

How to Talk to Your Child About Homelessness

A family guide to honest conversations, dignity, and compassion.

Why children notice homelessness

Your child may notice someone resting outside, see a person holding a sign, or hear the word “homeless” at school. Their questions can catch you off guard, especially when you want to answer honestly without making them afraid.

You do not need a perfect explanation. A calm, simple conversation can help your child understand that every person deserves care, respect, and a safe place to live.

Start with what your child already understands

Before explaining, ask: “What did you notice?” or “What do you think that means?” Their answer can help you understand whether they are curious, confused, or worried.

Listen without correcting every word right away. Then respond to the question they actually asked. Younger children may need only a sentence or two. Older children may want to talk more about housing, work, and how communities help. Let their questions guide how much you share.

Explain homelessness in simple, factual language

You might say: “Homelessness means someone does not have a steady, safe place to live right now.”

If your child wants more detail, add: “Some people stay in shelters. Others stay temporarily with other people, in cars, or outside while they look for a place to live.”

Explain that homelessness can affect adults, children, and families. It does not always look like what your child sees on the street.

Focus on the person before the circumstance

Use language such as “a person experiencing homelessness” or “someone who does not have a home right now.” This keeps the person at the center of the conversation.

Try: “That person has a name, interests, and a story, just like we do. We do not know their story by looking at them.”

A person’s housing situation is one part of their life. It does not tell us their character, abilities, or what they hope for.

Homelessness rarely has one simple cause

For a younger child, keep it concrete: "Sometimes people lose their home when they do not have enough money to pay for it, and getting another home can be hard."

With older children, explain that housing costs, lost income, health challenges, or having to leave an unsafe home can overlap. Finding housing can be especially difficult when affordable options and support are limited.

Avoid turning one possible reason into an explanation for everyone. We usually cannot know why a particular person lost their housing.

Avoid stereotypes and assumptions

Avoid explanations such as "They do not want to work," "They made bad choices," or "People without homes are dangerous." Those statements assign a story we do not know.

If your child repeats something they have heard, respond calmly: "People experience homelessness for different reasons. We cannot tell whether someone works, what happened to them, or what help they need just by looking."

When a child says, "That poor person," you can gently shift toward respect: "It may be hard not to have a home. They deserve kindness and support, just as we do."

"Why doesn't that person have a home?"

You can answer: "I do not know what happened to that person. Sometimes people cannot afford a home or go through something difficult and need support. Everyone deserves a safe place to live."

If they ask why the person does not go to a shelter, try: "Shelters can help, but there may not be space or the right support for everyone. A shelter is a place to stay while someone works toward a more lasting home."

It is okay to say, "I do not know." You can be honest without guessing about someone's private life.

Talk about safety without creating fear

Use the same safety expectations you would in any public setting: stay with your trusted adult, ask before approaching someone, and let an adult decide how to respond.

You might say: "You can be kind and stay close to me. You do not need to approach anyone or handle a difficult situation by yourself."

If someone's behavior feels unsafe, explain the behavior: "We are going to give that person space and move somewhere else." Housing status alone does not tell us whether someone is safe.

If your child asks, "Could that happen to us?" respond honestly about your own circumstances: "You can always talk to me about that worry. Taking care of our family is an adult responsibility. If we need help, we can ask for it." Avoid promises you cannot make.

Introduce dignity, compassion, and being a good neighbor

Dignity means every person has worth. Compassion means noticing when someone is having a hard time and responding with care. Being a good neighbor means treating people respectfully and helping in thoughtful ways.

For families who want to connect the conversation to faith, you might say: "Jesus teaches us to love our neighbors. Every person is loved by God, and we can show that love through our words and actions."

Model a respectful tone. Avoid staring, taking photos, or asking someone to explain their circumstances. Children do not have to solve homelessness; they can learn to care without feeling responsible for fixing another person's life.

One simple next step for your family

Together, choose one item from City Union Mission's current Neighbor Care Kit list. Let your child help pick it out, and talk about how an everyday essential can support someone's comfort and well-being.

Before purchasing, check the current list for requested items, sizes, and delivery instructions. Keep the focus on being useful: "We are choosing something the Mission has requested for our neighbors."

Afterward, ask: "What did we learn about caring for our neighbors?" A small act of service can help a conversation become a habit of compassion.

Learn Together. Talk Together. Serve Together.

Background: United States Interagency Council on Homelessness, Homelessness Data & Trends.