



Where Kids Go: The Foreclosure Crisis and Mobility In Washington, D.C.

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As federal, state, and city governments grapple with the ongoing national foreclosure crisis, little attention has been focused on how the crisis affects children and families. In 2008, researchers estimated that 2 million children living in owner-occupied housing would be affected by foreclosure due to subprime loans (Lovell and Isaacs 2008). The number of children affected today exceeds this estimate since the foreclosure crisis has worsened and spread into the prime market over the past two years.

This brief, the second in a series about Washington, D.C., focuses on whether foreclosures lead to public school students moving homes or switching schools more often than their peers, and whether this mobility takes them to more distressed neighborhoods or lower quality schools. Many studies show the detrimental impacts of residential mobility and school switching on children, and this brief relates these disruptive forces to the foreclosure crisis.

Instability: Residential mobility and school switching

Thus far, little research exists exploring the impact of foreclosures on families with children. However, there is a body of literature that examines the effect of various kinds of residential mobility, such as repeated moves or long-distance moves, on children. Residential moves caused by economic instability are disruptive and disorienting for children since their parents are occupied with finances and finding a new home (Tucker, Marx, and Long 1998). Disruptive or numerous residential moves are linked to children's academic problems, such as grade retention, school completion, and a lack of interpersonal skills (Scanlon and Devine 2001). Several studies have found that residential mobility is mostly detrimental to children when the move is reactive instead of strategic; that is, if the move was caused by some factor of turbulence within the household, such as a loss of a job or change in family composition (Rumberger 2003; Moore, Vandivere, and Ehrle 2000). Existing research shows a family's financial trouble can negatively affect children's outcomes such as academic performance and behavioral development (Pribesh and Downey 1999).

Summary of Findings

- Foreclosure has affected a growing number and share of public school students, reaching 2.2 percent of public school students in the 2008-09 school year.
- Students in foreclosed buildings exited the public school system more than all students.
- Students in foreclosed buildings move more often than their peers, though they remain in poor and high-crime neighborhoods.
- Students in foreclosed buildings switch schools more often than their peers, though they remain in schools with below-average test scores.

The effect of switching schools on children is also well documented. In general, these switches are associated with poor academic outcomes, such as decreased academic performance and of social, behavioral, and interpersonal effects (Pribesh and Downey 1999; Schwartz et al. 2007; Swanson and Schneider 1999). Negative effects, especially academic ones, have been shown to be more severe for younger children (Rumberger 2003). Student turnover does not just present serious consequences for the students themselves. Schools that experience significant turnover in their student body tend to perform worse as well (Hanushek et al. 2004; Rhodes 2005).

Even for children who neither change schools nor move homes, a turbulent situation at home can also lead to poor outcomes in the short and long term. For example, changes in household structure and family composition are influential in a child's development (Cherlin 1999; Thornberry et al. 1999). A family's financial trouble may be detrimental to a child's development (Tucker, Marx, and Long 1998). A combination of such household changes, even when they do not result in a residential move, can have especially detrimental effects (Moore, Vandivere, and Ehrle 2000; Simmons et al. 1987; Wu and Martinson 1993). While these studies do not examine foreclosure as an indicator of household turbulence, we believe the financial and emotional stress of a mortgage delinquency is certainly comparable.

The Foreclosure Process in Washington, D.C.

Foreclosure is a nonjudicial process in the District of Columbia, meaning that it is usually accomplished without the use of the courts, judicial review, or oversight. In the event of a mortgage delinquency, lenders or loan servicers will typically contact the borrower requesting that the overdue payments be made. Most lenders or servicers will wait until a borrower is 90 days late or more on mortgage payments before initiating foreclosure proceedings. Until November 2010, when a District law required lenders to offer mediation to most homeowners before issuing a notice of a foreclosure sale, there were no legal restrictions on when the foreclosure process can be started against a delinquent borrower. If the payments are not made (or an agreement reached), the lender will initiate foreclosure proceedings by sending a notice of foreclosure sale by certified mail to the property owner at the owner's last known address. A copy of this notice must also be sent to the D.C. Recorder of Deeds. In approximately half of all cases, the outcome of the foreclosure process is, indeed, a foreclosed home, and the property returns to the lender. Some owners are able to bypass foreclosure and its negative credit effects by selling the home on the private market. In other cases, owners can avoid foreclosure by a modification in loan terms or other agreement with their lender, or by paying their overdue mortgage debts.

Identifying children living in properties in foreclosure

We focused our analysis on children enrolled in the District's public school system, which consists of traditional public schools and public charter schools. While public charter schools are relatively new to the District—the first opened in 1998 (SY1998-99)—they have rapidly become a popular option: almost four of every 10 public school students in the District in SY2008-09 attended a public charter school.

We combine three sources of data, described on the following page's textbox, to identify the students who lived in a property in the foreclosure process. We identify students whose address matched a property that received a first foreclosure notice before each year's official enrollment count date, and whose foreclosure outcome, as outlined in the above textbox, occurred afterward.¹ Not all owners who receive a first notice of foreclosure ultimately lose their home. Because a family's turbulent financial situation could affect children even if a residential move never occurs, we identify all children who lived in homes that received a first notice of foreclosure, regardless of whether the home was ultimately lost and the family forced to move away.

Sources of Data

For this study, we combine data from the following sources:

- Student-level public school enrollment information for both traditional public and public charter schools, covering six school years (SY2003-04 to SY2008-09). In order to determine whether students moved homes or switched schools from one year to the next, we relied on a two-year panel dataset, constructed by the District's Office of the Chief Technology Officer, spanning SY2007-08 to SY2008-09.
- Property-level information about notices of foreclosure and trustee deed sales maintained by the District of Columbia Recorder of Deeds, which allows us to identify properties that received a foreclosure notice as well as to help determine the outcome of the foreclosure.
- Parcel-level information about each property in the District's, including housing tenure, and its history of sales and transactions, which enables us to track each time it changed ownership maintained by the District of Columbia Office of Tax and Revenue.

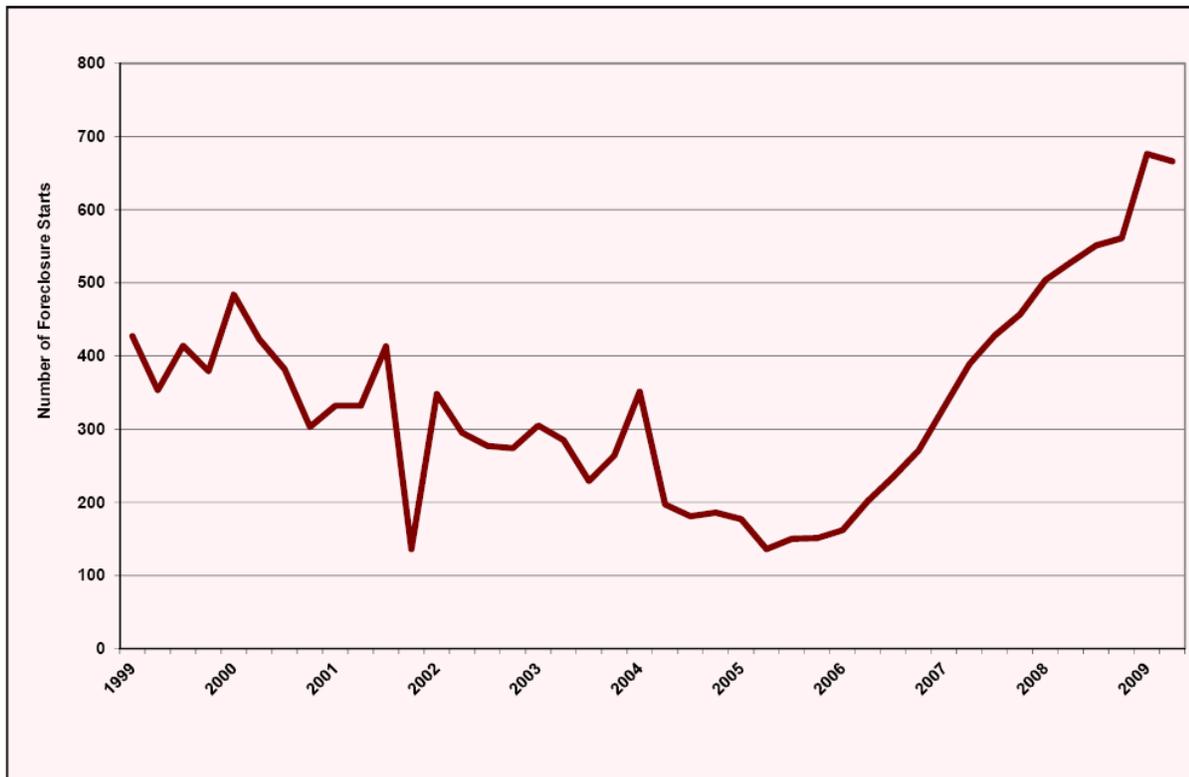
The number of children in properties in foreclosure has increased

The Washington, D.C., housing market went through a boom that began around 2000 and peaked in 2006. In 2006, when the national housing bubble popped, the national economic and housing market downturn affected the District, although not as markedly as other cities. The District's housing market began cooling off by the end of 2007. A lack of housing demand prevented families in financial trouble and delinquent on their mortgages from selling their house to cover the mortgage amount, as others could do in healthier market periods.

As shown in figure 1, foreclosure starts in the District followed a generally downward trend in the early 2000s, before bottoming out by the first quarter of 2005. By 2006, even before the housing slowdown, the number of foreclosure starts began rapidly increasing and ultimately peaked in 2010 Q1 (NeighborhoodInfoDC Foreclosure 2011). The share of properties receiving a first notice of foreclosure that actually resulted in a foreclosure sale also increased significantly, from 14 percent in 2005 to 44 percent in 2008 (NeighborhoodInfo DC 2011).

In the first brief of this series (Comey and Grosz 2010), we present a detailed description of the children living in properties in foreclosure from SY2003-04 to SY2008-09. The trend in the number of these children parallels the overall foreclosure trend for the District. The number of these public school students more than tripled between SY2005-06 and SY2008-09. Similarly, the share of these children increased from just 0.6 percent of students (430 public school students) in SY2005-06 to 2.2 percent (or 1,517 public school students) in SY2008-09.

African American students were disproportionately affected in the early years of our study (SY2003-04 and SY2004-05). In later years, however, the share of all students living in properties in foreclosure who were African American was similar to their overall share in the student body. Hispanic students, who make up a tenth of the overall student body, were less affected in the earlier years but their shares have been rising consistently. One possible explanation for this dramatic increase in the number and share of affected Hispanic students is that in recent years Wards 1 and 4, where most of the District's Hispanic population lives, experienced a huge uptick in foreclosure activity.

Figure 1: Foreclosure Starts in D.C. Have Been Rising Since 2006

Sources: District of Columbia Recorder of Deeds, District of Columbia Office of Tax and Revenue.

Students in rented properties were also increasingly more likely than their peers to live in properties in foreclosure. In SY2003-04, only 10 percent of the public school students who received foreclosure notices lived in rental properties. By SY2008-09, the share rose to 28 percent, due in large part to an increase in the number of large multifamily rental buildings receiving foreclosure notices.

Residential instability is high in the District

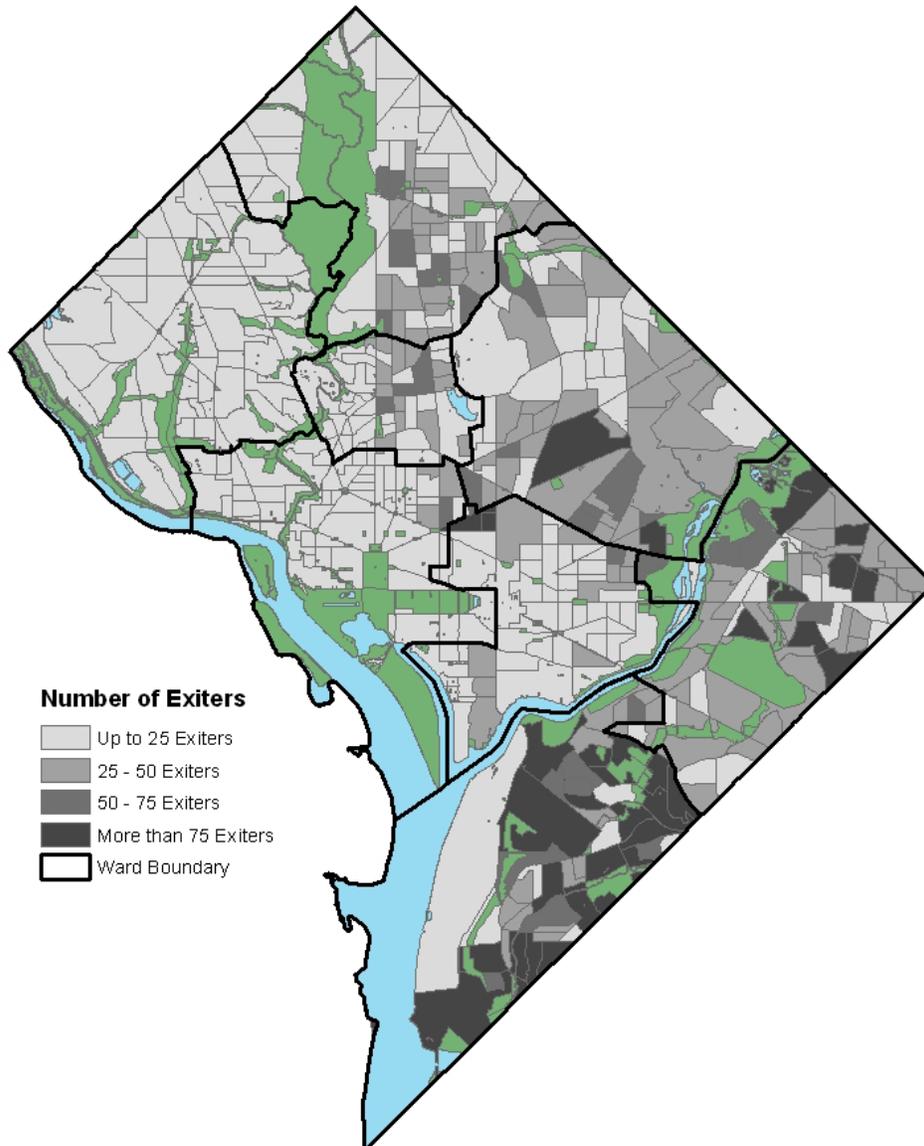
Our two-year panel dataset of students and foreclosed properties enabled us to identify students whose address changed between SY2007-08 and SY2008-09.² Some of these students moved units within an apartment building, while others moved to another neighborhood. One-fifth (20 percent) of the public students from SY2007-08 could not be matched to the students in SY2008-09. There are many reasons for why these student “exiters” do not appear in consecutive years. They could have switched to a private school, switched to a public school outside of the District, or dropped out altogether. Another possible explanation for the high rate of “exiting” is data error: the District has only recently made significant progress in ensuring students are assigned a unique student ID, which allows for easy tracking of students across time.

The 20 percent “exiter” rate appears high, although there are few other studies to benchmark it to. Education stakeholders in the city believe that some portion of the high exiters is due to data error, though they recognize that mobility rates of District students is particularly high. Although a parallel study in New York found an “exit” rate of only 3 percent (Been et al. 2011), the District is a much more

mobile jurisdiction. Internal Revenue Service county-to-county migration data show that in 2007-08, 6 percent of the residents of New York’s five boroughs moved to other counties, compared to 10 percent of District residents. Residential mobility between the District and Maryland’s bordering Prince George’s County is also higher than the residential mobility between New York City and its surrounding jurisdictions. In 2007-08, 21 percent of the District’s migration to other states moved to Prince George’s County, and another 16 percent moved to Montgomery County. We believe that families living in buildings in foreclosure move out of the District to surrounding jurisdictions like Montgomery County to the north or Prince George’s County to the east. Map 1 shows where exiter students lived in SY2007-08, and shows high concentrations along the southeast border.

Living in a building in foreclosure is linked to exiting the school system: 29 percent of students in buildings in foreclosure exited, compared to 23 percent of all students. Because we cannot identify

Map 1. Students Exiting the District Are Geographically Concentrated





whether these exiters truly left the system or were the result of data error, we drop them from the remainder of the analyses in this brief. We also exclude students who joined the public school system in SY2008-09 (but were not enrolled in SY2007-08) and students who were 12th graders in SY2007-08 because many of them graduate.³

Students affected by foreclosure move more often than all students

Low-income public school students tend to have high rates of residential mobility (Swanson and Schneider 1999; Astone and McLanahan 1994; Jackson and Mare 2008) and we expected that students affected by foreclosure would move homes even more. Table 1 shows the high mobility rates for all students, especially those living in buildings with a foreclosure notice. In fact, students in buildings in foreclosure were almost twice as likely to move as all public school students, 30 versus 17 percent, respectively. Like all students, renters affected by foreclosure moved more frequently than homeowners affected by foreclosure (38 percent versus 26 percent, respectively).

Table 1. Residential mobility, SY2007-08 to SY2008-09 (percent)

	All Students	Students in Buildings in Foreclosure
Total	17	30
Pre-School to Kindergarten	17	38
Grades 1—4	18	28
Grade 5	18	41
Grades 6—7	17	19
Grade 8	19	32
Grades 9—11	15	28
Renter	20	38
Owner	14	26

The fact that students in rental buildings that received foreclosure notices move more often than student in owner-occupied buildings has significant policy implications, since the District’s law protects renter families in good standing from being evicted from foreclosed properties. However, housing counseling service organizations report that renters are often forced out of properties through a variety of legal means, such as “cash for keys” schemes, and illegal means, such as turning off utilities, stopping maintenance, or hassling their tenants. Some tenants leave voluntarily upon being informed of the foreclosure, too, perhaps because they are nervous of the new management.

To explore residential mobility patterns further, we used multivariate regression analysis to determine whether students living in properties that received foreclosure notices were more likely to move, controlling for a range of student and neighborhood characteristics. The multivariate regressions provide evidence that, all other things being equal, students who lived in buildings that received a foreclosure notice were more likely to move than other students.

In addition, students in rental buildings were more likely to move homes than those in owner-occupied buildings. We also found that controlling for other student characteristics and neighborhood fixed effects, the students in rental buildings that entered foreclosure were not more or less likely to move residence than homeowner families in buildings in foreclosure. Because of the renter protection laws in the District, we had expected that renters affected by foreclosure would be less likely to move.



Movers in foreclosed buildings live in neighborhoods similar to all movers

We also examined whether students living in buildings in foreclosure moved to neighborhoods that were substantially different than where they lived before moving. We defined a student’s neighborhood as their census tract,⁴ and used four measures of neighborhood quality: the share of the population receiving Temporary Assistance for Needed Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and the rates of violent and property crimes.⁵

Table 2 compares the origin neighborhoods (SY2007-08) of students living in properties in foreclosure to the neighborhoods of all other students. It is not a surprise that students in homes that received foreclosure notices started off in neighborhoods where a higher share of the population received TANF and SNAP, since the areas where these students are concentrated (primarily Wards 4, 5, 7, and 8) are poorer. The average property crime rate in the neighborhoods of students in buildings in foreclosure was slightly higher. The average violent crime rate was slightly lower.

Table 2 also shows how similar the neighborhoods of residential movers who first lived in buildings in foreclosure were to the neighborhoods of all other residential movers. For instance, the difference between the share of neighborhoods receiving TANF differed by only one percentage point and the share receiving SNAP was exactly the same (29 percent). There were no differences in the average violent crime or property crime rates.

We used multivariate regression to determine if there was a relationship between foreclosure and neighborhood change, controlling for other factors. Using ordinary least squared (OLS) regression, we used a series of models to test whether students living in properties that received foreclosure notices were more likely to move to poorer or higher crime neighborhoods. In none of the models did receiving a notice of foreclosure result in a household moving to a neighborhood that was appreciably different from the originating neighborhood in the four measures we used.

Table 2. Average neighborhood characteristics of originating neighborhood, SY2007-08

	All Students		Residential Movers	
	All	In Buildings in Foreclosure	All	In Buildings in Foreclosure
TANF receipt	13%	15%	14%	15%
SNAP receipt	26%	30%	29%	29%
Violent crime (per 1000 residents)	48	47	50	47
Property crime (per 1000 residents)	17	18	18	18

Many students switch schools from year to year

In addition to residential mobility, we also explored whether students affected by foreclosure were more likely to switch schools than all students. The District has a great deal of school choice due to the large share of its students enrolled in public charter schools (second only to New Orleans) and its open enrollment policy (students can submit to attend a traditional public school outside of their school boundary in a school-wide lottery).⁶ In SY2008-09, only 30 percent of the District’s public school students attended their in-boundary traditional school, 37 percent went to out-of-boundary traditional public

schools, and the rest went to a public charter school.

We identified students who switched schools as those students who were enrolled in a different school in SY2008-09 than in SY2007-08. There are many reasons why students switch schools. Some reach the highest offered grade at their school and must matriculate to a new middle or high school the following year. Another reason for switching schools is programmatic: in SY2008-09, DCPS closed 21 schools and consolidated others, requiring those students to switch schools. Other students proactively choose to switch schools in order to find a better programmatic fit, a safer environment, or a better school climate, or to be closer to families’ homes or work. These moves may or may not be precipitated by a residential move. Students may also involuntarily switch because they do not meet the schools’ requirements, with truancy being an important factor. As with residential mobility, a share of students leave the public school system altogether either because they switched to a non-public school, enrolled in a public school outside of the District, or dropped out altogether.

Students affected by foreclosure are more likely to switch schools

We explored whether students affected by foreclosure were any more likely to switch schools compared to all students. We hypothesized that the difference would be very small because the District’s flexible school choice system allows students to enroll in public schools outside their neighborhood school.

Table 3 shows the results of our school switching analysis, by grade band and tenure. We found that students affected by foreclosure switch schools more often than all students, 45 percent compared to 35 percent, respectively. The differences are even more extreme when we disaggregate by homeowner-ship status: half of all students in owner-occupied properties in foreclosure switch schools (51 percent) compared to 38 percent of all students in owner-occupied properties, and 45 percent of students in rental properties in foreclosure switch schools compared to 33 percent of all students in rental properties.

We used multivariate regression to test whether students affected by foreclosure were any more likely to switch schools. Residential mobility has the greatest relationship with switching schools. However, we also found that students affected by foreclosure were more likely to switch schools, controlling for other student and neighborhood characteristics.

Table 3. School Switching, SY2007-08 to SY2008-09 (percent)

	All Students	Students in Buildings in Foreclosure
Total	35	45
Pre-School to Kindergarten	29	47
Grades 1—4	33	50
Grade 5	51	63
Grades 6—7	43	38
Grade 8	90	95
Grades 9—11	25	33
Renter	33	45
Owner	38	51

We hypothesized that because of the large degree of school choice in the District, the connections between residential location and school choice would be less prominent. While the magnitude of school mobility is perhaps smaller in the District than in other cities, residential location and foreclosure are still strongly related to school choice.

Foreclosure not related to switching to schools with lower tests scores

Beyond observing whether students affected by foreclosure were more likely to switch schools, we also tested whether they switched to different quality schools. There are many ways to measure school quality, but our data were limited to average schoolwide proficiency on the District of Columbia Comprehensive Assessment System (DC-CAS) test used to meet federal No Child Left Behind standards.⁷

The originating schools for school switchers affected by foreclosure had different characteristics than those of school switchers in general. School switchers affected by foreclosure also attended schools with lower test scores, with 43 percent testing proficient in math and 40 percent testing proficient in reading, compared to all students who switched schools at 48 percent and 45 percent, respectively (Table 4). Even in a school district where the vast majority of students are African American, differences by race are stark: school switchers affected by foreclosure attended schools that were 89 percent African American, compared to 80 percent for all school switchers.

In order to determine whether school switchers affected by foreclosure switch to schools with lower or higher test scores, we compared the originating school’s and new school’s overall share of students testing proficient or advanced on the state math and reading tests. In general, school switchers attended roughly the same quality schools the following year, with the average school attended by these switchers having 1 percent more students testing proficient in both math and reading. To test whether these differences were significant, we used multivariate regression to determine if foreclosure had any relationship with switching to a lower quality school. We found that students affected by foreclosure did not switch to schools that had appreciably different test scores, and there was no evidence that a residential move was associated with a move to a different quality school.

Table 4: Average school characteristics of originating school, SY2007-08 (percent)

	All Students		School Switchers	
	All	In Buildings in Foreclosure	All	In Buildings in Foreclosure
Proficient in Math	44	40	48	43
Proficient in Reading	41	36	45	40
Hispanic	10	7	10	7
Asian	2	1	2	1
White	6	2	8	3
Black	82	89	80	89
Reduced Meals	63	66	60	62
Special Education	15	16	16	16
English Language Learner	7	5	7	5

Conclusions

From our work analyzing how foreclosures have affected public school students, we found that

- Foreclosures have been affecting a growing number and share of public school students reaching 2.2 percent or 1,517 public school students by SY2008-09.
- Foreclosures have also been affecting more students living in rented properties. In SY2003-04, only 10 percent of the public school students who received foreclosure notices lived in rental properties, but by SY2008-09 the share rose to 28 percent. This was due in large part to an increase in the number of large multifamily rental buildings receiving foreclosure notices.
- A fifth (20 percent) of public school students “exited” the public school system between 2007 and 2008. Foreclosed students exited the public school system at an even higher rate of 29 percent.
- Foreclosure contributes to more residential instability even compared to other movers: 30 percent of students living in buildings with a foreclosure notice moved, compared to 17 percent of all students. Foreclosed students continue to live in higher poverty and crime neighborhoods.
- Foreclosure contributes to more school instability even compared to other school switchers: 45 percent of students living in buildings with a foreclosure notice switched schools, compared to 35 percent of all students. School switchers affected by foreclosure continue to attend schools with below average DC-CAS test scores.

Policy implications

Our research shows that foreclosure negatively affects children in the District through increasing residential instability and school switching. While the numbers and shares of affected children are relatively small, it does represent an additional challenge to an already mobile student population. The McKinney-Vento Act currently provides resources to ensure homeless and residentially doubled-up students can continue to attend their original school. School districts typically use McKinney-Vento funds to provide transportation to and from school, as well as provide other services and resources, such as school supplies. However, students undergoing foreclosure qualify for McKinney Vento services only once they actually become homeless or double up—it does not provide assistance if they move homes due to foreclosure. In addition, McKinney-Vento has historically been underfunded and has not reached all of the students qualifying for the services even before the foreclosure crisis (Cunningham, Harwood, and Hall 2009).

Because of the historically low funding of the McKinney-Vento Act and the District’s recent budget shortfalls, we recommend the following low-cost strategies that involve the schools and nonprofit housing counseling services.

Clarifying School Policies. DCPS should release more explicit instruction to principals and instructional superintendents that students who move out of boundary within the school year and between school years due to foreclosure should be able to remain in the school. According to the District of Columbia Municipal Regulations (DCMR) for Title 5 Education for DCPS, students who move outside the neighborhood catchment area are required to transfer to their new neighborhood school, though families can petition principals to remain at the school.⁸ In a 2011 memo to DCPS principals, the chancellor stressed that a student who moves to another school’s catchment zone should not be transferred to

another school midyear. However, transferring such a student to her new in-boundary school over summer break is acceptable. DCPS should reconsider their policy that principals be able to transfer homeless or doubled-up students—due to either foreclosure or other residential instability stressors to families—from one school year to the next as well. Such a policy refocus would need to be communicated clearly to the principals and then to the counselors and homeless liaisons at the schools.

Counseling Parents and Families. School counselors and school homeless liaisons should refer families who are late on their mortgage payments, are undergoing foreclosure, or suffering from other housing instability, such as illegal eviction, to local nonprofit housing counseling service organizations. In order to identify these families, schools in neighborhoods with high rates of foreclosure should invite housing counselors to hold evening seminars about foreclosure mitigation strategies or send relevant information home with students. National research shows that families facing foreclosure reach better outcomes when they seek the assistance of housing counseling services (Mayer et al. 2010). For homeowners, housing counselor service organizations work with mortgage lenders and servicers to modify loans or advise other strategies if modifications are not possible or advisable. For renters, housing counselors inform renters of good standing of their right to remain in the building even if the building changes ownership and advocate to ensure that the buildings are maintained and utilities kept on. Not only can the housing counseling services assist families with their housing, but they can ensure families are aware of DCPS’s enrollment policies that were recommended above.

These recommendations have begun to have traction but need to be implemented. DCPS staff have already requested information from local housing counseling organizations. During the summer of 2011, the Urban Institute will hold a roundtable for education and housing stakeholders in the Washington, D.C. region to share the challenges, best practices, and ideas of how to ensure that residential and school instability is minimized for children and families across the region. Residential mobility and school switching can have significant effects on children’s outcomes – it is our obligation to provide families with the knowledge and resources to minimize the harm.

Endnotes

1. This method will undercount the number of children living in buildings in foreclosure. However, given the point-in-time nature of the school data, it is the most reliable measure. For a more complete explanation of our matching methodology and more lenient matching methods, see Comey and Grosz (2010).
2. We generally compared their geospatial x/y coordinates as opposed to the address name, which may include misspellings or other errors.
3. Our universe of public school students used in the remainder of this study includes only those students who successfully matched between SY2007-08 and SY2008-09 and were in pre-school through 11th grade or were ungraded special education and adult students.
4. There are 188 census tracts in the District of Columbia. We considered using the next largest geographic definition, neighborhood clusters, since they are defined by the District of Columbia Office of Planning to encompass actual neighborhood boundaries. However, the geographic concentration of students in particular clusters and the short distances students move were significant drawbacks.
5. The measures were based on tract-level 2008 data, and we used the tract's population from the 2000 Census.
6. Public charter schools were first authorized in 1997 and by 2008-09 (latest date of our study period), students in public charters consisting of approximately a third of all public school students. Pre-audited figures from the District's Public Charter School Board suggest that this share has grown to roughly 40 percent in SY2010-11.
7. We recognize that other factors contribute to school quality. However, we had to rely on available data.
8. This recommendation only pertains to DCPS as public charter schools have no neighborhood catchment areas. Public charter students only have to live in the District of Columbia in order to continue attending school.

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About NeighborhoodInfoDC

NeighborhoodInfo DC is a partnership between the Urban Institute and the Washington, D.C. Local Initiatives Support Corporation to provide community-based organizations and citizens in the District of Columbia and the Washington region with local data and analysis they can use to improve the quality of life in their neighborhoods.

Acknowledgments

The authors would like to thank staff at the District of Columbia Public Schools and Housing Counseling Services for valuable input on our findings. In addition, the authors would like to thank researchers at the Furman Center for Real Estate and Urban Policy and at the Baltimore Neighborhood Indicators Alliance for their feedback on drafts of this brief. Finally, the authors would like to thank Kathy Pettit, Leah Hendey, and Mary Cunningham of the Urban Institute for their help with this brief.

The Project

The National Neighborhood Indicators Partnership (NNIP) has launched a cross-site project funded by the Open Society Foundation to explore how the foreclosure crisis is affecting school-age children in New York, Baltimore, and Washington DC. The Urban Institute is coordinating the project in partnership with New York University's Furman Center for Real Estate and Urban Policy and Institute for Education and Social Policy, as well as the Baltimore Neighborhood Indicators Alliance-Jacob France Institute at the University of Baltimore.

This brief is the second of two about the District of Columbia, and focuses on the residential and educational options for families living in foreclosed properties by examining if they move or change schools and how new schools and neighborhoods differ from the previous ones. The first brief tells the basic story of the trends and characteristics of students affected by foreclosure. To conclude the project, the findings from the three cities will be summarized into a cross-site report.