

Written Testimony
Joint Committee on Housing
Boston, MA

August 12, 2021

Chairman Keenan, Chairman Arciero, and distinguished members of the Joint Committee on Housing:

Thank you for the opportunity to submit testimony on behalf of Children's HealthWatch, in support of H.1434/S.891: "An Act to prevent COVID-19 evictions and foreclosures and promote an equitable housing recovery". 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 witness daily the harmful health and economic consequences of housing instability, eviction, and homelessness. Our research and the research of others demonstrate 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 H.1434/S.891, which respond to the realities of families with young children during the ongoing COVID-19 crisis and recovery, and support housing stability and family well-being.

The mission of Children's HealthWatch, headquartered at Boston Medical Center, 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 75,000 caregivers of children under four years of age and analyzed the data to determine the impact of public policies on the health and development of young children.

We at Children's HealthWatch are deeply concerned about the economic hardships exacerbated by the COVID-19 crisis, including reports of families with young children across the Commonwealth struggling to afford rent and maintain housing. 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 The unprecedented economic disruption caused by COVID-19 has hit families with low incomes and communities of color particularly hard. Recent data from National Equity Atlas found that 103,000 Massachusetts households – 13 percent of all households in the state – are currently behind on rent.² These families behind on rent are overwhelmingly those with low and moderate incomes, and 64% are people of color.

We know from data the inability to afford rent is associated with multiple health and economic outcomes. Research from Children's HealthWatch found that children in families behind on rent have an increased odds of being in fair/poor health and having a history of hospitalizations.³ Caregivers in households behind on rent were also more likely than those not behind on rent to be in fair/poor health and report maternal depressive symptoms.³ These households also had an increased odds of experiencing other household material hardships.³ Families that fall behind on rent are also at increased risk of eviction and homelessness, both of which further jeopardize health.

Previous 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

those in 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 struggle to afford enough nutritious food, utilities, and health care than families without an eviction history. Additionally, they are more likely to have paid for medical costs and consequently had difficulty affording other basic needs.³ Further, we showed that **families with a history of eviction are four times more likely to experience homelessness** and two to three times more likely to experience other forms of housing instability as those without an eviction history.⁴ These findings are consistent with others' research, which document the harmful effects eviction has on children, entire families, and communities.^{5,6,7,8,9}

In addition to the health and financial costs associated with a forced move, housing instability and homelessness – often resulting from evictions – are also linked to adverse health outcomes across the lifespan.^{3,10,11,12,13} For families with young children, an experience of homelessness, even if temporary, can severely affect their health and development 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 health care costs and adversely change the trajectory of the child's health and ability to succeed.^{14,15,16} This is in addition to incremental and direct costs to health care utilization due to homelessness and as a result of infant health outcomes associated with homelessness, such as low birthweight.^{17,18,19} Homelessness also has significant downstream costs for the state.

This unprecedented crisis requires strong action to protect residents, safeguard the health and well-being of families with children, and set the stage for a strong and equitable economic recovery. While the extension of the CDC moratorium and previous state protections put in place for families to avoid eviction were a good first step to address these concerns, they do not go far enough to protect our residents and communities across the Commonwealth. With a tidal wave of evictions likely to take place once the CDC eviction moratorium expires, a quick and strong solution is necessary. H.1434/S.891 would:

- **Ensure that landlords pursue and cooperate with rental assistance programs before evicting.** The federal government has provided significant rental relief for Massachusetts, however it is not being accessed to a sufficient degree. It is critical to make ensure landlords are pursuing all options available, tenants are informed of their options, and families have a real opportunity to access help.
- **Protect the most vulnerable tenants from forced removal for COVID-19 arrears.** This bill intentionally protects the households most vulnerable to eviction and its impacts, including those likely to become homeless and households with children.
- **Pause no-fault evictions during the COVID-19 recovery period.** This pause would be a highly cost-effective policy because it would both help prevent evictions and family disruptions, and also avoid future economic and social costs. The pause responds to the longer-term need by stopping no-fault eviction until the end of the COVID-19 recovery period.
- **Pause residential foreclosures and require mortgage forbearance based on federal policies.**
- **Ensure timely and equitable distribution of rental assistance funds.** The influx of federal rental assistance funds is an incredible opportunity to address rental arrears, stabilize landlords, and prevent eviction. It is critical that these funds are distributed in a timely manner, and that DHCD adopts equitable principles in its disbursement.

This bill – which protects tenants and homeowners – is necessary to prevent eviction, homelessness, and further hardship among families in our communities 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. Moreover, we believe there is an urgent need to respond to the immediate threat of COVID-19 among low-income families, and strongly urge you to swiftly and favorably report H.1434/S.891 out of committee.

Sincerely,

Children's HealthWatch

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