



YOUR WAY HOME
MONTGOMERY COUNTY

EPIC

2018 Performance
Analysis Report

The Eviction Prevention and Intervention Coalition (EPIC) is a project designed to stabilize vulnerable families and individuals in Montgomery County who are facing eviction by providing them with free legal and social services support on the day of their eviction hearing. Additionally, the program provides financial assistance to prevent evictions, and connections to the long-term financial and social supports needed to prevent future housing instability.

Initially launched in January 2018 as a six-month pilot, the project was successful in earning additional funding to extend for a full 12 months. During that time, EPIC prevented **85%** of evictions faced by the households it served.

This report reviews performance data of the EPIC project, including a demographic overview of the individuals who participated, prevention success, and trends in distribution of financial resources.

BACKGROUND

In 2017 Your Way Home commissioned an Eviction Prevention Research Study with the consulting firm, Barbara Poppe & Associates. This study was Your Way Home's first endeavor to more effectively prevent homelessness from occurring in the community.

This study resulted in the "Unlocking Doors to Homelessness Prevention" report, which offered insight to other communities that are also beginning to address homelessness prevention as an extension of their homeless crisis response systems. It provided suggestions for evaluating local systems and data, and highlighted innovative programs and services that other communities are undertaking.

Under the leadership of Your Way Home Montgomery County, in partnership and with funding from HealthSpark Foundation, Montgomery Bar Foundation, and other anonymous donors, two new efforts were piloted to begin addressing prevention needs in Montgomery County. The first of these pilots was a court-based eviction prevention program, EPIC.

EPIC was built through a cross-system partnership between Legal Aid of Southeastern Pennsylvania, the Montgomery County Bar Association, the Montgomery County Bar Foundation, Montgomery County courts, the Montgomery County Foundation Inc., the Montgomery County Office of Housing & Community Development, PA-504 Continuum of Care / Your Way Home public-private partnership, and the Pottstown Cluster of Religious Communities. The Honorable Margaret Hunsicker agreed to be preside over the test court for the EPIC pilot.

PROGRAM DETAILS

EPIC is available to Montgomery County residents who have received an eviction notice and whose hearing is held in Norristown, MDJ #38-1-16. The program offers pro bono legal consultation and representation in court, case management for up to 30 days, and in some cases financial assistance up to \$1,500.

All individuals facing eviction in MDJ #38-1-16 receive written notification about EPIC included with the hearing notification of an eviction notice. Participation is entirely voluntary. Interested tenants are screened for eligibility by a social services worker and pro bono attorney. Tenants ineligible for legal representation are provided with a Self-Representation Packet, while eligible tenants receive assistance in preparing a defense, possible counterclaims, and negotiation options. For the latter, the EPIC attorney will then meet with the landlord or property manager to negotiate an agreement prior to the hearing. The attorney will present the case and any negotiated mediation/settlement to the court, after which the judge will make a final determination. The social services worker will assist the tenant in completing documentation for negotiated arrangements (e.g. payment plans), as well as provide follow-up within 21-30 days after the hearing.

During the six-month pilot period, 18 pro bono attorneys provided 195 hours of volunteer legal service for the EPIC project.

METHODOLOGY

Data for each participating household was collected by the social services worker from Pottstown Cluster in Your Way Home's Homeless Management Information System (HMIS), Clarity Human Services. The project was custom-designed by Your Way Home to collect information about each case that would later be used in evaluation of the project's overall effectiveness.

A successfully prevented eviction was defined as any case in which a household received either legal, financial, and/or case management service from EPIC and resulted in either a settlement or judgment. Cases that resulted in a continuance (n=3) were not included in the prevention rate calculation. These cases will be included in future reports once a settlement or judgment has been reached. Households with a continuance were included in other counts for this report (e.g. demographics).

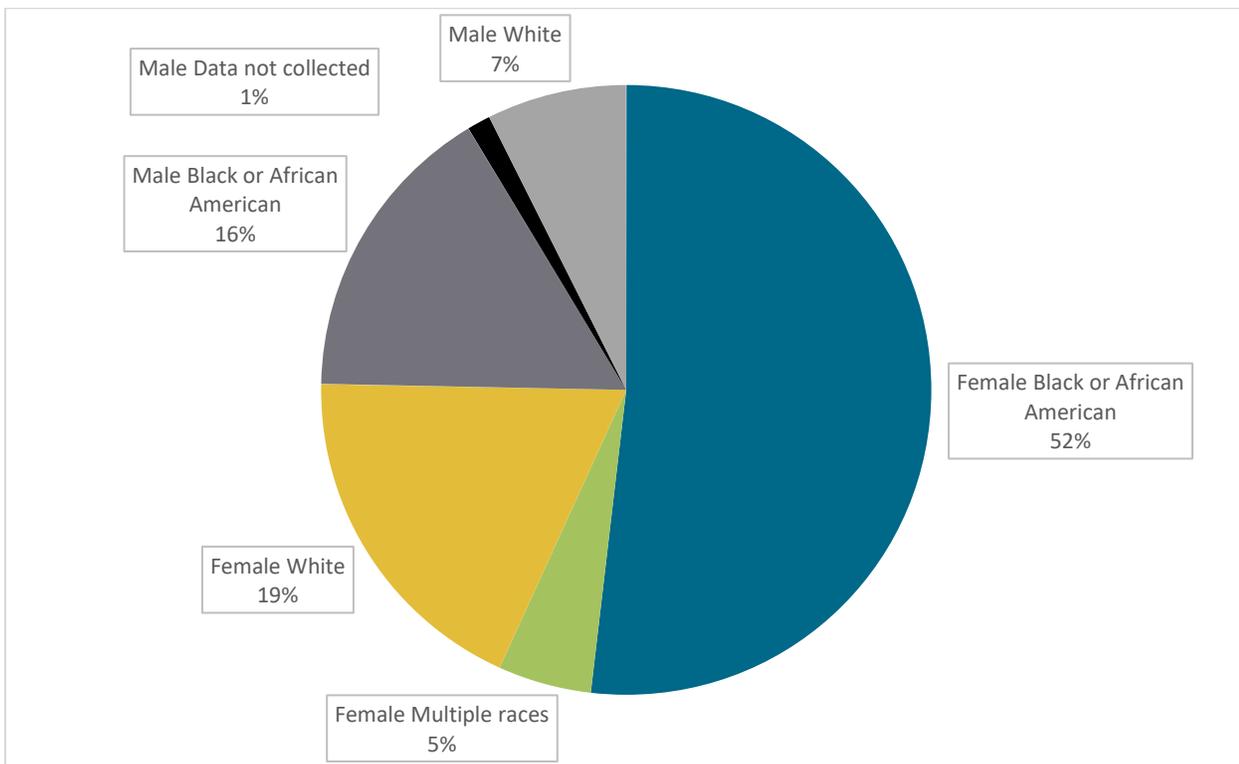
DEMOGRAPHICS OF PARTICIPATING HOUSEHOLDS

EPIC served 81 households in 2018, containing a total of 216 individuals. Of these, 47 households were determined eligible for both financial and case management services, 25 households were only eligible for case management, and 4 households were not eligible for services. (Five households did not have Information recorded for this data element.)

EPIC Component Eligibility	Count
Eligible for Case Management referrals only	25
Eligible for Financial Assistance and Case Management	47
Not Eligible for Social Services	4
(blank)	5
Grand Total	81

Demographic data was collected only for heads of household who arrived at the courthouse (hereafter referred to as “participants”). Of these 81 individuals, 68% of participants were Black or African American, 26% were white, and 6% either identified multiple racial identities or declined to respond. 75% of participants were women. As seen in Figure 1, over half (52%) of all participants were Black or African American women, which was the largest race/gender category.

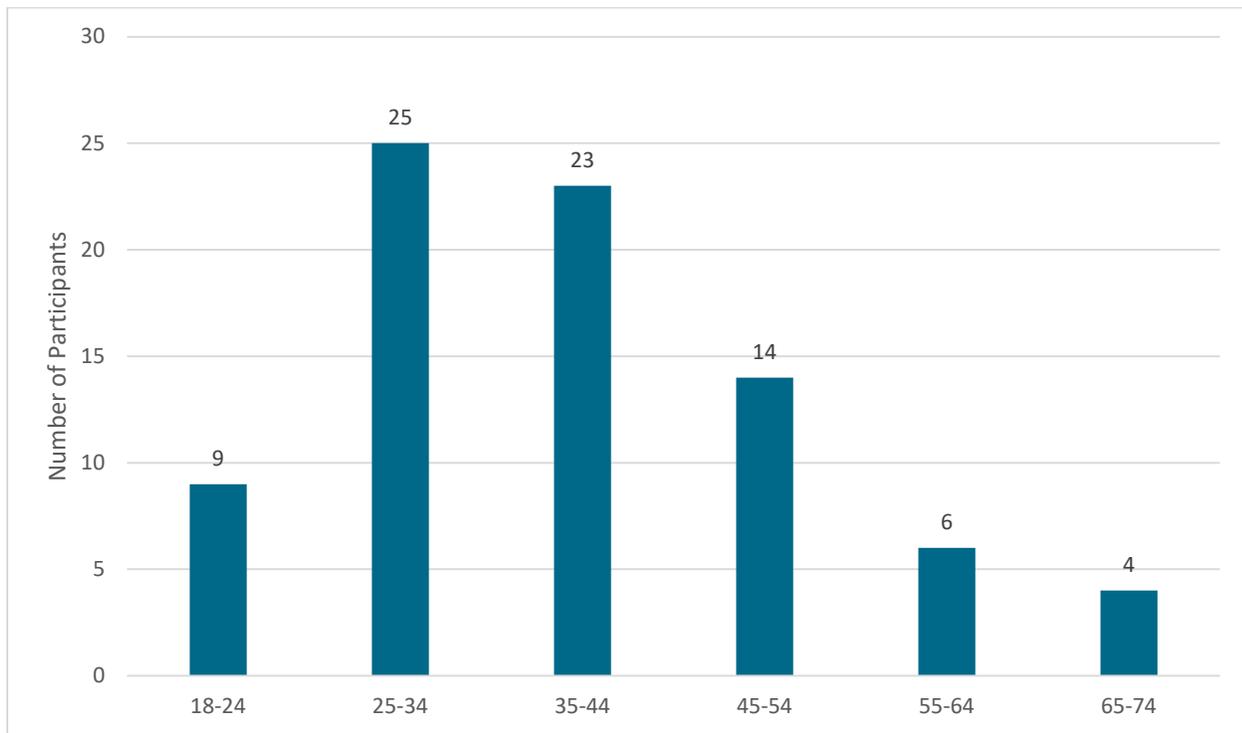
Figure 1. Race/Gender of Participants



Additionally, 10% of participants identified as Hispanic/Latinx ethnicity. This is twice the general population of Montgomery County (estimated at 5.2% in 2018¹), but far smaller than the estimated Hispanic/Latinx population of Norristown (28.3% in 2010²).

EPIC participants tended to be young to middle-aged adults, with the largest age groups in descending order being 25-34, 35-44, and 45-54. Combined, they comprised 77% of all participants.

Figure 2. Age Tier of Participants



Finally, it must be noted that the EPIC project was located in only one magisterial district, MDJ #38-1-16. This district was chosen specifically because of its location within Norristown, which experiences the highest number of evictions in Montgomery County. However, the demographic profile of its participants may not necessarily match those of all tenants facing eviction in Montgomery County. The general population of the county is 80% white, approximately 10% Black or African American, and 10% other races, but these groups are not evenly distributed among the various magisterial districts. Patterns in demographic distribution and eviction rates closely tied, but a detailed discussion of this relationship is beyond the scope of this report.

¹ US Census, <https://www.census.gov/quickfacts/montgomerycountypennsylvania>, accessed 1/14/2019.

² Estimated 2018 demographic data for Norristown was not available. Demographic differences among magisterial districts may not match overall Norristown population data.

RENT BURDEN

Monthly rent and income data for participants in the EPIC program reveal that certain groups experience a higher rent burden than others, as shown in Figure 3. Among EPIC project participants, Black or African American women paid the highest rent yet earned the second-lowest monthly income. (Average income for white women was lower.) White male participants earned the highest average monthly income and paid the second-lowest rent. (White women had the lowest average rent.)

It is important to note that any average calculation taken from very few individuals is highly susceptible to outliers. This is likely the case for female participants of multiple races, given only two group members, and perhaps white men as well. Thus, while the data in Figure 3 is accurate for the specific participants in the EPIC project, the small population sizes for each of these categories limits the ability to draw further conclusions. These data are important, though, when considering the eviction prevention rates discussed later in the report.

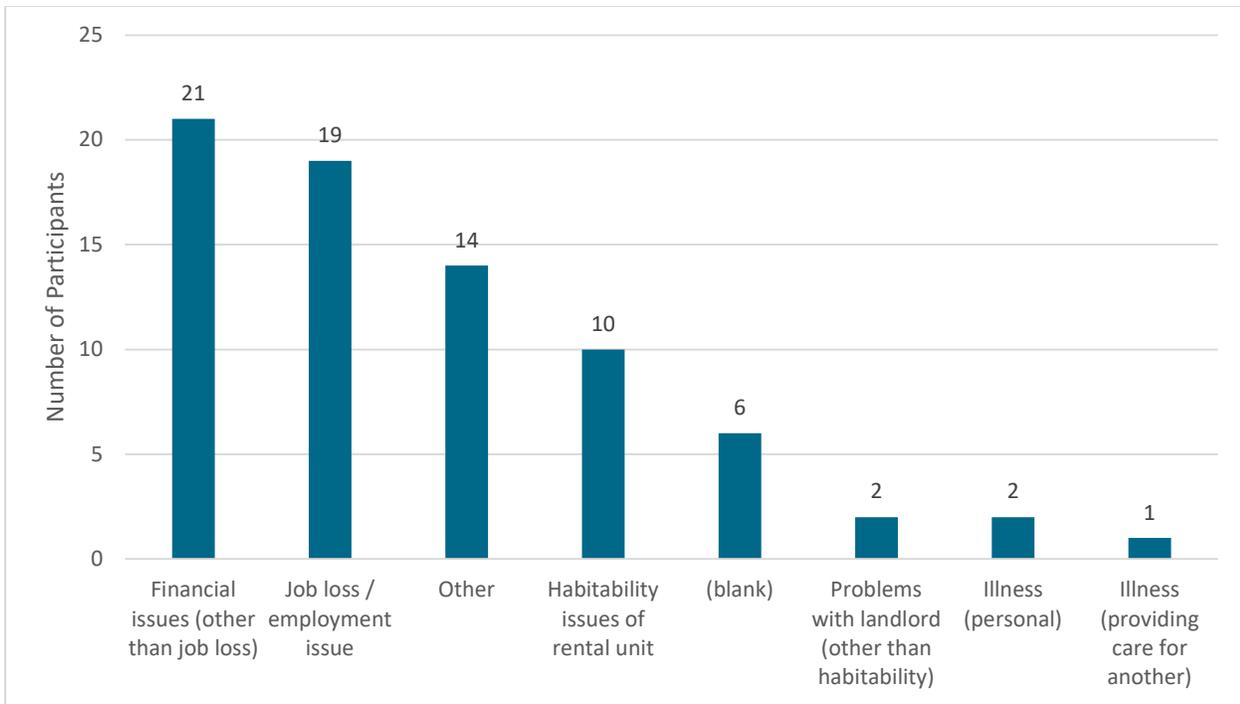
Figure 3. Average Monthly Rent vs Income



EVICTED CIRCUMSTANCES

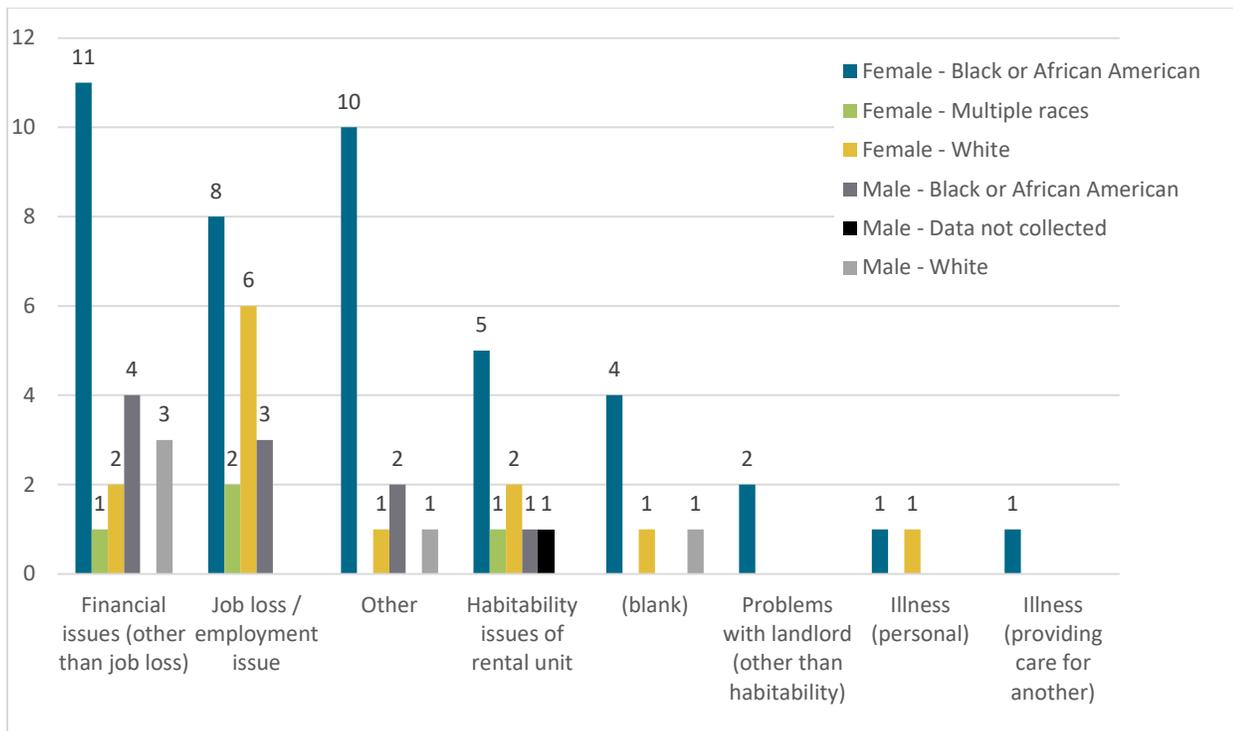
As seen in Figure 4, nearly all households facing eviction (75 of 81) were due to nonpayment of rent. Of these, 40 cases (53%) were due to job loss or another unexpected financial crisis. An additional 12 nonpayment cases (16%) were due to habitability problems with the rental unit or other issues with the landlord, and 3 cases were related to medical illnesses.

Figure 4. Reasons for Nonpayment of Rent



Black or African American women were far more likely (9 of 15 cases) to report their nonpayment of rent was due to nonfinancial reasons, as shown in Figure 5, although this may be due to being the largest race/gender group served by the project. Nonfinancial reasons were defined as the combination of reasons including habitability issues of the rental unit, problems with landlord (other than habitability), illness (personal), and illness (providing care for another)

Figure 5. Reasons for Nonpayment of Rent by Race/Gender

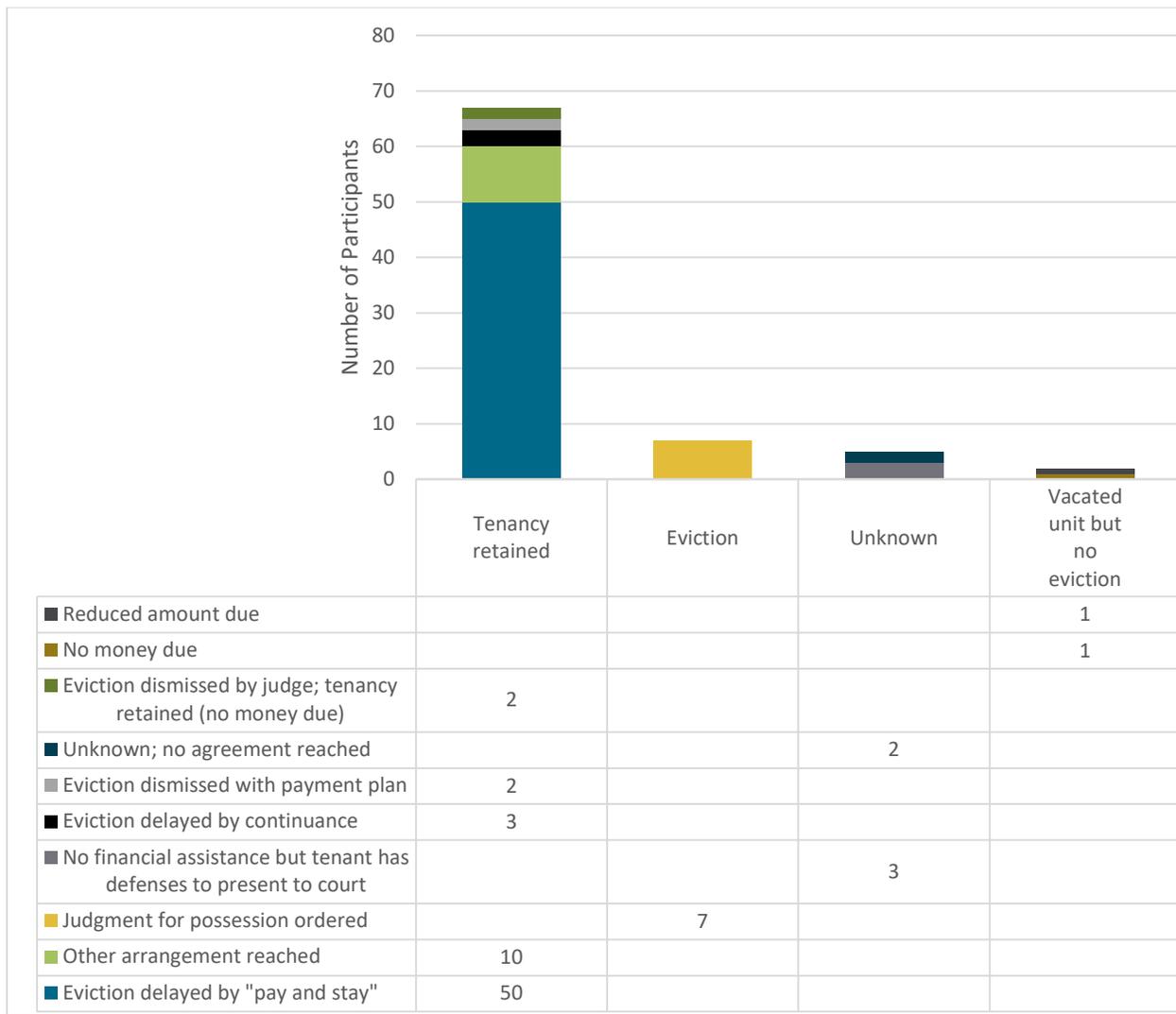


RESULTS AND DISCUSSION

Removing continuances (whose eviction outcome has been delayed), 66 of 78 households avoided eviction as a result of participating in the EPIC program, for an eviction prevention success rate of 85%. This includes all cases for which an eviction was avoided, including the two participants who voluntarily vacated the unit and did not receive an eviction on their record.

These 66 households accounted for 174 total individuals successfully avoiding eviction in 2018.

Figure 6. Eviction Prevention Outcomes



While most race/gender groups fell within this range, Black or African American women had the highest success rate, at 90%, while white women had the lowest success rate, at 73%.

Figure 7. Eviction Prevention Rate by Race/Gender

Outcome	Black or African American			Unk	Multiple races		White		Grand Total
	Female	Male	Total	Male	Female	Female	Male	Total	
Tenancy retained	36	11	47		3	11	6	17	67
Eviction	2	2	4			3		3	7
Unknown	3		3	1		1		1	5
Vacated unit but no eviction	1		1		1				2
Grand Total	42	13	55	1	4	15	6	21	81
Prevention Rate	90%	85%	87%	0%	100%	73%	100%	81%	85%

FINANCIAL ASSISTANCE

A total of 43 households (55%) received financial assistance from EPIC, for an average of \$1,215.82 per household. The amount provided varied by case depending on the amount owed, how much a participant was able to pay, the amount of negotiated reduction, and any additional fees. Financial assistance ranged from \$464 to \$1,500, the maximum amount allowed under project rules.

One surprising pattern concerns the relationship between success rate and financial assistance provided. While Black or African American women had the highest success rate among demographic groups in EPIC, they received the second lowest average amount of financial assistance. There were no discrepancies in the average number of months of rent owed by race, gender, household size, or a combination of these factors, so this does not appear to be a contributing factor.

Figure 8. Distribution of Financial Assistance by Demographic Groups

	Total participants	Number receiving financial assistance	% of total participants	% of category receiving financial assistance	Average financial assistance
Total	81	43	100%	56%	\$1,212.89
Female	61	30	75%	71%	\$1,274.15
Male	20	13	25%	29%	\$1,081.21
Black or African American	55	28	68%	67%	\$1,153.66
White	21	13	26%	29%	\$1,305.97
Multiple races	4	2	5%	4%	\$1,500.00
Female, Black or African American	42	19	52%	47%	\$1,236.48
Female, White	15	9	19%	20%	\$1,303.48
Female, Multiple races	4	2	5%	4%	\$1,500.00
Male, Black or African American	13	9	16%	20%	\$978.82
Male, White	6	4	7%	9%	\$1,311.59

Furthermore, there were no notable discrepancies between the overall demographic category percentages of EPIC participants and the percentages of those who received financial assistance.

Any causal link between financial assistance and success rate or demographic category is unclear at this time. This analysis does not adjust for the amount of assistance needed, negotiations around reduced fees, monthly household income, etc. Additionally, it is worth noting that these demographic subgroups each include a small number of individuals, which can greatly affect calculations of averages. Additional data and further analysis are necessary before drawing any conclusions on this particular aspect of the project.

CONCLUSION

Montgomery County, PA continues to feel the strain of the affordable housing crisis that has affected communities across the United States. This has resulted in increased lengths of time homeless, as housing providers struggle to find affordable permanent housing for households experiencing homelessness. Wait lists for services, including emergency shelter, have increased as fewer households move from homelessness back into housing.

Without major changes in the availability of affordable housing, the homeless crisis response system cannot alleviate these issues, and must increase its focus on reducing the number of households falling into homelessness. Successful prevention efforts like the EPIC project are crucial in this effort.

Additionally, the intersection of race, gender, and homelessness cannot be overlooked. Across the country, a disproportionate number of Black or African American residents experience homelessness. In Montgomery County, this group makes up almost 10% of the general population, but over 50% of its population of homeless service recipients. EPIC's success is not simply as a court-based eviction prevention program, but one that directly impacts the institutional racism that forces people of color into the cycle of eviction and homelessness.