

Written Testimony
Joint Committee on Housing
Boston, MA

January 14, 2020

Chairman Crighton, Chairman Honan, and distinguished members of the Joint Committee on Housing:

Thank you for the opportunity to submit testimony on behalf of Children's HealthWatch, based at Boston Medical Center, in support of H.1264: "An Act relative to further provide a rental arrearage program". As a nonpartisan network of pediatricians, public health researchers, and children's health and policy experts committed to improving children's health in America, we understand the harmful health and economic consequences of eviction and homelessness. Our research demonstrates that children and their families need access to safe, stable homes throughout their lifetime in order to thrive. Currently, the state has an opportunity to prevent evictions and improve the health of young children and their families by enacting legislation that responds to the realities of families with young children.

The mission of Children's HealthWatch is to improve the health and development of young children by informing policies that address and alleviate economic hardships. We accomplish this mission by interviewing caregivers of young children on the frontlines of pediatric care, in urban emergency departments and primary care clinics in five cities: Boston, Minneapolis, Little Rock, Baltimore, and Philadelphia. Since 1998, we have interviewed over 70,000 caregivers of children under four years of age, and analyzed those interviews to determine the impact of public policies on the health and development of young children. Based on our extensive research, we understand the harms of eviction and housing instability that families face, and thus write today in strong support of H.1264, which would address and mitigate circumstances that may threaten families' ability to maintain stable homes and potentially result in homelessness.

Being behind on rent or mortgage payments is extremely harmful to families with children. H.1264 would provide necessary assistance to families struggling to afford housing, and thus prevent the harmful health and economic costs associated with eviction and homelessness that may result from rent arrears:

Across the Commonwealth, the combination of increasing housing costs, inadequate supply of affordable housing, and stagnant wages mean many families are unable to afford a stable home. This reality is most deeply felt in households with the fewest resources, as housing costs routinely consume an outsize portion of household income among low-income families.¹ In Massachusetts, these families have seen a disproportionate increase in housing costs relative to their incomes.² In the Commonwealth, almost 80 percent of people with incomes between 0-30 percent of Area Median Income (AMI) are rent burdened, and almost 60 percent of them are extremely rent burdened, meaning they pay more than 50 percent of their income on rent. For every 100 families in this income group, there are only 46 homes available to them across the state that they can afford. The scenario does not change dramatically for those earning 31-50 percent of AMI as housing supply has failed to keep pace with demand.^{3,4} H.1264 would directly target and support these families by providing rent arrearage assistance for families at or below 50 percent of the AMI, therefore addressing housing costs among the most severely rent burdened.

Falling behind on rent may result in an eviction process. In 2011 there were a total of 2,970 cases referred to Boston housing court for eviction with one third of them resulting in evictions. This is likely an underestimate of evictions in Boston. Children's HealthWatch data show nearly half of families with young children who reported having been evicted across all five of our sites, had an informal eviction, meaning they were not evicted through a court process.⁵ This trend is alarming, given the harmful health and economic impacts associated with housing instability and eviction. Research from Children's HealthWatch found that children in families with a history of evictions within the last five years were more likely to be in fair/poor health and at developmental risk compared to families without an eviction history. Their mothers were more likely to report depressive symptoms, and their families were more likely to endure multiple economic hardships, including food insecurity, energy insecurity, health cost sacrifices and forgone care, than families without an eviction history. In addition, we showed that families with a history of eviction are five times more likely to experience homelessness and three to four times more likely to experience other forms of housing instability as those without an eviction history.⁶ These findings are consistent with a host of others' research, which document the harmful effects eviction has on children, entire families, and communities.^{7,8,9,10,11}

In addition to the upfront health and financial costs associated with a forced move, housing instability and homelessness resulting from evictions are also linked to adverse health outcomes across the lifespan, findings supported by an extensive body of research, including research by Children's HealthWatch.^{12,13,14,15,16} Our research defines housing instability as being behind on rent in the past year, moving twice or more in a year, or any experience of homelessness in the lifetime of the young child (under 4 years of age), all of which could result from an eviction or inability to pay rent.³ For families with young children, an experience of homelessness, even if temporary, can severely affect health during the first years of life. Our research has found homelessness during the prenatal and/or first year of a child's life is associated with poor birth and infant outcomes, which incur huge healthcare costs and adversely change the trajectory of the child's health and ability to succeed.^{17,18,19} This is in addition to incremental and direct costs to healthcare utilization due to homelessness, as well as healthcare costs as a result of health outcomes associated with homelessness, such as low birthweight.^{20,21,22} Homelessness also has significant downstream costs for the state. In FY2016, Massachusetts paid over \$3,500 per month to house a family in an Emergency Assistance shelter (with the average length of stay being 10-11 months).²³ Therefore, expanding programs to provide financial assistance to families with rental arrearages would be a highly cost-effective policy because it would not only prevent evictions and family disruptions, but also avoid future economic and social costs.

When families struggle to afford rent (an issue of increasing prevalence in Massachusetts), they can quickly fall into arrears in rent which may lead to eviction and other forms of housing instability. H. 1264 would provide rapid assistance for families with rental arrearage, and thus prevent the tailspin of poor health and economic outcomes – for the individual, family, and state – associated with eviction and homelessness. This legislation would save the Commonwealth on numerous cost fronts that result from eviction and homelessness, and builds on the success of previously implemented and evaluated rental arrearage assistance in Massachusetts. A 2003 DTA analysis of its previously administered rent arrearage program indicated that 96 percent of recipients maintained stable housing and did not require deeper assistance in the form of an emergency shelter stay during the following 12 months. Further, 75 percent of families attained self-sufficiency, and did not need additional arrearage payment assistance during the following calendar year.

This bill is necessary to prevent eviction, homelessness, and further hardship among families that already struggle to make ends meet. Supporting the health and development of children and families across our Commonwealth is essential to our state's current and future prosperity and well-being. Decades of research show comprehensive, multi-sector strategies that reduce poverty and hardships are necessary to achieve optimal health outcomes and financial stability. For these reasons, we strongly urge you to swiftly and favorably report this important piece of legislation out of committee.

Sincerely,



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