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# Housing Crisis Leaves Lasting Imprint on Children in Cleveland

*Study finds link between poor housing conditions and kindergarten readiness.*

by CLAUDIA COULTON, ROBERT L. FISCHER,  
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A recent survey found that only 29 percent of Americans believe the housing crisis is over.<sup>1</sup> Clearly families continue to feel unmoored by the crash of home prices—often their main asset. The crisis has long-lasting financial and psychological effects, and its effects on children are equally

enduring, as a new study shows. Children in Cleveland whose formative years coincided with the housing crisis and who had direct experience with foreclosure or substandard housing were less prepared for school, had higher levels of lead, were at greater risk for maltreatment, and moved more frequently than children whose housing situation was more stable.<sup>2</sup>

The current study involved the entire student body of entering kindergarteners (13,762 children) in the Cleveland Metropolitan School District between 2007 and 2010—children born between 2002 and 2005, peak years of housing crisis in the city.<sup>3</sup> By linking the child's home address with public records on housing sales, inspections, foreclosures, tax delinquencies, speculator-owned homes, and more, the study estimated the role that housing conditions in early childhood play in school readiness. It also looked at whether living in poor-quality housing increased known risks to school-readiness of elevated lead levels, moving frequently, and child maltreatment.

### KEY FINDINGS

- Over time, living in substandard housing conditions leads to lower literacy scores for children entering kindergarten.
- Living in a home that is owned by a speculator, is tax delinquent, or is in foreclosure contributes to lower literacy scores among children entering kindergarten.
- Living within 500 feet of distressed properties lowers literacy scores among kindergarteners; living in homes farther away (up to 1500 feet) has a smaller, though still negative, effect.
- Living in a distressed home (either in poor condition or in foreclosure) is associated with a higher risk for child maltreatment, residential instability, and elevated lead levels, all of which affect literacy scores.

### Distressed Housing Is Tied to Lower Literacy Scores

Findings show that living for a prolonged time in poor-quality housing during childhood, which in this case means a low to substandard rating by a county assessor, leads to lower literacy scores on entering kindergarten. Families who live in substandard housing are often poor, and family poverty itself does play a role in the lower test scores, but substandard housing also plays a unique role. Similarly, living in a neighborhood with concentrated poverty is also linked to lower scores.

## The Housing Crisis Took a Toll

Foreclosures, tax delinquencies, and speculation were all on the rise in Cleveland during the study, and all of these conditions had negative effects on children's literacy scores. Children who lived in a foreclosed home, for example, had lower literacy than children who were in more secure housing. Moreover, the study finds some spillover effects of nearby distressed housing. Distressed homes within 500 feet of the child's home had a significant effect on his or her literacy development. The effect weakened with distance. Not all conditions tested had negative effects on children. A home with very low market value—under \$30,000—for example, had no effect on children's performance.

The results also find that eliminating housing and neighborhood disadvantage, particularly in highly segregated places like Cleveland, could help narrow the achievement gap between African American and white children. After controlling for housing disadvantage, African American students performed on par with white students in this study.

## Poor Housing Exacerbates Other Risk Factors

The study also finds that poor housing quality and more housing market distress increase rates of child maltreatment, elevated lead levels, and frequent moves, all known risk factors contributing to achievement gaps. Living in a home that was in foreclosure, for example, increased the risk of child maltreatment in early childhood.

Parents' stress may be a culprit in the outcomes, given the importance to healthy childhood development of attentive and consistent parenting, which stress can undermine. A recent study, for example, linked parenting stress to an increased risk of child maltreatment in homes undergoing foreclosures.<sup>4</sup> Chaos in daily life also influences children, as a recent brief in this series shows.<sup>5</sup> In addition, homes with neglected maintenance can expose children to lead, with its well-known harms to cognitive development.<sup>6</sup> Interestingly, this study finds that homes with a very low market value reduced family mobility, perhaps because families were reluctant to give up an affordable unit even when conditions were less than ideal.

## Policy Implications

Where children spend their formative years shapes their lives. Much research has documented how important a child's environment is to healthy development, which in turn sets the stage for a positive school career. Now it is becoming clear that a child's house itself also shapes his or her future.

## Rehabbing and rebuilding housing, particularly in cities like Cleveland that were hit hard by the housing crisis, can be a smart investment in children's futures.

The housing crisis decimated housing stock in many low-income neighborhoods across the country. In some Cleveland neighborhoods, up to half of the homes were in foreclosure in late 2009.<sup>7</sup> Many of these neighborhoods were also predominantly African American. Many homes in these neighborhoods were abandoned, neglected, or sunk into disrepair.

The decaying housing stock, as this study shows, has serious effects on children. Without funding and attention to repairing and housing stock upkeep, particularly in low-income neighborhoods, more children will start school behind their more advantaged peers, widening the achievement gap even more. The gap in standardized test scores between high- and low-income children has grown 40 percent since the 1970s.<sup>8</sup> Investing in repairing a home or helping a family remain stably housed in quality housing can be a cost-effective investment with high returns as children start school off on par with their peers instead of behind them.

**Greater collaboration across agencies** could also support children. School districts, municipal building and environmental health departments, early childhood programs, housing providers, and community development agencies could work together, with housing conditions and school-readiness at the center of their efforts. Health and human service providers could also screen for housing problems and refer at-risk families for assistance.

**Establishing early warning data systems** can track properties that are falling into disrepair. Community-based organizations could use the information to reach out to families, screen for lead among children, and provide families with supports and information to evaluate the risks they are facing. Community organizations could also coordinate with health and housing departments based on the data.

## Study Design

The study examined the link between housing and school-readiness among all children in Cleveland entering public kindergarten between 2007 and 2010. The study followed the children for their first five years of life, tracking where they lived and the conditions of their homes and neighborhoods.

The study linked the address histories of the 13,762 entering kindergarteners with housing records from multiple public sources, including sources on housing type, conditions, values, land use codes, if public housing, deed transfers, foreclosure filings, vacancy status, housing code violations, demolitions, and tax delinquencies. For each address, they

also specified a zone of up to 1500 feet around the house to capture the housing market conditions in the surrounding area.

Housing and neighborhood conditions were based on the county tax assessor's grade for a home (poor, very poor, or unsound), a very low market value (less than \$30,000), foreclosures, tax delinquencies, and whether a speculator owned the home. Literacy scores were based on the Kindergarten Readiness Assessment-Literacy test that Cleveland school district conducted at the time.

The study design—population-based and longitudinal—helped to account for selection issues that bedevil cross-sectional or survey studies, those factors that may predispose a family to otherwise live in certain neighborhoods or in poor housing, such as income. Moreover, few studies have explored how the duration of housing problems affects children, which this study addresses by using administrative data to capture multiple measures of housing conditions over time. ■

## Endnotes

1. MacArthur Foundation, "Pessimism About Prolonged Housing Affordability Crisis is On the Rise, 2016 How Housing Matters Survey Finds," June 16, 2016.
2. This brief is based on Claudia Coulton et al., "Temporal Effects of Distressed Housing on Early Childhood Risk Factors and Kindergarten Readiness," *Children and Youth Services Review*, 68 (September 2016): 59-72.
3. In 2009, Cuyahoga County, which includes Cleveland, posted a record number of foreclosure filings, according to the New York Times. The city estimated that 10,000 houses, or 1 in 13, were vacant at the end of 2009. Alex Kotlowitz, "All Boarded Up," *New York Times Magazine*, March 4, 2009.
4. L.M. Berger et al., "Home Foreclosure and Child Protective Services Involvement," *Pediatrics*, 136 (2) (2015): 299-307.
5. For chaos and its impact on children, see Rebekah Levine Coley et al., "The Effects of Housing and Neighborhood Chaos on Children." How Housing Matters policy brief (Chicago: John D. and Catherine T. MacArthur Foundation, 2016).
6. Jacob and colleagues find that disinvestment and lack of maintenance in housing are key factors that explain why poor children are more exposed to lead. D.E. Jacobs et al., "The Relationship of Housing and Population Health: A 30-Year Retrospective Analysis," *Environmental Health Perspectives*, 117(4) (2009): 597-604.
7. Claudia Coulton et al., "Facing the Foreclosure Crisis in Greater Cleveland: What Happened and How Communities are Responding," *Urban Publications* (Cleveland Federal Reserve Bank, January 2010), [www.clevelandfed.org/en/newsroom-and-events/publications/special-reports/sr-20100101-facing-the-foreclosure-crisis-in-greater-cleveland-what-happened-and-how-communities.aspx](http://www.clevelandfed.org/en/newsroom-and-events/publications/special-reports/sr-20100101-facing-the-foreclosure-crisis-in-greater-cleveland-what-happened-and-how-communities.aspx)
8. Sean Reardon, "The Widening Income Achievement Gap," *Faces of Poverty*, 70 (May 2013), <http://www.ascd.org/publications/educational-leadership/may13/vol70/num08/The-Widening-Income-Achievement-Gap.aspx>; and B. Bradbury et al., *Too Many Children Left Behind: The US Achievement Gap in Comparative Perspective*. New York: Russell Sage Foundation, 2015).

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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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