

# Colorado's Housing Crisis Puts Children at Risk

When housing costs escalate, families face difficult decisions and dwindling options. What family or household essential must be sacrificed in exchange for a home? For the second consecutive year, Colorado was ranked in the top ten least affordable states for rental housing<sup>1</sup>, a disturbing trend that continues to cause serious problems for families with children. Although unemployment has been low in Colorado over the past decade, most job growth has occurred in the lower-wage service and retail trade sectors.<sup>2</sup> The Colorado Family Needs Budget shows that a two-parent household in Denver earning poverty-level wages can afford only 41 percent of the family's monthly needs - even if both parents work.<sup>3</sup> The U.S. Department of Housing and Urban Development states that households should dedicate no more than 30 percent of their income to housing costs. If more than 30 percent of those families' incomes must be spent on housing, how much will be left for their children's crucial health care and nutritional needs?

## The Extent of Need:

- ✓ **Nationally, more than 5 million households have critical housing needs<sup>4</sup>. These needs are defined by the U.S. Department of Housing and Urban Development as having either a severe cost burden with no housing assistance, a severely inadequate housing unit or both.**
- ✓ **More than 100,000 affordable housing units are needed to meet current demand for low- and moderate-income families in Colorado<sup>5</sup>.**

All too often, the housing that Colorado families can afford is overcrowded or deteriorating and may become the source of long-term health problems for their children. Many of these working families are caught in a perpetual cycle of moving in search of more affordable housing, causing their children to transfer into new schools and creating stressful disruptions of their children's education. Highly mobile families are less likely to have social support within their communities. They may see no use in connecting with people because they probably will have to move again.<sup>6</sup>

"Housing plays a central role in the lives of families; it is the largest single cost for most families, and its location determines a parent's access to employment and a child's access to education."<sup>7</sup>

- Brookings Institution

In Colorado, one of every five homeowners and two of five renters pay more than 30 percent of their income

toward housing costs.<sup>8</sup> These families are at great risk of becoming homeless. Too many families struggle for stability due to Colorado's affordable housing crisis. The solutions they are forced to accept can cause irreparable damage to their children's physical health, educational success and emotional well-being.



## Lack of Affordable Housing Endangers Children's Health

Overcrowded, costly or substandard housing negatively affects children's health. According to Census 2000, one in seven homes in Colorado was built before 1940, and many families do not have the resources to afford needed repairs. Inadequate housing can expose children to hazardous conditions, such as deteriorating lead paint or unsanitary rodents and insects, which can lead to serious illnesses. The high cost of housing often prohibits families from buying food to nourish and strengthen their children, leading to malnutrition and stunted growth.<sup>9</sup> If families become homeless, their children's health problems increase exponentially.

Frequently, families are forced to double-up to lower the cost of housing. Overcrowded living conditions are taxing on every family member, making privacy almost impossible. Sadly, children often pay an even higher price for such crowded conditions. Crowded homes can increase respiratory infections, aggravating asthma and causing children to fall behind in school due to illness-related absences.<sup>10</sup> Overcrowding also increases the likelihood of homes being infested by rats, mice, dust mites and cockroaches, unsanitary pests that endanger children's health and provoke frightening - and life-threatening - asthma attacks.

Each year, 10,000 children ages 4 to 9 are hospitalized for asthma attacks due to cockroach infestations in their homes.<sup>11</sup> Alarming, families already burdened by the financial strain of high housing costs may not be able to afford medical treatment for their children's asthma.<sup>12</sup>

Another consequence of the lack of affordable housing is that some families are forced to live in older dwellings with deteriorating lead paint, placing children at risk for lead poisoning.<sup>13</sup> Newer, lead-free apartments can be too expensive for some families, giving parents little choice but to expose their children to a dangerous chemical that causes learning disabilities, behavioral problems, hearing and speech impediments and loss of intelligence.<sup>14</sup>

In Colorado, almost 900 children have blood lead levels above the level of concern.<sup>15</sup> More than 16,000 housing units have a high risk of lead hazards in metro Denver and Colorado Springs.<sup>16</sup> The health and cognitive problems caused by lead poisoning persist as children grow older. One study found that children with increased lead levels were seven times more likely to drop out of high school and more than five times more likely to have a reading disability.<sup>17</sup>

"The lack of housing is detrimental to children in every aspect of their lives."

- Edward Farrell, M.D.  
Medical Director, Stout Street Clinic, Denver

Parents who must pay a disproportionate percentage of their income on housing often cannot afford to adequately provide their children's nutritional needs. This situation worsens during winter, when heating costs further reduce the income available for food. One study found that child growth decreased during the three months following the coldest months of the year.<sup>18</sup> According to the *Journal of Pediatric Adolescent Medicine*, one in five children on a waiting list for housing assistance suffered from malnutrition and stunted growth.<sup>19</sup>

When the family can find no alternative, they may become homeless. More than one-third of homeless people in metro Denver were children under age 18, according to a 2001 study conducted by the Metro Denver Homeless Initiative and the Colorado Department of Human Services. In 2001, Colorado Coalition for the Homeless' Stout Street Clinic treated 422 children for health concerns ranging from upper respiratory infections to acute gastroenteritis. The already-troubling health concerns faced by children who live in substandard, costly housing are magnified by the stressful, dangerous conditions of homeless life.

Homeless children are twice as likely to suffer from respiratory infections, five times as likely to experience infections like diarrhea, and seven times as likely to have iron deficiency and malnutrition. These children can even contract more serious infections like tuberculosis. The psychological health of children also can be devastated by homelessness; half of all children in shelters show signs of anxiety and depression.

The health of children threatened by substandard, overcrowded or costly housing could be improved dramatically by increasing the availability of affordable units and rehabilitating existing units.

### **Lack of Affordable Housing Hinders Children's School Performance**

High housing costs and frequent moves also affect children academically. The results of mobility for students from already-struggling families are multiple - students fall behind academically and socially, forfeit social support systems and disrupt the classroom experience for their educators and peers.

Frequent moves can diminish attendance. Attendance is the strongest predictor of academic performance, due to the continuity of lesson content. Multiple absences slow basic skills acquisition, which ultimately may result in failure and dropout. Forty-one percent of highly mobile students are low achievers, compared with 26 percent of stable students<sup>20</sup>, and mobile students are half as likely to graduate.

Colorado's teachers, classes, schools and districts also are affected significantly by mobility. Classroom instruction for mobile students tends to be review-oriented and have a slower pace from month to month and grade to grade.<sup>21</sup> Test results for all students are significantly lower in schools with high mobility rates.

"For many of these children, education may be the only way out, but when their primary needs are not being met, learning cannot occur. How can a child be expected to concentrate when he has no idea where he is going to sleep that night?"

- Kim Miceli-Vela  
District Homeless Liaison, Denver Public Schools

Research suggests that stability may be most important in primary grades. Multiple moves can result in the cumulative effect of children missing critical learning opportunities and also may cause these students to struggle in later years because they lack basic skills. Mobile students are suspended more often, reducing their time for learning.

In addition to academic issues, frequent moves erode a student's social development. The relationships that mobile students have with their peers and teachers often are damaged or severed. Students who move frequently may experience more behavioral problems and often have trouble developing interpersonal skills and building friendships. These students sometimes act out their feelings of loss in ways that further isolate them.

Furthermore, mobile students are less likely to participate in extracurricular activities that build confidence and leadership skills.

Children whose families move frequently often do so under considerable stress and emotional upheaval. A Minnesota study of student mobility found that nearly 60 percent of families who moved did so to cope with housing or personal problems and 21 percent were forced to move because of eviction or property condemnation.<sup>22</sup>

"For American children that move more than average, mobility is usually the result of involuntary residential instability caused by poverty and family disruption. These children do not experience residential mobility as an aberration or anomaly; it is an ongoing characteristic of their lives."<sup>23</sup>

- Patrick Lopez

*Student Mobility and Academic Performance*

In its most severe form, high housing costs can lead to homelessness for children. In fact, the homeless population's fastest growing segment is made up of families. More than 3,700 homeless children are in Colorado's public schools, according to the Colorado Department of Education. Most of these children are not living on the street but are doubled up with family or friends, or in motels or shelters.

Increased access to affordable housing would ensure family stability and alleviate some of the negative impacts of high mobility on school performance.

### Lack of Affordable Housing Harms Families

In many areas of Colorado, parents must move farther from their jobs to find an affordable place to live, causing family transportation costs to increase.<sup>24</sup> Long commutes to work decrease the time that parents can spend with their children, and they add to the stress and frustration of families struggling to make ends meet. Parents often have less time to read to their children, help with their homework or attend parent-teacher conferences.

In order to afford housing, many parents are forced to work overtime or take on second jobs, which can lead to increased time that their children spend in child care. According to the Colorado Family Needs Budget, after housing, child care is the second-most expensive monthly cost for families.<sup>25</sup> In Denver, four years of child care can easily cost more than four years of college at a public university.<sup>26</sup>

In 2001, 61 percent of children from birth through age 6 received some form of child care on a regular basis from someone other than their parents.<sup>27</sup> While high-quality

child care can have positive effects on a child's aptitude for learning, parents who already are burdened by the cost of housing cannot afford the price of this caliber of care. They must choose lower-priced care, which at worst could jeopardize a child's health and safety.<sup>28</sup>

If circumstances prevent families from affording child care in addition to housing, their children may be left alone at home. Nationally, 3 percent of children in kindergarten through third grade and 25 percent in fourth through eighth grade care for themselves regularly either before or after school.<sup>29</sup>

Families making the move from welfare to work may find the lack of affordable housing to be a significant barrier to their self-sufficiency. According to a three-city study by Johns Hopkins University, families recently off of welfare who cannot obtain housing assistance pay 64 percent of their income for rent and utilities, while those with assistance pay only 23 percent.<sup>30</sup> The children of parents who receive assistance as they transition from welfare to work are more likely to have health insurance and to show improvements in school achievement and behavior.<sup>31</sup>

"The evidence is therefore mounting that stable, affordable rental housing plays an important role in helping families find and hold jobs," says the Millennial Housing Commission's report to Congress.<sup>32</sup> Housing assistance for these working parents and innovative schools for their children may be the best way to ensure their children's health and safety.

"[Parents] are spending more time commuting or sitting in traffic, which can lead to higher levels of frustration and sometimes trickles over into increased domestic abuse. They are finding it more and more difficult to participate in their child's academics and activities when they spend such long hours working at their jobs."

- Rusty Collins  
Executive Director,  
Neighbor to Neighbor,  
Fort Collins



## Conclusions and Recommendations

- ▶ We must recognize that children are the innocent victims of Colorado's housing crisis and work together to make safe, affordable, stable housing a reality for families in our state.
- ▶ Safe, affordable, stable housing is the key to reducing frequent family moves. This requires public and private initiatives at state and local levels to create, rehabilitate and maintain existing affordable housing.
- ▶ More effort should be made to keep children in the same school when possible, even if families move within a district or experience a period of homelessness.
- ▶ Homeowners and renters with children should thoroughly investigate their home for deteriorating lead paint and should have their children tested for lead levels frequently to ensure their safety.
- ▶ The state of Colorado must make affordable housing a priority. Public investment, in the form of grants and loans, is needed to help develop affordable housing.
- ▶ State and local governments should look for creative ways to provide incentives for private developers to make housing more affordable.
- ▶ Business leaders should consider making down-payment assistance, or other housing assistance, available as part of their employees' benefits package.
- ▶ We must work together to build community support and political will to address Colorado's housing needs.

### For more information on how you can help make a difference, contact:

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