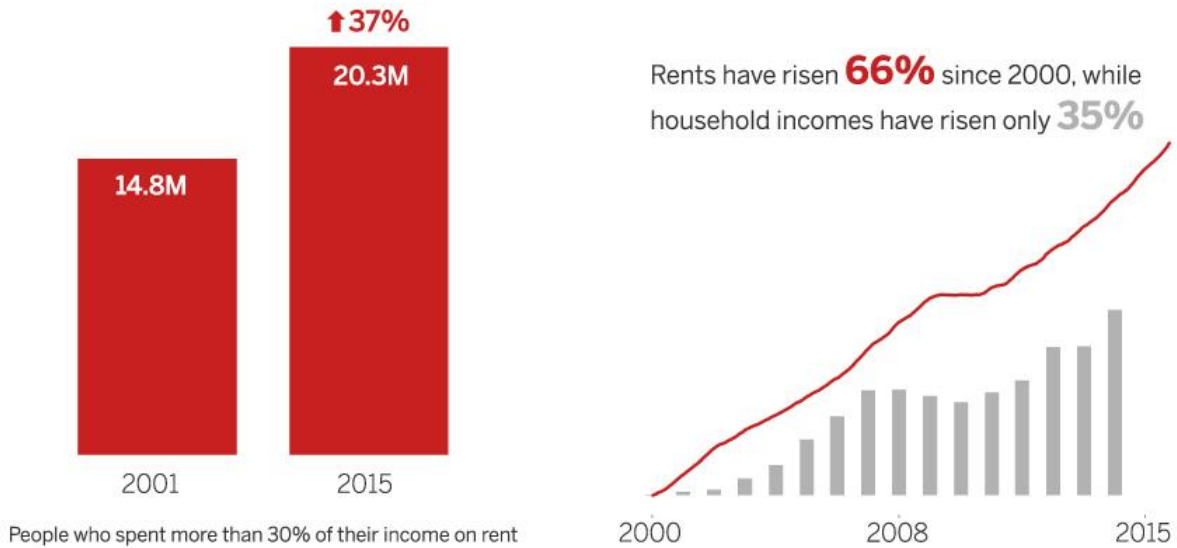


REAL ESTATE NEWS & ANALYSIS

# Millions of Renters Face Eviction—Why Today’s Housing Market is Partially to Blame

Written by Taylor Marr on December 12, 2016

REDFIN estimates that  
**2.7 MILLION**  
people faced eviction in the U.S. in 2015



**1 in 4** renters spent **50%** or more of their income on rent in 2015

Sources: American Community Survey; American Information Research Services; Harvard Joint Center for Housing Studies; Bureau of Labor Statistics



Last year, an estimated 2.7 million renters in the U.S. faced eviction. This wide scope of evictions is largely unknown because there currently is no national database on evictions. The U.S. Census Bureau plans to start tracking the issue in 2017. Many attempts to measure evictions are only on a local level (e.g., the [Milwaukee Area Renters Study](#)). Even those can far undercount the true number of families that are forced into a move, either formally through housing courts, or informally through unscrupulous methods by property owners.

More than 20 million renters—over half of all renters in the U.S.—were cost burdened, meaning they spent at least 30 percent of their income on rent, as of 2015. That's up from almost 15 million in 2001. Despite the increase in cost-burdened renters, little is known about the rate of evictions in U.S. cities annually. We dug into the data to quantify the effect of rising housing costs on the frequency of families being evicted. Using data provided by [American Information Research Services, Inc.](#), a data aggregator for evictions and public records, Redfin analyzed more than six million eviction records across 19 states where data was available. We then used this data to predict the number of evictions for each U.S. county, as well as the country at large.

## Higher Housing Burden, Higher Eviction Rates

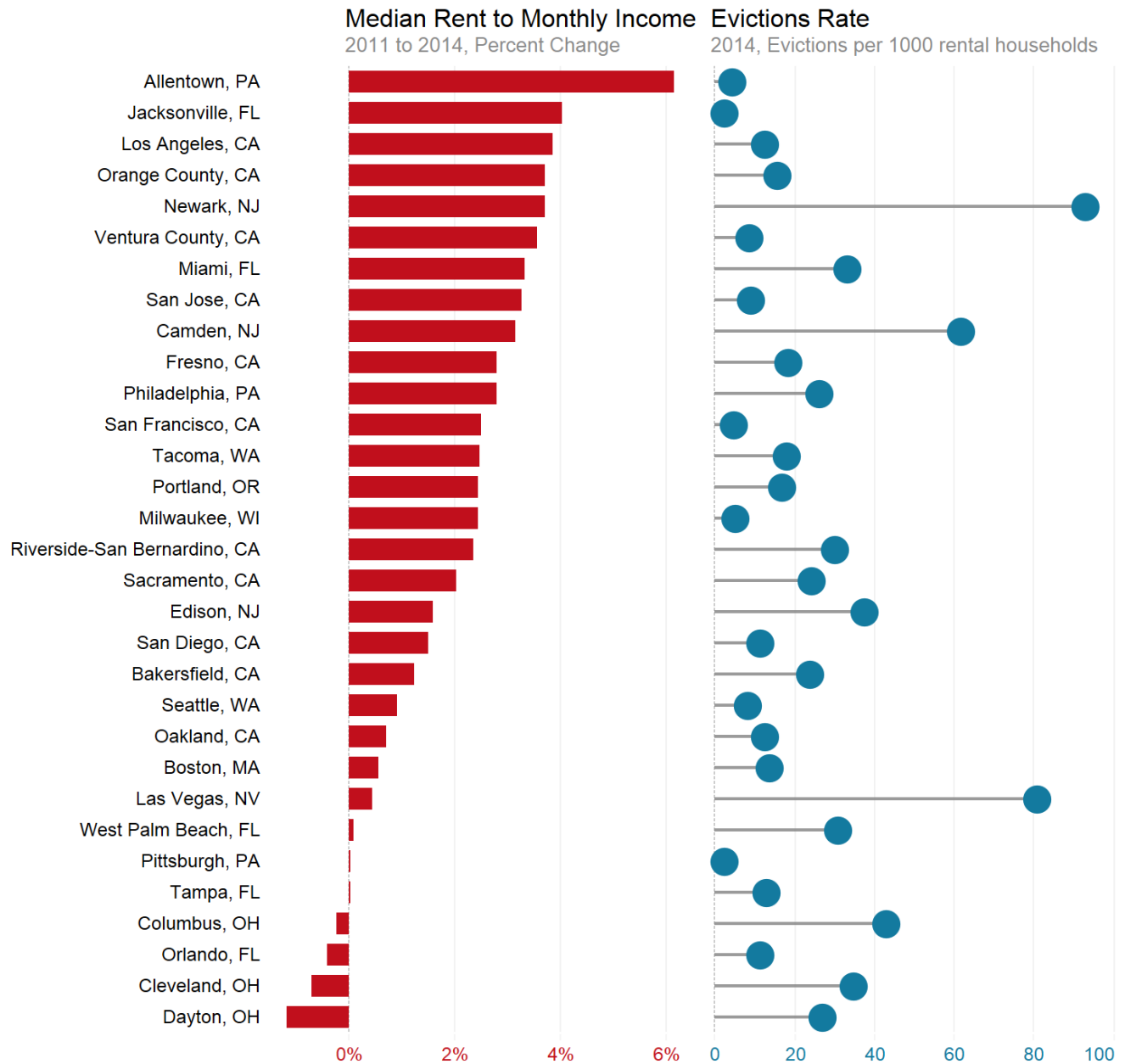
Insufficient supply of affordable housing in many cities continues to push up housing costs, which have been rising rapidly in both the for sale (48.6%) and rental markets (19.4%) from January 2011 through October 2016. Household incomes have not kept pace.

As a result, the median rent – to – household income ratio grew by more than 2 percent in most metros from 2011 to 2014, according to the U.S. Census. We also found that neighborhoods with the highest median rent – to – income ratios have much higher eviction rates (evictions per renter household) than neighborhoods that spend less of their income on rent.

The data also reveals that the 15 metros with the biggest increases in the portion of income spent on rent from 2011 to 2014 (an average increase of 5.8%) experienced a 3.8 percent increase in the number of evicted families from 2013 to 2014. The other 56 metros (an average increase of 1.3%) experienced a slight decline in evictions (-1.4%) in aggregate—supporting the idea that growing housing costs precipitate higher rates of evictions.

The chart below displays the 30 largest metros where eviction data is available and shows the change in housing cost burden from 2011 to 2014 along with the eviction rate in 2014. In **Newark, New Jersey**, where the housing burden has increased by 4 percent, one out of every 11 rental households were evicted from their homes in 2014. Surprisingly, the level of cost-burdened residents is not the only driver of eviction rates. In **Las Vegas**, where the ratio is relatively low, one out of 12 rental households are evicted each year.

### Metros With Increasing Cost-Burdened Families and Evictions



Sources: American Community Survey; American Information Research Services, Inc; Redfin's calculations



## Welcome to Your New Home: Immigration and Evictions

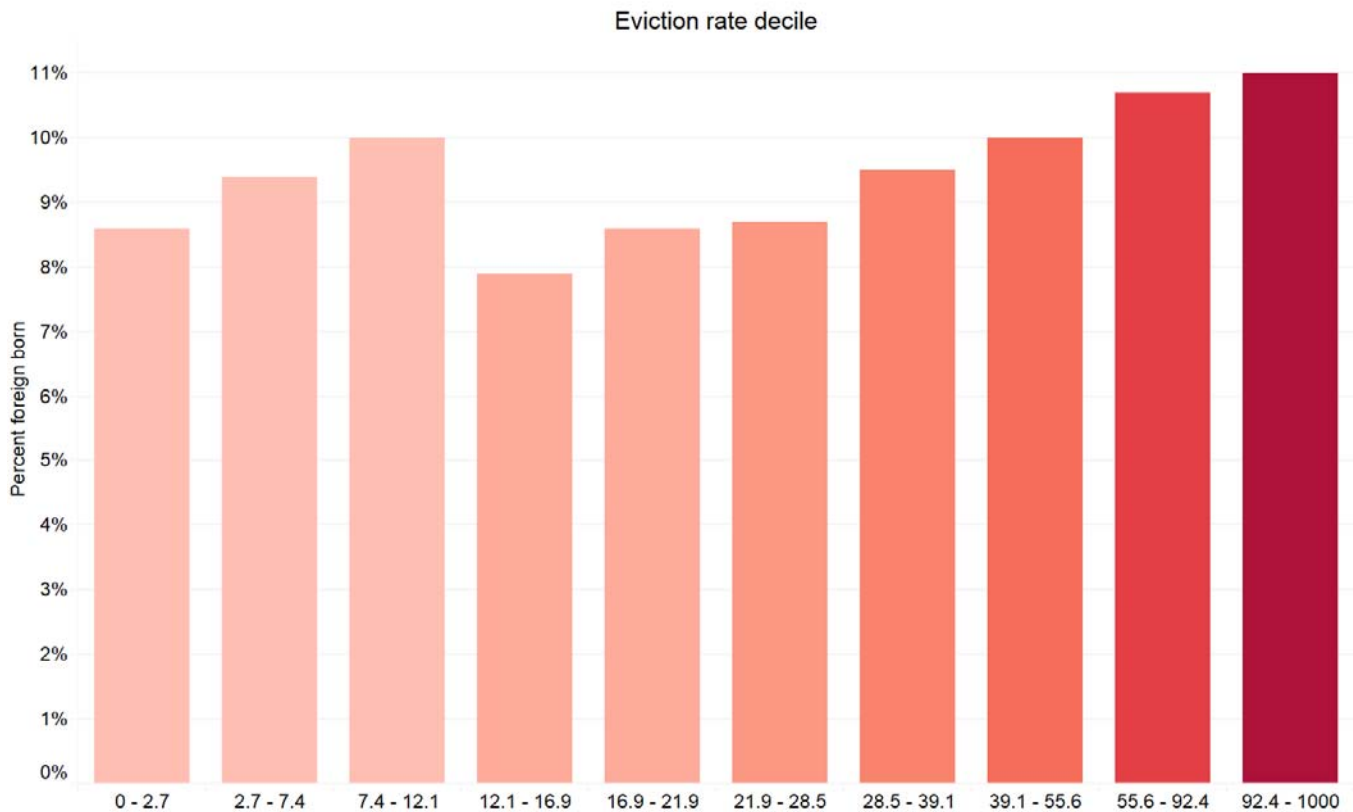
So what areas are most heavily challenged with evictions? Data from the American Community Survey reveals that evictions are most common in areas with higher foreign-born population rates (see chart). The top 10 percent of neighborhoods by eviction rate had the highest rates of foreign-born residents at more than 11 percent. Neighborhoods at the bottom 10 percent of evictions had a smaller share of foreign-born residents at about 8 percent.

There have been many stories arising across the U.S. of landlords evicting foreigners. In Northern Virginia, the [Washington Post](#) recently reported of landlords requiring Social Security Numbers from non-U.S. citizens, supposedly targeting their immigration status.

In Washington state, the [Seattle Times](#) detailed the challenge faced by many immigrants and refugees who arrive in Seattle, which is in the midst of a regional housing crisis. They write of a community gathering of “recent East African refugees holding eviction notices and tenants who say they’re having trouble keeping up with rent and fear being kicked out of their homes.”

Additionally, in September of last year, a large group of refugees in [Boise, Idaho](#) had just a few weeks to find new affordable housing after an apartment complex decided to remodel.

## The Evictions-Per-Rental Household Rate is Highest in Zip Codes With Larger Shares of Foreign-Born Residents



Sources: American Information Research Services, Inc; American Community Survey

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## What is to be Done?

Evictions have devastating consequences on families and communities. Evicted families are often excluded from participating in the Housing Choice (Section 8) Voucher Program. Getting evicted has also shown to cause jobs loss, or worse, homelessness for some time. Communities with high eviction rates have an unstable social structure and are plagued with crime.

Different parts of the country will require different solutions. In many coastal cities, where a shortage of homes for rent and for sale is a prime driver of high housing costs, more housing supply could make housing more affordable and ease the eviction rate. Rezoning certain districts in these cities for developers to build more housing would be a start.

In contrast, much of the Rust Belt has ample supply and lower housing costs, but many rental households have seen stagnant wage growth. Here, an expansion of the Voucher Program, which has been little changed over the past decade, could ensure that more

low-income households gain access to the program. Currently, only about a quarter of those eligible receive any assistance.

The lack of a right to counsel in housing court by tenants facing eviction has led to an imbalance of legal representation in favor of landlords paving the way for abuse of the court system through eviction proceedings. New York City's Mayor, Bill de Blasio, continues to expand spending on legal services for low-income tenants facing eviction, contending it has saved more than the amount spent by keeping families out of shelters. "Three years ago just one in 100 tenants in housing court had representation. Today, more than one in four have representation," the city reported. Evictions have declined by 24 percent since the initiative began in 2013. Washington, D.C. is now aiming to follow suit.

Without an expansion in policies to address the affordable housing shortage and the increase in cost-burdened renters, evictions will become an even more prevalent feature of the U.S. housing market.

## Methodology

For this analysis, Redfin partnered with American Information Research Services, Inc for all eviction records. Informal evictions, i.e. those not filed through the courts, were not included in the study and may be even more prevalent. Data on the gross-rent-to-household incomes (GRAPI) was provided by the American Community Survey of the U.S. Census. References to neighborhoods throughout the report are zip codes.

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