

DATA BRIEF

Indiana Youth Institute | August 2020

www.iyi.org

An Emerging Crisis: Housing Insecurity in Indiana

The absence of a stable living arrangement adversely impacts the mental health, educational, and behavioral outcomes of youth.

An Emerging Crisis

As employment and household income has staggered and declined during the COVID-19 pandemic in Indiana, thousands of Hoosiers' housing is becoming increasingly unstable due to their inability to pay rent. As housing is increasingly insecure comes the threat of growing Indiana's homeless youth population, many of who face steep challenges to completing high school and attaining a postsecondary credential or degree. Stable housing is a key factor in ensuring a child's well-being, as well as future educational and economic success.

The recent federal moratorium on evictions from the CDC will prevent landlords from evicting tenants if they were unable to pay until the end of the year, however, payments for housing will continue to accrue.¹ Many Hoosier families will face backpay for the rent they have been unable to pay due to COVID-19's economic impact once the moratorium ends. This will create a financial confluence of months of owed backpay plus continuing rental payments Hoosiers may not be able to afford, which may lead to evictions throughout 2021.

- Approximately 19,000 Hoosier households received federal stipends towards their housing costs, but with unemployment rate at 11.2%, many more could be facing housing uncertainties.²
- The National Low Income Housing Coalition estimates 248,000 to 313,000 Hoosier households (representing approximately 31% - 42% of households and 569,000 to 720,000 Hoosiers) could be at risk of potential evictions.³
- As of August, rent payments received nationwide by property managers and landlords were 29% lower than rent received for the same period in March, prior to the onset of the COVID-19 pandemic in the US. Rent payments have been steadily decreasing throughout the pandemic.⁴

Maintaining consistent, steady housing during the pandemic is critical to ensuring Indiana's youth have stability as they navigate the various structural changes and unknowns impacting their daily lives.

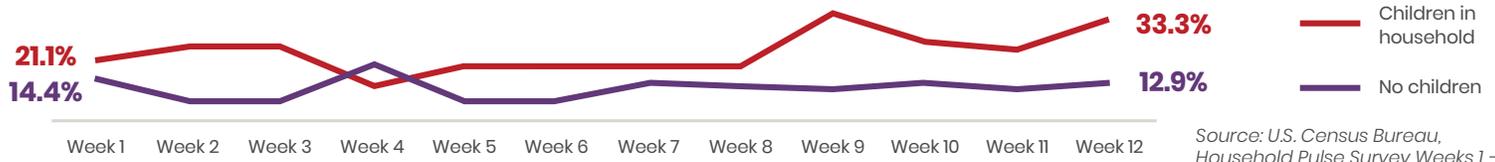


Factors Impacting Hoosiers' Housing Security

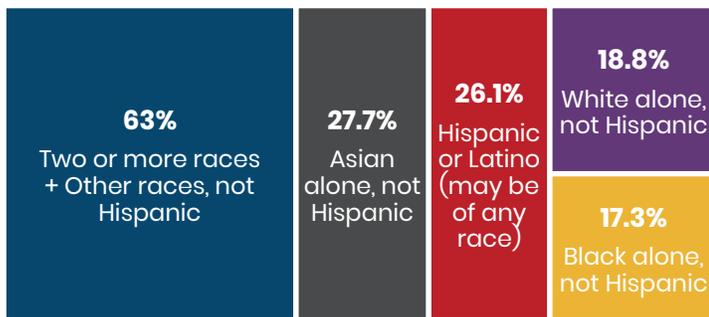
The Household Pulse Survey uses those who did not make last month's payment as a measurement for those facing housing insecurity and potential evictions. Through this survey, the following factors correlate with a higher likelihood of housing insecurity for youth, which may lead to potential evictions of families in 2021.

- **Households with children:** Households with children have been less likely to make rent, increasing their risk of eviction and the impacts of housing insecurity on youth.

Percentage of Renter Occupied Housing Units Who Did Not Make Last Month's Payment With Children, Indiana: Weeks 1 - Week 12



Percentage of Renter Occupied Housing Units Who Did Not Make Last Month's Payment by Race/Ethnicity, Indiana: Week 12 (July 16 - July 21)

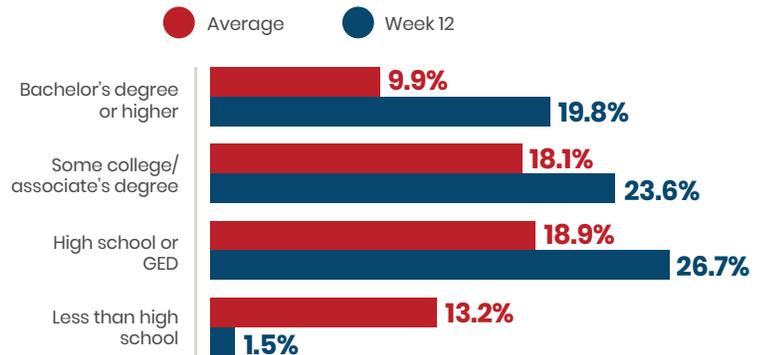


Source: U.S. Census Bureau, Household Pulse Survey

- **Education Attainment:** Housing insecurity is not restricted solely to those Hoosier families under-resourced and undereducated in Indiana, indicating that this problem is becoming more normal.
- **Unemployment:** Approximately 97.1% of Household Pulse Survey respondents indicated using unemployment insurance benefit payments within the past 7 days. Regular income sources like those used before the pandemic was the lowest reported financial source at 41.0% of respondents.
- **Income level:** Those earning around Indiana's median income of \$54,325 are facing the highest level of housing insecurity.⁶ This is not an issue that will impact solely those families in poverty, but also potentially Indiana's middle-class families. As well, families earning the median income in Indiana are becoming less likely to be able to afford their rent.

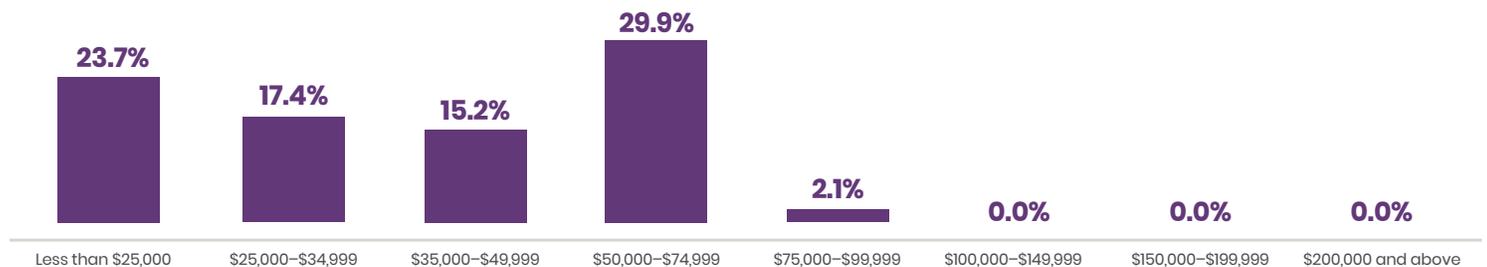
- **Racial and ethnic disparities:** Hoosier families from many backgrounds have struggled making their last rental payment, though these data do not follow national trends in terms of the financial and health impacts of COVID-19, which have been felt the hardest by Black and Hispanic Americans.⁵
- **Household size:** Larger households face steeper housing insecurity rates, which may have ripple effects in families and communities. Households with 7 or more people represent 69.8% of those who did not make their last month's payment. These households could have a high number of children or multigenerational family members, thus creating a cyclical impact on housing security.

Percentage of Renter Occupied Housing Units Who Did Not Make Last Month's Payment by Education Attainment, Indiana: Overall Average and Week 12 (July 16 - July 21)



Source: U.S. Census Bureau, Household Pulse Survey

Percentage of Renter Occupied Housing Units Who Did Not Make Last Month's Payment by Incomes, Indiana: Week 12 (July 16 - July 21)



Source: U.S. Census Bureau, Household Pulse Survey

Long-Term Effects of Housing Insecurity on Youth

- With the unstable housing comes the potential of increasing Indiana's homeless youth population. Homeless students consistently performed worse than Hoosier students overall in all educational outcomes. Gaps were particularly prevalent for homeless students of color, male homeless students, and those in special education or who were English Language Learners.⁷
- Multiple residential moves are associated with adverse mental health, educational, and behavioral outcomes in children. Children who have multiple moves show diminished physical and mental health in adulthood.⁸
- Compared to children in stable housing, children in households with multiple moves show increased odds of household hardships, as well as food insecurity.⁹
- As children change residences and schools more frequently, identifying their academic needs, gaps, and proficiencies becomes less consistent and exponentially harder for teachers and administrators.¹⁰
- Children may also exhibit various academic or social difficulties that result from the stress of homelessness and mobility and lack of structural consistency and security.¹¹
- Children experiencing homelessness face extreme challenges in completing high school. They frequently go hungry, suffer chronic and acute illnesses, and are subjected to constant stress.¹²
- Homelessness can increase a young adult's difficulty of graduating high school, let alone enrolling in and completing postsecondary education, finding stable employment, and earning family-sustaining wages.¹³



Action Steps for Youth Serving Organizations

To address this developing crisis, youth serving organizations and professionals can take the following steps:

- Connect those at greatest risk struggling with housing insecurity with the [Rental Assistance Portal](#),
- Locate additional community resources through the [National Low Income Housing Coalition](#) and [Prosperity Indiana](#),
- Work with families to ensure their children enroll in the McKinney-Vento program through their schools, and
- Advocate at both the federal and state level for additional funding for rental assistance that can help offset future rent payments or potentially be used to diminish the accrual of backpay.

For Indiana's youth, housing insecurity can exacerbate the social isolation and disruptions in education that children currently face during an unprecedented school year. As many of our systems, government agencies, faith-based organizations, and community non-profits that help struggling families are already over-taxed, they would likely need additional services and supports to meet the rising need caused by this emerging crisis.

Sources

¹ Department of Health And Human Services Centers for Disease Control and Prevention (2020). [Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19](#).

² U.S. Bureau of Labor Statistics (n.d.). [Economy at a Glance: Indiana](#).

³ National Low Income Housing Coalition (2020). [The COVID-19 Eviction Crisis: An Estimated 30-40 Million People in America Are At Risk](#).

⁴ Rentec Direct (2020). [Rental Trends Report: Impact of COVID-19 On Rent Payments and Rent Payment Method](#).

⁵ Pew Research Center (2020). [Financial and health impacts of COVID-19 vary widely by race and ethnicity](#).

⁶ U.S. Census Bureau (n.d.). [Quick Facts: Indiana](#).

⁷ Journalist's Resource (2020). [Eviction: The physical, financial and mental health consequences of losing your home](#).

⁸ Society for Research in Child Development (2016). [Children's social, academic functioning is impeded when their families move more often](#).

⁹ American Academy of Pediatrics (2018). [Unstable Housing and Caregiver and Child Health in Renter Families](#).

¹⁰ America's Promise Alliance (2016). [Hidden In Plain Sight: Homeless Students in America's Public Schools](#).

¹¹ Ibid.

¹² Substance Abuse and Mental Health Services Administration (n.d.). [Homeless Experiences of Parents Have a Lasting Impact on Children](#).

¹³ Government Accountability Office (2016). [Higher Education: ACTIONS NEEDED TO IMPROVE ACCESS TO FEDERAL FINANCIAL ASSISTANCE FOR HOMELESS AND FOSTER YOUTH](#).