



# OPPORTUNITY STARTS AT HOME

## EDUCATION ADVOCATES ARE HOUSING ADVOCATES

### The Inextricable Link Between Housing, Education and Racial Equity

The United States is facing a housing affordability crisis; at present, a renting household needs an annual income of \$45,960 to afford a modest two-bedroom rental unit in a typical community in the United States, an amount far above the wages of many working families and those with fixed incomes. Excessive rent burdens, and the ultimate consequences of these burdens, such as financial hardship, eviction, and even homelessness are daily realities for more than ten million households across the country.

The Opportunity Starts at Home campaign is a dynamic coalition of organizations seeking to build a movement with stakeholders from many sectors to generate widespread support for federal policies that correct long-standing racial inequities and economic injustices by ensuring quality housing for people with low incomes. The Campaign's ultimate goal is to ensure that people with the lowest incomes can afford a good home, thereby adding to their quality of life through better health, greater educational attainment, and stronger earnings. To achieve this ambitious goal, three policy strategies are essential:

### **1. Expand rental assistance for every income eligible household.**

- Expanding the Housing Choice Voucher program to become an entitlement program, wherein every individual who qualifies for the program receives a voucher. Currently, only one in four eligible individuals receives rental assistance under the program.
- Establishing a Mobility Voucher Program that supports the moves of families with young children into low poverty neighborhoods. Research suggests that children under the age of 13 benefit most from such moves, with improvements in educational attainment and future earnings.
- Establishing a Federal Renter's Tax Credit that would reduce rents in certain designated housing developments to levels that individuals with the lowest incomes can afford. This would reduce rent burdens and allow households to spend additional money on necessities such as healthy food and medical care.

### **2. Expand the stock of housing affordable to vulnerable low-income households;**

- Providing \$40 billion annually for the National Housing Trust Fund (HTF), which is designed to build, preserve, and rehabilitate housing for people with the lowest incomes.
- Adjusting the structure of the Low-Income Housing Tax Credit program to incentivize development in low-poverty rather than high-poverty neighborhoods and accessibility for the lowest income households. At present, too many LIHTC projects have been built in high poverty neighborhoods and ultimately house individuals with incomes above the poverty line.
- Making substantive repairs to public housing that have been put off for decades. Across the country, a failure to address a backlog of needed repairs has resulted in widespread substandard conditions in public housing units. Federal investment is needed to make these units safe and livable for their residents.

### **3. Stabilize households by providing emergency assistance to avert instability and homelessness.**

- Establishing a federal Emergency Assistance Fund that would provide short term cash assistance and support services to families experiencing financial shocks that hinder their ability to pay their rent and stay housed. Too often, short term shocks have long term consequences which could be avoided if timely cash assistance was easily accessible.

One of the most important mechanisms through which housing impacts quality of life is through educational attainment. Safe, affordable, quality housing provides a foundation from which children can engage fully in schooling and set themselves up for success in the future. The goal of this issue brief is to examine the intersection of education and housing, explore how the housing policies promoted by the campaign might improve educational outcomes, and how these outcomes contribute to a more just and equitable society.

There are three primary channels through which housing influences educational attainment. Each one is important in its own right, but a just and equitable society will require addressing all three.

- **Housing Security and Student Achievement.** Safe, high quality, affordable housing is a critical foundation from which students can engage fully in school--with demonstrable effects on a variety of important educational outcomes.
- **Housing Mobility, School Access, and Integration.** Every family has the right to find a neighborhood that works for them, including access to schools that best fit their needs. Such autonomy is especially important in the context of historical disinvestment and segregation.
- **Housing Security and Mobility and Postsecondary Access and Success.** Postsecondary credentials are quickly becoming a non-negotiable credential for entry into the 21st century workforce. Housing instability and affordability issues for young adults with low incomes are critical factors in ensuring equitable access to these credentials.

## **I. Housing Security and Student Achievement**

Housing instability has substantial negative effects on school performance through both direct and indirect mechanisms. Children who move frequently, especially as the result of involuntary moves such as eviction, miss school more frequently, change schools more often, and are more likely to struggle academically than children with access to stable housing. Short term housing shocks, which may or may not result in homelessness, also undermine academic performance. Furthermore, housing instability also affects other aspects of children's lives, including their physical and mental health, diet and nutrition, and exposure to trauma. These consequences--beyond the immediate harm they cause--also negatively impact academic performance. Thus, policies that ensure stable access to affordable, quality housing also promote healthy development and lead to better educational outcomes.

### **RACIAL EQUITY ANALYSIS:**

Low-income neighborhoods with predominantly Black and brown populations routinely face a lack of access to quality housing and schools. This lack of access is the result of decades of inequitable policies and systematic disinvestment in both the public and private sectors. Government policies enabled white families to accumulate substantial wealth by creating pathways to homeownership, while barring those same opportunities from Black families. As a result, predominantly white communities were able to leverage this wealth into greater school funding through local property taxes, thereby contributing to stark disparities in school quality along racial lines. One of the consequences of this particular cycle of inequity--and other related effects of structural racism--has been the consistent



undermining of academic achievement in Black and brown communities, with hugely damaging consequences that will extend into the future. By improving housing quality and affordability in these neighborhoods, policymakers can thus disrupt substantial opportunity gaps in education.

## EMPIRICAL EVIDENCE:

**Frequent moves harm young children's development.** The first five years of life are a critical stage in child development, especially for the development of noncognitive capacities such as executive functioning. Research suggests that repeated moves during the first five years of life are linked to higher levels of attention problems and behavioral difficulties for children in low income families specifically (Ziol-Guest & McKenna, 2013). For older children, research suggests that repeated moves throughout childhood are associated with mental health and developmental issues including depression and risk taking behavior (Anderson et al, 2014).

**Housing insecurity is associated with absences, transfers, retention and drop-out.** The developmental issues described above also have observable impacts on academic outcomes. There is a strong research base linking housing challenges with reduced educational attainment. Children who experience housing instability and homelessness are absent more frequently, more likely to transfer schools, have lower test scores, and have higher dropout rates than children with stable housing. (Galvez & Luna, 2014).

## CROSS-SECTOR IMPACTS:

Beyond the direct effects of housing instability on developmental and academic outcomes, there are a variety of indirect pathways from housing to other domains that also impact educational outcomes. Specifically, housing instability influences the domains of physical health, mental health, hunger, and domestic violence, which also affect children's educational outcomes.

**Physical Health:** Housing instability and substandard housing conditions are linked to physical health issues in children. Financial pressures and frequent moves are linked to outcomes including lower probability of being in good health, hospitalizations, developmental delays, and being underweight (Sandel et al 2018, Cutts et al 2015). These resulting negative physical health outcomes are associated with lower educational attainment (Joe et al, 2009). Substandard housing conditions, such as exposure to environmental toxins, hazards, and crowding are also linked to poor physical health, leading to lower academic outcomes and social emotional problems (Leventhal & Newman, 2010).

**Mental Health:** Having access to a stable, affordable home reduces a major stressor for parents; parents who face financial housing pressures have higher rates of mental illness and other related outcomes such as insufficient sleep (Stahre et al, 2015). These issues with adult mental health have been shown to impact child development, including both cognitive and social emotional development (Mensah & Kiernan, 2010). Furthermore, when children experience mental distress, their attendance and academic performance declines (DeSocio & Hootman, 2004).

**Hunger:** A common consequence of high rent burdens and housing instability is having difficulty purchasing food (Joint Center for Housing Studies, 2017). Beyond the physical impacts of these decisions, when children lack access to sufficient and healthy food, there are follow-on impacts in the classroom. Malnourishment and hunger are associated with both cognitive and behavioral issues (Fanjiang & Kleinman, 2007). Furthermore, hunger and food insecurity have also been linked with lower attendance, higher rates of discipline incidents, and higher dropout rates (Shepard et al, 2011).

## OSAH'S FEDERAL POLICY AGENDA SOLUTIONS:

**Establish a Housing Stabilization Fund for those at risk of eviction** - Forced moves such as evictions have a very negative impact on educational outcomes (not to mention other significant consequences). While some evictions are the result of long term economic pressures, many are the result of short term financial shocks such as an unexpected car repair or an emergency medical procedure. Temporary cash assistance and counseling would allow many of these families to stay in their homes. This stability would allow greater continuity in the short term (daily attendance) and the long term (fewer transfers between schools), which ensure a stable learning environment and improved academic performance.

**Repair existing Public Housing in low-income neighborhoods** - Many children living in public housing in the United States--despite benefiting from lower rent burdens--go home everyday to substandard living conditions because of a decades-long backlog of needed repairs. Improving the current stock of public housing by removing environmental toxins, fixing crumbling infrastructure, and improving safety features would ensure students in public housing have the strong foundation at home to reach their full potential.

**Make a \$40 Billion Annual Investment in the National Housing Trust Fund** - At present, too many housing units supposedly designated as 'affordable' are out of reach for households with the lowest incomes. Nearly 10% of households in the United States make less than \$15,000 annually, a far cry from the median income thresholds that technically classify households as low income. By increasing federal investments in new affordable housing and ensuring new units' accessibility to the lowest income households, all students can pursue schooling from safe and affordable homes. It is not close to a 'level playing field' for these students, who face innumerable other structural challenges, but it is a start.

## II. Residential Mobility, School Access, and Integration

Low-income families are often systematically excluded from neighborhoods that best suit their needs, through a variety of explicit and implicit barriers. Policies that increase options for residential mobility allows families greater agency in choosing the right neighborhood across a number of important dimensions. This enhanced agency has substantial educational benefits, especially for younger children.

Furthermore, increasing residential mobility also furthers integration efforts, which have been undermined by many of the same exclusive policies and practices. Residential integration has the added benefit of generating school integration, which has well-documented educational benefits. Indeed,



economically diverse schools are 22 times more likely to be high performing than high-poverty schools.

It is important to note, however, that moving to a new neighborhood is not a solution for all families. Policymakers must also correct decades of historical wrongs and ensure that comprehensive revitalization plans are in place for all neighborhoods that have endured decades of intentional disinvestment. All neighborhoods should be neighborhoods of opportunity.

### RACIAL EQUITY ANALYSIS:

Residential mobility for many racial/ethnic groups in the United States has been artificially limited by discriminatory policies and practices such as redlining and restrictive covenants. Systematic barriers have prevented Black residential mobility in particular. Policies can promote residential mobility by directly creating affordable housing in these neighborhoods or by reducing burdensome financial and logistical barriers to private market entry.

Policies that enable residential mobility also promote substantive integration in previously racially and socioeconomically homogeneous neighborhoods. Socioeconomic and racial integration has demonstrated positive impacts on educational outcomes, by ensuring equal access to important resources, both material and otherwise. Again, the removal of these barriers should not come at the expense of investment in neighborhoods that have faced disinvestment, which will be discussed in the next section (Issue 2).

### EMPIRICAL EVIDENCE:

**Residential mobility improves school quality.** By enabling families to move to the low poverty neighborhoods of their choosing, voucher programs have been shown to increase school quality. A study analyzing a voucher program designed to promote moves to low poverty neighborhoods found participants lived in lower poverty, more integrated neighborhoods with higher quality schools seven years after the vouchers were issued (Deluca et al, 2016). Families' experiences in the voucher

program also raised their expectations for school quality, an outcome with lasting benefits into the future (Darrah & Deluca, 2014).

**Residential mobility enhances children’s long run outcomes.** The effects of higher school quality and other benefits of promoting residential mobility and family autonomy show up in the long term data as well. For example, a federal voucher program in the 1990s known as “Moving to Opportunity” offered eligible families vouchers that were only redeemable in low poverty neighborhoods. Subsequent analysis has revealed that such vouchers dramatically improved outcomes for children who were under the age of 13. Specifically, college attendance rates and lifetime earnings rose substantially (Chetty, 2015). These findings have been replicated in other analyses of voucher programs targeting families with children (Chyn, 2014).

**Access to better funded schools improve outcomes for Black students.** Decades of disinvestment from majority Black neighborhoods and schools have resulted in housing instability and poor educational outcomes within these communities. Studies show that policies promoting integration can remedy some of the consequences of these racial injustices. In a national analysis of school desegregation programs from the 1970s and 1980s, economist Rucker Johnson found substantial benefits for Black students, including higher college quality and adult earnings, lower rates of incarceration, and better health (Johnson, 2015). There were no significant effects--either positive or negative--for white students, indicating the potential for a positive sum policy outcome for integrated neighborhoods and schools.

## CROSS SECTOR IMPACTS:

**Mental Health:** Children benefit when adults are mentally healthy and able to provide safe environments for development. Research suggests that parents who receive housing assistance have better psychological health than those who are eligible but have not received assistance (Fenelon et al, 2017). Adults who move into low poverty neighborhoods also have higher rates of well being and life satisfaction (Ludwig et al, 2009). Improved parental mental health has been shown to positively impact their children’s academic performance, including literacy, math, and social-emotional development (Mensah & Kiernan, 2010).

**Hunger.** Families with low incomes are often at higher risk of poor nutrition and obesity due to lack of access to healthy and affordable foods in high poverty neighborhoods, among other risk factors (Hartline-Grafton, 2015). Poor diet quality and malnourishment have been linked to lower cognitive function and school performance (Fanjiang & Kleinman, 2007) as well as lower scores on single assessments (Florence, Asbridge, & Veugelers, 2008).

**Environment:** An often overlooked consequence of limiting residential mobility is higher transportation-related pollution. If families cannot live in neighborhoods that have resources (like schools) they prefer, they will often live elsewhere and make repeated trips. This is often what occurs when school choice enables options beyond neighborhood schools. Such systems have been shown to increase travel distance, greenhouse gas emissions and exposure to pollution (Wilson et al, 2007). Research suggests that increased levels of emissions and exposure to pollution increase absences (Currie et al, 2009) and lower cognitive performance (Sunyer et al, 2015).

## OSAH’S FEDERAL POLICY AGENDA SOLUTIONS:

**Expand the Housing Choice Voucher Program, including ‘Mobility Vouchers’ for families with young children** - Expanding the housing choice voucher program to all eligible households dramatically increases residential mobility by allowing all families with low incomes to afford rental units in low

poverty neighborhoods. In particular, the ‘mobility vouchers’ for families with children younger than 6 which the campaign has advocated for and were introduced recently in a bipartisan bill in Congress, would prioritize the mobility of families whose children would most benefit from such moves.

**Ensure new Housing Trust Fund construction affirmatively furthers fair housing** - New HTF construction built in any location will increase the number of available units for households with low incomes. By ensuring these investments are not solely located in high poverty neighborhoods, but instead are sited in ways that affirmatively further integration and increase access to low poverty neighborhoods, more households will have access to low poverty areas if they choose to pursue housing there.

**Adjust LIHTC incentives to ensure coverage of the lowest income individuals and families.** Currently, Low Income Tax Credits are primarily used in projects that provide affordable housing but fail to serve the households with the lowest incomes. By adjusting the structure of these credits to ensure the availability of certain units for the lowest income renters, new LIHTC projects can play a role in extending the right of residential mobility to all individuals who deserve equal access to their preferred neighborhoods and schools.

### III. Housing and Postsecondary Access and Success

Earning a postsecondary credential is increasingly important in the American workforce. Many low-income students are interested in and capable of earning such a credential. Unfortunately, students’ housing instability often undermines these plans, through no fault of their own. Many students in trade schools, associate’s degree, and bachelors’ degree programs struggle with long commutes, outsized rent burdens, and periods of homelessness.

Increasing access to stable, affordable housing--especially in areas close to preferred school and work options--would enable young adults to persist in and complete their schooling. Furthermore, the presence of these housing supports during a crucial transitional period have long term effects due to enhanced professional trajectories.

#### RACIAL EQUITY ANALYSIS:

There are stark racial disparities in college access and completion. 55% of White adults have a college degree, compared to only 35% of Black and 28% of hispanic adults. Furthermore, students of color are disproportionately concentrated at under-resourced postsecondary institutions. Unequal access to stable and convenient housing is a contributor to these college access and completion gaps by making it more difficult to enroll in the right school and less likely to persist



because of non-academic stressors, yet another effect of historical and current disinvestment in their communities. The result is that capable students of color are deprived access to important credentials for upward mobility, another consequence and cause of structural barriers in the present and future.

## EMPIRICAL EVIDENCE:

**Young adults are particularly susceptible to housing challenges.** Because they have not completed schooling and have yet to start their professional careers, students pursuing postsecondary credentials are particularly vulnerable to housing challenges (Broton & Goldrick-Rab, 2013). In particular, young adults are often held back from housing security by lack of rental history, a lack of savings for a security deposit, and landlords who believe they may be ‘risky’ tenants (Dworsky et al. 2012, Wilder Research 2008). These findings are particularly significant because they occur at a time--their pursuit of a highly valuable credential--when security is most crucial.

**Housing undermines postsecondary educational opportunities.** Just like for younger students, stable housing ensures young adults arrive at postsecondary institutions ready to learn, without the added stressors associated with housing insecurity or homelessness, and is related to positive social and economic outcomes, including education (MacArthur Foundation 2012 via Broton & Goldrick-Rab, 2013). During young adulthood, housing provides an important foundation for the ability to pursue post-secondary opportunities that allow for self-sufficiency (Dworsky et al. 2012).

## CROSS SECTOR IMPACTS:

**Mental Health:** Housing insecurity can be a major source of stress for students who may be at risk of drop out. Research indicates that students who experience financial stress report lower levels of well being and more difficulty staying enrolled in school (Robb, 2017). Mental health issues--of any origin--have also been linked with lower GPAs (Eisenberg et al, 2009).

**Hunger:** Many college students facing housing insecurity are also facing food insecurity. For young adults living on their own with low income, money spent on housing is money that cannot be spent on food. Food insecurity has been linked with higher rates of depression symptoms in college students (Payne-Sturges et al, 2018). Poor mental health also mediates the established connection between food security and academic performance in college (Martinez et al, 2020). Food insecure students were overrepresented in the bottom of the GPA distribution and overrepresented at the top (Weaver et al, 2020).

**Economic Productivity:** The location of postsecondary training is important for future professional opportunities. To have the best start to their career, young adults should be able to move with the postsecondary institutions and aligned careers that best suit their needs. Access to affordable housing has been estimated to cost the economy substantial growth in GDP based on barriers to efficient job creation (NLIHC, A Place to Call Home).

## OSAH’S FEDERAL POLICY AGENDA SOLUTIONS:

**Establish an Emergency Assistance Fund (EAF) to prevent evictions** - Young adults who are pursuing postsecondary credentials are highly susceptible to short term financial shocks because they are often junior employees working in low wage positions. An Emergency Assistance Fund would prevent such shocks--getting laid off, receiving an emergency medical bill, an unexpected car repair--from undermining students’ achievement at a critical time in their academic/professional lives, dramatically improving their future prospects.

**Expanding the Housing Choice Voucher Program-** Expanding housing vouchers to all eligible adults, including young adults living on their own for the first time, would allow eligible students to find stable housing close to their preferred schooling sites. This enhanced mobility would prevent the long commutes that often undermine students' academic success and allow them to fully engage in their postsecondary institution.

**Ensure new Housing Trust Fund Development affirmatively furthers fair housing** - Building more affordable housing in highly economically productive centers near high quality postsecondary institutions may allow students to find affordable housing that best suits their academic and professional goals. An ample supply of affordable housing should be available everywhere--especially the places that most benefit the future residents of these units.

## V. Promising Federal Legislation and Policymaking

In the last year, more and more lawmakers have taken initial steps to address issues of affordable housing and housing instability. While there is a long way to go to pass and implement the policy agenda that will actually address the scope of the problem, these are promising early steps:

**The CARES Act and American Rescue Act** contained critical short-term provisions related to housing affordability and rental assistance.

- \$4 billion in the CARES Act to fund services and housing for people experiencing homelessness.
- \$5 billion for Emergency Housing Vouchers that ensure that up to 70,000 households can obtain and afford a permanent place to live - ending their homelessness.
- Establishing Emergency Rental Assistance and other prevention funds that will help ensure that a new generation of homelessness does not emerge from this pandemic

**The Housing Choice Vouchers Mobility Demonstration Program.** HUD pilot program established in 2021 with \$45.7 million in total funding. Public housing authorities will provide over 10,000 families with children better access to low-poverty neighborhoods with high-performing schools and other strong community resources. Participating regions represent diverse housing markets, population sizes, local laws regarding source-of-income nondiscrimination, and experiences implementing housing mobility programs.

Just Reintroduced: **The Family Stability and Opportunity Voucher Act** (June 2021). Creates an additional 500,000 housing vouchers for low-income families with young children. The new vouchers would be phased in over five years at 100,000 per year. It also provides voucher recipients with a customized approach to mobility-related services including access to counseling, case management services, and landlord outreach.

Just Reintroduced: **The Eviction Crisis Act** (June 2021). The ECA is designed to address the eviction crisis--that existed well before COVID-19--by improving data systems around evictions and expanding proven rental assistance programs. The bill contains several promising provisions including the creation of an Emergency Assistance Fund -- funded at \$3 billion annually -- to test, evaluate, and expand proven interventions to help low-income households facing housing instability due to an unexpected economic shock.

## VI. Local Innovations and Best Practices

These local governments and non-profit organizations have implemented programs--often using federal dollars--aimed at addressing the issues described in this brief, often with promising results.

**Cambridge Affordable Housing Trust** - With financial support from the Trust, the City's non-profit housing organizations and the Cambridge Housing Authority create new affordable homeownership and rental housing that is protected through long-term deed restrictions. This housing is created through a variety of mechanisms, including acquisition of existing multi-family buildings, such as formerly rent-controlled properties; new construction; acquisition of individual condominium units; and the conversion of non-residential structures to housing.

**Seattle CMTO Program** - King County Housing Authority and Seattle Housing Authority partnered to make available a bundle of services targeted to support families receiving the offer of Housing Choice Voucher Program assistance for the first time. To help them move to high-opportunity areas, families were offered education about high-opportunity areas, rental application coaching, housing search assistance, financial supports, and landlord engagement strategies beyond what was typically provided by the two housing authorities. Housing mobility counseling and financial assistance dramatically improved rates of moving to 'high opportunity' neighborhoods, increasing renter satisfaction with their neighborhoods in the process.

**Baltimore Housing Mobility Program (BHMP)** - BHMP provides vouchers to eligible Baltimore City public housing residents, provides counseling services, and facilitates their moves to racially and economically diverse, resource-rich neighborhoods in the surrounding counties...Most children whose families moved with the assistance of the BHMP have had the opportunity to attend high-performing, low-poverty schools in suburban school districts. Children who move with the program at younger ages demonstrate statistically significant improvements in math and reading scores — gaining 6 and 10 percentile points respectively by middle school. It is important to underscore that these academic improvements are not due to any academic intervention but to a purely housing intervention.

**Tacoma Community College Housing Assistance Program** - In Washington State, the Tacoma Housing Authority has partnered with Tacoma Community College, the region's largest postsecondary institution, to launch an innovative housing assistance program for students. The program provides Housing Choice Vouchers, as well as comprehensive counseling, for full-time students who are homeless or at risk of homelessness.

**Family Scholar House** - Louisville Metro Housing Authority and Scholar House, a community organization, provide Housing Choice Vouchers and services such as childcare, academic advising, financial planning, and job preparation for participating families. The program is also supported by 13 area colleges and universities, eight employers with apprenticeship programs, area companies that provide job shadowing and mentorship, social service providers, faith-based organizations and communities, and elementary and secondary schools.