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Yumiko Aratani, Michelle Chau, Vanessa R. Wight and Sophia Addy

AUTHORS

Yumiko Aratani, PhD, is currently acting director for health/mental health at NCCP and leads projects in the area of child mental health. Her research ranges widely from social stratification and poverty to public policy and child mental health.

Michelle Chau, MPH, is a former research analyst with the Family Economic Security team at NCCP.

Vanessa R. Wight, PhD, is senior research associate at the National Center for Children in Poverty. Her research focuses on the contribution of early childhood experiences and involved parenting to children’s well-being.

Sophia Addy, MPH is research analyst at the National Center for children in Poverty. Her research focuses on health disparities for children and youth; and mental health service utilizations.

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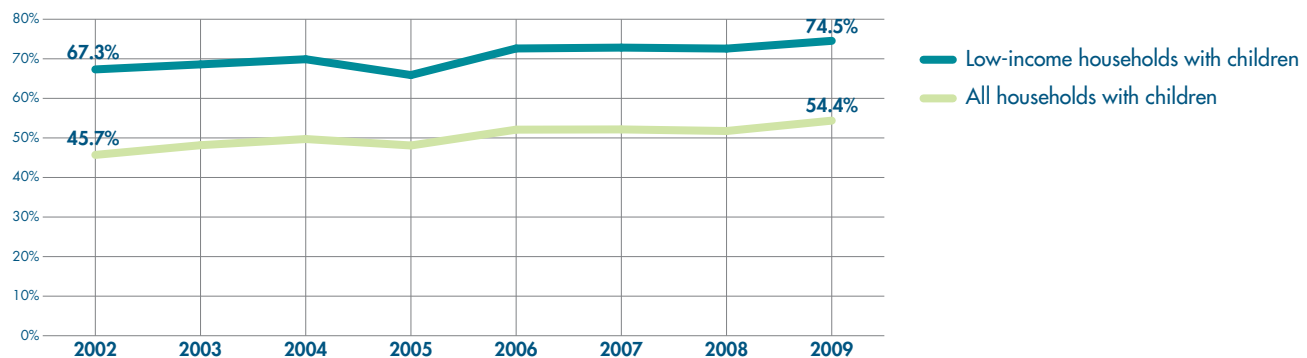
What is rent burden?

Rent burden is defined as spending more than 30 percent of household income on rent. In 2009, more than half of renter-occupied households with children (54 percent) experienced rent burden. Between 2002 and 2009, the proportion of households with children affected by rent burden increased significantly. Although rates of rent burden had remained relatively stable for several years between 2002 and 2006, they began to increase from 2006 to 2009. With the majority of renter-occupied households with children spending a large proportion of their incomes on housing, this issue has important implications for children's well-being.

For low-income families (family income under 200 percent of federal poverty threshold), who are more likely than more affluent families to rent than own housing and have fewer resources available to devote to rent, the experience of rent burden

is particularly acute. Nearly 80 percent of low-income households with children spend more than 30 percent of their income on rent. Other types of housing problems that low-income families face include crowded housing or inadequate housing due to physical conditions of buildings such as lack of complete plumbing for exclusive use, unvented heaters as the primary heating equipment, water leakage, open cracks or holes, or rodents. However, compared with rent burden, a relatively small proportion of households with children experience these issues. That is, about five to six percent of all households with children and about 11 to 14 percent of very low-income families (families with income less than 50 percent of the median income for the geographical area in which they lived)¹ experience at least one of these problems. Thus, the current housing problem that affects the majority of households with children is rent burden.

Figure 1: Percentage of renter-occupied households with children paying rent greater than 30% of household income, 2002-2009



Source: NCCP's analysis of the American Community Survey, 2002-2009.

Does rent burden vary by geography or family characteristics?

In the United States, 57 percent of children in renter-occupied households – 14.1 million – are affected by rent burden (see Table 1). Across the four main U.S. regions (Northeast, Midwest, South and West), rates of rent burden among children in renter-occupied households do not vary greatly. However, children in urban areas experience higher rates (59 percent) of rent burden compared to those in rural areas (49 percent). Research by the U.S. Department of Housing and Urban Development suggests that variation in rates of rent burden by region and urban/rural status may be influenced by geographic variation in the supply of affordable housing.²

Although excessive rent burden affects all types of households, the incidence of rent burden varies by important socio-demographic characteristics. Across racial/ethnic groups, Black and Hispanic children experience the highest rates of rent burden (65 percent and 62 percent, respectively). Asians and American Indian children experience the lowest rates of rent burden (46 percent for both groups). Children of immigrant parents are disproportionately affected by rent burden compared to children of native-born parents.

Table 1: Rates of rent burden among children living in renter-occupied households by geography and family characteristics, 2009

	% with rent burden
Children in renter-occupied households	57.0
Income	
Low income	74.4
Above low income	17.4
Region	
Northeast	57.0
Midwest	55.7
South	57.0
West	57.8
Area of residence	
Urban	58.8
Rural	49.1
Child's race/ethnicity³	
White	48.6
Black	65.1
Asian	46.1
Hispanic ⁴	62.2
Other	55.1
American Indian	46.2
Parental nativity	
Immigrant parents ⁵	62.4
One immigrant and one native-born parent ⁶	44.6
Native-born parents ⁷	55.8
Total number of children in renter-occupied households	24.8 million

What are the characteristics of children living in households with rent burden?

As shown in Table 2, the vast majority of children living in households with rent burden (91 percent) live in low-income families. Geographically, the South contains the largest proportion (37 percent) of children in households with rent burden. Also, nearly 89 percent of children in households

experiencing rent burden live in urban areas. (An examination of parental characteristics of children living in households affected by rent burden finds that most are native-born, have some college or more education, or work at least part time.)

Table 2: Characteristics of children living in households affected by rent burden, 2009

	Percentage distribution
Income	
Low income	90.7
Above low income	9.3
Region	
Northeast	16.3
Midwest	17.2
South	37.1
West	29.4
Area of residence	
Urban	88.5
Rural	11.5
Child's race/ethnicity	
White	30.0
Black	26.3
Asian	3.1
Hispanic	35.8
Other	4.1
American Indian	0.7
Parental nativity	
Immigrant parent	28.1
One immigrant and one native-born parent	3.4
Native-born parent	68.6
Parental education⁸	
Less than high school	26.6
High school degree only	30.4
Some college or more education	43.0
Parental employment⁹	
Full time, full year	43.3
Part time or part year	37.7
Not employed	18.9
Total number of children living in households with rent burden	14.1 million

How does rent burden affect children's and youth's well-being?

Although relatively little research exists on the impact of rent burden on children's well-being, previous studies suggest two potential pathways: *material hardship* and *family stress*.¹⁰ According to the first theory, material hardship explains the relationship between rent burden and children's well-being. Reducing rent burden can theoretically decrease material hardship by increasing financial resources available for items such as food, educational materials, medical care, and other necessities that benefit children's development. The second theory argues that housing-cost burdens may indirectly affect children's well-being through its effect on family stress. Having excessive housing costs can increase parental stress, marital strain, and ineffective parenting which can negatively impact child outcomes.¹¹

While limited research tests the effect of rent burden on child well-being, several studies link housing affordability¹² to various types of material hardship and child well-being. Research has shown that low-income families with young children living in areas with less affordable housing are more likely to worry about having enough food, to live in crowded housing, and to postpone receiving health care, compared with those living in areas with more affordable housing.¹³ Housing affordability affects child outcomes differently depending on household

income and children's age. One study based on the National Survey of America's Families found that poor children who live in more affordable areas tend to have better health and educational outcomes with stronger effects for adolescents compared to school-aged children.¹⁴ In particular, for children of all ages, the study found that grade retention – being held back in school – increased as housing affordability decreased. Moreover, unaffordable housing was associated with lower health ratings for all the children, and also with an increase in rates of behavior problems among adolescents.

However, another study using the Panel Study of Income Dynamics showed that poor children living in a lower priced housing market were no different from those who lived in a higher priced housing market. Furthermore, near-poor children (family income between 100-200 percent of the federal poverty level), living in less affordable areas (higher-priced housing markets) also did not fare worse and boys actually scored higher on reading and math tests than those living in more affordable areas (lower-priced housing markets). Further research is needed to examine the impact of housing costs on young children and how the effect may also differ by housing tenure (homeowners and renters).¹⁵

What are the current status of policies and programs to assist rent burden?

Three programs administered by the U.S. Department of Housing and Urban Development (HUD) are designed to alleviate rent burden: 1) public housing; 2) housing choice voucher program (Section 8), which local public housing agencies run; and 3) privately-owned subsidized housing where HUD provides grants to apartment owners who offer reduced rents to low-income tenants. For public housing and Section 8 programs, income limits, which are calculated for metropolitan areas and non-metropolitan counties in the U.S. and its territories, are based on median family income estimates,

determined by HUD, that are then adjusted for family size. Under these programs, low-income families are defined as families with income that fall below 80 percent of the median family income for the area; very low-income families have incomes below 50 percent. One of the main differences between public housing and Section 8 is that public housing consists of specific properties managed by local housing authorities while qualifying households for the Section 8 program may use the voucher in any rental unit where the landlord agrees to participate in the program. For privately-owned

Table 3: Number of households receiving housing assistance in 1998 and 2008 in the United States

	1998	2008	% Change
Public housing	1,170,444	1,074,668	-8%
Section 8 certificates and vouchers	1,377,611	2,054,998	49%
Section 8 project-based	982,976	1,074,718	9%

Source: HUD 2008

Table 4: National characteristics of households by types of housing subsidies, 2008

Characteristic	Public Housing	Section 8 Certificates and Vouchers
Average household income	\$13,600	\$13,100
% with the majority of income from work	30%	32%
% with the majority of income from welfare assistance	10%	11%
% Female-headed households with children	37%	48%
% African-American	44%	42%
% Asian	2%	2%
% Native American	1%	1%
% Hispanic	23%	17%

Source: HUD 2008

subsidized housing, families must directly contact the management offices to apply for the low-rent apartments. The criteria used to determine whether or not a family qualifies for public housing or Section 8 vary by state and program, but it is generally based on having limited income and low-to-moderate income levels. Many housing units, however, are set aside for households with extremely low incomes.¹⁶

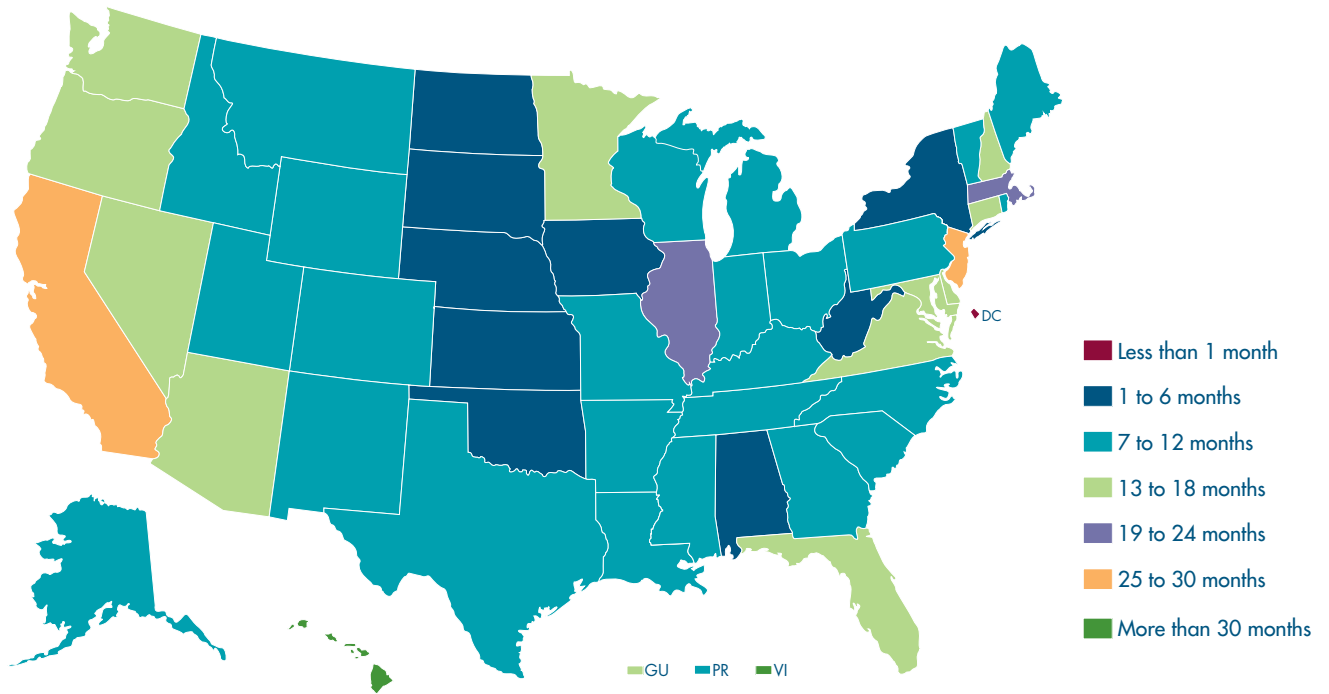
According to HUD, about one million households lived in public housing and about three million households received Section 8 certificates and vouchers in 2008 (see Table 3).¹⁷ Between 1998 and 2008, there was an eight percent decrease in the number of households receiving public housing assistance, a 49 percent increase in Section 8 certificates and vouchers, and a 9 percent increase in those receiving Section 8 project-based assistance.¹⁸

While past research based on case studies of selected public housing projects showed a large proportion of female-headed households dependent on welfare assistance,¹⁹ recent national data show a different picture. According to 2008 HUD data, 37 percent

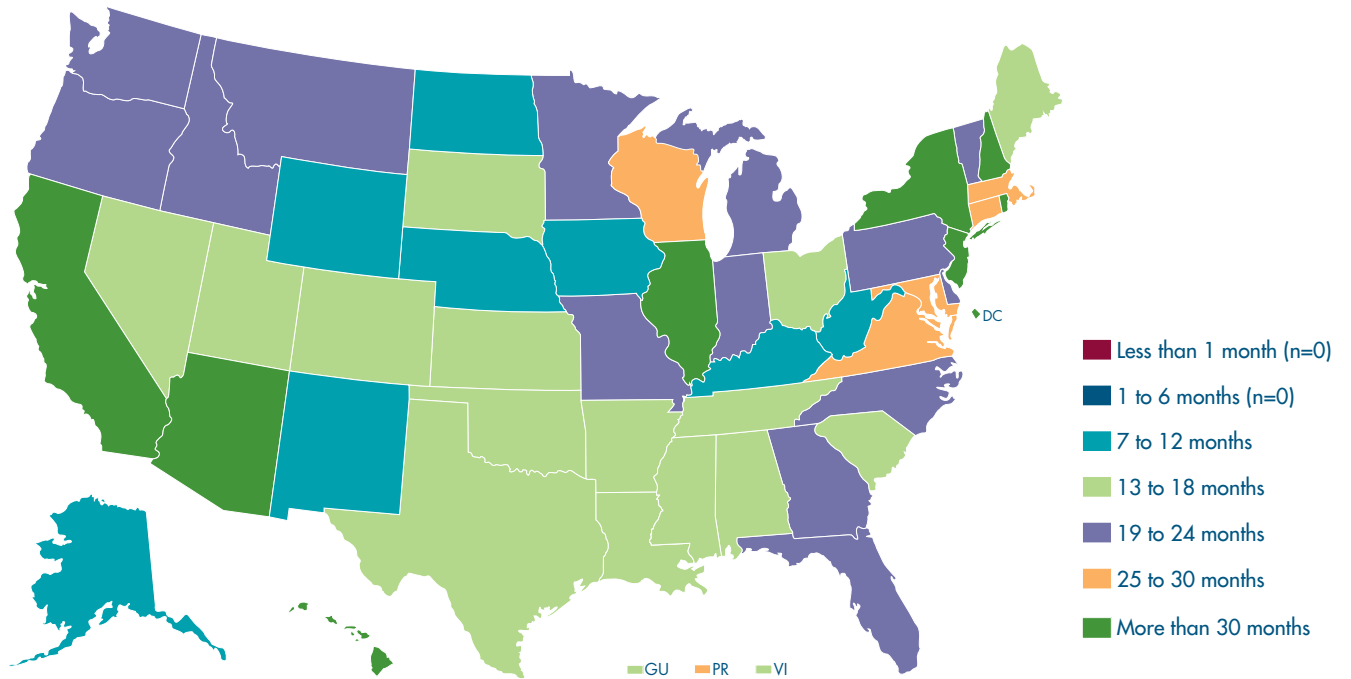
of the households in public housing and 48 percent of households with Section 8 vouchers were female-headed households with children (see Table 4). About one-third of all adult residents worked²⁰ and received most of their income from employment; on the other hand, only about 10 percent of subsidized households received most of their income from welfare assistance. Forty-four percent of subsidized households were headed by African-Americans, two percent were headed by Asians, and 23 percent were headed by a person of Hispanic origin.²¹

Applicants to the public housing and Section 8 programs encounter waiting lists in every state. Currently the average waiting time to get into public housing is ten months. The state with the longest waiting time for public housing is Hawaii with 33 months, and the state with the lowest waiting time is New York, with two months. The waiting time for public housing among two-thirds of states (including D.C. and US territories), is within a year. However, only nine states (Alabama, Iowa, Kansas, North Dakota, Nebraska, New York, Oklahoma, South Dakota and West Virginia) are able to provide

Map 1: State map with waiting time for public housing assistance



Map 2: State map with waiting time for receiving Section 8 assistance



public housing units within six months. For Section 8, the wait time is even longer and the national average is 23 months. The state with the longest waiting time is Washington, DC with 49 months, over four years. Only about 15 percent of states (Alaska, Iowa, Kentucky, North Dakota, Nebraska, New Mexico, West Virginia and Wyoming) provide Section 8 assistance within twelve months, and even among those states, the average wait is more than

eight months. Among the majority of states (31 states, 58 percent), the waiting time is one to two years, and over two years for close to one-third of states (15 states, 28 percent).²² Further, while the priority, very low-income families with incomes of less than fifty percent of the median income are eligible to receive housing assistance, less than one-third of those with very low-incomes received housing assistance (27 percent) in 2007.²³

How do housing subsidies help promote the well-being of children and youth?

Three schools of thought help to explain the effect of housing assistance on young children. First is the *residential stability* thesis, which argues that a low eviction rate and lower, more stable rents make it easier for families with housing assistance to meet a required monthly payment, compared to similar families living in private housing where rent tends to increase over time. Hence, housing assistance can bring about residential stability and reduce stressors that parents face in paying rent.²⁴

Another thesis views housing assistance as *a form of income enhancement*, which research shows, is associated with better child outcomes.²⁵ Through income enhancement, housing assistance increases family resources, which benefit children.²⁶ Three studies have found positive long-term effects of housing assistance on children²⁷ and youth.²⁸ Using data from the Current Population Survey (CPS) and the Survey of Income and Program Participation (SIPP) collected in the 1990s, one study demonstrated that children in public housing are less likely to be held back when compared with other low-income children without such assistance.²⁹ Using PSID data, another study examined the impact of growing up in public housing on employment and welfare dependency among young adults, controlling for both observed and unobserved family characteristics. They found that every year of living in public housing between ages 10 and 16 increased the likelihood of being employed by seven percent and raised annual earnings by \$1,860 between ages 25 and 27. Public housing also reduced welfare dependency by 0.70 years compared with young adults of other

low-income families without such assistance.³⁰ Thus, it is possible that housing subsidies allow families to accumulate financial resources they may not otherwise have, which can have a long-term positive effect on their children's socioeconomic attainment.

The third approach to understanding the effect of housing assistance on children's outcomes is the *poverty trap* thesis, which argues that given the impoverished settings of public housing and Section 8 housing, living in these poor neighborhoods can negatively affect the well-being of families and children.³¹ Research based on the Moving to Opportunity (MTO) program, a randomized experiment in New York City, demonstrated that low-income children whose families lived in public housing or received traditional Section 8 assistance had worse behavioral health outcomes than those who moved into low-poverty neighborhoods through the experiment.³² However, research on the long-term effect of MTO has yielded mixed findings showing no impact of the relocation from public housing to neighborhoods with lower poverty rates or even a negative long-term impact on children and youth.³³

Other research has found no significant effect of short-term public housing residence on youth, compared with those who did not receive assistance.³⁴ For example, one study based on the PSID found no significant difference in children's years of schooling between those in public housing and those who were eligible but did not receive housing assistance. Another study based on the National Longitudinal Survey of Youth 1979 found that

public housing residence did not have any significant short- or long-term effects on various socioeconomic attainment outcomes including education, employment or asset ownership.³⁵ Thus, previous research findings on older children and youth are still mixed and further investigation is needed. Moreover, many of these studies used data from the late 1960s to early 1980s, when the quality of public

housing was deteriorating. Thus, it is not clear how the impact of public housing on child and family well-being would differ using more recent data. According to a 2008 report,³⁶ considerable improvements have been made to public housing, suggesting the positive effects of public housing may be amplified. In order to test the effects of the current public housing residence, further research is needed.

How can the current housing assistance programs be improved?

- 1. Increase funding for housing assistance.** As current housing assistance programs have long waiting lists and are serving less than half of very low-income families with children who need such assistance, additional funding is needed to serve greater numbers of families. While results from previous research on the effects of housing subsidies are mixed, this is not to say there are no benefits to low-income families for receiving this assistance. Previous research often compares low-income families who are housed, and has generally failed to include the most vulnerable housing groups, such as homeless families. Homeless children are more likely than those who are housed to have less optimal health and educational outcomes.³⁷ Thus, to the degree that being housed is better than having no housing, it is possible that housing subsidies, by preventing low-income and working-poor families from becoming homeless, positively affect the economic security of families and subsequent health and well-being of children. Further, there are an increasing number of families with rent burden, suggesting this is a growing problem for families. The Obama Administration's FY2012 HUD budget proposed slight increases in tenant-based and project-based rental assistance to preserve and potentially increase affordable housing.³⁸ However, a House appropriations subcommittee recently approved \$1.4 billion funding cut to public housing capital funding, which covers major repairs and renovations of public housing, and such deep cuts would be harmful for families who live in deteriorated public housing complex.³⁹
- 2. Invest in measuring the effects of housing assistance programs.** HUD should invest in collecting and publically releasing data so that researchers can examine the short- and long-term effects of public housing and the Section 8 program on child and family well-being. Currently, HUD produces reports on the demographic characteristics of families in public housing and Section 8 programs but does not collect any data on how such assistance affects education, health, behavioral health and other outcomes of children and families.
- 3. Increase mixed-income public housing programs.** The presence of middle-income families in public housing could create a more positive living environment by providing lower-income families with various resources that can promote upward economic mobility. Some argue that poor families in public housing and Section 8 programs are often concentrated in impoverished living environments with high rates of welfare dependency or unemployment. Children growing up in such environments may not be exposed to people who role model the kinds of behaviors associated with socio-economic success.⁴⁰ Further, low-income neighborhoods often lack quality health care services or schools. In addition to reducing rent burden through housing subsidies, income integration through public housing programs can contribute to better living environment with positive role models and improving the quality of neighborhoods for low-income families so that they have better access to health, education, employment or family services as the example of Seattle's Mixed Income housing communities illustrates.

Award-winning Mixed-Income Seattle Housing Authority Communities

High Point

First established in the 1940's to house World War II defense workers, High Point has evolved into Seattle Housing Authority's largest family communities based on its award-winning redevelopment plan. By 2012, the community is expected to be comprised of nearly 1,700 new very low income, low income and market-rate rental and for-sale units, allowing for the integration of families of all income levels. Also, as part of the redevelopment plan, new streets connecting the community to the rest of west Seattle are being constructed; and several acres of land have been designated for parks, gardens and planting strips.

Community services included in the plan are a community center for cultural activities; neighborhood center for child, youth and job enhancement programs and associations; neighborhood house for the provision of health, education, employment, family and social services; a Seattle public library branch; a shopping center and a Medical and Dental clinic.

Since its inception in 2000, High Point's redevelopment plan has won over 20 local, state, national and international awards for master planning, green building, landscaping and construction.

NewHolly

Also built in 1941 for defense workers, NewHolly's redevelopment plan – similar to that for High Point – includes transition into a mixed-income community with 1,400 units of low-income rentals, market rate rentals and privately-owned homes. Redevelopment includes reconnection via streets to south Seattle, development of community amenities such as a learning center, Seattle public library branch, parks and gardens, and rail service among others. NewHolly has won 13 awards for its achievements in redevelopment, community building, and financial success

Source: Seattle Housing Authority: www.seattlehousing.org/redevelopment/

Endnotes

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3. Parents could report children's race as one or more of the following: "White," "Black," "American Indian or Alaskan Native," or "Asian and/or Hawaiian/Pacific Islander." In a separate question, parents could report whether their children were of Hispanic ethnicity. For the data reported on the NCCP web site, children who were reported to be of Hispanic ethnicity were categorized as Hispanic, regardless of their reported race. Children who were reported to be of more than one race were not included in the "White," "Black," "Asian," or "American Indian" categories.
4. Hispanic groups can be White or Black; however, they are excluded from white or black category.
5. For a child to be considered to have immigrant parents, every parent living in the household with the child must be an immigrant. This includes single-parent families and married-parent families.
6. One parent in the household is an immigrant and one is native-born. By definition, these families are all married-parent families.
7. For a child to be considered to have native-born parents, every parent living in the household with the child must be native born. This includes single-parent families and married-parent families.
8. Parental education is the education level of the most highly educated parent living in the household. Parents can either have no high school degree; a high school degree, but no college; or some college or more.
9. Parental employment is the employment level of the parent in the household who maintained the highest level of employment in the previous year. Parents can either have no employment in the previous year, part-year or part-time employment, or full-time, year-round employment. Part-year or part-time employment is defined as either working less than 50 weeks in the previous year or less than 35 hours per week. Full-time, year-round employment is defined as working at least 50 weeks in the previous year and 35 hours or more per week for more than half the year.
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16. For example in Massachusetts www.massresources.org/affordable-housing-general-eligibility.html.

17. There is a slight difference between certificate and voucher programs and under the certificate program, there is fair market rent limitation set by HUD, and the tenant's share of the rent are limited to no more than 30 percent of their monthly household adjust income. Section 8 assistance covers the difference between the tenant's share and the fair market rent of the unit. On the other hand, under the Voucher Program, there is no fair market rent limitation, and the tenant could pay more or less than 30 percent of their monthly household adjusted income, based on a voucher payment standard.

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21. We do not have information for non-Hispanic whites only in this data set.

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