

Stout's Independent Evaluation of the Eviction Right to Counsel Pilot Program in Davidson County / Nashville

For the Period: January through December 2025

Prepared for: Legal Aid Society of Middle Tennessee and the
Cumberlands

April 6, 2026

Table of Contents

Eviction Right to Counsel Pilot – Background	4
Analysis of ERTC Client Goals, Goals Achieved, and Financial Impact	4
Client Goals and Goals Achieved	4
Financial Impact Data Collected by Legal Aid and Hispanic Bar	5
Key Descriptive Metrics for ERTC Clients	9
Clients Assisted and Level of Service	10
Client Race / Ethnicity	11
Client Employment Status	12
Client Household Income and Federal Poverty Level (FPL)	12
Months of Back Rent Owed	13
Clients’ Ability to Pay Toward the Amount of Back Rent Owed.....	13
Whether Client Wants to Stay in Their Home or Leave.....	14
Where Client Would Go If They Had to Move	15
Data from Other ERTC Coalition Partners	16
Observations from ERTC Mediation Data	16
Rental Assistance from Rooftop Nashville.....	18
Outreach and Assistance through American Muslim Advisory Council (AMAC)	19
Preliminary Directional Estimates of ERTC Public Fiscal Impacts	19
Estimated Housing Social Safety Net Response Fiscal Impacts	21
Retained Economic Value by Minimizing Out-Migration	23
Estimated Fiscal Impacts of Responding to Forcible Entry and Vehicle Theft Crimes	24
Estimated Additional Medicaid Spending on Health Care	25
Estimated Fiscal Impacts Related to Increased Educational Attainment.....	25
Estimated Fiscal Impacts Related to Employment Stability.....	27
Estimated Federal and State Funding Retained for Davidson County Public Schools	27
Estimated Fiscal Impact of Criminalizing People Experiencing Homelessness	28
Conclusion	29

Davidson County / Nashville

Eviction Right to Counsel (ERTC)

Executive Summary: January - December 2025

<p>In 2025, ERTC Attorneys Assisted</p>  <p>1,069 HOUSEHOLDS</p> <p>Including 1,032 CHILDREN</p>	 <p>93% of Clients Avoided Disruptive Displacement</p> <p>for Clients Receiving Extended Services</p>
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<p>Public Fiscal Impact</p>  <p>\$2.32</p> <p>For Every \$1 Invested in Legal Representation and Legal Assistance</p>	<p>Direct Client Benefit</p>  <p>\$1.86</p> <p>For Every \$1 Invested in Legal Representation and Legal Assistance</p>
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TOTAL ESTIMATED RETURN

\$4.18

For Every Dollar Invested in Legal Representation and Legal Assistance in 2025

52%
OF CLIENTS ARE
**FEMALE AND
BLACK/AFRICAN AMERICAN**



vs. ~13% of Davidson County residents

58%
OF CLIENTS WITH
**DEFECTIVE CONDITIONS
IN THEIR HOME
WANTED TO MOVE**



Eviction Right to Counsel Pilot – Background

Nashville’s Eviction Right to Counsel (ERTC) pilot program launched in July 2022 after the Davidson County Metro Council approved using American Rescue Plan Act funds to provide free legal representation, advice, outreach and education, and related supportive services to eligible tenants facing eviction. ERTC services are delivered through collaborations among the Legal Aid Society of Middle Tennessee and the Cumberland (Legal Aid), the Nashville Hispanic Bar Association (Hispanic Bar), Nashville Conflict Resolution Center, American Muslim Advisory Council (AMAC), and Rooftop Nashville (Rooftop).

A prior comprehensive report prepared by Stout in February 2025 documented the pilot phase of the project. This evaluation updates key figures related to client goals, descriptive metrics, and financial impact.

Because of the limited nature of this supplemental evaluation, Stout has not revisited its estimate that sustainable implementation of ERTC in Davidson County could cost approximately \$9.3 million annually. Legal Aid, Hispanic Bar, and Stout believe the \$9.3 million estimated annual cost remains a reasonable directional estimate of the cost to sustainably implement ERTC in Davidson County.

Analysis of ERTC Client Goals, Goals Achieved, and Financial Impact

Client Goals and Goals Achieved

During the intake process, ERTC staff ask clients what their goals are for their case. Generally, only clients who receive extended services or limited scope complete the full intake/interview process and have stated goals recorded. For extended service and limited scope cases closed in calendar year 2025, Legal Aid and Hispanic Bar assisted clients in achieving approximately 87% of their case goals.¹

The 3 most common goals and the frequency of the goal being achieved among extended service and limited scope cases are shown below. The approximately 8% of clients who did not have a goal of prevent eviction judgment or involuntary move primarily had goals of fixing defective conditions or securing a reasonable accommodation.

¹ Extended service cases involve longer-term assistance, such as representation in court. Counsel and advice is legal advice provided to clients (often via phone call or e-mail), such as explaining how to request repairs in writing, what may happen if a default judgment is entered against them, or how to negotiate with the rental property owner to pay-and-stay. Limited action includes situations where an attorney took action on behalf of a client to address their legal problem, but the legal problem was not so complex as to require extended service. Examples of limited action are communications by letter or phone to a third party on the client’s behalf, preparing a simple legal document, or assisting a client in preparing a legal document.

Client Goal	Frequency Goal Was Achieved	% of Clients with Goal
Prevent eviction judgment or involuntary move	92%	92%
Secure rent assistance	92%	22%
Reduce amount owed	95%	21%

The frequency with which clients achieved their case goals varied by household income. Clients with a household income greater than 100% of the Federal Poverty Level (FPL) were more likely to achieve their goals compared to clients whose household income was less than 100% of the FPL. The table below compares the goal achievement rates for these client populations.

Client Goal	Household Income Less Than 100% of FPL		Household Income Greater Than 100% of FPL	
	Frequency Goal Was Achieved	% of Clients with Goal	Frequency Goal Was Achieved	% of Clients with Goal
Prevent eviction judgment or involuntary move	91%	98%	95%	88%
Secure rent assistance	90%	25%	94%	20%
Reduce amount owed	92%	22%	97%	23%

Approximately 73% of clients had multiple goals for their case. Approximately 96% of clients who communicated multiple goals for their case included “prevent eviction judgement or involuntary move” as one of their goals. In calendar year 2025, the percentage of closed cases by the number of goals was:

Number of Goals	Percentage of Cases
1	27%
2	35%
3	24%
4	12%
5	2%
6	1%

Financial Impact Data Collected by Legal Aid and Hispanic Bar

As a result of assistance received through ERTC, clients may be able to reduce the amount of back rent or fees owed, secure or maintain affordable or subsidized housing, secure emergency rental assistance, obtain damages awards from landlords, or have their

rent adjusted (for clients living in subsidized housing or who have a subsidy/voucher). In these situations, Legal Aid and Hispanic Bar record the estimated financial impact of their services to the client. For example, if a landlord files suit seeking \$4,000 in unpaid rent and court costs, and an ERTC attorney gets the amount reduced to \$1,000 at trial, Legal Aid and Hispanic Bar record a \$3,000 financial impact of their services for the case. Based on financial impact data calculated by Legal Aid and Hispanic Bar, approximately 64% of clients who received extended services in calendar year 2025 experienced a positive financial impact. The average financial impact for an ERTC client (who had a financial impact) was approximately \$12,000, and the median financial impact was approximately \$7,800. Approximately 53% of clients living in private market housing and approximately 68% of clients living in public housing had financial impacts of \$5,000 or more. In calendar year 2025, the total direct financial impact to ERTC clients was approximately \$3.4 million.²

In calendar year 2025, Legal Aid and Hispanic Bar spent approximately \$1.8 million providing legal assistance and legal representation through ERTC for Davidson County residents. Thus, every dollar spent on direct legal services within ERTC yielded approximately \$1.86 in direct financial impacts for clients. ERTC attorneys shared examples of how these financial impacts have real-world applications for their clients:

- A client did not need to sell her car to pay the back rent owed because of legal assistance from ERTC and financial assistance from Rooftop.
- An ERTC attorney was able to have a client's rent waived for several months, and the client used the savings to pay off his car and purchase furniture.
- An ERTC attorney was able to have a client's lease break fees waived, which enabled the client to afford living independently instead of needing to move in with family in another state.

² The financial impact to ERTC clients was calculated by Legal Aid and Hispanic Bar. Stout did not independently evaluate the methodology Legal Aid and Hispanic Bar developed and currently deploy to quantify the financial impact to ERTC clients.

The table below shows the distribution of financial impacts (by quartile³) for ERTC clients who had their cases closed in calendar year 2025.⁴

	Overall (regardless of housing type ⁵)	Private Market Housing	Subsidized Housing	Public Housing
1 st Quartile	\$3,080	\$2,700	\$3,330	\$4,787
2 nd Quartile (median)	\$7,749	\$6,517	\$9,228	\$7,696
3 rd Quartile	\$16,770	\$19,080	\$17,285	\$11,298
4 th Quartile (maximum)	\$96,552	\$66,173	\$96,552	\$30,680

Figure 1 shows the distribution of financial impacts for all ERTC clients (regardless of level of service) in calendar year 2025. Figures 2-4 show the distribution of financial impacts for ERTC clients living in private market housing, public housing, and subsidized housing, respectively.

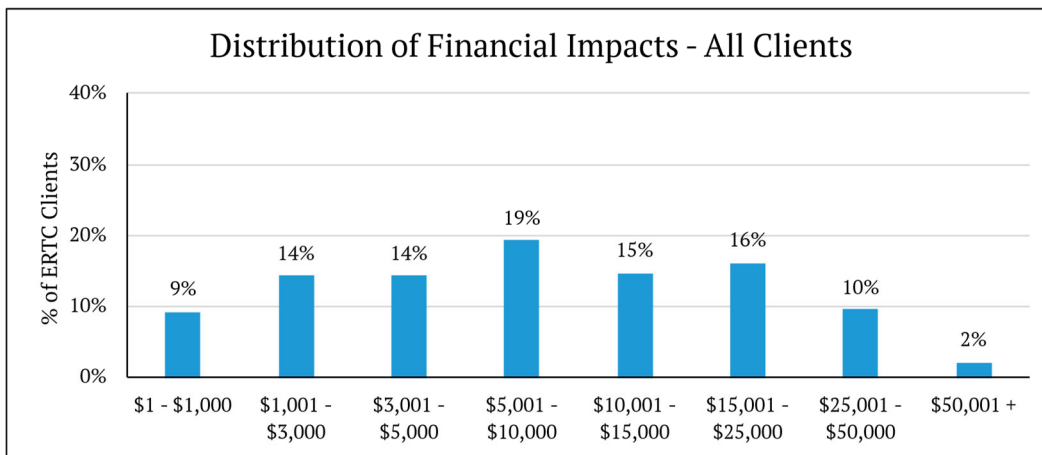


Figure 1

³ A quartile is a statistical term that describes the division of data into 4 intervals based on how they compare to the entire dataset. For example, the first quartile, or 25th percentile, is the value at which 75% of the values are greater than that value and 25% of the values are less than that value.

⁴ Legal Aid and Hispanic Bar have collected financial impact data since the inception of ERTC.

⁵ Public housing refers to housing operated by Nashville’s Public Housing Authority, the Metropolitan Development and Housing Agency (MDHA), whether under a traditional public housing model or after a conversion through the Rental Assistance Demonstration Program. Subsidized housing refers to any housing that receives any other form of housing subsidy from the federal government, such as project-based vouchers, housing choice vouchers, or the Low-Income Housing Tax Credit program. Private market housing refers to all remaining housing that does not receive federal subsidies.

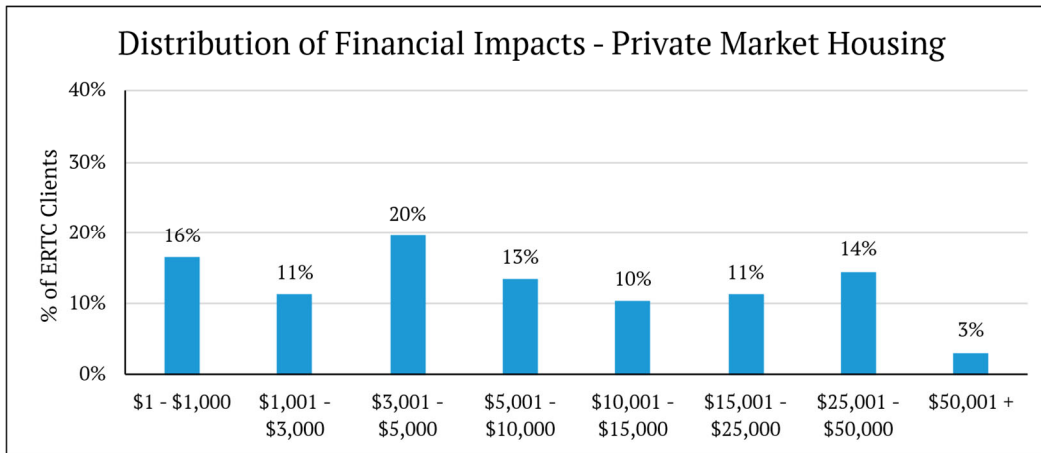


Figure 2

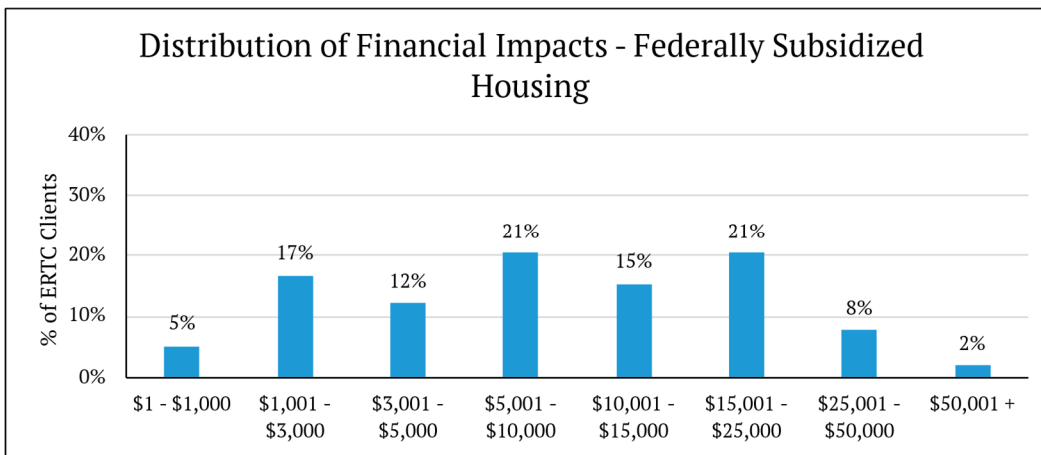


Figure 3

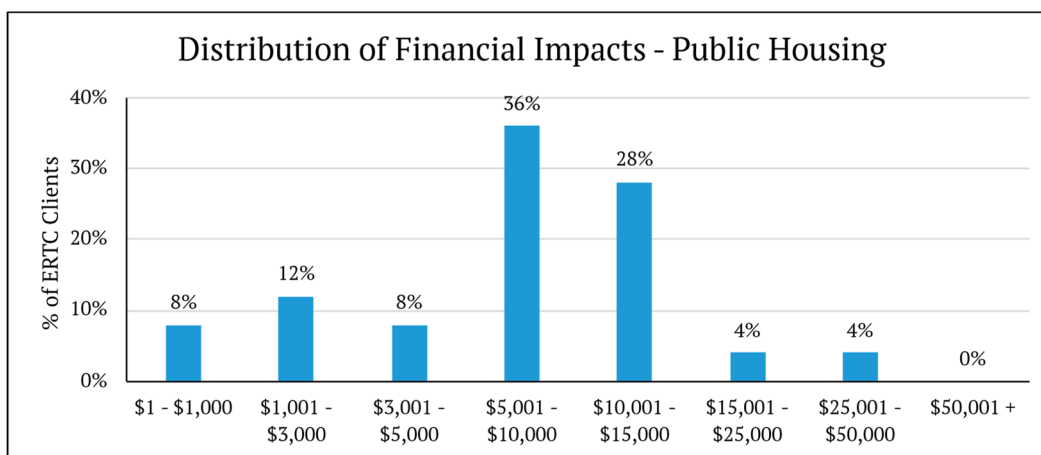


Figure 4

The higher dollar amounts of financial impact are generally related to Legal Aid and Hispanic Bar: (1) assisting tenants in avoiding a subsidy termination and (2) assisting tenants with securing rent assistance funds. Legal Aid and Hispanic Bar estimate the financial impact of their services in subsidy termination cases by using the value of the voucher (i.e., the difference between fair market rent and subsidized rent for a 1-year tenancy term).⁶ Legal Aid and Hispanic Bar record the financial impact of their services in circumstances where they secure rent assistance funds for clients as the total amount of funds secured. The financial impact data skews toward the higher amounts because ERTC prioritizes cases in subsidized housing.

Throughout 2023 and 2024, the availability of sustained rent assistance in Davidson County decreased consistently as pandemic-era federal funds were spent, and in 2025, large scale rent assistance in Davidson County was no longer available. The Tennessee Housing Development Agency Emergency Rental Assistance program, which had provided hundreds of millions of dollars in rent assistance since 2021, closed permanently on July 31, 2025.⁷ With the expiration this program, rent assistance in Davidson County reverted to the pre-pandemic model of minimal rent assistance with strict eligibility requirements administered by local organizations or programs such as Rooftop Nashville (an ERTC coalition member), Metro Action Commission, Salvation Army, and Needlink. ERTC attorneys indicated this decrease in widely available rent assistance is likely partially responsible for the small decrease in direct financial impacts since the 2022-2024 pilot period.

Key Descriptive Metrics for ERTC Clients

The following descriptive metrics are for all ERTC clients in calendar year 2025 (regardless of the level of service provided) who interacted with Legal Aid and Hispanic Bar. These metrics are limited to ERTC clients (tenants who were facing eviction and sought legal assistance) and may not necessarily apply to all eviction filings in Davidson County.

⁶ The financial impacts for clients living in subsidized housing can include impacts related to avoiding subsidy termination and a reduction in arrears.

⁷ <https://thda.org/govt-non-profit/emergency-rental-assistance-eviction-prevention-program/>.

Clients Assisted and Level of Service

In calendar year 2025, ERTC attorneys assisted 1,069 Davidson County residents with their eviction cases. Approximately 48% of ERTC clients assisted in calendar year 2025 received counsel and advice, approximately 38% received extended services, and approximately 13% received limited action (Figure 5).⁸

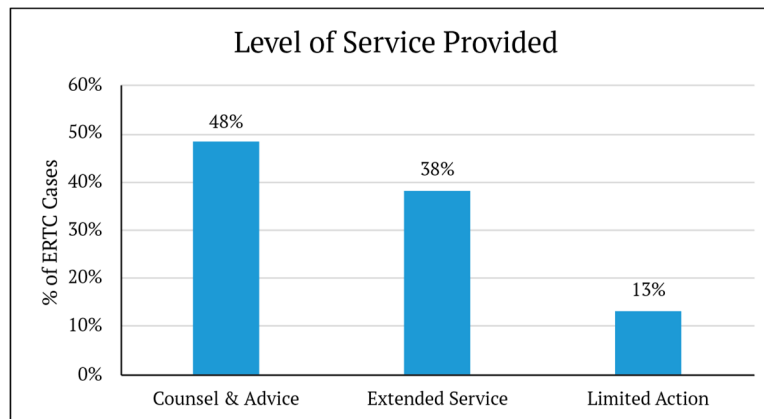


Figure 5

The level of service provided is determined based on assessment of client circumstances and need. ERTC prioritizes providing extended services to the following case categories: illegal lockouts and utility shutoffs, evictions from public or subsidized housing, voucher terminations, discrimination, and assistance to tenants experiencing domestic violence. ERTC generally has sufficient capacity to provide extended services to all eligible tenants with the previously mentioned case or household characteristics. Second priority cases include evictions from private market housing that involve repairs issues and or are for reasons other than unpaid rent. ERTC frequently, though not universally, is able to provide extended services to second priority cases. Remaining cases are screened and provided representation based on capacity and client need.

Approximately 55% of clients who lived in public housing and approximately 49% of clients who lived in federally subsidized housing received extended services compared to approximately 29% of clients who lived in private market housing. This difference can be attributed in part to Legal Aid and Hispanic Bar prioritizing clients in public and subsidized housing due to capacity constraints.

⁸ ERTC attorneys only file a notice of appearance in extended services cases. While a retainer agreement is not required for a limited action case, there are sometimes circumstances where one is used to clearly indicate the limited nature of the ERTC attorney's assistance (e.g., drafting one document).

Clients who indicated they wanted to stay in their home were more likely to receive extended services (36%) compared to clients who wanted to leave their home (28%) or clients who had already been evicted (19%).⁹

Client Race / Ethnicity

Figure 6 shows the gender and Figure 7 the race/ethnicities of ERTC clients. Approximately 77% of clients identified as female, and approximately 23% identified as male. Approximately 65% of clients identified as Black/African American, approximately 20% identified as White, approximately 7% identified as Hispanic, approximately 2% identified as Other, and less than 1% identified as Asian, Multi-racial, or Native American Indian (individually). Approximately 56% of Davidson County residents identify as White, approximately 25% identify as Black/African American, approximately 11% identify as Hispanic, approximately 4% identify as Asian, approximately 4% identify as Multi-racial, and less than 1% identify as Other, Native American, or Pacific Islander (individually).¹⁰ Approximately 52% of clients identified as both female and Black/African American compared to approximately 13% of residents in Davidson County.

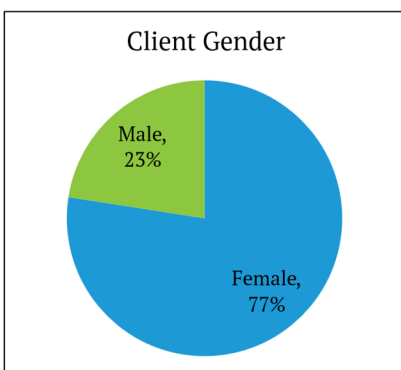


Figure 6

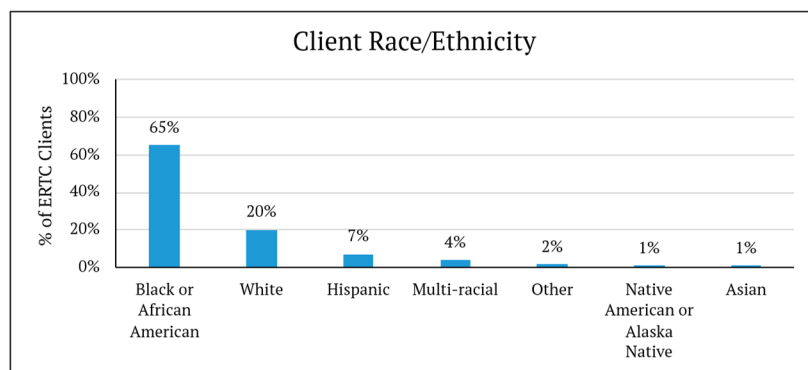


Figure 7

Pursuant to its mission to support Nashville’s immigrant population, Hispanic Bar served clients from 25 different countries. Data from the United States Census Bureau indicates approximately 11% of Davidson County residents identify as Hispanic¹¹ while in calendar year 2025, approximately 40% of Hispanic Bar’s ERTC clients identified as Hispanic. Similarly, pursuant to its mission to support Nashville’s large and diverse Muslim population, AMAC served clients from 9 countries, with nearly 80% of those being from Middle East and North African (MENA) countries.

⁹ The goal achievement rates for clients who had already been evicted (and who received extended services or limited action) did not differ materially from clients who had not yet been evicted.

¹⁰ United States Census Bureau. Population Estimates. 2023.

¹¹ United States Census Bureau. Population Estimates. 2023.

Client Employment Status

As shown in Figure 8, approximately 58% of ERTC clients indicated they were currently working. ERTC clients living in public or subsidized housing were significantly less likely to be currently working (36% and 45%, respectively) compared to ERTC clients living in private market housing (69%). Clients 62 years of age or older were less likely to be working (39%) compared to clients under the age of 62 (61%). Clients who indicated they were not currently working were more likely to indicate they have a disability (49%) compared to clients who were currently working (23%). Approximately 19% of clients who were not currently working cited a recent job loss as the reason they were not able to pay rent.

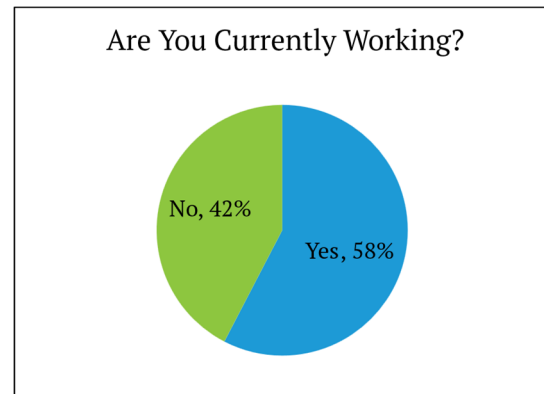


Figure 8

Client Household Income and Federal Poverty Level (FPL)

As shown in Figure 9, approximately 40% of clients had household incomes at or below 100% of the FPL. Approximately 56% of clients with household incomes at or below 100% of the FPL had at least one child in the household compared to approximately 39% of households above 100% of the FPL. Approximately 33% of clients with household incomes at or below 100% of the FPL indicated they had a disability compared to approximately 14% of clients with household incomes greater than 100% of the FPL.

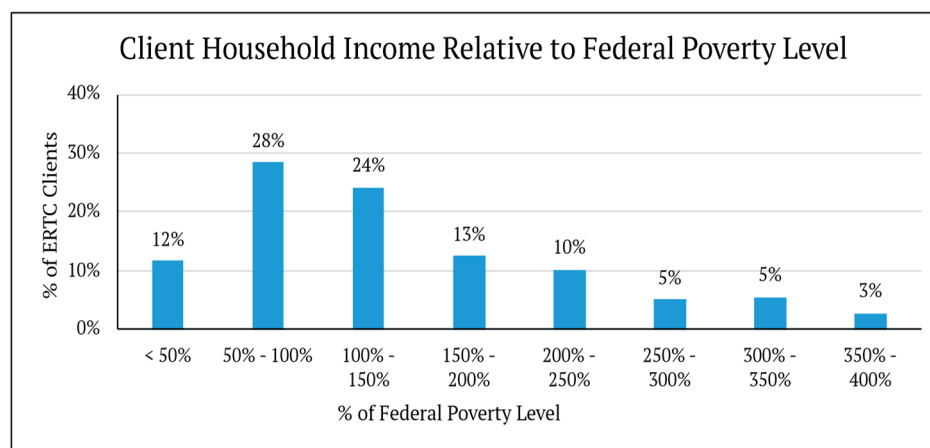


Figure 9

Traditional legal services funding often allows programs to serve only clients with household incomes at or below 125% or 200% of the FPL. ERTC's funding allows flexibility to go up to 400% of the FPL, while still prioritizing lower-income households.

Approximately 56% of clients had household incomes below 125% of the FPL, and approximately 77% of clients had household incomes below 200% of the FPL.

Months of Back Rent Owed

Among clients who owed back rent, approximately 31% owed 1 month or less of rent, and approximately 69% owed 2 months or less of rent (Figure 10).

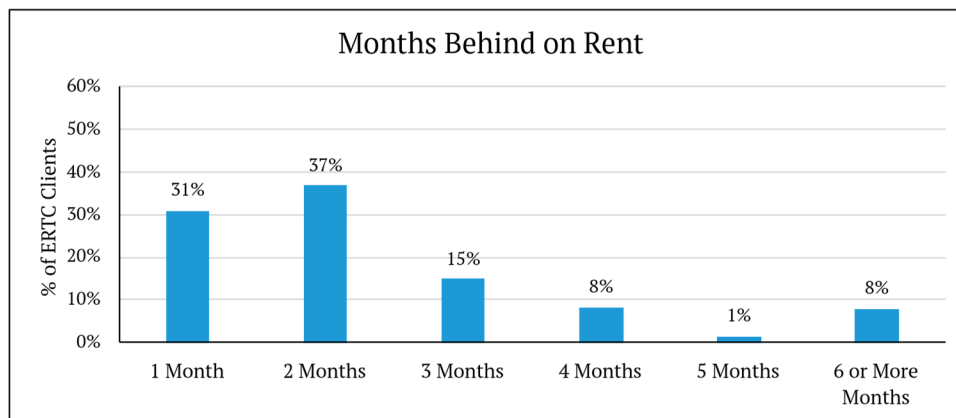


Figure 10

Clients were behind on their rent by a median of 2 months and an average of 2.5 months. Clients who owed 6 or more months of rent typically lived in public housing. The 3 most common reasons stated for not paying rent were job loss/reduced hours (38%), unexpected expenses (24%), and withholding rent due to defective conditions (8%).¹² The distribution of responses to why clients did not pay rent varied by months of back rent owed. Clients who owed more than 1 month of back rent cited job loss (49%) more frequently and cited unexpected expense (13%) and withholding rent due to defective conditions (6%) less frequently as reasons for not paying rent compared to clients who owed less than 1 month of back rent (33% cited job loss, 15% cited an unexpected expense, and 11% withheld rent due to defective conditions).

Stout did not observe any meaningful difference in client goal achievement rates based on the number of months of back rent owed or the client’s ability to pay toward the back rent owed.

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

Approximately 58% of clients indicated that they could pay toward the amount of back rent owed – approximately 39% of clients indicated that they could pay a portion of the back rent owed, and approximately 19% indicated that they could pay all the back rent

¹² Clients can state more than one reason for non-payment of rent. Legal Aid and Hispanic Bar routinely advise clients that there is no right under Tennessee law to withhold rent due to defective conditions.

owed. Approximately 42% of clients indicated that they could not pay anything toward the amount of back rent owed. Figure 11 shows these metrics.

Clients who indicated that they could pay all the back rent owed an average of approximately 1.6 months of rent. Clients who indicated that they could pay a portion of the back rent owed an average of approximately 2.1 months of rent. Clients who indicated that they could not pay anything toward the amount of back rent owed an average of approximately 2.6 months of rent. Of clients who owed back rent, approximately 44% indicated that they have a plan to catch up on their rent.

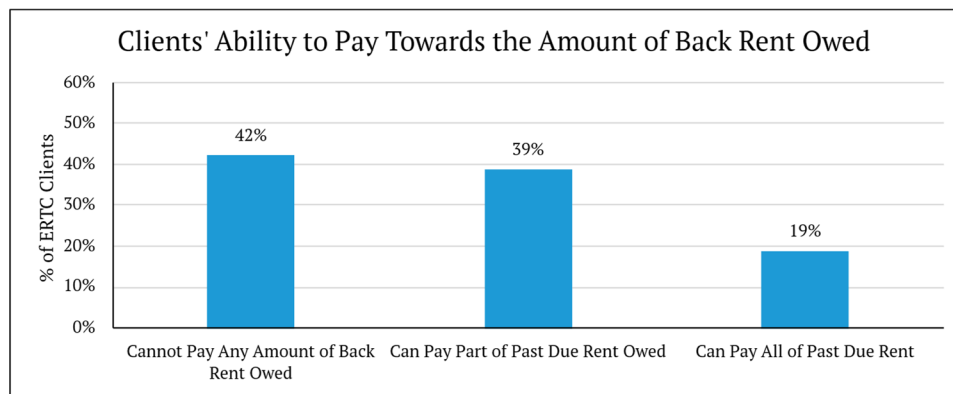


Figure 11

Clients who could pay all the back rent owed were more likely to indicate an issue beyond non-payment of rent, such as issues with property management or the landlord, defective conditions, or issues trying to tender payment. The table below compares these characteristics between clients who could pay all the back rent owed and those who could not.

	Can Pay All of Back Rent Owed	Cannot Pay All of Back Rent Owed
Issues with Property Management	49%	68%
Defective Conditions	31%	50%
Issue Trying to Tender Payment	5%	11%

ERTC staff report that landlords are often reluctant to accept partial payments as accepting payment may, in some circumstances, waive the landlord's right to proceed with an eviction.

Whether Client Wants to Stay in Their Home or Leave

Approximately 60% of clients indicated they wanted to stay in their home, and approximately 40% indicated they wanted to leave (Figure 12). As shown in Figure 13, the majority of clients who indicated the presence of defective conditions in their home wanted to leave (58%) and a minority wanted to stay (42%). Additionally, as shown in

Figure 14, clients living in public (74%) or federally subsidized housing (68%) were more likely to indicate they want to stay in their home compared to clients in private market housing (53%).

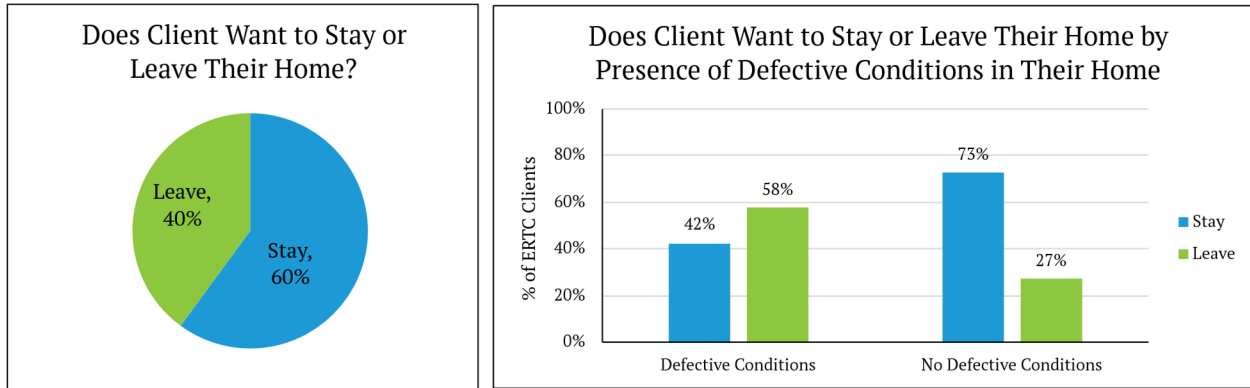


Figure 12

Figure 13

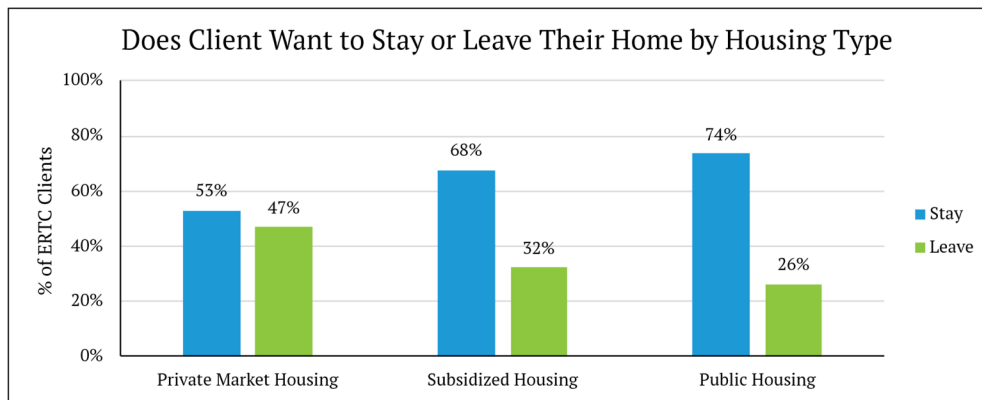


Figure 14

Where Client Would Go If They Had to Move

When asked where they would go if they had to move, approximately 32% of clients indicated they would move to another apartment, approximately 30% of clients indicated that if they were evicted they would experience unsheltered homelessness, approximately 28% did not know where they would go, approximately 5% indicated they would move in with family or friends in Davidson County, approximately 2% indicated they would move in with friends or family outside of Davidson County, approximately 2% indicated they would enter an emergency shelter, and approximately 1% indicated they would stay in a hotel or motel. Clients who indicated they have a mental or physical disability were more likely to indicate they would experience unsheltered homelessness (35%) compared to clients without a disability (28%).

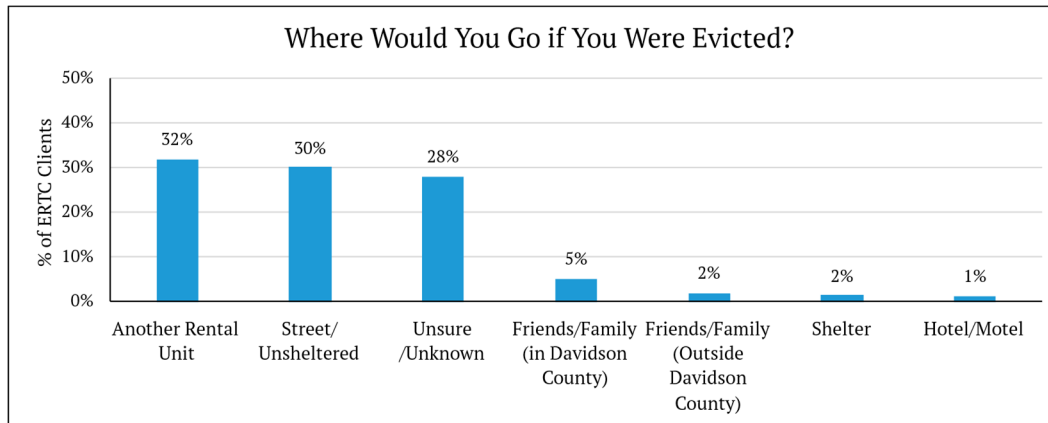


Figure 15

Approximately 50% of clients who indicated they wanted to stay in their home indicated they would experience unsheltered homelessness compared to approximately 9% of clients who indicated they wanted to leave their unit. Approximately 55% of clients who wanted to leave their home indicated they would move to another rental unit, and approximately 13% of clients who wanted to stay in their home indicated they would move to another rental unit.

Data from Other ERTC Coalition Partners

The preceding information and analysis focused largely on the activities of the two groups within the ERTC Coalition that provide legal representation, Legal Aid and Hispanic Bar. The Coalition includes three additional member organizations, each of which also assist tenants facing the possibility of eviction.

Observations from ERTC Mediation Data

Nashville Conflict Resolution Center (NCRC) operates a mediation program for housing and eviction-related disputes. Eviction-related disputes are referred to NCRC from Legal Aid, Hispanic Bar, and directly from the court, as judges often request that the parties attempt mediation before commencing a trial. NCRC shared with Stout that its mediators are most frequently mediating non-payment cases between an unrepresented landlord and an unrepresented tenant where the resolution is likely to include a move out agreement or a repayment plan.

In calendar year 2025, NCRC mediated 130 housing cases, of which 125 (96%) were for landlord-tenant disputes, and 5 (4%) were for disputes between neighbors. As shown in Figure 16, approximately 79% of landlord-tenant mediated cases ended with a full agreement from both parties. In approximately 12% of cases no agreement was reached, in approximately 5% of cases a partial agreement was reached, and in approximately 3% of cases the mediation was ended by the mediator or a participant.

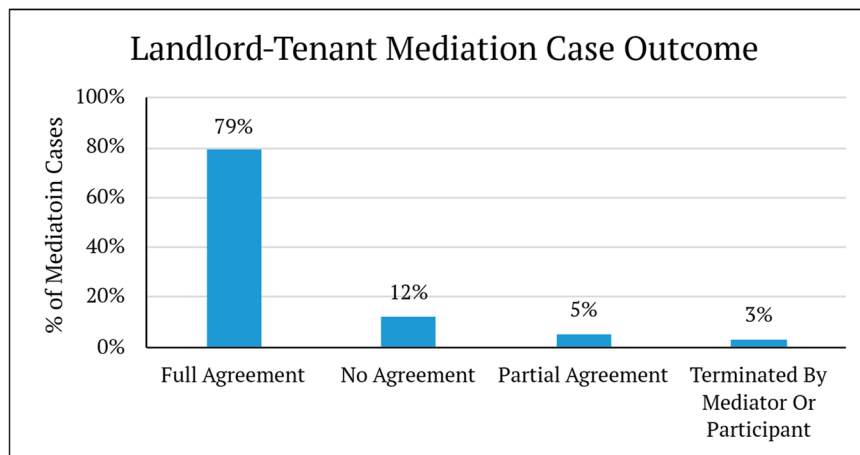


Figure 16

In cases where a full agreement was reached, approximately 59% had a financial settlement as an element of the agreement. A financial settlement generally includes the amount the parties mutually agree upon, typically related to back rent owed by the tenant. In cases where the tenant is bringing a case against the landlord, the financial settlement could be related to obtaining their security deposit or securing compensation for negligence on behalf of the landlord. Financial settlements also include details about when and how the balance will be paid. NCRC indicated parties frequently settle debts through mediation without the need for a court-ordered judgment, and in these cases, the parties generally agree to postpone the case to a later date to allow time for the balance to be paid. After the balance is paid in full, the plaintiff (often the landlord) requests a voluntary dismissal of the case. In rare circumstances, the mediator may assist the parties in attaching a settlement agreement to a judgment that both parties mutually agree to, entering an enforceable judgement by agreement (i.e., agreed judgment) rather than through a trial or judicial decision.

The average financial settlement was \$4,275 and the median was \$2,880. Figure 17 shows the distribution of financial settlements in mediation cases closed in calendar year 2025.

Of the landlord-tenant mediated cases that reached an agreement in calendar year 2025, approximately 67% did not return to court (i.e., they were fully resolved via the mediated agreement), and approximately 33% returned to court (Figure 18). Of these post-

mediation agreement cases, approximately 74% were dismissed, approximately 17% had a judgment entered, and approximately 9% entered an agreed judgment (Figure 19).

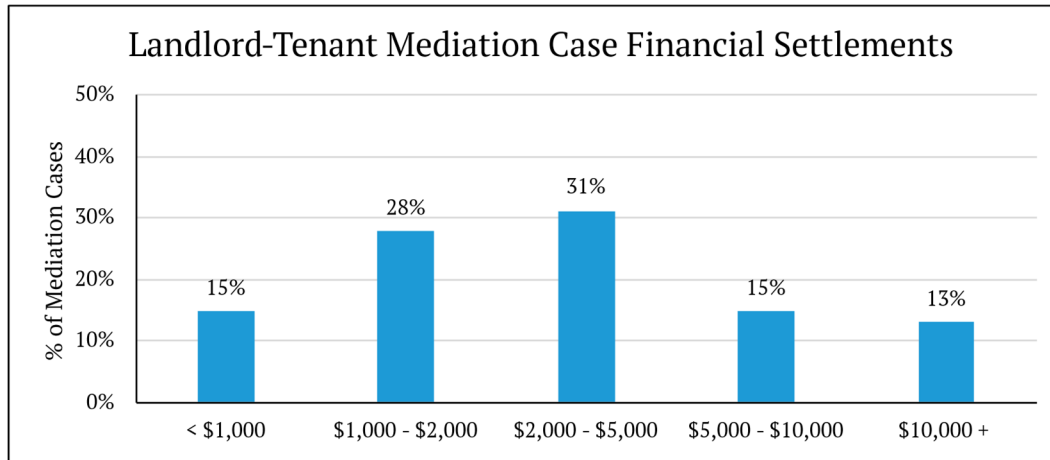


Figure 17

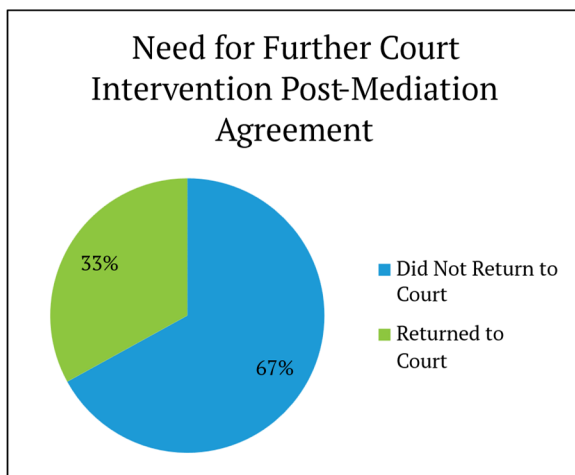


Figure 18

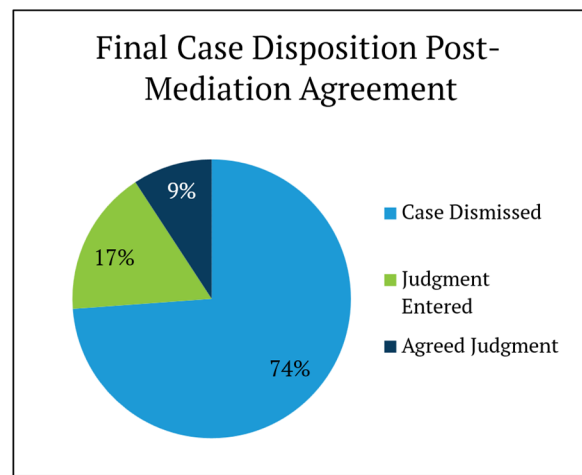


Figure 19

Rental Assistance from Rooftop Nashville

Rooftop Nashville (Rooftop) provides rental assistance to Nashvillians using funding from both the ERTC program and a variety of public grants and private fundraising. Whereas in the ERTC Pilot period, there were numerous rent assistance programs available, since July 31st, 2025, Rooftop Nashville remains one of the few agencies able to provide rent assistance.

Other Coalition members, such as Legal Aid and Hispanic Bar, refer clients to Rooftop for consideration for ERTC rent assistance. The requirements for a household to qualify for rent assistance are decided upon jointly by the ERTC Coalition members and generally include a cap on available rent assistance per household, proof that the

household suffered a hardship (such as a lost job or unexpected expense), and evidence that the household's income level is sustainable going forward.

According to information provided by Rooftop, the organization distributed \$168,992.99 in ERTC assistance to 62 households during calendar year 2025. For the portion of the year for which data is available, approximately 85% of households remained housed 6 months after receiving assistance.

Outreach and Assistance through American Muslim Advisory Council (AMAC)

American Muslim Advisory Council (AMAC) seeks to empower Muslims across Tennessee through, among other tools, civic engagement and community building. In its work with the ERTC Coalition, AMAC supports with intake, outreach, wraparound services, and translation.

According to information provided by AMAC, the organization conducted 17 outreach events during calendar year 2025, reaching nearly 5,000 individuals. AMAC distributed nearly 500 materials during one-on-one conversations and made 24 social media and newsletter posts, reaching over 13,350 individuals. AMAC also provided wraparound support in 18 eviction cases, including cultural and language assistance.

Preliminary Directional Estimates of ERTC 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 that evictions have on individuals, families, and communities. 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 that ERTC is having on publicly funded social safety net systems in Davidson 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 Metropolitan Council. It is important to note that these estimated public fiscal impacts are directional and based on data that is currently available.

Stout relied on ERTC client interview data from Legal Aid and Hispanic Bar to develop these estimates. Client circumstances and case characteristics often vary. Because of this variation, not all interview questions are applicable to all ERTC clients and, therefore, are not asked to all clients. While the goal is to ask all ERTC clients all questions applicable to their circumstance and case, ERTC 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 inform the degree to which clients would need

assistance from publicly funded social safety net systems in Davidson County and the likelihood of other fiscal impacts.

Stout used the percentage of ERTC clients for whom Legal Aid and Hispanic Bar were able to achieve their goals as the basis for the percentage of clients who likely avoided disruptive displacement because of ERTC. Using this data, Stout estimates Legal Aid and Hispanic Bar assisted in avoiding disruptive displacement for approximately 93% of ERTC 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 ERTC clients who received extended services and for whom Legal Aid and Hispanic Bar were able to achieve their goals and (2) total expenditures by Legal Aid and Hispanic Bar providing services (e.g., extended service, counsel and advice, and limited action). Because Legal Aid and Hispanic Bar do not know or collect data indicating the outcome or likelihood of an ERTC client who received counsel and advice or limited action of avoiding disruptive displacement (as such information is not available at the conclusion of these services), Stout is not attributing any economic or fiscal impacts to the outcomes of these cases in its return on investment calculation. Stout’s inclusion of the total expenditures by Legal Aid and Hispanic Bar on ERTC results in a conservative, program-wide return on investment estimate. That is, Stout’s calculation includes all of the costs of the program, but not all of the potential fiscal impact. As such, the return on investment associated with only those cases receiving extended services would be greater than what has been calculated for the program as a whole (the fiscal impacts would be the same, but the associated costs would be less).

In calendar year 2025, Legal Aid and Hispanic Bar spent approximately \$1.8 million providing legal assistance and legal representation through ERTC for Davidson County residents.

Stout estimated Davidson County likely realized fiscal benefits of at least approximately \$4.3 million between January and December 2025 as a result of ERTC. For every \$1 spent on ERTC’s legal representation and legal assistance components, Davidson County likely realized at least \$2.32 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

\$4.80.¹³ The estimated quantifiable fiscal benefits in Davidson County in calendar year 2025 include:

- \$3.2 million in housing social safety net responses
- \$310,000 in retained economic value by minimizing out-migration
- \$210,000 responding to forcible entry and vehicle theft crimes
- \$140,000 in additional Medicaid spending on health care
- \$130,000 related to increased educational attainment
- \$100,000 related to employment stability
- \$70,000 in federal and state funding retained for Metro Nashville Public Schools
- \$60,000 related to criminalizing people experiencing homelessness

Taken together, Stout estimated ERTC generated a total financial return of \$4.18 for every dollar invested in legal representation and legal assistance in calendar year 2025. Approximately \$2.32 of this return is fiscal impact that could be directly realized by Davidson County. An additional estimated \$1.86 is financial impact generated by ERTC and realized by its clients.

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 the Nashville Office of Homeless Services, there were 2,180 people experiencing homelessness in Davidson County on a single night in calendar year 2025, an increase of approximately 4% compared to 2024.¹⁴

Because eviction has been linked to homelessness, avoiding disruptive displacement through ERTC could reduce costs associated with housing social safety net responses such as emergency shelter, rapid rehousing, and hotel stays. When people experience homelessness, research has shown 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 Nashville and Davidson County for an initial interaction with the housing social safety net system and the first subsequent re-entry to these systems.

Stout estimated 370 households in Davidson County avoided disruptive displacement in calendar year 2025 due to ERTC. Using data collected by Legal Aid and Hispanic Bar,

¹³ This range includes only the estimated public fiscal impacts associated with eviction right to counsel programs in other jurisdictions.

¹⁴ Nashville-Davidson County Point in Time Count 2025. Nashville Office of Homeless Services.

Stout estimated approximately 44% of these households would have likely experienced homelessness but for ERTC.¹⁵

Based on publicly available data from the Nashville-Davidson County Office of Homeless Services, the estimated annual cost to provide a temporary housing and social services response for these client households in Davidson County would have been approximately \$14,500 per household if Legal Aid or Hispanic Bar were unable to avoid disruptive displacement for these clients.¹⁶ Applying the estimated \$14,500 per household cost to the approximately 164 households who would likely would have required a temporary housing and social services response but for ERTC results in a fiscal impact of approximately \$2.4 million for Davidson County.

A portion of the households that 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 the Nashville-Davidson County Metro Homeless Impact Division, an estimated 36% of households that exit temporary housing return to homelessness and require additional temporary housing and social services.¹⁷ Applying the 36% metric to the 164 households that would have experienced homelessness results in 59 households experiencing homelessness a second time and requiring a subsequent housing social safety net program. At an estimated cost of \$14,500 per household for housing social safety net programs, the cost of 59 households requiring a second housing social safety net program would have been approximately \$900,000.

The total estimated fiscal impact to Davidson County related to people avoiding experiencing homelessness and requiring a housing social safety net response as a result of ERTC is approximately \$3.2 million.

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 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 that are experiencing

¹⁵ The estimated 44% is based on Stout’s extrapolation methodology to distribute answers of “unknown” among other categories. This includes clients who indicated that they would need to enter emergency shelter or live unsheltered or on the street and was calculated using a methodology to allocate pro rata the “unknown” responses. 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.

¹⁶ Nashville Office of Homeless Services, Tracking the \$50M Investment in Addressing Nashville Homelessness. December 2025.

¹⁷ Ibid.

disruptive displacement because the costs may manifest in other ways, particularly if households are unable to enter emergency shelter and must use other Davidson 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 \$3.2 million cost of providing housing social safety net programs to people experiencing disruptive displacement is not a direct cost saving to Davidson County. Rather, the \$3.2 million 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.

Retained Economic Value by Minimizing Out-Migration

Research has shown evictions can contribute to out-migration and population loss.¹⁸ Tenants often migrate out of their city, county, or state following an eviction because they cannot secure alternative affordable housing in that jurisdiction.¹⁹ Approximately 11 (3%) of client households indicated if their household had to move, they would have moved outside of Davidson County. The average household size of a household receiving legal aid was 3 people and Legal Aid and Hispanic Bar avoided disruptive displacement for approximately 93% of clients, resulting in 26 individuals who likely remained in Davidson County due to ERTC.

Cities and states receive federal funding for programs such as Medicare, infrastructure, and hospitals based on their population.²⁰ A decline in population due to out-migration would result in less federal funds but also less state tax revenue.²¹ Based on a study of population loss in Detroit,²² per capita state and local expenditures,²³ and the present value of investments that cities and states have been willing to make to attract new residents, Stout estimated that every household remaining in Davidson County would

¹⁸ Mah, Julie. “Gentrification-Induced Displacement in Detroit, Michigan: An Analysis of Evictions.” Routledge. July 21, 2020.

¹⁹ Desmond, Mathew, and Shollenberger, Tracey. “Forced Displacement from Rental Housing: Prevalence and Neighborhood Consequences.” Demography. August 2015.

²⁰ 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.

²¹ Ibid.

²² Aguilar, Louis. “Detroit population continues to decline, according to Census estimate.” Bridge Michigan. May 2020.

²³ “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.

result in an estimated \$12,000 in economic value per person.²⁴ Applying the \$12,000 in economic value to the 26 individuals who likely avoided disruptive displacement and remained in Davidson County due to ERTC intervention results in approximately \$310,000 in economic value retained in calendar year 2025.

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 correspond to higher rates of homicide, robbery, and burglary.²⁵ Fewer evictions were shown to result in a decrease in “rough sleep crimes,” where the primary motivation is accessing shelter.²⁶ Legal Aid and Hispanic Bar achieved clients’ goals in 93% of cases, resulting in 370 households avoiding disruptive displacement. Using these findings, Stout estimates that Davidson County avoided approximately 30 forcible entries and 6 vehicle thefts in calendar year 2025 as a result of ERTC.

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,²⁷ numerous studies have grouped cost of crime into four categories: victim costs, criminal justice costs, crime career costs, and intangible costs.²⁸ 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 Davidson 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 \$6,000.²⁹ Applying these estimated criminal justice costs of crime to the forcible entries and vehicle thefts avoided as a result of ERTC results in an estimated fiscal impact of \$210,000 to Davidson County.

²⁴ Estimated by Stout using data from: (1) Aguilar, Louis. “Detroit population continues to decline, according to Census estimate.” Bridge Michigan. May 2020. (2) “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. (3) Present value of investments that cities and states have been willing to make to attract new residents.

²⁵ Semenza, D. C., Stansfield, R., Grosholz, J. M., & Link, N. W. “Eviction and Crime: A Neighborhood Analysis in Philadelphia.” Crime & Delinquency. August 2022.

²⁶ Ibid. See Table B.1.

²⁷ Bureau of Justice Statistics. <https://bjs.ojp.gov/costs-crime>.

²⁸ 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.

²⁹ 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.

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.³⁰ 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 that if they were not able to effectively resolve their case, they would likely experience increased stress and health concerns.

Stout estimates 936 individuals avoided disruptive displacement in calendar year 2025, of whom approximately 46% indicated they would have experienced homelessness in some form but for ERTC.³¹ This results in approximately 429 individuals experiencing homelessness in some form in Davidson County but for ERTC. 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 Davidson County, Stout estimated Davidson County realized approximately \$140,000 in fiscal benefits related to decreased Medicaid spending as a result of ERTC.

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.³² Eviction can significantly disrupt children’s educational trajectories by increasing the likelihood of experiencing homelessness, frequent relocations, and reliance on shared or overcrowded

³⁰ 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 that 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.

³¹ This includes individuals who would have stayed in a hotel or motel following disruptive displacement.

³² Bishop, Joseph. “Our Children Can’t Wait: The Urgency of Reinventing Education Policy in America.” December 2023.

housing arrangements.³³ Additionally, eviction is associated with increased absenteeism, lower high school course credit accumulation, and decreased graduation rates.³⁴

Research has demonstrated that not completing high school has a significant impact on an individual's future income.³⁵ Additionally, a relationship between higher levels of education and lower likelihood of welfare program utilization has been identified.³⁶ Graduation from high school and college have been shown to significantly decrease the likelihood of the future need for cash and housing assistance,³⁷ applying for and utilizing Supplemental Nutrition Assistance Program benefits,³⁸ and being enrolled in Medicaid.³⁹

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

Stout estimated increased educational attainment due to ERTC increasing housing stability likely resulted in approximately \$9,000 less in social safety net spending per child who would have failed to graduate high school.⁴⁰ Applying this to the 14 children who likely would have not completed high school but for ERTC resulted in \$130,000 in social safety net fiscal impacts in Davidson 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).⁴¹ Housing instability is often associated with having

³³ Collinson, Robert et al. "The Effects of Eviction on Children." National Bureau of Economic Research. April 2025.

³⁴ Ibid.

³⁵ Tamborini, et al. "Education and Lifetime Earnings in the United States." Demography. 2016.

³⁶ Cliff, Aiden. "The Relationship Between Education and Welfare Dependency." The Brown Journal of Philosophy, Politics & Economics.

³⁷ 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.

³⁸ Rank, M and Hirschl, T. "The Likelihood of Using Food Stamps During the Adult Years." Journal of Nutrition and Behavior. 2005.

³⁹ Muennig, P. "Health Returns to Educational Interventions." Columbia University. 2005.

⁴⁰ Stout estimated per household social safety net benefits expenditures for individuals who do not complete high school in Tennessee using per household state and federal welfare expenditures by level of educational attainment.

⁴¹ "Homelessness and Adverse Childhood Experiences: The Health and Behavioral Consequences of Childhood Trauma." National Healthcare for the Homeless Council. February 2019.

anxiety and depression throughout childhood and adulthood.⁴² Research indicates that 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.⁴³ These impacts are difficult to quantify but reinforce that Stout’s estimate of fiscal impacts is conservative.

Estimated Fiscal Impacts Related to Employment Stability

Stout estimated social safety net costs related to job loss that were likely avoided due to ERTC. As described previously, Stout estimated 370 households in Davidson County likely avoided disruptive displacement and remained in Davidson County due to ERTC in calendar year 2025.

Research has demonstrated the impact of eviction on employment stability, particularly the increased likelihood of a person experiencing job loss after being evicted.⁴⁴ Of the 370 estimated households that likely avoided disruptive displacement, Stout estimated approximately 15% likely would have had an individual experiencing job loss because of disruptive displacement but for ERTC. This results in an estimated 56 individuals who likely avoided job loss associated with disruptive displacement.

Stout estimated the reduction in social safety net expenditures due to avoided job loss associated with disruptive displacement that Davidson County likely realized with ERTC. Stout estimated the average low-income household whose head-of-household experiences unemployment would likely require approximately \$1,800 in social safety net benefits during the period of unemployment.⁴⁵ This resulted in a fiscal impact of approximately \$100,000 in decreased social safety net spending in Davidson County due to ERTC in calendar year 2025.

Estimated Federal and State Funding Retained for Davidson County Public Schools

Stout quantified federal and state funding retained for Metro Nashville Public Schools by avoiding student migration out of Davidson County as a result of disruptive displacement. During the 2022-2023 school year, approximately 4,000 students in Metro

⁴² Keen, Ryan et al. “Prospective Associations of Childhood Anxiety and Depression Symptoms During Childhood and Adulthood.” *Journal of the American Medical Association*. June 2023.

⁴³ DeCandia, Carmela et al. “Evolving our Understanding: Housing Instability as an ACE for Young Children.” *Adversity and Resilience Science*. October 2022.

⁴⁴ Desmond, Matthew and Gerhenson, Carl. “Housing and Employment Insecurity among the Working Poor.” Harvard University. January 11, 2016.

⁴⁵ Stout’s methodology for calculating the estimated fiscal benefits of increased employment stability is based on estimates of annual social safety net expenditures in Tennessee such as TANF, SNAP, housing assistance, and Medicaid for people experiencing employment instability.

Nashville Public Schools were unstably housed.⁴⁶ Because Metro Nashville Public Schools are allocated federal and state funding based on the number of students enrolled, when students leave Davidson County, funding is lost.

As mentioned previously, Stout estimated 11 households likely would have moved outside of Davidson County if they had to move, and 93% of households avoided disruptive displacement due to ERTC. Approximately 57% of ERTC households had a child in the household with an average of 2 children, which results in 13 children who remained in Metro Nashville Public Schools due to ERTC.

Metro Nashville Public Schools receives approximately \$1,440 in federal funding and \$3,750 in state funding per student enrolled.⁴⁷ The estimated 13 children who likely remained in Davidson County because of ERTC resulted in an estimated \$100,000 in retained federal and state funding for Metro Nashville Public Schools.

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.⁴⁸ A study on homelessness in Minnesota found that 12% of adults experiencing homelessness had been incarcerated within the past year.⁴⁹ A similar study conducted in New York City found that 23% of emergency shelter residents had been incarcerated within the past 2 years.⁵⁰ Stout used the 12% metric identified in the Minnesota study, given that 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 ERTC in Davidson County. Approximately 225 adults indicated they would experience homelessness if they experienced disruptive displacement.⁵¹ Applying the 12% who

⁴⁶ Based on most recent publicly available data. H.E.R.O. Program - Metro Nashville Public Schools.

⁴⁷ Estimated using data from Summary of Public Elementary-Secondary School System Finances by State for Fiscal Year 2021 compiled by the United States Census Bureau.

⁴⁸ Speigman, 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; Zakrisson, Tanya, Hamel, Paul, Hwang, Stephen. "Homeless People's Trust and Interactions with Police and Paramedics." Journal of Urban Health. 2004.

⁴⁹ "Overview of Homelessness in Minnesota 2006." Wilder Research. 2007.

⁵⁰ Metraux, Stephen, Caterina, Roman, Cho, Richard. "Incarceration and Homelessness." US Department of Veterans Affairs. 2008.

⁵¹ This calculation includes adults only.

would have faced incarceration results in approximately 27 individuals who would have faced incarceration but for ERTC.

The average length of a jail stay in Davidson County in 2019 was approximately 30 days.⁵² The cost of one night in jail in Davidson County is approximately \$78.⁵³ Applying these metrics to the 36 estimated individuals who would have experienced homelessness and have been incarcerated but for ERTC, resulted in estimated fiscal impact of approximately \$60,000 to Davidson County in calendar year 2025.

Conclusion

In 2025, ERTC attorneys assisted clients in achieving approximately 87% of their case goals and avoided disruptive displacement for approximately 93% of clients who received extended services or limited action. These goals included but were not limited to preventing an eviction or involuntary move, securing rent assistance, and reducing amounts owed.

Data collected by ERTC attorneys indicated clients experienced \$3.4 million in direct financial impacts in 2025, or approximately \$1.86 in direct benefits for every \$1 spent on legal representation and legal assistance. In addition, Stout estimated Nashville and Davidson County realized approximately \$4.3 million in public fiscal impacts in 2025, or approximately \$2.32 for every \$1 spent on legal representation and legal assistance. In combination, ERTC resulted in an estimated return on investment of \$4.18. Stout's estimate of the fiscal impact is likely significantly understated. Included in the calculation are estimated potential benefits of ERTC that are reasonably quantifiable with currently available data. However, if tenants experienced more stable housing, Nashville and Davidson County may realize many benefits that are not at this time reliably quantifiable and therefore are not included in Stout's calculations.

These outcomes were achieved during a period in which large-scale rent assistance was no longer available in Nashville and Davidson County following the expiration of pandemic-era programs. The reduced availability of rental assistance likely impacted the extent to which certain client goals and outcomes could be achieved and may have contributed to differences in observed financial impacts relative to Stout's prior independent evaluations of ERTC. ERTC's continued performance under these conditions provides additional context for interpreting its effectiveness.

⁵² 2020 Annual Projection Planning Report: Criminal Justice Reporting. Metropolitan Government of Nashville and Davidson County.

⁵³ "What Jails Cost: Davidson County, Tennessee." Vera Institute.