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Government Policies and Their Relation to Eviction

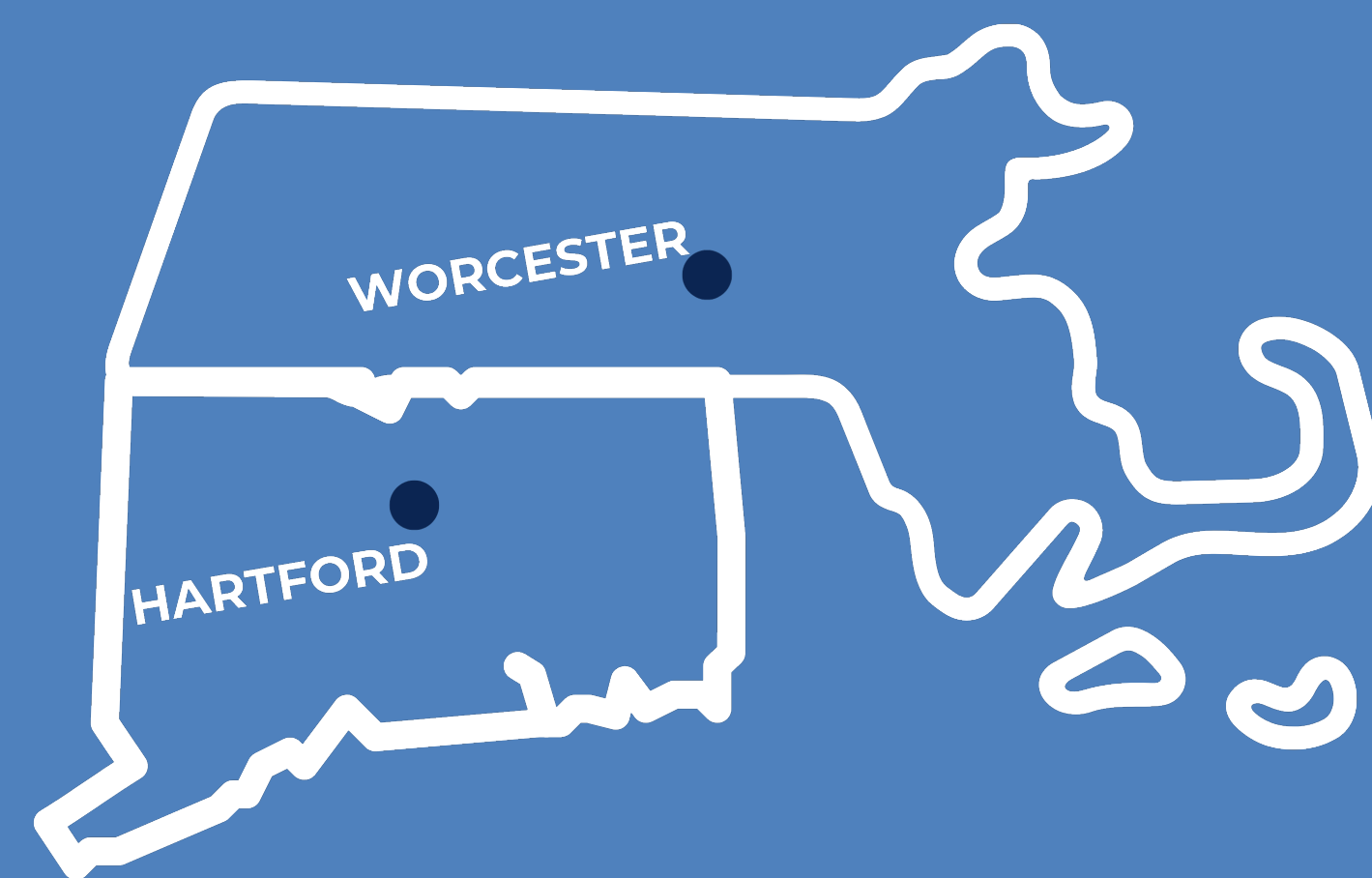
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Recommended Citation

Jain, Kash, "Government Policies and Their Relation to Eviction" (2022). *Community Learning Research Fellows*. 87.

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Government Policies and Their Relation to Eviction

A Comparison of Hartford, Connecticut and Worcester, Massachusetts

Kash Jain '24 in collaboration with the Center for Leadership and Justice



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INTRODUCTION

- Scholars and government officials have studied housing supply and costs for decades
- Increased economic pressures & fears of housing insecurity have pushed even more people to become concerned with these issues, especially eviction

3.6m 5.8m

Eviction cases filed annually in the US

Households behind on rent, 2022

- This research was conducted in collaboration with the Center for Leadership and Justice (CLJ)
 - CLJ is a nonprofit organization based in Greater Hartford, working to empower leaders and work for social justice
 - Has worked on a campaign to secure safe housing
 - CLJ is interested in policy initiatives that could help reduce evictions in Hartford

CONNECTICUT: AN OUTLIER

Waterbury, CT	6.1% eviction rate	Rank: 22
Hartford, CT	5.73% eviction rate	Rank: 29
Bridgeport, CT	5.03% eviction rate	Rank: 39
New Haven, CT	4.05% eviction rate	Rank: 69

Data from the Eviction Lab's ranking of the 100 top evicting large cities in the United States, 2016; Providence, Rhode Island (3.82% eviction rate, ranked at 75), is the only other New England city in the ranking

RESEARCH QUESTION

How has government policy impacted the eviction rate in Hartford, and how does this compare to policy in Worcester?

LITERATURE REVIEW

Imbalanced Supply and Demand:

- A unit is unaffordable if a household spends >30% of its income on it
- People in unaffordable units tend to have very low incomes; 56% of people in unaffordable units have an income below 30% of the area's median
- There are only 37 affordable homes per 100 renters and a shortage of seven million affordable homes for low-income renters

The Consequences of Discriminatory Housing Policy:

Federal Housing Authority deliberately trying to block POC from the suburbs

Redlining

Reduced loan availability and housing options for POC

Economic stagnation across generations growing up in segregated areas + policy favoring homeowners

Segregation reinforced, disproportionate evictions of POC

Institutional Provisions:

- Broadly, proposals are focused on reforming the eviction process or reducing costs by aiding the consumer directly or increasing housing supply
- Right to Counsel: guarantees tenants legal protection during eviction proceedings
- Just Cause eviction: requires landlords to evict tenants for specific reasons; may discourage self-eviction and unreasonable rent increases

METHODOLOGY

Most Similar Systems Design:

- Comparing similar cases with different outcomes
- Sorts out variables earlier on, makes it easier to identify what drives the split outcome

FINDINGS

Worcester

- 5% eviction filing rate; 2% eviction judgment rate
- The City Council controls zoning regulations
 - More responsive to the public, has weighed reforms pushed by activist groups, holds public meetings
- No Right to Counsel at the state level, but the city has a partnership with a legal aid provider to advise and represent victims of housing discrimination
- The city partners with local housing agencies to provide rental assistance
- The state also offers rental assistance

Hartford

- 6.7% eviction filing rate; 4.6% eviction judgment rate
- The Planning and Zoning commission controls zoning regulations
 - This is an appointed group with limited public access
- Right to Counsel was created by Connecticut in 2022
- Rental assistance is only offered by the state

	Hartford	Worcester
Median household income	\$36,154	\$51,647
Median gross rent	\$1,004	\$1,115
Poverty rate	28%	19.7%
Homeownership rate	24.9%	42%

Data from the United States Census Bureau

A Broader Problem:

- On average, from 2005 to 2015, rents increased by 3% yearly, but incomes decreased by 0.1% (Schultheis and Rooney, 2019)
- Economic factors have a considerable impact on whether people can afford housing and avoid eviction
 - This is true in Worcester and Hartford; the income disparity far outpaces the rent gap
 - Increased homeownership in Worcester also functions as housing security
- Cities are limited in their ability to address housing costs

CONCLUSION

Policy Implications

- Hartford should focus on reforming its zoning laws to make it easier to develop affordable housing
- Hartford should also expand its venues for community input
 - The city could consider returning control of zoning to the city council or making board seats election-based, not appointment-based
- Connecticut should focus on expanding housing stock and rental assistance
 - The state could also revise zoning laws
- The United States government, through either HUD or the DOJ, should create a Right to Counsel fund

Limitations

- Throughout the research, there was some difficulty in finding clear policy splits between the two cities
 - Much of this policy falls at the state level
- This isn't a perfect comparison; Worcester and Hartford have important differences, particularly in demographics and economic factors
- Generalizability is limited; state and local policies differ significantly across the United States
 - However, this research has helped inform what should be done to reduce evictions and Hartford
 - The policy implications could be applied elsewhere
 - For example: expanding housing stock can generally help address the supply/demand imbalance, and more accessible government helps both constituents and policymakers

Future Directions

- A direct comparison of Massachusetts and Connecticut is strongly advisable, as Connecticut is a clear outlier in the region when it comes to evictions
 - Could focus on government policies, but doesn't need to; the split could have other drivers, as the Hartford/Worcester disparity does

ACKNOWLEDGMENTS

Thank you to Juan Fonseca Tapia, Professor Hernan Flom, Professor Laura Holt, Erica Crowley, and Sam Burg for their continued support and guidance throughout this process