Can Rental Assistance Programs Reduce Evictions Across Connecticut Towns?

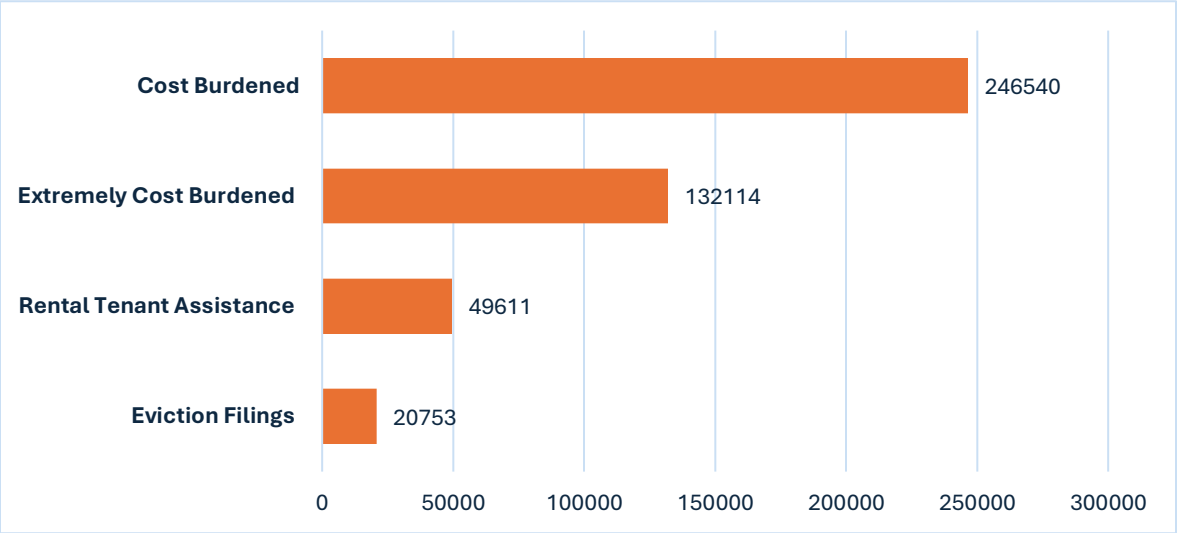
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Rental assistance aims to address housing affordability, thus increasing access to safe and affordable housing. But what impact do these programs have on protecting people from involuntary displacement? In Connecticut, it is estimated that 1 in 20 renter households have evictions filed against them each year. This would suggest that it is rare, but 5 percent of renter households is a lot. It even becomes more jarring when we break the demographics down as Black renters are overrepresented in eviction filings, making up a quarter of households who have eviction filed against them while making up only 15 percent of renter households. Evictions present a significant threat to housing stability for renters, particularly those more economically vulnerable.

A large share of evictions results from non-payment of rent, so there is a strong economic angle to losing one's home. Historically, people living in poverty, those who have faced unemployment, and lower-income households often find themselves at the receiving end of evictions. This goes beyond their inability to make rent payments on time to include the fact that a highly commodified housing market may result in opportunities to charge higher rents, and this incentivizes landlords to want to evict current tenants to take advantage of the opportunity to find tenants who can pay higher rents. In Connecticut, rent costs have increased, and wages have not kept pace.

How can rental assistance influence eviction filing risks? Rental assistance is a subsidy that makes housing more affordable for vulnerable renters. Connecticut's Rental Assistance Program (RAP) and the Federal Section 8 Housing Choice Voucher (HCV) Program subsidizes rent for thousands of Connecticut residents. But beyond ensuring that they can afford their rent, these programs ensure that they are in better quality homes and that their rights are protected. Supported tenants have some protections from evictions, and these programs also tend to have grievance procedures that reduce the likelihood of evictions.

Figure 1. Rental Assistance, Rent Cost Burden, and Evictions in Connecticut (2023).[i]



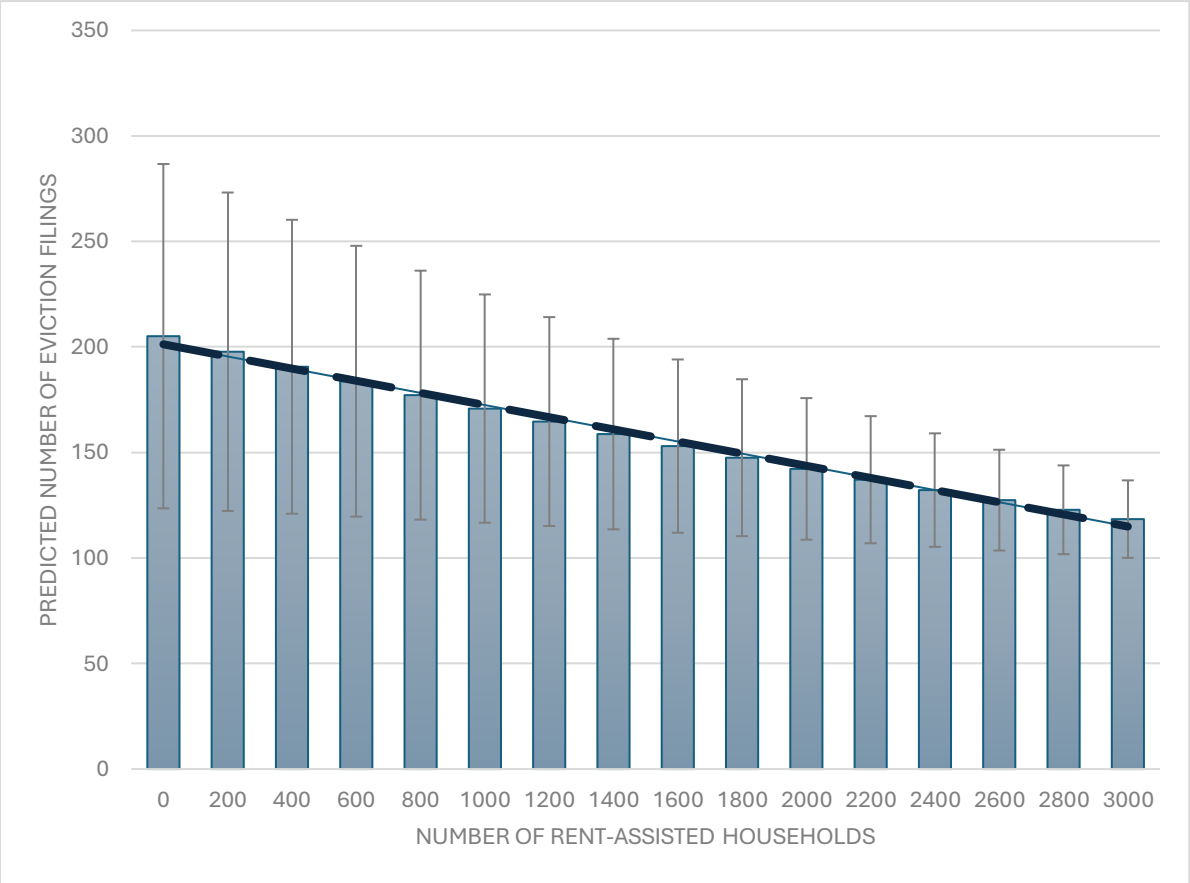
In 2023, which is the latest year where we have data, there were about 21,000 eviction filings. An estimated 132,144 households were extremely cost-burdened, paying 50 percent or more of their income on rent. The extensive number of people living with sizable rent burdens does not inherently reflect high numbers of eviction filings. Many people working under the extensive burden of housing costs may not face evictions or even fail to pay rent. Without support, many households deny themselves other essentials, stretching their limited finances to ensure that they pay rent even if it means denying themselves some essential needs. This is not ideal, as economically insecure families should not have to bleed dry to afford housing. Rental assistance tends to reduce the burden of rent by boosting economic security. The economic security that comes from long-term rental assistance can be understood through the lens of the impact of rental assistance on poverty, as research has shown that federal rental assistance has lifted millions out of poverty.

Looking at Connecticut's towns, the pattern of rental assistance is very similar to that of evictions. The same towns seem to have both. This, however, masks the direct impact that rental subsidy could have on reducing the likelihood of evictions. Part of it is that more populated towns are likely to have more eviction filings than those with smaller populations, and the number of renters in a town could also affect the number of evictions.

Research has already identified that unemployment, eviction laws, poverty, and financial hardship increase the likelihood of an eviction. Towns with more people who are living in poverty or going through adverse episodes of health challenges and unemployment, those with more children, and historically marginalized communities have been found to record a larger number of eviction filings. We looked at eviction filings in Connecticut's 169 towns

from 2017 to 2023 to consider how tenant assistance programs affected the number of annual eviction filings.

Figure 2: The Impact of Rental Assistance on Eviction Filings in CT Towns.[ii]



The number of assisted households in a town is inversely related to the number of evictions filed. The analyses were run using various specifications and controls for other research-informed factors known to influence eviction filings, including town-fixed effects. All else held equal, the number of eviction filings in a town reduces as the number of rent-assisted households increases. With every 200 rental assistance vouchers, the number of evictions filed reduces by about 4 percent. The estimates presented included the most stringent models for determining what part of the number of evictions was impacted by the presence of rent-assisted households.

There is a larger story on how rental assistance relates to eviction filings. It must be considered within the context of how these supports connect many unhoused and unstably housed individuals with access to housing. Without this support, some of these assisted households would not have a house to begin with. Armed with the support of rental assistance vouchers, they are also less likely to burden households in their communities who themselves might be living on overstretched finances, as research has

shown that community members who offer housing to their displaced friends and family become more likely to face evictions themselves. So, keeping people housed is an added positive effect of the vouchers, beyond its primary goal of putting economically disadvantaged families in safe and affordable homes.

Like the rest of the country, Connecticut has seen sharp changes in eviction filing rates over the past 5 years. The pandemic presented many economic challenges for households, and government intervention provided significant relief from the threat of eviction for many. These interventions included emergency rental assistance that targeted households who were unable to make rent payments. However, as soon as those protections were lifted and expanded government economic assistance programs ended, eviction filing rates began to rise again.

Research has found that rental assistance is linked to many positive socio-economic outcomes beyond housing. Studies in other parts of the country have pointed out that rental assistance protects households against evictions. The main focus of long-term rental assistance is to increase housing stability and affordability, not necessarily to reduce evictions. Evictions affect renters beyond the income brackets targeted by most rental assistance programs. However, we can see the impact of introducing a voucher into a community, as it results in fewer eviction filings.

There could have been thousands more eviction filings annually without long-term rental assistance vouchers. Based on the estimates from the data analyses, the RAP program is specifically linked to over 200 fewer evictions annually. Expanding these programs could also have an extended impact on the involuntary displacement of renters. Several factors could reduce the threat of evictions, such as tenant protections, fair rent commissions, and the right to counsel program. Addressing housing affordability for renters and reducing the risk of eviction would require a multifaceted approach. Other measures such as housing supply interventions, expanded jurisdiction for Public Housing Authorities, and other innovative policies to boost housing supply could increase housing security. More housing could mean increased housing affordability across the board. With more diverse housing, people will expand the choices of where families could use their vouchers more effectively. Fewer people may need vouchers as affordable rents will be achievable for more people. The increased affordability from abundant housing, combined with rental assistance, would reduce the incentives for evictions and the socio-economic externalities that increase families' chances of involuntary displacement from their rented homes.

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[i] Based on 2023 data from the ACS Table B25070 1-Year Estimates, CTData, and the 2023 Affordable Housing Appeals List.

[ii] These estimates are a product of a negative binomial regression using data on CT towns from 2017-2023. Data sources include the ACS 5-year estimates, the CT Department of Housing, and the CT Data Collaborative eviction data. The regression included controls for town-fixed effects and other variables.