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Lack of Affordable Child Care is Driving the Family Homelessness Crisis

By Maya Jasinska and Ava Spiner

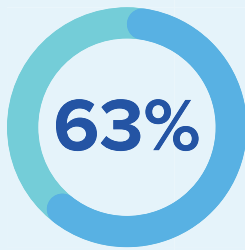
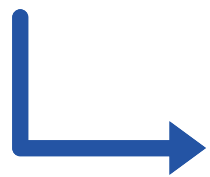
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Lack of Affordable Child Care is Driving the Family Homelessness Crisis

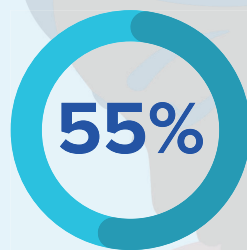


KEY SURVEY FINDINGS:

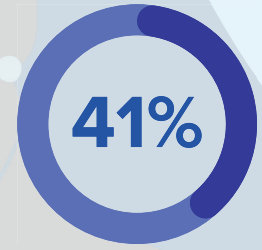
78% of survey respondents reported experiencing one or more types of job disruption because they could not find or afford child care:



of clients have **lost a job** because they couldn't find or afford child care



of clients have **reduced work hours** because they couldn't find or afford child care



of clients have **turned down a promotion** because they couldn't find or afford child care

31%

of survey respondents said they were receiving a child care voucher through ACS or HRA.

58%

of parents providing child care themselves (or relying on family) said it was because formal child care is inaccessible to them.

66%

of survey respondents said they felt they knew little or very little about the child care settings, programs, and resources available to them.

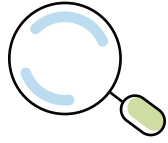
“I feel like if we all had child care steadily and available, like from jump, we would not be in shelter.”

– WIN MOM OF A 3-MONTH OLD

ABOUT THE STUDY

Win is the largest provider of shelter and supportive housing for families experiencing homelessness in New York City, operating 16 shelters and over 450 units of supportive housing across all five boroughs. In Summer 2025, the Win Policy and Research team surveyed Win parents of children five and under to learn about their child care preferences and the decisions that went into their current child care arrangements. The Win team also conducted focus groups with 20 parents at three different Win shelters to gain a deeper understanding of the importance of access to child care, how we might improve our shelter-based child care programs, and how experiences with accessing child care vary across sites. The survey was distributed to all shelters for families with children that Win operates, with 96 respondents.

Introduction



Lack of child care—whether due to high costs, low supply, inconvenient hours of operation, or quality concerns—is driving the family homelessness crisis. Though we’ve long known that the first five years of life are critical developmentally, and that children who experience homelessness during these years are more likely to exhibit developmental delays and worse social and academic outcomes, almost 14,500 children under the age of five sleep in shelter each night.^{1,2} Nearly half of the 3,600 children that sleep in Win’s shelters each night are younger than five years old. As local and state leaders work to expand child care access in New York, we must ensure that the system they build centers the needs and preferences of parents in shelter and addresses their top concerns: the cost, hours, and quality of care. To do so, the state should invest in the Child Care Assistance Program, establish the Workforce Compensation Fund, pass the Working Families Tax Credit, and expand Governor Kathy Hochul’s BABY Benefit program. A child care system that works for parents in shelter—parenting at some of the worst moments in their lives—will work for all parents.

Families with multiple children under the age of six can easily spend as much or more on child care as they do on rent; last year, center-based care for just one infant cost an average of \$26,000 in NYC.³ Without child care, families cannot seek employment to afford their rent or meet the work requirements for public benefits and/or the cost of child care itself is bankrupting them. Once in shelter, families with young children cannot search for housing or access rental assistance benefits without first connecting with child care. Investing in the early childhood education system is both a homelessness prevention method for families with young children, as well as a solution for families currently living in shelter.

Throughout summer 2025, Win’s Policy and Research team surveyed Win clients with children five and under to learn about their ideal child care arrangements and what factors went into their decisions about their current child care arrangement or lack thereof. Many clients identified lack of access to affordable, convenient child care as either the reason they were in shelter or as their main barrier to moving into stable housing. Parents described lack of access to child care as a key challenge to working, searching for permanent housing, and attending critical public benefits or medical appointments.

Inaccessible Child Care Drives Housing Instability

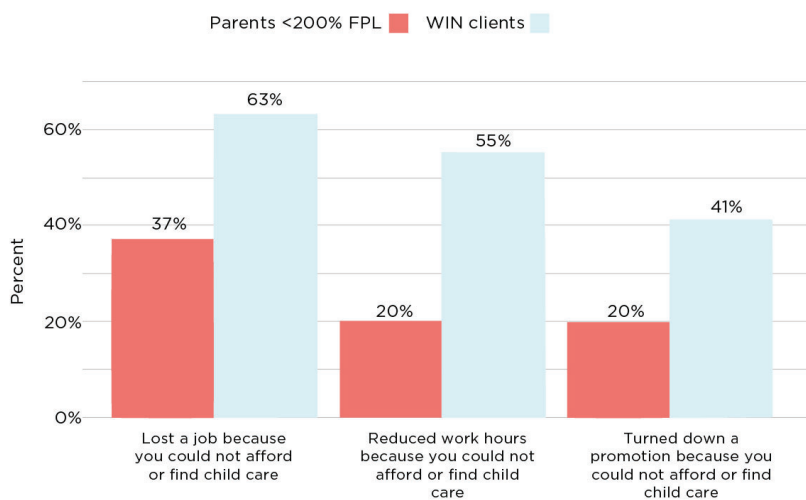


I feel like if we all had child care steadily and available, like from jump, we would not be in shelter.

— **Win Mom of a 3-Month Old**

Without access to consistent child care, families cannot go to work to qualify for public benefits and/or earn the income that enables them to pay rent. Disruptions to child care lead to periods of income instability; In a 2024 study, Robin Hood found that women who experienced child care related work disruptions were 1.5 times more likely to experience a material hardship such as food insecurity or housing hardship one year later.⁴ In Win’s survey, clients described experiencing major negative changes in employment and loss of income due to lack of child care: **78% of respondents reported experiencing some type of job disruption because they could not find or afford child care, compared with 53% of parents with incomes below 200% of the Federal Poverty Line (FPL), or \$66,625 for a family of three.**⁵

Child Care Related Work Disruptions



These staggering figures show that parents in shelter are more likely to have experienced child care related work disruptions than their low-income peers, suggesting that the lack of child care is itself a root cause of family homelessness.

Accessing child care is challenging for parents mainly because of the limited supply of seats and child care vouchers and because of the high cost of care. Families navigating NYC's fragmented early childhood system must decide what they value most in a provider and triage that with the reality of what is available to them. When asked what having their ideal child care arrangement would make possible for them, clients repeatedly emphasized that access to child care would provide a pathway out of shelter:

“

We'd be out of this shelter and in our home. I'd be better able to provide for them.

“

It would actually change a lot because we would be more focused on working and providing for a roof over our heads instead of coming to shelters like this.

“

Making more money to provide better to move out the shelter.

Access to child care not only increases families' incomes to be able to move out of shelter but also facilitates steps in the process of moving out of shelter. **When asked why they need child care, 28% of survey respondents said they need it to search for permanent housing.** Finding listings, applying for CityFHEPS, going to apartment viewings are all laborious tasks, let alone doing so with an infant or toddler in tow.

The vast majority of Win clients move out of shelter with a housing voucher. However, these housing vouchers, like other public assistance programs, have strict work requirements attached. Without access to affordable child care during the hours they need it, Win families with young children struggle to meet these work requirements, ultimately extending their length of stay in shelter. One focus group exchange highlights this barrier:

Participant: *“We still have to have our 10 hours a week. So and the weekend could be better for us, but some of us, during the week, we have to juggle other things...Like for me, I could only work the weekend, so. Childcare on the weekend would be ideal.”*

Facilitator: *“Right. And so you’re mentioning the 10 hours a week for what?”*

Participant: *“So in order to get out of the shelter we have to work at least 10 hours a week.”*

Facilitator: *“And so if you had more accessible childcare, more hours, then you’d be able to consistently get that 10 hours a week and...”*

Participant: *“And transition to our own forever home.”*

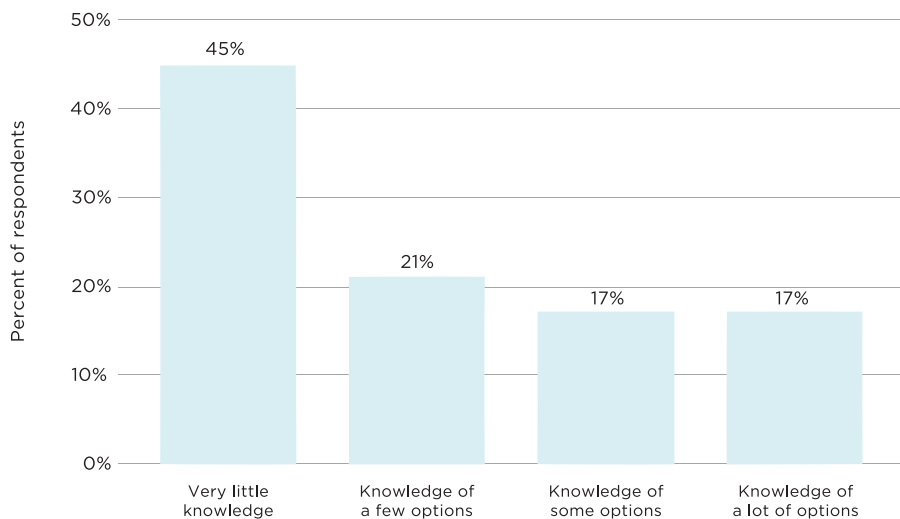
For this Win mom, her ideal child care arrangement was the missing piece in her pathway out of shelter; child care during the weekend, which is notoriously difficult to find, would enable her to meet her work requirements, search for housing, and ultimately move out of shelter.

Formal Child Care Supports are Inaccessible to Win Clients



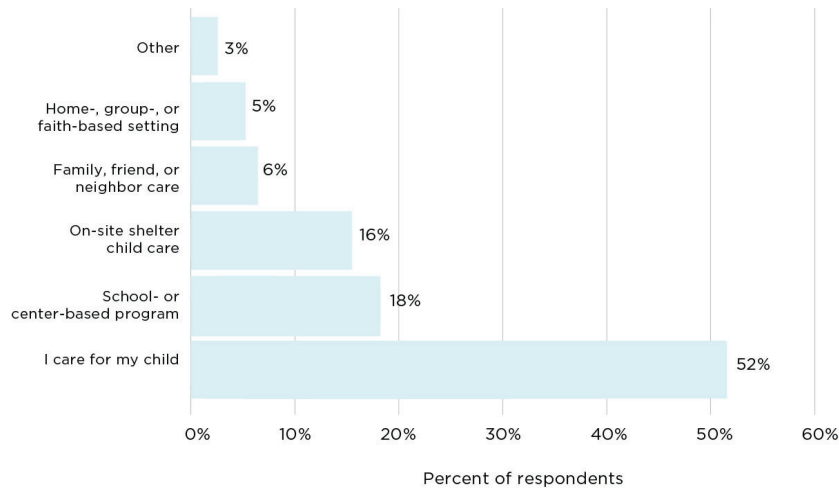
From child care subsidies offered through Administration for Children’s Services (ACS) and Human Resources Administration (HRA), to Head Start programs, to Extended Day/Year seats, New York City has a range of child care options where families experiencing homelessness are designated as a priority population for services. However, Win’s study reveals that these programs remain out of reach for many of clients. While Mayor Eric Adams dedicated \$5 million to outreach in FY25, more is needed: **66% of survey respondents said they felt they knew little or very little about the child care settings, programs, and resources available to them.**

Caregivers’ Knowledge of Child Care Settings, Programs and Resources



When families were asked about their current child care arrangements, we found that 52% of respondents said they were providing child care for their children. **Of that group, however, nearly 60% said they were taking care of their child because formal child care supports were inaccessible to them.** This indicates that this child care arrangement (taking care of one’s own child) was a matter of constraint, not preference, for many Win families.

Primary Child Care Arrangement

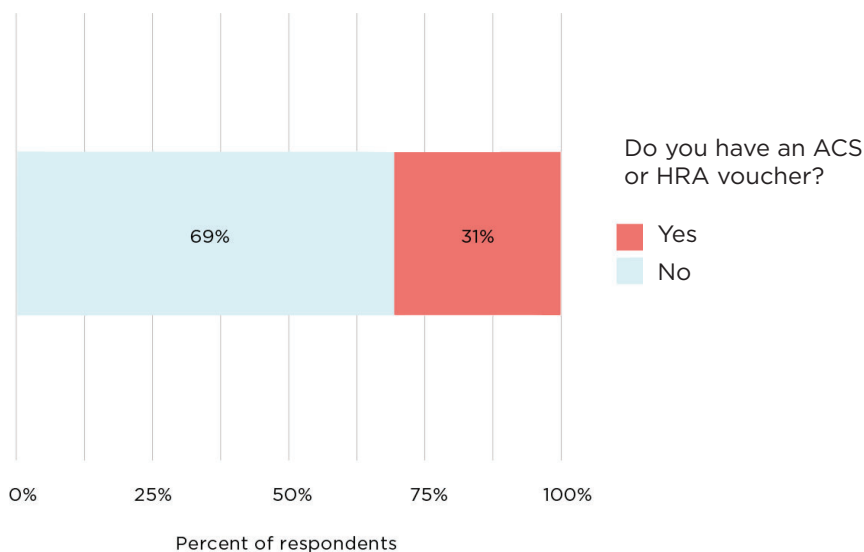


In our study, **three** concerns emerged as the main barriers to accessing child care for families in shelter: **cost, providers' hours of operation, and quality.**

Cost

More than half of survey respondents reported that their child care arrangement was “unaffordable.” Given that 86% of respondents state that their annual income was less than \$20,000 a year (74% had less than \$10,000/year), this further indicates that programs meant to offer free or reduced cost child care to low-income families were not reaching parents in shelter. **In fact, despite being a priority population for child care subsidies through ACS or HRA, only 31% of those surveyed said they were receiving a child care voucher through these two agencies.**

Child Care Voucher Utilization



Each voucher is associated with different challenges. Though the HRA voucher is for families on cash assistance, which most Win families are, a parent must already be working or in school to qualify for it, making it inaccessible for parents who need child care to begin working. This is completely backwards: parents cannot work without child care, but they cannot access child care without working first. The ACS child care voucher exempts families in temporary housing from its work requirements, meaning that it has historically been easier for Win families to get. However, due to insufficient funding, Win families applying for the ACS voucher have been waitlisted. Citywide, as many as 10,000 families are on the ACS waitlist.⁶

Hours

Many Win moms engage in gig or shift work and/or are enrolled in night school, meaning they need access to care beyond the traditional 8am-5pm that most providers are open for. In our survey, 46% of respondents said they needed child care during 6pm-8am and/or on weekends. One mom of a 9-month-old described the challenges of finding child care at night and in the evening: *“For me, that’s one of the reasons I can’t work. Because I cannot find anybody to watch the baby. I was working at night. I asked two change to day, but the day is 7am to 7pm, not seven to five. I can’t find a daycare open at 7pm and I was working at Staten Island and I have to take the bus like 2 hours. Yeah, you know, but it was difficult for me. I stopped that [working] because I cannot find anyone to watch the baby for me.”*

Another exchange between participants highlights how even among universal programs, like Pre-K, short service hours make finding and keeping work challenging:

Participant A: *“You can’t go to work. If day care is 9 to 12 and then you have another one from 2:00 to 4:00. Nobody gonna hire you for that time, for two hour and three hours. Plus you need time to get to work and time to come back.”*

Participant B: *“That be the main thing.”*

Participant C: *“At the end of the day, it is not set up for parents. You know, it’s like, this doesn’t make sense.”*

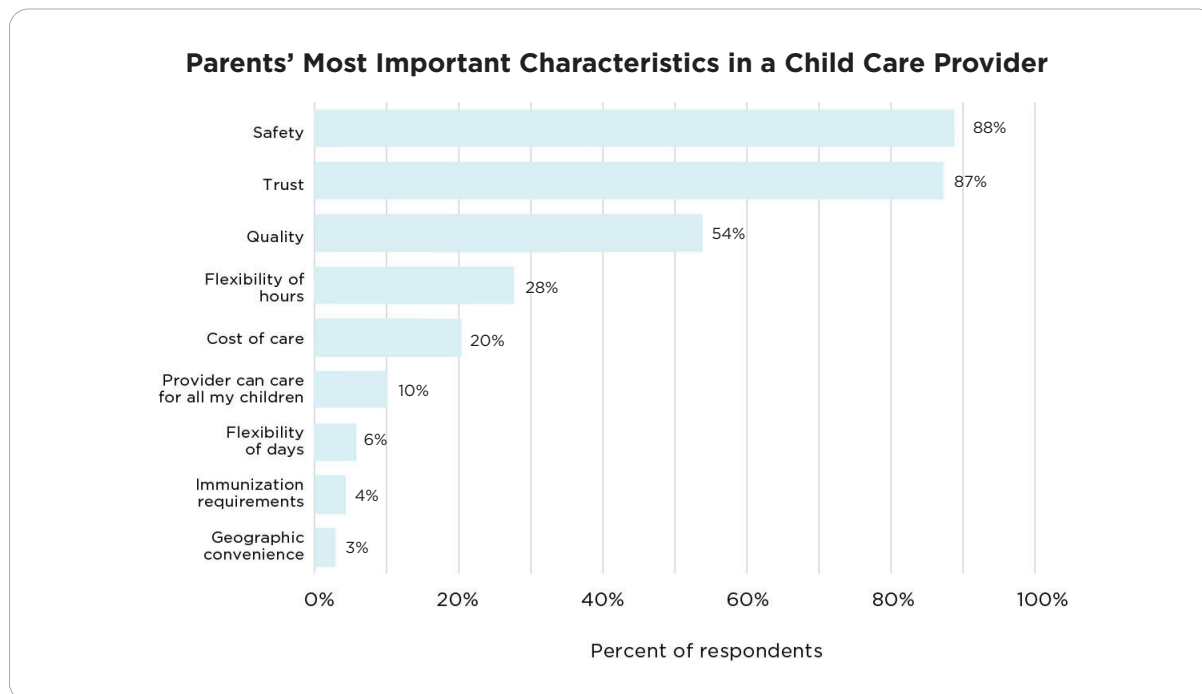
Participant A: *“But it’s 9 to 12. How are you to choose the school?”*

Participant C: *“My son, he’s going to do the 8 to 2:30 [3K program]. How can you realistically find a job within that time frame? You would have to do an aftercare, like I found an aftercare program, but then you have to pay for bus service. And the bus service was \$150 per child. And then I have two small ones. So that’s like, what, I think it’s almost \$1,000? \$900? Something like that.”*

This exchange highlights two key problems: first, that short hours of operation make finding a job and, by extension, moving out of shelter, difficult. Second, short hours can make even free programs like Universal Pre-K ultimately unaffordable or unworkable. Though Extended Day/Year seats exist, there are not enough of them for the level of demand. Furthermore, they are inaccessible to children who are undocumented. As a result, multiple parents we spoke to whose children were enrolled in 3K or Pre-K were paying out of pocket for afterschool care. However, parents must contend with more than just tuition costs. For example, the mother in the exchange above had a voucher to cover the cost of her afterschool program, but she still had to pay for transportation to the afterschool program. Not being able to find child care at night, on the weekends, or even for an extra hour in the evening is keeping families out of the job market or school and in shelter longer than necessary.

Quality

In Win’s study, concerns about finding quality care came up repeatedly. In the survey, parents ranked “safety,” “trust,” and “quality (opportunities for cognitive development)” as the top three characteristics that were most important to them when choosing a child care provider.



While trust and safety may sound like every parent’s top priorities when choosing a child care provider, it has particular significance for parents in shelter. Approximately a third of all families coming into the Department of Homeless Services (DHS) shelter system cite domestic violence as their reason for needing shelter. Furthermore, all shelter staff are mandated reporters, and parents sometimes feel surveilled for their parenting choices. Some parents expressed concern that low quality child care providers’ actions could ultimately reflect poorly on them—with potentially dire consequences of child services’ involvement.

At the same time, parents understand that the strength and quality of a child care program is ultimately dependent on a well-trained, and well-compensated, workforce and emphasized that the child care workforce needs to be invested in. As one mom told us:



They need to get well trained teachers as well as paying these people to do a proper job, because you’re not gonna get them there. They’re not gonna do a proper job, and it’s gonna affect us [the parents] and the kid as well. Yeah, so it’s both ways.

The child care workforce is plagued with low wages and few professionalization pathways, leading to high turnover rates. In turn, high staff turnover rates contribute to parents’ (and children’s) feelings of distrust. One Win parent argued that raising teacher salaries was a responsibility of the state, not just the providers: *“When they gotta pay the teachers, I think that’ll be more on the state.”*

Win parents also described how a well-trained workforce can help support their children’s development and expressed a preference for that expertise, especially if their children had a disability or developmental delay. As one mom told us, *“Yeah, because she’s [my daughter] special needs. So I feel like having someone that knows how to actually help her, because, you know, obviously I’m not experienced with that. I would prefer for her to get services elsewhere rather than me. You know, because I’m limited. I mean, there’s only so much we know I can do.”*

State Policy Recommendations



For years, the family homelessness crisis and the child care crisis have been treated as separate policy issues. Win's research, however, demonstrates that they are, in fact, interwoven, and that the lack of affordable, accessible child care is both driving families into, and keeping them in, shelter. An equitable early childhood system will center the needs and challenges of families in shelter and encompass a constellation of different providers and types of settings, offering families flexibility and choice.

State legislators have the opportunity this session to address homeless families' concerns about the cost, hours, and quality of child care. Governor Hochul's proposal to invest \$4.5 billion to expand universal child care, including more vouchers and a 2-Care program in NYC, is a tremendous first step and these measures must be included in the final state budget. To build on this proposal, the state legislature should fully fund the Child Care Assistance Program, including investing in incentives like higher reimbursement rates for providers serving children experiencing homelessness and for providers offering care during nontraditional hours. This program is the main source of funding for the ACS voucher as well as for the Extended Day/Year seats, and additional funding would help Win families get off the waitlist and into the licensed programs they desire.

Second, state leaders should pass legislation to establish the Workforce Compensation Fund (S.5533 Brisport/ A.492 Hevesi), which would help child care programs, including those based in shelters, pay recruitment and retention bonuses, increase salaries, and even offer benefits like health insurance to child care workers. These incentives help providers, like Win, recruit and retain talented and experienced staff, which, in turn, builds trust with families and improves program quality.

Third, state leaders should invest in guaranteed income programs to offer parents the flexibility to either care for their children themselves, afford additional costs such as baby supplies or transportation to early childhood or afterschool programs, or pay a relative to provide overnight care. The legislature should expand the Empire State Child Credit to offer the lowest-income parents as much as \$1,500 per child per year to help with the high cost of raising a young child in New York. Lastly, the state legislature should expand Governor Hochul's BABY Benefit. The BABY Benefit, passed last year, provides a one-time payment of \$1,800 at birth to parents receiving public assistance, bringing vital postpartum support to almost 6,500 families across New York State. This program should be expanded to include a recurring payment of \$500 per month, sustaining direct cash assistance from the third trimester through the first 18 months of a child's life.

Through these key investments, state leaders can make enduring progress toward ending the early childhood homelessness crisis.

Appendix

1. "Age," *Charting Homelessness in NYC*, Office of the New York City Comptroller, accessed January 8, 2026, <https://comptroller.nyc.gov/services/for-the-public/charting-homelessness-in-nyc/shelter-population/age/>
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3. Office of the New York City Comptroller, *Spotlight: Child Care Affordability and the Benefits of Universal Provision*, January 15, 2025, PDF (24 pages), accessed January 8, 2026, <https://comptroller.nyc.gov/wp-content/uploads/documents/Spotlight-Child-Care-Affordability-and-the-Potential-Benefits-of-Public-Provision.pdf>
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7. Gabriela Sandoval Requena et al., *A Crisis Compounded: The Dual Crises of Domestic Violence and Homelessness* (New Destiny Housing, July 2024), PDF, accessed January 8, 2026, <https://newdestinyhousing.org/wp-content/uploads/DV-Report-1.pdf>

About Win

Win is the largest provider of shelter and supportive housing for families experiencing homelessness in New York City and the nation, operating 16 shelters and over 450 units of supportive housing across all five boroughs. For over 40 years, Win has provided safe housing, trauma-informed services, and innovative programs to help families rebuild their lives. In the past year, Win served nearly 12,400 people—including over 6,700 children—and helped almost 1,000 families transition out of shelter into homes of their own.



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