

Insecurity in Ownership: Does Delinquency of Property Taxes Relate to Emergency Department Use?

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Abstract:

Though housing insecurity affects more than 22% of Americans, its health consequences are understudied due to data scarcity. We study the impact of a more frequently occurring housing insecurity – delinquency of property taxes – on use of the emergency department. Using monthly property and visit data from Detroit, Michigan, we compare visits to area emergency departments from addresses which are delinquent on their annual property taxes to those which are not, before and after delinquency between June 2018 and March 2020. Our results show a consistent 16.4% increase in visits each month, which begins three months prior delinquency when the tax bill is due. Though delinquency results in more non-preventable visits (+21.4%), preventable visits increase by more (+26.8%). We test the mechanism of stress by examining visits for cardiovascular, respiratory, and mental and behavioural health diagnoses. Finally, separating the sample by known rental properties, we find no effect for residential households which are insulated from tax delinquency, confirming ownership financial stress as the main driver of these effects. We conduct some back-of-the-envelope calculations to estimate the cost of additional emergency department utilization attributable to tax delinquency. These results provide evidence of a societal cost of housing insecurity, inviting a potential evaluation of the larger costs associated with property tax delinquency in a low-income community.