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Strength of eviction protections and population mental health during the COVID-19 pandemic

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Evictions and mental health

- Housing insecurity is a well-established determinant of mental distress.
- Emerging evidence suggests that evictions and the threat of evictions may be a particularly harmful form of housing insecurity.
- During the COVID-19 pandemic, inability to pay rent was a strong predictor of suicidal ideation

Tsai AC. Home foreclosure, health, and mental health: a systematic review. PloS one. 2015
Vásquez-Vera H et al. The threat of home eviction and its effects on health through the equity lens. SSM. 2017
Hoke MK, Boen CE. The health impacts of eviction. SSM. 2021
Raifman J et al. Economic precarity, social isolation, and suicidal ideation during the COVID-19 pandemic. medRxiv.

COVID-19 State Eviction Moratoriums

- Instituted in 43 states + DC
- Effective in preventing the spread of COVID-19
  An estimated 830,000 cases and 39,000 deaths prevented just from June 1st – September 3rd, 2020
- Protections highly variable by state

Leifheit KM et al. Expiring eviction moratoriums and COVID-19 incidence and mortality. American Journal of Epidemiology. *In press.*

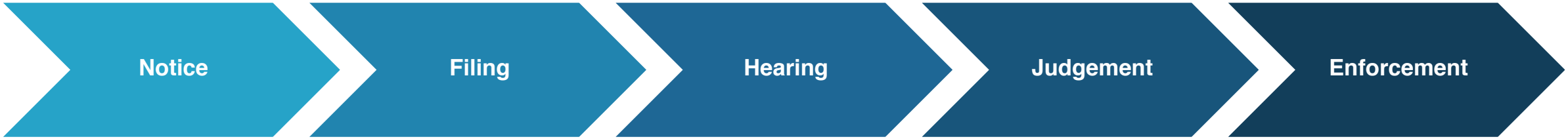
Research questions

Did COVID-19 eviction moratoriums have spillover effects on renters' mental distress?

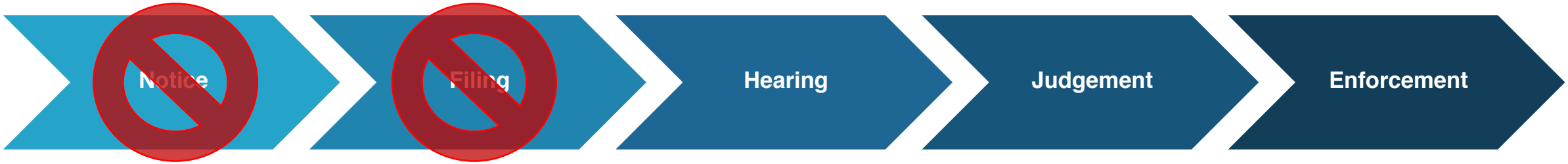
What kinds of protections were the most consequential?

(allows us to learn how the eviction process affects mental distress)

Stages of the Eviction Process



Moratorium Protections



Strong
Prevent displacement,
Lessen tenant harassment,
Prevent legal ramifications
(25 states)

Moratorium Protections

Strong

Prevent displacement,
Lessen tenant harassment,
Prevent legal ramifications
(25 states)

Weak

Prevent displacement
(18 states)

Moratorium Protections

Strong

Weak

Moratoriums also varied with respect to scope

e.g. whether the moratorium was restricted to COVID-19-related hardship

Study Design

Source population: Understanding America Study

- Nationally representative online panel
- COVID data collection March 10, 2020 - present

Inclusion criteria

- Renters
- Baseline household income < $75,000
- Surveys completed prior to 9/4 CDC moratorium

Study Design

Outcome: Moderate or severe mental distress in the past 2 weeks

- 4-item Patient Health Questionnaire (PHQ4) score of 6 or higher

Exposure: Time-varying moratorium protection (lagged by 2 weeks)

- Strong, weak, or none

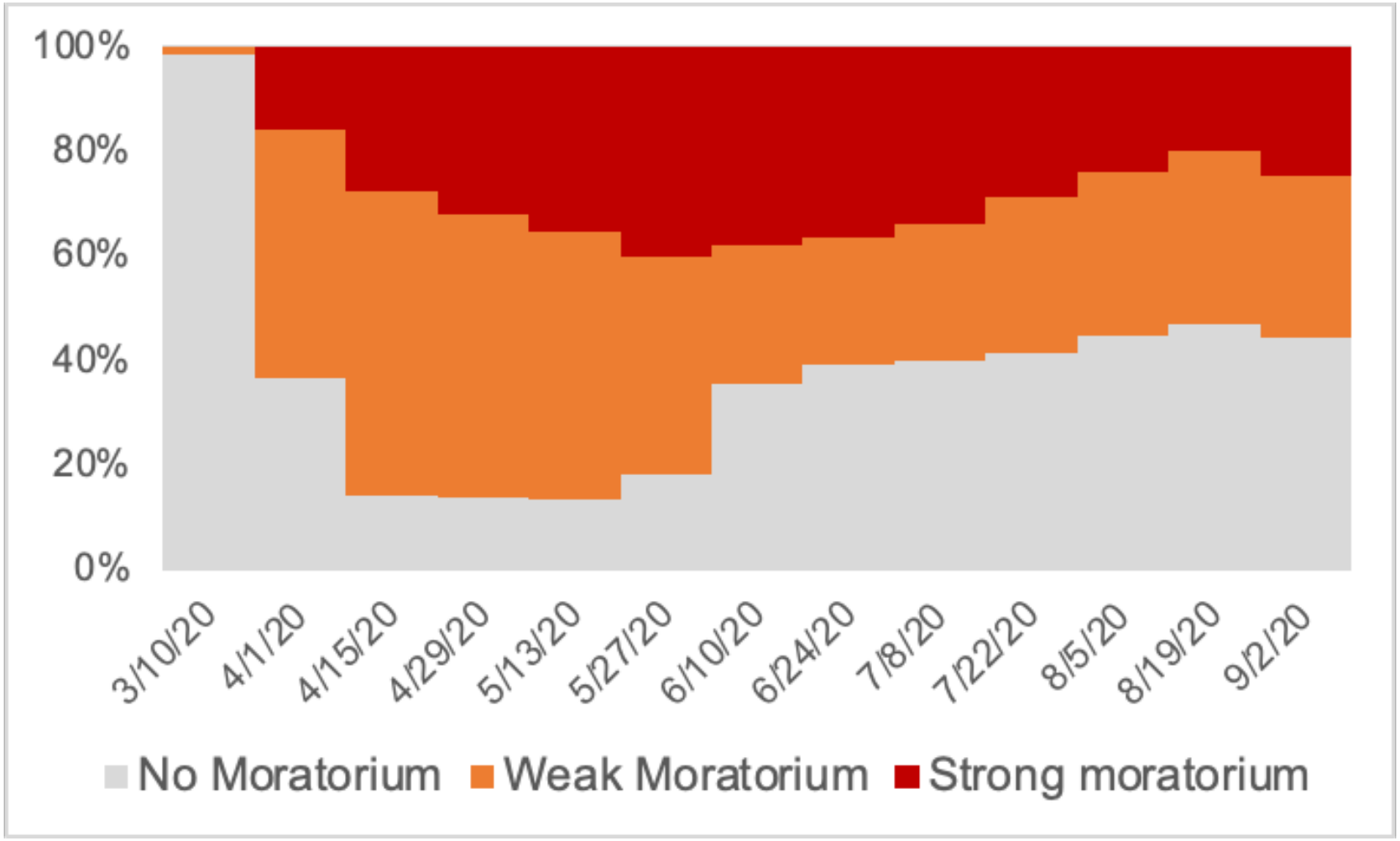
State-level controls (lagged by 2 weeks)

- COVID-19 incidence, COVID-19 mortality, unemployment rate, shelter-in-place orders, school closures

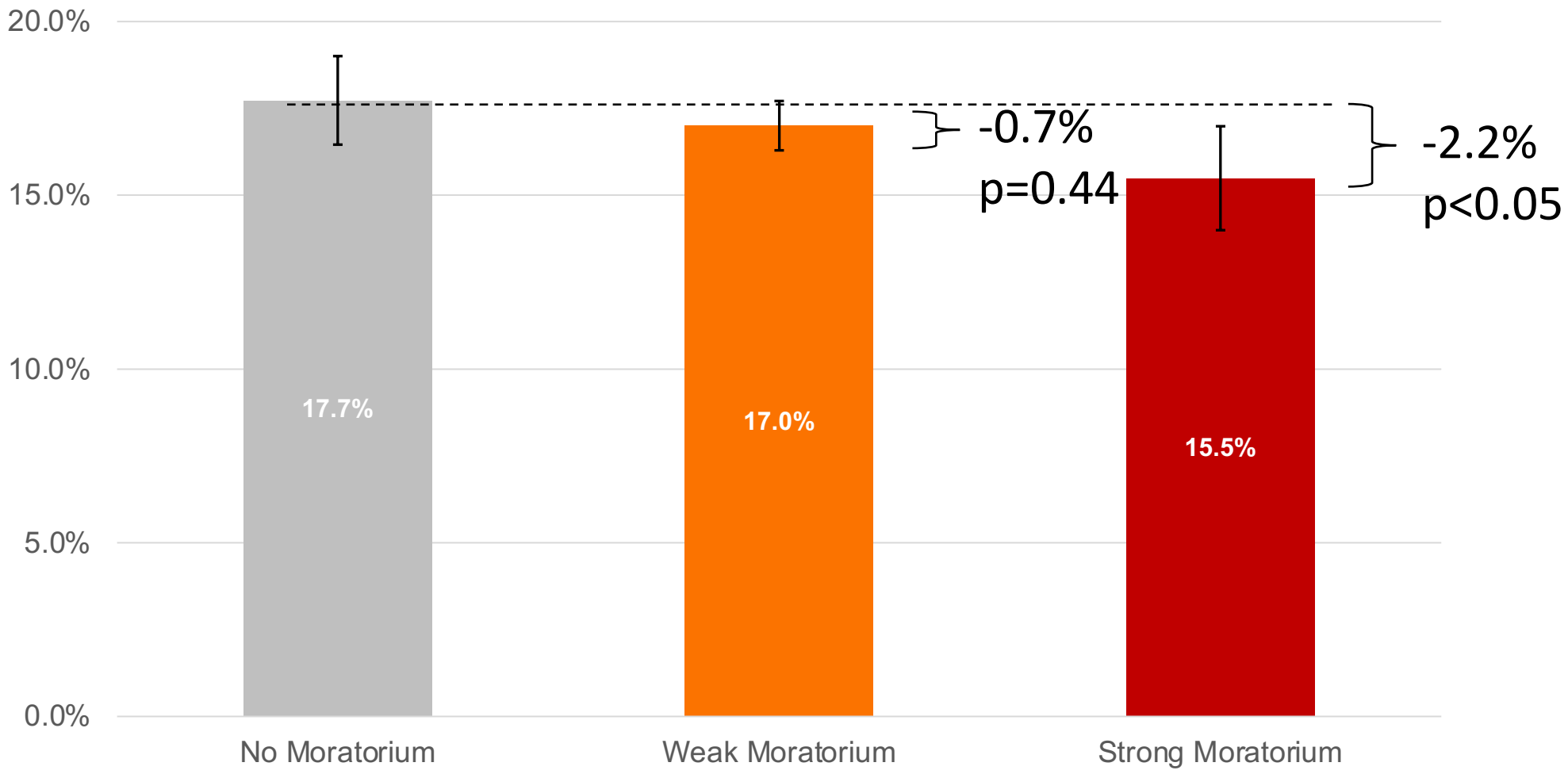
Fixed effects for time and individual

Eviction protections over time

(2317 individuals, 9 observations each)



Adjusted prevalence of mental distress



Secondary analyses

Protective effects of strong moratoriums were most pronounced when

- Moratoriums were not restricted to COVID-19 financial hardship
- States had high rates of rental cost burden prior to COVID

Conclusions

- Strong moratoriums reduced population mental distress; weak ones did not
  - Consistent with qualitative research

- Reductions were modest. This may be due to
  - Multiple, concurrent stressors
  - Limited awareness of protections among renters
  - Restricted scope of moratoriums

Policy Implications

- Robust policies can help renters weather the pandemic

- CDC moratorium expires 6/30 (and under legal threat)
- State rollout of rent relief has been slow

  → Barring swift action, we may see a spike in eviction filings and mental distress

Thinking beyond COVID…

- Further evidence that health harms wrought by evictions begin early in the process, with notice and filing

- Suggests a need for reforms to
  - Curtail filings (e.g. increased fees to landlords)
  - Expand tenant rights
  - Expand supply of affordable housing

Thank you!

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