2021 Housing Impact Report: FEATURE ON CHILDREN

Learning Through School Closures
Publicly supported housing programs¹ made homes more affordable for 2.42 million families with children in 2020, positioning 4.6 million children to improve their health and educational outcomes. These programs reduce homelessness, evictions, overcrowded living conditions, exposure to lead-based paint for families, and the frequency of school changes—benefits that are linked to better health, education, and economic outcomes for children². Publicly supported homes also protect children from the harmful effects of poverty. Census Bureau estimates project that housing subsidies lifted 763,000 children out of poverty in 2019³. Many affordable housing providers partner with organizations to facilitate health, educational, and recreational programs in their community, which can further connect children living in publicly supported homes to tools that enrich their future. This feature examines trends among children living in publicly supported homes and offers new insights into how families living in publicly supported homes are impacted by pandemic-related school closures.

**Trends in Children Receiving Assistance**

Publicly supported homes are a crucial need for children and their families. Adults who seek out housing assistance tend to be among the nation’s most disadvantaged—those who have experienced a significant life setback or face greater health and educational disparities compared to their low-income unassisted peers⁴. Their children also face more barriers to achieving their educational goals, experiencing higher rates of health conditions and developmental delays⁵. Overall, 4.6 million people living in publicly supported homes were children under the age of 18 in 2020, accounting for a third of all residents. During the same time period, 2.42 million families living in publicly supported homes had a child, representing 36% of all assisted households.

The number of children living in publicly supported homes continued to decline over the past year, while the number of households with children increased. Between 2019 and 2020, the number of children living in publicly supported homes decreased 5.4% while the number of households with children living in publicly supported homes increased 4%. This continues a decade-long trend following shifting demographic patterns across the nation. Despite the continued decline in the number of children living in publicly supported homes, the proportion of children admitted to the public housing and Housing Choice Voucher programs remained stable between 2013 and 2017⁶. These countering trends are likely explained by the shorter length of stays for families with children compared to older adult households⁷.

The number of children likely eligible to live in publicly supported homes has also decreased. In 2019, the latest year data are available, 17.14 million children and 8 million households with children were in families earning below 80% of the state median income and likely qualified for rental assistance⁸. Between 2019 and 2018, the number of children and households with children likely eligible for rental assistance decreased 3.4% and 2.9%, respectively⁹. However, these estimates do not capture the shifting economic situation of families as a result of the pandemic and likely underestimate the current need for public assistance. During the week of March 17, 2021, 43% of renters who have children and who earned below $35,000 reported that they have no confidence or only slight confidence in their ability to pay rent next month, while 13% believed they were very likely or somewhat likely to be evicted in the next two months¹⁰. Additionally, while the number of homeless children has likely increased as a result of the economic downturn, an estimated
420,000 fewer children have been identified as homeless during the past year by school district homelessness liaisons, suggesting more children are falling through the cracks11.

Conservative estimates suggest that expanding rental assistance programs to likely eligible children would mean that an additional 9.07 million children and 4.24 million households with children could realize the benefits of an affordable home. Likely eligible households include those earning less than 80% of the area median income (the HUD definition of low income) and paying more than 30% of their annual income toward housing (the HUD definition of cost burden). Both of these figures decreased 4.1% respectively from 2019, however, these estimates likely rebounded during the pandemic.

Children Living in Publicly Supported Homes

<table>
<thead>
<tr>
<th>4.6 million</th>
<th>5.4%</th>
<th>763,000 children</th>
<th>9.07 million</th>
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<tbody>
<tr>
<td>children live in publicly supported homes</td>
<td>fewer children lived in publicly supported homes in 2020 compared to 2019</td>
<td>were lifted out of poverty due to housing subsidies</td>
<td>children likely qualify for rental assistance but do not receive it</td>
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New Insights in How Housing Providers Are Serving Children

Parents with children living in publicly supported homes face challenges juggling caretaking and employment responsibilities even more so as a result of the pandemic. Eighty-three percent of assisted households with children have a child under the age of 13 who likely needed additional supervision and support as daycare centers closed and schools went virtual12. While more students have returned to school since the start of the pandemic, 18% of families with children enrolled in school earning below $35,000 reported having no live in-person or virtual contact with their teachers and 24% reported having only one to three days of live contact during the week of March 17, 202113. Additionally, up to 4.5 million childcare spots could be permanently lost due to the financial and physical strain the pandemic has placed on childcare providers14. Many assisted households with children rely on childcare to maintain employment, since 60% of assisted households with children are single-parent households15. As of March 2019, 81% of assisted able-bodied career-age parents with children who worked during the past two weeks relied on childcare16. Only 22% of employed assisted renters with children worked in occupations in 2019 that would likely accommodate telework during the pandemic17. In practice, only 6% of employed low-income renters with children reported working remotely due to the pandemic in February 202118.

Growing childcare responsibilities made it more challenging for families with young children to maintain employment throughout the pandemic, even if job opportunities were available. While childcare was unaffordable and out of reach for many families before the pandemic19, school, camp, and daycare closures exacerbated these challenges20. As a result, many families with children are being pushed out of the labor force or forced to work part-time to care for their children21. While only 28% of low-income able-bodied working-age renters with children did not participate in the labor force in February 2020, this figure rose to 32% in March 202122.

In addition to putting a strain on working parents, the pandemic will also likely widen the educational achievement gap. School closures were more common in schools serving predominantly low-income, Black, and Hispanic students23. Families with children receiving rental assistance were also frequently living in school districts that were closed for in-person learning. Two-thirds of families with children receiving rental assistance lived in a school district whose schools were all or mostly closed at one point during the 2020-2021 school year through March 2021, compared to 62% of children whose families earn below the poverty level (Figure 1)24. These disparities are rising as the pandemic progresses and the school districts that include families with children receiving rental assistance are slower to reopen (Figure 2). During the school year between April 2020 and March 2021, 40% of children receiving rental assistance lived in a school district whose schools were all or mostly closed for six months or more25. Further compounding the disparity, Black, Hispanic, and low-income students have lower online education engagement rates26.
Figure 1: Two-thirds of families with children who receive rental assistance lived in a school district whose schools were all or mostly closed at one point during the 2020-2021 school year through March 2021.

Months schools were all or mostly closed for in-person learning September 2020-March 2021.

<table>
<thead>
<tr>
<th>Duration</th>
<th>Assisted Households with Children</th>
<th>Children in Families Earning Below Poverty</th>
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<tr>
<td>0 months</td>
<td>34%</td>
<td>36%</td>
</tr>
<tr>
<td>1-3 months</td>
<td>25%</td>
<td>26%</td>
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<tr>
<td>4-5 months</td>
<td>11%</td>
<td>10%</td>
</tr>
<tr>
<td>6+ months</td>
<td>29%</td>
<td>26%</td>
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Figure 2: Neighborhood school district re-openings lag for rent-assisted families with children

Percent of households/children living in census tracts whose schools were all or mostly closed

Housing-based education programs will play an even larger role in addressing the childcare challenges, housing stability issues, and educational attainment gap worsened by the pandemic. Early in the pandemic, housing providers revamped their programs by coordinating food deliveries with schools, conducting virtual home visits and programming, making resources available to families in need, and helping families get online. For instance, Housing Authority of the City of Greenville (NC) partnered with its local internet service provider to help 75 families with students access the internet at no cost, while Boston Housing Authority (MA) partnered with FamilyAid Boston to house 1,000 homeless families with children. However, more partnerships are needed to address the growing need and inequities caused by the pandemic. Enterprise’s Advancing Mobility from Poverty toolkit outlines how housing providers can assess their needs, engage partners, develop shared goals, and implement and sustain housing-education partnerships. Additional and ongoing resources are needed to enable housing providers to meet the growing need for rental assistance and position programs and partnerships to flourish and be sustainable.

Citations

1. Includes federally funded rental subsidies that provide a grant, tax incentive, low interest loan, or insurance to a property, or provide a voucher to a household, to reduce the cost of housing for low-income families.