



Housing Is a Racial Justice Crisis: Solutions for Children and Families During COVID and Beyond

Before the COVID-19 crisis hit, millions of children and families, especially families of color, were struggling to afford housing. Housing disparities in America are a matter of racial justice; fair and affordable housing is out of reach for far too many Black and Brown families who often live in segregated neighborhoods. Now, in the midst of a pandemic that has upended our economy and will likely result in a prolonged economic downturn, unemployment is skyrocketing, family incomes are falling, rent and other bills are piling up, and millions more children and families are being pushed to the brink of poverty and homelessness. To meet this urgent need, **Congress must provide at least \$100 billion in rental assistance and \$11.5 billion in emergency assistance for people experiencing homelessness; enact a uniform, nationwide moratorium on evictions for the next 12 months; and provide additional resources to children and youth experiencing homelessness to help stop the catastrophic housing and racial justice crisis facing our nation.**

[Christie Wilson of Decatur, GA](#) is the mother of a teenage son racing to pay more than \$2,000 in overdue rent before Georgia courts reopen and resume evictions. Last year, Wilson and her son spent several months sleeping in her car before a veterans program helped her pay for a two-bedroom apartment. Finally feeling some stability, she was able to line up a job at a warehouse. But after just two days on the job, she was laid off. Soon after, there was an eviction notice on her door. Wilson fears if she has to move out, she and her son will end up in a homeless shelter, where the likelihood of exposure to COVID-19 is high. “There would be no six-foot distance — we’d be sleeping on top of each other,” Wilson said.

The COVID-19 pandemic could push millions in America into homelessness.

The right to a decent, safe, and affordable home is a human right that is out of reach for far too many children and families living in poverty, especially people of color. **Access to housing is a racial justice issue** as people of color, especially Black people, are more likely to experience evictions, homelessness, and segregated housing and neighborhoods due to racist policies built into our housing system. Even before the COVID-19 crisis, millions of families with children lacked decent, safe, affordable housing:

- Nearly [1 in 3 children \(31 percent\) lived in households burdened by exorbitant housing costs](#), meaning more than 30 percent of their family income went toward housing. [Black families are more likely to be extremely low-income renters and rent-burdened](#) due to decades of housing discrimination and

inadequate investment in affordable housing and communities of color.

- Shockingly, [almost 6 million children live in families with “worst-case housing needs,”](#) which means their income is near or below the poverty line, they spend more than half of that income on housing, and receive no housing assistance from the government.
- **These [extreme housing costs are even worse for communities of color, with racial disparities between housing access and affordability growing.](#)** Twenty percent of Black households, 18 percent of American Indian or Alaska Native (AIAN) households, and 16 percent of Latino households (compared to just 6 percent of white households), are extremely low-income renters and are often locked out of quality housing due to systemic and structural racism.

- When the COVID crisis started, rents were already [so high across the country](#) that **to afford the monthly Fair Market Rent (FMR) on a modest two-bedroom rental, a person working full-time, year-round would have to make, on average, more than \$22 an hour, more than three times the federal minimum wage.**
- Even if families can *find* houses to rent, no state in America has an adequate supply of affordable housing. [There are currently only 36 affordable and available rental homes for every 100 extremely low-income renter families.](#)

The homelessness and housing crisis inflicts deep and lasting harm on children.

Now, with more than [40 million people who have filed for unemployment](#) because of the pandemic, and [more than half of households with children have lost income](#), the impacts of the housing crisis on our nation's children will only worsen. **If Congress fails to swiftly act in this moment of need, our children will needlessly suffer, especially Black children.**

When families lack affordable housing, they face a higher risk of eviction and homelessness. In the long run, children in these families are less likely to [do well in school](#), stay [healthy](#), or have a [high-earning job](#) as an adult. More than 1.5 million students enrolled in public schools experienced homelessness at some point during the 2017-18 school year, up 15 percent over the year before. **What's worse, Black youth are 83 percent more likely to experience homelessness, and nationwide, more than half of homeless families are Black.**

Congress must immediately provide additional rental and homeless assistance to help children and families weather this crisis.

The pandemic is magnifying our housing and racial inequities at the same time it is creating financial instability for too many families. **Nearly [thirty percent of renter households with children couldn't pay their rent in May](#), and 43 percent of those households doubt that they'll be able to pay the rent in June.** Without swift federal intervention, millions of families

could be evicted in communities that adopted [zero housing protections](#) for the most vulnerable or in places where eviction moratoriums have expired [like Texas](#).

Despite this growing crisis, Congress has failed to provide enough robust housing support for our children and families. Through the [CARES Act](#) passed in late March, Congress [provided more than \\$12 billion in funding for HUD programs](#), including \$4 billion for Emergency Solutions Grants (ESG) for homelessness assistance, \$5 billion in Community Development Block Grants (CDBG), \$1.25 billion for the Housing Choice Voucher Program, and \$1 billion for project-based rental assistance, among other programs. However, in order to meet the needs of low-income children and families, the [National Low Income Housing Coalition estimates](#) that Congress will need to appropriate at least **\$100 billion more in rental assistance. Our lawmakers must act now to ensure children and families can keep a roof over their heads.**

In May, the House [passed the HEROES Act](#), which provides for additional robust support and funding for struggling families who are one step away from eviction or homelessness. **In any legislative package, Congress must include the following:**

- **A uniform, nationwide, 12-month moratorium on evictions and foreclosures** so no one is forced out of their home due to the economic fallout from this pandemic.
- **\$100 billion for emergency rental assistance** targeted toward low-income renters so those affected by this crisis don't fall behind on the rent and risk eviction when the moratorium is lifted.
- **\$11.5 billion in Emergency Solutions Grants** to ensure that individuals experiencing homelessness are safely housed during this crisis.

Congress should build upon the HEROES Act and specifically **provide more resources for children and youth experiencing homelessness by including:**

- **Increased funding for the McKinney-Vento Education for Homeless Children and Youth Program (EHCY)** so children and youth, students with disabilities, and foster youth

experiencing homelessness have the materials and technology they need for remote learning, as well as access to school meals and other school-based services.

- **Robust funding for the Runaway and Homeless Youth Program (RHYA)** to help children and youth experiencing homelessness with housing and supportive services.

Direct assistance in the form of emergency cash assistance is critical to help families weather economic fallout, but more must be done to ensure children—especially low-income children and children of color—can thrive beyond this crisis. Federal and state lawmakers must also provide other, targeted support to families with children. Explore our [proposal to expand the Child Tax Credit](#) to learn more.

After the acute crisis of COVID-19 passes, Congress must take action to permanently end our longstanding housing crisis.

As our nation looks beyond the immediate repercussions of the pandemic, we must prioritize long-term structural changes to eradicate the housing and homelessness crisis plaguing our nation. **We should center our approach to housing on eliminating racial disparities, breaking down systemic racism in our housing policies, and ensuring more equitable and less segregated housing and neighborhoods so that all families have access to fair and affirmative housing.** We can fix the housing crisis with many of the tools we have on hand.

To address the housing crisis and the racial disparities that it perpetuates in the long term, Congress must:

- **Expand the Housing Choice Voucher Program** so every eligible family gets the help it needs to pay the rent and to eliminate the long wait lines of families. Housing vouchers currently make homes more affordable for [6.3 million people in families](#) with children and are [proven to reduce homelessness](#), but only **one-quarter of eligible families with children receive long-term federal housing assistance because the programs are so deeply underfunded.**

- **Increase investment in the National Housing Trust Fund and improve the Low Income Housing Tax Credit** so the country can build and preserve an adequate supply of affordable housing. A \$45 billion investment in the Housing Trust Fund could provide [231,000 rental homes](#) targeted to those with the greatest needs.
- **Create a permanent emergency rental assistance program** so that families are never put at risk of eviction by a financial shock. Families are [often evicted over less than \\$600](#) in back rent and fees; emergency rental assistance would assure that these families could remain in their homes.

Housing impacts every aspect of a family's life. The Children's Defense Fund strongly believes quality housing is *a right for all*, not just the wealthy few. The housing crisis is part of the systemic racial injustice endemic to America. These problems are only exacerbated by COVID-19 and will not end when the pandemic subsides. Congress must immediately address the short-term housing needs of children and families, while prioritizing long-term efforts to improve federal housing assistance, address the shortage of affordable housing, and end homelessness. These measures must focus especially on making improvements for our Black and Brown families who are disproportionately impacted and continue to experience everyday injustice at the hands of American government, systems, and policies.