

The Impact of the COVID-19 Eviction Moratorium on Landlord-Initiated Displacement Actions In Minnesota

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Report submitted to the Minnesota ERASE Campaign (End Rental Arrears and Stop Evictions). ERASE is an effort to ensure that the historic aid enacted by Congress reaches the lowest-income and most marginalized renters it is intended to help. We are working to eliminate rental indebtedness caused by the pandemic, prevent evictions, and create support for long-term policy changes to end housing instability and homelessness. Co-convenors of the campaign include ACER (African Career Education Resource); Housing Justice Center, and MHP (Minnesota Housing Partnership).

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Introduction

The COVID-19 pandemic created a critical housing situation for many lower-income households whose earnings were interrupted by the economic dislocations produced by the pandemic. Renters especially were faced with the prospect of being forced from their homes through eviction if and when they fell behind on rent. Moreover, the potential for families to be homeless was seen additionally as a public health issue during a pandemic when increased exposure could readily lead to increasing infection and death rates. In this environment, local, state, and federal authorities began to respond by issuing eviction moratoria of different types and providing emergency rental assistance to keep families in their homes.

In Minnesota, the Governor's Executive Order 20-14 established an eviction moratorium on March 23, 2020. This Order remained in force until a phase out began in August of 2021.

The federal Centers for Disease Control (CDC) issued a temporary national moratorium on September 1, 2020. Originally set to expire on December 31, Congress extended it for one month to January of 2021 and then President Biden extended it through July of that year. The CDC moratorium was targeted to counties experiencing high levels of COVID-19 transmissions, and thus did not cover all areas. The CDC moved to issue a new moratorium in August of 2021, but this was challenged by the real estate industry and overturned by the Courts.

The Minnesota eviction moratorium was more comprehensive than the CDC eviction moratorium but was renewed on a monthly basis. Finally, in July of 2021, 16 months after it was first initiated, the moratorium was phased out. In July, evictions were allowed for lease violations but not for non-payment of rent. In August, landlords could terminate leases for non-payment from tenants who were ineligible for COVID-19 emergency rental assistance. In September, evictions were allowed for tenants ineligible for COVID-19 emergency rental assistance. This gradual reduction of tenant protections was referred to as the 'eviction off-ramp'. The final eviction protections applied in cases of non-payment by eligible tenants with a pending COVID-19 emergency rental assistance application. Those protections lasted until June 1, 2022.

Eviction moratoria did much to alleviate the concerns of tenants and their advocates that families would be thrust out of their homes during the pandemic. At the same time, however, reports of landlords ignoring the eviction moratoria (see, e.g., Morgenson 2020; Strickler, 2022; U.S. House of Representatives, 2022) were an ongoing concern. Additionally, there was concern that landlords were resorting to other means to move renters out of units, that instead of pursuing formal eviction proceedings through the Courts, that landlords were pushing out renters through other *extra-judicial* means. Together, eviction and extra-judicial

actions taken by landlords to move renters out of their homes constituted what we call “Landlord Initiated Displacement Actions” (LIDAs). This study is an attempt to analyze the question of how the moratorium affected the rate at which LIDAs occurred across the state of Minnesota. We examine these questions by looking at the calls made by tenants to a statewide tenant help line in Minnesota operated by HOME Line. HOME Line is a nonprofit statewide tenant advocacy organization that provides free and low-cost legal, organizing, education, and advocacy services to tenants.

In this study we report on LIDAs generally, but we also look specifically at the trends related to the use of formal eviction and extra-judicial LIDAs. Our findings show that tenant calls to HOME Line about LIDAs declined during the moratorium period. This decline was entirely due to a reduction in calls about formal evictions. Calls about non-eviction LIDAs did not change during the pandemic. Thus, we did not see a “substitution” effect take place during the moratorium in which landlords reduced formal eviction efforts and replaced them with extra-judicial LIDA activity.

Concerningly, however, after the pandemic eviction calls returned to their pre-pandemic level and non-eviction LIDA calls *increased* to a level above what they had been before the pandemic. One potential explanation for this is that although a ‘one-for-one’ substitution between eviction and non-eviction LIDAs did not take place, the reduction in evictions during the moratorium resulted in a greater *relative* use of extra-judicial LIDAs. The period of the moratorium may have convinced landlords of the usefulness, for their purposes, of extra-judicial LIDAs, leading to an increase in their use after the moratorium was lifted. This increased use more or less maintained the relative importance of non-eviction LIDAs in the repertoire of landlord strategies. We may be seeing the establishment of a ‘new normal’ in which landlords are more reliant on extra-judicial LIDAs.

We also examined whether landlord strategies, as reflected in the calls tenants made to HOME Line, varied by the racial profile of the area or by the race of the renter. We found that eviction calls were less common in predominantly White zip codes than they were in zip codes that were more than 50% Black, Indigenous, and other people of color (BIPOC). The same was true of non-eviction LIDA calls. The impact of the moratorium was to reduce eviction calls both in White and in BIPOC areas, though the reduction was greater in BIPOC areas and it continued after the moratorium ended. In White zip codes, eviction calls dropped by less and then rose above pre-moratorium levels after the moratorium ended. Similarly, during the moratorium, eviction calls from BIPOC tenants declined more than from White tenants. Eviction call levels remained below pre-moratorium levels for BIPOC renters after the moratorium phase out, but increased to above pre-moratorium levels for White renters. In all, it seems that the moratorium had a greater ameliorative impact on BIPOC renters and in BIPOC communities than it did for White renters and White areas.

Data and methods

The phenomenon of “informal eviction” is one that researchers and advocates acknowledge as an important part of the landlord/tenant relationship. Quantifying informal evictions is difficult, however, because of the lack of administrative data. Unlike eviction research which tracks formal legal filings and court decisions, there is no document trail for informal evictions. We know, however, through anecdotal and interview evidence, that informal evictions are common and consequential for tenants.

In this research we study the phenomenon indirectly by measuring the call volume to a tenant support organization and tracking the rate at which tenants call with concerns about formal and informal evictions.

HOME Line is a nonprofit statewide tenant advocacy organization and operates a toll-free tenant hotline. Each call received by HOME Line is coded by staff members according to the issue or issues raised by the caller (tenant). By tracking the volume of calls across issues and over time, we can assess whether the COVID-19 moratorium changed the frequency with which tenants were concerned about formal evictions and extra-judicial LIDAs.

The HOME Line data on calls goes back many years. However, it was not until 2014 that the entire metro area of Minneapolis and Saint Paul was covered, and not until 2013 that the entire state of Minnesota was covered. Thus, we utilize the data from 2014 onward in this analysis.

HOME Line provided CURA with a de-identified database of client-call data. HOME Line uses more than 50 different codes to categorize calls. Some calls, such as those about infestations or energy assistance, pets, and privacy reflect tenant concerns that are not about potential displacement and/or eviction. CURA worked with HOME Line staff to divide the calls into two overall classifications – “Landlord initiated displacement actions” (LIDAs), and non-LIDA calls. The following seven call categories were considered to be LIDAs:

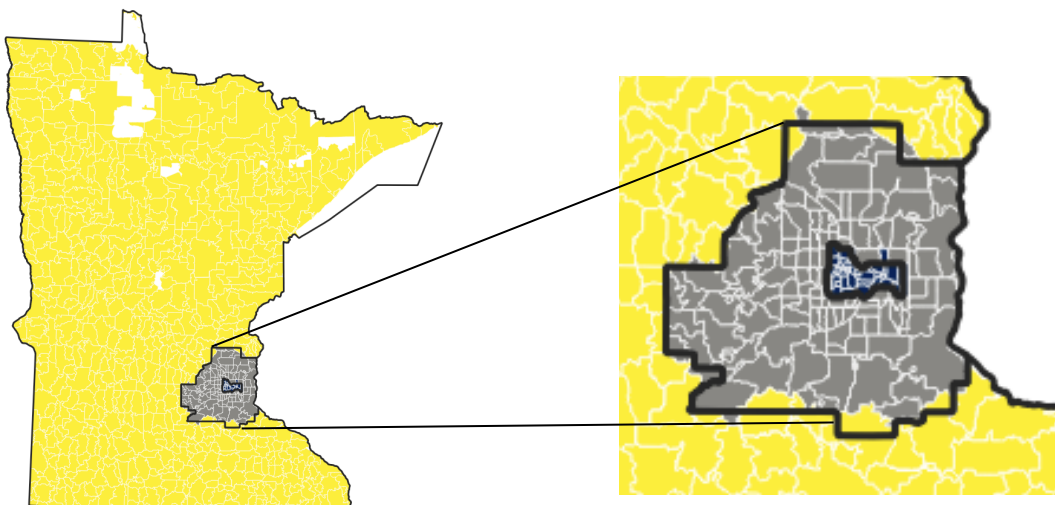
- Eviction
- Retaliation
- Lockout
- Improper notice
- Non-renewal of lease
- Notice to vacate
- Security deposit.

The final two in the list above, “notice to vacate” and “security deposit” were categories that HOME Line staff indicated *sometimes* contained tenant concerns that were not displacement related. In the estimation of HOME Line staff, for example, “security deposit” calls were for the most part not about LIDAs, but that a non-trivial percentage of were in fact, triggered by a

displacement action and the tenant’s concern about being able to get back her/his deposit. The “notice to vacate” category, up until December 31, 2020, contained both tenant notices to landlords about their intent to vacate (a non-LIDA call), and landlord notices to tenants to vacate the property (a LIDA). To estimate the proportion of “security deposit” and “notice to vacate” calls that were LIDAs we selected and analyzed a random sample of calls in those two categories. Two hundred “security deposit” calls over the entire time period of our study and two hundred “notice to vacate” from January 1, 2014 through December 31, 2020 were examined. HOME Line looked at the detailed case notes of those calls to determine whether the tenant concern was a LIDA or not. Based on that analysis, 8.92% of security deposit calls were considered LIDAs. We applied that percentage as a weight to each security deposit call over the full period of the study. The analysis also showed that from 2014 through the end of 2020, 65.36% of the “notice to vacate” calls were landlord initiated. Thus, this percentage was applied to these calls from 2014 through the end of 2020. From January 1, 2021 on, landlord notice to vacate was a separate coded category for HOME Line and as a result 100% of those calls were counted as LIDAs. All calls not considered LIDA calls were coded as non-LIDA. As noted earlier, within the LIDA category, we distinguish between the single category of “eviction” and the other six call categories which we refer to as “non-eviction LIDAs.”

We geocoded the zip codes of the callers to determine whether the callers were from either of the two central cities (Minneapolis or Saint Paul), elsewhere in the metropolitan area, or from outside of the metropolitan area. Because the overlap between zip code boundaries and the metropolitan area (defines as the Metropolitan Council’s seven-county service area¹) is not perfect, we coded zip codes as part of the metropolitan area if most of the area of the zip code area was within the seven-county boundary. Similarly, a zip-code was coded as being in the central cities if most of its area was inside the boundaries of Minneapolis or Saint Paul. Map 1 shows how zip codes were geographically coded.

Map 1: Outstate, Suburban, and Central City Zip Codes



¹ Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington

Analysis

HOME Line calls

Over the period of our study, HOME Line received an average of 14,415 calls per year from tenants across the state (see table 1). This ranged from a low of 12,580 calls in 2017 to a high of 15,553 in 2021. Calls about landlord initiated displacement actions (LIDAs) ranged from one-fifth of the calls in most years to a high of 26.6% of calls in 2019. The jump in LIDA calls in 2019 (an almost 30% increase in the prevalence of LIDA concerns) is almost certainly due to the fact that HOME Line initiated an eviction prevention program in January of 2019. The program aimed to assist renter households facing eviction proceedings. HOME Line staff collected eviction filing data on a daily basis and produced tenant/defendant-specific mailings that were sent to every eviction defendant. The letter was multilingual and encouraged the tenant to contact HOME Line for free legal and practical advice related to their eviction case. The program operated in the Twin Cities metropolitan area in 2019 and 2020 and expanded statewide in December 2020.

Table 1: HOME Line calls about Landlord Initiated Displacement Actions, 2014-2021

Year	Total calls	LIDA calls	Pct. LIDA
2014	15,405	3,109	20.2
2015	14,691	2,985	20.3
2016	14,307	2,970	20.8
2017	12,580	2,668	21.2
2018	13,241	2,742	20.7
2019	15,221	4,041	26.6
2020	14,327	3,115	21.7
2021	15,553	3,713	23.9
Total	115,325	25,343	22.0

Source: HOME Line call records. Author's calculations.

Table 2 breaks down LIDA calls into those that were about a formal eviction and those that were not. As the table indicates, eviction calls are by far the most common type of LIDA call. For every year of our study period, the number of eviction calls surpassed the number of all other LIDA calls combined. Eviction calls, as a percentage of all LIDA calls, ranged from 54.8% in 2016 to a high of 69.8% in 2019. The spike in 2019 is, again, consistent with the idea that the HOME Line eviction prevention program, initiated that year, was responsible for a significant increase in eviction related calls.

Table 2: Eviction and Non-eviction LIDA calls

Year	All LIDA calls	Eviction calls	Pct.	Non-eviction LIDA calls	Pct.
2014	3.109	1.847	59.4	1.262	40.6
2015	2.985	1.725	57.8	1.260	42.2
2016	2.970	1.627	54.8	1.343	45.2
2017	2.668	1.536	57.6	1.132	42.4
2018	2.742	1.540	56.2	1.202	43.8
2019	4.041	2.821	69.8	1.220	30.2
2020	3.115	1.722	55.3	1.393	44.7
2021	3.713	2.302	62.0	1.411	38.0
Total	25.343	15.120	59.7	10.223	40.3

Source: HOME Line call records. Author's calculations.

Table 3 provides a further breakdown of LIDA calls. The data show that calls about notices to vacate are the second most common type of LIDA concern. Three call categories were discontinued by HOME Line in 2021.

Table 3: LIDA calls, 2014 – 2021, by category by year

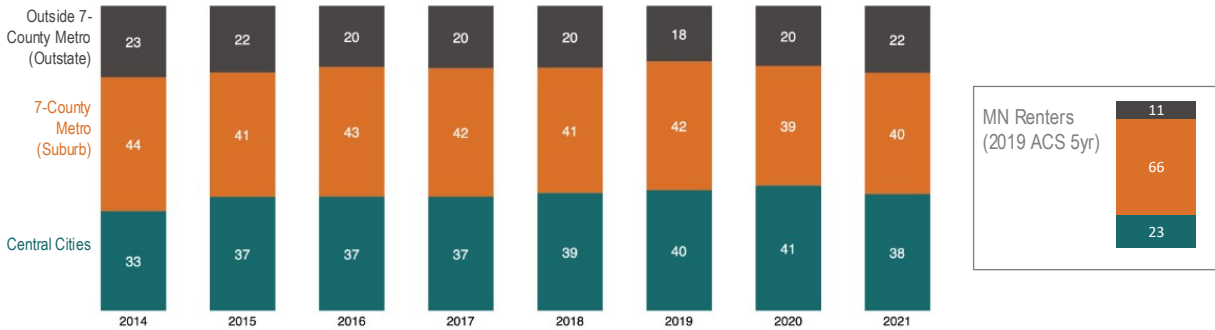
	2014	2015	2016	2017	2018	2019	2020	2021
Eviction	1,847 (59.4)	1,725 (57.8)	1,627 (54.8)	1,536 (57.6)	1,540 (56.2)	2,821 (69.8)	1,722 (55.3)	2,302 (62.0)
Improper notice	49 (1.6)	65 (2.2)	119 (4.0)	54 (2.0)	33 (1.2)	63 (1.6)	106 (3.4)	
Lockout	173 (5.6)	193 (6.5)	215 (7.2)	170 (6.4)	181 (6.6)	186 (4.6)	230 (7.4)	303 (8.2)
Lease non-renewal	123 (4.0)	196 (6.6)	218 (7.3)	202 (7.6)	201 (7.3)	166 (4.1)	152 (4.9)	
Notice to vacate	586 (18.9)	503 (16.9)	476 (16.0)	445 (16.7)	471 (17.2)	507 (12.6)	669 (21.5)	761 (20.5)
Retaliation	198 (6.4)	206 (6.9)	241 (8.1)	208 (7.8)	252 (9.2)	246 (6.1)	193 (6.2)	
Security deposit	160 (5.1)	146 (4.9)	139 (4.7)	112 (4.2)	116 (4.2)	115 (2.8)	106 (3.4)	106 (2.8)

Note: Percentage of LIDA calls in the parentheses. Source: HOME Line.

HOME Line callers

Central city and out-state renters are over-represented among HOME Line callers. While 23% of renters statewide are in Minneapolis and Saint Paul (using 2019 ACS 5-year sample), such renters made up between 33% and 41% of HOME Line callers during the study period (see figure 1). Outstate renters account for only 11% of all Minnesota renters but are typically 20% of callers to HOME Line in the years of our study.

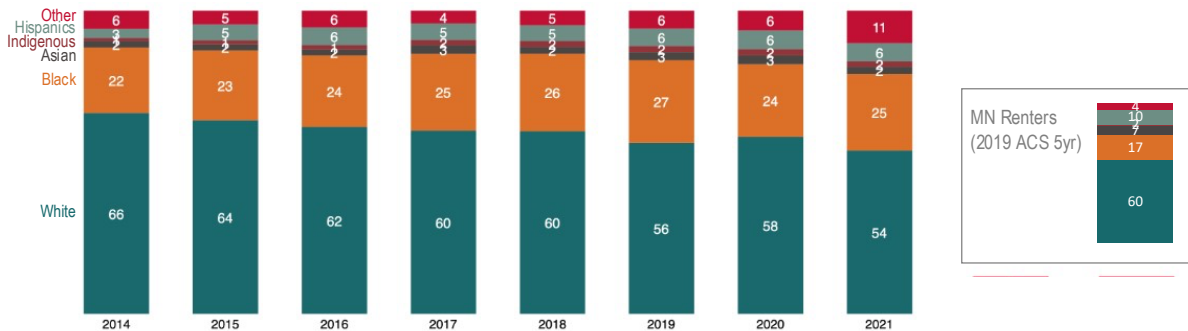
Figure 1: HOME Line Callers by Metro Status, 2014-2019



Note: Cases with missing values were excluded. There are 8,319 records with missing metro status between 2014 and 2021 (7.21% of the total). Source: HOME Line, IPUMS USA.

Black tenants are over-represented among HOME Line callers. Blacks make up 17% of tenants statewide but have accounted for 22% to 27% of HOME Line callers during the study period (see figure 2). Hispanic renters are consistently under-represented among HOME Line callers in each year of the study period despite the fact that HOME Line provides Spanish-language service. Callers have become more diverse over time, however. White tenants were over-represented among callers from 2014 through 2016 but have declined as an overall percentage of callers and were under-represented in 2019-2021.

Figure 2: HOME Line Callers by Race/Ethnicity



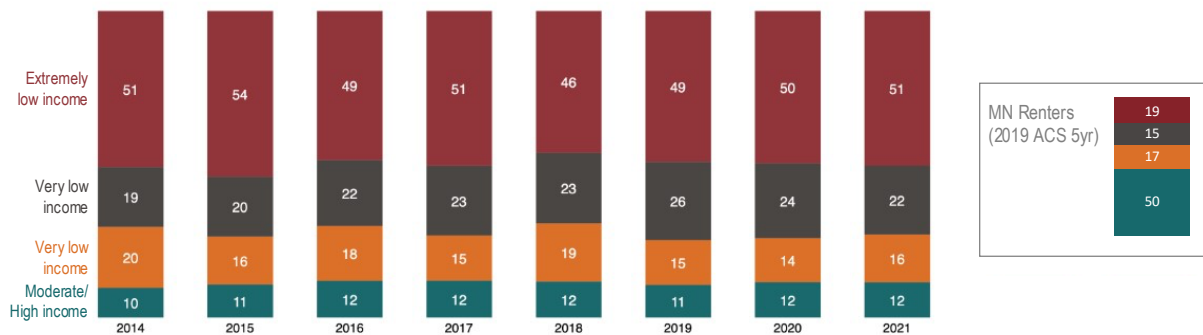
Note: White, Black, Asian, and Indigenous include those who report being only one race and are not Hispanic. Hispanics are of any race. Cases with missing values were excluded. There are 500 records with missing race information between 2014 and 2021 (0.43% of the total). Source: HOME Line, IPUMS USA.

Racial composition of callers varies by geography. Blacks consistently make up more than 30% of callers from the central cities each year, but that number is less than 25% for the suburban areas and less than 10% for outstate calls. White tenants account for roughly half of the calls from the central cities but range from 75% to 85% of calls from outstate.

The gender breakdown of callers was very consistent over the years, ranging from 70% in 2014 to 68% in 2021. Only 52% of renters statewide are female.

As could be anticipated, HOME Line callers are disproportionately lower income. Figure 3 shows the call volume by household income using the U.S. Department of Housing and Urban Development income classes. The figure shows that tenants in the lowest income category, HUD’s “extremely low income” group, were typically about one-half of all HOME Line calls while they make up only 19% of renters statewide. Very low-income renters are also over-represented among callers although by a smaller margin, accounting for 15% of renters statewide and between 19% and 26% of HOME Line callers. Very low-income tenant callers are roughly proportional to their statewide numbers, while moderate to high income tenants are greatly under-represented in the HOME Line data, accounting for 10 to 12% of callers but 50% of all tenants statewide.

Figure 3: HOME Line Callers by Household Income

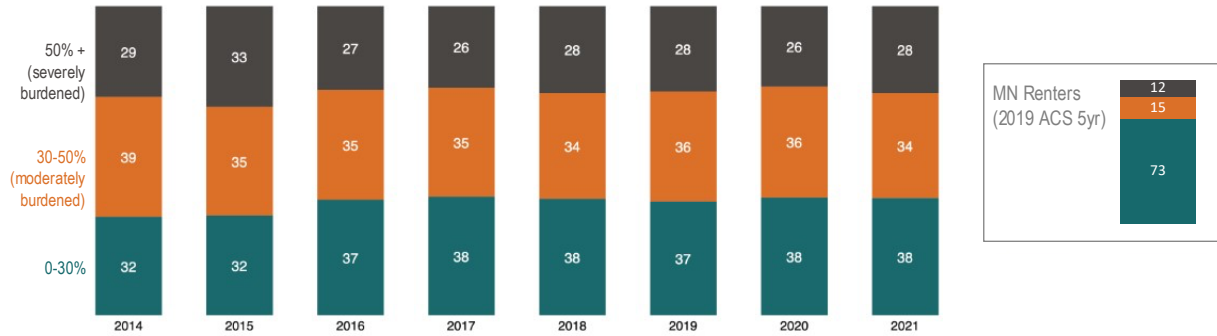


Note: Cases with missing values were excluded. There are 11,349 records with missing HUD income class information between 2014 and 2021 (9.84% of the total). Source: HOME Line, IPUMS USA.

Finally, HOME Line callers are more likely to be suffering from a high housing cost burden compared to all tenants in the state. Tenants paying more than half of their incomes on housing accounted for 26-33% of callers in the study period, while they are only 12% of all renters statewide (see figure 4). Tenants paying 30 to 50% of their incomes on rent made up 34-39% of HOME Line callers, compared to 15% of all tenants statewide.

In summary, HOME Line callers are more likely to be from the central cities, they are becoming more racially diverse over time, they are predominantly and disproportionately female, are disproportionately extremely low- or very low-income, and have high cost burdens compared to all tenants in the state.

Figure 4: HOME Line Callers by Housing Cost Burden



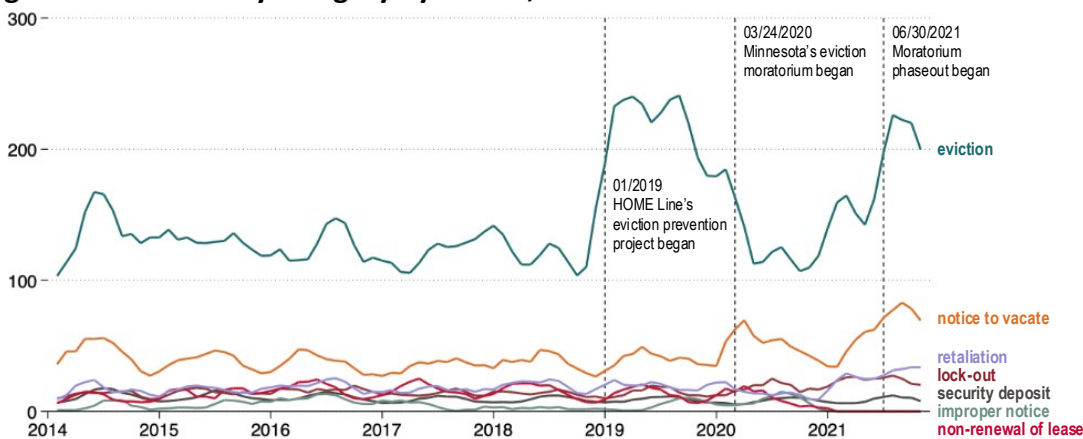
Notes: Cases with missing values were excluded. There are 53,923 records with missing housing cost burden information between 2014 and 2021 (46.76% of the total). Source: HOME Line

LIDA Calls

As noted earlier, calls about eviction have been the most common LIDA call over the period of our study. Our research question of primary interest is what happened to LIDA calls during the eviction moratorium in Minnesota that began in March of 2020 and was phased out 15 months later. Figure 5 shows the three-month moving average of calls for every category of LIDA call from 2014 through 2021.

The graph shows the spike in eviction calls in January of 2019 and then a slight decline going into the moratorium. Eviction calls began to rise again halfway through the moratorium., however, evictions started to rise again.

Figure 5: LIDA calls by category by month, 2014-2021



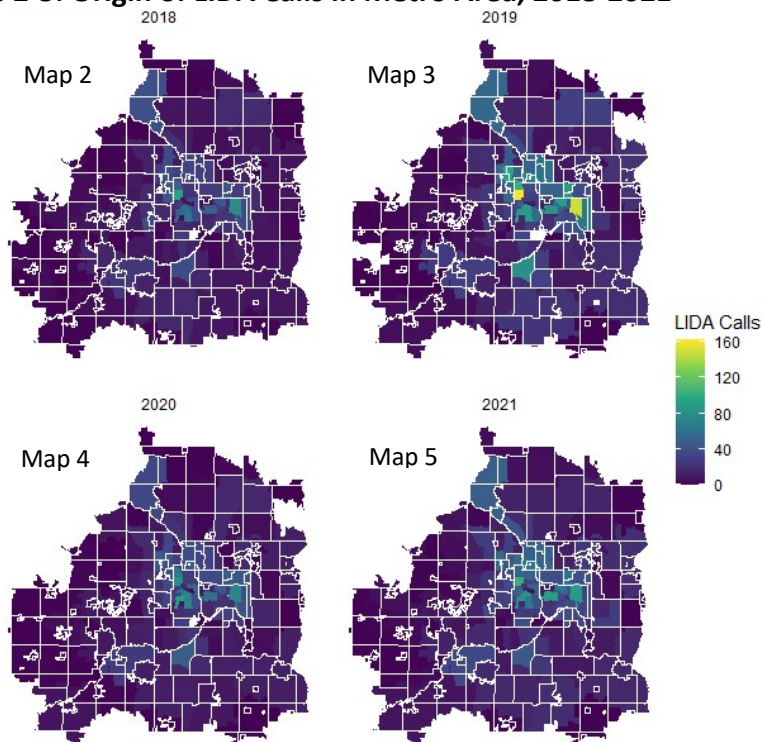
Notes: Smoothed by 3-month moving average. The issues of improper notice and non-renewal of lease were not available starting 2021. The notice to vacate calls and the security deposit calls are weighted based on the date of record. Before the end of 2020, a call record could only have two issues. Since 2021, records can have more than two issues Source: HOME Line.

The graph shows a significant increase in “notice to vacate” calls at the time of the moratorium, a slight decline during the moratorium, but then another increase near the end of

the moratorium. Other categories of LIDA calls, such as “retaliation” and “lock-out” show very slight increases during the moratorium period, while others do not.

Maps 2-5 show the distribution of LIDA calls within the zip codes associated with the Twin Cities metropolitan area, for the four most recent years of the study period, 2018 through 2021. The maps show high levels in the central cities and inner ring suburbs, but also concentrations in more distant suburbs to the northwest and southwest of the metro area.

Maps 2-5: Origin of LIDA Calls in Metro Area, 2018-2021



Source: HOME Line, author’s calculations.

Table 4 shows the top 15 zip codes in the metropolitan area for LIDA calls over the most recent four-year period. The top two zip codes for LIDA calls are the north side of Minneapolis and the Dayton’s Bluff/Payne-Phalen area on the east side of Saint Paul. The top eight zip codes for LIDA calls are all located in Minneapolis and Saint Paul. These are the top zip codes for eviction calls as well. Suburban areas with the largest number of LIDA and eviction calls are 55429 covering the western portion of Brooklyn Center including Zane Avenue in Brooklyn Park, 55337 covering most of Burnsville, and 55421 containing Columbia Heights and Hilltop.

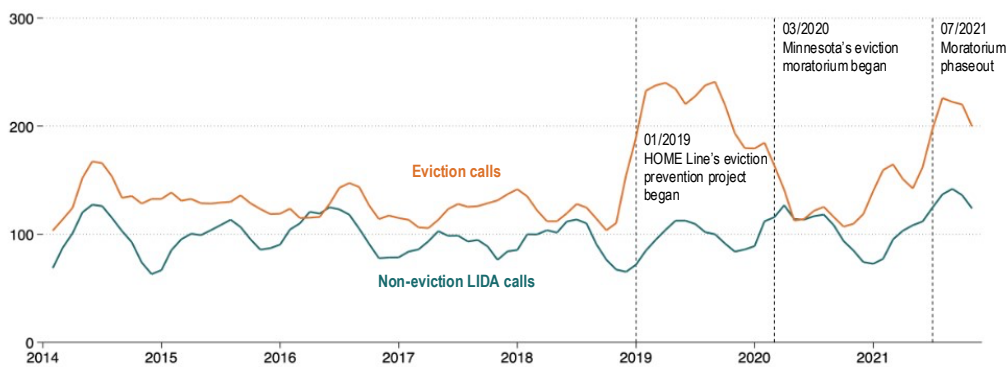
Table 4: Top zip codes for LIDA calls, 2018-2021

Rank	Zip code	City	County	Region	Total calls	LIDA calls	LIDA calls as pct of all calls	Eviction calls	Eviction calls as pct of LIDA calls
1	55411	Minneapolis	Hennepin	CC	1,521	417	27.4%	258	61.9%
2	55106	Saint Paul	Ramsey	CC	1,419	381	26.8%	266	69.9%
3	55408	Minneapolis	Hennepin	CC	1,665	297	17.8%	166	55.9%
4	55404	Minneapolis	Hennepin	CC	1,419	291	20.5%	175	60.1%
5	55407	Minneapolis	Hennepin	CC	1,357	279	20.6%	151	54.1%
6	55104	Saint Paul	Ramsey	CC	1,252	267	21.3%	158	59.2%
7	55412	Minneapolis	Hennepin	CC	889	255	28.7%	163	63.9%
8	55117	Saint Paul	Ramsey	CC	899	221	24.6%	141	63.9%
9	55429	Brooklyn Center	Hennepin	CC	725	203	28.0%	141	69.5%
10	55337	Burnsville	Dakota	Sub	700	202	28.8%	143	70.9%
11	55421	Columbia Heights	Ramsey	CC	763	199	26.1%	127	63.9%
12	55403	Minneapolis	Hennepin	CC	1,035	197	19.0%	130	66.1%
13	55119	Saint Paul	Ramsey	CC	599	169	28.3%	111	65.5%
14	55303	Ramsey	Anoka	Sub	544	168	30.9%	108	64.3%
15	55432	Fridley	Anoka	Sub	645	164	25.4%	109	66.5%

Source: HOME Line. Author’s calculations.

Figure 6 aggregates all of the non-eviction LIDA calls into a single group for comparison with eviction calls. Non-eviction LIDA calls appear to have a seasonal pattern with call rates rising in the middle of the calendar year and declining at the end. This pattern is uninterrupted by the moratorium. Eviction calls do not show the same seasonal variation. The prevalence of non-eviction LIDA calls does not seem to increase significantly during the moratorium. At the same time, both eviction and non-eviction LIDA calls are at or very near their highest rates after the moratorium begins to phase out. The eviction and non-eviction LIDA calls intersect for the first half of the moratorium, suggesting a possible substitution effect in which eviction concerns were replaced with calls about extrajudicial actions being taken by landlords. If there was such a substitution, however, it seems only to have lasted for the first few months of the moratorium. Halfway through the moratorium, eviction calls begin to rise again while other LIDA calls first decline and then move upward again.

Figure 6: Eviction and Non-eviction LIDA calls, 2014-2021



Notes: Smoothed by 3-month moving average. Source: HOME Line

LIDA and non-LIDA callers

In this section we investigate whether callers who have LIDA concerns are systematically different from callers who do not report any LIDA concerns. Figure 7 looks at where LIDA calls came from over the study period. From 2014 through 2018, there was no sizable or systematic geographic differences in the origin of LIDA and non-LIDA calls. Roughly one-fifth of calls, both LIDA and non-LIDA came from outstate Minnesota, while calls from suburban areas accounted for 40-44% of calls, with the remainder from the central cities. That pattern changed in 2019 when HOME Line began its eviction prevention program in the metropolitan area. While non-LIDA calls remained distributed as they had been from 2014 through 2018, there was a significant increase in the percentage of LIDA calls coming from the metropolitan area (mostly from the suburbs). Then in 2021 we see an increase in LIDA calls coming from outstate Minnesota, and this corresponds to when HOME Line expanded their eviction prevention program statewide in that year.

Figure 7: LIDA and non-LIDA Callers by Metro Status



Source: HOME Line

For most of the study period, a disproportionate number of LIDA-callers were Black compared to those who called with non-LIDA concerns. For example, in 2014, 30% of LIDA callers were Black, compared to only 20% of non-LIDA callers. This pattern held for every year of the study period until 2021 when the two groups of callers look essentially the same from a racial standpoint.

A larger percentage of LIDA callers are male, compared to callers with non-LIDA concerns. This pattern is more pronounced over the past three years, 2019-2021, than it was in the early part of the study period. In 2021, 35% of LIDA calls came from males while only 29% of non-LIDA calls were made by males. In 2014, 29% of both call groups were male.

A disproportionate number of tenants who called with LIDA concerns were “extremely low income” compared to callers who do not have LIDA concerns. This has been a consistent

pattern over the entire study period. Conversely, non-LIDA callers are more likely to have incomes in the “low” or “moderate to high” categories. Moreover, the income profile of tenants with LIDA concerns has changed slightly over the study period. Callers with LIDA concerns are more likely to have “extremely low” or “very low” incomes in 2019-2021 than in 2014-2018. Figure 8 shows the patterns of calls by income class.

Figure 8: LIDA and non-LIDA Calls by HUD Income Class



Source: HOME Line.

Finally, tenants who call with LIDA concerns are more likely to have a severe housing cost burden (more than 50% of income) than tenants who call with non-LIDA concerns (see figure 9). This pattern has been in place over the entire study period. At the other end of the scale, tenants with no cost burden (defined as paying less than 30 percent of income on housing) are under-represented among LIDA callers compared to callers with non-LIDA issues.

Figure 9: LIDA and non-LIDA Callers by Housing Cost Burden



Source: HOME Line

Overall, tenants calling with LIDA concerns were more likely to be male, were more likely to be Black, had lower incomes, and a higher housing cost burden compared to callers who did not have LIDA concerns.

Eviction and non-Eviction LIDA calls

Among those who called HOME Line with LIDA concerns, there are also some differences in the profile of those who called about formal evictions compared to those who called about informal, or extrajudicial eviction issues. The first dimension we look at is the geographic location of callers. Here, there is little difference between those who called about formal evictions and those who called with non-eviction LIDA concerns. For most of the years, the geographic distribution of those calls is similar.

The distribution by race, however, is a different pattern. In 2014, 31% of calls about evictions were by Black tenants, compared to 25% of calls about non-eviction LIDAs. This distinction prevailed for every year of our study period. In contrast, White tenants were a larger percentage of non-eviction LIDA calls than eviction calls for most of the study period (the only exception being 2020). Hispanics, like Whites, were generally a greater percentage of non-eviction calls. Figure 10 shows the patterns.

Figure 10: Eviction and non-Eviction LIDA Calls by Race



Source: HOME Line

Over the course of the study period, females have been a slightly larger percentage of eviction callers than non-eviction LIDA callers. This pattern held from 2014 to 2019 but reversed itself in the last two years of the study period.

There is a slight distinction in income between those who call about eviction and those who call about non-eviction LIDA issues. Those who call about eviction are more likely to be extremely low income, and those who call about non-eviction LIDA issues are more likely to be moderate/high income tenants (see figure 11).

Figure 11: Eviction and non-Eviction LIDA Calls by HUD Income Class



Source: HOME Line

Eviction calls are more common from renters who have moderate and severe housing cost burdens, and non-eviction LIDA concerns are more likely for renters with no housing cost burden (see figure 12). This pattern holds for all years in the study period except for 2021 when the eviction and non-eviction LIDA callers are essentially identical on this dimension.

Figure 12: Eviction and non-Eviction LIDA Calls by Housing Cost Burden



Source: HOME Line

Assessing the Impact of the Moratorium

The graphs and tables in the previous section provide a description of the pattern of eviction and non-eviction LIDA calls. In this section of the report, we statistically test for the impact of the moratorium on LIDA calls, controlling for a number of other factors. We test for two main patterns related to evictions, LIDAs, and the moratorium. The first main concern is the impact, if any, of the moratorium. The working hypothesis is that during the COVID-19 moratorium, when formal eviction filings were constrained, landlords reduced their formal eviction efforts and resorted instead to informal eviction actions at a greater rate. In the analysis to follow we test for a statistically significant decline in eviction calls during the moratorium as well as an increase in non-eviction LIDA calls. Moreover, if the moratorium had an impact on landlord behavior, we would expect that the end of the moratorium would be accompanied by an increase in formal eviction concerns on the part of tenants calling in to HOME Line.

The second major concern we test for is whether there is a racial pattern to the impact of the moratorium. We will test for whether landlord strategy in either the use of formal or informal eviction techniques differs in BIPOC communities, or with BIPOC tenants. Such a differential strategy might manifest in one of two ways. First, it is possible that the moratorium was followed more closely for White tenants and White communities than it was in BIPOC communities or with BIPOC renters. Alternatively, if formal eviction concerns declined across the board, we hypothesize that the substitution of informal LIDAs is more common in BIPOC communities or with BIPOC tenants.

Thus, the hypotheses we test are:

H1: Formal eviction calls declined during the moratorium.

H2: Formal eviction calls increased after the phase out of the moratorium.

H3: Non-eviction LIDA calls increased during the moratorium.

H4: During the moratorium formal eviction calls declined more in White communities than in BIPOC communities.

H5: During the moratorium non-eviction LIDA calls increased more in BIPOC communities than in White communities.

H6: During the moratorium formal eviction calls declined more for White renters than for BIPOC renters.

H7: During the moratorium non-eviction LIDA calls increased more for BIPOC renters than for White renters.

Zip Code-Level Analysis

We first examine the pattern of eviction and non-eviction LIDA calls before, during, and after the moratorium, and how community-level characteristics affected the pattern. Our statistical approach is to estimate Ordinary Least Squares (OLS) regression equations for zip codes in the

state for the years of our study period. We estimate three models, one predicting to the number of LIDA calls overall, one for eviction calls, and one for non-eviction LIDA calls. This approach will allow us to examine the impact of the moratorium and selected demographic characteristics of zip code areas. For the purposes of the following analysis, we classified zip codes as White if the population was more than 50% non-Hispanic White. We also included the median household income of zip codes, the total population of the zip code, and the geographic location of the zip code as additional control variables. We control for seasonal variation as well. Because HOME Line introduced an eviction prevention program in 2019 that fundamentally changed the rate at which it received calls related to evictions, our statistical analysis relies on quarterly data from 2019 through the end of 2021.

Table 5: Impact of Moratorium on LIDA, Eviction, and non-Eviction LIDA calls, Zip Code Level Analysis

	Model 1. LIDA	Model 2. Eviction	Model 3. Non-eviction LIDA
Moratorium status [#]			
Moratorium in place	-0.818***	-0.796***	-0.022
Post-moratorium	0.276	-0.001	0.277***
White Zip Code	-3.262***	-2.426***	-0.836***
Median HH income (\$1,000)	-0.052***	-0.035***	-0.018***
Population (1,000)	0.148***	0.094***	0.054***
Metro [^]			
Suburb	-3.420***	-1.864***	-1.556***
Outside 7-County Metro	-5.521***	-3.325***	-2.196***
Quarter			
Q2	0.188	-0.007	0.195***
Q3	0.209	0.048	0.161**
Q4	-0.261	-0.225*	-0.036
R-squared	0.5871	0.5103	0.5033

Note: # Reference category is pre-moratorium period

[^] Reference category is central cities

*p<0.05, **p<0.01, ***p<0.001 (two-tailed test).

The results of the analysis are shown in table 5. Model 1 presents the findings for all LIDA calls. Having the moratorium in place was associated with a significant decline in LIDA calls compared to the pre-moratorium period ($b = -.818$, $p<.001$) holding other factors constant. Model 1 also shows that the level of LIDA calls in the post-moratorium period was not statistically significantly different than it was in the pre-moratorium period. This indicates that the drop in LIDA calls was temporary. The rest of the findings for model 1 shows that LIDA calls were less common in White zip codes, LIDA calls increased as median income of zip codes

declined and were positively correlated with population size of zip codes. Compared to central cities, LIDA calls were less common in suburban areas and in outstate areas.

Our primary interest, however, is on what happened to the two constituent categories of LIDA calls, those about formal eviction and those about non-eviction LIDAs. Models 2 and 3 present the findings for eviction calls and for non-eviction LIDA calls. The results for model 2 indicate that having the moratorium in place was associated with a significant decline in eviction calls compared to the pre-moratorium rate ($b = -.796$, $p < .001$), holding other variables constant. Thus, the basic hypothesis about the impact of the moratorium is supported by these findings. In addition, the coefficient for the post-moratorium period is quite small and does not differ from the pre-moratorium period to a statistically significant degree. Thus, there is support for H2 as well, indicating that the drop in eviction calls was temporary.

Findings for the control variables indicate that eviction calls were less common in White zip codes, zip codes with higher incomes, and with smaller overall populations, controlling for other variables. Eviction calls were also less common in the suburbs and outstate areas compared to the central cities.

The pattern for non-eviction LIDA calls is slightly different. The findings for model 3 indicate that the moratorium was not associated with a statistically significant change in non-eviction LIDA calls, holding other factors constant. Thus, H3 is not supported; we cannot say that during the moratorium, landlords substituted informal eviction actions for the formal evictions that were limited by the moratorium. Interestingly, however, the level of non-eviction LIDA calls after the moratorium ended, is greater than the pre-moratorium level. So, although the moratorium did not lead to a change in the prevalence of non-eviction LIDA calls, the rate at which those calls were made to HOME Line did increase after the moratorium (compared to the pre-moratorium level). Non-eviction LIDAs became *relatively* more common during the moratorium because they were unchanged while eviction calls declined. After the moratorium ended, both eviction and non-eviction calls increased, suggesting that the new relative distribution of LIDA calls brought about by the moratorium continued afterward.

Like eviction calls, non-eviction LIDA calls were less common in White zip codes, were more common in lower income areas, and were more common in areas with larger populations, controlling for other factors. Non-eviction LIDA calls were also more common in the central cities compared to suburban and outstate areas.

To directly assess the impact of the racial profile of zip codes we estimate OLS regression for White and for BIPOC communities.² We do this both for eviction calls and for non-eviction calls. The findings for the combined LIDA category can be found in the appendix. Table 6 presents the analysis of eviction calls. Model 4 presents the findings for BIPOC areas. The coefficient for the moratorium shows a large and significant decline in eviction calls. The

² A White zip code has a population that is >50% non-Hispanic White. A BIPOC zip code has a population that is <50% non-Hispanic White.

slightly less large, but also statistically significant coefficient for the post-moratorium period shows that eviction calls remained below their pre-moratorium level.

The patterns are slightly different in predominantly White zip code areas. Eviction calls declined during the moratorium but significantly less so than in BIPOC areas. After the moratorium, eviction calls moved to a level that was greater than prevailed in the pre-moratorium period, in White zip code areas. These findings indicate that H4, our hypothesis that formal eviction calls would decline more in White communities than in BIPOC communities is not supported by the data. In fact, the opposite occurred, evictions declined more in BIPOC areas during the moratorium than in White areas.

Our expectations about non-eviction LIDA calls in White and BIPOC communities is similarly unsupported by the data. H5 stated that non-eviction LIDA calls would increase more in BIPOC than in White communities during the moratorium. But the findings in table 7 indicate, in fact, that non-eviction LIDA calls declined in BIPOC communities during the moratorium and remained at the same level in White communities.

Table 6: Eviction LIDA Calls in White and BIPOC Zip Codes

	Model 4. Eviction: BIPOC Zip Codes	Model 5. Eviction: White Zip Codes
Moratorium status [#]		
Moratorium in place	-6.423***	-0.472***
Post-moratorium	-4.079***	0.221*
Median HH income (\$1,000)	-0.117***	-0.033***
Population (1,000)	0.276***	0.081***
Metro [^]		
Suburb	0.942	-1.496***
Outside 7-County Metro	-2.727*	-3.080***
Quarter		
Q2	0.674	-0.05
Q3	1.513	-0.024
Q4	0.153	-0.239**
R-squared	0.5549	0.4499
N	213	3,731

Notes: : # Reference category is pre-moratorium period

[^] Reference category is central cities

*p<0.05, **p<0.01, ***p<0.001 (two-tailed test).

In model 6 we see the coefficient for the moratorium is negative and statistically significant, indicating that non-eviction LIDA calls declined during the moratorium compared to the pre-moratorium period in BIPOC areas, all other factors controlled. The coefficient for the post-moratorium period is not statistically significant, meaning that non-eviction LIDA calls after the moratorium went back up to the pre-moratorium levels in BIPOC communities.

Table 7: Non-eviction LIDA calls in White and BIPOC Zip Codes.

	Model 6. Non-eviction LIDA: BIPOC Zip Codes	Model 7. Non-eviction LIDA: White Zip Codes
Moratorium status [#]		
Moratorium in place	-1.032*	0.037
Post-moratorium	-0.041	0.294***
Median HH income (\$1,000)	-0.040*	-0.018***
Population (1,000)	0.112***	0.050***
Metro [^]		
Suburb	-0.624	-1.458***
Outside 7-County Metro	-2.284**	-2.131***
Quarter		
Q2	0.372	0.183***
Q3	0.878	0.123*
Q4	-0.09	-0.033
R-squared	0.4097	0.4399
N	213	3,731

Notes: # Reference category is pre-moratorium period

[^] Reference category is central cities

*p<0.05, **p<0.01, ***p<0.001 (two-tailed test).

In White communities (model 7), there was no impact of the moratorium on non-eviction LIDA calls. This, combined with the decrease in non-eviction LIDA calls in BIPOC communities, contradicts H5.

After the moratorium, non-eviction calls in White zip codes increased beyond the pre-moratorium level. In White areas, there were more calls about non-eviction LIDAs after the moratorium than before.

Individual-Level Analysis

Our final analysis shifts the unit of analysis from the zip code to the individual caller in order to test hypotheses 6 and 7. In this analysis we examine the impact of the moratorium controlling

for the individual characteristics of callers. As before, we present models for eviction calls in BIPOC and White areas and for non-eviction LIDA calls in BIPOC and White areas.

Table 8: Eviction Calls from White and BIPOC Callers

	Model 8. Eviction: BIPOC	Model 9. Eviction: White
Moratorium status [#]		
Moratorium in place	-0.128***	-0.032***
Post-moratorium	-0.058***	0.024**
Female	-0.044***	-0.038***
Household Size	-0.003	0.008***
Income [^]		
Low	0.078***	0.047***
Very Low	0.121***	0.106***
Extremely Low	0.128***	0.133***
Metro status [@]		
Suburb	0.008	0.054***
Outstate	-0.024*	0.026***
Quarter		
Q2	0.013	-0.012
Q3	0.011	-0.015*
Q4	0.002	-0.015*
R-squared	0.0325	0.0315
N	13,318	20,927

Notes: # Reference category is pre-moratorium period
[^] Reference category is moderate to high income
[@] Reference category is central cities
 *p<0.05, **p<0.01, ***p<0.001 (two-tailed test).

Table 9: Non-eviction LIDA Calls from White and BIPOC Callers

	Model 10. Non-eviction LIDA: BIPOC	Model 11. Non-eviction LIDA: White
Moratorium status [#]		
Moratorium	-0.008	0.005
Post-moratorium	-0.019	-0.009
Female	-0.019*	-0.023***
Household Size	0.009***	0.009***
Income [^]		
Low	-0.03	-0.024*
Very Low	-0.047**	-0.050***
Extremely Low	-0.058***	-0.061***
Metro status [@]		
Suburb	0.007	-0.01
Outstate	0.037**	0.006
Quarter		
Q2	0.017	0.037***
Q3	0.024*	0.054***
Q4	0.013	0.029***
R-squared	0.0051	0.0080
N	13,318	20,927

Notes: # Reference category is pre-moratorium period
[^] Reference category is moderate to high income
[@] Reference category is central cities
 *p<0.05, **p<0.01, ***p<0.001 (two-tailed test).

The findings in table 8 present the eviction call findings. The moratorium period was associated with fewer eviction calls from both BIPOC and White renters, though the decline was greater among BIPOC renters. This pattern contradicts our expectations in H6. After the moratorium, eviction calls from BIPOC renters remained lower than pre-moratorium, but evictions calls from White renters increased slightly over pre-moratorium levels.

Other patterns seen in table 8 indicate that eviction calls are more common among renters with extremely low, very low, and low incomes compared to renters with moderate or high incomes. This is true among BIPOC renters and White renters. Similarly, eviction calls are related to household size among White renters (larger households are more likely to make eviction calls), but not among BIPOC renters.

Table 9 presents the findings for non-eviction callers. Here we see no change in the rate of non-eviction calls from BIPOC or White callers. This contradicts H7, the expectation that these calls would increase from BIPOC renters.

Summary

Overall patterns:

- The eviction moratorium produced an overall decline in eviction calls to HOME Line.
- After the moratorium ended, eviction calls returned to pre-moratorium levels.
- Non-eviction LIDA calls were unchanged during the moratorium.
- After the moratorium ended, non-eviction LIDA calls increased to a level above the pre-moratorium rate.
- The moratorium may have produced a ‘new normal’ in which non-eviction LIDA calls are a larger percentage of all LIDA calls going forward.

Racial patterns:

- Eviction calls and non-eviction LIDA calls are both more common in BIPOC communities than in White areas.
- The eviction moratorium reduced eviction calls in both BIPOC and White areas, but the reduction was greater in BIPOC areas.
- The eviction moratorium reduced eviction calls from both BIPOC renters and White renters but the reduction was greater among BIPOC renters.
- After the moratorium, eviction calls remained lower in BIPOC areas and among BIPOC callers but rose above pre-moratorium levels in White areas and among White callers.
- The eviction moratorium reduced non-eviction LIDA calls in BIPOC areas but had no impact on the rate of non-eviction LIDA calls in predominantly White areas.
- After the moratorium, non-eviction LIDA calls returned to pre-moratorium levels in predominantly BIPOC zip codes, but increased above pre-moratorium levels in White areas.

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