

# Government assistance protects low-income families from eviction and rent nonpayment

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## The Affordable Housing Crisis Demands a Policy Response

Eviction is **common**.

- 2 % of rental households evicted in 2016 (Desmond et al., 2018)
- 15 % of children born in large U.S. cities in 1998–2000 were evicted by age 15 (Lundberg and Donnelly, 2019)

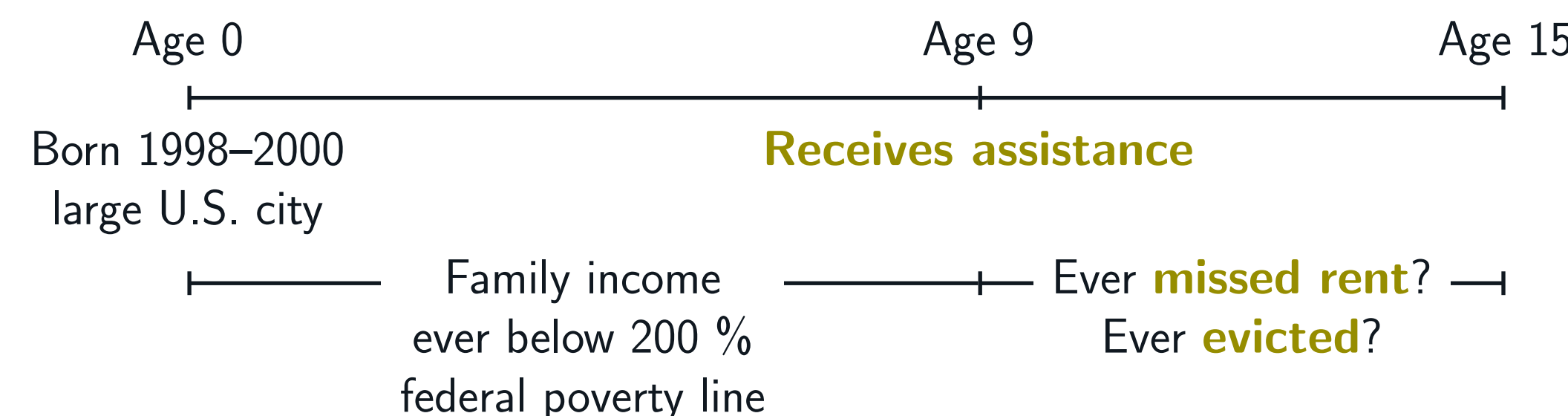
Eviction is **harmful**. Eviction leads to:

- More material hardship (Desmond and Kimbro, 2015)
- More residential instability (Desmond et al., 2015)

Available evidence may inform policies to address these problems.

## Research Question

Does government assistance protect low-income families from **rent nonpayment** and **eviction**?



## Data

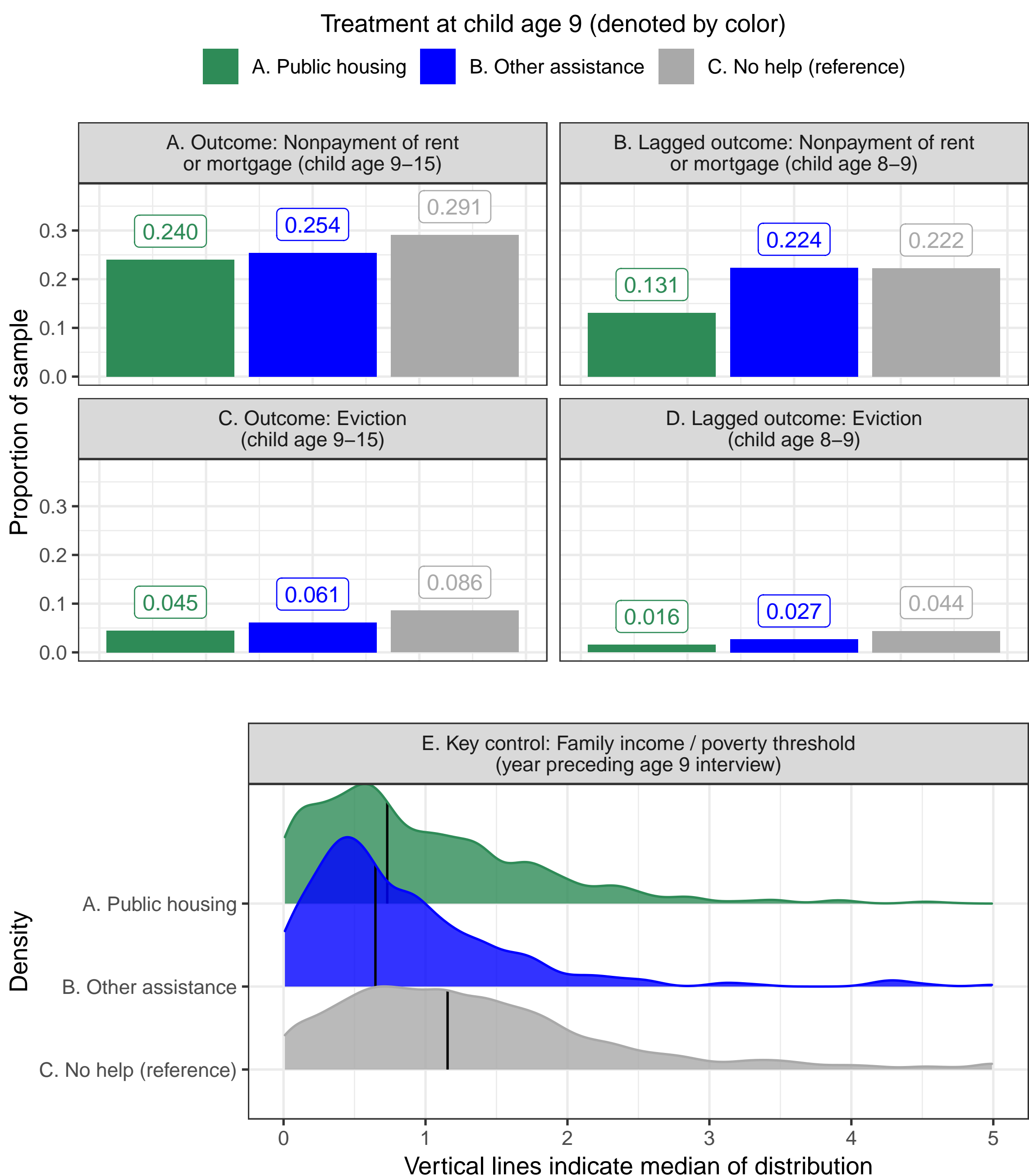
**Fragile Families and Child Wellbeing Study:** Probability sample of 1998–2000 births in U.S. cities with populations over 200k

Restriction	Families
Full sample	4,898
Resided with responding mother or father at age 9	3,512
Not residing in an owned home	2,488
<200% federal poverty line at some point	2,305
Not missing treatment variable	2,219

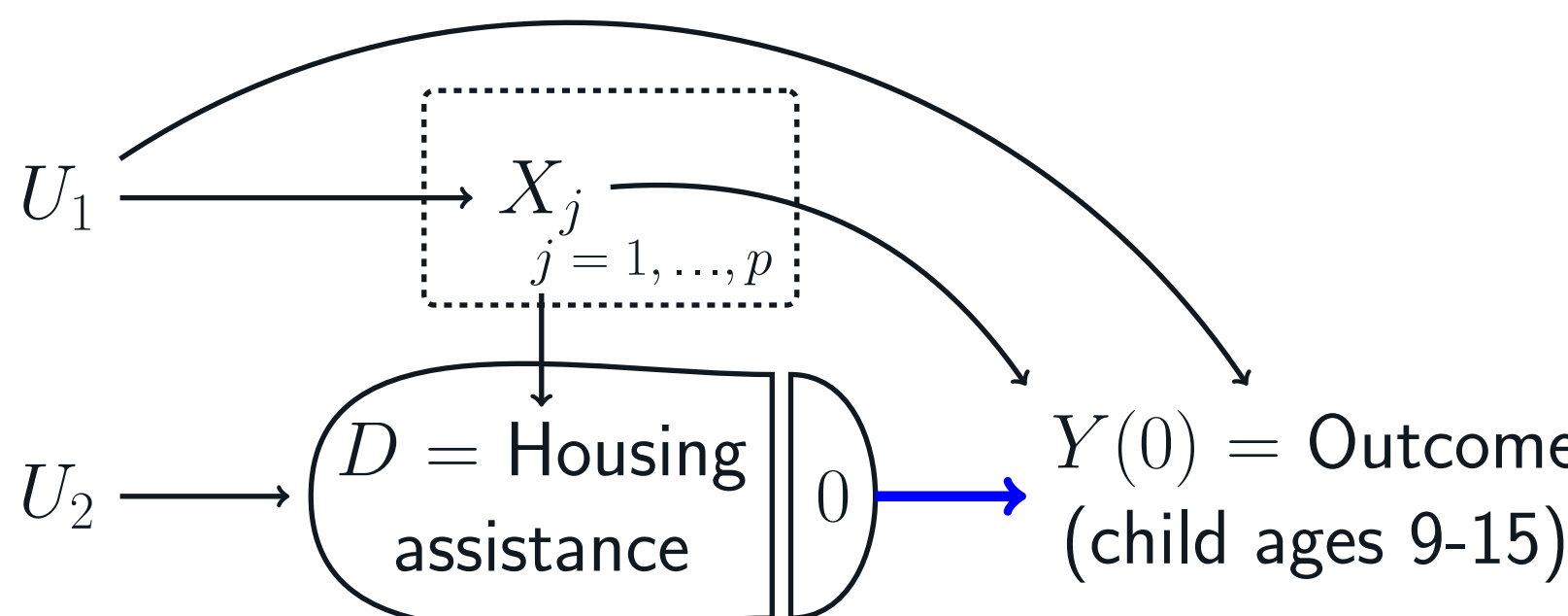
## References

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- Desmond, M., A. Gromis, L. Edmonds, J. Hendrickson, K. Krywokuski, L. Leung, and A. Porton 2018. Eviction lab national database: Version 1.0. [www.evictionlab.org](http://www.evictionlab.org). Accessed: 16 September 2018.
- Desmond, M. and R. T. Kimbro 2015. Eviction's fallout: housing, hardship, and health. *Social Forces*, 94(1):295–324.
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## Descriptive Statistics



## Assumptions for Causal Inference



Conditioning set  $\vec{X}$ :

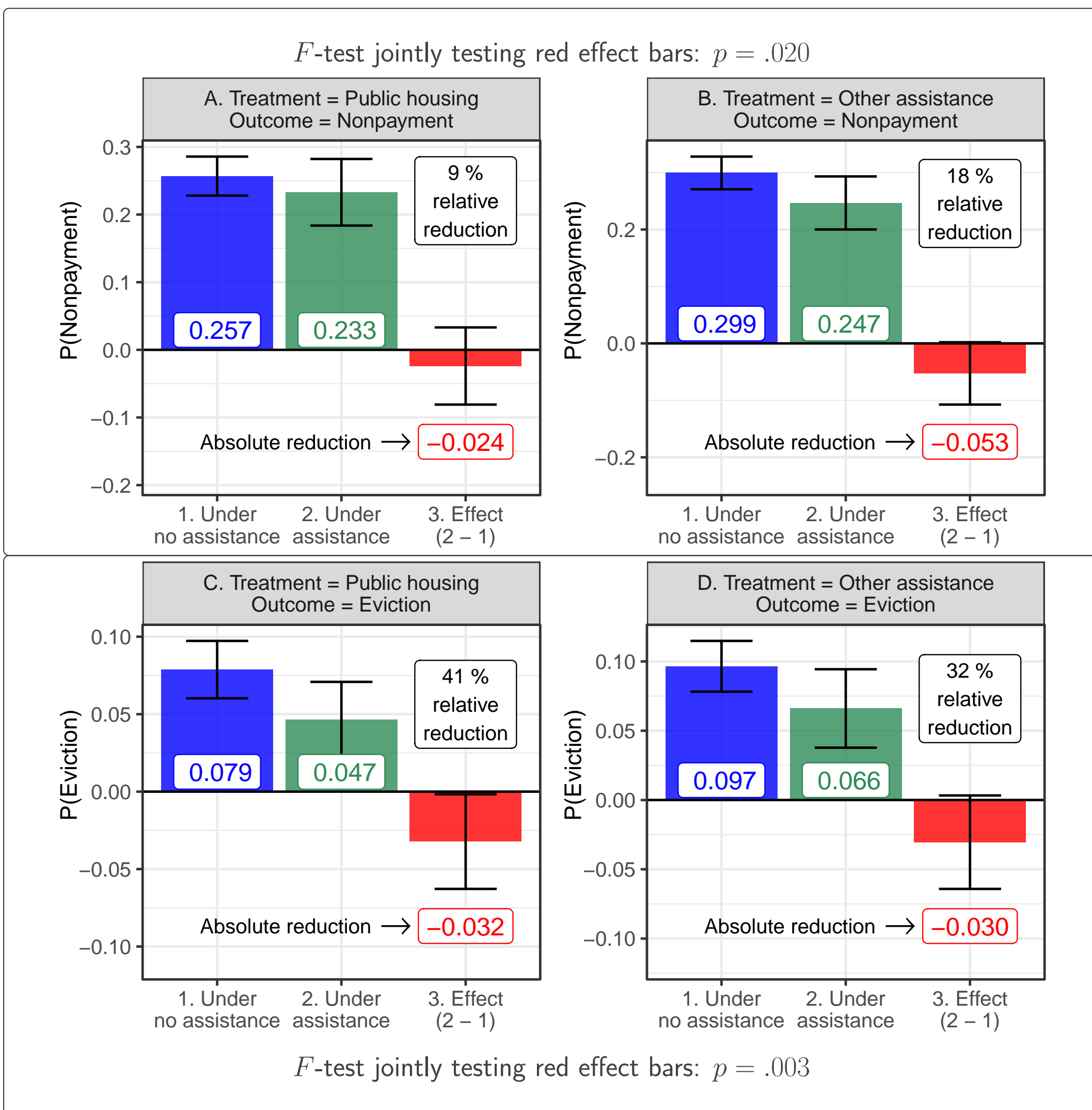
- Lagged outcome
- Family income / poverty threshold
- Parent reports health limitation
- Criminal conviction
- Parents married
- Parent race
- Parent education
- Parent cognitive score
- Parent impulsivity

**Identification Assumption:** Within subgroups of  $\vec{X}$ , all dependence between housing assistance and the outcome arises from the causal effect.

**Estimation Assumption:**  $P(Y | \vec{X} = \vec{x}, D = d) = \vec{X}\beta_d$

## Results

Nonpayment of rent or mortgage and eviction between child ages 9 and 15 are **much less common** among those residing in public housing or receiving other assistance, compared with those receiving no assistance. If the required assumptions hold, this result can be interpreted causally: housing assistance protects against eviction and rent nonpayment.



## Discussion

Government assistance may reduce eviction and rent nonpayment.

1. Future randomized evaluations may be worth the cost
2. In the short term, government assistance may be a useful policy lever

## Acknowledgments

We thank Catherine Doren, the Stewart Lab, the Inequality Working Group, and a housing roundtable sponsored by the W.T. Grant Foundation at Princeton University for helpful comments on earlier drafts. Research reported in this publication was supported by the Robert Wood Johnson Foundation and by The Eunice Kennedy Shriver National Institute of Child Health & Human Development of the National Institutes of Health under Award Number P2CHD047879. Funding for the Fragile Families Study was provided through Award Numbers R01HD36916, R01HD39135, and R01HD40421 and by a consortium of private foundations. The content is solely the responsibility of the authors and does not necessarily represent the official views of the National Institutes of Health.