



Institute for  
Research on  
Poverty

UNIVERSITY OF WISCONSIN-MADISON

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# The Centrality of Housing: What do we know? How can we integrate what we know?

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# Learning Exchange Goals

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- Offer framing around housing, its important role in DCF programs, health, and poverty
- Provide an opportunity to think about what research has to offer practice, planning, and collaborations
  - Based primarily on work of Professor [Marah A. Curtis](#)
- Invite all of you to integrate what we will cover with your own knowledge, expertise, and practice

# Why Housing?

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- Housing is not just shelter but a “bundle” of goods that provide access to public services, education, and neighborhood context
- This bundle is needed to actualize all other goals
  - Labor market success
  - Health
  - Education

# Why Housing?

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- Convincing evidence suggests that inequalities in access, stability and affordability of adequate housing are related to serious social problems
  - Poor health and educational outcomes
  - Inadequate medical care
  - Hunger
  - Homelessness

# Acknowledge Practice Context

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- Poor families' lives are challenging in dynamic ways that challenge consistent earnings
  - Nature of work at the low end
  - More health challenges
  - Complicated family structures
- Housing is largely a private market affair
  - What leverage is at your disposal?
  - How do families at the low end fare in this market?

# Acknowledge Practice Context

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- Policy levers appear limited
  - Limited subsidies for housing
- Geographic variability in housing markets complicates strategies
  - Type of stock, costs, “tightness”

# Housing: The Big Picture

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- Vast majority of Americans are housed in the private market
- 64% of Americans are owners, 36% are renters
- This varies dramatically by race:
  - 73% of non-Hispanic whites are owners
  - 43% of non-Hispanic blacks are owners
  - 48% of Hispanics, any race, are owners

# How does the federal government support housing?

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- Homeowners are supported via federal tax expenditures that allow for deductions for mortgage interest and property taxes
- If a tax filer itemizes deductions, these items can be deducted, resulting in defraying taxes as well as income tax returns
- The highest income earners itemize deductions; lower income owners do not itemize, so don't benefit
- What are the figures for this form of support?
- Where is this accounted for?

# How does the federal government support housing?

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- The federal tax expenditure budget tracks the deductions, exclusions, exemptions for various provisions
- Tax expenditures do not go through an appropriations process like direct spending so, often, little known
- Important, however, because it is an unseen process, and it makes it difficult to clearly understand housing policy

# How does the federal government support housing?

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- In 2018, the federal government supported housing by
  - \$20 billion more in support for higher income homeowners who itemize deductions than direct support to programs to support low-income renters
    - As noted, this support also favors higher earners who itemize
  - This support is delivered through the tax code, so it is universally available and ongoing
- This deduction was curtailed by the Tax Cut and Jobs Acts, so these data are the first year to reflect the changes.
  - 8% of tax filing units benefited from these deductions in 2018, down from 20% in 2017

# Rental Assistance Availability

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- 1 in 4 eligible families receive rental assistance
- Generally long waiting lists across the country, many are closed to new applicants

# What is happening in your areas?

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- What are the unique challenges in your
  - Housing market
  - Structural impediments impacting the population served
  - Jobs environment

# What is happening in your areas?

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- What contextual factors are most important?
  - Health challenge
  - Child care
  - Family circumstances
    - Implications of a criminal record in the housing and labor market for partners or those accessing services
    - Family stressors, contending with managing life, and work at the low end

# Household Income and stability...

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- Income is a key factor for determining both the frequency and types of moves that households make
- Adequate household income, as well as income growth, are associated with moves to homes of
  - Higher cost and quality
- Income losses, often the result of job loss or family dissolution, typically result in moves
  - To lower cost and quality homes or moving from being an owner to a renter

# Economically vulnerable families and instability

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- Low-income families are markedly more likely than their higher income counterparts to move in response to
  - Partnership dissolution
  - Increases housing costs
  - Job loss

# Implications of instability

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- Studies investigating the effects of high residential mobility on child well-being suggest
  - Children in the most mobile households may fare worse than their more stable counterparts, even when demographic, economic, and child-level covariates associated with mobility and child well-being are considered

(Adam & Chase-Lansdale, 2002; Coley *et al.*, 2013; Ziol-Guest & McKenna, 2014)

# Implications of instability

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- Multiple annual moves are associated with poor child outcomes
- Moves are underestimated in survey data, so any negative associations are also underestimated

# State Data and Implications

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- Measuring WI moves among custodial mothers between 2002-2006 with administrative data also yields an undercount because it does not capture within zip code moves
- This matters because most low-income families move short distances

# State Data and Implications

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- Even so, between 2002 and 2006:
  - Between 2.9% and 6.4% of custodial mothers receiving SNAP moved between 2-5 times in a given year
  - Between 14.2% and 21.9% of custodial mothers receiving SNAP moved once in a given year

Data from: Curtis, M.A. & Warren, E.J. (2015) Child support receipt, mobility, and housing quality. *Housing Studies*, 26(5), 747-765. Table 3: Number of moves, by year and SNAP participation.

# Link between housing stability and child support

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- Across several measures of child support and specifications of moves
  - Regular child support receipt is negatively associated with *any moves* and with *more than one move a year*, all else equal
  - An additional month of child support within 25% of the order amount is associated with a \$890 increase in housing value
- Implications for policy & practice:
  - While increasing payments is important, smaller levers, like *the regularity of those payments*, are associated with improved outcomes for families

# What about the nature of housing?

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(+) associations between markers of low-quality housing and poorer health outcomes

- Asbestos, lead paint, rodents, dust mites, lack of heat, mold
- Older housing stock is more likely to harbor these environmental “bads”

(Burridge & Ormandy, 1993; Fuller-Thomson, 2000; Matte & Jacobs, 2000; Sandel & Zotter, 2000; Gemmel et al., 2001; Breyse et al., 2004; Krieger & Higgins, 2002; Catalano & Kessell, 2003; and Jacobs et al., 2009)

# How common is low-quality housing?

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- Though severely inadequate housing is uncommon nationally, low-income households are disproportionately more likely to experience these housing problems

(Holupka & Newman, 2011; Newman & Garboden, 2013; Steffen, *et al.*, 2015).

# Who lives in low-quality housing?

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- Important take-away from the housing quality and neighborhood effects literatures:
  - Regardless of how prior work has operationalized housing or neighborhood quality
    - Low-income households, particularly single-parent families, are more likely to experience poor housing quality compared to any other household type

(Steffen *et al.*, 2015)

# Neighborhood Infrastructure

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- Lower income neighborhoods are more likely to have
  - Poorer quality housing stock
  - More environmental degradation (pollution, noise, crime)
  - Weaker labor markets
  - Less robust schools

# Neighborhood and Race: Access to Health Enhancing Public Goods

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- Less-resourced neighborhoods are associated with poorer health and educational outcomes, all else equal; however
  - This varies by race
- Patterns of residential racial segregation in the U.S. are such that
  - African-Americans and Hispanics of (any race) are in more segregated and less resourced neighborhoods/schools compared to their low-income non-Hispanic white counterparts

# History, Context and Neighborhood

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- Every city, town and neighborhood has an historical context that produced
  - Residential patterns
  - Community investment
- These decisions create neighborhood conditions and can enhance or detract community health

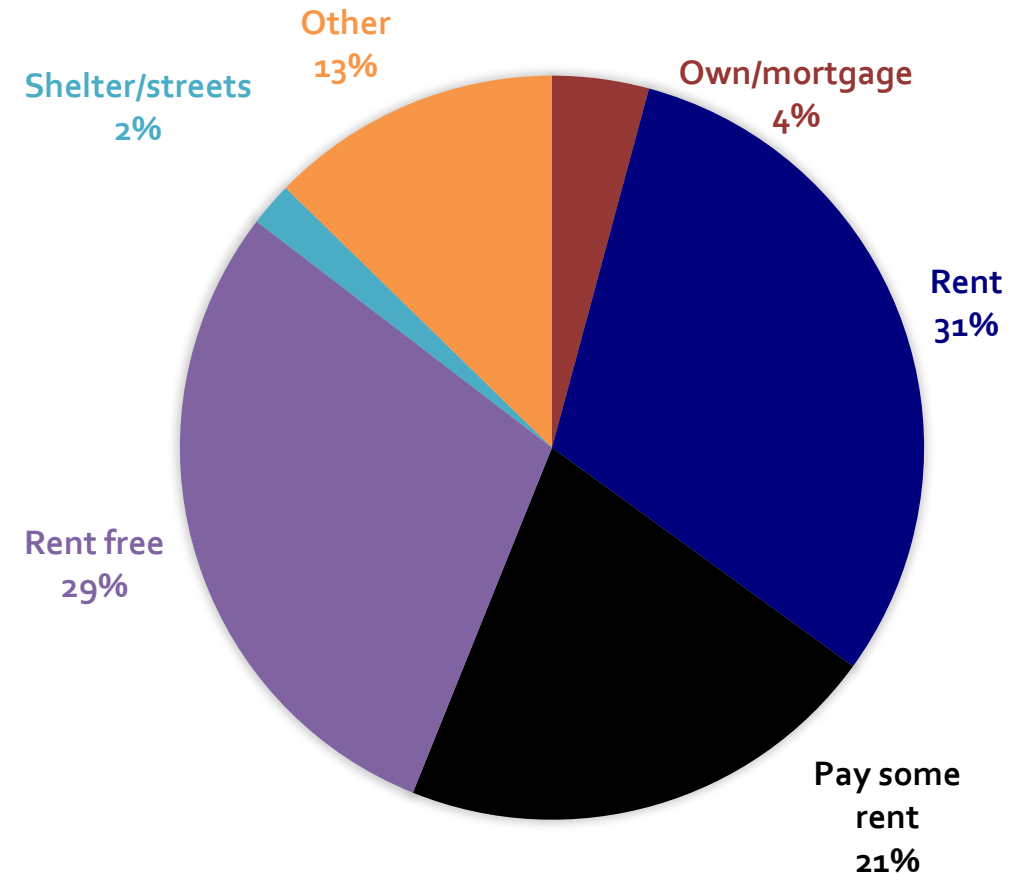
# Housing as a continuum...

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- From stably, consistently housed to homeless
- There are many “states” in between the most extreme outcome, over which much policy has focused

# Housing situations of low-income noncustodial parents

- **Child Support Noncustodial Parent Employment Demonstration (CSPED)**
  - 30% did not expect to stay in same place for the next year
  - 27% living with parents or grandparents
  - 43% said housing instability a barrier that made it “hard to find or keep a job”
  - Housing instability related to **lower child support payments**
- **ELEVATE** (current WI program, 5 counties)
  - 33% reported they had “moved in with other people” in last year



# Family Options Study

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- HUD sponsored longitudinal randomized study evaluating homeless service interventions for families with children

# Sample

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- Enrolled participant families between 2010 and 2012
  - Followed them for at least three years
- Nearly 2,300 families experiencing homelessness
  - In 12 sites across the nation
  - Assigned to 1 of 4 conditions
  - After spending 7 or more nights in a homeless shelter

# Design

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- The 12 participating sites recruited for the study varied across
  - Size
  - Geography
  - Population
  - Housing markets

to capture variation in conditions associated with homelessness

# Sites

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- Though sites were not randomly selected, at study entrance, participants shared characteristics similar to families experiencing homelessness across the nation

(Gubits, 2016)

# Group Assignment

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- Random assignment
  - Usual Care (UC)
  - Long-term Housing Subsidy (SUB)
  - Community-Based Rapid Rehousing (CBRR, up to 18 months)
  - Project-Based Transitional Housing (PBTH, priority access to a temporary, service-intensive stay in a project-based transitional housing facility for up to 24 months)

# Assignment and Service Models

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- The study design allows for comparison between offering a priority preference for each housing option (SUB, CBRR, PBTH) and UC, as well as to one another

# Assignment and Service Models

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- Each option typifies an approach to housing homeless families based on both explicit and implicit theory about why families become homeless and, therefore, the most effective service model

# Assignment and Service Models

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- Comparing outcomes between those with priority preference to a Long-term Housing Subsidy (SUB) versus Usual Care (UC) is the clearest examination of subsidies on the well-being of similarly situated homeless families

# Contextualizing Results

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- Families who had access to UC could also receive housing subsidies through their local homeless assistance agencies
  - 37% of families that did not have preference secured a subsidy
- So, any results comparing SUB to UC are lower bound effects of stabilizing housing through a long-term subsidy

# Contextualizing Results

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- Concerns that potential differences in the severity of challenges facing families experiencing homelessness necessitates a differential service model to be effective were not supported
- Intervention impacts did not vary appreciably across comparisons according to either the housing barriers or the number of psychosocial challenges reported at baseline

(Gubits, 2016)

# Select Findings: Comparing SUB to UC

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At both 20 and 37 months after random assignment, household heads reported a:

- Decrease in psychological distress
- Decrease in intimate partner violence
- A reduction in the number of schools the focal child attended
- A reduction in the proportion of families that report food insecurity

# Select Findings: Comparing SUB to UC

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- Priority preference to a Long-term Subsidy versus Usual Care appears to be associated with improved financial well being for families
- Though no difference in income is evident between the SUB and UC group 3 years after random assignment, the percentage of households who are food secure increased among the SUB group from 36 to 28 percent

(Gubits 2016)

# Other child and family outcomes

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- Assignment to a SUB versus UC
  - Reduced school absences (20 months)
  - Reduced parental report of child behavior problems (37 months)
  - Reduced proportion of family heads working the week before the survey by 6 percentage points (20 months, not evident at 37 months)

Note: interpretation of work decreases, how to think about this type of result

# Housing insecurity & child maltreatment

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- Three hypotheses (Warren & Font, 2015)
  - Is it really just poverty? (spurious)
  - Unsafe environment (direct effect)
  - Family stress (indirect)
- Housing instability strongly associated with maltreatment risk, especially neglect
  - Particularly mediated by maternal stress

# Reverse pathway?

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- Few studies have looked at the reverse—but potentially very important—question of whether health affects housing
- This is surprising since housing is one of the most basic human needs, a high-cost item in most household budgets, and the largest financial asset of many families
- As such, it may play an important role in perpetuating the persistent knot between socioeconomic status and health

# Link between child health and housing

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- Fragile Families study
  - We found that poor child health (“shock”) increases the likelihood of both overcrowding and homelessness
  - It may also increase the likelihood of having inadequate utilities and generally poor housing quality
    - Effect sizes ranged from 1 to 17 percentage points, depending on the measure of poor child health and housing outcome

Curtis, M.A., Reichman, N.E., Corman, H., Noonan, K (2010). Effects of child health on housing in the urban U.S. *Social Science and Medicine*, 71(12):2049-2056.

# Do policies mediate the effects of health shocks on homelessness?

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- Using the same data and modeling strategy
  - We explore the extent to which the effects of infant health shocks vary by
    - Housing market conditions
    - Policy environments
  - We also explore the extent to which housing subsidies and cash assistance appear to mediate the effects of poor child health on homelessness
  - A direct test of whether adverse life shocks at the individual level appear to be important determinants of homelessness

# Life shocks and homelessness: Summary of results

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- We found that this life shock substantially increases the likelihood that the family experiences homelessness
  - Particularly in cities with high fair market rents
  - In states with less generous public assistance
  - And among individuals who live in poor neighborhoods
- Receipt of public assistance through housing subsidies, TANF, or SSI appears to mediate the effects, at least to some extent

Curtis, M.A., Corman, H., Noonan, K. & Reichman, N.E (2011). *Demography*, 50(6), 2227-2235.

# Implications for policy & practice

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- Findings suggest important links between health and housing that “go both ways”
  - Housing can impact health outcomes
  - Health can impact housing outcomes
- Also, helping families at the low end contend with financial shocks can increase housing stability
- Connections to DCF programs
  - Possible mitigation via supports like TANF
  - Consider broader family supports around early childhood (e.g., Preschool Development Grant goals)

# COVID

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- COVID-19 exacerbates long-standing rental affordability challenges and highlights focused attention on eviction

# 2020 Eviction and Moratorium Data

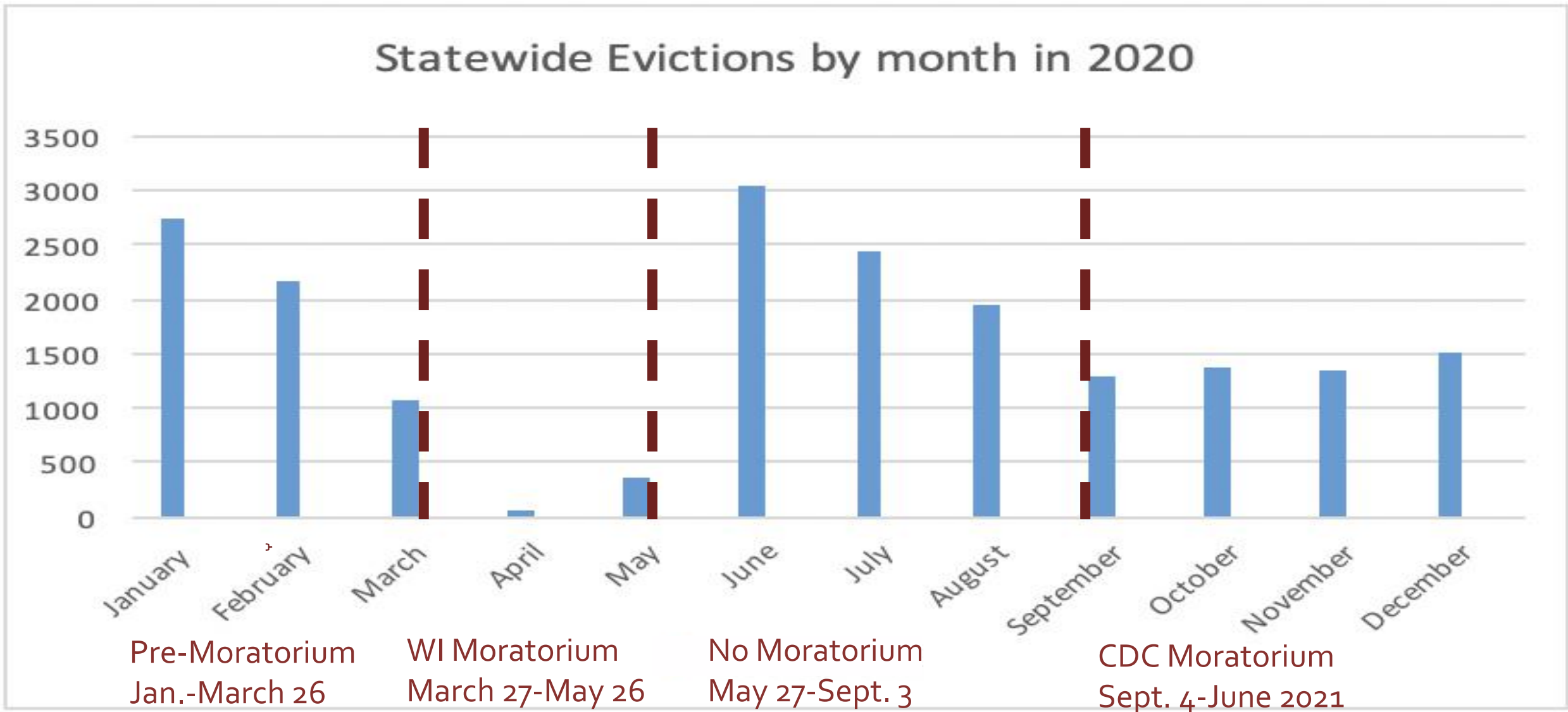


Fig. 2

<https://ppi.communityadvocates.net/pp-blog/2020-eviction-data-show-impact-of-rent-assistance-eviction-bans.html>

# Pre-pandemic Eviction: Disparate Impact

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- Black renters
  - Between 2012 and 2016, Black renter eviction rates almost twice as large as rates for White renters
- Female renters, especially Black female renters
  - Filed against for eviction at double the rate of White renters or higher in 17 of 36 states
- Renter households with children
  - In Milwaukee eviction court, households with children were more likely to receive an eviction judgment

(slide from Lavar Edmonds, Eviction Lab, IRP Webinar, “Evictions and Housing Challenges in the COVID-19 Pandemic”)

# Research to watch

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- New IRP project: “Building a Transformational Data Resource to Support Housing Research”
  - Add new data resources to other linked state agency data
    - US Department of Housing and Urban Development
    - WI Homelessness Management Information System (HMIS) data
    - The Eviction Lab at Princeton
  - Two proof of concept studies
    - Links between housing assistance and educational outcomes
    - Links between housing assistance and child and adult health outcomes
  - Work with partners to build cross-system housing research agenda

# Coming full circle

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- Service models are driven by why we think we are observing a phenomenon, as well as:
  - How services are funded
  - Institutional players
  - Practice knowledge
  - Constraints and opportunities
- How do we integrate new data?

# Practice Context

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- Poor families' lives are challenging in dynamic ways that challenge consistent earnings
  - Nature of work at the low end
  - More health challenges
  - Complicated family structures
  - High rates of trauma
  - Multiple system involvement that can disrupt family patterns
- Housing big picture context
  - What does this mean for your work, collaboration and practice?

# Links between housing and DCF programs

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- Housing is, generally, a large monthly cost
- This means that DCF and other safety net programs that increase income (CS) or function like cash (child care subsidies, TANF, SNAP) can allow families to make this payment
  - Disruptions in even small sums of money can lead to instability
  - Use of foodbanks or supplemental safety net sources may be a strategy for economically challenged homes
- Family financial precarity is often long-term and chronic

# Collective Discussion

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- What is resonating for your work and practice?
- What might some implications be for your own area?
- How can you imagine integrating existing knowledge with what you are considering?
- What additional data or research would help you in your work?