Access to Housing Supports

to Promote Child Safety, Prevent Child Welfare Involvement, & Increase Family Reunification

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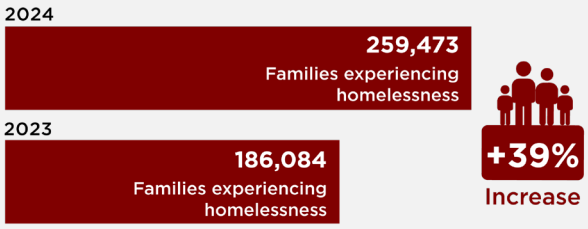
THE ISSUE

Safe, stable, and affordable housing is essential to family well-being and healthy communities (Maag et al., 2023). Housing stress—which can encompass experiencing homelessness, eviction, foreclosure, housing instability,[1] and inadequate housing—is linked to a host of adverse outcomes for children and families (Bess et al., 2023; Sandstrom & Huerta, 2013).

Housing insecurity is widespread in the United States, affecting approximately 1 in 6 children, with infants and young children at particularly high risk (Lebrun-Harris et al., 2024). Children under age 5 make up the largest age group of those living in households impacted by an eviction filing.[2] Each year, over 10% of all children under age 5 who live in rental households face the threat of eviction, and 5.7% are evicted (Graetz et al., 2023).[3] Furthermore, almost 450,000[4] infants and toddlers experience homelessness each year and, among them, 70,000 are born to mothers who were unhoused within a year of giving birth (SchoolHouse Connection, 2025). Exposure to housing instability at this critical stage of development can have long-term detrimental effects on children's health and well-being (Pierce et al., 2024). It also results in significant costs to society. Families with children facing housing hardship are estimated to accrue at least $111 billion in avoidable health care and education costs over a 10-year period (Poblacion et al., 2017).



In 2024, families with children made up approximately one-third of the total population of individuals experiencing homelessness in the United States. The number of families experiencing homelessness increased 39% from the previous year (United States Department of Housing and Urban Development, 2023, 2024).

THE EVIDENCE

Economic and Concrete Supports & Child Welfare Involvement

Housing insecurity, a form of material hardship, is also a predictor of child welfare system involvement and barrier to family reunification (Chandler et al., 2022; Bai et al., 2020; Yang, 2015). In 2024, inadequate housing was a precipitating factor in at least 14% of child removal cases nationally, contributing to more than 24,000 foster care placements (United States Department of Health and Human Services, 2025).

[1] Housing instability can include difficulty paying rent, frequent moves, and overcrowding.
[2] These children make up 9% of those living in rentals, but 12% of those affected by an eviction filing each year (Graetz et al., 2023).
[3] Evictions in the U.S. also disproportionately impact Black American renters. Despite comprising 18.6% of renters, Black American renters represent 51.1% of households that receive eviction threats and 43.4% of households that are evicted. The risk is especially high for Black women renters with children, who comprise 28.3% of the average annual rate for eviction filings and 12% of those evicted, the highest of any race and gender group (Graetz et al., 2023).
[4] Approximately 446,996 infants and toddlers experienced homelessness in academic year 2022–23, which is the most recent national data made publicly available by the U.S. Department of Education.

The central role of material hardship as a driver of child welfare system involvement underscores the importance of addressing the concrete needs of families and promoting economic stability (Casanueva et al., 2024; Conrad-Hiebner & Byram, 2020). A large body of evidence demonstrates the positive effects of an array of economic and concrete supports (ECS) as protective factors in reducing family risk for child maltreatment, involvement with child protective services (CPS), foster care placement, and significant injury or death due to maltreatment (Forston et al., 2016).[5] This evidence spans macroeconomic supports (tax credits, minimum wage, paid family leave, unemployment benefits), concrete supports (child care, housing, and health care), and public assistance programs (Medicaid, CHIP, TANF, SNAP, and WIC; Grewal-Kök et al., 2023; American Public Human Services Association & Chapin Hall ECS Policy Tool, 2023). A systematic review by Chapin Hall found that providing ECS to children and their families—including housing support—has a *causal effect* on reducing child maltreatment and child welfare outcomes (Cusick et al., 2024).

Housing Supports & Child Welfare Involvement

As demonstrated by the key research studies cited below, access to housing supports—including affordable housing, supportive housing, housing subsidies, and eviction and foreclosure prevention—is associated with reduced likelihood of child maltreatment and child welfare system involvement as well as increased family reunification.

Access to Affordable Housing

- Marçal (2022) found that families' ability to afford their housing costs is associated with reduced risk for self-reported psychological and physical aggression towards their children.
- Shanahan et al. (2022) found that greater availability of affordable housing units through the Low-Income Housing Tax Credit program is associated with a 4 to 6% reduction in screened-in CPS reports (at both the state and county levels).

Access to Housing Subsidies and Supportive Housing

- Chambers et al. (2023), a multisite randomized controlled trial, found that among families whose children were in out-of-home placement at baseline, those who received supportive housing (housing subsidy with supportive services) were around 40% (17 percentage points) more likely to be reunified, and they reunified more quickly (compared to families in the usual care control group within 5 years).[6]
- Farrell et al. (2018), a randomized controlled trial, found that children of child-welfare-involved families who faced housing instability and received supportive housing—permanent housing subsidy and case management services—experienced fewer removals (9% vs. 40% in the usual care control group after 2 years), lower prevalence of substantiated maltreatment (8% vs. 26% after 18 months), and increased family reunification (30% vs. 9% after 2 years).
- Gubits et al. (2015), a multisite randomized controlled trial, found that families experiencing homelessness who were offered permanent housing subsidies were 62% less likely to have a child placed into foster care (1.9% vs. 5.0% in the usual care control group after 20 months). These families also self-reported less psychological distress and intimate partner violence, fewer child behavior problems, and greater housing stability and food security.

5 Evidence compiled by Chapin Hall also demonstrates that pairing ECS with prevention services can enhance effectiveness and improve accessibility and completion of services by families (Cusick & Anderson, 2024).
6 Results of this intervention on other child welfare outcomes were more limited, and impacts varied considerably by site.

Housing Instability, Eviction, and Foreclosure Prevention

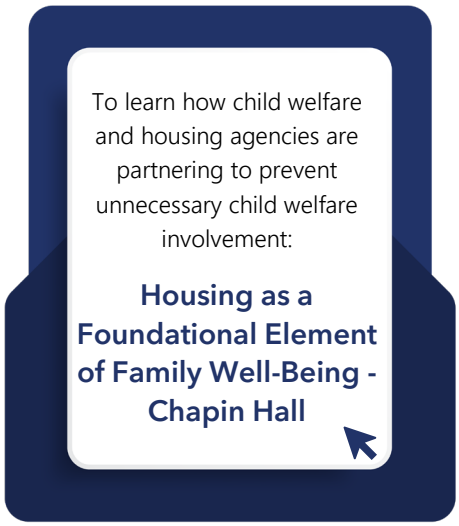
- Zhang et al. (2025) found that eviction moratoria during the COVID-19 pandemic were associated with reductions in child maltreatment reports—a 21% decline in sexual abuse reports, a 16% decline in physical abuse reports, and a 12% decline in neglect reports (comparing county maltreatment rates in states with continuous eviction moratoria to states that never implemented eviction moratoria).
- Tang et al. (2024) found that each additional eviction, per 100 renter-occupied homes in a county, is associated with a 1.3% increase in the rate of screened-in child maltreatment reports and 1.6% increase in foster care entries.[7] The association between evictions and foster care entries was strongest for Hispanic children (8.1% increase) and Black children (5.4% increase).
- Bullinger & Fong (2021) found that each additional eviction filing, per 100 occupied units in a block group, is associated with a 2% increase in child maltreatment reports, primarily for neglect.
- Warren & Font (2015) found that experiencing housing instability in urban areas is associated with increased risk for neglect, above and beyond poverty (both housing and neglect measures were caregiver self-reported).
- Berger et al. (2015) found that households that will experience a foreclosure filing in the next 6 to 12 months are at 70% greater risk of a CPS investigation (compared to households that will not).
- Frioux et al. (2014) found that a 1 percentage point increase in the prior-year mortgage foreclosure rate is associated with a 6.3% increase in investigated CPS reports and a 7.3% increase in substantiated child maltreatment reports.
- Wood et al. (2012) found that increases in mortgage delinquency and foreclosure rates are associated with increases in hospital admissions for infant traumatic brain injury and physical abuse of young children. Specifically, each 1 percentage point increase in the 90-day mortgage delinquency rate from the previous year is associated with a 3% increase in admissions for physical abuse of children under age 6 and almost 5% increase in admissions for traumatic brain injury for infants under age 1.

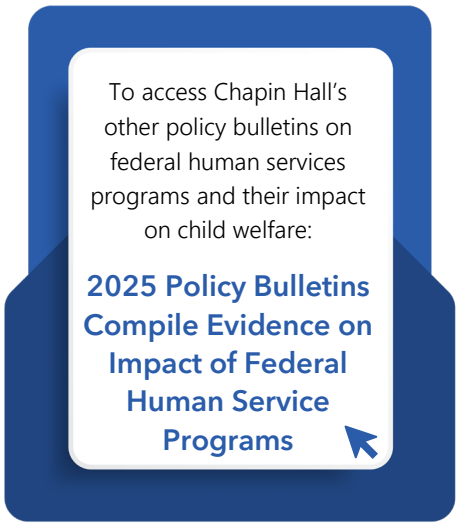
CONCLUSION

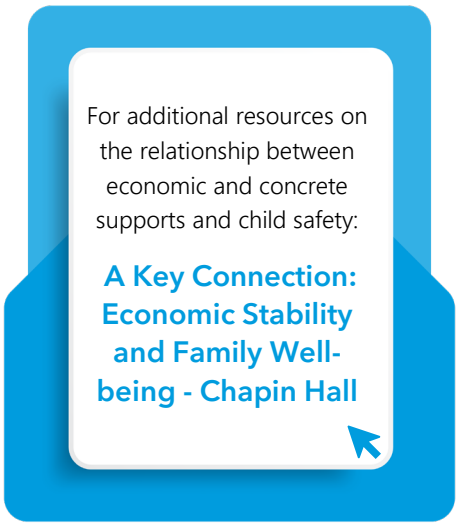
Research shows that increased access to an array of housing supports is protective against child maltreatment and child welfare system involvement. This underscores the importance of expanding housing programs (such as housing subsidies, affordable housing, emergency rental assistance, and the low-income housing tax credit) to promote child safety and family stability. These policies help ensure that all children have the opportunity to thrive.

[7] This study found eviction filings had no statistically significant relationship with screened-in child maltreatment reports. Each additional eviction filing, per 100 renter-occupied homes in a county, was associated with a 0.6% increase in foster care entries.

RESOURCES







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Chapin Hall is an independent policy research center that provides public and private decision-makers with rigorous research and achievable solutions to support them in improving the lives of children, families, and communities. We partner with policymakers, practitioners, and philanthropists to construct actionable information, practical tools, and, ultimately, positive change for families. Chapin Hall's areas of research include child welfare systems, community capacity to support children and families, and youth homelessness. Learn more about the principles that drive our work in our Statement of Independence.

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