

STABILIZING CHILDREN'S LIVES

Housing

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Housing in the context of children's basic needs means not only having a physical space to sleep and eat, but also having a sense of home, that is, a place where children feel they belong. Having stable housing that feels like home is important for children to grow, thrive, and develop and extends beyond the basic provision of four walls. A home is a physical space in which children feel safe, a place to sleep every night, a place where they keep their belongings, and a place where family and friends can visit them. Having a stable physical space makes it easier to provide a stable, reliable environment, ideally characterized by routines or predictability, which help children know where things are and what comes next.

As such, the quality of the child's physical space and how it functions as a home is closely tied to other core need areas such as health, safety, routines, and education in shaping children's healthy development. For example, physically unsafe homes can lead to health and safety challenges, and not having stable housing can make children's lives more chaotic and make it harder for children to study and have regular sleep patterns. Moreover, unlike some other core needs that children start to take responsibility for as they age, children usually rely on parents to continue providing a stable home life through adolescence, even as they may become more aware of the opportunities they have to shape their home life themselves. In addition to providing children a sense of security, the place a child sees as their home usually is what anchors a child and their family in a particular community, which is part of what shapes the stability of their access to other core needs and key actors, such as relationships and friendships, schools or child care providers, or particular health care providers. This is why children whose families do not have a home or face housing instability are at risk of instability across other needs.



CORE NEEDS

ABOUT THIS MEMO

This document illustrates part of a conceptual model (see last page) showing how a child's healthy development depends on the stability of seven core needs. Whether those needs are stably met depends on the actions of key actors, including parents or guardians, who are part of a stabilizing web of supports, which is also shaped by larger contextual forces. For more information, visit <https://www.urban.org/stabilizing-children> to see the conceptual model and documents about each core need and each actor.

How Does the Larger Economic, Political, and Cultural Context Shape Children's Housing?

Whether a family is able to ensure that their children have stable housing can be affected by many factors, some of which are personal to the family and others of which are shaped by the larger economic, political, and cultural context in which they live—factors which also can affect the ability or willingness of other actors to support families in this area. Most notably, the current affordable housing crisis makes it difficult for many parents to find safe, stable housing, squeezes the resources parents have available for other needs (i.e., food and health care), and puts families at risk of eviction, all of which can in turn destabilize children and families in multiple ways. Although housing assistance has been shown to provide parents with stability and more resources to invest in their children, current public investment levels and policies mean that many families are unable to access this support. Moreover, discriminatory housing policies and practices may keep families of color or with low incomes from renting or owning a home in a desirable community where families could access better supports for their children. These larger structural issues together help shape what resources families have and challenges they face, the characteristics of the communities in which they live, what services and supports they have access to from other actors, and the quality of those services and supports—all of which can affect parents' ability to provide a stable, safe home.

Which Actors Can Affect the Stability of Housing?

Housing and children's sense of home can be affected by numerous actors, including *parents or guardians, family and friends, employers, social service providers, civic and faith organizations, and safety, justice, and law authorities*. Each is described below.



PARENTS OR GUARDIANS

Key mechanisms: direct interactions

For simplicity, we use the term “parent” to refer to both parents and guardians.

Parents are responsible for trying to ensure that children have a roof over their head and a safe place to sleep at night. They are responsible for the practical tasks, such as striving to make sure the rent or mortgage is paid, but beyond that parents can stabilize children's need for a home by doing what they can to help children feel safe, nurtured, and cared for within whatever space they call home. They are also responsible for deciding with whom and where children can spend the night elsewhere and promoting stability by only allowing children to stay at the homes of safe, nurturing adults.

However, parents can face significant challenges in their efforts to help their children have a stable home. In some cases, these issues are personal, such as if the parent has mental health issues or is abusive or in an abusive relationship, which can make the child's home unsafe and destabilizing to their healthy development. But for many families these challenges are related to larger contextual issues around the scarcity of affordable housing. Specifically, housing costs are such that in many communities a parent working a minimum-wage job cannot afford a two-bedroom apartment. As a result, housing challenges can destabilize parents' ability to meet many of their children's basic needs.

For example, parents may need to work multiple jobs to afford housing, which can undercut the stability and quality of their relationship with their child as well as their ability to meet other needs. Moreover, their housing costs may squeeze their ability to pay for food, health care, or child care or may result in them only being able to afford to live in unsafe housing or communities or to live in doubled-up situations—all of which can make it very hard to meet their children's

basic needs. Finally, if they are unable to afford housing, they risk being evicted, becoming homeless, or having to live in a shelter, all of which clearly destabilize children's lives and their basic needs.



FAMILY AND FRIENDS

Key mechanisms: direct interactions, information and access, income

Family and friends may directly contribute to the stability of children's home lives as a source of consistent housing or by helping parents find stable housing in the face of instability. Family and friends can give parents money for rent, help them navigate the housing voucher system, or help them find an affordable home that meets their needs.

However, family and friends may miss an opportunity to help stabilize children's access to housing, for example, if they don't or can't help when they notice parents having difficulty finding housing. They can also contribute to instability if they take actions that make the home unsafe or unstable, such as borrowing money that would otherwise pay for rent, depleting the family's resources, contributing to overcrowdedness, or participating in verbal or physical abuse in the child's home. In an effort to save money—which can stabilize children's basic needs—family or friends may move into children's homes—also known as “doubling up.” But this can sometimes lead to instability in the child's life, including food instability.



EMPLOYERS

Key mechanisms: income, information and access

Employers primarily stabilize children's access to housing by providing parents with sufficient income. Parents working for employers who provide livable wages are more likely able to rent or purchase homes—in safer neighborhoods and of adequate quality—and meet children's needs, though the affordable housing shortage in some communities means this still may be quite challenging. Employers may also provide information and access to housing information through employee assistance programs, further helping to stabilize parents and children. Moreover, employers' location choices, as well as their openness to teleworking, may allow parents to live in more affordable and stable places.

Parents working for employers who offer low wages are more likely to face challenges in finding adequate resources to rent or purchase sufficient housing, and unpredictable wages may exacerbate challenges in having sufficient funds to pay rent or mortgage, thus leading to housing insecurity. Further, employers who cannot or do not offer services like employee assistance programs miss an opportunity to help parents learn about the housing market, housing vouchers, and so on, which could potentially help stabilize children.



SOCIAL SERVICE PROVIDERS

Key mechanisms: direct interactions, information and access, benefits

Social service providers may stabilize children's housing by providing emergency assistance in the face of housing instability and/or work with parents to obtain housing vouchers, navigate paperwork for supportive housing programs, and support parents as they work to achieve a stable housing situation. They may also refer parents to services or

programs that help parents make a house a home by supporting parents in their relationships with their children, and their routines and by making sure that children feel safe and cared for at home.

Conversely, social service providers may miss the opportunity to stabilize families' housing if they are unable to make appropriate referrals to programs and services that combat housing instability for struggling families. However, their ability to ensure that these referrals result in stabilizing housing for families depends on whether the services are available to meet the family's needs when referred—which is a significant problem across the country. Social service providers can personally contribute to families' housing challenges if they treat parents poorly in the process, are overly harsh in interpreting policy parameters, or do not help parents navigate the complexities of eligibility and assistance. Finally, if an effort to protect a child by removing them from their family home because of child welfare concerns is not followed by successful efforts to give the parents services they need to be reunited with their child or find a new permanent and stable living arrangement, then the child's housing and sense of home may be destabilized. However, child welfare systems can face significant policy and funding constraints that can limit reunification services or make successful permanent placements difficult to achieve.



CIVIC AND FAITH ORGANIZATIONS

Key mechanisms: direct interactions, information and access

Civic and faith organizations can play a role in stabilizing children's home life by connecting parents with people, services, and programs that may help combat housing instability. In some instances, they may function as social service providers by providing short-term housing or money to help parents pay their rent while they get back on their feet. In other instances, they may provide staff for housing-focused initiatives, such as homeless shelter kitchens and food pantries.

Although civic and faith organizations are unlikely to actively destabilize children's access to housing, they may miss the opportunity to help stabilize children if they do not try to provide parents with resources or referrals to address housing insecurity, especially in the face of instability.



SAFETY, JUSTICE, AND LAW AUTHORITIES

Key mechanisms: direct interactions, information and access

Safety, justice, and law authorities can help stabilize children's home life by ensuring that children feel safe and secure in their homes, neighborhoods, and communities. These authorities may directly intervene in children's home life (e.g., in cases of domestic abuse) or may support children's home life more indirectly through ensuring that the greater community context allows children to feel safe and cared for. They can also affect the quality of children's home life by enforcing housing codes and taking remedial actions to support housing quality.

However, safety, justice, and law authorities may also contribute to instability if they don't or can't effectively protect children in their home, neighborhood, or community or do not intervene when children's home life is unsafe or unstable. When parents or guardians are deported, incarcerated, or otherwise removed from the home, children face significant

emotional challenges, as well as the possibility of homelessness, entry into the child welfare system, and/or high housing mobility that destabilizes their housing and compromises their access to other needs, such as education and care, food, health, and relationships.

Selected Resources

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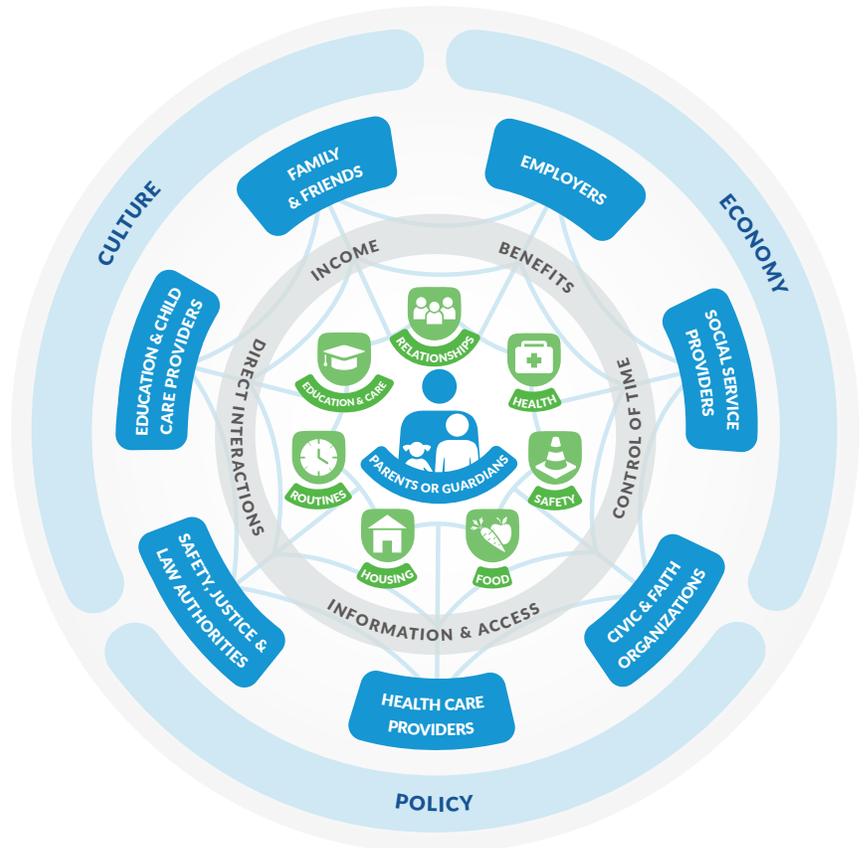
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Stabilizing Children’s Lives—A Web of Stabilizing Supports

Stability in children’s environments, relationships, and basic needs being met is critical for their healthy development and well-being. Instability—defined as the experience of abrupt and/or involuntary change in individual, family, or community circumstances—can create significant barriers to meeting these foundational needs, particularly if the disruption is negative, frequent, or not buffered by an adult. The extent to which children experience instability is related to the actions of various **actors**, with **parents and guardians** primary among them, who together play an important role in the stability of meeting children’s **core needs** and can buffer children from instability through different **mechanisms**. However, all relationships and interactions demonstrated in the model, and the ability of different actors to actively support stability in meeting children’s core needs, are shaped by the greater contexts of the **economy, policy, and culture**. Finally, the model’s different elements are highly **interconnected**, as they are all part of the child’s **web of stabilizing supports**.

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CORE NEEDS

All children need stability in three core areas: **relationships** with at least one loving, caring adult, access to basic resources (**food, health, housing, education**), and daily life (**routine, safety**). The **parent or guardian** directly or indirectly helps children access most core needs and serves as a child’s central buffer against stress and instability.

MECHANISMS

Children’s core needs can be stabilized or destabilized through different mechanisms, or the ways in which different actors affect core needs. Key mechanisms include **income, benefits, direct interactions, information and access, and control over time**.

ACTORS

Although **parents or guardians** are the central actors affecting a child’s core needs, other actors can affect the stability of these needs being met through mechanisms that affect children directly, or indirectly through parents. Key actors include but are not limited to **employers; social service providers; health care providers; civic and faith organizations, safety, justice, and law authorities; education and child care providers; and family and friends**.

CONTEXT

The ways in which actors in the model affect children’s core needs are shaped by the **cultural, economic, and political** climate in which all actors live. These overlapping contexts affect what resources families have,

how they spend their time and with whom they spend it, their communities, what services and supports they have access to from other actors, and the quality of those services and supports—all of which can be stabilizing or destabilizing for children. These contextual factors also shape the ability of key actors to support stability in children’s lives.

THE WEB OF INTERCONNECTIONS

All actors and core needs in the cycle of family stability are interrelated, as illustrated by the **web** in the model. The impact of one actor on a child’s life can not only affect the stability of a child’s core needs being met, but can also reverberate back out and affect the stability of that child’s relationship with another actor. Moreover, the stability of any given core need can affect the stability of other core needs.

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