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Problems with dealing with the mortgage and the impact on health: a study with the platform for people affected by mortgages

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The objective of this study was to evaluate the health of people who had problems in dealing with their mortgages in Catalonia and who were represented by members of the Platform for People Affected by Mortgages (known in Spain as PAH) and compare it to the general population. It has been observed that the probability of poor health suffered by people affected by mortgages nearly trebles that of the Catalan population. In particular, the percentage of men surveyed who declared having poor health (regular or poor) was 40%, while of the total Catalan male population it's 15%. Concerning women, around 55% declared having poor health, compared to 19% of the total of Catalan women. Regarding to mental health, the results were even more shocking. Among the people affected by mortgages, 84% of men and 91% of women had poor mental health, while a percentage of 10% and 15% corresponds to the total Catalan population. This study has found out that people facing problems to pay the mortgage and therefore suffering foreclosure procedures have worse health than the general Catalan population. Public policies such as social housing, second opportunity mechanisms or the assignment in payment are necessary and urgent in order to revert this situation.

Introduction

The object of the study is to evaluate the health of people who deal with problems to pay their mortgages in Catalonia, represented by members of the Platform for People Affected by Mortgages (PAH), and to compare it to the general population. A secondary objective is to gauge the health of people of the PAH in the different phases of the foreclosure procedure.

The co-related aspects linked to the recession, housing and housing policies in our surrounding are henceforth reviewed, as well as the health impact of the eviction processes, before providing the methodology, results and conclusion.

The economic recession and the housing impact in the Spanish State

After the explosion of the *subprime* mortgages crisis in 2007, the great restriction of loans at international level had a deep impact on the Spanish real estate sector, which had been one of the most relevant sectors in the country's economy. At the same time, increasing unemployment –from 8% in 2007 to 26.6% in the second trimester of 2013– was produced, resulting in an inability to pay for thousands of families, many of them overly indebted due to the liberality in credit standards during the years of the housing boom (Alemany et al., 2013).

This situation triggered that the loss of housing has become a severe social problem (Daponte,

Mateo, & Vázquez-Vera, 2016). Between 2008 and the third trimester of 2015, in the Spanish State, 630.896 foreclosure proceedings were started, 430.403 evictions were ordered and 276.186 executed. The majority of these corresponded to first homes (for example: 77% during the period 2013-2014) (Bank of Spain, 2015; General Council of Justice, 2015). Nevertheless, this situation is not only affecting people with mortgage debts, but also people who can't afford rent payments. In fact, in the period 2013-2015, 54.3% of evictions were due to non-payments of rent, while 41,2% were caused by foreclosure proceedings (General Council of Justice, 2015). Concerning to mortgages, the issue is more serious, since only a fraction obtain the assignment in payment (for example, 39,7% in 2014), meaning that many cases have to maintain the debt as well as being forced to leave the housing (Bank of Spain, 2015).

Local Authorities' policies and measures to deal with the housing crisis

Until now, municipality responses to the housing crisis have failed to find a solution and state-level measures have been insufficient. For example, in 2012 the Legislative Decree 6/2012 ruling of March 9th was approved, about urgent measures of protection for mortgage debtors without resources. This decree drafted a “code of best bank practices” aimed at protecting the families affected, with measures such as negotiated assignments in payment.

However, the voluntary basis of the measure, the lack of rules obliging its execution by banks and the strict conditions addressed to the families in order to access the benefits caused it to fail (Pisarello, 2013). A similar situation occurred with the Royal Legislative Decree 27/2012 of November the 15th, which, instead of re-negotiating the debt, sought to stop temporarily the evictions of the most vulnerable families. The difficult conditions to access the moratorium, along with other controversial aspects, such as the family being obliged to go to the same bank that had evicted them in order to ask for housing, made the measure once again unsatisfactory. Later, in 2013 the Law 1/2013, of 14th May was approved, as an alternative to the Popular Legislation Initiative (ILP) launched in 2010 as a legal proposal to regulate assignment in payment, evictions and social rent, which was rejected by the Spanish Parliament.

This law 1/2013 introduced another series of measures to reinforce the protection of the mortgage debtors. Measures such as more flexible conditions for families to be able to halt an eviction (especially, an increase in the limit of income), measures to protect the guarantor, limitation of financial interests linked to the delay in payment, prohibition of the anticipated expiry date of the debt until three non-payments are produced, more regulation of the mortgage market, etc. However, it wasn't supported by the community, even though it was presented as an alternative to the ILP by the government, as the possibility to regulate a general assignment in payment was denied and most of the ideas included in the ILP were not considered (Agüero Ortiz, 2013). These days, there are hopeful experiences, such as the popular legal initiative on measures about housing emergency and energy poverty converted in Law in Catalonia (Law 24/2015) –which, unfortunately, has recently been halted by the Constitutional Court– or the local-level measures applied by more and more local authorities.

The social response: Platform for People Affected by Mortgages

Facing this lack of response from the local authorities, people affected and those sensitive to the housing crisis have organised themselves as an alternative for the families affected by the crisis and the problems linked to paying the housing. In fact, some experts suggest that the lack of confidence towards formal political organisations leads the citizenship to organise itself. This increase in participation would bring about positive effects on the population; among them, an empowerment or health improvement. This effect would be more decisive in more unequal societies (Coburn, 2004; Islam, Merlo, Kawachi, Lindström, & Gerdtham, 2006).

In 2009 one of the most influential current social movements in the country was formed: the Platform for People Affected by Mortgages (PAH). The objective was to respond to a situation affecting thousands of families, who endure a legal framework which, as of today, has failed to protect their interests in front of a robust opponent such as the financial entities implicated in the

mortgage contracts (Colau & Alemany, 2012). Initially, the main premise was to modify the mortgage legislation in order to allow the assignment in payment and foster the people's capacity to organise themselves, many of them psychologically affected, promoting this way greater collective effectiveness (Alemany et al., 2013). On that psycho-social level, one of the great successes has been reducing the sense of guilt and frustration felt by the people affected, helping them focus their attention on the responsible stakeholders of the phenomenon on a structural level, thus encouraging them to find more effective solutions.

Due to the complexity of the task, PAH has planned short and mid-term objectives such as: impede the evictions of families, obtain adequate re-housing alternatives and advocate for a rise of the social housing stock (Alemany et al., 2013). Its strong impact on the media has moved the housing problem into the public arena, adding the interest of other social agents. It contributed to the promotion of the previously mentioned Popular Legislation Initiative in 2010 and 2015.

Today, the Platform has more than 220 groups extended throughout the Spanish State and has managed to stop 2.045 evictions and re-house 2.500 people. Moreover, it has launched a series of campaigns that have placed the housing problem on the actual agenda, both inside and outside the Spanish State, fighting for the right to housing and lessening the suffering of thousands of families (PAH, 2016).

Health and risk of eviction

These days, the connection between housing and health is broadly accepted. In fact, back in the Victorian period, it is possible to find research that links housing conditions, such as poor hygiene and overcrowding, to health problems such as tuberculosis (Bonney, 2007). But it's not only the physical aspects of housing that affect health, but also psychosocial, legal, and economic aspects. Different theoretical approaches have tried to explain and focus housing as a health trigger factor. For example, in 2014 Novoa et al. designed a model that describes a series of structural factors (such as housing system and welfare system policies) that influence the access to adequate housing.

This would be composed by four dimensions: two linked to the housing itself (physical aspects, legal and economic aspects linked to affordability, costs and stability) and two connected to the conditions of the area (community and physical aspects). All these dimensions would have an impact on the mental and physical health of the population, but in different range and frequency, according to the inequality axis such as age, gender, ethnicity or socioeconomic status (Novoa et al., 2014).

If we consider just a part of this theoretical framework, we can see how the legal and economic aspects of housing (also influenced by structural political and economic factors) can affect health. Regarding that, and mainly since the start of the recession, some evidence has been provided about how the risk of being evicted influences negatively on health (Tsai, 2015).

Most of the scientific evidence shows that people who live under the threat of eviction suffer mental health consequences. Some studies reveal higher levels of depression, anxiety, psychological distress and even a higher suicide rate among the people affected, in comparison to the population not exposed to this problem (Batson & Monnat, 2015; Bolívar Muñoz et al., 2016; Cannuscio et al., 2012; Cook & Davis, 2012; Gili, Roca, Basu, McKee, & Stuckler, 2013; Houle & Light, 2014; Prohaska & Lichtenstein, 2014; Vásquez-Vera, Rodríguez-Sanz-, Palència, & Borrell, 2016).

It has also been observed that this type of housing insecurity affects physical health and increases the risk of hypertension or other chronic illnesses, domestic violence and children being mistreated, along with the fact that people affected have a worse self-perception with regards to health (Bolívar Muñoz et al., 2016; Collier-Goubil, 2010; Frioux et al., 2014; Jones, Squires, & Ronzio, 2015; Vásquez-Vera et al., 2016).

Finally, living under the threat of eviction could trigger unhealthy habits like an increase in alcohol consumption (Mulia, Zemore, Murphy, Liu, & Catalano, 2014; Murphy, Zemore, & Mulia, 2014; Zemore, Mulia, Jones-Webb, Liu, & Schmidt, 2013), smoking, a diet low in fruit and vegetables or inactivity (Bolívar Muñoz et al., 2016).

In the case of Spain, there are studies that confirm this trend. Gili et al., used data from primary attention patients to demonstrate that from 2006 to 2010 there was an increase in doctor appointments for depression associated to mortgage problems or evictions (Gili et al., 2013).

On the other hand, Novoa et al., evidenced that people with housing insecurity problems attended by Càritas Barcelona had worse health than the general population, even when comparing them to the most vulnerable social classes. Moreover, those who improved their conditions in terms of affordable housing after a year of monitoring also improved their health conditions (Amat et al., 2015; Novoa et al., 2015). Finally, Bolivar et al. found that adults under a foreclosure proceeding in the city of Granada were more prone to suffer psychiatric and cardiovascular problems, along with unhealthy habits, in comparison to the general population in Andalusia (Bolívar Muñoz et al., 2016).

Mechanisms that explain the relationship between eviction processes and poor health are not completely clear. On one hand, it is thought that the eviction process affects health because of the material housing loss, hence a lack of health protection factors inherent to a household. On the other hand, the process itself also has an effect, and some studies based on a psychosocial perspective suggest that fear and lack of control, impact on social status, shame or a sense of failure would explain the connection between the eviction process and health (Nettleton & Burrows, 2000; Ross & Squires, 2011).

Methods

This is a transversal study based on an online self-administered survey. It forms part of the European research SOPHIE (<http://www.sophie-project.eu/index.htm>) and has been made in collaboration with the DESC Observatory of Cultural, Social and Economic Rights, PAH and the group Emigra of the University of Barcelona. The survey was launched on September the 8th 2014 via the internet through the PAH website and using the free software Survey Monkey. It was closed on November the 20th 2014 with 2.688 answers coming from all parts of the Spanish State. From these answers, the chosen ones were those which: 1) came from Catalonia; 2) the surveyed person was directly linked to the mortgage and 3) the person had reached the last window of the survey and had therefore answered all the questions. In total, 905 answers were collected (344 men and 561 women).

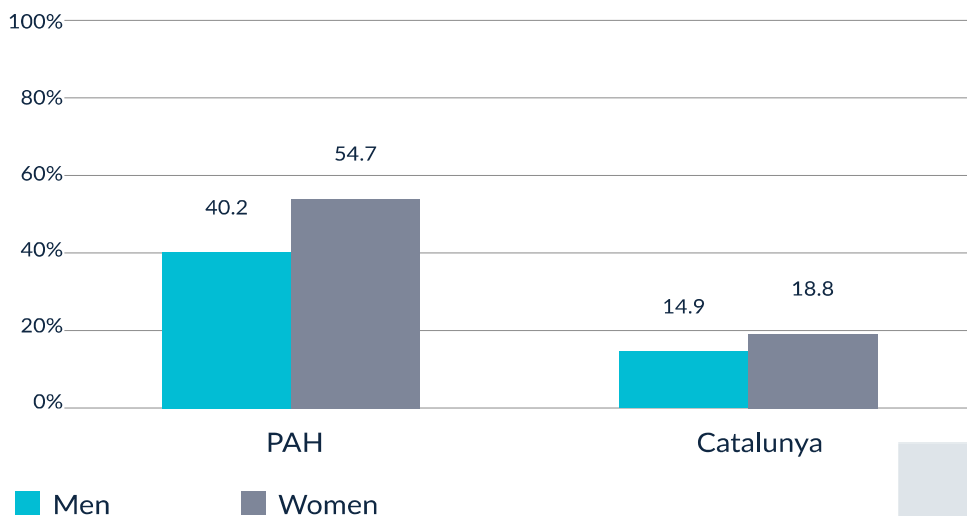
Only one member of a family unit was asked to complete the survey; some sections were related to the surveyed person and others referred to the family unit. The survey was structured in different parts. Some were linked to housing and the housing situation, others were about socioeconomic factors, some of them centred on the impact on children, and there was a specific part on the health of the surveyed person and his/her children (in the case that they had them).

This article will only report the health results of the surveyed people. In particular, self-perceived health, poor mental health and frequent headaches of people aged 18 or older will be discussed. In order to see the health conditions of the people affected by mortgages and whether the situation of economic and housing precariousness is affecting their health, results have been compared to those of the general Catalan population using the Catalonia Health Survey in 2013 (ESCA, 2013). These last percentages have been standardized according to the PAH survey age sectors distribution, so that the different age distribution doesn't affect the results. It was important to show the evolution of health during the process of the foreclosure procedure, and for this reason the health results are shown in the different phases. More detailed results have been previously published (Vásquez-Vera et al., 2016).

Results

Graphic 1 represents the self-perceived health. The self-perceived health is a question about how the person feels about his/her health. It reveals the physical and mental perception of health and it has been shown that it's a good predictor of disease and death (Idler & Benyamini, 1997). It is observed how the percentage of men surveyed who confess to having poor health (regular or poor) is 40%, in contrast to 15% from the total of Catalan men. Concerning women, nearly 55% confess to having poor health, compared to 19% of the total of Catalan women. In both cases, the probability of having poor health nearly trebles that of the general Catalan population.

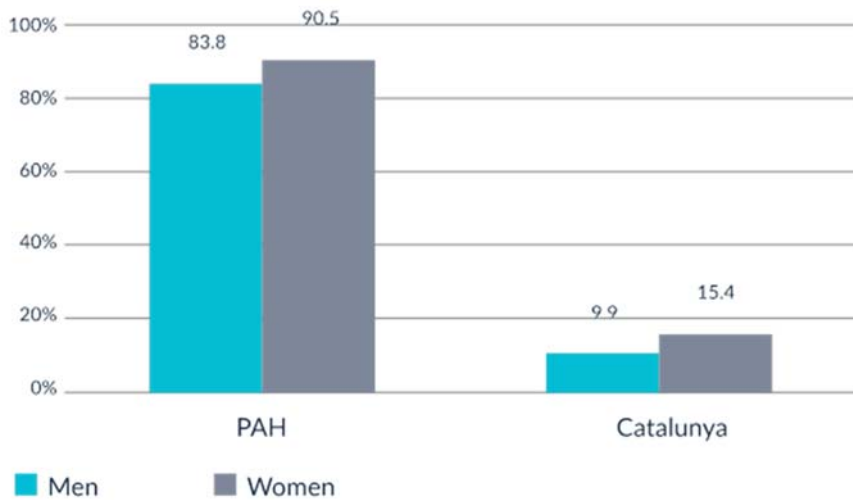
Graphic 1: Percentage of men and women with a regular or poor self-perception of health among the people surveyed (PAH) and across Catalonia



Graphic 2 represents the percentage of people with poor mental health. This indicator has been created based on 12 questions that form part of the anxiety and depression scale of Goldberg's General Health Survey (Shapiro, Skinner, Kramer, Steinwachs, & Regier, 1985) and reveals the current level of mental problems. It's able to detect anxiety and depression, social dysfunction and lack of confidence.

It's observed that, among men affected by mortgage problems, 84% would have poor mental health in contrast to 10% of Catalan men. In women, these percentages are 91% corresponding to those affected by mortgage problems and 15% from the total population. It seems then that the mental problems would be those related to losing a home or being at risk of doing so, since the prevalence is much higher in people affected by mortgage problems (9 times more in men and 6 times more in women), where almost all the people would have mental sickness.

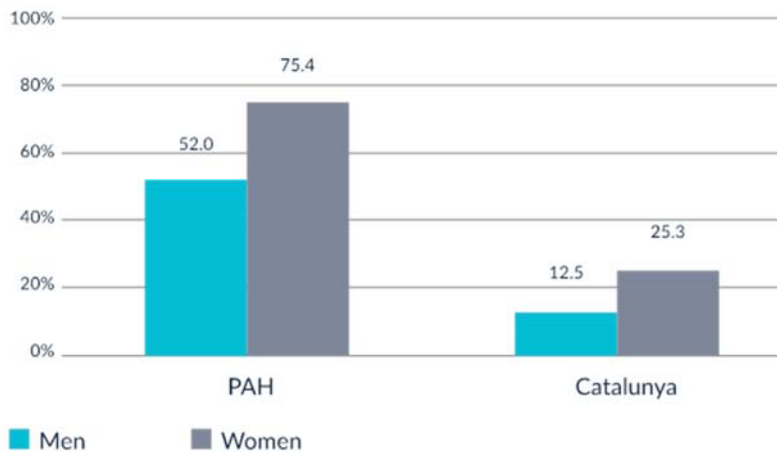
Graphic 2: Percentage of men and women with poor mental health among surveyed people (PAH) and across Catalonia



The presence of frequent migraines and headaches has also been studied. This is a disorder affecting a high rate of the population that could be linked to the stress and anxiety of foreclosure proceedings.

More than 50% of men and 75% of women surveyed declared suffering frequent migraines and headaches in the last 12 months. In relation to the general population, these percentages decrease to 12.5% in men and 25% in women (graphic 3).

Graphic 3: Percentage of women and men with frequent migraines or headaches in surveyed people (PAH) and across

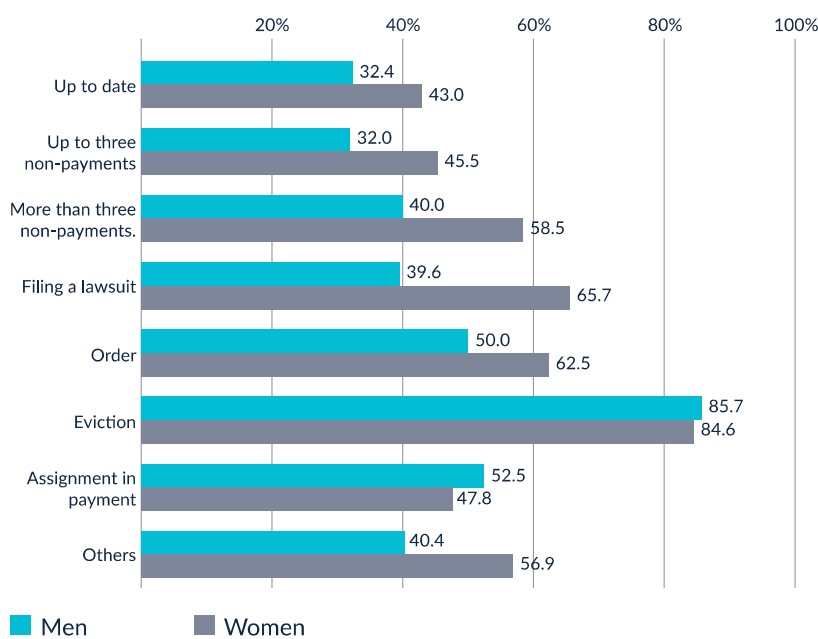


It needs to be highlighted that, in all the indicators, women register worse health than men. This matter has been extensively treated in research. The gender inequalities in health are caused by women's life and work conditions (less power, status and economic resources) and also because they suffer more chronic diseases through their life (Arber & Khlal, 2002; Malmusi, Artazcoz, Benach, & Borrell, 2012).

The connection between health and the phases of the mortgage situation of both men and women can be seen in graphic 4. These phases would be: up to date with payments (even though there may be some difficulties in paying); having up to three non-payments; having more

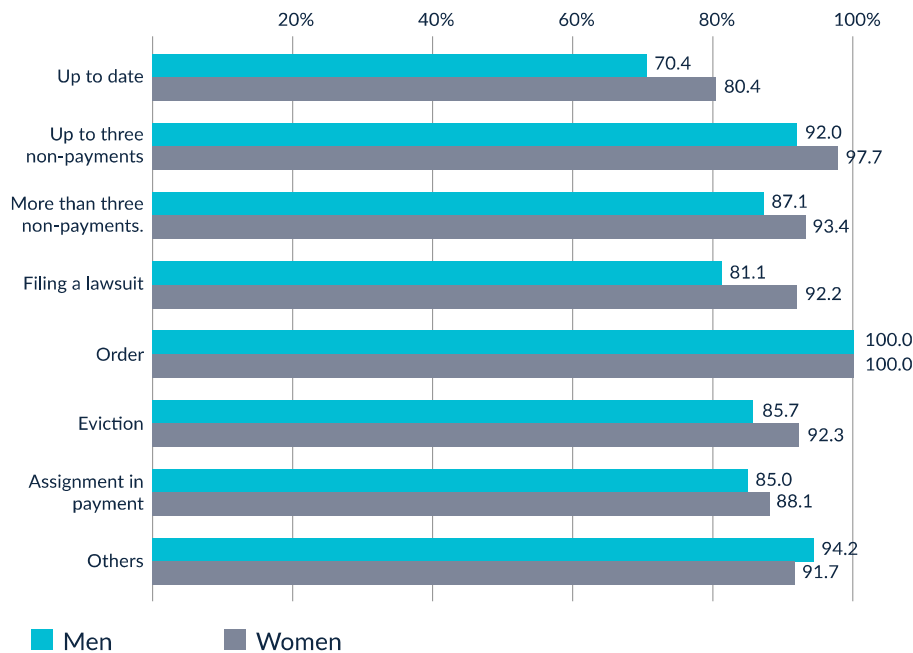
than three non-payments but still not received written notice of lawsuit; having received notice but no order of eviction; have been evicted but having managed to get assignment in payment (with or without social rent). Both men and women's health seems to be connected to the phases of the mortgage situation (even though in women it's statistically significant and in men no). For example, around 32% men who are up to date or have up to three non-payments, have poor health; of those who have more than three non-payments –having received notice or not– 40% have poor health; 50% of those who have received an order of eviction have poor health, while the percentage of poor health among those evicted is 86%. It's clearly observed, thus, that poor health worsens as the eviction process continues. It also seems that people who have got assignment in payment would be in better health (53% poor health), than those evicted people who didn't get it.

Graphic 4: Percentage of men and women with poor or regular health perception according to the phase of the mortgage situation



Concerning the relationship between poor mental health and mortgage situations, even though in this case the prevalence of poor mental health is very high in all the cases, the lowest rates are found in those who are up to date with the payment (70% of poor mental health in men and 80% in women). The highest prevalence is seen among people who have received the eviction order (100% poor mental health), possibly related to the stress of knowing that, at any moment, they can be evicted. Following them, the people who accumulate up to 3 non-payments (92% poor mental health in men and 98% in women), maybe for the great effort of trying to cope with payments. In this case, the mortgage situation is particularly associated to the poor mental health in both men and women.

Graphic 5: percentage of men and women with poor mental health according to the phase of the mortgage situation



Weaknesses and strengths

Firstly, it's important to say that this study accounts only for people with mortgage-related problems who got in touch with PAH or accessed the PAH website and therefore it doesn't represent all the population with mortgage problems. Furthermore, insofar as the survey was written in Spanish, it's possible that migrants who don't dominate this language would be under represented, along with the people with no Internet connection, even though the PAH departments were provided with computers and volunteers helping to fill in the survey.

Nevertheless, it has been a first overview of the health impact connected to mortgage problems and foreclosure proceedings in a context where the topic has been studied little, as is the case of the Spanish State. On top of that, it allowed us to study a population that is difficult to contact, of whom there are no official statistics in this country.

Conclusions

This research has found out that people with problems to deal with their mortgage, and who suffer foreclosure procedures, have worse health than the general Catalan population. Public policies such as social housing, second opportunity mechanisms or the assignment in payment are necessary and urgent in order to revert this situation.

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