

December 2021

Healthy development of infants and toddlers begins in the home. Very young children need good health, strong families, and positive early learning experiences to foster healthy brain development in order to realize their full potential. These early stages of development form the bedrock for lifelong health, cognitive development, emotional well-being, and social functioning. Therefore, it is critical families with infants and toddlers have access to safe, stable home environments so that parents can provide high quality care to their children in the safety of their homes.

“Parents and caregivers are best able to provide their young children with the resources they need when they live in affordable homes.”

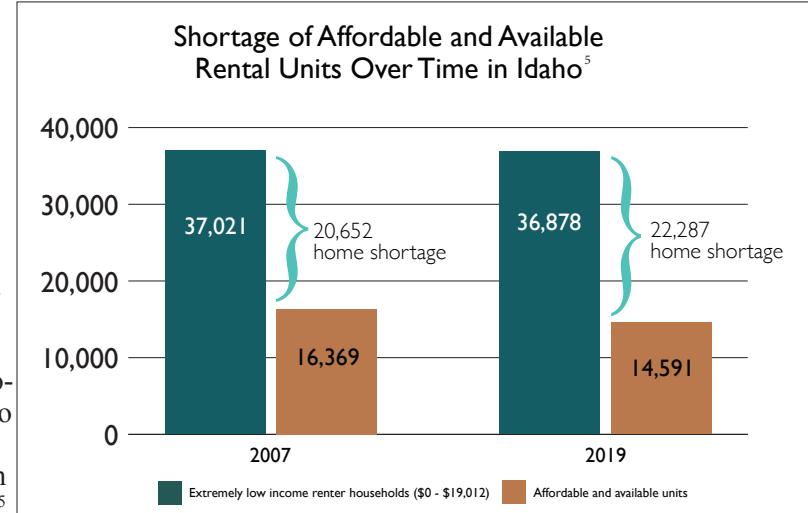


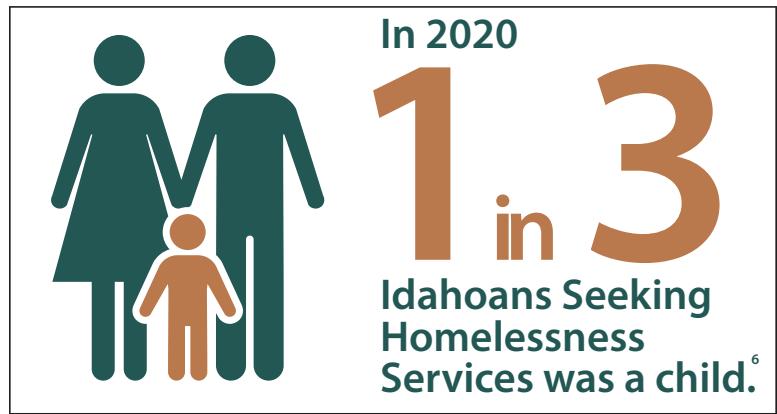
A home is considered unaffordable when more than 30 percent of a household's income is dedicated to housing. Parents living in unaffordable homes often struggle to pay for other basic necessities needed to maintain the health and well-being of their children. However, when parents can access affordable housing, they are better able to use their financial resources for things like food and regular medical care. In 2019, half of all Idaho renters paid more than a third of their income for rent. Almost 80 percent of households with modest incomes who have children struggle with rent burden.¹

Children can experience significant long-term impacts on their health and development when their families lack access to safe, stable, affordable housing. “Exposure to chronic stressors early in life charts a course for physical, cognitive, and emotional health problems that can be costly for families and their communities to navigate. In fact, many disparities in health and well-being are rooted in the earliest years of development.”² Living in a community with unstable housing is considered an adverse childhood experience, which can negatively impact optimal development in children.³

Idaho's current housing supply falls short of providing all Idaho children access to quality affordable homes

Our neighbors are struggling. Affordable housing is scarce in all Idaho counties, not just the largest ones. Rural and urban families alike experience the difficulty of finding an available and affordable home due to the lack of available homes, housing costs rising faster than wage growth, and substandard quality. Idaho has a shortage of over 22,000 affordable and available homes for renters with modest incomes.⁷ Further, an Idaho renter must earn \$17.36 per hour to afford a modest two-bedroom home at fair market rent. However, the average Idaho renter only earns \$13.62 and must work 51 hours per week to afford rent at that price, and a renter earning Idaho's minimum wage must work 96 hours per week to afford that same home.⁵





Families with children are more likely to face eviction than households without children, and many Idaho families with children are only one unexpected economic hardship away from experiencing an eviction due to the growing gap between rents and wages. Families who experience an eviction often face a downward spiral as it becomes more difficult to find a quality home with an eviction on their record and their financial health is impacted. The traumatic experience of eviction also has broad negative effects on children, including poor educational and health outcomes.

Parents can best support their baby's development when they do not have to worry about how they will keep a roof over their baby's head. Infants and toddlers flourish when their

caregivers are able to meet their needs, and caregivers are better able to meet those needs when they are not experiencing chronic stress due to having access to safe and stable housing. Ensuring enough affordable homes are available in every Idaho community can lead to healthier infants and toddlers and stronger families.

How can we reduce housing barriers for families with infants and toddlers?

A shortage of affordable homes combined with rapidly increasing rent prices and stagnant wage growth are making it harder for Idaho families to find affordable homes. These are some policies that can ensure Idaho families have access to safe, stable, and affordable homes:

- **Bridge the gap between rents and incomes by ensuring every eligible family can receive rental assistance through the Housing Choice Voucher program.** Currently, only one out of every four eligible families receives rental assistance through the Housing Choice Voucher program, and the average wait time for a qualified Idaho family to receive assistance is nearly two years. Congress must fully fund this program to provide timely assistance to every eligible family.
- **Promote the creation and maintenance of affordable homes through investments in the national Housing Trust Fund and Idaho's State Housing Trust Fund.** Idaho has a shortage of over 22,000 affordable and available homes for renters with modest incomes, and currently only two of Idaho's 44 counties has a sufficient supply of affordable homes. Federal and state lawmakers must support investments into both of these funds to promote the creation and maintenance of affordable homes across Idaho.
- **Support families experiencing unexpected financial shocks with the creation of a National Housing Stabilization Fund.** The creation of a housing stabilization fund would provide financial assistance and housing stability services for families facing unexpected emergency costs and help families avert the downward spiral of housing instability, eviction, and homelessness.

Ensuring families with young children have access to safe, affordable homes across Idaho rises the tide for every boat and gives our babies the best chance at long-term health and success as they age.

[1] Prenatal-3 Policy Impact
[2] Getting Back to Basics
[3] Preventing Adverse Childhood Experiences
[4] Zero to Three
[5] Out of Reach Report
[6] Point in Time Count
[7] NLIHC Gap Report 2021