Housing Instability Hurts Children

by Ivy Williams

Housing problems in the United States are not limited to foreclosure, predatory lending, and the middle classes' struggle to obtain mortgage financing. Homelessness and frequent mobility are present in most communities across America. A difficult issue housing policy makers and community developers encounter is the rate of housing instability in households with children. Funding for federal, state and local government programs that assist very low- to moderate-income families is determined by the political climate, and these groups remain the most vulnerable to housing instability.

Housing Instability Effects Educational Development

Homelessness is categorized in four ways by the U.S. Department of Housing and Development[1]:

- Living in transitional housing, dwellings not mean for human residence, or exiting and institution;
- Loss of nighttime residence;
- Persistent housing instability in families with children or unaccompanied youth; and
- Fleeing/attempting to flee domestic violence.

Persistent housing instability is directly related to the unsuccessful educational development in children. Particularly, how frequently a family moves. Hypermobility occurs when a family consecutively moves at a rate considerably greater than that of the general population. It disrupts a child's learning experience and separates a household from familiar support systems that assist in maintaining the child's educational development. Hypermobility often ends in grade repetition, expulsion and suspension, and low academic performance. Compared to their peers, children between the ages of four and 15 who frequently move have a higher propensity to participate in risk-taking behavior in later years, and acquire behavioral problems, such as aggressiveness, delinquency, emotional withdrawal, and anxiety.

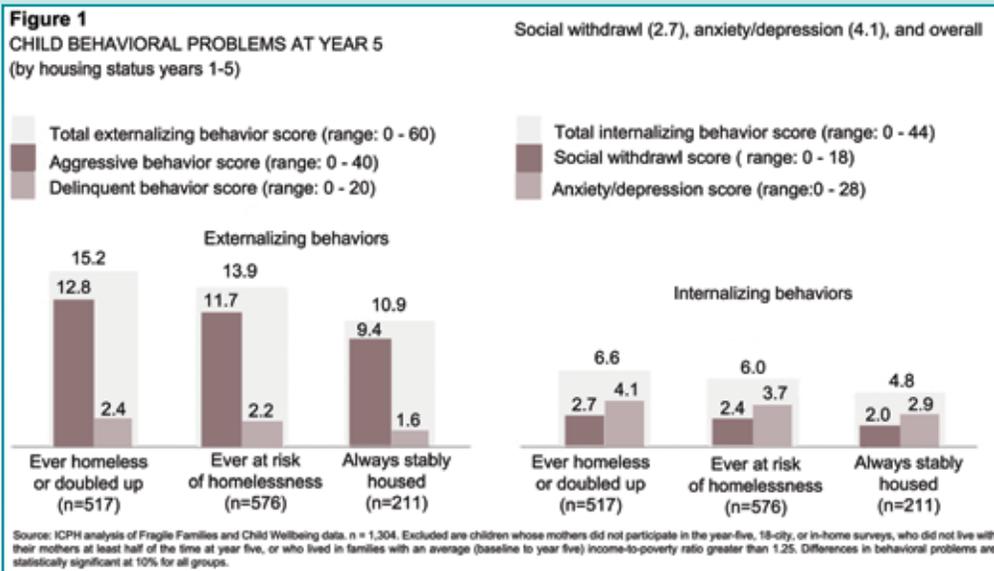## Factors Contributing to Housing Instability

Educational achievement, employment status, familial structure, maternal health and well-being, and racial disparity characterize housing instability in families with children. Typically, low labor-force participation and achievement in education hinders poor single-mothers from sufficiently supporting their children during the formative years. Single mothers are more likely to be homeless or experience housing instability than married or cohabitating poor mothers. However, cohabitation is often associated with domestic violence and relationship instability, which are significant determining factors for housing instability in small families.

Depression, substance abuse, and domestic

Children who experience housing instability / hypermobility often are behind their peers on school.

Figure 1
CHILD BEHAVIORAL PROBLEMS AT YEAR 5
(by housing status years 1-5)

Social withdrawl (2.7), anxiety/depression (4.1), and overall

- Total externalizing behavior score (range: 0 - 60)
- Aggressive behavior score (range: 0 - 40)
- Delinquent behavior score (range: 0 - 20)

- Total internalizing behavior score (range: 0 - 44)
- Social withdrawl score (range: 0 - 18)
- Anxiety/depression score (range:0 - 28)

Externalizing behaviors

Internalizing behaviors

Source: ICPH analysis of Fragile Families and Child Wellbeing data. n = 1,304. Excluded are children whose mothers did not participate in the year-five, 18-city, or in-home surveys, who did not live with their mothers at least half of the time at year five, or who lived in families with an average (baseline to year five) income-to-poverty ratio greater than 1.25. Differences in behavioral problems are statistically significant at 10% for all groups.

Institute for Children, Poverty, and Homelessness. (2011, May). Profiles of Risk No. 8: School Readiness. New York. Retrieved from http://www.icphusa.org/index.asp?page=16&report=95&topic=2

violence are frequent in poor mothers who experience housing instability. Because of the lack of resources and access to proper health care, poor women experience the effects of depression, substance abuse, and domestic violence more often than high-income women. These effects contribute to financial instability and unemployment, leading to greater housing costs and an increased risk of homelessness.

Race and ethnicity are the most significant contributing factors to housing instability in families with children. Overall, low-income mothers of color experience homelessness and housing instability more frequently than low-income White mothers. Of all poor Black mothers, 62% have been at risk of homelessness at least once during motherhood. The national average is 50 percent. Black women have higher rates of education than Hispanic women; however, the lack of a strong support system economically requires single Black mothers to work more to provide for their families. When African-American women do marry, earning power for the household is often limited because of the lower wage average in African-American men.

Florida's Role in Combating Housing Instability

During the housing bubble and after its demise, Florida experienced a 42% increase in the number of homeless children and youth. In 2010 policy makers initiated the

Florida Campaign to End Child Homelessness to educate the public and its officials on the most vulnerable homeless population. Recommendations included in the Campaign suggest alternative funding resources, programs with more supportive services and collaboration opportunities, to address significant contributing factors to housing instability in families with children (Council on Homelessness, 2011). The statistics presented in the Campaign's report mention the socioeconomic disparity between non-Hispanic Whites, Blacks, Hispanics, Asians, and Native-Americans who experience homelessness. However, none of the recommendations comment on the correlation between race/ethnicity, education, and hypermobility.

Acknowledging the role of race is crucial to ending the affordable housing epidemic in Florida and around the country. By explicitly addressing the intersection of race and hypermobility, Florida can successfully combat homelessness in families with school-aged children and its effect on educational development. Admitting to racial disparities does not ease an awareness campaign's efforts, particularly in an era when the progress of race relations is highlighted, and digression is ignored. Nonetheless, the effectiveness of these campaigns is severely compromised when recommendations fail to mention one of the most vulnerable groups—women and children of color. **HNN**

[1.] Changes in the HUD Definition of "Homeless." National Alliance to End Homelessness. January 18, 2012. http://www.endhomelessness.org/library/entry/changes-in-the-hud-definition-of-homeless

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