# Effect of Evictions on Children's Later Life Wellbeing

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**Extended Abstract**

Children face the highest rate of both eviction filings and eviction judgments and experience poor health in the immediate aftermath (Graetz, Gershenson, Hepburn, Porter, Sandler, and Desmond, 2024; Desmond and Kimbro, 2015; Schwartz, 2020). However, little is known about the evolution of eviction risk over childhood or the effect of evictions on longer term outcomes of children. This paper examines the relationship between eviction filings, eviction judgments, and children's wellbeing. To our knowledge, we provide some of the first evidence on eviction risk faced by children throughout childhood. Leveraging rich data and a novel approach to identifying household rosters, we offer some of the first evidence on childhood eviction cycles. We find that children are most at risk of eviction in utero and Black children face the highest risk of eviction throughout childhood. Future analysis will use matched-sample and instrumental-variable approaches to investigate the long-term consequences of eviction filings and judgments on later life outcomes, including education, fertility, earnings, welfare receipt, housing stability, living arrangements, mobility, incarceration, and neighborhood quality.

We construct a novel dataset which links nationwide eviction court records from 2000-2018 to the Decennial Census, American Community Survey (ACS), and Census Household Composition Key (CHCK). This yields the largest sample of children at risk of eviction in the US, including those exposed during gestation, which we hereafter refer to as in-utero exposure. To identify the children living with the lessees at the time of their eviction filing, we link lessee from court records to household rosters in the 2007-2017 ACS and 2010 Decennial Census, respectively. We improve upon past research which has under counted children under two and has relied on more strict household composition assumptions. Previous research relies on household rosters observed up to two years prior to eviction (Graetz et al., 2024). This has two inherent weaknesses. First, it implicitly assumes static household composition for two years. Given the volatility of household composition in childhood, we relax this assumption by using household rosters observed up to one year prior to eviction. In the ACS sample, we leverage information on filing date and link to any household roster observed up to one year prior to the eviction filing. In the Decennial sample, we link all rosters observed on Census Day (April 1) to eviction records up to one year thereafter. Second, the reliance on historical rosters undercounts children aged two and under at the time of the eviction filing and does not capture any in-utero exposure to eviction filings. The undercount of very young children is driven by the time between the observation of the household roster and the eviction filing. Take, for example, a household evicted early in 2011 who responded to the ACS late in 2010. If a person in that household were pregnant at the time of the interview, the child would have been exposed to the eviction in-utero or shortly after birth but would not appear in the household roster. Our use of rosters observed up to one year prior to eviction resolves the undercounting of children aged one at the time of eviction but not the undercounting of children under age one. We address the remaining undercount directly by supplementing rosters with children subsequently born to household members and observed in the CHCK. The CHCK uses administrative records to link children, born starting in 1997, to their parents. Taken together,

these improvements in the identification of evicted children correct the undercounting of children under age two at the time of eviction and provide the first estimates of children exposed in-utero to eviction, while reducing measurement error in the co-residence of children and lessees.

We begin by assessing the rate of eviction filing at each age, from in-utero to 17, using our 2010 Decennial sample. For each child-age, we compare the number of evictions filed against renters over April 2010 to March 2011 to the number of person-years among renters, which we call the annual eviction rate. We also study eviction cycles in childhood. By leveraging all eviction records from 2000-2018, we infer 10-year childhood eviction histories and seven-year childhood eviction futures. This allows for separately estimating the risk that a child experiences their first eviction at each age and provides some of the first evidence on when these cycles start, how long they last, and the frequency of evictions in between. We explore heterogeneity by household composition and race.

The risk of eviction peaks in-utero and declines throughout childhood for our 2010 Decennial sample observed between April 2010 and March 2011. We find evidence of eviction cycles that start early and persist. Beginning from age 5, the majority of children who experienced an eviction filing had already been filed against earlier in childhood. By age 17, only two of every five children evicted were experiencing their first eviction filing. Exploring heterogeneity in risk of eviction by race reveals stark differences at all ages. Black children face the highest risk of eviction throughout childhood. The risk of eviction among Black children is greatest in-utero, when their risk of eviction exceeds the national level by 2.7 fold. Household composition is also highly predictive of eviction risk. The risk for single adult households is up to two-fold higher than multiple adult households, while the eviction risk is monotonically increasing in the number of children in the household at all ages. These results suggest that resource scarcity, as well as discrimination against Black households and pregnant women, may play a role in eviction and warrant further study.

Next, we provide descriptive evidence on the relationship between eviction filings and judgments and children's later life outcomes using the ACS and Decennial samples described above and a sample of children who never experienced an eviction filing in the 2000-2018 court records. Given the evidence that neighborhood quality is a strong determinant of children's later life outcomes (Chetty, Friedman, Hendren, Jones and Porter, 2018), these children were likely exposed to similar social and environmental risk factors and serve as an appropriate benchmark. We construct a matched-pair sample where every child who experiences either an eviction filing or judgment is matched to a never filed-against child based on age, sex, and address. We sample without replacement matching children with the same sex and living in the same Census block (or block group, tract, or county, as necessary) who were born within a year of the focal child. We compare the outcomes of children who experience an eviction filing or judgment to our never evicted benchmark sample of children. We explore heterogenous effects by geographic and sociodemographic characteristics, as well as features of the local housing market and legal protections.

Finally, we implement an instrumental variable approach which makes use of plausibly exogenous variation generated by distance to courthouse to examine the effect of experiencing an eviction in childhood on later life outcomes. Tenants who live farther from the courthouse are more likely to face difficulty appearing in court. When a tenant does not appear in court, a

judgment is more likely to be entered in favor of the landlord and against the tenant (Sullivan, 2022). While the distance to nearest courthouse is correlated with eviction judgment, it is unlikely to be correlated with our outcomes of interest.

For each child in the samples, we link to survey (ACS) and administrative (SN AP, WIC, TANF, MSIS/TMSIS, IRS, CHCK, Decennial Census, CJARS) records to observe later life outcomes, including education, fertility, earnings, welfare receipt, housing stability, living arrangements, mobility, incarceration, and neighborhood quality. Further results are not yet disclosed.