



BUILDING STRONG FOUNDATIONS: Advancing Comprehensive Policies for Infants, Toddlers, and Families



ZERO TO THREE
Early connections last a lifetime



Housing Assistance: A Critical Support for Infants, Toddlers, and Families

Low-income families with infants and toddlers should have affordable, safe, and stable housing.

While safe and stable housing is a basic necessity for everyone, it is particularly important for infants and toddlers. Stable housing supports family wellbeing and lowers stress levels, setting the stage for nurturing parenting. When babies have the security and predictability of safe places, they are better able to sleep, eat, crawl, play, and develop bonds with caregivers. However, many low-income families struggle with housing costs, causing them to move frequently, live in crowded conditions, or even experience homelessness, all of which deprive their young children of the stable environment they need to thrive.

Housing assistance programs can offset the cost of housing or provide temporary housing for families when they are homeless or at risk of experiencing homelessness.¹ These programs support stability and wellbeing in several ways. Families who receive housing assistance are less likely to live in overcrowded homes, become homeless, and move frequently.² Moreover, when families receive housing assistance, they have more resources to cover the cost of nutritious foods, health care, and other necessities.³ This leads to better health and developmental outcomes for young children. For example, children whose families receive housing assistance are more likely to have a healthy weight and to rate higher on measures of wellbeing.⁴ These benefits are particularly true when housing assistance is accompanied by food assistance.⁵ The positive effects of using a housing voucher to move to lower-poverty neighborhoods are especially pronounced when families move during a child's early years.⁶

Low-income families with children can receive housing assistance from the federal government through a variety of programs designed to reduce homelessness and make housing more affordable.

Housing Assistance: A Critical Support for Infants, Toddlers, and Families

Various homeless programs serve families with young children who are living outside, in shelters, or in uninhabitable conditions, who are at risk of imminent eviction, and who are fleeing domestic violence.⁷ The bulk of the funding is passed to local government agencies and organizations to provide permanent housing, transitional housing, supportive services, and homelessness prevention services.⁸

Affordable rental housing is largely provided through public housing, project-based rental assistance, and Housing Choice Vouchers. Unlike homelessness programs, eligibility for these programs depends solely on income and not circumstance. Public housing funds are distributed to local public housing authorities by formula to cover capital repair, operating, and management costs. Project-based rental assistance is provided to owners of multifamily rental housing to make up the difference between rent levels and what low-income families can afford to pay. Funding for Housing Choice Vouchers is distributed by formula to local and state agencies for low-income families to find their own housing on the private market.

In addition to providing direct assistance to low-income families for housing, the federal government also works to increase the supply of affordable housing by supporting the development of new rental housing through HOME Investment Partnerships and the Low-Income Housing Tax Credit. Funding for the HOME Investment Partnerships program is distributed on a formula basis to states, local governments, and insular areas.⁹

The federal government needs to increase funding dramatically for existing programs to meet need.

Young children are no strangers to housing instability and homelessness. In 2014–2015, 1 in 20 children under age 6 experienced homelessness.¹⁰ The Annual Homeless Assessment Report to Congress found nearly 1.5 million people living in shelters in 2015, including nearly 120,000 children between ages 1 and 5 and over 32,000 children under age 1.¹¹ Research examining a large sample of young urban children under age 4 found 41 percent of their families shared housing to save costs or lived in crowded conditions during the previous year.¹²

Federal housing assistance falls far short of the need overall, and the number of households with children receiving rental assistance has declined over time. Almost 5 million households receive rental assistance or homelessness aid, yet only about one in four households with children who likely qualify for rental assistance receive aid.¹³ Although the need for stable housing is fundamental for families with children, these families are less likely to receive rental assistance than a decade ago. The number of families with children receiving housing vouchers—the most common form of assistance—has fallen by 13 percent since 2004, even as more households overall are receiving rental assistance. Consequently, less than half of all households receiving vouchers are those with children. Meanwhile, the number of very-low-income families with worst-case housing needs—i.e., they pay more than half of their income for rent and/or live in severely inadequate housing—has grown by more than 50 percent.¹⁴ Exacerbating these trends are both the erosion of federal spending on housing benefits and the widening gaps between renters' incomes and rising rents.

These trends do not bode well for young children's development, as children experiencing housing instability or homelessness are at risk for a variety of poor outcomes. Children in homeless families are more likely to suffer developmental delays and poor health than children who have never been homeless. Longer periods of homelessness are associated with more negative outcomes, which is true even for children who were still in utero during their homelessness.¹⁵ Children who move frequently are also more likely to be food insecure and to have fair or poor health outcomes, such as developmental delays, behavior problems, and difficulty maintaining a healthy weight.¹⁶ Doubling up or sharing housing also carries risks. Young children living in crowded conditions or whose families were behind on rent are about a fifth less likely to be considered "well" and more likely to face material hardship than children in stable housing.¹⁷ These problems have broader implications for our economy, as children who experience housing instability have additional health and educational needs over time.¹⁸

While the federal government provides the vast majority of funds for housing assistance, these funds have eroded as the federal budget has tightened. Total funding for federal housing assistance was over

Housing Assistance: A Critical Support for Infants, Toddlers, and Families

\$40 billion in 2016, \$2.1 billion below 2010 when adjusted for inflation.¹⁹ Meanwhile, the capacity and will of most states to provide housing assistance is limited—this inherently local service is viewed as more of a federal responsibility. Based on available data in 2008, states collectively provided less than \$2 billion in housing assistance, 62 percent of which came in the form of tax credits or rebates. By comparison, the federal government spent \$30 billion on the three major rental assistance programs alone during the same fiscal year.²⁰ Further, most state and local initiatives are targeted at specific populations—such as people who are homeless or have disabilities—and often are seen as temporary bridges to federal assistance.²¹

For many young children, the environments they need to thrive clearly have rickety underpinnings. Unfortunately, many more households qualify for affordable housing subsidies than receive aid, leaving countless families in unstable shelter that places their young children’s development at risk. The implications are dire for babies and toddlers suffering worst-case housing needs or homelessness. Given the woefully insufficient funding by state and local governments for affordable housing and the decline in the share of federal housing assistance going to families with children, it is critical that federal, state, and local governments all increase their investments to meet the great need.

**Authors: Bernard Fulton,
Patricia Cole, Rebecca Ullrich,
Barbara Gebhard, and Stephanie Schmit**

*ZERO TO THREE and CLASP thank the
W.K. Kellogg Foundation for their
generous support of this project.*

October 2017

-
- 1 Rebekah Levine Coley, Tama Leventhal, Alicia Doyle Lynch, et al., *Poor Quality Housing is Tied to Children’s Emotional and Behavior Problems*, The MacArthur Foundation, 2013, www.macfound.org/media/files/HHM_Policy_Research_Brief_-_Sept_2013.pdf.
 - 2 Michelle Wood, Jennifer Turnham, Gregory Mills, “Housing Affordability and Family Well-Being: Results from the Housing Voucher Evaluation,” *Housing Policy Debate* 19 (2008), [www.abtassociates.com/reports/Woods_Turnham_Mills_\[11\]_HPD.pdf](http://www.abtassociates.com/reports/Woods_Turnham_Mills_[11]_HPD.pdf); Janet Currie, Aaron Yelowitz, “Are Public Housing Projects Good for Kids?” *Journal of Public Economics* 75 (2000), www.yelowitz.com/CurrieYelowitzJPubE2000.pdf; Will Fischer, *Research Shows Housing Vouchers Reduce Hardship and Provide Platform for Long-term Gains Among Children*, Center on Budget and Public Policy, 2015, www.cbpp.org/sites/default/files/atoms/files/3-10-14hous.pdf.
 - 3 Nabihah Maqbool, Janet Viveiros, and Mindy Ault, *The Impacts of Affordable Housing on Health: A Research Summary*, Center for Housing Policy, 2015, www2.nhc.org/HSGandHealthLitRev_2015_final.pdf.
 - 4 Kathryn Bailey, Elizabeth March, Stephanie Ettinger de Cuba, et al., *Overcrowding and Frequent Moves Undermine Children’s Health*, Children’s HealthWatch, 2011, www.issue4lab.org/resources/13900/13900.pdf.
 - 5 Bailey et al., *Overcrowding and Frequent Moves*.
 - 6 Raj Chetty, Nathaniel Hendren, and Lawrence F. Katz, *The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment*, Harvard University and NBER, 2015, https://scholar.harvard.edu/files/hendren/files/mto_paper.pdf; Laurie M. Anderson, Joseph St. Charles, Mindy T. Fullilove et al., “Providing Affordable Family Housing and Reducing Residential Segregation by Income,” *American Journal of Prevention Medicine* 24 (2003), www.thecommunityguide.org/sites/default/files/publications/he-AJPM-evrev-housing.pdf.
 - 7 Consolidated Appropriations Act, H.R. 244 (2017), 115th Congress, www.congress.gov/bill/115th-congress/house-bill/244/text.
 - 8 U.S. Department of Housing and Urban Development, *Programs of HUD: Major Mortgage, Grant, Assistance, and Regulatory Programs*, 2016, <https://portal.hud.gov/hudportal/documents/huddoc?id=HUDPrograms2016.pdf>.
 - 9 Consolidated Appropriations Act, Pub. L. No. 115-31, 128 (2017).
 - 10 U.S. Department of Health and Human Services, *Early Childhood Homelessness in the United States: 50-State Profile*, 2016, https://www.acf.hhs.gov/sites/default/files/ecd/homelessness_profile_package_with_blanks_for_printing_508.pdf.

Housing Assistance: A Critical Support for Infants, Toddlers, and Families

- 11 Claudia Solari, Sean Morris, Azim Shivji, et al., *2015 AHAR: Part 2 – Estimates of Homelessness in the U.S.*, U.S. Department of Housing and Urban Development, Office of Community Planning and Development, 2016, <https://www.hudexchange.info/resource/5162/2015-ahar-part-2-estimates-of-homelessness/>.
- 12 Bailey et al., *Overcrowding and Frequent Moves*.
- 13 Will Fischer and Barbara Sard, *Chart Book: Federal Housing Spending is Poorly Matched to Need*, Center on Budget and Policy Priorities, 2017, www.cbpp.org/research/housing/chart-book-federal-housing-spending-is-poorly-matched-to-need.
- 14 Alicia Mazzara, Barbara Sard, and Douglas Rice, *Rental Assistance to Families with Children at Lowest Point in Decade*, Center on Budget and Policy Priorities, 2016, www.cbpp.org/research/housing/rental-assistance-to-families-with-children-at-lowest-point-in-decade.
- 15 Megan Sandel, Richard Sheward, and Lisa Sturtevant, *Compounding Stress: The Timing and Duration Effects of Homelessness on Children's Health*, Children's HealthWatch and Center for Housing Policy, 2015, www.issuelab.org/resources/21731/21731.pdf.
- 16 Diana Becker Cutts, Alan F. Meyers, Maureen M. Black, et al., "US Housing Insecurity and the Health of Very Young Children," *American Journal of Public Health* 101 1508-1514, 2011, www.ncbi.nlm.nih.gov/pmc/articles/PMC3134514/; Kathleen M. Ziol-Guest and Claire C. McKenna, "Early Childhood Housing Instability and School Readiness," *Child Development* 85 (2014).; Maqbool et al., *The Impacts of Affordable Housing on Health*.
- 17 Ingrid Weiss, Stephanie Ettinger de Cuba, Maureen Black, et al., *Safe, Stable Homes Lead to Healthier Children and Families for Baltimore*, Children's HealthWatch, 2012, www.childrenshealthwatch.org/wp-content/uploads/MDHousing_brief_October2012.pdf.
- 18 Ana Poblacion, Alison Bovell-Ammon, Richard Sheward, et al., *Stable Homes Make Healthy Families*, Children's HealthWatch, 2017, <http://childrenshealthwatch.org/wp-content/uploads/CHW-Stable-Homes-2-pager-web.pdf>.
- 19 Center on Budget and Policy Priorities, *United States—Fact Sheet: Federal Rental Assistance*, 2017, www.cbpp.org/sites/default/files/atoms/files/4-13-11hous-US.pdf; Center on Budget and Policy Priorities, *Chartbook: Cuts in Federal Assistance Have Exacerbated Families' Struggles to Afford Housing*, 2016, www.cbpp.org/research/housing/chart-book-cuts-in-federal-assistance-have-exacerbated-families-struggles-to-afford.
- 20 Danilo Pelletiere, Michelle Canizio, Morgan Hargrave, et al., *Housing Assistance for Low Income Households: States Do Not Fill the Gap*, National Low Income Housing Coalition, 2008, <http://nlihc.org/sites/default/files/Housing-Assistance-2008.pdf>.
- 21 Rachel Bergquist, Emily Cooper, Kevin Martone, et al., *State Funded Housing Assistance Programs*, Technical Assistance Collaborative, 2014, www.tacinc.org/media/43566/State%20Funded%20Housing%20Assistance%20Report.pdf.