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Housing repossessions, evictions and common mental illness in the UK: results from a household panel study

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Abstract

Background: The numbers of housing repossessions and evictions in the UK are increasing. This study investigates whether repossessions and evictions increase the likelihood of common mental illness and examine their pattern over time.

Method: Data come from the core longitudinal panel of the British Household Panel Survey (N=12,390) of adults living in private households. Multivariate fixed-effects regression models are used with weighted data. Common mental illness is measured by the 12-item General Health Questionnaire.

Results: Housing repossession is associated with an increased risk of common mental illness (adjusted odds ratio 1.61, 95% confidence interval 1.10 to 2.36) whereas eviction from rented property shows no increased risk (0.97, 0.76 to 1.20). The pattern over time shows a clear increase in the years before repossession.

Conclusions: repossession of owned property, although a relatively rare event in the panel, significantly increases the risk of common mental illness immediately after the event. In contrast, eviction from rented property is a more common event but is not associated with an increased risk of common mental illness. This difference in association may be due to losing the security of owned housing and the often transitory nature of the rented housing population.

INTRODUCTION

Since 1991, there has been more than half a million repossessions and more than one million eviction orders made on behalf of social and private landlords.[1] The current economic situation, particularly the reduction in the availability of credit, has led to increased financial pressures on home owners. However, the majority of research on housing eviction has been conducted in the developing world around the issue of land appropriation with some notable exceptions in The Netherlands,[2] Sweden[3], the USA,[4-6] and research on older populations.[7] The characteristics of housing repossession in the UK is distinct from other European nations due to the cost of housing, the high housing cost/income proportion and decline in the supply of social housing, all of which makes it more difficult to recover from a repossession and get another form of housing. The deleterious effects of unsustainable financial commitments for housing on mental health have been documented and for a significant minority this results in repossession or eviction.[8-10] Housing tenure has a long established association with psychological well-being but this study examines the effects of compulsory changes to housing tenure through repossession or eviction.[11-14]

METHODS

Data come from 17 annual waves of the British Household Panel Survey (BHPS) which started in 1991 and has later added booster samples for Scotland, Wales and Northern Ireland. The BHPS is a well-established survey that is extensively documented elsewhere.[15,16] Overall, the panel is unbalanced as individuals move in and out of

the study according to a set of following rules. This analysis uses the core longitudinal panel of respondents who have been in the survey at all eligible time points and whose data are weighted for selection and attrition (N=12,390; Person/years 139,928). Ethics approval was granted by University of Essex process for secondary data analysis of survey data.

Common mental illness is measured by the 12-item General Health Questionnaire (GHQ). Items are coded to make a 0-12 scale then a threshold of 4 or more is used to indicate common mental illness.[17-20]

Respondents who had moved since their last interview were asked why they had moved. One of the possible responses was “repossession or eviction”. This is used with their housing tenure from the previous interview to create a time varying indicator so that those who were home owners are designated as having experienced repossession and those who were renters are designated as having experienced an eviction.

Social class, marital status, age and employment status are used in the analysis as potential time varying confounders as these have well documented associations with common mental illness. All time constant characteristics are controlled for in fixed-effect models.

Descriptive statistics illustrate the proportions of those with common mental illness in the years before and after repossession or eviction. These are compared with norms for the respective groups for the panel sample and presented graphically.

Two multivariate fixed-effects logit regression models, one for repossessions and one for evictions, are used to estimate the net effect of the change in housing status on the risk of common mental illness, with estimating samples limited to those at risk of such

an event: home owners (N=9,768; Person/years=83,129) and renters (N=3,899; Person/years=22,744) respectively. Respondents who were owners and renters over the time of the panel are included in both models but only for the years they were at risk of a repossession or eviction. Fixed effects regression methods control for all stable characteristics of the individuals, whether measured or not, by using only within-individual variation to estimate the regression coefficients, so respondents must be observed at least twice to be included in the estimations.[21]

$$(1) \quad \Pr(y_{it} = 1 | X_{it}, C_{it}) = F(\alpha X_{it} + \beta C_{it}) \text{ if housing tenure}_{t-1} = \text{owner}$$

$$(2) \quad \Pr(y_{it} = 1 | X_{it}, C_{it}) = F(\alpha X_{it} + \beta C_{it}) \text{ if housing tenure}_{t-1} = \text{renter}$$

Where y is the dichotomous GHQ indicator of individual i at time t ; F is the cumulative logistic function; X_{it} is the time varying repossession (equation 1) or eviction (equation 2) indicator; C_{it} is a vector of time varying confounders; α and β are parameters to be estimated. The value of α is given as adjusted odds ratios with robust 95% confidence intervals.[22]

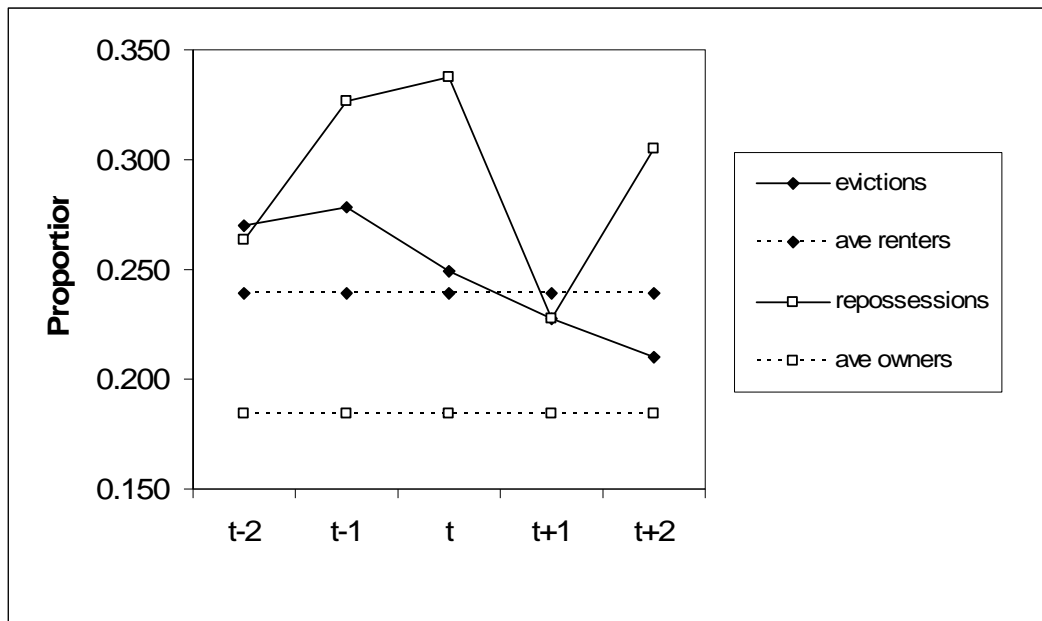
RESULTS

There are a total of 145 (weighted: 220) repossessions and 493 (weighted: 838) evictions. Figure 1 presents the proportions of those experiencing repossession (squares) or an eviction (diamonds) with common mental illness for two observations before the event and three observations after the event. The total sample proportions for owners and renters are also shown for comparison. Those who experience repossession show an increase before and immediately after the event with large

changes after that; possibly due to the small number of events. Proportions at all time points are well above the sample proportion for owners. Those who are evicted show a slight increase before the event but then a steady decline after the event but never far from the overall sample proportion for renters.

The regression models estimate that at time t those who experienced repossession are significantly more likely to report common mental illness (adjusted odds ratio 1.61, 95% confidence interval 1.10 to 2.36) whereas eviction from rented property shows no increased risk (0.97, 0.76 to 1.20).

Figure 1: Proportion of those experiencing repossession or eviction with common mental illness



DISCUSSION

Repossession significantly increases the risk of poor mental health and the pattern over time suggests that the lead up to repossession also has a detrimental effect. Post repossession the proportion with common mental illness varies widely. Evictions from

rented housing show elevated levels immediately prior to the event but there is no increased risk after the event.

These results are derived from a large national panel survey but the relative numbers of both events are small. A potential limitation is that those who have dropped out of the panel may be different from those who remain in the panel thus biasing the results but the net effects were adjusted for major socio-demographic variables known to be associated with common mental illness. However, this cannot rule out the possibility that the declining mental health we observe in the lead up to repossession makes the repossession more likely. The small number of events means that any interactions between variables cannot be explored, such as the double jeopardy of a marital breakdown and repossession/eviction occurring concurrently or close together. However, these data are unique in the UK and provide the only source of prospective information on those who experience repossession or eviction.

The social and economic processes leading to repossession and eviction are reasonably similar.[9] However, the meanings of the events are likely to be different. Home ownership offers a heightened sense of ontological security compared to those in the more transitory rental sector.[23,24] This is reflected in the increased risk prior to repossession while, in contrast, eviction from rented property shows a short peak before the event which may be a product of the temporary reduction in ontological security but quickly returns to normal as the individuals move into other housing.

Whilst these results show a possible consequence of repossession or eviction process it is not known exactly what aspect, or aspects, effects psychological well-being.

However, a rise in the number of repossessions is likely to result in more people

seeking help for distress and anxiety; the two main dimensions of common mental illness as measured by the GHQ.

“What this paper adds” box

What is already known on this subject.

Housing tenure is associated with risk of common mental illness but the effects of forced changes to housing tenure through repossession are not known.

What this study adds.

This study suggests that housing repossession significantly increases the risk of common mental illness. Increasing numbers of housing repossessions are likely to lead to more people seeking help for mental health related issues.

Competing interests: None.

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