**URBAN INSTITUTE**

# Family Residential Instability

## What Can States and Localities Do?

*Brett Theodos and Sara McTarnaghan*
URBAN INSTITUTE

*Claudia Coulton*
CASE WESTERN RESERVE UNIVERSITY

*May 2018*

**Residential instability is often addressed only at the point of homelessness and is treated as a family or household problem. But many families who do not become homeless face instability in their living arrangements, and this process is linked with factors and systems beyond the home: neighborhoods, regional housing markets, local and federal policy and economic conditions. Some solutions work across different communities, but others are contextual—what hot markets need may not be relevant for weak markets, and the reverse. Many solutions, such as enforcing housing codes, providing legal aid for people facing eviction, allowing continuity for kids in school, and requiring lead testing for rental units, are local functions. Navigating the choices and systems involved—especially for vulnerable families without vouchers or other forms of subsidized housing—can be difficult. But states and localities can diminish the occurrence and severity of residential instability.**

The Urban Institute and the Annie E. Casey Foundation convened a roundtable about state and local solutions to residential instability. More than 40 practitioners, advocates, public officials, researchers, and funders discussed their experiences and shared practical insights about successful strategies and pitfalls of policy and program solutions to address family residential instability. This brief shares those insights and others drawn from the research literature with practitioners, funders, and researchers.

# Residential Instability: Setting the Stage

Residential mobility is a common experience for US families. According to the US Census Bureau, 11.2 percent of Americans moved at least once between 2015 and 2016. These recent mobility rates are the lowest reported since the Census Bureau began tracking migration in 1948.[1] But residential mobility rates are higher among certain populations, especially low-income households. Households below the federal poverty level moved at nearly twice the rate of nonpoor households during a one-year period (19 percent versus 10 percent).

Although the definition of residential mobility varies, it generally refers to a household or individual moving from their primary residence to another residence. Residential instability is when the frequency of residential mobility in a household or individual is high or occurs over short intervals (Leventhal and Newman 2010). Reasons for moving are also relevant for characterizing residential instability. Forced moves can trigger residential instability, resulting in further hardships and negative effects (Desmond, Gershenson, and Kiviat 2015). Moreover, residential instability can be a symptom of housing insecurity, which refers to households that have difficulty remaining adequately housed because of problems affording or maintaining their housing. Mobile households frequently have periods of homelessness, including living on the streets, in shelters, or doubled-up temporarily.

Although residential instability is a problem, a residential move can be positive as households adapt to changing needs and opportunities. Moving may reflect improvements in families' circumstances, such as buying a home for the first time, moving to be close to a new job, or trading up to a better-quality housing unit or neighborhood. Moreover, staying in the same housing unit is not always ideal, especially when families are dissatisfied with the location but lack the resources to move to better housing or to a preferred neighborhood (South, Crowder, and Chavez 2005). Low-income families can find themselves stuck in place and unable to move, which further limits their access to opportunities (Sharkey 2013). Finally, although moving to a more affluent area can contribute to upward mobility for low-income children (Chetty, Hendren, and Katz 2016), many low-income families relocate to similarly disadvantaged areas (Sharkey 2013).

# Causes of Residential Instability

Residential instability can be caused by forces in individuals, households, housing units, neighborhoods, metropolitan areas (housing markets), or cross-cutting systems (figure 1). Conditions across multiple levels often intersect. Because these destabilizing forces are connected, it is difficult to isolate the direct causes of residential instability. But research shows how residential instability may be a result of conditions and actions in each of these domains (Theodos, Coulton, and Pitingolo 2015). Before exploring the state and local policy and program solutions to residential instability, we detail the contributors to residential instability for low-income families and its consequences.

FIGURE 1

**Contributors to Residential Instability**
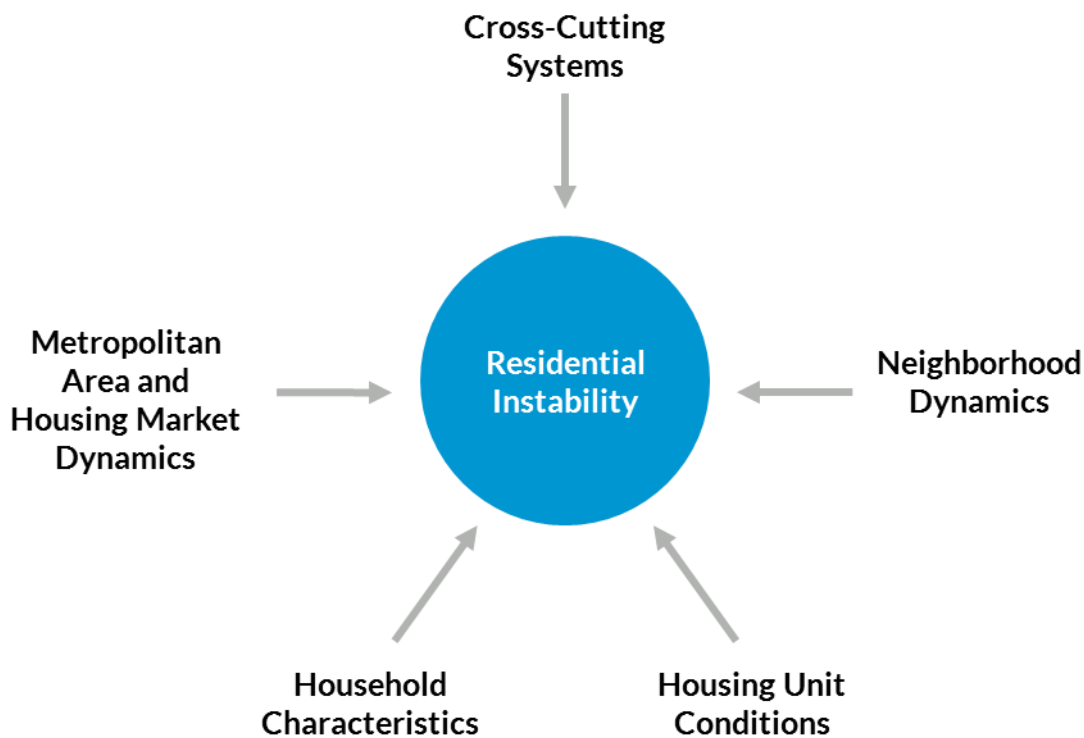


### INDIVIDUAL AND HOUSEHOLD CHARACTERISTICS

At the household level, instability related to poverty, income and benefits changes, job loss, changes in family composition, family conflict, or physical and mental health can cause residential instability. These household conditions inform which households and families experience residential instability at higher rates. Using the National Survey of Children's Health, Murphey, Bandy, and Moore (2012) found that children in low-income families were more than four times as likely to experience residential instability (five or more moves) as children in families with incomes twice or more of the federal poverty level.

The share of household income dedicated to rent has increased because of the rise in real rents (5 percent between 2001 and 2011) and decrease in real household income for rents (15 percent over same period) (Joint Center for Housing Studies 2017). The number of cost-burdened renters, those paying more than 30 percent of income on rent, hit a record high of 21.3 million households in 2014 and fell slightly to 20.8 million households in 2016. Eighty-three percent of very low-income renters were cost burdened. Households with dependent children and households that rely on a single income were most likely to be severely cost burdened (Joint Center for Housing Studies 2017). The gap between household earnings and housing costs contributes to residential instability. The high share of household earnings dedicated to rent means that families have to cut back on other expenditures, such as food, health care, or savings, causing spillover effects for individual and community well-being.

Income and the ability to pay rent can be highly volatile for low-income families. Changes in income related to job loss, seasonality of work, or change in eligibility for public benefits can cause families to miss rent payments, leading to involuntary moves or eviction. Family financial diaries documented by Murdoch and Schneider (2017) noted a high degree of income volatility. The average family in their study had income more than 25 percent below or above their five-month average income at one or more points during the study. When faced with a monthly financial shortfall, more than 30 percent of families skip a housing payment (Abbi 2012). Changes in housing supports, such as loss of a housing subsidy, is also likely to cause a move that can trigger residential instability (Hartman 2003).

Evictions often happen because of failure to pay rent. Data from a survey of tenants in eviction court show that one-third of tenants devoted at least 80 percent of their household income to rent (Desmond et al. 2013). With such low after-rent income, minor expenses or major life events can cause renters to become delinquent on rent (Desmond 2012). Recent work by Desmond, Gershenson, and Kiviat (2015) has demonstrated how forced moves can cause households to spiral into increasingly unstable housing situations posteviction. In Desmond, Gershenson, and Kiviat's study, renters who experienced a forced moved were more likely to live in low-quality housing than voluntary movers, and those substandard conditions often motivated renters to make voluntary moves shortly thereafter. Further, lost income from withheld security deposits and landlord screening for eviction records limits a tenant's ability to access stable housing.

Income is not the only household-level factor that contributes to residential instability. Households with children are more likely to be frequent movers. Households with children also face obstacles in their housing searches because of maximum occupancy limits, pressure to re-house quickly with children, and family discrimination in rental markets (Aron et al. 2016). Changes in family composition because of births or adults coming in and out of the household also contribute to residential instability. For example, more than half of Milwaukee renters who relocated had recently experienced a change in household composition (Desmond and Perkins 2016). Qualitative research in Detroit demonstrated how the loss of a parent can lead to sustained residential instability for teenage girls (Berman et al. 2015). Additional research shows how intrafamilial conflict and intimate partner violence can lead to residential instability reflected in frequent moves or "psychological housing instability" related to personal safety and stress within the home (O'Campo et al. 2016).

## Housing Unit Conditions

Issues in housing units can also cause residential instability. Damage or disrepair, housing code violations, and conflicts with landlords can lead to foreclosure or eviction. Although the stock of US rental housing is generally in adequate condition, disrepair and inadequate conditions, such as lack of heating or cooling, is more common in low-cost unsubsidized units. The Joint Center for Housing Studies (2015) reports that one in seven affordable housing units (renting for less than $650 a month) is physically inadequate. Families must choose between affordability and housing quality, despite evidence that inadequate housing conditions make tenants more vulnerable to health problems and cause developmental delays among children.

Managing conditions of rental apartment and housing units requires collaboration between landlords and municipal or other local governments with the legal authority to enforce building codes and property laws. Code enforcement can ensure housing quality and stability at the neighborhood level. But further research is needed about the relationship between housing conditions and residential instability, especially as it intersects with code enforcement and rental regulations.

Although large corporate owners have increased their share of ownership of multifamily rental properties, most unsubsidized low-income rental housing units are owned by "mom and pop" landlords. While some of these small landlords effectively manage their portfolios, many experience challenges because of a lack of property management expertise, cash reserves, or access to finance (Garboden and Newman 2012). These landlords can face challenges maintaining their housing assets. Disputes or other changes in relationships with landlords, increases in rent, and deterioration of housing quality motivate moves (Desmond, Gershenson, and Kiviat 2015).

## Neighborhood Dynamics

Similarly, neighborhood-level elements, such as blight, demolition, crime, socioeconomic change, and gentrification, can intensify residential instability. In cities with tight housing markets, neighborhood change and increasing housing costs force low-income renters out of neighborhoods. Conversely, high foreclosure and vacancy rates in weak markets motivate renters to leave neighborhoods.

Real and perceived changes in neighborhood conditions related to crime and safety motivate some households to relocate (Hartman 2003). Findings show that higher and increasing rates of violent crime lead to increasing rates of residential instability (Boggess and Hipp 2010; Hipp, Tita, and Greenbaum 2009).

## Metropolitan Area and Housing Market Dynamics

Neighborhood-level causes are often linked to larger trends at the metropolitan area or housing market level that influence renter and landlord behavior and can intensify residential instability. The country has a shortage of affordable housing to meet the needs of extremely low–income renters. There are only 45 adequate, affordable units available for every 100 extremely low–income renter households (Getsinger et al. 2017). The shortage is most acute in large, urban counties, but the lack of access to housing stock is also a challenge for rural families. Shortages of affordable housing can restrict access to long-term tenancy in adequate units as competition among low-income households increases in search of affordable rent (Joint Center for Housing Studies 2015; Bravve, Bolton, and Crowley 2013).

Exclusionary zoning, racial or ethnic segregation, and housing and mortgage discrimination aggravate the problem. A paired housing discrimination study found that nonwhite homeseekers are told about and shown fewer homes and apartments than white homeseekers, leading to fewer options in their housing search. Further, nonwhite homeseekers face additional costs and fees that further restrict housing options (Turner et al. 2013).

Additionally, the regulatory environment and degree of tenant protections influences the nature and degree of residential instability across jurisdictions, but further research is needed in this area.

## Cross-Cutting Systems

Lastly, the availability of housing assistance and other social safety net supports, the criminal justice system, and labor markets can influence residential instability. These systems affect families and their ability to maintain adequate, safe housing. For example, incarceration patterns and reentry processes destabilize families with parents or caregivers who become involved in the criminal justice system. Additionally, changes in employment supply, wages, and availability of full-time work directly link to households' ability to pay rent.

The role of federal assistance in helping extremely low–income renters access affordable housing through US Department of Housing and Urban Development and Department of Agriculture programs can close the gap between income and rent. But federal funding for housing assistance has not kept up with increased demand. In 2015, only one in four eligible households received assistance (Joint Center for Housing Studies 2017). For households receiving assistance, loss of subsidies can trigger residential instability.
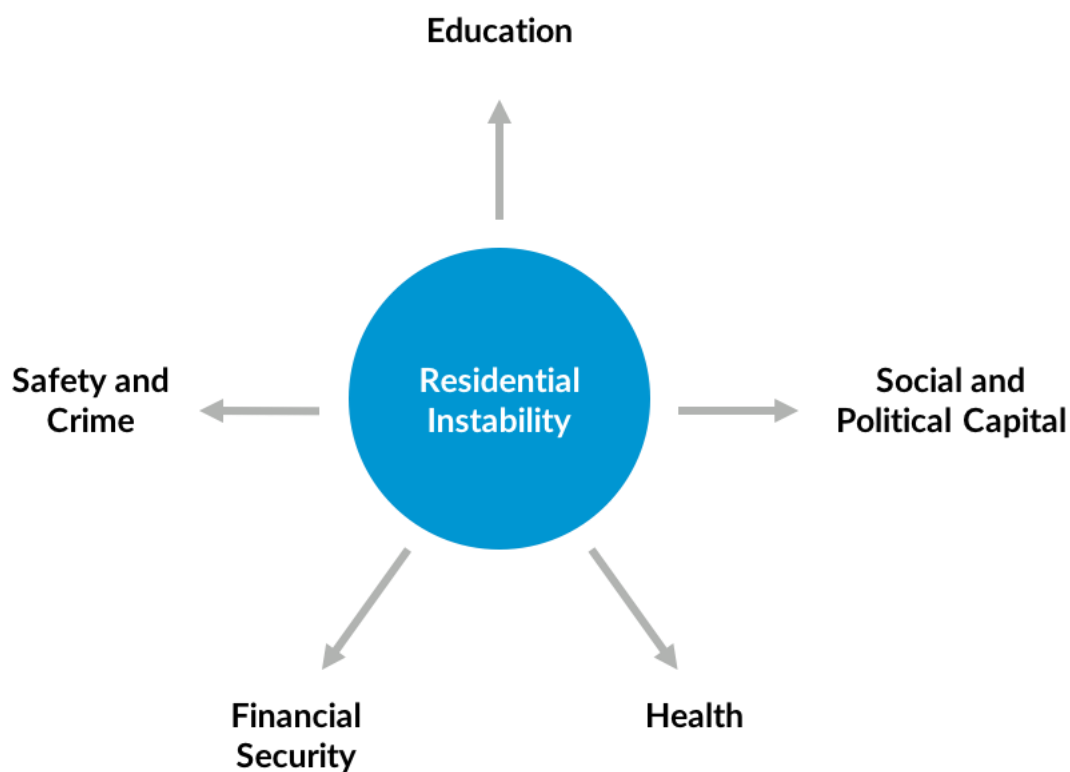
# Consequences of Residential Instability and Implications for People, Places, and Institutions

The prevalence of residential moves among American families has been a concern since the 1980s, and many studies have examined the consequences of residential mobility for children (Jelleyman and Spencer 2008). The negative effects of residential mobility are often felt by families, local institutions such as schools and health clinics, and the communities that have high mobility rates (figure 2). For households, the severity of consequences depends on the frequency of moves, family members' developmental stages, and access to social supports. The timing of residential mobility is critical because different developmental demands exist across the life course, particularly in early childhood and adolescence (Shonkoff and Phillips 2000). For children who change schools and move to a new home, the effects can be compounded (Coley and Kull 2016).

Researchers cannot quantify the causal impact of residential instability on children and adults because it is difficult to separate the effects of other factors. Qualitative studies show that frequent moving is often the result of crises related to substandard housing, family conflict, or financial emergencies. Under the circumstances, the need to find shelter quickly limits the housing search process, and families take whatever they can find (DeLuca, Wood, and Rosenblatt, forthcoming). They often end up in worse housing conditions and drained of financial resources, making them vulnerable to mounting hardships (Desmond 2016). Although multiple factors can traumatize household members, forced moves are pivotal, and housing stabilization could prevent further adversity.

Low-income families frequently move involuntarily rather than because of individual preference, indicating that they have less control over their moves than higher-income families (Holupka and Newman 2011). This raises the likelihood of significant family and parental stress and financial and logistical hardships. The stress that parents experience as a result of frequent moves along with the disruption of family routines create conditions that can negatively affect child development (Coley et al. 2013). Residential instability among low-income households has been linked to several childhood risk factors, such as lack of school readiness, child maltreatment, poor health, and behavioral problems (Leventhal and Newman 2010).

**Consequences of Residential Instability**

Education

Safety and Crime

Residential Instability

Social and Political Capital

Financial Security

Health

## Education

Residential instability can affect an individual's educational access and achievement, but its consequences for education also extend to schools as social institutions. Children who move show a poorer trajectory on academic performance than their more stable peers (Voight, Shinn, and Nation, 2012). Also, because there are often geographic clusters of residentially unstable households, social institutions bear significant costs in terms of specialized services and the disruptive influences of frequent student turnover. In schools, for example, student turnover rates increase when households

move frequently (Mehana and Reynolds 2004). Residentially unstable children are often chronically absent because of moving. Moreover, adjusting to new classrooms, teachers, and peers affects academic progress. High student turnover can spill over onto students who do not move and undermine the school's social climate. Parent engagement and community support is more difficult to achieve under these circumstances (Voight, Shinn, and Nation 2012).

## Health

Health conditions can also be exacerbated or made more difficult to manage under residential instability. Both frequent moves and homeless spells have shown similar levels of negative impact on the health of low-income caregivers and their children (Sandel et al. 2018). Because residentially unstable households often live in deteriorated or substandard housing, they are also more likely to be exposed to lead, mold, and other toxic substances or to suffer household injuries. Additionally, frequently mobile families have difficulty maintaining regular health care providers or keeping appointments (Jellyman and Spencer 2008). Relationships with social service providers or community-based organizations are also disrupted by frequent mobility. Residents of neighborhoods with high residential instability, irrespective of poverty rates, report more barriers to accessing health care (Kirby and Kaneda 2006), possibly because of the disruption of networks in such locations.

## Financial Security and Employment

Relocation costs can consume considerable financial reserves, including costs related to searching for housing, deposits, security fees, and moving. Families on tight budgets can go into debt or be unable to meet basic needs because of the financial burden of moving. Residential instability can also be a barrier to employment. Some employers pull credit reports when considering applicants, and unstable residential histories or problems paying rent can hurt applicants' chances. Workers experiencing a residential crisis might be late to or miss work, resulting in employer concerns about performance. Forced moves, in particular, have been linked to job loss (Desmond and Gershenson 2016). For unemployed people, relationships with employment services or training providers can be disrupted by frequent relocation.

## Social and Political Capital

Residential mobility and household instability can affect neighborhoods and communities. High residential turnover can erode social control and social capital and affect quality of life. High residential turnover can undermine a neighborhood's collective efficacy, and this loss has been linked to various neighborhood problems, such as crime, delinquency, disorder, and disinvestment (Morenoff, Sampson, and Raudenbush 2001). And residentially unstable households tend to participate less in their communities and have fewer ties to their neighbors or institutions, thus diminishing political power and social capital. Moreover, high residential instability can itself promote further mobility, as suggested by the link between residents' desires to move and the perceptions that neighborhood residents move frequently (Clark and Ledwith 2006).

Residential instability has numerous consequences for people, institutions, and communities, but research, policy, and practice tend to address these in isolation. But frequently mobile households suffer problems in multiple dimensions across multiple systems at high cost. Nevertheless, these investments do not pay off as much as they could because families are not residentially stable. Stable housing is a platform for child development and family success and for high-functioning communities and institutions. A systematic look at this dynamic situation can lead to more effective solutions.

# Innovative Solutions to Family Residential Instability

States and localities ensure an adequate supply of safe, affordable housing. They set rules about landlord behavior and rental rights, enforce housing codes, fund the construction or rehabilitation of affordable units, and build housing directly. But state and local involvement with systems that touch families facing residential instability goes beyond the affordable housing sector to include education, law, health, and human services. In each of these areas, we explore solutions that are closely linked with the issues leading to or stemming from residential instability. But we do not address in this brief the broader set of activities that would alleviate poverty and expand workforce opportunities, though such improvements would also reduce residential instability.

What are states and localities doing about residential instability? Our research and the roundtable discussion informing this brief indicate there is increasing momentum to address residential instability, and we highlight some of these developments below. Some strategies aim to reduce residential instability by helping families remain in place or by helping them not enter units likely to become unstable. Other strategies aim to mitigate the consequences of mobility.

There is local innovation in preventing and mitigating the occurrence and consequences of residential mobility, but these approaches often emerge from a single sector or system. Localities rarely develop systematic, comprehensive, cross-sector approaches to address residential instability. But because instability does not have just one cause or consequence, a successful local landscape will need to weave together several interventions to support families.

## Housing Supply and Availability

Increasing housing supply is critical to any effort addressing residential instability. Without sufficient access to housing, every other approach to addressing residential instability becomes challenging. Housing supply can be encouraged through increased production or preservation. Beyond that, states and localities can work toward these aims by supporting landlords, creating sufficiently strong landlord-tenant laws, and enforcing housing codes. Concerns about adequate housing supply are especially vivid in high-cost markets, but even weak markets can suffer from too little supply of adequate, safe housing.

Housing supply can grow with increased production. States and localities can make good use of federal resources such as HUD's HOME program and the low-income housing tax credit (LIHTC) to include 4 percent tax credits. But local resources will be needed as well, including establishing housing

trust funds with dedicated income streams. Special bond issuances can help provide resources. For strong markets, inclusionary zoning policies can generate affordable units with limited or no additional public-sector investments. Resources can be targeted to the income band of families where housing supply is most constrained for a given geography (e.g., less than 30 percent of area median income). But many current programs do not guarantee affordability for those at the lowest end of the income distribution and those who are most likely to experience residential instability. In addition, resources will need to better match small structures—not just large buildings, but fourplexes and other small buildings.[2] Public officials can make the construction of housing easier. For example, Massachusetts' Chapter 40B ("anti-snob" zoning) allows developers to bypass some municipal zoning regulations. And regulatory barriers can be explicitly eased in exchange for the creation of affordable units.

Supply could be expanded through better use of existing, underused housing or parcels as well. Several areas are facilitating the occupancy of accessory dwelling units (ADUs). These units have been cited as an environmentally and economically efficient way to increase housing supply that is more likely to be naturally affordable than new construction. California passed legislation in 2016 and 2017 that removed local barriers to the creation of ADUs, which has resulted in a considerable uptick of ADUs being created.[3] Other communities, such as Portland and Seattle have encouraged ADUs, but are still grappling with zoning and permitting barriers (Chapple et al. 2017). Beyond separate units as with ADUs, occupancy laws in many locations could be updated to permit greater use of room rentals and house sharing and to limit parking requirements. Businesses could be allowed greater latitude to operate out of homes, thereby providing greater income potential to residents and enabling them to buy and maintain housing.

The preservation of subsidized and naturally occurring affordable housing is important as well. Shallow subsidies can be used to assist with affordability challenges. (This can include subsidies to multi-unit landlords and to households that host others, such as those sharing housing with families with children at risk.) New capital sources are needed that preserve naturally occurring affordable properties. For example, the Housing Partnership Equity Trust, a social-purpose real estate investment trust provides equity investments in nonprofits looking to steward naturally affordable multifamily housing.[4] Community land trusts, limited equity cooperatives, and deed restrictions can ensure that any public investment is preserved for successive homeowners or renters (Theodos et al. 2017). Housing finance agencies can ensure that units developed using LIHTCs have long-term affordability restrictions. For example, Boston has a 99-year affordability period for LIHTC developments, far exceeding the federal requirements (Cort 2017). Additionally, states and localities will need to encourage the expansion and quality of property management.

Landlords are a critical part of any solution to residential instability, and states and localities can do much to equip and support landlords in encouraging the provision of safe, stable housing. States and localities should recognize that most rental housing in low- and moderate-income neighborhoods is provided by small-scale mom-and-pop landlords, not large corporate owners (Garboden and Newman 2012). Small-scale landlords can suffer from income volatility as well. While landlords can be the perpetrators of housing insecurity, they can be financially insecure themselves. Landlords can lack

sufficient understanding of business planning, reserves, and financial bookkeeping. A landlord's volatility can become residential instability for tenants should the property be foreclosed. States and localities can intervene to provide landlords a strong support system. Landlords can benefit from dedicated, partially subsidized loan products or small grants. Capital is often needed for modifications and light rehabilitation. State and local resources are especially important here, as federal subsidies such as LIHTC are not well designed for small investments. Education, training, coaching, and mentoring can help and can be paired with financial help. These supports could be provided directly by a locality or by a nonprofit with training and financing expertise, such as a community development corporation or community development financial institution. One example is the work of the Community Investment Corporation in Chicago.[5] The public sector can also help households with vouchers identify units that will accept them. Especially in hot markets, families with vouchers often cannot use them. As an incentive, the Seattle Housing Authority supplies landlords guaranteed damage deposits.

Code enforcement is a critical component of ensuring access to safe, secure housing. Localities must discern the best way to ensure all housing meets minimum health and safety standards while minimizing inadvertent negative effects of such a standard. Health and safety is a critical concern to be sure, whether because of preventable cases of childhood asthma, high levels of lead, or exposure to rodents, cockroaches, and bed bugs. But beyond the health concerns of these potentially lifelong conditions, they cause parents to miss work to care a child. In addition, poor conditions can lead to increased water and utility bills if systems are not efficient and burden renters with higher-than-anticipated monthly costs. But apart from issues threatening basic health and safety, localities must work with landlords to enforce housing codes in a way that does not inadvertently lead to housing instability. To do so, they can draw creatively on the supports and requirements described above.

## Housing Services and Tenant Supports

Housing services and supports help tenants remain stably housed and, for those who need to move, identify safe, secure housing. Interventions in this space are broad ranging. If a program or policy can help stabilize a family's finances, physical health, mental health, or parenting, it might mitigate residential instability even if the services or supports do not directly target residential stability. But states and localities are experimenting with interventions focused on reducing instability as well. Efforts include financial support, in-kind support, human services, and regulatory protection.

Residential instability is most fundamentally a problem of insufficient income and savings to afford safe, stable housing. State and local efforts can provide more income to financially struggling households in various ways, including via setting tax liabilities and creating a refundable tax credits. States and localities can limit property tax increases for those with low or fixed earnings, including senior citizens and disabled people. To help renters, landlords can receive property tax reductions for limiting rent increases and other tax reductions, such as a renters' credit could help.[6] Public and nonprofit organizations can directly provide or facilitate access to low-cost bank accounts and provide incentives for building emergency reserves via matched savings—important because even having as little as $250 in savings has been linked with lower likelihood of eviction (McKernan et al. 2016). Such

efforts could also be targeted to encourage savings toward a future security deposit. But more efforts will be needed to help families navigate volatile incomes throughout the year, taking advantage of income spikes to help overcome troughs. Technology platforms can help families better manage their finances,[7] but for many, there is a gap between income and expenses.

In-kind supports can essentially function as income, helping families afford basic necessities. Most directly, states and localities can augment the federal supply of housing vouchers by providing short-term or shallow-subsidy locally funded vouchers. But for those in greatest need, public officials can provide supports that moves away from time-limited or transitional housing toward more permanent housing solutions. Such efforts can be made generally available to income-qualified households or targeted to certain groups, such as students who are homeless or foster youth. Vouchers and other forms of assisted housing can be provided in a way that does not penalize families for earning additional income by creating earned income disregards and removing benefit cliffs. States and localities can also provide in-kind supports beyond housing, to include food, workforce training, and education.

Several human services can help families navigate benefits access, secure better employment, identify housing options, manage money, and achieve other desirable short- and long-term outcomes. Some housing authorities and cities provide housing counselors, most have workforce training, and financial coaching is gaining prominence (Theodos et al. 2015), in addition to services provided via child welfare, criminal justice, immigrant services, youth development, veteran services, and other systems. Such techniques may be rooted in social work, therapy, counseling, coaching, or mentoring. Given the multiplicity of systems, a coordinated point of contact for human services could help. Coordination has advanced in some areas, for example, with homelessness systems implementing coordinated entry systems. Not all supports need to be provided by the public sector—churches, affinity groups, and family and friends are often the first responders to households in need.

Some states and localities fund eviction prevention services, which includes help negotiating with landlords, providing small grants for back rent, providing legal aid, or finding new housing. Depending on the market, eviction prevention can be cost-effective for all parties, given the costs to both families and landlords from eviction, lost rent, moving expenses, and homeless shelters.

A promising local intervention in this space is the Court Intervention Project run by HomeStart Inc. Launched in 2010, the Court Intervention Project supports Boston Housing Authority tenants at risk of eviction by accompanying clients to court, assisting clients in negotiating with landlords, providing rental assistance grants directly to landlords (typically $500 to $700), and delivering 12 months of income, employment, and financial stability services (Wood-Boyle and Mulligan 2015). Importantly, the Boston Housing Authority, the largest property manager in Boston, funds the program directly because the program is less expensive than evicting families.

A final area of supports is regulatory in nature. Some localities have policies that stabilize or control rent increases, although these may not successfully target those in greatest need. Laws can limit fees for late rental payments—fees that can trap families in a cycle of debt. Limits can be placed on the amount charged for security deposits (e.g., no more than one month's rent). Constraints can be applied to the

factors landlords can use in screening tenants—for example, disallowing refusing potential renters who use vouchers (source of income), or limiting tenant screening programs to, for example, just court rulings in the landlord's favor over the prior 24 months.

## Legal Systems and Issues

Landlord-tenant laws (some landlord friendly and others tenant friendly) and their enforcement have clear links to residential instability but depend on local context, such as the strength of the housing market (Hatch 2017). For example, in weaker markets, landlords have incentives to keep tenants that they do not have in strong markets.

Both "downstream" and "upstream" legal and enforcement interventions can reduce residential instability, with innovations in both areas. Upstream solutions can intervene before eviction. Code enforcement is a critical element to consider in mitigating residential instability. Every code enforcement effort must balance the potential for harm from displacement and residential instability against the potential for harm from living in an unsafe, unsanitary, or unhealthy home. Rather than simply enforcing housing codes in ways that cause greater displacement, more proactive engagement of code enforcers in low-income neighborhoods is needed. Smarter, more effective code enforcement will rely on both carrot and stick approaches to address housing quality and conditions. Smarter code enforcement will hold people accountable and provide low-cost financial loans or grants for landlords who lack the resources make needed improvements. This may be in exchange for limiting the rent increases which can result from upgraded properties. Waiting until a building is too dilapidated can result in a judge issuing an order to vacate the property, advancing displacement and gentrification. Many localities have established forms of rental registry, licensing, or other ordinances to help ensure rental units meet minimum standards.

States and localities can help reduce the occurrence and consequences of residential instability by adopting sufficiently strong landlord-tenant laws. Adopting and enforcing these requirements often costs the public sector little relative to other interventions. Strong landlord-tenant laws may include requiring disclosures to renters of the rental agreement's terms and conditions, as well as their rights under law. States and localities can limit security deposits to one month's rent, and require their return with interest a certain number of days after the tenant moves. Tenants can be allowed to withhold or reduce rent if landlords fail to make important repairs. A certain amount of time can be required before a tenant can be evicted, and eviction can be prohibited during extreme weather conditions. Grounds for eviction can be limited to more serious offenses. Tenants can be given the right to first purchase their building if the owner elects to sell. Tenants can be protected from landlord retaliation and harassment if they complain or if the landlord wants them to leave to be able to increase rents. (For example, New York City is creating a certificate of no harassment program that will require landlords in target neighborhoods to demonstrate they have not harassed renters before renovating or demolishing buildings.[8]) Problem landlords can be tracked and repeat offenses more seriously dealt with. To do so, localities will need a comprehensive and time-sensitive rental housing data system.

Upstream solutions make it possible to avoid legal action. In addition to code enforcement strategies, state-level campaigns to improve landlord-tenant laws—while not likely to be successful everywhere—could work without significant added public-sector costs. Other supports include housing and legal-answer clinics and self-help centers. Programs can also provide access to social workers and mediators to help landlords and tenants resolve disputes. These social supports can be effective but require additional resources.

Some states and localities have provided greater downstream support for legal services by targeting concentrations of greater need. For example, the Standing with Our Neighbors intervention in Atlanta recently placed full-time attorneys and community advocates in elementary schools where families had high eviction rates.[9] The program—a partnership between Atlanta Volunteer Lawyers Foundation, Purpose Build Schools, and local funders—seeks to intervene on housing instability early to stabilize families, schools, and communities.

New York City recently enacted a law that within five years will create a right to counsel for tenants facing eviction. Some or all of the local costs may be offset by decreasing expenses related to homelessness, and this approach requires a sizable outlay of annual funding.[10] Making statutory commitments to provide counsel to every tenant facing eviction could be a more durable policy commitment than simply allocating funding annually, though such a right without funding would not fulfill the local commitment. Creating such a right can create a more attuned legal community, which will help apply the law and inform its continuation and adaptation. Tracking progress of direct and follow-up outcomes will be important as other cities consider making similar commitments.

## Health and Well-Being

Housing stability and conditions can have profound effects on family health and well-being. The evidence linking housing to health is strongest in housing quality (e.g., lead poisoning, asthma) and within homelessness literature.

There are several advantages for health systems and professionals engaging with families on residential instability. These include the health sector's significant financial resources, a natural focus on resident well-being, increased understanding of the links between health outcomes and social or contextual determinants, a potential for a consultative environment with a trusted professional, and the ability for health care providers to be a "hub," helping clients navigate other systems, resources, and requirements.

Despite these advantages, health is among the most complicated systems to enlist to decrease residential instability, partly because of the multiplicity of actors involved and the different motivations they hold. Notable actors include insurers, hospitals and health clinics, clinicians and providers, and federal and state policymakers and administrators who directly fund insurance programs and set rules affecting subsidized and market plans. To intervene, these health systems must interact with people directly engaged in housing—developers, landlords, property managers, state and local officials (e.g.,

public housing authority and code enforcement officials), tenant organizers, and advocates—and there are not easy processes or systems to support such interactions.

In addition to coordination challenges and misaligned incentives, two difficulties are present. First, although the Affordable Care Act increased health insurance coverage, 27.6 million adults under age 65 and children in the US remain uninsured (Kaiser Family Foundation 2017). And uninsurance rates are higher in some communities and among certain groups. By race, uninsurance rates for nonelderly adults are higher for Hispanics (16.9 percent) and blacks (11.7 percent) than for whites (7.6 percent). Further, states that did not expand Medicaid—especially in the South and West—have higher uninsurance rates. Insurance-based solutions to residential instability will not easily help these people.

Second, for people with insurance, the savings to health systems from reducing residential instability, at least in the short run, often do not offset the costs. This is not the case for all groups but is more likely to be true, for example, for children. Cost savings may occur over many years, but insurers must balance their finances with a near-term perspective ("time horizon problem"). Further, savings are diffuse and may not accrue to just one actor ("wrong pockets problem"). And the population of interest for a payer may not be the population of greatest need or for whom interventions would be most effective ("wrong population problem").

How then can health providers and systems reduce residential instability? From a payment perspective, Medicaid waivers can be used to design systems to better address key needs (Paradise and Ross 2017). Other pathways include state tax credits to support this work and better engagement with hospitals and private insurers. For that to succeed, providers, insurers, and policymakers need to understand the effects of residential instability on health.

There are costs for doing nothing. In designing and advocating for solutions, there is tension between the desire to monetize these investments to convince stakeholders and a desire to create political will and a sense of shared values about other aspects unlikely to be of value from a solely cost-effectiveness perspective.

Several local health interventions and programs address residential instability. These include long-standing efforts to stably house homeless families, such as Foundation Communities health initiatives in Austin, Texas (Scally, Waxman, and Gourevitch 2017), and creative use of pay for success funding arrangements, such as in Denver (Gillespie et al. 2017). Other investments have been made in senior housing, helping seniors age in place by focusing on physical improvements to units paid for by health systems. The Support and Services at Home program in Vermont provides coordinated care and health coaching to elderly residents.[11] But not all strategies involve brick-and-mortar interventions. Home-based services help mitigate residential instability. For example, IMPACT DC provides case management services for children with asthma and works with families on environmental and community factors influencing health.[12] Integrated case management and integrated systems can help manage or mitigate residential instability.

A promising local intervention that brings together multiple solutions and systems is being piloted by Children's HealthWatch at Boston Medical Center. Children's HealthWatch convened community

development corporations, social service organizations, and Medicaid managed care organizations to design the Housing Prescriptions as Healthcare project. That effort provides expanded services to families who are high health care users and exhibit housing instability. These services include coordinated health, legal aid, and case management.[13] The intervention is being studied via a randomized controlled trial study, which should provide evidence about the intervention's impact and cost-effectiveness.

Perhaps more than with other systems, there are considerable needs for expanded learning about the links between residential instability and health and the most effective ways to intervene. At the most fundamental level, we need better (and longer-term) insights into how housing instability affects health. More research and experimentation are needed to explore which interventions are most cost-effective and which people need which supports. Finally, better tools for screening for residential instability as a marker for health outcomes are needed.

## Education and Children

Schools have considerable resources and engage families frequently. But educators' core responsibility is to educate children, and this comes with many requirements and expectations about how time and finances should be spent. What constitutes success in a school system has been only incrementally expanded to include concerns about family conditions and outcomes. Mitigation solutions would be a more natural fit for school systems, but prevention solutions are also possible.

We know that moving homes is linked with changing schools (Theodos, Coulton, and Budde 2014), and frequent moving is related to lower academic performance (Herbers et al. 2012; Ziol-Guest and McKenna 2014). Further, chronic absenteeism (typically defined as missing 10 percent or more of school for any reason), which can be caused by residential mobility, is a barrier to learning (Chang and Romero 2008). To address the needs of the residentially unstable, especially families who move multiple times a year, schools need better tracking systems and cross-school information sharing.[14] Schools should better connect school and housing information and make it usable for relevant staff. School systems will need to use data to identify, target, and track children and youth from residentially unstable homes and assess whether things are improving. Chronic absenteeism should be monitored as a warning sign of instability.

Teachers, counselors, and other staff need training to look for signs of residential instability. Staff will need engagement protocols and referral resources. Schools can develop parent rooms for families to meet for facilitation and support. Out-of-school programming may be important for residentially unstable children. And schools could allow children who move homes to continue to access their previous schools to maintain continuity of learning, or they could help children reach their former schools.

School systems need to establish shared goals for improving child outcomes and family stability and to build awareness about the role of housing. Success needs to be reframed, with educators talking more about stable secure housing as a necessary component to a two-generational approach to growth.

There is still work to do to help educators understand how stable housing can affect learning and to help school staff be equipped to intervene.

Because schools cannot do it all, partnerships are necessary. The partnership between the Seattle Housing Authority and Seattle Public Schools has identified overlapping residents, tracked how they are doing in school, and structured responses that could lead to improved educational outcomes (Galvez, Gallagher, and Brennan 2017). The partnership's initiatives include supports to reduce school disruption during public housing redevelopment and targeted housing assistance for homeless families with children attending Bailey Gatzert Elementary. Another effort is Promise Neighborhoods, a federal grant program with 18 implementation grants from 2011 to 2016 that encouraged place-based partnerships built around schools.[15] Another approach, "return home visits," can help schools build relationships with families. However, targeting will be needed, given the resources involved. And a new developments, "scholar houses," integrate education services and supports on-site at an affordable housing property.[16]

For all these strategies, context matters. Solutions need to be tailored by level (e.g., because preschools interact with families in different ways than grade schools or secondary schools). Solutions also need to be tailored to local settings (rural versus urban, concentrated instability versus dispersed). Above all, the strategies need dedicated funding and attention.

# Conclusion

Residential instability is increasingly understood as a challenge for adults and children, occurring both when entire families move and when individuals leave or join households. Insecure housing can disrupt employment, finances, health, education, social networks, and more. And yet, too little policy attention has been devoted to the issue. States and localities have critical roles to play in creating integrated solutions to a complex challenge, but strategies have been confined to specific sectors and institutions, when more cross-cutting and holistic approaches are needed.

Residential instability is, most fundamentally, linked with housing affordability. But it is also created and affected by other factors, such as landlord-tenant laws, code enforcement, criminal justice policy, and family dynamics. These factors operate at different levels—from the individual to the family, neighborhood, city, and broader housing market. State and federal policy can help or hinder as well.

This brief identifies *what* states and localities can do to better address residential instability. We do not focus on *how* to build momentum for these reforms. Advocacy solutions, such as building awareness, forming coalitions, community organizing, and messaging will be needed to help policymakers understand that a crisis in residential instability has implications for classrooms, health, and employment. Building coalitions is harder in some place than in others.

The potential solutions identified above have a varied evidence base behind them. Some have been rigorously tested, and others have not. Additional testing and experimentation will be needed to understand how effective, and how cost-effective, each solution is in isolation and in combination.

Expanded insights into the causes and consequences of residential instability are needed as well. Practitioners and policymakers will need information to guide which interventions should be combined and how, which are most cost-effective, and how to best align approaches with developmental stages for children and family types.

Residential instability is an issue for rural and urban America and for politically liberal and conservative communities. Solutions will need to be developed that can resonate in many places. To that end, cities and states must continue to consider employer perspectives in addition to those of families and public systems. Above all, we anticipate states and localities will need to place greater priority on these issues, creatively working across sectors with small adjustments and larger shifts to modify and create new policy and implementation supports.

# Notes

1. See David Ihrke, "United States Mover Rate at a New Record Low," US Census Bureau (blog), January 23, 2017, https://www.census.gov/newsroom/blogs/random-samplings/2017/01/mover-rate.html.

2. See, for example, the work of the East Bay Asian Local Development Corporation and its housing acquisition fund (http://ebaldc.org).

3. David Garcia, "ADU Update: Early Lessons and Impacts of California's State and Local Policy Changes," (blog), University of California, Berkeley, Terner Center for Housing Innovation, December 21, 2017, https://ternercenter.berkeley.edu/blog/adu-update-early-lessons-and-impacts-of-californias-state-and-local-policy.

4. For more, see the website for the Housing Partnership Network at https://housingpartnership.net.

5. For more, see the website for the Community Investment Corporation at http://www.cicchicago.com.

6. For more on the renters' credit proposed by the Center for Budget and Policy Priorities see https://www.cbpp.org/research/housing/renters-credit-would-help-low-wage-workers-seniors-and-people-with-disabilities.

7. See, for example, Even (https://even.com) and Digit (https://digit.co).

8. For more, see Sally Goldenberg, "Mayor, Council Reach Deal to Expand Protections for Rent-Regulated Tenants," *Politico*, November 17, 2017, https://www.politico.com/states/new-york/city-hall/story/2017/11/17/mayor-council-reach-deal-to-expand-protections-for-rent-regulated-tenants-118195.

9. For more information on the Standing with Our Neighbors program, see "Standing with Our Neighbors," Atlanta Volunteer Lawyers Foundation, accessed December 20, 2017, https://avlf.org/programs/standing-with-our-neighbors/.

10. "Mayor de Blasio Signs Legislation to Provide Low-Income New Yorkers with Access to Counsel for Wrongful Evictions," press release, August 11, 2017, http://www1.nyc.gov/office-of-the-mayor/news/547-17/mayor-de-blasio-signs-legislation-provide-low-income-new-yorkers-access-counsel-for#/0.

11. See the Support and Services at Home website at https://sashvt.org/.

12. "Asthma: IMPACT DC," Children's National Health System, accessed December 20, 2017, https://childrensnational.org/departments/asthma-impact-dc.

13. "Housing Prescriptions as Health Care," Children's HealthWatch, accessed December 20, 2017, http://childrenshealthwatch.org/housing-prescriptions/.

14. AttendanceWorks has established three tiers of interventions to guide school systems on how to identify and address chronic absenteeism. See "Chronic Absence: 3 Tiers of Intervention," Attendance Works, accessed December 20, 2017, http://www.attendanceworks.org/chronic-absence/addressing-chronic-absence/3-tiers-of-intervention/.

15. See the Promise Neighborhood's website at https://promiseneighborhoods.ed.gov/.

16. "Specialized Housing," Kentucky Housing Corporation, accessed December 20, 2017, http://www.kyhousing.org/Specialized-Housing/Pages/Scholar-House.aspx.

# References

Abbi, Sarika. 2012. *A Need for Product Innovation to Help LMI Consumers Manage Financial Emergencies*. Boston and Washington, DC: D2D Fund.

Aron, Laudan, Claudia Aranda, Douglas Wissoker, Brent Howell, Robert Santos, Molly Scott, and Margery Austin Turner. 2016. *Discrimination against Families with Children in Rental Housing Markets: Findings of the Pilot Study*. Washington, DC: US Department of Housing and Urban Development.

Berman, Leslie R., Rachel C. Snow, Jessica D. Moorman, Deena Policicchio, Arline T. Geronimus, and Mark B. Padilla. 2015. "Parental Loss and Residential Instability: The Impact on Young Women from Low-Income Households in Detroit." *Journal of Child and Family Studies* 24 (2): 416–26.

Boggess, Lyndsay N., and John R. Hipp. 2010. "Violent Crime, Residential Instability, and Mobility: Does the Relationship Differ in Minority Neighborhoods?" *Journal of Quantitative Criminology* 26 (3): 351–70.

Bravve, Elina, Megan Bolton, and Sheila Crowley. 2013. *Out of Reach 2013*. Washington, DC: National Low-Income Housing Coalition.

Brisson, Daniel, and Jennifer Covert. 2015. "Housing Instability Risk among Subsidized Housing Recipients: Characteristics Associated with Late or Nonpayment of Rent." *Social Work Research* 39 (2): 119–28.

Chang, Hedy N., and Mariajosé Romero. 2008. *Present, Engaged, and Accounted For. The Critical Importance of Addressing Chronic Absence in the Early Grades*. New York: Columbia University, Mailman School of Public Health, National Center for Children in Poverty.

Chapple, Karen, Jake Wegmann, Farzad Mashhood, and Rebecca Coleman. 2017. *Jumpstarting the Market for Accessory Dwelling Units: Lessons Learned from Portland, Seattle, and Vancouver*. Berkeley: University of California, Berkeley, Terner Center for Housing Innovation.

Chetty, Raj, Nathaniel Hendren, and Lawrence F. Katz. 2016. "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment." *American Economic Review* 106 (4): 855–902.

Clark, William A. V., and Valerie Ledwith. 2006. "Mobility, Housing Stress, and Neighborhood Contexts: Evidence from Los Angeles." *Environment and Planning A* 38 (6): 1077–93.

Coley, Rebekah Levine, and Melissa Kull. 2016. "Cumulative, Timing-Specific, and Interactive Models of Residential Mobility and Children's Cognitive and Psychosocial Skills." *Child Development* 87 (4): 1204–20.

Coley, Rebekah Levine, Tama Leventhal, Alicia Doyle Lynch, and Melissa Kull. 2013. "Relations between Housing Characteristics and the Well-Being of Low-Income Children and Adolescents." *Developmental Psychology* 49 (9): 1775–89.

Cort, Cheryl. 2017. *Long-Term Housing Affordability for the District of Columbia*. Washington, DC: Coalition for Smarter Growth.

DeLuca, Stephanie, Wood, Holly and Rosenblatt, Peter. (forthcoming). Why poor families move (and where they go): Reactive mobility and residential decisions. *City and Community*.

Desmond, Matthew. 2012. "Eviction and the Reproduction of Urban Poverty." *American Journal of Sociology* 118 (July): 88–133.

———. 2016. *Evicted: Poverty and Profit in the American City*. New York: Crown Publishers.

Desmond, Matthew, Weihua An, Richelle Winkler, and Thomas Ferriss. 2013. "Evicting Children." *Social Forces* 92: 303–27.

Desmond, Matthew, and Carl Gershenson. 2016. "Housing and Employment Insecurity among the Working Poor." *Social Problems* 63 (1): 46–67.

Desmond, Matthew, Carl Gershenson, and Barbara Kiviat. 2015. "Forced Relocation and Residential Instability among Urban Renters." *Social Service Review* 89 (2): 227–62.

Desmond, Matthew, and Kristin L. Perkins. 2016. "Housing and Household Instability." *Urban Affairs Review* 52 (3): 421–36.

Galvez, Martha, Megan Gallagher, and Maya Brennan. 2017. "Next Steps for the Seattle Housing Authority-Seattle Public Schools Partnership: Assessing Progress for a Strong and Innovative Partnership." Washington, DC: Urban Institute.

Garboden, Philip M. E., and Sandra Newman. 2012. "Is Preserving Small, Low-End Rental Housing Feasible?" *Housing Policy Debate* 22 (4): 507–26.

Getsinger, Liza, Lily Posey, Graham MacDonald, Josh Leopold, and Katya Abazajian. 2017. "The Housing Affordability Gap for Extremely Low–Income Renters in 2014." Washington, DC: Urban Institute.

Gillespie, Sarah, Devlin Hanson, Mary K. Cunningham, and Mike Pergamit. 2017. "Denver Supportive Housing Social Impact Bond Initiative: Housing Stability Outcomes." Washington, DC: Urban Institute.

Hartman, Chester. 2003. "Student Mobility: How Some Children Get Left Behind." *Journal of Negro Education* 72 (1): 1–5.

Hatch, Megan E. 2017. "Statutory Protection for Renters: Classification of State Landlord-Tenant Policy Approaches." *Housing Policy Debate* 27 (1): 98–119.

Herbers, Janette E., J. J. Cutuli, Laura M. Supkoff, David Heistad, Chi-Keung Chan, Elizabeth Hinz, and Ann S. Masten. 2012. "Early Reading Skills and Academic Achievement Trajectories of Students Facing Poverty, Homelessness, and High Residential Mobility." *Educational Researcher* 41 (9): 366–74.

Hipp, John R., George E. Tita, and Robert T. Greenbaum. 2009. "Drive-Bys and Trade-Ups: Examining the Directionality of the Crime and Residential Instability Relationship." *Social Forces* 87 (4): 1777–812.

Holupka, C. Scott, and Sandra J. Newman. 2011. "The Housing and Neighborhood Conditions of America's Children: Patterns and Trends over Four Decades." *Housing Policy Debate* 21 (2): 215–45.

Jelleyman, Tim, and Nicholas J. Spencer. 2008. "Residential Mobility in Childhood and Health Outcomes: A Systematic Review." *Journal of Epidemiology and Community Health* 62 (7): 584–92.

Joint Center for Housing Studies. 2015. *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. Cambridge, MA: Joint Center for Housing Studies of Harvard University.

———. 2017. *America's Rental Housing: 2017*. Cambridge, MA: Joint Center for Housing Studies of Harvard University.

Kaiser Family Foundation. 2017. "Key Facts about the Uninsured Population." Menlo Park, CA: Kaiser Family Foundation.

Kirby, James B., and Toshiko Kaneda. 2006. "Access to Health Care: Does Neighborhood Residential Instability Matter?" *Journal of Health and Social Behavior* 47 (2): 142–55.

Leventhal, Tama, and Sandra Newman. 2010. "Housing and Child Development." *Children and Youth Services Review* 32 (9): 1165–74.

McKernan, Signe-Mary, Caroline Ratcliffe, Breno Braga, and Emma Kalish. 2016. "Thriving Residents, Thriving Cities: Family Financial Security Matters for Cities." Washington, DC: Urban Institute.

Mehana, Majida, and Arthur J. Reynolds. 2004. "School Mobility and Achievement: A Meta-analysis." *Children and Youth Services Review* 26 (1): 93–119.

Morenoff, Jeffrey D., Robert J. Sampson, and Stephen W. Raudenbush. 2001. "Neighborhood Inequality, Collective Efficacy, and the Spatial Dynamics of Urban Violence." *Criminology* 39 (3): 517–58.

Murdoch, Jonathan, and Rachel Schneider. 2017. *The Financial Diaries: How American Families Cope in a World of Uncertainty*. Princeton, NJ: Princeton University Press.

Murphey, David, Tawana Bandy, and Kristin A. Moore. 2012. "Frequent Residential Mobility and Young Children's Well-Being." Bethesda, MD: Child Trends.

O'Campo, Patricia, Nihaya Daoud, Sarah Hamilton-Wright, and James Dunn. 2016. "Conceptualizing Housing Instability: Experiences with Material and Psychological Instability among Women Living with Partner Violence." *Housing Studies* 31 (1): 1–19.

Paradise, Julia, and Donna Cohen Ross. 2017. "Linking Medicaid and Supportive Housing: Opportunities and On-the-Ground Examples." Menlo Park, CA: Kaiser Family Foundation.

Sandel, Megan, Richard Sheward, Stephanie Ettinger de Cuba, Sharon M. Coleman, Deborah A. Frank, Mariana Chilton, Maureen Black, et al. 2018. "Unstable Housing and Caregiver and Child Health in Renter Families." *Pediatrics* 141 (2): e20172199.

Scally, Corianne Payton, Elaine Waxman, and Ruth Gourevitch. 2017. "Connecting a Community: Emerging Strategies for Integrating Health and Housing." Washington, DC: Urban Institute.

Sharkey, Patrick. 2013. *Stuck in Place: Urban Neighborhoods and the End of Progress toward Racial Equality*. Chicago: University of Chicago Press.

Shonkoff, Jack P., and Deborah A. Phillips, eds. 2000. *From Neurons to Neighborhoods: The Science of Early Childhood Development*. Washington, DC: National Academy Press.

South, Scott J., Kyle Crowder, and Erick Chavez. 2005. "Exiting and Entering High-Poverty Neighborhoods: Latinos, Blacks, and Anglos Compared." *Social Forces* 84 (2): 873–900.

Theodos, Brett, Claudia Coulton, and Amos Budde. 2014. "Getting to Better-Performing Schools: The Role of Residential Mobility in School Attainment in Low-Income Neighborhoods." *Cityscape* 16 (1): 61–84.

Theodos, Brett, Claudia Coulton, and Rob Pitingolo. 2015. "Housing Unit Turnover and the Socioeconomic Mix of Low-Income Neighborhoods." *The ANNALS of the American Academy of Political and Social Science* 660 (1): 117–35.

Theodos Brett, Rob Pitingolo, Sierra Latham, Christina Stacy, Rebecca Daniels, and Breno Braga. 2017. *Affordable Homeownership: An Evaluation of Shared Equity Programs*. Washington, DC: Urban Institute.

Theodos, Brett, Margaret Simms, Mark Treskon, Christina Plerhoples Stacy, Rachel Brash, Dina Emam, Rebecca Daniels, et al. 2015. *An Evaluation of the Impacts and Implementation Approaches of Financial Coaching Programs*. Washington, DC: Urban Institute.

Turner, Margery Austin, Rob Santos, Diane K. Levy, Doug Wissoker, Claudia Aranda, and Rob Pitingolo. 2013. *Housing Discrimination against Racial and Ethnic Minorities 2012*. Washington, DC: US Department of Housing and Urban Development.

Voight, Adam, Marybeth Shinn, and Maury Nation. 2012. "The Longitudinal Effects of Residential Mobility on the Academic Achievement of Urban Elementary and Middle School Students." *Educational Researcher* 41 (9): 385–92.

Wood-Boyle, Linda, and Kelly Mulligan. 2015. "An Ounce of Cure: Preventing Homelessness by Intervening in Forced Evictions from Subsidized Housing." Boston: HomeStart.

Ziol-Guest, Kathleen M., and Claire C. McKenna. 2014. "Early Childhood Housing Instability and School Readiness." *Child Development* 85 (1): 103–13.

# About the Authors

**Brett Theodos** is a principal research associate in the Metropolitan Housing and Communities Policy Center at the Urban Institute.

**Claudia Coulton** is distinguished university professor and the Lillian F. Harris professor of urban social research in the Jack, Joseph, and Morton Mandel School of Applied Social Sciences at Case Western Reserve University. She is also founder and codirector of the Center on Urban Poverty and Community Development.

**Sara McTarnaghan** is a research associate in the Metropolitan Housing and Communities Policy Center.

# Acknowledgments

## ABOUT THE URBAN INSTITUTE

The nonprofit Urban Institute is a leading research organization dedicated to developing evidence-based insights that improve people's lives and strengthen communities. For 50 years, Urban has been the trusted source for rigorous analysis of complex social and economic issues; strategic advice to policymakers, philanthropists, and practitioners; and new, promising ideas that expand opportunities for all. Our work inspires effective decisions that advance fairness and enhance the well-being of people and places.

**URBAN INSTITUTE**

2100 M Street NW
Washington, DC 20037

www.urban.org