

Thrive From the Start

A Policy Agenda for Solving Infant and Toddler Homelessness

What We Know

Approximately 450,000 infants and toddlers experience homelessness in the U.S., and nearly 70,000 babies are born to parents who experienced homelessness during pregnancy.¹ One in ten children under five in rental housing face the threat of eviction.² In its most recent estimate of homelessness in America, the U.S. Department of Housing and Urban Development (HUD) reported that the number of families with children experiencing homelessness saw the largest single-year increase in need, climbing 39% between 2023 and 2024. That came after a 16% increase in homelessness for families with children in 2023.³

Homelessness during pregnancy or in the first three years of a child's life has lifelong consequences and can lead to developmental delays, physical and mental health issues, and lasting effects on well-being.^{4,5,6} These stressful, even traumatic, experiences occur during the most rapid period of brain development, when foundations are laid for all later learning. Yet families with infants and toddlers and expectant parents face barriers accessing homeless assistance, affordable housing, health care, and high-quality early childhood development programs.

Defining "Homelessness"

Throughout this document, "homelessness" refers to a lack of fixed, regular, and adequate nighttime residence. Families experiencing homelessness include those who are:

- Sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason;
- Living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations;
- Living in emergency or transitional shelters;
- Have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings;
- Or living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings.

Resources for Babies Experiencing Homelessness are Declining

The share of federal housing resources going to families has decreased significantly over time. In 2009, households with children received 42 percent of the benefits from subsidized HUD programs. By 2022,

¹ SchoolHouse Connection, [Infant and Toddler Homelessness Across 50 States: 2022-23](#), (April 2025).

² Nick Graetz, Carl Gershenson, Peter Hepburn, and Matthew Desmond, (October 3, 2023). [Who is Evicted in America](#). The Eviction Lab.

³ The U.S. Department of Housing and Urban Development, Office of Community Planning and Development. (December 2023) [The 2023 Annual Homelessness Assessment Report \(AHAR\) to Congress Part 1: Point-In-Time Estimates Of Homelessness](#)

⁴ David DH, Gelberg L, Suchman NE. [Implications Of Homelessness For Parenting Young Children: A Preliminary Review From A Developmental Attachment Perspective](#). Infant Ment Health J. 2012 Jan;33(1):1-9. doi: 10.1002/imhj.20333. Epub 2012 Jan 23. PMID: 22685362; PMCID: PMC3370681.

⁵ McGovern ME, Treglia D, Eliason EL, Spishak-Thomas A, Cantor JC. [Homelessness and Maternal and Infant Health](#). JAMA Netw Open. 2024;7(11):e2442596. doi:10.1001/jamanetworkopen.2024.42596

⁶ McGovern ME, Treglia D, Eliason EL, Spishak-Thomas A, Cantor JC. Homelessness and Maternal and Infant Health. JAMA Netw Open. 2024;7(11):e2442596. doi:10.1001/jamanetworkopen.2024.42596

that percentage declined to 33 percent.⁷ At the same time, the percentage of infants and toddlers served by a high-quality early childhood development program also decreased from 11.5% in 2022 to 10% in 2023.⁸ Families need access to stable housing and high-quality early childhood development opportunities, but too often cannot access these critical supports due to lack of funding, lack of information, lack of prioritization, data gaps, siloing across agencies, and other barriers.

Where We Go From Here

To ensure that infants and toddlers thrive from the start, significant policy changes are needed. The recommendations outlined here are designed to help policymakers at the federal, state, and local levels examine existing policies with a holistic approach. Our recommendations are informed by many successful programs across the country, including cross-sector efforts that encompass housing agencies, homeless service providers, early childhood programs, state program administrators, and philanthropy. These exemplary efforts leverage existing funding, maximize flexibility in state or federal regulations, and facilitate innovative partnerships and opportunities for coordination. At the same time, we recognize that without significant new resources and changes in the systems of support, many families with infants and toddlers and expectant parents will continue to struggle with the lasting consequences of homelessness and housing instability. In order to be effective, policy improvements require engaging parents and expectant parents in a meaningful and ongoing partnership. Stabilizing these families and children will have long-term benefits for communities, the economy, and our nation.

Policy Recommendations

Expand Access to Shelter and Permanent Housing

Housing and safe shelter are essential anchors for families with infants and toddlers and expectant parents. Yet homelessness and housing instability put children and families at risk of harm, forcing families to move from place to place and/or stay in unsafe situations. Emergency and transitional housing can provide families with immediate safety, while providing or connecting families to resources that will help them obtain and maintain housing (such as job training, child care, nutrition support, and other services). Shelters also can provide or make connections to services that support the health and developmental needs of infants and toddlers.

Unfortunately, families face barriers to safe shelter. Most communities have limited or no shelter availability for families at all. Where family shelters do exist, they often lack key services like developmentally-appropriate accommodations and play spaces or accessible child care, or they have burdensome entry requirements that exclude families who are homeless according to the federal early

A Disconnect in Defining Homelessness

Federally funded early childhood and education programs are required to use a broader definition of homelessness that includes families who stay temporarily with others in precarious, often unsafe situations, and families in motels.

The definition of homelessness used by housing programs is limited to those who are in shelters or in unsheltered locations. This creates barriers to access for many infants, toddlers and their families.

⁷ [Office of Policy Development and Research, US Department of Housing and Urban Development, Dataset/Assisted Housing: National and Local, Picture of Subsidized Households](#)

⁸ SchoolHouse Connection, [Infant and Toddler Homelessness Across 50 States: 2022-23](#), (April 2025).

childhood and education definition of homelessness.⁹ Policymakers can address these challenges by providing more resources for emergency and transitional shelters with developmentally-appropriate settings and services, and by revising eligibility and entry policies to remove barriers for families with infants and toddlers.

Families with infants and toddlers and expectant parents also confront a broader problem: the lack of safe, affordable housing. Policymakers can increase investments in the supply of affordable housing that is targeted to families with infants and toddlers, including targeted housing vouchers and other rental subsidies. Policymakers also can use tax credits and other incentives to increase the supply of affordable housing, and provide direct cash assistance to families to support their housing needs. Policies and resources that incentivize collaboration between housing agencies, early childhood development programs, and health agencies provide another option for support. Finally, policymakers can revise eligibility criteria to ensure that families who are experiencing homelessness or housing instability according to the broader early childhood definition of homelessness are eligible and prioritized for housing resources.

Gardner House - Seattle, WA

Gardner House provides 95 new affordable homes and quality services for families, formerly homeless individuals, and people with disabilities using Low-Income Housing Tax Credits.

This innovative partnership provides 28 permanent supportive housing units for homeless families, and 19 “Moving On” units for formerly homeless families. The community includes a family center that provides housing assistance, childcare navigation, employment preparation, case management, and basic needs assistance.

Tenant Right to Counsel Program - San Francisco, CA

In 2018, San Francisco passed the “No Eviction without Representation Act” which requires that all eligible residential tenants receive free legal representation.

The City of San Francisco is funding several non-profit organizations to work together in providing those services as the Tenant Right to Counsel program (TRC) which went into effect in July 2019.

Before the age of one is the time in a person’s life when they are most likely to be subject to eviction,¹⁰ making eviction prevention a key area of housing policy reform. Policymakers can support policies that connect families and expectant parents to resources and legal services, and educate landlords on the needs and supports available to these families. In light of the immense consequences homelessness holds for early childhood development, states or communities receiving federal housing funds should be required to establish eviction moratoria, or significant delay periods for expectant families or those with infants and toddlers.

CALWORKS - California

The CALWORKS program administers the state’s child care subsidy program, and allows funds to be used for administrative and support services to provide families at risk of homelessness or escaping domestic abuse a referral pathway to secure stable child care placement. These services may be provided in partnership with homeless services providers, supportive housing, and others.

⁹ For explanations and definitions of homelessness in the McKinney-Vento Act, see: <https://schoolhouseconnection.org/article/definition-and-signs-of-homelessness> and <https://nche.ed.gov/mckinney-vento-definition/>

¹⁰ Nick Graetz, Carl Gershenson, Peter Hepburn, and Matthew Desmond. (October 2023). *Who is Evicted in America*. The Eviction Lab. Downloaded from <https://evictionlab.org/who-is-evicted-in-america/>

Increase Access to Early Childhood Programs and Additional Support Services

Across the country, federal, state, and local policymakers of all political affiliations have recognized the enormous benefits of investing in high-quality early childhood programs. Yet, even when programs are funded or designed to address the needs of families with infants and toddlers, families experiencing homelessness are often ignored, or don't receive the services they need.¹¹ Barriers that prevent families experiencing homelessness from accessing early childhood development programs include lack of required documentation like birth certificates and immunization records, lack of transportation, and fear of being stigmatized or punished due to their lack of housing. Other barriers include a lack of funding to meet the needs of all vulnerable families, including families experiencing homelessness. Federal and state policymakers can increase access to high-quality early childhood development programs for families experiencing homelessness or housing instability by supporting greater investments in these programs, as well as by supporting policies to prioritize families experiencing homelessness, and improve coordination across agencies and programs.

Early childhood development and education programs, including Head Start/Early Head Start, Maternal and Infant Early Childhood Home Visiting (MIECHV), Child Care and Development Block Grant funding, and local educational agencies (LEAs) all have specific federal requirements for identifying, enrolling, and/or collecting data on infants and toddlers experiencing homelessness. State and federal policymakers should support robust implementation of these policies through updated guidance and training.

Child Care Resource & Referral - South Carolina

South Carolina's CR&R agency hired a full-time Homeless Support Specialist and provides dedicated child care slots with no copay for families experiencing homelessness.

Specifically, federal Child Care and Development Block Grant (CCDBG) regulations require states to prioritize children experiencing homelessness. State Lead Agencies should ensure compliance by providing more time for families to gather and submit required documentation, supporting stronger coordination across programs to minimize barriers for families, eliminating rules and regulations that prevent families experiencing homelessness from accessing services, requiring more training of early childhood development professionals on homelessness, and providing navigators and other supports to help families experiencing homelessness.

Integrate Health Care Services and Housing Services

Healthy Beginnings at Home - Ohio

Healthy Beginnings at Home (HBAH) is a collaborative effort to reduce infant mortality by providing housing assistance to at-risk women and their families. The program shows that housing interventions prevent infant mortality, reduce racial disparities, and constrain Medicaid spending. HBAH is a public-private partnership leveraging federal, state, and local dollars.

When parents are experiencing homelessness and moving from place to place, they often lose access to a medical home for their children and themselves. Affordable and easily-accessed physical and mental health care supports are needed to ensure that pre- and post-natal checkups take place, and that infants and toddlers are meeting developmental milestones and have access to immunizations to stay healthy. Medicaid is

¹¹ Forthcoming analysis of CCDBG state plans shows that nearly 16 percent of states fail to meet the federal requirements to report on efforts to coordinate services for families experiencing homelessness and in need of child care assistance.

a critical support for these families, and housing agencies, early childhood programs, and other programs should help families enroll.

To ensure access to health care for infants, toddlers, expectant parents, and families experiencing homelessness, states and local communities can invest in case management services, ensure families have an assigned medical home, and provide community-based treatment and support services in coordination with other providers.

Healthy Opportunities - North Carolina

The Healthy Opportunities program uses a Medicaid 1115 waiver to provide non-medical services to qualifying Medicaid members across four domains: housing, food, transportation, and interpersonal violence/toxic stress. Evaluations show reduced Medicaid costs and reductions in housing issues.

State and federal policymakers also can ensure that expectant families and families with infants and toddlers are included in presumptive eligibility definitions for Medicaid and have continuous eligibility for services. It will be critical to convene private health insurers to educate and inform them about resources to support expectant parents and families with infants and toddlers experiencing homelessness or housing instability.

Improve Data Collection, Analysis, Use, and Coordination

Effective policy starts with knowing who is experiencing homelessness, who is at risk of homelessness, and how these families are currently able to access services. A lack of consistency and coordination around the definition of homelessness means that it is difficult to know how many families need help; whether infants, toddlers, expectant parents and their families are eligible for help; and if they receive it.

Federally funded early childhood and education programs are required to use a broader definition of homelessness, found in the education subtitle of the McKinney-Vento Act, to both identify families and determine program eligibility. This definition includes families who stay temporarily with others in precarious, often unsafe situations, and families in motels. The definition of homelessness used by housing programs is much narrower, and is limited to those who are in shelters or in unsheltered locations.

The narrow definition of homelessness used by HUD leads to significant difficulties in identifying families in need of services, and creates barriers to accessing homeless and housing programs. More than 80% of the children and youth identified as homeless by public schools are not eligible for federal

Michigan Department of Health and Human Services

MDHHS, in collaboration with the **Michigan Coalition Against Homelessness**, looked to identify "high utilizers" of medical services among people experiencing homelessness by matching Homelessness Management Information System (HMIS) and Medicaid data.

Through this matching process, MDHHS discovered discrepancies in Medicaid enrollment among high utilizers, and unexpectedly found high numbers of children utilizing Medicaid who were also experiencing homelessness. The data-matching process enabled the state to swiftly prioritize housing for these children and enroll high utilizers in Medicaid.

homeless assistance because they do not meet HUD’s definition of homelessness.¹² Lack of a common definition that reflects the experiences of families means that federal programs and researchers are often unable to accurately collect and report data on expectant families and families with infants and toddlers who are experiencing homelessness or housing instability.

More than 80% of the children and youth identified as homeless by public schools are not eligible for federal homeless assistance because they do not meet HUD’s definition of homelessness.

In order to increase access to housing and services, and to improve understanding of the prevalence and dynamics of homelessness among families with infants and toddlers, federal and state agencies should adopt a common, consistent definition of homelessness: the definition in the education subtitle of the McKinney-Vento Act.

In addition, existing federal data collection and reporting should be improved. Existing data from federal programs are difficult to access, limiting their ability to improve policies and programs. For example, the U.S. Department of Housing and Urban Development (HUD) only disaggregates data on children in shelters under age 18, making it difficult to know how many infants and toddlers are being served. HUD should collect, disaggregate, and report information by the age of children served by HUD homeless assistance programs. The Office of Child Care should disaggregate and make publicly available the data on homelessness that child care agencies are already legally required to provide.

A Note on Broader Economic Security

This policy agenda focuses on the intersection of homelessness, housing, and early childhood development. However, families experiencing homelessness and housing instability also would benefit from broader policies that provide economic security, such as paid leave, living wages, stable schedules, flexible work arrangements to accommodate care responsibilities, access to affordable health care and medical homes for their children, food and nutrition benefits, and safe neighborhoods. These families also need access to supports that consider their language and literacy needs. The recommendations in this document should be considered in addition to those resources for families.

Conclusion

With the right strategies and resources, we can ensure a strong foundation for all infants and toddlers, and strengthen our economy and our nation. It’s time to unite the early childhood, housing, and homelessness sectors to build a coordinated, holistic support system so that every child thrives from the start.

¹² [Hidden Homelessness in the U.S.: Why Congress Must Change HUD’s Definition of Homelessness to Align With Other Federal Agencies.](#) (An FAQ created by [Chicago Coalition for the Homeless](#), [Family Promise](#), [National Network for Youth](#), and [SchoolHouse Connection](#).)

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Expand Access to Shelter and Permanent Housing

Prioritization. Prevention. Connection.

Policymakers can address these challenges by:

- Providing more resources for emergency and transitional shelters and permanent housing with developmentally-appropriate settings and services. This includes extending time that expectant families and those with young children can spend in emergency or transitional shelters.
- Reviewing and revising eligibility and entry policies to remove barriers for families with infants and toddlers.
- Increasing investments in the supply of affordable housing that is targeted to families with infants and toddlers, including targeted housing vouchers and other rental subsidies.
- Using tax credits and other incentives to increase the supply of affordable housing, and provide direct cash assistance to families to support their housing needs.
- Supporting policies and funding that incentivize collaboration between housing agencies, early childhood development programs, and health agencies to provide more options for support.
- Supporting policies that prevent and respond to evictions by connecting families and expectant parents to resources and legal services. Further, include educating landlords on the needs and supports available to these families.

Increase Access to Early Childhood Development Programs and Additional Support Services

Prioritization. Coordination. Elimination of Barriers.

Policymakers can address these challenges by:

- Supporting greater investments in early childhood development programs that serve families experiencing homelessness.
- Supporting policies that prioritize families experiencing homelessness, eliminate barriers that limit access to needed services, and improve coordination across agencies and programs.
- Supporting implementation of existing policy requirements on homelessness in federal early childhood programs, including Early Head Start, child care, home visiting, and early intervention, through updated guidance and training.
- Funding navigators and other supports to help families access needed services.

Integrate Health Care Services and Housing Services ***Connection. Education. Support.***

Policymakers can address these challenges by:

- Investing in case management services paired with shelter and housing to help families enroll in Medicaid, obtain healthcare services, as well as other health and developmental services and supports.
- Supporting policies that ensure families have an assigned medical home, and provide community-based treatment and support services in coordination with other providers.
- Ensuring that expectant families and families with infants and toddlers are included in presumptive eligibility definitions for Medicaid and have continuous eligibility for services.
- Convening private health insurers to educate and inform them about resources to support expectant families and families with infants and toddlers experiencing housing instability.

Improve Data Collection, Analysis, Use, and Coordination ***Consistency. Comprehensiveness. Disaggregation.***

Policymakers can address these challenges by:

- Adopting a common, consistent definition of homelessness based on the definition in the education subtitle of the McKinney-Vento Act.
- Collecting and reporting information for those served by HUD's homelessness assistance programs, and disaggregating that data by participant demographics.
- Making available the child care agency homelessness data from the Administration for Children and Families' Office of Child Care.