THE PROTECTIVE EFFECTS OF HOUSING ASSISTANCE PROGRAMS ON EVICTION

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Introduction

Recent research by Desmond (2016) describes being evicted from one's home as an ordinary experience for many low-income mothers in American cities. Involuntary removal from housing is considered a traumatic and shameful experience (Serby et al. 2006) that undermines health and causes additional material hardship (Desmond and Kimbro 2015). In response to this social problem, Desmond calls for a large expansion of housing assistance programs, which he predicts would "change the face of poverty in this country," causing evictions to "plummet and become rare occurrences" (Desmond, 2016, p.308). More specifically, public housing and voucher assistance programs are likely to safeguard economically vulnerable families from eviction through rent subsidies (i.e., recipients' rent payments are capped as a percentage of their household income) and greater legal protections (e.g., hardship exemptions, right to grievance hearings).

Unfortunately, little is known about the extent to which the financial subsidies and legal protections afforded through housing assistance programs translate into meaningful reductions in eviction. Experimental evaluations have shown that rent subsidies through vouchers decrease homeliness, household size, and residential moves, all which are presumed to be partially caused by a lower incidence of eviction for nonpayment of rent (Wood et al. 2008). However, the direct impact of housing assistance programs on eviction has not been formally tested, and to our knowledge, no recent study has used population-based data from multiple cities to examine associations between housing status and eviction.

In this study, we use 15 years of panel data on a diverse sample of urban mothers from all regions of the United States. We focus our analysis on comparing the likelihood of future eviction between similar low-income mothers who reside in public housing, private rental housing subsidized through a voucher program, and non-subsidized private rental housing. By estimating the extent to which public housing and voucher assistance programs safeguard against eviction, this study brings attention to an important mechanism through which housing assistance programs likely affect the health and wellbeing of economically vulnerable children and families.

Methods

The current study uses data from the Fragile Families and Childwellbeing Study (FFCWS), a nationally representative sample of approximately 4,800 children born in large U.S. cities between 1998 and 2000. Births to unmarried parents were oversampled (around 3 to 1), which resulted in a disproportionate share of mothers from low-income households. Mothers were interviewed at the hospital when their children were born (Wave 1), and then again when their children were approximately ages 1, 3, 5, 9 and 15 (Waves 2-6, respectively). In total, the analytic sample includes 13,473 repeated observations on 4,149 mothers who participated in at least two consecutive follow-up surveys. At each survey wave, we use self-reports to classify mothers' housing status as follows: (1) public housing; (2) voucher assisted private housing; (3) private, non-subsidized rental housing rented by respondent; (4) private, non-subsidized rental housing rented by respondents' family or friends; and (5) housing owned by respondent. At each subsequent survey wave, we measure whether mothers were evicted in the past year based on the following survey question: "In the past 12 months, were you evicted from your home or apartment for not paying the rent or mortgage?"

First, we begin by describing the prevalence of housing eviction at each wave (Waves 3 to 6) by housing status at the prior wave (Waves 2 to 5). Second, we use logistic regression to predict the likelihood of eviction in the past year. We present the average marginal effects of each housing status in comparison to

private, non-subsidized rental housing. Two nested regression models are presented. Model 1 includes wave and sample city fixed-effects, and adjusts for socio-demographic factors related to housing assistance eligibility and eviction; we control for household income-to-needs ratio (5 categories), marital status, number of adults and children in household, and mothers' education, race/ethnicity, immigrant status, age, and relationship to the child's biological father at birth (married, cohabiting, other). Given limited availability and strict eligibility requirements for housing programs, mothers who receive assistance may be more persistent, able, or present as more qualified candidates (based on a criminal background check and credit report) than similar low-income mothers who do not receive assistance. Therefore, Model 2 adds additional controls for mothers' impulsivity (Dickman 1990), score on Weschler Adult Intelligence Scale (Wechsler 1981), criminal conviction history, and whether she ever reported not paying the full months' rent (at any past wave). We conduct analyses on the full sample of mothers and within a low-income sample (below 200% of the federal poverty line). Finally, we estimate the effects of housing status on eviction using Coarsened Exact Matching (CEM), which matches the sample of low-income mothers who receive housing assistance to similar mothers who reside in private, non-subsided rental housing. Respondents are matched within survey wave and on covariates predictive of eviction, including income, education, race/ethnicity, immigrant status, marital status, criminal conviction history, and non-payment of rent.

Findings

Table 1 presents annual rates of eviction by housing status and survey wave. At all waves, families who own their own home are least likely to report an eviction, although eviction among home owners is around four times more likely at Wave 5 (1.5%), which spanned the national recession and mortgage crisis, than at other waves (0.4% on average). At each wave, there are no statistically significant differences in eviction among the other four groups (public housing, voucher assistance, rental, or family/friends rent). When data are pooled across waves, annual eviction rates are slightly lower for mothers who reside in public housing or received voucher assistance (2.2% and 2.5%, respectively) than mothers who rented without assistance or lived with family/friends who rented (2.8%); however, these differences are not statistically significant. Similar rates of eviction between these groups are noteworthy given large differences in economic resources; the average annual income of mothers who rent their home without assistance ($31,100) is nearly double that of mothers who receive assistance ($16,500).

The next two tables show average marginal effects on the probability of annual eviction obtained from a series of nested logistic regression models. Table 2 includes the full sample; Table 3 restricts analyses to low-income mothers with annual household income less than 200% of the federal poverty line. In the full sample, net of all socio-demographic controls, receipt of public housing and voucher assistance is associated with a 1.1 and 1.2 percentage point reduction in the probability of annual eviction. After adjusting for impulsivity, intelligence, criminal conviction, and rent non-payment, these average marginal effects reduce slightly to 1.0 percentage points for both housing assistance programs. Estimated effects are more pronounced among the low-income sample; all else equal, public housing and voucher assistance is associated with a 1.4 percentage point reduction in the probability of annual eviction.

Finally, we use Coarsened Exact Matching (CEM) to match low-income mothers who receive housing assistance with low-income mothers who reside in non-subsidized rental housing and who share identical characteristics shown in Table 3. More than 97% of low-income mothers in both housing assistance programs are successfully matched to a counterpart in non-subsidized rental housing. Mothers who were immigrants, did not live in extreme poverty, were previously convicted of a crime, or previously reported non-payment of rent (all characteristics related to eligibility for housing assistance) were less likely to be matched with a counterpart in public housing and voucher assistance programs. Logistic regression models with weighted estimates for matched stratum produce slightly higher estimates than from conventional regression methods. We estimate that mothers who resided in public housing or received voucher assistance experienced a 1.6 percentage point reduction in annual risk of eviction as compared to comparable mothers who resided in non-subsidized rental housing.

Discussion

Findings form this study show that eviction is not uncommon among those who participate in housing assistance programs; the annual risk of eviction is between 2 and 3 percent among a population-based sample of urban mothers who reside in public housing or receive voucher assistance. However, low-income mothers' receipt of public housing and voucher assistance appears to reduce their risk of eviction substantially. Comparable low-income mothers who rent private housing and receive no housing assistance are around 1.5 percentage points (or 60%) more likely to experience an eviction in a given year. Overall, we find no evidence that the protective effects of housing assistance differ between public housing and voucher assistance. Collectively, these findings suggest that expansion of current housing assistance programs for low-income families may not cause evictions to plummet, but can be expected to reduce evictions substantially. To make involuntary removal from housing a rare occurrence, additional financial subsidies and more robust legal protections should accompany expansion of current programs. Future research should also seek to disentangle the financial (rent subsidies) and non-financial (legal protections) mechanisms through which housing assistance programs safeguard against eviction.

References

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Table 1. Percent of mothers evicted in past year by previously reported housing status, Full sample

	Wave 3	Wave 4	Wave 5	Wave 6	Pooled
Wave					
Age of focal child	3	5	9	15	Varies
Calendar years	2001-2003	2003-2006	2007-2010	2014-2016	2001-2016
Eviction rate (%) by housing status					
Public housing	1.9	2.6	1.8	2.3	2.2
Voucher assistance	0.8	2.7	3.2	3.0	2.5
Rent own home without assistance	2.3	2.6	3.4	3.1	2.8
Family/friends rent home	2.7	2.8	3.0	2.9	2.8
Own home	0.1	0.6	1.5	0.4	0.6
N	3,986	3,825	3,084	2,578	13,473

Table 2. Average marginal effects on probability of annual eviction

	Full sample		Low-income sample (<200% FPL)	
	Model 1	Model 2	Model 3	Model 4
Housing status				
(Rent own home without assistance)				
Public housing	-0.011 **	-0.010 *	-0.016 **	-0.014 **
Voucher assistance	-0.012 **	-0.010 *	-0.015 **	-0.014 **
Family/friends rent home	-0.001	-0.002	0.001	0.002
Own home	-0.017 ***	-0.014 ***	-0.021 ***	-0.019 **
Covariates				
Wave, sample city fixed-effects, socio-demographic characteristics	Yes	Yes	Yes	Yes
Impulsivity, intelligence, criminal conviction, rent non-payment		Yes		Yes
N	13,473	13,473	8,874	8,874

*** p<.001, **p<.01, * p<.05

Table 3. Comparison of "matched" and "unmatched" low-income sample

	Public housing vs. rent sample		Voucher assistance vs. rent sample	
	Matched	Unmatched	Matched	Unmatched
% Below 50% FPL	49%	27%	48%	25%
% Above 100% FPL	22%	44%	29%	46%
% No high school education	51%	37%	44%	48%
% Black, non-Hispanic	71%	24%	71%	23%
% Hispanic, any race	22%	35%	19%	48%
% Immigrant	9%	39%	5%	43%
% Married at focal child's birth	6%	53%	3%	61%
% Criminal conviction history	9%	22%	10%	19%
% Rent non-payment history	21%	48%	30%	39%
N Observations	4,572	542	3,917	677

Table 4. Average marginal effects on probability of annual eviction, Low-income CEM matched sample

	Model 1, Bivariate	Model 2, Regression-adjusted
Panel A: Treatment = Pubic housing		
(Rent own home)		
Public housing	-0.016 *	-0.016 *
Control variables (all)	No	Yes
Panel B: Treatment = Voucher assistance		
(Rent own home)		
Public housing	-0.015 *	-0.016 *
Control variables (all)	No	Yes

* p<.05