What Is and What Can Be

Women of Color and the Struggle for Justice in Cincinnati

A Study of Eviction in Cincinnati and Hamilton County



Eviction Causes bovertv.

What is

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action

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Women of color provide important leadership in the city of Cincinnati, working in all sectors and volunteering . their time for a better Cincinnati. Yet, as a group, they face a multitude ... of challenges, including an alarmingly ... high poverty rate, elevated rates of health problems, and other inequities

The exhibition centers the voices ... and experiences of women of color ... in Cincinnati, sharing their visions ... of and hopes for the future. It draws ... on community-driven research ... coordinated by The Cincinnati Project at the University of Cincinnati.

Locked Out

Elaina Johns-Wolfe

The Cincinnati Project

TCP Classroom Project

Elaina Johns-Wolfe is a doctoral student in the Department of Sociology at the University of Cincinnati. She holds B.S. and M.A. degrees in sociology from Ball State University, and a **Graduate Certificate in Geographic Information** Science from the University of Cincinnati. Her primary research interests are in urban sociology, specifically of housing instability, gentrification, housing discrimination, and the spatial distribu-

tion of health inequities. This research would not be possible without the diligent work from the following undergraduate students: Chase Butler, a fourth-year Sociology major, Ryan Collingwood, a third-year Sociology major, Carmen Farinacci, a first-year Chemistry major, Hope Johnston-Holm, a third-year Sociology major, Decheng Liu, a first-year Sociology major, and Neil Vaidya, a third-year Sociology major.

A National Eviction **Epidemic**

Historically, housing has been crucial to un- As with the availability of quality, affordable derstanding the persistence of poverty. Early scholarly and journalistic focus on poor housing conditions dominated our understanding of poverty throughout the nineteenth and twentieth centuries. However, in recent decades, the focus of policymakers largely turned away from housing instability as a root cause of poverty, despite the fact that the majority of poor renting families now devote more than half of their income to housing costs. Without affordable housing, many families are faced with shrinking budgets for other necessary expenses, including food, school supplies, medication, and transportation. Furthermore, significant inequities in housing along lines of race, class, gender, and familial status mean that the benefits of quality housing are inequitably distributed, as is the likelihood of losing one's home.

The United States is amidst an eviction epidemic-millions of families are evicted each year. An eviction occurs when a landlord removes a tenant from their property through formal means (e.g., a court proceeding) or informal means (e.g., offering a tenant money to leave or removing the front door). The scope of informal evictions reaches much further than that of formal evictions. For example, sociologist Matthew Desmond found that for every formal eviction in Milwaukee, there were two informal evictions.

housing, the presence of eviction is not evenly distributed across neighborhoods or households. In Milwaukee, a similar city to Cincinnati, nearly half of all formal evictions in a ten year period (2003 to 2013) took place in predominantly Black neighborhoods. Furthermore, landlords exercise tremendous discretion when choosing whether or not to evict a tenant. Women are twice as likely to be evicted as men. Renters' likelihood of eviction increases with their number of children, regardless of socioeconomic status, race, or rental payment history. This is likely due to landlords' view that children put added stress on property, or might disturb neighbors. Together, these findings demonstrate that while eviction can bring on several problems for households, they are also more likely to occur among marginalized and vulnerable populations.

Increasingly, eviction is being identified as a major cause of poverty, rather than simply a consequence of it. An eviction is also a major source of familial instability, job loss, declined school performance for children, and decreased mental health for adults. Serial displacement through processes like eviction has also contributed significantly to the racial wealth gap throughout the United States

Evictions in Hamilton County

To examine eviction in Hamilton County, we sentation about 90% of the time. These figures obtained all eviction records filed in 2014- are even more disparate in Hamilton County. 2017 from the Clerk of Courts in January 2018. Of the 800 cases we reviewed, 88.2% of land-During these years, there were 49,757 residen- lords had legal representation, while only 2.5% tial eviction filings. In addition to removing the tenant from the premises, landlords for 83.6% of those filings requested a money judgment from the tenant. The eviction rates and evic- no access to counsel, many tenants simply tion filing rates² in Hamilton County, 4.04 and 7.92, respectively, are above the national aver- cause they know they will stand toe-to-toe ages of 2.34 and 6.12; however, consistent with national-level trends, they have decreased slightly over the past five years

end in an eviction, we coded the outcomes from a random sample of 800 records from 2017. When an eviction case is in court, there are three possible outcomes, or "dispositions." The case can be decided in favor of the plaintiff (i.e., the landlord), in favor of the defendant (i.e., the tenant), or can be dismissed for a variety of reasons. Frequently, the tenant has already left the property in cases that are dismissed. In our sample, nearly half (49.9%) of cases were dismissed, 47.6% were decided in favor of the landlord, and only three cases, 0.4%, were decided in favor of the tenant. As we discuss later, the existence of very few protections for tenants likely translates into these disparate outcomes.

One important finding of this research is the disparity in legal representation. Desmond found that Milwaukee eviction courts, generally, are almost unanimously in favor of landlords as they have legal representation nearly 90% of the time, while tenants are without repre-

of tenants had legal representation. Unlike in criminal court, defendants in civil court have no legal right to representation. With little to do not show up to their eviction hearings bewith a lawyer. Even when landlords do not have legal representation, they are more likely to be familiar with relevant laws and process-To understand the frequency of filings that es than their tenants. Thus, tenants' chances of winning without counsel are slim.

Notes

Desmond, Matthew, 2016, Evicted: Poverty and Profit in the American City. New York: Crown Publishers.

Eviction filing rates are the number of evictions that are filed per 100 renter-occupied units, regardless of outcome. Eviction rates are the actual number of court-ordered evictions that take place per 100 renter-occupied units. We distinguish between the two because they are both important. As mentioned above, tenants who have an eviction filed against them experience hardship regardless of whether they are forced to move.

Hamilton County had 49,757 eviction filings from 2014 through 2017. That's an average of about 12,000 filings per year, or more than 230 per week.

The court decided less than 1 percent of eviction filings in favor of tenants, according to a sample of last year's filings. Landlords won nearly 48 percent of those cases; nearly 50 percent got dismissed.

More than 88 percent of landlords have lawvers during eviction proceedings, but fewer than 3 percent of tenants do. The law requires landlords to have lawyers in court if their properties are owned by an LLC or corporation.

Neighborhoods with the highest eviction rates also tend to have the highest rates of poverty and heaviest rent burdens. The racial composition of neighborhoods is the strongest predictor of eviction rates, too. Mount Airy had the highest eviction-filing rate of all Census tracts in Hamilton County. Other high eviction neighborhoods include Winton Hills, Avondale and west Walnut Hills.

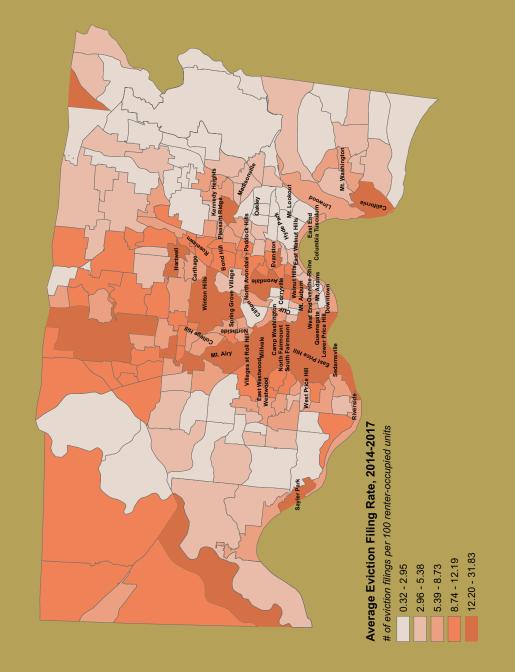
Source: Lucy May and Craig Cheatham, I-Team: "What nearly 50,000 eviction filings in four years have done to Hamilton County," WCPO, www.wcpo. com/news/insider/i-team-what-nearly-50-000eviction-filings-in-four-years-have-done-to-hamilton-county, June 21, 2018.

We also consider the ways in which evictions are concentrated in relatively few areas along lines of racial and socioeconomic segregation. By mapping where eviction filings occur, we are able to identify communities that are most burdened by involuntary housing loss. To analyze spatial trends, we calculated average eviction filing rates for census tracts, a common approximation for a neighborhood. All tracts contained at least one eviction filing between 2014 and 2017, but the clustering of areas with high rates and those with low rates is evident.

us to investigate how demographic characteristics of neighborhood residents and housing cost burdens vary across high and low eviction communities. To do so, we analyzed tract-level ican Community Survey 2016 (5-year estimates). A wealth of research identifies that communities of color are subject to high rates of eviction. Consistent with this literature, we find that neighborhood racial composition is strongly associated with neighborhood eviction filing rates. On average, majority Black neighborhoods in Hamilton County are also those with the highest rates of eviction filings, while neighborhoods with few Black residents experience very few evictions. Research also indicates that single mothers, especially Black single mothers, are most likely to be evicted from their homes. While eviction records do not specify the race, gender, or familial status of tenants, we are able to get a glimpse at how the spatial concentration of eviction and of family households headed by single mothers

are tied to one another. We find that there are moderate correlations between the neighborhood prevalence of single mothers, and specifically of Black single mothers, and eviction filings in Hamilton County. Furthermore, high eviction neighborhoods are also those with the highest rates of poverty and the greatest housing cost burdens.

These findings suggest that households in marginalized communities are most at risk of experiencing eviction. When we consider all factors (i.e., racial composition, poverty rate, and housing cost burden) together, neighbor-Our mapping of eviction filings also allows hood racial composition is the strongest predictor of eviction filing rates. In other words, even when controlling for poverty, filing rates are higher in Black and Hispanic neighborhoods than they are in white neighborhoods. eviction filing rates and data from the Amer- This means differences by neighborhood racial composition cannot be explained simply because white neighborhoods are more affluent. While no census tract is entirely protected from eviction, the incidence of this form of housing dispossession in predominantly white and affluent tracts tends to be fairly isolated. Indeed, in some years, zero renters received an eviction filing in a handful census tracts. Thus, the concentration of eviction in already marginalized communities only exacerbates the persistence of social inequality in Hamilton County.



Evictions and the housing crisis are a con- able housing is often a solution, but vacant sequence of broad issues of racism, poverty. and capitalism. Specific and targeted policies must be utilized. It is not enough to just call for more housing to be built: we must also work system that favor landlords over tenants with for systemic change that puts people first.

up, reinforcing, and expanding systems that already exist, such as greater enforcement of Fair Housing Act (FHA) protections for marginalized groups. Creating and including a class of people who received an eviction filing ending in dismissal would aid families discriminated against because of their record. Increased federal regulation of tenant-rating companies used by landlords to vet candidates would also positively impact a family's future oppor- of income discrimination. tunities to get housing. Expanding the Housing Choice Voucher System, a federal policy already in place to aid a minority of people underneath the poverty line, to include everyone under the poverty line would directly attack homelessness and housing instability. Similar policies, like raising minimum wage or introducing Universal Basic Income, target issues of poverty and racism that feed evictions and give families solid foundations so they will not be forced into desperate situations for rent money.

hensive studies to inform a housing task force representing a Cincinnati-specific understanding of problems and best practices. In housing units, the city can implement practices of rent control and inclusionary zoning to increase housing accessibility and affordability for those usually shut out. Building more afford- munities.

housing already exists and needs to be converted into homes. Local government could also address the framework of the justice proposals to provide guaranteed legal rep-Federal policies can begin with backing resentation for defendants (tenants) by creating a tenant legal defense fund. Increased access to legal representation would make a dramatic difference in eviction and poverty as it would bring more equity from exploitation to those often racially or economically marginalized from justice in courts. Other local policy changes should include a pay-to-stay ordinance, an emergency rental assistance program, and further protections from source

Courts can also preventatively aid tenants before evictions by implementing "just cause" protections which limit landlords' abilities to evict tenants for arbitrary or unfair reasons. such as retaliation against calling in a complaint of housing code violations. Emphasizing protections for tenant's unions also preventatively protects tenants to help find pathways for advocacy and collective bargaining in a very anti-union, right-to-work climate. Overall there needs to be a pivot in thinking of communities being made up of solely homeown-Local governments can perform compre- ers, and instead recognizing the importance of renters in community fabric, to value them socially but also with government attention. Government organizations focused on neighborhood rehabilitation support homeowners while allowing CDCs more leeway with renters, ignoring that both are needed for stable comThere are many ways for organizations that are not government-led to aid those experiencing eviction now and in the long-term. Short-term solutions that help tenants now are eviction hotlines, which provide information on next steps, legal rights, and organizational assistance that help tenants to not fight a battle in isolation. Long-term solutions include regular eviction summits where disparate groups can convene on eviction solutions, as groups working on gentrification, economic mobility. disability, racial discrimination, and immigration, among others, have stakes in and ways to add to the conversation. Support in schools for children undergoing evictions seems critical to helping the second generation of those affected by an eviction. As evictions are great catalysts for poverty, children can undergo many tragic situations that they need help processing from with counselors and keeping on track in their education with mentors.

Finally, as members of society, we all have an opportunity and responsibility to decrease evictions. It's up to us to push back against neoliberal policies of roll-back and roll-out development that seek to isolate and individualize the process of living in community. A public rethinking of eviction as not an inability to pay rent but a broader social issue can recognize and affirm the human right to housing. It is critical to see renters as people engaged in their families and communities, just as homeowners are, and to understand an alliance between homeowners and tenants instead of a counter-productive animosity or othering. People who rent their homes are our neighbors, with an equal ability to construct and contribute to a compassionate and safe environment for everyone.

Top Ten Players in Hamilton County **Eviction Court**

Rank	Landlord	Frequency	%	Cumulative %
1	Cincinnati Metropolitan Housing Authority ¹	2690	5.41%	5.41%
2	Community Management Corporation	1,127	2.27%	7.67%
3	RRE Williamsburg Holdings LLC ²	867	1.74%	9.41%
4	Downtown Property Management	866	1.74%	11.15%
5	Fath Properties	805	1.62%	12.77%
6	Clovernook Apartments (previously Compton Groves)	777	1.56%	14.33%
7	Brickstone Properties ³	694	1.39%	15.73%
8	Wallick Hendy Properties ³	640	1.29%	17.01%
9	Vinebrook Apartments	468	0.94%	17.96%
10	Heritage Hill Property Management	432	0.86%	18.87%

- CMHA is a government-funded agency that owns an estimated 5,700 housing units. While CMHA provides housing choice vouchers and public housing, these assets do not seem to help residents facing evictions.
- While RRE Williamsburg Holdings LLC owns property in Cincinnati, they are not based in the city and represent a growing trend of large investment companies that specialize in residential property.
- While Brickstone Properties and Wallick Communities have eviction filing rates that are among the highest, they are also the landlords that manage HUD-subsidized housing.



HOUSING OPPORTUNITIES MADE EQUAL (HOME)

HOME's mission is to eliminate unlawful discrimination in housing in the Greater Cincinnati area. HOME advocates and enforces housing regulations for all protected classes and promotes stable, integrated communities. (513) 721-4663 www.homecincv.org

NEW LIFE FURNITURE

New Life Furniture is a faith-based non-profit organization, which serves the Greater Cincinnati area. They are a furniture bank that collects gently used furniture and deliver the items directly to the homes of families in need. Their goal is to help reduce homelessness, and give vulnerable peoples a little piece of home and humanity, in the form of furniture and the necessities for home. (513) 313-0530 www.nlfurniture.org

LEGAL AID SOCIETY OF SOUTHWEST OHIO

Legal Aid ensures access to the justice system for all, not just those who can afford to pay. Their mission is to resolve serious legal problems of low-income people, to promote economic and family stability and to reduce poverty through effective legal assistance. Legal Aid provides free, comprehensive, civil legal assistance to address a wide range of major social and legal obstacles. Legal Aid also provides leadership to coordinate their services with other non-profit and government agencies, to develop innovative programs, and to present community legal education. They serve clients from two full-service offices; one in Cincinnati and one in Hamilton, as well as a satellite office at Children's Hospital Pediatric Primary Clinic in Avondale. Call the Legal Aid Line to request assistance at 513,241,9400 or toll free at 1.800.582.2682. Monday-Friday: 8:45 am to 4:30 pm. www.lasswo.org

tice, health equity, racial equity, and improved conditions for women. TCP harnesses the expertise and resources from the University of Cincinnati faculty and students, and from Cincinnati community members, non-profits, governments, and agencies to conduct research that will directly benefit the community. www.thecincyproject.org

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