

# Poor Quality Housing Is Tied to Children's Emotional and Behavioral Problems

*Parents' stress from living in poor quality and unstable homes takes a toll on children's well-being*

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A family's home is their haven, but for families living with leaking roofs and roaches, for those who have to choose between paying for rent or for food, or for families who repeatedly move in search of higher quality or more affordable housing, one's place of refuge may not be very homey.

This brief examines how housing characteristics matter to children and families' well-being.<sup>1</sup> Among the various possibilities tested, poor housing quality was the most consistent and strongest predictor of emotional and behavioral problems in low-income children and youth. It also had a sizable association with school performance among older youth. Housing affected children because the stress of living in unhealthy and unsafe conditions affected parenting.

### Advantages of the Current Study

Past research has identified several aspects of housing that are thought to be associated with children's development.<sup>2</sup> Researchers, for example, have found that substandard housing—exposed wiring, peeling lead paint, rodent infestation, and the like—may contribute to physiological stress in children, inhibiting their emotional stability and learning. Similarly, residential instability may interrupt peer

### KEY FINDINGS

- Poor housing quality is the most consistent and strongest predictor of emotional and behavioral problems in low-income children and youth among the five housing characteristics studied (quality, stability, affordability, ownership, and receiving a housing subsidy).
- Residential instability also is important for children's well-being.
- Even though much of the sample struggled with housing costs, unaffordability has little discernible link to children's well-being.
- Much of the association between poor quality and unstable housing and children's well-being operates through parental stress and parenting behaviors.

and school networks, impeding academic and behavioral success. If housing costs are unaffordable, families may be forced to limit other valuable investments, such as extra-curricular activities, and even other basic necessities such as food and medical care, all of which are important to healthy development. On the other hand, owning one's home or receiving government subsidies may increase family stability and social connections, helping to improve children's school success.

Although past research has identified many associations between housing and children's well-being, studies have tended to assess only a single dimension of housing at a time even though housing characteristics do not occur in isolation. In addition, the very characteristics that allow a parent to afford higher quality and more stable housing—a good job, steady income, family stability, perseverance, and organization—might be the same characteristics that influence children's outcomes.

The current study untangled many of these issues. The analysis takes a comprehensive view of housing, assessing quality, stability, affordability, ownership, and subsidy receipt status. It carefully adjusts for characteristics of parents and families that are likely associated with housing contexts. It addresses multiple aspects of children's well-being, including their cognitive, emotional, and behavioral functioning. Finally, the analysis includes young children, school-age children, and adolescents.

The analysis relied on a randomly drawn, representative sample of 2,400 low-income children, teens, and young adults aged 2-21 living in neighborhoods of concentrated poverty in Boston, Chicago, and San Antonio. It followed children and families for six years, and focused on three core areas of children's development:

- Central academic skills in reading and math;
- Emotional problems, such as symptoms associated with depression and anxiety;
- Behavioral problems, such as stealing, lying, and being aggressive.

## Housing Quality Is Important for Children's Outcomes

Poor housing quality was the most consistent and strongest predictor of emotional and behavioral problems in low-income children and youth among the five housing characteristics studied (quality, stability, affordability, ownership, and receiving a housing subsidy). Children exposed to homes with leaking roofs, broken windows, rodents, non-functioning heaters or stoves, peeling paint, exposed wiring, or unsafe or unclean environments experienced greater emotional and behavioral problems. Housing quality also was related to school performance for older children, with adolescents in poorer quality homes showing lower reading and math skills in standardized achievement tests.

Residential instability also was important for children's well-being. Although low-income children showed some short-term improvements in functioning after a move, over

time, cumulative residential instability was linked with children's and youth's lower emotional and behavioral functioning.

Even though much of the sample struggled with housing costs, with most families paying more than 30 percent of their household's income, unaffordability had little discernible link to children's well-being. The authors hypothesized that higher housing costs may provide competing forces on families, imposing financial stress but also allowing families to access higher quality homes and more stable neighborhoods with better schools and community resources. Similarly, living in owned homes or government-assisted housing rather than privately rented housing was not associated with children's functioning once accounting for factors such as housing stability and quality.

Much of the association between poor quality and unstable housing and children's well-being operated through parents.

The stress and strain of living in poor quality homes or having to move multiple times in a few short years took its toll, leading to symptoms of depression and anxiety, and to less stable family routines. This in turn helped to explain children's diminished functioning. Thus, rather than being a source of stability and security, a home lacking some of the most basic elements of comfort may exacerbate other pressures that poor parents face.

## Policy Implications

Creating and sustaining healthy homes for children and families is a key public health issue. Roughly 2 million poor children lived in physically inadequate dwellings in 2005,<sup>3</sup> and the recent housing crisis and economic recession has likely exacerbated such conditions as home-owners, landlords, and renters experienced economic setbacks. Residential instability has increased as well. Indeed, a recent report found that by 2011, more than 8 million children had experienced or were on the verge of experiencing loss of their families' homes through foreclosure, including families in both owner-occupied homes and rental units.<sup>4</sup> Policies and programs need to do more to help economically vulnerable families live in safer and higher quality homes and to sustain their housing through economic setbacks and downturns.

This research emphasizes the importance of current programs that provide housing assistance for families and leads to further suggestions for how policy makers could help to support the housing quality and stability of low-income families as mechanisms to promote healthy and successful child and youth development.

## CURRENT POLICIES

Government subsidies and short-term financial assistance are two options that are currently available. Subsidies for heating or electricity among low-income householders may help ensure that these services are not cut off for lack of payment. Such housing-related subsidies, as well as those for food (Supplemental Nutrition Assistance Program) and medical care (Medicaid and State Children's Health Insurance Program) also allow families with limited economic resources to allocate their budgets to fulfill other needs and sustain higher quality home environments. Other programs, such as emergency funds to stave off eviction, can help stabilize families' housing, allowing them to remain in their homes during crises, thus reducing residential moves and improving children's well-being. Similarly, continuation and expansion of programs that protect tenants during landlord foreclosure proceedings or that allow underwater borrowers to refinance are important in helping families avoid foreclosures and loss of rental homes. With greater residential and financial stability, owners and renters can also keep up on maintenance, and thus the quality of their residences.

## FUTURE POLICY DIRECTIONS

New innovations provide additional models for supporting low-income families' safe and stable housing. Given that local government is the source of many housing policies via housing codes and local ordinances, findings from this research emphasize the importance of working with local public health departments as well as state and federal agencies to strengthen and enforce housing codes and implement programs to improve indoor environmental quality and other housing conditions.<sup>5</sup> Local government could also centralize the inspection and enforcement of housing codes and other safety measures, which are typically handled by multiple agencies. Home inspections could be conducted in conjunction with other home visits by city personnel such as fire fighters, meter readers, and others.

Some organizations and cities have begun to identify promising solutions to these shortcomings through the use of "big data"—the analysis of reams of data that cities regularly collect for different purposes—on housing issues. One novel approach is HousingCheckup, a proposed program

in Chicago to aggregate data from public agencies on code violations, past health and safety inspections, and other problems into an easy-to-use tracker.<sup>6</sup> The tool would allow tenants and others to access the "health history" of their home to determine if they are being exposed to significant health hazards. ■

## Endnotes

- 1 The brief is based on a recent study, Rebekah Levine Coley et al., "Relations Between Housing Characteristics and the Well-Being of Low-Income Children and Adolescents". Coley, R. L., Leventhal, T., Lynch, A. D., & Kull, M. (2013). Relations Between Housing Characteristics and the Well-Being of Low-Income Children and Adolescents. *Developmental Psychology*. Vol 49(9). Pages 1775-1789. doi: 10.1037/a0031033
- 2 For a review of this research, see T. Leventhal and S. Newman, "Housing and Child Development," *Children and Youth Service Review*, 32 (9) (2010): 1165-1174.
- 3 C. S. Holupka and S.J. Newman, "The Housing and Neighborhood Conditions of America's Children: Patterns and Trends over Four Decades," *Housing Policy Debate*, 21 (2011): 215-245.
- 4 Julie Isaacs, "The Ongoing Impact of Foreclosures on Children." (Washington, DC: Brookings Institution, March 2012), available at [www.brookings.edu/research/papers/2012/04/18-foreclosures-children-isaacs](http://www.brookings.edu/research/papers/2012/04/18-foreclosures-children-isaacs)
- 5 Vicki Been and Ingrid Gould Ellen, "Challenges Facing Housing Markets in the Next Decade" (Washington, DC: What Works Collaborative, 2013). <http://www.urban.org/UploadedPDF/412556-Challenges-Facing-Housing-Markets-in-the-Next-Decade-Developing-a-Policy-Relevant-Research-Agenda.pdf>
- 6 <http://opengov.newschallenge.org/open/open-government/submission/housingcheckup-access-your-home-2019-s-full-health-and-safety-history/>

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## ABOUT THE HOW HOUSING MATTERS TO FAMILIES AND COMMUNITIES RESEARCH INITIATIVE

This brief summarizes research funded by the John D. and Catherine T. MacArthur Foundation as part of its How Housing Matters to Families and Communities Research Initiative. The initiative seeks to explore whether, and if so how, having a decent, stable, affordable home leads to strong families and vibrant communities. By illuminating the ways in which housing matters and highlighting innovative practices in the field, the Foundation hopes to encourage collaboration among leaders and policymakers in housing, education, health, and economic development to help families lead healthy, successful lives. The views expressed herein are not necessarily those of the MacArthur Foundation.

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