Racial Neighborhood Context of Eviction Filing Rates in Maryland: Inequalities and Potential Mechanisms

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Abstract

Eviction is a key signifier in understanding housing instability. Much of the past literature on eviction has focused on individual level data, in this paper I situate eviction in the broader neighborhood context with novel data. In 2022 Maryland enacted a new law requiring the District Court of Maryland to collect and report eviction case data. The first year of data produced by the state was for 2023; I use that year of data in combination with the American Community Survey (ACS) to examine how the racial makeup of neighborhoods and other tract-level demographic variables are associated with eviction filling rates across Maryland. Then I examine how neighborhood socioeconomic variables and neighborhood decline might mediate the relationship between neighborhood race and eviction filing rates. I find strong positive associations with the share of a neighborhood that is Black, Hispanic, and Asian (respectively) on neighborhood eviction filing rate. Tract-level socioeconomic status and neighborhood decline did not mediate the relationship between neighborhood race and eviction filing rates. Neighborhood decline has no association with eviction rates.

Introduction

Much of the history of studying the intersection of housing and poverty has focused on public housing. However, in the last decade, there has been an increased emphasis on studying the private rental sector, where most low-income families live (Desmond and Bell 2015). A key mechanism for understanding housing instability within the private rental sector is eviction. Eviction is more than just the acute physical removal of people from their homes, it encompasses "the ongoing set of relations between the landlord and tenant that lead sometimes to a formal eviction, but far more frequently to a filing that changes the power dynamic, or an informal eviction" (Deluca and Rosen 2022). Informal evictions are ways that landlords remove tenants outside of the legal system by incentivizing, threating, or doing drastic things like taking off tenant's doors to pressure them to leave (Desmond 2016, Hartman & Robinson 2003). There is a lack of data on informal evictions, however scholars estimate that for each formal eviction there may be more than 5.5 informal evictions (Gromis & Desmond 2021). Despite its inadequacies, court-based eviction data is useful due to the lack of data on other types of evictions.

Eviction often occurs to especially vulnerable populations. Desmond (2012) notes that "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." There is broad agreement that 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). 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 and twice as likely to be evicted compared to households with no children (Eviction Lab 2023). Eviction increases material hardship and behavioral problems in

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, Ziol-Guest & McKenna 2014, Garboden et al. 2017).

There has been less attention in sociology on how neighborhood demographic context is associated with eviction, though studies have found that evictions are positively associated with neighborhood crime rates, poverty rates, and percentage of the neighborhood that is Black (Desmond & Gershenson 2017, Lens et al. 2022). Furthermore, there have been no studies of the full extent of eviction within Maryland. Maryland is a compelling case study for understanding racial inequalities in eviction due to being the most diverse state on the East Coast, prevalence of wealthy black counties, and its history of segregation (Davis 2021). There is difficulty comparing or generalizing eviction research across jurisdictions, especially state lines, and that motivates the importance of understanding what scholars deem the "institutional life" of evictions within each political and sociospatial context (Nelson & Lens 2023, Nelson et al. 2021). The current study aims to understand eviction within the context of Maryland, including through its local history and specific set of laws that characterize the eviction process.

The United States is facing an affordable housing crisis, and Maryland is no exception. According to the Maryland Department of Housing and Community Development (DHCD), more than half of renters in Maryland are rent-burdened, meaning they spend more than 30% of their income on rent (Maryland DHCD 2024). High rent burdens mean renters are more at risk of being evicted, since most evictions occur from inability to pay rent (Ellen et al. 2020, McCabe & Rosen 2020). Eviction is a central aspect for understanding housing instability and the replication of poverty (Desmond 2012).

Finally, this study responds to the call from Cornelissen & Jang-Trettien (2023) for housing research to situate itself within the context of neighborhood decline. While scholars have noted the disinvestment of poor Black neighborhoods which leads to concentrated poverty and declining populations (Desmond 2016, Sharkey 2013, Wilson 1996) there is a large gap in the literature on understanding how such disinvestment may explain or associate with eviction. This study examines how neighborhood decline may function as a mechanism to explain racial inequality in eviction filing rates within Maryland.

Using 2023 eviction data for the state of Maryland, the current study aims to answer the question: How does neighborhood racial composition (measured three ways in percent of census tract that is Black, Asian, and Hispanic) associate with neighborhood eviction filing rates in Maryland? Furthermore, how do neighborhood-level socioeconomic status variables (median income, percent poverty, percent of households with children and headed by a female, percent with less than a high school degree, percent with a college degree, percent unemployed) and neighborhood decline variables (population decline, poverty rate increase, median rent decrease, median home value decrease) mediate the association between neighborhood race and eviction filing rate?

I predict that neighborhoods in Maryland with higher percentages of Black, Hispanic, and Asian residents will be associated with higher eviction filing rates. I also predict that socioeconomic and neighborhood decline variables will be mediate the association between neighborhood share of Black and Hispanic residents and eviction filing rates. Findings will illuminate the eviction landscape in Maryland, reaffirm the association of neighborhood racial composition and eviction filings, and can speak to the mediating power of socioeconomic and neighborhood decline variables on the racial inequality found broadly in the eviction literature.

Theoretical background

Eviction, Race, and Neighborhoods

Evictions are more likely to occur in neighborhoods with high poverty rates and shares of Black residents (Lens et al. 2020). Eviction is a product of geographically cumulative disadvantage, in that it is highly concentrated among vulnerable populations affected by segregation, crime, and poverty brought about by redlining and urban renewal (Desmond & Gershenson 2017, Hillier 2003, Immergluck 2002). Generally, individuals who live in neighborhoods with a high percentage of renters tend to represent vulnerable populations, especially non-White and low-income individuals (Merritt & Farnsworth 2021). In Maryland more than 55% of Black households are renters. 49% of Hispanic households are renters, and 37% of Asian households are renters compared to just 28% of White households are renters (U.S. Census Bureau, 2023). Since eviction by definition requires renters and non-White populations all have a higher percentage of renters, there is disproportionate risk for non-White populations. Eviction is a particularly common event within urban Black neighborhoods, especially for women with children (Desmond 2012, Eviction Lab 2023).

Neighborhood Decline

Depopulation, though often spurned by displacement from urban renewal projects, may also manifest in declining neighborhoods where deepening poverty and a lack of resources may cause people to move. In studying changing neighborhoods, sociology has preferred to examine the effects of gentrification rather than neighborhood decline even though neighborhood decline is more common than gentrification in low-income neighborhoods (Brown-Saracino 2017, Cornelissen & Jang-Trettien 2023). Landlords' practices are shaped by poorly maintained

housing stock and declining property values, which may explain how eviction varies in poor neighborhoods (Cornelissen & Jang-Trettien 2023, Rosen & Garboden 2022).

Consequences of Eviction

Eviction is a modern trend, and a central mechanism that lays bare the exploitation central to housing working-class people under capitalism (Deluca 2022, Desmond 2015, Garboden 2023). Landlords, especially ones with large ownership portfolios, use evictions to control and exploit tenants for economic gain (Balzarini & Boyd 2021, Garboden & Rosen 2019, Immergluck et al. 2020, Raymond et al. 2016). Not only does the act of eviction have immediate consequences on an individual's basic need for housing, but it also affects their health (Desmond & Kimbro 2015, Hatch & Yun 2021, Vasquez et al. 2017), the likelihood of future forced displacement (Desmond et al. 2015), it increases likelihood of homelessness and lowers future earnings (Collinson et al. 2023).Beyond the outcomes for individuals, eviction shapes neighborhoods by making them less stable and disrupting community and social networks (van Holm & Monaghan 2021).

While there is discussion about good and bad landlords, Garboden (2023) argues that "exploitation operates not just though individual bad actors, but through larger systems of marginalization along intersectional vectors of race, gender, and class, which generate the underlying structural conditions necessary for unequal exchange." The ever-present threat of eviction for renters, especially low-income renters is a product of an economic and political system that creates a power imbalance where owner's claims to property supersede occupants' (Nelson & Lens 2023). How we understand eviction reflects "fundamental inequalities in ordinary peoples' abilities to formally make claims to place and home in ways that are both culturally taken for granted and institutionally sanctioned" (Nelson & Lens 2023).

Housing markets tailored to poor individuals exist to "extract profit from poverty" (Sullivan 2018). Research in Richmond, Virginia by Teresa & Howell (2021) shows that eviction compounds this by creating submarkets, characterized by a set of similar building owners, who manufacture scarcity and evict tenants at much higher rates than the rest of the rental market. Evicted tenants move to worse quality housing. Ultimately the United States has built a system that benefits homeowners, and where renters rights are few and often unclear.

Formal eviction data is only a part of the picture on housing instability, though an important piece. Due to differences different processes and laws, eviction trends differ greatly across different areas and can be hard to meaningfully compare across different jurisdictions, especially states. This is why it is especially valuable to study eviction within a single state jurisdiction, to avoid confounding legal differences in state eviction law.

The case of Maryland

Historically, the full extent of 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. Maryland is one of the least affordable states for renters (National Low Income Housing Coalition 2024), and until now, has not had any statewide research done on evictions.

Like the rest of the United States, Maryland has a long history of racial housing discrimination. In 1910, Baltimore passed the first comprehensive residential racial zoning law in the nation, which would become a blueprint for many other cities in the country (Brown 2021).

Motivated by the fear of Black people moving into all-White neighborhoods, Baltimore became "ground zero for American Apartheid" (Brown 2021). The historical systemic barring of Black people from White neighborhoods is what characterizes the modern segregation of Baltimore (and cities across the state and country) today. Zoning regulations remain a powerful segregating tool, though they have evolved from overt exclusion on the basis of race to barring multifamily housing in wealthy majority white areas—maintaining the racialized spatial segregation within Baltimore and Maryland at large by keeping the poorer Black communities from moving to historically White areas. While White neighborhoods are protected through zoning laws—Black communities have a history of being displaced through various stages of urban renewal including the HOPE VI implementation that tore down public housing largely used by Black Baltimoreans. Brown (2021) calculates a conservative estimate that from 1940 to 2010 there have been 65,000 Black people displaced in Baltimore due to large-scale displacement projects.

Data and Methods

Most evictions are from nonpayment of rent. The Maryland eviction process goes as follows: (1) Landlord provides a notice to vacate after tenants violate the lease, (2) the landlord files under oath at district court, (3) tenant receives the summons within three days of filing, (4) trial and judgment occur as soon as five days after filing, if the court rules in favor of the landlord the tenant has seven days to vacate property, (5) landlord has 60 days after judgement to petition for a warrant of restitution, (6) forced removal by the sheriff. The eviction data that Maryland publishes is from step (5), the petitions for a warrant of restitution, which is after the both the initial filing and judgement against the tenant.

Dependent Variable

The eviction data come from the Maryland District Court and Maryland Department of Housing and Community Development. The database has a row for each unique eviction event. There are four event types that are recorded: 1) petitions for warrants of restitution filed, 2) warrant return of service – evicted, 3) warrant return of service – cancelled, and 4) warrant return of service – expired. Since the most salient event is getting a warrant for eviction, and many tenants move out at this stage before they are physically removed by the sheriff, I focus solely on the petition for a warrant of restitution filed cases (filings).

Due to the prevalence of serial filing, where landlords repeatedly file on the same tenants in the same address as a form of debt collection, I deduplicate the filings by only keeping one eviction filing for each address and removing any additional fillings that happened during 2023 at the same address. This leaves me with 53,144 petitions for warrants of restitution filed within Maryland during 2023. Then I aggregate filings to census tracts within Maryland. During the geocoding process, 2,785 filings did not match to a census tract due to incorrectly entered addresses, leaving 50,359 filings in the data set. Then I transform filings by census tract into a rate per 1000 people. Since eviction data is heavily skewed, I take the log of the eviction rate per 1000 people as my dependent variable. I then aggregate and append the eviction data by tract to the 2019 to 2023 five-year American Community Survey (ACS) to get demographic neighborhood data.

Independent Variables

Neighborhood independent variables come from the 2019 to 2023 five-year American Community Survey (ACS) estimates. My primary independent variables are share of a census tract that is Black, Hispanic and Asian. I gather the following tract-level variables from the ACS to measure neighborhood socioeconomic status: percent without a high school diploma, percent

with a bachelor's degree or more, poverty rate, median household income, unemployment rate, and percent of households that are female headed with children.

To examine whether neighborhood decline was associated with higher eviction filing rates I compared five-year ACS data from 2023 and 2013. I used the IPUMS census tract crosswalk to compare across 2020 tract boundaries. To measure neighborhood decline I looked at the tract difference from 2013 to 2023 in median rent, median home value (both in 2023 dollars), population, and poverty rate. I calculated the absolute difference in poverty rate and population and the percent difference in median rent and median home value.

Covariates

Covariates also come from tract-level 2023 ACS 5-year estimates and include number of renter-occupied units, median rent, median home value, and vacancy rate. For robustness I ran additional models with measures used in other housing studies including number of subsidized housing units, median family size, population density, and percentage age 25 and older. The subsidized housing data was obtained from the U.S. Department of Housing and Urban Development (HUD) and included housing choice vouchers, public housing, and Low-Income Housing Tax Credit (LIHTC) units per tract. However, these variables did not affect the models and were not included in final analyses.

Analytic Plan

I then use the following ordinary least squares regression model:

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

The log of eviction filings per 1,000 rental units in census tract I are regressed on variables including racial percentages of each tract, housing characteristics, socioeconomic variables, and neighborhood decline variables. To test for mediation, I conduct formal mediation analyses using procedures laid out by Mize et al. (2019). Mize et al. (2019) provide a framework that uses seemingly unrelated estimation (SUEST) to obtain cross-model covariances, which are needed to conduct statistical tests to compare effect sizes across models. I use Stata 16's gsem command to implement SUEST techniques (Mize et al., 2019).

Results

Table 1 shows descriptives statistics for eviction filings and demographic characteristics of Maryland Census tracts in 2023 (demographic data comes from the ACS 5-year estimates from 2019-2023). The average census tract had 36 eviction filings in 2023, equal to almost 53 eviction filings per 1000 renters. The eviction rate in this data is just above 5 percent. At the state level, there were 53,144 eviction filings, with 765,237 renter households in 2023, which equals a state eviction rate of 6.9 percent. The variance between census tracts was high, with 125 out of 1323 tracts in the analytic sample having zero evictions and 51 tracts having more than 160 filings (two standard deviations higher than the mean). While I examine the association of percentage Black, Hispanic, and Asian (separately) with eviction filings, the descriptive table highlights how there is broadly a higher rate of Black population across tracts.

Table 2 shows the results of the linear regression models predicting eviction rate. Neighborhoods with larger shares of Black, Hispanic, and Asian residents (respectively) are all strongly positively associated with the logged eviction filing rates across all models. All models include county fixed effects. Model 1 presents results for tract percentage of Black, Hispanic, and Asian residents on logged eviction filing rates. Increase in the share of the neighborhood that

is Black (0.33, $p<0.001$) and share that is Hispanic (0.34, $p<0.001$) were higher than share that is Asian (0.15, $p<.05$). However, the coefficients for racial percentages converge in the covariate model (Model 2) with Black being 0.22 ($p<0.001$), Hispanic being 0.18 ($p<0.001$), and Asian being 0.16 ($p<0.01$). After adjusting for socioeconomic status in Model 3 the Black percentage coefficient drops slightly to 0.19 ($p<0.001$), Hispanic goes up slightly to 0.22 ($p<0.001$), and Asian raises to 0.19 ($p<0.001$). Model 4 includes neighborhood decline variables, though none of them are significant and the racial percentage variable coefficients remain the same outside of share of census tract that is Hispanic which drops to 0.21 ($p<0.001$).

All racial percentage variables have similarly sized coefficients, though percent Black had the smallest standard errors. Exponentiating the logged rates in Model 4 shows that with a 10 percent increase in any of the racial share variables is associated with a twenty percent increase in eviction filing rates. Notable socioeconomic variables included median household income which had a coefficient of -0.07 ($p<0.001$) in the full Model 4 and percent of the tract with women headed households with children (0.02, $p<0.01$).

Table 1. Descriptive Statistics of 2023 Maryland Census Tracts

	n	Mean	Median	SD	Min	Max
Eviction filings	1323	35.79	11	62.36	0	732
Evictions per 1000 renters	1323	52.87	29.94	61.24	0	367.70
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. Eviction data from Maryland Department of Housing and Community Development. Demographic data from American Community Survey 5-year estimates 2019-2023

Table 2. OLS Regression of percent Black, Hispanic, and Asian on logged eviction filing rates for 2023 Maryland Census Tracts

	Model 1		Model 2		Model 3		Model 4	
Race								
Per. Black †	0.33***	(0.02)	0.22***	(0.02)	0.19***	(0.02)	0.19***	(0.02)
Per. Hispanic †	0.34***	(0.03)	0.18***	(0.03)	0.22***	(0.04)	0.21***	(0.05)
Per. Asian †	0.15*	(0.06)	0.16**	(0.06)	0.19***	(0.06)	0.18**	(0.06)
Controls								
Median rent (in $100s)			-0.03***	(0.01)	-0.02**	(0.01)	-0.03**	(0.01)
Home value (in $10,000s)			-0.02***	(0.00)	-0.01*	(0.00)	-0.01*	(0.00)
Rental units (in 100s)			0.05***	(0.01)	0.03***	(0.01)	0.03***	(0.01)
Vacant housing units			0.01	(0.00)	0.00	(0.01)	0.01	(0.01)
Poverty rate					-0.01	(0.01)	-0.01	(0.01)
Socioeconomic Status								
Per. of households with children and headed by females					0.02**	(0.01)	0.02**	(0.01)
Per. less than high school					-0.02*	(0.01)	-0.02*	(0.01)
Per. with bachelor's degree or more					-0.00	(0.00)	-0.01	(0.00)
Per. unemployed					-0.00	(0.01)	-0.00	(0.01)
Median household income (in $10,000s)					-0.07***	(0.02)	-0.07***	(0.02)
Neighborhood Decline								
Population difference							0.00	(0.00)
Per. change in median rent †							0.02	(0.02)
Per. change in median home value †							-0.00	(0.01)
Poverty Rate difference							-0.00	(0.01)

Note: n = 1323; Standard errors in parentheses; * p<0.05 ** p<0.01 *** p<0.001; † = variables scaled to increments of 10 percent; Race reference categories are zero percent.

Discussion

I find strong support that in Maryland, the shares of a neighborhood that is Black, Hispanic, and Asian were all associated with higher eviction filing rates even while controlling for housing markets, socioeconomic status, and neighborhood decline. I did not find any support for neighborhood decline having a mediating (or any effect) on eviction filing rates in Maryland. Socioeconomic variables did have significant association with eviction filing rates, though they did not have a significant mediation effect on any of the race coefficients.

These findings are in line with past research on eviction that finds that having a higher share of Black residents in your neighborhood is associated with higher eviction filing rates (Lens et al. 2020). The current study finds that the share of Hispanic residents and Asian residents has a similarly sized effect as share of Black residents on the neighborhood eviction rate. The association equates to about a 20 percent increase in expected eviction rate for each 10 percent increase in Black, Hispanic, or Asian share of the neighborhood (respectively, and while controlling for the two other racial groups). In 2023 Maryland's population was just over 6 million with 2.8 million White residents, 1.8 million Black residents, about 800,000 Hispanic residents, and 400,000 Asian residents. There is a wide variation of share of Black residents in census tracts, including many majority-Black neighborhoods, making that finding especially meaningful.

Maryland is a particularly interesting case study on racial inequality in housing due the prevalence of wealthy Black neighborhoods. The two wealthiest majority Black counties in the United States are Charles ($105,087 median income) and Prince George's ($98,027 median income) Counties in Maryland. The presence of wealthy majority Black neighborhoods did not offset the national trend of the higher share of Black residents in your neighborhood being associated with higher eviction filing rates. The history of displacing Black families in Maryland through urban renewal continues through the eviction process in Baltimore and the entire state. While there was some theoretical motive to consider that neighborhood decline was one mechanism that explained the racial inequality in neighborhood eviction filing rates, the data did not support that theory. The findings represent a statewide issue in Maryland, since the models used county fixed effects to compare tracts within their own counties.

There are several limitations that affect many studies on eviction, including the present study. Tenants may move out at any point in the eviction process, meaning that this data likely under counts the number of court-based evictions. Additionally, court-based evictions only make up a fraction of all evictions. Some scholars suggest that for every court-based eviction there are more than five informal evictions (Gromis & Desmond 2021). Due to the data being at the neighborhood level this study cannot infer any information about individual demographic characteristic associations with eviction. Furthermore, the nature of this study being cross-sectional means that I can only report statistical associations rather than causal relationships.

While this study establishes the statewide snapshot of neighborhood eviction filing rates across all of Maryland, future studies might situate specific cities and geographies within their own local history of segregation and racial residential inequality. This study adds the understanding of neighborhood context and eviction; Within Maryland, the racial composition of your neighborhood matters for understanding eviction filing rates, with the share of your neighborhood that is black being particularly closely associated with neighborhood eviction filing rates. Neighborhood decline has no association with neighborhood eviction filing rates. While neighborhood-level socioeconomic demographics are associated with neighborhood eviction filing rates, they do not mediate the relationship between neighborhood racial composition and eviction filing rates.

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