Affordable Educator Housing in Marin
Data Suggesting Impact on Recruitment & Retention
Introduction & Purpose

This report, a product of the Marin Educators for Equity Initiative (MEEI), provides insight into how affordable educator housing might impact recruitment and retention of educators identifying as Black, Indigenous and/or People of Color (BIPOC) in Marin County. MEEI's aim is to increase the number of BIPOC educators to more closely align with the student population. The partner institutions are:

- College of Marin
- Dominican University of California
- Marin County Office of Education
- Novato Unified School District
- San Rafael City Schools
- Sausalito Marin City School District
- Shoreline Unified School District
- Tamalpais Union High School District
- The Branson School
Assumptions

The report assumes:

- The experiences of BIPOC educators are different from those of white educators.
- Younger educators (18-39 year olds) are an essential focus group for recruitment and retention.
- Younger educators and lower income educators are more likely to rent housing.
- There is high demand for both classified and certificated educators.

Based on these assumptions, this report disaggregated data in comparative dyads of educators:

- BIPOC compared to white
- 18-39 compared to 40-65+ year olds
- Classified compared to certificated
Key Findings

Compared to other educators, BIPOC, younger, and classified educators are:

1. **Less likely** to be able to afford housing in Marin.
2. **More likely** to have less favorable housing.
3. **Highly interested** in affordable housing.
4. **More likely** to be retained when affordable housing is available.
Who can’t afford to live in Marin?
What does rental housing cost in Marin County?

In FY21, the US Department of Housing and Urban Development (HUD), reported the fair market monthly rents as:

<table>
<thead>
<tr>
<th>Efficiency</th>
<th>One-Bedroom</th>
<th>Two-Bedroom</th>
<th>Three-Bedroom</th>
<th>Four-Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,350</td>
<td>$2,923</td>
<td>$3,553</td>
<td>$4,567</td>
<td>$4,970</td>
</tr>
</tbody>
</table>

(Source)
How do educator salaries compare to rent?

To understand how salaries compare to housing costs, the analysis includes three archetypes of younger classified and certificated educators:

**Classified:**
- **Low** – First year employee in a lower skilled position.
- **Mid** – 5 years of tenure, in a mid level position.
- **High** – 10 years of tenure, in an advanced position, possibly requiring an advanced degree.

**Certificated:**
- **BA Step 1** – First year teacher in their early 20’s.
- **BA +45 Step 5** – 5 years of teaching, holds a Master’s Degree, in their late 20’s.
- **BA +60 Step 10** – 10 years of teaching, Master’s and advanced training, in their mid 30’s.

The analysis identifies pay ranges across the Partners for each archetype. Affordability is based on HUD’s standard of 30% of household income being spent on housing (source) and the next two slides assume the educator is the sole earner in the household.

***This slide may be excluded in a recorded presentation, as the information would be shared verbally. It’s a lot of text on the slide for a presentation format.***
What can classified educators afford in Marin?

Answers question: Based on salary schedules, what can classified educators entering the field who most need to be retained afford?

With the orange boxes showing the salary ranges across the TK-12 district partners for each archetype, the graph shows that if the educator is the sole source of income in their household, they will be unable to afford a studio apartment in Marin County until they are 10 years into their tenure with the district with a high skill position, often requiring an advanced degree.

- This suggests that Classified educators face serious challenges to affordability in Marin’s housing market.
- Those who are sole earners in the Low or Mid archetypes would likely qualify for “very low” or “extremely low” income housing.
Answers question: Based on salary schedules, what can certificated educators entering the field who most need to be retained afford?

With the orange boxes showing the salary ranges across the TK-12 district partners for each archetype, the graph shows that if the educator is the sole source of income in their household, they will be unable to afford a studio apartment in Marin County until they are 10 years into their teaching career.

- This suggests that younger educators – including those with Master's degrees – are unable to afford to live in Marin County without an additional income source (i.e. family support, additional employment, roommates, etc).
- As younger employees move into their later 20's and early 30's, they are more likely to have a partner and children. It’s worth noting that on a single income as a teacher with 10 years of tenure in a district, the salary only nets a studio apartment affordably.
What do educators say about their housing needs?

In late 2021 the MEEI Partners contracted with Godbe Research to conduct a survey to better understand the housing needs of Marin educators. The survey was distributed to roughly 4,000 educators, spanning early childhood through higher education. It was offered in English and Spanish. 722 educators responded.

<table>
<thead>
<tr>
<th>Race</th>
<th>Age</th>
<th>Employee Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>BIPOC</td>
<td>195</td>
<td>217</td>
</tr>
<tr>
<td></td>
<td>18-39</td>
<td>Classified</td>
</tr>
<tr>
<td>White</td>
<td>455</td>
<td>483</td>
</tr>
<tr>
<td></td>
<td>40-65+</td>
<td>Certificated</td>
</tr>
<tr>
<td></td>
<td></td>
<td>413</td>
</tr>
</tbody>
</table>

Participating Institutions

<table>
<thead>
<tr>
<th>Community Action Marin</th>
<th>San Rafael City Schools</th>
</tr>
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<tbody>
<tr>
<td>Dominican University of California</td>
<td>Sausalito Marin City School District</td>
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<td>Marin County Office of Education</td>
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<tr>
<td>Novato Unified School District</td>
<td>The Branson School</td>
</tr>
</tbody>
</table>
Answers question: Given that affordability is based on total household income (HHI), what do educators report as their total HHI?

- It's essential to note that BIPOC, 18-39 year olds, and classified educators are all far more likely to have total HHI below $100K vs their comparative classes.
- For the focus classes of educators, this means that more than half of educator households are unable to afford a studio apartment ($94K is the threshold of affordability).
How many people live in educators’ households?

Answers question: Can’t employees just get roommates to share the cost of housing?

This is an important indicator of what type of units educator households might need:

- Affordability can’t be solved by “getting a roommate,” as all households average more than 2 members and most can’t afford a studio unit.
Who cannot afford a studio apartment based on household income?

Answers question: Who can’t afford to live in Marin in various unit types by educator class and HHI?

- Given that the previous slide showed the average household size is 3 people, it is safe to assume that most educators likely need a larger unit than a studio.
- While affordability is a significant concern for all classes, BIPOC, younger, and classified educators clearly face the most significant challenge in terms of housing affordability.
How does the lack of affordable housing show up in educators’ lives?
Answers question: How does commute time impact quality of life and work?

Younger employees are significantly more likely to be commuting over 30 mins.

- Commute time over long distances and/or in traffic can add to stress and anxiety
- Fuel can be a significant added expense
- For those who might need to work additional jobs, time commute is lost earning potential
- Time spent commuting is reduced time for personal health, family, community engagement
- The further folks are commuting, the less likely they are to be engaged in the school community outside of regular working hours
How many educators rate the condition of their current housing “fair” or “poor”?

Answers question: Do educators live farther away because they really like the quality of their homes?

This question ranked on a 4 point scale: Excellent, Good, Fair, Poor.

- Both BIPOC and Classified educators are report significantly higher levels of dissatisfaction with their current homes.
- This might suggest that BIPOC and Classified educators are more motivated to find employment that enables them to improve the conditions of their home.
- Younger educators were below the average, but it’s worth noting that more than ⅓ still report dissatisfaction with the condition of their housing.
How does housing affordability impact recruitment and retention?
What % are interested in housing 30% below market?

"Probably" or "Definitely" Interested

<table>
<thead>
<tr>
<th>% Interested in Housing 30%, Below Market</th>
<th>Overall</th>
<th>BIPOC</th>
<th>White</th>
<th>18-39</th>
<th>40-65+</th>
<th>Classified</th>
<th>Certificated</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0%</td>
<td>57.5%</td>
<td>64.1%</td>
<td>53.8%</td>
<td>65.4%</td>
<td>53.6%</td>
<td>59.0%</td>
<td>57.6%</td>
</tr>
</tbody>
</table>

Comparatives by Race, Age, Employment Class

Answers question: What is the demand for affordable housing among educators?

This question asked respondents to rate their interest in housing at 30% below market rate on a 5 point scale: Definitely, Probably, Neutral, Probably Not, Definitely Not. The question centered on housing at 30% below market rate because the surveyors noted that current educator housing models around the region generally fall into this price range.

- Expressed interest is high overall, with nearly ⅔ of BIPOC and younger educators expressing interest.
Why didn’t respondents want housing?

30% Below Market Rate Is Too Expensive

<table>
<thead>
<tr>
<th>% Who Were Not Interested in Housing at 30% Below Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td>40.9%</td>
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</tbody>
</table>

Comparatives by Race, Age, Employment Class

Answers question: What else do we know about the nature of the demand for affordable housing among educators?

More than 40% of respondents said that they probably or definitely would not be interested in housing at 30% below market rate. Of those who responded this way, 40.9% said that this was still too expensive. These numbers were even higher among BIPOC, younger, and classified educators, all hovering around 50%.

- To ensure affordable housing fully supports recruitment and retention of educators of color, it will need to offer options at more levels of affordability than 30% below market rate.
Why didn’t respondents want housing?

Answers question: What else do we know about the nature of the demand for affordable housing among educators?

Of those who responded they would not be interested in housing at 30% below market rate, 31.7% said that they already own housing. However, these numbers were particularly small among BIPOC, younger, and classified educators.
Answers question: What else do we know about the nature of the demand for affordable housing among educators?

Of those who responded they would not be interested in housing at 30% below market rate, only 9.8% said that they do not want to live in employer housing. However, these numbers were particularly small among BIPOC, younger, and classified educators.

- This suggests employer owned affordable educator housing would be in high demand among the classes of educators essential for the diversification of the educator corps.
How might affordable housing reduce attrition?

Answers question: Would affordable educator housing improve retention rates of educators?

The survey asked respondents how long they anticipated working for their current institution. It then asked them how long they would anticipate working for the institution if affordable housing were available. This graph shows the reduction in the 5 year attrition rate if affordable housing is offered.

- While all classes reported they were less likely to leave their institution over the next 5 years if affordable housing were available, the three focus classes reported a remarkable difference in their anticipated attrition rate:
  - BIPOC educators – 50% lower
  - Younger educators – 48.3% lower
  - Classified educators – 32.6% lower
What questions does this raise for you?
Thank You

We welcome feedback, questions, and requests for additional data and presentations. Please contact Robin Pendoley, Director of County-wide Collaborative Action:

robin@marinpromisepartnership.org.