Displaced in America

Report Findings | September 9, 2020
Future of Property Rights Program
Motivation

• Each year, **nearly 5 million** households lose their homes, but little is known about *where* housing loss is most acute

• Two primary mechanisms of housing loss, eviction and mortgage foreclosure, are typically examined and reported in siloes. *Displaced in America* visualizes the scale and breadth of these mechanisms holistically

• **Looking ahead:** By examining where housing loss has been most acute we can **predict** who will be hardest hit by COVID-related housing loss.
  
  > 25% of Americans are unable to pay their rent or mortgage
  
  51% of U.S. households have reported loss of employment income
Scope of Research

Case Studies: 2014 - 2018

Local Partner: Knowledge Exchange for Resilience Center, Arizona State University

Local Partners: New America - Indianapolis; IUPUI

Local Partners: Wake Forest University; Wake Forest Law School; Winston-Salem State University

Data Partner: DataKind

*Mortgage foreclosures through 2018
Methodology

Quantitative (National + Case Studies)

- National geospatial analysis, ranking, and visualization
- National correlation analysis across ~20 ACS variables

\[
\text{Housing loss rate} = \frac{\text{Number of evictions} + \text{Number of foreclosures}}{\text{Number of renters} + \text{Number of owners with a mortgage}}
\]

Qualitative (Case Studies)

> 100 key informant interviews + scoping interviews to understand local context of housing loss, drivers and impacts, and policy recommendations

## Data Sources

<table>
<thead>
<tr>
<th></th>
<th>National</th>
<th>Forsyth County, North Carolina</th>
<th>Maricopa County, Arizona</th>
<th>Marion County, Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit of Analysis</td>
<td>County</td>
<td>Parcel</td>
<td>Parcel</td>
<td>Parcel</td>
</tr>
<tr>
<td>Unit of Visualization</td>
<td>County</td>
<td>Census Tract</td>
<td>Census Tract</td>
<td>Census Tract</td>
</tr>
<tr>
<td>Eviction</td>
<td>Eviction Lab at Princeton University</td>
<td>Forsyth County Geographic Information Systems (GIS) Office (MapForsyth)</td>
<td>Maricopa County Justice Courts</td>
<td>Eviction Lab at Princeton University</td>
</tr>
<tr>
<td>Mortgage Foreclosure</td>
<td>ATTOM Data Solutions</td>
<td>Forsyth County GIS Office (MapForsyth)</td>
<td>Information Market / Arizona State University</td>
<td>ATTOM Data Solutions</td>
</tr>
<tr>
<td>Tax Foreclosure</td>
<td>N/A</td>
<td>Forsyth County GIS Office (MapForsyth)</td>
<td>N/A</td>
<td>Marion County Auditor's Office</td>
</tr>
</tbody>
</table>


National Findings
Data Coverage Map (Eviction & Mortgage Foreclosure)

This map indicates if data for evictions and mortgage foreclosures are available in each county between 2014 and 2016.

Data are inconsistently available across U.S. counties.

~2/3 of counties have data on both evictions and foreclosures.
National-Level Housing Loss Rate Map (2014-2016)*

States with highest average housing loss rate (2014-16):

<table>
<thead>
<tr>
<th>States</th>
<th>Housing loss</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona</td>
<td>4.0%</td>
</tr>
<tr>
<td>Nevada</td>
<td>3.9%</td>
</tr>
<tr>
<td>Florida</td>
<td>3.6%</td>
</tr>
<tr>
<td>Georgia</td>
<td>3.7%</td>
</tr>
<tr>
<td>South Carolina</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

* The "national" average rate does not represent the entire country; it is calculated based on the approximately 70% of counties for which both eviction and foreclosure data were available.
# A National Housing Loss Index

We developed a **Housing Loss Index**, which ranks U.S. counties based on their combined eviction and foreclosure rates.

```markdown
<table>
<thead>
<tr>
<th>County</th>
<th>State</th>
<th>Housing Loss</th>
<th>Foreclosures</th>
<th>Evictions</th>
<th>Demog.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Petersburg City</td>
<td>Virginia</td>
<td>12.15%</td>
<td>6.1</td>
<td>1.60%</td>
<td>16.82%</td>
</tr>
<tr>
<td>Hopewell City</td>
<td>Virginia</td>
<td>9.58%</td>
<td>4.8</td>
<td>1.72%</td>
<td>14.64%</td>
</tr>
<tr>
<td>Cherokee County</td>
<td>South Carolina</td>
<td>9.42%</td>
<td>4.7</td>
<td>1.10%</td>
<td>17.88%</td>
</tr>
<tr>
<td>Portsmouth City</td>
<td>Virginia</td>
<td>9.05%</td>
<td>4.6</td>
<td>4.44%</td>
<td>13.01%</td>
</tr>
<tr>
<td>Richmond City</td>
<td>Virginia</td>
<td>8.67%</td>
<td>4.1</td>
<td>2.58%</td>
<td>11.69%</td>
</tr>
<tr>
<td>Newport News City</td>
<td>Virginia</td>
<td>7.83%</td>
<td>3.9</td>
<td>3.26%</td>
<td>10.99%</td>
</tr>
<tr>
<td>Tunica County</td>
<td>Mississippi</td>
<td>7.13%</td>
<td>3.6</td>
<td>0.32%</td>
<td>9.20%</td>
</tr>
<tr>
<td>Clayton County</td>
<td>Georgia</td>
<td>6.78%</td>
<td>3.4</td>
<td>3.93%</td>
<td>8.94%</td>
</tr>
<tr>
<td>Douglas County</td>
<td>Georgia</td>
<td>6.27%</td>
<td>3.2</td>
<td>4.22%</td>
<td>9.09%</td>
</tr>
<tr>
<td>Spalding County</td>
<td>Georgia</td>
<td>6.06%</td>
<td>3.1</td>
<td>3.89%</td>
<td>8.25%</td>
</tr>
<tr>
<td>Carroll County</td>
<td>Georgia</td>
<td>5.99%</td>
<td>3.0</td>
<td>3.57%</td>
<td>8.87%</td>
</tr>
<tr>
<td>Vance County</td>
<td>North Carolina</td>
<td>5.87%</td>
<td>3.0</td>
<td>0.99%</td>
<td>9.80%</td>
</tr>
<tr>
<td>Norfolk City</td>
<td>Virginia</td>
<td>5.74%</td>
<td>2.9</td>
<td>1.26%</td>
<td>8.22%</td>
</tr>
<tr>
<td>Troup County</td>
<td>Georgia</td>
<td>5.69%</td>
<td>2.8</td>
<td>2.96%</td>
<td>7.85%</td>
</tr>
<tr>
<td>Roanoke City</td>
<td>Virginia</td>
<td>5.55%</td>
<td>2.8</td>
<td>2.49%</td>
<td>7.82%</td>
</tr>
</tbody>
</table>

[https://datawrapper.dwcdn.net/W2jGY/5/](https://datawrapper.dwcdn.net/W2jGY/5/)
Foreclosure Rate by U.S. County (2014-2018 Average)*

*Shows the average number of yearly foreclosure sales as a proportion of the number of owner-occupied residences with a mortgage

Map: New America-Future of Property Rights (via DataKind) Source: ATTOM

States with highest average mortgage foreclosure rate (2014-18):

<table>
<thead>
<tr>
<th>Rank</th>
<th>State</th>
<th>Foreclosures</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Florida</td>
<td>4.7%</td>
</tr>
<tr>
<td>2</td>
<td>Nevada</td>
<td>3.7%</td>
</tr>
<tr>
<td>3</td>
<td>Arizona</td>
<td>2.8%</td>
</tr>
<tr>
<td>4</td>
<td>Georgia</td>
<td>2.6%</td>
</tr>
<tr>
<td>5</td>
<td>Tennessee</td>
<td>2.4%</td>
</tr>
</tbody>
</table>

*Foreclosure rate (relation to average)*
- No foreclosures
- ≤0.4% (0.25x)
- ≤0.7% (0.6x)
- ≤1.4% (avg.)
- >1.4% (avg.)
- ≥2.8% (2x)
- ≥6.6% (4x)
- ≥11.2% (8x)
- Missing data

Map: New America-Future of Property Rights (via DataKind) Source: ATTOM
Eviction Rate by U.S. County (2014-2016)*

States with highest average eviction rate (2014-16):

<table>
<thead>
<tr>
<th>Rank</th>
<th>State</th>
<th>Eviction Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>South Carolina</td>
<td>6.2%</td>
</tr>
<tr>
<td>2</td>
<td>Arizona</td>
<td>6.6%</td>
</tr>
<tr>
<td>3</td>
<td>Virginia</td>
<td>6.5%</td>
</tr>
<tr>
<td>4</td>
<td>Delaware</td>
<td>6.5%</td>
</tr>
<tr>
<td>5</td>
<td>Georgia</td>
<td>5.4%</td>
</tr>
</tbody>
</table>

*The “national” average rate does not represent the entire country; it is calculated based on the approximately 70% of counties for which both eviction and foreclosure data were available.

Map: New America-Future of Property Rights (via DataKind) Source: Eviction Lab
Evictions Tends to Peak in July and are Lowest in March

Total # evictions (2014-2016): 330,606

Average # evictions/year: 9,185
Case Studies | Marion County, IN; Forsyth County, NC; Maricopa County, AZ
Housing Loss Across Deep Dive Counties

Marion County, Indiana

- Housing Loss Rate: 4.9%
- Roughly 17,500 Households Lose Their Homes Each Year
- Eviction Rate: 6.8%
- Evictions: 75% of Housing Loss

Maricopa County, Arizona

- Housing Loss Rate: 4.5%
- Roughly 47,000 Households Lose Their Homes Each Year
- Eviction Rate: 6.2%
- Evictions: 90% of Housing Loss

Forsyth County, North Carolina

- Housing Loss Rate: 2.6%
- Roughly 3,700 Households Lose Their Homes Each Year
- Eviction Rate: 4.4%
- Evictions: 80% of Housing Loss
The Drivers of Displacement

- Low Wages
- Affordability & Availability
- Habitability Issues
- Out-of-Town Investors

Marion County, Indiana

- Low Wages
- Affordable Housing Crunch
- Out-of-Town Investors
- Short-term Rentals
- Snowbirds
- Fixed Income

Maricopa County, Arizona

- Low Wages
- Affordable Housing Crunch
- Out-of-Town Investors
- Short-term Rentals
- Snowbirds
- Fixed Income

Forsyth County, North Carolina

- Affordable Housing Crunch
- Low Wages
- Racial Discrimination
- Gentrification
Who is Most Acutely Impacted?

Marion County, Indiana

- Households w/o Health Insurance
- Latinx Households
- Black Households
- Rent Burdened Households
- Vacant Properties

Maricopa County, Arizona

- Non-Citizens
- Latinx Households
- Black Households
- Households w/o Health Insurance
- Single-Parent Households

Forsyth County, North Carolina

- Black Households
- Latinx Households
- Households w/o Health Insurance
- Workers That Rely on Public Transportation
- Single-Parent Households
Consequences of Displacement

Marion County, Indiana
- Homelessness
- “Crisis Mode”
- Neighborhood Neglect & Blight
- Education Disruption
- Substandard & Overcrowded Housing

Maricopa County, Arizona
- Homelessness
- Reduced Access to Public Transit
- Harm to Physical and Mental Health
- Education Disruption
- Substandard & Overcrowded Housing

Forsyth County, North Carolina
- Neighborhood Neglect & Blight
- Reduced Access to Public Transit
- Concentrated Poverty
Policy Recommendations

Improving Housing Loss Data
• Establish databases on evictions, mortgage, and tax foreclosures; better account for informal housing loss

Prevention of Housing Loss Policies
• Raise wages & improve benefits; develop tools to target assistance; reconsider state preemption of local housing solutions

Expand Affordable Housing Options through
• Housing trust funds; voucher programs; income source discrimination laws; tax credits; land trusts

Tenant Rights
• Right to counsel; legal support for undocumented residents; “just cause” eviction laws