









### Framing the Issues the Positive Impacts of Affordable Housing on Education

By Jeffrey Lubell and Maya Brennan
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#### Introduction

Few would argue with the proposition that providing quality, affordable housing helps to meet families' fundamental need for shelter. Shelter is an important end, in and of itself, whose achievement warrants significant societal investment.

But many practitioners point to benefits from affordable housing that extend beyond shelter. For example, some emphasize the role of affordable housing in increasing residential stability, which may lead to improved educational outcomes for children and improved labor market outcomes for adults. Others focus on the community-wide impacts of affordable housing, arguing that affordable housing contributes to the economic development of distressed neighborhoods and to economically vibrant and successful communities. Still others focus on the benefits of affordable housing for particular populations, such as the elderly, the homeless, and people with HIV/AIDS.

Our review of the literature on the impact of housing on health, education, and economic development outcomes revealed a number of promising hypotheses that are consistent with the available research. While much of this research is still in preliminary stages, and not yet definitive, the findings help to illuminate some of the potential pathways through which housing may contribute positively to societal outcomes beyond shelter.

This series seeks to identify and clarify the more promising hypotheses on the societal impacts of housing and examine the growing body of research supporting these hypotheses. This paper focuses on the impact of housing on education. Other papers in this series will focus on the impact of housing on health and economic development.

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#### SUMMARY

A growing body of research suggests that stable, affordable housing may provide children with enhanced opportunities for educational success. Schools and teachers certainly bear principal responsibility for children's education, and they should both be held to the highest possible standards. Nevertheless, research shows that a supportive and stable home environment can complement the efforts of educators, leading to better student achievement.

This analysis focuses on the ways in which the production, rehabilitation, or other provision of affordable housing may lead to stronger educational outcomes for children living in those homes or in the surrounding community. Our analysis revealed seven promising hypotheses regarding the impacts of affordable housing on children's education:

- Stable, affordable housing may contribute to children's educational achievement by reducing the frequency of unwanted moves that lead children to change schools.
- Certain types of housing subsidies may improve individual educational outcomes by allowing families to move to communities with stronger school systems (or to neighborhoods whose conditions offer stronger support for education).
- By enabling families to afford decent-quality homes of their own, affordable housing can reduce overcrowding (and other sources of housing-related stress) that lead to negative developmental and educational outcomes for children.
- Well-constructed, maintained, and managed affordable housing can help families address or escape housing-related health hazards (e.g., lead poisoning and asthma) that adversely impact learning.
- Affordable housing developments may function as a platform for educational improvements by providing a forum for residential-based afterschool programs or, more broadly, by anchoring a holistic community development process that includes new or improved schools.
- Homeownership may provide a platform for helping children do better in schools.
- Affordable housing may support children's educational achievement by reducing homelessness among families with children.

In addition, the following hypotheses merit further exploration as possible pathways for the positive influence of affordable housing on children's educational achievement.

- To the extent that stable, affordable housing reduces parental stress and reduces the need for parents to work multiple jobs with long hours, it may facilitate greater parental involvement in their children's education.
- In distressed neighborhoods, housing development and rehabilitation can contribute to overall community revitalization that leads to a stronger community that provides more public and parental investment in education.

### PROMISING HYPOTHESES ON THE IMPACT OF AFFORDABLE HOUSING ON EDUCATIONAL OUTCOMES

1. Stable, affordable housing may contribute to children's educational achievement by reducing the frequency of unplanned moves that lead children to change schools.

Assessment: All else being equal, residential moves—especially multiple moves, moving during key educational time periods, and moves by single-parent families, stepfamilies, grand-families, or other alternative family structures—lead to declines in children's educational achievement. Numerous studies have documented the negative impact of frequent residential moves on the educational achievement of children. While there is some evidence that affordable housing reduces the frequency of unwanted moves, additional research is needed to document the full causal chain from unaffordable housing to increased moves to poorer educational achievement.

**Discussion**: An extensive body of research documents the impacts of two different types of moves on children's education: residential mobility (moving to a new home, with or without changing schools) and school mobility (changing schools, with or without changing residences). The two may affect children's education in different ways; for example, moving to a new home in the middle of the school year may disrupt children's ability to study and complete homework, while changing schools will force a child to adapt to an unfamiliar curriculum and set of standards. If either type of move occurs alone, children may be able to rely on the one stable area to balance out the disruption and become readjusted more rapidly. Conversely, when both moves happen simultaneously, the impacts may be magnified. This review focuses primarily on studies that examine the impacts of residential mobility, but includes some of the school mobility literature in cases with clear implications for housing policy.

Scanlon and Devine (2001) conducted a broad review of the empirical data on the impacts of residential mobility on children's educational achievements. Based on their review, they concluded: "On balance, the reviewed studies provide strong evidence that residential mobility negatively affects academic well-being. Residential mobility reduces academic performance, increases the likelihood of grade retention, and reduces high school completion rates. These effects worsen with cumulative moves, with 'hyper-mobile' students having the greatest academic impairment" (p.129). See also Mehana and Reynolds (2004) for a meta-analysis of

26 studies dated between 1975 and 1994 confirming that school mobility is associated with a performance deficit in the achievement of elementary school children.<sup>2</sup>

A few studies (Pribesh and Downey 1999; Temple and Reynolds 1999) suggest that the impacts of mobility<sup>3</sup> may be weaker than the majority of the research reflects and that perhaps half of the mobility effect may actually be due to preexisting differences between movers and more stable children. Pribesh and Downey did not distinguish between the effects of a single move and multiple moves, however. Also, it is possible that the preexisting differences for children of mobile families were themselves impacted by moves prior to the baseline assessment. Based on the findings of other studies, it is reasonable to assume that the negative consequences of moving may be stronger and more difficult to explain away in the case of multiple moves and moves under sensitive circumstances, such as during the school year (as opposed to the summer) and for particularly vulnerable families.

Researchers have cited a number of potential explanations for the association between frequent residential moves and lower educational achievement, including a disruption in children's educational instruction (Kaase 2005; Mehana and Reynolds 2004; Rothstein 2004; Crowley 2003; Kerbow, Azcoitia, and Buell 2003; Hartman and Leff 2002; Schafft 2002; Fowler-Finn 2001; Scanlon and Devine 2001; Mantzicopoulos and Knutson 2000; Gillespie and Everhart 1999; Swanson and Schneider 1999; Kerbow 1996; Haveman, Wolfe, and Spaulding 1991; Kids Mobility Project 1988), the disruption of peer relationships and social networks that reinforce learning (Mehana and Reynolds 2004; Schafft 2002; Braconi 2001; Scanlon and Devine 2001; Gillespie and Everhart 1999; Pribesh and Downey 1999; Swanson and Schneider 1999; Tucker, Marx, and Long 1998; Hagan, MacMillan, and Wheaton 1996; Haveman, Wolfe, and Spaulding 1991; Kids Mobility Project 1988), and possibly the residual impact of the underlying economic hardships that lead to frequent moves (Mehana and Reynolds 2004; Schafft 2002; Bartlett 1997). Depending on the age of the child, there may be other pathways through which residential mobility negatively impacts educational achievement.

In their review of the literature, Moore, Vandivere, and Ehrle (2000) concluded that social and cognitive development also are impaired among children experiencing repeated changes in their child care compared with children who have a stable provider. For example, children with

<sup>&</sup>lt;sup>2</sup> An isolated but noteworthy finding from Swanson and Schneider (1999) suggests that a school change in the final years of high school has a deleterious effect on math achievement comparable to dropping out of school.

<sup>&</sup>lt;sup>3</sup> Pribesh and Downey used measures of both school and residential mobility, but Temple and Reynolds only assessed school mobility.

multiple early child care providers have less academic progress in first grade (Howes 1988) and less developed playing capacity (Howes and Stewart 1987) than children with greater child care stability.

Most studies have not separately teased out the impact of school and residential mobility; those that have examined the two separately have found mostly similar impacts for school changers and residential movers, with the impact intensified when school and residential mobility are combined. See, e.g., Pribesh and Downey 1999; Swanson and Schneider 1999. The Kids Mobility Project (1988) assessed educational impacts for children who moved but stayed in the same Minnesota school district (a district that emphasizes school stability) and found that standardized test scores are lower for children who move, even if they remain in the same school. Additional analysis of the relationship between residential and school mobility would be useful to develop a more complete understanding of the extent to which residential moves that do not involve a change in school have a negative impact on educational achievement.

While most studies have found a correlation between frequent residential or school moves and negative educational impacts, the impacts of moving may vary for different populations. For example, some studies have found that the impacts of moving vary depending on the age of the children that move (see Swanson and Schneider 1999; Haveman, Wolfe, and Spaulding 1991; Jacob 2004), the children's gender (see Braconi 2001), and whether the family includes two biological parents (neutral) or a single-parent, step-parents, or other family structure (negative) (Rumberger 2002; Tucker, Marx, and Long 1998; Astone and McLanahan 1994). The data from the *Gautreaux* litigation discussed in the next section similarly suggest that moving to a different home may be positive in the long run if the child moves to a stronger school.

In essence then, the claim is not that moving one's residence is always bad for children's educational achievement, but rather that – all else being equal – residential moves that stem from housing or household instability, rather than choice, have a negative impact, particularly when very frequent or for children in nonintact families.

While it is reasonable to expect that affordable housing contributes to residential stability, only a few studies have probed this common-sense assumption. In one recent randomized study, Mills et al. (2006) found that poor families that received housing vouchers that helped to reduce

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<sup>&</sup>lt;sup>4</sup> Residential mobility is the focus of Braconi; Haveman, Wolfe, and Spaulding; and Tucker, Marx, and Long. The Rumberger study relates to school mobility. Astone and McLanahan address combined residential and school mobility. Swanson and Schneider address residential and school mobility separately and in combination.

their rents to affordable levels had fewer moves overall than similarly situated families that did not receive a housing voucher.<sup>5</sup> The treatment-on-treated effect suggests that vouchers reduced the likelihood of moving during the 4 to 5 year follow-up period after random assignment by nearly one full move (0.88) below the control mean of 1.98 moves. In-depth follow-ups indicate that one reason for the reduction in moves was that families were no longer getting evicted for nonpayment of rent, but that another reason may have been the difficulty of getting through the procedural requirements for moving without either breaking one's lease or losing the voucher.

To similar effect, Schafft (2002) found that evictions, the poor quality of low-cost housing stock, and the availability of affordable homes were perceived by school administrators as major causes of school mobility in upstate New York, and Bartlett (1997) found that stable, affordable housing was one of the only factors capable of stabilizing the residential mobility patterns of poor mothers in Brattleboro, Vermont.

While there is evidence to support the various components of the hypothesis, further research is needed to document the full causal chain from affordable housing to frequent residential mobility to poor educational achievement. One study to make this link was the Kids Mobility Project (1998) in Minnesota, which concluded:

Families reported relentless and often futile searches for adequate, safe, and affordable housing, especially if they had large families. Families were forced to stay with relatives or friends and sometimes experienced episodes of homelessness. Many said that frequent moves made it difficult for their children to adjust to new schools, friends and neighbors, resulting in poor school performance and behavior. Follow-up reports from teachers showed poorer school attendance, school performance, and social and emotional adjustment for children with frequent moves. (p. 3)

To similar effect, educational expert Richard Rothstein (2004) writes:

The growing unaffordability of adequate housing for low-income families also affects achievement. Children whose families have difficulty finding stable housing are more likely to be mobile, and student mobility is an important cause of failing student performance. A 1994 government report found that 30 percent of the poorest children had attended at least three different schools by third grade, while only 10 percent of middle-class children had done so. Black children were more than twice as likely as white children to change schools this often. It is hard to imagine how teachers, no matter

this relationship.

<sup>&</sup>lt;sup>5</sup> Although the impact of other affordable housing programs has not yet been documented, similar benefits may apply. For example, Newman and Harkness (2002) posit that children in public housing may have greater residential stability, although they note that empirical research is still needed to confirm

how well trained, can be as effective for children who move in and out of their classrooms as they can be for those who attend regularly. (p. 20)

See also Crowley (2003) (discussing the connections between affordable housing, residential moves, and school performance).

In addition to having a negative impact on the educational achievement of mobile children, high rates of school mobility may disrupt the instructional environment for other children in the school. Kerbow (1996) found that in the typical Chicago elementary school, only 46 percent of the children that started in year one were still in the school four years later. In Chicago's most mobile schools, Kerbow reports that teachers are unable to gauge the effect of their instruction, lessons become review-oriented, and the curricular pace slows so that by fifth grade, highly mobile schools are introducing material that stable schools covered in fourth grade. As Fowler-Finn (2001) writes, in a school with high rates of student mobility, "[s]table students suffer some impact as well. Schools and teachers are forced to develop special strategies to help mobile students get up to date with instruction and to keep stable students interested and moving ahead while others require remedial attention. Schools with high mobility have an enormous challenge, and that challenge is equally difficult for teaching stable students" (p. 37).

Rhodes (2005 and 2006), Kerbow, Azcoitia, and Buell (2003), Schafft (2002), and Crowley (2003) have also noted the detrimental impact of a high-mobility school on stable students, teachers, and schools. Aaronson's (2000) research on homeownership suggests that highly mobile neighborhoods also may be detrimental for both mobile and stable children who live there.

2. Certain types of housing subsidies may improve individual educational outcomes by allowing families to move to communities with stronger school systems (or to neighborhoods whose conditions offer stronger support for education).

Assessment: While frequent moves appear to have a negative impact on educational achievement, moves to better school systems (or to communities that offer stronger support for education) may have an independent positive impact on educational achievement. Research on families impacted by the Gautreaux litigation in Chicago found that moves from inner-city urban areas to suburban neighborhoods can lead to positive educational improvements over the long term. However, the Moving to Opportunity (MTO) research demonstration could not confirm this finding. One potential explanation for the divergent results is many children in the Moving to Opportunity demonstration stayed in the same school even after moving; other children appear to have moved to schools that were no better than the ones they left or to have

moved back to a higher-poverty neighborhood after only a brief stay in a lower-poverty neighborhood. It also is possible that the *Moving to Opportunity* research did not allow enough time for long-term effects to emerge.

*Discussion*: Neighborhood is an important part of children's home environment that can enhance educational achievement through strong social ties, role models, and community resources or can hinder children's potential through crime, violence, and a lack of opportunity (Vandivere et al. 2006). Educational outcomes appear to be better for children living in higher quality neighborhoods (Vandivere et al. 2006; Popkin, Eiseman, and Cove 2004; Braconi 2001; Rosenbaum 1995), although studies also indicate that children moving to better school systems can experience short-term grade losses (Rosenbaum 1995) and difficulty adjusting (Popkin, Eiseman, and Cove 2004). In a recent review of the research on housing programs that help families move to lower poverty areas, Turner and Acevedo-Garcia (2005) found:

The evidence is mixed on how moving to a better neighborhood may affect children's educational achievement. *Gautreaux* research found striking benefits for children whose families moved to suburban neighborhoods. They were substantially more likely to complete high school, take college-track courses, attend college and enter the work force than children from similar families who moved to neighborhoods within Chicago (Rosenbaum 1995). To date, there is no evidence that MTO moves have led to better educational outcomes, possibly because so few children are attending significantly better schools, or because it may be too soon to see benefits (Orr et al. 2003). HOPE VI movers report that their kids are having fewer problems at school, including trouble with teachers, disobedience at school and at home, and problems getting along with other children (Popkin, Eiseman, and Cove 2004). (p.14)

See also Temple and Reynolds (1999), who found that the negative consequences of school mobility are lower for students who moved into better quality schools, such as magnets or academic academies.

This analysis suggests that some level of caution is needed in evaluating this hypothesis. While children may well experience educational improvements by moving to areas with better schools, moves to somewhat lower poverty areas do not guarantee improved schools, and in some cases, children may stay in the same school even after the move. One also must consider whether the move is sustainable; many families in the experimental group in the *Moving to Opportunity* demonstration initially moved to a low-poverty area but then moved back to a neighborhood with a poverty rate that was the same as or close to the one they had left. If efforts to help families access lower-poverty neighborhoods lead to multiple moves and only marginally improved neighborhood and school quality, they may well end up a net negative. See Crowley (2003), who argues that low-income children's educational achievement is

hindered by residential destabilization inherent in programs such as *Gautreaux*, *Moving to Opportunity*, and HOPE VI.

Additional follow-up research on the *Moving to Opportunity* sample could be helpful in clarifying the long-term impacts of using housing vouchers to help families move to lower poverty neighborhoods. In addition, it would be useful to study the impacts of providing counseling to families with vouchers on their educational options, as well as their residential ones, and of the impacts of scattered-site project-based housing located in opportunity-rich neighborhoods, where project sponsors may have greater control over the identity of the schools being obtained through the move.

It is possible that housing subsidies may impact children's education even when they are not specifically intended to move families to lower-poverty or more integrated neighborhoods. A recent report on the interim outcomes of a randomized experiment of the impacts of receiving a housing voucher (Mills et al. 2006) found that children in low-income households that receive Housing Choice Vouchers live in better neighborhoods and are less likely to miss school than other low-income children. At the same time, however, they found that children in voucher-receiving households are also more likely to have repeated a grade—a finding the researchers suggest may reflect higher standards in their schools. Although the study focused only on vouchers, these findings also may hold true for well-located affordable developments.

In a study of households impacted by closures and demolitions of high-rise public housing in Chicago, Jacob (2004) found that forced relocations from public housing combined with an offer of voucher assistance—but without an effort to move families to better neighborhoods or schools—did not improve young children's educational outcomes. Additional research could help to clarify how program design and implementation influence housing policy's impact on children's education and development.

3. By enabling families to afford decent-quality homes of their own, affordable housing can reduce overcrowding (and other sources of housing-related stress) that lead to negative developmental and educational outcomes for children.

**Assessment**: Affordable housing provides families with the means of reducing or eliminating overcrowding, which is associated with a negative impact on educational achievement. There is some evidence to support the contention that dimensions of housing quality other than crowding also have a negative effect on educational achievement, but additional research is needed to verify and clarify the impact of these other sources of housing-related stress.

*Discussion*: In a study of data from the New York City Housing and Vacancy Survey, Braconi (2001) found large negative impacts of crowding. According to his estimates, "crowding reduces young males' probability of completing high school by almost 11 percentage points, and reduces females' by about 6 percentage points" (p. 4). (Following standard convention, Braconi defined crowding as more than one person per room.) Through an analysis of the Panel Study of Income Dynamics (PSID), Conley (2001b) similarly found that crowding has a significant negative impact on the number of years of schooling completed. "Children who lived in crowded conditions (on average) for the entire period completed almost a quarter year less schooling than those who lived in more spacious conditions" (p. 274).

The negative impacts of crowding on children's education and development appear in multiple contexts. In their review of the literature on crowding, Evans et al. (1998) wrote:

One- to 3-year-old children, particularly boys, residing in crowded versus uncrowded homes evidenced greater cognitive delays on various standardized cognitive assessments (Wachs & Gruen, 1982). Elementary school children from higher-density homes were more likely to be behind in reading acquisition than their low-density counterparts (Murray, 1974; Saegert, 1982; Wedge & Petzing, 1970) . . . . Finally, household density has been positively correlated with various indices of behavioral adjustment problems at school (Booth & Johnson, 1975; Saegert, 1982). (pp. 1514-5)

In studying the impacts of crowding on children in India, Evans and his coauthors (1998) found an association between higher levels of crowding<sup>6</sup> and helplessness<sup>7</sup> in girls and higher levels of crowding and elevated blood pressure in boys. According to the authors, this finding suggests that crowding may be detrimental for children regardless of whether they live in a crowding-tolerant culture. A subsequent study of children in low-income urban and rural households in New York State found a connection between higher levels of crowding and helplessness for both girls and boys (Evans, Saegert, and Harris 2001).

Affordable housing provides families living in overcrowded housing situations with an opportunity to move to a less crowded home. A recent randomized study (Mills et al. 2006) found that the receipt of housing vouchers that help families better afford their housing costs led to a sharp reduction in overcrowding among current and former welfare recipients. The study estimated the impact of receiving a voucher as reducing the incidence of overcrowding (defined

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<sup>&</sup>lt;sup>6</sup> Due to the differences in crowding rates between India and the United States, the mean household density in the Evans et al. (1998) study was 1.81 persons per room. They therefore define crowding in relative terms instead of using the standard U.S. definition.

<sup>&</sup>lt;sup>7</sup> Helplessness is measured by the number of attempts children make to solve an unsolvable puzzle. Making fewer attempts to complete a task has clear implications for persistence at school.

consistently with other studies as more than one person per room) by 22 percentage points – a reduction of more than half compared with the crowding measured in the control group (39 percent). See also Gillespie and Everhart (1999) regarding gentrification and a lack of low-income housing contributing to households' likelihood of doubling up.

While the precise pathway through which crowding negatively impacts educational achievement is unclear, Evans et al. (1998) hypothesize that crowding leads to an impairment in parent-child relationships, possibly because of the stress of living in an overcrowded home. As Braconi (2001) suggests, it also may be more difficult for children to find a quiet place to study in an overcrowded home.

To the extent that crowding's impacts are due largely to increased stress and learned helplessness, it is reasonable to assume that other aspects of housing quality may have a similarly negative impact on educational achievement. In addition to finding a negative educational impact from overcrowding, for example, Braconi (2001) found a negative and statistically significant correlation between general housing quality and the probability of graduating from high school for both boys and girls. While they did not look at educational achievement directly, Evans, Saltzman, and Cooperman (2001) found a connection between poor housing quality (using a composite measure that included structural quality, privacy, indoor climate, hazards, cleanliness/clutter, and children's resources) and children's psychological distress and learned helplessness. They posit that household chaos may be the mechanism through which poor quality housing impacts children. Additional research is needed to validate and verify the impact on educational achievement of different sources of housing-related stress such as those discussed above.

## 4. Well-constructed, maintained, and managed affordable housing can help families address or escape housing-related health hazards (e.g., lead poisoning and asthma) that adversely impact learning.

Assessment: There is strong evidence to support the contentions that housing is the principal source of exposure to lead paint, and that poor housing conditions contribute to asthma. The evidence further shows that both conditions lead to developmental and educational deficits. Well-designed and managed affordable housing programs can help address these hazards by funding housing rehabilitation activities (such as the replacement of windows), helping families move to healthier homes, facilitating the transition of rental properties from neglectful owners to

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<sup>&</sup>lt;sup>8</sup> By contrast, Conley (2001b) did not find a relationship between housing quality and children's education, possibly because he used a more limited measure of quality.

those willing to provide high-quality maintenance and management and funding the construction of new homes that provide a healthier environment.

*Discussion*: In addition to increasing stress and impairing parent-child relations, poor housing quality can negatively impact educational achievement by contributing to physical illness that has an independent negative impact on student performance. Lead is the obvious example, as even tiny amounts of lead can negatively impact the cognitive development of young children (Centers for Disease Control and Prevention 2005) and the lead paint in older housing (pre-1978) is one of the principal sources of exposure to lead hazards. Affordable housing activities that help to remediate lead paint hazards or help families relocate to newer homes without lead paint can help reduce the incidence of lead paint poisoning, with its attendant developmental and educational impairment.

Asthma is another housing-related health hazard with a negative impact on educational achievement. According to Kinney et al. (2002), asthma is one of the leading causes of absences from school. Rothstein (2004) states that health problems stemming from poor housing quality make children more likely to miss school or to be inattentive during the school day as a result of evening asthma attacks. By giving families living in unhealthy housing conditions the option of moving to a healthier environment, affordable housing can help children with asthma address their health needs. Affordable housing programs also can help ensure higher-quality maintenance and management, reducing the health hazards that lead to asthma, burns, falls, and other injuries.

For more information on the intersection between housing and health, see the Center for Housing Policy's brief on this topic.

5. Affordable housing developments may function as a platform for educational improvements by providing a forum for residential-based afterschool programs or, more broadly, by anchoring a holistic community development process that includes new or improved schools.

**Assessment**: While opinions differ regarding the overall efficacy of afterschool programs, there is good evidence that high-quality afterschool programs have a positive impact on children's educational achievement. A growing number of affordable housing developments are offering afterschool programs as a service for residents and surrounding community members. More broadly, the development of affordable housing can serve as an anchor for holistic community development efforts that include new or improved schools.

**Discussion**: There are competing views on the effectiveness of afterschool programs. One government-funded review of data from 34 programs for middle school children and 7 programs for elementary school children found no net educational benefits (James-Burdumy et al. 2005). By contrast, other reviews confirm that many individual program evaluations have found significant educational improvements associated with high-quality afterschool programs (Afterschool Alliance 2006; Miller 2003). As with so many other areas, the difference may lie in the quality of the individual programs. High-quality afterschool programs may well yield important educational benefits, but not all programs are of similar quality.

Direct educational improvements are only one of the benefits of afterschool programs. Such programs are also believed to reduce children's exposure to drugs and violence by keeping them off the streets.

While most afterschool programs are based in schools, a growing number of afterschool programs are being established within affordable housing developments. Residential-based afterschool programs have a number of potential advantages over school-based programs. First, they reduce transportation problems by eliminating the need to make special transportation arrangements for participating children who might otherwise miss their bus home. Second, in high-crime areas, they may alleviate parents' concerns about their children's safety by providing a safe place and reducing the need to travel outside of the home. Third, some practitioners suggest that, by being more convenient for parents, they may increase participation.

Century/Learning Initiatives For Today® is an example of a residential-based afterschool program. The program provides tutoring at nine separate sites for more than 300 students living primarily in Century-financed affordable housing developments and/or attending the Century Community Charter School. Students work on their homework, receive individualized tutoring in verbal and math skills, and acquire computer skills – all within close proximity to their homes. Other examples of affordable housing developments that offer afterschool programs include Virginia Gardens, in Arlington, Virginia; Babco North in San Antonio, Texas; Skyline Tower in St. Paul, Minnesota; and Park View Terrace in Poway, California. For more information, see Enterprise Foundation and Neighborhood Reinvestment Corporation 2005.

Considering the educational environment more broadly, the development of affordable housing can serve as an anchor for holistic community development efforts that include new or improved schools. By linking affordable housing with high-quality schools, communities can improve the educational opportunities for children from low-income families and attract middle-income

residents to live in the area (Khadduri, Schwartz, and Turnham 2007; Abravanel, Smith, and Cove 2006).

There have been several examples of promising efforts to coordinate the development of affordable housing and school improvements. Notably, a number of efforts to revitalize distressed public housing through the federal HOPE VI program and other funding streams have included the construction of new schools, leading to enhanced benefits for children and the community (Abravanel, Smith, and Cove 2006). For example, the redevelopment of Atlanta's East Lake Meadows public housing complex into the mixed-income Villages of East Lake was coordinated with the creation of a new charter school in the community. Over approximately five years, the share of students meeting or exceeding academic standards at the new school has more than doubled; most students now score proficient or higher on state math and reading tests (Khadduri, Schwartz, and Turnham 2007; McKinsey & Company 2007).

### 6. Homeownership may provide a platform for helping children do better in schools.

**Assessment**: A number of studies have shown that children of homeowners do better in schools. Some argue, however, that these results are due largely to the fact that homeowners tend to be more residentially stable than renters. Others believe the difference is attributable to unmeasured differences between homeowners and renters.

*Discussion*: In their analysis of data from the National Longitudinal Survey of Youth, Haurin, Parcel, and Haurin (2001) found that for children living in owned homes rather than rental units, math achievement scores are up to 9 percent higher, reading achievement is up to 7 percent higher, and behavioral problems are 1 to 3 percent lower. Using data from the PSID, Aaronson (2000) found that children of homeowners have higher rates of high school graduation by age 19. In an earlier study, Green and White (1997) analyzed data from the PSID, High School and Beyond, and the 1980 Census Public Use Microdata Samples (PUMS) and found that children stay in school longer if their parents are homeowners. They also found that the benefit of homeownership was stronger for low-income households.

Other studies have found similar benefits, though sometimes only for particular subpopulations. Harkness and Newman (2003) found a correlation between homeownership and educational achievement among the children of households with incomes below 150 percent of the poverty line, but not for higher income families. Braconi (2001) found living in homeowner housing increases boys' likelihood of graduation from high school by 8 percentage points, but does not have a significant effect on graduation for girls.

It is not entirely clear why homeownership may provide these benefits. Aaronson (2000) found that much of the apparent educational advantages of homeownership are related to increased residential stability. "After controlling for the fraction of years moved between ages 7 and 16, almost half of the homeownership effect disappears" (p. 6). Of course, to the extent that homeownership contributes to greater residential stability, it would still be fair to attribute stability-mediated benefits to homeownership. But Aaronson's study also found a residual impact not linked to stability. Based on research that links college enrollment and graduation with parents' net worth (Conley 2001a), Harkness and Newman (2003) suggest the positive educational benefits of homeownership may be due to the role of a home as one of a family's principal financial assets, which may give families options to weather the loss of a job of to meet other financial challenges. Haurin, Parcel, and Haurin (2001) suggest the positive impact may be due to improvements in both the physical and emotional environments of homeowners relative to renters.

To the extent that much of the educational benefits of homeownership are mediated through stability, it may be possible to achieve similar benefits by increasing the stability of rental housing through affordable housing subsidies, programs to help families avoid eviction, and more flexible and tenant-friendly management practices. However, to the extent that a neighborhood has poor quality schools, or other adverse conditions, homeownership and other forms of residentially stable housing in that neighborhood may have a negative effect by locking families into a poor-quality neighborhood.

### 7. Affordable housing may support children's educational achievement by reducing homelessness among families with children.

Assessment: There is substantial evidence that children who experience homelessness face numerous educational barriers, including difficulties accessing preschool and Head Start programs and obtaining personal records necessary for enrollment. These children also tend to move frequently, which, as noted above, is associated with reductions in educational achievement. Federal laws requiring equal access to education for homeless children have helped to reduce some of the additional educational barriers presented by homelessness, but studies have found that many school districts do not comply with these requirements.

**Discussion**: Several studies have documented the many challenges that limit homeless children's educational opportunities. In their review of the literature, Jozefowicz-Simbeni and Israel (2006) catalog homeless students' barriers to school participation and poor educational outcomes. They write:

In recent years, research has shed light on the numerous educational barriers that homeless children and adolescents face, including lack of transportation, residency restrictions, lack of personal and school records, guardianship problems, and a lack of resources such as clothing and school supplies (Rafferty, 1995; U.S. Department of Education, 2001; Wall, 1996). Academically, homeless and runaway students face increased risk of school dropout, grade retention, low test scores, low grades, educational disabilities, and school behavior problems (Israel, Urberg, & Toro, 2001; Jozefowicz-Simbeni, 2003; Masten, Miliotis, Graham-Bermann, Ramirez, & Neemann, 1993; Ziesemer, Marcoux, and Marwell, 1994). (p. 37)

Given the rootless nature of homelessness, it is no surprise that some of these hurdles and negative outcomes are similar to those faced by highly mobile students. *See also* Braconi 2001; Ernst and Foscarinis 1995; National Law Center on Homelessness and Poverty 1995.

Serving homeless children effectively, including meeting the McKinney Act requirement to remove barriers to education for the homeless, is also a challenge for schools. Teachers and administrators may have trouble discerning which students are homeless and may not be aware of the special educational needs of this population (Jozefowicz-Simbeni and Israel 2006). In some areas, separate schools have been set up at homeless shelters to try to reach more of these disadvantaged children; however, some argue that segregating homeless students in this way leads to social isolation and the provision of poor quality education by uncertified teachers, in inappropriate classrooms, and with insufficient resources (National Law Center on Homelessness and Poverty 2000).

Research indicates that homeless children face early childhood educational disparities as well. Homeless children have low enrollment rates in preschool and therefore miss its well-established benefits for long-term academic achievement and high school graduation (National Law Center on Homelessness and Poverty 1997). According to Hunter, Willis, and Foscarinis (1997), 70 percent of eligible homeless children do not attend preschool. Homeless parents have a difficult time enrolling their children in scarce public preschool programs which may have a waiting list or impose geographic preferences.

Although the McKinney Act has helped to alleviate many of the educational barriers faced by homeless children, homeless children are still at an educational disadvantage (National Law Center on Homelessness and Poverty 2000). To the extent that these children are homeless due to economic factors, affordable housing would clearly help them achieve more equal educational opportunities.

### Other hypotheses on the impact of housing on educational achievement

In addition to the promising hypotheses reviewed above, the following hypotheses merit further exploration as possible pathways for the positive influence of affordable housing on children's educational achievement.

- To the extent that stable, affordable housing reduces parental stress and reduces the need for parents to work multiple jobs with long hours, it may facilitate greater parental involvement in their children's education. Parental involvement is clearly important for child cognitive development (Caldwell and Bradley 1984). Similarly, Yeung, Linver, and Brooks-Gunn (2002) reviewed an array of empirical studies and concluded that "economic hardship diminishes parental abilities to provide warm, responsive parenting" (p.1862). Parents that are forced to work multiple stressful jobs to afford their housing costs may not be able to be as involved in and supportive of their children as parents with better access to affordable homes.
- In distressed neighborhoods, housing development and rehabilitation can contribute to
  overall community revitalization that leads to a stronger community that provides more
  community and parental support for education. For more information on the role of
  housing in contributing to economic development and community revitalization, see the
  Center for Housing Policy's brief on this topic (forthcoming).

Although the hypotheses discussed in this literature review would all benefit from additional research—particularly if it helped to determine causality—, the existing evidence has clear implications for the fields of housing and education.<sup>9</sup> Affordable housing, combined with a strong educational system in a supportive community, can lead to a brighter future for America's children.

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<sup>&</sup>lt;sup>9</sup> For a thoughtful review of the impacts of housing units in and of themselves, see Newman, Sandra. 2006. How Housing Matters: A Critical Summary of Research and Issues Still to be Resolved [Discussion Draft]. Baltimore, MD: Johns Hopkins Institute for Policy Studies, mimeo.

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