

Housing is the Cure:  
Renter Insecurity in Boston During the COVID-19 Pandemic

By

Ben Walker

B.A. in Law, Jurisprudence, and Social Thought  
Amherst College, 2016

Submitted to the Department of Urban Studies and Planning  
in partial fulfillment of the requirements for the degree of

Master in City Planning

at the

MASSACHUSETTS INSTITUTE OF TECHNOLOGY

June 2021

© 2021 Ben Walker. All Rights Reserved

The author hereby grants to MIT the permission to reproduce and to distribute publicly paper and electronic copies of the thesis document in whole or in part in any medium now known or hereafter created.

Author \_\_\_\_\_  
Ben Walker  
Department of Urban Studies and Planning  
May 19, 2021

Certified by \_\_\_\_\_  
Lecturer Jeff Levine  
Department of Urban Studies and Planning  
Thesis Supervisor

Accepted by \_\_\_\_\_  
Ceasar McDowell  
Professor of the Practice  
Chair, MCP Committee  
Department of Urban Studies and Planning



Housing is the Cure:  
Renter Insecurity in Boston During the COVID-19 Pandemic

By

Ben Walker

Submitted to the Department of Urban Studies and Planning on May 19, 2021  
in partial fulfillment of the requirements for the degree of Master in City Planning

The COVID-19 pandemic triggered a crisis of housing insecurity for Black, Latinx and immigrant Boston renters. This crisis magnified existing dynamics of systemic racial exploitation. It was also tempered by unprecedented expansions of renter protections across local, state, and federal levels of government, secured by the tenacious organizing of the housing justice movement. Given extreme levels of need and new renter protections, this thesis asks: how closely did patterns of rental housing insecurity during the first year of the COVID-19 pandemic follow previous racial disparities experienced by Boston renters? Using eviction records from Eastern Housing Court from March 2020 to March 2021, records of housing quality issues reported to the City of Boston's 311 call center, and renter testimony gathered through surveying, this research assesses the extent to which COVID-19's cumulative effects transformed tenant relationships with landlords, neighbors, and government. It finds that Boston's communities of color continued to disproportionately experience common indicators of housing insecurity, though with less frequency and to perhaps to a lesser degree than before COVID-19. These findings demonstrate the need to expand, enhance, and solidify vigorous renter protections. Doing so, I argue, will begin to abate the deep housing insecurity experienced by Black and Brown renters in Boston.

Thesis Advisor: Jeff Levine, Lecturer in Economic Development and Planning

Client Sponsor: City Life/Vida Urbana

## **Acknowledgements**

This project was supported by so many, in such difficult circumstances.

Thank you, first of all, to Helen Matthews, whose unflagging support and grounding mentorship helped me to understand how this research might be useful. Thanks also to Denise Matthews-Turner, Steve Meacham, Alex Ponte-Capellan, Katie McCann, and all the staff at City Life/Vida Urbana for their insight and incredible work during the COVID-19 pandemic. A special thanks is due also to Chris Moyer, who provided invaluable help at the last minute.

Throughout the research process, Jeff Levine's optimism, patience, and constant reassurances proved essential.

Thank you to Laurie Goldman and her class of Tufts undergraduates, who assisted with data collection. Thanks also to the team of City Life volunteers who worked to run an internal survey.

Thanks, also, to my family and friends -- especially Julia Yates and Bob Neel -- for their support, advice, and love.

Thanks, most of all, to Sasha Burshteyn. This project is hers as much as it is mine.



## **Table of Contents**

<b>Introduction</b>	<b>7</b>
<b>Research Objectives and Methodology</b>	<b>10</b>
<b>Overview of Findings</b>	<b>12</b>
<b>A Word About Method: Understanding Eviction Data</b>	<b>14</b>
<b>Background</b>	<b>17</b>
Boston’s Housing Crisis	18
Racial Disparities and COVID-19 Vulnerability	21
Evaluating Policy Responses to Boston’s COVID-19 Renter Crisis	26
Evaluating Policy Impact	29
<b>Findings</b>	<b>31</b>
Surveying Boston Renters	31
Racial Disparities in Eviction Filings During the COVID-19 Pandemic	39
Covid, Eviction, and Race: Assessing Relationships	50
Reported Housing Issues During the First Year of COVID-19	54
Property Characteristics of Renter Housing Insecurity	58
<b>Discussion</b>	<b>62</b>
East Boston: An Outlier?	65
<b>Conclusion and Policy Recommendations</b>	<b>66</b>
<b>Works Cited</b>	<b>70</b>

## **Introduction**

In its first year, the COVID-19 pandemic exacted a devastating toll on Boston’s Black, Latinx, and immigrant communities. Black and Latinx residents fell ill with the virus—and died from it—at disproportionate rates.<sup>1</sup> Economic contraction, induced by government strategies to manage the pandemic, triggered vast racial disparities in unemployment and income loss. In a survey of Boston residents, about half of all Black, Latinx, and Asian respondents reported job or income loss during the pandemic, as compared to little over a quarter of white respondents.<sup>2</sup> With reduced or no work, thousands of Black and Latinx households in Boston likely struggled to pay rent, risking the loss of their homes.<sup>3</sup> Over 200 evictions were filed in Boston during the

---

<sup>1</sup> Boston Public Health Commission, “Boston COVID-19 Report: For Week Ending 2/25/2021,” [https://www.bphc.org/whatwedo/infectious-diseases/Documents/COVID19%20Boston%20Report\\_2021\\_Week8.pdf](https://www.bphc.org/whatwedo/infectious-diseases/Documents/COVID19%20Boston%20Report_2021_Week8.pdf)

<sup>2</sup> Boston Area Research Initiative, “Living in Boston During COVID-19: Economic Strains”, <https://cssh.northeastern.edu/bari/wp-content/uploads/sites/30/2020/12/NSF-Report-3-Economic-Impact.pdf>

<sup>3</sup> Sarah Philbrick et al. “The COVID-19 Layoff Housing Gap,” (Metropolitan Area Planning Council, 2020). <https://www.mapc.org/covid19-layoffs/>

first seven weeks of the pandemic. Nearly four filings in every five (78%) were found to occur in communities of color.<sup>4</sup>

The pandemic's initial blows show little sign of abating. More than twelve months after the first reported case of COVID-19 in Boston, initial economic fallout has hardened into a condition of durational uncertainty for many low-income renters of color. In a statewide survey conducted in December 2020, 72% of Black respondents and 73% of Hispanic/Latinx respondents reported that they were worried about paying 1 or more of their bills/expenses, which includes housing.<sup>5</sup> Estimates of unpaid rental debt suggest that as many as 108,300 Massachusetts renter households would owe as much as \$617 million by January 2021.<sup>6</sup> In early April 2021, nearly 1,000 residents tested positive for COVID, with East Boston and Dorchester reporting the highest neighborhood frequencies of positive cases.<sup>7</sup> In late March 2021, 1 in 10 Massachusetts renters reported that they did not pay rent in the previous month.<sup>8</sup> The most serious of COVID-19's enduring implications for renters -- such as rental debt, coercive agreements with landlords, and informal eviction -- largely go unchallenged. Eviction cases, meanwhile, march forward in housing courts across the state.

A legacy of systemic racial exploitation positioned Boston's Black and Brown renters to suffer the worst of the pandemic's overlapped harms. Prior to COVID-19, people of color and low-income families already faced high risks of housing instability and displacement, rooted in a legacy of anti-Black housing discrimination, racist lending practices, and systematic property dispossession. Black and Brown Boston residents were more likely to be cost-burdened before the pandemic, had less wealth saved to weather long-term financial shocks, were subject to racial profiling in their housing search, and were more likely than white renters to experience eviction.<sup>9</sup>

---

<sup>4</sup> David Robinson and Justin Steil, "Evictions in Boston: The Disproportionate Effect of Forced Moves on Communities of Color," 2020. [bostonevictions.org](https://www.bostonevictions.org).

<sup>5</sup> Massachusetts Department of Public Health, "COVID-19 Community Impact Survey: Preliminary Analysis: February 17, 2021", 2021. <https://www.mass.gov/doc/covid-19-community-impact-survey-ccis-preliminary-analysis-results-february-17-2021/download>

<sup>6</sup> Stout, "Estimation of Households Experiencing Rental Shortfall and Potentially Facing Eviction," 2020. <https://app.powerbi.com/view?r=eyJrIjoiaNzRhYjg2NzAtMGE1MC00NmNjLTllOTMtYjM2NjFmOTA4ZjMyIiwidCI6Ijc5MGJmNjk2LTE3NDYtNGE4OS1hZjI0LTc4ZGE5Y2RhZGE2MSIsImMiOjN9>

<sup>7</sup> As of April 15th, 2021, there were 952 positive cases of COVID-19 in Boston recorded by the Boston Public Health Commission.

<sup>8</sup> Week 27 Household Pulse Survey: March 17 – March 29, U.S. Census Bureau

<sup>9</sup> On Boston's racial wealth gap, see: Ana Patricia Munoz et al., "The Color of Wealth in Boston" (Duke University, The New School and the Federal Reserve Bank of Boston, March 25, 2015). On racial profiling in Boston rental housing, see: Jamie Langowski, et al., "Qualified Renters Need Not Apply Race and Voucher Discrimination in the



Though COVID-19 touched off a new crisis of housing and health, it extends a history that runs from chattel slavery through 20th-century residential segregation, the sabotage of Black homeownership, and the increasing prevalence of investor-owned real estate in Black communities.<sup>10</sup>

Yet when pushed to the brink of widespread illness and economic collapse, working-class Black and Brown communities organized and fought back. Guided by the leadership of Boston's housing justice movement, the Massachusetts Legislature and the City of Boston enacted unprecedented expansions of renter protections. Chief among these was the Massachusetts eviction moratorium, which paused all non-essential eviction cases across the state for six months. In addition, the city and state each provided millions of dollars of rental assistance funding. Special effort was made to preempt housing loss by expanding tenant access to legal resources, counseling, and information about tenant rights. During the pandemic, evictions occurred in Boston at a sharply lower annual rate. An average of 5,451 evictions per year occurred in Boston between 2014-2016.<sup>11</sup> The Massachusetts Trial Court Electronic Case Access database recorded 1282 eviction filings with addresses in the period from February 28th 2020 to February 28th 2021 -- a decline of 76%, likely due in large part to the statewide moratorium.<sup>12</sup>

However necessary, protectionary policies were imperfect and insufficient because they were temporary, exclusionary, and narrow. Renter assistance was temporary because many programs were and are impermanent, indefinitely renewed by temporary extensions, or let to expire. Policies were exclusionary because of confusing application processes, landlord participation requirements, and restricted program eligibility. Last, renter protections were narrow because they were designed to stabilize pre-existing housing conditions disturbed by COVID-19. Protections, for example, did not generally accommodate renters with housing issues that pre-date the pandemic.

Rarely has housing been so necessary and so threatened, for so many. Without a vaccine, reliable access to home that was safe, decent, and affordable became a critical preventative tool to mitigate COVID-19 acquisition, transmission, and mortality. If stay-at-home orders reduced

---

Metro Boston Rental Housing Market” (The Boston Foundation, Suffolk University Law School, Analysis Group, July 2020). On racial disparities in Boston eviction, see: Robinson and Steil, 2020.

<sup>10</sup> Jackelyn Hwang, “Racialized Recovery: Postforeclosure Pathways in Boston Neighborhoods,” *City & Community* 18, no. 4 (2019): 1287-1313. <https://doi.org/10.1111/cico.12472>

<sup>11</sup> Robinson and Steil, 2020.

<sup>12</sup> Massachusetts Trial Courts Electronic Case Access, collected February 15, 2020 - March 15, 2020.

COVID-19 transmission, eviction moratoria, tenant protections, and community action further restrained pandemic spread by limiting forced moves, relocation, and housing loss.<sup>13</sup> Yet many of the same government strategies intended to manage COVID-19 also undermined housing stability. Stay-at-home orders triggered deep unemployment and widespread inability to pay rent, which threatened -- and still threaten -- to escalate into a wave of mass displacement likely to hit communities of color hardest.

## **Research Objectives and Methodology**

Given extreme disparities of renter need and unprecedented expansions of tenant protections, this thesis asks: How closely did patterns of rental housing insecurity during the first year of the COVID-19 pandemic follow previous racial disparities experienced by Boston renters? Extreme economic vulnerability and transformed interventions in rental housing likely upturned predictable sources of housing instability. Did economic vulnerabilities disproportionately experienced by Black and Brown renters widen observable racial disparities in rental housing insecurity? Or did significant renter protections, such as state and federal eviction moratoria, stabilize or even diminish these disparities? The extent to which COVID-19 widened or diminished racial disparities in renter housing insecurity matters: it will determine how Boston's working-class communities of color rebuild as places where everyone can thrive.

Using mixed methods to analyze common indicators of renter housing insecurity, this report assesses how COVID-19 transformed tenant relationships with landlords, neighbors, and government. Housing insecurity describes a range of bad options that undermine access to housing that is safe, decent, and affordable.<sup>14</sup> Common indicators of housing insecurity, for example, include high housing costs, living in housing of inadequate quality, and forms of

---

<sup>13</sup> Kathryn M. Leifheit et al., "Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality (November 30, 2020). <http://dx.doi.org/10.2139/ssrn.3739576>; see also: Emily A. Benfer et al., "Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy (November 1, 2020). *Journal of Urban Health* (2021), 10.1007/s11524-020-00502-1

<sup>14</sup> Josh Leopold et al., "Improving Measures of Housing Insecurity: A Path Forward," (Urban Institute, Enterprise Community Partners, 2016). See also: Tyler J. Frederick et al., "How Stable Is Stable? Defining and Measuring Housing Stability," *Journal of Community Psychology* 42, no. 8 (October 14, 2014), <https://doi.org/10.1002/jcop.21665>.

displacement such as eviction. This research relies on three such indicators: records of eviction filings, housing quality issues reported to Boston's 311 call line, and the lived experience of Boston renters.

First, I examine records of eviction filings from Eastern Housing Court for the duration of the pandemic's first year, from 2/28/2020 - 2/28/2021. For the purposes of this report, eviction filing data refers to available court records of eviction filings with recorded property addresses at the time of data collection. Eviction filing data was collected by hand from the Massachusetts Trial Court Electronic Case Access database, in collaboration with Laurie Goldman's class at Tufts University Department of Urban & Environmental Policy & Planning. Using addresses attached to filing records, we spatially locate eviction filings and merge records with property assessment data from the City of Boston and demographic data at the census tract-level from the 2015-2019 American Community Survey estimates, provided by the U.S. Census Bureau. To compare eviction filing rates with COVID-19 incidence by neighborhood, we adjusted data released by the Boston Public Health Commission to reflect American Community Survey 2015-2019 5-Year Estimates. We joined eviction filing data to neighborhoods categorized by zip code, following BPHC's methods.

To account for lower frequencies of eviction filing during the first year of the COVID-19 pandemic, this report also uses records of housing issues reported to the City of Boston's 311 call center. As with eviction records, we use addresses attached to data to locate where reported housing issues occurred and combine records with property assessment data from the City of Boston and demographic data at the census tract-level from the 2015-2019 American Community Survey estimates. Common issues reported overlap with key indicators of poor housing conditions, such as poor building quality, issues with pests and roaches, and physically unsafe housing. We filtered 311 call data from 2015- March 2021 for reported housing issues and selected for issues reported from multifamily housing or apartment housing.

Finally, this report spotlights personal narratives drawn from a community survey conducted by City Life/Vida in March 2021. This survey asked 25 tenants about experiences of housing insecurity from March 2020 - March 2021. Questions solicited detailed information about rent and methods of rent payment, formal and informal displacement, access to emergency government resources provided during the pandemic, and community support. Additional open-ended questions asked tenants to narrate their experiences with housing insecurity during

the pandemic. CL/VU recruited survey participants through convenience and snowball sampling methods. Surveys were conducted by phone in English by volunteers, using Qualtrics and Phonic softwares. As a federal work-study employee, I collaborated with City Life/Vida Urbana staff in survey design, volunteer training, and survey implementation.

Respondents were selected through voluntary sampling, solicited at weekly CLVU meetings, tenant association meetings, and tenant organizing committee meetings. 80% (21) of respondents identified as Black; 73% (19) identified as women. A team of 8 City Life/Vida Urbana volunteers conducted interviews in English by phone. The survey consisted of 56 single-response questions and 7 open-ended questions. Questions were tailored to solicit responses around three general themes:

1. Were tenants struggling with their housing conditions before COVID?
2. How did COVID introduce new challenges for tenants?
3. Were tenants able to access expanded resources?

Finally, open-response questions invited participants to narrate their own pandemic experiences. Why were their homes so important during the pandemic? Did they join with their neighbors to protest, organize, or share resources? What would their communities need in order to stay safe and thrive?

## **Overview of Findings**

This research finds that indicators of renter housing insecurity continued to disproportionately impact Boston's communities of color. Though overall frequencies of eviction filings and housing quality issues reported to the City of Boston declined from previous annual averages, communities of color experienced indicators of housing insecurity at rates disproportionate to population size and to the number of renter households at the census tract and neighborhood levels. When the number of eviction filings declined, in other words, the number of housing quality issues did not increase above the annual average, both in communities of color and in Boston as a whole. This finding may suggest that landlord harassment and retaliation were not broadly adopted as tactics of informal eviction when state and federal moratoria placed restrictions on the formal eviction process.

A descriptive analysis of eviction filing rates and incidence rates of COVID-19 positivity observes overlap between neighborhoods with especially high rates of eviction filing, high rates of COVID-19 incidence, and high proportions of residents who are people of color. Whiter neighborhoods generally experienced lower rates of eviction filing and lower rates of COVID-19 incidence. However, noticeable exceptions to observed neighborhood trends suggest that important economic and social forces might pattern relationships between race, housing loss, and COVID-19 in ways that vary by neighborhood. East Boston, for example, experienced the highest COVID-19 incidence rate relative to all other Boston neighborhoods. Nearly two-thirds of neighborhood residents identify as people of color. Yet East Boston experienced among the lowest rates of eviction out of all Boston neighborhoods, especially when compared to filing rates in other neighborhoods where the majority of residents are Black and Brown.

Property-level characteristics of buildings where tenants experienced eviction filings sketch an initial composite of common evictors during the pandemic. A vast majority of property owners who filed evictions during COVID-19 did not live on-site. Ownership records further indicate that investor-owned buildings experienced a disproportionate frequency of eviction filings. Initial profiles of common evictors at the property level are not conclusive. However, initial trends signal a need to determine how the COVID-19 pandemic's effects transformed landlord management strategies. Ownership records also suggest that several large corporate landlords responsible for a large portion of Boston eviction filings prior to COVID-19 have continued to evict in high numbers during the pandemic. This includes Beacon Communities, a prominent corporate landlord who signed the City of Boston's "Housing Stability Pledge," a non-binding commitment aimed to deter formal eviction in court.

Finally, exemplary tenant narratives of housing insecurity indicate that longstanding dynamics for Boston renters of color continued under new conditions. COVID-19's implications for employment and health did spur new challenges that undermined renters housing stability. But for many tenants, COVID-19 accentuated existing housing issues and raised the stakes of ongoing tenant struggles.

These findings are perhaps more suggestive than definitive. This is due in part to small samples of relevant data, potential undercounting of common indicators of housing insecurity, and the possibility that COVID-19's economic, social, and political repercussions may have shifted incentives to preserve tenancy. These research obstacles speak to the extensive difficulties

of measuring the full extent of renter housing insecurity in ordinary and extraordinary contexts. Despite these limitations, these findings sketch out a baseline of COVID-19's initial, unequal impacts on renters of color in Boston. As the pandemic extends indefinitely into the future, this research has the potential to inform policy measures that redress the structural racial inequalities that condition the fate of Boston's Black, Latinx, and immigrant communities.

### **A Word About Method: Understanding Eviction Data**

Housing insecurity compels tenants to move from their housing for different reasons. Sometimes tenants move in response to unsustainable housing or neighborhood conditions, such as when landlords increase rent or the physical quality of the property deteriorates. More often, tenants relocate because their landlords force them to move.<sup>15</sup>

Eviction is one kind of forced move. An eviction occurs when a landlord tries to forcibly remove a tenant from their home, using formal or informal methods. A formal eviction occurs when a landlord evicts a tenant through a legal process in the court system. An informal eviction occurs when a landlord forces a tenant from housing without pursuing a legal process. A landlord might illegally lock out tenants, for example, or coerce tenants to relocate through harassment. Tenants might also relocate in response to verbal threats of eviction, or in anticipation of receiving a formal eviction.<sup>16</sup>

Formal evictions occur for a variety of reasons. A common cause of formal eviction is when a tenant is unable to pay rent in part or in full. Before COVID-19, eviction filings for rent non-payment accounted for 3 in every 4 filings in Suffolk County.<sup>17</sup> Tenants can also receive evictions for "fault" or "cause," if the tenant violates a term of their lease. Evictions for "cause", for example, include cases when landlords accuse tenants of damaging property. In Massachusetts, landlords can also evict tenants for no particular reason, even when the tenant has done nothing wrong. These are called "no-fault" evictions, which often occur when a lease ends, when a landlord wants to sell, renovate, or increase rent on a unit or property.

---

<sup>15</sup> Matthew Desmond and Tracey Schollenberger, "Forced Displacement From Rental Housing: Prevalence and Neighborhood Consequences," *Demography* 52, no.5 (Oct. 2015): 1751-72. doi: 10.1007/s13524-015-0419-9.

<sup>16</sup> Matthew Desmond et al., "Forced Relocation and Residential Instability among Urban Renters." *Social Service Review* 89, no. 2 (2015): 227-62. <https://doi.org/10.1086/681091>

<sup>17</sup> Robinson and Steil, 2020

The formal eviction process is complex. It begins when a landlord issues a “notice to quit” to a tenant, demanding that the tenant vacate housing. If the tenant does not pay rent owed or relocate, landlords can file a complaint in court, initiating what is called a “summary process.” At this stage, formal evictions can result in at least three different outcomes:

1. **Default:** This means that the tenant does not show up in court, losing access to their housing.
2. **Settlement:** When a case does not end in default, oftentimes tenants and landlords reach a negotiated legal settlement. Some settlements order tenants to pay rent owed, or to vacate their housing voluntarily by a certain date. Other settlements place tenants in a kind of probationary period. A landlord, for example, could agree not to evict a tenant if they pay rent on time for a year.
3. **Execution:** In other eviction filings a judge will issue an order of execution, which means that the landlord can have a constable or sheriff physically remove the tenant.<sup>18</sup> From 2014-2016, 38 percent of formal eviction cases in Boston Housing Court ended in an execution.<sup>19</sup>

Eviction is devastating. Regardless of what results, the experience of eviction can push families toward illness, job loss, and homelessness.<sup>20</sup> Eviction drives families toward increasingly unstable or worse housing conditions.<sup>21</sup> Eviction’s consequences can be damaging even when tenants do not lose their homes. Landlords often file eviction to coerce tenants to prioritize rent payment under the threat of housing loss, or to force renters into informal arrangements such as payment plans.<sup>22</sup> Receiving an eviction filing can also create barriers to finding new housing. Landlords often use publicly-available eviction filing data to screen out tenants or to create

---

<sup>18</sup>Massachusetts Law Reform Institute, “Evicted for Life: How Eviction Court Records Are Creating a New Barrier to Housing,” June 12, 2019, <https://www.mlri.org/publications/evicted-for-life/>

<sup>19</sup> Robinson and Steil, 2020

<sup>20</sup> Matthew Desmond, and Rachel Tolbert Kimbro. “Eviction’s Fallout: Housing, Hardship, and Health.” *Social Forces* 94, no. 1 (2015):295–324.

<sup>21</sup> Matthew Desmond. “Eviction and the Reproduction of Urban Poverty.” *American Journal of Sociology* 118, no.1 (2012)::88–133.

<sup>22</sup> Philip ME Garboden and Eva Rosen, “Serial Filing: How Landlords Use the Threat of Eviction,” *City & Community* 18:2 (June 2019). doi: 10.1111/cico.12387

“blacklists” of tenants with eviction records.<sup>23</sup> Tenant blacklists unfairly lock families out of the housing market on the basis of a tenant’s interaction with housing courts.<sup>24</sup>

**This report examines records of summary process eviction filings.** Though summary process filings offer a strong indicator of eviction’s disparate effects on Black and Brown renters, court records of eviction filings significantly undercount all evictions that occurred in COVID-19’s first year. This is due to three challenges characteristic of formal eviction filing data.

**First, court records of eviction represent only part of all formal and informal eviction.**

Tenants can lose their homes at any stage of the formal process of eviction filing. Eviction filing records do not record when tenants move after receiving an initial notice to quit, for example. At the same time, informal evictions occur outside of the court system altogether, leaving no formal record of housing loss. It is possible that informal evictions in Boston vastly outnumber formal evictions in courts. The City of Boston began to collect records of notices to quit during the COVID-19 pandemic, but this data is not publicly available. Though formal eviction filings portion of all evictions, they do provide a reliable indicator of housing insecurity.

**Second, records of eviction filings available to the public are imperfect.**

As mentioned above, this report utilizes records of eviction filings in Boston available through the Massachusetts Trial Courts Electronic Case Access system (at MassCourts.org). MassCourts is the most dependable source for statewide eviction filing data. For nearly every summary process filing across all Massachusetts housing courts, MassCourts provides detailed information useful for tenant organizers and advocates. This data is public and easily searchable by case number, by date of filing, by city or town, and by housing court (such as all filings in Eastern Housing Court in particular).

However, MassCourts is an imperfect source of information about evictions in Massachusetts. Eviction filing records provided by MassCourts are often inaccurate, incomplete, or inconsistent. Many records contain errors in spelling tenant names or property addresses. Data included may be unrepresentative of all eviction filings within a given period of time.

---

<sup>23</sup> Paula A. Franzese, “A Place to Call Home: Tenant Blacklisting and the Denial of Opportunity,” 45 Fordham Urb. L.J. 661 (2018).

<sup>24</sup> MLRI, “Evicted for Life,” 2019.



Sometimes MassCourts may not update or record complete filing data. We estimate, for example, that about 5.6% of publicly-available eviction filing records within the range of study did not contain address-level data at the time of collection; eviction data analyzed here represents about 94.4% of all Boston eviction filings during the pandemic's first year. What's more, MassCourts does not provide comprehensive information about the entire formal eviction process: while summary process filings are displayed, notices to quit are not. For these reasons, the total number of formal eviction filings during the pandemic was likely higher than suggested here.

**Last, eviction moratoria likely minimized the degree to which eviction filings mark housing insecurity.** As we discuss in the chapter that follows, eviction moratoria have a powerful, but uncertain, effect on rental housing. The Massachusetts eviction moratorium issued a freeze on all formal evictions considered non-essential, at all stages of the formal eviction process in court. This included evictions filed for non-payment of rent. For a period of six months in Massachusetts, landlords could not evict by legal means if tenants could not make rent. The federal eviction moratorium issued by the Centers for Disease Control is ongoing at the time of writing. The protections it offers tenants are less encompassing -- qualified renters must declare eligibility -- but significant. Together, state and federal moratoria likely account for a lower frequency of eviction filings in Boston during the pandemic. But while moratoria blocked eviction filings, other sources of housing insecurity continued or intensified. The number of eviction filings alone may not track with actual renter needs.

## **Background**

When the first case of COVID-19 appeared in Boston on February 28th, 2020, it launched a process that exacerbated systemic racial inequalities shouldered by Black and Brown renters. Generations of systemic racial exploitation pushed Black and Brown renters toward heightened exposure to social, economic, and physical risks. More likely to rent housing, working-class Black and Brown communities suffered disproportionately from unemployment and income loss. These systemic vulnerabilities cascaded in a line of effects that rendered Black

and Brown people more likely to not have the means to pay rent, and more likely to experience eviction.

During the first year of the COVID-19 pandemic, racial disparities in renter housing insecurity were the product of a web of factors. Pandemic-induced unemployment initiated overlapped crises of rent payment and potential housing loss. Key policies mediated these dynamics by offering rental assistance, suspending certain kinds of formal eviction, and expanding access to legal resources. But these renter protections engendered significant coverage gaps across time, program eligibility, and because of limited program scope. Policies were necessary, but they did not do enough to halt an umbrella of likely outcomes, which include formal and informal housing loss, overcrowding, and indebtedness. These possible outcomes may have enhanced exposure to COVID-19. This section charts a string of related factors that may account for racial disparities in renter housing insecurity during the first year of COVID-19. It aims to clarify initial connections between racial disparities in renter housing insecurity and COVID-19's troubling social, economic, and political implications. Doing so will ground an evaluation of COVID-19's effect on renter housing insecurity in particular.

### *Boston's Housing Crisis*

Even before COVID-19, systemic racial disparities in Boston rental housing positioned Black and Brown renters to experience indicators of housing insecurity, such as eviction, at disproportionate rates. Racialized disadvantages in rental housing are closely related to disparities of income and wealth. A majority of Boston residents identify as people of color. As of 2019, 23 percent of Boston residents identify as Black, 20 percent as Latinx or Hispanic, and 10 percent as Asian. Black and Latinx households are more likely to live in rental housing than white households. While 70 percent of Black households and 84 percent of Latinx households rent, just 56 percent of white households live in rental housing.<sup>25</sup> The median income of renter-occupied households is \$49,489, while the median income of owner-occupied households is \$116,490.

In general, Black and Brown families experience striking imbalances of income and poverty relative to Boston's white residents. Although the median household income in Boston in

---

<sup>25</sup> 2015-2019 5 Year Estimates, American Community Survey, Social Explorer.

2019 was \$71,115, the median income of white residents in Boston was \$104,260 -- more than twice the median income of Black residents (\$45,468) and Latinx residents (\$38,459). Black and Latinx residents experience poverty at or more than twice the rate of white residents.<sup>26</sup> Disparities of income and poverty are compounded by a sharp racial wealth gap. While the average net worth of a white family in Boston is \$247,500, the average net worth of a Black family in Boston is just \$8.<sup>27</sup>

Many Boston residents entered the pandemic struggling to pay rent - especially Black, Latinx, and immigrant tenants. Boston is one of the most expensive rental housing markets in the United States. Because of rising rents, wage stagnation, and insufficient government support, nearly half of Boston renters (48 percent) spend more than 30 percent of their income on housing costs.<sup>28</sup> Renters living in the historically Black and Latinx neighborhoods of Roxbury, Dorchester, and Mattapan pay a higher percentage of their income than do renters in high-income, typically whiter communities.<sup>29</sup> When families experience high rent burdens, it means that any financial emergency could cause a family to fall behind on rent, pushing tenant households toward eviction.

Black and Brown tenants in Boston experience eviction at higher rates than white renters. Working with researchers from MIT, City Life/Vida Urbana found that renters living in communities of color in Boston experienced a disproportionate amount of eviction filings. Though only half of the Boston rental housing stock (52 percent) is located in neighborhoods where the majority of residents are people of color, 78% of eviction filings from 2014-2016 occurred in these neighborhoods. Renters in Black neighborhoods were much more likely to have an eviction filed against them than renters in predominantly white neighborhoods. 40% of all filings occurred in neighborhoods where the majority of residents are Black, even though these neighborhoods contain only 18% of Boston's rental housing. What's more, City Life/Vida Urbana determined that a Boston neighborhood's share of Black renters is a stronger predictor of eviction filings rates than poverty.<sup>30</sup>

---

<sup>26</sup> Ibid. While 11% of white residents reported incomes below the poverty line, 22% of Black residents and 29% of Latinx residents reported incomes below the poverty line.

<sup>27</sup> Muñoz et al., 2015

<sup>28</sup> 2015-2019 5 Year Estimates, American Community Survey, Social Explorer.

<sup>29</sup> Robinson and Steil, 2020

<sup>30</sup> Ibid

Eviction fortifies structural disadvantages that burden Black, Latinx, and immigrant renters. Black renters in general consistently experience evictions at the highest rates across demographic categories.<sup>31</sup> Black women in particular face a disproportionate percentage of eviction. Desmond's Milwaukee study (2012) also found that black women were evicted at higher rates than all other demographic groups: though Black women comprised 9.6% of Milwaukee's population, they experienced 30% of all evictions. Evidence supports this finding across contexts. In a separate study of 36 states, Black women in 17 states experienced twice as many eviction filings than did white renters (Beiers et al., 2020).

Housing loss is a damaging experience. Eviction can have negative impacts to physical and mental health, such as depression, anxiety, and high blood pressure.<sup>32</sup> Eviction is associated with higher rates of job loss,<sup>33</sup> with subsequent incidences of forced mobility,<sup>34</sup> and with homelessness.<sup>35</sup> What's more, forced moves perpetuate cycles of poverty by constraining renter options in moments of personal crisis, forcing evicted households into increasingly precarious housing circumstances.<sup>36</sup> In Milwaukee, Desmond et al. (2015) observed that evicted households often moved into increasingly worse and unstable housing. A separate study found that 70% of renter household moves in Baltimore, MD and Mobile, AL were undertaken in reaction to landlords, violence, and deteriorating housing quality, hampering housing options for renters trying to manage their housing loss.<sup>37</sup> Racial residential segregation and discriminatory tenant screening processes further constrain good housing options.<sup>38</sup> Eviction, for these reasons, constitutes much more than losing a home.

---

<sup>31</sup> A study of eviction filings from 39 states found that black renters experienced a disproportionate share of filings and experienced the highest rates of eviction filing and judgement. See: Peter Hepburn et al., "Racial and Gender Disparities among Evicted Americans," *Sociological Science* December 16, 2020. [10.15195/v7.a27](https://doi.org/10.15195/v7.a27)

<sup>32</sup> Hugo Vásquez-Vera et al., "The threat of home eviction and its effects on health through the equity lens: A systematic review." *Soc Sci Med.* 175 (2017 Feb):199-208. doi: [10.1016/j.socscimed.2017.01.010](https://doi.org/10.1016/j.socscimed.2017.01.010).

<sup>33</sup> Matthew Desmond and Carl Gershenson, "Housing and Employment Insecurity among the Working Poor," *Social Problems*, 2016, 0, 1–22 doi: [10.1093/socpro/spv025](https://doi.org/10.1093/socpro/spv025)

<sup>34</sup> Matthew Desmond et al., "Forced Relocation and Residential Instability among Urban Renters," *Social Service Review* (June 2015).

<sup>35</sup> Robert Collinson and Davin Reed, "The Effects of Evictions of Low-Income Households." 2018. [http://www.law.nyu.edu/sites/default/files/upload\\_documents/evictions\\_collinson\\_reed.pdf](http://www.law.nyu.edu/sites/default/files/upload_documents/evictions_collinson_reed.pdf)

<sup>36</sup> Benjamin F. Teresa and Kathryn L. Howell, "Eviction and Segmented Housing Markets in Richmond, Virginia," *Housing Policy Debate* (2020) doi: [10.1080/10511482.2020.1839937](https://doi.org/10.1080/10511482.2020.1839937)

<sup>37</sup> Stephanie DeLuca et al., "Why Poor People Move (and Where They Go): Reactive Mobility and Residential Decisions." *City and Community* (2019).

<sup>38</sup> Franzese, 2018

## *Racial Disparities and COVID-19 Vulnerability*

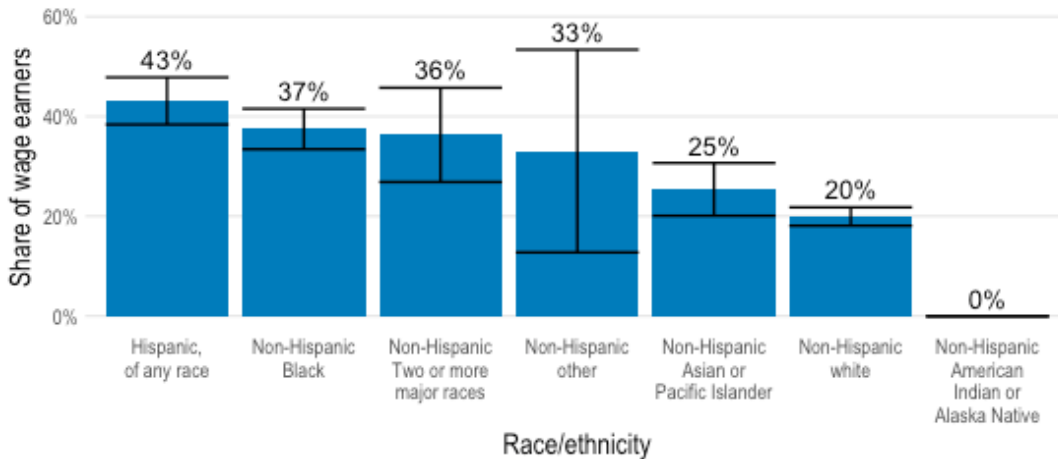
Black and Brown renters in Boston were more likely to hold jobs in occupations vulnerable to layoffs or reduced hours during COVID-19. In Boston and across the United States, government strategies to manage COVID-19 transmission induced widespread economic contraction. Employees in a number of occupations faced steep income loss because of reduced hours, business closures, and unemployment. Occupations more vulnerable to income loss include jobs in restaurant and service sectors, office and administrative support, construction, and transportation, for example. Boston residents who worked in vulnerable occupations were more likely to be Black or Latinx and more likely to rent their housing. Additionally, lower-income households were more likely to rely on wage earners in vulnerable occupations than in higher-income households <sup>39</sup> These estimates suggest that Black and Latinx renters in Boston were more vulnerable to income loss during the first year of the COVID-19 pandemic, and therefore more likely to struggle covering monthly housing costs.

---

<sup>39</sup> In order to determine racial disparities and housing tenure experienced by Boston residents working vulnerable occupations, we adopt methods and code used by the NYU Furman Center, adjusting code for location and for updated American Community Survey sources.

## Share of wage earners employed in more vulnerable occupations by race/ethnicity

Boston, 2019

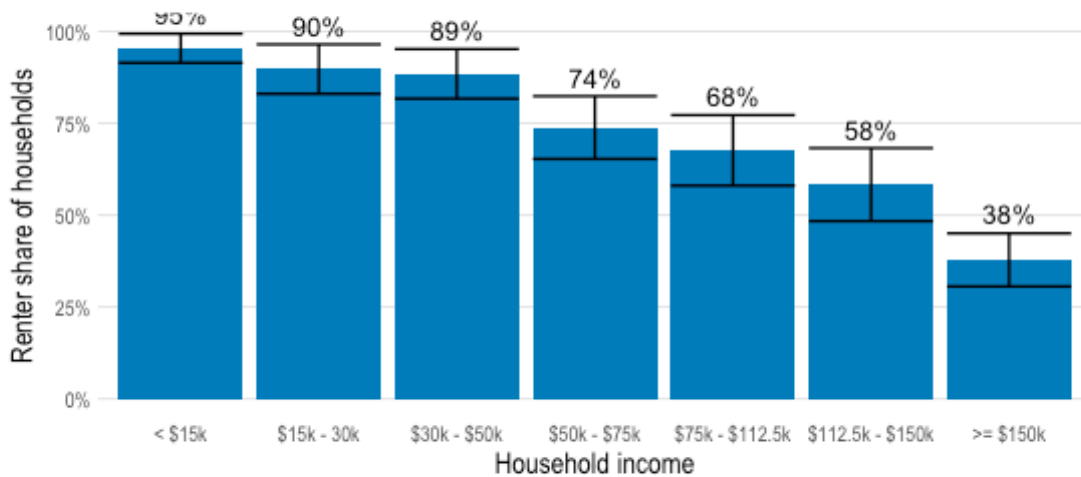


Notes: Error bars represent 90% confidence intervals, and value labels reflect point estimates  
Sources: American Community Survey (2019), IPUMS USA, NYU Furman Center

Black and Latinx/Hispanic household earners in Boston disproportionately worked in vulnerable occupations. In 2019, 43 percent of Latinx/Hispanic workers were employed in vulnerable jobs, as were 37 percent of Black workers in Boston. By contrast, just 23 percent of white wage earners worked in vulnerable occupations. Latinx workers were nearly twice as likely to work in vulnerable occupations than white workers. Renters comprised the majority of Boston households making less than \$150,000 with at least one member employed in a more vulnerable occupation. Households making less than \$50,000 were more than twice as likely to rent than households making over \$150,000.

## Renter share of households with at least one member employed in a more vulnerable occupation by household income

Boston, 2019

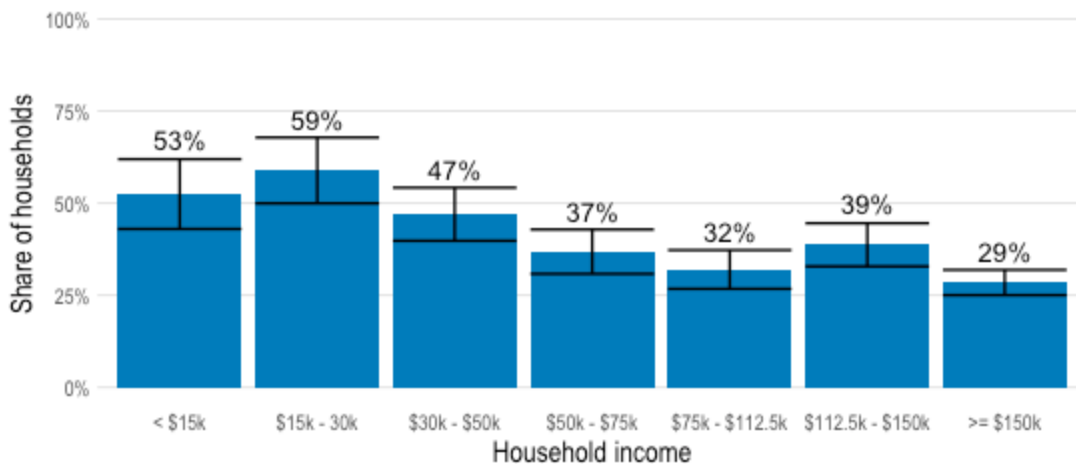


Notes: Error bars represent 90% confidence intervals, and value labels reflect point estimates  
Sources: American Community Survey (2019), IPUMS USA, NYU Furman Center

Lower-income households were more likely to rely on income from vulnerable occupations. Households earning between \$15,000 and \$30,000 were nearly twice as likely than households earning more than \$150,000 to have at least one member employed in a vulnerable occupation. Nearly 60 percent of households that earned between \$15,000 and \$30,000 had at least one household member employed in a vulnerable occupation, compared to 29 percent of households that earned more than \$150,000. Vulnerable low-income households may have been faced greater challenges paying rent during COVID-19.

## Share of households with at least one member employed in a more vulnerable occupation by household income

Boston, MA, 2019



Notes: Error bars represent 90% confidence intervals, and value labels reflect point estimates  
Sources: American Community Survey (2019), IPUMS USA, NYU Furman Center

**The depth and disproportionate impact of extreme economic distress and pre-existing racial inequalities indicate that Massachusetts’ low-income renters of color may have been at risk of widespread displacement.**

Since April 2020, separate estimates have suggested that tens of thousands of Massachusetts renter households could not cover monthly housing costs at some point during the pandemic due to factors such as job loss, and unemployment. In the first months of the COVID-19 pandemic, Massachusetts experienced among the highest unemployment rates in the country. By June 2020, unemployment peaked at 17.7 percent, before declining to 7.4% by December 2020. Statewide unemployment insurance claims data indicated strong disparities by race. By September 2020, an estimated 15.25% of Black workers and 14.3% of Latinx workers filed unemployment claims in Massachusetts, compared to 7.8% of Asian workers and just 7% of white workers. A survey of Boston residents reported that about half of all Black, Latinx, and Asian respondents reported



job or income loss during the pandemic, as compared to little over a quarter of white respondents.<sup>40</sup>

For many Massachusetts residents, deepening unemployment and income loss tipped over into a broad inability to pay for essential expenses, including housing costs. In June 2020, a MassINC poll of 1531 MA residents reported that 28% of respondents did not anticipate being able to pay rent for longer than 6 months if their current situation continued.<sup>41</sup> In September, an estimated 45,000 renter households statewide could not cover monthly housing costs whatsoever.<sup>42</sup> By November 2020, a statewide survey of 33,000 residents found that 72% of Black and 73% of Hispanic/Latinx respondents worried about paying 1 or more of their expenses. More than one in four respondents (28%) reported concern about paying housing bills.<sup>43</sup>

Unable to cover monthly housing costs, it is possible that many tenants chose not to pay rent. According to a national survey from Avail, an online platform for landlords, 42% of landlord respondents received full rent payments in May 2020.<sup>44</sup> The National Multifamily Housing Council (NMHC) reported that 75% of tenants had paid December 2020 rent -- compared to 83.2% in December 2019, and 80.4% in November 2020.<sup>45</sup>

Evidence suggests that tenants accumulated staggering amounts of rental debts held in arrearage. The Philadelphia Federal Reserve estimated that 32,633 Massachusetts renter households owed \$192 million of rental debt by December 2020, at an average of \$6,892 per

---

<sup>40</sup> BARI, "Living in Boston During COVID-19: Economic Strains," 2020.

<sup>41</sup> MassINC Polling Group, "Topline Results Statewide Survey of 1,531 Massachusetts Residents Field Dates: May 20 – 25, 2020"

<https://static1.squarespace.com/static/5eb9fa2f8ac4df11937f6a49/t/5ef64c9a643cf451b83c1309/1593199771410/Topline+2020+05+POAH+Housing+v2.pdf>

<sup>42</sup> Philbrick et al., "The COVID-19 Layoff Housing Gap," 2020.

<sup>43</sup> Massachusetts Department of Public Health, "COVID-19 Community Impact Survey: Preliminary Analysis: February 17, 2021", 2021.

<sup>44</sup> Martin Scott, "Landlords and Renters Struggling to Make Ends Meet During COVID-19 Uncertainty," April 20, 2021. <https://www.avail.co/blog/landlords-and-renters-struggling-to-make-ends-meet-during-covid-19-uncertainty>

<sup>45</sup> National Multifamily Housing Council, "NMHC Rent Payment Tracker Finds 75.4 Percent of Apartment Households Paid Rent as of December 6," 2020.

<https://www.nmhc.org/news/press-release/2020/nmhc-rent-payment-tracker-finds-75-4-percent-of-apartment-households-paid-rent-as-of-december-6/>

household.<sup>46</sup> A separate estimate suggests that as many as 108,300 Massachusetts renter households owed as much as \$617 million in rent total.<sup>47</sup>

Together, the new inequalities of COVID-19 and preexisting disadvantages of structural racism create overlapped crises of housing and health that disproportionately affected Boston's low-income renters of color. Housing displacement is associated with increased COVID-19 infection and mortality rates because it likely increases household overcrowding (Benfer et al., 2020b; Leifheit et al., 2020). A study of 400 pregnant women in New York City, for instance, found household density to be the strongest predictor of COVID-19. (Emeruwa et al., 2020). In the Greater Boston area, households of color with children are more than twice as likely to be overcrowded than white households with children (Reardon et al., 2020).

In the first year of the pandemic, people of color living in Boston experienced disproportionate levels of COVID incidence and mortality. Of all cases with known race or ethnicity data, Latinx people experienced 30% of all COVID cases in Boston, despite comprising only 19.8% of Boston's total population. Black people in particular died of COVID in disproportionate numbers. 1 in 3 Boston residents who died of COVID were Black -- even though Black residents comprise less than a quarter (23.7%) of Boston's total population. White people, by comparison, experienced COVID-19 at disproportionately lower numbers: white residents experienced 34% of all COVID cases in Boston despite comprising 44.5% of Boston's total population.

### *Evaluating Policy Responses to Boston's COVID-19 Renter Crisis*

A slate of federal, state, and local policy interventions attempted to slow displacement through the pandemic's first year. Policy interventions sought to intervene at different stages of escalating renter housing difficulties in order to prevent formal eviction. State and federal eviction moratoria temporarily suspended certain types of formal eviction at different stages of the court process. To cover unpaid rent owed by tenants, state and municipal rental payment assistance programs channeled funds to participating landlords. A statewide Eviction Diversion

---

<sup>46</sup> Davin Reed and Eileen Divringi, "Household Renter Debt During Covid 19," (Federal Reserve Bank of Philadelphia, 2020).  
<https://www.philadelphiafed.org/-/media/frbp/assets/community-development/reports/household-rental-debt-during-covid-19.pdf>

<sup>47</sup> Stout, "Estimation of Households Experiencing Rental Shortfall and Potentially Facing Eviction," 2020.

Initiative expanded renter access to legal resources and representation. In addition, affordable housing providers in Boston made informal commitments to preserve housing stability or to defer eviction.

The Massachusetts eviction moratorium was the strongest of these protections. It temporarily froze all non-emergency eviction cases in Massachusetts at every stage of the formal eviction process, including eviction filings. The Massachusetts moratorium lasted from April 20th, 2020 to October 17th, 2020, when it was allowed to expire. To fill its place, on October 10th, 2020, the Baker Administration announced an “Eviction Diversion Initiative,” which would expand funding for rental assistance programs, resources for legal assistance and mediation, and funding for rapid rehousing. A partial list of significant municipal, state, and federal renter protection policies is included in the table below.

<b>Policy Name (scale of policy application)</b>	<b>Details</b>	<b>Eligibility Requirements</b>
Massachusetts eviction moratorium (statewide)	From April 2020 - October 2020, prevented all non-essential eviction filings in Massachusetts. Non-essential eviction defined as evictions for non-payment, and no-fault eviction.	Applied statewide.
CDC eviction moratorium (national)	From September 2020 onward, enables eligible tenants to declare protection against eviction. Once a landlord receives a declaration, cannot evict a tenant. However, moratorium does not prevent eviction filing.	Eligible tenants must: <ul style="list-style-type: none"> <li>● Make less than \$99,000 (or \$198,000 if fi a joint tax return)</li> <li>● Be unable to make full rent “due to substantial loss of household income, loss of compensable hours of work or wages, a lay-off, or extraordinary out-of-pocket medical expenses”</li> <li>● Be making an effort to make timely, partial rent payments</li> <li>● Have used your “best efforts” to seek out and apply for all available state or local rental assistance programs</li> <li>● Be at risk of homelessness or at risk of having to double up</li> </ul>

		with others in cramped, close quarters if evicted
CARES Act eviction moratorium (national, eligible properties)	From March 2020 - July 2020, provided moratorium on eviction filings in certain rental properties with federal assistance or federally-related financing. Covered tenants could not be forced to vacate, and landlords could not file notices to vacate, until 30 days after the expiration of the moratorium.	Protections applied to properties with federally-related financing
Rental Assistance for Families in Transition (RAFT) (statewide)	Providing up to \$10,000 per household. Funding can be used for rent or mortgage arrears, security deposits, or other expenses to help households obtain or maintain stable housing	Households with incomes up to 50% of Area Median Income (AMI), or 60% of AMI for people who are at risk of homelessness because of domestic violence, are eligible for assistance.
Emergency Rental and Mortgage Assistance (EMRA) (statewide)	Provides up to \$4,000 for eligible households to assist with rent or mortgage arrears accrued after April 1, 2020 and/or with upcoming rent or mortgage payments.	Available for households within the 50-80% range of Area Median Income (AMI)
Rental Relief Fund (Boston)	Provides up to \$15,000 in assistance for income eligible households for up to 12 months for arrears, current rent, and future rent. Funding maximum originally set at \$6,000.	Restricted to Boston residents economically impacted by covid-19, earning less than 80% of Area Median Income (AMI) annually. Excludes students, mobile or project-based voucher recipients.
Eviction Diversion Initiative (statewide)	As originally announced, committed \$112 million of new funding to support new and expanded housing stability programs, including: \$100 million in emergency rental assistance through RAFT; \$12.3 million to provide tenants and landlords with access to legal representation and related services prior to and during the eviction process, as well as community mediation to bring tenants and landlords together to find a resolution; and nearly \$50 million for post-eviction rapid rehousing	Determined by various programs

Boston Housing Authority: Temporary Stay on Non-Essential Evictions	Issues stay for non-essential evictions in Boston Housing Authority properties for the duration of state of emergency.	Applies only to BHA properties.
Housing Stability Pledge (Boston properties owned by participating landlords)	Non-binding pledge signed by Boston landlords and affordable housing providers. Pledge entails commitments to abide by CDC moratorium, accept rental assistance, create payment plans to preserve tenancy, and to direct voucher recipients to counseling resources.	Landlord participation is voluntary.

*Evaluating Policy Impact*

Viewed together, policy protections available to Boston renters have had a strong, but indefinite, impact on blocking formal eviction. The Massachusetts eviction moratorium prevented all non-emergency filings in Boston for six months. But even after the statewide moratorium expired, formal eviction filings remained low in Boston relative to the frequency of filings before the pandemic. From 2010-2019, for example, an average of 454 eviction filings occurred in Boston Housing Court every month. In March 2021, there were 305 eviction filings in Suffolk County. Boston’s low filing count could be due to large amount of rental assistance managed by the City of Boston, or to the voluntary commitments of affordable providers to deter non-essential eviction. Low filing rates could also reflect changed incentives to preserve tenancy: in a slack housing market, landlords might not evict because it may be difficult to find new renters.

Still, renter protections were imperfect. By design and in implementation, renter protections leave open a number of damaging consequences for Boston tenants. Broadly speaking, these policies were insufficient because they were temporary, exclusionary, and narrow:

- Renter assistance was temporary because many programs were and are impermanent, indefinitely renewed by temporary extensions, or let to expire. The federal government, for example, extended the CDC moratorium three times, while the CARES Act moratorium expired in July 2020, and the Massachusetts moratorium in October.

- Policies were exclusionary because of restricted program eligibility, confusing application processes, and landlord participation requirements. It is possible that exclusionary aspects of renter protections turned away tenants in need of support.
- Renter protections were narrow because they were designed to stabilize pre-existing housing conditions disturbed by COVID-19. Protections, for example, did not generally accommodate renters with housing issues that pre-date the pandemic.

Because renter protections were temporary, exclusionary, and narrow, these policies have had two direct consequences and a number of potential effects. First, Boston renters continue to experience eviction filings during a pandemic. Second, renter protections do not specifically treat renter housing issues that began prior to March 2020. These consequences are indication of the degree of chronic housing insecurity that continues to destabilize the lives of Boston renters.

Apparent policy success -- indicated by a low number of filings -- might also correspond with high rates of informal eviction and extreme financial precarity. Tenants struggling to pay rent, for example, may experience informal evictions or forced moves that go unrecorded in official court records. Tenants unable to cover housing costs may have gone into further debt to pay rent or cover other essential expenses. Patterns of informal, unrecorded tenant experiences of housing insecurity were little understood before the pandemic; it's possible that COVID-19 has widened conditions of housing informality.

## Findings

In its first year, the COVID-19 pandemic exacerbated existing racial disparities in Boston rental housing. Black and Brown renters were positioned to experience the worst of the pandemic's harms. Initial data suggests that they have. In the sections that follow, I demonstrate that common indicators of renter housing insecurity disproportionately occurred in Boston's communities of color.

### *Surveying Boston Renters*

In March 2021, City Life/Vida Urbana surveyed 25 Boston-area residents to understand how tenants negotiated transformed relationships with landlords, property managers, and government services during the pandemic. Drawing from survey responses, this section details four narratives about rental housing during COVID-19. While respondent narratives are not generalizable, they do map a range of tenant experiences transformed by COVID-19's cumulative implications for Boston rental housing. COVID-19 precipitated direct challenges to rent payment, exacerbated existing housing conflicts, and magnified individual determinants of housing insecurity, such as issues with physical health. Tenants struggling primarily with housing issues predating COVID-19 struggled to access rental assistance. These findings emphasize that COVID-19's social and economic effects layered over existing tenant struggles for safe, secure, and affordable homes.

**For some tenants, COVID-19 created direct challenges to housing stability. Tenants took time off from work to care for loved ones who fell ill or passed away, risking their homes to care for family and friends. At the same time, COVID intensified existing conflicts related to housing quality, rent payment, and eviction.**

Sylvia is a 44 year-old Black woman. She lives with her teenage son in Mattapan, where she rents a two-bedroom apartment for \$1,600 a month. She receives about \$75,000 a year in income from her job with the MBTA. Sylvia rents from a small landlord and does not have a written lease. She pays about a quarter of her income on rent, and her housing costs have not risen in four years.

During the pandemic, however, Sylvia faced the sudden prospect of losing her home. Shortly before the pandemic began, Sylvia's landlords decided to sell her residence to a new owner. One condition of the sale was that Sylvia vacate her apartment. Two days after the former building owners finalized the deal, they threatened Sylvia with eviction. She had no prior knowledge of the sale. She didn't move -- and her problems continued under new building ownership.

“Once the new owners got the house, they wanted to have me out of the place. They've asked me time and time again to leave, but I have yet to find anywhere to go. And I do know they want the place, because they keep calling and calling and calling to ask me to leave.”

Then family tragedy struck. On April 25<sup>th</sup>, 2020, Sylvia's mother passed away from COVID-19. Sylvia took a month and a half off from work. In mourning and temporarily without income, Sylvia turned to her friends and family for support:

“I had to borrow money for me and my teenage son in order to survive, as well as to make sure that we had a place to live. You know, my bills were paid. I had food and medication. But that's how the pandemic directly affected me.”

Back at work as a frontline employee for the MBTA, Sylvia risked exposure to COVID-19 nearly every day. For Sylvia, home became a safe harbor separate from her workplace. Her apartment became a place where she could take precautions to protect herself and her son.

“Housing is important because it is something safe you can come back to. My job never shut down. So it's very important to have a place to live after working with the public to come home and clean yourself properly. And with a teenager, who lives in the house.”



**In addition, emergency aid failed to meet extreme tenant need. By leasing rental assistance to voluntary landlord participation, programs like RAFT excluded tenants in conflict with their landlord or property manager.**

Sameer is a 47-year-old Black man. He lives in Mattapan, where he pays \$1850 a month for a one-bedroom apartment he rents from a property management company. Before the pandemic, Sameer worked as an IT specialist, making about \$68,000 a year. Though his rent hadn't increased in five years, Sameer did sometimes struggle to pay monthly housing costs. His rent payments slightly exceeded 30% of his annual income. To make ends meet, he sometimes cut back on essential expenses, like food and medicine, or borrowed money from family and friends.

Like many Boston residents, Sameer lost his job in May 2020. At first, Sameer could rely on savings to pay rent. But as savings depleted, Sameer struggled to cover monthly housing costs. He did not receive a federal stimulus check. He struggled to access unemployment benefits. He borrowed more money from friends and family, covering expenses like groceries with credit cards. By October, Sameer's options had run out. He stopped paying rent. By early March 2021, Sameer owed about \$10,000 in back rent to his landlord – over 14% of his annual income. He hadn't paid rent in February 2021. He didn't think he would be able to pay in April.

While struggling to secure unemployment benefits, Sameer also took steps to rental assistance funding through the City of Boston's Emergency Rental Assistance fund and through Massachusetts' central rental assistance program, RAFT. He was unsure if he qualified for emergency assistance but applied anyway. Yet when Sameer applied for Boston's Rental Relief Program, his landlord refused to complete their portion of the application. Sameer reached out to the City of Boston, but never received a response. When Sameer applied for RAFT funding, his landlord again refused to complete their portion of the application; he says that his RAFT application is pending. In the middle of this process, Sameer's building received new property managers. As of March 2021, Sameer has yet to get in touch with new building managers about rental assistance.

The pandemic was hard on Sameer. He lives alone. He misses his family. And he worries about the pandemic's cumulative effects in his community:

“It’s a no-brainer: everyone in the country is facing eviction. If you have your job, you have to try your best to hold on. If you lose your job, unemployment [benefits are] all backed up. It’s sad. We have no control over anything. Everyone is filled with greed and trying to get money.”

**The COVID-19 pandemic magnified individual vulnerabilities that can deepen housing instability, such as poor physical or emotional health.**

Rosa is a 57 year-old white woman and first-generation immigrant. She lives in Dorchester, where she pays \$2,200 a month for a two-bedroom apartment which she rents from a property management company. Rosa lives on a fixed income of about \$1,300 a month, drawn from savings and disability benefits. Rosa struggles with poor health and limited physical ability. Four decades of work in the restaurant industry had badly damaged her hands. She receives physical therapy treatment at a local hospital and needs additional surgery. Before the pandemic, Rosa had split rent with a roommate, paying \$1,100 a month. Rent payments took up 85 percent of her income, but Rosa valued the apartment’s proximity to essential health services:

“I worked my whole life. I’m divorced, alone, and I’m gonna be 58 years old and dealing with all these health conditions. And now I’m supposed to live on \$1300, not including housing. And I have to stay around Boston because I have to go to [the hospital nearby]. I have my personal care physician, and then I have my hand surgeon that I talk to in the hospital. [...] Everyone says, ‘well, try moving to the suburbs and get something more affordable.’ That’s not an option for me. I need to be near all my specialists, with all of my health conditions. I need to be in the Boston area.”

The COVID-19 pandemic worsened Rosa’s uncertain housing situation. In April 2020, as workplaces shuttered, Rosa’s roommate lost their job and moved out. All at once, Rosa found that she had to pay the full monthly rent of \$2,200 – nearly \$900 more than her monthly income. Rosa realized that her options were limited. It was the early days of the pandemic: so much was uncertain, confusing, and frightening. Like anyone, Rosa was concerned for her physical health. She didn’t know if it would be dangerous to find a new roommate. Staying with family was

otherwise not an option. She had applied for RAFT and had not yet received a response. And though she tried, she could not find a new tenant to join her lease and move in. With no way to cover expenses, and responsible for the entire lease, Rosa made a choice. She knew she had to stay in her home. By no fault of her own, she realized, Rosa could not pay rent.

By March 2021, Rosa owed \$16,000 in rental payments to her building's property management company, with little expectation that she would soon find a way to pay back rent owed. With no other resources at hand, only the Massachusetts eviction moratorium kept Rosa housed:

“Well, if it wasn't for the moratorium that City Life fought for at the beginning, I'd probably be dead right now. I know I'd be dead right now. I have no place to go.”

Rosa received an eviction notice from her property management company in November, once the Massachusetts moratorium had expired. At the time of surveying, Rosa's eviction case was in mediation. But she did not expect to stay in her housing. Where she would go was uncertain.

“I know that the goal of City Life is to fight for staying at home. But unfortunately, I'm in a not-great situation that's not sustainable for me, to pay for the whole apartment, the whole rent. So I'm gonna be dealing with that situation now. I'm gonna have to figure out where I can live.

COVID-19 magnified Rosa's pre-existing housing difficulties. To move would disadvantage Rosa's physical rehabilitation process. Staying would push Rosa beyond her financial means. A new roommate could introduce new health risks. Yet for Rosa, the COVID-19 pandemic represented a new stage in a long struggle with housing instability, as one component of a wave of events beyond Rosa's control.

“I think it's an atrocity that, at my age, something bad happens and suddenly I'm looking at being homeless. How does this happen? [...] For 20 years, I worked my butt off. Like I said, I've never got any help from anybody. Now I have

nothing. Now I'm looking at homelessness. [...] Something happens out of my control, and now, how the hell am I supposed to live on \$1300 a month? It's just like, how does this happen?

### **COVID-19 heightened the stakes of ongoing rental housing struggles.**

Simone is a 65 year-old Black woman. She lives in Mattapan, in a two-bedroom apartment at a large apartment complex where she has lived for more than 30 years. After raising two children and a long career in community development, Simone retired in December 2020. Now in retirement, she relies on a fixed annual income of about \$45,000. Simone pays about \$1,500 per month for rent – nearly 40 percent of her annual income.

During the pandemic, Simone's building was purchased by an investment company that threatened to raise the rent. Simone's monthly rent increased by about \$100. Already paying a large portion of her fixed income on rent, Simone was concerned about significant rent increases. So were many of her neighbors. Together, Simone and her neighbors formed a tenant's association, working with CLVU to negotiate reasonable rent increases with the new building owner:

“Because I was retiring and knew that I would be retiring at the end of December, I was very concerned about the fact that I could not afford \$100, \$200, \$300 rent increase. So we were able to form a tenants association, and partner with City Life and their attorneys and representatives. We were able to meet and negotiate with the new landlord for a five-year contract with 3% rent increases for the first three years and 3.25% for the next two years. For at least five years, we know what the rent increases are going to be.”

For Simone, it was empowering to work with her neighbors to protect their community from displacement. Her experiences, however, clarified how tenuous her housing circumstances could become:

“You could be going along, and then all of a sudden, you could be facing really high rent increases or the possibility that a landlord comes in, and you don't really

know what they're all about and what they're going to do. All of a sudden, there's just real uncertainty about it.”

“But I think the fact that people were able to come together and recognize that there was power in numbers -- everybody all of a sudden realized how important their housing was, if you didn't know before. You wanted to be able to maintain it, and be able to stay where you were, and be able to afford it at the same time. [The experience] really drove home the need to fight for housing. That's what people did. And it worked out – at least for five years, anyway. Three or four years from now, you know, we'll have to do it again.”

By fighting with her neighbors to prevent rent increases, Simone also recognized that the COVID-19 pandemic magnified multiple, overlapped, and long-standing crises for Black and brown renters in Boston:

“Let's be real. Once we get over the health scare, there's still going to be a crisis of housing and health disparity. The pandemic has really pull the covers off and exposed what we've known all along, in terms of the disparities that exist both in the healthcare system and housing and employment, in everything.”

“It's hard enough to pay the rent when you're not in a pandemic. When you haven't lost your job. When your hours haven't been reduced. There's got to be a way that people can afford to live. That's as basic as it gets. You've got to start there.”

Reflecting on her experiences during the pandemic, Simone said that COVID had clarified what was at stake in fighting for housing justice. Housing, she realized, is essential for a person to thrive.

“Safe, clean, affordable housing is a basic need and right. I think that it is the foundation on which everything else is built. For me, this is my sanctuary. This is my safe place. This is where I come. It's where I'm comfortable. This is where I'm

safe. When you don't have that foundation, then it's hard to build anything else. [...] In a pandemic, when you are telling people to stay home to be safe, that's hard to do if you don't have a home.”

## **Conclusion**

COVID-19 triggered multiple, overlapped crises of housing, work, health. However extreme, these crises are not new: in fact, renter testimony suggests that COVID deepened, invigorated, and transformed preexisting threats to housing stability. For many tenants, COVID underscored that housing is a vital precondition for personal and collective well-being. Renter narratives also backlight challenges with rental assistance programs. By requiring the consent of landlords or property owners, RAFT hangs rental assistance funding on the discretion of private actors whose interests may conflict with tenants in need. The COVID-19 crisis has accentuated existing patterns of exploitation and structural disadvantage that disproportionately burden Black, Latinx, and immigrant people in Boston. Renter testimony points to a need for expansive tenant protections that service immediate demands and unmake underlying structures of inequality.

## *Racial Disparities in Eviction Filings During the COVID-19 Pandemic*

This section examines where eviction filings occurred in Boston during the first year of the COVID-19 pandemic. As before the pandemic, the vast majority of eviction filings from February 28th, 2020 to February 28th 2021 in Boston concentrated in communities of color -- and especially in Roxbury, Dorchester, Mattapan, and Hyde Park. 7 out of every 10 evictions during the pandemic took place in a community where Black and Brown people constitute the majority of renters. By observing a tie between eviction filings and the racial composition of Boston neighborhoods, these findings suggest that Black and Brown people experienced a disproportionate degree of housing insecurity during the pandemic's first year.

Eviction filing records reveal sharp racial disparities across neighborhoods impacted by eviction. A vast majority of filings occurred in communities where most renters are people of color, at levels disproportionate to the amount of rental housing in each place. 70 percent of all filings in Boston occurred in communities where a majority of renters are people of color, even though these communities contain less than half (47 percent) of all Boston rental housing.

Eviction filings hit Black communities especially hard, relative to Boston's white neighborhoods. Over half of all filings (51 percent) occurred in tracts with very high numbers of Black residents, even though these communities contain only 27 percent of all rental housing in Boston. The same communities experienced eviction filing rates 2.67 times higher than tracts with very high numbers of white residents. Just 22 percent of all evictions occurred in tracts with very high numbers of white residents, even as these communities contain 31 percent of all rental housing in Boston.

As a consequence of white supremacist policy decades in the making, racial residential segregation silos extremely high concentrations of Black residents in certain Boston communities. The converse is also true: there are Boston neighborhoods with high concentrations of white residents, as a fraction of the neighborhood population.<sup>48</sup> Within communities with extremely high concentrations of Black residents, the number of eviction filings was 6.5 times higher than in communities with extreme concentrations of white residents.

---

<sup>48</sup> Neighborhood concentrations of residents by race is calculated by taking the number of residents by race as a fraction of total population within a census tract. Neighborhoods with extremely high concentrations of Black or white residents refer to tracts where the proportion of residents by race is in the upper quartile of all tracts in Boston.

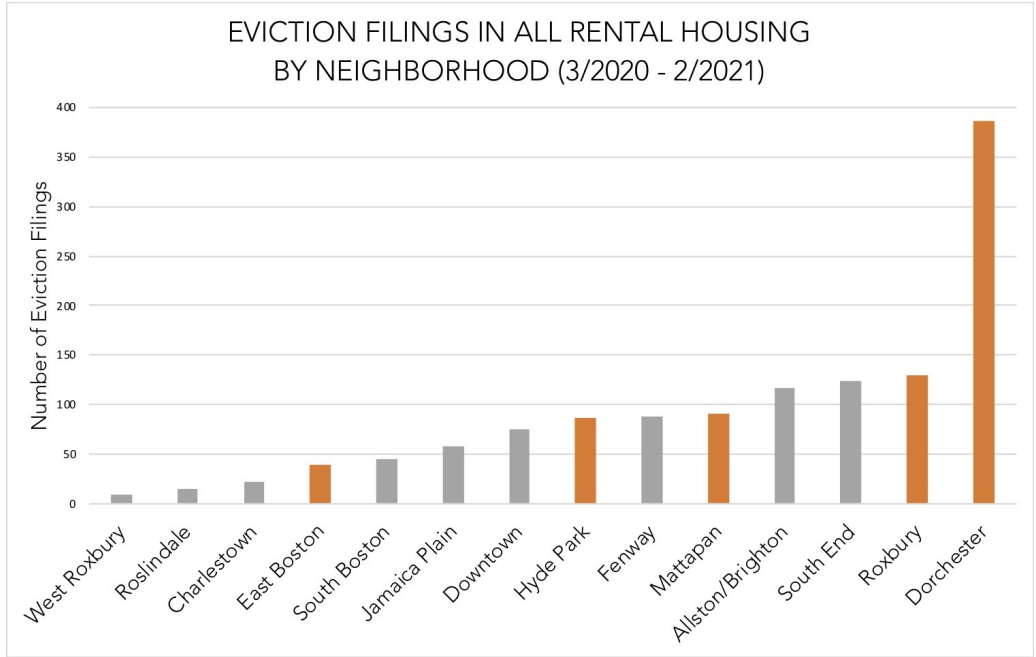
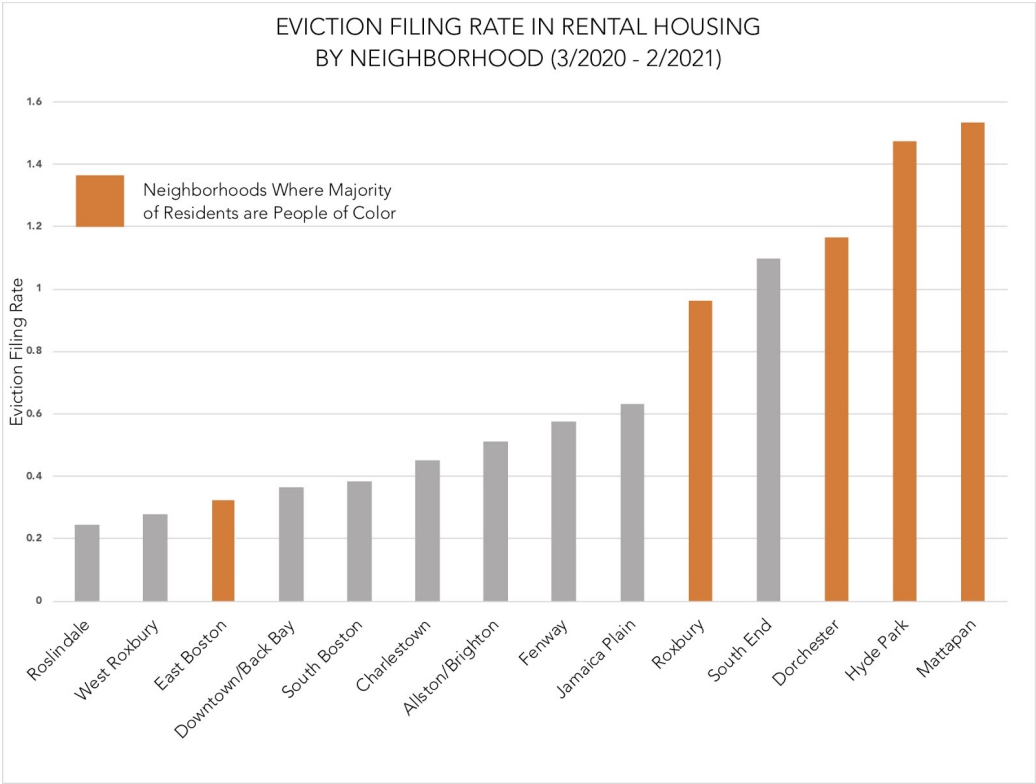
The rate of eviction filing was 4.89 times higher. In these Black neighborhoods, 14 eviction filings occurred for every 1,000 occupied rental units, while in neighborhoods with high concentrations of white residents, just 3 filings occurred for every 1,000 occupied rental units.

Distinct racial disparities in eviction filing emerged across historically Black and Latinx communities in Roxbury, Dorchester, Mattapan, Hyde Park, and South End. 59 percent of all eviction filings occurred in these neighborhoods, even as they contain a combined 37 percent of all rental housing in Boston. 42 percent of eviction filings took place in Roxbury and Dorchester alone, even though these neighborhoods account for a quarter of all Boston rental housing.

High eviction filing rates also concentrated by neighborhood. During the first year of the pandemic, the highest eviction filing rates occurred in Roxbury, Mattapan, Hyde Park, the South End/Lower Roxbury, and Dorchester. Out of all Boston neighborhoods, Mattapan experienced the highest rate of eviction filings, where more than 1 in every 100 renter households received an eviction during the pandemic. Neighborhoods where the majority of residents are people of color broadly experienced higher rates of eviction filings, with the exception of East Boston. Though 66 percent of East Boston residents are people of color, only 0.33 eviction filings occurred in East Boston for every 100 occupied rental units.

Neighborhoods with higher proportions of white residents experienced significantly lower eviction filing rates overall. The eviction filing rate in Mattapan was more than 6 times higher than the filing rate in Roslindale, more than 5 times higher than the filing rate in West Roxbury, and more than 4 times higher than the filing rate in Downtown, which includes Back Bay and Beacon Hill. 97 percent of Mattapan residents identify as people of color, compared to 53 percent of Roslindale residents, 24 percent of West Roxbury residents, and 25 percent of Downtown residents.





## **Disparities in Eviction Filings Before, During, and After the Massachusetts Eviction Moratorium**

Black and Brown communities experienced a substantial majority of eviction filings throughout the pandemic's first year. Though the rate and number of eviction filings declined from annual averages experienced in the years prior to COVID-19, racial disparities in eviction remained intact. 70% of filings occurred in communities of color during the pandemic, as mentioned; and from 2014-2016, 78% of all eviction filings and 70% of market-rate filings occurred in census tracts where the majority of renters are people of color.

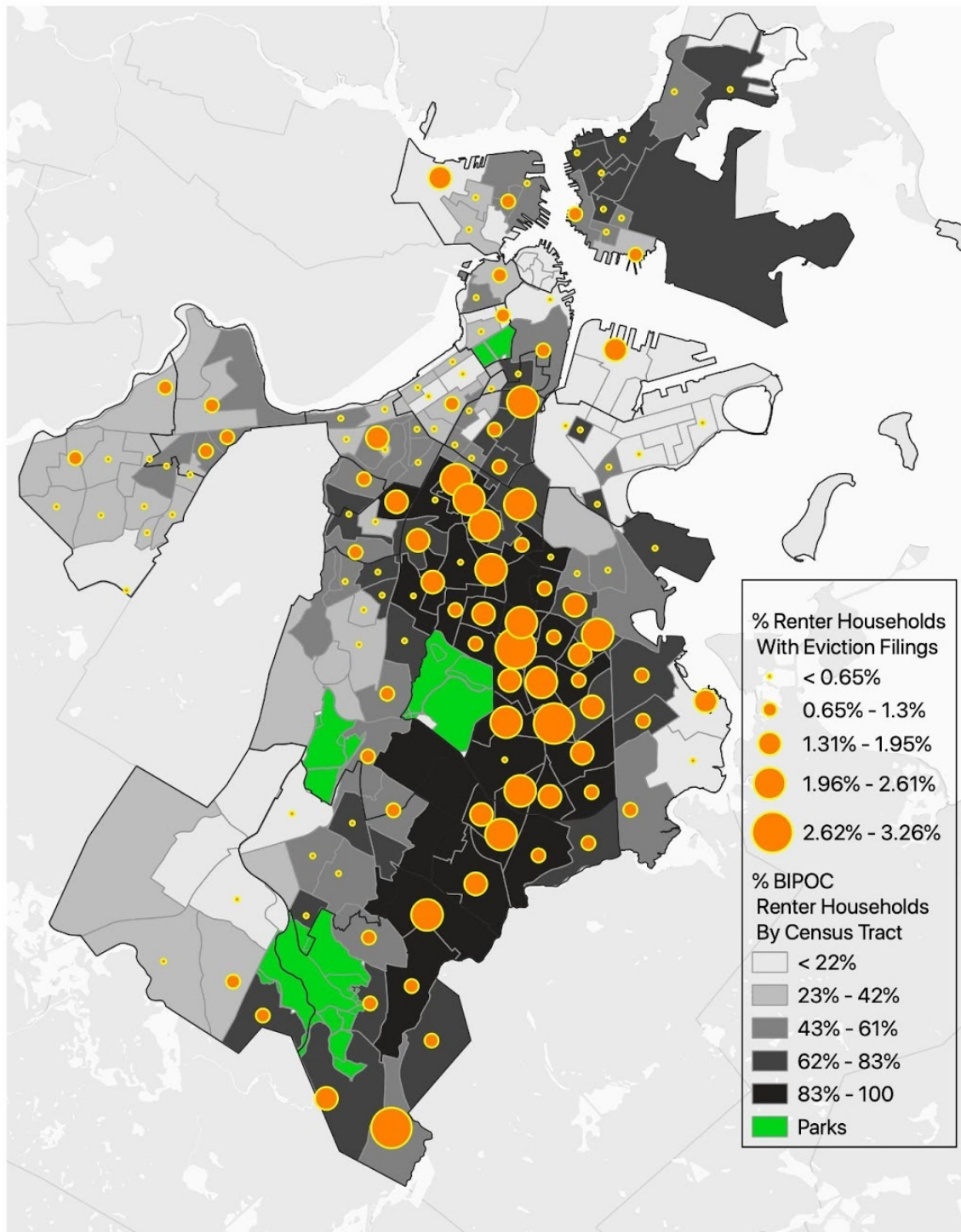
That said, the fraction of filings experienced by communities of color did decline as the year went on. When Governor Baker declared a comprehensive eviction moratorium on April 20th, 2020, the COVID-19 pandemic had already spread for seven weeks, with no additional assistance or protections given to tenants struggling with job loss and rent payment. Landlords and property managers filed more than 400 evictions from February 28th, 2020 to April 20th. Of those filings, 78 percent occurred in census tracts where the majority of the population is non-white. The Massachusetts eviction moratorium smothered formal eviction filings for nearly six months. The moratorium prohibited all non-emergency eviction filings April 20th, 2020 to October 17th 2020. In that time, landlords filed only 40 evictions in Boston. 72 percent of those filings occurred in census tracts where the majority of the majority population is non-white.

When the Massachusetts moratorium expired on October 17th, however, rental assistance programs and remaining protections against displacement likely discouraged some Boston landlords from filing for eviction. Two in every three filings (66 percent) occurred in communities of color from October 18th, 2020 to February 28th, 2021. This proportion represents a decline of 12 percentage points from the share of evictions in communities of color in previous years.

## **Geographic Concentration of Eviction Filings During COVID-19**

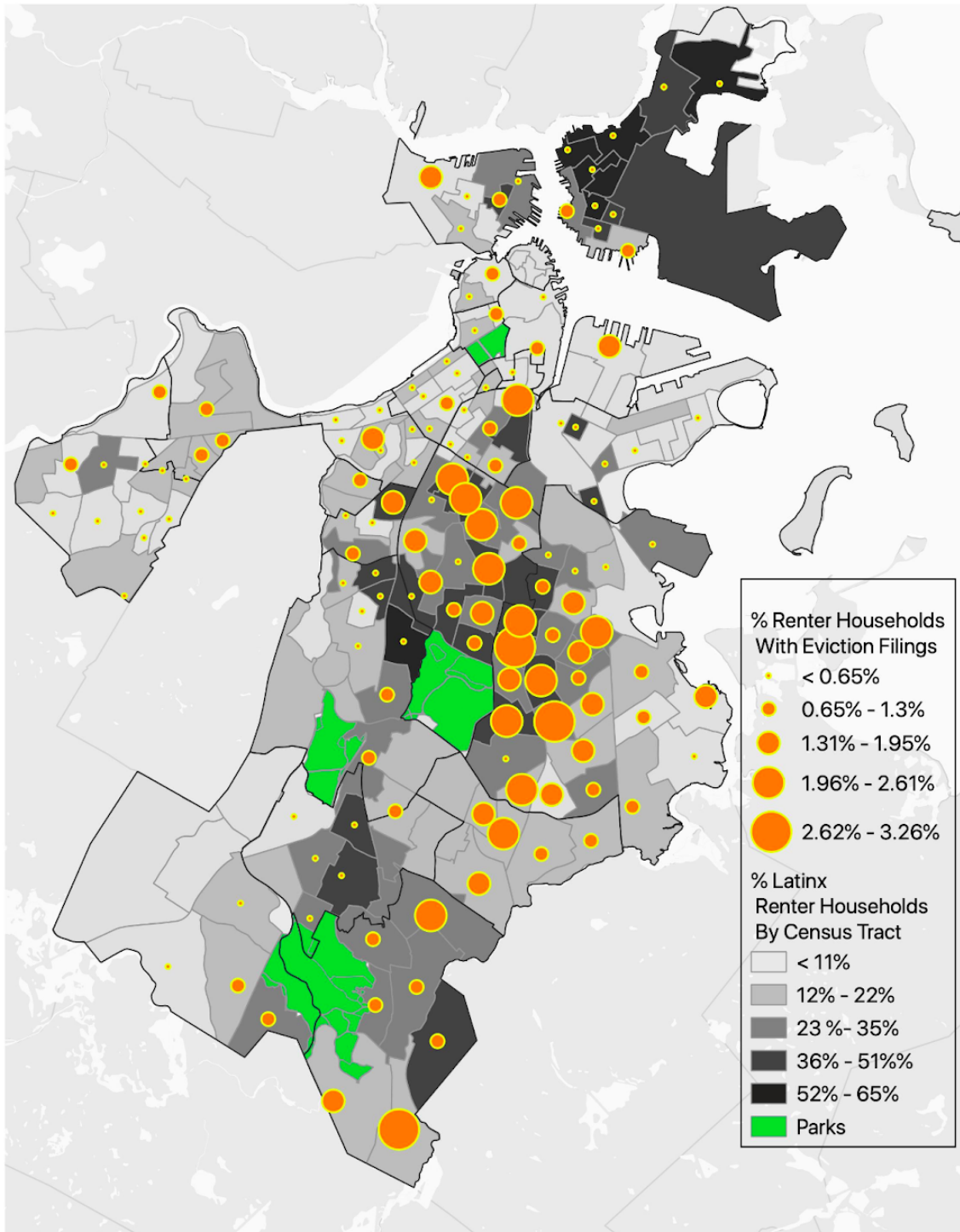
Modeled on maps released in City Life/Vida Urbana's previous eviction report, the maps that follow visually depict relationships between the rate of eviction filings during the pandemic and racial residential segregation in Boston. Communities of color -- and especially neighborhoods with a large proportion of Black residents -- tend to experience high rates of eviction filing.

White neighborhoods tend to experience low or comparatively lower eviction filing rates. And while neighborhoods with high rent burdens do experience high eviction filing rates, these maps illustrate that evictions in the pandemic were more perhaps more closely associated with the share of Black renters in each neighborhood. Viewed together, these maps illustrate a relationship between neighborhood racial composition and eviction filings in rental housing that is broadly consistent with the geographic concentration of filings before COVID-19.



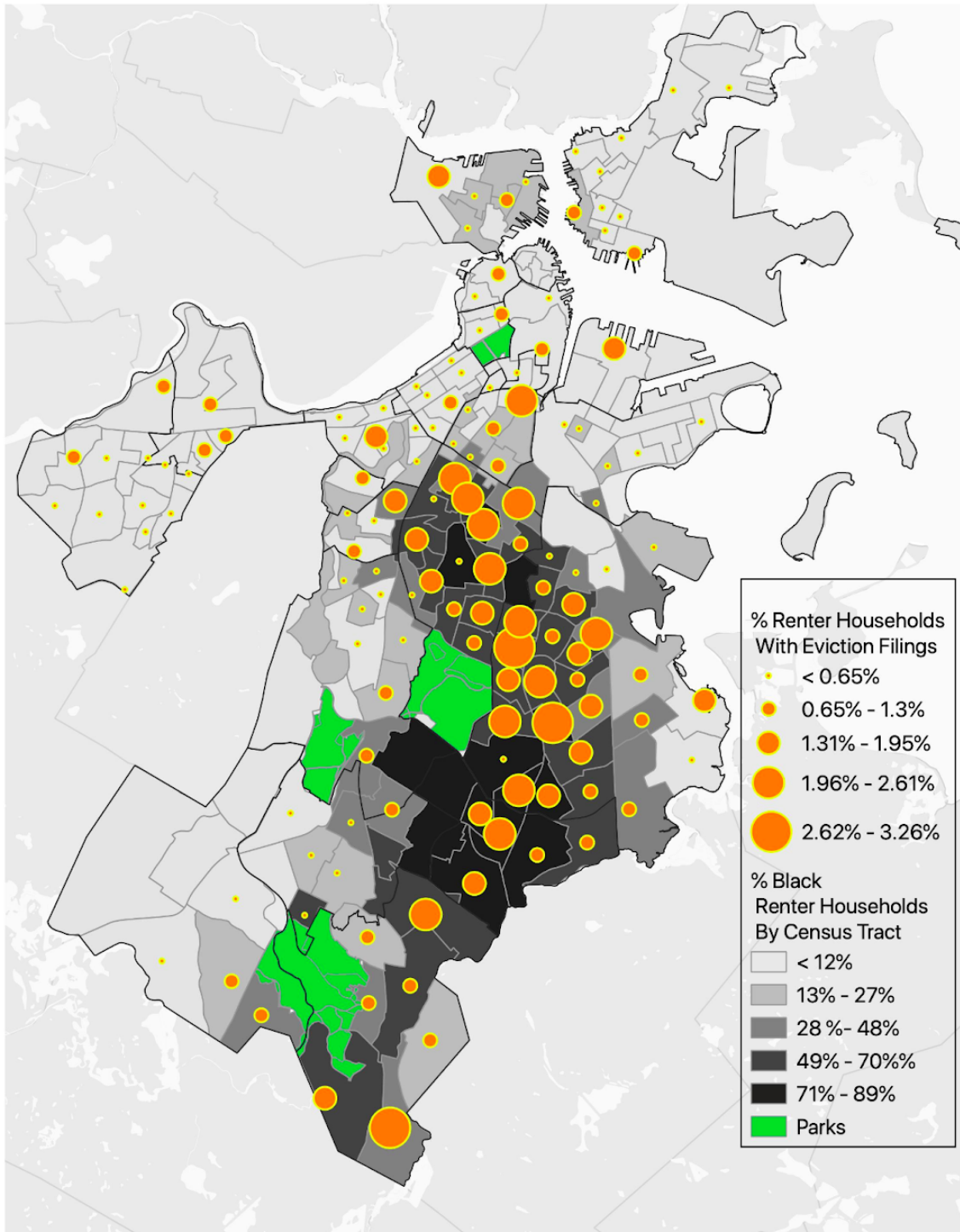
## Eviction Filing Rate 2/28/2020 - 2/28/2021 Underlaid with Renter Households of Color

Author: Ben Walker  
Sources: Massachusetts Trial Court Electronic Case Access,  
American Community Survey 2015-2019 5-Year Estimates



## Eviction Filing Rate 2/28/2020 - 2/28/2021 Underlaid with Latinx Renter Households

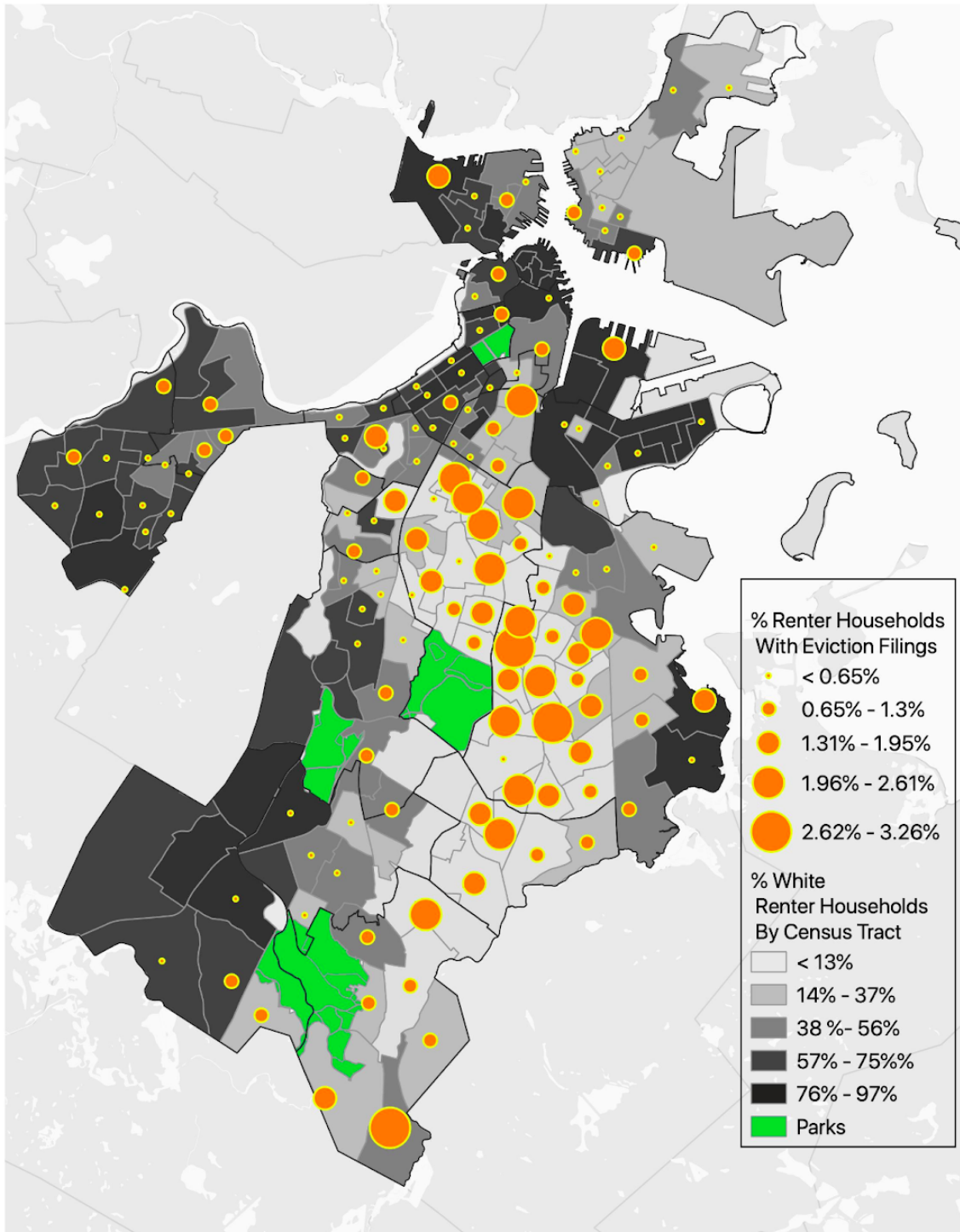
Author: Ben Walker  
Sources: Massachusetts Trial Court Electronic Case Access,  
American Community Survey 2015-2019 5-Year Estimates



## Eviction Filing Rate 2/28/2020 - 2/28/2021 Underlaid with Black Renter Households

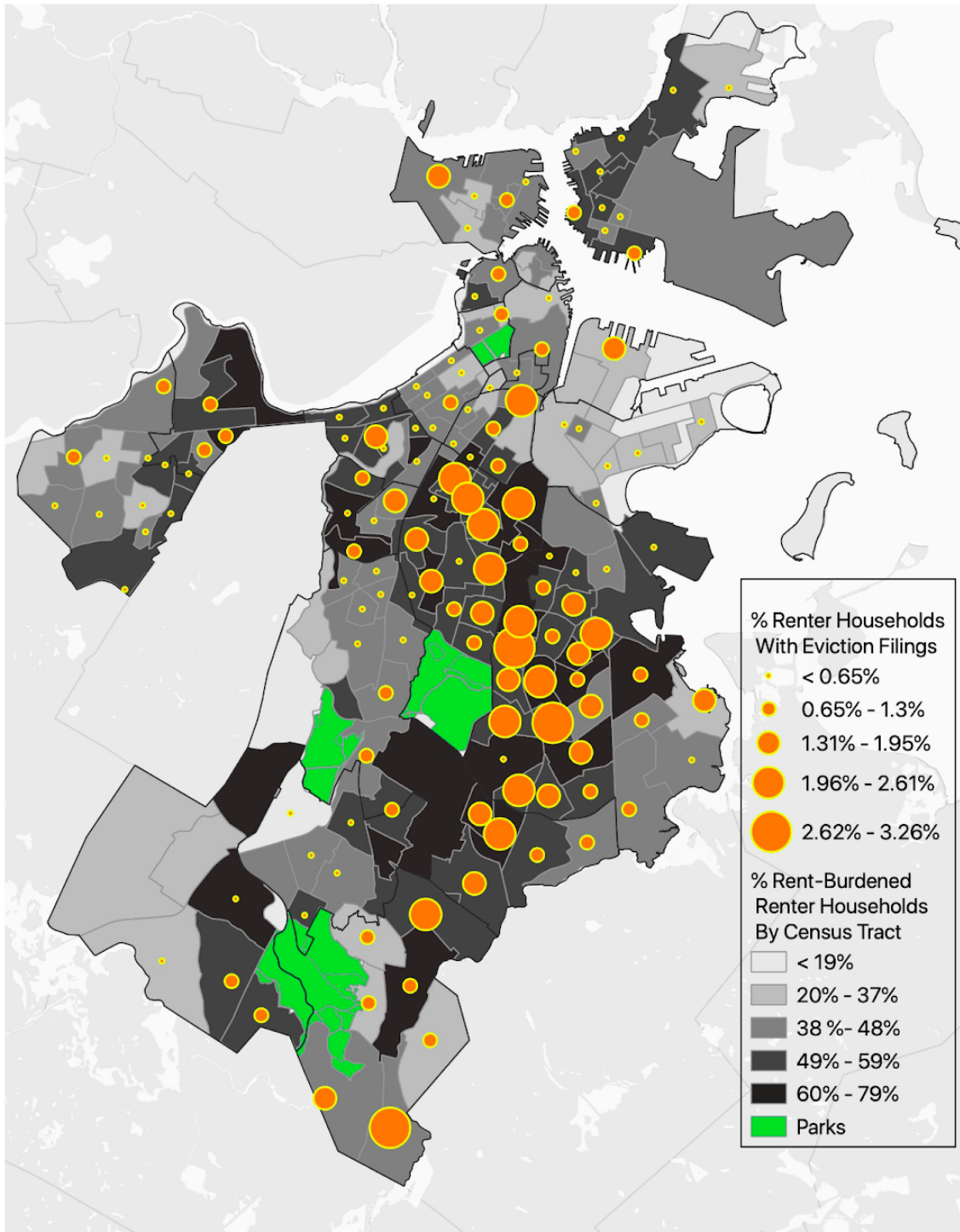
Author: Ben Walker

Sources: Massachusetts Trial Court Electronic Case Access,  
American Community Survey 2015-2019 5-Year Estimates



## Eviction Filing Rate 2/28/2020 - 2/28/2021 Underlaid with White Renter Households

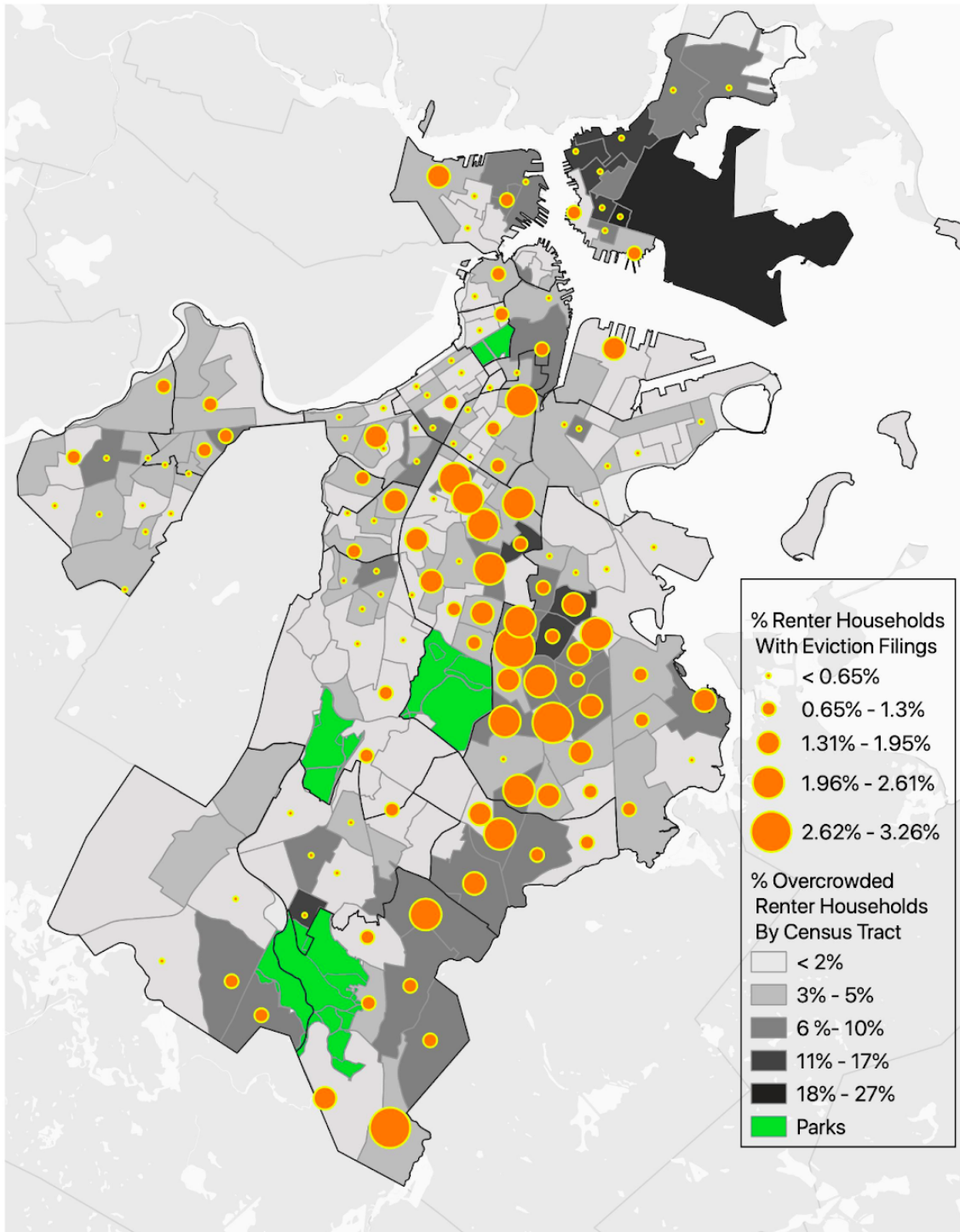
Author: Ben Walker  
 Sources: Massachusetts Trial Court Electronic Case Access,  
 American Community Survey 2015-2019 5-Year Estimates



## Eviction Filing Rate 2/28/2020 - 2/28/2021 Underlaid with Rent-Burdened Households

Author: Ben Walker  
 Sources: Massachusetts Trial Court Electronic Case Access,  
 American Community Survey 2015-2019 5-Year Estimates

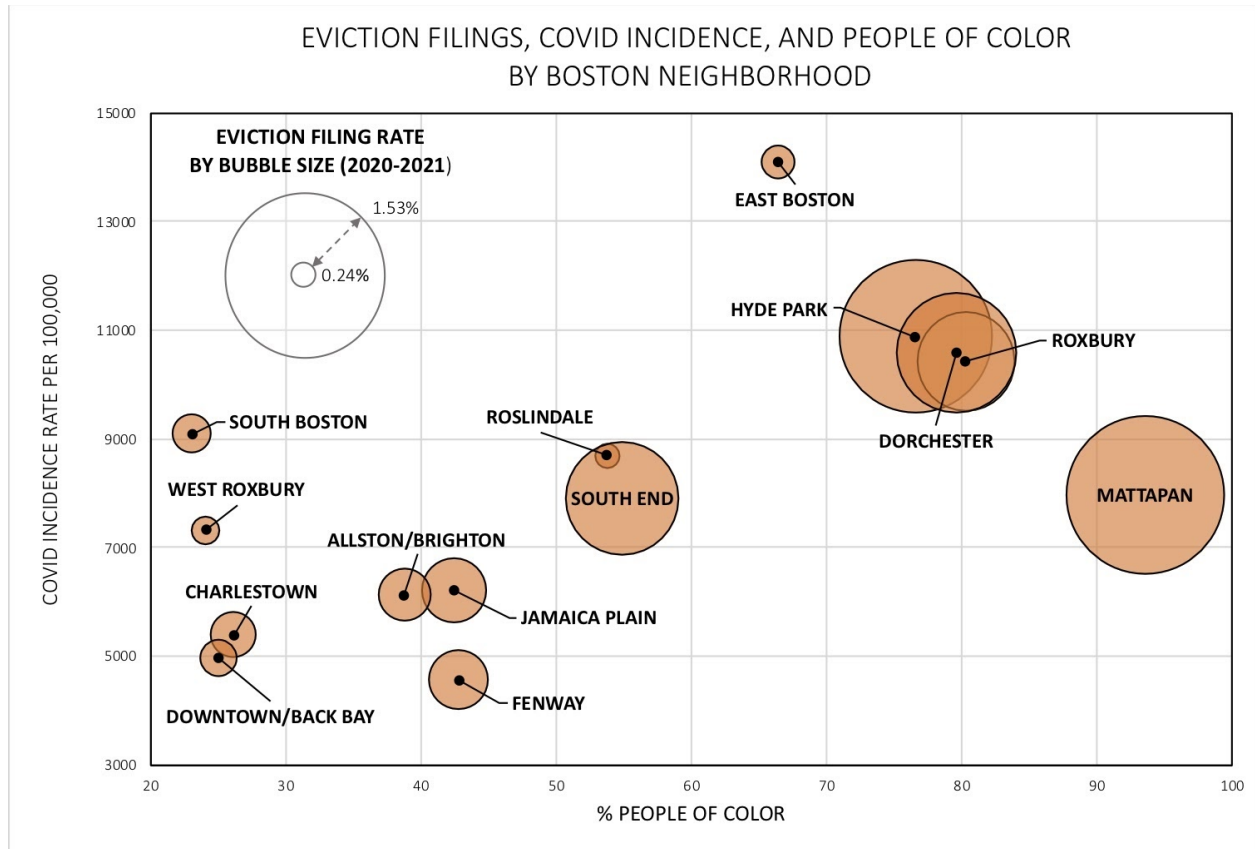




## Eviction Filing Rate 2/28/2020 - 2/28/2021 Underlaid with Overcrowded Renter Households

Author: Ben Walker  
Sources: Massachusetts Trial Court Electronic Case Access,  
American Community Survey 2015-2019 5-Year Estimates

*Covid, Eviction, and Race: Assessing Relationships*



Black and Latinx neighborhoods with the highest eviction filing rates during the pandemic experienced among the highest rates of COVID-19 transmission in Boston. Pairing eviction filings with incidence rates of reported COVID-19 cases confirms that Boston’s communities of color — and especially Black communities — experienced the worst of a crisis that cut across housing and health.

**Boston’s Black and Brown neighborhoods experienced the highest numbers of COVID-19 incidence at disproportionate rates.**

In the first year of the pandemic, people of color living in Boston experienced disproportionate levels of COVID incidence and mortality. Of all cases with known race or ethnicity data, Latinx people experienced 30% of all COVID cases in Boston, despite comprising only 19.8% of Boston's total population. Black people in particular died of COVID in disproportionate numbers. 1 in 3 Boston residents who died of COVID were Black -- even though Black residents comprise less than a quarter (23.7%) of Boston's total population. White people, by comparison, experienced COVID-19 at disproportionately lower numbers: white residents experienced 34% of all COVID cases in Boston despite comprising 44.5% of Boston's total population.

Neighborhoods where the majority of residents are people of color experienced the highest levels of COVID-19 incidence at disproportionate rates. Dorchester and East Boston -- the neighborhoods with the two highest levels of positive cases of COVID-19 -- experienced 39% of all COVID cases during the pandemic's first year, even though these neighborhoods account for 29% of Boston's total population. Charlestown and West Roxbury -- the neighborhoods with the two lowest levels of positive cases of COVID-19 -- experienced just 5% of all COVID cases, even though these neighborhoods contain 7% of Boston's total population. Dorchester, where 79.6% of residents are people of color, experienced more than 14 times the number of positive COVID-19 cases than Charlestown, which is 76.9% white.

Moreover, communities of color experienced higher rates of known COVID incidence compared to other Boston neighborhoods. In East Boston, 14 out of every 100 residents contracted COVID-19. In Hyde Park and Dorchester, more than 10 in every 100 residents contracted COVID-19. Neighborhoods with a greater proportion of white residents experienced significantly lower rates of known COVID incidence. In Charlestown, Fenway, and Downtown (which includes Back Bay and Beacon Hill), about 5 in every 100 residents in each neighborhood contracted COVID-19. East Boston residents, by comparison, contracted COVID-19 at about three times the rate of residents in Fenway (3.09 times), Downtown (2.8 times), and Charlestown (2.6 times).

**Black and Brown neighborhoods that experienced the highest eviction filing rates also experienced among the highest rates of COVID-19 incidence.**

Most eviction filings and COVID cases occurred in Roxbury, Dorchester, and Hyde Park, where the majority of residents are people of color. These neighborhoods are also home to the highest concentrations of Black residents in the city. Hyde Park, for example, experienced the highest rate of eviction filing during the first year of the pandemic, and the second-highest rate of COVID-19 incidence. 76% of Hyde Park residents are people of color; 45% identify as Black. For every 1000 renter households in Hyde Park, 14 experienced an eviction filing. More than 1 in 10 (10.9%) Hyde Park residents contracted COVID-19.

<b>Neighborhood</b>	<b>COVID-19 Incidence Rate (per 1,000 residents)</b>	<b>Eviction Filing Rate (per 1,000 occupied renter households)</b>	<b>Nonwhite Residents as Percentage of Neighborhood Population</b>	<b>Black Residents as Percentage of Neighborhood Population</b>
<b>East Boston</b>	<b>141</b>	3.3	66%	2%
<b>Hyde Park</b>	<b>108.9</b>	14.7	77%	45%
<b>Dorchester</b>	<b>105.8</b>	11.7	80%	45%
<b>Roxbury</b>	<b>104.3</b>	9.62	80%	40%

Neighborhoods with the lowest rates of COVID-19 incidence experienced lower rates of eviction filing. Fenway, Downtown, and Charlestown experienced the lowest rates of COVID incidence, and among the lowest rates of eviction filing. The majority of residents in all three neighborhoods are white.

<b>Neighborhood</b>	<b>COVID-19 Incidence Rate (per 1,000 residents)</b>	<b>Eviction Filing Rate (per 1,000 occupied renter households)</b>	<b>Nonwhite Residents as Percentage of Neighborhood Population</b>	<b>Black Residents as Percentage of Neighborhood Population</b>
---------------------	--	--	--	---

	residents)		Population	
<b>Fenway</b>	45.6	5.8	42%	6%
<b>Downtown (includes Back Bay)</b>	49.6	3.6	25%	4%
<b>Charlestown</b>	53.9	4.5	26%	4%
<b>Allston/Brighton</b>	61.2	5.1	39%	5%

It is extremely concerning that eviction and COVID-19 transmission concentrate in Boston’ Black and Brown neighborhoods. By expelling renters from their homes, eviction increases the risk of COVID-19 exposure and mortality. Previous research finds that eviction is associated with COVID-19 infection and increased mortality rates. High rates of COVID-19 incidence may reflect high rates of eviction filing, and COVID-19’s geographic concentration may reflect uneven distributions of eviction across Boston neighborhoods. In any case, the risk of COVID-19 infection is perhaps higher for evicted renters in Roxbury and Dorchester than it is for evicted renters in Back Bay or Allston. Public data about COVID incidence in Massachusetts is not yet available at more granular levels. For now, we are unable to identify specific relationships between COVID-19 positivity, eviction, and race in Boston.

## *Reported Housing Issues During the First Year of COVID-19*

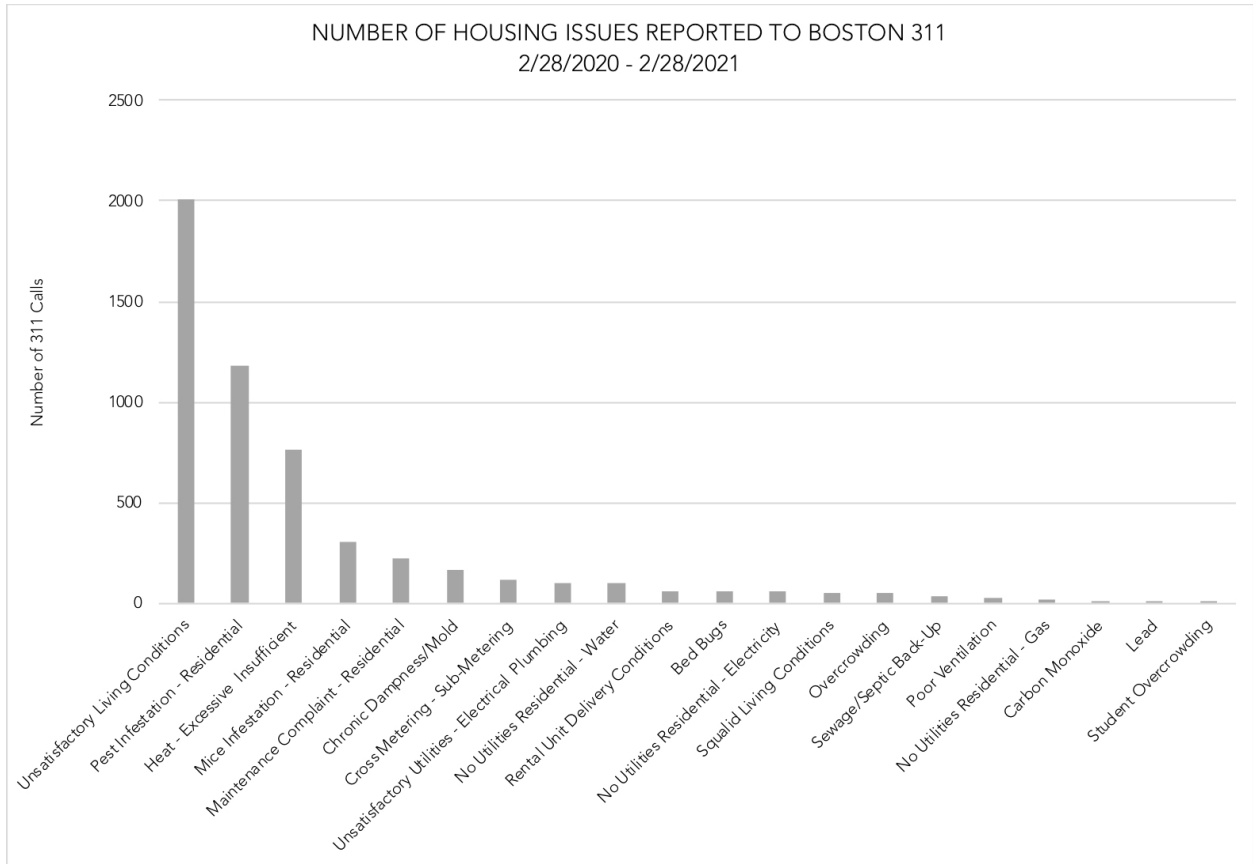
Eviction filings during the pandemic happened disproportionately in communities of color. But filings may not reflect the full depth or scale of racial disparities in rental housing instability during the COVID-19 pandemic. This section explores trends in housing instability suggested by calls to the City of Boston's 311 line. Boston's 311 line allows residents to request non-emergency city services for problems related to housing, among other services related to paying taxes, registering to vote, and street clean-up.

311 calls related to housing issues offer an additional measure of racial disparities in housing insecurity. During the first year of the pandemic, residents reported over 5,000 housing issues to Boston's 311 line. Common housing issues reported to 311 include issues with rodents and pests, poor building maintenance, and utilities. When a tenant is forced to live with mice and roaches, or in shoddy housing, or in a building that may be physically unsafe, inadequate conditions may damage the physical, mental, and emotional health of tenants. To live in deteriorated housing is destabilizing. It reminds renters that their access to housing hangs, ultimately, on landlord decision-making.

In Boston, inadequate housing may have close ties with racial disparities in eviction. Immigrant renters may face especially high risk of living in dangerous housing conditions. In a survey of renters in Boston's Chinatown, half of survey respondents reported issues with pests, rodents, and heating. 2 in 5 respondents reported that their current residence required significant repairs. Of households that recently moved, 38 percent said that they relocated because their housing was of inadequate quality.<sup>49</sup>

---

<sup>49</sup> Kelly Leilani Main and Diana X. Bell, "Forced From Home: A Human Rights Assessment of Displacement and Evictions in Boston's Chinatown" (Displacement Research Action Network, 2019), <https://static1.squarespace.com/static/56340b91e4b017e2546998c0/t/5c7811640852290f392207ca/1551372655/581/CPA+report+final+2019.pdf>.



During the first year of the pandemic, all housing issues reported through Boston’s 311 line disproportionately occurred in communities of color. 59% of 311 calls related to housing occurred in census tracts where the majority of residents are people of color, even though these tracts contain 52.8% of Boston’s total population. 37.2% of 311 housing calls occurred in census tracts with a majority white population, even though tracts contain 45% of Boston’s total population. Communities of color also reported housing issues at a higher rate. In census tracts where the majority of residents are people of color, there were 8.76 calls related to housing for every 1,000 residents. In tracts where the majority of residents are white, there were 5.56 calls related to housing for every 1,000 residents.

A higher proportion of 311 calls related to rental housing issues in particular occurred in communities of color than in white communities. 67% of calls reporting housing issues in rental properties occurred in census tracts where the majority of renters are people of color, even though these tracts contain 50% of all Boston rental housing. Just 32% of calls reporting housing issues in rental properties occurred in census tracts where the majority of renters are

white, even though these tracts contain 48% of all rental housing. More than 1 in 3 (34.5%) of all 311 calls related to housing were placed from tracts where the majority of renters are Black, even though these tracts contain 21% of all renter households and 25% of Boston’s total population. In these neighborhoods, calls related to housing problems occurred at a rate of 10.7 per 1000 residents -- 1.58 times the rate in neighborhoods where the majority of renters are white.

However, the number of housing issues reported to Boston’s 311 line during the pandemic was substantially lower than average. From 2015-2019, there were an annual average of 240,161 calls per year. An average of 7175 of these calls were related to housing. During the pandemic, there were 247,393 total 311 calls – higher than average, and higher than any year from 2015-2019. Yet Boston residents placed only 5353 calls related to housing, declining by 25% from the 2015-2019 annual average.

Roxbury, Dorchester, Mattapan, Hyde Park and East Boston -- all historically Black and Latinx neighborhoods where high rates of eviction ordinarily occur -- experienced fewer housing issues reported to 311 than average. Of all Boston neighborhoods, Dorchester experienced the largest decline in number of reported housing issues: Dorchester residents reported 521 fewer housing issues to 311 than the 5-year neighborhood average. Of all Boston neighborhoods, Mattapan experienced the largest percent change from the 5-year neighborhood average. Mattapan residents reported housing issues to 311 at a number less than two-thirds of the 5-year neighborhood average, decreasing by nearly 44 percent.

<b>Neighborhood</b>	<b>Average Number of Housing Issues Reported to 311, 2015-2019</b>	<b>Number of Housing Issues Reported to 311, 2/28/2020 - 2/28-2021</b>	<b>Percent Change from Average</b>
East Boston	367.8	229	- 37.7%
Roxbury	1155.4	914	-20.9%
Dorchester	1498.4	977	-34.8%
Greater Mattapan	804.4	452	-43.8%
Hyde Park	303.6	212	-30.17%



During the pandemic, however, the proportion of housing issues reported to 311 in these neighborhoods did not significantly change from the neighborhood proportion of all housing issues reported to 311 from 2015-2019. Out of all housing issues reported to 311 in other words, the fraction of calls placed from each neighborhood did not vary significantly during the pandemic. A lower number of housing-related 311 calls could have masked an increased proportion of calls coming from certain neighborhoods; fewer calls than average could have come from Beacon Hill, for example, and more from Dorchester. But this proved not to be the case. A lower number of housing-related 311 calls overall was not tempered by an increase in the number of housing issues reported from individual neighborhoods. The median change in the neighborhood proportion of 311 calls was less than 1%. Allston/Brighton experienced the greatest increase from the neighborhood proportion of housing-related 311 calls from 2015-2019, rising from 8.3% of calls from 2015-2019 to 11.4% of calls during the pandemic. Greater Mattapan experienced the greatest proportional decrease of all Boston neighborhoods, dropping from 11.2% of all calls from 2015-2019 to 8.4% of calls during the pandemic.

Neighborhood	Proportion of All Housing Issues Reported to 311, 2/28/2020 - 2/28/2021	Proportion of All Housing Issues Reported to 311, 2015-2019	Percent Change
East Boston	4.1%	5.1%	-0.98%
Roxbury	17.2	16.1%	1.06%
Dorchester	18.1%	20.9%	-2.74%
Greater Mattapan	8.4%	11.2%	-2.83%
Hyde Park	3.9%	4.23%	0.29%

## *Property Characteristics of Renter Housing Insecurity*

This section examines property-level dynamics related to common indicators of renter housing insecurity during the COVID-19 pandemic. It finds that eviction filings and housing issues reported to 311 disproportionately occur within properties owned by absentee landlords and by identifiable corporate owners. A descriptive assessment of eviction filing data finds that there is slight overlap between common evictors before and during the pandemic. Still uncertain is whether COVID-19's economic repercussions have altered landlord incentives to preserve tenancy instead of pursuing eviction.

Previous research finds that large and very large corporate landlords filed the vast majority of evictions in Boston. Landlords possessing 100 or more rental units filed 45% of all evictions in 2015 and 2016, though owning 35% of all Boston rental units. Small and medium-sized landlords owning 44% of Boston rental units were responsible for just 27% of eviction filings. Evictions were also more common in properties owned by absentee landlords. From 2015-2016, 90% of eviction filings occurred in properties where the owner did not live on-site.<sup>50</sup> Within neighborhoods experiencing high concentrations of eviction in market-rate rental housing, property owners were more likely to file eviction in buildings that were recently built or remodeled, with higher property values per square foot than the neighborhood average.<sup>51</sup>

Limited eviction filing data and reports of housing issues to 311 broadly suggest that similar property-level trends continued during the COVID-19 pandemic's first year. Indicators of housing instability disproportionately occurred in buildings owned by absentee landlords. 93% of all eviction filings in Boston occurred in properties where the owner did not live in the building. The same is true for 90% of filings that occurred following the Massachusetts eviction moratorium's expiration, and for 97% of housing issues reported to 311 from multifamily properties or apartments. 47% of multifamily or apartment housing in Boston is owner-occupied.

The prevalence of absentee landlordism fundamentally changes the relationship that tenants have with their own homes. It means that renters and their neighbors are distanced from meaningful control over their economic and political destinies. Renters living in an unstable

---

<sup>50</sup> Forest Hangen et al., "Evictions and COVID-19: The Responsibility of the Large Landlord" (Boston Area Research Initiative, Metropolitan Area Planning Council, 2020), <https://www.mapc.org/resource-library/landlords-eviction-covid19/>

<sup>51</sup> Robinson and Steil, 2020

housing situation may not personally know the people responsible for a fundamental condition of a renter's life. A renter might not be able to determine who actually owns their residence. This is because corporate actors deploy different names or hide behind legal entities, such as limited liability corporations, that obscure ownership. While every property in Boston is associated with an owner, the ubiquitous use of legal entities to register property ownership poses a hurdle toward any accurate assessment of the number of properties owned by a single corporation or landlord.

During the COVID-19 pandemic, indicators of housing insecurity were disproportionately reported from properties owned by identifiable limited liability corporations, limited partnerships, and trusts. As of 2020, identifiable limited liability corporations, limited partnerships, and trusts own about 18% of Boston multifamily or apartment housing. 24% of eviction filings after the Massachusetts moratorium occurred in properties owned by investor actors. 35% of housing issues reported 311 from multifamily or rental properties were reported from properties owned by entities identifiable as investor actors. These findings suggest renters living in housing owned by absentee landlords or investor owners were more likely to experience housing instability during the pandemic.

After the Massachusetts eviction moratorium expired, many of Boston's most frequent evictors signed the City of Boston's "Housing Stability Pledge." The pledge asks landlords to adopt practices that would address issues with rent non-payment ahead of the formal eviction process. Landlords who signed the pledge committed to working with tenants in order to avoid formal eviction. In particular, the pledge asks landlords to

"honor the federal eviction moratorium; create payment plans with and for tenants, help connect tenants with resources; and work with the relevant voucher administrator for tenants with housing vouchers."

A study from the Metropolitan Area Planning Council found that 8 large corporate landlords who signed the pledge were responsible for 12% of all eviction filings from 2015-2016. Large corporate landlords who frequently evict and did not sign the pledge were responsible for 5% of all eviction filings from 2015-2016.

In the period after the Massachusetts eviction moratorium, all of the most frequent evictors were investor-owners identifiable as LLCs, LPs, or trusts. 11 individual property owners were responsible for 19% of all evictions after the statewide moratorium. Two of the most frequent evictors were among large corporate landlords who did not sign Boston’s Housing Stability Pledge, as identified by MAPC: Advanced Property Management, Llc, and UDR.

Eviction Filings By Property Owner, October 2020 - February 2021

Property Owner/Plaintiff	Number of Eviction Filings
Abbey Viridian Llc	23
Advanced Property Management, Llc	20
Pine Street Inn, Inc.	19
Udr 345 Harrison Llc	17
Grant Manor, L.p.	13
Abbey Landmark Square Llc	11
Glendale Associates, Lp	11
Pier 4, Llc	11
Premier Property Solutions, Llc	11
The 1810 Realty Group, Inc.	11
Bell Olmsted Park, Llc	10

But some landlords who signed Boston’s Housing Stability Pledge have resumed evicting. Beacon Communities manages or is developing at least 1,800 apartments in Boston. Like other large corporate landlords in Boston, Beacon signed Boston’s Housing Stability Pledge

in October 2020. In a public statement, Beacon Communities declared that it was “proud to join [Boston’s] Housing Stability Pledge”:

During these challenging times, our role as a housing provider is more critical than ever. With so much uncertainty resulting from the pandemic, we need to do everything in our power to reinforce our residents' sense of home. Honoring this pledge is one step closer to that goal.<sup>52</sup>

During two weeks in March 2021, intermediaries of Beacon Communities filed 112 evictions against tenants at Georgetowne Homes. Georgetowne Homes is a 967-unit housing development located on 66 acres in Hyde Park. 94% of units at Georgetowne are income-restricted. More than 1 in every 10 renter households at Georgetowne experienced an eviction filing. The cause of every eviction was rent non-payment, even though Beacon received \$5 - \$10 million of federal Paycheck Protection Program loans.<sup>53</sup> To date, no tenant in any of these cases is recorded to have legal representation.

All pledges aside, the reality is that at least one large Boston landlord has resumed eviction filings. This prompts new questions about landlord management strategies during the COVID-19 pandemic. What motivates landlords to pursue eviction filings, given new eviction prevention measures intended to steer tenants away from the formal eviction process? Do landlords file because preventative efforts failed, or because COVID-19 led landlords to perceive advantages in eviction filing, such as compelling tenants to accept rent payment agreements? The findings here cannot answer these questions. But they do chart a need to follow shifting landlord behaviors as the COVID-19 pandemic continues.

---

<sup>52</sup> Beacon Communities LLC,

<https://facebook.com/BeaconCommunities/posts/beacon-communities-is-proud-to-join-mayor-walshs-housing-stability-pledge-during/4431804760226232/>, October 9, 2020

<sup>53</sup> SBA.com, “Beacon Residential Management Limited Partnership” [website],

<https://www.sba.com/ppp-funded-companies/massachusetts/beacon-residential-management-limited-partnership-273581>.

## Discussion

Drawing on available eviction filing records and housing issues reported to Boston's 311 line, this thesis finds that communities of color in Boston experienced an outsized degree of housing insecurity during the pandemic's first year. Eviction filing data evinces striking racial disparity. Though the total number of eviction filings declined, landlords continued to file the majority of evictions in communities of color. Eviction filing rates were significantly higher in communities of color -- and Black communities in particular -- than they were in white communities. Neighborhoods with highest eviction filing rates also experienced among the highest rates of COVID positivity in Boston. Renter housing issues reported to 311, meanwhile, reiterated similar racial disparities. The majority of 311 calls related to rental housing issues occurred in communities of color. Moreover, the share of calls reported from communities of color was greater than their share of occupied renter households. Vast majorities of eviction filings and rental housing 311 calls were reported from properties owned by absentee landlords.

These findings suggest that Black and Brown renters experienced housing insecurity to a degree broadly consistent with conditions prior to COVID-19. That said, indicators of housing insecurity displayed notable anomalies that flag the beginnings of possible variation. First, the proportion of eviction filings in communities of color declined after the statewide moratorium, from where it had stood at the start of the pandemic. Second, eviction filings occurred less frequently and in lower numbers in East Boston, home to a large Latinx immigrant community, than they did in Boston's other communities of color. Third, the number of housing issues reported to 311 significantly declined from a five-year annual average. These discrepancies may stem from limited sample size, underreporting, and mixed data quality. It bears repeating, in particular, that eviction data used here is an incomplete representation of all Boston eviction filings during the COVID-19 pandemic. Still, altered patterns of housing insecurity during the pandemic's first year may reflect the effects of community action and government intervention.

During the pandemic, the proportion of Boston eviction filings that occurred in communities of color declined 11.5 percentage points, dropping from 77.5% to 66% following the expiration of the Massachusetts moratorium. At first glance, a decreased racial disparity in eviction filings would not track with how COVID-19 magnified other extreme racial disparities in renter housing insecurity. We would expect that racial disparities in the geography of eviction filings would hold steady or widen. Black and Brown people in Boston were more likely to lose

work because of the pandemic, more likely to struggle paying monthly housing costs, and therefore more likely to experience some kind of eviction, perhaps over and above what communities of color experienced prior to COVID-19.

Community action, government protections, and informal or illegal forced moves may explain why racial disparities in eviction filings decreased during the pandemic. By connecting struggling tenants to community protection, legal resources, and government aid, the efforts of City Life/Vida Urbana and other tenant advocacy organizations may have slightly minimized the disparate impact of eviction filings. Government actions may also have minimized disparate impact. A patchwork of rent subsidies directed to landlords, temporary eviction protections, and limited legal representation, shattered and deferred an anticipated wave of eviction filings. These protections may have had direct and indirect effects on the racial disparity of eviction filings throughout the pandemic.

Many of these protections narrowly target subsidized rental housing. Several affordable housing providers and property managers signed Gov. Baker's "Eviction Diversion Pledge," averting filing formal evictions. The Boston Housing Authority, meanwhile, paused all non-emergency evictions. These actions may have had an outsized role in decreasing the proportion of eviction filings experienced by communities of color. Boston's subsidized housing is disproportionately placed in low-income Black, Latinx, and Asian communities. 7 out of every 10 formal eviction filings occurred in subsidized housing before the pandemic, though only 20% of all Boston rental housing is subsidized. Because many subsidized housing providers pledged not to evict, this may have lowered the proportion of filings that occurred in communities of color.

Indirectly, federal stimulus payments and state and local rent relief programs might have also dampened racial disparities in the geography of pandemic-era eviction filings. These programs all might have temporarily lifted incomes for Black, Latinx, and Asian renter households that disproportionately struggled to make housing payments during the pandemic. This could have diminished the overall number of eviction filings, and decreased racial disparities in the distribution of eviction filings.

Finally, landlords and tenants in Boston's communities of color might have pursued informal strategies to resolve rent payment issues that would otherwise lead to eviction. Landlords might have illegally or informally evicted tenants, outside of the formal eviction

process. As a tactic to secure rent payment, Landlords might have harassed tenants by threatening tenants, deferring maintenance, or shutting off utilities. Facing reduced income, tenants might have resorted to temporary, risky, and burdensome sources of funds to cover rent -- such as taking on debt, borrowing from friends and family, or cutting back on essential expenses. If unable to pay rent, tenants in these communities might also have relocated to other housing options -- such as a new apartment, doubling up with loved ones, or into shelter.

Because Black and Brown people in Boston experienced the worst of COVID-19's economic distress, it is possible that many residents in communities of color were coerced to move, or moved in reaction to worsened housing conditions. Where a person's struggle to pay rent might have otherwise resulted in a formal eviction filing, pandemic-induced conflicts between tenants and landlords might have shifted toward other informal, illegal, or violent paths. These outcomes might also explain why racial disparities in eviction filings tended to decline during the pandemic.

The Massachusetts eviction moratorium prompted concerns that landlords would resort to tenant harassment as a means to compel renters to self-evict. Tenant harassment is when landlords deploy a pattern of behavior intended to get a tenant to leave their home. This could include offering tenants money to self-evict. It could include leveraging a tenant's immigration status to compel rent payment. It could also include degrading the quality of a tenant's unit or building, by slashing maintenance or shutting off utilities. Many kinds of tenant harassment are illegal in Massachusetts.

Yet evidence suggests that landlords did not degrade housing conditions when they could not evict. During the pandemic, the number of housing issues reported to 311 declined from the 5-year average. Neighborhoods with historically high rates of eviction filing observed the largest declines in the number of housing-related 311 calls from the 2015-2019 annual average. During the statewide eviction moratorium, Roxbury, Dorchester, and Mattapan all experienced declines in the number of housing-related 311 calls, relative to the 2015-2019 average within the same span of time. Of neighborhoods with historically high rates of eviction, only in East Boston did the number of housing-related 311 calls increase relative to the neighborhood average for the same span of time -- from 107 calls to 122 calls total.

A lower count of housing-related 311 may indicate how certain landlords responded to new pandemic-related incentives for and against tenant retention. One common understanding of



eviction is that landlords file evictions to secure or expand net operating income. Eviction filings intimidate tenants to pay rent or to vacate, clearing the way for new tenants and continued revenue for landlords. When the Massachusetts moratorium suspended eviction, this theory implies that landlords would adopt other measures to remove tenants struggling to pay rent, such as pressuring tenants to self-evict. If this were the case, the number of housing issues reported to 311 would likely hold steady or increase. Yet neither occurred. The number declined from the 2015-2019 annual average.

But tenants may not have reported housing issues to Boston simply out of fear of landlord retaliation. If this were the case, fewer housing-related 311 calls could signal that tenant harassment increased, rather than declined. As more eviction data becomes available, future research ought to examine relationships between reported rental housing issues and formal eviction filing. Further research is also needed to understand how landlords of varying sizes and ownership models applied shifting economic incentives pandemic in their interactions with tenants during COVID-19.

### *East Boston: An Outlier?*

East Boston presents a significant exception to common links between race, COVID-19 incidence, and eviction filings. Before the pandemic, East Boston experienced rates of eviction filing comparable to other Boston neighborhoods where many Black, Latinx, and immigrant residents live. Yet during the pandemic, East Boston experienced the highest rate of COVID-19 incidence out of any Boston neighborhood, and among the lowest eviction filing rates. East Boston experienced a rate of COVID incidence 30 percentage points higher than Hyde Park, which had the second-highest rate of COVID-19 incidence of all Boston neighborhoods. Hyde Park, by comparison, experienced a formal eviction filing rate 4.5 times greater than East Boston's eviction filing rate.

East Boston's low count of eviction filings flag the possibility that Latinx renters face informal or illegal pressures to move. If the rate of formal eviction filings in East Boston is low, perhaps it is because illegal or informal evictions continued during the pandemic. Forced moves from informal housing will not produce a record of eviction. Careful study of informal eviction

in Boston is necessary to understand changing dynamics of renter exploitation and the complete landscape of renter displacement.

It is very likely that eviction filings records significantly undercount the total number of evictions that occurred in East Boston during the pandemic. Boston's immigrant communities rely on informal housing conditions that may place renters at high risk of illegal eviction. Anecdotal reporting suggests that many renters in East Boston turn to informal housing arrangements, such as no-lease subletting and arranging verbal rent payment agreements.<sup>54</sup> Yet even if landlords illegally evicted East Boston renters at rates matched with formal evictions in Roxbury and Dorchester, no record of displacement would exist. The formal eviction process in court does not count informal, illegal, or coerced moves that work outside of legal paths to force tenants from their homes.

East Boston's lower rate of formal eviction filings may also reflect social differentiation within Boston's Latinx communities. Access to rental housing may filter through social networks and cultural expectations determined by neighborhood, language, country of origin, family ties, and racial distinctions within Latinx communities.

## **Conclusion and Policy Recommendations**

The COVID-19 pandemic devastated Boston's Black, Latinx, and immigrant communities. Even with the support of unprecedented protections for renters, communities of color experienced a vast majority of eviction filings and disproportionately reported housing issues to Boston's 311 line. The lived experience of community members reveals that the COVID-19 pandemic magnified pre-existing renter struggles, just as it introduced terrifying new challenges to renter housing stability.

The central findings of this thesis might suggest that renter protections adopted during the pandemic created a modest buffer against pervasive racial disparities in Boston renter insecurity. During the pandemic, eviction filings occurred disproportionately in communities of color, as before; but the proportion of filings in these communities declined from pre-pandemic levels. It

---

<sup>54</sup> Zoe Greenberg, "'People are falling through the cracks': Many with informal housing are blocked from Mass. rental aid program," *Boston Globe*, February 26, 2021. [https://www.bostonglobe.com/2021/02/26/metro/they-need-help-paying-rent-they-cant-prove-theyre-renters/?p1=Article\\_Feed\\_ContentQuery](https://www.bostonglobe.com/2021/02/26/metro/they-need-help-paying-rent-they-cant-prove-theyre-renters/?p1=Article_Feed_ContentQuery)

is certainly possible that federal, state, and municipal pandemic responses narrowed racial disparities in eviction filing.

The pandemic, meanwhile, grinds on. What remains of limited rental assistance and qualified protection against eviction may prove insufficient in the face of COVID-19's cumulative repercussions. There will be no easy resolution. That is why Boston needs to take initiative to seed, expand, and solidify race-forward policies that service immediate renter need and eradicate structural dynamics that engender long-term housing insecurity for Black, Latinx, and immigrant tenants. Right now, there are 3 policies that could fill critical gaps in existing pandemic renter protections.

- 1. Require landlords to pursue and cooperate with rental assistance programs before pursuing eviction**

Government rental assistance is meaningless if landlords evict qualified renters. As long as the Massachusetts state of emergency remains in place, Massachusetts should forbid judges in Housing Court from commencing eviction when a tenant is eligible for all forms of emergency rental assistance, or when a tenant has a pending application for all forms of emergency rental assistance.

- 2. Protect renters from forced removal for COVID-19 debts**

Tenants aren't responsible for the economic collapse induced by government strategies to manage COVID-19. No tenant should experience an eviction execution for rental debt accrued during the pandemic, for as long as 12 months after the Massachusetts state of emergency concludes. Additionally, Massachusetts should prevent anyone from filing or threaten to file negative credit reports due to a renter's nonpayment of rent.

- 3. Pause no-fault evictions**

A no-fault eviction is when a landlord evicts a tenant for no reason. Massachusetts should pause all attempts to initiate an eviction without just cause through the Massachusetts state of emergency and for 12 months afterwards.

In addition, three key policies could transform the balance of power between Boston tenants and their landlords. By solidifying renter housing stability and empowering tenants, these policies will make it possible for Boston communities disadvantaged by systemic racial exploitation to exert meaningful stewardship over their own futures.

### **1. Rent Control**

Most eviction filings in Boston happen because tenants can't pay rent. Rent control proposes to set affordable limits to the amount a tenant's rent can increase each year. When it works, rent control protects tenants against unexpected or unreasonable rent hikes and displacement, and promises reliable income for property owners. 76% of Boston voters support rent control, according to a recent poll from the Boston Foundation.<sup>55</sup>

### **2. Tenant Opportunity To Purchase**

Tenant Opportunity to Purchase (TOPA) policies give tenants the power to take control of their homes by giving renters the first chance to buy their building if it goes up for sale. TOPA laws require landlords to tell tenants when their housing is to be sold, allowing tenants time to secure funding and offer to buy their housing from the property owner. By giving tenants the chance to own the building they live in, TOPA policies build housing stability, minimize displacement, and often preserve affordable housing options.

### **3. Just Cause Ordinances**

Just-cause eviction ordinances create permanent protections that prevent landlords from choosing to remove tenants for arbitrary or insubstantial reasons, such as refusing to renew a tenant's lease. Evictions without cause are damaging in a pandemic; no-fault evictions were prevalent in

---

<sup>55</sup> “ City of Boston Issues Poll Survey of 552 Registered Voters Field Dates: April 7-11, 2021,” (The Boston Foundation, The Dorchester Reporter, WBUR, 2021), <https://d279m997dpfwgl.cloudfront.net/wp/2021/04/Topline-2021-04-WBUR-Dot-Reporter-Wed-PM.pdf>

Boston beforehand. City Life/Vida Urbana's previous eviction report found that over 3,600 eviction cases occurred without cause between 2014-2016 in Boston.<sup>56</sup> Blocking needless housing loss is a crucial step to ensure that families and communities have a right to stay in place.

These policy reforms are not a panacea. The COVID-19 pandemic's effects will surely be felt for a long time -- and working for a world where everyone can flourish will take sustained effort. But when thousands of renter families in and beyond Boston face profound threats to their lives and well-being, it is imperative to envision a road toward meaningful housing justice.

---

<sup>56</sup> Robinson and Steil, 2020

## Works Cited

- “Beacon Communities Is Proud to... - Beacon Communities LLC | Facebook.” October 9, 2020  
<https://www.facebook.com/BeaconCommunities/posts/beacon-communities-is-proud-to-join-mayor-walshs-housing-stability-pledge-during/4431804760226232>.
- Benfer, Emily A., David Vlahov, Marissa Y. Long, Evan Walker-Wells, J. L. Pottenger, Gregg Gonsalves, and Danya E. Keene. “Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy.” *Journal of Urban Health : Bulletin of the New York Academy of Medicine* 98, no. 1 (February 2021): 1–12. <https://doi.org/10.1007/s11524-020-00502-1>.
- Boston Area Research Initiative, “Living in Boston During COVID-19: Economic Strains”, <https://cssh.northeastern.edu/bari/wp-content/uploads/sites/30/2020/12/NSF-Report-3-Economic-Impact.pdf>
- Boston Public Health Commission, “Boston COVID-19 Report: For Week Ending 2/25/2021,” [https://www.bphc.org/whatwedo/infectious-diseases/Documents/COVID19%20Boston%20Report\\_2021\\_Week8.pdf](https://www.bphc.org/whatwedo/infectious-diseases/Documents/COVID19%20Boston%20Report_2021_Week8.pdf)
- DeLuca, Stefanie, Holly Wood, and Peter Rosenblatt. “Why Poor Families Move (And Where They Go): Reactive Mobility and Residential Decisions.” *City & Community* 18, no. 2 (2019): 556–93. <https://doi.org/10.1111/cico.12386>.
- Desmond, Matthew. “Eviction and the Reproduction of Urban Poverty.” *American Journal of Sociology* 118, no. 1 (July 1, 2012): 88–133. <https://doi.org/10.1086/666082>.
- Desmond, Matthew, and Carl Gershenson. “Housing and Employment Insecurity among the Working Poor.” *Social Problems* 63, no. 1 (February 2016): 46–67. <https://doi.org/10.1093/socpro/spv025>.
- Desmond, Matthew, and Rachel Tolbert Kimbro. “Eviction’s Fallout: Housing, Hardship, and Health.” *Social Forces* 94, no. 1 (February 24, 2015): 295–324. <https://doi.org/10.1093/sf/sov044>.
- Desmond, Matthew, and Tracey Shollenberger. “Forced Displacement From Rental Housing: Prevalence and Neighborhood Consequences.” *Demography* 52, no. 5 (October 1, 2015): 1751–72. <https://doi.org/10.1007/s13524-015-0419-9>.
- Franzese, Paula. “A Place to Call Home: Tenant Blacklisting and the Denial of Opportunity.” *Fordham Urban Law Journal* 45, no. 3 (January 1, 2018): 661.
- Frederick, Tyler J., Michal Chwalek, Jean Hughes, Jeff Karabanow, and Sean Kidd. “How Stable Is Stable? Defining and Measuring Housing Stability.” *Journal of Community Psychology* 42, no. 8 (2014): 964–79. <https://doi.org/10.1002/jcop.21665>.
- Garboden, Philip ME, and Eva Rosen. “Serial Filing: How Landlords Use the Threat of Eviction.” *City & Community* 18, no. 2 (2019): 638–61. <https://doi.org/10.1111/cico.12387>.
- Greenberg, Zoe “‘People Are Falling through the Cracks’: Many with Informal Housing Are Blocked from Mass. Rental Aid Programs ” *Boston Globe*, February 26, 2021. <https://www.bostonglobe.com/2021/02/26/metro/they-need-help-paying-rent-they-cant-prove-theyre-renters/>.
- Hangen, Forest, Dan O’Brien, Sarah Philbrick, and Tim Reardon, “Evictions and COVID-19: The Responsibility of the Large Landlord” (Boston Area Research

- Initiative, Metropolitan Area Planning Council, 2020),  
<https://www.mapc.org/resource-library/landlords-eviction-covid19/>.
- Hepburn, Peter, Renee Louis, and Matthew Desmond. “Racial and Gender Disparities among Evicted Americans.” *Sociological Science* 7 (2020): 649–62.  
<https://doi.org/10.15195/v7.a27>.
- Hwang, Jackelyn. “Racialized Recovery: Postforeclosure Pathways in Boston Neighborhoods.” *City & Community* 18, no. 4 (2019): 1287–1313.  
<https://doi.org/10.1111/cico.12472>.
- Langowski, Jamie, William Berman, Grace Brittan, Catherine LaRaia, Jee-Yeon Lehmann, Judson Woods, “Qualified Renters Need Not Apply Race and Voucher Discrimination in the Metro Boston Rental Housing Market” (The Boston Foundation, Suffolk University Law School, Analysis Group, July 2020).
- Leifheit, Kathryn M., Sabriya L. Linton, Julia Raifman, Gabriel Schwartz, Emily A. Benfer, Frederick J. Zimmerman, and Craig Pollack. “Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality.” SSRN Scholarly Paper. Rochester, NY: Social Science Research Network, November 30, 2020. <https://doi.org/10.2139/ssrn.3739576>.
- Leopold, Josh, Mary Cunningham, Lily Posey, Tiffany Manuel, “Improving Measures of Housing Insecurity: A Path Forward,” (Urban Institute, Enterprise Community Partners, 2016)  
[https://www.urban.org/sites/default/files/publication/101608/improving\\_measures\\_of\\_housing\\_insecurity\\_1.pdf](https://www.urban.org/sites/default/files/publication/101608/improving_measures_of_housing_insecurity_1.pdf)
- Main, Kelly Leilani, and Diana X Bell. “Forced From Home: A Human Rights Assessment of Displacement and Evictions in Boston’s Chinatown.” Displacement Research Action Network, 2019.  
<https://static1.squarespace.com/static/56340b91e4b017e2546998c0/t/5c7811640852290f392207ca/1551372655581/CPA+report+final+2019.pdf>.
- MassINC Polling Group, “City of Boston Issues Poll Survey of 552 Registered Voters Field Dates: April 7-11, 2021,” (The Boston Foundation, The Dorchester Reporter, WBUR, 2021),  
<https://d279m997dpfwgl.cloudfront.net/wp/2021/04/Topline-2021-04-WBUR-Dot-Reporter-Wed-PM.pdf>
- “Topline Results Statewide Survey of 1,531 Massachusetts Residents Field Dates: May 20 – 25, 2020”  
<https://static1.squarespace.com/static/5eb9fa2f8ac4df11937f6a49/t/5ef64c9a643cf451b83c1309/1593199771410/Topline+2020+05+POAH+Housing+v2.pdf>.
- Massachusetts Law Reform Institute. “Evicted for Life: How Eviction Court Records Are Creating a New Barrier to Housing,” June 12, 2019.  
[https://www.passthehomesact.org/uploads/2/7/0/4/27042339/evicted\\_for\\_life\\_mlri.pdf](https://www.passthehomesact.org/uploads/2/7/0/4/27042339/evicted_for_life_mlri.pdf).
- Munoz, Ana Patricia, Marlene Kim, Mariko Chang, Regine O. Jackson, Darrick Hamilton, and William A. Darity Jr. “The Color of Wealth in Boston.” Duke University, The New School and the Federal Reserve Bank of Boston, March 25, 2015.=
- National Multifamily Housing Council, “NMHC Rent Payment Tracker Finds 75.4 Percent of Apartment Households Paid Rent as of December 6,” 2020.  
<https://www.nmhc.org/news/press-release/2020/nmhc-rent-payment-tracker-finds-75-4-percent-of-apartment-households-paid-rent-as-of-december-6/>

- Philbrick, Sarah, Timothy Reardon, and Seleeke Flingai. "The COVID-19 Layoff Housing Gap." Metropolitan Area Planning Council, n.d <https://www.mapc.org/covid19-layoffs/>.
- Reed, Davin and Eileen Divringi, "Household Renter Debt During Covid 19," (Federal Reserve Bank of Philadelphia, 2020).  
<https://www.philadelphiafed.org/-/media/frbp/assets/community-development/reports/household-rental-debt-during-covid-19.pdf>
- SBA.com, "Beacon Residential Management Limited Partnership" [website],  
<https://www.sba.com/ppp-funded-companies/massachusetts/beacon-residential-management-limited-partnership-273581>
- Scott, Martin. "Landlords and Renters Struggling to Make Ends Meet During COVID-19 Uncertainty," April 20, 2021.  
<https://www.avail.co/blog/landlords-and-renters-struggling-to-make-ends-meet-during-covid-19-uncertainty>
- Stout, "Estimation of Households Experiencing Rental Shortfall and Potentially Facing Eviction," 2020.  
<https://app.powerbi.com/view?r=eyJrIjoiNzRhYjg2NzAtMGE1MC00NmNjLTIOTMtYjM2NjFmOTA4ZjMyIiwidCI6Ijc5MGJmNjk2LTE3NDYtNGE4OS1hZjI0LTc4ZGE5Y2RhZGE2MSIsImMiOjN9>
- Teresa, Benjamin F. and Kathryn L. Howell, "Eviction and Segmented Housing Markets in Richmond, Virginia, Housing Policy Debate (2020) doi:  
[10.1080/10511482.2020.1839937](https://doi.org/10.1080/10511482.2020.1839937)
- Vásquez-Vera, Hugo, Laia Palència, Ingrid Magna, Carlos Mena, Jaime Neira, and Carme Borrell. "The Threat of Home Eviction and Its Effects on Health through the Equity Lens: A Systematic Review." *Social Science & Medicine* (1982) 175 (February 2017): 199–208. <https://doi.org/10.1016/j.socscimed.2017.01.010>.