

Affordable Housing

Safe, affordable housing is a basic need that is crucial for individual and family stability. Access to safe and affordable housing makes it easier for families to cover other essential costs, achieve financial stability, and meet their families' mental and emotional needs.¹

Affordable housing is one of the most pressing and common needs among the families receiving child welfare case management services at Wellpoint Care Network. For these families, the cost of housing is often a key factor in case outcome. Safe and adequate housing can be the deciding factor to prevent child removal or enable family reunification. However, all too often caregivers cannot afford to live in housing that meets safety and space requirements.²

Many families across Wisconsin struggle to meet their needs due to limited access to safe and affordable housing. Experiencing rent burden (paying more than 30% of monthly income on rent) increases the likelihood of housing instability (frequent, involuntary moves) and food insecurity.¹ It also places significant stress on caregivers, reduces their ability to provide enrichment and engagement opportunities,¹ and makes it harder to be present and emotionally engaged with their children.³ More than one in five Wisconsin children live in rent-burdened housing.¹

While housing affordability has long been an issue, the economic impact of Covid-19 has made housing precarity and related outcomes more severe, especially for families with children:

- In April 2021, 18.5% of households with children were behind on their rent, compared to 12% of households without children.⁴
- There are significant racial disparities in housing precarity, with or without children: in the same month, 28% of Black households, 20% of Asian American households, 17.5% of Latinx households, and 8% of white households were behind on rent.⁴

Research shows that affordable housing access can significantly reduce stressors and improve long-term outcomes for children and families across health, education, employment, and overall wellbeing.¹ **By investing in affordable housing, we can ensure that everyone has access to this basic need.**

In Milwaukee, households with children are three times more likely to be evicted than are households without children.¹²

RENT BURDEN IS WIDESPREAD

Rent burden and lack of access to affordable housing affect people in rural, suburban, and urban areas across Wisconsin. Housing costs continue to rise while wages don't keep pace, and only a quarter of income eligible households receive public housing assistance.⁹ Making affordable housing more accessible and available across the state would significantly reduce the prevalence and impact of rent burden for Wisconsin families.

- Wisconsin renters pay an average of 44% of their income on rent each month, and most low-income Wisconsin renters pay more than half of their income on rent.¹⁰
- Racial disparities in housing affordability are significant:
 - Rent burden affects Black households at nearly two times the rate as white households.¹⁰
 - 50% of Black children in Wisconsin live in rent burdened housing, compared to 22% of Wisconsin children overall.¹
- There is a significant mismatch in supply and demand for affordable housing stock in Milwaukee.
 - 42% of renters make \$25,000/year or less, but only 9% of all units are affordable for them. Meanwhile, there is a surplus of 150,000 units that are affordable for people making at least \$75,000/year.¹⁰
 - For people making \$25,000-\$35,000/year, the surplus of affordable housing stock shrank from 40,000 units in 2005 to 11,000 in 2016.¹⁰
- The increasingly common practice of requiring two or three times the monthly rent cost upfront increases the difficulty of securing housing across income brackets.¹⁰
- Public housing programs can help, but they can be difficult to access: long voucher waitlists, extensive paperwork and screening requirements, and limited locations make them an unreliable option when a family is in urgent need.

Some good news: Wisconsin children living in housing with a *high* rent burden dropped from 36% in 2010 to 22% in 2019.¹

HOUSING AND THE CHILD WELFARE SYSTEM

Housing is a critical issue for child welfare outcomes. By improving families' housing access, we can prevent unnecessary removal of children from their families of origin.

- Rent burden is a leading cause of housing instability, which is closely linked to involvement with the child welfare system: 81% of parents with child welfare cases report past and/or current housing instability.⁵
- Receiving assistance with housing and other material needs (e.g., clothing, furniture) may reduce the risk of abuse and neglect.⁶
- About 30% of children in foster care could be reunited with their parents if they could secure safe and affordable housing.²

At Wellpoint, we see how housing access impacts different kinds of parents and caregivers, including birth parents, kinship and like-kin caregivers, and foster parents.

- *Birth parents* working with us typically receive mental health and/or substance abuse treatment as a condition of case closure or family reunification. The stresses that accompany rent burden often impede parents' ability to fully engage and make needed changes. Housing instability and long travel times from home to appointment locations can also make it hard to sustain regular treatment.
- *Birth parents* whose children are in foster care may be required to find new housing that meets certain requirements, which typically charge higher rent. But it can take months for reunification to happen, placing a significantly higher financial burden with no guarantee of the outcome.
- *Licensed Foster Parents* must meet housing requirements to qualify for licensure (such as number of children per bedroom). While they are reasonable safety requirements, they are also more expensive.
 - *Kinship caregivers* applying for licensure experience a Catch-22: for many, the Licensed Foster Care monthly payment benefit (which is higher than the Kinship Care payment) would make it possible to afford the housing needed for licensure, but they can't get licensed until they secure the housing.
 - *Like-kin caregivers* face additional barriers to meet this requirement, since they do not qualify for kinship benefits and therefore receive no financial support when providing care before they secure a license.

Young people aging out of foster care face unique barriers. The state expects them to be self-sufficient when they turn 18, and they automatically lose access to many support programs. Our Youth Transitioning to Adulthood (YTA) program helps participants get the skills and resources they need to navigate adulthood, including locating safe, affordable housing.

- Finding a home is a major obstacle and can take months, especially for young men who have fewer transitional housing opportunities outside of substance abuse treatment programs.
- Many YTA participants spend 65-70% of their income on housing, a prohibitive cost for establishing long-term stability and wellbeing.

HOUSING AND OTHER PILLARS OF STABILITY:

Housing is one of the Five Pillars of Stability because it is an essential need for children and families to thrive. While all of the Pillars are interconnected, access to safe, affordable housing is especially crucial to stability in other areas.

Health Outcomes:

- The stress of being behind on rent is linked to negative health outcomes for both parents and children, including increased likelihood of poor caregiver health, maternal depressive symptoms, fair or poor child health, and child lifetime hospitalizations.⁷
- Children living in low-income households that receive assistance from the Department of Housing and Urban Development (HUD) have half the prevalence of elevated blood lead levels compared to children in low-income households that don't receive assistance.⁸

Education:

- Housing located near "high-scoring" public schools costs 2.4 times as much as housing near "low-scoring" public schools.⁸
- Children living in poor quality housing, in speculator-owned homes, and in homes in foreclosure have lower kindergarten readiness scores than those in stable, good quality housing.⁸
- Moving between school districts because of housing instability is linked to lower reading achievement in both short- and long-term assessments.⁸
- Revitalization efforts in public housing may improve elementary school students' math and reading scores.⁸

Employment and Earning Potential:

- Housing instability due to factors like high rent or eviction significantly increases the likelihood that an adult will lose their job or be unable to find work.⁹
- Psychological stress in childhood due to rent burden and housing instability is linked to lower adulthood earnings and more difficulty finding work.⁸
- In adulthood, younger siblings who spent more years in HUD-subsidized housing as children had higher annual earnings on average than their older siblings who had spent less time in subsidized housing.⁸

At Wellpoint Care, we see how landlord awareness impacts people's ability to find and maintain housing when they have had problems in the past. Low income and barriers to traditional banking often result in people having bad credit or no credit history, past evictions, or no rental history (due to living in informal arrangements).

Many landlords and rental companies will automatically reject these applicants, regardless of their cause. This not only makes it difficult to find housing, it can also prevent people from taking steps to change these same problems.

There are some landlords and management companies that provide quality, affordable housing, and understand the challenges our families and youth face so they can work with us to find solutions. Of course, their housing is in high demand and there is a significant deficit in available units, so we can't always rely on being able to get people into their homes.

By investing in affordable housing for families now, we can improve long-term wellbeing for children and families across Wisconsin and ensure that every resident has the chance to reach their full potential.

WELLPOINT CARE RECOMMENDS

Safe, affordable housing is essential for children and families to thrive. We can make changes to ensure that every child has a safe and stable place to live.

- Invest in safe housing stock that is affordable for people making \$25,000/year or less by converting surplus higher priced units, restoring existing units, and constructing new ones.
- Designate affordable housing units, vouchers, and/or assistance programs specifically for low-income families with children involved in the child welfare system and for youth aging out of foster care.
- Implement policies and provide resources that minimize displacement from existing affordable units.
- Support landlords who provide safe and affordable housing and educate landlords on issues that commonly impact low-income households and families with children.

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ABOUT WELLPOINT CARE NETWORK

Wellpoint Care Network is an evolving, community-facing human services organization based in Milwaukee, Wisconsin. As a national leader in recognizing and addressing the impact of trauma, Wellpoint has been caring for children for more than 170 years.

Championing families, Wellpoint offers a comprehensive array of prevention, intervention and crisis resources to facilitate equity, learning, healing and wellness by restoring the connections that help children and families thrive.

Learn more at wellpointcare.org.

