Housing costs, eviction rates, homelessness, and the number of families living in substandard conditions are rising quickly. The poor quality of housing and high rates of evictions today will result in additional health issues and challenges systems to meet the “Healthy North Carolina 2030” housing goals.

Severe Housing Problems

Demand for housing is high, yet North Carolina’s aging and substandard housing stock can’t meet the demand and builders can’t keep up [1, 2]. As a result, housing costs are rising as housing conditions decline. With US rental vacancy rates the lowest they’ve been in over a decade, apartment-seekers have little to choose from and landlords can charge premium rents [3]. Rents keep going up, but incomes can’t keep pace, especially among low-income earners [4]. According to the National Low-Income Housing Coalition, North Carolina has a deficit of over 190,910 rental units that are affordable and available for extremely low-income renters [5]. High rents and low incomes bring predictable results: higher eviction rates, more homelessness, and people living in substandard conditions [6]. Households are pushed deeper into poverty, possessions are lost, children’s schooling is interrupted, and physical and mental health issues increase, while new burdens are placed on nonprofits and governmental institutions [7].

According to “Healthy North Carolina 2030: A Path Toward Health,” severe housing problems—including overcrowding, high housing costs, or lack of kitchen or plumbing facilities—impact 16.1% of households [8]. The report set a goal of reversing the trend in severe housing problems, and reducing the level of impact to 14% of households or fewer by 2030. However, according to the most recent American Community Survey data (2019), 121,625 housing units in North Carolina lacked complete kitchen facilities and 100,673 lacked complete plumbing (Table 1) [9].

Overcrowding, measured as more than one occupant per room in a housing unit, disproportionately affected African American (2.8%) and Hispanic (11.06%) households [9]. Moreover, 1 in 5 homeowners and 2 in 5 renters—1,110,399 households in all—were considered “cost-burdened,” spending more than 30% of their income on housing-related expenses in 2019 [9]. More recent data are not yet available, but all evidence points toward a sharp uptick in the rate of cost burden as a result of the economic fallout of the COVID-19 pandemic [10].

Disparate Health Outcomes Linked to Housing

Where one lives matters to health and life expectancy. From case studies to statistical analysis of large datasets, the causal relationship between substandard housing and health has been clearly established [11]. These conditions are particularly concentrated in low-income areas where housing is often renter-occupied, aging, and landlords are disincentivized from keeping properties in the best condition. Mental health concerns may be especially acute among children living in these conditions, as unhealthy, unsafe housing and impoverished community conditions lead to multiple stressors on the child as cumulative ecological risks [12]. Specific health hazards of substandard housing include frequent changes of residence, mold from excessive moisture, exposure to lead, exposure to allergens that may cause...
or worsen asthma, rodents and insects, pesticide residue, and indoor air pollution. The poor quality of health resulting from unhealthy housing perpetuates poverty and presents a barrier to self-sufficiency and economic mobility.

**The Eviction Crisis Before the Pandemic**

The eviction rate per renter household in North Carolina was 4.61% in 2016, with 62,539 completed evictions, or 171 evictions daily [13]. The eviction filing rate was twice the rate of completed evictions (10.9%), with a total of 147,038 summary ejectment filings [13]. In a 2020 analysis of over 1.7 million civil legal cases in North Carolina from 2015 to 2019, conducted by the UNC-Greensboro Center for Housing and Community Studies, nearly half of all cases annually were for summary ejectments (46%, or 170,046 annually) [14]. There was significant variation by county in the number of evictions, as well as the rate per 10,000 population (Figure 1).

**Impact of Eviction**

There is a high price of evictions for landlords, courts, social service agencies, health systems, legal systems, and neighborhoods. Evictions are disproportionately concentrated in neighborhoods of color [15]. In a study combining court records and US Census data, neighborhoods with a higher percentage of children were also found to experience a higher percentage of evictions even when controlling for factors such as neighborhood racial composition, poverty, female-headed households, vacancy rates, and other key factors [16]. Consequences for evicting children were found to include family homelessness, high rates of residential mobility, and damaged school performances, such as lower standardized test scores, truancy, lower academic achievement, delayed literacy, and increased likelihood of dropping out [16]. In addition, families experience a loss of possessions, especially appliances or dressers that are too big or expensive to move [17, 18]. Evictions also result in tenants accepting substandard housing on less satisfactory terms and increase the likelihood of homelessness.

There is a human cost at the individual level for tenants and their families. For the individual or family facing eviction from their home, the prospect of leaving can be quite traumatic—especially when there are few options of where to live next. Involvement in eviction proceedings can produce elevated blood pressure, anxiety, and depression in adults and reduced functioning in children [19]. Some studies have concluded that just the threat of eviction, not only eviction itself, can influence physical and mental health [20].

**Interviews with Individuals Experiencing Eviction**

In 2018, researchers at the UNC-Greensboro Center for Housing and Community Studies interviewed 20 individuals who had experienced an eviction in the previous year [21]. More than half reported facing a loss of income before facing eviction. One interviewee explained: “I lost my job, and hadn’t yet been given a set amount for my disability from the VA.” Another family lost the mother’s income due to medical issues. Her husband explained, “[She] had a child and had to have a surgery. [She] couldn’t work so I was the only source of income.” Two of the respondents said the owner of their home had raised rent. Finally, three said they had paid for repairs in the home or the utilities were too high due to substandard conditions, leaving them without enough money to cover their rent. One tenant said, “I had a water leak in the house that they refused to fix. I could only afford $600/month because my water bill was so high. I tried to get him to fix it many times with no luck” [21].

Nearly all tenants reported mental or emotional impact of being evicted (18 of 20). One tenant said, “It just makes you feel bumbled and that not being able to pay is your fault.”

**FIGURE 1.**
Rate of Summary Ejectment Cases per 10,000 Population per Year by County (UNCG CHCS Computed)

Data Source: North Carolina Administrative Office of the Courts (NCAOC), 2015-2019
Many also reported anxiety and depression: “It mentally disturbed me because it made me homeless. The stress caused me to have depression and to have to start therapy. It was a lot;” “Emotionally...depression, anxiety, mood disorder...it kept enhancing those issues I already have. I had to get a medication increase and start seeing a therapist.” The impact of these issues affected tenants’ work and relationships: “Mentally, it put me through a bad depression. My family wouldn’t help me. I was sleeping on strangers’ couches. It put me in a very bad place emotionally. The depression was so bad it made me physically sick, and barely able to work. I cried all the time which strained my relationships with family/friends [21].”

Children also experienced physical and emotional effects of housing instability. One mother said: “Yes, they were worried if they would be separated from each other. It caused them a lot of anxiety.” Another parent explained: “Yes; it was a little difficult. They didn’t really know. They had a lot of questions. They would wonder why we had to move around so much, but they also were unhappy about where we were living.” One family became homeless and was split up for a time: “Yes, my son and I had to separate because no one would take us together. Since his disability, I have always had to take care of him. So, this really affected him and sent him in a downward spiral.” Even among very young children, the impact was clear: “It emotionally affected my daughter at two years old. For a long time, she kept asking me where her room was...where it went”; “My daughter is always fearful of being padlocked out of our home when I pay something, even utility bills, late [21].”

Nearly half of those we interviewed reported difficulty obtaining decent and affordable housing as a result of an
Eviction on their record. Interviewees said their credit was affected. Most property management companies perform background and credit checks on prospective tenants. Applicants often bear the cost of these checks in the form of application fees, thus a recorded eviction results in more money spent to find a new place. One participant explained, “We were turned down a lot. I spent about $200 in application fees before we just stopped and started looking for a private owner. They seem to work with you more.” Much like a bankruptcy on one’s credit report, the impact of an eviction continues long afterward, even when finances improve: “We even had to leave Greensboro. Now that I have a job and income, I can afford a nicer place in a better neighborhood, but can’t because of the eviction on my record” [21].

Exacerbating the Situation—COVID-19

With the housing market so tight, landlords have little incentive to lower rents or spend money on maintenance and repairs. Renters, advocacy groups, and even municipal agencies are having a hard time holding landlords accountable for participating in voucher programs, enforcing municipal building codes, addressing fair housing violations, or limiting unlawful evictions. Landlords have a variety of tactics, legal and otherwise, to remove residents, raise rents, and avoid making repairs. While North Carolina was already facing a housing crisis before the pandemic, COVID-19 has clearly magnified the deficiencies of our housing market. The pandemic exposed underlying conditions resulting from a century of segregation and housing inequalities that have disproportionately affected low-income communities of color [22].

Landlords and tenants are both caught in a conundrum as the millions of dollars of federal emergency rental assistance provided to tenants during the pandemic run out. Landlords are moving to evict non-paying tenants. According to the most recent data available from the North
Carolina Administration of the Courts, eviction filings statewide were up 47% since the CDC Eviction Moratorium was ended by the US Supreme Court on August 26, 2021 (data not shown). We are now averaging about 10,648 summary ejectment cases filed per month across the state, with four counties—Mecklenburg, Wake, Guilford, and Durham—accounting for half of the total number of filings. Conditions are predicted to get worse [23]. Even more effort will be needed in order to meet the goal of “Healthy North Carolina 2030” and reverse the trend in severe housing problems. A recent report by Carolina Forward, entitled “The Road to Home: Fair and Affordable Housing for North Carolina,” addresses these concerns with recommendations for improving housing stability, housing quality, and housing affordability [24]. The report calls for: 1) zoning reforms to allow for more density and thus more cost-effective construction in high-opportunity areas; 2) removing planning barriers that tend to exclude affordable housing; 3) expanding housing assistance programs; and 4) blocking predatory institutional investors who have driven up costs for ownership and rents in many local North Carolina markets [24]. NCMJ

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