Facing Eviction

Profiles, Predictors, Psychology, and Prevention

Marieke Holl Edwards

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Marieke Holl Edwards

For reasons of consistency within this dissertation, some terms have been standardized throughout the text. As a consequence, the text in this dissertation may differ from the published articles.

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Facing Eviction

Profiles, Predictors, Psychology, and Prevention

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Prof. dr. A.P. Verhoeff (Universiteit van Amsterdam)

Facing Eviction

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by

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Table of contents


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Chapter 1.

General Introduction

For one of the pilot interviews for this study, I visited a young mother in her home in a quiet neighborhood. There were only a few pieces of furniture in her living room: a small couch, an old dining table and a few chairs. We sat down at the table, and she immediately started sharing how she had ended up in her difficult situation. She told me that she had fled a domestic violence situation; she knew she had to leave for her own safety and for the safety of her son. She was able to obtain housing, but she and her son had to start from scratch without any belongings. She did not work, because she could not afford childcare for her son. Her ex-husband later found out where she lived and showed up on her doorstep, demanding to see his son but also demanding money from her. She ended up giving him money several times to "keep the peace and make him go away." She was now two months behind on rent and did not see a way out of the situation. When I gave her the 20 euros at the end of the interview to thank her for her participation, she started crying. Through her tears, she told me that she was going to use the money to take her son to see a movie, because she had never been able to afford to do that with him.

I visited a young couple in a brand-new subdivision. They both worked but their combined income was still low. Their house was filled with expensive-looking furniture and there was a giant flatscreen television on the wall. They had not paid their rent in two months, and they had several other large debts, although they were unsure of the amounts. Their parents had helped them out several times in the past when they had struggled to pay their rent, and they were hopeful of being able to receive help again within the next few weeks, so they were not too concerned about their rent arrears. They admitted that they were "not very good" at managing their finances and said that it would probably help if they could get some budgeting and financial management classes.

Evictions or even the threat of an eviction can have severe impacts on people's lives, with often serious psychological, physical, and financial consequences (Desmond, 2012a; Rojas & Stenberg, 2016; Wewerinke et al., 2014). While there are some studies available about the effects and consequences of eviction, research data about profiles, risk factors, and experiences of tenants at risk of eviction are scarce. While we know from anecdotal evidence and experience that the population of tenants facing eviction is very diverse, with often complex needs, as is also illustrated by the two examples above, there has been a lack of studies systematically describing this complex, vulnerable population. As a result, there is very little information to build on when developing effective, targeted interventions to prevent evictions.

The general purpose of this research was to gain insight into the population at risk of eviction due to rent arrears. This study aimed to collect information about this vulnerable group across a broad range of life domains in order to better understand the complex, diverse nature of this population. Furthermore, this research intended to identify subpopulations within the group of tenants and their diverse needs. In addition, the study aimed to determine which factors were predictors of evictions orders, which would help to identify those households that are at high risk of eviction. This study also investigated the psychological nature of the threat of an eviction, by determining the relationship between satisfaction of the basic psychological needs of autonomy, competence, and relatedness, and coping behaviors of problem solving, seeking social support, and avoidance. This increased understanding of the population of tenants at risk of eviction due to rent arrears, subpopulations, risk factors, and psychology, would provide important information for policy and practice that would aid in developing effective, targeted interventions to prevent evictions.

This general introduction will provide an overview of the definition and consequences of evictions, and what is known about prevention. Then, the context of evictions in the Netherlands will be summarized, including a description of the eviction process, prevalence, and preventative practices. Finally, the content of this dissertation will be described, with an overview of the overall aim and research questions, a summary of the methods used, and an outline of this thesis.

Evictions: Definition, Consequences, and Prevention

Definition

In its narrow definition, an eviction means that a property owner is empowered by a court order to remove a tenant from the premises and uses that court order to, with the help of a bailiff and law enforcement, physically remove the tenant (Collins et al., 2022; Hartman, 2003). However, this narrow definition does not take into account the tenants who leave their homes before an eviction order is executed. Knowing that a landlord may eventually obtain an eviction order, especially when court proceedings have started, leads many tenants to leave the residence. Other examples of unofficial evictions are landlords not renewing a lease at the end of a lease term or offering cash for keys, which is a common practice in some areas in the United States, where a landlord offers a tenant a cash amount to return the keys and leave, thus not having to go through court proceedings (Nelson et al., 2021; Porton et al., 2021). This dissertation focusses on both official and unofficial evictions. The tenants included in this study are at risk of not being able to sustain their tenancy; if their problems are not resolved, they may eventually be evicted through a court order or they may decide to vacate their homes before it comes to that. Keeping in mind these complexities, it is safe to say that eviction data do not represent the entire population of tenants that lose their homes.

While most evictions occur as a result of non-payment of rent, tenants also get eviction because of other reasons, like illegal subleasing, antisocial behavior, illegal drugs activity, etc. (Aedes, 2023). This dissertation focuses on tenants at risk of eviction due to rent arrears; these tenants are behind on rent, which may lead to a formal eviction, or they may vacate the residence on their own account before a formal eviction can take place.

Consequences

Evictions have a severe impact on tenants. Studies have shown that experiencing an eviction or even just experiencing the threat of an eviction can cause short and long term physical and mental health problems (Hatch & Yun, 2021; Robles-Ortega et al., 2017; Vásquez-Vera et al., 2017; Wewerinke et al., 2014) and may lead to an increased risk of suicide (Rojas & Stenberg, 2016) Evictions are seen as a mechanism for the reproduction of poverty (Purser, 2016) and can have long-term effects on people's ability to secure affordable housing in the future, as many property owners will not rent their property to tenants with an eviction on their record (Desmond, 2012b).

Evictions also have significant consequences for property owners. At the time of this research, the cost of an eviction in the Netherlands was estimated to be between €5,000 and €9,000 euros (Akkermans & Räkers, 2013), including legal costs, costs for the eviction and removing personal belongings, unrecovered rent, and costs for repairing damages to the property. More recently, in 2021 these eviction costs were estimated to be between €10,000 and €15,000 (Ministerie van Binnenlandse Zaken en Koninkrijkrelaties, 2021). Besides these costs, which often must be covered by the property owners, evictions come with societal costs, including rehousing costs, debt counseling, and shelter utilization (Aarts et al., 2011; Van Summeren & Bogman, 2011).

Prevention

There is a lack of systematic research on effective interventions to prevent evictions. The few studies that are available point to legal assistance and debt counseling services as interventions that may be effective in reducing tenants' risk of eviction (Holl et al., 2016). Resources and toolkits with guidance on prevention of evictions have been developed on local levels (Akkermans & Räkers, 2013, 2022; Distasio & Mccullough, 2015), but there is a severe lack of robust research that examines what kind of interventions work for whom.

Evictions in the Netherlands

Eviction Process

When social housing tenants in the Netherlands are behind on their rent payment, they receive a letter from the housing association requesting them to pay the arrears or make payment arrangements. Since January 1, 2021, the Municipal Debt Assistance Act requires housing associations and other landlords to report rent arrears to a local reporting system provided by the municipality, with or without the tenants' permission, before taking any further action (Akkermans & Räkers, 2022). If the rent arrears are not resolved, the housing association or the collection agency hired by the housing association may hand the debt over to a bailiff who will try to collect the rent or set up a payment plan. If this fails, the housing association may start court proceedings to obtain an eviction order (Akkermans & Räkers, 2013, 2018). As part of the Municipal Debt Assistance Act, housing associations or the bailiffs working on their behalf are now required to show that significant efforts were made to avoid an eviction order (Akkermans & Räkers, 2022). If an eviction order is granted, this order may be used to remove the tenant from the premises, often with the help of law enforcement (Akkermans & Räkers, 2013, 2018; Stenberg et al., 2011). In the Netherlands, receiving an eviction order does not necessarily mean that a tenant will be evicted. Even after obtaining an eviction order, a housing association and tenant may still come to an agreement for repayment of the rent, often in installments. An eviction order is valid for a year after issuance, and it is often used to pressure tenants into accepting debt counseling services and work on resolving their debts in order to prevent an eviction (Akkermans & Räkers, 2022).

Prevalence of evictions in the Netherlands

Social housing associations own approximately 2.3 million housing units in the Netherlands, which is about two thirds of all rental housing (Centraal Bureau voor de Statistiek, n.d.-a). Social housing associations have seen a steady decline in the number of evictions in the past decades, as demonstrated in Figure 1 (Aedes, 2014, 2015, 2023), from 8,550 evictions in 2008 to only 1,200 evictions in 2022.

The number of eviction orders that were obtained is much higher, which illustrates that the majority of evictions orders are not executed, as described above. The number of evictions orders has steadily decreased since 2014, from 23,500 to only 4.400 in 2022. In 2006, 40% of eviction orders led to an eviction, while this percentage has been around 25% since 2014 (Figure 2).

When examining the annual numbers of evictions, it is important to keep the total number of social housing units in mind. The social housing inventory has grown from 2,246,358 units in 2009 to 2,300,050 units in 2022. Figure 3 shows the number of evictions as a percentage of the total number of social housing units each year (Aedes, 2014, 2015, 2023; Centraal Bureau voor de Statistiek, n.d.-a, n.d.-b).

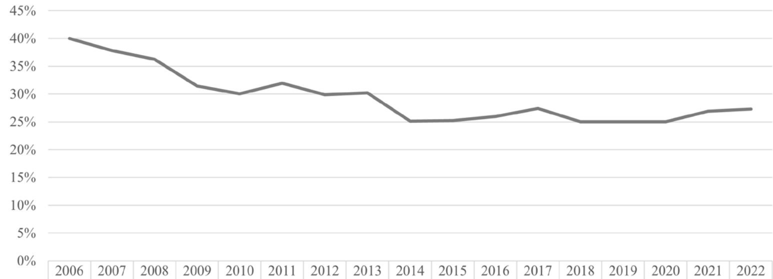
Figure 3 shows an initial increase of the percentage of social housing dwellings being evicted, with a peak in 2013, when 0.31% of social housing units were evicted. Since then, the percentage of evictions has shown a linear decline, with only 0.05% of social housing units evicted in 2022.

In 2022, the majority of evictions were still due to non-payment of rent; however, the percentage of evictions that were the result of non-payment of rent had greatly decreased over the years. In 2014, for example, 85% of evictions resulted from rent arrears (Aedes, 2015), while in 2022, 52% of evictions were the result of rent arrears (Aedes, 2023). Almost half of the evictions are now due to other reasons, like anti-social behavior, illegal subletting, or the growing and/or distribution of soft and hard drugs. This illustrates the effects of the efforts of housing associations, local governments, and other partners to prevent evictions due to rent arrears, as described below.

While there has been a significant decline in the number of evictions from housing association dwellings, there is a lack of information about evictions from privately-owned properties. The number of unofficial evictions in the Netherlands, for example, when a lease is not renewed, is also unknown (Akkermans & Räkers, 2022).

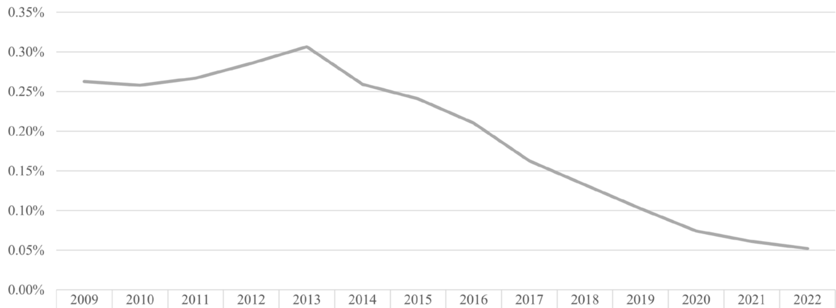
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Eviction Orders	18,750	22,600	21,100	18,750	19,650	18,800	21,700	23,100	23,500	22,000	18,500	13,500	12,000	9,400	6,800	5,200	4,400
Evictions	7,500	8,550	7,650	5,900	5,900	6,000	6,480	6,980	5,900	5,550	4,800	3,700	3,000	2,350	1,700	1,400	1,200

Figure 1. Number of eviction orders and evictions in social housing in the Netherlands
Source: Aedes, 2014, 2015, 2023.



	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
% of orders executed	40.0%	37.8%	36.3%	31.5%	30.0%	31.9%	29.9%	30.2%	25.1%	25.2%	25.9%	27.4%	25.0%	25.0%	25.0%	26.9%	27.3%

Figure 2. Percentage of eviction orders executed
Source: Aedes, 2014, 2015, 2023.



	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
% evictions	0.26%	0.26%	0.27%	0.29%	0.31%	0.26%	0.24%	0.21%	0.16%	0.13%	0.10%	0.07%	0.06%	0.05%

Figure 3. Percentage of social housing dwellings evicted
Source: Aedes, 2014, 2015, 2023; Centraal Bureau voor de Statistiek, n.d.-a, n.d.-b.

Policy and practice in the Netherlands

There are 43 central municipalities in the Netherlands, which receive national funding to provide social care and psychiatric and addiction services to their residents. In 2006, the national government and the four largest municipalities (Amsterdam, The Hague, Rotterdam, and Utrecht) developed an action plan to reduce homelessness (Rijk en vier grote steden, 2006). It was estimated that about 21,800 people in the four largest cities were in a very vulnerable position; an estimated 10,000 people were estimated to be homeless, while the other 11,800 people were also experiencing multiple vulnerabilities, such as psychiatric problems, addiction, and other psychosocial problems. Through a personalized approach and better collaboration between all agencies involved, the action plan aimed to greatly reduce homelessness. One of the primary goals of the action plan was to (nearly) eliminate homelessness as a result of eviction by 2014. The first phase of the action plan, from 2006 to 2010, primarily focused on housing the homeless, while the second phase, from 2011 to February 2014, focused on preventing homelessness (Planije et al., 2014).

The action plan of the four largest municipalities was presented to the other 39 central municipalities as input for each municipality to develop their own action plan, called *Stedelijk Kompas* (urban compass). These urban compasses included similar goals as the action plan of the four largest municipalities; preventing evictions was an important goal in these compasses, with some municipalities including a specific focus on families with children (Planije et al., 2010).

While evictions were not reduced as much as the action plan for the four largest cities had aimed, the final evaluation showed that evictions had been reduced by 33% from 2005 to 2013 (Tuynman & Planije, 2014). Furthermore, agreements between housing associations, municipalities, and other involved parties had been developed in each city, which would help to continue to reduce evictions beyond the course of the action plan. The other 39 central municipalities also showed a decrease in the number of evictions (Tuynman et al., 2014).

The Municipal Debt Assistance Act of 2021 requires housing associations, private property owners, and utility providers to report arrears to the municipality. The municipality is then required to offer debt counseling services to the tenants. Tenants with relatively low arrears receive an informational letter about debt counseling options, while tenants with higher arrives receive a more personalized, direct approach (Akkermans & Räkers, 2022).

In 2021, the Netherlands were one of 27 nations that signed the Lisbon Declaration on the European Platform on Combatting Homelessness (*Lisbon Declaration on the European Platform on Combatting Homelessness*, 2021). In this declaration the 27 nations acknowledged the complexities of homelessness and its effects on all states, and the heightened urgency of solving homelessness as a result of the COVID-19 pandemic. The states committed to working towards ending homelessness by 2030. One of the stated objectives was that evictions should be prevented as much as possible and appropriate housing solutions should be offered to those who are evicted.

In order to achieve the goals of the Lisbon Declaration, the Netherlands developed a National Homelessness Action Plan in 2022 (Ministerie van Binnenlandse Zaken en Koninkrijkrelaties et al., 2022). This national action plan has six guiding principles:

- Preventing homelessness is always better than providing shelter or rehousing;
- Housing is a human right;
- Respect for individuals' choices and own direction;
- Separation of housing and care or treatment;
- Support is focused on recovery;
- Support is flexible and tailored.

An important goal of this national action plan is continuing the decrease of the number of evictions. Implementing a more social arrears collection policy and increasing outreach in neighborhoods will strengthen early identification of tenants with rent arrears and improve contact between tenants and housing associations and other landlords.

In 2022, the Dutch Council for Public Health and Society published a report on problematic debts in the Netherlands (Raad voor Volksgezondheid en Samenleving, 2022). In this report, the Council determined that people with a low income and low level of education are at the highest risk of experiencing problematic debts; psychiatric problems, illiteracy, and having a mild intellectual disability often play a role as well. The Council described problematic debts as a public health problem and called for collective efforts to support people with problematic debts and provide a financially healthy future by improving access to debt counseling services.

In many Dutch cities social housing associations work together with partners like local governments, police, mental health services, debt counseling services, etc., to identify households with financial difficulties at an early stage in order to prevent evictions. Amsterdam has been a pioneer in developing partnerships for early identification and intervention (Van Ommeren et al., 2014). Other Dutch cities have developed similar programs with proactive approaches to identify tenants with financial problems in an early stage and collaborate with other agencies to provide services in various life domains (Boerebach, 2013). For example, several housing associations provide information about finances and budgeting in an informational meeting with new tenants in an effort to prevent rent arrears (Akkermans & Räkers, 2022).

This Dissertation

Overall Aim and research questions

The overall aim of this dissertation is to gain insight into the population of tenants at risk of eviction due to rent arrears, which will help in providing targeted interventions to prevent evictions. The following research questions are examined:

1. Which subgroups can be identified in the population at risk of eviction due to rent arrears, and to what extent are the services provided to the households in the subgroups attuned to their care needs in 13 life domains?
2. Who are the tenants who are at risk of eviction due to rent arrears? How do they live, what setbacks preceded the threat of eviction? And can they fall back on social support and help from professionals in this crisis?
3. How does the fulfillment of basic psychological needs correlate with coping strategies of tenants at risk of eviction? Additionally, how do age, gender, and having an immigrant background affect these tenants' basic psychological needs and coping strategies, and how is the correlation between basic psychological needs and coping affected by age, gender, and an immigrant background?
4. Which risk factors predict whether or not tenants at risk of eviction eventually receive an eviction order?
5. Which interventions to prevent tenant evictions have been described in the international literature, and what is known about the (cost-) effectiveness of these interventions?

Summary of Methods

Data for this study was collected through interviews with tenants and follow-up requests for information from housing associations six months after each interview. The study complied with the criteria for studies that have to be approved by an accredited Medical Research Ethics Committee. Upon consultation, the Arnhem/Nijmegen Ethics Committee stated that the study was exempt from formal approval (registration number 2011/110) as the participants were not subjected to any treatment other than the interview.

Inclusion Criteria

Tenants were included in the study when they were at least 18 years old, lived in independent housing from social housing associations, and had received at least a second notification from a bailiff because of rent arrears for the housing they were currently living in.

Contacting participants

Tenants were contacted through sixteen social housing associations in five municipalities (Amsterdam, Leiden, Nijmegen, Rotterdam, and Utrecht). Tenants who met the inclusion criteria were identified by the social housing associations or the bailiffs working for them. All selected tenants received a letter about the study; some tenants received opt-in letters while others received opt-out letters. The opt-in letter asked tenants to contact the researchers if they were interested in participating in an interview, while the opt-out letter informed tenants that they would be contacted by telephone to ask them if they were willing to participate in the study, unless they sent in the opt-out card. In addition, seven local projects working with people at risk of eviction and six debt counseling agencies were provided with flyers explaining the research, which they distributed among clients that met the inclusion criteria.

Interviews

In total, 495 tenants were interviewed between November 2011 and February 2013, using a structured questionnaire with standardized instruments. All interviewed tenants gave written permission to the researchers to obtain information about their situation from their housing association six months after the interview.

Follow-up information

Six months after each interview, the respective housing association was asked several questions about the tenants: were they still living in the same residence, did they still have rent arrears, was an eviction order obtained, and was the tenant evicted?

Thesis Outline

Chapter 2 describes five subgroups that were identified in the population of tenants at risk of eviction and examines the attuning of services to the needs of each subgroup. Chapter 3 provides a brief overview of the overall profile of the population of tenants at risk of eviction, including their demographics, financial situation, living conditions, social support, and access to services. Chapter 4 describes the correlation between basic psychological needs and coping, and the effect of age, gender, and having an immigrant background. Chapter 5 identifies the risk factors that predict eviction orders. Finally, Chapter 6 provides an overview of interventions to prevent evictions that were found in the literature. An addendum to this chapter describes an update to this literature review with more recent results.

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Chapter 2.

Subgroups of Tenants at Risk of Eviction due to Rent Arrears in Five Dutch Cities: A Latent Class Approach

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Abstract

This study identifies subgroups of tenants in a sample of 495 tenants at risk of eviction, due to rent arrears, by 16 housing associations in five Dutch municipalities, and examines the attuning of services to the needs of the tenants in these subgroups. Latent class analysis with eight known risk factors for eviction identified five subgroups of tenants, which can be characterized as young immigrants, native Dutch tenants with little support, highly educated native Dutch tenants with much support, depressed tenants with little support and highly educated mentally stable older single tenants. The young immigrants reported the highest number of unmet care needs; the highly educated native Dutch tenants with much support, on the other hand, mentioned the least unmet care needs. This study demonstrates the diversity of a population of tenants at risk of eviction. Together with the differences in care needs, this indicates the necessity to develop targeted and personalized interventions to prevent evictions.

Introduction

Evictions have a severe psychological impact on the tenants involved, causing feelings of panic and shame and major stress (Wewerinke et al., 2014), and even leading to suicide (Rojas & Stenberg, 2016). Furthermore, evictions are a major cause of homelessness; in the Netherlands, about one third of homeless people stated that their homelessness was caused by an eviction (Van Laere et al., 2009a; Van Straaten et al., 2012). Very little research on the prevention of evictions has been conducted (Holl et al., 2016), thus offering policy makers very little information to build on when developing policy to prevent evictions. The increased focus on prevention and effectiveness of preventive interventions (Busch-Geertsema & Fitzpatrick, 2008; Culhane et al., 2011), in combination with the growing interest in individualizing interventions in order to "administer the right program to the right individuals" (Lanza & Rhoades, 2013, p. 157), raises the question which subgroups can be identified in the population of tenants at risk of eviction. Latent class analysis is an effective approach to identify a set of underlying subgroups in a population, comprising of multiple dimensions, which are mutually exclusive and exhaustive. Latent subgroups are defined by combinations of responses to a set of characteristics (Lanza & Rhoades, 2013). Through latent class analysis, we identify patterns of multiple risk factors. By understanding these risk patterns, we can develop interventions that will benefit specific groups. Through our study, we identified subgroups within a population of tenants at risk of eviction from social housing due to rent arrears, and we examined the attuning of services to the care needs of these subgroups. These insights provide relevant information for designing targeted interventions to prevent tenant evictions.

In the Netherlands, social housing associations own a third of the total housing stock. Social housing associations are private organizations that provide affordable homes for people with lower incomes who often have nowhere to go if they lose their housing. There are approximately 380 social housing associations housing about five million people in 2.4 million homes (Boerebach, 2013). Social housing associations are required to rent 80% of their housing to households with an annual income of up to €36,798 (Government of the Netherlands, 2019). Social housing associations try to identify at risk households at an early stage, collaborate with care providers and municipalities to prevent evictions, and refer tenants to the appropriate care through house visits, phone calls and by offering walk-in hours where tenants can ask questions and receive help and advice. This has resulted in a steady decline of the number of evictions over the years (Akkermans & Räkers, 2018). However, evictions still occur. In 2017, 3,700 households were evicted; 80% of these evictions were due to rent arrears (Aedes, 2018).

There have been no studies identifying subgroups in the overall population of tenants facing eviction. Some studies have focused on a specific group of tenants; these studies show the diversity in the population of people under threat of eviction. For example, Crane and Warnes (2000) studied 45 older evicted and now homeless people, of whom the majority were evicted due to rent arrears. For these people various risk factors were associated with their eviction, such as defective housing benefits or other social security applications, living alone, the absence of a confidant or caregiver, and previous episodes of homelessness. In addition, for many people, mental health problems and poor domestic skills contributed to the eviction. A study of single mothers receiving welfare in the US (Phinney et al., 2007) showed a different set of risk factors. For these women, lack of a high school diploma, criminal convictions, physical and mental health problems, domestic violence, and hard drug use were more common among evicted women compared to women who were not evicted. These two studies demonstrate the need for a better understanding of different subgroups within the population of tenants at risk of eviction.

As we are the first to examine different subgroups in a population of tenants facing eviction due to rent arrears, there is almost no empirical profiling data to build on. In this study we wish to identify subgroups based on risk factors associated with eviction, because these factors are or should be an important focus of preventive interventions. However, research on risk factors for eviction is scarce, and there is no research evidence that specifically focuses on risk factors for eviction due to rent arrears. In addition to the risk factors mentioned above in regard to the two subgroups, socio-demographic risk factors for evictions in general that are found in the scarce literature, are a low income (Böheim & Taylor, 2000; Stenberg, 1990), young household heads (Böheim & Taylor, 2000), and being an immigrant (Stenberg, 1990). Other risk factors are drug use (Van Laere et al., 2009b), financial setbacks (Böheim & Taylor, 2000), and being refused help from welfare authorities (Stenberg, 1990). Furthermore, a lack of professional help and social support may lead to higher debts and eventually eviction, as research has shown that professional help from debt counseling services and social support may help tenants to pay off their rent arrears (Evans & McAteer, 2011; Wewerinke et al., 2014).

Our study addressed two research questions: (1) which subgroups can be identified in a sample of 495 households under threat of eviction from social housing due to rent arrears in the Netherlands, and (2) to what extent are the services provided to the households in the subgroups attuned to their care needs in 13 life domains? This study was part of a larger project on tenant evictions which was conducted from July 2010 to June 2014.

Methods

The Medical Research Ethics Committee of Arnhem-Nijmegen confirmed that under Dutch law, formal ethical approval was not required for this study (registration number 2011/110) as participants were not subjected to any intervention or treatment. Although formal approval was not required, this study complies with the guidelines for studies that must be approved by an accredited Medical Research Ethics Committee.

Procedure

Tenants were included in the study when they were at least 18 years old, lived in independent housing from social housing associations, and had received at least a second notification from a bailiff because of rent arrears for the housing they were currently living in. Most tenants were contacted through 16 social housing associations in five municipalities in the Netherlands (Amsterdam, Leiden, Nijmegen, Rotterdam and Utrecht). Tenants were also approached through seven projects working with people at risk of eviction and through six debt counseling agencies. Tenants meeting the inclusion criteria received a written invitation to participate in an interview. For three housing associations, letters were sent to tenants just before they received a second notification from a bailiff, so when these tenants were approached, they were asked if they had received a second notification. Two types of letters were sent: opt-out and opt-in letters. In the opt-out method, tenants who did not send the opt-out card to the researchers were called to ask if they were willing to participate. For housing associations that did not want to use the opt-out method for organizational or privacy reasons, and for the local projects and debt counseling agencies, the opt-in method was used, which meant that tenants were asked to contact the researchers if they wanted to participate.

If tenants agreed to be interviewed, researchers checked if all the inclusion criteria were met and then scheduled an interview. If tenants did not show up for the scheduled interview, or cancelled, several attempts were made to reschedule. Figure 1 shows the response of both methods resulting in our sample of 495 tenants. The opt-in method resulted in a 3%–5% response rate and 8% no-shows and cancellations of interviews, whereas the opt-out method resulted in a 13% response rate and 20% no-shows and cancellations of interviews. After giving informed consent, participants were interviewed face-to-face by trained interviewers, using a structured questionnaire, with an average duration of one hour and 37 min, after which they received €20. Four respondents could only be interviewed by telephone. Six interviews were conducted in a foreign language, using an English translation of the questionnaire (n = 3), or with on-the-spot translation into French (n = 2) or Turkish (n = 1) by bilingual interviewers. The data were collected between November 2011 and February 2013.

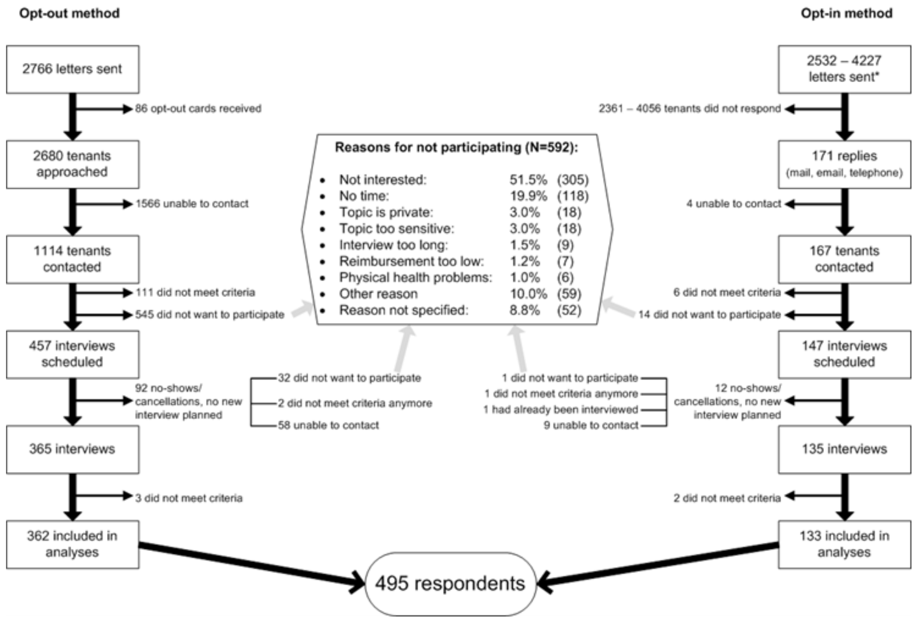

Figure 1. Response and non-response using opt-out and opt-in method

* Since not all housing associations, municipal institutions and debt counseling agencies kept track of the number of letters they sent, it is unclear exactly how many tenants received opt-in letters or flyers.

Measures

Two categories of measures were administered: risk factors for eviction that were used as latent class indicators, and care needs in different domains.

Some of the risk factors found in the literature were not measured in this study (i.e. criminal record and poor domestic skills) or could not be included in the analyses because the responses in our population were not distinctive (i.e. substance use, financial debts). Below, the measures used in this study are described.

Risk Factors

Educational Level

Educational level was divided into four categories: very low (did not complete or only completed primary school), low (pre-vocational secondary education or lower secondary vocational education), intermediate (higher secondary vocational education, senior general secondary education, pre-university) and high (higher professional education or university education).

Age

Three age categories were distinguished: 18–29 years old, 30–49 years old and 50 years old and older.

Immigrant background

Respondents were divided into three categories, based on the classification by Statistics Netherlands (Keij, 2000): native Dutch (both parents were born in the Netherlands, even if the respondent was not born in the Netherlands); first generation immigrants (the respondent and at least one of the parents were not born in the Netherlands); and, second generation immigrants (the respondent was born in the Netherlands and at least one of the parents was not born in the Netherlands).

Household composition

Respondents were divided into two categories: one-person households and multi-person households.

History of homelessness

Respondents were asked if they had ever been homeless in the past (yes/no). Homelessness was defined as not having a place to sleep, which means people were sleeping on the streets, in homeless shelters, or with friends or family without the prospect of staying there for another night.

Depression

Depressive symptoms were assessed using the validated Dutch version of the Center for Epidemiological Studies Depression Scale (Bouma et al., 1995; Radloff, 1977). This 20-item scale (in our study, α =.93) measures the frequency of depressive symptoms in the past week, on a scale of 0 (seldom or never) to 3 (always or almost always). A total score above 16 indicates the presence of depressive symptoms.

Social support

Using the Norbeck Social Support Questionnaire (Norbeck et al., 1981), tenants listed all persons in their social network and for each person they scored the amount of six forms of emotional and tangible support received from this person on a scale of 0 (not at all) to 4 (a great deal). The social support score is calculated by adding up all answers. Based on normative data on employed adults (*M* = 201.90; *SD* = 95.87; Norbeck, 1995), cut-off points of 1/2 *SD* below and above the mean were used; thus, scores of 153 and below are considered "low," scores of 154 to 249 "average" and scores of 250 and higher "high".

Contact with debt counseling services

Respondents were asked whether they had received any help from a debt counseling agency in the six months prior to the interview (yes/no).

Care needs

We assessed care needs in 13 domains: housing, finances, work, daily activities, household and self-care, family, social contacts, physical health, mental health, alcohol use, drug use, safety and empowerment. For each domain, two questions were asked: (1) "do you want professional help with…?" and (2) "do you get professional help with…?"; based on the Short Form Quality of Life and Care Index by Van Wijngaarden et al. (2008). All questions were answered with "yes" or "no." For each domain, the answers of the respondents resulted in a score in one of four "supply and demand" categories. If respondents answered "no" to both questions, they scored one point in the "no needs" category; help was not wanted nor received. If respondents answered "no" to question 1 and "yes" to question 2, they scored one point for "unrequested interference". This means the help they received exceeded their demand. If respondents answered "yes" to question 1 and "no" to question 2, they were categorized as having an "unmet need" for that domain, meaning they wanted but did not receive help. Answering "yes" to both questions resulted in a "met need" classification for that domain. The received help matched the demand for help. For each category (no need, unrequested interference, unmet need and met need), we calculated the total score across all domains for each respondent, resulting in scores ranging from 0 to 13 (Jonker et al., 2012).

Data analysis

Missing data were imputed for variables that were scored using multiple-item instruments (depression and social support). For respondents who missed data on no more than 30% of the items of these scales, the missing values were substituted with the respondent's average score on the other items of the scales. Data were not imputed when respondents missed more than 30% of these items, meaning that they were not scored on these particular scales. However, LCA allows for inclusion of these respondents in the model, based on the available scores on the other variables. Since data were missing for more than 5% of the respondents (N = 40; 8%) on the social support variable, we searched for differences between the respondents with and without a value for social support for the other latent class indicators. Significant differences were found for educational level and immigrant background. Respondents with missing values for social support were overrepresented in the lowest education category (38%, compared to 18% of respondents with values for social support; $\chi 2(3, N = 495) = 8.31, p = .04$), were more often first generation immigrants (62%, compared to 41%), and were underrepresented in the native Dutch category (28%, compared to 48%; $\chi 2(2, N = 495) = 6.75, p = .03$).

Latent GOLD (Vermunt & Magidson, 2005) was used to identify subgroups of persons with a similar response pattern on the eight risk factors (Magidson & Vermunt, 2002). The eight risk factors were entered as indicators. “City” was a significant covariate (Wald statistic = 55.28; p =.00), so it was included in the model as a covariate. Models with one to ten classes were estimated. In order to select the optimal model, we used several criteria: (1) low Bayesian Information Criterion (BIC; Magidson & Vermunt, 2002) and low Akaike Information Criterion with 3 as penalizing factor (AIC3; Dias, 2006) values; (2) the smallest (most parsimonious) number of classes possible (Lanza & Rhoades, 2013); (3) a significant difference in loglikelihood ratio resulting from a bootstrap to determine whether extra classes should be added (Vermunt & Magidson, 2005); (4) bivariate residuals between pairs of indicators being less than 2.00, since bivariate residuals of 2.00 or larger indicate correlations that are not adequately explained by the model (Vermunt & Magidson, 2005). All respondents were assigned to one of the classes in the model.

After identifying the classes in our model, IBM SPPS Statistics 25 was used for further analyses. We used *z* tests to determine significant differences between proportions in each subgroup for the eight risk factors. To compare the subgroups regarding the number of domains for which respondents reported no needs, met needs, unmet needs and unrequested interference, ANOVAs were performed. Levene's test indicated that the assumption of homogeneity of variance had been violated for all four categories of care needed and received (no needs: $F(4, 465) = 5.44$, $p = .00$; met needs: $F(4, 465) = 2.89$, $p = .02$; unmet needs: $F(4, 465) = 9.76$, $p = .00$; unrequested interference: $F(4, 465) = 4.23$, $p = .00$), so Brown–Forsythe's F is reported and Games-Howell post hoc tests were used for pairwise comparisons. For LCA and the ANOVAs, p-values of $\leq .05$ were considered statistically significant. For the post hoc analyses, we applied a Bonferroni adjustment because we performed ten pair-wise comparisons; therefore, p-values of $\leq .005$ were considered statistically significant for these post hoc analyses.

Results

LCA solution: five subgroups

The goodness-of-fit measures suggest that the optimal number of subgroups was 1 or 4 (see Table 1). Since a 1-class model, as suggested by the BIC, does not identify any subgroups, we started with a 4-class model, as suggested by the AIC3. Then a bootstrap was conducted to assess the difference in log-likelihood ratio if an extra class was added; this revealed that a 5-class model was the most suitable model. Upon inspection of this model, bivariate residuals of more than 2 were found for household composition and history of homelessness (2.07), for household composition and social support (2.18), and for city and history of homelessness (2.83). Therefore, these relationships were set as direct effects, and the model was re-analyzed. Table 2 shows the bivariate residuals in the final model, and Table 3 provides regressions of model fit for each variable in this 5-class model.

Basic subgroup characteristics and naming

The first, and largest, subgroup ($N = 168$; 34%; see Table 4) of participants was called the *young immigrants* subgroup. This subgroup consists of more immigrants (97%) than any other subgroup, most of them first generation immigrants (67%). Furthermore, the percentage of tenants in the 50+ age category (6%) is lower than in any other subgroup, and there are more tenants in the 18–29 category (31%) than in subgroups 2, 4 and 5. A large majority of these tenants live in multi-person households (63%), have never been homeless (74%), and have not received help from debt counseling services (81%). More than half of the tenants have a low or very low educational level (57%), report a low level of social support (61%), and have depressive symptoms (59%).

Table 1. Goodness-of-fit measures for 1-10 class models

Model	BIC	AIC3	Bootstrap	
			-2LL diff	*p*
1 class	6482.54	6440.88		
2 classes	6504.66	6418.13		
3 classes	6540.04	6408.65		
4 classes	6583.47	6407.22		
5 classes	6628.12	6407.00	42.22	.00
6 classes	6685.78	6419.80	29.20	.17
7 classes	6752.22	6441.37		
8 classes	6812.45	6456.74		
9 classes	6877.86	6477.29		
10 classes	6937.63	6492.19		

Note. BIC = Bayesian Information Criterion; AIC3 = Akaike Information Criterion with 3 as penalizing factor; -2LL diff = difference in log-likelihood ratio

Table 2. Bivariate residuals from final five-class model

Indicators	1	2	3	4	5	6	7	8
1. Level of education								
2. Age	0.35							
3. Immigrant background	0.80	0.27						
4. Household composition	0.43	0.45	0.19					
5. History of homelessness	0.00	0.45	0.39	0.00				
6. Depression	0.01	0.21	0.78	0.59	0.20			
7. Social support	0.02	0.88	0.00	0.00	0.17	0.56		
8. Debt counseling in past 6 months	0.53	1.62	0.38	0.00	1.74	0.75	0.12	
9. Covariate: City	1.87	0.82	0.34	0.76	0.00	0.41	0.87	0.69

The second subgroup (N = 92; 19%) was characterized as the *native Dutch tenants with little support*. This subgroup is one of the two subgroups that predominantly consist of native Dutch tenants (95%). A large majority (93%) has little social support available to them. The majority has never been homeless (73%), has not received debt counseling (76%) and is older than 30 years of age (93%). The educational level of the tenants in this subgroup is low to very low (71%). About half of the tenants report depressive symptoms (55%) and live alone (52%).

Participants in the third subgroup (N = 79; 16%), named the *highly educated native Dutch with much support*, are predominantly native Dutch tenants (89%). The percentage of native Dutch tenants in this subgroup is higher than in subgroups 1, 4 and 5, and comparable to the percentage in subgroup 2. This is one of the two subgroups with a relatively high educational level; 72% of the tenants in this subgroup are in the two highest education categories. Social support is higher than in other subgroups (43% average and 39% high). Most tenants in this subgroup live alone (56%), have never been homeless (96%), have no depressive symptoms (73%) and have not received debt counseling in the past six months (97%).

Table 3. Five-class model fit regressions for each variable

Indicators	Class 1	Class 2	Class 3	Class 4	Class 5	Wald	*p*-value	R^2
Level of education	-0.12	-0.46	0.63	-0.36	0.31	19.34	0.00	0.12
Age	-1.26	0.02	-0.37	0.43	1.18	26.69	0.00	0.20
Immigrant background						31.62	0.00	0.25
First generation immigrant	-0.10	0.15	0.22	-0.26	-0.01			
Second generation immigrant	2.21	-1.61	-1.81	0.52	0.69			
Native Dutch	-2.11	1.46	1.59	-0.26	-0.68			
Household composition	0.33	0.15	-0.28	0.34	-0.53	17.15	0.00	0.07
History of homelessness	0.42	0.53	-1.20	-0.26	0.51	10.57	0.03	0.06
Depression	0.18	0.02	-0.36	2.58	-2.42	9.81	0.04	0.32
Social support	0.34	-1.07	1.54	-1.32	0.52	22.18	0.00	0.23
Debt counseling in past 6 months	-0.06	-0.02	-0.73	0.49	0.32	14.52	0.01	0.08

The fourth subgroup (N = 83; 17%) consists of *depressed tenants with little support*. In this subgroup, all tenants (100%) report depressive symptoms, and almost all tenants (93%) have little social support. The majority live in multi-person households (59%), have never been homeless (88%) and have a low or very low educational level (71%). Most tenants are either native Dutch (53%) or first generation immigrants (43%), and almost all tenants are over 30 years of age (96%). While the tenants in this subgroup have very little social support, nearly half of them (46%) received professional help from debt counseling services, which is significantly more than in subgroups 1, 2 and 3, and comparable to the percentage in subgroup 5.

The fifth and smallest subgroup (N = 73; 15%) was named the *highly educated mentally stable older single tenants*. In this subgroup, two-thirds (69%) is 50 years of age or older. Most of these tenants (80%) live alone, and no one reports depressive symptoms (0%). Most of these tenants receive little social support (62%). This subgroup has a higher percentage of highly educated tenants (27%) than subgroups 1, 2 and 4. Most are first generation immigrants (64%), and almost one-third (30%) is native Dutch. More than a third of these tenants (39%) have experienced homelessness, a percentage that is higher than in any of the other subgroups. Almost half (41%) have had contact with debt counseling services.

Supply and demand of care

One-way ANOVAs demonstrated significant differences between the subgroups with regard to the number of life domains for which respondents had no needs ($F(4) = 13.87$; $p = .00$; see Table 5), met needs ($F(4) = 4.39$; $p = .00$) and unmet needs ($F(4) = 12.06$; $p = .00$), but not with regard to the number of domains for which unrequested interference was reported ($F(4) = 0.58$; $p = .68$).

The *highly educated native Dutch with much support* show the least care needs, whereas the *young immigrants* have the most unmet needs, followed by the d*epressed tenants with little support*. Figures 2–6 illustrate the needs profiles of each subgroup. The three domains for which most unmet needs were reported by subgroups 1, 2, 3 and 4, were housing, finances and work. Only for the *mentally stable older single tenants* the top three consisted of housing, work and safety.

Table 4. Characteristics of the five subgroups of tenants at risk of eviction

	Subgroup 1 *N* = 168(33.9%)	**Subgroup 2** *N* = 92(18.6%)	**Subgroup 3** *N* = 79(16.0%)	**Subgroup 4** *N* = 83(16.8%)	**Subgroup 5** *N* = 73(14.7%)	**Total** *N* = 495(100.0%)	***N***	**Missing**
Level of education (%)							485	10
Very low	20.4a,b	30.0b	5.1c	30.4b	9.9a,c	19.8		
Low	37.1a	41.1a	23.1a	40.5a	35.2a	35.9		
Middle	33.5a	23.3a	32.1a	21.5a	28.2a	28.7		
High	9.0a	5.6a	39.7b	7.6a	26.8b	15.7		
Age (%)							488	7
18-29	31.1a	6.7b,c	17.9a,c	3.7b	0.0b	15.4		
30-49	62.9a	58.9a	60.3a	51.9a,b	30.6b	55.1		
50+	6.0a	34.4b,c	21.8c	44.4b	69.4d	29.5		
Immigrant background (%)							495	0
First generation immigrant	66.7a	5.4b	11.4b	43.4c	64.4a,c	42.2		
Second generation immigrant	30.4a	0.0b	0.0b	3.6b	5.5b	11.7		
Native Dutch	3.0a	94.6b	88.6b	53.0c	30.1d	46.1		
Household composition (%)							492	3
One-person household	37.0a	52.2a	55.7a	41.0a	79.5b	49.8		
Multi-person household	63.0a	47.8a	44.3a	59.0a	20.5b	50.2		
History of homelessness (%)							494	1
No	74.4a,b	72.8a,b	96.2c	88.0b,c	61.1a	77.9		
Yes	25.6a,b	27.2a,b	3.8c	12.0b,c	38.9a	22.1		
Depression (%)							484	11
No	41.5a	55.4a,b	73.1b	0.0c	100.0d	50.8		
Yes	58.5a	44.6a,b	26.9b	100.0c	0.0d	49.2		

Table 4. Continued

	Subgroup 1 *N* = 168(33.9%)	Subgroup 2 *N* = 92(18.6%)	Subgroup 3 *N* = 79(16.0%)	Subgroup 4 *N* = 83(16.8%)	Subgroup 5 *N* = 73(14.7%)	Total *N* = 495(100.0%)	*N*	Missing
Social support (%)							455	40
Low	61.1a	93.1b	17.6c	93.4b	62.3a	65.7		
Average	29.5a	6.9b	43.2a	6.6b	33.3a	24.2		
High	9.4a	0.0b	39.2c	0.0a,b	4.3a,b	10.1		
Debt counseling in past 6 months (%)							482	13
No	81.0a	76.1a,b	97.4c	54.3d	58.8b,d	75.1		
Yes	19.0a	23.9a,b	2.6c	45.7d	41.2b,d	24.9		

Note. Subgroup 1 = young immigrants; subgroup 2 = native Dutch tenants with little support; subgroup 3 = highly educated native Dutch with much support; subgroup 4 = depressed tenants with little support; subgroup 5 = highly educated mentally stable older single tenants. The column proportions of subgroups that share the same subscript letter do not differ significantly from each other at the.005 level.

Table 5. Average number of life domains for each supply and demand of care category across the five subgroups

Supply and Demand Variables	Subgroup 1		Subgroup 2		Subgroup 3		Subgroup 4		Subgroup 5		N	Df1	Df2	F
	M	*SD*	*M*	*SD*	*M*	*SD*	*M*	*SD*	*M*	*SD*				
No needs	9.01_{a}	2.72	$10.28_{b,c}$	2.38	$11.01_{b,c}$	2.18	8.78_{a}	2.71	$10.10_{a,c}$	1.97	473	4	428.46	13.87**
Met needs	$1.23_{a,b}$	1.68	$1.18_{a,b}$	1.45	0.76_{a}	0.98	1.64_{b}	1.59	$1.03_{a,b}$	1.12	473	4	421.28	4.39*
Unmet needs	2.54_{a}	2.17	$1.37_{b,c}$	1.56	1.09_{b}	1.67	$2.33_{a,c,d}$	2.19	$1.65_{b,d}$	1.42	473	4	412.68	12.06**
Unrequested interference	0.19_{a}	0.56	0.17_{a}	0.46	0.13_{a}	0.34	0.25_{a}	0.64	0.21_{a}	0.56	473	4	359.38	0.58

Note. Subgroup 1 = young immigrants; subgroup 2 = native Dutch tenants with little support; subgroup 3 = highly educated native Dutch with much support; subgroup 4 = depressed tenants with little support; subgroup 5 = highly educated mentally stable older single tenants. Variances are not equal between groups; therefore, a Brown-Forsythe correction and a Games Howell procedure for the post-hoc tests were applied. The means of subgroups that share the same subscript letter do not differ significantly from each other at the.05 level.
*$p \leq .01$. **$p \leq .001$

2

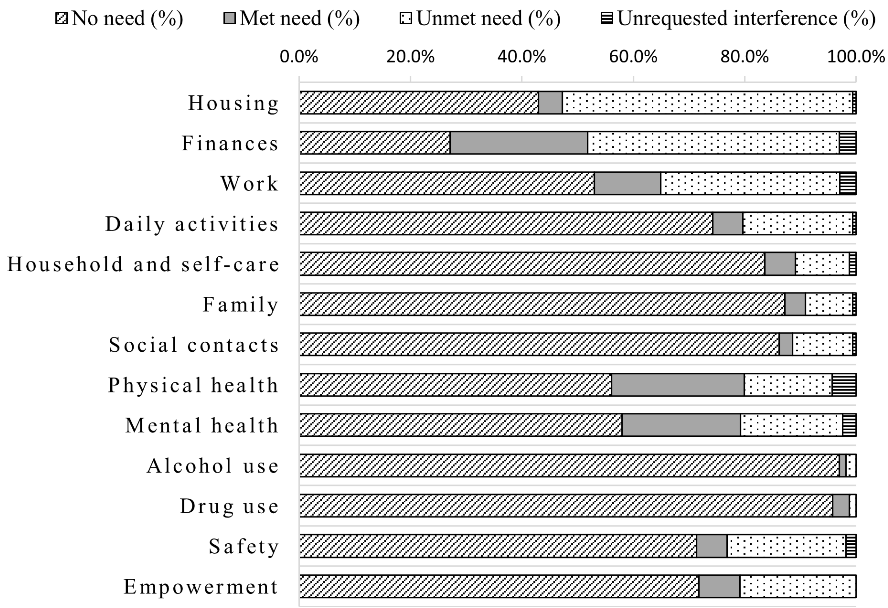

Figure 2. Needs profile of subgroup 1 (young immigrants)

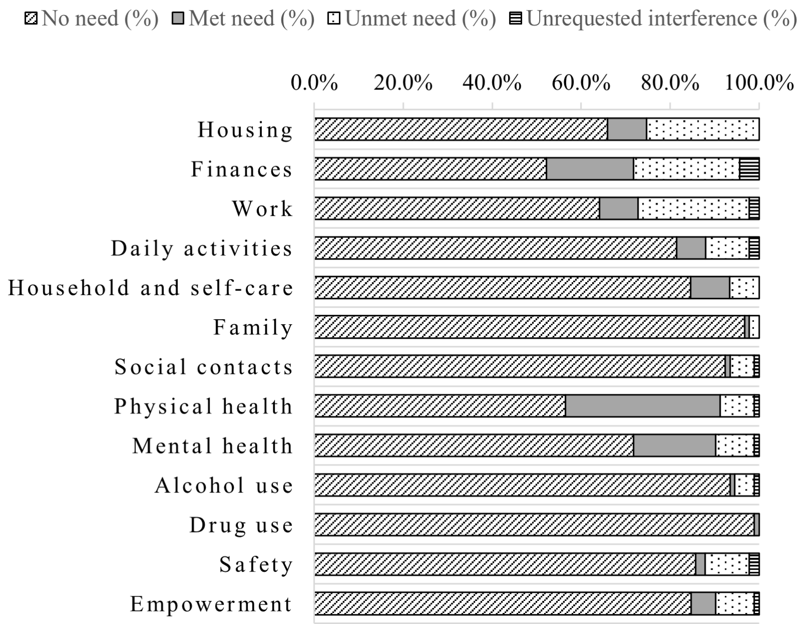

Figure 3. Needs profile of subgroup 2 (native Dutch tenants with little support)

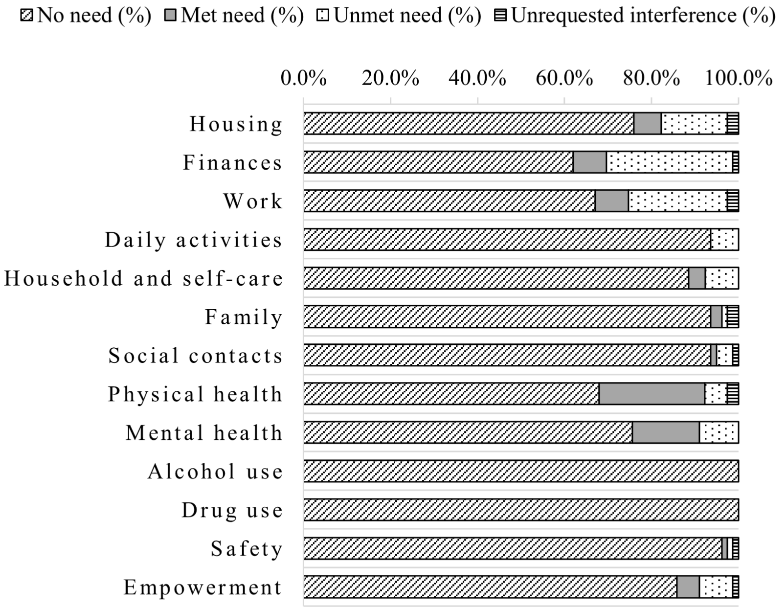

Figure 4. Needs profile of subgroup 3 (highly educated native Dutch with much support)

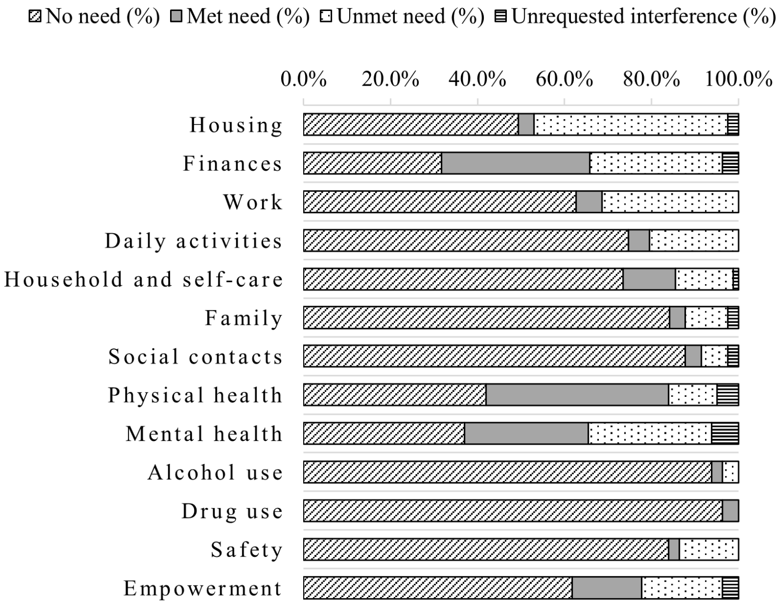

Figure 5. Needs profile of subgroup 4 (depressed tenants with little support)

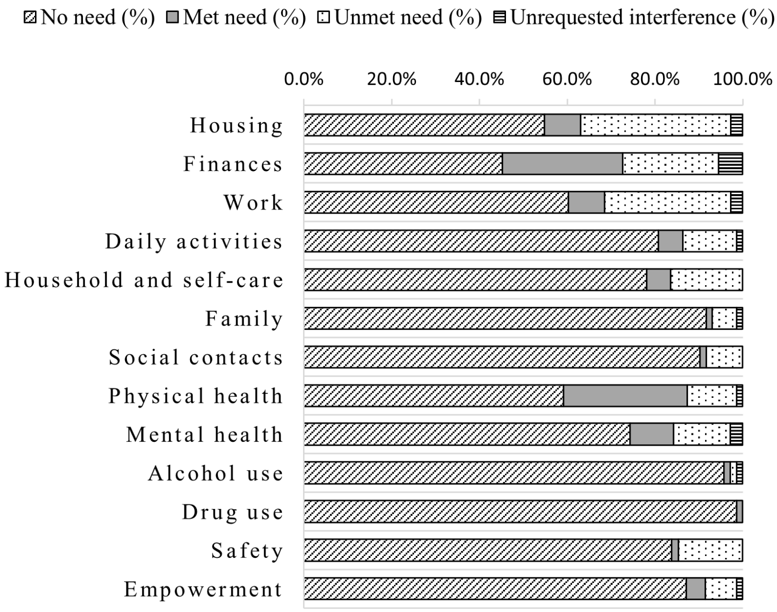

Figure 6. Needs profile of subgroup 5 (highly educated mentally stable older single tenants)

Discussion

The aims of this study were to determine subgroups within a population of 495 tenants at risk of eviction from social housing due to rent arrears, and to compare these subgroups regarding the attuning of care needs and received care. In our study, five subgroups were found. The largest subgroup, comprising of over a third of the tenants, consisted almost completely of immigrants, of whom the large majority was younger than 50 years of age. The second subgroup consisted predominantly of native Dutch tenants with little social support. The third, smaller subgroup predominantly consisted of native Dutch tenants, with a high educational level and more social support than the other subgroups. The fourth subgroup was comprised of tenants who all reported depressive symptoms, almost all of whom had little social support. While these tenants had little social support available to them, almost half of them had received professional support from debt counseling services in the past six months. Finally, in the smallest subgroup, the majority of tenants were 50 years of age or older and lived alone. No one in this subgroup reported depressive symptoms. This subgroup is one of the two higher educated subgroups. More than a third of these tenants have experienced homelessness, which could possibly be related to the fact that they had a longer life in which to experience homelessness.

The subgroup of *highly educated native Dutch tenants with much support* had fewer care needs than the other subgroups. The amount of unmet needs reported by the *young immigrants* was relatively high. This is in line with literature on care needs among immigrants, which mainly focuses on health care needs. Accessing the appropriate (health) care may be difficult for immigrants as they often experience significant language difficulties, and different cultural backgrounds may exacerbate these difficulties (Kreps & Sparks, 2008). While our study shows that there are significant needs among young immigrants in various life domains, research on this topic is scarce. As opposed to the *young immigrants*, the *highly educated native Dutch tenants with much support* reported the least unmet care needs. The (very) well-functioning support system of tenants in this subgroup, combined with their higher level of education and possibly associated skills which make it easier to find their way in society and gain access to health and social care and societal resources, may be an explanation for the low number of care needs in this subgroup. However, this group of relatively well-off tenants was still at risk of eviction. This demonstrates that personal and social resources are not always sufficient to prevent people from experiencing difficult times. This is in line with other findings in the Netherlands. When people with a high level of education and a high income experience sudden hardship like a large decrease in income, a divorce, or the loss of a job, a complex pattern of debts develops quickly (Akkermans & Räkers, 2018; Wewerinke et al., 2014).

The domains for which most unmet needs were reported by four of the subgroups were housing, finances and work. Tenants who are at risk of losing their home clearly feel the need for help to maintain their housing or find other housing, help to organize their finances and pay off their debts, and help to find a (better paying) job. It is concerning that so many tenants in these subgroups report that their needs for help in these three life domains are not met. While social housing associations aim to identify households at risk at an early stage and collaborate with care providers so that tenants can be referred to the appropriate help, many tenants in our study did not feel that they received the help they needed. The *mentally stable older single tenants* reported most unmet needs for housing, work and safety. Possibly, decreased mobility caused by their older age and living alone increase feelings of unsafety in this subgroup.

This is the first study that used latent class analysis in order to gain better insight into this vulnerable group, which is a unique and innovative approach. The procedure used to contact and interview these tenants at risk of eviction was adequate; in order to get in touch with tenants who were still living in their housing and were at risk of an eviction, we had to rely heavily on the social housing associations as there was no other way to reach these many tenants. While other studies of evictions usually focus on tenants who have already been evicted, we wanted to gain insight into the vulnerable tenants who were at risk of losing their homes; understanding who these tenants are and what they need will help to develop targeted interventions that will prevent evictions. Other strengths of this study are its large sample size and the fact that we included tenants from municipalities of different sizes, to make our sample more representative of the total Dutch population of tenants at risk of eviction in urban areas.

One limitation of this study is that we may not have been able to include the most vulnerable subgroup of tenants in this study: those who do not open their mail at all, do not answer or have a telephone, or are under too much stress to participate in this study. Contacting this vulnerable population at risk of eviction is very challenging for housing associations, service providers, and others. So, it was not surprising that it was difficult to schedule interviews with these tenants. Many tenants did not open their mail or answer their telephone or indicated their inability to participate in an interview because of perceived shame, anxiety and stress. Our two methods of approaching tenants had different results. Although the opt-out method led to a higher response rate than the opt-in method (13% compared to 3%–5%), the percentage of no-shows and cancellations was also higher for this method (20% compared to 8%). Even when interviews were scheduled, completing the interview was difficult. Respondents often would not show up for interview appointments or reschedule interview appointments several times. Interviewers tried to be as understanding and accommodating as possible, in order to be able to conduct interviews at the respondents' convenience. While it was often hard to schedule interviews, many respondents also appreciated being able to talk to someone; for some, the financial compensation was an important reason to participate. Another limitation is that, as the legal framework relating to rent arrears and evictions is very different in European countries (Gerull, 2014), no statements can be made about the applicability of our results to the tenants at risk of eviction in other countries. Additionally, since socio-demographic information is not available for the population of social housing tenants, it is impossible to determine the goodness-of-fit of our sample, and therefore the generalizability of our results. Another limitation is the missing values on the social support instrument. Respondents with a very low educational level and first generation immigrants were overrepresented among the group of respondents with missing data for social support. However, as LCA allows for inclusion of respondents based on the other available variable scores, these respondents with missing social support values have still been included in our analyses. Language barriers and/or a low educational level may have caused respondents to not fully understand the social support instrument; therefore, more instruction by the interviewer, and possibly an adaptation of the instrument, could help to reduce missing values among lower educated respondents and immigrants in the future.

This study showed the diversity of the population of tenants at risk of eviction due to rent arrears. When developing and implementing interventions, this diversity regarding age, immigrant background, education, social support, et cetera, should be taken into account, resulting in targeted interventions; what works for one subgroup may not work for another subgroup. Identifying subgroups provides more insight into the complex interplay of multiple risk factors, and this knowledge about subgroups can help to develop targeted intervention programs for specific subgroups (Lanza & Rhoades, 2013). While social housing associations work hard to identify problems and refer tenants to the appropriate help, this study shows that large numbers of tenants report that they do not receive the help they need in some life domains, specifically regarding housing, finances and work, and regarding safety for one group. Understanding the needs of tenants, and referring them to appropriate services, can help them to improve their financial, work and housing situation, so that an eviction can be avoided.

While the Netherlands have national laws and policies regarding housing, most policies regarding the prevention of evictions are made on the local level. The city of Amsterdam has developed the Vroeg Eropaf (Go for it Early) project; in this project, social housing associations, utility providers, insurance companies and social services agencies work together to identify households with arrears at an early stage. The approach is proactive and outreaching; when households have two months of arrears in rent, utilities or insurance, the provider contacts the household to discuss their options. If the arrears keep increasing, social services agencies will visit the household and try to come to a detailed agreement regarding payment of the arrears and any support the household may need. As a result of this approach, evictions in Amsterdam decreased from over 1,000 in 2009 to less than 600 in 2015, whereas the number of evictions remained stable in the rest of the country. While municipalities are often hesitant to adopt this approach out of fear of violating privacy regulations, there are currently about fifty similar (pilot) projects in about 100 Dutch municipalities (Elich, 2019). The results of our study may help this early identification of households at risk of eviction; understanding the interplay of risk factors helps to determine what the household's needs are. Furthermore, as the most common unmet needs in our sample were housing, finances and work, we believe that an early intervention offering support regarding these three domains in particular, can prevent tenants from ending up being at risk of eviction.

There is a great need for future research in order to shed more light on this vulnerable population and to develop adaptive interventions for different subgroups within the population. First, more research on the five subgroups that we identified is needed to gain more insight into the interaction of risk factors for each subgroup. More knowledge on subgroups and their vulnerabilities and contexts will help to develop targeted interventions for each subgroup. For example, tenants of each subgroup can be interviewed about the type of care that they think they need to prevent an eviction. In particular, research on young immigrants is needed, since this subgroup reported more unmet care needs than any other subgroup. Furthermore, it would be valuable to monitor our different subgroups over time, to determine which groups are able to recover from the threat of eviction, and which groups are eventually evicted. Additionally, similar research in other countries would be very valuable in order to determine whether similar subgroups are found across countries.

To summarize, this is the first study on tenants at risk of eviction due to rent arrears that has identified distinct, homogenous subgroups within this population and showed the large diversity of this population. Furthermore, our study has provided insight into differences in the care needs of the various subgroups of tenants. Our results provide relevant information for practice and underscore the importance of providing targeted interventions to subgroups of tenants in order to prevent future evictions.

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Chapter 3.

Who Are They? Tenants at Risk of Eviction due to Rent Arrears

Published in Dutch as:
Van den Dries, L., Al Shamma, S., Edwards, M., & Wolf, J. (2021). Wie zijn het? Huurders met een dreigende huisuitzetting vanwege huurachterstand. *Tijdschrift Voor Sociale Vraagstukken*, *4*, 40–43.

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Who are those people with a rental home who are at risk of eviction due to rent arrears? How do they live, what setbacks preceded the threat of eviction? And can they fall back on social support and help from professionals in this crisis?

How is it possible that people are at risk of being evicted because of unpaid rent? What has been done or left undone that it seems to have gotten to the point that they end up on the street? We asked people with rent arrears who had received at least a second summons from the bailiff. We approached them with the help of sixteen housing associations in five municipalities - Amsterdam, Leiden, Nijmegen, Rotterdam and Utrecht. The interviews were conducted from November 2011, to February 2013. Although that was a while ago, the information gathered then is still important. There is no reason to assume that this group of people or their problems have changed significantly in recent years. Impuls – Research Center for Social Care of the Radboudumc – carried out the research of the G4 USER work group. With a grant from ZonMw, we also investigated whether there are subgroups within the group of tenants at risk of eviction that require specific attention.

We interviewed a total of 495 tenants. The respondents are on average 43 years old (age ranges from 19 to 78 years), half have a low level of education (for example, 2 percent have no or only primary education), just over half have a migration background, half are single, and four in ten are households with children. More than a fifth (22 percent) of tenants have a mild intellectual disability.

Poor living conditions

Previous housing problems

Some of the tenants interviewed have previously had difficulty keeping their housing. For example, almost a third of tenants have previously been summoned due to eviction proceedings and 7 percent have already been evicted once in the past, usually due to rent arrears. As many as a fifth of tenants had previously been homeless.

Little to spend

The tenants in our research are often financially vulnerable. They have little to spend. Although the average household income was 1,400 euros net per month, not all households could spend this freely: more than one third of people, for example, received less income due to wage garnishment. The actual disposable income was on average 887 euros. After deducting the budget for rent and meals, people have little left over for their own expenses, on average only 135 euros per month. Almost all tenants are dissatisfied with the amount of money they have on hand, more than half say they never make ends meet, and a large majority do not save.

Debts

In addition to the fact that the participants in our study have little to spend and often cannot make ends meet, almost all of them have significant debts, on average around 17,000 euros. These debts are owed to housing associations, (health) insurers, suppliers of gas, water and electricity, the tax authorities, family or friends, the bank, and to mail order companies. Some also have fines and telephone debts.

Lots of adversity

Almost all tenants experienced some adversity in their lives in the three years prior to the survey. They suffered an average of four setbacks, which sometimes contributed to their bad financial situation and threat of eviction. A third of tenants point out that living conditions have deteriorated, such as loss of a job, housing that is too cramped or poorly maintained, and mediocre to poor living conditions. A few people mentioned previous evictions or release from detention.

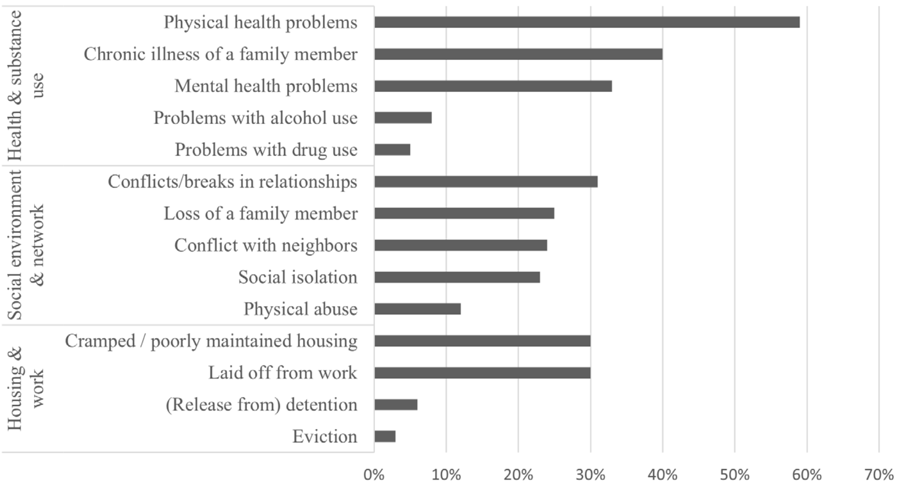

Figure 1. Setbacks in the lives of tenants (N=495)

Nearly a third of tenants experienced conflicts or breaks in personal relationships (for example, divorce), a quarter lost a family member through death, almost a quarter said they lived in social isolation (had few or no people in their close environment to fall back on), and almost a quarter were involved in a conflict with neighbors.

More than a tenth had experiences with abuse. Many people (40 percent) report a chronic illness of a family member. More than half of the tenants experienced physical health problems and a third psychological problems. Problems with alcohol and drugs were mentioned less often.

Help?

Most tenants wanted help with arranging their finances, as well as with their housing, physical health, finding paid work and their mental health. These needs for help were not always met.

Help with rent arrears

Only a third of tenants said they received help in resolving their rent arrears after their rent arrears arose. This help mainly came from social work and debt counseling. About a third of this group also received help from other sources, such as the credit bank and social services. A small proportion were able to turn to the housing association for help.

The majority of tenants experienced little social support. This may partly be because many people – about half – lost one or more important social relationships in the year before the interview, for example due to moving, separation or divorce, or death. About half of the respondents received help from professionals, mainly from social work and legal aid, in the six months before the interview. A small proportion sought psychiatric care and received help from the credit bank. An even smaller number of tenants used the food bank and an organization for work/daytime activities, addiction services or a self-help group.

Differences within the group of tenants

Are there any differences between tenants in the total group if we pay attention to the known risk factors of eviction, such as a low level of education, a migration background, a history of homelessness, psychological problems, and little social support? There are differences.

In the group of 495 tenants we even found five subgroups (Holl et al., 2020):

- The largest group (34 percent) consisted mainly of 30- to 50-year-olds, with a migration background and low education. Tenants from this subgroup have often been homeless before. In addition, they suffered from depressive symptoms, received little social support and had little contact with debt assistance. This is the group with the most unmet healthcare needs.
- A group of low-educated tenants of Dutch origin, aged 30 and older. Half are single and some were previously homeless. Some suffered from depressive symptoms, received little social support and had little contact with debt assistance.
- A group of low-educated tenants aged 30 and older, partly of Dutch origin and partly with a migration background (first generation), especially multi-person households, a tenth of whom have previously been homeless. This subgroup also received little social support and suffered from depressive symptoms. There was relatively much contact with debt assistance, 46 percent.
- A group of single, older tenants (69 percent are 50+), with varying education levels and relatively often with a first-generation migration background. A large proportion (39 percent) had previously been homeless, had no depressive symptoms, received little social support, and had relatively a lot of contact with debt assistance (41 percent).
- A group of highly educated tenants of Dutch descent. The majority consisted of multi-person households, without a previous history of homelessness, few depressive symptoms, a lot of social support and no contact with debt assistance. This is the group with the fewest unmet healthcare needs.

Reflection

The findings of our research, still as current as they were then, show that tenants who are at risk of being evicted are in a dire situation. In addition to high debts and often too low incomes, tenants report cramped or poorly maintained housing and moderate to downright poor living conditions. They also experience headwinds in their lives: loss of health, job, connection and sometimes also housing.

When there is a threat of eviction, they have little or no access to social support and professional help. Most tenants themselves have relatively little to contribute. The health of many leaves much to be desired. It is striking that quite a few people said that their physical complaints seriously hindered them in carrying out daily activities at home. Getting moving was difficult – literally.

Stress and perceived powerlessness and shame do little good (Wewerinke et al., 2014). Knowing what to do is not self-evident for tenants who are at risk of being evicted, certainly not if they are poorly educated or have a mild intellectual disability, and they have difficulty properly understanding the letters they receive about their rent arrears and demand letters. Let alone knowing what they should do. This group of tenants benefits from simple communication and especially personal conversations, always checking whether they understand the message, and with practical support to work on a solution step by step. For professionals, this means: go along and stay with it.

The group of highly educated tenants of Dutch origin with the necessary resources and the least care needs will probably get out of trouble with short-term help. The situation is different for the other four groups of tenants with fewer resources. In these groups we mainly find tenants with an unstable housing history. Given their profiles, early intervention is necessary to prevent eviction. This requires long-term (residential) support, or low-intensity support at the least, in order to also be able to meet their unmet care needs regarding finances, (un)employment, housing and health.

People with rent arrears come to the attention of housing associations. Considering the shortage of social and professional support and the social isolation in which some tenants find themselves, corporations can make a big difference. For example, by informing their tenants about how they can catch up on their rent arrears as quickly as possible and/or about the help, whether or not from the municipality, that they can call on. In terms of prevention, early action on financial problems is important. It is just as important to work in priority neighborhoods, with the involvement of experienced experts and professionals in the neighborhood - think of a general practitioner, practice assistant for general practice, mental health care, social work – to detect subtle signals of loss of control in the event of adversity in life at an early stage, and to provide people with a helping hand to prevent escalation.

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Chapter 4.

Basic Psychological Needs and Coping among Tenants at Risk of Eviction

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Abstract

Basic Psychological Needs (BPN) are related to coping styles of individuals. What this relationship looks like for tenants at risk of eviction, who often experience severe psychological distress, is unknown. In this study, the correlation is examined between three BPN (autonomy, competence and relatedness, measured with the BPN Scale) and coping (measured with the Coping Strategy Indicator) among 495 tenants (54% male, mean age 43 years) at risk of eviction in five Dutch municipalities. The effect of demographic variables on BPN, coping, and the relationship between both is determined. This study shows that tenants with strong feelings of autonomy, competence, and relatedness engage more in problem solving coping instead of avoiding their challenges. Tenants with strong feelings of relatedness seek social support more often. Older tenants tend to feel more autonomous compared to younger tenants and engage more in problem solving and less in seeking social support. Age does not affect the correlations between BPN and coping. On average, male tenants feel more competent than female tenants. Female tenants show a strong positive correlation between autonomy and problem solving. Native Dutch tenants generally feel more autonomous and related than tenants with an immigrant background and engage in significantly less avoidance coping. Correlations between BPN and coping did not differ between both groups. The results of this study illustrate the need to develop targeted, individualized interventions that increase tenants' sense of autonomy, competence, and relatedness, which in turn increases their problem-solving coping and reduces their avoidant behavior, which may avert evictions.

Introduction

In the Netherlands, social housing associations own 2.4 million rental homes, housing about four million people (Aedes, n.d.). In 2020, housing associations obtained approximately 6,750 eviction orders; 1,720 households were actually evicted, 609 households terminated their tenancy before an eviction took place, and 318 households left without notice. For the remaining 4,103 households an eviction was averted, mostly due to a common effort of the social housing associations and their local partners, such as the local government, police, welfare organizations and volunteers. Together, these partners offered tenants help in multiple areas, for example by offering municipal debt counseling (Aedes, 2021). Although these tenants were not evicted, they still went through the stressful experience of an eminent eviction.

According to the self-determination theory (Deci & Ryan, 2000), the level of a person's overall well-being is based on the satisfaction of three basic psychological needs (BPN): autonomy, competence and relatedness. Autonomy refers to being the perceived origin or source of one's own behavior, having a sense of choice and desire to self-organize experiences and behaviors. Competence relates to feeling effective in ongoing interactions with the social environment and experiencing opportunities to exercise and express one's capacities. Relatedness refers to a person's desire to feel connected to others and have a sense of belonging (Deci & Ryan, 2000, 2008; Ryan & Deci, 2002).

Coping can be defined as "an individual's efforts to master demands (conditions of harm, threat or challenge) that are appraised (or perceived) as exceeding or taxing his or her resources" (Monat & Lazarus, 1991, p. 5). Amirkhan (1990) distinguishes three common coping strategies: (1) Problem Solving, an approach in which people take steps to resolve the problem; (2) Seeking Social Support, an approach in which persons seek interpersonal contact because of the comfort this contact provides; and (3) Avoidance, a strategy that reflects tendencies that avoid dealing with the stressor, both by means of physical and psychological withdrawal. Which coping strategy or strategies a person uses depends on the perceived sense of control and available social support, and influences the resolution of the specific demand as well as the person's well-being. People who feel effective at mastering obstacles are more likely to use problem-solving coping strategies, whereas people who feel incompetent are more likely to run away from the problem and use avoidant coping strategies (Skinner & Edge, 2002).

In addition to the abovementioned psychological processes, Skinner and Edge (2002) argue that BPN play an important role in the coping process. They state that the experiences people have within their social contexts, and how they appraise stressful situations, shape the person's sense of autonomy, competence, and relatedness, which in turn influences the way people act within the situations they face, including their coping behavior.

Tenants at risk of eviction often experience severe psychological distress. Studies have shown that tenants at risk of eviction experience feelings of fear, stress, shame, despair, and panic, helplessness, or horror (Robles-Ortega et al., 2017; Wewerinke et al., 2014), and evictions may even increase the risk of suicide (Fowler et al., 2015; Rojas & Stenberg, 2016). It is expected that this psychological distress affects tenants' sense of autonomy, competence, and relatedness. Increased susceptibility to external pressures and perceptions of lower control over choice may be associated with a frustration of basic psychological needs (Mills et al., 2021). This psychological distress and associated frustration of BPN may also affect tenants' coping styles. Additionally, it is expected that BPN, coping styles, and the relationship between both differ as a result of demographic characteristics. It is expected that gender, age, and having an immigrant background influence to what extent tenants' BPN are satisfied and which coping styles they engage in. Additionally, the correlations between BPN and coping may vary when comparing different demographic groups.

This study examines the relation between BPN and coping among tenants at risk of eviction, and the role of several basic demographic variables in this relation. This study determines (1) how the fulfillment of BPN correlates with coping strategies of tenants at risk of eviction in five Dutch municipalities, (2) how age, gender, and having an immigrant background affect these tenants' BPN and coping strategies, and (3) how the correlation between BPN and coping is affected by age, gender, and an immigrant background.

Method

Participants

Of the 495 tenants included in this study, 53.9% were male. Their age ranged from 19 to 80 years old (*M* = 43.1; *SD* = 12.2). About half of the tenants (49.8%) lived alone, 6.1% lived with a partner, 18.9% lived with a partner and children, 21.5% were single parent households, and 3.6% lived with others. Almost half of the tenants (46.1%) were native Dutch (both parents were born in the Netherlands; Keij, 2000), 42.2% were first generation immigrants (the respondent and at least one of the parents were not born in the Netherlands), and 11.7% were second generation immigrants (the respondent was born in the Netherlands and at least one parent was not born in the Netherlands).

Procedure

This study was part of a larger project on tenant evictions which was conducted from July 2010 to June 2014. According to the Medical Research Ethics Committee of Arnhem-Nijmegen, formal ethical approval was not required for this study (registration number 2011/110) because participants were not subjected to any intervention or treatment.

For this study, tenants were contacted when they had received a second notification from a bailiff regarding rent arrears. They were at least 18 years old and lived in independent housing from social housing associations. Tenants were contacted through 16 housing associations in Amsterdam, Leiden, Nijmegen, Rotterdam and Utrecht, through seven projects working with people at risk of eviction and through six debt counseling agencies.

Tenants meeting the inclusion criteria received a written invitation to participate in an interview. Two types of letters were sent: opt-out and opt-in letters. In the opt-out method, tenants who did not send the opt-out card to the researchers were called to ask if they were willing to participate. For housing associations that did not want to use the opt-out method for organizational or privacy reasons, and for the local projects and debt counseling agencies, the opt-in method was used. This meant that tenants were asked to contact the researchers if they wanted to participate. This strategy resulted in a sample of 495 tenants. A detailed description of the sampling process and the response rate can be found in Holl et al. (2019).

All 495 participants signed an informed consent form and were interviewed face-to-face by trained interviewers using a structured questionnaire. This allowed respondents to ask clarifying questions about the questionnaire and ensured accuracy of the data collection. Four respondents were interviewed by telephone. Six respondents were interviewed in a different language, using an English translation of the questionnaire for three respondents, on the spot translation to French by a bilingual interviewer for two respondents, and translation to Turkish by a bilingual interview for one respondent. Participants received €20 for their participation. The data was collected between November 2011 and February 2013.

Instruments

Basic psychological needs were measured using the Basic Psychological Needs Scale (Deci & Ryan, 2000). This scale includes seven items related to autonomy, six items measuring competence, and eight items measuring relatedness. Respondents indicated their agreement with the statements using a scale ranging from 1 (not at all true) to 7 (very true), and scores for each subscale were calculated by averaging the scores for each item on the relevant subscale. Cronbach's α for the three subscales were .66 for autonomy, .66 for competence and .74 for relatedness.

Coping was measured using the Coping Strategy Indicator (Amirkhan, 1990). This 33-item instrument measures situation-specific coping behavior with three subscales of 11 items each: problem solving coping, seeking social support coping, and avoidance coping. In order to measure situation-specific coping, respondents are asked to keep a specific stressful situation in mind when completing the Coping Strategy Indicator. In this case, respondents were asked to keep the specific situation of their rent arrears and risk of eviction in mind when determining to what extent they use each of the 33 coping behaviors: not at all (1), a little (2) or a lot (3). The scores for each subscale were calculated by adding the scores for the relevant items, resulting in subscale scores ranging from 11 to 33. Cronbach's α for the three subscales in the sample were .84 for problem solving coping, .88 for seeking social support coping, and .70 for avoidance coping.

Demographic variables included in the analysis are age, gender, and having an immigrant background. The classification by Statistics Netherlands (Keij, 2000) was adapted to identify two groups: native Dutch (both parents were born in the Netherlands) and immigrant background (at least one of the respondent's parents was not born in the Netherlands).

Analysis of the data

Missing data was imputed for the BPN and coping scales. For respondents who missed data on no more than 30% of the items of these scales, the missing values were substituted with the respondent's average score on the other items of the scales. Data was not imputed when respondents missed more than

30% of these items, meaning that they were not scored on these scales. There were 7 (1.4%) missing values on the BPN scales and 5 (1.0%) missing values on the coping scales; because the number of missing values was well below 5% for both instruments, missing data was not considered to be problematic.

The highest variance inflation factor (VIF) was 1.13 and the lowest tolerance statistic was 0.88. Because the VIF was well below 10 and the tolerance statistic was above 0.2, it was concluded that there was no multicollinearity (Bowerman & O'Connell, 1990; Menard, 1995; Myers, 1990). Normality was examined by charting the distribution of each variable and by searching for skewness and kurtosis values of less than -1 or more than 1. The assumption of normality was violated by problem solving coping (Skewness = -1.26, *SE* = .11; Kurtosis = 1.48, *SE* = .22); however, because of the large enough sample size and considering the central limit theorem, it was decided not to transform this variable and to consider this variable to be normally distributed (Tabachnick & Fidell, 2001).

Analyses were conducted using IBM SPSS Statistics 28. Relationships between BPN and coping were examined using Pearson's correlations. Additionally, partial correlations were examined controlling for age. To determine the roles of gender and immigrant background, means and correlations within each group (male and female; native Dutch and people with an immigrant background) were compared.

Results

Descriptive statistics of all variables are shown in Table 1.

Table 1. Descriptive statistics

Variable name	*N*	Missing	Mean	Range	*SE*
Autonomy	488	7 (1.4%)	4.9	1.7 – 7.0	1.0
Competence	488	7 (1.4%)	4.8	1.7 – 7.0	1.0
Relatedness	488	7 (1.4%)	5.4	1.6 – 7.0	0.9
Problem Solving Coping	490	5 (1.0%)	28.4	12.0 – 33.0	4.3
Seeking Social Support Coping	490	5 (1.0%)	21.1	11.0 – 33.0	6.0
Avoidance Coping	490	5 (1.0%)	19.7	11.0 – 30.0	4.2

To examine the relation between BPN and coping, Pearson correlations are presented in Table 2.

Table 2. Bivariate correlations between BPN and coping

	Autonomy	**Competence**	**Relatedness**
Problem solving coping	.13**	.22***	.11*
Seeking social support coping	-.02	.03	.23***
Avoidance coping	-.32***	-.34***	-.25***

Note. **p* < .05. ***p* < .01. ****p* < .001

Bias corrected bootstrap 95% confidence intervals are reported in square brackets. Fulfillment of all three BPN is positively associated with problem solving coping (autonomy, r = .13 [.04, .22], p = .004; competence, r = .22 [.13, .30], p < .001; relatedness, r = .11 [.02, .19], p = .020). A negative association was found between fulfillment of all three BPN and avoidance coping (autonomy, r = -.32 [-.40, -.24], p < .001; competence, r = -.34 [-.42, -.26], p < .001; relatedness, r = -.25 [-.33, -.16], p < .001). A positive correlation was found between relatedness and seeking social support coping (r = .23 [.14, .31], p < .001); autonomy and competence were not significantly correlated with seeking social support coping.

In order to examine the role of age, Pearson's correlations between age and BPN and coping are presented in Table 3.

Table 3. Bivariate correlations of age with BPN and coping

	r	***p***	**CI**
Age – Autonomy	.10*	.033	.01, .19
Age – Competence	-.00	.960	-.09, .09
Age – Relatedness	-.09	.062	-.17, .00
Age – Problem solving coping	.14**	.003	.05, .22
Age – Seeking social support coping	-.15***	<.001	-.24, -.06
Age – Avoidance coping	.00	.924	-.09, .09

Note. **p* < .05. ***p* < .01. ****p* < .001

Positive correlations were found between age and autonomy (r = .10 [.01, .19], p = .033) and between age and problem solving coping (r = .14 [.05, .22], p = .003), indicating that older tenants tend to feel more autonomous and engage more in problem solving coping compared to younger tenants. A negative correlation was found between age and seeking social support coping (r = -.15 [-.24, -.06], p < .001); older tenants tend to rely less on their social network to cope with the threat of eviction than younger tenants do.

To determine if age affects the correlations between BPN and coping, the correlations between BPN and coping while controlling for age are presented in Table 4. The correlations between BPN and coping controlled for age are very similar to the uncontrolled correlations presented in Table 2; differences in the correlation coefficients range from .00 to 0.02. This indicates that, while age does have some effect on tenants' feeling of autonomy, problem solving coping, and seeking social support coping, age does not significantly affect the correlations between BPN and coping.

Table 4. Bivariate correlations between BPN and coping controlling for age

	Autonomy	**Competence**	**Relatedness**
Problem solving coping	.12*	.22***	.12*
Seeking social support coping	-.02	.03	.22***
Avoidance coping	-.33***	-.35***	-.25***

Note. *$p < .05$. **$p < .01$. ***$p < .001$

To determine if gender and immigrant background affect BPN and coping, the means for BPN and coping were compared between groups (Tables 5 and 6).

Table 5. Comparing means of BPN and coping for male and female tenants

Variables	**Male**		**Female**		***t*(484)**	***p***	**Cohen's *d***
	M	***SE***	***M***	***SE***			
Autonomy	5.0	0.9	4.9	1.1	0.85	.397	.08
Competence	4.9	1.0	4.7	1.1	2.33*	.020	.21
Relatedness	5.3	0.8	5.4	0.9	-1.90	.058	-.17
Problem solving coping	28.3	4.5	28.6	4.0	-0.91	.365	-.08
Seeking social support coping	21.0	6.0	21.4	5.9	-0.72	.471	-.07
Avoidance coping	19.6	4.3	19.8	4.1	-0.59	.558	-.05

Note. *$p < .05$. **$p < .01$. ***$p < .001$

Table 6. Comparing means of BPN and coping for native Dutch and tenants with an immigrant background

Variables	**Native Dutch**		**Immigrant background**		***t*(484)**	***p***	**Cohen's *d***
	M	***SE***	***M***	***SE***			
Autonomy	5.0	0.9	4.9	1.0	2.15*	.032	.20
Competence	4.6	1.1	4.8	1.0	1.01	.315	.09
Relatedness	5.5	0.8	5.3	0.9	2.50*	.013	.23
Problem solving coping	28.2	4.4	28.7	4.1	-1.30	.194	-.12
Seeking social support coping	20.9	6.4	21.4	5.6	-0.90	.368	-.26
Avoidance coping	18.8	4.1	20.5	4.2	-4.58***	<.001	-.42

Note. $^*p < .05$. $^{**}p < .01$. $^{***}p < .001$

Male and female tenants scored similar on most aspects of BPN and coping, but a significant difference was found for competence. On average, male tenants felt more competent (M = 4.9, SE = 1.0) than female tenants (M = 4.7, SE = 1.1). This difference (0.22, BCa 95% CI [.04, .40], t(484) = 2.33, p = .020) has a small effect size (d = .21).

Several significant differences were found between native Dutch tenants and tenants with an immigrant background. On average, native Dutch tenants felt more autonomous (M = 5.0, SE = 0.9) than tenants with an immigrant background (M = 4.9, SE = 1.0), a significant difference (0.18, BCa 95% CI [-.01, .37], t(484) = 2.15, p = .032) with a small effect size (d = .20). Additionally, native Dutch tenants felt more related (M = 5.5, SE = 0.8) than tenants with an immigrant background (M = 5.3, SE = 0.9); this significant difference (0.20, BCa 95% CI [.06, .34], t(484) = 2.50, p = .013) has a small effect size (d = .23). The strongest difference was found for avoidance coping; native Dutch tenants used less avoidance coping (M = 18.8, SE = 4.1) than tenants with an immigrant background (M = 20.5, SE = 4.2); this significant difference (1.72, BCa 95% CI [-2.5, -0.9], t(484) = -4.58, p <.001) has a medium effect size (d = -.42).

To identify differences between female and male tenants in correlations between BPN and coping, Pearson's correlations were calculated for each group and compared. For each difference in correlation, z-values were calculated to determine if the difference was significant (Table 7).

While male and female tenants show similar patterns of correlations between most aspects of BPN and coping, an interesting, significant difference was found regarding the correlation between autonomy and problem solving coping. Female tenants show a strong positive correlation between autonomy and problem solving coping (r = .30 [.18, .42], p < .001), which is a stronger correlation than was found in the complete sample (Table 2), while no significant correlation was found between autonomy and problem solving coping among male tenants.

Differences between native Dutch tenants and tenants with an immigrant background in correlations between BPN and coping are presented in Table 8.

Table 7. Differences in bivariate correlations of BPN and coping between male and female tenants

Pairs of variables	Male (N = 267)		Female (N = 228)		Difference		
	r	***p***	***r***	***p***	$r_{difference}$	$z_{difference}$	***p***
Autonomy – Problem solving coping	-.03	.611	.30***	<.001	.33***	3.75	<.001
Autonomy – Seeking social support coping	-.01	.847	-.02	.816	-.00	-.04	.970
Autonomy – Avoidance coping	-.30***	<.001	-.34***	<.001	-.04	-.48	.629
Competence – Problem solving coping	.15*	.015	.31***	<.001	.16	1.85	.065
Competence – Seeking social support coping	.01	.834	.05	.455	.04	.40	.688
Competence – Avoidance coping	-.34***	<.001	-.35***	<.001	-.00	-.03	.979
Relatedness – Problem solving coping	.11	.071	.09	.169	-.02	-.23	.817
Relatedness – Seeking social support coping	.26***	<.001	.20**	.003	-.06	-.71	.480
Relatedness – Avoidance coping	-.24***	<.001	-.27***	<.001	-.03	-.30	.762

Note. *p < .05. **p < .01. ***p < .001

Table 8. Differences in bivariate correlations of BPN and coping between native Dutch tenants and tenants with an immigrant background

Pairs of variables	**Native Dutch (N = 228)**		**Immigrant background (N = 260)**		**Difference**		
	r	***p***	***r***	***p***	$r_{difference}$	$z_{difference}$	***p***
Autonomy – Problem solving coping	0.09	.182	.18**	.004	-.09	-1.00	.317
Autonomy – Seeking social support coping	0.03	.692	-.05	.458	.07	.80	.426
Autonomy – Avoidance coping	-.29***	<.001	-.32***	<.001	.03	.35	.729
Competence – Problem solving coping	.23***	<.001	.21***	<.001	.02	.27	.789
Competence – Seeking social support coping	.05	.446	.01	.896	.04	.47	.640
Competence – Avoidance coping	-.37***	<.001	-.32***	<.001	-.04	-.55	.583
Relatedness – Problem solving coping	.10	.134	.12*	.045	-.02	-.28	.783
Relatedness – Seeking social support coping	.28***	<.001	.20**	.001	.07	.85	.395
Relatedness – Avoidance coping	-.24***	<.001	-.23***	<.001	-.01	-.15	.879

Note. **p* < .05. ***p* < .01. ****p* < .001

Native Dutch tenants and tenants with an immigrant background show similar patterns of correlations between BPN and coping; no significant differences in correlations were found between these groups.

Discussion

The purpose of this study was to determine (1) how the fulfillment of BPN correlates with coping strategies of tenants at risk of eviction in five Dutch municipalities, (2) how demographic variables affect these tenants' BPN and coping strategies, and (3) how the correlation between BPN and coping is affected by demographic variables.

All three BPN (autonomy, competence, and relatedness) showed positive correlations with problem solving coping and negative correlations with avoidance coping, and relatedness showed a positive correlation with seeking social support coping. In general, these results indicate that people with strong feelings of autonomy, competence, and relatedness tend to engage more in problem solving coping instead of avoiding their challenges. In contrast, when people do not feel competent and effective or when their need for autonomy is frustrated and they feel pushed in an unwanted direction, their feelings may cause them to avoid the problem and engage in activities that distract from the problem (Vansteenkiste et al., 2020). While avoidance coping strategies are often associated with positive short-term outcomes, the long term outcomes of these strategies are often more negative than nonavoidant coping strategies (Suls & Fletcher, 1985). Tenants with a stronger sense of relatedness tend to engage more in seeking social support coping.

Alternatively, coping behavior may also affect people's sense of autonomy, competence, and relatedness. Tenants who engage successfully in problem solving coping may feel more autonomous and competent, and tenants who seek social support to cope with their problems may increase their sense of relatedness by doing so. Avoidance coping may cause tenants to feel less autonomous, competent, and related as they are disengaging from solving their problems. Further research is needed to determine what the causal relations between BPN and coping look like. Additionally, similar research among groups facing other stressful situations may shed further light on this interrelationship between BPN and coping strategies.

Age affected tenants' feeling of autonomy; older tenants tended to feel more autonomous compared to younger tenants. This is in line with other research that showed that feelings of autonomy increase with age (Lataster et al., 2022). Older tenants also engaged more in problem solving coping, which aligns with previous research indicating that age is positively correlated with problem-focused coping (Trouillet et al., 2011). Older tenants engage less in seeking social support coping than younger tenants. This may be explained by the fact that older adults associate social support seeking behavior with higher social costs. The more prosocial and empathetic nature of older adults causes them to not want to disrupt their social networks to seek support (Jiang et al., 2018). Age does not significantly affect the correlations between BPN and coping.

Two interesting differences were found between male and female tenants: on average, male tenants felt more competent than female tenants, and female tenants showed a strong positive correlation between autonomy and problem solving coping, while no significant correlation was found between autonomy and problem solving coping among male tenants. While there is some evidence that in general, men tend to feel more competent than women (Costa et al., 2018), no research has been published on the role of gender in the correlation between autonomy and problem solving coping.

Native Dutch tenants generally felt more autonomous and more related than tenants with an immigrant background. This may be explained by acculturation stress that is experienced by immigrants which negatively affects their basic psychological needs satisfaction (Ren & Jiang, 2021). Additionally, native Dutch tenants engaged in significantly less avoidance coping than tenants with an immigrant background. Further research into coping strategies among immigrants is needed to determine how cultural factors play a role in coping strategies used by immigrants from diverse cultural backgrounds. Correlations between BPN and coping were not significantly different between native Dutch tenants and tenants with an immigrant background.

Besides these general observations about the relation between BPN and coping, this study also illustrates the need for personalized approaches when supporting tenants at risk of eviction. For example, while autonomy is positively correlated with problem solving coping among female tenants, it is not a significant factor among male tenants. This means that interventions focusing on strengthening tenants' feelings of autonomy may have a better effect on female tenants than male tenants. Additionally, tenants with an immigrant background felt less autonomous and less related than native Dutch tenants and tended to avoid the problem of the threat of eviction more than native Dutch tenants. Language barriers, a lack of understanding of eviction processes and options to avoid eviction may cause a lower sense of autonomy among tenants with an immigrant background, while not (yet) feeling rooted in the neighborhood or country may cause a lower sense of relatedness. As both autonomy and relatedness are negatively correlated with avoidance coping, it is no surprise that more tenants with an immigrant background engage in avoidance coping than native Dutch tenants.

A strength of this study is its large scale. Furthermore, in order to make the sample more representative of the total Dutch population of tenants at risk of eviction, tenants from three large and two small cities were included. This study also has some limitations. First, because tenants in various stages of the eviction process were interviewed, ranging from just having received a second summons from a bailiff to having received an eviction order, it is likely that the tenants in this study did not all experience the same levels of stress. Second, the non-response was rather large, as the researchers were not able to reach the tenants who did not open their mail or answer their phone. Additionally, since this is not a longitudinal study, causal associations could not be explored.

Future research is needed to test whether similar relationships between BPN and coping are also present in other groups of people experiencing stressful situations, and whether demographic variables have similar effects. In addition, establishing whether people's appraisal of a stressful situation affects their BPN as stated by Skinner and Edge (2002), or if BPN affect how a person appraises the stressful situation (Ntoumanis et al., 2009), would provide valuable insights. Furthermore, as this study was not designed to determine causal relationships between BPN and coping, future research examining causality would be useful. For example, it seems logical that feelings of autonomy and competence cause people to engage more in problem solving coping, while successfully engaging in problem solving coping may also increase people's sense of autonomy and competence. This question of causality is beyond the scope of this study and would be a valuable contribution.

Conclusions

This study has provided important insights into the relationships between BPN and coping and the role of demographic variables among tenants at risk of eviction. These insights are helpful in developing targeted, personalized interventions that increase tenants' sense of autonomy, competence, and relatedness, which in turn increases their problem solving coping and reduces their avoidant behavior as they work to find solutions that will avoid an eviction.

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Chapter 5.

Dutch Tenants at Risk of Eviction: Identifying Predictors of Eviction Orders

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Abstract

In order to prevent evictions, it is important to gain more insight into factors predicting whether or not tenants receive an eviction order. In this study, ten potential risk factors for evictions were tested. Tenants who were at risk of eviction due to rent arrears in five Dutch cities were interviewed using a structured questionnaire, and six months later their housing associations were asked to provide information about the tenants' current situation. Multiple logistic regression analyses with data on 344 tenants revealed that the amount of rent arrears was a strong predictor for receiving an eviction order. Furthermore, single tenants and tenants who had already been summoned to appear in court were more likely to receive an eviction order. These results can contribute to identifying households at risk of eviction at an early stage, and to develop targeted interventions to prevent evictions.

Introduction

Losing one's home due to an eviction, and also the mere prospect of being evicted, can have a severe impact on the lives of those involved (Desmond, 2012). It causes major stress and feelings of panic and shame (Wewerinke et al., 2014), and may even lead to suicide (Rojas & Stenberg, 2016). Although the consequences of evictions are severe, data on the impact of and reasons behind evictions are scarce (Gerull, 2014; Hartman, 2003; Stenberg et al., 2011). It is therefore important to gain more insight into the factors that increase the risk of eviction. In this study we explore which factors cause eviction orders among Dutch tenants who are at risk of eviction due to rent arrears.

Preventing evictions is not only important from a social and health point of view, but also from a financial perspective (Stenberg et al., 2011). Akkermans and Räkers (2013) estimated the cost of an eviction in the Netherlands to be between 5,000 and 9,000 euro. These costs include bailiff and litigation costs, costs for the eviction itself, unrecovered rent, costs for repairing damages to the property, and costs for removing the personal belongings of the tenants from the accommodation. When tenants are not able to pay these costs, they have to be covered by the housing associations. There are also costs for society, for example, due to the use of the social relief system, and costs related to rehousing (Van Summeren & Bogman, 2011), debt counseling (Aarts et al., 2011) and the utilization of shelters facilities.

There are approximately 350 social housing associations in the Netherlands, owning about a third of the total housing stock; they house around four million tenants in 2.4 million homes (Aedes, 2017). Tenants with arrears of roughly two months' rent receive a letter from their social housing association requesting them to pay the rent arrears or make payment arrangements. When the terms of the housing association are not met within approximately three months, the debt is handed over to a bailiff who then tries to collect the rent or make payment arrangements. If this fails, the bailiff requests the court to serve the tenant with an eviction order, which the housing association can use to terminate the tenancy agreement (Stenberg et al., 2011). In the Netherlands, receiving an eviction order does not necessarily mean that a tenant will be evicted. In almost 75% of the cases in which tenants receive an eviction order, the social housing association and the tenant come to agreements which prevent the eviction, for example repayment in installments (Boerebach, 2013). In 2018, an estimated 12,000 eviction orders were issued in the Dutch social housing sector, of which 3,000 orders were actually effectuated, and 1,500 tenants left the residence after receiving the eviction order, before an eviction could take place. Of the 3,000 evictions, the majority, 80%, was due to rent arrears (Aedes, 2019).

The negative social, health and financial consequences of evictions underscore the importance of gaining insight into the predictors of eviction in order to prevent evictions and the accompanying negative effects. In a recent large study in Milwaukee (Desmond & Gershenson, 2017), individual, neighborhood, and social network determinants of eviction were identified. This study showed that a higher number of children in the household, recent job loss, high neighborhood crime and eviction rates, and network disadvantage (strong ties with people who had experienced or were experiencing poverty and disadvantage) increased the likelihood of eviction. Furthermore, a survey among tenants appearing in the Milwaukee eviction court indicated that tenants with children were significantly more likely to receive an eviction order than tenants without children (Desmond et al., 2013). However, several Dutch housing associations claim to be more lenient towards households with children, because it is agreed that, if possible, eviction of children should be prevented (Wewerinke et al., 2015). Risk factors for eviction identified by Stenberg, Kareholt, and Carroll (1995), are a low income, a criminal record, being refused help from the welfare authorities and being an immigrant. In a longitudinal study on homeowners and renters in Britain from 1991 to 1997, Böheim and Taylor (2000) concluded that households that were evicted tended to have younger heads, a lower household income, and more often had experienced a financial setback than households that were not evicted. Van Laere, De Wit, and Klazinga (2009) studied a group of tenants with rent arrears in Amsterdam, and compared characteristics of those that were and were not evicted. Being native Dutch and having a drug-related problem were identified as risk factors for eviction. Furthermore, debt counseling can be helpful in preventing evictions (Evans & McAteer, 2011; Wewerinke et al., 2014). Thus, a lack of help from debt counseling services may be a potential risk factor for eviction. Additionally, data from Dutch housing associations show that the majority of evicted tenants are single (Aedes, 2019). In addition to the abovementioned risk factors for evictions, it is plausible that the height of the rent arrears and the phase in the eviction process are also important predictors for evictions due to rent arrears, because higher rent arrears are more difficult to repay. The higher the rent arrears get, and the further tenants are in the eviction process, the less possibilities there are for recovery (Akkermans &

Räkers, 2013). Furthermore, policies to prevent evictions differ significantly across Dutch cities (Akkermans & Räkers, 2013; Wewerinke et al., 2015), and therefore the city in which the tenant lives may affect their chance of recovering from their rent arrears and averting eviction. In most Dutch municipalities there are agreements between housing associations, social work agencies, debt counseling services, and in most cases the municipality, to prevent evictions. However, these agreements differ significantly across municipalities; some agreements have clear guidelines, measurable goals, and clear descriptions of tasks of the different parties involved, while other agreements are more general and lack these details (Akkermans & Räkers, 2013).

For the present study, we approached tenants who had received a second notification from a bailiff due to non-payment of rent. This is the last phase in the eviction process before the bailiff starts the court proceedings in order to obtain an eviction order. The aim of this study was to gain insight into the role of the abovementioned risk factors in predicting whether or not Dutch tenants at risk of eviction due to rent arrears eventually receive an eviction order. This knowledge will help housing associations and social workers to identify vulnerable households and develop early, targeted interventions to prevent evictions.

Method

Procedure and participants

For this study, we conducted logistic regression analyses with a sample of 344 Dutch households at risk of eviction due to rent arrears. Tenants were included in the study when they were at least 18 years old, lived in independent housing from social housing associations, and had received at least a second notification from a bailiff because of rent arrears for the housing they were currently living in. We have complied with APA ethical principles in our treatment of individuals participating in our research, and our study complies with the criteria for studies that have to be approved by an accredited Medical Research Ethics Committee. Upon consultation, the Arnhem/Nijmegen Ethics Committee stated that the study was exempt from formal approval (registration number 2011/110) as the participants were not subjected to any treatment other than the interview.

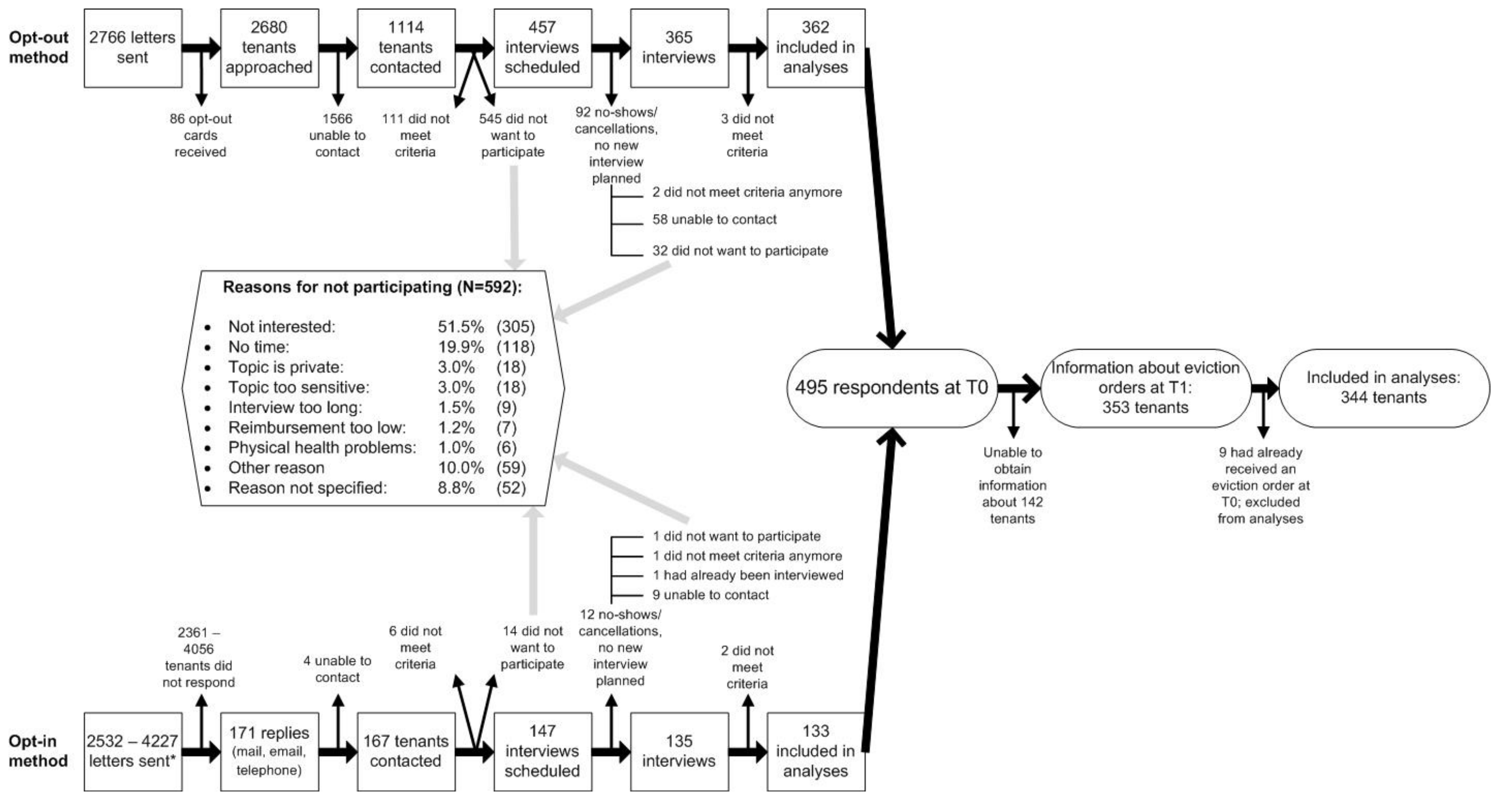

Figure 1. Response and non-response at T0 and T1, using the opt-in and opt-out methods.

*Since not all housing associations, municipal institutions and debt counseling agencies kept track of the number of letters they sent, it is unclear exactly how many tenants received opt-in letters or flyers.

Tenants were contacted through sixteen social housing associations in five different municipalities in the Netherlands (Amsterdam, Leiden, Nijmegen, Rotterdam, and Utrecht). The social housing associations, or bailiffs working for them, screened all tenants with rent arrears to identify tenants who met the study's inclusion criteria. All identified tenants received an information letter about the study. Two types of letters were sent: opt-out and opt-in letters. With the opt-out method, tenants were informed that they would be contacted by telephone to ask them if they were willing to participate in the study, unless they sent in the opt-out card. With the opt-in method, tenants were asked to contact the researchers when they were willing to participate. The opt-in method was only used when the social housing association was unwilling or unable to use the opt-out method due to organizational or privacy reasons. In addition, seven local projects working with people at risk of eviction and six debt counseling agencies were provided with flyers explaining the research, which they distributed among clients that met our inclusion criteria. All these institutions and agencies chose the opt-in method, so their clients were asked to contact the researchers if they were willing to participate.

In total, 495 tenants were included in the study at T0 (Figure 1). All tenants were interviewed between November 2011 and February 2013, using a structured questionnaire with standardized instruments. Informed consent was obtained before the start of the interview. After participation, tenants received 20 euro. Six tenants could not be interviewed in Dutch. These interviews were conducted using an English translation of the questionnaire (n = 3), or with on-the-spot translation to French (n = 2) or Turkish (n = 1) by bilingual interviewers.

All interviewed tenants gave written permission to the researchers to obtain information about their situation from their housing association. This T1 data collection took place six months after each T0 interview. At T1, the respective housing association was asked whether or not an eviction order had been served to the tenant. This information was collected through an online questionnaire for most housing associations, while two housing associations preferred to send this information by e-mail. T1 data collection took place between May 2012 and December 2013. While all participating housing associations had agreed to provide us with the T1 data, collecting this information at T1 proved to be difficult. Several housing associations were reorganizing during the course of this study, so contact persons that had agreed to provide us with the required information were no longer working at the housing association when we eventually asked for a tenant's information and their colleagues were not willing to participate. One housing association had changed their data system and was unable to find information about specific tenants. Furthermore, since several housing associations transferred rent arrear cases to debt collection agencies which then worked on these cases independently, these housing associations were unaware of the status of court proceedings. The debt collection agencies were unwilling to participate in this study, and therefore these housing associations were not able to provide information about eviction orders. We were able to obtain T1 information about eviction orders for 71% (353) of the interviewed tenants. Nine tenants had already received an eviction order at T0; these tenants were excluded from the analyses. Thus, 344 respondents were included in the analyses.

A possible bias might be caused by tenants' high levels of stress, anxiety, shame, or fear of being evicted. Consequently, we made every effort to explain that participation in the study was very important. Researchers were also very accommodating with rescheduling interview appointments when needed. We conducted several preliminary analyses to determine whether the imminent eviction was indeed perceived as an emotional burden by the tenants included in the study. We found that tenants participating in the study reported that, as a result of their rent arrears and risk of eviction, they experienced stress (87%), had trouble sleeping (66%), were sad (72%), felt powerless (77%) and felt ashamed (57%). This suggests that tenants with a high self-assessment of eviction risk also entered the study.

Measures

We included one outcome variable in our analyses, and ten potential predictors, derived from our review of the literature.

Outcome variable: Eviction order

Six months after each interview, the respective housing associations were asked whether or not the tenant had received an eviction order.

Predictors

Based on the literature, we included ten predictors, divided into three clusters: socio-economic variables, housing and finances, and eviction circumstances.

Socio-economic variables
Four socio-economic variables were included as potential predictors. The first was the respondent's age at the time of interview. Second, an immigrant background variable classified tenants into three categories, based on the classification by Statistics Netherlands (Keij, 2000): native Dutch (both parents were born in the Netherlands, even if the respondent was not born in the Netherlands), first generation immigrants (the respondent and at least one of the parents were not born in the Netherlands), and second generation immigrants (the respondent was born in the Netherlands and at least one of the parents was not born in the Netherlands). The household composition variable indicates whether respondents lived in one-person households or multi-person households, and the fourth variable indicates whether there were children living in the household (yes/no).

Housing and finances
Four variables related to housing and finances were included. Respondents estimated their total household income in the last month in Euros, and the total amount of their current rent arrears in Euros. For presentational reasons, we transformed the income and rent arrears variables by dividing them by 1,000. Furthermore, respondents were asked whether they had been fired from a job in the past three years (yes/no), and whether they had received any help from a debt counseling agency in the six months prior to the interview (yes/no).

Eviction circumstances
Two variables were included to account for the heterogeneity of our sample of households: the city in which the tenant lived (Amsterdam, Leiden, Nijmegen, Rotterdam or Utrecht), and the phase in the eviction process at the time of interview (before being summoned to appear in court, between summoning and the court hearing, after the court hearing but without an eviction order). The phase in the eviction process was determined by asking several questions, to be answered by yes or no (i.e. "Were you summoned to appear in court because of your rent arrears?").

Data analysis
Table 1 shows descriptive statistics and missing values for our sample. Since data was missing for more than 5% of the respondents for income and level of rent arrears, we searched for differences between the respondents with and without values for these two variables for the outcome measure. A significant difference was found only for respondents with and without missing values

for the level of rent arrears: respondents with missing values for the level of rent arrears more often received an eviction order (41%, compared to 22% of tenants with a value for level of rent arrears; $\chi^2(1, N = 344) = 5.37, p = .02$).

Table 1. Descriptive statistics of predictor variables for available responses

Variable name	*N*	%	Missing	Mean	Range	*SE*
Age	338		6 (1.7%)	43.4	19 – 80	12.3
Immigrant background	343		1 (0.3%)			
Native Dutch	169	49.3				
First generation immigrant	140	40.8				
Second generation immigrant	34	9.9				
Household composition	341		3 (0.9%)			
One-person household	180	52.8				
Multi-person household	161	47.2				
Children living in the household	341		3 (0.9%)			
No	210	61.6				
Yes	131	38.4				
Total household income (Euro)	321		23 (6.7%)	1405.7	0.0 – 4,500.0	723.5
Total rent arrears (Euro)	315		29 (8.4%)	855.3	0.0 – 5,000.0	941.6
Fired from job in past 3 years	335		9 (2.6%)			
No	227	67.8				
Yes	108	32.2				
Received help from debt counseling in past 6 months	335		9 (2.6%)			
No	253	75.5				
Yes	82	24.5				
City	344		-			
Amsterdam	40	11.6				
Leiden	15	4.4				
Nijmegen	52	15.1				
Rotterdam	62	18.0				
Utrecht	175	50.9				
Phase in the eviction process	334		10 (2.9%)			
Before summoning	248	74.3				
Between summoning and court hearing	42	12.6				
After hearing, no eviction order (yet)	44	13.2				

We used logistic regression analysis to determine which variables significantly predicted whether tenants had received an eviction order at T1. In all analyses, p-values of ≤ .10 were considered statistically significant. A backward stepwise logistic regression analysis was conducted, starting with a model that included all ten predictors and, in each step, deleting the predictor with the lowest significance, leading to a sparse model with only significant predictors. Since only respondents with values for all predictors could be included in the backward stepwise logistic regression, the accumulation of missing values reduced our sample significantly (to N = 275); therefore, we followed up by adding each predictor to the sparse model individually (with the N that was available for this smaller model) to determine whether adding the predictor improved the model. Using the final model, the predicted probability and marginal effects were calculated.

Results

Of the 344 tenants that could be included in the analyses to predict eviction orders, 24% (82) had received an eviction order at T1. The initial logistic regression analysis with all predictors only shows total rent arrears at T0, living in Utrecht, and being between a summons and a court hearing as significant predictors (Table 2).

Backward stepwise logistic regression analysis resulted in a model with household composition, the level of rent arrears and phase in the eviction process as predictors. We then added each of the excluded predictors to this sparse model to determine if they improved the model, but we did not identify other significant predictors. Thus, our final model to predict eviction orders includes being a single tenant, total rent arrears at T0, and phase in the eviction process (Table 3).

Table 2. Initial multiple logistic regression model predicting receiving an eviction order (N = 275)

Variable	*B*	*SE*	*OR*	95% CI for *OR*
Age	0.01	0.01	1.01	[0.98, 1.03]
Immigrant background (Ref: Native Dutch)				
First generation immigrant	0.16	0.38	1.18	[0.56, 2.47]
Second generation immigrant	0.07	0.64	1.07	[0.30, 3.77]
Household composition: One-person household	0.92	0.65	2.51	[0.70, 8.97]
Children living in the household: yes	0.04	0.67	1.04	[0.28, 3.88]
Total household income / 1,000	0.01	0.27	1.01	[0.60, 1.71]

Table 2. Continued

Variable	B	SE	OR	95% CI for OR
Total rent arrears at T0 / 1,000	0.94***	0.18	2.55	[1.78, 3.64]
Fired from job in past 3 years: yes	0.44	0.36	1.56	[0.78, 3.12]
Received debt counseling in past 6 months: yes	0.44	0.39	1.55	[0.72, 3.34]
City (Ref: Rotterdam)				
Amsterdam	0.69	0.63	1.99	[0.58, 6.83]
Leiden	1.65*	0.77	5.23	[1.16, 23.56]
Nijmegen	0.87	0.61	2.39	[0.73, 7.86]
Utrecht	0.42	0.54	1.52	[0.53, 4.39]
Phase in eviction process (Ref: before summoning)				
Between summoning and court hearing	0.91*	0.49	2.48	[0.95, 6.46]
After hearing, no eviction order (yet)	0.14	0.50	1.15	[0.43, 3.07]
Constant	-4.09			

Notes. Reference categories are given in parentheses for categorical variables. R^2 = .16 (Cox & Snell) .25 (Nagelkerke).

*p < .10. **p < .001. ***p < .001

Table 3. Final multiple logistic regression model predicting receiving an eviction order (N = 304)

Variable	B	SE	OR	95% CI for OR
Household composition (Ref: multi-person household)				
One-person household	0.79*	0.33	2.20	[1.16, 4.16]
Total rent arrears at T0 / 1,000	0.91***	0.17	2.48	[1.79, 3.44]
Phase in eviction process (Ref: before summoning)				
Between summoning and court hearing	1.17**	0.43	3.22	[1.40, 7.40]
After hearing, no eviction order (yet)	0.55	0.42	1.74	[0.76, 3.98]
Constant	-2.93			

Notes. Reference categories are given in parentheses for categorical variables. R^2 = .17 (Cox & Snell) .25 (Nagelkerke).

*p < .10. **p < .01. ***p < .001

The level of rent arrears at T0 proved to be a strong predictor for eviction orders: the odds of receiving an eviction order were more than two times greater when rent arrears were increased by € 1,000 (*OR* = 2.48; 95% CI = 1.79, 3.44). Furthermore, the odds of receiving an eviction order were more than two times greater for single tenants compared to households of more than one person (*OR* = 2.20; 95% CI = 1.16, 4.16). Marginal effects indicated that, controlled for rent arrears and phase in the eviction process, single tenants had a probability of .32 (95% CI = .23, .43) of receiving an eviction order, while the probability for multi-person households was .18 (95% CI = .11, .27). Additionally, the odds of receiving an eviction order were more than three times greater for tenants who had been summoned to appear in court but had not had a court hearing yet, compared to tenants who had not been summoned to appear in court (*OR* = 3.22; 95% CI = 1.40, 7.40). Controlled for household composition and rent arrears, the probability of receiving an eviction order for tenants who had not been summoned was .15 (95% CI = .11, .21), while it was .37 (95% CI = .22, .55) for tenants who had been summoned but had not had a hearing yet, and the probability was .24 (95% CI = .13, .40) for tenants who had had a hearing.

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This logistic regression model was used to calculate the probability of receiving an eviction order as a result of the level of rent arrears at T0. Figures 2 and 3 show how the probability of receiving an eviction order differs for different categories of household composition and phases in the eviction process at T0. In each of these figures, the other predictor was at average level.

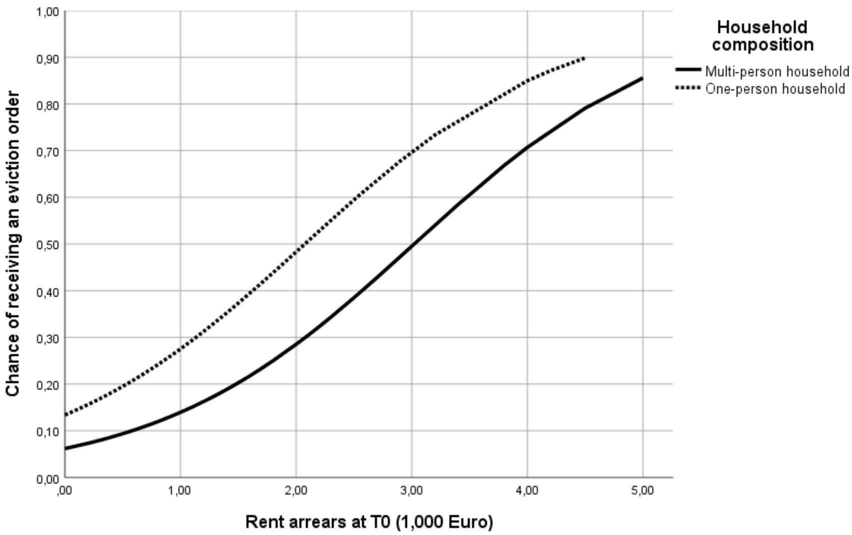

Figure 2. Probability of receiving an eviction order as a result of level of rent arrears at T0 for different household compositions, while phase in the eviction process is at average level (N = 304).

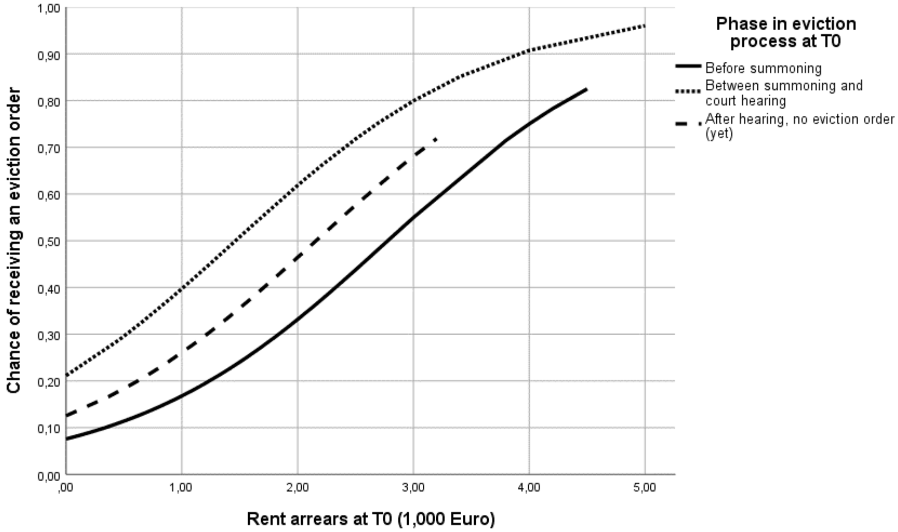

Figure 3. Probability of receiving an eviction order as a result of level of rent arrears at T0 for different phases in the eviction process, while household composition is at average level (N = 304).

In general, the probability of receiving an eviction order is relatively low for low levels of rent arrears. However, the probability of receiving an eviction order significantly increases for higher levels of rent arrears, with a higher probability for single tenants. As expected, tenants who had not yet been summoned to appear in court at T0 had the lowest probability of receiving an eviction order; this probability increased with higher rent arrears. However, while tenants who had been summoned and were waiting for the court hearing had the highest probability to receive an eviction order, this probability was lower (and not significantly different from the tenants who had not yet been summoned) for the tenants who had already appeared in court but had not received an eviction order (yet).

In order to further explore the data, we repeated the logistic regression analyses for single tenants and for multi-person households. Tables 4 and 5 present the final models for these groups.

Table 4. Final multiple logistic regression model predicting receiving an eviction order for single tenants (N = 149)

Variable	*B*	*SE*	*OR*	95% CI for *OR*
Total rent arrears at T0 / 1,000	1.10***	0.29	2.99	[1.69, 5.30]
Fired from job in past 3 years: yes	0.82*	0.45	2.28	[0.95, 5.47]
Phase in eviction process (Ref: before summoning)				
Between summoning and court hearing	2.00**	0.68	7.40	[1.96, 27.89]
After hearing, no eviction order (yet)	0.46	0.60	1.58	[0.48, 5.16]
Constant	-2.66			

Notes. Reference categories are given in parentheses for categorical variables. R^2 = .22 (Cox & Snell) .32 (Nagelkerke).
*p < .10. **p < .01. ***p < .001

Table 5. Final multiple logistic regression model predicting receiving an eviction order for multi-person households (N = 151)

Variable	*B*	*SE*	*OR*	95% CI for *OR*
Total rent arrears at T0 / 1,000	0.97***	0.24	2.65	[1.66, 4.21]
City (Ref: Rotterdam)				
Amsterdam	2.09*	1.00	8.08	[1.14, 57.11]
Leiden	2.16*	1.17	8.71	[0.88, 86.57]
Nijmegen	2.18*	1.01	8.81	[1.22, 63.42]
Utrecht	1.12	0.92	3.07	[0.50, 18.81]
Constant	-4.04			

Notes. Reference categories are given in parentheses for categorical variables. R^2 = .18 (Cox & Snell) .30 (Nagelkerke).
*p < .10. **p < .01. ***p < .001

For both single tenants and multi-person households, the level of rent arrears at T0 was a strong predictor of receiving an eviction order, but differences between these groups were found for other predictors.

For single tenants, the odds of receiving an eviction order were three times greater when rent arrears were increased by € 1,000 (*OR* = 2.99; 95% CI = 1.69, 5.30). Furthermore, the odds of receiving an eviction order were more than two times greater for single tenants who had been fired from a job in the past three years compared to single tenants who had not experienced a recent job loss (*OR* = 2.28; 95% CI = 0.95, 5.47). Additionally, the odds of receiving an eviction order were more than seven times greater for single tenants who had received a summons from a bailiff compared to single tenants who had not received a summons. Marginal effects indicated that, controlled for rent arrears and phase in the eviction process, single tenants who had recently been fired from a job had a probability of .45 (95% CI = .28, .64) of receiving an eviction order, while the probability for single tenants who had not recently lost a job was .27 (95% CI = .16, .41). Controlled for rent arrears and recent job loss, single tenants had a probability of 0.19 (95% CI = .13, .29) to receive an eviction order if they had not been summoned yet, a probability of .64 (95% CI = .34, .86) if they had received a summons but had not had a court hearing yet, and a probability of .28 (95% CI = .12, .53) if they had had a court hearing.

For multi-person households, only the level of rent arrears and the city were found to be significant predictors of receiving an eviction order. For these households, the odds of receiving an eviction order were almost three times greater when rent arrears were increased by € 1,000 (*OR* = 2.65; 95% CI = 1.66, 4.21). Furthermore, city was a significant predictor among multi-person households: compared to multi-person households in Rotterdam, the odds of receiving an eviction order were eight times greater for multi-person households in Amsterdam (*OR* = 8.08; 95% CI = 1.14, 57.11), and almost nine times greater for multi-person households in Leiden (*OR* = 8.71; 95% CI = 0.88, 86.57) and Nijmegen (*OR* = 8.81; 95% CI = 1.22, 63.42). Controlled for rent arrears, the probability for multi-person households to receive an eviction order was 0.27 (95% CI = .10, .53) in Amsterdam, .28 (95% CI = .07, .67) in Leiden, .28 (95% CI = .13, .51) in Nijmegen, .04 (95% CI = .01, .20) in Rotterdam, and .12 (95% CI = .06, .22) in Utrecht.

Discussion

The aim of this study was to gain more insight into risk factors for receiving an eviction order. Our results indicate that the level of rent arrears is a strong predictor; higher rent arrears significantly increase the risk of receiving an eviction order. Additionally, single tenants were more likely to receive an eviction order, and tenants who had been summoned to appear in court and were waiting for their court hearing were more likely to receive an eviction order, compared to tenants who had not been summoned yet. Furthermore, different predictors were found for single tenants and for multi-person households. While rent arrears were found to be a significant predictor in both groups, among single tenants recent job loss and phase in the eviction process were significant predictors, while among multi-person households city was a significant predictor.

Our results confirm that the level of rent arrears is an important predictor for receiving an eviction order. Increasing rent arrears decrease tenants' possibilities for recovery. Furthermore, the phase in the eviction process at the time of interview was found to be a significant predictor for eviction orders. Tenants who were between summoning and the court hearing had a higher chance to receive an eviction order than tenants who had not been summoned yet. This seems to confirm the notion that the further tenants are in the eviction process, the smaller their chances are for recovery (Akkermans & Räkers, 2013). However, the group of tenants that was the furthest in the eviction process (the group that had already had a court hearing), did not have a significantly higher chance to receive an eviction order than tenants who had not been summoned yet. This may be explained by the fact that a court hearing can be a traumatic event for a tenant. The threat of an imminent eviction, when the housing association has the legal right to terminate the rental contract, may also serve as a strong motivator for tenants to take action towards repaying their rent arrears. Another explanation of this result is a certain selection bias: a court hearing is a very stressful event for tenants, so most tenants in that phase may not have wanted to participate in an interview. The tenants who did agree to be interviewed may have been the ones who were in less stressful circumstances, because they may have been given a second chance to repay their arrears in court, and therefore their chances of eventually receiving an eviction order were lower than for other tenants who had had a court hearing.

Furthermore, this study demonstrates that single tenants are at a significantly higher risk of receiving an eviction order. This is in line with the observations of Dutch housing associations that the majority of evicted households are single tenants (Aedes, 2019). A previous study (Van Laere & De Wit, 2005) also demonstrated that single tenants, especially men, are at an increased risk of eviction, and a study in Sweden (Von Otter et al., 2017) showed that 70% of the evicted households were single tenants. The lack of support from a partner or other household members may make it more difficult for these tenants to find a solution for their rent arrears and to avert receiving an eviction order.

Further investigation of differences between single tenants and multi-person households showed significant differences between these groups. Among single tenants, besides rent arrears and phase in the eviction process, recent job loss was a significant predictor of receiving an eviction order. Single tenants generally do not have multiple income sources, so losing an income has a bigger impact than it has on families with multiple sources of income.

Interestingly, among multi-person households the city is a significant predictor of receiving an eviction order. Households in Rotterdam and Utrecht were less likely to receive an eviction order than households in Amsterdam, Leiden and Nijmegen. This indicates that different local policies and housing association procedures affect households' chances to receive an eviction order.

The results of our study have several implications for policies regarding the prevention of evictions and provide insights that can contribute to developing targeted interventions to prevent evictions. First, since the level of rent arrears and the phase in the eviction process are strong predictors, early interventions are necessary; if at-risk households can be identified at an early stage, the rent arrears are more manageable, and evictions can be prevented. Since many households with rent arrears have other debts as well, and the rent often is not the first unpaid bill, early identification of households with a variety of arrears cannot be done by housing associations alone. In Amsterdam, for example, the *Vroeg Eropaf* ("go for it") policy, which helps to identify households with financial difficulties at an early stage, in order to find solutions before a court process starts, indeed includes a large insurance company and utility providers, besides all social housing associations and social care institutions in the city (Van Ommeren et al., 2014).

Additionally, as single tenants are at a significantly higher risk of receiving an eviction order, special attention is needed for this group. Single tenants may need extra support and professional help in order to avert eviction. Single tenants who have recently experienced a job loss have a particularly higher chance of receiving an eviction order. This knowledge may be helpful to housing associations as they develop early interventions.

It should be noted that the population of tenants at risk of eviction due to rent arrears may differ across countries, resulting from different local circumstances and policies. As this study indicated, risk factors even differ across Dutch cities; multi-person households in Rotterdam and Utrecht were less likely to receive an eviction order compared to multi-person households in Amsterdam, Leiden and Nijmegen. Each Dutch city has their own policies and projects regarding evictions. In Rotterdam, for example, intensive support is provided to families with severe problems, where families risk losing social assistance benefits or an eviction if they refuse the support that is offered (Schaafsma et al., 2013). While policies differ among cities, housing associations also have differing policies and procedures when families have accumulating rent arrears. Therefore, when developing interventions, it is important to study the local context and identify vulnerable households in that specific context. This study has provided insights into risk factors for eviction, and how these risk factors differ across groups. Similar studies in other countries are needed to determine if these risk factors are relevant in those contexts as well.

One of the strengths of this study is its large scale. We included 344 tenants from five municipalities of different sizes, in order to make our sample more representative of the total Dutch population of tenants at risk of eviction due to rent arrears. To our knowledge, this is the first study that specifically focused on tenants facing eviction because of rent arrears, thus providing important clues to improve policy and practice to prevent evictions of these households. This vulnerable population was difficult to contact, because many tenants did not open their mail or answer their telephone or indicated that the anxiety and stress made it impossible for them to participate in an interview. This may have caused a selection bias at T0: tenants who were experiencing high levels of stress, anxiety and/or shame may have been less inclined to participate in an interview. However, tenants participating in the study reported high levels of stress, sadness, powerlessness, trouble sleeping, and shame; this indicates that for many tenants, these emotions did not prevent them from participating.

Another challenge related to data collection was the T1 data collection. T1 data was collected by contacting the participating housing associations and asking whether or not an eviction order was issued for the tenant (after receiving written permission from the tenant at T0 to do so). Not all housing associations were able and/or willing to provide us with the complete information six months after each interview, despite our efforts to ensure that this information would be provided. All this led to a rather high non-response for both our interview data and data from housing associations. However, due to the large scale of this study, there was still ample data to build our conclusions on. Our analyses of the missing data indicated that tenants who had a missing value for the level of rent arrears at the time of interview received an eviction order more often than tenants with a value for the level of rent arrears. It is possible that the tenants who did not answer the question about their rent arrears had lost control over and insight into their financial situation or were unwilling to mention the level of rent arrears out of shame for the height of their debt. Therefore, our results may have underestimated the true effect of the level of rent arrears as a predictor. Another limitation of this study is that it was impossible to predict actual evictions. Because the process from rent arrears to eviction can be very long, it was not feasible to determine which tenants were eventually evicted, as this usually takes longer than six months. Eviction orders are often used by housing associations to pressure tenants into accepting help from debt counseling. The threat of an imminent eviction, when the housing association has the legal right to terminate the rental contract, may also serve as a strong motivator for tenants to take action towards repaying their rent arrears. Therefore, there may be a long process after an eviction order, and if this process eventually leads to an eviction, it often does not take place within a few months after the eviction order.

While this study has provided some important insights into the risk factors for eviction orders, there is a great need for future research, to gain more insight into this vulnerable population and to develop targeted interventions. First, similar research should be conducted in other countries, in order to determine whether risk factors are similar across countries. Second, longer-term studies are needed to determine which risk factors are associated with actual evictions. Furthermore, it is important to examine why single tenants are at a higher risk of receiving an eviction order. More insight into all of the above will help to develop targeted, effective interventions to prevent evictions.

To summarize, this study aimed to identify risk factors for tenants at risk of eviction due to rent arrears. Our results call for early identification of households with financial difficulties, because higher rent arrears and being later in the eviction process make recovery more difficult. Single tenants are at a higher risk to receive an eviction order. Therefore, targeted interventions should be developed to take these risks into account.

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Chapter 6.

Interventions to Prevent Tenant Evictions: A Systematic Review

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Abstract

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

Introduction

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

Data on the number of tenant evictions is scarce but has been collected for some European countries. In 2010–2011, 9,735 evictions took place in the social housing sector in England, 7,188 (74%) of which were due to rent arrears (Fitzpatrick et al., 2012). In 2009, 5,022 evictions were carried out in the Netherlands and 3,040 in Sweden; it is unknown how many of these occurred as a result of rent arrears (Stenberg, Van Doorn, et al., 2011). Hartman (2003, p. 461) claims that in the United States, data on evictions "are simply not collected on a national basis or in any systematic way in most localities where evictions take place". He provides an overview of the available data: in the 1990s, 50,000 tenants (5% of the total number of tenants) were evicted annually in Massachusetts due to non-payment of rent; in 2001, 23,647 tenants were evicted in New York City and in Boston, evictions rose from 4,937 in 1992 to 7,120 in 1997. It should be noted that eviction numbers do not provide a complete picture of the issue: tenants at risk of eviction may leave their house before an eviction can take place and are not represented in the eviction numbers (Hartman, 2003).

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

Tenant evictions are an undesirable event for all parties involved. For evicted tenants losing their home and becoming homeless can be a traumatic experience, especially if there are children involved (Stenberg, Kjellbom, et al., 2011). For landlords, evictions always involve high costs. Stenberg, Van Doorn, et al. (2011) estimated the total costs of the process of evicting a tenant with rent arrears, from the first month of rent arrears to the actual eviction, to be around €7,000 for one person and around €11,000 for a family of three in Germany. In the Netherlands, these costs were estimated to be between €3,500 and €4,000 per eviction (Van Laere & De Wit, 2005). Evictions also increase pressure on homeless shelters, thereby adding to the overall costs of evictions. In a survey among newly homeless adults in Amsterdam in 2004, 38% of respondents said they had lost their last housing as a result of eviction (van Laere et al., 2009a). In a more recent survey among homeless people in the four largest cities in the Netherlands, 32% of respondents mentioned eviction as a cause of their homelessness (Van Straaten et al., 2012).

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

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

Methods

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

Inclusion criteria

We searched for peer-reviewed and non-reviewed publications published in English between January 1985 and May 2012. As we expected to find very few relevant publications, our inclusion criteria were broad. Studies were included if (1) they described an intervention of which at least one of the purposes was the prevention of tenant evictions and (2) the results of the intervention were described, either in an effect study or in terms of the number of households benefiting from the intervention. Publications concerning all types of interventions (short term and long term, individual work and group work) to prevent evictions for any reason (e.g. rent arrears, nuisance, improper use of housing) and all types of study design were included.

Search strategy

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

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

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

Search results

Figure 1 summarizes the results of the systematic search and the publication selection process.

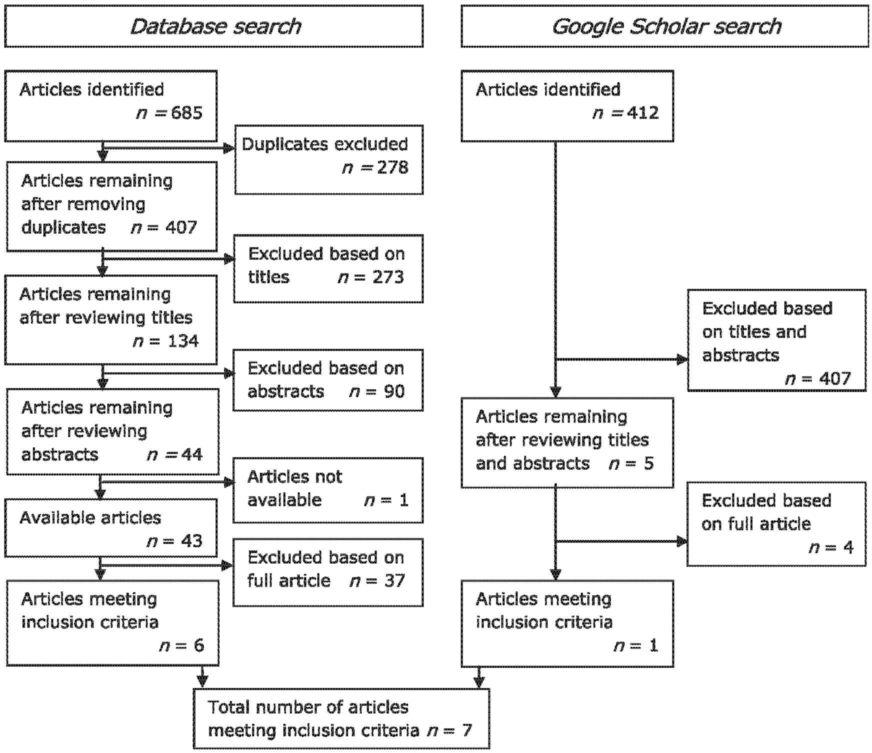

Figure 1. Summary of the database search and Google Scholar search

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

6

The search in Google Scholar yielded 412 results. After reviewing titles and abstracts, five publications were retrieved for further examination, one of which met the inclusion criteria.

Manually searching the reference lists and citations of the seven articles selected after searching the databases and Google Scholar and reviewing the results did not yield any new results.

Results

Seven publications describing interventions to prevent evictions were found, of which four were peer-reviewed. Three publications examine the effect of the intervention: one study uses a randomized experiment, and two studies use a combination of qualitative research and record analysis. The remaining four publications do not examine the effects of the interventions but describe the number of households that benefited from the intervention. One of the four publications briefly describes the results of two interventions aimed at the prevention of evictions.

Effect studies

The three interventions of which the effectiveness was studied are very diverse in terms of their target population and type of intervention: debt advice for tenants with rent arrears, intensive case management for families at risk of eviction due to antisocial behavior and legal aid for tenants appearing in court for non-payment of rent. Table 1 summarizes these three studies. The authors do not provide the demographic characteristics of the participants in these three studies, and these are therefore not reported here.

Debt advice

Evans and McAteer (2011) studied the effect of debt advice on the level of rent arrears of social housing tenants with rent arrears in the United Kingdom. The overall study quality score of this publication is 62%. Evans and McAteer (2011) conducted a structured telephone survey among 179 tenants who had received debt advice services and analyzed records of 92 tenants who had received debt advice and 315 tenants who had not. The intervention tenants received varied widely: in some cases, they were provided (by telephone or face-to-face) with information to help them tackle their debt problem themselves, while in other cases, income and expenditure assessments and action plans were made in face-to-face sessions.

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

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

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

Table 1. Overview of effect studies

Source	Intervention				Study	
	Name	Target group	Description	Focus	Quality	Design
Evans and McAteer (2011) UK Non-reviewed	-	Social housing residents with rent arrears	Debt advice for tenants with rent arrears	Reducing rent arrears and other debts	61.9%	Qualitative: structured telephone survey
						Quantitative: longitudinal record analysis
Hill et al. (2002) UK Peer-reviewed	Dundee Families Project, Scotland	Evicted families and families at imminent risk of eviction due to antisocial behavior	Intensive multi-method project (individual, couple, family and group work); with a residential unit, tenancies held by the project and outreach support	Tackle antisocial behavior	37.5%	Record analysis of closed cases
						Follow-up survey of closed cases (including brief contact cases) through self-completion questionnaires
						In-depth interviews and 9-month follow-up interviews with members of intervention families
Seron et al. (2001) USA Peer-reviewed	The Pro Bono Project against Homelessness	Tenants who received court orders for non-payment of rent	Legal assistance, advice or representation by volunteer attorneys for low-income tenants in New York City's Housing Court	Assist low-income tenants in court	73.8%	Simple post-test only randomized experiment: treatment group received assistance, advice or representation by a pro bono attorney, control group did not

Participants	*N*	Outcome measures	Results	Cost-effectiveness analysis
Social housing residents that receive debt advice services	179	Residents' vision on effectiveness of debt advice	86 respondents stated that debt advice had helped them avoid being evicted	Net benefit of £239 per head in reduction in arrears and arrears action costs minus the cost of debt advice
Records of social housing residents that did and did not receive debt advice, from 12 months prior to debt advice to 12 months after referral to debt advice	92 (intervention) and 315 (control)	Level of rent arrears	In the intervention group, the arrears level decreased by 37% in the 12 months after referral to debt advice, while the arrears level in the control group increased by 14%	
Records of closed cases	56	Achievement of predetermined goals	59% 'successful' (all or main goals achieved), 18% 'unsuccessful' (major goals not achieved); 22% excluded	Intervention was no more expensive than usual care and is reported to generate long-term cost savings
Social workers and housing officers last known to have responsibility for the families	51 (social workers) and 63 (housing officers)	Professional's view: any problems currently and how circumstances changed compared to situation prior to intervention	In the majority of cases, housing problems were now minor or absent. Housing officers saw improvement in all but a few cases; social workers in half of the cases	
All adults and older children of 20 families, including 3 closed cases; follow-up interviews only for open or new cases	First interview: 53 family members; follow-up: 24 members of 10 families	Family members' views on effects of the intervention	6 of the 10 families thought housing situation had improved; 75% of children believed that their housing situation had improved	
Tenants who were waiting in line at the Clerk's office of Manhattan Housing Court	134 (intervention) and 134 (control)	Whether or not a warrant of eviction was ordered	Number of eviction warrants was significantly lower in the treatment group	Not reported

Intensive case management

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

The project provided housing in a residential unit and dispersed housing across the city and also offered outreach support. Social care workers took a systemic approach and used a combination of individual, couple, family and group work to tackle antisocial behavior in order to prevent evictions. Social care workers usually worked on three cases at a time, allowing for intensive support, which was available 24 hours a day. Families received help for a period ranging from a few months to over 2 years.

In their qualitative assessment, Hill et al. (2002) analyzed the records of the closed cases in the project, conducted a survey among social workers and housing officers on the situation of the families that had received support from the project and interviewed members of families who had participated.

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

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

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

Legal support

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

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

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

Descriptive studies

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

Intensive case management for hoarders

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

Mediation

Nelson and Sharp (1995) described a project for households at risk of eviction within 60 days due to personal, financial or social circumstances. In this project, volunteers were trained to use community mediation skills. Tenants enrolled in the project received help with accessing the social services system in order to increase the resources available to them. Subsequently, mediation between the landlord, tenant and utility providers took place to resolve issues that may lead to eviction. In 3.5 years, 476 households were helped, of which 318 received resource development support and engaged in repayment negotiations or formal mediation processes. No description of the care received by the remaining 158 households is provided. Per household, access to approximately $280 in community resources was established. Nelson and Sharp (1995) estimated that in the years 1989–1993, eviction would, on average, cost the community $3,000 per household in rent, deposits, furnishings and appliances to re-house these households. Thus, the project achieved community savings of $2,720 per household; for the 318 households that received resource development support, this results in total savings of $864,960.

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

Table 2. Overview of descriptive studies

Source	Intervention		
	Name	**Target group**	**Description**
Rodriguez et al. (2010) USA Peer-reviewed	Eviction Intervention Services, New York	Hoarders at risk of eviction	Individualized approach, taking into account the client's preferences; legal services, support group, workshops, educational material, referrals, home visits, emotional support, individual counseling; engaging hoarders into psychiatric healthcare
Nelson and Sharp (1995) USA Peer-reviewed	The Helping Hand: Homeless Prevention Project, Boise, Idaho	Households at risk of eviction within 60 days, due to personal, financial or social circumstances	Case management, mediation and community building; volunteers are trained to use community mediation skills
Curcio (1992) USA Non-reviewed	Tenancy Settlement/ Mediation Program, Passaic County, New Jersey	Tenants who appear in court and are at risk of eviction for any reason	The judge requires all litigants to attempt to settle cases through mediation by social work professionals before cases come to trial
NHI (1991)* USA Non-reviewed	Eviction Prevention / Rent Bank Program, Connecticut	Tenants at risk of eviction for non-payment of rent	Free mediation services and loans to pay back rent
	Homelessness Prevention Program, New Jersey	Residents at risk of eviction due to a sudden financial crisis	One-time emergency financial assistance, paid directly to the landlord, lending institution, court or other relevant party. Grants are to be repaid within 5 years, without additional interest

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

Focus	Reported results	Cost-effectiveness analysis
Tackle hoarding behavior in order to prevent eviction	In 1 year, 22 individuals with hoarding behavior have participated, none have been evicted and two are now in psychiatric care	Not reported
Help with accessing the social services system to increase resources, followed by mediation between landlord, tenant and utility providers	In 3.5 years, 476 households were served (1,474 individuals, including 736 children); 318 households received resource development support and entered repayment negotiations or formal mediation processes which resulted in 521 agreements, of which 47 were written agreements	Eviction costs the community $3,000 per household; per household access to approximately $280 in existing community resources was established; thus, community savings were $2,720 per household, $864, 960 for 318 households
Settle disputes between landlord and tenant before the case comes to trial	On average, 70–75 of the 80–90 cases that appear in court each week usually are settled either by the parties themselves or through the help of the mediators; almost 90% of the cases that receive formal mediation are settled before coming to trial; 69% of successfully mediated cases resulted in a permanent solution to the issue	Not reported
Reaching agreements for repayment of rent	Half of the mediated cases culminated in agreements; 46 evictions were prevented in Hartford	In New Haven: sheltering a family would cost $7,000, while the average investment by the Rent Bank is $960 per family. In Hartford: sheltering a family of four would cost $10,514; 46 evictions were prevented here, and the Rent Bank invested a total of $21,933
Avoid eviction of households in sudden financial crisis	The program has assisted more than 15,000 households. In 1989, 4,300 renters and 200 homeowners were assisted. 69% of the renters were able to avoid eviction; the remaining 31% were assisted to relocate to affordable housing	Sheltering a family would cost $1,500 per family per month, with an average stay in shelter of 3–3.5 months, while the program spent an average of $1,350 per renter household

6

The Eviction Prevention / Rent Bank Program assisted tenants at risk of eviction for non-payment of rent (NHI, 1991). It provided free mediation services and loans to help tenants repay their rent debts. Half of the mediated cases led to agreements between tenants and landlords; the authors claim that 46 evictions were prevented in Hartford in this way. However, no information is provided about the long-term effects of the intervention. It is estimated that in New Haven and Hartford in the late 1980s, providing shelter for a family in a motel would cost \$7,000 and \$10,514 respectively; average Rent Bank investment in New Haven was \$960 per family and in Hartford, with 46 successfully mediated cases, the Rent Bank invested a total of \$21,933. This indicates that the cost of the intervention per family was lower than the cost of providing shelter for a family after an eviction.

Financial aid

The Homelessness Prevention Program (NHI, 1991) provided one-off financial assistance to tenants who had usually been self-sufficient but were now at risk of homelessness due to a sudden financial crisis. The program provided interest-free emergency loans paid directly to the landlord or other relevant party, which had to be repaid within 5 years. More than 15,000 households received support from the program. In 1989, the program provided assistance to 4,300 tenants. According to the authors, eviction was avoided in 69% of cases; the remaining 31% of tenants were assisted with relocating to affordable housing. However, no information is provided about the number of loans that were repaid. It is estimated that in the late 1980s in New Jersey, providing shelter for a family would cost \$1,500 per family per month, and that, on average, a family would stay in shelters for 3–3.5 months; the Homelessness Prevention Program spent an average of \$1,350 per tenant household, which indicates that the cost of the program per family is lower than the cost of providing shelter for a homeless family.

Discussion

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

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

Three of the eight interventions identified were studied for their effectiveness. These studies showed that debt advice (Evans & McAteer, 2011), legal assistance (Seron et al., 2001) and intensive case management (Hill et al., 2002) are effective in decreasing the risk of eviction. However, the quality score of the latter study is low compared to the scores of the other two effect studies

(38% compared to 62% and 74%); in our view, therefore, the evidence base for this intervention is insufficient. While it is not clear how many evictions were actually prevented by these interventions, debt advice and legal assistance seem to have been effective in preventing evictions. However, it remains unclear how sustainable these effects were in the long term. For any research into early interventions to prevent evictions, it is difficult to determine whether or not a household would really be evicted if the intervention had not taken place. Furthermore, if evictions were averted, it remains unclear whether evictions were really prevented by these interventions, or merely postponed.

The other five interventions were not studied for their effectiveness; therefore, we cannot determine whether these interventions are effective in preventing evictions. Three of these interventions provided short-term assistance: mediation to settle disputes (Curcio, 1992; NHI, 1991) and emergency loans (NHI, 1991). However, these publications do not describe the long-term effects of the intervention and more research is needed to determine if such interventions are sufficient to ensure housing stability over longer periods of time, or merely postpone an eviction. The intervention described by Nelson and Sharp (1995) consisted of more than short-term assistance; in addition to mediation services, tenants received help to improve their financial situation, thus preventing new housing problems from arising in the future. While the above four interventions mainly focused on solving tenants' financial problems, Rodriguez et al. (2010) describe an individualized, multi-method approach for people at risk of eviction due to hoarding.

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

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

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

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

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

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

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Addendum - Interventions to Prevent Tenant Evictions: A Systematic Review Update 2012 – 2022

Introduction

In 2015, our systematic review on interventions to prevent tenant evictions was published (Chapter 6; Holl et al., 2016). This review was conducted in 2012 and included publications published between January 1985 and May 2012. We carried out an update of the review in order to determine if additional evidence of effective interventions to prevent evictions was published from 2012 until 2022.

Methods

This review update was conducted in 2023 and used the same inclusion criteria, search strategy, and parameters for the assessment of the quality of studies as the original review.

Inclusion criteria

Peer-reviewed and non-reviewed publications published from January 2012 until December 2022 were included in this review. Studies were included if (1) they described an intervention of which at least one of the purposes was the prevention of tenant evictions, and (2) the results of the intervention were described, either in an effect study or in terms of the number of households benefitting from the intervention. We included publications concerning all types of interventions to prevent evictions for any reason.

Search strategy

This search was conducted using the same electronic databases as the original search: Medline, Embase, PsychInfo, Cinahl, Cochrane, Scopus, Web of Science, Sociological Abstracts, and Social Services Abstracts. We searched titles and abstracts of publications from 2012 until 2022, with all possible combinations of the keywords *eviction*, *evictions*, *rent arrear* or *rent arrears*, in combination with *prevention*, *preventing*, *intervention*, *interventions*, *program*, *programs*, *programme*, *programmes*, *trial*, *trials*, *protection*, *protect*, *protecting*, *strategy*, or *strategies*. A search in Google Scholar using the same keywords was also conducted.

During the selection process, titles, abstracts, and full articles were independently reviewed by two researchers; whenever they disagreed on the relevance of a publication it remained in the selection. The quality of the effect studies was assessed by two researchers using the same 16-item quality assessment tool for studies with diverse designs (Sirriyeh et al., 2012), which was also used in the original review. The inter-rater reliability was assessed by calculating Cohen's weighted kappa, which was 0.65, which can be interpreted as substantial agreement (Sim & Wright, 2005). Disagreements between the researchers were reviewed and discussed until agreement was reached. For each study, the scores were transformed into a percentage score indicating the overall quality of the study.

Search results

The search in the electronic databases resulted in a total of 2,370 publications. After removing duplicates, 1,205 publications remained for further examination. After exclusion of irrelevant publications based on titles, 143 publications remained. The abstracts of these 143 publications were reviewed and 20 publications remained in the selection based on abstracts. The full-text articles of these publications were retrieved and reviewed; three of these publications met our inclusion criteria.

Since Google Scholar searches in full-text articles and does not allow for limiting a search to title and abstracts, this search yielded a very large number of results, namely about 29,500. The Google Scholar search results were automatically sorted by relevance based on the combinations of keywords and reviewing the most relevant 500 results did not yield any publications that met the inclusion criteria, leading us to not review the remaining 29,000 publications.

Results

Three relevant publications describing interventions to prevent evictions were found, all of which are peer-reviewed. Two studies are effect studies, while one study documents an intervention in a more descriptive way.

Effect studies

The two effect studies both focus on the court proceedings related to the eviction process and took place in the US. These studies determine the effect of procedural knowledge and legal assistance on court outcomes for tenants. Table 1 summarizes the two effect studies.

Table 1. Overview of effect studies

	Intervention				Study
	Name	**Target group**	**Description**	**Focus**	**Quality**
Golio et al, 2023* US Peer-reviewed	Tenant Early Eviction Notification System	Tenants for whom an eviction case has been filed with the court	Provide tenants facing eviction with information about the legal eviction process, court procedures, and resources available to them	Increase procedural knowledge of tenants in order to improve tenant outcomes in eviction court	69.0%
Greiner et al., 2013 US Peer-reviewed	Greater Boston Legal Services	Tenants for whom an eviction case has been filed with the court	Offer full representation by an attorney in court	Represent tenants in court in order to avoid eviction and achieve better financial outcomes	59.5%

*While the search only included publications that were published until December 2022, this publication from 2023 was part of the results because the online pre-publication was available in August 2022. It was included in an issue of the journal in 2023.

Procedural knowledge

Golio et al. (2023) studied the effect of procedural knowledge on tenant outcomes in eviction court cases. The overall study quality of this publication is 69.0%.

The New Orleans based Jane Place Neighborhood Sustainability Initiative developed the Tenant Early Eviction Notification System. This program records eviction cases that are filed with the court in the East Bank of Orleans Parish. Within a day, a representative of the program contacts the tenant via an in-person visit, a telephone call, or a mailing. The type of information provided to tenants varies: sometimes it is a conversation, sometimes a comic book with a step-by-step guide for renters is provided, sometimes a postcard with information is provided, and in some cases a voicemail message is left for the tenant. The program provides tenants with information about the legal eviction process, court procedures, and resources available to them, in order to increase their procedural knowledge about the eviction process.

Between June 1, 2021, and August 12, 2021, a total of 406 residential eviction cases were filed. The researchers monitored these cases in court.

Design	Participants	*N*	Outcome measures	Results	Cost-effectiveness analysis
Quasi-experimental; large group received information, while a natural control group did not	Tenants with residential eviction cases filed in court; outcomes of these cases were tracked	217 (intervention) and 50 (control)	Eviction case outcome; receiving a rule absolute judgment or not	The probability of receiving a rule absolute judgment was 13% lower for tenants who were contacted compared to tenants who were not contacted	Not reported
Randomized trial; treatment group received legal representation, control group did not	Residents who attended instructional sessions about the eviction process after eviction cases had been filed in court for them	76 (intervention) and 53 (control)	Eviction case outcome: remaining in possession of the dwelling and monetary consequences	Tenants with legal representation were significantly more likely to remain in possession of the home Tenants with legal representation were required to pay significantly less in back rent	Not reported

The researchers analyzed 167 of these cases. Other cases were excluded because they had not been heard in court by December 20, 2021, or because the court process was delayed due to Hurricane Ida, making the time between contacting the tenant and the court hearing too long to be able to measure an effect of the contact. The probability of receiving a rule absolute judgement (eviction order) was 13% lower for tenants who were contacted compared to tenants who were not contacted. Additionally, direct contact with the tenant, either in person or over the telephone, is more impactful than indirect contact such as leaving a message or information; direct contact accounts for an 18% reduction in the probability of a rule absolute judgment.

Legal assistance

Greiner et al. (2013) studied the effect of legal assistance on eviction court outcomes. The overall quality of this study is 59.9%. Greater Boston Legal Services invited occupants of homes for which eviction cases had been filed in fiscal year 2010 to attend instructional sessions about the evictions process and forms. During these sessions, attorneys selected cases to include in the study, for which the attorneys felt that they would be able to change the outcome of the court process. Cases were then randomly assigned to a treatment group, receiving full legal representation, and a control group with no legal representation. A total of 76 cases were assigned to the treatment group and 53 cases were assigned to the control group. Significant results of legal representation were found. Tenants with legal representation were less likely to lose possession of their home and had more favorable financial outcomes. The program did not significantly increase the burden for the court, other than the process taking longer.

The authors describe three important aspects of the legal representation provided that increased the effectiveness of this intervention. First, the representation extended beyond advocacy in the courtroom. Outside the courtroom, attorneys connected tenants with programs and agencies that could provide services and assistance to tenants. Second, the authors describe the attorneys as "aggressive" in their investigation of underlying issues with the housing units (such as maintenance issues) and financial circumstances of the tenants. Third, attorneys were assertive or even confrontational during the litigation process.

Descriptive study

Lee and Carlisle (2020) describe a homelessness prevention loan project implemented by the Lewisham Plus Credit Union in the Lewisham and Bromley Councils in the UK. Table 2 summarizes this study.

Table 2. Overview of descriptive study

Source	**Intervention**					
	Name	**Target group**	**Description**	**Focus**	**Reported Results**	**Cost-effectiveness analysis**
Lee and Carlisle, 2020 UK Peer-reviewed	Lewisham Plus Credit Union Homeless Prevention Loan	Tenants with rent arrears at risk of eviction	Provide tenants with rent arrears an interest-free loan to clear the arrears	Avoid eviction by clearing rent arrears	From 2010 until 2018, 278 loans were provided, for a total amount of £507,350. Eviction was avoided for all 278 tenants.	To date, £262,595 of the loans has been repaid and £65,953 (from 57 loans) has been written off.

A total of 278 interest-free loans have been provided from 2010 until 2018 to tenants with rent arrears, for a total amount of £507,350. The loans helped tenants to overcome their temporary financial difficulties and eviction was avoided for all 278 tenants. To date, £262,595 of the loans had been repaid. An amount of £65,953, stemming from 57 loans had to be written off as not recoverable. The authors recognize that a loan scheme such as this will generate some financial loss to the creditor. Therefore, they call for a small investment by local authorities to be able to implement a loan program in order to support vulnerable people to avoid homelessness.

Discussion

This update to the original literature review, which covered a span of ten years after the original search was conducted, yielded only three results. The two effect studies were both from the US and focused on court proceedings around evictions. Both studies show promising results. Providing tenants with procedural knowledge and legal representation in court improves their outcomes in eviction court. It should be noted, however, that these interventions were successful in the US context and may not have the same effect in other locations with different court processes around evictions. Providing emergency loans to tenants with financial difficulties shows promising results but does require a financial investment by local authorities. As noted, this investment is worthwhile, as it has the potential to keep families housed and avoid homelessness, thus also preventing further problems associated with homelessness, such as job loss, mental and physical health problems, social isolation, et cetera.

It is worrisome that so little scientific evidence is available to professionals to support policies and practices to prevent evictions. While interventions to prevent evictions have been developed and are being implemented worldwide, evidence of their effectiveness is still scarce, illustrating a need for more research on effective interventions, as described in the original review (Holl et al., 2016).

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Chapter 7.

Summary and General Discussion

The overall aim of this dissertation was to gain insight into the population of tenants at risk of eviction due to rent arrears in five Dutch cities, in order to help develop targeted interventions to prevent evictions. In this final chapter, I will summarize the five research chapters, reflect on the findings of this study, discuss the strengths and weaknesses of the methodology, identify implications for policy and practice, and provide suggestions for future research opportunities.

Summary of Main Findings

Profiles of subgroups and attunement of services

In chapter 2, we identified five subgroups of tenants in the group of 495 tenants included in this study. These subgroups were determined based on eight risk factors identified in other previous research: educational level, age, having an immigrant background, household composition, history of homelessness, depression, social support, and contact with debt counseling services. Latent class analyses were conducted to identify subgroups of respondents with similar response patterns on the eight risk factors.

The five subgroups identified in this study are characterized as follows:

- *Young immigrants*: Almost all 168 tenants in this group were first- or second-generation immigrants. These tenants were younger compared to other groups, with almost a third being younger than 30 years old and almost all tenants being younger than 50. Most tenants in this group lived in multi-person households, had never been homeless, and had not received debt counseling. More than half of these tenants had a low level of education, received little social support, and reported depressive symptoms.
- *Native Dutch tenants with little support*: This subgroup of 92 tenants was one of the two subgroups that predominantly consisted of native Dutch tenants. Most tenants in this group received little social support, had never been homeless, had not received debt counseling, and were over 30 years of age. Tenants in this subgroup had a low level of education and about half of them reported depressive symptoms and lived alone.
- *Highly educated native Dutch with much support*: The 79 tenants in this subgroup were mostly native Dutch and had a relatively high level of education. Tenants in this group had more social support compared to other subgroups. Most tenants in this subgroup lived alone, had never

been homeless, had no depressive symptoms, and had not received debt counseling.

- *Depressed tenants with little support*: This subgroup of 83 tenants all reported depressive symptoms, and almost all tenants in this group had little social support. Most tenants lived in multi-person households, had never been homeless, and had a low level of education. About half of the tenants in this group were native Dutch, and most others were first generation immigrants. Almost all tenants were over 30 years old. Nearly half of these tenants had received debt counseling services.
- *Highly educated mentally stable older single tenants*: In this smallest subgroup of 73 tenants, two-thirds of the tenants were 50 years old or older. Most tenants in this group lived alone, and none of them reported depressive symptoms. The majority of these tenants received little social support, and the level of education in this subgroup was relatively high compared to most other subgroups. Almost two-thirds of these tenants were first generation immigrants; almost a third were native Dutch. Over a third had experienced homelessness in the past and almost half had received debt counseling services.

To assess care needs, respondents were asked whether they wanted professional help and received this help in 13 life domains: housing, finances, work, daily activities, household and self-care, family, social contacts, physical health, mental health, alcohol use, drug use, safety, and empowerment. Based on their responses the respondents were classified as having no need, a met need, an unmet need, or unrequested interference for each domain.

The *highly educated native Dutch with much support* reported the least care needs. The *young immigrants* had the most unmet needs, followed by the *depressed tenants with little support*. For most subgroups the top three domains for unmet needs were housing, finances, and work; for the *highly educated mentally stable older single tenants* the top three unmet needs were housing, work, and safety.

This chapter identified distinct, homogeneous subgroups within the population of households at risk of eviction. By doing so, it provided insight into the large diversity among this group of tenants. Significant differences were found regarding the care needs of each subgroup, which underscores the importance of providing targeted interventions to subgroups of tenants in order to prevent evictions.

Characteristics of tenants at risk of eviction

Chapter 3 provided an overview of the characteristics of the 495 tenants at risk of eviction who were interviewed in this study. Their average age was 43 years old, ranging from 18 to 78 years old, half of the tenants had a low level of education, just over half had an immigrant background, half lived alone, four out of ten had children, and over a fifth of the tenants had a mild cognitive disability.

Generally, the tenants experienced poor living conditions. They had very little spending money, and almost all tenants had other debts besides their rent arrears. Tenants shared that they had experienced several setbacks (four setbacks for each tenant on average) in the past three years, such as physical health problems, chronic illness of a family member, psychiatric problems, conflicts or breaks in personal relationships, death of a family member, and loss of a job. Almost a third had been summoned by a court for an eviction procedure in the past, and a fifth had been homeless in the past.

Most tenants wanted help with arranging their finances, as well as with their housing, physical health, finding paid work and their mental health. These needs for help were not always met. Only a third of tenants said they received help, mostly from social work and debt counseling, in resolving their rent arrears after their rent arrears arose. The majority of tenants experienced little social support. About half of the respondents received help from professionals, mainly from social work and legal aid, in the six months before the interview.

In short, the population of tenants at risk of eviction is vulnerable and complex. Most of these tenants experienced multiple challenges in several life domains, and many are not receiving the social or professional support they need.

Basic psychological needs and coping

Chapter 4 provided insight into tenants' fulfillment of basic psychological needs and their coping behavior. This study found that fulfillment of all three basic psychological needs (autonomy, competence, and relatedness) was positively associated with problem solving coping, and negatively with avoidance coping. A positive correlation was found between relatedness and seeking social support coping, while autonomy and competence were not significantly correlated with seeking social support coping.

Positive correlations were found between age and autonomy and between age and problem solving coping, indicating that older tenants tended to feel more autonomous and engaged more in problem solving coping compared to younger tenants. A negative correlation was found between age and seeking social support coping; older tenants relied less on their social network to cope with the threat of eviction than younger tenants did. However, age did not significantly affect the correlations between basic psychological needs and coping.

A significant difference was found between male and female tenants related to competence. On average, male tenants felt more competent than female tenants. Female tenants showed a strong positive correlation between autonomy and problem solving coping, while a significant correlation was absent among male tenants.

Several significant differences were found between native Dutch tenants and tenants with an immigrant background. On average, native Dutch tenants felt more autonomous and related than tenants with an immigrant background. The strongest difference was found for avoidance coping; native Dutch tenants used less avoidance coping than tenants with an immigrant background. Native Dutch tenants and tenants with an immigrant background did show similar patterns of correlations between basic psychological needs and coping.

This study has provided important insights into the relationships between basic psychological needs and coping and the role of demographic variables among tenants at risk of eviction. Additionally, this study illustrated the need for personalized approaches when supporting tenants at risk of eviction. For example, interventions focusing on strengthening tenants' feelings of autonomy may have a better effect on female tenants than male tenants. The insights provided by this study are helpful in developing targeted, personalized interventions that increase tenants' sense of autonomy, competence, and relatedness, which in turn increases their problem solving coping and reduces their avoidant behavior as they work to find solutions that will avoid an eviction.

Risk factors for eviction orders

In chapter 5, we examined which factors predicted whether or not tenants received an eviction order. A total of 344 tenants, about whom information was collected six months after the interview, were included in these analyses.

The outcome variable for this study was whether or not an eviction order was issued against the tenant within the six months after the interview. Ten predictors were included in the analysis, divided into three clusters:

- Socio-economic variables: age, having an immigrant background, household composition (single versus multi-person households), and children living in the household;
- Housing and finances: total household income, total amount of current rent arrears, having been fired from a job in the past 3 years, and having received debt counseling services in the past six months;
- Eviction circumstances: city and phase in the eviction process at the time of the interview (before being summoned to appear in court, between summoning and the court hearing, after the court hearing).

Six months after the interview, 24% of the 344 tenants had received an eviction order. Logistic regression showed that risk factors that predicted receiving an eviction order were total amount of current rent arrears, being in a further phase in the eviction process, and being a single tenant. In general, the probability of receiving an eviction order was relatively low for low levels of rent arrears, but the odds of receiving an eviction order were more than two times greater when rent arrears increased by € 1,000. As expected, tenants who had not yet been summoned to appear in court had the lowest probability of receiving an eviction order. The odds of receiving an eviction order were more than three times greater for tenants who had been summoned to appear in court but had not had a court hearing yet, compared to tenants who had not been summoned to appear in court, and this probability increased with higher rent arrears. Tenants who had already appeared in court but had not received an eviction order (yet) had a lower probability of receiving an eviction order than tenants who had been summoned but had not had a court hearing yet, but their probability did not differ significantly from tenants who had not been summoned yet.

The odds of receiving an eviction order were more than two times greater for single tenants compared to households of more than one person. To better understand the differences between single tenants and multi-person households, we repeated the logistic regression analyses for each group.

For single tenants, factors predicting receiving an eviction order were being fired from a job in the past 3 years, having higher rent arrears, and being further in the eviction process. For multi-person households, only higher rent arrears and the city were found to be significant predictors of receiving an eviction order. Multi-person households were more likely to receive an eviction order in Amsterdam, Leiden, and Nijmegen, compared to Rotterdam and Utrecht.

The results of this study illustrate that early interventions are necessary to prevent evictions. If at-risk households can be identified at an early stage, the rent arrears are more manageable, and evictions can be prevented. Additionally, as single tenants are at a significantly higher risk of receiving an eviction, extra support and professional help is needed for single tenants, especially if they have experienced a recent job loss. The differences between cities also illustrated the role of different policies and practices in each city, especially when it comes to policies to prevent eviction of families.

Interventions to prevent evictions

Chapter 6 described the results of a systematic search of the international literature for interventions to prevent tenant evictions in the last 40 years. The addendum to this chapter included the results of an update to this search to include more recent publications. Through this search, we determined which interventions to prevent tenant evictions have been described in the international literature and what is known about the (cost-)effectiveness of these interventions. These searches were conducted in 2012 and 2023 using 9 electronic databases (Medline, Embase, PsychInfo, Cinahl, Cochrane, Scopus, Web of Science, Sociological Abstracts, and Social Services Abstracts) and Google Scholar.

The two searches resulted in ten publications describing interventions to prevent evictions, five of which were effect studies. Three of the effect studies focused on providing legal support, one on debt advice and one on intensive case management.

Seron et al. (2001) found that legal support improved tenants' chances of avoiding eviction in court. Golio et al. (2023) showed that the probability of receiving an eviction order was 13% lower for tenants who received information about the legal eviction process, court procedures, and resources available, compared to tenants who were not contacted. Greiner et al. (2013) concluded that tenants with legal representation in court were less likely to lose possession of their home and had more favorable financial outcomes. Evans and McAteer (2011) found that debt advice is cost-effective intervention to decrease rent arrears and therefore may help to prevent evictions. Hill et al. (2002) showed that an intensive case management intervention was effective in reducing antisocial behavior, and thus decreased the chance of being evicted.

In addition to the effect studies, five descriptive studies were found, focusing on: intensive case management for hoarders (Rodriguez et al., 2010); mediation services (3 interventions: Curcio, 1992; Nelson & Sharp, 1995; National Housing Institute (NHI), 1991); and financial aid (2 interventions: Lee & Carlisle, 2020; NHI, 1991).

This literature review demonstrated that very little research into the prevention of evictions has been conducted in the last 40 years. While there appear to be many local projects and initiatives to prevent evictions, these interventions have not been documented, let alone studied for their effectiveness using robust research designs.

Interpretation of Results

This dissertation provides important insights into the population of tenants at risk of eviction. The study demonstrated that the population of tenants at risk of eviction is a very heterogeneous population. We also learned that evictions are often the result of an accumulation of vulnerabilities. Additionally, single tenants are at a significantly higher risk of eviction. Finally, early identification and targeted interventions are needed to prevent evictions.

Heterogeneous population

Chapter 2 identified five subgroups that varied greatly in their characterization and service needs. The subgroups *young immigrants*, *native Dutch tenants with little support*, and *depressed tenants with little support* are characterized by factors that are often recognized as risks for eviction (young age, immigrant background, lack of social support, depressive symptoms), which is also demonstrated by the high number of unmet care needs among *young immigrants* and *depressed tenants with little support*.

Two subgroups, the *highly educated native Dutch with much support* and the *highly educated mentally stable older single tenants* both sound like subgroups that are at a low risk of eviction, yet these two subgroups together are comprised of almost a third of our population. This illustrates that, while certain risk factors definitely seem to increase the risk of financial difficulties, anyone can end up in a position in which they are unable to pay their rent, especially if they experience multiple setbacks as described above.

The heterogeneity found in the population of tenants at risk of eviction underscores the importance of a customized approach that takes into account the specific subgroups' needs and vulnerabilities. Chapter 4 further confirmed these conclusions about the heterogeneity of the population of tenants at risk of eviction: demographic factors have a significant effect on how tenants experienced the fulfillment of basic psychological needs and how they coped with the threat of eviction.

Accumulation of vulnerabilities

As demonstrated in Chapter 3, while non-payment of rent may be the cause of eviction procedures, there have often been multiple financial, social, relational, health, and other setbacks leading up to the non-payment of rent. Rent usually is not the first expense tenants stop paying for; by the time tenants are unable to pay their rent, they have already accumulated several other debts, as demonstrated by the fact that almost all tenants in this study have other serious debts.

Many tenants had a history of housing insecurity, having been in eviction proceedings in the past or even having experienced homelessness. The fact that these tenants were now at risk of being evicted again demonstrates that tenants remain vulnerable after averting an eviction or being able to regain housing after a period of homelessness. Providing services and support to vulnerable tenants with a history of unstable housing may help to prevent non-payment of rent from occurring, thus ensuring that these tenants remain housed.

Tenants reported a wide variety of vulnerabilities that may all have contributed to the exacerbation of their financial circumstances. An accumulation of setbacks and challenges in various life areas, such as physical health problems, mental health problems, chronic illness or death of a family member, conflicts or breaks in personal relationships, or job loss, combined with a lack of social or professional support, may lead to a volatile situation in which rent payment eventually is not possible anymore.

Single tenants at high risk

Chapter 5 demonstrated that single tenants were at a significantly higher risk of receiving an eviction order compared to multi-person households. This can partially be explained by the fact that single tenants often rely on one income source, allowing for very little flexibility and recovery when they experience a financial setback. The data support this explanation: a recent job loss greatly increased single tenants' risk of receiving an eviction order.

Additionally, housing associations and municipalities explicitly developed practices to avoid the eviction of families with children (Aedes, 2023), lowering the risk for eviction for multi-person households, while single tenants do not receive the same kind of attention. While policies and practices to prevent eviction of families appear to have been effective, a focus on single tenants and their specific needs and challenges is needed, in order to also lower the risk of eviction for them. Interestingly, the risk of eviction for single tenants varies between cities, with a higher risk of an eviction order for single tenants in Amsterdam, Leiden, and Nijmegen, compared to Rotterdam and Utrecht.

Early, targeted interventions needed

Chapter 6 and the addendum with an updated search demonstrated that there is a severe lack of evidence-based interventions that have been proven to be effective in preventing evictions. While most interventions focus on eviction court proceedings and preventing the issuance of an eviction order through increasing procedural knowledge, providing mediation, or legal assistance, only a few interventions that were found in our literature search targeted tenants at an earlier stage, before eviction proceedings had started in court.

All chapters in this dissertation point towards the need for targeted, personalized interventions to prevent evictions. Additionally, chapter 5 demonstrated that higher rent arrears greatly increase tenants' risk of receiving an eviction order, which illustrates the importance of early identification and intervention for tenants at risk. If an accumulation of rent arrears can be prevented, this will significantly reduce the risk of an eviction.

Keeping in mind the heterogeneity and complexity of the population at risk of eviction demonstrated in this study, interventions need to take into account the vastly diverse experiences and needs of tenants. This dissertation has provided several insights for factors and subgroups to keep in mind when developing interventions: many tenants at risk of eviction have a history of housing instability; young immigrants and depressive tenants with little support are especially vulnerable and report several unmet care needs; single tenants are at a higher risk of eviction than multi-person households; and only for female tenants, a correlation was found between autonomy and problem solving coping.

One way for housing associations to better understand tenants' vulnerabilities is through conversations with new tenants at the start of their tenancy. This helps housing associations to understand the background, history, and challenges of tenants, which will provide useful information for housing associations. These conversations can also be used to provide tenants with information and resources that are available if and when they are experiencing setbacks and challenges or accumulate debt. Additionally, it is vital that housing associations reach out to tenants at an early stage when rent arrears occur, in order to prevent escalation. Municipalities also need to continue to improve their policies and practices to identify households at risk and provide proper care and services as needed.

A good way to identify and recognize vulnerabilities among tenants is through what is called "pilot light contact" (*waakvlamcontact*). This low intensity but regular contact between professionals or peer support workers and tenants in a neighborhood can help to identify tenants who are struggling or who are experiencing setbacks. These tenants can be referred to appropriate resources and services, and through continued contact with these tenants any follow-up help can be provided.

Some interventions that were identified in the literature searches provide emergency financial aid to tenants. These types of interventions may be especially useful to support single tenants who have experienced a job loss. This temporary financial assistance would help single tenants to get caught up on their rent during their job search.

Methodological Considerations

Strengths

The large scale of this study allowed us to gain a thorough understanding of the population of tenants at risk of eviction. Including tenants from five cities of varying sizes further increased the diversity and generalizability of this study. In general, tenants with rent arrears are a very difficult population to approach for a research project; through our collaboration with 16 housing associations, seven local projects, and six debt counseling agencies, and by providing flexibility for tenants in scheduling and rescheduling interviews, we were able to reach a fairly large sample size of 495 tenants. Additionally, by contacting tenants while they were still housed and following up on them six months later, we were able to determine which factors may exacerbate the risk of eviction.

Limitations

One limitation of this study is that we may have failed to include the most vulnerable tenants. The hard-to-reach tenants, who do not open their mail or answer their phone, may be underrepresented in our sample. Additionally, tenants who experienced high levels of stress, anxiety, and desperation, may not have been included in the study as much as other tenants. While interviewers tried to be very flexible in scheduling and rescheduling interviews, and the financial compensation may have helped to include a variety of tenants, tenants in the direst circumstances may have been underrepresented.

This study was conducted during a time in which rules and protocols on data management were different from the current practice. Therefore, open source data publishing is not possible, as the respondents did not give their explicit written consent for this.

Representativeness and generalizability

At the time of this study, the sample was representative of Dutch tenants in urban areas. We included five cities of varying sizes in order to improve representativeness. It should be noted, though, that this sample was not necessarily representative of tenants at risk of eviction in other countries, as Dutch policies and practices regarding the prevention of eviction and the eviction process are different from policies and practices in other nations.

While the sample was representative for Dutch urban tenants at risk of eviction at the time of this research, it may not be representative for the current population of tenants at risk of eviction. In general, the Dutch population is aging and the number of people with an immigrant background is increasing (Planbureau voor de Leefomgeving, n.d.). In addition, current policies and practices in the Netherlands that have a strong focus on prevention of homelessness may also have changed the population of tenants that are at risk of eviction. More recent research into this population would be helpful to better understand the current complexities and vulnerabilities among this population.

Implications for Policy and Practice

Social housing associations have seen a steady decline in the number of evictions since the start of this research, to only a fifth of what they used to be (Aedes, 2014, 2015, 2023). This has been the result of Dutch policies and practices that have shifted the focus on prevention of homelessness instead of housing people who are already homeless. Additionally, while a large majority of evictions used to be due to non-payment of rent, almost half of the evictions are currently resulting from other issues, such as anti-social behavior, illegal subletting, or the growing and/or distribution of soft and hard drugs (Aedes, 2015, 2023).

The shifted focus of municipalities and housing associations to preventative practices, in combination with a changing demographic profile in the Netherlands, may have significantly altered the profile of tenants at risk of eviction. While the insights about the heterogeneity of the population and the accumulation of vulnerabilities will likely still be valid, the current profiles of subgroups and risk factors may have changed.

While the number of evictions in the Netherlands has steadily declined over the past decades, the number of homeless people has increased in recent years, from 26.6 thousand in 2022 to 30.6 thousand in 2023 (Centraal Bureau voor de Statistiek, n.d.). The demographics of the population of homeless people have changed as well, with an increase in homeless people with an immigrant background from other European countries, and an increase in women and young adults within this group of homeless immigrants. While the exact causes of homelessness are not reported, this increase in the number of homeless people could point to an increase in the number of unofficial evictions, where tenants may leave their home before evictions proceedings start, for example.

Future Research

In order to determine how the population of tenants at risk of evictions has changed, repeating this study among the current population of tenants at risk of evictions would be helpful. This would allow us to examine how subgroups, risk factors, and vulnerabilities may have shifted with the changing population.

More research into unofficial evictions is needed, in order to understand how many people still lose their home because they cannot sustain their tenancy, even though their case may not show up in eviction data. Understanding how tenants who accumulate rent arrears give up their housing to prevent having an official eviction on their record is crucial to understanding the full magnitude of this issue.

Additionally, this study focused on social housing associations. Studies on tenants at risk of eviction in private sector rentals and homeowners unable to pay their mortgage would help to increase our knowledge and understanding of housing insecurity; this increased understanding would be useful to prevent evictions in the private sector and foreclosures.

Finally, there is still a severe lack of documented effective interventions to prevent evictions. More research is needed on existing interventions in order to better understand which interventions are most effective for different subgroups within the population of tenants at risk of eviction.

Conclusion

This study has provided insights into the population of Dutch tenants at risk of eviction in the early 2010s. While the population may have changed over the years and preventative practices have changed the population characteristics, this study demonstrated that the population is heterogeneous and complex. More research is needed to better understand the current population and effectiveness of interventions to prevent evictions.

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casa

Chapter 8.

Samenvatting en Algemene Discussie (Summary and General Discussion in Dutch)

Het algemene doel van dit proefschrift was om inzicht te krijgen in de populatie huurders die het risico lopen te worden uitgezet als gevolg van huurachterstand in vijf Nederlandse steden, om zo gerichte interventies te helpen ontwikkelen om uitzettingen te voorkomen. In dit laatste hoofdstuk zal ik de vijf onderzoekshoofdstukken samenvatten, reflecteren op de bevindingen van dit onderzoek, de sterke en zwakke punten van de methodologie bespreken, implicaties voor beleid en praktijk identificeren en suggesties geven voor toekomstige onderzoeksmogelijkheden.

Samenvatting van Belangrijkste Bevindingen

Profielen van subgroepen en afstemming van dienstverlening

In hoofdstuk 2 hebben we vijf subgroepen huurders geïdentificeerd in de groep van 495 huurders die in dit onderzoek zijn opgenomen. Deze subgroepen zijn bepaald op basis van acht risicofactoren die in eerder onderzoek zijn gevonden: opleidingsniveau, leeftijd, het hebben van een immigratieachtergrond, gezinssamenstelling, geschiedenis van dakloosheid, depressie, sociale steun en contact met schuldhulpverleningsdiensten. We hebben latente klassenanalyses uitgevoerd om subgroepen van respondenten te identificeren met vergelijkbare responspatronen op de acht risicofactoren.

De vijf subgroepen die in dit onderzoek zijn gevonden, worden als volgt gekarakteriseerd:

- *Jonge immigranten*: Bijna alle 168 huurders in deze groep waren immigranten van de eerste of tweede generatie. Deze huurders waren jonger dan andere groepen: bijna een derde was jonger dan 30 jaar en bijna alle huurders waren jonger dan 50 jaar. De meeste huurders in deze groep woonden in meerpersoonshuishoudens, waren nooit dakloos geweest en hadden geen contact gehad met schuldhulpverlening. Ruim de helft van deze huurders had een laag opleidingsniveau, kreeg weinig sociale steun en had depressieve klachten.
- *Autochtone Nederlandse huurders met weinig steun*: Deze subgroep van 92 huurders was één van de twee subgroepen die overwegend uit autochtone Nederlandse huurders bestonden. De meeste huurders uit deze groep kregen weinig sociale steun, waren nooit dakloos geweest, hadden geen schuldhulpverlening gehad en waren ouder dan 30 jaar. Huurders in

deze subgroep hadden een laag opleidingsniveau en ongeveer de helft van hen rapporteerde depressieve klachten en woonde alleen.

- *Hoogopgeleide autochtonen met veel steun*: De 79 huurders in deze subgroep waren veelal autochtonen en hadden een relatief hoog opleidingsniveau. Huurders in deze groep hadden meer sociale steun vergeleken met andere subgroepen. De meeste huurders in deze subgroep woonden alleen, waren nooit dakloos geweest, hadden geen depressieve klachten en hadden geen schuldhulpverlening gehad.
- *Depressieve huurders met weinig steun*: Deze subgroep van 83 huurders hadden allemaal depressieve symptomen, en bijna alle huurders in deze groep hadden weinig sociale steun. De meeste huurders woonden in meerpersoonshuishoudens, waren nooit dakloos geweest en hadden een laag opleidingsniveau. Ongeveer de helft van de huurders in deze groep was autochtoon, de meeste anderen waren immigranten van de eerste generatie. Bijna alle huurders waren ouder dan 30 jaar. Bijna de helft van deze huurders heeft schuldhulpverlening gehad.
- *Hoogopgeleide mentaal stabiele oudere alleenstaande huurders*: In deze kleinste subgroep van 73 huurders was tweederde van de huurders 50 jaar of ouder. De meeste huurders in deze groep woonden alleen en geen van hen rapporteerde depressieve symptomen. Het merendeel van deze huurders kreeg weinig sociale steun en het opleidingsniveau in deze subgroep was relatief hoog vergeleken met de meeste andere subgroepen. Bijna tweederde van deze huurders bestond uit immigranten van de eerste generatie; bijna een derde was autochtoon Nederlands. Ruim een derde was in het verleden dakloos geworden en bijna de helft had schuldhulpverlening gevolgd.

8

Om de zorgbehoeften in kaart te brengen, werd aan de respondenten gevraagd of zij professionele hulp wilden en deze hulp kregen op 13 levensdomeinen: huisvesting, financiën, werk, dagelijkse activiteiten, huishouden en zelfzorg, gezin, sociale contacten, lichamelijke gezondheid, geestelijke gezondheid, alcoholgebruik. , drugsgebruik, veiligheid en empowerment. Op basis van hun antwoorden werden de respondenten geclassificeerd als geen behoefte, een vervulde behoefte, een onvervulde behoefte of ongevraagde bemoeienis voor elk domein.

De *hoogopgeleide autochtonen met veel steun* rapporteerden de minste zorgbehoefte. De *jonge immigranten* hadden de meest onvervulde behoeften, gevolgd door de *depressieve huurders met weinig steun*. Voor de meeste subgroepen waren huisvesting, financiën en werk de drie belangrijkste domeinen van onvervulde behoeften; voor de *hoogopgeleide mentaal stabiele oudere alleenstaande huurders* waren huisvesting, werk en veiligheid de drie belangrijkste onvervulde behoeften.

Dit hoofdstuk stelde verschillende, homogene subgroepen vast binnen de populatie van huishoudens die het risico lopen te worden uitgezet. Hiermee werd inzicht gegeven in de grote diversiteit onder deze groep huurders. Er werden significante verschillen gevonden met betrekking tot de zorgbehoeften van elke subgroep, wat het belang onderstreept van het bieden van gerichte interventies aan subgroepen van huurders om huisuitzettingen te voorkomen.

Kenmerken van huurders met het risico op huisuitzetting

Hoofdstuk 3 gaf een overzicht van de kenmerken van de 495 huurders die uitzettingsrisico lopen en die in dit onderzoek zijn geïnterviewd. Hun gemiddelde leeftijd was 43 jaar, variërend van 18 tot 78 jaar, de helft van de huurders had een laag opleidingsniveau, iets meer dan de helft had een immigratieachtergrond, de helft woonde alleen, vier op de tien had kinderen en ruim een vijfde van de huurders had een milde cognitieve beperking.

Over het algemeen ervoeren de huurders slechte levensomstandigheden. Ze hadden heel weinig geld te besteden en bijna alle huurders hadden naast hun huurachterstand nog andere schulden. Huurders vertelden dat zij de afgelopen drie jaar meerdere tegenslagen hebben ervaren (gemiddeld vier tegenslagen per huurder), zoals lichamelijke gezondheidsproblemen, chronische ziekte van een familielid, psychiatrische problemen, conflicten of breuken in persoonlijke relaties, overlijden van een gezinslid en verlies van een baan. Bijna een derde was in het verleden door een rechtbank gedagvaard voor een uitzettingsprocedure en een vijfde was in het verleden dakloos geweest.

De meeste huurders wilden hulp bij het regelen van hun financiën, maar ook bij hun huisvesting, lichamelijke gezondheid, het vinden van betaald werk en hun geestelijke gezondheid. Aan deze hulpbehoeften werd niet altijd voldaan. Slechts een derde van de huurders geeft aan na het ontstaan van de huurachterstand hulp te hebben gekregen, veelal vanuit maatschappelijk werk en schuldhulpverlening, bij het oplossen van de huurachterstand. Het merendeel van de huurders ondervond weinig sociale steun. Ongeveer de helft van de respondenten heeft in de zes maanden voorafgaand aan het interview hulp gekregen van professionals, voornamelijk uit maatschappelijk werk en rechtsbijstand.

Kortom, de populatie huurders die dreigen te worden uitgezet, is kwetsbaar en complex. De meeste van deze huurders hebben meerdere tegenslagen ervaren op verschillende levensdomeinen, en velen krijgen niet de sociale of professionele ondersteuning die ze nodig hebben.

Psychologische basisbehoeften en coping

Hoofdstuk 4 gaf inzicht in de vervulling van psychologische basisbehoeften van huurders en hun coping-gedrag. Uit deze studie bleek dat de vervulling van alle drie de psychologische basisbehoeften (autonomie, competentie en verbondenheid) positief geassocieerd was met probleemoplossende coping, en negatief met het vermijdende coping. Er werd een positieve correlatie gevonden tussen verbondenheid en het zoeken van sociale steun, terwijl autonomie en competentie niet significant gecorreleerd waren met het zoeken van sociale steun.

Er werden positieve correlaties gevonden tussen leeftijd en autonomie en tussen leeftijd en probleemoplossende coping, wat aangeeft dat oudere huurders zich autonomer voelden en meer geneigd waren om probleemoplossend te zijn vergeleken met jongere huurders. Er werd een negatieve correlatie gevonden tussen leeftijd en het zoeken van sociale steun; oudere huurders vertrouwden minder op hun sociale netwerk om met de dreiging van huisuitzetting om te gaan dan jongere huurders. Leeftijd had echter geen significante invloed op de correlaties tussen psychologische basisbehoeften en coping.

Er werd een significant verschil gevonden tussen mannelijke en vrouwelijke huurders met betrekking tot competentie. Mannelijke huurders voelden zich gemiddeld competenter dan vrouwelijke huurders. Vrouwelijke huurders vertoonden een sterke positieve correlatie tussen autonomie en probleemoplossende coping, terwijl een significante correlatie afwezig was onder mannelijke huurders.

Er zijn enkele significante verschillen tussen autochtone Nederlandse huurders en huurders met een migratieachtergrond. Autochtone Nederlandse huurders voelden zich gemiddeld autonomer en verbondener dan huurders met een migratieachtergrond. Het sterkste verschil werd gevonden voor vermijdend copinggedrag; autochtone Nederlandse huurders gebruikten minder vermijdingscoping dan huurders met een migratieachtergrond. Autochtone Nederlandse huurders en huurders met een migratieachtergrond vertoonden vergelijkbare patronen van correlaties tussen psychologische basisbehoeften en coping.

Deze studie heeft belangrijke inzichten opgeleverd in de relaties tussen psychologische basisbehoeften en coping, en in de rol van demografische variabelen onder huurders die het risico lopen te worden uitgezet. Bovendien illustreerde dit onderzoek de noodzaak van een gepersonaliseerde aanpak bij het ondersteunen van huurders die het risico lopen uitgezet te worden. Interventies gericht op het versterken van het autonomiegevoel van huurders kunnen bijvoorbeeld een beter effect hebben op vrouwelijke huurders dan op mannelijke huurders. De inzichten uit dit onderzoek zijn nuttig bij het ontwikkelen van gerichte, gepersonaliseerde interventies die het gevoel van autonomie, competentie en verbondenheid van huurders versterken, wat de probleemoplossende coping vergroot en vermijdend copinggedrag vermindert terwijl huurders werken aan het vinden van oplossingen om huisuitzetting te voorkomen.

Risicofactoren voor onruimingsvonnissen

In hoofdstuk 5 hebben we onderzocht welke factoren voorspelden of huurders al dan niet een ontruimingsvonnis kregen. In totaal zijn 344 huurders, over wie een half jaar na het interview informatie is verzameld, meegenomen in deze analyses.

De uitkomstvariabele voor dit onderzoek was of er binnen zes maanden na het interview al dan niet een ontruimingsvonnis tegen de huurder was uitgevaardigd. In de analyse zijn tien voorspellers opgenomen, verdeeld over drie clusters:

- Sociaal-economische variabelen: leeftijd, het hebben van een migratieachtergrond, de samenstelling van het huishouden (eenpersoons- versus meerpersoonshuishoudens) en inwonende kinderen;
- Huisvesting en financiën: totaal huishoudinkomen, hoogte van de huidige huurachterstand, ontslag van werk in de afgelopen 3 jaar en schuldhulpverlening hebben ontvangen in de afgelopen zes maanden;
- Ontruimingsomstandigheden: stad en fase in het ontruimingsproces op het moment van het interview (voor de dagvaarding om voor de rechtbank te verschijnen, tussen de dagvaarding en de zitting, na de zitting).

Zes maanden na het interview had 24% van de 344 huurders een ontruimingsvonnis ontvangen. Logistische regressie toonde aan dat de volgende risicofactoren het ontvangen van een ontruimingsvonnis voorspelden: het totale bedrag van de huidige huurachterstand, zich in een verdere fase van het ontruimingsproces bevinden en een alleenstaande huurder zijn. Over het algemeen was de kans op een ontruimingsvonnis relatief laag bij een lage huurachterstand, maar de kans op een ontruimingsbevel was meer dan twee keer groter bij een huurachterstand van € 1.000 meer. Zoals verwacht hadden huurders die nog niet waren gedagvaard om voor de rechter te verschijnen de minste kans op een ontruimingsvonnis. De kans op een ontruimingsvonnis was meer dan drie keer groter voor huurders die waren gedagvaard om voor de rechtbank te verschijnen maar nog geen rechtszitting hadden gehad, vergeleken met huurders die niet waren gedagvaard om voor de rechtbank te verschijnen, en deze kans nam toe met een hogere huurachterstand. Huurders die al voor de rechter waren verschenen maar (nog) geen ontruimingsbevel hadden ontvangen, hadden een lagere kans op een ontruimingsbevel dan huurders die wel waren gedagvaard maar nog geen zitting hadden gehad, maar hun kans verschilde niet significant van huurders die nog niet waren gedagvaard.

De kans op een ontruimingsvonnis was meer dan twee keer groter voor alleenstaande huurders in vergelijking met huishoudens van meer dan één persoon. Om de verschillen tussen eenpersoonshuurders en meerpersoonshuishoudens beter te begrijpen, herhaalden we de logistische regressieanalyses voor elke groep.

Voor alleenstaande huurders waren factoren die het ontvangen van een uitzettingsbevel voorspelden, ontslag van werk in de afgelopen 3 jaar, hogere huurachterstanden hebben en verder in het ontruimingsproces zijn. Voor meerpersoonshuishoudens bleken alleen hogere huurachterstanden en de stad significante voorspellers te zijn van het ontvangen van een ontruimingsvonnis. Meerpersoonshuishoudens kregen in Amsterdam, Leiden en Nijmegen vaker een uitzettingsbevel dan in Rotterdam en Utrecht.

De resultaten van dit onderzoek illustreren dat vroegtijdig ingrijpen nodig is om huisuitzettingen te voorkomen. Als risicohuishoudens in een vroeg stadium kunnen worden gesignaleerd, zijn de huurachterstanden beter beheersbaar en kunnen huisuitzettingen worden voorkomen. Bovendien, omdat alleenstaande huurders een aanzienlijk hoger risico lopen op een uitzetting, is extra ondersteuning en professionele hulp nodig voor alleenstaande huurders, vooral als ze recent hun baan hebben verloren. De verschillen tussen steden illustreerden ook de rol van verschillende beleidsmaatregelen en praktijken in elke stad, vooral als het gaat om beleid om uitzetting van gezinnen te voorkomen.

Interventies om huisuitzettingen te voorkomen

Hoofdstuk 6 beschreef de resultaten van een systematische literatuurstudie in de internationale literatuur naar interventies om huisuitzettingen van huurders in de afgelopen 40 jaar te voorkomen. Het addendum bij dit hoofdstuk bevatte de resultaten van een update van deze literatuurstudie om meer recente publicaties te vinden. Met deze literatuurstudie hebben we onderzocht welke interventies om huisuitzettingen te voorkomen in de internationale literatuur zijn beschreven en wat er bekend is over de (kosten)effectiviteit van deze interventies. Deze literatuurstudies werden in 2012 en 2023 uitgevoerd met behulp van 9 elektronische databases (Medline, Embase, PsychInfo, Cinahl, Cochrane, Scopus, Web of Science, Sociological Abstracts en Social Services Abstracts) en Google Scholar.

De twee literatuurstudies resulteerden in tien publicaties waarin interventies worden beschreven om huisuitzettingen te voorkomen, waarvan vijf effectstudies. Drie van de effectstudies waren gericht op het bieden van juridische hulp, één op schuldhulpverlening en één op intensieve casemanagement.

Seron et al. (2001) ontdekten dat juridische hulp de kansen van huurders vergrootte om uitzetting voor de rechtbank te voorkomen. Golio et al. (2023) toonden aan dat de kans op het ontvangen van een ontruimingsvonnis 13% lager was voor huurders die informatie ontvingen over het juridische ontruimingsproces, gerechtelijke procedures en beschikbare hulp, in vergelijking met huurders met wie geen contact was opgenomen. Greiner et al. (2013) concludeerden dat huurders met juridische vertegenwoordiging in de rechtbank minder kans hadden om hun woning te verliezen en betere financiële resultaten hadden. Evans en McAteer (2011) ontdekten dat schuldhulpverlening een kosteneffectieve interventie is om huurachterstanden te verminderen en daarom kan helpen om huisuitzettingen te voorkomen. Hill et al. (2002) toonden aan dat een intensieve casemanagementinterventie effectief was in het verminderen van antisociaal gedrag, en daarmee de kans op uitzetting verkleinde.

Naast de effectstudies hebben we vijf beschrijvende studies gevonden, gericht op: intensief casemanagement voor mensen met verzamelwoede (Rodriguez et al., 2010); mediation (3 interventies: Curcio, 1992; Nelson & Sharp, 1995; NHI, 1991); en financiële hulp (2 interventies: Lee & Carlisle, 2020; NHI, 1991).

Uit dit literatuuronderzoek blijkt dat er in de afgelopen 40 jaar heel weinig onderzoek is gedaan naar het voorkomen van huisuitzettingen. Hoewel er veel lokale projecten en initiatieven lijken te zijn om huisuitzettingen te voorkomen, zijn deze interventies niet gedocumenteerd, laat staan onderzocht op hun effectiviteit met behulp van robuuste onderzoeksontwerpen.

Interpretatie van de resultaten

Dit proefschrift geeft belangrijke inzichten in de populatie van huurders die het risico lopen uit huis te worden gezet. Uit het onderzoek bleek dat de populatie van huurders die het risico lopen te worden uitgezet, een zeer heterogene populatie is. We hebben ook geleerd dat huisuitzettingen vaak het gevolg zijn van een opeenstapeling van kwetsbaarheden. Daarnaast lopen alleenstaande huurders een aanzienlijk hoger risico op huisuitzetting. Tot slot zijn vroegtijdige signalering en gerichte interventies nodig om huisuitzettingen te voorkomen.

Heterogene populatie

Hoofdstuk 2 stelde vijf subgroepen vast die sterk varieerden in hun kenmerken en zorgbehoeften. De subgroepen *jonge immigranten*, *autochtone huurders met weinig steun* en *depressieve huurders met weinig steun* worden gekenmerkt door factoren die vaak worden herkend als risico's voor uitzetting (jonge leeftijd, immigratieachtergrond, gebrek aan sociale steun, depressieve klachten), wat ook blijkt uit het hoge aantal onvervulde zorgbehoeften onder *jonge immigranten* en *depressieve huurders met weinig steun*.

Twee subgroepen, de *hoogopgeleide autochtone Nederlanders met veel steun* en de *hoogopgeleide mentaal stabiele oudere alleenstaande huurders* , klinken beide als subgroepen die een laag risico lopen op huisuitzetting, maar toch bestaan deze twee subgroepen samen uit bijna een derde van onze populatie. Dit illustreert dat, hoewel bepaalde risicofactoren het risico op financiële problemen zeker lijken te vergroten, iedereen in een positie kan belanden waarin hij of zij de huur niet kan betalen, vooral als er sprake is van meerdere tegenslagen zoals hierboven beschreven.

De heterogeniteit in de populatie van huurders met het risico op huisuitzetting, onderstreept het belang van een aanpak op maat die rekening houdt met de behoeften en kwetsbaarheden van de specifieke subgroepen. Hoofdstuk 4 bevestigde deze conclusies over de heterogeniteit van de populatie van huurders met risico op uitzetting: demografische factoren hebben een significant effect op hoe huurders de vervulling van psychologische basisbehoeften ervaren en hoe zij omgaan met de dreiging van uitzetting.

Opeenstapeling van kwetsbaarheden

Zoals uit hoofdstuk 3 blijkt, kan het niet betalen van de huur dan wel de oorzaak zijn van huisuitzettingsprocedures, maar hebben huurders vaak te maken gehad met meerdere financiële, sociale, relationele, gezondheids- en andere tegenslagen die hebben geleid tot het niet betalen van huur. Huur is meestal niet de eerste uitgave die huurders stopzetten; tegen de tijd dat huurders hun huur niet meer kunnen betalen, hebben ze al verschillende andere schulden opgebouwd, zoals blijkt uit het feit dat bijna alle huurders in dit onderzoek andere ernstige schulden hebben.

Veel huurders hadden een geschiedenis van woononzekerheid; ze hadden in het verleden een uitzettingsprocedure meegemaakt of waren dakloos geweest. Het feit dat deze huurders nu opnieuw dreigden te worden uitgezet, toont aan dat huurders kwetsbaar blijven nadat ze een huisuitzetting hebben kunnen voorkomen of een periode dakloos zijn geweest. Kwetsbare huurders met een geschiedenis van instabiele huisvesting ondersteunen kan helpen om huurachterstand te voorkomen, waardoor deze huurders gehuisvest blijven.

Huurders meldden een breed scala aan kwetsbaarheden die allemaal hebben bijgedragen aan de verslechtering van hun financiële omstandigheden. Een opeenstapeling van tegenslagen en uitdagingen op verschillende levensgebieden, zoals lichamelijke gezondheidsproblemen, geestelijke gezondheidsproblemen, chronische ziekte of overlijden van een familielid, conflicten of breuken in persoonlijke relaties, of baanverlies, in combinatie met een gebrek aan sociale of professionele steun, kan leiden tot een kwetsbare situatie waarin huurbetaling uiteindelijk niet meer mogelijk is.

Alleenstaande huurders met een hoog risico

Hoofdstuk 5 toonde aan dat alleenstaande huurders een significant hoger risico liepen op een ontruimingsvonnis in vergelijking met meerpersoonshuishoudens. Dit kan deels worden verklaard door het feit dat alleenstaande huurders vaak afhankelijk zijn van één inkomstenbron, waardoor er zeer weinig flexibiliteit en herstel is wanneer ze een financiële tegenslag ervaren. De onderzoeksgegevens ondersteunen deze verklaring: een recent baanverlies vergroot de kans van alleenstaande huurders op een ontruimingsvonnis.

Daarnaast ontwikkelden woningcorporaties en gemeenten specifiek beleid om de uitzetting van gezinnen met kinderen te voorkomen (Aedes, 2023), waardoor het risico op huisuitzetting voor meerpersoonshuishoudens is verlaagd, terwijl alleenstaande huurders niet dezelfde soort aandacht krijgen. Hoewel beleid en praktijken om uitzetting van gezinnen te voorkomen effectief lijken te zijn geweest, is een focus op alleenstaande huurders en hun specifieke behoeften en tegenslagen nodig om ook het risico op uitzetting voor hen te verkleinen. Interessant is dat het risico op huisuitzetting voor alleenstaande huurders verschilt tussen steden, met een hoger risico op een ontruimingsvonnis voor alleenstaande huurders in Amsterdam, Leiden en Nijmegen, vergeleken met Rotterdam en Utrecht.

Vroegtijdige, gerichte interventies nodig

Hoofdstuk 6 en het addendum met een update van de literatuurstudie toonden aan dat er een ernstig tekort is aan evidence-based interventies waarvan is bewezen dat ze effectief zijn bij het voorkomen van huisuitzettingen. Hoewel de meeste interventies zich richten op ontruimingsprocedures en het voorkomen van een ontruimingsvonnis door het vergroten van procedurele kennis, het bieden van mediation of juridische bijstand, waren slechts enkele interventies die in ons literatuuronderzoek werden gevonden, gericht op huurders in een eerder stadium, voordat de ontruimingsprocedure bij de rechtbank was gestart.

Alle hoofdstukken in dit proefschrift wijzen op de noodzaak van gerichte, gepersonaliseerde interventies om huisuitzettingen te voorkomen. Bovendien toonde hoofdstuk 5 aan dat hogere huurachterstanden het risico van huurders op het ontvangen van een ontruimingsvonnis aanzienlijk vergroten, wat het belang ondestreept van vroege signalering en interventie voor huurders die risico lopen. Als een opeenstapeling van huurachterstanden voorkomen kan worden, zal dit het risico op een huisuitzetting aanzienlijk verkleinen.

Gezien de heterogeniteit en complexiteit van de populatie met risico op huisuitzetting, zoals in deze studie werd aangetoond, moeten interventies rekening houden met de enorm uiteenlopende ervaringen en behoeften van huurders. Dit proefschrift heeft verschillende inzichten opgeleverd voor factoren en subgroepen om in gedachten te houden bij het ontwikkelen van interventies: veel huurders die het risico lopen uit huis te worden gezet, hebben een geschiedenis van instabiele huisvesting; jonge immigranten en depressieve huurders met weinig steun zijn bijzonder kwetsbaar en hebben meerdere onvervulde zorgbehoeften; alleenstaande huurders lopen een hoger risico op huisuitzetting dan meerpersoonshuishoudens; en alleen voor vrouwelijke huurders werd een correlatie gevonden tussen autonomie en probleemoplossende coping.

Een manier voor woningcorporaties om de kwetsbaarheden van huurders beter te begrijpen, is door gesprekken te voeren met nieuwe huurders aan het begin van hun huurcontract. Dit helpt woningcorporaties om inzicht te krijgen in de achtergrond, geschiedenis en uitdagingen van huurders, wat nuttige informatie zal opleveren voor woningcorporaties. Deze gesprekken kunnen ook worden gebruikt om huurders te voorzien van informatie en hulp die beschikbaar zijn als en wanneer ze tegenslagen ervaren of schulden opbouwen. Daarnaast is het van groot belang dat woningcorporaties in een vroeg stadium contact opnemen met huurders wanneer er een huurachterstand optreedt, om escalatie te voorkomen. Gemeenten moeten ook hun beleid en praktijken blijven verbeteren om huishoudens die risico lopen te identificeren en indien nodig de juiste zorg en hulp te bieden.

Een goede manier om kwetsbaarheden bij huurders te signaleren en te herkennen is door middel van het zogenaamde waakvlamcontact. Dit contact, dat niet intensief maar wel regelmatig is, tussen professionals of ervaringsdeskundigen en huurders in een wijk, kan helpen om huurders te identificeren die het moeilijk hebben of tegenslagen ervaren. Deze huurders kunnen worden doorverwezen naar de juiste hulp en zorg, en door voortdurend contact met deze huurders kan eventuele vervolghulp worden geboden.

Sommige interventies die in de literatuuronderzoeken zijn gevonden, bieden financiële noodhulp aan huurders. Dergelijke interventies kunnen vooral nuttig zijn om alleenstaande huurders te ondersteunen die hun baan hebben verloren. Deze tijdelijke financiële hulp zou alleenstaande huurders helpen om tijdens hun zoektocht naar een baan hun huurachterstand in te halen.

Methodologische overwegingen

Sterke punten

Door de grootschaligheid van dit onderzoek hebben we een grondig inzicht gekregen in de populatie van huurders met het risico op huisuitzetting. Het opnemen van huurders uit vijf steden van verschillende grootte heeft de diversiteit en generaliseerbaarheid van dit onderzoek verder vergroot. Over het algemeen zijn huurders met een huurachterstand een zeer moeilijke populatie om te benaderen voor onderzoek; door onze samenwerking met 16 woningcorporaties, zeven lokale projecten en zes schuldhulpverleningsinstanties, en door huurders flexibiliteit te bieden bij het plannen en verzetten van interviews, konden we een vrij grote steekproefomvang van 495 huurders bereiken. Door contact op te nemen met huurders terwijl ze nog gehuisvest waren en zes maanden later extra informatie in te winnen, konden we bovendien bepalen welke factoren het risico op uitzetting kunnen vergroten.

Beperkingen

Een beperking van dit onderzoek is dat we mogelijk de meest kwetsbare huurders niet hebben bereikt. De moeilijk bereikbare huurders, die hun post niet openen of hun telefoon niet opnemen, zijn mogelijk ondervertegenwoordigd in onze steekproef. Bovendien zijn huurders die veel stress, angst en wanhoop ervoeren, mogelijk minder vertegenwoordigd dan andere huurders. Hoewel interviewers probeerden zeer flexibel te zijn bij het plannen en verzetten van interviews, en de financiële vergoeding mogelijk heeft geholpen om een verscheidenheid aan huurders op te nemen, waren huurders in de meest erbarmelijke omstandigheden mogelijk ondervertegenwoordigd.

Dit onderzoek is uitgevoerd in een tijd waarin regels en protocollen voor databeheer anders waren dan de huidige praktijk. Open source datapublicatie is daarom niet mogelijk, aangezien de respondenten hiervoor geen expliciete schriftelijke toestemming hebben gegeven.

Representativiteit en generaliseerbaarheid

Ten tijde van dit onderzoek was de steekproef representatief voor Nederlandse huurders in stedelijke gebieden. Om de representativiteit te verbeteren, hebben we vijf steden van verschillende grootte opgenomen. Er moet echter worden opgemerkt dat deze steekproef niet noodzakelijkerwijs representatief was voor huurders die het risico lopen te worden uitgezet in andere landen, aangezien het Nederlandse beleid en de praktijken met betrekking tot het voorkomen van uitzetting en het uitzettingsproces verschillen van het beleid en de praktijken in andere landen.

Hoewel de steekproef op het moment van dit onderzoek representatief was voor Nederlandse stedelijke huurders met risico op huisuitzetting, is deze mogelijk niet representatief voor de huidige populatie van huurders die het risico lopen uit huis te worden gezet. Over het algemeen vergrijst de Nederlandse bevolking en neemt het aantal mensen met een migratieachtergrond toe (Planbureau voor de Leefomgeving, n.d.). Bovendien kunnen het huidige beleid en de huidige praktijken in Nederland, die sterk gericht zijn op het voorkomen van dakloosheid, ook de populatie van huurders met risico op huisuitzetting, hebben veranderd. Recenter onderzoek naar deze populatie zou nuttig zijn om de huidige complexiteit en kwetsbaarheden onder deze populatie beter te begrijpen.

Implicaties voor beleid en praktijk

Woningcorporaties zien het aantal huisuitzettingen sinds de start van dit onderzoek gestaag dalen, tot slechts een vijfde van wat het vroeger was (Aedes, 2014, 2015, 2023). Dit is het resultaat van Nederlands beleid en praktijken die de focus hebben verlegd naar het voorkomen van dakloosheid in plaats van het huisvesten van mensen die al dakloos zijn. Bovendien, terwijl een grote meerderheid van de huisuitzettingen vroeger te wijten was aan het niet betalen van huur, is bijna de helft van de huisuitzettingen momenteel het gevolg van andere problemen, zoals asociaal gedrag, illegale onderverhuur of het kweken en/of verspreiden van soft- en harddrugs (Aedes, 2015, 2023).

De verschoven focus van gemeenten en woningcorporaties naar preventieve praktijken, in combinatie met een veranderend demografisch profiel in Nederland, kan het profiel van huurders met risico op huisuitzetting aanzienlijk hebben veranderd. Hoewel de inzichten over de heterogeniteit van de populatie en de opeenstapeling van kwetsbaarheden waarschijnlijk nog steeds geldig zullen zijn, kunnen de huidige profielen van subgroepen en risicofactoren zijn veranderd.

Terwijl het aantal huisuitzettingen in Nederland de afgelopen decennia gestaag is afgenomen, is het aantal daklozen de afgelopen jaren toegenomen, van

26,6 duizend in 2022 naar 30,6 duizend in 2023 (Centraal Bureau voor de Statistiek, n.d.). De demografie van de populatie daklozen is ook veranderd, met een toename van daklozen met een immigratieachtergrond uit andere Europese landen, en een toename van vrouwen en jongvolwassenen binnen deze groep dakloze immigranten. Hoewel de precieze oorzaken van dakloosheid niet worden gemeld, kan deze toename van het aantal daklozen wijzen op een toename van het aantal onofficiële huisuitzettingen, waarbij huurders bijvoorbeeld hun huis kunnen verlaten voordat de uitzettingsprocedure begint.

Toekomstig onderzoek

Om te bepalen hoe de populatie van huurders met risico op uitzetting is veranderd, zou het nuttig zijn om deze studie te herhalen onder de huidige populatie van huurders met risico op uitzetting. Dit zou ons in staat stellen om te onderzoeken hoe subgroepen, risicofactoren en kwetsbaarheden kunnen zijn verschoven met de veranderende populatie.

Er is meer onderzoek nodig naar onofficiële huisuitzettingen om te begrijpen hoeveel mensen nog steeds hun huis verliezen omdat ze hun huur niet kunnen betalen, ook al komt hun zaak misschien niet voor in de uitzettingsgegevens. Begrijpen hoe huurders die huurachterstanden opbouwen, hun woning opgeven om te voorkomen dat ze een officiële uitzetting op hun naam hebben, is cruciaal om de volledige omvang van dit probleem te begrijpen.

Daarnaast richtte dit onderzoek zich op sociale woningcorporaties. Studies over huurders met risico op huisuitzetting in vrije sector huurwoningen en huiseigenaren die hun hypotheek niet kunnen betalen, zouden helpen om onze kennis en begrip van woononzekerheid te vergroten; Dit betere begrip zou nuttig zijn om huisuitzettingen in de particuliere sector en inbeslagname te voorkomen.

Ten slotte is er nog steeds een ernstig tekort aan gedocumenteerde effectieve interventies om huisuitzettingen te voorkomen. Er is meer onderzoek nodig naar bestaande interventies om beter te begrijpen welke interventies het meest effectief zijn voor verschillende subgroepen binnen de populatie van huurders met risico op uitzetting.

Conclusie

Dit onderzoek heeft inzicht opgeleverd in de populatie van Nederlandse huurders die in het begin van de jaren 2010 het risico liepen te worden uitgezet. Hoewel de populatie in de loop der jaren kan zijn veranderd en preventieve praktijken de kenmerken van de populatie hebben veranderd, toonde deze studie aan dat de populatie heterogeen en complex is. Er is meer onderzoek nodig om de huidige populatie en de effectiviteit van interventies om huisuitzettingen te voorkomen beter te begrijpen.

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Addendum

Research Data Management
Acknowledgements / Dankwoord
Curriculum vitae
Portfolio

Research Data Management

Ethics and privacy

This thesis is based on the results of a study involving human participants. The study complied with the criteria for studies that have to be approved by an accredited Medical Research Ethics Committee. Upon consultation, the Arnhem/Nijmegen Ethics Committee stated that the study was exempt from formal approval (registration number 2011/110) as the participants were not subjected to any treatment other than the interview. Technical and organizational measures were followed to safeguard the availability, integrity and confidentiality of the data (these measures include the use of independent monitoring, pseudonymization, access authorization and secure data storage).

Data collection and storage

Participants were interviewed by research assistants using a paper questionnaire. Participants signed written informed consent for participating in the interview and for requesting information from their housing association six months after the interview. All paper data were entered into the computer by use of SPSS (SPSS Inc., Chicago, Illinois, USA). Pseudonymized data were stored and analyzed using SPSS on the Radboudumc server and were only accessible by project members working at the Radboudumc.

This project is stored on the Radboudumc server of the Department of Primary and Community Care research storage. Paper research data are located in the department archive.

Availability of data

The personal data and research data will be saved for 15 years after termination of the study (July 2014). Using the participant data in future research will only be possible after renewed permission by participants as recorded in the informed consent. The anonymous datasets that were used for analysis are available from the author upon reasonable request.

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Cory and Sarah, thank you both for your support as I very slowly completed all this work. I am so excited that you are both here to celebrate this day with me and that I can finally show you where I am from. Cory, thank you for coming up with the title of this dissertation, for talking me through my many meltdowns, and for not letting me quit. I love you!

Curriculum vitae

Marieke Holl was born in Hardenberg, the Netherlands, on February 23, 1983. After completing her secondary education in 2001, she took a gap year to work and travel. She spent three months in Ecuador studying Spanish, volunteering for a rural development project, and traveling. In 2002, she started studying Cultural Anthropology and Development Studies at the Radboud University Nijmegen. She conducted her bachelor research project in Santiago de Chile, resulting in a bachelor thesis titled "Población and Politics. Local identity, trust, and political participation in Cerro Navia, Santiago de Chile." She obtained her bachelor's degree in Development Studies in 2005, with a minor in Conflict Studies. She then completed a traineeship with the Institute for Youth and Development in Bengaluru, Karnataka, India; during this six-month traineeship, she conducted evaluations of three rural development projects. In 2007, she returned to one of these projects to conduct her master research project; she spent four months in the village of Iddaludu to study factors affecting people's participation in the rural development project. She obtained her master's degree in Development Studies in 2010, with a master thesis titled "Capitals and Caste in Community-Based Development. Livelihood assets and community participation in a rural development project in Karnataka, India." In July 2010, she started working as a Researcher in Training at Impuls, the Netherlands Center for Social Care Research at the Radboud University Medical Center, resulting in this dissertation. Marieke moved to Boise, Idaho, United States, in June 2017; she started working as a Research Analyst for the Idaho Council on Developmental Disabilities in February 2018 and was later promoted to Senior Research Analyst.

Portfolio

PhD portfolio of Marieke Holl Edwards

Department: **Impuls – Netherlands Center for Social Care Research, Department of Primary and Community Care**
PhD period: **01/07/2010 – 01/04/2025**
PhD Supervisor(s): **Prof. Dr. J.R.L.M. Wolf**
PhD Co-supervisor(s): **Dr. L. van den Dries**

Training activities	Hours
Courses	
• Radboud Orientation Program PhD Students (2010) – *Radboudumc*	3.00
• Scientific Writing for PhD Candidates (2011) – *Radboud University*	84.00
• Regressie-analyse voor sociologen (2011) – *Faculteit der Sociale Wetenschappen*	168.00
• Presenteren eigen onderzoek (2011) – *Radboud University*	42.00
• RIHS - Introduction course for PhD candidates (2011) – *Radboudumc*	15.00
• Projectmanagement voor Promovendi (2011) – *Radboud University*	84.00
• Human Research Protection Foundational Training (2023) – *Office for Human Research Protections, US Department of Health and Human Services*	5.35
• Considerations for Reviewing Human Subjects Research (2023) – *Office for Human Research Protections, US Department of Health and Human Services*	1.50
• Participant-Centered Informed Consent Training (2024) – *Office for Human Research Protections, US Department of Health and Human Services*	1.60
• MOOC Responsible Conduct of Research (2024) – *Radboudumc*	7.00
• Info session - RDM page PhD Thesis (2024) – *Radboudumc*	1.00
• Introduction to Statistics (2024) – Coursera - *Stanford University*	14.00
• Writing in the Sciences (2024) – Coursera - *Stanford University*	30.00
• Finding Your Professional Voice: Confidence & Impact (2024) – Coursera - *University of London*	9.00
Seminars	
• Seminars and colloquia at the Department of Primary and Community Care (2014)	28.00

Training activities	Hours
Conferences	
• Nijmegen Centre for Evidence-Based Practice PhD Retreat, Wageningen (2011) – *Radboudumc (Poster presentation: Study on predictors of tenant evictions for rent arrears and profiles of high risk households for eviction)*	20.00
• Eropaf! charity conference, Amsterdam (2011) – *Eropaf! (Oral presentation: Risk and protective factors for eviction)*	15.50
• National study afternoon "Preventing evictions", Utrecht (2012) – *Kenniscentrum Sociale Innovatie, Onderzoekscentrum Maatschappelijke zorg, Leids Congres Bureau (Oral presentation: Risk and protective factors for eviction)*	12.50
• 8th European Research Conference on Homelessness. Housing First. What's Second?, Berlin (2013) – *FEANTSA, European Federation of National Organisations Working with the Homeless (Oral presentation: Profiles of tenants at risk of eviction - a latent class analysis)*	16.50
• G4-USER Symposium, Amsterdam (2013) – *G4-USER (Poster presentation: Profiles of tenants at risk of eviction due to rent arrears)*	11.50
• 9th International Conference on Interdisciplinary Social Sciences, Vancouver (2014) – *Interdisciplinary Social Sciences (Oral presentation: Basic psychological needs and coping among tenants at risk of eviction)*	32.00
• 11th European Research Conference on Homelessness, Copenhagen (2016) – *FEANTSA, European Federation of National Organisations Working with the Homeless*	8.00
Other	
• Journal club (2011-2014)	42.00
• Reviewing manuscripts for publication (2023)	8.00
Teaching activities	
Supervision of internships / other	
• Training and supervising research assistants who conducted interviews (2011-2013)	56.00
Total	**715.45**

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