The Cost of Evictions: Money Judgments in Eviction Cases

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Introduction

Millions of Americans are evicted from their homes every year. Approximately 3.6 million eviction cases were filed each year between 2000 and 2016, resulting in 1.5 million eviction judgments annually (Gromis et al. 2020). While our understanding of the geography of eviction risk has improved in recent years (Desmond et al. 2018b), we still know surprisingly little about the immediate causes and consequences of eviction. This study addresses a basic question that has not been answered heretofore: how much do individuals owe when they are evicted?

We find that eviction is rarely a large-dollar event: most individuals owe small sums of money at the end of the eviction process. Drawing on the records of 2,033,462 court cases across 37 states from 2012 to 2016 that resulted in an eviction, we found that the median evicted individual received a judgment of $1,327. A nontrivial share of evictees—one in every nine evicted individuals—owed less than $500. We document significant variation in judgments, both between and within states. The median eviction in Kentucky carried a judgment of less than $800, for example, whereas in Nevada it was for over $3,000. We show that Black and Latinx renters were evicted for less than their white counterparts, and that women were evicted for less than men. These unconditional disparities were robust to the inclusion of a large set of control variables.

While most cases entail relatively small judgments at the end of the eviction process, the amounts owed at the start of the process are even smaller. In supplementary analyses of data from a subset of counties, we show that rental arrears—the amount of unpaid rent that was due at the time of eviction filing—were typically much lower than the amount that tenants were ultimately found liable for in money judgments. In addition, many cases involving small rental arrears resulted in an eviction *without* a money judgment. As such, the money judgment figures reported here are likely overestimates—potentially *large* overestimates—of how far behind on rent tenants fall before they face the threat of eviction.

Our findings bear on three critical issues. First, they have clear policy relevance. Understanding eviction judgment amounts and how they vary across populations and places serves the goal of developing a more nimble, responsive housing policy that addresses different types of need. Second, findings allow us to document instances of possible discrimination that should be the target of further study and, potentially, legal intervention under the Fair Housing Act. Third, our findings inform sociological understandings of contemporary poverty and precarity. As rent and utilities account for an ever-larger share of family income (Desmond 2018)—and as income and employment volatility increase (Kalleberg 2011; Lambert, Fugiel, and Henly 2014)—just how thin is the line separating the housed from the displaced? Putting a dollar figure on eviction is crucial in developing a formal—and broadly social—accounting of the consequences of this process for inequality in America.

Background

Millions of renting families live at regular risk of eviction. Rents have increased significantly across all regions of the United States over the last 20 years (Collinson 2011). Over the same period—and despite an influx of older, higher-income households to the rental market—median renter income declined (JCHS 2017) and the supply of low-cost rentals shrank (JCHS 2020). Rent increases have outpaced growth in renter household income since at least 2001 (Urahn et al. 2018). Rental costs stabilized during the Great Recession, but have increased dramatically since 2013 (Terrazas 2018).

This has resulted in a growing share of renting households who meet the definition of being rent burdened: paying more than the traditional standard of 30% of income for housing. Currently nearly half of all renting households are rent burdened, and a quarter are severely burdened, paying more than 50% of income for rent. Amongst the lowest-earning renting households—those with income of less than $15,000—83% were burdened and 72% were severely burdened as of 2016 (JCHS 2017). Only one in every four low-income households that are eligible for some form of housing assistance receives it (JCHS 2017), and even in these cases the recipients are often still rent burdened (Dawkins and Jeon 2018; Williamson 2011).

Increases in rent burden put a large number of households at risk of eviction (Desmond 2016). Housing loss is far more common for renters than for homeowners. In 2010, at the height of the Great Recession, just under 1.2 million foreclosures were completed. That was one of only two years out of the last twenty in which more than a million homeowners were foreclosed upon (CoreLogic 2017). Across the U.S., 1.5 million eviction judgments are handed down each year (Gromis et al. 2020). Evictions are a particularly common event in the lives of low-income families. Between 2008 and 2010, one in eight Milwaukee renters were evicted in the previous two years (Desmond and Shollenberger 2015). Amongst children born into deep poverty between 1998 and 2000, 25 percent experienced an eviction by age 15 (Lundberg and Donnelly 2019).

Evictions are a cause as well as a consequence of poverty and hardship (Desmond 2016). They carry severe consequences in terms of job loss, maternal stress and depression, suicidal ideation, homelessness, downward neighborhood moves, and access to the social safety net (Collinson and Reed 2018; Desmond and Kimbro 2015; Osypuk et al. 2012).

Money Judgments as a measure of Eviction Thresholds

This paper analyzes money judgments in eviction cases: the amounts that individuals owe when they are evicted from their homes. Not all eviction filings result in an eviction judgment, and not all evictions include a money judgment.[1] It is important to distinguish money judgments—the amount owed at the end of the formal court process—from rental arrears: the amount of unpaid rent, if any, that tenants owed when their landlord filed for eviction.

Why study money judgments in eviction cases? Landlords have near total discretion over the eviction process, and their thresholds for eviction vary. While the vast majority of evictions

[1] Evictions without a money judgment are referred to as judgments for possession.

are for past-due rent (Desmond 2012; Greenberg, Gershenson, and Desmond 2015), rental arrears do not automatically translate into being evicted. Some landlords or property managers are more willing than others to work with tenants on payment plans or to accept services in exchange for rent (Desmond 2016; Leung, Hepburn, and Desmond 2020). While rental arrears are almost never systematically collected with eviction court records, money judgments are. As such, money judgments serve as the best available proxy—albeit, as we also demonstrate here, an imperfect proxy—for these thresholds. Money judgments will be lower in cases where the threshold to evict is lower, and higher in cases when the threshold is higher.

Analyzing money judgments allows us to observe how these thresholds vary as a function of renter and landlord characteristics, rental market features, and legal structures. These thresholds may be set lower or higher for certain sorts of tenants, putting them at greater or lesser risk of eviction. Small landlords may operate differently than their larger, corporate counterparts. Landlord behaviors and norms vary across space: eviction thresholds may differ as a function of neighborhood or rental market features. Thresholds may also be responsive to court policies that make the eviction process easier or harder for landlords. A more onerous court process may result in a higher threshold for eviction (Leung et al. 2020)

In short, analyzing money judgments allows us to better-understand variation in the risk of eviction. Such an understanding is critical to debates over how best to promote housing affordability and decrease displacement. If people are evicted for large sums of money, that would suggest that the housing crisis needs to be addressed through more substantial investments in affordable housing development. On the other hand, if they are evicted for relatively small sums, it suggests that residential stability could be promoted with low-cost interventions, such as emergency assistance. Knowing which types of renters in which sorts of markets are subject to the lowest eviction thresholds can assist policymakers and practitioners in distributing vouchers or emergency assistance. It is equally important to understand where such limited resources might be ill-spent and where larger, structural change is required.

Evidence that certain renters systematically face lower eviction thresholds—that they regularly receive lower money judgments—may also have legal ramifications. The Civil Rights Act of 1968, widely known as the Fair Housing Act, forbids practices that have a disparate impact on protected groups, including racial minorities and women, resulting in their denial of housing. The first step in making a disparate impact claim—the prima facie case—requires that a plaintiff identifies a policy or practice to challenge; shows a disparity in how this policy or practice affects a protected class; and establishes a causal link between the policy/practice and the observed disparity (Schwemm and Bradford 2016:693). Systematic variations in money judgments may serve as critical evidence in demonstrating disparities (i.e., the second element of the prima facie case).

Eviction is both a consequence and a cause of poverty (Desmond 2016). Analyzing variations in money judgments is key to understanding the ways in which exposure to these after-effects is unevenly distributed across the population. Renters who face lower thresholds to eviction will be at greater risk of the negative repercussions that follow. Understanding who those individuals are and where they live is critical to analyzing multiple, interconnected aspects of inequality. Given that debt burden exacerbates the negative effects of eviction, it also serves to

document a further consequence of the current housing crisis. Money judgments—and rental debt more broadly—can be garnished or submitted to collection agencies. Renters may be forced to pay back that debt in future years if they wish to purchase a home or take out a loan. Those owing large amounts may have more difficulty finding subsequent housing.

Hypotheses

We expect that a number of factors—ranging from characteristics of the household facing eviction to aspects of the local neighborhood environment to civil legal policies—will correlate with variations in eviction thresholds and, in turn, money judgments.

At the individual level, we hypothesize that eviction thresholds (and thus money judgments) will be lower for female than male renters, and lower for Black than white renters. Previous research has demonstrated that these renters are at disproportionate risk of eviction (Desmond 2012; Desmond and Shollenberger 2015; Hepburn, Louis, and Desmond 2020). While it may be that such renters are more likely to fall behind on rent, it could also be that eviction thresholds are set lower for these individuals. Black-white disparities may be conditional on neighborhood racial composition: minority households in predominantly white neighborhoods may face different thresholds than in mixed or majority-minority neighborhoods.

We also hypothesize that money judgments may be lower when cases are brought by corporate plaintiffs. The professionalization of rental management compromises tenants' ability to form personal relationships with landlords and encourages property owners to rely on uniform rent-collection strategies (Kleysteuber 2007). These strategies often call for eviction in all cases when full rent is not paid, and frequently immediately after the rent payment deadline (Leung et al. 2020). We expect that money judgments will be lower in such cases.

At the neighborhood level, a number of housing market dynamics affect the likelihood of tenant replacement and thus eviction thresholds. Landlords operating in tight rental markets—neighborhoods with low vacancy rates—may have little incentive to negotiate with tenants who cannot pay full rent on time each month, as those tenants can be quickly replaced. On the other hand, landlords in down markets may have more incentive to work with tenants and avoid the potential of months of vacancy following eviction.

Property managers may exhibit aggressive eviction strategies in gentrifying neighborhoods (Atkinson 2000; Newman and Wyly 2006). These neighborhoods are attractive destinations for upwardly-mobile young professionals, and landlords may have considerable incentive to remove current residents if that allows them to collect higher rents from new tenants. As such, we hypothesize that eviction thresholds will be lower in areas that are experiencing or have recently undergone gentrification.

We also expect that local organizational behavior of landlords will help to shape eviction practices. Eviction is simply more common in some areas than in others. In sites where eviction filings have been more fully normalized as part of the property management toolkit, we hypothesize that the threshold for filing will be lower.

Finally, we hypothesize that laws and protocols guiding the eviction process will be important in establishing eviction thresholds. Local legal codes and court systems play a major role in determining how landlords use the eviction process (Leung et al. 2020). We anticipate that areas that have made filing for eviction more costly—effectively increasing the barriers to entry—will see higher eviction thresholds.

Data & Methods

Eviction Court Records

Eviction court records were collected, either manually or via bulk extracts from court administrative data systems, by LexisNexis Risk Solutions. They were cleaned, stripped of duplicate and commercial eviction cases, geocoded, and validated against publicly-available data sources published by county- and state-court systems (Desmond et al. 2018a). We included in our sample any county for which the Eviction Lab could provide validated eviction records for at least one year between 2012 and 2016. We removed any county-years in which money judgment amounts were not collected (either as a function of local data collection methods or court disclosure rules). In total, we observed 3,330 county-years from 1,121 unique counties, containing just over 16 million renter households. Based on American Community Survey (ACS) five-year estimates for 2012–2016, these counties were close to representative of all counties along a number of key variables (see Table 1).

Across available county-years, we observed 3,482,555 eviction filings. Of these, 2,033,462 (58.4%) resulted in an eviction judgment. There are two primary forms of eviction judgment: money judgments and judgments for possession. The former includes a clear dollar figure associated with the judgment. The latter does not, though also does not necessarily entail that money is not owed; arrears may be collected through a separate court procedure that we do not observe. To facilitate analysis, we dropped any cases that did not result in an eviction judgment (n = 1,449,093), that culminated in a judgment for possession (n = 1,216,439 cases), or that resulted in an implausibly large arrears amount (n = 5,141 cases).[2] The final sample was of 811,882 money judgments, referred to below as evictions.[3]

Court records provide a unique opportunity to analyze evictions across time and space. Studies based on court-ordered eviction records produce more accurate estimates than those reliant on self-reports in household surveys (Desmond 2012; Schwartz 1994). However, although administrative data from court systems contain millions of records, they contain limited information about each case. Records included case numbers, names of plaintiffs (e.g., landlords, property managers) and defendants (tenants), defendant addresses, filing and judgment dates, and money judgment amounts.

[2] These cases typically represent foreclosure cases that have been mistakenly included in the data. The upper limit for plausible arrears amounts varies by state. For states without an explicit upper limit on judgment amounts, we considered the top 1% of cases as implausibly high.

[3] These data do not allow us to adjudicate whether an eviction was actually carried out by law enforcement officers. We argue that the amount for which the court authorizes the landlord to remove a tenant, regardless of whether the tenant is actually removed, represents the appropriate unit for analysis.

Defendant sex and race/ethnicity are not recorded in eviction records. We imputed demographic characteristics on the basis of defendants' names and addresses. We observed over one million defendants listed in court records. We produced three predictions of defendant sex using the R packages gender (Mullen 2018) and genderizeR (Wais 2016), a well as the web service Gender API (API n.d.). Drawing on defendants' first names, each method produced a prediction (0 to 1) that the defendant was female, with the inverse probability they were male.[4] We took the mean across all available predictions. Roughly 95% of names yielded more than one prediction, but the average variance between multiple predictions was extremely small (0.007). Defendants for whom the average probability of being female was greater than or equal to .5 were assigned as female, and male otherwise. Defendants for whom no sex prediction was possible were listed as "unknown."

To impute defendants' race/ethnicity, we used a Bayesian predictor algorithm—the wru package in R (Imai and Khanna 2016; Khanna, Imai, and Jin 2017)—that calculated race/ethnicity probabilities on the basis of two Census Bureau data sets: the Surname List and the 2010 Decennial Census. These data sets provide, respectively, the frequencies with which common surnames are associated with racial/ethnic groups and the racial/ethnic composition of each tract in the United States. Jointly, they allowed us to estimate the conditional probability of a defendant's race/ethnicity, given their surname and geolocation. This algorithm provided for each defendant a probability of being white, Black, Latinx, Asian, or of another race/ethnicity. We assigned individuals to the most-probable racial/ethnic group. As a sensitivity check, we re-ran all analyses while dropping individuals for whom the highest probability was less than .5.

Court records typically include the names of plaintiffs on the case. Because many of the plaintiffs in such cases are businesses, we did not attempt demographic imputation. Rather, we coded a variable indicating whether the given plaintiff appeared to be an individual or a business.[5]

Analyzing Money Judgements

Analysis proceeded in three steps. First, we examined a series of unconditional descriptive statistics that demonstrated variation in money judgments across states and by renter demographic characteristics. Second, we fit a multilevel regression model that allowed us to demonstrate the significance of individual-level variation while controlling for a broad array of contextual factors. Third, we conducted a supplementary analysis of data in a subset of counties.

[4] The gender package relies on year-specific Social Security Administration name data. We listed all defendants as being born between 1940 and 1996. Given that records were drawn from 2012–2016, the provided range entails an assumption that tenants fall in the 18–74 age range. Previous surveys of tenants in eviction court have recorded an age range of 19 to 64 (Desmond 2012, table 3).

[5] Plaintiffs were marked as businesses if their name included one of the following terms: Acres, Annex, Apartment (or Apt), Associated, Associates, Association, Bank, Capital, Community, Company, Condo Trust, Cooperative, Corporation, Crossing, Development, Enterprise, Estate, Foundation, Holdings, Housing, Housing Authority, Housing Board, Incorporated, Investment, Leasing, Limited (or Ltd), Living Trust, LLC, LP, Management (or Mgmt), MHP, Mobile Home, National, Nominee, Partner, Partnership, Property, Real Estate, Realtor, Realty, Redevelopment, Rental, Residential, Revocable, The, Townhome, Townhouses, Trust, Trustee, and Village.

This supplementary analysis provided evidence that many of the disparities documented in the previous two steps may, in fact, be underestimated.

In the first stage of analysis, we analyzed unconditional disparities in money judgments. Specifically, we examined how money judgments varied within and between the 37 states in our sample, by race/ethnicity and sex of defendants, and by business status of plaintiffs. We aimed to provide a clear description of the amount of money for which individuals were found liable when they were evicted from their homes.

Unconditional disparities in money judgments may reflect a wide variety of covarying individual, neighborhood, and legal factors. In the second stage of analysis, we fit a three-level hierarchical linear regression predicting money judgments while controlling for these potential confounding relationships. In this model, individuals (Level 1) were nested within tracts (Level 2), which were in turn nested within counties (Level 3). The Level 1 model was:

$$(1) \qquad Y_{ijk} = \pi_{0jk} + \pi_{1jk} RACE_{ijk} + \pi_{2jk} FEMALE_{ijk} + \pi_{3jk}(RACE_{ijk} * FEMALE_{ijk}) + \pi_{4jk} BIZ_{ijk}.$$

The dependent variable (Y_{ijk}) was the natural logarithm of the money judgment against individual *i* in tract *j* of county *k*. The intercept (π_{0jk}) was the predicted money judgment in eviction cases filed against white men by a non-business plaintiff. The π_{1jk} coefficient shifted the baseline prediction up or down based on the defendant's race/ethnicity. The π_{2jk} coefficient did the same for female defendants, and π_{3jk} captured the interaction of race/ethnicity and sex. The π_{4jk} coefficient measured the difference in money judgments between cases filed by individuals and businesses.

At Level 2 we allowed the π_{0jk} and π_{1jk} terms to vary as a function of tract characteristics. For the former we used a comprehensive set of tract-level controls which are described below. For the latter we included just tract majority race. These equations can be written as:

$$(2) \qquad \pi_{1jk} = \beta_{10k} + \beta_{11k} TRACT\_RACE_{jk} + r_{1jk}$$

$$(3) \qquad \pi_{0jk} = \beta_{00k} + \beta_{01k} X_{jk1} + \ \ldots \ + \beta_{0mk} X_{jkm} + r_{0jk}$$

In Equation 2, the individual-level relationship between defendant race and money judgment (π_{1ik}) was allowed to vary as a function of the tract's racial majority ($TRACT\_RACE_{jk}$). This variable is based on the overall racial majority of the tract, not just of renting households, and takes on values white, Black, Latinx, or other/none. This cross-level interaction allows us to test for significant differences in money judgments by defendant race depending on neighborhood racial composition.

In Equation 3, average money judgments in tract *j* (the intercept π_{0ik}) were predicted as a function of the set of tract-level characteristics (X_{jk1} through X_{jkm}). In addition to tract racial majority, these included a set of variables either related to the hypotheses laid out above or that have been implicated in previous research on eviction patterns. Whenever possible, covariates

focused on those at risk of eviction: renter households. Unless otherwise specified, variables were drawn from the American Community Survey (ACS) 5-Year estimates for 2012-2016. Continuous variables were grand-mean centered.

Hypothesized relationships focused on vacancy rates, gentrification and eviction filing rates. Vacancy rates were measured as the number of housing units available for rent divided by the total number of rental units either available, renter-occupied, or rented but not yet occupied. Gentrification was coded as a categorical variable indicating whether the tract had experienced gentrification between 2000 and 2016.[6] Each tract's eviction filing rate—the number of eviction filings divided by total number of renting households—was measured using Eviction Lab data as the average across validated tract-years between 2012 and 2016.

Additional variables accounted for a wide array of potentially confounding relationships. Central among these was rent: money judgments may simply be higher in areas with higher rents. To control for this mechanical relationship, we included the ACS measure of tract median rent, recoded as a categorical variable to allow for nonlinearities across the distribution. We also controlled for the characteristics of individuals within the tracts: the percentage of renting households whose householder had a bachelor's degree or more; the percentage of working adults in the tract who were employed in the service sector; the percentage of households living in the tract that fell below 200% of the Federal Poverty Line; the percentage of female-headed renter households; the percentage of renter households that included children; and the percentage of foreign-born residents. In each case, inclusion was driven by the goal of isolating any remaining individual-level variation that could not be explained by broader neighborhood characteristics.

We included a number of variables that pertained to the characteristics of places. Larger rental markets may foster more aggressive landlord practices, so we controlled for the natural logarithm of the total number of renting households. We also accounted for variation by urbanicity. We employed Kneebone and Berube's (2013) "census-convenient" definition to code all tracts as either urban, suburban, or rural.[7]

[6] To construct this measure, we employ data from the 2000 Census and the 2012–2016 ACS. We use principal components analysis (PCA), separately by period, to combine three tract-level variables: (1) the percentage of residents aged 25 and over with a bachelor's degree or higher; (2) the percentage of residents employed in managerial, technical, or professional occupations; and (3) median household income. In both 2000 and 2012–2016, PCA shows that these variables loaded onto a single factor (eigenvalues of 2.59 in 2000 and 2.60 in 2012–2016, standardized Cronbach's alphas of .92 in both 2000 and 2012–2016). We assign each tract its percentile in the period- and MSA-specific specific distribution of this factor. Following Timberlake and Wolfes-John (2017), we count any tract in the bottom 60% of the distribution in 2000 as potentially "gentrifiable." Among potentially gentrifiable tracts, we consider tracts to have gentrified if they did not experience a significant population decline (over 50%) but did experience at least a 10% increase in the MSA-specific gentrifiable distribution between 2000 and 2012–2016.

[7] We considered tracts to be urban if they were contained within either the first principal city in the OMB name of the metropolitan area or any subsequent named city with a population greater than 100,000. The remainder of tracts in the metropolitan area were marked as suburbs. All tracts falling outside of a metropolitan area were listed as rural. We used GeoCorr 2014 to assign those tracts which straddled an urban/suburban boundary to a category by the majority of their population at the block level.

Landlords may be quicker to file for eviction if the court process is relatively inexpensive. We collected data on filing fees for eviction for 3,118 counties and county-equivalents across the U.S.[8] At Level 3, we modeled the tract-level intercept (π_{0jk}) as a function of filing fee. This is written in Equation 4 as:

$$\pi_{0jk} = \gamma_{000} + \gamma_{001} FILING\_FEE_k + u_{00k} \quad (4)$$

Table 1 provides a summary of our sample for the first two stages of analysis at the individual, tract, and county scales. For tract- and county-level variables, we provide comparisons between our sample and the nation as a whole.

[**TABLE 1 HERE**]

The majority—nearly 55%—of the 1.03 million defendants in our sample were female. Approximately 41% were male, and no sex assignment was possible for the remainder. The over-representation of women is consistent with previous research (Desmond 2012; Hepburn et al. 2020). Just over half of all evictees were white, roughly one-third were Black, and one-seventh were Latinx. A large majority of cases were brought by plaintiffs who we classify as non-businesses. The tracts in which these evictions took place had slightly larger populations than the national average, but largely similar racial composition. Vacancy and poverty rates were similar, but median rents lower in included tracts. The mean filing fee across counties in the same was almost identical to the national average.

Supplementary Analysis: Money Judgments in Context

The first two stages of analysis leave several major questions unaddressed. Our study heretofore relies on analysis of money judgments. Two processes may serve to inflate these figures. First, individuals are often found liable for more money than they originally owed in back rent. Courts routinely award plaintiffs damages and legal fees in addition to unpaid rent, which may continue to accrue during the time it takes to process the case. Second, plaintiffs may be more willing to accept a judgment for possession—rather than pursue a money judgment—in cases in which less unpaid rent is due. If that is the case, then we may be overestimating average rental arrears—and eviction thresholds—by focusing on money judgments.

In the third stage of analysis we provide an additional set of descriptive statistics describing the rental arrears claimed in cases that led to both money judgments and judgments for possession only. To do so, we collected eviction filing and judgment documents made publicly available through online court databases in _____, _____, and _____. In each site, we collected these documents for all eviction cases filed between _____ and _____. The collected items consisted of a large cache of scanned forms. We manually recorded a set of data that were consistently recorded in these forms: defendant and plaintiff names; defendant address; cause provided by the landlord for eviction filing; originally claimed unpaid rent (if any); monthly rent paid by the defendant; additional damages requested by the plaintiff in the case

[8] For this analysis, we were missing filing fee information for 7 out of 945 in-sample counties. In these cases, we used the state's average filing fee.

filing; judgment on the case; and any money judgment listed on the case. We detail the process of collecting and processing these data in the Online Appendix.

Our descriptive analysis of these data focused on two central questions. In the case of evictions that resulted in a money judgment, how much larger were these money judgments than the original rental arrears? Second, was there a systematic difference in the amount of back rent owed in cases that led to a judgment for possession relative to those that led to a money judgment? Answering these two questions provides significantly greater context for the analysis provided in the previous two stages.

Results

Upon receiving an eviction judgment against them, the median evictee in our sample owed $1,327. One in every nine evicted individuals owed $500 or less, and one in three owed less than $1,000. Seven out of every ten evictees owed less than $2,000.

The amounts that individuals owed varied significantly within and between states. This variation is apparent in Figure 1. Of the 37 states in our sample, 17 had median judgment amounts below $1,500. The median evictee in Kentucky owed $800, and three in ten owed less than $500. Just across the state's Northern border in neighboring Indiana and Ohio, the median evictee owed more than twice as much: $1,744 and $2,101, respectively. In Texas, Virginia, and North Carolina, respectively, 48.5%, 52.3%, and 59.0% of evictees owed less than $1,000. Money judgments were highest in Nevada, where the median evictee owed slightly more than $3,000.

[FIGURE 1 HERE]

Not only were more women than men evicted each year, but they were evicted for less money. The median judgment against a female defendant was for $1,313, compared to a median of $1,360 against male defendants.[9] The difference is larger ($90) when evaluated at mean values, and statistically significant per a two-tailed t-test.

Disparities in money judgments by race/ethnicity were much larger. Figure 2 presents the distributions of money judgments by race/ethnicity of the defendant. The median money judgment against a black defendant was $1,178, compared to $1,350 for a Latinx defendant, $1,416 for a white defendant, and $1,730 for an Asian defendant. Evaluated at their means, the Black-white and Latinx-white disparities were both significant.

[FIGURE 2 HERE]

The patterns in Figure 2—particularly the Black-white arrears gap—appear to be conditional on neighborhood racial composition. Figure 3 replicates Figure 2 within majority-white tracts (top panel) and majority-Black tracts (bottom panel). In majority-white tracts, the median money judgment for Black defendants was $161 lower than for white individuals ($1,358 compared to $1,519). In majority-Black neighborhoods, by contrast, that gap

[9] The median for cases with a defendant of unknown sex was $1,196.

fell to $38, and the direction was reversed: Black defendants owed a median of $1,166, compared to $1,128 for their white peers. These findings suggest that Black renters face lower thresholds for eviction in majority-white neighborhoods, and that there is relatively little differentiation by race in majority-black neighborhoods.

[FIGURE 3 HERE]

We found that money judgments were systematically lower in cases brought by business plaintiffs rather than by individuals. The median case brought by a business received a judgment for $1,152, compared to $1,425 for cases brought by an individual. The mean difference in money judgments in cases brought by business and individual plaintiffs was statistically significant.

Unconditional differences documented above may be a function of a wide array of confounding or selection processes. In the second stage of analysis we fit a three-level hierarchical linear regression. Table 2 presents results from this model.

[TABLE 2 HERE]

Even after controlling for tract-level characteristics, the case-level unconditional disparities documented above were largely confirmed. On average, women received money judgments that were two percent lower than those received by men ($(1 - e^{-.02}) = .02$).

Black and Latinx renters faced significantly lower money judgments than their white peers. The model presented in Table 2 controls for tract majority race, and the reference category is "majority-white." The main effect of renter race/ethnicity therefore indicates that Black renters in majority-white tracts received money judgments that were 2.2% lower than white renters in such tracts. Black-white disparities were somewhat smaller in majority-Black and majority-Latinx tracts, and were functionally eliminated in tracts that either had no racial majority or had some other racial majority. It is worth highlighting the statistically significant interaction between sex and race/ethnicity: on average, black female evictees received money judgments that were significantly lower than would be expected on the basis of their combined race/ethnicity and sex.

After controlling for tract characteristics, the white-Latinx disparity was noticeably larger than in unconditional results, and significant: in majority-white tracts, Latinx renters received money judgments that were 4.6% lower than their white counterparts ($(1 - e^{-.047}) = .046$). This Latinx-white gap appears to be significantly smaller in majority-Latinx tracts.

The largest absolute disparity found at Level 1 is by plaintiff type. Money judgments in cases brought by a business plaintiff were significantly smaller than those brought by individuals. Such cases resulted in money judgments that were, on average, 15.7% lower than cases brought by individuals ($(1 - e^{-.171}) = .157$).

We hypothesized that eviction thresholds—and therefore money judgments—would be higher in weak housing markets because landlords might worry about replacing tenants in

neighborhoods with high vacancy rates. The model in Table 2 presents evidence supporting this hypothesis: tract rental vacancy rates were significantly positively correlated with money judgments, even after controlling for other tract characteristics.

We also found evidence supporting our hypothesis that money judgments would be lower in gentrifying neighborhoods. Money judgments against renters who were evicted from apartments in neighborhoods that gentrified between 2000 and 2016 were, on average, 3.8% lower than judgments against their peers in equivalent non-gentrifying neighborhoods.

We hypothesized that the normalization of eviction as a property management tactic would lead to lower thresholds to eviction and, therefore, lower money judgments. We found support for this hypothesis as well: there was a significant negative correlation between a tract's eviction filing rate and the money judgments received by the average evictee in that tract.

Other neighborhood-level characteristics at Level 2 were largely employed as control variables. There was a positive relationship between tract median rent and average money judgment in the tract: money judgments were larger in places with higher rents. This was an anticipated, mechanical relationship. If evictions were, in many cases, the result of a single month of missed rent, we would expect that more would be owed in places where the typical month's rent was larger. Money judgments were significantly lower in areas with a larger share of households living under 200% of the federal poverty line, as well as in more-populous neighborhoods and neighborhoods with more female-headed renter households. By contrast, money judgments were predicted to be higher on cases originating from tracts with a larger share of renter households with children.

Finally, as hypothesized, we found that landlords appeared to set their thresholds for eviction higher in areas in which it was more expensive to file an eviction case. There was a significant positive correlation between county-level eviction filing fee and money judgments against evicted renters. Each $10 increase in the filing fee was predicted to increase money judgments by one percent.

Supplementary Analysis

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Table 1. Summary Statistics

	Analytic Sample		National	
Individual Variables	**Estimate**	**S.D.**	**Estimate**	**S.D.**
Sex				
Female	54.72			
Male	40.86			
Unknown	4.42			
Race/Ethnicity				
White	51.41			
Black	32.56			
Latinx	14.62			
Asian	1.14			
Other	0.273			
Plaintiff				
Individual	68.72			
Business	31.28			
Sample Size	1,042,635			
Tract-Specific Variables				
Total Population	4556.2	2240.3	4360.5	2176.2
Renter Population	1570.5	1179.1	1481.6	1183.3
Racial Composition				
White	63.7	29.4	62.5	30.1
Black	15.3	22.2	13.5	21.8
Latinx	14.0	19.1	16.0	21.3
Other/None	7.0	8.5	8.1	11.0
Gentrification	10.5		10.5	
Urban	33.4		30.1	
Suburban	49.7		53.2	
Rural	16.9		16.7	
Rental Vacancy Rate	7.3	25.9	7.1	20.4
Median Rent	947.8	359.5	1029.4	444.4
Poverty Rate	30.5	18.5	29.5	18.7
Percent Foreign Born	11.0	12.7	12.4	13.5
Renters w/College Education	22.2	18.5	23.5	19.7
Female-headed Renter HH	20.2	12.6	19.4	12.7
Renter HH with Children	36.0	16.4	36.1	17.2
Eviction Filing Rate	7.6	9.1	6.9	8.4
Sample Size	19,403		73,056	
County-Specific Variables				
Filing Fee	111.6	68.8	110.1	62.7
<$100	58.8		53.0	
$100-$199	29.2		38.8	
>=$200	12.0		8.2	
Sample Size	945		3,142	

Table 2. Multilevel regression results

	Dependent variable:
	Log Judgment Amount
Level 1: Individual	
Female	-0.020*** (0.002)
Sex Unknown	-0.053*** (0.006)
Business Plaintiff	-0.171*** (0.002)
Black	-0.022*** (0.005)
Latinx	-0.047*** (0.005)
Other	0.058*** (0.013)
Black:Female	-0.011** (0.003)
Latinx:Female	0.003 (0.004)
Other:Female	-0.026 (0.014)
Black:Sex Unknown	0.012 (0.008)
Latinx:Sex Unknown	0.039** (0.013)
Other:Sex Unknown	0.059* (0.026)
Cross-Level Interactions	
Tract Maj. Black	0.020 (0.013)
Tract Maj. Latinx	-0.058*** (0.014)
Tract Maj. Other	0.004 (0.009)
Black:Tract Maj. Black	0.007 (0.009)
Latinx:Tract Maj. Black	-0.004 (0.012)
Other:Tract Maj. Black	-0.054 (0.032)
Black:Tract Maj. Latinx	0.001 (0.009)
Latinx:Tract Maj. Latinx	0.027*** (0.008)
Other:Tract Maj. Latinx	-0.009 (0.023)
Black:Tract Maj. Other	0.015* (0.006)
Latinx:Tract Maj. Other	0.011 (0.006)
Other:Tract Maj. Other	-0.014 (0.015)
Level 2: Tract	
Rental Vacancy Rate	0.070*** (0.018)
Gentrifying	-0.039*** (0.008)
Tract Evict. Filing Rate	-0.692*** (0.034)
Rent under 600	-0.315*** (0.015)
Rent 600 to 800	-0.228*** (0.012)
Rent 801 to 1,000	-0.158*** (0.011)

Rent 1,001 to 1,200	-0.072*** (0.010)
Rent 1,401 to 1,600	0.078*** (0.015)
Rent 1,601 to 1,800	0.135*** (0.018)
Rent 1,801 to 2,000	0.164*** (0.026)
Rent above 2,000	0.168*** (0.028)
% Bachelor's or Higher	0.021 (0.022)
% Service Sector	-0.032 (0.044)
% Under 2.0 of FPL	-0.353*** (0.024)
Log Renter HH	-0.042*** (0.004)
% Female-headed Renter HH	-0.055* (0.028)
% Renter HH with Children	0.101*** (0.022)
% Foreign-born Residents	0.047 (0.038)
Rural	-0.107*** (0.026)
Suburban	0.039*** (0.007)
Level 3: County	
Filing Fee	0.001*** (0.0002)
Intercept	7.498*** (0.022)
Observations	1,012,990
Log Likelihood	-1,138,372.000
Akaike Inf. Crit.	2,276,841.000
Bayesian Inf. Crit.	2,277,421.000

*p<0.05 **p<0.01 ***p<0.001

Figure 1. The distribution of individual-level money judgments in eviction cases, by state.

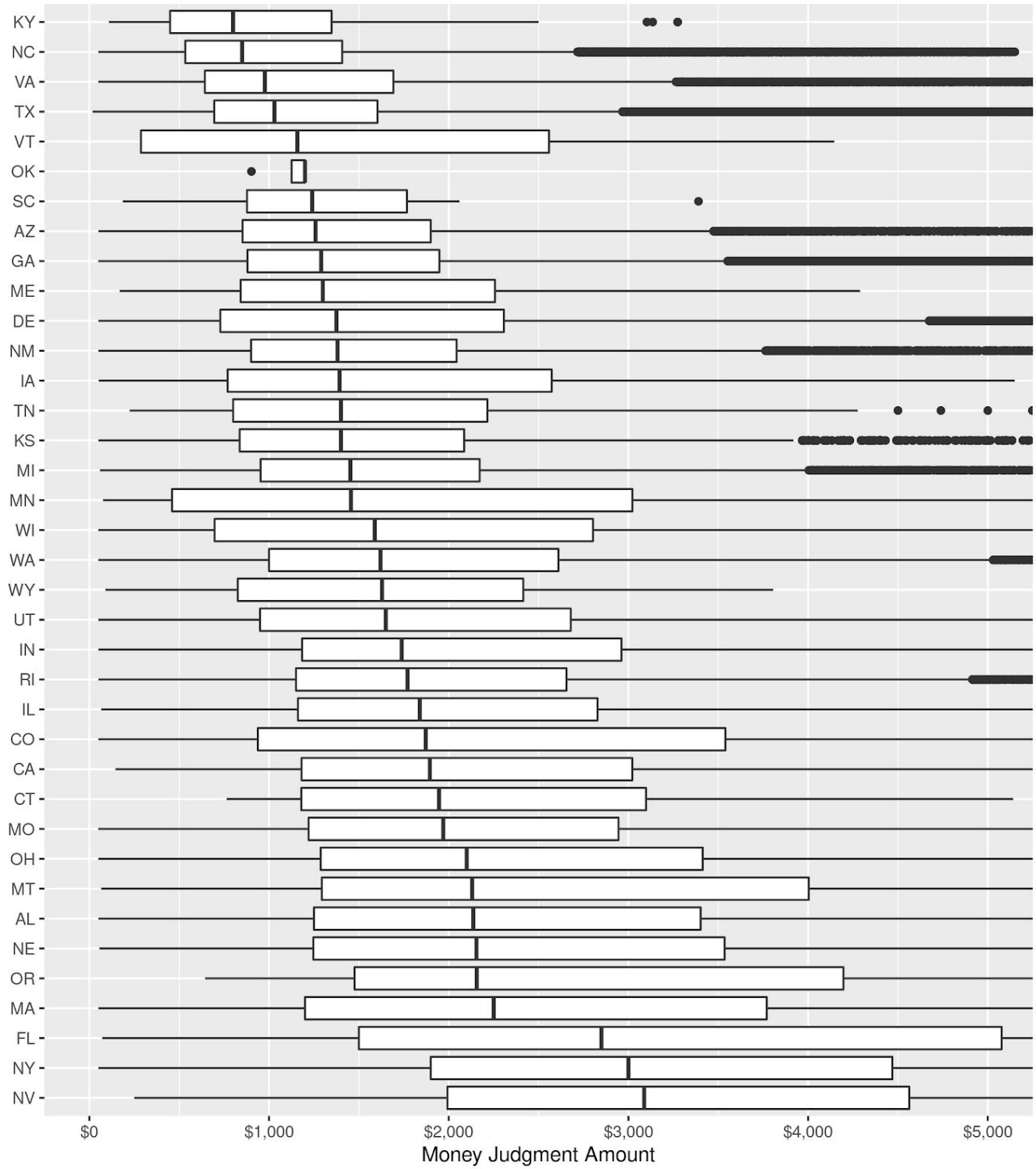

Figure 2. The distribution of individual-level money judgments in eviction cases, by defendant race/ethnicity.

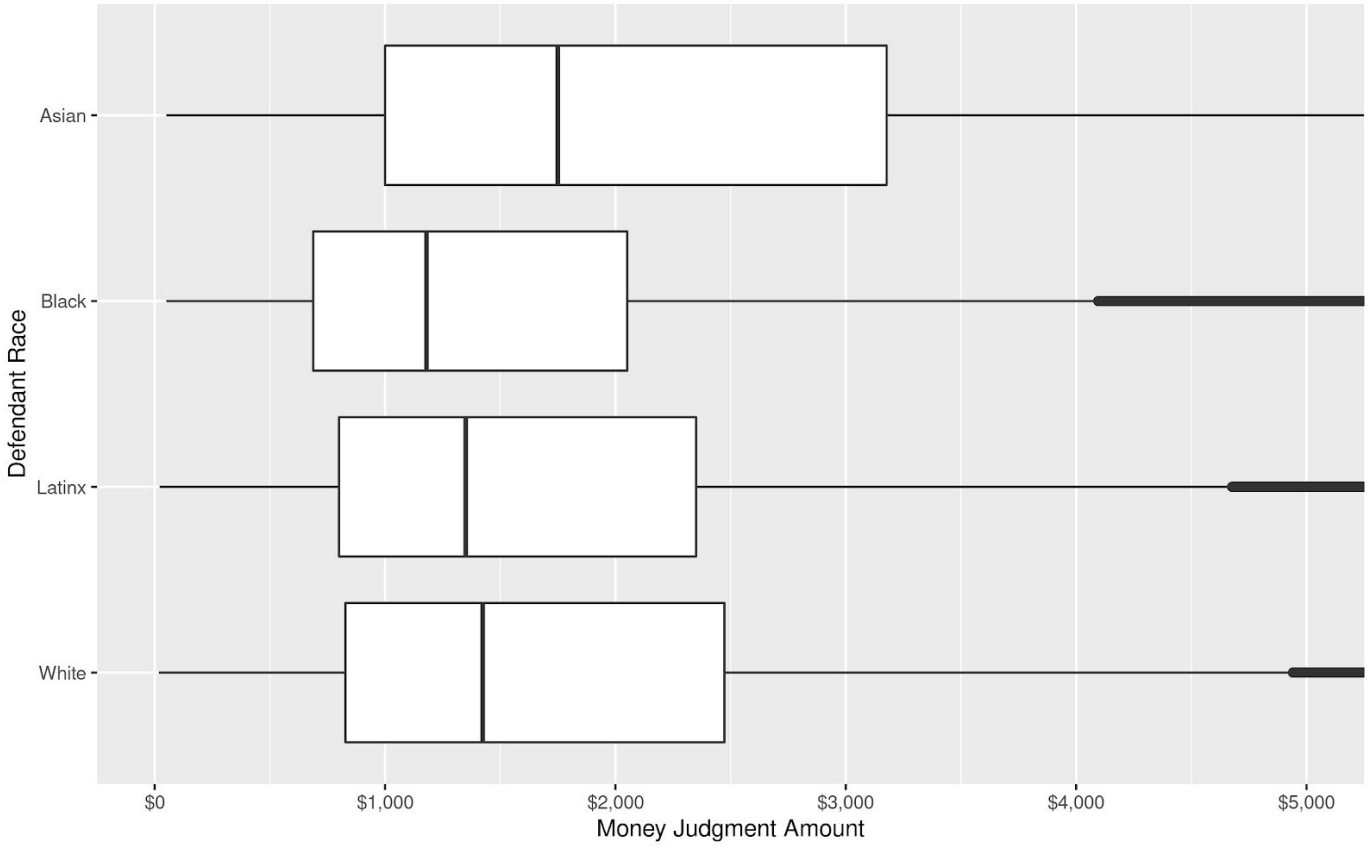

Figure 3. The distribution of individual-level money judgments in eviction cases, by defendant race/ethnicity and tract majority race.