

Dr. Carl Gershenson  
The Eviction Lab  
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To the Members of the Senate Standing Committees on Social Services and Aging:

New York State has an eviction crisis, but a particular kind of eviction crisis. According to the National Low Income Housing Coalition's Homes Out of Reach report, New York is the 3<sup>rd</sup> least affordable state in the nation. But thanks to strong tenant protections, the state has a very average eviction filing rate. In New York City, even higher housing costs are counterbalanced by even stronger tenants' rights, including Right to Counsel and the Housing Stability and Tenant Protection Act. Accordingly, New York City, can boast of a low filing rate of 5 evictions per 100 renter households. Eviction Lab's data show that this is below the national average, and even 3-4 times lower than the filing rate seen in more affordable cities like Memphis, Tennessee and Richmond, Virginia.

But these rosy topline statistics obscure serious problems. Pockets of eviction rates above the national average exist across the state—from Erie and Niagara counties in the west, to Albany, Rensselaer, and Schenectady counties in the east, and Suffolk County on Long Island. And in New York City itself, the low filing rate exists in part because higher income people remain renters in NYC for longer than in other cities. The 2023 NYC Housing and Vacancy survey reveals that 45% of households in market-rate rentals earn over \$100,000, as do 30% of households in rent stabilized units. These high-income renter households are at very low risk of eviction, bringing down NYC's overall filing rate. But in most every other city, households with equivalent income are likely to have become homeowners. This is a reminder that any statistics you see about the experience of the average New York renter contains many high-income households, which tends to mask the magnitude of pain being felt by renters on the bottom half of the income scale.

The statistical picture changes if we fix our sights on the Bronx, a borough not known for high income renters. It turns out the Bronx has an eviction filing rate of 11%, well above the national average. In fact, almost 40% of all evictions in NYC are filed in the Bronx, even though the borough only represents around 16% of the city's population.

Furthermore, an eviction filing in the Bronx--or anywhere in New York City--is more devastating than an eviction filing anywhere else in the country. Charlotte, North Carolina might have an eviction filing rate twice as high as the Bronx. But Charlotte also has a vacancy rate that is *15 times higher* than the Bronx. When you get evicted in Charlotte, you have a good chance of finding a new place to live. But the Bronx had a 2023 vacancy rate of .82% (and NYC as a whole had a vacancy rate of 1.4%). When you get evicted in the Bronx, there is a very high chance that you end up homeless. A 2014 study by the Robinhood Foundation found that 25% of NYC households receiving an eviction ended up homeless. I believe that percentage is probably higher by now.

Accordingly, we should consider the costs of eviction prevention relative to the costs of providing homeless services. The New York City Independent Budget Office reports that around \$271 was spent per person-day on homelessness shelters alone. (Note this does not account for the high costs paid for inpatient and emergency medical care for the homeless, or foster care costs for homeless youth.) According to the Coalition for the Homeless, in 2023 the average length of stay in a DHS shelter was well over a year for families with children and single adults (437 days and 412 days respectively), and over two years for adult families (750 days). Some back of the envelope math therefore suggests that preventing a family of two adults from experiencing homelessness saves \$406,500 in direct shelter costs alone. Preventing a family of one adult and two children from experiencing homelessness saves \$355,281 in direct shelter costs alone.

As of March 2024, New York City reported the average NYS Emergency Rental Assistance payments was for \$12,135. If every thirty ERA payments to families with one adult and two children prevent just one family from entering homelessness, then the cost of the ERA payments is balanced out by savings to the homeless system. If every thirty-three payments to households with two adults prevent just one family from entering homelessness, then the cost of the ERA payments is balanced out by savings to the homelessness system.

These calculations will differ in the details, but in a general sense would nonetheless apply across the state, which in 2024 had the third highest rate of per capita homeless in the nation. According to HUD, homelessness increased in every county in the state from 2022 to 2024, with rates of growth for family homelessness particularly pronounced.

We see here, in stark fiscal terms, that an ounce of eviction prevention is yet again worth a pound of homelessness “cure”. How much better is it to spend this money up front, keeping families in their homes and making landlords whole, all while preventing the trauma of eviction and the mental scarring that can result from extended homelessness spells? If well-designed, ERA payments can be a wise fiscal investment as well as being more humane and protective of human dignity than alternate expenditures.

Sincerely,

Dr. Carl Gershenson  
Lab Director  
The Eviction Lab at Princeton University