The Recession and Housing Stability

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Overview

Safe and stable housing is critical to the healthy growth and development of children. There is an abundance of research associating inadequate or insecure housing with negative outcomes across multiple domains of child well-being. Housing instability can manifest itself both directly and indirectly in children's lives. Inadequate housing may be characterized by substandard or unsafe living conditions including homelessness. Children may also be indirectly affected by housing instability, as their parent's struggle to keep their family in their home can increase household stress.

Low-income families are more likely than families with higher incomes to have difficulty obtaining and retaining adequate housing,[93] and are more likely to move frequently.[94] For children in these families, frequent moves may mean frequent changes in school, which have been linked with poorer academic performance and lower educational attainment.[95] Children who experience numerous moves are less likely to graduate from high school than children who move less frequently.[96, 97] Housing instability may also correlate with adverse health outcomes including higher asthma rates and more pervasive developmental delays, as well as with behavioral problems in children and adolescents.[22, 98-100]

Homelessness is perhaps the clearest marker of housing instability. Each year, as many as 1.5 million children experience homelessness at some point.[101] The characteristics of and hardships faced by such children differ very little from those of poor children in general.[98, 102, 103] Children need safe and stable housing in order to thrive,[93] and while children who become homeless may face some unique challenges, the evidence suggests that housing instability is detrimental even if it does not lead to actual homelessness.

Prior Recessions

The scope and severity of the housing market collapse during the recent recession has drawn national attention to the plight of families and children who have become or are struggling to avoid homelessness. Yet while the current housing slump may be the worst in 50 years, high levels of residential instability pre-dated the recession that began in December of 2007.

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In fact, each of the past six recessions was preceded by a housing downturn.[104]

Unfortunately, the consistency of this pattern does not translate into the ability to draw strong comparisons between recessions. Although data from the early 1990s and early 2000s do show that many states experienced an increase in the number of sheltered homeless individuals coinciding with periods of recession, there is not a large body of evidence on the dynamics of child and family housing instability, broadly defined, during prior recessions.[105] Further complicating efforts to draw parallels between recessions with respect to child well-being is the different social, economic, and political context in which prior recessions occurred. For example, while foreclosure rates increased in previous recessions, the types of mortgages people had were more traditional, and in some periods, regulations on lenders were stricter. As a result, there was far less volatility than is seen with the subprime mortgages that bear so much responsibility for the recent spike in foreclosures.[104, 106]

Finally, because accounts from prior recessions tend to rely on shelter utilization data, it is difficult to get a broad sense of outcomes for children experiencing various forms of housing instability. Research dating back several decades documents the adverse educational, cognitive, and social outcomes associated with children living in overcrowded environments.[107, 108] However, there is little available information on the magnitude of the problem or the long-term impacts of living in temporary accommodations, living doubled up with other families, or experiencing foreclosure, especially as many families who lose their homes tend to disappear from the radar screen.[104, 109]

This is not to say that earlier recessions cannot help us understand the effects of the recent recession on housing stability for families. Research on previous recessions demonstrated that family homelessness was more sensitive to economic cycles than individual homelessness,[110] and that government responses to housing crises faced by low-income families can alleviate some of the hardship and put families on a path to housing stability.[101, 102, 111, 112] These data substantiate the need for federal, state, and local governments to identify how they best can meet the needs of residentially unstable children.

Recent Recession

For the past several decades, home ownership has been seen as an indicator and creator of wealth in the United States. During the recession that began in December 2007, the nation's household net worth dropped by $10 trillion – the largest loss since the federal government began tracking this indicator 50 years ago.[113] As property values have declined over the past several years, many families have found that the amount they owe on their mortgage exceeds the actual value of the house.[114] As a result, homeowners are finding it difficult to refinance or sell their homes, which many can no longer afford, and increasing numbers have entered foreclosure. Families in areas that are predominantly urban and comprised largely of racial/ethnic minorities and individuals of low-income status have experienced disproportionately high rates of foreclosures. Further, certain states, including California, Arizona, Nevada, and Florida have experienced more dramatic housing price downturns.[115] Children in states that have been more severely affected by the foreclosure crisis are at particular risk of facing housing instability.

Housing Affordability

Understanding the impact of the recent recession on children requires a very general understanding of the conditions leading up the deterioration of the housing market beginning in 2006-2007. The number of families reporting housing problems has been on the rise since the early 2000s.[116] Despite the rapid surge in housing prices, demand, and new home construction that took place between 2003 and 2005, over 40 percent of all households with children reported that they were struggling to afford housing or were living in overcrowded and/or physically inadequate dwellings in 2007.[8] In 2008, approximately 12.7 million children lived in households in which 50 percent or more of the family's income was spent on housing;[104] to put this in perspective, the United States Department of Housing and Urban Development (HUD) considers housing unaffordable if it comprises more than 30 percent of a household's annual pre-tax income.[117] To cope with burdensome housing costs, it is likely that low-income families decreased expenditures in other areas, such as food purchases or energy bills, leading to other downstream effects on child well-being.[104]

Housing affordability problems affect both homeowners and renters. Between 2008 and 2009, real median household income fell by 2.9 percent.[118] At the same time, property values declined by 5.8 percent[119] and the median cost of rental housing increased from $824 per month to $842 per month.[9, 120] Data from the United States Census Bureau's *2009 American Community Survey* shows that nearly two out of every five renters spent 35 percent or more of their income on housing.[9] This discrepancy between housing costs and families' incomes is brought to the forefront by the fact that in 2009, there is no state in the United States in which a family with one full-time, minimum-wage worker could afford a two-bedroom apartment without spending more than 30 percent of its income on housing.[121]

While low-income households may be eligible for housing subsidies to help make up the difference in rent costs, there is significant gap between the supply of housing vouchers for low-income renters and the demand for assistance among low-income households. The federal Housing Choice Voucher Program (commonly referred to as Section 8), which provides approximately two million low-income families with vouchers to help offset the cost of private market housing, has not kept pace with need in recent years.[122, 123] Between 2003 and 2007, Congress failed to fund new vouchers, despite significant increases in the number of households spending 50 percent or more of their income on housing.[82] In short, the gap between wages and housing costs is not unique to the recent economic downturn, and the housing affordability crisis cannot be entirely attributed to either foreclosure increases or any other single facet of the recent recession.

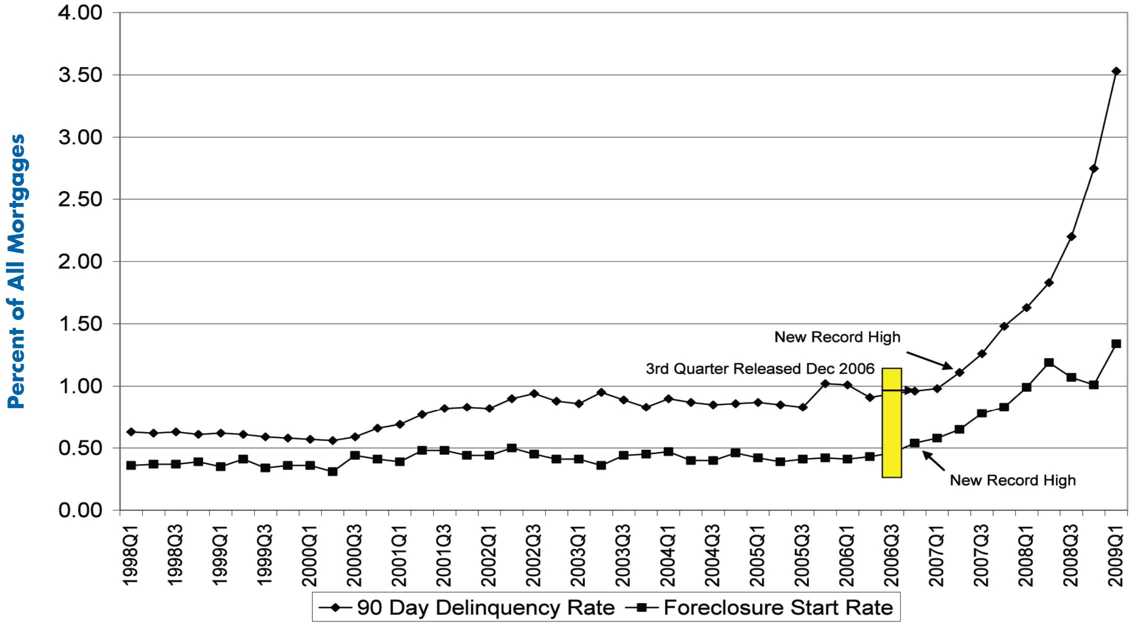
The Foreclosure Crisis

At the same time, it is clear that we are in the midst of a severe housing downturn, the onset of which coincided roughly with the start of the recent recession. Of particular concern is the high rate of foreclosures and other housing problems among families with children. Figure 5 shows the severity of the housing crisis, particularly when compared with the recession of 2001.

While research on the effects, particularly the health effects, of the foreclosure crisis has primarily focused on adults, the literature provides glimpses into the experiences of children living in households undergoing foreclosure.[95, 109, 114, 124, 125] One study, which looked at the health status of people experiencing foreclosure in the Philadelphia region, found that foreclosures tend to affect already-vulnerable groups, including the poor and families with children.[124] People in poorer health were heavily represented among those experiencing foreclosure. For instance, 23 percent of homeowners experiencing foreclosures reported being in poor or fair health, compared to 9.2 percent of homeowners with no housing strain, and 14.4 percent of homeowners with moderate housing strain.[125] Compared to homeowners and renters of similar socioeconomic status, homeowners in foreclosure experienced higher

FIGURE 5:

90 Day Delinquency and Foreclosure Start Rates, 1998-2009



Source: National Delinquency Survery, reprinted by permission of the Mortgage Bankers Association. Taken from: Report to Congress on the root causes of the foreclosure crisis, U.S. Department of Housing and Urban Development, 2010.

rates of hypertension, heart disease, and depression and/or anxiety – and were less likely to have health insurance.[124] While the study design did not allow for the establishment of causality, it did reveal a strong association between foreclosure and adverse health outcomes in vulnerable populations.

The effects of foreclosures extend beyond the families who lose their homes. When foreclosures are concentrated in densely populated neighborhoods, as has been the case in the recent recession, area conditions may deteriorate in ways that affect children's health and well-being. Concentrated foreclosures, particularly in inner-city areas, have also been found to lower property values and decrease local services for residents.[126] As a result of these factors, neighborhood cohesion may deteriorate.[111, 127] The impact of foreclosures is a particular issue in communities – especially predominantly African American and Latino communities – that were targeted by lenders offering subprime or other kinds of mortgages associated with a higher likelihood of default relative to other types of mortgages.[95, 106, 113, 127]

Homelessness

Many states have reported double-digit increases in the homeless shelter population, with a particular surge among families with children.[128] Although the number of homeless individuals who spent any time in a homeless shelter decreased between 2007 and 2009, the number of sheltered homeless families increased substantially. In 2009, 170,129 families were homeless and spent time in a shelter; this represents a 30 percent increase since 2007. There was also a 20 percent increase in the average number of days families spent in shelters (from 30 days in 2008 to 36 days in 2009).[112]

In addition to increases in the number of homeless families with children, there has been a shift in the types of shelter accommodations these families utilize. Increases in family use of homeless shelters between 2007 and 2008 were comprised of both increases in the use of emergency shelters and transitional housing.[112] Between 2008 and 2009, the increase in sheltered homeless families was almost solely attributable to increased use of emergency shelters, which tend to be more crisis-driven and less oriented towards getting a family into an affordable housing situation. Some states have been able to use funds from a $5 billion Temporary Assistance for Needy Families (TANF) Emergency Fund to address homelessness.[129] However, restrictions on the use of these funds (e.g., they must be for short-term, non-recurrent benefits) may dampen their effectiveness as a tool for creating housing stability for families in a broader sense.

Expanded Federal Support

As with health, food, and other domains of well-being, the response of federal, state, and local government can have a strong effect on how the recession affects children with regard to housing. HUD received $13.54 billion in American Recovery and Reinvestment Act (ARRA) funding. These funds included $1.5 billion for a Homelessness Prevention and Rapid Re-Housing Program,[10] created to provide families with housing search assistance, temporary rental assistance, and funds to cover security deposits and other one-time or short-term costs associated with securing housing.[82] ARRA also allocated housing-specific funds for capital improvements to public housing, low-income housing tax credit programs, community development block grants, and neighborhood stabilization efforts.[130] The effects of these investments, which are funneled through states, localities, and community organizations, are not yet known; however, compared to the expansions in benefits to individuals and aid to states in the areas of food security and health, ARRA included little in the way of immediate housing assistance to low-income families and children.

ARRA is not the only source of housing assistance developed in response to the recent recession. In February 2010, the federal Administration launched a $1.5 billion Innovation Fund for the Hardest Hit Housing Markets (to which an additional $2 billion has since been added).[131] Under this initiative, Housing Finance Agencies in states with significant declines in home prices can apply to the Federal Housing Finance Agency for money to help prevent foreclosures. More recently, the Wall Street Reform and Consumer Protection Act, signed into law as P.L. 111-203 in July 2010, provided HUD with $1 billion to implement an Emergency Homeowners Loan Program (EHLP). This program will work in conjunction with the Hardest Hit Initiative by providing foreclosure prevention resources to states and localities with unemployment higher than the national average.[132]

While the effect of ARRA, the Hardest Hit Initiative, and EHLP remains unknown, the one-time nature of many of these resources is a potential cause for concern. Housing instability among families with children was high going into the recession, and efforts to counter the worst effects of the downturn may not address underlying affordability issues. Contrary to what has occurred in the realm of health insurance, where pre-recession investments in Medicaid and CHIP blunted the impact of the economic downturn on health insurance coverage for children, the absence of federal support for rental assistance in the years preceding the recession appears to have left low-income families particularly vulnerable to housing problems. For many children and families, a return to pre-recession status will not equate to housing stability.

Key Points:

The Recession and Children's Housing

- The dramatic increase in foreclosures in the recent recession has left families particularly vulnerable to housing instability in comparison to prior recessions. Approximately 43 percent of families with children report that they are struggling to afford stable housing.[8]
- The recent increase in housing instability may have been exacerbated by a decline in housing affordability that predated the recent recession.
- While federal funds have been dedicated to emergency housing assistance and programs to help families avoid foreclosure during the recent recession, it is not yet clear whether this will be sufficient to meet the needs of low-income families in particular.

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