



## Closing the Racial and Ethnic Gap in Housing Insecurity Among Families with Children in New York City

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It is becoming increasingly difficult for families to afford living in New York City, and this is especially true for Black and low-income New Yorkers. These communities make up the majority of families whose children are removed from homes due to housing insecurity, a practice which leads to long-lasting economic and psychological harm to both families and their communities. New York City policymakers have an opportunity to address this crisis. By expanding eligibility for public benefits, simplifying application processes, and addressing gaps in healthcare and childcare, New York's leaders can preserve families and protect child mental health.

### Housing Insecurity in New York

In New York City, over 921,000 tenants are rent burdened, defined as spending over 30% of their pre-tax income on rent, and more than 230,250 of those households are severely rent burdened, meaning they spend over 50% of their income on rent. These costs place tenants at elevated risk of eviction, and many of these households include children under the age of 18, placing thousands of children at risk of experiencing the stressors associated with housing insecurity and eviction.

Critically, evidence shows that poverty and housing insecurity can lead to severe, long-lasting adverse effects, making these factors powerful systemic causes of ill health. Research shows that a spectrum of negative health effects are associated with each level of housing insecurity, and young children living these circumstances are more likely than their peers to experience developmental delays in socio-emotional skills, language development, and motor skills.

Young children experiencing housing insecurity are also more likely to experience trouble in school and may be at higher risk of developing chronic diseases later in life. It is well documented that exposure to prolonged parental stress, specifically maternal stress, and untreated depression during early development leads to developmental delays and mental health troubles for children. The economic costs of long-term exposure to adverse childhood events, like housing insecurity, are high. A recent study estimated that these experiences cost the US \$748 billion a year. By investing in improving housing stability for young children, New York City can ensure healthier, more equitable lives for all New Yorkers while reducing the high social and economic costs of preventable childhood mental health problems.

### Housing Policies

Thanks to the tireless advocacy of groups like the [Right to Counsel NYC Coalition](#), [Housing Justice for All](#), and many other tenants' rights and advocacy groups, NY expanded the [Tenant Safe Harbor Act](#) to protect New

Yorkers from being evicted due to non-payment of rent. Alongside the eviction protections, additional policies also provided renters with the ability to use their security deposits to pay part or all of the rent and pay it back at a later date. However, there is still much to be done.

While **federal eviction moratoriums** throughout the pandemic kept families and individuals housed through the end of 2021, they did not provide real long-term relief to families, nor did they prevent eviction for nonpayment after the moratorium's expiration. Since reports show that 25% of New York City tenants have not paid any rent since March 2020, a number now likely to rise, New York City faces a tsunami of evictions in the coming months. Meanwhile, rents continue to increase.

## Recommendations

As the relationships between housing insecurity and childhood trauma are complex and cross cutting, there are several steps that New York's city and state leaders can take:

Expand eligibility to public benefits. Maintaining the pandemic-related expansions to public benefits, further extending benefits eligibility to cover more families, and removing barriers to enrollment will help prevent housing insecurity and evictions by ensuring greater financial security for those who are currently struggling but not eligible. Similarly, increasing eligibility for rent assistance programs, like the low-income tax subsidy that helps at-risk families pay rent, is another way to expand access to public benefits.

Expand access to high quality advocacy by expanding the scope of the Right to Counsel Program. The program ensures that all New Yorkers facing eviction have access to housing attorneys who can represent them in housing and eviction court proceedings and should be expanded to provide navigation services for public benefits.

Pass the New York Health Act. Studies conducted after Medicaid expansion show that increasing access to Medicaid decreases the risk of eviction for individuals who are enrolled. Passing legislation like the **New York Health Act**, which would provide universal healthcare to every New York resident regardless of immigration status, is one way the state can expand healthcare access.

Provide free, high quality child care to every New Yorker. The expansion of high-quality childcare can also help families by providing free childcare and emotional enrichment for children during the day so that parents can go to work without having to worry about paying for high quality and reliable childcare.

Children, families, and communities, especially low-income and communities of color, are facing an impending wave of evictions. By acting now to safeguard New York's most vulnerable children and communities from the lasting harm of evictions, New York's elected officials can prevent the burden of pain, suffering and added costs these evictions will impose.