

Housing Justice Beyond the Emergency

HOMES FOR ALL
MASSACHUSETTS
HOGARES PARA TODXS



An Analysis of Racial Inequity in Eviction Filings across Massachusetts



Authors

Eric Robsky Huntley, Massachusetts Institute of Technology
La-Brina Almeida, Massachusetts Budget and Policy Center
Shep Heaton, AmeriCorps Legal Advocates of Massachusetts*
Andrea Moon Park, Massachusetts Law Reform Institute

Contributors†

Anastasia Aizman, Massachusetts Institute of Technology
Amy Anthony, Volunteer Lawyers' Project
Luke Benson, Massachusetts Coalition for the Homeless
Nana Boateng, AmeriCorps Legal Advocates of Massachusetts*
Molly Broderick, Greater Boston Legal Services
Stefanie Grossano, AmeriCorps Legal Advocates of Massachusetts*
Isaac Simon Hodes, Lynn United for Change
Jenny Logan, Boston University School of Public Health
Helen "Homefries" Matthews, City Life/Vida Urbana
Denise Matthews-Turner, City Life/Vida Urbana
Charlotte Price, AmeriCorps Legal Advocates of Massachusetts*
Tim Scalone, Massachusetts Law Reform Institute
Aisha Sleiman, Massachusetts Law Reform Institute
Ben Walker, City Life/Vida Urbana
Rose Webster-Smith, Springfield No One Leaves



Homes for All Massachusetts is a statewide formation of grassroots housing justice groups working to halt displacement, increase community control of land, and win housing justice.

Report Design

Eric Robsky Huntley, Massachusetts Institute of Technology

Copyright © 2022 Eric Robsky Huntley and Homes for All Massachusetts. Cover photos by (from top) courtesy of Homes for All and Lynn United for Change. Rear cover photo courtesy Homes for All.

* AmeriCorps Legal Advocates Massachusetts and its members do not endorse or support any policy platform or legislation.

† Listed alphabetically with affiliation at time of primary contribution.

Table of Contents

Note: for a version of this report with high resolution images & maps, see www.HomesForAllMass.org/covid-evictions-report

Summary	4
Introduction	7
Findings	13
We Must Act Now	19
Geographies of Housing Injustice	21
<i>Boston</i>	22
<i>Brockton</i>	23
<i>Chicopee</i>	24
<i>Fitchburg</i>	25
<i>Framingham</i>	26
<i>Holyoke</i>	27
<i>Lawrence</i>	28
<i>Lowell</i>	29
<i>Lynn</i>	30
<i>Springfield</i>	31
<i>Worcester</i>	32
Methods	33
Endnotes	37



Summary

Since the state moratorium on eviction and foreclosure was lifted in October 2020, over 33,000 new eviction cases have been filed across Massachusetts, despite a massive influx of federal rental relief funds.

This report shares the results of a study by Homes for All Massachusetts and researchers at MIT. We demonstrate that eviction filings were inequitably distributed statewide since the end of the state moratorium on eviction in October 2020. We find that:

- ***Evictions were disproportionately filed in Massachusetts's communities of color***, especially in Black and Latinx neighborhoods.
- Neighborhoods with ***a larger proportion of households headed by single mothers*** saw higher eviction filing rates.
- ***Concentrated ownership by absentee, corporate landlords*** was strongly associated with higher eviction filing rates.
- ***Local control of property contributes to housing stability.*** The presence of live-in landlords was associated with lower non-payment and for-cause filing rates.



- *Higher levels of local engagement in eviction protection, including local interventions and available resources, were associated with lower eviction filing rates.*
- *Each of the six housing court divisions saw significantly different eviction filing rates.* The Central and Southeast housing courts were associated with the highest filing rates for all case types.

Eviction filings have devastating impacts on communities across Massachusetts, but do not affect all communities equally. As we look beyond the COVID-19 emergency, we must act now and commit to an equitable recovery and work to secure stable housing for all.



Housing Justice
Racial Justice

Statehouse
Housing Committee
Vote out favorably
H1434 S891
Housing Equity Bill

ALOJO



Introduction

Eviction is a violent process that can uproot people from their neighborhoods and family supports, disrupt education and medical care, and send people into a spiral of financial instability. Evictions drive housing instability and inequity: nationally and locally, Black, Brown, and Indigenous renters are more likely to be evicted than white renters.¹ This is one legacy of a long history of racism in United States housing policy and mortgage lending, which has driven deep racial disparities in access to safe, stable, and affordable housing.² However, it is not only formal court evictions that threaten tenants: research shows that landlords—particularly large, institutional landlords—use eviction filings as a tool to threaten tenants, creating housing instability even in the absence of a forced move.³

The ongoing COVID-19 pandemic has exacerbated these inequities. In Massachusetts, COVID-19 has infected over 1.5 million people and killed at least 18,886 as of March 14, 2022.⁴ The state initially implemented one of the stronger state eviction moratoriums in the United States, but this was allowed to lapse on October 18, 2020. The pandemic has left many of our neighbors confronting extremely precarious employment and housing conditions. Black and Brown folks were more likely to work in service and other industries where working from home was not possible, contributing to both loss of income and higher hospitalization rates.⁵ A recent study by the *Boston Globe* and the Boston University School of Public Health found that, statewide, Black and Latinx folks between 20 and 49 were 2.5-3 times more likely to die of COVID-19.⁶ Women were pushed out of paid work in greater numbers as the burden of care work (both

underpaid and unpaid) disproportionately fell on women.⁷ Furthermore, although our study does not account for the experiences of transgender and gender non-conforming people—data on these populations are scarce and frequently of dubious quality⁸—the pervasive housing discrimination faced by transgender folks suggests that these groups likely experienced higher rates of housing precarity.⁹

The pandemic arrived in the midst of a severe, years-long housing crisis in Massachusetts.¹⁰ Rental housing in Massachusetts consistently ranks among the most expensive in the nation,¹¹ creating housing precarity and vulnerability to eviction. There are enormous racialized disparities in generational wealth¹² and rates of eviction filing in Boston.¹³ Existing research shows that evictions are likely to contribute to higher rates of COVID-transmission among both adults and children.¹⁴ This report, however, reveals that *eviction filings have been racialized, gendered, and classed across Massachusetts* since the end of the state moratorium on evictions. Furthermore, we demonstrate that it matters who owns rental properties—*places where a greater proportion of property was controlled by absentee owners saw higher rates of eviction filing.*

Note that this study focuses exclusively on formal eviction filings: in other words, threats of eviction that are ordered by courts. This excludes untold numbers of informal evictions, or those that happen outside the court system. Informal evictions typically occur when tenants move out after receiving threats from their landlord, and primarily affect the most vulnerable tenants. These tend to be tenants who do not have full knowledge of their legal rights, many of whom leave out of fear of engaging with the legal system because of their immigration status or other factors. While more research is needed on the scale of this problem some studies have suggested that informal evictions likely represent the majority of evictions in a given place.¹⁵

Reading Our Maps

Big blue circles indicate many filings but relatively few per renter.



Big yellow circles indicate many filings and relatively many per renter.



Small blue circles indicate few filings and relatively few per renter.



Small yellow circles indicate few filings but relatively many per renter.



Desalojos Prohibidos!

EVICCIÓN PROHIBIDA

STOP MASS
EVICCTIONS and
foreclosures

PASS

HOUSING
STABILITY
ACT

NOW!

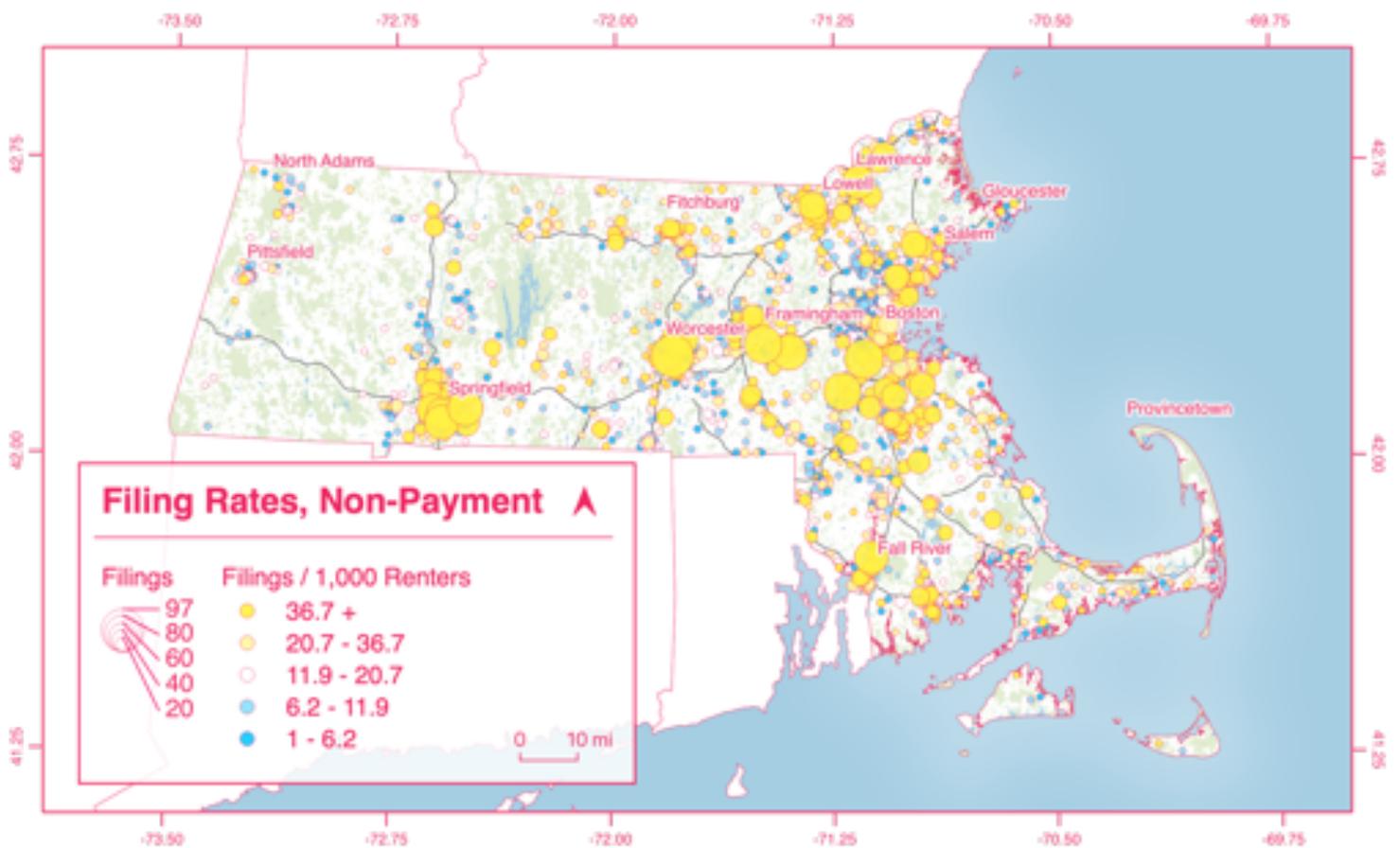
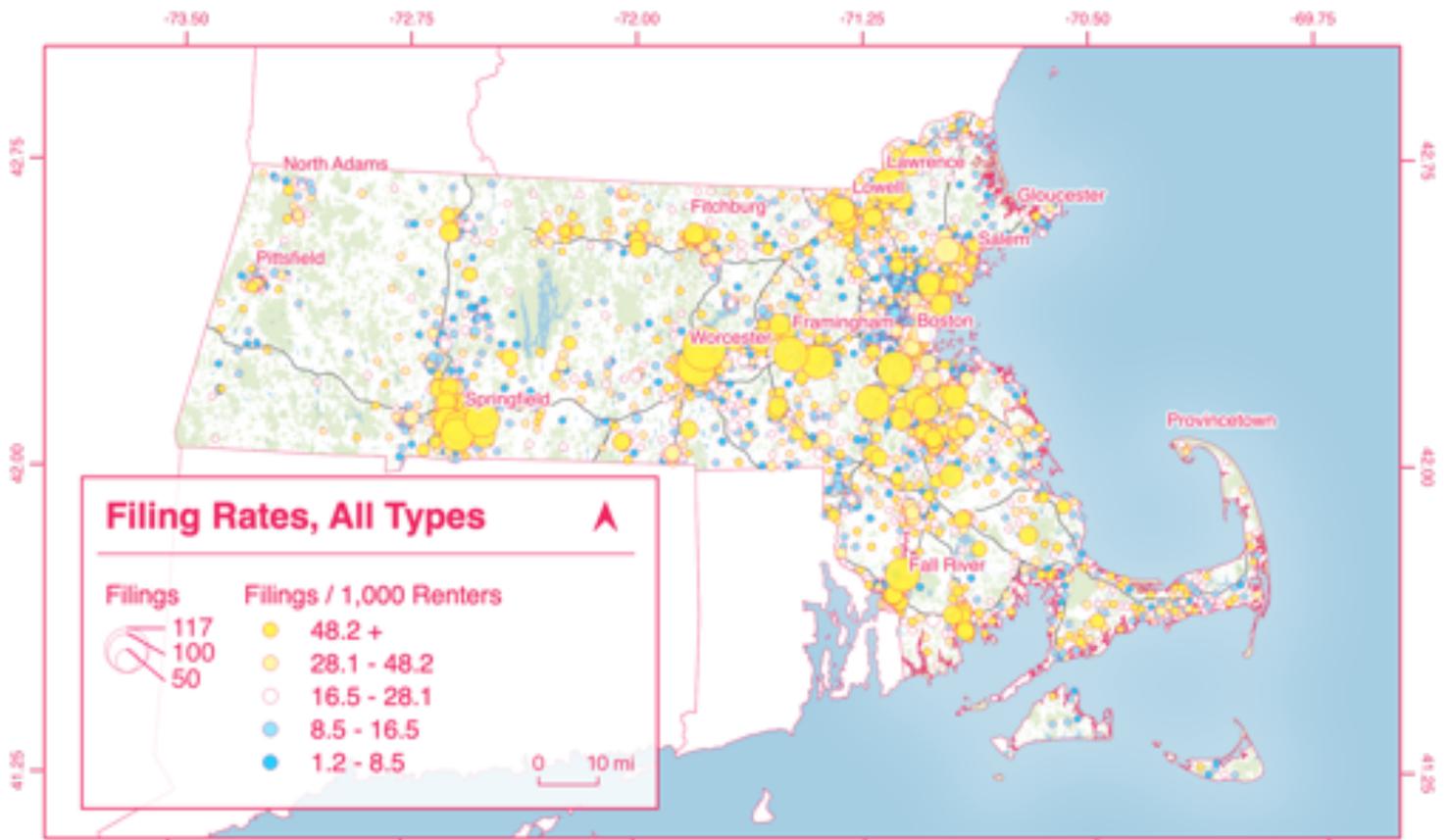
TENANTS &
HOMEOWNERS:

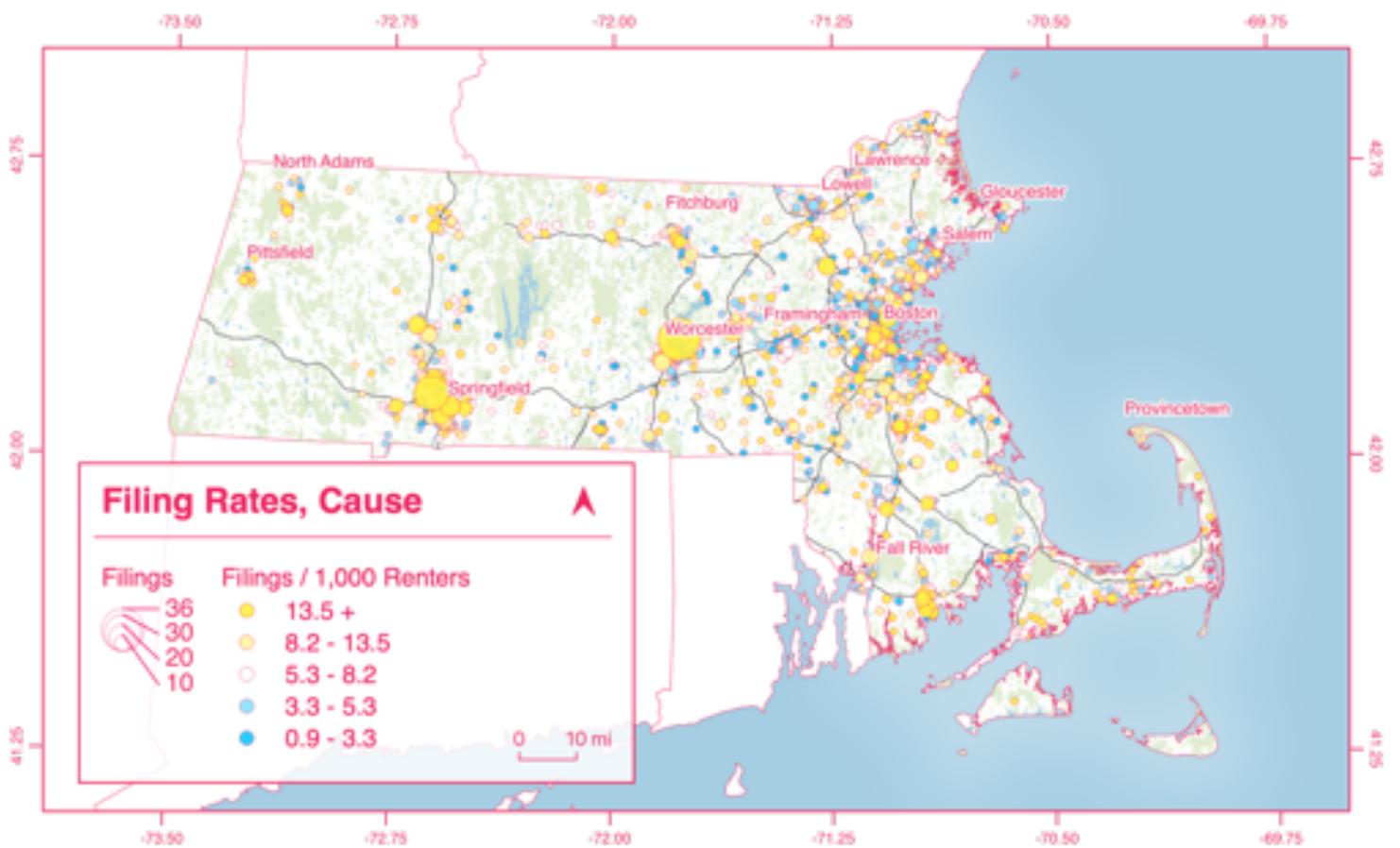
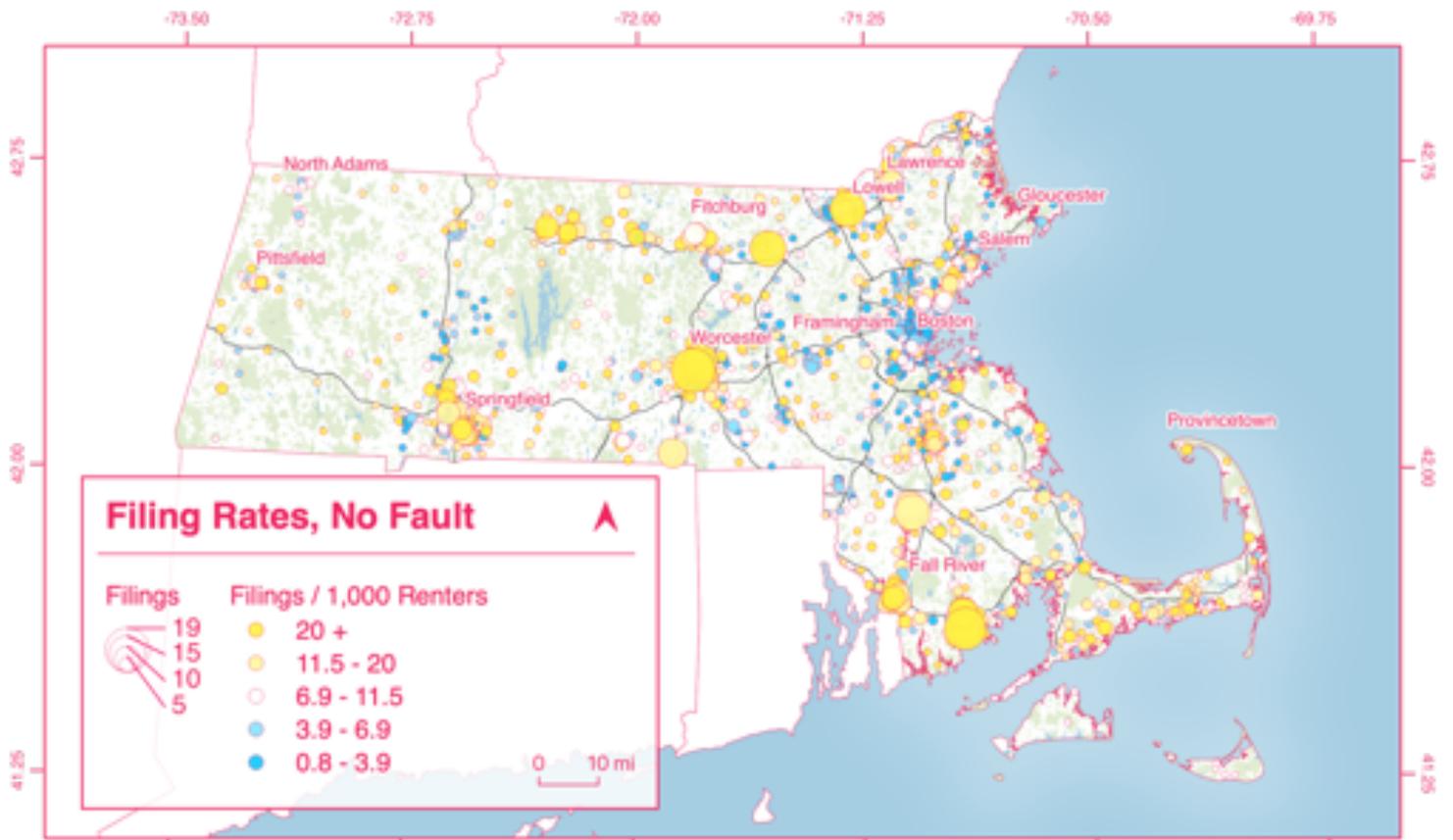
Threatened?
EVICCIÓN?

DO NOT MOVE
DO NOT BACK!

81-9199 (LYNN)
88 (state-wide)

UNITED.ORG







a
HOME
=
LIFE
IN A
PANDEMIC

Findings

Here, we report the results of an analysis of summary process eviction cases filed in Massachusetts' six housing court divisions between October 18, 2020 (the end of the state eviction and foreclosure moratorium) and October 28, 2021. We constructed a series of models at the census tract and census block group levels that support the following findings.*

Eviction filings disproportionately affected communities of color statewide.

Majority-nonwhite neighborhoods have experienced vastly higher eviction filing rates since the end of the state eviction moratorium. Out of all evictions filed, **43% occurred in neighborhoods where the majority of residents identify as Black, Latinx, Asian American/Pacific Islander, or Indigenous**, despite the fact that **only 32% of Massachusetts rental housing** falls in these neighborhoods.

In Massachusetts cities, **landlords filed 55% of all evictions in majority-nonwhite neighborhoods**, even though only **42% of renters live in majority-nonwhite neighborhoods**.

Places with **larger percentages of Black and Latinx renters, in particular, tended to see higher rates** of eviction filing.

Landlords filed **nearly twice as many eviction filings per renter in predominantly-nonwhite neighborhoods than**

* See appendix for an expanded discussion of methods.

in predominantly white neighborhoods. The severity of disparate housing outcomes was uneven statewide—the sixteen listed cities saw filing rates that were more than 1.5 times higher in predominantly-nonwhite areas than in predominantly-white areas.

We were not able to make any conclusions about renters of Indigenous descent in Massachusetts. This both follows from and reinforces a long history of Indigenous invisibilization and misrepresentation.¹⁶

Single Mothers Experienced Higher Filing Rates

Places with a greater proportion of households headed by single mothers saw higher filing rates. The significant relationship between single motherhood and evictions, particularly as motherhood intersects with race and class, is well-known and well-documented in the scholarship on eviction. (As Matthew Desmond memorably puts it, “Black men are locked up; poor Black women are locked out.”¹⁷)

This disparity, though, was likely worsened during the pandemic, as women were pushed out of their paid work during the pandemic at higher rates by the patriarchal gender division of labor that burdens women disproportionately with under- and unpaid care work.¹⁸

Corporate, Absentee Landlords Drove Higher Filing Rates

Higher rates of absentee, institutional ownership of rental units were associated with higher rates of eviction after the end of the eviction moratorium. This is consistent with a large body of empirical research that demonstrates that consolidated, corporate property ownership exacerbates housing injustice.¹⁹ A 1 percentage-point increase in rental units owned by institutional owners was associated with a more-than-2% increase in the filing rate.

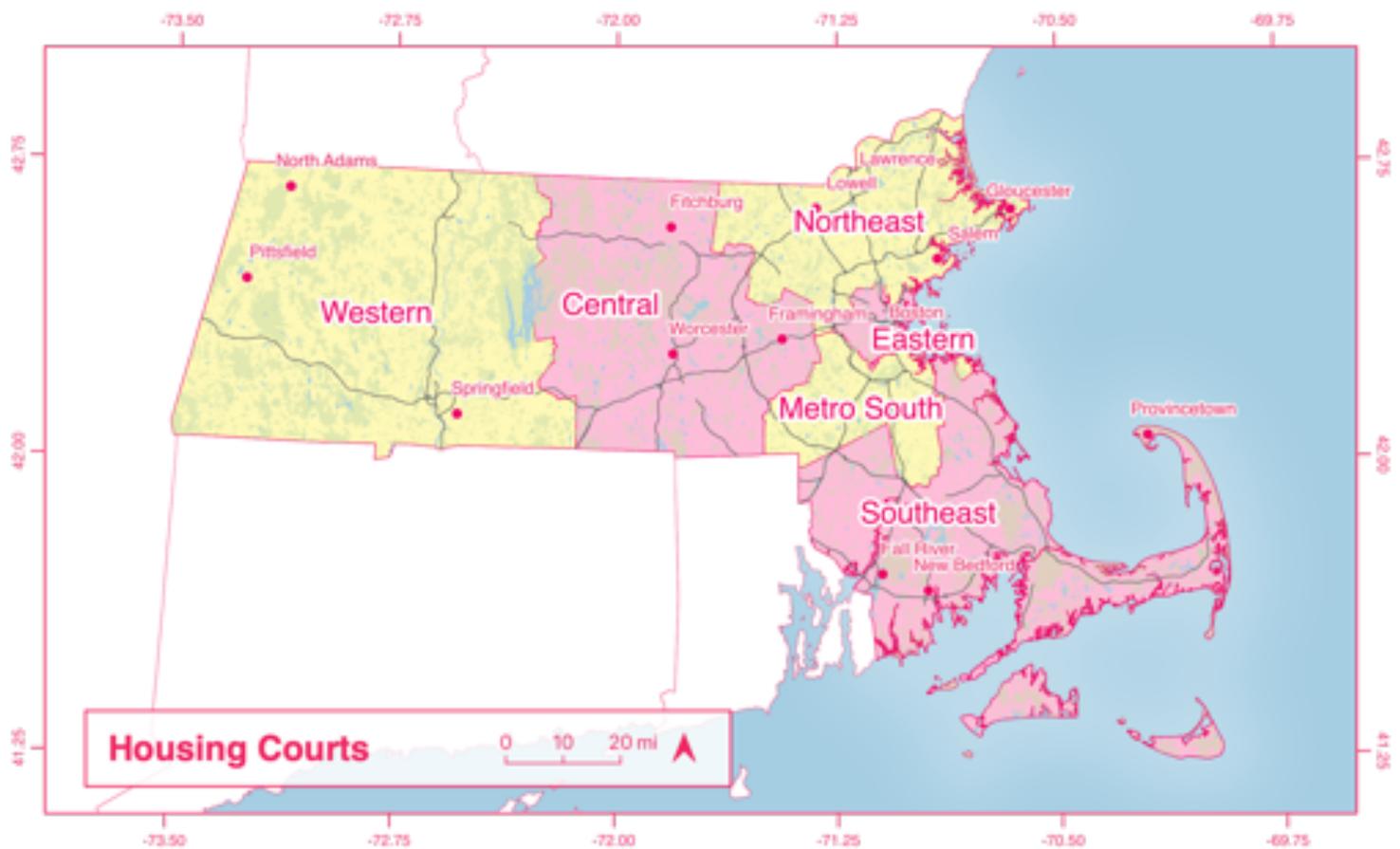
Filings per 1,000 Renters in...

City	Predominantly Nonwhite Areas	Predominantly White Areas	How Many Times Higher?
Randolph	43.41	0	∞
Norwood	94.59	15.47	6.12
Weymouth	51.67	9.74	5.31
Lawrence	22.99	4.85	4.74
Shrewsbury	24.05	7.97	3.02
Springfield	45.65	15.76	2.90
Amherst	8.70	3.56	2.44
Boston	13.08	5.50	2.38
Holyoke	32.67	14.34	2.28
Chicopee	38.78	38.78	2.27
Leominster	24.57	11.38	2.16
Milton	6.15	3.12	1.85
Worcester	32.32	18.56	1.74
Taunton	21.00	12.72	1.65
Waltham	9.21	5.59	1.65
Somerville	2.89	1.78	1.63

Local Control of Property Contributed to Housing Stability

At the same time, *places with a greater percentage of units owned by live-in landlords saw lower filing rates*. Property owners with a stake in their neighborhood were less likely to evict.

These key findings remind us that disproportionate eviction filings are not the result of oppression in the abstract. Rather, they are the product of power and property relationships between tenant, landlord, and finance which are structured by systemic racism—particularly anti-Black racism—sexism, and classism.²⁰



Areas in the Central and Southeast Housing Court Divisions Saw Dramatically Higher Eviction Filing Rates

Eviction filing rates were high across the state. However, all else being equal, *neighborhoods in the Central and Southeast housing court divisions saw the highest eviction filing rates.* All courts saw greater filing rates for all types of evictions than the Eastern division. (The extent the housing court divisions are illustrated by the map above.)

Controlling for demographic factors and ownership characteristics, in the Southeast division, a neighborhood's

no-fault eviction filing rate was 4 times higher than the Eastern division. These differences were large, corroborating past reporting that has documented disparate filing rates between housing court divisions.²¹

Local Pressure and Engagement Slowed Eviction Filings

We find that *the longer a municipality had a local eviction moratorium in place, the lower its eviction rate*. However, we also find that implementing a local moratorium did not lead to a significant decrease in the eviction filing rate. This suggests that cities that implemented local moratoria are cities where local pressure and engagement had created political will to allocate resources to tenant protection.



Ensuring an equitable recovery is a critical first step towards securing safe and stable homes for all.

We Must Act Now

These findings suggest that *without intervention, we face an unjust recovery that further entrenches racial, class, and gender injustice in Massachusetts*. The pandemic continues to drive vulnerable households further into despair. COVID-related eviction filings continue at an alarming rate, and the state has announced plans to end federal emergency rental assistance. As of March 2022, approximately 113,000 Massachusetts households are behind on their rent and at risk of eviction. The large majority of those renters (64%) are people of color.²² These compounding factors suggest that recovery from the pandemic will be extremely inequitable unless policymakers take decisive action soon.

We stand at a crossroads and we can, and must, do better. Lawmakers must secure the right of every person in Massachusetts to safe and stable housing. This means ensuring that *critical emergency rental assistance* remains available and that sufficient *tenant protections are in place to prevent avoidable evictions*. However, looking beyond the COVID-19 emergency, housing justice requires that we change how we think about housing. *Protecting tenants and ensuring access to good homes should be normal, not exceptional*.

A just recovery for Massachusetts requires bold actions that center the expertise and experiences of marginalized people. State lawmakers must use every available tool and give municipalities the flexibility to do the same. This includes *advancing policies such as rent stabilization, raising revenue to support affordable housing*, ensuring that tenants have the *opportunity to purchase their homes*, and *prioritizing the right to housing over investment interests*.

recibió
oticia
desalojo?
se asuste,
se mude!
: 781-531-9199
IN LYNN
-0188 1-800-451-1111
UNLIMITED RES

WE
WILL
RESIST
EVICTIONS
foreclosures
displacement

CORPORATE
LANDLORDS
AND BANKS
STOP
EVICTIONS
DURING
PANDEMIC!

NO
EVICTIONS

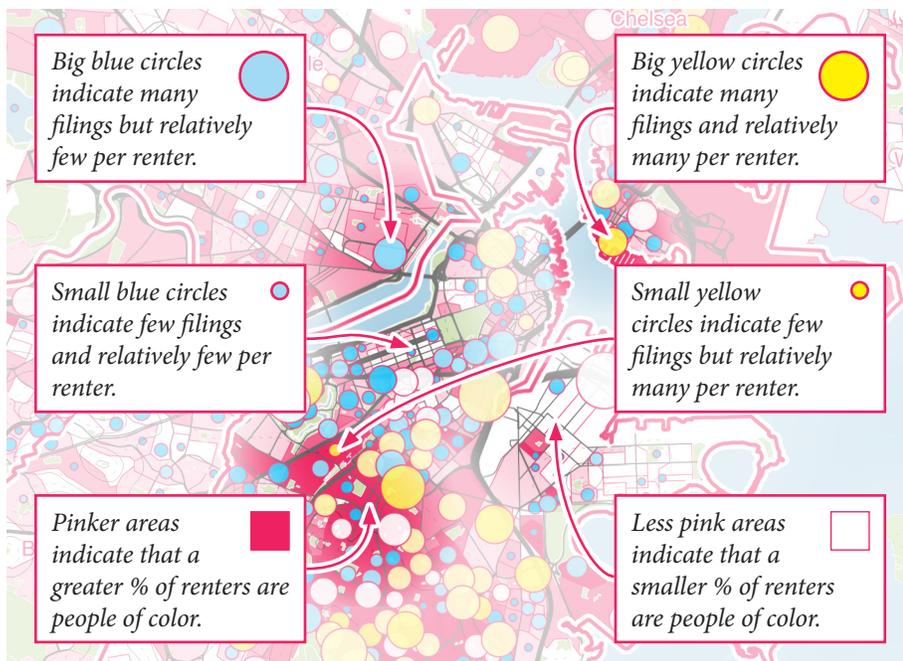
NO
EVICTIONS

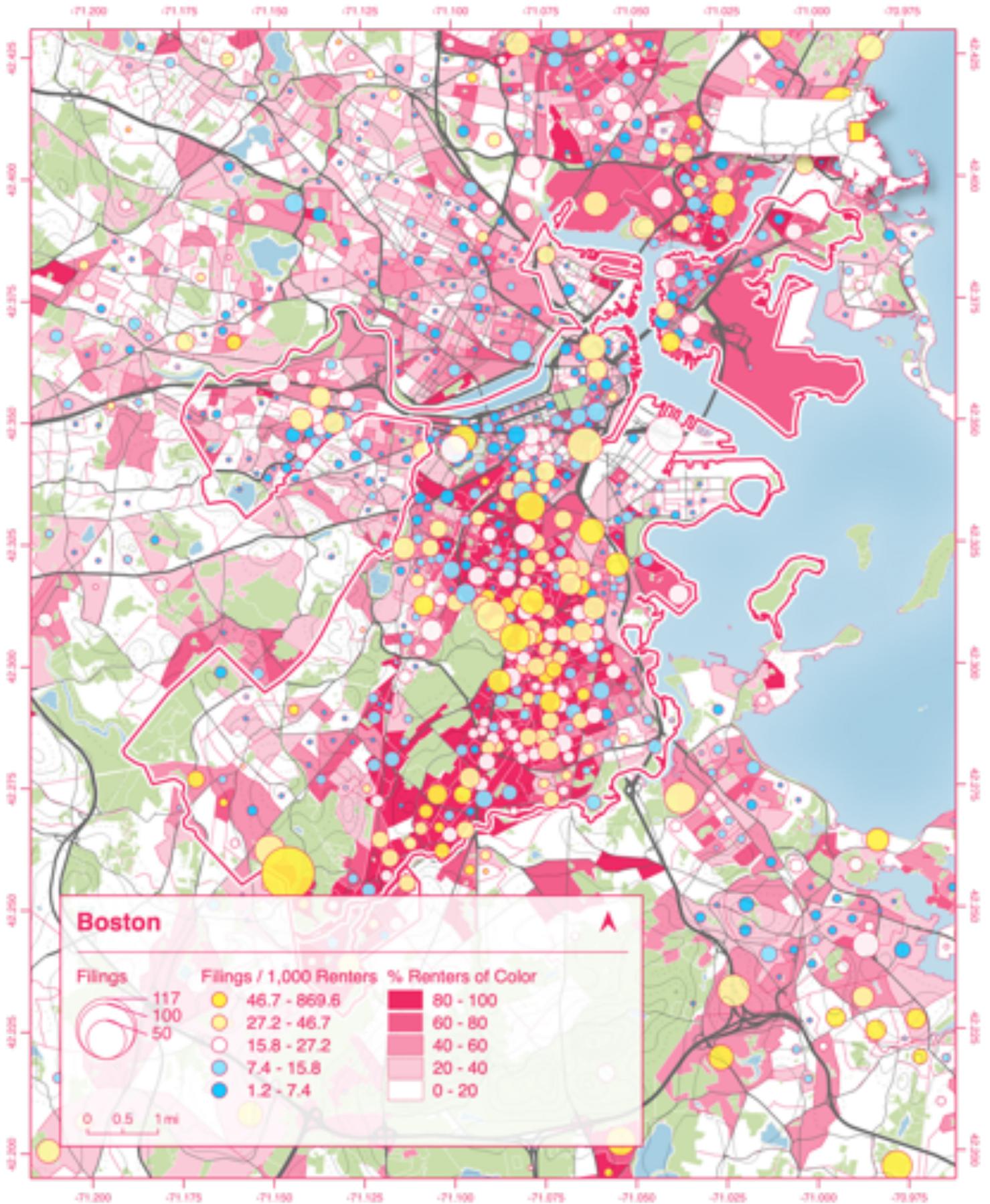
¡Desalojos
Prohibidos!
EVICTIONS
PROHIBITED!

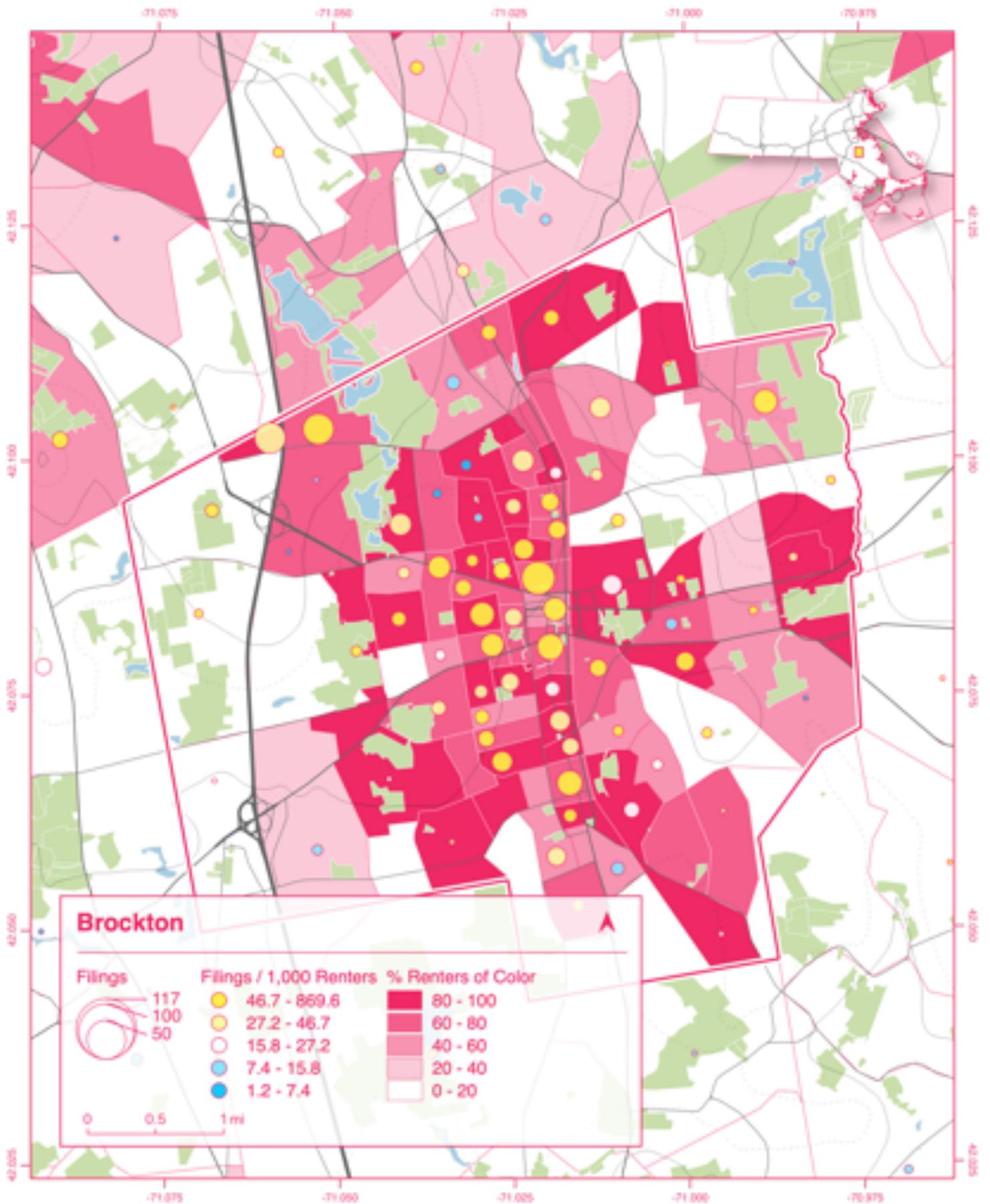
Geographies of Housing Injustice

During the pandemic, people across Massachusetts have faced many forms of housing insecurity, including the instability brought about by eviction filings. Boston tends to receive the most attention from the public and the media, but we find that filing rates were even higher elsewhere in the state. Housing instability is a statewide problem, requiring bold action by lawmakers. Its harms falls unevenly statewide and housing insecurity is most severe in communities of color, particularly Black and Latinx communities.

We present a series of maps that illustrate the immensely uneven geographies of eviction filing statewide and within eleven Massachusetts cities: Boston, Brockton, Chocopee, Fitchburg, Framingham, Holyoke, Lawrence, Lowell, Lynn, Springfield, and Worcester.

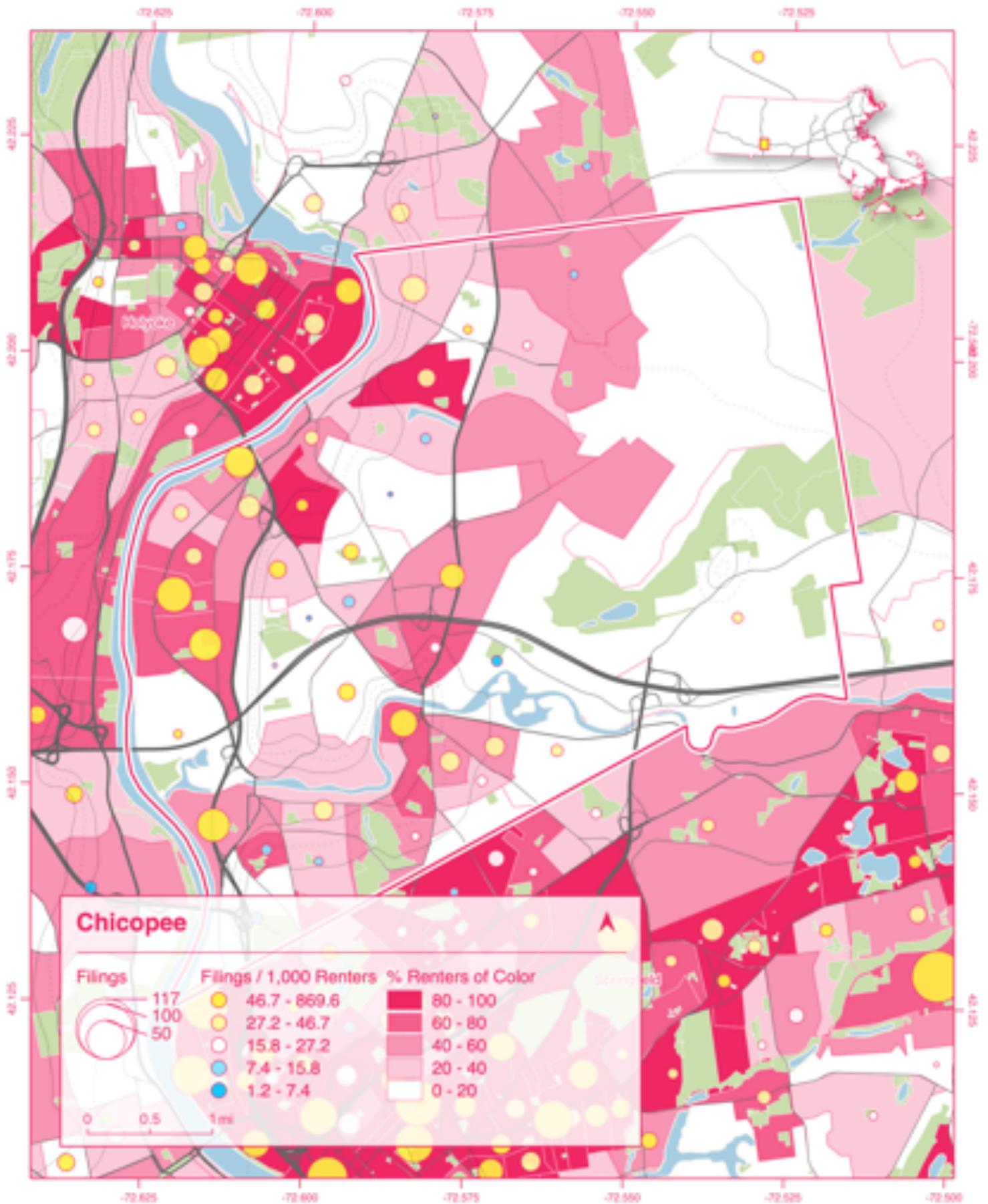


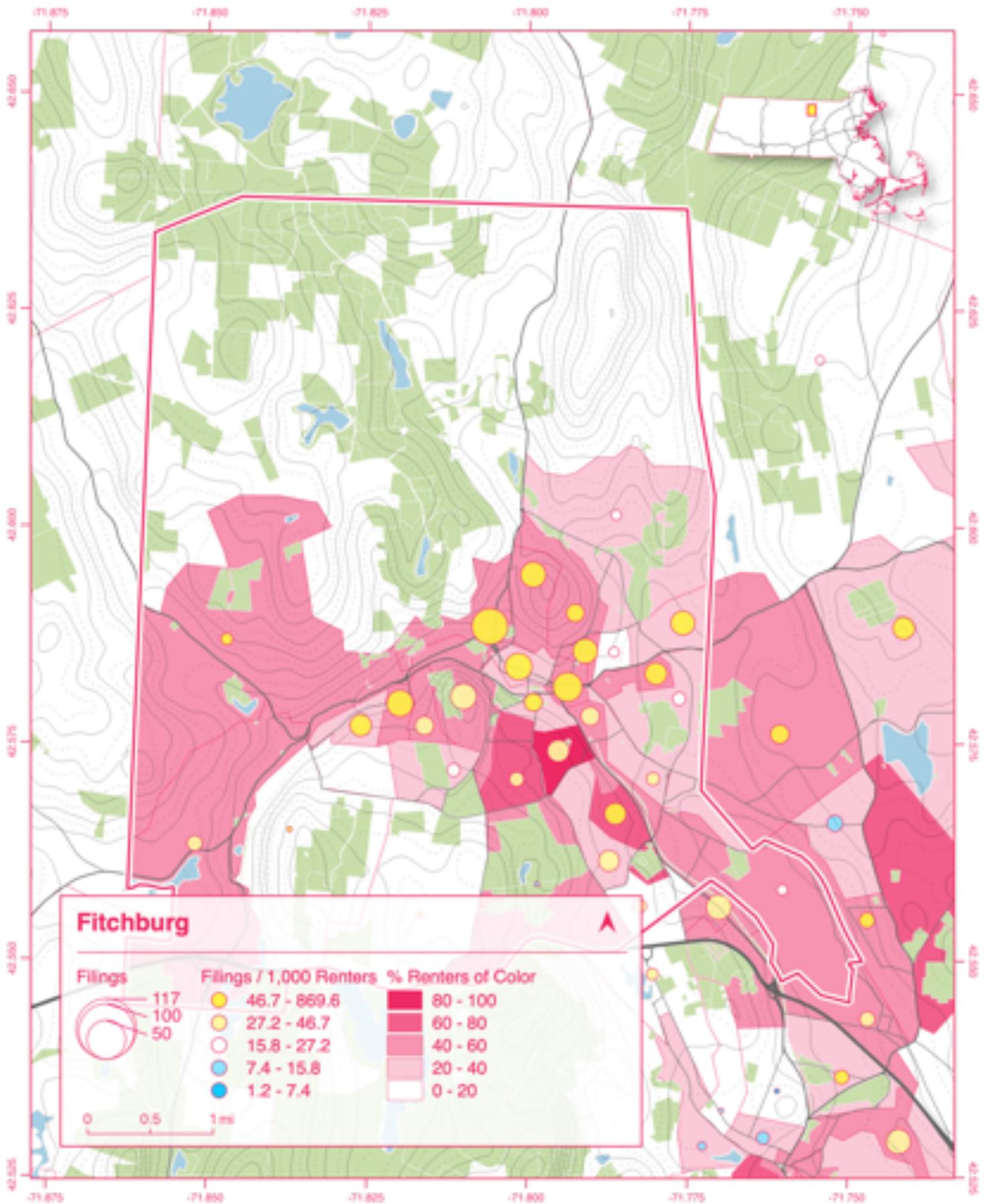




Map by Eric Robsky Huntley. Data from MassCourts, American Community Survey 2015-2019 estimates, and MassGIS.

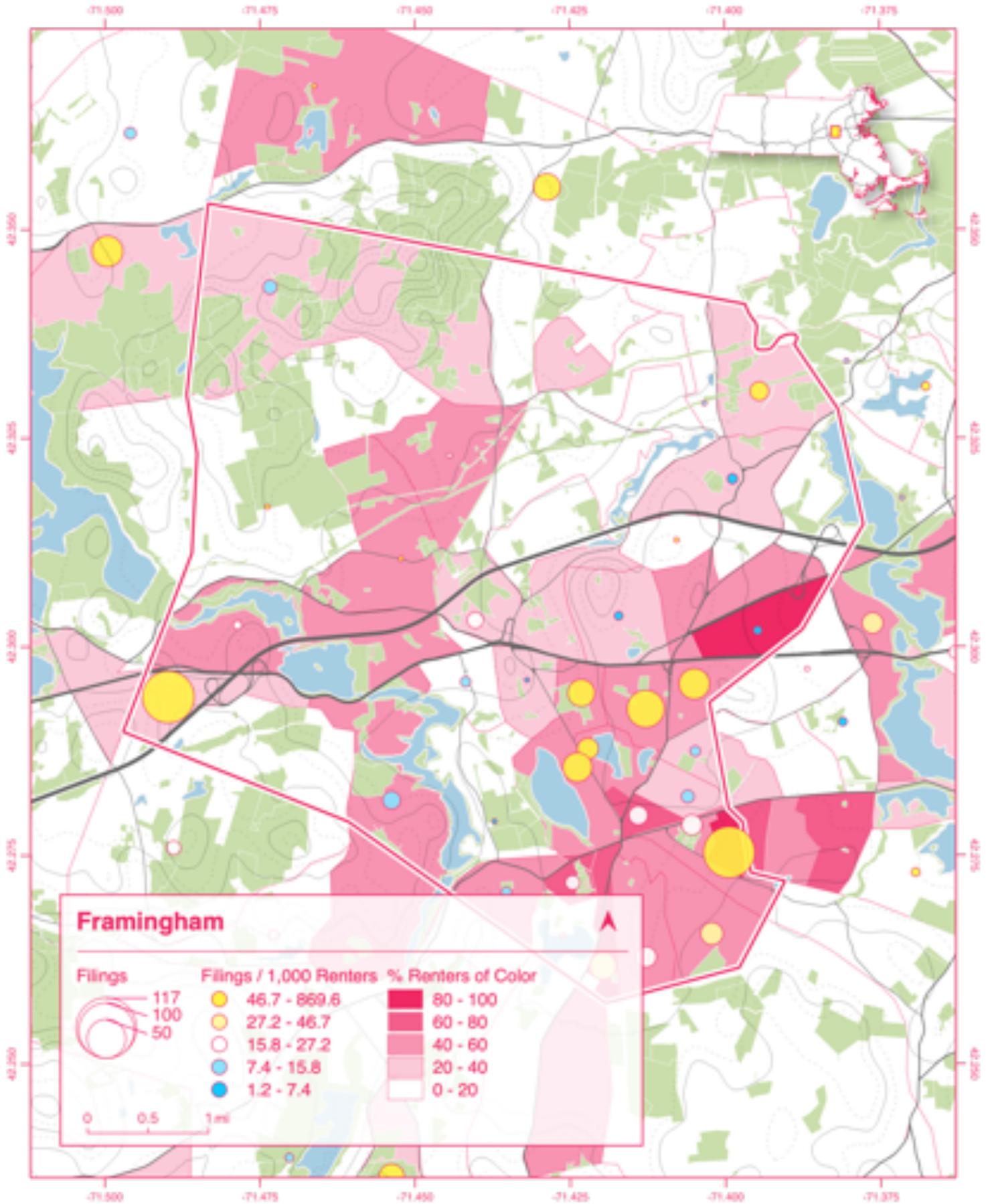
Note: for high resolution images & maps, see www.HomesForAllMass.org/covid-evictions-report

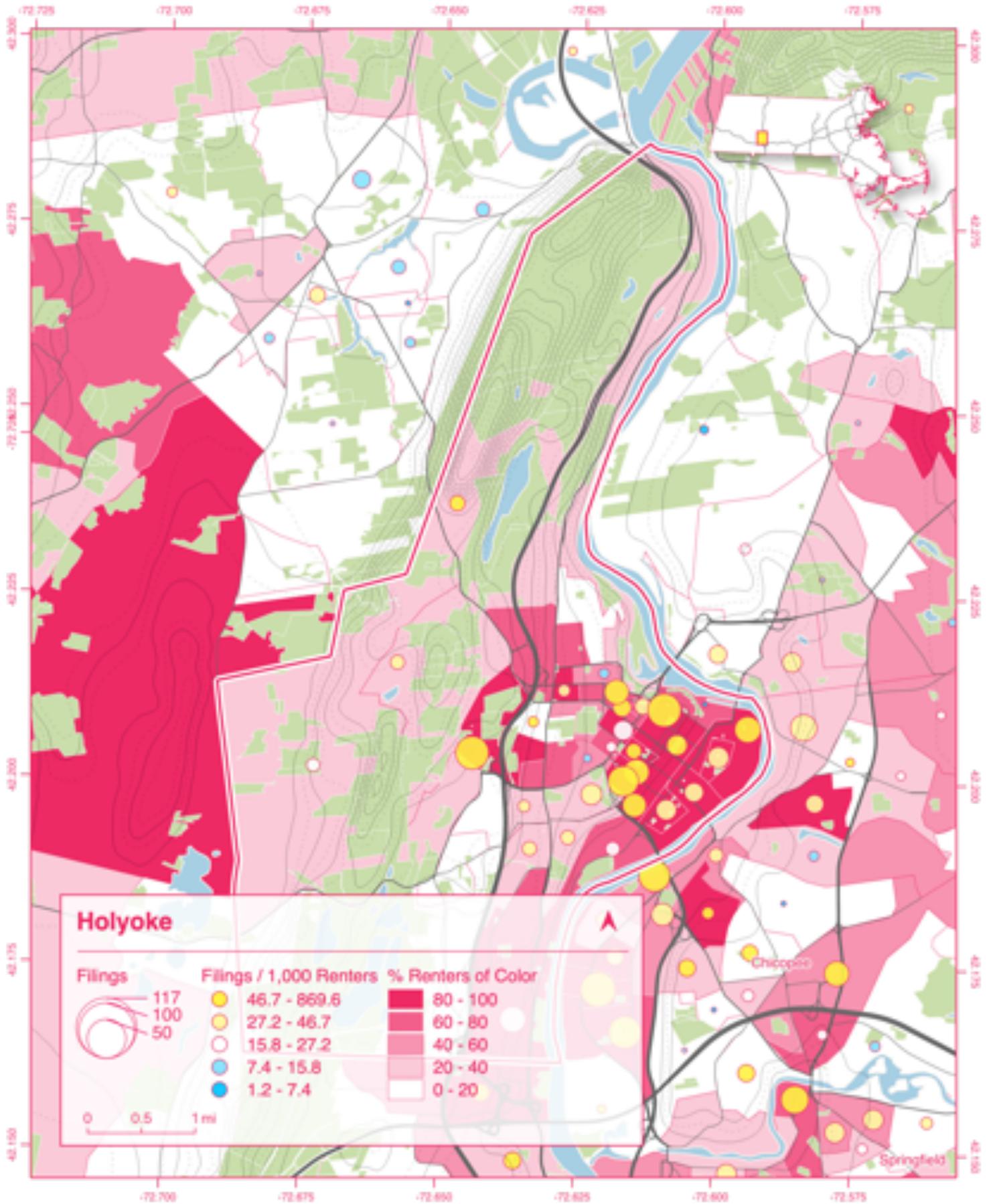




Map by Eric Robsky Huntley. Data from MassCourts, American Community Survey 2015-2019 estimates, and MassGIS.

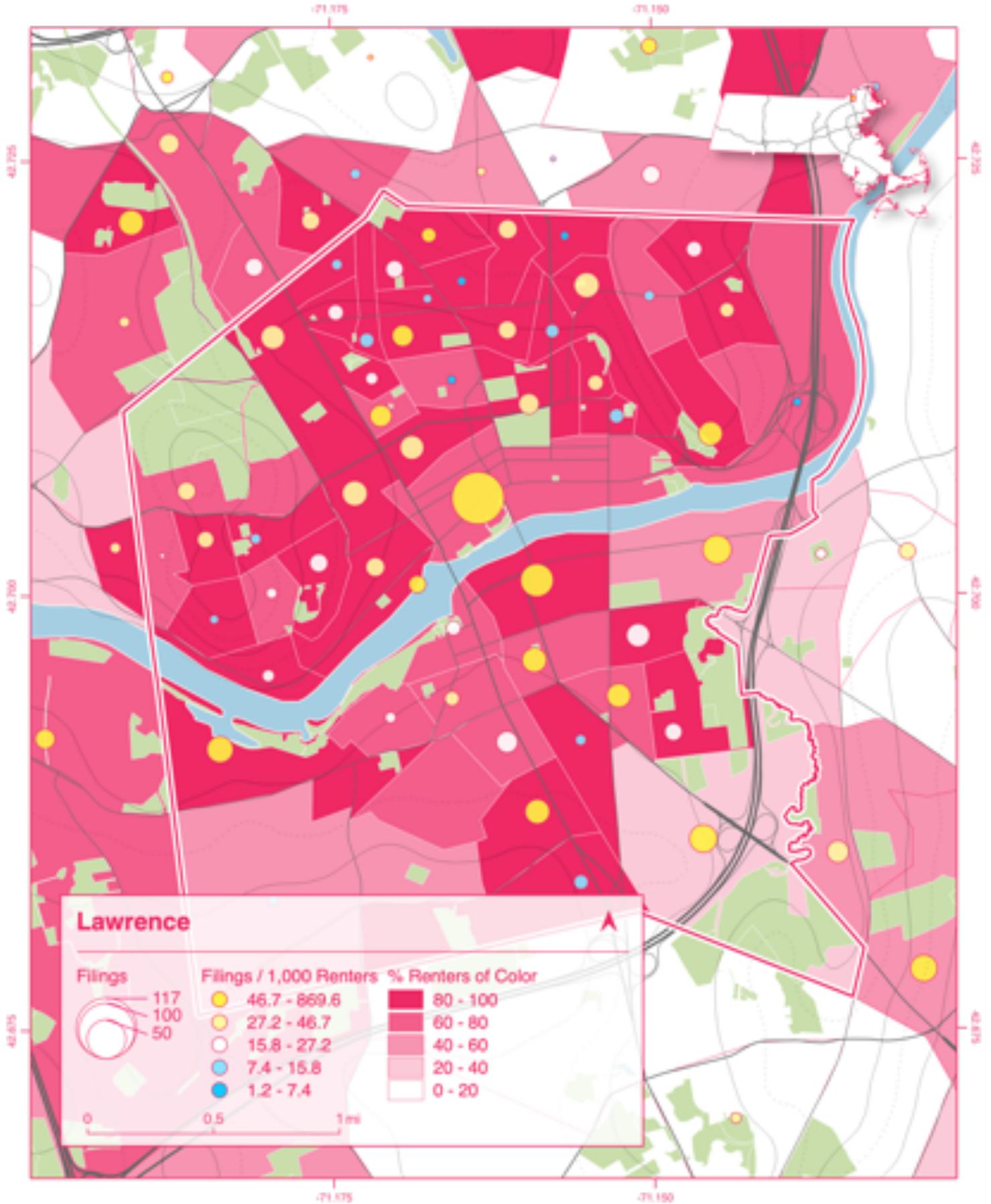
Note: for high resolution images & maps, see www.HomesForAllMass.org/covid-evictions-report

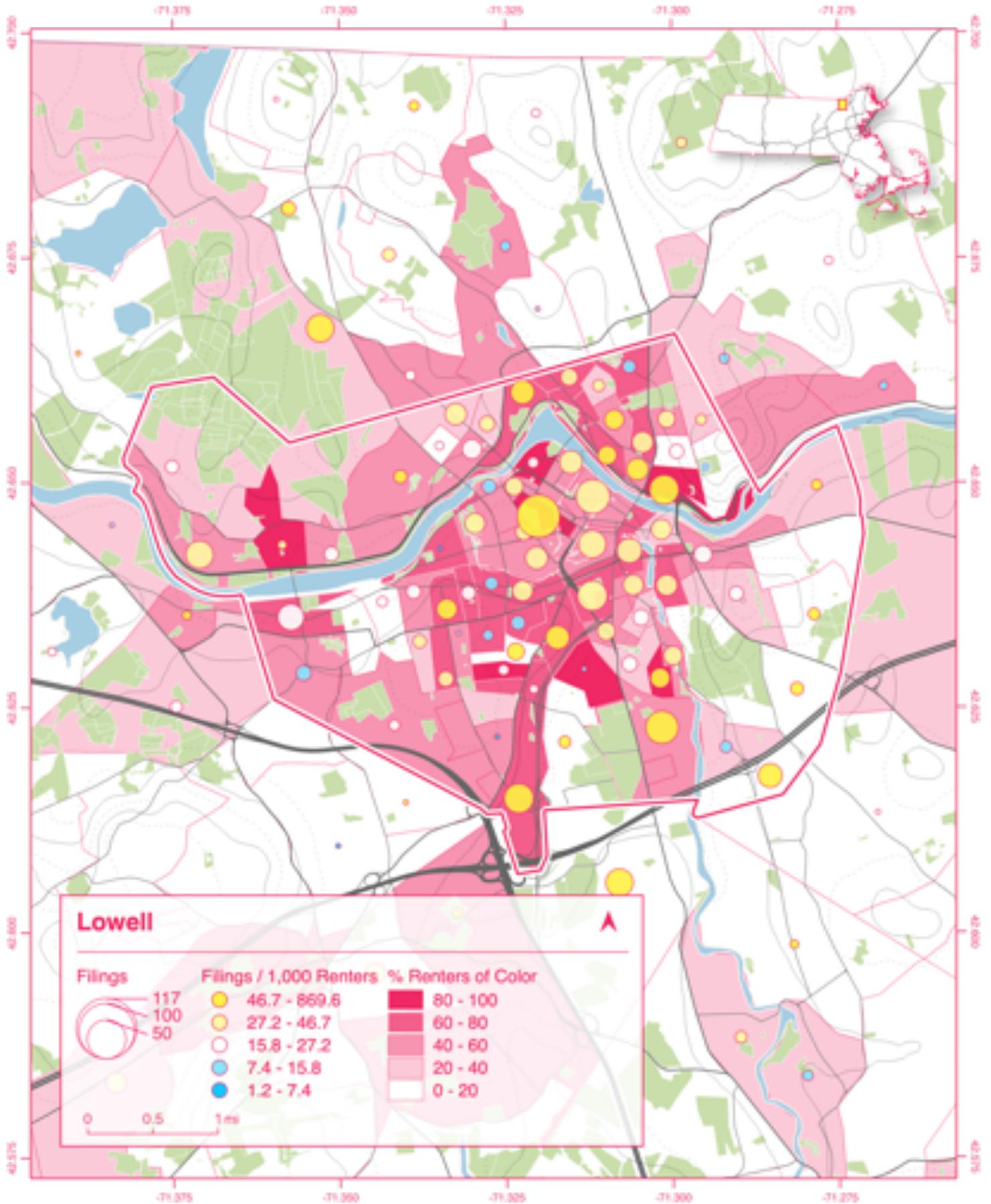




Map by Eric Robsky Huntley. Data from MassCourts, American Community Survey 2015-2019 estimates, and MassGIS.

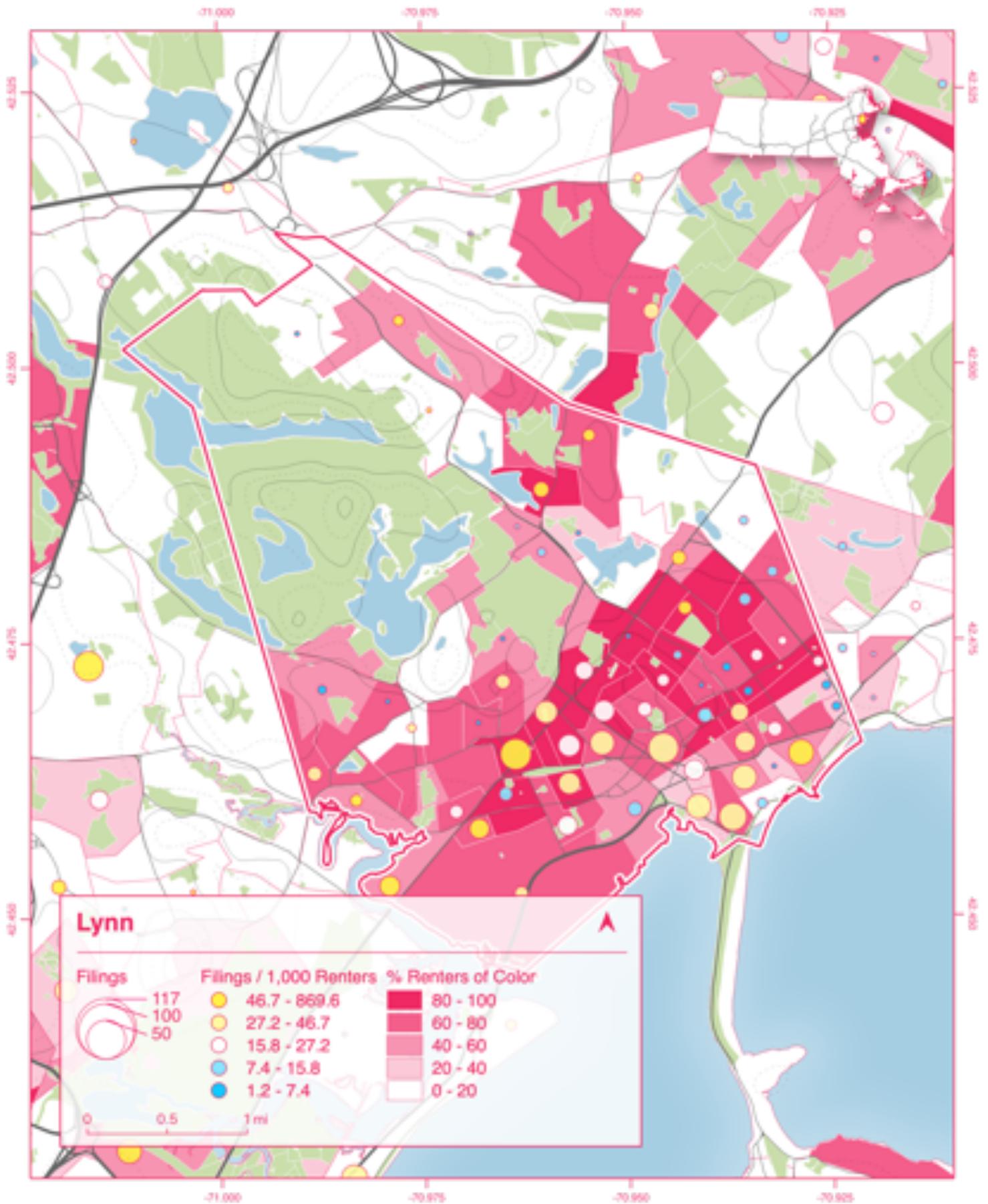
Note: for high resolution images & maps, see www.HomesForAllMass.org/covid-evictions-report

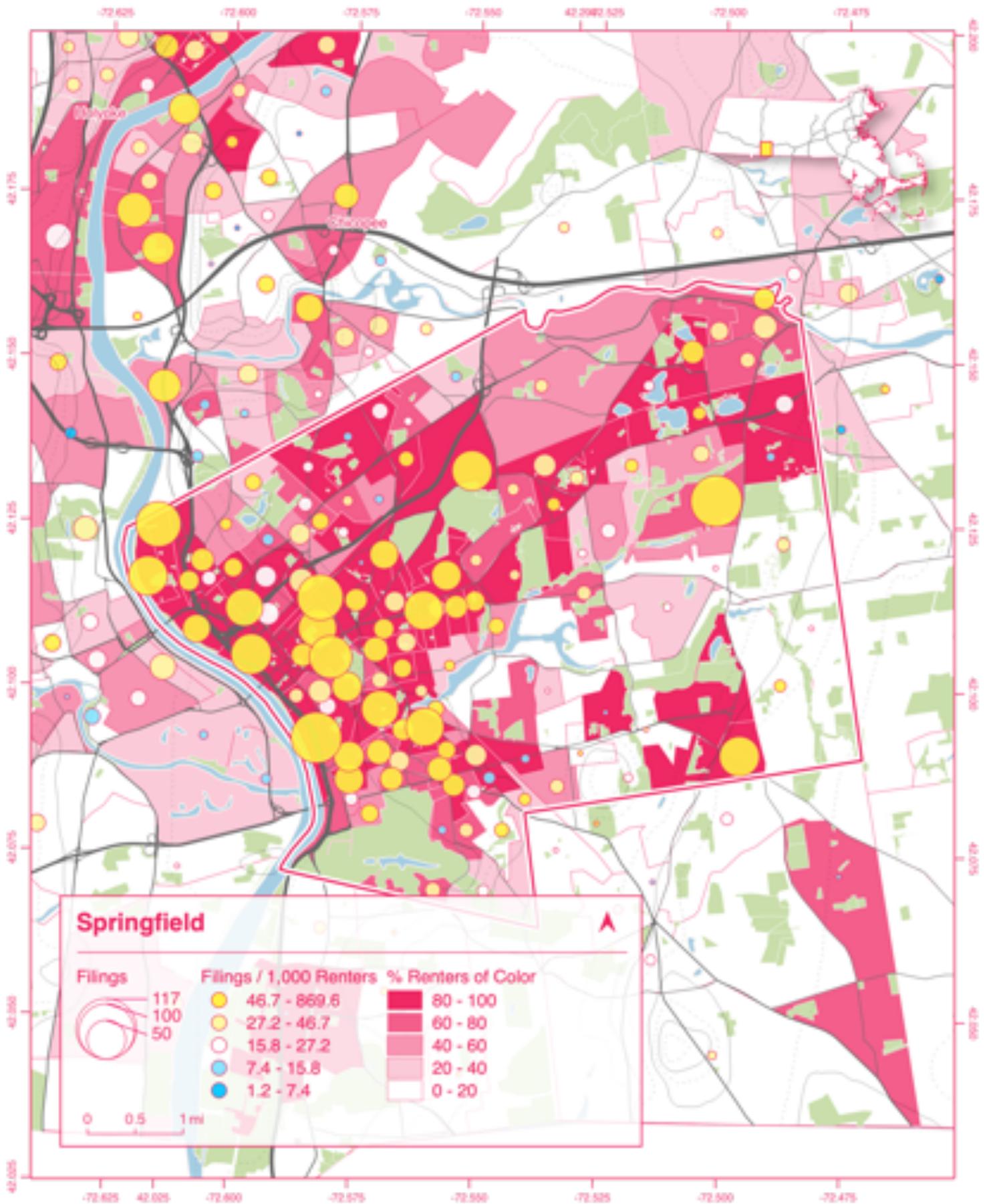




Map by Eric Robsky Huntley. Data from MassCourts, American Community Survey 2015-2019 estimates, and MassGIS.

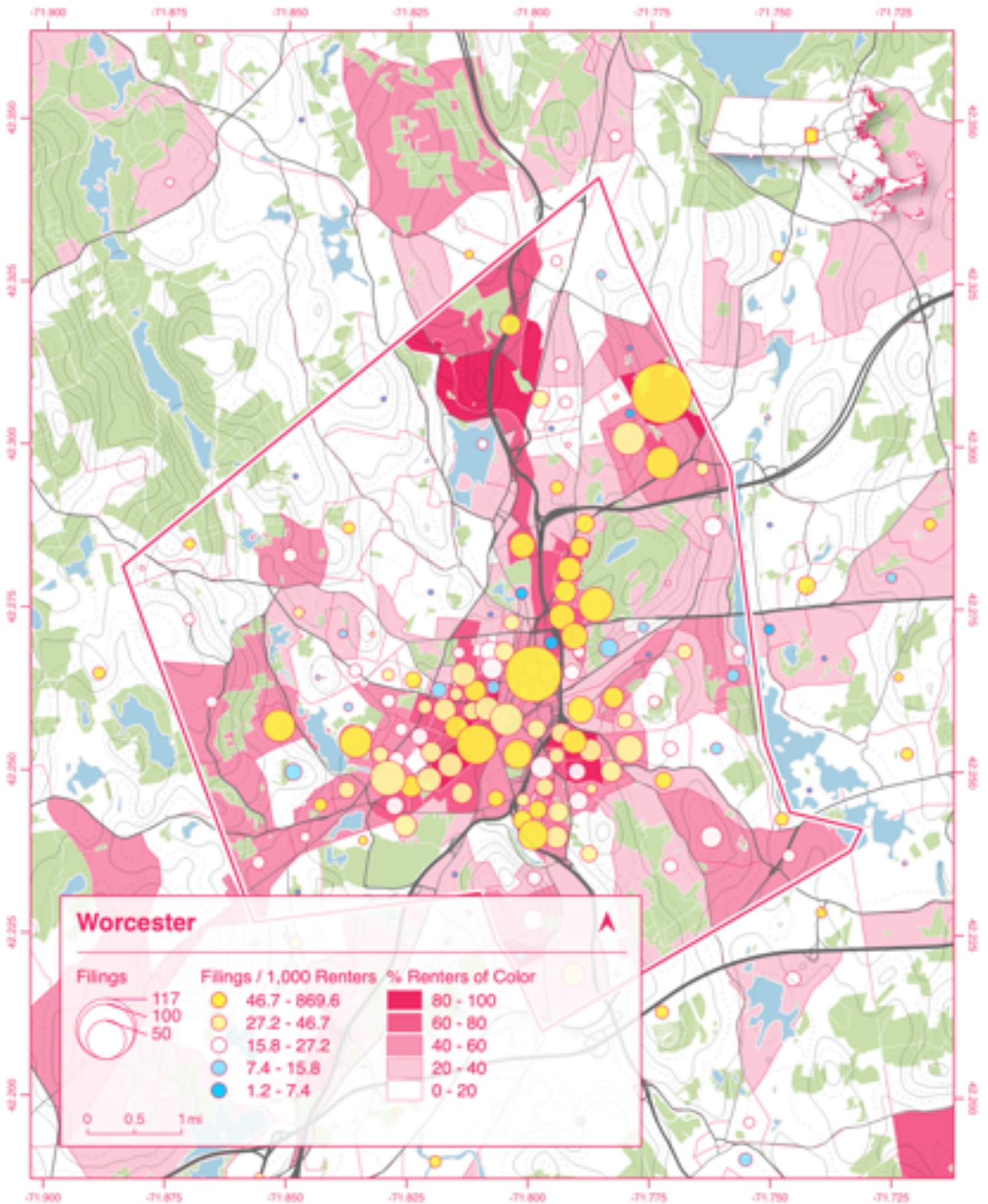
Note: for high resolution images & maps, see www.HomesForAllMass.org/covid-evictions-report





Map by Eric Robsky Huntley. Data from MassCourts, American Community Survey 2015-2019 estimates, and MassGIS.

Note: for high resolution images & maps, see www.HomesForAllMass.org/covid-evictions-report



Appendix: Methods

This report examines evictions filed in Massachusetts' six housing courts between October 18, 2020 (the end of the state's eviction moratorium) and October 30, 2021.²³

During our study period, there were 21,768 eviction filings: 14,816 for non-payment, 3,243 for cause, 3,528 no fault evictions, and 181 post-foreclosure evictions. We exclude the post-foreclosure cases from our analysis, as there are too few filings to produce meaningful results. However, we also note that many post-foreclosure filings are filed as no fault evictions. Additionally, we limited our analysis to the housing courts because only a small number of eviction cases are filed in district or municipal courts. To verify the accuracy of our counts, we compared the number of non-payment filings to those recorded by the courts and released by the court's Department of Research and Planning in an interactive dashboard.²⁴ Our counts were in agreement in the majority of weeks. Overall, however, we record 36 fewer non-payment filings, which we deem negligible.

Statewide property ownership information comes from the Massachusetts Bureau of Geographic Information's standardized parcel database and associated assessors' tables. We identified absentee, institutional ownership by using keyphrase matching (for example "LLC", "LLP", "LP", "Corp", "Realty") and identifying parcels whose property owner had a mailing address outside of the ZIP code containing the zip code. We identified live-in landlords by identifying owner-occupied properties whose listed parcel addresses matched

Case Type	Filing Count
Non-Payment	14,816 (vs. 14,852 from MassCourts)
Cause	3,243
No Cause	3,528
Foreclosure	181
Total	21,768

their listed owner addresses (these were standardized using R’s postmaster package). Rental units with live-in landlords were all units minus one associated with those properties.

Demographic variables were as reported by the American Community Survey 2015-2019 estimates, with the exception of unemployment. We deemed it necessary to use more current information due to disruptions in the labor market during the COVID-19 pandemic. Our source for unemployment data was the Bureau of Labor Statistics Local Area Unemployment Statistics from August 2020 - September 2021, which are reported at the county level. We disaggregated these estimates to the census tract and block group levels using a method proposed by the Boston Planning and Development Authority.²⁵

Statistical Methods

We constructed two spatial datasets at the census tract and block group levels. We aggregated eviction filings to these geographies, distinguishing by type, yielding four eviction filing counts: total eviction filings, and filings for non-payment, cause, and no fault. We modeled these counts as response variables in a series of negative binomial models with 17 predictor variables,* plus a dummy variable describing which housing court district each geography fell within. The total number of rental units was included as a log-transformed offset. Simplified results from these models are included below, where ‘inconclusive relationship’ means

* We selected a negative binomial due to observed overdispersion in a series of initial Poisson models.

that the relationship was not significant at a 95% confidence level or that the sign (positive or negative) varied by the scale of analysis.

To assess the impact of imposing a local moratorium, we used difference-in-difference estimation, comparing outcomes in Boston, Framingham, and Malden to comparable places at the time each imposed moratoria.

Total Filings

Associated with More Filings

- % Black Renters
- % Latinx Renters
- % Single-Mother Households
- % Rent-Burdened Households
- % Unemployment
- % Rental Units owned by Absentee, Institutional Owners
- % Vacation Units
- In Central Court District
- In Metro South Court District
- In Northeast Court District
- In Southeast Court District
- In Western Court District

Associated with Fewer Filings

- % Renter Households
- % Population Over 25 with a Bachelor's Degree
- Local Eviction Moratorium Duration

Inconclusive Relationship

- % Population Under 18
- % Asian-American/Pacific Islander Renters
- % Vacant Units
- % Married Households
- % Rental Units, In-Building Owner
- % Population Enrolled in College/University
- Mean Assessed Value / Area

Non-Payment Filings

Associated with More Filings

- % Black Renters
- % Asian-American/Pacific Islander Renters
- % Latinx Renters
- % Single-Mother Households
- % Rent-Burdened Households
- % Unemployment
- % Rental Units owned by Absentee, Institutional Owners
- % Vacation Units
- In Central Court District
- In Metro South Court District
- In Northeast Court District
- In Southeast Court District
- In Western Court District

Associated with Fewer Filings

- % Renter Households
- % Population Over 25 with a Bachelor's Degree
- % Rental Units, In-Building Owner
- Local Eviction Moratorium Duration

Inconclusive Relationship

- % Population Under 18
- % Vacant Units
- % Married Households
- % Population Enrolled in College/University
- Mean Assessed Value / Area

Filings for Cause

Associated with More Filings

- % Black Renters
- % Latinx Renters
- % Population Under 18
- % Rental Units owned by Absentee, Institutional Owners
- In Central Court District
- In Metro South Court District
- In Southeast Court District
- In Western Court District
- In Western Court District

Associated with Fewer Filings

- % Renter Households
- % Population Over 25 with a Bachelor's Degree
- % Rental Units, In-Building Owner

Inconclusive Relationship

- % Asian-American/Pacific Islander Renters
- % Single-Mother Households
- % Vacant Units
- % Married Households
- % Rent-Burdened Households
- % Unemployment
- % Population Enrolled in College/University
- Mean Assessed Value / Area
- % Vacation Units
- Local Eviction Moratorium Duration
- In Northeast Court District

No Fault Filings

Associated with More Filings

- % Latinx Renters
- % Vacant Units
- % Rental Units, In-Building Owner
- Mean Assessed Value / Area
- In Central Court District
- In Metro South Court District
- In Northeast Court District
- In Southeast Court District
- In Western Court District

Associated with Fewer Filings

- % Asian-American/Pacific Islander Renters
- % Renter Households
- % Population Over 25 with a Bachelor's Degree
- % Married Households
- % Vacation Units
- Local Eviction Moratorium Duration

Inconclusive Relationship

- % Black Renters
- % Single-Mother Households
- % Population Under 18
- % Rent-Burdened Households
- % Unemployment
- % Population Enrolled in College/University
- % Rental Units owned by Absentee, Institutional Owners

Endnotes

- 1 Peter Hepburn, Renee Louis, and Matthew Desmond, “Racial and Gender Disparities among Evicted Americans,” *Sociological Science* 7 (December 16, 2020): 649–62, <https://doi.org/10.15195/v7.a27>; David Robinson and Justin Steil, “Eviction Dynamics in Market-Rate Multifamily Rental Housing,” *Housing Policy Debate*, 2020, 1–23, <https://doi.org/10.1080/10511482.2020.1839936>; Henry Gomory, “The Social and Institutional Contexts Underlying Landlords’ Eviction Practices,” *Social Forces*, 2021, <https://doi.org/10.1093/sf/soab063>; David Robinson et al., “Evictions in Boston: The Disproportionate Effects of Forced Moves on Communities of Color” (Boston, MA: City Life/Vida Urbana, 2020).
- 2 Keeanga-Yamahtta Taylor, *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership* (Chapel Hill, NC: University of North Carolina Press, 2019); Desiree Fields and Elora Lee Raymond, “Racialized Geographies of Housing Financialization,” *Progress in Human Geography*, April 30, 2021, <https://doi.org/10.1177/03091325211009299>; June Manning Thomas, *Redevelopment and Race: Planning a Finer City in Postwar Detroit* (Detroit, MI: Wayne State University Press, 2013).
- 3 Philip ME Garboden and Eva Rosen, “Serial Filing: How Landlords Use the Threat of Eviction,” *City & Community* 18, no. 2 (June 1, 2019): 638–61, <https://doi.org/10.1111/cico.12387>; Dan Immergluck et al., “Evictions, Large Owners, and Serial Filings: Findings from Atlanta,” *Housing Studies* 35, no. 5 (2020): 903–24, <https://doi.org/10.1080/02673037.2019.1639635>.
- 4 “COVID-19 Interactive Data Dashboard,” COVID-19 Response Reporting, March 10, 2022, <https://www.mass.gov/info-details/covid-19-response-reporting>.
- 5 Mark Hugo Lopez, Lee Rainie, and Abby Budiman, “Financial and Health Impacts of COVID-19 Vary Widely by Race and Ethnicity,” Pew Research Center, accessed January 28, 2022, <https://www.pewresearch.org/fact-tank/2020/05/05/financial-and-health-impacts-of-covid-19-vary-widely-by-race-and-ethnicity/>.
- 6 Kay Lazar, “Two Years of COVID: A New Analysis Reveals a Heavy Toll on Young Families of Color in Massachusetts,” *Boston Globe*, March 11, 2022, <https://www.bostonglobe.com/2022/03/11/metro/two-years-covid-new-analysis-reveals-heavy-toll-young-families-color-massachusetts/>.
- 7 Kate Power, “The COVID-19 Pandemic Has Increased the Care Burden of Women and Families,” *Sustainability: Science, Practice and Policy* 16, no. 1 (December 10, 2020): 67–73, <https://doi.org/10.1080/15487733.2020.1776561>; *The Care Collective, The Care Manifesto: The Politics of Interdependence* (London, UK: Verso Books, 2020).
- 8 Elle Lett and Avery Everhart, “Considerations for Transgender Population Health Research Based on US National Surveys,” *Annals of Epidemiology* 65

- (January 1, 2022): 65–71, <https://doi.org/10.1016/j.annepidem.2021.10.009>.
- 9 Judith Bradford et al., “Experiences of Transgender-Related Discrimination and Implications for Health: Results From the Virginia Transgender Health Initiative Study,” *American Journal of Public Health* 103, no. 10 (October 2013): 1820–29, <https://doi.org/10.2105/AJPH.2012.300796>; Shanna K. Kattari et al., “Policing Gender Through Housing and Employment Discrimination: Comparison of Discrimination Experiences of Transgender and Cisgender LGBTQ Individuals,” *Journal of the Society for Social Work and Research* 7, no. 3 (September 2016): 427–47, <https://doi.org/10.1086/686920>.
 - 10 Tim Reardon, Sarah Philbrick, and Jessie Partridge Guerrero, “Crowded In and Priced Out: Why It’s so Hard to Find a Family-Sized Unit in Greater Boston,” Metro Regional Supplemental Analysis (Boston, MA: Metropolitan Area Planning Council, March 30, 2020); Nicholas Chiumenti, “The Growing Shortage of Affordable Housing for the Extremely Low Income in Massachusetts” (Federal Reserve Bank of Boston, April 2019).
 - 11 For examples in popular media, see “Affordability Rankings” (U.S. News and World Report), accessed March 14, 2022, <https://www.usnews.com/news/best-states/rankings/opportunity/affordability>; Gaby Lapera and Andrew Depietro, “Cheapest States To Live In for 2021” (Credit Karma, February 8, 2022), <https://www.creditkarma.com/insights/i/cheapest-states-to-live-in>.
 - 12 Ana Patricia Muñoz et al., “The Color of Wealth in Boston: A Joint Publication with Duke University, the New School, and the Federal Reserve Bank of Boston” (Boston, MA: Federal Reserve Bank of Boston, 2019), <https://www.bostonfed.org/publications/one-time-pubs/color-of-wealth.aspx>.
 - 13 Robinson et al., “Evictions in Boston: The Disproportionate Effects of Forced Moves on Communities of Color”; Ben Walker, “Evictions in Boston’s Communities of Color: The First Year of the Pandemic” (Boston, MA: City Life/Vida Urbana, 2021); Ben Walker, “Housing Justice Is the Cure: Evictions in Boston’s Communities of Color During COVID-19” (Boston, MA: City Life/Vida Urbana, 2021); Robinson and Steil, “Eviction Dynamics in Market-Rate Multifamily Rental Housing.” Main, Kelly Leilani, and Diana X. Bell. “Forced from Home: A Human Rights Assessment of Displacement and Evictions in Boston’s Chinatown.” Boston, MA: China Progressive Association and MIT Displacement Research and Action Network, 2019.
 - 14 Sebastian Sandoval-Olascoaga, Atheendar S. Venkataramani, and Mariana C. Arcaya, “Eviction Moratoria Expiration and COVID-19 Infection Risk Across Strata of Health and Socioeconomic Status in the United States,” *JAMA Network Open* 4, no. 8 (August 30, 2021): e2129041–e2129041, <https://doi.org/10.1001/jamanetworkopen.2021.29041>; Kathryn M Leifheit et al., “Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality,” *American Journal of Epidemiology*, no. kwab196 (July 26, 2021), <https://doi.org/10.1093/aje/kwab196>.
 - 15 Deena Greenberg, Carl Gershenson, and Matthew Desmond, “Discrimination in Evictions: Empirical Evidence and Legal Challenges,” *Harvard Civil Rights-Civil Liberties Law Review* 51, no. 1 (2016): 115–58, <https://heinonline.org/HOL/P?h=hein.journals/hcrcl51&i=119>; Ashley Gromis and Matthew Desmond, “Estimating the Prevalence of Eviction in the United States: New Data from the 2017 American Housing Survey,” *Cityscape* 23, no. 2 (2021): 279–90, <https://www.jstor.org/stable/27039963>; Sabiha Zainulbhai and Nora Daly, “Informal Evictions: Measuring Displacement Outside the Courtroom,” *Future of Land and Housing* (Washington, DC: New America, January 20, 2022).

- 16 Maggie Walter and Chris Andersen, *Indigenous Statistics: A Quantitative Research Methodology* (Walnut Creek, CA: Left Coast Press, 2013); Abigail Echo-Hawk, “Why the U.S. is terrible at collecting Indigenous data,” *High Country News*, December 14, 2020, <https://www.hcn.org/articles/indigenous-affairs-interview-why-the-u-s-is-terrible-at-collecting-indigenous-data>.
- 17 Matthew Desmond, *Evicted: Poverty and Profit in the American City* (New York, NY: Penguin Random House, 2016), 98.
- 18 Sheena Kang, “A New Lens for NYC’s Housing Plan: What the F Is a Feminist Housing Plan?” (New York, NY: Citizens Housing & Planning Council, 2021); Power, “The COVID-19 Pandemic Has Increased the Care Burden of Women and Families”; Alessandra Minello, “The Pandemic and the Female Academic,” *Nature*, April 17, 2020, <https://doi.org/10.1038/d41586-020-01135-9>; *The Care Collective, The Care Manifesto: The Politics of Interdependence* (London, UK: Verso Books, 2020).
- 19 Elora Lee Raymond et al., “Gentrifying Atlanta: Investor Purchases of Rental Housing, Evictions, and the Displacement of Black Residents,” *Housing Policy Debate*, 2021, <https://doi.org/10.1080/10511482.2021.1887318>; Elora Lee Raymond et al., “From Foreclosure to Eviction: Housing Insecurity in Corporate-Owned Single-Family Rentals,” *Cityscape* 20, no. 3 (2018): 33, <https://www.jstor.org/stable/26524878>; Desiree Fields, “Constructing a New Asset Class: Property-Led Financial Accumulation after the Crisis,” *Economic Geography* 94, no. 2 (March 15, 2018): 118–40, <https://doi.org/10.1080/00130095.2017.1397492>; Gomory, “The Social and Institutional Contexts Underlying Landlords’ Eviction Practices”; Dan Immergluck et al., “Evictions, Large Owners, and Serial Filings: Findings from Atlanta,” *Housing Studies* 35, no. 5 (2020): 903–24, <https://doi.org/10.1080/02673037.2019.1639635>.
- 20 Taylor, *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership*; Fields and Raymond, “Racialized Geographies of Housing Financialization”; Erin McElroy, “Property as Technology: Temporal Entanglements of Race, Space, and Displacement,” *City* 24, no. 1–2 (2020): 112–29, <https://doi.org/10.1080/13604813.2020.1739910>; Sheena Kang, “A New Lens for NYC’s Housing Plan: What the F Is a Feminist Housing Plan?” (New York, NY: Citizens Housing & Planning Council, 2021); Peter Marcuse and David Madden, *In Defense of Housing: The Politics of Crisis* (New York, NY: Verso, 2016).
- 21 Ben Berke, “Mass. Renters On The South Coast Were Twice As Likely To Be Evicted, Despite Federal Moratorium,” *WBUR*, September 8, 2021, <https://www.wbur.org/news/2021/09/08/eviction-surge-new-bedford-fall-river>.
- 22 “Rent Debt Dashboard,” National Equity Atlas, 2022, <https://nationalequityatlas.org/rent-debt>.
- 23 Anyone interested in a longer discussion of methods is encouraged to consult a pre-print of an academic study based on this research, which is available at <https://doi.org/10.17605/OSF.IO/N6HT5>.
- 24 Massachusetts Trial Court, Department of Research and Planning. “Massachusetts Trial Court, Summary Process,” March 15, 2022. <https://public.tableau.com/app/profile/drap4687/viz/MassachusettsTrialCourtSummaryProcess/SummaryProcess>.
- 25 Boston Planning & Development Agency Research Division, “Neighborhood Unemployment: A Technical Note,” October 2017, <https://www.bostonplans.org/getattachment/95a9e699-fd4e-4224-a8a8-df01a563e8b6>.

Justice
Justice

NO
PROVISIONS

a
HOME
=
LIFE
IN A
PANDEMIC

HOMES FOR ALL
MASSACHUSETTS
HOGARES PARA TODXS

