

The Startling Consequences of Eviction

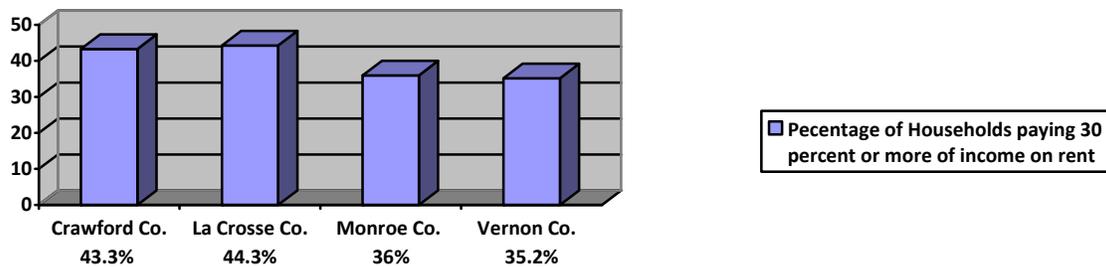
Rising housing and living costs, stagnant or falling incomes, and a shortage of affordable housing places poor families at risk of eviction. One unforeseen emergency or unexpected expense can very quickly lead to eviction, creating startling consequences everyday across our country.

The majority of poor renting families spend at least half of their income on housing costs. Almost a quarter of those—representing over a million families—dedicate over 70 percent of their income to pay rent and keep the lights on.¹ For many low-income families there is no such thing as affordable housing.

What is Affordable Housing?

In the United States, the term “affordable housing” is used to describe housing, rental or owner-occupied, that is affordable no matter what one’s income is. The federal government says that families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.²

In the Coulee Region, a high percentage of households pay at least 30 percent of their income on rent. In Monroe and Vernon Counties, over 35% of households are cost-burdened by rent and that number rises to over 40% in Crawford and La Crosse Counties.



What is Causing Evictions?

The increasing number of families who pay at least half of their income towards housing costs is due to a combination of three factors: soaring rents and utility costs, falling or flat-lining incomes for the poor, and a lack of federal assistance to bridge the gap. From 2001 to 2014 median renter housing costs rose to \$934 per month, a 7 percent increase, while the median renter annual household income was \$34,000, down 9 percent.³ As rent eats up growing portions of people’s incomes there is little left for other essentials. People find themselves one emergency or unexpected expense away from eviction. This is especially true today when one third of Americans lack savings entirely.

Cost of living has risen as well and wages are not keeping pace with inflation. Since 2000, the cost of fuels and utilities has risen by over 53 percent, owing to increasing global demand and the expiration of price caps.¹ While upper, middle, and low-income Americans have all felt the effect of the rising prices, the impact of those changes is greater for families with less income. For example, a low-income family renting housing in a disadvantaged neighborhood may pay less in rent than an affluent family – but their utility costs are nearly the same.¹

Pervasiveness of Evictions

A 2013 American Housing Survey found that across the country, one in eight poor renting families could not afford their rent.⁴ The Neighborhood Law Clinic at the University of Wisconsin Law School estimates that several million families a year face evictions nationwide. In Milwaukee County alone, eviction notices were up by about 10% in 2013. Statewide, they've risen 10 years straight to about 28,000 a year.⁵ Every year in this country people are evicted from their homes not by the tens of thousands or even the hundreds of thousands but by the millions.⁵



Eviction affects Women and Children

Single mothers and children are especially prone to eviction. They rank among the poorest of all demographic groups in the United States, and their incomes are often quite fixed. Living on such a razor thin margin means just one unanticipated expense can lead to eviction. Studies have found that neighborhoods with higher percentages of children have more evictions, even after researchers control for neighborhood racial composition, poverty, female-headed households, vacancy rates and a number of other key factors. If children increase the likelihood of eviction, then what are the consequences of eviction for those children?

Eviction and its Consequences

There are real and lasting consequences for families who face eviction. Eviction is a leading cause of homelessness, especially for families with children.¹ After eviction, families are often forced to move to new neighborhoods or towns. This residential instability often results in other forms of instability – in families, schools, and communities.

Once a family is evicted the consequences stay with them. Evicted families regularly experience prolonged homelessness.⁶ Compared with their peers, homeless students and those with high rates of residential instability perform worse on standardized tests, have lower school achievement and delayed literacy skills, are more likely to be truant, and are more likely to drop out.

Evictions can prevent families from qualifying for housing programs. Landlords often turn away applicants with recent evictions on their records. If a family finds housing, it is frequently substandard or in disadvantaged neighborhoods. Studies have linked eviction to psychological trauma and have identified it as a risk factor for suicide.⁶ Suicides attributed to evictions doubled between 2005 and 2010.⁷

Federal Housing Assistance

Those most in need of housing assistance are not likely to receive it. Due to cuts in federal housing aid in recent years, only about one in four families who qualify for housing assistance receive it. The waiting lists for public housing in some cities is not counted in years, but decades. Public housing authorities see evictions as a mark against a record. This means we're systemically denying public housing to families who need it the most. Those lucky enough to receive help are those with clean records and not those with evictions in their past.

Homeless Prevention

Eviction is a leading cause of homelessness, especially for families with children. Losing one's home or dwelling sets into motion an avalanche of financial barriers. For poor tenants facing eviction there are few legal resources. Those who do choose to defend themselves in the court system are forced to navigate the complex world of landlord-tenant law alone.⁸

Many people think that job loss leads to eviction, but eviction can also lead to job loss. A Milwaukee Area Renters Study found that workers who involuntarily lost their housing were roughly 20 percent more likely to subsequently lose their jobs, compared to similar workers who did not. These results imply that initiatives promoting housing stability could promote employment stability.¹

Time and time again we see how important stable housing is to the well-being of individuals, families, and our community as a whole. Providing stable housing and lowering evictions is a human capital investment. Similar to

programs to improve education or job training, initiatives to expand access to stable, safe, and affordable housing have the potential to decrease poverty and homelessness and stabilize families, schools, and neighborhoods.¹

You Can Help, Too

Each of us has the power to help people find a way out of poverty. Here are some ways you can get involved:

- [Make a donation](#) to Couleecap's supportive housing programs and homeless prevention programs. Your donation will provide motel vouchers, security deposit, first month's rent and eviction prevention assistance in Crawford, Monroe, and Vernon Counties.
- Reach out to your elected officials and ask them to make funding of housing and other safety net programs a priority.
- Educate yourself about poverty issues. Visit your local library or websites on the Internet. Some good websites are Wisconsin Community Action Program (WISCAP) – www.wiscap.org; Couleecap – www.couleecap.org; Institute for Research on Poverty – www.ssc.wisc.edu/irp; Wisconsin Council on Children and Families – www.wccf.org; and Center on Budget Policy & Priorities – www.cbpp.org.
- Increase affordable housing by joining a local housing coalition.
- Advocate for a higher minimum wage, more assistance for childcare, more assistance with healthcare costs, and more assistance with transportation costs, so working families can get out of poverty.

Couleecap, Inc. is a private non-profit 501(c)3 charitable organization created in 1966. Our mission is to fight poverty and promote self-sufficiency, economic development, and social justice. We are People Helping People, and every day our actions make a difference in the lives of people and families throughout the Coulee Region. We currently implement more than 50 contracts in the areas of housing, emergency assistance, child and family development, business, employment, transportation, and health. Each year, Couleecap helps more than 27,000 people work towards self-sufficiency. Visit our website at www.couleecap.org or like us on Facebook.

Prepared by: Kadie Brueggen, Marketing Coordinator, Couleecap, Inc., Westby, WI 54667

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Special thanks to Liz Evans, Great Rivers United Way for her review of this paper.