

AFFORDABLE HOUSING BENEFITS EDUCATION

Affordable housing provides stability that positively impacts children's developmental outcomes, academic achievements and future financial security. When quality housing is affordable, parents are able to invest more financially into their children's current and future educational opportunities. Affordable housing located in economically diverse communities also helps children access high-quality schooling.



NORTH CAROLINA

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J. Adam Abram, Chair
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Children growing up in affordable housing [score better](#) on cognitive development tests compared to students in unaffordable housing. When rent is affordable, meaning it is no more than 30% of the household's income, parents have additional disposable income to pay for their children's educational and enrichment supplies, activities and services. Additionally, quality affordable housing protects children from environmental dangers such as [lead-based paint](#), which can directly impact children's test scores.



Affordable housing reduces potential evictions and [frequent moves](#), which can lead to increased absenteeism, interruptions in education and disruptions in the development of peer groups. [One study](#) connected moves between schools to a decrease in reading scores. Additionally, [absenteeism](#) is particularly high among children experiencing homelessness. Affordable housing can help prevent homelessness and provide stability for families with children.



When rent is affordable, parents are able to save more money for their [children's higher education](#), which further boosts their career opportunities. One study found low-income children who live in affordable housing (either public housing or subsidized privately owned housing) could expect a cumulative increase in lifetime wages of [nearly \\$45,000](#), varying by housing program. Affordable housing enhances a child's likelihood of becoming financially stable in the future, benefiting themselves, their families and the larger community.



Housing costs are [2.4 times higher](#) near high-scoring public schools compared to neighborhoods with lower-scoring public schools. Living in high-opportunity neighborhoods directly impacts the [quality of education](#) children receive. Children in low-poverty neighborhoods have annual incomes as adults that are [31% higher](#) on average than similar children who grow up in high-poverty neighborhoods. A study of HUD's Moving to Opportunity program discovered low-income children who moved from high-poverty to low-poverty neighborhoods through affordable housing programs were significantly more likely to attend college and less likely to live in high-poverty neighborhoods as adults.
