The housing crisis and record number of foreclosures has been devastating to many communities and families. At its peak in 2008, the housing crisis had left nearly 3.2 million families and upwards of 8 million children in foreclosure.\textsuperscript{1} Losing a home is more than a financial crisis for a family. It can also be emotionally wrenching, which can leave a different set of scars. Although the crisis has begun to abate, the long-term ramifications, particularly for children, will be lasting.

As this brief shows, based on the recent paper, “Long-Run Impact of Residential Moves in Childhood on Adult Achievement,” any move during middle childhood, and particularly for low-income children, can reduce later earnings, work hours, and educational attainment.\textsuperscript{2}

The study followed 2,064 individuals born in 1962 through 1982 into adulthood (as young as 24 and as old as 41). The study determined whether moves at various ages (pegged to key developmental stages) affected individuals’ later education, earnings, and work hours. The moves were both voluntary, such as for a job or to move to a better neighborhood, or involuntary, such as being evicted or foreclosed on or moving because of military commitments. The study was rigorous enough to pinpoint that it was moves and not other precipitating events such as divorce or health problems that were predicting the later outcomes.

Moving Is Common in Childhood

The results show that the majority of children moved at least once during early childhood. More than one-half moved three or more times before age 15. For more than one-third of the children, the move was involuntary. Past research has shown that three or more moves in early child-

KEY FINDINGS

- The majority of children moved at least once during early childhood.
- More than half of the children moved three or more times before age 15.
- Any move during childhood was associated with nearly a half-year loss in educational attainment.
- Moving three or more times lowered later earnings by nearly 52 percent.
- Middle childhood, ages 6-10, is a sensitive age for moving. At that age, any move is associated with lower earnings, fewer work hours, and less educational attainment later in life.
- Moving in early childhood (birth to age 5) had no long-term effect.
hood—and particularly for low-income children—can be particularly disruptive. Early childhood is a period when children’s brains are still developing, when children are developing the important skills that will prepare them for school, and when their immune systems are developing, which can have long-run effects on health and development. Disruptions to children’s environment or a sudden change in circumstances or parenting practices can alter these important milestones.

Moves can hinder progress in school also. According to two recent studies, low-income children who moved three times in a six-year span fell one full school year behind, and those who moved even once lost 4-6 months. Schools, too, tend to perform less well overall if the student body is highly mobile.

Moving Is Detrimental to Later Work and Education Outcomes

The current study also finds detrimental effects on education from moving in childhood. Any move during childhood was associated with nearly a half-year loss in educational attainment. However, there was no effect on work or earnings. Moving three or more times, however, negatively affected all three outcomes. For example, moving three or more times lowered later earnings by nearly 52 percent.

The age when children move matters. While moving in childhood can have a long-term effect, the impact is greater when the moves are during middle childhood, ages 6-10. At that age, any move, whether voluntary or involuntary, is associated with lower earnings, fewer work hours, and less educational attainment later in life. Any moves in middle childhood, for example, lowered later earnings by 44 percent, and three or more moves lowered earnings by 28 percent.

In contrast to prior research, the study found no indication that moving in early childhood (birth to age 5) affected any of the adult outcomes. Moving in early adolescence also had fewer long-term impacts, although it did reduce educational achievement by half a year. One potential reason for the differing results between this study and past work is that the current study, while using the same data set as many prior studies, ends in 2009, whereas the earlier study ended in 1987. Both the economy and education policy has changed considerably between 1987 and 2009.

Policy Implications

In the end, moving, whether to a new job or because of an eviction, is disruptive to children, and particularly when it occurs between ages 6 and 10. The findings make the current housing crisis even more worrisome. More than 8 million children were caught up in the housing crisis, either having been forced to move because their home was foreclosed or because they were living in homes in 2012 that were at risk of foreclosure. A recent study of the housing crisis’ impact on children found that in Baltimore, New York City, and Washington, DC, students in foreclosed homes were more likely to change schools than all students.

Children love stability in their lives. Moving can disrupt so many things that matter at that stage, such as caregiver ties, parents’ social networks, schools, and even family income. Moving, and especially when forced by foreclosure or eviction, can also create stress for parents, leading potentially to harsher parenting. As noted above, moving to a new school is also stressful, and disruptive to learning.

Obviously parents often do not have a choice about whether to move, even in instances of “voluntary” moves. A better job might be just too hard to turn down, and in the long run serve the family well.

Therefore, to help mitigate some of the harmful effects of childhood moves, policymakers should consider strengthening bridges between housing policy and education policy. One option, for example, could be to design policies that allow children who move to remain in their old school, at least until the end of the school year. One model is the McKinney-Vento Education for Homeless Children and Youth program, which provides schools with resources to identify homeless students and allow them to stay in their schools even if they are forced to move outside their home district.

Other school–housing policies could improve intake procedures for new students, update data-sharing practices to ensure transcripts follow students immediately, target additional resources to highly mobile students or schools with a highly mobile student body. Students with three or more moves could be flagged in transcripts (while also ensuring privacy safeguards are intact). To date, 17 states have instituted a statewide student identification system and share course transcripts and grades across districts in the state.

Professional development for teachers to effectively integrate new students in the classroom and meet their needs would also be helpful. Some have also advocated for a standardized curriculum nationally, like the Common Core, to limit interruptions in education for those who move. Finally, Title I funds of the Elementary and Secondary Education Act, which support low-income and disadvantaged students, are sources of funding for programs to support highly mobile student populations.
Well-designed family supports could also go a long way to mitigating some of the negative effects of mobility in childhood, especially middle childhood. The military offers several positive models, although the context of the moves is often quite different than non-military moves. Nonetheless, the supportive environment, including family life counselors, helps children settle in more quickly after a move. The military also offers supports that help parents understand the social strain and recognize problems early.  

Endnotes


Kathleen Ziol-Guest is Research Associate Professor, New York University. Ariel Kalil is Professor at the Harris School of Public Policy Studies, University of Chicago. The authors gratefully acknowledge Barbara Ray of Hired Pen, Inc. for assisting the authors in drafting this brief.
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