

# WHAT DOES THE EVICTION MORATORIUM MEAN FOR BABIES?

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

**On September 1<sup>st</sup>, 2020 the Centers for Disease Control and Prevention (CDC) issued a national moratorium on most evictions for missed rent payments starting on September 4<sup>th</sup> and lasting through December 31<sup>st</sup>, 2020. Congress has since extended the moratorium to last through January 31<sup>st</sup>, 2021 and President Biden has issued an Executive Order extending the moratorium through March 31<sup>st</sup>, 2021. The moratorium was issued under the CDC's authority to take measures to protect the public health, in this case to reduce the spread of COVID-19.**

Congress previously had enacted temporary moratoria on evictions and mortgage defaults for some households in the Coronavirus Aid Relief and Economic Security (CARES) Act. Those protections expired at the end of July 2020, leaving families already struggling to meet their basic needs on the brink of eviction. Because the economic crisis placed many babies at risk of losing their homes, ZERO TO THREE has joined advocates across the country in calling for a federal eviction moratorium from the onset of COVID-19 and is pleased to see this measure put in place.

Stopping evictions solves only part of the problem. When the moratorium expires, families will still face an impossible financial cliff of back rent in the midst of continued high unemployment. To truly protect families from eviction and financial disaster during these unprecedented times, ZERO TO THREE stands firm on the need to combine the eviction moratorium with a robust investment of emergency rental assistance to support families in making months of back rent, utilities, and costly fees associated with late rent payments.

## WHY DOES THIS MATTER FOR BABIES?

Many babies are likely to live in households that could face eviction. Before the pandemic, 42 percent of infants and toddlers lived in families with low income—less than \$52,400 a year for a family of four. Workers in low wage jobs took the brunt of the pandemic job loss. Not surprisingly, as the previous moratorium expired, households with low income were the most likely to have missed rent payments and even more likely to have little or no confidence in making the next month's rent.

The groundwork for a child's strong future is built in the first days, months, and years of life. For babies, a safe, stable, affordable home provides more than just a shelter, it is the emotional and social center of family life. When this central family place becomes unstable, overcrowded, unaffordable, or threatened by conditions like unsafe neighborhoods, babies' rapid brain development can be undermined, leaving them susceptible to long-term developmental and health problems. During COVID-19 we also know that the safest place to be is at home – where households can properly socially distance.

The [\*State of Babies Yearbook: 2020\*](#) showed that too many babies and toddlers lived in families unable to meet their basic needs even before COVID-19 reshaped their health and economic well-being. One in six babies (16%) were already experiencing high rates of crowded housing. Others experienced unstable housing conditions, leading to frequent moves. Families living in such conditions are often forced to move in with relatives or friends because they cannot afford high rents on their own. This sort of “doubling up” or “tripling up” compounds stress for the caregiver and the child, placing development at

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risk. In the current environment, it also increases risk of contracting COVID-19 due to the inability to practice proper social distancing or self-quarantine as advised by the CDC.

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*The State of Babies Yearbook: 2020 shows 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.*

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Without a stable home, babies are at greater risk of food insecurity and poor health outcomes, such as developmental delays, behavior problems, and difficulty maintaining a healthy weight. Young 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. As the CDC recognizes through this unprecedented action, housing is health and families must have the security of remaining stably housed during the COVID-19 pandemic.

### WHO IS COVERED BY THE MORATORIUM?

While most renters are eligible, in order to be covered under this protection, they must sign and provide to their landlord a declaration that they:

- Have used their best efforts to obtain rental assistance;
- Expect to earn no more than \$99,000 in 2020 (or no more than \$198,000 if filing a joint tax return), were not required to report income in 2019 to the IRS, or received an Economic Impact Payment under the CARES Act;
- Are unable to pay the full rent or make a full rental payment due to loss of income, loss of work hours, or extraordinary medical costs;
- Are using best efforts to make partial rent payments; and,
- Expect that an eviction would result in homelessness or would force them into a situation where they would be doubling or tripling up with other households.

### WHAT IS STILL NEEDED?

Congressional action is needed now to truly safeguard access to safe, stable, affordable homes, a [critical policy ingredient](#) for healthy child development. **Congress should extend, expand, strengthen, and enforce the eviction moratorium through the duration of the public health crisis.** While a moratorium protects families as long as it lasts, they will still face mounting back rent payments at the end, which is especially harmful if they are unemployed or have a job with low wages. To address this, **Congress should act immediately to provide an additional \$30 billion in emergency rental assistance** to support families in meeting urgent rent-related needs. Without these critical supports, we are setting families living with low income up to crash straight into a tsunami of evictions.