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Child Welfare and the One Big Beautiful Bill Act

Chapin Hall Policy Brief

A snapshot of the One Big Beautiful Bill Act and impacted programs, what it means for child welfare, and considerations for effectively serving children and families in the current fiscal environment.

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Introduction

Signed into law on July 4, 2025, the One Big Beautiful Bill Act (OBBBA)[1] introduced significant changes to basic needs programs that are relevant to human service agency leaders and the populations they serve.

This policy brief highlights key OBBBA provisions related to critical public benefits like Medicaid and the Supplemental Nutrition Assistance Program (SNAP), shares implications for child- and family-serving systems and program recipients, and provides a set of recommendations for how child welfare agency leaders can effectively serve children and families within the OBBBA implementation context.

Eroded access for families to economic supports.

Importantly, OBBBA does not make direct changes to federal child welfare funding streams or other federal programs that directly fund child welfare systems. The law also does not change mandatory health services required by Medicaid for eligible children or adults. However, OBBBA does make significant changes in eligibility and work reporting requirements that are estimated to result in 7.8 million individuals losing Medicaid coverage,[2] 2 million adults and children losing SNAP benefits, and more than 20 million additional individuals receiving reduced-value food assistance[3,4]. For SNAP, the expanded work reporting requirements and eligibility changes went to effect upon the legislation's enactment. However, for Medicaid, provisions impacting eligibility for immigrant families will go into effect October 1, 2026, and work requirements will go into effect December 31, 2026, pending guidance from the Department from Health and Human Services and any 'good faith' waivers granted to requesting jurisdictions.[5] A full table of impacts and schedules from the National Association of County Human Service Administrators is available here.

Health and human service funding challenges ahead for states

States are also expected to absorb certain costs formerly covered by federal funding. This can have a material impact on state, county, and local budgets. Select provisions within OBBBA to shift costs from federal to state governments include reductions in administrative cost sharing in SNAP, effective October 1, 2026, as well as a range of restrictions on jurisdictions' ability to apply state-level provider taxes to their Medicaid share that go into effect between enactment and Federal Fiscal Year (FFY) 2032.[6] Additional state expenses will include the administrative burden associated with increased eligibility determinations for Medicaid effective December 31, 2026. These shifts, particularly if compounded by proposed reductions in FFY 2026 funding for early care and education, housing, behavioral health treatment, and services for noncitizens,[7] will create a challenging fiscal environment for states. This environment would also be challenging for child welfare agency leaders focused on ensuring child safety and promoting family stability and well-being.

Uneven impacts for families

Adding to the complexity and uncertainty on its impacts, OBBBA provisions do not have uniform implications for all states and families. Some of the reductions in Medicaid spending are limited to the District of Columbia and the 40 states that expanded their Medicaid programming (referred to as "expansion states") since 2014.[8] Noncitizen populations are specifically impacted by some spending cuts as most Medicaid coverage and SNAP eligibility are no longer available for individuals with humanitarian status. These individuals include refugees, asylees, and victims of human trafficking. An estimated 1.4 million lawfully present immigrants are expected to lose health coverage[9], and the Congressional Budget Office estimates that about 90,000 such immigrants will lose access to SNAP benefits in an average month.[10] The timing of some of the law's provisions are staggered over several years. Plus, some provisions are subject to forthcoming interpretations and guidance by the federal government and state implementation or mitigation decisions. This means that the full realization of the law's impacts will take time and will not look the same from state to state. Nonetheless, taken as a whole, OBBBA is expected to have a regressive effect, with lower income populations experiencing a net loss of resources and middle and higher income populations experiencing a net increase.[11] Looking at the impact of OBBBA and tariff policy together, a recent budget analysis estimates that households at the bottom 10% of the income distribution will see an average income reduction of more than 6.5%, whereas those at the top of the income distribute will receive an increase of nearly 1.5%.[12]

Child Welfare System Implications

Research Evidence

The relationship between poverty and child maltreatment is well documented, as is the impact of financial and material hardship on child welfare and family well-being outcomes.[13] Eighty-three percent of families investigated by child protective services live below 200% of the federal poverty line.[14] In fact, the importance of poverty as a predictor of child maltreatment reports may be increasing as the relationship between county-level child poverty rates and child maltreatment reporting rates has grown by almost 40% between 2009 and 2018.[15]

Over 40 years of research evidence demonstrates that increasing families' access to economic and concrete supports, like Medicaid and SNAP, is associated with decreased risk of child maltreatment and child welfare system involvement, and that decreasing access to economic and concrete supports negatively impacts child welfare outcomes.[16] For example, Brown and colleagues found that the rate of screened-in neglect reports for children under age 6 decreased between 2013 and 2016 in states that expanded Medicaid and increased in nonexpansion states. Compared to nonexpansion states,[17] states that newly expanded Medicaid in 2014 experienced reductions in the average rate of child neglect reports per year, including a 13% reduction in children under 5, a 15% reduction in children ages 6–12, and a 16% reduction in children ages 13–17.[18] Between 2006 and 2019, jurisdictions that adopted policies to expand SNAP eligibility—like increasing the income limit for eligibility and eliminating the asset test—experienced decreases in their number of child protective services investigations compared to states that did not adopt these two policies.[19] Past research suggests that when federal investments in critical public benefits programs are reduced—and not offset by other broadly available economic supports or income gains that reduce poverty—child welfare outcomes across the country can worsen.

Relationships with Community

OBBBA's impact on noncitizen populations, combined with HHS's revised interpretation of "federal public benefit,"[20] and intensified federal immigration enforcement actions,[21] will likely impact child welfare agencies' ability to effectively engage and respond to the needs of immigrant children and families. Though specific federal implementation guidance adding new expectations to verify citizenship as a condition of service has not been provided for federal child welfare programs, program leaders and staff may experience certain families being less willing to engage in supports and services or serve as relative caregivers for fear of engaging with public programs.[22] This dynamic may result in children and families not receiving important services for their stability and well-being, or increased stress on an already limited population of family foster care providers.

What Child Welfare Leaders Can Do

Child welfare leaders have a unique and urgent role to play in shaping how OBBBA is implemented at the state and local level. Choices made now carry real downstream implications for children and families. Leaders also have responsibility for engaging communities and individuals with lived expertise, appreciating community assets and needs, and supporting families to navigate to the resources available to support their families and prevent child welfare system involvement.

Child welfare leaders, who guide the system called upon when families are in crisis, are uniquely positioned to help legislative policymakers and fellow public agency leaders see both the opportunities and risks tied to investments in economic mobility and access to essentials like health care and nutritious food. Child welfare leaders' voices can also help shift attention toward strengthening the community infrastructure that supports families before a crisis occurs. This ensures that neighborhoods, schools, and community-based organizations are fully equipped to be part of a broader care ecosystem.

We offer the following considerations to help child welfare leaders stay strategic, proactive, and effective on behalf of those families most likely to be impacted by child welfare.

Even in a time of policy and fiscal disruption, child welfare leaders can turn challenge into opportunity—keeping families connected to the supports they need.

Focus on Mission and Priority Outcomes

In times of profound disruption, maintaining a laser focus on mission and priority outcomes is essential. The well-being of children, youth, and families depends on the ability of the entire ecosystem to work collaboratively to ensure safety, stability, and opportunity. A clear and unwavering mission that is continuously reinforced helps child welfare organizations, other partners in the ecosystem, and the entire child- and family-serving workforce stay grounded, even in the face of critical events, policy, financing, leadership and political disruptions resulting in shifting priorities.

Centering the mission around the lived experiences, needs, and aspirations of children, youth, and families—while elevating their voices in policymaking—ensures that child welfare organizations pursue outcomes that are meaningful and impactful. This approach fosters a culture of accountability and relevance, aligning policy and practice with what truly matters for well-being.[23] It will also enable the child welfare leader to seek out new strategies and new partnerships to drive the mission.

Moreover, an adaptive strategic plan is a vital tool for building a nimble and flexible roadmap to execute the mission and achieve priority outcomes.[24] The strategic plan provides a resilient framework to adapt in times of great political, financial, and policy upheaval. It enables organizations to seize opportunities within a coordinated strengths based ecosystem approach while mitigating risks associated with operating in isolation—especially during periods of fiscal scarcity.

Partner to Build a Child and Family Well-being System

Creating safe, nurturing environments where children can thrive requires a comprehensive, ecosystem-based approach. All child-serving systems and organizations must work in concert to support families across the continuum—from prevention to intervention to treatment. Families rarely face isolated challenges; economic stressors like food insecurity and housing instability, trauma (including intergenerational trauma), and unmet health and behavioral health needs are deeply interconnected.[25,26] A coordinated, strengths-based ecosystem, offering responsive, on-demand services, is essential to addressing these complex realities.

In April 2024, Chapin Hall published the *Meeting Family Needs* policy framework.[27] The framework outlined the critical importance of an integrated and holistic family and child well-being system. It posited that child welfare can serve as a catalyst, help shape the vision, be a highly effective partner, bring resources to bear, and, in some circumstances, lead system transformation. However, child welfare workers cannot implement system transformation alone.

Chapin Hall's Meeting Family Needs policy framework outlines how child welfare systems can catalyze cross-sector collaboration to build an integrated, holistic family well-being system.

Read the framework →

It requires blending a public health approach with system re-orientation, and it is grounded in Chapin Hall's "guide stars": deep knowledge of the national implementation landscape and the direction of evidence-based policymaking. Accordingly, the framework lives at the nexus of implementation, policy, and evidence, reflecting progress in jurisdictions, innovative policy and guidance, and the latest literature and research findings. The OBBBA brings the usefulness of the meeting family needs framework into stark relief.

This moment presents both challenges and opportunities. Collaboration often flourishes in resource-constrained environments. But to achieve this, redundancies must be reduced and assets must be shared and leveraged to meet family needs. However, sustaining such collaboration requires more than efficiency—it demands building trust and having leadership at the highest levels of government. Even as OBBBA reduces federal expenditures and makes cross-system partnership and resource sharing imperative, there are opportunities for growth through models such as Rural Health Transformation grants to states.[28] Bringing data on return on investment and co-occurring family needs to legislators and other system partners can sharpen focus on where investments are needed, and where resources are currently deployed, to ensure child and family well-being, economic mobility, and overall population resilience. Leveraging existing funding streams alongside new opportunities and committing to executing cross-system partnerships at local and state levels will be the "secret sauce" for success in the coming years.

Finally, individuals with lived expertise in child welfare systems must be engaged as critical partners to share leadership on child welfare system changes that meet family needs. They provide invaluable guidance to child welfare leaders, offering real-time insight into how families are faring, which programs are most supportive, and the tangible implications of reductions in public benefits. Family and community needs are dynamic; building sustained infrastructure and mechanisms for engaging lived experts is therefore essential to developing an effective child and family well-being system.

Optimize Available Resources

In times of scarcity, child welfare leaders would benefit from exploring the extent to which their jurisdictions are fully optimizing the resources and entitlements that are available to support their child welfare programs, prevention, and other family support services array. The Family First Prevention Services Act of 2018 (Family First) established two important entitlement programs central to establishing robust service arrays, the Title IV-E Prevention Services program and the Title IV-E Kinship Navigator program.[29] OBBBA does not change Title IV-E foster care, permanency, kinship navigation or prevention programs. Federal Title IV-E spending for fiscal year 2024 is estimated at $9.7 billion and these programs are open-ended entitlement programs.[30]

Title IV-E Prevention Services

Jurisdictions have flexibility in defining which populations of children and families are eligible for Family First prevention services and the manner in which they are served. For example, a growing number of jurisdictions are exploring mechanisms for leveraging title IV-E to create more "upstream" access to prevention services for families through community pathway approaches.[31] Community pathway approaches are designed to identify and serve families earlier, outside of the traditional child welfare service paradigm and with community partners, avoiding maltreatment and the need for family separation through foster care.[32] In addition to prevention services, federal reimbursement is also available for 50% of jurisdictions' administrative costs for operating, building and sustaining the program. Reimbursement can cover activities such as continuous quality improvement to support improved implementation and arranging for transportation and child care so families can best participate in prevention services.[33] In Federal Fiscal Year 2024, jurisdictions sought $182 million in federal reimbursement for Title IV-E Prevention Services, representing less than 2% of the overall $11 billion in title IV-E claims.[34] Child welfare leaders still have a significant opportunity to maximize the benefits and flexibilities present in the Title IV-E Prevention Services program.

Title IV-E Kinship Navigation

Similarly, Title IV-E reimbursement is available to child welfare agencies at 50%, for evidence-based kinship navigation programs, which can help both formal and informal relative caregivers learn about and access resources, programs, legal guidance, and services for themselves and the children in their home.[35] Kinship navigation programs are an essential part of an effective strategy for engaging and resourcing kin caregivers, though as of August 2025, only 12 jurisdictions were approved to operate, and receive federal reimbursement for, kinship navigation.[36] Increasing investments in kinship navigation programs is a sound strategy for keeping families together, inside and outside of the child welfare system.

Expanding legal representation

Beyond Family First, Title IV-E reimbursement is also a critical resource for expanding high-quality legal representation for parents, children, youth, and child welfare at all stages of child welfare proceedings.[37] Child welfare proceedings involve high-stakes decisions for children and families facing significant adversity; ensuring all parties have quality representation is an essential child welfare equity strategy. This is particularly salient in the OBBBA context and a broader policy environment that is especially challenging for families and communities living in poverty, who lack the financial means to secure legal counsel.

Make Strategic Policy Choices Using Evidence

To navigate OBBBA's impact, child welfare leaders need rigorous data analysis to identify who will be affected, where, and in what ways. Building an empirical understanding of OBBBA's effects on child welfare-involved youth and families can drive more strategic, data-informed decisions at the state and local levels. Relevant data sources include administrative data from both child welfare and partner agencies. Equally important, leaders should draw on qualitative insights to shape the questions guiding analysis and to interpret the "why" and "so what" behind the numbers.

Key questions include:

- Who are the children and families most likely to be impacted by shifts or cuts to public benefits?
- What is the size and demographic makeup of this population? Where are they located within the state?
- What overlap exists between the projected impacted population and those served by child-serving systems (including, but not limited to, child welfare, juvenile justice, Medicaid, children's behavioral health, public health, and education)?
- What new or expanded or adjusted service capacities may be needed to support impacted families within the current policy and program infrastructure?
- How do data points reflect the intersection of food insecurity and health insurance gaps for older youth and kin caregivers, especially in light of work reporting requirements?

Answering these questions with evidence can inform shared strategic policy decisions that center children and families, leverage cross-sector collaboration, and build the infrastructure necessary for sustainable, equitable impact. For instance, discovering that many foster caregivers and parents of youth with complex health needs are affected by new Medicaid work reporting rules could prompt states to evaluate whether caregiving activities meet the definition of work for these populations.

By staying grounded in mission and focused on what matters most, leaders can unite partners across systems to build a stronger, more responsive network of care.

Conclusion

While OBBBA introduces substantial challenges, including reductions in federal benefits and increased fear and anxiety for some families, child welfare leaders must maintain a consistent focus on child and family well-being. The research is clear: access to economic and concrete supports reduces the likelihood of maltreatment and system involvement, while reductions in access increase risk. Even as states navigate the complexities of OBBBA, leaders can use this evidence base to reinforce the centrality of prevention and the importance of ensuring that families remain or get linked to resources in their communities that stabilize and strengthen them.

Remaining focused on well-being requires balancing immediate compliance demands with long-term vision and commitment to priority outcomes. Child welfare leaders are uniquely positioned to bridge federal and state policy shifts with community realities by engaging families, elevating lived expertise, and strengthening partnerships with other systems. Doing so not only mitigates potential challenges that relate to tightened funding, but also advances a more integrated, ecosystem-based approach to child and family support. Leveraging entitlements like Title IV-E prevention services and kinship navigation, Title IV-E legal supports, and adopting data-driven strategies can help sustain attention on what matters most: safe, stable, and nurturing family environments.

Ultimately, OBBBA's implementation does not need to distract the field from its mission. Rather, OBBBA can reinforce and crystallize that mission. By centering decisions on the lived experiences of children, youth, and families, child welfare leaders can transform this moment of disruption into one of alignment and resilience. With deliberate strategy, cross-system collaboration, and a clear commitment to well-being, leaders can ensure that even in a constrained policy and fiscal environment, children and families experience safety, stability, and opportunity.

Statement of Independence and Integrity

Chapin Hall adheres to the values of science, meeting the highest standards of ethics, integrity, rigor, and objectivity in its research, analyses, and reporting. Learn more about the principles that drive our work in our Statement of Independence.

Chapin Hall partners with policymakers, practitioners, and philanthropists at the forefront of research and policy development by applying a unique blend of scientific research, real-world experience, and policy expertise to construct actionable information, practical tools, and, ultimately, positive change for children and families. The authors of this brief are recognized leaders in the field of child welfare and are available to provide technical consultation and guidance as system leaders navigate this evolving policy landscape.

Established in 1985, Chapin Hall's areas of research include child welfare systems, community capacity to support children and families, and youth homelessness. For more information about Chapin Hall, visit www.chapinhall.org or @Chapin_Hall.

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