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# Housing Stability, Evictions, and Subsidized Rental Properties: Evidence From Metro Atlanta, Georgia

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#### ABSTRACT

Evictions cause substantial harm to lower income families. Housing subsidy might be expected to reduce eviction rates and provide greater stability. However, little research has examined the eviction rates of subsidized, affordable rental properties. We examine eviction filings for multifamily rental buildings in five-county metropolitan Atlanta, using a data set of eviction filings, property characteristics, and ownership information. We find that senior, subsidized multifamily properties have substantially lower eviction rates than market-rate properties do. A senior, subsidized multifamily rental building is expected to have an annual eviction rate that is 10.7 percentage points below that of a nonsenior, market-rate property; this result is significant (p < .01) and compares with a mean eviction filing rate of 16.3% (16.3 evictions per 100 rental units). On the other hand, a nonsenior subsidized building is expected to have an eviction rate that is 1.4 percentage points lower than a nonsenior market-rate building; this result is not statistically significant. We do not have data on the economic characteristics of tenants, and that may account for some of the relatively high eviction rates of the nonsenior-affordable properties. We discuss the implications of these findings for research and housing policy and practice.

#### **ARTICLE HISTORY**

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#### **KEYWORDS**

eviction; affordability; low-income housing; multifamily; displacement

Stable and affordable housing is a key concern to policymakers in the United States. Much of U.S. housing research has focused on the provision of affordable rental housing, particularly for lower income families. Until recently, much less attention was focused on forced displacement of tenants through the eviction process. Evictions were viewed by many housing researchers as a hidden problem because few systemic data were being collected on a local or national level (Hartman & Robinson, 2003). In recent years, however, research on evictions has grown.

Evictions, both formal and informal, are a key source of housing instability faced by lower income renters in the United States. As the number of lower income renters has swelled, the supply of low-cost rental housing has declined (La Jeunesse, Hermann, McCue, & Spader, 2019). Eviction is a fairly frequent occurrence for renters in the United States, especially among lower income families. Approximately 15% of children in large U.S. cities born between 1998 and 2000 experienced at least one eviction before age 15 (Lundberg & Donnelly, 2018). One factor behind evictions is the mismatch between the need for low-cost rental units and the supply of such housing. Federal housing support for poor households has not increased in recent decades as demand by lower income households has grown. As a result, the share of eligible low-income families receiving housing assistance declined from 24% to 21% between 2005 and 2015 (Kingsley, 2017). Between 1999 and 2015, the share of renters who were severely rent-burdened increased from 19 to 25%

(Kingsley, 2017). The strong competition for affordable units means that more landlords can afford to turn away prospective tenants with evictions on their records, so evictions can make it even more difficult to find affordable housing.

Substantial literature in recent years has found that evictions are associated with greater family instability, homelessness, job loss, and mental and physical distress (Desmond, 2012, 2014; Desmond, An, Winkler, & Ferriss, 2013; Gold, 2016; Rohe, Webb, & Frescoln, 2016). Tenants who have been evicted can find themselves pushed down-market, compelled to accept worse-quality housing, sometimes in less desirable neighborhoods. Renters experiencing forced moves ended up in neighborhoods with significantly higher poverty and crime rates than renters who moved voluntarily (Desmond & Shollenberger, 2015). Moreover, troubled eviction histories can effectively bar tenants from future eligibility for subsidized housing, making it harder to attain affordable housing (Desmond, 2012). Eviction is associated with subsequent unstable housing situations. Desmond (2012) found that 53% of renters being evicted did not know where they would live next, and only 15% had found a new place to rent. Other evicted families relied on friends, hotels, and shelters. Furthermore, after experiencing an eviction, renters are more likely by 20 percentage points to have stability issues in their next house or apartment (Desmond, Gershenson, & Kiviat, 2015).

Eviction can also have negative impacts on employment. Tenants in low-wage jobs often have difficulty getting time off of work to search for new housing, and once new housing is found it may become more difficult to keep the same job (Desmond, 2016; Hartman & Robinson, 2003). In a study of renters in Milwaukee, Wisconsin, Desmond and Gershenson (2016) found that renters who were forced to move were between 11% and 25% more likely to lose their jobs than were comparable workers with stable housing.

One important aspect of evictions and rental housing dynamics that has received little attention in the research is the relationship between housing subsidies and eviction rates. Subsidized, affordable housing developments are often presumed to provide an environment for stable, low-eviction housing for lower income renters (Desmond, 2016; Thomas, 2017). This is a reasonable presumption. Greater affordability via lower rents should be expected to result in lower eviction rates as compared with market-rate housing. This is especially the case where the subsidies require rents to be set at some maximum share of income (e.g., 30%). However, there are two issues here. First, renters eligible for subsidized affordable units typically are relatively low-income families, meeting program requirements where incomes are typically no more than 60% of the metropolitan median income (e.g., in the case of the Low Income Housing Tax Credit [LIHTC], the most common type of subsidized multifamily rental unit). These householders, especially if not retired or on some sort of fixed income, are often precariously employed and may experience significant income volatility. Tenants who are on fixed incomes may be somewhat less vulnerable to economic downturns and associated income volatility. The second issue is that, in the case of LIHTC units, rents are not limited to 30% of the tenant's income but are set to not exceed 30% of the income of someone making the maximum allowable income, which is usually 60% of the area median income. Thus, if a tenant is making an income that is less than this, their rent burden ratio can be substantially greater than 30% of their income.

We have, to date, almost no systematic evidence on the eviction rates of subsidized housing properties. One very recent article uses a data set of about 1,300 families from 16 cities from the Fragile Families and Child Wellbeing Study, and finds that public housing, but not other forms of housing subsidy, has a negative impact on eviction rates during the 2000s (Lundberg, Gold, Donnelly, Brooks-Gunn, & McLanahan, 2020). Their data do not distinguish other forms of subsidy outside of public housing, but they imply that most of the *other assistance* families are receiving Housing Choice Vouchers. They suggest that public housing is more effective than other forms of subsidy at reducing eviction rates because of differences in the eviction process for public housing or because public housing more effectively reduces rent burdens than other forms of housing subsidy do, a point that we will return to later in our discussion.

The largest subsidized housing program in the United States, the LIHTC, does not regularly track eviction rates of its properties. In this article, we look to develop some of the first systematic empirical evidence on the eviction rates of supply-side affordable housing subsidies. More specifically, we ask the following question: Controlling for neighborhood, building, and locational characteristics, do subsidized multifamily rental properties have lower eviction rates than market-rate properties do? And, if so, what is the degree of difference? We also examine specifically the differences between the eviction rates of senior subsidized rental properties and nonsenior subsidized properties. Unfortunately, we do not have data on the economic characteristics of tenants, at the building level, in either subsidized or market-rate properties, so we are unable to fully account for why the eviction rates of the two types of properties differ (or do not) to the extent that they do. Nonetheless, this article provides some of the first evidence on the differences between the eviction rates some of the first evidence on the differences between the eviction rates of subsidized and market-rate multifamily buildings.

Although eviction is only one outcome of concern for those interested in providing affordable housing, the recent accumulation of the evidence on the harms caused by eviction makes it an increasingly important consideration for designing housing policies and programs, especially given the substantial amount of evidence we now have on the harms that evictions can cause for families. Although, ideally, we would also measure the relationship between tenant-based subsidies (tenant vouchers) and eviction rates, we were not able to obtain address-level data on tenant-based vouchers.

# Factors Associated With Higher Eviction Rates

Researchers have found various household neighborhood, building, and tenant characteristics to be associated with higher eviction rates. A number of studies find strong associations between evictions and neighborhood racial composition, with Black neighborhoods often having substantially higher eviction rates (Desmond, 2012; Raymond, Duckworth, Miller, Lucas, & Pokharel, 2018; Shelton, 2017). Teresa (2018) found that Black neighborhoods in Richmond, Virginia, had substantially higher eviction filings, with the eviction filing rate increasing by 1.2% for every 10% increase in the Black population. At the same time, neighborhood poverty rate and median income were not significant predictors of eviction rates. In Atlanta, Georgia, Raymond et al. (2018) also found that Black neighborhoods had higher eviction filings when controlling for other neighborhood characteristics. The clustering of evictions in Black neighborhoods is not surprising given that survey-based evidence shows that evictions disproportionately affect Black households. Thirty percent of evicted tenants in Milwaukee were Black women, whereas Black women comprised only 9.6% of the city's population (Desmond, 2012). In King County, Washington, Thomas (2017) found that evictions were filed against Black renters at 4 times the rate of those filed against White renters. In a study of Milwaukee tenants, Greenberg, Gershenson, and Desmond (2016) found that Latinos living in neighborhoods where more than two-thirds of the population was White were more likely to suffer an eviction. Additionally, they found that Latino tenants with non-Latino landlords were at an increased risk of eviction.

The number of children in a household in Milwaukee was a significant predictor of eviction (Desmond & Gershenson, 2017). Desmond et al. (2013) found that for every 1-percentage-point increase in the share of the population that were children, there was an associated 6.5% increase in a neighborhood's eviction cases, controlling for race, gender, household composition, and socio-economic status.

In a study of metropolitan Atlanta, Immergluck, Ernsthausen, Earl, and Powell (2019) found that nonserial eviction filing rates are associated with several building and neighborhood characteristics.<sup>1</sup> They found that smaller and older multifamily buildings, other things being equal, had higher eviction rates. Also, buildings that had been sold recently had higher eviction rates, other things being equal. A sale in the prior 3 years was associated with an eviction filing rate that was between 4.2 and 4.7 percentage points higher, compared with a mean rate of 16% for all buildings. The

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authors also found that the share of cost-burdened renters in a block group was positively associated with the eviction rate of a building and, like some other studies, that the share of neighborhood renters who were Black was strongly and positively associated with the eviction rate. Finally, the block group educational level was also negatively associated with the eviction rate.

Only a small share of the eviction literature examines the relationship between housing subsidy and evictions. This is somewhat surprising given that a chief goal of providing subsidized rental housing is to reduce housing instability and insecurity. One recent study that addressed the relationship between housing subsidy and eviction focused on urban mothers in a 15-year study (Donnelly, Brooks-Gunn, McLanahan, & Garfinkel, 2017). Mothers receiving housing assistance were less likely to face an eviction. This article is one of the few to compare families receiving various types of housing assistance with unsubsidized households and how that seems to affect eviction rates. In another article, Montgomery, Cusack, Szymkowiak, Fargo, and O'Toole (2017) focused on veterans participating in the Department of Housing and Urban Development's (HUD) Veteran Assistance Support Housing (HUD-VASH) program. The authors looked at eviction risk once veterans left the program and found that receiving program assistance resulted in lower eviction rates. In a study of eviction filings in Philadelphia, Pennsylvania, Goldstein, Dowdall, Weidig, Simmons, and Carney (2019) found that the Philadelphia Housing Authority (PHA) properties accounted for 9–13% of eviction filings since 2010, while accounting for about 5% of the city's rental stock. PHA's tenants are predominantly very low income.

Although they did not analyze eviction rates, Brisson and Covert (2015) examined the rental nonpayment rates of tenants of the national nonprofit Mercy Housing, across the country. They found different rates of lease violations among tenants in their family, supportive and senior housing programs. Unfortunately, this study did not provide direct measures for comparison with otherwise similar unsubsidized properties. However, the authors found that tenants in the family housing units had the highest rates of lease violations across the different types of rental housing.

Overall, little research has been published on the differences in eviction rates between subsidized and unsubsidized, market-rate rental properties. Although we expect housing subsidy to reduce eviction rates, most subsidized housing operators have to address nonpayment of rent through some means, often including eviction. The extent to which housing subsidy reduces eviction rates is not well established and should be an important consideration in designing and managing subsidized housing programs.

# Examining Differences in Eviction Rates Among Subsidized and Market-Rate Rental Properties in Metropolitan Atlanta

To examine factors associated with eviction activity we utilized a database of address-level data on eviction filings for the five core counties of the Atlanta metropolitan area for 2016. These data were acquired from county court websites from a series of articles in the *Atlanta Journal-Constitution* on evictions (Joyner, Ernsthausen, & Mariano, 2018). It should be noted that these data strictly cover formal eviction proceedings, which only account for a subset of all forms of forced residential displacement (Desmond & Shollenberger, 2015). In addition to the eviction court records, data on building characteristics were obtained from tax assessor parcel files for each of the five counties, which enabled us to identify the multifamily (five units or more) residential buildings and link them to eviction filings. Then, we obtained real estate sales data by parcel number and linked it to the tax assessor parcel and eviction data. We used these data to identify the recent sales history for the multifamily properties.

We also obtained lists of subsidized multifamily rental properties in the region, from two sources: the National Housing Preservation Database (https://preservationdatabase.org/) and the HUD multifamily contracts database (https://www.hud.gov/program\_offices/housing/mfh/exp/mfhdiscl). These included buildings in the following categories of subsidy: LIHTC, Section 8 (project based), Section 202/ 811, Section 515, HOME, Public Housing, and HUD subsidized. If a property was indicated as falling into

Data source	Data item	Variables
Fulton County Magistrate Court	Eviction court records	Eviction filing rate
Gwinnett County Magistrate Court	Sales records	Sale in same year
Clayton County Magistrate Court		Sale in previous year
Cobb County Magistrate Court		Sale 2–3 years prior
Dekalb County Magistrate Court		
Fulton County Tax Assessor	Building characteristics	Number of units in
Gwinnett County Tax Assessor	Parcel data	building
Clayton County Tax Assessor		Value/unit (\$)
Cobb County Tax Assessor		Age of building
Dekalb County Tax Assessor		
National Housing Preservation Database	Subsidized housing	Building is subsidized
U.S. Department of Housing & Urban Development Multi-Family	identification	
Contracts Database		

Table 1 Project data table

any of these categories during 2016, the property was classified as subsidized. Because over 85% of the subsidized buildings were LIHTC properties (some of these buildings included other subsidies as well), no attempt was made to distinguish the relationship between different types of subsidy and eviction rates, as sample sizes would be too small for most subsidy types. Finally, using building websites, we examined all subsidized properties to determine whether they were age-restricted senior housing. More information on the data used is given in Table 1, which details each data item, source, and variable.

To identify any potential market-rate buildings that were also senior, age-restricted properties, we contacted two experts in the multifamily rental industry in Atlanta. These include a principal with a larger developer of predominantly LIHTC senior-subsidized properties that has just recently begun developing market-rate senior properties, and a principal of a market-research real estate consultancy that does substantial work in the multifamily rental sector. Both experts pointed to just a handful of senior, market-rate multifamily rental developments, although the consultancy principal pointed out that this industry niche was growing in the region (Cooke, 2019; Laube, 2019). Of the 10 projects that these experts pointed to, most were not developed and occupied by 2016. We identified only four senior-market rate buildings among the 1,712 market-rate buildings in our data set.

Figure 1 provides a map of the location of the multifamily rental properties throughout the fivecounty region, with nonsenior subsidized and senior subsidized properties color coded. The five core counties of the Atlanta region account for 67% of the metropolitan area's population and 88% of the multifamily rental units in the region. Compared with other large metropolitan areas in the United States, the Atlanta metropolitan area suffers from high eviction filing and eviction rates (Immergluck et al., 2019).

Evictions in multifamily buildings in the five-county region accounted for more than 95,000 out of over 132,000 total eviction filings in 2016, with the difference being filings on single-family (one- to four-unit) properties. Therefore, multifamily filings account for more than 70% of all filings in the area. The 95,000 filings occurred in 1,861 multifamily properties. The average property contained approximately 200 rental units, ranging from five to more than 1,700 units. The average annual eviction filing rate per building was 28 filings per 100 rental units.

We distinguish between serial and nonserial eviction filings. Serial filings are those when a particular tenant in a building receives more than one filing within a 1-year period. We focus instead on nonserial eviction filings, which are much more likely to result in the eventual eviction of a tenant (Garboden & Rosen, 2019; Leung, Hepburn, & Desmond, 2019). Judgment data from all five counties of interest were not accessible or easily linked to parcel and building data. We calculate an eviction filing rate by simply taking the number of total filings for the year minus the number of serial filings. The nonserial eviction filing rate—the key outcome variable of interest here and from this point on referred to as the *eviction rate*—is the annual number of nonserial eviction filings divided by



Figure 1. Map of multifamily rental properties in the five-county Atlanta, Georgia, metropolitan area.

the number of rental units in the building. The average eviction rate for 2016 was 16.3 per 100 units. The interquartile range for the rate was from 6 to 22 evictions per 100 units.

A variety of neighborhood and building characteristics, including location, age, and size of a building, may explain away much of the difference in building-level eviction rates. The primary goal here is to identify whether, after controlling for these characteristics, the fact that a building is subsidized for affordable housing purposes is associated with a lower eviction rate. We first look at whether subsidy status, in and of itself, is associated with different eviction rates. Then, in a separate regression, we distinguish between senior subsidized and nonsenior subsidized buildings to see whether these two types of subsidized properties are associated with different eviction rates.

We estimate a model for the eviction rate (nonserial eviction filings/rental units) for a building, Y, as follows:

$$Y = a + \beta \mathbf{X} + \mathbf{\Phi} \mathbf{N} + \delta \mathbf{L} + \lambda \mathbf{S} + \mu$$
(1)

where **X** is a set of building characteristics, including the number of units in the building, the appraised value per unit in 2016,<sup>2</sup> the age of the building, and a set of dummy variables indicating whether the building was sold in the same year, a prior year, or 2–3 years ago. Our prior is that the sale of a building may result in a rise in eviction filings as some owners raise rents, possibly after upgrading the property. **N** is a set of block group-level characteristics, which are chosen based on the previous literature, including the share of rental households that are housing-cost burdened, median gross rent, poverty rate, the share of households that are female-headed families, the share of adults over 25 who are college educated, the share of households with children, the share of renters who are 65 or older, the share of renters who are Black, the share of renters who are Latino, and the share of renters who are Asian. **L** is a set of spatial dummy control variables indicating which of the 36

different Atlanta Regional Commission superdistricts the property is located within. These are included to account for spatial clustering within the five-county metro. Each county contains from 4 (Clayton) to 12 (Fulton) super districts. Finally, **S** is a set of one or two dummy variables (depending on the version of the model employed) that indicate the subsidy status of the property—that is, whether it is a subsidized housing property and, in another model, whether it is a senior subsidized rental property. We also include a dummy variable for the small number (four) of properties that are senior, market-rate buildings.

# **Results and Discussion**

We first examine differences in eviction rates across four subsets of the multifamily rental properties —nonsenior, market-rate buildings; nonsenior, subsidized buildings; senior, market-rate buildings, and senior, subsidized buildings. Table 2 provides the means for each of these four subgroups as well as the result of three independent-sample *t*-tests. The first *t*-test compares the nonsenior, market-rate buildings (n = 1,708) and the senior, market-rate buildings (n = 4). The second one compares the nonsenior, market-rate buildings and the nonsenior, subsidized properties (n = 123). Finally, the third *t*-test is between the nonsenior, market-rate buildings and the senior, subsidized properties (n = 26).

Table 2 indicates that the mean eviction rate for the four senior, market-rate buildings (1.54 per 100 units) is far smaller than the mean for nonsenior, market-rate buildings (16.28 per 100 units). However, because of the small number of senior, market-rate buildings, this difference is not significant at p < .05. The mean eviction rate for nonsenior, subsidized buildings (18.72 per 100 units) is slightly higher than the mean rate for market-rate buildings (16.28 per 100 units). However, the difference of 2.43 per 100 units is not significant at p < .05. Finally, when comparing senior, subsidized buildings with market-rate properties, the mean eviction rate among the former is less than half that of the latter (7.55 vs. 16.28 per 100 units), and this difference is statistically significant.

We then turn to estimations of Equation (1), which are developed in three stages. Table 3 provides the descriptive statistics for the 1,844 properties in the estimations of Equation (1). Table 3 then provides the regression results. In the first set of results in Table 4, labeled Model 1, the eviction rate is estimated without any attempt to distinguish between subsidized and market-rate multifamily buildings. Then, in Model 2, a dummy variable is added to the model to indicate whether the building is subsidized. Finally, in Model 3, in place of a single *subsidized* dummy variable, two separate dummies are used, one to indicate that the building is a nonsenior, subsidized property, and the second to indicate that it is a senior, subsidized property. We use the three stages to identify the relationship between the subsidy status of a building and the eviction rate, and in particular whether senior, subsidized buildings seem to have different eviction rates than nonsenior, subsidized buildings do.

Clustered-robust standard errors were used and clustered at the block-group level because of the use of block-group-level neighborhood characteristics. No substantial multicollinearity problems

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Building type	Mean eviction rate (nonserial filing rate)	Difference in means (significance, <i>p</i> -value)
Nonsenior, market-rate buildings (1,708)	16.28 per 100 units	+14.74 per 100 units
Senior, market-rate buildings (4)	1.54 per 100 units	(0.057)**
Nonsenior, market-rate buildings (1,708)	16.28 per 100 units	+2.43 per 100 units
Nonsenior-subsidized buildings (123)	18.72 per 100 units	(0.090)**
Nonsenior, market-rate buildings (1,708)	16.28 per 100 units	- 8.73 per 100 units*
Senior-subsidized buildings (26)	7.55 per 100 units	(0.000)***

Table 2. Eviction rate means and independent-sample t-tests for four types of multifamily rental buildings.

\* Significant at p < .05. \*\* Equal variances assumed. \*\*\*Equal variances not assumed.

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	Mean	SD
Eviction rate (nonserial filing rate, share of units)	0.1630	0.1536
Units in building	198.3	165.3
Value/unit (\$)	67,050	66,899
Sale in same year (0,1)	0.0862	0.2808
Sale in previous year (0,1)	0.1529	0.3600
Sale 2–3 years prior (0,1)	0.2430	0.4290
Age of building (years)	35.94	19.00
BG share, renters who are cost-burdened	0.5064	0.1539
BG median gross rent (\$)	983.1	213.2
BG share in poverty	0.2124	0.1692
BG share, female-headed families as share HHs	0.1795	0.1223
BG share, over 25 w/college education	0.3511	0.2331
BG share, households w/children <17	0.2956	0.1495
BG share, renters >16 who are 65+	0.0883	0.1002
BG share, renters who are Black	0.5461	0.3098
BG share, renters who are Latino	0.1280	0.1744
BG share, renters who are Asian	0.0510	0.0920
Building is affordable (0,1)	0.0770	0.2667
Building is senior market rate (0,1)	0.0022	0.0465
Building is nonsenior subsidized (0,1)	0.0634	0.2438
Building is senior subsidized (0,1)	0.0136	0.1157

#### Table 3. Descriptive statistics.

Note. SD = standard deviation. N = 1,844. BG = Block group.

were detected. Only two variance inflation factors (VIFs) exceeded 5, and none exceeded 7. These two VIFs were for the share of renters who are Black and the share of adults with a college education. The share of renters who are Black is highly significant, so multicollinearity is not a concern there. The education variable is close to being statistically significant, however, and a larger sample size might result in statistical significance.

The results for most of the variables in the regressions in Table 4 are largely consistent with the existing literature. Three neighborhood characteristics are significantly associated with the eviction rate: the share of those cost-burdened, the share of Black renters, and the share of Asian renters. The share of renters who are cost-burdened is positively associated with the eviction rate. A 10-percentage-point (or one tenth) increase in the share of renters who are cost-burdened is associated, other things being equal, with a 0.63-percentage-point increase in the eviction rate, which is a modest amount compared with a mean annual eviction rate of 16.3% (16.3 evictions per 100 rental units).

As shown in much of the existing literature, evictions are heavily racialized. Each 10-percentagepoint increase in the block-group share of renters who are Black, other things being equal, is associated with a 0.89-percentage-point increase in the eviction rate. This means that going from a predominantly non-Black to a predominantly Black tract, other things being equal, is associated with a substantial increase in the eviction rate. Also, neighborhoods with larger Asian renter populations, other things being equal, are associated with lower eviction rates.

Some building characteristics are significantly associated with eviction rates. Larger buildings, other things being equal, are expected to have lower eviction rates than smaller buildings. Every 50 additional units are associated with an eviction rate that is 0.38 percentage points lower. Older buildings are also associated with higher eviction rates. Every 10 years in additional building age is associated with a 0.75-percentage-point higher eviction rate, other things equal. A sale of the building in any of the three prior years is associated with more than a 4-percentage-point increase in the eviction rate, a relatively large amount.

The key focus of this article is on the association between subsidy status and evictions. The results of Model 2 suggest that subsidized buildings have significantly lower eviction rates, other things being equal, than those of nonsenior, market-rate buildings. The results suggest that a subsidized

		Model 1			Model 2			Model 3		
	Coefficient	SE <sup>a</sup>	Sig.	Coefficient	SE <sup>a</sup>	Sig.	Coefficient	SE <sup>a</sup>	Sig.	Beta
Constant	0.0111	0.0523	0.832	0.0153	0.0519	0.769	0.0245	0.0519	0.637	
No. units in building	– 7.57E-05	2.20E-05	0.001***	<ul> <li>– 7.50E-05</li> </ul>	0.0000	0.001 ***	– 7.65E-05	2.17E-05	0.000***	- 0.082
Value/unit (\$)	2.10E-07	1.45E-07	0.148	2.04E-07	0.0000	0.171	1.90E-07	1.52E-07	0.212	0.083
Sale in same year (0,1)	0.0465	0.0109	0.000***	0.0448	0.0109	0.000***	0.0452	0.0109	0.000***	0.083
Sale in previous year (0,1)	0.0441	0.0099	0.000***	0.0430	0.0098	0.000***	0.0425	0.0098	0.000***	0.100
Sale 2–3 years prior (0,1)	0.0428	0.0086	0.000***	0.0412	0.0084	0.000***	0.0413	0.0083	0.000***	0.115
Age of building (years)	9.14E-04	2.80E-04	0.001***	8.38E-04	2.77E-04	0.003***	7.47E-04	2.80E-04	0.008***	0.092
BG share, renters who are cost-burdened	0.0563	0.0265	0.034**	0.0598	0.0266	0.025**	0.0629	0.0263	0.017**	0.063
BG median gross rent (\$)	6.70E-06	2.91E-05	0.818	4.66E-06	2.90E-05	0.872	8.57E-07	2.90E-05	0.976	0.001
BG share in poverty	0.0385	0.0422	0.361	0.0400	0.0423	0.344	0.0373	0.0427	0.382	0.041
BG share, female-headed families as share HHs	- 0.0251	0.0466	0.590	- 0.0200	0.0466	0.668	- 0.0257	0.0466	0.581	- 0.020
BG share, over 25 w/college education	- 0.0595	0.0359	0.097*	- 0.0569	0.0356	0.111	- 0.0558	0.0364	0.126	- 0.085
BG share, households w/children <17	- 0.0074	0.0364	0.838	- 0.0024	0.0367	0.948	- 0.0080	0.0365	0.827	- 0.008
BG share, renters >16 who are 65+	- 0.0491	0.0458	0.284	- 0.0450	0.0461	0.329	- 0.0297	0.0438	0.498	- 0.019
BG share, renters who are Black	0.0884	0.0296	0.003***	0.0879	0.0297	0.003 ***	0.0890	0.0296	0.003***	0.179
BG share, renters who are Latino	- 0.0385	0.0315	0.222	- 0.0402	0.0316	0.204	- 0.0401	0.0316	0.205	- 0.046
BG share, renters who are Asian	- 0.0874	0.0339	0.010**	- 0.0901	0.0341	0.008***	- 0.0912	0.0339	0.007***	- 0.055
Building is affordable (0,1)				- 0.0282	0.0087	0.001 ***				
Building is senior market rate (0,1)							- 0.1373	0.0438	0.002***	- 0.042
Building is nonsenior subsidized (0,1)							- 0.0135	0.0089	0.131	- 0.021
Building is senior-subsidized (0,1)							- 0.1065	0.0168	0.000***	- 0.080
N = 1,844										
R <sup>2</sup>	0.2976			0.2997			0.3051			
<sup>a</sup> Clustered (at BG = block group), robust standard Not shown: 35 spatial fixed-effect dummies indica	errors. ating super distr	ict area withi	in metropolitan	area.						
"" signincant < 0.01; " signincant < 0.0.0	incant al <u.iu.< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></u.iu.<>									

Table 4. Estimation of eviction filing rate, 2016.

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property, other things being equal, is expected to have a 2.8-percentage-point lower eviction rate. However, Model 2 groups all subsidized properties together, and does not distinguish between senior subsidized and other subsidized properties. Lower income seniors may be expected to suffer from lower eviction rates than other lower income families, especially because low-income seniors are likely to have less volatile income streams, consisting of social security or other retirement sources. Meanwhile, lower income families are more vulnerable to layoffs and fluctuations in family incomes.

Therefore, in Model 3, we distinguish between senior, subsidized and nonsenior, subsidized properties. We also include a dummy variable for the four senior, market-rate buildings. The results show that senior, subsidized buildings, as well as senior, market-rate buildings, have significantly and markedly lower eviction rates than do nonsenior, market-rate properties. Other things being equal, a senior-subsidized building is expected to have a 10.7-percentage-point lower eviction rate than that of a market-rate building. This result is highly statistically significant.

The result for nonsenior, subsidized properties is quite different, however. A nonsenior-subsidized building is expected to have only a 1.4-percentage-point lower eviction rate than a market-rate building, other things being equal, and this result is not statistically significant. However, this result might conceivably become statistically significant if the sample size of nonsenior, subsidized properties (123 buildings) was substantially larger. This finding may be somewhat counterintuitive if we expect supply-side subsidies, such as the LIHTC, to have a substantial dampening effect on eviction rates. At the same time, as discussed below, we are unable to control for the income and socio-economic mix of the tenants at the building, and the tenants in subsidized properties, on average, will tend to have lower incomes and will likely be more vulnerable to economic shocks than tenants of market-rate buildings.

## Conclusion

Previous research demonstrates high multifamily eviction rates in Atlanta, across property types (Immergluck et al., 2019). The findings in this article expand our knowledge on eviction rates, specifically looking at the impacts of affordability and senior housing. The finding that senior, subsidized rental properties have substantially lower eviction rates than nonsenior, market-rate buildings, when other variables are held equal, is perhaps unsurprising. Low-income seniors are likely to have relatively stable, if still low, incomes compared with working-age families. Moreover, the regulated, lower rents of subsidized properties provide tenants with more affordability and some protection from large rent increases.

Interpreting the finding that nonsenior, subsidized buildings do not have substantially lower eviction rates than nonsenior, market-rate buildings is complicated by the fact that although we are able to control for a great many characteristics about each building, including age, size, location, and racial and economic characteristics of renters at the block-group level, we are not able to control directly for the tenant incomes of the properties. One likely contributor to the perhaps unexpectedly high eviction rates of the subsidized properties is that they are income-restricted, so tenants are likely to be more vulnerable to economic shocks and income declines, making them in turn more vulnerable to eviction. However, these buildings also have lower, limited rents set at levels that are intended to be subsidized for lower income tenants. Thus, it may be that the design of the subsidy structure of some or most of these subsidized properties is not terribly effective at addressing the unstable economic lives of many of their tenants. This is consistent with the finding of Lundberg et al. (2020) that public housing had a substantial negative effect on eviction probabilities but that other forms of housing assistance did not.

Subsidized properties generally have lower rents than market-rate buildings do. The bulk of these properties are LIHTC buildings, where rents are generally set at rates affordable to those with incomes at or below 60% of the metropolitan area median income. At the same time, however, the lower income families in these properties may be more economically vulnerable than the typical

tenant of market-rate rental buildings, which tend to draw from a broader socioeconomic spectrum of tenants. Tenants in subsidized properties, especially nonsenior buildings, are likely to be more vulnerable to layoffs, economic downturns, and a wide variety of economic stressors than are renters overall.

In addition, unlike housing vouchers and some other affordable rental programs, the LIHTC program does not limit gross rent to 30% of the tenant's income. This means that tenants with incomes below the 60% area median income threshold will tend to pay more than 30% of their income toward rent. Also, if their incomes decline, their rent is not reduced accordingly, unless they also hold a housing voucher or some other sort of income-sensitive subsidy. These realities point to a systemic response that could look similar to a program that the City of Philadelphia is considering. The new pilot program would provide gap rent vouchers of up to 300 USD per month, to decrease rent burden among tenants of tax-credit or other publicly financed properties (Blumgart, 2020).

In terms of further research, there is a need for data that provide information on the characteristics (especially income) of tenants of different buildings, including market-rate properties. Subsidized rental properties that are not age restricted do not have the same mix of tenants that the typical market-rate rental property does. Again, tenants in subsidized properties may be more vulnerable to adversities such as discrimination in labor markets, layoffs, weak wage growth, and cyclical or structural unemployment. Better data on tenants could help isolate the extent to which housing subsidy programs are effective at buffering residents from eviction pressures. Regardless, the evidence put forward in this article supports arguments for increased financial supports to enable greater housing stability for tax-credit tenants.

Ideally, future research on this topic would utilize data on income and race for each tenant in all properties, not just LIHTC buildings. There are numerous barriers to getting such data. For one, although such data are collected for LIHTC buildings they are generally not publicly reported at the building level (O'Regan & Horn, 2013). This is partly a legacy of the LIHTC program being administered by the Internal Revenue Service (IRS) and not by HUD. Moreover, the data on LIHTC tenants that are collected by the state housing finance agencies generally only cover the subsidized units and not any market-rate units in the development. More fundamentally, market-rate properties generally do not collect such information, and if property managers tried to do so, they would potentially create privacy concerns among tenants. Further work on this topic, that attempted to control for tenant characteristics, would most likely be accomplished through tenant surveys of both subsidized and market-rate properties, ideally at a scale that could enable generalizability across building type and space. Alternatively, qualitative, interview-based research on landlords and tenants might be useful for informing these issues.

Research similar to the work here should be conducted in other metropolitan areas in other states. Metropolitan Atlanta is a high-eviction region in a state with few tenant protections and a landlord-friendly eviction process (Hatch, 2017). Additionally, the difference between market-rate rents and LIHTC rents is unlikely to be as large in the Atlanta market compared with higher cost markets such as many on the East and West Coasts. In such metro areas, LIHTC rents are likely to be lower relative to market rents than in Atlanta. Thus, the program may be relatively more effective in reducing evictions in higher cost markets because it offers a relatively greater reduction in rents compared with market rents.

Finally, there is also a need to do more research on the role of tenant-based housing assistance, especially Housing Choice Vouchers, on eviction rates as compared with supply-side subsidies such as the LIHTC. Much of the focus in comparing supply-side and demand-side programs has focused on the impact on affordability levels and on the production efficiency of the various programs. More attention is needed to the differential impacts of the different subsidized housing approaches and programs on rental stability and, in particular, the incidence of evictions.

Given the evidence on the harms that evictions cause to families and children, the fact that nonsenior, subsidized rental properties have eviction rates similar to the high rates of nonsenior, market-rate buildings is some cause for concern, given the unusually high baseline rates in Atlanta. Of course, providing lower, more affordable rents to low-income families is a laudable outcome of housing subsidy programs. If such programs continue to suffer from relatively high eviction rates, however, policymakers and affordable housing practitioners may want to reexamine the design and implementation of these subsidy programs and consider placing additional emphasis on reducing evictions and increasing housing stability as well as affordability. This may mean focusing more on program designs that address the volatility of low-income families' incomes, including favoring programs that lower effective rents as tenant incomes decline.

Beyond any fundamental redesign of affordable housing subsidy programs, these results imply that current supply-side subsidy programs, by themselves, may not be sufficient tools for reducing evictions markedly to address a key aspect of housing stability, at least for nonsenior families. It may be that LIHTC and other programs should be modified to focus more on providing greater opportunities to mitigate evictions. State housing finance authorities (HFAs) might consider providing points in their Qualified Allocation Plans to developers who promise to maintain eviction mitigation programs, which might include access to short- or medium-term financial support to families undergoing financial hardship. Moreover, states should take existing IRS regulations to enforce good-cause eviction reguirements in LIHTC buildings seriously. The National Housing Law Project (NHLP) argues that state housing finance agencies should more aggressively enforce this federal requirement (National Housing Law Project, 2018). They point to California's requirement that all LIHTC properties have a good-cause lease rider together with a letter informing tenants of their rights under this regulation. Wisconsin and Massachusetts reference the good-cause requirements in their regulatory agreements. Yet NHLP argues that many states fail to implement the good-cause requirements in any meaningful way. Whereas the effects of such actions are unknown at this time, and many evictions may be initiated simply for failure to pay rent (generally acceptable under good-cause requirements), this is an additional step that might be considered to improve housing stability in subsidized properties.

During the mortgage crisis, a number of states and localities, sometimes with federal support, provided short- or medium-term assistance to homeowners undergoing financial stress. Some nonprofit programs exist to provide short-term assistance to renters, but they are frequently inadequately funded. Developers might team up with such nonprofits or with local government to provide such assistance. In addition, state HFAs should be careful in their underwriting to not encourage such tight operating margins that property owners have little recourse but to evict tenants undergoing temporary distress. HFAs and other affordable housing funders should also examine the eviction practices and eviction filing data for property owners who apply for tax credits to ensure that they are not subsidizing landlords who engage in damaging serial filing practices, specifically in cities like Atlanta (Immergluck et al., 2019). Finally, although tenant–landlord law and variations in eviction processes across states and cities are beyond the scope of this article, the findings suggest that some substantial policy reform in this arena might be necessary if the goal is to substantially reduce evictions and improve housing stability for working families.

# Notes

- Nonserial eviction filings are those filings that exclude repeat filings on the same tenant within a 1-year period. Serial filings are those that are filed on the same tenant within the same period. Immergluck et al. (2019) show that the two different types of eviction filings exhibit somewhat distinct patterns across buildings and neighborhoods. Nonserial filings are more likely to result in the actual forced expulsion of a tenant from a rental unit.
- For Fulton County, instead of using 2016 appraised values, 2017 values were used. Fulton County did not reassess properties from 2011 through 2016, so 2017 appraised values were deemed more accurate estimates of 2016 market values than 2016 appraised values.

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# **Disclosure Statement**

No potential conflict of interest was reported by the authors.

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