing Conference, March 31, 2016), <https://www.nhc.org/publication/housing-as-a-health-care-investment/>
23. See, e.g., the efforts supported by the Strong, Prosperous, and Resilient Cities Competition, <http://www.sparcchub.org/>
24. George C. Galster, “How Neighborhoods Affect Health, Well-being, and Young People’s Futures.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Neighborhoods_Affect_Health_Well-being_Young_Peoples_Futures.pdf.
25. Vouchers allow families to move to different neighborhoods while keeping housing affordable. See Deven Carlson, Robert Haveman, Tom Kaplan, and Barbara Wolfe, “With Time, Housing Choice Vouchers Contribute to Slightly Better Work Prospects for Disadvantaged Families.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_Brief_-_Housing_Choice_Vouchers_v2.pdf.
26. Jens Ludwig, Greg Duncan, Lisa Gennetian, Lawrence Katz, Ronald Kessler, and Lisa Sanbonmatsu, “Moving to More Affluent Neighborhoods Improves Health and Happiness Over the Long Term among the Poor.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Moving_to_More_Affluent_Neighborhoods_Improves_Health_and_Happiness.pdf.
27. Henry Pollakowski, “Living in Public Housing Leads to Better Economic Outcomes as Adults.” How Housing Matters series. (Chicago: MacArthur Foundation, 2017).
28. Kathleen Ziol-Guest and Ariel Kalil, “Frequent Moves in Childhood Can Affect Later Earnings, Work, and Education.” How Housing Matters series. (Chicago: MacArthur Foundation, 2015). <https://howhousingmatters.org/wp-content/uploads/2014/09/How-Housing-Matters-Policy-Research-Brief-Frequent-Moves-in-Childhood-Can-Affect-Later-Earnings-Work-and-Education.pdf>.
29. Matthew Desmond, “Poor Black Women Are Evicted at Alarming Rates, Setting Off a Chain of Hardship.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Poor_Black_Women_Are_Evicted_at_Alarming_Rates.pdf. See also Kathleen Ziol-Guest and Ariel Kalil, “Frequent Moves in Childhood Can Affect Later Earnings, Work, and Education.” How Housing Matters series. (Chicago: MacArthur Foundation, 2015) <https://howhousingmatters.org/wp-content/uploads/2014/09/How-Housing-Matters-Policy-Research-Brief-Frequent-Moves-in-Childhood-Can-Affect-Later-Earnings-Work-and-Education.pdf>; and Rebekah Levine Coley, Tama Leventhal, Alicia Doyle Lynch, and Melissa Kull, “Poor Housing Is Tied to Children’s Emotional and Behavioral Problems.” How Housing Matters series. (Chicago: MacArthur Foundation, 2016). https://www.macfound.org/media/files/HHM_-_Poor_Quality_Housing_Is_Tied_to_Childrens_Emotional_and_Behavioral_Problems.pdf.
30. Keren Mertens Horn, Ingrid Gould Ellen, and Amy Ellen Schwartz, “Housing Choice Vouchers Are Not Reaching Higher-Performing Schools.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Housing_Choice_Voucher_Holders_Reaching_Higher-Performing_Schools.pdf.
31. Heather L. Schwartz, Liisa Ecola, Kristin J. Leuschner, and Aaron Kofner, “Inclusionary Zoning Can Bring Poor Families Closer to Good Schools.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_-_Inclusionary_Zoning_Can_Bring_Poor_Families_Closer_to_Good_Schools.pdf.
32. Stephanie Moulton, Donald Haurin, and Wei Shi, “Reverse Mortgages: Reducing Financial Risk While Preserving Access.” How Housing Matters series. (Chicago: MacArthur Foundation, 2014). https://www.macfound.org/media/files/HHM_Reverse_Mortgages_-_Reducing_Financial_Risk_While_Preserving_Access.pdf.

ABOUT THE HOW HOUSING MATTERS TO FAMILIES AND COMMUNITIES RESEARCH INITIATIVE

This brief summarizes research funded by the John D. and Catherine T. MacArthur Foundation as part of its How Housing Matters to Families and Communities Research Initiative. The initiative seeks to explore whether, and if so how, having a decent, stable, affordable home leads to strong families and vibrant communities. By illuminating the ways in which housing matters and highlighting innovative practices in the field, the Foundation hopes to encourage collaboration among leaders and policymakers in housing, education, health, and economic development to help families lead healthy, successful lives. The views expressed herein are not necessarily those of the MacArthur Foundation.

MacArthur Foundation

MacArthur supports creative people, effective institutions, and influential networks building a more just, verdant, and peaceful world. MacArthur is placing a few big bets that truly significant progress is possible on some of the world's most pressing social challenges, including over-incarceration, global climate change, nuclear risk, and significantly increasing financial capital for the social sector. In addition to the MacArthur Fellows Program, the Foundation continues its historic commitments to the role of journalism in a responsible and responsive democracy, as well as to the strength and vitality of our headquarters city, Chicago. More information is available at www.macfound.org.

John D. and Catherine T. MacArthur Foundation
140 South Dearborn St., Suite 1200
Chicago, Illinois 60603-5285
Telephone: (312) 726-8000

 www.macfound.org

 twitter.com/macfound

 youtube.com/macfound

 facebook.com/macarthurfdn

 linkedin.com/company/macarthur-foundation