



Special Briefing: Despite CDC Moratorium, Atlanta-Area Eviction Filings Hit Low-Income, Minority Neighborhoods

An eviction marks a crisis point of housing instability that ripples into nearly every facet of a person's life¹ and harms future chances of housing security.² Struggling tenants, advocates, researchers, and policymakers were already familiar with the harms of eviction well before the COVID-19 pandemic brought widespread economic distress to renter households. With the added urgency of a global pandemic, the impacts of eviction mushroom and tighten the nexus between individual outcomes like an eviction and community-level harm.³

To combat the devastating, nationwide public health impact that mass evictions could have on the spread of COVID-19, the Centers for Disease Control and Prevention (CDC) issued a broad eviction moratorium in September 2020,⁴ which is scheduled to expire on June 30, 2021. The moratorium prohibits landlords from evicting “any covered person from any residential property in any state or U.S. territory in which there are documented cases of COVID-19.” A “covered person” includes people who cannot afford to pay their rent due to a COVID-19-related economic hardship.⁵ Although the CDC moratorium appears to provide a tool for the broad prevention of eviction, not all tenants are aware of its protections.⁶ Its implementation has resulted in a rash of legal challenges⁷ and a nationwide patchwork of practices that differ by county and sometimes by judge.⁸

Despite the nationwide eviction moratorium, landlords have continued to file eviction cases.⁹ These filings are a signal that potential troubles from eviction still loom, and their volumes and distribution offer one measure of how exposed local areas and neighborhoods remain to eviction issues.

This brief analyzes case filings that have occurred since the onset of the pandemic in the innermost five-county Atlanta area, which includes Clayton, Cobb, DeKalb, Fulton, and Gwinnett counties.¹⁰ This five-county area comprises 63 percent of the 29-county metro area population—as defined by the U.S. Office of Management and Budget and applied by the U.S. Census Bureau¹¹—and 74.1 percent of its occupied rental units. These five counties also have online case access systems conducive to our data collection methods (see Appendix B). We detail where eviction filings are occurring and quantify the rate of such filings, using the number of rental households

ADDRESS-LEVEL EVICTION DATA

Eviction filings alone do not provide information about the social or demographic makeup of households. However, every eviction is tied to a particular address, and when that information is available, census data can provide insight into how filing patterns fall along contours of racial inequity and access to income.

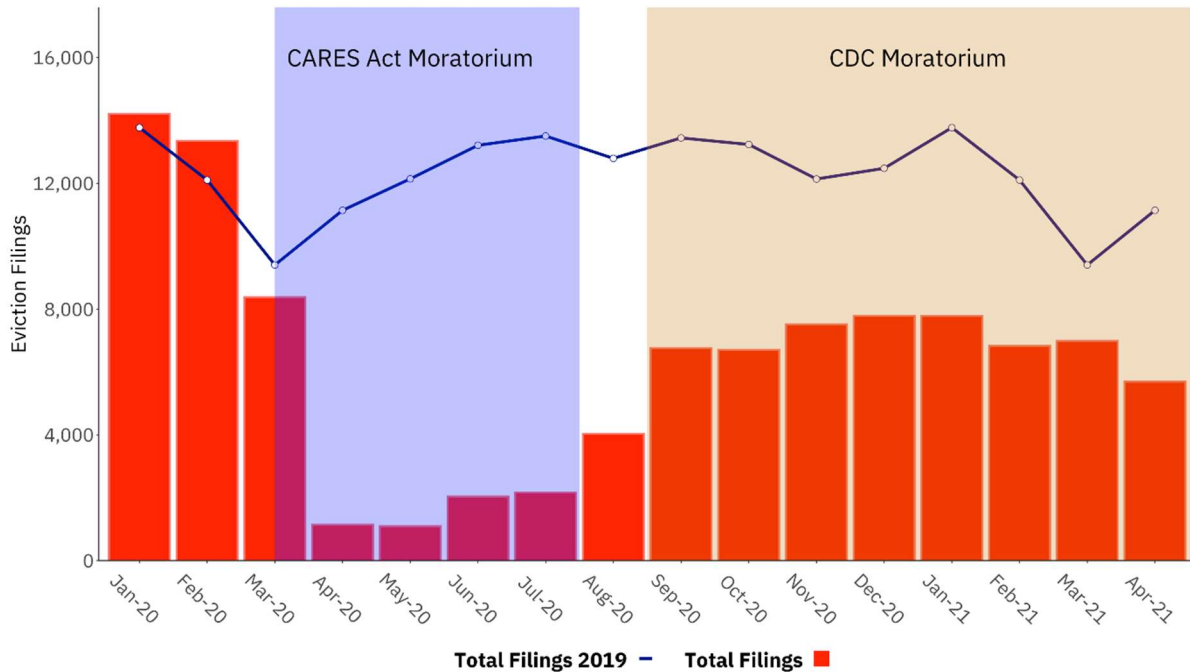
in an area as a benchmark. We then use census-based demographic data to characterize those communities that are being hit the hardest by case filings.

Eviction Activity during the Pandemic

Chart 1 illustrates eviction filing volume in the five-county Atlanta study area from January 2020 through April 2021. The chart includes overlays of the periods when the March 2020 congressional Coronavirus Aid, Relief, and Economic Security Act (more commonly known as the CARES Act) eviction moratorium and the CDC eviction moratorium were in place (violet-shaded and beige-shaded boxes), respectively. The chart shows that eviction filings dropped dramatically at the onset of the pandemic in April 2020 and remained at low levels through the end of July 2020. It is possible that two factors triggered this drop. First, the CARES Act established a moratorium on evictions from rental units receiving some form of federal support.¹² Second, during this period, the Georgia Supreme Court issued an emergency order that lifted time requirements for tenants to respond to eviction lawsuits, effectively preventing filed evictions from moving forward.¹³ Together, these measures may have strongly disincentivized landlord eviction filing activity.

As is clear in chart 1, however, this drop in eviction filings did not persist after the CARES Act moratorium expired. Eviction filings rose in August and September 2020 and settled at a level roughly triple that seen during the early pandemic months. At first glance, this is somewhat of a surprise, given that the CDC had instituted an eviction moratorium during this time that was much broader than the CARES Act moratorium, in that it covered all rental units rather than just those receiving some federal support. A review of other data suggests that, notwithstanding the broad CDC moratorium, higher levels of eviction filing might be a function of increased nonpayment of rents. For example, the National Equity Atlas [Rent Debt Dashboard](#) shows that the percentage of Georgia households with rent debt more than doubled between mid-August 2020 and early March 2021, trending upward on a monthly basis from 15 percent to 31 percent.¹⁴

Chart 1: Total Eviction Filings across the Five-County Atlanta Study Area, January 2020–April 2021



Source: Raymond, Elora Lee, Sarah Stein, Victor Haley, Erik Woodworth, Gordon Zhang, Ramachandra Sivakumar, and Subhrajit Guhathakurta. 2020. *Metro Atlanta Evictions Data Collective Database: Version 1.0*, Georgia Institute of Technology: School of City and Regional Planning, <https://metroathousing.org/atlanta-region-eviction-tracker/>

Pandemic Neighborhood Impact: Three Key Takeaways

While five-county trends in eviction filings provide insights into aggregate Atlanta-area activity, further analysis is necessary to understand the variation and impacts at the neighborhood level. Fortunately, for the purposes of this study, the magistrate courts for four of the counties—Clayton, Cobb, DeKalb, and Gwinnett—post eviction filings at the address level. The data make it possible to track eviction filings at the census tract level and thus allow us to describe trends at something akin to a neighborhood level. Such an analysis can reveal whether the incidence of eviction filings occurs more heavily in areas with particular demographic characteristics and help us identify those areas likely to be most in need of rental assistance and legal supports.

In Fulton County, address-level information was available only until September 18, 2020, when the Fulton County courts chose to stop reporting this information. We are thus unable to track directly the incidence of evictions in Fulton County at the neighborhood level for the entire study period. We can use the aggregate data to extrapolate the incidence at the neighborhood level, and we do this in Appendix A. But because this is less precise than the data reported for the other counties, when we report on activity over the entire area in the remainder of this brief, Fulton County is not included.

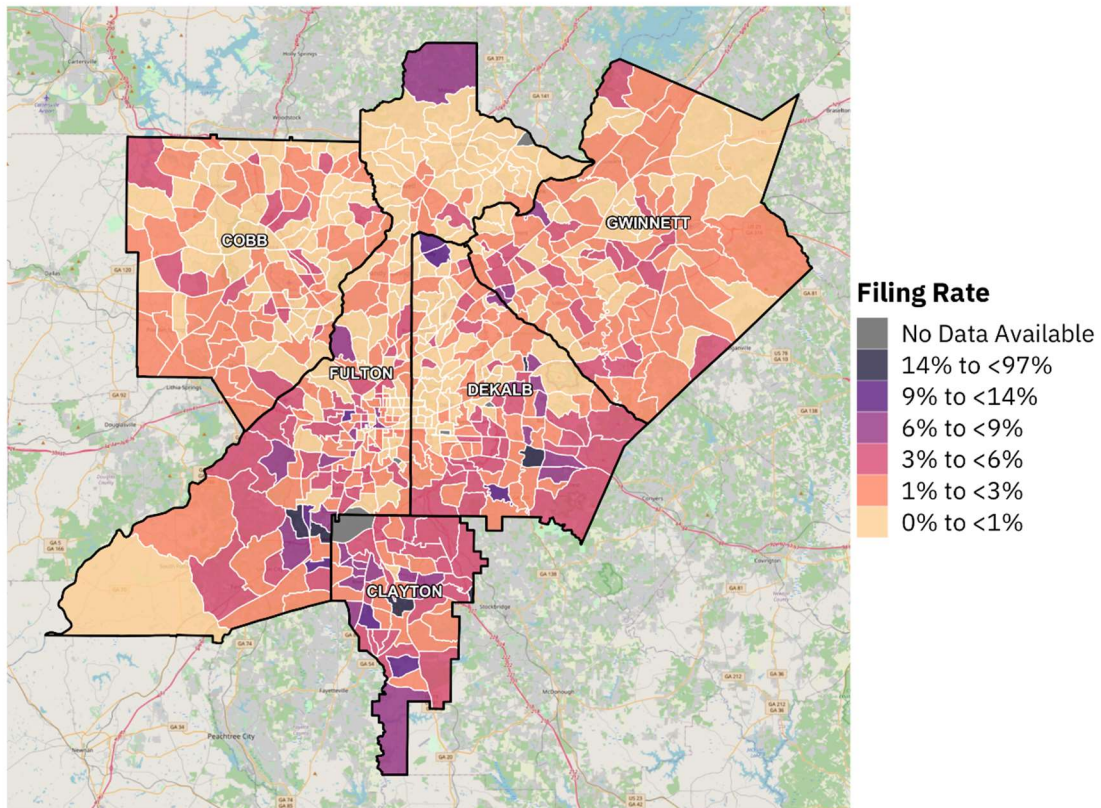
Our review of the data at the neighborhood level uncovered three striking takeaways. We summarize them here and then conclude this brief with a discussion of implications of this work.

1) Evictions filings during the pandemic have been concentrated in “hot spots,” most of which were in Clayton County and southern Fulton and DeKalb counties. The data show that, from the early months

of the pandemic, eviction filings have not been distributed evenly across the region. Looking at the period between April 1, 2020, and September 18, 2020, where neighborhood-level data are available for all counties, we see that census tracts located in southern Fulton, southern DeKalb, and Clayton counties experienced much higher eviction filing activity relative to the rest of the metro area (see chart 2).

Chart 2: Cumulative Eviction Filing Rates across Five-County Study Area, April 1, 2020–September 18, 2020

Eviction Filing Rate in Five-County Atlanta Study Area

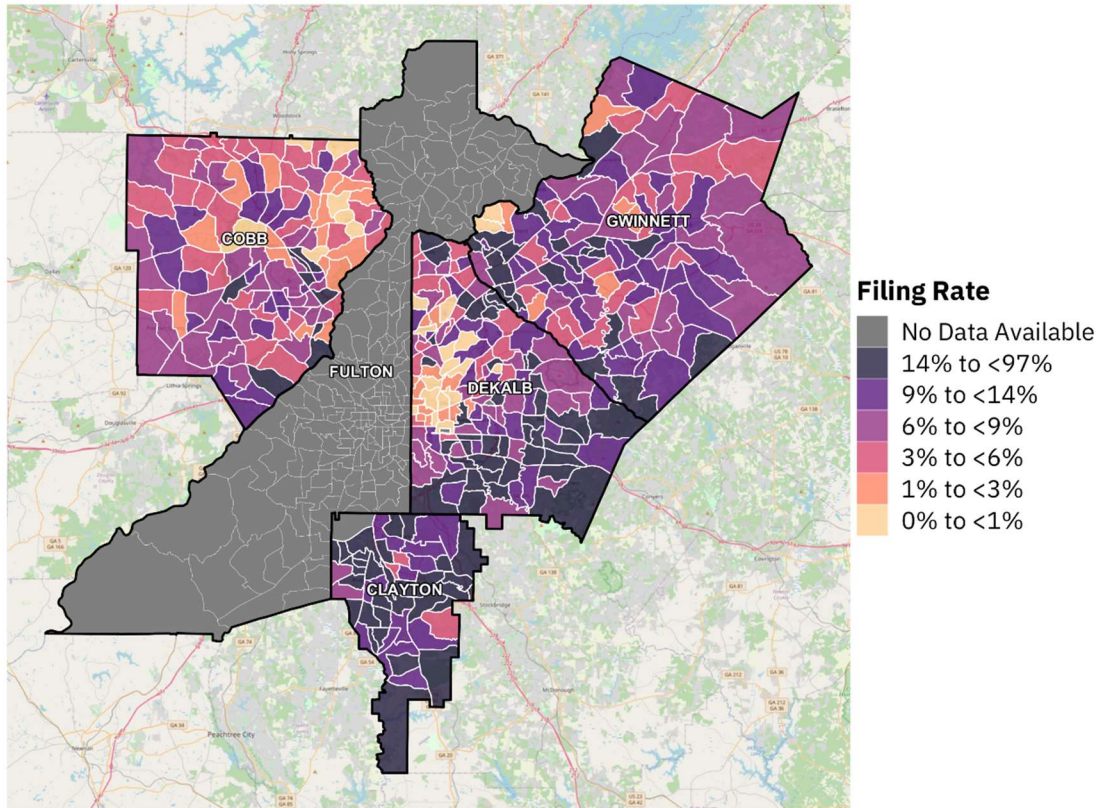


Note: The rate was calculated by dividing total filings by the number of renter-occupied housing units.
Source: Raymond, Elora Lee, Sarah Stein, Victor Haley, Erik Woodworth, Gordon Zhang, Ramachandra Sivakumar, and Subhrajit Guhathakurta. 2020. *Metro Atlanta Evictions Data Collective Database: Version 1.0*, Georgia Institute of Technology: School of City and Regional Planning, <https://metroatlhousing.org/atlanta-region-eviction-tracker/>

Looking over the entire study period, from April 1, 2020, through April 16, 2021, it becomes clear that this pattern of higher filing rates in the southern portion of the study area persisted through the following seven months of October 2020 to April 2021, as evidenced by the geographic distribution of the darker grey census tracts in chart 3 below.

Chart 3: Cumulative Eviction Filing Rates across Five-County Study Area, April 1, 2020–April 16, 2021

Eviction Filing Rate in Five-County Atlanta Study Area

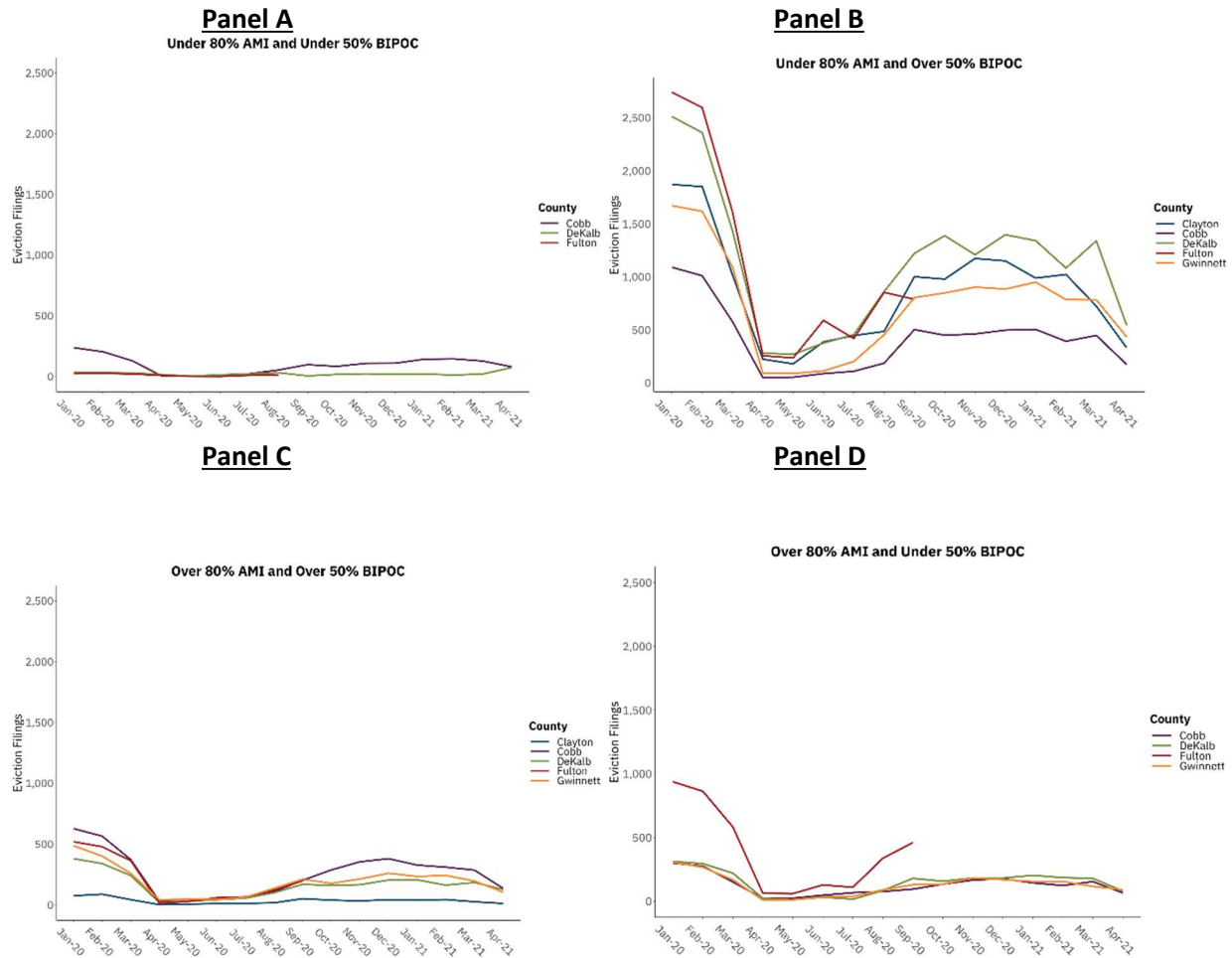


Note: The rate was calculated by dividing total filings by the number of renter-occupied housing units.
Source: Raymond, Elora Lee, Sarah Stein, Victor Haley, Erik Woodworth, Gordon Zhang, Ramachandra Sivakumar, and Subhrajit Guhathakurta. 2020. *Metro Atlanta Evictions Data Collective Database: Version 1.0*, Georgia Institute of Technology: School of City and Regional Planning, <https://metroathousing.org/atlanta-region-eviction-tracker/>

2) Eviction filings during the pandemic have been much higher in census tracts with less than 80 percent area median income (AMI) and greater than 50 percent Black, indigenous, and people of color (BIPOC) households. When we overlay demographic characteristics on the data, we observe that a neighborhood’s racial composition and median income serve as strong indicators of pandemic eviction filings. This is clearly demonstrated in chart 4, which shows the number of monthly eviction filings during the pandemic in census tracts grouped jointly by whether their median income is above 80 percent of the area median income and their population is greater than 50 percent BIPOC. Panel B reveals that the eviction filing rates are much higher across the five-county study area in census tracts that have both majority low-income and high BIPOC populations. The chart also shows that this was true prior to the pandemic. However, this filing pattern was exacerbated once the pandemic hit.

Chart 4: Bivariate County-Level Eviction Filings Rate Comparison by Area Median Income and Share of BIPOC Households

Eviction Filings Comparison (Monthly, January 1, 2020–April 16, 2021)



Note: Fulton County census tract-level data (the red line) are available only through September 2020.

Sources: Raymond, Elora Lee, Sarah Stein, Victor Haley, Erik Woodworth, Gordon Zhang, Ramachandra Sivakumar, and Subhrajit Guhathakurta. 2020. *Metro Atlanta Evictions Data Collective Database: Version 1.0*, Georgia Institute of Technology: School of City and Regional Planning,

<https://metroathousing.org/atlanta-region-eviction-tracker/>; U.S. Census Bureau. 2019. “Selected housing characteristics, 2015–19 American Community Survey 5-year estimates.” Retrieved from

<https://data.census.gov/cedsci/table?q=dp04&tid=ACSDP5Y2019.DP04>; U.S. Census Bureau. 2019. “ACS demographic and housing estimates, 2015–19 American Community Survey 5-year estimates.” Retrieved from

<https://data.census.gov/cedsci/table?q=dp05&tid=ACSDP5Y2019.DP05>; U.S. Census Bureau. 2019. “Median income in the past 12 months (in 2019 inflation-adjusted dollars), 2015–19 American Community Survey 5-year estimates.” Retrieved from

<https://data.census.gov/cedsci/table?q=ACSST5Y2019.S1903&tid=ACSST5Y2019.S1903>

3) Analysis of hardest-hit neighborhoods reveals the deep impact that evictions are having on majority BIPOC communities. We are particularly interested in those communities that are the most exposed to the disruptions that eviction introduces. To identify these communities, we estimated an eviction filing rate by dividing the number of eviction filings during the entire pandemic period by the number of rental units as reported in the 2019 American Community Survey’s five-year estimates. We then ranked the tracts according to this rate.

Table 1 reports the 10 census tracts with the highest eviction filing rates during the portion of the pandemic when data were available for filings for all Atlanta counties in our study area. The highest eviction filing rate during this time was in College Park, in Fulton County. Overall, the hardest-hit tracts are divided somewhat evenly across Clayton, DeKalb, and Fulton counties.

Table 1: Top 10 Census Tracts, Pandemic Eviction Filing Rates by Census Tracts in Atlanta Five-County Area, April 1–September 18, 2020

Rank	Census Tract Number	County	Pandemic Eviction Rate	% BIPOC	% AMI
1	106.04	Fulton	23.1	92%	45%
2	406.17	Clayton	21.4	77%	42%
3	232.14	DeKalb	20.6	98%	60%
4	219.11	DeKalb	15.5	96%	35%
5	113.06	Fulton	15.2	92%	42%
6	406.11	Clayton	14.9	86%	51%
7	405.15	Clayton	11.8	95%	49%
8	105.08	Fulton	10.7	97%	75%
9	234.25	DeKalb	10.3	97%	92%
10	406.22	Clayton	10.2	81%	65%

County

- Clayton
- Cobb
- DeKalb
- Fulton
- Gwinnett

Sources: Raymond, Elora Lee, Sarah Stein, Victor Haley, Erik Woodworth, Gordon Zhang, Ramachandra Sivakumar, and Subhrajit Guhathakurta. 2020. *Metro Atlanta Evictions Data Collective Database: Version 1.0*, Georgia Institute of Technology: School of City and Regional Planning, <https://metroathousing.org/atlanta-region-eviction-tracker/>; U.S. Census Bureau. 2019. “Selected housing characteristics, 2015–19 American Community Survey 5-year estimates.” Retrieved from <https://data.census.gov/cedsci/table?q= dp04&tid=ACSDP5Y2019.DP04>; U.S. Census Bureau. 2019. “ACS demographic and housing estimates, 2015–19 American Community Survey 5-year estimates.” Retrieved from <https://data.census.gov/cedsci/table?q= dp05&tid=ACSDP5Y2019.DP05>; U.S. Census Bureau. 2019. “Median income in the past 12 months (in 2019 inflation-adjusted dollars), 2015–19 American Community Survey 5-year estimates.” Retrieved from <https://data.census.gov/cedsci/table?q= ACSST5Y2019.S1903&tid=ACSST5Y2019.S1903>

Table 2 repeats this process for the entire pandemic period. As a reminder, we lack data at the neighborhood level for Fulton County for the latter months of the pandemic, and so tracts from Fulton are not included in table 2. We see that those tracts with the highest eviction filing rates between April and September 2020 continue to rank at the top of the list. We also see that each of the top 10

neighborhoods has a population that is more than 75 percent BIPOC, and 9 out of the top 10 neighborhoods has a median income less than 80 percent of the area median income. Both realities underscore the high exposure that majority BIPOC neighborhoods and lower-income neighborhoods have to potential eviction disruptions.

Table 2: Top 10 Census Tracts, Pandemic Eviction Filing Rates by Census Tracts in Atlanta Area,* April 1, 2020–April 30, 2021

Rank	Census Tract Number	County*	Pandemic Eviction Rate	% BIPOC	% AMI
1	406.17	Clayton	57.2	77%	42%
2	219.11	DeKalb	52.9	96%	35%
3	232.14	DeKalb	50.8	98%	60%
4	406.11	Clayton	44.8	86%	51%
5	406.22	Clayton	33.1	81%	65%
6	234.25	DeKalb	32.8	97%	92%
7	219.13	DeKalb	31.6	89%	41%
8	234.10	DeKalb	30.6	97%	43%
9	405.15	Clayton	29.8	95%	49%
10	504.17	Gwinnett	27.9	92%	45%

County

- Clayton
- Cobb
- DeKalb
- Fulton
- Gwinnett

*Fulton County eviction rates are not included in this chart because address-level information was not available after September 18, 2020. See Appendix A for an extrapolated estimate of what a top 10 list might look like with complete Fulton County data.

Sources: Raymond, Elora Lee, Sarah Stein, Victor Haley, Erik Woodworth, Gordon Zhang, Ramachandra Sivakumar, and Subhrajit Guhathakurta. 2020. *Metro Atlanta Evictions Data Collective Database: Version 1.0*, Georgia Institute of Technology: School of City and Regional Planning, <https://metroathousing.org/atlanta-region-eviction-tracker/>; U.S. Census Bureau. 2019. “Selected housing characteristics, 2015-2019 American Community Survey 5-year estimates.” Retrieved from <https://data.census.gov/cedsci/table?q= dp04&tid=ACSDP5Y2019.DP04>; U.S. Census Bureau. 2019. “ACS demographic and housing estimates, 2015–19 American Community Survey 5-year estimates.” Retrieved from <https://data.census.gov/cedsci/table?q= dp05&tid=ACSDP5Y2019.DP05>; U.S. Census Bureau. 2019. Median income in the past 12 months (in 2019 inflation-adjusted dollars), 2015–19 American Community Survey 5-year estimates.” Retrieved from <https://data.census.gov/cedsci/table?q= ACSST5Y2019>

We also note that eviction filing rates grew to be much higher over the last nine months of the pandemic period. For example, in Clayton County’s tract 406.17, the rate in April 2021 was more than 2.5 times higher than the rate in mid-September 2020.

Conclusion

Eviction is a negative experience that leads to considerable short- and long-term effects for the individuals who experience it. The COVID-19 pandemic triggered an economic crisis that led to the elimination of millions of jobs. It also brought many households closer to facing eviction from their homes. Policies enacted during the pandemic may have forestalled the execution of evictions, but they

did not stop eviction filings, which can leave families on the brink of displacement should the moratoriums expire or be invalidated.

This study reports on the incidence of eviction filings in the five-county Atlanta study area during the pandemic period. The data show that eviction filings did not cease during the 13 months of the crisis. They also reveal that the incidence of eviction filings has not been broadly based but rather has been concentrated in a smaller number of neighborhoods that share similarities in their racial makeup and relative income levels. The neighborhood-level data make clear that the risks of eviction are not being broadly borne geographically, and certain neighborhoods are particularly vulnerable to significant costs should evictions proceed at pace once the moratoriums are no longer in effect.

Because eviction can be so disruptive and destabilizing for communities, there is value in policymakers taking steps to minimize this exposure. One goal of this analysis is to identify those communities most at risk of eviction-driven disruption to raise policymaker awareness. Such an awareness can potentially lead to a refocusing of attention and resources to dampen the negative effects of the crisis.

The data presented in this report provide only an incomplete picture regarding our quest to inform policymakers as they consider how best to deploy pandemic-related resources to provide relief to those renters adversely affected by the public health crisis. While we provide some estimates of pandemic-era incidence of eviction filings for Fulton County, we cannot be confident that these estimates accurately depict the state of play for renters and have concerns that we might be understating the degree of exposure to eviction-related risks in communities in Fulton County.

Overall, our analysis indicates that in the five-county Atlanta study area, pandemic eviction filings have been most heavily concentrated in neighborhoods across Clayton County and in the southern portions of Fulton and DeKalb counties, particularly in census tracts with high shares of BIPOC and low-income households. We also found that during the pandemic—despite the CDC eviction moratorium—eviction rates in these majority BIPOC, low-income areas far outpaced more affluent and white areas at factors that exceeded pre-pandemic levels. These findings follow the larger pandemic story of outsized and inequitable impacts hitting Black and Brown communities hardest.¹⁵ Looking at the data alongside ongoing pandemic-related disparities in employment along racial lines, we are concerned that the June 30, 2021, expiration of the CDC eviction moratorium will exacerbate housing instability in these communities.

Acknowledgments

This brief was produced by a cross-organizational work group, leveraging data produced by the [Atlanta Region Eviction Tracker](#), to provide context on eviction filings activity in the Atlanta metro area in light of the COVID-19 pandemic and the eviction moratoriums that followed. See Appendix B for more information about the eviction data set. Work group members include:

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Jessica Dill
Federal Reserve Bank of Atlanta

The views expressed here are the authors' and not necessarily those of the Federal Reserve Bank of Atlanta or the Federal Reserve System. Any remaining errors are the authors' responsibility.

¹ Eviction has been documented as contributing to increased job loss (Desmond and Gershenson 2016), negative impacts on education (Howell 2017), entrenched experiences of substandard housing (Desmond et al. 2015), and higher levels of stress, depression, poor physical health, and even suicide (Desmond and Kimbro, 2015; Fowler, Gladden, Vagi, Barnes, and Frazier, 2015).

² Polk, Katelyn. 2019–20. “Screened out of housing: the impact of misleading tenant screening reports and the potential for criminal expungement as a model for effectively sealing evictions.” *Northwestern Journal of Law and Social Policy*, 15.

³ A recent study shows that COVID-19 case volume and mortality rates increased in states where eviction moratoriums have been lifted, resulting in an estimated 433,700 excess cases and excess deaths nationally. The analysis connects eviction—an event often thought of as an individual experience—with the intensification of community COVID spread. See Leifheit, Katheryn, Sabriya L. Linton, Julia Raifman et al. 2020. “Expiring eviction moratoriums and COVID-19 incidence and mortality.”

https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3739576

⁴ The CDC asserts its declaration under 42 CFR 70.2. The initial CDC order was extended through January 31, 2021, by the Consolidated Appropriations Act, 2021, and then again through March 31, 2021, again by the CDC.

<https://www.cdc.gov/coronavirus/2019-ncov/more/pdf/CDC-Eviction-Moratorium-01292021.pdf>

⁵ The National Housing Law Project provides updated information about the CDC moratorium.

<https://www.nhlp.org/covid/cdc-eviction-moratorium/>

⁶ Government Accountability Office. 2021. *COVID-19 Housing Protections: Moratoriums Have Helped Limit Evictions, but Further Outreach Is Needed*. GAO publication no. 21-370. Washington, DC: U.S. Government Printing Office. <https://www.gao.gov/assets/gao-21-370.pdf>

⁷ In the most recent challenge to the CDC eviction moratorium, *Alabama Association of Realtors v. HHS*, Judge Dabney Friedrich of the U.S. District Court for the District of Columbia struck down the CDC moratorium, ruling

that it exceeded the authority granted to the CDC through the authorizing statute. The opinion can be found here: https://ecf.dcd.uscourts.gov/cgi-bin/show_public_doc?2020cv3377-54. The Department of Justice appealed the decision and Judge Friedrich granted its request that the moratorium remain in place during the appeal. That opinion can be found here: https://ecf.dcd.uscourts.gov/cgi-bin/show_public_doc?2020cv3377-61. For analysis of other challenges and interpretations of the CDC eviction moratorium, see the National Housing Law Project's CDC Moratorium information page: <https://www.nhlp.org/covid/cdc-eviction-moratorium/>

⁸ A letter from the American Civil Liberties Union and National Housing Law Project to the U.S. Department of Justice and CDC describes some of these active cases and practices. See <https://www.nhlp.org/wp-content/uploads/CDC-DOJ-eviction-courts.pdf>

⁹ In addition to the data presented in this report, Princeton University's Eviction Lab, which tracks eviction filings in five states and 26 cities, has documented the filing of over 270,000 evictions, the bulk of which have been filed since the CDC issued its moratorium. <https://evictionlab.org/eviction-tracking/>

¹⁰ An eviction filing is not the same as the actual displacement of a rental household. In many cases, renters lose their homes before a landlord files an eviction case in court—either because the landlord pressures them to do so, or because they know they will not be able to pay rent and they choose to leave to avoid creating a bad record. Similarly, every eviction case that is filed does not equate to the displacement of a rental household. Importantly, a case filing is not evidence of wrongdoing on the part of the tenant. That said, in the absence of other trackable indicators, eviction filings serve as a strong proxy for housing distress.

¹¹ See <https://www.census.gov/programs-surveys/metro-micro.html>

¹² For a breakdown and estimation of the rental units covered by the CARES Act's eviction moratorium, see Stein, Sarah and Nisha Sutaria. 2020. "Housing policy impact: federal eviction protection coverage and the need for better data." <https://www.atlantafed.org/community-development/publications/partners-update/2020/covid-19-publications/200616-housing-policy-impact-federal-eviction-protection-coverage-and-the-need-for-better-data>

¹³ See <https://www.gasupreme.us/wp-content/uploads/2020/03/CJ-Melton-amended-Statewide-Jud-Emergency-order.pdf>

¹⁴https://public.tableau.com/shared/Q5Y2H6RYM?:display_count=y&:origin=viz_share_link&:embed=y&:showVizHome=no

¹⁵ U.S. Bureau of Labor Statistics March 2021 data estimate the unemployment rate among Black workers is 10 percent, well above the national average of 6.5 percent. In contrast, the unemployment rate is just 5.9 percent for white workers. Research demonstrating other racially inequitable impacts include Andreason, Stuart, Pearse Haley, Sarah Miller, and Mels de Zeeuw. 2020. "The digital divide and the pandemic: working from home and broadband and internet access." Federal Reserve Bank of Atlanta *Workforce Currents*, <https://doi.org/10.29338/wc2020-06>; "Shining a light on STARS: the essential workers of COVID-19." 2020. Opportunity@Work, <https://opportunityatwork.org/star-essential-workers/>; and WorkingNation Editorial Team. 2020. "Oates: many employers have used this COVID time to accelerate automation," <https://workingnation.com/oates-many-employers-have-used-this-covid-time-to-accelerate-automation/>

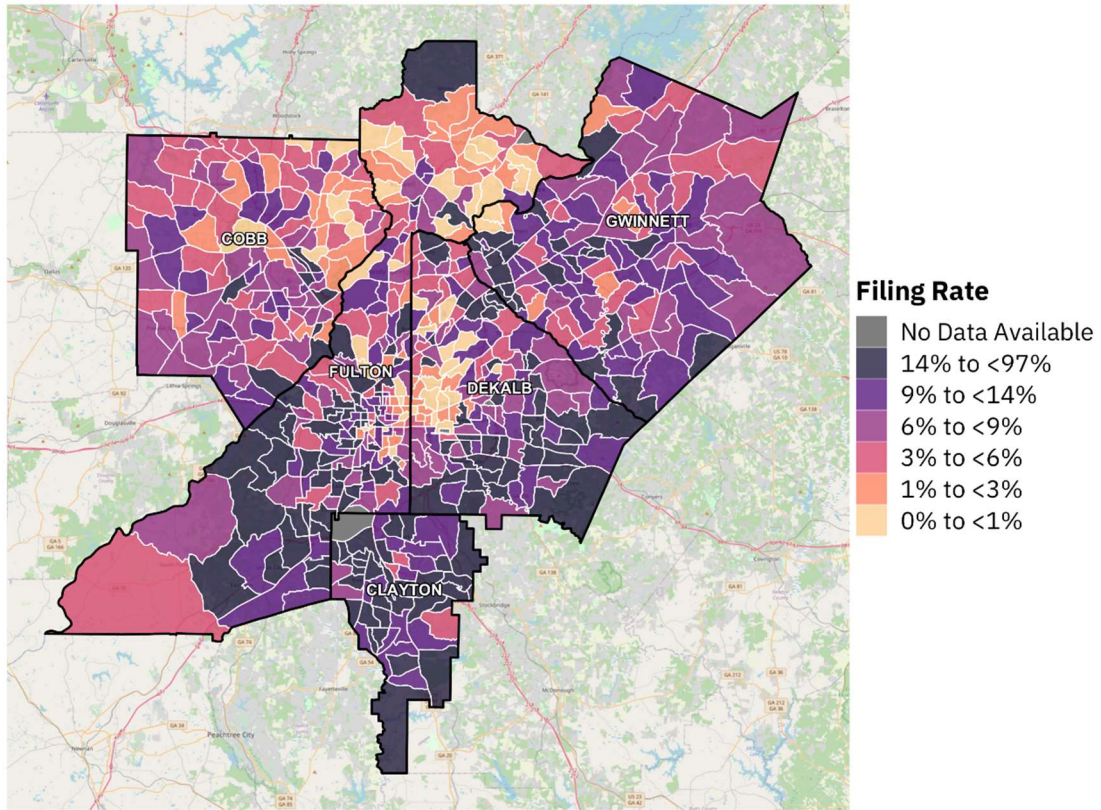
Appendix A: Estimating Neighborhood-Level Eviction Filings in Fulton County for the Full Study Period

While our brief examines eviction filings that occurred between April 1, 2020, and April 16, 2021, data for Fulton County at the census tract level were only available through September 18, 2020. Consequently, we cannot report on and map filings in Fulton County over the entire study period (see chart 3 and table 2 in the main report). However, we do have access to data on the aggregate number of eviction filings in Fulton County for the period from September 19, 2020, to April 16, 2021, which allows us to estimate the number and rate of eviction filings in each Fulton County census tract. We report on the results of this extrapolation.

Between September 19, 2020, and April 16, 2021, there were 15,502 evictions filed in Fulton County. To arrive at a neighborhood-level estimate of eviction filings for the county, we proportion those filings to mirror the distribution of filings across census tracts from April through mid-September 2020. For example, if a census tract contained 3 percent of cumulative eviction filings from April through mid-September, then we assign 3 percent of the 15,502 additional filings to that tract.

Chart A1 shows filing rates across the five-county Atlanta study area, including the extrapolation estimates for Fulton County. If one assumes that the statistical method applied here approximates the actual distribution of filings, one conclusion would be that eviction-related risks loom larger in census tracts in the southern third of the five-county study area than in other parts of that region. Further, the extrapolated Fulton County data support the findings around the characteristics of eviction filing “hot spots” referenced in the paper. In fact, many such hot spots are likely to be in Fulton County and are all majority BIPOC and mostly low-income tracts. If one re-creates table 2 from the main text of the brief by ranking census tracts by their eviction rate, 6 of the 10 tracts with the highest rates are located in Fulton County, with a highest tract level estimated eviction rate of 97.4 percent (see table A1).

Chart A1: Extrapolated Cumulative Eviction Filing Rates by Census Tract, April 1, 2020–April 16, 2021



Note: Filing rate calculated by dividing total filings by the number of renter-occupied housing units.
Source: Raymond, Elora Lee, Sarah Stein, Victor Haley, Erik Woodworth, Gordon Zhang, Ramachandra Sivakumar, and Subhrajit Guhathakurta. 2020. *Metro Atlanta Evictions Data Collective Database: Version 1.0*, Georgia Institute of Technology: School of City and Regional Planning, <https://metroathousing.org/atlanta-region-eviction-tracker/>

Table A1: Extrapolated Top 10 List (estimated)

Rank	Census Tract Number	County	Pandemic Eviction Rate	% BIPOC	% AMI
1	106.04	Fulton	97.4	92%	45%
2	113.06	Fulton	64.09	92%	42%
3	406.17	Clayton	57.2	77%	42%
4	219.11	DeKalb	52.9	96%	35%
5	232.14	DeKalb	50.8	98%	60%
6	105.08	Fulton	47	97%	75%
7	406.11	Clayton	44.8	86%	51%
8	113.05	Fulton	41.4	98%	46%
9	84	Fulton	40	90%	30%
10	38	Fulton	34.8	84%	26%

County

- Clayton
- Cobb
- DeKalb
- Fulton
- Gwinnett

Sources: Raymond, Elora Lee, Sarah Stein, Victor Haley, Erik Woodworth, Gordon Zhang, Ramachandra Sivakumar, and Subhrajit Guhathakurta. 2020. *Metro Atlanta Evictions Data Collective Database: Version 1.0*, Georgia Institute of Technology: School of City and Regional Planning, <https://metroathousing.org/atlanta-region-eviction-tracker/>; U.S. Census Bureau. 2019. "Selected housing characteristics, 2015–19 American Community Survey 5-year estimates." Retrieved from <https://data.census.gov/cedsci/table?q=dp04&tid=ACSDP5Y2019.DP04>; U.S. Census Bureau. 2019. "ACS demographic and housing estimates, 2015–19 American Community Survey 5-year estimates." Retrieved from <https://data.census.gov/cedsci/table?q=dp05&tid=ACSDP5Y2019.DP05>; U.S. Census Bureau. 2019. "Median income in the past 12 months (in 2019 inflation-adjusted dollars), 2015–19 American Community Survey 5-year estimates." Retrieved from <https://data.census.gov/cedsci/table?q=ACSST5Y2019.S1903&tid=ACSST5Y2019.S1903>

Appendix B: Eviction Court Data

Data Uses

Data from eviction court filings can provide an important window into housing distress at various geographic levels. Address-level data have the potential to assist people currently experiencing eviction by providing an opportunity for support services to locate and assist the distressed tenants. The data can also help prevent future evictions by highlighting hot spot locations for broader intervention.

Context: Eviction in Georgia

In Georgia, evictions can be filed immediately after the due date for rent has passed, and tenants have one week to respond by filing an answer with the court. Filing an answer allows tenants the opportunity to appear in court for a hearing. If they appear at the hearing but the judge rules against them, they can remain in their home up to seven days. Many tenants are unaware of this process, however, and do not file answers. Failure to file an answer results in a default judgment against the tenant from the court.ⁱ The courts record each of these activities in their systems, and filings are available to the public. In the five-county Atlanta study area, these records can be accessed through online portals.

Address-Level Eviction Data Are Critical for Understanding Housing Distress

Address-level eviction data allow housing advocacy groups and community outreach workers to identify renters who have not filed an answer, make them aware of this requirement, and in some cases assist them in the filing process. Only about 2 percent of renters who receive an eviction notice have legal representation at their hearing. This lack of representation significantly diminishes the possibility of a fair dispute resolution and virtually guarantees an eviction judgment will be issued.ⁱⁱ Legal aid and pro bono attorneys have limited time and resources to identify clients in need beyond those who approach them directly. Address-level data can aid in the connection of renters in need of legal advice to legal advocates and valuable legal resources. For example, the Housing Justice League in Atlanta has created a handbook designed to help tenants in Fulton and DeKalb counties navigate the eviction process, including directions on how to answer the case with a legally sound defense.ⁱⁱⁱ Address-level data could assist in targeted efforts to supply tenants with this vital information, resulting in more renters either staying in place or coming to an agreement with their landlord that reduces their financial burden and provides more time to secure new housing.

Address-level eviction filing data can also help struggling tenants with vital financial resources by identifying both specific addresses where tenants are actively facing evictions and a cumulative understanding of where housing distress regularly occurs. For example, when the CARES Act allocated funds to cities to alleviate hardships caused or worsened by the pandemic, city governments struggled to distribute relief funds before their expiration. Empowered with specific knowledge of which communities and properties are most in need of rental relief, these cities could design systems of outreach and distribution that would build resilience in their communities—an especially important opportunity now that the American Rescue Plan Act has allocated \$25 billion for emergency rental assistance to be distributed quickly by local and state authorities.^{iv}

In addition to providing information and legal and financial assistance to renters facing eviction, the data reveal spatial patterns that can identify properties, neighborhoods, and populations that are repeatedly at risk of eviction, allowing interventions to take a preventative turn.

Data Used in This Report

The Federal Reserve Bank of Atlanta, Georgia Tech, and the Atlanta Regional Commission collected the data^v from the public case search pages maintained by the magistrate courts in each county. These pages allow any user to search for and view the parties to and events of any case filed in the court. The data set abstracts information from these pages to produce a data set and then geocode cases for analysis by census tract.^{vi}

While all courts must maintain records of the cases they hear, the availability of electronic, address-level case data vary considerably from county to county. In some states, many courts provide downloadable files that are regularly updated and readily accessible. In other states, courts may provide little to no access to detailed case data. Significant variation in access exists within states, as courts in densely populated urban areas tend to host and maintain case search portals more often than those in more rural, less densely populated areas.

Limitations and Dangers of Eviction Case Data

Many landlords utilize tenant screening companies to decide which applicants to accept as tenants. These screening companies often collect and provide case filing data to landlords as evidence of tenants' rental history. The data may not always be accurate and do not necessarily reflect case outcomes. A single eviction filing—even in a case where the underlying facts may be contested—could affect a tenant's ability to acquire housing well into the future.^{vii} For this reason, the very information we use to understand who and where housing distress is being felt could be used to exacerbate and elongate housing distress. Many housing advocates argue for tighter regulation or the sealing of eviction case information to protect tenants from repeated housing denials resulting from an eviction history.^{viii}

ⁱ Official Code of Georgia Ann. §§ 44-7-49, et seq.

ⁱⁱ <https://avlf.org/programs/eviction-defense/>

ⁱⁱⁱ <https://www.housingjusticeleague.org/evictiondefense>

^{iv} <https://home.treasury.gov/policy-issues/cares/emergency-rental-assistance-program>

^v Raymond, Elora Lee, Sarah Stein, Victor Haley, Erik Woodworth, Gordon Zhang, Ramachandra Sivakumar, and Subhrajit Guhathakurta. 2020. *Metro Atlanta Evictions Data Collective Database: Version 1.0*, Georgia Institute of Technology: School of City and Regional Planning, <https://metroatlhousing.org/atlanta-region-eviction-tracker/>

^{vi} For more information, see the methodology report of the *Metro Atlanta Evictions Data Collective Database*, <https://metroatlhousing.org/atlanta-region-eviction-tracker/>

^{vii} Community Legal Services of Philadelphia. 2020. *Breaking the Record: Dismantling the Barriers Eviction Records Place on Housing Opportunities*, https://clsphila.org/wp-content/uploads/2020/12/Breaking-the-Record-Report_Nov2020.pdf.

^{viii} For example, the Massachusetts Law Reform Institute advocates for the Housing Opportunity and Mobility through Eviction Sealing (HOMES) Act, which would seal eviction records. Community Legal Services of Philadelphia advocates for similar legislation that would control access to eviction records.