

Outcomes of Stable, Affordable Housing:

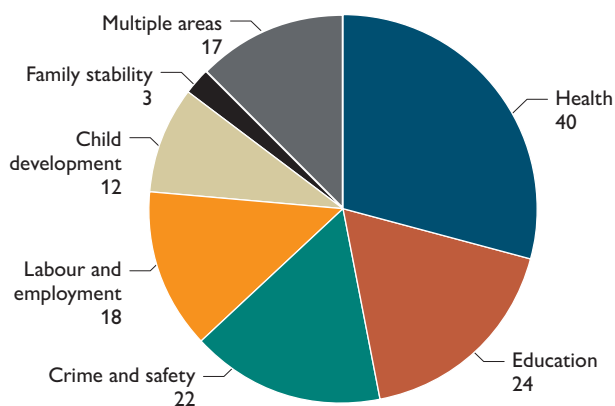
A Synthesis of Findings

INTRODUCTION

There is an extensive body of research that identifies and, in some cases, empirically verifies a correlation between housing characteristics and a range of outcomes including health, education, employment and child development. These research results have, over time, created the expectation that housing policy interventions designed to provide access to stable, affordable housing would also have a positive impact on non-housing outcomes. However, while policy interventions have indeed led to improved housing outcomes, they have not always achieved the anticipated social and other outcomes. This suggests that other factors are involved and that context is important when looking at the relationship between stable, affordable housing and outcomes related to health, family stability, education, employment, crime and safety, and child development.

To better understand the intervening factors and promising avenues for further exploration, CMHC examined outcomes in social/financial stability associated with housing generally as well as social and economic outcomes for residents living in publicly subsidized affordable housing. Empirical and qualitative studies, specifically in the areas of health, family stability, education, employment, crime and safety, and child development, were reviewed. Figure 1 illustrates the number of empirical studies reviewed, by area of focus.

Figure 1: Number of empirical studies reviewed, by area of focus



Source: CMHC

“The health system itself, as well as household socio-economic characteristics (especially income) and prior life experiences contributed to health outcomes as much as housing policy interventions.”

“Public housing may have provided a safety net that helped prevent further health declines, especially for very unhealthy, poor households.”

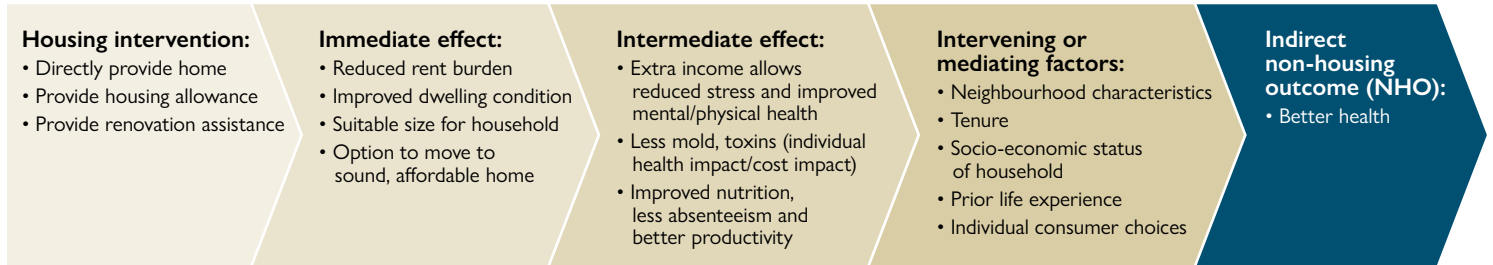
(Pomeroy and Marquis-Bissonnette, 2016)

FINDINGS

The research reviewed tended to indicate the following:

- Housing affordability, on its own, does not appear to be the key driver of physical or mental health (see figure 2, illustrating the causality chain for housing and health).
- Poor housing conditions have been found in many studies to have a negative impact on children’s educational outcomes, on child development outcomes and on the physical and mental health of occupants.
- Crowding has been found to have a negative impact on children’s educational outcomes, on child development outcomes and on the physical and mental health of occupants.
- Housing instability has a negative effect on health and can have a negative effect on child development.
- Homeownership is correlated with better educational outcomes compared to renting, although the drivers behind this finding are unclear.
- Affordable housing can contribute to couple stability, regardless of tenure.
- The stability provided by public or social housing may contribute to improved employment outcomes. Conversely, the rent-g geared-to-income structure of affordable housing programs can act as a disincentive to increase work hours or earnings.

Figure 2: Sample causality chain—housing interventions and health



Source: adapted from Pomeroy and Marquis-Bissonnette, 2016

Summary of intervening factors:

- Socio-economic status, prior life experience and the health system all affect health outcomes. Neighbourhood context and tenure play a role, and physical and mental health and effects may vary by gender.
- The quality of schools and the education system, as well as the neighbourhood context, have a significant impact on educational outcomes for children. The role of parents, parenting style and neighbourhood conditions have a significant role in the child development outcomes.
- Parental involvement and extracurricular activities mediate the impacts of moving.
- Neighbourhood context has an influence on crime rates and types of crimes, and social networks play an important role in the residents’ perception of safety.
- Employment opportunities in the neighbourhood, household characteristics and skill levels likely have a stronger influence on employment outcomes than housing interventions.

Limitations:

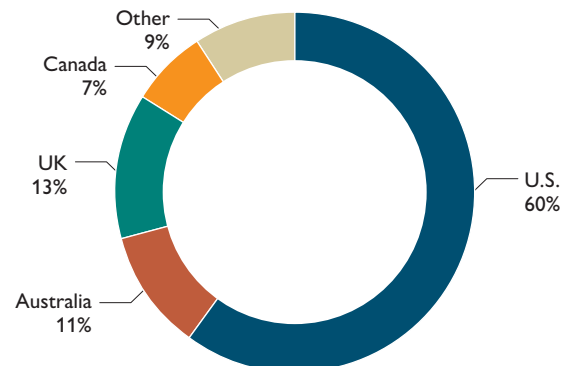
When looking at the outcomes of housing assistance, the national context (e.g. the social and economic policies at play) and the type of housing assistance offered (e.g. ownership/rental, public housing, community based housing, RGI, rent supplement/voucher) matter a great deal. The literature is dominated by research from the United States, with a few studies coming from Australia and the U.K., and a smattering of other countries (see figure 3). The subject of the vast majority of research in this area is older, large-scale public housing projects and estates developed between the early 1960s and 1990s and the large-scale housing vouchers program Moving to Opportunity in the U.S. Only a handful of studies are from Canada, and very few studies examine mixed-income community-based housing or co-operative housing that are typical of Canadian social housing.

Further, because affordable housing is part of a bundle of factors that lead to positive or negative outcomes, it is difficult to isolate the effect of affordable, stable housing from other factors. For this reason, the literature often shows contradictory or inconclusive results.

“While the research provided evidence of a correlation between health and housing condition, the relationship between health and the other dimensions of stable, affordable housing was found to be more complex and dependent upon a variety of mediating influences, including neighbourhood characteristics and housing tenure.”

(Steele and Kreda, 2017)

Figure 3: Where studies in the review came from, by country



Source: CMHC

IMPLICATIONS FOR THE HOUSING INDUSTRY

The key takeaway from the two reviews for the housing industry, the social housing sector and policy makers is that housing quality and condition, neighbourhood and access to services all matter in creating the conditions for success. While, for many, the provision of affordable housing is a stepping stone to better life outcomes, for others, providing greater affordability may not be enough to effect measurable changes in social and economic outcomes. In fact, the research shows that factors such as the quality of housing, location and neighbourhood, social networks and parenting may, in fact, be more important than housing affordability. The reasons for this are complex. People with multiple challenges stemming from poverty cannot be easily helped simply by reducing housing costs. On the other hand, some households may, in fact, choose to pay higher housing costs so that they can live in a better neighbourhood, own a home, keep their children in the same school, or reduce commuting times for work, all of which can contribute to better outcomes.

There are several promising lines of inquiry for future Canadian-based research, such as assessing:

- the impacts of renovating poor housing and reducing crowding on physical and mental health, child development and educational performance;
- the impacts of subsidized housing on employment, and the impact of rent-geared-to-income housing on earnings from paid work;
- the relationship between stable housing and couple stability; and
- the reasons why ownership correlates to better educational outcomes.

Building on the evidence base through targeted research, policy makers and housing providers can gain a better understanding of how the location, magnitude and type of housing assistance can improve outcomes for occupants, and of how housing assistance can be delivered in a way that achieves better outcomes for people with a range of needs.

FURTHER READING

Full report – *Outcomes of Stable, Affordable Housing – A Synthesis of Recent Research* (ftp://ftp.cmhc-schl.gc.ca/chic-ccd/h/Research_Reports-Rapports_de_recherche/2018/RR_Outcomes_of_Stable_Affordable_Housing_w.pdf)

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ALTERNATIVE TEXT AND DATA FOR FIGURES

Figure 1: Number of empirical studies reviewed, by area of focus

Area of Focus	Number of Studies
Health	40
Education	24
Crime and safety	22
Labour and employment	18
Child development	12
Family stability	3
Multiple areas	17

Source: CMHC

Figure 2: Sample causality chain—housing interventions and health

Housing intervention:

- Directly provide home
- Provide housing allowance
- Provide renovation assistance

Immediate effect:

- Reduced rent burden
- Improved dwelling condition
- Suitable size for household
- Option to move to sound, affordable home

Intermediate effect:

- Extra income allows reduced stress and improved mental/physical health
- Less mold, toxins (individual health impact/cost impact)
- Improved nutrition, less absenteeism and better productivity

Intervening or mediating factors:

- Neighbourhood characteristics
- Tenure
- Socio-economic status of household
- Prior life experience
- Individual consumer choices

Indirect non-housing outcome (NHO):

- Better health

Source: adapted from Pomeroy and Marquis-Bissonnette, 2016

Figure 3: Where studies in the review came from, by country

Country	Percent of studies in the review
U.S.	60%
Australia	11%
U.K.	13%
Canada	7%
Other	9%

Source: CMHC