

Discussion Paper

The Impact of Affordable Housing on Communities and Households

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Executive Summary

Minnesota Housing finances and advances affordable housing opportunities for low and moderate income Minnesotans to enhance quality of life and foster strong communities.

Overview

Affordable housing organizations are concerned primarily with helping as many low and moderate income households as possible achieve decent, affordable housing. But housing units do not exist in a vacuum; they affect the neighborhoods they are located in, as well as the lives of their residents. The mission statement of Minnesota Housing (stated above) reiterates the connections between housing, community, and quality of life. This study explores the ways in which affordable housing impacts such community and quality of life factors.

Minnesota Housing and the affordable housing community can use this information in several ways. First, the information will be helpful in establishing affordable housing policies. For example, research has found that high concentrations of affordable housing can have a negative impact on crime rates, while smaller scale and dispersed projects do not. Second, the affordable housing community can use the information to promote affordable housing in communities that are skeptical about it. A primary concern is the effect that affordable housing will have on surrounding property values. However, research shows that properly designed and managed affordable housing can have a positive impact on surrounding property values.

The information in this report is based on an extensive literature review of seventy academic studies.

Impact on Property Values

According to recent research, affordable housing does not definitively have a positive or negative impact on nearby property values. Studies finding that affordable housing projects have negative, positive, or no impact on nearby property values are all common. The impact of a particular housing project depends on complex interactions between factors such as project scale, management type, and the characteristics of the neighborhood in which the project is located. While research has not identified universally-agreed upon criteria for what mix of characteristics produce the most consistently positive impacts, the following are the most common themes:

- Projects managed by non-profit organizations commonly have positive impacts on property values due to sustained, quality management of property
- Projects managed by for-profit organizations commonly have positive impacts on property values, but the benefits tend to be less sustained over time compared to non-profit projects

- Public housing projects typically have negative or mixed impacts on property values; research suggests that small, scattered-site projects perform best among public housing projects.
- The impact of project scale depends on neighborhood characteristics; large projects typically have the most benefits on property values in low-income neighborhoods, while the opposite is true in higher-income neighborhoods, where large projects typically have mixed impacts.

Impact on Neighborhood Crime

Research on the relationship between affordable housing and crime identifies project scale as the most important factor in determining the impact on neighborhood crime rates. Multiple studies find that smaller projects (typically less than 50 units) have no impact on neighborhood crime, but that larger projects may result in increased crime. This finding was common across multiple types of affordable housing, including non-profit rental housing, public housing, and supportive housing.

Impact on Education Outcomes

Housing has the potential to significantly influence education outcomes for residents and communities. Research identifies several pathways through which housing conditions influence education outcomes. In particular, high residential mobility and poor housing conditions (such as overcrowding and exposure to lead paint hazards) are associated with significant deficits in educational achievement. Residential mobility (frequency of moves) is a particularly important factor because it impacts education outcomes for both mobile *and* non-mobile students; research finds that teachers in schools with highly mobile student populations tend to focus less on new material and more on review, which results in achievement deficits for mobile and non-mobile students alike. Affordable housing may improve education outcomes by improving housing factors associated with negative education outcomes.

Impact on Health Outcomes

Affordable housing may improve health outcomes for its residents by reducing exposure to hazards in poor quality housing, improving neighborhood conditions, and reducing budgetary constraints that prevent spending on health insurance and nutrition. Research identifies numerous pathways through which poor housing conditions may lead to negative health outcomes, especially through exposure to hazards such as lead paint and risk factors for respiratory illness. Additionally, research finds that households with housing cost burdens frequently cut corners on spending on health care and nutrition.

Impact on Wealth, Earnings, and Public Service Dependence

Affordable housing may increase wealth accumulation among low-income families by providing opportunities for homeownership, which represents the largest source of wealth accumulation for most households. Additionally, affordable housing programs may increase earnings and decrease public service dependence among low-income households.

Chapter 1: Does Affordable Housing Impact Surrounding Property Values?

Overview

A common reason for neighborhood opposition to affordable housing development is the fear that property values will be negatively impacted. The prospect of new affordable housing raises concern over the potential for poorly maintained structures, increased crime, and negative changes to neighborhood characteristics (Himle Horner, 2009). These potential impacts need to be weighed against ways that affordable housing projects could positively impact surrounding property values, such as through the replacement or rehabilitation of vacant lots and dilapidated buildings. In addition, affordable housing can be very well managed and maintained.

The most recent research on this topic has typically found that the impact of affordable housing on property values varies based on the type of project and the characteristics of the neighborhood in which it is located. Affordable housing projects are frequently found to have positive impacts on neighborhood property values, but findings of negative impacts or no impact are also common. In most cases, the impacts on property value (whether positive or negative) tend to be slight to moderate and typically diminish over a few years. While there is a need for further research and validation of findings, recent studies have begun to identify how interactions between project type and neighborhood characteristics can often determine the likelihood of a project having a positive or negative impact.

This chapter summarizes recent research findings that identify the combinations of affordable housing project type, neighborhood characteristics, and other factors that most often have positive or negative impacts on property values.

Research Studies

The body of research examining the effect of subsidized housing on surrounding property values dates back several decades. Since that time, studies have become progressively more sophisticated, as have federal and local affordable housing programs. Whereas research once merely compared the value of properties based on distance from a public housing project, more recent studies develop complex models that take into account factors such as affordable housing program type, project scale, and neighborhood characteristics. Through statistical models and the use of geographic information systems (GIS), studies can now finely estimate the differential impact of many factors when evaluating the effect of an affordable housing project on property values. In order to determine the most common findings of recent research on this topic, sixteen studies from the last twenty years were reviewed. Studies were selected based on the strength of their research methodology and on recentness of publication.

Synthesis of Findings

Of the eighteen studies reviewed, nine found mixed impacts on property value depending on factors such as project scale, management type, and neighborhood characteristics. Two studies found generally positive impacts, two found generally negative impacts, and two found no evidence of any impact. In studies finding mixed impacts, the following factors were commonly identified as important in determining impact:

Management

Affordable rental projects with either nonprofit or for-profit management are commonly found to have positive impacts, although this is not true in all cases. Public housing often has negative or mixed property value impacts. Eleven of the studies reviewed considered the role of management in their analysis of property value impacts of affordable housing projects.

Four studies specifically examined the role of nonprofit-developed affordable housing, and two found positive impacts. Goetz et al. (1996) found that small and moderate size nonprofit affordable rental housing projects in Minneapolis consistently raised surrounding property values, although the size of the impact was typically small. Ellen and Voicu (2006) found generally positive impacts for nonprofit affordable housing in New York City. The size of the positive impact tended to vary with project scale, with small nonprofit projects often having a lesser impact than larger projects.

Two other studies found either mixed or negative impacts for nonprofit-developed affordable housing projects. These studies were based on suburban areas of the Las Vegas and San Francisco metro areas, suggesting that the impact of nonprofit affordable housing may differ based on location within a central city or a suburb. However, neither of these studies specifically measured the potential independent effect of urban versus suburban context. Similar to the studies finding positive impacts, the size of the impact tended to be small in both of these studies.

Four studies considered the effects of for-profit affordable housing projects on surrounding property values. Two found positive impacts, while one found no impact and one found negative impacts. Of these four studies, Ellen and Voicu (2006) had the most robust methodology. This study found consistent positive impacts for for-profit affordable projects in New York City. This was true for small, moderate, and large scale projects. An additional finding of this study was that the positive impacts of for-profit projects tend to be initially larger than the impacts of nonprofit projects, but also less sustained over time. While the initial impact of a for-profit project may be greater than that of a nonprofit-developed project, the positive property value impacts of nonprofit projects are more likely to last longer than a few years.

Public housing projects are typically found to have negative or mixed property values impacts. Large public housing projects are most commonly found to have negative impacts. Moderate and small scale public housing tends to have more mixed impacts. For example, a study of seven scattered-site, moderate scale public housing projects in Yonkers, New York found no generalized impact on neighborhood property values

(Briggs et al., 1999). The evidence suggests that smaller, dispersed public housing projects are the most likely to generate positive property value impacts to the greater neighborhood.

Scale

The effect of project scale on property value impacts depends on neighborhood context and other factors. Six studies examined the role of project scale in property value impacts, but no strong common themes emerge from these. There is some evidence to suggest that the effect of scale may be reversed in low-income and high-income neighborhoods, such that in high-income neighborhoods small projects are the most beneficial, while larger projects have positive impacts in low-income neighborhoods.

There is also evidence suggesting that the relationship between project scale and property value could be curvilinear, meaning that property value impacts increase with project scale up to a certain threshold, beyond which impacts become increasingly negative as scale increases. A study of Section 8 certificate housing in Baltimore County, Maryland found that nearby property values were positively impacted as long as there were fewer than six sites and eight units within 500 feet. When Section 8 units were found in concentrations above these amounts, the impacts were negative (Galster 1999).

Neighborhood Context

The impact of housing projects on surrounding property values may depend on neighborhood context. In a review of literature on the topic, Ahrentzen (2008) found that affordable housing is most likely to generate positive results when located in low-poverty neighborhoods in low concentrations (typically less than 50 units). In contrast, in high-poverty neighborhoods, larger scale housing projects generate the most positive impacts. Regardless of neighborhood context, affordable housing projects generate the most neighborhood property value benefits when replacing blighted conditions such as vacant lots or abandoned buildings.

Overall Themes

While the interaction of management, scale, and neighborhood context is clearly complex and at times contradictory, four themes emerged:

- Projects managed by non-profit organizations commonly have positive impacts on property values due to sustained, quality management of property
- Projects managed by for-profit organizations commonly have positive impacts on property values, but the benefits tend to be less sustained over time compared to non-profit projects
- Public housing projects typically have negative or mixed impacts on property values; research suggests that small, scattered-site projects perform best among public housing projects.
- The impact of project scale depends on neighborhood characteristics; large projects typically have the most benefits on property values in low-income neighborhoods, while the opposite is true in higher-income neighborhoods, where large projects typically have mixed impacts

Caveats

Many studies on this topic are based on data from large East Coast cities. All are based in major metropolitan areas, mostly in urban settings. Findings may not be transferable from larger cities to smaller ones or from an urban to a suburban or rural context. Many studies are based in New York City, which itself may not be comparable even to other large cities. But despite the issue of transferability of findings, the New York City studies have access to some of the most comprehensive data on affordable housing projects spanning many different types of neighborhoods and project types. The benefit of these studies is that they are the best able to reliably examine the complex interactive effects that play a role in determining the impact of affordable housing projects.

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Chapter 2: Does Affordable Housing Impact Neighborhood Crime?

Overview

A common reason for neighborhood opposition to affordable housing development is the fear that it will result in an increase in crime in the neighborhood. According to research by Himle Horner (2009), the fear that affordable housing residents will bring crime ranks as one of the strongest perceived negative consequences of affordable housing projects. However, as Himle and Horner also note, these fears are typically based on emotional rather than factual arguments. Recent scientific research should be considered before making judgments about the likely impact of an affordable housing project on neighborhood crime.

The most recent research on this topic has typically found that scale is the most important factor in determining the effect of affordable housing on neighborhood crime. Several studies have found that when affordable units occur in small quantities (typically less than 50 units), there is typically no impact on neighborhood crime. However, large projects or a large concentration of affordable units within a neighborhood may have the effect of increasing crime. This finding is a common theme across multiple types of affordable housing, including nonprofit rental, supportive housing, and public housing.

Research Studies

The body of research examining the effect of affordable housing on neighborhood crime is not substantial. Most research considering the impacts of affordable housing on neighborhoods prefer to measure the impact on property value, which can be considered as an aggregate measure of numerous neighborhood quality variables, including crime rate. Of the studies that have assessed the impact of affordable housing on crime rates, most focus on one particular affordable housing type, such as supportive housing, nonprofit rental housing, or public housing.

To determine the most common findings of recent research on this topic, six studies from the last twenty years were reviewed. Studies were selected based on the strength of their research methodology and on publication date since 1990.

Synthesis of Findings

Of the six studies reviewed, all found that affordable housing typically has no effect on neighborhood crime. However, three studies which considered the role of scale found that large projects or large concentrations of affordable units can lead to an increase in crime. The exact threshold at which this impact may occur varies by study. Studies typically focused on a particular type of affordable housing, including the following:

Nonprofit Rental Housing and Section 8

Research on the effect of affordable rental housing on neighborhood crime typically finds no evidence of impact. Nonprofit rental housing was found to create a slight decrease in neighborhood crime. Section 8 households, while commonly concentrated in higher crime areas, are not found to be the cause of increased crime.

Goetz et al. (1996) studied the effect of small to moderate sized nonprofit affordable rental housing on neighborhood crime in Minneapolis. The study found an aggregate decrease in the number of police calls made from properties after their conversion to nonprofit affordable housing. Of the fourteen projects studied, five showed a decrease in crime, two saw an increase, and eight experienced no change.

Van Zandt (2008) studied the impact of Section 8 households on neighborhood crime in Dallas. The study found that higher concentrations of Section 8 households were associated with higher crime rates, but that increases in the number of Section 8 households had no impact on crime rates. This implies that Section 8 residents tend to live in higher crime neighborhoods, but are not the direct cause of additional crime.

Public Housing

Traditional public housing typically has a mixed impact on neighborhood crime, while scattered-site public housing often has no impact. This pattern supports findings from Chapter 1's discussion of public housing's impact on neighborhood property values, where large scale traditional public housing was found to have negative impacts on property values while dispersed public housing was found to have either zero or slightly positive impacts. As with other types of affordable housing, research on public housing's impact on crime shows that scale is an important factor.

Santiago (2003) studied the effect of dispersed public housing on neighborhood crime in Denver. The study found that the presence of Denver Housing Authority dispersed public units had no impact on neighborhood crime. In fact, there was some weak evidence supporting a decrease in crime after the opening of DHA housing units. Most of the DHA dispersed public units were renovated single-family homes, duplexes, or small apartments located within neighborhoods without concentrated poverty. The DHA is limited by local ordinances from occupying more than one structure per block face or more than one percent of the housing units in a census tract.

Joice (2007) studied public housing in Louisville, Kentucky and found that traditional public housing increased neighborhood crime, while scattered-site public housing had no impact. The study identified 48 units per square mile as the threshold beyond which scattered-site public housing would begin to increase neighborhood crime.

Griffiths (2009) studied homicide perpetrators in Los Angeles and found that residents of public housing were half as likely as non-public housing residents to commit their crimes outside of their home development. In other words, crimes committed by public housing residents were less likely to spillover to surrounding areas than crimes committed by persons not residing in public housing. The research additionally showed that public

housing developments do not generate an increase in the rate of homicide. Of course, this study measured only homicides and not other crimes for which the patterns may be different.

Supportive Housing

Research has found that small to moderate supportive housing project generally have no effect on neighborhood crime. Large supportive housing projects were found to increase total crime. However, supportive housing residents were found to be the victims rather than the perpetrators of the increased crime.

Galster et al. (2002) researched the effect of supportive housing sites on neighborhood crime in Denver. The study found no effect on crime for supportive housing sites with fewer than 53 units; larger projects were found to result in increased violent crime and total crime within 500 feet of the site. This implies a direct link between project scale and crime impacts for supportive housing developments. Through focus groups and interviews with neighborhood residents, the researchers determined that the likely reason for the increase in crime for large supportive housing sites was not the perpetration of crimes by supportive housing residents, but rather crimes committed against these residents. Large supportive housing sites may induce crime by creating a concentrated pool of potential victims.

Caveats

The body of recent research examining the impact of affordable housing on neighborhood crime is not as extensive as the literature on property value impacts. Unlike Chapter 1, the findings in this chapter must rely on a small number of studies. Additionally, studies all use unique measures of “crime,” which may not be comparable. For example, Goetz (1996) used number of police calls while Griffiths (2009) considered data on homicides. Some measures may not adequately reflect the true amount of neighborhood crime.

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Chapter 3: Does Affordable Housing Impact Health Outcomes?

Overview

Affordable housing impacts both the households that reside in it and residents of the surrounding community. The two previous chapters discussed ways in which affordable housing may impact the surrounding community through property values and crime rates. The following chapters primarily examine how affordable housing impacts the residents of that housing.

This chapter examines research on the relationship between housing and health outcomes. A better understanding of the impact of housing on health will help ensure that affordable housing policy is improving the overall quality of life of the residents. Additionally, consideration of the links between housing and health outcomes may present opportunities for housing and health organizations to collaborate in the achievement of shared goals.

Research Studies

There is a substantial body of research which examines the link between housing and health outcomes. Much of the research explores how poor housing conditions may contribute to negative health outcomes, as opposed to specifically examining if higher quality, affordable housing has a positive impact on health outcomes. To determine the most common research findings on the impacts of affordable housing on health outcomes, nineteen studies published since 1993 were reviewed.

Synthesis of Findings

Affordable housing may improve health outcomes for its residents by reducing exposure to hazards in poor quality housing, improving neighborhood conditions, and reducing budgetary constraints that prevent spending on health insurance and nutrition. Research identifies numerous pathways through which poor housing conditions may lead to negative health outcomes, especially through exposure to hazards such as lead paint and risk factors for respiratory illness. Additionally, research finds that households with housing cost burdens frequently cut corners on spending on health care and nutrition.

Housing Conditions

Research identifies a strong connection between housing conditions and health outcomes. A substantial body of research “demonstrates that poor housing can contribute to infectious disease transmission, injuries, asthma symptoms, lead poisoning, and mental health problems” (Saegart 2003). Negative health outcomes resulting from poor housing conditions are especially prominent among children. Higher quality, affordable housing should improve health outcomes for residents by reducing exposure to health hazards commonly found in poor quality housing.

A well-documented pathway through which housing conditions affect health outcomes is through exposure to environmental toxins. A common hazard in poor quality housing is lead poisoning due to exposure to lead paint, the effects of which include reduced IQ and impaired physical growth and neurological development (Vandivere et al. 2006).

Elevated blood lead levels are frequently caused by chronic exposure to lead dust in the home. Research estimates that some twenty million homes in the U.S. contain lead paint hazards¹ and that 3.5 million children live in these homes (Quercia and Bates 2002). Children of poor and minority families are disproportionately affected by this health hazard. A CDC study found that the incidence of elevated blood lead levels among low-income children living in pre-1974 housing was more than thirty times higher than the rate among middle-income children living in post-1974 housing (CDC 2000). A separate study found that 35% of housing units occupied by low-income families contained lead paint hazards, compared with only 19% of higher-income housing units (Jacobs et al. 2002). Quality, affordable housing should improve health outcomes for residents by reducing exposure to lead paint hazards among populations with high rates of exposure.

Asthma and other respiratory illnesses are also potential health hazards of poor quality housing. Asthma is the most common chronic disease among children, and like lead poisoning, disproportionately affects children of low-income households; in 2003, 7.2% of poor children had asthma, compared to 5.5% of children of all incomes (Breysse et al. 2004, Vandivere et al. 2006). Exposure to cockroach infestation, rodent infestation, dust mites from old carpeting, mold, and overcrowding are all risk factors for the development of asthma and for more severe asthma symptoms (Matte et al. 2000, Vandivere et al. 2006). Quality, affordable housing should improve health outcomes for residents by reducing exposure to risk factors for asthma and other respiratory illnesses.

Several studies have documented the effect of low quality housing on mental health. Research on the HOPE VI program found that residents of dilapidated public housing experience stress-related mental illness at rates 50% greater than the national average (Popkin et al. 2004). Common factors involved in the association between poor quality housing and negative mental health outcomes include fear of crime, lack of control over maintenance practices, stress from overcrowding, and anxiety about structural hazards (Evans et al. 2000). Evans et al. found that housing managed by ineffective government agencies or by absentee landlords increases stress for tenants who must wait long periods or deal with complicated bureaucratic processes in order to receive repairs or deal with complaints.

Neighborhood Characteristics

Research identifies several connections between neighborhood characteristics and health outcomes. Neighborhood characteristics have a particularly strong effect on mental health, but also influence risk for many negative physical health outcomes. Research finds that affordable housing located in low-poverty neighborhoods improves health outcomes for residents moving from areas of concentrated poverty.

¹ The total number of homes in the current housing stock that contain lead paint is estimated to be around sixty million. The estimated twenty million homes that contain lead paint hazards are those in which lead paint has deteriorated or been disrupted by remodeling (Quercia and Bates 2002).

Research on the federal Moving to Opportunity (MTO) program--which provided vouchers for public housing residents to move from areas of concentrated poverty to dispersed housing in low poverty neighborhoods--found significant improvements in mental health outcomes for program participants. One study found that MTO participants had a 45% reduction in risk for serious mental illness (Kling et al. 2006). Another study of MTO participants found a 25% reduction in depressive/anxiety problems among boys between eight and eighteen years old; no difference was found among girls, which the authors speculate may be due to differential exposure to the neighborhood environment (Leventhal & Brooks-Gunn 2003). Research on a program similar to MTO in Yonkers, New York found that residents of dispersed public housing in low-poverty areas had significantly lower self-reported levels of depression compared to residents of large-scale public housing in areas of concentrated poverty (Lubell et al. 2007).

Budget Constraints

Families living in unaffordable housing tend to spend less on health care and food than do families living in affordable housing. For example, working families² paying thirty percent or less of their income on housing costs spent twice as much of their income on health care and insurance than did families paying 50 percent or more of their income for housing (Lipman 2005). In other words, families without housing cost burdens were able to devote a greater share of their income to health care. A national study found that low-income adults living in unaffordable housing were 20% more likely to lack health insurance than low-income adults living in affordable housing (Long 2003). In addition to having higher rates of uninsurance, families living in unaffordable housing are also 22% more likely to experience food insecurity³ compared to similar families with affordable housing (Vandivere et al. 2004). Research finds that families living in unaffordable housing are forced to cut corners in health and food expenses due to the budgetary constraints created by housing costs, resulting in significantly lower rates of health insurance and higher rates of food insecurity among persons living in unaffordable housing.

The inability to afford adequate health insurance and nutrition leads to negative health outcomes, especially among children. A study in Boston found that children in low-income families without housing subsidies were 50% more likely to be iron deficient than children in comparable families with housing subsidies (Meyers et al. 1993). A 2005 study found that among families experiencing food insecurity, children in households without housing subsidies were twice as likely to have very low weight-for-age compared to children in households receiving subsidies (Meyers et al. 2005). A study of low-income families in Indiana and Delaware found that households without housing subsidies were about twice as likely to report having had a person that needed to see a doctor but did not see one due to lack of money (Lee et al. 2003). Consistent among all

² This study defined “working families” as those with incomes between full-time minimum wage and 120% of area median income.

³ Food insecurity is defined as reduced meal quality or size, or the skipping of meals entirely due to a limited budget (Lipman 2005).

these studies is the finding of negative health outcomes among children in families living in unaffordable housing.

Caveat

Research finds substantial evidence that poor quality housing, neighborhoods with concentrated poverty, and the budget constraints of unaffordable housing all have negative impacts on health outcomes. However, there is little evidence as to what quantifiable benefit (if any) improved housing may have on health outcomes for residents. Higher quality, affordable housing may improve health outcomes for its residents by reducing exposure to hazards in poor quality housing, improving neighborhood conditions, and reducing budgetary constraints that prevent spending on health insurance and nutrition. But very little research has explored this full causal chain.

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Chapter 4: Does Affordable Housing Impact Education Outcomes?

Overview

This chapter examines research on how affordable housing impacts the education outcomes of both residents and neighbors of affordable housing. Housing has the potential to significantly influence education outcomes for residents and communities. A better understanding of the impact of housing on education outcomes will help ensure that affordable housing policy is improving the overall quality of life of the residents. Additionally, consideration of the links between housing and educational achievement may present opportunities for housing and education organizations to collaborate in the achievement of shared goals.

Research Studies

The body of research examining the effect of housing conditions on education outcomes is substantial. Much of the research explores how poor housing conditions can lead to negative education outcomes. Many studies do not specifically link affordable housing with positive education outcomes. Rather, they typically find negative education outcomes associated with poor quality and unstable housing. To determine the most common research findings on the impacts of affordable housing on education outcomes, twenty studies published since 1988 were reviewed.

Synthesis of Findings

Research identifies several pathways through which housing conditions influence education outcomes. In particular, high residential mobility and poor housing conditions (such as overcrowding and exposure to lead paint hazards) are associated with significant deficits in educational achievement. Residential mobility (frequency of moves) is a particularly important factor because it impacts education outcomes for both mobile *and* non-mobile students. Neighborhood characteristics and homeownership status also have small impacts on education outcomes, but the findings are less conclusive for these factors.

Residential Stability

Many studies have found a direct link between residential stability and educational performance. High residential mobility is associated with poorer scores on reading and math tests, higher rates of grade repetition, and higher high school dropout rates. Scanlon & Devine (2001) conducted a broad review of the research on the link between residential mobility on children's education outcomes and found strong evidence that mobility negatively affects academic performance; the study found that the high school dropout rate for mobile children is twice as high as that of non-mobile children. Mehana & Reynolds (2004) performed a similar review of the link between school mobility and education outcomes and also found mobility is associated with poorer academic performance; their meta-analysis found that children changing schools had the equivalent

of a 4-month performance gap in math and reading achievement on average compared to non-mobile students.

The negative academic impacts of high school mobility among children are not limited to the mobile children themselves. Five separate studies since 1996 have found that students and teachers who remain in a school are also negatively impacted by high rates of mobility by other students.⁴ For example, Kerbow (1996) found that teachers in Chicago schools with high rates of student mobility tend to slow the pace of curriculum and focus more on review-oriented lessons. This adversely impacted academic achievement of stable students compared with stable students in schools with lower student turnover.

This research on how residential instability negatively affects educational performance suggests that affordable housing will improve educational outcomes to the extent that it improves residential stability. Several studies have found that shortages of affordable housing are a primary cause of high mobility among families with children. A 1993 study by the U.S. General Accounting Office found that lack of affordable housing was a primary cause of mobility among families with school-aged children. Crowley (2003) found that families with housing problems such as overcrowding or risk of eviction are at high risk for forced mobility. Mills et al. (2006) found that affordable housing program participants had a significantly reduced likelihood of moving over the following five years. The evidence thus supports a link between affordable housing and positive education outcomes.

Housing Quality

Affordable housing may improve educational outcomes to the extent that it improves housing conditions among children previously living in overcrowded housing. Crowded housing is typically defined as dwellings with more than one person per room. Research has shown that overcrowding has a detrimental impact on education outcomes for children. Braconi (2001) found that children living in crowded housing were significantly less likely to complete high school; boys in crowded housing were 11% less likely to graduate, while girls were 7% less likely to graduate. Conley (2001) found that children living in crowded housing completed on average three months less schooling by age 25 than did children not experiencing sustained crowded conditions in their housing. Children living in crowded housing may have difficulty finding adequate study areas to complete homework (Braconi 2001) and are more likely to experience symptoms of psychological problems, which are detrimental to school performance (Evans et al. 2001).

Affordable housing may also improve education outcomes to the extent that it reduces children's exposure to lead paint or to poor air quality that may induce asthma, both of which are associated with academic deficits. The Centers for Disease Control (2005) found that very small levels of lead exposure can impede cognitive development in young children. The same report found that lead paint in housing built before 1978 is one of the primary sources of lead exposure. Poor housing conditions can also contribute to asthma,

⁴ Kerbow (1996), Fowler-Finn (2001), Crowley (2003), Kerbow et al. (2003), and Rhodes (2005)

which Kinney et al. (2002) and Rothstein (2004) both found to be associated with significantly higher rates of school absence.

Similar to the research on the link between residential stability and education outcomes, most studies of the effect of housing quality on education do not necessarily posit a direct positive link between quality affordable housing and improved education outcomes. Rather, they find negative education outcomes associated with poor housing conditions such as overcrowding and exposure to toxins. Presumably, affordable housing that is higher quality would result in improved education outcomes to the extent that it results in improved housing conditions for persons previously exposed to poor housing quality.

Neighborhood Conditions

There is mixed evidence of the impacts of neighborhood condition on education outcomes. In a review of research on the subject, Ellen and Turner (1997) found that many studies found some link between neighborhood conditions and educational attainment. However, research findings are often contradictory and few common themes are present. The research on this topic suggests that neighborhood conditions likely play a small role in education outcomes for children, but that it is not as important as residential stability, housing quality, and non-housing-related factors (such as parents' educational attainment) in determining education outcomes.

Research on the Gautreaux program⁵ in Chicago found significant improvements in educational outcomes for children moving from central city public housing to predominantly white suburbs. Children participating in the program were significantly less likely to drop out of school and more likely to enroll in four year colleges (Rosenbaum et al. 1998). However, later research by Popkin et al. (2000) questions these findings due to the study methodology, which used a fairly small sample size and non-randomly selected participants.

Research on a program similar to Gautreaux, the Moving to Opportunity (MTO) program, found no evidence of a relationship between neighborhood conditions and education outcomes. The MTO program was designed to help public housing residents move to dispersed affordable housing within neighborhoods without concentrated poverty. Research on children participating in the program by Goering (2003) and Orr et al. (2003) has found no evidence of impact on educational performance.

Homeownership

Several studies suggest that children of homeowners perform better in school. However, much of the research on this link fails to differentiate between the benefits of homeownership and residential stability in general. Nevertheless, the studies that do control for the effects of residential stability still find a positive impact for homeownership on education outcomes, especially for children of low-income families.

⁵ The Gautreaux program in Chicago was established in 1976 as a result of a court order in a lawsuit against the Chicago Housing Authority and HUD for segregation in public housing. The program offered public housing residents vouchers and counseling to help move to predominantly white neighborhoods in the greater Chicago metro area.

Multiple studies have found that children living in owned homes rather than rental units perform better on measures of educational attainment. Haurin et al. (2001) found scores on tests of math and reading achievement to be 10% and 7% higher, respectively, among children of homeowners. Braconi (2001) found that boys living in owned homes were 8% more likely to graduate from high school (no significant effect was found on graduation rates for girls living in owned homes). White (1997) found that children complete more years of school if their parents are homeowners.

A study by Aaronson (2000) questions the above findings by showing that many of the education benefits attributed to homeownership can actually be explained by residential stability. Nevertheless, Aaronson's study still found a small benefit associated with homeownership beyond the benefits attributed to residential stability.

Caveats

Few studies explore what direct impact that quality, affordable housing has on education outcomes. Rather, studies tend to examine how poor housing conditions or high residential mobility are related to negative education outcomes. As affordable housing programs are specifically intended to provide quality living environments and improve residential stability, it can be logically inferred that higher-quality affordable housing improves education outcomes. However, since most literature does not explicitly examine this full causal chain, it cannot be said that affordable housing definitively improves education outcomes.

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Chapter 5: Does Affordable Housing Impact Wealth Accumulation, Work, and Public Service Dependence?

Overview

This chapter examines research on the relationship between housing outcomes on wealth accumulation, work, and public service receipt. A better understanding of the impact of housing on wealth and earnings will help ensure that affordable housing policy is improving the overall quality of life of residents. Additionally, consideration of the links between housing and public service receipt may present opportunities for affordable housing providers to collaborate with other organizations in the achievement of shared goals, such as reducing welfare dependence.

Research Studies

The body of research exploring the link between affordable housing and outcomes related to wealth accumulation, work, and public service dependence is not substantial. Many studies explore the impact of welfare reform programs on these outcomes, but few explore the specific influence of affordable housing. In order to determine research findings on the impact of affordable housing on wealth accumulation, work, and public service dependence, nine studies published since 1994 were reviewed.

Synthesis of Findings

Research finds that affordable housing programs can substantially impact wealth accumulation, work, and public service dependence among low-income households. Homeownership represents a significant source of wealth accumulation among all households, but particularly among low-income and minority households. Research also finds that affordable housing can increase work and earnings among welfare recipients, as well as decrease public service dependence among formerly homeless individuals.

Wealth Accumulation

Research finds that homeownership represents the largest source of wealth accumulation for most households. Housing wealth is a particularly important means of wealth accumulation among low-income and minority households. Programs which support low-income homeownership are likely to increase wealth accumulation among these households.

A 1995 report by the U.S. Department of Housing and Urban Development found that home equity is the largest single source of wealth for most households. Housing wealth is especially important among minority homeowners, for whom home equity represents more than three-quarters of median net wealth (compared with 60% percent of median net wealth among all homeowners). Median net wealth of renters was just three percent of the median net wealth of homeowners.

A study by Boehm and Schlottmann (2001) found that children of homeowners have substantially higher levels of housing and non-housing wealth accumulation. This suggests that homeownership has a multi-generational impact. The study also found that housing wealth constitutes a greater share of total wealth accumulation among low-income households than among high-income households (67% vs. 33% of total wealth accumulation).

Earnings and Work

Research finds that affordable housing increases earnings and work among welfare recipients. A study in California found that among employed welfare recipients, those in Section 8 housing worked 60 hours more per month than those in the private rental market (Ong 1996).⁶ Research on welfare reform programs in Minnesota, California, Georgia, and Ohio has found that gains in employment are larger among welfare recipients that receive housing assistance than among those who do not (Center on Budget and Policy Priorities, 2000). For example, among recipients of welfare in the Minnesota Family Investment Program (MFIP), employment increased by 18% and quarterly earnings by 25% among those living in subsidized or public housing, compared with 9% and 2%, respectively, among MFIP participants not living in subsidized or public housing (Gennetian, 2000).

Public Service Dependence

Research finds that supportive housing can substantially reduce costs associated with providing public services to homeless individuals. In a 2002 study, Culhane et al. found that the placement of homeless persons with severe mental illness (SMI) in permanent supportive housing resulted in a reduction of public service use of over \$12,000 per year. Once placed in supportive housing, persons with SMI used increased levels of outpatient Medicaid services, but had fewer stays in jail, public hospitals, emergency shelters, and psychiatric hospitals, and less use of Medicaid inpatient services.

An evaluation of the Minnesota Supportive Housing and Managed Care Pilot found that the program helped “participants shift toward more routine and preventive care, including outpatient care, and away from costly inpatient mental health and chemical dependency services, detox, and prison” (National Center on Family Homelessness, 2009)⁷. Several additional studies have found that homelessness is associated with larger costs per hospital stay and longer stays per visit (Salit et al. 1998; Lewis and Lurigio 1994).

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