



# Eviction at Dallas College:

## How Students Are Affected and What to Do Next

### Key Insights

- Housing insecurity is profound within the community college population: nationwide, 52% of students at two-year colleges reported some form of housing insecurity in 2020, such as not being able to pay rent. Housing insecurity impacts academic achievement, mental health, job retention and financial stability, and long-term economic prospects.
- Locally, over 4,000 evictions were filed against Dallas College students from 2017-2022.
- Black students, students with children, female students, and American Indian/Alaskan Native students are overrepresented in the subset of students with an eviction filing. E.g., 55.5% of the subset of students with eviction filings were Black/African-American, compared to 19.8% of the Dallas College student population.
- For students with an eviction filing while enrolled at Dallas College, just 4% went on to earn a credential.
- Future lost earnings among students with an eviction filing who did not complete a credential is estimated at more than \$63M.

### Fall 2022

# Housing Stability in Dallas

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## ***Community college students are vulnerable to housing instability.***

Eviction – the legal process by which a landlord removes a tenant and their possessions from the landlord’s property – has a devastating impact on households. Involuntary displacement leads to greater material hardship, poorer health and avoidable healthcare costs, negative impacts on academic achievement, and greater depression and stress. Eviction disproportionately impacts communities of color, and the likelihood of receiving an eviction judgment is highest for mothers with children.

Housing insecurity is particularly profound within the community college population: **52% of students at two-year colleges reported some form of housing insecurity** (e.g., not paying full rent or utilities) in the nationwide #RealCollege survey administered in 2020 by The Hope Center for College, Community, and Justice. Unlike four-year colleges and universities, community colleges rarely offer student housing, and students must compete for a limited supply of affordable housing on the private market. According to the Georgetown Center on Poverty and Inequality (GCPI), although increasing tuition costs are

front-and-center in the debate about college affordability, living costs (including housing) far eclipse tuition for community college students. Georgetown reports that **the average annual costs beyond tuition are over eight times greater than average annual tuition** at public two-year colleges.

## ***Steep market asking rents that are out-of-step with student income contribute to housing instability.***

Housing insecurity is on the rise in Dallas County, made worse by a hot rental market driven by record-high asking rents and record-low vacancy rates. At the end of Q2 2022, market rent growth was up 12.2% year-over-year and vacancy was 6.05% in Dallas County, per CoStar estimates. Market asking rent at the end of Q2 2022 was \$1,506. To afford \$1,506/month, a resident would need an annual income of \$60,240 or greater to spend 30% or less of their income on housing, the commonly accepted standard for housing affordability; however, **the median annual income for Dallas College students is ~\$28,000**. In 2021, just 8% of rental units in Dallas County had a contract rent at or below \$700, a level affordable to a Dallas College student earning this median wage.



# Adam

In Southwest Dallas County, Adam's family faced a series of evictions over multiple years that culminated with his family losing their home and the end of Adam's Dallas College career. After earning a diploma from a private high school in Southern Dallas County, Adam enrolled in Dallas College to complete developmental coursework and earn an Associate of Science degree in Computer Science. He began his studies in 2013, completing one, two, or three courses per year over the next few years. In 2017, his family faced their first of seven eviction proceedings. These proceedings were spread over two years, ending with a judgment in April 2019 that likely forced Adam's family to move. The evictions filed against Adam's family were typically filed on the 1st or 2nd of the month, and often for an amount less than a full month of rent due. Adam's grades dropped beginning with the second eviction filed against his family. That term, Adam took the only withdrawals of his Dallas College career; Adam has not returned to Dallas College to take any more courses or been identified as a transfer student at any other universities. The landlord responsible for filing evictions against his family is located in a suburb northwest of London, UK, and owns 12 other single-family homes in Dallas County, largely in suburbs to the south and east of the city of Dallas.

# Eviction at Dallas College

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***Over 4,000 evictions were filed against Dallas College students over a five-year period.***

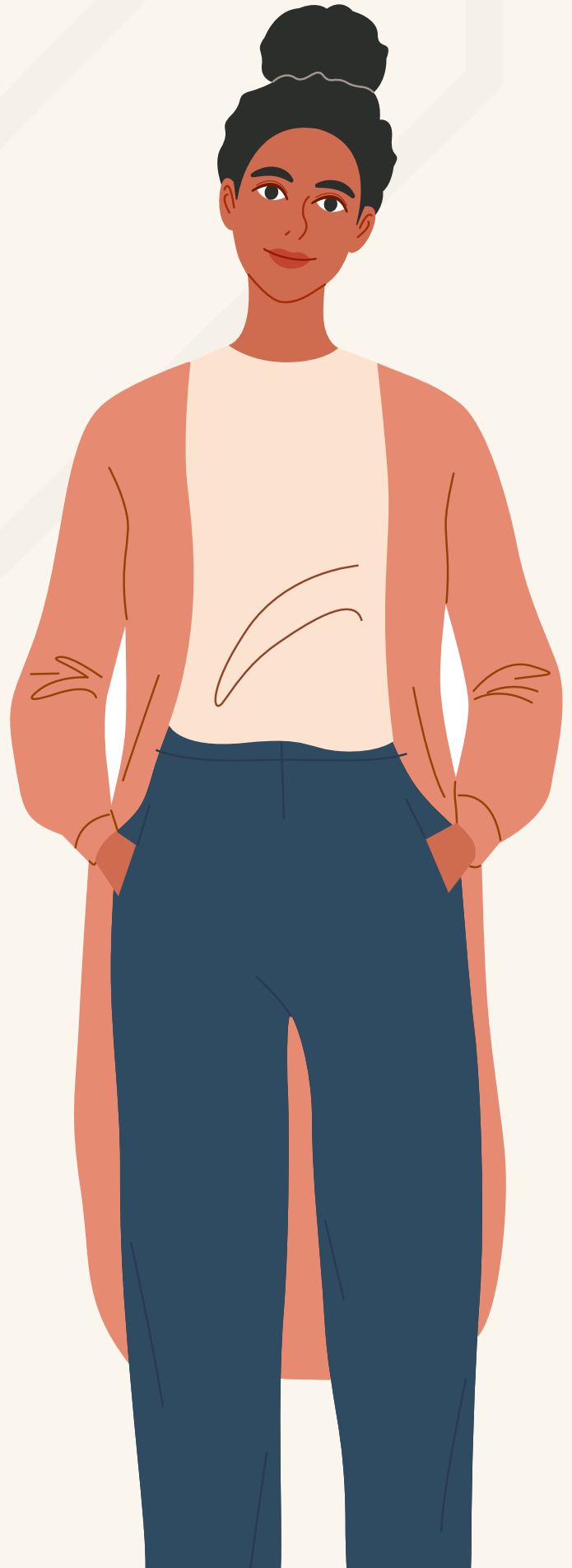
To understand the impact of housing insecurity on their students, Dallas College identified students in case-level eviction records from fall 2017 through spring 2022 shared by the Child Poverty Action Lab (CPAL). **Housing providers filed 4,114 evictions against 3,352 Dallas College students during this time period.** One percent of Dallas College students were served at least one eviction during the study period. Notably, the method Dallas College developed to identify students in eviction records cannot capture all students who may have faced eviction, specifically those who were living with roommates or with parents/guardians and wouldn't necessarily have been on the lease agreement (which is likely at least a third of Dallas College students). These high eviction filing counts occurred during a period of unprecedented legal protections due to COVID-19 for those facing evictions.

Of the 3,352 students with an eviction filing, 476 (14%) were actively enrolled in credit-bearing (CR) or continuing education (CE) coursework at the time the eviction was filed. Students who were served evictions either before or after their period of active enrollment at Dallas College made up the remaining 880 (26%)

and 1,996 (60%) of students facing evictions, respectively. In order to overcome the barriers evictions pose to securing higher education opportunities, Dallas College will need to deliver support at multiple points during students' chronological journeys. Identifying and serving students who are enrolled when presented with an eviction presents fewer immediate logistical and technical barriers. However, there are unique opportunities to collaborate and explore strategies for reducing eviction filings for the pre-enrollment group with independent school district partners, and the post-enrollment evictions group with other institutions of higher education and employers. For instance, it is probable that the 880 students who managed to enroll after facing an eviction were successful in fending off an eviction judgment or dispossession (i.e., forced removal from a property), in spite of the eviction filing. Perhaps these students have insights into how Dallas College and its organizational partners can support other students facing similar circumstances.

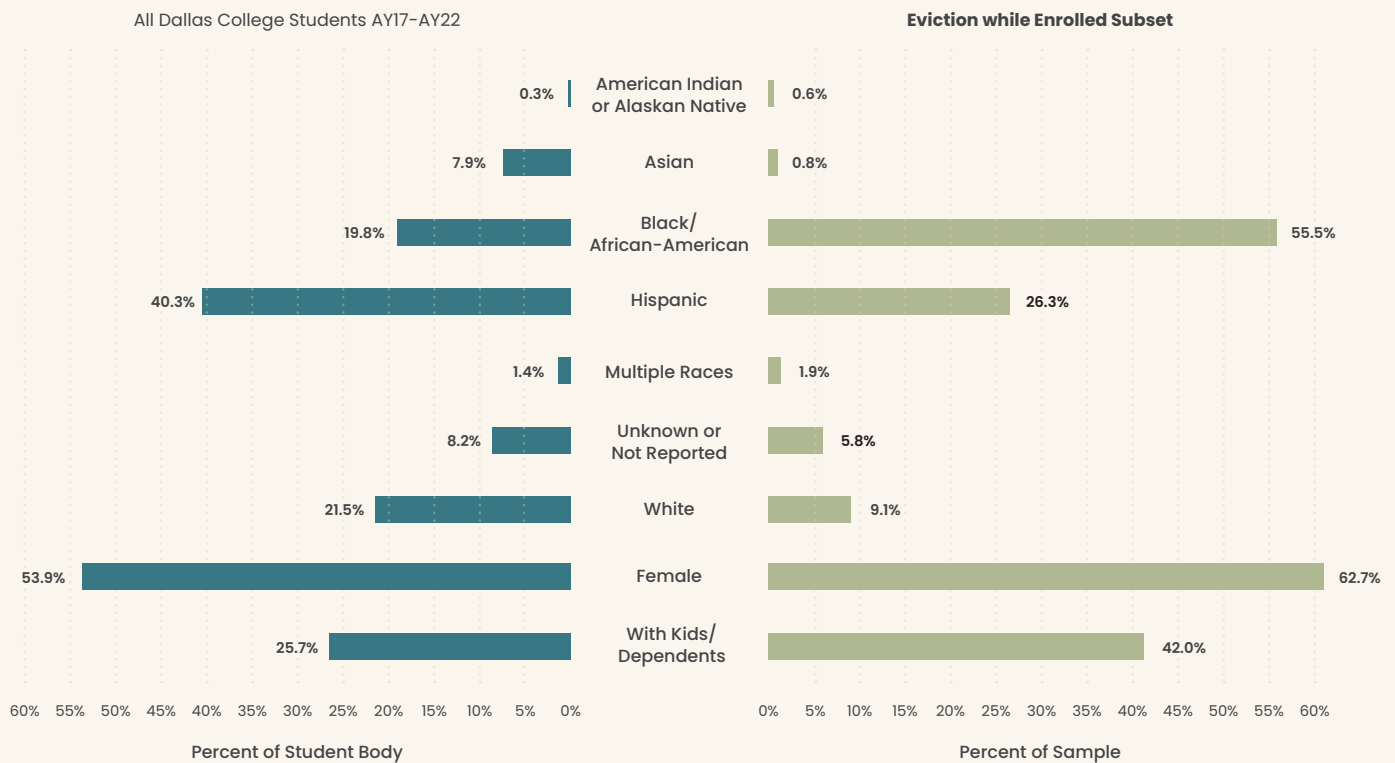
# Sarah

Sarah enrolled in Dallas College immediately after her graduation from a Richardson ISD high school. She was poised to make a difference in her community as a substance abuse counselor. After completing her associate's degree in 2021 with a near 4.0 GPA, Sarah re-enrolled in Dallas College to take additional classes that would prepare her to transfer to UNTD, UTD, or another Bachelor-degree granting institution. Sarah lived in the same apartment throughout her time at Dallas College and spent approximately \$40,000 in aggregate rent. But in spring 2022, Sarah's landlord filed an eviction against her, and she was evicted. She was unable to complete her coursework that term, failing her first class in her Dallas College career and withdrawing from another. She has not re-enrolled at Dallas College since the eviction and has not shown up in transfer reports. When Sarah moved in, she was likely renting a condo from an individual owner, but in 2019, all the units in her building were purchased and consolidated. At the time of her eviction, her landlord was an LLC owned by a private equity firm based in New York City. Prior to this acquisition, no evictions were filed at the property. Within two years, at least eight evictions had been filed.



## **Black students, students with children, female students, and American Indian/Alaskan Native students are overrepresented in eviction filings.**

The demographic profile of Dallas College students with an eviction filing does not match the demographic profile of the overall student body. Evictions against female students, students with children or other dependents, Black/African-American students, and American Indian/Alaskan Native students occurred at much higher rates than one would expect based on their representation in the student body.

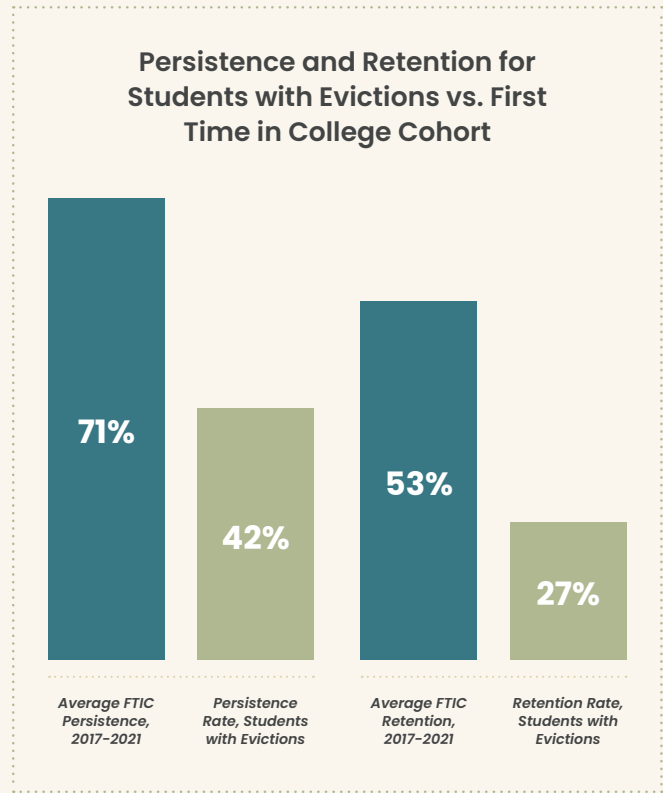


Eviction proceedings are most successful against an individual with limited financial, legal, or political power. Students who are overrepresented in the eviction data – students who are women, working parents, Black/African-American and American Indian/Alaskan Native– are already facing barriers to full participation and success in the system of higher education. As Dallas College seeks to provide equal educational access to students, specific attention must be devoted to understanding how and why housing providers magnify these disparate racial and gender outcomes and to ensure strategies taken by Dallas College are effective in repairing the vulnerability to harm.

## ***Eviction immediately impacts persistence and retention for Dallas College students.***

When a landlord files an eviction against a student, the student must prioritize their housing needs, sometimes at a direct cost to their education.

An eviction filing has an immediate deleterious effect on persistence and retention. The persistence rate, or the percentage of students who remain enrolled at Dallas College the term following an eviction, stood at 42% for the subset of students with evictions while enrolled, which is 60% lower than the 71% persistence rate of the first time in college (FTIC) cohort. The eviction subset's retention rate, or the rate at which students re-enroll one year from their recent enrollment, was 27%, a full 50% lower than the FTIC cohort's 53%.



## ***Eviction reduces the long-term earning potential of Dallas College students.***

**Only 4% of students with an eviction filing while enrolled have since earned a credential.**

This success rate is startlingly low: the four-year completion rate for the FTIC cohort who began their studies in 2017 is 750% higher than the subset of students with an eviction. The cost of an eviction for a student who does not complete their credential compounds throughout their career, leading to an estimated \$5,500 per year net loss of income for the duration of their working career.

In the aggregate, Dallas College students enrolled in credit-bearing programs but not earning a credential or transferring after an eviction stand to lose an estimated \$63.4 million in additional future earnings over what they may have expected to earn with only a high school diploma. What's more, the total sum of rent owed for this group of students at the time their landlord filed an eviction was just \$490,000. The Dallas County taxpayer bears many costs in this scenario, including subsidizing the cost of processing and executing the eviction in the Justice of the Peace courts system, funding the partial education of Dallas College students, and the loss of potential future wealth and services due to lost potential wages.



**\$63.4M**

*Estimated loss for Dallas College students in credit-bearing programs*

**\$490K**

*Sum of rent owed from Dallas College students in credit-bearing programs*

**Dallas College students that did not earn a credential following an eviction would have entered the local workforce as:**

**87**

Nurses

**65**

Computer Engineers & Support Specialists

**39**

Allied Health Professionals

**30**

Early Childhood Instructors

## ***A small share of property owners files many evictions.***

The top 1% of all eviction filers were responsible for nearly 31% of the evictions against Dallas College students. These same top filers were responsible for nearly \$1.1 million of the total sum filed against Dallas College students, or 20% of the total amount owed in case records. Of the top 1% property owners, none were individual property owners; all were LLCs, LPs or other company types owning multiple properties.



## Student Profiles

# Maggie



Like many Dallas College students, Maggie is a parent. She began her college career as a part-time student, mixing day, night and online courses to balance the demands of raising children, working, and attending school. Her intention when she enrolled was to transform her GED into an associate's degree and, for years, she was on the right track. She successfully completed 12 academic courses (averaging 2-3 per year) between 2011 and 2017. By the time she faced eviction from the Northeast Dallas County apartment where she and her family had lived since 2012, she had paid the property owner an estimated aggregate total of \$60,000 in rent. She was served two evictions - one in February which she successfully rebuffed, and another in May, which led to a judgment and ultimately an eviction. After her landlord filed to evict her, she failed the only course she was taking. Following that term, she never returned to Dallas College, having failed to earn a credential despite a dedicated multi-year investment in her education. The apartment where she lived was purchased in 2015 by a private investment group based in California owned by three individuals. That ownership group filed at least 34 other evictions at the property since Maggie's eviction in 2017, evicting at least three other Dallas College students. That California-based private investment company also filed 23 and 63 evictions at the other two properties it owns in Dallas County, for a total of 120 attempted displacements in a five-year span.

# Call to Action: Next Steps

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## ***There's more we can do to ensure housing security for Dallas College students.***

Dallas College has dedicated staff time to connecting students with basic resources such as health care, food, and transportation; expanded internal research capacity to understand student needs; and distributed tens of millions of dollars in direct aid to students. The Student Care Network (SCN) connects students with resources through one-on-one outreach. The Student Success Research Division (SSR) collaborates with the Labor Market Intelligence Center and Research Institute (RI) to understand student needs and the long-term success of Dallas College students. Dallas College also distributed \$23.9 million in CARES Act funding to 20,667 students for housing payments, for an average of \$1,156 per student. The Dallas College Foundation offers students facing housing or other forms of financial insecurity \$500 stipends through the Emergency Aid Fund.

But more can be done. To have an immediate impact, Dallas College can offer:

1. **Legal representation to Dallas College students and their families** through a partner such as Dallas Eviction Advocacy Center to better defend against eviction, which could delay or prevent 90% or more of eviction judgments;
2. A dedicated and expanded **rent relief fund for Dallas College students**, as other local sources of rent relief are largely allocated at this time;
3. Additional **investments in dedicated Dallas College staff** persons as part of the SCN to support students with housing needs, including enhanced training opportunities for housing-specific SCN staff, and the development of housing support specialists within Dallas College to connect students to resources; and
4. Opportunities for students to easily **connect with benefit programs that they might be eligible for**, e.g., SNAP and WIC, to help relieve financial constraints.

In the intermediate and long term, Dallas College leadership should encourage the LMIC, alongside other relevant Dallas College teams and external parties, to develop:

1. An assessment of capacity within Dallas College for various **systems-level interventions in the affordable housing landscape**, including tax abatement strategies, targeted workforce support and development, and **strategic utilization of College assets including land, staff, and purchasing power**;
2. The development of a Housing Research Task Force, led jointly by the LMIC, RI and SSR, alongside students and community leaders, to guide the Board of Trustees and develop information to inform policy decisions; and
3. A plan for a Housing Information Service to create **a one-stop shop to connect students with resources, tools, and data** to understand and advocate for affordable housing options, including information about historical eviction risk for specific apartment properties.



## About the Labor Market Intelligence Center at Dallas College

The Dallas College Labor Market Intelligence Center (LMIC) was established in 2015 to cultivate a healthy workforce ecosystem in the Dallas-Fort Worth metroplex. The team conducts research revolving around the local labor market, program alignment, and socioeconomic barriers that impact Dallas College students and the local community.



## About Child Poverty Action Lab

The Child Poverty Action Lab (CPAL) is a nonprofit organization committed to cutting child poverty in Dallas, Texas in half within a generation by (1) generating relevant data insights to break big problems into small, actionable ones, (2) facilitating cross-sector, collective action based on data insights, and (3) applying principles of human-centered design to solve problems in partnership with communities. As it relates to housing, CPAL is working toward a future where all children and their families can access housing that is healthy and safe, affordable, stable, and in a thriving community.