



# A Stable Place to Live and Learn:

Why Detroit Housing Policy Is Critical to the Success of City Schools

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#### INTRODUCTION

Access to high-quality K-12 education is a priority for Detroit residents and is key to the long-term success of the city (Wileden, 2022). Widespread housing instability, however, is contributing to high rates of chronic absenteeism and negatively impacting the educational outcomes of children (Erb-Downward, 2021). With 11% to 16% of school-aged children experiencing homelessness (Lenhoff et al., 2023), Detroit has one of the highest rates of childhood housing instability in the country (SchoolHouse Connection, 2023). This reality poses a significant threat to the well-being and education of the city's next generation, particularly given that even after stable housing has been found, formerly homeless students continue to have lower test scores and worse attendance than their never-homeless peers (Dhaliwal, 2022; Erb-Downward, 2021). While housing instability directly impacts the education of Detroit's students, it is a problem that school systems cannot solve without active support from city leadership and other system actors.

In order to better understand opportunities to address housing instability among Detroit's families in a manner that meets the educational needs of children, this brief analyzes interviews with 20 parents identified as homeless or housing unstable and the responses of more than 1,400 Detroit parents who responded to a January 2022 survey conducted by Wayne State University's Detroit Partnership for Education Equity & Research (Detroit PEER). Themes are discussed and policy recommendations based on innovations in other cities are presented below.



## **KEY FINDINGS**

**Housing instability among Detroit families is widespread and chronic.** Parents describe a rental environment where short-term leases, poor housing conditions, and few legal protections mean they face a near-constant threat of displacement. This instability is experienced by 1 in 6 families with children (Gerber, 2017), placing particular strain on children during the school year and forcing parents to choose between keeping employment, finding a roof to stay under, and maintaining their children's schooling.

# Eviction filings have long-lasting repercussions that continue to impact Detroit parents years after housing loss first occurs.

Because eviction filings are open records, parents report that current rental screening practices exclude them from the majority of stable, quality rental units, even when deposit and income requirements would otherwise be met.

**Displacement is a significant cause of financial drain among parents with school-aged children in Detroit.** The need to replace lost possessions and pay repeatedly for application fees and security deposits drains family finances. This extends periods of homelessness for Detroit's children and reduces family resources available to pay for school necessities – such as gas or car repairs needed to reliably attend school.

Opportunities to increase housing stability for Detroit's children exist and are within the control of city government to implement. Policies ranging from a school-year eviction ban for families with children to the expungement of eviction records have been implemented in other cities across the United States. Taken together, these approaches have the potential to turn the tide of chronic housing instability for families in Detroit and would lay the foundation needed for the city's children to be able to fully participate in school.



#### **CHRONIC HOUSING INSTABILITY**

Decades of discriminatory economic and housing policy have excluded many Black households from homeownership. Instead, these families are confined to the private rental market and exposed to rental practices that create a pervasive threat of displacement. National research has highlighted how households with children and single mothers are affected by evictions, and housing instability more broadly, at disproportionate rates (Desmond, 2012). Detroit parents described recurring episodes of housing instability that result in a chronic fear of housing loss. This situation is further exacerbated by the fact that as of 2021, nearly 38,000 Detroit households reported living in inadequate housing conditions (Wileden, 2022) and over 90% of rental units lacked the required Certificate of Compliance as of July 2022 (Eisenberg & Brantley, 2023). The lack of rental code enforcement in Detroit and the inaccessibility of escrow accounts for renters with low incomes who attempt to exercise their legal right to withhold rent when units are unlivable exacerbate the already precarious housing options for families with children. One parent described this issue:

[I]t wasn't even that I couldn't pay the rent, I had a slum landlord. He wasn't fixing up on nothing. I didn't have heat when it was winter, so I end up calling the inspection people. They came out and seeing that there wasn't heat, so they end up giving him a certain amount of time to come turn the heat on. I was holding the rent, I wasn't paying no rent, but I didn't know you supposed to put it in the escrow.

Instead of heat being restored to her apartment, this mother and her children were evicted during the school year – one of Detroit's more than 30,000 eviction filings impacting 1 in 5 renters annually (Eisenberg & Brantley, 2022). This type of housing instability where parents in Detroit report not knowing where they will live from one month to the next poses a particularly stark educational risk for children. Transitory homelessness appears to have even stronger negative educational impacts than persistent homelessness, where a family is more likely to be connected to support and there may be greater stability in the homeless situation (De Gregorio, 2022).

Our survey data further highlight the precarious socioeconomic position faced by Detroit families with children who have been evicted within the last year and their risk for future episodes of homelessness (Table 1). While these families were housed at the time of the interview, on average, their family income was only about \$1,400 more than families who were currently homeless, making them much more like their currently homeless peers than their peers who were stably housed.



Table 1: Socioeconomic Status of Detroit Students by Housing Status, January 2022

	CURRENTLY HOMELESS	RECENTLY EVICTED, NOT HOMELESS	STABLE HOUSING
Family Income	\$18,439.42***	\$19,896.53***	\$30,176.20
Income-to-Poverty Ratio	0.60***	0.71***	1.08
Any Employed Parent	67.8%***	86.2%	83.0%
Any Full-Time Employed Parent	52.5%***	52.0%**	63.7%
Car Ownership	51.8%***	57.3%**	70.0%

<sup>\*</sup>p<0.05, \*\*p<0.01, \*\*\*p<0.001 compared to Stable Housing students. Income-to-poverty ratio is based on family income and size and shows how far below or above families fall in relation to the federal poverty line (with a value of 1.00 indicating at the poverty line).

### THE LASTING REPERCUSSIONS OF EVICTION

Even when an eviction is dismissed by the courts, in many cases, the filing alone has lasting repercussions for the renter (Polk, 2020). Describing this experience, one mother said, "So it shows up on my credit as a broken lease, all of a sudden. It didn't before, but it does now. And we settled because the property was not up to code how it should have been."

Not only can an eviction action impact a tenant's credit¹, but court records are accessible to tenant screening companies and landlords considering prospective tenants. This means eviction filings remain on the records of tenants, initiating a persistent cycle of instability. Interviewees voiced that previous evictions on their records made it challenging to be approved for housing, especially in a competitive market. One parent described these lasting challenges: "It was hard, because I have an eviction on my name, which was back in 2017. That affected me from getting the house, because the income wasn't a problem. Because at the time I had a job and my brother had a job, too. So, the income wasn't the problem, it was just that I had an eviction. That's what's messed up right now, because everywhere is like that, it's like, 'With no evictions,' or all this stuff."

<sup>&</sup>lt;sup>1</sup> Eviction action refers to any step of the eviction process such as the filing, a judgment, or a writ.



#### THE COST OF FINDING NEW HOUSING

Parents and caregivers face immense costs and barriers in obtaining new housing after displacement, which places a greater strain on these households and extends periods of instability. Central to many parents' challenges were upfront costs that delayed their ability to find safe, affordable housing to relocate to, especially in their existing neighborhoods where their children's schools and the support of family, friends, and neighbors were located. Every time a family loses their home, additional housing costs are piled on top of normal expenses. Parents discussed how it was often not only their housing that was lost when they were forced to move, but also the vast majority of their belongings. They identified the cost of starting over as extreme, with one interviewee describing the damage caused to her belongings by lack of repairs and housing code violations before she was forced to leave, saying, "I had to refurnish my whole house. I had to leave everything behind because of the potential smell. It was broken. I didn't want to carry that with me. So I lost all my belongings pretty much." Others described a period of saving up to purchase everything they would need in their new home. One parent explained how they made this possible: "So I'm either sacrificing food, I'm sacrificing transportation, I'm sacrificing personal needs." These difficult choices spilled over into parents' ability to get their children to school, demonstrating how critical stable housing and the associated social support networks are for enabling regular school attendance. Another parent described this when she said: "It was making it where it was hard for me to get my kids to school, and I almost lost my job because we didn't have a stable home. It was hard because at the hours I would have to be at work, they would have to be at school, so sometimes they would have to miss school and go to work with me."

Parents also reported common predatory financial practices that added to costs and delays for families looking for new housing. These practices took the form of non-refundable application fees when an applicant had little to no chance of getting the apartment and deposits that were collected before a resident could determine the quality or validity of the housing. One mother described the application fee process: "It's been expensive actually. ... So, every time I do look up a house, like application wise, it's always I have to pay for an application to get done before I can see the home." This type of application fee process is both



fairly standard in Detroit and is not currently regulated to ensure that submission of the fee means a potential tenant is legitimately being considered for the rental unit. One parent described being financially exploited and losing deposits and rent on units that did not even exist: "...like I said, some were scams, some was so legit, I thought it was legit and it was a scam and I literally lost a deposit". Another parent said, "I do be scared of that kind of stuff though because people try to put you into a junk house or a house that doesn't belong to them, and that has happened to me before, so I'm trying to be patient." Lack of regulation in the private rental market combined with Detroit's long history of widespread eviction leaves Detroit parents and their children vulnerable to chronic housing instability. The effects of this instability have been profound, both for families and the city's schools. In the 2021-22 school year, 90% of Detroit Public Schools Community District students identified as experiencing homelessness were chronically absent from school (MI School Data).

#### **POLICY RECOMMENDATIONS**

Opportunities exist for Detroit to implement policies capable of preventing the type of chronic housing instability reported by parents. These policies are not only important from a housing justice perspective; they are critical if Detroit is committed to creating a thriving school system where its children truly have an equitable opportunity to learn. Local government officials should follow the lead of other municipalities by enacting the following:

## IMPLEMENT SCHOOL-YEAR EVICTION RESTRICTIONS FOR FAMILIES WITH CHILDREN.

The best way to ensure children can regularly attend school is for them to have stable housing during the school year. Detroit Public Schools Community District and charter districts should partner with the City Council to pass a targeted moratorium on school-year evictions for families with children. This type of municipal policy has been implemented in Seattle after research demonstrated the clear educational impact of housing instability (Beekman, 2021; Building Changes, 2021). With over four times the rate of homelessness among students in Detroit compared to Seattle (3.4% in 2021-2022), this policy approach has the potential to stabilize the housing of thousands of children, reduce interruptions to the classroom, and enable students to fully participate in their education (Washington Office of Superintendent of Public Instruction).



## RESTRICT TENANT SCREENING AND EXPUNGE EVICTION RECORDS

Eviction records reinforce financial insecurity, prolong experiences of housing instability, and threaten tenants' access to safe, quality housing options in the future (Lowrey, 2021). Legislation seeking to reduce the lasting harm of eviction has gained momentum across the country, either to restrict tenant screening (i.e., considering it discriminatory) or to expunge records entirely so they can no longer be accessed by landlords or for-profit tenant screening companies (Lake & Tupper, 2021). With more than 30,000 eviction filings impacting 1 in 5 renters in Detroit annually and well-documented disparities in legal representation and case outcomes (Eisenberg & Brantley, 2022), policies lessening the impact of these filings have the potential to promote access to quality housing for families after periods of housing instability.

## IMPLEMENT RENTAL APPLICATION FEE LIMITS AND ESTAB-LISH REFUND REQUIREMENTS

In addition to the costs associated with housing loss and instability, the costs associated with rental housing applications can act as a barrier that prevents families from swiftly obtaining new housing (Ludden, 2023). Without policies regulating fees, predatory landlords can profit immensely from the scarcity and urgency that pervade the rental market. Placing limits on these fees could reduce the cost burdens felt by parents with low incomes, accelerate access to new housing, and act as a check on exploitative rental practices. Another policy enacted in other cities requires that landlords provide refunds to tenants not selected for housing. Implementing this requirement in Detroit would reduce the costs associated with unsuccessful rental applications by preventing landlords' acceptance of applications in bad faith (Dietrich, 2023) – a current practice identified as both a drain on finances and a barrier to quickly returning to stable housing.

# ENFORCE THE EXISTING RENTAL CODE AND EXPAND DETROIT'S AFFORDABLE HOUSING STOCK.

All interviewees discussed the lack of quality affordable housing as a barrier to stability. This is reflective of the fact that 9 in 10 pandemic-era evictions occurred at properties without a



Certificate of Compliance (CoC) despite Detroit's rental code requiring properties to be inspected and receive a CoC prior to rental (Eisenberg & Brantley, 2022). To address this, the City should strengthen its enforcement of the CoC requirement, and the 36th District Court should refuse eviction filings without proof of compliance. Expansion of affordable housing is also needed. To accomplish this, Detroit could increase the ability of families to make use of Detroit's federally funded housing choice vouchers by leveraging American Rescue Plan Act funds to improve housing quality among landlords who commit to obtaining the inspection necessary to accept vouchers.

# ENSURE THAT TENANTS HAVE ACCESS TO REMOTE EVICTION PROCEEDINGS.

Given the frequency of default judgments against Detroit tenants in eviction cases and the barriers associated with accessing in-person court proceedings, the 36th District Court should ensure that renters have the ability to attend hearings remotely. During the pandemic, the court's use of Zoom hearings created unprecedented access to the courtroom for Detroiters, removing the need for transportation, child care, and time off from work. In interviews, parents identified the compounding impact of housing, transportation, and employment instability as a significant challenge threatening the stability of their household and their children's ability to attend school. When legal processes are contingent on in-person attendance, tenants with the most barriers to attendance – most often parents with children – will be unable to access courtroom resources, such as their right to legal counsel, which was passed as a city ordinance in May, 2022.

#### PASS JUST CAUSE AND RIGHT TO RENEW LEGISLATION.

Several parents described informal and illegal rental practices that drove their families out of housing. Just cause and right to renew policies, which require that landlords justify evictions and lease non-renewals with a valid legal cause, have the potential to stabilize renters with low incomes living in Detroit by providing them with greater security of tenure. With these policies in place, families are better positioned to stay in their neighborhoods so that they can access valuable social support networks and their children can remain in their schools of origin.

## DETROIT PEER

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