



# How does housing affect children's education?

The location and condition of a child's house plays a significant role in their physical, cognitive and emotional development and well-being, which impacts their education through improved attendance, better cognitive and behavioral health, and improved academic achievement. Making direct connections between housing and its impact on children's education is challenging. However, studies have drawn a pathway between owning a decent, affordable and stable home and experiencing positive educational outcomes.

## This evidence brief:

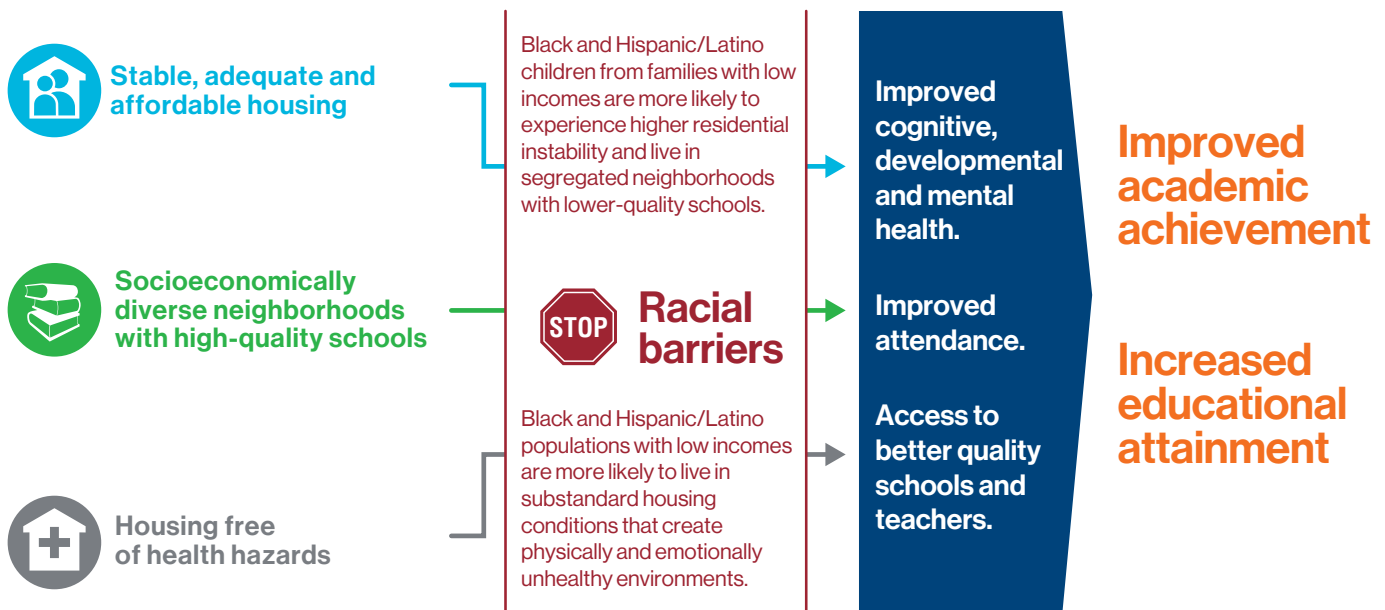
- Summarizes research on critical factors for improving children's educational outcomes by helping populations with low incomes obtain decent, affordable and stable housing.
- Highlights the key barriers that Black and Hispanic/Latino populations face in improving children's educational outcomes.
- Demonstrates how Habitat for Humanity contributes to strengthening children's educational outcomes.

# Improving children's educational outcomes through improved affordable housing for households with low incomes

Parental income is now one of the strongest factors in how children perform in school and whether they complete a college education. Children from families with low incomes are more likely to have worse educational outcomes than their wealthier peers. This income achievement gap, characterized by the difference in children's tested reading and math skills between the lowest and highest earners, has remained persistent since the 1950s, with some studies showing a growing gap.<sup>1</sup> Children from the 90th percentile of family income earners consistently perform an equivalent of four grade levels higher than children from the 10th percentile.<sup>1,2</sup> When considering the role of educational attainment in generational economic mobility, children from families with at least two generations of low incomes are about 36 percentage points less likely to attend college than children from families with higher incomes, ultimately stunting their ability to make higher salaries as adults.<sup>3,4</sup> Further, children from families in the highest quartile of household incomes are more than twice as likely to enroll

and graduate from college than children from households with lower incomes.<sup>5</sup>

Low-income families also tend to live in homes that are in relatively substandard condition, plagued by open cracks and holes, water leakage, and rodents or pests.<sup>6,7</sup> In addition, many renters with low incomes also reported living in "worst-case needs" housing, meaning they were severely rent-burdened, lived in critically inadequate shelter, or both.<sup>8</sup> Children from families with low incomes who live in substandard housing are more susceptible to adverse respiratory outcomes, lead poisoning, overcrowding and environmental stressors. These negative health outcomes impact children's physical, behavioral and cognitive development, contributing to increased school absences and poor academic performance.<sup>9</sup> Therefore, households with low incomes require affordable and healthy housing in socioeconomically diverse neighborhoods to help improve children's educational outcomes.





### Removing hazards and providing homes that meet families' needs leads to better physical and mental health and development for children.

- Children growing up in poor-quality or inadequate housing — as measured by structural quality, clutter and cleanliness, hazards, indoor climate, and crowding — experience higher symptoms of depression, anxiety and aggression from elementary school through young adulthood when compared with children in higher-quality housing or housing that fits their needs.<sup>10</sup>
- Poor physical quality of housing — e.g., roof leaks, rodents, broken HVAC — is associated with adverse effects on adolescent math and reading skills.<sup>11</sup>

### Impacts of poor-quality housing on respiratory conditions and academic outcomes

- Respiratory illnesses, such as asthma, lead to childhood disability and chronic disease and harm children's school attendance and academic performance. For example, an estimated 39% of asthma diagnoses for children younger than 6 could have been prevented by addressing and eliminating the environmental sources, such as dander, mildew, and poorly working stoves and heating systems associated with substandard housing.<sup>12</sup>
- Providing homes built to reduce energy costs, such as LEED-certified homes,\* can also lessen exposure to allergens and pollutants that increase the physical and educational effects of asthma for children. Children who have moved into a home with fewer respiratory irritants miss fewer school days than when they lived in older homes.<sup>13</sup>

- Insulating existing homes can increase bedroom temperatures in the winter and reduce the relative humidity in the summer months, even with decreased energy consumption. The ability to control indoor temperatures can improve physical health and reduce the number of days children stay home sick from school.<sup>14</sup>

### Impacts of poor-quality housing on children's blood lead levels and academic outcomes

- There is no known safe level of lead exposure, particularly for children. In 2011-16, 2.2% of children living in poverty had high blood lead levels, compared with 0.6% of children above the poverty line.<sup>15</sup>
- Childhood exposure to lead from substandard housing negatively impacts their IQ and academic achievement and increases behavioral issues. For young children with elevated blood lead levels, research has demonstrated that a one-unit decrease in average blood lead levels improved their math and reading scores by one-tenth and one-third of the average annual student gains, respectively.<sup>17,18</sup>
- Reducing elevated blood lead levels in children reduced the academic achievement gap between high- and low-income communities by one percentage point.<sup>19</sup>

### Impacts of underhousing/crowded housing on home environments and academic outcomes

- Living in a crowded home because of underhousing can lead to a lack of privacy, loud study environments, sleep disturbances, and behavior problems, which can impact children's educational achievement and attainment. Families with low incomes are more likely to double-up or share a household with other adults, such as grandparents, extended family or friends, to save on housing costs compared with families with higher incomes.<sup>20</sup>
- Adolescents living in overcrowded housing are less likely to graduate from high school by age 19 and are more likely to have fewer years of educational attainment by age 25 than their peers living in non-crowded housing.<sup>21,22</sup>

\* LEED-certified — Leadership in Energy and Environmental Design — homes ensure buildings have high-quality indoor air, including assessing and controlling for tobacco smoke, low-emitting materials, pollutants, allergens, indoor VOCs and air toxins.

## Impacts of residential instability *by age group*



### Birth to preschool

Young children who move three or more times before preschool face the most severe negative consequences to their cognitive, emotional and behavioral development.



### Elementary school

Children who experience residential instability in their early elementary years score lower on reading and math tests than families with stable homes. These effects can remain through middle school.



### Adolescents

Adolescents who experienced frequent and unplanned moves are more likely to have adverse social and behavioral outcomes that impact academic achievement and educational attainment.

## Providing access to stable and affordable housing reduces disruptions from involuntary and frequent residential mobility and provides children with consistent learning experiences.

- Households with low incomes move at more than twice the rate of families with higher incomes, primarily because of housing cost burden, structural and environmental housing problems, neighborhood violence, or foreclosures and evictions.<sup>23,24</sup> Families with low incomes who moved into homeownership, however, were 37% less likely to experience subsequent residential mobility than similar families who moved to private-market or subsidized rental housing.<sup>25</sup>
- Homeowners are less likely to move given the high transaction costs of reselling and are more likely than renters to have the funds to provide for a richer educational environment. Stable home environments raise young children's math and reading test scores, making affordable homeownership a conduit for greater residential stability.<sup>26</sup>
- The COVID-19 pandemic highlighted socioeconomic inequities for families with low incomes, particularly children's residential stability and access to online schooling. While research on the impacts of the pandemic on students' learning loss is ongoing, preliminary results found that students from families with low incomes suffered higher levels of stress related to unstable housing, limited access to technology for virtual classes, and lower levels of

instructional engagement than students from families with higher incomes.<sup>27</sup>

## Impacts of residential instability by age group

- Adverse effects of residential instability on educational outcomes span all stages of childhood. Very young children from households with low incomes experience cognitive and behavioral impacts from residential instability, including decreases in their preschool math and reading abilities. Young children who moved three or more times between birth and preschool faced the greatest negative impacts.<sup>28</sup>
- Children from households with low incomes who move more than once in the early elementary years experience negative reading and math achievement that have long-lasting effects. Children from households with limited income who read below grade level by third grade are six times more likely to drop out of school than their more proficient peers.<sup>29</sup> For every residential move a student in a low-income household experienced between kindergarten and second grade, there was a drop in test scores compared with residentially stable students from families with low incomes.<sup>30</sup>
- For adolescents, frequent and involuntary residential mobility is associated with negative behaviors, including social problems, delinquency, substance abuse and teen pregnancy, which research has shown to be correlated with poor academic achievement.<sup>31</sup>



**Locating homes in low-poverty or socioeconomically diverse and safe neighborhoods with access to high-quality schools can improve children's educational outcomes.**

- School quality is related to the geography of opportunity as defined by the relationship between schools and communities. Socioeconomic status, student distribution, neighborhood influences, access to resources, and economic segregation all play critical parts in a school's quality.<sup>32</sup>
- Children living in income-segregated neighborhoods predominantly populated by people living in poverty are more likely to attend schools with disparate access to funding and resources than their wealthier peers. Studies have found that students who attend schools with peers from families with higher incomes are up to 68% more likely to enroll in a four-year college than students who attend schools segregated by lower incomes.<sup>33</sup>

Children who moved to a low-poverty neighborhood before they turned 13 years old using the U.S. Department of Housing and Urban Development's Moving to Opportunity vouchers\* had a 34% increase in college attendance rates between the ages of 18 and 20, when compared with similar children who remained in neighborhoods with high poverty. These same groups of children had a 35% increase in individual adulthood earnings compared with their peers in communities with high poverty.<sup>34</sup>

- Studies have demonstrated that families who receive subsidized housing but can choose which neighborhood to live in have children who attend schools with higher attendance rates, graduation rates, and reading and math proficiency rates, along with lower dropout and violence rates.<sup>35</sup>

\* Moving to Opportunity for Fair Housing, or MTO, is a 10-year HUD-sponsored research program providing rental assistance and counseling for families with very low incomes and allowing them to choose private housing in higher-resourced neighborhoods. See [hud.gov/programdescription/mto](https://www.hud.gov/programdescription/mto) for more information.



# Housing and the racial academic gap

Structural and historical racial and ethnic disparities in income, health and housing contribute to the persistent academic achievement and opportunity gap between Black and Hispanic/Latino children and their white peers. For example, in 2015, 44% of white eighth-grade students performed at or above proficiency compared with 16% of Black and 21% of Hispanic/Latino children. In 2017, 42.1% of white young adults had completed a post-secondary degree, compared with 22.8% and 18.5% of Black and Hispanic/Latino students, respectively.<sup>36,37</sup> As illustrated above, socioeconomic status plays a dominant role in

negatively impacting students' educational outcomes. As race and ethnicity are often predictive of income, Black and Hispanic/Latino families are more likely to experience socioeconomic disadvantages, such as lack of wealth, inability to own homes, and lower educational attainment.<sup>38</sup> They are also more likely to live in cost-burdened and inadequate housing and in high-poverty and racially segregated neighborhoods, stemming from historical discriminatory housing practices (e.g., redlining, mortgage denials, etc.).

## Key place-based barriers to improving racial disparities in education

**Black and Hispanic/Latino populations are more likely to live in substandard or inadequate housing conditions that create physically and mentally unhealthy environments.**

- Black and Hispanic/Latino populations are twice as likely to live in substandard housing as white populations.<sup>39</sup> Substandard housing conditions, such as exposure to dampness, mold, toxic gases and lead hazards, increase the risk of adverse respiratory outcomes and lead poisoning, which can lead to more missed instructional days and lower academic performance.
- Black children have nearly twice the childhood asthma rates of white children.<sup>40</sup> They are often exposed to more significant home health hazards and community pollution levels. Chronic asthma can impact children's sleep quality associated with cognitive tasks, such as memory, concentration and decreased ability to learn. Further, urban Black and Hispanic/Latino children are more likely to experience excessive school absenteeism because of their asthma flare-ups, interrupting their learning.<sup>41,42</sup>

- Although children's exposure to lead and lead poisoning has decreased over the past 40 years, Black children continue to have statistically significantly higher blood lead levels than white children. Early childhood exposure to lead from substandard housing has been shown to impact children's thinking and development, later affecting their academic progress on test scores in elementary school.<sup>43</sup>
- Black, Hispanic/Latino and other populations of color are more likely to live in doubled-up and overcrowded households than white populations.<sup>44</sup> Overcrowding is associated with higher levels of toxic stress, leading to poor academic achievement and higher absence rates.<sup>45</sup>

**Black and Hispanic/Latino populations with low incomes are more likely to experience unexpected and frequent residential moves and to live in neighborhoods with limited access to high-quality schools.**

- Children of color are more likely to experience housing disruptions and changes in school attendance fueled by unsustainable housing costs when compared with their white peers. Further, school mobility rates are higher for urban schools and schools serving predominantly Black and Hispanic/Latino students than for predominantly white schools.<sup>46,47</sup>
- Black and Hispanic/Latino students are disproportionately concentrated in low-performing school districts when compared with white and Asian-majority populations.<sup>48,49</sup> According to the

National Center for Education Statistics, as of 2018, about 45% of the nation's Black and Hispanic/Latino students attend schools where most students are from families with low incomes, compared with 8% of white students.<sup>50</sup>

- High-poverty, racially and ethnically segregated schools tend to have less-qualified teachers and lower average academic achievement.<sup>51</sup> Attending a school with high academic achievement and teacher quality can significantly reduce the racial test score gap and improve future economic outcomes.<sup>52</sup>

### How Habitat for Humanity responds

- Habitat is committed to providing stable, affordable and adequate homes for families. Habitat strives to ensure mortgage payments consume no more than 30% of a homeowner's income and meets this goal by offering financial packages composed of low- or zero-interest loans and forgivable loans. Habitat works with families to help sustain homeownership by providing flexible mortgage restructuring options and other financial support to homeowners when they lose income. Affordable homeownership mitigates residential and financial instability that can impact children's educational outcomes.
- With strategically targeted land acquisition strategies, Habitat can provide homeowners with the chance to move out of high-poverty neighborhoods and into areas with better educational opportunities. The affordable nature of Habitat homes allows homeowners to reside in areas they might not otherwise be able to afford to live in, granting them the ability to send their children to higher-quality schools.
- The stability provided by Habitat homes allows homeowners to minimize disruptions to their children's education, which can help counteract the negative impact of lower-quality schools and limited community resources.
- Habitat's repair programs offer longtime homeowners the opportunity to affordably address acute housing maintenance problems and improve the quality of their homes. This work ranges from exterior maintenance issues to more structural problems requiring significant repairs, such as roofing repairs to address mold or bacteria growth, or HVAC system repairs that result in improved air quality and reduced respiratory syndromes. Improving air quality can help control children's symptoms and flare-ups from chronic respiratory illnesses, such as asthma, allowing them to miss fewer instructional days.
- Habitat advocates at all levels of government for programs and policies that support new construction and rehabilitation of affordable homes, increase access to affordable mortgages, optimize land use regulations for affordable homes, promote investment and homeowner and renter stability in revitalizing neighborhoods, and increase affordability in healthy, well-resourced communities with better-quality schools. These policies help homeowners and renters reduce their housing cost burdens and free up financial resources to invest in their financial stability, health and education.





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# everyone

needs a place to call home

A Habitat for Humanity U.S. Research and Measurement Team evidence brief



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