



OPPORTUNITY STARTS AT HOME

CHILD ANTI-POVERTY ADVOCATES ARE HOUSING ADVOCATES

Housing is the foundation for successful outcomes in all areas of life and low-income children need safe, affordable, and accessible housing to develop physically and cognitively, learn in school, and grow in a healthy and secure environment ([Children's Defense Fund, 2023](#)).

Affordable Housing Lifts Children and Their Families Out of Poverty

“Research shows that increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty in the United States.” Quoted from [NLIHC, A Place to Call Home](#)

- Out of the 74 million children living in the United States, 11 million live in poverty. ([Children's Defense Fund, 2023](#)).
- The 2023 State of Babies Yearbook reveals that nearly one in five babies lives in poverty (18.6 percent) while 78 percent of babies live below 150 percent of their state's median income. Yearbook data further show that infants and toddlers living in families with low income (24.2 percent) are significantly more likely to live in crowded housing than babies in families above low income (8.7 percent) ([ZERO TO THREE, 2023](#)).
- Poverty and overcrowded housing are often experienced by children simultaneously. When this happens in early childhood, there is an increased likelihood of early mortality. Crowded housing disproportionately impacts families of color, with 26.9 percent of Hispanic and 26.8 percent of American Indian/Alaskan Native infants and toddlers living in crowded housing. Both are nearly twice the rate of the national average of 15.2 percent ([ZERO TO THREE, 2023](#)).
- The Housing Choice Voucher (HCV) program is the nation's largest federally funded affordable housing program for extremely-low income renters, but it is not fully funded to support everyone who qualifies for it. 75 percent of low-income renters who are caring for a child at home and need federal rental assistance do not receive that support ([ZERO TO THREE, 2023](#)).
- If fully funded, the HCV program would provide an estimated 6.4 million people—including 2.5 million children, with enough additional support to have their families' resources rise above the poverty level. The poverty rate would decline by 13% overall and by 23% for children ([Urban Institute, 2023](#)).
- Research shows that receiving a voucher can have benefits for children's mental and physical health and their later educational success. Vouchers also allow families to choose housing in the private market, including neighborhoods that best suit their needs and those of their children ([ZERO TO THREE, 2023](#)).

Homelessness Impacts Child Well-Being and Family Stability

“Homelessness is a traumatic experience with long-term consequences, particularly for infants and toddlers in their most critical stages of development.” Quoted from [SchoolHouse Connection](#)

- “The lack of affordable housing, discrimination in access to housing and resources, and income inequality plays a large role in the rise of homelessness and housing insecurity for millions of American families. In fact, rent is out of reach for low-wage workers in every state.” Quoted from [Children’s Defense Fund, 2023 State of America’s Children](#)
- A safe, stable, affordable home provides more than just a shelter: it is the emotional and social center of family life ([ZERO TO THREE, 2023](#)).
- A SchoolHouse Connection report on 20 states estimates that between 2020 and 2021, 311,961 infants and toddlers (3 percent of the infant-toddler population in those states) experienced homelessness ([2022](#)). Facing homelessness can have a serious impact on a young child’s well-being and development. Children who experience homelessness are more likely to experience developmental delays and poor health ([ZERO TO THREE, 2023](#)).
- The report also found that only 7% of children experiencing homelessness were enrolled in an early childhood program (Early Head Start, Child Care, or Parents as Teachers Home Visiting). This means that at least 289,741 infants and toddlers experiencing homelessness were not identified by early learning programs in these states; many may not even be enrolled ([SchoolHouse Connection, 2022](#)). For young children experiencing homelessness, access to high-quality early learning programs is crucial. These programs offer developmentally appropriate learning opportunities that can mitigate the effects of homelessness. They also are equipped with staff who can identify and tend to broader family needs, including connections to available housing assistance and other services ([SchoolHouse Connection, 2022](#)).
- Families experiencing homelessness are more likely to be involved in the child welfare system than similar families who have stable housing, and inadequate housing is a precipitating factor in about 9 percent of child welfare removals. Housing can provide families with a foundation of stability critical for children’s healthy growth, development, and well-being.” ([Urban Institute, 2023](#)).
- Without access to housing, the experience of homelessness can alter cognitive and physical development for children through risks similarly associated with a low socioeconomic status including heart disease, hypertension, obesity, certain cancers, and mental illnesses, as well as exposure to environmental risk factors.” ([Children’s Defense Fund, 2023](#)).

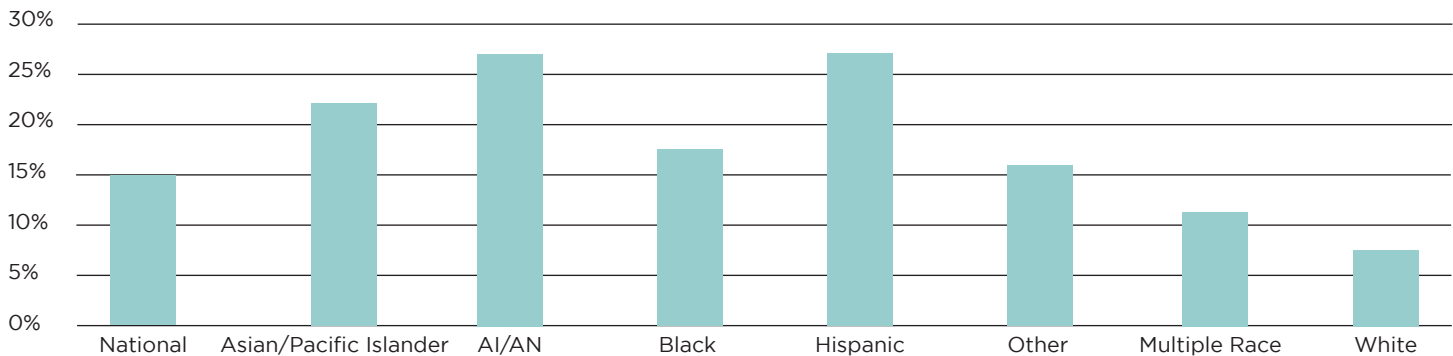
Housing Insecurity Impacts Children’s Health and Development

“When babies have the security and predictability of safe places, they are better able to sleep, eat, crawl, play and develop bonds with caregivers. When this central family place becomes unstable, overcrowded, unaffordable or threatened by unsafe neighborhood conditions, babies’ rapid brain development is put at risk, leaving them susceptible to long-term developmental and health problems.” [Quoted from ZERO TO THREE, State of Babies Yearbook](#)

- Young children who experience an eviction are at risk for lasting harm. Formal or informal eviction is associated with increased odds that young children will be at developmental risk and they and their caregivers will be in fair or poor health ([Children’s HealthWatch, 2022](#)).
- A critical issue for infants, toddlers and their families is crowded housing, with nearly one in seven babies (15.2 percent) nationally experiencing overcrowding. Living in overcrowded housing out of necessity due to a lack of affordable housing can create stress and have a significant impact on young children’s health and well-being ([ZERO TO THREE, 2023](#)).

- “Women and birthing people of color are overrepresented among those living in poverty or with low income, and they disproportionately experience risks associated with economic insecurity, including unstable or poor-quality housing, environmental toxins, unsafe neighborhoods and a lack of material resources.” [Quoted from ZERO TO THREE, State of Babies Yearbook](#). Data from the Yearbook show these experiences disproportionately affect babies of color and those in low-income families ([ZERO TO THREE, 2023](#)).
- Living in crowded housing due to the inability to obtain safe, affordable, and accessible housing impacts health outcomes. Crowded housing has been associated with children’s health problems, including respiratory conditions, injuries, and infectious diseases, as well as with children’s food insecurity ([ZERO TO THREE, 2023](#)).

Infants And Toddlers In Crowded Housing By Race And Ethnicity



Source: State of Babies Yearbook 2023, Figure 4-1 https://zerotothree.wpenginepowered.com/wp-content/uploads/2023/09/SOBY2023_Yearbook_StrongFamilies.pdf

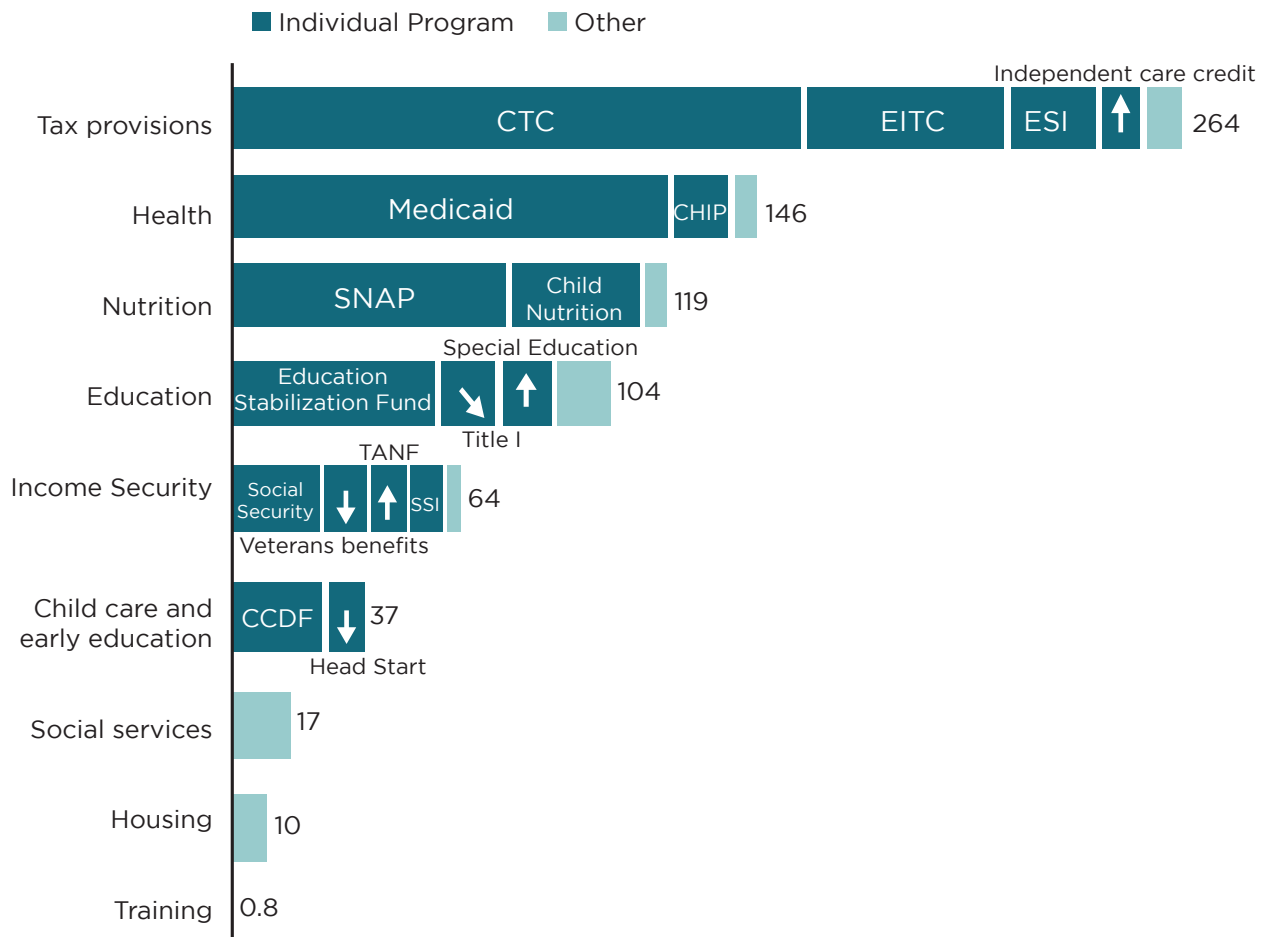
A Healthy Environment is Critical, but Often Inaccessible for Low-Income Families

“Governments and advocates should shift the narrative on housing from a vehicle for profit and wealth to a human right that should be sustainable and healthy for future generations.” Quoted from [National Resources Defense Council, Healthy, Climate-Resilient Homes for All](#)

- Housing and neighborhoods play crucial roles in creating a healthy living environment for babies and women and pregnant/birthing people. Even in the prenatal period, babies are exposed to environmental stressors and pollutants, which are further exacerbated by climate change ([ZERO TO THREE, 2023](#)).
- 2022 RAPID household survey data revealed that families in poverty are also more likely to have concerns about air and water quality, with approximately one in four citing these issues compared with about one in seven families living above poverty level ([ZERO TO THREE, 2023](#)).
- Families with young children who live in public housing may have to deal with unsafe housing conditions. While nearly one-half of public housing residents have at least one child residing in their home, the conditions of public housing have suffered from decades of disinvestment. This disinvestment has resulted in a backlog of capital repair needs of up to \$70 billion ([ZERO TO THREE, 2023](#)).

Federal Expenditures on Children by Category and Major Programs, 2022

Billions of 2022 dollars



Sources: Authors' estimates based primarily on OMB (2023c) and post years' releases of these reports.

Notes: Programs spending less than \$10 billion are not shown separately but are included as part of "Other" and in the totals by category. CCDF = Child Care Development Fund; ESI = exclusion from income tax on employer-sponsored health insurance.

Despite the impact of affordable housing on children's outcomes across these sectors, 2022 Federal Expenditures on children included relatively little for housing ([Urban Institute](https://www.urbaninstitute.org/), 2023).

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