ADDRESSING CONNECTICUT’S EVICTION CRISIS

POLICY OPTIONS FOR SHORT-TERM REFORMS

SAMAILA ADELAIYE, PH.D.
RESEARCH AND POLICY FELLOW

MADELINE SALE, M.P.H.
YALE SCHOOL OF PUBLIC HEALTH

MARCH 2023
# CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Glossary</td>
<td>3</td>
</tr>
<tr>
<td>Introduction</td>
<td>4</td>
</tr>
<tr>
<td>Connecticut’s Eviction Crisis</td>
<td>6</td>
</tr>
<tr>
<td>The Relationship between Housing Affordability and Eviction</td>
<td>6</td>
</tr>
<tr>
<td>The Negative Impact of Evictions</td>
<td>10</td>
</tr>
<tr>
<td>Income and Rent Costs are Major Contributors to the Eviction Crisis</td>
<td>13</td>
</tr>
<tr>
<td>Policy Recommendations for Short-Term Reform</td>
<td>15</td>
</tr>
<tr>
<td>What’s Been Working and What Hasn’t from the Pandemic Era Policy Solutions</td>
<td>15</td>
</tr>
<tr>
<td>Post-Pandemic Era Policy Options for Immediate Support</td>
<td>18</td>
</tr>
<tr>
<td>Conclusion</td>
<td>23</td>
</tr>
<tr>
<td>Acknowledgments</td>
<td>24</td>
</tr>
<tr>
<td>References</td>
<td>25</td>
</tr>
</tbody>
</table>
**Glossary**

**Chronic absenteeism** refers to absence from school for 10 percent or more of the total number of days enrolled during the school year, including permitted absences.

**Data walks** are community-oriented events where data and research are presented accessibly to interested parties, followed by a discussion.

**Displacement** refers to the involuntary relocation of current residents of a house because of factors such as foreclosure, eviction, rent increases, environmental catastrophe, or condemnation of the house.

**Eviction** is a process where a tenant is forced to move out of a property by the owner.

**Eviction filing** occurs when a property owner submits a summons and complaint to the court to legally remove a tenant from their property.

**Fair Housing Act** is a federal law that protects people from discrimination when renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.

**Formal eviction** is an eviction through the court system.

**Housing cost-burdened** refers to a household spending more than 30 percent of annual income on housing expenses, including rent, mortgage, and utilities.

**Informal eviction** is an eviction without a claim ever being filed in court, where tenants are made to move out of their homes after receiving a request, warnings, or threats from their landlord.

**The right to counsel** is a defendant’s right to a publicly funded attorney in court cases where they cannot afford one.
INTRODUCTION

Stable housing is one of the basic requirements for family well-being. Many households living in rented properties find their access to stable housing threatened. An eviction occurs when a property owner dispossesses a tenant of a residence.1 Towards the end of last year, 39 percent of Connecticut renters who were not current on their rent payments felt they were likely to face displacement due to eviction in the next 2 months. The rate is 54 percent for Black renters and 56 percent for Hispanic or Latino/a/x renters.2 While formal evictions go through the courts, informal evictions are pursued outside court procedures, and both forcefully displace tenants from their homes, with adverse impacts.3,4 The imbalance between income and housing costs triggers eviction by making housing unaffordable for many households.

Displacement refers to the involuntary relocation of current residents, which includes eviction.5 Eviction presents a form of displacement that affects renter households and disproportionately affects lower-income households and households of color, effectively locking them out of stable and safe housing. Evictions can also affect seniors on a fixed income, raising concerns about their housing security, and forcing them out of communities they have called home. Evictions are often a product of an inability to pay rent, and addressing evictions will require managing affordability and supporting households’ income. The pandemic highlighted the dangers of evictions, and significant interventions were introduced to provide immediate protections for tenants. However, many of these protections have ended, and in March 2022, Connecticut’s monthly eviction filings rate was at its highest since 2017. The comparatively high rate of eviction filings presents a housing justice concern with profound and often racialized consequences, and calls for a reflection on the best way to address the problem and protect tenant households facing this threat.

Connecticut Voices for Children embarked on a housing affordability project beginning in the fall of 2021. We interviewed an array of experts in the field as well as conducted literature reviews on various pieces that studied the systems that allow for affordable housing. The results of this multi-year project will be two reports. The first focuses on important measures that can be taken in the short-term to protect tenant households. The second report from this project will address long-term policy solutions to the eviction crisis.

To prevent families from facing the possibility of eviction, it’s important to tackle major long-term problems like the insufficient affordable housing supply. However, this initial report of a two-part series focuses on addressing some policy issues that could help in the short term, drawing on a large body of expertise on evictions. It is grounded in interviews with experts covering the most significant problems that contribute to exposing families to the threat of evictions and includes recommendations for policy changes that would make a difference. This report proceeds in two sections to examine the issue of evictions across the state.

In the first section, we look at the eviction crisis in Connecticut. We start by highlighting the housing cost burden in the state and its connection with evictions. We then review research that has explored the impact of evictions on poverty, health, and family outcomes. The section concludes with an overview of how the dynamics of income and rent costs propel an eviction crisis.
In the second section, we examine policy changes that could bring solutions to a family facing the threat of eviction. We begin by considering the impact of some pandemic-era policy interventions in Connecticut. We show how eviction filings were fewer when pandemic-era programs were in place. We then provide policy recommendations drawn from our interviews with housing experts and feedback from community members who participated in our data walks. The proposals include immediate measures to empower tenant households against displacement, including income and income equivalent supports and stronger tenant protections.

We conclude the report with an overview of the key takeaways from our findings.
CONNECTICUT’S EVICTION CRISIS

Many households in Connecticut constantly face a real possibility of eviction. In this section, we examine evictions and the forces that propel them, underlining the threat in Connecticut. We begin by presenting an overview of the relationship between housing affordability and evictions. We then highlight the negative impact of evictions based on existing research and analysis of data on evictions in Connecticut. The section ends with an examination of the dynamics causing the problem, drawing attention to how high rental costs and relatively low incomes create an affordability problem that propels the threat of eviction.

The Relationship between Housing Affordability and Evictions

Evictions are strongly tied to housing affordability. Most cases of evictions and other forms of involuntary displacement in the U.S. result from a lack of affordable housing. This issue presents more challenges for lower-income renters who are consistently left with even fewer housing options that are adequate and affordable. The demand for affordable housing remains high as many households spend an unsustainable share of their income on housing costs, including rent, mortgage payments, property taxes, repair costs, and utility bills. We begin with an overview of housing affordability in both the U.S. as a whole and Connecticut, and we then show the relationship between housing affordability and eviction filings.

Overview of Housing Affordability

Housing affordability refers to the challenge a household faces in balancing housing and non-housing costs relative to income. One measure of housing affordability is the housing cost burden, defined as the share of income that goes to housing expenses. For renters, the rental burden refers to rent and utility costs relative to income. The rule of thumb is that families should not spend more than 30 percent of their income on housing; in the 1980s, it was 25 percent. Where households spend more than 30 percent of their income on housing, they are considered housing cost-burdened. Over 32 percent of U.S. residents pay 30 percent or more of their household income on housing costs.
Connecticut households are more likely to be burdened by housing costs than households in the U.S. as a whole. The chart in Figure 1 shows the percentage of cost-burdened homes in Connecticut based on the 2021 American Community Survey (ACS). While 35 percent of all Connecticut residents pay 30 percent or more of their income on housing, the U.S. average is 32 percent. These costs are not restricted to rent payments but include other housing-related expenses. Comparing the U.S. as a whole and Connecticut, the highest difference is in the share of households that are cost-burdened without any mortgage or rent payments. Across renters, homeowners with a mortgage, and homeowners without a mortgage, Connecticut has a higher proportion of households burdened with housing costs. Between housing payments, utility costs, and property taxes, more Connecticut residents are paying a large portion of their income on housing.

Evictions and Housing Affordability

Considering the cost of rent relative to income, families that pay more of their income on rent are more likely to face eviction. Research has shown that the housing cost burden is directly linked to evictions. This is mainly the case for low-income households where nonpayment of rent is often the justification for an eviction filing. This is also concerning for lower-income seniors who are constantly caught between fixed income and rising rent costs and see their rent burden continually increase.
The high cost of rent relative to income is directly linked to the eviction filing rate in Connecticut towns. Looking at the numbers from 2019, we can see this relationship. The plot in Figure 2 shows the median rent in Connecticut towns as a percentage of their median household incomes and the number of eviction filings per 100 rental units. The graph trends upwards towards a higher eviction filing rate as the cost of rent relative to income increases. Towns with a high median rent relative to income have a higher eviction filing rate.

Consider the following two towns. In Eastford, the median rent was 12 percent of the median household income, and the eviction filing rate was about 1 per 100 rental units. In Hartford, the median rent was 33 percent of the median household income, and the eviction filing rate was 7.2 per 100 rental units. For those living on lower household incomes, the risk of eviction is much higher than it is for other renters.
**Figure 3: Median Household Income and Eviction Filing Rates by Town in Connecticut, 2019**

Source: CT Data Collaborative Eviction data, ACS 5-Year 2019 Estimates

**Towns in Connecticut with lower median incomes are likely to have higher rates of eviction filings.** Using the eviction filing rate in 2019 and the ACS 5-Year 2019 household income estimates, **Figure 3** shows that lower-income households were more likely to have evictions filed against them. While the analysis in **Figure 2** shows the observation of eviction rates by rent relative to income, this analysis estimates the eviction filing rate based on the median income in each town.

For a more detailed analysis of the results in **Figure 3**, a $20,000 difference in median household income was linked to an 8.6 percent difference in eviction filing rate. For example, a town with a median household income of $155,000 is estimated to have an annual eviction filing rate of 1.8 per 100 rental units. In a town with a median household income of $55,000, the eviction filing rate doubles to 3.6. Any unexpected expense, such as a car breakdown or an unexpectedly high utility bill, could make rent payments more difficult, forcing renters to struggle to keep up with timely payments, resulting in an eviction filing.

General economic insecurity has long been associated with evictions.\(^{12}\) Since nonpayment of rent is the primary ground landlords give when they file evictions in the courts, it is no wonder that evictions are strongly linked to economic insecurity.\(^{13}\) Researchers have pointed to poverty, prior financial difficulties, or unemployment as factors that lead to a failure to make housing payments. These economic stressors, by extension, increase the likelihood of evictions.\(^{14}\) Some people can reach out to their social network for help in times of financial hardship. Unfortunately, the likelihood of eviction is reinforced for people whose social networks include individuals who have faced similar situations. If, for example, one’s friends and family have also faced economic hardship recently, financial hardship is even more likely to lead to an eviction.\(^{15}\) In broader terms, analysts have pointed out that as housing costs continue to grow, the rate of wage growth has not kept up with rent increases, making housing less affordable.\(^{16}\)\(^{17}\) This finding
presents a bleak picture of the future of housing affordability and the threat of eviction, especially because lower-income households tend to be renters.¹⁸

**The Negative Impact of Evictions**

Scholarly research has provided vital insight into evictions across the country and their impact on American communities. This research has often pointed to the negative cycles eviction promotes in society, creating long-term problems for individuals impacted. In this section, we consider the existing literature on some of the adverse impacts of evictions, and then we examine the effects of evictions on school attendance in Connecticut.

**Literature Review**

An eviction filing or judgment is linked to increased housing instability. Evicted renters are more likely to move into homeless shelters, and due to the costs accrued during the eviction process, they are less likely to find adequate and safe housing.¹⁹ In addition, an eviction filing automatically creates a court record that companies can easily access for tenant credit reports used in tenant screenings, making it more difficult for them to have stable housing.²⁰ In many states, eviction filings remain on record and accessible to property owners as they screen potential tenants. Often, these records are accessible regardless of the outcome of the eviction case.²¹ ²² Therefore, from the start, it generates a ripple effect for those impacted. Evictions leave many scars on communities and families, from increased material and financial hardship to health risks and adverse outcomes in children and family life.

**Eviction leads to increased economic hardship and the risk of falling into poverty.** When individuals are unstably housed, they are more likely to experience job losses,²³ and studies indicate that it reduces earnings.²⁴ ²⁵ In some
cases, the eviction process comes with added costs to the tenant, who may need to find storage for their belongings, and in some cases, they may even lose some of their belongings as they struggle to find new housing. An eviction could restrict fair access to credit, an essential tool for economic mobility. Fair access to credit can empower individuals to work their way out of poverty, and tenants are barred from this opportunity in cases where the landlord sells their debt to a collections agency. Research has found that these barriers persist even years after an eviction, leading to further financial exclusion. Analyses have shown that it also leads to other material hardships, including homelessness and forced living in unsafe environments.

**Evictions are linked to poorer health outcomes.** Evictions do not spare the physical and mental health of families and their communities. Housing has long been identified as a social determinant of health, and eviction is a vehicle for adverse health outcomes. Many people facing housing cost burdens and homelessness have health needs exacerbated by their inability to secure safe and affordable housing. Evictions are linked to higher hospitalization rates among children and increased depression and anxiety among adults. Evicted mothers are predicted to be more likely to report poorer health for themselves and their children than their peers who avoided eviction. Individuals struggling to make rent payments may be forced to deprioritize their preventive health needs. Skipping annual checkups due to cost concerns may increase the likelihood of many chronic conditions that could have been better managed with routine healthcare, such as hypertension, diabetes, and heart disease. Evictions also exacerbate mental health struggles and increase emergency room visits. Eviction is a significant economic stressor that families face, and aside from accidental substance use-related deaths, it has been linked to suicide. The repercussions may be direr for older renters as they are already in more fragile states than their younger counterparts are.

The inability to afford rental housing can lead to evictions, foreclosures, and homelessness, further damaging health and mental well-being. This is a relationship corroborated by studies in different countries. On the other hand, research indicates that improved access to adequate, affordable housing is associated with better health outcomes, including higher life expectancy and fewer hospitalizations for chronic diseases.

**Evictions harm families and children.** National research has pointed to the plight of children in households facing eviction. Children present a vulnerable group whose development and life opportunities are affected by their housing stability and the housing security of their families. The high cost of raising children often translates to the increased burden of making rent payments for many households and the likelihood of eviction. Through surveys of courts and neighborhood-level data analysis, a study found that Milwaukee neighborhoods with more children were likely to record more evictions. Given the long history of the fight against practices that restrict families’ access to rental housing and the familial status protection under the Fair Housing Act, it is alarming that having children remains strongly associated with a risk of facing the threat of eviction. The exposure of children to the danger of eviction affects child development, safety, and socialization.

A study estimates that the housing experiences of adolescents are a significant predictor of their health seven to eight years later. From birth, eviction presents challenges, and research has found that women who experience eviction during pregnancy are at a higher risk of having preterm births and low birth weights. Research has also found that schoolchildren whose families face eviction experience decreased academic outcomes, including but not limited to school attendance. In a relationship that promotes adverse
outcomes, a study found that households facing eviction are more likely to move to neighborhoods with worse social conditions and higher crime and poverty rates. Part of this may be because evictions further lock households out of opportunities to find adequate housing due to the activities of tenant screening companies, where an eviction record could disqualify a tenant who has applied for a new rental unit.

The Adverse Impact of Eviction on School Attendance in Connecticut

Evictions present a significant risk for children and can lead to poorer social and educational outcomes. We analyzed data to investigate whether the issues addressed in the previous section apply to Connecticut. In this section, we consider the impact of evictions on school attendance, and we show that this pattern holds even here in Connecticut using school-level data on attendance rates from three school years.

Evictions negatively affect school attendance. Research has highlighted the impact that evictions have on educational outcomes for students. Involuntary displacement has been linked with issues of school mobility, which adversely affects educational outcomes in students. Researchers have linked homelessness with absenteeism, showing that housing instability significantly affects students’ likelihood of missing school. A study of school attendance found that eviction filings negatively affected school attendance. The study analyzed school attendance records of children whose parents had evictions filed against them in Ohio. For children in the 7th to the 12th grades, there was a decrease in school attendance after an eviction filing, and for children from evicted households, the number of missed school days was even higher. This relationship presents significant concerns for educational outcomes for these children, and this finding could also apply to children in Connecticut schools.

Figure 4. Eviction Filing Rates by Town and Percentage of Chronically Absent Students in Connecticut, 2018-2021

![Graph showing eviction filing rates by town and percentage of chronically absent students.](source: CT Data Collaborative Eviction data, US Census Bureau, Connecticut State Department of Education (EdSight))
In Connecticut, higher eviction filing rates also show a relationship with increased rates of chronic absenteeism. We tested the eviction and school attendance relationship using data from Connecticut and found a similar connection. Students are chronically absent if they miss up to 10 percent of the total number of days enrolled during a school year.\(^52\) Absenteeism differs from truancy, as it includes permitted absences indicating how much school instruction time is lost regardless of the circumstances. Our analysis in Figure 4 shows that, in alignment with other research findings, higher eviction filing rates predict higher chronic absenteeism rates. This was drawn from an analysis of school attendance data over four school years.\(^53\)

Our analysis examined the percentage of a school’s student body that was chronically absent during the school year. An eviction filing rate of five percent is associated with about 12 percent of school students being chronically absent; however, where the filing rate is 15 percent, the percentage of school students who are chronically absent increases to about 22 percent. Our analysis links chronic absenteeism to the threat of eviction, just like the Ohio study. This highlights the immense impact an eviction filing could have even long before it gets to a court-ordered eviction or homelessness.

**Income and Rent Costs are Major Contributors to the Eviction Crisis**

Higher rent costs have been linked to increased evictions, and in this section, we consider how the interaction between income and rent costs could keep households under the constant threat of eviction. Researchers have found increased financial strain to be a precursor to eviction filings,\(^54\) and most evictions are a product of a failure to pay rent. The court’s ability under the law to stop a property owner from evicting a tenant when they have rent arrears is slim and sometimes nonexistent. We begin by considering the rise in rent costs relative to wages, how it affects lower-income households, and how it could reduce access to justice in housing courts.

Many households have found themselves burdened by rent because rent across the country has risen faster than wages.\(^55\) Connecticut renters need to make more money than most to afford rent. Affordability, in this sense, estimates how much income a household must make to spend no more than 30 percent of household income on rent. Based on data analysis on rents across Connecticut’s four metropolitan statistical areas (MSA) in 2022, a report estimated that renters would need a household income of about $60,000 to afford rent.\(^56\) In the Bridgeport-Stamford-Norwalk metro area, where the median household income for renters is $54,060, renters will need a household income of $103,000 to afford rent. The rent burden presents a significant challenge for households, as rent squeezes out finances for other housing needs and the ability to save for a rainy day. While wages have recently increased, compared to 2001, wages have not increased at the same rate as rent.\(^57\) For lower-income households, these conditions increase the risk of being forced into poverty due to the little they have left after paying for housing.\(^58\) In high-cost-of-living states like Connecticut, one can only imagine the increased difficulty of trying to stretch the remaining funds to meet other basic needs.\(^59\) The cost of utilities also burdens a household’s ability to pay rent, and increased energy costs are a more significant burden for lower-income households already burdened with rent costs.\(^60\) Energy costs are often tied to energy efficiency, which correlates with the quality of housing stock. Lower-income households may end up in houses with low rent but higher energy costs creating an increased burden for lower-income households in absolute and relative terms.\(^61\) Like rent, energy costs continue to rise, and lower-income households have struggled to cope.\(^62\)
Emergencies, unexpected costs, or reduced income could increase difficulty in paying rent. For lower-income households, a significant rental cost burden is even more challenging to manage, as the value of money left for other necessities is much smaller. There is already a shortage of housing that is affordable to lower-income households, and as such, the rent cost burden is likely higher for them. Should the head of household be laid off, it is likely that there would not be much saved to cover the rent while they are between jobs. Many renters find themselves in precarious jobs where termination of employment remains a permanent fixture, and in many cases, job losses herald evictions. In the case of unexpected costs, lower-income households with little money left after rent is paid now have to deal with the pressing need. In doing this, they risk falling behind on the following rent. The lower the housing cost burden, the less these unexpected costs threaten the ability to pay rent. For lower-income households, the impact of such events on the probability of falling behind on rent is even higher as they have limited financial resources to begin with.

Tenants already burdened by rental costs will likely be unable to afford a lawyer. Research has shown that the presence of counsel is linked to a decreased likelihood of evictions, and while most landlords have legal representation, many tenants do not have legal representation. Legal representation for tenants tends to balance the scales already tipped in the landlord’s favor. The 1963 landmark Supreme Court decision in the Gideon vs. Wainwright case held that a fair trial is impossible without a lawyer, establishing the right to counsel in criminal cases. This does not extend to civil cases but supports the argument that renter households who cannot afford lawyers risk failing to secure true justice in eviction cases. The speed of the summary process is particularly disadvantageous for tenants who do not have a lawyer or some form of legal advice. Legal counsel is not cheap; as such, families already spending most of their money on rent cannot afford it. In some instances, the eviction case might have more nuances to it beyond the grounds given by the landlord that may provide the tenant with a firmer footing. Without legal counsel, tenants could lose out in cases where they could have remained in their homes.

A household’s ability to make payments for its expenses depends on its income, and the more one spends on housing, the less one has to pay for other needs. When a household uses most of its finances on housing, it is more at risk of being in rent arrears. The potential eviction filings and late fees may make it even more challenging to catch up, and the family is at risk of more arrears in cases where they have no access to higher income or lower rent costs. This could also affect their access to justice and their ability to move before an eviction is filed. With every rent increase that does not correspond with an increase in income, households grow more burdened with rent and closer to facing the threat of eviction.
POLICY RECOMMENDATIONS
FOR SHORT-TERM REFORM

Based on our findings, we now consider what can be done to protect households from eviction in the short term. From our discussions with housing practitioners, policymakers and researchers, our attention was drawn to diversion programs and pandemic-era experiences with certain programs, which informs the immediate policy options we propose. This section first examines evictions before and after the pandemic and the possible impact of government programs on the threat of eviction. We then provide additional policy options that address income support concerns and tenant protections needed to prevent eviction.

What’s Been Working and What Hasn’t from the Pandemic Era Policy Solutions

In addressing some immediate policy changes that could tackle evictions, it is crucial to highlight eviction prevention research, including insights from researchers, housing experts, and practitioners across the state. This section examines the eviction trends across Connecticut and the potential impact of interventions during the pandemic.

Lessons Learned from Pandemic Era Policy Solutions

In our interviews, several housing experts we spoke to felt that the pandemic brought unprecedented government intervention to safeguard renter households from eviction. There was a consensus that long-term investments were necessary to protect families from the cycle of the threat of evictions. While a future report will address long-term solutions, our focus in this report is on short-term interventions that could help those in imminent danger of facing the threat of eviction. The issues raised called for interventions to empower tenants against the excesses of property owners and the introduction of programs and funding to increase financial security and access to services that would otherwise be too costly for lower-income renters.

Programs that include direct financial assistance and increased access to legal resources reduce evictions. Our interviews highlighted the importance of financial support as tenant households often found themselves drowned in living costs. It included calls for funding for such programs and easier access to rental assistance. The right to counsel is a potent force for eviction prevention and diversion, and Connecticut became the third state to introduce an eviction right to counsel. Several of those interviewed believed that the program’s potential to address the inherent imbalance in power in housing court was essential, and it is through this that many more tenants will have access to justice. At every stage of the eviction process, the tenant is at a financial disadvantage. This hindrance bleeds into their access to legal services and resources to pay the rent owed, creating a losing climate in eviction. These views align with research on how supportive legal and financial measures empower tenants to maintain their tenancy. Research has shown that cash assistance is a possible way to empower low-income households to afford rent and, by extension, reduce evictions. Increased access to legal counsel empowers tenants, enabling them to articulate other eviction-related issues, such as maintenance, retaliation for reporting code violations, etc.
Government intervention is necessary to increase tenant power against landlords in the uneven housing relationship. Beyond being able to afford rent, tenants are at the mercy of their landlords, and the fear of imminent eviction empowers the landlord and weakens the tenant’s standing. An interviewee who works in tenant advocacy provided more context to standard views of people most often interacting with the housing court system, saying, “There’s an assumption that the landlord can sort of do whatever they want, and tenants don’t have much ability to counter that.” They expressed disappointment that this was a well-informed view, given how easy it is for property owners to evict tenants and how difficult it is for tenants to defend themselves. Property owners could also use unfair rent increases and refusal to renew leases as tools of retaliation and may even force tenants to move before the actual eviction is filed. A couple of interviews highlighted the importance of tenant organizing to fight unfair rent increases and housing justice without fear of losing their homes. To reduce the risk of retaliatory eviction filings, tenants must be protected by introducing more checks on landlords’ use of evictions and ensuring that they treat their tenants fairly. Some researchers have addressed this by pointing to the efficacy of moratoria on evictions, particularly during economic crises, and the introduction of other boundaries to eviction to create a short-term barrier against making the eviction process a tool of oppression for property owners.

In our interviews, most practitioners pointed to experiences during the pandemic as a significant point of reference in considering policy interventions and their effectiveness in preventing evictions. Many of these programs were directed toward emergency interventions, and this was in alignment with proposals from housing and public health researchers and advocates. In our interviews, we discussed some of these programs and their role in staving off eviction filings. The pandemic thus tested the efficacy of such financial support and eviction protection programs.

Impact of Pandemic-era Interventions

By August 2021, an estimated 7.9 percent of Connecticut renters were delinquent on their rent, 26.8 percent of whom were likely to be evicted if they did not get assistance. The pandemic’s beginning also recorded a widening of the inequities in housing cost burdens along socioeconomic and racial lines. There was fear of a coming housing crisis that could have exacerbated the public health system, which was already struggling to manage the pandemic. Therefore, the government put in place several measures to stem the tide of housing insecurity. Many of the housing experts we spoke to expressed how this protected families most in danger of eviction, and evidence from the period support their view.

Several federal and state programs were introduced during the pandemic to prevent evictions and stabilize households. The Coronavirus Aid, Relief, and Economic Security (CARES) Act moratorium, Connecticut’s eviction moratorium through Executive Order 7X, and the Center for Disease Control (CDC) moratoria prohibited landlords from filing evictions against some tenants for nonpayment of rent. Income support programs included the emergency rental assistance program, administered through Unite CT, the expanded child tax credit, stimulus check payments, and expanded unemployment insurance. More protections for tenants came through Executive Order 12D. These payments and policy changes enacted between 2020 and 2021 targeted lower-income families impacted by the pandemic. By the end of February 2022, however, many of these programs ended. The impact of these policies, however, can be observed.
**Figure 5.** Eviction Filings and the Number of Renters Facing Eviction in Connecticut during the Moratoria

Source: CTData Collaborative and Connecticut Fair Housing Center

**Figure 6.** Eviction Filings and the Number of Renters Facing Eviction in Connecticut during the Pandemic Financial Interventions

Source: CTData Collaborative and Connecticut Fair Housing Center
There were fewer eviction filings, and fewer renters faced the threat of eviction during the months when the moratoria were in effect. The periods when the Connecticut moratorium and the CDC and CARES moratoria were in effect are displayed in Figure 5. We observe that even after the moratoria ended, the eviction filing rates were still comparatively low and did not reach the levels at the beginning of the year. The post-moratoria-subdued number of eviction filings would suggest that while it had a strong impact, there might have been other factors that contributed to the reduction in eviction filings.

The months when financial assistance programs were active had fewer eviction filings and fewer renters facing the threat of eviction. The other interventions also tally with the trend in eviction filings as they dropped with the introduction of these programs, as shown in Figure 6. As soon as Unite CT stopped accepting new applications in February, eviction filings skyrocketed the following month. This is not unique to Connecticut. A national survey of households in federally subsidized housing showed that when Emergency Rental Assistance (ERA) programs were active, the number of renters who owed back rent reduced by 21 percent, and those in fear of imminent eviction by 30 percent.78

Post-Pandemic Era Policy Options for Immediate Support

Research has shown some of the measures that could effectively protect Connecticut’s families from the threat of evictions. In interviewing the housing experts, we also received suggestions for policy changes based on their experience working with Connecticut residents. We presented some of our work to community members over two data walks. The data walks were attended by community leaders and tenants, some of whom have had lived experiences of eviction and housing instability. Participants showed remarkable insight and awareness of these issues, and many shared their experiences and views on lasting solutions. They also shared their thoughts on policy changes that could be helpful. A significant, enduring remedy for the issue is boosting the number of affordable housing units available. We will address this long-term solution in our second report in this series. In this section, we provide short-term policy recommendations based on our findings and the recommendations we gathered from existing research, housing experts we interviewed, and participants in our data walk. The proposals include the promotion of income and income equivalent support, as well as empowering tenants through tenant protections.

Income and Income Equivalent Support

We have shown that financial security represents one side of the housing affordability issue creating the eviction crisis. Most evictions result from an inability to keep up with rent payments due to income levels that are inadequately matched with housing costs. We thus recommend changes that will support the income of households through tax credits and rental assistance as well as free legal support, which many families may be unable to afford in eviction cases.

Make Connecticut’s Property Tax Credit (CT PTC) fully refundable and available to renters. Renter households indirectly pay the property taxes through their rents, yet they do not have access to relief through the CT PTC.79 Expanding access of the CT PTC to renters would help many lower- and middle-income tenant households who are housing cost-burdened.80 This tax credit will financially empower renters to offset rent costs, improving their ability to afford rent payments and avoid the threat of eviction for nonpayment of rent. Versions of this tax credit for renters exist in several states, including Michigan and Massachusetts.81 82
Create a permanent Connecticut Child Tax Credit (CT CTC) and permanently increase the Connecticut Earned Income Tax Credit (CT EITC). The tax system in Connecticut unfairly burdens low-income and middle-income families. Increasing the CT EITC and creating a permanent CT CTC would help make our tax system more fair, improve financial security for families, and help them keep up with housing costs. For example, these tax credits will be even more helpful to lower-income households who are more likely to be renters and more likely to be cost-burdened. Research has also shown that an increased EITC is linked to increased housing security through reduced housing costs burden. Likewise, the CTC increases financial protection for households with children, lightening the load of housing costs. This is especially important in Connecticut since it is the only high-cost-of-living state with an income tax that does not adjust for family size or child expenses.

Increase funding for rental assistance and mandate that decisions on applications for rental assistance be received before a property owner can file for eviction. Last year, the Connecticut budget set aside about $5 million for eviction prevention programs, including an expanded rent bank that offered more money to families facing eviction and targeted families in crisis who earn no more than 60 percent of the state’s median income. The District of Columbia (Washington, DC) operates a similar program under its emergency renter assistance program. It targets residents earning less than 40 percent of the Area Median Income (AMI) who face housing emergencies and risk losing their homes. This includes payments of rent arrears, security deposit and first month’s rent for a new residence, and court fees in eviction cases. The Washington, DC, program only covers renters and does not include assistance for mortgages or other housing costs.
The pandemic showed firsthand how these programs had kept tenants in their homes. The Pandemic Emergency Rental Assistance Program (ERAP) was most effective when linked to courts, and landlords could not proceed with evictions until decisions on UNITE CT applications had been made. The state could sustain funding for similar programs to support lower-income families burdened by rental costs. Based on the Department of Housing (DOH) estimates, it would have required $26.1 million a month to support 3,500 households needing emergency rental assistance from December 2020 to February 2021.88 This estimate was based on the number of fully submitted applications.

Whatever the parameters, this program should prioritize the most vulnerable families who may not be eligible for federal rental assistance and provide a safety net for families struggling with rent or facing the threat of displacement. Providing emergency rental assistance and connecting it directly with the courts would allow tenants to remedy the situation in an eviction case before it becomes an issue where rent arrears are the problem.

**Expand and sustain funding for Connecticut’s Right to Counsel Program (CT-RTC).** Connecticut passed a law giving low-income tenants the right to a lawyer through Public Act 21-34.89 90 The program is currently only funded until 2024 and needs to be made permanent.91 Moreover, the program only covers a limited number of zip codes. Extending this to other zip codes will protect more renter households from some forces of the power imbalances in eviction court, where property owners are more likely than tenants to have representation. Currently, the program targets the towns with the highest number of evictions. In addition, equipping the program to work with renter households before an eviction has been filed will reduce the negative impact of evictions on them. Research has shown that the program has been influential across the country. In New York, such programs have been credited with helping 83 percent of tenants avoid eviction; in Cleveland, their right-to-counsel program has had a success rate of 93 percent.92

Research across the country has shown that represented tenants are less likely to face eviction and can negotiate better agreements in post-filing mediation. The right to counsel produces significant net savings by reducing the costs associated with evictions and forced displacement.93 Since its launch on January 31, 2022, Connecticut’s Right to counsel program has already saved the state $5.8 to $6.3 million.94 As the program expands, prioritizing families with children and individuals with disabilities in an expansion of the program and securing permanent funding will be incredibly beneficial.

**Tenant Protections**

There are significant imbalances in tenant-landlord relationships, and current laws empower property owners with decisions on rent increases, quality of housing, and the decision to evict. Even in their ability to seek justice through the legal system, more power lies with the landlords than tenants. It is thus essential to promote policies on housing security for tenants that empower them against the excesses of property owners and could present an opportunity to protect tenants from being taken advantage of by their property owners. Therefore, we recommend policies that reduce the imbalances in the decision on whether tenants can remain in their homes and defend them from being taken advantage of in terms of rent increases and utility costs.
Expand ‘good cause’ eviction protections to protect tenants from evictions in cases where they had no fault. This would protect tenants from no-fault evictions, which include instances where the landlord chooses to evict a tenant at the expiration of their lease without having to make any allegations of tenant fault. Five states, including New Jersey and New Hampshire, have already enacted eviction laws that require cause to evict tenants, protecting them from no-cause evictions.95

Good cause laws define the legal grounds for a landlord to evict or refuse to renew a lease. These usually include failure to pay rent, property damage, nuisance, other lease violations, criminal activity in a rental unit, and intent on the part of the landlord to sell, repair, or move into the rental unit.96 In New Jersey, the anti-eviction act was introduced to protect blameless tenants from eviction and was in response to the state’s housing shortage. This act mandated cause for eviction of tenants based on 18 grounds for eviction. Owner-occupied rental properties with three units or fewer were exempt from this law.97 Last year Washington State introduced a similar law requiring landlords to give a valid reason for ending a tenancy. Oregon also has similar laws, which hinder landlords from evicting tenants for no-cause, with a limited number of exceptions and a requirement of a 90-day notice in some cases.98

Currently, Connecticut has protections for some seniors and persons with disabilities from no-cause evictions. Expanding these good cause protections, especially for families with children, will promote residential stability. It will also empower tenants to speak up against injustices, discrimination, or abuse they might face from property owners without fear of displacement. Participants in our data walk expressed that raising concerns about rent increases or housing code violations could be met with retaliatory evictions, so the lingering fear of no-cause evictions could hinder tenants from advocating for their rights. Participants believed that protecting tenants from no-cause evictions would be beneficial for eviction prevention and the promotion of housing stability.

Place restrictions on excessive rent increases by introducing rent increase caps. Currently, Connecticut laws prohibit statewide rent regulations.99 Participants in our data walks linked the issue of evictions to arbitrary rent increases, and they acknowledged that profit-seeking behavior has led to rising rents and tenants cannot keep up. Rent control measures have helped places like Washington, DC, and New Jersey in their fight to maintain affordable housing stock and protect renters from the constant threat of excessive rent increases whenever they try to renew their leases.100 Connecticut could introduce caps on how much a landlord can increase rent for as long as the tenant remains in the home. In 2019 Oregon and California enacted laws introducing statewide rent increase caps. Oregon capped rent increase rates at inflation plus 7 percent, and California set its cap at inflation plus 5 percent annually.101 Introducing rent increase caps across the state would protect tenants from excessive rent increases and introduce stability in the rents protecting families from displacement and keeping rent affordable.

Protect and empower tenants to engage with fair rent commissions. Connecticut passed Public Act 22-30, which mandates towns with populations of over 25,000 to create fair rent commissions. Fair rent commissions are municipal boards with the primary power under state statutes to control and eliminate excessive rental charges. They hold hearings and make decisions in response to tenant complaints. Under the bill, 21 more municipalities are required to have fair rent commissions in addition to the 24 towns that already do.102 However, the bill does not include penalties for municipalities that fail to comply.103 Some participants in our data walks explained that the fair rent commissions do not meet as often, and the scales are sometimes stacked against the tenant. Staff and funding remain a barrier to effectiveness for some fair
rent commissions, and recognition of tenants’ unions may provide better protections for tenants. Allowing them active participation in fair rent commission processes could make them more effective in dealing with excessive rent increases and other tenant grievances. Last year, New Haven introduced an ordinance empowering tenants’ unions in this fashion.¹⁰⁴

**Connecticut should introduce laws that mandate landlords to provide tenants with energy cost information before lease signing.** Energy costs present a sizable portion of housing costs, and the energy cost per household in Connecticut is among the highest in the country.¹⁰⁵ Providing renters with energy cost data could protect them from unanticipated energy costs and make them aware of the potential cost of living on a property. The prices of utilities form a volatile part of housing costs, and energy unaffordability disproportionately affects low-income households. These energy costs contribute to the housing cost burden and, by extension, the ability to make rent payments. Low-income households living in energy-inefficient homes could be paying higher energy bills that add to their housing costs. Similar laws exist in Maine and Colorado.¹⁰⁶

Since 2011, a law in Maine has required that the property owner provide the tenant with an energy efficiency disclosure statement, which both parties sign before signing the lease agreement. The energy efficiency disclosure statement informs the tenants of their home’s energy efficiency and their right to get information on energy costs and consumption from the previous 12-month period. This requirement applies only to tenants who will be paying their utility costs. A similar program will prepare families for the cost of housing and incentivize property owners to make adequate repairs to keep homes energy efficient, reducing costs for prospective tenants.¹⁰⁷
CONCLUSION

Many households in Connecticut live under the threat of evictions and continue to be at risk of its adverse impact. As of November 21, 2022, there had been 20,585 evictions filed in the state, already the highest number of eviction filings in a single year since 2017. This does not even cover informal or illegal evictions. It disproportionately affects Black and Hispanic or Latino/a/x households, further pushing them into socioeconomic hardship and making housing stability even more unattainable.

We acknowledge that an enduring solution to the eviction crisis requires long-term measures that address the insufficient housing supply. However, in this report, we looked at the short-term policies that could help deal with the eviction threat many Connecticut households face. Eviction is an issue born from high rent costs compared to income levels, and housing costs are high for many renters. Households who devote a larger share of their income to cover rent costs soon fall behind on rent and may face the threat of eviction, with narrow means of protecting themselves. Evictions are costly for tenants, exposing them to the risk of homelessness, poverty, poor health, and disruptions in their children’s education.

Our analysis showed that there are two parts to the problem, and financial resources explain a portion of the crisis. In the short term, policies that support the income of lower-income Connecticut households and protect them from excesses of property owners will help those facing possible eviction. The pandemic brought fears of a potential eviction crisis. Still, pandemic-era interventions gave some insight into the possibility of aggressive pro-active policies, protecting renter households from the threat of displacement. From moratoria to rental assistance and economic support, all of these helped. We now know what to do to reduce evictions based on the experiences of the pandemic.

Connecticut can make policies that will make a difference for households that are living under the threat of eviction. Lower-income renting households face a significant threat to housing stability as pandemic-era interventions end, and housing remains cardinal for economic justice and family economic security. The eviction crisis issue is codified in the economically and racially unjust policies and practices on which the housing industry is built. Unfortunately, it creates a cycle that hinders the most historically marginalized, disenfranchised, and vulnerable groups in our state from reaching their full potential. Evictions leave scars and, in some cases, deepen the wounds of racial and economic injustice, creating more barriers to equitable opportunities and financial security.
ACKNOWLEDGMENTS

We are so grateful to those who provided assistance in the production of this report.

We want to thank Dan Li and Anna Hallowell of the Yale School of Public Health’s Student Consulting Group, who collaborated with CT Voices on this project. Their contributions in collecting, organizing, and analyzing data for this project are deeply appreciated. In particular, we want to acknowledge and appreciate Yakun Zhou and Ehsan Abualanain of the Yale School of Public Health, who interned with us and whose preliminary analysis and literature reviews were beneficial in preparing this report.

For helping us with the interviews by serving as a translator, we thank Jasmine Cruz, CT Voices’ External Affairs Deputy Director.

We thank the State of Connecticut Judicial Branch and the CT Data Collaborative for making their datasets available to us.

We also thank the countless professionals within Connecticut’s housing spaces for their work across the state, especially those who took time out of their schedules to respond to our interview requests. While some interviewees requested to be anonymous, we want to lift up Alexis Smith, Executive Director with New Haven Legal Assistance Association, Inc.; Carline Charmelus, Collective Impact & Equity Manager with Partnership for Strong Communities; Darren Pruslow, Supervising Attorney with Connecticut Veterans Legal Center; Sinclair Williams, Staff Attorney with New Haven Legal Assistance Association, Inc.; Sarah White, Staff Attorney with Connecticut Fair Housing Center; Luke Melonakos Harrison, Member with Connecticut Tenants Union; Kellyann Day, Chief Executive Officer with New Reach; Jana Douglas, Senior Assistant to the President with Elm City Communities/Housing Authority of the City of New Haven; and Ernesto Rivera Gonzalez, who affirmed a public acknowledgment. Your knowledge and expertise formed the bedrock of this report.

This report would not have been possible without the community members who participated in our data walks. For entrusting us with your time and talent, we are so profoundly grateful. Specifically, we thank Melissa Anderson, Greta Blau, Paul Boudreau, and Elizabeth Olesen of Seramonte Tenants Union; Dr. Devale Hodges of Miracle Temple Church of God in Christ; Rev. Fred Gee of Impact Church; Rev. Josh Pawelek, Unitarian Universalist Society East.

Lastly, we want to thank a number of external reviewers who volunteered their expertise and critical lens to this report. They are Sean Ghio, Policy Director at Partnership for Strong Communities; Anika Singh Lemar, Clinical Professor at Yale Law School; and Kathleen Flaherty, Executive Director at Connecticut Legal Rights Project, Inc.

This report was made possible with the support of the Melville Charitable Trust.
REFERENCES


17 Lake, J., & Tupper, L. (September 30, 2021). Eviction Record Expungement Can Remove Barriers to Stable Housing. Center for American Progress. https://www.americanprogress.org/article/eviction-record-expungement-can-remove-barri-


47 Katz, Rebecca. (August 3, 2022). Nearly 70% of Homeless Students in LAUSD Chronically Absent Last Year. *The 74*. https://www.the74million.org/article/nearly-70-of-homeless-students-in-lausd-chronically-absent-last-year/?utm_source=The+74+Million+Newsletter&utm_campaign=0b0e56d590-EMAIL_CAMPAIGN_2022_07_27_07_47_COPY_01&utm_medium=email&utm_term=0_077b986842-0b0e56d590-177073140


51 Estimates were gotten for regression analysis that controlled for median income, fixed effects and town specific characteris-
tics.


53 The analyses included data from 2017 to 2021. The analysis is led by six months since it is based on the school year, eviction filing rate in 2017 for example is used to predict annual attendance at the end of the 2017-2018 school year. The school year runs from September to June.


67 Natalie Campisi & Korrena Bailie (August 26, 2022) One Year after Eviction Moratorium Ends, Renters Face Affordability


81 Massachusetts Department of Revenue. Deductions on Rent Paid in Massachusetts: Learn who is eligible and how to claim a rental deduction in Massachusetts. Retrieved 11-23-2022 https://www.mass.gov/service-details/deductions-on-rent-paid-in-massachusetts


87 *Emergency Rental Assistance Program*, DC Department of Human Services. [https://dhs.dc.gov/service/emergency-rental-assistance-program](https://dhs.dc.gov/service/emergency-rental-assistance-program)


91 Ginny Monk. (January 5, 2023) CT right to counsel program for tenants likely saved state millions, report says. *CT Mirror*. [https://ctmirror.org/2023/01/05/ct-right-to-counsel-tenant-eviction-attorney-state-money/?utm_source=Connecticut%20Mirror%20Mailing%20List&utm_campaign=dabb040b41-CT%20Mirror%20Sunday%20Reading&utm_medium=email&utm_term=0_571d22f8e4-dabb040b41-68297966&mc_cid=dabb040b41&mc_eid=2c7399ad2f](https://ctmirror.org/2023/01/05/ct-right-to-counsel-tenant-eviction-attorney-state-money/?utm_source=Connecticut%20Mirror%20Mailing%20List&utm_campaign=dabb040b41-CT%20Mirror%20Sunday%20Reading&utm_medium=email&utm_term=0_571d22f8e4-dabb040b41-68297966&mc_cid=dabb040b41&mc_eid=2c7399ad2f)

92 ACLU & NCCRC. (2022). No Eviction without Representation: Evictions’ Disproportionate Harms and the Promise of Right to Counsel. *American Civil Liberties Union*. [https://www.aclu.org/sites/default/files/field_document/no_eviction_without_representation_research_brief_0.pdf](https://www.aclu.org/sites/default/files/field_document/no_eviction_without_representation_research_brief_0.pdf)

93 ACLU & NCCRC. (2022). No Eviction without Representation: Evictions’ Disproportionate Harms and the Promise of Right to Counsel. *American Civil Liberties Union*. [https://www.aclu.org/sites/default/files/field_document/no_eviction_without_representation_research_brief_0.pdf](https://www.aclu.org/sites/default/files/field_document/no_eviction_without_representation_research_brief_0.pdf)


102 Ginny Monk. (May 4, 2022) Here’s where five of CT’s major housing bills stand this session. CT Mirror. https://ctmirror.org/2022/05/04/heres-where-five-of-cts-major-housing-bills-stand-this-session/


108 Ginny Monk. (December 11, 2022) Part I: Evictions are surging, and children often pay the price. CT Mirror. https://ctmirror.org/2022/12/11/ct-eviction-rate-children-effects/?utm_source=Connecticut%20Mirror%20Mailing%20List&utm_campaign=f8c5b14a0a-CT%20Mirror%20Sunday%20Reading%20Dec.%2011%20Fix&utm_medium=email&utm_term=0_571d22f8e4-f8c5b14a0a-68226009
