

Families with Children Are Losing Ground in the Housing Choice Voucher Program

The Problem:

Family homelessness is on the rise in the United States, with millions more families with children at risk of experiencing homelessness. Families with children often experience homelessness and housing instability in ways that are less visible than adult individual homelessness. Many families are doubled up with relatives, staying in motels or moving between temporary arrangements while waiting for assistance¹. These experiences may not always look like street or shelter homelessness, but they still reflect serious instability for children and families.

This matters because housing instability and homelessness can have serious consequences for children's health, development, and education. Children experiencing housing instability are more likely to face physical and mental health challenges, developmental delays, school disruption, and chronic absenteeism². Stable housing is therefore not only a basic family need, but also a foundation for children's long-term well-being and educational success. Research also shows that individuals who experienced homelessness during childhood were 46.9 times more likely to experience homelessness as adults, underscoring the long-term consequences of failing to intervene early³.

Yet federal housing systems often rely on narrower data sources and priority categories that do not fully capture how children and families experience homelessness. As a result, families with children can be overlooked in housing policy decisions.

This disconnect is reflected in the Housing Choice Voucher (HCV) program. Families with children are receiving a shrinking share of Housing Choice Vouchers, a federal rental assistance program that helps low-income households afford housing in the private rental market⁴, even as their need for stable housing continues to grow.

Federal housing policy decisions, including those shaping the distribution of Housing Choice Vouchers, are informed by data systems that measure homelessness in different ways. The U.S. Department of Housing and Urban Development (HUD) primarily relies on Point-in-Time (PIT) counts and Homeless Management Information System (HMIS) data. PIT counts provide a one-night estimate of sheltered and unsheltered homelessness, including people living in shelters, transitional housing, or unsheltered locations, while HMIS captures people connected to homeless service systems over the course of a year. For example, in 2024, PIT counts identified approximately 259,473 people in families with children experiencing homelessness on a single night⁵, while in 2022, HMIS data captured approximately 453,016 people in households with children over the course of the year⁶.

¹ "42 U.S.C. § 11434a(2)," n.d., accessed May 11, 2026,

<https://uscode.house.gov/view.xhtml?path=%2Fprelim%40title42%2Fchapter119%2Fsubchapter6%2FpartB&req=granuleid%3AUSC-prelim-title42-chapter119-subchapter6-partB&f=&fq=&num=0&hl=false&edition=prelim>.

² SchoolHouse Connection, *A Round Up of Recent Research on Child and Youth Homelessness (January-July 2021)* (2021), <https://schoolhouseconnection.org/article/a-round-up-of-recent-research-on-child-and-youth-homelessness-january-july-2021>.

³ Tanner J. Bommersbach et al., "Correlates of Past Childhood Homelessness in a Nationally Representative Sample of US Adults," *Journal of Nervous & Mental Disease* 212, no. 1 (2024): 43–51, <https://doi.org/10.1097/NMD.0000000000001730>.

⁴ U.S. Department of Housing and Urban Development, "HCV Applicant and Tenant Resources," <https://www.hud.gov/helping-americans/housing-choice-vouchers-tenants>.

⁵ U.S. Department of Housing and Urban Development, Office of Policy Development and Research, "2007 - 2024 Point-in-Time Estimates by CoC (XLSB)," December 2024, <https://www.huduser.gov/portal/datasets/ahar/2024-ahar-part-1-pit-estimates-of-homelessness-in-the-us.html>.

⁶ The U.S. Department of Housing and Urban Development, *Part 2: 2022 Annual Homelessness Assessment Report (AHAR) to Congress* (2024), <https://www.huduser.gov/portal/sites/default/files/pdf/AHAR-Part-2-2022.pdf>.

In contrast, the U.S. Department of Education (DOE) uses a different definition of homelessness, which includes children who are doubled up due to economic hardship, living in motels or hotels, staying in shelters, or otherwise lacking a fixed, regular, and adequate nighttime residence⁷. This more comprehensive definition better reflects the lived experiences of many children and families because it captures forms of homelessness that occur outside shelters, unsheltered locations, or formal homeless service systems.

The DOE identified approximately 1,548,191⁸ children experiencing homelessness during the 2023–2024 school year. This discrepancy suggests that because local officials making decisions on how to allocate Housing Choice Vouchers may rely on HUD data systems, particularly PIT and HMIS, to inform policy priorities, it may underrepresent the scale of need among families with children. This discrepancy has important implications for how assistance is prioritized and distributed.

Consistent with this dynamic, in recent years, families with children have made up a decreasing share of households receiving housing assistance. For example, families with children accounted for approximately 52 percent of housing choice voucher recipients in 2009, but only 36% by 2025⁹.

In addition to this shift in share, the total number of vouchers used by families with children has also declined. Between 2002 and 2022, more than 260,000 vouchers that were previously used by families with children are no longer serving this population¹⁰. Yet, housing need among families with children continues to grow.

At the same time, demand for housing assistance continues to exceed supply. In many communities, families with children remain on housing waitlists for years, often cycling between homeless or unstable housing situations while waiting for assistance. In some areas, waiting lists are closed entirely due to overwhelming demand¹¹ and inadequate funding. In 2009, the average wait time to receive a Housing Choice Voucher was 23 months, while in 2025 it was up to 27 months¹².

Despite this decline, housing need among families remains high. Federal rental assistance only reaches a fraction of eligible households, just 1-in-4 families in need¹³, leaving many families with children without access to stable and affordable housing.

Why This Is Happening:

The declining share of families with children receiving housing assistance is largely driven by changes in funding policy and program structure within the Housing Choice Voucher program¹⁴. Over time, Congress has made a series of decisions aimed at controlling federal

⁷ “42 U.S.C. § 11434a(2).”

⁸ National Center for Homeless Education, “Education of Children and Youth Experiencing Homelessness in the United States: Data Summary for School Years 2021–22 to 2023–24,” February 2026, <https://nche.ed.gov/wp-content/uploads/2026/03/Education-of-CYEH-in-the-United-States-data-summary-for-school-years-2021-22-to-2023-24.pdf>.

⁹ U.S. Department of Housing and Urban Development, Office of Policy Development and Research, “Dataset: Assisted Housing National and Local,” n.d., accessed May 5, 2026, <https://www.huduser.gov/portal/datasets/assths.html>.

¹⁰ Andrew J. Greenlee and Kirk McClure, “Participation, Transition, and Length of Stay in Federal Housing Assistance Programs,” *Cityscape: A Journal of Policy Development and Research* 26, no. 2 (2024): 41–59.

¹¹ Sonya Acosta and Erik Gartland, *Families Wait Years for Housing Vouchers Due to Inadequate Funding* (Center on Budget and Policy Priorities, 2021), <https://www.cbpp.org/research/housing/families-wait-years-for-housing-vouchers-due-to-inadequate-funding>.

¹² U.S. Department of Housing and Urban Development, Office of Policy Development and Research, “Dataset: Assisted Housing National and Local,” n.d., accessed May 5, 2026, <https://www.huduser.gov/portal/datasets/assths.html>.

¹³ Erik Gartland, *Funding Limitations Create Widespread Unmet Need for Rental Assistance*, Chart Book (Center on Budget and Policy Priorities, 2022), <https://www.cbpp.org/research/housing/funding-limitations-create-widespread-unmet-need-for-rental-assistance>.

¹⁴ Andrew J. Greenlee and Kirk McClure, “Participation, Transition, and Length of Stay in Federal Housing Assistance Programs,” *Cityscape: A Journal of Policy Development and Research* 26, no. 2 (2024): 41–59.

spending that have fundamentally reshaped how vouchers are funded and distributed, with significant consequences for how many families can be served and contributing to shifts in who receives assistance.

First, Congress shifted from providing long-term, multiyear funding for vouchers to relying on annual appropriations. In the early decades of the program, funding commitments typically lasted many years, allowing Public Housing Agencies (PHAs) to rely on stable funding and consistently reissue vouchers as families exited the program. However, beginning in the 1990s, Congress moved to one-year funding cycles as part of broader efforts to limit discretionary spending. This shift introduced instability into the program, as PHAs, landlords, and families could no longer rely on consistent funding over time. It also reduced the number of new vouchers being authorized and made long-term program planning more difficult.

A key change in funding policy has been the shift from funding all authorized vouchers to funding only those currently in use. Under earlier policy, PHAs received funding based on the number of vouchers they were authorized to administer, allowing them to maintain or expand the number of families served. In contrast, current policy ties funding to vouchers that were actually leased in the prior year. This change has had significant consequences: by 2022, more than 250,000 authorized vouchers were no longer funded, substantially reducing the program's overall capacity¹⁵.

Funding instability also creates ongoing challenges for PHAs. Because funding levels are determined annually and depend on prior-year leasing and cost data, PHAs must predict future program costs under uncertain conditions. However, voucher costs can fluctuate due to factors such as rising rents, changes in tenant income, and variation in how many families successfully lease units. When funding is insufficient or unpredictable, PHAs may respond by limiting the number of vouchers they issue, reducing leasing rates, or taking other steps to avoid financial shortfalls. In some cases, insufficient funding has forced PHAs to reduce the number of families served or take actions that make the program more difficult to administer.

In addition, Congress has consistently underfunded administrative costs for PHAs, making it more difficult for agencies to effectively manage the program. Administrative funding supports essential functions such as maintaining waiting lists, issuing vouchers, verifying eligibility, and working with landlords. Despite the importance of these activities, administrative fees have been funded below formula levels in most years since 2008, often by substantial margins. This persistent underfunding makes it more difficult for PHAs to carry out required program functions and manage vouchers effectively.

Finally, changes in how new vouchers have been allocated have also affected who receives assistance. Since the early 2000s, Congress has provided relatively few new "incremental" vouchers that increase the overall number of assisted households. Instead, most new vouchers have been targeted toward specific populations, particularly people with disabilities and homeless veterans. While these groups have significant housing needs, directing the majority of new assistance toward them has reduced the share of vouchers available to families with children. As a result, even when total assistance levels remain relatively stable, the

¹⁵ Barbara Sard, "The Evolution of Funding Policy in the Housing Choice Voucher Program," *Cityscape: A Journal of Policy Development and Research* 26, no. 2 (2024): 15–40.

composition of who receives assistance has shifted away from families with children toward other populations¹⁶.

In addition to structural funding and policy changes, a range of market and program-level barriers further limit access to housing assistance for families with children. Even when families receive vouchers, many are unable to successfully use them. Research indicates that more than 30 percent of voucher holders do not lease a unit, often due in part to difficulty finding landlords willing to accept vouchers¹⁷.

Housing supply constraints also play a role. In many urban areas, a large share of residential land is zoned exclusively for single-family housing, which can limit the development of multifamily units and reduce the availability of housing suitable for families¹⁸.

Demographic trends within assisted housing programs may also affect access. The share of older adults receiving housing assistance has increased in recent years. This shift may be associated with longer lengths of stay, which could reduce turnover in available units¹⁹.

At the same time, housing need among families continues to grow. The expiration of pandemic-era housing protections has contributed to rising homelessness among families with children, reflecting increased housing instability and need²⁰.

Children and families often experience homelessness differently than adult individuals, including through doubled-up living arrangements, motel stays, or other temporary situations recognized under the McKinney-Vento definition²¹. Because HUD's chronic homelessness definition focuses on prolonged or repeated homelessness in shelters, safe havens, or places not meant for human habitation, many families with children may struggle to qualify under this category²². When HCV waitlists prioritize homelessness or chronic homelessness without also including family-specific preferences, families with children may be less likely to receive assistance despite significant housing instability²³.

Taken together, these trends suggest that families with children are not being prioritized within housing policy decisions, in part because they lack the political visibility and targeted advocacy afforded to other populations.

Current Efforts:

Recent federal proposals have attempted to address some of these gaps by expanding eligibility definitions and creating targeted voucher resources for families with children. The bipartisan, bicameral Homeless Children and Youth Act, introduced in the Senate by Senators Angela Alsobrooks (D-MD) and Katie Britt (R-AL), and in the House by Representatives Mike Lawler (R-NY), Janelle Bynum (D-OR), and Delia Ramirez (D-IL)²⁴, would align HUD's definition of homelessness with that of other federal agencies and require annual data collection

¹⁶ Sard, "The Evolution of Funding Policy in the Housing Choice Voucher Program."

¹⁷ Marybeth Shinn et al., "Mismatch Between Homeless Families and the Homelessness Service System," *Cityscape* (Washington, D.C.) 19, no. 3 (2017): 293–307.

¹⁸ Joint Center for Housing Studies of Harvard University, *America's Rental Housing 2024* (2024), https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2024.pdf.

¹⁹ Mark Treskon and Susan J. Popkin, *Staffing and Funding Cuts at HUD Would Have an Outsize Effect on Older Adults* (Urban Institute, 2025), <https://www.urban.org/urban-wire/staffing-and-funding-cuts-hud-would-have-outsize-effect-older-adults>.

²⁰ U.S. Department of Housing and Urban Development, Office of Policy Development and Research, *Part 1: The 2024 Annual Homelessness Assessment Report (AHAR) to Congress* (U.S. Department of Housing and Urban Development, 2024), <https://www.huduser.gov/portal/sites/default/files/pdf/2024-AHAR-Part-1.pdf>.

²¹ "42 U.S.C. § 11434a(2)."

²² "24 C.F.R. § 578.3," n.d., accessed May 11, 2026, <https://www.ecfr.gov/current/title-24/subtitle-B/chapter-V/subchapter-C/part-578/subpart-A/section-578.3>.

²³ "24 C.F.R. § 982.207," n.d., <https://www.ecfr.gov/current/title-24/subtitle-B/chapter-IX/part-982/subpart-E/section-982.207>.

²⁴ Congresswoman Janelle Bynum, "Bynum Introduces Bipartisan Bill to Expand Access to Youth Homeless Services," December 10, 2025, <https://bynum.house.gov/media/press-releases/bynum-introduces-bipartisan-bill-expand-access-youth-homeless-services>.

on homeless children, youth, and families. By streamlining HUD’s definition, the bill would better reflect the lived reality of how children and families experience homelessness, including housing instability that occurs outside shelters or formal homeless service systems²⁵.

Other proposals focus more directly on voucher access. The Family Stability and Opportunity Vouchers Act, introduced by Senators Chris Van Hollen (D-MD) and Todd Young (R-IN) in the 118th Congress, would create 250,000 new housing mobility vouchers for low-income, high-need families with young children and pair those vouchers with mobility-related services²⁶.

Together, these proposals reflect growing recognition that federal housing policy must better account for children and families experiencing homelessness or housing instability.

Solutions:

(1) Adopt Targeted Waitlist Preferences for Families with Children:

One approach to better align housing assistance with family need is for Public Housing Authorities (PHAs) to adopt targeted waitlist preferences. Some jurisdictions have already implemented similar policies focused on early childhood. For example, the Akron Metropolitan Housing Authority created a “Full Term First Birthday” preference, prioritizing applicants referred through a local initiative serving pregnant individuals and families with very young children. While this approach targets a more specific population than families with children broadly, it demonstrates that PHAs can incorporate family-based priorities into voucher allocation systems. Expanding similar policies could help ensure that families with children are more consistently prioritized for assistance²⁷.

(2) Expand Voucher Supply and Improve Funding Stability:

Another key step is to expand the overall supply of Housing Choice Vouchers and restore greater funding stability within the program. As described above, shifts from long-term funding commitments to annual appropriations and the move to fund only vouchers currently in use have reduced the program’s capacity and made it more difficult for PHAs to consistently reissue vouchers over time. These changes have contributed to the loss of hundreds of thousands of funded vouchers and introduced uncertainty into program administration. Increasing funding for new vouchers and providing more predictable, long-term support would allow PHAs to plan more effectively, maintain leasing levels, and serve more families. Expanding the supply of vouchers would help address the growing gap between housing need and available assistance, particularly for families with children.

(3) Reduce Barriers to Voucher Utilization and Improve Landlord Participation:

Even when vouchers are available, many families with children face significant barriers to successfully using them. Landlord refusal to accept vouchers, limited housing supply in high-opportunity areas, and administrative challenges can prevent families from leasing units within

²⁵ Senator Angela Alsobrooks, “Alsobrooks and Britt Introduce Bipartisan Homeless Children and Youth Act,” *Senator Angela Alsobrooks*, n.d., accessed May 5, 2026, <https://www.alsobrooks.senate.gov/news/press-releases/alsobrooks-and-britt-introduce-bipartisan-homeless-children-and-youth-act/>; Congresswoman Janelle Bynum, “Bynum Introduces Bipartisan Bill to Expand Access to Youth Homeless Services.”

²⁶ Chris Van Hollen, “Van Hollen, Young Introduce Bill to Boost Housing Mobility Vouchers, Increase Families’ Access to Opportunity | U.S. Senator Chris Van Hollen of Maryland,” April 25, 2023, <https://www.vanhollen.senate.gov/news/press-releases/van-hollen-young-introduce-bill-to-boost-housing-mobility-vouchers-increase-families-access-to-opportunity>.

²⁷ Full Term First Birthday, *Full Term First Birthday Strategic Plan 2023-2028* (n.d.), https://fulltermfirstbirthday.org/sites/default/files/2022-11/ftfb_strategic_plan_final.pdf.

required timeframes. PHAs and federal lawmakers can address these barriers by adopting source-of-income anti-discrimination protections²⁸, increasing landlord incentives, such as signing bonuses or damage mitigation funds²⁹, supporting master leasing, and simplifying administrative processes. Master leasing, where a PHA or nonprofit leases units from landlords and then connects families to those units, can reduce landlord risk and help families overcome screening barriers that often prevent voucher holders from securing housing³⁰. Family Promise, a national nonprofit working to prevent and end family homelessness, already uses this model as part of its housing programs, demonstrating its practical application for families³¹.

By improving voucher utilization and reducing lease-up barriers, these efforts would ensure that existing vouchers are more effectively used and that more families with children are able to secure stable housing.

(4) Strengthen Federal Data on Homelessness:

Finally, federal agencies should improve how homelessness among children and families is measured and incorporated into housing policy decisions. HUD's current data systems, including PIT and HMIS, provide important information but do not fully capture families experiencing homelessness outside shelters or formal services, such as those doubled up or temporarily staying in motels. HUD should supplement these data systems with broader cross-agency measures, including Department of Education McKinney-Vento data, when assessing need and setting policy priorities. Better data collection would give policymakers a more complete picture of family homelessness and help ensure that housing assistance is targeted toward populations that are currently undercounted.

Conclusion:

Families with children are facing growing housing instability and homelessness while receiving a shrinking share of Housing Choice Vouchers. Addressing this problem requires both expanding the supply of vouchers and ensuring that families are more clearly reflected in the data and priorities that shape housing policy. By adopting family-focused waitlist preferences, improving funding stability, reducing lease-up barriers, and strengthening federal homelessness data, policymakers can better align housing assistance with the needs of children and families. Without these changes, families with children will continue to be undercounted, underprioritized, and underserved.

²⁸ Poverty & Race Research Action Council, *Expanding Choice: Practical Strategies for Building a Successful Housing Mobility* (2026), <https://www.prrac.org/pdf/AppendixB.pdf>.

²⁹ "EHV Webinar Summary: Landlord Incentives," U.S. Department of Housing and Urban Development, n.d., <https://files.hudexchange.info/resources/documents/EHV-Webinars-Landlord-Incentives-Summary.pdf>.

³⁰ David C. Blount et al., *Master Leasing* (Urban Institute, 2023), <https://www.urban.org/apps/pursuing-housing-justice-interventions-impact/master-leasing>; Samantha Batko and Kate Reynolds, "Ending and Preventing Homelessness and Evictions," Urban Institute, July 2024, https://www.urban.org/sites/default/files/2024-07/Ending_and_Preventing_Homelessness_and_Evictions.pdf.

³¹ Family Promise, "Master Leasing in Action," accessed June 9, 2026, <https://familypromise.org/master-leasing-in-action/>.