

## Review

# Interventions to prevent tenant evictions: a systematic review

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### What is known about this topic

- Tenant evictions are a significant cause of homelessness and are often caused by a complex combination of financial, social, relational and health factors.
- Little reliable data are available regarding the (cost-)effectiveness of interventions to prevent tenant evictions.

### What this paper adds

- This first systematic literature search brings together all existing knowledge on preventive interventions regarding tenant evictions in the international literature.
- Very few interventions have been described and published and there is no compelling evidence for the effectiveness of preventive interventions.
- A scientific foundation of knowledge for the development and implementation of preventive practices and policies regarding tenant evictions is almost absent and more research is needed.

### Abstract

Tenant evictions are a significant cause of homelessness. As evictions are a traumatic experience for those being evicted and involve high costs, preventing evictions is vital and should be part of local and national policy. In order to develop and implement preventive practices and policies, it is essential to know which interventions are effective in preventing evictions. However, little is known about these interventions. Therefore, a systematic search of the international literature, providing an overview of interventions to prevent evictions published in scientific journals and reporting on their (cost-)effectiveness, was conducted. Nine electronic databases and Google Scholar were searched for peer-reviewed and non-reviewed publications describing research into interventions to prevent tenant evictions published in English between January 1985 and May 2012. Two researchers reviewed titles, abstracts and full-text articles and eventually seven publications describing eight interventions to prevent tenant evictions were analysed. The eight interventions vary widely in terms of their target population, focus, type of support and duration, which makes comparison of results difficult. Only three effect studies on preventive interventions regarding tenant evictions were found; two researchers assessed their quality. One of these studies was of insufficient quality to assess the effectiveness of the intervention described. Legal assistance and debt advice are promising interventions that seem to be effective in decreasing the risk of eviction. The effectiveness of the other five interventions cannot be determined. More methodologically sound research into the prevention of tenant evictions is needed and future research will have to clarify what works for whom, in which context.

**Keywords:** evictions, intervention research, preventing homelessness, systematic reviews

### Introduction

Tenant evictions are a significant cause of homelessness. The majority of tenant evictions occur due to rent arrears (Crane & Warnes 2000, Busch-Geertsema & Fitzpatrick 2008, Van Laere *et al.* 2009a, Stenberg *et al.* 2011b). Other reasons for eviction are nuisance and improper use of housing (e.g. cannabis cultivation or illegal subletting) (Van Laere *et al.* 2008).

Data on the number of tenant evictions are scarce but have been collected for some European countries. In 2010–2011, 9735 evictions took place in the social housing sector in England, 7188 (74%) of which were due to rent arrears (Fitzpatrick *et al.* 2012). In 2009, 5022 evictions were

carried out in the Netherlands and 3040 in Sweden; it is unknown how many of these occurred as a result of rent arrears (Stenberg *et al.* 2011b). Hartman (2003, p. 461) claims that in the United States, data on evictions 'are simply not collected on a national basis or in any systematic way in most localities where evictions take place'. He provides an overview of the available data: in the 1990s, 50,000 tenants (5% of the total number of tenants) were evicted annually in Massachusetts due to non-payment of rent; in 2001, 23,647 tenants were evicted in New York City and in Boston, evictions rose from 4937 in 1992 to 7120 in 1997. It should be noted that eviction numbers do not provide a complete picture of the issue: tenants at risk of eviction may leave their house before an eviction can take place, and are not represented in the eviction numbers (Hartman 2003).

Research has been conducted into the factors associated with an increased risk of eviction since the 1990s. Tenant evictions due to rent arrears are not caused by financial problems alone. Often a complex combination of financial, social, relational and health factors contributes to the inability to pay rent (Crane *et al.* 2006, Van Laere *et al.* 2009b). Financial risk factors that may lead to eviction include unemployment (Morrell-Bellai *et al.* 2000, Salize *et al.* 2006), a lack of financial skills (Crane & Warnes 2000, Van Laere & De Wit 2005) and a sudden decrease in income (Nixon & Hunter 1996, Cullen *et al.* 2007), for example due to the loss of employment (Böheim & Taylor 2000). Other important risk factors are an underuse of rights to subsidies, often due to a lack of knowledge (Morrell-Bellai *et al.* 2000), and an underuse of assistance and care due to a lack of knowledge (Baker *et al.* 2003), feelings of shame (Van der Gaag-Haars 2000) or a lack of trust in care resulting from negative experiences with care (Baker *et al.* 2003). A history of unstable housing (Khanna *et al.* 1992, Bassuk *et al.* 1997, Crane & Warnes 2000) and a lack of or insufficient social support (Bassuk *et al.* 1997, Morrell-Bellai *et al.* 2000) can also increase the risk of eviction. Other factors that can contribute to this risk are addiction (Crane & Warnes 2000, Van Laere & De Wit 2005, Salize *et al.* 2006), physical and/or mental health problems (Crane & Warnes 2000, Van Laere *et al.* 2009b) and ineffective coping styles (Morrell-Bellai *et al.* 2000). Besides these psychosocial factors, meso-level and macro-level processes may also affect the number of evictions. These include housing policies, housing market conditions like rent levels and (lacking or poorly implemented) homelessness prevention policies (Stenberg 1991, Busch-Geertsema & Fitzpatrick 2008, Stenberg *et al.* 2011b).

Tenant evictions are an undesirable event for all parties involved. For evicted tenants losing their home and becoming homeless can be a traumatic experience, especially if there are children involved (Stenberg *et al.* 2011a). For landlords, evictions always involve high costs. Stenberg *et al.* (2011b) estimated the total costs of the process of evicting a tenant with rent arrears, from the first month of rent arrears to the actual eviction, to be around €7000 for one person and around €11,000 for a family of three in Germany. In the Netherlands, these costs were estimated to be between €3500 and €4000 per eviction (Van Laere & De Wit 2005). Evictions also increase pressure on homeless shelters, thereby adding to the overall costs of evictions. In a survey among newly homeless adults in Amsterdam in 2004, 38% of respondents said they had lost their last housing as a result of eviction (Van Laere *et al.* 2009a). In a more recent survey among homeless people in the four largest cities in the Netherlands, 32% of respondents mentioned eviction as a cause of their homelessness (Van Straaten *et al.* 2012).

Partly due to the high costs associated with evictions, the focus of local policies has shifted gradually from housing the homeless to preventing homelessness over the past decade (Busch-Geertsema & Fitzpatrick 2008, Culhane *et al.* 2011, Stenberg *et al.* 2011b). As eviction is known to be a key trigger for homelessness, preventing tenant evictions is now a vital part of local policies. This increased focus on prevention raises the question as to which interventions are effective in preventing tenant evictions. The purpose of this study was to provide an overview of existing knowledge in the international literature on interventions to prevent evictions. Through a systematic search of the international literature all publications on interventions to prevent eviction published in the past decades were identified. The research questions are:

- 1 Which interventions to prevent tenant evictions have been described in the international literature?
- 2 What is known about the (cost-)effectiveness of these interventions?

## Methods

A systematic search of the international literature was conducted in 2012 using the following electronic databases: Medline, Embase, PsychInfo, Cinahl, Cochrane, Scopus, Web of Science, Sociological Abstracts and Social Services Abstracts. We searched titles and abstracts, with combinations of appropriate keywords. An additional search in Google Scholar using the same search terms was also conducted.

### Inclusion criteria

We searched for peer-reviewed and non-reviewed publications published in English between January 1985 and May 2012. As we expected to find very few relevant publications, our inclusion criteria were broad. Studies were included if (i) they described an intervention of which at least one of the purposes was the prevention of tenant evictions and (ii) the results of the intervention were described, either in an effect study or in terms of the number of households benefiting from the intervention. Publications concerning all types of interventions (short term and long term, individual work and group work) to prevent evictions for any reason (e.g. rent arrears, nuisance, improper use of housing) and all types of study design were included.

### Search strategy

Initially, the keywords *eviction* or *evictions* were used, in combination with one of the following keywords: *prevention, preventing, intervention, interventions, program, programs, programme, programmes, trial* or *trials*. After reviewing the results of this search, new keywords were identified based on the keywords found in these articles. An additional search was conducted in which the following keywords were used: *rent arrear* or *rent arrears* and *protection, protect, protecting, strategy* or *strategies*. These new keywords were combined with each other as well as with the initial keywords.

During the selection process, all titles, abstracts and full articles were independently reviewed by two researchers; whenever they disagreed on the relevance of a publication it remained in the selection. As the term *eviction* is also common in studies on allergies and genetics, a first selection of publications was made based on the article titles. The abstracts of the remaining publications were then reviewed and, finally, the full texts of the remaining publications were retrieved to determine whether they met the predetermined inclusion criteria. Where articles were not available online, the authors were contacted in order to obtain them. In addition, reference lists of key articles were manually searched for relevant publications and articles citing the key publications were examined. The titles and abstracts of the publications resulting from the Google Scholar search were also independently reviewed by the two researchers; again, the publication remained in the selection if there was disagreement on its relevance. The selected articles were obtained for further examination to determine whether they did indeed meet the inclusion criteria.

The quality of the effect studies was then assessed using the 16-item quality assessment tool for studies with diverse designs developed by Sirriyeh *et al.* (2012). This tool helps compare the quality of qualitative, quantitative and mixed-methods studies. For each effect study, the 16 items relating to the reporting of essential aspects of research design, data collection and data analysis were scored on a 4-point scale by two reviewers and scores were compared. The weighted kappa was calculated to determine the inter-rater reliability of the assessment (Cohen 1968, Banerjee *et al.* 1999, Agresti 2002). The weighted kappa was 0.70, which can be interpreted as substantial agreement (Sim & Wright 2005). Any disagreement was discussed by the researchers until agreement was reached. For each study, the scores were transformed into a percentage score (range: 0%–100%), indicating the overall quality of the study. Unfortunately, Sirriyeh *et al.* (2012) do not provide cut-off points for the quality rating of individual studies as good, fair or poor. We therefore only present the percentage scores of the studies.

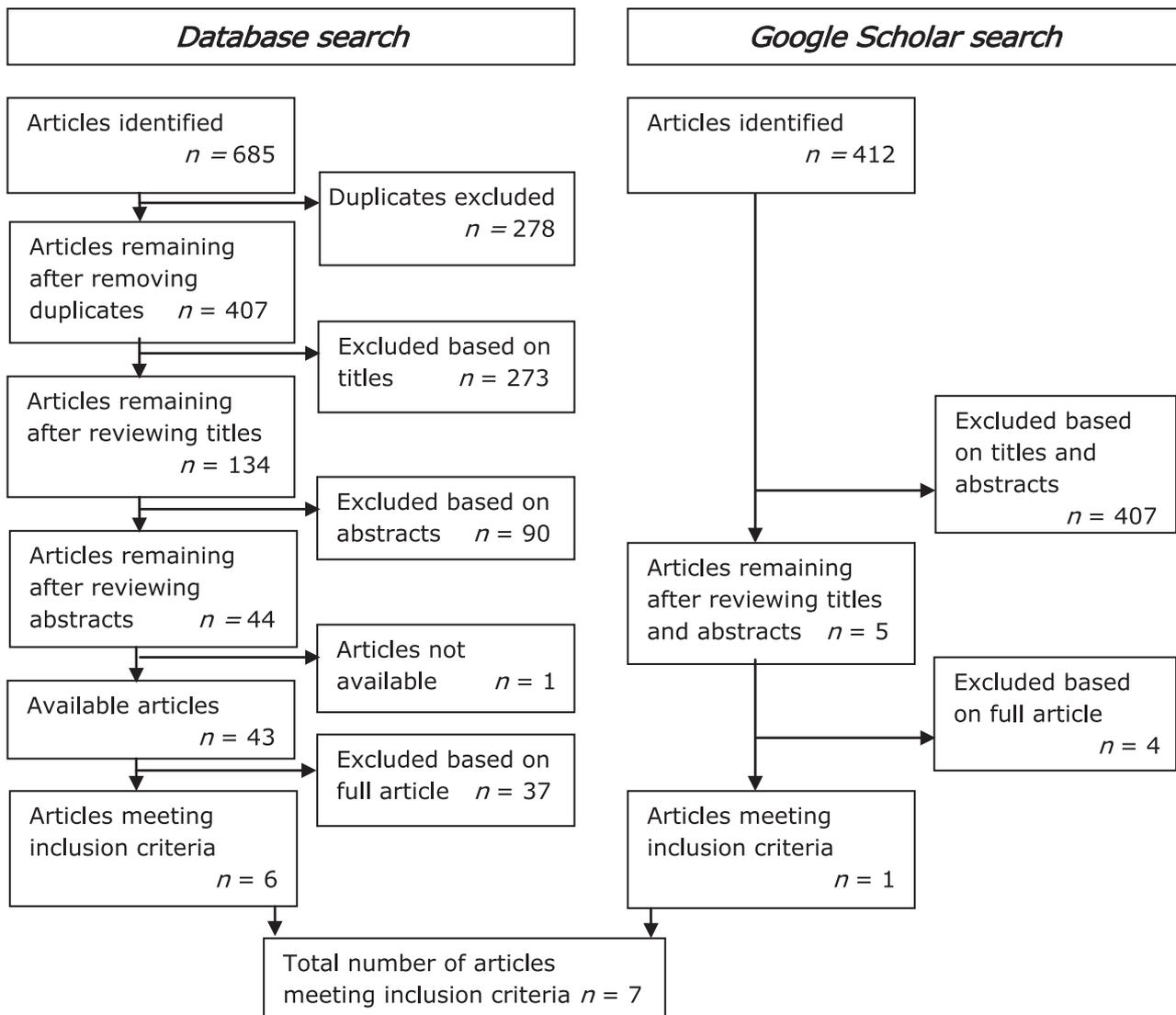
### Search results

Figure 1 summarises the results of the systematic search and the publication selection process. The search of the databases resulted in a total of 685 studies. After removing duplicates, 407 publications remained for further examination. After exclusion of irrelevant studies based on their titles, 134 publications remained; publications excluded at this stage included studies related to dermatitis, food allergy, asthma, eczema, etc. The abstracts of the remaining 134 publications were reviewed and 90 irrelevant publications were excluded, e.g. studies on land eviction and publications describing interventions but not reporting on their results. The full-text articles of the remaining 44 publications were then retrieved for further examination. One publication was not available; although the author was contacted, the article was not received. Of the 43 publications examined, six met our inclusion criteria.

The search in Google Scholar yielded 412 results. After reviewing titles and abstracts, five publications were retrieved for further examination, one of which met the inclusion criteria. Manually searching the reference lists and citations of the seven articles selected after searching the databases and Google Scholar and reviewing the results did not yield any new results.

### Results

Seven publications describing interventions to prevent evictions were found, of which four were peer-



**Figure 1** Summary of the database search and Google Scholar search.

reviewed. Three publications examine the effect of the intervention; one study uses a randomised experiment and two studies use a combination of qualitative research and record analysis. The remaining four publications do not examine the effects of the interventions, but describe the number of households that benefited from the intervention. One of the four publications briefly describes the results of two interventions aimed at the prevention of evictions.

### Effect studies

The three interventions of which the effectiveness was studied are very diverse in terms of their target population and type of intervention: debt advice for tenants with rent arrears, intensive case management

for families at risk of eviction due to antisocial behaviour and legal aid for tenants appearing in court for non-payment of rent. Table 1 summarises these three studies. The authors do not provide the demographic characteristics of the participants in these three studies and these are therefore not reported here.

### Debt advice

Evans and McAteer (2011) studied the effect of debt advice on the level of rent arrears of social housing tenants with rent arrears in the United Kingdom. The overall study quality score of this publication is 62%. Evans and McAteer (2011) conducted a structured telephone survey among 179 tenants who had received debt advice services and analysed records of 92 tenants who had received debt advice and 315 ten-

**Table 1** Overview of effect studies

| Source   | Study        |  |   |                                       |         |   |  |  |  |  |   |
|--|--------------|--|---|---------------------------------------|---------|---|--|--|--|--|---|
|  | Intervention | Target group                               | Description                               | Focus                                 | Quality | Design  | Participants   | N  | Outcome measures   | Results  | Cost-effectiveness analysis   |
| Evans and McAleer (2011)<br>UK<br>Non-reviewed | -            | Social housing residents with rent arrears | Debt advice for tenants with rent arrears | Reducing rent arrears and other debts | 61.9%   | Qualitative: Structured telephone survey<br><br>Quantitative longitudinal record analysis | Social housing residents that receive debt advice services<br><br>Records of social housing residents that did and did not receive debt advice, from 12 months prior to debt advice to 12 months after referral to debt advice | 179<br><br>92 (intervention) and 315 (control) | Residents' vision on effectiveness of debt advice<br><br>Level of rent arrears | 86 respondents stated that debt advice had helped them avoid being evicted in the intervention group, the arrears level decreased by 37% in the 12 months after referral to debt advice, while the arrears level in the control group increased by 14% | Net benefit of £239 per head in reduction in arrears and arrears action costs minus the cost of debt advice |

Table 1 (continued)

| Intervention                                       |   | Study  |  |                                    |         |  | Outcome measures  | Results  | Cost-effectiveness analysis   |   |   |
|--|---|--|--|------------------------------------|---------|--|---|--|---|---|---|
| Source   | Name                                      | Target group   | Description  | Focus                              | Quality | Design   |   |  |   | Participants  | N   |
| Hill <i>et al.</i> (2002)<br>UK<br>Peer-reviewed   | Dundee Families Project, Scotland         | Evicted families and families at imminent risk of eviction due to antisocial behaviour | Intensive multi-method project (individual, couple, family and group work); with a residential unit, tenancies held by the project and outreach support  | Tackle antisocial behaviour        | 37.5%   | Record analysis of closed cases  | Records of closed cases   | 56   | Achievement of predetermined goals  | 59% 'successful' (all or main goals achieved), 18% 'unsuccessful' (major goals not achieved); 22% excluded  | Intervention was no more expensive than usual care and is reported to generate long-term cost savings |
|  |   |  | Follow-up survey of closed cases (including brief contact cases) through self-completion questionnaires  |                                    |         |  | Social workers and housing officers last known to have responsibility for the families                                  | 51 (social workers and 63 housing officers)                              | Professionals view: are there any problems currently and how did circumstances change compared to situation prior to intervention | In the majority of cases, housing problems were now minor or absent. Housing officers saw improvement in all but a few cases; social workers in half of the cases |   |
| Seron <i>et al.</i> (2001)<br>USA<br>Peer-reviewed | The Pro Bono Project against Homelessness | Tenants who received court orders for non-payment of rent                              | Legal assistance, advice or representation by volunteer attorneys for low-income tenants in New York City's Housing Court                                | Assist low-income tenants in court | 73.8%   | In-depth interviews and 9-month follow-up interviews with members of intervention families | All adults and older children of 20 families, including 3 closed cases; follow-up interviews only for open or new cases | First interview: 53 family members; follow-up: 24 members of 10 families | Family members' views on effects of the intervention  | 6 of the 10 families thought housing situation had improved; 75% of children believed that their housing situation had improved                                   | Number of eviction warrants was significantly lower in the treatment group                            |
|  |   |  | Simple post-test only randomised experiment: treatment group received assistance, advice or representation by a pro bono attorney, control group did not |                                    |         | Tenants who were waiting in line at the Clerk's office of Manhattan Housing Court          | 134 (intervention) and 134 (control)  | Whether or not a warrant of eviction was ordered                         |   |   | Not reported  |

ants who had not. The intervention tenants received varied widely: in some cases, they were provided (by telephone or face-to-face) with information to help them tackle their debt problem themselves, while in other cases, income and expenditure assessments and action plans were made in face-to-face sessions.

In the structured telephone survey, 179 tenants of four social housing landlords were interviewed about their experiences with the debt advice they had received; there was no control group. When tenants were asked whether they believed the debt advice had helped them, 86 respondents stated it had helped them avoid being evicted.

In the analysis of the records on rent arrears of social housing tenants, the level of rent arrears of 92 tenants receiving debt advice was determined for each month, from 12 months prior to referral to debt advice to 12 months after referral. The control group consisted of the records of 315 tenants who did not receive debt advice; their level of arrears was determined for each month from September 2009 to September 2011. In the intervention group, the level of arrears decreased by 37% after referral to debt advice, while the level of arrears in the control group increased by 14%. The effects of different types of debt advice on the level of rent arrears were studied as well. However, no information is provided about the number of tenants receiving each type of advice. Outsourced face-to-face debt advice had the strongest effect on the level of arrears, followed by in-house face-to-face debt advice; outsourced telephone advice had the least effect on the level of arrears.

Evans and McAteer (2011) compared trends in arrears in the intervention and control groups for a period of 2 years and estimated an average reduction in arrears of £360 per tenant 1 year after debt advice. The average cost associated with addressing rent arrears (letters, telephone conversations, monitoring of accounts, court actions, evictions) was £139 lower for tenants receiving debt advice than for those who were not receiving debt advice. The average cost per debt referral was estimated at £260; this means debt advice delivered a net benefit of  $£360 + £139 - £260 = £239$  per head. Overall, debt advice seems to have been a cost-effective intervention to decrease rent arrears and therefore may help to prevent evictions.

#### *Intensive case management*

In a qualitative study, Hill *et al.* (2002) described the effect of an intensive multi-method intervention for families evicted and families at risk of eviction due to antisocial behaviour in Dundee, Scotland. The overall study quality score of this publication is 38%. Its

main flaw is a lack of information on the method of analysis.

The project provided housing in a residential unit and dispersed housing across the city and also offered outreach support. Social care workers took a systemic approach and used a combination of individual, couple, family and group work to tackle anti-social behaviour in order to prevent evictions. Social care workers usually worked on three cases at a time, allowing for intensive support, which was available 24 hours a day. Families received help for a period ranging from a few months to over 2 years. In their qualitative assessment, Hill *et al.* (2002) analysed the records of the closed cases in the project, conducted a survey among social workers and housing officers on the situation of the families that had received support from the project and interviewed members of families who had participated.

In the records analysis, the case outcomes of 56 families were assessed. All or the main goals were achieved for 33 families, while for 10 families, the results were classed as unsuccessful (major goals not achieved); the remaining 13 families had moved house or no longer met the project criteria, often on account of changed circumstances (which are not specified by the authors). The percentage of successful cases was higher among families staying in housing provided as part of the project (83% in the residential unit and 82% in dispersed housing) than among families receiving outreach support (56%). Fifty-one social workers and 63 housing officers filled in a questionnaire about the current situation of the families involved in the project. The housing officers indicated that the situation of the families had improved in all but a few cases, while the social workers saw improvements in half of the cases. The impact of the intervention was assessed through in-depth interviews with 53 members of 20 families involved in the project and through follow-up interviews with 24 members of 10 families. Six of the 10 families interviewed twice stated that their housing situation had improved; 75% of the children who were interviewed believed their housing situation had improved.

Hill *et al.* (2002) acknowledged that no thorough and comprehensive cost-effectiveness analysis of the intervention was conducted, mainly because of the small scale of the study. However, they did examine the costs and savings of the intervention through qualitative interviews with external stakeholders and discussions with social work and housing managers about case scenarios. These professionals stated that the intervention was not more expensive than care as usual for these families and that they expected savings to be generated, particularly in the long term.

Overall, the intensive case management intervention seems to have been effective in reducing antisocial behaviour and therefore decreasing the chance of being evicted. However, as there was no control group in this study, the actual effect of the intervention on the risk of eviction remains unclear. Furthermore, no information is provided about the substantial number of families ( $N = 13$ ; 23% of the total group) that had moved elsewhere or no longer met the project criteria and very little is reported about the impact of this 'drop-out' on the conclusions.

#### *Legal support*

In a post-test only randomised experiment, Seron *et al.* (2001) studied the effect of legal assistance, advice and representation by volunteer attorneys on the outcomes of court cases. The quality score of this study is 74%. Low-income tenants who had received court orders regarding the non-payment of rent were recruited while they were queuing at the Clerk's office of New York City's Housing Court. Tenants who did not have an attorney, were interested in having legal aid and met the project criteria were eligible for participation in this project. They were randomly assigned to either the treatment group or the control group by opening a closed envelope, handed to the attorney by a research assistant employed by the researchers, containing the instructions 'proceed/treatment' or 'control'. The 134 tenants in the treatment group received legal assistance from a paralegal or advice from an attorney (44%) or full representation in court by an attorney (56%). It remains unclear what the legal assistance and advice involved exactly. The control group of 134 tenants did not receive assistance, advice or representation through the project, but 4% of these tenants were represented by an attorney they had arranged without help from the project.

One of the outcome measures is whether or not an eviction warrant was ordered at the end of the court process. The number of eviction warrants was significantly lower in the treatment group (receiving assistance, advice or representation) than in the control group [24% and 44% respectively;  $\chi^2(1, N = 257) = 10.95, P = 0.001$ ]. The effect of full representation by an attorney in court was studied as well, by comparing the court outcomes for represented and unrepresented tenants. The number of eviction warrants was significantly lower for represented tenants than for unrepresented tenants [10% and 44% respectively;  $t(255) = -5.66, P < 0.001$ ]. Seron *et al.* (2001) do not provide a cost-effectiveness assessment but their study shows that the presence of an attorney may

increase the court's efficiency, as the number of post-judgement motions was significantly lower in the treatment group.

Overall, legal support seems to have improved tenants' chances of avoiding eviction in court, although the question remains as to whether full representation in court is more effective than assistance by a paralegal or advice from an attorney. Furthermore, the long-term effects of this intervention were not studied. Therefore, it is not known whether the eviction warrants were carried out, nor whether the housing situation of the tenants in the treatment group remained stable after the court process.

#### **Descriptive studies**

Four publications described interventions that aim to prevent evictions, but their results are only described in terms of the number of households receiving assistance (Table 2). One of these publications [National Housing Institute (NHI) 1991] gives a brief overview of seven homelessness prevention interventions, four of which are related to evictions. Results are presented for two of these interventions; therefore, only these two are described here.

#### *Intensive case management for hoarders*

Rodriguez *et al.* (2010) described, in rather broad terms, an intensive project for hoarders at risk of eviction in New York City. The project adopted an individualised approach with a broad variety of methods to suit clients' preferences. The project offered legal services, support groups, workshops, educational materials, referrals, home visits, emotional support and individual counselling and encouraged hoarders to seek psychiatric healthcare. The activities were co-ordinated by a social worker. Clients and social workers collaborated in developing an individual care plan. In 1 year, 22 individuals with hoarding behaviour participated in the project; none were evicted and two were receiving psychiatric care. The cost-effectiveness of this project was not assessed.

#### *Mediation*

Nelson and Sharp (1995) described a project for households at risk of eviction within 60 days due to personal, financial or social circumstances. In this project, volunteers were trained to use community mediation skills. Tenants enrolled in the project received help with accessing the social services system in order to increase the resources available to them. Subsequently, mediation between the landlord, tenant and utility providers took place to resolve

**Table 2** Overview of descriptive studies

| Intervention   |   |   |   |  |  |  |
|--|---|---|---|--|--|--|
| Source   | Name  | Target group  | Description   | Focus  | Reported results   | Cost-effectiveness analysis  |
| Rodriguez <i>et al.</i> (2010)<br>USA<br>Peer-reviewed | Eviction Intervention Services, New York                    | Hoarders at risk of eviction  | Individualised approach, taking into account the client's preferences; legal services, support group, workshops, educational material, referrals, home visits, emotional support, individual counselling; engaging hoarders into psychiatric healthcare | Tackle hoarding behaviour in order to prevent eviction   | In 1 year, 22 individuals with hoarding behaviour have participated, none have been evicted and two are now in psychiatric care  | Not reported   |
| Nelson and Sharp (1995)<br>USA<br>Peer-reviewed        | The Helping Hand: Homeless Prevention Project, Boise, Idaho | Households at risk of eviction within 60 days, due to personal, financial or social circumstances | Case management, mediation and community building; volunteers are trained to use community mediation skills   | Help with accessing the social services system to increase resources, followed by mediation between landlord, tenant and utility providers | In 3.5 years, 476 households were served (1474 individuals, including 736 children); 318 households received resource development support and entered repayment negotiations or formal mediation processes which resulted in 521 agreements, of which 47 were written agreements | Eviction costs the community \$3000 per household; per household access to approximately \$280 in existing community resources was established; thus, community savings were \$2720 per household, \$864, 960 for 318 households |

Table 2 (continued)

| Intervention                         |  |  |   |  |   |                             |
|--------------------------------------|--|--|---|--|---|-----------------------------|
| Source                               | Name   | Target group   | Description   | Focus  | Reported results  | Cost-effectiveness analysis |
| Curcio (1992)<br>USA<br>Non-reviewed | Tenancy Settlement/Mediation Program, Passaic County, New Jersey | Tenants who appear in court and are at risk of eviction for any reason | The judge requires all litigants to attempt to settle cases through mediation by social work professionals before cases come to trial | Settle disputes between landlord and tenant before the case comes to trial | On average, 70–75 of the 80–90 cases that appear in court each week usually are settled either by the parties themselves or through the help of the mediators; almost 90% of the cases that receive formal mediation are settled before coming to trial; 69% of successfully mediated cases resulted in a permanent solution to the issue | Not reported                |

Table 2 (continued)

| Intervention                       |   |   |   |  |   |  |
|------------------------------------|---|---|---|--|---|--|
| Source                             | Name  | Target group  | Description   | Focus  | Reported results  | Cost-effectiveness analysis  |
| NHI (1991)*<br>USA<br>Non-reviewed | Eviction Prevention/<br>Rent Bank Program,<br>Connecticut | Tenants at risk of<br>eviction for<br>non-payment<br>of rent            | Free mediation<br>services and<br>loans to pay<br>back rent   | Reaching<br>agreements<br>for repayment<br>of rent               | Half of the mediated<br>cases culminated<br>in agreements;<br>46 evictions were<br>prevented in<br>Hartford   | In New Haven:<br>sheltering a family<br>would cost \$7000,<br>while the average<br>investment by the<br>Rent Bank is \$960<br>per family.<br>In Hartford: sheltering<br>a family of four would<br>cost \$10,514; 46<br>evictions were<br>prevented here,<br>and the Rent Bank<br>invested a total<br>of \$21,933 |
|                                    | Homelessness<br>Prevention<br>Program, New<br>Jersey      | Residents at risk of<br>eviction due to a<br>sudden financial<br>crisis | One-time<br>emergency<br>financial<br>assistance, paid<br>directly to the<br>landlord, lending<br>institution,<br>court or other<br>relevant party.<br>Grants are to<br>be repaid within<br>5 years, without<br>additional interest | Avoid eviction of<br>households<br>in sudden<br>financial crisis | The programme<br>has assisted<br>more than 15,000<br>households. In<br>1989, 4300 renters<br>and 200<br>homeowners<br>were assisted. 69%<br>of the renters were<br>able to avoid<br>eviction; the<br>remaining 31%<br>were assisted to<br>relocate to<br>affordable housing | Sheltering a family<br>would cost \$1500<br>per family per month,<br>with an average<br>stay in shelter of<br>3-3.5 months,<br>while the programme<br>spent an average<br>of \$1350 per<br>renter household  |

\*This publication describes seven homelessness prevention programmes; the two interventions that focus on the prevention of tenant evictions, and for which results are described, are included here.

issues that may lead to eviction. In 3.5 years, 476 households were helped, of which 318 received resource development support and engaged in repayment negotiations or formal mediation processes. No description of the care received by the remaining 158 households is provided. Per household, access to approximately \$280 in community resources was established. Nelson and Sharp (1995) estimated that in the years 1989–1993, eviction would, on average, cost the community \$3000 per household in rent, deposits, furnishings and appliances to re-house these households. Thus, the project achieved community savings of \$2720 per household; for the 318 households that received resource development support, this results in total savings of \$864,960.

Curcio (1992) presented the Tenancy Settlement/Mediation Program of Passaic County, New Jersey. This project operated with three social work professionals who appeared in tenancy court. On average, 80–90 cases came to tenancy court per week. The presiding judge referred all cases to the mediation programme before they came to trial. In the mediation programme, the tenants either received formal mediation or settled their disputes among themselves. In total, about 70–75 cases per week would be settled after referral to the mediation programme. Almost 90% of the cases receiving formal mediation were settled before coming to trial. A follow-up of successfully mediated cases revealed that 69% of the settled cases resulted in a permanent solution to the issue. Curcio did not provide a cost-effectiveness analysis.

The Eviction Prevention/Rent Bank Program assisted tenants at risk of eviction for non-payment of rent (NHI 1991). It provided free mediation services and loans to help tenants repay their rent debts. Half of the mediated cases led to agreements between tenants and landlords; the authors claim that 46 evictions were prevented in Hartford in this way. However, no information is provided about the long-term effects of the intervention. It is estimated that in New Haven and Hartford in the late 1980s, providing shelter for a family in a motel would cost \$7000 and \$10,514 respectively; average Rent Bank investment in New Haven was \$960 per family and in Hartford, with 46 successfully mediated cases, the Rent Bank invested a total of \$21,933. This indicates that the cost of the intervention per family was lower than the cost of providing shelter for a family after an eviction.

#### *Financial aid*

The Homelessness Prevention Program (NHI 1991) provided one-off financial assistance to tenants who had usually been self-sufficient but were now at risk of homelessness due to a sudden financial crisis. The

programme provided interest-free emergency loans paid directly to the landlord or other relevant party, which had to be repaid within 5 years. More than 15,000 households received support from the programme. In 1989, the programme provided assistance to 4300 tenants. According to the authors, eviction was avoided in 69% of cases; the remaining 31% of tenants were assisted with relocating to affordable housing. However, no information is provided about the number of loans that were repaid. It is estimated that in the late 1980s in New Jersey, providing shelter for a family would cost \$1500 per family per month, and that, on average, a family would stay in shelters for 3–3.5 months; the Homelessness Prevention Program spent an average of \$1350 per tenant household, which indicates that the cost of the programme per family is lower than the cost of providing shelter for a homeless family.

## Discussion

The purpose of this review was to provide an overview of interventions to prevent tenant evictions and to report on the (cost-)effectiveness of these interventions. Our literature search resulted in eight interventions, described in seven publications. It is remarkable that, while homelessness is recognised as a widespread public health problem and evictions are a major cause of homelessness, very little research into the prevention of evictions has been conducted in the last 25 years. However, the fact that only a few publications on interventions to prevent evictions were found does not mean that effective interventions do not exist; it merely shows that these interventions have not been studied empirically or that existing studies have not been published internationally. A simple Internet search demonstrates there are many local initiatives and projects that focus on the prevention of evictions, but these interventions have not been documented, let alone studied for their effectiveness using robust research designs. The results of our review are in line with the lack of research evidence on evictions in general (Stenberg *et al.* 2011b). Nevertheless, this search brought together all existing knowledge on interventions to prevent tenant evictions in the international (English) literature between January 1985 and May 2012.

The interventions that we found vary greatly. First, the target group of the interventions varies; interventions are targeted to tenants with rent arrears (NHI 1991, Seron *et al.* 2001, Evans & McAteer 2011), households at risk of eviction due to antisocial behaviour (Hill *et al.* 2002), hoarders at risk of eviction (Rodriguez *et al.* 2010) or tenants at risk of eviction

for any reason (Curcio 1992, Nelson & Sharp 1995). Second, while the purpose of each intervention is to prevent tenant evictions, the focus of the interventions differs. The interventions we found focus on reducing rent arrears through debt advice (Evans & McAteer 2011), tackling antisocial behaviour (Hill *et al.* 2002), assisting tenants in court to prevent an eviction warrant being issued (Seron *et al.* 2001), tackling hoarding behaviour and encouraging hoarders to seek psychiatric care (Rodriguez *et al.* 2010), settling disputes between landlords and tenants (NHI 1991, Curcio 1992, Nelson & Sharp 1995) or providing financial aid (NHI 1991). Third, the duration of the interventions varies; some interventions provide longer term assistance (Nelson & Sharp 1995, Hill *et al.* 2002, Rodriguez *et al.* 2010), other interventions provide one-off help (NHI 1991, Curcio 1992, Seron *et al.* 2001) and for some interventions (NHI 1991, Evans & McAteer 2011), the duration is not described. The great diversity in interventions regarding prevention of evictions renders a comparison of these interventions impossible.

Three of the eight interventions identified were studied for their effectiveness. These studies showed that debt advice (Evans & McAteer 2011), legal assistance (Seron *et al.*, 2001) and intensive case management (Hill *et al.* 2002) are effective in decreasing the risk of eviction. However, the quality score of the latter study is low compared to the scores of the other two effect studies (38% compared to 62% and 74%); in our view, therefore, the evidence base for this intervention is insufficient. While it is not clear how many evictions were actually prevented by these interventions, debt advice and legal assistance seem to have been effective in preventing evictions. However, it remains unclear how sustainable these effects were in the long term. For any research into early interventions to prevent evictions, it is difficult to determine whether or not a household would really be evicted if the intervention had not taken place. Furthermore, if evictions were averted, it remains unclear whether evictions were really prevented by these interventions, or merely postponed.

The other five interventions were not studied for their effectiveness; therefore, we cannot determine whether these interventions are effective in preventing evictions. Three of these interventions provided short-term assistance: mediation to settle disputes (NHI 1991, Curcio 1992) and emergency loans (NHI 1991). However, these publications do not describe the long-term effects of the intervention and more research is needed to determine if such interventions are sufficient to ensure housing stability over longer periods of time, or merely postpone an eviction. The intervention

described by Nelson and Sharp (1995) consisted of more than short-term assistance; in addition to mediation services, tenants received help to improve their financial situation, thus preventing new housing problems from arising in the future. While the above four interventions mainly focused on solving tenants' financial problems, Rodriguez *et al.* (2010) describe an individualised, multi-method approach for people at risk of eviction due to hoarding.

Information on the cost-effectiveness is provided for five of the eight interventions discussed here (NHI 1991, Nelson & Sharp 1995, Hill *et al.* 2002, Evans & McAteer 2011). The findings of these studies suggest that these interventions may be cost-effective; the costs of providing shelter for an evicted household are estimated to be higher than the costs of the interventions. But as these publications do not clearly specify the costs and the estimates are outdated, no conclusions can be drawn about the current cost-effectiveness of these interventions.

The interventions aimed at tenants at risk of eviction due to rent arrears all focused on improving their financial situation. However, tenant evictions due to rent arrears are not just the result of financial problems, but are caused by a complex combination of financial, social, relational and health factors (Crane *et al.* 2006, Van Laere *et al.* 2009b). Therefore, it is questionable whether an intervention focusing only on financial factors is sufficient to ensure long-term housing stability for these tenants. We found two intensive case management interventions using an individualised, multi-method approach for people at risk of eviction due to antisocial behaviour (Hill *et al.* 2002) or hoarding (Rodriguez *et al.* 2010). As evictions due to rent arrears are often caused by a complex combination of factors, intensive case management interventions should be developed for people at risk of eviction due to rent arrears as well.

This review shows that research evidence on interventions to prevent tenant eviction is scarce. In order to build on the knowledge and experience of professionals working with households at risk of eviction, further research is very much needed. Our results point towards two important issues for further research. First, the long-term effects of short-term assistance like emergency loans, mediation, debt advice and legal assistance should be studied in order to fully understand the (cost-)effectiveness of these interventions in averting evictions and not just postponing them. Second, as stated above, the effectiveness of intensive case management should be studied, not just for specific groups of tenants (with antisocial or hoarding behaviour), but for all tenants at risk of eviction.

These future studies should at least have a control group with randomised allocation of participants to the experimental and control condition, several follow-up measures – preferably also after the intervention has ended – in order to determine the sustainability of the effects and a large enough number of respondents to ensure sufficient power to reliably determine the effects of the intervention. Furthermore, the outcome measures should be defined clearly, the preferred outcome measure being whether or not eviction took place. In addition, the intervention should be described in detail, providing a complete picture of the intervention (working methods, qualification of staff, organisation, co-ordination and links with community support and specialised care) and the care as usual that the control group may receive should be defined clearly. Such studies should also describe both the local context and the established procedures and regulations regarding evictions in order to determine the extent to which the results may be generalised to other contexts and the extent to which context variables may influence the effects of the intervention.

There are two limitations to this review. First, we excluded reports that were not published in English between January 1985 and May 2012. This may have given rise to selection bias, as researchers in non-English-speaking countries tend to publish positive findings in international, English-language journals and negative findings in local journals (Sterne *et al.* 2011). This may have resulted in a lack of studies reporting no or negative effects of interventions in our findings. Second, we cannot be certain if the reviewed interventions that were used and researched in the United States and United Kingdom are applicable in other countries, as procedures and laws concerning eviction vary between different countries (Busch-Geertsema & Fitzpatrick 2008, Stenberg *et al.* 2011b) and shape the possibilities and chances of tenants or professionals working with them. For example, the effect of legal support or mediation in court will depend on the court system and the eviction process in a country. On the other hand, interventions like debt advice and intensive case management are less related to national procedures and laws; the results of the studies on these interventions may very well be applicable to other countries.

This review presents an overview of all interventions to prevent tenant evictions that have been documented and published in English internationally and reports on their effectiveness where possible. This overview provides a foundation of knowledge for the prevention of tenant evictions that can also be used for future research. This future research will have to

clarify which types of interventions are effective for whom, and in which context.

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