



## Housing Characteristics and Policies and Young Children:

The Developmental and Economic Consequences of a Range of Housing-Related Issues on Children Prenatal-5, and Prospects for Later Life Outcomes

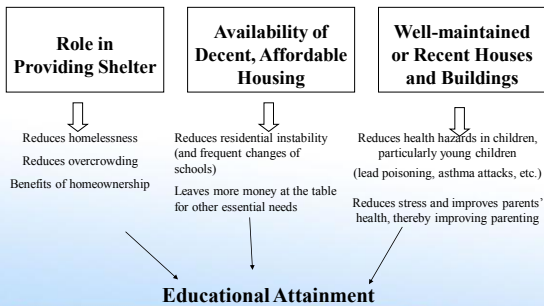
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## Housing: More Than Just a Place to Live

- Housing provides shelter, but it is much more, especially for young children.
- As a key factor in children's early environment, housing – inadequate, unsafe, unstable – has impacts on their:
  - Perceptions of security (neighborhood, house, mobility)
  - Health (asthma triggers, lead, heat and cooling, cockroaches)
  - Sleep and nutrition (overcrowding, lack of money for food)
  - Physical safety (overcrowding, windows, doors, etc.)
  - Cognitive development (space to learn and explore, noise, etc.)
- Hard to quantify long-term economic impacts, but clear links between housing characteristics and policy and teen and adult outcomes



## Role of Affordable Housing and Housing Characteristics



## Educational Attainment

### Role of Neighborhoods

- Providing a safe and stable environment, free of crime, violence and drugs
- Availability of good schools, along with after-school programs
- Other important amenities and community resources such as parks, playgrounds, libraries, day care and medical centers, regular cleaning
- Adults as role models that children can look up to
- School and classroom peer effects, via academically-oriented peers



## Housing: Overcrowding

- Affects one in ten children, two in ten poor children
- Makes it hard to find space to read, write, think, focus
- Makes it harder to sleep well, eat regularly/healthily
- Linked to a range of negative developmental and educational outcomes:
  - Symptoms of psychological problems
  - Lower reading skills
  - Behavioral adjustment problems at school
  - Feelings of helplessness
  - Dropping out in high school



## Housing: Health Risks and Physical Safety

- Young children especially susceptible to health hazards because their bodies are developing.
- Housing for Poor/at-Risk Children Linked to Health Risks:
  - Higher rates of asthma, higher levels of asthma triggers: mold and mildew, roaches, mice, dust, etc.
  - More likely to live in older or public housing, where exposure to lead leads to lower IQs, impaired growth and development, behavior problems
- Housing for Poor/at-Risk Children Linked to Physical Risks:
  - Overcrowding makes it harder to keep track of infants, toddlers
  - Windows may not open/close properly, falls
  - Poor heating, cooling, ventilation
  - Lack of sufficient maintenance in general



## Housing: Residential Instability

- All people need stability. Young children are particularly harmed when their daily lives and routines are disrupted.
- Only 10% of middle-class children, but 30% of the poorest children, had attended at least 3 different schools by 3<sup>rd</sup> grade.
- Excess mobility/instability hurts young children in many ways:
  - Difficulty establishing the early bonds – friends, parks, etc. – that make small children feel secure, develop healthy social habits
  - Linked to declines in academic performance, including increased grade retention and lower rates of graduation.
  - Effects magnified with cumulative moves and when school and residential mobility are combined.
- In current tight housing market, excess mobility can slide into homelessness, which exacerbates the above issues greatly.



## Homelessness and its Effects

- Rising housing costs and chronic poverty lead to high numbers of homeless children; almost one in four of all sheltered homeless persons is 17 or younger.
- Homelessness leads to problems with transport, school records, and lack of basic clothes, and supplies.
- It is linked to a range of bad child outcomes:
  - Extreme stress and symptoms of anxiety and depression;
  - Behavior problems
  - Lower scores on achievement tests, more grade repetition
  - Lower expectations for secondary educational attainment



## Housing: Neighborhood Effects

- Literature links neighborhood characteristics to child well-being, development, and adult outcomes.
- In 2000, over 20% of children lived in high-poverty neighborhoods (20% or more poor).
  - Adolescents in such neighborhoods more likely to become drug users, teen parents, juveniles or criminals.
  - More socioeconomically mixed neighborhoods offer high quality schools, more role models, reduced crime rates etc.
  - Mixed neighborhoods also have other amenities – better parks, libraries, after-school activities, and community ties.
- Peer effects especially strong for at-risk children, both in the neighborhood and in the classroom.
  - Urban segregation increasing, poor children more isolated.



## Housing Affordability and Stability: Benefits

- Conversely, policies that support affordable housing can:
  - Reduce need for multiple parental jobs, more time with children and energy to devote to education and health
  - Reduce parental stress, and thus relationship with children
  - Reduce trade-offs with food, heating, health care, etc.
  - Stabilize housing situation, reduce number/severity of moves
  - Increase children's health by reducing exposure to toxins etc.
- In 2002, 61% of all children lived in a home owned by their parents, but only 36% of low-income children did.
  - Home ownership positively correlated with school attainment, behavioral health, teen pregnancy, and psychological well-being.
  - Benefits of home ownership seem stronger for at-risk children.
  - Home ownership for poor families requires policy changes.



## Overcoming the obstacles: Promising Housing Policies

- Housing Affordability and Safety
  - Enforce fair housing laws, penalize unfair treatment of poor, minority families in renting and buying
  - Facilitate transition of rental properties from owners that neglect to those who maintain and manage well
  - Encourage mixed-use housing neighborhoods, local policies
  - Engage in effective and efficient lead abatement practices
- Home ownership
  - Enact and enforce laws to prevent exploitative loans, practices
  - Provide supports for families working to save and own
- Income supports for poor and working families – this will help more families rent, stabilize, and own

