Eviction and Mental Health

**Exploring the impact of evictions on trauma, depression, anxiety, and rates of suicide**

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Executive Summary

Nationally and regionally, we face a housing crisis alongside an epidemic of depression and increasing suicide rates. In this report, I review previous research showing the link between evictions and suicide, post-traumatic stress disorder, depression, and anxiety. I use supplemental information from interviews with housing advocates and mental health practitioners to reinforce these findings. I provide several policy options to consider in mitigating these problems, and specifically recommend that we strengthen just-cause eviction protections in California. Policymakers should also consider implementing wraparound mental health services and supportive housing as ways to directly target mental health disorders associated with housing instability and the eviction process.

Introduction

Two of the most contentious problems in our current political and social climate are housing instability and mental health disorders. Modern research on housing and mental health show that the issues are intersectional; people with mental health disorders often find themselves in less stable housing, and less stable housing often impacts mental health. (Holding et al, 2019, Phinney et al, 2007) COVID 19, and a multi-year trend of decreasing housing availability make the impact of housing stability on mental health is particularly important.

During the pandemic, California halted evictions for many unemployed workers. State Assembly Member David Chiu’s office penned AB 3088, the eviction moratorium, which ensures that landlords cannot evict renters because of rental arrears related to loss of income from COVID-19, if they pay at least 25% of their owed rent by January 31st, 2021. Governor Newsom has extended the eviction moratorium until June 30th, 2021 (Housing Is Key, 2021). This signals that the California state government acknowledges that evictions can cause harm to people who are financially vulnerable, and will exacerbate social and economic problems caused by the pandemic. The state is prioritizing short-term protections from evictions that may cause more material hardship. The state’s understanding of material hardship is important, but currently, state policies do not take into consideration the broader impact of eviction on mental health. As we approach the end of the eviction moratorium, and renters will soon become responsible for their accrued debt, this may impact a large portion of the renting population.

Evictions are psychologically traumatic events, both in the short and long-term. Many people entering the eviction process already suffer from mental illness, substance abuse problems, and/or physical relationship problems such as domestic violence (Holding et al, 2019, Singh et al, 2019). Each of these problems compounds on one another to create comorbidities (Holding et al, 2019). Researchers in mental health have noted that increases in depression and anxiety have become epidemic (Miller, 2021). COVID 19 comes with its own long-term neurological effects that compound increasing rates of depression and anxiety (Czeisler MÉ et al, 2020). Research on the current COVID 19 pandemic, as well as on the 2008 recession reveals that both incidents had traumatic effects on the population writ large (Abrams, 2020; Tucker, 2021; Czeisler MÉ et al, 2020). Modern research has revealed the broadly intersectional role that mental health plays on all policy spheres (Tsai, 2017).

In research on lasting effects from housing instability and eviction, respondents frequently report depression, anxiety, and post-traumatic stress disorder as components of housing instability. Simply entering the eviction or foreclosure process almost always amplifies these issues (Ortega et al, 2017; Mateo-Rodríguez et al, 2019). The ultimate failure of service provision for people suffering from mental health disorders is suicide, and the research I review in this policy report reveals that there is a statistically significant correlation between evictions and suicide when accounting for all other variables (Rojas & Stenberg, 2016). The continued usage of eviction as a policy tool should be considered in this light. If the COVID 19 eviction moratorium does end in 2021, the impact of the “eviction cliff,” that many tenants will face, may constitute a major traumatic event, and the result may be a catastrophic rise in long-term mental health issues, as well as suicides (Ortega et al, 2017; Tsai et al, 2020).

This policy report examines the short and long-term mental health impacts on people who have experienced eviction and foreclosure processes. The report will review previous research on mental health conditions of tenants and homeowners during periods of housing instability before the eviction process has begun, and will then show how entering the eviction process adversely changes a person’s mental health status over time. This qualitative report mostly relies on previous research, while also drawing on my own supplemental interviews with housing advocates.

In this report, I will consider several alternatives that address the impact of housing instability and the eviction process on mental health. The most effective alternative is to continue expanding just-cause eviction protections in California. Just-cause eviction protections in California are already expansive in comparison to other states, but still do not provide enough protection to truly mitigate the traumatic impacts of eviction on an individual’s mental health. Continuing to expand just-cause eviction protections specifically in the realm of protections for individuals facing mental health crises could outright eliminate the traumatic effect of eviction on mental health.

Intended Audience

The content of this report is pertinent to David Chiu’s office, representing East San Francisco in California District 17. Assembly Member Chiu and his team have penned multiple bills centered around affordable housing and rent control that are relevant to the objectives of this study. Chiu’s office sent the Tenant Protection Act of 2019 to the governor, which establishes just-cause protections for tenants facing eviction. As I referenced previously, during the ramp up of the COVID-19 pandemic, Chiu’s office also penned AB 3088, the eviction moratorium that ensures landlords cannot evict renters because of rental arrears accrued due to COVID-19 related loss of income if they pay at least 25% of their owed rent by January 31st, 2021. Governor Newsom signed all three bills and has extended the eviction moratorium until June 30th, 2021.

Additionally, the content of this policy report will be relevant to housing committees in both the California Assembly and Senate, housing advocates such as Alliance of Californians for Community Empowerment (ACCE), Tenants Together, California Apartment Association, and the California Tenants Association. State departments such as California’s Department of Housing and Community Development, Department of Social Services, Department of Public Health, and law enforcement divisions responsible for enforcing eviction protocols should also have an interest in the results of this report. Lastly, the report will contain important information for consideration by mental health services providers such as California Coalition for Mental Health, Youth and Family Collective.

This report’s objective is to persuade organizations involved in the processes of housing and eviction to reduce the instance of eviction as a traumatic event to reduce resultant suicides, trauma related disorders, depression, and anxiety. Organizations that use this policy report to influence their policies should use this information in considering how to approach housing affordability issues, housing stability issues, and eviction procedures from a lens of protection for individuals encountering mental health disorders during or before the eviction process.

Research & Data

I reviewed a variety of research sources for the information I use in this report. I use several systematic reviews of papers focusing on evictions, housing stability, and eviction intervention. Qualitative research I reviewed consists of interviews, self-reporting around housing instability issues and causes of homelessness, and perceptions regarding trauma, depression, and anxiety. Quantitative research I reviewed consists of two regression studies that isolate the connection between eviction and suicide. I gathered research from sources in the U.S., as well as sources abroad, primarily from Nordic European countries with stronger housing regulations. Lastly, I conducted interviews of five practitioners. I discuss the details about the interviews and themes that emerged from them in a subsequent section of the report.

Background

The U.S. is experiencing a housing crisis. Rents are increasing in all major urban centers and housing availability has decreased. This trend has led to increased pressure from equity firms on property management companies and subsidiary landlords to pursue more aggressive eviction and replacement policies regarding tenants (Ortega et al, 2017). The dynamic between corporate owned property companies and individual landlords is distinct. In this environment banks put greater pressure under homeowners with foreclosure orders, and corporate landlords put greater pressure on lower rent tenants to move out, or landlords choose to shoulder the high costs of “no-cause” eviction to renovate properties for wealthier clientele that can keep up with increasing market rates (California Tenant Law, 2020; Khouri, 2018; Samuels, 2019). With limited costly alternatives for evicted tenants, these decisions have cascade effects on both the mental health and material wellbeing of renters and former homeowners (Phinney et al, 2007).

While individual landlords tend to maintain complex relationships with tenants that may include more negotiation with the tenant in the process of renting and eviction, property management companies have trended toward transactional relationships in which they treat tenants like commodities (Khouri, 2018; Levin, 2019; Levin, 2021; Desmond, 2018). The prevalence of “mom & pop” landlords in the market has dwindled, and much of their influence has been replaced by these property management companies (Choi & Goodman, 2020). When I discuss landlords in this report, I am generally referring to large multi-property management companies, not smaller scale or individual landlords.

In response to downward market pressure to increase rents, landlords often evict entire complexes of tenants to pursue renovations that will justify moving in new higher paying clientele (Khouri, 2018). Complex-wide evictions are still legal under California’s current laws (AB-1482, 2019). Those who are most likely to face evictions are the most financially vulnerable and are also the most likely to have the least access to mental health, substance abuse, or other health and safety related services (Desmond, 2018). is especially pertinent when we consider that there is a direct connection between eviction and homelessness, as reported directly by unhoused people, by academic studies of unhoused people, and by housing advocates (van Laere et al, 2009; Lee, 2003). In this report, I will specifically consider this group of people who most frequently find themselves in substandard housing conditions.

In California, specific regulatory hurdles have limited low-cost housing availability. Constitutional amendments, government codes, and local ordinances make up a menagerie of restrictions that stop the expansion of affordable housing. Small towns implement density limits or restrict multi-family housing which drive up local real-estate and rental prices. Renters considering purchasing a home find no outlet from already tight rental markets. Under Article 34 to the California Constitution and local ordinances, local housing boards may vote down new affordable housing options or implement high fines on such development. (State of California, 1950; Dillon, 2019). Equity firms interested in housing expansion meanwhile continue to resist any sort of affordable housing construction, and consistently opt to build luxury housing instead, providing no relief to the already tight market (Levin, 2021).

Tenants living in low-rent housing experience evictions at much higher rates than others in society, especially if they have children, have previous mental health issues, or have fixed incomes (Desmond, 2018). Renters in these categories tend to be the most vulnerable individuals in our society and are more likely to experience long-term homelessness as a result of an eviction. With little affordable housing available for them, these renters must make hard choices that frequently include temporary or permanent homelessness. Wraparound mental health services and supportive housing facilities are left to pick up the pieces in the best cases, and in the worst cases, these individuals die homeless or kill themselves (Desmond et al, 2015; Mateo-Rodríguez et al, 2019).

The COVID 19 pandemic has stalled some of these issues and made others worse. The California eviction moratorium for example protects renters in the short-term but comes with the potential repercussion of an “eviction cliff” at the end of it. Many tenants are incurring rent-debts during pandemic-related unemployment. At the end of the eviction moratorium, they will have to reconcile these debts, or face eviction. This means that a large portion of the population may end up facing eviction, thus the “eviction cliff. (Levin, 2020)”

Landlords meanwhile put constant pressure on the government to include more allowances for eviction in each subsequent expansion of the eviction moratorium, and eviction courts reopened in September to begin processing (Housing Is Key, 2021; CAA, 2020). There is less housing availability during the pandemic than before, so tenants who do get evicted will find themselves paying higher rents for less space (CAR, 2020).

In previous research, I discovered that California’s tenant protections are more expansive than those of most other states, with over 60 pieces of legislation that protect tenants in different ways (Balint, 2018). With the implementation of the Tenant Protection Act of 2019, just-cause eviction protections for renters now ensure that landlords must provide a clear reason on eviction notices (California Tenant Law, 2020). The act also reduces landlords’ ability to use no-fault evictions to get rid of low paying renters by requiring them to cite a cause or pay a tenant’s relocation fees of up to 1 month’s rent (California Tenant Law, 2020).

However, landlords retained many options to pursue no-fault evictions through legal means, and the timeline that renters have to contest evictions is still too short for many of them to take any substantive action (State of California, 2019; Inglis & Preston, 2018). Landlords may also increase rates up to 10% per year on top of already inflated rents to pressure low-income renters into situations where they face evictions or must move out to get away from increasing rates. When landlords do post eviction notices, most tenants do not understand the unlawful detainer court process to which they are entitled, and most do not challenge eviction orders, making it very easy for landlords to cite frivolous reasons in their eviction orders, and re-issue as many eviction orders as they need to issue to get rid of a tenant (Inglis & Preston, 2018).

During COVID, the eviction moratorium has ensured that landlords cannot evict tenants if they have paid 25% or more of their owed rent since September of 2020, but many tenants are still unaware of the resources they would need to fight any sort of eviction order, and others have made deals for delayed payment with landlords that force them into future liability while relinquishing their eviction rights (Desmond, 2018). While the eviction moratorium has been renewed in California until June 30th, it still sets a date for an eviction cliff, where many low-income renters will face a perilous mountain of debt.

An increase in evictions during the aftermath of the COVID pandemic will likely cause a trackable increase in homelessness. Enough of the research I have examined has shown that eviction is explicitly causal in homelessness. 38% of homeless surveyed about causes of homelessness reported eviction to be the primary cause. (van Laere et al, 2009; Piat et al, 2015; Lee, 2003). Researchers have tied increases in homelessness to increased strain on social and public health services in regional and national studies (Garrett, 2012).

This report evaluates two different time periods of housing issues, and how those periods affect mental health: the period before and after the eviction process has started. For people experiencing housing instability leading up to an eviction, they often face a variety of mental health issues, substance abuse, and/or domestic problems that are made worse by substandard housing conditions. Substandard housing issues, in turn, feed the mental health issues with which they struggle, creating a vicious cycle. People entering the eviction process generally experience increased levels of depression and anxiety, report trauma and recurring post-traumatic stress disorder, and increased rates of suicidal ideation and suicide. The research I reviewed reflects these two paradigms, and how they compound on each other.

Specifics of The California Eviction Process and COVID-19 Tenant Relief Act

In order to understand the impacts of eviction on mental health, it is helpful to understand how the eviction process works. The following section breaks down the eviction process in California. Specifically, this chart illustrates how quickly and how frequently tenants may find themselves with judgements against them, both through default judgements and through court proceedings.

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Unlawful detainer in court

Judge rules either:

Tenant can stay in the apartment upon reconciling their lease violation or paying rent in full.

The judge issues a writ of possession and the tenant has 5 days to vacate premises after service of writ, or the sheriff will remove the tenant’s possessions within 3 days following.

Five day response time:

If the tenant does not respond, the lose by default, and may be asked to move out on the sixth day.

If the tenant does respond, a trail is set within 20 days.

Three-day notice

This notice includes provisions to get tenant to pay rent or cure a lease violation.

If tenant pays rent in full, landlord cannot evict them.

Infographic: Inglis & Preston, 2018

Information: NOLO, 2020; Inglis & Preston, 2018, 2018; CAA 2020

The COVID-19 Tenant Relief Act: Two laws that Comprise One Eviction Moratorium

* AB 3088 took effect on August 31, 2020
	+ AB 3088 imposes a statewide eviction moratorium between March 1, 2020 and January 31, 2021.
	+ It applies to tenants unable to pay some or all of their rent due to COVID-19-related financial distress.
	+ Tenants must provide their landlord a signed “Declaration of Financial Distress” in a timely manner.
* COVID-19 Tenant Relief Act (SB 91), February 1, 2021.
	+ Extends the moratorium on evictions through June 30, 2021.
	+ Provides additional protections, including providing financial assistance to qualifying landlords and tenants to pay a portion of the tenant’s unpaid rent between March 1, 2020 and March 31, 2021.
	+ Tenants must provide a signed declaration similar to in AB 3088, but SB 91 includes the language, “AND, on or before June 30, 2021, the tenant pays at least 25% of each rental payment that was due, or will be due, between September 1, 2020, and June 30, 2021.”

(Housing Is Key, 2021; Inglis & Preston, 2018)

Interviews

I interviewed five practitioners involved in either mental health treatment or housing advocacy. Four of these practitioners provide point-in-time style services to people who are in the period of housing instability and entering the eviction process. One practitioner operates through a payer of last resort that provides lifelong services to clients. Common themes articulated by these practitioners included mental health impacts that changed between the stage of housing instability and the process of eviction, different approaches toward eviction based on gender, and a lack of access or a failure to take advantage of resources or interventions aimed at stopping evictions or treating mental health issues.

Mental Health

Practitioners who responded to questions about mental health reported:

* (Five practitioners) Interacting with clients experiencing trauma, anxiety, and/or depression resulting from the eviction process, or from a combination of housing instability and the eviction process.
* (Five practitioners) Interacting with clients presenting mental health issues before the eviction process began.
* (Five practitioners) Themes of increased anxiety after the beginning of the eviction process.
* (Five practitioners) Comorbidities among clients.
* (Three practitioners) Attitude and behavior of clients shifted toward resilience during the eviction process despite themes of anxiety.
* (Three practitioners) reported that clients had reported suicides in their immediate social circles. Three out of five practitioners discussed themes of substance abuse as a result of substandard housing compounded by the eviction process. Two practitioners reported that substance abuse frequently occurred because of feelings of hopelessness or depression.

Gender differences

Practitioners who responded to questions about gender differences reported:

* (Four practitioners) The majority of their clients were women.

 (five practitioners) Those women were in majority mothers with children currently living with them.

* (Two practitioners) Men ask for less help, and that women experience more anxiety.
* (One practitioner) The presence of children increased stress in anxiety for women, but lowered the chances of suicide.

Resources

Practitioners who responded to questions about resources available to tenants reported:

* (Three practitioners) Clients had little or no interaction with intervention services before engaging with their organization.
* (Five practitioners) Earlier interventions worked better than later interventions in the eviction process. Attempts to access services and a failure to access those services was a common theme.
* (Five practitioners) All clients they interacted with were living in substandard housing, living with relatives in a state of homelessness, or were homeless living on the streets.
* (Five practitioners) Deficiently funded social services and a lack of information for clients.
* (Three practitioners) Supportive housing complexes often carried out evictions as well.
* (Two practitioners) Mental health services in supportive housing are not expansive enough to address clients’ needs.

Findings from Prior Research: The Vicious Cycle

There is a clear correlation between people living in substandard conditions and mental health issues. Substandard housing conditions increase the frequency of and exacerbate existing mental health disorders, and people with mental health disorders are also more likely to end up in substandard housing conditions. Residents frequently report long-standing mental health issues which sometimes start after moving into substandard living conditions, and which sometimes predate substandard living conditions. Others have generationally inherited neighborhood and housing characteristics that translate into mental health disorders which in turn force these individuals to stagnate or live in more deleterious conditions (Holding et al, 2019, Phinney et al, 2007).

Once people are in substandard housing conditions, however, it is difficult for them to get out of those conditions, and difficult for them to seek help for their mental health issues. Frequently people do not know how to seek treatment, cannot find treatment that is affordable, or do not have access to treatment. The failure to find treatment combined with a constant fight to tackle substandard housing issues frequently increases symptoms of anxiety and depression among tenants, which may create comorbidities with other pre-existing mental health issues such as substance abuse, PTSD, or domestic unrest (Holding et al, 2019, Phinney et al, 2007).

Common themes among participants across studies on substandard housing situations were anxiety, depression, substance abuse, previously existing trauma, and schizophrenic related disorders. In one study that screened people during the eviction process, anxiety, depression, PTSD and suicidal ideation occurred in up to 40%, 33%, 36%, and 17% respectively. A third of those interviewed presented depressive symptoms, and more than a third presented PTSD and anxiety symptoms. Throughout the process of this study, rates decreased slightly over the course of 9 months, which illustrates that these mental health issues were present before the eviction process began (Tsai et al, 2020).

Similar themes appeared in studies where researchers interviewed individuals in public housing. In one study nearly every tenant interviewed described their health and wellbeing as poor. Five of those interviewed reported depression, only one of whom was receiving counseling, while other tenants reported anxiety, schizophrenia and agoraphobia (HOLDING ET AL, 2019). A complicated relationship was revealed by multiple studies on public or social housing in which researchers suggested that perceptions of housing quality, community safety, and lack of services had deleterious effects on mental health (HOLDING ET AL, 2019). In a study of former welfare recipients, researchers found correlations with psychiatric disorders, substance abuse, and domestic violence among other symptoms (Phinney et al, 2007).

Notably, these themes were present in a study on veterans in supportive housing as well. Researchers in one study found that any veterans with drug problems receiving care were more likely to be evicted. Veterans who had accessed some sort of medical or social service within 30 to 90 days of their eviction were 5 times more likely to be evicted. When they accessed those services within 30 days or less, they were 9 times more likely to be evicted. Among evictees, 2.7% accessed mental health inpatient services, and 4.1% accessed substance abuse inpatient services, while .1% accessed these services who were not evicted. Most importantly, suicidal behaviors were 7 times higher for veterans facing eviction from supportive housing, than veterans who accomplished their goals and moved out on their own volition (Montgomery et al, 2016).

In much of the research covered in this report, people interviewed during research reported seeking little or no help for mental health disorders, and a lack of treatment was particularly common among people who entered the eviction process. In housing association visits to houses with social and medical problems, 54% of homes visited reported social issues, but only 13% of those residents used any sort of social programs. Among homes where medical problems were reported, 21% reported mental health issues, compared to 7% among homes that received no visitation. Among 275 households that owed arrears, 71% reported social problems and 23% reported medical problems, but only 29% were receiving treatment. Out of the 33 homes where housing association visits identified mental health issues only one household was pursuing treatment options (van Laere et al, 2008).

In the court system, among respondents that reported mental health issues, 22% of respondents reported that they were receiving treatment. 11% reported receiving substance abuse treatment. (Tsai et al, 2020) Among veterans in supportive housing programs that faced eviction, the majority had received diagnoses for medical and mental health conditions which they were not actively treating. (Montgomery et al, 2016) Treatment is often limited by affordability, as was reported by a study on federal housing assistance recipients in which adults presenting with schizophrenic disorders frequently reported unmet healthcare needs because of limited finances. (Bucker et al, 2019)

The Eviction Process is a Mental Health Challenge

Researchers studying eviction and mental health revealed that the process of eviction or foreclosure are linked either directly or indirectly to many mental health issues. Respondents in all research I reviewed perceive evictions and foreclosures as traumatic events that can cause or exacerbate post-traumatic stress disorder (Ortega et al, 2017). Multiple studies revealed overwhelming statistical correlations between depression and anxiety, and the process of eviction or foreclosure (Tsai, 2019).

These effects are not just short-term, but present in symptomology of returning patients over the span of years, and in many instances increase in severity over time (Ortega et al, 2017). However, the most material and immediate connection that displays the eviction process’ effect on mental health is its correlation with increased suicides. Psychological researchers agree resoundingly that suicide is in almost all instances the ultimate signifier of some sort of mental health disorder, meaning that eviction has a broadly detrimental effect across the spectrum of mental health disorders. (Mateo-Rodríguez et al, 2019).

PTSD and Comorbidity

PTSD is a frequent theme among individuals who have undergone the eviction process or have been evicted. The inception and each subsequent event in the eviction process act as stressors and have their own trauma associated with them. (Ortega et al, 2017 ) Interactions with landlords or banks momentarily act as severe stressors that often generate trauma and cause the tenant to later present with symptoms of PTSD. (Mateo-Rodríguez et al, 2019) In a cohort that underwent evictions or foreclosures after the 2008 recession, 95% of respondents experienced fear, helplessness or horror in relation to a home eviction, and 72% of the people who reported these feelings met the symptom criteria for PTSD. PTSD has a gender disparate impact, affecting women in higher levels than men in terms of long-term recurrence of symptoms (Ortega et al, 2017 , 2017).

The trauma of entering the eviction process compounds other mental health issues (Ortega et al, 2017 , 2017). Recurring trauma over a long period of time can be detrimental to a person’s psyche, but the eviction process compresses that time period and elevates the stakes of this recurring trauma to include material loss (Ortega et al, 2017 , 2017). For men, it seems that this combination of circumstances often seems insurmountable, and cultural expectations around masculinity may drive men’s withdrawal from external services or even help from relatives or friends, which leads to increased feelings of isolation and hopelessness. (Mateo-Rodríguez et al, 2019)

Systematic reviews of the 2008 recession provide evidence of comorbidities in psychological health: eviction and financial distress encouraged PTSD, depression, anxiety, suicide, and substance abuse. The broader social effect of foreclosures and evictions is deterioration in neighborhood quality, which may have further deleterious effects on the mental health of people living in the area. Research on residents near foreclosure sites reported associations between increased strain on mental health and foreclosures, as well as increased stress, violent crime, and protective social support (Tsai et al, 2015; Fowler et al, 2015).

Depression & Anxiety

Among mental health issues that researchers evaluated, depression and anxiety were common results of eviction. In several of the studies, anxiety demonstrated a bell-curve through the eviction process, peaking during the process and decreasing after a judge issued a verdict to the landlord or bank’s unlawful detainer lawsuit (Tsai et al, 2020). In interviews of people in eviction courts, symptoms of depression and anxiety decreased slightly over the course of the eviction process, and more significantly among those who received treatment or interventions (Tsai et al, 2020).

Broadly, the American researcher, Matthew Desmond found similar results from his work in evaluating the harm of eviction as Spanish researchers looking at the same topic. In Desmond’s work, respondents experienced depression and anxiety above the 80-88th percentile group in both categories, and women who experienced foreclosure still showed an elevated risk of depression two years after the event (Desmond et al, 2015). In post-recession Spain, from researchers’ sample of people experiencing PTSD from evictions 88% of respondents experienced depression above the 80th percentile on the medical scale for depressive symptomology. For anxiety 91% of respondents reported above the 80th percentile. In both Desmond and the Spanish researchers’ work, both depression and anxiety had long-term impacts, and escalated over time, specifically depression (Ortega et al, 2017 , 2017; Mateo-Rodríguez et al, 2019, Desmond et al, 2015).

Experiences with depression and anxiety hit women harder. Women were more likely to report symptoms of depression and anxiety, and those symptoms were more likely to last longer (Ortega et al, 2017 , 2017 ) In a study on risks related to pregnancy, women who had experienced a foreclosure in the last 2 years were at 76% higher risk for complications during pregnancy, and faced a 17% excess absolute risk of severe depression and higher scores of depression before childbirth broadly (Osypuk, 2012) .

Suicide

The research I reviewed underscore a striking connection between eviction and suicide. Four different papers studied increased risk of suicide associated with evictions and foreclosures. Three of these papers were qualitative studies that reported similar themes of increasing pressure during the eviction or foreclosure process leading to increased reporting of suicidal ideation, attempts, and actual suicides.

Simply entering the process of eviction or foreclosure increases pressures which drive higher suicides rates. Such pressures persist until the end of the eviction process and then immediately decrease after the result of the unlawful detainer hearing. The longer the eviction process lasts, the more likely it is that someone will commit suicide. Symptomology of psychological distress and suicide rates especially increased with events such as threatening phone calls from banks during a foreclosure process, and especially among men (Ortega et al, 2017 , 2017).

In each study, male participants were more likely to commit suicide and less likely to ask for help. Concerns about perception related to stigmatization of mental health disorder, or about coercive familial options for help often dissuaded men from pursuing those options. However, when men did reach out for help, any instance of assistance whether from state institutions or from family was likely to reduce the likelihood of mental health disorders or suicide. (Tsai et al, 2015, Ortega et al, 2017 , 2017; Mateo-Rodríguez et al, 2019).

Clear quantitative evidence of a correlation between suicide and eviction comes from two studies I reviewed. One reviewed approximately 900 suicides from 16 states in relation to eviction and foreclosure events during the years of 2005-2010. At the height of the recession in 2008 eviction and foreclosure related suicides peaked, then dropped in 2009 even though suicides related to other factors continued to increase. In 1 out of each 8 of these cases, evictions or foreclosure and were the contributing factors in suicides. (Fowler et al, 2015)

Most troubling is the statistically significant correlation that Swedish researchers found while looking at home evictions after the recession. They found that the cohort they were examining was 9 times more likely to commit suicide than the comparison group. Researchers in this study controlled for all other risks to look at whether eviction stood on its own as a risk factor. Their variables included unemployment, receiving welfare, education, region, family makeup, and involvement in crime. Controlling for each of these variables weakened the connection between eviction and suicide, but the connection remained statistically significant (Rojas & Stenberg, 2016).

Types of Interventions

Many intervention strategies exist around housing instability, eviction, and homelessness that tackle these issues with a broad spectrum of policy motives. This section reviews intervention strategies over the course of the eviction process, and examines common themes raised in research that focuses on these interventions.

Interventions take on several forms, which I have grouped according to their impact. I have assembled the following list of criteria by which I measure interventions to rate their effectiveness.

Direct Interventions:

1. The intervention stops eviction.
	1. Eviction is the traumatic event that triggers increases in all forms of mental health disorders and suicides. Stopping evictions from happening is the most effective way to protect the mental health of tenants.
2. The intervention directly targets a person’s mental health.
	1. Improving a person’s mental health, and their resiliency to traumatic events is important where evictions cannot be stopped. Improving people’s mental health also has an impact on reducing the likelihood that a person will face eviction, if the eviction is because of circumstances that person can control.

Passive Interventions:

1. The intervention creates greater housing stability.
	1. Creating housing stability means that people have more controls to stay in their homes without having to actively respond to move-out or eviction notices.
2. The intervention creates greater housing affordability.
	1. Affordable housing means that people have the ability to easily afford a different place to live if they move out or are evicted from their current residence.

Indirect Interventions:

1. The intervention creates support systems
	1. The intervention creates better support systems for individuals undergoing the eviction process or who have already undergone the eviction process, but does not actively reduce evictions or provide direct support for people facing evictions.
2. The intervention provides information.
	1. Tenants can arm themselves with information about the current law but will not have a direct solution to stop evictions.

Deeper into Direct Interventions

Permanent supportive housing

Permanent supportive housing (PHS) is affordable housing that an organization makes available to housing instable and marginalized groups, most commonly homeless people. Several forms of PHS serve different populations in different areas of the city.

The infographic on page 16 provides a quick summary of each type of supportive housing, the settings and function of that type of housing, and the benefits and disadvantages of each in comparison to the others. All three forms of supportive housing play a role in the framework of supportive housing policy.

PHS has a broadly beneficial impact on housing stability. A survey in New York City of 926 families that used PHS measured the frequency of housing events and healthcare utilization 2 years before and after their eligibility for PHS. 87% of these families experienced increased housing stability in the 2 years after their placement. (Lim et al, 2018)

PHS is effective at mitigating the impact of homelessness on mental health, shortening the period for which a person is homeless, and encouraging longer term housing stability among occupants. However, PHS is expensive and it fails to create legal barriers to the actual process of eviction. Additionally, PHS in almost all cases only provides relief for those who are either nearing the end of the eviction process or have already been evicted. PHS is a reactive, not preventive intervention.

Mental Health Services: Wraparound support

Wraparound mental health support (WA) is a comprehensive team-based approach where practitioners work together to help patients carry out individual care plans that can address mental health issues. Although WA is not a housing specific solution, these services are often tied to PHS and delivered through a variety of both public and private programs to different sectors of the population. In a systematic review of eviction interventions, WA proved useful for 33 families out of 56 that used this service. Among families that stayed in supportive housing as part of the project, the success rates were higher (Holl et al, 2016).

At-risk youth who had access to WA services were less likely to commit crimes, reject their foster parents, or run away from home (Coldiron et al, 2019). In a prisoner re-entry pilot program, 22% of offenders who had access to WA services committed new convictions, compared to 36% of offenders who did not have access. Additionally 37% with access were readmitted to prison in comparison to 56% of those without access (Lutze et al, 2013). In a review of social housing interventions by social groups, those who received home visits by housing organizations were far less likely to be evicted and experienced less medical issues related to mental health over time (HOLDING ET AL, 2019).



The advantage of wraparound mental health services and substance abuse treatment is that they offer comprehensive solution that covers the entire process of housing instability to eviction, and in the best cases will mitigate these issues or prevent them. However, these services do not directly address the process of eviction. Additionally, they do little to stop external actors like banks, landlords, or property management companies from escalating eviction situations and adding undue stress to renter psyches. They can only serve to help address compounding trauma during this escalating situation, which may not be enough to protect tenants from the ultimate material or psychological costs of eviction.

Just-cause Eviction Regulations and Right to Counsel

Just-cause eviction protections describe a three-tiered approach to reduce the amount of evictions that landlords file, and make the eviction process more fair and accessible for tenants. In their report on evictions in 2018, *Evictions are Fast and Frequent*, Tenants Together describes this three-tiered approach.

* Require that landlords state a cause for eviction on their eviction notices.
	+ The state should require that landlords state the cause of eviction. Whatever the stated cause of eviction, the state should protect tenants from arbitrary, discriminatory or retaliatory evictions (Inglis & Preston, 2018).
* Revise eviction timelines.
	+ A three-day notice is difficult for tenants to comply with in resolving initial issues with a landlord, and once that notice has expired, the tenant can be evicted on day four. Five days does not provide tenants enough time to respond to unlawful detainer lawsuits, before they lose by default. Landlords frequently post eviction notices for tenants on Friday, giving the tenant only three business days to challenge the eviction notice. For many tenants, courts are far away from their homes, and they are constricted by public transport. Returning the challenge by mail is unreliable for such a short time period (Inglis & Preston, 2018).
* Give tenants a right to counsel.
	+ Tenants often do not try to defend themselves from eviction even if the eviction is illegal because of so few resources available to defend them in court against an eviction. The Shriver Project, a 5-year pilot program in 2011 reduced evictions for Shriver defended clients to 6%, in comparison to 44% among the general population (Inglis & Preston, 2018; Tsai et al, 2020)

California has already made some progress in just-cause eviction protections. The Tenant Protection Act of 2019 established some basic just-cause protections for tenants that satisfy the criteria of some of the recommendations of Tenants Together. Civil Code Section 1946.2 implements "just-cause" limitations. They prohibit termination without just-cause of a tenant who has lived in the unit for at least 12 months. These causes include both tenant at-fault behavior (such as repeated late rent) and no-fault reasons (like owner move-ins). However, the law does not extend time periods to respond to notices, afford tenants a right to counsel, or require the landlord to file an eviction notice with the state government. (AB 1482, 2019)

Expanding just-cause eviction protections directly impacts the eviction process by reducing the ways in which landlords can initiate the eviction process. From a mental health perspective, this alternative is the most directly targeted policy option for reducing the instance of traumatic events related to the eviction process, ensuring that as a policy option it will also have an effect on suicide rates related to eviction process events. However, just-cause eviction protections act as targeted policy that only intervenes in one point in the eviction process. Just-cause protections do not provide services that intervene in mental health issues which lead to eviction. For those engaged in the eviction process just-cause protections do little to mitigate the impact of ongoing trauma, and do nothing to provide post-eviction services.

Right to Counsel

Legal assistance before or during the eviction process can give tenants a way to halt the eviction process before it begins, or confront the eviction process and terminate it to protect their housing status. This strategy can be effective, and the costs may be privatized depending on the policy option. There are law firms specifically devoted to community practice for un-paying clients, such as Legal Services of Northern California, where the service is funded through foundation or grant money (LSNC, 2019).

In a systematic review of research on tenant evictions, researchers followed 134 tenants receiving legal assistance through advice or full representation and compared them against a control group of the same number. (Holl et al, 2016) Those who received no assistance or advice were 20% more likely to face eviction warrants than those who did receive advice or assistance. For those who were already engaged in the court process, tenants who engaged in mediation or stipulation processes during their unlawful detainer trial were less likely to have to leave their dwelling than those who did not. (Tsai et al, 2020)

Policymakers should consider right-to-counsel as part of the framework of just-cause eviction, not as a privatized policy that stands on its own. Law firms have little incentive to help low income clients, and the savings for the state in privatized costs will translate to little available services for tenants. The most equitable strategy for right to counsel is for the state to create grant funds or pilot programs which dedicate funds to publicly available legal services for tenants, such as the 2011 Shiver Project (Inglis & Preston, 2018). Some municipalities are already investing in these programs, such as San Francisco which plans to invest $5 billion in right to counsel funds over the next 2 years (Breed, 2018).

Passive Interventions

Housing First stipulates that our institutions should rehouse homeless people in affordable, subsidized, or supportive housing with no barriers to entry such as sobriety or critical support programs. Many homelessness advocates have recommended the Housing First strategy, and research over the last several decades after the emergence of homelessness as a policy problem has borne out their enthusiasm (Peters, 2021; Cunningham & Batko, 2018; Trewern, 2019). Several case studies have shown that rehousing strategies that just focus on getting homeless people into stable living conditions are broadly successful. Most advocates emphasize that institutions should make services available for people to get sober and for people to have their mental health issues as well, but should not make those services compulsory. Current research shows that at least 75% of people who were rapidly rehoused stayed in their homes a year later regardless of other variables around their personal conditions (Mitchell, 2019, Bassuk et al, 2014, NAEH, 2019)

Enhancing housing sustainability will require a variety of different policy strategies, and concerns a related policy area that is too broad to discuss in this policy report. But I mention housing sustainability here because it is structurally important to ensure that policies to limit evictions are more effective. Our institutions are responsible for relieving some pressure from a constrained housing market on tenants and landlords. Policy solutions that ensure housing is more affordable and available, and that more people can remain housed contribute to easing market and political pressures on both landlords and tenants (Levin, 2021). Those policy solutions do not simply rely on building more housing, but require policymakers to implement programs such as rent control, affordable housing requirements and incentives, and more robust voucher systems (Rodriguez-Pose & Storper, 2019).

Passive intervention policies have a low impact on impeding the actually traumatic event of eviction or directly treating mental health issues related to substandard housing and the eviction process. Additionally, these policies do not have a direct mitigating effect on homelessness, nor do they address root mental health causes related to homelessness in the material process of rehousing families. They effect neighborhood characteristics and do not directly target evictions or mental health disorders. Policymakers should consider these policies as supportive frameworks in which direct eviction and mental health interventions are more likely to succeed.

Indirect Interventions

Organizers may carry out tenants’ rights information sessions to inform tenants of their rights under state law, and their options for organizing to defend these rights. Practitioners reported to me that tenants frequently found value in know-your-rights trainings and information sessions. Tenants who are aware of their rights and aware of interventions available are less likely face the eviction process, or to move when served a warrant of unlawful detainer (Tsai et al, 2020). While some limited evidence shows these information sessions may help tenants avoid or challenge evictions, they broadly fail to halt the traumatic event of eviction.

Debt assistance targets tenant finances before or when they enter periods of housing instability. In a systematic review of eviction intervention literature, 86 tenants out of 179 respondents reported that they believed debt assistance helped them avoid eviction. Rental arrears among the study group decreased by 37% after referral to debt advice, in comparison to 14% in the group that did not receive advice. Per person, debt advice led to net benefit debt reduction of £239 per head ($262 per the 2016 exchange rate), and the study determined that it was a cost-effective strategy (Holl et al, 2016).

Debt advice and rent arrears reduction do not directly mitigate renters’ mental health issues that may later result in eviction. Debt advice offers no preventative regulatory power to stop evictions and does not empower renters to challenge the eviction process. Reducing arrears may give tenants the ability to gain a better mediation position during the unlawful detainer process, but offers no guarantee that the court will issue a favorable judgement for the tenant.

Recommendations

Several interventions must be employed simultaneously to have the type of broad impacts that California needs to mitigate housing issues and the mental health issues tied to them. I consider the most important intervention to be just-cause eviction protections, which specifically slows down or halts the eviction process, often before it starts, thereby directly reducing instances of trauma and suicide. Creating greater controls for systematic housing stability such as a Housing Now approach or bolstering housing availability through policy tools will make direct interventions more effective. But evictions will still happen, and supportive housing has shown to be the most effective way to both continue the social safety net of housing availability and treat mental health issues for evicted persons.

Regardless of previous mental health issues, evictions create trauma, increase suicides, and trigger or exacerbate previously unseen mental health issues that persist for sometimes years after with derogatory effects on someone’s mental and physical wellbeing. Policymakers should consider making landlords more accountable for the evictions they file, giving tenants greater flexibility with timelines, and ensuring that tenants have the ability to defend themselves during the process. That package of just-cause eviction protections will ensure that less tenants face eviction, less tenants get evicted during the process, and tenants feel like they have more support if they must engage in the process. The caveat of this alternative is that it does not address some of the root causes of why people get evicted, or why people suffer from a variety of mental health issues. Expanding just-cause eviction protections does not necessarily target people with mental health issues.

To treat the root causes of eviction and housing instability, policymakers should consider expanding supportive housing programs in the framework of Housing First approach rehousing efforts. Specifically, supportive housing for people who are housing instable is just as important as it is for people who have already been evicted or who are homeless. Pairing these services with broader wraparound mental health services targeted at low income and housing instable people may reduce instances of eviction significantly and increase long-term housing stability.

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