

Housing Insecurity and Child Well-being

*Leadership Council on the Early Years
February 21, 2014*

*Linda Hall, Director
Wisconsin State Office of Children's Mental Health*



Wisconsin OCMH

- Coordinate mental health initiatives and improve integration across state agencies
- Establish and track children's mental health data points to direct these efforts

Our Vision:

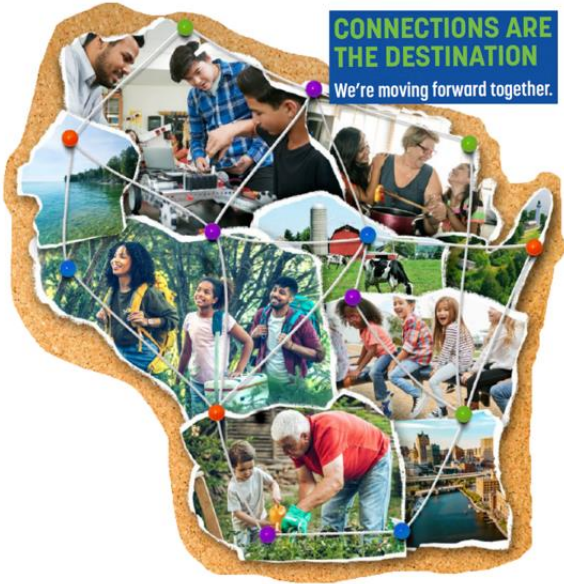
Wisconsin's children are safe, nurtured, and supported to achieve their optimal mental health and well-being.

Systems are family-friendly, easy to navigate, equitable, and inclusive of all people.




CONNECTIONS ARE THE DESTINATION

We're moving forward together.



Stressors Impacting Wisconsin Families

- Lack of child care
- Financial insecurity
- Food insecurity
- Housing instability

 SUPPORTING CHILD WELL-BEING THROUGH **HOUSING STABILITY**

DEC 2022

WHY THIS MATTERS

Housing instability refers to a continuum of challenges between homelessness and stable housing. Housing instability can include moving frequently, insufficient heating and cooling, as well as exposure to toxins and allergens.


Youth who live in stable housing have better mental health, physical health, school attendance, academic performance, participation in extracurricular activities, and improved earnings later in life.

WHAT THE RESEARCH SAYS

Housing is a critical social determinant of health; widespread evidence demonstrates housing stability impacts health and well-being.¹ Poor housing quality increases the chances of emergency department visits for both physical and mental health concerns. The effects of housing instability often last for years, impacting children long-term.

Homelessness, even short-term, is traumatic and has a major impact on children's development. Children who experience homelessness have significantly higher rates of emotional, behavioral, and physical health problems. Youth who experience this kind of trauma often have lower self-esteem, which can lead to an increased risk of substance use and suicide.² Up to 40% of homeless youth identify as LGBTQ+, a disproportionate rate that can lead to further marginalization.³

Even planned moves from one stable home to another can be challenging because they disrupt children's social connections. Research finds that students can suffer psychologically, socially, and academically from residential moves. Kids who move can face challenges of navigating a new school, neighborhood, peers, and routines. In Wisconsin, kids of color are more likely to have moved than white kids.





Stable Housing

Research shows that youth who live in stable housing have:

- ✓ Better mental health
- ✓ Better physical health
- ✓ Better school attendance
- ✓ Better academic performance
- ✓ Improved earnings in adulthood



Stable Housing

Research shows that youth who live in stable housing have:

- ✓ Reduced chance of family separations
- ✓ Reduced behavioral problems
- ✓ Reduced suicidality

Housing Insecurity's Impacts

- *Define housing insecurity*
- *Data on Wisconsin's landscape*
- *Housing inequities*
- *Impacts on children*
- *Potential solutions*



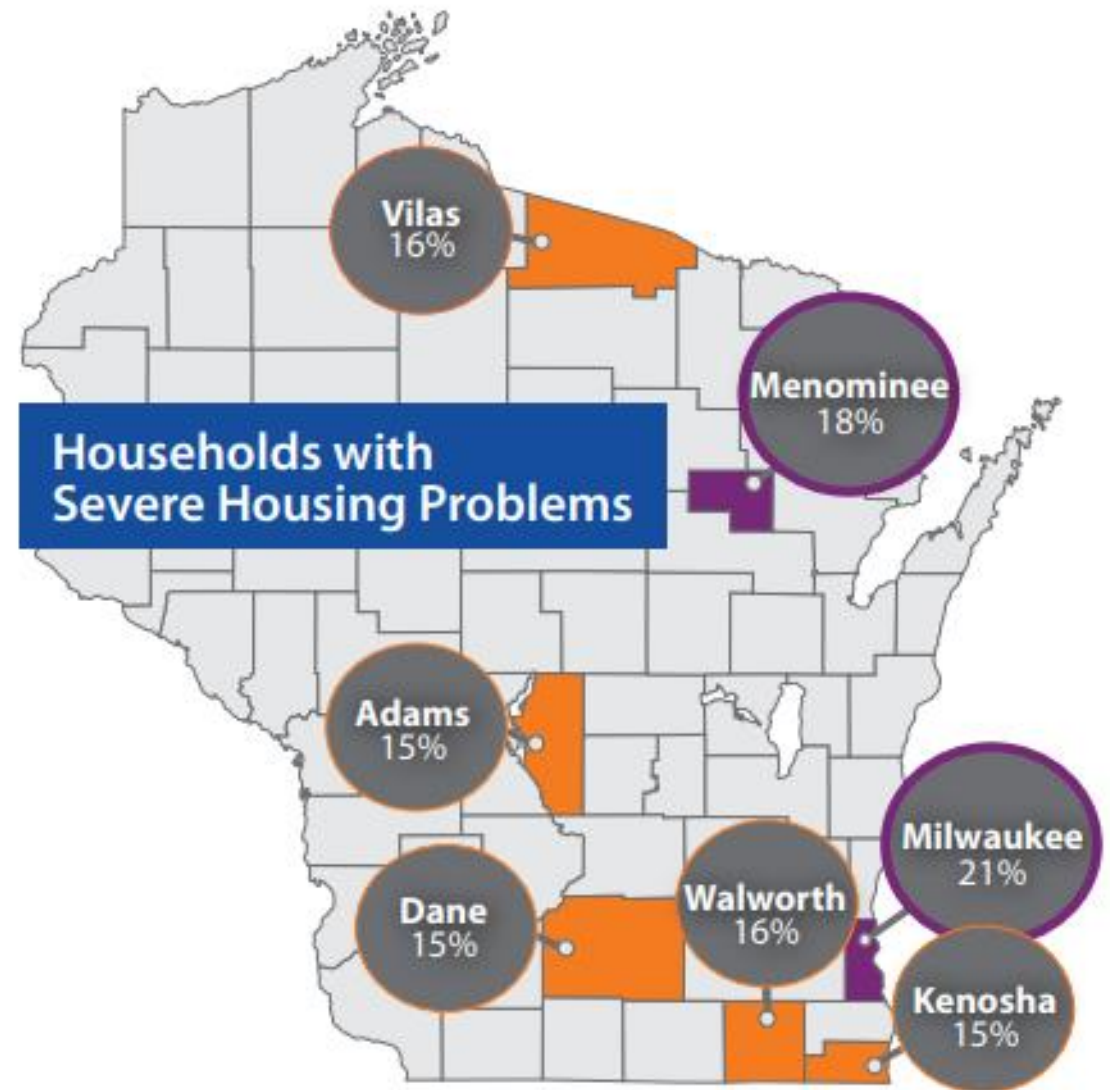
What is Housing Insecurity

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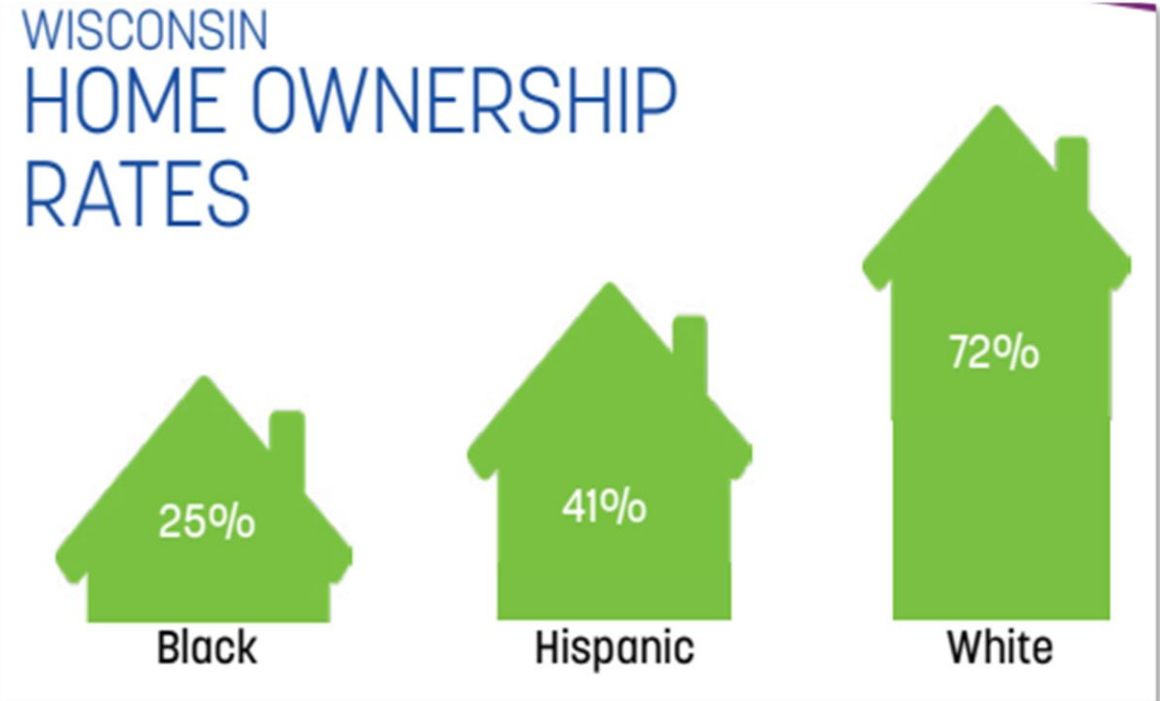
Severe Housing

- High housing costs (including severe rent burden)
- Lack of kitchen facilities
- Lack of plumbing facilities
- Overcrowding



Home Ownership

- Racial disparities in homeownership have widened over the last 10 years
- White homeownership is nearly 3x that of Black homeownership



Housing Assistance

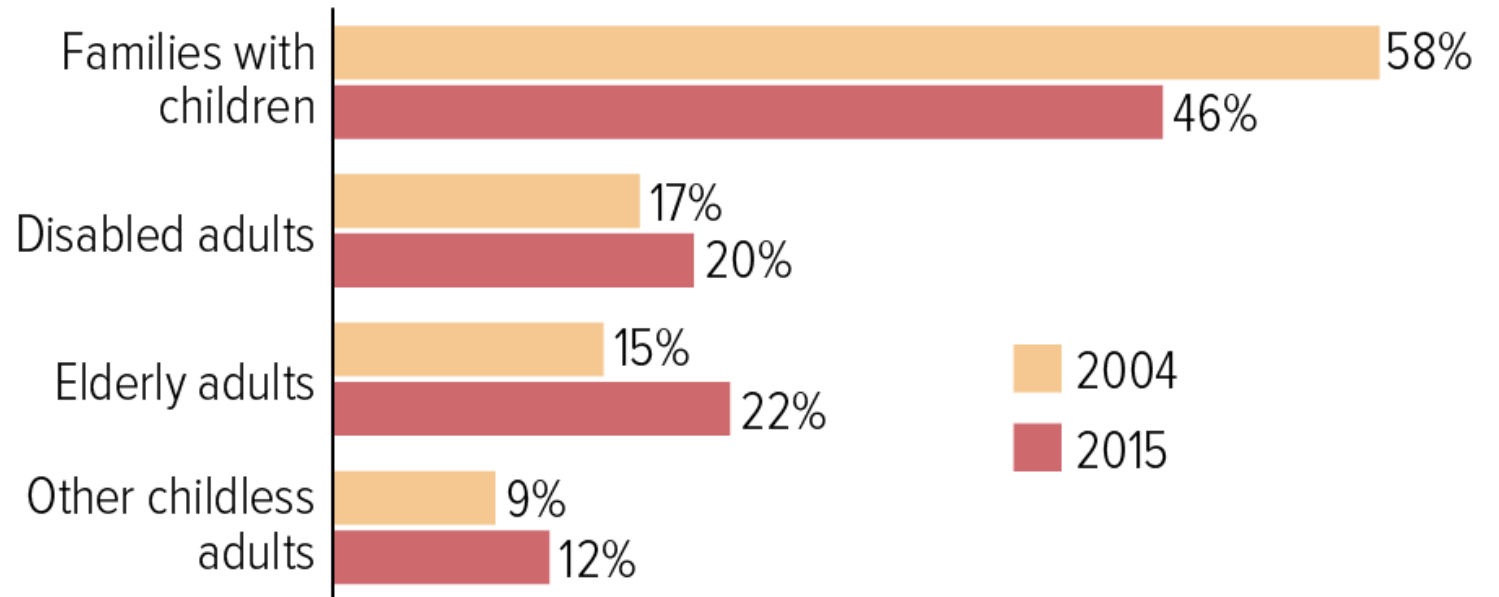
- Children who live in **subsidized housing** have lower levels of lead in their blood, have increased earnings as adults, and are less likely to be incarcerated later in life.
- But few families – only **a quarter of eligible** households – receive this kind of housing assistance.



Housing Vouchers

- Between 2004 and 2015, families with children fell from 58% of all voucher households to less than half, 46%, in the U.S.
- In Wisconsin, vouchers going to families with children was lower, 44%.

Smaller Share of Housing Vouchers Going to Families with Children



Note: Families with children have at least one member under 18 living at home.

Source: CBPP tabulation of Department of Housing and Urban Development 2004 and 2015 administrative data



Evictions

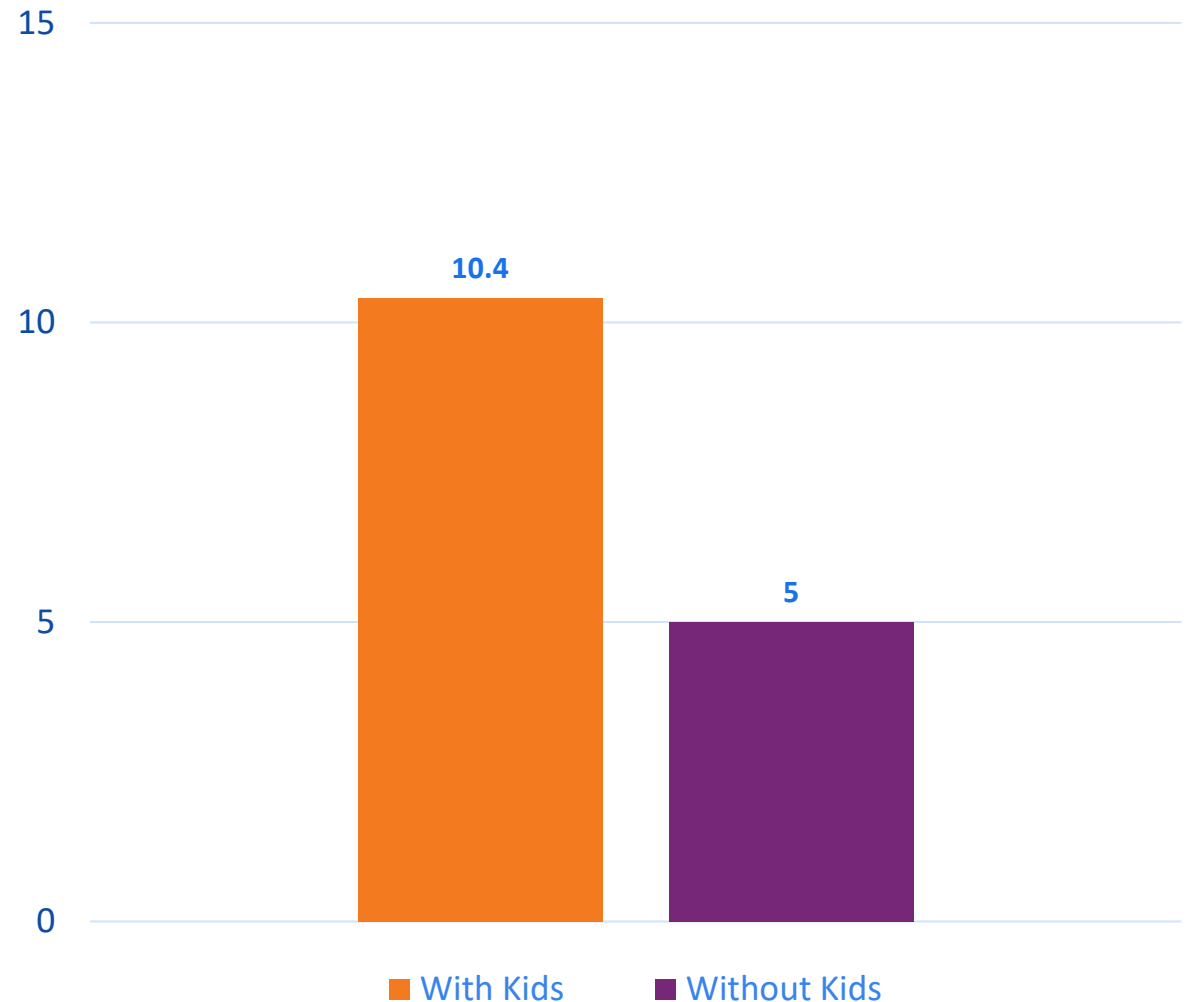
Of the 7.6 million Americans threatened with eviction each year, **40% are children.**

Evictions

Renters living with kids are 2x as likely to be threatened with eviction and be evicted than those without children.



Eviction Rates for Households With and Without Children



Early Childhood Evictions

“We found that in your life course, you’re most likely to be evicted when you are a child and, in fact, you’re maybe at the highest risk when you’re between the ages of 0 and 5.”

Carl Gershenson, Princeton University

*A comprehensive demographic profile of the US evicted population
Demography, October 2023*

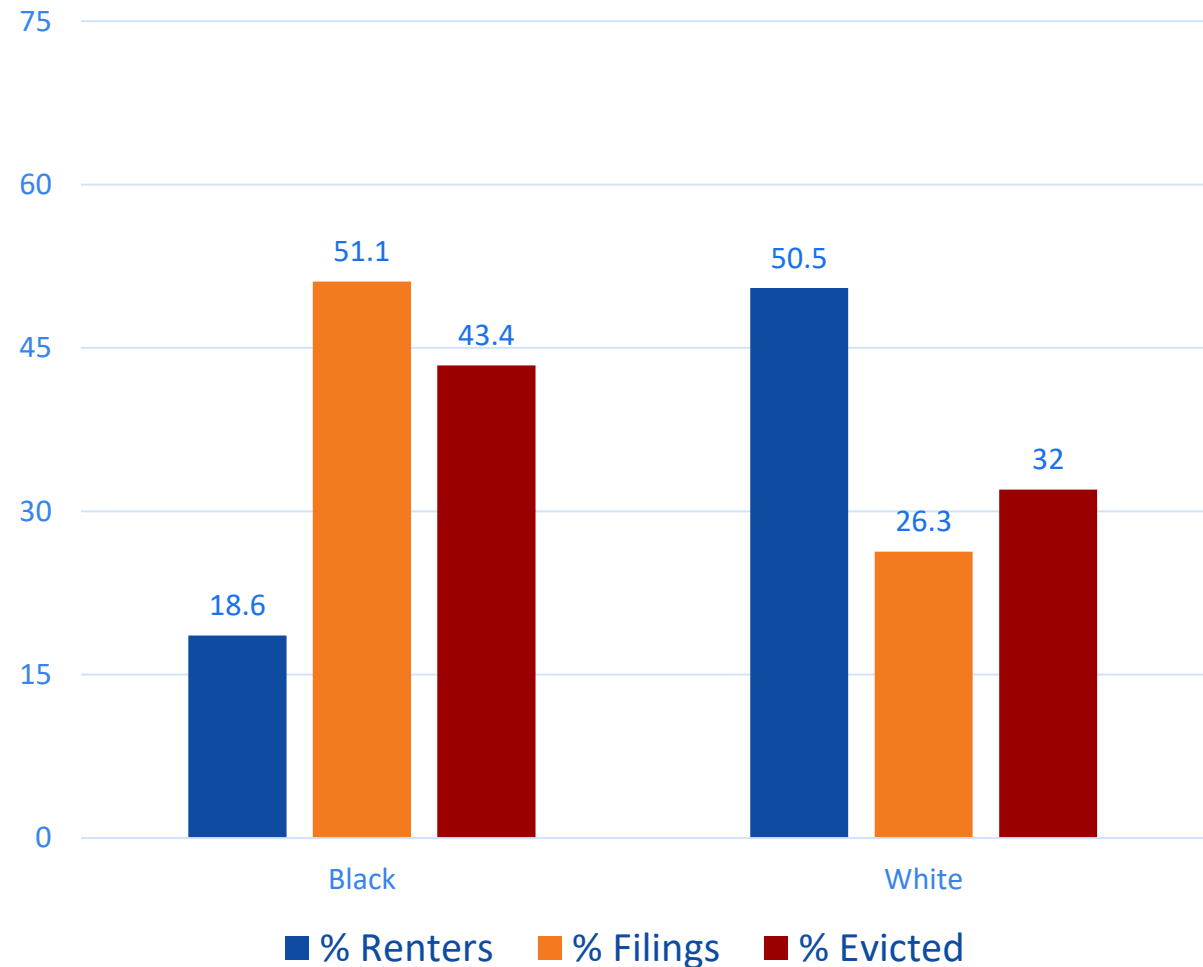


Eviction Inequity

- Black Americans in the U.S. made up 18% of the renter population, but they accounted for 43% of renters evicted.
- About a quarter of Black babies and toddlers face the threat of eviction each year.

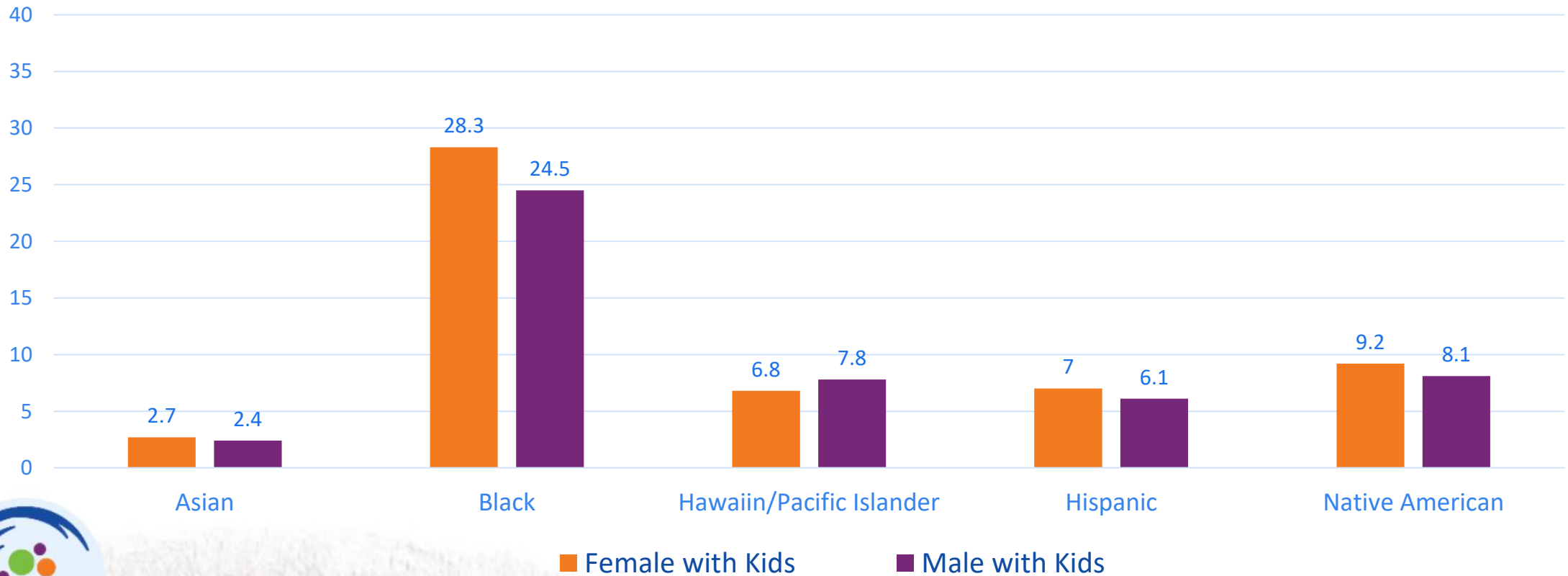


Rate of Renters, Filings and Evictions
By Race



Eviction Inequity

Rate of Threats and Eviction for Households
By Race/Ethnicity



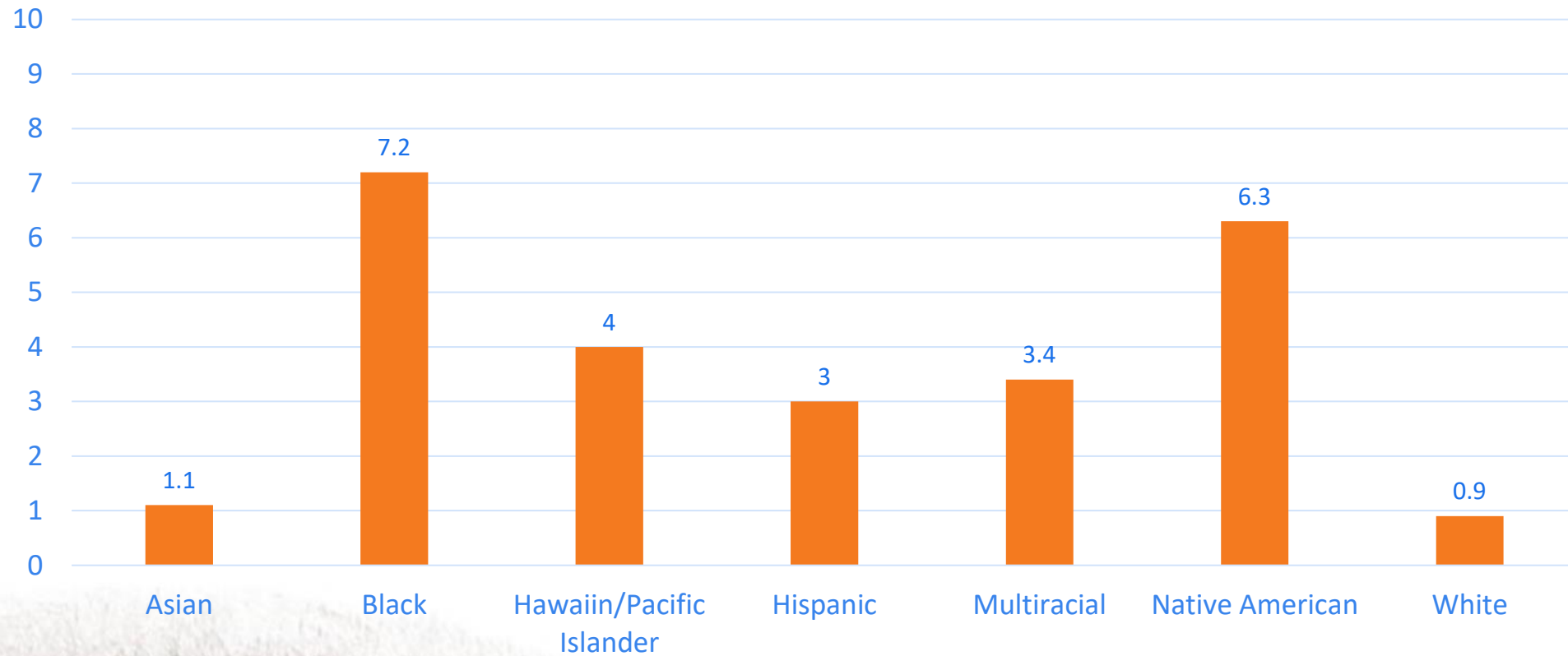
Early Childhood Homelessness

- Infancy is the age at which a person is **most likely** to live in a HUD shelter.
- Approximately **half of children staying in HUD homeless shelters** are under age six.



Homeless in Wisconsin

Wisconsin Homeless Students
By Race/Ethnicity



Lasting Impact

- Homeless infants and toddlers are more likely to experience later child welfare involvement and early school failure.
- Housing instability before age 5 can lead to delays in kindergarten readiness and is associated with attention and behavioral problems and delays in cognitive abilities.

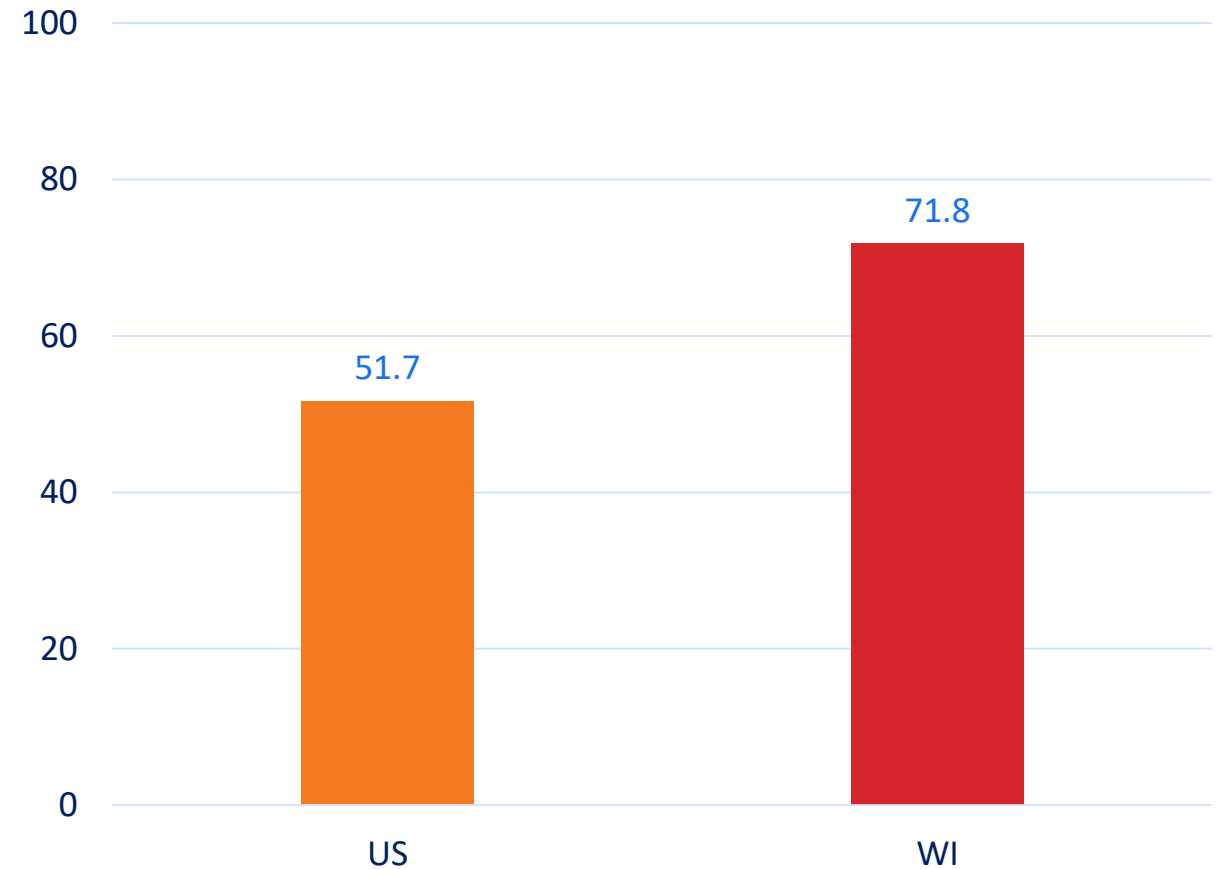


Lasting Impact

Evictions can impact kids well into adulthood, from an elevated risk of developmental delay to increased school absences and social isolation.



Percent of Homeless Students Who Were Chronically Absent



Lasting Impact

“The youth facing expulsions [from school due to absences] do not feel at home in their schools. Maybe it’s because they’ve missed so many classes that they can’t really participate. Maybe it’s that they’ve switched schools so many times, so they don’t have a social network, they don’t have friends, they don’t have connections.”

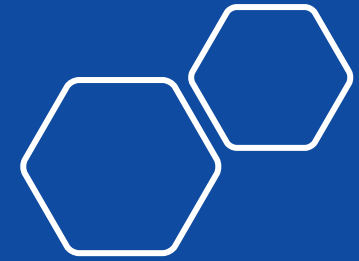
Carousel Bayrd, Wisconsin Attorney



Lasting Impact

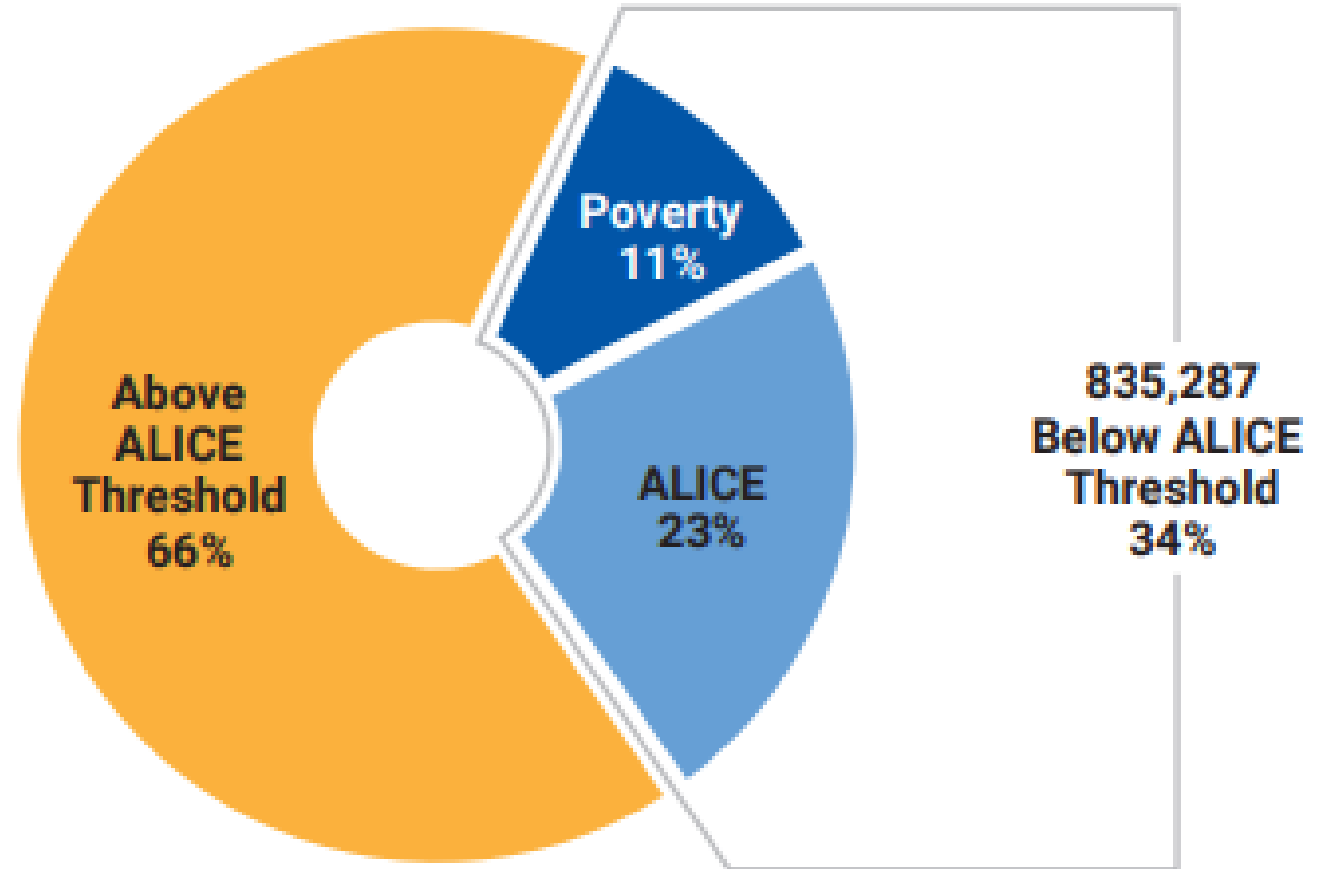
- Even planned moves from one stable home to another can be challenging because they disrupt children's social connections.





Financial Survival in Wisconsin

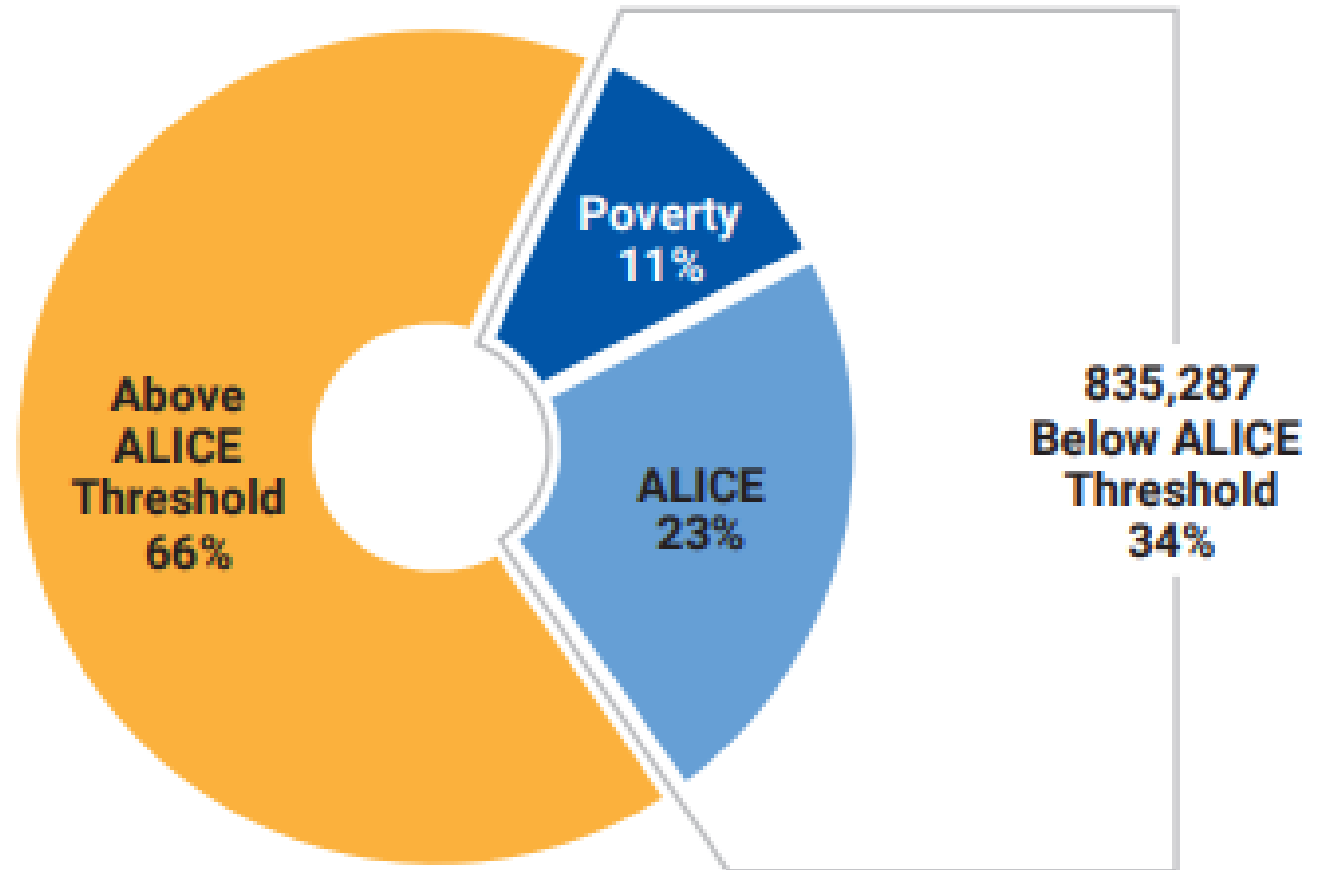
- 2.4 million households had income below the ALICE Threshold of Financial Survival.
- Households in blue (34%) are struggling financially.



ALICE = Asset Limited, Income Constrained, Employed

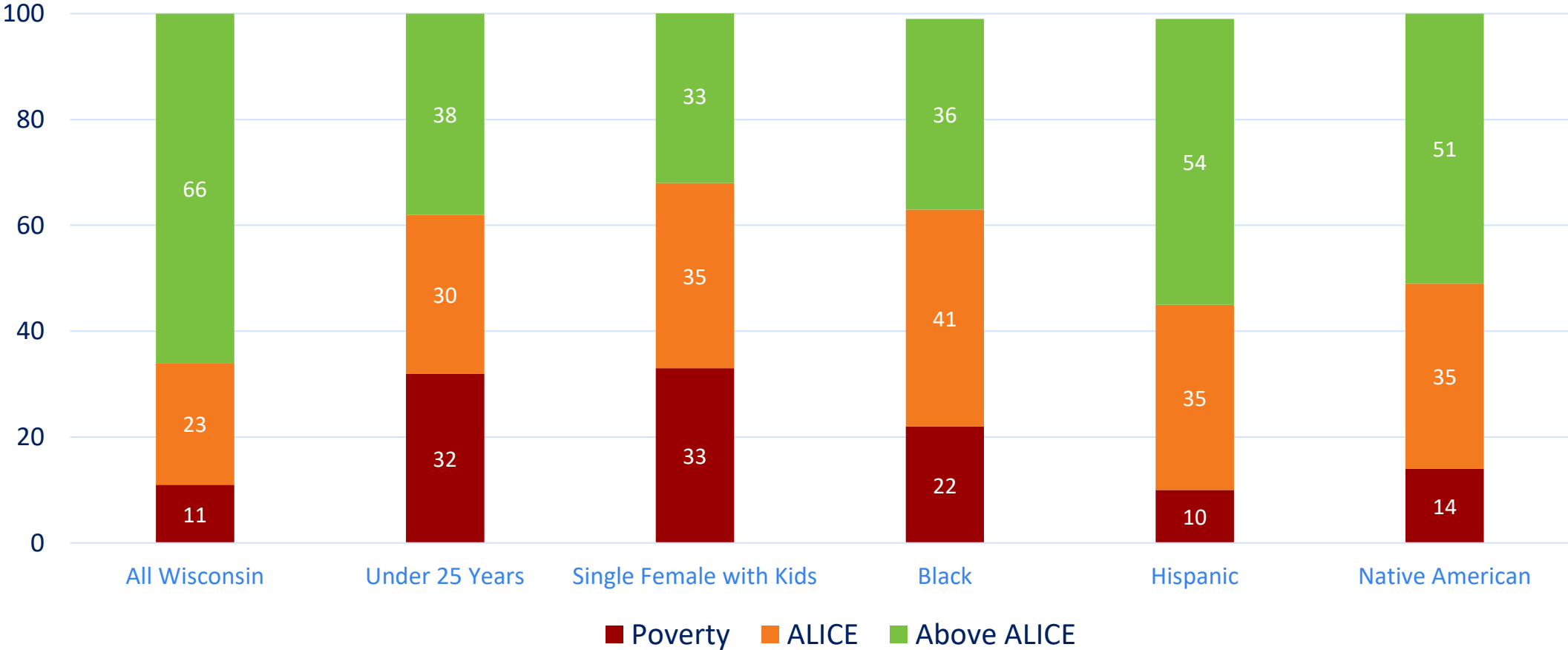
Working families that are unable to afford the basics:

- Housing
- Childcare
- Food
- Transportation
- Healthcare
- Technology
- Taxes



Financial Survival in Wisconsin

Household Financial Status and Key Demographics, 2021



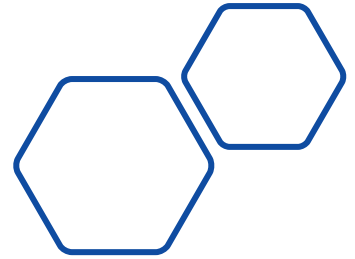
Basic Needs



Evidence shows that families spent the **extra funds** from the Child Tax Credit on **basic needs**, including food, clothing, housing and school supplies.

- \$31 housing
- \$28 food
- \$25 savings
- \$15 child needs





Solutions

- Supportive Housing
- Quality, Affordable Child Care
- Feed kids to reduce anxiety and depression
- Adequate, Steady income
- Access to mental health and substance abuse treatment
- School Belonging



CONNECTIONS ARE THE DESTINATION

We're moving forward together.

In 2024, OCMH will convene discussions around 5 key points of connection to inspire local communities to take action on the Social Connectedness of Youth.

Families talk about things that matter.



All youth have a supportive adult besides their parent.



Youth have the skills to make and keep friends.



Youth feel they belong at their school.

Social Connectedness of Youth



Youth participate in extracurricular activities.

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