Stout's Independent Evaluation of the Eviction Access to Counsel Pilot Program in Dayton

For the Period: November 2024 through February 2026

Prepared for: Learn to Earn Dayton

October 16, 2026

STOUT


DAYTON EVICTION ACCESS TO COUNSEL PILOT
EXECUTIVE SUMMARY
November 11, 2024 – February 26, 2026
WHO WAS SERVED
125 Households Assisted
493 Individuals Supported
304 Children
189 Adults
KEY OUTCOMES
NOTICE
88% of Clients Receiving Extensive Services Avoided Disruptive Displacement
64% of Clients Who Wanted to Stay in Their Home Were Able to Do So
80% of Case Goals Were Achieved
76% of Clients Received Extensive Services
PUBLIC RETURN ON INVESTMENT
For Every $1 Invested in Legal Representation, Dayton Likely Realized
$2.91 in Potential Fiscal Impact and Economic Benefits
$1.5 MILLION Total Estimated Fiscal Impact and Benefits
REDUCTIONS IN AMOUNTS TENANTS OWED
Median Reduction in Back Rent Owed (for Cases Where Rent Was Reduced)
$605
Reductions ranged from $100 to $4,500
CLIENT INSIGHTS
85% Identified as Female
88% Identified as Non-White
57% Reported they or someone in their household had a disability
19% Indicated they would experience sheltered or unsheltered homelessness if forced to move

Key Evaluation Findings

- From November 15, 2024 though February 26, 2026, ABLE attorneys assisted 125 households with 493 individuals, including 304 children and 189 adults through the Dayton Access to Counsel Pilot program (the Pilot).
- Stout preliminarily estimates that for every dollar invested in legal representation provided via the Pilot, Dayton has likely realized at least $2.91 in potential fiscal impacts and economic benefits (consistent with Stout's findings in other jurisdictions). The total estimated fiscal impacts and economic benefits from November 15, 2024 to February 26, 2026, are $1.5 million.
- Approximately 76% of Pilot clients assisted received extensive services[1], and approximately 24% of Pilot clients received counsel, advice, or limited action. Approximately 60% of Pilot clients who received extensive services had at least 1 potential affirmative defense in their case.
- ABLE attorneys assisted approximately 88% of Pilot clients who received extensive services in avoiding disruptive displacement[2] and in achieving approximately 80% of their case goals. ABLE attorneys assisted approximately 95% of Pilot clients who received extensive services in achieving at least one of their case goals.
- Of the 48% of Pilot clients receiving extensive services who indicated they wanted to stay in their home, approximately 64% were able to do so at the conclusion of their case.
- Pilot clients disproportionately identified as female and Black or African American compared to Dayton's overall population. Approximately 85% of Pilot clients and 52% of Dayton residents identified as female, approximately 88% of Pilot clients and 53% of Dayton residents identified as non-White. Approximately

[1] The calculation to determine the percentage of Pilot clients who received extensive services is the number of Pilot clients who received "services to continue" divided by the total number of Pilot clients who received services to continue, counsel and advice, and limited action.

[2] Stout uses the phrase "disruptive displacement" to capture outcomes of cases beyond "winning" and "losing" and "evicted" or "not evicted." For example, there may be circumstances where tenants did not have a formal eviction writ of restitution executed against them and therefore were not displaced but still have experienced disruption in their lives because of just the eviction filing and/or eviction proceeding. There may also be circumstances where a tenant needs to move but having access to legal counsel and being represented by a lawyer during the eviction proceeding minimizes the disruption that the move may have had on the tenant's household. Stout has found the phrase "disruptive displacement" to be helpful in demonstrating the variety of circumstances tenants experience and the impact of counsel in assisting with navigating a complex, high-stakes legal proceeding. Local advocates may use alternative terminology to describe the outcomes of cases and the impacts to tenants.

69% of Pilot clients and 21% of Dayton residents identified as both female and Black or African American.[3]

- Pilot clients identifying as female were significantly more likely to be the only adult in the household (72% of female Pilot clients vs 32% of male Pilot clients).
- Approximately 57% of Pilot clients communicated they or someone in their household had a disability. Data collected by eviction defense providers in other jurisdictions where Stout has conducted independent evaluations of eviction right / access to counsel programs indicates between 35% and 50% of clients either had a disability or someone in their household had a disability.
- Approximately 61% of Pilot clients indicated they were currently working. Pilot clients who indicated they were not currently working were more likely to indicate they or someone in their household had a disability (approximately 67%) compared to clients who were currently working (approximately 51%).
- When asked where they would go if they were forced to move, approximately 19% of Pilot clients indicated they would experience sheltered or unsheltered homelessness.
- For Pilot cases where the client owed back rent and ABLE attorneys negotiated reduction in the amount owed, the median reduction in back rent owed was $605 with reductions ranging from $100 to $4,500.
- Approximately 77% of Pilot clients indicated the presence of defective conditions in their home. Approximately 44% of Pilot clients who indicated defective conditions wanted to stay in their home compared to 84% of Pilot clients who did not indicate defective conditions.

[3] Stout calculated demographic statistics for Dayton's overall population with 2024 American Community Survey data from Dayton, Ohio. https://data.census.gov/.

Pilot Background

In November 2024, the Dayton Access to Counsel Pilot (the Pilot) program launched as a partnership among ABLE, Learn to Earn Dayton, Omega Community Development Corporation, Dayton Clerk of Courts, and CityWide with funding provided by Blue Meridian Partners, the Dayton Legal Heritage Foundation, and the Wright-Patt Credit Union Sunshine Fund. Throughout the Pilot, ABLE provided legal representation and case management support through a dedicated social worker, and Omega Community Development Corporation administered the disbursement of approximately $20,000 in rent assistance to Pilot clients.[4]

The Pilot initially served tenants with eviction filings in two Northwest Dayton zip codes (45405 and 45406) with household incomes at or below 200% of the Federal Poverty Level and who have a child or a pregnant person living in the home. In calendar year 2023, approximately 48% of all eviction filings in Dayton Municipal Court were filed against tenants living in 45406 and 45406. In September 2025, the Pilot expanded eligibility to include any City of Dayton resident with a child or pregnant person in the home (with the same household income eligibility criteria).

Pilot Client Goals, Goals Achieved, and Disruptive Displacement Avoided

During the intake/interview process, ABLE attorneys ask clients what their goals are for the case. Generally, only clients who receive extensive services complete the full intake/interview process and have stated goals recorded.

Since the Pilot began in November 2024, approximately 76% of Pilot clients have received extensive services[5] and ABLE assisted approximately 95% of clients who received extensive services in achieving at least 1 of their case goals. ABLE attorneys were able to assist Pilot clients who received extensive services in achieving approximately 80% of their case goals.

It is important to appreciate that clients may have goals that cannot be achieved based on their situation or under Dayton's landlord-tenant laws. Even if a client's stated goals are not achieved, ABLE attorneys often assist clients in achieving case outcomes that result in a high likelihood of the client avoiding disruptive displacement. These case outcomes that may not be the client's stated goal(s) can include but are not limited to: securing more time to move if the client initially wanted to stay, staying in the home when the client initially wanted to move, and reducing the amount of back rent owed.

Stout estimates ABLE attorneys assisted clients in avoiding disruptive displacement in

[4] Rental assistance was made available to Pilot clients through a pilot-specific assistance program that was not available to the general Dayton population. Pilot clients only became aware of the assistance program when informed by their attorney.

[5] The calculation to determine the percentage of Pilot clients who received extensive services is the number of Pilot clients who received "services to continue" divided by the total number of Pilot clients who received services to continue, counsel and advice, and limited action.

88% of Pilot cases when considering outcomes secured, even when the outcomes secured was not a stated client goal. The frequency with which ABLE attorneys assisted clients in avoiding disruptive displacement is consistent with metrics Stout observes in other eviction right / access to counsel jurisdictions across the country. Figure 1 shows the goal frequency and achievement for ABLE clients for the top 5 goals during the Pilot.

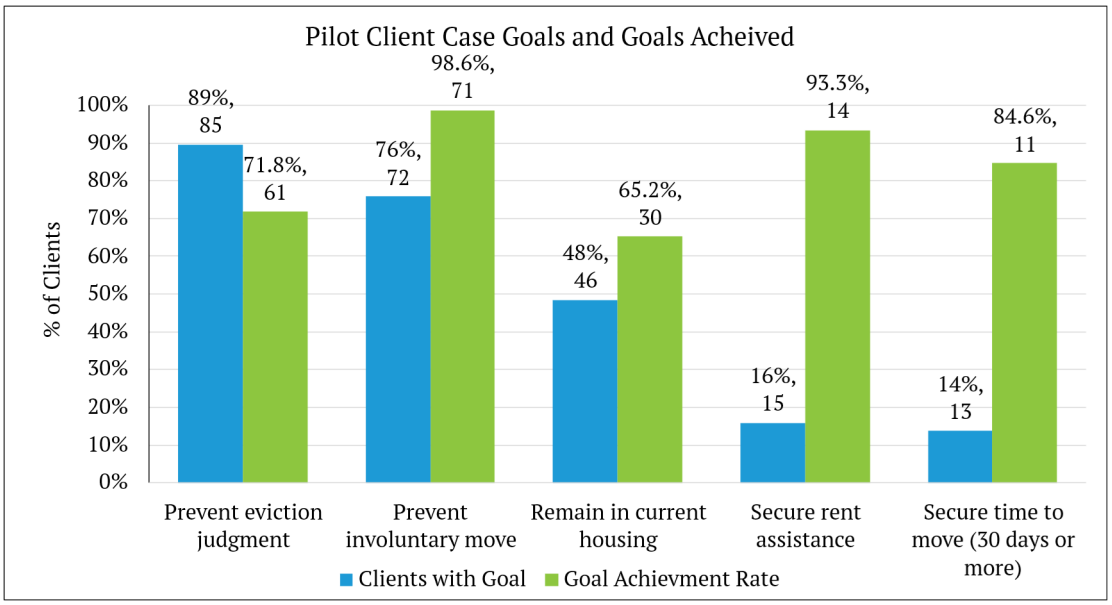


Figure 1

Of the Pilot cases where extensive services were provided, approximately 95% of Pilot clients had multiple goals for their case. The three most common combinations of client goals were:

- Prevent eviction judgment and prevent involuntary move.
- Prevent eviction judgment, prevent involuntary move, and remain in current housing.
- Prevent eviction judgment, prevent involuntary move, and secure more time to move (30 days or more).

In addition to these goals, approximately 48% of Pilot clients who received extensive services wanted to stay in their home, and of them, approximately 65% were able to stay.

Key Descriptive Metrics for Pilot Clients

Client Race, Gender, Disability Status, and Household Size

From November 15, 2024, through February 26, 2026, ABLE attorneys served 125 households with 493 individuals. Of the 493 individuals, 304 were children, and 189 were adults.

Approximately 80% of Pilot clients identified as African American or Black, 10% identified as White, 4% identified as Black and White, 2% identified as Hispanic, and approximately 3% of Pilot clients identified as other or refused to disclose (Figure 2). Approximately 85% of Pilot clients identified as female, and approximately 15% identified as male (Figure 3). Approximately 82% of female Pilot clients identified as African American or Black compared to 68% of male Pilot clients.

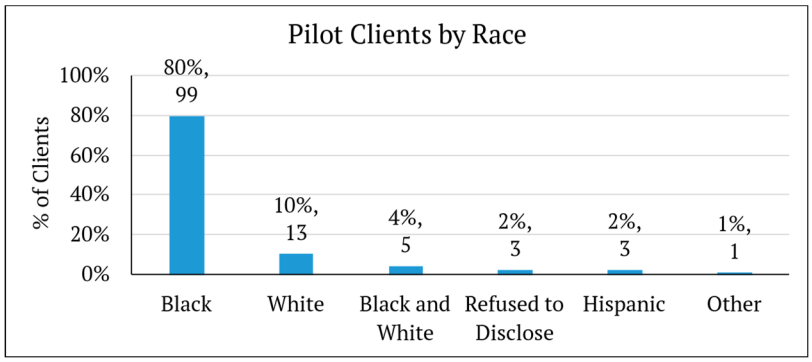


Figure 2

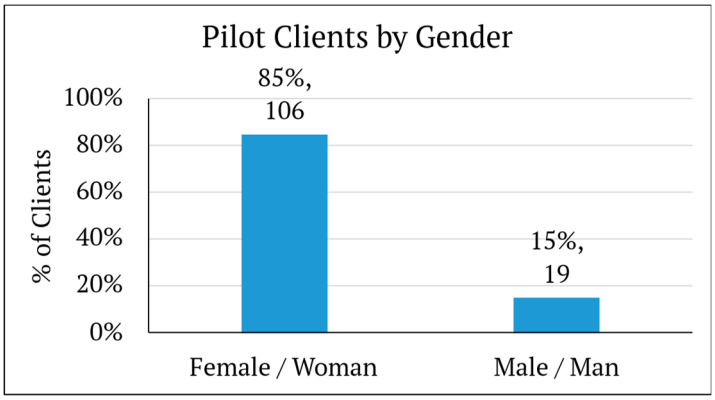


Figure 3

Pilot clients disproportionately identify as women and African American relative to Dayton's overall population. Approximately 51% of Dayton residents identify as White, approximately 38% identify as African American or Black, approximately 6% identify as Hispanic, approximately 1% identify as Asian or Pacific Islander, and less than 1% identify as Native American or Alaskan Native.[6] Approximately 51% of Dayton residents identify as female, and approximately 49% identify as male (Figure 4).

[6] 2024 5-year American Community Survey. United States Census Bureau.

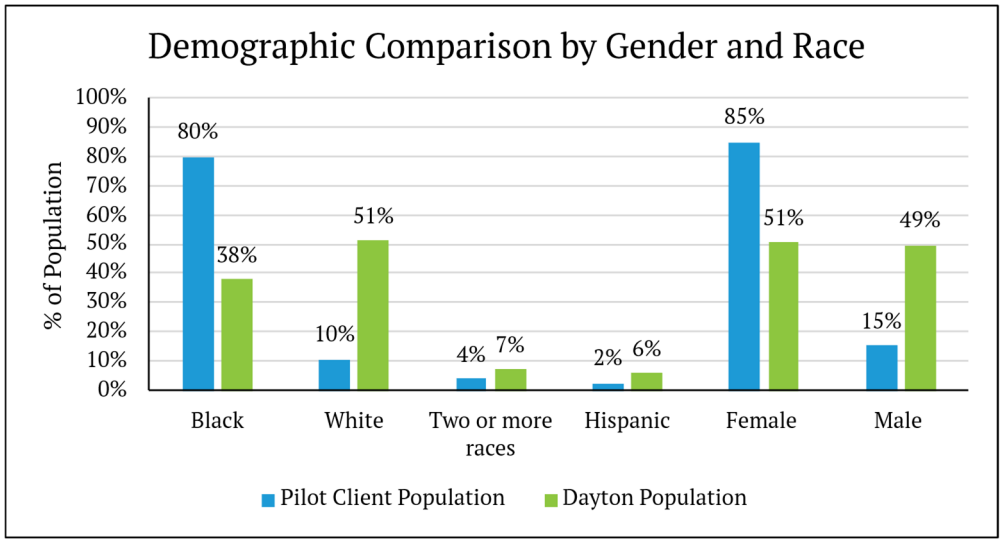


Figure 4

Pilot clients identifying as female were more likely than Pilot clients identifying as male to be working full-time[7] at the time of the case, live in a household with someone who has a disability, and have incomes greater than 100% of the FPL. The table below compares select client characteristics that differed between female and male Pilot clients.

Client Characteristic	Female	Male
Working Full-Time	24%	16%
Someone In Their Household Has a Disability	61%	38%
Income Greater than 100% of FPL	30%	21%

Approximately 57% of Pilot clients indicated they or someone in their household had a disability (Figure 5). Of these Pilot clients, approximately 38% indicated they or someone in their household had a physical disability, approximately 26% indicated they or someone in their household had a developmental disability, approximately 17% reported they or someone in their household had mental disability, and approximately 20% indicated they or someone in their household were in two of the above disability categories (Figure 6). Stout has observed in its independent evaluations of eviction right / access to counsel programs throughout the country that between 25% and 60% of tenants report they or someone in their household has a disability.

[7] Pilot clients reporting working 35 or more hours per week.

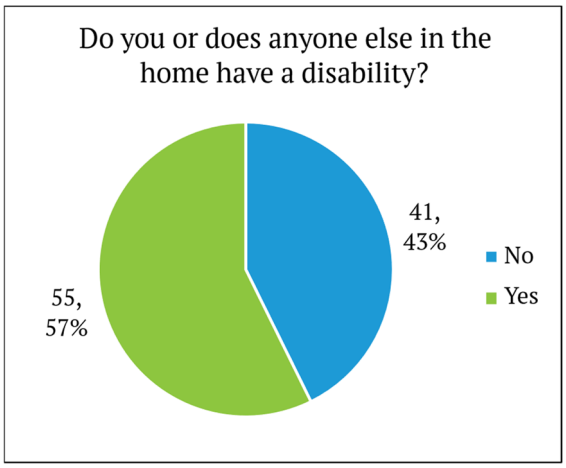


Figure 5

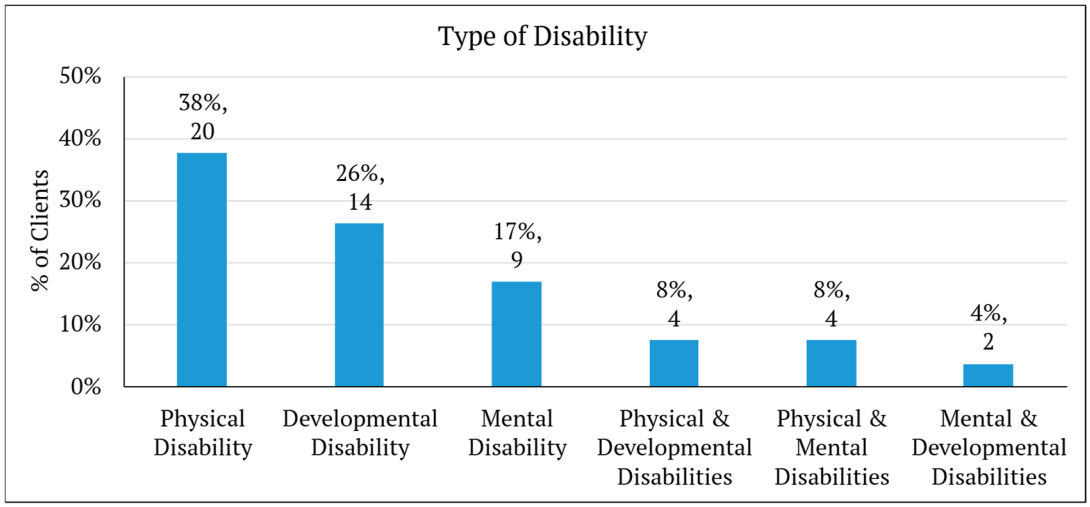


Figure 6

Approximately 70% of Pilot clients had multiple children living in the household, and Pilot client households had an average of 2.4 children (Figure 7). Among Pilot clients who reported their children's school attendance, approximately 90% reported their children were attending school regularly. Of Pilot clients who reported their children's school attendance, Pilot clients with 1 or 2 children were less likely to report their children regularly attending school than those with 3 or more children, approximately 85% and 97%, respectively (Figure 8).

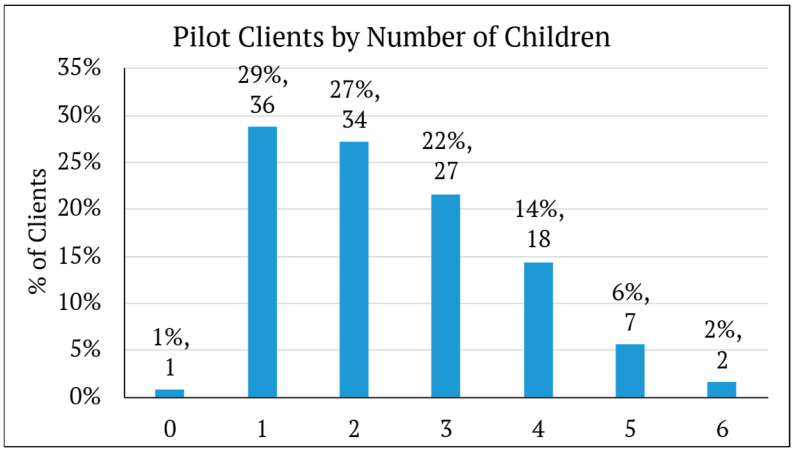


Figure 7

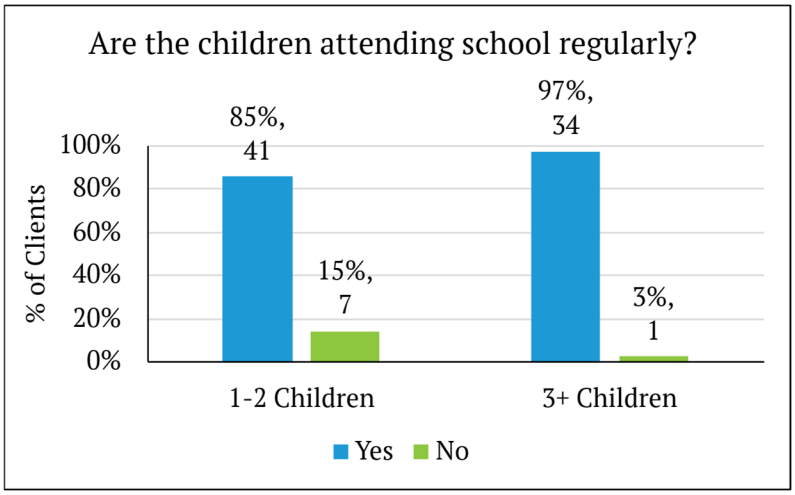


Figure 8

Figure 9 shows the distribution of Pilot clients by household size. Pilot clients identifying as female were significantly more likely to be the only adult in the household (72% vs 32%) (Figure 10).

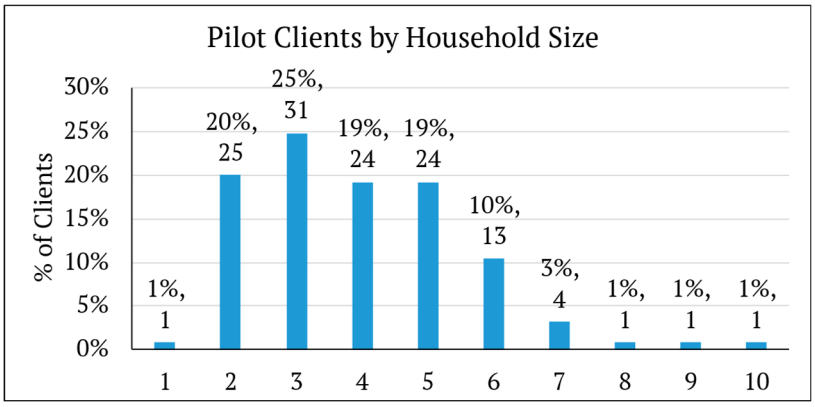


Figure 9

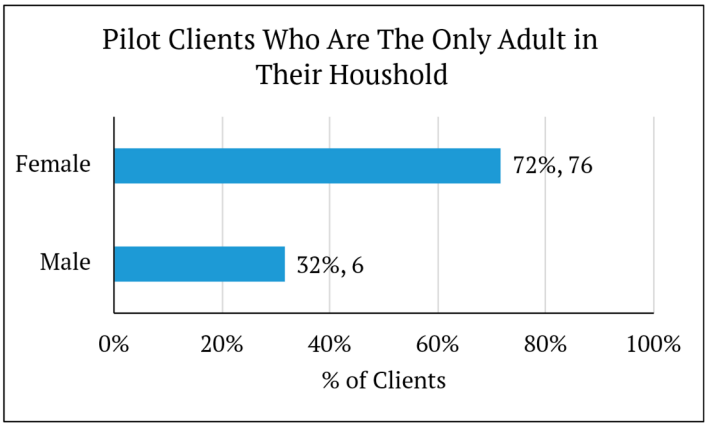


Figure 10

Client Employment Status

As shown in Figure 11, approximately 61% of Pilot clients indicated they were currently working. Pilot clients living in public or subsidized housing were significantly less likely to be currently working (42% and 25%, respectively) compared to Pilot clients living in private market housing (69% were working at the time of the case). Pilot clients who indicated they were not currently working were more likely to indicate they or someone in their household had a disability (67%) compared to clients who were currently working (51%). Approximately 45% of clients who were not currently working cited a recent job loss as the reason they were not able to pay rent.

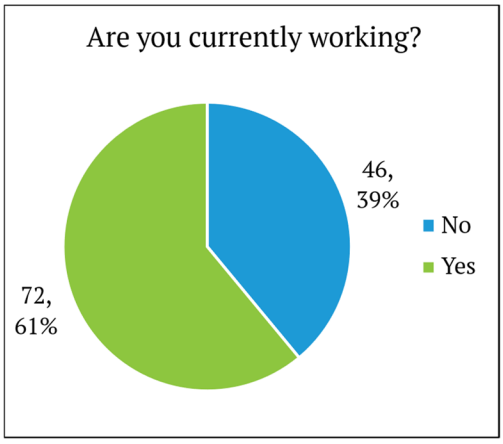


Figure 11

Client Household Income and Federal Poverty Level (FPL)

As shown in Figure 12, approximately 72% of Pilot clients had household incomes at or below 100% of the FPL.

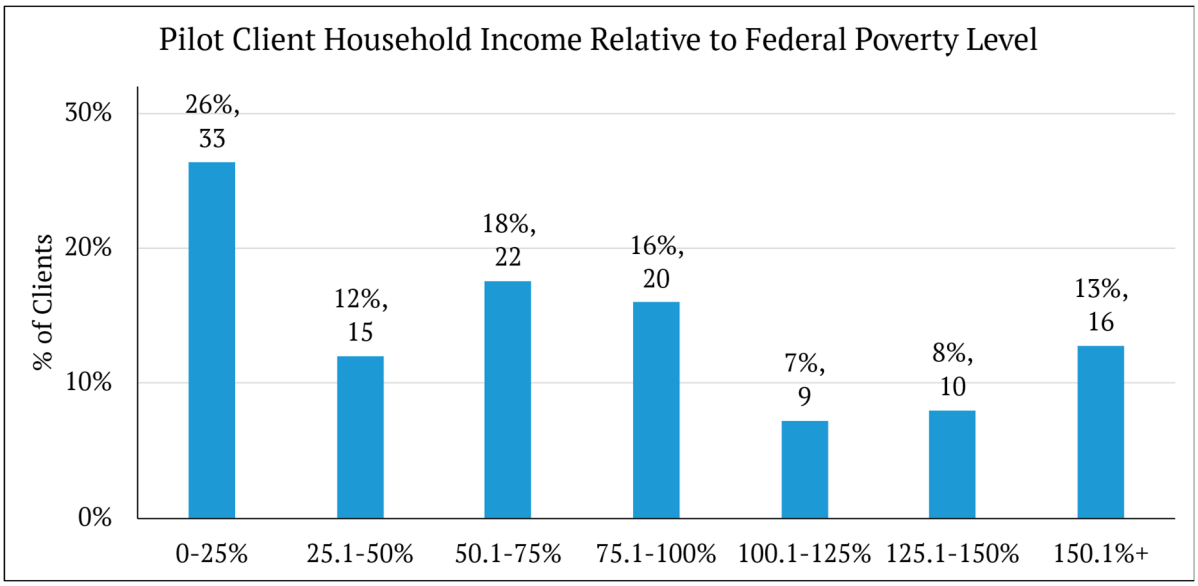


Figure 12

Approximately 67% of Pilot clients with household incomes at or below 100% of the FPL indicated someone in their household had a disability compared to approximately 51% of clients with household incomes higher than 100% of the FPL. Pilot client households with incomes at or below 100% of the FPL were less likely to be working, have a potential defense, or stay in their home at the conclusion of their case.

Client Characteristic	Household Income at or Below 100% of the FPL	Household Income Above 100% of the FPL
Currently working	46%	97%
Have a potential defense	48%	62%
Stayed in their home at the conclusion of the case	37%	50%

Months of Back Rent Owed

Among Pilot clients where the landlord alleged non-payment, approximately 7% indicated they believed they were current on rent, approximately 11% owed 1 month of rent, approximately 29% owed 2 months of rent, approximately 31% owed 3 months of rent, and approximately 22% owed 4 or more months of rent (Figure 13).

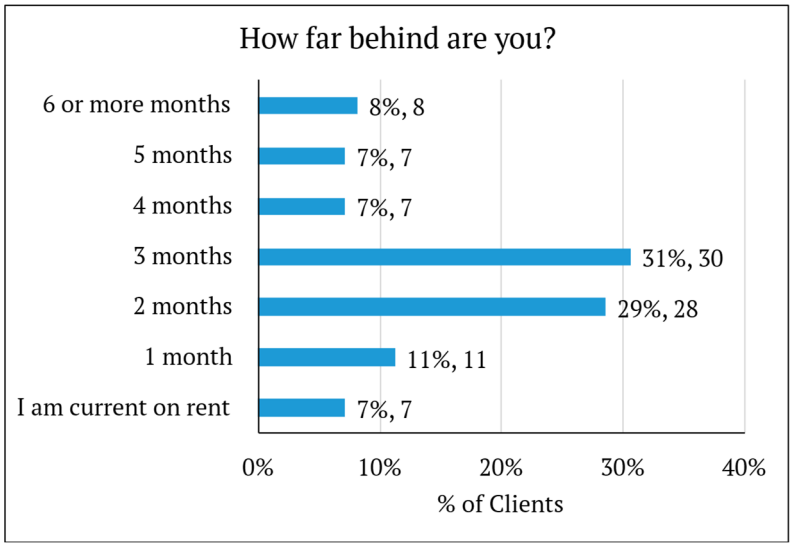


Figure 13

Pilot clients who were behind on their rent were behind by an average of approximately 3 months. The most common reason stated for not paying rent was job loss/reduced or inconsistent hours (62%). Other reasons cited for not paying rent were "competing expenses" (9%), "health issues" (9%), "withheld rent due to condition issues" (9%), and "withheld rent due to dispute about amount owed" (6%).[8]

The distribution of responses to why clients did not pay rent varied by the months of back rent owed. Clients who owed more than 1 month of back rent cited "job loss/reduced or inconsistent hours" (66%) more frequently and "withheld rent due to dispute about amount owed" (5%) less frequently as reasons for not paying rent, compared to clients who owed 1 month of back rent or were current on rent (33% cited job loss and 17% cited withholding because of disputes over amount owed).

ABLE attorneys were able to negotiate a reduction in the amount of back rent owed in 9 cases, which is approximately 12% of the cases where the client owed back rent. When ABLE attorneys were able to negotiate a reduction in the amount of back rent owed, the median reduction in back rent owed was $605, with reductions ranging from $100 to $4,500.

Stout did not observe any meaningful difference in Pilot client goal achievement rates based on the number of months of back rent owed.

Clients' Ability to Pay Toward the Amount of Back Rent Owed

Approximately 52% of Pilot clients indicated they could pay toward the amount of back rent owed, and approximately 48% of clients indicated they could not pay anything toward the amount of back rent owed. Of the 52% of Pilot clients who indicated they could pay towards the amount of back rent owed, approximately 80% of clients indicated

[8] Clients can state more than one reason for non-payment of rent.

they could pay a portion of the back rent owed, and approximately 20% indicated they could pay all the back rent owed (Figures 14 and 15).

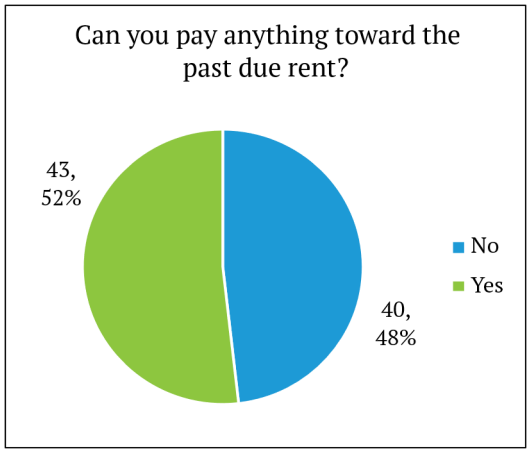


Figure 14

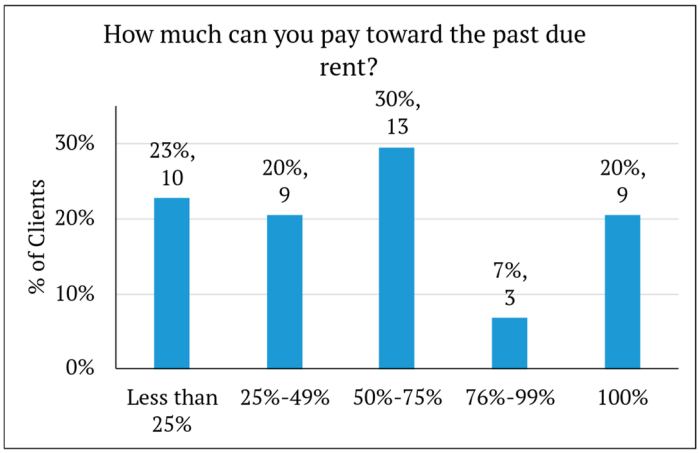


Figure 15

Pilot clients who indicated they could pay all the back rent owed an average of approximately 2.1 months of rent, and approximately 67% had a potential affirmative defense. Pilot clients who indicated they could pay a portion of the back rent owed an average of approximately 2.7 months of rent, and approximately 54% had a potential affirmative defense. Pilot clients who indicated they could not pay anything toward the amount of back rent owed an average of approximately 3.2 months of rent, and approximately 43% had a potential affirmative defense.

Pilot clients who could pay all the back rent owed were more likely than Pilot clients who could not pay any of the back rent owed to indicate issues with the property manager, but less likely to report other issues beyond non-payment of rent, including defective conditions, issues with the landlord's ledger, or late fees being charged improperly. The table below compares how often each issue was reported across three groups of Pilot clients: Pilot clients who could pay all the back rent owed, Pilot clients who could pay some of the back rent owed, and Pilot clients who could not pay any of the back rent owed.[9]

Issue Faced By Client	Can Pay All of Back Rent Owed	Can Pay Some of Back Rent Owed	Cannot Pay Any of Back Rent Owed
Issues with Management	57%	60%	42%
Defective Conditions	67%	76%	71%
Issue With the Landlord's Ledger	50%	69%	61%
Late Fees Charged Improperly	43%	53%	65%

[9] Each percentage is the share of clients in that column's group wo reported the issue. Because each column is a separate group, the percentages across a row will not sum to 100%. Percentages within a column also will not sum to 100% because a Pilot client could report more than one issue.

Stout did not observe any meaningful difference in Pilot client goal achievement rates based on the client's ability to pay toward back rent owed.

Whether Client Wants to Stay in Their Home or Leave

Approximately 56% of Pilot clients indicated they wanted to stay in their home, and approximately 44% indicated they wanted to leave (Figure 15). As shown in Figure 17, the majority of Pilot clients who indicated the presence of defective conditions in their home wanted to leave (56%), and a minority wanted to stay (44%). Additionally, as shown in Figure 18, Pilot clients living in public or subsidized housing (75%) were more likely to indicate they want to stay in their home compared to clients in private market housing (51%).

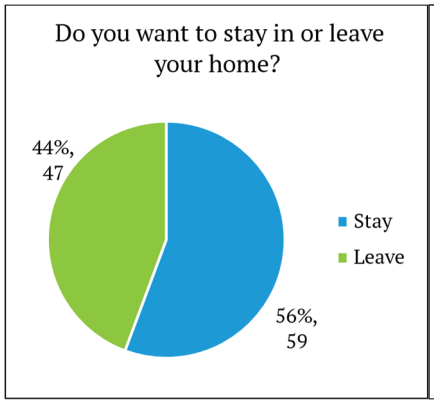


Figure 16

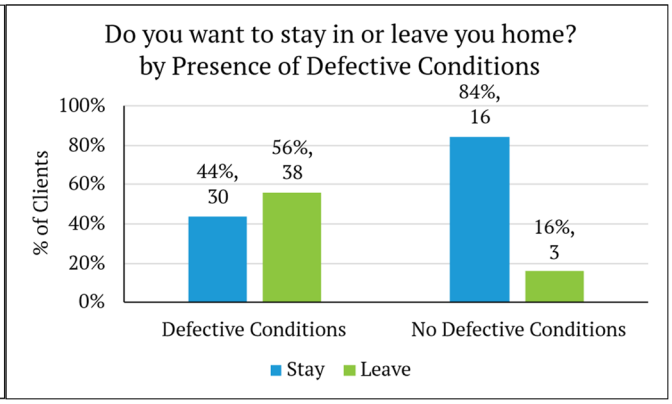


Figure 17

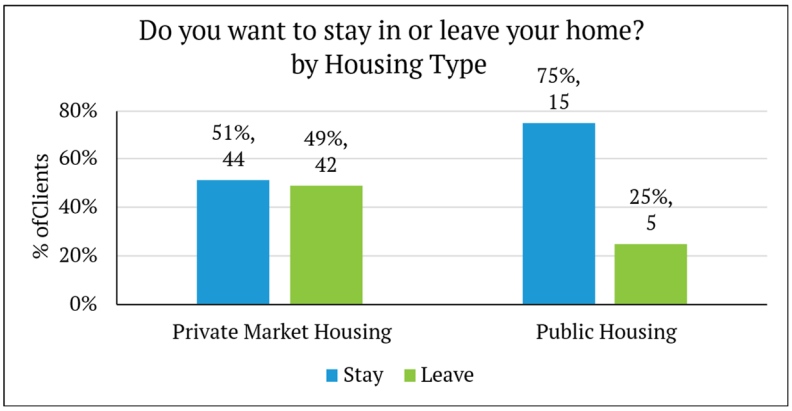


Figure 18

Approximately 44% of Pilot clients who wanted to stay cited "I don't have anywhere else to go;" and this was the most common response. Other common reasons for wanting to stay included "moving would be disruptive to my household, employment, children, etc." (31%), and "I can't afford the moving costs" (24%) (Figure 19)[10]. Approximately 40% of ABLE clients who wanted to leave cited "defective conditions." Other common reasons

[10] Percentages sum to more than 100% because Pilot clients were able to select multiple responses.

for wanting to leave included “bad relationship with landlord” (31%) and “I can’t afford rent going forward” (19%) (Figure 20).

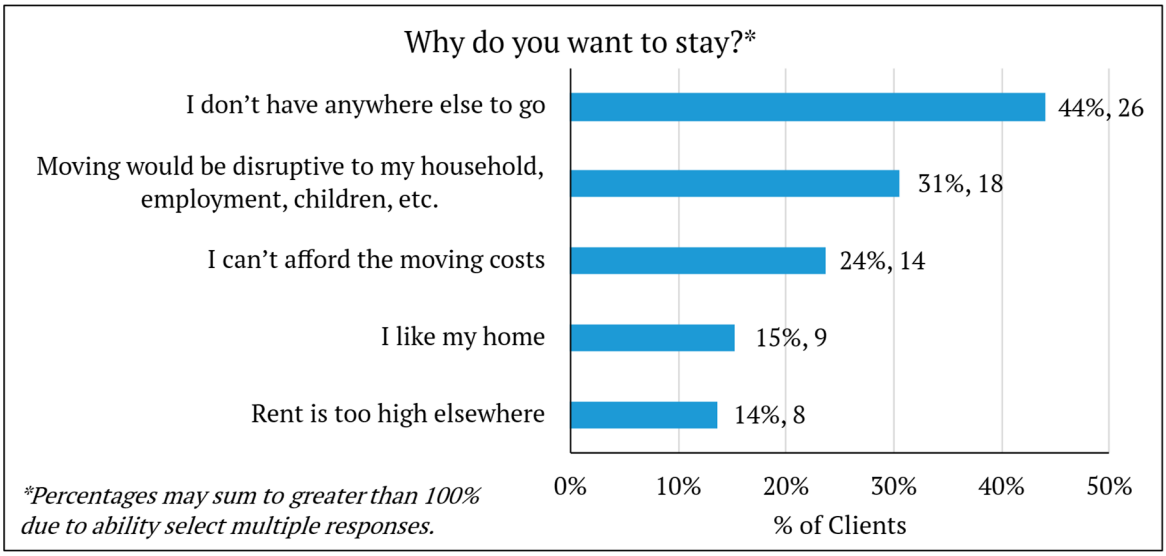


Figure 19

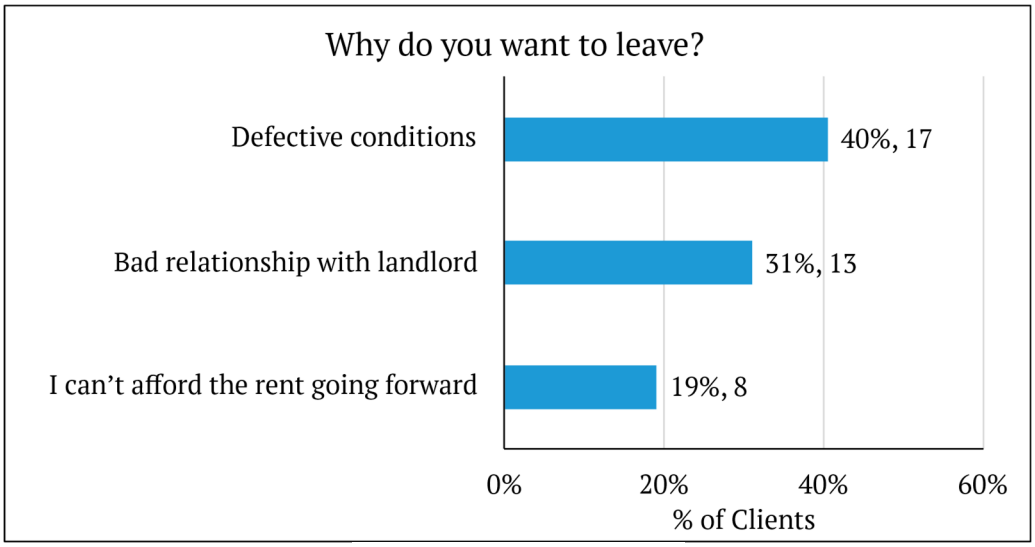


Figure 20

Where Clients Would Go if They Had to Move

Approximately 41% of Pilot clients reported "I don't have anywhere to go" when asked where they would go if they had to move. ABLE attorneys indicated these Pilot clients were primarily unsure or had not yet considered where they would go if they had to move.

Approximately 19% indicated they would need to enter emergency shelter or would experience unsheltered homelessness if they had to move. Figure 21 shows additional Pilot client responses to this question.

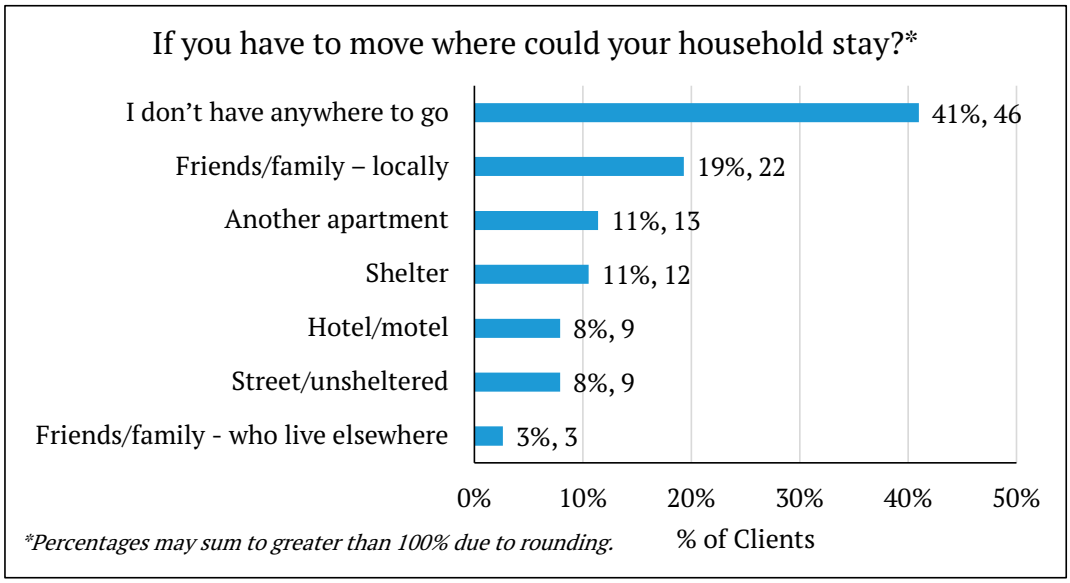


Figure 21

Presence of Defective Conditions

Approximately 77% of Pilot clients indicated the presence of defective conditions in their home, and approximately 70% reported more than 1 defective condition (Figure 22).

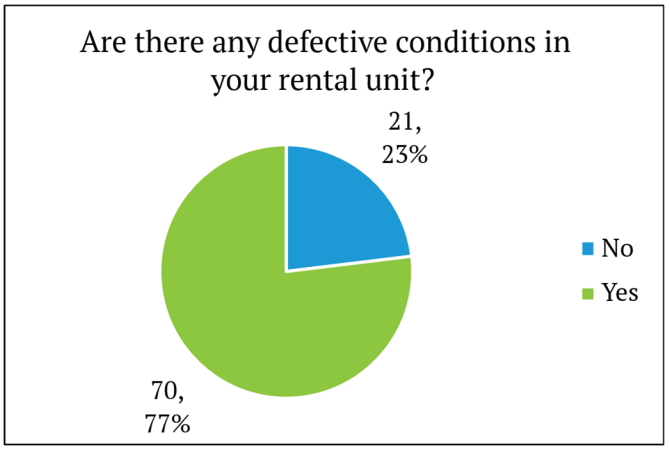


Figure 22

Approximately 78% of Pilot clients living in private market housing reported defective conditions compared to approximately 69% of Pilot clients living in public/subsidized

housing. Additionally, approximately 9% of Pilot clients indicated the reason for non-payment was that they were withholding rent due to defective conditions.

Approximately 93% of Pilot clients who indicated the presence of defective conditions in their home reported the conditions to their landlord. Of Pilot clients who reported the conditions to their landlord, approximately 64% reported no repairs were made, and approximately 36% reported repairs were only partially completed.

The most common defective conditions reported were plumbing leaks and pest infestations (both approximately 44%), electrical issues and wall/ceiling/floor damage (both approximately 42%), water damage (approximately 39%), and mold (approximately 36%) (Figure 23).

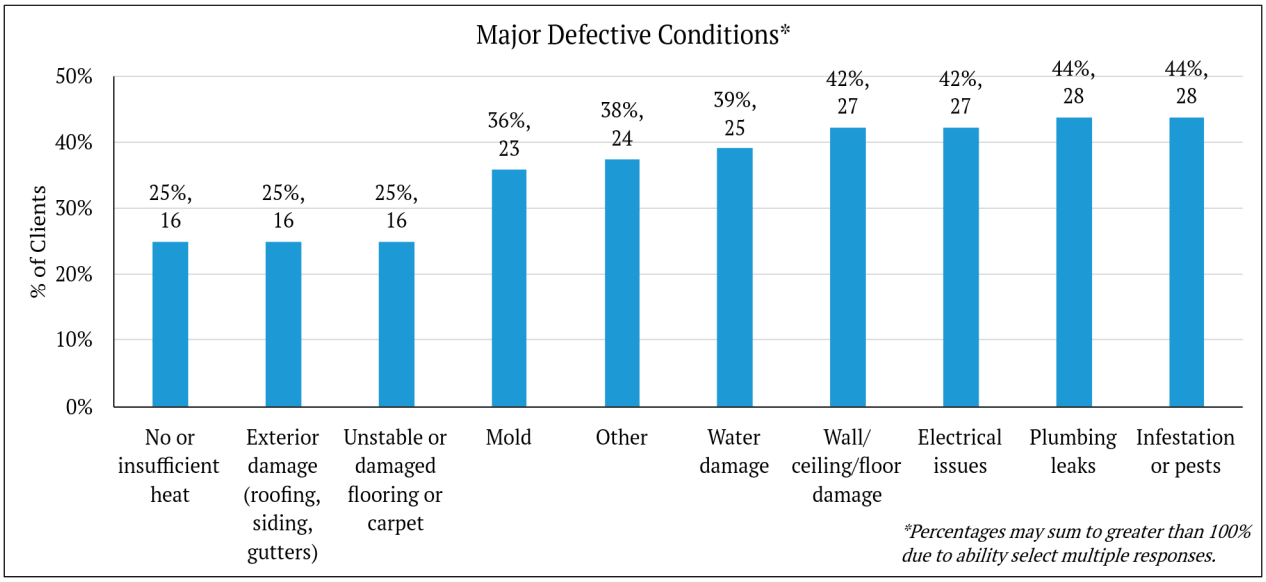


Figure 23

Pilot Client Housing Characteristics: Landlord Characteristics

The Federal Reserve Bank of Cleveland indicated an increase in investors purchasing single-family homes as rental properties since the pandemic across one county in Pennsylvania and Ohio's 6 most populous counties, including Montgomery County.[11] These investments are often concentrated in certain census tracts, where out-of-state landlords owned up to 27% of single-family homes. In approximately 68% of Pilot cases, the landlord was from Ohio, and in approximately 32% of cases, the landlord was from outside Ohio (Figure 24). Of the 32% of cases where the landlord was from outside Ohio, approximately 15% of the properties had been sold in the past 12 months, compared to approximately 10% of the properties where the landlord was from Ohio.

[11] Klesta, Matt. "Hotspots: Investor-Owned Home Trends from Select Counties in Ohio and Pennsylvania." Federal Reserve Bank of Cleveland. September 4, 2025.

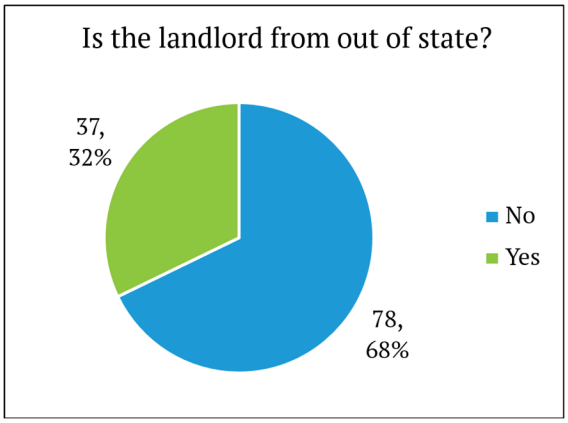


Figure 24

Approximately 73% of Pilot clients lived in 1-unit properties, approximately 17% lived in 2–4-unit properties, approximately 5% lived in 5–10-unit properties, approximately 1% lived in 11–20-unit properties, and approximately 3% lived in properties with more than 20 units (Figure 25).

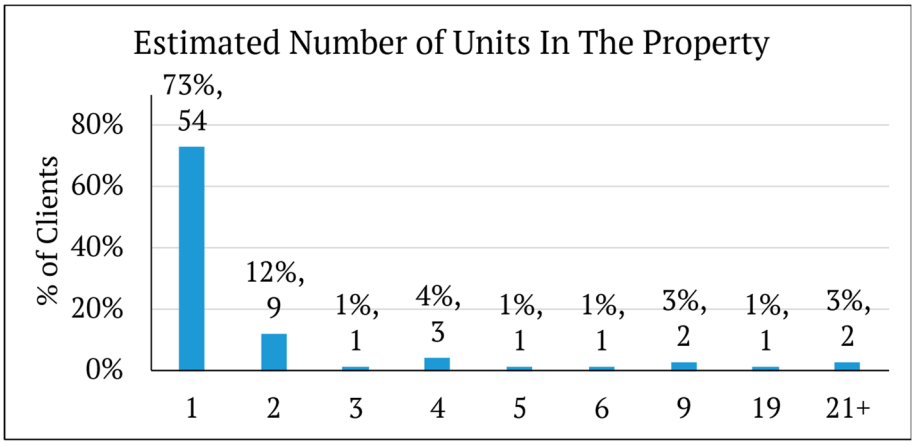


Figure 25

Approximately 88% of Pilot clients lived in properties that had not been sold in the past 12 months, and approximately 12% lived in properties that had been sold in the past 12 months (Figure 26).

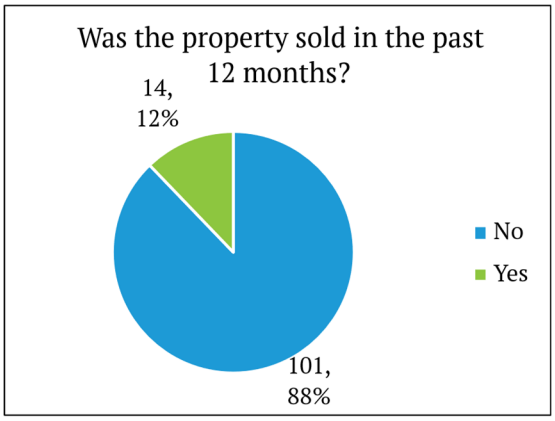


Figure 26

Presence of Affirmative Defenses

Approximately 60% of Pilot clients who received extensive services had at least 1 potential affirmative defense in their case. Of those who had a potential affirmative defense, the most common defenses were improper or insufficient notice (41%), landlord not in good standing (31%), and improper late fees (28%) (Figure 27).

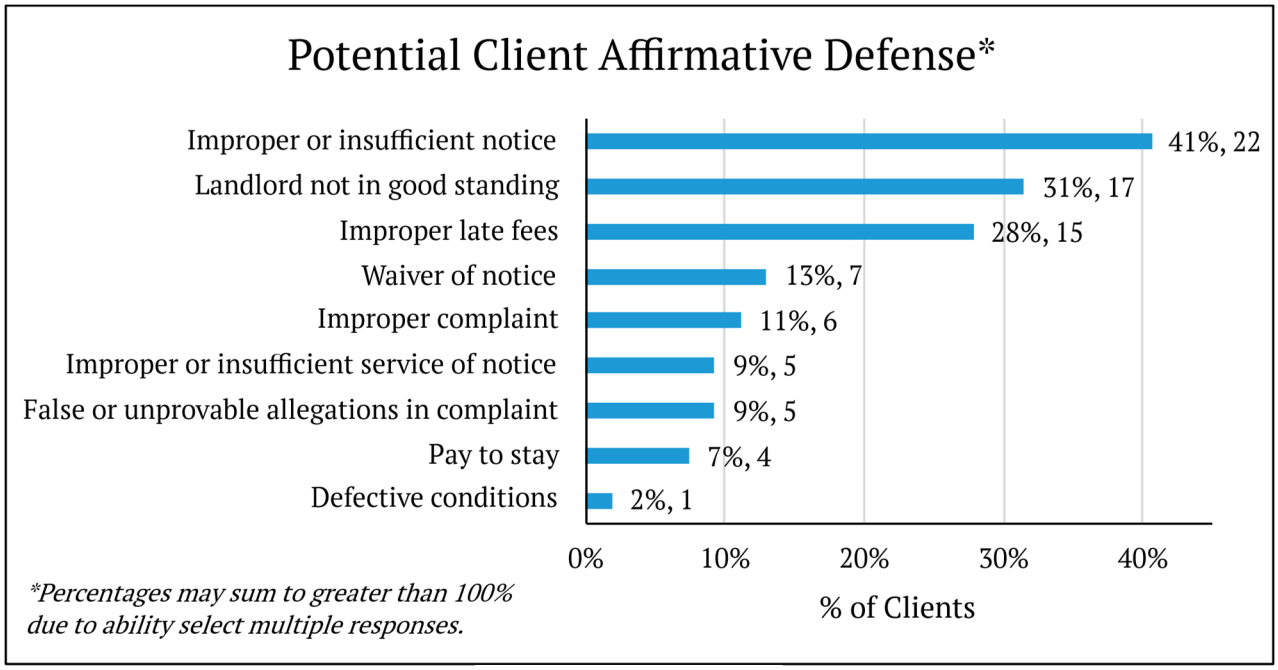


Figure 27

Pilot clients with a potential affirmative defense were more likely to stay in their homes at the conclusion of the case, be working, and have higher household incomes relative to the FPL than those who did not. Pilot clients with a potential affirmative defense were less likely to identify as female or live in public or subsidized housing.

Client Characteristics	Have A Potential Affirmative Defense	Do Not Have a Potential Affirmative Defense
Stayed in their home	63%	10%
Currently working	63%	56%
Higher income relative to FPL	82%	62%
Identify as female	78%	93%
Live in public/subsidized housing	16%	20%

Qualitative Feedback: Client Experiences with Access to Counsel

To provide important context to the quantitative evaluation and analysis, Stout conducted interviews with Pilot clients who received legal representation. The interviews explored Pilot clients' understanding of the eviction process prior to representation, the effect of legal counsel on their experience in court and with their landlord, the impact of case outcomes on housing stability, and effects on financial, emotional, and personal wellbeing. This section summarizes findings from the interviews and presents quotes in Pilot clients' own words.

Legal representation improved Pilot clients' comprehension of the eviction process and reduced initial uncertainty. Pilot clients reported limited familiarity with eviction procedures and substantial apprehension at the beginning of their cases. They identified attorneys' explanation of process and expectations as a key factor in reducing this uncertainty, enabling them to understand what actions were required and what outcomes were reasonably possible given their circumstance.

"This was the first time I was being evicted and I was confused. My attorney explained everything and definitely took away some of the stress." – Client A

In addition to legal representation, case management and resource navigation were valuable. Pilot clients indicated their attorneys connected them to rental assistance programs and referral networks that they were previously unaware of. This support included direct outreach to non-profits and government agencies on clients' behalf and ongoing engagement throughout their case. This non-legal support assisted Pilot clients with service coordination and advocacy beyond courtroom representation.

"[My social worker] helped with getting my security deposit. He had connections with where I was trying to get some help, and he made the process so much easier and faster." – Client B

Legal representation was associated with material improvements in case outcomes. Pilot clients attributed specific concrete benefits to their attorneys' involvement, including additional time to arrange relocation, avoidance of a formal eviction record, negotiated payment plans with landlords, and recovery of a security deposit. One Pilot client indicated that avoiding an eviction record was a determining factor in her ability to secure subsequent housing for her household.

"I have 4 children and if we weren't able to keep [the eviction] off my record then we wouldn't have been able to move." – Client C

Housing outcomes secured by attorneys were linked to broader family and household stability. One Pilot client who retained her housing shared that avoiding eviction was integral in averting a referral to children's services, as she indicated that loss of housing while retaining custody of her children would have likely triggered agency involvement.

This feedback suggests that when attorneys assist a client in avoiding disruptive displacement, there may be benefits associated with family and household stability.

"If I would have lost my place, children services would have immediately red flagged me for the kids I have custody of." – Client D

Pilot clients reported reduced psychological and emotional distress associated as significant benefits of legal representation. Pilot clients described significant stress and emotional strain prior to and during their eviction cases. They attributed a meaningful reduction in this distress to the support and guidance provided by their attorneys and social worker, describing the experience in terms of reduced anxiety, increased reassurance, and a sense of being supported without judgment.

"I was literally crying every day. I was so sick at the time and I didn't know how I was going to figure this out. … I literally did not know where I was going to go. They helped me, and it was a huge weight lifted off my shoulders." – Client A

"The knowledge and the mental and emotional stress they remove for people is amazing. They didn't judge me." – Client C

Pilot clients believed case outcomes would have differed substantially without representation. Pilot clients indicated that without legal representation, they would have lacked the knowledge needed to navigate the eviction process, identify available resources, or negotiate with their landlord. Representation by an attorney was identified as a direct factor in avoiding eviction and/or an eviction record.

"I definitely would have had to leave sooner and [the eviction] would have been on my record." – Client B

Preliminary Directional Estimates of the Pilot's Public Fiscal Impacts

The impacts and costs of eviction to states, cities, counties, and municipalities are significant and multi-dimensional. Substantial reporting has documented the negative impact evictions have on individuals, families, and communities (see Appendix A). While many of these impacts are not yet quantifiable, clear fiscal impacts or economic costs of eviction exist. This section details directional estimates of the fiscal impact the Pilot is having on publicly funded social safety net systems in Dayton / Montgomery County. These directional estimates of fiscal impact provide insight into how representation in eviction cases could mitigate these costs or assist in redirecting the funds to other efforts undertaken by the City of Dayton and Montgomery County. It is important to note these estimated public fiscal impacts are directional and based on data that is currently available.

Stout relied on Pilot client interview data from ABLE to develop these estimates. Client circumstances and case characteristics often vary. Because of this variation, not all interview questions are applicable to all Pilot clients and, therefore, are not asked to all clients. While the goal is to ask all Pilot clients all questions applicable to their circumstances and cases, ABLE staff exercise discretion during the interview process. There may be interview questions not asked based on a client's circumstances, comfort level with certain topics, and/or having to recount traumatic experiences. A primary data element for Stout's directional fiscal impact calculations is how clients answered the interview question, "If you have to move, where could your household stay?" Answers to this question and conversations with ABLE attorneys inform the degree to which clients would need assistance from publicly funded social safety net systems in Dayton / Montgomery County and the likelihood of other fiscal impacts.

Stout used the percentage of Pilot clients ABLE attorneys assisted in achieving their goals as the basis for the percentage of clients who likely avoided disruptive displacement because of the Pilot. Using this data, Stout estimates ABLE attorneys assisted in avoiding disruptive displacement for approximately 88% of Pilot clients. Stout uses the phrase "disruptive displacement" to capture outcomes of cases beyond "winning" and "losing." For example, there may be circumstances where tenants did not have a formal eviction order issued against them and, therefore, were not displaced. However, they have still experienced disruption in their lives because of the landlord-tenant filing, such as entering a negotiated settlement with unrealistic payment terms resulting in additional financial strain. Additionally, there may be circumstances where a tenant loses possession of their home but is granted extra time to vacate. In this situation, disruptive displacement may have been avoided because of the additional time to find alternative, suitable housing.

Stout's estimated return on investment calculation has 2 components: (1) the number of Pilot clients who received extended services and for whom ABLE assisted with achieving their goals and (2) total expenditures by ABLE providing services. During the Pilot, ABLE

spent approximately $515,000 providing legal assistance and legal representation through ABLE for Dayton / Montgomery County residents.

Stout estimated Dayton / Montgomery County likely realized fiscal benefits of at least approximately $1.5 million between November 2024 and February 2026 as a result of the Pilot. For every $1 spent on legal representation through the Pilot, Dayton / Montgomery County likely realized at least $2.91 in fiscal benefits. In its evaluations and cost-benefit analyses (pre- and post-legislation) of eviction right to counsel programs throughout the country, Stout has found the estimated dollar value of a right to counsel generally ranges from $2.19 to $4.80.[12] The estimated quantifiable fiscal benefits in Dayton / Montgomery County during the Pilot include:

- $541,000 in housing social safety net responses,
- $230,000 related to out-of-home foster care placements,
- $227,000 in retained economic value by minimizing out-migration,
- $196,000 in additional Medicaid spending on health care,
- $151,000 in federal and state funding retained for Dayton Public Schools,
- $100,000 related to increased educational attainment,
- $48,000 responding to forcible entry and vehicle theft crimes,
- $36,000 related to employment stability,
- $7,900 related to criminalizing people experiencing homelessness.

Estimated Housing Social Safety Net Response Fiscal Impacts

While homelessness may not always be experienced immediately following an eviction, eviction remains a leading cause of homelessness. According to data from Montgomery County Homeless Solutions, there were 639 people experiencing homelessness in Montgomery County on a single night in calendar year 2025, a decrease of approximately 7% compared to 2024. Of those experiencing homelessness in Montgomery County on a single night in 2025, 111 people were experiencing unsheltered homelessness, an increase of approximately 21% from 2024.[13]

Because eviction has been linked to homelessness, avoiding disruptive displacement through the Pilot could reduce costs associated with housing social safety net responses such as emergency shelter, rapid rehousing, and hotel stays. Research has shown that when people experience homelessness, a portion of them will experience homelessness again even after exiting a housing program. Stout estimated the average annual housing social safety net fiscal impacts to Dayton / Montgomery County for an initial interaction with the housing social safety net system and the first subsequent re-entry to these systems.

[12] This range includes only the estimated public fiscal impacts associated with eviction right to counsel programs in other jurisdictions.
[13] Homelessness In Montgomery County, June 2025. Homeless Solutions.

Using data collected by ABLE, Stout estimated approximately 28% of Pilot client households would have likely experienced homelessness but for the Pilot.[14] Stout estimated 84 households in Dayton / Montgomery County avoided disruptive displacement during the Pilot due to assistance from ABLE attorneys, and that 24 of the households avoiding disruptive displacement would have likely experienced homelessness but for the Pilot.

Based on publicly available data from the U.S. Department of Housing and Urban Development (HUD), Stout estimated the annual cost to provide a temporary housing and social services response for these client households in Dayton / Montgomery County would have been approximately $20,000 per household if ABLE was unable to avoid disruptive displacement for these clients.[15] Applying the estimated $20,000 per household cost to the approximately 24 households who likely would have required a temporary housing and social services response but for the Pilot results in a fiscal impact of approximately $481,000 for Dayton / Montgomery County.

A portion of the households who would have required a temporary housing and social services response would also likely have needed a second housing social safety net response. According to data from HUD, an estimated 12% of households that exit temporary housing return to homelessness and require additional temporary housing and social services within 1 year.[16] Applying the 12% metric to the 24 households that would have experienced homelessness results in 3 households experiencing homelessness a second time and requiring a subsequent housing social safety net program. At an estimated cost of $20,000 per household for housing social safety net programs, the cost of 3 households requiring a second housing social safety net program would have been approximately $60,000.

The total estimated fiscal impact to Dayton / Montgomery County related to people avoiding experiencing homelessness and requiring a housing social safety net response as a result of the Pilot is approximately $541,000.

Emergency shelter costs are one form of a social safety net response to the need for shelter, even in jurisdictions without a right to shelter and jurisdictions with people

[14] The estimated 28% is based on Stout's extrapolation methodology to distribute answers of "I don't have anywhere to go" among other categories. This includes clients who indicated they would need to enter emergency shelter or live unsheltered or on the street and was calculated using a methodology to allocate the responses pro rata. Data from Stout's evaluations of eviction right to counsel / access to counsel programs in Connecticut, Cleveland, Maryland, Milwaukee, and Oklahoma indicates that between 15% and 30% of clients indicated they would experience homelessness in some form if they were forced to move.

[15] Estimated by Stout using data from the following HUD reports: (1) U.S. Department of Housing and Urban Development, HUD 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report. 2024. (2) U.S. Department of Housing and Urban Development, HUD's 2024 Continuum of Care Program Funding Awards. 2024

[16] U.S. Department of Housing and Urban Development. CoC Performance Profile Dayton, Kettering/Montgomery County CoC. 2024

experiencing homelessness who are living unsheltered. Emergency shelter costs provide a proxy for costs jurisdictions bear (or are willing to bear) in response to severe housing instability. Furthermore, the incremental nature of shelter beds (i.e., the number of shelter beds increasing as the number of people experiencing homelessness increases) does not restrict the application of these costs to the households who are experiencing disruptive displacement because the costs may manifest in other ways, particularly if households are unable to enter emergency shelter and must use other Dayton / Montgomery County services to achieve housing stability. Regardless of actual emergency shelter entry by households experiencing disruptive displacement, housing social safety net program costs can be a proxy for the other costs necessary to achieve housing stability for these households. Thus, the $541,000 cost of providing housing social safety net programs to people experiencing disruptive displacement is not a direct cost saving to Dayton / Montgomery County. Rather, the $541,000 represents a fiscal impact related to homelessness because of disruptive displacement, which will include some cost savings from decreased use of housing social safety net responses.

Fiscal Impacts Associated with Decreased Foster Care Costs for Children Experiencing Homelessness

Stout estimates 208 children avoided disruptive displacement through the Pilot. An estimated 4% of children from evicted families are placed in foster care and generally remain there for at least one year.[17] Combined, this results in an estimated 8 children who may have been placed in foster care because of disruptive displacement but for the Pilot. As of September 30, 2025, there were 15,268 children in foster care in Ohio.[18] Approximately 43% of foster care spending in Ohio is contributed by local governments and, using publicly available data, Stout estimates the annual cost of foster care per child in Ohio is approximately $66,000.[19] Using these inputs, Stout estimates fiscal benefits associated with fewer children entering foster care in Dayton / Montgomery County of approximately $230,000 during the Pilot because of assistance from ABLE attorneys.

The likely fiscal impacts related to out-of-home foster care placements for Dayton / Montgomery County are likely significantly understated due to the many accompanying services offered to children who are living in foster care. The cost of social workers, case managers, maintenance payments, and monitoring the well-being of children placed with families, for example, are not included in Stout's analyses since reliable, publicly available data to estimate these costs was limited. There may also be fiscal impacts

[17] Berg, Lisa and Brannstrom, Lars. "Evicted children and subsequent placement in out-of-home care: a cohort study." Public Library of Science. April 18. 2018. This metric is not specific to Ohio. When jurisdictional-specific data is not available, Stout incorporates data from other jurisdictions as a reasonable proxy.

[18] Adoption and Foster Care Analysis and Reporting System. U.S. Department of Health and Human Services, Administration for Children and Families.

[19] Child Welfare Agency Spending in Ohio in SFY 2024. Child Trends. March 2026.

related to children who are living in foster care for reasons not related to housing but who cannot return home because their family is facing a housing instability issue that could be addressed by eviction right / access to counsel.

Retained Economic Value by Minimizing Out-Migration

Research has shown evictions can contribute to out-migration and population loss.[20] Tenants often migrate out of their city, county, or state following an eviction because they cannot secure alternative affordable housing in that jurisdiction.[21] Approximately 4 client households (4%) indicated if their household had to move, they would have moved outside of Dayton / Montgomery County. The average household size of a household receiving legal aid was 4 people, and ABLE avoided disruptive displacement for approximately 88% of clients, resulting in 15 individuals who likely remained in Dayton / Montgomery County due to the Pilot.

Cities and states receive federal funding for programs such as Medicare, infrastructure, and hospitals based on their population.[22] A decline in population due to out-migration would result in less federal funds but also less state tax revenue.[23] Based on the present value of investment that programs in Ohio have been willing to make to attract new residents, Stout estimated every household remaining in Dayton / Montgomery County would result in an estimated $15,000 in economic value per person.[24] An alternative method for calculating the economic value of a resident is to consider a range of municipal fiscal impacts attributable to a single resident's presence. This method is based on a study of population loss in Detroit,[25] per capita state and local expenditures,[26] and the present value of investments that cities and states across the United States have been willing to make to attract new residents. This methodology results in a national estimate of $12,000 in economic value per person. For purposes of this analysis, Stout identified Ohio-specific inputs resulting in an estimated economic value of $15,000 per resident.

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[20] Mah, Julie. "Gentrification-Induced Displacement in Detroit, Michigan: An Analysis of Evictions." Routledge. July 21, 2020.

[21] Desmond, Mathew, and Shollenberger, Tracey. "Forced Displacement from Rental Housing: Prevalence and Neighborhood Consequences." Demography. August 2015.

[22] Moulton, Sean. "Dollars and Demographics: How Census Data Shapes Federal Funding Distribution." Projection Government Oversight: and "Responding to the Census Will Help Plan Health Care Programs for the Next Decade." United States Census Bureau.

[23] Ibid.

[24] Estimated by Stout using data from: (1) Jobs Ohio, Jobs Ohio Relocation Incentive, 2026. (2) Hamilton Community Foundation, Talent Attraction Program (TAP) Scholarship, 2026.

[25] Aguilar, Louis. "Detroit population continues to decline, according to Census estimate." Bridge Michigan. May 2020.

[26] "State and Local Expenditures." Urban Institute. 2018. Referencing State & Local Government Finance Data Query System and Data from U.S. Census Bureau, Annual Survey of State and Local Government Finances, Volume 4. 2020.

Applying the $15,000 in economic value to the 15 individuals who likely avoided disruptive displacement and remained in Dayton / Montgomery County due to the Pilot's intervention results in approximately $227,000 in economic value retained during the Pilot.

Estimated Additional Medicaid Spending on Health Care

A significant body of research has documented the connection between health and housing, and recent research has examined the connection between eviction filing rates and mortality rates.[27] People experiencing homelessness, including those experiencing homelessness because of eviction or disruptive displacement, often utilize in-patient and emergency room care more frequently than people who are stably housed. Stout found in its independent evaluation of Cook County's (Chicago) Early Resolution Program approximately 41% of clients facing eviction indicated if they were not able to effectively resolve their case, they would likely experience increased stress and health concerns.

Stout estimates 345 individuals avoided disruptive displacement during the Pilot, of whom approximately 41% indicated they would have experienced homelessness in some form but for the Pilot.[28] This results in approximately 141 individuals experiencing homelessness in some form in Dayton / Montgomery County, but for the Pilot. Using utilization rates of in-patient and emergency room care for people experiencing homelessness, average cost data, Medicaid enrollment, and the estimated portion of Medicaid funded by Ohio, Stout estimated Dayton / Montgomery County realized approximately $196,000 in fiscal benefits related to decreased Medicaid spending as a result of the Pilot.

Estimated Federal and State Funding Retained for Dayton Public Schools

Stout quantified federal and state funding retained for Dayton Public Schools by avoiding student migration out of Dayton / Montgomery County as a result of disruptive displacement. As of January 2024, approximately 400 students in Dayton Public Schools were unstably housed.[29] Because Dayton Public Schools are allocated federal and state funding based on the number of students enrolled, when students leave Dayton / Montgomery County, funding is lost.

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[27] Rao, Shreya et al. "Association of US County-Level Eviction Rates and All-Cause Mortality." National Library of Medicine. November 2022. The researchers analyzed 2016 eviction data for nearly 700 counties and found eviction rates were significantly associated with all-cause mortality with the strongest associations observed in counties with the highest proportion of Black and female residents. All-cause mortality increased by approximately 9 deaths per 100,000 residents for every 1% increase in eviction rates.

[28] This includes individuals who would have stayed in a hotel or motel following disruptive displacement.

[29] Governing. Dayton Homeless Shelter Saw Record Number of Kids Last Fall. January 22, 2024.

As mentioned previously, Stout estimated 4 households likely would have moved outside of Dayton / Montgomery County if they had to move, and 88% of households avoided disruptive displacement due to the Pilot. Approximately 99% of Pilot households had a child in the household with an average of 2.6 children, which results in approximately 9 children who remained in Dayton Public Schools due to the Pilot.

Dayton Public Schools receives approximately $5,546 in federal funding and $10,867 in state funding per student enrolled.[30] The estimated 9 children who likely remained in Dayton / Montgomery County because of the Pilot resulted in an estimated $151,000 in retained federal and state funding for Dayton Public Schools.

Estimated Fiscal Impacts Related to Increased Educational Attainment

School-aged children who experience homelessness face significant mental and physical health challenges that prevent students from focusing on their education.[31] Researchers have found that eviction and housing instability can negatively impact children's mental health,[32] leading to lower school engagement, lower educational achievement, and lower high school completion rates.[33] Eviction can significantly disrupt children's educational trajectories by increasing the likelihood of experiencing homelessness, frequent relocations, and reliance on shared or overcrowded housing arrangements.[34] Additionally, eviction is associated with increased absenteeism, lower high school course credit accumulation, and decreased graduation rates.[35]

Research has demonstrated that not completing high school has a significant impact on an individual's future income.[36] Additionally, a relationship between higher levels of education and a lower likelihood of welfare program utilization has been identified.[37] Graduation from high school and college have been shown to significantly decrease the

[30] National Center for Education Statistics, Search for Public School Districts: Dayton City, 2024-2025 school year.
[31] Bishop, Joseph. "Our Children Can't Wait: The Urgency of Reinventing Education Policy in America." December 2023.
[32] Schwarts, Gabriel et al. "Eviction, Inability to Pay Rent, and Youth Mental Health: A Fixed Effects Study." American Journal of Epidemiology. September 2025.
[33] Collinson, Roberts et al. "The Effects of Eviction on Children." National Bureau of Economic Research Working Paper Series. April 2025.
[34] Collinson, Robert et al. "The Effects of Eviction on Children." National Bureau of Economic Research. April 2025.
[35] Ibid.
[36] Tamborini, et al. "Education and Lifetime Earnings in the United States." Demography. 2016.
[37] Cliff, Aiden. "The Relationship Between Education and Welfare Dependency." The Brown Journal of Philosophy, Politics & Economics.

likelihood of the future need for cash and housing assistance,[38] applying for and utilizing Supplemental Nutrition Assistance Program benefits,[39] and being enrolled in Medicaid.[40]

Based on data collected by ABLE and statistics from the National Center for Education Statistics and the National Center for Homeless Education, Stout estimated approximately 14 high-school-aged children would likely not have completed high school due to disruptive displacement but for the Pilot's intervention.

Stout estimated increased educational attainment due to the Pilot increasing housing stability likely resulted in approximately $7,100 less in social safety net spending per child who would have failed to graduate high school.[41] Applying this to the 14 children who likely would not have completed high school but for the Pilot resulted in approximately $100,000 in social safety net fiscal impacts in Dayton / Montgomery County annually.

Experiencing housing instability has an impact on children beyond educational outcomes. The experiences of children who are living in unstable housing, as characterized by high housing costs, poor housing quality, unstable neighborhoods, overcrowding, and experiencing homelessness, can result in children having adverse childhood experiences (ACEs).[42] Housing instability is often associated with having anxiety and depression throughout childhood and adulthood.[43] Research indicates children between the ages of 3 and 5 who experience housing instability have worse neurological outcomes and developmental delays compared to their stably housed peers.[44] These impacts are difficult to quantify but reinforce that Stout's estimate of fiscal impacts is conservative.

Estimated Fiscal Impacts of Responding to Forcible Entry and Vehicle Theft Crimes

Stout estimated the criminal justice fiscal impacts associated with a reduction in crime associated with fewer evictions. Research has demonstrated how higher rates of eviction

[38] Waldfogel, J, et al. "Public Assistance Programs: How Much Could be Saved with Improved Education?" Working Paper for Education Symposium, Teacher's College, Columbia University. 2005.
[39] Rank, M and Hirschl, T. "The Likelihood of Using Food Stamps During the Adult Years." Journal of Nutrition and Behavior. 2005.
[40] Muennig, P. "Health Returns to Educational Interventions." Columbia University. 2005.
[41] Stout estimated per household social safety net benefits expenditures for individuals who do not complete high school in Ohio using per household state and federal welfare expenditures by level of educational attainment.
[42] "Homelessness and Adverse Childhood Experiences: The Health and Behavioral Consequences of Childhood Trauma." National Healthcare for the Homeless Council. February 2019.
[43] Keen, Ryan et al. "Prospective Associations of Childhood Anxiety and Depression Symptoms During Childhood and Adulthood." Journal of the American Medical Association. June 2023.
[44] DeCandia, Carmela et al. "Evolving our Understanding: Housing Instability as an ACE for Young Children." Adversity and Resilience Science. October 2022.

correspond to higher rates of homicide, robbery, and burglary.[45] Fewer evictions were shown to result in a decrease in "rough sleep crimes," where the primary motivation is accessing shelter.[46] ABLE assisted Pilot clients in avoiding disruptive displacement in 88% of cases, resulting in 84 households avoiding disruptive displacement. Using these findings, Stout estimates Dayton / Montgomery County avoided approximately 7 forcible entries and 1 vehicle theft during the Pilot as a result of assistance from ABLE attorneys.

There is a breadth of research estimating the cost of crime, from which a range of cost per crime calculations have been made. While there is no agreed upon methodology for cost of crime calculations,[47] numerous studies have grouped cost of crime into four categories: victim costs, criminal justice costs, crime career costs, and intangible costs.[48] Stout utilized scholarship that evaluates prior studies as well as government reports to determine the criminal justice cost per forcible entry and vehicle theft. Stout only considers the public criminal justice costs, which represent direct fiscal impacts to Dayton / Montgomery County, in its calculation. The criminal justice cost of a single vehicle theft was calculated to be approximately $5,700 and a burglary to be approximately $6,000.[49] Applying these estimated criminal justice costs of crime to the forcible entries and vehicle thefts avoided as a result of the Pilot results in an estimated fiscal impact of $48,000 to Dayton / Montgomery County.

Estimated Fiscal Impacts Related to Employment Stability

Stout estimated social safety net costs related to job loss that were likely avoided due to the Pilot. As described previously, Stout estimated 84 households in Dayton / Montgomery County likely avoided disruptive displacement and remained in Dayton / Montgomery County due to assistance from ABLE attorneys during the Pilot.

Research has demonstrated the impact of eviction on employment stability, particularly the increased likelihood of a person experiencing job loss after being evicted.[50] Of the 84 estimated households who likely avoided disruptive displacement, Stout estimated approximately 15% likely would have had an individual experiencing job loss because of disruptive displacement but for the Pilot. This results in an estimated 13 individuals who likely avoided job loss associated with disruptive displacement.

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[45] Semenza, D. C., Stansfield, R., Grosholz, J. M., & Link, N. W. "Eviction and Crime: A Neighborhood Analysis in Philadelphia." Crime & Delinquency. August 2022.
[46] Ibid. See Table B.1.
[47] Bureau of Justice Statistics. https://bjs.ojp.gov/costs-crime.
[48] McCollister KE, French MT, Fang H. The Cost of Crime to Society: New Crime-Specific Estimates for Policy and Program Evaluation. Drug Alcohol Depend. April 2010.
[49] Ibid. Current research calculates only the cost of burglary; however, for a crime to be considered a burglary, there must be forcible entry. Federal Bureau of Investigation. Uniform Crime Report, Burglary. Costs of burglary and forcible entry adjusted for inflation to represent 2026 dollar values.
[50] Desmond, Matthew and Gerhenson, Carl. "Housing and Employment Insecurity among the Working Poor." Harvard University. January 11, 2016.

Stout estimated the reduction in social safety net expenditures due to avoided job loss associated with disruptive displacement that Dayton / Montgomery County likely realized with the Pilot. Stout estimated the average low-income household whose head-of-household experiences unemployment would likely require approximately $1,000 in social safety net benefits during the period of unemployment.[51] Based on data from the United States Department of Labor, Stout estimates approximately 23% of the 13 individuals who avoided job loss would have received approximately $7,800 of unemployment benefits.[52] This resulted in a fiscal impact of approximately $36,000 in decreased social safety net spending in Dayton / Montgomery County as a result of the Pilot.

Estimated Fiscal Impact of Criminalizing People Experiencing Homelessness

Individuals experiencing homelessness are more likely to interact with police, be fined for quality-of-life crimes, and be arrested relative to housed individuals.[53] A study of homelessness in Minnesota found that 12% of adults experiencing homelessness had been incarcerated within the past year.[54] A similar study conducted in New York City found that 23% of emergency shelter residents had been incarcerated within the past 2 years.[55] Stout used the 12% metric identified in the Minnesota study, given it is on an annual basis, to estimate that approximately 12% of individuals who would have experienced unsheltered homelessness would have also experienced incarceration but for the Pilot in Dayton / Montgomery County. Approximately 53 adults who avoided disruptive displacement indicated they would have experienced homelessness if they experienced disruptive displacement.[56] Applying the 12% who would have faced incarceration results in approximately 6 individuals who would have faced incarceration but for the Pilot.

[51] Stout's methodology for calculating the estimated fiscal benefits of increased employment stability is based on estimates of annual social safety net expenditures in Ohio such as TANF, SNAP, housing assistance, and Medicaid for people experiencing employment instability.
[52] United States Department of Labor, Unemployment Insurance Data for Ohio, First Quarter 2026.
[53] Speiglman, Richard, Green, Rex S. "Homeless and Non-Homeless Arrestees: Distinctions in Prevalence and in Sociodemographic, Drug Use, and Arrest Characteristics Across DUF Sites." National Institute of Justice. 1999. See also Herring, Chris. "Complaint-Oriented Policing: Regulating Homelessness in Public Space." American Sociological Association. 2019; Bailey, Madeline, Crew, Erica, Reeve, Madz. "No Access to Justice: Breaking the Cycle of Homelessness and Jail." Vera Institute of Justice. 2020; Zakrison, Tanya, Hamel, Paul, Hwang, Stephen. "Homeless People's Trust and Interactions with Police and Paramedics." Journal of Urban Health. 2004.
[54] "Overview of Homelessness in Minnesota 2006." Wilder Research. 2007.
[55] Metraux, Stephen, Caterina, Roman, Cho, Richard. "Incarceration and Homelessness." US Department of Veterans Affairs. 2008.
[56] This calculation includes adults only.

The average length of a jail stay in Montgomery County in 2024 was approximately 12 days.[57] The cost of one night in jail in Ohio is approximately $106.[58] Applying these metrics to the 6 estimated individuals who would have experienced homelessness and have been incarcerated but for the Pilot, resulted in an estimated fiscal impact of approximately $7,900 to Dayton / Montgomery County during the Pilot.

[57] Montgomery County Sheriff's Office, 2024 Annual Report, 2024.
[58] Department of Rehabilitation and Corrections – Ohio, "January 2025 Fact sheet", 2025.

Conclusion

From November 2024 through February 2026, ABLE attorneys provided assistance to 125 households comprising 493 individuals, including 304 children. Approximately 76% of Pilot clients received extensive services. Among these Pilot clients, ABLE attorneys assisted approximately 95% in achieving at least one of their case goals. Stout estimates ABLE attorneys assisted clients in avoiding disruptive displacement in approximately 88% of cases, which is consistent with Stout's observations in other eviction access or right to counsel programs it has evaluated.

Data collected by ABLE indicated Pilot clients differed from Dayton's general population. Approximately 85% of Pilot clients identified as female, compared to approximately 51% of Dayton residents, and approximately 80% of Pilot clients identified as African American or Black compared to approximately 38% of Dayton residents. Approximately 57% of Pilot clients reported that they or someone in their household had a disability, and approximately 77% reported defective housing conditions in their unit. Among Pilot clients who owed back rent, the average amount owed was approximately 3 months of rent. In the 9 cases (approximately 12% of cases where the client owed back rent) where ABLE attorneys negotiated a reduction in back rent owed, the median reduction was $605, ranging from $100 to $4,500.

Stout's preliminary fiscal impact analysis estimates the Pilot resulted in approximately $1.5 million in fiscal impacts and economic benefits to Dayton and Montgomery County during the evaluation period. This results in an estimated return on investment of approximately $2.91 for every $1 invested in the Pilot. Stout has calculated in its evaluations of comparable programs in other jurisdictions return on investments ranging from $2.19 to $4.80 for every $1 invested. As detailed in the fiscal impact section, these estimates rely on a combination of Pilot client data and external research and should be interpreted as directional rather than precise.

Qualitative interviews with Pilot clients provided additional context to these quantitative findings. Pilot clients described limited familiarity with the eviction process prior to representation and identified attorney guidance as a factor in reducing uncertainty. Pilot clients also described being connected to rental assistance and referral resources through their attorneys and case management support. Pilot clients identified specific case outcomes, including additional time to relocate, negotiated payment plans, and avoidance of a formal eviction record.

Appendix A – Research Demonstrating the Impacts of Eviction

Impacts and Related Costs of Evictions to Jurisdictions

Stout reviewed numerous studies and the results of programs where representation was provided to tenants facing eviction. Stout's research focused on: (1) the fiscal impacts of eviction to states, cities, counties, and municipalities and (2) the fiscal and other benefits associated with providing representation to tenants in eviction proceedings.

The fiscal impacts and costs of eviction to states, cities, counties, and municipalities are significant and multi-dimensional. Substantial reporting has documented the negative impact that evictions have on individuals, families, businesses, and communities. Many of these impacts are unquantifiable but nevertheless important, clear costs of disruptive displacement do exist.

This section details the societal and social safety net costs of eviction to provide insight into how representation in eviction cases could mitigate these costs or assist in redirecting the funds to other efforts undertaken by the jurisdiction.

Eviction Disproportionately Impacts Black and Hispanic Households

Research from across the country has demonstrated how inequitable housing policies and practices have contributed to and continue to exacerbate inequities in health, education, employment, wealth, and housing. Housing inequities, in particular, have been studied at length in a variety of jurisdictions. Home ownership rates among Black and Hispanic households are consistently lower than White homeownership rates, and eviction rates among Black and Hispanic renter households are consistently higher than eviction rates of White renter households. In many jurisdictions, Black female-headed renter households disproportionately experience eviction filings and eviction compared not only to Hispanic and White households but also Black male-headed renter households.

Research from jurisdictions around the country related to the intersection of race and eviction includes, but is not limited to:

- In its evaluations of eviction right to counsel programs in several other jurisdictions, Stout has found that between approximately 50% and 70% eviction right to counsel clients seeking representation are Black.
- A 2020 study of eviction filings in 39 states found Black renters to account for approximately 33% of all eviction filings while only making up approximately 20% of adult renters in the 39 states studied.[59]

[59] "No Eviction Without Representation Evictions' Disproportionate Harms and the Promise of Right to Counsel." ACLU and NCCRC. Referencing Hepburn, Peter et al. "Racial and Gender Disparities Among Evicted Americans." Sociological Science. 2020.

- A statewide analysis in Michigan confirmed the findings of studies within cities and metropolitan areas: higher eviction filing rates are associated with Black neighborhoods, single-mother households, and the presence of children.[60]
- Of all tenants served by Michigan's Eviction Diversion Program (EDP), approximately 53% were Black while 14% of Michigan's population is Black.[61] This suggests that evictions disproportionately affect Black households, which is consistent with national research on the intersection of race and eviction.
- In Virginia, approximately 60% of majority Black neighborhoods have an annual eviction rate above 10%, which is four times the national average, even when controlling for poverty and income.[62] In the city of Richmond, researchers found that for every 10% increase in the Black share of the population, the eviction rate increases by more than 1%. However, if the White population increases at the same rate, the eviction rate decreases by approximately 1%.[63] That is, as the share of the Black population increases, the eviction rate increases.
- In Massachusetts, Black tenants face eviction more than twice as often as White tenants, even though Black tenants are only 11% of the renting population.[64] Black women are at a particularly high risk of experiencing eviction – nearly 2.5 times as often as White women despite their much smaller share of the population.[65] The racial disparities are so drastic in Boston that, similar to Virginia, the share of Black renters in the community is a greater predictor of the eviction filing rate than poverty.[66] Even though only 18% of Boston's rental market is located within majority Black neighborhoods, approximately 37% of eviction filings against tenants in market-rate units are in these neighborhoods.[67] The consequences of eviction are also worse for Black renters, who face discrimination in the rental market not only because they disproportionately appear in eviction case databases but also because of racial bias (conscious and unconscious) that result in them being told about

[60] Goodspeed, Robert et al. "Michigan Evictions: Trends, Data Sources, and Neighborhood Determinants." University of Michigan Poverty Solutions. May 2020.
[61] Benton, Elizabeth et al. "Reducing Michigan's Evictions: The Pandemic and Beyond." University of Michigan Poverty Solutions. June 2021.
[62] McCoy, Terrance. "Eviction isn't just about poverty. It's also about race – and Virginia proves it." The Washington Post. November 10, 2018.
[63] Ibid.
[64] Brief of Amici Curiae Matthew Desmond, American Civil Liberties Union, William Berman, Justin Steil, and David Robinson Regarding The Disproportionate Adverse Effect of Eviction on Black Families.
[65] Ibid.
[66] Ibid.
[67] Ibid.

and shown less than half of the apartments that equally qualified White renters are seeking.[68] Black market-rate renters were able to visit only 48% of the apartments they sought, compared to 80% of White market-rate renters.[69]

- In Washington, particularly King and Pierce counties, Black adults make up a disproportionate number of eviction filings relative to their share of the population.[70] Compared to eviction rates of White renters, Black adults are evicted 5.5 times more often than White adults in King County and 6.8 times more often in Pierce County.[71] Latinx adults are evicted approximately twice as often than White renters in King County and 1.4 times as often in Pierce County.[72]
- In California, compared to non-Hispanic White renters, Black and Latinx renters are 2 to 2.5 times more likely to experience housing hardships.[73]
- Households headed by Black adults in Baltimore experienced the highest eviction rate, which was nearly 3 times higher than the White eviction rate.[74] Approximately 7% of all Black male headed households and approximately 5% of all Black female headed households were evicted.[75] These rates are 51% and 11% higher, respectively, than White male headed household eviction rates.[76]
- In Philadelphia, rental property owners are more than twice as likely to file an eviction against Black renters than White renters, a rate that is disproportionate to the share of Black renters.[77] According to an analysis of 2018-2019 residential eviction filings, the annual eviction filing rate against Black Philadelphia renters was approximately 9% while the eviction filing rate against White Philadelphia renters was approximately 3%.[78] Although Black Philadelphians make up approximately 45% of the city's renters, they make up 66% of eviction filings.[79]
- In Washington, DC, evictions are disproportionately filed and executed in Wards 7 and 8, which have the largest share of Black residents and the highest

[68] Ibid.
[69] Ibid.
[70] Eckart, Kim. "Study reveals gender, racial disparities in evictions." University of Washington. February 2020.
[71] Ibid.
[72] Ibid.
[73] Ong, Paul. "Systemic Racial Inequality and the COVID-19 Renter Crisis. August 2020.
[74] Thomas, Tim et al. "Baltimore Eviction Map." May 2020.
[75] Ibid.
[76] Ibid.
[77] Bond, Michaelle. "Black city renters' eviction rate higher." Reinvestment Fund.
[78] Ibid.
[79] Ibid.

poverty rates in the District.[80] By contrast, Wards 2 and 3 have the lowest filing rates, lowest poverty rates, and smallest share of Black residents.[81]

- Court monitors reported on the race and gender of tenants in eviction court in Orleans Parish, Louisiana. While 59% of Orleans Parish is Black, approximately 82% of tenants facing eviction were Black, with 57% of eviction proceedings being brought against Black women.[82]
- In Kansas City, Missouri, race was found to be the most important factor in predicting whether someone would be evicted.[83]
- The majority Black neighborhoods in Hamilton County (Cincinnati, Ohio) are also the ones with the highest eviction filing rates, while neighborhoods with few Black residents experience few evictions.[84] Controlling for poverty rates and housing cost burden, for every 1% increase in Black residents, eviction filing rates increase by more than 8%.[85]
- In Cleveland, all the top ten census tracts with the highest eviction filings from 2000 to 2016 are majority Black communities.[86] An article examining eviction filings in 2022 in Cleveland by zip code and eviction right to counsel client zip codes found a correlation between the location of eviction filings, eviction right to counsel clients, and the city's historically redlined neighborhoods.[87]
- Across the country, 54% of Black renters and 52% of Hispanic renters spend more than 30% of their income on rent compared to 42% of White renters.[88] Black and Hispanic households are particularly harmed by housing cost burden because they are more likely to have low incomes and more likely to be renters.[89] When renter households with low incomes experience a financial hardship (e.g., loss of employment, medical emergency, illness or death of primary income earner, expensive car repair, or other unforeseen expenses),

[80] McCabe, Brian and Rosen, Eva. "Eviction in Washington DC: Racial and Geographic Disparities in Housing Instability." Georgetown University. 2020.
[81] Ibid.
[82] "Unequal Burden, Unequal Risk: Households Headed by Black Women Experience Highest Rates of Eviction." Neighborhood Sustainability Initiative. N.d.
[83] "Eviction in Kansas City: An Analysis of 2017 Eviction Filings in Jackson County, MO." Kansas City Eviction Project. N.d.
[84] Johns-Wolfe, Elaina. "You are being asked to leave the premises: A Study of Eviction in Cincinnati and Hamilton County, Ohio 2014-2017." University of Cincinnati. June 2018.
[85] Ibid.
[86] Walker, Fay. "Eviction in Cleveland." RPubs. February 2019.
[87] Kramer, Gabriel. "High eviction areas in Cleveland echo the city's history of redlining." Ideastream Public Media. March 2023.
[88] "Understanding and Addressing Racial and Ethnic Disparities in Housing." Bipartisan Policy Center and J. Ronald Terwilliger Center for Housing Policy. December 2021.
[89] Ibid.

they can quickly be at risk of eviction and homelessness due to lack of income and / or insufficient savings.[90]

- An analysis conducted by the Association for Neighborhood and Housing Development (ANHD) found that evictions filed in New York during the pandemic were disproportionately filed in zip codes where the majority of the population was people of color.[91] From March 23, 2020 to January 7, 2022, there were 5.2 evictions filed per 100 renter households in zip codes where more than 50% of residents were people of color compared to 2.5 evictions filed per 100 renter households in zip codes where more than 50% of residents were White.[92] In March 2021, ANHD found that eviction filing rates in zip codes with the highest COVID-19 death rates, also predominantly communities of color, were nearly four times higher than eviction filing rates in zip codes impacted least by COVID-19.[93] People of color constitute approximately 86% of New Yorkers who are behind on their rent but only approximately 44% of the general population.[94]

Eviction is a Leading Cause of Homelessness

While homelessness may not always be experienced immediately following an eviction, eviction remains a leading cause of homelessness.

In Cleveland, an eviction right to counsel jurisdiction, eviction right to counsel clients are represented by Cleveland Legal Aid. During Cleveland Legal Aid's intake interview, clients are asked where their household would stay if they were evicted. Stout analyzed responses to this question as an element of its 2021 independent evaluation of Cleveland's eviction right to counsel and found that approximately 5% of clients indicated they would need to enter emergency shelter if they were evicted.[95] Approximately 23% of clients indicated they would need to "double up" with friends/family, approximately 6% indicated they would live unsheltered, and approximately 60% indicated they did not know where they would go, suggesting they do not have a plan for where they would find alternative housing and may experience sheltered or unsheltered homelessness.

A 2011 study of people experiencing homelessness in Harris and Fort Bend counties (Houston area), Texas found that approximately 30% of people experiencing

[90] Ibid.
[91] Block, Lucy. "New York's Pandemic Rent Crisis." Association for Neighborhood and Housing Development. January 2022.
[92] Ibid.
[93] Ibid.
[94] Ibid.
[95] "Cleveland Eviction Right to Counsel Annual Independent Evaluation." Stout Risius Ross. January 31, 2022.

homelessness identified eviction (either by a family member or a rental property owner) as a cause for their homelessness.[96]

The Massachusetts Interagency Council on Housing and Homelessness analyzed a variety of reports generated by the state's shelter system to determine that 45% of people experiencing homelessness or who are at risk of experiencing homelessness cite eviction as the reason for their housing instability.[97]

Similar statistics were observed in Hawaii where 56% of families experiencing homelessness cite inability to afford rent as the reason for their experiencing homelessness.[98] An additional 18% of families cited eviction specifically, as the reason for their experiencing homelessness.[99]

In Seattle, a survey of tenants who were evicted revealed that nearly 38% were living unsheltered and half were living in a shelter, transitional housing, or with family and friends.[100] Only 12.5% of evicted respondents secured another apartment to move into.[101]

Researchers at the University of Delaware matched data from the statewide homelessness services network to eviction filings in Delaware and found that 21% of people experiencing homelessness in their study group received an eviction filing in the previous 2 years.[102]

A 2018 study of homelessness in Los Angeles County, citing surveys conducted as part of recent homeless counts, stated that 40% of unsheltered adults cited unemployment and lack of money, which encompassed inability to pay for shelter, as the reason for experiencing homelessness.[103] These factors (unemployment and lack of money) were identified more than twice as often as any other factor, and eviction or foreclosure was specifically identified as the primary reason for homelessness by 11% of unsheltered adults.[104]

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[96] "Capacity and Gaps in the Homeless Residential and Service System, Harris and Fort Bend Counties." Coalition for the Homeless Houston/Harris County. 2011.
[97] "Regional Networks to End Homelessness Pilot Final Evaluation Report." Massachusetts Interagency Council on Housing and Homelessness. February 15, 2011.
[98] "Homeless Service Utilization Report." Center on Family at the University of Hawaii and the Homeless Programs Office of the Hawaii State Department of Human Services. 2010.
[99] Ibid.
[100] "Losing Home: The Human Cost of Eviction in Seattle." The Seattle Women's Commission and the Housing Justice Project of the King County Bar Association. September 2018.
[101] Ibid.
[102] Metraux, Stephen PhD et al. "Prior Evictions Among People Experiencing Homelessness in Delaware." Delaware Academy of Medicine/Delaware Public Health Association. August 2022.
[103] Flaming, Daniel et al. "Escape Routes: Meta-Analysis of Homelessness in L.A." Economic Roundtable. April 2018.
[104] Ibid.

A 2014 San Francisco study of an eviction defense pilot program, citing a recent survey of families experiencing homelessness, revealed that 11% of families in San Francisco homeless shelters identified evictions (legal and illegal) as a cause of their homelessness.[105] The Housing and Homeless Division Family and Prevention Services Program Manager in San Francisco has stated that the number of families experiencing homelessness as a result of an eviction is potentially over 50%– much higher than 11% – when considering the intermediate living arrangements made with friends and family before the families who have been evicted access the shelter system.[106] The 50% estimate is supported by the survey of families experiencing homelessness, in which 45% of respondents indicated that the cause of their homelessness was being asked to move out.[107] Furthermore, a 2013 demographics report of adult shelters in San Francisco found that 36% of its population was living with friends or relatives before experiencing homelessness.[108]

A 2018 study of shelter use in New York City indicated that evictions: (1) increase the probability of applying for shelter by 14 percentage points compared to a baseline probability of approximately 3% for households not experiencing an eviction; and (2) increase the number of days spent in shelter during the two years after an eviction filing by 5 percentage points, or about 36 days.[109] The researchers concluded that because the estimated effects of eviction persist long-term, avoiding eviction does not simply delay a period of homelessness, it leads to lasting differences in the probability of experiencing homelessness.[110] The New York City Department of Homeless Services found that eviction was the most common reason for families entering city shelters between 2002 and 2012.[111]

Based on a control group analysis, a 2013 evaluation of the Homebase Community Prevention Program (the Abt Study) in New York City found that 18.2% of families with children who were at risk of homelessness applied for shelter, and 14.5% entered family shelter.[112] These metrics compare to Homebase case managers' expectations at program enrollment, which were that 25% of families with children who were at risk of homelessness would "definitely" enter shelter; entering a shelter was "very likely" for an

[105] San Francisco Right to Civil Counsel Pilot Program Documentation Report. John and Terry Levin Center for Public Service and Public Interest, Stanford Law School. May 2014.
[106] Ibid.
[107] Ibid.
[108] Ibid, citing 2013 Demographics Report – San Francisco Single Adult Shelters.
[109] Collinson, Robert and Reed, Davin. "The Effects of Evictions on Low-Income Households." New York University Law. December 2018.
[110] Ibid.
[111] "The Rising Number of Homeless Families in NYC, 2002-2012: A Look at Why Families Were Granted Shelter, the Housing They Had Lived in and Where They Came From." New York City Independent Budget Office. 2014.
[112] Rolston, Howard et al. "Evaluation of the Homebase Community Prevention Program." Abt Associates. June 2013.

additional 25% of families with children.[113] The Abt Study was an evaluation of the Homebase Community Prevention Program which included an analysis of households' use of homeless shelters and services. The Homebase program is a network of neighborhood-based homelessness prevention centers located in New York City. Homebase was designed to prevent homelessness and to prevent repeated stays in shelter. One of the research questions to be answered by the evaluation was: does Homebase affect the rate of shelter use (nights in shelter)? The evaluation population, as agreed upon with the New York City Department of Homeless Services, was 295 families with at least one child – 150 in the treatment group, and 145 in the control group. The evaluation indicated that over the evaluation period of 27 months (September 2010 to December 2012) a statistically significant difference was the likelihood of spending at least one night in shelter between the treatment and control groups – 14.5% compared to 8%. Evaluators had access to individual-level administrative data from certain systems operated by three New York City social services agencies (the Department of Homeless Services, the Administration for Children's Services, and the Human Resources Administration) and the New York State Department of Labor. This individual-level data was matched with Homebase data based on social security number, name, date of birth, and gender. The evaluators did not have access to data about single adults, adult families, and shelters outside of New York City. Evaluators used the individual-level data and a linear probability model to assess the likelihood of shelter entry. The evaluators indicated that limitations of the Study included only analyzing data from shelters operated by the Department of Homeless Services, the impact of "one shot" assistance among the studied population, and limiting the study population to families with at least one child and pregnant women.

Robin Hood, a New York City-based non-profit organization that provides funding and evaluation metrics for more than 200 programs in New York City, estimates that without any intervention, approximately 25% of those at risk of experiencing homelessness would enter shelter.[114] Robin Hood's estimate, like the Abt Study case managers', is based on the experiences and expectations of staff working with low-income families experiencing housing instability.

Researchers studying the typology of family homelessness (the Culhane Study) found that approximately 80% of families experiencing homelessness stay in emergency shelter for brief periods, exit shelter, and do not return.[115] The remaining 20% of families experiencing homelessness stay for long periods, and a small but noteworthy portion of

[113] Ibid.

[114] https://www.robinhood.org/uploads/2017/04/Metrics-Equations-for-Website_Sept-2014.pdf

[115] Culhane, Dennis et al. "Testing a Typology of Family Homelessness Based on Patterns of Public Shelter Utilization in Four U.S. Jurisdictions: Implications for Policy and Program Planning." Housing Policy Debate. May 2007.

families experiencing homelessness cycle in and out of shelter repeatedly.[116] Families cycling in and out of shelter have the highest rates of intensive behavioral health treatment, placement of children in foster care, disability, and unemployment.[117] The differences between families that have short shelter stays compared to families with longer shelter stays were identified as: family composition (e.g., larger, older, Black); predicament (e.g., experiencing domestic violence, pregnancy / newborn status); and resources at exit (e.g., housing subsidy).[118]

Data from California's Continuums of Care indicated significant racial disparities among people who have accessed homeless services.[119] California's population is approximately 6% Black, but Black or African Americans represent 31% of people accessing homeless services.[120] The data also indicated that 41% of people accessing homeless services reported a disabling condition, 17% reported experiencing domestic violence, and 22% were under the age of 18 – all factors that influence length of shelter stay, according to the Culhane Study.[121]

A study of administrative data from the homeless shelter systems in New York City and Philadelphia found demographic differences among people experiencing homelessness, which contribute to differences in length of stay in shelters and could inform program planning.[122] The significant concentration of non-White people and those experiencing mental health challenges within the shelter system is consistent with the characteristics of people experiencing the eviction process. The researchers' recommendation that targeted preventive and resettlement assistance, transitional housing and residential treatment, and supported housing and long-term care programs further indicates the incredibly costly housing responses needed to support people experiencing homelessness as a result of disruptive displacement.

[116] Ibid.
[117] Ibid.
[118] Ibid.
[119] "Demographics of People Who Were Served." State of California Business, Consumer Services and Housing Agency. 2020.
[120] Ibid.
[121] Ibid.
[122] Kuhn, Randall and Culhane, Dennis. "Applying Cluster Analysis to Test a Typology of Homelessness by Pattern of Shelter Utilization: Results from the Analysis of Administrative Data." American Journal of Community Psychology. April 1998.

Figure 1 shows the percentage of people reporting that they are experiencing homelessness and entering shelter because of eviction/inability to pay for shelter by jurisdiction. These shelter entry metrics (i.e., the proportion of people at shelter connecting their entry to eviction/inability to pay for shelter) are not the same as the proportion of people experiencing eviction who enter shelter, but are informative about the role eviction has as a pathway to homelessness and shelter entry.

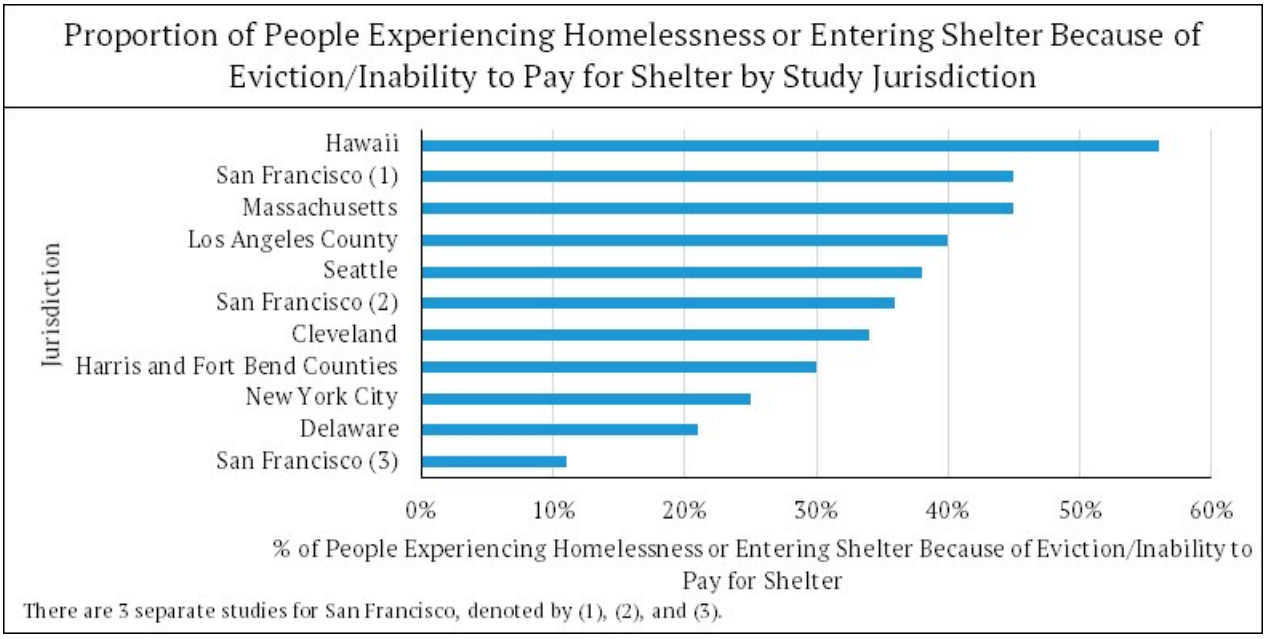


Figure 1

The Continuum of Care in Arlington, Virginia reported in its 2021 – 2022 annual report that it served more than 1,000 people in fiscal year 2021 – 2022 and, "the number likely would have been significantly higher if not for eviction prevention efforts totaling $20 million in state, federal, and local funding that helped more than 3,400 households during the COVID-19 pandemic."[123]

It is also worth noting that not everyone who experiences disruptive displacement will also experience homelessness. However, not experiencing homelessness does not eliminate the social costs of disruptive displacement as these households will likely experience other trauma(s) related to disruptive displacement. That is, there are social costs to eviction even for households that do not experience homelessness as a result of their eviction. These social costs and traumas may include, but are not related to, needing to staying with family/friends until alternative affordable housing can be secured, experiencing challenges with securing alternative housing because of an eviction record, commuting longer distances to work because of where alternative

[123] "2022 Report on Homelessness Charts Progress, Challenges." Arlington, Virginia Continuum of Care. April 2023.

affordable housing is available, disruptions to child school attendance and education, difficulty securing new child care providers, mental health trauma, and needing to make difficult financial decisions about basic needs (e.g., paying back rent owed or purchasing a medically necessary prescription).

Eviction's Connection to Homelessness Causes Fiscal Costs for Shelter Systems and Other Supports

The Massachusetts Housing and Shelter Alliance estimates that a homeless individual residing in Massachusetts creates an additional cost burden for state-supported services (shelter, emergency room visits, incarceration, etc.) that is $9,372 greater per year than an individual who has stable housing.[124] Each time a family experiencing homelessness enters a state-run emergency shelter, the cost to the state is estimated at $26,620.[125] Data from the HomeStart Program in Massachusetts indicates that the cost to prevent an eviction, negotiate back-rent owed, and provide a family with stabilization services is approximately $2,000 (compared to the emergency shelter cost of $26,620 per year).[126]

The Central Florida Commission on Homelessness has reported that the region spends $31,000 per year per person experiencing homelessness on law enforcement, jail, emergency room, and hospitalization for medical and psychiatric issues.[127]

The City of Boise, Idaho reported that costs associated with chronic homelessness are $53,000 per person experiencing homelessness annually, including day shelters, overnight shelters, policing/legal services, jail, transportation, emergency medical services and drug and alcohol treatment.[128] In contrast, providing people experiencing homelessness with permanent housing and case managers would cost approximately $10,000 per person annually.[129]

By way of comparison, MaineHousing, the state agency providing public and private housing to low- and moderate-income tenants in Maine, found that the average annual cost of services per person experiencing homelessness was $26,986 in the greater Portland area and $18,949 statewide.[130] The services contemplated in the average annual

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[124] Wood-Boyle, Linda. "Facing Eviction: Homelessness Prevention for Low-Income Tenant Households." Federal Reserve Bank of Boston. December 1, 2014.
[125] Ibid.
[126] Eviction Prevention. HomeStart.org.
[127] Santich, Kate. "Cost of homelessness in Central Florida? $31k per person." Orlando Sentinel. May 21, 2014.
[128] Crossgrove Fry, Vanessa. "Reducing Chronic Homeless via Pay for Success, A Feasibility Report for Ada County, Idaho." City of Boise. N.d.
[129] Santich, Kate. "Cost of homelessness in Central Florida? $31k per person." Orlando Sentinel. May 21, 2014.
[130] Acquisto, Alex and Rhoda, Erin. "The $132k idea that could reduce Bangor's eviction problem." Bangor Daily News. September 24, 2018.

cost were associated with: physical and mental health, emergency room use, ambulance use, incarceration, and law enforcement.[131]

Investing in eviction prevention helps a community save valuable resources by preventing homelessness before it starts.[132] A three-year study by RAND Corporation found that providing housing for very sick individuals experiencing homelessness saved taxpayers thousands of dollars by reducing hospitalization and emergency room visits.[133] For every dollar invested in the program, the Los Angeles County government saved $1.20 in health care and social service costs.[134] In New York, data shows that placing individuals with severe mental disabilities in supportive housing resulted in less use of public services, including shelters, hospitalizations, and incarcerations, and thus a $16,281 cost reduction per individual.[135]

A 2023 study of homelessness in San Joaquin County, California indicates that homelessness has an estimated negative economic impact of at least $130 million, which translates to approximately $60,000 per person experiencing homelessness.[136] This estimate includes costs related to fire and ambulance responses, emergency room and in patient health care, law enforcement and the judicial system, clearing encampments, emergency shelter, and private-sector costs to address property damage.[137]

[131] Ibid.
[132] Ibid.
[133] Holland, Gale. "Study find L.A. County saves money by housing sick homeless people." Los Angeles Times. December 4, 2017.
[134] Ibid.
[135] Culhane, Dennis P. et al. "Public Service Reductions Associated with Placement of Homeless Persons with Severe Mental Illness in Supportive Housing." University of Pennsylvania. January 2002.
[136] Wyatt, Dennis. "Homeless: $130M Burden on SJ County Economy." Manteca / Ripon Bulletin. April 2023.
[137] Ibid.

Eviction Can Lead to Costs Associated with Unsheltered Populations

In addition to costs related to sheltering people who are experiencing homelessness, jurisdictions bear significant costs related to people who are experiencing unsheltered homelessness. A person is experiencing unsheltered homelessness if they are living somewhere not meant for human habitation (e.g., tents, cars, recreational vehicles without electricity or sanitation connections, sidewalks, abandoned buildings, and other public spaces).[138] In 2019, the U.S. Department of Health and Human Services and the U.S. Department of Housing and Urban Development commissioned a study of the costs to four cities (Chicago, Houston, San Jose, and Tacoma) that were working to reduce encampments used by people experiencing unsheltered homelessness and providing services to people experiencing unsheltered homelessness.[139] The cost to reduce encampments and provide services ranged from $1,672 to $6,208 per unsheltered person per year.[140] The overall annual cost to the cities ranged from approximately $3.4 million (Houston) to approximately $8.6 million (San Jose).[141] Figure 2 shows these costs.

	Total spending on encampment activities, FY 2019	Unsheltered homeless population, 2019[1]	Cost per unsheltered homeless person, 2019
Chicago	$ 3,572,000	1,260	$2,835
Houston	$ 3,393,000	1,614	$2,102
Tacoma	$ 3,905,000	629	$6,208
San Jose	$ 8,557,000	7,922	$1,080

[1] The unsheltered homeless population for Chicago is for the city, whereas the numbers for Houston, San Jose, and Tacoma include the surrounding counties (Harris, Santa Clara, and Pierce Counties).

Source: City cost data; 2019 CoC Point-in-Time data, HUD

Figure 2

Costs incurred by local fire and police departments and emergency medical services were not included, but they can be the largest expenses for cities.[142] These quantifiable costs are not the only costs to cities with responses to the unsheltered population. Providing services takes significant resource-intensive coordination among a variety of stakeholders. For example, the study indicated the following agencies/service providers were involved in responding to people experiencing unsheltered homelessness: sanitation/solid waste/environmental services; homeless services providers offering assistance with case management, medical and mental health services, substance abuse services, food assistance, and financial assistance; departments of public health;

[138] Dunton, Lauren et al. "Exploring Homelessness Among People Living in Encampments and Associated Cost: City Approaches to Encampments and What They Cost." U.S. Department of Housing and Urban Development, Office of Policy Development and Research. February 2020.
[139] Ibid.
[140] Ibid.
[141] Ibid.
[142] Ibid.

departments of transportation; airport authorities; parks departments; public utility companies; fire departments; city management departments; outreach teams; and police departments.[143]

Stout is collecting data in its eviction right to counsel program evaluations in other jurisdictions to understand more fully where people believe they will go if they were evicted and has found that between approximately 10% and 20% eviction right to counsel clients seeking representation indicate they will likely live unsheltered if they were evicted.

Eviction Can Cause Employment and Housing Instability

Eviction can lead to job loss, making it more difficult to find housing and further burdening an already struggling family. Matthew Desmond, author of *Evicted: Poverty and Profit in the American City*, describes how job loss and eviction can be interconnected. When an evicted tenant does not know where their family will sleep the next night, maintaining steady employment is unlikely. If the evicted tenant is unemployed, securing housing after being evicted may take precedence over securing a job. If the evicted tenant is employed, the instability created by eviction often affects work performance and may lead to absenteeism, causing job loss.[144] The period before an eviction may be characterized by disputes with a rental property owner or stressful encounters with the court system.[145] These stressors can cause workers to make mistakes as they are preoccupied with non-work matters.[146] After an eviction, workers may need to miss work to search for new housing, and because they now have an eviction record, finding a rental property owner willing to rent to them may increase the time it takes to secure new housing.[147] Workers may need to live farther from their jobs, increasing the likelihood of tardiness and absenteeism.[148] A recent Harvard University study suggests the likelihood of being laid off to be 11 to 22 percentage points higher for workers who experienced an eviction or other involuntary move compared to workers who did not.[149]

A similar analysis in Wisconsin, the Milwaukee Area Renters Study, found that workers who involuntarily lost their housing were approximately 20% more likely to subsequently lose their jobs compared to similar workers who did not.[150] Approximately

[143] Ibid.
[144] Desmond, Matthew and Tolbert Kimbro, Rachel. "Eviction's Fallout: Housing, Hardship, and Health." Social Forces. February 24, 2015.
[145] Desmond, Matthew and Gerhenson, Carl. "Housing and Employment Insecurity among the Working Poor." Harvard University. January 11, 2016.
[146] Ibid.
[147] Ibid.
[148] Ibid.
[149] Ibid.
[150] Desmond, Matthew. "Unaffordable America: Poverty, housing, and eviction." Institute for Research on Poverty. March 2015.

42% of respondents in the Milwaukee Area Renters Study who lost their job in the two years prior to the study also experienced an involuntary move.[151] The impact of job loss and eviction disproportionately affects Black people who face significant discrimination in both the housing and labor markets.[152]

Eviction not only adversely affects unemployed and employed tenants' job prospects but also their earnings and the potential future earnings of children. A study of eviction filings from 2007 to 2016 in New York City sought to assess whether evictions contributed substantially to poverty by analyzing the effect of evictions on earnings and employment.[153] Eviction filing data was linked to Medicaid, Temporary Assistance for Needy Families, Supplemental Nutrition Assistance Program, and other New York City-specific benefits data.[154] The researchers found that eviction was associated with between $1,000 and $3,000 reduction in total earnings in the one to two years post-filing.[155] Robin Hood estimates a child's average future earnings could decrease by 22% if the child experienced juvenile delinquency, which can be associated with the disruption to families from eviction.[156] When families and children earn less (now or in future periods) the associated financial strains can result in various costs to the cities and communities in which they live. Research has shown that forced moves can perpetuate generational poverty and further evictions.[157] In addition, the reduction in earning capacity for these families can increase the demand on various social services provided by these cities and communities. Further, cities lose the economic benefit of these wages, including the economic stimulus of community spending and potential tax revenue. These impacts – potential earning capacity, generational poverty, and other economic consequences – are long-term and incredibly challenging to reverse.

Eviction Can Impair Tenants' Ability to Re-Rent and Harm Credit Scores

Tenants with an eviction case brought against them may have the case on their record whether they are ultimately evicted or not. This information is easily accessible, free, and used by rental property owners and tenant screening companies to create tenant blacklists, making it difficult for tenants with eviction records to re-rent and

[151] Desmond, Matthew and Gerhenson, Carl. "Housing and Employment Insecurity among the Working Poor." Harvard University. January 11, 2016.
[152] Ibid.
[153] Collinson, Robert and Reed, Davin. "The Effects of Evictions on Low-Income Households." New York University Law. December 2018. And Collinson, Robert et al. "Eviction and Poverty in American Cities." National Bureau of Economic Research. August 2022.
[154] Ibid.
[155] Ibid.
[156] Robin Hood is a New York City based non-profit organization that provides funding to more than 200 programs across New York City. https://www.robinhood.org/what-we-do/metrics/
[157] Lundberg, Ian and Donnelly, Louis. "A Research Note on the Prevalence of Housing Eviction among Children Born in U.S. Cities." Princeton University, Woodrow Wilson School of Public and International Affairs, Center for Research on Child Wellbeing. 2019.

exacerbating housing discrimination.[158] Data aggregation companies are now creating "screening packages" that rental property owners can use to select their tenants.[159] These packages often include a full credit report, background check, and an eviction history report. Using data and technology to streamline and automate the screening process will only exacerbate the impact of eviction on tenants. One data aggregation company stated, "it is the policy of 99% of our [landlord] customers in New York to flat out reject anybody with a landlord-tenant record, no matter what the reason is and no matter what the outcome is."[160] In cities where there is a right to counsel, the number of eviction filings has declined, indicating that a right to counsel can also reduce the harmful effects of being exposed to the eviction process regardless of case outcomes. Many rental property owners and public housing authorities will not rent to tenants who have been recently evicted. Therefore, renters with an eviction on their record will often be forced to find housing in less desirable neighborhoods that lack adequate access to public transportation, are farther from their jobs, have limited or no options for child care, and lack grocery stores.[161] A University of North Carolina Greensboro study found that 45% of tenants who were evicted had difficulty obtaining decent, affordable housing after their evictions.[162] Additionally, evictions can have a detrimental impact on tenants receiving federal housing assistance, such as Section 8 vouchers. In some cases, court-ordered evictions may cause a housing authority to terminate the tenant's Section 8 voucher or render the tenant ineligible for future federal housing assistance.[163] Rental property owners often view a potential tenant's credit score as a key factor in determining whether they want to rent to the potential tenant. A low credit score caused by a past eviction can make it exceedingly difficult for renters to obtain suitable

[158] Desmond, Matthew. "Unaffordable America: Poverty, housing, and eviction." Institute for Research on Poverty. March 2015.

[159] Greene, Kimberly. "Online screening process gives landlords peace of mind." Mortgage Professional America. November 12, 2019.

[160] Kleysteuber, Rudy. "Tenant Screening Thirty Years Later: A Statutory Proposal To Protect Public Records." The Yale Law Journal. 2007. Referencing Rogers, Teri Karush. "Only the Strongest Survive." The New York Times. November 26, 2006 (quoting Jake Harrington, founder of On-Site.com). While the inclination to reject tenant applicants regardless of the outcome of their prior eviction case might appear to nullify the impact of providing representation, system representation may cause a deterrent effect in terms of rental property owners' decisions of whether to file an eviction in the first place. New York City and San Francisco, which are the only cities where a right to counsel has existed long enough to have data, have both experienced significant declines in their respective eviction filing rates. See: "Press Release: Supervisor Dean Preston Holds Hearing on Implementation for Right to Counsel Law." February 24, 2020. & "New York City Residential Eviction Filings Decline." NYU Furman Center. November 18, 2019.

[161] Desmond, Matthew and Tolbert Kimbro, Rachel. "Eviction's Fallout: Housing, Hardship, and Health." Social Forces. February 24, 2015.

[162] Sills, Stephen J. et al. "Greensboro's Eviction Crisis." The University of North Carolina Greensboro Center for Housing and Community Studies. N.d.

[163] Desmond, Matthew and Tolbert Kimbro, Rachel. "Eviction's Fallout: Housing, Hardship, and Health." Social Forces. February 24, 2015.

housing.[164] A tenant who was interviewed in the University of North Carolina Greensboro study stated, "it [eviction] affected my credit and it is hard to get an apartment…three landlords have turned me away."[165] Damage to a renter's credit score from an eviction can also make other necessities more expensive since credit scores are often considered to determine the size of initial deposit to purchase a cell phone, cable and internet, and other basic utilities.[166] Another tenant from the University of North Carolina Greensboro study stated, "I have applied for at least three different places and was turned down because of the recent eviction. The only people I can rent from now are slumlords who neglect their properties. The ones that don't even care to do any kind of record check."[167] In Milwaukee, tenants who experienced an involuntary move were 25% more likely to have long-term housing instability compared to other low-income tenants.[168] A 2018 survey of tenants who had been evicted in Seattle found that 80% of survey respondents were denied access to new housing because of a previous eviction, and one-third of respondents were not able to re-rent because of a monetary judgment from a previous eviction.[169]

The Consumer Financial Protection Bureau released an Enforcement compliance bulletin reminding rental property owners, consumer reporting agencies, and others of their obligations to accurately report rental and eviction information.[170] Without a lawyer, it may be challenging for tenants to dispute inaccurate rental and eviction information they find on their credit reports. Having accurate credit reports is particularly relevant in the current economic climate of increasing rents and low vacancy rates. Stout has learned through its eviction right to counsel evaluations in other jurisdictions that rental property owners often use past eviction filings, regardless of the outcome of the case or the circumstances involved, as a leading indicator of risk.

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[164] An eviction itself is not reported to credit bureaus even if the rental property owner is successful in court, although money judgments are reported. The effects of the eviction may appear on a credit report if the tenant failed to pay rent and the rental property owner sent the delinquency to a collection agency. While there is not a set timeframe for when this information appears on a credit report, the item is treated like any other delinquent debt. It will remain there for seven years from the date of delinquency, even if it is paid off. There are also screening reports that rental property owners use that report eviction data, criminal records, etc. See https://aaacreditguide.com/eviction-credit-report/.

[165] Sills, Stephen J. et al. "Greensboro's Eviction Crisis." The University of North Carolina Greensboro Center for Housing and Community Studies. N.d.

[166] https://www.investopedia.com/terms/c/credit_score.asp.

[167] Sills, Stephen J. et al. "Greensboro's Eviction Crisis." The University of North Carolina Greensboro Center for Housing and Community Studies. N.d.

[168] Desmond, Matthew. "Evicted: Poverty and Profit in the American City." 2016.

[169] "Losing Home: The Human Cost of Eviction in Seattle." The Seattle Women's Commission and the Housing Justice Project of the King County Bar Association. September 2018.

[170] "As Federal Eviction Protections Come to an End, CFPB Warns Landlords and Consumer Reporting Agencies to Report Rental Information Accurately." Consumer Financial Protection Bureau. July 2021.

Eviction Can Arise from Unpaid Utility Bills

Non-payment of utilities can result in eviction and the loss of housing vouchers.[171] A recent study of the costs of eviction in Seattle connected income instability and having unpaid utility or property tax bills to possible eviction.[172] After an income disruption (i.e., job loss, health emergency, unexpected expenses), financially insecure households are three times more likely to miss a utility payment and 14 times more likely to be evicted than financially secure households.[173] In 2011, the average electric bill in Houston, Texas was found to be more than $200 per month during the summer, making utility payments a barrier to maintaining housing for low-income renters.[174] Furthermore, some rental assistance programs in Houston calculate a "utility allowance," which often do not fully cover true utility costs, leaving tenants at risk of eviction if utility bills are unpaid.[175]

Eviction Can Increase Costs Associated with Law Enforcement and Incarceration

Jurisdictions throughout the country have laws prohibiting people experiencing homelessness from sitting, sleeping, or resting in public spaces, living in vehicles, and asking for money.[176] In many cities, these offenses are punishable by fines or arrest. The National Law Center on Homelessness and Poverty analyzed the city codes of nearly 200 urban and rural cities in 2019.[177] Approximately 72% of the cities analyzed had at least one law prohibiting camping in public, approximately 51% had at least one law restricting sleeping in public, and approximately 50% of cities had one or more laws restricting living in vehicles.[178]

The Hamilton County Community Bail fund analyzed booking records from the Silverdale Detention Center for the period August 2022 through January 2023. The analysis found that 8.4% (697) of people who were arrested during this period were experiencing homelessness or had provided a hotel, emergency shelter, or homeless service provider as their address.[179]

When behaviors often associated with homelessness are criminalized, the costs to police departments or other government agencies may be higher than expected. An analysis of a 2013 ordinance in Chico, California that prohibited individuals from sitting or lying

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[171] Ibid.
[172] Elliot, Diana and Kalish, Emma. "The Cost of Eviction and Unpaid Bills of Financially Insecure Families for City Budget." Urban Institute. January 2017.
[173] Ibid.
[174] "Capacity and Gaps in the Homeless Residential and Service System, Harris and Fort Bend Counties." Coalition for the Homeless Houston/Harris County. 2011.
[175] Ibid.
[176] Dholakia, Nazish. "How The U.S. Criminalizes Homelessness." Forbes. January 2022.
[177] "Housing Not Handcuffs 2019: Ending the Criminalization of Homelessness in U.S. Cities." National Law Center on Homelessness & Poverty. December 2019.
[178] Ibid.
[179] Fairburn, Avery. "Examining Jail Data." Hamilton County Community Bail Fund. 2023.

down in public spaces (i.e., homelessness) found that the cost to law enforcement for having to enforce this ordinance may have been twice as much as originally estimated.[180] The Sheriff's office spent approximately $74.1 million in fiscal year 2014-2015 on arrest-related costs of booking and jailing people experiencing homelessness, in addition to connecting them with faith- and community-based services aimed toward reintegration into the community.[181]

According to estimates from the University of Denver, "six Colorado cities spent [at least] five million dollars [cumulatively] enforcing fourteen anti-homeless ordinances over a five-year period."[182] For context, Colorado's 76 largest cities have 351 anti-homeless ordinances, indicating the costs represented above are underestimated.[183] In 2016, Salt Lake City spent $13.6 million on homeless services, of which 75% was on police resources.[184] Between 2009 and 2013, Seattle spent $2.3 million to enforce only 16% of the city's criminalization ordinances, which also often disproportionately impact people experiencing homelessness.[185]

In 2013, HUD identified Central Florida as having the most people experiencing chronic homelessness among similarly sized communities.[186] An analysis of 107 individuals experiencing chronic homelessness in 3 central Florida counties found that the "average annual cost to be homeless and cycling in and out of incarceration, emergency rooms, and inpatient hospitalizations was $31,065 per person per year."[187] The corresponding 10-year cost for the cohort studied across the 3 counties was more than $33 million.[188] According to the California Policy Lab, people experiencing unsheltered homelessness between 2015 and 2017 reported an average of 21 contacts with police in the "last six months", while individuals experiencing sheltered homelessness reported 2 contacts during the same period.[189]

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[180] Wilking, Jennifer, et al. "Understanding the Implications of Punitive Approach to Homelessness: A Local Case Study." Poverty & Public Policy. June 2018.
[181] Ibid.
[182] Adcock, Rachel, A. et al. "Too High A Price: What Criminalizing Homelessness Costs Colorado." University of Denver Sturm College of Law, Homeless Advocacy Policy Project.
[183] Ibid.
[184] "A limited Review of Sources of Funding and Expenditures for Homeless Initiatives." Report to the Utah Legislature by the Office of Legislative Auditor General. October 2017.
[185] Howard, Joshua and Tran, David. "At What Cost: The Minimum Cost of Criminalizing Homelessness in Seattle and Spokane." Seattle University School of Law. May 2015.
[186] "The Cost of Long-Term Homelessness in Central Florida: The Current Criss and the Economic Impact of Providing Sustainable Housing Solutions." Shinn, Gregory A. 2014.
[187] Ibid.
[188] Ibid.
[189] "Five Charts That Explain the Homelessness-Jail Cycle – and How to Break It." www.urban.org. September 2016.

Eviction is Connected to Physical Health Impacts

A significant body of research has documented the connection between health and housing. Substandard housing conditions are associated with a variety of health conditions, such as respiratory infections, asthma, and lead poisoning.[190]

An analysis of the 2015 American Housing Survey data, which included specific questions on asthma and asthma triggers in the home, indicated that: (1) households with children are more likely to have at least one child with asthma when they also report exposure to smoke, mold, and leaks in their home; (2) renters with children are more likely to have asthma triggers in their homes than owners; and (3) households receiving rental subsidies (e.g., vouchers, rental assistance, or living in public housing) have higher exposure to indoor asthma triggers than other low-income renters not receiving rental subsidies and are more likely to have at least one child with asthma.[191]

Like asthma, housing instability can affect the health of family members of all ages.[192] Researchers at Boston Medical Center found that caregivers of young children in unstable low-income housing are two times more likely than those in stable housing to be in fair or poor health, and almost three times more likely to report symptoms of depression. Children aged four and under in these families had almost a 20% higher risk of hospitalization and a more than 25% higher risk of developmental delays.[193] Another study of caregivers to children found that, of more than 22,000 families served by medical centers over a six-year study period, approximately 34% had at least one of the following adverse housing circumstances: 27% had been behind on rent; 12% had experienced homelessness; and 8% had moved at least twice in the previous 12 months.[194] A recent study published by the American Academy of Pediatrics examining the effects of homelessness on pediatric health found that the stress of both prenatal and postnatal homelessness was associated with increased negative health outcomes compared to children who never experienced homelessness.[195] A study of nearly 10,000 mothers in five U.S. cities found that prenatal homelessness was associated with a higher likelihood of low birth weight and preterm delivery.[196] Researchers from Harvard and Princeton (in conjunction with the Public Health Institute of Basel, Switzerland) had similar findings

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[190] Krieger, James and Higgins, Donna. "Housing and Health: Time Again for Public Health Action." American Journal of Public Health. 2002.
[191] Ganesh, Bhargavi et al. "The Relationship between Housing and Asthma among School-Age Children." Urban Institute. October 2017.
[192] Butera, Candace. "The Burden of a Late Rent Check Can Harm the Health of Both Parents and Kids." Pacific Standard. January 23, 2018.
[193] Ibid.
[194] Sandel, Megan, et al. "Unstable Housing and Caregiver and Child Health in Renter Families."
[195] Sandel, Megan, et al. "Timing and Duration of Pre- and Postnatal Homelessness and the Health of Young Children." The American Academy of Pediatrics. September 2018.
[196] Cutts, Diana B. et al. "Homelessness During Pregnancy: A Unique, Time-Dependent Risk Factor of Birth Outcomes." Maternal and Child Health Journal. November 2014.

in their study of eviction filings: experiencing an eviction filing during pregnancy was associated with an increased risk of low birth weight and premature birth.[197,198] Furthermore, Black mothers who are experiencing homelessness have worse birth outcomes than other mothers who are experiencing homelessness – a reflection of the disparate health outcomes generally experienced by the Black population.[199]

A recent study published by the American Academy of Pediatrics explored the impact of formal and informal evictions on households with children and their caregivers.[200] The study describes correlations between households experiencing eviction and:

a) Increased likelihood of the caregivers and children experiencing worse health outcomes

b) Increased developmental risks among children

c) Increased hospital admission among children

d) Increased likelihood of the household experiencing food insecurity and inability to afford utilities, healthcare, and childcare.[201]

A 2020 analysis using data from the National Longitudinal Study of Adolescent to Adult Health, found that evictions have short- and medium-term negative impacts on multiple health measures including poor general health and mental health concerns, even years after experiencing an eviction. [202]

A 2022 study of a medical-legal partnership in Greater Cincinnati, Ohio found that when lawyers addressed health-related social needs of children, the hospitalization rate for the children decreased approximately 38% following the year of legal assistance compared to children who did not receive legal assistance.[203] Lawyers working within the medical-legal partnership assisted with representing households with children in eviction proceedings, compelling the remediation of substandard rental housing conditions, appealing public benefits denials, and resolving issues with schools about disability accommodations.[204] A 2014 study of mold prevalence in Detroit homes found that the

[197] Khadka, Aayush, et al. "In utero exposure to threat of evictions and preterm birth: Evidence from the United States." Health Services Research. 2020.
[198] Himmelstein, Gracie and Desmond, Matthew. "Association of Eviction With Adverse Birth Outcomes Among Women in Georgia, 2000 to 2016." JAMA Pediatrics. March 2021.
[199] Gay Dawes, Elizabeth. "Housing Instability Is an Important (Yet Overlooked) Factor in the Maternal Health Crisis." Rewire.News. April 12, 2018.
[200] Cutts, Diana B. MD. et al. "Eviction and Household Health and Hardships in Families with Very Young Children." American Academy of Pediatrics. October 2022.
[201] Ibid.
[202] Hatch, Megan E. et al. "Losing Your Home Is Bad for Your Health: Short-and Medium-Term Health Effects of Eviction on Young Adults." Housing Policy Debate. October 2022.
[203] Beck, Andrew F. et al. "Reductions in Hospitalizations Among Children Referred to a Primary Care-Based Medical-Legal Partnership." Health Affairs. March 2022.
[204] Ibid.

age of the home and mold contamination were positively correlated (i.e., older homes had higher rates of mold contamination).[205] Asthmatic children in Detroit were living in homes with higher than average mold contamination rates than non-Detroit homes.[206] According to a Michigan Department of Health and Human Services report, the prevalence of asthma among Detroit adults is 29% higher than Michigan residents outside of Detroit, and the hospitalization rate for people with asthma in Detroit is 3 times higher than Michigan residents outside of Detroit.[207]

A 2016 Canadian study found that eviction specifically is associated with increased odds of having detectable viral loads among people living with HIV and increased rates of illicit drug use and relapse.[208]

Families who are evicted often relocate to neighborhoods with higher levels of poverty and violent crime.[209] Researchers at Boston Medical Center and Children's Hospital found that homes with vermin infestation, mold, inadequate heating, lead, and in violent areas were connected to increased prevalence of respiratory disease, injuries, and lead poisoning in children.[210] Living in a distressed neighborhood can negatively influence a family's well-being.[211] Moreover, families experiencing eviction who are desperate to find housing often accept substandard living conditions that can bring about significant health problems.[212] The primary health outcome found to be related to housing is respiratory health, which is measured by the presence of respiratory disease or by lung function.[213] Housing conditions that are respiratory health factors include cold temperatures, humidity, and ventilation – all of which contribute to the growth of mold, fungi, and other microorganisms.[214] Living in these conditions can result in wheezing, aches and pains, gastrointestinal issues, headaches, and fever.[215] Data from the Third

[205] Vesper, Stephen et al. "Use of Medicaid and housing data may help target areas of high asthma prevalence." Journal of Asthma. 2017.
[206] Ibid.
[207] DeGuire, Peter et al. "Detroit: The Current Status of the Asthma Burden." Michigan Department of Health and Human Services Bureau of Disease Control, Prevention and Epidemiology. March 2016.
[208] "Eviction and Health: A Vicious Cycle Exacerbated by a Pandemic." Robert Wood Johnson Foundation. April 2021. Referencing Kennedy, Mary Clare et al. "Residential Eviction and Risk of Detectable Plasma HIV-1 RNA Viral Load Among HIV-Positive People Who Use Drugs." AIDS Behavior. February 2016.
[209] Desmond, Matthew and Tolbert Kimbro, Rachel. "Eviction's Fallout: Housing, Hardship, and Health." Social Forces. February 24, 2015.
[210] "Not Safe at Home: How America's Housing Crisis Threatens the Health of Its Children." The Doc4Kids Project, Boston Medical Center and Children's Hospital. 1998.
[211] Desmond, Matthew and Tolbert Kimbro, Rachel. "Eviction's Fallout: Housing, Hardship, and Health." Social Forces. February 24, 2015.
[212] Ibid.
[213] Shaw, Mary. "Housing and Public Health." Department of Social Medicine, University of Bristol. October 2003.
[214] Ibid.
[215] Ibid.

National Health and Nutrition Examination Survey estimated that housing environments exacerbate the effects of asthma in 40% of children.[216]

Researchers in Boston analyzed 10 years of tenant complaints to the city regarding mold, pest infestation, and other substandard housing conditions. After adjusting for income and other neighborhood characteristics, they found tenant race was significantly associated with the incidences of housing conditions that trigger asthma.[217] For every 10% decrease in the proportion of White residents in a neighborhood, the incidence of housing conditions that trigger asthma increased by approximately 3 reports per 1,000 residents.[218] Not only were incidence of asthma triggers higher in low-income, racially diverse neighborhoods, but response times by the city to these complaints were longer.[219] In neighborhoods with the lowest proportions of White residents, the response time to complaints was 17% (3.5 days) slower than the median response in neighborhoods with the highest proportions of White residents.[220] Complaints in neighborhoods with the lowest proportions of White residents were also approximately 14% more likely to be flagged as overdue for a response and approximately 54% less likely to have been repaired than complaints in neighborhoods with the highest proportions of White residents.[221]

While mold is often a cause of asthma, it is also a food source for dust mites, which are a known allergen.[222] In addition to causing respiratory health issues, exposure to lead can have irreversible health impacts. Because lead is more prevalent in older and substandard housing, lead poisoning must also be viewed as a manifestation of the affordable housing crisis.[223] According to the Centers for Disease Control and Prevention, children who live in households at or below the federal poverty level and those living in housing built before 1978 are at the greatest risk of exposure.[224] Children of color are also at a higher risk of lead exposure attributable in significant part to the longstanding effects of racist housing policies, including redlining, which have exacerbated other historical inequities in accessing safe and healthy housing.[225] Even at low levels of exposure, lead causes brain and nervous system damage including: impaired growth, hyperactivity, reduced attention span, intellectual and developmental disabilities,

[216] Sandel, Megan and Desmond, Matthew. "Investing in Housing for Health Improves Both Mission and Margin." The Journal of the American Medical Association. 2017.
[217] Lemire, Evan et al. "Unequal Housing Conditions and Code Enforcement Contribute to Asthma Disparities in Boston, Massachusetts." Health Affairs. April 2022.
[218] Ibid.
[219] Ibid.
[220] Ibid.
[221] Ibid.
[222] Shaw, Mary. "Housing and Public Health." Department of Social Medicine, University of Bristol. October 2003.
[223] "Lead." National Center for Healthy Housing. N.d.
[224] "Childhood Lead Poisoning Prevention." Centers for Disease Control and Prevention. November 2020.
[225] Ibid.

hearing loss, insomnia, and behavioral issues.[226] Researchers from Harvard recently studied the connection between eviction and lead poisoning by analyzing data from the national Fragile Families & Child Wellbeing Study. Children evicted in their first year of life were predicted to have approximately a 10% likelihood of being diagnosed with lead poisoning by age 3 compared to approximately a 5% likelihood if they were not evicted.[227] Future evictions were shown to exacerbate this disparity. Between ages 3 and 5, children evicted in both the first and third years of life were predicted to have an 11% likelihood of being newly diagnosed with lead poisoning compared to a 2% likelihood if they were never evicted.[228]

Although already well-documented, the COVID-19 pandemic has created further evidence of the connection between housing and health. Housing instability undermines crucial infection prevention strategies deployed throughout the pandemic, exacerbating the health consequences of eviction.[229] Research has shown that eviction and displacement are associated with increased COVID-19 infection and mortality rates.[230] Eviction and displacement lead to overcrowding, doubling up, and homelessness, which all increase contact with other people and make social distancing challenging.[231] While most people who experience eviction do not immediately enter shelter and instead double up with friends and family, these living arrangements increase the likelihood of exposure to COVID-19 and are compounded by members of these households who are often working essential jobs with a higher risk of exposure.[232] Research has demonstrated that eviction and housing instability are associated with a variety of comorbidities – increased incidence of high blood pressure, heart disease, respiratory illnesses, sexually transmitted infections, and drug use.[233] These comorbidities, in combination with the inability to socially distance, puts people who have been evicted or who are experiencing housing instability at increased risk of contracting, spreading, and dying from COVID-19.[234]

Although the pandemic has moved into a phase with less intensive responses (e.g., social distancing, business and school closures, mask mandates, eviction moratoria), renters with low incomes may still be at increased risk of contracting COVID-19, which can have

[226] "Lead." National Center for Healthy Housing. N.d.
[227] Schwartz, Gabriel. "Cycles of Disadvantage: Eviction and Children's Health in the United States." Harvard University. 2020.
[228] Ibid.
[229] "Eviction and Health: A Vicious Cycle Exacerbated by a Pandemic." Robert Wood Johnson Foundation. April 2021.
[230] Nande, Anjalika et al. "The effect of eviction moratoria on the transmission of SARS-CoV-2." medRxiv. November 2020.
[231] Benfer, Emily et al. "Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy." Journal of Urban Health. January 2021.
[232] Ibid.
[233] Ibid.
[234] Ibid.

severe consequences, such as eviction arising from employment loss or a reduction in hours. These impacts will likely persist as will the associated disruptions, so long as COVID-19 remains highly transmissible and capable of significant impacts to health.

In addition to the significant impact that eviction has on health outcomes, there is also evidence that a lack of access to health care can lead to evictions. For example, data from California showed that after the state expanded Medicaid coverage following the Affordable Care Act, there were 22 fewer evictions for every 1,000 new Medicaid enrollees.[235] California's Medicaid expansion led to a 2.9 percentage-point decrease in eviction rates.[236] The authors of the study indicate, "Medicaid not only is an important part of the health care safety net but also may be considered a key strategy for addressing poverty-related housing instability."[237] Figure 3 shows the estimated number of monthly evictions in California counties that expanded Medicaid coverage relative to counties that did not expand coverage by time period relative to expansion (e.g., 13-18 months before expansion, 6-11 months after expansion).

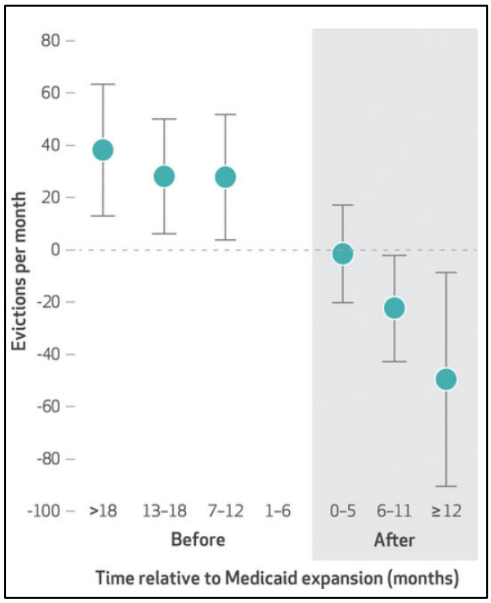


Figure 3

Eviction is Connected to Mental Health Impacts

An Associate Professor of Pediatrics at Drexel University College of Medicine testified at a Philadelphia City Council hearing that, "science has shown that children who live in stressful environments, such as substandard housing, the threat of eviction, homelessness and poverty, have changes in their neurological system that affects their

[235] Allen, Heidi L. et al. "Can Medicaid Expansion Prevent Housing Evictions?" Health Affairs. September 2019.
[236] Ibid.
[237] Ibid.

ability to learn, to focus, and to resolve conflicts." [238] Professor Daniel Taylor also stated that this "toxic stress" affects many of the body's critical organ systems resulting in an increased prevalence of behavioral issues, diabetes, weight issues, and cardiovascular disease.[239] Furthermore, major life stressors have been found to increase rates of domestic violence.[240] According to a nationwide survey of domestic violence shelters and programs, approximately 41% of respondents indicated evictions and home foreclosures as a driver of increased demand for domestic violence services.[241] In Seattle, approximately 38% of survey respondents who had experienced eviction reported feeling stressed, 8% experienced increased or new depression, anxiety, or insomnia, and 5% developed a heart condition they believed to be connected to their housing instability.[242] Among respondents who had school-age children, approximately 56% indicated that their children's health suffered "very much" as a result of eviction, and approximately 33% indicated that their children's health suffered "somewhat" for a total of 89% of respondents' children experiencing a negative health impact because of eviction.[243] A recent study in Cleveland by Case Western University found that approximately 21% of interviewed tenants facing eviction self-reported that they were experiencing poor health.[244] Forty-five percent of interviewed tenants reported that they had been mentally or emotionally impacted by the eviction process and that their children were also mentally or emotionally impacted.[245]

A survey of approximately 2,700 low-income mothers from 20 cities across the country who experienced an eviction consistently reported worse health for themselves and their children, including increased depression and parental stress.[246] These effects were persistent. Two years after experiencing eviction, mothers still had higher rates of material hardship and depression than mothers who had not experienced eviction.[247] In a study of the effects of forced dislocation in Boston's West End, approximately 46% of women and 38% of men expressed feelings of grief or other depressive reactions when

[238] Taylor, Daniel R. Testimony Presented to City Council Committee on Licenses and Inspections and the Committee on Public Health and Human Services Regarding Resolution 160988. March 20, 2017.
[239] Ibid.
[240] Makepeace, J. "Life Events Stress and Courtship Violence." Family Relations. January 1983.
[241] "Homeless Service Utilization Report." Center on Family at the University of Hawaii and the Homeless Programs Office of the Hawaii State Department of Human Services. 2010. Referencing "Domestic Violence Counts 2009: A 24-Hour Census of Domestic Violence Shelters and Services." National Network to End Domestic Violence. 2009.
[242] "Losing Home: The Human Cost of Eviction in Seattle." The Seattle Women's Commission and the Housing Justice Project of the King County Bar Association. September 2018.
[243] Ibid.
[244] "The Cleveland Eviction Study: Observations in Eviction Court and the Stories of People Facing Eviction." Center on Urban Poverty and Community Development, Case Western University. October 2019.
[245] Ibid.
[246] Desmond, Matthew and Tolbert Kimbro, Rachel. "Eviction's Fallout: Housing, Hardship, and Health." Social Forces. February 24, 2015.
[247] Ibid.

asked how they felt about their displacement.[248] A study on the effects of eviction in Middlesex County, Connecticut included interviews with individuals who had experienced an eviction. In almost every case, interviewees expressed that their eviction negatively impacted their physical and mental health.[249] Approximately two-thirds of interviewees reported feeling more anxious, depressed, or hopeless during the eviction process.[250] Individuals who had previously struggled with mental health issues reported that the stress from the eviction exacerbated their conditions with three interviewees reporting hospitalization for mental health issues following their evictions.[251] Inadequate sleep, malnourishment, physical pain, and increased use of drugs and alcohol were also cited by the interviewees.[252]

As with many of the negative impacts of eviction, both physical and mental health issues can be long-term, difficult to reverse, and extremely costly to treat. A study of Medicaid recipients in New Jersey found that health care spending for Medicaid recipients who were experiencing homelessness were between 10% and 27% higher than Medicaid recipients who were stably housed, all else equal.[253] The 10 to 27% increase in Medicaid spending for individuals experiencing homelessness equates to an additional $1,362 to $5,727, of which at least 75% is attributed to inpatient hospital and emergency department services.[254] A study in Michigan found that Medicaid spending for adults experiencing homelessness was 78% higher than the statewide average and 26% higher for children experiencing homelessness than the statewide average.[255]

The American Journal of Preventive Medicine recently published a research article examining the intersection of eviction and health care utilization / access in New York City. Over a 6-month period, Medicaid enrollees who were evicted made 32% fewer prescription fills, 40% fewer ambulatory care visits, and 22% more acute care visits.[256] A 2016 study of more than 1,600 Medicaid enrollees found that when these enrollees lived

[248] Fried, Marc. "Grieving for a Lost Home: Psychological Costs of Relocation." The MIT Press. 1966.
[249] Babajide, Rilwan, et. al. "Effects of Eviction on Individuals and Communities in Middlesex County." The Middlesex County Coalition on Housing and Homelessness. May 12, 2016.
[250] Ibid.
[251] Ibid.
[252] Ibid.
[253] Cantor, Joel C. et al. "Medicaid Utilization and Spending among Homeless Adults in New Jersey: Implications for Medicaid-Funded Tenancy Support Services." The Milbank Quarterly. January 22, 2020.
[254] Ibid.
[255] Spellman, Brooke, et. al. "Costs Associated With First-Time Homelessness for Families and Individuals." U.S. Department of Housing and Urban Development, Office of Policy Development and Research. March 2010.
[256] Schwartz, Gabriel L. et al. "Eviction, Healthcare Utilization, and Disenrollment Among New York City Medicaid Patients." American Journal of Preventive Medicine. 2022.

in affordable housing, overall health care expenditures decreased by 12% and emergency department visits decreased by 18%.[257]

The connection between housing stability and a household's mental and physical health is evident. Safe, habitable homes are important, especially in times of crisis when mental and physical health issues may become exacerbated. During the COVID-19 pandemic, numerous cities and states throughout the country instituted eviction moratoriums, recognizing the crucial role housing plays in public health and safety.[258] Researchers from the University of California, Los Angeles' Ziman Center for Real Estate found that renters reported better mental health as the eviction moratoriums progressed, particularly the mental health of Black renters.[259] Each additional week that eviction moratoriums were in place, the share of Black renter households who reported "feeling anxious" decreased by approximately 2%.[260]

An analysis of data from the United States Census Bureau's Household Pulse Survey found higher prevalence of depression, anxiety, and prescription medication use among survey respondents who self-reported as being more likely to face eviction.[261] The prevalence of depression among respondents who were "at-risk of eviction" was approximately 59% compared to approximately 37% of respondents "not at risk of eviction."[262] A researcher from the University of Iowa found that there were short-term mental health benefits on renters as a result of eviction moratoriums in 43 states and Washington, D.C. during the COVID-19 pandemic.[263] These benefits included fewer days not in good mental health in the past 30 days and a lower likelihood of frequent mental distress, defined as 14 or more days not in good mental health in the last 30 days.[264]

In 7 states that indicate homelessness on hospital discharge records, approximately 22% of patients who were experiencing homelessness and were admitted for in-patient care, were admitted for mental health issues.[265] In contrast, mental health issues were the reason for in-patient care in approximately 7% of individuals who were admitted and

[257] "Health in Housing: Exploring the Intersection between Housing and Health Care." Center for Outcomes Research and Education and Enterprise Community Partners, Inc. February 2016.
[258] Parker, Will. "Coronavirus Outbreak Pushed Local Governments to Freeze Home Evictions." The Wall Street Journal. March 22, 2020.
[259] An, Xudong et al. "More Than Shelter: The Effects of Rental Eviction Moratoria on Household Well-Being." SSRN. July 2021.
[260] Ibid.
[261] Achary, Binod, et al. "The risk of eviction and the mental health outcomes among the US adults." Elsevier. October 2022.
[262] Ibid.
[263] Ali, Abdinasir K. et al. "State Eviction Moratoriums During the COVID-19 Pandemic Were Associated With Improved Mental Health Among People Who Rent". Health Affairs. November 2022.
[264] Ibid.
[265] Karaca, Zeynal, et al. "Characteristics of Homeless and Non-Homeless Individuals Using Inpatient and Emergency Department Services, 2008". Healthcare Cost and Utilization Project, Statistical Brief #152.

who were not experiencing homelessness.[266] Approximately 74% of in-patient care for people experiencing homelessness began in the emergency department, compared to approximately 52% of individuals who were not experiencing homelessness.[267]

In San Diego County, California, more than 10,300 people were treated for schizophrenia, bipolar disorder or major depression, and of them, approximately 15% were experiencing homelessness.[268] The 15% of people who were experiencing homelessness used more in-patient and emergency-type services and fewer outpatient services than those not experiencing homelessness.[269] Similarly, a study in San Francisco found that people experiencing homelessness accounted for approximately 30% of psychiatric emergency service episodes and were also more likely to revisit and reuse emergency services.[270]

Eviction Can Cause Suicide

In 2015, the American Journal of Public Health published the first comprehensive study of housing instability as a risk factor for suicide.[271] Researchers identified 929 eviction- or foreclosure-related suicides, which accounted for 1% to 2% of all suicides and 10% to 16% of all financial-related suicides from 2005 to 2010.[272] In 2005, prior to the 2009 housing crisis, there were 58 eviction-related suicides.[273] At the peak of the housing crisis in 2009, there were 94 eviction-related suicides, an increase of 62% from 2005.[274] These statistically significant increases were observed by researchers relative to the frequency of all other suicides during the same period and relative to suicides associated with general financial hardships, suggesting that the increase in eviction- or foreclosure-related suicides was not only a part of a general increase in the number of suicides.[275] After the housing crisis, eviction-related suicides began to return to pre-crisis levels. Approximately 79% of suicides occurred before the actual loss of housing, and 39% of people taking their lives had experienced an eviction- or foreclosure-related crisis (e.g., eviction notice, court hearing, vacate date) within two weeks of the suicide.[276] A 2012

[266] Ibid.
[267] Ibid.
[268] Folsom, David P. et al. "Prevalence and Risk Factors for Homelessness and Utilization of Mental Health Services Among 10,340 Patients with Serious Mental Illness in a Large Public Mental Health System." The American Journal of Psychiatry. February 2005.
[269] Ibid
[270] McNiel, Dale E. et.al. Psychiatric Emergency Service Use and Homelessness, Mental Disorder and Violence. Psychiatric Services. June 2005.
[271] Fowler, Katherine A. et al. "Increase in Suicides Associated With Home Eviction and Foreclosure During the US Housing Crisis: Findings From 16 National Violent Death Reporting System States, 2005-2010." American Journal of Public Health. February 2015.
[272] Ibid.
[273] Ibid.
[274] Ibid.
[275] Ibid.
[276] Ibid.

analysis of online court record archives that linked court records to suicide deaths found that in an urban county, nearly a third of suicide victims had recent court involvement – twice the proportion of the control group.[277] Foreclosure was associated with a threefold increase in the risk of suicide.[278]

Homelessness can also impact suicide risk. According to a survey of 196 adult women experiencing homelessness in Canada, the prevalence of any mental health disorder was approximately 63%, and the prevalence of moderate to high suicide risk was 22%, substantially higher than that of the general Canadian population.[279]

Eviction Can Cause Excess Mortality

According to The National Health Care for the Homeless Council, people experiencing homelessness have higher rates of illness and die, on average, 12 years sooner than the general population.[280] A 7-year study of people experiencing homelessness in New York City who were living in emergency shelter found that their age-adjusted mortality rate was 4 times higher than the general population.[281]

The National Health Care for the Homeless Council (the Council) conducted a literature review of studies related to premature death among people experiencing homelessness. Several studies reviewed by the Council indicated increased rates of premature death in "zones of mortality" which were characterized by high poverty rates, concentrations of people experiencing homelessness, emergency shelters, and substandard housing conditions.[282]

A 19-year study by researchers at Wayne State University of Medicine compared the health status of older adults in Detroit to older adults in Michigan outside of Detroit. The analysis, titled Dying Before Their Time, found that older adults living in Detroit die at twice the rate of those living in Michigan outside of Detroit.[283] The researchers identified social determinants of health as a major cause of excess death in Detroit.[284] Social

[277] Cook, Thomas Bradley and Davis, Mark. "Assessing Legal Strains and Risk of Suicide Using Archived Court Data." Center for Health Disparities Research & Education. August 2012.
[278] Ibid.
[279] Strehlau, Verena, et al. "Mental Health, Concurrent Disorders, and Health Care Utilization in Homeless Women." Journal of Psychiatric Practice. September 2012.
[280] "Homelessness & Health: What's the Connection?" National Health Care for the Homeless Council. February 2019.
[281] Barrow, Susan M and Struening, Elmer L. "Mortality Among Homeless Shelter Residents in New York City." American Journal of Public Health. April 1999.
[282] O'Connell, James J. "Premature Mortality in Homeless Populations: A Review of the Literature." National Health Care for the Homeless Council. December 2005.
[283] Smitherman, Herbert C, MD, MPH, FACP, et al. "Dying Before Their Time III 19-Year (1999-2017) Comparative Analysis of Excess Mortality in Detroit (PSA 1-A). Wayne State School of Medicine. July 2020.
[284] Ibid.

determinants of health, one being housing, influence between 60% and 70% of individual and community wellbeing.[285]

In 2024, a study published by the Journal of the American Medical Association found that renters who received an eviction filing during the first two years of the Covid-19 pandemic had a mortality rate 2.6 times greater than the general population.[286] Additionally, the researchers found that even before the Covid-19 pandemic, renters who received an eviction filing had a mortality rate 1.4 times greater than the general population.[287] Researchers have proposed that the financial strain of eviction leads to chronic stress that increases health risks and excess mortality.[288] Along with eviction, rising rents have also been found to contribute to excess mortality in the United States.[289] Households may be forced to live in units with defective conditions that negatively impact their health or they cannot spend as much on health and well-being due to spending more of their income on rent.[290]

Eviction Impacts the Education of Children

When families are evicted or forced to move, children experience a variety of disruptions that can negatively impact their education and behavior. When children succeed in school, it is often indicative of their needs being met in other areas of their lives.[291] When students miss school, academic achievement can be negatively impacted. Students who are chronically absent during early elementary grades are less likely to be reading proficiently by third grade and more likely to not graduate.[292] These challenges are also experienced by children who change schools frequently due to housing instability or homelessness.[293]

The National Assessment of Education Progress, known as "the Nation's Report Card," suggests that children who frequently change schools (i.e., more than twice in the preceding 18 months) are half as likely to be proficient in reading as their stable peers.[294]

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[285] Ibid.
[286] Graetz N, Hepburn P, Gershenson C, et al. "Examining Excess Mortality Associated With the COVID-19 Pandemic for Renters Threatened With Eviction." JAMA. February 2024.
[287] Ibid.
[288] Tsai J. "Expected and Possible Unexpected Consequences of Ending the Eviction Moratorium." Lancet Reg Health Am. October 2021.
[289] Graetz N, Gershenson C, Desmond M. "Rising Rents and Evictions Linked to Premature Death." The Eviction Lab. December 2023.
[290] Ibid.
[291] "State of the Detroit Child 2010." Data Driven Detroit. 2010.
[292] "How Chronic Absenteeism Affects Student Achievement." Edmentum. 2021.
[293] "A Place to Call Home: The Case for Increased Federal Investments in Affordable Housing." National Low Income Housing Coalition. 2015.
[294] Isaacs, Julia and Lovell, Phillip. "The Impact of the Mortgage Crisis on Children and Their Education." First Focus. May 1, 2008., citing Rumberger, Russell. "The Causes and Consequences of Student Mobility." Journal of Negro Education. 2003.

A study of third grade students who frequently changed schools found that students without stable housing were approximately twice as likely to perform below grade level in math compared to stably housed students.[295] Not only do unstably housed students perform worse in reading and math than their stable peers, they are also nearly three times more likely to repeat a grade, and the likelihood that they will graduate is reduced by more than 50%.[296] In Seattle, approximately 88% of survey respondents with school-aged children reported their children's school performance suffered "very much" because of the eviction the family experienced, and approximately 86% of respondents reported their children had to move schools after the eviction.[297]

According to the Government Accountability Office, approximately 13% of all children in the United States experience 4 or more school changes by the time they reach high school.[298] Children attending under-resourced schools are disproportionately represented in this analysis. Furthermore, multiple unplanned school changes are associated with a higher risk of not completing high school. The relationship between eviction and education can reinforce current patterns of poverty and disadvantage. A study of Boston Housing Court data between 2014 and 2017 found that evictions are more likely in neighborhoods with a higher share of Black renters and a lower average educational attainment.[299] These intersections are important because the level of education an individual obtains has a direct impact on earnings. For example, based on an American Community Survey Report from the United States Census Bureau, approximately 68% of people with a Doctorate degree are employed full-time, year-round, compared to 38% of people who do not have a high school diploma.[300] The same report estimates that lifetime earnings of White males with a professional degree are at least 230% more than White males who did not finish high school. Similarly, Black males with a professional degree have lifetime earnings that are 240% higher than Black males who did not finish high school.[301]

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[295] Isaacs, Julia and Lovell, Phillip. "The Impact of the Mortgage Crisis on Children and Their Education." First Focus. May 1, 2008., citing "Elementary School Children: Many Change Schools Frequently, Harming Their Education." United States General Accounting Office Report. 1994.

[296] Ibid. And Isaacs, Julia and Lovell, Phillip. "The Impact of the Mortgage Crisis on Children and Their Education." First Focus. May 1, 2008., citing Rumberger, 1993.

[297] Losing Home: The Human Cost of Eviction in Seattle." The Seattle Women's Commission and the Housing Justice Project of the King County Bar Association. September 2018.

[298] Pearce Haley Jr., Victor. "The Impact of Eviction on Student Displacement: An Atlanta Case Study."

[299] Robinson, David. "Eviction Dynamics in Market-Rate Multifamily Rental Housing." Housing Policy Debate. December 2020.

[300] Julian, Tiffany and Kominski, Robert. "Education and Synthetic Work-Life Earnings Estimates." US Census Bureau. 2011.

[301] Ibid.

A longitudinal study of students in Chicago found that 2 or more school moves may decrease the probability of completing high school by 50%.[302] A study using data from the National Longitudinal Study of Youth identified the correlation shown in Figure 4 between the number of schools attended and the percent of students who did not complete high school.[303]

Number of High Schools	Number of Youth	Percent Dropout
1	1,933	8.1%
2	559	19.1%
3	204	25.9%
4	40	28.3%
5	12	29.5%
6	2	100.0%
7	1	100.0%
Total	2,751	11.9%

Figure 4

In Atlanta, an ongoing program embeds housing attorneys and community advocates in high schools in neighborhoods where many residents are experiencing housing instability.[304] As a result of this program, the enrollment turnover rate decreased by 25% to 51% in certain schools, and attorneys stopped 20 evictions and assisted with 81 other housing-related cases.[305]

Researchers at University of Michigan Poverty Solutions recently linked economic and housing instability to higher rates of disciplinary action for students. Students who were housed but low-income were suspended nearly 3 times as frequently as housed students who were not low-income (11% v. 4%).[306] Students experiencing homelessness were disciplined at an even higher rate (16%).[307]

Children who frequently move are also more likely to experience behavioral issues. Researchers analyzed survey data from the Mothers and Newborns Study, a longitudinal birth cohort maintained by the Columbia Center for Children's Environmental Health, to

[302] Ou, Suh-Ruu and Reynolds Arthur J. "Predicators of Educational Attainment in the Chicago Longitudinal Study." School Psychology Quarterly. 2008.
[303] Gasper, Joseph, et al. "Switching Schools: Reconsidering the Relationship Between School Mobility and High School Dropout." American Educational Research Journal. June 2012.
[304] Starnes, Ashleigh and King, Katie. "Standing with Our Neighbors Featured on CBS This Morning." Atlanta Volunteer Lawyers Foundation. March 23, 2018.
[305] Ibid.
[306] Erb-Downward, Jennifer and Blakeslee, Michael. "Recognizing Trauma: Why School Discipline Reform Needs to Consider Student Homelessness." University of Michigan Poverty Solutions. May 2021.
[307] Ibid.

ascertain certain characteristics of children born to approximately 500 mothers.[308] Researchers found that children who experienced housing instability were approximately twice as likely to have thought-related behavioral issues and were approximately one-and-a-half times more likely to have attention-related behavioral health issues than children who were stably housed.[309]

Eviction Causes Family Instability Causing Responses from Child Welfare and Foster Care Systems

Children of parents who are experiencing homelessness are four times more likely to become involved with the child welfare system than low-income, stably housed children.[310] Homelessness not only increases the likelihood that a child will be placed in foster care, but also creates barriers to family reunification once a child is placed in foster care or with other family members.[311] According to the U.S. Department of Health and Human Services, approximately 10% of children are removed from their homes because of housing issues.[312] With an average annual cost for out-of-home care of $18,000 per child, the federal government is expected to spend $972 million on foster care.[313] In contrast, providing housing and in-home services through the Family First Prevention Services Act to keep families together would cost an estimated $276 million, an annual cost savings of $696 million.[314] California spends approximately $167 million annually in federal funds on foster care and services for children separated because of housing instability, but the state could save approximately $72 million if it could use those funds to ensure housing was readily available when parents are eligible for reunification.[315]

In a survey of 77 families living in Worcester, Massachusetts shelters, approximately 19% of their children were placed in foster care compared to 8% of low-income, housed children in Worcester.[316] Findings from a similar survey of families experiencing homelessness in New York City indicated that 35% of families had an open child welfare

[308] "Housing Instability Is Linked to Adverse Childhood Behavior." Urban Institute. May 8, 2019. Referencing Gaylord, Abigail et al. "Impact of Housing Instability on Child Behavior at Age 7 Years." International Public Health Journal. July 1, 2018.
[309] Ibid.
[310] "Housing Instability Is Linked to Adverse Childhood Behavior." Urban Institute. May 8, 2019. Referencing Gaylord, Abigail et al. "Impact of Housing Instability on Child Behavior at Age 7 Years." International Public Health Journal. July 1, 2018.
[311] "Keeping Families Together." New Mexico Appleseed. 2013.
[312] "The AFCARS Report." U.S. Department of Health and Human Services, Administration for Children and Families. October 20, 2017.
[313] Letter from Ruth White of the National Center for Housing & Child Welfare to Assistant Secretary Chang of the U.S. Department of Health & Human Services. March 2021. Referencing NCHCW Cost Analysis 2021.
[314] Ibid.
[315] "The AFCARS Report." U.S. Department of Health and Human Services, Administration for Children and Families. October 20, 2017.
[316] Bassuk, E.L., et al. "Homelessness in Female Headed Families: Childhood and Adult Risk and Protective Factors." American Journal of Public Health. 1997.

case and 20% had one or more children in foster care.[317] A study of approximately 23,000 mothers living in Philadelphia found that approximately 37% of mothers experiencing homelessness became involved with child welfare services within the first five years of a child's birth compared to approximately 9% of mothers living in low-income neighborhoods and 4% of other mothers.[318] The risk of child welfare services involvement at birth is nearly seven times higher for mothers who have ever experienced homelessness than for mothers who have neither experienced homelessness nor are in the lowest 20% bracket of income.[319] Children born into families that have experienced homelessness were placed into foster care in approximately 62% of cases compared to approximately 40% of cases involving low-income families.[320]

Researchers at Case Western Reserve University in Cleveland, Ohio examined the effects of entry into foster care on children's well-being and future opportunity. The researchers found that of the students in foster care systems, more than 57% were chronically absent at school (i.e., having missed more than 10% of the days enrolled).[321] Additionally, nearly 80% of students involved in both foster care and the juvenile system were cited as being chronically absent.[322] Nine percent of students that had been in foster care had used homelessness services, and 14% of students that were involved in foster care and the juvenile system had used homelessness services.[323] Lastly, the researchers found that, of students involved with the foster care and juvenile systems who began ninth grade, only 23% were still enrolled during twelfth grade compared to 58% of non-system involved students.[324] These factors indicate that students removed from their families are more often absent in school, drop out of school prior to completion, or use homelessness services.

A first of its kind study in Sweden examined to what extent children from evicted households were separated from their families and placed in foster care. The study found that approximately 4% of evicted children were removed from their families compared to 0.3% of non-evicted children.[325] An American study, using a nationally representative longitudinal data set, explored the prevalence of inadequate housing among families

[317] Nunez, R.D. "Hopes, Dreams, and Promise: The Future of Homeless Children in America." Institute for Children and Poverty, Homes for the Homeless Inc. 1994.
[318] Culhane, Jennifer, et. al. "Prevalence of Child Welfare Services Involvement among Homeless and Low-Income Mothers: A Five-year Birth Cohort Study." Journal of Sociology and Social Welfare. 2003.
[319] Ibid.
[320] Ibid.
[321] Coulton, Claudia et al. "Policy Research Brief: Effects of Foster Care and Juvenile Justice Involvement on Early Adult Outcomes: A Study of Cleveland's Youth." Case Western Reserve University. N.d.
[322] Ibid.
[323] Ibid.
[324] Ibid.
[325] Berg, Lisa. "Evicted children and subsequent placement in out-of-home care: A cohort study." Centre for Health Equity Studies, Department of Public Health Sciences, Stockholm University. April 18, 2018.

under investigation by child welfare services agencies.[326] Findings indicated that inadequate housing contributed to 16% of child removals among families under investigation by child protective services.[327]

Families experiencing homelessness and living in emergency shelter can be under scrutiny by shelter staff, who are mandated reporters for child welfare services.[328] Parenting behaviors that would be unobserved if the family was not living in an emergency shelter are often reported to child protective services if there is slight suspicion that the behavior is endangering the child.[329] Studies also suggest that housing problems (including eviction, doubling-up, homelessness) are more commonly observed in families where children have been removed from the home than in families where involvement by child services includes observation while the children still live at home.[330]

The Administration for Children and Families, a division of the U.S. Department of Health and Human Services, issued in January 2021 an Information Memorandum (IM) highlighting the importance of civil legal services in advancing child and family well-being, addressing social determinants of health, and enhancing community resiliency.[331] The IM cites housing, access to adequate housing, habitability, and eviction as civil legal issues that, if left unresolved, can become a major impediment to keeping families together.[332]

Eviction Causes Community Instability

Researchers have investigated how high eviction rates unravel the social fabric of communities. When evictions take place on a large scale, the effects are felt beyond the family being evicted; a social problem that destabilizes communities occurs.[333] More than middle- and upper-income households, low-income households rely heavily on their neighbors. For example, individuals in low-income communities depend on each other for childcare, elder care, transportation, and security because they cannot afford to pay for these services independently. These informal support networks develop over time, particularly in communities with no or minimal social safety nets.[334] However, these

[326] Fowler, PJ, et. al. "Inadequate housing among families under investigation for child abuse and neglect: prevalence from aa national probability sample." American Journal of Community Psychology. 2013.
[327] Ibid.
[328] Dworsky, Amy. "Families at the Nexus of Housing and Child Welfare." November 2014.
[329] Ibid.
[330] Ibid.
[331] ACYF-CB-IM-21-02.
[332] Ibid.
[333] Blumgart, Jake. "To reduce unfair evictions tenants need lawyers." Plan Philly. March 16, 2017
[334] Mah, Julie. "Gentrification-Induced Displacement in Detroit, Michigan: An Analysis of Evictions." Housing Policy Debate. 2020.

informal support networks are fragile, and when people are displaced from their communities, the networks are more likely to become strained.[335]

The lack of formal social safety net supports is then further exacerbated; the informal support networks that were once there are gone because people providing those supports have been displaced.[336] Thus, people living in these communities can become more susceptible to crises.[337] Matthew Desmond has indicated through his work that eviction can account for high residential instability rates in neighborhoods with high levels of poverty, holding all other factors equal.[338]

Community instability can also manifest due to the association between eviction and interaction with the criminal system. A 2018 first of its kind study analyzed data from the national Fragile Families and Child Wellbeing Study and estimated that mothers who have been evicted are more than twice as likely than mothers who have never been evicted to be involved with the criminal system.[339] This finding is consistent with other studies of housing instability, homelessness, criminal behavior, and incarceration.

Researchers at Cornell University found that communities in New York State with higher eviction rates are less cohesive and more susceptible to social disorganization and crime.[340] The research team linked data from the national "Social Capital Atlas," which publishes measures of economic connectedness and social cohesion to statewide eviction filing data.[341] Figure 5 (from their report) shows that New York zip codes with high eviction filing rates tend to have lower levels of social cohesiveness.

[335] Ibid.
[336] Ibid.
[337] Ibid.
[338] Johns-Wolfe, Elaina. "You are being asked to leave the premises: A Study of Eviction in Cincinnati and Hamilton County, Ohio, 2014-2017." The Cincinnati Project. June 2018. Referencing Desmond, Matthew. "Community in Crisis: Understanding Housing Insecurity. "Northern Kentucky University. 2018.
[339] Gottlieb, Aaron and Moose, Jessica W. "The Effect of Eviction on Maternal Criminal Justice Involvement." SAGE. 2018.
[340] Weaver, Russell. "No Shelter, No Safety." Cornell University and ILR Buffalo Co-Lab. March 2023.
[341] Ibid.

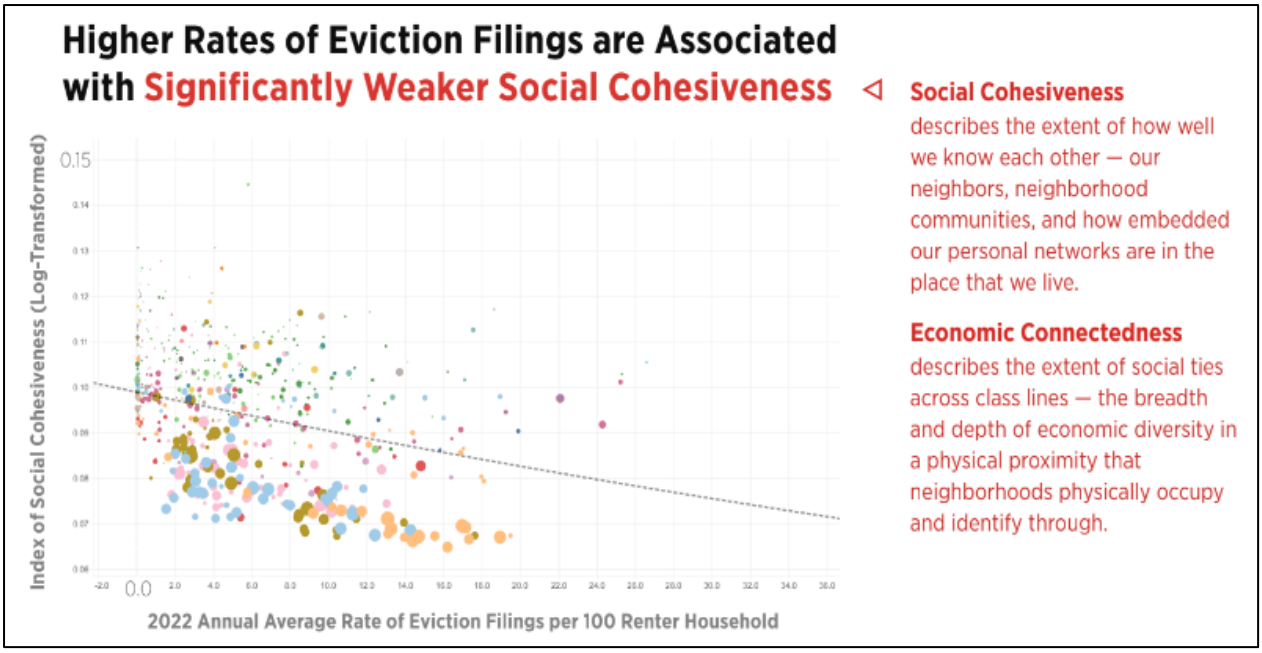


Figure 5

Connected, stable, engaged communities are often capable of developing mechanisms to ensure their community is safe.[342] Because eviction can weaken social ties, it can also inhibit a community's ability to keep itself safe.[343] Researchers studying the impact of eviction on crime in Boston and Philadelphia found increases in neighborhood-level violent crime were positively correlated with higher eviction filing rates even after controlling for external variables generally associated with spatial patterns of crime.[344] In Philadelphia, a one standard deviation increase in eviction rates resulted in a 3% increase in homicides, a 2% increase in robbery, and a 2% increase in burglary after controlling for measures of economic disadvantage and residential mobility.[345]

Benefits of Providing Eviction Representation and Defense Services

Representation and Eviction Defense Can Improve the Court System

Unrepresented tenants increase the administrative burden on courts that would not exist if the tenant were represented. Unrepresented tenants are likely to be uninformed about the applicable law and court procedures, which poses significant demands on court staff

[342] Weaver, Russell. "Exploring the elements of social capital: Leverage points and creative measurement strategies for community building and program evaluation." National Civic Review. 2018.
[343] Weaver, Russell. "No Shelter, No Safety." Cornell University and ILR Buffalo Co-Lab. March 2023.
[344] Kirk, Eileen. "Untangling Eviction, Disadvantage, Race, and Social Processes: Neighborhood Factors." Sage Journals. 2022. And Semenza, Daniel C., et al. "Eviction and Crime: A Neighborhood Analysis in Philadelphia." Crime & Delinquency. 2022.
[345] Semenza, Daniel C., et al. "Eviction and Crime: A Neighborhood Analysis in Philadelphia." Crime & Delinquency. 2022.

and court resources.[346] For example, when asked what types of resources they used, unrepresented tenants responded with "consultation of court staff" as one of their top three resources.[347] The researcher who administered the survey stated that incomplete or illegible court filings from unrepresented tenants make it difficult for judges to determine what relief is being sought or if the claim has a legally cognizable basis.[348] Additionally, the pervasive challenge of tenants failing to appear for scheduled hearings causes uncertainty for the court staff about the number of cases to schedule on any given docket, leading to unnecessary delays for other cases in the court's caseload.[349] Unmeritorious cases filed by rental property owners or rental property owner counsel, who expect the tenant to be unrepresented, also administratively burden the court system. Over a three-month period in Tulsa, Oklahoma, more than 500 companies with invalid limited liability company status filed evictions, despite lacking capacity to bring suit in Oklahoma, thus filling docket space with baseless cases and using court resources to process them.[350]

More Effective Resolution of Eviction Cases Reducing Disruptive Displacement of Tenants

The United States Supreme Court decision in *Gideon v. Wainwright* established that the Fourteenth Amendment to the Constitution creates a right for indigent criminal defendants to be represented by counsel. Although this decision explicitly applies in criminal cases, the consequences of an eviction to the tenant can be similarly severe, debilitating, and harmful. Studies from around the country have assessed the significant impact of tenant representation in eviction cases.

- Cleveland, Ohio – Stout's independent evaluation of Cleveland's Eviction Right to Counsel found that for cases closed between January 1, 2021 and December 31, 2021, Cleveland Legal services attorneys were able to achieve the following outcomes for clients with these respective goals[351]:
    - Prevented eviction judgment or involuntary move – 93%
    - Secured rental assistance – 83%
    - Secured time to move (30 days or more) – 92%
    - Mitigated damages – 94%

[346] Hannaford-Agor, Paula and Mott, Nicole. "Research on Self-Represented Litigation: Preliminary Results and Methodological Considerations." The Justice System Journal. 2003.
[347] Ibid.
[348] Ibid.
[349] Ibid.
[350] "Leveling the Playing Field: Legal, Economic and Policy Considerations in Establishing an Access to Counsel Program for Tulsa's Eviction Docket." The University of Tulsa College of Law. January 13, 2021.
[351] Stout's independent evaluation of Cleveland's Eviction Right to Counsel can be found here.

- Secured monetary relief – 97%

- New York City – Researchers conducted a randomized trial in New York City Housing Court where tenants were randomly selected to receive attorney advice or representation or be told that no attorney was available to assist them at that time.[352] Both groups of tenants were followed through to the conclusion of their cases. Tenants who were represented by attorneys were more than four times more likely to retain possession of their apartments than similar tenants who were not represented.[353] A 2011 study of an eviction defense program in the South Bronx found that attorneys prevented an eviction judgment for approximately 86% of their clients.[354] The program also addressed other long-term client challenges and was able to prevent shelter entry for approximately 94% of clients.[355] In August 2017, New York City Mayor Bill de Blasio signed into law landmark legislation that guarantees low-income tenants access to counsel in eviction proceedings. A 2021 report on the first year of implementation in New York City stated that 84% of tenants represented through New York City's Right to Counsel Law remained in their homes.[356] From 2018 to 2019 residential evictions decreased 15% in New York City, and since the City's increased investment in eviction defense in 2013, residential evictions have decreased 40%.[357]
- San Francisco, California – Represented tenants were able to remain in their homes in 59% of cases.[358] Of the 30% who did not remain in their home, approximately 70% received favorable settlement terms such as additional time to move.[359]
- Boulder, Colorado – Eviction was prevented in approximately 77% (*n=88)* of cases in the City of Boulder in 2021.[360]
- Kansas City, Missouri – Prior to the pandemic, 99% of eviction cases filed in Jackson County resulted in evictions, and initial data from the eviction right to counsel program indicates having a lawyer and rental assistance decreases

[352] Sandefur, Rebecca L. "The Impact of Counsel: An Analysis of Empirical Evidence," Seattle Journal for Social Justice: Vol. 9: Issue 1, Article 3, p. 78. 2010.
[353] Ibid.
[354] "Housing Help Program Homelessness Prevention Pilot Final Report." Seedco. June 2010
[355] Ibid.
[356] Universal Access to Legal Services: A Report on Year One of Implementation in New York City." Office of Civil Justice, New York City Human Resources Administration. Fall 2021.
[357] "Amid Nationwide Increases, Mayor de Blasio Announces Record-Breaking 41 Percent Decrease in Evictions Citywide." Office of the Mayor. February 24, 2020.
[358] Eviction Defense Collaborative. Tenant Right to Counsel Data – Outcomes March 2021 through December 2021.
[359] Ibid.
[360] City of Boulder 2021 Eviction Prevention and Rental Assistance Services Annual Report.

the eviction rate to less than 20%.[361] Approximately 72% of unrepresented tenants had eviction judgments or monetary damages entered against them compared to 56% of represented tenants.[362] Since the launch of Kansas City's eviction right to counsel, attorneys have assisted in 1,200 cases and 771 have been resolved.[363] Of the resolved cases, approximately 92% of tenants avoided eviction.[364]

- Philadelphia, Pennsylvania – Stout found that 78% of unrepresented tenants experience case outcomes that have a high likelihood of disruptive displacement.[365] When tenants are represented, they avoid disruptive displacement 95% of the time.[366]
- Hennepin County, Minnesota – Represented tenants win or settle their cases 96% of the time, and settlements made by represented tenants are significantly better than settlements made by unrepresented tenants.[367] Represented tenants are nearly twice as likely to remain in their homes.[368] If represented tenants agree to move, they are given twice as much time to do so, and nearly 80% of represented tenants do not have an eviction record as a result of the case compared to only 6% of unrepresented tenants.[369]
- Boston, Massachusetts – Represented tenants fared twice as well in terms of remaining in their homes and almost five times as well in terms of rent waived and monetary awards compared to unrepresented tenants.[370] Represented tenants also created a lesser strain on the court system than those who were unrepresented.[371] Data from the HomeStart Program in the Greater Boston Area indicates that 95% of clients assisted by the program with their eviction case had not been evicted in the following four years.[372]

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[361] "Kansas City program helping residents stay housed New Right to Counsel program providing strong voice for tenants facing eviction." City of KCMO News Releases. September 2022.
[362] "Evictions in the Courts: An Analysis of 106,000 Cases from 2006-2016 in Jackson County." Kansas City Eviction Project. January 24, 2018.
[363] Calacal, Celisa, "Kansas City prevented hundreds of evictions by providing attorneys. Now the program is growng." KCUR. March 2023.
[364] Ibid.
[365] "Economic Return on Investment of Providing Counsel in Philadelphia Eviction Cases for Low-Income Tenants." Stout Risius Ross. November 13, 2018.
[366] Ibid.
[367] Grundman, Luke and Kruger, Muria. "Legal Representation in Evictions – Comparative Study." N.d.
[368] Ibid.
[369] Ibid.
[370] "The Importance of Representation in Eviction Cases and Homelessness Prevention." Boston Bar Association Task Force of the Civil Right to Counsel. March 2012.
[371] Ibid.
[372] Eviction Prevention. HomeStart.org.

- Seattle, Washington – Represented tenants were approximately twice as likely to remain in their homes as unrepresented tenants.[373]
- Chicago, Illinois – Represented tenants had their cases resolved in their favor approximately 58% of the time compared to 33% of the time for unrepresented tenants.[374] Represented tenants were also more than twice as likely to have their cases dismissed, and when tenants were represented, the rate of rental property owner summary possession awards decreased from approximately 84% to approximately 39%.[375]
- Denver, Colorado – Approximately 79% of unrepresented tenants are displaced due to an eviction.[376] In sharp contrast, represented tenants experience displacement in only 10% to 20% of cases, depending on whether the housing is public or private.[377]
- Columbus, Ohio – The Legal Services Society of Columbus provided representation to tenants through its Tenant Advocacy Project (TAP).[378] One percent of TAP-represented tenants received a judgment against them compared to approximately 54% of non-TAP cases.[379] Approximately 40% of TAP-represented tenants negotiated an agreed upon judgment compared to approximately 15% of non-TAP cases.[380] TAP-represented tenants negotiated agreements to remain in their homes more than twice as often as non-TAP cases, and TAP-represented tenants successfully negotiated an agreement to move and avoided an eviction judgment more than seven times as often as non-TAP cases.[381] An organization in Franklin County (Columbus, Ohio) providing eviction mediation services reported that during 2019, approximately 84% of tenants at risk of being evicted were able to avoid disruptive displacement as a result of their services.[382] Furthermore, the organization followed up with clients served one year later and found that 94%

[373] Losing Home: The Human Cost of Eviction in Seattle." The Seattle Women's Commission and the Housing Justice Project of the King County Bar Association. September 2018.
[374] Dukmasova, Maya. "New data reveals impact of being lawyerless in Chicago eviction court." Reader. September 14, 2017.
[375] Grundman, Luke and Kruger, Muria. "Legal Representation in Evictions – Comparative Study." N.d. Referencing Birnbaum, Julian. "Chicago's Eviction Court: A Tenants' Court of No Resort." Urban Law Annual. 1979.
[376] Hasvold, Aubrey and Regenbogen, Jack. "Facing Eviction Alone: A Study of Evictions, Denver, Colorado 2014-2016." Colorado Coalition for the Homeless and Colorado Center on Law and Policy. N.d.
[377] Ibid.
[378] "The Legal services Society of Columbus: Tenant Advocacy Project Evaluation." Thoughtwell. 2018.
[379] Ibid.
[380] Ibid.
[381] Ibid.
[382] Community Mediation Services of Central Ohio. Housing Stability/Homeless Prevention Mediation Program Activity Report. 2019.

of them had maintained stable housing, and 87% had no subsequent eviction filed against them.[383]

- Tulsa, Oklahoma – A 2021 study by the University of Tulsa found that 79% of unrepresented tenants had judgments against them compared to 43% of represented tenants.[384] Representation also impacted whether rental property owners received money judgments and the amount of the money judgments. Unrepresented tenants were nearly twice as likely to receive a money judgment than represented tenants, and money judgments against represented tenants were on average $800 lower than those against represented tenants.[385]
- Washington, DC – A recent analysis demonstrated the Housing Right to Counsel Project clients who were represented were 5 times less likely to receive an order allowing Marshals to schedule an eviction and 3.5 times more likely to enter settlement agreements.[386]
- Nebraska – A recent report indicated that the Nebraska Bar Association's tenant representation pro bono project in two counties reduced the immediate eviction rate from 90% to 2%.[387]
- Michigan – In response to the pandemic, Michigan launched a statewide Eviction Diversion Program (EDP) from July-December 2020. The EDP dramatically increased the number of tenants receiving legal assistance and representation.[388] When extensive legal services were provided to tenants, they avoided eviction 97% of the time.[389]
- Los Angeles, California – The Sargent Shriver Civil Counsel Act established pilot projects to provide representation to low-income litigants in certain civil case types, including evictions.[390] For tenants who received full representation, "95% faced an opposing party with legal representation and 1% did not (this information was missing or unclear for 4% of clients)."[391] Lawyers representing tenants achieved favorable outcomes for their clients in 89% of cases,

[383] Ibid.
[384] "Leveling the Playing Field: Legal, Economic and Policy Considerations in Establishing an Access to Counsel Program for Tulsa's Eviction Docket." The University of Tulsa College of Law. January 13, 2021.
[385] Ibid.
[386] "Housing Right to Counsel Project." DC Bar Pro Bono Center. N.d.
[387] Johnson, Anton. "A Lawyer in Your Corner: The Tenant Assistance Project, Nebraska's New Tool to Fight Evictions." The Reader. December 2021.
[388] Benton, Elizabeth et al. "Reducing Michigan Evictions: The Pandemic and Beyond." University of Michigan Poverty Solutions. June 2021.
[389] Ibid.
[390] Jarvis, Kelly L. et al. "Evaluation of the Sargent Shriver Civil Counsel Act (AB590) Housing Pilot Projects." NPC Research. July 2017.
[391] Ibid.

including 22% remaining in their homes; 71% having their move-out date adjusted; 79% having back rent reduced or waived; 45% retaining their housing subsidy; 86% having their case sealed from public view; and 54% having their credit protected.[392]

Disparities in outcomes, while perhaps the most concrete difference between represented and unrepresented tenants, are not the only challenge tenants face in court. A San Francisco Housing Court study observed how rental property owners' attorneys can gain the upper hand even when the law does not support their case.[393] Repeat players gain advantages from their developed expertise and knowledge including specialized knowledge of substantive areas of the law, experience with court procedures, and familiarity with opposing counsel and decision-makers.[394] However, when tenants are represented, these power dynamics are more balanced. There are also ways that representation can create positive outcomes beyond "winning" a contested case. An attorney can help limit the collateral damage of being evicted.[395] The tenant, with attorney assistance, could attempt to settle the case with the rental property owner without proceeding to trial and negotiating extra time before moving.[396] The appearance of an attorney for either party has been shown to increase settlement rates from 7% if neither party was represented to 26% if the defendant was represented and 38% if the plaintiff was represented.[397] Additionally, an attorney might also help the tenant reach a settlement that involves vacating the apartment without an adverse judgment that would affect the tenant's ability to re-rent.[398]

Fewer Tenants Lose by Default

In many jurisdictions, when tenants do not appear in court following an eviction filing, the court will enter a default judgment against the tenant. That is, tenants automatically lose. In many jurisdictions, even where it is possible, it is difficult to reopen cases that tenants have lost by default, and the specialized knowledge of an attorney is usually required. There are numerous reasons a tenant may lose by default, such as: (1) confusion and intimidation about the legal process; (2) the tenant has already vacated the apartment; (3) the tenant acknowledges that rent is owed and does not believe going to court will change the situation; (4) the tenant does not realize there may be valid defenses to raise; (5) the tenant cannot miss work to attend court without jeopardizing

[392] Ibid.
[393] San Francisco Right to Civil Counsel Pilot Program Documentation Report. John and Terry Levin Center for Public Service and Public Interest, Stanford Law School. May 2014.
[394] Ibid.
[395] Ibid.
[396] Ibid.
[397] Hannaford-Agor, Paula and Mott, Nicole. "Research on Self-Represented Litigation: Preliminary Results and Methodological Considerations." The Justice System Journal. 2003.
[398] Ibid.

employment; or (6) the tenant did not receive the notice. Additionally, if the tenant defaults because of inaction from not knowing their rights, they could lose the opportunity to reopen their cases even if they have meritorious defenses.

In its analysis of evictions in Philadelphia, Stout found that tenants who were represented were 90% less likely to lose by default than unrepresented tenants.[399] Unrepresented tenants lost by default in approximately 58% of cases in Philadelphia.[400] Similar default rates have been observed throughout the country. In Jackson County (Kansas City), Missouri approximately 70% of tenants lost by default.[401] In Hawaii, half of all eviction cases result in a default judgment in favor of the rental property owner.[402] In Seattle, tenants lose by default in approximately 48% of cases.[403] In a study of evictions in Greensboro, North Carolina, more than 75% of tenants did not attend their hearing, losing by default.[404] As observed in Philadelphia, having representation significantly reduces the likelihood that a tenant loses by default. Even if the tenant is unable to attend the hearing, counsel can attend on the tenant's behalf, often mitigating the consequences of losing the case by default. Evidence from New York City indicates that when tenants are represented, the number of default judgments decreases.[405] Since the introduction of the right to counsel program, default judgments have decreased approximately 34% in New York City from 35,130 in 2016 to 23,146 in 2019.[406]

Connection to Other Services and Improved Housing Transitions

Representation in an eviction case can be important not only for navigating the legal system, but also for connecting tenants to other housing services such as emergency rental assistance and housing search services. The application process to apply for and receive rental assistance can be complex and burdensome for both tenants and rental property owners. Applicants who often did not receive help or who needed assistance navigating the emergency rental assistance application process were renters who did not have access to the internet or technology and those whose primary language was not

[399] "Economic Return on Investment of Providing Counsel in Philadelphia Eviction Cases for Low-Income Tenants." Stout Risius Ross. November 13, 2018.
[400] Ibid.
[401] "Evictions in the Courts: An Analysis of 106,000 Cases from 2006-2016 in Jackson County." Kansas City Eviction Project. January 24, 2018.
[402] Geminiani, Victor et al. "Evicted in Hawaii: Lives Hanging in the Balance." Lawyers for Equal Justice. N.d.
[403] "Losing Home: The Human Cost of Eviction in Seattle." The Seattle Women's Commission and the Housing Justice Project of the King County Bar Association. September 2018.
[404] Sills, Stephen J. et al. "Greensboro's Eviction Crisis." The University of North Carolina Greensboro Center for Housing and Community Studies. N.d.
[405] New York City Council Hearing Testimony provided by Chief Administrative Judge of New York City Civil Court, Hon. Anthony Cannataro. February 24, 2020.
[406] Ibid.

English.[407] An analysis by the Urban Institute found that among renters who were aware of rental assistance, approximately 57% did not apply because of complicated eligibility requirements or difficulty preparing and filing required documents.[408] Stout found in its evaluation of Cleveland's eviction right to counsel that approximately 79% of right to counsel clients were aware that emergency rental assistance was available.[409] Of the 21% of right to counsel clients in Cleveland who were not aware of rental assistance, approximately 98% had the goal of securing rental assistance (in addition to other goals), and Cleveland Legal Aid achieved this goal for 81% of them.[410] Being connected to and having assistance throughout the rental assistance application process can benefit both tenants and rental property owners, as tenants are able to remain in their homes and rental property owners are able to receive rental assistance dollars.

Additionally, civil legal services attorneys and pro bono attorneys are often aware of additional resources within a community, such as those providing services related to the emotional, mental, psychological, and economic needs of tenants.[411] Attorneys can help tenants navigate these systems, which can be challenging for someone who is inexperienced with them. Representation can also achieve an outcome that maximizes the tenant's chances of either staying in his or her home or finding another suitable place to live without disrupting, or working toward minimized disruption of, their well-being or family stability.[412] According to a Chicago-Kent College of Law study, represented tenants experienced a clear advantage as their cases progressed through the court system even if the rental property owner prevailed.[413] Even where the ultimate disposition was the same – eviction – legal representation allowed tenants more time to secure alternative housing and avoid losing their personal belongings.[414] Additionally, if tenants do require additional time to find alternative, suitable living arrangements, lawyers can often negotiate that additional time for the tenant to do so. In its analysis of evictions in Philadelphia, Stout found that, on average, represented tenants had approximately 50 days to vacate their apartments when they agreed to do so compared to 35 days for

[407] Bolt, Chris. "Challenges Persist for New York Tenants, Despite End to Emergency Rental Assistance Program." December 2021.
[408] Choi, Jung Hyun. "With Just a Month Left of the Eviction Moratorium, Many Mom-and-Pop Landlords and Tenants Are Still Unaware of Federal Rental Assistance." Urban Institute. June 2021.
[409] "Cleveland Eviction Right to Counsel Annual Independent Evaluation January 1 to December 31, 2021." Stout. January 2022.
[410] Ibid.
[411] San Francisco Right to Civil Counsel Pilot Program Documentation Report. John and Terry Levin Center for Public Service and Public Interest, Stanford Law School. May 2014.
[412] Ibid.
[413] "No Time for Justice: A Study of Chicago's Eviction Court." Chicago-Kent College of Law Class of 2004 Honors Scholar. December 2003.
[414] Ibid.

unrepresented tenants.[415] A study of evictions filed in San Mateo County, California found that represented tenants were granted approximately twice as long to find alternative housing than unrepresented tenants.[416] Approximately 71% of a sample of tenants represented through California's Sargent Shriver Civil Counsel Act who were surveyed one year after their cases closed reported living in a new rental unit compared to approximately 43% of tenants who were not represented through the Sargent Shriver Civil Counsel Act.[417] This suggests represented tenants had higher rates of reasonable settlement agreements that supported housing stability.[418]

Courts and Rental Property Owners Can Realize Efficiency Gains

Eviction right to counsel programs and legislation can increase the efficiency with which courts operate, depending on how the program or legislation is implemented. The courts also play an important role in how eviction right to counsel is implemented and can effectuate efficiency gains through its practices and procedures surrounding eviction right to counsel. Results from the San Francisco Right to Civil Counsel Pilot Program indicated that when tenants are represented, cases move through the legal processes more efficiently than when tenants are unrepresented. The average number of days from filing the complaint to a judgment entered by the clerk decreased from 37 to 31.[419] The average number of days from filing the complaint to a negotiated settlement decreased from 72 to 62.[420] The average number of days from the filing of the complaint to the entry of a court judgment decreased from 128 to 105, and the average number of days from filing the complaint to dismissal of the action decreased from 90 to 58.[421] The time it takes to close a case is independent of the time a tenant has to move.

When tenants are represented, rental property owners are less likely to bring unmeritorious claims, thus leading to a more efficient court process, a better use of court resources, and the expectation that the number of eviction cases will decrease over time. Since New York City's increased investment in legal services for tenants in 2013, the New York City Office of Civil Justice has reported a 41% decrease in residential evictions.[422]

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[415] "Economic Return on Investment of Providing Counsel in Philadelphia Eviction Cases for Low-Income Tenants." Stout Risius Ross. November 13, 2018.
[416] Steinberg, Jessica K. "In Pursuit of Justice? Case Outcomes and the Delivery of Unbundled Legal Services." Georgetown Journal on Poverty Law and Policy. 2011.
[417] "Findings and Recommendations from the Sargent Shriver Civil Counsel Pilot Projects." The Shriver Civil Counsel Act Implementation Committee. July 2017.
[418] Ibid.
[419] Sandefur, Rebecca L. "The Impact of Counsel: An Analysis of Empirical Evidence," Seattle Journal for Social Justice: Vol. 9: Issue 1, Article 3, p. 78. 2010.
[420] Ibid.
[421] Ibid.
[422] Universal Access to Legal Services: A Report on Year One of Implementation in New York City." Office of Civil Justice, New York City Human Resources Administration. Fall 2021.

From 2018 to 2019 alone, residential evictions in New York City decreased 15%.[423] Over the four-year period of 2014 to 2017, an estimated 70,000 New York City tenants have retained possession of their homes.[424] Early indicators from New York City's implementation of Right to Counsel suggest that when eviction proceedings are filed and both sides are represented, resource intensive motion practice related to non-dispositive issues is reduced. Additionally, fewer Orders to Show Cause[425] evictions and for post-eviction relief are being filed, indicating that better outcomes are being achieved under Right to Counsel. Judge Jean Schneider, the citywide supervising judge of the New York City Housing Court, has stated that there have not been any major problems with backlog or efficiency issues in the first year.[426] In fact, she testified in 2018 at a hearing on New York State civil legal services that as a result of Right to Counsel implementation "our court is improving by leaps and bounds."[427] At the same hearing, Judge Anthony Cannataro, the administrative judge of the civil courts in New York City, explained that judges have spent less time explaining housing rights and court processes to represented tenants who, without Right to Counsel, would likely have previously been unrepresented.[428] Lastly, as to efficiency, there is an increased likelihood that cases can be resolved out of court and before the first hearing when counsel is involved. While there were initial concerns that increased representation would slow court procedures, early observations from the implementation and expansion of Right to Counsel in New York City have indicated that significant benefits are being observed by the judiciary through improved motion practice, judicial experience, pre-trial resolution, and rulings providing increased clarity for rental property owner and tenant advocates. After right to counsel projects in select Massachusetts courts, a judge expressed that the project changed the culture of the court.[429] The judge specifically mentioned that the right to counsel project "raised the bar" as to what the parties should expect and "[kept] everyone honest," in the sense that it was clear that sound legal work would be required.[430] When

[423] Ibid.
[424] "NYC Office of Civil Justice Annual Report and Strategic Plan." New York City Office of Civil Justice. 2017.
[425] An Order to Show Cause is an application for expedited relief that, once signed by a judge, directs the opposing party to appear at a specified date, time, and place and show cause why the requested relief should not be granted. "NYC Housing Court Orders to Show Cause." New York State Unified Court System. 2026.
[426] Clark, Dan M. "Increasing Tenants' Access to Counsel Has Raised Court Efficiency, Fairness, Judges Say." New York Law Journal. September 24, 2018.
[427] Ibid.
[428] Ibid.
[429] "The Importance of Representation in Eviction Cases and Homelessness Prevention." Boston Bar Association Task Force of the Civil Right to Counsel. March 2012.
[430] Ibid.

asked whether the project should be replicated elsewhere, the judge responded that there was no question that he would recommend the project to other courts.[431]

When the rental property owner is represented and not the tenant, there is an imbalance of power and tenants often lack the understanding of the eviction process and related legal consequences. While initially expressing concerns or anxiety regarding eviction right to counsel, housing court judges and rental property owners in jurisdictions that have implemented eviction right to counsel legislation have later expressed their preference to be interacting with tenant lawyers rather than unrepresented (pro se) tenants. They have noted that when tenants are represented, out of court resolutions are more likely, less time is spent by judges explaining rights and court processes to tenants, the resolutions are more fair, more robust law is created through motion practice and judicial opinions, agreements are more likely to be upheld, tenants are more likely to be connected to supportive services and benefits, and rental property owners are more likely to receive amounts due and owing without costly collection efforts.

In January 2022, the Real Estate Board of New York (REBNY), which represents commercial and residential property owners, managers, investors, brokers, salespeople, and other stakeholders active in New York City real estate, testified in support of statewide eviction right to counsel legislation.[432] REBNY stated, "...to stabilize New Yorkers and keep them housed, the Senate should consider enacting a statewide right to counsel program, with sufficient funding to hire legal services attorneys. The most recent evaluation of New York City's right to counsel program showed that 84% of represented tenants were able to stay in their homes as a result of this program enacted in 2013. For this reason, REBNY was proud to support an expansion of New York City's right to counsel program in 2020. If executed correctly at the state level with adequate funding, right to counsel could prove equally as successful at the state level."[433]

In 2021 and 2023, some of the largest rental property owners and rental property managers in Massachusetts submitted joint letters to the governor in support of dedicating funding for a statewide access to counsel program.[434] The letters indicate:

- "We urge you to seize this opportunity to invest in long-term housing stability reform through a statewide right to counsel."
- "As property owners, [we] urge you to include $7 million in your FY24 budget for an Access to Counsel Program... we have joined together as

[431] Ibid.
[432] "The Real Estate Board of New York to The New York State Senate Standing Committees on Housing and Judiciary on S3082, Good Cause Evictions." REBNY Testimony. January 2022.
[433] Ibid.
[434] "In Support of Passage and Funding of an Act promoting housing stability and homelessness prevention in Massachusetts." October 2021. And "Access to Counsel Program for Evictions Dedicated Line Item FY23 Budget Request of $7 million." February 2023.

> some of the largest property managers and property owners in Massachusetts to call for access to counsel for tenants and owner occupants. Legal help and access to the right resources at the right time can prevent families from homelessness, prevent illegal or unnecessary evictions, prevent displacement, and create a pathway to housing stability that will strengthen all of our communities for the future."

Trusting the Justice System and Exercising of Rights

Evaluations of providing counsel are often focused on the outcome for the litigant. However, tenants are also more apt to accept adverse court decisions if they perceive that the law and court procedures were followed.[435] Whether court personnel treated the litigant fairly, whether the litigant was able to state his or her side of the story, and whether the decisions were based on facts are additional factors that increase whether tenants trust that the justice system can provide justice for them.[436] The importance of providing legal representation is not limited to advocating in the best interest of the litigant, but also encompasses providing them with the assurance that someone is on their side and providing greater confidence in the justice system.[437] A right to counsel also ensures a tenant is exercising their rights to the fullest extent. For example, rental property owners and consumer financial reporting agencies have an obligation, according to the Consumer Financial Protection Bureau, to accurately report rental and eviction information.[438] Lawyers can notify tenants of this obligation and assist them with disputing and correcting inaccurate eviction information found on their credit reports.

[435] Hannaford-Agor, Paula and Mott, Nicole. "Research on Self-Represented Litigation: Preliminary Results and Methodological Considerations." The Justice System Journal. 2003.
[436] Ibid.
[437] San Francisco Right to Civil Counsel Pilot Program Documentation Report. John and Terry Levin Center for Public Service and Public Interest, Stanford Law School. May 2014.
[438] "As Federal Eviction Protections Come to an End, CFPB Warns Landlords and Consumer Reporting Agencies to Report Rental Information Accurately." Consumer Financial Protection Bureau. July 2021