



# Closing the Housing Opportunity Gap

## INVESTING IN HOUSING VOUCHERS IMPROVES NEIGHBORHOODS AND HEALTH



Every parent strives to ensure their child grows up in a stable home where they can reach their fullest potential. Decades of research shows that when children – particularly young children – have access to high-quality, affordable homes and in neighborhoods with economic opportunities, green space, good schools, and reliable transportation, they are better able to thrive.<sup>1,2</sup> A rental voucher – which caps the cost of rent for eligible families at 30 percent of the amount of take-home income and subsidizes the remaining cost – means that families do not have to choose between rent, food, energy costs, and health care. By enabling families to afford rent in neighborhoods of their choosing, a voucher takes care of more than just rent, also opening the door to neighborhoods and schools that can give a child and family a chance at a better life.

Unfortunately, for millions of families – and disproportionately families of color – this reality is out of reach. A long history of racist policies in the United States paired with chronic disinvestment in housing for people with very low incomes has led to inequities in housing stability today. For example, Black families represent just 13 percent of the general population, but one-third of tenants facing eviction and half of families experiencing homelessness.<sup>3,4</sup>

These inequities have been further exacerbated by the economic fallout created by the COVID-19 pandemic jeopardizing long-term health and educational outcomes for our country's children.<sup>5,6,7</sup> Urgent policy solutions are necessary to respond to longstanding racial inequities and advance an equitable economic recovery in light of the current crisis. Our nation's leaders must act boldly to make critical investments in rental assistance, and intentionally reverse residential segregation and housing discrimination in order to ensure all children have better opportunities to succeed.

### Housing instability threatens the health of children and families

While housing instability negatively affects the health of people of all ages, the health impact of housing instability is particularly concerning for young children. Early childhood is an important window of growth and cognitive development for children. During this period, the architecture of a child's brain is formed and even brief periods of deprivation have long-term impacts on health and educational outcomes.<sup>1</sup> Children's HealthWatch research demonstrates that when families fall behind on rent, are forced to move multiple times, and/or experience homelessness, infants and toddlers are

placed at an increased risk of being in fair/poor health and not meeting developmental milestones. In addition, their mothers are more likely to report fair/poor physical health and depressive symptoms compared to stably housed families.<sup>8</sup> These outcomes have long-lasting effects on parents and children and ripple effects in our society. We estimate housing instability among families with young children will result in at least \$111 billion in avoidable health care and special education costs over a 10-year period unless our nation's leaders act to change this reality.<sup>9</sup> Closing the gap between family income and rent costs through housing vouchers, however, is an evidence-based solution for mitigating these risks.

### ***Access to Vouchers and Capital for Marginalized Communities is a Health Equity Issue***

Centuries of discriminatory housing policies in the U.S. have created residential segregation patterns – mainly along racial/ethnic lines – that have concentrated resources in predominately white neighborhoods.<sup>10,11</sup> As a result, children of color are more likely to live in neighborhoods with higher concentrations of poverty and housing instability and have less access to high-quality schools, employment opportunities, and reliable transportation.<sup>12</sup> Further, multiple forms of discrimination, including well-documented racial discrimination and further discrimination when a renter is denied a lease due to receipt of a housing subsidy (known as source-of-income discrimination), marginalizes families of color with low incomes and increases their housing instability risk.<sup>13,14</sup> Consequently, children and adults' physical and mental health are adversely impacted.<sup>15</sup> Expanding access to rental assistance and implementing policies that reverse residential segregation, invest resources into historically marginalized neighborhoods, and end housing discrimination practices are critical for advancing health equity.

### ***Vouchers are an evidence-based solution for connecting families to opportunities across the life course***

Rental assistance programs – particularly those that support residential mobility – are evidence-based policies that promote positive outcomes, i.e. positive health and educational outcomes.<sup>16</sup> Previous research demonstrates the effect of tenant-based rental vouchers – which enable families to rent homes in private markets in neighborhoods of their choice – on long-term outcomes for children.

Notably, the Moving to Opportunity pilot, which provided tenant-based vouchers to families living in public housing developments, showed that for every year a child lived in a neighborhood with a low concentration of poverty, their likelihood of attending college and having higher earnings as an adult increased – both of which are significantly associated with positive health outcomes.<sup>17</sup> This research showed more positive effects on long-term outcomes among children whose families moved when they were young (under age 12) compared to children whose families moved when they were older. These findings highlight the importance of policy solutions that are targeted to families with young children and that reverse the effects of residential segregation on economic mobility.

Unfortunately, however, these programs are chronically underfunded in the U.S. Only one-quarter of families with incomes low enough to qualify for rental assistance receive it due to inadequate funding and supply.<sup>18</sup> Families that are able to join a waiting list to receive a voucher can often remain on the list and without a voucher for years. Policies that dramatically expand the availability of housing vouchers to meet the needs of families across the country are urgently needed.

### **Federal policies that expand housing vouchers and enforce anti-discrimination measures can close the equity gap**

Eliminating racial inequities in the United States requires substantive long-term solutions, investments that reverse racist and discriminatory laws, and advance systems and policies that ensure all children grow up in stable homes which position them to reach their full potential. While systemic change is necessary on all levels, given the scale of the problem, the federal government is essential to ensure investments and policy change are responsive and adequate. Evidence-based policies are within reach that eliminate residential segregation and housing discrimination, invest in rental assistance and historically marginalized communities, and seek to promote health equity through stable homes. By adopting these policies, we can better ensure a prosperous and healthy future for all children in the United States.

**About Children's HealthWatch** Children's HealthWatch is a nonpartisan network of pediatricians, public health researchers, and children's health and policy experts. Our network is committed to improving children's health in America. We do that by first collecting data in urban hospitals across the country on infants and toddlers from families facing economic hardship. We then analyze and share our findings with academics, legislators, and the public. These efforts help inform public policies and practices that can give all children equitable opportunities for healthy, successful lives.

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