



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.

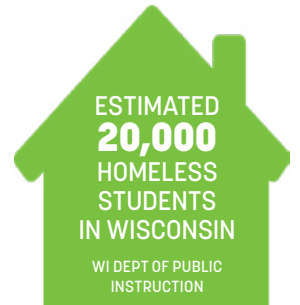
Youth who live in stable housing have better mental health, physical health, school attendance, academic performance, participation in extracurricular activities, and improved earnings later in life.

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

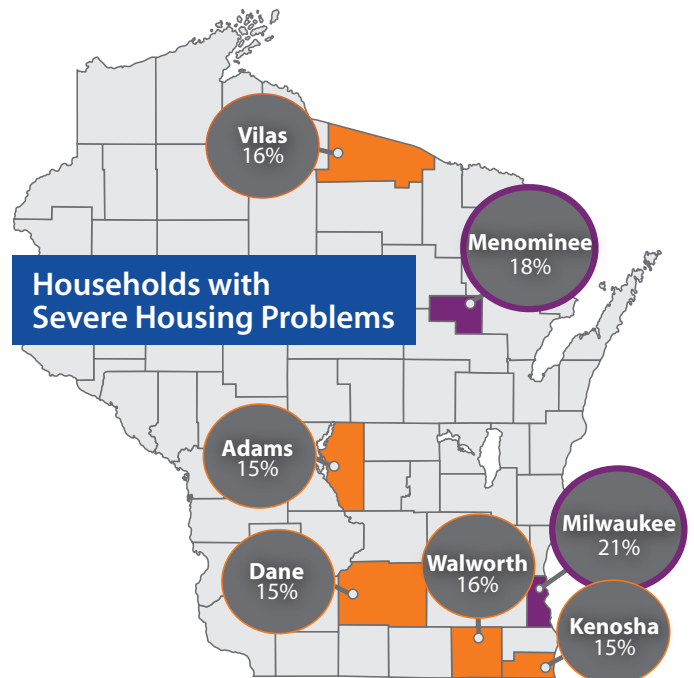
Even planned moves from one stable home to another can be challenging because they disrupt children's social connections. Research finds that students can suffer psychologically, socially, and academically from residential moves. Kids who move can face challenges of navigating a new school, neighborhood,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



WHAT'S HAPPENING IN WISCONSIN?

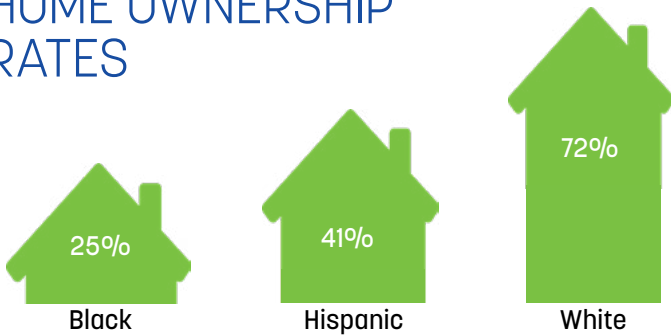
In Fall 2022, the Wisconsin Department of Health Services (DHS) received approval to provide housing support for low-income Wisconsin families who lacked housing, an effective suicide prevention strategy. Wisconsin is the first state to implement this type of housing benefit through the Children's Health Insurance Program (CHIP), part of Wisconsin's BadgerCare program.

Seven Wisconsin counties exceed the state average (14%) in Severe Housing rates. Severe Housing is a measure of households with at least 1 of 4 housing problems: high housing costs (including severe rent burden), lack of kitchen facilities, lack of plumbing facilities, or overcrowding. Two counties, Milwaukee and Menominee – both with majority BIPOC populations – exceed the national average (17%).⁴



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WISCONSIN HOME OWNERSHIP RATES



In Wisconsin, there are stark racial disparities that affect the housing – and therefore the health – of our children. Racial disparities in homeownership have widened over the last ten years: white homeownership is nearly triple that of Black homeownership.⁵

WHAT HELPS

Affordable Housing and housing assistance lead to better outcomes for kids, both in the short- and long-term. 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.⁶ However, only a quarter of eligible households receive this kind of housing assistance.

Tax Credits like the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) provide financial stability to families, which can reduce housing cost burdens and allow families to stabilize their housing.⁷ Most American families are eligible for the EITC and CTC.

WHAT WE CAN DO

➔ FAMILIES:

- If your family is experiencing housing instability, put extra effort into boosting your child's self-esteem and social connectedness.
- Recognize that moving is stressful for both parents and children. Talk about your feelings openly. Seek support for any struggling family member.
- Access [resources](#) that help Wisconsin families find housing, cover electric and heating costs, and locate emergency housing.
- Welcome all youth and their families who move into your neighborhood and intentionally help foster connections.

➔ SCHOOLS

- Cultivate a positive school culture, ensuring the school is welcoming, inclusive, and supportive of all students. Specifically connect with new students and their caregivers to build relationships.

- Identify key community resources, including the district's homeless liaison, to help direct families to when they are struggling with housing instability.
- Offer trauma-informed supportive services, including tutoring, mentoring, and mental health care for youth experiencing housing instability.

➔ POLICYMAKERS:

- Expand tax credit programs like the EITC and CTC.
- Take action to expand affordable housing stock in each Wisconsin community.
- Support housing vouchers for low-income families to find stable housing.
- Enact policies that provide incentives to homeownership for BIPOC families.
- Seek out lived experts on housing instability to better understand its complexities and ramifications.

REFERENCES:

¹ Rolfe, S., Garnham, L., Godwin, J. et al. Housing as a social determinant of health and wellbeing. BMC Public Health 20, 1138 (2020). <https://doi.org/10.1186/s12889-020-09224-0>

² National Clearinghouse on Homeless Youth & Families. Mental Health and Youth Homelessness: Understanding the Overlaps. U.S. Department of Health and Human Services. Accessed 11/14/22. <https://rhyclearinghouse.acf.hhs.gov/mental-health-and-youth-homelessness-understanding-overlaps-1>

³ Voices of Youth Count. (April 2018). Missed opportunities: LGBTQ youth homelessness in America. Chapin Hall at the University of Chicago. Retrieved from the National Network for Youth <https://voicesofyouthcount.org/brief/lgbtq-youth-homelessness/>.

⁴ County Health Rankings & Roadmaps. Severe Housing Problems. University of Wisconsin Population Health Institute. Accessed 11/14/22. <https://www.countyhealthrankings.org/explore->

[health-rankings/county-health-rankings-model/health-factors/physical-environment/housing-and-transit/severe-housing-problems?year=2022&state=55&tab=1](https://www.countyhealthrankings.org/explore-health-rankings/county-health-rankings-model/health-factors/physical-environment/housing-and-transit/severe-housing-problems?year=2022&state=55&tab=1)

⁵ Wisconsin Policy Forum. (March 2022). Racial Disparities in Homeownership Extend Beyond Milwaukee. https://wispolicyforum.org/wp-content/uploads/2022/03/Focus_22_05_Homeownership.pdf

⁶ Urban Institute. (2017, April 27). In Every State, Federal Rental Assistance Improves Lives <https://housingmatters.urban.org/articles/every-state-federal-rental-assistance-improves-lives>

⁷ Pilkauskas, N. Michelmore, K. (September 2018). The Effect of Income on Housing Instability and Living Arrangements: Evidence from the Earned Income Tax Credit. University of Michigan Poverty Solutions. Retrieved from <https://poverty.umich.edu/faculty-project/does-the-earned-income-tax-credit-reduce-housing-instability/>.