



The Our American States podcast—produced by the National Conference of State Legislatures—is where you hear compelling conversations that tell the story of America’s state legislatures, the people in them, the politics that compel them, and the important work of democracy.

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### **Eviction Database Shows America’s Housing Crisis | OAS Episode 48**

Welcome to “Our American States,” a podcast of meaningful conversations that tell the story of America’s state legislatures, the people in them, the politics that compel them, and the important work of democracy. For the National Conference of State Legislatures, I’m your host, Gene Rose.

Our guest on this episode of “Our American States” has written a New York Times bestseller, won a Pulitzer Prize, and created at Princeton University a first-of-its-kind database in the nation. It’s a database where policymakers at any level can have access. So what was the topic that generated so much interest and praise? Evictions.

While much has been written about poverty and related issues over the years, little was known about how many people lose their housing each year, data about the economic status of those being evicted, and where the evictions were taking place.

Now with more than 80 million records obtained since the year 2000, his project now provides incredible insight on what was essentially a hidden topic. Let’s get to our interview.

We’re talking with Matt Desmond, principal investigator at the Eviction Lab. Matt, thank you for being a guest on our program today.

**Matt:** It’s great to be here.

**Gene:** So tell us about your book “Evicted.” It was a New York Times bestseller and won a Pulitzer Prize. Tell us what prompted you to write the book and did you expect the kind of response that you got?

**Matt:** So I wanted to try to write a book about poverty. You know, America is the richest country with the worst poverty and I wanted to try to write a book that spoke to that problem. But I wanted to try to just fill in a hole in our knowledge about why there is so much poverty in this rich land.

And we had a lot of books on jobs and welfare reform and the family and mass incarceration and those topics are incredibly important. But there’s a big piece of the puzzle missing and that was housing, you know, especially the private rental market where most poor renting families live, and we just didn’t know a lot about that.

And so that got me started down this path of writing a book on eviction, and no, I didn't expect the response the book has had and I think that it speaks to the crisis, you know, it speaks to how bad the housing crisis has really grown and how many communities it's affecting and how we've moved from a place where eviction used to be rare and scandalous and weird to a place where eviction is incredibly commonplace, overturning families and entire communities.

I think that that problem is on the top of mind for many families today in America and it should be top of mind for our policymakers.

Gene: So were you surprised by what the research brought out?

Matt: I had so many surprises. You know, there are surprises that happen intellectually and there are surprises that happen emotionally. And so part of this research involves crunching a lot of numbers, digging into court records and looking at the effects of eviction.

And so you do that and you look at Milwaukee where the book is based and you learn that every two years in Milwaukee, 1 in 8 renters is evicted. That's an incredible amount of instability. And we've since been able to get our hands on about 80 million eviction records from all over the country and we've cleaned them and mapped them and put them online at a website called [evictionlab.org](http://evictionlab.org)

And we've learned that the rates that we were seeing in Milwaukee are not uncommon. In fact, Milwaukee isn't even in the top 50 evicting cities in the country. There are some cities that are double or even approaching triple the rates of eviction in Milwaukee. We're learning eviction isn't just a big-city problem; it's also a problem affecting rural America, suburban towns, and the face of that problem is moms with kids. You know, it's moms with kids and you walk into about any urban housing court around the country and you just see so many kids running around.

And so there was surprise after surprise in the research. But then there's an aspect of the research that's about the human level: human wreckage caused by the housing crisis, but also resilience and spunk and humor in the face of mounting adversity. Because it wasn't just the statistical project; it was also an ethnographic one, you know, where I lived with tenants in poor trailer parks in an inner-city neighborhood in Milwaukee and I spent a lot of time with their landlords and really got to see the problem on the ground level.

So when you do that, I think you realize that yes, people are facing incredible odds and incredible challenges, but they refuse to be reduced by their hardships as well.

Gene: I definitely want to get into those human stories. You mentioned the database that you put together following the release of your book that you and your team at Princeton University put together. Can you tell us what you're tracking and what you've learned so far?

Matt: Right. So the American government does not track evictions. It's kind of like if we had a country that didn't know how many people dropped out of high school or got a cancer diagnosis each year. But that's how it is with evictions.

So if you asked me a few months ago: How many people in America get evicted? I'd have to say: We have no idea. Or: Where are evictions highest and lowest? What cities are doing it right and how can we learn from those cities? We would have no answer to that.

And so my research team has spent the last several months trying to obtain every kind of eviction record that exists. These are records that are processed through civil courts. And like I said earlier, we've got about 80 million of those records that go back to 2000. We've done a lot of data cleaning. But we wanted to have a very open approach.

We don't have every single eviction record, but we have a lot and we wanted to design a different kind of tool than most research labs do. We wanted something that anyone could use, that, you know, if you're a stay-at-home dad or if you're someone on a city council or if you're teaching high school AP class, we wanted you to be able to take this information to map evictions in your community, compare what it looks like in your town with other towns, push a button and get customized reports and Power Point slides. And that's what we did.

And so we found that the last full year that we could count, which was 2016, about 2.3 million Americans lived in a home that received an eviction notice, 2.3 million. So how big is that number? That's a huge number; that's twice the number of people that get arrested for drug crimes, for example. That's 36 times the number of people that die of overdoses, for example.

And our number isn't probably too low; it's absolutely too low because we do not have every single eviction that's happened in America. So we're seeing this problem that's incredibly widespread having a deep impact on urban and suburban communities all around the country, and we're seeing it as something that should be really a top national priority for us if we care about stabilizing schools and communities and families.

Gene: So you mentioned Milwaukee and you said it wasn't the worst in the country. Can you tell us what the data is showing you in terms of where the biggest problems are right now?

Matt: Right, it's fascinating because if you just read the newspaper and you read about the housing crisis, you think well, the housing crisis it's in New York, it's in Seattle, it's in San Francisco; it's in these incredibly high-cost cities in the United States. And that is absolutely true. You know, these are cities that have seen skyrocketing rents and seeing the working poor pushed to the margins of the city and having to endure these two, even three-hour commutes just to hit the clock every morning. That is one aspect of the housing crisis.

But when you look at evictions, you see that some of the highest evicting cities aren't the most expensive cities. Some of the highest evicting cities are like Tulsa, Oklahoma. Richmond, Virginia has about one in 11 renter homes evicted every year I think. Albuquerque, New Mexico—1 in 21 renter homes evicted every year. Who's talking about places like Tulsa or Indianapolis or Albuquerque when it comes to the housing crisis? We absolutely should be talking about those places because families in those relatively low-cost cities are still being evicted at incredibly high rates.

Gene: And what about in rural areas of America? Is your data showing anything there that's surprising?

Matt: So for the last two years I've been going around the country talking about my book "Evicted." And a lot of folks that are working or living in rural communities, they come up to me after the talk and they say: Look, I'm seeing the same kind of things in my communities. I'm seeing evictions matter. I'm seeing displacement affect kids and affect hospitals and communities. What do we know about it? And I'd say: Nothing. We don't know anything about it. I didn't have any data on it.

But now we do. And what we're seeing is that there are some areas of rural America, in the Midwest especially, in the Southeast, that have eviction rates that rival the highest rates in cities. And so it suggests that if I'm a policymaker, if I'm a change agent, if I'm a community organizer and I want to take on the eviction crisis, I'm not just talking about a problem that affects city dwellers, and not just a problem that affects people in our most expensive cities on the coasts. I'm talking about a problem that affects folks all around the country and including in rural America.

Why are evictions so high in rural America? I don't know. We don't know. And so this is an area where data often allows us to answer questions, but more often presents a lot more questions. Since we know that evictions are so high in rural areas as well, we need journalists and students and researchers and folks working those kinds of communities to dig in and share their stories with us so we can understand how that's affecting those communities and why we're seeing such high rates of displacement in areas with low housing costs.

Gene: So have you been able to determine what some of the major drivers of evictions are?

Matt: If we step back and look at the housing crisis, there are basically three main ingredients. Incomes for Americans of modest means haven't moved in the last few decades, but rents and housing costs have soared. They have soared all over the country, on the coasts, in the Midwest and in the South. So by one estimate, between 1995 and today, medium rents have increased by over 70 percent adjusting for inflation.

So imagine a closing gap between what many Americans of modest means are bringing in and what they have to pay for basic shelter needs. And then the third ingredient is just federal inaction on this problem. You know, it hasn't been the case that housing assistance or public housing has been expanded to meet the growing need. Only about 1 in 4 of all Americans who qualify for any kind of help when it comes to housing assistance, any kind, receive it; only about one in four.

So the vast majority, the unlucky majority, they receive no help from federal or local or state government and that means we've reached a point where the majority of poor renting families today are spending at least half of their income on housing costs, and about one in four of those families are spending over 70 percent of their income just on rent and utilities. And under those conditions, you don't need to make a big mistake or have an emergency flash over your life to get evicted. Something very small can do it.

So those are the big things that are driving the eviction crisis.

Gene: And what can you tell us about the people who are evicted? You mentioned single moms earlier. What's the data telling you there?

Matt: So we need more data nationwide, but I can tell you what we did learn in Milwaukee. We learned that the face of the eviction epidemic is the face of a child; it's the face of a family. You know, until recently the eviction court in the South Bronx in New City, for example, had a daycare inside of it because there were just so many kids coming through its doors.

We're learning that low-income African American women and moms in particular are evicted at very high rates. So among Milwaukee renters, for example, 1 in 5 African-American women report being evicted sometime in her life, compared to 1 in 15 white women. That's a very troubling statistic. It suggests that eviction is something like the feminine equivalent to incarceration.

We know though that this isn't just a problem that's affecting low-income communities of color. It's in poor white communities, which I write about a lot in my book, and it's in immigrant communities, and it's in expensive cities on the coasts and inexpensive cities in the South and in the middle of the country. So it's affecting a lot of people. But you're right—I think women with children are especially affected by this problem.

Gene: So you've mentioned that you believe the federal government should be more involved in this issue. What advice do you have for policymakers at the state legislative level to address this issue?

Matt: I think for one, you know, listen to your constituents and the community organizations that have been working hard on this issue for years and years. Listen to legal aid attorneys and listen to housers in your community, and listen to folks on the ground that are seeing this problem affect schools and neighborhoods and city budgets, and work with them. I think that some of the best ideas are coming from those most acutely affected by the problem. So I think that would be the first step.

I don't think that we're going to adequately solve the housing crisis unless we have a significant investment from Washington. The good news is that the programs that we have right now work pretty darn well. You know, when families receive a housing voucher, for example, after waiting years and years on the waiting list, you know, when they finally receive the ability to live in a private rental market and only pay 30 percent of their income on rent instead of 60 or 70, they do one consistent thing with that freed-up money, which is they buy more food with that and their kids get healthier. They move to better neighborhoods. They don't move as much. It's an incredibly effective anti-poverty policy.

And so I think that the problem isn't what we have; the problem is we don't have enough of it. And so my book concludes with a call for a massive expansion of housing vouchers so that, you know, if you qualify for this program, you'd actually benefit from the program instead of just being told that you have to wait five, ten, fifteen years before even your name makes it to the top of the pile, and you would pay what you should be paying for housing costs. That would be an incredibly effective anti-poverty solution. It would drive down family homelessness and stabilize communities.

I think that we can think very big on this issue, like I am here. We can think small on this issue about getting into communities and learn what's happening block by block. We can also think

about the courts, what's happening within our court system; so if I get arrested in this country, I have a right to an attorney, but that does not exist in civil court where most evictions are processed.

So many people summoned to eviction court, they don't show up. They know they don't have a right to a lawyer, they can't afford one, and they're going to have to face off either against their landlord who is in court a lot, or against the landlord's attorney.

We can change that. We can provide a right to counsel for folks facing eviction and homelessness. We can design courts so that they're more community based so they try to get at the root causes of why folks fell behind in court. So there are a lot of ways that we can rethink how our justice system is contributing to this problem and demand that our courts function as institutions of justice instead of eviction processing plants, which is the current status quo.

Gene: So many issues in America right now are politically divisive. Do you view this as a bipartisan issue?

Matt: It has to be. I mean, why wouldn't it be, right? If you care about fiscal responsibility, then you should care that the top 5 percent of hospital users are consuming over half of all healthcare costs. So who are they? They are unstably housed people with severe medical conditions. If you want to reduce healthcare spending, housing is a great way to do it.

If you care about fighting crime and driving down crime rates in disadvantaged communities, then you should know the neighborhoods with more evictions have higher rates of violent crime the following year because eviction frays the social fabric of a community and it makes sure that you and I remain strangers instead of neighbors and friends.

If you care about exploiting a child's potential, you know, making sure they reach their fullest capabilities, then you have to realize that you've got to give that kid a shot at staying at the same school long enough to build relationships with friends and guidance counselors and teachers.

So I think whatever your issue is, whether you're conservative or liberal, whatever keeps you up at night, the lack of affordable housing sits somewhere at the root of that issue. It should be a bipartisan concern and I think it is.

Gene: So this has been a very enlightening discussion for me, Matt. Is there something that we haven't addressed that you think is important for policymakers to be aware of?

Matt: You know, I think that one thing that we should start talking about as a nation I think is: Is housing a right? Do families have a right to housing? Is a stable, affordable home part of what it means to live here in this country? And I think it should be a right because without stable shelter, everything else falls apart.

Canada has just installed housing as a right. There's no reason that America can't as well. And I think if we did that, there would be so many ways of meeting that obligation which are inspiring and effective and beautiful. The housing crisis can be solved in a lot of different ways. But unless

we're going to commit to it as a moral issue and as an issue that aligns the American value system, then we're going to have these kind of piecemeal solutions that only get us so far.

I think that's where the conversation should go and is going.

Gene: So tell us again where people can go to get more information about your project and your database, Matt.

Matt: I'm going to tell you about two websites. If you want to know what eviction looks like in your community and you want the data and the maps and the graphs on that, you can go to [evictionlab.org](http://evictionlab.org), [evictionlab.org](http://evictionlab.org). You can email us through that website. You can download the raw data. You can pull out maps that you create yourself and just kind of learn about the problem in your own community. That's the first website.

The second website—if you want to know what you can do to get more involved in this issue, my suggestion is that you go to a website called [justshelter.org](http://justshelter.org), [justshelter](http://justshelter.org), and there's a map of the United States and you can click on that map and learn about community organizations working hard in your own backyards stabilizing families and driving down the cost of housing. And you can get plugged in with your resources and your time and in the least, you can realize what people are doing in your own community to fight this issue.

Gene: We've been talking with Matt Desmond, principal investigator at the Eviction Lab. Matt, thank you so much for being a guest on our program today.

Matt: Thank you for having me.

Music and Gene VO:

And that concludes this edition of "Our American States." We invite you to subscribe to this podcast on iTunes and Google Play. Until our next episode, this is Gene Rose for the National Conference of State Legislatures. Thanks for listening.