



Helping Young Children Move Out of Poverty by Creating a New Type of Rental Voucher

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The ideas in this paper were shaped by discussions within the Partnership but do not necessarily represent the views of all members.

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ABOUT THE US PARTNERSHIP ON MOBILITY FROM POVERTY

With funding from the Bill & Melinda Gates Foundation, the Urban Institute is supporting the US Partnership on Mobility from Poverty. Led by chair David Ellwood and executive director Nisha Patel, the Partnership consists of 24 leading voices representing academia, practice, the faith community, philanthropy, and the private sector.

The Partnership's definition of mobility has three core principles: economic success, power and autonomy, and being valued in community. Our collective aspiration is that all people achieve a reasonable standard of living with the dignity that comes from having power over their lives and being engaged in and valued by their community.

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Executive Summary

Everyone should have a chance to succeed regardless of where they live. Unfortunately, this is not the case for most of the 18 percent of the nation’s children living in poverty.¹ For many poor children, the opportunity to grow up in a safe neighborhood, to attend good schools, to find a good job—in other words, to have a chance for success—is limited by where they live. That is because a home is much more than four walls and a roof over one’s head; it is a foundation for success, and the majority of poor children lack access to that critical foundation.

Today, not a single county anywhere in the country has enough affordable rental housing to meet the demand.² Absent decent-quality affordable housing, many low-income families experience some form of housing insecurity, which can include homelessness, eviction, dilapidated or overcrowded housing, distressed or violent neighborhoods, or a constant struggle to pay the rent. This insecurity comes at a time critical to a child’s development and can result in a host of adverse outcomes:

- Each year millions of households face the specter of eviction,³ a destabilizing event that can lead to enduring depression and joblessness among mothers, thereby exacerbating poverty.⁴
- Housing insecurity is linked to maternal stress, and maternal stress is linked to increased risk of child neglect and abuse.⁵ Further, there are documented associations between lack of housing and involvement with child protective services.⁶
- Toxic stress related to poverty experienced during early childhood can affect children’s brain development, leading to learning, behavioral, and mental health problems that can be difficult to overcome in adulthood.⁷
- For school-age children, lack of stable housing puts a strain on their ability to perform well in the classroom. Living in a homeless shelter or moving frequently can mean changing schools often, high rates of absenteeism, and low test scores.⁸
- Where housing is located matters too. The neighborhood where families live determines what schools they attend, who their peers are, and their exposure to violence. In a recent review, Sard and Rice synthesize the evidence that demonstrates how neighborhood quality can affect children’s well-being and long term success.⁹

Researchers studying the link between child poverty and adult success have identified housing stability and neighborhood quality as important factors for upward mobility.¹⁰ This suggests that policymakers interested in reducing poverty and promoting mobility among children should include housing strategies in their approach. One way to help children born into poverty to escape it is if their family receives a federal

housing voucher that enables them to move to a safe neighborhood with better schools and job opportunities.

Housing vouchers have longer-term benefits that go well beyond housing. Research shows that housing vouchers can have a significant impact on child outcomes, including reducing poverty, hardship, homelessness, housing insecurity, and child welfare involvement, and increasing educational opportunities and outcomes as well as children's incomes when they become adults.¹¹ Vouchers, if used in neighborhoods that provide more opportunity, particularly when children are young, can also lead to improved school performance, long-term gains in college attendance and lifetime earnings, and less use of government benefits.¹²

However, housing vouchers are scarce, and in many areas waiting lists are measured in years, not months.¹³ Considering the long wait, the chance of families obtaining a voucher, especially when children are young, is low. Yet evidence suggests that when children are young is exactly when housing assistance is most critical.¹⁴ In light of this unmet need, we propose creating a new stock of 500,000 housing vouchers for low-income families with young children (similar to the stock of vouchers dedicated to veterans in recent years). We also propose enhancing these vouchers with services that can help low-income families be more successful in using their vouchers to move out of high-poverty, low-opportunity neighborhoods.

Specifically, we make the following proposal:

1. **Create an additional 500,000 housing vouchers.** We recommend introducing 100,000 new vouchers per year for the next five years. Phasing in the vouchers over time reduces administrative challenges and helps spread out the costs, which we estimate to be \$1.05 billion in the first year and about \$13.5 billion to fund 100,000 new vouchers each year and sustain funding over five years.
2. **Target these vouchers for high-need, low-income families with young children.** About 60 percent of the households waiting for housing assistance are families with children.¹⁵ The Housing Choice Voucher Program largely operates on a “first come, first served” basis and does not set a national priority for families with young children, though state and local administering agencies may do so.¹⁶ The 500,000 new vouchers would be dedicated to pregnant mothers or families with at least one child under age 6 that meet eligibility requirements for the Housing Choice Voucher Program as well as one of the following requirements: (1) recent history of homelessness or being precariously housed,¹⁷ or (2) living in an area of concentrated poverty or being at risk of displacement from an opportunity area.¹⁸
3. **Add services that can help families move out of poverty.** We propose embedding in these vouchers “mobility” services that facilitate relocation to opportunity-rich neighborhoods, including assistance in locating housing, credit repair, information about the benefits of opportunity neighborhoods and

high-performing schools, and post-move stability services to help families stay and make connections to social networks and institutions in the neighborhood. Additionally, we propose linking families to home visiting services that support new parents in caring for their children during the earliest years, when the brain is developing capacities critical to success later in life.

This investment should produce large returns for young children. Providing 500,000 additional targeted housing vouchers could largely eliminate homelessness among families with young children—and could substantially reduce the number of extremely low-income children growing up in neighborhoods of concentrated poverty.¹⁹

Impact on Three Dimensions of Mobility

The Partnership's definition of mobility has three core principles: economic success, power and autonomy, and being valued in community.

Investment: We propose creating an additional 500,000 housing vouchers (100,000 new vouchers per year for the next five years) specifically for pregnant mothers or families with at least one child under the age of 6 who are homeless or living in neighborhoods of concentrated poverty. Phasing in the vouchers over time reduces administrative challenges and helps spread out the costs, which we estimate to be \$1.05 billion in the first year and about \$13.5 billion over five years.

Impact:

- **Economic Success:** Children whose families use the vouchers to move to lower-poverty neighborhoods will have higher college attendance and higher lifetime earnings. Research shows that children who moved had annual incomes 31 percent higher than the control group.^a
- **Power and Autonomy:** Parents and children will experience lower levels of stress and depression and have a greater sense of self-efficacy.^b
- **Being Valued in Community:** Families living in economically integrated neighborhoods that are safe, well-maintained, and provide opportunities for high-quality education and access to other amenities will be more likely to feel valued by our society.

^a Raj Chetty, Nathaniel Hendren, and Lawrence Katz, "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Project," *American Economic Review* 106, no. 4 (2016).

^b Jens Ludwig, Greg J. Duncan, Lisa Gennetian, Lawrence Katz, Ronald Kessler, Jeffrey Kling, and Lisa Sanbonmatsu, "Neighborhood Effects on the Long-Term Well-Being of Low-Income Adults," *Science* 337, n. 6101 (September 21, 2012): 1505–10; and Barbara Sard, and Douglas Rice, *Creating Opportunity for Children: How Housing Location Can Make a Difference* (Washington, DC: Center on Budget and Policy Priorities, 2014).

The Problem: Housing Insecurity Harms Children

The United States is facing a massive shortage of affordable rental housing. Not a single county anywhere in the country has enough to meet the demand.²⁰ Consequently, many low-income families cannot secure the stable, affordable housing that can be critical to moving out of poverty. Absent affordable, decent-quality housing, many low-income families experience some form of housing insecurity, including homelessness, evictions, dilapidated or overcrowded housing, distressed or violent neighborhoods, or a constant struggle to pay the rent. The lack of affordable housing is a persistent problem that has worsened dramatically in the past 15 years.²¹ Today, more than 6 million families with children experience housing insecurity,²² and the problem is not expected to get better in coming years.²³

A home is much more than four walls and a roof over one's head; it is a foundation for success. The absence of decent, affordable housing can lead to a host of grim outcomes, especially for children. Consider, for example, the burden of unaffordable rent. When the rent is too high, families struggle to pay their landlords. Each year millions of households face the specter of eviction,²⁴ a destabilizing event that can lead to enduring depression and joblessness among mothers, thereby exacerbating poverty.²⁵ Eviction and other forced moves are linked to greater likelihood of living in substandard housing²⁶ and in neighborhoods with high poverty and crime rates.²⁷ Eviction is also a leading cause of homelessness.²⁸ On any given night, about 150,000 families with children nationwide sleep in shelters or cars or on the streets, and each year about 500,000 families enter homeless shelters.²⁹ Schools identify about 1.3 million children as homeless or living temporarily with another family.³⁰ In other instances, families grappling with unaffordable rent burdens may pay their landlords at the expense of meeting other basic needs.³¹

Because a home is the center of family life, housing insecurity can also damage the family relationships critical to children's healthy development. Housing insecurity is linked to maternal stress, and maternal stress is linked to increased risk of child neglect and abuse.³² Similarly, homelessness is traumatic and can undermine family routines and parent-child relationships.³³ Further, families living in homeless shelters often feel threatened that they will lose their children, and several studies have documented associations between lack of housing and involvement with child protective services.³⁴

For school-age children, lack of stable housing puts a strain on their ability to perform well in the classroom. Living in a homeless shelter or moving frequently can mean changing schools often, high absenteeism, and low test scores.³⁵ Additionally, research shows that children who are poor at some point during childhood and are forced to move at least three times during childhood are 15 percent less likely to complete high school than otherwise-comparable children who never move. These poor, highly mobile

children are also 36 percent less likely to enroll in postsecondary education and 68 percent less likely to complete college than children who are poor at some point but never move.³⁶

The shortage of affordable, decent rental housing is also linked to increases in the number of people living in neighborhoods of concentrated poverty, defined as areas where the poverty rate exceeds 30 percent.³⁷ These neighborhoods are often plagued by crime and failing schools. The neighborhood in which a family lives significantly impacts children by influencing which school they attend and which peers they socialize with. Research shows that neighborhood quality can also affect children's well-being and long-term success. Exposure to violence—either directly or indirectly—can affect children's ability to focus, control impulses, and perform well in school.³⁸ Between 2000 and 2013, the number of people living in communities of concentrated poverty nearly doubled to 13.8 million.³⁹ In 2015, 1.7 million poor children under age 6 without housing assistance were living in areas of concentrated poverty. While most were in metropolitan areas, 18 percent were in nonmetropolitan areas.⁴⁰

Children of color in low-income families are especially vulnerable to housing insecurity. People of color often find their ability to move to better neighborhoods constrained not only by the lack of affordable housing but also by discriminatory landlords in the rental market and by local land use policies—historic and current—that lock out low-income people, particularly renters.⁴¹ Housing insecurity disproportionately affects African American and Latino people.⁴² Racial and economic segregation, combined with housing discrimination and insecurity, contribute to the aggregation of African American and Latino people in neighborhoods of concentrated poverty.⁴³

Well-located, affordable housing can provide stability and opportunity critical to helping low-income families move out of poverty. And for decades, the federal government has sought to assist a portion of needy families to secure that housing. In 2015 alone, the federal government spent \$190 billion in a combination of tax expenditures and spending programs to help Americans buy or rent homes. Yet little of that money—\$35 billion—benefited families with incomes below \$30,000 that struggle the most to afford housing.⁴⁴ Federal housing expenditures are unbalanced in two respects: they target a disproportionate share of subsidies on higher-income households (primarily through the mortgage-interest deduction), and they favor homeownership over renting.⁴⁵ Yet lower-income renters are far likelier than homeowners or higher-income renters to pay very high shares of their income for housing and to experience problems such as homelessness, housing instability, and overcrowding.⁴⁶

The Solution: Housing Vouchers

Established in 1974, the US Department of Housing and Urban Development's (HUD's) Housing Choice Voucher Program provides rental assistance to low-income households. Voucher holders rent apartments from landlords in the private market. Program participants typically pay 30 percent of their incomes toward rent, and the government covers the gap. Local and state public housing agencies (PHAs) administer the program (more than 2,100 operate across the country) by checking participants' eligibility, inspecting units, and paying the government portion of the rent directly to the landlord. The goals of the program are to help make housing affordable and to provide low-income households the opportunity to move to better neighborhoods. Vouchers are portable—they move with the tenant—and theoretically voucher holders can move anywhere in the United States where a PHA is operating. However, in practice, voucher holders' ability to access opportunity neighborhoods—those with low crime, good schools, and access to transportation and jobs—is constrained by the program's rental caps, inadequate landlord participation in some areas, and housing discrimination.

During the past three decades, HUD has launched three randomized controlled trials that examine the impact of housing vouchers on families with children. Collectively, these and other rigorous studies show that housing vouchers have the power, if optimized, to provide significant benefits to families living in poverty with children:

1. **Housing vouchers reduce poverty among children.** At their most basic level, housing vouchers supplement incomes, raising disposable income so families can better afford necessities. In 2012, housing assistance lifted 4 million people, including 1.5 million children, above the federal poverty level, based on the supplemental poverty measure.⁴⁷ Rental assistance also lifts 1.2 million people, including some 400,000 children, out of “deep poverty,” that is, a household income less than 50 percent of the federal poverty level.⁴⁸ Researchers have concluded that expanding housing vouchers to serve all rent-burdened families with children that have incomes below 150 percent of the federal poverty level would have the largest single impact on *deep* poverty among such families when compared with policy options such as increasing the minimum wage to \$10.10, providing transitional jobs, or expanding child care subsidies or SNAP benefits, among others.⁴⁹
2. **The added financial support provided by housing vouchers translates into tangible benefits for families and children.** Homeless families leaving shelters after receiving priority access to vouchers experienced less economic stress and food insecurity compared with those who left shelters without this assistance.⁵⁰ Households with lower housing expenses have more disposable income to spend on clothing and other basic needs, as well as on enrichment activities for their children.⁵¹

3. **Housing vouchers reduce homelessness, doubling up, overcrowding, and residential instability.**⁵² Providing housing vouchers to families experiencing homelessness can help them leave shelters *and* remain stably housed.⁵³ Vouchers prevent homelessness among low-income families and significantly reduce overcrowding and residential instability.⁵⁴
4. **Housing vouchers can help families stay together.** Vouchers can provide mothers who care for young children financial stability, giving them a better chance of avoiding the destructive cycle of domestic violence.⁵⁵ Families using housing vouchers have lower rates of both psychological stress and domestic violence than homeless families who did not receive priority access.⁵⁶ Homeless families that receive vouchers are less likely to be involved with child protective services or to have their children in out-of-home care (foster care or being housed with a relative).⁵⁷ Additionally, vouchers targeted to homeless and inadequately housed families involved in the child welfare system resulted in higher rates of family reunification and fewer repeated reports of abuse or neglect.⁵⁸
5. **Vouchers can contribute to successful educational outcomes.** Children in homeless families that received vouchers attended fewer schools and experienced fewer school absences and behavior problems, as reported by parents. Students living in voucher households have higher language arts and math scores during the years they have vouchers⁵⁹
6. **Housing in opportunity neighborhoods can also expose children to higher-quality schools and stronger expectations of high school graduation, college attendance, and employment.** Low-income students who lived in public housing in low-poverty neighborhoods and attended low-poverty schools made large gains in reading and math scores compared with children living in public housing who attended moderate- or moderately high-poverty schools.⁶⁰ Moreover, research by Raj Chetty and Larry Katz (both members of the Mobility Partnership) shows that using vouchers to move to neighborhoods with lower concentrations of poverty resulted in higher lifetime earnings and increased college attendance for children who moved before they were 13.⁶¹ The research also found that the longer a child lives in a low-poverty area, the greater the gains.⁶² Girls in families who used vouchers to relocate to high-opportunity areas before the children were 13 were less likely to be single parents as adults.⁶³ Every year that children who moved before they were 13 spent in better neighborhoods improved outcomes, underscoring the importance of intervening when children are young.⁶⁴
7. **Housing vouchers used in low-poverty neighborhoods have positive effects for adults as well, including significant improvements in their housing quality and neighborhood environment, especially with respect to safety.**⁶⁵ These changes likely contributed to the significant improvements in both mental health (lower rates of depression and higher rates of happiness) and physical health (lower rates of extreme obesity and diabetes) among adults who used vouchers to move to low-poverty areas, compared with adults who did not receive vouchers.⁶⁶ This is

particularly noteworthy given that maternal well-being, including mental health and depression, is strongly linked to child well-being.⁶⁷

Today, more than 5 million households receive federal assistance in paying rent through housing vouchers, public housing, and project-based rental assistance.⁶⁸ However, demand for assistance dramatically outstrips supply. Only about one in four of the 19 million low-income households eligible for rental assistance currently receives any such assistance.⁶⁹

The need for assistance among families with children is especially high. The number of families with children receiving federal rent subsidies has *fallen by more than 250,000*—or 13 percent—since 2004 and is now at its lowest point in more than a decade despite increased need.⁷⁰ As a result, only 23 percent of low-income families with children in need of affordable rental housing receive any rental assistance.⁷¹ The number of very low-income⁷² renter families with children that do not receive housing assistance and either pay more than half their income for housing or live in severely substandard housing rose by a stunning 56 percent between 2003 and 2015, to nearly 3 million families.⁷³ In 2015, 700,000 extremely low-income⁷⁴ families with children under age 6 were severely rent burdened, defined as paying more than half of household income for rent.⁷⁵

Today, the median waiting time for housing vouchers is about one and a half years, with substantially longer wait times at the largest housing agencies that serve the most households.⁷⁶ Moreover, these figures are for families *already on the waiting list*. About half of PHAs have *closed* their waiting lists and do not accept applications.⁷⁷

About 60 percent of the households waiting for housing assistance from PHAs are families with children.⁷⁸ At a time when the stability of vouchers could make the most difference—when children are young—families wait for lengthy periods for assistance. And while they wait, they may experience homelessness, frequent moves, and eviction and may confront various hardships, including living in substandard housing in distressed neighborhoods.

Despite the obvious need, funding for housing assistance has decreased by 4.3 percent since 2010 (adjusted for inflation), largely caused by the placement of tight caps on nondefense discretionary funding.⁷⁹ If these caps are left unchanged and housing assistance programs' share of total nondefense discretionary funding does not increase, funding for low-income housing assistance will soon fall to its lowest in 40 years, relative to GDP.⁸⁰

The housing problems facing families with children living in poverty are unlikely to improve without more public investment in rental assistance. Public policy changes that boost family incomes are vital. But even with such measures, many families will need help to meet their rental costs and provide stable homes for their children.

Policy Proposal

Clearly there is a need for more housing vouchers generally and, more specifically, for housing vouchers for families with young children, whose futures can be profoundly influenced by where they live. We propose helping to address that need by creating an additional 500,000 housing vouchers for low-income families with young children. We suggest embedding in these vouchers services proven to help low-income families move out of poverty. Specifically, we make the following proposal:

1. **Create an additional 500,000 housing vouchers.** We suggest introducing 100,000 vouchers per year for the next five years. Phasing in the vouchers over time reduces administrative challenges and helps spread out the costs, which we estimate to be \$1.05 billion in the first year and about \$13.5 billion over five years.
2. **Target these vouchers for high-need, low-income families with young children.** As discussed earlier, about 60 percent of the households waiting for housing assistance at PHAs across the country are families with children.⁸¹ Federal policy does not prioritize families with children for Housing Choice Vouchers (though state and local administering agencies may do so), and the number of families receiving federal housing assistance has fallen by more than 250,000 since 2004.⁸² We suggest these vouchers be dedicated for issuance to pregnant mothers and families with at least one child under age 6 that meet the income and other eligibility requirements for the Housing Choice Voucher Program as well as one of the following targeting requirements: (1) recent history of homelessness or being precariously housed,⁸³ or (2) living in an area of concentrated poverty or being at risk of displacement from an opportunity area.⁸⁴
3. **Add services that can help families move out of poverty and support parenting young children.** As it operates currently, the Housing Choice Voucher Program does not provide services to help voucher holders move to better neighborhoods, and it can be difficult to find a unit in an opportunity area that will accept a voucher. Families usually must navigate the housing search process independently. We suggest enhancing these vouchers with two types of services:
 - » “Mobility” services that facilitate relocation to opportunity-rich neighborhoods, because research shows that these neighborhoods provide benefits that continue through adulthood. Services would include assistance in locating housing, credit repair, information about the benefits of opportunity neighborhoods and high-performing schools, and landlord-tenant mediation.⁸⁵ HUD would determine a minimum required mix of housing location services based on promising practices and evidence of their effectiveness and would set criteria for opportunity neighborhoods, likely based on metrics in research now under development.⁸⁶ Enhancing the vouchers by providing services to assist movement to better neighborhoods

would cost approximately \$2.25 billion over five years, bringing the total cost of the proposal over five years to \$15.75 billion.⁸⁷

- » Home visiting services that support new parents in caring for their children during the child's earliest years, a time when the brain is developing skills critical to success later in life. Home-visiting programs provide services to reduce child abuse, neglect, and domestic violence and increase school readiness and family economic security. They include support for healthy prenatal practices, developing strong parenting skills and techniques, monitoring child milestones, and setting goals for the future. For more information on home visiting programs, please see *Scale Evidence-Based Home Visiting Programs to Reduce Poverty and Improve Health*.⁸⁸ Under our proposal, selection criteria would encourage PHAs to partner with a promising or evidence-based home visiting program, as identified by the Home Visiting Evidence of Effectiveness initiative (which the US Department of Health and Human Services has launched to identify evidence-based home visiting programs).⁸⁹ If PHAs obtain commitments from existing home visiting programs to serve families that receive the new vouchers, no additional costs will be associated with offering these services.

For decades, Congress has funded special vouchers designed for the unique needs of specific populations, including veterans (HUD and VA Supportive Housing) and families involved in the child welfare system (Family Unification Vouchers). We suggest a similar strategy for our proposed vouchers, which we have named Family Stability and Opportunity (FSO) vouchers. HUD would award the FSO vouchers through a competitive process to PHAs that operate well-managed housing choice voucher programs. The competition would give priority to PHAs that partner with home visiting programs.

Currently PHAs are paid administrative fees for each rental unit leased with a voucher, without consideration of other aspects of agency performance, such as housing location. To ensure the program reaches its goals, HUD would condition a portion of administrative fees paid to PHAs based on performance measures. To do so, HUD would enter into performance-based contracts with the selected PHAs, and the contracts would provide agencies with higher administrative fees based on various performance metrics—including how often households provided these vouchers succeeded in renting housing in low-poverty, high-opportunity neighborhoods. The performance metrics also would be used in determining agencies' eligibility for awards of subsequent rounds of FSO vouchers.

The proposed FSO vouchers have the potential to improve the way HUD and PHAs “do business.” No previous competitive process for housing vouchers has built in incentives for PHAs to partner with home visiting programs or to develop policies that enable significant numbers of families with children to relocate to opportunity neighborhoods. Nor have prior federal efforts targeted vouchers specifically to families with young children living in neighborhoods of concentrated poverty. Conditioning a portion of the

administrative fees on aspects of performance other than voucher use is also unprecedented in the housing voucher program. Both the competitive allocation of FSO vouchers and the performance-based contracting focused on destination-neighborhood outcomes could ultimately provide a model for the overall Housing Choice Voucher Program by standardizing expectations of PHA assistance to help families move to opportunity neighborhoods. Doing so would also expand relationships with landlords and management companies that do not usually participate in the Housing Choice Voucher Program, which could help voucher holders gain access to apartments in high-opportunity areas.

This investment should produce substantial returns for young children living in poverty. Providing 500,000 additional targeted housing vouchers could largely eliminate homelessness among families with young children—and could substantially reduce the number of extremely low-income children growing up in neighborhoods of concentrated poverty.⁹⁰ This proposal also should enable more low-income single mothers to be strong parents and to support their children on pathways to greater economic opportunity.

Moving Forward: Next Steps for Federal Policymakers and Philanthropy

The federal government began the Housing Choice Voucher Program in the 1970s; in 2017, Congress appropriated slightly more than \$20 billion for the program. The federal government is the only entity that has the capacity to support a program of this scale—because of both the infrastructure needed to administer the program and its overall cost. Given the current political and fiscal environment, Congress is unlikely to make an investment of this size in the short term, despite the evidence to support it. But philanthropy can play an active role in educating policymakers and the public about the robust body of research that supports such a proposal, thereby helping lay the groundwork for its consideration in the future. In addition, philanthropy could provide the additional resources housing agencies need to enable more families that already have vouchers to use them in opportunity-rich neighborhoods.

Notes

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