

# **The Neighborhood Context of Eviction in Maryland**

Lear Burton

# Eviction in Maryland

- Historically, the court-based eviction landscape has been unclear in Maryland.
- However, in 2022 Maryland enacted a new law requiring the District Court to collect and report eviction case data for the whole state. The first full year of data was for 2023.
  - While Baltimore has been the backdrop for studying housing issues (Garboden & Rosen 2019, Nelson et al. 2021, Purser 2016, Rosen & Garboden 2022), having state data allows us to get a full view of the eviction context for Maryland, rather than just looking at a single metropolitan area.

# What is Eviction?

- Eviction is a broad term that refers to the forced removal of tenants from their home
  - Formal: Court-based, sometimes process started as a form of rent collection, still often leads to people leaving before the sheriff forcibly removes them
  - Informal: Ways that landlords remove tenants outside of the legal system. Landlords might incentivize, threaten, or do drastic things like take off tenant's doors to pressure tenants to leave (Desmond 2016, Hartman & Robinson 2003).
- Housing literature used to focus on public housing, but the last ten years there has been a massive shift in studying eviction and the private housing market.
  - This is driven in part by the modern professionalization of landlording, it did not used to be conceptualized as a career.
  - A majority of low income people live in the private rental market
- Most evictions are a result of nonpayment of rent.

# Why Does Eviction Matter?

- Eviction is a major indicator of housing instability and deep poverty
- There is an affordable housing crisis in the United States, and Maryland is no exception.
- National Low Income Housing Coalition ranks MD as the 9th highest needed housing wage among all states with an hourly wage of 36.70 needed to afford a modest 2 bedroom apartment

KEY  
FACTS

**196,936**  
OR  
**26%**

Renter households that are extremely low income

**-128,675**

Shortage of rental homes affordable and available for extremely low income renters

**\$39,440**

Average income limit for 4-person extremely low income household

**\$76,345**

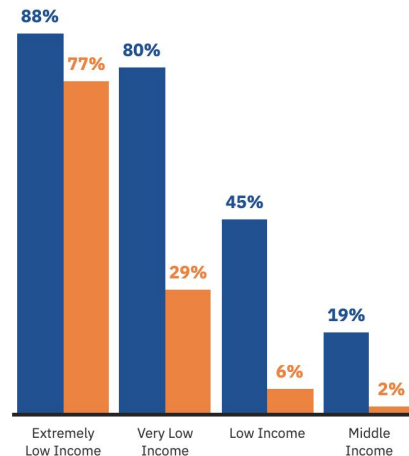
Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

**77%**

Percent of extremely low income renter households with severe cost burden

HOUSING COST BURDEN BY  
INCOME GROUP

■ Cost Burdened ■ Severely Cost Burdened



**Note:** Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.

**Source:** 2023 ACS PUMS

# Why Does Eviction Matter?

- Eviction has negative consequences on health (Desmond & Kimbro 2015, Hatch & Yun 2021, Vasquez et al. 2017)
- Forced displacement increases the likelihood of future forced displacement (Desmond et al. 2015), increases likelihood of homelessness, and lowers future earnings (Collinson et al. 2023).
- Eviction is a family event both in its likelihood and its consequences. There are 1.5 million children evicted in the US every year and rental households with children are twice as likely to be evicted compared to households with no children (Eviction Lab 2023).
- Eviction increases material hardship and behavioral problems for children, while lowering their academic achievement, physical and mental health (Alexander et al. 1988, Cordes et al. 2019, Desmond & Kimbro 2015, Hepburn et al. 2025, Osypuk 2012, Leifheit et al. 2021, Ziolo-Guest & McKenna 2014, Garboden et al. 2017).

# Who Gets Evicted?

- “If incarceration has become typical in the lives of men from impoverished black neighborhoods, eviction has become typical in the lives of women from these neighborhoods.” (Desmond 2012)
- Race, gender, employment status, and family size are predictors of eviction (Deluca & Rosen 2022, Desmond 2012b, Desmond & Gershenson 2017, Desmond & Valdez 2012, Greenberg et al. 2015, Hepburn et al. 2020).
- There has been less attention on how neighborhood context is associated with eviction, though studies have found that evictions are positively associated with neighborhood crime rates, poverty rates, eviction rates, and percentage of the neighborhood that is Black (Desmond & Gershenson 2017, Lens et al. 2022).

# Theory

- The **Place Stratification Model** posits that enduring residential racial segregation is the product of persistent prejudice and discrimination (Charles 2003). This goes in line with previous findings on the racial inequalities in housing.
- There has been a recent emphasis for housing scholars to situate their work in the context of **neighborhood decline**. Decline is understood as decreasing population, home values, rents, social services, and increasing poverty (Cornelissen & Jang-Trettien 2023).
- The urged emphasis on neighborhood decline is due to a few things
  - Neighborhood decline and disinvestment are more common than gentrification in low-income neighborhoods.
  - Decline offers additional theoretical opportunities to understand racial inequalities in housing (Cornelissen & Jang-Trettien 2023).
  - Landlord practices are shaped by poorly maintained housing stock and declining property values (Rosen & Garboden 2022).

# Maryland Eviction Process

- Cause for Filing**
- Breach of lease
  - Non-payment of rent (Summary Ejectment)
  - Withholding rent
  - Holding Over - Not moving out when lease is over

- "Notice to vacate"**
- Rent Demand: 10 days to pay or quit
  - Lease Violation: 30 days, cure optional
  - Unconditional Notice to Quit: 14 days
    - Imminent danger

- Landlord Files Summary of Ejectment**
- Eviction Lawsuit
  - Under oath in District Court
  - Filing Fee \$15-\$56

- Tenant Receives Summons**
- Within 3 days of landlord filing
  - Service of court summons: \$5

- Trial and Judgement**
- Fastest turnaround 5 days after filing
  - If landlord wins, tenant has 4 days to vacate
  - 15 day extension if tenant has a doctors note

- Warrant of Restitution**
- Must be filed within 60 days of Judgement
  - Issuance of warrant of restitution: \$5 (per tenant)
  - Service of warrant of restitution: \$40

- Eviction by Sheriff**
- Eviction may not occur without constable or sheriff present

1 Cause for Filing

2 Notice to vacate

3 Landlord Files

4 Tenant receives Summons

5 Trial and Judgement

4 days to move, pay, or appeal

6 Warrant of Restitution

7 Eviction by Sheriff

Tenant can pay back rent and fees up until judgement

## Actors:



1 Week

1 Month



# Data & Methods

- The eviction data comes from the Maryland District Court and Maryland Department of Housing and Community Development. The database has a row for each case number in the eviction case process.
- Eviction filings are **deduplicated** then geocoded to census tracts and appended to American Community Survey (ACS) demographic data at the tract level.
- There were 53,144 filings originally, after geocoding and listwise deletion the final sample is 47,350
- My unit of analysis is 2020 Maryland census tracts, there are 1475 total but after listwise deletion there is a final sample of 1323 census tracts
- I use ordinary least squares (OLS) regression to examine the association between neighborhood variables on log of evictions per 1000 people.

$$\text{Ln} \left( \frac{\text{Filings}_i}{\text{RentUnit1000}} \right) = \alpha + \beta_1 \text{Race} + \beta_2 \text{Housing} + \beta_3 \text{County} + \beta_4 \text{SES} + \beta_5 \text{Decline} + \varepsilon$$

# Data and Methods

- My **Dependent Variable** is eviction rate per 1000 people, which I take the log of due to skewed data
- My **Independent Variables** are percentage black, hispanic, and asian
- For **SES** I use rates of poverty, female headed households with children, no HS diploma, bachelor's degree or more, unemployment, and median income
- For **Neighborhood Decline** I use differences from 2013 to 2023 in population, poverty rate, median home value, and median rent (crosswalked to 2020 census tract boundaries)
- I **control** for median rent, median home value, occupied rental units, and percent of housing units that are vacant
- All models include county fixed effects

## Descriptive Statistics of Maryland Census Tracts

	n	mean	median	sd	min	max
Eviction filings	1323	35.79	11	62.36	0	732
Eviction rate per 1000	1323	52.87	29.94	61.24	0	367.70
Log of eviction rate	1323	3.12	3.40	1.63	-0.69	5.91
Race						
% White	1323	47.36	50.2	30.22	0	98.7
% Black	1323	30.47	19.5	28.72	0	100
% Hispanic	1323	11.56	7.4	13.46	0	96.3
% Asian	1323	5.78	2.9	7.83	0	59.2
Controls						
Median Rent	1323	1739.50	1689	606.23	343	3500+
Median Home Value	1323	393656	363300	191477	42300	1399400
Rental Occupied Units	1323	541.19	394	482.36	20	4625
% Vacant Housing Units	1323	7.60	5.4	8.57	0	90.7
SES						
Median income	1323	105056	97465	45512	13628	250000+
% Poverty	1323	10.62	7.8	9.18	0.1	68.7
% Female Headed Households with Children	1323	5.68	4.4	5.21	0	53.3
% Less than High School Education	1323	9.59	7.4	8.15	0	73.5
% Bachelors Degree or More	1323	40.80	38.1	20.32	1	94.7
% Unemployed	1323	5.27	4.4	3.87	0	36.2
Neighborhood Decline (2013 to 2023)						
Population Difference	1323	240	133	808	-1998	7443
Poverty Rate Difference	1323	-0.23	-0.10	6.54	-35.80	31.40
% Change in Median Rent	1323	0.94	0.86	3.00	-14.45	15.41
% Change in Median Home Value	1323	0.96	0.38	3.00	-7.60	19.98

Note: Maryland has 1475 total census tracts, though there is not sufficient data for all of them, leaving the final n of 1323.

# Research Question & Hypotheses

What is the neighborhood context of eviction in Maryland?

## Hypothesis One

- Census tracts with higher proportion of Black residents will be associated with higher eviction rates

## Hypothesis Two

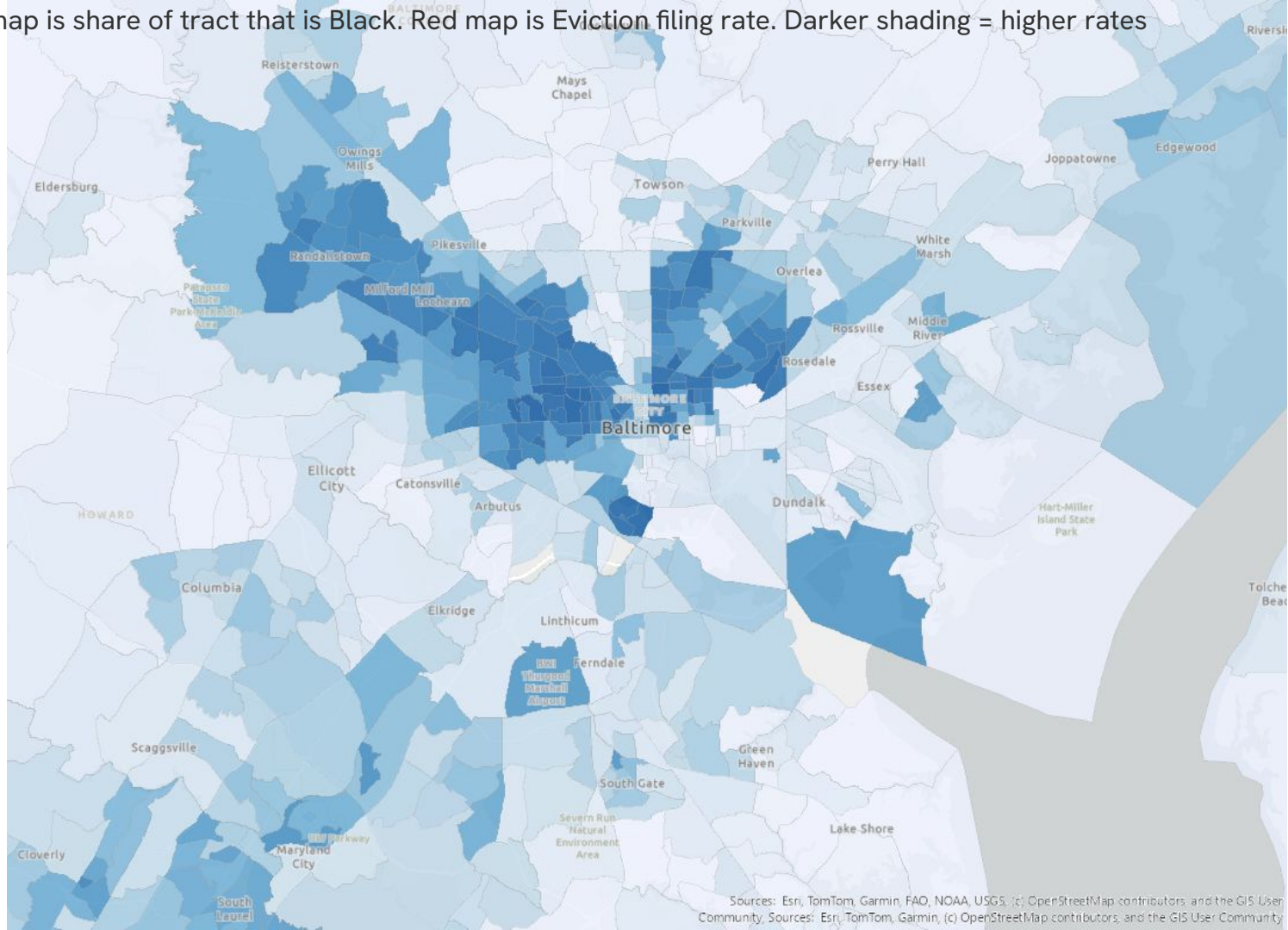
- Socioeconomic status and neighborhood decline will mediate some of the association between proportion of the census tract that is black and eviction rate

Map is share of tract that is Black. Red map is Eviction filing rate. Darker shading = higher rates

Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, (c) OpenStreetMap contributors, and the GIS User Community. Sources: Esri, TomTom, Garmin, (c) OpenStreetMap contributors, and the GIS User Community.

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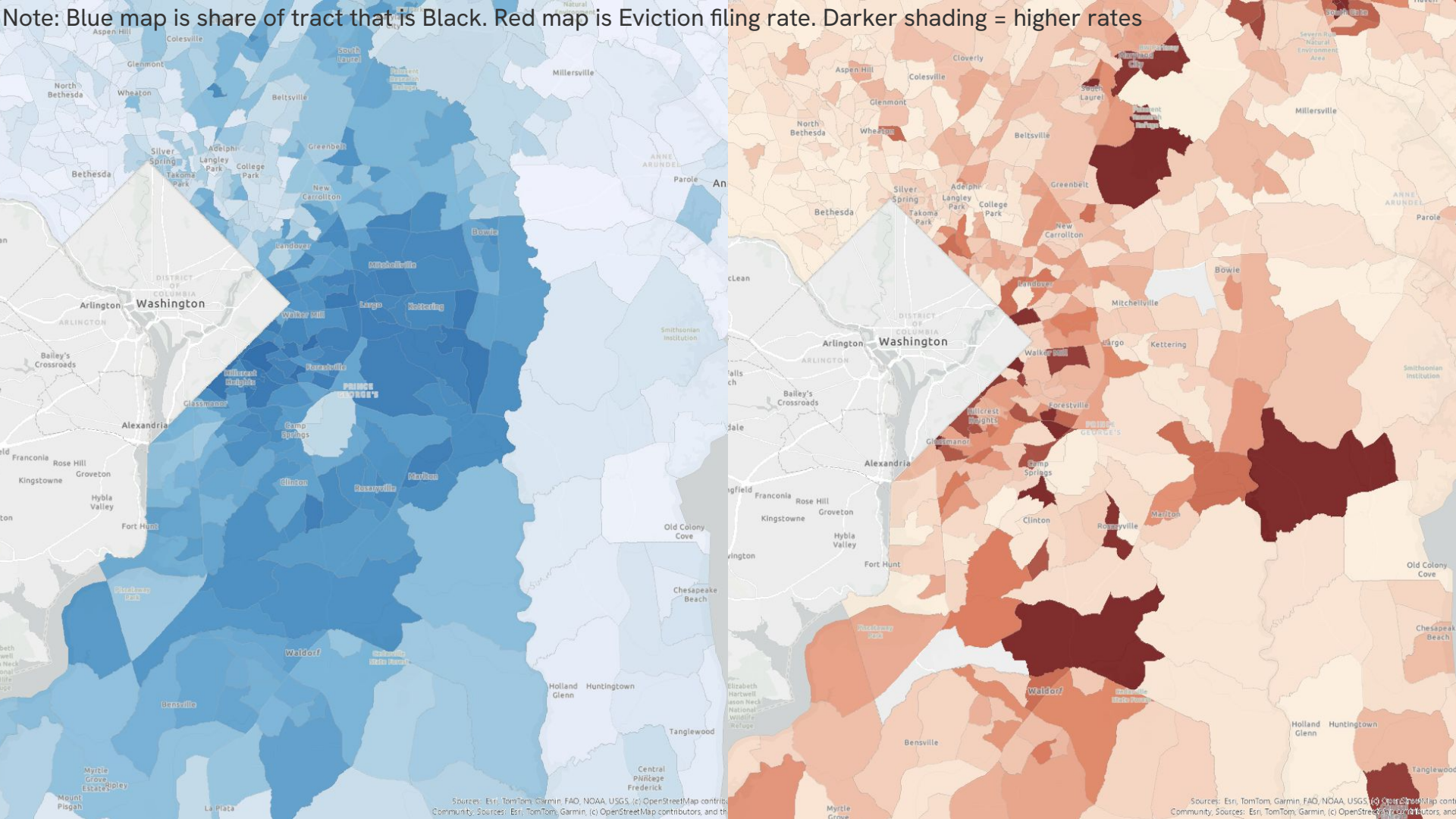
Note: Blue map is share of tract that is Black. Red map is Eviction filing rate. Darker shading = higher rates



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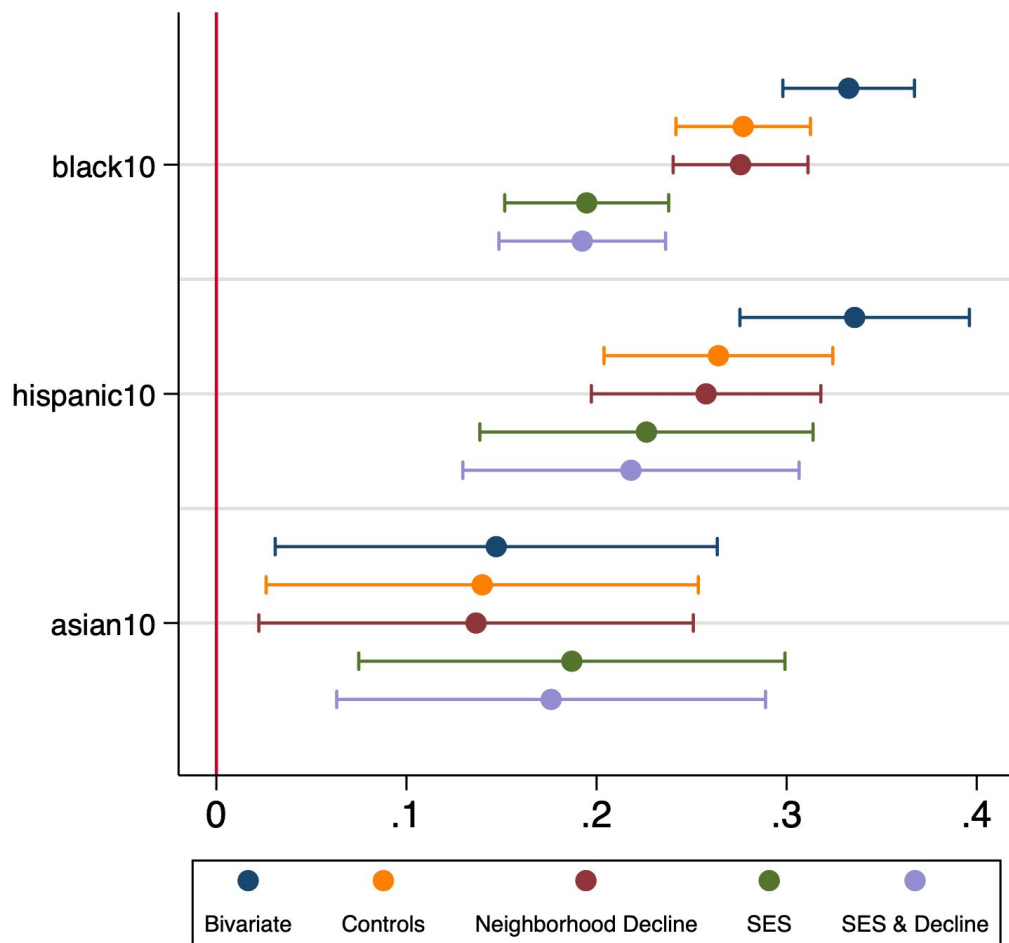
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## Coefficients of Racial Composition of Census Tract on Eviction Rate



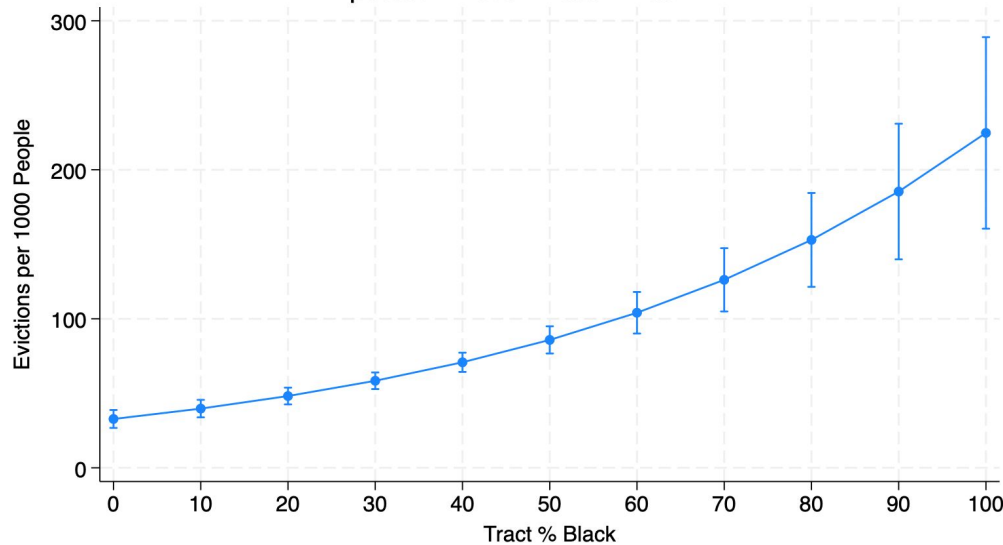
Note: Stepwise Models. All have county fixed effects.

- Mediation tests revealed no significant mediation between SES or Neighborhood Decline on any race variables

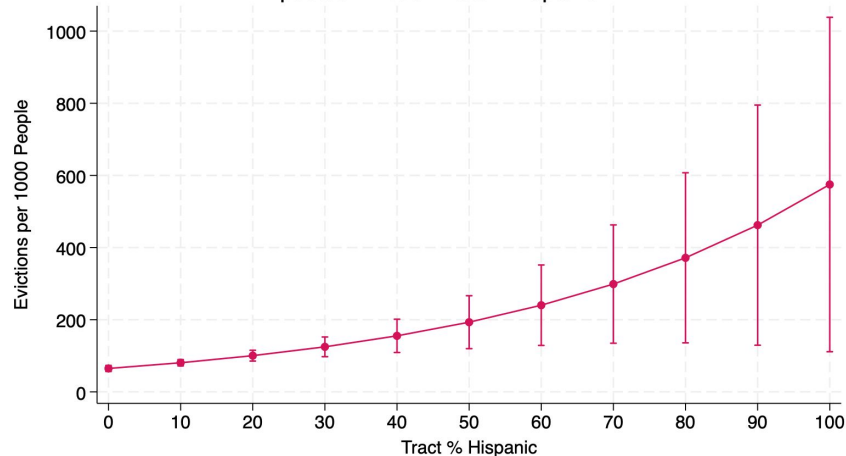


- Dataset has no tracts with more than ~70% Hispanic or more than ~40% Asian
- Share of the tract that is Black has the strongest association with eviction rates
- For a ten percent increase in percentage black, we expect to see a ~20% increase in eviction rates

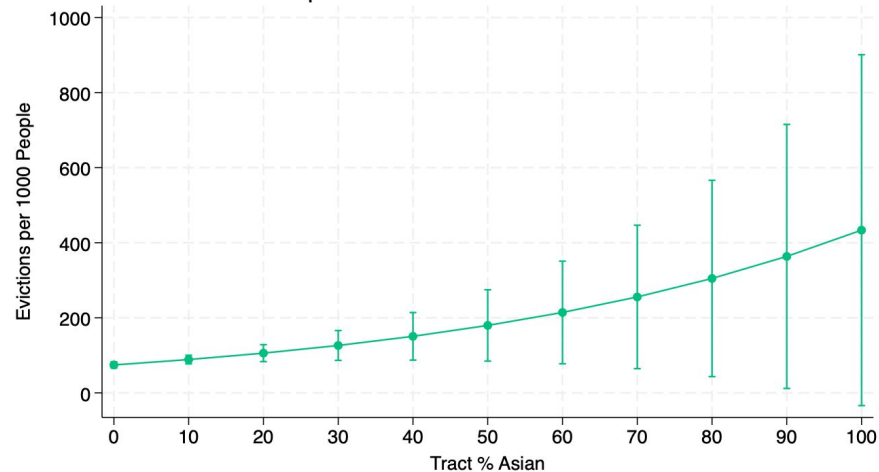
Expected Eviction Rate - Black



Expected Eviction Rate - Hispanic



Expected Eviction Rate - Asian



# Conclusion

- Support for **Hypothesis one**, the proportion of Black residents within a neighborhood was significantly associated with higher eviction rates
  - Proportion Hispanic and proportion Asian were similarly associated with higher eviction rates, though they had bigger standard errors
- No support for **Hypothesis two**, SES and neighborhood decline did not mediate the relationship between racial composition of neighborhood and eviction rate
- Neighborhood eviction rates in Maryland are characterized by race
- As new eviction data for Maryland continues to come out there are opportunities for analyzing changes in eviction rates
- County differences in eviction rates were large, and future research might examine those differences

# Limitations

- Neighborhood Decline is an understudied field, and I perhaps did not operationalize it appropriately
- Neighborhood level analyses, while adding valuable context, cannot be used to make claims about individual level associations
- This study employs cross sectional analysis and cannot make causal inferences
- Missing data, including errors in mapping ~3000 eviction records

# **Thank you**

& support affordable housing!

lear@umd.edu