

WHAT DOES THE EVICTION MORATORIUM MEAN FOR BABIES?



ZERO TO THREE
Early connections last a lifetime

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On September 1st, 2020 the Centers for Disease Control and Prevention (CDC) issued a national moratorium on most evictions for missed rent payments starting on September 4th, 2020. Congress has since extended the moratorium, and most recently **President Biden has issued an Executive Order extending the moratorium through March 31st, 2021.** With [recent investments in Emergency Rental Assistance](#) supporting renters and landlords alike, the CDC's eviction moratorium must be extended, expanded, and enforced in order to keep families safely housed. To truly protect families from eviction and financial disaster during these unprecedented times, an expanded and extended eviction moratorium must be combined with the robust investments in Emergency Rental Assistance to support families in remaining stably housed while digging out of back months of back rent, utilities, and costly fees associated with late rent payments.

HOUSEHOLDS WITH CHILDREN ARE AT GREATER RISK OF EVICTION

The Census Bureau's Household Pulse survey shows that nearly 40 percent (37.8 percent) of households with children have no or slight confidence that they would meet their next rent payment in Aprilⁱ, after the eviction moratorium is set to expire. Families also continue to report material hardship in the way of utilities, housing, and food. Over 40 percent of households with children are also reporting difficulty paying for usual household expenses during COVID-19.ⁱⁱ

Even pre-pandemic, it has been shown that households with children face a higher risk of eviction than households without children. One study found that a one percent increase in the percentage of children in a neighborhood is associated with a 6.5 percent increase in the number of evictions.ⁱⁱⁱ In a time where families across the nation are struggling to meet their most basic needs – like keeping a roof over their heads, purchasing diapers, nutritious food, and paying for utilities – these facts are especially disturbing. An extended, expanded, and enforced moratorium is sorely needed for overburdened and under-resourced families.

DEVELOPMENTAL IMPACT OF HOUSING INSTABILITY AND HOMELESSNESS

Many babies are likely to live in households that could face eviction and housing instability. 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.^{iv} Not surprisingly, as the current moratorium is set to expire, households with low income are the most likely to have missed rent payments and are more likely to have little or no confidence in making next month's rent.^v

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.

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 (15.5 percent) were already experiencing high rates of crowded housing. The racial and ethnic

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disparities among babies living in crowded conditions foreshadowed the disproportionate impact of the pandemic on people of color: 29 percent of Hispanic infants and toddlers, and over 18 percent of Black infants and toddlers lived in crowded housing before COVID-19. 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 risk. In the current environment, it also increases risk of contracting COVID-19 due to the inability to practice proper social distancing or quarantine as advised by the CDC.

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.^{vi} 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 ACTION 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. **The eviction moratorium should be immediately extended, expanded, strengthened, and enforced through the duration of the public health crisis.** In concert with the recent investments in Emergency Rental Assistance, the Administration should issue an automatic and universal moratorium while also committing to enforcing the moratorium. These steps will help keep families with young children safely and stably housed through the extent of the public health crisis. Without this critical extension, we are setting families living with low income up to crash straight into a tsunami of evictions.

Bringing to bear over 40 years of research-based expertise on infant and toddler development, [ZERO TO THREE](#) works to ensure all infants and toddlers benefit from the family and community connections critical to their well-being and healthy development. We translate the science of early childhood into resources, tools, and responsive policies for parents, professionals, and policymakers. Grounded in the science of early childhood development, ZERO TO THREE's [policy framework](#) promotes supports for infants and toddlers' development in three domains: Good Health, Strong Families, and Positive Early Learning Experiences.

ENDNOTES

ⁱ U.S. Department of Commerce, Bureau of the Census. (2021). Week 25 Household Pulse Survey. [Tables]. <https://www.census.gov/data/tables/2021/demo/hhp/hhp25.html>

ⁱⁱ Ibid.

ⁱⁱⁱ Desmond, Matthew, Weihua An, Richelle Winkler, and Thomas Ferriss. 2013. “*Evicting Children*.” *Social Forces* 92 (1): 303-327.

^{iv} Keating, K., Cole, P. & Schaffner, M. (2020). *State of Babies Yearbook: 2020. ZERO TO THREE*. <http://www.stateofbabies.org>

^v U.S. Department of Commerce, Bureau of the Census. (2021). Week 25 Household Pulse Survey. [Tables]. <https://www.census.gov/data/tables/2021/demo/hhp/hhp25.html>

^{vi} Children's HealthWatch. (2019, August 21). *Alarming challenges faced by homeless children*. <https://childrenshealthwatch.org/alarming-challenges-faced-by-homeless-children/>