

# Housing: More Than a Place to Call Home During COVID-19



**ZERO TO THREE**  
Early connections last a lifetime

September 2020  
Updated January 2021

The ongoing COVID-19 emergency has turned families' lives upside down. With many children still home from school and child care, millions of adults out of work, and widespread fear of catching the virus, families' stress levels are at an all-time high. The economic downturn that has accompanied the spread of COVID-19 has touched every corner of the nation and left many families struggling to meet their most basic needs – including the ability to keep a safe and stable roof over their heads. With a temporary eviction moratorium in place through March 31<sup>st</sup>, families renting their homes are safe from eviction for non-payment of rent, but only for now. When months of back rent come due in April, families will be left facing a mountain of fees and payments. Families urgently need an investment of an additional \$30 billion in emergency rental assistance to accompany an extended and expanded eviction moratorium so they will be truly protected.

**Legislative and Executive Actions:** The Coronavirus Aid Relief and Economic Security ([CARES Act](#)) enacted in March 2020 provided a temporary moratorium on evictions and foreclosures, but it only covered about a third of households and was time-limited, expiring at the end of July 2020. One problem CARES did not address was the accumulation of unpaid rent and mortgages that would come due when the moratorium expired. The Health and Economic Recovery Omnibus Emergency Solutions ([HEROES Act](#)) that the House passed in May 2020 would provide \$100 billion for rental assistance to help renters and landlords in great need and also extending a uniform eviction moratorium for another 12 months. The COVID relief portion of the [Consolidated Appropriations Act](#), enacted in December 2020, provided \$25 billion in emergency rental assistance in recognition of this need.

On September 1st, 2020, the Centers for Disease Control and Prevention (CDC) issued a [national moratorium on most evictions](#) for missed rent payments, which went into effect on September 4<sup>th</sup> and will last through December 31<sup>st</sup>, 2020. The moratorium was issued under the CDC's authority to take measures to protect the nation's public health, and in this case, to reduce the spread of COVID-19. However, more action is urgently needed: while the CDC's eviction moratorium will help families unable to make full rent payments for another few months, it solves only part of the bigger problem. Families still need emergency rental assistance to make months of back rent, utilities, and costly fees associated with late rent payments. Landlords would benefit as well, recouping payments they otherwise would never receive. President Biden has since extended the eviction moratorium via Executive Action through March 31<sup>st</sup>, 2021.

**What is the risk for babies?** To assess the depth of risk to babies should they go without a safe and stable home, we can look to how they were faring even before the pandemic. The [State of Babies Yearbook](#), released in June, highlights a deep need for more robust investments in programs that support families with young children. Pre-pandemic, babies already lived in families with precarious economic situations: 42.1% of the nation's babies lived in households with incomes less than twice the federal poverty line before the economic downturn.

The *Yearbook* looks specifically at two indicators related to housing instability: mobility and density. Nationally, 2.7% of babies and toddlers experienced housing instability related to mobility before COVID,

meaning that they have moved three or more times since birth. Individual states may have much higher rates, for example, the highest state is New Mexico at 9.2%. During any time in a family's life, that many moves brings family stress and can often signal other problems; during a serious health pandemic, sudden moves can put babies' health at even greater risk.

Even more alarming is the percentage of babies who live in crowded housing, another factor that could put a family's health and the baby's development at risk. Such situations are likely to increase if families lose housing in the pandemic, but lack the income needed to find another place to live on their own. The *Yearbook* found that nationally, almost 16% of infants and toddlers were living in crowded conditions before COVID-19. In the majority of states, more than 10% of babies grow up in crowded conditions, with the highest being California, at more than 28%. The racial and ethnic disparities among babies living in crowded conditions foreshadow the disproportionate impact of the pandemic on people of color: Hispanic infants and toddlers were almost four times as likely, and Black infants and toddlers were twice as likely, as White infants and toddlers to live in crowded housing. In California, two in five (40.5%) Hispanic babies were in crowded living conditions before the pandemic struck. Families living in such conditions are often forced to move in with relatives or friends because they cannot afford high rents on their own, but this sort of "doubling up" compounds stress for the caregiver and child and puts everyone at higher risk of contracting the virus due to the inability to practice proper social distancing as advised by the CDC.

**The looming crisis in housing:** Coupling the way in which the pandemic continues to infect families across the nation with the abrupt end of critical federal economic supports creates a dire situation for households across the nation. This is particularly true for families living with low income and families of color. The Census Bureau's Household Pulse survey shows that nearly 40% of households with children had slight or no confidence that they would meet their next rent payment in February 2021. Families also continue to report [material hardship](#) in the way of utilities, housing, and food. Nearly 40% of households with children are reporting difficulty paying for usual household expenses during COVID-19 – how will families pay back this massive mountain of back rent? The result could well be a looming homelessness crisis which will likely hit the 14 million renter households with children the hardest.

**The developmental impact of unprecedented times:** To grow up in such unprecedented times, while living in a household experiencing economic hardship, with fears around health and safety – all of which are exacerbated for children and families of color – is not only stressful, but is likely bringing with it long-lasting trauma, especially for young children under three. Research tells us that building brains is like building a home – you need to start with a strong foundation. Between the ages of zero to three, children's brain development unfolds at an unparalleled pace, forming one million new neural connections each second that are the base on which all later development will be built. The strength of early brain architecture is molded by the quality of a child's earliest relationships and experiences. Infants and toddlers are acutely sensitive to challenges and changes in their environments, making a safe and stable place to call home amid a pandemic a critical piece of the puzzle for their healthy long-term development.

The psychological and physical effects of security are tremendous. Stable homes support family well-being and lower stress levels, setting the stage for nurturing parenting that reinforces healthy child

development. The lack of a stable home creates greater risk of food insecurity and poor health outcomes, such as developmental delays, behavior problems, and difficulty maintaining a healthy weight. Children who experience homelessness are even more likely to suffer developmental delays and poor health. As with most traumatic experiences a child endures, longer periods of homelessness are associated with more negative outcomes.

**The urgency of action on housing:** Safeguarding access to safe, stable, affordable homes is a [critical policy ingredient](#) for healthy child development. This is a problem we can solve, with proven supports to help families get in and stay in safe homes. Action is needed now – Congress must work to pass comprehensive provisions that will support families in maintaining a safe and stable roof over their heads through the COVID-19 pandemic. **Congress can do this by immediately providing an additional \$30 billion in emergency rental assistance** to support families in meeting accumulating rent-related needs, **while also extending, strengthening, expanding, and enforcing a federal eviction moratorium** to cover virtually all renters through the duration of the public health emergency. Without these critical supports, we are setting up families living with low income to crash straight into a tsunami of evictions as they are overburdened by mountains of back rent and fees.