



MONTANA EVICTION IMPACT REPORT

The Ripple Effect: A Sample of Personal Narratives

Montana Legal Services Association

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SCOPE OF DATA

To expand upon the MLSA Eviction Impact Survey, respondents who opted to be contacted to share their stories in more depth were invited to schedule an interview. Those that scheduled an interview were asked open-ended, semi-structured questions related to their experience of being evicted. Their personal narratives were augmented by additional published data and research.

DESIGN

sciGaia and MLSA leadership created a semi-structured interview script to guide conversations with survey respondents.

The interviews were conducted via phone. Participants verbally consented for the conversation to be recorded. The audio recording began upon consent and was transcribed using software synced to phone audio.

No identifying information was included in the conversations or saved in the transcribed files.

DESCRIPTIVE SUMMARY

The intent of this report is to provide more context to illustrate the impact of evictions on households during the COVID-19 pandemic and beyond, as well as to illuminate risk factors and the social determinants of health that contributed to eviction outcomes.

MLSA intends for this data analysis to guide resource distribution and policy development in order to better respond to, and provide support for, households in need of legal assistance when facing evictions.

The results are not universally applicable.

DISTRIBUTION

All survey respondents who opted-in to being contacted for further discussion were invited to participate. Those who were interviewed self-selected by responding to the invitation to schedule an interview.

ANALYSIS

Transcribed interviews were complemented by respondents' survey results. Quotes were used to augment narrative content. Characteristics of each interview served to provide a profile representing those who faced eviction.

SAMPLING

A total of 48 survey respondents opted-in to being contacted upon completion of the MLSA Eviction Impact Survey. Six scheduled interviews and a total of five interviews were ultimately completed.

THIS REPORT HIGHLIGHTS PERSONAL TESTIMONIALS FROM HOUSEHOLDS THAT FACED EVICTION DURING THE COVID-19 PANDEMIC FROM MARCH 1, 2020 TO SEPTEMBER 14, 2022

THE RIPPLE EFFECT

Access to affordable, safe housing sits at the root of individual and community well-being. Unfortunately, rising inflation and stagnating wages across the country have meant that housing has become increasingly unaffordable in many communities.

The importance of housing as a social determinant of health was magnified during the COVID-19 pandemic, with the federal government and public health agencies deeming displacement an emergent public health concern. The CDC initiated eviction moratoriums, which in turn led to increased federal and state resources for rental assistance. However, despite these efforts, many households faced eviction. Housing insecurity and its long-term ramifications on overall health and well-being are now posing significant concerns as states redirect recovery efforts and begin to design policies to address the challenges posed by a lack of affordable housing in local communities (1).

The intention of this report is to highlight the overall socio-economic instability caused by an eviction, as well as the up-river breakdowns of social determinants of health that too often serve as barriers as tenants work to achieve a stable recovery (2).

SOCIAL DETERMINANTS OF HEALTH ARE THE CONDITIONS IN WHICH WE ARE BORN, GROW, LIVE, WORK, AND AGE.

They are the factors that contribute to our health, well-being, and quality of life, with safe and secure housing a foundational factor. Evictions can be both a cause and a symptom of these factors breaking down.



Exploring personal narratives illustrates how the breakdown of socio-economic factors directly impacts eviction outcomes and complicates the recovery process. Evictions and poverty often create a self-reinforcing cycle that can be difficult for households to break out of.

As Montana recovers from the COVID-19 pandemic, we now have an opportunity to explore the impact of emergency rental assistance on households as part of a broader effort to address critical affordable housing shortages (3). Learning more about what contributes to and follows an eviction can guide prevention and intervention efforts and help direct legal resources to mediate long term ramifications.

This report highlights individual stories of households that faced an eviction during the COVID-19 pandemic. This report amplifies the results of MLSA's Eviction Impact Report by diving deeper into the personal testimonials of what led to, and ultimately followed, the eviction, exploring how the breakdown of up-river social determinants of health impacted the long-term recovery and overall resiliency of Montana households.

MIGRATION MARKET FORCES

Housing affordability during COVID-19 became a major area of concern across the country with the migration of remote workers moving from dense, urban coastal cities to capitalize on their income in more affordable areas. Montana was a top destination with over 18,000 new residents in 2020 alone (4).

Montana's urban communities -- including Bozeman, Kalispell, Missoula, Billings and Helena -- saw the greatest numbers of in-migration in 2020 (5, 6, 7). Those that migrated were able to extend their income further to secure already limited housing in communities across the state (6). Landlords and homeowners were able to sell their properties well above market rates, displacing local tenants despite federal and state efforts to establish a moratorium on evictions.

COVID-19 also resulted in high rates of job loss and increased health-related financial burdens, all of which hit Montana's working poor the hardest. With no rent control in the state, the income needed to maintain living expenses became increasingly difficult to achieve for households that were already expending more than a third of their income on rent alone. These households were financially at-risk prior to COVID-19, with most having at least one additional significant monthly bill other than rent and a third having three or more, such as childcare expenses, medical bills, and loan payments. Those below middle income were priced out of the rental market, while homeownership became a distant possibility.

"VICKI"

A YOUNG FAMILY JUST STARTING OUT

After finding a home that they could comfortably afford and living there for nearly 2 years, "Vicki" and her partner decided to start a family. Vicki was 8.5 months pregnant when they received a 30-day eviction notice. Because she was due to give birth at any moment, they attempted to negotiate an extension, but the landlord pursued the eviction deadline, forcing them to move into a hotel. Vicki gave birth to her daughter and lived in a hotel for four months before finally moving into a new home with the financial help of her father.

"THE ONLY REASON WE HAD A CHILD WAS BECAUSE WE THOUGHT OUR RENTAL SITUATION WAS GOING TO BE LONG-TERM, AND NOW, THE ONLY "HOME" MY CHILD HAS KNOWN IS A HOTEL ROOM."

The stress of the eviction and financial burden resulted in significant mental health ramifications on top of post-partum depression. The financial burden of added costs related to the eviction, hotel expenses and moving resulted in significant credit card debt, exceeding \$12K, which is nearly 34% of their annual income. Despite both working, their combined income does not exceed \$35K annually, and they now spend 60% of their income on rent.

"WE HAVE QUADRUPLED OUR CREDIT CARD DEBT THIS SUMMER AND IT WILL TAKE YEARS TO DIG OURSELVES OUT OF THE HOLE. BEING HOMELESS HAS BEEN A HUGE STRAIN ON MY MENTAL HEALTH, PARTICULARLY WITH THE POST-PARTUM DEPRESSION HITTING AT THE SAME TIME. MY PARTNER HAS BEEN ALTERNATING BETWEEN BEING WORRIED SICK ABOUT ME AND HAVING ANXIETY ATTACKS ABOUT OUR FINANCIAL SITUATION. IT'S GOING TO TAKE A LONG TIME BEFORE WE FEEL SECURE IN THE NEW HOUSE, AND EVEN LONGER BEFORE WE FEEL FINANCIALLY SECURE AGAIN."

"BARBRA"**A SINGLE MOM, PRICED OUT OF
HOMEOWNERSHIP**

When "Barbra" first moved into her home, it was financially tight, but as her income increased it soon became more comfortable. Barbra lived with her teenage daughter in the home for 10 years and, even after several rent increases, was spending roughly 30% of her monthly income on rent, allowing for savings and paying off all debt related to student loans.

She was on her way to home ownership and was positioning herself to be a first-time homeowner within the next year.

When the eviction notice came, it was abrupt and unexpected, with the landlord stating she wanted to sell the house. With just 30-days notice, Barbra had little choice but to move into a new home that required double the rent she had been paying, now 73% of her monthly income. She predicts not being able to renew the lease as it is unaffordable long-term. Yet, she is fearful that she will not find anything better in the same community and school district.

"A LOT OF PEOPLE ARE MOVING IN FROM OUT OF STATE AND DEVELOPMENTS ARE POPPING UP THAT ARE JUST TRYING TO CAPITALIZE ON THEIR INCOME, BUT IT'S IMAGINARY SCENARIOS. THEY ARE OVERPRICED, WHO CAN AFFORD \$4,000 FOR RENT, FOR A 2 BEDROOM? MOST MONTANANS CAN'T COMPETE WITH THE ECONOMICS FROM CALIFORNIA OR NEW YORK, THAT HAVE HIGHER INCOME LEVELS."

Having an 8th grader heading into high school and now having a dramatically reduced disposable income has limited the ability of her daughter to participate in sports and extracurricular activities. She has witnessed her daughter withdraw socially, struggle with anxiety and depression, and lose interest in her hobbies and sports. She has focused on shielding her daughter from the financial struggles and hopes that she can figure out a way to stay in the same district so her daughter does not have to change schools, but she worries that she is priced out of the rental market.

TRUE COSTS

For Vicki and Barbra, the eviction triggered a series of financial burdens that amplified the impact of their eviction. Prior to the eviction, both were comfortably covering all living expenses, though there was not much room for savings or emergency funds to react to an abrupt displacement. After being evicted, they struggled to find affordable housing, while the added costs of being displaced, moving, setting up new utilities and lease deposits added new debt and an unsustainable financial burden on these households.

The social-emotional impact on these households, both with children, correlate to long-term health risks. The emotional toll of being displaced was compounded by Vicki's postpartum depression, posing long-term risks for both Vicki and her newborn. Securing the necessary clinical support to recover from these challenges is particularly difficult when displaced, requiring additional resources and comprehensive health insurance that often come with added costs.

Stable housing is also a critical factor for maintaining education. For Barbra's teen daughter, the stress of moving and the possibility of having to switch to a new school led to anxiety, depression, and social withdrawal. As the market has continued to rise, it is unclear if Barbra and her daughter can afford to remain in her school district. Another move may be in their future, resulting in additional debt and disruption, and further postponing the possibility of homeownership.

For young families wanting to live and thrive in Montana, the lack of affordable rental housing and an increasingly competitive housing market are making it difficult for them to stay and invest in their communities. It raises questions of what Montana's future will look like if young, working families are financially strapped, unable to afford to live and work in the state or to invest in property in order to secure generational wealth.

WHEN MEDICAL CARE MATTERS MOST

"MIRANDA"

At the time of the eviction, "Miranda" was married and living in a trailer with a lease in place for nearly 5 years. Miranda had previously had a friendly relationship with her landlord, but they suffered a falling out, which triggered the eviction. Just prior to the eviction, she was also diagnosed with Type 1 diabetes. Her diagnosis required daily insulin injections that needed refrigeration, demanded frequent doctor appointments, and added stress to her mental health and financial burden. The insulin costs upwards of \$400 per month out of pocket. Although SNAP food benefits subsidized the purchase of groceries, including healthy fruits and produce, she was still working two full-time jobs to make ends meet leading up to the eviction.

The eviction case was soon dismissed in court, but given her soured relationship with her landlord, Miranda decided to move from the site. She continued to live in her trailer, but without proper electrical and water hook-ups, Miranda could not maintain refrigeration for her insulin, threatening her health. Her employment options were also limited as she was considered "homeless," with no stable physical address to use for applications. There were no affordable lease options that she could find in Montana, so shortly after her eviction she moved out of state to Wyoming, where she was able to find more affordable housing. Unfortunately, she no longer qualifies for necessary SNAP benefits as her income exceeds the Wyoming income thresholds.

For those that live well below the poverty line or have low income, the added medical costs of a diagnosis like Type 1 diabetes are devastating. In her case, the \$400+ a month she spent on insulin accounted for 13% of her monthly income, even as she was already spending 50% of her income on rent. She was left with just 37% of her monthly income to cover everything else. She commented that she "straddles the line financially" each month when deciding what bills she can pay, what she can postpone, and how much money she can risk taking out of savings. Often, she has no choice but to add to her debt.

Miranda's health and well-being suffered significantly from this experience. She delayed health care and struggled to access to needed utilities. After moving out of state, she had to navigate new benefit structures only to find that her low-income was considered too high to qualify for benefits she had previously counted on to make ends meet. It has taken her two full years to get back on her feet medically, and it was only recently that she secured health insurance. It is unknown what out of pocket expenses she will have to pay to maintain her health care needs, though she is hopeful that the financial burden will be reduced with insurance.

Secure housing for those with significant medical concerns is critical to their ability to maintain health. In her case, refrigeration was a requirement, as insulin injections left without refrigeration over 28 days are no longer effective. Delaying care exacerbates the damage caused by diseases such as diabetes and puts added strain on the health care system, increasing costs and the burden on our collective social security and health insurance systems.

INTERGENERATIONAL TRAUMA

"SUE"

Domestic violence is often devastating, resulting in isolation from family and community support, financial control, and physical and emotional abuse. In "Sue's" case, when her abuser attacked her teenage children, he was arrested, and the children were removed from Sue's care. Suddenly faced with having to pay the rent alone while also navigating the court system in order to be reunited with her children, Sue fell behind on rent and was evicted. The court would not consider reunification with her children without stable housing.

Sue faced limited employment opportunities during the pandemic, while her pending legal cases meant that her schedule was not predictable as she needed to be available to appear at short notice. These factors extended the amount of time the children were separated from their mother. Sue took on gig employment to make ends meet and eventually moved into a trailer. Once she had a stable home, her teenagers were returned to her care, but now they had experienced not only the trauma of abuse but also severe emotional distress as the result of spending an extended period of time in foster care. As a single mother, Sue had to put her own depression, anxiety and financial worries on hold to address her children's mental health needs, which included suicidal ideation and severe social anxiety.

In Sue's case, MLSA helped secure Emergency Rental Assistance for the family, survivor benefits for victims of abuse, and SNAP food benefits. These financial supports created enough stability for Sue to begin the real work of mental healing with her children. Unfortunately, victim supports such as those Sue accessed can sometimes also put a family over the income threshold to qualify for food supports such as SNAP, rental assistance, and Medicare. These families can find themselves having to choose between counseling to heal their mental health and paying bills for food and rent.

Sue and her children's recovery is long and unknown as the legal battles aren't over. The future of the family will be directly dependent on their ability to recover from the layers of trauma they have withstood. Without intervention, adverse childhood experiences like these can lead to long-term chronic health conditions, such as depression, anxiety, addiction, hypertension, and diabetes. This is particularly true when trauma is compounded by extreme poverty. Wrap-around and comprehensive support services are needed to ensure long-term healing and resiliency.

WHEN THE RUG IS PULLED

"JERRY"

After recovering from a work injury, "Jerry" felt like he was on his way to achieving the American dream when he had the opportunity to invest in a small business with his settlement. Unfortunately, the COVID-19 pandemic hit within a month of Jerry making this investment, and his business quickly went upside down financially. With his settlement investment gone, limited income coming in, and no way to pay rent, he found himself evicted from his rental property and forced to move into a hotel.

Now with significant debt, and with only state disability payments coming in to make ends meet, his reported earnings fell to less than \$20,000 annually.

Living at the hotel meant that Jerry spent ~83% of his income on hotel costs in addition to significant car loan payments and credit card debt. In addition to his car and motorcycle, all of his belonging were packed into a small hotel room. Within a month of living at the hotel, the hotel manager forced him to leave with just an hour notice, an illegal demand since he had a monthly agreement with the hotel. Unaware of legal aid support and with no time to properly respond to these demands, Jerry found himself homeless – living out of his car.

After several months spent unhoused, most of his belongings were damaged or stolen, including his motorcycle. Jerry reached out to family and friends in Montana, but his support system was minimal, and he eventually moved out of state to Minnesota in order to live with extended family.

These layered traumatic events led to severe depression, social anxiety, and isolation. On top of being disabled, his mental health deteriorated to the point where he is now paranoid of engaging with people. He has lost the ability to trust others and struggles to accomplish many daily tasks.

Jerry's story reflects how easy it is to fall through the cracks when options are limited. Relying on a high school education and without family support to fall back on, Jerry was unable to obtain proper business loans. His rights as a tenant were violated, but, as with many people, he didn't realize that there was a legal solution available to address his problem. His intentions were to use his settlement investment to become financially secure in the best way he knew how. He could not predict a global pandemic shutting down his operations and the ripple effect that would have on him personally. Jerry has a long way to go on the road to recovery, with permanent financial damage, significant mental health concerns, and limited options for future income.

IMPORTANCE OF LEGAL SUPPORT

Facing an eviction is intimidating. Without adequate legal support, renters lack the confidence and knowledge they need to engage with the justice system. Facing an eviction during COVID-19 only further complicated matters. Although the eviction moratoriums put in place did help protect some tenants from eviction, they also created confusion for both landlords and tenants on their rights and responsibilities. **Additionally, these moratoriums did not protect renters who were priced out of their homes or whose leases were not renewed.**

MLSA is best suited to respond to the initial eviction notices that landlords provide. At that time, negotiations can begin with landlords to reconcile issues, extend tenant stays, and negotiate move-outs to avoid negatively impacting a tenant's credit rating. If the process results in a court ordered eviction, it will remain on the tenant's credit report, limiting future housing options, financing, and employment (7).

"I THINK DECENT HOUSING SHOULD BE A RIGHT AND NOT A MEANS FOR PROFIT. IT'S LIKE TAKING SOMEONE DOWN ON THEIR LUCK AND PUNISHING THEM FURTHER. ALTHOUGH MT LEGAL SERVICES WAS LIMITED IN BEING ABLE TO KEEP THIS OUT OF COURT, IT WAS NICE TO BE ABLE TO HAVE AN ADVOCATE WHO CARED"

When families experience an eviction, many households have little choice but to move from their communities. For families with children, this may include having to switch schools and leave behind friends. Because a legal eviction is recorded on a tenants' credit report, they often struggle to find safe, alternative housing, with landlords unwilling to rent to someone with a recent eviction. Many families find themselves forced to move into insecure housing or double up with friends and family, leaving them at risk for future housing instability (8).

But the impact of an eviction goes beyond just housing. Studies have shown that the stress and anxiety of an eviction contributes directly to job loss, with evicted employees making increased mistakes at work or accruing a high number of absences. Evictions have also been shown to affect people's physical and mental health, with individuals reporting poorer physical health, higher rates of chronic illnesses, child maltreatment, and mental health disorders (including suicide) following an eviction (9). These factors contribute directly to increased rates of poverty for evicted households and make the road to recovery a long one (8).

COVID-19 exacerbated systemic risk factors for households in need. Financial burdens that exceed income, combined with the lack of affordable housing across the state of Montana, ensure that evictions will continue long after the COVID-19 pandemic has ended.

"Overcoming poverty is not a gesture of charity. It is an act of justice"
- Nelson Mandela

Providing civil legal aid to those facing evictions is an important step in strengthening access to justice for all Montanans, no matter their income. Wraparound civil legal aid services will help safeguard access to affordable housing, food, and safety for low-wage workers who help drive Montana's economy. Without this stable foundation of workers, Montana as a state will struggle to attract industry, support thriving communities, or see the benefits of wealth passed onto the next generation.

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