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HOUSING POLICY AND EVICTION: AN ITERATIVE PROCESS

By

Oleksandra Maksymivna Belinova
B.A., Bellarmine University, 2022

A Thesis
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In Sociology

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A Thesis Approved on

July 23, 2024

By the following Thesis Committee:

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Dr. Karen Christopher

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DEDICATION

This thesis is dedicated to my family
back in Ukraine.
Their resilience continues to
inspire me.

ACKNOWLEDGEMENTS

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ABSTRACT

HOUSING POLICY AND EVICTION: AN ITERATIVE PROCESS

Oleksandra M. Belinova

July 23, 2024

Previously, eviction has been perceived as a legal problem rather than a social issue. Previous literature examines eviction as a social problem and the role of program administrators in policy implementation. Through a mixed-methods study of in-depth semi-structured interviews and secondary descriptive analysis of eviction data, this study serves explores program administrators' perspectives on housing policy and eviction practices and the impact these perspectives have on policy implementation and eviction prevention. The results indicate that program administrators view eviction as a legal phenomenon influenced by housing market dynamics with eviction prevention efforts limited by data collection and the lack of discretion in policy implementation. Eviction data trends contextualize the local perspectives of program administrators. Policy recommendations include funding eviction prevention efforts that expand affordable housing and increase tenant protections to rectify the power imbalance between the tenant and landlord. Future research should incorporate perspectives on eviction prevention and housing policy from other actors involved in the eviction process such as policymakers and tenants. Furthermore, socioeconomic characteristics like race incorporated in previous literature should be analyzing when addressing the impact of housing policies and eviction practices aimed to combat eviction.

TABLE OF CONTENTS

INTRODUCTION

Eviction conceptualized as a social problem suggests that government intervention in the form of housing policies and eviction prevention programs can mitigate eviction (Desmond, 2016). Previous scholarship that discusses different types of policies proposed to combat eviction, the impact of eviction on society, and the influence of housing market dynamics in the eviction process assist to inform the relationship between housing policy and eviction but do not address the relationship directly (Chapple et al., 2022) (Desmond & Kimboro, 2015)(Teresa & Howell, 2021). Similarly, literature examining the role of discretion when implementing programs in bureaucratic institutions informs program administrator's perception but does not explore housing and eviction prevention programs specifically (Sandfort, 2000) (Stewart 1985). Therefore, this study serves to bridge the gap between program administrators' perceptions of housing policies and eviction process and how these perspectives impact policy implementation. While the literature discusses how landlords utilize eviction to exploit housing market conditions, the perspective of program administrators who aim to combat evictions on these market conditions and their understanding of eviction is not explored in the scholarship. This gap can be extended to program administrators' perception on the causes, outcomes, and public perception of eviction overtime.

The purpose of this mixed-methods study is to explore the relationship between housing policy and eviction practices in the city and county by situating local program administrator's perspectives within local and national eviction data trends.

In a large Midwestern city, the history in the trends of eviction before and after the COVID-19 pandemic and the city's response in policy implementation influenced the choice to conduct interviews with local program administrators across the city. Utilizing previous connections and snowball sampling, I recruited interview participants who worked in housing and eviction prevention programs. Then, I conducted 12 in-depth semi-structured interviews exploring their perspectives in eviction prevention, data collection, and their role in policy implementation.

Utilizing qualitative transcription services and software programs, I analyzed and developed codes to develop as themes present across most of the interviews. These themes would be situated within eviction practices utilizing local and national eviction data from open-source data by the Office of Housing and the U.S. Interagency Council on Homelessness supported by local and national trends in eviction data. National trends in eviction data were analyzed using the Eviction Lab tracking system and local trends were analyzed using the county's Administrative Office of the Court's Cases Disposed, the U.S. American Community Survey (ACS) 5-year 2022 Housing Characteristics data, and the Office of Resiliency and the local community's Office of Resiliency and Community Development's 2021-2022 client services data. Both the quantitative and qualitative data assisted to inform the interpretation of the qualitative findings.

Four themes emerged from the qualitative interviews reflecting participants' perspectives on eviction, the housing market, discretion, and data collection: Eviction as a Form of Displacement, Incorporating Market Ideology When Discussing Housing Affordability, Orienting Discretion as Movement in Policies and Funding, and Eviction Filings and Judgements as Data Limitations. Each theme refers to questions that discuss the factors that influence how eviction functions and the government's response to eviction. While participants deviate from the four main themes, a commonality across the twelve program administrators is the dissatisfaction with current eviction prevention practices within the eviction process. Across themes, participants discuss limitations in eviction prevention influenced by different factors in the eviction process.

Eviction as a Form of Displacement examines how program administrators perceive the definition of eviction. When participants discuss the definition of eviction, program administrators view eviction as a legal process intended to retain property for the landlord through the displacement of residents. Incorporation of Market Ideology When Discussing Housing Affordability explores how program administrators view factors that influence eviction and eviction prevention. Program administrators view as a lack of housing affordability as a contributing factor to eviction and utilize market terms of supply and demand when proposing solutions that mitigate evictions. When program administrators discuss their role in eviction prevention, the role of discretion in policy implementation is perceived as impeded by current government policies and funding. The perception by program administrators is that these government guidelines and funding inhibits individualized interventions in eviction prevention and the influence of key decisionmakers have the potential to change the power dynamics between the tenant and landlord in eviction court. Moreover, individualized interventions in eviction prevention are not relegated to policy implementation but are expanded to include data collection and measurement in eviction data.

Previous scholarship, the local context and data trends, and the perspective of program administrators demonstrate how government intervention influence eviction practices. These eviction practices are reflective of a lack of understanding on the scope and depth of eviction as a social issue and the lack of comprehensive eviction prevention policies and programs that can effectively mitigate eviction. The issues raised by many of the interview participants can be addressed with the following policy recommendations. Examples include expanding affordable housing, improving data collection, and investing in eviction prevention initiatives. These efforts can be further supported by implementing tenant protections in court proceedings can rectify the power imbalance between tenants and landlords.

The Affordable Housing Trust Fund in Somerville, Massachusetts and financial assistance programs from the City of Baltimore's Department of Housing and Community are two examples of cities implementing programs that expand affordable housing and invest in eviction prevention efforts. Furthermore, tenant protections like the rent stabilization ordinance in San Fransisco and Boston's just-cause eviction ordinance can rectify the power imbalance between the landlord and tenant in and out of the courts (Change Lab Solutions, 2023). Further research can incorporate additional localized eviction prevention efforts and examine the tenant's perspective on policy implementation in eviction practices.

LITERATURE REVIEW

Eviction prevention policies addressing housing insecurity are created and implemented by local and federal decision-makers in response to other social factors. Examples include of other social factors include the increased impact of eviction on marginalized groups, tenant's' political rights and legal protections, the causes and outcomes of evictions, and the tenants' responses to eviction in the form of social movements (Vols et al. 2019). Research has demonstrated that housing policies can reduce or increase eviction rates (Chapple et al. 2022). While much of the literature focuses on the impact on tenants with many advocates arguing for stronger tenant protection policies and stronger eviction prevention programs to help tenants; detractors who advocate against stronger tenant protections criticize the lack of support and protection for landlords in eviction legal proceedings and landlords' risk of revenue loss and property damage (Weindorf 2010).

This review examines scholarship that explores the influence of economic and social factors on eviction rates and populations that are most susceptible to experiencing the eviction process. Next, the conceptualization of eviction as a social issue covers the relationship between government policies, eviction rates, and the social context under which government policies are implemented. Finally, the last two sections examine the actors involved in eviction processes and their relationships with each other followed by an analysis of recent U.S. eviction housing policies and prevention programs. Eviction

Filings and Judgements as Data Limitations discusses the perception of program administrators of eviction data based on information collected in eviction court. This type of data is described as inaccessible to the average user and designed to manage cases rather than collected detailed information on the eviction process; this type of data collection inhibits comprehensive eviction prevention programs implementation and does not reflect the individualized circumstances of tenants facing eviction.

U.S. eviction policies and practices have historically considered eviction as a legal problem focused on individual property rights rather than a social problem in need of a solution. This has led to policies that assume those being evicted lack moral character, are lazy, etc. In *Evicted*, Desmond (2016) follows tenants and landlords in the segregated city of Milwaukee, Wisconsin. Through an ethnographic analysis of tenants' eviction experiences, Desmond documents intersections of systemic economic and racialized inequality that make eviction a social problem rather than simply a legal problem. For example, the lack of government regulations on rental prices and tenant protections can result in tenants having to pay most of their income on rent (70-80 percent) and a lack of legal protection when interacting with landlords in the courts. These experiences were contextualized in segregated black and white neighborhoods where the inner city was predominately black and the trailer park communities outside the city were predominately white. In addition, this ethnographic study follows landlords as they navigate the economic pressures of the housing market and the methods, landlords use to extract money from tenants such as tenants doing maintenance or general labor work to earn income towards rent. Considering eviction as a social structural problem reflective of the failure of government to provide housing for its citizens leads

Desmond (2016) and others (Chapple et al., 2022) (Gromis et al., 2022) to propose structural policy solutions. Solutions include but are not limited to universal housing vouchers and investment in legal tenant protections in the eviction process. Scholars also find that evictions create additional racialized material, legal, and health disparities. For example, according to Desmond and Kimbro (2015), eviction contributes to disparate impacts experienced by low-income families such as a loss of material possessions, lower prospect of finding future housing after an eviction filing or conviction, and a negative effect on the evictee's mental well-being. These negative effects on low-income families starts from the beginning with many landlords turning tenants with children away considering their presence as a risk factor. In the eviction process , the landlord has discretionary power when negotiating with tenants to remain in their residence; in fact, more families are behind on rent rather than participating in the eviction process.

While much of the literature on eviction policy and programs focuses on the tenant, Weindorf (2010) takes a decidedly pro-landlord approach in the enforcement of eviction policies and advocates for the inclusion and incentivization of landlords in the eviction process in Michigan. In short, *"…the landlord seems to be on the losing end of the stick with the assertion that Michigan eviction law for nonpayment of rent is decidedly pro-tenant*" (pp. 783, 790). In addition, Weindorf (2010) takes a deviation from other eviction literature where a neoliberal and market-based perspective is centered and appears to be framed against the tenant; for example, claims such as "housing is not a fundamental right" and the assertion that the best way a tenant can protect themselves is by simply paying the rent on time ignores many of the social factors that could be contributing factors to an individual tenant's circumstances (e.g. economic inequality, racial discrimination, etc.) The perspective that "housing is not a fundamental right" is one that warrants attention among program administrators and staff as it is what is ultimately being contested in eviction intervention policies.

Housing policy creation and implementation can benefit in considering the landlord's influence and perspective in their relationship with their tenants in connection with how policymakers and administrators respond to the interests of both landlords and tenants. Scholars have pointed out that a weak federal government social net has led to a diversity of policies and protocols across various states and cities in the eviction process that can have a significant effect on eviction filings and judgements. For example, Nelson et al. (2021) found variations in local eviction process such as laws and regulations that influence landlord's decisions on eviction filings, and the informal courtroom interactions that influence eviction outcomes.

These variations were found to influence landlord responses to waiting times in the eviction process, and the impact of tenant protection policies such as a just-cause ordinance in the eviction process. The study finds differences include the cost of the filing fee, rent withholding, and the degree to which tenants are protected; for example, Los Angeles has rent stabilization ordinances (RSOs), just-cause ordinances, and anti-tenant harassment ordinances and Dallas has no just cause ordinance protection for tenants. These types of factors illustrate how a lack of federal eviction policies defers powers to municipalities in which their specific sociocultural context determines eviction filings and judgements in the courtroom; an expansion of the study on more cities throughout the U.S. can assist in establishing possible patterns in eviction policy and process in addition to documenting the specific experiences social actors (e.g. tenants, landlords, policymakers and administrators, etc.) in the eviction process have in their community. In fact, U.S. government policies can mitigate disparate impacts of eviction on marginalized groups, tenants' rights and legal protections, and also spur tenants' responses to eviction, especially resistance in the form protests and social movements.

Evictions are not just a social problem in the U.S. Vols et. al (2019) explore and compare social factors relevant to eviction documented worldwide. The common trends in the scholarship they review include analysis of national laws, evictees' rights and protection, types of groups vulnerable to eviction, causes of eviction, impact of policies that worsen eviction, eviction outcomes, and social movements. The specific social context in the United States requires a cultural shift in the perception of eviction; specifically, the perception of housing as a commodity rather than a human right makes forced evictions commonplace. In comparison, places like China, Tanzania, and Senegal frown upon forced evictions. Additionally, a focus on eviction research in marginalized in populations in the United States looks different compared to other countries that do not share the unique history of racial discrimination and residential segregation; therefore, eviction policies will need to address and cater to the populations that suffer the most by the specific U.S. history and legacy of racism and housing discrimination. Despite comparative differences, issues such as urban renewal in India, Turkey, and Canada are relevant to the United States context; comparative research analysis between some of these places can offer alternative policy options that would help impact and possibly improve U.S, housing policy and program. Conceptualizing eviction as a social structural problem rather than only a legal problem tied to individual property rights also means looking at it in connection with other social problems such as homelessness and displacement.

Homelessness and displacement as a social problem intersects with eviction. Homelessness can be a result of eviction with similar causes (e.g. economic insecurity and residential segregation) and impacts (e.g. issues with health and education). Therefore, the prevalence and cost of eviction and homelessness parallel each other. In *Homelessness as a Housing Problem*, Colburn and Aldern (2022) homeless individuals represent less than one percent of the U.S. population, about 65,000 people nationally. These are significant numbers even if it is a smaller problem in terms of scale in comparison to the 34 million individuals impacted by poverty. However, the total number of homeless individuals may underestimate the number of people that experience homelessness during their lifetime. According to HUD, about 567,000 people experienced homelessness in 2019. The demographics of homeless individuals indicate that some populations may be more vulnerable than others. 30 percent are families, 27 percent are 24 and younger, and 40 percent of the homeless population is black.

The self-reported causes of homelessness, based on a Seattle survey, found that the top eight causes of homelessness are job loss, drug addiction, eviction, family separation/divorce, rent increase, argument with family or friends, prison/jail, and domestic violence. This list of causes is in proportion to the number of respondents with job loss attributed by almost 25 percent of respondents and domestic violence attributed by six percent of respondents. Eviction, listed as number three for the top causes of homelessness supports the correlation between involuntary displacement and a lack of housing with homelessness. The listing of job loss and rent increases suggests economic causes of homelessness that also influence the likelihood of eviction; therefore, these causes reflect the issues with the housing and job market.

A lack of affordable housing units influences the prevalence of homelessness. For every 100 households, only 36 have affordable housing, and no state gives affordable housing to its poorest population (Colburn & Aldern, 2022). Other events in recent history exacerbated and reflected the current demographics of the homeless population. Covid and the Black Lives Matter protests reflected the patterns of systemic racism and the history of structural disadvantages in education, legal system, housing with 40 percent of the homeless population being black despite only 13 percent of the total population (Colburn & Aldern, 2022). Covid also impacts government responses for health, the economy, and housing with the CDC eviction moratorium influencing eviction prevention efforts and a reduction in eviction numbers.

Both housing and homelessness are expensive. People who lose their housing and continue to be unhoused places increased cost to local public institutions including criminal justice, public health, public safety, etc. As a result, the public costs related to homelessness are estimated to range between 30,000 and 100,000 dollars for each person per year. However, federal spending on housing represents only 4.2% of the discretionary government budget (65 million dollars) with about 50 percent of federal housing allocation coming from mortgage deduction. These figures demonstrate the discrepancies between the public cost of homelessness and the amount of funding the federal government allocates to housing (Colburn & Aldern, 2022, p.194).

In "Estimating Eviction Prevalence across the United States", Gromis et al. (2022) quantify the prevalence of eviction filings on a national level, illustrating that 2.7

million households, on average, are threatened with eviction each year. Between 2000 and 2018, 69.7 million eviction cases were filed in the United States. This is an average of more than 3.6 million filings annually representing approximately nine eviction cases per 100 renting households. Moreover, the number of eviction filings increased by 21.5% between 2000 and 2018,from 3,009,832 to 3,656,428 cases; geographically, despite the prominence of large, high-cost metro areas in discussions of afford-able housing in the United States, the highest eviction filing rates were clustered in the relatively low-cost region of the Southeast. Southern states consistently showed the highest filing rates throughout the 2000 to 2018 period (p.1).

While estimating eviction prevalence, the study presents solutions that can mitigate eviction rates like extending the eviction notice requirements. The required notice period usually corresponds to the minimum number of days a tenant can be late on the rent payment before risking incurring an eviction lawsuit. In Camden County, New Jersey, there is no eviction notice requirement for non-payment cases, and the eviction filing rate was 16.1% in 2018. In comparison, Philadelphia County, Pennsylvania provides a minimum 10-day eviction notice requirement for non-payment cases, and their eviction filing rate was 7.7% in 2018. The comparison between Camden and Philadelphia County demonstrates Gromis et al.'s (2022) findings of a negative association between state-level eviction notice requirements and county-level eviction filing rates. Furthermore, the requirement of an eviction notice, even after a relatively short period of time (1 to 3 days), was associated with a 43.6% reduction in the eviction filing rate (p.6).

The prevalence and cost of eviction and homelessness further supports the conceptualization of eviction as a social problem. Both Colburn and Aldern (2022) and

Gromis et al. (2022) illustrate how policy can intervene to mitigate eviction and homelessness through the development of affordable housing and implementation of eviction notice requirements respectively. These findings serve to demonstrate that the scope of eviction and homelessness is not a legal issue left up to the courts. Instead, eviction requires revision in policy outside of the authority of the court. Moreover, the contextualization of eviction through regional variation affirms a descriptive quantitative analysis and a qualitative analysis of local program administrators.

The housing market influences the creation and implementation of housing policies. Moreover, the housing market and policies can either improve or worsen eviction filing and judgement rates. While the housing market is frequently conceptualized as a single market, Teresa and Howell (2020) propose that the housing market is divided by submarkets determined by housing regulations, neighborhood demographics, and quality of housing. In fact, this type of segmentation in the housing market is utilized to create scarcity in these submarkets serving to keep tenants in poor and unsafe affordable housing properties while leaving others unhoused.

The perception of the housing market as a set of submarkets influenced by social factors (e.g. housing regulations) supports the perception that eviction is a social issue. In addition, housing market dynamics impact the type of policies proposed to mitigate eviction. A scarcity in the housing market suggests additional investment in affordable housing development as an eviction prevention initiative. Therefore, eviction is positioned as a failure of the housing market to provide safe and affordable housing across the U.S. Due to the lack of federal government intervention, housing market dynamics may influence the perspectives of local policymakers and program administrators.

According to Teresa and Howell (2020), the scholarship defines the housing market through the lens of neoclassical or critical urban political economics. The definition of the housing market is determined by its relationship to specific housing characteristics. The focus on housing market dynamics can help situate eviction in the local context and help policymakers understand how housing markets can cause housing disparities. In turn, policymakers and program administrators can implement better housing policies that can mitigate eviction.

In neoclassical economics, housing markets are defined as derivative housing units and services separated from any specific feature in housing; these features are reduced to a single type of housing determined by market value and rent. Housing is homogeneous. Moreover, housing and the land the housing occupies are commodified and separated from nature and the social institutions of which both are a part . As a result, neoclassical economics leaves limited room to reform the housing market. Instead, this perspective reduces housing issues as part of “land-use regulations” (Teresa & Howell, 2020).

In contrast, critical urban political economic scholarship does not view housing as a single market, but as different markets governed by contextual features in housing. This perspective emphasizes the segmentation of the housing market and power distribution within the context of capitalism. For example, property owners sell their housing based on arbitrary factors (e.g., housing regulations and avenues of capital) that they set and profit from. This process, coined as a “class monopoly on rent”, creates a scarcity in housing (Teresa & Howell, 2020).

Regardless of framework, these two bodies of scholarship demonstrate how perceptions of the housing market are tied to relationships between social institutions. Neoclassical economic scholarship emphasizes separation from social institutions while critical urban political economic scholarship emphasizes integration with social institutions. Moreover, these perspectives impact the scope and depth of policy implementation for program administrators. Program administrators in housing policy and eviction practices may employ a similar perspective in their understanding of eviction and the types of solutions they propose as eviction prevention.

The structure of the housing market influences how the landlord perceives and utilizes eviction. Specifically, “landlords use eviction in two complementary ways: to keep tenants in housing with the threat of eviction, … and to drive tenants into more restricted housing options, which not only represents very unstable housing but also creates the conditions necessary to exploit the tenant’s lack of choice.” (Teresa & Howell, 2020, p. 15). Garboden and Rosen (2019) discuss landlords utilizing the threat of eviction or an eviction filing to regain power in their favor and keep tenants in an unpredictable housing situation. Landlords pressure the tenants to choose between finding housing of lower quality with an eviction record or remain in housing under constant threat of eviction often done through eviction filings and accumulating previous due rent. Garboden and Rosen (2019) conclude that the landlords alter the landlord-tenant relationship into a “creditor-debtor” relationship.

In addition, Teresa and Howell's (2020) reveals a lack of tenant's rights in the eviction court system in Richmond, Virginia (a pattern found common in the South) maintains the power imbalance towards the landlord. These court systems often have low barriers of entry through low legal costs and fees, few regulations and enforcement in housing codes, and limited owner-level data that skews judgements toward landlords. Moreover, Virginia's eviction court system typically judges in favor of the landlord in nonpayment cases. The lack of landlord of accountability contrasts starkly with the amount of information and power the landlord wields over the tenant. Landlords have unlimited access to an individual tenant's information and are often protected under a corporate structure, such as an LLC, in addition to the legal structures that bar tenants from easily accessing court data.

To address the imbalance of power between landlords and tenants, Teresa and Howell (2020) recommend solutions that increase tenants' power when negotiating with landlords. Teresa and Howell highlight "right-to-counsel legislation for low-income tenants " and those receive subsidized housing and increased eviction filing fees for landlords that mitigate landlords' ability to control tenants. Rent control and automatic lease renewal legislation serve as additional renter protections. Policy intervention to shift the power balance between tenants and landlords changes how program administrators navigate and implement policies; in addition, these alterations open up possibilities for future eviction prevention initiatives.

Program administrators and service providers who implement housing policies and eviction prevention programs experience the tension between discretion and administrative rules when providing services for their clients in a public bureaucracy.

When managing government funded programs, program administrators must adhere to government policies and guidelines that simultaneously address a client's circumstances in an individualized setting. How does a program administrator translate policy into a service that impacts their clients? While following regulations, program administrators make decisions when delivering services that can either reward or sanction the client, otherwise known as discretion. Discretion can determine the intention behind implementing the policy and the value that administrators assign to the policy for the perceived benefit of the client (Tummers & Bekkers, 2014)

From an organizational perspective, discretion is perceived negatively by some at the top of the hierarchy due to the concept of program administrators working on the ground or in streets using discretion for their own self-interests. This can negatively impact policy implementation where the efficiency and democratic legitimacy of the program can be challenged. Moreover, the number of rules in combination with the limited time, money, and resources that "street-level bureaucrats" have leaves limited opportunity for discretion. As a result, the means and perception of discretion in the policies that program administrators must follow is often quite low with low levels of client meaningfulness of their policies and the willingness to implement these policies. Overall, program administrators feel negative about the policies they must implement (Tummers & Bekkers, 2014). This negativity and indifference extend to opinions on legislation designed to align with the program administrators' goals and organizations' opinions. For example, welfare workers expressing skepticism that welfare reform will translate into significant changes to the lives of their clients. Instead, the workers see reform efforts by policymakers as political and rarely translating into their administrative rules and bureaucratic processes (Tummers & Bekkers, 2014). Locally, program administrators in rental assistance programs and programs experienced different levels of discretion before and after the pandemic. For instance, the determination of program eligibility became less stringent and the exchange of resources through partnerships (Stop My Eviction, n.d.) (U.S. Interagency on Homelessness, 2021).

In public administration, discretion is often seen at odds with democratic accountability for the client receiving the services. In other words, the client is subject to decision-making by the program administrator that could increase the risk that the administrator could breach the trust of the public and introduce bias in the delivery of program services. The rules and guidelines may not be applied fairly and consistently to the potential detriment of the client. Moreover, potential abuses by the street-level bureaucrat would be more difficult to monitor and enforce compliance with the larger public institution's rules in addition to applying sanctions to potential wrong-doings. This threat is a similar sentiment echoed from the top-down organization perspective. However, an increasing number of organizations assigned to implement public programs aim to control discretion rather than eliminating discretion outright as a type of performance management. Instead of developing stricter regulatory practices, the goal of these organizations is to decrease the number of regulations and "red tape" these program administrators must navigate (Sandfort, 2000).

This is exemplified by the debate between Carl Friedrich and Herman Finer on the issue of bureaucratic responsibility and professionalism in democratic institutions. Friedrich viewed administrative responsibility broader than simply implementing policies as he believed that the relationship between public policy and implementation was interconnected. Therefore, he did not believe in a strict interpretation of administrative responsibility. Instead, he considered a type of professionalism where standards of conduct would be managed by a vocation and deviation from these standards would be subject to scrutiny by professionals in that field. Meanwhile, Finer argued that Friedrich's definition of administrative responsibility diluted the meaning of administrative responsibility in context. Finer argued that public servants should be responsible to policymakers who would determine decisions for them to the most technical degree deemed to be feasible. These processes would be monitored by legal authorities like the courts and managerial controls; he thought that program administrators should be held more responsible for monitoring processes than achieving a goal. Contrasting Friedrich's view on discretion, Finer had a stricter interpretation of administrative responsibility and critical broad administrative discretionary practices that could hinder routine and rationale in public policy and practice (Stewart, 1985).

These abstract conceptions of discretion and administrative responsibility in action operate on more than simple choices or are motivated by self-interest. Sometimes, discretion is based on moralistic judgements by the individual bureaucrat to determine deservingness for their services that can and have been detrimental towards marginalized communities they are intended to serve. The determination of deservingness is informed by racist and classist ideologies that harm poor communities of color (Stivers, 2007).

The racism is masked and indirect as program administrators do not consciously apply discretion in this manner, and American ideology postulates that the poor have a character flaw or natural inability. Therefore, these ideologies further maintain and regulate who is deserving of public services in public administration (Stivers, 2007)

Considering the roles that discretion, the role of administrative responsibility to the larger public, and the application of deservingness by individual program administrators reveals intersecting perceptions and practices that influence eviction intervention and rental assistance program implementation and outcomes. These factors assist in influencing the effectiveness of eviction prevention programs and the application of eviction and housing policies.

The influence and discretion of program administrators and policymakers can impact the amount of efficiency, effectiveness, and the social equity of solutions combating evictions such as eviction prevention programs. Andreja Siliunas et al. (2018) discusses how workers and administrators in non-profit organizations often work in opposition to the values of their mission and the needs of their clients to retain federal funding and serve the interests of the organizations; in essence, workers and administrators have the discretion to sacrifice social equity for efficiency and cost-effectiveness. As a result, Andreja Siliunas et al. (2018) illustrates how the relationship dynamic between the organization and the clients forces both to sacrifice in the administrator's ability to properly do their job and the client's needs being left unmet. The administrator or worker utilizes methods normally inconsistent with their mission (e.g. rejecting a client), select clients based on likely outcomes, ignore problems in clients' lives relevant to their predicament, or undermine client progress to manage funding requirements while the client can experience limitations to their privacy, self-protection, identity, or self-mastery (Andrea Siliunas et al., 2018). These inconsistent interactions between clients and service providers display some of the difficulties in implementing housing policy.

Moreover, the relationship and interactions between service providers is reflected in the types of policies and programs implemented. Previous scholarship analyzed housing policies and programs in their ability to mitigate eviction and displacement (Chapple et al. 2022)(Garcia & Kim 2020). While much of the literature focuses on stronger tenant protection policies and stronger eviction prevention programs to help tenants; detractors have criticized the lack of support and protection landlords have in the legal proceedings of the eviction process and possible loss of revenue and property damage a landlord may be burdened with.

Chapple et al. (2022) analyzes 12 housing policies in their ability to prevent displacement. Displacement is defined as the forced removal from a housing unit or inability to move into a neighborhood based on uncontrollable factors (p.200). While the outcome is similar to an eviction, displacement does not function through a legal mechanism governed by the courts. The anti-displacement methods utilized were organized into three categories; these are: stabilizing households, the creation of housing, the maintenance of current affordable housing. Within these types of strategies, the local housing laws and policies can approach the mitigation of displacement directly, (e.g., controlling demolitions and rental assistance) indirectly (e.g., stabilizing rent), and exclusion reduction (e.g., housing production). The findings indicate that stabilizing households and neighborhoods can prevent displacement directly while preserving existing housing and housing production indirectly.

However, housing production has had mixed findings in the literature in its ability to prevent displacement. Some research proposes an economic argument based on supply and demand where an increase in housing production would reduce rent prices. In addition, a process known as filtering where “rents for new housing fall over time as units age, decline in quality, and become affordable to lower-income renters” (p.203) with higher income renter moving into market-rate housing. However, critics have suggested that an increase in housing production could increase rent prices over-time when filtering would take too long to for the low-income renters’ housing needs to be addressed. In other words, low-income new renters would be unable to move in and could exacerbate displacement as market-rate production could prevent creation of affordable housing and attract higher-income renters that move into market rate housing. As a result, multiple types of anti-displacement strategies should be utilized and tailored to low-income renters’ needs in their communities to help mitigate eviction rates such inclusionary zoning programs that can better generate affordable housing production.

While local housing policies and programs should be created and implemented with anti-displacement strategies, programs should be evaluated on their impact on preventing eviction and providing safe and affordable housing. When eviction leads to homelessness, a rapid rehousing program can have the potential to be a safeguard against displacement and homelessness over time. A rapid rehousing program in Salt Lake City, Utah evaluates the impact of their program on previously evicted homeless families. Garcia and Kim (2020) analyze the relationship between eviction and homelessness with families that participate in the rapid rehousing program by conducting interviews with landlords in addition to focus groups comprised with tenants and service providers. This study found that homeless families with eviction records are concentrated in similar housing due to the difficulty of finding housing and a limited amount, often smaller, landlords who accept vouchers from the program.

While this program gives homeless families the ability to access housing, the short-term nature of the voucher makes families vulnerable to eviction when the lack of a voucher can impede the ability to pay rent. As a result, many of these families end up violating their lease due to nonpayment of rent and suffer subsequent eviction; Based on the findings, Garcia and Kim (2020) recommend the following: "a) prepare families for the RRHP subsidy, (b) implement master leasing, and (c) improve communication" (p.596). The findings and recommendations support improvements in eviction prevention programs and policies.

The history of the perception of eviction is essential in understanding the current relationship between housing policy and eviction practices. In the past, eviction was seen as an individual problem due to a moral failing and a breach of contract. The change in perception of eviction as a social issue can help shape policy outcomes and implement programs; as a result, social institutions can improve housing policies and eviction prevention programs through legal aid, access to affordable healthcare, and education on the risks and impacts of eviction. Therefore, the change in conceptualization of eviction can inform the eviction process and the interactions between the actors involved (e.g. landlords, tenants, service providers) in addition to policy and program changes. The way that a landlord can file for eviction could be impacted by tenant protection policies and judgements could be mitigated by an increase in legal representation. More access to housing can become available if changes to Section 8 voucher policies would allow for greater acceptance from landlords.

Additionally, these alterations will be extended to service providers, the screening process, conceptualization of the housing market, and meet the needs of the of the most vulnerable populations such as immigrants. The role of discretion in bureaucratic institutions can impact the ability for program administrators to provide services for their clients with external perceptions of deservingness influencing the effectiveness of social welfare policies. Lastly, the evaluation of current housing policy and programs will clarify possible improvements that need to be made in preventing eviction; anti-displacement policies and the rapid rehousing program are such examples. In this study the contribution to the body of literature is bridging the gap between eviction practices, housing policy implementation, and the role of discretion in bureaucratic institutions.

When reviewing the literature, perspectives from the individuals charged with implementing housing and eviction policies and program are missed in the literature but act in conversation with previous scholarship that discusses the effectiveness of eviction prevention policies, interactions between tenants and landlords in the eviction process, and the decision-making abilities of program administrators when implementing programs. By exploring the relationship between housing policy and eviction practices through the eyes of program administrators, this study provides an understanding of the eviction process that can reflect or contradict the findings in the literature. Moreover, program administrators can provide input in improving eviction prevention implementation that can support or detract from the literature.

METHODS

To explore the relationship between housing policy and eviction prevention implementation, I utilized primarily a qualitative method situated in the local context and supported through descriptive quantitative data. A primary qualitive method is best suited to gain a detailed understanding of eviction practices and policy implementation in comparison to quantitative trends in eviction data. Additionally, the perspective of program administrators can inform how program administrators implement policies, propose solutions, and attitudes on their ability to perform their profession. These perspectives can add to the understanding of the local context of eviction prevention and contribute more detailed information in eviction data patterns over the last five years. Overall, an exploratory question on policy implementation requires the perspectives of individuals implementing the policies.

The city and greater county high eviction ranking in comparison to peer cities prior to the pandemic and the local government responses during the pandemic to combat evictions influenced the choice to use the location of a large Midwestern city as the location of this study and keep the city anonymous for the purpose of confidentiality. Furthermore, the partnerships that developed a coalition of community organizations (e.g. Coalition for the Homeless and Legal Aid) and municipal authorities (e.g. Office of Housing and the County District Court) represented a robust eviction prevention response that was prime to the exploration of housing policy and eviction practice in addition to some policy developments like Right to Counsel. During these developments, the personal experience of working as an intern for both a community organization and a municipal authority provided the contextual knowledge of eviction and connections that have led to opportunities in understanding the eviction process. These opportunities included observing eviction court proceedings on Zoom and coding eviction data utilizing forcible detainers

During the initial recruitment in December of 2023, I had created a list of 16 interview contacts of local program administrators that worked in organizations related to housing and combating eviction prevention through prior connections and internet searches; then, I emailed all of the listed interview contacts. The response rate for the initial recruitment was quite high with 12 out of 16 interview contacts responding. However, the subsequent outcomes were quite mixed. Out of these 12 interview contacts that responded, five of these interview participants agreed to the invitation and participated in the interview, four had referred to another colleague through email, and three of the contacts had declined or lost contact. By the end of the initial recruitment, I had interviewed nine participants and obtained the last three participants from recommendations at the end of the interview.

Throughout January and February of 2024, the importance of referrals or recommendations during the recruitment process and after conducting some of the interviews was essential in gathering the interview participants; this kind of sampling technique is otherwise known as snowball sampling or chain-referral sampling (Nikolopoulou, 2022). This technique in combination with recruitment at a local eviction prevention meeting with local and national organizations was assisted in gathering the remaining seven participants. Outside of the meeting, the primary method of recruitment was email with follow-ups consisting of a combination of phone calls and emails with interviews and recruitment occurring simultaneously.

Between January and February of 2024, I conducted twelve hour-long in-depth semi structured interviews with program administrators working in housing and eviction with the majority of participants working in the field during the past five years. Semi-structured in-depth interviews were the best suited for this study because I was interested in the individual experiences of program administrators on eviction practices and policy implementation; individuals in housing policy and eviction prevention come with their own perspective and experience based on their history and role. (Rutledge & Hogg, 2020) Interviews were conducted at either the participants' place of business or at my work office with permission to record by a recorder loaned out by the university or my personal phone as a backup. Prior to the interview, the participants are sent a consent form to view and sign. Then, the participant and I review the consent form and answer any questions in accordance with the IRB requirements submitted under study #23.0409. The consent forms, observational notes, and analytical memos were stored at my work office. During the interview, I utilize an interview guide as my qualitative instrument to provide structure and obtain answers to my research questions through my participants.

The interview guide consists of a series of eight main questions with some occasional probes exploring the attitudes of program administrators about housing policy and eviction. Introductory questions inquire about the entrance into their vocation, their perception on the housing market over time, and their understanding of eviction (e.g. definition, causes, outcomes, etc.). These questions serve to demonstrate how the program administrators' perceptions of the housing and eviction. These perceptions on eviction are connected to local context and eviction when asked about their perception on the city's ability to prevent evictions emphasizing the lack of scholarship on the city and eviction prevention.

The next series of questions focuses on the specificities of the roles of the program administrators to explore the relationship between their roles, housing policy, and eviction prevention. Specifically, the participants are asked to describe their role in housing, their interactions between actors in the eviction process (e.g. tenants, landlords, etc.), the impact of current policies in their roles, and their perspective on mitigating eviction. The latter end of the interview guide investigates the perceptions of programs and the ability to implement them. These questions included perceptions on the influence of policies on programs and data measurement in addition to the impact of their attitudes on current policies and their agency within their roles.

After the interview, I asked participants to write out their responses to four demographic questions and recommendations of other people who would qualify and be interested in an interview. As part of their participation, I offered an incentive of a 25-dollar Amazon gift card via email with a gift card log kept by participants who accepted the gift card. The gift card log, the list of pseudonyms, and demographic descriptors was kept in a file folder in the Cardbox Database as Excel Spreadsheet. The utilization of a database would transition to become part of the analysis process. Moreover, the analysis began in tandem with the data collection.

After the first interview, I recorded the initial impressions of the participants and analytical memos that examine the interview questions with each subsequent interview.

Utilizing grounded theory, I utilized the structure of initial coding, focused coding, and memos to guide my qualitative analysis. These analytical methods were used to identify patterns in the data through the participants data and create theoretical categories reflective of the research questions (Charmaz & Thornberg, 2020). Each Interview was transcribed through different transcription services and initially coded through Desktop Word. During the transcription process, I gave pseudonyms names, places, and organizations to protect the identity of my participants with a separate Excel Spreadsheet.

In Dedoose, I created fixed Codes through analysis of the imported transcripts. Then, excerpts were matched with each code from each transcript. I developed descriptor data on an Excel Spreadsheet before being imported into Dedoose for analysis. A combination of written memos and exported Dedoose excerpts were used to inform the Qualitative Findings Section. Utilizing the demographic data collected, I input the demographic descriptives in an Excel Spreadsheet and import the information on Dedoose. The original interview descriptors included the pseudonyms of the interview participants, race, gender, job title, and job description. The categories of job title and description were merged and converted into a new category representing a sector of their occupation. The revised table illustrates the demographic and occupational characteristics of the twelve interview participants.

Table 1: Interview Participant Descriptors

Interview Participants	Race	Gender	Sector
Samantha	White	Woman	Government
Mike	White	Man	Non-profit
Danielle	White	Woman	Government
Henry	White	Man	Non-profit
Wanda	White	Woman	Non-profit
Linda	White	Woman	Court
Victoria	Black	Woman	Government
Ben	White	Man	Non-profit/Court
Rachel	Black	Woman	Private
Donna	White	Woman	Court
Carla	Black	Woman	Non-profit
Sandra	White	Woman	Non-profit/Court

Source: Interview Participant Descriptors Excel Spreadsheet

Among the twelve interview participants, similar ratios were seen across race and gender with most of the participants identified as white or female. Nine of the participants identified as white and three identified as black. Similarly, nine participants identified as a woman and three identified as a man. The sector category was variable with three participants working at a government organization, four at a non-profit, two in the courts, and two participants engaged with the courts as part of a non-profit.

In March of 2024, I obtained access to eviction court data through correspondence with Metro government based on the execution of a Memorandum of Understanding (MOU) between Metro Government and the Administrative Office of the Courts (AOC) I had signed a Non-Dissemination Agreement (NDA) back in the Fall of 2023 to gain access once it becomes available. I submitted an amendment to the IRB to change my protocol to include the current data sources in this study. Additionally, I submitted the NDA and the MOU to the University's Sponsored Programs Administration; both the amendment and approval of the eviction data documents would be approved by June.

Meanwhile, I had begun to research open data sources in the city on housing characteristics, household demographics, and assistance programs in April and confirmed the sources I would utilize by May. These sources include the 2022 American Community Survey (ACS) on Housing Characteristics collected by the U.S. Census Bureau, Office of Resiliency and Community Development's Client Services data that provide details on the city's assistance programs between July 2021-December 2022, and AOC eviction data between Q1 of 2019 and Q1 of 2024 that tracked the filing dates in addition to number of warrants, judgements, and eviction notices. These sources would be supported by national trends in eviction collected on the number of monthly filings between 2020-2024 by the Eviction Lab's tracking system. Then, I combine these sources into an Excel spreadsheet and analyze patterns in the data. Data trends would be converted into tables and displayed by graphs to illustrate trends over time. When explaining the local context, these data trends would be illustrated by open-source data from the Office of Housing and the U.S Interagency Council on Homelessness.

LOCAL CONTEXT

The local context of eviction provides an overview of the city's initiatives in mitigating eviction over the course of five years. These initiatives (e.g. eviction policies, programs, and partnerships) assist in situating nation and local trends in eviction data over time by comparing the developments at specific times with changes in eviction data numbers. Previous scholarship provides the framework for understanding the local implementation of policies and programs as a social problem. The influence of the housing market dynamics and the landlord-tenant relationship informs the types of interventions and the amount of funding available for eviction prevention; furthermore, previous research exploring the role of discretion and democratic accountability reflects the ability of organizations to disperse funds and their collaboration across the city to mitigate evictions.

The pandemic impacted the way the city approached eviction with new developments in policy and eviction prevention programs. The allocation of federal and local funds dedicated to rental assistance programs and the collaboration between various organizations in the city has contributed to a changed eviction landscape. This type of multi-faceted approach that has contributed to mitigating eviction is at risk of a reversal as federal funding from for these assistance programs is running out. While the National Center for State Court's Eviction Diversion Initiative grant led to the creation of an eviction court social worker, this recent but important change has not had enough time to understand the impact a facilitator can have on the eviction process. The creation of the Right to Counsel and the presence of a facilitator shifted the power dynamics in favor of the tenant in the eviction court process; however, additional tenant protections are needed through policy to assist in further mitigating eviction rates such as eviction expungement, however, there is a lack of intervention prior to an eviction filing that would assist in preventing eviction. The city would benefit from rent control laws and more affordable housing to curtail current housing market pressures from increasing rental prices and the lack of available housing units for low-income residents across the city.

The allocation of federal funds through the Cares Act and Emergency Rental Assistance helped create the Landlord-Tenant Assistance Program (LTRAP), Eviction Prevention for Households Program, and the Court Eviction Diversion Pilot Program (CEDP); these programs along with third party community service agencies and providers helped assist low-income households within the first year of the pandemic. LTRAP assisted in landlords submitting one application for all their tenants in need of assistance under a single project. CEDP, operated by the Office of Housing, provides support for households at or below 80 the annual median income (AMI) to combat the threat of homelessness due to eviction. The Eviction Prevention for Households Program consisted of emergency rental assistance from the Office of Resilience and Community services for renters at risk for eviction due to loss of income or increased living expenses. This program covered rental arrears and prospective rent payments over the course of 15 months (RCS, 2023).The Office of Housing and the Office of Resilience and Community Services (RCS) operated these programs.

By the beginning of 2021, each of these programs helped thousands of units and residents; the Landlord-Tenant Assistance program assisted 3,476 residents in 1,110 units, Eviction Prevention for Households Program benefited 10,211 residents, and the Eviction Diversion Pilot Program assisted 1,541 units with 3,689 residents. The cultivation of partnership can be seen here as well as the Association of Community Ministries and the Coalition for the Homeless with the assistance of 1,432 units. The amount of households that benefited from the program indicates the city's investment through its funding dispersal from each of these programs with LTRAP distributing approximately 2.2 million, Eviction Prevention for Households with about 10.6 million, and Eviction Diversion Pilot program with 4.8 million. Overall, these programs benefited 8,423 units and benefited 17, 376 residents. (Office of Housing and Community Development, 2021).

In April of 2021, the city enacted a right to counsel program to provide access to legal services from various designated organizations under a type of service agreement between a partner organization. In February 2023, Right to Counsel assisted 700 eligible households utilizing 400,000 dollars in Emergency Rental Assistance funding. However, the original enactment has eligibility requirements such as having children impeded 1,400 households from the program (National Coalition for a Civil Right to Council, 2023).

The CARES Act and American Rescue Plan funding in the pandemic provided an opportunity for organizations to collaborate and form partnerships throughout the city. Beginning in June of 2020, the city's departments in Housing and Resilience and Community Services started attending meetings remotely with multiple service providers; the group has expanded over time to become the Eviction Prevention Task Force. The group grew to include various service providers such as the Coalition for the Homeless, Office for Women, and the city's Rapid Access Network (the U.S. Interagency Council on Homelessness, 2021).

Service providers help provide awareness and access to rental assistance and legal representation. Collaborations between municipal departments and service providers came from a recognition that some households were more vulnerable to experience eviction; specifically, partnerships with the Office for Women came from the acknowledgement that female-led households headed by Black women, are more at risk for eviction than other populations. The need for accessibility for low-income and marginalized communities has been a major contributor for these collaborations. The Rapid Access Network launched the StopMyEviction.org portal to give residents easier and more comprehensive access to assistance programs. The Coalition for the Homeless adopted a proactive campaign to canvass tenants facing eviction door to door that have not reached out for assistance; this door knocking campaign include notifying tenants of their court date in addition to sending texts and phone calls. The process revealed that many tenants had already vacated the property, and the Office of Housing relayed back this information to the courts. As a result, landlords are now mandated in the county to provide proof of occupancy or sworn testimony two days before eviction court (the U.S. Interagency Council on Homelessness, 2021) (U.S. Treasury, n.d.).

Additionally, there were organizations from the criminal justice system include in the task force. These legal actors include the County Sheriff's Office, County's Circuit Court Clerk Office, and judges from the County's District Court; as a result, the inclusion of organizations across different fields in this task forces allows an environment that forms partnerships. The Office for Women and the Sheriff's Office worked together to create a sheet of eviction resources to be attached to the forcible detainer; these resources include the StopMyEviction.org portal, aid for legal representation, and contacts information for organizations like the Coalition for the Homeless. This partnership extends to service providers gaining access to eviction court data and proceedings. The County's Circuit Court Clerk Office gave access to records from Courtnet to the Office of Housing and Women to see the docket and contact tenants before their hearings. Furthermore, the judges in the County's District Court allowed the Office of Housing to be present in court and report their participants on cases (the U.S. Interagency Council on Homelessness, 2021).

In comparison to the first year of the pandemic, rental assistance programs through the Office of Housing and RCS between July 2022-March 2023 had decreased considerably in the amount of people receiving assistance from these programs. LTRAP assisted 834 residents occupying 390 units, RCS's Eviction Prevention for Households Program assisted 694 residents occupying 276 units, and CEDP assisted 52 residents that occupy 33 units. Similarly, the investment in funding these programs has decreased considerably during this time as well. The funding dispersal for LTRAP was approximately 554,200 dollars, Eviction Prevention for Households Program was approximately 1.8 million, and CEDP was approximately 94,200 dollars. However, local community service providers or (CSPs) play more of a role in rental assistance programs with the Community Service Partners Program assisting 6,485 residents occupying 3,003 units; the amount of people who received assistance through this program is impressive considering the program dispersed less funds than the city's other programs at about 87, 700 dollars (Office of Housing and Community Development, 2023).

Presently, the current resources available at the StopMyEviction.org portal include the Housing Stabilization program, Eviction Prevention Mediation, and Security Deposit Assistance. The Housing Stabilization Program offers case management and rental assistance with eligible households earning income within the last six months or working at least 250 hours. Eviction Prevention Mediation resolves disputes through a neutral third party between the tenant and landlord; as a result, these efforts aim to prevent eviction filings. If both parties reach a settlement, rental assistance is available. Security Deposit Assistance, facilitated through the city's Urban League and funded through metro government, provides assistance for a security deposit and first month's rent for renters who are approved for a new housing unit. Additionally, there is access to free legal representation through the local Legal Aid and the state's Equal Justice Center (Stop My Eviction, n.d.)

Recently, the county court received a grant from the National Center for State Court's (NCSC) Eviction Diversion Initiative (EDI) as part of its second round of grantees. The grant allowed the courts to hire a facilitator to coordinate and connect tenants to eviction prevention and other social services available. It is too soon to assess the impact the presence the facilitator has had in eviction court; however, this development is promising as this position is essentially an eviction court social worker that can balance the power dynamic between landlord and tenant in eviction court (NCSC, n.d.).

While there have been promising developments as a result of the pandemic era interventions, the trend towards a decline in government investment and scale of assistance programs has the potential to reverse the initial progress made in eviction prevention efforts at the start of the pandemic. While Right to Counsel and Emergency Rental Assistance were influential in providing additional tenant protections, the formation of partnerships has been the largest shift in the eviction landscape. These partnerships between local service providers and the courts have led to changes to the eviction process, advocacy, and assistance programs. As federal funding continues to decrease, time will only tell if these partnerships can stand the test of time. Despite the progress, the city has a lack of housing and eviction policies that can help protect tenants. The city does not currently have any type of eviction expungement and rent control that can help mitigate evictions across the city.

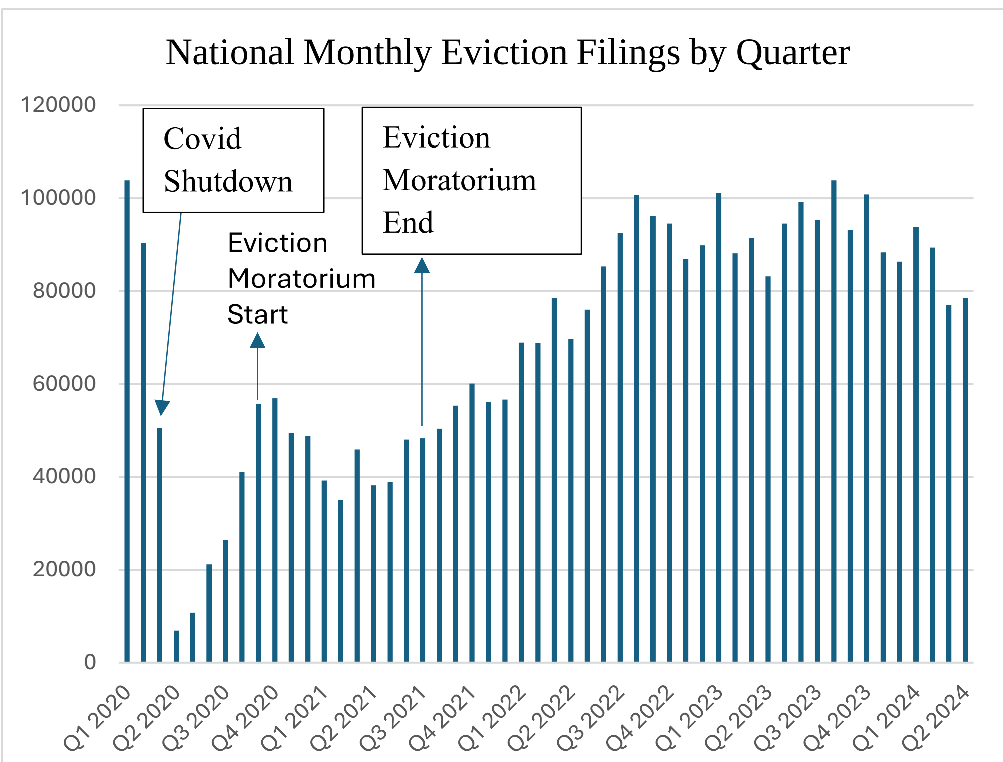
NATIONAL AND LOCAL EVICTION DATA TRENDS

This section examines the patterns in the number of eviction filings nationwide in comparison to local eviction data trends. Prior to the pandemic, Louisville was rated as number 42 in the top 100 evicting large cities in 2016 with an eviction rate of 4.82 percent per 100 homes or 5,094 evictions; this rate is higher in comparison to peer cities like Austin and Portland with a rate of 0.98 and 1.07 respectively (Eviction Lab, n.d.) (Metropolitan Housing Coalition, 2018). According to Eviction Lab, the national trend in eviction filings within the past five years reflects the trends in eviction seen locally.

In March of 2020, the COVID-lockdown affected the vast majority of the country reflecting the decline in eviction filings. The CDC's temporary federal eviction moratorium blocked evictions due to nonpayment of rent from September 2020 until the Supreme Court ruled against its third extension in August of 2021 (McCarty et al., 2021). Eviction data trends nationally and locally indicates that the moratorium assisted in reducing or slowing down the increase in eviction filings. Since then, the lack of federal policies similar to the eviction moratorium is reflected in the steady increase eviction filings. Overall, the number of eviction filings nationwide was relatively high in comparison to the beginning of the pandemic; as the pandemic receded, the number of eviction filings began steadily increasing with some fluctuations within each of the years.

In the first quarter of 2020, eviction filings decreased from 105,381 to a low of 7,316 in the beginning of the second quarter within the same year . Despite the Covid shut- down, eviction filings have since begun to increase. By the third quarter of 2022, eviction filings surpassed numbers prior to the pandemic with 93,602 filings. While never quite reaching the peak in the first quarter of 2020, eviction filings have continued to climb despite fluctuations with the number of eviction filings reaching a high of 105,340 by the middle of the third quarter in 2023. With some minor decreases since then, the number of eviction filings post-pandemic are reaching pre-pandemic numbers. By the middle of the second quarter of 2024, there have been 84,176 eviction filings[1] (Eviction Lab, n.d.).

Figure 1: Number of Monthly Eviction Filings Divided by Quarters between 2020 and 2024 for All Locations Tracked by Eviction Lab



(It should be noted that the number of evictions between February and May of this year is partial data in the location tracked by Eviction Lab across the country. Quarters are divided into three months adding up to four quarters each year.) [1]

Source: Eviction Lab's Tracking Data (Jan 2020-May 2024)

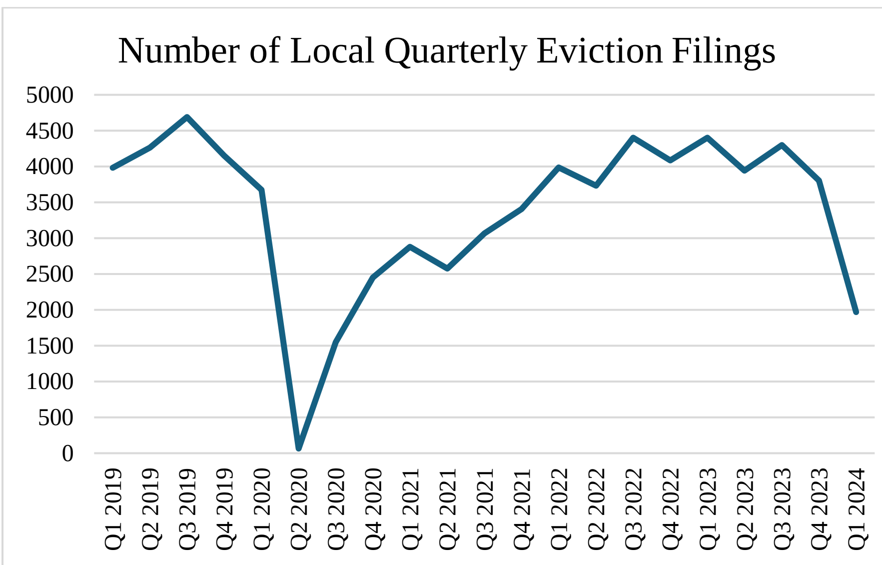
The next section will focus on local trends in eviction court data in the form of eviction filings, judgements, and warrants from the Administrative Office of the Court (AOC). Similarly to national trends in eviction, AOC eviction data mirrored developments in federal policy and the impact of COVID. Moreover, the local context in the generation and implementation of policies and programs reflects the city's ability to mitigate evictions. While Right to Counsel and LTRAP were improvements in eviction prevention, the lack of significant development in additional tenant protections like eviction expungement and rent control limits the efficacy and scope of eviction prevention. These limitations in eviction policies and programs extend to the ability of eviction court data to inform eviction prevention initiatives discussed by local program administrators.

For reference, Figure 2 displays number of evictions filed in each quarter by the landlord through a forcible detainer calculated by number of dates the court dates were filed and disposed; according to Merriam-Webster (n.d.), forcible detainer is a document filed by the landlord to regain property upon entry. Figure 3 displays the number of filed evictions in each quarter ruled in favor of the plaintiff (the landlord) in court; in other words, the defendant (the tenant) is found guilty based on the reasons filed by the forcible detainer.[2] Figure 4 displays the number of warrants filed by the landlord in each quarter after a judgement has been ordered if the tenant did not vacate the property within seven days. When exploring the relationship between housing policy and eviction rates, the

[2] In the AOC eviction court data, this category is referred to as Judgement for Plaintiff in Forcible Entry and Detainer-Guilty.

AOC eviction data illustrates the limitations of data collection in creating comprehensive eviction prevention programs and policies. The data itself does not calculate eviction rates after filing or a judgement has been ordered; moreover, the number of filings was not directly displayed in the data; these gaps can create a barrier for user-friendly data. Moreover, AOC eviction data lacks the ability to explain why an eviction was filed and a judgment was ordered in addition to informal evictions being unaccounted for; as a result, the data misses qualitative details that can inform comprehensive and effective intervention in eviction prevention.

Figure 2: Number of Quarterly Eviction Filings between 2019 and 2024 in the County



Source: AOC Disposed Forcible Detainer Cases Data (Q1 2019-Q1 2024)

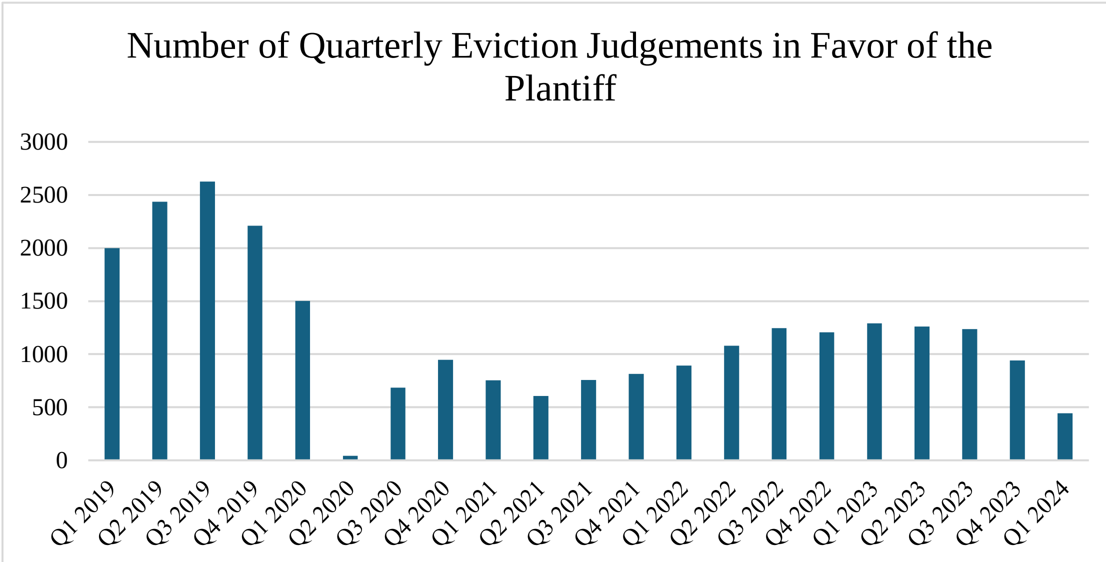
The number of eviction filings in 2019 steadily increased reaching a peak of 4,690 filings in the third quarter. In the second quarter of 2020, the number of eviction filings reached a low of 65; the low number of filings reflects the influence of the state eviction moratorium implemented in late March of that year as a form of eviction mitigation.

However, there was an exponential increase in the third quarter of 2020 indicates the renewed ability of landlords to file eviction based on the state's Supreme Court's ruling in June of that year (Heberle et al, 2021, p.13).

Since then, the number of eviction filings has steadily increased despite fluctuations between quarters; by the first quarter of 2022, the number of filings mirrored pre-pandemic numbers. A similar trend can be seen when comparing eviction filing rates in 2019 and 2022; an eviction filing rate represents the total number of eviction filings divided by the total number of renter-occupied units using the American Community Survey estimates in 2022 (Heberle et al, 2021, p.12). According to the ACS 2022, the total number of renter-occupied units was 123, 921; AOC eviction data indicates that the total number of eviction filings in 2019 and 2022 was 17,086 and 16,208 respectively. When these filings are divided by the number of renter-occupied units, the eviction rates for both years are very similar with 13.7% in 2019 and 13.0% in 2022.

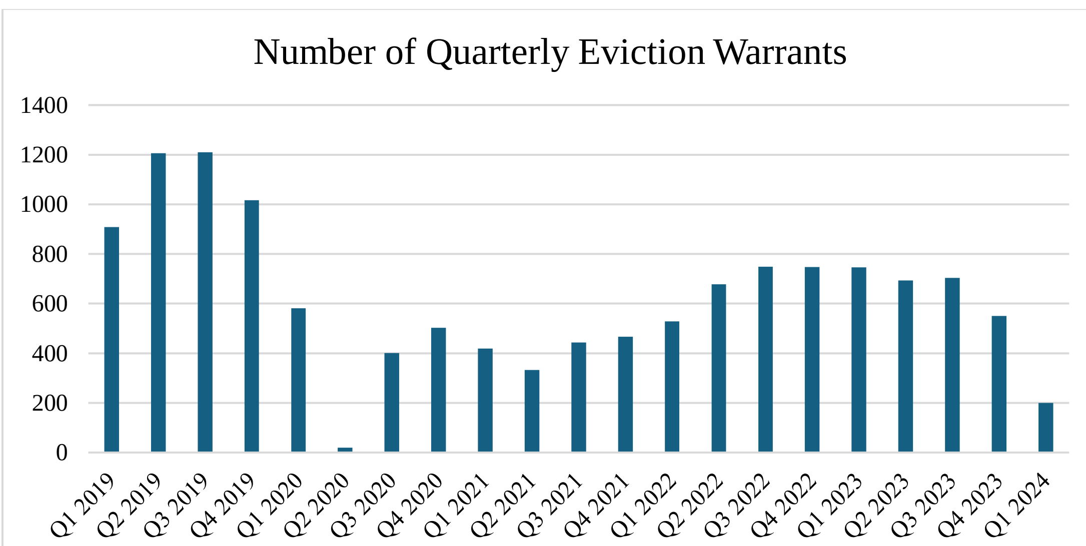
As a result, these findings indicate that a percentage of renter households vulnerable to eviction before and after the pandemic has received little change. Despite developments in eviction policy that could reduce the number of filings, the number of eviction filings reflects the cost burden and rising rental prices for tenants. The ACS 2022 Housing Characteristics Survey reveals that 48,597 of the 114,513 occupied rental units were paying 35 percent or more on rent or 42.4 percent of occupied units (U.S Census Bureau, 2022).

Figure 3: Number of Quarterly Eviction Judgements in Favor of the Plaintiff between 2019 and 2024 in the County



Source: AOC Disposed Forcible Detainer Cases Data (Q1 2019-Q1 2024)

Figure 4: Number of Quarterly Eviction Warrants between 2019 and 2024 in the County



Source: AOC Disposed Forcible Detainer Cases Data (Q1 2019-Q1 2024)

The number of eviction judgements for the plaintiff and warrants run parallel to the eviction filings. Prior to the pandemic, the number of eviction judgements in favor of the plaintiff steadily increased between the first and third quarter in 2019 from 2,000 to 2,626 eviction judgements. Similarly to eviction filings, the third quarter of 2019 was the peak of eviction judgements in over the last five years; this pattern in eviction judgements mirrors the lack of eviction prevention outreach and the lack of access to legal representation for tenants prior to the enactment of Right to Counsel. Due to the pandemic, the number of eviction judgements in the second quarter of 2020 reached a low of 41 eviction judgements reflecting the impact of eviction moratorium observed in the number of eviction filings (AOC, n.d.).

Similarly to the number of eviction filings, eviction judgements steadily increased until the second quarter of 2023. However, the number of eviction judgements never quite reached the pre-pandemic numbers with the peak of 1,289 eviction judgements occurring in the first quarter of 2023. Unlike eviction filings, the difference between the number of eviction judgements before and after the pandemic indicates the impact of Right to Counsel, emergency rental assistance programs, and the eviction prevention outreach conducted by organizations such as the Coalition for the Homeless in reducing the number of eviction judgements. (AOC, n.d.).

Once an eviction judgment has been ordered and the tenant does not vacate the property within the seven days, the landlord is entitled to file an eviction warrant served by the County Sheriff's office (Heberle et al., 2021, p.15). In 2019, the number of eviction warrants increased from 909 to a peak of 1,210 eviction warrants by the third quarter of that year. Mirroring the patterns of eviction filings and judgements, the number of eviction judgements fell to a record low of 19 in the second quarter of 2020 at the start of the pandemic coinciding with the eviction moratorium that affected the halted the eviction court process at multiple points. After the ban was lifted eviction warrants steadily increased from quarter three of 2020 to the end of the third quarter of 2023; in addition, the number of warrants exhibit a similar pattern to judgements because the number of warrants fluctuated between quarters, and they never reach the same peak prior to the pandemic with the highest peak after the pandemic was 749 eviction warrants in quarter three of 2022. These numbers indicate that more policy changes need to be made outside of Right to Counsel that can help mitigate the number of eviction warrants such as lengthening the time of eviction notice requirements (AOC, n.d.).

The local context and data trends illustrate how government investment in eviction prevention programs influences the number of evictions. The National Low-Income Housing Coalition (NLIHC) reported in 2022 how 18.5 billion dollars was spent cumulatively in emergency rental assistance by Q4 2021 resulting in the prevention of over 1.36 million formal evictions in the same year. The report credits this feat to local and government interventions in general in addition to emergency rental assistance such as eviction moratoriums and stimulus payments (p. I-8). The reduction in funding dispersal and the number of households assisted by local government programs and community organizations erodes a preventative barrier towards increasing eviction numbers.

Furthermore, NLIHC (2022) reported the importance of partnership in successful implementation of ERA programs with the city described how relationships between the courts and community service providers resulted in outreach initiatives that informed tenants on assistance programs, information on court date attendance, etc (pp. I-10, II-6). Additionally, the importance of partnership in the provision of services is reflected in the perspectives of the program administrators discussed in the interviews. Several of the participants mentioned the Eviction Work Group with one crediting the group as providing a platform for various organizations to communicate with each other.

Overall, the national and local eviction data trends illustrate a progressive increase over the course of five years despite national and local policy developments. These trends in eviction data indicate a need for additional investment in eviction prevention.

RESULTS

In this section, I discuss the results of my qualitative data through in-depth interviews with twelve program administrators working in housing and eviction. The findings serve to expand the understanding of eviction as a social issue and policy implementation within the context of eviction data trends. The perspectives of program administrators indicate the current limitations of the eviction process and policy implementation. These limitations are reflected in different aspects of eviction practices including the legality of eviction, housing policy, policy implementation, and data collection. While some participants deviate from the four main themes, these findings represent commonalities across most of the interview participants. The themes are as follows: Eviction as a Form of Displacement, Incorporating Market-Based Ideology When Discussing a Lack of Housing Affordability, Orienting Discretion as Movement within Policies and Funding, and Eviction Filings and Judgements as Data Limitations. These program administrators discuss their understanding of the eviction process and housing dynamics that impact their attitudes on policy implementation and data collection.

Eviction as a Form of Displacement

Eviction is a form of involuntary displacement conducted through the legal mechanism of the court system. When most participants define eviction, the descriptions include mentions of legal forcible removal, detainment of property, and an eviction filing through the court system. Victoria Trent defines eviction as legal process that involves a forcible detainer stating "*going to court…it's called a forcible detainer. So, they're forcing you to get out by law.*" The inclusion of a court and a forcible detainer illustrates eviction as a formal legal process; the notion of the court forcing the tenant to vacate the property denotes displacement. Therefore, eviction is a tool the legal system uses to control the tenant's ability to obtain, retain, or lose housing.

Donna Summer elaborates on a similar definition when describing eviction through "*...a forcible detainer...that refers to is that the tenant is holding the property and doesn't have a right to hold the property...in essence detaining the property from being in...ownership or the control of the landlord".* A forcible detainer is explained as a document that assigns ownership of a property to the landlord by barring the tenant from rights to the property. The emphasis on possession of property conveys the commodification of land by social institutions. Land as property has political, social, and economic value that the legal system has determined the tenant has not earned or does not deserve because of a failing on the tenant's part (e.g. nonpayment of rent, lease violation, etc.). The power dynamic falls in favor of the landlord through the forcible detainer giving the landlord legal authority to displace the tenant and cultivating a competitive relationship between the tenant and the landlord.

Therefore, the legality of the phenomenon serves to legitimize homelessness and poverty for the individual and the community given the pervasive lack of affordable housing and relatively low wages in the U.S. (Collison & Reed, 2018). While most participants discuss and define eviction as a legal process, two of the participants perceived eviction beyond the landlord-tenant relationship because they included the clearing of homeless encampments as a type of eviction and form of displacement.

Mike Zander believes that eviction should be illegal, and that the city is taking active steps to displace residents by "*...clearing of encampments in our city that are opposed to homeless people being on the streets, being in the parks, being at the exits, being anywhere, and they're okay with camp clearings and people being displaced from that."* In this quote, Zander suggests that the city's attitude seeks to hide and criminalize homelessness can be a form of double displacement that parallels the impact that eviction has on the individual and the community. The displacement is physical with the clearing of encampments like a tenant being evicted from an apartment. Additionally, there is a form of social displacement or exclusion that results in the loss of a sense of place. Unhoused individuals have very few options of community and solidarity outside of each other as the public maintains physical and social distance as way to exclude from participation in public life; the public's reaction is influenced by the perception as dirty and undeserving of aid (Clifford & Piston, 2017).

Linda Berry echoes a sentiment of double displacement when describing the clearing of encampments stating "*When we come through and sweep the streets, we're* *sweeping people, we're digging people. By force, we're moving people from their homes."* The implication from Linda Berry seems to be that the city does not understand the impact on unhoused individuals when they are clearing encampments. Again, involuntary physical displacement leads to the loss of a home instead of a tent, apartment or house. The usage of the word home assigns meaning outside of a physical structure. For unhoused individuals, these encampments are their house and home. Despite residing on public property, unlike tenants in an apartment complex, the city is engaging in the role of the landlord and the court system by enforcing the detainment of public spaces through laws banning street encampments. Similarly with tenants, the unhoused individuals are forcibly displaced from the streets and the property that provided a home for them.

Participants define and perceive eviction as a formal legal process that forces the tenant to vacate the property. These definitions include legal documents and actors involved in different stages of the eviction process. An eviction filed by the landlord is a legal document called a forcible detainer is evaluated by the court system (e.g. judges and attorneys), and an eviction warrant is distributed by a law enforcement officer during the set-out process after the judgement is given to evict the tenant from the property. The perception of eviction as a legal process implicates eviction mitigation as a responsibility for legal institutions. Therefore, eviction mitigation may require alterations in eviction and housing policies that govern the court system and the enforcement of legal procedures by the courts and law enforcement to assist renters in retaining housing rather than criminalizing tenants by forcing tenants to vacate their housing.

Incorporating Market-Based Ideology When Discussing a Lack of Housing Affordability

Eviction is influenced by a speculative housing market with a low supply and high demand. When discussing the lack of housing affordability, program administrators view the issue and the proposals for potential solutions through market dynamics. Samantha Ryder exemplifies all three features of housing availability, rental costs, and income as she describes the current state of housing market as the "…*amount of housing is so limited that there's always another tenant waiting to move in. So, it seems that the price and the cost of renting has just become so outrageous and unattainable for so many people."* The issue of housing affordability seems multi-faceted with the lack of housing affordability driving up demand. Therefore, the cost of housing is out of reach for the average renter. Samantha's perspective suggests that housing affordability is becoming limited to high income renters due to the uneven distribution of incomes or income inequality across the housing market.

The issue of housing affordability influences the perception of eviction prevention in multiple ways. If the issue is multi-faceted, the solution would have multiple interventions with collaboration from various institutions and organizations. Samantha Ryder suggests "*that there's not one solution to prevent or reduce homelessness, evictions, displacement. So, at this point, there has to be multiple interventions".* Eviction, homelessness, and displacement mitigation are mentioned in relationship with each other. Eviction causes displacement and homelessness, so eviction prevention initiatives need to address eviction before and after an eviction happens. Long-term rental assistance programs would address eviction along multiple intervention points and provide a solution that could alter the supply and demand market dynamics; eviction expungement can prevent previous evictions from impacting the tenant's ability to find housing in the future.

Danielle Jackson summarizes the cause of eviction using market conditions on an individual and societal level. "*….on a micro level…people don't have enough money to pay the rent. On a macro level…we don't have enough units in this community, and therefore we have rental prices that are high…"* A lack of income to pay rent ties eviction and housing affordability together. Nonpayment of rent is the most common cause of eviction and is influenced by low wages and market conditions of housing supply and demand; therefore, the lack of housing availability and subsequent rise in housing costs informs how the market regulates housing affordability and the increase in evictions through scarcity.

Danielle Jackson discusses solutions to eviction prevention by manipulating the market to fix the perceived housing scarcity when she states, "*that the market should say what the rent is but when we are 50,000 units short in our community, we need to put some guardrails up so that people are not getting gouged".* While affirming the legitimacy of the market in determining rents, Danielle laments that the number of units the community needs requires regulatory measures related to rent prices. The usage of "gouged" suggests that there is a sense of unfairness on the renter because the increase in rental prices is due to circumstances out of renters' control. The implication is that the speculative housing market limits housing affordability if it is not regulated through policies that either build more housing or implement rental caps.

Henry Quinton describes how the lack of housing availability limits housing affordability; as a result, the lack of affordable housing leads to a constrained housing market determined by a scarcity in housing options and stock. Henry discusses these claims by saying how the city has "*always lacked the low to moderate income rental space*" and the current housing market for the homeowner where "*a first-time homebuyer can't move into a first-time homebuying option, they stay in rental. That puts a squeeze on the rental market. That means that somebody that is at 30 percent AMI can't find an affordable unit that meets their needs".* Henry suggests that housing availability for a low-income renter has been a long-term issue that is only getting worse as home prices are becoming unattainable for a first-time home buyer. A domino effect occurs when the demand for housing in rental market increases with more people staying in the rental market. As a result, low-income renters bear a higher-cost burden due to rent increases. Similarly to Samantha and Danielle, Henry uses the market dynamics of supply and demand to explain the lack of housing affordability.

The utilization of market dynamics extends beyond program administrators in eviction prevention programs and advocacy. Actors in eviction court like attorneys and judges describe the impact laws can have on mitigating eviction. The implementation of Right to Counsel in eviction court reflects how the market dynamics influencing housing affordability can be mitigated by leveling the power dynamics between the landlord and tenant in legal representation during the eviction process. Ben Mills expresses confidence that Right to Counsel has mitigated eviction rates by giving tenants credibility and visibility through legal representation. He notes,

> "*I do think Right to Counsel has certainly…provided relief to the tenant in… eviction court. There's no doubt in my mind that eviction rates have gone down… just being represented by an attorney in that courtroom changes up the power dynamic, it helps tenants give… credibility, give them a voice."*

Right to Counsel provides tenants with legal representation for tenants without relying on the limited availability of public defenders and the lack of financial resources to afford a private attorney. In this case supply and demand can be represented through the scarcity of public and private attorneys in the legal "market". Either due to a lack of affordability or human labor in firms, the demand for attorneys for low-income tenants is high. As a result, the Right to Counsel serves to regulate the market dynamics in eviction court by providing alternative options for the types of attorneys low-income tenants can obtain. Additionally, representation provides a legal argument that legitimizes a tenant's case by alleviating the pressure of a tenant to defend themselves without the legal knowledge to support their arguments. The support of housing attorney makes it more likely to win their case; therefore, eviction rates are more likely to decrease.

Participants utilize market-based language to explain factors that influence housing affordability and solutions that can mitigate housing affordability. Market factors of supply and demand reflect the amount of housing available and the number of people searching for housing; a lack of housing supply and a high demand from renters increases the cost of housing in an economy where increases in income are not matching the cost of housing. These market factors in the housing market affect the court system's market of available attorneys and the number of eviction cases with a high number of eviction cases reduces the number of available attorneys that are affordable to the defendant. Legislation like Right to Council serves as a regulatory measure in the court system to mitigate the unequal power dynamics the court's "market system" creates that can reflect the ways potential regulatory measures can increase affordability in the housing market (e.g. rent control).

Orienting Discretion as Movement within Policies and Funding

Discretion in spending funds across federal and local levels and human labor capacities that exceed the ability to meet the needs of each individual client leaves little agency to navigate written policies and the funding often attached to it. This lack of discretion can inform the attitudes and interactions program administrators can have with their clients, legal representatives in the eviction process , and policymakers. Limited discretion for program administrators can result in ineffective eviction prevention programs and services with the inability to create change due to funding and strict policy guidelines for the programs. Wanda Simpleton discusses the responsibility of a non-profit in handling federal and local funds while helping her clients. She states,

> "We *are spending federal dollars, but we are also a non-profit, and so understanding deeply where those boundaries are and using that to the advantage of our clients as much as possible is key to this work. So, …when we're talking about federal dollars, it is black and white."*

Simpleton's statement describes how program administrators balance the strict federal guidelines on funding and the organization's objectives to provide for their clients' needs. There is an implication that the black and white nature of the funding conflicts with clients' needs; therefore, a non-profit must adjust and utilize the statues to their clients' benefit. Policies enacted by governments shape funding for programs like eviction prevention, so written unambiguous guidelines can standardize organizational procedures while limiting the ability of program administrators to attend to the client's individual circumstances. Humans are complex beings who do not always fall into clear and distinct categories, so the policies can be exclusionary for some of their clients. The circumstances for clients at risk of eviction or requiring housing assistance are as variable as the people themselves. Therefore, the lack of inclusion of variable situations in housing and eviction policies can inhibit the effectiveness of eviction prevention programs; ineffective eviction prevention programs can increase evictions and the cost of processing evictions.

Carla Davidson describes the challenges of finding affordable housing for oner of her clients. She recounts how a client *"…called the other day, she only receives…disability, her disability is $934 a month. She asked me to help her find a place to live, so I looked up affordable housing, income-based housing. The rent started at $1,200."* A program administrator must cater to unique needs and potential limitations of a client on disability presents individual circumstances that a program administrator must cater to the client's material needs and limitations in their abilities. Clients with disabilities might need additional accommodation such as living on a specific floor or provisions for medical services that an able-bodied person might not need.

Additionally, the client's disability may bar them from employment and limit their income from government assistance. The client's income of 934 dollars a month is fixed, yet affordable housing is more expensive than a client could afford to pay with housing prices starting at 1,200 dollars. The program administrator is left with limited options due to a lack of affordable housing policies. that could mandate a certain percentage of housing for low-income renters and rent control policies that places caps on rent increases.

Discretion available to administrators can be influenced by the different interests creating and revising housing policies like lobbyists who have the resources to promote or discourage eviction prevention policies. Donna Summer speaks about the challenges and lack of political will to change the Uniform Residential and Tenant Act (URLTA). She details the need for *"the law to be changed in the state, against all of the jurisdictions that have Uniform Residential Landlord and Tenant Act…if the rest of the jurisdictions aren't on board, that's gonna fail*". The revision of URLTA relies on the cooperation of the entire state, so a lack of political will in just one jurisdiction could impact the implementation of URLTA and the eviction prevention programs URLTA regulates.

Additionally, Donna Summer discusses how eviction expungement efforts in the legislature has been hampered by landlords lobbying against it by illustrating the sentiment that "*legislatures have tried….unfortunately the landlords...have a lobby and every time one of these bills is filed, they say 'No, it's not fair to us because we need to know that somebody's had an eviction, and so that we don't rent to somebody'".* The ability of landlord lobbyists to block eviction expungement efforts illustrates the power differential between landlords and tenants. Landlords seem to have the money, time, and numbers to mobilize in favor of their interests. The landlords' reasoning indicates the need for fairness in screening process to avoid renting to someone with a prior eviction. Their motivation included a landlord's self-interest to promote a positive image of the resident community clarify what you mean by this phrase, profit investment, etc. If a tenant got evicted before, it is more likely that it will happen again; therefore, the landlord will lose money from unpaid rent, apartment damage, etc. If the landlord allows a tenant to exhibit such behavior, this could deter future tenants from living there that could replace the lost revenue.

In the eviction process, landlords illustrate how discretion can manifest in political and societal influence. Landlords can block eviction prevention policies because they have more funding. This funding then generates the mobilization and visibility to influence policymakers to create housing policies that landlords have the discretion to navigate easily. These unequal power imbalances between tenants and landlords in the political sphere results in program administrators providing limiting funding and resources because tenant's resources and stories are not seen and heard.

For the discretion that is available to program administrators, they have been able to form partnerships to help their clients feel seen and heard. Carla Davidson conveyed how she informed her staff to listen to the client's circumstances despite the services the clients originally came for. She recalls speaking to her staff that,

> "*'they just want to be seen and they want it be heard' and so...they may only need rental assistance, deposit assistance...but I'll probably be on the phone with them about 20 or 30 minutes as they talk to me about how it started, what got them there, what they've tried to do, and how those efforts have failed, and what can you do to please help me."*

The emphasis on tenant visibility illustrates the level of time commitment that Davidson expects out of her staff and her description of interactions with clients seems to focus on building relationships rather than coming to a specific outcome. Additionally, more information could be obtained by asking the client their story. An individualized story can describe factors that can influence eviction, the impact of eviction on clients, and how clients engage in their own efforts of eviction prevention. These efforts can increase understanding of eviction as an issue and mitigate eviction rates. Mike Zander discusses the importance of decision-makers that bring more resources and political change on issues like eviction He describes how:

> "*…decision makers are very important. And that's one thing we found out with that director. Like I was saying, with the Danielle Jackson director levels of Office of Housing…Whoever inhabits those positions, those are the people that can affect change on policies and procedures about how they structure funds and request funds.*"

Discretion is described by participants as the ability to make decisions that influence funding and policies in the field such as receiving millions of dollars in funding for rental assistance or approving a grant designed to mitigate eviction; individuals that have that kind of discretionary power tend to be key decisionmakers in positions of power. These key decision makers tend to be well-connected to others and are spoken about in high regard by other interviewees.

Ben Mills emphasizes the importance of judges in determining eviction judgements and eviction preventative measures. He points that "*…there's certain judges in the court that…influence and impact the eviction process in ways that tries to avoid that terrible…ding to your history… on your credit or your… rental history.*" Judges have the power to dismiss or convict a tenant facing eviction that will impact the ability of the tenant to find housing for the next seven years. An eviction on one's record will limit the amount of housing available as apartments look at your rental history and can reject your application on those grounds.

The participants illustrate how they navigate the law and understand the concept of discretion. Participants discuss how they utilize the law in different and creative ways when interacting with their client/the eviction process while staying within the boundaries of the law. In a way, it is a type of movement within the law. Discretionary power can present itself positively or negatively in the eviction process depending on the interests of the actors involved. When evaluating the impact and effectiveness of eviction policies and programs, discretionary power by program administrators can be influenced by the ability to navigate the stipulations of funding sources and support influential decisionmakers in eviction prevention initiatives that can benefit their client. Depending on the motivations of the program administrators, they can either express skepticism about policy changes or optimism that can translate into advocacy.

Eviction Filings and Judgements as Data Limitations

The limitations of local eviction data prevent the mitigation of eviction rates. Therefore, relegation of data as a measurement of filings and judgements can limit the impact and effectiveness of eviction prevention programs and the advocacy for housing policies that prevent evictions. These criticisms also extend to the databases used to store and manage the data. Henry Quinton discusses how eviction court data is not built for data collection and impairs the ability to collect and access the data. "*Let's see, it's bad… we can't collect the data very easily…and some of that's because of the antiquated court system. So, CourtNet is built for case management. It's not for data collection… pulling reports is a little harder."* Difficulty collecting and accessing data will prevent program administrators from understanding the depth and scope of eviction as an issue in the city.

There could be missing data in terms of the number of people getting evicted such as the number of informal evictions and a lack of information on the circumstances of how the individual got evicted. The type of missing data could include informal evictions that cannot be tracked or why an individual lacks the income to pay rent if they were evicted for nonpayment. Additionally, the lack of data collection and access will prevent effective eviction prevention efforts because program administrators do not have a comprehensive understanding on the issue of eviction in the city. In fact, participants such as Wanda Simpleton describe the lack of eviction measurement and limiting data behind the reasons for eviction.

Sandra Mobile believes that eviction rates are based on the population of the city, the total number of filings, and the outcome of the filing. She goes on to speculate that *"I* *guess it's population versus filings versus judgment/no judgment…How many people do we have, and how many people are being filed on, and how many people are… losing once they're filed on?"* The metrics of population and outcomes of an eviction case help illustrate the state and limitations of current eviction data. The data tells us how many people are being impacted through the formal eviction process once a judgement is made. The data does not consider the circumstances before the eviction takes place and the factors that led to an eviction filing. The data also does not describe the impact of the eviction on the tenant after the tenant is forced to vacate the apartment.

These quotes highlight the limited nature of local eviction data. These databases and the information they collect do not lend itself to in-depth data that explains court outcomes, interventions, and the situations that led the defendants towards that point. Key policy administrators describe the measurement of eviction through filings, judgements, and demographic characteristics. The lack of data and limited measurement prevents comprehensive data, individualized interventions, and indicators of risk in eviction.

DISCUSSION

Research on eviction as a social problem indicates that eviction requires policy solutions. This shift in perspective on eviction can be seen in the attitudes of the interviewees and the local eviction data trends in Figures 2-4. The combination of quantitative and qualitative methods gives a more comprehensive picture of eviction than using one method alone. Local eviction data trends contextualize the voices of program administrators that make decisions on housing policy and eviction prevention.

In the United States, a weak social safety net extends to a local variation in eviction policies and programs that prevents comprehensive housing policies that can mitigate eviction (Desmond, 2016). The lack of comprehensive federal housing and eviction policies leads to material, legal, and health disparities for low-income families (Desmond & Kimbro, 2015). As a result, the prevalence of eviction and costs of its interrelated outcome of homelessness is indicative of the lack of government intervention worsened by the pandemic and housing market dynamics (Colburn & Aldern 2022). The commodification of land creates a scarcity in housing and is utilized by landlord creates a monopoly on rent that landlords utilize to maintain a power imbalance in the landlord-tenant relationship (Teresa & Howell, 2020). This perspective is reflected in the program administrator's description in the housing market where program administrators detail a lack of affordable housing and increasing rental prices under a supply and demand framework; furthermore, participants acknowledged of a power imbalance between the landlord and tenant in eviction court and assistance programs.

Discretion among program administrators can influence the ability of program administrators to effectively mitigate eviction through their services and initiatives. A lack of discretion in funding and guidelines is reflective of the lack of government investment in mitigation eviction and a bureaucratic structure that standardizes procedure that prevents individualized interventions (Tummers & Bekkers, 2014). This lack of investment extends to collecting and analyzing eviction data. The city's limiting eviction data contributes to the lack of understanding among program administrators on the impact and cause of eviction on an individual basis.

Despite the pandemic contributing to partnerships and the generation of eviction prevention programs, eviction data trends suggest that these programs have been insufficient and incomprehensive in understand and mitigating eviction. This lack of understanding prevents the generation of comprehensive and effective interventions in eviction prevention. Furthermore, the perspective of program administrators on housing policy and eviction can reflect or contradict a local understanding of how housing policy relates to eviction. Eviction is seen as a legal process that displaces residents in order for the landlord to retain ownership of their property. Therefore, changes in policy can alter the eviction court process that could improve eviction prevention efforts and balancing the power dynamic between the landlord and tenant (Nelson et al., 2021)

Policy recommendations should focus on making housing affordable, improving data collection, and properly funding eviction prevention initiatives. The lack of affordable housing and rent control policies prevent residents from finding housing that meets their income; this cost burden further increases the risk of eviction and homelessness (Colburn & Aldern, 2022). Furthermore, inclusionary zoning policies that can free up space for development and restoration of older housing stock can further assist with housing affordability (Chapple et al., 2022). Revisions in data collection and measurement with a tracking system like Eviction Lab can inform more accessible and detailed analysis on issues in the eviction process in addition to improving eviction prevention programs. These improvements in better data can influence government policies that invest in eviction prevention initiatives that can effectively mitigate eviction (Gromis et al. 2022).

Moreover, a combination of these efforts can support policies that increase tenant protections in eviction court like developments in eviction expungement have the ability to prevent landlords from denying housing to tenants based on a previous eviction (Teresa & Howell, 2020). An increase in tenant protections in court is reflected in the perspectives of program administrators like Ben Mills when he discussed how Right to Counsel contributed to eviction mitigation. He explained how legal representation "changes up the power dynamic" by giving the tenant "credibility" in eviction court. Overall, adequate government investment seen in policies like the CARES Act and the American Rescue Plan combined with local implementation can provide consistent assistance to vulnerable communities at risk of eviction (Garcia & Kim, 2020).

While this study expands scholarship on eviction and policy implementation, it has limitations. The selection of program administrators provides perspectives on eviction prevention and housing policy, the interview participants are not representative of all the actors involved in the eviction process. The exclusion of policymakers can inhibit an understanding of the political factors involved in passing legislation such as balancing the needs of their constituents and the influence of special interest groups who lobby on their issues. Therefore, the perception of policymakers on the relationship between housing policy and the impact of legislation on their constituents' needs remains unexplored. Additionally, the impact of eviction on historically vulnerable communities is examined in the literature and is not reflected in this study. Future research should explore how the influence of policymakers and socioeconomic characteristics like race can inform eviction practices.

The interviews did not address race based on the interview questions. Initially, I constructed the literature review to include the history of residential segregation and racial discrimination in housing to demonstrate that black Americans are more likely to experience eviction (Rothstein, 2017) (Yamahtta-Taylor, 2019). However, the study research questions that were created later did not have a focus on race. Moreover, previous literature exploring the impact of the immigrant experience and citizenship status was excluded for similar reasons (Tesfai & Ruther, 2022). Therefore, the literature review was later edited to reflect the research focus between housing policy and eviction. The findings reflected the interview questions asked as race only came up once during the interviews with one of the respondents.

Additionally, some of the qualitative findings had to be cut for cohesion but is relevant to the local context and a pattern identified by the interviewees. For example, an entire section describing the role of partnership on tenant visibility that was somewhat repurposed in other sections but ultimately felt too out of place. Future research should explore this research in future topics in relation to housing policy and eviction in addition to exploring tenant's perspective on the relationship between housing policy and eviction.

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APPENDIX

Interview Guide

1. Tell me about how you entered a career in housing…

a. Since you have been in your career, what changes have you seen in the housing market? What things have stayed the same?

2. How do you define eviction?

a. What do you think causes eviction? b. What are some of the effects of eviction in society?

c. How often do you think policymakers in housing consider eviction? Do you think policymakers should focus more or less on eviction?

3. In your view, how effective is Louisville in mitigating eviction compared to other cities?

4. How would you describe your role in housing?

a. How does your role impact your interactions with tenants? Landlords? Other policymakers and program administrators? b. How has your role been affected by current policies and protocols?

c. What are your thoughts on preventing eviction?

5. What sorts of policies or protocols are used in eviction prevention?

a. How have eviction prevention programs been impacted by current policies/procedures?

6. How have these policies or protocols impacted eviction rates?

a. How do you think eviction rates are measured?

b. How does the current conception of eviction rates impact the effectiveness of housing policy/procedures?

7. How do you feel about the current policies and protocols regarding eviction?

a. How much of a role do you think discretion for program administrators and policymakers plays in implementing housing policies and protocols?

8. What kind of recommendations do you have in improving eviction policy and practice?

9. What is your job title?

10. How would you describe your job?

11. What is your race/ethnicity?

12. What is your gender?

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