

ACTION-RESEARCH

Evictions & Inequality in North Minneapolis: Centering Community in the Creation of Public Policy

Brittany Lewis and Molly Calhoun

University of Minnesota, US

Corresponding author: Molly Calhoun (calho079@umn.edu)

Single Black mothers face the highest risk of eviction in the United States. In North Minneapolis, a community manufactured to contain undesirable populations through housing discrimination, decades of urban disinvestment, and unfair lending practices, the situation has become further exacerbated by the rise in distressed-property investment and disproportionate rates of eviction. This community-engaged action research project engages with tenants and landlords to illuminate how and why evictions occur in North Minneapolis, MN. The approach disrupts the power imbalance that exists between researchers, local power brokers, and community-based organizations to produce research findings that both value people's lived experiences and utilize those experiences to produce community-centered public policy solutions. Community-centered policy solutions include lengthening the formal eviction process, creating a more human-centered process for financial support, and disrupting a cycle of dependency that is often reinforced by the state.

Keywords: Evictions; Poverty; Community-Based Research; Community-Centered Policy

Black women in North Minneapolis face a crisis that has gone unaddressed for far too long – the social and economic crisis of evictions. Currently, the city of Minneapolis is experiencing a housing crisis with a 4% vacancy rate, causing families to confront a challenging housing market where rent has increased 28% across the Twin Cities since 2007, disproportionately impacting Black women and their families. In July of 2016, the Minneapolis Innovation Team's *Evictions in Minneapolis* report found that from 2013–2015, approximately 50% of renter households in two zip codes in North Minneapolis experienced at least one eviction filing, a rate that is almost 25% higher than the zip code that experienced the next highest rate of eviction filings (21.3%) in the city of Minneapolis (Minneapolis Innovation Team, 2016). Additionally, an eviction action stays on a tenant's record for an average of seven years, and a tenant is four times less likely to use homeless shelters if they had legal representation (Minneapolis Innovation Team, 2016).

For low-income, people of color across the country, evictions pose a significant barrier to accessing and maintaining quality, stable housing. Not only is a forced move destabilizing for households but having an eviction (i.e., unlawful detainer [UD]) on your rental record is a major barrier to accessing future housing. Single Black mothers face the highest risk of eviction in the United States (Desmond, 2012; Hartman & Robinson, 2003). Housing instability and displacement puts these women and their families at risk for a myriad of social, political, and economic hardships.

Even though women of color have historically written about housing instability (for example, see Petry, 1946), it was not until Matthew Desmond wrote the book *Evicted: Poverty and Profit in the American City* in 2016, that policymakers across the nation began to invest in an intentional dialogue about the ways inner-city Black women and their families are being pushed out of their housing. Power is reflected in who gets to tell the story that frames contemporary housing policy. The reality of eviction research is that outside of Desmond's work, there has been little attention paid to those who are impacted the most by the phenomenon.

The Center for Urban and Regional Affairs (CURA) is a university-community engagement center with a mission to connect the resources of the University of Minnesota with the interests and needs of urban

communities and the region for the benefit of all. In 2017, CURA partnered with Equity in Place, a coalition of more than 30 member organizations, as well as the Minneapolis Innovation Team, to conduct a community needs assessment with a number of organizations whose missions align with advancing equity for the community's most vulnerable populations. The community needs assessment included churches, multicultural youth organizations, cultural centers, non-profit agencies, criminal justice advocacy centers, shelters, and others. In this engagement process, one of the most pressing issues impacting residents in attaining access to fair and affordable housing was unlawful detainers (i.e., evictions). Based on the needs assessment and the Minneapolis Innovation team report (Minneapolis Innovation Team, 2016), CURA set out to further examine the issue of evictions in North Minneapolis from the perspectives of landlords and tenants themselves. CURA's community-based research model aims to invert the traditional academic research model of entering a community as the expert, extracting data, and returning to the academy. Rather, CURA believes in the production of community-engaged research and values the meaningful involvement of our community-based partners throughout the research process, from the identification of research question(s) to the dissemination of results.

Literature Review

Evictions and Housing Instability in the Urban Center

Housing insecurity, displacement, and dispossession have cycled throughout the history of the United States (Bratt, et al., 2006; Madden & Marcuse, 2016), and in the urban center they are once again on the rise. Tight housing markets, combined with stagnant low wages, a strangled and diminishing welfare state, racial discrimination, and gentrification pressure in previously disinvested areas, are causing a historic rise in housing instability and evictions (Desmond, 2012; Elliott-Cooper, et al., 2019; Madden & Marcuse, 2016; Purser, 2016). Residents across the Twin Cities have expressed a fear of displacement, including cultural and political displacement, highlighting a heightened precarious reality due to increased costs of living in once affordable neighborhoods (Goetz, et al., 2019). Historically, low-income communities of color have always faced housing instability due to a political economy that is not grounded in the provision of affordable, accessible, and quality housing to all residents, but rather to a capitalist, profit-driven market for investment (Bratt et al., 2006; Madden & Marcuse, 2016).

By definition, an eviction can be described as the forced removal from someone's home, eliciting the vision of a sheriff knocking on a family's door with a writ of eviction and a group of workers placing a family's belongings on the curb. In reality, evictions in the United States are much more complex. The use of an eviction filing does not necessarily result in a tenant leaving the home. For example, "serial evictions," which involve the filing of multiple evictions on the same household, can be used as a continuous threat and punishment for tenants (Immergluck, et al., 2019; Madden & Marcuse, 2016). Additionally, when tenants do vacate their homes as a result of an eviction, it is not always the result of a formal writ. Landlords may use strategies such as giving tenants a payout to vacate the property, also known as cash for keys (Hiller, 2013), in an effort to avoid the eviction process. This poses a significant challenge for research on evictions in that it is difficult to quantify evictions that do not occur as a result of a writ of eviction or formal eviction action.

Disproportionate Impact on Tenants

The process of a forced eviction from a home is larger than just physical displacement. Elliott-Cooper and colleagues (2019) refer to the forced removal from one's home as the process of "un-homing," whereby the displacement impact is more than just tenants vacating a physical place but also their connections to neighbors and often the community as a whole. Additionally, there is an economic, social, and psychological impact of eviction displacement (Elliott-Cooper et al., 2019; Hartman & Robinson, 2003). For those who experience evictions, research has shown higher mobility rates, including to neighborhoods with higher poverty and crime rates (Desmond, 2012; Desmond & Shollenberger, 2015), job loss (Hartman & Robinson, 2003), increased depression and mental health hardships (Desmond & Kimbro, 2015), risk for suicidality (Fowler, et al., 2015), and broken neighborhood relationships (Sampson, et al., 1999). Additionally, there is a significant link between evictions and homelessness (Burt, 2001). The impacts of an eviction may replicate a cycle of poverty for future generations (Desmond, 2012).

An Imbalance of Power: Tenants, Landlords & the State

Landlords and the state are uniquely positioned to aid or disrupt the unequal power dynamics within a society that differentially values the voices of owners versus renters. The imbalance of power between landlords and tenants in the rental market is a fairly understudied component of housing instability literature

(Rosen, 2014). While tenants are seeking a home for themselves and/or their families, these homes also represent investment properties for landlords. Although not all landlords enter into the market for the same reason, renting properties is a business proposition based on risk associated with certain tenants and reward within the housing market. Within a tight housing market, Rosen (2014) points out that rental housing selection has become a “reverse selection” process of landlords selecting tenants, rather than tenants having a choice on where to live. Much of this is due to a tenant’s lack of resources, knowledge of opportunities, and urgency of housing need. Section 8 landlords in Baltimore sought out tenants who had the ability to pay, matched them with units that are harder to rent, and often looked for tenants who have fewer resources which would keep them in place (Rosen, 2014). Conversely, Immergluck (2013) found that although housing voucher holders in Atlanta provided more housing stability and low turnover, some property managers were incentivized to bring in new tenants, potentially spurring high turnover. In this context, tenants are often left with less of a choice than an urgency to find a property that will accept them.

Many local municipalities have implemented regulation changes in city ordinances to increase pressure on landlords to monitor and surveil not only their residents but residents’ family and friends. These ordinances put pressure on landlords to evict tenants or their guests who have been accused of participating in criminal activity, even if the tenant had no knowledge of the activity (Ramsey, 2018). New public ordinances have included parental liability ordinances, which “threaten parents with fines and other penalties if they do not prevent their children from bullying others, or if their children engage in other targeted behaviors” (Swan, 2015, p. 825); crime-free ordinances, based on the one-strike policy (Ramsey, 2018); and nuisance laws, which are a set threshold for police calls (Swan, 2015).

Urgent Need for Contemporary Evictions Policy Reform

Despite the staggering rates of evictions nationwide and the disciplinary actions taken by some municipalities, community leaders, organizers and policy advocates are creating positive change. A comprehensive overview of current evictions policy reform is outside the scope of this project. However, several municipalities have adopted new regulations including right to counsel (NYU Furman Center, 2018), universal rent control (Walker, 2019), and just-cause eviction (Merriam, 2019). These policy proposals frame the foundation of priorities for housing advocates across the country.

This paper is part of a larger mixed methods project on the disproportionate evictions rates in two zip codes of North Minneapolis, MN. The overall purpose of the project was to understand how and why evictions occur in North Minneapolis, MN. Specific to this paper, our community-based project built on national policy reform to create localized policies that are tailored to the needs of residents most at risk of eviction. Our research question asked, how do landlords and tenants make meaning of current eviction processes to inform community-engaged policy solutions? In doing so, we aim to disrupt the power imbalance that exists between researchers, local power brokers, and community-based organizations to produce research findings that both value people’s lived experiences and utilize those experiences to produce community-centered public policy solutions.

Methods

North Minneapolis

North Minneapolis has the highest rate of evictions filings per renter than all other zip codes in the city (Minneapolis Innovation Team, 2016). This area is also a designated racially concentrated area of poverty, which was created after decades of disinvestment and neglect from radical de-industrialization, white flight, racially segregated public housing, redlining, and blockbusting by unscrupulous real estate agents supported by Federal Housing Administration (FHA) mortgage policies and practices (Austin, 2010; Lewis, 2015). Today, North Minneapolis is described as a place to “escape from” because of its popular depiction as a dilapidated inner-city community riddled by Black poverty, high unemployment, poor-performing schools, oppressive policing, and segregated housing, which have endured over time.

Design

This paper highlights the qualitative component of an actionable research project. The production of community-centered public policy and programmatic solutions is predicated on the ability of community-engaged action researchers to allow the voices of those most impacted to guide and identify the places where change is needed the most (Center for Urban and Regional Development, n.d.). The project began with an early engagement process of one-to-one meetings with local housing practitioners and those most affected by housing instability who had critical insight into the realities of evictions in Minneapolis.

Utilizing these partnerships, the research team convened a research advisory council of community stakeholders including city, county, and non-profit partners as well as individuals who had experience with evictions. This group acted as partners in building the interview protocol, recruiting participants, reviewing deidentified portions of transcripts and common themes, and finally disseminating research findings with the appropriate stakeholders. Based on this work, CURA independently developed policy recommendations, which included an analysis of best practices across similar municipalities.

Sampling & Recruitment

Landlords were chosen for interviews based on a controlled random sampling using the contact information found from the Active Rental License dataset, which is regulated by the city of Minneapolis and shared through the Minneapolis Open Data portal. Data was pulled on January 24, 2018. Records were separated into two lists based on zip code (55411 or 55412) and then further sorted by tier classification (Tier 1, Tier 2, Tier 3) within each zip code, resulting in six separate listings of properties. For each tier, a list of unique property owner names was generated. Ten property owner names were randomly selected from each list in each tier, resulting in a sample of 60 unique names. Second and third samples were pulled using the same procedure as the first sample.

A purposeful, homogeneous sampling strategy was utilized to engage tenants with similar personal experiences of an eviction filing in the same two zip codes, while each participant provides a unique voice and insight for a deep understanding of the evictions experience (Patton, 2015). Participants were recruited through outreach with Hennepin County Housing Court, community-based partnerships and events, and word of mouth. Tenants were eligible for participation if they had received an eviction filing within the last three years in either the 55411 or 55412 zip codes.

Participants

Thirty-two landlords were interviewed including 23 (72%) males and nine (28%) females. The sample primarily self-identified as White male (N = 17, 53%), six (19%) identified as White female, with four (13%) identifying as Black or African American female, two (6%) as East Asian male, and one (3%) as South Asian female, Latino male, and Native American female, respectively. Finally, 16% (5) of the landlords interviewed reside in 55411/55412, with 84% (27) residing elsewhere.

In total, 68 tenants were interviewed. The majority of tenant identified as female, 78% (53), with 22% (15) identifying as male. The largest percentage of participants self-identified as Black or African American females at 62% (42), with 18% (12) identifying as Black or African American males, 6% (4) as biracial or multiracial females, 6% (4) Native American females, 3% (2) White females, and 1% (1) East Asian female, East Asian male, Native American male, and White male, respectively. The average age of respondents was 44.2 years old, with a range of 22 to 70 years old. In total, 13% (9) reported that they did not complete high school, 37% (25) reported a high school diploma or GED, 44% (30) reported some college, 4% (3) had a bachelor's degree, and 1% (1) reported a doctorate. Finally, 28% (19) reported receiving either a public housing or Section 8 subsidy.

Procedures

Data for the qualitative portion of this project were collected through semi-structured interviews at a place of convenience for the landlords and tenants. For landlords, an initial introductory email was sent to all owners who had entered an email address on the rental license application with a minimum of two follow-up calls. All interested landlords were asked to complete an intake form to self-identify demographic information as well as easily quantifiable data such as the number of properties owned and/or managed in 55411/55412 and rental term lengths of properties.

The research team advertised the opportunity to participate in the project through early engagement partnerships with local shelters and housing provider networks and the research advisory council. Additionally, members of the research team attended Hennepin County Housing Court to extend the opportunity to potential participants. Interested tenants opted into the program. Eligible tenants were enrolled in the study through an intake process that included questions regarding relevant demographic, income, and eviction experience information. Upon recruitment into the study, participants were invited for a one-to-one interview at a time and place of their convenience. At times, these interviews were conducted at Housing Court, immediately after an eviction hearing, and others were scheduled within the following week. All participants were consented prior to participation.

All landlords and tenants were asked questions from an interview protocol, and answers were probed when appropriate. Landlords were asked to describe their tenure as landlords, screening processes, policies

and procedures around rental rates and evictions, and their experiences in housing court. Tenants were asked questions related to the rental property where they experienced the eviction filing, the application and lease process, their relationship with landlords and/or management, the events that triggered the eviction filing, the outcome of the eviction filing and barriers to finding housing. Additionally, as with semi-structured interviews, participants had the opportunity to elaborate on responses when appropriate. Each interview lasted approximately 45 to 60 minutes, and each participant was given a \$50 Visa gift card in appreciation for their time and expertise.

Data Analysis

The process for analyzing the interview data from the landlord and tenant interviews followed a similar, multistep process, though each group was analyzed separately. To begin, each interview was audio-recorded. To eliminate recall bias, the principal investigator also took extensive notes and immediately following the interview, noting important aspects and reflections. Additionally, each audio recording was transcribed verbatim through Rev.com. A member of the research team then reviewed each transcription to ensure its quality, as well as clarify any points in the interview that were noted as inaudible. A second review of each transcription was completed at that time, and the transcriptions were de-identified to protect the identity of the participant.

Data analysis for the interviews was conducted utilizing constructivist grounded theory (Charmaz, 2006). First, traditional grounded theory techniques of open coding and constant comparison were used to evaluate emerging themes in the data. Open coding allowed the research team to inductively look for patterns in the data and constant comparison helped to evaluate where emerging themes were similar and different across and between interviews (Corbin & Strauss, 2015; Patton, 2015). The research team was also cognizant of sensitizing concepts and the frames and knowledge that each team member brought to data analysis (Blumer, 1954; Charmaz, 2006). Throughout data collection and analysis, the research team collaborated on compiling emergent themes and eventually created a code book with concepts from the data. Additionally, previous research and negative case analysis helped frame where the emergent themes were or were not congruent. Finally, the interviewer's notes and reflections were integrated with the emerging concepts and themes, as well as the actual statements from interviewees, to make meaning of the similarities and differences across eviction filing experiences.

Results

The intention of this paper was to elevate the voices and experiences of tenants and landlords who have experienced an eviction filing in North Minneapolis to frame community-centered public policy solutions. The following results were a subset of the full mixed methods research project (Lewis, et al., 2019). We outlined and integrated the findings as they related to three localized public policy solutions that arose from this project.

Evictions, Housing Court, and The Role of Identity

The first major theme that arose in this project centered around the eviction process, housing court and the role of identity. In general, tenants described barriers to affordable housing and the precarious nature of the housing market, while landlords talked about how to mitigate their own risk. Additionally, both tenants and landlords lamented challenges with housing court (**Table 1**).

Table 1: Coding Structure for Evictions, Housing Court and the Role of Identity.

Themes	Focused Codes	Initial Codes
Evictions, Housing Court & the Role of Identity	Tenants' barriers to safe, dignified, quality affordable housing	Access to safe, quality housing Barriers to housing Lack of education about the process
	Landlords' assessment of risk: Identity & rental history	Assessing risk Deficit-based language Value-based judgements
	The cost of the courts: A landlord nuisance, a tenant burden	Biased housing courts Power imbalance Results of eviction filing

Tenants' Barriers to Safe, Dignified, Quality Affordable Housing

Just being a single Black mother and it's my daughter. I think we come off as very vulnerable and uneducated in knowing our rights. I think that then with the landlord, aka a slumlord, that I was dealing with because they were focused on the dollar amount and that I had the funds that they didn't care. So, it was just like, "Great move in here." (Tenant: Black female, 30 years old)

Sixty-two percent (42) of tenants said that they faced barriers to securing safe and affordable quality housing due their identity or family structure. Of those 62% (42), the top two reasons named for those barriers were race or nationality 36% (15) and criminal background history of themselves or of a family member 31% (13). Similar to a criminal conviction, an eviction filing is in the public record. When a landlord files an eviction action, the tenant who is filed upon receives an eviction action on their record, regardless of the outcome of the case. Repeatedly, the research team overheard clerks at Housing Court informally advise tenants who had just won their cases that they still had to move to get the case expunged, adding another cost to the tenant. Distinct from a criminal record, there is no such thing as innocent until proven guilty in Housing Court and for the tenants, this is a lose-lose situation.

When I went to check out. When you leave the court, you have to give them a paper, and the guy... Something just made me ask, the guy kind of like, "I'm done. Is there anything I have to follow up with?" He's like, "You may want to look into filing to get this off of your record." So, the clerk mentioned it to me and I said, "What do you mean? I actually settled out." And he was like, "It will still be on your record. You have to actually do a court filing to get it off of your record." And, at the time I just was like that's too much 'cause it's already a struggle. (Tenant: Black female, 30 years old)

A lack of education regarding the evictions process on the part of tenants was apparent as they described the distressing context under which they located the property they were evicted from, the discriminatory ways their families were often treated by owners or property managers, and then their day(s) in court, even when they believed the process was finally over or nearing an end. Yet the process was not over. Whether tenants stayed in place or not, their eviction record would follow them unless they quickly went into crisis management mode, attained the funds to file and seek expungement, and had another day in court. Of the tenants interviewed 60% (41) stated that having a UD created a barrier to obtaining housing. Only 16% (11) of the tenants interviewed had their UDs expunged.

Landlords' Assessment of Risk: Identity & Rental History

I'm getting more and more sensitive to it [UDs]. A UD, on average, costs me \$2,000, and that doesn't include anything for my time, and it doesn't include any lost rent that's happening while we're getting the place fixed back up. What I've found over the years is that UD's, once they've had one, they just keep having them. Very few people actually change. (Landlord: White male, 60 years old, individual property manager and owner)

All of the landlords employed some form of value-based judgments when deciding whether or not they would rent to a particular tenant. Deficit-based language often included references to high rates of unemployment, domestic violence and intimate partner violence, driving while Black, getting pregnant at a young age, grandmothers raising grandchildren, no boyfriends on the leases, the majority of tenants being single mothers, and drugs. These judgements were often offered in the context of landlords assessing tenants based on their identity, racial or ethnic makeup, family structure, paid work or lack thereof, and purchasing habits. Landlords noted these as factors in their willingness to sign a lease, renew the lease, or pursue eviction when the time comes.

The Cost of the Courts: A Landlord Nuisance, a Tenant Burden

The winner is the Housing Court. The loser is the tenant and the landlord, we're both losing out. We're breaking a bridge, we're losing both of us financially, potentially for the tenant, long-term pain and discomfort as far as finding houses. In particular, the housing market, if you gain an unlawful detainer in your record. (Landlord: White male, 57 years old, individual property manager and owner)

Almost all landlords lamented that Housing Court and the on-site attorneys were biased and tenant-centered. A small minority of landlords reported that they would do anything in their power to avoid court

altogether by simply not renewing a lease or paying cash to tenants for vacating the property. Tenants also reflected an imbalance of power in a lack of opportunity for their own voices to be heard. Additionally, participants noted that an eviction filing comes with a serious increased financial burden that is often expected to be paid in a short amount of time.

I just don't think the courts hear the tenants enough. I don't feel like the landlords have as many consequences as the tenants does...I think the courts should give the tenants an option to tell their story. A lot of people get in those situations, you don't know how they got there. I don't think people are just sitting around not paying rent just to not be paying rent, you know? (Tenant: Black female, 46 years old)

Of the 50 court filings, 12% (6) resulted in a judgment for the landlord in the initial hearing and in 14% (7) the tenant agreed to vacate the premises, but the vast majority, 64% (32), resulted in a payment plan. Of those cases, 41 were for nonpayment of rent and four were for breaches of lease or property damage (of the remaining cases, three were filed by the tenants, in one, the tenant abandoned the property, and one resulted in mediation). The average amount owed by the tenant in these court filings was \$2,160. The average amount of court fee(s) passed on to the tenant was \$361. For those 32 tenants who agreed to a payment plan, they were given an average of 32 days to pay an average of \$2,889 in back rent.

Emergency Assistance: The Role of The County

The second major theme centers around the role of Hennepin County's emergency assistance (EA) program. Both landlords and tenants cited the role of EA as a necessary, but inefficient and often dehumanizing component of the evictions process. Tenants recounted experiences of paternalism and discipline, while all interviews noted the slow turnaround of decision making that does not match the current timeline of eviction filings in the context of the larger system, specifically housing court. Also, the word emergency felt like a misnomer, when tenants were living in a constant state of crisis decision making while the most utilized source of financial support does not function as a support in a true emergency (**Table 2**).

Table 2: Coding Structure for Emergency Assistance: The Role of the County.

Themes	Focused Codes	Initial Codes
Emergency assistance The role of the county	The politics of the dehumanization of tenants	Applying for emergency assistance Dehumanizing process Eviction filing requirement
	Emergency assistance: An inefficient and inevitable necessity	Financial buffer for tenants Inefficient process Long, slow process
	Living in a state of precarity: Evictions, shellers, & homelessness	Crisis decision-making Cyclical trap Lack of basic needs

The Politics of the Dehumanization of Tenants

Well, I felt...I'm not a person that bases myself on pride, but it made me feel very worthless going and applying. Because I had a lady that actually told me, "Yeah, we see that you've applied almost every year, and we're not gonna help you anymore." (Black female, 36 years old)

Seventy-two percent (49 tenants) of the 68 tenants we interviewed applied for Hennepin County emergency assistance. Of those, 61% (30) reported receiving aid, while 35% (17) reported being denied. At the time of the interview, two tenants reported that their EA decision was pending. Tenants described their experiences applying for Hennepin County emergency assistance as a slow, tedious, invasive, poorly designed, and culturally insensitive process that requires an eviction notice to apply, which often guarantees that the tenant must receive an eviction action on their record.

Emergency Assistance: An Inefficient and Inevitable Necessity

We will have people come to us requesting the pay or quit letter in anticipation that they need to go to emergency assistance. Emergency assistance won't expedite their case unless they're actually under threat of being evicted. (Landlord: White male, 32 years old, property manager for a for-profit organization)

Almost all landlords interviewed expressed a need for the EA process to become more efficient both in the length of time it takes to receive notification and, in its ability, to work directly with social workers to share information. Many landlords noted a general lack of professionalism on the part of frontline personnel. The majority of landlords discussed EA as a financial buffer for tenants, although they noted the complicated nature of emergency assistance in that many other avenues for resources required a denial from EA prior to supporting tenants, thereby creating an even greater extension to an already tedious and long process.

It took 30 days. It took exactly 30 days for them to deny you. To deny it, and everybody I talked to, because I be talking to other people, and everybody I talked to, they work, they sick, they got assistance from the county and just like me, had one minor child or two minor kids in the house, the county said they made too much. Did the same thing to them. Made them wait 30 whole days to tell them no. (Tenant: Black female, 55 years old)

Across the board, tenants discussed the challenges over the length of time that it takes EA to grant decisions, a process that does not reflect the word “emergency.” On average, eviction filings are closed within 14 days (Minneapolis Innovation Team, 2016), a timeline that does not fit the current social services support program.

Living in a State of Precarity: Evictions, Shelters & Homelessness

Well, when you're a single mom, there is no bigger stress than being homeless. Even when you choose to leave, it's still stressful to look for housing and it's so scarce. It just, it's a stressor. It's a really big stressor when you're a single mom and aren't sure where your kids are going to move to. (Tenant: Black female, 48 years old)

Choices for the tenants were mediated by the options available to them when living at the bottom of the social, economic, and political stratum of society—a cyclical trap from which those with material privilege often benefit. Only four out of 68 tenants selected the home they were evicted from because they actually desired to live in the property; they were forced to choose the location because of homelessness or desperation. In particular, of the 68 tenants interviewed, 29 (43%) said that the property from which they were evicted was their first choice of housing, and 39 (57%) declaratively stated that it was not their first choice of housing. Of the 29 that stated that the property they were evicted from was their first choice of housing, 25 explained that in actuality it was the *only* choice available; because they were homeless, they selected the property out of desperation, or they choose the property because no one else would take their Section 8 voucher.

Most of the months living there for the whole duration I was there. It was always, how am I going to rob Peter to pay Paul. I have \$ 1,300 and \$ 1,000 of it has to go to rent, so what am I going to do with these other \$350 between transportation, food, clothing that I need for us, household supplies, personal care, anything like that. It was very scarce. (Black female, 31 years old)

Approximately 94% of the tenants interviewed stated that they moved into the property they were evicted from under a state of duress, and some even acknowledged knowingly taking on monthly rent amounts that far exceeded their capacity, just to have a roof over their heads. An additional 68% stated that while living in the property they were evicted from, they struggled on a weekly, if not daily, basis to provide family necessities such as food and clothes and barely kept their heads above water. When tenants' basic physiological needs like food, shelter, water, and sleep are in a constant state of flux, they move from crisis to crisis, weighing the consequences of each decision, most of which are made only to buy more time.

Non-profits, Subsidies & Shelters: Maintaining Dependence through a Cycle of Insecurity

The third major theme centered the role of housing support agencies, specifically county shelters. In several different ways, both tenants and landlords noted the role of nonprofit organizations, housing subsidies, and shelters in promoting a vision of housing stability. However, the reality of the situation illuminated their role in maintaining a dependence on the system. Additionally, the majority of tenants in this project had some experience with staying in a shelter either just prior to securing the home in which they experienced the eviction, or just after. Out of the 71% (48) who moved post-eviction filing, 31% (15) became homeless and reported moving into a shelter. Almost immediately, the “pay to stay” policies of the shelters arose as a concern of tenants (**Table 3**).

Table 3: Coding Structure for Non-profits, Subsidies & Shelters: Maintaining Dependence through a Cycle of Insecurity.

Themes	Focused Codes	Initial Codes
Non-profits, subsidies & shelters: Maintaining dependence through a cycle of insecurity	Subsidized barriers to housing independence	Cycle of dependency Role of nonprofit organizations
	Pay to stay: Shelter barriers to securing housing	Pay to stay policy Shelter policies

Subsidized Barriers to Housing Independence

I'm gonna be honest with you. I don't know, because I got some people, they get out the shelters, and they've been with me for 5, 6 years. They're not on any rental assistance, they pay their rent, do you know what I'm saying? I guess a lot of them, they come from the shelter, after their assistance is over they feel like their life is over, and they're right back in the shelter. (Landlord: Black female, [no age given], property manager for a for-profit organization)

Undoubtedly, nonprofit organizations and subsidized housing opportunities play a critical role in providing housing, economic, and social support to residents. Additionally, nonprofit housing agencies were seen as the altruistic affordable housing conduit for low-income families and seniors who cannot afford the traditional market-rate housing options. Concurrently, these residents' backgrounds often prevented them from appearing as ideal candidates. Landlords questioned whether or not these types of support are just reiterating a cycle of housing instability—a shallow and temporary solution that provides subsidies to landlords but does not get to the root of the barriers to helping tenants reach housing stability. A stated mission of housing stability is threatened by a cycle that reinforces dependency and lacks the resources to help residents move from shelter programs and constant mobility to full independence.

Pay to Stay: Shelter Barriers to Securing Housing

You know the other irony with this whole system is that, I don't know what it's called but there's a shelter situation where...yes you can come in. Yes, you have lodging, you have a bed, you share common space, you get three squares a day. But whatever your money is, you have to give it all to us for \$75 dollars, each month, and you're familiar with it. (Tenant: Black female, 70 years old)

Under the self-pay policy, guests of county shelters must exhaust all “available resources” to resolve the emergency for which they seek assistance before the county expends reimbursements to the shelter. This policy applied to all county shelters but was not explicitly written into the individual contracts with shelters. The county benefited economically from this relationship because other contract shelters cannot precisely anticipate the number of guests they will have, which ultimately affected their reimbursement amount. During interviews, several tenants revealed that they often slept in their cars as an act of resistance instead of paying the approximately \$30 per bed price to stay at a county shelter.

Discussion

The findings from this study suggested that tenants and landlords in North Minneapolis have reiterated a narrative of the devastating impact of eviction filings, the cyclical nature of housing insecurity, and a system that does not promote stable and independent housing. These findings both reiterate and add to housing literature. Whereas often housing instability literature focuses on tenants while privileging owners (Rosen, 2013), this study illuminated areas in which tenant and landlord participants' experiences were similar and where experiences diverged. Interestingly, this study's findings included the intersection of tenants, landlords, and the state. The role of the state, as well as other housing support agencies, was an area in which tenants and landlords in this study tended to concur. For example, a point of agreement across tenants and landlords who participated in this study was the role of the county in implementing an emergency assistance system that is slow, tedious, and often dehumanizing for tenants. This intersection of the role of the state as well as nonprofit, subsidized housing organizations in the eviction process, illustrates a more complex picture of the eviction process as a whole.

Additionally, most tenant participants, with the addition of a number of landlords, reiterated housing insecurity that has economic, social, and psychological impacts (Elliott-Cooper et al., 2019; Hartman & Robinson,

2003). Elliott-Cooper and colleagues (2019) suggest that the continued precariousness of housing instability causes harm for tenants who experience it. Furthermore, this study illustrated that not only were tenants experiencing a form of precarity in housing, the systems that were designed to aid in creating stability, such as nonprofit, subsidized housing as well as the county systems, often lengthened the process or reinforced a cycle of housing dependency rather than independence. Concurrently, both tenants and landlords reiterated the county system as a system of discipline where they entered the system and were treated poorly based on their need for emergency assistance. Several landlords in this study noted a lack of professionalism within the emergency assistance program. This study reinforces scholars' concerns that evictions and housing stability continue to reinforce economic, social, and psychological harm as well as a cycle of poverty (Desmond, 2012; Elliott-Cooper, 2019; Hartman & Robinson, 2003).

Clearly there were also areas in which tenants and landlords in this study diverged, particularly in the context of power dynamics in navigating the eviction process and the supporting systems. Tenants described the barriers they face to access housing including criminal background checks, race or nationality, and family structure. Additionally, tenants experienced the cycle of housing instability that has often faced low-income, residents of color due to a capitalist system that was not designed to ensure quality, affordable housing for all citizens (Bratt et al., 2006; Madden & Marcuse, 2016). This was often noted in the context of the cyclical nature of both dependence on subsidies and the cyclical trap of living in a state of crisis decision-making. The addition of eviction filings can be a significant barrier to future housing stability. Finally, tenants reported a lack of knowledge on how to navigate housing court, which led many to make the quickest decisions to ensure resolution, even if just temporary.

Although landlords are not studied as widely as tenants in literature on evictions, there are a number of studies that suggest the strategies that landlords will do to avoid a lengthy process such as cash for keys (Hiller, 2003). However, in this study, landlords focused in on the ways in which they mitigate their own loss through a value and deficit-based lens from which they analyze the applicants themselves. These narratives reinforced the tenants' experiences of barriers to accessing housing in the first place and suggested that in fact, tenants are experiencing a process of reverse selection whereby landlords have the power of choice rather than the tenants (Rosen, 2014). Additionally, landlords in this study reported feeling that housing court was biased towards tenant (a finding that was not upheld by tenant data), while reiterating the financial burden of housing court for both landlords and tenants.

Limitations

Ultimately, the purpose of this paper was to understand how tenants and landlords in this project made sense of the eviction process. In turn, these findings have provided insight into community-based policy implications that center the experiences of those most impacted by evictions. Prior to moving to policy recommendations, there are three limitations of this study that need to be outlined. First, although the study sample of 100 is significant for a qualitative study, a purposive sampling strategy for tenant selection does not ensure representation. The research team worked to ensure a sample that matched the larger population data of those who had experienced eviction filings within the study timeframe to minimize this impact. Second, due to human subject concerns for both tenant and landlords, this study utilized an opt-in strategy which creates a potential for selection bias. Participants who chose to engage in this type of research study may have similar characteristics. Finally, this study is a community-based effort in understanding the eviction process from the perspectives of tenants and landlords themselves. Therefore, transferability outside of this population must be approached with caution. However, many of the policy recommendations outlined below may be applicable across similar municipalities.

Policy Recommendations & Conclusion

The overall purpose of this paper was to understand how landlords and tenants made meaning of current eviction processes to inform community-engaged policy solutions. In doing so, we aimed to disrupt the power imbalance that exists between researchers, local power brokers, and community-based organizations to produce research findings that both value people's lived experiences and utilize those experiences to produce community-centered public policy solutions. Policy recommendations must align closely with work already being done both nationally and locally to mitigate the negative impacts of evictions, while also acknowledging that these reform efforts are a larger part of a complicated system that is not always informed by those most impacted. Unfortunately, our nation's history of paternalism often prevents us from seeing low-income people of color as the experts on their own realities.

To resist a common approach that public policy development often takes, our research team engaged in a three-part process with a community stakeholders' group to guide the development of policy

recommendations. This process included: 1) a review of the data to analyze policy recommendations that arose from interviews, 2) an analysis of current policy proposals being made by local policymakers in Minnesota regarding evictions at the city, county, and state levels; and 3) a re-engagement of all tenant and landlord participants on those current policy proposals to assess whether or not those are the recommendations that the city, county, and state should pursue. The following three policy recommendations arose from the aforementioned themes. Although these policy recommendations are specific to the local county, the process illustrates one that may be replicated across municipalities.

Policy Recommendation #1: Lengthening of Evictions Process

Our findings reflected what we know: single Black females with children are at the highest risk for eviction across the United States. However, this paper deepens and illuminates a much more complex story that has been hidden and/or ignored until recently. Tenants of color and those with criminal backgrounds and/or family members with criminal histories continue to find it almost impossible to find safe, secure and quality housing that they can afford. Additionally, when landlords make assessments and decisions that are driven by profit, the social impact, including building housing stability for tenants, becomes secondary. This in turn provides zero incentive for landlords to avoid eviction filings. Once in the housing court system, the cost of courts, a burden that is often passed from the landlord to the tenant, becomes another layer for tenants to overcome.

If the notice is for eviction, and the landlord does not have a “just cause” for the eviction, the landlord should give the tenant a 30-day notice from the date the rent is paid on, to move. Nothing less.
(Tenant: Black female, 55 years old)

Recommendation

We recommended extending the length of the eviction process. According to Mid-Minnesota Legal Aid, Minnesota has one of the fastest court eviction processes in the country. Under the law, a landlord can file an eviction the first day rent is overdue. An initial hearing is held between 7 and 14 days after the landlord files the case (Minn. Stat. § 504B.321). If the case is not resolved at that hearing, the tenant faces a full trial, which the court schedules for a maximum of six days out (Minn. Stat. § 504B.341). According to the Minneapolis Innovation Team’s report (2016), on average, eviction filings are closed in 14 days, with over 90% closed within 30 days. The rapid nature of the process leaves minimal time for tenants, Legal Aid, and emergency assistance to garner the resources necessary to resolve or mitigate the consequences of an eviction action.

Policy Recommendation #2: A Human-Centered Timely Approach to Emergency Assistance

The state plays a major role in the ability of tenants to both prevent and move beyond an eviction action, yet the county’s major financial assistance program for tenants who are in crisis was noted by both tenants and landlords as an inefficient, bureaucratic and dehumanizing experience. The program is one which is named ‘emergency,’ but is often a process that drags beyond the timeline of an eviction filing. Additionally, once at housing court, the speed of the process stands in contrast to the speed with which Hennepin County responds to housing emergencies brought by clients. For families served by the EA process, half are approved in 16 days. However, more cases are denied than approved. Housing Court, on the other hand, has mandated timelines of “first appearance” in court within as little as seven days after service of notice to the tenant. If the case is not resolved at first appearance and the tenant convinces the court that a dispute exists, then a trial is set within 6 days. If a judgment of eviction results, the Sheriff’s Office can proceed to remove the tenants and their belongings 24 hours later (Hennepin County, 2019).

I wish that the system was more humane for people to have some kind of dignity, somewhere along the way. It’d be okay with asking for help, and not having so many doors shut in your face. And all the hoops you have to jump through, with the county, trying to get assistance. And then find out that you don’t get it. Why the hell does that take so long? (Tenant: Black female, 50 years old)

Recommendation

We recommended a revisioning of the social services model utilized in the emergency assistance (EA) programs. It is imperative that the revision center on culturally relevant service as well as a reduction of time spent processing EA requests aligned with the Housing Court eviction process. Ensuring that the EA system is redesigned using a culturally relevant approach that centers the needs of each individual and/or family while reducing the requirements placed on tenants to determine qualification. is vital to this vision. Additionally,

due to the rapid nature of the eviction action process, the timeline of EA application and appeal response needs to be shortened. We recommend the redesign process have an open and transparent community engaged process for collecting feedback from those most impacted by the EA program and includes diverse partner organizations and advocates.

Policy Recommendation #3: Ending Self-Pay at County Shelters

The overabundance of nonprofit and housing support strategies for North Minneapolis tenants provide some financial buffer for landlords, although they are fully aware that the buffer is a short-term solution to a deeply rooted, long-term issue. These aspects combined beg the question of whether or not landlords are also stuck in an unstable housing cycle that perpetuates poverty rather than provides a stable foundation from which people can become fully independent. Under the nonprofit and housing support strategy frame, the county's semi-formalized policy of requiring residents to pay for their accommodations provides a significant barrier for residents to position themselves to re-enter the housing market. Interestingly, this issue did not arise in the housing literature as a significant policy solution across the nation to impact housing insecurity for residents who experience eviction filings, yet tenants described it as a major barrier.

So then how do you get ahead? I mean how do you then say, "Well you know, I don't want to be here forever." You know what I mean? And I learned that as a result of the situation, too. I said "Wow." And then they wonder why folks become dependent and are there forever. (Tenant: Black female, 70 years old)

Recommendation

We recommended ending the county's policy on self-pay at shelters to enable shelters to develop and implement asset-building and empowerment programs for shelter guests. The relevant statutes require shelter guests to exhaust all available resources to address their emergency. However, many tenants interviewed discussed the paradox of being evicted because they did not have enough money to pay rent only to enter into a shelter system that required them to pay-per-bed. Ending self-pay will allow shelters to play a positive and empowering role for distressed shelter guests through asset-building and financial education programs.

Conclusion

A major goal of research through CURA is to build a bridge between the University of Minnesota and the surrounding urban and rural communities. One way to ensure this partnership is to not only partner with community stakeholders in the process, but to intentionally invite the larger community to engage with the outcomes. The policy recommendations made by this community-engaged actionable research project were presented at an open public gathering of almost 100 community stakeholders in May of 2019. Community stakeholders included tenants and landlords from the project, the research advisory council, local public officials, researchers and funders. At this meeting, attendees were given an executive summary of the project which included the three policy recommendations outlined in this paper. Since this time, Hennepin County and local funders approached CURA and Dr. Brittany Lewis to lead the implementation of two of the policy recommendations, a human-centered redesign of the emergency assistance programs and ending self-pay at shelters. These policy recommendations and the ongoing work to reimagine these systems are critical to mitigating the impacts of evictions for residents of North Minneapolis.

Overall, formal court actions only provide a glimpse of a deeper, systemic crisis of evictions in North Minneapolis. The threat of evictions as a result of the pandemic has only continued to lay bare the housing and evictions crisis for those who are most vulnerable to housing instability. Tenants are vulnerable to the power of landlords, which is mitigated and/or exacerbated by the state. This reality is critical for a future understanding of housing stability in the context of the relationship between tenants, landlords, and the state, as well as potential policy solutions. For low-income people and people of color, evictions pose a significant barrier to accessing and maintaining quality, stable housing. The move toward the stabilization of all households, by elevating the expertise of those most vulnerable to it, will only benefit individuals and families that have historically been shut out of fair and just housing solutions and will have an impact on future generations' health and wellness.

Competing Interests

The authors have no competing interests to declare.

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