

MacArthur Foundation

HOW HOUSING MATTERS

HOW HOUSING MATTERS IN CHICAGO
CONFERENCE WHITE PAPER

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Compiled by the John D. and Catherine T. MacArthur Foundation



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ABOUT THE HOW HOUSING MATTERS TO FAMILIES AND COMMUNITIES RESEARCH INITIATIVE

The How Housing Matters to Families and Communities Research Initiative seeks to explore whether, and if so how, having a decent, stable, affordable home leads to strong families and vibrant communities. By illuminating the ways in which housing matters and highlighting innovative practices in the field, the Foundation hopes to encourage collaboration among leaders and policymakers in housing, education, health, and economic development to help families lead healthy, successful lives. The views expressed herein are not necessarily those of the MacArthur Foundation.

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The MacArthur Foundation supports creative people and effective institutions committed to building a more just, verdant, and peaceful world. In addition to selecting the MacArthur Fellows, the Foundation works to defend human rights, advance global conservation and security, make cities better places, and understand how technology is affecting children and society.

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Executive Summary

The John D. and Catherine T. MacArthur Foundation’s *How Housing Matters to Families and Communities* research initiative has supported research proving that access to decent, stable, affordable housing improves outcomes in other areas of life for individuals, families, and communities. In February 2016, the MacArthur Foundation, the Polk Bros. Foundation, The Chicago Community Trust, and the Wieboldt Foundation gathered a group of funders, practitioners, and policy-makers in Chicago to discuss working at the intersection of housing and three other specific sectors—health, education, and criminal justice.

At the conference, *How Housing Matters in Chicago*, participants attested to the positive impact of good housing on the other sectors; highlighted challenges of working at the intersection of sectors; called for policies and interventions that are integrated across sectors; and identified opportunities for practitioners, funders, and policymakers to make working at the intersections more common and effective. This white paper reports on the context for the conference and the dialogue that took place within it. It then gives recommendations for practitioners, funders, and policymakers.

Significant themes that emerged from the speakers, panelists, and audience include the following:

- **Current “silos” of policies, budgets, and programs prevent interventions from being as effective, proactive, and impactful as they could be.**
- **For those working to generate positive outcomes in health, education, and criminal justice reform, the importance of decent, stable, affordable housing is clear.**
- **Policymakers and other key constituencies are unaware of the need to address issues in tandem, with solutions integrated across sectors.**
- **There are many good examples of work emerging from nonprofits, governments, and funders in Chicago that integrate solutions across sectors, but the dialogue must continue to move forward.**

Introduction

The MacArthur Foundation's *How Housing Matters to Families and Communities* research initiative set out to illuminate if, and in what ways, decent, stable, affordable housing strengthens individuals, families, and communities. In particular the research is identifying the essential role housing plays in achieving good outcomes in physical and mental health for children and adults, educational success, and economic opportunity.¹ The focus now is upon cultivating the policy environment that supports and encourages the integration of housing solutions into other sectors, as informed by the evidence. It is only this “work at the intersections” of traditional sectors that will engender the best outcomes for all in every area of life.

On February 29th, 2016, the MacArthur Foundation, in partnership with the Polk Bros. Foundation, the Chicago Community Trust, and the Wieboldt Foundation, convened a conference in Chicago of experts, funders, and the general public to explore current examples, challenges, and opportunities for integrating housing-related solutions in three sectors—**health, education, and criminal justice**. The goal of the conference was to identify barriers to integrated solutions and to illuminate the practical ways in which housing interventions could be integrated into health, education, and criminal justice reform efforts to improve outcomes for individuals, families and communities.

The following illustrative example highlights the intersections between housing and these three sectors.

While a father is in prison, his 14-year-old daughter goes to live with her unstable mother and his apartment is repossessed, since he cannot pay rent while he is not working. When he is released, he seeks subsidized housing but is turned away following a background check that identifies his criminal record. He moves in with his cousin and her family so that he can be reunited with his daughter. When she moves into the house with her father, his cousin, and his cousin's family, she transfers schools because it's more

convenient to attend the school nearby. During the move she misses several days and has trouble getting caught up. In addition, she generally has a hard time sleeping and completing homework in the crowded house. At some point, mice enter the house, so the family gets a cat. The daughter is allergic to the cat and ends up missing school regularly to go to the emergency room for treatment. The doctor bills are expensive, her health suffers, and her math and reading scores drop from missing school. She eventually gets a job to help the family pay medical bills, and has trouble balancing work and school. Since she is not doing well in school, she drops out when she turns 16.

In this example, poor housing is at the core of several far-reaching health, education, and economic problems. Decent, stable, affordable housing could have mitigated problems in all of these other areas of life.

How Housing Matters research has provided indisputable evidence that housing solutions decrease overall public costs and lead to improved outcomes in other areas of life for individuals, families, and communities. Historically, work at the intersections has been nearly impossible, largely due to policies and funding opportunities that are sector-specific. However, if the health, education, criminal justice, and housing policymakers and funders could identify and support interventions that could be implemented across sectors, outcomes would be improved across the board. Now, funders and policymakers must empower those working in each sector to think and act in a coordinated way to realize those improved outcomes.

This paper summarizes the *How Housing Matters in Chicago* conference proceedings. Each section includes a list of speakers and panelists followed by a recapitulation of the conversation; it also includes key insights from panelists and audience members and important next steps to carry the dialogue forward.



Keynote Address

JULIA STASCH PRESIDENT, MACARTHUR FOUNDATION

MacArthur Foundation President Julia Stasch welcomed the audience. She explained that *How Housing Matters* research has provided evidence that housing has a profound impact on children, families, and communities. Ms. Stasch

affirmed that giving families access to higher performing schools through inclusive housing policies improves children's reading and math scores;² that housing quality affects the socio-emotional development of young children;³ that having affordable housing allows parents to increase spending on activities that improve children's cognitive

development;⁴ and that the location of housing affects individuals' economic mobility over time.⁵ She noted that the *How Housing Matters* initiative presents an opportunity for policymakers, practitioners, and citizens to move past a "housing as shelter" framework to one that views housing as a platform for positive socio-economic and developmental gains. In closing she stated, "We can no longer afford to think about housing policy and programs in isolation."

DR. MEGAN SANDEL CHILDREN'S HEALTH WATCH

Dr. Megan Sandel used a metaphor to describe the importance of housing: quality, stable, affordable housing can and should be used like a *vaccine* to prevent a variety of social ills. She expanded the metaphor, explaining that with housing, as with vaccines, *dose* matters. That is, housing should not be provided as a small, one-time infusion (a single shot); instead, housing solutions must be long-term and far-sighted, and must connect to supports in all sectors.

Dr. Sandel delineated the relationship between housing and the three other sectors at hand: health, education, and criminal justice reform.

HEALTH: Housing insecurity leads to poor child health and development. Dr. Sandel cited several key facts to demonstrate the significant relationship that housing has with children's health, including:

- Specific housing conditions can lead to the development and worsening of asthma;⁶
- The well-documented effect of lead exposure in the home that leads to long-term developmental delays;⁷
- Housing insecurity, as defined by moving two or more times in a year, is associated with high rates of fair/poor health and risks of developmental delays;⁸
- Being behind on rent is strongly associated with elevated risk of food insecurity, of developmental delay, and mothers' depressive symptoms;⁹ and
- Children in families who receive housing subsidy are two-fold protected against being underweight due to food insecurity, as compared to those on housing waiting lists.¹⁰

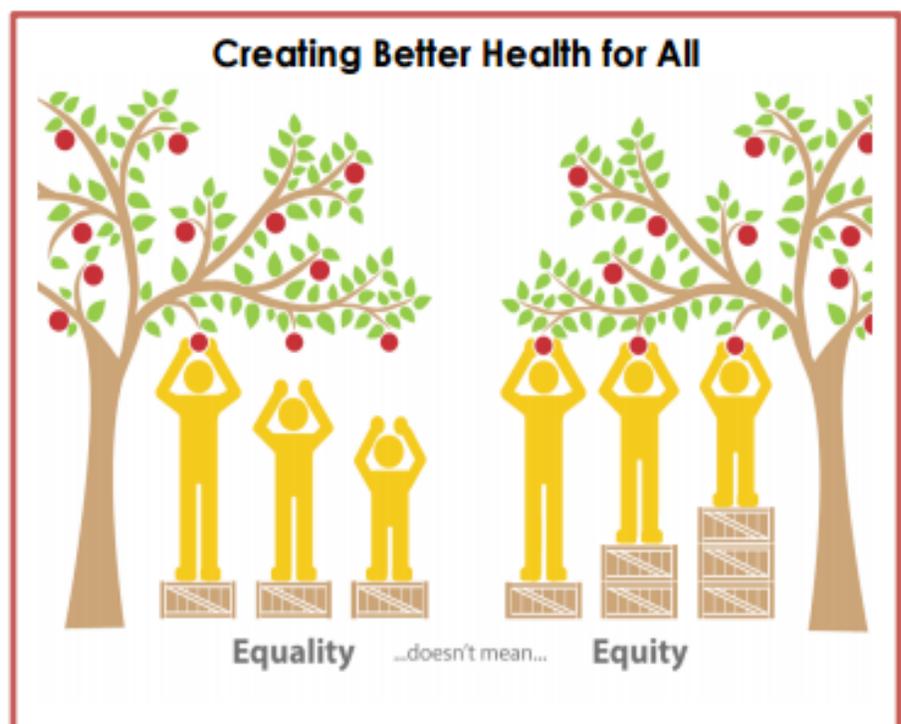
EDUCATION: Housing instability leads to truancy, and moving

three or more times between third and sixth grade decreases students' test scores by 20 points, on average.¹¹ Further, Dr. Sandel noted that poor quality housing is a key determinant of socio-emotional development for children: chronic parent stress in poor living conditions has severe negative impacts on children's ability to adjust socially.

CRIMINAL JUSTICE: The more housing churn there is in a neighborhood, the higher the crime rate. Dr. Sandel lamented that zip code at birth can be used to predict criminal behavior, explaining that zip code is correlated with the availability (or lack of) quality, affordable housing.¹²

In closing, Dr. Sandel noted that we cannot achieve long-lasting, improved outcomes in education, health, and criminal justice reform if we do not consider housing as part of our toolkit. In fact, we may instead perpetuate rather than reduce disparities.¹³ For example, if healthcare practitioners cannot "write a prescription" for a pest-free home, they might not be able to prevent recurring emergency room visits, let alone missed days of school. To truly achieve equity, Dr. Sandel noted, we must meet people "where they are," which means investing more heavily in populations with greater needs. She called on policymakers, funders, and practitioners to approach housing as a preventative measure with an integrated, *equity-seeking* framework.

Source: Saskatoon Health Region Public Health Observatory. "Better Health for All: Health status reporting series 3, advancing health equity in health care." 2014.



Plenary Session

The plenary session included a panel of three experts—each working at the intersection of housing and one of the three specified fields—health, education, and criminal justice. They were: **Megan Sandel, M.D., M.P.H.**, Children’s Health Watch (Health); **Micere Keels, Ph.D.**, University of Chicago Department of Comparative Human Development (Education); and **Kate Walz**, Shriver Center (Criminal Justice). The panel was moderated by **Erika Poethig** of the Urban Institute.

The session consisted of a series of questions asked by the moderator and the audience; each question elicited a response from each panelist. What follows is summary of the plenary session, organized by topic.

WHAT ARE THE RELATIONSHIPS BETWEEN HOUSING AND OTHER SECTORS?

HEALTH (Dr. Sandel): Practitioners often treat ailments such as chronic asthma or allergies. However, providing treatment for asthma or allergies once they have already set in is not as effective a solution as *preventing* them in the first place. Chronic asthma and allergies are often the result of poor-quality housing, in which pathogens such as mold are able to flourish.¹⁴ Dr. Sandel argued that the best remedy for these ailments is quality housing, but at this time health practitioners are ill-equipped to connect patients with housing solutions.

EDUCATION (Dr. Keels): Professionals working with individual students to improve academic outcomes often find their progress is interrupted by a family housing crisis. Then, even when they make significant progress with one student facing a housing crisis, they are not making progress in the broader housing environment, which caused the student’s crisis in the first place. Thus, without widespread investment in housing solutions, interruptions continue in the classroom and can only be resolved on a student-by-student basis.

CRIMINAL JUSTICE (Ms. Walz): Ample quality, affordable housing is key to reducing incarceration, and homelessness is a key contributor to recidivism. Ms. Walz emphasized that, in many cases, background screening programs for subsidized housing prevent people with criminal records from obtaining housing, increasing their risk of homelessness and, in turn, their risk of recidivism. She promoted “banning the box”—eliminating background checks to increase access to housing and lower recidivism.

Panelists agreed that individuals receiving assistance in any one of these “programmatic” areas tend to also need attention

in the others. They argued that it is inefficient for social service providers to work in isolation from one another: sharing information about clients and interventions would ensure more effective, holistic solutions, reinforced across sectors.

WHAT ARE THE KEY CHALLENGES TO IMPLEMENTING HOUSING SOLUTIONS WITHIN OTHER SECTORS? WHAT ISSUES COULD THEY ADDRESS?

HEALTH: A key challenge within the health sector is having little ability to affect the housing environment, or implement housing solutions that would **prevent negative health outcomes before they arise**. It is challenging to illustrate the negative health effects caused by poor housing to policymakers and funders, but doing so could enable housing-based preventative measures that reduce the need for reactive treatments and associated costs.

EDUCATION: A key challenge is addressing the negative impact of housing instability on students within the classroom. Furthermore, housing instability often causes negative behavior among students, which has negative effects on his or her peers in the classroom.¹⁵ As teachers and other school staff develop close relationships with students, they could identify students who are at-risk for homelessness, put preventative supports in place, and alert external agencies to **intervene before it happens**.

CRIMINAL JUSTICE: A key challenge is getting rid of overly restrictive screening policies for subsidized housing, which bar individuals with criminal records from leasing apartments or homes. Restrictions that limit access to housing make recidivism more likely, creating barriers to family reunification and contributing to high costs for prisons.¹⁶ Encouraging landlords and public housing authorities, to ask “How have you contributed to your community?” rather than “Have you been convicted of a felony?” could **enable a broader range of housing options**, lower rates of recidivism, and lower costs for the criminal justice system.

A common challenge in each of these areas is understanding true costs, and making those costs clear to the public and policymakers. The broad sense is that intervening with new policies is too costly. However, the panelists noted that the current system is significantly more expensive in the long run than it would be to invest in changes. They argued that **a reformed, better integrated system would be much less expensive in the long run**. Furthermore, a reformed system may even provide financial return: Dr. Keels noted that any system that produces better educational outcomes

contributes to forming citizens who contribute positively to society, stimulating the economy in the long run.

Finally, there is little funding for work at the intersections. Most funding opportunities exist within one sector rather than bridging two or more of them. In addition, there is a “wrong pockets” problem, in which an investment in one

sector ultimately leads to cost savings in another. That is, while one sector pays for the intervention—e.g., stable, affordable housing—the savings accrue in another—e.g., healthcare. There is some national discussion about how to **ensure that savings accrue where costs have been incurred**, but this continues to be a problem.

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Deep Dive: The Intersection of Housing and Health

The following is a summary of the conversation that took place in the deep dive session on working at the intersection of housing and health, organized by topic. The panelists were **Art Bendixen**, Center for Housing and Health; **Sheila Sutton**, Metropolitan Tenants Organization; and **Helen Margolles-Anast**, Sinai Health Systems. The conversation was moderated by **Elizabeth Lee**, Michael Reese Health Trust.

LANDSCAPE

There is a clear relationship between housing and health. First, the quality of housing has significant effects on residents’ health. For example, asthma is prevalent among children living in dilapidated housing with poor air quality and a high rate of pathogens.¹⁷ Second, housing and mental illness are significantly linked: it is estimated that 26% of homeless individuals in America are seriously mentally ill at any given point in time,¹⁸ as compared to 4% in the general population.¹⁹ In both cases, reactive medical treatments—i.e., those that treat the symptoms rather than the root causes—are both expensive and ineffective. (See Figure 1.)

CURRENT WORK

Each of the panelists described work their organizations do in an effort to bring housing solutions into healthcare. The mission of the **Center for Housing and Health** is to

promote coordination, research, evaluation, and policy surrounding housing and health programs serving vulnerable populations. One example of its work is collaborating with Heartland Health Outreach’s *Rapid Rehousing Program* to provide 15 rapid rehousing units (to house at least 75 homeless people).²⁰ The **Metropolitan Tenants Organization** educates, organizes, and empowers tenants to have a voice in the decisions that affect the availability and affordability of quality housing. To support the US Department of Housing and Urban Development (HUD)’s *Healthy Homes* program (see below), the organization helps tenants learn about hidden and visible health hazards in the home and connects them with vital resources for improving housing conditions.²¹ Finally, **Sinai Health Systems’** model for the *Community Health Needs Assessment* (required by the Affordable Care Act), emphasizes the importance of pre-primary care and recognizes that most health determinants exist outside of the walls of the hospital.

Other examples of current cross-sector programs or opportunities cited by participants are as follows:

- **Healthy Homes:** Operated by HUD, this program engages community health workers to address multiple childhood diseases and injuries in the home by addressing housing-related hazards holistically (rather than one hazard at a time).²²

FIGURE 1: THE PROMISE OF SUPPORTIVE HOUSING FOR GOOD HEALTH



Source: Corporation for Supportive Housing. “Housing is the Best Medicine: Supportive Housing and the social determinants of health.” July 2014.

- **CommunityRX:** In use by the University of Chicago Hospitals, this is a continually-updated software system at hospitals that provides patients with lists of community-based resources relevant to their needs, which are often housing-related.
- **Patient Protection and Affordable Care Act (ACA):** Within this Act, hospitals and other practitioners do not receive insurance payment unless patients actually improve (prior healthcare system provided payment regardless of patient health improvement).²³

KEY CHALLENGES

People don't see the integral relationship between housing and health, and conversations around housing policy typically center on affordability rather than quality—but quality of housing is key to ensuring health. In addition, current healthcare practices focus on treating existing symptoms rather than eliminating the root causes of poor health.

Renters do not know their rights. Renters with health issues often do not know that when housing has negative effects on their health, they have the right to negotiate with landlords for housing improvements.

Funding is often short-term, near-sighted, and restricted to single sectors. It is difficult to locate funding sources to support programs that bridge sectors. In addition, where there is funding, it tends to be time-limited. Thus, healthcare and housing providers have a difficult time sustaining collaborative programs that could have long-term success.

OPPORTUNITIES FOR CROSS-SECTOR COLLABORATION AND INTEGRATION

Panelists and session participants identified the following key opportunities for cross-sector work that recognizes the important relationship between health and housing.

- Use evidence to build public understanding that stable, affordable housing is key to quality individual and community health.
- As housing becomes increasingly privatized, work toward policies that incentivize landlords' accountability regarding building code enforcement, possibly through further tax incentives and interventions.
- Include housing interventions as part of healthcare; for example, hospitals could employ community health workers to assess patients' housing and recommend changes that would improve health outcomes.



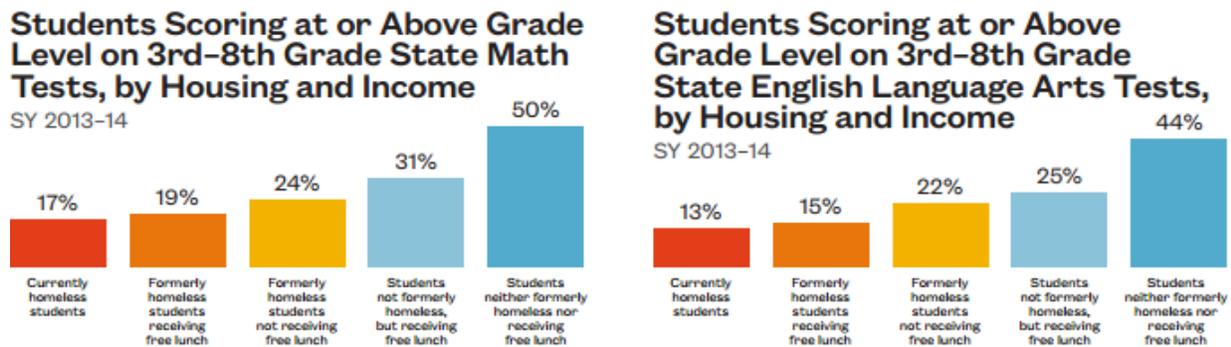
Deep Dive: The Intersection of Housing and Education

The following is a summary of the conversation that took place in this deep dive session on working at the intersection of housing and education, organized by topic. The panelists were **Eithne McMenamain**, Chicago Coalition for the Homeless; **Jenny Arwade**, Communities United; **Andy Geer**, Enterprise Community Partners; and **Leah Levinger**, Chicago Housing Initiative. The conversation was moderated by **Natalie Moore** of WBEZ.

LANDSCAPE

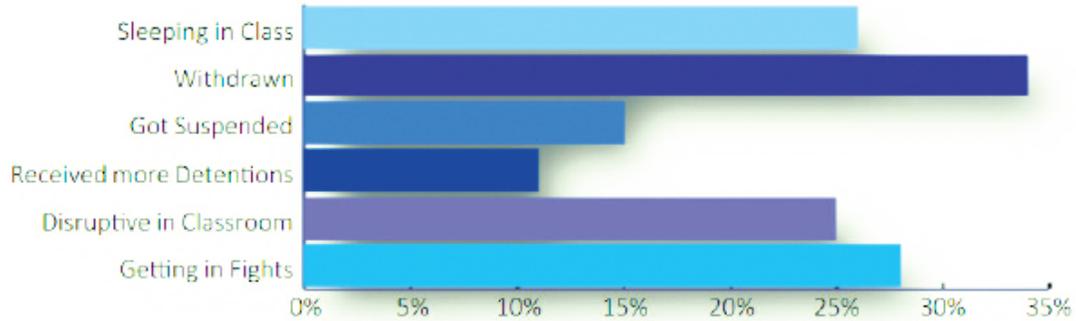
The evidence indicating the relationship between housing and education is clear. First, in the Chicago Public School system, over 20,000 students are homeless.²⁴ The impact of homelessness on students in the classroom is significant, as they achieve proficiency on English and math tests at roughly half the rate of housed students.²⁵ (See Figure 2.) Being homeless also has long-term impacts: students who

FIGURE 2: STUDENT PROFICIENCY ON ENGLISH AND MATH TESTS



Source: Institute for Children, Poverty & Homelessness. "Aftershocks: The lasting impact of homelessness on student achievement." Policy brief, 2016.

FIGURE 3: IMPACT OF HOMELESSNESS ON SCHOOL BEHAVIOR



Source: Chicago Coalition for the Homeless. *Homeworks: stable home + stable school = bright futures*. November 2015.

experience any episode of homelessness score at the same lower proficiency rate as currently homeless students for three years following the episode.²⁶ Second, low-income families are often unable to afford rising rents in gentrifying areas. As a result, the families either leave the neighborhood (pulling their children out of school) or “double up” with friends or family so they can afford rent. Both have negative consequences: every time a student changes schools, they lose the equivalent of one month’s learning,²⁷ and students living in overcrowded households often have lower math and reading scores, and are less likely to graduate high school.²⁸

Furthermore, churn in the classroom has been shown to impact not only the students facing homelessness, but their peers, as well. In a 2015 report issued by the Chicago Coalition for the Homeless, 66% of parents surveyed reported changes in their child’s behavior at school after becoming homeless.²⁹ These changes can be disruptive to other students in the classroom. (See Figure 3 for examples of common behaviors exhibited by students experiencing homelessness.)

CURRENT WORK

Each of the panelists described work their organizations do in effort to bring housing solutions into the education sector. The **Chicago Coalition for the Homeless’s** program *No Youth Alone* has advocated for the state support of young people experiencing homelessness, including advocating for immediate enrollment of homeless students in school.³⁰ **Communities United** is a grassroots community organization that addresses the root causes of social, racial, and economic injustice at neighborhood, city, state, and national levels, and **Enterprise Community Partners** creates opportunity for low- and moderate- income people through affordable housing in diverse, thriving communities.³¹ Communities United and Enterprise Community Partners have combined efforts and innovative financial strategies to develop ROOTS (Renters Organizing Ourselves to Stay), a model for affordable housing developers to compete with cash investors in gentrifying communities and preserve

foreclosed, multi-unit properties as long-term affordable housing, which helps stop the displacement of low-income families and keeps students at their local school.^{32,33}

Other examples of current work participants cited are as follows:

- **HomeWorks:** This program of the **Chicago Coalition for the Homeless** has operated a multi-year campaign to create affordable housing for homeless families and improve school services for homeless students in Chicago; partners include the Corporation for Supportive Housing, Heartland Alliance, and La Casa Norte.³⁴
- **Communities United:** by convening the Keep Chicago Renting Coalition and working to pass the Keep Chicago Renting Ordinance, protections were strengthened for law-abiding families living in foreclosed rental units. The law incentivizes foreclosing owners to continue to rent out the unit, until purchased by a third party, which helps stop the immediate displacement of families and students from their homes, communities, support networks and schools. The ROOTS model builds off of this victory by transitioning foreclosed properties into the hands of affordable-minded developers to keep families in their homes at a rent they can afford.

KEY CHALLENGES

Schools are not providing services that could support homeless children. According to a report by the Chicago Coalition for the Homeless, a majority of homeless students are not receiving the supports in school that have been proven to be helpful during homelessness, such as counseling and tutoring.³⁵

Schools are under-enrolled in redeveloping and gentrifying areas. When areas are developing, families are displaced, pulling huge numbers of students away from neighborhood schools. On the other hand, when areas are gentrifying, newly arriving wealthy families tend to seek private or charter schooling first, on the assumption that the local public school is sub-par. In both cases, local

public schools become under-enrolled, causing them to lose funding. To mediate this, some schools bus in students for specialized programs (such as special education). Others close—which has negative effects on remaining students, faculty, staff, and the community at large. The Urban Institute has noted that in neighborhood redevelopment, children (and schools) suffer most.³⁶

School funding relies on property taxes. Low and moderate income areas have lower funding for schools because property taxes are lower in these areas. Often, schools there need funding the most: their stability is more crucial as a higher percentage of their students face housing instability.

OPPORTUNITIES FOR CROSS-SECTOR COLLABORATION AND INTEGRATION

Panelists and session participants identified the following opportunities for work cross-sector work that recognizes

the relationship between quality, affordable housing and education outcomes.

- Use evidence to build public understanding of the negative effects of poor quality housing on education outcomes.
- Create more public awareness of the McKinney-Vento Education of Homeless Children and Youth Act (1987), which requires schools to provide homeless students with immediate enrollment and transportation, even without typical documentation.³⁷
- In developing areas, limit the displacement of low-income families and help maintain school enrollment.
- Find additional ways to stabilize the education environment for students when their housing is unstable.
- Ensure collaboration between school district and city agencies, including planning, transportation, and housing authorities.



Deep Dive: The Intersection of Housing and Criminal Justice

The following is a summary of the conversation that took place in this deep dive session on the intersection of housing and criminal justice, organized by key themes. The panelists were **John Fallon**, the Corporation for Supportive Housing; **Pastor Ron Taylor**, United Congress of Community and Religious Organizations; **Rami Nashishibi**, Inner-City Muslim Action Network; **Norman Kaesberg**, ONE Northside; and **Mary Tarullo**, ONE Northside. The conversation was moderated by **Esther Franco-Payne** from the Illinois Justice Project.

LANDSCAPE

There is significant evidence indicating a deep, causal relationship between the two sectors: incarceration leads to homelessness, and homelessness leads to incarceration.³⁸ A significant cause of homelessness among formerly incarcerated individuals is background screening by landlords. When individuals are homeless, they are much more likely to return to prison. According to a 2011 report by the National Alliance to End Homelessness, in Illinois approximately 48% of homeless individuals experienced substance dependency, and much of recidivism is tied to substance use.³⁹

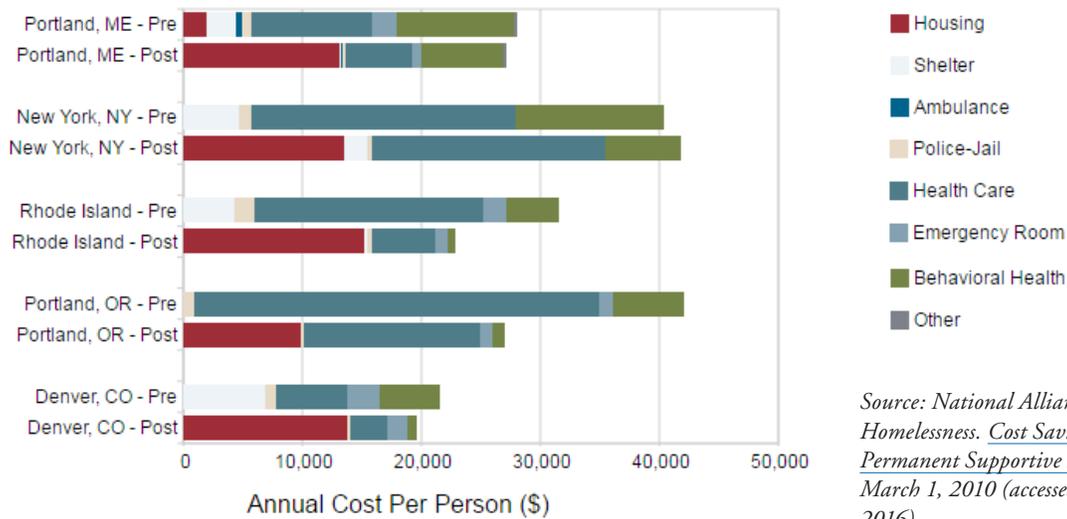
CURRENT WORK

Each of the panelists described work their organizations are

doing in effort to bring housing solutions into the criminal justice conversation.

The **Corporation for Supportive Housing** supports education and capacity building for supporting housing lenders. Its mission is to use housing to improve the lives of vulnerable people; it envisions incorporating housing into every sector. Its *Returning Home Initiative* uses supportive housing to prevent and end homelessness for people involved with criminal justice.⁴⁰ The **United Congress of Community and Religious Organizations** engages in efforts to reclassify non-violent (particularly drug-related) crimes to reduce incarceration and use the cost savings to reinvest in improving mental health, decreasing substance abuse, and supporting youth development in communities most impacted by mass incarceration.⁴¹ The **Inner-City Muslim Action Network's** *Green Re-Entry* program provides transitional housing, life skills training, and workforce development for formerly incarcerated men.⁴² The program employs men in housing redevelopment, then provides housing in which they are responsible for contributing to the community. Finally, **ONE Northside** is a community organizer working to preserve affordable housing. In 2014, its *Chicago for All Coalition* successfully advocated for the passage of the Single Room Occupancy (SRO) Preservation Ordinance, which regulates the sale of

FIGURE 4: COST BEFORE AND AFTER PERMANENT SUPPORTIVE HOUSING PLACEMENT



Source: National Alliance to End Homelessness. *Cost Savings with Permanent Supportive Housing*. March 1, 2010 (accessed April 11, 2016).

SROs and provides new tenant protection to ensure SROs are preserved and improved.

Another program cited by participants working at the intersection of housing and the criminal justice system is the **Shriver Center**. Through its *Housing Justice* program, the Shriver Center protects the housing rights of persons with criminal records; it seeks to amend Cook County Human Rights Ordinance to ban background screening for affordable housing.⁴³

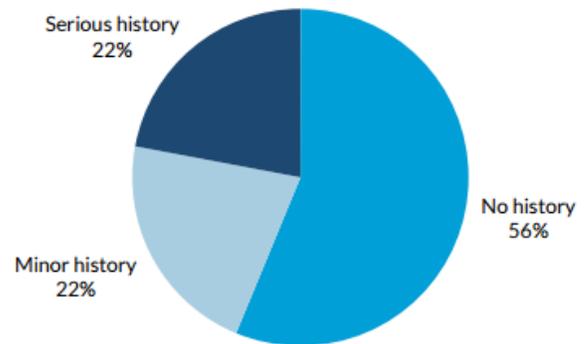
KEY CHALLENGES

Prison is more expensive than housing. Given the fact that homelessness often leads to incarceration, participants noted that prison is significantly more expensive for the public than housing solutions that might prevent crime in the first place.⁴⁴ In New York City, providing one unit of housing for formerly incarcerated people is \$20,000–\$24,000 less expensive annually than prison would be, if the person were to recidivate.⁴⁵ One participant explained that where there are housing solutions in place for formerly incarcerated individuals, they are too short-term to be effective. By keeping these programs short “to save costs,” the public actually ends up spending more when individuals become homeless and recidivate. (See Figure 4.)

Non-violent crimes result in expensive and ineffective prison sentences. Non-violent crimes such as drug offenses are currently considered felonies, leading individuals who commit them to serve long sentences in prison. However, participants questioned whether non-violent individuals are actually dangerous and whether they need to be locked away. (See Figure 5.)

Several participants argued that reclassifying non-violent crimes as something other than felonies would allow a

FIGURE 5: HISTORY OF VIOLENCE AMONG PEOPLE IMPRISONED FOR DRUG OFFENSES (%)



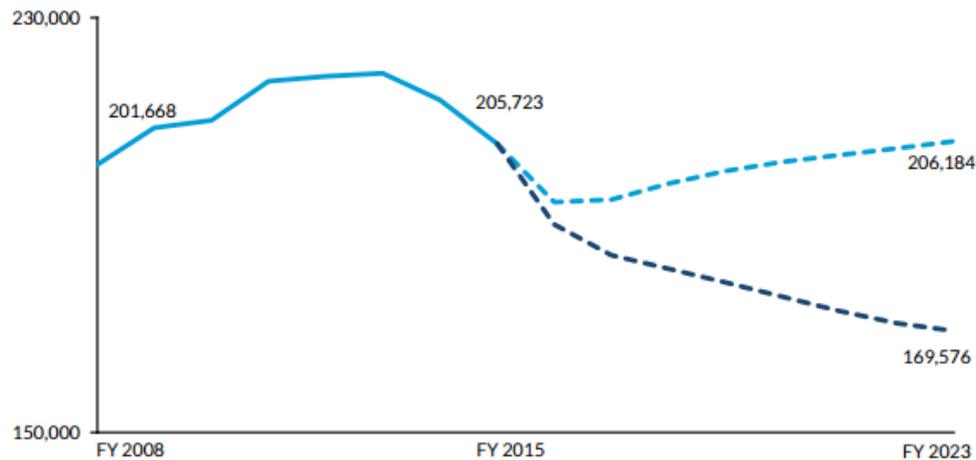
Source: Urban Institute. “Who Gets Time for Federal Drug Offenses? Data trends and opportunities for reform.” Policy research brief from the Charles Colson Task Force on Federal Corrections, 2015.

more effective (and cost-effective) response. They argued instead for medical support and housing solutions for drug-involved individuals. By decreasing the number of people sent to prison in the first place, communities would save costs—even after accounting for healthcare and housing costs.

Background screening requirements for subsidized housing are intended to keep communities safe, but they lead to homelessness and recidivism for formerly incarcerated individuals. Taking into account that many people with a criminal record are not actually violent, screenings that exclude people with a criminal record from subsidized housing do not always eliminate threats from communities. Instead, they prevent non-violent individuals from acquiring stable housing that could help them stay out of prison. (See Figure 6.)

FIGURE 6: FEDERAL PRISON POPULATION FORECASTER

Depicted scenario: Reducing length of stay by 50% for drug offences would bring down the federal prison population 18% by September 2023.



Source: Urban Institute analysis of FY 1994–FY2014 BOP and USSC data

One participant pointed out that screening programs are useful for landlords because if renters do commit a crime, landlords are automatically investigated by housing authorities and, according to participants, the landlords are assumed guilty. Screening requirements cut down on the likelihood of investigations, but policy and legal support for landlords could do the same.

OPPORTUNITIES FOR CROSS-SECTOR COLLABORATION AND INTEGRATION

Panelists and session participants identified the following opportunities for work across sectors that recognizes the relationship between housing and criminal justice reform.

- Use evidence to build public understanding of the relationship between housing and criminal justice.
- Change narrative around non-violent crimes; advocate for reclassifying non-violent crimes as misdemeanors.
- Advocate for eliminating background screening requirements for public housing; simultaneously advocate for renter and landlord protection in the case of an offense
- Support longer-term transitional housing for people leaving prison; integrate healthcare into transitional housing as much as possible.
- Identify housing policies that have accidental negative outcomes in the criminal justice sector.

Conclusion and Next Steps

The *How Housing Matters in Chicago* conference demonstrated that there is appetite among nonprofit and government entities, service providers, community based organizations, and advocates to increase the rate at which housing is used to improve outcomes in education, health, and criminal justice reform. The evidence is clear that integrative solutions improve outcomes for individuals, families, and communities.

The conference proceedings illuminated a number of examples of groundbreaking work that is already ongoing to integrate housing solutions into other sectors. Participants identified clear challenges to their work that need to be overcome before truly effective work can take place; they also identified key opportunities for partners across sectors.

Key challenges include:

- Lack of awareness of the effects of poor quality, unstable housing in other social and economic sectors.
- Educators, housing, health and service providers often do not look for improved outcomes in other sectors to indicate success in their own.
- Funding and agencies are siloed by sector (e.g., health, housing, education) rather than integrated to achieve improved individual, family, and community-level outcomes.
- City and state agencies and governments are experiencing budget crises that make reform costs seem unjustifiable, even though there may be long-term cost savings.

Key opportunities include:

- Create coalitions and partnerships that thoughtfully link housing solutions to outcomes in education, health, and criminal justice reform. Use evidence to build public understanding of the true costs of poor housing across sectors; work across sectors to save costs and create long-lasting solutions.
- Identify philanthropic and government funds for pilot programs that test integrated solutions across sectors; support the evaluation and scaling of pilots.
- Develop a shared baseline of housing quality that can be provided for all people.
- Enforce accountability measures for building code enforcement.
- Work toward proactive, collaborative policies and programs that identify at-risk clients and provide interventions before negative outcomes occur.
- Assess possible outcomes in all sectors before implementing policies in one to avoid accidental negative outcomes.

- Define outcomes and metrics that are shared across sectors to improve communication.

Moving forward, it is imperative that dialogue about the cross-sector benefits of housing solutions continues to gather momentum, and that cross-sector solutions are put in place. Throughout the course of the *How Housing Matters in Chicago* conference, participants generated recommendations for practitioners, funders, and policymakers that, if taken up, would create an innovative practice, policy and funding environment, with housing solutions integrated into education, health and criminal justice reform. With this new framework, agencies and organizations could save significant public costs and increase positive outcomes for individuals, families, and communities.

In the coming months, the MacArthur Foundation, the Polk Bros. Foundation, the Wieboldt Foundation, and The Chicago Community Trust will host a funder briefing to discuss specifically the role of the philanthropic community in integrating housing solutions across sectors.

Appendix

HOUSING IS A

CORE ISSUE

Chicago has recently seen dramatic increases in cost burdened renters and owners across every income group, reflecting a growing instability and housing insecurity in our city. **Housing is at the core of healthy, vibrant families and communities.** New and emerging research shows the value of decent, stable, affordable housing well beyond the provision of shelter: it improves school performance, decreases recidivism, and enhances the health and well-being for children and adults – among other benefits. Housing is key to driving positive outcomes in many aspects of people's lives. As such, those working in housing, health care, education, economic development, and criminal justice reform need to better collaborate, coordinate and align programs, interventions and efforts. For more information on the latest evidence and best practices in integrated approaches to housing and other social and economic issues, please visit howhousingmatters.org.

HOMELESSNESS PREVENTION

Households receiving one-time, financial assistance through emergency fund programs are **65% LESS LIKELY** to enroll at a homeless shelter in the next six months than households that did not receive assistance.



EMPLOYMENT

The necessary wage to maintain housing in Chicago is **\$22.78** per hour, yet a minimum wage worker in Chicago currently earns an hourly wage of **\$10.00**. A minimum wage worker must work 90 hours per week to afford the Fair Market Rent for a two bedroom apartment of \$902.



HEALTH

Families living in quality affordable housing experience less health issues, are significantly less likely to require emergency room care for asthma or other respiratory illnesses, are able to dedicate more than **TWICE AS MUCH OF THEIR INCOME TO HEALTH**, and are significantly less likely to forgo needed doctor's visits and medications.



A THRIVING CHICAGO IS HOUSING-CENTERED



EDUCATION

Children who move three or more times for negative reasons, such as an eviction or a family's need for lower rent, are **15% LESS LIKELY TO GRADUATE FROM HIGH SCHOOL** and **68% LESS LIKELY TO COMPLETE COLLEGE** than those who never moved. School funding is tied to enrollment numbers, so high neighborhood vacancy rates create a domino effect of destabilizing community institutions.



ASSET BUILDING

Families living in affordable homes financed by Low Income Housing Tax Credits were found to have **DOUBLE THE DISCRETIONARY INCOME** of their neighbors in high-cost housing, putting them in position to buy health insurance, pay down debt, save to pay for education, buy a home or start a business.



CRIMINAL JUSTICE REFORM

Approximately 1 in 5 formerly incarcerated people become homeless soon after release from prison. This number is sometimes as high as 50%. Homeless parolees are much more likely to return to prison. In New York City, it was calculated that one unit of housing for formerly incarcerated people upon re-entry **SAVES \$20,000-\$24,000** that would be spent on shelters and re-incarceration.

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