Mapping dispossession: Eviction, foreclosure and the multiple geographies of housing instability in Lexington, Kentucky

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ABSTRACT
Housing is increasingly recognized as playing a crucial role in shaping any number of other social processes and domains. But fundamental inequalities in housing mean that the benefits of quality housing accrue unequally to different groups of people. In order to explore how housing works not only to reflect, but also produce, socio-spatial inequality, this paper explores the geographies and temporalities of housing dispossession in Lexington, Kentucky by drawing on an extensive dataset of all evictions and foreclosures in the city from 2005 to 2016. The paper demonstrates that while mortgage foreclosure has tended to dominate discussions of housing dispossession since the financial crisis of 2007–2008, residential evictions are both far more widespread and much more consistent over time. The paper also concludes that while foreclosure rates are much more strongly correlated with variables of racial and class segregation, evictions are more spatially concentrated across multiple scales. The paper demonstrates that many of those places experiencing the most acute forms of housing dispossession are not gentrifying inner-city neighborhoods, but rather persistently or increasingly impoverished inner-ring suburbs. Ultimately, this paper argues that these spatialities are the result not of individual failings, but rather of powerful actors in the local housing market acting in conjunction with broader forces of racialized capitalist urbanization.

1. Introduction
It is increasingly recognized that housing plays a crucial role in shaping any number of other social processes and domains. But fundamental inequalities in housing – especially along racial and class lines, but also based on disability, family status, immigration status and nationality – mean that the benefits of quality housing accrue unequally to different groups of people. This is perhaps most visible in the fact that housing and property ownership have been identified as perhaps the biggest single contributor to economic inequality in the United States, especially with regards to the racial wealth gap (Rognlie, 2015; Burd-Sharps and Rasch, 2015; Sullivan et al., 2015). But extending this logic that ownership of quality housing acts as a key means by which wealth is accrued and transferred, it stands to reason that dispossessing someone of their home acts as a key means by which wealth is destroyed and poverty produced.

Arguably the most commonly discussed and researched form of housing instability is mortgage foreclosure. Made visible by the 2007–2008 financial crisis, more than 9 million families in the United States have lost their homes to foreclosure since 2006. While not exclusively due to the rash of predatory, subprime loans that emerged in the early years of the 2000s, the concentration of these loans in certain neighborhoods had the effect of turning what would have been personal hardships into disastrous effects on entire neighborhoods and communities. While the ongoing effects of the foreclosure crisis are deserving of further attention, they also don’t represent the only, or even the primary, means by which housing instability and dispossession is manifest.

Until relatively recently, the problem of eviction has gone relatively unremarked upon, at least in part because of a paucity of accessible data, but also because of the general emphasis within American housing policy on the needs and interests of homeowners rather than renters (Hartman and Robinson, 2003; see also Desai and Loftus, 2012 for how this bias towards homeownership is manifest in studies of land and housing in the global south). But buoyed by the Pulitzer Prize-winning work of sociologist Matthew Desmond, a number of scholars and policymakers around the United States have turned their attention to eviction as not simply a consequence of poverty, but also a major cause of poverty (cf. Desmond, 2012; Desmond and Perkins, 2016).

These two major forms of housing dispossession and instability have not, however, often been put into conversation with one another, but instead treated as quite separate issues. Longer-standing research on foreclosure has generally neglected the dispossession of renters, while this more recent work on eviction has frequently lacked a substantive
engagement with this earlier work on foreclosure, especially as it relates to discussion of both the spatial manifestations of housing dispossession and its structural origins within processes of racialized capitalist urbanization. But as Madden and Marcuse (2016) write in their recent book, while “[e]viction may be instigated by a landlord and foreclosure by a lender...they are two versions of the same story of dispossession” (65). So rather than treating these processes in isolation from one another, this paper seeks to understand how these different forms of housing dispossession intersect in certain places and times, but also how they’re manifest differently in others. In particular, spatializing these dispossession events allows for a more geographically-situated perspective on where, why and how these processes occur. In doing so, this research seeks to build on more recent research that shows that these persistent, if more mundane, forms of dispossession aren’t reducible to the more visible forms of gentrification that occupy much of the contemporary urban discourse, even if they remain intricately interconnected with such processes (cf. Sims, 2016; Roy, 2017; Akers and Seymour, 2018). While both foreclosure and eviction are commonly seen as being the result of individual failures, the concentrations of these dispossession events in certain locations, at certain points in time and with many of the same key actors, suggests that they are not exclusively the result of individual actions, but part of broader social processes operating within local housing and labor markets and deliberate choices by powerful actors and institutions.

While national trends or findings from other cities inform this analysis, understanding precisely how these forms of housing dispossession instability are manifest within Lexington is important because Lexington’s housing market is substantially different than any of the ‘ideal types’ that are most commonly the site of such analyses. Lexington represents neither the over-heated housing market of a New York City or San Francisco where affordable housing is all but completely absent, nor the boom-and-bust markets of Sunbelt cities like Atlanta or Phoenix, much less the perennially-depressed Rust Belt locales like Detroit, Cleveland and Baltimore, where the foreclosure crisis exacerbated macroeconomic trends of deindustrialization and capital flight that have meant massive housing vacancy and land abandonment. Lexington is a growing, mid-sized city of just over 300,000 people with a median household income of $50,661 and a median home value of $170,800 (just below the national medians of $55,332 and $184,700, respectively). At the same time, Lexington is characterized by increasing social and spatial polarization, with both racially concentrated poverty and affluence on the rise since 1970 (Shelton, 2018). In this sense, Lexington exhibits some characteristics of each of these ideal types, albeit not to the degree that they occur in the archetypal sites of study. For this reason, Lexington likely approximates something like these forms of inequality, instability and dispossession in some form or fashion, albeit in more moderated form, and thus is instructive beyond its own local context.

The rest of the paper is organized as follows: first, an overview of the impacts of housing dispossession is provided, followed by a more conceptual argument for why housing dispossession occurs and what its broader impacts are on political and economic processes. The paper then proceeds to an analysis of 12 years of eviction and foreclosure data from Lexington, documenting both the spatial and temporal trends in each of these types of dispossession. By analyzing these two different dominant forms of dispossession in concert with one another, key similarities and differences are identified, documenting the multiple geographies of housing dispossession as they exist in Lexington. Finally, the paper concludes with a synthesis of the key arguments of the paper, including insights into how certain policy interventions may or may not ameliorate the current crisis of housing dispossession in cities like Lexington.

2. Housing dispossession in context

Research on housing dispossession, whether via eviction or foreclosure, has largely tended to fall into one of two camps. The first strand of this research focuses on understanding and quantifying the effects of dispossession on those who fall victim to it. Across issues of crime, educational attainment, health and wealth, housing instability has been shown to have significant influences on both those who directly experience it, as well as those who live in the immediate vicinity of it. And yet in spite of this expansive documentation of housing dispossession’s effects, it is largely a second, separate strand of work that situates these effects within the broader structural forces that cause them to be in the first place. Drawing on urban political economy and other critical traditions, this work situates housing dispossession within the context of racial capitalism and associated understandings of exploitation that take place via the housing market. The following sections review each of these two strands of literature in turn.

2.1. Effects of housing dispossession

The downstream effects of housing dispossession are multiple. Perhaps more so than any other single domain of social life, house and home are fundamentally implicated in our individual and collective ability to prosper. An extensive and ever-growing body of research has demonstrated that housing dispossession, whether for homeowners or renters, is not a one-off event, but one with multiple negative ramifications for both the individuals and families who have experienced dispossession, as well as the neighborhoods where these events are concentrated.

First, housing dispossession has been shown to have significant effects on the personal health and well-being of individuals. As Desmond and Perkins (2016) find, the experience of eviction is a contributor to familial instability, as well as both physical and mental health problems in adults (Desmond and Kimbro, 2015). This is because housing dispossession “is not only a housing and financial crisis it is also an ontological crisis concerning personal identity and the relationship to the rest of society” (Saegert et al., 2009: 313). Beyond these individual or familial health effects, housing dispossession is also associated with greater threats to personal safety due to increases in crime. Immergluck and Smith (2006a) show that a 1% increase in the foreclosure rate at the Census tract scale is expected to increase the number of violent crimes in that area by 2.3%, while Desmond and Shollenberger (2015) find that even when evicted renters are able to find another place to live on short notice and with limited resources, the average renter who has been evicted is likely to move into a neighborhood with higher crime rates as compared with their previous neighborhood or those of the average renter who moved voluntarily.

Housing instability also produces negative socio-economic outcomes for those who experience it. Perhaps contrary to conventional wisdom, the loss of stable housing has a greater impact on one’s employment than the loss of employment has on the ability to maintain stable housing. Desmond and Gershenson (2016) find that, all else being equal, an individual who has recently been evicted is 11–22% more likely to also experience subsequent job loss. Combined with the problems presented by having a foreclosure or eviction on one’s record, this can exacerbate the negative effects of dispossession on one’s ability to find safe and secure housing in the future. Desmond et al (2015) further estimate that while the average renter has a 50–50 chance of experiencing long-term housing problems, renters who have been evicted have a 70% chance of experiencing housing problems in their next residence. At the same time, they estimate that the chance of a renter moving (voluntarily or involuntarily) within a given year increases from 26% to 40% after having been evicted, meaning that housing instability is likely to beget more housing instability down the road.

For those who don’t directly experience dispossession, but live in its midst, Immergluck and Smith (2006b) show that each additional foreclosure within one-eighth of a mile of a single family home results in a roughly a 1% decline in the value of that home. Given the racialized
nature of the foreclosure crisis, it’s almost certain that such a process only further contributes to the exacerbation of black-white wealth gaps in the United States. Not only were cities with high rates of racial segregation more likely to have been targeted by the predatory, sub-prime loans that precipitated the crisis (Rugh and Massey, 2010; Hyra et al., 2013), but so were racially segregated neighborhoods (Smith and Duda, 2009; Saegert et al., 2011; Niedt and Martin, 2013; Pfeiffer and Molina, 2013; Ellen et al., 2015). In fact, as Hall et al (2015) note, it wasn’t just racially segregated neighborhoods that were hard hit by the foreclosure crisis, but also racially diverse neighborhoods with practically any significant presence of non-white residents.

Besides sharing in the same destabilizing effects on individuals, families and neighborhoods, both foreclosure and eviction also represent an exacerbation of longstanding patterns of racial inequality in housing. Desmond and Shollenberger (2015) have shown in the case of Milwaukee that non-white renters were more likely to experience eviction, with 9% of white renters, 12% of black renters and a full 23% of Hispanic/Latino renters having been evicted in the previous two years. In Philadelphia, for every 1% increase in the black population at the Census tract scale, there is an associated 0.35% increase in the eviction rate (The Reinvestment Fund, 2016). All of this is to say, regardless of the cause of a given dispossession event, the negative effects of eviction and foreclosure extend far beyond those directly involved in the original transaction, and have such broad ramifications that they can’t simply be seen as an individual problem.

2.2. Housing dispossession and racialised capitalist urbanization

While these multiple downstream effects of eviction and foreclosure provide meaningful evidence as to why one should care about these processes, these studies often don’t delve into why these processes occur in the first place. In particular, Desmond’s work on eviction has come under criticism for its failure to “confront the root causes of poverty, questions of power, and the political economy dynamics that reside in evictions” (Soederberg, 2018: 291). Two key shortcomings in Desmond’s work are worth discussing, but which have broader implications for the study of housing dispossession in general. First is his failure to explicitly connect dispossession with broader processes and structures of racialized capitalist urbanization. Second, and related, is his failure to spatialize dispossession, to understand how these processes are not only concentrated in particular places, but how these spaces are co-produced by housing dispossession. If we are to hold that housing dispossession doesn’t simply occur because of some shortcoming on the part of the evicted renter or foreclosed homeowner – or even on the part of the individual ‘bad actor’ landlord or bank – it’s necessary to understand why dispossession does happen and why it forms a seemingly necessary aspect of contemporary capitalism.

While housing landscapes in the US and across the world are undoubtedly shaped by myriad other processes, Christophers (2018) warns that “[i]t is critical that we think of housing not as a neutral, passive landscape merely reflecting and manifesting wealth and income inequalities of various (other) types; the housing system is, instead, a vital, dynamic nexus for the active shaping and reshaping of inequality” (Christophers, 2018: 114). Housing – as well as land and property, more generally – are fundamental to the operation of the capitalist system, rather than just epiphenomenal. Even more specifically, questions of housing, land and property are constitutive of the urban, as Roy (2017) notes in framing “the urban question as a land question”.

For Roy, “[t]he land question has always been central to urban transformation” (Roy, 2014). With particular regards to the question of dispossession, she writes that “Evictions thus provide a window onto the urban land question, specifically who owns land and on what terms, who profits from land and on what terms, and how the ownership, use, and financialization of land is governed and regulated by the state” (Roy, 2017: A2). That is, an analysis of dispossession shouldn’t just be about identifying the scope of a perceived problem, but about using such an analysis to understand the broader political-economic levers that create – and profit from – such a problem in the first place.

While the question of dispossession is most often boiled down to questions of gentrification, even within the global south, Akers and Seymour’s (2018) work draws on both an extensive quantitative analysis of eviction, mortgage and tax foreclosure and contract selling, as well as Roy’s conception of ‘city’s end’ to call attention to the multiple and overlapping forms of ‘displacement without gentrification’ in Detroit. For Roy (2017), these processes are constitutive of a broader process of racial banishment that similarly can’t be captured by the often myopic focus on gentrification as the sole manifestation of urban inequality. By focusing on ‘city’s end’, both Roy and Akers and Seymour, attempt to capture the mundanity of dispossession, especially as it’s experienced in long marginalized and oft-forgotten spaces. This focus on the margins contrasts with the more frequent discussion of extreme or spectacular instances where land is dispossessed from people in large quantities, whether historically (as in the case of urban renewal in the US) or in the contemporary moment (as in large-scale gentrification processes, or land grabbing in areas of the global south). But together, these insights yield a more substantive focus on how and why these processes of dispossession are occurring. As the geographer John Adams wrote nearly 35 years ago, “housing is about wealth, status and power” (Adams, 1984: 524).

A further obstacle in Desmond’s work to understanding the production of dispossession is the lack of attention to the geography of dispossession. In his now voluminous scholarly output, just two maps appear in any of Desmond’s book or articles about eviction. While the production of maps certainly isn’t the only way by which one can demonstrate an attention to questions of space and spatiality, their absence from this work remains a significant question mark. Understanding the where of housing instability and dispossession is not only crucial for the instrumental purposes of knowing where to concentrate effort and resources to fight these processes, but it’s also absolutely necessary to understand why and how these processes occur in the first place. For instance, in the ever-growing body of work on the fallout from the foreclosure crisis, spatial analysis and visualization has served as a key way of demonstrating how foreclosure is a direct byproduct of particular forms of racial and spatial targeting on the part of banks. These maps and mappings have been instrumental in developing our understanding of how and why the foreclosure crisis happened in the (discriminatory) way that it did. And ultimately, by failing to situate those places that are experiencing high eviction rates within their broader spatial and temporal context, we’re limited in how we can connect eviction and foreclosure as processes.


It is through such an attempt at spatializing housing dispossession that this paper seeks to contribute to broader discussions around the empirical realities of different forms of housing dispossession and instability, while also demonstrating the potentials of mapping and data visualization to uncover and rethink the broader social and spatial inequalities that produce these forms of dispossession. This section of the paper turns to empirically analyzing these multiple, overlapping geographies (and temporalities) of housing dispossession in Lexington, explicitly linking an analysis of both eviction and foreclosure and situating such an analysis within the larger structures of racialized and
class-based exclusion within the city.

3.1. Data and methodology

Tracking the geographies and temporalities of housing dispossession is reliant on one’s ability to access and analyze the relevant data on residential foreclosures and evictions. This process is often forestalled by a combination of conceptual and practical challenges. First, the data necessary to understand these processes empirically is rarely easily accessible. Even where such data is collected, it is rarely made open to the public by default. Researchers wishing to access such data need either have the funding to buy the data from third party data brokers or aggregators, the technical skills to scrape the data from government websites, or have the wherewithal to search out the appropriate government office who holds the data and is willing to subject itself and its operations to scrutiny by sharing it. This is particularly true for data on evictions, while foreclosure data has generally been more publicly available due to publicized listings of properties for sale at foreclosure auctions.

Even were one to overcome the limitations of accessing data in the first place, there remains a problem of taking raw data and turning it into a coherent analysis. As Kathe Newman has written, “Foreclosure is a process rather than a single event, which creates data collection and measurement challenges” (Newman, 2009: 320). The same can ultimately be said for evictions. That is, at what point in these processes does one consider a foreclosure or eviction to have occurred? Is it when a case is initiated? Is it when a case is completed? Is an eviction only an eviction when a sheriff’s deputy performs a ‘set out’? Such questions are necessary to understand these processes empirically is rarely easily available due to publicized listings of properties for sale at foreclosure auctions.

In this paper, our focus is on completed housing dispossession events as defined by legal mechanisms. While we use the shorthand of ‘eviction’ or ‘foreclosure’ throughout, the analysis presented above looks only at residential properties sold at auction via Master Commissioner’s Sale and at residential eviction filings where a court judgment was rendered in favor of the plaintiff. That is, instances where the legal process was played out to its conclusion, resulting in the loss of housing for either homeowner or tenant. Data on foreclosure sales was gleaned from property transaction records scraped from the Fayette County Property Valuation Administrator (PVA) website, selecting records where the transaction type is listed as “Master Commissioner’s Sale” and where the property type is identified as “Residential” or “Multi-Family”, with sale dates listed between January 1, 2005 and December 31, 2016. For this time period, we are able to identify a total of 5603 residential foreclosures in Lexington. Normalizing this figure by the 98,198 residential parcels within the city, this amounts to an aggregate foreclosure rate of 5.71% from 2005 to 2016, or an average annual foreclosure rate of 0.48%.

Data on evictions was provided by the Commonwealth of Kentucky’s Administrative Office of the Courts (AOC). The original dataset provided by the AOC included a total of 68,260 filings of Forcible Detainer actions that had reached their final disposition between January 1, 2005 and December 31, 2016. Of these records, 415 (or 0.61%) had unidentifiable locations. After geocoding the remaining 67,845 records, 67,061 (or 98.84%) were determined to be residential eviction filings. Of these filings, we are able to identify a total of 43,725 residential evictions in Lexington from 2005 through 2016, demonstrating that evictions are substantially more common and widespread a problem than are foreclosures.4 While it is generally unsurprising for the number of evictions to be greater than the number of foreclosures, the 780% discrepancy of evictions to foreclosures even significantly exceeds hypothesized discrepancies of 250–500% (see Hartman and Robinson, 2003).

It is worth noting that this data, taken directly from the AOC, yields a different view of evictions than other possible data sources. For example, Matthew Desmond’s Eviction Lab’s recently released mapping tool relies on data from LexisNexis to track evictions in a number of cities, including Lexington. Using 2016 as a barometer for comparison, it is clear that the use of LexisNexis data can be problematic. Whereas the Eviction Lab reports 3717 eviction filings for Lexington in 2016, with 2829 evictions, data from the AOC includes 5853 eviction filings resulting in 3,484 evictions, or a discrepancy of roughly 20% for evictions and over 50% for eviction filings. While the Eviction Lab reports an eviction rate of 4.59% and an eviction filing rate of 6.03% for Lexington, the data analyzed in this paper yields an eviction rate of 5.9% and an eviction filing rate of 9.9%. So rather than Lexington having the 49th highest eviction rate in the country, these figures would indicate that Lexington could actually rank as high as having the 27th highest eviction rate.5 Similar discrepancies in the Eviction Lab data have been noted in other cities around the country, with the effect of providing a faulty basis on which to assess the magnitude of, changes in, and policy responses to, residential displacement (Aiello et al., 2018). The geographic patterns highlighted in the analysis below are, however, largely similar to those presented in the Eviction Lab’s mapping tool, and thus signal a potential usefulness of such data for intra-urban comparisons, even given its shortcomings in terms of aggregate figures. Ultimately, these discrepancies highlight the variability of data when tracking these kinds of processes of dispossession, and the importance of attending to the nuances of such data.

3.2. Temporalities of dispossession

As Fig. 1 demonstrates, the number of foreclosures has varied widely over the past decade-plus. Lexington saw a steady rise in foreclosures leading up to the financial crisis, nearly doubling from 297 foreclosures in 2005 to 574 in 2009. As was noted in an earlier analysis of Lexington’s foreclosure problem (Lexington-Fayette Urban County Human Rights Commission, 2013), a brief lull in the number of foreclosures was seen in 2010 and 2011, though the end of a moratorium on foreclosures saw the city’s total reach a peak in 2012 when 772 residential properties were sold at foreclosure auction. While 2013 still saw a large absolute number of foreclosures, it also marked a reversal in trend, as the number of foreclosures in the city has decreased every year since. As of 2016, the number of foreclosures was even lower than it had been in 2005.

4These figures mean that in residential eviction cases, 65% of all filings result in definitive judgments in favor of the landlord. Just three total cases in the entire dataset are identified as having a definitive judgment in favor of the tenant. While approximately 33% of all cases were dismissed before going to trial – which could mean a variety of different tangible outcomes for both landlord and tenant – a total of 1.1% of cases in our dataset have no discernible definitive judgment. But even were all of these cases decided in favor of the tenant, there would still be a 65-to-1 discrepancy in the likelihood of victory for tenants facing evictions.

5These discrepancies in Lexington are, however, likely to be replicated in other cities for which LexisNexis or other aggregated data was used, meaning that those cities could also have undercounted eviction rates relative to what is reported by the Eviction Lab. So while the jump in the rankings of highest eviction cities is notable, it is likely less instructive than the intra-city discrepancies themselves.

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For a particularly relevant example, see the op-ed in the Lexington Herald-Leader written by a representative of the Greater Lexington Apartment Association in response to the release of an earlier version of this research, which is available from: https://www.kentucky.com/opinion/op-ed/article179599501.html
was in the years prior to the foreclosure crisis.

But unlike the historical trends in mortgage foreclosure, which tend to be much more volatile and track closely with the broader state of the financial and housing markets, Fig. 2 shows that evictions in Lexington are much more stable over time. While the maximum variance in foreclosures per year was 71% within our study timeframe – a high of 772 foreclosures occurred in 2012, with just 223 in 2016 – the number of evictions per year never varied by more than 13%, with a maximum of 3882 in 2012 and a minimum of 3403 in 2009. While both foreclosures and evictions peaked in 2012 and have been on downwards trajectories since, the fact that evictions have remained largely stable, even in the face of massive changes within the national and local economy, suggests that this is a particularly persistent and pernicious problem in need of serious attention.\footnote{Despite the number of residential evictions peaking in 2012 and being on a slight downward trajectory ever since, the total number of eviction filings has actually seen a general increase over the last several years, peaking at the end of our time series in 2016.}

The greater number of renter evictions would also suggest that Wyly et al.’s (2009) hypothesis about the decline of the slum landlord relative to subprime mortgage capital as the primary exploiter of black households is a geographically-differentiated phenomenon; the more mundane exploitative relationships between tenants and landlords has remained dominant in Lexington even throughout the peak of the foreclosure crisis. Even a closer analysis of the top evictors in Lexington (see below, as well as Shelton, 2017 for more specifics) demonstrates that the city isn’t subject to the same pressures as some larger cities in terms of so-called ‘Wall Street landlords’ (Fields, 2014; Raymond et al., 2016). At the same time, however, these patterns would seem to confirm those described by Akers and Seymour (2018) in Detroit, in a city very much affected by predatory capital, both local and from outside. In particular, the fact that evictions appear to be a consistent feature of Lexington’s housing landscape would largely accord with Akers and Seymour’s argument that “chronic eviction is an essential component of the low-income housing market that emerged following [the foreclosure crisis]” (Akers and Seymour, 2018: 129). If anything, one might point towards a potential difference insofar as evictions were a persistent feature of the housing landscape in Lexington even before the foreclosure crisis.

The scope of the eviction problem is made even more evident by calculating the rate of evictions. While we have opted to normalize the number of evictions by the number of residential addresses in our maps below, this is surely not the only, or even best, indicator by which to do...
Indeed, we have chosen this measure primarily in order to calculate this rate at a finer spatial scale than would be possible using other measures (see Fig. 6 below). Using the total number of residential addresses, we find an aggregate eviction rate over the 12-year study period of 29.32%, or roughly 2.44% per year. But if we only want to calculate the eviction rate at the citywide scale, we can instead use the number of renter-occupied housing units, which is arguably a more appropriate measure, albeit one not available at a scale smaller than the Census tract. According to the 2015 American Community Survey’s five-year estimates, there were 57,558 renter-occupied housing units in Lexington, as compared to the much larger total of 149,103 residential addresses. So while our 2.44% average annual eviction rate represents the most conservative estimate possible, it is likely more accurate to say that 6.33% of renter households are evicted in Lexington each year.

3.3. Spatialities of dispossession

These processes of dispossession aren’t just distributed differently over time, but also over space. And, as was mentioned previously, comparing these spatial distributions to one another and other social indicators can help to yield an improved understanding of how and why these processes happen, who they effect and who benefits from them. For instance, comparing the high foreclosure tracts seen in Fig. 3 to the city’s areas of racially/ethnically concentrated poverty (as analyzed in earlier work by Shelton, 2018), there is a clear overlap. Of the 10 tracts with the highest foreclosure rates – all exceeding 10%, or roughly double the citywide foreclosure rate – all 10 are either classified as areas of racially concentrated poverty or adjacent to such tracts. The eight tracts identified as areas of racially/ethnically concentrated poverty had an aggregate foreclosure rate in our study period of 11.78%, again more than twice the citywide rate. Meanwhile, the 19 tracts identified in our earlier paper as being areas of racially/ethnically concentrated affluence have an aggregate foreclosure rate of just 3.27%.

This substantially increased likelihood of foreclosures in relatively poor and non-white neighborhoods, simultaneous with the considerable absence of foreclosures from relatively white and affluent places within the city, runs counter to earlier findings regarding the racial dynamics of residential foreclosure in Lexington. In the Lexington-Fayette Urban County Human Rights Commission’s 2013 State of Fair and Affordable Housing report, it was argued that there was no particular spatial concentration of foreclosures in Lexington, and further that there was “no correlation between race and foreclosure rates” (Lexington-Fayette Urban County Human Rights Commission, 2013: 20). A simple tract-level correlation between the aggregate foreclosure rate and the percent of the population that is non-white yields a slope of 0.205 with an r-squared value of 0.624 and a p-value < 0.001. This suggests that while the increase in non-white population doesn’t yield a major change in foreclosure rates, that race does account for a majority of the variation in these figures, and that such a correlation is highly statistically significant. While the conclusions from the 2013 report were drawn from just a single year of data, our longer time series demonstrates that residential foreclosures are clearly more likely to be concentrated in neighborhoods that are majority non-white and relatively poor, likely as a result of the combination of both high-cost, predatory loans made to minority homeowners, but also by investor overreach in predominantly black and Latino neighborhoods (Gilderbloom et al., 2012).

Applying the same analytical techniques to our data on residential evictions in Fig. 4, we can see a somewhat different spatial pattern.
emerge. While seven of the eight areas of racially concentrated poverty from our earlier paper were among the top 10 tracts for foreclosure rates, just four are among the top 10 tracts by eviction rate, with another five tracts being adjacent to such areas. That being said, among those four tracts are the two tracts with the highest aggregate eviction rates in the city: tract 38.04, which covers the Winburn neighborhood, at 101.26%, and tract 3, which includes the North Limestone area, at 85.95%. Again, these sub-urban eviction rates are based on the most conservative estimates possible, so it is likely that some of these neighborhoods have even higher renter turnover. These top 10 tracts for eviction rates account for 15,440 of the evictions in our dataset, or roughly 35% of the citywide total, despite being home to just 13% of the city’s residential addresses. Comparing this with the top 10 tracts for foreclosures, which account for about 21% of all foreclosures citywide while having just about 9% of the city’s total residential properties, we can say that evictions are even more spatially concentrated at the Census tract scale than are foreclosures.

That said, eviction rates are not as closely correlated with racial and class segregation as are foreclosure rates, though areas of racially concentrated poverty tracts do have generally higher than average rates of eviction. Together, Lexington’s eight racially concentrated poverty tracts have an eviction rate of nearly 75%, while the comparable 19 tracts of racially concentrated affluence have an aggregate eviction rate over 12 years of just 5%. So while residents of Lexington’s predominantly low-income black and Latino neighborhoods are evicted at over twice the average rate for all Lexingtonians, renters in Lexington’s more affluent and predominantly white neighborhoods are evicted just one-sixth as often as the average Lexington resident. Running a similar correlation as the one performed above with foreclosure rates, tract-level eviction rates and percentage of non-white population yields a slope of 0.920, with an r-squared of 0.447 and a p-value < 0.001. So while race seems to have a somewhat less determinant effect on eviction rates than it does for foreclosure rates, this impact is nonetheless even stronger; a 1% increase in the non-white population within a Census tract would result in a 0.92% increase in the aggregate eviction rate.

While these maps of foreclosure and eviction rates at the Census tract scale allow us to cross reference these patterns with our earlier analysis of racially/ethnically concentrated areas of poverty and affluence, as well as other social indicators available from the Census, the Census tract isn’t necessarily the most appropriate scale for examining these patterns. Because of the relatively arbitrary nature by which Census tracts are delimited, patterns that occur at finer scales, and especially those that cross the boundaries of Census tracts, are disguised within the resulting maps. In order to address this issue, we also performed the same analyses as above, but rather than aggregating the data to Census tracts, we use a uniform grid of hexagonal cells covering the city. Figs. 5 and 6 therefore highlight concentrations of high foreclosure and eviction rates at finer scales than our maps of Census tracts above, and indeed demonstrate that the geography of dispossession events rarely follow the statistical geographies we are accustomed to using in our analyses of these events. While the shading on the maps visualizes the intensity of dispossession events, the hexagonal symbols are sized proportionally to the total number of residential parcels or addresses in those cells, allowing areas with higher residential densities to be emphasized relative to those with relatively few residential properties or housing units.

Both maps demonstrate that housing dispossession can be quite acutely concentrated, though this is especially notable in the case of evictions. Whereas there is a greater degree of spatial clustering of high foreclosure rates, even at this finer scale of analysis, very few of the high eviction tracts shown in Fig. 4 experience a uniform coverage of eviction as seen in Fig. 6, with notable exceptions on the Northside, in Cardinal Valley and along Eastland Parkway. Instead, evictions tend to
Fig. 5. Residential foreclosure rate by hexagonal cells.

Fig. 6. Residential eviction rate by hexagonal cells.
be isolated in smaller corners of a neighborhood, often a single street or even a single multi-family apartment complex, as highlighted by the isolated dark purple hexagons scattered across the map. These highest eviction areas – such as Winburn in north Lexington, the Woodhill neighborhood off of Richmond Road, particular streets like Centre Parkway in the Southeastern Hills neighborhood, and complexes like several in the Lakeshore Drive/Fontaine Road area or the Continental Square Apartments off Winchester Road, not to mention any number of mobile home parks around the city – each possess aggregate eviction rates over the entire study period greater than 100%.

This suggests the significant power that individual landlords hold over this process, especially in the cases of those landlords who own dozens or hundreds of properties. Norwood Cowgill, Jr., the second most frequent eviction filer in the city, is the owner of the Continental Square Apartments off Winchester Road, as well as Omni Place off of South Broadway and the Gatehouse Apartments on Liberty Road, all of which have significant eviction rates. Two complexes owned by landlord Fred Burns – the Matador North and Fox Run Apartments – comprise the vast majority of the eviction cluster in the Winburn neighborhood, while the Raintree Apartments on North Locust Hill Drive, owned by an opaque foreign corporation with no individual owners listed by the Kentucky Secretary of State, alone represents the ninth largest concentration of eviction filings by landlord.

Cumulatively, the top 10 landlords represent 21% of all eviction filings in Fayette County during our study period. Based on a conservative estimate, over half of all eviction filings are made by landlords who filed more than 100 evictions in the last twelve years, suggesting the significant concentration of power within a relatively small number of hands. And yet, unlike in larger coastal cities like New York or San Francisco, these evictions don’t necessarily serve as a key means by which gentrification is enacted. Indeed, while there is some general clustering of higher eviction rates in the gentrifying neighborhoods of the Northside and East End, the highest eviction rates within our hexagonal grid aren’t located within these gentrifying neighborhoods. Instead, they are scattered throughout the city’s persistently poor neighborhoods, including in more suburban areas that are unlikely to be gentrified in the future. The Lexington case therefore supports Akers and Seymour’s (2018) call to pay attention to “displacement without gentrification”, and look to ideas beyond the rent gap in order to explain housing dispossession. This disconnect between eviction and gentrification might call into question, however, why landlords would so frequently resort to eviction when it is often a costly process, both in time and money. As Akers and Seymour argue, “speculative holdings are not always defined by the direct profit from the property” (Akers and Seymour, 2018: 133). That is, by way of the concept of class-monopoly rent, we can understand how the concentration of ownership in fewer hands means that landlords are able to produce scarcity, and thus these kinds of short-term expenditures or losses of revenue due to eviction filings can ultimately create the possibility for greater profitability in the longer term.

In order to demonstrate the interconnection of foreclosure and eviction within different neighborhoods across Lexington, Fig. 7 provides a synthetic representation, highlighting those areas with above and below average numbers of foreclosures and evictions. While the Northside and East End receive much of the attention devoted to housing inequality in Lexington due to historical inequalities related to racial segregation and ongoing gentrification pressures, this typology of housing instability further confirms that gentrification isn’t the only form of housing instability faced by these neighborhoods, nor are they alone within the city in facing these processes.

Fig. 7 also shows that some of the highest combined concentrations of foreclosure and eviction within Lexington don’t exist in the urban core, but have instead been pushed out into the city’s inner ring suburbs. This pattern is visible as a kind of ‘backwards C’ shape that follows the path of New Circle Road, stretching from Versailles Road in the west clockwise around to Nicholasville Road to the South. Besides the Northside and East End, significant concentrations of both foreclosure and eviction exist in places like Winburn and Eastland Parkway in north Lexington, the Latino enclave of Cardinal Valley to the west, Woodhill to the east, and the areas surrounding the Gainesway and Kirklevington neighborhoods to the south (roughly encompassing the area between New Circle Road and Man o’ War Boulevard, from Alumni Drive to New Circle Road).

While many of the higher density, low eviction-low foreclosure areas seen in Fig. 7 overlap with Lexington’s more white and affluent neighborhoods, it’s worth noting that practically no residential neighborhood in the city is completely immune from these forms of housing dispossession. But when foreclosure or eviction do hit relatively affluent and white neighborhoods, these events tend to be relatively isolated, thus limiting the negative effects of widespread housing vacancy and abandonment noted earlier in the paper. But as is evidenced by the significant number of high eviction-high foreclosure areas within the city, these two processes are commonly co-located, typically in those places characterized by both higher degrees of poverty and a larger proportion of non-white residents. Given their concentration in already marginalized neighborhoods, foreclosure and eviction represent key means by which social inequality is perpetuated and exacerbated through a process of what Saegert et al. (2011) call ‘asset extraction by serial displacement’, which has contributed significantly to the growth of the racial wealth gap across the United States (Burd-Sharps and Rasch, 2015; Sullivan et al., 2015).

Building on the point that high rates of eviction and foreclosure tend to be co-located within certain areas of the city, it’s also worth pointing out that eviction and foreclosure processes also tend to involve some of the very same actors. The top non-institutional purchaser of residential foreclosures in Lexington, Lawrence Morton of Morton Properties, has bought 115 different properties at foreclosure auction between 2005 and 2016, more than all but a handful of private banks. Similarly, business partners Daniel Harpe and Eli Maslhi have together bought 78 foreclosed properties at auction. Of particular note is the fact that these individuals, along with Dennis Anderson, the third-largest individual purchaser of foreclosed homes with 66, are also some of the most frequent eviction filers in the city. Anderson is the top eviction filer in the city with 2761 over the time period in question, while Morton is the sixth-most frequent filer with 1069, while Harpe and Maslhi are the city’s 11th-largest evictor, with a total of 786 eviction filings. This is to say that these landlords, and many others, make their living on buying up the homes of those dispossessed by the foreclosure crisis, and then turning those properties into rentals from which tenants are faced with the consistent threat – or reality – of eviction, a continual reproduction, and transformation, of what Newman (2009) calls the ‘post-industrial widget’ of mortgage capital necessary to sustain the 21st century economy. Together, the overlapping spatialities of eviction and foreclosure, along with the fact that many of the same actors are engaged in producing and profiting off of both, counters the narrative that housing dispossession is solely a result of individual failures on the part of those being dispossessed. Such processes are instead produced by the exploitative actions of individuals and corporations, a larger system of racialized capitalist exploitation that partitions urban space in order to extract capital and marginalize residents, and a political and legal system that tilts the balance of power in favor of the already powerful.

4. Conclusion

Ultimately, this article has documented both spatial and temporal patterns in housing dispossession in Lexington over the course of more than a decade, highlighting the overlapping, but sometimes contradictory, spatialities and temporalities of eviction and foreclosure. While the foreclosure crisis brought significant attention to the plight of homeowners for the past decade, it is only more recently that the housing instability faced by renters has garnered appropriate attention. Based on magnitude alone, the Lexington case demonstrates that
Evictions are not only far more common than foreclosures, but also a much more consistent feature of the housing landscape, with the number of evictions fluctuating only slightly from year-to-year while foreclosures have plummeted to pre-crisis levels. Our analysis has also concluded that foreclosure rates tend to be much more determined by variables measuring racial and class segregation than eviction rates, though evictions tend to be much more spatially concentrated, at both the Census tract and smaller spatial scales. Finally, the paper has demonstrated that many of those places experiencing acute housing instability – simultaneously high concentrations of both eviction and foreclosure – are not inner city neighborhoods experiencing gentrification pressures, but rather inner-ring suburban areas that have become increasingly impoverished and marginalized in recent years, and that these simultaneous concentrations are owed in significant part to the role of key individuals who are engaged in leveraging and profiting off of both renter evictions and homeowner foreclosures (cf. Smith et al., 2001).

These patterns are, however, constitutive of the overlapping ways in which housing in the United States has been leveraged primarily as a means of capital accumulation, racial exclusion and the production of marginality. So while policies like greater controls on predatory lending, a right to counsel in eviction proceedings or the production of additional affordable housing units may be able to make some headway in limiting the degree or scope of exploitation produced by the contemporary housing system, these policies largely leave the current system intact. This is especially true of Matthew Desmond’s (2016) proposal of a universal housing voucher system, which while limiting the volatility of making rent payments each month for low-income individuals and families, would continue to privilege the profits and stability of private landlords, whose extraction of rents from tenants helps in large part to produce and exacerbate our contemporary divide between rich and poor (cf. Shelton, 2018 for more on this widening social and spatial inequality in Lexington). Indeed, it is his failure to challenge the reproduction of class-monopoly rents commanded by urban landlords that is the ultimate flaw in Desmond’s assessment of the eviction crisis, despite the thoroughly documented stories that he tells (cf. Harvey, 1974).

It is also worth noting that in seeking to ameliorate this kind of housing instability, governments and other social service agencies must move beyond an exclusive focus on homeownership, whether as the site of, or solution to, housing problems, and instead support people regardless of their housing tenure (Wegmann et al., 2017). There is nothing inherently more stable or preferable about homeownership over renting, as neither is free from speculation, exploitation and the imperative of profit maximization. Indeed, as the concentration of foreclosures within black and Latino neighborhoods in Lexington (not to mention many other places across the US) demonstrates that for many, homeownership hasn’t necessarily meant housing stability in the first place. As Wyly et al. (2009) argue, the “[m]illions of home ‘owners’ drawn into the subprime system are, in material and housing-class terms, barely distinguishable from renters. In the subprime market, homeowners are simply paying rent to the new landlord, subprime mortgage capital” (338). Homeownership can be a meaningful path to both housing and more general financial stability, but it isn’t a one-size-fits-all solution that will always yield the same results for different people. Any discussion of increasing homeownership in neighborhoods facing housing instability must simultaneously address the historic and contemporary role of predatory and exclusionary lending unless it wants to repeat these past mistakes.

For instance, while nascent efforts from members of the Lexington-Fayette Urban County Council to address gentrification in the Northside and East End through property tax relief for longtime homeowners are a positive step in addressing that particular problem (cf. Musgrave, 2017), this policy does little to address the fact that homeowners are in
a significant minority among residents of these neighborhoods. Not only are renters more numerous in gentrifying neighborhoods (and low-income neighborhoods more generally), they also occupy an even more precarious position in relation to their housing, such that any policy focused exclusively on homeowners will do little for those most affected (Martin and Beck, 2016). It is, therefore, only policies that fundamentally seek to shift the balance of power between the everyday inhabitant of the city and their landlord or lender – between use and exchange values – and ultimately de-commodify and democratize housing in its entirety that will eliminate housing instability and dispossession in American cities.

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