

attendee packet

Welcome to the 2021 RESULTS International Conference! This packet includes the info you need to participate in this virtual event from June 12-13. Get instructions for logging in and engaging with other attendees, read about our values, learn about our sponsors, and more. Get ready for an exciting weekend full of learning and connecting together!

Need the conference Zoom password? Check your inbox on Friday, June 11 for an email from RESULTS with the session password. Make sure to check your spam folder. If you can't find it and think you may be unsubscribed from our list, send a message to IC2021@results.org.

Need more conference details? All info is on our website at results.org/conference.

Having problems with the conference app or logging into sessions? Call our help line: Jackie Reidinger +1 (202) 783-4800, ext. 104, or email IC2021@results.org.

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2021 conference agenda

All times Eastern Time. Updated Monday, June 7 – subject to change. Please check [online agenda](#) for session details, links, and latest updates. Password for sessions will arrive in your email inbox on Friday, June 11 (make sure to check your spam folder!).

saturday, june 12

7:00am – 7:45am	Workshop Block 1
9:00am – 9:45am	Workshop Block 2
12:00pm – 1:00pm	Plenary Session: Clint Smith *
1:15pm – 1:55pm	Plenary Session: Paul Farmer
2:00pm – 2:45pm	Campaigns Overview for Advocacy Week
3:00pm – 3:45pm	Workshop Block 3
4:00pm – 5:00pm	RESULTS Community Building: Meet Others in Our Movement!
5:00pm – 6:00pm	Meet Your Grassroots Board Members
6:00pm – 6:45pm	Funding RESULTS: Why Investing in Advocacy Matters Today

sunday, june 13

9:00am – 9:45am	Workshop Block 4
10:00am – 10:45am	Plenary Session: H.E. Dr. Jakaya Mrisho Kikwete
12:00pm – 12:35pm	Plenary Session: Mehrsa Baradaran
12:45pm – 1:25pm	Concurrent Plenary: <ul style="list-style-type: none">• Perspectives on Making the Case for Equitable and Affordable Housing in America
	Concurrent Plenary: <ul style="list-style-type: none">• Raising Our Hands: Ensuring Quality Education for All Children
1:35pm – 2:15pm	Plenary Session: Otis Rolley
2:15pm – 2:30pm	Live Spoken Word Performance: Manon Voice
2:30pm – 3:00pm	Advocacy Week Prep
3:15pm – 4:00pm	Workshop Block 5
4:00pm – 4:30pm	Live Musical Performance: Elena La Fulana *

* These presentations will not be recorded.

(agenda continues on page 3)

monday, june 14

4:00pm – 5:00pm | Advocacy Prep Office Hours

wednesday, june 16

12:00pm – 1:00pm | Advocacy Prep Office Hours

thursday, june 17 – you're invited!

6:30pm – 7:45pm | **Advocacy Week Celebration**

We'll cap off a week of action with a virtual reception. Join us to hear remarks from members of Congress and enjoy a live musical performance from Elena La Fulana.

How to access the event app

The Whova conference event app is for **free** for event attendees, and is accessible both online and through the mobile app. Enjoy a number of interactive features!

- Access the **event agenda** and create your own schedule
- Explore the **professional profiles** of event speakers and attendees
- Send **in-app messages** and exchange **contact info**
- **Network** and find attendees with common affiliations
- Receive **update notifications** from organizers

Log in to the mobile app

To download the mobile version of the app, please follow the steps below:

Open up the Apple Store or Google Play on your mobile device, and search for “Whova”. Or, visit [here](#) in your mobile device’s web browser.

- When you have found Whova, tap to download and install the Whova app.



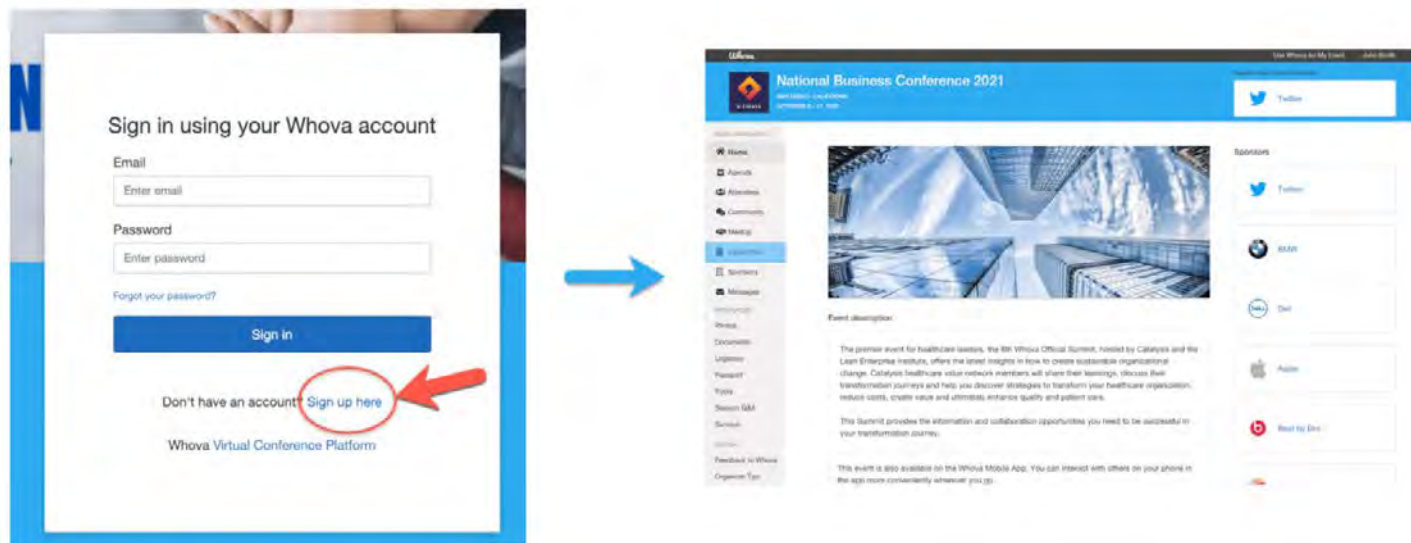
- **Enter the email address you used for event registration.**
- Create a password and type in your name.
- Edit your profile. Other attendees will use this to network with you (so make it look nice).

The app will take you to your event page automatically if the organizers have updated the app with your registration information.

Log into the web app

[Click here to access the web app for the conference.](#)

- Click “Sign up here” if you don’t have an account yet, and fill in your email and password.
- **Please make sure to use the email you used when registering the event.** Otherwise it won’t allow you to join the event.
- The app will automatically take you to the event main page.



[Click here for more instructions for using the Whova app](#)

Having problems with logging into sessions?

Call our help line: Jackie Reidinger +1 (202) 783-4800, ext. 104

or email IC2021@results.org.

zoom info

For joining by web:

To access the conference sessions, [go here to our online agenda](#) and you can find each link under the session description. The password to join will arrive in your email inbox from RESULTS on Friday, June 11 (make sure to check your spam folder!). If you believe you have unsubscribed from our email list and you cannot find the email with the password, send a message to IC2021@results.org and let us know.

For joining by phone:

Dial by your U.S. location

+1 312 626 6799 US (Chicago)
+1 929 436 2866 US (New York)
+1 301 715 8592 US (Germantown)
+1 346 248 7799 US (Houston)
+1 669 900 6833 US (San Jose)
+1 253 215 8782 US (Tacoma)

To dial into Zoom on your phone outside the U.S., [go here](#) to find the number for your country.

To enter the call, dial the Meeting ID for the session when prompted. These can be found in [our agenda online](#) or in the event app (see pages 4-5). The password can be found in your email inbox.

[Download Zoom Guide for Meetings](#)

[Download Zoom Guide for Webinars](#)

Having problems with logging into sessions?

Call our help line: Jackie Reidinger +1 (202) 783-4800, ext. 104

or email IC2021@results.org.

our values

RESULTS is a movement of passionate, committed everyday people. Together we use our voices to influence political decisions that will bring an end to poverty. Poverty cannot end as long as oppression exists. We commit to opposing all forms of oppression, including ableism, ageism, classism, colonialism, homophobia, racism, religious discrimination, sexism, transphobia, white saviorism, and xenophobia.

At RESULTS we pledge to create space for all voices, including those of us who are currently experiencing poverty. We will address oppressive behavior in our interactions, families, communities, work, and world. Our strength is rooted in our diversity of experiences, not in our assumptions.

With unearned privilege comes the responsibility to act so the burden to educate and change doesn't fall solely on those experiencing oppression. When we miss the mark on our values, we will acknowledge our mistake, seek forgiveness, learn, and work together as a community to pursue equity.

There are no saviors — only partners, advocates, and allies. We agree to help make the RESULTS movement a respectful, inclusive space.



social media tips

- Share about the conference on Twitter and Facebook using the hashtag **#Voices4RESULTS** at the end of your posts. Follow the action on [Twitter](#).
- Tag your representatives in your tweets so that they will see them!
- Don't just watch, join the conversation! Share your experience with the Twitterverse. You can quote speakers, chat with other attendees, and share other content that is interesting to you and your audience. Follow the **#Voices4RESULTS** hashtag and engage with other attendees online by asking questions, retweeting content they shared, or commenting on their posts directly.
- Give your tweets an extra edge: add a video, photo, screenshot, or GIF to make things interesting. Tweets with images get almost 313% more engagement, according to Twitter.
- Use attribution. As you're live tweeting, be sure to include the Twitter handle of speakers you quote or attendees you're chatting with. Make it easy for others to join in the conversation by identifying who you are quoting or referring to in a comment. Following speakers and other attendees is a great way to stay connected after the event.

Our hashtag: #Voices4RESULTS

Our handles:

Twitter: [@RESULTS_Tweets](#)

Facebook: [/RESULTSEdFund](#)

Instagram: [@voices4results](#)

Thank you to our sponsors

for making the RESULTS International
Conference possible!



TOGETHER WOMEN RISE

Collective action for global gender equality

Our Why

Together Women Rise is a nonprofit organization dedicated to achieving global gender equality. We believe that every woman and girl deserves the opportunity to live freely, pursue her dreams, and reach her full potential.

Our How

We are a powerful community of women and allies engaged in learning, giving, and community building. We have hundreds of local chapters across the U.S. Our members come together to learn about gender equality issues, give grants to organizations that empower women and girls in low-income countries, and build community and connections with each other and with women and allies around the world.



Our Mission

Together Women Rise cultivates the collective power of community to achieve global gender equality.



Our Vision

Together Women Rise envisions a world where every person has the same opportunities to thrive regardless of their gender or where they live.

Our Gender Equality Beliefs

Together Women Rise champions gender equality because women's rights are human rights. When women and girls are treated equally, the world is healthier, safer, more peaceful, inclusive, and economically just for everyone.

Together Women Rise believes:



Every woman and girl deserves to live freely and pursue her dreams, free from all forms of discrimination, exploitation, and social exclusion.



Gender-based violence and harmful practices, such as child and forced marriage, female genital cutting (FGM/C), and human trafficking, harm women's health, safety, and quality of life. They must be eliminated world-wide.



Sexual and reproductive health is essential to women and girls across their lifespans.



When women and girls are better educated and become leaders and decision-makers, they drive positive change in their families, communities, and countries.



Gender equality and climate justice must go hand-in-hand if we are to ensure we have a clean, healthy, and sustainable planet for future generations.



Men and boys are essential partners and allies in achieving global gender equality.

Our Core Action Areas

Learning

To increase understanding of global gender equality issues and to fuel our collective action.

Giving

Grants to organizations supporting women and girls in low-income countries.

Community-Building

To create a diverse and inclusive global community of women and allies committed to making the world a better place.



We caption the **RESULTS** monthly webinar series

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for every child

Top 10 Things To Know About UNICEF



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1 UNICEF is a human rights and development organization, not a charity.

- UNICEF has a United Nations mandate to advocate for children's rights, to help meet their basic needs and to expand their opportunities to reach their full potential.
- UNICEF believes in and promotes the Convention on the Rights of the Child, a global human rights treaty for children.
- UNICEF protects children's rights and development through programs on health, education, water and sanitation, protection, nutrition and more.
- In conflicts, UNICEF's commitment to neutrality allows the organization to negotiate cease-fires and set up humanitarian corridors to save and protect children.
- UNICEF holds everyone equally accountable to children — calling out rights violations by governments and non-state actors alike.

How UNICEF Helps

- In 2019, UNICEF procured 2.43 billion doses of vaccines for 99 countries reaching nearly half of the world's children under five years old.
- In 2019, UNICEF helped 18.3 million additional people gain access to safe drinking water and 15.5 million additional people gain access to basic sanitation services.
- In 2019, UNICEF treated 4.9 million children for severe wasting and other forms of severe malnutrition.
- In emergency situations, UNICEF is on the ground co-leading education programs for children. In 2019, UNICEF reached 7.4 million children with schooling services through formal or non-formal school classes.
- UNICEF responded to 281 humanitarian emergencies in 2019 – from conflicts to natural disasters – in 96 countries.

How You Can Help

Write a check to UNICEF USA:

125 Maiden Lane,
New York, NY 10038

Give online: unicefusa.org

Give by phone:
1-800-FOR KIDS

Put UNICEF USA in your will: contact
legacygifts@unicefusa.org

2 UNICEF believes in equity.

- Every child, everywhere, has a right to survive, develop and reach his or her full potential. Yet, every day, more than 15,000 children under age five die from preventable causes.
- UNICEF is committed to changing this for all children — including the most marginalized and vulnerable.
- UNICEF works to address inequity at its root — from child poverty to education and health.

3 UNICEF is (almost) everywhere.

- UNICEF works in over 190 countries and territories, with programs in 157 countries and National Committees in 33 countries conducting advocacy, education and fundraising.
- The oldest and largest of the national committees, UNICEF USA was UNICEF's largest private sector donor in 2019.

4 UNICEF delivers results for children at scale.

- In 2019, total expenses for UNICEF programs amounted to \$5.65 billion.
- UNICEF's core programs include health, water, sanitation and hygiene (WASH); nutrition; HIV/AIDS; education; child protection; social inclusion; gender equality/girls' empowerment; and emergency relief. UNICEF also works on disabilities, early childhood development, safe and healthy environments, and adolescent development.

5 UNICEF is a leader in emergencies.

- In 2019, UNICEF responded to 281 humanitarian emergencies in 96 countries.
- UNICEF is the global leader in emergencies on WASH, nutrition and gender-based violence, and is the co-lead on education in emergencies.
- UNICEF is dedicated to ensuring special protection for children in humanitarian crises, no matter where they are.
- UNICEF's humanitarian warehouse in Copenhagen, Denmark, the world's largest, can ship supplies anywhere in 48–72 hours.

6 UNICEF has access and influence.

- UNICEF partners with governments, shaping policies from the

top down, while also working at the community level.

- This vertical access allows UNICEF to ensure the sustainability of programs and to leverage resources across partnerships, borders and programs for maximum impact.

7 UNICEF helps shape the global development agenda.

- By the end of the 2000–2015 Millennium Development Goals (MDGs) period, great strides had been made on goals such as poverty reduction and drinking water access, but uneven progress left millions of children behind.
- UNICEF helped shape the 17 Global Goals for Sustainable Development (SDGs) for 2030 to reach every child, tackle child poverty, achieve gender equality, end violence against children, end preventable child and maternal deaths, empower adolescents and break the cycle of chronic crises.

8 UNICEF has the expertise and data to do the job right.

- UNICEF is the global leader for data on children. UNICEF data shapes policies and programs at the highest levels to reach millions of children with lasting solutions.
- UNICEF offices share knowledge with peers and partners across the world, working both regionally and globally.
- UNICEF funds critical research to identify barriers to progress and continually improve its effectiveness in providing evidence-based solutions for children.

9 UNICEF amplifies children's voices.

- UNICEF advocates for children to have a seat at the table when it comes to issues affecting their lives and futures, from helping shape the SDGs to calling on governments to mitigate the risks of climate change.
- UNICEF's innovative U-Report empowers adolescents to hold leaders accountable and to report problems like sexual exploitation in schools, or shortages of drugs in local clinics.

10 UNICEF is over 70 years old!

- Founded in 1946 to meet the emergency needs of children after World War II, UNICEF became a permanent part of the United Nations in 1953.
- Today, UNICEF remains as committed as ever to its mission of helping every child, everywhere, realize his or her rights.



for every child

UNICEF: For Every Child



For over 70 years, the United Nations Children's Fund has been putting children first, protecting their rights and providing the support they need to survive and thrive. UNICEF has helped save more children's lives than any other humanitarian organization in the world. And we're not stopping now.

UNICEF was created in 1946 to provide lifesaving assistance to children who were devastated by World War II. UNICEF USA was the first National Committee created to support UNICEF's activities. As UNICEF expanded its reach and the scope of its work over the last seven decades, UNICEF USA has been there at every step, providing major fundraising and advocacy support for UNICEF's global programs for children.

UNICEF works in 190 countries and territories, carrying out programs, fundraising, and advocacy. And we never give up. UNICEF provides children with water, nutrition, health care, education, protection and emergency relief, using low-cost, high-impact, sustainable solutions. These efforts have helped slash child

mortality rates by more than half since 1990 and save 122 million children's lives.

UNICEF responds to around 300 humanitarian crises every year around the globe. At a time when one out of every four children in the world lives in a country or area affected by armed conflicts, UNICEF and partners work tirelessly to protect those in greatest need.

The gravest humanitarian emergency of our time, the child refugee crisis, has grown to engulf nearly 50 million children, including 28 million children forcibly uprooted by violence and conflict. The Syrian civil war is at the heart of this crisis. Since the conflict began in 2010, the number of child refugees worldwide has jumped by roughly 75 percent. These children are among the most vulnerable on earth.

UNICEF receives no funds from the United Nation's member-state dues and so relies on voluntary contributions. More than 89 cents of every dollar spent by UNICEF USA supports UNICEF's work helping the world's most vulnerable children and their families. ●

Right now, UNICEF is providing children with...

EMERGENCY RELIEF

UNICEF provides lifesaving aid to victims of drought, famine, earthquakes, floods and violent conflict.

EDUCATION

UNICEF shapes education policy and promotes teacher training, creates temporary learning centers for kids caught in conflict and provides schools with classroom materials.

HEALTH CARE

The world's largest procurer of vaccines, UNICEF immunizes 45% of all children and promotes high-impact interventions.

NUTRITION

UNICEF works to prevent mother and child malnutrition, promote breastfeeding, and respond to severe acute malnutrition by providing 80% of the world's therapeutic food.

WATER, SANITATION AND HYGIENE (WASH)

In poor and conflict-affected communities, UNICEF provides water and improves sanitation and hygiene to prevent waterborne illness.

CHILD PROTECTION

UNICEF works to end child marriage, labor and conscription, and unite families after disaster.



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COMPANY PROFILE

Established in 1996, **MadWolf Technologies** has provided customers with mission-enabling technology, responsive solutions and unparalleled system protection.

The firm's vision is that most operations will migrate a significant portion of their technology requirements to an outsourced IT utility model. At MadWolf, this transition is enabled via our three main practice areas:

Managed IT Services with 24x7 support; **Process Automation Consulting** including custom application development; and **Information Security & Data Integrity** with a focus on infrastructure, hosting and cloud provisioning.

MadWolf's ADVANTAGE

MadWolf's advantage is the incorporation of experienced people and processes, integrated with our customer support service platform. You can focus on achieving your mission when your technology works with you.

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- Tasks
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MadWolf Technologies

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President



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PRODUCT OFFERINGS

Managed IT Services (Help Desk)

- IT Consulting
- Network and Systems Monitoring and Management
- Patch Management
- Security Services and Training

Enterprise Risk Management & Compliance

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- CMMC
- GRC
- Cyber Essentials

Project Management Office (PMO)

- Process Automation Consulting
- CCn365

COMBINED ELEMENTS

Linking all our service offerings is the combination of our **PSA software** and **MadWolf Project Management Office**, which combines the following elements:

- Customer relationship management
- Threaded help-desk ticketing
- Alert generation (via email and text) with system workflow
- Quoting and invoicing
- Time recording
- Customer knowledge base
- Project tasks management (with templates allowing maturing of repeatable processes)
- Customer facing portal, showing aspects of account
- High level dashboard showing status and escalation of all elements.



www.madwolf.com

TAKE ACTION

WITH PROSPERITY NOW CAMPAIGNS!

Sign up to stay informed about the latest developments and opportunities to take action by joining one of our four federal policy campaigns.



HOMEOWNERSHIP

Homeownership is key to building wealth. Together, we will advocate for policies that reduce barriers to homeownership, and fight against discriminatory lending practices.



CONSUMER PROTECTIONS

Consumer protections create fairer, more transparent financial markets. Together, we will protect the mission and integrity of the Consumer Financial Protection Bureau to ensure consumers keep the safeguards they deserve.



FINANCIAL SECURITY

Financial security requires a strong safety net and opportunities to build savings. Together, we'll help vulnerable families achieve economic stability *and* mobility.



TURN IT RIGHT-SIDE UP

The new tax law doubles down on wealthy inequality. Together, we will advocate for proven wealth-building tax incentives for low- and moderate-income households, especially those of color.

Sign up at prosperitynow.org/advocate

PROSPERITY
NOW
formerly CFED

50 YEARS CLASP

Policy solutions that work for low-income people



CLASP at 50 and Beyond: ADVANCING ECONOMIC SECURITY AND RACIAL EQUITY



At the Center for Law and Social Policy, We Envision a Country Where:

The core American values of opportunity and justice are boundless.

All children, including children of color, are thriving and not in need.

Families and individuals are economically secure and able to move up, with access to affordable health care, nutrition, and child care. Working people are paid a living wage and have paid sick days, paid family and medical leave, and fair schedules.

Immigrants and their families are welcomed, their contributions are recognized and celebrated, and they have access to the supports necessary to succeed.

The legacy of racism and the policies that perpetuate it are dismantled, and we right the wrongs of the past and unlock opportunities for present and future generations of color.

Team Up with Us!

Let's make the America we want for all.

Today, people with low incomes face greater threats than ever before. Congressional and administrative proposals endanger core federal programs that help people meet basic needs and access opportunity. They also threaten the safety and economic security of people of color and immigrants and their families. CLASP stands in solidarity with advocates, policymakers, and communities who are taking these challenges head on. **We invite you to join us!**



“We need CLASP now more than ever; the entire concept of ‘the civil society’ is under attack and we need reasoned, thoughtful responses.”



CLASP emerged from the passion of young advocates determined to elevate the voices of unrepresented populations and to counter powerful special interests. We focused on poverty as our central mission starting in the early 1980s, but we remained steadfast in our advocacy and ability to provide a trustworthy, respected voice in the face of difficult battles.

Alongside our dedicated supporters, we are committed to combating poverty, injustice, and systemic racism; listening to those with lived experience; and creating pathways to economic security for all. From child care to workforce development and postsecondary education, paid leave to youth justice and employment, nutrition assistance to mental health, we are experts in crafting policies that open doors to better jobs, economic mobility, quality health care, sound nutrition, a strong safety net, and the opportunities that all children, youth, and adults need to thrive.

As we celebrate our 50th anniversary, we rally our allies to fight back against the threats to people with low incomes and people of color and bring our extensive experience and deep knowledge to advance an equitable policy agenda. We will draw upon our proven arsenal of **bold yet practical solutions, savvy and trusted experts, and passionate and effective advocacy.**



*“...every time I think about **CLASP** (I think about) the heart, the fight and passion....”*



*“**CLASP** is one of the few (organizations) that takes a holistic view of poverty and how issues are interrelated, which is critical....”*

What the Future Holds

With a half-century of expertise and successes behind us, CLASP is working to advance a vision for America rooted in economic security and racial equity—and that places the lives of people with low incomes and people of color front and center. Through high-quality analysis grounded in data, advocacy, and a strong public voice, as well as hands-on technical assistance, we support the implementation of strategies that deliver meaningful results to people across America.

We Need You to be Part of CLASP's Next 50 Years

As we push forward, CLASP needs committed philanthropic partners who share our vision of a just and equitable America. We need partners like you.

Join us in:



FIGHTING BACK FORCEFULLY - Together, we stand against policies and proposals at all levels of government that would harm people with low incomes and people of color.



SEIZING OPPORTUNITIES TO DRIVE STRONG, FAIR POLICY SOLUTIONS - Together, we are strategic advocates grounded in knowledge and sound ideas. We have extensive networks of Congressional leaders as well as advocates and state and local officials across the country.



SUPPORTING FEDERAL, STATE, AND LOCAL DECISION MAKERS TO IMPLEMENT EFFECTIVE POLICY - Together, we ensure that states and communities have what they need to make the most of federal policy while ensuring policy implementation reflects the spirit of the law.



BUILDING STRENGTH IN NUMBERS - Together, we are unifiers who rally broad coalitions and partners that leverage the efforts and perspectives of many organizations toward a common goal.



FORTIFYING ON-THE-GROUND ADVOCATES - Together, we listen, learn, and build capacity to ensure advocates and organizers have the necessary tools to be effective social and racial and economic justice leaders for decades to come.

Pushing forward and working towards a positive vision for all while combatting constant threats to our democracy and social and economic security is not simple. But it is imperative! And it is possible with allies and supporters like you at our side.

We invite you to be part of CLASP's next 50 years.

www.CLASP.org/50Years

Center for American Progress



Kicking Folks Out While They're Down

How the Premature Lifting of Coronavirus Restrictions Is Increasing Evictions and Worsening the Homelessness Crisis

By Rejane Frederick and Jaboa Lake July 2020

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Introduction and summary

Experiencing homelessness or housing insecurity at any time is a struggle, but during a pandemic, survival is even more fraught. More than 560,000 people experience homelessness on any given night, and at least 1.4 million utilize emergency shelters or transitional housing in the United States each year.¹ These high numbers will certainly surge during and after the coronavirus crisis due to job losses that place those already barely keeping a roof over their heads at an even greater risk of eviction and homelessness.

In 2018, 11 million U.S. renters—1 in 4—were severely cost-burdened, meaning that they paid more than 50 percent of their income on housing costs alone.² These households are most at risk of missing rent payments and, therefore, being evicted. The U.S. housing and homelessness crisis today not only reflects the new devastation wrought by the coronavirus crisis but also the aftermath of more than eight decades of inaction by policymakers—who have yet to create a national strategy to provide affordable and equitable housing—as well as an insufficient, inequitable, and timid Great Recession recovery.³ Permanent stable housing must be provided and connected to wraparound services or a continuum of care that is flexible and tailored to the household’s needs, is cost-effective over time, and provides protections for all people.

Now is not the time to deprioritize pandemic emergency relief. As new COVID-19 cases emerge across states, with some of the highest resurgences being reported in states that were the first to end their emergency or stay-at-home ordinances, responsible plans for reopening safely must include aggressive measures that meet urgent housing, health, and economic needs.⁴ The United States remains in a state of emergency, and any attempt to frame current aid efforts to address the still crisis-level needs as “stimulus” or even “recovery” ignores the deadly, immediate reality that millions of U.S. households are facing.⁵ Far too many states and localities are prematurely suspending their emergency ordinances, rolling back hous-

ing and debt collection protections, and subsequently resuming foreclosures and evictions merely days after reopening.⁶ States' and localities' premature lifting or relaxing of emergency ordinances and restrictions may lead to actions that will:

- Deprioritize and undermine essential housing and homelessness services and resources
- Exacerbate evictions and foreclosures, thus pushing more people into homelessness
- Resume the enforcement of anti-homelessness legislation that further criminalizes poverty

In this moment, lawmakers must take measures that will meet ongoing, urgent housing needs and avert the forecasted “housing apocalypse” by providing the level of support and stability needed now, as the COVID-19 pandemic rages on, as well as over the long term, as the nation deals with its aftermath.⁷ The authors recommend lawmakers take the following steps:

- Guarantee and expand anti-homelessness aid and protections, including maintaining a minimum of \$11.5 billion in Emergency Solutions Grants to aid and protect people experiencing homelessness during the pandemic.
- Maintain and enhance housing insecurity protections, including implementing a national, comprehensive moratorium on evictions and foreclosures for all renters and homeowners.
- Jointly tie landlord and renter relief to prevent illegal evictions and hold landlords accountable.
- Allocate substantial and sustained flexible funding to strengthen state and local infrastructure and capacity to meet the demand for assistance to local populations with the greatest need.

Once the immediate threat of COVID-19 has passed and the United States enters the long recovery period, it must earnestly strive to put “America’s health first” by explicitly recognizing that housing is health care.⁸ A health-first approach necessitates a housing-first focus dedicated to redressing the United States’ decades-old housing and homelessness crises.⁹

The problem of relaxing restrictions and reopening too soon

With all 50 states and Washington, D.C., having eased restrictions to some extent since March,¹⁰ far too many states are doing so while prematurely suspending emergency housing protections.¹¹ These plans to reopen come without realistic and considerate approaches that guarantee individuals and families have the infrastructure and safeguards in place to safely and fully return to work—if that work is even available—and that they’ll be able to maintain their housing as they strive to recoup lost income and savings.¹²

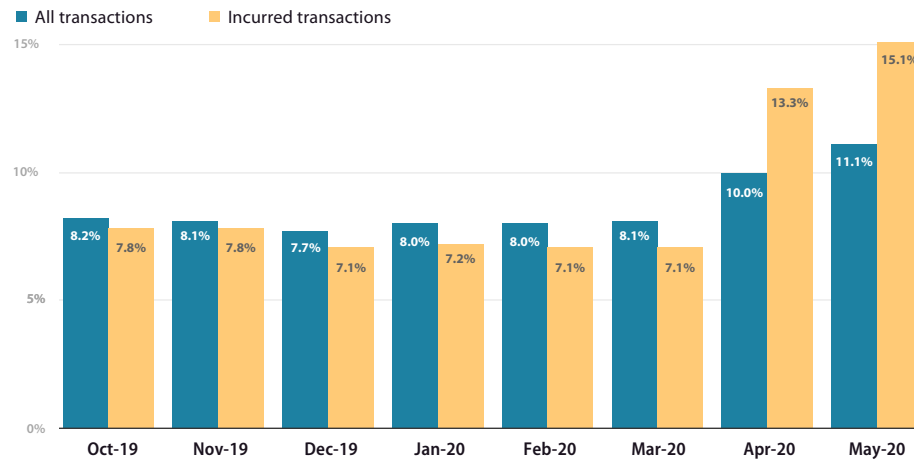
The suspension of emergency housing protections has an outsized impact on people of color and people living with disabilities. Women of color face the highest cost burden and eviction rates, and both Black and Indigenous people experience the highest rates of homelessness.¹³ Moreover, unsheltered people are two to four times as likely to need critical care, twice as likely to be hospitalized, and two to three times as likely to die from illnesses and health complications from COVID-19 than the general population.¹⁴ Making matters worse, only 5 percent of current U.S. housing stock is accessible to people living with disabilities—less than 1 percent for wheelchair users—and even fewer units of housing are considered both accessible and affordable.¹⁵

Public health experts warn that without access to quality affordable housing—which includes stable shelter, plumbing, heating, and other basic needs—more people will be put at risk during the pandemic, and the continued economic crisis will exacerbate this harm.¹⁶ While the National Multifamily Housing Council found that 95.1 percent of apartment households paid May’s rent either partially or fully,¹⁷ the data could not report whether people paid their rent with cash on hand, using their supplemental unemployment aid from the Coronavirus Aid, Relief, and Economic Security (CARES) Act,¹⁸ or through credit cards or other debt-incurring means. Zego, a property technology company, reported a 31 percent spike in credit card usage to pay rent from March to April, another 20 percent increase from April to May, and a 43 percent increase in the first two quarters of 2020 compared with the previous year. Zego cited that “possibly due to a shortage of cash during these uncertain times, residents have relied on credit cards to pay their rent two months in a row.”¹⁹

FIGURE 1

Credit card usage to pay rent spiked in April and May

Percentage of credit card transactions used by tenants to pay rent, by month



Note: Percentages are rounded to the nearest tenth of a percent. "All transactions" refers to the percentage of credit card transactions used by tenants to pay rent within rental property management companies that use Zego but did not temporarily incur all online rent-payment processing fees for their renters. "Incurred transactions" refers to the percentage of credit card transactions used by tenants to pay rent within rental property management companies that use Zego and temporarily incurred all online rent-payment processing fees for their tenants.

Source: Zego, "May Rent Payment Data Reveals April Trends Have Continued as a Result of COVID-19," May 13, 2020, available at <https://www.go-zego.com/articles/may-rent-payment-data-reveals-april-trends-have-continued-as-a-result-of-covid-19/>.

States, territories, and localities are establishing criteria for reopening that include varying standards such as declines in new coronavirus cases and deaths, increased testing rates, the ability to conduct contact tracing, and increased health care system capacity.²⁰ However, COVID-19 infection and death rates are on the rise in a majority of states,²¹ testing is still not accessible for many,²² and on-the-ground contact tracing and data reporting remain insufficient,²³ leading many states to reverse or pause reopening plans.²⁴

Even when businesses reopen, the homelessness and housing crises that COVID-19 has exacerbated won't be solved by simply getting people back to work. Before the pandemic, more than half of people utilizing emergency shelters were formally employed in the previous year;²⁵ the United States has seen the working homeless population grow.²⁶ Additionally, there must be greater recognition of people who, as a result of contracting COVID-19, are also acquiring new disabilities or chronic conditions and thus may find themselves unable to return to work for extended periods of time—if at all. Those finding themselves in such situations will require new accommodations and advanced health care supports, which may affect their housing and economic situation in myriad ways.²⁷ Examining COVID-19 housing policies by state, an analysis by the Eviction Lab revealed that the majority of states are performing very poorly in addressing housing needs.²⁸ At a mini-

mum, the public health criteria set by experts, such as those at the U.S. Centers for Disease Control and Prevention (CDC) and the World Health Organization, must be met to ensure that all people have access to basic needs that affect their health—to which safe, supportive, and affordable housing is essential.²⁹

The CARES Act,³⁰ signed into law on March 27, 2020, was an important first step at the federal level to explicitly acknowledge and address housing insecurity and homelessness as a result of COVID-19.³¹ While the CARES Act provided roughly \$12 billion in direly needed emergency housing and homelessness funding as well as critical eviction and foreclosure protections for financially strapped homeowners and renters, both the reach and adequacy of the aid fell far short of the ever-increasing need; what's more, the funding and protections expired on July 25, 2020.

The recently introduced Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act,³² which includes the Emergency Rental Assistance and Rental Market Stabilization Act,³³ passed the U.S. House of Representatives in May—although it still awaits Senate action—and would add to the progress made by the CARES Act. The HEROES Act provisions include \$100 billion for rental assistance, expanding the application of emergency funding to also cover rent-related costs such as utility payments;³⁴ rent and utility arrears and associated late fees; security and utility deposits; and more. It also extends and expands moratoriums on evictions and foreclosures, increases resources for the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture, and adds an additional \$11.5 billion for homelessness assistance. These federal measures, if retained in the approved bill, along with state and local government initiatives, would assist communities in the short run. However, more is needed to ensure that all who have been and will continue to be most affected by the pandemic will be able to access the supports that they need to become stably housed, including keeping their homes for the duration of this latest crisis, throughout its aftershocks, and long after it has subsided.³⁵ This is especially true for those who were inadequately aided if not entirely ignored in previous congressional funding packages.

Housing and homelessness services and resources do not meet COVID-19 needs

The CARES Act allocated \$4 billion for homelessness services,³⁶ but experts estimate that at least \$15.5 billion is needed for rapid rehousing and shelter-operating costs to address and alleviate the expected homelessness crisis during the pandemic.³⁷ On-the-ground homelessness and housing services are essential, and many are largely volunteer-supported.³⁸ According to Family Promise, a national organization dedicated to ending family homelessness, if their 200,000 annual volunteers were employees, and if low-income housing and homelessness services were an industry, it would be the 31st-largest employer in the United States.³⁹ In 2018, volunteerism as a whole accounted for 6.9 billion hours of labor and \$167 billion in economic value.⁴⁰ The inadequate funding for homelessness and housing services has led to a dependence on volunteerism.⁴¹ However, during the COVID-19 pandemic, volunteerism for essential social services has dropped drastically across the board due to stay-at-home orders and concerns for personal and community health.⁴² Paired with the current pandemic, this lack of support and dependency further strains essential services and the workers in these spaces. In order to provide the increasingly needed essential low-income housing and homelessness services, support is needed from federal, state, and local governments to employ workers to accommodate new demand before reopening.

Additionally, premature reopening may disincentivize businesses from partnering with local governments in providing essential housing services during the pandemic. Across the country, hotels and motels have contracted to provide shelter and the opportunity to socially isolate for individuals and families experiencing homelessness, domestic abuse, and housing insecurity, as well as for those who have been recently released from jails and prisons.⁴³ With reopenings, these spaces—especially hotels and motels—may opt out of contracts and instead decide to keep rooms vacant on the chance that tourism picks back up in a meaningful enough way to allow them to forego the immediate, guaranteed funding for providing temporary shelter to thousands of people. Without incentives to offer space for people facing housing insecurity, even fewer options will exist for safe social isolation.

Likewise, if states reopen, other spaces used to provide shelter to people, such as gyms,⁴⁴ public schools,⁴⁵ colleges,⁴⁶ and conference centers,⁴⁷ would be taken out of service without programs in place to address homelessness. This emphasizes the need for sustained investment in targeted, long-term housing solutions that center housing-first approaches,⁴⁸ which prioritize permanent supportive housing for unhoused individuals and families. Localities must find the space needed to both enact this approach by developing critical programs to address homelessness and to replace lost space and resources that may have been temporarily gained during the pandemic. Any recent gains made between states, cities, and businesses by engaging in emergency shelter voucher programs will be jeopardized if states and localities prematurely ease pandemic restrictions without ensuring that long-term solutions are set in place.

For example, New Orleans—a city where 56.1 percent of renters and 33.4 percent of homeowners are cost-burdened—largely operates on a tourism-based economy that in April experienced a 62 percent drop in hotel occupancy from the previous year.⁴⁹ A total of 896 new units were estimated to be needed for the city's more than 1,200 sheltered people, such as in shared congregate housing, and unsheltered homeless population. Despite having thousands of hotel rooms sitting vacant, the city was only able to house 220 of the city's estimated 602 unsheltered residents into transitional hotel rooms as of April 2020.⁵⁰ Due to the bias and resistance that already exists among hotel and motel owners, it has been difficult for the city and state to broker temporary noncongregate housing contracts.

Even when hotels and motels are looking to contract and provide temporary shelter for people facing housing insecurity, some community members have responded by protesting these partnerships. Protests in San Dimas and Rosemead, California, for example, have led to large chain hotel owners pulling out of partnership plans.⁵¹ In these and other cases, local residents opposed the use of hotels and motels to house people experiencing homelessness in noncongregate rooms and expressed concerns that these partnerships would bring in people experiencing homelessness from outside of the city and into proximity of highly trafficked businesses and restaurants. These sorts of misguided responses discourage businesses from partnering in these direly needed programs and prioritize restaurants and businesses over the health and safety of vulnerable people. State reopening without alternative housing options that are safe and noncongregate and without the needed programs expanded and developed, will only put people experiencing homelessness at further risk and continue to exacerbate the housing and health crises.

Responses to COVID 19 are exacerbating evictions and foreclosures

Before the pandemic, the nationwide gap between what renters earned and what they needed to make in order to afford safe and secure housing was significant and had been steadily rising over the past few decades.⁵² HUD's 30 percent affordability rule,⁵³ which advises that a renter should spend no more than 30 percent of their monthly income on housing costs, is a standard that nearly 50 percent of the 44 million middle-income renters nationwide are unable to meet today.⁵⁴ According to the National Low Income Housing Coalition, for most areas of the United States, the national average fair market monthly rents for one-bedroom and two-bedroom homes is \$970 and \$1,194, respectively.⁵⁵ In no state, city, or ZIP code can a worker who works 40 hours a week and makes the federal minimum wage afford to rent a two-bedroom apartment.⁵⁶ Furthermore, affordable accessible housing options, such as those with wheelchair accessibility, are even more scarce.⁵⁷

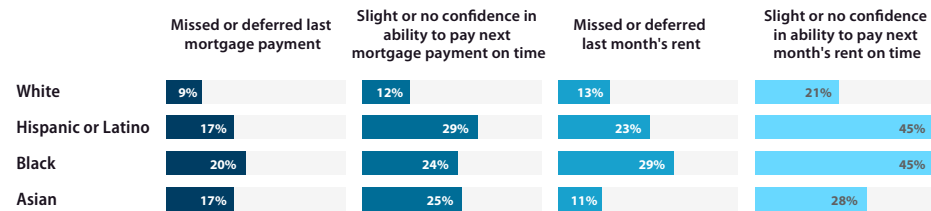
This inequitable income and housing landscape was the reality for far too many U.S. households before the COVID-19 pandemic emerged. With the onset of the pandemic, things have only grown worse. According to Federal Reserve Chairman Jerome Powell,⁵⁸ almost 40 percent of U.S. households with annual salaries of \$40,000 or less lost a job this past March. A recent Pew Research Center survey found that more than one-half of the low-income households—those making less than \$37,500 per year—reported a job or wage loss due to COVID-19 and thus difficulty paying their monthly bills; only 1 in 4 reported that they had enough funds saved up to cover three months' worth of expenses.⁵⁹ About 50 million people live in renter households with at least one member experiencing job or income loss,⁶⁰ and 53 percent of low-income adults report not being able to pay their bills, compared with 44 percent before the pandemic.⁶¹

The eviction moratorium in the CARES Act only applied to properties backed by the federal government, which only covers roughly 28 percent of the rental housing units nationwide.⁶² As a result, this national stay didn't apply to the majority of renters who live in housing that is not federally backed. These renters have instead been at the mercy of city- and state-issued eviction moratoriums. One study found that in Los Angeles County, more than 350,000 households—predominantly in

communities of color and representing more than 550,000 children—may face eviction when the freeze on evictions due to coronavirus-related lost income and hardships is lifted.⁶³ Similarly, other studies found that 400,000 people in Colorado,⁶⁴ where the eviction ban expired in June but legal proceedings were delayed until mid-July,⁶⁵ will face evictions. And 340,000 people in Kentucky,⁶⁶ which has suspended evictions for the duration of the state of emergency,⁶⁷ which is still in effect, are estimated to be at risk of eviction once the states of emergency is lifted. A surge in evictions can already be seen. In Wisconsin, eviction filings are up 40 percent.⁶⁸ Tucson, Arizona, is processing an average of 52 evictions per day compared with the pre-pandemic average of 10 to 30 evictions per day.⁶⁹ As a result, to avoid living unsheltered, families are doubling up,⁷⁰ which exacerbates overcrowding and puts people more at risk of exposure to COVID-19.

FIGURE 2
Homeowners and renters of color are struggling to meet payments

Percentage of households that deferred or did not make last month's rent or mortgage payment and percentage of households with no or slight confidence in ability to pay next payment on time, by race



Note: Analysis of homeowners is restricted to households with mortgages. Households with slight/no confidence in ability to pay next month's payment on time include those that plan to defer payments.
Source: Connor Maxwell, "The Coronavirus Crisis Is Worsening Racial Inequality," Center for American Progress, Jun 10, 2020, available at <https://www.americanprogress.org/issues/race/news/2020/06/10/486095/coronavirus-crisis-worsening-racial-inequality/>. Author's calculations are based on data from the U.S. Census Bureau, "Household Pulse Survey: May 28 - June 2," available at <https://www.census.gov/householdpulsedata> (last accessed June 2020).

As of mid-July, 24 states had stopped the initiation of evictions overall, and 25 states and Washington, D.C., had stopped the enforcement of evictions since the beginning of the pandemic.⁷¹ Though these actions help, efforts need to be expanded in scope and adopted by all states, territories, and tribal lands. As of June 26, 21 states have expired their moratoriums on evictions, and 15 more states are set to have their moratoriums expire by the end of July.⁷² Ignoring the exacerbated housing crisis and not expanding housing access, assistance, and protections will only worsen the calamity and push individuals and families into homelessness.⁷³ More people struggled to pay rent on time in April of this year compared with the previous year, and overall percentages of rent payments made in 2020 are less than they were in 2019.⁷⁴ Even with the existing eviction moratoriums, many households are anticipating threats to housing security due to not being able to pay back rent, bills, and accumulated fees once moratoriums are lifted.

Far too many local moratorium ordinances only stop the legal proceeding and execution of evictions but still allow landlords to file evictions during the stayed period.⁷⁵ This practice only serves to expedite the process by which financially strapped renters will be kicked out of their homes once proceedings resume. The current reopening timelines in a number of states have direct effects on evictions and foreclosures but are unrealistic and inadequate to recuperate lost wages and savings. For example, residents of Oklahoma are worried about the impact of the reopening of the Oklahoma County District Court on May 18,⁷⁶ and residents of Texas are concerned about the reopening of the Texas Supreme Court on May 19.⁷⁷ Both of these courts have resumed eviction hearings.⁷⁸ These reopening plans provided virtually no time for residents to make up for lost work and wages, file for and obtain unemployment insurance, or accomplish any realistic goal of financial recovery—let alone find the funds needed to fully backpay accumulated rent, mortgage, and utility bills.

Two-thirds of likely voters support a pause on evictions until after the pandemic.⁷⁹ Federal legislation currently under consideration such as the Rent Mortgage Cancellation Act,⁸⁰ the Emergency Housing Protections and Relief Act,⁸¹ the Protecting Renters from Evictions and Fees Act of 2020,⁸² and the HEROES Act would go further to address renters' needs and concerns and would provide resources and infrastructure to keep people housed and ensure housing supply. States are also considering creative solutions to protect renters. In May, California introduced an economic relief package that included the previously introduced and amended S.B. 1410, which would give tax credits to landlords who forgive the rent of tenants who cannot pay due to COVID-19 and allow tenants to pay rent that is deferred during the state of emergency interest-free and penalty-free if paid within the established timeline.⁸³ Connecticut enacted a 60-day renter grace period,⁸⁴ and New Jersey enacted a 90-day mortgage payment grace period.⁸⁵ Montana created an emergency rental assistance program to cover a range of costs for people who have lost income due to the coronavirus.⁸⁶ In New York, legislation was introduced that would suspend certain rent payments and the collection of some late fees.⁸⁷ Baltimore and Jersey City, New Jersey, approved legislation that prohibits rent increases for the duration of the state of emergency. Recognizing that recovery from the pandemic will last a long time for many, localities have given renters additional time to respond to eviction notices.⁸⁸ Legislation actions such as these are more renter-centered and should be set in place prior to lifting state restrictions to ensure individuals and families are not at risk of losing housing once moratoriums are lifted.

Anti-homeless legislation and the criminalization of poverty must end

Anti-homeless legislation includes laws that illegalize behaviors that people experiencing homelessness engage in to meet basic needs, including sleeping, camping, and sitting in public; living in vehicles; food-sharing such as distributing free meals in public without a permit; among other activities.⁸⁹ These laws are ineffective at reducing homelessness, are more costly than providing homes,⁹⁰ and often violate individuals' civil protections.⁹¹ Anti-homeless legislation disproportionately affects people who are Black or African American, Native American, Latinx, people with disabilities, and LGBTQ—groups that historically are disproportionately justice-involved.⁹² These laws are pervasive, with most major cities having at least one anti-homeless ordinance and an increase in the adoption of anti-homeless laws in the past 10 years.⁹³ The cycle of experiences with homelessness and incarceration has affected vulnerable groups for decades.⁹⁴ During the pandemic, being incarcerated has proved to put people in increased danger of transmission and illness, with infection rates within prisons well above the general population.⁹⁵ Though penalties such as fines and arrests have been used in some areas to enforce and criminalize pandemic restrictions and ordinances,⁹⁶ some localities have made efforts to ease the enforcement of minor offenses—including through anti-homeless legislation.

Following the guidance of public health experts,⁹⁷ many localities have taken steps to plan for the early release of incarcerated people who meet certain requirements.⁹⁸ Additionally, law enforcement officers in some jurisdictions have been instructed to cease arrests for minor offenses,⁹⁹ and some localities have paused enforcement of certain anti-homeless laws such as loitering and panhandling, infractions that disproportionately target people experiencing homelessness.¹⁰⁰ Austin, Texas; Atlanta; and many other cities have exempted people experiencing homelessness from shelter-in-place orders.¹⁰¹ San Jose, California;¹⁰² Honolulu;¹⁰³ Los Angeles (during daylight hours only); and others have halted the forced closure of encampments. San Francisco established “safe sleeping sites,” or open-air encampments to provide space for people experiencing homelessness to legally camp and practice social distancing.¹⁰⁴ The CDC advises halting the clearing of

outdoor homeless encampments to prevent virus spread and maintain connection with service providers, but this practice has not been formally implemented across states and localities.¹⁰⁵ Los Angeles instituted a parking ticket moratorium in March, and Chicago paused vehicle ticketing and towing from mid-March to the end of April, alleviating some repercussions for people living in vehicles.¹⁰⁶

These actions, while helpful, are not nearly widespread or expansive enough. Alternatives to anti-homeless legislation—such as expanding and developing affordable and transitional housing, social services, and restorative justice programs—should be adopted. Lifting of shelter-in-place restrictions before housing is secured will further put people experiencing homelessness at risk by undermining the need to cease the enforcement of anti-homeless legislation.

A structural problem requires structural solutions

Even with the immediate funding and protections contained in the congressional coronavirus emergency packages, the pandemic's exacerbation of the long-standing housing and homelessness crises has made it even more clear that nothing short of a sustained national strategy around housing is required to successfully and equitably recover from as well as safeguard against future emergencies.¹⁰⁷ Given the interconnectedness of housing and homelessness, health, and other crises, permanent and stable housing solutions must be interconnected with a flexible continuum of care that addresses need and health holistically. This entails further bold investments in the National Housing Trust Fund,¹⁰⁸ HOME Investment Partnerships,¹⁰⁹ and Community Development Block Grants.¹¹⁰ It also requires a prioritization of the restoration and new development of affordable, multifamily, and mixed-income public housing,¹¹¹ including community land trusts.¹¹² And it means both restoring and advancing fair housing protections,¹¹³ including more rigorous landlord accountability measures.¹¹⁴

Most of the local emergency assistance programs with the capacity to transfer money quickly and into the hands of the most vulnerable populations are run by local governments, and yet far too many localities and programs did not receive CARES Act funding. All of these locally run and supported programs are overwhelmed and share a common, core issue: insufficient funds to meet the demand. For example, Chicago established an emergency housing fund to assist 2,000 families yet received more than 83,000 applications within the first five days of the application opening.¹¹⁵ As a result, states and localities have had to be creative and resort to other funding streams to meet their constituents' needs. For example, Nevada is using \$2 million from a legal settlement with Wells Fargo to fund its emergency rental assistance program.¹¹⁶ These sorts of local- and state-sponsored programs also tend to provide supports that cover a greater number of needs such as for undocumented people who are not covered in federal packages,¹¹⁷ the coverage of utilities and internet and broadband costs,¹¹⁸ legal assistance,¹¹⁹ and even, in a few cases, completely flexible cash assistance.¹²⁰ As states with already strained budgets face additional hits and shortfalls due to the pandemic, this lack of federal investment must change.

The United States should not repeat the missteps of the Great Recession recovery.¹²¹ Rather than sunset the increased funding allocated to these vital housing and homelessness programs during the pandemic, Congress must move to make these pandemic-boosted amounts permanent and continue appropriating robust funding to address the neglected chronic need that has existed for 80 years before the COVID-19 pandemic began.¹²² In order to make any of these solutions viable for the long haul, they must be supported by an improved and fortified housing and anti-homelessness workforce that is no longer reliant on charity care and volunteerism but is recognized as the essential public health infrastructure it has always been.

Interconnected: Health and economic preconditions for a safe and equitable reopening

Expand Medicaid coverage, coronavirus testing, and contact tracing

Policymakers should ensure that every resident has access to comprehensive health care coverage by immediately expanding and enrolling those currently unemployed and uninsured into Medicaid.¹²³ Concurrently, they should aggressively fund and expand access to coronavirus testing and equally invest in a robust contact tracing infrastructure.¹²⁴

Strengthen SNAP benefits and prioritize anti-hunger programs

Policymakers should protect the more than 38 million U.S. households—which are disproportionately people of color, women, essential workers, and people with disabilities—that had to rely on a food assistance program last year to stave off hunger and malnutrition by providing a 15 percent boost in the Supplemental Nutrition Assistance Program (SNAP).¹²⁵ They should also suspend SNAP time limits and any proposed and pending rule changes that would reduce SNAP eligibility and benefits as well as eliminate asset tests in order to maintain anti-hunger program benefits.¹²⁶

Protect workers and extend, expand, and enhance unemployment benefits

Policymakers should implement a range of worker protection policies and oversight that include the following:¹²⁷ 1) require, provide, and enforce adequate personal protective equipment, COVID-19 testing, and robust sanitation measures; 2) provide access to workers' compensation and the time off needed to fully recover for workers who have contracted the virus or are caring for a family member who has; 3) anti-retaliation protections if an employer does not implement COVID-19 safeguards; and 4) extending and enhancing current benefits such as unemployment insurance and pandemic unemployment assistance, ensuring access for workers who cannot return to workplaces that are hazardous to their or their families' health.¹²⁸

Recommendations

As the COVID-19 pandemic rages on and the threat of new surges in viral cases across the country grows, there is no time to waste.¹²⁹ Congress must pass additional aid and protections to safeguard all vulnerable individuals and households. Lawmakers must prioritize the availability of personal protective equipment for front-line essential workers and aggressively fund, expand, and cover reliable, frequent coronavirus testing.¹³⁰ In addition, they must ensure that the following measures are taken to meet ongoing urgent housing needs and other critical supports for the most vulnerable citizens both now and over the long term. To that end, in addition to the priority actions previously highlighted in this report, the authors recommend that lawmakers take the following measures.

Expand and enhance anti-homelessness aid and protections:

- Maintain a minimum of \$11.5 billion in Emergency Solutions Grants to aid and protect people experiencing homelessness during the pandemic as currently proposed in the Emergency Rental Assistance and Rental Market Stabilization Act within the HEROES Act
- Target emergency rental and deposit assistance to currently unhoused people to guarantee their successful transition into long-standing housing
- Cease the passing and enforcement of anti-homeless legislation for the duration of the pandemic and beyond as well as amend or abolish laws that enable the criminalization of homelessness

Expand and increase housing insecurity protections:

- Implement a national, comprehensive moratorium on evictions and foreclosures for all renters and homeowners that spans both the duration of the pandemic and the long recovery period ahead
- Ensure that the moratorium applies to both preemptive and active filings, court proceedings, and executions of evictions and foreclosures as well as requires at least a 60-day rent and mortgage payment grace period once the national moratorium or

emergency declaration expires—whichever occurs later—in recognition that it is likely going to take a while for both renters and homeowners to not just recoup the income and savings lost but also eliminate the debt incurred as a result of COVID-19

- Ensure that renters at risk of eviction have guaranteed right to counsel as proceedings are resumed at the local level¹³¹
- Implement uniform data collection on evictions at the local, state, and federal levels

Provide jointly tied landlord and renter relief:

- Maintain a minimum of \$100 billion in emergency rental assistance through the duration of the pandemic as proposed in the HEROES Act but also consider additional assistance funding designated to help cover rent and utility arrears caused and exacerbated by COVID-19¹³²
- Include additional funding for the U.S. Department of Agriculture, HUD, and the Federal Emergency Management Agency, as well as tribal housing assistance programs,¹³³ as proposed in the HEROES Act
- Ensure that relief measures to both renters and landlords are equitable and tied to prevent unethical and illegal evictions and other harmful actions by incorporating landlord accountability measures and providing credit score protections so that evicted renters aren't prevented from quickly securing new housing¹³⁴
- Repeal the \$135 billion tax break to wealthy real estate firms and hedge funds passed in the CARES Act and, instead, consider providing a variety of incentives to landlords to forgive outstanding rent of tenants who have been financially strapped during the pandemic¹³⁵

Provide needed funding to state and local governments:

- As proposed in the HEROES Act,¹³⁶ allocate substantial and sustained—yet flexible—funding directed at strengthening state and local infrastructure and capacity to meet the demand for assistance to local populations with the greatest need¹³⁷ as well as prevent the types of perverse, economically motivated decisions that come at the direct expense of their residents' health and safety¹³⁸

Conclusion

Safe, supportive, accessible, and affordable housing is a fundamental right and need that serves as the bedrock of durable public health and economic security for all. Though federal, state, and local governments have taken some steps to provide emergency aid for people who are experiencing or at risk of homelessness, far more is needed to ensure struggling households become and remain safely housed as the pandemic rages on and even resurges in states and localities that rushed to reopen. Now is certainly not the time to sunset or scale back federal relief aid. Congress must act quickly, comprehensively, and aggressively to ensure that help reaches the millions of U.S. residents just barely holding on at both the magnitude and duration that is needed for a sound recovery. Expiration of any governmental COVID-19 assistance and protections must be tied to key socioeconomic conditions that demonstrate that the economy is truly and sustainably recovering for the hardest-hit households. Moreover, policy responses must be structured with the flexibility and recognition that protections and resources will be direly needed long after the pandemic—not just during acute states of emergency.

Moving forward, both legislative and executive response packages must address the decades-old housing and homelessness crises to protect against harms that have been multiplied due to the negligent U.S. response to the COVID-19 pandemic. Premature lifting of restrictions will put everyone—especially vulnerable communities—at further risk, push more individuals and families into homelessness, and further strain already underresourced housing and homelessness services.

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And we believe an effective government can earn the trust of the American people, champion the common good over narrow self-interest, and harness the strength of our diversity.

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The Basic Facts About Children in Poverty

By Areeba Haider January 2021

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Introduction and summary

In America, nearly 11 million children are poor. That's 1 in 7 kids, who make up almost one-third of all people living in poverty in this country. This number should be unimaginable in one of the world's wealthiest countries, and yet child poverty has remained stubbornly high for decades. Across the Organization for Economic Cooperation and Development, which is made up of 37 countries including Denmark, New Zealand, Spain, and the United Kingdom, the United States is consistently ranked as one of the worst in child poverty rates.¹

As the COVID-19 pandemic and resulting recession continue to devastate the United States, children are facing the consequences of failed leadership. Since April 2020, the share of children with at least one unemployed parent has consistently remained above reported rates during the peak of the Great Recession.² More than 4 in 10 children live in a household struggling to meet basic expenses, and between 7 million and 11 million children live in households in which they are unable to eat enough because of the cost.³ When the pandemic forced schools to shift to distanced and virtual learning, it worsened the barriers to quality education for low-income children⁴ and pushed their parents, particularly mothers, to choose between caregiving and employment.⁵ Without serious interventions, an economic recovery will leave low-income and marginalized people—and their children—behind. Already, some calculations are finding that the child poverty rate has increased dramatically since the onset of the coronavirus crisis.⁶

While the pandemic has exacerbated and highlighted the economic precarity of too many children and families, the issues that cause such high rates of child poverty in the United States existed long before the public health crisis. Systemic inequalities stretching back to even before the country's founding⁷ contribute to disproportionate rates of poverty for Black and Latinx children in particular. And ultimately, joblessness, caregiving responsibilities, single parenthood, and other common life events only put children at risk of economic insecurity because U.S. policies have allowed that reality.

Child poverty is solvable. Some recommendations set forth in this report include:

- Securing the right to basic needs for all families with reforms to food assistance, housing supports, and health care programs
- Easing financial burdens through strengthened unemployment insurance, permanent paid family and medical leave, higher minimum wages, affordable child care and universal preschool, and better tax credits that cover all low-income families
- Prioritizing structural reforms that address generational poverty and historic marginalization with policies that target the racial wealth gap and inequitable school systems

Basic statistics about children in poverty

In 2019, 14.4 percent of all children under the age of 18 in the United States were living below the official poverty measure. About 6 percent were living in deep poverty, defined as 50 percent of the federal poverty measure, and almost one-quarter were living in poverty or at risk, defined as 150 percent of the official measure. When using the SPM, which counts noncash benefits from government programs such as the Supplemental Nutrition Assistance Program (SNAP) and measures poverty more comprehensively, the child poverty rate in America is 12.5 percent.

Measuring poverty

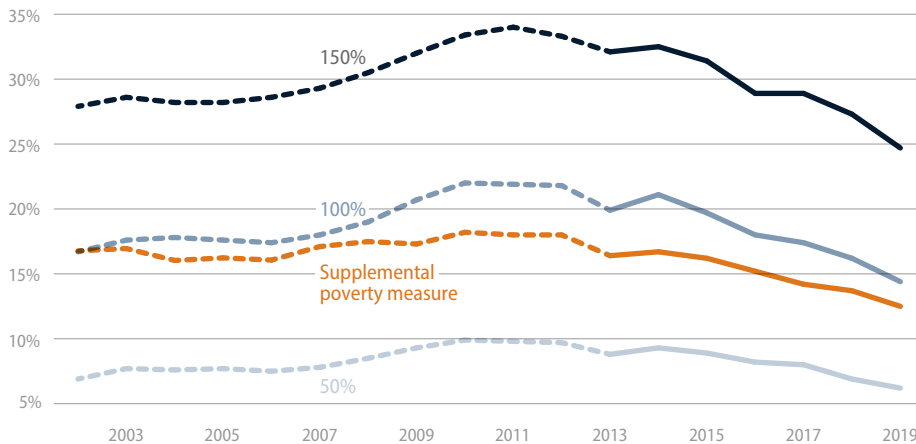
America's child poverty problem is persistent and structural—and in many ways, the official statistics undercount the severity of need across the nation.⁸ The official poverty measure, as calculated by the U.S. Census Bureau, has long been criticized as narrow and outdated, in large part because it determines the resources a family needs based on a bare-bones food budget from the 1960s. It does not take into account major expenses such as housing or child care, nor does it account for geographical differences in costs of living.

Because of this recognized failure in capturing the experiences of people facing economic deprivation, another measure, known as the Supplemental Poverty Measure (SPM), was introduced in 2011. That measure counts resources such as nutrition benefits and housing subsidies, along with costs such as taxes and out-of-pocket medical expenses; it also determines a poverty threshold using a more diverse set of necessary expenses—not just food. The SPM isn't perfect either, but it does help show the impact that government programs can have on reducing poverty.

FIGURE 1

Child poverty rates have fluctuated over the last decades but remained relatively steady

Child poverty rates by 50%, 100%, and 150% of the official poverty measure and by the supplemental poverty measure, 2002–2019



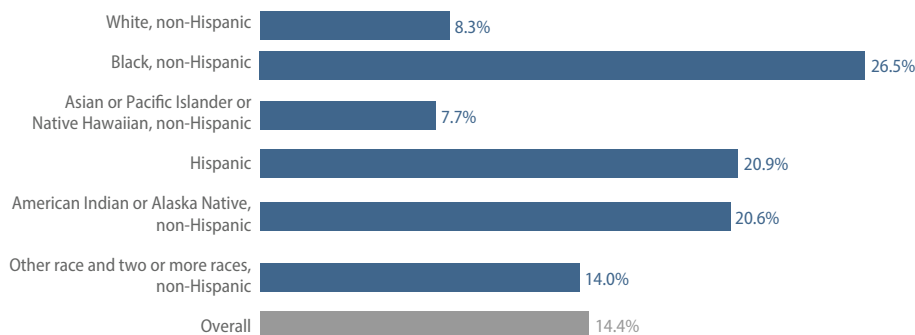
Notes: 2013 data are from the traditional Annual Social and Economic Supplement (ASEC) questions distributed to 68,000 participants and are not directly comparable to data from 2014 and afterward; data from 2017–2019 reflect implementation of an updated Current Population Survey ASEC processing system.

Sources: Data for 50 percent and 150 percent of the official poverty measure from 2002–2017: U.S. Census Bureau, "Current Population Survey (CPS) CPS Table Creator," available at <https://www.census.gov/cps/data/cpstablecreator.html> (last accessed December 2020). Data for 50 percent and 150 percent of the official poverty measure from 2018–2020: U.S. Census Bureau, "Current Population Survey (CPS) Publications: Income and Poverty in the United States, Table B-3," available at <https://www.census.gov/programs-surveys/cps/library/publications.2019.html> (last accessed December 2020). Data for 100 percent of the official poverty measure from 2002–2019: U.S. Census Bureau, "Historical Poverty Tables: People and Families - 1959 to 2019: Table 3," available at <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov/pov-03.html>. Data for the supplemental poverty measure from 2002–2008: Center on Poverty and Social Policy at Columbia University, "Historical SPM Data," available at <https://www.povertycenter.columbia.edu/historical-spm-data-reg> (last accessed December 2020). Data for the supplemental poverty measure from 2009–2017: U.S. Census Bureau, "Supplemental Poverty Measure Publications," available at <https://www.census.gov/topics/income-poverty/supplemental-poverty-measure.html> (last accessed December 2020).

Children of color across most racial categories are more likely to experience poverty than their white counterparts. (see Figure 2) Black, Hispanic, and American Indian and Alaskan Native (AIAN) children have the highest rates of poverty. And while the broader category of Asian American and Pacific Islander children have lower rates of poverty, disaggregated data from past years show that serious disparities based on ethnicity persist with significantly higher rates for Bangladeshi, Pakistani, Burmese, and Hmong children, for example.⁹

FIGURE 2**Children of color are more likely than white children to experience poverty**

U.S. child poverty rates by race and ethnicity, 2019

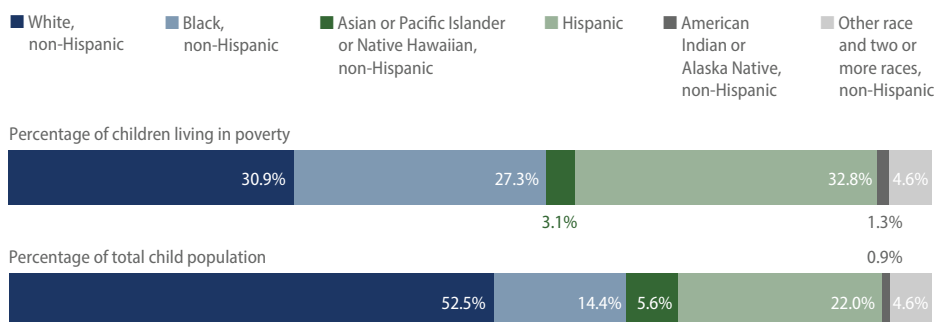


Note: The authors used 2020 Current Population Survey (CPS), Annual Social and Economic Supplement, data to create broader race and ethnicity categories by combining the CPS' separate ethnicity category with its more detailed race category.

Source: Authors' calculations are based on the official poverty measure using the 2020 Current Population Survey, Annual Social and Economic Supplement. See Steven Ruggles and others, "Integrated Public Use Microdata Series, 2019 Current Population Survey, Annual Social and Economic Supplement" (Minneapolis: Minnesota Population Center, 2020), available at <https://doi.org/10.18128/D010.V10.0>.

FIGURE 3**Children of color are disproportionately represented among children in poverty**

Total U.S. population of children compared with share of children living in poverty by race and ethnicity, 2019



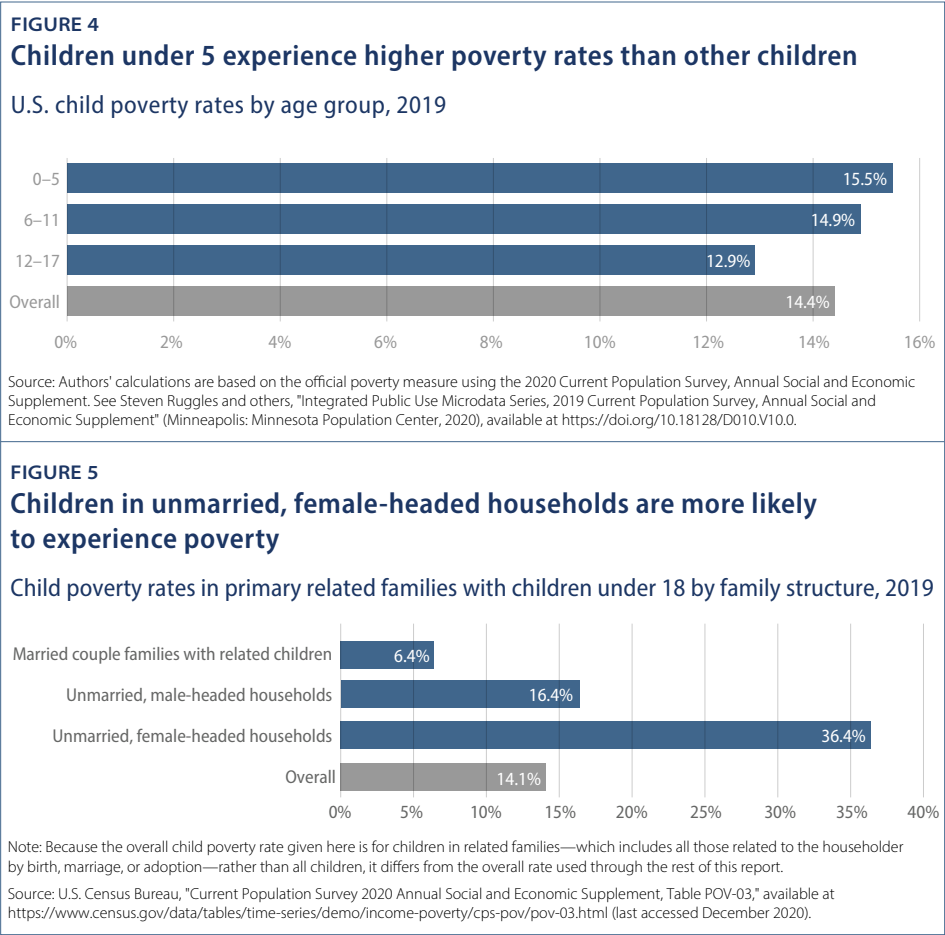
Note: The authors used 2020 Current Population Survey (CPS), Annual Social and Economic Supplement, data to create broader race and ethnicity categories by combining the CPS' separate ethnicity category with its more detailed race category.

Source: Authors' calculations are based on the official poverty measure using the 2020 Current Population Survey, Annual Social and Economic Supplement. See Steven Ruggles and others, "Integrated Public Use Microdata Series, 2020 Current Population Survey, Annual Social and Economic Supplement" (Minneapolis: Minnesota Population Center, 2020), available at <https://doi.org/10.18128/D010.V10.0>.

Black, Hispanic, and AIAN children are also disproportionately represented among children living in poverty. For example, while around 14 percent of children in the United States are Black, they make up more than one-quarter of children living below the poverty line.

The poverty rate for children also differs by age, with the youngest children most likely to live under the official poverty line. (see Figure 4) Children under the age of 5 have a poverty rate of 15.5 percent, compared with 14.9 percent for children between ages 6 and 11 and 12.9 percent for those between ages 12 and 17. Those differences are due, in part, to the higher expenses associated with younger children, such as child care, and because parents tend to be earning less earlier in their careers, when their children are younger.

Child poverty rates differ greatly depending on their family structure. (see Figure 5) At a rate of 36.4 percent, more than one-third of children living in households headed by an unmarried woman live in poverty, while 6.4 percent of children in married couple households do.



The analysis: Why are so many children poor in the United States?

The causes of child poverty cannot be separated from those of adult poverty. Expenses associated with raising children are one of the many reasons that families fall into poverty, along with job losses and pay cuts, a transition from a two-parent household to a single one, and a family member developing a disability.¹⁰

Factors that make it difficult for people to meet their basic needs mean their children also grow up with economic instability and deprivation. The United States does not have a comprehensive social safety net to fully shield kids from the emotional, physical, neurological, and generational impacts of such instability.

The following are just some of the reasons why the United States' poverty rate is so high.

America's economic systems are not designed to support all families

Raising children is expensive; by some estimates, costs over the years can total more than \$200,000 on average, even before the cost of higher education.¹¹ The addition of new family members necessarily means increased costs, but families often face the highest expenses long before their peak earning years.¹² This is an issue for families across income levels, but the most significant financial consequences are felt by those with the fewest resources.

Because America's current policies do not guarantee a reasonable standard of living, a child's economic security is deeply intertwined with their caregivers' experience in the labor market. Changes in caregivers' work have largely driven changes to the child poverty rate over the past several decades.¹³

Persistent economic inequality

Despite cycles of economic growth over recent decades, child poverty rates, calculated using only earned income, have remained high.¹⁴ That so-called growth is not being experienced equally by everyone. Income inequality has increased dramatically since the 1970s, and as a consequence, in 2019, the poorest 20 percent of Americans received about 3 percent of total household income, while the richest 20 percent received more than half.¹⁵ And in 2016, the richest 5 percent had 248 times as much wealth as those in the median of the distribution, while the poorest 20 percent had zero wealth, or even negative wealth as a result of debts.¹⁶

Rising inequality is directly related to the persistent poverty that families across the country face; if all families' incomes had grown at the average rate, poverty would have been significantly lower.¹⁷ According to a U.S. Department of Agriculture report, 93 percent of the rise in rural child poverty between 2003 and 2014 can be attributed to income inequality.¹⁸ And that inequality has ramifications that are more than just financial—it also contributes to learning gaps and disparities in markers of child development.¹⁹

Stagnant wages

For the millions of low-income children in families with at least one worker, employment is not enough to protect them from economic precarity. More than 15 million low-wage workers are raising children, and 1 in 10 are single parents.²⁰ Their jobs are also characterized by unpredictable schedules, unstable employment, and inadequate or nonexistent benefits.²¹ Job quality has declined, and projected job growth is centered in the service sector, where those working in hospitality, restaurants, and care jobs are often paid lower wages with fewer employer-provided benefits and less opportunity for promotions.²² And although low-wage workers saw the most wage growth in states that increased their minimum wages, the federal minimum wage has not been updated in more than a decade.²³

If wages had increased at the same rate as broader economic productivity, more than 4 million fewer children would be in poverty in a full-employment economy.²⁴

Labor market discrimination and other economic forces

Since the early 1990s, family structure has played a much lesser role in child poverty rates than some experts claim. And in those decades, the profile of unmarried parents has shifted; parents are now more likely to be fathers raising children alone or cohabiting with a partner than in previous years, and the share of single mothers raising children without a spouse or partner now hovers at around 50 percent, compared with 88 percent in 1968.²⁵

Racist and sexist narratives such as the notable myth of the “welfare queen”—a term popularized by President Ronald Reagan to invoke white Americans’ racial resentment and tie welfare to an image of undeserving Black women receiving government assistance—permeate rhetoric and perpetuate the lie that poverty is a result of personal and cultural, rather than structural, failings.²⁶ However, high rates of child poverty in what the census defines as “single, female-headed households” and disproportionate rates of poverty for children of color can be attributed, in large part, to the many manifestations of racism, sexism, ableism, and other discrimination in the labor market.

Occupational segregation and the resulting wage gaps

Women and people of color—and women of color in particular—are disproportionately represented in jobs with low pay and inadequate workplace benefits and protections.²⁷ This stratification is the result of systemic inequities that have pushed those with the least economic power to the margins of the labor market.²⁸ Jobs commonly associated with women and women of color—for example, caregiving and service sector jobs—are largely underpaid and undervalued. Two-thirds of those making the federal minimum wage are women, as are almost 70 percent of tipped workers; if the minimum wage were increased to \$15, almost one-third of working women of color would get a badly needed raise.²⁹ Workers of color are also more likely than white workers to be paid a poverty-level wage. While 8.6 percent of white workers can expect to be paid a poverty-level wage, 19.2 percent of Hispanic workers, 14.3 percent of Black workers, and 10.9 percent of Asian or Pacific Islander workers can expect the same.³⁰

This occupational segregation, along with other factors of discrimination, also contributes to racial and gender wage gaps. For example, Black men, on average, earned 70 cents for each dollar earned by white, non-Hispanic men in 2019; Black women earned 63 cents.³¹ Those cents compound over a lifetime, depressing savings and limiting day-to-day expenses to the detriment of those workers’ children.

Lack of work-family policies to support caregivers

For caregivers, and especially solo mothers, a lack of paid leave and child care support can force people to cut back on the hours they work, leave the workforce entirely, or sacrifice necessary time with their families in order to pay the bills.

Nearly half of low-wage workers, meaning those in the bottom quarter of earners, do not have access to a single paid sick day to protect their health or care for a sick family member without risking a paycheck.³² More than 90 percent of low-wage workers and part-time workers do not have access to paid family leave through their employer.³³ The disparities are also stark across race and gender: Less than half of Black workers and just one-quarter of Latino workers had access to paid leave, and Black and Hispanic women were more likely than white women to lose or leave their jobs after giving birth.³⁴

Those disparities are exacerbated by a lack of affordable child care, which is one of the biggest expenses for families today.³⁵ Without better options, parents must consider working fewer hours, taking a pay cut, or leaving their jobs to ensure their children are cared for. For families in poverty, whose jobs already tend to be unstable, inflexible, and inadequately compensated, the decisions surrounding child care can have dire consequences for their family budgets and potential future employment.

Unemployment

Low wages are not the sole factor perpetuating child poverty and making it difficult for families to make ends meet; other labor market factors such as unemployment play an important role as well. Losing a job is one of the leading triggers for falling into poverty. The United States' inadequate safety net for jobless people leaves millions of children vulnerable to the prolonged negative impacts of poverty. And, once again, discrimination and systemic racism built into the labor market means that Black people face persistently higher rates of unemployment than whites, contributing to racial disparities in the poverty rates among their children.³⁶

Barriers to employment

Formerly incarcerated people (and those involved in the justice system even without a conviction),³⁷ immigrants and refugees regardless of citizenship status,³⁸ LGBTQ individuals,³⁹ and people with disabilities⁴⁰ often face serious barriers to employment. Widespread discrimination and exclusionary policies that target those communities, paired with the broader issues listed above, leave them and their children more vulnerable to poverty and deprivation.

Racial and gender wealth gaps

Savings and assets help people to invest in their own futures and those of their children; they help families endure difficult times, support economic mobility, and have been tied to better outcomes for children.⁴¹ However, institutional racism and sexism have created large disparities in wealth. Black and Latino families are twice as likely as their white counterparts to have zero or negative wealth, and almost 40 percent of Black families had negative or zero wealth in 2016.⁴² Women with children—and women of color most of all—also tend to have less wealth than others.⁴³ The racial and gender wealth gaps mean that already marginalized people facing difficult financial situations have very little room to respond to the economic emergencies that often trigger poverty.⁴⁴

Reaching basic living standards is tied to work

Children do not work and cannot earn their way out of poverty, but they face long-term harm because the right to having their basic needs met is not guaranteed. No child, regardless of their caregivers' experience with the labor market, should experience poverty. Yet the social safety net, in its inadequate and fragmented current form, includes burdensome work requirements, excludes those with no or very little income, and leaves jobless people and their families with few stable options.

This reality is no accident. It is the result of concerted efforts over the past 50 years to decentralize and defund programs such as SNAP, Medicaid, and unemployment insurance (UI) as well as a prevailing false narrative that insists that the jobless and others facing hardship are undeserving of comprehensive government support. One particularly egregious example is the federal program formerly known as Aid to Families with Dependent Children (AFDC), a New Deal-era cash assistance program targeted to low-income children. When the 1996 Personal Responsibility and Work Opportunity Reconciliation Act converted it to a more restrictive—and underfunded—Temporary Assistance for Needy Families (TANF) block grant to supposedly encourage work, participation in the program decreased dramatically.⁴⁵ In 1996, the AFDC reached more than two-thirds of poor families; in 2019, TANF reached less than a quarter.⁴⁶

Other structural inequities compound harm for children experiencing poverty

Children living in poverty don't just experience financial instability that is detrimental to their development, but they are also more likely to attend underresourced schools, reside in neighborhoods subjected to chronic disinvestment,⁴⁷ experience adverse health outcomes,⁴⁸ and become involved in the child welfare and criminal justice systems.⁴⁹

Such circumstances exist because economic inequality is inextricably linked to other structural inequities in incarceration, education, housing, health, and more. And those inequities are inextricably linked to America's long history of racism and discrimination, compounding barriers particularly for children of color across the country and severely limiting economic mobility.

For example, more than 1 in 10 children live in neighborhoods with concentrated poverty, and African American and American Indian children are seven times more likely than their white counterparts to live in neighborhoods that, due to histories of redlining and chronic underinvestment, are less likely to have job opportunities for parents and safe places to play.⁵⁰ Children living in poverty are also more likely to face housing instability, with more than a quarter of those children experiencing an eviction before the age of 15.⁵¹ Recent research has connected a child's neighborhood to their long-term outcomes and overall economic mobility, meaning that better wages or work standards alone do not address all the factors that perpetuate child poverty.⁵²

The same forces that created segregated neighborhoods of concentrated poverty have also resulted in the segregation of primarily low-income students and students of color into underresourced schools that struggle to meet their needs. In the absence of a strong federal role, the vast majority of states have distributed educational funds through systems that do not target schools with higher rates of student poverty.⁵³ While education has been hailed as an equalizer of opportunity, the legacy of institutionalized racism and inequitable investments across race, income, and geography have contributed to persistent educational achievement gaps and hindered upward mobility for generations.⁵⁴

In some ways, the institutions charged with supporting children and keeping them safe have contributed to cycles of criminalization and hardship instead. For example, disciplinary practices in American schools disproportionately target low-income, disabled, and Black students and can ultimately lead to incarceration in what is known as the school-to-prison pipeline.⁵⁵ Definitions of neglect used by child welfare agencies can align with the consequences of living in poverty, namely parents having difficulty affording their children's basic needs; rather than supporting those families, the child welfare system surveils, burdens, and sometimes ultimately separates them.⁵⁶

These examples of the many structural inequities in U.S. policy underscore the need to understand child poverty as a result of lawmakers' decisions even beyond the narrow definition of the economy.

Recommendations: How to end child poverty in America

While America's disastrous child poverty rate is the result of a complicated structure of economic and social systems, the solutions to the problem are actually quite simple. Policymakers need to make sure every child has access to the basics—food, housing, and health care—and ease the financial burdens that families face when raising children. The millions of children living in poverty right now do not have the luxury of waiting for changes that can take decades to fully realize. Thus the push for more immediate assistance must be paired with a forward-thinking strategy to fix policies that promote inequality, limit economic mobility, and perpetuate marginalization.

These solutions must be available to all children and families; policy barriers based on one's involvement with the criminal justice system, immigration status, ability, and other factors only ensure that attempts to end child poverty will fail.

The following recommendations are just some of the policy solutions that can contribute to ending child poverty in the United States.

Secure the right to basic needs for all families

Strengthen food assistance programs

Programs such as SNAP and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) are fundamental in ensuring that families can afford to eat. Both programs have been tied to positive outcomes for mothers and infants, and children with access to the programs can experience significant health gains and improved long-term health, educational, and economic outcomes.⁵⁷

Despite the clear advantage of funding and supporting nutrition assistance programs,⁵⁸ they have been the target of regulatory attacks⁵⁹ and budget cuts.⁶⁰ SNAP's current design means that it is efficient—lifting 2.5 million people out of poverty in 2019⁶¹—and targeted in times of crisis, but its restrictive eligibility requirements and inadequate benefit amounts limit the program's reach.⁶² The WIC program provides nutrition assistance and support programs for more than 4.5 million infants and children,⁶³ but

analysis shows that less than half of all eligible children actually participate, in part due to barriers such as transportation and misconceptions about eligibility, as well as stigma around receiving benefits.⁶⁴

To strengthen the program to better meet the needs of all children, Congress must increase SNAP benefits to more reasonably match a household's food budget (and recognize the differing food needs depending on a child's age), eliminate restrictive asset limits, consider expansions to the goods that SNAP benefits can buy, and address barriers to participation. Lawmakers must also ensure that the WIC program is fully funded and that all of its benefits, including those beyond food assistance such as breastfeeding counseling, are available to all eligible families.

Ensure universal free meals at school

Another vital program for ensuring that children are guaranteed the food they need, the National School Lunch and Breakfast programs serve almost 30 million students each day. Those with family incomes at or below 130 percent of the federal poverty level receive free lunch; those with incomes between 130 percent and 185 percent of the poverty level pay a reduced price (30 cents for breakfast and 40 cents for lunch); and all other students pay full price for their meals.⁶⁵ Receiving free or reduced-price lunch at school has been linked to lower rates of food insecurity and better health and educational outcomes for children⁶⁶—and making sure everyone has access to food is simply the right thing to do.

Instead of a means-tested program that can add burdens for both families and school administrators, with complicated paperwork for applications and reimbursements, lawmakers should enact a universal free lunch program at public schools and child care centers.

Fully fund the Section 8 housing voucher program to reach all eligible families

Three-quarters of very low-income families pay more than half of their incomes on rent;⁶⁷ in 2018, almost 1.5 million children under the age of 6 were experiencing homelessness.⁶⁸

To ensure that all children and their families are housed, policymakers must invest in fair and equitable housing policies. One of the most effective investments would be in what is already the country's largest rental assistance program: Section 8 housing choice vouchers. The program is intended to help very low-income people rent, lease, or purchase safe housing in the neighborhoods of their choice, but its potential is marred in part by widespread discrimination against voucher holders and a

years-long waiting list.⁶⁹ Even with those policy failures, research shows that families with children that receive housing vouchers are less likely to experience homelessness, food insecurity, domestic violence, and separation from their families.⁷⁰

Due to the program's funding structure, it only receives as much funding as Congress allocates to it each year, even if there are more eligible families than there is money. As a result, millions of low-income families are often left with limited options and impossibly long waits for a voucher to become available.⁷¹ Fully investing in the program so that all eligible families receive a voucher—paired with better enforcement and mechanisms against discrimination—would help millions of children live with a roof over their heads.

Ensure affordable health care for all children

Children in low-income families tend to have worse health outcomes than other kids, with even short stays in poverty being associated with higher rates of asthma, malnutrition, trauma, and other chronic diseases. Health care costs also drive millions of families into poverty, forcing them to make difficult financial trade-offs to afford care.⁷² Low-income families in employer-sponsored health plans use almost twice as much of their income on out-of-pocket medical expenses than other families.⁷³ While 70 percent of low-income children (defined as living below twice the official poverty measure) are covered by Medicaid or other government-assisted plans, including for those with low incomes or disabilities, almost 8 percent of children across the country are uninsured. That percentage is higher than 15 percent in states such as Texas and Wyoming that have not chosen to expand Medicaid under the Affordable Care Act (ACA).⁷⁴

The federal government must ensure that all children, no matter their household incomes, have access to comprehensive and affordable health care. Doing so would not only create better health outcomes and future opportunities for those children but would also remove a financial burden for parents.

Medicaid and the Children's Health Insurance Program (CHIP), as well as reforms to health coverage under the ACA, have all been instrumental in supporting the health needs of children in poverty.⁷⁵ However, these programs are not quite enough—children are vulnerable to losing any coverage from employer-sponsored plans for their caregivers if they lose their jobs. And for the many low-wage workers who do not receive health care through an employer, stable coverage for their children is even harder to find. Recent attacks on Medicaid and CHIP have increased bureaucratic burdens, narrowed eligibility, and discouraged immigrant families from applying even when eligible—all of which contribute to increasing rates of uninsurance.⁷⁶

Future changes to the health care system must ensure stable, affordable coverage for low-income children and provide early and consistent screening, diagnostic, and treatment services so that children have access to the comprehensive and preventive health services that they need.⁷⁷

Ease financial burdens and provide money to help families

Expand and strengthen unemployment insurance

Losing a job is one of the most common experiences pushing families into poverty, but it doesn't have to be that way. While UI programs are intended to help families make up for lost wages, they are often characterized by state variations, burdensome application processes, and inadequate benefit amounts.⁷⁸ Additionally, some workers are ineligible for the programs altogether because they haven't worked enough hours or had enough previous earnings to qualify—rules that exclude many low-wage workers who are at most financial risk without support.⁷⁹

Despite its flaws, there is proven evidence that the program works. In 2009, during the Great Recession, UI benefits lifted almost 1 million children out of poverty.⁸⁰ To strengthen the anti-poverty effects of UI, lawmakers must expand eligibility; increase the amount and duration of the weekly benefit; create a Jobseeker's Allowance for those left out of traditional UI, as the Center for American Progress has previously proposed; reduce variations across states; and ensure that it can become more responsive to economic downturns.⁸¹

Ensure access to permanent national paid family and medical leave and paid sick leave

Policies that support workers' health and caregiving responsibilities also protect children from economic insecurity and instability. The United States is the only industrialized country without a national paid leave program, leaving many low-wage and part-time workers—who are disproportionately women—without a viable option for paid time off in times of need.⁸²

A permanent national paid sick leave law would help workers protect their health and care for sick family members without risking their livelihood. A permanent national paid family and medical leave program, with comprehensive reasons for leave and a progressive wage replacement, would allow workers to take time off to welcome a new child or care for themselves and their families during illness without experiencing a massive decline in income or losing their job completely.⁸³ A study of

California's paid leave program tied the benefits to a 10 percent decrease in the risk of new mothers falling below the federal poverty threshold; similar federal legislation such as the Family and Medical Insurance Leave (FAMILY) Act could continue to decrease the risk of poverty for new parents and their children across the country.⁸⁴

Raise the minimum wage and eliminate subminimum wages for tipped and disabled workers

America's minimum wage has not changed in 10 years—and for longer than that time, it has not kept up with inflation, productivity,⁸⁵ or the rising costs families face.⁸⁶ Gradually raising the federal minimum wage to \$15, as proposed in the Raise the Wage Act,⁸⁷ would help almost 10 million parents, including 4.6 million single working parents who need a living wage to ensure financial stability for their kids.⁸⁸ The legislation would also phase out the subminimum wage for tipped workers and workers with disabilities. According to a Congressional Budget Office analysis, more than 500,000 children would be lifted over the federal poverty line by increasing the minimum wage alone.⁸⁹ And already, evidence from state-level minimum wage increases show that the policy can create record-breaking reductions in the child poverty rate.⁹⁰

Ensure affordable child care and universal preschool for all children

For poor families, paying for child care can amount to almost one-third of their already limited budgets.⁹¹ The federal government subsidizes child care for low-income families through programs such as TANF and the Child Care and Development Fund, but that funding reaches fewer than 1 in 6 children eligible to receive it.⁹² And while some states have instituted universal preschool options, a federal expansion would support all low-income children's cognitive and emotional development and help alleviate the burden that child care costs place on families.⁹³

Investing in affordable, high-quality child care and universal preschool is a smart decision—not just for the economy and families as a whole but also as a strategy to reduce child poverty in the coming years.

Expand and strengthen child tax credits

Study after study has shown that cash transfer programs can make a big difference in alleviating poverty. These programs allow people to spend the money where it makes the most sense for their families rather than dictating how or when they can use it.⁹⁴ The American tax code already includes a program, known as the child tax credit, to disperse payments to low-income families with children. Although it is meant to help offset the cost of raising children, the phase-in structure of the credit means it intentionally excludes the lowest-income families who stand to benefit the most.

To strengthen the child tax credit, lawmakers must pass legislation to increase the benefit and make it fully refundable, disbursed monthly rather than as a one-time lump sum, and indexed to inflation. Most importantly, they must eliminate the minimum earnings requirement to ensure that the most vulnerable children are able to receive the benefit. This would allow the credit to function much like a child allowance that offers cash benefits to families to help them raise children, a policy used in countries that have more successfully reduced child poverty such as Australia, Germany, and Canada.⁹⁵ Changes to America's credit are essential for helping families achieve financial security and stability—and research shows that these changes alone would reduce child poverty substantially.

A supplemental young child tax credit targeting additional funds to families with kids under the age of 6—and created with the same conditions as the expanded child tax credit above—would provide support during some of a child's most formative years.

Make structural changes to address generational poverty and marginalization

Fixing existing programs to better serve families in poverty is necessary, but lawmakers must also commit to tackling the deep-rooted racism and inequity that makes poverty possible. They can do that by building a more equitable public education system with strong federal oversight and emphasis on ending the disparities that exist for low-income students and students of color;⁹⁶ closing the racial wealth gap with targeted policies and long-overdue reparations for centuries of structural racism and injustice;⁹⁷ ending mass incarceration and disenfranchisement; and other changes that address the many causes of systemic and generational poverty.

Conclusion

Child poverty in America is persistent, structural, and solvable, and the COVID-19 pandemic has only made it clearer that the existing structures to address child poverty and protect children from hardship are inadequate. Policies that tie basic living standards to a narrow definition of work and exclude families with the lowest incomes only serve to exacerbate the negative impacts of living in poverty—but it doesn't have to be that way.

To ensure that all children are able to thrive, policymakers must focus on supporting children and their families by tackling inequality and discrimination in the labor market, strengthening the social safety net, and addressing structural marginalization across policy areas. The recommendations outlined in this report all tackle those goals; with political will and moral clarity, an America where no child is poor can become a reality.

About the author

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Our Mission

The Center for American Progress is an independent, nonpartisan policy institute that is dedicated to improving the lives of all Americans, through bold, progressive ideas, as well as strong leadership and concerted action. Our aim is not just to change the conversation, but to change the country.

Our Values

As progressives, we believe America should be a land of boundless opportunity, where people can climb the ladder of economic mobility. We believe we owe it to future generations to protect the planet and promote peace and shared global prosperity.

And we believe an effective government can earn the trust of the American people, champion the common good over narrow self-interest, and harness the strength of our diversity.

Our Approach

We develop new policy ideas, challenge the media to cover the issues that truly matter, and shape the national debate. With policy teams in major issue areas, American Progress can think creatively at the cross-section of traditional boundaries to develop ideas for policymakers that lead to real change. By employing an extensive communications and outreach effort that we adapt to a rapidly changing media landscape, we move our ideas aggressively in the national policy debate.





2020 Report to Shareholders

To Our Shareholders

On behalf of the Board of Directors of Eagle Bancorp, we are pleased to present our 2020 financial results and highlight a few of our achievements during such a challenging year. As we drafted last year's shareholder letter, the pandemic was about two months old, and we faced a mountain of unknown challenges. A deadly pandemic would soon spread across the globe, civil unrest would grip the nation, and America's democracy would be put to the test. It was a year like no other. Today, while there are still challenges to overcome, we see a light at the end of the tunnel and look forward to the reopening of the economy and the prospects for renewed growth.

Prior to sharing our financial results, we want to express how proud we are of the Eagle team. This has been an unprecedented year. The global pandemic has impacted all of us in profound ways. But we've seen such great resiliency in our team members. It was our Eagle team that found new ways to serve our clients and community safely. Our "frontline" workers continued to open the Bank's branches with enhanced safety precautions and new protocols, while others worked remotely via wall-to-wall video calls. Various team members assisted customers whose businesses were impacted, staying late into the night to complete Payroll Protection Program (PPP) loan applications. Others worked behind the scenes to make sure operations ran smoothly. It was truly a team effort.

For our clients, we actively participated in the SBA's Payroll Protection Program, originating loans to over 1,400 small businesses. By year-end 2020, we had PPP loans outstanding of \$455 million. In the first quarter of 2021, we focused on helping our clients through another round of applications, and will continue to work with clients on the forgiveness process.

It is through these efforts that our 2020 results were remarkable. Our assets soared, the mortgage division drove second-half earnings to record levels, we completed one stock repurchase plan and announced another. We also maintained a high level of capitalization, continued to build tangible book value, increased reserves, and preserved credit quality.

At the end of 2020, Eagle's assets were \$11.1 billion, up \$2.1 billion for the year. The increase was largely led by strong deposit inflows from our corporate clients. While these deposits reduced net interest margin, our net interest income declined only slightly. It is our belief that continuing to serve our many long-term clients for their deposit needs is of primary importance.

For the year, Eagle's earnings were \$132 million, or \$4.09 per diluted share. While earnings were down from 2019, earnings in the second half of 2020 were strong at \$80.2 million, or \$2.49 per share. Our mortgage division had a gain on sales of loans of \$21.8 million for the year, with most gains occurring in the second half of 2020.

Additionally, we returned almost \$90 million to our shareholders in the form of stock repurchases and dividends. For the year, we repurchased stock valued at \$61.4 million, completing our 2019 stock repurchase plan, and declared dividends of \$28.3 million, which was \$0.88 per share. In late December, we authorized a new stock repurchase plan for 2021 for up to 5% of outstanding shares, or approximately 1.6 million shares.

Eagle's strong capital position and credit quality are just a few of the factors that support authorizing a new stock repurchase plan. As of December 31, 2020, Tier 1 capital was 10.31%, common equity tier 1 capital was 13.49%, and total capital (to risk-weighted assets) was 17.04%. Net charge-offs to average loans were 0.26% and the allowance for credit losses to loans was 1.41%.

Our capital position was bolstered by strong earnings. For the year, returns on average assets and average tangible common equity were 1.28% and 12.03%, respectively. These earnings helped us to continue building book and tangible book value throughout the year. At year-end, book value was \$39.05 per share, up 9.0% from the prior year-end, and tangible book value was \$35.74 per share, up 9.4%.

We also continued to show discipline on costs and boast an efficiency ratio superior to our peers. For the year, the efficiency ratio was 39.3%, slightly better than the 40.0% in the prior year. In 2021, as part of our continued effort to reduce expenses, we relocated two branches with expiring higher cost leases to nearby locations and have consolidated two back-office locations into a single location.

As we continue to grow, we have also brought on more talent. In 2020, we added Jeff Curry as Chief Risk Officer and Paul Saltzman as Chief Legal Officer to our executive team. And in January 2021, we added two new directors: Ernest Jarvis, who has expertise in commercial real estate, and Steven Freidkin, who has expertise in information technology.




In 2021, we will continue our focus on diversity and inclusion. At the board level, we have a diverse group that includes four women and two men who identify as minorities. In 2020, we formed a Diversity and Inclusion (D&I) Council to identify areas of opportunity and programs to support these efforts. The D&I Council comprises a group of 16 employees from across the company. Near the end of 2020, we also conducted an anonymous employee engagement survey on culture, management, career opportunities, compensation, and benefits. The results of the survey will help us set goals and create incentives to improve Eagle's work environment and team member satisfaction. These initiatives are extremely important to the continued success of the Bank and have the full support of both the senior staff and the Board.

In a year of turmoil, the Eagle team has remained strong because we continue to put relationships FIRST. As you may know, FIRST is an acronym: Flexible. Involved. Responsive. Strong. Trusted. These are our shared values. They make up who we are and serve as our North Star. They have successfully guided the Bank through the challenges of the past year and shine the way for better days ahead.

We want to thank the entire Eagle team for their incredible commitment, perseverance, and dedication to our customers. We also want to thank all our shareholders for their continued support and trust. We remain forever grateful.

Sincerely,


Norman R. Pozez
Executive Chairman
of the Board


Susan G. Riel
President and
Chief Executive Officer

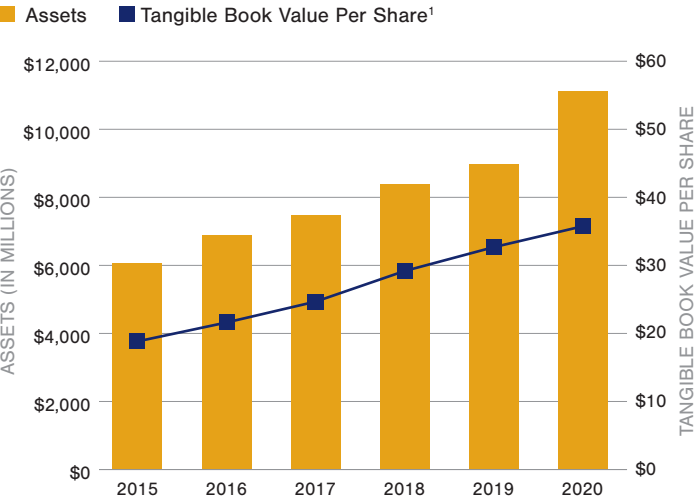
SIX-YEAR SUMMARY OF SELECTED FINANCIAL DATA

Dollars in millions, except per share data

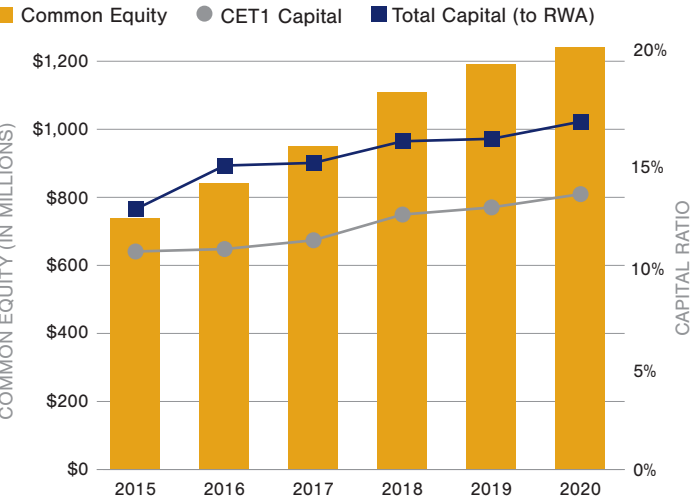
FOR THE YEAR OR YEAR ENDED DECEMBER 31						
	'20	'19	'18	'17	'16	'15
PERFORMANCE	Net income	\$ 132.2	\$ 142.9	\$ 152.3	\$ 100.2	\$ 97.7
	Return on average assets	1.28%	1.61%	1.91%	1.41%	1.52%
	Return on average tangible equity	12.03%	13.40%	16.63%	12.54%	14.69%
	Net interest margin	3.19%	3.77%	4.10%	4.15%	4.16%
	Efficiency ratio ¹	39.3%	40.0%	37.3%	37.8%	40.3%
PER COMMON SHARE DATA	Diluted earnings	\$ 4.09	\$ 4.18	\$ 4.42	\$ 2.92	\$ 2.86
	Cash dividends	\$ 0.88	\$ 0.66	-	-	-
	Tangible book value per share ²	\$ 35.74	\$ 32.67	\$ 29.17	\$ 24.67	\$ 21.61
	Common shares outstanding (in millions)	31.8	33.2	34.4	34.2	34.0
BALANCE SHEET DATA	Assets	\$ 11,118	\$ 8,989	\$ 8,389	\$ 7,479	\$ 6,890
	Loans	7,760	7,546	6,991	6,412	5,678
	Allowance for loan losses	110	74	70	65	59
	Deposits	9,189	7,224	6,974	5,854	5,716
	Shareholders' equity	1,241	1,191	1,109	950	843
	Tangible common equity ³	1,136	1,086	1,003	843	735
ASSET QUALITY	Net charge-offs to average loans	0.26%	0.13%	0.05%	0.06%	0.09%
	Nonperforming assets to assets	0.59%	0.56%	0.21%	0.20%	0.30%
	Allowance for credit losses to loans	1.41%	0.98%	1.00%	1.01%	1.04%
CAPITAL	CET1 capital (to risk weighted assets)	13.49%	12.87%	12.49%	11.23%	10.80%
	Total capital (to risk weighted assets)	17.04%	16.20%	16.08%	15.02%	14.89%
	Tier 1 capital (to average assets)	10.31%	11.62%	12.10%	11.45%	10.72%
	Tangible common equity ratio	10.31%	12.22%	12.11%	11.44%	10.84%
NON-GAAP RECONCILIATION	Book value per share	\$ 39.05	\$ 35.82	\$ 32.25	\$ 27.80	\$ 24.77
	Less: Intangible book value	3.31	3.15	3.08	3.13	3.16
	Tangible book value per share ²	\$ 35.74	\$ 32.67	\$ 29.17	\$ 24.67	\$ 21.61
	Shareholders' equity	\$ 1,241	\$ 1,191	\$ 1,109	\$ 950	\$ 843
	Less: Intangible assets, net	105	105	106	107	107
	Tangible common equity ³	\$ 1,136	\$ 1,086	\$ 1,003	\$ 843	\$ 735
	Assets	\$ 11,118	\$ 8,989	\$ 8,389	\$ 7,479	\$ 6,890
	Less: Intangible assets	105	105	106	107	107
	Tangible Assets	\$ 11,013	\$ 8,884	\$ 8,283	\$ 7,372	\$ 6,783
	Average common shareholders' equity	\$ 1,204	\$ 1,172	\$ 1,023	\$ 906	\$ 796
	Less: Average intangible assets	105	105	107	107	107
	Average tangible common equity	\$ 1,099	\$ 1,067	\$ 916	\$ 799	\$ 689

¹ Efficiency ratio, a non-GAAP financial measure, is computed by dividing noninterest expense by the sum of net interest income and noninterest income.
² Tangible book value per share, a non-GAAP financial measure, is defined as tangible common equity divided by common shares outstanding.
³ Tangible common equity, a non-GAAP financial measure, is defined as shareholders' equity reduced by goodwill and other intangible assets.

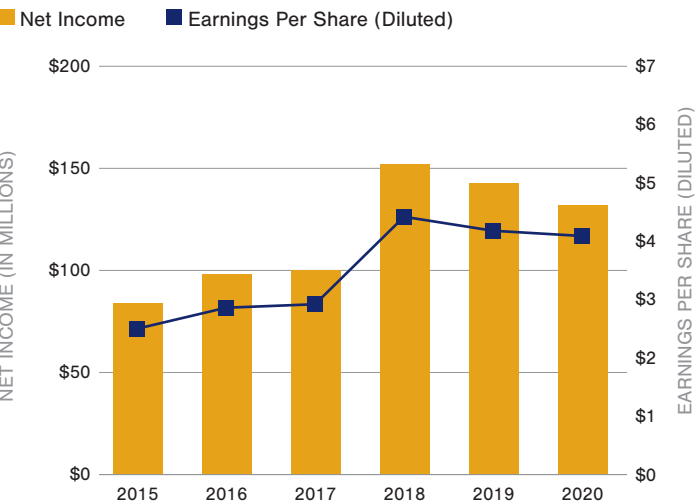
ASSETS & TANGIBLE BOOK VALUE



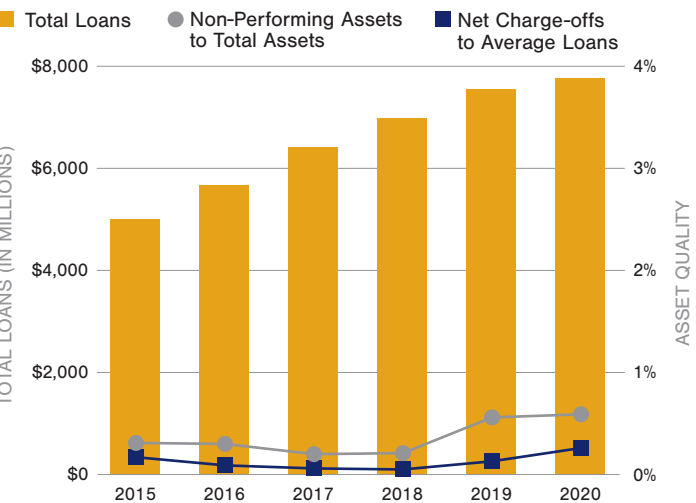
COMMON EQUITY & CAPITAL RATIOS



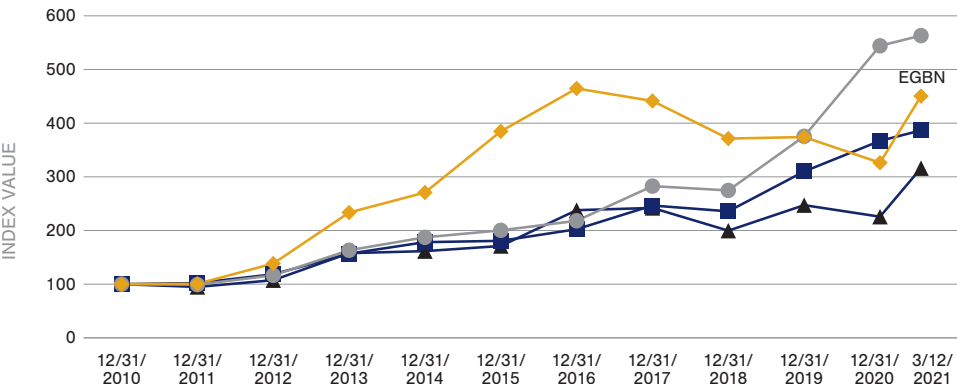
NET INCOME & EPS (DILUTED)



LOANS & ASSET QUALITY



TOTAL SHAREHOLDER RETURN PERFORMANCE



COMPOUNDED ANNUAL GROWTH RATE

	12/31/10 to 12/31/20	12/31/10 to 3/12/21
Eagle Bancorp, Inc.	12.6%	15.9%
NASDAQ Composite Index	18.5%	18.5%
S&P 500 Index	13.9%	14.2%
KBW NASDAQ Regional Banking Index	8.5%	12.0%

Source: S&P Global Market Intelligence

¹ Tangible book value per share, a non-GAAP financial measure, is defined as tangible common equity divided by common shares outstanding. See non-GAAP reconciliation on prior page.

BOARD OF DIRECTORS *

Norman R. Pozez
Executive Chairman of Eagle Bancorp, Inc.
Executive Chairman of EagleBank
Chairman and Chief Executive Officer of Uniwest Companies

Matthew D. Brockwell
(Retired) Audit Partner at PricewaterhouseCoopers LLP (PwC)

Steven Freidkin
CEO and Founder of Ntiva, Inc.

Ernest Drew Jarvis
Managing Principal of Jarvis Commercial Real Estate

Theresa G. LaPlaca
(Retired) Executive Vice President at Wells Fargo

Leslie Ludwig
Co-Founder of L&L Advisors

Kathy A. Raffa, CPA
Office Managing Partner of Marcum LLP's Washington, DC, Region

Susan G. Riel
President and Chief Executive Officer of Eagle Bancorp, Inc.
President and Chief Executive Officer of EagleBank

James A. Soltesz, P.E. **
President and Chief Executive Officer of Soltesz, Inc.

Benjamin M. Soto, Esquire
President and Chief Executive Officer of
Premium Title & Escrow, LLC

EXECUTIVE OFFICERS

Susan G. Riel
President and Chief Executive Officer of Eagle Bancorp, Inc.,
and EagleBank

Jeff Curry
Executive Vice President of Eagle Bancorp, Inc.
Executive Vice President & Chief Risk Officer of EagleBank

Charles D. Livingston, CPA
Executive Vice President and Chief Financial Officer
of Eagle Bancorp, Inc., and EagleBank

Antonio F. Marquez
Executive Vice President of Eagle Bancorp, Inc.
Senior Executive Vice President and President
of Commercial Banking of EagleBank

Lindsey S. Rheame
Executive Vice President of Eagle Bancorp, Inc.
Executive Vice President and Chief Commercial
& Industrial Lending Officer of EagleBank

Paul Saltzman, Esquire
Executive Vice President and Chief Legal Officer
of Eagle Bancorp, Inc., and EagleBank

Janice L. Williams, Esquire
Executive Vice President of Eagle Bancorp, Inc.
Senior Executive Vice President and Chief Credit Officer of EagleBank

VIRTUAL ANNUAL MEETING

Thursday, May 20, 2021, at 10:00 a.m. EDT
See Proxy Statement for details on virtual meeting.

FORM 10-K

The Company's Form 10-K may be obtained, free of charge,
by contacting:

Jane E. Cornett
Vice President & Corporate Secretary, Eagle Bancorp, Inc.
7830 Old Georgetown Road, Third Floor, Bethesda, MD 20814
240.497.2041 jcornett@EagleBankCorp.com

For more 2020 financial information about Eagle Bancorp, Inc.,
visit our Investor Relations page at www.EagleBankCorp.com.

STOCK EXCHANGE LISTING

Common shares of Eagle Bancorp are traded on the
Nasdaq Capital Market under the symbol EGBN.

TRANSFER AGENT

Computershare Trust Company, NA
By Regular Mail

P.O. Box 505000, Louisville, KY 40233-5000

By Overnight Delivery
462 South 4th Street, Suite 1600, Louisville, KY 40202

By Phone Toll Free
877.282.1168

CORPORATE OFFICES

7830 Old Georgetown Road, Third Floor, Bethesda, MD 20814
301.986.1800

INVESTOR RELATIONS

David G. Danielson
7830 Old Georgetown Road, Third Floor, Bethesda, MD 20814
240.552.9534 ddanielson@EagleBankCorp.com

COUNSEL

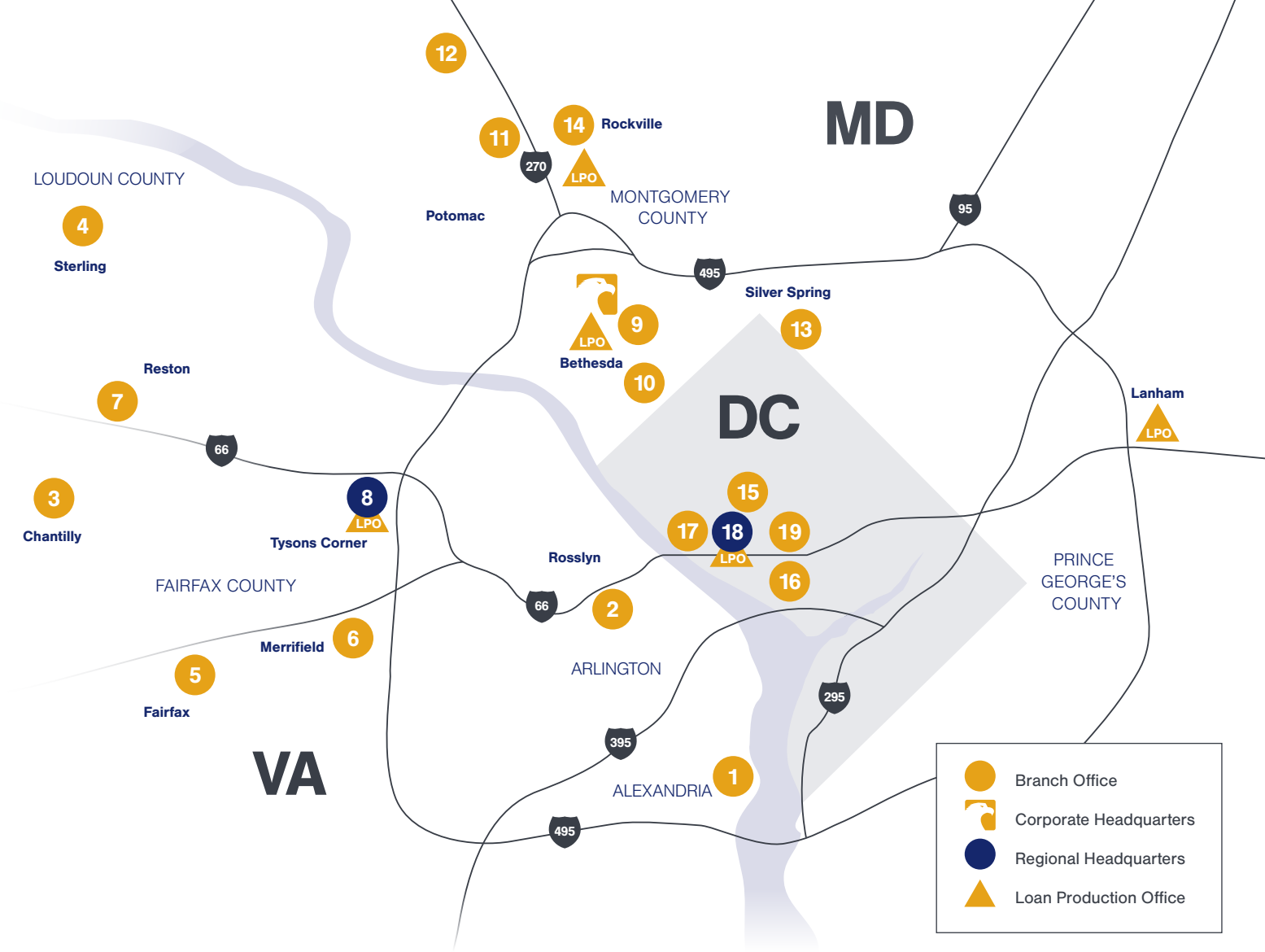
Cleary Gottlieb Steen & Hamilton LLP
2112 Pennsylvania Avenue, NW, Washington, DC 20037

INDEPENDENT REGISTERED
PUBLIC ACCOUNTING FIRM

Dixon Hughes Goodman LLP
4350 Congress Street, Suite 900, Charlotte, NC 28209

* Directors of Eagle Bancorp, Inc. and EagleBank
** Lead Independent Director

EagleBank: Member Federal Deposit Insurance Corporation, Equal Housing Lender, Member
Federal Reserve System, Member Federal Home Loan Bank of Atlanta, Affirmative Action/Equal
Opportunity Employer ©2021 Eagle Bancorp, Inc.



VIRGINIA

- 1 **Alexandria** 277 S. Washington Street, Alexandria, VA 22314
- 2 **Ballston** 4420 N. Fairfax Drive, Arlington, VA 22203
- 3 **Chantilly** 13986 Metrotech Drive, Chantilly, VA 20151
- 4 **Dulles Town Center** 45745 Nokes Boulevard, Suite 150, Sterling, VA 20166
- 5 **Fairfax** 11166 Fairfax Boulevard, Fairfax, VA 22030
- 6 **Merrifield** 2905 District Avenue, Suite 190, Fairfax, VA 22031
- 7 **Reston** 12011 Sunset Hills Road, Reston, VA 20190
- 8 **Tysons Corner** 8245 Boone Boulevard, Tysons Corner, VA 22182

MARYLAND

- 9 **Bethesda** 7735 Old Georgetown Road, Suite 100, Bethesda, MD 20814
- 10 **Chevy Chase** 5480 Wisconsin Avenue, Suite 5476B, Chevy Chase, MD 20815
- 11 **Park Potomac** 12505 Park Potomac Avenue, Potomac, MD 20854
- 12 **Shady Grove** 9600 Blackwell Road, Rockville, MD 20850
- 13 **Silver Spring** 8665-B Georgia Avenue, Silver Spring, MD 20910
- 14 **Twinbrook** 12300 Twinbrook Parkway, Suite 100, Rockville, MD 20852

WASHINGTON, DC

- 15 **Dupont Circle** 1228 Connecticut Avenue, NW, Washington, DC 20036
- 16 **Gallery Place** 700 K Street, NW, Suite 60, Washington, DC 20001
- 17 **Georgetown** 3143 N Street, NW, Washington, DC 20007
- 18 **K Street** 2001 K Street, NW, Washington, DC 20006
- 19 **McPherson Square** 1425 K Street, NW, Washington, DC 20005

LOAN PRODUCTION OFFICES

- LPO 7830 Old Georgetown Road, Bethesda, MD 20814
- LPO 4550 Forbes Boulevard, Lanham, MD 20706
- LPO 2001 K Street, NW, Suite 150, Washington, DC 20006
- LPO 8245 Boone Boulevard, Suite 820, Tysons Corner, VA 22182
- LPO 6010 Executive Boulevard, Suite 300, Rockville, MD 20852

OTHER OFFICES

Premier Banking
2001 K Street, NW, Suite 150, Washington, DC 20006

Eagle Insurance Services, LLC
7830 Old Georgetown Road, Bethesda, MD 20814

Investment Advisory Services
7830 Old Georgetown Road, Bethesda, MD 20814

Our Mission

We have a mission to be the most respected and profitable community bank. To do this, we put relationships first, to the delight of our customers, employees, and shareholders, and relentlessly deliver the most compelling service and value.

Our Values

RELATIONSHIPS **F•I•R•S•T**

Flexible We begin our relationships based on our time-tested tradition of listening to each customer, collaborating with colleagues, and designing a comprehensive, creative solution that brings value to and appreciation from our customers. We enhance the relationship with empowered, “Yes, We Can” service and live up to our strong belief that formulas don’t make good banking sense, relationships do. Being entrepreneurial—it is our differentiator.

Involved We build our relationships by developing a rapport that is based on partnership, mutual respect, and a desire to delight. We are unwavering in our commitment to the goals and growth of our customers, colleagues, and community through volunteerism. We believe that doing the little extras and staying involved with our customers demonstrates our difference.

Responsive We shape our relationships by taking ownership for being ever-responsive, from beginning to end, day in and day out. We understand that reliable, accurate, and time-sensitive communication is fundamental to preserving reputation and relationships, internally and externally.

Strong We strengthen our relationships each time we are called upon for our expertise and know-how. We are committed to enhancing our professional knowledge in order to remain credible, current, and strong partners with our customers, colleagues, and community. Our history of sustaining a well-capitalized and profitable position emphasizes our strength and reinforces our relationships. We believe that diversity of talent equals diversity of thought, and only serves to strengthen our role as community builders.

Trusted We uphold our relationships with honesty, openness and reliability. Our actions reflect our values, and underscore our commitment to a diverse and inclusive environment. We can be counted on to do “the right thing.” We understand that underlying a sound, long-lasting relationship is the essential element of trust. Trust can be lost in a moment, so we are vigilant in our actions and words.



EAGLEBANKCORP.COM