

Legal Services of New Jersey

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**STEMMING THE GUSH OF EVICTIONS BY PROVIDING LEGAL ASSISTANCE
GETS BACK \$6.26 FOR EACH DOLLAR SPENT**

EDISON — A new study takes a deep dive into one of New Jersey’s most contentious issues — the ever-rising number of low-income families being evicted from their homes.

In 2023, there were 131,541 eviction filings in New Jersey. More than 70,000 ended with eviction.

Now, the Poverty Research Institute (PRI) of Legal Services of New Jersey (LSNJ) is releasing a new cost-benefit study spelling out the enormous potential savings — close to a staggering billion dollars — if the state were to provide vastly more funding for expanding legal services and lawyers to whittle down the eviction surge.

The essence of the report and its most far-reaching finding is that for each and every dollar invested by the State for legal representation for tenants in eviction matters, New Jersey conservatively gets back \$6.26 in savings from costs that would otherwise ensue.

The study is bottomed on an economic theory: Spend more now to help tenants avoid being thrown out of their rental homes or, alternatively, pay far more later for downstream costs like temporary housing, potential foster care, and other hefty expenditures.

PRI Director Shivi Prasad puts that in perspective: “Providing tenants with counsel is not just a matter of fairness; it is also a financially sound investment.”

Potential savings are projected to exceed hundreds of millions of dollars, the study says.

With current funding, for example, the savings from Legal Services’ tenant representation yielded a net benefit of nearly \$120 million in 2023. This amounts to a projected \$700 million if the state had provided public funding for attorney representation for low-income tenants in all eviction cases.

The study, entitled, “The Economic Impact of Legal Representation in Eviction Cases in New Jersey,” may be viewed at <https://lsnj.pub/PRI-eviction-2026>.

As Prasad notes, “Every time a low-income tenant household is evicted, New Jersey spends an average of \$20,472 on homeless shelters, health care expenditures, lost tax revenues, and other downstream effects of eviction. Multiplying this amount by the number of completed evictions cost the state over \$1.54 billion in 2023 alone.”

Providing low-income people with increased legal services and lawyers to represent them in eviction proceedings would lead to far fewer families actually being forced out of their rental homes, according to the study.

And there’s the mental anguish that evolves with those like John on the brink of being thrown out of their homes.

“I didn’t know what to do,” John murmured, his halting voice seemingly carrying an unspoken plea for help. John (not his real name) and his family were only hours away from being evicted. Every year thousands of low-income New Jerseyans without attorneys in eviction cases face off with landlords, who can almost always afford their own lawyers and almost always prevail.

Not so with John. He received free help from Legal Services of New Jersey. It levelled the playing field. The landlord had attempted to squeeze John with a \$1,050 bill and other claims, some portion of which John’s LSNJ staff attorney contended were illegal. Now, the two opposing lawyers went one-on-one. The \$1,050 bill was negotiated down to \$600, which John would pay back in small installments over several months.

The eviction was dismissed. For John, it was as if he had a life again. “I was able to save my home.”

Providing legal help for folks like John would significantly change the current one-sided nature of eviction proceedings, in which landlords can disproportionately afford to have lawyers, the PRI study maintains.

Dawn Miller, President of Legal Services of New Jersey summed up the impact of the report, “Eviction uproots families, disrupts education, damages health and deepens poverty. By ensuring that tenants have access to counsel, Legal Services providers affirm a basic principle — that fair outcomes should not depend on income.”

The study calculates an Eviction Prevention Rate. When LSNJ attorneys provide full-scope representation, more than 8 in 10 tenants avoid eviction. By contrast, only 10.3 percent of contesting tenants without attorneys escape eviction. Cumulatively, positive outcomes are achieved in 99.3 percent of full-scope attorney-aided representation.

The study determined that, on average, legal defense representation costs the state approximately \$1,450 for each eviction case. On the opposite end, costs for social services for those evicted average \$20,472.

New Jersey's housing cost was the third highest in the nation. For the state's three million residents in True Poverty, the study notes "any unexpected financial setback — a surprise medical bill, a missed paycheck, funeral expenses, a dropped work shift — could easily lead to an eviction filing."

Here are some other major findings:

Ninety percent of landlords in eviction proceedings in New Jersey have legal representation, compared to just 3.8 percent of tenants.

When tenants receive legal help, positive outcomes cumulatively are achieved in 99.3 percent of full-scope representation cases.

New Jersey's eviction crisis cannot be separated from the high cost of housing in the state. For example, the medium gross rent for a two-bedroom unit in 2023 was \$1,755, while the monthly income for a full-time minimum wage worker that year was \$2,449. That left just \$694 for all other expenses, including taxes.

Legal Services of New Jersey (LSNJ), located in Edison, provides free essential legal aid in civil matters to low-income people. The Poverty Research Institute (PRI) was created in 1997.

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