

EVIDENCE SUMMARY

Policies on the Prenatal-to-3 State Policy Roadmap that Promote Housing Security

Housing security means living in safe, affordable, and consistent shelter without the fear of eviction, sudden rent increases, or homelessness. In contrast, housing insecurity, including difficulty paying rent, overcrowding, frequent moves, or spending a disproportionate share of income on housing, elevates the risk of homelessness and undermines family stability.¹

Safe and stable housing is a foundational social predictor of health and critical for early child development and economic stability throughout life.^{1,2} Across the US, however, 2.9% of children under age 3 are experiencing homelessness, which equates to nearly 447,000 children.³ An estimated 5.7% of all children birth to age 4 who live in renting households are evicted each year.⁴ However, rates of evictions vary and Black children ages birth to 4 who live in rented housing experience evictions at more than double this rate.

Housing affordability pressures have intensified over the past 2 decades. Since 2000, inflation-adjusted housing prices have increased by approximately 65%, whereas median household income has grown only modestly.⁵ As a result, many families with young children face severe rent burdens.

Policies on the Prenatal-to-3 State Policy Roadmap with Proven Impacts on Promoting Housing Security

Through comprehensive reviews of rigorous evidence, the Prenatal-to-3 State Policy Roadmap identifies effective state-level policies and strategies that improve outcomes for children and families during the prenatal-to-3 period.⁶ Of the policies profiled on the Roadmap, several have evidence of promoting housing security, including: expanded income eligibility for Medicaid, refundable state earned income tax credits (EITCs), higher state minimum wages, and cash transfers.

These policies are not the only evidence-based approaches states can use to reduce housing insecurity. Other more targeted, housing-focused interventions exist; however, they are often at the federal or local level. The policies in this brief represent state policies on the Roadmap with demonstrated positive impacts in this area.



Other State Policies That Impact Housing Outcomes

In addition to the policies on the Prenatal-to-3 State Policy Roadmap, states can pursue targeted housing policies. For example, guaranteed right to counsel in eviction proceedings shows the potential to reduce evictions, eviction-related debt, and improve birth outcomes.^{7,8} State-funded rental assistance may also reduce evictions and improve housing security.⁹ Other Roadmap policies, such as paid family and medical leave and child care subsidies, support household resources and may indirectly benefit housing stability, though direct evidence on housing outcomes is limited.

Rigorous research¹⁰ finds that:

Expanding Medicaid access can reduce evictions for low-income households by reducing healthcare expenses and protecting households from catastrophic medical debt.

- A study of California's early Medicaid expansion found 24.5 fewer evictions per month in each county, with greater effects in counties that had above-average rates of uninsured adults prior to expansion (51.5 fewer evictions per month).
- Nationally, Medicaid expansion led to an annual reduction of 1.15 evictions per 1,000 renters and a 0.25 reduction in the eviction judgment rate per 100 households.

More generous **state EITCs** can reduce housing cost burdens by increasing the incomes of low-wage workers.

- A \$1,000 increase in EITC benefits reduced the likelihood that mothers spend more than 30% of pretax earnings on housing by 3.9 percentage points and more than 50% of pretax earnings by 5.2 percentage points.

A higher state minimum wage has the potential to reduce evictions in the short-term by increasing the incomes of low-wage workers.

- A 1% increase in the minimum wage led to a 1.1% decrease in the monthly probability of lease default over the first 3 months of policy implementation. Effects may fade over time as landlords adjust rents.

Cash transfers have the potential to reduce evictions and foreclosures by improving financial stability.

- Receipt of \$1,500 during pregnancy reduced the risk of eviction after childbirth by 4.2 percentage points.
- Receipt of \$1,500 during pregnancy and \$500 per month for 12 months after birth decreased the likelihood of owing back rent or mortgage by 13.0 percentage points. Among those carrying greater than \$1 past due, the amount due decreased, on average, by \$1,004.

State Policy Choices Matter

Housing security in the prenatal-to-3 period is essential for healthy development and long-term wellbeing. State leaders can strengthen family stability by adopting policies and strategies on the Roadmap, including Medicaid expansion, refundable state EITCs, minimum wage increases, and cash transfers, that promote housing security. By implementing these evidence-based policies and strategies, states can make meaningful progress toward improving housing security for families.

¹ Singh, S. (2024). *How housing instability affects children's health and development*. Housing Matters, Urban Institute. <https://housingmatters.urban.org/articles/how-housing-instability-affects-childrens-health-and-development>

² U.S. Department of Health and Human Services, Office of Disease Prevention and Health Promotion. (n.d.). *Housing instability*. Healthy People 2030. <https://odphp.health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/housing-instability>

³ SchoolHouse Connection. (2025). *Infant & toddler homelessness across 50 states: 2022-2023*. <https://schoolhouseconnection.org/article/infant-and-toddler-homelessness>

⁴ Graetz, N., Gershenson, C., Hepburn, P., Porter, S. R., Sandler, D. H., & Desmond, M. (2023). A comprehensive demographic profile of the US evicted population. *Proceedings of the National Academy of Sciences - PNAS*, 120(41), Article e2305860120. <https://doi.org/10.1073/pnas.2305860120>

⁵ Feiveson, L., Levinson, A., & Schreiner Wertz, S. (2024). *Rent, house prices, and demographics*. U.S. Department of the Treasury. <https://home.treasury.gov/news/featured-stories/rent-house-prices-and-demographics>

⁶ Prenatal-to-3 Policy Impact Center. (2025, September 30). *2025 Prenatal-to-3 State Policy Roadmap*. Peabody College of Education and Human Development, Vanderbilt University. <https://pn3policy.org/pn-3-state-policy-roadmap-2025/>

⁷ For additional detail on the impact of guaranteed right to counsel in eviction proceedings see the [Prenatal-to-3 Research Brief](#).

⁸ Leifheit, K. M., Chen, K. L., Anderson, N. W., Yama, C., Sriram, A., Pollack, C. E., Gemmill, A., & Zimmerman, F. J. (2024). Tenant Right-to-Counsel and Adverse Birth Outcomes in New York, New York. *JAMA Pediatrics*, 178(12), 1337–1344. <https://doi.org/10.1001/jamapediatrics.2024.4699>

⁹ Reina, V.J., Fowle, M., Jaffee, S., et al. (2025). *PHLHousing+: Housing Security Outcomes After Two Years*. Housing Initiative at Penn, University of Pennsylvania. <https://www.housinginitiative.org/phlhousing-housing-outcomes-at-two-years.html>

¹⁰ For additional detail on and citations for the above referenced studies see the [Prenatal-to-3 Policy Clearinghouse](#).

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The Prenatal-to-3 Policy Impact Center aims to accelerate states' equitable implementation of evidence-based policies that help all children thrive from the start. Based in Vanderbilt University's Peabody College of Education and Human Development and led by Dr. Cynthia Osborne, Professor of Early Childhood Education and Policy, the Center's team of researchers and nonpartisan policy experts works with policymakers, practitioners, and advocates to navigate the evidence on solutions for effective child development in the earliest years.