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FROM POVERTY TO CHILD WELFARE INVOLVEMENT: THE CRITICAL ROLE OF HOUSING IN FAMILY STABILITY

Background

Economic security and safe, stable, and affordable housing are critical to the well-being of all children, youth and families. Poverty places families with children at risk of experiencing a wide array of life-changing experiences and unhealthy outcomes, including homelessness and involvement with the child welfare system. Research shows a link between poverty, homelessness or substandard housing, and involvement with child welfare (Courtney, McMurtry, & Zinn, 2004; Dhillon, 2005). Housing instability, typically a result of economic flux, often brings families to the attention of child welfare and, in many cases, serves as a barrier to family reunification.

Economic Barriers to the Well-Being of Vulnerable Families

Social workers across the country are witnessing the impact of economic hardship and unstable housing on the well-being of vulnerable children, youth and families. Families with children are confronting harsh economic realities – high rates of unemployment and underemployment, scarce availability of jobs, limited support networks, and a shortage of affordable housing options. With limited resources, people are facing the gap between the wages they earn and local housing costs. In no state can individuals who are employed full-time at the minimum wage afford a two-bedroom apartment at the local fair market rent

(FMR)[1] for their family (National Low Income Housing Coalition, 2009). Not surprisingly, these harsh economic conditions, coupled with a lack of income, have led many children, youth and families to face periods of housing instability and homelessness (Torrico & Bhat, 2009).

There are currently more than 37 million people, including 13.3 million children, who live below the official poverty level, which is currently based on $21,203 for a family of four (Annie E. Casey Foundation, 2009). Thousands of children live in poverty, and many others whose family incomes are just above the poverty line lack an adequate standard of living. Despite current federal economic efforts, these numbers will likely multiply, placing more families at risk of unhealthy outcomes.

Families living in or near poverty face tremendous challenges in meeting their children's basic needs. They generally lack education and transportation options and work in low-wage jobs without benefits (e.g., health insurance, sick leave) or opportunities for career advancement. In addition, parents' work schedules, limited support networks, and affordability issues narrow their pool of day care options, sometimes forcing them to make difficult and unsafe decisions regarding their children's care. Sadly, poor families also face challenges in providing the foundation to a child's well-being – *safe and stable housing*.

As many as one out of every 12 poor families face a period of homelessness each year (National Alliance to End Homelessness, 2005), and more than 14 million struggle to afford their current housing (Dhillon, 2005). Poor families are confronting the nation's shortage of affordable housing stock with limited resources. Public housing units and housing vouchers are in short supply, and any affordable housing units available quickly disappear (National Alliance to End Homelessness, 2005). Other housing is expensive, and incomes are not keeping pace with the increasing costs of housing. In fact, the national hourly wage necessary to afford rental housing has increased to $17.84, an amount beyond the reach of vulnerable families (National Low Income Housing Coalition, 2009).

Precariously housed and homeless families generally have incomes that are too low to obtain housing without a housing subsidy (Rog & Buckner, 2007). As a result, many of these families are finding themselves homeless and living in stressful and unsafe situations such as overcrowded homes, campgrounds, cars, shelters, and motels.

Families with children represent 34 percent of the homeless population, and members of racial and ethnic minorities are overrepresented (National Center on Family Homelessness, 2009; U.S. Department of Housing and Urban Development, 2007). Currently more than 1.5 million children and youth experience homelessness each year; however, the current economic downturn will likely increase this figure (National Center on Family Homelessness, 2009).

Housing Needs Put Children At Risk of Entering the Child Welfare System

Thousands of homeless children are at risk of entering the child welfare system because of their family's inability to provide adequate housing. Homelessness and housing instability create disconcerting conditions for families and put children at risk of unhealthy outcomes. Children in unstable housing experience increased rates of chronic and acute health issues, emotional and behavioral problems, and developmental delays. They are also more likely to experience periods of significant educational interruption; as many as 36 percent of homeless children will repeat a grade (National Center on

Family Homelessness, 2008). Yet housing instability does not affect children alone – parents also experience unhealthy outcomes, including high levels of stress.

Not surprisingly, many of the families experiencing stress and facing critical challenges in adequately caring for their children as a result of housing instability come to the attention of the child welfare system (White & Rog, 2004). Too often, families do not receive adequate prevention services in time to remedy these unhealthy outcomes prior to child welfare involvement. Limited access to prevention services, low wages, and narrow housing options put families and children in a challenging position economically and emotionally.

A correlation between child maltreatment and inadequate housing and homelessness has been noted (Dhillon, 2005). Incidents of abuse and neglect are more common in low income families. Child maltreatment can be linked to stress, and poor families facing housing problems tend to be under more stress than the average family (National Coalition for Child Protection Reform, 2008).

Inadequate housing is also a key factor contributing to the placement of children in foster care (Dhillon, 2005). In many cases, simply addressing a family's housing need (e.g., rental or utility assistance, security deposit, case management or credit counseling) can help prevent the need for a foster care placement. A child left in the care of his or her own family will always fare better than in a foster care placement (National Coalition for Child Protection Reform, 2007).

Housing Instability Delays Family Reunification

Like families at risk of entering the child welfare system, families preparing for reunification also face housing needs. A permanent home can make reunification possible for a child who has been separated from his or her family. Unfortunately, in many cases limited access to safe, stable, and affordable housing delays the reunification of families. As many as 30 percent of children in foster care could be reunited with their parents if they had access to safe, stable, and affordable housing (Courtney, McMurtry, & Zinn, 2004. With intensive wraparound

services addressing housing needs, income supports, employment, health care, and parenting, families could be better positioned to care for their children.

Parents working toward reunification typically have limited time because they are trying to stay afloat themselves. Much of their time may be focused on parenting classes and the treatment or therapies necessary to get their children back in their care. Therefore, it is important that social workers help parents obtain safe, stable and affordable housing as they prepare to reunite with their children. The well-being of families is not the responsibility of one primary agency, therefore collaborations across agencies, such as child welfare and local housing authorities, is needed to expedite family reunification. A child's long-term well-being can be enhanced through reunification with his or her family even when the parents are in the process of addressing their own emotional or behavioral issues (Khadduri & Kaul, 2008).

What Can Social Workers Do?

Social workers should be aware of the challenges that families face in obtaining and maintaining safe, stable, and affordable housing with limited economic supports. Below are some suggestions to ensure that families obtain permanent housing and economic security. Some suggestions are for frontline workers, and others are for social workers in leadership positions (e.g., supervisors, managers).

- **Plan for housing early.** Social workers engaged with families already involved in the child welfare system should work with families in developing a housing plan as they prepare for reunification. In making these plans, social workers and families should explore a wide array of housing options, including housing vouchers, low-income housing units, and local housing subsidy programs. Many of these programs have wait lists, so it is important to plan ahead.

- **Provide basic, concrete assistance.** Social workers can access resources for financial assistance (e.g., emergency cash for a security deposit, rent subsidy, or payment of overdue utility bills) to keep families together when housing is a major obstacle. For example, new

funds through the Homelessness Prevention and Rapid Re-Housing Program (HPRP) will be available to prevent homelessness and rapidly rehouse families at risk of homelessness. Social workers can also reach out to local human service or community-based organizations to see what other funding sources are available to assist families.

- **Link to permanent housing.** Social workers can familiarize themselves with local housing resources such as housing subsidies, public housing units, housing grant programs, and low-income housing units in the community. For example, some communities have access to Family Unification Program (FUP) vouchers, which are used to ensure access to affordable housing for families involved or at-risk of becoming involved with the child welfare system.

- **Connect to community resources.** Social workers can tap into community resources for additional support for families. Social workers can reach out to landlords, religious organizations, schools or universities, and/or volunteers to help address the housing needs of families. For example, housing options for families could potentially be expanded through established relationships with landlords. Landlords are often more willing to work with families that are affiliated with an agency or organization.

- **Collaborate with other service providers to fill in the gaps.** Social workers can collaborate on service planning for families who present with both child protection/safety concerns and housing issues in an effort to provide appropriate services. For example, a child welfare worker can work in partnership with a local housing authority to ensure stable housing as they prepare to reunify the family.

- **Participate in cross-system training activities.** Social work supervisors or managers from different systems can establish cross-agency partnerships in an effort to provide staff with cross-system training opportunities. Through cross-system trainings, programs can be effectively integrated to improve the services

provided to families. Cross-system trainings allow discussion of agency values, policies, legal mandates, practices, and opportunities for collaboration. Systems can work together to avoid duplication of services and ensure the well-being of children, youth and families.

- **Advocate for funding.** Social workers and agency or program leaders should involve themselves in their community's funding allocation process whenever possible. Social workers can be very effective in advocating for more funding for their programs. Partnerships with other service providers are also an effective approach in increasing an agency's or program's funding pool.

Conclusion

Stable housing improves the well-being of children, youth and families. Children and youth residing in owned or affordable rental homes consistently demonstrate better health, developmental, and academic outcomes than their precariously housed peers (White & Rog, 2004). Parents also benefit from stable housing; they experience increased parental satisfaction, improved health, and decreased stress (Dhillon, 2005). Despite the benefits of stable housing, the United States continues to experience a shortage of affordable housing units, placing families at risk of experiencing homelessness. Unfortunately, families with children living in or just above poverty will continue to face critical housing needs unless they have access to solid economic supports, prevention services, and safe, stable, and affordable housing.

The impact of homelessness requires immediate action on the part of the social work profession (NASW, 2009). Social workers can work on both the micro and macro levels to mobilize innovative, viable solutions to address the link between economic security, homelessness, and child welfare involvement. No one system can bear sole responsibility for all children, youth and families. However, communities can foster collaborations to improve the delivery of services to address economic security, prevent homelessness, and address housing needs of families in an effort to avoid the unnecessary removal of children due to a lack of housing and expedite family

reunifications. Preventive services and affordable housing would allow families to be better equipped to care for themselves and their children.

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[1] Fair market rent (FMR) is the U.S. Department of Housing and Urban Development's estimate of what an individual seeking housing would have to pay for shelter and utilities in the local market. FMR is based on the generally accepted affordability guideline of spending no more than 30 percent of one's income on housing costs.

Resources

Social workers are key stakeholders in ensuring that families have access to services. Below is a list of federal policies and programs that fund services to support the economic security and housing needs of families involved with the child welfare system.

Fostering Connections to Success and Increasing Adoptions Act. In October 2008, Congress passed this substantial child welfare reform law to promote permanent families through relative guardianship and adoption, and training opportunities for staff working with children in the child welfare system (e.g., social workers, guardian ad litems, court personnel).

Family Unification Program (FUP). The Family Unification Program, signed into law in 1990 by President George H. W. Bush, works through local-level partnerships between public housing authorities and child welfare agencies. FUP provides families with Section 8 housing subsidies and the supportive services (funded largely out of child welfare) necessary to reunite with their children or avoid foster care placement altogether. In October 2000, Congress added youth as an eligible population for FUP. FUP provides youth who are aging out of care with the vital housing resources they need to avoid homelessness and make a successful transition to adulthood.

Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. On May 20, 2009, President Obama signed into law the Homeless Emergency Assistance and Rapid

Transition to Housing (HEARTH) Act to reauthorize the U.S. Department of Housing and Urban Development's McKinney–Vento homeless assistance programs. The HEARTH Act will provide communities with new resources and improved tools to prevent and end homelessness and increases the priority placed on homeless families with children.

Homelessness Prevention and Rapid Re-Housing Program (HPRP). On February 17, 2009, President Obama signed the American Recovery and Reinvestment Act of 2009, which included $1.5 billion for the Homelessness Prevention and Rapid Re-Housing Program. HPRP aims to prevent homelessness and rapidly rehouse individuals and families who are homeless or at risk of homelessness.

Promoting Safe and Stable Families Program. Authorized through the Social Security Act, this program aims to prevent the unnecessary separation of children from their families, improve the quality of care and services provided to children and their families, and ensure permanency for children through reunification, adoption, or other permanent living arrangement. Programs include family support, family preservation, time-limited family reunification, and adoption promotion and support services.

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