

Housing Justice Beyond the Emergency

HOMES FOR ALL
MASSACHUSETTS
HOGARES PARA TODXS



An Analysis of Racial Inequity in Eviction Filings across Massachusetts



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

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Report Design

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

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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.



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.



Introduction

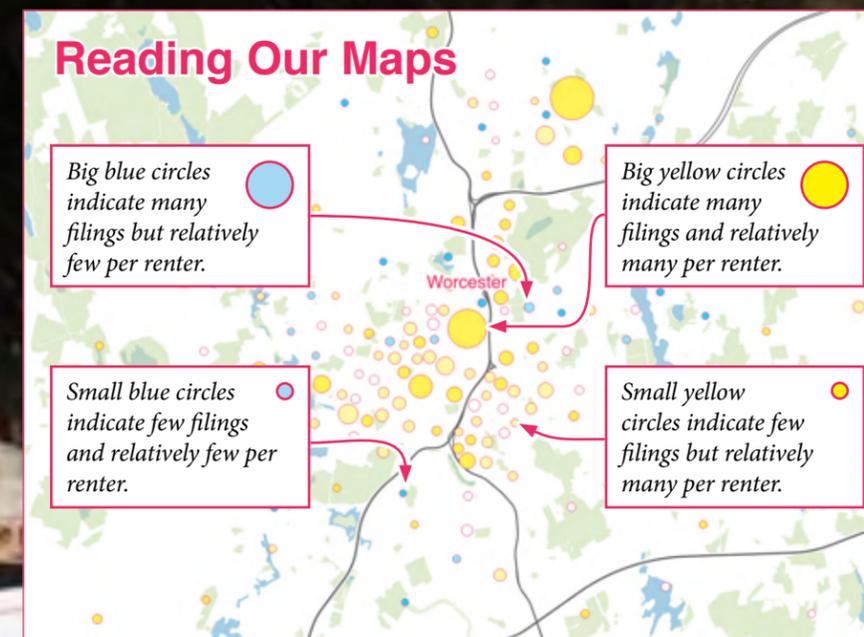
Eviction is a violent process that can uproot people from their neighborhoods and family supports, disrupt education and medical care, and send people into a spiral of financial instability. Evictions drive housing instability and inequity: nationally and locally, Black, Brown, and Indigenous renters 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

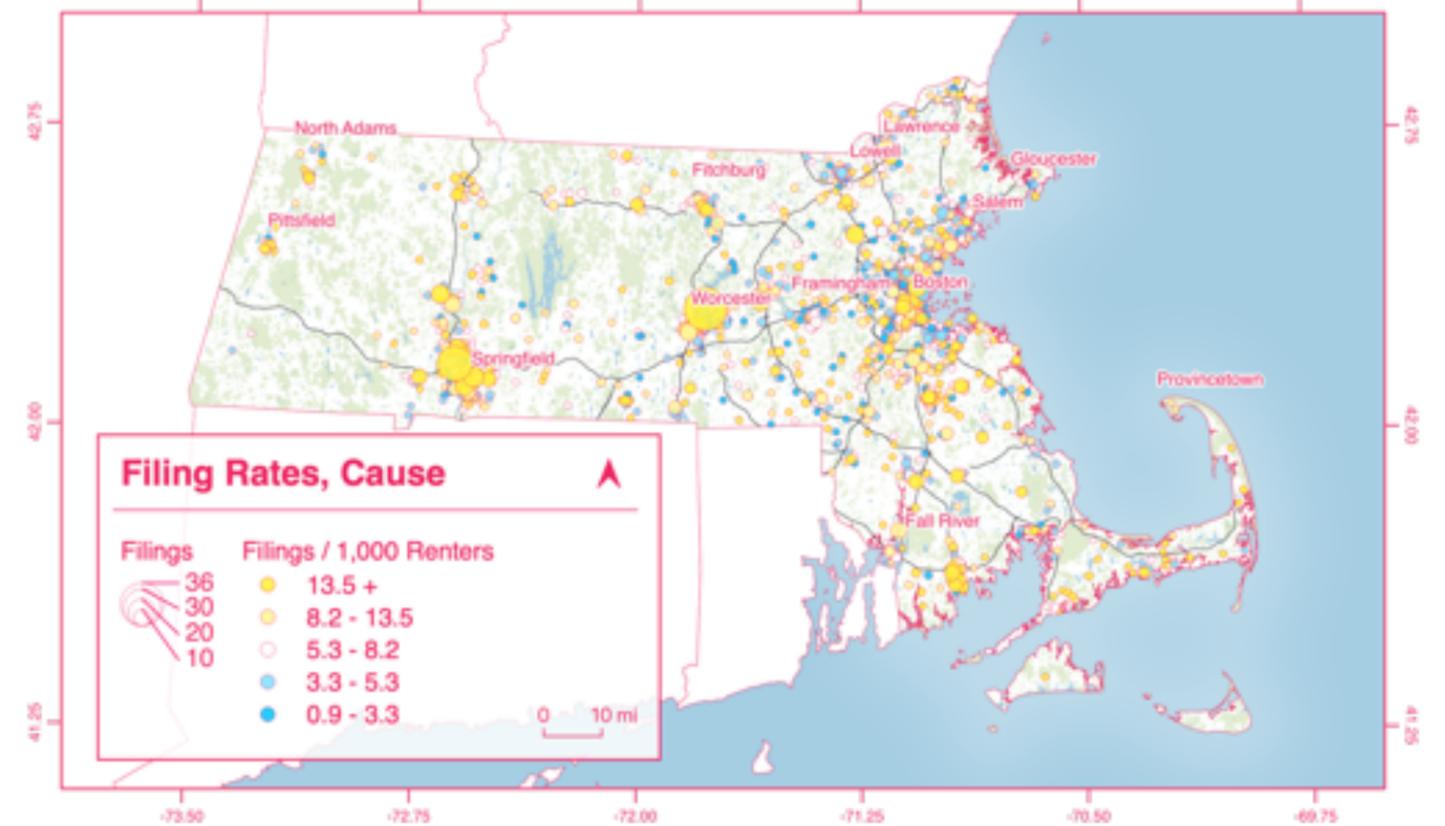
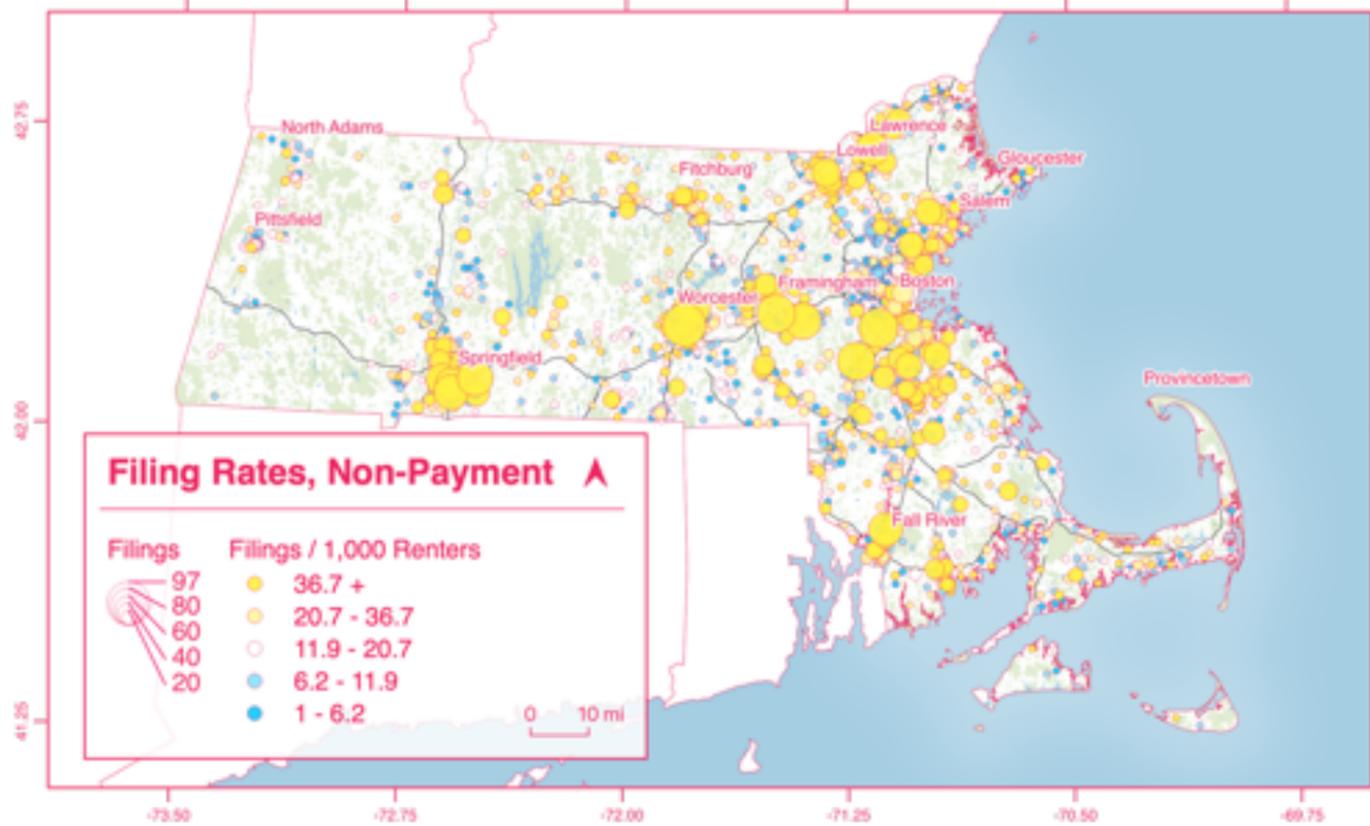
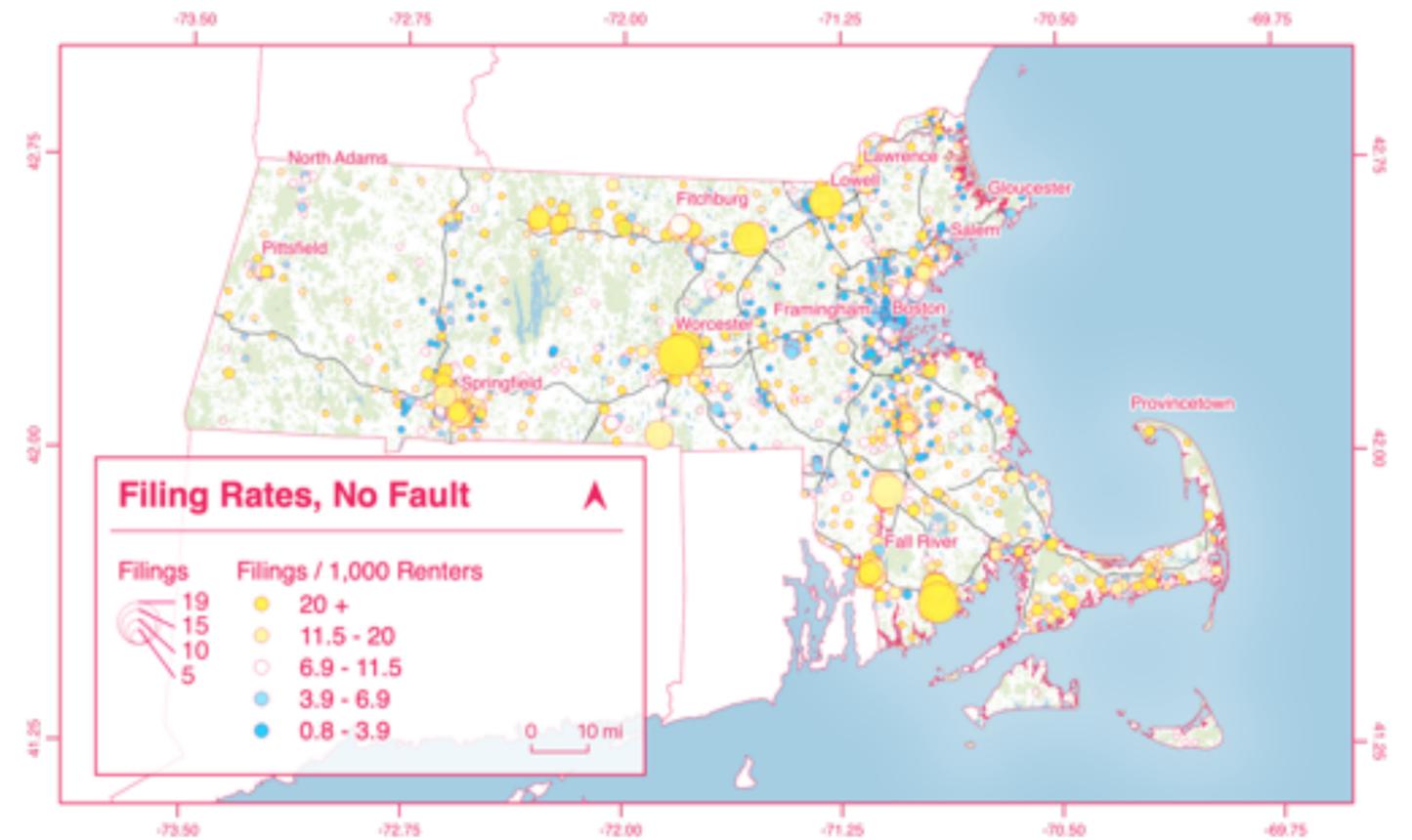
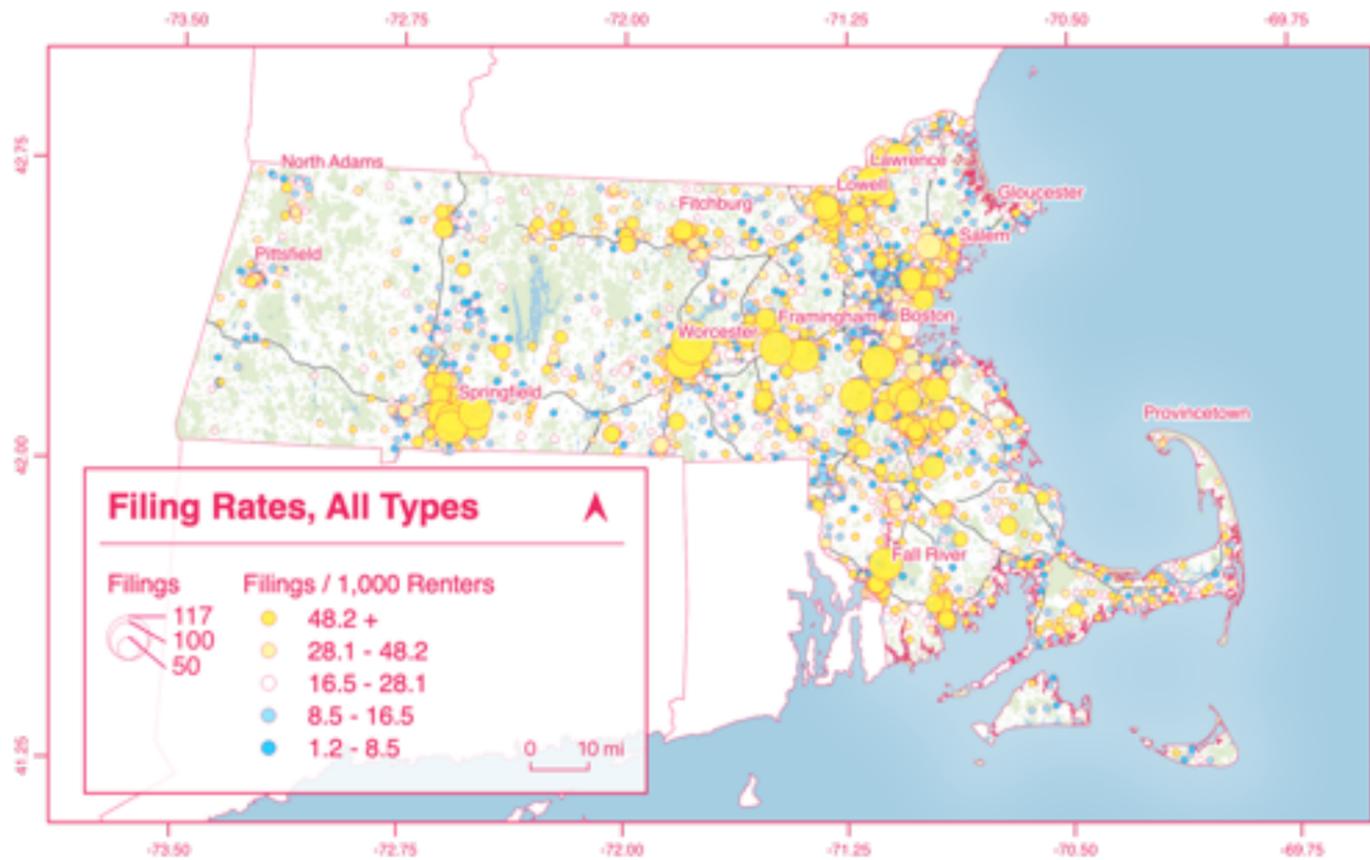
The ongoing COVID-19 pandemic has exacerbated these inequities. In Massachusetts, COVID-19 has infected over 1.5 million people and killed at least 18,886 as of March 14, 2022.⁴ The state initially implemented one of the stronger state eviction moratoriums in the United States, but this was allowed to 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







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.

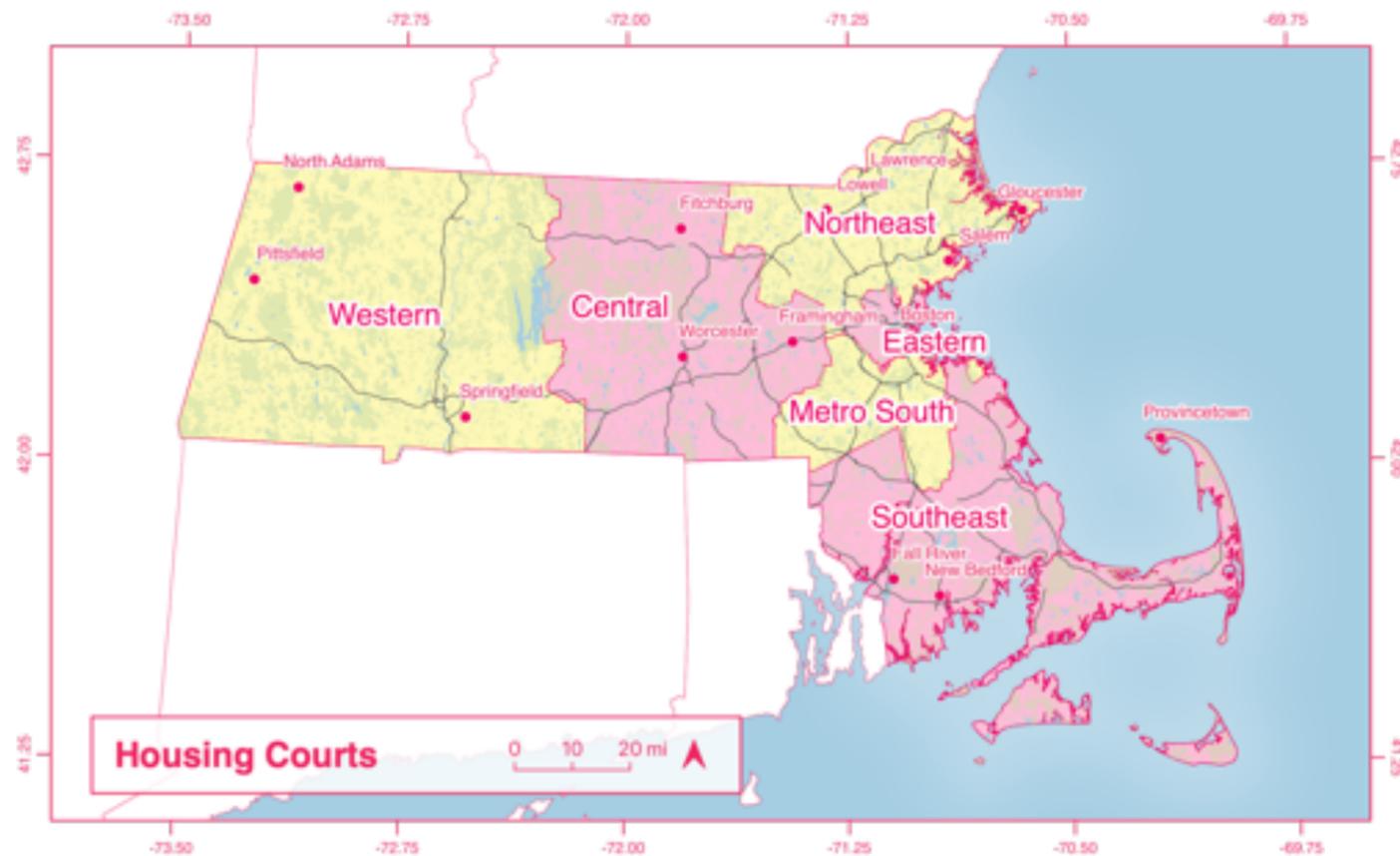
Filings per 1,000 Renters in...

City	Filings per 1,000 Renters in...		How Many Times Higher?
	Predominantly Nonwhite Areas	Predominantly White Areas	
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



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

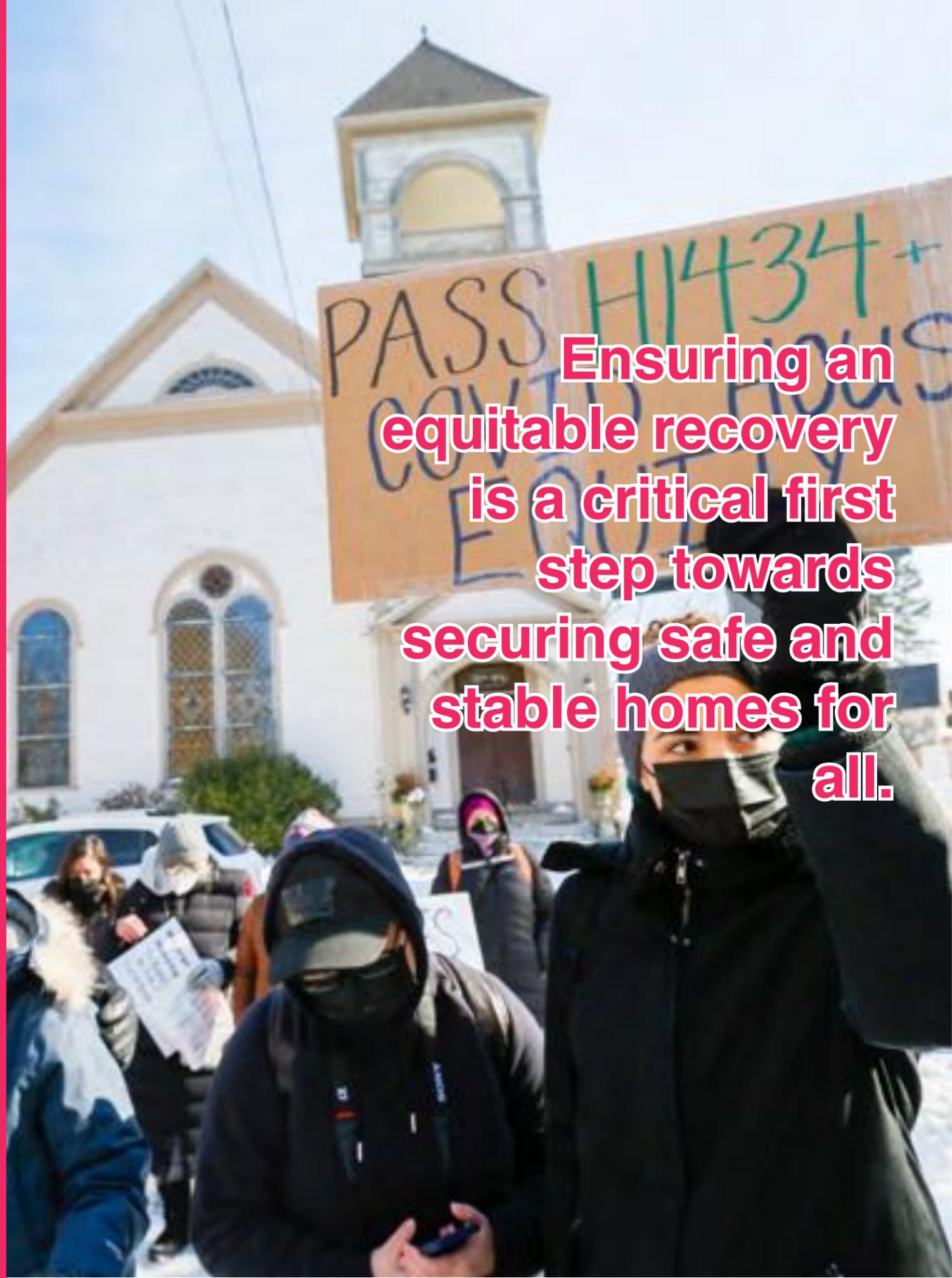
Local Pressure and Engagement Slowed Eviction Filings

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.

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



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*.

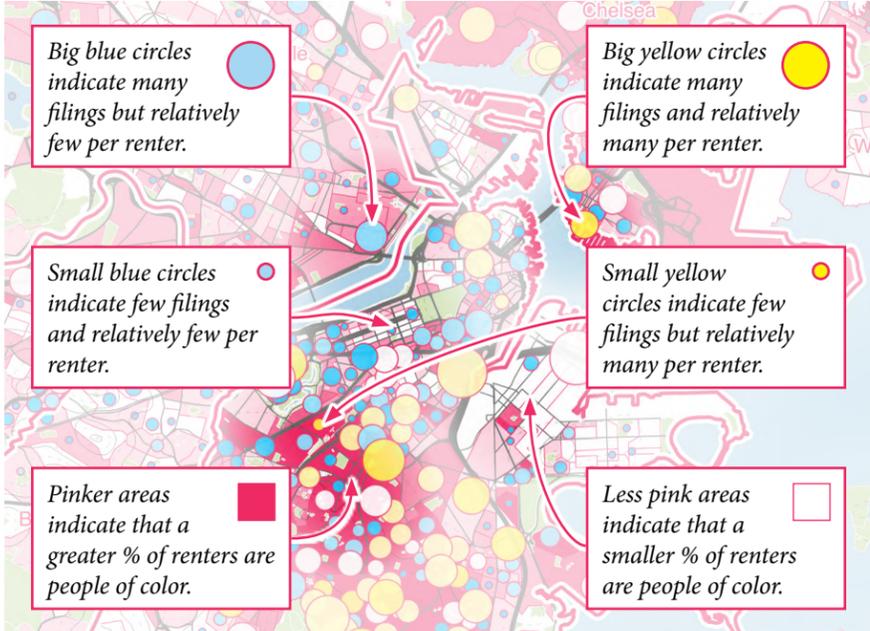
A just recovery for Massachusetts requires bold actions that center the expertise and experiences of marginalized people. State lawmakers must use every available tool and give municipalities the flexibility to do the same. This includes *advancing policies such as rent stabilization, raising revenue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

Photo (opposite) courtesy Homes for All.

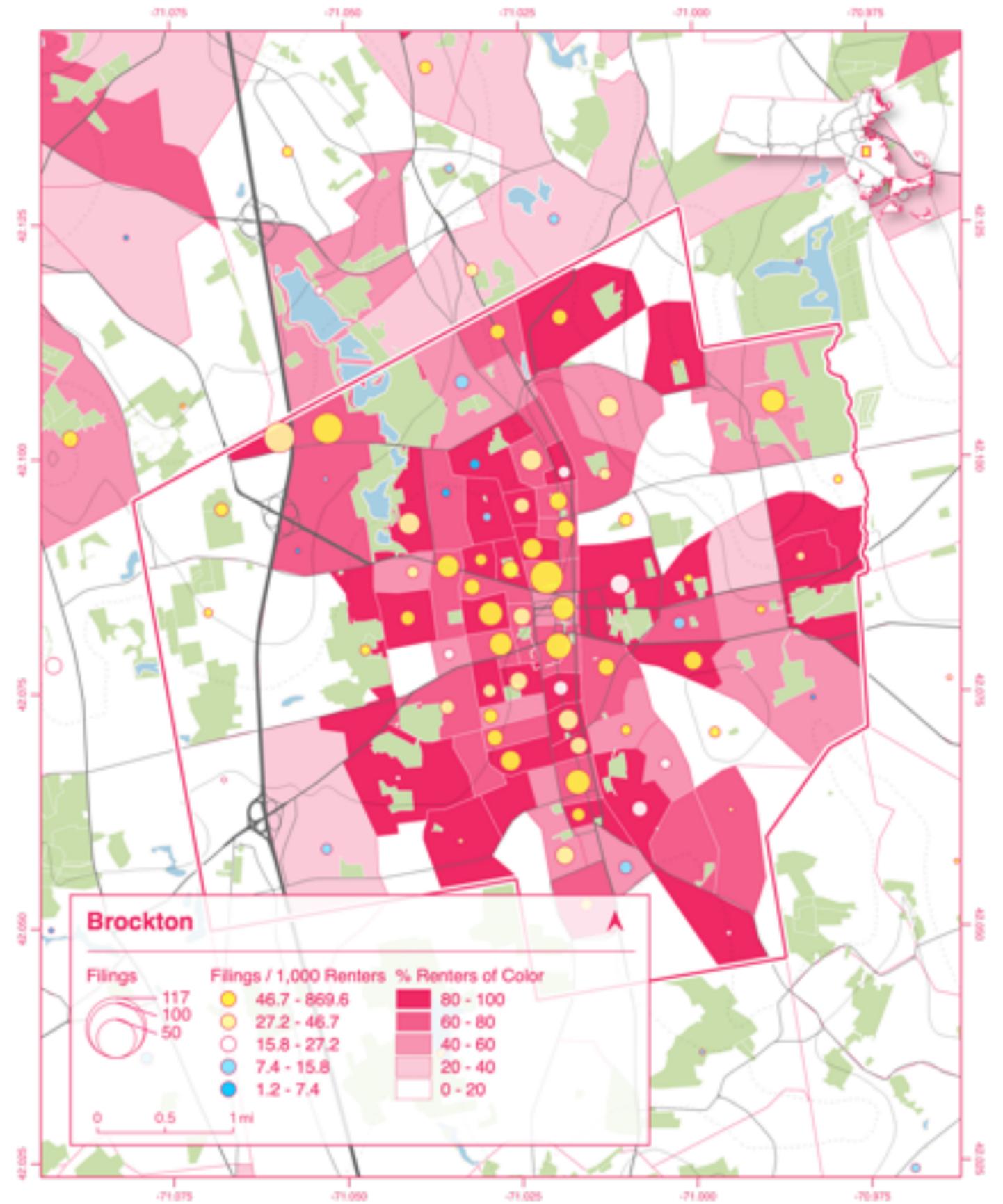
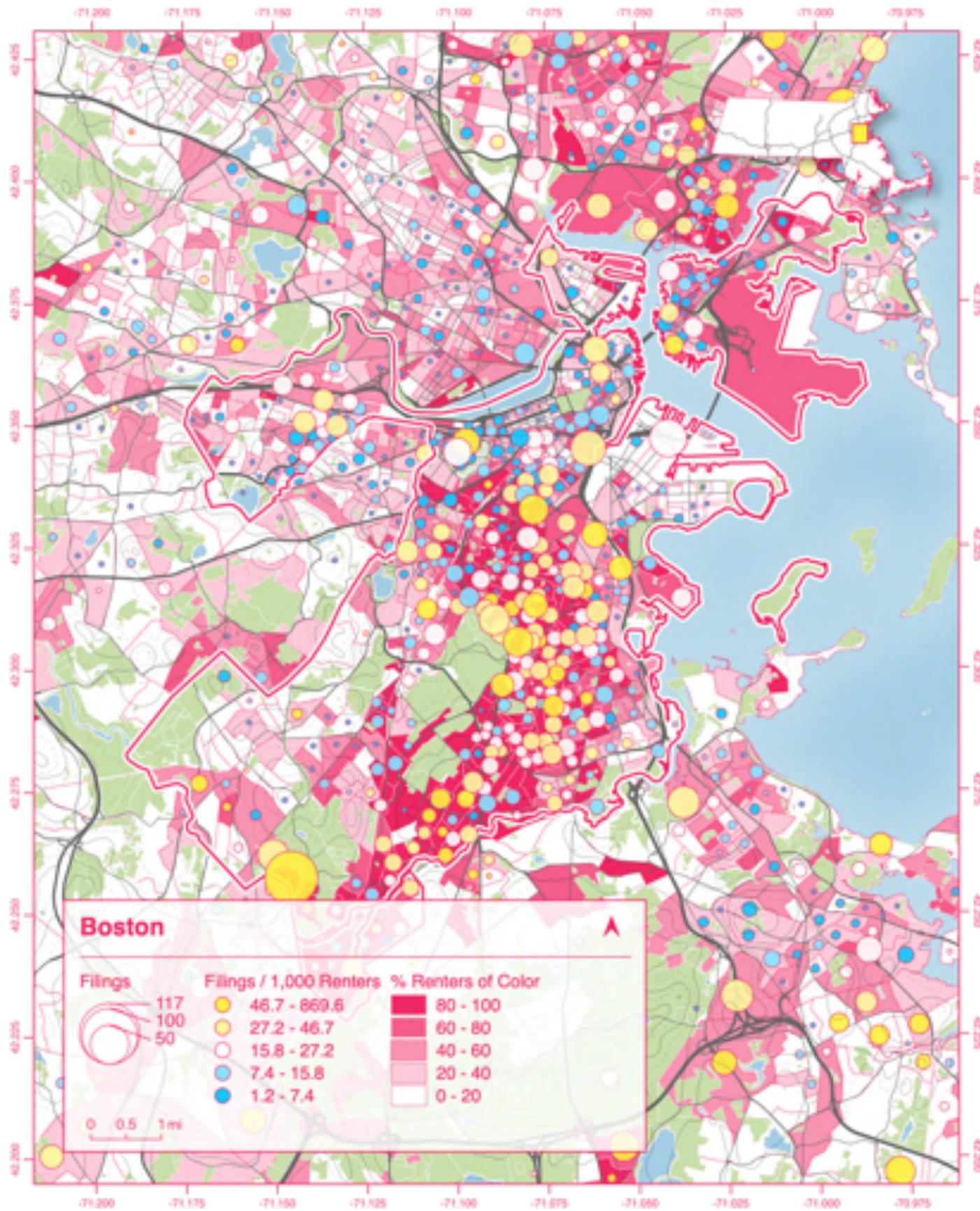
Geographies of Housing Injustice

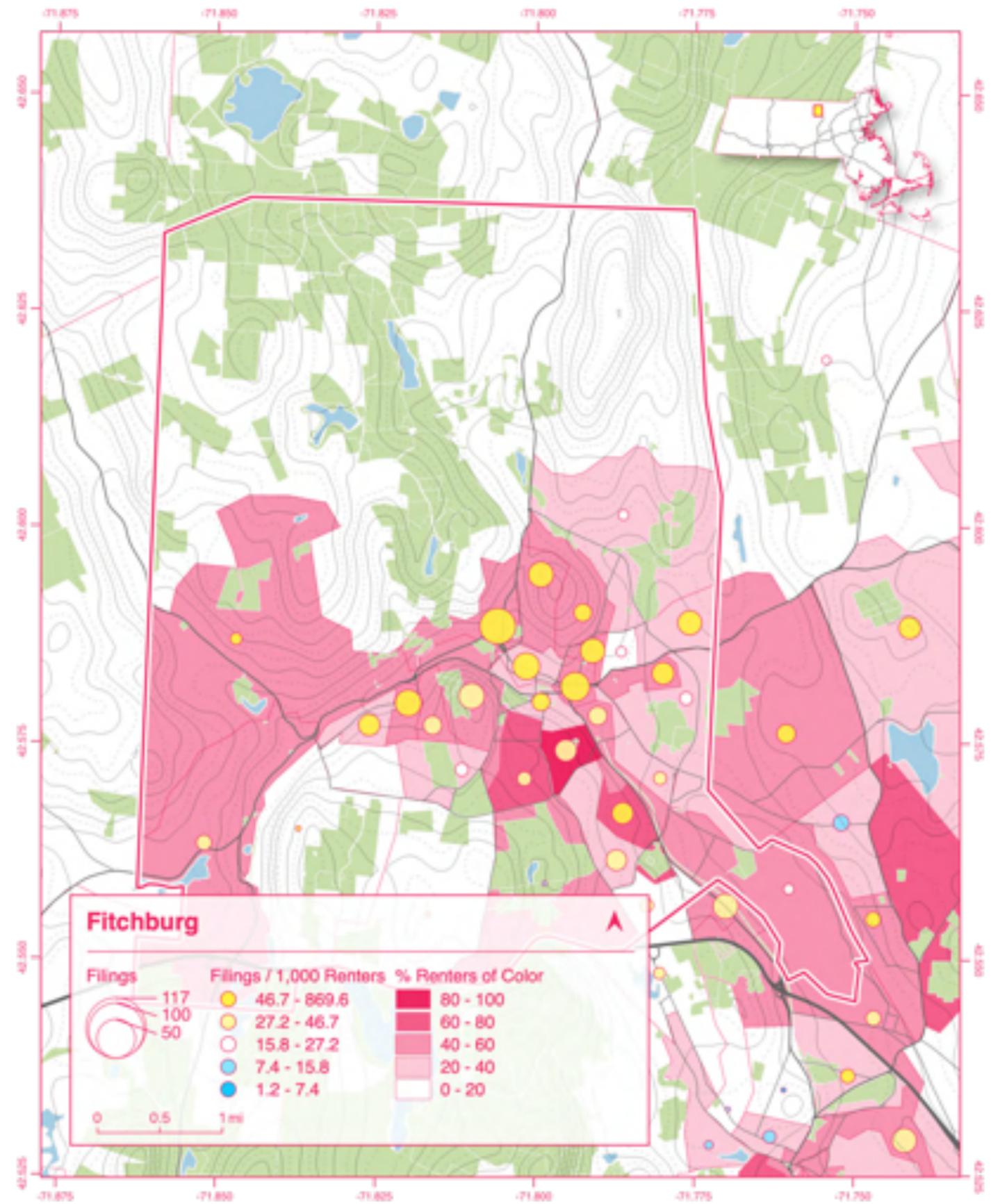
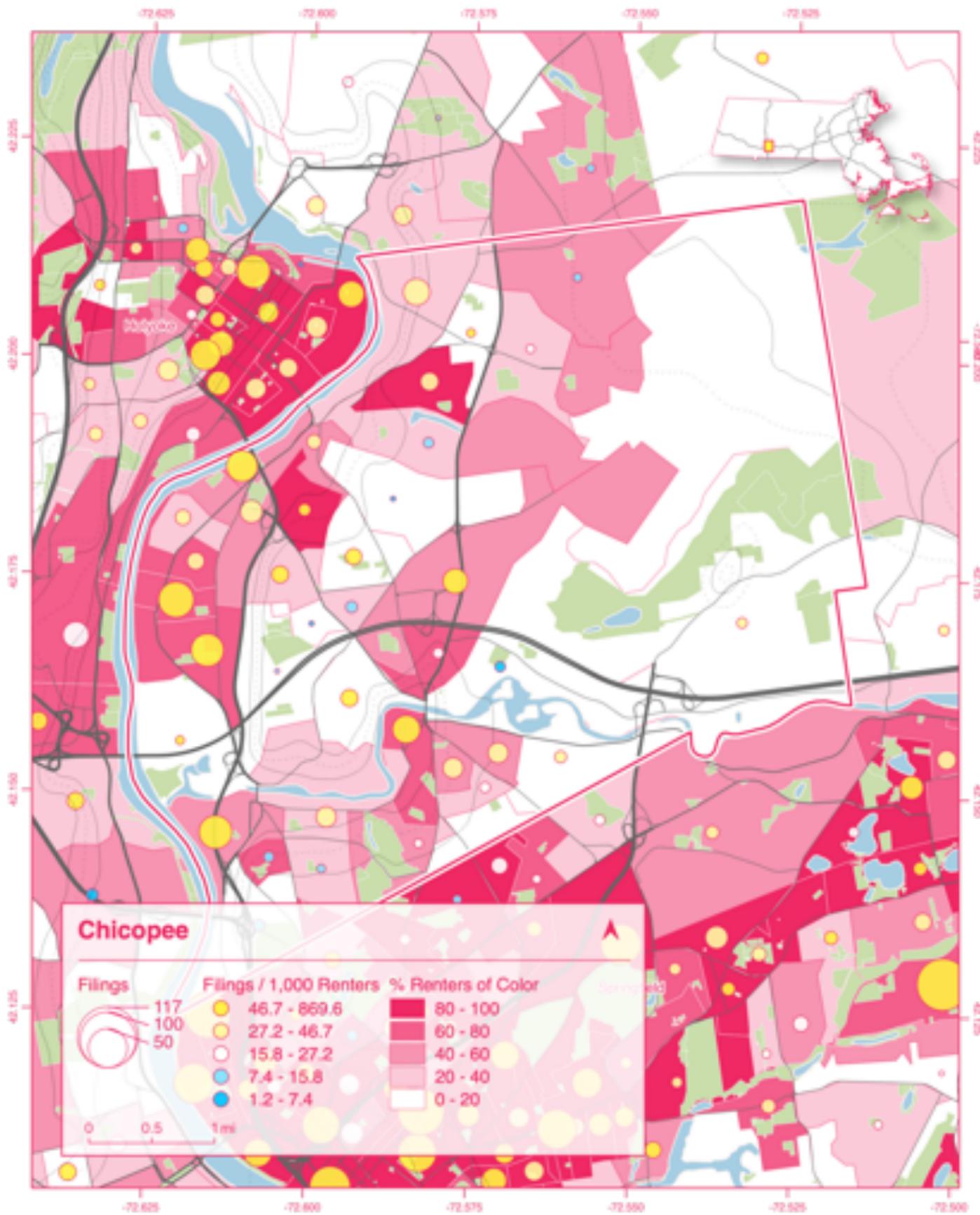
During the pandemic, people across Massachusetts have faced many forms of housing insecurity, including the instability brought about by eviction filings. Boston tends to receive the most attention from the public and the media, but we find that filing rates were even higher elsewhere in the state. Housing 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.

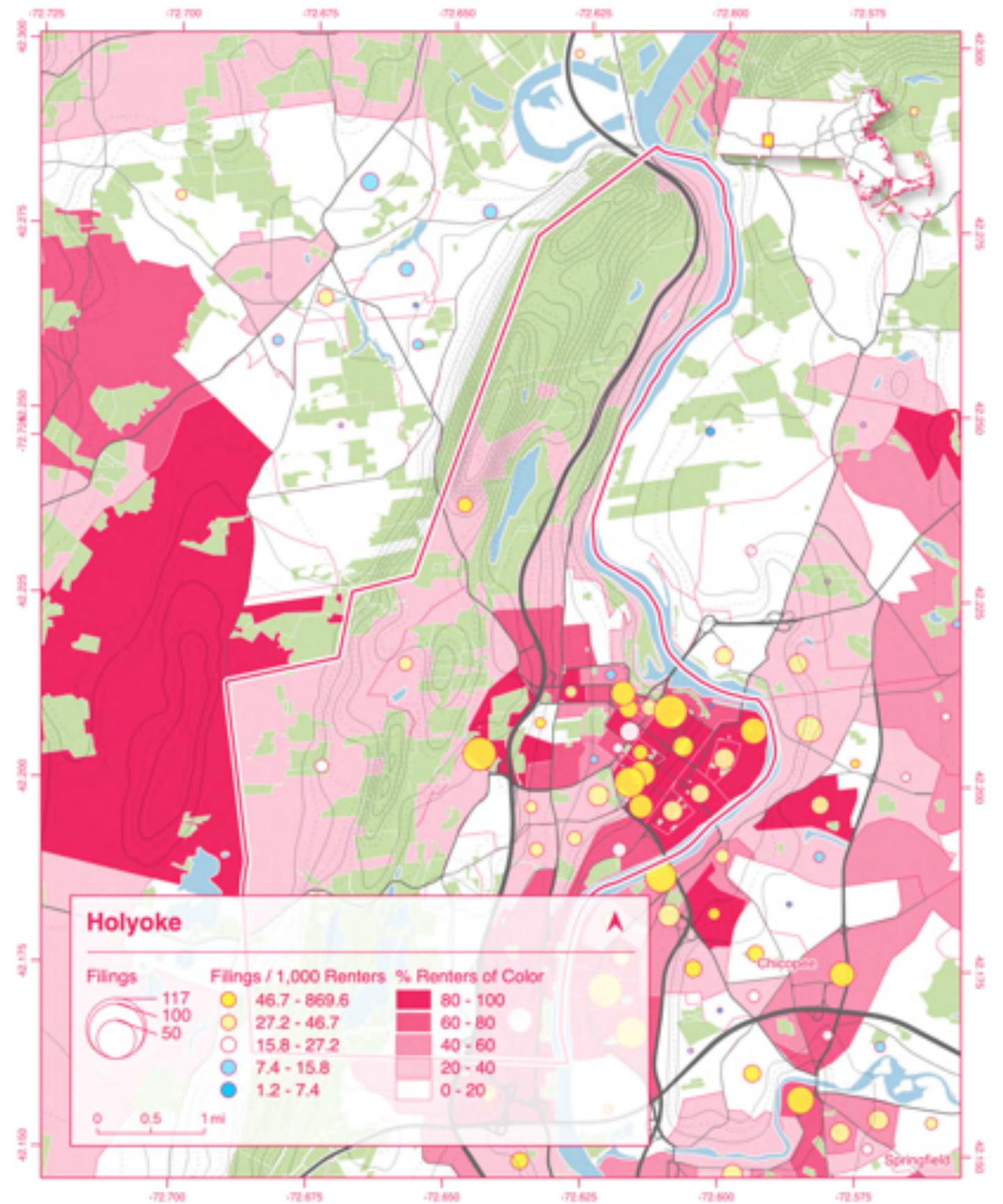
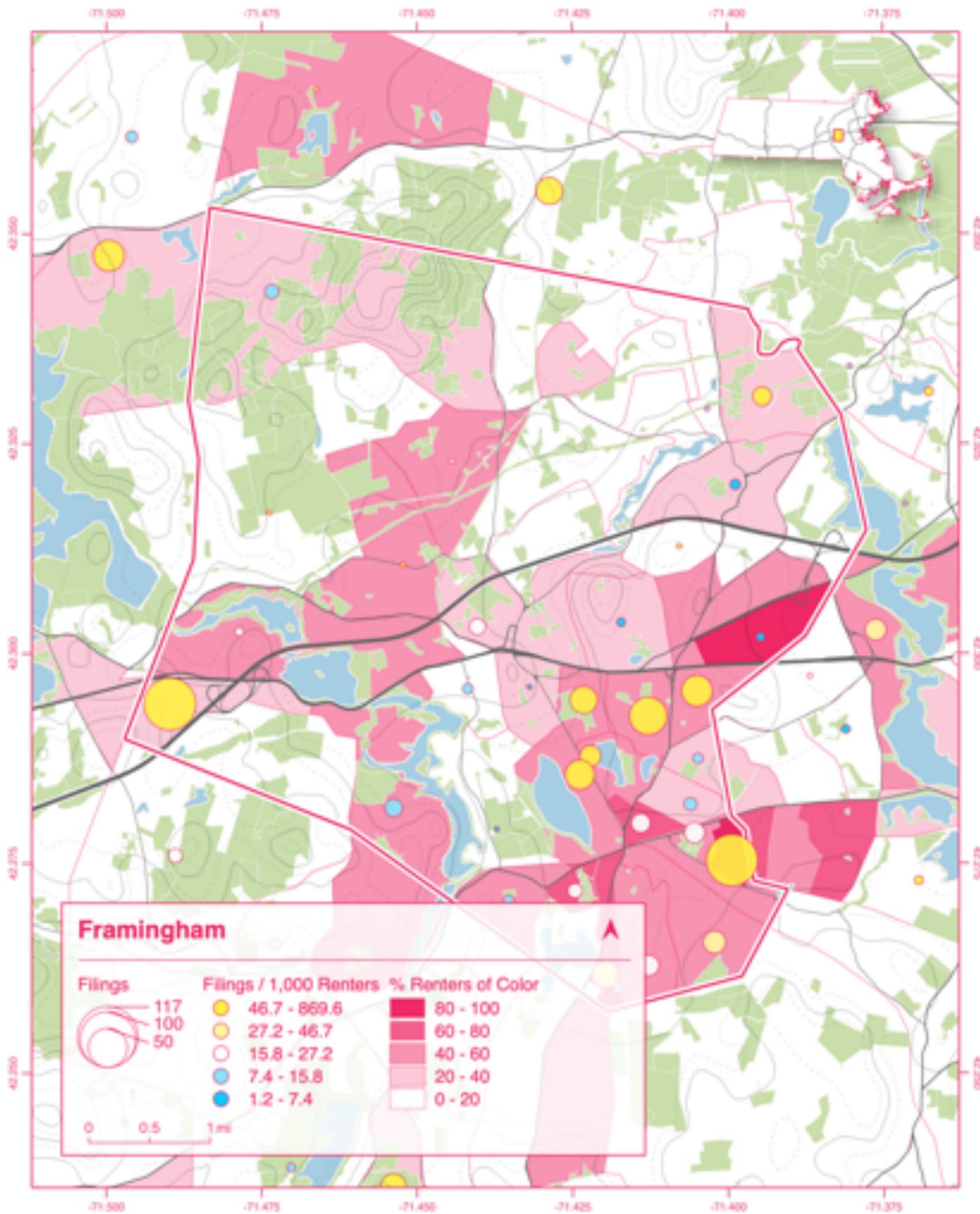
We present a series of maps that illustrate the immensely uneven geographies of eviction filing statewide and within eleven Massachusetts cities: Boston, Brockton, Chocopee, Fitchburg, Framingham, Holyoke, Lawrence, Lowell, Lynn, Springfield, and Worcester.

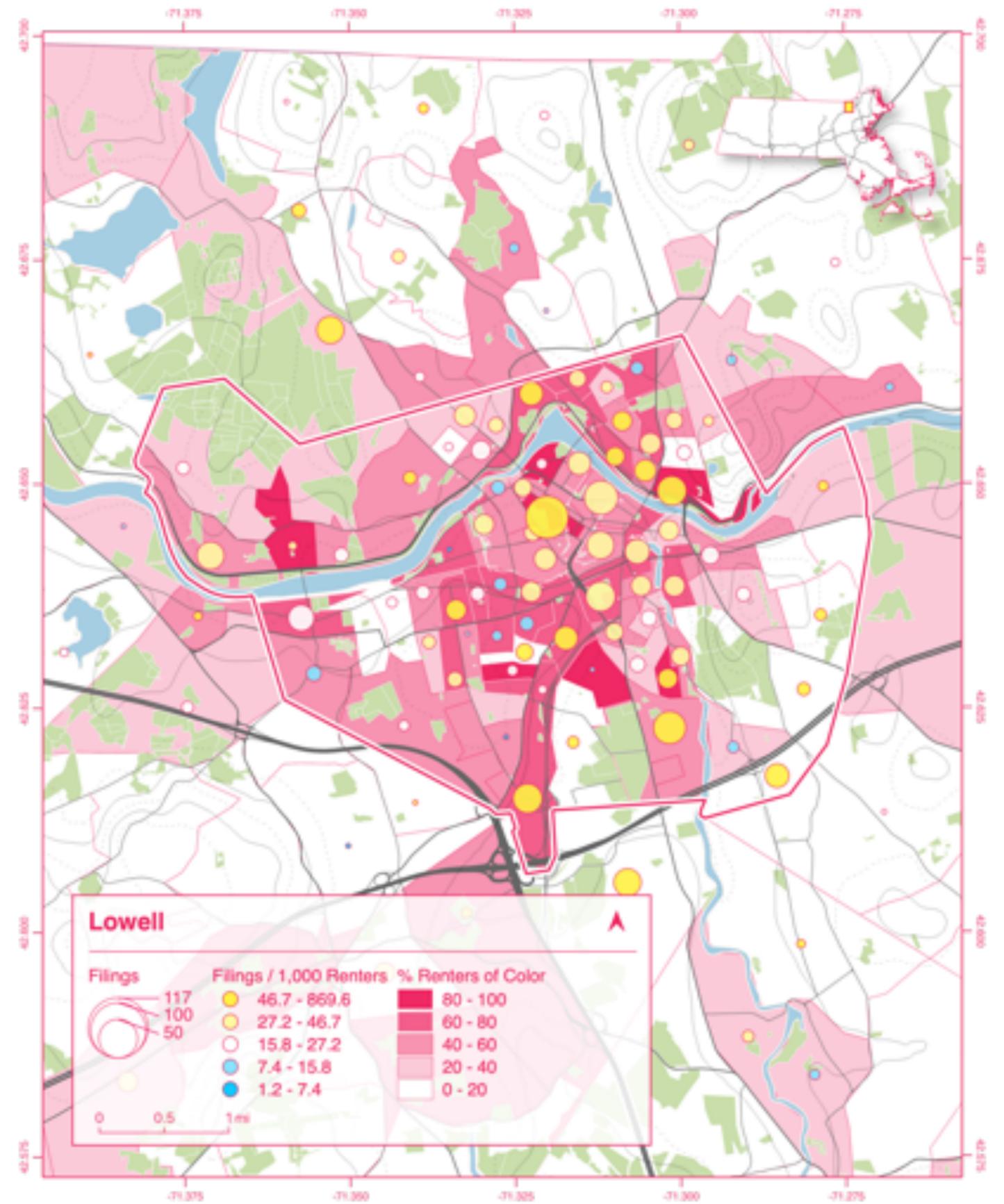
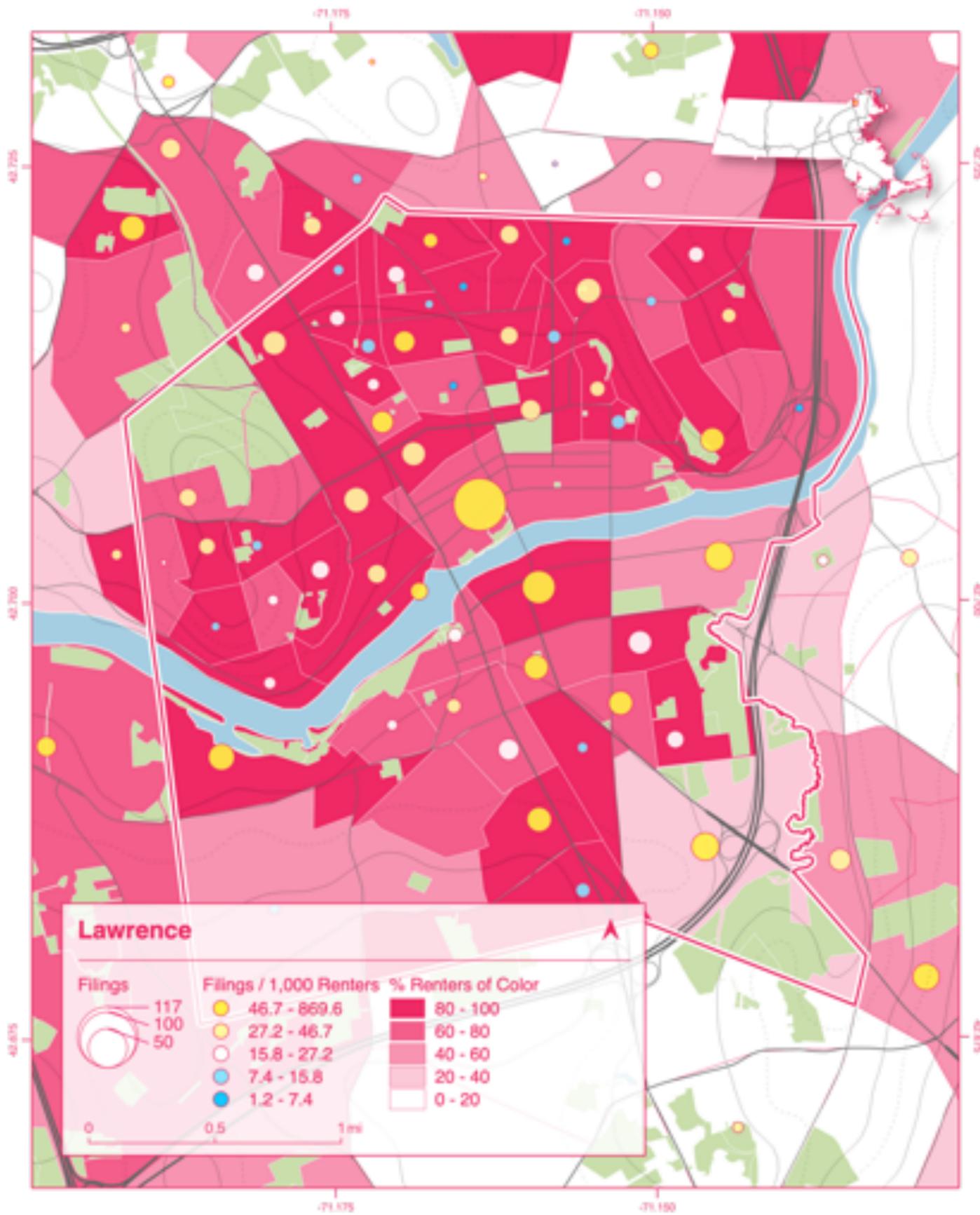


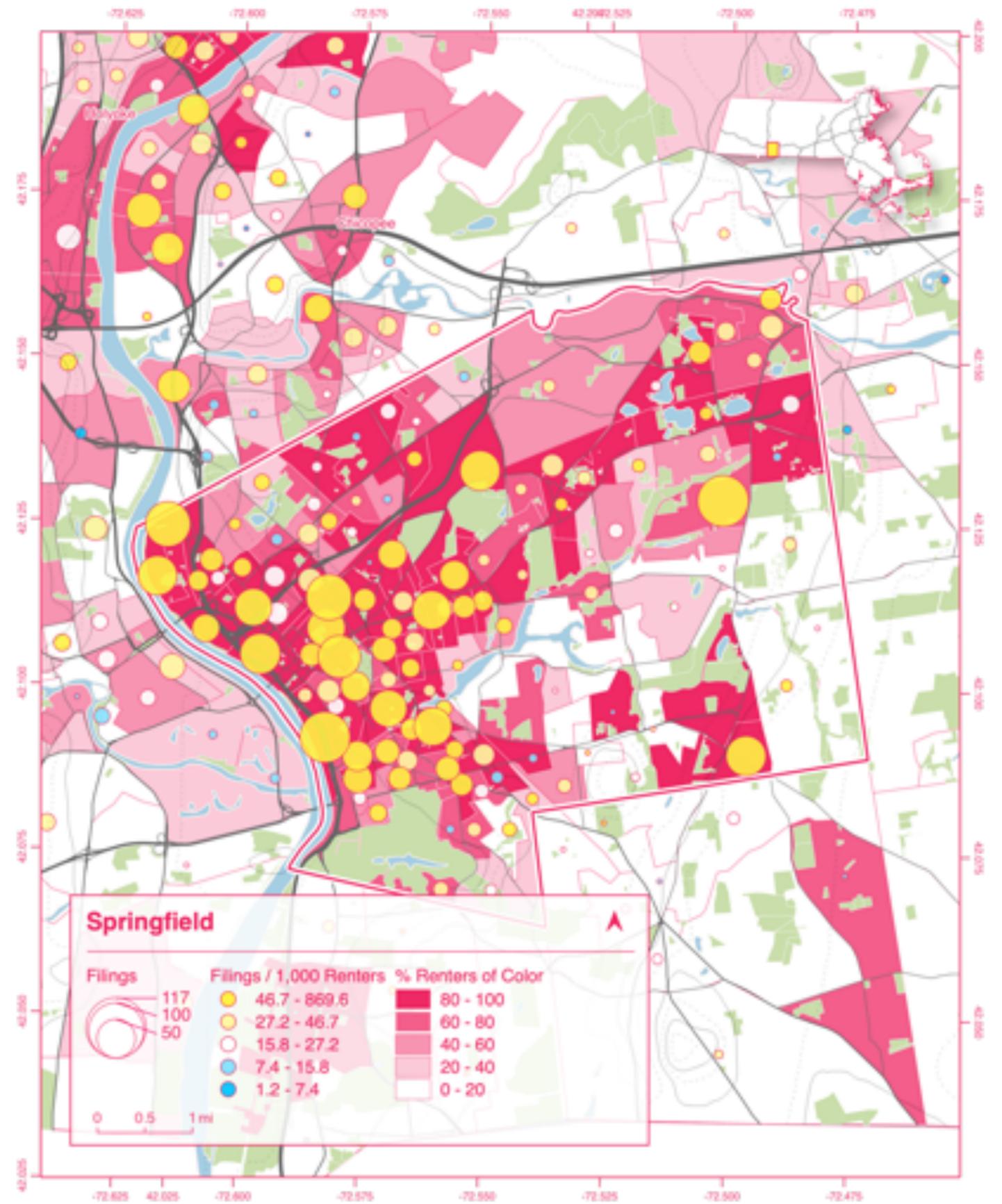
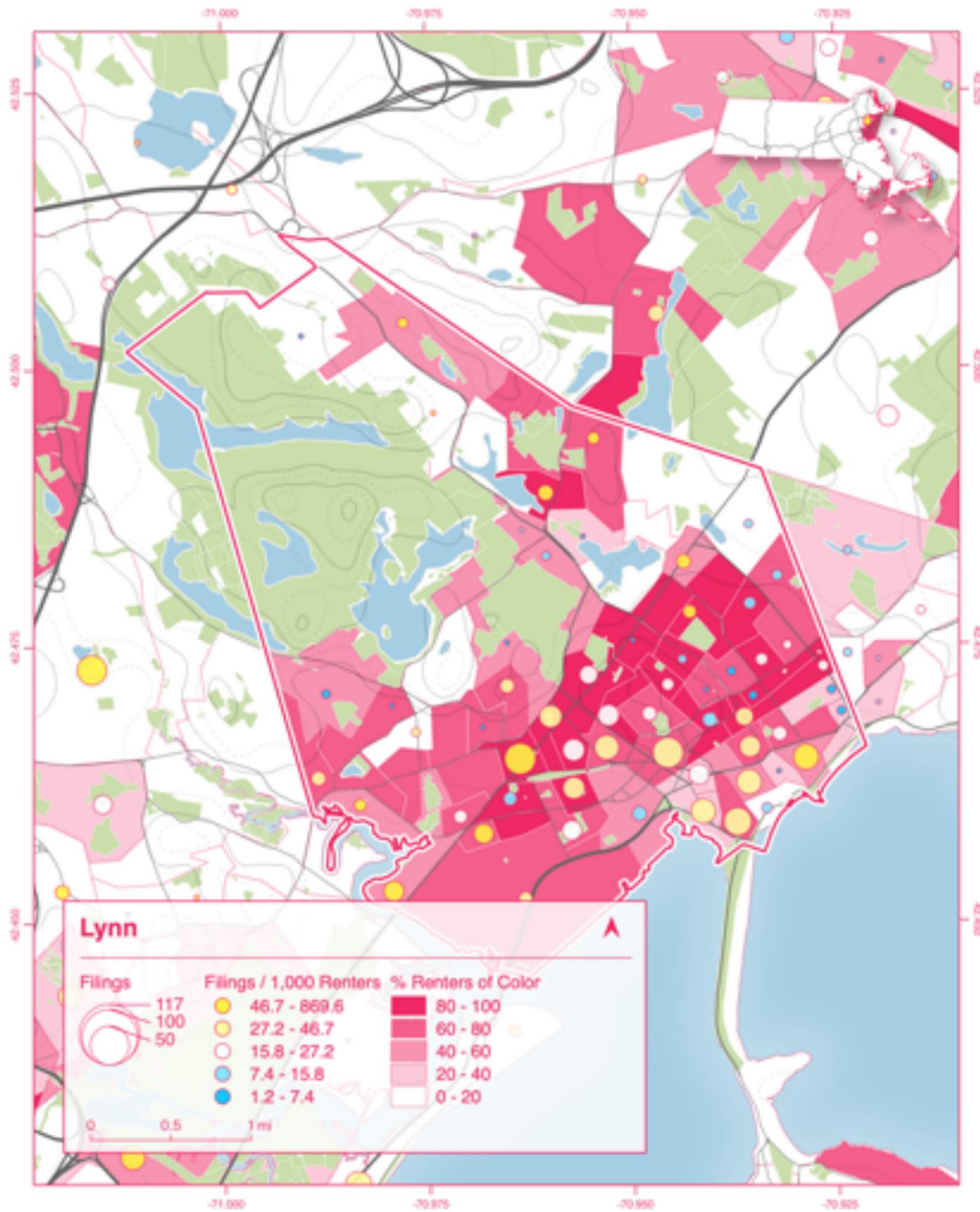
Explainer graphic by Eric Robsky Huntley. Photo (opposite) courtesy Lynn United for Change.









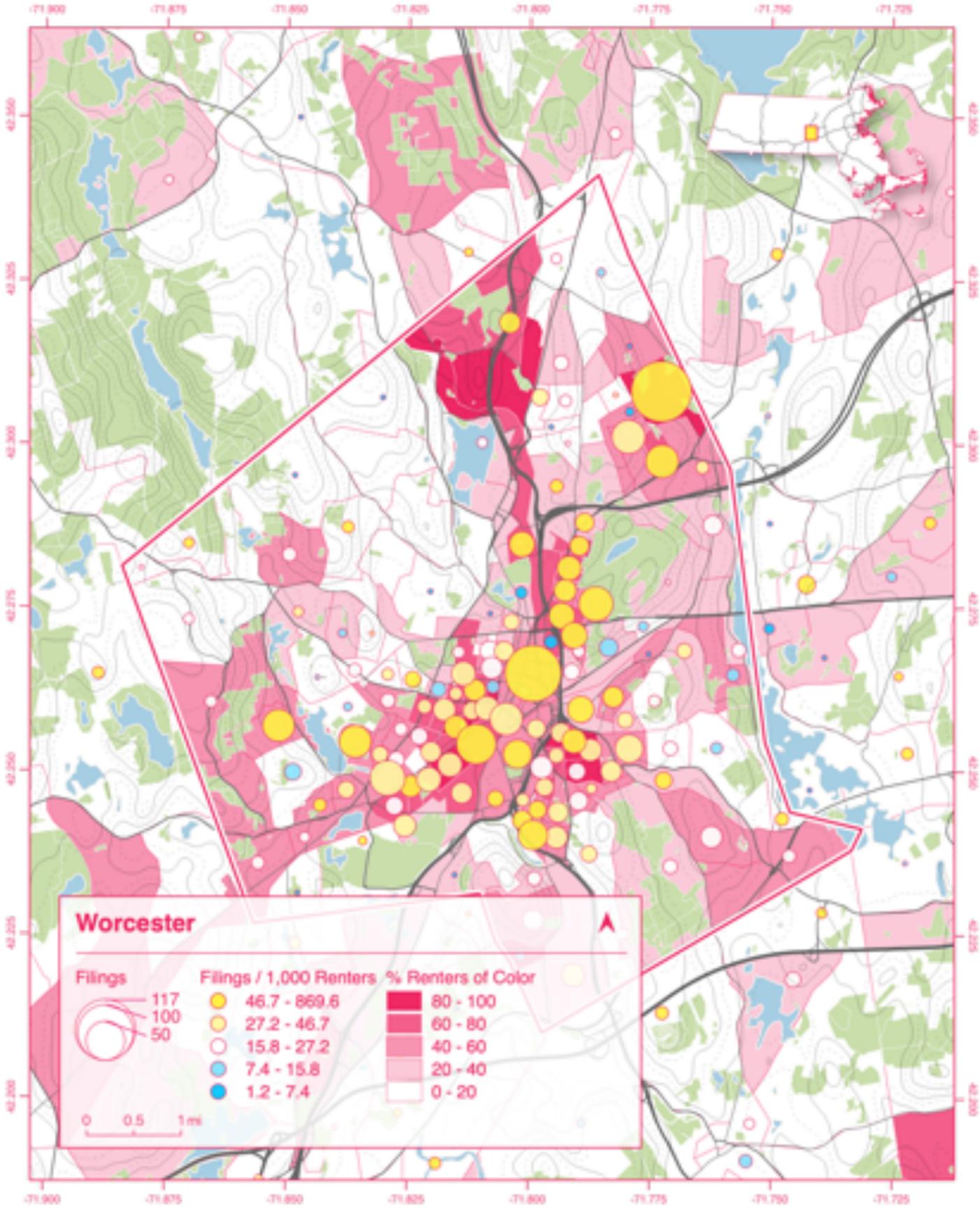


Appendix: Methods

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

Endnotes

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

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