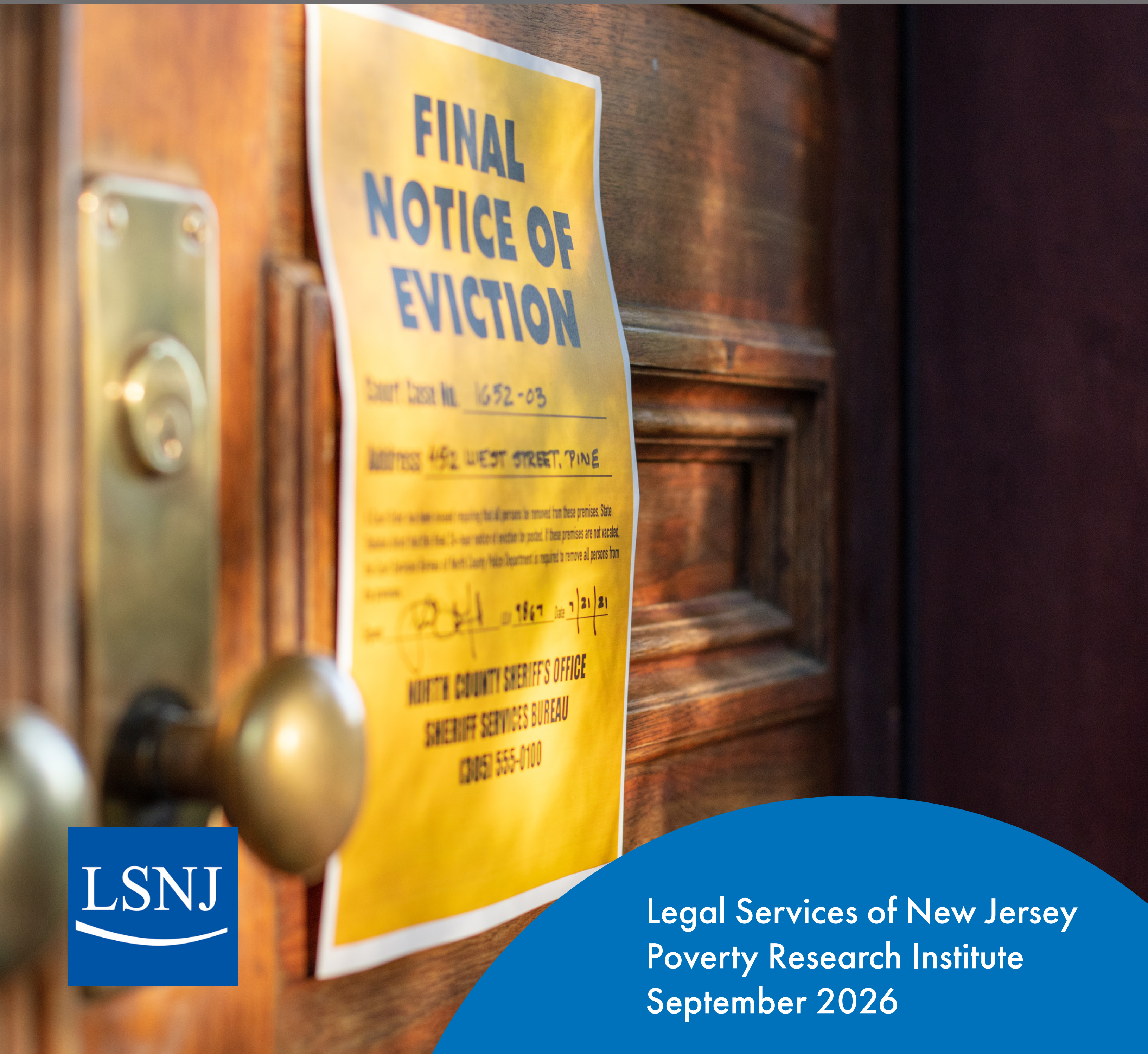
THE ECONOMIC IMPACT OF LEGAL REPRESENTATION IN EVICTION CASES IN NEW JERSEY



Legal Services of New Jersey
Poverty Research Institute
September 2026

About Legal Services of New Jersey and Its Poverty Research Institute

Legal Services of New Jersey (LSNJ) heads the 60-year-old statewide Legal Services system, consisting of five nonprofit corporations providing free essential legal aid in civil matters to low-income people in all 21 counties. LSNJ created the Poverty Research Institute (PRI) in 1997 to assemble data and other information that would assist in its mission of providing civil legal aid. Such information can pinpoint the location, demographics, and other aspects of poverty, helping fashion more effective and efficient legal responses and solutions. Periodically, as a public service, LSNJ publishes reports and statistics gleaned from this data to enhance public awareness of poverty's scope, causes, consequences, and remedies. Greater knowledge about poverty can produce public policy decisions that alleviate some of the legal problems of those living in poverty's grasp, and thereby further serve LSNJ's core mission. PRI is New Jersey's first entity exclusively focused on developing and updating information on poverty in the state.

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The Economic Impact of Legal Representation in Eviction Cases in New Jersey

A Report by the Poverty Research Institute

Legal Services of New Jersey
September 2026

Introduction

Eviction remains one of the most significant drivers of housing instability for low-income households across New Jersey, with far-reaching consequences for families, communities, and public systems. Each year, tens of thousands of tenants face eviction proceedings without legal representation, despite the complexity of housing law and the high stakes involved. For state leaders committed to affordability, housing stability, equality, and responsible stewardship of public resources, access to legal representation in eviction matters is a critical and evidence-based policy lever.

This report highlights findings from new research conducted by the Poverty Research Institute on the impact of Legal Services' representation for low-income tenants facing eviction. Using statewide court data, program outcomes, and comparative analysis of represented and unrepresented cases, the research demonstrates that legal representation through the established Legal Services statewide network significantly improves housing stability and produces measurable public cost savings. The findings show that for every one dollar the state invests in eviction defense and civil legal services, the state avoids more than six dollars in downstream costs associated with homelessness, emergency shelter, healthcare utilization, foster care, and other publicly funded systems. Together, these results provide a strong return-on-investment case for sustained and expanded state funding of eviction defense as a preventative, fiscally responsible strategy.

Acknowledgements

This report by the Poverty Research Institute (PRI) is based on over two years of research by PRI Senior Researcher and Policy Analysts Christina Nelson and Janna Driskel, and Shivi Prasad, PRI Director. The PRI team was responsible for data gathering, development of methodology, analysis, and writing of the report. The insights provided by LSNJ Chief Counsel of Housing, Healthcare, and Public Entitlements Maura Sanders, were invaluable at every stage in the development of this report. Thanks to Emily Kraeck for her thoughtful review and literature updates on evictions in New Jersey. We also thank LSNJ management team Akil Roper, Claudine Langrin, Raquiba Huq and Maryann Flanigan Sutherland for their guidance. As always, Harvey Fisher provided editorial wisdom, and LSNJ's publications team assisted with cover design and production of the report.

LSNJ is especially grateful to the Fund for New Jersey, which has provided funding to the Poverty Research Institute in the past.

All perspectives are those of Legal Service of New Jersey.

Dawn K. Miller, Esq.
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September 2026
Edison, New Jersey

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Section 1: Background

1.1 Evictions in New Jersey

Stable housing is crucial for well-being. Without a safe place to call home, it is nearly impossible to stay healthy, hold down a job, maintain relationships, and plan for the future. Yet the threat of eviction looms large for far too many New Jersey renters. In 2023, New Jersey landlords filed 131,541 eviction cases. At 12.1 filings per 100 renters, New Jersey's eviction filing rate is well above neighboring states and about 55 percent higher than the national average.

New Jersey's high filing rate cannot be separated from the state's steep rental costs and the barriers to homeownership faced by low-income families. New Jersey rents are among the highest in the nation, forcing many low-income renters to spend the bulk of their income on housing. In these conditions, any short-term financial setback—a paycheck processing error, a delay in receiving a government benefit, a temporary reduction in work hours—becomes a potential risk for eviction. In fact, most evictions are initiated over relatively small amounts of unpaid rent.

When families are suddenly forced out of their homes, it sets in motion a cascade of negative outcomes—homelessness, food insecurity, and family separation, among others. These hardships are devastating for families, but they also ripple outward to affect neighborhoods, communities, and the state as a whole.

Yet despite the severity of these consequences, an overwhelming majority of low-income tenants lack access to legal help when faced with an eviction filing and are forced to navigate the process on their own. Without legal representation, they face an uphill battle, leading to thousands of preventable evictions every year.

Against this backdrop, the Poverty Research Institute (PRI) embarked upon an empirical investigation into New Jersey's eviction crisis: its causes, its consequences for renters and their families, and the wider economic impact. Weaving together original data analysis and findings from previous research, PRI finds that eviction is extraordinarily expensive for taxpayers, increasing the need for costly remedial interventions (e.g., emergency shelter, unemployment insurance, Medicaid spending) while simultaneously lowering the state's income and sales tax revenue. Yet the data also reveals that providing low-income tenants with legal representation significantly reduces the odds of eviction, generating a strong return on investment for the state. The investment in legal assistance also has several unquantifiable benefits, from disrupting intergenerational poverty to increasing the public's trust in the justice system. Expanding access to legal representation can thus benefit taxpayers while helping low-income tenants see fairer outcomes—a win for all New Jerseyans.

1.2 Key Takeaways

1. New Jersey's eviction filing rate is among the highest in the country. In 2023, 131,541 eviction cases were filed in New Jersey.

2. Ninety percent of landlords in eviction proceedings in New Jersey have legal representation, compared to just 3.8 percent of tenants. This disparity creates a profound imbalance of power and resources, skewing outcomes against vulnerable tenants.

3. The Eviction Prevention Rate (EPR) when Legal Services attorneys provide full-scope representation is 81.8 percent—meaning more than 8 in 10 clients avoid eviction. In contrast, only 10.3 percent of unrepresented tenants avoid eviction.

4. Even when full-scope representation by Legal Services attorneys does not prevent an eviction, it can still lead to other positive outcomes, such as delaying the eviction, reducing the amount of back rent owed, or sealing the tenant's eviction record so that it does not impact their ability to re-rent.

   - When eviction is not prevented, Legal Services is able to disrupt or delay an eviction in an additional 13.7 percent of cases.
   - Even when eviction is not prevented or delayed, Legal Services attorneys are able to otherwise reduce the harm of eviction in an additional 3.8 percent of cases.
   - Cumulatively, positive outcomes are achieved in 99.3 percent of full-scope representation cases.

5. On average, each eviction cost the state of New Jersey at least $20,472 in 2023, and $23,372 in 2025.

6. The cost-benefit analysis shows that for every one dollar the state invests in eviction-related civil legal assistance through Legal Services, the state avoids $6.26 in downstream costs associated with homelessness, emergency shelter, healthcare utilization, foster care, and other publicly funded systems.

7. Evictions that were completed in 2023 cost the state over $1.5 billion.

8. New Jersey's eviction crisis cannot be separated from the high cost of housing in the state.

   - The U.S. Bureau of Economic Analysis's Regional Price Parities Index shows that in 2023, New Jersey was the second most expensive state in the nation for housing, after California.

   - In 2023, median gross rent for a two-bedroom unit was $1,755. The monthly income of a full-time minimum wage worker that year was $2,260—leaving just $505 for all other expenses, including taxes.

- The U.S. Census Bureau's American Community Survey shows that many New Jersey renters below True Poverty (300% FPL) struggled to afford housing in 2023: three-fourths were cost-burdened (using more than 30% of total income on rent), and nearly half were severely cost-burdened (using more than 50% of income on rent).

9. The high cost of housing means that any unexpected financial setback—a surprise medical bill, a missed paycheck, funeral expenses, a dropped work shift—could easily lead to an eviction filing. While the most severe consequences of eviction are borne by the displaced tenants, eviction also produces adverse spillover effects that harm surrounding neighborhoods and communities.

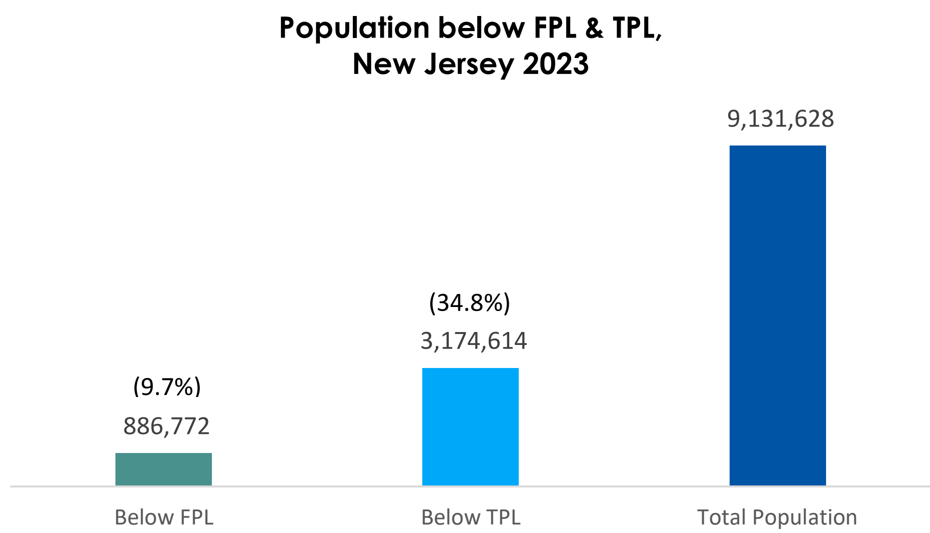
10. Families with children, women, and people of color are disproportionately vulnerable to eviction. Research shows that childhood is the most likely time to experience an eviction. In addition, Black renters face an eviction filing rate four times higher than their white counterparts.

1.3 The Elevated Risk of Eviction for Low-Income New Jerseyans

> Eviction is both a symptom and cause of poverty.

Safe and stable housing provides the basic foundation for a family's well-being, yet this most essential of needs is jeopardized when families are threatened with an eviction. People who lose their homes to eviction struggle to stay healthy, attend school regularly, and keep their jobs, creating a vicious cycle of harm. Thus, eviction is both a symptom and a cause of poverty.

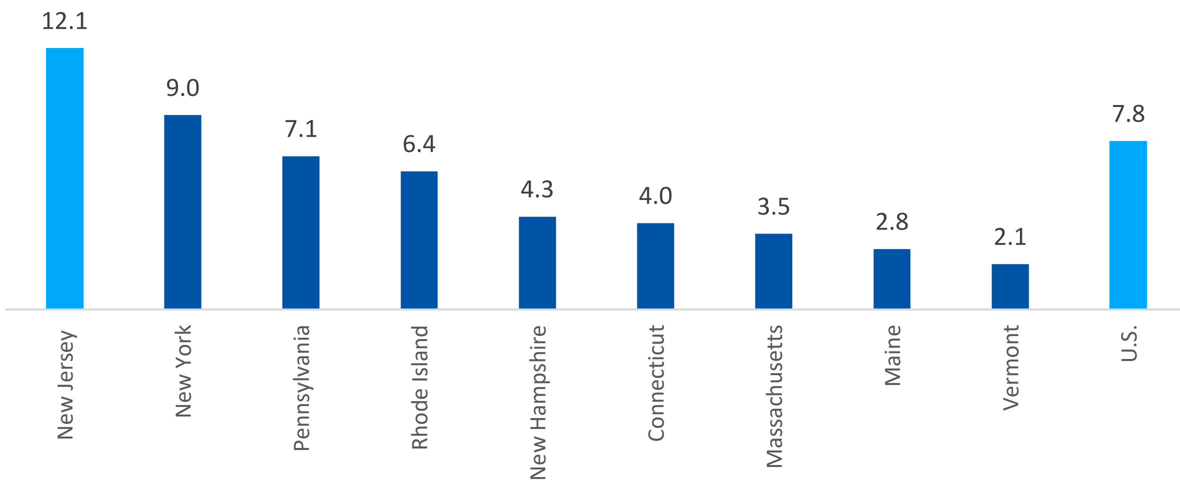
In New Jersey, the problem is compounded by the state's high cost of living, driven largely by exceptionally high housing costs. This essentially means that a dollar in New Jersey does not stretch as far as it does elsewhere in the country. PRI's True Poverty Report found that most families in New Jersey require at least three times (300%) the federal poverty level (FPL), referred to as the True Poverty Level (TPL), to avoid material hardship. While a three-person family with two children living in New Jersey needed approximately $80,000 to meet their basic needs in 2023, the federal poverty threshold for that family was below $25,000. In 2023, 886,772 New Jerseyans (9.7 percent) lived below the FPL. Conversely, 3,174,614 New Jersey residents (34.8 percent) lived below the TPL. In other words, the FPL missed about 2.2 million New Jerseyans experiencing deprivation, significantly understating poverty in the state.



Source: PRI Analysis of U.S. Census Bureau, American Community Survey, One-Year Estimates, 2023

Far Too Many New Jerseyans Face the Threat of Eviction Eviction is one of the most destabilizing events a family can experience. Unfortunately, far too many New Jerseyans face this threat every year. According to the latest data available through Princeton University's Eviction Lab, New Jersey recorded the highest eviction filing rate among the northeastern states in 2018. Moreover, at 12.1 filings per 100 renter households, the rate exceeded the national average by 55 percent. More recent figures from the New Jersey courts show that 131,541 eviction filings were recorded in the state in 2023.

Eviction Filing Rate, Northeast States



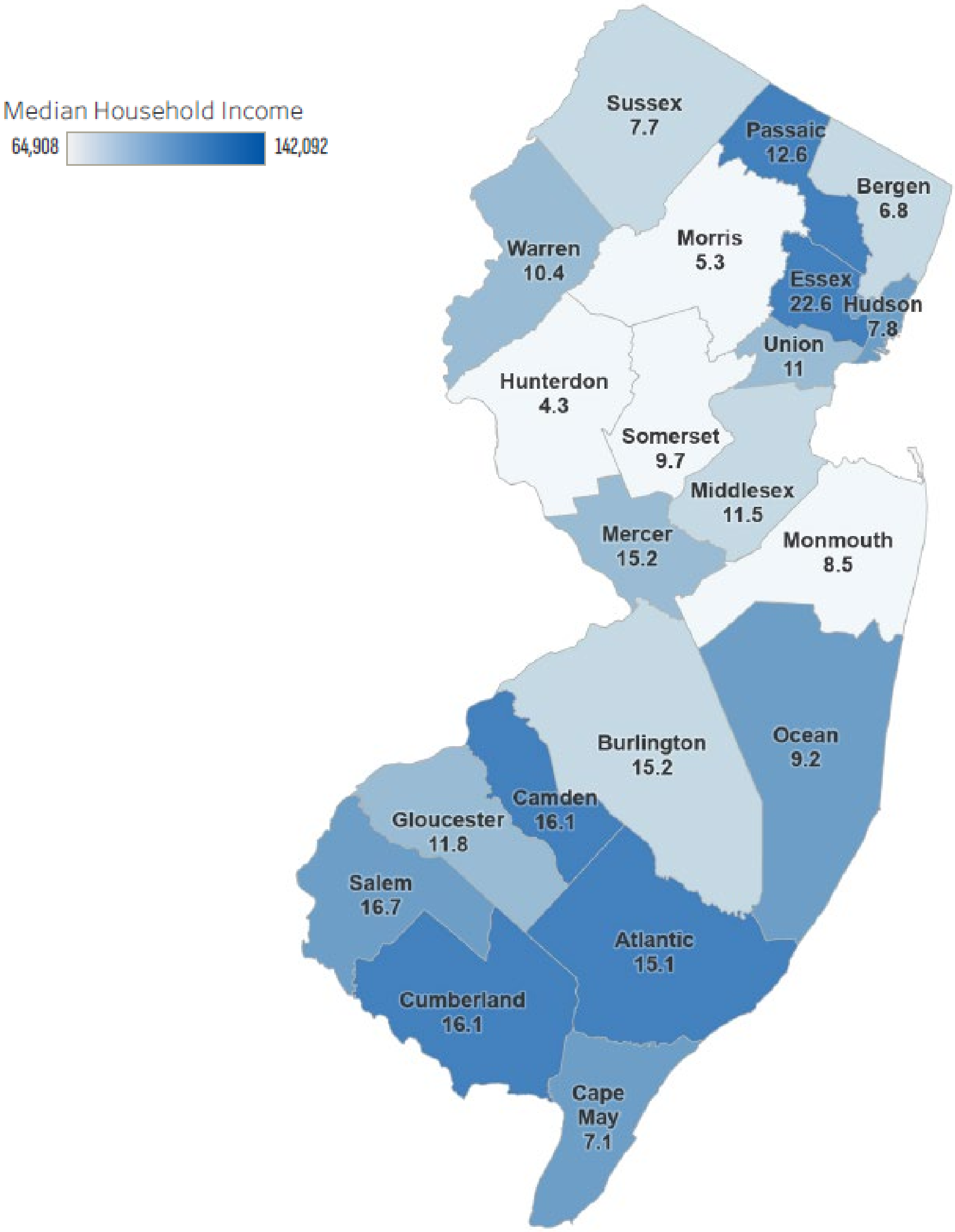
Source: Eviction Lab, Princeton University, 2018

The Eviction Filing Rate is Higher in Economically Disadvantaged Areas

As the map below illustrates, evictions are much more common in more economically disadvantaged parts of the state. For example, the three New Jersey counties with the lowest median household incomes (Essex, Salem, and Cumberland) have the highest eviction rates. This geographic variation is consistent with previous evidence that eviction is more common in places with higher poverty and larger populations of people of color.[1]

The most current data from Princeton University's Eviction Lab shows that the state's highest filing rate was in Essex County, home to the city of Newark. In 2018, Essex County recorded 22.6 filings per 100 renter households.

Eviction Filings per 100 Renter Households by County
New Jersey

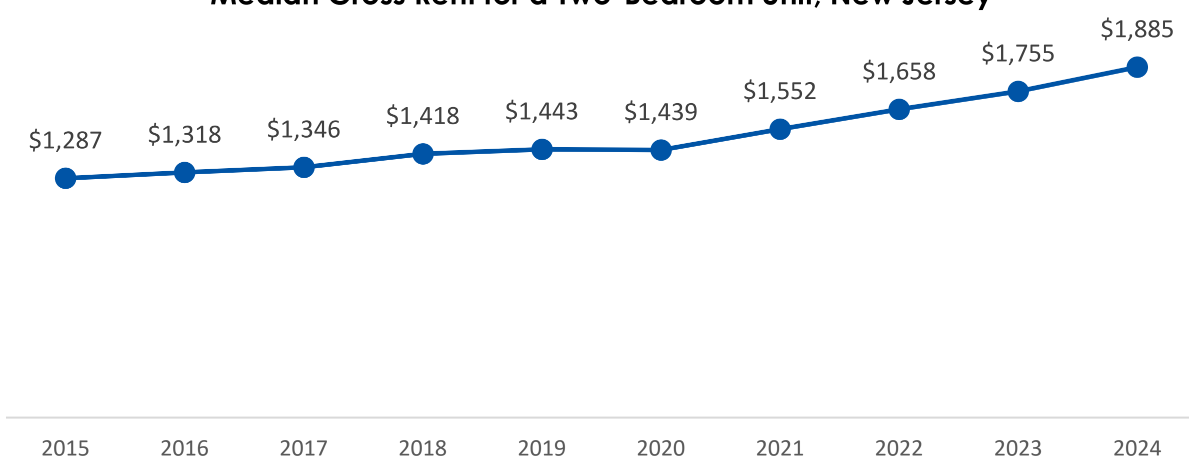


Source: PRI Analysis of U.S. Census Bureau, American Community Survey, One-Year Estimates, 2023; Princeton University Eviction Lab, 2018

New Jersey's Eviction Crisis is Driven by the Unaffordable High Cost of Housing

As noted, the heightened risk of eviction in New Jersey is inextricably linked to the high cost of housing. The Bureau of Economic Analysis ranks New Jersey's housing costs among the highest in the nation—33 percent above the national average, and second only to California. Housing is particularly unaffordable for low-income renters. In 2023, 75.8 percent of New Jersey rental households below TPL were cost burdened (paying more than 30 percent of their income towards rent), and 46.0 percent were severely cost burdened (paying more than 50 percent of their income towards rent).[2] A minimum wage worker in 2023 would earn $2,260 per month if they worked full time. However, median gross rent for a two-bedroom unit was $1,755. This means that a single parent would have less than $505 left over to afford all other essentials for that month, as those are gross wages before taxes. These essentials include groceries, gas or other transportation costs, and childcare. For a minimum wage worker to avoid being cost burdened, they would need to work 2.7 full-time jobs. This underscores how challenging it is to afford New Jersey rents without forgoing other necessities. The affordability crisis has escalated in recent years as rental costs have grown faster than both wages and inflation, rising from $1,443 to $1,885 between 2019 and 2024.

Median Gross Rent for a Two-Bedroom Unit, New Jersey



Source: PRI Analysis of U.S. Census Bureau, American Community Survey, One-Year Estimates, 2015 to 2024

As a result of New Jersey's high-cost environment, many tenants are just one missed paycheck away from eviction. In fact, more than 93 percent of evictions in New Jersey are nonpayment cases, meaning a tenant was unable to make a rent payment. In contrast, fewer than four percent of evictions are filed for a lease violation like a nuisance behavior or property damage.[3] This highlights that eviction court primarily functions as a tool used by landlords to collect rent, rather than to remove "bad tenants" or address safety issues.

An Overwhelming Majority of Tenants Facing Eviction Lack Legal Representation

In 2023, only 3.8 percent of renters appearing in New Jersey eviction court had legal representation, compared to about 90 percent of landlords. This disparity creates a profound imbalance of power and resources, skewing outcomes against vulnerable tenants. Eviction proceedings move quickly and involve complex legal requirements, leaving most tenants unprepared to advocate for themselves. Together, these factors create significant barriers to fair outcomes.

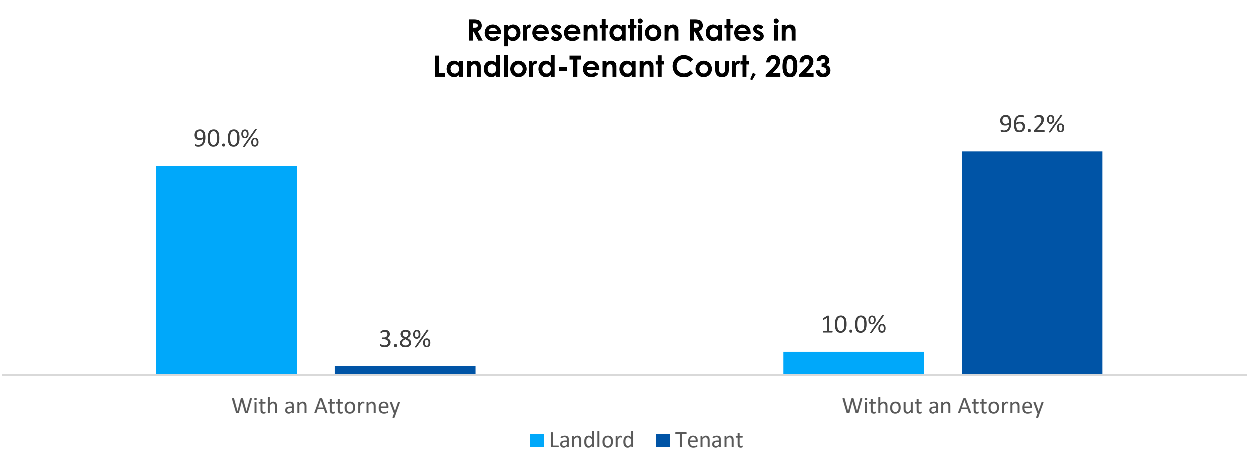
Research shows that many tenants facing eviction actually have viable legal defenses to challenge their eviction and improve their outcomes in court.[4] However, tenants are often unaware that such defenses exist, unsure of how or when to assert them, or fearful that challenging the eviction case might provoke landlord retaliation or worsen their situation.

The table below displays legal representation rates for landlords and tenants in New Jersey from 2019 to 2023.

Legal Representation Rates in Eviction Cases, New Jersey, 2019-2023									
	Landlord with Attorney		Landlord without Attorney		Tenant with attorney		Tenant without attorney		Total Cases
Year	N	%	N	%	N	%	N	%	N
2019	128,432	84.6%	23,300	15.4%	1,857	1.2%	149,875	98.8%	151,732
2020	44,364	88.0%	6,022	12.0%	595	1.2%	49,791	98.8%	50,386
2021	38,792	90.2%	4,222	9.8%	1,467	3.4%	41,547	96.6%	43,014
2022	93,112	89.5%	10,955	10.5%	4,282	4.1%	99,785	95.9%	104,067
2023	118,322	90.0%	12,319	10.0%	4,960	3.8%	126,581	96.2%	131,541

Source: PRI Analysis of New Jersey Administrative Office of the Courts data, 2019 to 2023

Across all five years, landlords had legal representation in the vast majority of cases, with rates ranging from 84.6 percent to 90.2 percent. Conversely, almost all tenants in eviction court lacked legal representation, with legal representation rates ranging from 1.2 percent to 4.1 percent. Over the same period, Legal Services representation (full- and limited-scope) of eviction clients more than doubled, from 7,440 in 2019 to 15,675 in 2023.



Source: PRI Analysis of New Jersey Administrative Office of the Courts data, 2023

How the Legal Representation Gap Impedes Justice in Eviction Court

There are many factors that could lead a judge to determine that an eviction filing lacks merit. For instance, the landlord may have failed to maintain the unit's habitability; breached the lease agreements; failed to give proper notice; harassed the tenant; discriminated on the basis of a protected category; or unlawfully retaliated against the tenant for reporting a housing code violation. Any of these situations could serve as grounds for dismissing a case and might even result in damages paid to the tenant.

Yet in practice, unrepresented tenants face a steep uphill battle. One study found that while 80 percent of tenants had a potential legal defense to eviction, less than a third of them contested their cases before a judge, and only half of those who did try were able to mount a successful case on their own.[5] Eviction cases are generally fast-moving and highly technical. Few tenants are able to navigate these complexities without the help of a lawyer. Financial and logistical constraints, like lack of paid time off and unreliable transportation, pose additional challenges. Furthermore, while landlords in eviction court are often quite familiar with court procedures,[6] the typical tenant is appearing in court for the first time.[7]

Previous research has found that tenants who receive full-scope legal representation are significantly more likely to avoid eviction than those who receive no legal assistance.[8] [9] One study demonstrated that compared to unrepresented tenants, represented tenants are likelier to stay in their homes, reach a favorable settlement, not have an eviction on their record, and be awarded financial benefits.[10] When tenants have access to legal counsel, they are much more likely to know their rights, be prepared for the court experience, and mount an effective case. Their attorney can negotiate with opposing counsel, converse with the judge, and if necessary, conduct an appeal. If the tenant is facing temporary financial difficulties, the attorney may propose a "pay and stay" agreement establishing a reasonable timeline for the tenant to meet rent obligations while remaining in the home. Alternatively, if the tenant is owed damages (e.g., because the landlord attempted an unlawful "self-help" eviction or owes a rent abatement due to substandard conditions), counsel can negotiate a more favorable financial package and ensure the landlord is held accountable for breaching the implied warrant of habitability. Even if the case ultimately results in an eviction warrant, an attorney can advocate for the eviction to be kept off the tenant's record so that it will not affect their credit, and may be able to buy more time to find a new apartment and move out in an orderly fashion.

Section 2: Cost-Benefit Analysis

2.1 The Economic Impact of New Jersey Legal Services on Tenants Facing Eviction

In the wake of an eviction, families often experience struggles like joblessness, poor health, and homelessness. Such hardships can spiral outward, touching the surrounding communities and ultimately harming the entire state through lower tax revenue, slower economic growth, and increased budgetary expenditures. This section quantifies the economic impact of providing access to counsel through the New Jersey Legal Services system for low-income tenants facing an eviction in the state.

To estimate the economic impact of legal representation in eviction-related cases, PRI undertook a comprehensive, evidence-based study. The analysis used data on eviction filings, court outcomes, the costs associated with providing legal representation, and the fiscal impact on the state for each completed eviction. By comparing scenarios with and without legal representation, PRI was able to assess Legal Services' impact on tenants' eviction case outcomes and the associated economic benefits for the state.

Cost-Benefit Analysis

PRI conducted a cost-benefit analysis to determine the net effect on the state budget when low-income tenants facing eviction are represented by an attorney through New Jersey's statewide Legal Services system.

The analysis involves three core calculations:

1. The impact of Legal Services on the likelihood of eviction.
2. The cost savings to the state for each prevented eviction.
3. The average cost of providing counsel for each eviction case.

Importantly, this study only incorporates harms that have been empirically linked to eviction and that have established economic costs. For example, eviction significantly raises the risk of child lead poisoning. PRI was able to estimate how much this elevated risk increases spending on medical testing and treatments. However, due to a lack of relevant data, PRI was unable to quantify other related costs, such as the cost of remedial education, behavioral interventions, limited job opportunities, and other economic impacts of lead poisoning.

Using the three estimates above, PRI conducted the following analyses:

- The net benefits of legal representation in eviction cases in 2023.
- The total state spending on completed evictions in 2023.
- The economic benefit of legal representation in eviction cases in 2025.

Analytical Framework

Focus on Conservative Estimates

Several critical factors guide the analysis in this report and merit attention:

First, PRI's cost-benefit analysis provides a conservative estimate of cost savings. When calculating cost savings to the state, PRI examined the following areas of spending: homelessness, adult and child health services, employment, foster care, and education. For each of these areas, PRI used conservative estimates. In other words, when different data sources offered a range of estimates, PRI selected the most credible and applicable estimate from the lower end of the range. Additionally, PRI did not quantify some potential savings due to insufficient data. This results in an underestimate of the economic benefit of legal representation in eviction matters.

Second, the analysis uses the Eviction Prevention Rate (EPR) as the measure of success to calculate the impact of legal representation. As used in this report, cost savings is calculated *only* for cases in which the *eviction was successfully prevented.* PRI determined that the EPR was the most appropriate definition of success because empirical evidence on the link between eviction and state expenditures (homeless shelter spending, unemployment insurance, etc.) includes data only on whether an eviction did or did not take place, regardless of other positive case outcomes like delayed evictions or reduced court fees. Importantly, this means that potential cost savings are higher than presented in the report because these additional positive outcomes were not included.

Importantly, even when eviction is not prevented, legal representation benefits tenants in other ways. In addition to the Eviction Prevention Rate (EPR), PRI examined two additional outcomes that were positive for full-scope legal representation cases to highlight the vast benefits of New Jersey Legal Services.

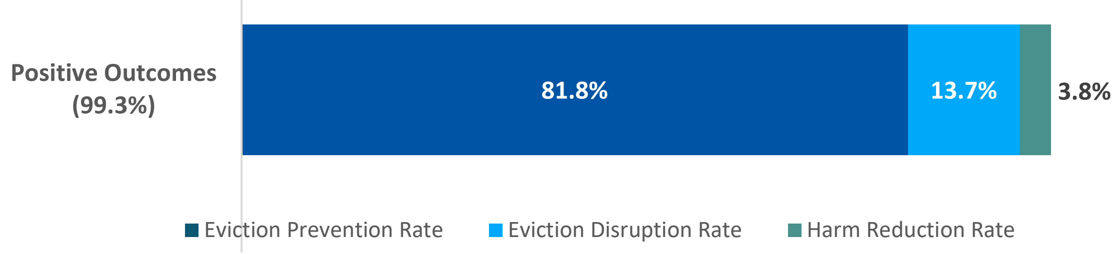
- **Eviction Disruption Rate, or EDR (not used to calculate cost savings):** Eviction was delayed in cases where the eviction could not be prevented. Simply negotiating a delayed move allows tenants to find replacement housing.

- **Harm Reduction Rate, or HRR (not used to calculate cost savings):** Negative consequences of eviction were reduced in cases where an eviction was not prevented or delayed. For example, attorneys can help mitigate harm by getting a tenant's eviction record sealed, or securing a settlement agreement that reduces the amount of back rent owed.

Analysis of Legal Services eviction outcome data finds that while 81.8 percent of tenants with full-scope representation[I] avoided eviction entirely, an additional 13.7 percent were granted additional time in their units. Further, even when eviction could not be prevented or delayed, an additional 3.8 percent of tenants with full-scope representation had the harm of eviction reduced in some other way.

[I] In a full-scope representation case, an attorney appears in court on the tenant's behalf and provides a range of other services (crafting a defense, preparing and filing legal documents, communicating with the landlord's counsel, etc.) until the conclusion of the case. PRI's analysis of positive outcomes beyond eviction prevention was only possible for Legal Services' full-scope representation cases. While many limited representation clients may have also benefited from delayed evictions or other outcomes that reduced harm, the data collected on these cases' outcomes was not as detailed as full-scope representation cases.

Positive Outcomes for Legal Services Full-Scope Representation Cases



Source: PRI Analysis of Legal Services Eviction Data, 2023

Cumulatively, positive outcomes were achieved in 99.3 percent of cases. However, the cost-benefit analysis in this report includes only the savings for cases in which eviction was successfully prevented (EPR).

Third, the analysis focuses only on direct cost savings from providing counsel in eviction cases, meaning it does not capture the benefits of the additional assistance provided to Legal Services eviction clients. Legal Services intake staff and attorneys screen each eviction case for legal merit, coinciding legal problems, and other client needs. The level and type of services a client receives is determined based on need and available resources. To reduce costs and improve efficiency, full-scope representation is typically only provided for cases that are meritorious, while other clients receive limited representation and advice if they meet the eligibility criteria. Additionally, when tenants seek Legal Services' help for an eviction, they are often facing a web of interconnected problems. Legal Services offers targeted legal help for these coinciding legal needs, along with wraparound services and referrals, providing additional benefits for such clients. If the benefit from these additional services were quantified, the total cost savings for the state would be even greater than those estimated in this analysis.

Fourth, this is a state-level cost-benefit analysis, meaning that it only considers quantifiable costs and benefits for the *state* of New Jersey. The analysis does not calculate the economic impact on the federal government, local municipalities, or tenants themselves.

Finally, eviction prevention yields numerous intangible and unquantifiable benefits. These benefits include economic savings that cannot be captured in monetary terms, such as fairness and increased trust in the justice system. It also generates additional benefits that cannot currently be quantified due to a lack of relevant data. As a result, these benefits are not included in the study's estimates—even though their impact may be substantial.

Data Sources

- **New Jersey Administrative Office of the Courts:** Data on eviction filings and court documents/dispositions issued in Landlord-Tenant court statewide in 2023;
- **Legal Services:** Aggregated data from all Legal Services programs in New Jersey on cases regarding eviction matters closed in 2023;
- **New Jersey eCourts:** Documents and dispositions associated with individual eviction cases closed in 2023;
- **U.S. Census Bureau:** American Community Survey Public Use Microdata Sample (PUMS) and published data tables;
- **U.S. Bureau of Labor Statistics:** Data on inflation using the Consumer Price Index for All Urban Consumers (CPI-U);
- Other peer reviewed/credible data sources: Noted where applicable.

Validity of Estimates and Projections

The estimates employed in PRI's cost-benefit study are derived from data sources selected for their empirical rigor, methodological credibility, and direct relevance to New Jersey. The main analysis is anchored in 2023 data. Nonetheless, these estimates have been projected to 2025 to approximate current conditions in a separate section. These projections assess the economic impact of legal representation by modeling different caseload sizes.

A. Impact of Counsel on the Likelihood of Eviction

A critical component of any cost-benefit analysis is to determine the impact of the intervention. For this report, PRI focuses on the Eviction Prevention Rate (EPR)—the rate at which tenants are able to successfully avoid an eviction. Previous research shows that access to legal representation substantially increases a tenant's likelihood of avoiding eviction. However, the magnitude of this effect varies with the level of legal assistance provided. Accordingly, PRI estimated separate EPRs for Legal Services clients receiving full-scope representation and limited representation, compared to tenants with no representation. To calculate the average economic benefit per case, PRI used a weighted average of the EPRs for full-scope and limited representation to accurately reflect case outcomes across all Legal Services eviction clients in 2023.

Levels of Legal Representation

Full-Scope Representation: An attorney appears in court on the tenant's behalf and provides a range of other services (crafting a defense, preparing and filing legal documents, communicating with the landlord's counsel, etc.) until the conclusion of the case.

Limited Representation: An attorney provides one or more services on behalf of the tenant (e.g., helping them access rental assistance, giving advice on defenses they can raise in court, assisting with completing required paperwork, providing referrals), but does not appear in court to represent the tenant.

Full-Scope Representation

The EPR of tenants with full-scope representation was measured using eviction outcome data from New Jersey's statewide Legal Services network.[II] Using this case-level data, PRI calculated that Legal Services clients who received full-scope representation (N=3,035) had an EPR of 81.8 percent. Importantly, the EPR includes only those cases in which a tenant was able to avoid displacement by eviction.[III]

Outcomes of Legal Services Clients with Full-Scope Representation, 2023		
	N	%
Total Eviction Cases with Full-Scope Representation	3,035	100.0%
Eviction Prevented	2,483	81.8%
Eviction Not Prevented	552	18.2%

Source: PRI Analysis of Legal Services Eviction Data, 2023

[II] The statewide Legal Services network includes a coordinating office (LSNJ) and five regional programs: Central Jersey Legal Services; Essex Newark Legal Services; Legal Services of Northwest Jersey; Northeast New Jersey Legal Services; and South Jersey Legal Services.

[III] In some full-scope representation cases, Legal Services attorneys could not prevent a client from being evicted but were still able to reduce the harm that their clients experienced by delaying the eviction, reducing the amount of back rent owed, or enabling them to retrieve their belongings from their former landlord. These outcomes are not included in the calculation of the EPR because the tenants were ultimately still displaced. See Section VII for data and further discussion.

Limited Representation

In 2023, Legal Services provided limited representation to 12,640 eviction clients. Prior research indicates that despite being less time intensive and relatively lower in cost, limited representation has tangible benefits and can result in eviction prevention.[11] For instance, many eviction filings occur when tenants experience a temporary financial setback, such as a surprise medical bill or lost work hours, which causes them to fall short on rent for a brief period. If a Legal Services attorney can help a tenant secure short-term emergency rental assistance, they can prevent an eviction without appearing in a courtroom on the tenant's behalf.[12]

To determine the EPR in limited representation cases, PRI drew a random sample of 560 eviction cases that received this level of services from Legal Services in 2023. With this sample size, results have a +/- 5% margin of error at a 95% confidence level. Supplementary information about the cases in the sample was gathered from eCourts, the New Jersey Judiciary's online system for case filing and management.[13] This analysis found that the EPR for limited representation tenants was 48.1 percent. Based on this finding, PRI estimates that out of the 12,640 tenants who received limited representation from Legal Services attorneys in 2023, 6,080 (48.1 percent) were able to avoid eviction.

Outcomes of Legal Services Clients with Limited Representation, 2023		
	N	%
Total Eviction Cases with Limited Representation	12,640	100.0%
Eviction Prevented	6,080	48.1%
Eviction Not Prevented	6,560	51.9%

Source: LSNJ PRI Analysis of New Jersey eCourts and Legal Services Eviction Data, 2023

No Legal Representation

PRI had access to case-level outcome data only for clients who received eviction-related assistance from Legal Services. To measure the EPR of tenants without legal representation, PRI utilized aggregated data provided by the New Jersey Administrative Office of the Courts (AOC). For the purposes of this report, the EPR was determined by reviewing AOC data for cases identified as either Pay and Stay settlement, Dismissed with Prejudice, or Tenant Prevail.[IV] "Pay and Stay" means that a tenant is allowed to remain in their home in exchange for paying the rent determined to be owed within an agreed upon period. "Dismissed with Prejudice" means that the landlord has failed to prove grounds for eviction and is prohibited from bringing the same case to court again. In 2022, the courts began collecting data on a new outcome, Tenant Prevail. The study counts this as a prevented eviction, although it only occurred in 0.1 percent of unrepresented cases.

[IV] Some eviction studies use judgments (see Glossary) as a measure of unfavorable outcomes. However, in New Jersey, judgments do not necessarily indicate that an eviction occurred. For example, judgments for removal are issued in many Pay & Stay settlements, but if the settlement terms are met, the eviction will not be carried out and the judgment is vacated. (New Jersey Courts. "Appendix XI-V: Settlement Agreement (Tenant Remains)." Effective September 1, 2021. https://www.njcourts.gov/sites/default/files/forms/10514_appndx_xi_v.pdf

Eviction Prevention Rate of Tenants Marked "Without Attorney" (Unadjusted)		
	N	%
Total Unrepresented Cases	126,581	100.0%
Eviction Prevented	19,601	15.5%
Pay and Stay	17,837	14.1%
Dismissed with Prejudice	1,653	1.3%
Tenant Prevail	111	0.1%

Source: PRI Analysis of New Jersey Administrative Office of the Courts data, 2023

The court data includes a binary variable indicating whether a tenant had an attorney present on the day of their hearing. The EPR for tenants marked as "without attorney" was 15.5 percent in 2023. However, there are some circumstances that result in tenants being marked "without attorney" even when they have attorney representation (for example, if an attorney does not file a formal Notice of Appearance in advance of the hearing date, or if a tenant receives limited representation prior to their hearing date). This means that in addition to tenants who were completely unrepresented, the "without attorney" group also includes all tenants who received limited representation and some tenants who received full-scope representation. PRI was able to partially adjust for this by recalculating the EPR to exclude tenants who had received limited representation based on Legal Services' records. **As a result of this adjustment, the EPR of unrepresented tenants decreased from 15.5 percent to 10.3 percent.** Due to a lack of data, it was not possible to follow the same process for a.) tenants who received limited representation from attorneys outside the statewide Legal Services network (although the count may be small in comparison) or b.) tenants who had full-scope representation but whose attorneys did not file a Notice of Appearance before the hearing. Therefore, it is likely that the analysis still overestimates the EPR of unrepresented tenants.

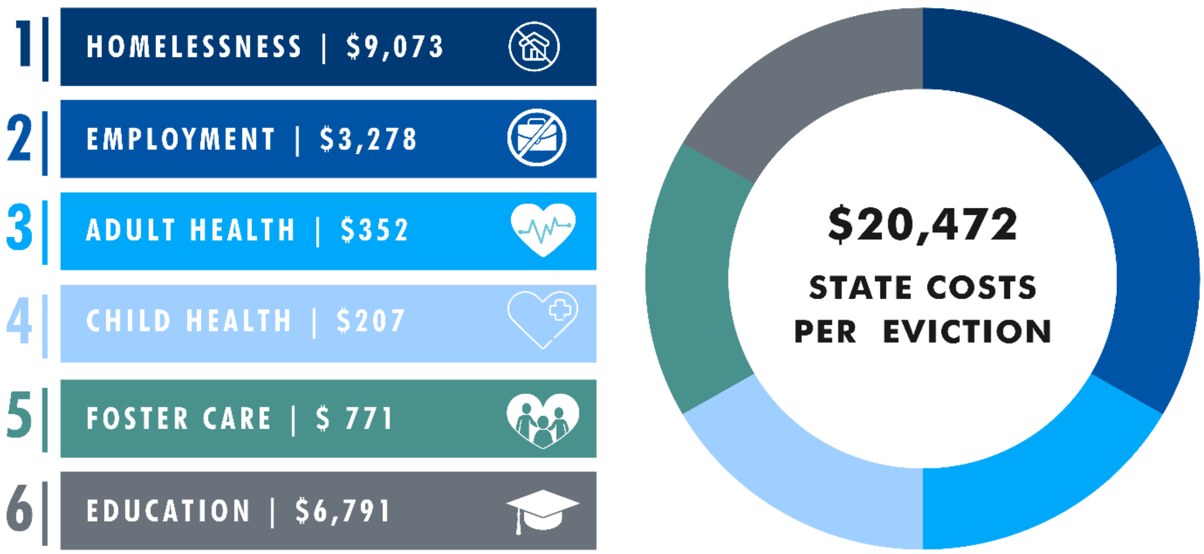
Summary: Success Rates by Legal Representation Level

PRI's analysis found that when Legal Services eviction clients have full-scope representation, eviction is prevented in 81.8 percent of cases. The EPR for tenants who receive limited services from Legal Services was 48.1 percent. By contrast, the EPR for tenants without any legal representation was just 10.3 percent. The table below summarizes the estimated EPR by legal representation level.

Summary: Eviction Prevention Rate by Legal Representation Level, 2023	
No Representation (adjusted)	10.3%
Limited Representation	48.1%
Full-Scope Representation	81.8%

B. Cost Savings to the State per Prevented Eviction

When families are suddenly forced out of their homes, it precipitates a cascade of negative consequences that necessitate costly remedial interventions and adversely impact state spending. To quantify this impact, PRI estimated the costs to the state associated with each eviction across six budget areas: homelessness, employment, medical expenditures for adults and children, out-of-home foster care placements, and children's educational attainment.



These calculations draw on a variety of peer-reviewed research studies and primary data sources. PRI used data specific to New Jersey whenever available. When New Jersey data was unavailable, PRI supplemented calculations with the findings from studies conducted elsewhere in the United States that were most applicable to New Jersey. The sum of the costs from all six areas can be interpreted as the amount of money the state saves for each avoided eviction, expressed in 2023 dollars. PRI presents the costs throughout as cost savings to the state.

In many cases, different data sources offered a range of possible estimates for the six savings areas. The estimates presented below are based on the sources that were deemed most empirically robust and relevant for the state of New Jersey.

1. Homelessness:

Cost Savings to the State per Prevented Eviction: $9,073

1a. Sheltering Evicted Families

Most families who are evicted struggle to find alternative housing arrangements on short notice. Some pay for budget motels or single room occupancy buildings until their money runs out, while others rely on friends and family to take them in as they navigate next steps. A substantial proportion end up homeless for a period of time, living on the streets or in a shelter.[14] In New Jersey, eviction is one of the top three factors leading to homelessness.[15] Research conducted in other states has shown that providing emergency shelter for evicted families is extraordinarily expensive and represents one of the largest public costs of the eviction crisis.[16]

To quantify shelter expenditures associated with eviction, this report draws on a recent study of evictions in New York City that isolated the effect of eviction on homeless shelter use in subsequent years. The study's authors found that, on average, an evicted household will spend 44 more days experiencing sheltered homelessness than they would have if they had not experienced eviction.[17]

Research suggests that the average evicted household in New Jersey contains 1.79 adults and 1.02 children.[18] Based on a review of national and regional studies of homeless shelter finances, PRI estimates that the average nightly expense of a shelter bed in New Jersey is $206 for a family with children.[19] Thus, for each prevented eviction, the state saves an average of $9,064.

State Savings per Prevented Eviction: Homeless Shelters[20]	
Description	**Estimate**
Avg. # of additional days spent in homeless shelters due to eviction	44
Avg. nightly costs of shelter beds for a family	$206
State savings per prevented eviction	44 days x $206 per day = **$9,064**

1b. Homeless Encampments

Not all New Jerseyans experiencing homelessness enter the state's shelter system. Unfortunately, many experience unsheltered homelessness—living on the streets, sleeping on park benches, surviving in their cars, or residing in homeless encampments. There are homeless encampments of varying sizes across New Jersey, from makeshift sleeping areas for 2-3 individuals to large "tent cities" with dozens of residents and semi-permanent structures.[21] Some people experiencing homelessness value the sense of community they find in encampments, while others prefer encampments to shelters because they allow for a greater level of autonomy and privacy.[22] Yet encampments can also pose potential health and safety risks to their residents. Encampment clearance efforts, police and social worker outreach teams, housing navigation services, and responses to fires and other safety hazards cost localities millions of dollars every year.

In 2020, the Department of Housing and Urban Development (HUD) published a report[23] detailing the costs associated with four U.S. cities' responses to homeless encampments, including homeless outreach teams, clearance and prevention services, medical assistance, and efforts to provide shelter for encampment residents. Encampment costs ranged from $1,080 (San Jose, CA) to $6,208 (Tacoma, WA) for each person experiencing unsheltered homelessness recorded in the cities' annual Point-in-Time homeless counts. After closely examining the municipal budgets presented in HUD's report, PRI estimates that New Jersey's costs are most likely to resemble Chicago's due to the areas' similar Regional Price Parity Indexes[24] and energy expenditures,[25] suggesting that New Jersey spends at least $3,305 per person living in unsheltered homelessness each year. Importantly, HUD's report did not quantify the costs of police, fire department, or other emergency responses associated with homeless encampments. Because these two spending areas are potentially quite substantial, the total costs associated with homeless encampments in New Jersey are likely higher than $3,305 per person.

New Jersey's 2023 Point-in-Time homeless count recorded 1,416 people experiencing unsheltered homelessness. Furthermore, approximately 13.4 percent of individuals experiencing homelessness in New Jersey cited eviction as the reason for homelessness.[26] This means that approximately 190 New Jerseyans faced unsheltered homelessness due to eviction. If the average per capita cost of homeless encampments is $3,305, then New Jersey spends approximately $627,950 per year on the costs associated with evicted individuals living in homeless encampments.

Approximately 73,609 unique New Jersey households experienced eviction in 2023.[27] To estimate the savings per prevented eviction, PRI calculated the expense of encampment services for all persons projected to experience unsheltered homelessness due to an eviction, and then distributed this amount across all evicted households, ultimately finding that each prevented eviction results in savings of approximately $9 related to homeless encampments.

State Savings per Prevented Eviction: Homeless Encampments[28]	
Description	Estimate
Number of unsheltered homeless people in New Jersey	1,416
Percent of unsheltered homeless people who are homeless due to eviction	13.4%
Number of unsheltered homeless people who are homeless due to eviction in NJ	13.4% of 1,416 = 190
Per capita cost of homeless encampment services	$3,305
Total spent on homeless encampment services for evicted individuals in 2023	190 x $3,305 = $627,950
Number of evicted households	73,609
State savings per prevented eviction	$627,950/73,609 = **$9**

In total, each averted eviction results in $9,073 in state cost savings related to homeless shelters and encampments.

2. Employment

Cost Savings to the State per Prevented Eviction: $3,278

While job loss often precedes an eviction, many workers lose their jobs *after* being evicted. It is difficult to maintain job performance without stable housing. Studies show that eviction lowers annual earnings and increases the likelihood of losing a job, even after accounting for prior employment history.[29]

2a. Income and Sales Tax Revenues

Data collected in Cook County (Illinois) and New York City (New York) indicates that on average, in 2016, workers earned $323 less per quarter in the first year following an eviction filing and $613 less per quarter in the second year.[30] The lost earnings equated to an average pay cut of 11.9 percent across two years (8.2 percent less in the first year and 15.6 percent less in the second year).[V] On average, these workers' pre-eviction earnings were in the 7th percentile for their respective counties. Thus, PRI estimates that the average income of New Jersey workers who are at risk of eviction is $27,392 (the seventh percentile in New Jersey's individual earnings distribution).[31] Assuming 1.79 adults in each household,[32] the average household would have an income of $49,032 prior to eviction. If evicted, earnings would decline by 11.9 percent, to $43,197. Based on the state income tax rates for 2023,[33] this earnings loss corresponds to an average $100 less revenue per year in state income taxes and $374 higher expenditures per year in state earned income tax credit funds, totaling $948 over two years per household.

The lost earnings would also lead to decreased spending and a corresponding decline in sales taxes. Because sales taxes are regressive, low-income families spend a greater share of their income on sales taxes than higher-income families buying the same product. Based on data published by the Institute on Taxation and Economic Policy (ITEP), the average New Jersey household facing eviction paid approximately 3.7 percent of their income on sales and excise taxes in 2023. If their income declined from $49,032 to $43,197, the state would lose $432 in sales and excise taxes over the next two years.[34]

In total, these estimates indicate that for each eviction that is prevented, the state gains an average of $1,380 in the two subsequent years due to increased income/sales taxes and reduced EITC outlays.

State Savings per Prevented Eviction: Income and Sales Tax Revenue from Evicted Adults[35]

Description	Estimate
Avg. pay cut in two years after eviction	11.9%
Avg. income of households facing eviction in New Jersey	$49,032
Avg. income lost due to eviction	$5,835
Avg. state income taxes lost over 2 years per eviction	$200
Avg. state EITC outlay over 2 years per eviction	$748
Avg. share of income spent on sales and excise taxes	(3.2% + 4.2%)/2 = 3.7%

[V] These figures represent averages for all evicted households, including workers who both did and did not lose their jobs.

Avg. sales tax revenue lost over 2 years per eviction	3.7% x $5,835 x 2 = $432
State savings per prevented eviction	$200 + $748 + $432 = **$1,380**

2b. Unemployment Insurance

In addition to losing tax revenue, the state must also provide unemployment benefits for workers who become unemployed as a result of eviction. Research indicates that an eviction raises the chances of job loss by 22 percentage points in the subsequent year.[36]

Unemployment Insurance (UI) is paid by the New Jersey Unemployment Insurance Trust Fund, which is funded through employer and employee payroll taxes.[37] In 2023, the average duration of UI receipt in New Jersey was 17.6 weeks, and average weekly benefits ranged from $562.67 in Q3 to $599.92 in Q4.[38] Using the average of this range ($581.30), the typical covered unemployment spell incurs $10,231 in UI costs. However, most unemployed people either do not qualify for UI benefits or do not apply. According to PRI's analyses of unemployment data, only 47.1 percent of unemployed New Jerseyans actually received UI benefits in 2023.[39] The calculation assumes 1.79 earners live in each evicted household.[40] Considering the above costs and conditions, the state saves an average of $1,898 in UI for each eviction that is prevented.

State Savings per Prevented Eviction: Unemployment[41]

Description	Estimate
Avg. duration of Unemployment Insurance in NJ	17.6
Avg. weekly UI benefits, Q3 & Q4 2023	$581.30
Cost to state for covered unemployment spell in 2023	17.6 x $581.30 = $10,231
Increased risk of unemployment per eviction	22 percentage points
Share of unemployed adults who receive UI benefits	47.1%
Avg. cost borne by state per evicted adult	$10,231 x 22% x 47.1% = $1,060.14
Avg. adults per evicted household	1.79
State savings per prevented eviction	$1,060.14 x 1.79 = **$1,898**

In total, each averted eviction saves the state $3,278 in employment-related impacts, like lost revenue and increased usage of Unemployment Insurance.

3. Adult Health Services

Cost Savings to the State per Prevented Eviction: $352

Eviction impacts health outcomes and health care utilization via multiple pathways. Eviction elevates stress levels over an extended period of time, which can suppress the immune system, extend healing times after injury, cause excessive inflammation, and lead individuals to adopt coping behaviors such as self-medicating with tobacco and alcohol.[42] Many evicted households are also forced to move to more distressed neighborhoods which often have substandard housing conditions, increasing their exposure to health risks like air pollution, sleep disruptions, and cockroach infestations.[43] Finally, eviction can disrupt insurance coverage and access to regular health care providers, which makes it challenging to manage chronic conditions and increases reliance on emergency departments.[44]

This section determines the average state expenditures from increased adult emergency room visits and mental health hospitalizations that result from eviction. Importantly, these estimates only include the Medicaid spending portion that is covered by the state of New Jersey (35.3 percent).

3a. Adult Emergency Room Visits

Researchers have found that in the two years following an eviction, a typical adult will have 0.08 more visits to the emergency department than they would have if they had not been evicted.[45] The average cost of an emergency department visit in the Northeast census region[VI] is $910.[46] However, data shows that 14 percent of emergency department visits result in inpatient admission to a hospital rather than routine discharge. In New Jersey, the average inpatient hospital stay costs $3,428 in 2023.[47] After accounting for the additional cost of these hospital admissions, the average emergency department visit increases to $1,390. Since New Jersey's Medicaid share[VII] is 35.3 percent,[48] the state pays $491 for each emergency department visit. A typical evicted household contains 1.79 adults.[49] Therefore, for each prevented eviction, the state saves $70 on emergency room visits.

State Savings per Prevented Eviction: Adult Emergency Room Visits[50]	
Description	Estimate
Avg. cost of services per emergency department (ED) visit	$910
Percent of ED visits resulting in inpatient admission	14.0%
Avg. cost of services per inpatient hospital stay	$3,428
Avg. cost of services per ED visit (adjusted to include inpatient admissions)	$910 + (14% of $3,428) = $1,390
New Jersey Medicaid cost share	35.3%
Amount paid by the state for average ED visit	35.3% of $1,390 = $491
Additional ED visits per evicted adult	0.08 visits

[VI] The Northeast Census region is made up of Maine, New York, New Jersey, Vermont, Massachusetts, Rhode Island, Connecticut, New Hampshire, and Pennsylvania.

[VII] In 2023, New Jersey extended eligibility for Medicaid (NJ FamilyCare) to individuals with a disability, adults under 65 who make up to 138% of FPL, children with household incomes up to 350% of FPL, and pregnant women/new mothers with incomes up to 200% FPL. While a large share of New Jersey households at risk of eviction will qualify for NJ FamilyCare under these criteria, some will not. However, the majority of the latter group will be eligible to have their hospital care expenses paid for by NJ Charity Care. This state-funded program covers up to 100% of necessary hospital care expenses for those who are ineligible for Medicaid, have no or partial health care coverage, and family assets of less than $15,000. In either case, we can assume that the state is responsible for a portion of the hospital costs associated with eviction.

Amount paid by state for eviction-related ED visits	\$491 x 0.08 = \$39.28
Number of adults in a typical evicted household	1.79
State savings per prevented eviction	1.79 x \$39.28 = **\$70**

3b. Mental Health Hospitalizations

Eviction also raises the risk of serious mental health challenges. In the two years following an eviction, on average, an evicted adult will experience 0.03 more mental health hospitalizations than they would have if the eviction had been avoided.[51] The average cost of a mental health hospitalization is estimated at \$14,843,[52] of which New Jersey pays 35.3 percent, or \$5,240. Since a typical evicted household contains 1.79 adults, the average prevented eviction saves the state \$281 on mental health hospitalizations.

State Savings per Prevented Eviction: Mental Health Hospitalizations[53]

Description	Estimate
Avg. cost of hospital stay for major depressive disorder, Medicaid patients	\$14,843
Amount paid by NJ for mental health hospital stay	35.3% of \$14,843 = \$5,240
Additional mental health hospitalizations per evicted adult	0.03 hospitalizations
Amount paid by state for eviction-related mental health hospitalizations	\$5,240 x .03 = \$157.20
Number of adults in a typical evicted household	1.79
State savings per prevented eviction	1.79 x \$157.20 = **\$281**

In total, each prevented eviction saves New Jersey \$352 on adult health services, including emergency room visits and mental health hospitalizations.

Note: This estimate is limited to health care utilization in the two years directly after an eviction took place. It does not account for the lifetime costs of chronic health conditions triggered by eviction, which may be substantial.

4. Children's Health Services

Cost Savings to the State per Prevented Eviction: $207

Research shows that eviction significantly harms children's health, with negative impacts beginning even before a baby is born. To quantify savings in this category, the study examined three outcomes: preterm births, childhood lead exposure, and pediatric hospital admissions following emergency department visits.

4a. Preterm Births

Multiple studies confirm that mothers who are evicted while pregnant are at heightened risk of negative birth outcomes, even after accounting for preexisting risk factors. Research shows that approximately 1.8 percent of preterm births to low-income pregnant women in U.S. cities could be averted by eliminating the threat of eviction and homelessness during pregnancy.[54]

Preterm births are associated with extremely high health care expenditures in the first year of life. According to a 2020 study, the average preterm infant incurs $76,153 in medical spending in the first six months, compared to $6,370 for full-term infants, for a difference of $69,783 ($80,188 in 2023 dollars).[55]

According to data published by the Center for Disease Control (CDC), there were 3,119 Medicaid-covered preterm births in New Jersey in 2023.[56] If 1.8 percent of these births (56) are attributable to eviction, then Medicaid spends approximately $4,501,915 on care for infants who were born preterm as a direct result of their mothers being evicted during pregnancy. Based on New Jersey's 35.3 percent share of Medicaid spending, the state covers $1,589,176 of this amount. On average, for each averted eviction, the state saves $22 through the reduction in preterm births.

State Savings per Prevented Eviction: Preterm Births[57]	
Description	**Estimate**
Additional medical spending per preterm birth in first 6 months	$80,188
Number of preterm births covered by Medicaid in 2023 in NJ	3,119
Percent of preterm births due to eviction & homelessness during pregnancy	1.8
Total cost of eviction-related preterm births covered by Medicaid	$80,188 x 3,119 x 1.8% = $4,501,915
New Jersey Medicaid cost share	35.3%
Cost to state of all eviction-related preterm births	$4,501,915 x 35.3% = $1,589,176
Number of evicted households	73,609
State savings per prevented eviction	$1,589,176/73,609 = **$22**

4b. Elevated Lead Exposure

Children who have been evicted have higher rates of lead exposure than their peers. Studies show that families who have been evicted are often forced to move to lower quality housing units. Old and deteriorating structures present a significantly greater risk of lead poisoning, particularly for young children.[58] Despite higher vulnerability and government mandates requiring lead testing of rental homes, evicted children are much less likely to be tested for lead levels than the general child population. One study found that fewer than half (48.5 percent) of children whose families had received eviction judgments in Cleveland, OH had been tested for lead, preventing the opportunity for intervention.[59] After adjusting for demographic risk factors, the chance of lead poisoning among young children who had been evicted is approximately 1 in 10, compared to 1 in 21 if they had not been evicted (a 5.2 percentage point difference).[60] Prior research has shown that the total economic toll of childhood lead exposure in the United States is approximately $84 billion per year, an estimate that includes costs from increased educational expenditures, lost tax revenue, lower quality of life, and the burdens placed on the health care system.[61]

According to state-level data from the Health Impact Project's "Value of Lead Prevention" tool, 9,861 New Jersey children are exposed to lead poisoning each year, resulting in $7,031 in lead-related health care costs per exposed child (of which the state pays 35.3 percent).[62] Since the typical evicted family contains 1.02 children,[63] and the chance of lead poisoning rises by 5.2 percentage point with each eviction, the state saves an average of $132 for each prevented eviction.

State Savings per Prevented Eviction: Lead Exposure[64]	
Description	Estimate
Increase in probability of lead poisoning per eviction	5.2 pp
Additional medical spending per child with elevated lead levels	$7,031
Avg. number of children per evicted family	1.02
Cost of lead-related medical spending for each eviction	5.2% x $7,031 x 1.02 = $372.92
New Jersey Medicaid cost share	35.3%
State savings per prevented eviction	35.3% x $372.92 = **$132**

4c. Pediatric Hospital Admissions

A 2022 study of pediatric emergency department (ED) visits found that children whose mothers reported an eviction in the past five years had significantly greater odds of hospitalization than children from non-evicted households. The baseline risk of being admitted to the hospital after a pediatric ED visit is 2.5 points higher for children with an eviction history, rising from 10.6 percent to 13.1 percent.[65] According to the Healthcare Cost and Utilization Project (HCUP), the average Medicaid-covered pediatric hospital stay in the U.S. costs $18,394.[66] The state pays 35.3 percent of this amount, or $6,493. In New Jersey, the average child visits the emergency department 0.23 times each year.[67] However, research shows that children from disadvantaged communities are often in poorer health and visit the ED more often than other children. For example, data from HCUP shows that nationwide, children from low-income communities make up a disproportionate share of pediatric ED visits. Low-income children comprise 26.6 percent of the population but 36.4 percent of ED visits, indicating that their ED visit rate is 37 percent higher than the average child.[68] After accounting for this disproportionality, PRI estimates that children from low-income communities in New Jersey make an average of 0.32 ED visits each year. If each evicted family has an average of 1.02 children,[69] then each averted eviction would save the state $53.

It is important to note that this is a modest estimate of pediatric medical spending resulting from eviction, as it only covers expenses related to hospital stays following emergency department visits. Eviction also causes children to have greater needs for other types of medical services, such as more frequent visits to primary care doctors, psychological counseling, and other treatments in outpatient settings.[70] However, these costs were not included due to a lack of evidence-based research.

State Savings per Prevented Eviction: Children's Hospitalizations[71]	
Description	Estimate
Emergency department visits per NJ child (annual avg.)	0.23
Increase in average ED visits for low-income children	37%
Emergency department visits per low-income child (annual avg.)	0.32
Increase in risk of hospital admission from pediatric emergency department due to eviction	2.5 pct. points
Avg. cost of pediatric hospital stay	$18,394
Cost of hospitalizations for each evicted child	$18,394 x 2.5% x 0.32 = $147
Avg. number of children in evicted families	1.02
Cost per eviction	1.02 x $147 = $150
New Jersey Medicaid cost share	35.3%
State savings per prevented eviction	$150 x 35.3% = **$53**

In total, New Jersey saves $207 per averted eviction on child health services related to preterm births, lead exposure, and hospital admissions.

5. Foster Care Placements

Cost Savings to the State per Prevented Eviction: $771

Eviction is a major risk factor for entry into the foster care system. By state law, poverty cannot be used as a reason for removing children from their parents' care. Yet poverty and neglect are frequently conflated. While parents may be doing everything they can to ensure that their children feel safe and loved, eviction deprives families of a stable home environment, which frequently results in the involvement of the child welfare system and, in some cases, family separation. In New Jersey, inadequate housing is one of the main reasons why children enter foster care.[72]

Research indicates that families with children have a 20 percentage point higher probability of applying to a shelter if they have been evicted.[73] Furthermore, 16 percent of children in families entering the emergency shelter system go on to experience a foster care placement.[74] New Jersey recorded 4,625 out-of-home placements in 2022.[75] These placements cost the state a total of $105,876,000, or $109,193,629 after adjusting for inflation to 2023, indicating an average cost of $23,609 per placement.[76] The average evicted family has 1.02 children.[77]

State Savings per Prevented Eviction: Foster Care Placements[78]	
Description	Estimate
Increased probability of shelter application for families with children	20 pp
Percent of children in shelter system who are later placed in foster care	16%
Total state spending on out-of-home placements	$109,193,629
Total out-of-home placements in 2022	4,625
Avg. spending per placement	109,193,629/4,625=$23,609
Number of children in evicted family	1.02
State savings per prevented eviction	0.20 x 0.16 x 23,609 x 1.02 = **$771**

In total, each prevented eviction saves the state $771 in expenditures related to foster care placements.

6. Education

Cost Savings to the State per Prevented Eviction: $6,791

Eviction creates massive disruptions that make it difficult for a child to perform well in school. Children who experience an eviction may be forced to change schools, miss many days of school, and face depression and stress that worsen academic performance.

A plethora of studies highlight eviction's negative impacts on children's academic outcomes. For example, children evicted between the ages of five and nine have a more limited vocabulary and exhibit inferior performance on working memory tasks and math problems.[79] For children between 7th and 12th grade, absence rates double after eviction, rising from 15 to 30 percent of school days.[80]

Ultimately, these disruptions translate into higher drop-out rates and lower on-time graduation rates.[81] Researchers at the Federal Reserve Bank and the University of Notre Dame found that experiencing an eviction causes drop-out rates to increase by 12.5 percentage points.[82]

The table below shows that individuals who do not graduate high school earn far less than those who obtain a high school degree. In 2023, the gap in median earnings between New Jerseyans with and without a high school degree was $8,462. This gap equates to a difference in $293.27 in state income taxes,[83] $540 in additional outlays related to the state Earned Income Tax Credit,[84] and $363.87 in sales and excise taxes, for a total of $1,196.87 each year.[85] Given that the average career span in New Jersey is 44.5 years,[86] this amounts to a difference of $53,260.72 over the span of a child's entire working career.

Median Earnings and Taxes by Educational Attainment, New Jersey[87]	
Description	Estimate
Annual Median Earnings	
Less Than High School	$33,066
High School Graduate	$41,528
Annual Income Tax Paid	
Less Than High School	$508.66
High School Graduate	$801.92
Annual Loss in Income Tax Revenue	$293.27
Annual Loss in Sales and Excise Revenue	$363.87
Additional Annual State EITC Outlay	$540.00

As mentioned above, eviction increases each child's chances of dropping out of high school by 12.5 percentage points, and the average evicted household has 1.02 children.[88]

State Savings per Prevented Eviction: Educational Attainment[89]	
Description	Estimate
Number of children in average evicted household	1.02
Increase in risk of dropping out after eviction	12.5 pp
Annual loss of state tax revenue (income/sales/excise taxes, state EITC) per high school dropout	$1,196.87
Avg. career length	44.5 years
State savings per prevented eviction	12.5% x $1,196.87 x 1.02 x 44.5 = **$6,791**

In total, the state gains $6,791 in tax revenue from increased educational attainment for each prevented eviction.

Note: Due to insufficient data, PRI was unable to estimate other types of educational cost savings that might result from preventing eviction. These include, but are not limited to, state savings on *remedial education, tutoring, meetings with guidance counselors, and initiatives targeting absenteeism or behavioral issues.*

Summary of State Cost Savings per Eviction Averted

The table below displays PRI's estimates for each expenditure category. In total, PRI finds that each prevented eviction brings the state $20,472 in quantifiable savings related to homelessness, health care, employment, foster care, and educational attainment. In other words, for each eviction that takes place, the state pays $20,472 in related downstream costs.

C. Average Cost of Providing Legal Representation through the New Jersey Legal Services System

The actual cost of providing legal representation varies based on the level of service provided. Limited assistance requires fewer attorney hours and therefore lower per-case expenditure, while full-scope representation involves significantly more time, preparation, and court engagement—and therefore higher costs. Aggregated case data from Legal Services indicates an average cost of $1,450 per case in 2023. Providers in other states report comparable amounts for eviction-specific cases.[90]

State Cost Savings per Averted Eviction	
Homelessness	$9,073
Shelter	$9,064
Encampments	$9
Employment	$3,278
Tax Revenue	$1,380
Unemployment	$1,898
Adult Health Services	$352
Emergency Room Visits	$71
Mental Health Hospitalizations	$281
Child Health Services	$207
Preterm Births	$22
Lead Poisoning	$132
Pediatric Hospital Admissions	$53
Foster Care	$771
Education	$6,791
Total	**$20,472**
All dollar amounts expressed in USD 2023. Numbers may not sum to total due to rounding.	

D. Outcomes of Cost-Benefit Analysis

The following table summarizes PRI's cost-benefit analysis of preventing evictions through New Jersey Legal Services. Using the three key metrics—EPR, state cost savings per prevented eviction, and average cost of legal representation—PRI estimated the net impact of legal representation in eviction-related cases. PRI finds that Legal Services saved New Jersey at least $119,509,580 in 2023 by preventing evictions through legal representation. In simple terms, the state of New Jersey gained $6.26 in economic benefits for every dollar invested in Legal Services for eviction-related cases.

Economic Benefits of Legal Representation in Eviction Cases: 2023	
State savings when eviction is averted (average per case)	$20,472
Legal Services Eviction Cases by Representation Level	
Full-Scope	3,035
Limited	12,640
Total	15,675
Eviction Prevention Rate (EPR) by Representation Level	
Full-Scope Representation	81.8%
Limited Representation	48.1%
No Representation	10.3%
Number of Cases Where Eviction Was Prevented	
Full-Scope	2,483
Limited	6,080
Total successful cases	8,562
Number of Legal Services cases that likely would have been successful without legal representation	1,615
Net averted evictions	6,948
Benefits to the state of New Jersey	
Total savings from legal representation	$142,238,330
Costs of legal representation (per case)	$1,450
Total cost of legal representation	$22,728,750
Net economic benefit	$119,509,580
Net benefit per case	$7,624
Benefit per dollar invested	$6.26

Notes: Amounts are expressed in USD 2023. Numbers may not sum to total due to rounding.

- Total cost of legal rep. = # closed eviction cases multiplied by the avg. cost per case.
- Number of cases that likely would have been successful without legal rep. = # closed eviction cases multiplied by the EPR among unrepresented tenants.
- Net averted evictions = # successful cases minus # cases that would have been successful without legal rep.
- Total savings = net averted evictions multiplied by the avg. savings per case.
- Net economic benefit = total savings minus total cost.
- Net benefit per case = net economic benefit divided by # closed cases.
- Benefit per dollar invested = total savings divided by total cost.

E. Total Cost of Eviction for the State of New Jersey

This section estimates the total cost to New Jersey for completed evictions in 2023. Using the court filing data alongside data on average serial filing rates, the income level of tenants facing eviction, and the EPRs of represented and unrepresented tenants, PRI estimates that about 73,609 evictions were completed in New Jersey in 2023, costing the state approximately $1.5 billion dollars. These calculations are presented in the following table:

State Spending on Evictions, New Jersey, 2023	
Eviction cases filed in 2023	131,541
Avg. ratio of filings to unique households receiving a filing*	1.39
Tenant households facing eviction	131,541/1.39 = 94,634
Percent of tenants facing eviction who are low-income	94.9%
Low-income tenants facing eviction	94,634 * 94.9% = 89,807
Low-income tenants facing eviction represented by Legal Services	15,675 (3,035 full-scope, 12,640 limited)
Eviction Prevention Rate, represented tenants	81.8% (full-scope), 48.1% (limited)
Low-income tenants not represented by Legal Services	89,807 – 15,675 = 74,132
Eviction Prevention Rate, unrepresented tenants	10.3%
Prevented evictions	(3,035*81.8%) + (12,640*48.1%) + (74,132*10.3%) = 16,198
Completed evictions	89,807 – 16,198 = 73,609
Cost to state per completed eviction	$20,472
Total cost to state of completed evictions	73,609 * $20,472 = **$1,506,923,448**

One challenge in calculating the number of tenants who are evicted each year is that many landlords engage in "serial filing," or repeatedly filing against the same tenants over a short time span. This means that the raw number of filings is higher than the number of unique households who face the threat of eviction. In other words, the "eviction filing rate" is higher than the "households threatened rate." Researchers have found that landlords who engage in serial filing do not always intend to go through with the entire legal process in eviction court and may not be trying to evict their tenants at all; instead, they are using the filings as a rent collection mechanism, relying on the threat of eviction to get a tenant to quickly pay any past due rent along with added-on late fees and legal costs. Some studies have also found that serial filings are used to retaliate against tenants who request repairs or protest uninhabitable conditions. Although retaliatory eviction filing is illegal, many tenants are too intimidated by the prospect of eviction to assert their rights if they do not have legal representation.[91]

To estimate the number of serial filings in New Jersey, PRI used a dataset compiled by the Eviction Lab at Princeton University.[92] Eviction Lab researchers obtained case addresses from the courts in each state and used geocoding tools to determine the number of unique renter households that received one or more eviction filings. Based on average trends from 2010-2018 (the most recent years available), New Jersey's annual eviction filing rate is 39 percent higher than its "households threatened" rate. Since there were 131,541 eviction filings in New Jersey in 2023, this means that there were approximately 94,634 unique renter households that received eviction filings that year.

Next, PRI estimated how many of these households were below True Poverty. While New Jersey's courts do not collect information about tenants' income, there is strong evidence that the vast majority of tenants facing eviction are low-income. Eviction is a much greater threat for households who are severely cost burdened,[93] and these households are overwhelmingly low-income. In fact, American Community Survey data for New Jersey shows that in 2023, 94.9 percent of severely cost-burdened renters had incomes below 300% FPL.[94] Similarly, data from the Legal Services Corporation (LSC) shows that in the Northeast Census Region, 96.6 percent of households who were threatened with eviction had incomes below 300% FPL.[95] Using the more conservative figure (94.9 percent), PRI estimates that at least 89,807 of the 94,634 tenant households who received eviction filings were living in True Poverty.

In 2023, Legal Services provided legal representation in eviction matters to 15,675 tenants. PRI assumes that nearly all of the remaining 74,132 tenants did not have legal representation.[VIII] Based on PRI's estimates of the EPR at different representation levels, approximately 73,609 low-income tenants were evicted in 2023.

As the earlier sections of this report have shown, 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 revenue, and other downstream effects of eviction. Multiplying this amount by the number of completed evictions shows that evictions cost the state over $1.5 billion in 2023 alone.

While legal representation substantially lowers eviction rates and is beneficial to both families and the state, current resource constraints prevent Legal Services from helping all low-income New Jerseyans who seek assistance for eviction-related matters. Ultimately, investing in legal representation for low-income tenants is more cost-effective for the state than bearing the significantly higher downstream costs when tenants face eviction without the help of a lawyer.

[VIII] Note: The Legal Services network in New Jersey consists of LSNJ (the central coordinating office) and five regional programs. This is the primary group through which low-income tenants access civil legal assistance in the state. However, a small share of tenants receives services from law school housing clinics, and some tenants facing eviction may also turn to attorneys they know personally for help. There is no centralized data system tracking these alternative (non-Legal Services) sources of legal assistance, so the number of unrepresented tenants was actually somewhat less than 74,132 in 2023. Therefore, the figures presented here should be interpreted as upper bounds for the total cost of evictions in New Jersey.

F. Estimating State Cost Savings for 2025

As noted, PRI's study uses data from 2023, and all economic cost and benefit amounts are expressed in 2023 dollars. As such, the analysis reflects the actual economic impact of Legal Services representation in calendar year 2023. However, it is also useful to provide a sense of how costs and benefits may have shifted since 2023.

Given the time-intensive nature of the data collection and validation, the estimates presented below are based on several high-level assumptions derived from current data, yielding values that serve as plausible approximations for 2025.[IX]

- **State Savings per Prevented Eviction:** To estimate 2025 values for the economic benefits of eviction prevention, PRI obtained updated data on the cost of state services and utilization rates wherever it was available. If more recent data was not available, PRI adjusted 2023 costs to USD 2025 using local Consumer Price Index data.[X]
- **Average Cost of Legal Representation:** Labor and administrative costs for legal representation have increased between 2023 and 2025. Legal Services' administrative data indicates that the average cost per case rose from $1,450 to roughly $1,500 during this time period.
- **Impact of Legal Representation:** PRI assumes that the impact of legal representation on the likelihood of eviction has not changed since 2023. Therefore, the EPRs for full-scope representation, limited services, and no representation all remain the same.

Applying these updates to the 2023 methodology, PRI finds that for every eviction prevented in 2025, the state of New Jersey received $23,372 (USD 2025) in economic benefits related to reductions in homelessness, health spending, and foster care placements, and increases in employment and educational attainment.

PRI estimates that, on average, each eviction case that receives representation from Legal Services results in a net benefit of $8,860 (USD 2025) for the state. These findings suggest that providing legal representation in eviction cases continues to generate benefits that vastly exceed program operating costs, consistent with findings from 2023.

[IX] A full 2025 analysis would require more recent data on case outcomes and legal representation rates, new analysis of eviction filing trends and changes to court procedures, and a recalibration of models for shelter use, employment outcomes, and other service utilization patterns following eviction.

[X] Consumer Price Index data is published for metropolitan areas, not states. PRI estimated New Jersey-specific inflation rates by taking a weighted average of CPI-Us from the New York-Newark-Jersey City, NY-NJ metropolitan area and the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD metropolitan area. This calculation indicated that between 2023 and 2025, overall costs increased by approximately 6.84 percent in New Jersey.

Modeling the Economic Impact of Legal Representation Relative to Eviction Caseloads

The table below compares the economic impact of Legal Services under different scenarios: serving the same number of clients facing eviction as it did in 2023, or serving that level plus 5,000, 10,000 or 15,000 additional clients.

The Costs and Benefits of Legal Representation in Eviction Cases					
	Baseline 2023 Levels (USD 2023)	Baseline 2023 Levels (USD 2025)	Baseline + 5,000 Cases (USD 2025)	Baseline + 10,000 Cases (USD 2025)	Baseline + 15,000 Cases (USD 2025)
Eviction Cases	15,675	15,675	20,675	25,675	30,675
Total Cost of Representation	$22,728,750	$23,512,500	$31,012,500	$38,512,500	$46,012,500
Net Averted Evictions	6,948	6,948	9,164	11,380	13,597
Total Savings to the State	$142,238,330	$162,388,993	$214,187,676	$265,986,389	$317,785,101
Net Economic Benefit to State	$119,509,580	$138,876,493	$183,175,176	$227,473,889	$271,772,601
Incremental Savings from Additional Cases					
		Additional Cases	5,000	10,000	15,000
		Incremental Cost	$7,500,000	$15,000,000	$22,500,000
		Additional Savings	$51,798,683	$103,597,396	$155,396,108
		Net Savings (additional cases only)	$44,298,683	$88,597,396	$132,896,108

2.2 Not Everything of Value Can Be Quantified

As PRI's research shows, when New Jersey Legal Services provides legal representation to tenants facing eviction, it leads to significant monetary benefits for the state. However, not everything of value can be quantified. There were many benefits of legal representation that were not included in the cost-benefit analysis. Some of these benefits lie in the realm of societal values (e.g., fairness, justice), which cannot be assigned a monetary amount; others are challenging to quantify because there is a lack of appropriate data, or because their effects reverberate over multiple generations. In addition, while preventing evictions is one of the key ways that Legal Services impacts tenant outcomes, they also provide wraparound services and other supports whose value was not quantified in the previous section. These unquantified benefits are discussed below.

Unquantified Benefits: Individuals and Families

Improving renters' financial health. Eviction often leads to mounting debts. In addition to the unpaid rent that sets off the eviction process, tenants may have to pay court costs and moving and storage fees. Without other housing options readily available, they may resort to short-term sublets or motel stays that drag them deeper into debt. Further, having an eviction record lowers their credit score, impeding their access to loans and penalizing them with high interest rates for years to come.[96] Eviction prevention thus helps New Jersey's families remain financially stable and avoid debt and credit issues.

Supporting renters' ability to find new housing. An eviction judgment can remain on a tenant's rental record years into the future. Tenant screening companies compile and sell this data to landlords, who can use it to deny the applications of tenants who have ever faced eviction—even if the judgment was withdrawn.[97] Having any eviction history places severe constraints on tenants' future housing options, relegating them to substandard housing units in disadvantaged neighborhoods. Studies show that renters with eviction histories tend to relocate to higher poverty communities with fewer opportunities, making it even more difficult for them to escape the cycle of poverty.[98]

Allowing families to keep their belongings. In addition to the grief individuals may feel upon losing their home and neighborhood, they also contend with losing cherished personal possessions like photo albums, important documents, and family keepsakes. In *Evicted: Poverty and Profit in the American City*, sociologist Matthew Desmond describes the emotional fallout that can occur when a family's belongings are lost or destroyed in the chaos of an eviction. According to one interview subject who worked at an eviction moving company, "for 70 percent of their eviction and foreclosure moves, the stuff just gets hauled to the dump."[99] While some evicted tenants pay for temporary storage services, they may still lose their belongings due to difficulty keeping up with storage unit costs. Psychologists have found that losing valued possessions can cause intense feelings of grief, sadness, and anger, along with a lower sense of meaning and self-worth.[100]

Reducing intergenerational harm. Evictions have far-reaching negative impacts that can reverberate across multiple generations, particularly for households with children or pregnant people. Research shows that experiencing eviction during childhood has far-reaching effects throughout the child's lifespan, yet PRI's cost-benefit analysis only accounts for their initial economic impacts. For example, the study calculates the immediate costs of sheltering a homeless family in the wake of an eviction, but not the long-term economic costs associated with child homelessness, such as higher chances of criminal justice involvement and poverty in adulthood.[101] Similarly, when estimating the costs of eviction-related preterm births, PRI includes neonatal medical spending during the first six months of life, but not longer-term costs (e.g., worse academic outcomes, chronic health conditions, etc.).[102]

Unquantified Benefits: Communities and Governments

Supporting stronger, safer neighborhoods. Evictions have spillover effects that destabilize entire communities, including feelings of stress and uncertainty among neighbors,[103] high residential turnover, lower civic involvement,[104] safety concerns, degradation of the built environment, and lower property values.[105] Reducing the eviction rate thus helps support neighborhood safety and vitality, even for families who are not at risk of eviction themselves.

Improving court efficiency. Because most tenants have never been to an eviction hearing before, they often have difficulty navigating court procedures, following instructions, and responding correctly to a judge's queries.[106] Judges and court clerks find themselves spending excessive amounts of time walking tenants through the process and defining legal terms in plain language. Even then, confusion and misunderstandings are widespread.[107] By contrast, when legal representation is balanced, attorneys for both sides can easily converse with each other and the judge, provide pertinent details, and ensure that their clients understand case outcomes. Legal representation thus helps the court system run more seamlessly and saves judges' time. Furthermore, by lowering the likelihood that an eviction warrant will be issued, legal representation decreases the amount of time sheriffs must devote to executing warrants, creating additional efficiency savings.

Increasing the public's faith in the court system. The justice system can only function effectively if members of the public have faith that court outcomes are fair and impartial. This belief is undermined by the disparity in legal representation in eviction court. Expanding access to counsel will help to increase the public's trust that the courts are a level playing field for all.

Reducing geographic inequality. As economist Raj Chetty has shown, a child's neighborhood determines the opportunities they will have throughout their entire life.[108] Yet New Jersey has a strong history of spatial inequality. Throughout the state's history, policies like redlining, exclusionary zoning, and place-based school funding have systematically funneled resources into certain communities and away from others. These patterns are reflected in the spatial variation in eviction rates in the present day. By preventing unnecessary evictions, the state can reduce spatial inequality, interrupt harmful cycles of intergenerational poverty, and ensure that all New Jerseyans have a chance to succeed regardless of where they live.

Promoting racial equity. All three branches of New Jersey's government have expressed commitments to ending racial inequality and segregation.[109] This cannot be accomplished without tackling racial disparities in eviction since Black and Hispanic tenants are more likely to be threatened with eviction.[110]

Boosting local economies. Low-income families operate on tight budgets that require them to immediately spend nearly all their income on necessities in their local markets. This spending continues to circulate in the local economy, providing a general economic stimulus. Studies show that each dollar given to low-income individuals generates $1.50 to $2.00 in spending.[111] Furthermore, this “economic multiplier” effect is larger for low-income households than it is for higher income households, who tend to save a larger portion of their income and to spend discretionary funds on travel and other purchases outside of their immediate community. Therefore, by ensuring that more money goes into tenants’ pockets, eviction-prevention efforts help to boost the local economy. These benefits were not included in the cost-benefit analysis due to their indirect and recurring nature.

Reducing costs for municipal and federal budgets. Because this is a state-level cost-benefit analysis, it does not include any cost savings that accrue to municipal governments or the federal budget. For example, research shows that when tenants are able to avoid eviction, they are more likely to maintain stable employment and earn higher wages. Since PRI’s analysis focuses on state-level benefits, it only estimates the resulting impact on state income tax revenue. However, municipalities and the federal government would also realize significant benefits.

Additional Benefits of Legal Services

Legal Representation Reduces Harm Even When Eviction Is Unavoidable

Even in cases where an eviction cannot be prevented, there are many actions that civil legal assistance providers can take to shield their clients from the worst outcomes of losing a home. As noted in the analytical framework, 99.3 percent of Legal Services eviction clients with full-scope representation achieve a positive outcome.

> Example: A single mom misses work to care for her sick child. However, her hourly job does not have paid leave, so she receives a smaller paycheck than usual. She is already living paycheck-to-paycheck and does not have enough money to cover rent that month. Her landlord files for eviction.
>
> If she goes to eviction court without an attorney, it is likely that she will owe the landlord for the back rent, late fee, and attorney fees. The judge is also likely to issue a Warrant of Removal, giving her three business days to leave or pay in full. With such short notice, she and her kids may not have anywhere to go, and they may end up having to stay in a family homeless shelter.
>
> However, a civil legal attorney could help mitigate some of this harm even if the eviction cannot be stopped. The attorney may be able to negotiate for reductions in the back rent she owes, waived late fees, and additional time to move out. These arrangements enable her to find a new apartment and pay the security deposit instead of having to enter the shelter system.

Legal Services Addresses Overlapping Legal Needs and Provides Wraparound Services

Tenants in landlord-tenant court are often dealing with a web of legal issues that are connected to their housing concerns, such as wage theft or difficulty establishing eligibility for federal benefits. In many cases, they may not even recognize these problems as being legal in nature. Yet when overlapping civil legal issues are not resolved promptly, they are liable to spiral out of control and may require extended legal proceedings later on.

Examples of Interconnected Legal Issues in Evictions Cases
A tenant's employer illegally withheld wages and she was unable to pay rent on time. Her landlord filed for eviction in response. The tenant does not know how or where to report her employer. She also worries that if she loses her housing, her family might be subject to an investigation by Child Protection Services.

A neighbor complains about noise after a tenant's ex-boyfriend repeatedly showed up on her doorstep and harassed her. The tenant wants to get a restraining order against him but is not sure of the process. Her landlord is now threatening to evict her for violating the lease's provisions about noisy guests.

A tenant was laid off, and his application for unemployment insurance was denied due to a processing error. He thinks he must not be eligible after all so he does not try to appeal. He is searching for a job, but his landlord is evicting him in the meantime because he does not have enough savings to pay rent.

Providing access to legal representation in eviction cases can avert this harm. Legal Services employs attorneys with expertise in poverty-related issues as well as social workers who can engage in crisis intervention and direct casework. The network also has well-established referral processes to seamlessly connect clients to other agencies.[112] This holistic approach allows Legal Services advocates to identify and address clients' interrelated legal issues in an efficient and coordinated manner, increasing the chances that clients will find a foothold out of poverty and helping the court system run more smoothly.

Low-Income Landlords Also Benefit from Legal Services

Although this report focuses on tenants in eviction proceedings, it is also important to recognize that Legal Services of New Jersey (LSNJ) attorneys also provide legal representation to low-income landlords who meet the organization's eligibility criteria. These small-scale "mom-and-pop" landlords have been shown to be key partners in the effort to keep housing affordable, since they often charge less than market rate and wait longer to increase rents.[113] Many of them own just one or two units and rely on the rental income to cover their own housing expenses. When disputes with tenants arise, they may not have the resources to afford a private attorney. Providing legal assistance to these landlords helps prevent unnecessary loss of income or property and preserves much-needed affordable rental units.[114] Moreover, helping low-income landlords understand and comply with the law can lead to better outcomes for tenants, such as reducing informal evictions and ensuring that units meet the state's habitability standards.

Section 3:

An Analysis of Underlying Factors Driving Eviction in New Jersey

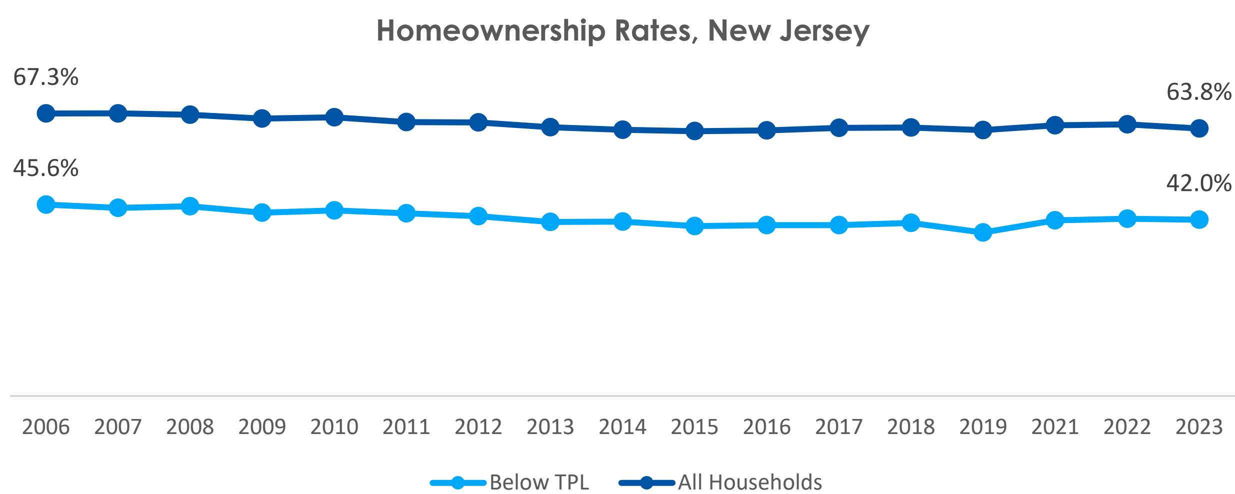
3.1 Factors Contributing to Eviction

While the unaffordability of rental housing is often the most visible driver of the eviction crisis, the underlying causes are complex, rooted in structural and systemic inequality, poverty, and discrimination. Low-income New Jerseyans are increasingly shut out of homeownership, which steers them into a rental market that has long been plagued by a shortage of affordable units. Rental costs have far outpaced any gains in wages, making it difficult for families to afford monthly rent and nearly impossible to save for emergencies. For families with children, people of color, and other vulnerable groups, discrimination makes it even harder to find stable housing. As a result, any sudden or short-term income loss can lead to an eviction.

A. Barriers to Homeownership

Owning a home can be the key to building wealth and achieving financial stability, especially for low-income families.[115] A 30-year fixed rate mortgage ensures long-term, stable monthly housing payments that are typically more affordable than rent for a similar home.[116] In contrast, tenants must contend with annual rent increases, even if they remain in the same unit and are not seeing comparable wage growth.

Yet despite its advantages, homeownership has become out of reach for many New Jerseyans. As property values have risen, the up-front costs of buying a home (down payments, closing costs, etc.) have become unaffordable for most low-income families. Furthermore, many renters do not have credit scores high enough to qualify for a conventional loan,[117] even though research shows that credit scores are not effective predictors of mortgage performance.[118] These barriers make it much less likely that a low-income household will transition to homeownership. In 2023, the homeownership rate of New Jerseyans below True Poverty was just 42 percent, compared to 64 percent for the state as a whole. In other words, the majority of New Jerseyans below TPL were renters.



Source: PRI Analysis of U.S. Census Bureau, American Community Survey, One-Year PUMS, 2006 to 2023

B. Exclusionary Zoning Laws

One major factor contributing to New Jersey's rising housing costs is the shortage of new residential construction, particularly the type of units that traditionally served as "starter homes" for first-time home buyers: row-houses, duplexes, and modest houses on small lots. Despite the landmark court ruling *Mount Laurel*,[XI] many municipalities have passed local zoning ordinances that limit new construction to spacious single-family houses on large lots, which artificially prevents supply from keeping up with demand.[119] These exclusionary zoning practices drive up home prices, extend project completion times, increase sprawl, and hamper economic growth.[120] Even in municipalities where zoning laws are less obstructive, rising construction costs, regulatory hurdles, and soaring interest rates have led builders to focus on high-end housing instead of multifamily units, further limiting supply for low-income households.[121]

C. Shortage of Affordable Rental Units

New Jersey's Mount Laurel Doctrine requires all towns to provide their fair share of affordable housing and ensure that low-income families are not priced out. However, decades of implementation and enforcement issues allowed municipalities to skirt their affordable housing obligations. While new enforcement mechanisms have been in place since 2015, the rate of construction is still too low to make up for the preexisting deficit.[122] As a result, low-income New Jersey renters are faced with a significant shortage of affordable rental housing. The National Low Income Housing Coalition found that New Jersey needs more than 200,000 affordable housing units for low-income renters.[123]

214,475	276,687
Shortage of affordable and available units for households below 30 percent of the area median income	Shortage of affordable and available units for households below 50 percent of the area median income

The rental housing shortage has led to historically low rental vacancy rates. In 2023, New Jersey's rental vacancy rate was just 3.1 percent—the lowest value ever recorded.[124] In these market conditions, landlords have much more flexibility to maneuver rental costs and lease terms to their benefit.[125]

D. Broken Housing Safety Net

Public housing and rental vouchers offer a critical lifeline for households experiencing poverty. Around 41,000 families are served by New Jersey rental assistance programs, including Section 8 Housing Vouchers and Supportive Housing Connections, each year.[126] However, the need for

[XI] New Jersey's Mount Laurel Doctrine holds that it is unconstitutional for municipalities to use zoning to exclude low-income residents. Originally established in 1975, the doctrine requires municipalities to affirmatively plan for affordable housing development and meet their "fair share" of the regional housing need.

assistance is far greater than the resources available. In 2023, 141,000 households applied for New Jersey's Section 8 Voucher waiting list,[127] which had only 20,000 spots available.[128] In other words, more than 120,000 did not even make it onto the waiting list. For the one in seven who secured a spot, the average wait time was 39 months.[129]

Housing assistance also helps fewer households today than it did in past decades. A Harvard analysis found that federal housing assistance grew steadily from 1960 to 1996, primarily through investment in public housing developments and subsidized projects. In the 1990s, HUD began shifting towards housing vouchers, which provide rental assistance for the private market. However, the demolition of public housing and decline in Section 8 units has outpaced the growth in vouchers. As a result, HUD programs have served fewer and fewer households since 1995.[130]

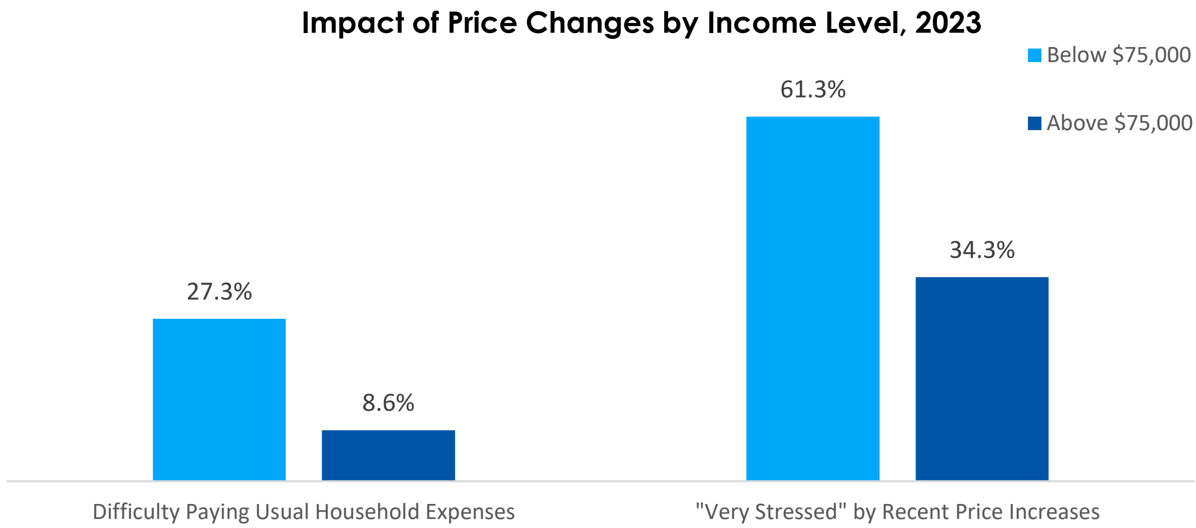
E. Low Wages and Inflation

For people living in poverty, the cost of housing has outpaced any gains in income in recent decades. Since 2006, New Jerseyans below True Poverty have had to devote a larger and larger portion of their household budgets to staying current on rent. In 2006, the typical New Jersey renter below True Poverty spent 45.2 percent of their income on rent. With the sharp increase in rents in recent years, this figure rose to 49.0 percent in 2023—meaning the typical renter below True Poverty spent nearly half of their earnings on housing.[XII] [131]

As housing consumes a higher share of low-income families' budgets, it is nearly impossible for them to save for emergencies, making any short-term financial setback a potential risk for eviction. A 2018 study found that the most common reasons for falling behind on rent were medical emergencies, a death in the family, and a sudden loss or employment or income.[132] Counter to common misconception, most evictions are initiated over less than one month's unpaid rent.[133]

Rising costs in recent years have made it even harder for low-income families to make ends meet. Data from the Household Pulse Survey shows that around 27 percent of New Jerseyans with low incomes expressed difficulty paying for usual household expenses in 2023; furthermore, over 60 percent reported that the recent price increases for goods and services were "very stressful."

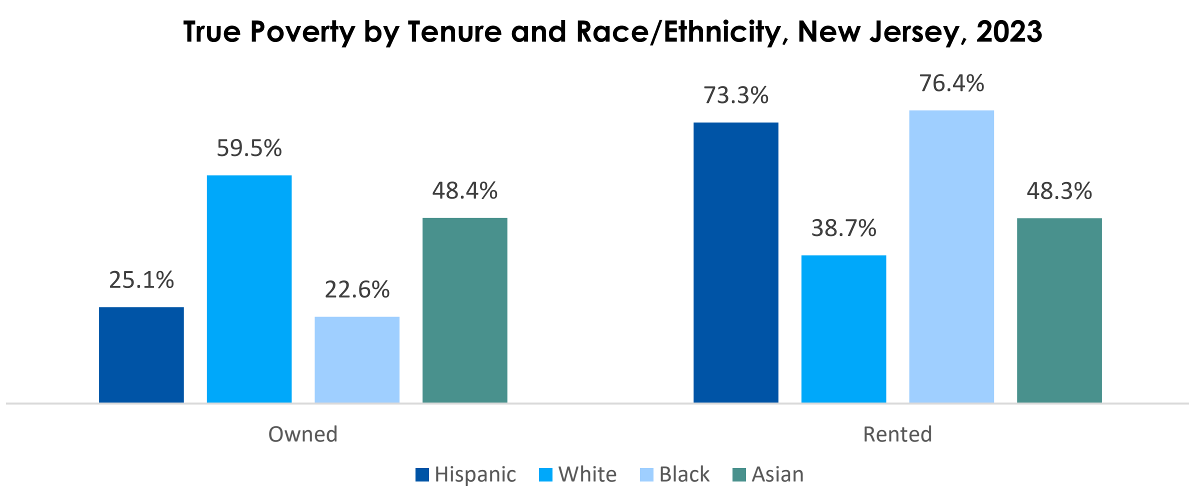
[XII] These findings are based on median gross rent and median household income for renters below True Poverty.



Source: PRI Analysis of U.S. Census Bureau, Household Pulse Survey, 2023

F. Racial Discrimination in Housing

Historical practices such as redlining, discriminatory lending,[134] and exclusionary zoning[135] have adversely affected homeownership rates among communities of color, particularly for Black individuals. While racial housing discrimination has been illegal since the enactment of the Fair Housing Act in 1968,[136] research has shown that it persists today, resulting in lower homeownership rates, mortgage and rental denials, and poorer-quality housing options for people of color.[137]



Source: PRI Analysis of U.S. Census Bureau, American Community Survey, One-Year PUMS, 2023

Data also suggests that some landlords engage in racial discrimination when deciding whether to file for eviction.[138] The Eviction Lab found that in New Jersey, more than one in four Black renters received an eviction filing, compared to one in sixteen white renters. These gaps do not disappear when accounting for income differences.[139] Disparities are also evident in Legal Services' client data, with Black renters representing around 40 percent of eviction clients while making up just 21 percent of New Jersey's renter population.[140]

G. Discrimination against Families with Children

The Fair Housing Act[141] and New Jersey state law[142] ban discrimination against families with children. Yet there is strong evidence that landlords still discriminate against tenants with children by denying their applications at higher rates, restricting them to specific parts of the building, requiring higher security deposits, and quoting them higher rental prices.[143] Households with children also have a significantly higher risk of eviction.[144] Researchers at Princeton University found that the typical eviction case involves at least one child, and that childhood is the most common time in the life course to experience an eviction.[145]

H. Discrimination against Victims of Domestic Violence

Laws like the New Jersey Safe Housing Act[146] and the federal Violence Against Women Act[147] are essential for safeguarding the housing rights of domestic violence survivors. However, data shows that domestic violence is the fourth leading cause of homelessness in New Jersey.[148] Rental leases frequently have clauses that can be used as grounds to evict domestic violence victims, such as policies regarding nuisance claims, noise complaints, and property damage.[149] One analysis found that approximately one in three nuisance claims are the result of instances of domestic violence, and that Black women experiencing domestic violence are especially likely to be evicted under nuisance ordinance violations.[150]

Conclusion

The findings of this report paint a clear and urgent picture: New Jersey is in the midst of an eviction crisis that creates profound harm for families, communities, and the state as a whole. The crisis is long in the making. Rising rents, the shortage of affordable housing units, discrimination in the rental market, and an inadequate social safety net have created a perfect storm of housing instability, with many New Jersey renters just one missed paycheck away from eviction.

The state's affordability challenge is exacerbated by an acute disparity in legal representation in landlord-tenant court. The data shows that while almost all landlords have legal representation in eviction court, just 3.8 percent of tenants do. This imbalance creates a glaring inequity of power and resources, adversely skewing outcomes against vulnerable tenants.

Providing tenants with counsel is not just a matter of fairness; it is also a financially sound investment. PRI's analysis finds that in 2023, New Jersey spent an average of $20,472 *per eviction* on costs related to homelessness, adults' and children's health care, employment, foster care, and education. Based on PRI projections, the costs to the state of New Jersey increased to $23,372 in 2025. Cumulatively, and over the years, eviction adds up to billions of dollars in avoidable state expenditures. By investing up front in legal assistance for tenants, the state can reduce harm and also generate an economic return.

Beyond the numbers lies something even more important: the human cost. Eviction uproots families, disrupts education, damages health, and perpetuates poverty. By ensuring that tenants have access to counsel, Legal Services providers affirm a basic principle: that fair outcomes should not depend on income.

APPENDIX 1: Analysis of Court Data on Evictions in New Jersey

This section provides an in-depth analysis of evictions in New Jersey. It presents more detailed data breakdowns including types of eviction cases, the outcomes of eviction hearings, and illegal lockouts.

The lack of access to counsel in civil legal matters creates significant barriers to justice. Low-income households are both more vulnerable to receiving an eviction filing and less able to navigate the civil court system on their own. Without legal guidance, low-income households often struggle to interpret complex legal language and identify possible defenses to raise before a judge. Logistical constraints, like lack of paid time off and unreliable transportation, pose additional challenges.

About the Data

To get a clearer picture of the experiences of New Jersey tenants in Landlord-Tenant court, PRI obtained a county-level dataset from New Jersey's Administrative Office of the Courts (AOC) on eviction cases closed between 2019 and 2023. The data included case types, dismissal and settlement types, Judgments for Possession, and Warrants for Removal (see Glossary for definitions).

Data Considerations

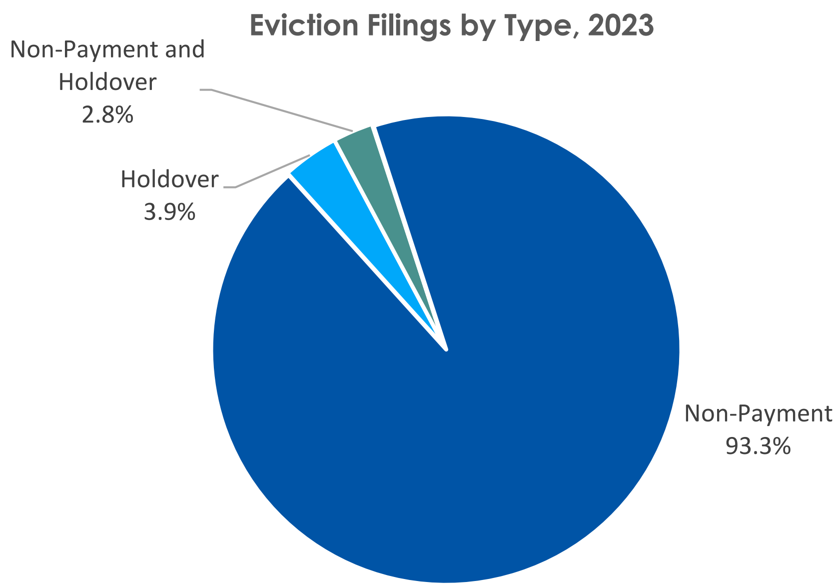
The AOC's data collection process has some limitations. For example, there is no standardized procedure for recording whether a tenant has legal representation. Some counties record a case as "with attorney" only if a Notice of Appearance was filed in advance of the hearing date. This means if a tenant's attorney filed the paperwork in person on the day of the hearing, they may still be marked "without attorney." In addition, the courts do not collect data on limited representation, so there is no way to know how many tenants received legal advice, help filling out forms, or other services before their hearing. Furthermore, the AOC does not report some important details about case outcomes, such as settlement terms, the reason for dismissal, or whether a tenant was given extra time to leave. Thus, while the existing data is very valuable, future research would benefit from more granular and consistent data. (For more details, see the report's Extended Methodology, available upon request).

Case Types

The chart below illustrates the share of eviction cases reported by the Administrative Offices of the Courts by case type in 2023.[XIII] The category "nonpayment" refers to eviction cases the landlord filed because the tenant has purportedly not paid rent, while "holdover" applies to cases where the eviction filing is due to factors other than failure to pay rent, such as noise complaints or other perceived lease violations.

More than 9 in 10 evictions occur because the tenants are unable to pay rent.

The chart shows that in 2023, 93.3 percent of cases were classified as nonpayment cases. In other words, more than 9 in 10 eviction filings were based on missing rent payments rather than other types of lease violation. These situations may be triggered by something sudden, such as a paycheck processing error or denial of benefits, or they could reflect a longer-term struggle to make ends meet in New Jersey's high-cost environment.

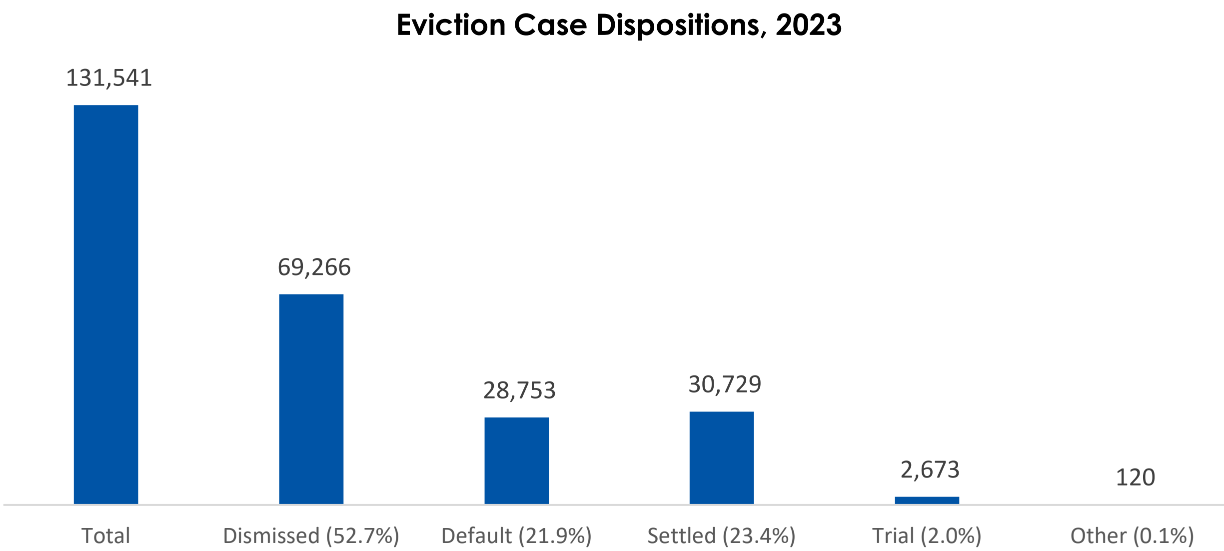


Source: PRI Analysis of New Jersey Administrative Office of the Courts Data, 2023

[XIII] Prior to 2021, some counties did not collect data on eviction case type. Therefore, only the most recent year of analysis is shown.

Case Dispositions

The graph below displays case dispositions for all landlord-tenant cases in 2023. The three most common outcomes (defaults, dismissals, and settlements) are discussed in greater detail below.



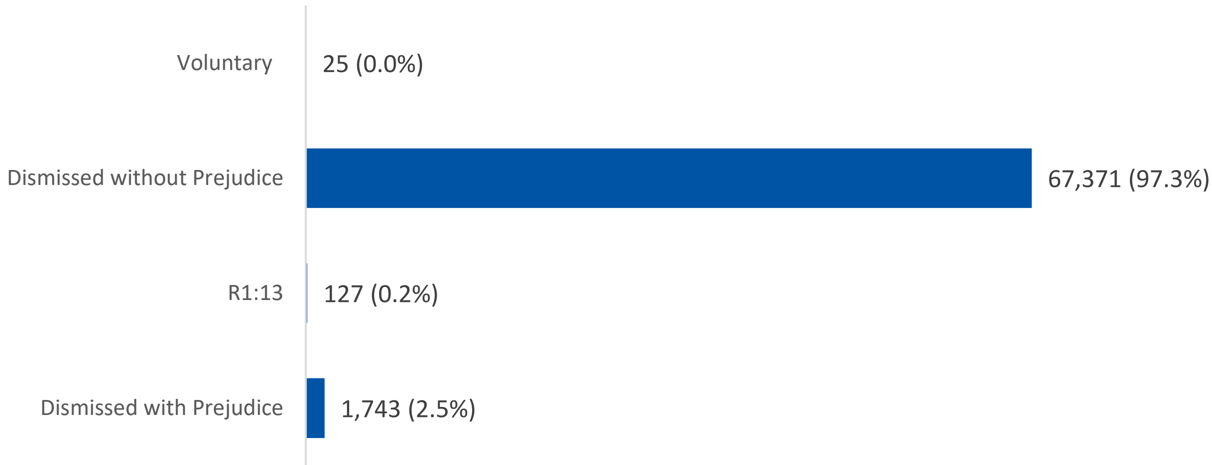
Source: PRI Analysis of New Jersey Administrative Office of the Courts Data, 2023

Dismissals

In 2023, over half (52.7 percent) of cases were dismissed at some point after the initial filing. If a case is dismissed "with prejudice" (2.5 percent of dismissals), it means that the landlord failed to prove grounds for eviction and cannot bring the same case to court again—a successful outcome for the tenant. However, the vast majority of dismissals (97.3 percent) are "without prejudice," meaning the landlord is allowed to bring back the same case against the same tenant at a later point in time. There are many reasons why a case might be dismissed without prejudice, such as if the tenant moved out before the court date, the landlord did not appear in court, or the landlord paused the proceedings because the tenant promised to pay any back rent owed.[151] Finally, a small share of dismissals are cases that were voluntarily withdrawn by the landlord or dismissed due to court procedural rules (R1:13)—typically because a landlord failed to file the correct paperwork and did not rectify the situation after being notified by the court.[152]

> The vast majority of dismissals (89 percent) are "without prejudice," meaning that the landlord is allowed to bring back the same case against the same tenant at a later point in time.

Dismissals by Type, 2023



Source: PRI Analysis of New Jersey Administrative Office of the Courts data, 2023

Defaults

A notable share of cases (21.9 percent) are defaults, meaning that the tenant did not appear at the hearing. A tenant's absence automatically results in a judgment for possession, which allows the landlord to take the next steps to have the tenant evicted. There are myriad reasons why tenants might miss their court date. Some decide to forgo appearing in court because they lacked the resources to secure legal representation and feel too intimidated, do not know they are allowed to defend themselves, or have little faith that they can win their case without a lawyer. Others make the trip to the courthouse to defend their case but receive a default judgment anyway because they go to the wrong courtroom or do not hear when their name is called.[153] Finally, many tenants receive default judgments involuntarily because they did not receive the eviction notice, misunderstood the instructions, lacked reliable transportation, were unable to secure reliable child care, or did not have paid days off at work.[154] The high rate of default judgments indicates that many evictions proceed without scrutiny of the landlords' claims.[155]

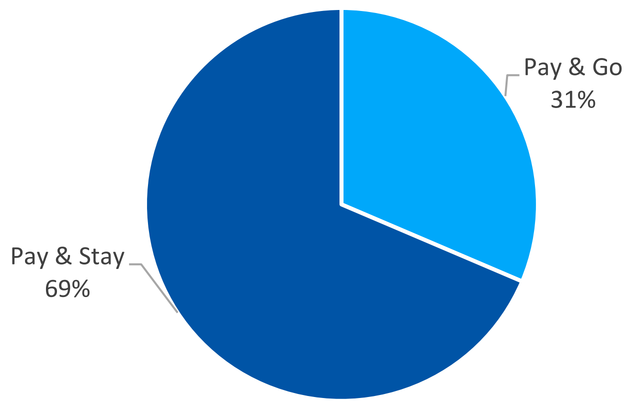
> A missed hearing automatically results in a judgement against the tenant. Many tenants miss the court date because of circumstances beyond their control.

Settlement Agreements

Settlement agreements can occur at any point of the process: before the court date, at a settlement conference in the courthouse on the day of the hearing, or at the hearing itself. When both the tenant and landlord are present on the court date, the judge will often encourage them to draw up a settlement agreement on their own rather than go through a formal hearing. Qualitative studies have found that tenants frequently feel pressured to settle, but doing so can leave them in a worse position than if they had their case heard by a judge. During settlement negotiations, landlords' attorneys often use complicated legal terminology to convince tenants that the settlement terms are fair even if there was actually a legitimate defense for nonpayment (e.g., the landlord had not provided adequate heat or made necessary repairs).[156]

There are two primary types of settlements in New Jersey Landlord-Tenant Court: “Pay and Go” and “Pay and Stay.”

Settlements by Type, 2023



Source: PRI Analysis of New Jersey Administrative Office of the Courts data, 2023

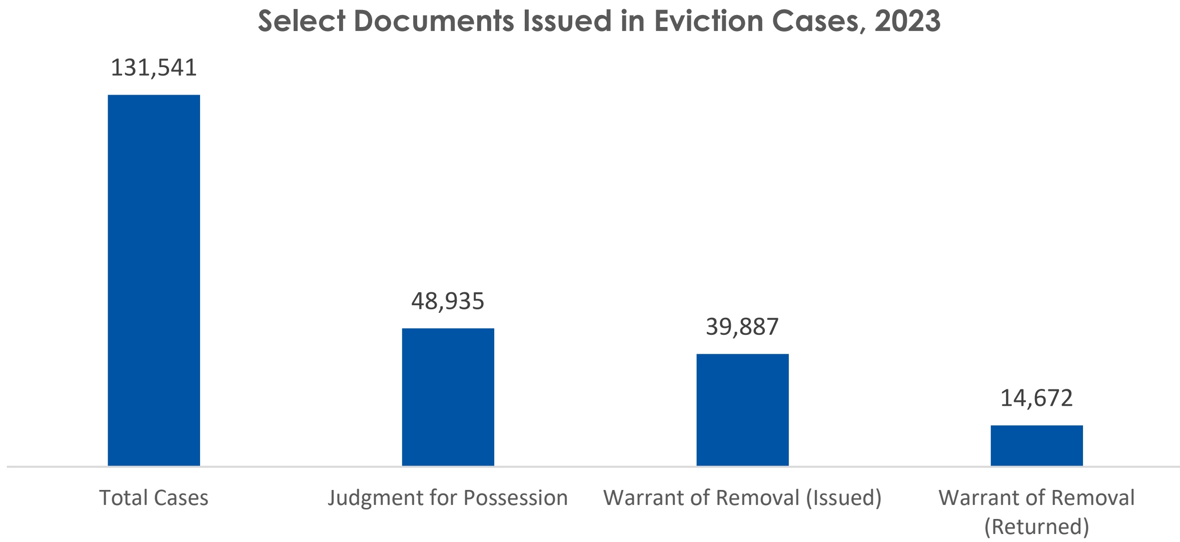
In a Pay and Go settlement, a judgment for possession is entered, and the tenant commits to paying most or all of the amount the landlord claims to be owed and to vacating the unit by an agreed-upon date. While Pay and Go settlements may give tenants some additional time to vacate their unit, they are still involuntarily displaced, and the eviction remains on their record for seven years.

> Even when tenants favorably settle their cases through Pay and Go, eviction remains on their record for seven years.

Pay and Stay settlements are typically more beneficial for tenants. In a Pay and Stay settlement, the tenant commits to paying the amount owed within a designated time frame, and in exchange is allowed to continue their tenancy and remain in the unit. An eviction judgment may be issued, but if the settlement terms are met, it will be overturned. However, if the tenant cannot pay the full amount owed by the deadline, the judgment stands and the landlord can proceed with the next steps of the eviction.

Case Judgements

It is difficult to precisely estimate the number of households that actually experience eviction because of limitations inherent in the court’s data collection process. However, the AOC dataset includes annual counts of three documents that *may* indicate that a tenant experienced involuntary displacement: Judgments for Possession, Warrants for Removal, and Warrants for Removal Returned.



Source: PRI Analysis of New Jersey Administrative Office of the Courts Data, 2023

Judgment for Possession: Judgments for Possession are issued whenever an eviction case is decided in favor of the landlord. In 2023, 37.2 percent of cases resulted in a Judgment for Possession.

Warrant of Removal: After a Judgment for Possession is entered, a landlord can apply for a Warrant of Removal, which is served to the tenant by an officer of the court. The tenant then has three business days to leave their home or pay the full amount owed before the court officer locks them out. Almost 40,000 warrants of removal were issued in 2023.

Warrant of Removal (Return): If the tenant does not move out within three days after a Warrant of Removal is issued, an officer of the court will escort the tenant from the property and padlock the doors. Once the tenant is removed, the officer will "return" the warrant to the court, signifying that the eviction has been completed.[157] In 2023, there were about 15,000 returned warrants reported. However, the process of returning a warrant for removal is inconsistent across New Jersey counties, with some counties requiring the warrant to be returned by court officers, and others not.

> Neither judgments nor warrants provide a perfect measure of evictions, as many tenants leave after receiving the initial filing or finding out that a judgment has been issued rather than waiting for the officer's knock.

A returned warrant is the most clear-cut indicator that a case has resulted in a completed eviction. Yet there is broad scholarly consensus that neither judgments nor warrants provide a perfect measure of evictions.[158] Many tenants leave after receiving the initial filing or finding out that a judgment has been issued rather than waiting for the officer's knock. As Matthew Desmond describes in his book *Evicted*, being forcibly removed from one's home by state authorities is incredibly traumatic:

"Sheriffs leaning against your wall, hands resting on holsters; all these strangers, these sweating men, piling your things outside, drinking water from your sink poured into your cups, using your bathroom [...] A wave of questions. What do I need for tonight, for this week? Who should I call? Where is the medication? Where will we go?"[159]

Faced with the prospect of such a frenzied and highly visible removal, many tenants opt to pack up early and move out on their own time, making it unnecessary for landlords to apply to have a warrant of removal issued and/or returned. These early departures are a primary reason why the number of warrants issued and returned is substantially lower than the number of judgments. However, in some cases, tenants are able to stay in their homes despite receiving a judgment because they paid the full amount owed or had the judgment vacated on other grounds.

Lockouts: Illegal and Underreported

In New Jersey, a tenant can only be legally evicted by an officer of the court. Any attempt by a landlord to evict a tenant on their own is considered an illegal lockout (sometimes referred to as an as "informal eviction" or "self-help eviction"). If a landlord changes the locks, boards up the door, shuts off utilities, or removes the tenant's possessions, a tenant can file a complaint with the court. If the court determines that an illegal lockout occurred, the tenant can be granted access to live in the apartment and may even be awarded monetary damages.[160]

It is illegal for a landlord to attempt to evict a tenant on their own by changing the locks, removing the tenants' possessions, or other informal methods.

Research indicates that illegal lockouts are significantly under-reported and are much more common than official numbers would suggest.

Research indicates that illegal lockouts are significantly underreported and are much more common than official numbers would suggest. In fact, two recent studies in Milwaukee, WI,[161] and New Haven, CT,[162] found that at least four out of five landlord-related forced moves are carried out informally, outside of the legal eviction process. Few tenants know that it is illegal for a landlord to evict them on their own. Even if they are familiar with the law, they may not believe that filing a complaint will be worth the effort, particularly if they worry that their landlord will just try to legally evict them later on. AOC data shows that it is very rare for a tenant to report an illegal lockout. In 2023, landlords filed 131,541 eviction cases, while tenants only submitted 573 illegal lockout complaints, a ratio of over 200 to 1.

Illegal Lockouts and Eviction Filings, 2023

Source: PRI Analysis of New Jersey Administrative Office of the Courts data, 2023

Unfortunately, members of vulnerable populations are more likely to be subject to illegal lockouts. For example, studies show that undocumented individuals face a higher risk of being illegally evicted because they are less likely to report their landlords due to fears about their immigration status.[163] Low-income women are also at an increased vulnerability. The Department of Justice's Sexual Harassment in Housing Initiative was created in 2017 to target landlords who demand sexual favors from tenants in exchange for removing illegal padlocks from the rental unit.[164] There is also evidence that some landlords informally forced out victims of domestic violence to avoid being cited for nuisance ordinance violations.[165]

APPENDIX 2: Assessing the Impact of Civil Legal Representation in Eviction Cases: How PRI's Study Compares to Others

PRI's analysis finds that in 2023, Legal Services' Eviction Prevention Rate (EPR) was 81.8 percent for tenants who received full-scope representation, and 48.1 percent for tenants with limited representation. In comparison, the EPR was just 10.3 percent for tenants who did not receive representation. These results are consistent with previous studies showing that legal representation significantly improves tenants' outcomes.[166] However, studies' exact findings about tenant success vary. For example, the Seattle Women's Commission found that even with legal representation, tenants were only able to remain housed 23.4 percent of the time (compared to 14.6 percent of unrepresented tenants).[167] By contrast, the economic consultancy firm Stout found that 97 percent of represented tenants were able to avoid disruptive displacement (compared to 3 percent of unrepresented tenants).[168] Most other studies' estimates fall somewhere in the middle. The range of estimates can be explained by several factors:

First, researchers have different ways of measuring attorney success. PRI's cost-benefit analysis focuses on the EPR—the percentage of cases where the tenant is able to avoid an imminent eviction and remain in their home.[XIV] Other researchers use a broader definition that may include cases when an eviction is delayed or sealed from public view. For example, Stout has examined whether tenants are able to avoid "disruptive displacement," which includes tenants who were given additional time to leave their apartments and those who reported that legal representation helped the resolution of their case in some other way, even if the eviction could not be prevented.[169] For the current cost-benefit analysis, PRI determined that the EPR was the most appropriate definition of success because there is a lack of empirical evidence on the extent to which delaying an eviction or mitigating its harm can lead to economic savings for the state. Existing research on the link between eviction and negative outcomes (homeless shelter entry, hospitalizations, lost wages, etc.) generally measures whether a household recently received an eviction judgment or warrant of removal, regardless of whether it was delayed.[170] A tenant who is granted a few extra weeks in their apartment may still face many of the same challenges as one who must leave sooner: difficulty re-renting due to having an eviction on their record, lowered credit scores, moving and storage costs, having to switch schools or find a new job closer to their new residence, significant stress, and more. PRI's analysis finds that 99.3 percent of Legal Services clients who receive full-scope representation either avoid eviction entirely, have a delayed eviction, or are granted other legal benefits. However, to ensure that results are empirically valid, PRI only calculates economic benefits that accrue to the state when tenants are not evicted.

Second, studies do not all use the same comparison groups. PRI compares the EPR for three levels of representation: no representation, limited representation, and full-scope representation. By contrast, a

[XIV] PRI presents data on delayed evictions and other mitigated eviction outcomes elsewhere in this report to highlight the broader benefits of civil legal assistance in eviction cases. However, only the EPR (which does not include delayed evictions and other partial successes) is used to quantify the economic impact.

randomized control trial in Massachusetts's Northeast Housing Court looked at tenants who received either full-scope representation or one-day assistance (help filling out forms, explanations of the eviction process, etc.),[171] while the financial consultancy firm Stout presents outcomes for unrepresented and represented tenants without separating out full-scope and limited representation.[172] These differences make comparisons between studies' findings less straightforward.

Third, researchers have analyzed data from different jurisdictions, each with its own laws about tenants' rights, eviction timelines, and defenses that can be raised. Local legal landscapes can either constrain or broaden the set of strategies attorneys can marshal on behalf of their clients, meaning that representation may have more of an impact in certain places. Studies' timing may have also shaped their findings. For example, anecdotal evidence from Legal Services attorneys suggests that during the COVID-19 pandemic, the government's emergency measures might have increased the efficacy of limited services.

Glossary

AFFORDABLE HOUSING	Housing that costs no more than 30 percent of a household's gross monthly income.
AREA MEDIAN INCOME (AMI)	The midpoint of the income distribution for a specific geographic area set by the U.S. Department of Housing and Urban Development. AMI is calculated on an annual basis.
BACKLOG	Cases that have not been heard in a timely manner and are still pending beyond the court's standard time frame.
BENEFITS/ECONOMIC BENEFITS	The outcomes of the cost-benefit analysis conducted in this report.
CIVIL LEGAL SYSTEM	The court system that deals with civil (non-criminal) cases, including evictions.
COST-BENEFIT ANALYSIS	A method of economic analysis that compares the estimated costs of a given policy intervention to the total economic benefits that would result. This report analyzes the economic impact in New Jersey of providing legal representation in eviction cases by incorporating: the costs of providing legal representation in eviction cases; the impact of legal representation on the likelihood of eviction; and the state-level cost savings from preventing an eviction.
COST BURDEN	When a household spends more than 30 percent of their gross income on housing.
COST SAVINGS	The state-level expenditures averted by preventing an eviction; in other words, the amount of money the state would have had to pay if the eviction was not avoided.
DEFAULT JUDGMENT	A court ruling that indicates that an eviction case was automatically ruled in the landlord's favor because the tenant failed to appear for their hearing.
DEFENDANT	The person or entity being sued by the plaintiff. In an eviction case, this is typically the tenant.
DISMISSED WITHOUT PREJUDICE	A court ruling indicating that an eviction case is closed for the time being; however, the landlord may re-file the same case against the same tenant at a later point in time.
DISMISSED WITH PREJUDICE	A court ruling indicating that an eviction case is permanently closed and the landlord cannot re-file the same case again.
EVICTION DISRUPTION RATE (EDR)	The share of Legal Services full-scope representation eviction cases in which eviction an eviction was not prevented, but a delayed eviction was achieved.

EVICTION PREVENTION RATE (EPR)	The frequency at which a given group of tenants in eviction court avoids being legally evicted. In PRI's cost-benefit analysis, EPRs do not include tenants with delayed evictions, Pay and Go settlements, or other court outcomes that indicate displacement.
FULL-SCOPE REPRESENTATION	When an attorney appears in court on the tenant's behalf and provides the full range of legal assistance (crafting a defense, preparing and filing legal documents, communicating with the landlord's counsel, etc.) until the completion of the case.
HARM REDUCTION RATE (HRR)	The share of Legal Services full-scope representation eviction cases in which an eviction is not prevented or delayed, but another positive outcome was achieved. This includes outcomes such as overcoming illegal charges by the landlord; enforcing the right to decent habitable housing; obtaining repairs; retrieving belongings from former landlord; avoiding or reducing holdover damages, landlord attorney fees, or other costs; reducing or waiving back rent; sealing or expunging an eviction record; and negotiating an agreement or settlement.
HOLDOVER	An eviction case filed by a landlord for reasons other than failure to pay rent (i.e., lease violations).
HOUSEHOLD	All individuals who reside together within a housing unit. In this report, "household" refers to single individuals as well as families.
ILLEGAL LOCKOUT	Any attempt by a landlord to forcibly remove a tenant without a court order (e.g., changing the locks, shutting off utilities, and removing tenant belongings). Sometimes referred to as a "self-help eviction."
JUDGEMENT FOR POSSESSION	A court ruling in favor of the landlord in an eviction case. If a judgment for possession is entered, the landlord can apply for a warrant of removal to have the tenant legally evicted.
LANDLORD	A person who rents land, a building, or an apartment to a tenant.
LIMITED REPRESENTATION	Forms of legal assistance that do not involve court appearances or full-scope representation. May include one-time legal advice, help filling out court forms, guidance on how to apply for rental assistance, or other discrete tasks.
LOW-INCOME	See "True Poverty."
LEGAL SERVICES	The five regional programs and central coordinating office of New Jersey's legal services network: Central Jersey Legal Services, Essex Newark Legal Services, Legal Services of

	North West Jersey, Northeast New Jersey Legal Services, South Jersey Legal Services, and LSNJ.
LEGAL SERVICES EVICTION DATA	Case-level data collected by Legal Services attorneys regarding the details and outcomes of eviction cases.
LSNJ	Legal Services of New Jersey, or the central coordinating office of the Legal Services program in New Jersey.
MEDIAN GROSS RENT	The 50th percentile of monthly contract rent plus utilities paid by the renter.
MOUNT LAUREL DOCTRINE	A state constitutional mandate requiring all towns to provide their fair share of affordable housing. The doctrine was issued as a result of Southern Burlington County N.A.A.C.P. v. Mount Laurel Township, a New Jersey Supreme Court case decided in 1975.
NON-PAYMENT	An eviction case filed by a landlord because a tenant has failed to pay rent.
PAY AND GO	A type of eviction case settlement where the tenant agrees to pay the landlord any back rent owed. In exchange, the tenant may be given additional time to vacate the premises.
PAY AND STAY	A type of eviction case settlement where the tenant agrees to pay an agreed-upon amount of back rent. In exchange, the tenant is allowed to remain in the unit.
PLAINTIFF	A person who brings a case against another in a court of law. In an eviction case, this is typically the landlord.
SECTION 8	A federal program that gives eligible families a housing subsidy that they can use toward rent in the private housing market. Also known as the Housing Choice Voucher Program.
SEVERE COST BURDEN	When a household spends more than 50 percent of their income on housing.
SHELTERED HOMELESSNESS	The U.S. Department of Housing and Urban Development defines sheltered homelessness as adults, children, and unaccompanied children who, on the night of the annual Point-in-Time (PIT) Count, are living in shelters for the homeless.
TENANCY CASES	Civil cases involving the possession of a property by a tenant.
TENANT	A person who occupies land or property rented from a landlord.
TRUE POVERTY LEVEL (TPL)	The minimum income families need to afford basic needs, without public or private support. For the average family in New Jersey, TPL is equivalent to 300% FPL. Note that in this report, “low-income” is used interchangeably with “below TPL.”

UNSHELTERED HOMELESSNESS	The U.S. Department of Housing and Urban Development defines a person experiencing unsheltered homelessness as residing in a place not meant for human habitation, such as a car, park, sidewalk, or abandoned building.
WARRANT OF REMOVAL	A court document that can be issued after a Judgment for Possession has been awarded to a landlord. If a tenant does not leave the property or pay all back rent owed in full within three business days of being served with a warrant of removal, the landlord can request a court officer to carry out the eviction.

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