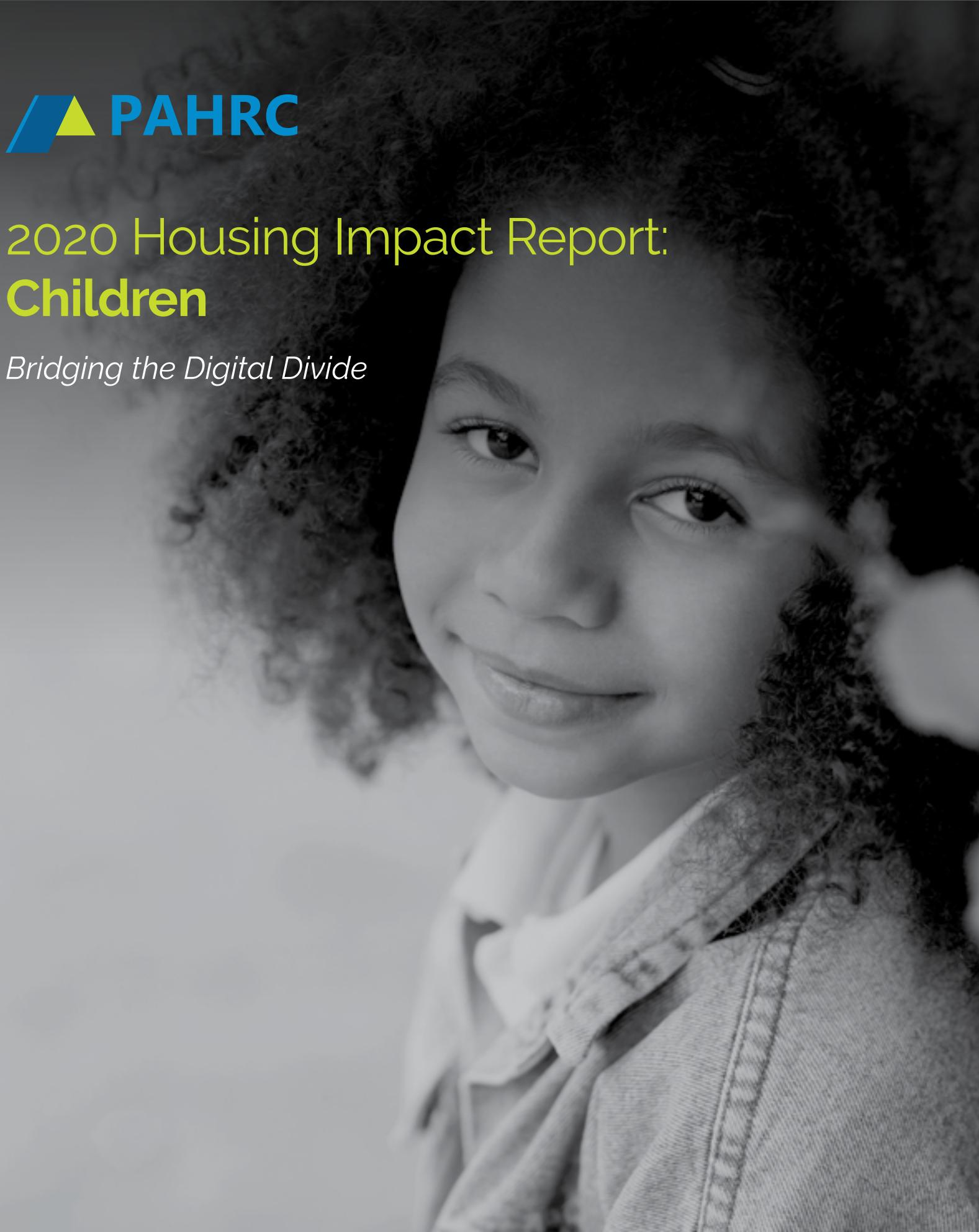




2020 Housing Impact Report: **Children**

Bridging the Digital Divide



Publicly supported homes improved the housing stability and financial security for 2.32 million families with children, positioning 4.86 million children to improve their health and educational outcomes in 2019.

Publicly supported housing programs provide a subsidy, tax incentive, mortgage loan, or insurance to a property or offer a voucher to a household, to reduce the cost of housing for low-income families¹. These programs enable families to live in a higher quality unit and become more stably housed than they otherwise would if left to find a market-rate unit. These outcomes lead to better health, education, and economic standing for children². Living in a publicly supported home can also connect children and their parents to health, educational, and recreational programs in their community, providing more tools to boost the capacity of these families to achieve economic independence. This feature examines trends among children living in publicly supported rental homes and offers new insights into how affordable housing providers are helping children bridge the digital divide.

Trends in Children Receiving Assistance

In 2019, over one third of people living in publicly supported homes were children, accounting for 4.86 million people. One third of all assisted households also include children³. Census Bureau estimates project that housing subsidies lifted 936,000 children out of poverty in 2018⁴.

While children continue to make up a declining number of individuals and households living in publicly supported homes, the number of households with children increased over the past year. Between 2018 and 2019, the number of children living in publicly supported homes decreased 2.4% while the number of households with children living in publicly supported homes increased 1.5%. The decrease in children living in publicly supported homes continues a decade long trend and follows shifting demographic patterns across the nation. While the number of children living in publicly supported homes has been declining over the past few years, the proportion of children admitted residents to the public housing and Housing Choice Voucher programs has remained stable; fluctuating between 44% and 45% from 2013 to 2017⁵.

The number of low-income children likely eligible to live in publicly supported homes has also decreased. In 2018, the latest year data are available, 17.74 million children and 8.21 million households with children earned below 80% of the state median income and likely qualified for rental assistance⁶. Between 2018 and 2017, the number of children and households with children likely eligible for rental assistance decreased 1.1% and 0.7%, respectively⁷. The share of income-eligible households with children served by publicly supported rental homes remained stable at 29% in 2018 and 2019⁸. While it is likely that the number of children eligible for rental assistance has increased due to the job losses caused by COVID-19 layoffs and business closures, data that captures the shifting economic situation on families and their eligibility for public assistance programs is not yet available.

Conservative estimates suggest that expanding rental assistance programs to likely eligible children would mean that an additional 9.46 million children and 4.42 million households with children could realize the benefits of an affordable home. Likely eligible households include those earning less than 80% of the area median income (the HUD definition of low income) and paying more than 30%



of their annual income toward housing (the HUD definition of cost burden). These figures decreased 0.9% and 0.3% respectively from 2018. Despite these declines, the amount of time children spent on waiting lists for housing assistance for public assistance programs increased. Households with children admitted to public housing and Housing Choice Vouchers in 2017 spent an average of 24 months on waiting lists, a 22% increase from 2013⁹.



New Insights in How Housing Providers Are Serving Children

Computer and internet access can enable children to use digital learning resources, complete school assignments, build digital literacy skills, and enable their parents to monitor their academic performance through parent portals. While there is mixed evidence on the effect in-home computer access has on educational outcomes for children and young adults, with some studies finding positive effects¹⁰ and others studies observing no effects or negative effects¹¹, computer access will likely have a bigger impact on educational outcomes as schools move towards online instruction due to COVID-19.

However, black, Hispanic, and low-income children are less likely to have a computer or internet access in their home¹². Households in rural areas also report lower rates of internet subscriptions compared to households in urban areas¹³. This creates a ‘homework gap’ that prevents children from completing assignments at home. Nearly a quarter of teens from families earning below \$30,000 report that they are sometimes or often unable to complete homework due to an unreliable computer or internet connection and 45% report that they use a cellphone to complete their homework¹⁴.

In-home computer access disparities are even more pronounced for children from low-income families living in publicly supported homes¹⁵. As of 2017, only 57% of assisted households with children reported having a computer, laptop, or tablet in their home. Compared to their unassisted peers earning similar incomes, assisted households with children reported lower rates of in-home computer access¹⁶.

Numerous barriers prevent many low-income families from accessing in-home internet. The most commonly cited reason for not having an internet connection is the cost of internet subscriptions, followed by other options for internet access outside of the home, and the cost of a computer. About a quarter of households without internet services also report that they do not have an internet subscription because their smartphone is sufficient and that internet services are not available or inadequate in their area¹⁷.

Many families with children living in publicly supported homes access computers outside of their home. Among the assisted households with children that do not have a computer in their home, 56% of household heads reported that they accessed a computer

somewhere outside of their home during the past month when surveyed in 2017¹⁸. Compared to their unassisted peers earning similar incomes, a higher portion of assisted households with children reported that they used computers outside of their home during the past month¹⁹. This highlights the important role affordable housing providers play in narrowing the digital divide by connecting families to computer labs on-site, at nearby community centers, or libraries. At the same time, this also suggests that the digital divide among families living in publicly supported homes may get larger as COVID-19 forces public computer labs to close. Further compounding these challenges, 19% of assisted household heads with children reported that they haven't used a computer in or out of the home during the past month when surveyed in 2017, suggesting more support may be needed to expand digital access for these families²⁰.

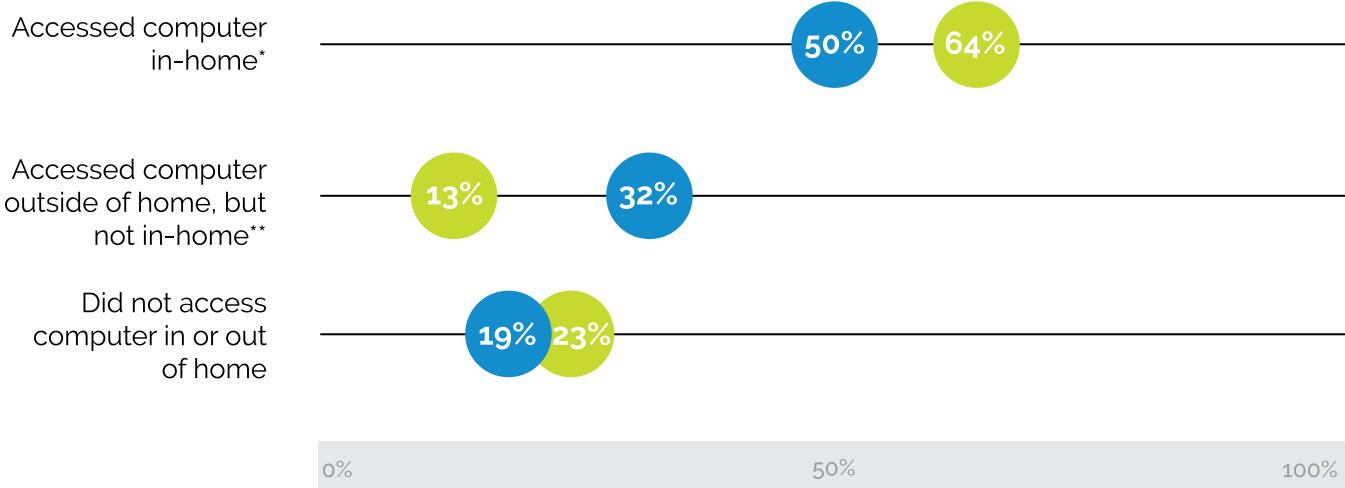
Housing providers are bridging the digital divide by collaborating with internet service providers and businesses to provide free or low-cost internet and computers to residents, maintaining on-site computer labs, and partnering with local libraries and non-profits to boost digital literacy among residents²¹.



In 2015, housing authorities in 27 cities participated in ConnectHome's pilot program, a public-private collaboration to narrow the digital divide. Through the program, 7,000 devices were distributed to assisted families in need and 20,000 people were connected to in-home internet²². These programs are even more important to children in the wake of COVID-19, which has closed public schools and computer labs across the country and strained family's budgets. COVID-19 has also forced housing providers to deliver these programs and partnerships in new ways. For instance, Akron Metropolitan Housing Authority (AMHA) (OH) has promoted digital inclusion during COIVD-19 by transitioning their free internet hotspot-lending program to be contactless. AMHA also expanded their partnership with PCs for People, which provides low cost refurbished computers, to be contactless and secured Community Development Block Grant (CDBG) funding to further reduce the cost of computers for families with children in school²³.

Expanding access to housing assistance and investing in programs and partnerships can better position the nation's most vulnerable children to prosper. However, more funding is needed to expand access to housing assistance and housing-based services, such as those that narrow the digital divide, to reach all children in need.

ASSISTED RENTERS with children have lower rates of in-home computer access compared to UNASSISTED RENTERS with children earning below 150% of the poverty line



PAHRC tabulation of PSID family file 2017. (* P value < .1, ** P value < .05). Only includes households earning below 150% of the poverty line.

Citations

- ¹Each reported estimate specifies the exact types of federal assistance programs included in the figures. In general, programs covered in this report include public housing, Housing Choice Vouchers, project-based section 8, low-income housing tax credit (LIHTC), Federal Housing Administration (FHA) loans with affordability restrictions, special purpose vouchers, and some selected state programs. For more information regarding how estimates in the Trends in Children Receiving Rental Assistance section were generated, [access the methodology documentation](#).
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- ⁶ PAHRC tabulation of ACS 2018 (one year estimates).
- ⁷ PAHRC tabulation of ACS 2017 and 2018 (one year estimates). These estimates are not comparable to those reported in the 2019 Housing Impact Report due to a change in how households were classified as earning below low-income. Estimates in this report include households earning zero income as below low-income, while previous Housing Impact Reports followed CEPR's household income methodology that excluded zero earner households from the analysis.
- ⁸ PAHRC tabulation of ACS 2018 (one year estimates), NHPD retrieved 2020, RCR retrieved January 2020, POSH 2019, USDA Multifamily Occupancy Report 2020, and LIHTC Resident

Characteristics Report 2018. These estimates are not comparable to those reported in the 2019 Housing Impact Report due to a change in how households were classified as earning below low-income. Estimates in this report include households earning zero income as below low-income, while previous Housing Impact Reports followed CEPR's household income methodology that excluded zero earner households from the analysis.

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