Housing and Child Well-Being

By Kate Marcal and Patrick J. Fowler

Safe and stable housing is essential to support healthy child development and promote strong families. Children thrive in secure, stimulating environments that offer opportunities to engage and learn; however, far too many children are exposed to inadequate housing conditions that threaten their physical, emotional, and cognitive development. Although many services are designed to help vulnerable families, housing problems remain pervasive and costly. A combination of improved service coordination, enhanced community-based intervention, and increased access to housing resources is necessary to reduce housing instability among families with children.

United States, the scarcity of affordable housing is a particularly important contributor to housing instability among low-income households. People pay dearly for housing, and availability is limited. In 2013, more than 20 million renter-occupied households—nearly half of such households—paid more than 30% of income toward rent. The rental vacancy rate declined to 7.6% in 2014, and the declining availability of housing has driven continued growth in rental costs (Joint Center for Housing Studies of Harvard University, 2015). Vulnerable families navigating tight rental markets with limited resources therefore face significant barriers to obtaining and maintaining adequate accommodations.

What Is Housing Instability?

Housing instability refers to precarious, unsafe, or unsustainable situations. Examples of conditions that make housing unstable include poor quality housing, overcrowding, frequent mobility, and—in the most extreme cases—homelessness. Families with children now account for nearly 40% of the homeless population, and other inadequate housing situations are common (Cortes et al., 2012; Fargo, Munley, Byrne, Montgomery, & Culhane, 2013; U.S. Department of Housing and Urban Development, 2013). To avoid homelessness, vulnerable families may double up with relatives or friends, enduring overcrowded or inadequate conditions that endanger child health and well-being (Figure 1; Pilkauskas, Garfinkel, & McLanahan, 2014).

There are a number of contributors to housing instability. They range from individual factors, such as mental illness, substance abuse, and domestic violence (Shinn et al., 1998), to structural ones such as high unemployment rates, the lack of policies to combat homelessness, and residential segregation (Fargo et al., 2013; Gould & Williams, 2010). Throughout the

Housing Instability and Children

Housing instability has both immediate and long-term consequences for children. These consequences extend across multiple domains, including physical and mental health, learning and cognition, and

Figure 1. The cycle of housing instability. Precarious housing includes doubling up, overcrowded housing, and housing mobility.
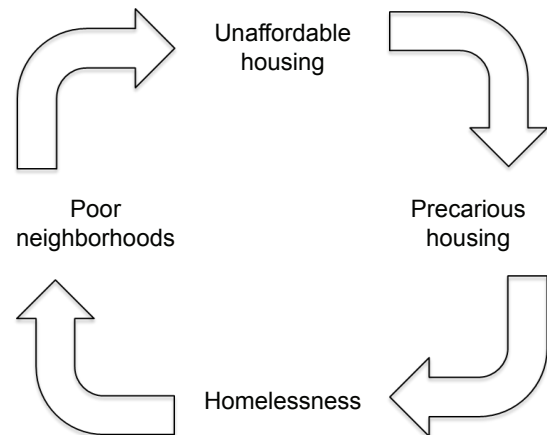
Unaffordable housing → Precarious housing → Homelessness → Poor neighborhoods → (cycle continues)

Table 1. Effects of Housing Instability on Child Well-Being

Poor Quality	Household Chaos	Doubling up/ Overcrowding	Mobility	Homelessness
Cognitive impairments[a]	Behavior problems[d]	Behavior problems[g]	Behavior problems[b]	Behavior problems[g]
Lower reading and math scores[b]	Learned helplessness[e]	Respiratory and gastrointestinal problems[h]	Worse school performance[j]	Mental health problems[l]
Respiratory problems[c]	Worse school performance[e,f]	Worse adult mortality[i]	Cognitive delays[k]	

[a]Krieger & Higgins, 2002.
[b]Coley, Leventhal, Lynch, & Kull, 2013.
[c]Fisk, Lei-Gomez, & Medell, 2007; Wu & Takaro, 2007.
[d]Coley, Lynch, & Kull, 2015.
[e]Brown & Low, 2008.
[f]Martin, Razza, & Brooks-Gunn, 2012.
[g]Park, Fertig, & Allison, 2011.
[h]Baker, Taylor, Henderson, & the ALSPAC Study Team, 1998; Galpin, Whitaker, & Dubiel, 1992.
[i]Coggon, Barker, Inskip, & Wield, 1993.
[j]Pribesh & Downey, 1999; Simpson & Fowler, 1994.
[k]Fowler et al., in press.
[l]Bassuk, Richard, & Tsertsvadze, 2015.

academic achievement. Exposure to lead, smoke, overcrowding, and other elements of inadequate housing can directly harm children's health (Galpin, Whitaker, & Dubiel, 1992; Krieger & Higgins, 2002; Wu & Takaro, 2007). Moreover, some elements exert influence indirectly, through such mechanisms such as increased parental stress, lack of resources, and exposure to neighborhood violence (Leventhal & Brooks-Gunn, 2000; Swick, Williams, & Fields, 2014).

Exposure to inadequate housing conditions, such as poor quality structures, overcrowding, and frequent moves, destabilizes families and poses threats to child well-being. Longitudinal studies conducted over a 3-year period show that housing mobility among child welfare-involved children and adolescents—a particularly vulnerable group— disrupts acquisition of behavioral regulation and suppresses development of basic cognitive processes (Fowler & Chavira, 2014; Fowler et al., in press). As these studies show, frequent moves and moves at certain ages trigger developmental cascades that undermine basic skills necessary to do well in school and in adulthood.

Instability and chaos in a child's home also interact with policies, economic factors, and other elements in his or her environment such as family members, neighbors, schools, and other community institutions. These interactions influence development and well-being in many ways. An effective approach to addressing housing instability and its consequences must consider the unique and dynamic context in which a child is situated.

Existing Resources

Homeless and unstably housed families come into contact with a number of service systems. However, most services remain uncoordinated and fail to comprehensively address families' needs.

Homeless Services
Services for the homeless typically rely on short-term emergency shelter. This involves reliance

Figure 2. A developmental model of stable housing. HUD = Department of Housing and Urban Development; HHS = Department of Health and Human Services.

Housing services · Child welfare · Mental health · Domestic violence · Health care · Schools
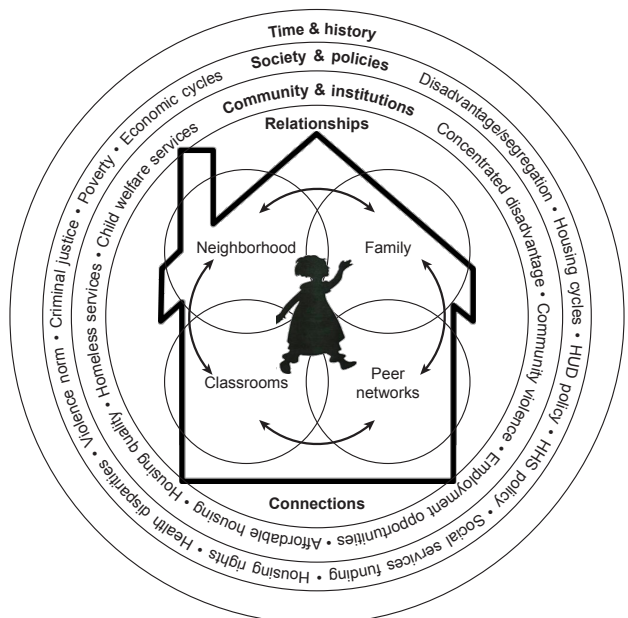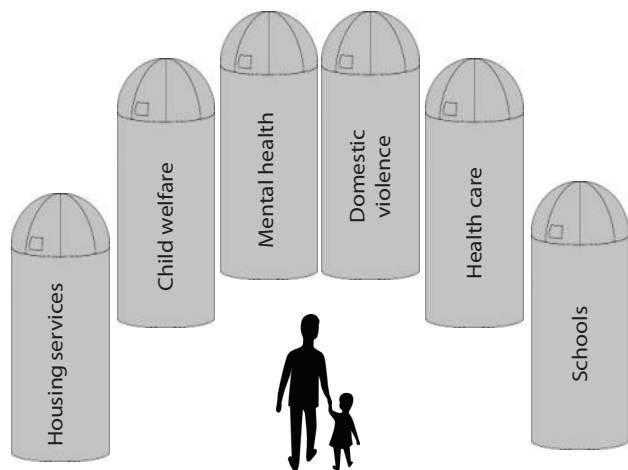
on local networks of homeless-service providers, which typically have very limited resources and only address the needs of families in housing crises. Temporary shelters provide immediate lodging but often are a poor fit for families in need. For example, families may struggle to find shelters that allow adolescents or that accommodate important family obligations. Shelter locations and policies often conflict with child-welfare system requirements that parents attend meetings, participate in treatment, and secure employment. Furthermore, evidence suggests that shelters do little to stabilize families and that they fail to reduce the need for additional child welfare services even after lengthy shelter stays (Culhane, Park, & Metraux, 2011).

Public Housing Services

Public housing services may connect families to resources such as subsidized housing or voucher programs, yet lack of affordable housing units is a common barrier. Although vouchers and other forms of housing assistance have been associated with reductions in housing instability and homelessness among families (Berger, Heintze, Naidich, & Meyers, 2008; Fertig & Reingold, 2008; Shinn et al., 1998), resources are scarce and far too many families in need are unable to access housing assistance.

The Child Welfare System

Finally, housing instability poses significant challenges for families and children involved in the child welfare system. Nationally representative prevalence estimates indicate that *one in six families* receiving in-home child welfare services experiences inadequate housing that threatens out-

of-home placement; the prevalence of this threat nearly doubles among families working toward reunification (Fowler et al., 2013).

Additionally, the risk for housing insecurity is elevated among former foster youth during the transition to adulthood:

- Approximately 15% of youth who age out of foster care experience subsequent homelessness (Fowler, Marcal, Zhang, & Landsverk, in preparation).

- Nearly one in five youth who age out experience frequent moves.

- One in five aged-out youth experience chronically unstable housing situations (Fowler, Toro, & Miles, 2009).

- A study with former foster youth in three Midwestern states found that more than one third (36%) experienced homelessness by age 26 (Dworsky et al., 2013).

Out-of-home placement, rather than protecting children and stabilizing families struggling with housing problems, may in fact contribute to instability for the youth when they reach young adulthood and may perpetuate instability over time.

The child welfare system therefore presents a significant opportunity to intervene with and stabilize inadequately housed families prior to out-of-home placement and other service utilization. A child welfare system intended to promote child well-being must move beyond keeping families together and address housing conditions that threaten healthy child development (Samuels, 2012). Systemic changes are needed at many

One in six families that receive in-home child welfare services experience inadequate housing

Two in five families with children placed out of home struggle with housing

3

levels to support child welfare-involved families. At the *level of the child*, addressing precarious housing situations and preventing homelessness will alleviate may of the developmental threats associated with instability. At the *level of the family*, housing assistance has proven protective against homelessness and associated child welfare concerns. Housing assistance receipt is positively associated with children's access to medical care and their academic performance, as well as employment rates and earnings when they reach adulthood (Currie & Yelowitz, 2000; Lee, Beecroft, Khadduri, & Patterson, 2003; Newman & Harkness, 2002). Increased access to vouchers or other forms of assistance can have positive and enduring effects on child well-being.

At the *system level*, addressing family and child homelessness requires communication and coordination among service providers and policymakers. To enable early intervention, the intake process for child welfare services should include screening for family housing problems. Expanding efforts to identify housing problems would improve child welfare outcomes by supporting families prior to out-of-home placement, by allowing for rapid reunification when housing issues prompt removal, by promoting long-term stability for at-risk children and families, and by preventing problems that trigger future child welfare interventions.

The Family Unification Program (FUP), an initiative by the U.S. Department of Housing and Urban Development, provides permanent housing for child welfare–involved families. It has shown promise in reducing homelessness and improving housing quality over time (Harburger & White, 2004; Rog, Gilbert-Mongelli, & Lundy, 1998). The program enables child welfare–involved families to access housing choice vouchers through formal partnerships between local public-housing authorities and child welfare agencies. Observational and experimental studies show that low-income families receiving the vouchers experience less homelessness and see improvements in housing quality over time (Sanbonmatsu et al., 1998; Shinn et al., 1998; Wood, Turnham & Mills, 2008); however, rigorous evaluation of FUP has been limited. Initial findings from a field experiment in Chicago, IL, show that FUP can stabilize families in the short term (Fowler & Chavira, 2014). The first randomized controlled trial evaluating FUP recently concluded in Chicago, and the emerging evidence is significantly enhancing understanding of the program's effects. The findings suggest that FUP promoted housing stability by reducing mobility and time spent in precarious housing situations (Fowler & Schoeny, in press).

Recommendations

We offer the following recommendations to reduce housing instability among families with children:

- Reliable screening for housing problems should be systematically implemented in child-welfare and other child-serving agencies to identify at-risk families.

- Timely connections to local resources should be leveraged to stabilize and improve housing conditions, and child welfare systems should promote use of funds to directly address housing problems in a timely fashion.

- Sustainable ways to implement successful models of interagency coordination should be systematically disseminated across child welfare, homelessness, and housing networks.

- Investment should be made in distressed neighborhoods to increase availability of affordable housing and to encourage the development of safe, healthy communities for children and families.

References

Baker, D., Taylor, H., Henderson, J., & the ALSPAC (Avon Longitudinal Study of Pregnancy and Childhood) Study Team. (1998). Inequality in infant morbidity: Causes and consequences in England in the 1990s. *Journal of Epidemiology and Community Health, 52*(7), 451–458. doi:10.1136/jech.52.7.451

Bassuk, E. L., Richard, M. K., & Tsertsvadze, A. (2015). The prevalence of mental illness in homeless children: A systematic review and meta-analysis. *Journal of the American Academy of Child and Adolescent Psychiatry, 54*(2), 86–96. doi:10.1016/j.jaac.2014.11.008

Berger, L. M., Heintze, T., Naidich, W. B., & Meyers, M. K. (2008). Subsidized housing and household hardship among low-income single-mother households. *Journal of Marriage and Family, 70*(4), 934–949. doi:10.1111/j.1741-3737.2008.00537.x

Brown, E. D., & Low, C. M. (2008). Chaotic living conditions and sleep problems associated with children's responses to academic challenge. *Journal of Family Psychology, 22*(6), 920–923. doi:10.1037/a0013652

Coggon, D., Barker, D. J. P., Inskip, H., & Wield, G. (1993). Housing in early life and later mortality. *Journal of Epidemiology and Community Health, 47*(5), 345–348. doi:10.1136/jech.47.5.345

Coley, R. L., Leventhal, T., Lynch, A. D., & Kull, M. (2013). Relations between housing characteristics and the well-being of low-income children and adolescents. *Developmental Psychology, 49*(9), 1775–1789. doi:10.1037/a0031033

Coley, R. L., Lynch, A. D., & Kull, M. (2015). Early exposure to environmental chaos and children's physical and mental health. *Early Childhood Research Quarterly, 32*, 94–104. doi:10.1016/j.ecresq.2015.03.001

Cortes, A., Dunton, L., Henry, M., Rolston, H., & Khadduri, J. (with Albanese, T., Dahlem, K., Holy, E., Jennings, R., Spangler, J., White, M., & Wilson, E.). (2012). *Linking human services and housing assistance for homeless families and families at risk of homelessness*. Retrieved from the U.S. Department of Health and Human Services, Assistant Secretary for Planning and Evaluation website: http://aspe.hhs.gov/hsp/12/LinkingServices2HomelessFamilies/index.pdf

Culhane, D. P., Park, J. M., & Metraux, S. (2011). The patterns and costs of services use among homeless families. *Journal of Community Psychology, 39*(7), 815–825. doi:10.1002/jcop.20473

Currie, J., & Yelowitz, A. (2000). Are public housing projects good for kids? *Journal of Public Economics, 75*(1), 99–124. doi:10.1016/S0047-2727(99)00065-1

Dworsky, A., Napolitano, L., & Courtney, M. (2013). Homelessness during the transition from foster care to adulthood. *American Journal of Public Health, 103*(Suppl. 2), S318–S323. doi:10.2105/AJPH.2013.301455

Fargo, J. D., Munley, E. A., Byrne, T. H., Montgomery, A. E., & Culhane, D. P. (2013). Community-level characteristics associated with variation in rates of homelessness among families and single adults. *American Journal of Public Health, 103*(Suppl. 2), S340–S347. doi:10.2105/AJPH.2013.301619

Fertig, A. R., & Reingold, D. A. (2008). Homelessness among at-risk families with children in twenty American cities. *Social Service Review, 82*(3), 485–510. doi:10.1086/592335

Fisk, W. J., Lei-Gomez, Q., & Mendell, M. J. (2007). Meta-analyses of the associations of respiratory health effects with dampness and mold in homes. *Indoor Air, 17*(4), 284–296. doi:10.1111/j.1600-0668.2007.00475.x

Fowler, P. J., & Chavira, D. (2014). Family Unification Program: Housing services for homeless child welfare-involved families. *Housing Policy Debate, 24*(4), 802–814. doi:10.1080/10511482.2014.881902

Fowler, P. J., Henry, D. B., Schoeny, M., Landsverk, J., Chavira, D., & Taylor, J. J. (2013). Inadequate housing among families under investigation for child abuse and neglect: Prevalence from a national probability sample. *American Journal of Community Psychology, 52*(1–2), 106–114. doi:10.1007/s10464-013-9580-8

Fowler, P. J., McGrath, L. M., Henry, D. B., Schoeny, M., Chavira, D., Taylor, J. J., & Day, O. (in press). Housing mobility and cognitive development: Change in verbal and nonverbal abilities. *Child Abuse & Neglect*. doi:10.1016/j.chiabu.2015.06.002

Fowler, P. J., & Schoeny, M. (in press). The Family Unification Program: A randomized-controlled trial of housing after one year. *Child Welfare*.

Fowler, P. J., Toro, P. A., & Miles, B. W. (2009). Pathways to and from homelessness and associated psychosocial outcomes among adolescents leaving the foster care system. *American Journal of Public Health, 99*(8), 1453–1458. doi:10.2105/AJPH.2008.142547

Galpin, O. P., Whitaker, C. J., & Dubiel, A. J. (1992). Helicobacter pylori infection and overcrowding in childhood. *Lancet, 339*(8793), 619. doi:10.1016/0140-6736(92)90907-K

Gould, T. E., & Williams, A. R. (2010). Family homelessness: An investigation of structural effects. *Journal of Human Behavior in the Social Environment, 20*(2), 170–192. doi:10.1080/10911350903269765

Harburger, D. S., & White, R. A. (2004). Reunifying families, cutting costs: Housing–child welfare partnerships for permanent supportive housing. *Child Welfare, 83*(5), 493–508.

Joint Center for Housing Studies of Harvard University. (2015). *The state of the nation's housing*. Retrieved from http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs-sonhr-2015-full.pdf

Krieger, J., & Higgins, D. L. (2002). Housing and health: Time again for public health action.

American Journal of Public Health, 92(5), 758–768. doi:10.2105/AJPH.92.5.758

Lee, W., Beecroft, E., Khadduri, J., & Patterson, R. (2003). *Impacts of welfare reform on recipients of housing assistance: Evidence from Indiana and Delaware*. Retrieved from U.S. Department of Housing and Urban Development, Office of Policy Development and Research website: http://www.huduser.org/portal//Publications/PDF/impacts_of_welfare_reform.pdf

Leventhal, T. & Brooks-Gunn, J. (2000). The neighborhoods they live in: The effects of neighborhood residence on child and adolescent outcomes. *Psychological Bulletin, 126*(2), 309-337. doi:10.1037//0033-2909.126.2.309

Martin, A., Razza, R. A., & Brooks-Gunn, J. (2012). Specifying the links between household chaos and preschool children's development. *Early Child Development and Care, 182*(10), 1247–1263. doi:10.1080/03004430.2011.605522

Newman, S. J., & Harkness, J. M. (2002). The long-term effects of public housing on self- sufficiency. *Journal of Policy Analysis and Management, 21*(1), 21–43. doi:10.1002/pam.1038

Park, J. M., Fertig, A. R., & Allison, P. D. (2011). Physical and mental health, cognitive development, and health care use by housing status of low-income young children in 20 American cities: A prospective cohort study. *American Journal of Public Health, 101*(Suppl.), 255-261. doi:10.2105/AJPH.2010.300098

Pilkauskas, N. V., Garfinkel, I. R., & McLanahan, S. S. (2014). The prevalence and economic value of doubling up. *Demography, 51*(5), 1667–1676. doi:10.1007/s13524-014-0327-4

Pribesh, S., & Downey, D. B. (1999). Why are residential and school moves associated with poor school performance? *Demography, 36*(4), 521–534. doi:10.2307/2648088

Rog, D. J., Gilbert-Mongelli, A. M., & Lundy, E. (1998). *The Family Unification Program: Final evaluation report*. Washington, DC: CWLA Press.

Samuels, B. (2012, November 28). Innovating to achieve well-being for the most complex families served by child welfare. Address given at the Kick-Off of Administration for Children and Families Partnerships to Demonstrate the Effectiveness of Supportive Housing in the Child Welfare System, Washington, DC.

Sanbonmatsu, L., Ludwig, J., Katz, L. F., Gennetian, L. A., Duncan, G. J., Kessler, R. C., … Lindau, S. T. (2011). *Moving to Opportunity for Fair Housing Demonstration Program: Final impacts evaluation*. Retrieved from U.S. Department of Housing and Urban Development website: http://www.huduser.org/portal/publications/pubasst/MTOFHD.html

Shinn, M., Weitzman, B. C., Stojanovic, D., Knickman, J. R., Jiménez, L., Duchon, L., … Krantz, D. H. (1998). Predictors of homelessness among families in New York City: From shelter request to housing stability. *American Journal of Public Health, 88*(11), 1651–1657. doi:10.2105/AJPH.88.11.1651

Simpson, G. A., & Fowler, M. G. (1994). Geographic mobility and children's emotional/behavioral adjustment and school functioning. *Pediatrics, 93*(2), 303–309.

Swick, K., Williams, R., & Fields, E. (2014). Parenting While Being Homeless. *Early Childhood Education Journal, 42*(6), 397-403. doi:10.1007/s10643-013-0620-7

U.S. Department of Housing and Urban Development. (2013). *The 2012 annual homeless assessment report to Congress: Vol. 2. Estimates of homelessness in the United States*. Retrieved from https://www.onecpd.info/resources/documents/2012-AHAR-Volume-2.pdf

Wood, M., Turnham, J., & Mills, G. (2008). Housing affordability and family well-being: Results from the housing voucher evaluation. *Housing Policy Debate, 19*(2), 367–412. doi:10.1080/10511482.2008.9521639

Wu, F., & Takaro, T. K. (2007). Childhood asthma and environmental interventions. *Environmental Health Perspectives, 115*(6), 971–975. doi:10.1289/ehp.8989

Acknowledgments

Authors

Kate Marcal
Washington University in St. Louis

Patrick J. Fowler
Center for Social Development

Washington University in St.Louis

GEORGE WARREN BROWN SCHOOL OF SOCIAL WORK