

# Poor Black Women Are Evicted at Alarming Rates, Setting Off a Chain of Hardship

*In disadvantaged neighborhoods, eviction is to women what incarceration is to men: incarceration locks men up, while evictions lock women out.*

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This brief, based on a recent study in Wisconsin, offers a deeper understanding of the scope and impact of evictions on poor families.<sup>1</sup> The study followed 11 families through the course of their evictions, analyzed 29,960 eviction records in Milwaukee County from January 1, 2003, to December 31, 2007, and conducted 251 on-site surveys at Milwaukee's eviction court in January and February 2011. The eviction court survey population was predominantly black (74 percent) and poor. The majority paid at least 50 percent of their incomes for rent, and one-third devoted more than 80 percent of their incomes for rent. Only 6 percent received housing assistance.

## Evictions in Milwaukee

In any given year, approximately 16,000 adults and children are evicted in Milwaukee from approximately 6,000 housing units—that's 16 households evicted each day. To place these figures in perspective, consider that the number of families evicted in Milwaukee in an average *year* is equivalent to the number of families forced out of public housing in Chicago, a city with approximately five times the population, over the course of a *decade*.

### KEY FINDINGS

- In Milwaukee, a city of fewer than 105,000 renter households, landlords evict roughly 16,000 adults and children from 6,000 units each year. That's 16 households evicted every day.
- With 1 in 14 renter-occupied households evicted through the court system every year, eviction is commonplace in the city's black neighborhoods.
- Women from black neighborhoods in Milwaukee represented only 9.6 percent of the population, but they accounted for 30 percent of the evictions.
- Low wages and children are two reasons why women are evicted, but gender dynamics between predominantly male landlords is a key reason as well.
- Poor black men may be locked up, but poor black women are locked out. Both phenomena work together to propagate economic disadvantage in the inner city.

Those evicted are disproportionately women from black and Hispanic neighborhoods, the study finds. In high-poverty

black neighborhoods, one male renter in 33 and one woman in 17 is evicted. In high-poverty white neighborhoods, in contrast, the ratio is 134:1 for men and 150:1 for women. Women from black neighborhoods represented only 9.6 percent of the population, but they accounted for 30 percent of the evictions in Milwaukee. However startling, these statistics account only for court-ordered evictions. They do not include “informal” evictions, like using strong-arm tactics or paying unwanted tenants to move, housing condemnations, or landlord foreclosures.

## Factors that Work Against Women

Why are women so much more likely to be evicted? Low wages is one reason. Although women in high-poverty black neighborhoods are more likely to work than men, their wages are often lower than the wages of working men from these neighborhoods.<sup>2</sup> Children can also pose a challenge to single mothers beyond the cost of larger rental units to accommodate them.<sup>3</sup> Children can result in landlords coming under increased state scrutiny. Children might test positive for lead poisoning, for example, and the Environmental Protection Agency will step in. Child protective services may be alerted if the home is unsafe or unsanitary. More children are also hard on apartments. Calls to the police to report domestic violence could also provoke the ire of landlords or lead to eviction if a male abuser was not on the lease. Thus, women often choose between reporting unsafe or unhealthy conditions and facing eviction, or keeping quiet about their situations and living in deteriorated housing or with abusive partners.<sup>4</sup>

But as the fieldwork for this study shows, the interaction between predominantly male landlords and female tenants is also a culprit and often turns on gender dynamics. Men who fell behind in rent, for example, often went directly to the landlord. When Jerry was served an eviction notice, he promptly balled up and threw it in the face of his landlord. The two commenced yelling at each other until Jerry stomped back to his trailer. Meanwhile, Lorraine, who had also been served notice, recoiled from conflict. “I couldn’t deal with it. I was terrified by it, just terrified,” she told the researcher.

After Jerry calmed down, he returned and offered to work off his rent by cleaning up the trailer park and doing some maintenance work, something men often offer to do, the researchers found. The landlord accepted his offer. The outcome for Lorraine was different. After avoiding her landlord, she would eventually come up with the rent, borrowing from her brother. But by that time, her landlord had had enough. He felt that Lorraine had taken advantage of him. In keeping with women’s generally nonconfrontational approach, Lorraine, like many other women renters facing

eviction, engaged in “ducking and dodging” as landlords often put it.

## Eviction Can be the Equivalent of a Prison Record

Evictions carry a stigma. Many landlords will not rent to persons who have been evicted, and an eviction can also ban a person from affordable housing programs. Tenants who are evicted often lose not only their homes but their possessions as well, stripping them of the few assets they had. Once evicted, tenants often find themselves forced to move from one undesirable situation to another.

After leaving the shelter, for example, one woman and her children in the study bounced from a series of homes, each seemingly worse than the last. One home was condemned by the city, forcing her to move to an apartment rife with drug dealers. Fearing for her children, she moved again to a complex considered a “nuisance property” by the city. Evicted from there, she found a run-down two-bedroom apartment on a high-crime block, where she and her boys were robbed in their apartment at gunpoint. She then fled to another shelter, an hour from Milwaukee.

For many low-income black women looking for a place to live, a prior eviction can leave a mark. As landlords like to say, “I’ll rent to you as long as you don’t have an *eviction* or a *conviction*.” These twinned processes—eviction and conviction—work together to propagate economic disadvantage in the inner city. Poor black men are locked up while poor black women are locked out.

How much of this connection is a result of racism or poverty is hard to say. More research is needed to answer the question, research that could inform programs aimed at ensuring equal treatment under the law. To date, efforts to monitor and reduce housing discrimination have been almost wholly centered on getting in, not getting (put) out of housing.

## Policy Implications

There are several policy options to help families avoid eviction. Free legal counsel would also help reduce evictions. In many housing courts around the country, upwards of 90 percent of tenants are not represented by attorneys while 90 percent of landlords are. Providing indigent tenants legal representation may even be cost-effective. A program developed in the South Bronx provided more than 1,300 families legal assistance over three years and prevented eviction in more than 85 percent of cases. The program cost New York City around \$450,000 but saved the city an estimated \$700,000 in shelter costs.<sup>5</sup> Directing aid upstream in the form of a few hours of legal services can drastically lower

costs downstream in the form of shelter costs, emergency assistance, and medical bills.<sup>6</sup>

The most important policy solution, however, would be to ensure that low-income families do not end up in eviction court in the first place. Stoppgap measures that provide emergency funds for families in a jam—those who have lost a job, experienced a family death, or suffered a medical emergency—could help thousands stay in their homes. When families in Milwaukee were given access to funds from the American Recovery and Reinvestment Act of 2009, evictions in the city fell by 15 percent. One option is to dedicate supplemental funding to the HOME program, delivering emergency assistance to eligible low-income households. The HOME program provides rental assistance to those at risk of homelessness. The current target group could be expanded to include more families who are currently experiencing a serious hardship that threatens their ability to pay rent.

More fundamentally, making housing more affordable could prevent many evictions. Unaffordable housing is consigning the urban poor to financial ruin. In 2012, according to a 2013 housing report by the Joint Center for Housing Studies, more than half of all renters (21 million) were paying more than 30 percent of their income in rent—the greatest number of “cost-burdened” renters on record.<sup>7</sup> Despite the fact that many are one paycheck away from not making the rent, only one in four households that qualify for housing assistance receive it.<sup>8</sup>

Even as demand is rising, the supply of affordable units is dwindling—and rents are rising. More than 700,000 subsidized rental units have been lost since the mid-1990s because they were either demolished or turned into market-rate properties. Indeed, the gap between the supply of affordable housing and demand from extremely low-income renters doubled in just four years to 5.3 million units. While overall rental housing has grown in recent years, affordable rental stock has shrunk.<sup>9</sup> Preserving current rental stock will be integral to meeting the overall housing needs for low- and moderate-income households. ■

## Endnotes

1. See Matthew Desmond, “Eviction and the Reproduction of Poverty,” *American Journal of Sociology*, vol. 118 (1) (July 2012): 88–133.
2. Katherine Newman, *No Shame in My Game: The Working Poor in the Inner City* (New York: Vintage, 1999); Jane L. Collins and Victoria Mayer, *Both Hands Tied: Welfare Reform and the Race to the Bottom in the Low-Wage Labor Market* (Chicago: University of Chicago Press, 2010).
3. Matthew Desmond et al., “Evicting Children,” *Social Forces*, vol. 92 (2013): 303–27.
4. Matthew Desmond, and Nicol Valdez, “Unpolicing the Urban Poor: Consequences of Third Party Policing on Inner-City Women,” *American Sociological Review*, vol. 78 (2013): 117–41.
5. Seedco, *Housing Help Program, South Bronx, NYC* (New York: Seedco Policy Center, 2009).
6. Matthew Desmond, “Tipping the Scales in Housing Court,” *New York Times*, November 29, 2012.
7. Joint Center for Housing Studies, “America’s Rental Housing: Evolving Markets and Needs (Cambridge, MA: JCHS, December 9, 2013).
8. Douglas Rice and Barbara Sard, *Decade of Neglect has Weakened Federal Low-Income Programs: New Resources Required to Meet Growing Needs* (Washington, DC: Center on Budget and Policy Priorities, 2009).
9. Rob Collinson, “Rental Housing Affordability Dynamics, 1990–2009,” *Cityscape: A Journal of Policy Development and Research*, vol. 13 (2011): 71–103.

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