

# **Effects of Eviction on Individuals and Communities in Middlesex County**

*A Study Completed by*

Rilwan Babajide, Eliana Blum, Hannah Maniates, and Madeline Scher

*In Collaboration with*

The Middlesex County Coalition on Housing and Homelessness

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## INTRODUCTION

In January 2016, our team of four Wesleyan students partnered with the Middlesex County Coalition on Housing and Homelessness (MCCHH) to examine the effects of eviction on the residents of Middlesex County. MCCHH is a local nonprofit that is working to prevent and end homelessness in the County. This report examines the material costs of eviction, as well as the less tangible effects eviction has on the well-being of individuals and families<sup>1</sup>.

We collected the stories of 28 Middlesex County residents who had been forced to move from their homes. Their observations suggest that eviction is destabilizing and can negatively affect one's credit, resources, and access to future housing. An eviction is often all-encompassing, impacting the emotional, mental, and physical health of those forced to leave their homes. Evictions disturb not only those forced to move, but also their support networks. Cumulatively, evictions can harm entire communities. Even when an eviction doesn't result in homelessness, the process and its outcomes are painful, unsettling, and may throw individuals into a downward spiral.

Sometimes, people's lives improve after an eviction if they are able to access social services and other support systems, such as financial assistance and housing programs. But even those individuals who identify their current situation as better than that before their eviction report negative lasting effects.

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<sup>1</sup> For the purpose of this report, we have defined homelessness as not having a legal right to tenancy at a residence at which one can receive mail for 30 consecutive days. Our definition therefore includes those who were forced to go to shelters or move in with family or friends after their eviction.

These narratives reveal the effects of eviction on Middlesex County residents to be widespread and yet unique to circumstance; we hope that this report will give readers a deeper understanding of what it means to be evicted from one's home.

## **LITERATURE REVIEW AND BACKGROUND**

In the past several decades, housing has become increasingly unaffordable. Despite federal guidelines recommending that households spend no more than 30% of their income on housing, over half of all poverty-level renters spend more than 50% of their income on rent and utilities, and a quarter spend more than 70% (Desmond 2015:1). As Matthew Desmond, a leading scholar in the field of eviction research, outlines, this affordability crisis is due to three factors: the increasing cost of rent and utilities, stagnant or falling incomes of the poor, and a lack of federal assistance (Desmond 2015). Rent has increased at a significantly faster rate than income. From 2001-2011, median rents in the Northeast increased by 37.3% while income increased by only 7.3% for households headed by high school graduates. Additionally, two-thirds of poor renters receive no form of federal assistance, such as public housing or a Section 8 subsidy (Desmond 2015:2).

This housing crisis affects many more than just those living in poverty. The United Way has introduced the term ALICE - Asset Limited, Income Constrained, Employed - to describe working households who are above the federal poverty line but do not make enough money to satisfy a basic survival budget. In Middlesex County, the annual survival budget for a family of four (two parents, one toddler, and one infant) was \$65,297 in 2014, which is significantly higher than the federal poverty line (\$23,050 for a family of four) (United Way 2014: 101). United Way estimates that 20% of the Middlesex

County population is below the ALICE threshold but above the poverty line, and another 5% is below the poverty line. The lack of affordable housing exacerbates the issue of low income. In Connecticut, there are 50% more poverty-level and ALICE renters than affordable housing units (United Way 2014:3). As people below the ALICE threshold do not make enough money to bounce back from unexpected expenses, pay cuts at work, or sudden declines in or stoppages of public benefits, they are more likely to be evicted or to live in substandard or unstable housing than those above it. Ironically, ALICE-level renters may also have incomes too high to qualify for housing assistance programs.

In Connecticut, the legal eviction process begins when the landlord issues an informal Kapa Notice, which outlines the tenant's alleged violation, or a formal Notice to Quit, which is a court form that asks the tenant to leave by a certain date. However, the Notice to Quit does not necessarily lead to a formal, court-ordered eviction. If the tenant has not left by the date listed on the Notice to Quit, the landlord may ask the court system to evict the tenant. This will result in the Marshal giving the tenant a Summons and an official Complaint, which will be discussed at a trial. Before the trial, the landlord and tenant meet with a housing mediation specialist who aims to help the landlord and tenant reach an agreement. If the landlord and tenant cannot reach an agreement, the case will come before the judge, who makes a final decision. If the tenant wins, they<sup>2</sup> receive possession and do not have to leave their housing. If the tenant loses, they may have to leave their home in as little as five days. If the tenant has not left the residence by the date listed, the landlord can get permission from the court to hire a marshal to

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<sup>2</sup> In this report we make use of the singular form of the pronoun "they." The singular use of they has come to be accepted by many standards, including the Washington Post Style Guide and the American Dialect Society, as grammatically correct.

physically remove the tenant and their possessions from the residence (CTLawHelp.org).

Not all evictions go through the legal system. In Desmond's Milwaukee study, only 24% of all forced moves were formal evictions that went through the courts. Another 48% were informal evictions, in which tenants were asked to leave their homes and they complied without going through a formal trial. This may occur because tenants are unaware of their rights or unwilling to go through with a formal trial; because being formally evicted can take a toll on a person's credit, bar them from receiving certain types of public assistance, amongst other things, some tenants would rather just leave their homes than risk being kicked out by the courts. The remainder of the forced moves were the result of landlord foreclosures (23%) and building condemnations (5%) (Desmond & Shollenberger 2015:1761).

In 2014, 222 formal evictions were processed through the Middlesex County court system. Although we do not know the proportion of forced moves in Middletown that are formal, we suspect that a large number of informal evictions have occurred that have not been documented in court records.

Evictions are common in the United States. In a study about eviction in Milwaukee, one in eight renters reported a forced move (Desmond & Shollenberger 2015:1762). Notably, not all groups were equally subject to eviction. Black renters in the study were significantly more likely to have experienced an eviction than Hispanic or white renters. Further, renters with children were more likely to have been evicted than renters without children (Desmond et al. 2013).

The effects of eviction are both immediate and long lasting. In many cases they become a defining factor for an individual or a family because of their impact on future success. As Desmond explains, an eviction negatively impacts one's credit, and as a result, many landlords will not rent to individuals who have gone through this process. The indication of an eviction on a person's record can also bar them from accessing affordable housing. In Connecticut, 33 Public Housing Authorities operate 15,719 public housing rental units. These units are often oversubscribed and the demand is vastly greater than the supply. Housing Authority waiting lists are, thus, extremely long, and it may take several years for a name to rise to the top for a unit. Evictions and unpaid rental debt, may count as strikes against applicants and can cause an application to be rejected, although, somewhat ironically, some housing authorities give priority to homeless people (Affordable Housing Online, n.d.). Even worse, in some states a family that has been evicted from subsidized housing may be denied access to the state emergency-shelter system for three years (Wood-Boyle 2015:n.p.). This may offer some explanation for the fact that, for women and children especially, eviction is the leading cause of homelessness. Many evicted tenants spend months looking for a secure place to stay, which leads to nights spent in shelters, on friends', relatives', and strangers' floors, or the street (Desmond 2012).

Eviction has been reported to often have a "domino effect" (El Nasser 2015). Residential instability breeds other forms of instability for families and communities. Evictions may take a toll on mental health. One study found that in the year following an eviction, mothers were 20% more likely to report depression than their housed peers. Moreover, for at least two years after their eviction, mothers experienced significantly

higher rates of depression than their peers (Desmond & Kimbro 2015:311). Job loss is more likely to occur after an eviction because it consumes people's time and thoughts, and may impact their ability to arrive at work on time, especially if they relocate further from their worksite. Desmond 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" (Desmond 2015:1).

Along with the trauma of being forced out of one's home, there is a stigmatization of eviction that follows renters, as well as an immediate need to locate new housing. The stress and urgency of this rushed process often pushes tenants into distressed neighborhoods (Desmond & Shollenberger 2015). This involuntary displacement into neighborhoods with increased crime rates and substandard housing is a consequence of evicted tenants being pushed to the bottom of the housing market.

Although past research illustrates the negative effects of eviction, there are still significant questions about the most effective methods of dealing with displacement and homelessness. In contrast to traditional services like emergency shelters, many cities have been moving towards Housing First approaches, in which chronically homeless individuals are offered full-time subsidized housing, which provides an escape from homelessness. The federal government has traditionally provided Section 8 Housing Choice Vouchers and public housing units which assist low-income people with subsidies to rent units from the private market or direct provide public housing. These subsidies provide a means for poverty- and ALICE-level households to afford and keep their housing. Many communities also offer temporary rental assistance to help families quickly exit shelters and find permanent housing. Other forms of rental assistance, such

as the Rapid Rehousing Assistance Program or MCCHH's Homelessness Prevention Fund, provide one-time subsidies for families at imminent risk of eviction to keep their housing. Some studies have suggested that Housing Choice Vouchers are the most effective way to prevent homelessness and improve outcomes for families, but these vouchers are in high demand and short supply (Semuels 2015). Although shorter-term subsidies do not address long-term problems with the availability of affordable housing, they are an important tool for reducing shelter stays (Cunningham et al. 2015).

Locally, the debate is whether housing efforts and funds should be primarily directed toward the amelioration of and escape from homelessness or the prevention of eviction. By offering over 100 Housing First supportive housing units intended to provide long-term housing for chronically homeless people, as well as a flexible homelessness prevention fund that provides short-term financial assistance to people at imminent risk of becoming homeless, MCCHH's partners offers funding and services for both of these demographics, but when resources are finite, fully funding both approaches isn't possible (Middlesex County Coalition on Housing and Homelessness n.d.).

Our study does not directly address what the best methods of tackling housing issues are, but instead investigates the material, physical, emotional, and other impacts of losing one's housing on the lives of Middlesex County residents. Though data on evictions in Middlesex County exist, the raw numbers do not do a good job of conveying the voices of those who have been affected by eviction. This report examines eviction outside of a statistical lens and explores how eviction has impacted 28 individuals on a personal level. Their voices and stories need to be considered in the conversation on eviction.



## Methods

We conducted 28 semi-structured interviews with individuals who had experienced eviction. Our interview questions were partially informed by existing literature. However, we also asked community members at the St. Vincent de Paul soup kitchen to review our questions and make sure that the ones we posed were representative of the stories they would want to tell. These individuals helped us alter the content of our questions and suggested new questions that the team had not previously considered.

Interviewees were identified and selected through six different channels:

1) *The St. Vincent de Paul soup kitchen in Middletown*: On two separate mornings, individuals at the soup kitchen were asked if they had ever been evicted. Those who wished to participate in the study were chosen at random. Participants recruited from St. Vincent de Paul were first contacted by the Assistant Director for Community Services at the soup kitchen. She introduced us to the people there, explained to them what our project was, and asked if they wanted to participate. We recorded six interviews from the soup kitchen.

2) *The public court eviction records housed in the Middlesex Judicial District Superior Court*: These records provide the names of all residents of Middlesex County who have undergone formal evictions, as well as the addresses from which they were evicted. Many of the records also provide a phone number that the evicted party could be reached at, although this was not always the case. We only contacted those who had listed a phone number because they were easiest to reach. Furthermore, we only contacted people with a listed eviction between the years of 2014-2016 and 2008-2010.

We chose these years so that our sample would include individuals who had recently experienced eviction as well as those who had experienced it much longer ago. Unfortunately, we were only able to schedule interviews with people who had been evicted between the years 2014-2016. Participants recruited from the public court records were first contacted by members of the research team. We recorded two interviews from the court records.

3) *We created a flyer that was disseminated to numerous eviction management caseworkers within Middlesex County:* The flyers were also posted in Russell Library, Middletown's public library, as well as other public locations throughout Middlesex County. This flyer briefly described the study, the stipend that participants would receive, and ways to contact us. Participants recruited from the posted flyers called one of the researchers to indicate that they were interested in being interviewed. Four interviewees reached us through this flyer.

4) *The Amazing Grace Food Pantry provided three main forms of making contact with interviewees:* Some participants recruited from Amazing Grace were first approached by members of the research team. For one week a sign-up sheet was left at the front desk of the food pantry; the research team reached out to all people who left their names and phone numbers. Additionally, the research team collected phone numbers during the monthly Mobile Food Pantry, a truck that distributes food to residents each month. Thirteen interviewees were found through the Amazing Grace Food Pantry network.

5) *We reached out to the Supportive Housing for Families program run through The Connection, a local nonprofit.* The project manager reached out to caseworkers

who might have clients in mind who might be interested in participating. This yielded one interviewee.

6) *Word of mouth*: Two other respondents were collected through a snowball effect. One was the son of a respondent. Another, who does not own a phone, was present when we called her peer.

All participants were compensated with \$15 stipends. Interviews were primarily meant to determine outcomes after eviction. All interviewees were asked the same basic set of questions; participants who were living with families at the time of their eviction were asked an additional set of questions (see Appendix for the complete list of questions asked). Interviews were coded and post-hoc analyses were done to evaluate trends in the data and identify differences that existed between subgroups. All interviews are anonymous; the names used in this report are pseudonyms.

## **Limitations**

Participants in this study are not meant to be representative of evictees in Middlesex County as a whole. Our sampling process was not strictly random, as it would not have been feasible, or even possible, to have collected a random sample. The universe of evicted people in Middlesex County is largely unknown, and it is nearly impossible to find out how many people have experienced eviction. The court records gave us valuable information about the people who had undergone formal evictions in Middlesex County, however, they gave no indicator of the number of evictions that happened informally. Furthermore, of the evictions that went through the court system, not all of the evictees listed a number where they could be reached. Many of the evictees that did list numbers could not be contacted because their numbers were out of

service or they did not answer the phone. Others simply were not interested in participating in the study. Consequently, we were not able to recruit as many participants from the court records as we had initially hoped.

Additionally, this study was only available to English speakers because no one on our research team spoke another language. This may have added to the biases within our study.

Lastly, because most of our interviews at St. Vincent de Paul were conducted during daytime work hours, the majority of the people we interviewed there were unemployed. Our research methods could have excluded several people who were juggling jobs and did not have the opportunity to learn about our study or had no time to participate.

Because our sampling process was not random, our research does not lend itself to quantitative generalizations about all evictions. Our data are only meant to contextualize some of the statistics that are often used when referring to eviction and to explore the experiences of select evicted people in the Middletown area. The stories we have highlighted are only a fraction of the overall narrative around eviction. However, they may help shed some light on the experience of eviction from the perspective of those who have gone through it.

Our interview questions were directed at what happened *after* being forced to move. We asked very little about the events that led to eviction, as that lay outside of the scope of our question. This meant that we did not have a systematic mechanism for taking into account the different causes of eviction, and, as such, may have missed out on valuable information about the outcomes. It is possible, for instance, that people who

have been evicted because of inability to pay rent have different experiences after eviction than do people who have been evicted because of disagreements with their landlord. This oversight may have obscured our observations of the different effects that are experienced by people who undergo evictions for different reasons. Fortunately, many participants naturally disclosed that information over the course of the interview. This was not always the case though, and while we have some of that data, we do not have it for all of the participants.

This study is descriptive. We aim to paint a picture of the effects of eviction as told by those who have experienced it. However, we cannot make claims about what is causing eviction, who is more vulnerable to it, or how to most effectively combat it. Further research must be done to answer these questions.

## **ANALYSIS AND DISCUSSION**

The 28 respondents represent a range of experiences, attitudes, backgrounds. Of the respondents, 10 identified as male and 18 as female; 17 are 50 years old or older and 19 identify as non-white. Sixteen of the respondents have children, and 17 have undergone an eviction in the past 5 years. Almost all of the interviews touched on the themes highlighted below.

### **Loss of Agency**

One of the most pervasive effects of eviction was also the least quantifiable: a loss of a sense of choice and efficacy in one's life. For many of our respondents, eviction drastically disrupted their ability to choose where and how to live, and often resulted in large changes in routine. All of the participants in our study had to move as a

result of their eviction, but many also lost their jobs, moved away from their families, and lost personal belongings. Together, these extreme changes in lifestyle seemed to result in a sense of loss of control over one's life.

Often, this inability to control one's routine was explicitly linked to a lack of stable and private housing. Living with other people (either in a shelter or with family) demanded changes in schedules and habits that significantly impacted people's ability to make independent choices about their lives:

*Damian: You know you [live] with people and you start giving them money and stuff like that and they start to get kinda cocky. Thinking they can tell you any kinda way cuz you're at their will and, you know, stuff started to not work out.*

*Atiya: Well as far as me being independent and having my own place, you know, when you're living with other people they got their own rules, what you can do and what you can't do.*

The lack of privacy that came with living in a shelter also hindered our respondents' ability to maintain intimate relationships with partners:

*Amy: And of course you're married and in a shelter environment. You can't be snuggling on the couch or, you know, that kind of thing. You can't be smooching in the corner. You don't sleep in the same room. So you know it's definitely difficult on the relationship. And if you're gonna have an argument, forget about it. They all come running out. They all wanna know what's going on. There's nothing private. And sharing bathrooms and that kind of thing never really worked out for me. There was always someone in there and more times than not I held it until I got to work because it's ridiculous to say but it demeans you in that way.*

Eviction can also result in a loss of a sense of dignity. Many respondents echoed this sentiment and reported that they experienced changes in their sense-of-self as a result of their evictions:

*Ricardo: [Evictions are] not that great, it's a bad experience... it belittled me, it made me feel inferior, because I wasn't fulfilling my behalf.*

*Frank: It doesn't build your character up, you know. It kind of affects your self-esteem a little bit. It was a hard thing to accept at the time. You know I had owned that home for ten years.*

As we will show in the following sections, this inability to determine one's routine had far-reaching effects on our respondents' ability to work, provide for their families, and maintain healthy relationships. Having a safe and stable place to call home is foundational to most other aspects of one's life, and a lack of independent housing can have far-reaching negative effects on one's work, family, and self-image.

### **Effects on Future Housing**

Finding housing after an eviction can be challenging for numerous reasons: some people don't have the money to rent a new unit, landlords are less likely to rent to people who have had previous evictions, and the compounding effects that make it harder for evictees to find new housing may also take their toll on one's morale. Evictees know that their eviction puts them at a disadvantage. Most evictees that we interviewed suspected that their inability to find housing was largely due to their previous eviction:

*Amy: I believe it [did affect me] because I filled out applications at several places and nobody took me. I think it has something to do with the eviction.*

*Robert: [The eviction] affected me a lot. It affected me big time, 'cause I had a beautiful place down on South Main. And my credit really took a loss. And I really liked the place. I would have moved in by myself.*

*José: It gets reflected into your credit. Every time they need your credit, even if it's to move into a community house, they have to support your background history as far as rent-paying.*

Many people explained that most landlords would not listen to them after their previous eviction. One woman became frustrated when she spoke about how disregarded she felt when speaking to prospective landlords:

*Susan: You know every time you try to be honest and put down that you got evicted or whatever and don't lie and then [the landlords are] just like, "oh we can't touch you"... Like, can you hear my story?*

A lack of opportunity to secure housing, a lack of money to pay for housing, and the short window of time between receipt of an eviction notice and ultimate eviction caused most former evictees to move into new residences that were worse than their previous ones. Several of the people we interviewed even became homeless. One man describes his scramble to find some sort of shelter after his eviction:

*Ricardo: The... effects of eviction, is that sometimes they hit you overnight, and although they give you a certain amount of time, that causes stress and you're not focused. Like I wasn't focused on trying to find the best immediate place, I was just trying to find somewhere not to stay in the street and it winds up that you don't necessarily get the best place.*

Many people were forced to move into unsafe neighborhoods and residences for lack of other options. Social workers even encouraged these places that seemed threatening, even though evictees expressed discomfort about their safety.

*Giovanna: I went to try to find help and they kept telling me that they wanted to send me to a place and it mostly had all men in the place. And I'm like, "okay, why are you sending me there?" And she said, "Well, you need a place to stay." And I said, "Well yeah, I do," and she said, "if you're desperate enough you'll take it." I said okay, and I researched it, and the place had pedophiles, people who were just getting out of jail, people who were drug addicted, and they were all male. And she wanted to send me there.*

*Beth: And it was bad because my husband was beat up there, he went outside one time and they were making fun of him and beat him up and cracked his skull and broke his nose, and he had an operation. It's really bad there.*



Several of the people we interviewed were able to temporarily move in with their family or friends. Often times when this happened there was a lot of tension created as a result of fitting too many people in a small space. Additionally, the previously evicted adults can feel looked down on when they are asked to pay rent, but still feel like a guest in someone else's house. Ebony, a mother of two children, had to separate from her husband when she moved in with her sister. Her husband could not live with them due to the fact that he did not get along with her family:

*Ebony: We live with two families. Two females really can't live together. I don't care what you say. Not when you have your own families.*

*Interviewer: Does your sister have kids also?*

*E: Yeah. She's a bitch.*

*I: Are they living with you in the house?*

*E: Mhmm.*

*I: Her kids?*

*E: Mhmm.*

*I: And what about your kids?*

*E: Mhmm.*

*I: So there are a lot of people in this house...*

*E: Mhmm... In a two bedroom.*

Her daughter, who was also interviewed, agrees that the lack of privacy has made the move increasingly harder:

*Interviewer: Do you like living with your mother's sister and her family now?*

*Julia: No, cause you kinda want your own privacy. And sometimes you just wanna like... like I can't leave the house like I want and take a walk cuz sometimes [the sister is] like, "oh, my door closes at this certain time." And sometimes she's like, "oh, turn that music down, it's my house." She always pulls out the "my house" rule, and sometimes I'll be like, "I help pay for your house, so like you gotta learn how to respect."*

Many people we spoke to also complained about having to change their lifestyles to suit those of the people with whom they were staying:

*Beth: Well yeah, of course you gonna sleep different when you live in someone else's house, you know, you can't walk around like Tarzan and Jane, you know what I mean,*

*you gotta cover up and go to the bathroom, stuff like that. You know it would change your lifestyle, that's understood, [it's a new] environment.*

*Deborah: You can't just eat what you want to eat. When you have your own place you can cook a nice hot meal, three meals a day. You can lay down, watch TV. That's when you're in your own house. I think about that a lot. How I used to be able to lay down, cook when you want to cook, watch what I want to watch. It's a big difference now. You don't got it like that.*

People were ultimately searching for a place to call their own. Many participants feared that any day the people they were living with would tell them to pack their bags and leave:

*Deborah: It's a hard life and now I don't know when this woman is going to say to get the fuck out of her house. That's why every day I'm scared. I'm scared when she put me out, I gotta do what I gotta do.*

Those who find temporary housing also note that, for various reasons, their new place is less desirable than their previous one. Robert, who had once struggled with alcoholism, worried that his new home in the YMCA was “not a place to recover” and that by being there he was at greater risk of slipping back into his drinking habits. Several people spent some time in a shelter after their eviction and also found it difficult to maintain stability. Sharing a shelter with strangers made it hard for most people to feel as though they had their own space. Denzel complained about the lack of cleanliness in the shelter: “Hygiene, cleaning, keeping it clean. Anyone who comes in, they ain't hygiene, clean or whatever.” Such complaints seem to extend beyond the conditions themselves: They reflect the way in which people felt that they had lost control over their lives.

Another common outcome of eviction is homelessness. Those who wound up living on the streets faced the worst conditions. Frank described his life as a homeowner

for ten years, but after his divorce he couldn't pay his rent. At the time of the interview he was living in a tent. Deborah said that she found herself sleeping in public bathrooms for years:

*That's when I said I was sleeping in the toilets. One toilet was so small. It's hard when you got your cart and your dog and you want to lay your blanket down. And you laying next to a toilet and hoping nobody come knocking on the door. And you got to leave there early. By 8 o'clock you got to get out of there.*

Although many people had difficulty finding housing after being evicted, several of the people we interviewed were able to find better housing situations than their previous ones. This was either due to their ability to attain outside resources after their eviction, or it was a result of their previous living conditions being so bad that any improvement would have been better. When asked about her new living situation, Amy responded saying that she liked it more: "You're gonna laugh because I actually think it's better. I really do." Her response was a result of the severely unpleasant conditions in her previous living arrangement. She described herself before the eviction as being "always on edge, [wondering] who's that?" Now she says that she has "peace of mind" in her new residence. Similarly, Sheila stated that "the place where I'm in now is much better suited for me." Julia mentioned that, although she has no privacy anymore, changing locations had really positive effects for her younger brother:

*It's really much better... [my brother is closer to the bus stop]. He's still in school. He's a freshman, I'm a senior, so we both go to the stop. It's an easy stop from work... It might be like a little walk for me, but it's still good. [My brother] is surrounded by a park, he has new friends and stuff. They didn't put us in the slums. Now we live next to a park... So it's pretty good.*

Some evictees were able to attain housing assistance after their eviction. The financial help that they received from housing assistance programs were fundamental to

their ability to maintain stable housing. Sheila was convinced that having a Section 8 voucher was the key to finding and maintaining good housing:

*But with some places, when they do that background check, I don't think they really check, they just take the money. I think that's why I got housing. Also, because of the program that we have. A lot of landlords like to take Section 8. They love section 8.*

Monique was lucky enough to have found a great living situation:

*Monique: Better. Excellent. Where I live now, they go according to my income, and everything is included. It's like a studio.*

*Interviewer: And how did you find that?*

*M: I was dating this guy, and I used to go to his house every week and he told me to put in for it. And it took like two and a half months, cause I know other people said, "oh wow, it took me like three, four years to get in here."*

*I: Was it competitive? Was it lucky?*

*M: I guess. Yeah it was. And that... this is the best thing that ever happened to me.*

These stories illustrate that it is not impossible to find better housing situations after being evicted, with the help of outside programs. Those who lack the ability to find a program, or even jump ahead on the waitlist, will likely watch their living conditions become a downward spiral.

### **Effects on Material Possessions**

All people that we interviewed reported losing some, if not all, of their possessions. The loss of these possessions could be the result of not having enough resources to move everything out of an apartment, getting locked out of one's home before having moved all possessions out, or the inability to pay for storage. Those who lost everything had a hard time recovering any material items down the road. Margaret explains her inability to recover her belongings:

*I lost everything. Beds, dressers, TVs, he just literally took it out and people went through it, took what they wanted. Coffee tables, everything. He threw all my stuff out in*

*the street. So I have to start... all over again. I have a bed and I have two lawn chairs in my living room. That's what I have right now. I'm working on getting a couch.*

Those who became homeless could only keep what they could carry. Deborah explains that she was forced to give all of her stuff away: "Clothes, TV, record player, stuff like that. I just gave them away. How was I going to carry all of it? I had a little cart. I had the dog with clothes."

People who faced informal evictions were sometimes illegally prevented from ever seeing their belongings again. The monetary loss of these items was significant:

*Jack: I had a few things left in that house but she locked the door, changed the locks, when we were at the other house unpacking. So I done lose like three pairs of sneakers, bed, a TV stand, TV flatscreen. It was a few things.*

*Shawn: Oh I lost a lot of clothes. I had to leave a lot of stuff behind, and throw a lot of stuff away because I couldn't carry it.*

Sentimental losses were sometimes more painful than financial losses. Many interviewees reported never seeing their pictures, letters, and mementos from family members again:

*Beth: And then I tried to move back there again and the stuff they said was in the attic, but when we went to go look in the attic, everything was gone. Everything was gone. All of my cherished belongings.*

It was common for people not to know where their belongings ended up.

*Interviewer: Did you lose any belongings?*

*Frank: I did because I didn't have anywhere to store the belongings at the time, and I had no income at the time I had lost all my income, so I had to ... When they came, they changed locks on the house.*

*I: Do you know where any of your stuff went?*

*F: I think it ended up either being auctioned, or I'm not sure.*

Ricardo said that after he lost all of his belongings during the first eviction, he made sure to do whatever he could to keep everything the second time around:

*Interviewer: When you were evicted did you lose your belongings?*

*Ricardo: No, I wasn't going to let it happen. I was thinking ahead of time. The first time I lost a lot of things. The first one I lost about 80% of my property, my belongings.*

*I: And so this time how did you prevent that?*

*Ricardo: Well I already knew what the building was going through... I started packing. I already knew what was coming. I mean it sounds wrong, and shady or whatnot, but I got a family to think about, you know? Most of my furniture's about my kids.*

Trying to repurchase the furniture that these evictees previously owned puts a greater strain on their financial position. Although some material items could be recovered after an eviction, for the people we spoke to it was nearly impossible to replace all material objects—especially sentimental ones.

### **Effects on Employment**

We could not draw a clear conclusion about the effects of eviction on employment. A significant number of our interviewees were not employed before, during, or after their eviction. One in three participants in our study was receiving disability payments from the state. Many reported that the amount of money they were receiving was insufficient to support them, but that they had no way of supplementing this income on their own. Even finding a job that accommodated their disabilities appeared counterproductive. Beth, for example, told us she was afraid that she would make even less money at a job than she does from her disability checks because of her meager qualifications:

*Right now I'm on disability, and there's this thing, I can't work, but you know, if I did get a job, they would take away all my benefits... All my food stamps, all my aid, all my social security, all my disability, they would take that all away, and I would have to start living on what I made as an income. And I don't have the um, the skills to make a lot of money.*

Those that did have a difficult time keeping employment after eviction said that it was due to having such a large shift in routine:

*Interviewer: Did it affect your ability to find or keep a job at all?*

*Denzel: Yes. Because, ya know, working, I have to get out of work, and then who's house am I going to now? And then rest and sleep and go to work the next day, and I can't do it.*

*Frank: [It's] hard to live when you're a guest in someone's house. So I would say that [finding employment is] a little more difficult, but I wouldn't say [my eviction] prevented me.*

Eviction seemed to have no generalizable effect on income. Some participants didn't experience any change at all in their income. Of those that did, about half reported that their income increased, while the other half reported that it decreased

It is also important to mention that we found no dominant trend in the percentage of income spent on housing from before to after eviction. Roughly even numbers of participants reported that this percentage increased after eviction as said it decreased. Usually when it decreased it was because the participants had enrolled in some sort of housing program or other program that gave financial assistance toward housing. In other words, after being evicted, they were able to receive more financial support than they had before, and ultimately ended up in a better financial state because of it. Reasons for the percentage of income going to housing increasing included less support from family members and newly incurred costs for storage, food, etc., among others.

### **Effects on Families:**

Evictions often had drastic effects on families. A number of parents reported that their families were forced to split up as a result of their eviction. In some cases the eviction caused a custody change; some interviewees reported their children being placed in the custody of a grandparent or different biological parent. Sometimes parents

lost contact with their children if they were sent to live in a different state or other faraway place, although for others the move was temporary. Ricardo explained, “The first time my family went to her mother’s house and I stayed in a shelter so I could do better... At least my kids didn’t have to.” In this case, Ricardo separated himself to support his family, yet only for a short period of time. After his second eviction the family remained a cohesive unit.

Not all families were so lucky. Some parents reported longer-term or permanent separations from their children.

*Jill: My two year old daughter ended up going to live with her dad in New Haven. I couldn't see her that often... For such a small child to be taken, not even taken, but [to be] away from her mother for a long period of time after being with her since birth, it had a big effect on her... My twelve year old daughter ended up going back home with her dad, who is physically abusive. And now, since then, she was removed from him and is in DCF custody until she is reunified with me.*

*Interviewer: And their mother lives [with your children]...*

*Steven: In North Carolina.*

*I: And do you see them at all?*

*S: Well, I haven't seen them since last November.*

Rosa, a mother of five, reported that she was only able to keep her youngest of five children, with the other four all splitting up. She explained, “I was fortunate to have them go somewhere. We all just went somewhere where we had somewhere to go to.” As these cases illustrate, extended families can form important support networks that prevent children from falling into homelessness. However, sending children to live with other family members can also break up immediate families during times of extreme stress, when these relationships may be the most important.

Even in cases where a family is able to stay together, an eviction can have short-term as well as lasting effects on familial relationships. All parents in the study reported



some sort of stress on the family as a result of the eviction. These effects included lasting strains on parent-child bonds, changes in routine, and increased pressure on older children to help provide for the family. Ricardo recalled the day-to-day stress that the eviction added to his household:

*They were more anxious; there was a lot more arguing in the house, it altered everybody in some way, somehow... It just throws your whole routine off, especially when you have children and you're trying to keep them all in a set routine. It throws them off completely... Kids don't like changes, mine don't... To put them on a drastic change like that stresses out the entire family... The kids are used to a certain hour and a certain time to get this done, everything was spreading out and we just spread out. It threw off assigned schedules for everything, sleeping-wise, eating-wise, all of it... Their brotherly love was changing, it was a lot of stress so they were bickering more.*

Eviction could also strain existing parent-child relationships, sometimes leading to separations between older children and their families:

*Carli: She went to her friend's house, she left me and my other daughter there... "I'm not coming back to that place," she said, "you're getting evicted anyway, why would I come back to a place that we're not gonna be able to stay in?"*

In some cases, parents rely on their child's income for part of their rent, which may put pressure to provide for one's family on older children. Julia, an eighteen year old female respondent, helps her mother out with rent:

*Julia: I get paid bi-weekly, so I get \$150 in one check for two weeks... and that counts for the month. So I pay \$300.*

*Interviewer: So all your money goes towards rent?*

*Julia: Mhmm.*

Julia's willingness to help out with rent may have come from guilt that she had previously felt during the time of eviction:

*We didn't know she was taking out of her rent money to provide for me and [my brother], so as that was happening... I said, "Mom what happened to the money?" and she was like, "Julia I don't wanna put it on you, but like... you wearing it." I was like, oh... And it kinda felt like a big burden.*

The stigma associated with eviction sometimes also contributed to this strain on familial relationships. Some people choose not to expose their eviction to family members at all:

*Interviewer: Why did you choose not to tell your kids about your eviction?*

*Amy: I don't want them to worry. And if I don't have a clear answer as to what my plan is, I don't want to just tell them, "Oh I'm in this situation," you know. So I needed some time to figure out what I was gonna do myself.*

*Nia: Nobody in my family knows this; I've been carrying around this burden with myself. They would be ashamed.*

Many parents also worried that the stigma attached to eviction might call into question their ability to support their children. Jill explained, "I felt like a failure. I felt like I let my kids down." Eviction almost always affected children as well. Younger members of the family shifted their attitudes towards their parents as a result of how they dealt with the shame associated with eviction:

*Giovanna: My daughter, my daughter was upset; she thought I could do better... She thinks that I let myself go. She says, "Mom, you even look homeless"... She's about forty-eight.*

*Rosa: My oldest daughter... she stopped talking to me from embarrassment, you know, she's being a minister... She don't want to talk to me and stuff.*

*Julia: I have to say it was sorta shameful to be like seen and all your friends are like, "Hey, let's go upstairs," and I gotta be like "Nah, I just got evicted, like can you help me come upstairs and, take these clothes out?" ... So it's kinda shameful. Kinda embarrassing.*

An eviction can also have major effects on school-aged children: changes in attendance, academic performance, and behavior were all reported. A family's eviction

may cause a child to change school districts, have poor attendance, and even fall behind and have to repeat a grade:

*Julia: [The eviction affected] my grades, because it was kinda hard with getting evicted, I didn't really sleep that much... It's just, you know, looking for places and keep on sleeping and share stuff... and my grades a little bit dropped, a little bit.*

*Ricardo: My second daughter [had problems of] tardiness and lateness in school, we actually missed almost a whole week because of that change. She was at the deadline where she couldn't miss a single day more. So now we're not at home, we were further from the school, and she couldn't miss another day so we had to do everything to make it happen. So it added more stress, just to continue to maintain her in school... My youngest daughter was the one that had a little trouble. It happened in kindergarten, and it actually caused us to get her held back. So that screwed us up bad. She was academically to par, she scored over district, but she exceeded the amount of absences allowed because of [the eviction], and that's the number one reason that it happened.*

*Jill: My son went to like four different schools during that time. Two in Meriden, one in Middletown, and then to Portland. And that was tough on him: making new friends, and then having to go to a new school. He got really nervous about going to school after the first switch, and then when I had to put him through it, finally, when we got the apartment, I was like, OK, this is the last time. Who he makes friends with here, he'll be able to remain friends with. So he handled it really well. I don't think I handled it well, because, it killed me to have to put him through that. But he did a great job.*

Although eviction is generally something that families maintain as a private concern, having school-aged children exposes its effects quite publicly. Changes in attendance, academic performance, and behavior of students might signal to a school official or other students or parents that something is going on in the home of that child. Given the stigma that accompanies an eviction, this may contribute to social embarrassment of the parent or child.

### **Effects on Mental and Physical Health:**

In almost every case, respondents expressed that their eviction or forced move negatively affected their physical and mental health. These negative effects were often tied to the tremendous stress associated with an eviction: all but one individual reported feeling more stressed out as a result of their eviction, and some participants referred to their eviction as a trauma. Roughly two-thirds of the respondents also reported feeling more anxious, depressed, or hopeless during or after the eviction process:

*Sheila: I felt a lot of stress about [the eviction]. Because I was stressed about where was it going to go and how quick was this information going to be entered into the stream of information that people look up for prospective renters. I didn't know how long it was going to take for all of this to catch up for me.*

*Carli: It's very depressing not to be able to provide when you're supposed to be the provider. You know... So yeah, it was very depressing, because your kids looking to you. "Where we going tonight?" We ain't got nowhere.*

Additionally, many respondents who had previously struggled with mental health reported that the stress from the eviction exacerbated their conditions:

*Ricardo: I'm already affected by my mental state because I've been to Iraq twice. So anything can launch off stress to my brain and that sets off the PTSD from my past. So yes, that was a big factor.*

Sometimes these effects were extreme, with three participants reporting hospitalizations for mental health issues following their evictions. All three respondents attributed these breakdowns to the stress caused by the eviction:

*Rosa: I have PTSD along with mood disorder, depression, anxiety, hypertension, I'm on medications for all of this. And so when I got that ten days to get out, oh my god. I just broke down. I broke down, I couldn't eat, I was rushing out of the house to try to find a place, somebody who might work out some rent with me or something, and I still have no luck finding an apartment yet.*

*Kiarra: I ended up having a breakdown, and I ended up in the hospital, and I had a suicide attempt so I ended up in 7-4, maybe what thirteen fourteen days, and then I*

*stayed with my mother for a little while but I couldn't take it. Then I went to another friend's house, and then that didn't work out, and, um, I just been um...*

Many respondents also noted that their physical and behavioral health worsened following their evictions. Sometimes these physical problems were tied to stress: most respondents reported disrupted sleep following their evictions, and some attributed worsening medical conditions to stress:

*Rosa: A lot of times I couldn't get to sleep at night. Just toss and turn. Just worrying, you know.*

*Interviewer: Do you think your physical conditions, aside from your back pain and sleeping on the floor, were they worsened after...*

*Ebony: Yeah.*

*Interviewer: In what ways?*

*Ebony: My high blood pressure, I mean, I'm stressed out.*

However, some of these physical problems were due to the practical challenges imposed by forced moves. For example, one respondent reported exacerbated hip problems as a result of having to walk more because of his eviction. These hip problems eventually resulted in a hip replacement and extensive physical rehabilitation. Other respondents noted issues obtaining healthy foods because of their moves:

*Damien: I eat a lot less. Yeah. I'm not eating properly, I don't think. I want to eat a lot better. I just don't have the cooking materials like I used to. We don't have an oven here. I can't make a nice chicken meal or spaghetti sauce or eggplant. We had a big garden. We made eggplant.*

*Interviewer: You don't have access to a microwave or anything like that?*

*Amy: No. Not at all... A lot of times we go to the food pantry and we'll just eat sandwiches, me and my husband.*

About one-third of all respondents also reported increased drug or alcohol use following their evictions. Sometimes these effects were short-lived, but sometimes they spiraled into longer-term problems:

*Interviewer: Did the amount of drugs you were doing change afterwards?*

*Sheila: Absolutely. It was worse. Because whenever you go through stressful periods, all you want to do is run. That's one thing I'm really good at doing, the drug stuff. I've done lots of drug stuff.*

*Rosa: I would pass out with alcohol. That's probably one of the reasons why I lost that weight. That's how I dealt with it.*

With time many of our participants were able to return to a more stable mental state, but regaining physical health was not as easy. For most people, their physical health remained poor, even after their move.

## **Resilience**

While eviction often resulted in negative outcomes, we found that there were factors that shielded individuals to its effects, and, in some cases, even allowed them to bounce back in a better position than they were in before.

One of the major factors that prevented individuals or families from ending up in shelters or on the streets, for example, was the presence of supportive friends and family members. Although staying with family can still remind people of what they lost, those without these support systems may have nowhere to turn, as shown in Rosa's interview:

*Interviewer: And do you have a plan for if that notice comes?*

*Rosa: No, I don't know what I'm going to do. I wouldn't know where – I'm not with my partner no more. I have no family, my kids are in New York and East Hartford, my grandchildren, there's nowhere, I would end up in the shelter.*

Additionally, having strong social networks can lessen the challenges associated with an eviction, such as moving out one's belongings and finding a new place to live:

*Interviewer: In terms of those three [evictions], was there one that was most difficult for you?*

*Jacqueline: Um, maybe the first one, the one from Hartford, because I didn't have nobody around to really help me. My son had to come from Winsted and help me move, it was basically just me and him, because me and my boyfriend wasn't together at the time. So it was just me and my son, and he basically helped me move. And like the boxes and stuff like that, I did that myself and put it in storage.*

*I: And the other times you had more family around to help you?*

*J: Yeah.*

*J: You know I have friends, so they was looking out. They say, "Okay, go check it out," you know what I'm saying? Then I talk to [landlords]. I say, "I give you x amount of dollars this week, x amount of dollars this week, and x amount of dollars this week." And that's how I was able to get another apartment.*

As previously mentioned, being able to maintain steady employment throughout the eviction also helped prevent homelessness. This was often dependent on the employer being flexible about the location of work or hours worked. For example, Jacqueline was able to keep her job because she could work in multiple locations throughout Connecticut. After getting evicted in Hartford, she moved to another town and was able to continue working the same job from there. Because her job assigned hours based on seniority, she eventually began to work full-time and is now in a stable living situation. Susan, who worked as a school bus driver, was lucky enough to have the bus pick her up before work. She had to move to a hotel far from her job after her eviction. Without the transportation being provided by her employment, she would not have been able to keep her job:

*Interviewer: Did getting evicted affect your ability to keep your employment?*

*Susan: No.*

*I: Did you have to change hours?*

*S: No... And it's just a good thing that my job is so good because there was nothing local for a hotel to fit the whole family and be able to cook or whatever, so we had to move all the way to East Hartford. It's a commute and I don't have a car. Cause my car broke, of course. And a little while after I got evicted, so. Luckily, [my work picks] me up. If they didn't pick me up I wouldn't have a job either.*

It is important to note that having a stable job throughout an eviction doesn't necessarily lead to stable housing; Susan is currently spending 95% of her income on a room in a hotel. Similarly, having family in the area does not necessarily mean that respondents felt safe or welcome to live with them; multiple respondents mentioned that going to live with family would mean splitting up with a partner, or that returning to live with a partner or family member would mean returning to a situation of domestic abuse. Deborah, who is currently living with a friend, explains that sleeping on someone's couch does not make her less homeless than sleeping on the street, "I'm living with a friend. For how long, I don't know. I'm still homeless because she can put me out at any time. You know what I mean?" She does not have any more stability or control over her situation than she would if she was sleeping on the streets. We only suggest that the existence of family and/or a stable job are factors that may lessen some of the negative effects of an eviction, not factors that will always prevent homelessness or other forms of housing-related distress.

One of the most consistent factors that helped people recover from an eviction was access to social services. After their eviction, some respondents received some form of housing assistance, be it Section 8 housing vouchers, subsidies through the Rental Assistance Program, or access to public housing. Once again, access to these services did not necessarily guarantee safe and stable housing; for example, Beth reported that she felt very unsafe living in the Middletown housing projects, but was unable to move because she couldn't afford a down payment on a new apartment. However, housing assistance often seemed to play a huge role in allowing tenants to find and keep apartments:



*Sheila: If not for [the Rental Assistance Program] there's no way I would be able to afford an apartment. You can't get an apartment for less than 600 a month. And even if you could for 600 a month, you still have to pay for utilities. I wouldn't be able to live at all. I'd be screwed.*

*Terry: [It's] definitely better [now] because I was able to get into a program that helped me with my rent. I mean I was doing fine. I was struggling every month, but we were making it. But now I'm actually able to make sure all my bills are paid instead of taking from one to pay for another one. All of my bills are getting paid because I have the extra financial help.*

Access to housing assistance can turn someone's life around; it could be the difference between living in a shelter and living in an apartment. Given the negative effects of evictions and other types of forced moves on health and family, these programs, and other programs that help make housing more affordable, have far-reaching positive effects on the community.

## **Conclusion**

As illustrated by our respondents, there is not one single narrative that can accurately depict the experience of eviction. Some people were thrown into depression and homelessness. Some people lost their children. Others, with the help of family, friends, and social services, recovered from their evictions and are now living in better situations than they were prior to their evictions. However, for all of our respondents, eviction was a stressful and profoundly destabilizing event. Almost every respondent reported negative changes in physical and mental health. Additionally, everyone lost belongings as a result of being evicted. Many people were forced to split up their families or relationships, and, even if the eviction didn't lead to the end of the relationship, it often strained existing relationships with family or friends.

Poverty and a lack of affordable housing drive evictions. However, evictions can also perpetuate poverty by making it harder to find adequate housing and maintain employment, by exacerbating or causing problems with mental or physical health, and by explicitly creating costs associated with legal fees, moving, and storage. Thus, eviction can be an economically destabilizing event as well as a socially destabilizing one.

In light of these findings, we believe that local conversations concerning homelessness must be broadened to include an emphasis on preventing evictions and helping recently evicted families. Not all evictions lead to homelessness, so people currently experiencing evictions may be excluded by programs that explicitly aim to help people escape shelters or the streets. However, given the broad and sometimes deep negative effects of evictions on health, relationships, and economic stability, we believe that evictions must be understood as a serious problem in Middlesex County.

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## **APPENDIX: Interview Questions**

### **For all participants:**

Tell me a little bit about your current living situation. How long have you lived in this situation?

Where were you before that?

How many times have you been evicted? How recently was your last eviction?

Can you tell me about the first time you were evicted from your home? What was the reason for your eviction?

IF CURRENTLY BEING EVICTED: Can you tell me about your current eviction? What is the process like?

Where did you go after you were forced to move?

Did you lose any belongings as a result of being evicted? If so what happened to them?

Would you consider your living situation after this move to be better or worse than your previous living situation? How so?

IF EVICTED MULTIPLE TIMES: How did your first eviction compare to the ones that followed?

Did getting evicted affect your ability to find housing later on?

Follow Up: For instance, did any landlords refuse to rent to you because of your eviction(s)?

IF RECENTLY EVICTED: Do you anticipate that getting evicted will affect your ability to find housing?

Did getting evicted affect your ability to find or keep employment?

IF RECENTLY EVICTED: Do you anticipate that getting evicted will affect your ability to find or keep employment?

Do you think that being forced to move affected your mental or emotional well-being?

Did you feel stressed/depressed/anxious/hopeless as a result of your forced move?

How does that compare with your mental health before you were evicted?

(If multiple evictions, ask about each instance individually): Tell me about your physical health after this eviction. For instance, did your exercise habits change? Did you eat differently or sleep more or less? Did hospital or doctor visits become more or less frequent? Did it affect the amount of alcohol you drank, or your use of other substances?

What was your income before your eviction? What percentage of it did you spend on housing? Did it change following your eviction? (If so: what was your income following your eviction? What percentage did you spend on housing?)

Have there been any changes in your income or the percentage of it that you spend on housing in the time since your eviction? (What is your current income? What is the current percentage of your income that you spend on rent?)

Where do you see yourself in five years?

### **For Participants with Families:**

Did moving out of your home affect your child's/children's attendance in school? Your child's/children's academic performance? Their behavior? If so, how?

Did your child change schools after being evicted?

If yes: What effect did this have? In your opinion, was the new school better or worse than the previous school?

Has being forced to move made it harder to find good childcare?

Did you notice any changes in your child's physical health during the time of your eviction, or directly after? How about their mental health?

Has your family been able to continue living together following your eviction?

Have you noticed a change in your child's friendships, interests, or social habits since being evicted?

### **Demographic questions:**

Age at time of eviction:

Family status:

Do you have family in the area?:

Race:

Gender: