

THE EFFECTS OF FORECLOSURE ON CHILDREN AND SCHOOLS: A NNIP CROSS SITE STUDY

The National Neighborhood Indicators Partnership (NNIP) has launched a cross-site project funded by the Open Society Institute to explore how the foreclosure crisis is affecting school-aged children in three cities. The Urban Institute will coordinate the project in partnership with the Baltimore Neighborhood Indicators Alliance, New York University's Furman Center for Real Estate and Urban Policy, and NeighborhoodInfo DC. The project will run from June 2009 through August 2010.

The Urban Institute's recent brief "The Impacts of Foreclosures on Families and Communities" describes how disruptive moves can affect children's well-being, particularly when foreclosure leads to ongoing housing instability for families. A lack of a stable home can negatively influence children's behavior and social development. Housing instability contributes to "family turbulence," which inhibits a parent's ability to keep a consistent bedtime or mealtime schedule. Frequent school change is also related to poor academic performance and educational attainment, and findings suggest that children who move frequently during their elementary-school years are less likely to graduate from high school than their less mobile peers.

Building on the local partners' multi-year investments in their neighborhood level information systems, the first stage of the analysis will link property-level foreclosure data to public school student home addresses at the approximate time of foreclosure. It will produce for the first time a detailed picture of how many children in both renter and owner families are affected by the foreclosure crisis. The next stage will link these records to student records across time, shedding light on the elusive question of "where do foreclosed families go" along with whether families stayed in their original neighborhoods and if children changed schools. For children that stay in the city's public school system, the analysis will demonstrate how the destination neighborhoods and schools compare to their original homes and schools. In addition, the Baltimore and New York City sites will analyze critical measures of school performance for children in foreclosed families, such as attendance, test scores, and drop-out rates.

Our hope is that having well-grounded analysis will raise the profile of how children are being affected by this crisis and spur local conversations about how programs and policies can help minimize any possible negative effects. For example, the three sites will be able to identify and characterize the most severely affected schools and neighborhoods with concentrations of foreclosed families with children justifying the need for school- or neighborhood-based post-foreclosure services. Housing counseling agencies could also coordinate with family service organizations about referral options and partner with the schools to promote their foreclosure-prevention services.

The National Neighborhood Indicators Partnership (NNIP) is a collaboration of partners in 31 cities that maintain neighborhood-level information systems to support local policymaking and community-building. For more information on NNIP's cross-site and individual partner work on foreclosures, visit the web site at <http://www2.urban.org/nnip/foreclsoures.html>.