

Eviction Filings, Unemployment, and the Impact of COVID-19



Lawyers' Committee
for Better Housing



LOYOLA
UNIVERSITY CHICAGO

Preparing people to lead extraordinary lives

Introductions

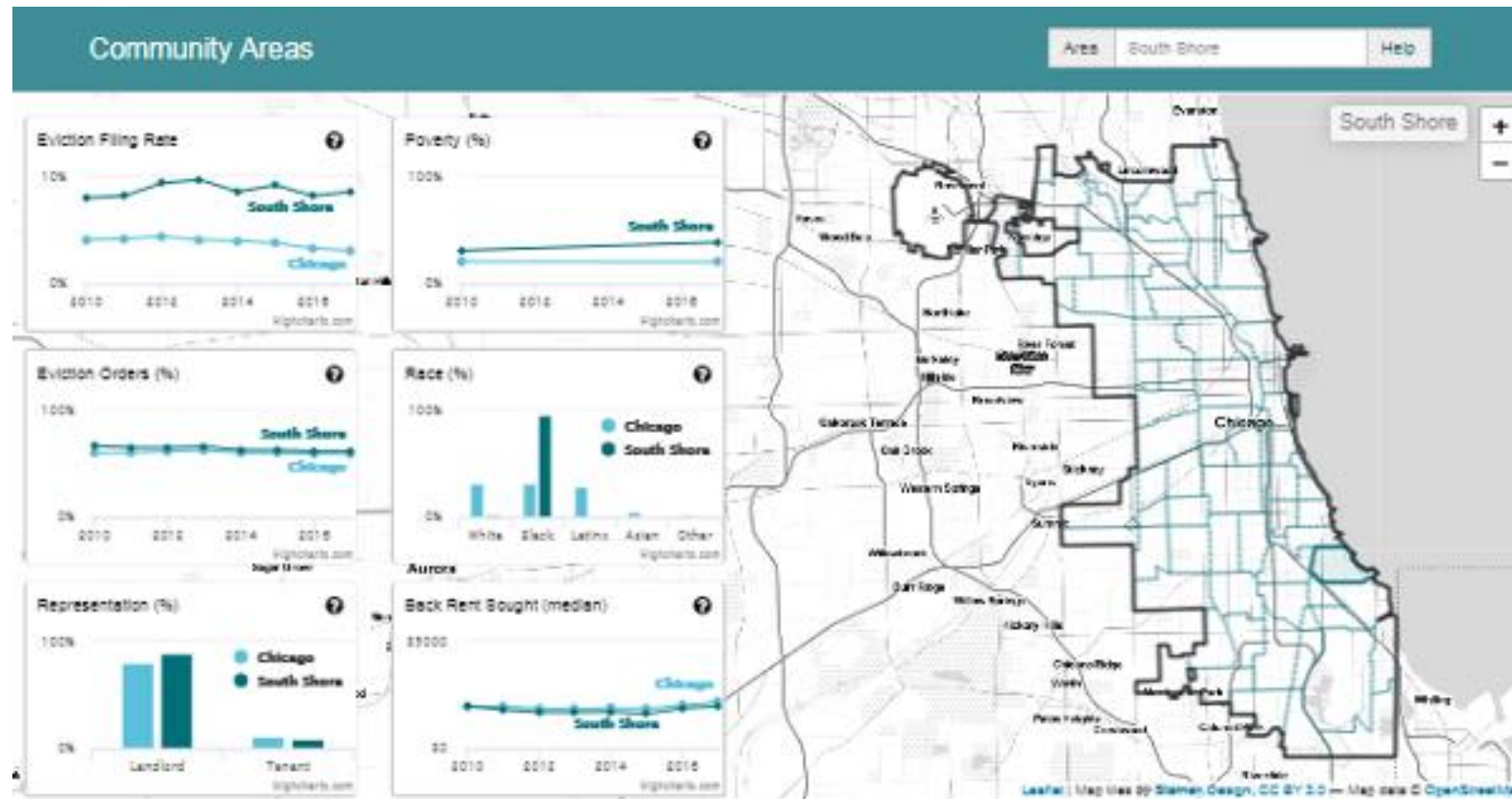
- ▶ *Lawyers' Committee for Better Housing*
 - ▶ Mark Swartz, Executive Director
 - ▶ Michelle Gilbert, Legal Director
 - ▶ Jude Gonzales, Supportive Services Director
 - ▶ Randall Leurquin, Special Projects
 - ▶ Grace Rock, Data & Technology Specialist VISTA
- ▶ *Loyola University Chicago Department of Sociology / Center for Urban Research and Learning*
 - ▶ Peter Rosenblatt, Associate Professor of Sociology

Welcome - New Data, New Research

- ▶ Chicago Evictions Data Portal
 - ▶ Release of 2018-2019 eviction data
 - ▶ What's Happened Since
- ▶ New Eviction Tracking Reports
- ▶ New Report: *Eviction Filings, Unemployment, and the Impact of COVID-19*
 - ▶ In partnership with Loyola University Chicago's Center for Urban Research and Learning (CURL)
 - ▶ Research on the relationship between eviction filings and unemployment rate
 - ▶ 2020 extrapolations and the impact of COVID-19
 - ▶ Racial Disparities
- ▶ Renter Stories
- ▶ Q & A

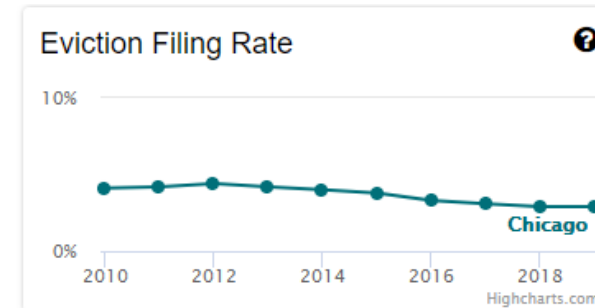
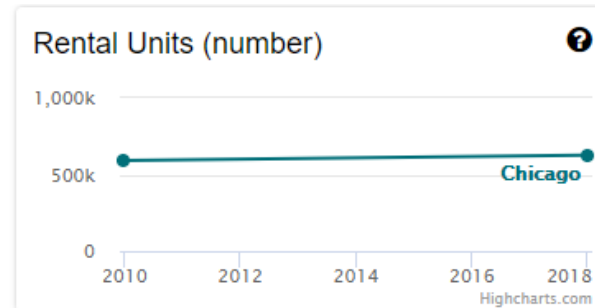
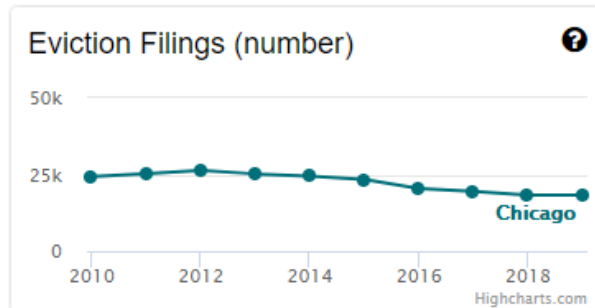
Chicago Evictions Data Portal

- ▶ Launched May 2019 <https://eviction.lcbh.org/> with data for 2010-2017.
- ▶ New data for 2018-2019 added December 2020.



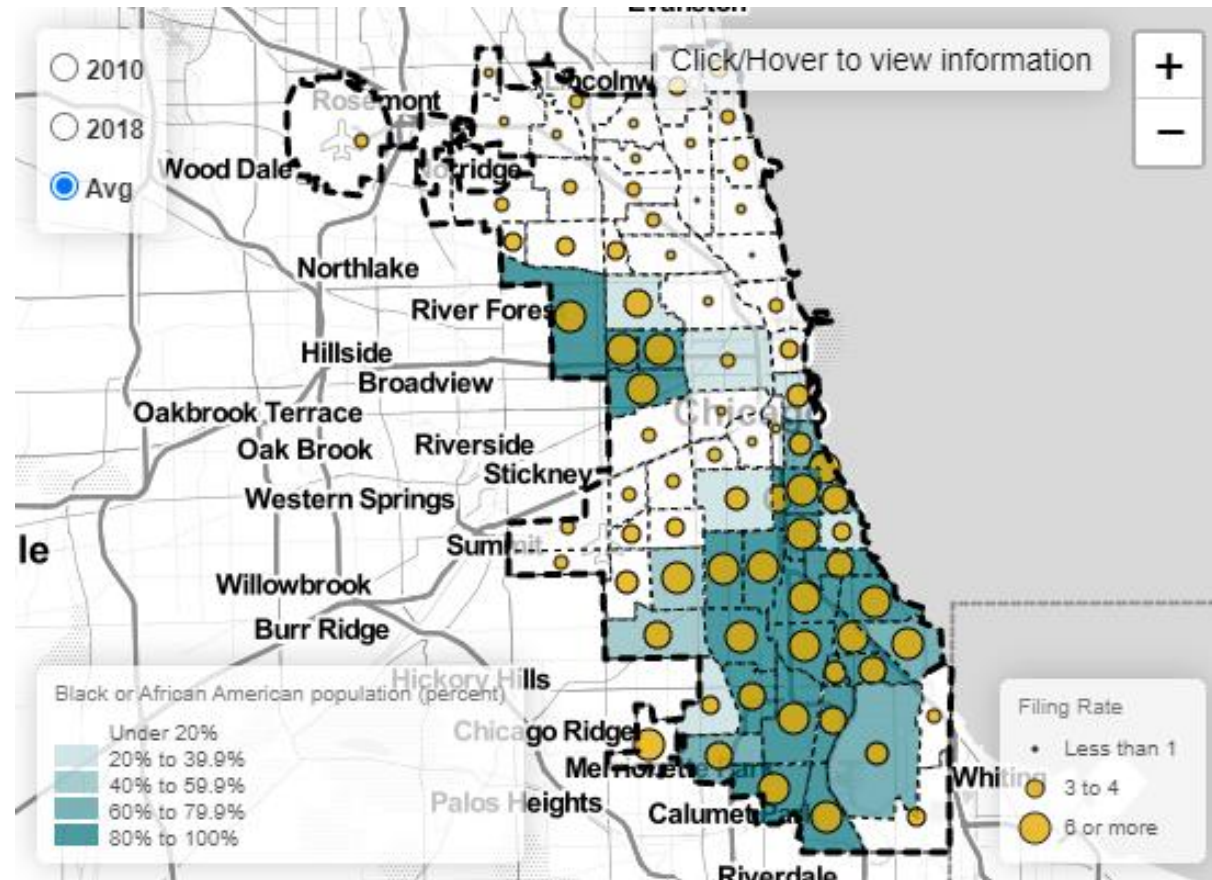
Chicago Evictions: Filings

- ▶ Chicago saw an average of more than 22,500 eviction filings per year, or just over 3.7 eviction filings per 100 rental units.
- ▶ Eviction filings have declined in recent years (more on that later).



- ▶ While the downward trend may be a positive sign, we are mindful that over the past decade, about 1 in 25 Chicago renters faced eviction each year.

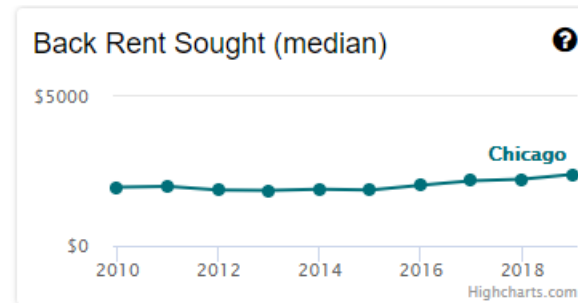
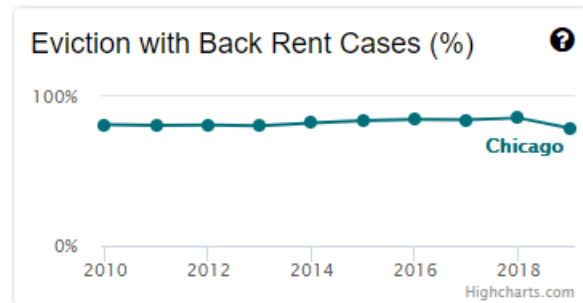
Chicago Evictions: Racial Disparities



There were troubling disparities in eviction filing rates when comparing Chicago Community Areas by racial composition, particularly in majority Black Community Areas.

Chicago Evictions: Back Rent

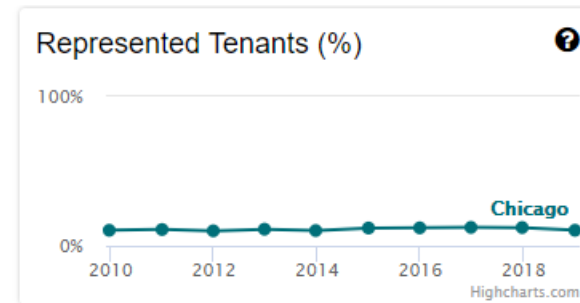
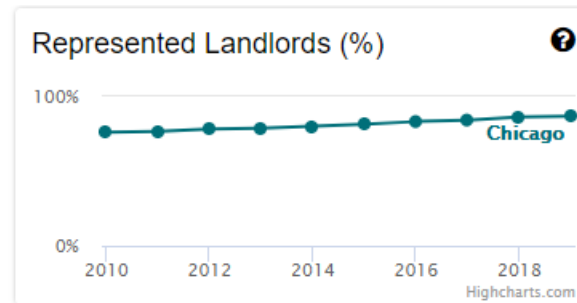
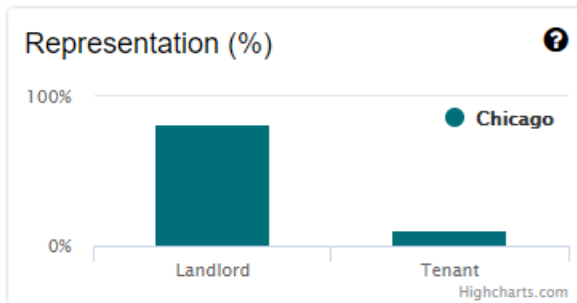
- ▶ Eviction cases with claims for back rent remain at just over 80%, supporting the common belief that most evictions are filed for non-payment of rent.
- ▶ Our initial findings (2010-2017) showed that almost two thirds of eviction cases claiming back rent were filed for less than \$2,500 - the limit on emergency rental assistance during that time.



- ▶ As rents have steadily increased over the decade, that limit has recently been raised to \$5,000
- ▶ Nearly 85% of eviction cases filed in 2018 and 2019 fall under the new threshold.

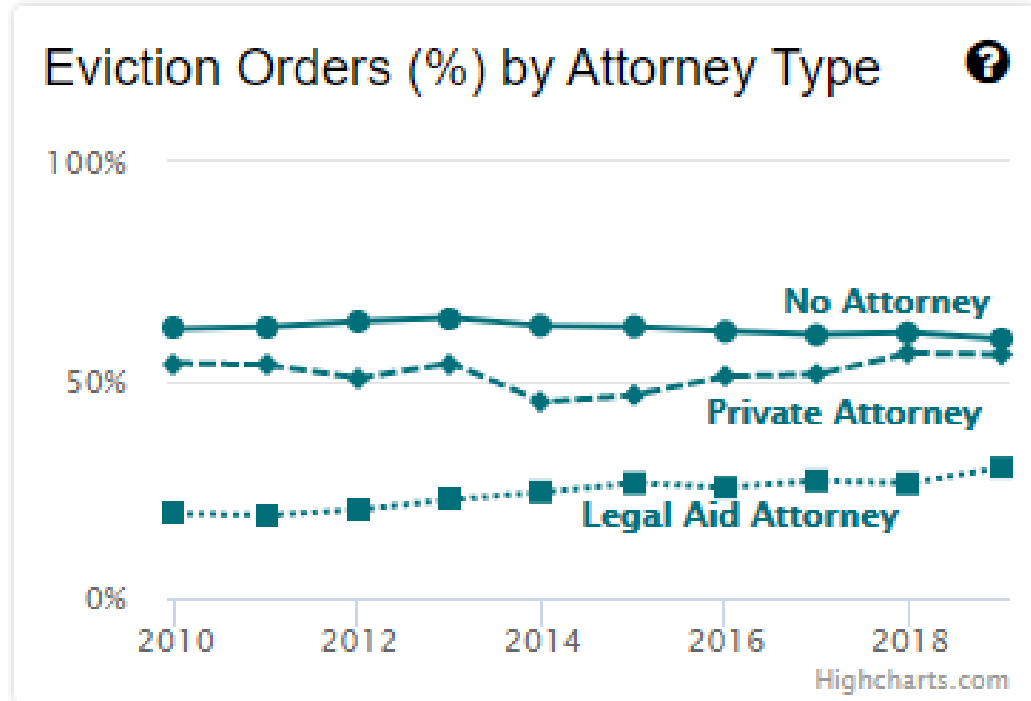
Chicago Evictions: Representation

- ▶ The disparity in legal representation between landlords and tenants continues to increase.
- ▶ Landlord representation has steadily increased each year from 76% in 2010 to 87% in 2019, whereas tenant representation has remained fairly constant, fluctuating between 10% and 12%.



- ▶ Overall, 81% of landlords were represented by attorneys in eviction court, while only 11% of tenants had attorney representation.

Chicago Evictions: Representation



- ▶ Overall, tenants reduced their likelihood of receiving an eviction order by about 25% when they had an attorney.
- ▶ With a private attorney, a Chicago tenant's likelihood of getting an eviction order was about 52%.
- ▶ With a legal aid attorney, it was about 28%.

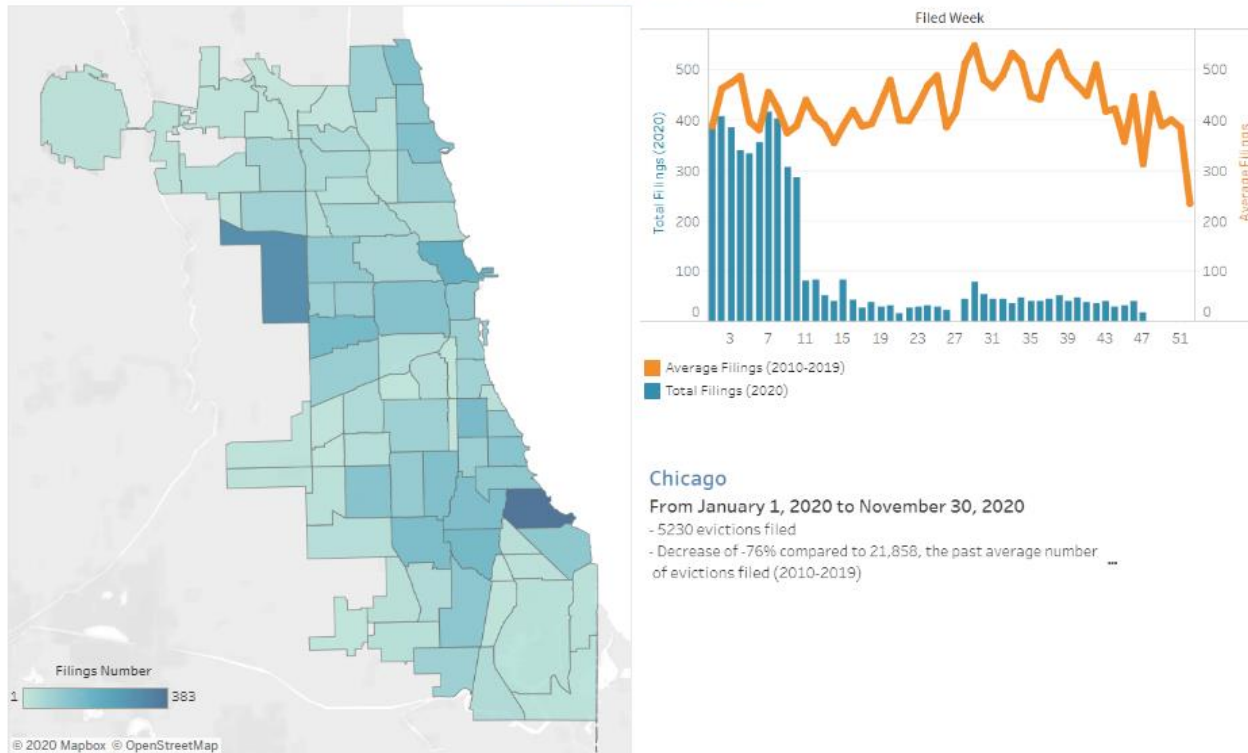
What's Happened Since

- ▶ Chicago Fair Notice Ordinance
 - ▶ Notice lengths
 - ▶ Right to Cure
- ▶ Supreme Court rule change
 - ▶ Filings now to include notice and lease
- ▶ Inclusion of eviction data in Chicago Housing and Health Dashboard
 - ▶ <https://www.enterprisecommunity.org/where-we-work/chicago/housing-and-health-dashboard>

New Eviction Tracking Reports



Weekly Eviction Filings in Chicago by Community Area
The Impact of COVID-19



- ▶ LCBH has shifted some of its resources to look at the impact COVID-19 is having on current eviction filings.
- ▶ New monthly and weekly eviction tracking reports will be updated regularly.
- ▶ Data available by:
 - ▶ Community Area
 - ▶ Chicago Ward

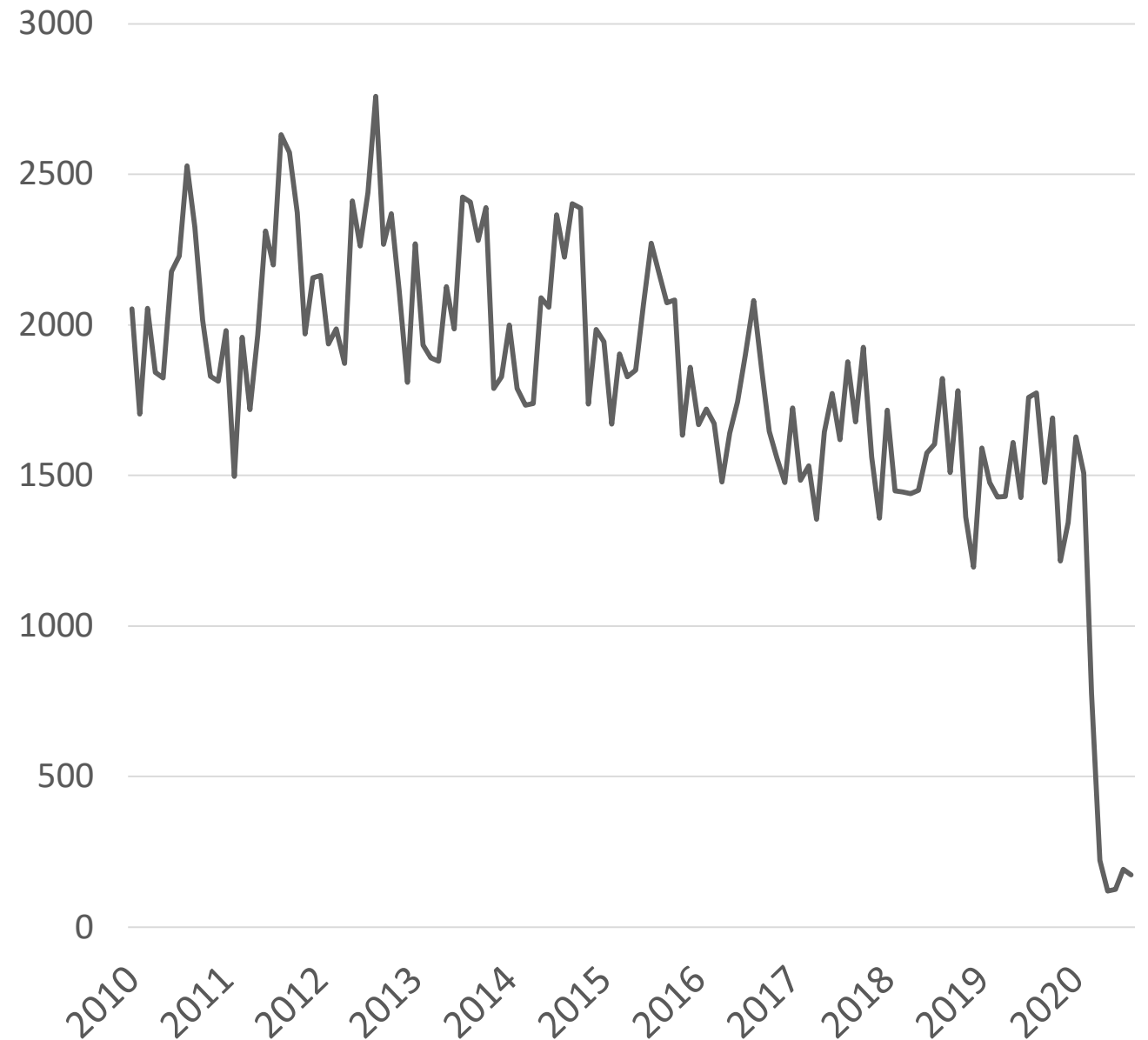
New Report: *Eviction Filings, Unemployment, and the Impact of COVID-19*

- ▶ In partnership with Loyola University Chicago's Center for Urban Research and Learning (CURL)
- ▶ Research on the relationship between eviction filings and unemployment rate
- ▶ 2020 extrapolations and the impact of COVID-19
- ▶ Racial Disparities

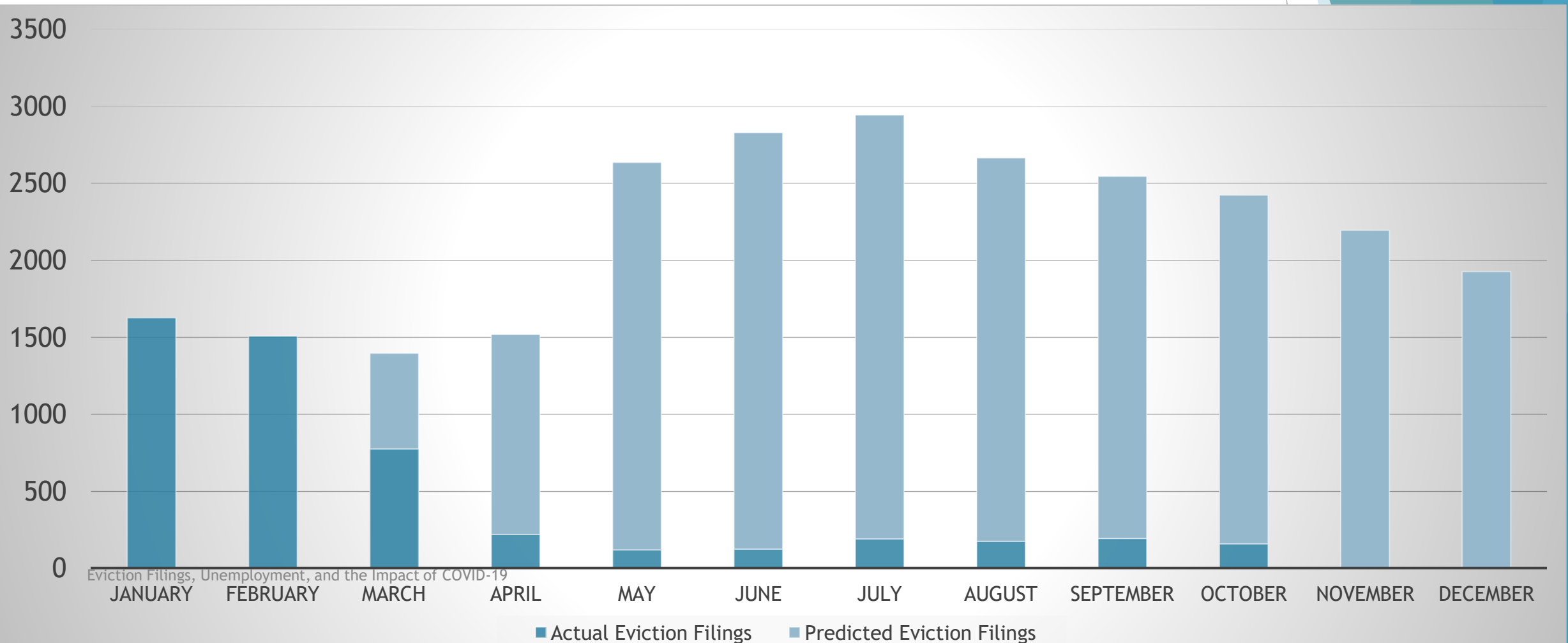
Monthly Eviction Filings in Chicago Jan 2010- Sept 2020

226,000 residential eviction filings (2010-2019)

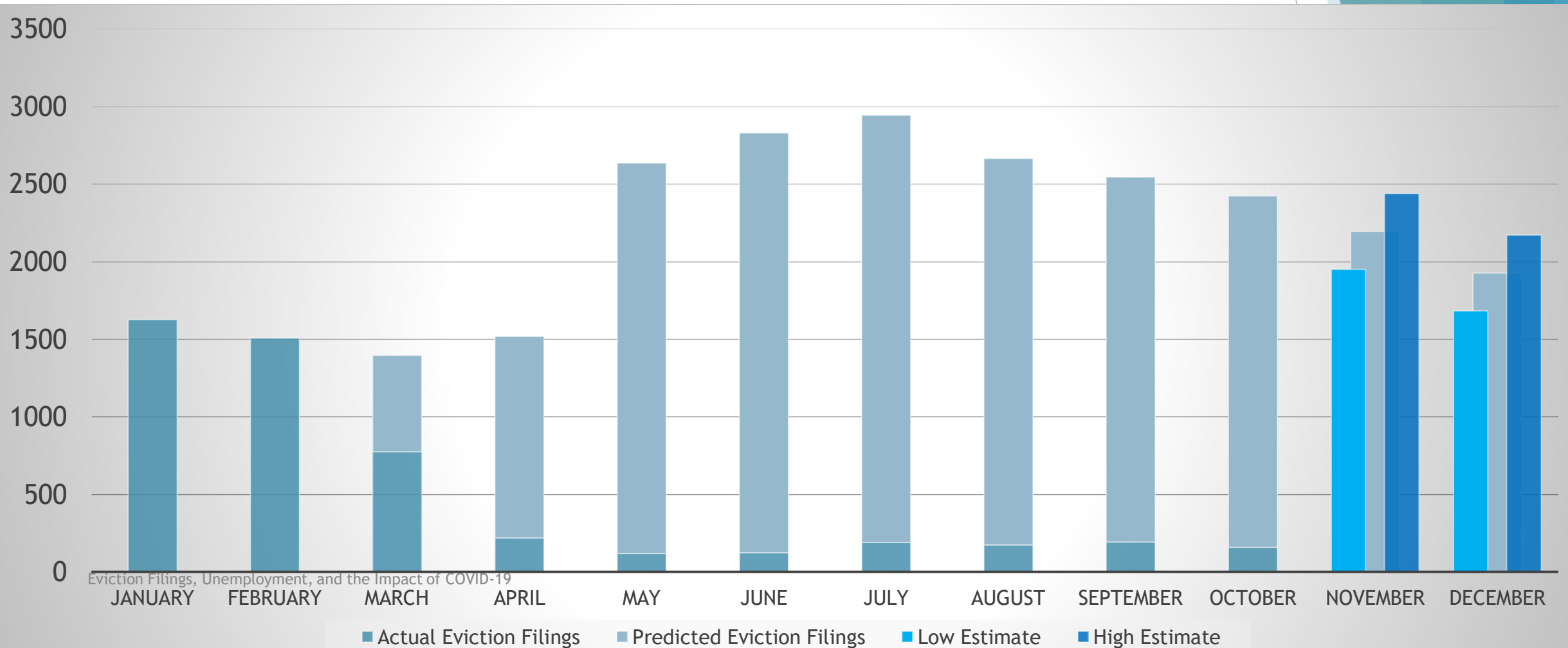
Monthly evictions = $\alpha + \beta_1(\text{lagged unemployment}) + \beta_2(\text{season}) + \beta_3(\text{year})$



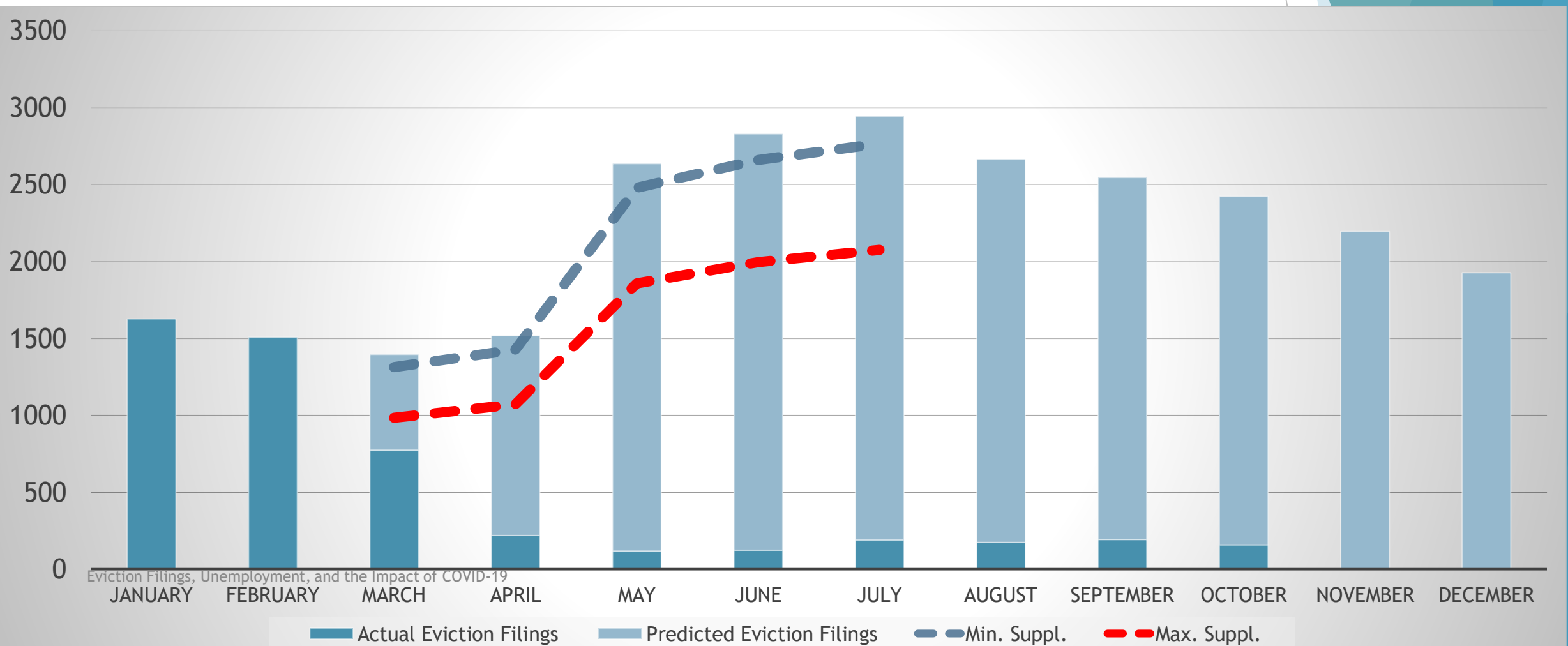
Actual and Predicted Eviction Filings through December 2020



Actual and Predicted Eviction Filings through December 2020



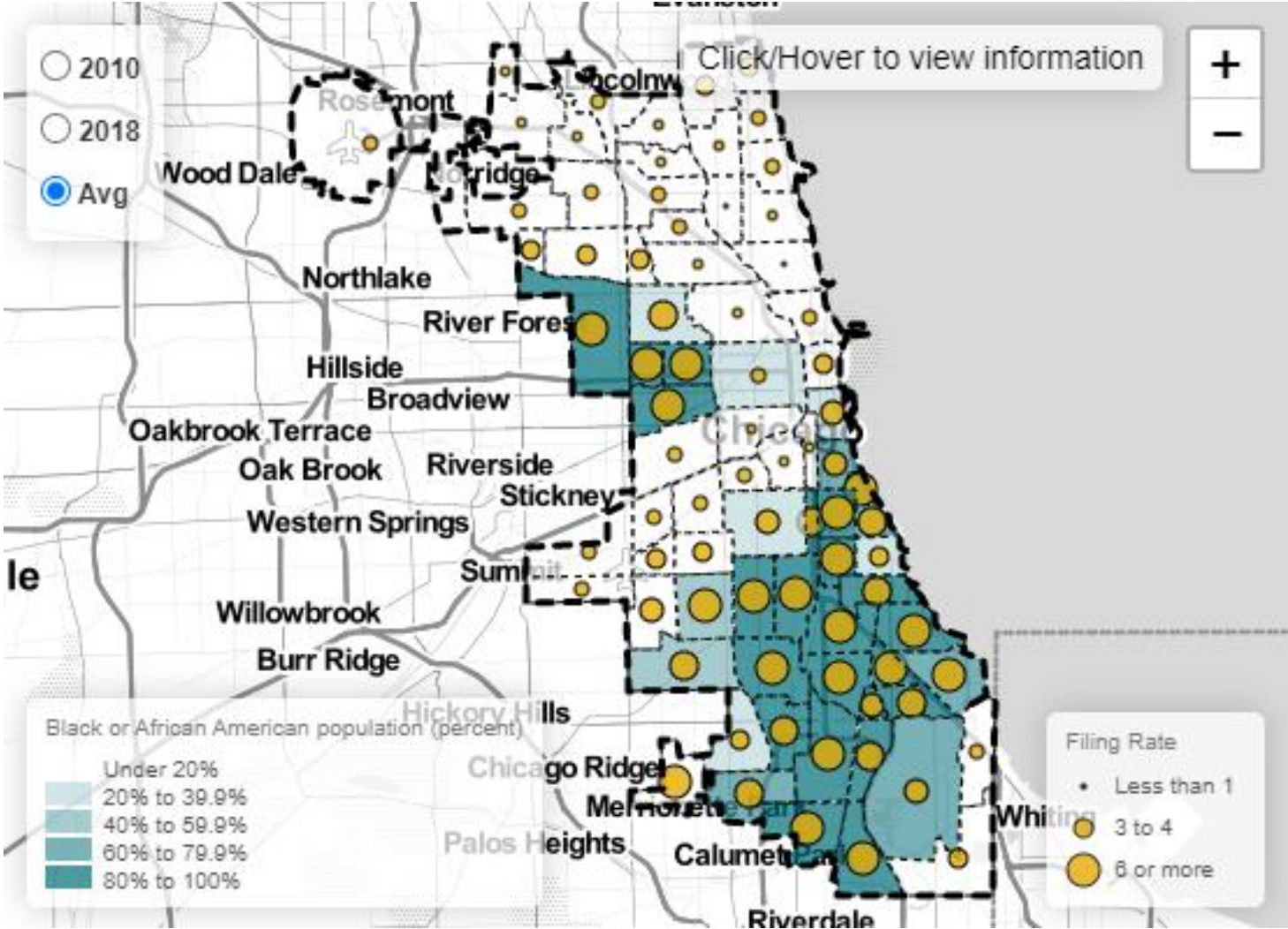
Actual and Predicted Eviction Filings with Estimated Impact of Unemployment Supplement



The Impact of COVID-19: Factors

- ▶ Eviction Moratoria: State, CDC
- ▶ CARES Act - unemployment supplemental thru July 31
- ▶ Rental Assistance Programs: state \$150 million, Chicago \$33 million
- ▶ Payment Plans
- ▶ Paying Rent with Credit
- ▶ Move-Outs
- ▶ Will Landlords File?
 - ▶ May resort to “self-help” methods
 - ▶ Lockouts

Chicago Evictions: Racial Disparities



Eviction Filings, Unemployment, and the Impact of COVID-19

Chicago Evictions: Racial Disparities

Race	Number of Community Areas	Filing Rate (# evictions per 100 rental units)	
		2018	2019
White	20	1.3	1.2
Black	28	6.0	6.1
Latinx	17	2.6	2.4
Asian	1	0.5	0.9
No Majority	11	1.9	1.8
Citywide	77	2.9	2.9

- ▶ Landlords continued to file evictions at substantially higher rates in majority Black Community Areas than in other parts of the city
- ▶ New data from 2018-2019 show that majority Black areas had eviction filing rates five times higher than majority White areas, while rates in Latinx neighborhoods were twice as high as those in White areas.

Racial Disparities in Job Loss and Housing Stability

Job Loss since March 2020

- ▶ Hispanic/Latino
 - ▶ 54% ($\pm 6\%$)
- ▶ White
 - ▶ 42% ($\pm 3\%$)
- ▶ Black
 - ▶ 55% ($\pm 8\%$)

Currently Behind on Rent

- ▶ Hispanic/Latino
 - ▶ 26% ($\pm 7\%$)
- ▶ White
 - ▶ 16% ($\pm 6\%$)
- ▶ Black
 - ▶ 22% ($\pm 7\%$)

The Impact of COVID-19: Racial Disparities

- ▶ Chicago Evictions Data Portal
 - ▶ <http://eviction.lcbh.org/>
- ▶ Census Household Pulse Survey
 - ▶ <https://www.census.gov/programs-surveys/household-pulse-survey/data.html>
- ▶ Chicago Housing and Health Dashboard
 - ▶ <https://www.enterprisecommunity.org/where-we-work/chicago/housing-and-health-dashboard>

The Impact of COVID-19: At-Risk vs. Harm

- ▶ 30-40 Million Renters At-Risk Nationally
- ▶ Illinois ~500K households at-risk of eviction

- ▶ Aspen Institute
 - ▶ <https://www.aspeninstitute.org/blog-posts/the-covid-19-eviction-crisis-an-estimated-30-40-million-people-in-america-are-at-risk/>
- ▶ National Low Income Housing Coalition
 - ▶ <https://nlihc.org/coronavirus-and-housing-homelessness>
- ▶ Stout
 - ▶ <https://app.powerbi.com/view?r=eyJrIjoiNzRhYjg2NzAtMGE1MC00NmNjLTIlOTMtYjM2NjFmOTA4ZjMyliwidCI6Ijc5MGJmNjk2LTE3NDYtNGE4OS1hZjI0LTc4ZGE5Y2RhZGE2MSIsImMiOiN9>

Renters Impacted by COVID-19

In Their Own Words

Q & A

Thank You



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