



# THE INTERSECTION OF HOUSING INSECURITY & CHILD WELFARE INVOLVEMENT

A background paper by Just Build Village Then commissioned by Lutheran Services in America

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# Lutheran Services in America's Vision: Housing and Health for All

Lutheran Services in America (LSA) is a national nonprofit organization that brings leaders together to strengthen our collective future. The mission of LSA is to cultivate caring communities that advance health and opportunity for all. LSA carries out this mission through mobilizing a community-centered, trusted, faith-based network in alignment with strategic partners to advance innovation, equity and drive systemic change for people and communities. Collectively, LSA member organizations serve 1 in 50 people each year in America across 46 states and 1,400 U.S. communities.

LSA prioritizes advancing safe, stable and affordable housing for children and families, older adults, persons with intellectual and developmental disabilities, New Americans and other populations. Through these collaborative efforts, LSA is growing Lutheran efforts to: 1) increase the supply and availability of affordable housing within communities, 2) expand the integration and reach of effective models of supportive services in housing, and, 3) advocate for policies and funding to advance affordable housing, reimbursement for social determinants of health services and ultimately, improve health equity.

## **LSA's Statement of Purpose and Commitment to Housing for Children and Families**

"Inequities in housing for U.S. children and families are rooted in government policies and actions, including the forced relocation and colonization of Native Americans, official redlining practices, an underinvestment in rural communities and tax policy. This has left generations of families vulnerable to unstable housing, limited access to safe neighborhoods, and diminished health and economic opportunities, perpetuating cycles of poverty and instability that undermine family resilience and well-being.

Supportive and stable housing plays a vital role in family stabilization and community development, as it supports family health, education, economic stability and social connectedness. All families should have access to safe, stable and affordable housing.

We support reforms that center family and community voice, prevent family separation and address the need for much greater public and private investment in service-enriched affordable housing supply."

# A Problem of National Importance

According to the National Alliance to End Homelessness, “On a single night in January 2023: An estimated 186,084 people in families – or 57,563 family households – were identified as homeless. Approximately 17,385 people in families were living on the street, in a car, or in another place not meant for human habitation.”

Research indicates that housing instability and involvement in child welfare systems are connected, with some estimates suggesting that up to 30 percent of child welfare cases could be prevented if families had adequate housing (Drake and Pandey, 1996; Fong, 2017; Lee and Goerge, 1999; Lindsey, 1991; Putnam-Hornstein and Needell, 2011). Studies show a correlation between involvement in child welfare services, extended, recurrent periods in shelters, and out-of-home placements (Bassuk et al., 1997; Cancian, Yang, & Slack, 2013; Cowal et al., 2002; Culhane et al., 2003; Warren and Font, 2015; Yang, 2014).

Research further shows that these challenges disproportionately affect marginalized communities (Coulton et al., 2007; Drake & Zuravin, 1998; Fong, 2017; Roberts, 2008). From forced displacement to modern housing discrimination, biased policies and conditions create family instability, increasing the likelihood of child welfare involvement and family separation.

## Complicating Factors Linking Housing Insecurity and Child Welfare

Through a review of literature, four primary complicating factors emerged in the connectedness between housing insecurity and child welfare involvement:

1. Historical Bias and Systemic Family Displacement
2. Child Welfare Involvement Creates Housing Instability
3. Over-Surveillance of Poverty
4. Stress of Housing Insecurity & Lack of Comprehensive Supports

## **1. Historical Bias and Systemic Family Displacement**

- “Poor parents' overrepresentation in the child welfare system may result from biased reporting systems or increased visibility to authorities ([Drake and Zuravin, 1998](#), [Hampton and Newberger, 1985](#)). For example, a family's social class may bias the inclination of professionals such as doctors to report child maltreatment. Poor families also typically have more contact with public agencies, such as welfare agencies, required to report child maltreatment.” (Fong, 2015)
- Child Welfare tools (ex: Structured Decision Making or SDM) are implemented to decrease “bias” but these tools may also be promoting bias and making marginalized families with complex community and intergenerational dynamics more vulnerable to experiencing child welfare involvement. ([Drake and Zuravin, 1998](#), [Hampton and Newberger, 1985](#))
- The legacy of Indian boarding schools, where over 100,000 Native children were forcibly removed from their families between the 1800s and the 1970s, created intergenerational trauma, disrupted cultural continuity, and broke family bonds. Combined with policies that enabled land theft and displacement of Indigenous communities, these practices have entrenched cycles of poverty and housing insecurity.
- In the 1950s, through current trends, housing discrimination, gentrification, and the impact of local zoning ordinances have disproportionately affected people of color, particularly Black and Native American communities, leading to a higher risk of homelessness. Aggressive policing further contributes to mass incarceration, compounding the instability faced by these communities.
- In the 1980s, federal law enforcement policies led to disproportionate arrests, convictions, and imprisonment of Black individuals for drug-related offenses, particularly related to crack cocaine. These policies tore apart countless families, leaving many children to navigate the child welfare system. During this same period, increased immigration from Latin America, coupled with new laws facilitating the deportation of noncitizens, further destabilized families, often resulting in children being separated from their parents and placed into foster care or left without adequate support systems.

## **2. Child Welfare Involvement Creates Housing Instability**

The intersection of child welfare involvement and housing instability reveals a troubling cycle of disruption and disadvantage that too often leads to chronic homelessness, particularly for foster youth. Current studies now estimate that “Nationwide, 50% of the homeless population spent time in the foster care system and 20 percent of young adults who are in care become homeless the moment they’re emancipated at the age of 18.” (NYFI, 2023).

- The intersection of child welfare involvement and housing instability reveals a troubling cycle of disruption and disadvantage that too often leads to chronic homelessness, particularly for foster youth. The impact of housing instability on low-income families involved in the child welfare system further exacerbates this crisis. Policies that penalize families by removing Section 8 vouchers and other housing supports when children are placed in foster care disrupt the family's ability to reunify and secure stable housing. For families living paycheck to paycheck, the loss of these supports creates a nearly insurmountable barrier to achieving long-term stability.
- National Foster Youth Homelessness Statistics (Alternative Family Services, 2022)
  - In the first four years after aging out of foster care, approximately 20% of former foster youth will experience homelessness.
  - Nationally, approximately 29% of youth without housing between the ages of 13 and 25 have spent time in foster care.
  - An estimated 50% of foster youth in the United States who reunified with prior caregivers (often family) and ultimately became homeless, said they were subjected to repeat abuse and/or neglect post-reunification.
  - 61% of former foster youth experiencing homelessness are likely to be incarcerated compared to 46% of homeless youth who had never been in the child welfare system.
  - Comparatively, 48% of former foster youth who are homeless are likely to be in school and/or employed vs 55% of homeless youth not placed in foster care.
  - 28% of homeless foster youth identify as LGBTQ+ compared to 22% of non-foster youth.
  - Approximately, 47% of all current foster youth without housing experienced homelessness with their biological family compared to 9% of non-foster youth.
- The Ripple Effect of Family Separation on Housing Stability
  - Low-income families often face compounded housing challenges when involved with the child welfare system. When children are removed, families can lose critical housing supports like Section 8 vouchers, which are often tied to household size. This destabilization deepens the poverty cycle, making it more difficult for parents to achieve reunification. Without stable housing, families struggle to meet the conditions set by child welfare agencies, prolonging separation and further jeopardizing housing security.

### 3. Over-surveillance of Poverty

- Families experiencing poverty are more likely to have child welfare involvement and experience family separation, perpetuating housing insecurity
  - Families who are experiencing poverty are more likely to be in contact with various professionals (mental health, law enforcement, etc) compared to families who are not experiencing poverty. (Fong, 2015) (NOTE: the more eyes on the family, the more likely it is for someone to report child maltreatment)
  - “Yang (2014) finds that parents experiencing material hardship are more likely to be investigated by child protective services, controlling for poverty level. Homelessness also increases a parent's risk of child welfare involvement (Bassuk et al., 1997, Cowal et al., 2002, Culhane et al., 2003, Warren and Font, 2015). Although many states' laws dictate that neglect cannot be substantiated for reasons of poverty alone (HHS, 2012), the extent to which caseworker practice aligns with these definitions is unclear.” (Fong, 2015)
  - Parents who are suffering from poverty are often deemed “financially unfit” to care for their children. Although homelessness is legally not a sufficient reason to report child general neglect, it continues to be reported and investigated by child welfare leaving families who are experiencing homelessness more vulnerable to child welfare involvement.
  - “62% of CPS cases among families experiencing homelessness resulted in child removal, compared to 39% of cases for low-income families and 39% for “other” families.” (Rodriguez, et al. 2016)
  - In various studies, data has consistently shown that “inadequate housing is a precipitating factor in at least 10 percent of foster care cases nationwide, contributing to tens of thousands of foster care placements annually” (Casey.org 2019)

### 4. Stress of Housing Insecurity and Lack of Comprehensive Supports

- “When under stress, families may be more prone to conflict, deterioration of marital or cohabiting partnerships, and harsh or neglectful parenting (Conger et al. 1994; Conger and Conger 2002). Children in an economically deprived environment may also experience stress, which may be manifested in behaviors or effects that their parents are ill equipped to handle (Ghate and Hazel 2002). Housing affordability problems are perhaps more likely to influence maltreatment risk through parental stress than instability problems because affordability is a clear indication of economic hardship, which prior research shows may lead parents to lash out in a physically or emotional abusive fashion or to participate in maladaptive coping behaviors such as substance abuse that can constitute child neglect. (Font, et al. 2015)”

- According to the Substance Abuse and Mental Health Services Administration (SAMHSA), Many individuals who experience homelessness suffer from co-occurring disorders, extensive trauma, and other health challenges. Providing housing resources for individuals is crucial to mitigating these risks but individuals and families who have experienced homelessness may need wrap around support to address the underlying issues that are directly related to overcoming these adversities.
- While there are various challenges embedded within the housing crisis inclusive but not limited to a lack of affordable housing options, there are also significant barriers to accessing housing assistance programs, forcing families to experience chronic homelessness.

## Emerging Model Programs, Practitioners, and Practices:

Across the country, innovative programs are making strides in addressing housing instability and its impact on family welfare. These model initiatives provide comprehensive, community-tailored support, combining stable housing with essential wraparound services to reduce child welfare involvement and promote family stability. The following examples from California, New York, Arizona and Nebraska demonstrate effective strategies in housing-first approaches, intensive case management, and preventive support, setting a strong foundation for scalable solutions in other regions.

**1. The Bringing Families Home (BFH) Program (California):** Established in 2016 to reduce the number of families in the child welfare system experiencing, or at risk of homelessness, to increase family reunification and to prevent foster care placement. BFH offers financial assistance and housing-related wraparound supportive services, including but not limited to: rental assistance, housing navigation, case management, security deposits, utility payments, moving costs, interim shelter assistance, legal services, and credit repair. As of Fiscal Year (FY) 2021-22, there are 51 counties and one tribe operating a BFH program with each program tailored to meet the needs of the local community.

**2. Keeping Families Together (KFT) Program (New York):** KFT has made promising strides in preventing homelessness and child welfare involvement among families at greatest risk of crisis by pairing them with permanent supportive housing—stable, affordable housing matched with intensive case management and family preservation services.

▪ **Program Successes:**

- 90 percent of the pilot families remained housed
- 61 percent of child welfare cases closed in an average of 10 months after move-in
- 100 percent of children returned to their families from foster care and stayed with their families
- abuse and neglect reports decreased dramatically
- roughly 63 percent of families had no further involvement with the child welfare system

**3. A New Leaf: Homeward Bound (non profit) program (Arizona):** “Founded with one single-family home in 1990, Homeward Bound soon learned that housing alone could not solve family homelessness. HB began offering case management, financial coaching, and employment help to prepare families to transition into stable housing. In 2000, Thunderbirds Family Village opened, providing wrap-around services to the entire family. In 2021, Homeward Bound implemented a model shift to become a housing-first program with low barrier to entry through a hybrid campus of bridge shelter and transitional housing for families. Homeward Bound also expanded to add a Homelessness Prevention program in response to community needs.”

- Highlights: Major differences between this program and others - they attempt to place families in transitional housing within 1 week. They provide extensive WRAP services on sight including job readiness, child care/education, teen center, and food pantry and they offer prevention program for families who are on the brink of homelessness. Many other shelters require families to be actively homeless in order to receive any form of housing services. Prevention is KEY.

**4. Relmagine Project (Nebraska):** The 2021 Relmagine project in Nebraska seeks to redefine homeless system responses by placing the human experience at the center, beyond conventional performance outcomes or funding constraints. The project’s primary goal is to shape a vision for a more compassionate, person-centered homeless response system, crafted in partnership with frontline workers and those with lived experience of homelessness or housing instability. **Key Components and Priorities:**

- **Systemwide Training and Auditing:** The Relmagine team prioritizes a cultural transformation within Omaha’s homeless response system, emphasizing the need for systemwide accountability and support. Through training and auditing, this approach aims to equip providers and leadership with tools for meaningful change. Data from 1-on-1 interviews, focus groups, secret shopping, and existing metrics will be used to identify service gaps and areas for improvement, with a focus on building a culture centered around empathy and respect for unhoused individuals.



- **Elevating and Uplifting Lived Experience:** Relmagine is committed to ensuring that individuals with lived experience inform and guide system changes, reinforcing the belief that “Nothing about us without us.”
- **Housing Stability Program:** Relmagine’s Housing Stability Program addresses homelessness through prevention, diversion, and rapid exit strategies. By prioritizing a human-centered approach, Housing Stability Specialists work collaboratively with individuals to define personal goals and needs, fostering shared accountability and connection to wraparound supports. The program empowers individuals by building on their strengths and connecting them to services that support long-term housing stability.

## Best Practices Found Across Model Programs

While each of the Emerging Models noted above have specialized characteristics to meet the needs of the regional populations they serve, there are central best practices that stand out from their designs that should be used across the nation:

- Rapid Re-housing: Supporting families immediately, and removing extra barriers
- Long Term/Permanent stable housing options
- Wraparound services (childcare, mental health,...)
- Reducing barriers to economic stability (employment support, monthly stipends)
- Prevention (financial aid, teaching how to budget, assistance navigating rental markets)
- Support self sufficiency of families
- Lifelong (or extended) case management support to families

## Policy & Practice Recommendations

As members of Lutheran Services in America, your unwavering commitment to advancing equity and supporting families provides a strong foundation for advocating for policies that address both housing and family stability. The challenges outlined in this paper call for thoughtful and collaborative action that centers the experiences of families and communities. As leaders and advocates, LSA and its network can play a pivotal role in mobilizing community support, engaging lawmakers, and strengthening advocacy efforts to ensure all families have access to stable, supportive housing.

## **Key Recommendations for LSA and Its Members:**

### **■ Increase Understanding of Impact of Poverty**

- Advocate for increased research to better understand the long-term effects of poverty on families.
- Support policies that explore and pilot universal income programs to alleviate poverty.

### **■ Investment in Affordable Housing**

- Lead advocacy efforts for increased funding of affordable housing programs at the federal, state, and local levels.
- Support the expansion of U.S. Department of Housing and Urban Development (HUD) initiatives that align with LSA's mission.

### **■ Supportive Services for Families**

- Advocate for legislative funding for integrated supportive services, including addressing co-occurring disorders and providing wrap-around supports.
- Promote programs that meet families' comprehensive needs, such as affordable childcare, job training, and trade/employment resources for parents.
- Emphasize the importance of long-term, ongoing support for families who have experienced houselessness.

### **■ Strengthen Housing Assistance Programs**

- Call for enhancements to streamline housing assistance programs, ensuring they are accessible and equitable for all families.
- Advocate for reforms that reduce systemic barriers to housing assistance, promoting fairness and inclusion.

### **■ Promote Housing Stability and Prevent Homelessness**

- Support prevention measures to keep families in their homes, such as offering wrap services for families without needing to be involved in child welfare.
- Address policies that address the root causes of housing instability, such as mandated reporting laws that create over-surveillance of families experiencing poverty.

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