



## MONTANA EVICTION IMPACT REPORT

# Beyond Housing Affordability

Montana Legal Services Association

September 2023



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THIS REPORT  
HIGHLIGHTS  
THE  
IMPACT OF  
EVICTION ON  
HOUSEHOLDS  
DURING THE  
COVID-19  
PANDEMIC  
FROM MARCH 1,  
2020 TO  
SEPTEMBER 14,  
2022

## INTRODUCTION

### BEYOND HOUSING AFFORDABILITY

Housing affordability is a major topic of concern in Montana, one that is central to Montana's economic growth and stability. In a recent statewide poll, 77% of Montanans described the lack of affordable housing in the state as an extremely serious or very serious problem (1).

The COVID-19 pandemic only amplified these concerns, with communities throughout the state experiencing significant increases in housing costs (1). Despite the Federal and State government making resources available to try to limit the pandemic's impact, many individuals still found themselves facing eviction (2).

### UNSTABLE HOUSING NEGATIVELY IMPACTS SOCIAL DETERMINANTS OF HEALTH, EDUCATION, AND EMPLOYMENT

The ability to access affordable, safe housing sits at the root of household and community well-being. Recent studies have shown that evictions often result in a cascade of disruptive events such as job loss, adverse health effects, and negative outcomes for children (3).

Understanding the impact of evictions in Montana is critical to effectively addressing and reducing poverty. Unfortunately, litigants do not have the right to an attorney when they are dealing with a civil legal issue. In eviction cases, where Montanans' safe and secure housing is at stake, the consequences can be particularly dire.

Montana Legal Services Association (MLSA) provides civil, non-criminal legal services to low-income Montanans living in all 56 counties and on all Tribal Reservations. MLSA helps families stay in their homes and live healthy and stable lives by working to stop renters from being unfairly evicted, protecting Montanans with disabilities, combating unlawful fees, and securing safe living environments.

Evaluating the impact of evictions on Montana households will help guide MLSA's efforts to distribute housing resources and provide legal services. This report highlights the impact of evictions on households during the COVID-19 pandemic from March 1, 2020 to September 14, 2022. This survey was designed by sciGaia and MLSA leadership.

### GOVERNOR'S HOUSING TASK FORCE

IN JULY 2022, GOVERNOR GIANFORTE SIGNED AN EXECUTIVE ORDER CREATING THE GOVERNOR'S HOUSING TASK FORCE (5), WHICH AIMED TO PROVIDE SHORT AND LONG-TERM RECOMMENDATIONS TO INCREASE THE SUPPLY OF AFFORDABLE HOUSING THROUGHOUT MONTANA.

THE FINDINGS, WHICH WERE RELEASED IN OCTOBER 2022, PROMOTE INCREASING AVAILABLE HOUSING SUPPLY BY SUBSIDIZING DEVELOPMENT COSTS AND INCENTIVIZING LOWER RENT USING FUNDING FROM THE AMERICAN RESCUE PLAN ACT OF 2021 (ARPA).

OTHER RECOMMENDATIONS INCLUDE:

- DEREGULATING AND REMOVING PERMIT AND MUNICIPAL BARRIERS FOR DEVELOPMENT BUILDING CODES
- INTRODUCING MULTI-FAMILY UNITS AND ADU – ACCESSORY DWELLING UNITS IN DESIGNATED SINGLE HOME JURISDICTIONS
- ADDING TAXES TO OUT-OF-STATE OWNERS OR UNOCCUPIED HOMES TO OFFSET PROPERTY TAX CODE CHANGES

### RIPPLE EFFECTS OF EVICTIONS

The findings highlight that when Montana families face an eviction, they often suffer long-term and permanent damage to their overall well-being. These negative effects are amplified when the family is already struggling with housing affordability and financial instability.

- Housing in Montana is simply unaffordable for many working households, especially those living below the Federal Poverty Level. Leading up to the eviction, 82% of households reported spending >30% of their income on rent; 49% of households spent >50%.
- More than half of the respondents stated that the total cost of the eviction accounted for more than 10% of their households' annual income.
- Financially recovering from an eviction poses significant challenges for households already struggling to meet basic expenses.
- COVID-19 impacted employment and added significant financial burdens to families already struggling to make ends meet. From March 1, 2020 – September 14, 2022, 100% of households surveyed experienced some combination of increased household expenses adding to their existing cost burden, including costs related to medical or family emergencies, added childcare expenses, or households' changes related to divorce, domestic violence, and/or added child or elderly dependents.
- Evictions compounded existing social, emotional, and physical well-being risk factors, with surveyed households reporting a myriad of traumatic events in addition to the eviction process. For households with children, these events are known as Adverse Childhood Experiences (ACEs), which, without intervention, are linked to long-term negative outcomes for overall health and well-being.
- Surveyed households faced barriers in accessing pandemic-era federal and state eviction resources. Distribution processes for these resources were modified multiple times, increasing the difficulty many families had in accessing these safety nets, particularly during the initial allocations.

### MONTANA EVICTION INTERVENTION PROJECT

MLSA's Montana Eviction Intervention Project (MEIP) has assisted in facilitating the distribution of federal and statewide housing resources for those most in need. MLSA supports the application process for emergency rental assistance, mediates with landlords, and represents tenants in court, but the need for these services outweighs MLSA's capacity. More resources are needed in order to expand access to support services, particularly for those those most at risk.

Coordinating wrap-around resources and referrals to state benefit programs and legal assistance would have a significant impact on households' abilities to access needed resources. Surveyed households reported that they either struggled or were unable to access available resources, despite qualifying for programs. These subsidence programs could support households that are cost burdened by subsidizing monthly expenses such as food, child care, and rent.

The question of how working families will stay safely housed in Montana is amplified when evictions are looked at through the lens of COVID-19. The steep increase of housing costs, unmatched by rising income, is a national crisis preventing families and households from maintaining their overall well-being and financial security. For those who faced eviction and are now in at-risk or insecure housing arrangements, the road to secure housing is steep and difficult. Not only do they face the economic debt of recovering from the eviction itself, including legal bills, new housing deposits, and utility startup fees, but the effect on employment and other social determinants of health is a heavy burden to overcome. As author and Princeton sociologist Matthew Desmond wrote, "Eviction is not just a condition of poverty; it is a cause of it" (4).

But the impact of eviction is not limited to just the affected individual or family. The increased instability many households face as a result of eviction has a ripple effect on the economic resiliency of their individual communities and the state at large. Tackling housing affordability is ultimately at the root of Montana's economic health and stability.

"EVICTION IS NOT  
JUST A CONDITION  
OF POVERTY;  
IT IS A CAUSE OF IT."

-MATTHEW DESMOND,  
EVICTION LAB

TACKLING HOUSING  
AFFORDABILITY IS  
ULTIMATELY  
AT THE ROOT OF  
MONTANA'S  
ECONOMIC HEALTH  
AND STABILITY

## SCOPE OF DATA

The MLSA Eviction Impact Survey was designed as a statewide assessment of the current state and needs of households that experienced eviction during the COVID-19 pandemic. In combination with data from existing sources, the insights of this survey provide a framework to support current MLSA efforts, including the Montana Eviction Intervention Program (MEIP). The survey also aims to explore additional housing resources that could benefit households who have experienced or are at risk for eviction.

The MLSA Eviction Impact survey resulted in 65 respondents representing 19 counties. The survey responses were not equally distributed across the state, with respondents concentrated in towns and cities with populations greater than 2,500. 85% (55/65) of respondents were from these more populated communities, while 15% (10/65) were from rural areas.\*

Additional published findings were incorporated and referenced throughout the report to provide more depth into how evictions impact families across the areas of economic stability, employment, education, health, and well-being.

## SURVEY DESIGN

sciGaia and MLSA leadership created a comprehensive survey to be distributed statewide to households that experienced an eviction from March 2020 - September 2022.

Questions reflected quantitative and qualitative metrics in order to assess the impact of COVID-19 and housing instability on the overall well-being of families. They included questions on demographics, financial needs and costs, social/emotional well-being, resilience, and preparedness to respond to evictions.

\*Statewide, 53% of Montana residents live in communities with populations greater than 5,000 (2020 US Census).

## DISTRIBUTION

MLSA sent surveys by email to a network of former eviction clients who had previously contacted MLSA for legal assistance during the identified time frame. All surveys were completed electronically, and data was securely housed in the MLSA Survey Monkey account. The only identifying information collected from respondents was email addresses. Identifying information was not shared beyond the study team.

## ANALYSIS

After the survey closed, sciGaia analyzed the data and shared the results internally with MLSA leadership. Several respondents who indicated an interest in being contacted were additionally interviewed.

## SAMPLING

Data is not represented by a power analysis for statewide census and is not a comprehensive analysis of all households that experienced evictions from March 2020 - September 2022. The survey respondents represent 14% of the 480 evictions clients MLSA engaged with from April 2020 - August 2022

## CHARACTERISTICS

The demographics reflect mostly households located in more populated regions of Montana, as defined as a population greater than 2,500.

## DESCRIPTIVE SUMMARY

This survey and subsequent data analysis are intended to illustrate the impact of evictions on households during the COVID-19 pandemic and beyond, as well as identify risk factors and systemic resource gaps that contribute to poor outcomes.

MLSA intends for the data to be used to guide decisions surrounding resource distribution and policy development in order to better respond to, and provide support for, households who are facing or have experienced eviction. This includes MLSA's efforts to expand the number of Montana households able to receive civil legal assistance prior to or following an eviction.

The results are not universally applicable.

## HOUSEHOLD DEMOGRAPHICS

### WHO HAS BEEN EVICTED

The survey results reflect working, low-income Montana households located in larger towns and cities (>2,500 population).

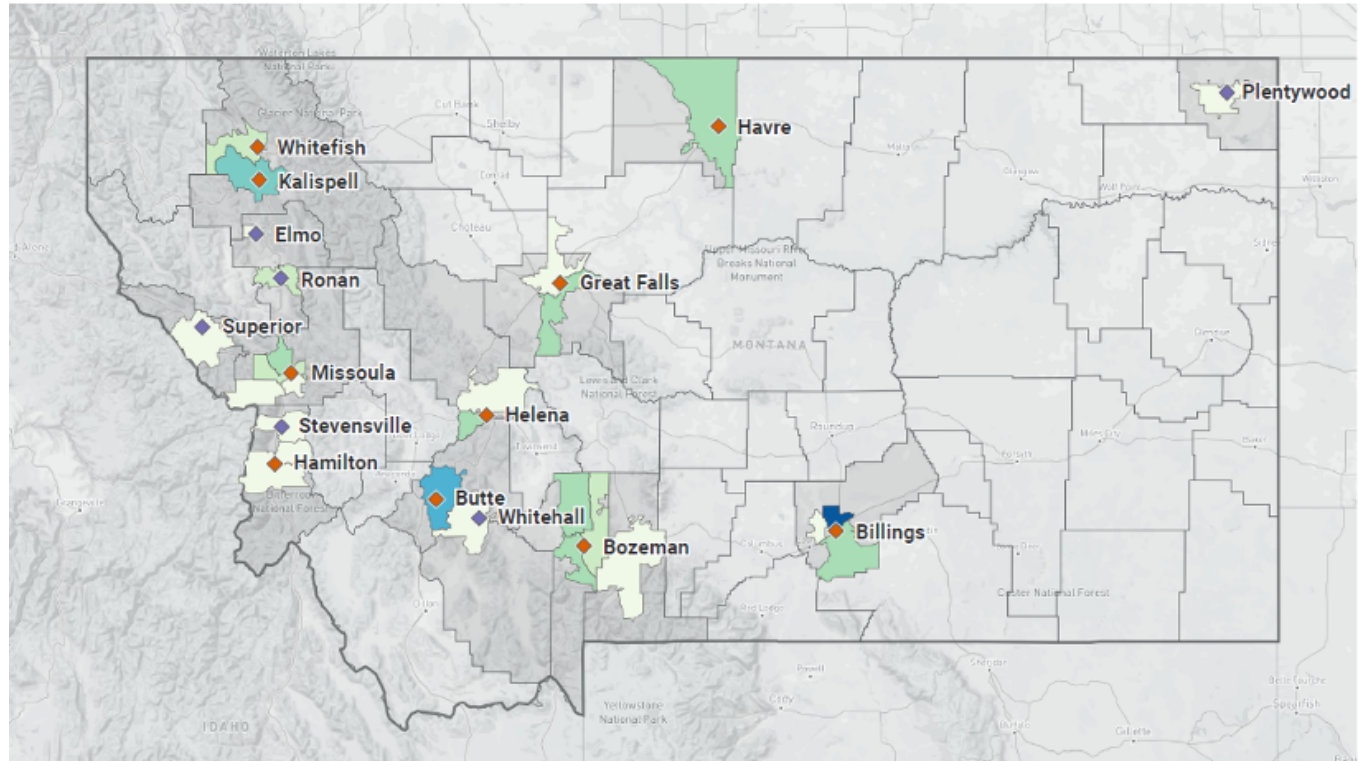
These households were primarily white, educated families led by single parents, the majority of whom were women.

The average household size was three and nearly all had lease agreements in place for at least a year prior to facing the eviction.

We had a total of 65 survey respondents across 19 counties. Below is a map showing the statewide distribution of households.

It was striking to learn that nearly all households were living at 200% or below the Federal Poverty guidelines (\$55,500 for a family of four in 2022), with the majority considered severely poor, making less than \$35,000 annually.

These households were financially at-risk prior to COVID-19, with at least one additional significant monthly bill other than rent. A third of households had three or more, such as childcare expenses, medical bills and loan payments.



#### Survey Responses by Zipcode



#### Population Threshold

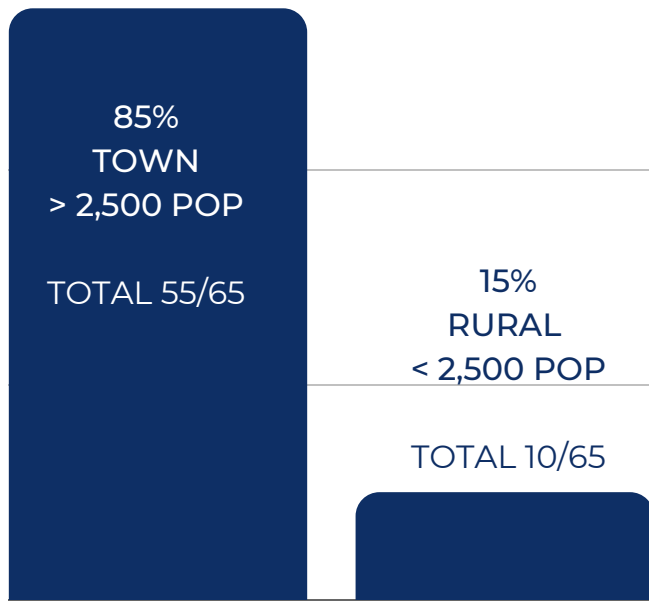


#### Additional Cities Not Shown on Map



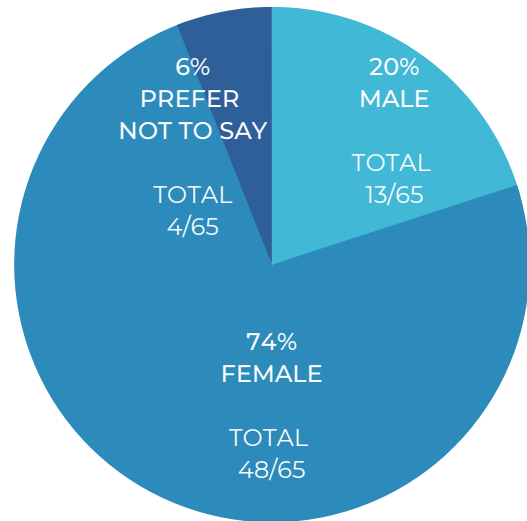
## HOUSEHOLD DEMOGRAPHICS

MAJORITY OF SURVEY RESPONDENTS WERE WOMEN, AGE 35 - 54, LIVING IN COMMUNITIES >2,500 POP



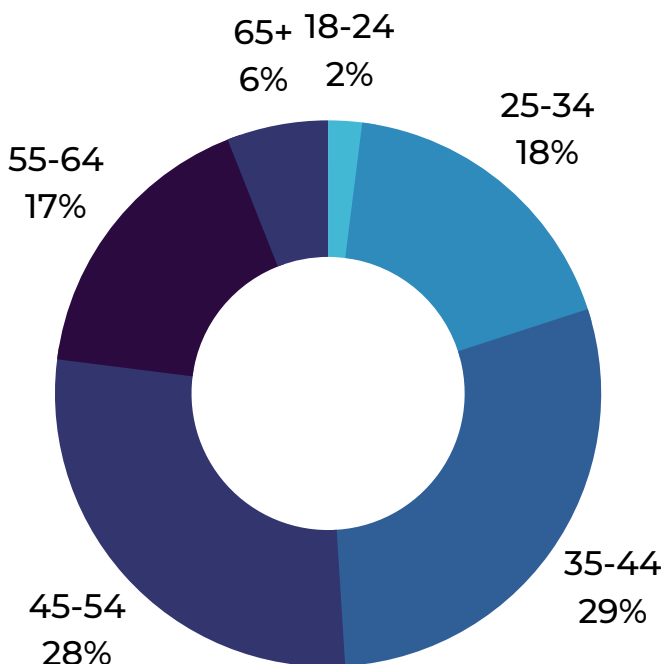
SURVEY RESPONDENTS  
BY POPULATION

- FEMALE
- MALE
- PREFER NOT TO SAY

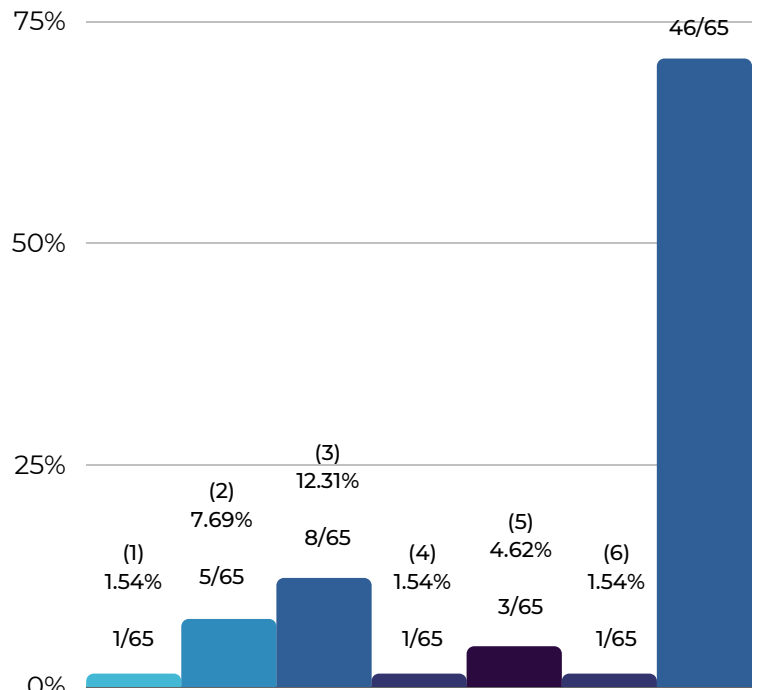


SURVEY RESPONDENTS  
BY GENDER

### AGE BREAKDOWN

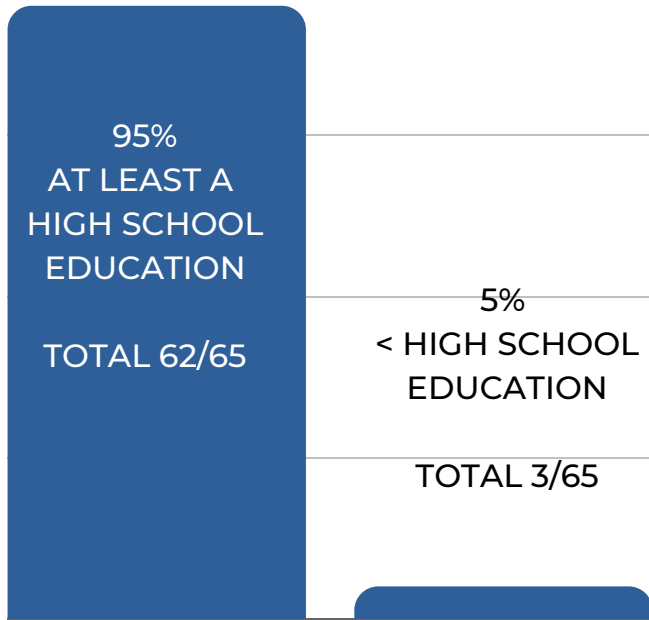


- (1) BLACK/AFRICAN AMERICAN
- (2) HISPANIC/LATINO
- (3) NATIVE AMERICAN/ALASKAN NATIVE
- (4) OTHER, PREFER NOT TO SAY/SELF-D...
- (5) PREFER NOT TO SAY
- (6) PREFER TO SELF DESCRIBE
- (7) WHITE



RACE BREAKDOWN

## EDUCATION



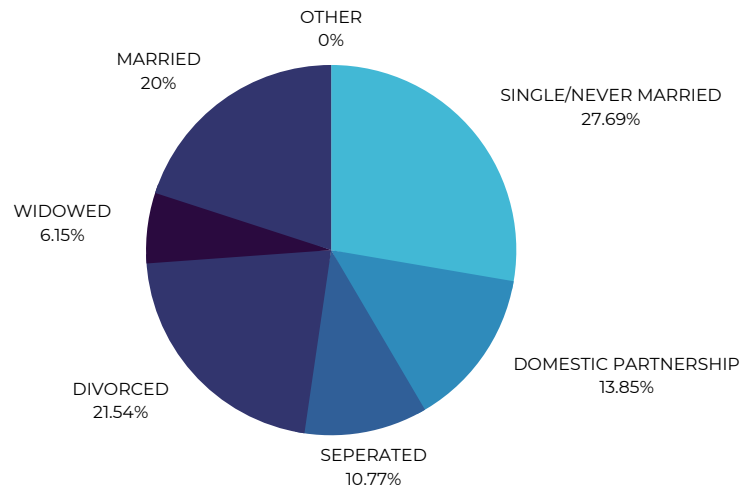
< HIGH SCHOOL 3/65 - 5%  
 HIGH SCHOOL OR HIGH SCHOOL EQUIVALENT 15/65 - 23%  
 VOCATIONAL/TRADE SCHOOL CERTIFICATION 2/65 - 3%  
 SOME COLLEGE BUT NO DEGREE 19/65 - 29%  
 ASSOCIATES DEGREE 8/65 - 12%  
 BACHELORS DEGREE 11/65 - 17%  
 GRADUATE DEGREE 7/65 - 11%

## HOUSEHOLD DEMOGRAPHICS

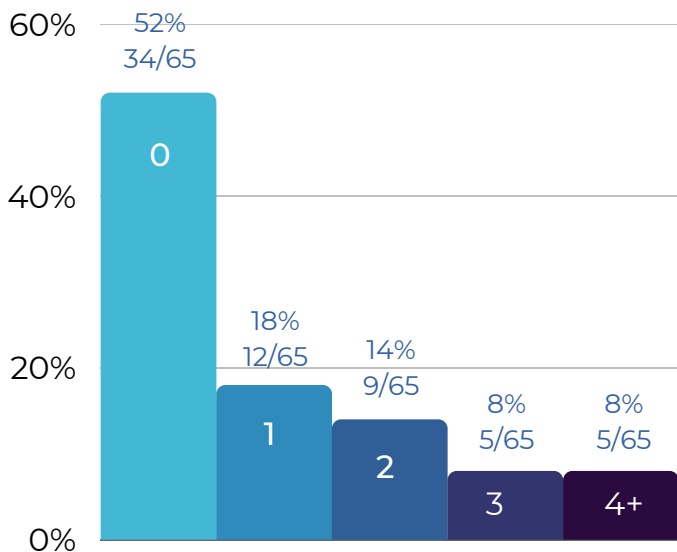
HOUSEHOLDS WERE PRIMARILY WHITE, EDUCATED FAMILIES LED BY SINGLE PARENTS, THE MAJORITY OF WHOM WERE WOMEN (66.1%).

THE AVERAGE HOUSEHOLD SIZE WAS THREE AND NEARLY ALL HAD LEASE AGREEMENTS IN PLACE FOR AT LEAST A YEAR PRIOR TO FACING THE EVICTION.

## RELATIONSHIP STATUS



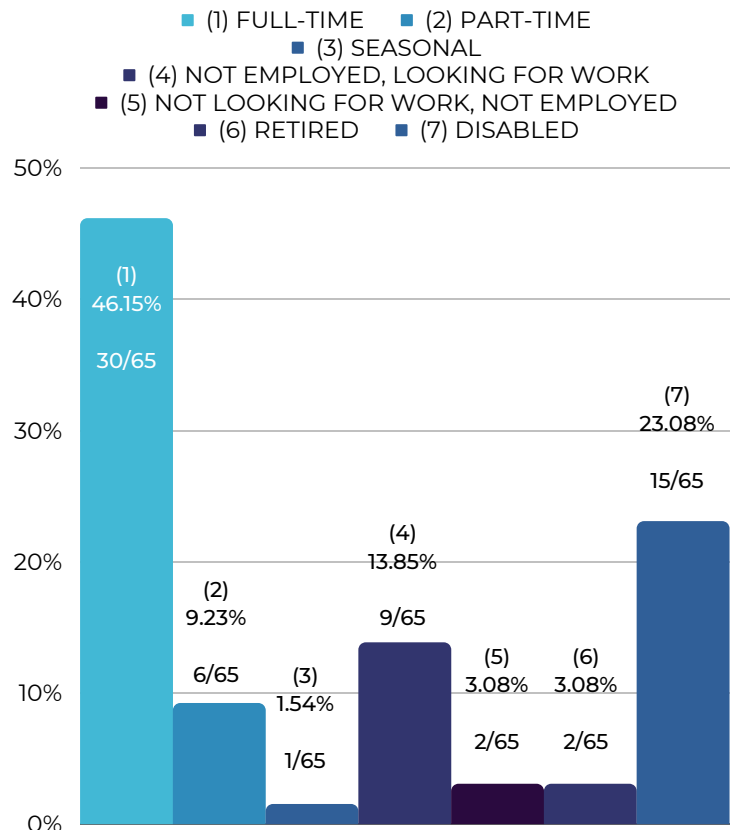
## HOUSEHOLDS WITH CHILDREN



48% (31/65)  
 OF HOUSEHOLDS HAD AT LEAST 1 CHILD

8% (5/65)  
 OF HOUSEHOLDS REPORTED 4+

## EMPLOYMENT STATUS



## HOUSEHOLD POVERTY

<200% FEDERAL POVERTY GUIDELINES .....

86%

69%  
MAKING  
<\$35K  
ANNUALLY

NEARLY ALL RESPONDENTS - 86%  
(56/65) - LIVED BELOW 200% OF THE  
FEDERAL POVERTY GUIDELINES.

● LIVED BELOW 200% FEDERAL POVERTY LEVEL  
(BASED ON 2022 FEDERAL GUIDELINES)

69% (45/65) HOUSEHOLDS LIVED ON  
<\$35K ANNUALLY

● MAKING LESS THAN \$35,000 ANNUALLY

## IN THEIR OWN WORDS

### What Factors Led to the Eviction

"GETTING COVID TWO TIMES AND NOT BEING ABLE  
TO PAY RENT"

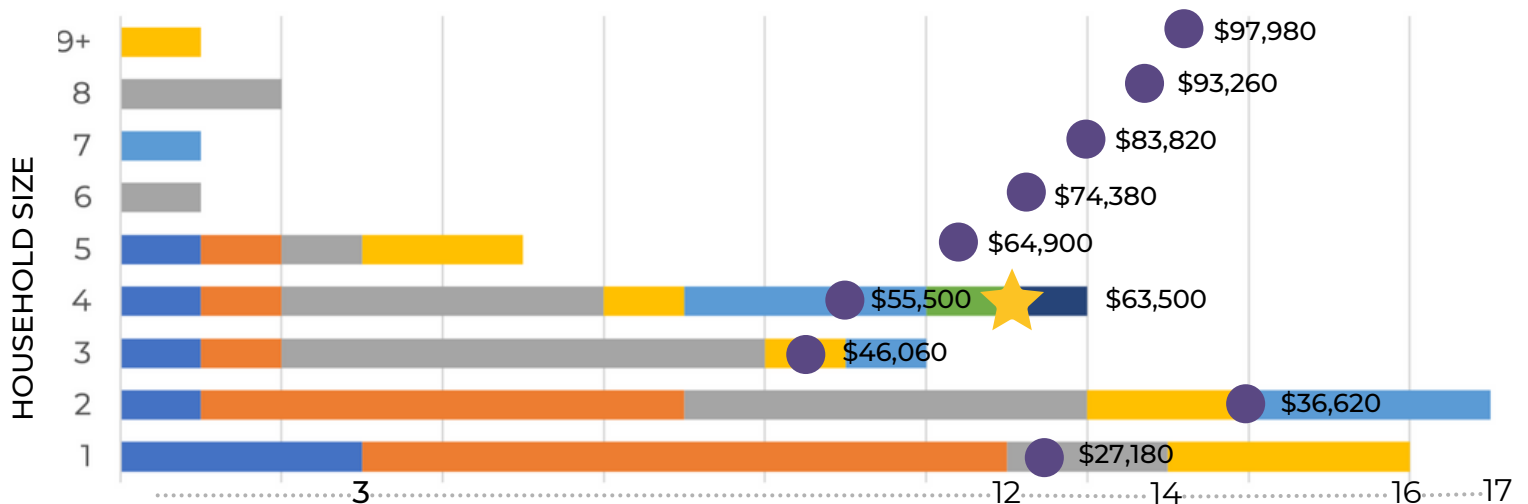
"MY SON LIVES WITH ME, AND HE HAS TERMINAL CANCER"

"HOURS CUT AT WORK, LOSS OF  
EMPLOYMENT, MEDICAL PROBLEMS"

"LANDLORD DOUBLED THE RENT WITH 10 DAYS' NOTICE FROM \$1,200 TO  
\$2,400 AND WHEN I COULD ONLY PAY \$1,200, HE FILED EVICTION THE  
SAME DAY IT WAS DUE. I GOT COVID 2X WITH ALL THIS AND MY KIDS SO  
MONTHS OF LOST INCOME ON TOP OF MY HEALTH DETERIORATION."

HOUSEHOLDS WERE FINANCIALLY AT-RISK PRIOR TO COVID-19,  
REPORTING AT LEAST ONE ADDITIONAL SIGNIFICANT MONTHLY  
BILL OTHER THAN RENT. A THIRD HAD THREE OR MORE, SUCH AS  
CHILDCARE EXPENSES, MEDICAL BILLS, AND LOAN PAYMENTS.

# INCOME RANGE BY HOUSEHOLD SIZE



THE ABOVE GRAPH SHOWS HOUSEHOLD SIZE ON THE VERTICAL AXIS, WITH A TALLY OF HOUSEHOLDS BASED ON INCOME IDENTIFIED BY COLOR BARS ON THE HORIZONTAL AXIS.

● 200% 2022 FEDERAL POVERTY THRESHOLD BY HOUSEHOLD SIZE IS SHOWN ON THE RIGHT SIDE SERIES OF (PURPLE) DOTS

★ AMI - 2022 AVERAGE MEDIAN INCOME BY HOUSEHOLD SIZE. AMI IS A MEASUREMENT OF THE MEDIAN INCOME OF A REGION AND VARIES ACROSS THE STATE. THE HIGHEST AMI IN MONTANA IS IN GALLATIN COUNTY, WHICH HAS AN AMI OF \$79,500 FOR A FAMILY OF FOUR. THE LOWEST AMI FOR A FAMILY OF FOUR IN MONTANA IS FOUND IN MULTIPLE COUNTIES AND IS \$63,500 - SHOWN ON THE GRAPH BY A GOLD STAR

HOUSEHOLD INCOME BY SIZE	1	2	3	4+
\$0-\$9,999	3	1	1	2
\$10,000-\$19,999	8	6	1	2
\$20,000-\$34,999	2	5	6	8
\$35,000-\$49,999	3	2	1	4
\$50,000-\$74,999	0	3	1	4
\$75,000-\$99,999	0	0	0	1
\$100,000 or more	0	0	0	1

**MAJORITY - 45/65 69% LIVING ON <\$35K**

**LARGE FAMILY INCOME:**

1 HOUSEHOLD OF 6 LIVING ON \$20-\$34,999

1 HOUSEHOLD OF 7 LIVING ON \$50-\$74,999

2 HOUSEHOLDS OF 8 LIVING ON \$20-\$34,999

1 HOUSEHOLD OF 9 LIVING ON \$35-\$49,999

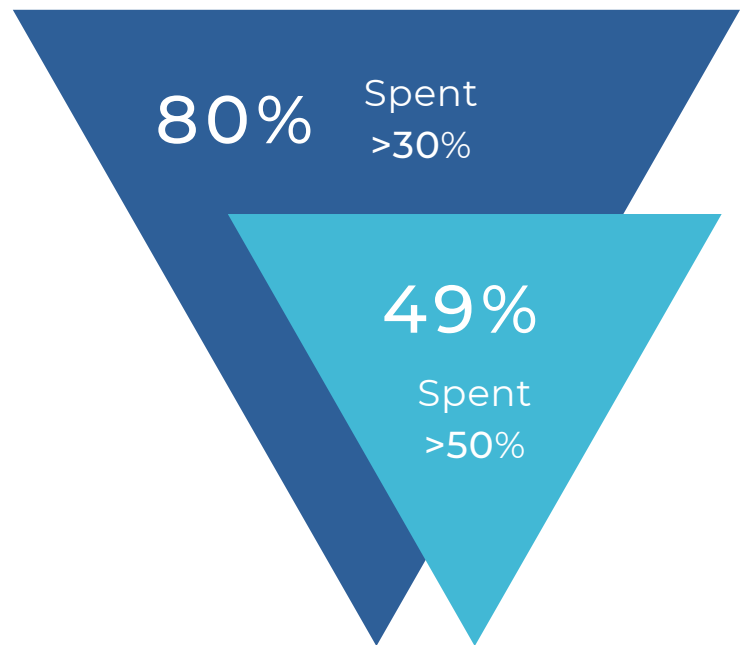
## INCOME % SPENT ON RENT

### IMPACT ON CHILDREN

FOR HOUSEHOLDS  
LIVING BELOW 200% OF  
THE FEDERAL POVERTY  
LEVEL:

45% HAD AT LEAST 1  
CHILD IN THE  
HOUSEHOLD

16% HAD 3+ CHILDREN



Renter households spending more than 30% of their income on housing costs and utilities are considered “cost burdened,” something that was true for almost all households represented in the survey (6).

Half of these households were considered “severely cost burdened”, meaning they spent more than 50% of their income on rent (6). Of the households that fell below 200% of the Federal Poverty Level, roughly half (45%) had at least 1 child in the household, and 16% had 3 or more children.

These households are representative of poor, working class families who struggle to make ends meet and are severely cost burdened, already at the tipping point before an eviction even under the best case scenario.

72%

RECEIVE AT  
LEAST  
1  
TYPE OF  
ASSISTANCE

TOTAL  
(47/65)

17%

RECEIVE AT  
LEAST  
3  
TYPES OF  
ASSISTANCE

TOTAL  
(11/65)

86% OF SURVEY RESPONDENTS  
LIVE AT OR BELOW 200% OF  
THE FEDERAL POVERTY LEVEL  
(TOTAL 56/65)

OF THOSE THAT LIVE AT OR  
BELOW 200% OF THE FEDERAL  
POVERTY LEVEL, THE MAJORITY  
- 93% - RECEIVE AT LEAST 1  
TYPE OF PUBLIC SUBSISTENCE  
HELP (TOTAL 52/56)

## ACCESS TO ECONOMIC SUBSISTENCE

### THE CLIFF EFFECT

Various federal and state programs provide economic subsistence to poor families, such as food stamps, temporary aid, supplemental health benefits, and subsidized housing vouchers.

Many households that responded received at least one subsistence benefit despite qualifying for more. A portion of respondents received at least three.

Many of these programs are based on income caps. If households are working, even if wages are minimal, they may no longer qualify despite being well below the Federal Poverty Level. This is known as The Cliff Effect. Independently covering these gaps requires households to experience a significant increase of income in order to replace what the government subsistence payment would have provided (7).

The current social service safety net also does not accommodate the growing number of households whose income exceeds the income requirements for these benefits yet is insufficient to combat inflation and increased living costs. This places a greater burden on working families already struggling to get by and increases the demand for safe and affordable housing. The current income threshold for economic subsistence payments does not take into account the impact of inflation and increased housing costs on low-income families.

### COVID-19 RELIEF EFFORTS

In response to the COVID-19 pandemic, the Federal Government allocated \$227M in funding through the federal Consolidated Appropriations Act (ERA1) and ARPA (ERA2) to Montana for emergency rental assistance.

Montana Emergency Rental Assistance (MERA) covered rent and utilities for households in need.

This funding provided renters with up to \$2,200 per month for past due (dating to April 1, 2020) and future rent payments, plus an additional monthly maximum payment of \$350 (increased to \$550 in February 2022) for utilities and internet per month (8).

As with many new initiatives, there were hurdles in getting these funds to those in need after the initial rollout. At times, this made it difficult for families facing eviction to receive needed rental assistance. Fewer than half of survey respondents reported being aware of and having applied for MERA funding. Of those who did apply for assistance, only a fraction received support. Zero rural respondents reported receiving MERA funds despite qualifying and applying for rental assistance.

In an effort to respond to the COVID-19 eviction crisis, MLSA coordinated with the Montana Department of Commerce to create the **Montana Eviction Intervention Program** (MEIP) in October 2020. The program works by connecting low income clients who have received an eviction notice with private, contract attorneys, who receive a modest means rate to provide legal assistance and representation to these clients.

As of 2023, the MEIP program was supported by 32 contract attorneys to represent low-income clients in eviction cases. MLSA and contract attorneys can provide both limited and extended services to clients, including hour-long phone advice appointments, limited-scope representation, and, in some cases, full representation. Most survey respondents noted that they were assisted by MLSA through advice appointments. Others noted that they had been represented by an attorney.

The program is led by a Program Coordinator, two Navigators who act as the points of contact for clients, two Intake Specialists, one Administrative Assistant, and one Justice for Montana AmeriCorps member. In March 2022, the Montana Department of Commerce also contracted with MLSA to help connect eligible low-income eviction clients and their landlords with MERA assistance funds.

Clients served by the MEIP program must meet certain eligibility requirements. They must be experiencing financial hardship related to COVID-19 and be at risk of homelessness or housing instability. They must also be at or below 80% of the Area Median Income (AMI).

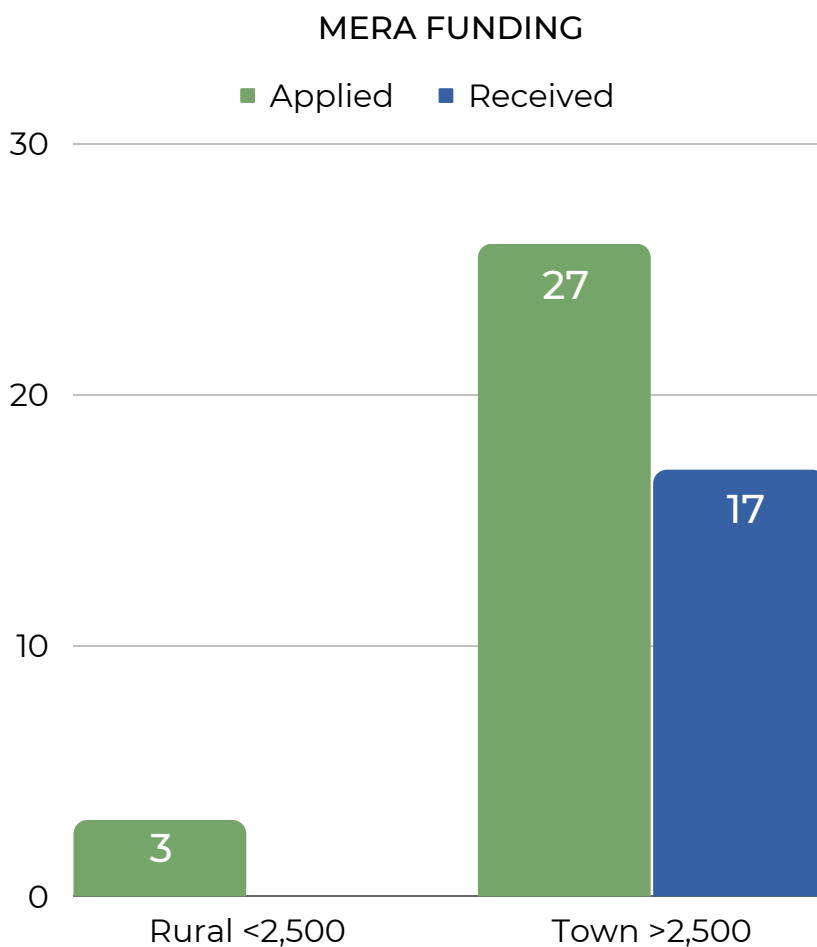
AMI is a measurement of the median income of a region and varies across the state. The highest AMI Montana is in Gallatin County, which has an AMI of \$79,500 for a family of four. The lowest AMI for a family of four in Montana is found in multiple counties and is \$63,500.

# A LACK OF AWARENESS CONTRIBUTED TO EVICTION OUTCOMES

46%

Fewer than half of the respondents were aware of and applied for MERA - the Montana Emergency Rental Assistance Program

Of those who did apply, 57% (17/30) received support



ALL HOUSEHOLDS THAT APPLIED FOR MERA FUNDING QUALIFIED UNDER ELIGIBILITY REQUIREMENTS.

NO RURAL RESPONDENTS RECEIVED ANY MERA FUNDING DESPITE 3 OUT OF 10 RURAL RESPONDENTS APPLYING FOR FUNDING.

PLEASE REFERENCE THE ADDENDUM - FORMAL STEPS TO PANDEMIC RENTAL ASSISTANCE AND HOUSEHOLD POVERTY DATA CHARTS FOR MORE INSIGHT

**Due to MLSA’s legal support, nearly half of respondents felt somewhat-to-extremely confident facing the eviction, and the majority avoided a court hearing.**

Facing an eviction is intimidating. Without adequate legal support, renters often lack the confidence and knowledge they need to engage in the justice system.

Only a small portion saw their eviction case continue beyond 6 months. Some families were able to stay in their home and avoid eviction altogether. Several more were able to extend their stay but eventually moved

### IMPORTANCE OF LEGAL SUPPORT

out of the home. The majority moved out of their home as an outcome of the eviction.

As mentioned previously, households spent a significant portion of income on rent leading up to the eviction. The majority of respondents report they now spend somewhat-to-significantly more on rent and remain at risk for future housing instability.

42%

THE MAJORITY MOVED OUT OF THEIR HOME AS AN OUTCOME OF THE EVICTION

28%

EXTENDED THEIR STAY BUT EVENTUALLY MOVED OUT OF THEIR HOME

12%

STAYED IN THEIR HOME DESPITE RECEIVING SOME FORM OF NOTICE FROM THEIR LANDLORD.

INITIAL OUTCOME	RECEIVED COURT EVICTION ORDER	DID NOT RECEIVE COURT EVICTION ORDER	UNSURE
<p><b>42%</b></p> <p>Removed From Home</p> <p>TOTAL 27/65</p>	<p><b>8 of 27</b></p> <p>RURAL 1/10 TOWN 7/55</p>	<p><b>17 of 27</b></p> <p>RURAL 4/10 TOWN 13/55</p>	<p><b>2 of 27</b></p> <p>RURAL 0/10 TOWN 2/55</p>
<p><b>28%</b></p> <p>Extended Stay but Eventually Moved</p> <p>TOTAL 18/65</p>	<p><b>6 of 18</b></p> <p>RURAL 0/10 TOWN 6/55</p>	<p><b>10 of 18</b></p> <p>RURAL 1/10 TOWN 9/55</p>	<p><b>2 of 18</b></p> <p>RURAL 1/10 TOWN 1/55</p>
<p><b>12%</b></p> <p>Did NOT Get Evicted</p> <p>TOTAL 8/65</p>	<p><b>1 of 8</b></p> <p>RURAL 0/10 TOWN 1/55</p>	<p><b>6 of 8</b></p> <p>RURAL 1/10 TOWN 5/55</p>	<p><b>1 of 8</b></p> <p>RURAL 0/10 TOWN 1/55</p>

## IMPORTANCE OF LEGAL SUPPORT

One of the challenges of facing an eviction during COVID-19 was that the eviction moratoriums put in place to protect tenants created confusion for both landlords and tenants on their rights and responsibilities, even as they also helped prevent or delay some evictions. Additionally, these moratoriums did not protect renters who were priced out of their homes or those whose leases were not renewed.

**PLEASE REFER TO THE OUTLINE OF KEY DATES AND STEPS INVOLVED IN THE FORMAL STEPS TO RENTAL ASSISTANCE REFERENCED IN THE ADDENDUM.**

A legal eviction is initiated when a landlord provides the tenant with a written (either handwritten or electronically) Notice to Vacate terminating the rental agreement. If the tenant does not move out by the date given in the notice of termination, an eviction lawsuit can be filed with the court.

After the eviction lawsuit has been filed, the tenant needed to file a response with the court within 10 business days. If a tenant did not submit a written response to the court within the 10-day time frame, the court can side with the landlord and issue a court order evicting the tenant. As of May 2023, changes to Montana law mean tenants now have just 5 business days to respond. If the tenant responds to the notice, the court will schedule a hearing or a mediation within 5 days. The landlord will then need to prove to the court that the removal of the tenant is lawful. This also presents the opportunity for the tenant to defend themselves.

MLSA is best suited to respond to the initial notices that landlords provide. At that time, negotiations can begin with landlords to reconcile issues, extend tenant stays, and negotiate move-outs in order to avoid a court-ordered eviction, which can negatively impact an individual's credit rating and prove costly for involved parties. 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 (4). MLSA can also help tenants apply for MERA funding and, in some cases, can negotiate improvements to rentals in order to improve safety and habitability.

**"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"**

**– Survey Response**

## IMPORTANCE OF LEGAL SUPPORT

The eviction process and accessing MERA support require landlord participation. Unfortunately, tenants reported facing significant challenges communicating with their landlords, with many barriers further amplified by the social isolation recommendations and stay-at-home orders put in place to slow the spread of COVID-19.

Slightly less than half of households reported receiving a written or typed Notice to Vacate letter, and only some received a court-ordered eviction. Others reported that the cause of the eviction filing was related to a conflict with their landlord, so it was no surprise that when asked how difficult it was to communicate and work with your landlord during the eviction process on a scale of 1-100 (with 100 representing extremely difficult), the average score was 85.

DIFFICULTY IN COMMUNICATION  
WITH LANDLORD  
**AVERAGE SCORE OF 85**  
1 - EASY | 100 - EXTREMELY  
DIFFICULT



## SURVEY RESPONDENTS WHO RECEIVED MERA FUNDING

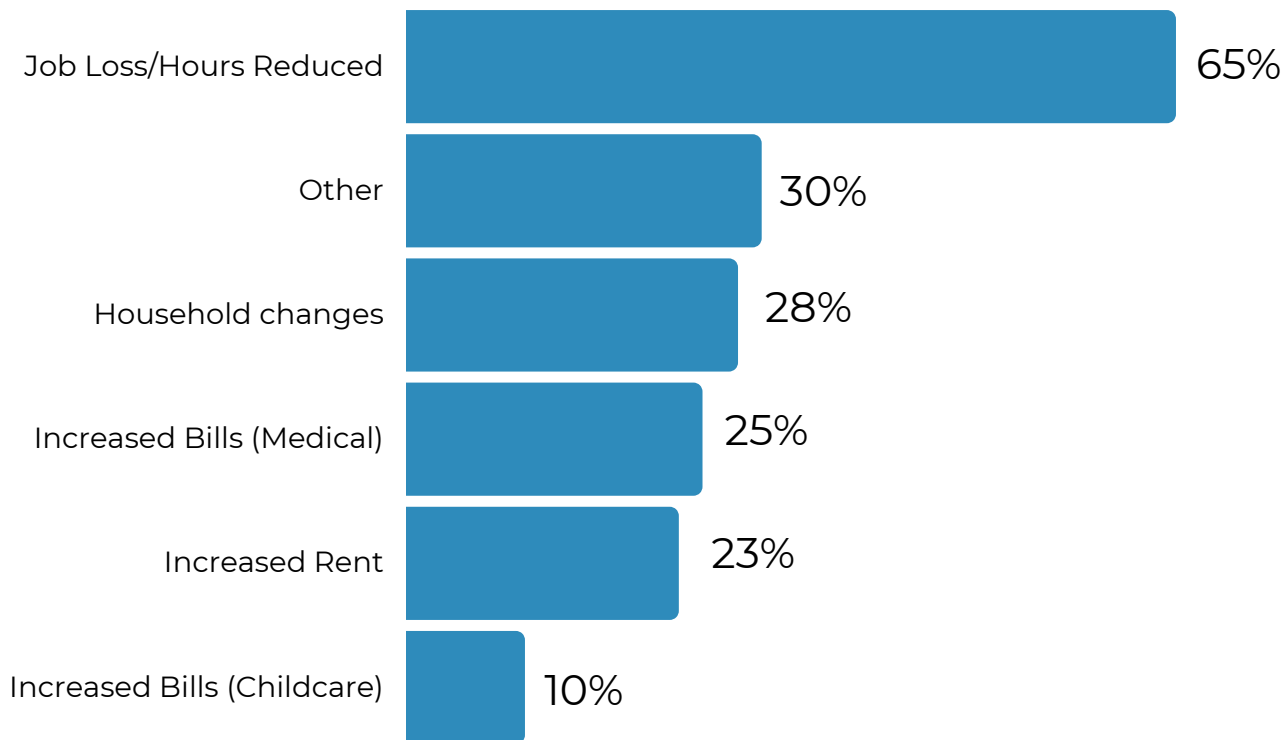
ALL RESPONDENTS	RECEIVED COURT EVICTON ORDER <b>28%</b> TOTAL 18/65	RECEIVED WRITTEN NOTICE OR UNSURE <b>72%</b> TOTAL 47/65
<b>46%</b> Of survey respondents applied for MERA TOTAL 30/65	<b>8 of 18</b> Applied for MERA Funding RURAL 1 TOWN 7	<b>22 of 47</b> Applied for MERA Funding RURAL 2 TOWN 20
<b>57%</b> Of applicants received MERA Funding TOTAL 17/30	<b>5 of 8</b> Applicants received MERA Funding RURAL 0 TOWN 5	<b>12 of 22</b> Applicants received MERA Funding RURAL 0 TOWN 12

## WHAT LED TO THE EVICTION

### TOP 3 REASONS

The top three reasons tenants gave for why their landlord started the eviction process were being behind on rent, having a conflict with the landlord, or the landlord was selling the property. Many factors contributed to being behind on rent, with the majority reporting hours reduced or job loss due to COVID-19. Respondents could select more than one reason for being behind on rent.

## Top Reasons Behind on Rent Due To:



All households took additional measures to catch up on rent prior to the eviction, including negotiating with their landlord. Many took measures that risked their immediate and long-term well-being, such as refraining from saving for retirement, accumulating credit card debt, cutting back on health care, cutting back on meals for the family, and taking out short-term, high interest rate loans - all of which further contribute to economic instability.

IN THEIR OWN WORDS

# Why I was Evicted

“MY LANDLORD WANTED TO SELL THE HOUSE  
I WAS IN & I COULDN'T FIND A PLACE”

“MY FIANCÉ BROKE HIS HAND AND WAS UNABLE TO  
WORK FULL TIME. ON TOP OF THAT MY GRANDMA  
PASSED AWAY A MONTH AFTER THAT.”

“WIFE LOST HER JOB. HAD TO GO THROUGH  
MULTIPLE MEDICAL PROCEDURES.”

**ALL HOUSEHOLDS EXPERIENCED SOME COMBINATION OF  
INCREASED HOUSEHOLD EXPENSES ADDING TO THEIR  
EXISTING COST BURDEN RELATED TO:**

A MEDICAL OR FAMILY EMERGENCY

ADDED CHILDCARE EXPENSES

HOUSEHOLD CHANGES RELATED TO DIVORCE,  
DOMESTIC VIOLENCE AND/OR ADDED  
CHILD OR ELDERLY DEPENDENTS

## IMPACTS ON HEALTH BEYOND THE EVICTION

When assessing a household's overall well-being, it's important to consider the stability of family dynamics and relationships within the households, as well as each member's emotional and physical well-being.

Leading up to the eviction, roughly half of households had stable family dynamics and relationships. Half reported their status to be emotionally or physically unstable.

On its own, facing an eviction is a major stressor. However, because eviction is often the result of (or contributes to) additional economic and social breakdowns, including, in some cases, traumatic household events, eviction is rarely the only stressor that households face. For households with children, these experiences are considered Adverse Childhood Experiences, or ACEs (8).

According to the Centers for Disease Control and Prevention, ACEs are linked to chronic health problems, mental illness, and substance use problems in adolescence and adulthood, and can negatively impact education, job opportunities, and earning potential (8). At least 5 of the top 10 leading causes of death are associated with ACEs, as are 44% of cases of adult depression.

Without intervention, ACEs can have a long-term impact on future generations of Montanans.

85 total Adverse Childhood Experiences were reported across surveyed households. This number does not include the eviction process itself, which is also an Adverse Childhood Experience.

These experiences affect the entire household, including any children. Without intervention, they can have long-term health implications. Households that experience eviction on top of existing social - emotional - health challenges are at a significant risk.

It is critical that Montana considers these added risks, especially when developing support services for families.

## Impact on Children

IN ADDITION TO THE EVICTION

85 TOTAL ADVERSE CHILDHOOD EXPERIENCES

WERE REPORTED, AFFECTING THE ENTIRE HOUSEHOLD, INCLUDING CHILDREN

## ADVERSE CHILDHOOD EXPERIENCES (ACE)

### TYPES OF ACES REPORTED BY HOUSEHOLD

69%

MENTAL ILLNESS, DEPRESSION, OR ANXIETY  
TOTAL 45/65

18%

VIOLENCE OR ABUSE IN THE HOUSEHOLD  
TOTAL 12/65

17%

DEATH IN THE FAMILY  
TOTAL 11/65

14%

DIVORCE OR SEPERATION  
TOTAL 9/65

12%

ALCOHOL ABUSE IN THE HOUSEHOLD  
TOTAL 8/65

### IMPACT ON CHILDREN

31 HOUSEHOLDS  
HAD AT LEAST  
1 CHILD

10 HOUSEHOLDS  
HAD 3+CHILDREN

ALL HOUSEHOLDS WITH  
CHILDREN EXPERIENCED  
AT LEAST 1 ACE

11 REPORTED 3+ ACE(S)

1 REPORTED 6 ACE(S)

## IN THEIR OWN WORDS

“I attempted suicide 6 months after I moved.”

– Survey Respondent

“One of my children dropped out of school afterwards  
and did not finish high school”

– Survey Respondent

## WHEN FAMILIES LOSE THEIR HOME DUE TO AN EVICTION...

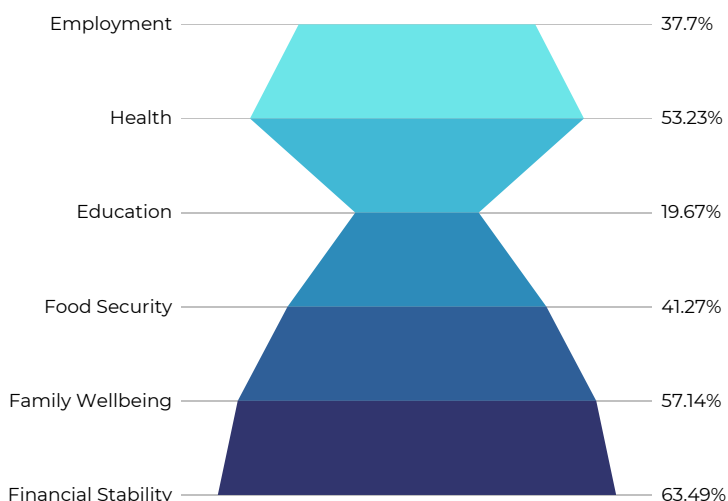
Priced-out of their homes and neighborhoods, many households have little choice but to move from their communities. For families with children, this may include having to switch schools and leave behind friends. Because a legal eviction is recorded on a tenants' credit report, they often struggle to 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 and homelessness (4).

But the impact of an eviction goes beyond just housing. Families often lose their possessions or else have to pay additional fees for storage, further adding to their financial burden (4). Other 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 (9). These factors contribute directly to increased rates of poverty for evicted households (4).

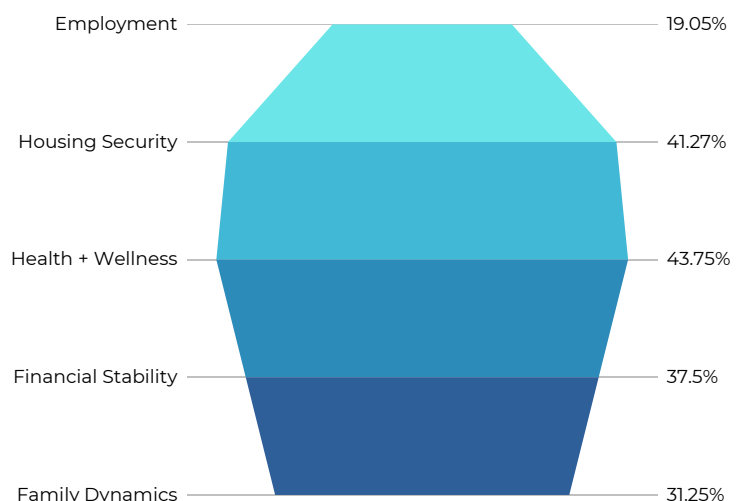
Meanwhile, the long-term effects and down-river socio-economic impacts of an eviction have been shown to affect people's physical and mental health, with individuals reporting poorer physical health, higher rates of chronic illnesses, child maltreatment, and mental health disorders (including suicide) following an eviction (9). Considering the financial, emotional, and physical burden that evicted households endure, recovering from housing instability can be a very long road.

## WHEN ASKED IF THEY EXPERIENCED OVERALL NEGATIVE CHANGES OR DISRUPTIONS TO THE BELOW CATEGORIES, HOUSEHOLDS REPORTED:

### MANY LONG-TERM CHANGES + DISRUPTIONS



### PERMANENT DAMAGE



## DOLLARS + CENTS OF EVICTIONS

### TRUE COST

Nearly all households experienced multiple added expenses due to the eviction, including unplanned costs for hotels, eating out, moving and storage fees, and utility stop-start service fees.

### THE TOTAL COST OF THE EVICTION PROCESS ACCOUNTED FOR MORE THAN 10% OF ANNUAL INCOMES FOR OVER HALF OF HOUSEHOLDS.

Considering the already low annual incomes of most families, this significantly added to existing debt and financial instability for costburdened households. Rebounding from these added burdens takes time, while securing stable housing after an eviction is a tremendous financial hurdle to overcome. Many households continue to feel unstable in their current housing arrangements.

*"It took all the funds I had for the storage units I had to rent and the U-Haul, plus I lost my food stamps because I had no rent but had to pay cash if I stayed anywhere"*

*- Survey Respondent*

### SYSTEMIC RISK FACTORS

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, ensures that evictions will continue long after the COVID-19 pandemic has ended if nothing changes.**

Almost half of all surveyed households are currently in unstable and at-risk housing arrangements, including 20% of households with children. With the average household size of 3, the number of individuals who are insecurely housed is significant.

**Meanwhile, 18% of respondent households reported that they were homeless at the time of the survey.** These families will likely have added challenges on the road to recovery from eviction. Extensive research conducted prior to the COVID-19 pandemic on the impact housing insecurity has on employment found that housing loss regularly leads to job loss, resulting in earning losses that persist for as long as 20 years post displacement (10). The combination of the double precarity of housing and job loss, plus the added stresses related to COVID-19, extend the recovery timeline for these families.

## RESPONDENTS' CURRENT HOUSING STATUS

**31%**

TOTAL 20/65

OF RESPONDENTS ARE  
NOT CURRENTLY LIVING  
IN THEIR OWN HOUSING  
IN MONTANA

**26%**

TOTAL 8/31

OF HOUSEHOLDS WITH  
CHILDREN ARE CURRENTLY  
IN AT-RISK HOUSING  
ARRANGEMENTS

CURRENT STATE	RECEIVED COURT ORDER	DID NOT RECEIVE COURT ORDER	UNSURE
<b>18%</b> HOMELESS <i>TOTAL 12/65</i>	<b>1 of 12</b> RURAL 0/10 TOWN 1/55	<b>10 of 12</b> RURAL 1/10 TOWN 9/55	<b>1 of 12</b> RURAL 0/10 TOWN 1/55
<b>12%</b> TEMPORARILY HOUSED WITH FAMILY/FRIENDS <i>TOTAL 8/65</i>	<b>2 of 8</b> RURAL 0/10 TOWN 2/55	<b>5 of 8</b> RURAL 0/10 TOWN 5/55	<b>1 of 8</b> RURAL 1/10 TOWN 0/55
<b>9%</b> LIVE OUT OF STATE <i>TOTAL 6/65</i>	<b>1 of 6</b> RURAL 1/10 TOWN 0/55	<b>5 of 6</b> RURAL 3/10 TOWN 2/55	-
<b>46%</b> MOVED INTO A NEW HOME <i>TOTAL 30/65</i>	<b>11 of 30</b> RURAL 1/10 TOWN 10/55	<b>16 of 30</b> RURAL 2/10 TOWN 14/55	<b>3 of 30</b> RURAL 0/10 TOWN 3/55
<b>11%</b> REMAINED IN HOME <i>TOTAL 7/65</i>	<b>1 of 7</b> RURAL 0/10 TOWN 1/55	<b>5 of 7</b> RURAL 1/10 TOWN 4/55	<b>1 of 7</b> RURAL 0/10 TOWN 1/55
<b>3%</b> NO RESPONSE <i>TOTAL 2/65</i>	<b>2 of 2</b> RURAL 0/10 TOWN 2/55	-	-

## THE ROAD TO SECURE HOUSING

MLSA serves a critical role in legally advocating for tenants and intervening to prevent evictions, but its reach is limited without further awareness and financial support for civil legal aid and other housing services. Ideally, when seeking legal aid, households could be referred to additional state resources, including economic subsistence payments, in order to receive wrap-around services that help address the full breadth of the challenges they face. Some states institute eviction court hearings to address these wrap-around needs. Unfortunately, due to limits in currently available resources, MLSA is unable to provide the type of wrap-around services that those most at risk need.

The steep increase of housing costs, unmatched by rising income, is a national crisis preventing families and households from achieving overall well-being and financial security.

For those that faced eviction and are now living in at-risk or insecure housing arrangements, the road to secure housing is steep and difficult. Not only do they face the economic debt of recovering from the eviction process itself, but the ripple effect eviction can have on their credit score, employment, emotional and mental health, and physical well-being is a heavy burden to overcome. Recovering from an eviction takes additional time and resources that many households struggle to access.

**“WE BOUGHT A CAMPER TO LIVE IN BECAUSE THE  
RENTAL MARKET WAS TOO HIGH”**

**- SURVEY RESPONDENT**

The ability to develop affordable housing in Montana is hampered by national trends of high construction costs, lack of available workers, and supply chain disruptions that impede housing development. Some local zoning regulations have created development barriers for low-income housing, based both on opposition to growth and inclusion of low-income households in new developments (11).

Despite the fact that many of the respondents were educated and working, we found that working class Montana households often struggled, with economic subsistence benefits not enough to ensure stable financial well-being. Loss of employment due to COVID-19 and added expenses were ultimately just the tipping point to the eviction process for many households.

## THE ROAD TO SECURE HOUSING

At the root of this issue is the expanding population of America's working poor. Households surveyed are educated, working, and supporting dependents with incomes well below what is considered living in poverty, below 200% of 2022 Federal Poverty Guidelines.

They represent the poor, working class that is the engine behind most of our national essential services, including the agriculture industry, food service, childcare support services, direct healthcare providers, and the hospitality industry.

The engine behind a thriving economy is a strong working class. When that working class can no longer pay their monthly bills, this engine stalls out, leaving the economy on the side of the road for everyone.

Eventually, the economic instability of households ripples outwards, negatively impacting the economic resiliency of their community, state, and nation.

At the national level, there has been a push to reform eviction policy and significantly increase eviction diversion and right-to-council state programs (12). Many states have developed successful, evidence-based eviction prevention programs that could be replicated in Montana to achieve similar anti-poverty and economy-strengthening impacts. Adequate funding would enable MLSA to better meet the needs of low-income Montanans, with the goal of providing free representation to all low-income tenants at risk of or subject to eviction in Montana courts. MLSA could also provide wrap-around services to ensure that low-income eviction clients have access to social safety net services that are designed to empower them to break free from poverty.



# WHAT WORKS

## EVICTION DIVERSION PROGRAMS

- 180 jurisdictions in 36 states have developed or enhanced eviction diversion programs with ERA – Economic Relief Act funding.
- In Michigan: eviction diversion cut the eviction rate in half, down from nearly 30% in 2019 to 14% in 2022.
- In Philadelphia: 85% of cases reach a settlement or an agreement to continue negotiation. Eviction filing rates have also plummeted 53% below historic averages since the end of the eviction moratorium in August 2021.

## RIGHT TO COUNSEL

Prior to 2020, only five cities had adopted a legislative right to counsel. Today, three state legislatures and 15 city councils have adopted a right to counsel for tenants facing eviction.

- 60 cities used federal funding to expand access to counsel for tenants.
- In Michigan: legal representation for tenants increased from 5% to 90-95% statewide.
- In New Orleans: the implementation of Legal Services Help Desks and Right to Counsel increased housing stability in 96% of impacted cases as more tenants received favorable outcomes.
- In Cleveland: 93% of tenants who received assistance through a Right to Counsel Program avoided displacement.

## THE ROAD TO SECURE HOUSING

Today, the vast majority of low income renter households spend more than half of their income on housing costs; one in four spend more than 70%. Housing costs are soaring even as incomes have stagnated, leaving far too many American households struggling to pay for housing.

Unfortunately, few receive any help. The limited availability of housing assistance programs means that only one in four families who qualify receive any assistance. For low income families already struggling to make ends meet, this can mean living just “one misstep or emergency away” from an eviction (4).

**“OVERCOMING POVERTY  
IS NOT A GESTURE OF  
CHARITY.**

**IT IS AN ACT OF JUSTICE”**

**- NELSON MANDELA**

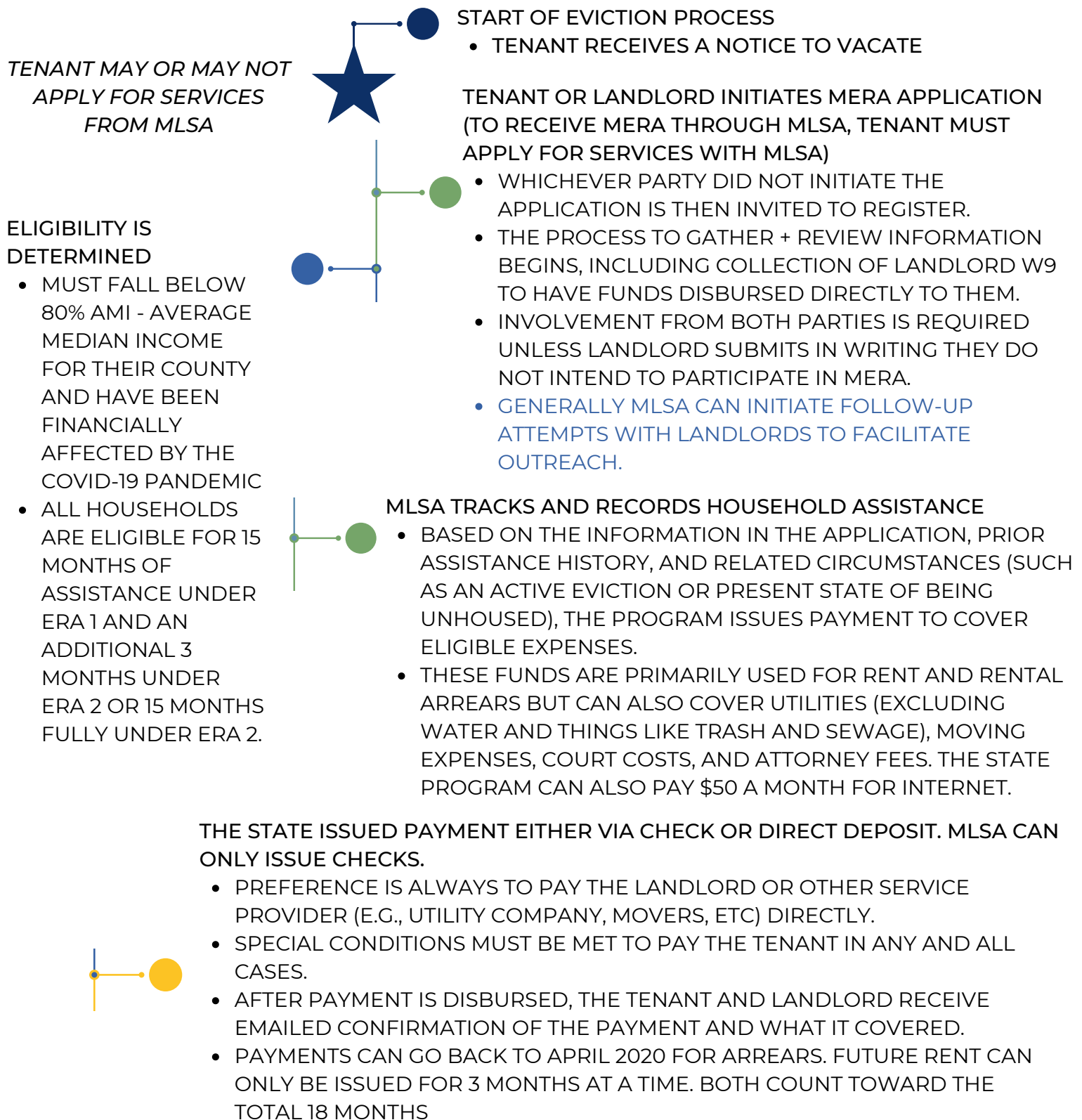
Providing civil legal aid to those facing evictions is an important step in strengthening access to justice for all Montanans, no matter their income. Wraparound civil legal aid services will help safeguard access to affordable housing, food, and safety for low-wage workers who help drive Montana’s economy.

Without this stable foundation of workers, Montana will struggle to attract industry, support thriving communities, or see the benefits of wealth passed onto the next generation. Ignoring Montana's affordable housing crisis is no longer an option.

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## ADDENDUM - FORMAL STEPS TO PANDEMIC RENTAL ASSISTANCE (MERA)

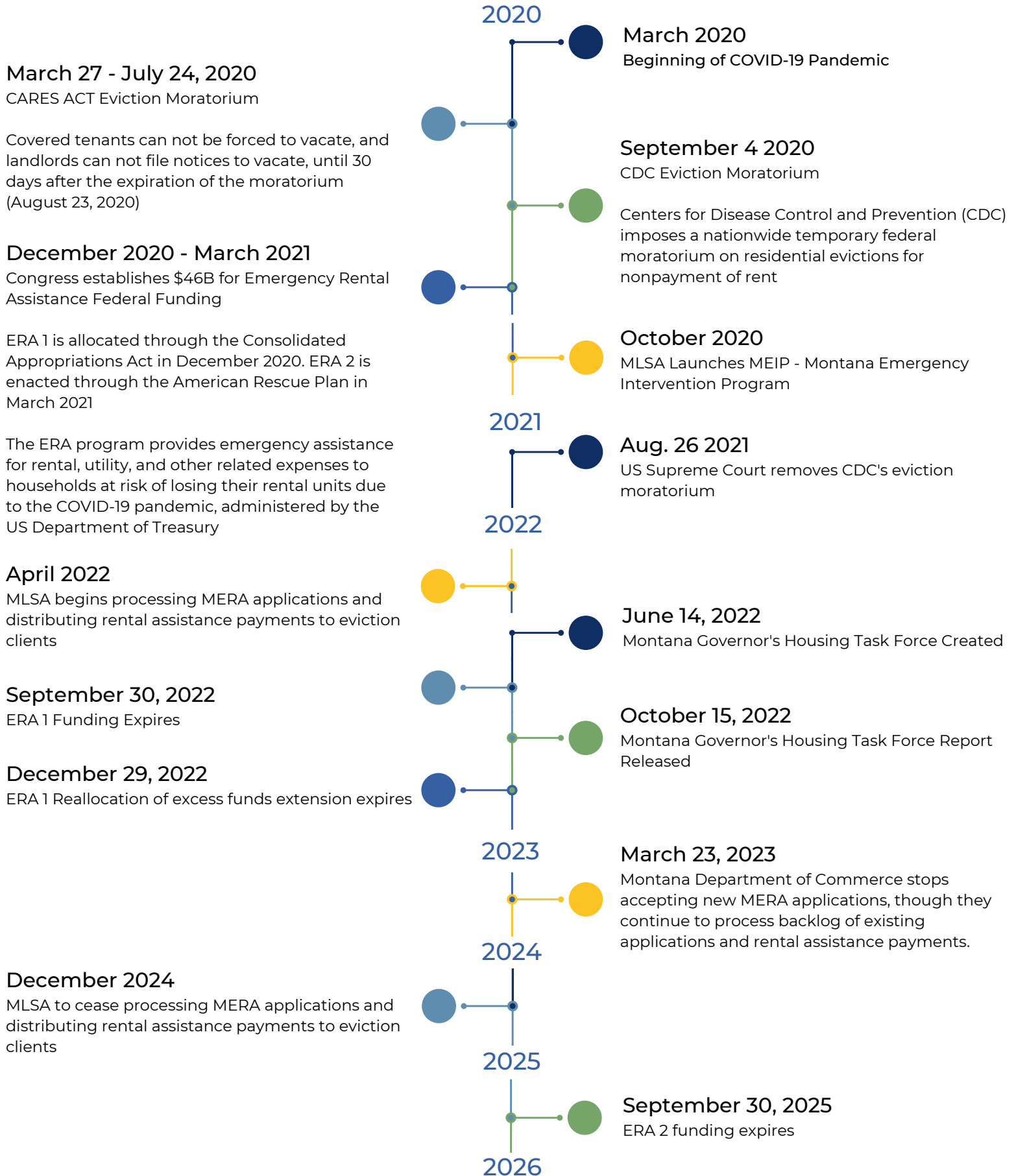


TOTAL TIMELINES VARIES ON A CASE-BY-CASE BASIS. GENERALLY, THE STATE TOOK UP TO SEVERAL MONTHS TO REVIEW AND ISSUE PAYMENT AFTER SUBMISSION.



**MLSA'S TIME BETWEEN SUBMISSION AND PROCESSING FOR MERA PAYMENTS IS ABOUT 7-10 DAYS**

## ADDENDUM - EMERGENCY RENTAL ASSISTANCE TIMELINE



## ADDENDUM - DATA CHARTS

### HOUSEHOLD SIZE + INCOME (URBAN X RURAL)

RURAL HOUSEHOLD SIZE	1	2	3	4+	URBAN HOUSEHOLD SIZE	1	2	3	4+
\$0-\$9,999	0	1	0	0	\$0-\$9,999	3	0	1	2
\$10,000-\$19,999	2	0	0	0	\$10,000-\$19,999	6	6	1	2
\$20,000-\$34,999	1	1	0	2	\$20,000-\$34,999	1	4	6	6
\$35,000-\$49,999	0	0	1	0	\$35,000-\$49,999	3	2	0	4
\$50,000-\$74,999	0	0	0	2	\$50,000-\$74,999	0	3	1	2
\$75,000-\$99,999	0	0	0	0	\$75,000-\$99,999	0	0	0	1
\$100,000 or more	0	0	0	0	\$100,000 or more	0	0	0	1
<b>RURAL MAJORITY - 7/10 70% LIVING ON &lt;\$35K</b>  <b>RURAL - LARGE FAMILIES INCOME:</b> 1 HOUSEHOLD OF 6 LIVING ON \$20-\$34,999 1 HOUSEHOLD OF 7 LIVING ON \$50-\$74,999 1 HOUSEHOLD OF 8 LIVING ON \$20-\$34,999					<b>URBAN MAJORITY - 38/55 69% LIVING ON &lt;\$35K</b>  <b>URBAN - LARGE FAMILY INCOME:</b> 1 HOUSEHOLD OF 8 LIVING ON \$20-\$34,999 1 HOUSEHOLD OF 9 LIVING ON \$35-\$49,999				

EXTENT OF HOUSEHOLD POVERTY ACROSS SURVEY RESPONDENTS									
HOUSEHOLD SIZE		INCOME	% SPENT ON RENT	COUNTY	2022 AMI	MERA THRESHOLD 80% AMI	QUALIFIED FOR MEIP FUNDING	2022 FED POVERTY THRESHOLD	2022 200% FED POVERTY THRESHOLD
RURAL RESPONDENTS (TOTAL 10/65)									
1	2	\$0-\$9,999	72%	Ravalli	\$50,800	\$40,640	YES	\$18,310	\$36,620
2	1	\$10,000-\$19,999	75%	Lake	\$44,450	\$35,560	YES	\$13,590	\$27,180
3	1	\$10,000-\$19,999	20%	Lake	\$44,450	\$35,560	YES	\$13,590	\$27,180
4	6	\$20,000-\$34,999	50%	Madison	\$73,700	\$58,960	YES	\$37,190	\$74,380
5	8	\$20,000-\$34,999	59%	Jefferson	\$95,700	\$76,560	YES	\$46,630	\$93,260
6	2	\$20,000-\$34,999	50%	Mineral	\$50,800	\$40,640	YES	\$18,310	\$36,620
7	1	\$20,000-\$34,999	20%	Ravalli	\$44,450	\$35,560	YES	\$13,590	\$27,180
8	3	\$35,000-\$49,999	20%	Lake	\$57,150	\$45,720	YES	\$23,030	\$46,060
9	7	\$50,000-\$74,999	23%	Sheridan	\$81,000	\$64,800	YES	\$41,910	\$83,820
10	4	\$50,000-\$74,999	54%	Lake	\$63,500	\$50,800	YES	\$22,750	\$55,500
URBAN RESPONDENTS (TOTAL 55/65)									
HOUSEHOLD SIZE		INCOME	% SPENT ON RENT	COUNTY	AMI	MERA THRESHOLD 80% AMI	QUALIFIED FOR MEIP FUNDING	2022 FED POVERTY THRESHOLD	200% FED POVERTY THRESHOLD
11	1	\$0-\$9,999	0%	Flathead	\$44,450	\$35,560	YES	\$13,590	\$27,180
12	1	\$0-\$9,999	27%	Gallitan	\$55,650	\$44,520	YES	\$13,590	\$27,180
13	1	\$0-\$9,999	30%	Park	\$46,350	\$37,080	YES	\$13,590	\$27,180
14	3	\$0-\$9,999	50%	Hill	\$57,150	\$45,720	YES	\$23,030	\$46,060
15	4	\$0-\$9,999	50%	Hill	\$63,500	\$50,800	YES	\$27,750	\$55,500
16	5	\$0-\$9,999	0%	Yellowstone	\$73,150	\$58,520	YES	\$32,470	\$64,940
17	1	\$10,000-\$19,999	75%	Missoula	\$45,750	\$36,600	YES	\$13,590	\$27,180
18	1	\$10,000-\$19,999	48%	Ravalli	\$50,800	\$40,640	YES	\$13,590	\$27,180
19	1	\$10,000-\$19,999	82%	Yellowstone	\$47,400	\$37,920	YES	\$13,590	\$27,180
20	1	\$10,000-\$19,999	49%	Cascade	\$44,450	\$35,560	YES	\$13,590	\$27,180
21	1	\$10,000-\$19,999	83%	Missoula	\$45,750	\$36,600	YES	\$13,590	\$27,180
22	1	\$10,000-\$19,999	0%	Missoula	\$45,750	\$36,600	YES	\$13,590	\$27,180
23	2	\$10,000-\$19,999	49%	Yellowstone	\$54,200	\$43,360	YES	\$18,310	\$36,620
24	2	\$10,000-\$19,999	47%	Cascade	\$50,800	\$40,640	YES	\$18,310	\$36,620
25	2	\$10,000-\$19,999	75%	Missoula	\$52,250	\$41,800	YES	\$18,310	\$36,620

## EXTENT OF HOUSEHOLD POVERTY ACROSS SURVEY RESPONDENTS

	HOUSEHOLD SIZE	INCOME	% SPENT ON RENT	COUNTY	2022 AMI	MEIRA THRESHOLD 80% AMI	QUALIFIED FOR MEIP FUNDING	2022 FED POVERTY THRESHOLD	2022 200% FED POVERTY THRESHOLD
26	2	\$10,000-\$19,999	75%	Silver-Bow	\$50,800	\$40,640	YES	\$18,310	\$36,620
27	2	\$10,000-\$19,999	0%	Hill	\$50,800	\$40,640	YES	\$18,310	\$36,620
28	2	\$10,000-\$19,999	31%	SilverBow	\$50,800	\$40,640	YES	\$18,310	\$36,620
29	3	\$10,000-\$19,999	95%	Silverbow	\$57,150	\$45,720	YES	\$23,030	\$46,060
30	4	\$10,000-\$19,999	50%	Cascade	\$63,500	\$50,800	YES	\$27,750	\$55,500
31	5	\$10,000-\$19,999	49%	Gallatin	\$85,900	\$68,720	YES	\$32,470	\$64,940
32	1	\$20,000-\$34,999	33%	Lewis and Clark	\$55,100	\$44,080	YES	\$13,590	\$27,180
33	2	\$20,000-\$34,999	75%	Missoula	\$52,250	\$41,800	YES	\$18,310	\$36,620
34	2	\$20,000-\$34,999	60%	Yellowstone	\$54,200	\$43,360	YES	\$18,310	\$36,620
35	2	\$20,000-\$34,999	70%	Flathead	\$50,800	\$40,640	YES	\$18,310	\$36,620
36	2	\$20,000-\$34,999	40%	Lewis and Clark	\$62,950	\$50,360	YES	\$18,310	\$36,620
37	3	\$20,000-\$34,999	48%	Yellowstone	\$60,950	\$48,760	YES	\$23,030	\$46,060
38	3	\$20,000-\$34,999	53%	Silverbow	\$57,150	\$45,720	YES	\$23,030	\$46,060
39	3	\$20,000-\$34,999	65%	Yellowstone	\$60,950	\$48,760	YES	\$23,030	\$46,060
40	3	\$20,000-\$34,999	70%	Lewis and Clark	\$70,800	\$56,640	YES	\$23,030	\$46,060
41	3	\$20,000-\$34,999	65%	Missoula	\$58,800	\$47,040	YES	\$23,030	\$46,060
42	3	\$20,000-\$34,999	38%	Yellowstone	\$60,950	\$48,760	YES	\$23,030	\$46,060
43	4	\$20,000-\$34,999	50%	Lewis and Clark	\$78,650	\$62,920	YES	\$27,750	\$55,500
44	4	\$20,000-\$34,999	45%	Missoula	\$65,300	\$52,240	YES	\$27,750	\$55,500
45	4	\$20,000-\$34,999	75%	Flathead	\$63,500	\$50,800	YES	\$27,750	\$55,500
46	4	\$20,000-\$34,999	50%	Gallatin	\$79,500	\$63,600	YES	\$27,750	\$55,500
47	5	\$20,000-\$34,999	51%	Yellowstone	\$73,150	\$58,520	YES	\$32,470	\$64,940
48	8	\$20,000-\$34,999	40%	Yellowstone	\$89,400	\$71,520	YES	\$46,630	\$93,260
49	1	\$35,000-\$49,999	30%	Yellowstone	\$47,400	\$37,920	YES	\$13,590	\$27,180
50	1	\$35,000-\$49,999	25%	Missoula	\$45,750	\$36,600	YES	\$13,590	\$27,180
51	1	\$35,000-\$49,999	40%	Gallatin	\$55,650	\$44,520	YES	\$13,590	\$27,180
52	2	\$35,000-\$49,999	14%	Missoula	\$52,250	\$41,800	YES	\$18,310	\$36,620
53	2	\$35,000-\$49,999	27%	Missoula	\$52,250	\$41,800	YES	\$18,310	\$36,620
54	4	\$35,000-\$49,999	80%	Silverbow	\$63,500	\$50,800	YES	\$27,750	\$55,500
55	5	\$35,000-\$49,999	40%	Missoula	\$70,550	\$56,440	YES	\$32,470	\$64,940
56	5	\$35,000-\$49,999	75%	Missoula	\$70,550	\$56,440	YES	\$32,470	\$64,940
57	9	\$35,000-\$49,999	54%	Yellowstone	\$89,400	\$71,520	YES	\$51,350	\$102,700
58	2	\$50,000-\$74,999	49%	Gallatin	\$63,600	\$50,880	YES	\$18,310	\$36,620
59	2	\$50,000-\$74,999	46%	Gallatin	\$63,600	\$50,880	YES	\$18,310	\$36,620
60	2	\$50,000-\$74,999	15%	Flathead	\$50,800	\$40,640	YES	\$18,310	\$36,620
61	3	\$50,000-\$74,999	52%	Flathead	\$57,150	\$45,720	YES	\$23,030	\$46,060
62	4	\$50,000-\$74,999	38%	Cascade	\$63,500	\$50,800	YES	\$27,750	\$55,500
63	4	\$50,000-\$74,999	59%	Missoula	\$65,300	\$52,240	YES	\$27,750	\$55,500
64	4	\$75,000-\$99,999	30%	Gallatin	\$79,500	\$63,600	YES	\$27,750	\$55,500
65	4	\$100,000 or more	0%	Gallatin	\$79,500	\$63,600	NO	\$27,750	\$55,500

THE ABOVE CHART REFLECTS THE EXTENT OF HOUSEHOLD POVERTY ACCROSS SURVEY RESPONDENTS. INCOME LEVELS ARE COMPARED TO THE BELOW KEY MEASUREMENTS:

2022 FEDERAL POVERTY GUIDELINES ARE DETERMINED BY HOUSEHOLD SIZE

(REF: <https://aspe.hhs.gov/sites/default/files/documents/175e430d7dd4b1622d7245bc8664b3c2/HHS-Poverty-Guidelines-Fed-Register-2022.pdf>)

**BOLD**ED ROWS REFLECT HOUSEHOLDS LIVING 200% BELOW 2022 FEDERAL POVERTY GUIDELINES (TOTAL 55/65 85%)

2022 AMI - AVERAGE MEDIAN INCOME IS BASED ON A COMBINATION OF HOUSEHOLD SIZE WITH LOCATION (BY COUNTY)

(REF: <https://housing.mt.gov/Rental-Assistance/Check-Eligibility>)

**ROWS HIGHLIGHTED IN BLUE** REFLECT HOUSEHOLDS LIVING <\$35K ANNUALLY (TOTAL 45/65 69%)

**UNDERLINED** ARE SEVERELY COST-BURDENED MEANING THEY SPEND >50% OF THEIR MONTHLY INCOME ON RENT.

AS THE CHART DISPLAYS SURVEY RESPONDENTS FALL WELL BELOW THE INCOME THRESHOLDS TO QUALIFY FOR RENTAL ASSISTANCE SUPPORT AND OR STATE BENEFIT PROGRAMS SUCH AS SNAP (FOOD STAMPS ECT). IT IS CRITICAL TO RECOGNIZE THAT THE GAP FROM ACTUAL INCOME TO MINIMUM THRESHOLDS IS SIGNIFICANT FOR MOST HOUSEHOLDS MEANING COMPARED TO MEDIAN INCOME AND WHAT IS CONSIDERED POVERTY - THESE HOUSEHOLDS WERE LIVING WELL BELOW INCOME LEVELS. FOR THOSE LIVING IN EXTREME POVERTY OR SEVERELY COST-BURDENED THE ABILITY TO CLIMB OUT OF POVERTY, MAINTAIN FINANCIAL SECURITY AND SECURE SAFE HOUSING IS UNTENABLE.

2022 Federal Poverty Guidelines (Household Size - Income)

1 - \$13,590 | 2 - \$18,310 | 3 - \$23,030 | 4 - \$27,750 | 5 - \$32,470 | 6 - \$37,190 | 7 - \$41,910 | 8 - \$46,630

(For Families with more than 8 persons, add \$4,720 for each additional person)

## Montana Legal Services Association



[www.mtlsa.org](http://www.mtlsa.org)



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