

How housing policy can make a difference in child and family outcomes

Oregon Family Impact Seminar 2018

Hallie E. Ford Center for Healthy Children and Families
OSU Extension Service – Family and Community Health
College of Public Health and Human Sciences
Oregon State University

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based on presentations by
Stefanie DeLuca, George Galster and Barbara Sard

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Purpose of the Oregon Family Impact Seminar

This seminar connects state policymakers with national experts and the best scientific evidence on topics of current interest. It fosters learning in a nonpartisan, solution-oriented way, with a focus on the impact of policies on families. The seminar is intended for legislators, legislative aides and state agency leaders.

As part of Oregon State University's land grant mission, the seminar is organized by the Hallie E. Ford Center for Healthy Children and Families and OSU's Extension Family and Community Health. Both are housed in Oregon State's College of Public Health and Human Sciences.

Each Oregon Family Impact Seminar includes:

Family impact perspective

Seminars provide policymakers with the opportunity to understand the impact of policies on families.

Latest scientific information

Seminars feature nationally recognized researchers and policy analysts who present nonpartisan, state-of-the-art information on a range of policy options, without advocating for specific policies.

Neutral, nonpartisan setting

Seminars provide a neutral setting and atmosphere for policymakers to discuss issues and find common ground for policy development.

“How Housing Policy Can Make a Difference in Child and Family Outcomes”

Oregon Family Impact Seminar 2018

The Oregon Family Impact Seminar is a member of the Policy Institute for Family Impact Seminars. Additional information about this national organization, including seminars held in other states, can be found at <http://familyimpactseminars.org>.

For more information about the Oregon Family Impact Seminar, please visit <http://health.oregonstate.edu/hallie-ford/family-impact-seminar-series> or contact familyimpact@oregonstate.edu.

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Presenters

The 2018 Oregon Family Impact Seminar featured the following speakers:



Stefanie DeLuca, Ph.D., is James Coleman Professor of Sociology and Social Policy at Johns Hopkins University in Baltimore, Maryland.

Dr. DeLuca's research explores the way social contexts (e.g., family, school, neighborhood, peers) affect the outcomes of disadvantaged young people, primarily in adolescence and at the transition to adulthood. Using interdisciplinary frameworks and multiple methodologies, she focuses on the sociology of education, urban sociology, neighborhoods and social inequality in the life course, as well as education and housing policy.



George Galster, Ph.D., is Clarence Hilberry Professor of Urban Affairs and Distinguished Professor Emeritus at Wayne State University in Detroit, Michigan.

Dr. Galster has published more than 160 peer-reviewed articles and 35 book chapters, and has authored, co-authored or edited nine books on topics ranging from metropolitan housing markets, racial discrimination and segregation, neighborhood dynamics, residential reinvestment, community lending and insurance patterns, neighborhood effects and urban poverty. Dr. Galster now lives in Oregon.



Barbara Sard, J.D., is Vice President for Housing Policy at the Center on Budget and Policy Priorities in Washington, D.C.

Barbara Sard has written extensively on welfare, homelessness and housing issues and is considered a leading expert on the housing voucher program, rental assistance and issues concerning the intersection of housing and welfare policy. Prior to working at the center, she was the Senior Managing Attorney of the Housing Unit at Greater Boston Legal Services, where she worked for more than 19 years. Sard has a B.A. in Social Studies from Radcliffe College/Harvard University and a J.D. from Harvard Law School.

Acknowledgements

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- **Taylor Smiley-Wolfe**, Policy Director, Oregon House Speaker
- **Jock Mills**, Director, Government Relations, Oregon State University
- **F. Javier Nieto**, Dean, College of Public Health and Human Sciences, Oregon State University
- **Roberta Riportella**, Leader/Extension Family and Community Health Program, College of Public Health and Human Sciences, Oregon State University

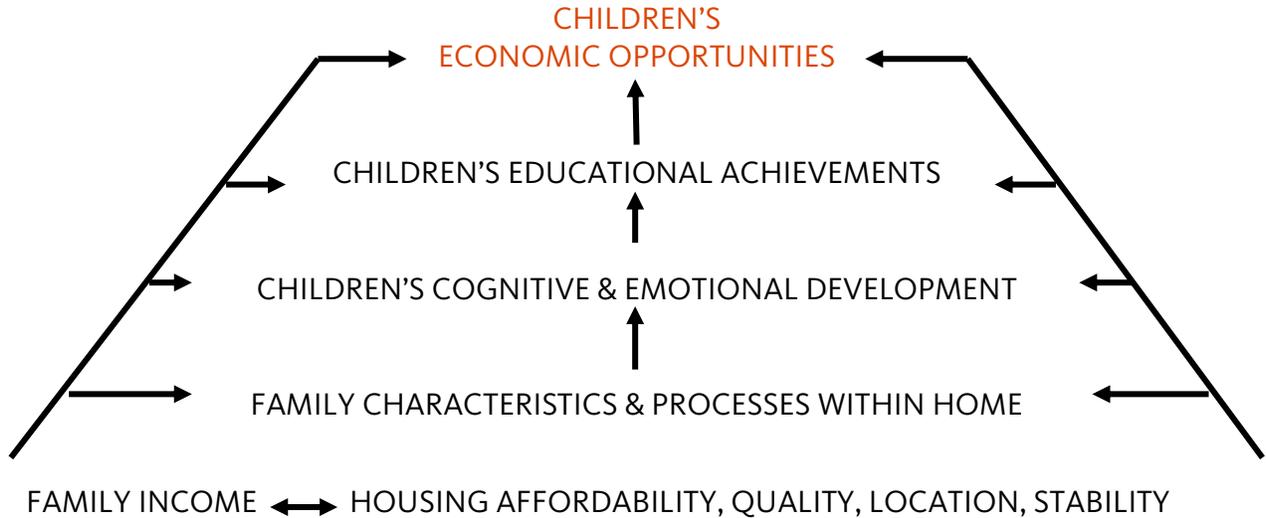
Housing: A Foundation for Children and Families

Families with children under age 5 make up 17% of all families, but they make up 34% of families in poverty.¹ Housing and family income are mutually influential: how much money a family earns affects where they live, and a family’s housing environment affects their income potential.

“Housing is more than bricks and mortar. It’s about the quality of family life.”

George Galster, Ph.D.
Wayne State University

Housing has four basic dimensions: affordability, quality, location and stability. Together, housing and income are the foundation for building a strong family and an opportunity-structure for children. They influence family processes that occur inside the home. Family processes, in turn, affect children’s cognitive and emotional development, which play crucial roles in determining children’s success in school and future educational attainment and economic opportunities.



Credit: George Galster.

The Four Dimensions of Housing

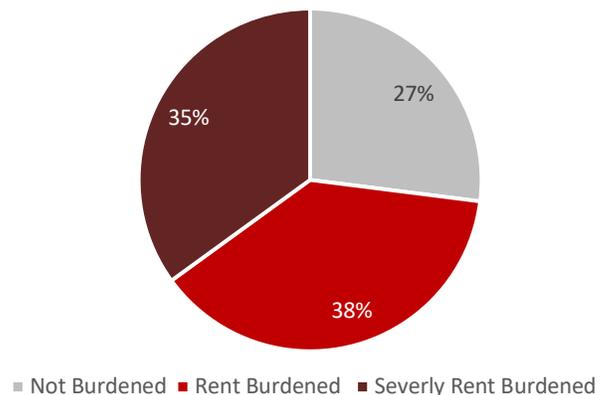
I | Affordability

The standard in assessing ‘affordable’ housing is that a household will pay no more than 30% of its income toward housing.² Paying more than 50% is considered severe housing cost-burden. When families pay more, they have less money for basic necessities such as food, clothing and transportation. Additionally, these families have little to no money for unexpected financial costs and are at higher risk for eviction and homelessness.

How affordability matters for children and families

- Homelessness is a major issue in Oregon: 23,000 children in Oregon schools are homeless.³
- A bigger and largely invisible problem for Oregon families is severe rent burden.
 - 74,800 low-income families with children in Oregon pay over 30% of their income toward rent (see figure).⁴
- The effects of housing affordability can be seen in comparisons of children from low-income families who are not housing cost-burdened. Low-income children in families who are not housing cost-burdened:
 - Perform significantly better on reading and math. These families spend more money on children’s enrichment activities. For these outcomes, being rent burdened is as important as *maternal education*.^{5,7}
 - Earn substantially higher incomes⁸ and have a much lower probability of being incarcerated as young adults.⁹

Low-Income Renter Households in Oregon



2 | Quality

Housing quality refers to the physical condition of the internal environment and the structure of a home. Components of housing quality include safety, the quality and condition of the building materials, cleanliness and air quality.

How quality matters for children and families

Poor housing has a negative impact on children, both **directly** and **indirectly**.¹⁰⁻¹²

- Damp, mold and vermin lead to worse physical health, especially asthma.
- Exposure to lead paint permanently impairs children’s cognitive development and increases their impulsivity.
- Parents who live in poor-quality housing are more stressed, depressed and hostile, which creates a less positive family environment. Children who live in poor-quality housing have lower test scores and more emotional and behavioral problems.

3 | Location

Housing location refers to the community in which a family lives. Neighborhood poverty rates of 20% or higher place children’s development and safety at significant risk.¹³

How location matters for children and families

- Growing up in a neighborhood of concentrated disadvantage reduces a child’s verbal ability by *as much as missing one year of school*.¹⁴
- Negative effects compound over time. Children in the least advantaged neighborhoods have high school graduation rates 8% to 20% lower than children in the most advantaged neighborhoods.¹⁵
- Low-income families that move to low-poverty neighborhoods show improvements in mothers’ mental and physical health and in children’s college attendance, income and marriage rates – compared to children who remain in high-poverty neighborhoods.¹⁶⁻¹⁸

“It’s not just the family a child is born into that shapes her fate; it’s also the neighborhood she grows up in.”

Stefanie DeLuca, Ph.D.
Johns Hopkins University

4 | Stability

Housing stability refers to the relative permanence of a family's living arrangements. Among low-income families, this is most often examined from the vantage point of housing *instability* – understood through frequent unpredictable moves, eviction and the “doubling up” of multiple households under one roof.

How instability matters for children and families

Housing instability has a ripple effect in all domains of family life:

- Frequent moves during childhood are associated with poor mental health, social development and academic outcomes for low-income children.¹⁹
- Eviction has distressing consequences for parents and children. Recently evicted mothers report higher levels of material hardship, parenting stress and depression, and worse health for themselves and their children.²⁰
- "Doubling-up" in housing results in a lack of privacy and inconsistent routines and relationships with caregivers and family members. It is associated with increased rates of obesity when children reach adolescence and has negative effects on high school graduation and college attendance.²¹

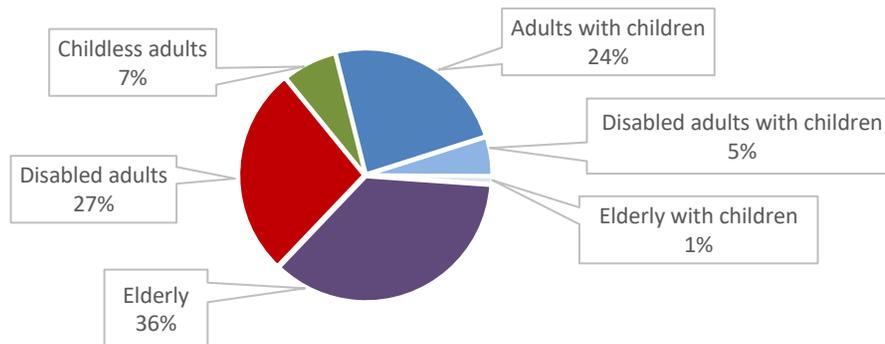
“Housing stability reduces parents’ stress and promotes their self-efficacy. It confers a sense of dignity and control over one’s life and one’s children’s lives.”

Stefanie DeLuca, Ph.D.
Johns Hopkins University

Policy Options to Improve Child and Family Outcomes

As displayed in the figure, Oregon uses 30% of its federal rental assistance resources to serve families with children; states typically use 35%.²² In Oregon, like in most states, this share has declined since 2004.²³

Rental Assistance Resource Allocation in Oregon



The program for which the largest declines have occurred is the Housing Choice Voucher Program (Section 8), which is the largest federal rental assistance in Oregon. In 2004, 47% of housing choice vouchers in Oregon served families with children; by 2015, that figure had dropped to 39%.²³

Long-Term Rental Assistance

Oregon families with children would benefit from additional funding that would make housing more affordable. States can invest their own resources in rental assistance beyond federal assistance. Oregon currently has only a small rental-assistance program through the Oregon Health Authority. Oregon is also one of about 20 states with no state-level entity that administers rental assistance.²⁴ State investments could include:

- **Tenant-based assistance**, which would provide families the opportunity to rent housing anywhere that meets approved standards. The housing choice voucher program is an example of a federal-level tenant-based program.
- **Project-based assistance**, which would attach rental assistance to particular housing developments, including but not limited to those developed with Low-Income Housing Tax Credits. This assistance would only apply to families living in those developments. If families were to move, their housing assistance would not follow.
- **Hybrid policies**, which would merge tenant- and project-based assistance strategies. Families could access vouchers attached to particular housing developments. However, families would have the option of moving if other tenant-based assistance became available. The ability to move is particularly important for families with children because family size, roles and job locations change, as do the educational needs and options of children and parents.

Access to Higher-Opportunity Communities

Oregon could leverage housing programs and policies in order to improve family access to higher-opportunity communities. Higher-opportunity communities are places that promote children’s future economic outcomes and social mobility. These are safe neighborhoods with high levels of work, income, education and job density, and poverty rates below 15%.²⁵ This can be accomplished by:

- **Strictly enforcing housing discrimination laws** – Oregon prohibits landlords from discriminating against families who use housing vouchers, and the state could take steps to ensure that this law is upheld, especially in high-opportunity areas.
- **Supporting public housing agencies** – There are 21 public housing agencies in Oregon that administer the federal Housing Choice Voucher Program (‘Section 8’). The state could encourage these agencies to help families with vouchers move to high-opportunity areas by assisting them to meet the additional cost of landlord outreach, credit repair and housing search services.
- **Incentivizing landlords** – Oregon could create policies that provide incentives to landlords in high-opportunity areas to rent to voucher holders. One example would be to provide a state rebate to local communities that reduces the property taxes of landlords who rent to voucher holders in these neighborhoods.
- **Considering the location and size of new affordable housing developments** – As new housing developments are created, they can be more intentionally placed and given priority when they target higher-opportunity areas. Any new developments would need to contain units that can accommodate families of different sizes.

“Long-term rental assistance that makes housing affordable for low-income families is vital to ending children’s homelessness and reducing housing instability.”

Barbara Sard, J.D.
Center on Budget and Policy Priorities

Eviction Prevention

One strategy to prevent homelessness and housing instability is to increase availability of eviction defense resources. By providing access to lawyers and financial assistance to pay overdue rent or security deposits for a new rental, families are more likely to remain in their homes permanently or be able to transition to a new environment with more time and less stress.

Summary

Housing and income are the co-foundation for building strong families and creating opportunity-structures for children. Families with children are disproportionately low-income, so they are more likely to be negatively impacted by housing issues.

Three national experts, Dr. Stefanie DeLuca (John Hopkins University), Dr. George Galster (Wayne State University) and Barbara Sard, J.D. (Center on Budget and Policy Priorities) presented scientific evidence and policy options for how housing can improve child and family outcomes.

Key messages from the 2018 Oregon Family Impact Seminar include:

- The four dimensions of housing are affordability, quality, location and stability. Poor housing in each of these areas can harm children's physical health, cognitive development and emotional well-being, and decrease positive academic and economic outcomes.
- Policies that address these dimensions of housing can help ensure positive development, well-being and a strong future for Oregon families and children.
- Three housing policy options that can improve child and family outcomes are:
 - **Providing long-term rental assistance**, which could occur through tenant-based, project-based or hybrid-based strategies.
 - **Increasing families' access to higher-opportunity areas** through enforcing Oregon's housing discrimination laws, supporting public housing agencies, incentivizing landlords and prioritizing development of family-sized housing in high-opportunity areas.
 - **Preventing families from being evicted** by providing families with more access to eviction defense resources.

Selected Resources

For further information, we suggest selected resources below.

Center on Budget and Policy Priorities | Housing

- <https://www.cbpp.org/topics/housing>

PRACC Housing Mobility Guide

- <https://pracc.org/pracc-update-october-12-2018-housing-mobility-guide-housing-acquisition-models-and-last-chance-to-comment-on-affh-anpr/>

Housing Policy Agenda | Oregon

- <https://www.oregon.gov/gov/policy/documents/housing%20agenda%20final.pdf>

Children's Agenda | Oregon

- <https://www.oregon.gov/gov/policy/Documents/Children%27s%20Agenda-GOVERNOR%20KATE%20BROWN.pdf>

CBPP | Housing Location

- <https://www.cbpp.org/research/housing/federal-policy-changes-can-help-more-families-with-housing-vouchers-live-in-higher>
- <https://www.cbpp.org/research/housing/low-income-housing-tax-credit-could-do-more-to-expand-opportunity-for-poor-families>

CBPP | Housing Voucher Discrimination

- <https://www.cbpp.org/research/housing/prohibiting-discrimination-against-renters-using-housing-vouchers-improves-results>

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