HOUSING JUSTICE

### National Housing Law Project

## Study in Milwaukee Finds African-American Women Evicted at Higher Rates

Survivors of domestic violence, dating violence, sexual assault and stalking often face numerous obstacles to obtaining safe, affordable and decent housing. Matthew Desmond, a sociologist from Harvard University, recently published an article examining evictions in urban areas. Desmond used eviction records, survey results and personal observations to study the role of eviction in the lives of lowincome individuals. Focusing his study in Milwaukee, Wisconsin, Desmond found that lowincome, African-American women experienced higher rates of eviction than other groups of people.

In the first part of his study, Desmond reviewed eviction records in Milwaukee County from 2003 to 2007. He reported that in an average year, almost half of the total evictions (46%) involved residents in African-American neighborhoods. By comparison, white, Hispanic and racially-mixed neighborhoods yielded 20%, 4% and 30% of evictions in an average year, respectively. Women comprised over 60% of evicted tenants during this time period. The gender disparity in evictions was most evident in communities of color. Landlords in white neighborhoods evicted both male and female tenants at roughly the same rate. By contrast, landlords in African-American and Hispanic neighborhoods evicted female tenants at substantially higher rates. The largest gender discrepancy in evictions occurred in African-American neighborhoods,

**Newsletter December 2013** 

where, on average, the number of women evicted was more than twice that of men evicted each year.

For the study's second portion, Desmond surveyed 251 tenants who appeared in Milwaukee's eviction court. Of these tenants who appeared, the majority were African-American women. In addition, despite having a median income of less than \$1,000 per month, 94% of survey respondents did not receive any housing assistance. Additionally, most of the respondents had children living in their households. Importantly, of those tenants who subsequently received eviction judgments, nearly half (49%) of the tenants were African-American women. Desmond also noted that a substantial number of African-American women not listed on a lease were living in households receiving eviction judgments.

For the third part of the study, Desmond lived in two, low-income Milwaukee neighborhoods, one predominantly white and the other predominantly African-American. Desmond immersed himself in the daily interactions and lives of both tenants and landlords, observing their approaches to the eviction process. Desmond's time spent living in these low-income neighborhoods provided anecdotal evidence to supplement data collected from the other two parts of the study. Living in these communities allowed Desmond to track and analyze 11 cases of eviction from the beginning of the process through the aftermath of the eviction.

(Continued on page 2)

#### (Continued from page 1)

In detailing the study's findings, Desmond attempted to explain why women, especially African-American women, experienced disproportionately high eviction rates in Milwaukee. He offered several reasons:

Lease Eligibility. Desmond suggested that African-American women were evicted more frequently because they were oftentimes the only person in a household eligible to enter into a lease. Desmond observed that African-American men were disproportionately impacted by high incarceration rates, which, in turn, left them less able to secure a job or rental housing due to existing criminal history. Therefore, according to Desmond, the burden fell on African-American women to enter into leases, using their income from low-wage jobs or public assistance benefits to meet income eligibility requirements.

Cost of Rent. Desmond pointed to several factors, including rising rents, which prevented low-income African-American women from being able to afford housing. African-American women, on average, made substantially less than their male counterparts, but generally had higher expenses. In Milwaukee, Desmond noted that nearly 60% of African-American households were comprised of single mothers and their children. Thus, poor African-American women often shouldered the costs associated with childcare, in addition to the higher costs of larger units needed to house their children. Desmond stated that single mothers, like those he observed during his study, spent between 80% and 90% of their paychecks on housing. Furthermore, broader forces such as decreased spending on affordable housing programs, stagnant public benefits payments and a minimum wage incapable of keeping up with housing costs all contributed to increasingly unaffordable housing – even in high-poverty areas. Desmond observed that low-income families were often one unexpected expense away from falling behind on rent, placing them at risk of eviction.

**Children**. Desmond noted that families with children faced a heightened risk of eviction. He explained that the presence of children attracted unwelcomed attention from local authorities who inspected units for health and safety violations. Additionally, since children may create noise or damage property, landlords often saw children as a reason to evict, rather than as a reason to prevent eviction.

Gendered Reactions and Norms. Desmond indicated that gendered reactions and prevailing norms could play a role in why some women were evicted at higher rates than men. Desmond explained that when men received an eviction notice, they often offered to "work off" the outstanding debt through manual labor. Women did not make such offers. Desmond noted that this difference was partially explained by women's existing obligations, including work and childcare, which did not leave much time for women to assume additional tasks such as performing manual labor. However, Desmond also speculated that gender norms played a role, as women may not view manual labor as "'women's work.'" Thus, they did not view working off owed rent as an option. Instead, women often attempted to utilize their networks, including relatives, friends and social services organizations, to acquire rent money. However, Desmond found that African-American women were less successful using this approach, as people

(Continued on page 3)

#### (Continued from page 2)

in their immediate networks were often also financially struggling. White women, on the other hand, generally had access to more people with the means to assist them. Furthermore, Desmond observed that women often dealt with the prospect of eviction by "ducking and dodging" their predominantly male landlords, whereas men confronted the landlords in a way that led to a payoff arrangement such as working to pay back rent. That said, Desmond noted that during his study, women who confronted landlords about an eviction notice were often perceived by those landlords as "rude or out of line."

**Involvement by Authorities.** Desmond explained that some female tenants reported landlords to local authorities for health and safety code violations. The resulting unwelcomed scrutiny by building inspectors created the possibility of fines for the landlords. Desmond noted that landlords retaliated against tenants who reported such violations by evicting them for another cause, such as being delinquent on rent. In one case, a landlord explicitly told Desmond that she was evicting a tenant for calling the local Department of Neighborhood Services. The landlord would not have otherwise evicted the tenant, who was behind on her rent.

Desmond further discussed the consequences of eviction and their broader policy implications. For example, an eviction on a tenant's rental record left him or her with few housing options, as many landlords would not rent to persons with prior evictions. Evictions further caused housing instability, and required individuals and families to move often. An evicted person's options included moving to increasingly poor and dangerous housing conditions, finding shelters or temporary

housing or living on the street. Additionally, many evicted families could not afford the cost of moving and storing their possessions, resulting in lost property. Ironically, eviction records could also prevent persons from receiving housing assistance or participating in programs such as the federal Section 8 program. Therefore, those in the most need of rental assistance were often barred from receiving it. In addition to describing some of eviction's consequences, Desmond also offered several policy improvements that could lead to fewer evictions, including (1) increased availability of emergency housing assistance; (2) greater access to free legal counsel for tenants facing eviction to promote more favorable outcomes; and (3) effective affordable housing programs.

**Resource:** Matthew Desmond, *Eviction and the Reproduction of Urban Poverty*, American Journal of Sociology (2012), *available at*: <u>http://www.law.harvard.edu/faculty/faculty-</u> <u>workshops/</u> desmond.faculty.workshop.spring2013.pdf

# For technical assistance or requests for trainings or materials, please contact:

Karlo Ng, kng@nhlp.org National Housing Law Project 703 Market Street Ste. 2000 San Francisco, CA 94103 Phone: (415) 546-7000, x. 3117 www.nhlp.org/OVWgrantees

This project was supported by Grant No. 2008-TA-AX-K030 awarded by the Office on Violence Against Women, U.S. Department of Justice. The opinions, findings, conclusions, and recommendations expressed in this publication/program/exhibition are those of the author(s) and do not necessarily reflect the views of the Department of Justice, Office on Violence Against Women.