Eviction Moratorium and Threats of Eviction in the Twin Cities

Yi Wang, Edward Goetz, Anthony Damiano, University of Minnesota



University of Minnesota

Research Questions

- 1. What are the impacts of Minnesota's eviction moratorium on threats of formal and informal eviction in the Twin Cities metropolitan area?
- 2. Is there a racial pattern to the impact of the moratorium?

Key Takeaways

- ☐ The eviction moratorium reduced probabilities of formal eviction threat for both White and BIPOC callers.
- ☐ The eviction moratorium had no impact on the probabilities of informal eviction threat for both White and BIPOC callers.
- ☐ During the eviction moratorium, the decline in the probability of calling for formal eviction is greater for BIPOC callers than that for White callers.

Data & Definitions

Call data from HOME Line

- HOME Line is a nonprofit that provides free legal advice to tenants through hotline.
- Each call received by HOME Line is coded by staff members according to the issue(s) raised by the caller (tenant).

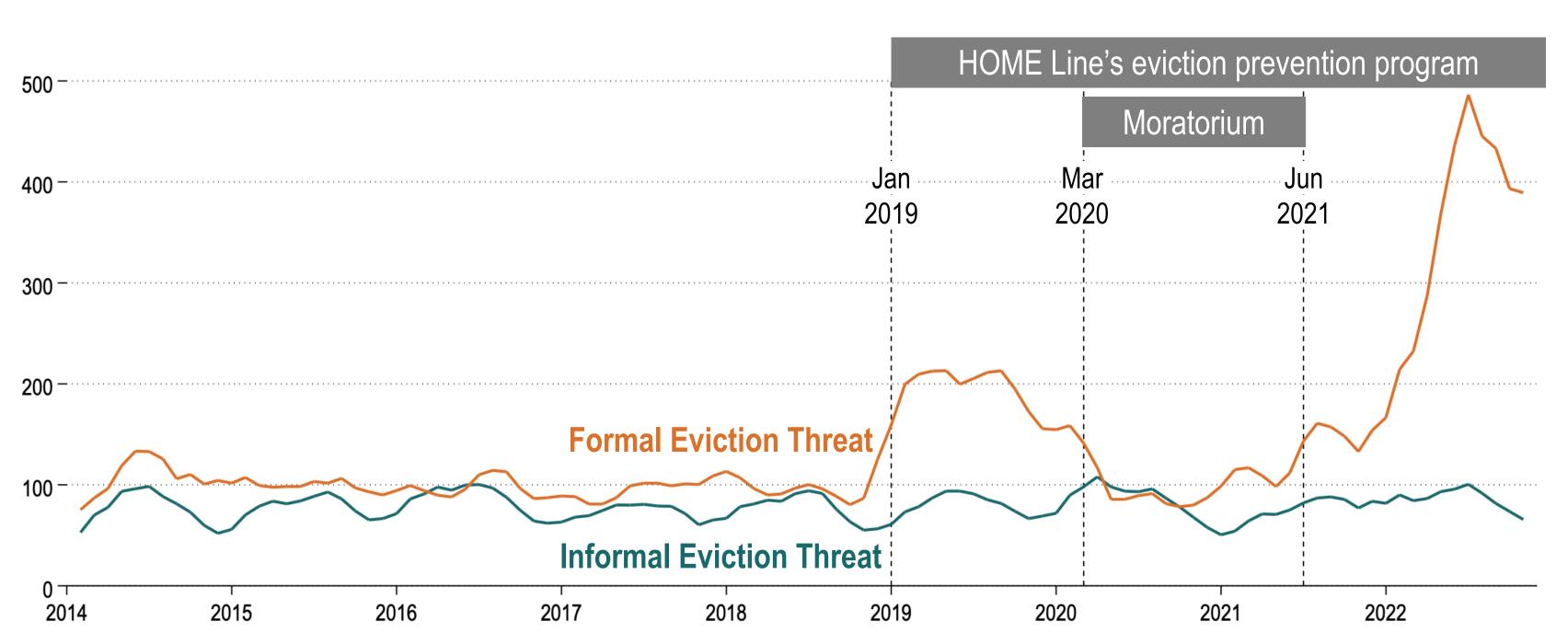
Formal Eviction Threat

- Call with the code "eviction"
- This code is used when the caller indicates that they are facing a formal eviction proceeding.

Informal Eviction Threat

 Call with code "retaliation" / "lockout" / "improper notice" / "non-renewal of lease" / "notice to vacate" / "security deposit"

Calls of Formal and Informal Eviction, 2014-2022



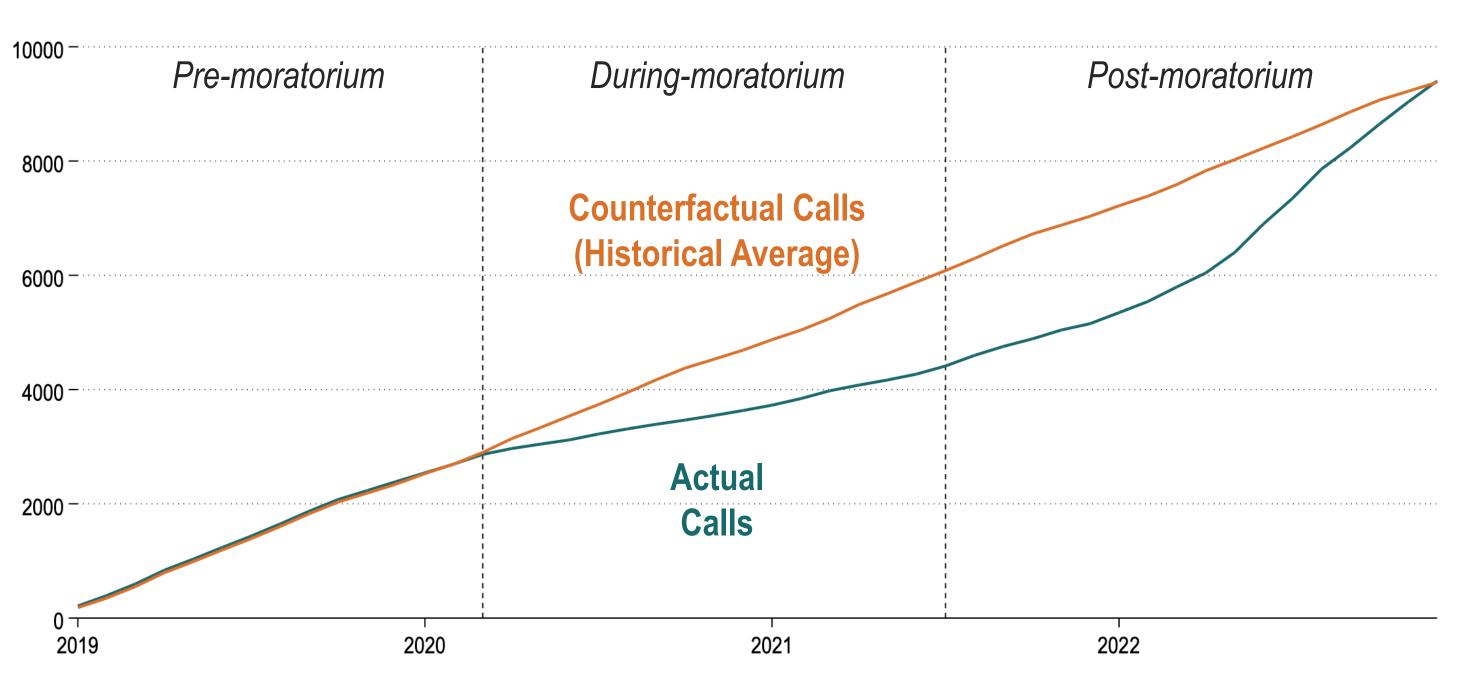
Note: Smoothed by 3-month moving average. Source: HOME Line.

Profile of Callers, 2014-2022

		Metro Area	HOME Line	Formal Eviction	Informal Eviction
		Renters (%)	Callers (%)	Callers (%)	Callers (%)
Location	Central Cities	26.2	47.8	43.5	47.1
	Suburban	73.8	52.2	56.5	53.0
Race & Ethnicity	Non-Hispanic Black	21.3	30.0	41.3	27.8
	Non-Hispanic White	54.4	52.8	41.7	54.3
Gender	Female	48.6	69.7	67.3	65.8
Income*	Extremely low	21.9	48.3	59.1	44.4
	Very low	17.7	22.4	24.3	22.0
	Low	19.5	17.0	12.8	18.0
	Moderate to High	41.0	12.3	3.8	15.6
Housing Cost Burden	>= 50% of income	15.4	29.4	40.6	27.3
	30-50% of income	19.2	35.2	38.1	33.3

Note: *U.S. Department of Housing and Urban Development income classes. Source: IPUMS USA 2015-2019 5-year ACS; HOME Line.

Cumulative Calls of Formal Eviction, 2019-2022



Note: Counterfactual calls = Cumulative calls if the number of calls received each month during-moratorium is the same as the historical average of that month in the pre-moratorium period. Source: HOME Line.

Linear Probability Model with Interaction

$$Y_{i} = \beta_{0} + \beta_{1}M_{i} + \beta_{2}W_{i}$$
$$+\beta_{3}M_{i} \times W_{i}$$
$$+\beta X_{i} + \varepsilon_{i}$$

<u>Outcome</u>

Y_i = call about formal / informal eviction threat

Variables of interest

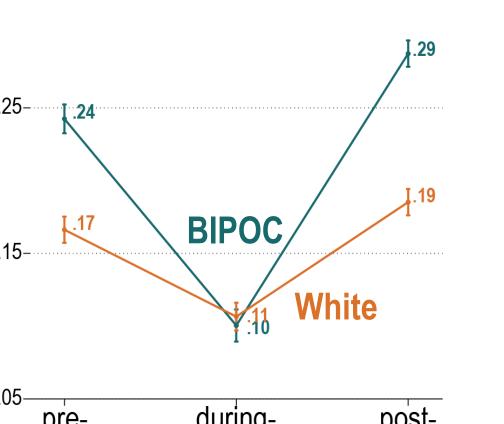
 M_i = moratorium status W_i = white caller

Covariates (X_i)

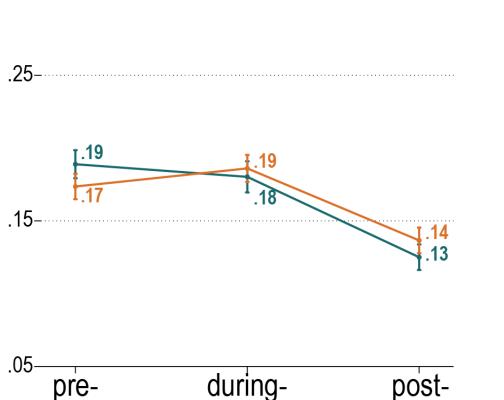
 F_i = female caller HH_i = household size INC_i = HUD income class SUB_i = suburb zip code Q_i = quarter fixed effects







moratorium



moratorium

Note: Predictive margins with 95% confidence intervals. Source: HOME Line.