

## Eviction Filings Comparison: Data Update

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Eviction in the Commonwealth has [exposed existing race-based inequalities](#) in the built environment and policy landscape that have developed over more than a century, including Redlining, Urban Renewal, and ongoing racist lending practices. In the past two years since the release of the [Princeton Eviction Lab](#) data revealed that the Commonwealth of Virginia had some of the highest eviction rates in the country across its large and small cities, community-based organizations, advocacy organizations, local governments, and state agencies have created diversion programs and hired new staff to develop long term solutions to the challenge of housing instability. Yet eviction rates have been stubborn, and the health and economic impacts of the COVID-19 virus in the commonwealth have further exposed inequalities across the commonwealth.

In this data update, we examine eviction *filings* to understand both expand our understanding of the geography of past housing instability and look to the future to think strategically about how to engage and prevent housing displacement moving forward. We use filings as an *indicator* of instability because the threat of eviction can lead to many of the same mental health, employment and educational impacts of an actual move. Moreover, because the bulk of eviction proceedings are due to non-payment, the receipt of a notice means that a household has, [for a number of reasons](#), had trouble paying rent, and this may suggest budget instability and other bills that may be missed in the effort to remain in the home.

We therefore examine filings from January to May in 2019 and 2020 that have received a hearing – as well as those on the docket moving forward with indicators such as race, COVID-19 infections, and Unemployment Insurance claims at the zip code level to illustrate the risk moving forward. While we give the overall landscape for Henrico County, Chesterfield County and the City of Richmond, we take a deep dive into Richmond to illustrate risks to housing instability moving forward. Though zip code is a broad data category, it allows us to look at all data through the same unit of analysis as the Commonwealth does not release eviction, COVID or UI data at a more granular level.

### The Regional Landscape for Eviction Filings

Across the region, there are almost 3,800 eviction cases awaiting a hearing. As Table 1 illustrates, landlords filed fewer evictions between January and May of 2020 than in 2019. Landlords filed a total of 17,663 of evictions in the January-May 2019 period, compared to 9,770 in 2020. Although January and February saw small dips in the number of filings, this decline was largely led by the court closures and the statewide moratorium for eviction implemented by the governor on March 16, 2020. At the same time, the federal CARES Act (Corona virus Aid, Relief and Economic Security Act), placed a moratorium on eviction filings for nonpayment of rent on any housing unit that receives federal funds, including affordable housing programs like HOME, the Low Income Housing Tax Credit, Public Housing or Section 8 place-based projects and those with federally-backed mortgages from the Government Sponsored Enterprises (GSE) Fannie Mae and Freddie Mac. The combination significantly reduced the filings for the first two quarters of 2020.



**Table 1: Eviction filings in Richmond, Henrico County and Chesterfield County, 2019 and 2020**

	<b>Filings (Jan to May 2019)</b>	<b>Filings (Jan to May 2020)</b>	<b>Cases Pending</b>
<b>Chesterfield</b>	4,078	2,069	714
<b>Henrico</b>	5,621	3,244	945
<b>Richmond</b>	7,964	4,457	2,212
<b>Total</b>	<b>17,663</b>	<b>9,770</b>	<b>3,871</b>

Source: General District Court, Ben Schoenfeld, RVA Eviction Lab Analysis

While the federal moratorium prevented filings, the state-level moratorium merely stopped eviction proceedings in the court and kept families in their homes. However, landlords could continue to file evictions with the courts. Table 2 illustrates the changes in filings in the March through May period across the region. After several extensions due to the ongoing stay-at-home order, the statewide moratorium will expire June 29, with ongoing closures allowed at the discretion of the local circuit courts. The federal moratorium, which covers more than 30,000 units across the region, extends until July 25. Across the region, filings decreased by 70% between March and May of this year, compared to the same period last year with the largest decreases in Chesterfield and Henrico Counties. These declines were most visible in April and May, unsurprising given the mid-March start for moratoria. Yet it is clear that this may be a lagging indicator of instability, meaning that the June 29 reopening in the Commonwealth and the July 25 lifting of the eviction moratorium in federally sponsored projects may mean a massive shift in the eviction landscape.

**Table 2: Changes in the number of filings in Richmond, Chesterfield County and Henrico County by month, 2019-2020**

	<b>Richmond</b>	<b>Chesterfield</b>	<b>Henrico</b>	<b>Total</b>
March	-39.6%	-45.9%	-31.7%	-38.8%
April	-78.2%	-99.9%	-89.8%	-86.9%
May	-76.6%	-92.0%	-92.3%	-85.2%
Total	-64.5%	-78.5%	-71.8%	-70.1%

Source: General District Court Records, Ben Schoenfeld, RVA Eviction Lab Analysis

An analysis of the principle amounts owed by individuals receiving notices in the City of Richmond shows that the average amount owed between January and May was almost \$1,200, compared to almost \$1,300 the year before. Table 3 illustrates the principal amounts owed in the cases where data were available. The median amount owed was only \$919. When breaking down the cases into quartiles, the numbers become clearer, and approximately 25% of the residents owed less than \$600, while another 25% owed more than \$1,500.



**Table 3: Principal Amounts Owed in the City of Richmond**

	<b>2019 Total</b>	<b>2019 (Jan to May)</b>	<b>Jan - May 2020</b>
<i>Cases with data</i>	9,556	3,826	1,111
<b>Average</b>	\$1,313.82	\$1294.04	\$1,193.91
<b>Median</b>	\$825	\$775	\$919.08
<b>First Quartile</b>	\$0-\$525	\$0-\$495	\$0-\$595
<b>Second Quartile</b>	\$525-\$825	\$494-\$775	\$595-\$919
<b>Third Quartile</b>	\$825-\$1400	\$775-\$1260	\$919-\$1503
<b>Fourth Quartile</b>	Greater than \$1401	Greater than \$1260	Greater than \$1504

Source: General District Court Records, Ben Schoenfeld, RVA Eviction Lab Analysis



## The City of Richmond

We take a deeper look at the City of Richmond to examine evictions at the zip code level next to various indicators. As the RVA Eviction Lab has previously found, the geography of eviction filings across the City of Richmond is uneven. Table 4 illustrates the rates for filings by zip code in the City of Richmond. While the citywide filing rate for pending cases (the percentage of rental housing for which an eviction has been filed) is 2.74%, the rate is double that in neighborhoods in the northside and southside, consistent with previous findings that these communities have seen high rates of evictions. Moreover, their filing rates remained stubbornly high, in spite of the moratoria through May.

**Table 4: Eviction Filing Rate (between January and May) by Zip Code - 2020 and 2019**

ZIP Code	Renter-occupied Housing Units	Eviction Filings - January to May 2019	Filing Rate - January to May 2019	Eviction Filings - January to May 2020	Filing Rate - January to May 2020	Eviction Filings - Pending Court Hearing	Filing Rate - Pending Cases
<b>Southside</b>							
23225	10102	1,831	18.13%	1,085	10.74%	552	5.46%
23224	9145	1,851	20.24%	1,013	11.08%	477	5.22%
23234	7030	288	4.10%	171	2.43%	78	1.11%
<b>West End</b>							
23221	3585	55	1.53%	30	0.84%	17	0.47%
23230	1599	47	2.94%	23	1.44%	17	1.06%
23226	1666	14	0.84%	7	0.42%	5	0.30%
23235	3746	41	1.09%	17	0.45%	5	0.13%
23173	0	0	0.00%	0	0.00%	0	0.00%
<b>Central</b>							
23220	8868	846	9.54%	356	4.01%	172	1.94%
23219	2457	234	9.52%	115	4.68%	59	2.40%
<b>East End</b>							
23223	12248	1,219	9.95%	516	4.21%	262	2.14%
23231	4385	180	4.10%	68	1.55%	30	0.68%
<b>Northside</b>							
23227	5421	602	11.10%	511	9.43%	278	5.13%
23222	4729	664	14.04%	494	10.45%	229	4.84%
<b>Citywide</b>							
<b>Total</b>	<b>80,664</b>	<b>7,964</b>	<b>9.87%</b>	<b>4,457</b>	<b>5.53%</b>	<b>2,212</b>	<b>2.74%</b>

Source: General District Court, Ben Schoenfeld, RVA Eviction Lab Analysis

Table 5 illustrates the relationship to race and ethnicity. Research has consistently found a relationship between neighborhood eviction rate and neighborhood racial composition, as well as a relationship between individual race and the likelihood of eviction. While previous



research from the RVA Eviction Lab has looked at these rates at the Census block group level and found relationships, due to ongoing segregation, Richmond’s zip codes are largely racially homogeneous. As a result, the pattern in which an increased nonwhite population leads to higher rates holds in our analysis, though less pronounced than in the more granular data. These patterns are further illustrated in Figures 1 and 2 that show the relationship between race and pending eviction filings.



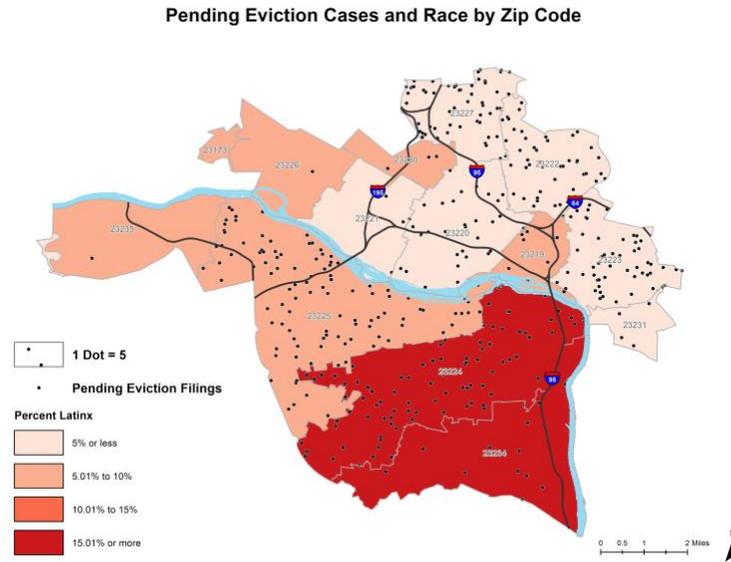
**Table 5: Eviction Filing rates (between January and May) and Race by Zip Code - 2020 and 2019**

ZIP Code	Filing Rate January to May 2019	Filing Rate January to May 2020	Filing Rate Pending Court Hearing	Percent White	Percent Black	Percent Latinx
<b>Southside</b>						
23225	18.13%	10.74%	5.46%	40.28%	46.62%	7.59%
23224	20.24%	11.08%	5.22%	14.22%	65.11%	15.39%
23234	4.10%	2.43%	1.11%	23.41%	49.51%	21.74%
<b>West End</b>						
23221	1.53%	0.84%	0.47%	85.07%	8.29%	1.96%
23230	2.94%	1.44%	1.06%	68.62%	16.34%	6.93%
23226	0.84%	0.42%	0.30%	84.69%	5.64%	5.16%
23235	1.09%	0.45%	0.13%	67.16%	18.56%	7.85%
23173	0.00%	0.00%	0.00%	52.37%	15.28%	8.43%
<b>Central</b>						
23220	9.54%	4.01%	1.94%	57.36%	31.39%	3.43%
23219	9.52%	4.68%	2.40%	39.62%	42.77%	5.12%
<b>East End</b>						
23223	9.95%	4.21%	2.14%	17.31%	76.38%	2.22%
23231	4.10%	1.55%	0.68%	34.57%	59.49%	2.47%
<b>Northside</b>						
23227	11.10%	9.43%	5.13%	42.09%	50.12%	1.91%
23222	14.04%	10.45%	4.84%	14.02%	79.80%	1.63%
<b>Citywide</b>						
<b>Total</b>	<b>9.87%</b>	<b>5.53%</b>	<b>2.74%</b>			

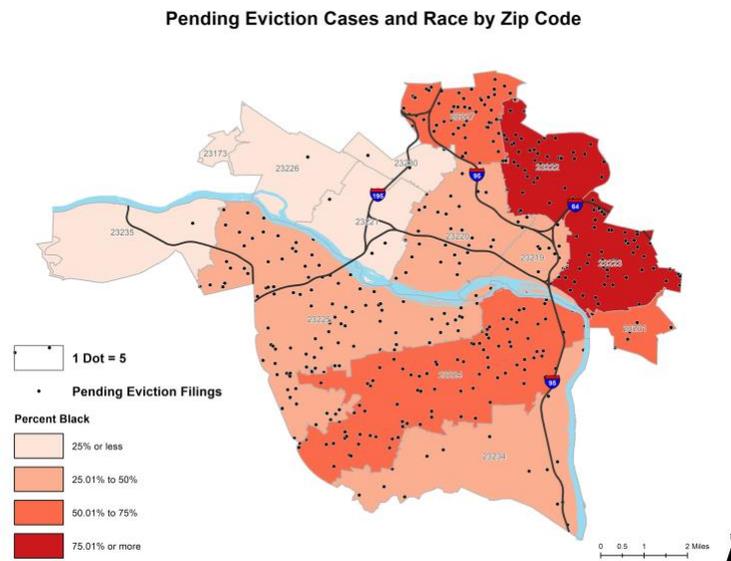
Source: 1 General District Court, Ben Schoenfeld, RVA Eviction Lab Analysis, American Community Survey



**Figure 1**



**Figure 2**



Moving forward, direct and indirect impacts from COVID-19 may put additional households at risk of eviction as the moratoria are lifted over the next two months. We operationalize these risks in Table 6 through the number of COVID-19 cases at the zip code level and the number of initial unemployment claims at the zip code level. While the relationship is not meant to be predictive, in combination with the data on filings, these indicators suggest a critical space in which to engage through public health, rental assistance, tenant organizing and legal support. Specifically in zip codes such as 23225 and 23224 in the Southside and 23222 in the Northside where rates have historically been high and COVID and unemployment claims have been high, this might be a critical space for engagement. It is worth noting that in neighborhoods where employment is informal or residents are undocumented,



unemployment claims may not be made, making the numbers in a zip code such as 23224 artificially low. These relationships are further illustrated in figures 3, 4, and 5.



Eviction filings that are pending a hearing underestimate the scale of potential displacement of renters. Through the end of May, more than 121,000 initial unemployment claims were filed in the Richmond region. Based on historical experience from who files and qualifies for unemployment insurance, we can expect about 60,000 workers to not receive replacement income. About 25,000 of those workers had been working in occupations that suggest they are very likely to be renters. Moreover, the Census’ Housing Pulse survey shows that 30% of all renter households in Virginia have no confidence or “slight” confidence that they will be able to pay rent for the month of July, including 50% of Black renters, a quarter of whom report they have no confidence in being able to pay rent.

**Table 6: Eviction Filing Rates, COVID-19 Cases and Unemployment Claims by Zip Code - 2020 and 2019**

ZIP Code	Eviction Filing rates - January to May 2019	Eviction Filing rates - January to May 2020	Eviction Filing rates - Pending Court Hearing	Initial Unemployment Claims from March 1, 2020	Confirmed COVID-19 Cases (as of June 24th)
<b>Southside</b>					
23225	18.13%	10.74%	5.46%	4,119	465
23224	20.24%	11.08%	5.22%	731	866
23234	4.10%	2.43%	1.11%	1,680	996
<b>West End</b>					
23221	1.53%	0.84%	0.47%	3,745	44
23230	2.94%	1.44%	1.06%	3,114	63
23226	0.84%	0.42%	0.30%	1,726	219
23235	1.09%	0.45%	0.13%	4	242
23173	0.00%	0.00%	0.00%	4,759	0
<b>Central</b>					
23220	9.54%	4.01%	1.94%	6,916	97
23219	9.52%	4.68%	2.40%	2,767	28
<b>East End</b>					
23223	9.95%	4.21%	2.14%	4,460	385
23231	4.10%	1.55%	0.68%	2,546	177
<b>Northside</b>					
23227	11.10%	9.43%	5.13%	918	169
23222	14.04%	10.45%	4.84%	5,487	150
<b>Citywide</b>					
<i>Total</i>	<i>9.87%</i>	<i>5.53%</i>	<i>2.74%</i>	<i>49,003</i>	<i>4,288</i>



Figure 3



Eviction Filings (January to May 2020) and Confirmed COVID-19 Cases by Zip Code

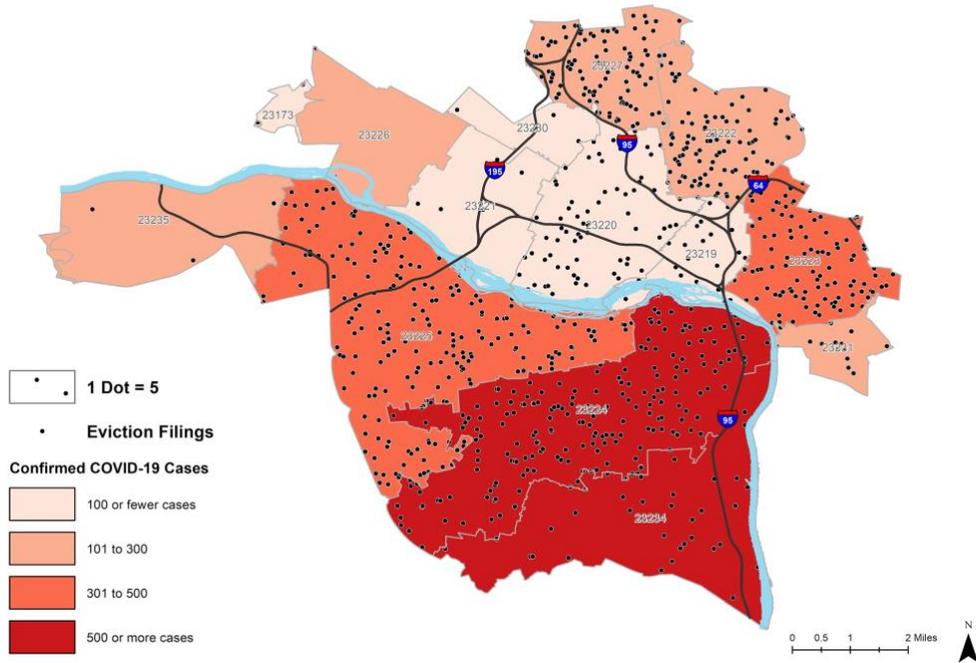


Figure 4

Pending Eviction Cases and Unemployment Claims since March 2020 by Zip Code

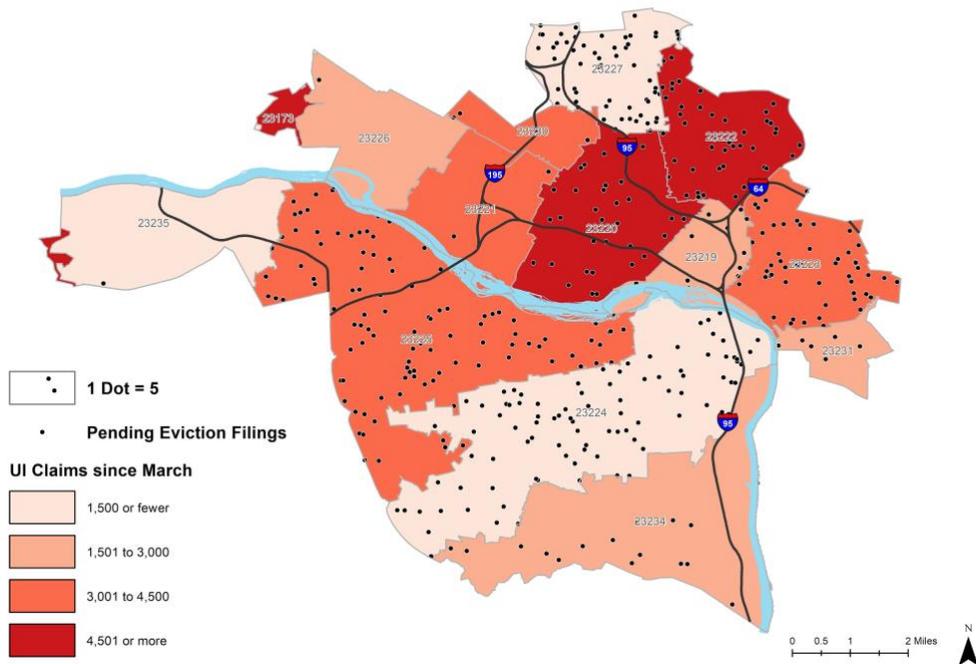


Figure 5

Eviction Filings (January to May 2020) and Unemployment Claims since March 2020 by Zip Code

