



Housing and Educational Attainment

Affordable Housing is a key ingredient for the economic well-being of families, facilitating educational attainment, health care and quality of life. This paper describes the nexus between affordable housing and education.

Stable and safe housing provides a learning environment.

Studies indicate that stable home environments are critical to educational outcomes. From a secure roof over our heads to providing safe conditions, educational achievement is directly related to housing stability.

Moreover, affordable stable housing enables families to invest in education.

A lack of affordable housing contributes to high rates of student mobility, disrupting educations and classroom environments.

California's high school dropout rate for socioeconomically disadvantaged students is 21.3% compared to a 17.5% state average. Foster youth fall even farther below state averages.

As recently reported by Tom Torklason, State Superintendent of Schools, *"These numbers indicate we must do more to address the needs of disadvantaged and minority students."*



Multifamily housing developments host educational programs.

With a combination of community rooms, computer labs, and sophisticated networks of social service coordinators, many affordable housing developments offer programs designed to meet many needs within a housing development; pre-school, after-school, summer school programs, and vocational and college counseling services tailored to meet individual and family needs.

Providing a "home base," community partners are leveraging and coordinating services involving other neighborhood children and the community, lifting up entire neighborhoods. Organizations such as the Partnership for Children and Youth in Oakland provide capacity building skills and program coordination for multifamily housing developments and their local communities.

The State's Multifamily Housing Program has advanced targeting the needs of at-risk populations by requiring supportive service plans that address special needs populations, including adapting plans to meet the needs of limited English proficiency students.

Developers have taken service plans a step farther by offering supportive services, including educational programs to all low-income tenants, not just special needs tenants. With a holistic approach to services, supplemental educational programs incorporate aspects of social and life skills in addition to financial management programs, setting the stage for transitional programs into jobs and workforce development.

Service coordinators can navigate educational systems for immigrant residents. Programs and networks in multifamily rental developments with immigrant residents are designed to address such needs

A lack of affordable housing impacts workforce mobility, training and education.

Changes in the national and global economy have resulted in a volatile and competitive job market. When low income workers are laid off and need to retool their skills in highly impacted rental markets with long waiting lists, relocating is difficult. More affordable housing units are needed to accommodate workforce mobility. Affordable housing located near public transit-with access to higher educational facilities, frees up household incomes to invest in higher education.

According to a 2013 report by the Public Policy Institute of California, California's replacement workforce will have lower levels of educational attainment if current trends continue. While Job openings for high school graduates are falling and their wages are flat, college-educated workers wages grew 34% from 1990 to 2006. By 2025, California has been projected to face a shortfall of roughly one million college graduates.

Education plays a crucial role in household wealth and to California's overall economic competitiveness. A non-partisan coalition, the California Edge Campaign, underscores the need for more workforce and educational planning to meet future workforce needs. Educational programming in affordable housing developments can support efforts to better educate and train our workforce.

Inclusionary zoning policies, which involve inclusion of units with restricted affordability within market-rate developments, may also influence access to improved educational opportunities for lower-income children.

A 2012 RAND Corporation study found that, compared to other affordable housing programs, inclusionary housing programs provided recipients with greater access to low-poverty neighborhoods, which are often correlated with high-performing schools.

Homeownership is dependent upon an educated workforce.

As noted in 2007 by Dowell Myers and SungHo Ryu, the housing market was fueled by the baby boom generation who entered the home buying market in the 1970's. Due to declines in population growth, when the baby boomer "sell off" begins in approximately 2020, a smaller generation of prospective home buyers will enter the market. When the bulk of baby boomers approach 70-80, and want to sell their single family homes, the demand and capacity of General X and Y to purchase those homes will soften home prices. This demographic phenomenon has been dubbed the "Silver Tsunami," or the next housing bust.

This demographic generational size differential will be compounded with by other complications. For example, younger generations are burdened by college debt, impacting their desire and ability to purchase a home. These circumstances underscore the need to take advantage of all opportunities to educate and develop the skills of our youth.

The Public Policy Institute reports that demand and wages for workers with a high school diploma or less are falling. Without higher skills or a college degree to meet workforce demands, homeownership will be increasingly difficult. Increasing the supply of affordable housing can support educational achievement, critical to workforce development and the social and economic well-being of all Californians.

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