

COSTS OF
**COVID-19
EVICTIONS**

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NATIONAL LOW INCOME
HOUSING COALITION



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Innovation for Justice

COSTS OF COVID-19 EVICTIONS

Millions of renter households could be at risk of eviction this winter due to the COVID-19 pandemic and its economic fallout. Without federal intervention, this flood of evictions will disrupt their lives and cause severe harm to their economic, social, mental, and physical well-being. These evictions will also trigger a wave of unsustainable downstream costs that will further strain the budgets of public health and social service systems.

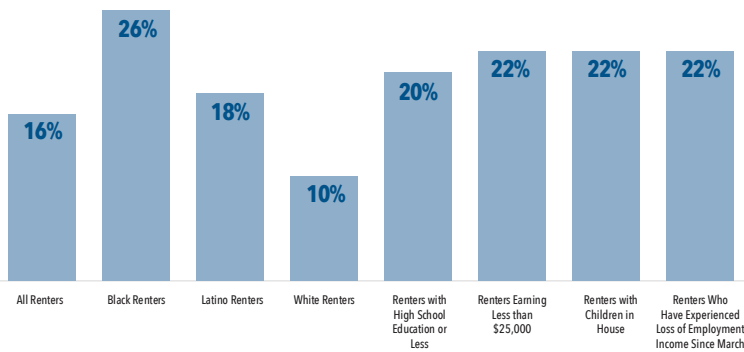
This report, a collaboration between NLIHC and the Innovation for Justice (i4J) Program, highlights some of the public costs of eviction-related homelessness that the United States will incur if we do not provide adequate rental assistance and eviction protection. A significant share of evicted renters is likely to need services, including shelter and emergency medical care, that require extensive financial resources. And families who lose their homes are at higher risk of encountering the child welfare and juvenile delinquency systems, which also require significant resources. These costs are in addition to the well-documented personal costs of eviction on individuals and the costs to landlords of unpaid rent.¹

Federal lawmakers have failed to provide the rental assistance and eviction protection American renters need. The eviction moratorium in the federal CARES Act, which protected approximately one in four American renters, expired on July 25.² In September, the Centers for Disease Control issued an eviction moratorium that applies to most renters financially burdened by COVID, but it is set to expire on December 31 and does not shield renters from the accumulation of back rent and late fees.³ Many state and local eviction moratoriums have expired or will soon.⁴ Meanwhile, approximately three in ten rental assistance programs created or expanded in response to COVID-19 have already closed.⁵ With COVID cases surpassing 11 million and rising,⁶ and winter approaching, more U.S. renters than ever are on the brink of eviction.⁷

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- 1 Desmond, M., & Kimbro, R. T. (2015). Eviction's Fallout: Housing, Hardship, and Health. *Social Forces* 94 (1): 295-324.
 - 2 Goodman, L., et al. (2020, April 2). *The CARES Act Eviction Moratorium Covers All Federally Financed Rentals—That's One in Four US Rental Units*. Washington, DC: Urban Institute.
 - 3 Centers for Disease Control and Prevention. (2020). *HHS/CDC Temporary Halt in Residential Evictions to Prevent the Further Spread of COVID-19, Frequently Asked Questions*. Washington, DC: Centers for Disease Control and Prevention.
 - 4 Eviction Lab. (2020). *COVID-19 and Changing Eviction Policies Around the Nation*. Princeton, NJ: Eviction Lab.
 - 5 Yae, R., et al. (2020). *Emergency Rental Assistance Programs in Response to COVID-19*. Washington, DC: National Low Income Housing Coalition.
 - 6 Center for Disease Control and Prevention, *COVID Data Tracker as of November 13*.
 - 7 Parker, W. (2020, October 27). *Struggling Rental Market Could Usher in Next American Housing Crisis*. *Wall Street Journal*.

“ One in four renters have no or slight confidence they can pay next month’s rent on time and another quarter have only moderate confidence they can do so.

FIGURE 1. SHARE OF RENTERS BEHIND ON RENT IN LATE OCTOBER

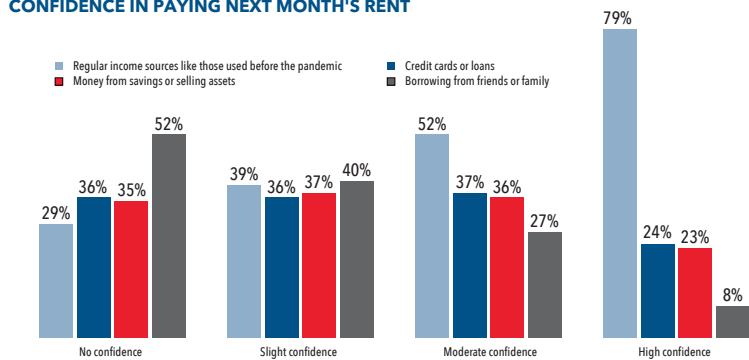


Source: US Census Bureau, Household Pulse Survey Week 17 (October 14-26, 2020).

Pandemic-related job and wage loss have fueled the eviction crisis as many households are behind on rent. Nearly 16% of renters were behind on their rent payments in late October. Delinquency rates were even higher for Black and Latino renters, renters with a high school education or less, and low-income renters (Figure 1).⁸

One in four renters have no or slight confidence they can pay next month’s rent on time and another quarter have only moderate confidence they can do so. All told, fewer than half of renters who owe rent are highly confident that they can pay it on time.⁹

FIGURE 2. METHODS RENTERS USED TO MEET SPENDING NEEDS BY LEVEL OF CONFIDENCE IN PAYING NEXT MONTH’S RENT



Source: US Census Bureau, Household Pulse Survey Week 17 (October 14-October 26). Respondents asked to identify all methods they had used in the last 7 days to meet spending needs and how confident they were they could pay next month’s rent on time.

Stout Risius Ross, a global consulting firm, produces a range of estimates of renters at risk of eviction based on the assumption that renters with no or slight confidence in their ability to pay their rent and a proportion of renters with moderate confidence may fail to pay rent in full. In September they estimated that between 9.5 million and 13.9 million renter households may be at risk of eviction.¹⁰

Economists at the Federal Reserve estimate that 36% of renters with no confidence and 71% of those with slight confidence in their ability to pay rent next month will still find a way to do so, but millions of renters will not.¹¹ From these estimates and the Census Household Pulse Survey, we estimate that 6.7 million renter households will be unable to pay their rent and at risk of eviction if rent payments remain consistent among renters with no or slight confidence in their ability to pay rent.¹²

Many struggling renters still paying their rent, however, are doing so in unsustainable ways. Among renters with no confidence in their ability to pay next month’s rent on time, more than half are borrowing from family and friends to meet their spending needs, one-third are using credit cards, and one-third are spending down savings (Figure 2).¹³ These means are unsustainable and as unemployment insurance, rental assistance, and

8 U.S. Census Bureau, [Household Pulse Survey Week 17 \(October 14-26\) Data Tables](#).

9 Ibid.

10 Stout. (2020). [Estimation of Households Experiencing Rental Shortfall and Potentially Facing Eviction](#). Retrieved November 14, 2020. This estimate uses confidence-level responses from Household Pulse Survey Week 15 (September 16–28).

11 Larrimore, J. and Troland, E. (2020). [Improving Housing Payment Projections during the COVID-19 Pandemic](#). Washington, DC: Board of Governors of the Federal Reserve System.

12 This estimate of renters at risk uses confidence-level responses from Household Pulse Survey Week 16 (September 30–October 12).

13 U.S. Census Bureau, [Household Pulse Survey Week 17 \(October 14-26\) Data Tables](#).

other forms of support run out, an increasing share of renters will be unable to pay their rent.

Based on the projected range of renters at risk of eviction, we use the Innovation for Justice (i4J) Program’s Cost of Eviction Calculator to estimate that emergency shelter, inpatient medical care, emergency medical care, foster care, and juvenile delinquency for evicted renters who become homeless will cost between \$62 billion and \$129 billion, depending on the extent to which renters can continue to pay their rent (Table 1). These costs are in addition to and well above the \$26 billion to \$29 billion rent shortfall that renters may owe their landlords by January 2021.¹⁴

Evictions have high public and personal costs that can be avoided with adequate rental assistance and eviction protections. The National Low Income Housing Coalition (NLIHC) estimates a need for at least \$100 billion in emergency rental assistance to eliminate housing cost burdens and prevent housing instability for up to a year for low-income renters impacted by the COVID-19 pandemic.¹⁵ An investment of \$100 billion not only helps families avoid homelessness, but also helps families who would otherwise double-up with others or be consistently on the edge of homelessness. Rental assistance is a better public investment and less expensive than the costs of evictions on renters, landlords, and the public.

TABLE 1: SELECT NATIONAL PUBLIC COSTS OF EVICTION-RELATED HOMELESSNESS DUE TO COVID-19 PANDEMIC

Assumption of future rent payments	Renter households at risk of eviction	i4J estimated select public costs of eviction-related homelessness
Federal Reserve proportional model	6,656,340	\$61,571,832,069
Stout (low)	9,532,000	\$88,171,983,895
Stout (high)	13,895,000	\$128,530,184,245

“ We use the Innovation for Justice (i4J) Program’s Cost of Eviction Calculator to estimate that emergency shelter, inpatient medical care, emergency medical care, foster care, and juvenile delinquency for evicted renters who become homeless will cost between \$62 billion and \$129 billion, depending on the extent to which renters can continue to pay their rent.

PUBLIC COSTS OF HOMELESSNESS FROM EVICTIONS

Our estimate of the public costs of homelessness due to evictions includes five elements: emergency shelter, inpatient medical care, emergency medical care, foster care, and juvenile delinquency. These are only a few of the known costs of eviction-related homelessness to local governments and public agencies. We do not include, for example, the increased need for longer-term housing assistance, the cost of child welfare investigations that precede foster care, or the costs of arrests and courts that involve juvenile delinquency cases. Consequently, these estimates are best understood as a starting point for measuring the costs of evictions. More information about the research on which we base these costs is available in Appendix A.

TABLE 2: SELECT PUBLIC COSTS OF HOMELESSNESS FROM EVICTIONS, BY COST CATEGORY

Assumption of future rent payments	i4J select public costs of eviction-related homelessness	Emergency shelter	Emergency medical care	Inpatient medical care	Foster care	Juvenile delinquency
Federal Reserve proportional model	\$61,571,832,069	\$26,969,992,004	\$8,440,025,836	\$14,026,455,313	\$7,946,558,884	\$4,188,799,611
Stout (low)	\$88,171,983,895	\$38,621,519,300	\$12,086,270,976	\$20,086,139,237	\$11,379,616,919	\$5,998,437,464
Stout (high)	\$128,530,184,245	\$56,299,413,625	\$17,618,415,360	\$29,279,994,198	\$16,588,310,647	\$8,744,050,415

14 Stout. (2020). Estimation of Households Experiencing Rental Shortfall and Potentially Facing Eviction. Retrieved November 17, 2020.

15 Aurand, A., et al. (2020). NLIHC Research Note: Emergency Rental Assistance Needs for Workers Struggling Due to COVID-19. Washington, DC: National Low Income Housing Coalition.

EMERGENCY SHELTER COSTS

One of the largest costs of eviction will be an increase in the number of people who need emergency shelter. Without resources to pay for a first month's rent and security deposit, evicted tenants struggle to afford adequate replacement housing. Some will not be able to seek temporary shelter with family or friends, especially during a pandemic. We assume that evicted households are similar in size to non-evicted households, which on average is 2.6 people. Robin Hood, a NYC-based non-profit, estimates that in non-pandemic times 25% of people who are evicted enter homeless shelters.¹⁶ We assume they will need emergency shelters for roughly 90 days at a national rate of \$68.50 per person per day.

This number of people at risk of experiencing homelessness is beyond the capacity of our current shelter system. Providing emergency rental assistance would avoid \$27 billion to \$56 billion in COVID-19 eviction-related emergency shelter costs and prevent overwhelming the services in place that are needed by people already experiencing homelessness.

MEDICAL COSTS

Housing instability increases stress levels and leads to mental and physical health problems including depression, anxiety, suicide, high blood pressure, cardiovascular disease, and respiratory conditions.¹⁷ Furthermore, evicted renters may postpone health-related expenses as they dedicate time and resources to securing housing, further threatening their health.¹⁸ Eviction-related displacement, homelessness, and unaffordable housing increase renters' need for medical care, generating higher healthcare costs for families and communities. Housing instability, particularly homelessness, could also increase COVID-19-related health risks if evicted renters must move to overcrowded living conditions or congregate shelters.¹⁹ Increasing shelter entry is likely to cause further spread of the virus.

We estimate the costs of both inpatient and emergency medical care for evicted renters who may become homeless. Based on research discussed in the Appendix, we assume that 32% of the one-quarter of evicted household members who become homeless will make use of emergency

TABLE 3: NATIONAL SHELTER COST

Assumption of future rent payments	Renter households at risk of eviction	Renter households at risk of eviction and needing emergency shelter	i4J estimated cost of emergency shelter
Federal Reserve proportional model	6,656,339	1,664,085	\$26,969,992,004
Stout (low)	9,532,000	2,383,000	\$38,621,519,300
Stout (high)	13,895,000	3,473,750	\$56,299,413,625

TABLE 4: NATIONAL COST OF MEDICAL CARE FOR EVICTION-RELATED HOMELESSNESS

Assumption of future rent payments	Renter households at risk of eviction	Number of people at risk of homelessness and need ER care	Number of people at risk of homelessness and need inpatient care	i4J estimated cost of emergency medical care for eviction-related homelessness	i4J estimated cost of inpatient care for eviction-related homelessness
Federal Reserve proportional model	6,656,339	1,038,389	805,284	\$8,440,025,836	\$14,026,455,313
Stout (low)	9,532,000	1,486,992	1,153,181	\$12,086,270,976	\$20,086,139,237
Stout (high)	13,895,000	2,167,620	1,681,017	\$17,618,415,360	\$29,279,994,198

16 Robin Hood. (2020). *Metrics*. New York: Robin Hood.

17 Health Research and Educational Trust. (2017). *Social Determinants of Health Series: Housing and the Role of Hospitals*. Chicago, IL: Health Research and Educational Trust.

18 Desmond, M., & Kimbro, R. T. (2015). Eviction's Fallout: Housing, Hardship, and Health. *Social Forces* 94 (1): 295-324.

19 Sheen, J., et al. (2020). *The Effect of Eviction Moratoriums on the Transmission of SARS-CoV-2*. Working paper.

medical departments, and that 75% of that usage will be due to conditions directly related to homelessness, with an average rate of four visits per person in a year's time at an average cost of \$2,032 per visit. We assume 23% of the one-quarter of household members who become homeless will need inpatient care for seven days at \$2,517 per day, and that 80% of that need is the result of homelessness.

Providing emergency rental assistance would avoid between \$8 and \$18 billion in COVID-19 eviction-related emergency medical costs and up to \$29 billion in inpatient medical costs.

SELECT COSTS RELATED TO EVICTED CHILDREN AND YOUTH

Fifty-one percent of people with children in their homes have lost employment income since March. Nearly 4 in 10 renters with children in their home today have no or slight confidence they can pay their rent on time next month and twenty-two percent are already behind on their rent. Housing instability, including just being behind on rent, causes long-term harm to children, who suffer detrimental health, social, and economic consequences.²⁰

The child welfare system demonstrates yet another social system that will be strained by homelessness caused by the eviction crisis. For example, children in families displaced from their homes are at greater risk of experiencing the foster care system.²¹ Inadequate housing itself may increase the need for out-of-home placement, and the negative mental health consequences and stress associated with housing instability can also increase the risk a family will require child welfare services for domestic abuse, child abuse, and neglect.

Based on Census data, we assume that nearly 37% of impacted households will include an average of 1.9 children. Relying on existing research, we assume 16% of households with children entering the shelter system will need out-of-home foster care, that foster care costs \$2,150 per child per month, and that children placed in foster care will stay for 19.8 months. Adequate emergency rental assistance would ensure housing stability for families with children and avoid \$8 billion to \$17 billion in COVID-19 eviction-related foster care cost.

Children impacted by eviction are also more likely to experience the juvenile delinquency system. Children experiencing homelessness are more likely to be arrested, whether for crimes of necessity or conflicts created by homelessness itself.²² To estimate the costs to the juvenile justice system caused by an increase in eviction-related homelessness, we assume that 37% of impacted households will have an average of 1.9 children. Thirty-four percent of children are between the ages of 12 and 17. We assume, following surveys

TABLE 5: NATIONAL FOSTER CARE COST

Assumption of future rent payments	Renter households at risk of eviction	Children at-risk of experiencing eviction-related homelessness and foster care	i4J estimated cost of foster care
Federal Reserve proportional model	6,656,339	189,618	\$7,946,558,884
Stout (low)	9,532,000	271,536	\$11,379,616,919
Stout (high)	13,895,000	395,824	\$16,588,310,647

TABLE 6: NATIONAL JUVENILE DELINQUENCY COST

Assumption of future rent payments	Renter households at risk of eviction	Youth at risk of experiencing eviction-related homelessness and juvenile delinquency	i4J estimated cost to juvenile delinquency system
Federal Reserve proportional model	6,656,339	100,335	\$ 4,188,799,611
Stout (low)	9,532,000	143,682	\$ 5,998,437,464
Stout (high)	13,895,000	209,448	\$ 8,744,050,415

20 Children's HealthWatch. (2011). *Behind Closed Doors: The Hidden Health Impacts of Being Behind on Rent*. Boston, MA: Children's Healthwatch.

21 Lenz-Rashid, S. (2013). *Supportive Housing for Homeless Families: Foster Care Outcomes and Best Practices*. Sacramento, CA: Sierra Health Foundation.

22 Coalition for Juvenile Justice. (2016). *Youth Homelessness and Juvenile Justice: Opportunities for Collaboration and Impact*. Washington, DC: Coalition for Juvenile Justice. For more information on arrests involving all youth younger than age 18, see Puzanchera, C. (2020). *Juvenile Justice Statistics: Juvenile Arrests, 2018*. Washington, DC: U.S. Department of Justice, Office of Juvenile Justice and Delinquency Prevention.

of youth experiencing homelessness, that one-fourth of these youth will face an arrest and detention after their eviction. Based on available national data, we assume a median length of stay of 71 days at an average cost of \$588 per day. Keeping families in their homes through the adequate provision of emergency rental assistance would avoid between \$4 billion and \$9 billion, while also preventing significant harm to the well-being and social development of children.

CALL TO ACTION

With cases of COVID-19 surpassing 11 million and rising, and millions of renters struggling to afford their rent and at risk of eviction, federal, state and local lawmakers must extend eviction moratoriums beyond the end of the year. Eviction moratoriums alone, however, are not enough. Without adequate financial assistance, renters will continue to owe accumulated back rent and late fees.

In March, Congress introduced the Emergency Rental Assistance and Rental Market Stabilization Act, which has over 200 cosponsors.²³ The Act calls for \$100 billion in funding to states, localities, and tribes for short- and medium-term rental assistance. The Act requires deep income targeting, ensuring that resources are focused on households with the greatest needs. The Act also requires HUD to disburse 50% of allocated funds within 30 days of its enactment, while the remaining 50% of funds would be dispersed within 45 days. The Act would provide up to 24 months of rental assistance or pay for up to 6 months of back rent. At-risk households would also be able to receive assistance for other costs associated with housing, such as moving fees, security deposits, and utility payments. This Act should be incorporated into any coronavirus relief package enacted by Congress.

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”

The COVID-19 pandemic calls for immediate interventions to protect the housing stability of renter households at risk of eviction. Now is the time for action to provide emergency rental assistance. A failure to do so will result in millions of renters spiraling deeper into debt and housing poverty, while public costs and public health risks of eviction-related homelessness increase. These outcomes are preventable. In the long run, we must better prepare for future crises. Congress should enact appropriate housing policies to ensure renters do not experience similar levels of housing instability during future pandemics and economic recessions. One step in that direction is full funding for the housing voucher program, so that every eligible family receives rental assistance when they need it.

More Information about the Cost of Eviction-Related Homelessness: The costs estimated in this report were generated by the Innovation for Justice Program’s Cost of Eviction Calculator, a free, online tool designed to help users estimate community costs of some of the major downstream effects of eviction-related homelessness. The Calculator is available to any community wishing to estimate the downstream costs of homelessness associated with the anticipated increase in eviction during COVID-19. By making the community costs of eviction-related homelessness more transparent, the Calculator can help promote systemic shifts toward eviction prevention.

The Calculator estimates the costs of emergency shelter, inpatient and emergency medical services, foster care, and juvenile delinquency to persons experiencing homelessness as a result of eviction. The tool provides a detailed report breaking down the calculations for each major cost, which users can then use in their own advocacy efforts.

23 National Low Income Housing Coalition. (2020). [Emergency Rental Assistance: Ensuring Housing Stability During the COVID-19 Pandemic](#). Washington, DC: National Low Income Housing Coalition.

The Cost of Eviction Calculator does not measure all community costs associated with eviction, but it provides users with a starting point to understand how the eviction crisis impacts many social systems and creates far-reaching harm to households and communities. Access the Calculator here: <https://uarizona.neotalogic.com/a/costofevictioncalculator> and the University of Arizona Innovation for Justice project page here: <https://law.arizona.edu/innovation-for-justice-projects>.

Whereas public spending may be estimated with a dollar amount, certain costs--such as quality of life--cannot be easily quantified. One limitation of the Calculator is that it cannot provide estimates for unquantifiable impacts of eviction on households. It also does not include the quantifiable household-level costs of evictions.

APPENDIX A: METHODOLOGY

This report includes three forecasts about the number of households at risk of eviction due to unpaid rent. The first forecast assumes some renters who have slight confidence in their ability to pay their rent on-time next month will still be able to do so. The Federal Reserve analyzed a small sample of adults who had responded to the Census Household Pulse Survey in both the last week of May and the first week of June.²⁴ They found that 35.8% of those who reported in May no confidence in their ability to pay next month's rent had subsequently reported in June that they had paid June's rent. They also found that 70.8% of those with slight confidence, 86.0% with moderate confidence, and 98.1% with high confidence in their ability to pay next month's rent had subsequently paid. Assuming these payment rates at each level of confidence were still relevant, we calculated the number of renters at risk of eviction due to unpaid rent by applying these payment rates to renters at varying confidence levels in their ability to pay rent reported in the Week 16 Housing Pulse Survey conducted between September 30 and October 12.

We believe renters with slight confidence in paying their rent are running out of resources to do so. As mentioned in the report, more than half of renters with no confidence in their ability to pay their rent are borrowing from family and friends, more than one-third are using credit cards or loans, and more than one-third are using their savings or selling assets to cover their expenses. Renters may also be deferring other necessities, such as food and health care, to pay their rent.

The second and third forecasts of the number of renter households at risk of eviction were developed by Stout Risius Ross, a global advisory firm, based on data from the Census Household Pulse Survey conducted between September 16 and September 28. Stout assumes that all renters who report slight or no confidence in their ability to pay next month's rent are at risk of failing to do so, as are one-quarter of renters who have only moderate confidence. Stout's estimates show us what is at stake if renters run out of resources and no additional relief is delivered. Stout estimates that between 9.5 million and 13.9 million U.S. renter households may be at risk of eviction.²⁵

Although evictions do not always result in homelessness, they increase the risk of homelessness.²⁶ Robin Hood, a NYC-based non-profit, estimates that 25% of people who are evicted enter homeless shelters. In the absence of more systematic data, we adopt this assumption that 25% of renters at risk of eviction will need emergency shelter. This assumption also informs the estimates of the need for medical care and child welfare services, as we only estimate the cost for households who become homeless as a result of their eviction.

Shelter costs: We estimated COVID-19 eviction-related shelter costs by multiplying the following five variables: (1) the total number of renter households at risk of eviction; (2) the average number of persons per household; (3) the percentage of evictions that result in shelter needs; (4) the cost of a one-day stay in emergency shelter; and (5) the average number of days per year that a person experiencing homelessness stays in emergency shelter.

According to the 5-year 2018 American Community Survey, average household size is 2.6 persons. We assume 25% of households at risk of eviction will face homelessness triggering the need for shelter. Culhane et al. (2020) estimate that emergency shelter beds cost, on average, \$68.50 per night.²⁷ Other research has produced similar estimates. HUD's 2016 Family Options Study, for instance, estimates shelter costs at \$4,800 per family per month.²⁸ Our cost estimates do not consider the increased need for stability through other

24 Larrimore, J. and Troland, E. (2020). *Improving Housing Payment Projections during the COVID-19 Pandemic*. Washington, DC: Board of Governors of the Federal Reserve System.

25 Stout. (2020, October 5). *Estimation of Households Experiencing Rental Shortfall and Potentially Facing Evictions and Needed Relief for Those Households: Statement of Methodology and Other Considerations*.

26 Collinson, R., & Reed, D. (2018). *The Effect of Evictions on Low-Income Households*. Working paper.

27 Culhane, D., et al. (2020). *Estimated Emergency and Observational/Quarantine Bed Need for the US Homeless Population Related to COVID-19 Exposure by County; Projected Hospitalizations, Intensive Care Units and Mortality*. Working paper.

28 Gubits, D., et al. (2016). *Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families*.

programs like transitional housing, permanent supportive housing, and rapid re-housing. They also do not include additional costs associated with implementing public health measures or expanding shelter capacity to meet increased demand. According to HUD's 2016 Family Options Study, the average length of time families stay in emergency shelter is three months.²⁹

Inpatient medical care costs: The estimate for inpatient medical care costs is the product of the following seven variables: (1) the total number of renter households at risk of eviction; (2) the average number of persons per household; (3) the percentage of evictions resulting in homelessness; (4) the percentage of individuals experiencing homelessness that use inpatient medical care services; (5) the estimated share of these individuals who would not be utilizing these services if they were not experiencing homelessness; (6) the average costs of one inpatient hospital visit; and (7) the average length of a hospitalization for someone experiencing homelessness.

The first three elements are the same as for shelter costs. Kushel et al. (2001) found that 23% of people experiencing homelessness had been hospitalized in the last year.³⁰ Other researchers have found similar results. Lebrun-Harris et al. (2013) found a 23% hospitalization rate among homeless individuals, and Lin et al. (2015) found a 33% hospitalization rate.³¹ We adopt Kushel's estimate since it is on the conservative end of this range. Stout estimates that 80% of people experiencing homelessness would not be using these inpatient hospital services if not for experiencing homelessness.³² Nationally, inpatient hospital stays cost on average \$2,517 per day.³³ In addition to higher rates of hospitalization, people experiencing homelessness remain hospitalized longer than housed patients, which increases costs. Bharel et al. (2013) found that people experiencing homelessness experienced an average of 1 inpatient hospitalization a year for an average of 7 days in length.³⁴ Bharel et al. (2013) found that half of all hospitalizations were reported to be in the behavioral wing, and it is not clear that the population of households now at risk of eviction would have the same health care needs as those experiencing homelessness in Bharel's study. The inpatient medical care estimate may overestimate the need, given differences between these populations.

Emergency department costs: We estimated COVID-19 eviction-related emergency department (ED) costs by multiplying the following seven variables: (1) the total number of renter households at risk of eviction; (2) the average number of persons per household; (3) the percentage of evictions resulting in homelessness; (4) the percentage of individuals experiencing homelessness that use emergency department services; (5) the estimated share of these individuals who would not be utilizing these services if they were not experiencing homelessness; (6) the average costs of one emergency department visit; and (7) the average number of times per year that a homeless person uses emergency department services.

Research indicates that persons experiencing homelessness are more likely to utilize emergency department (ED) services than housed persons. Lin, Bharel, Zhang, O'Connell, Clark (2015) note that current research indicates that between 33% and 66% of homeless people visit the ED at least once a year, while one-fifth of the general population does so.³⁵ Kushel et al. (2001) found that 32% of currently homeless persons reported

Washington, DC: U.S. Department of Housing and Urban Development.

29 *ibid.*

30 Kushel, M., et al. (2001). [Factors Associated With the Health Care Utilization of Homeless Persons](#). *JAMA* 285 (2): 200-6

31 Lebrun-Harris, L. A., et al. (2013). [Health Status and Health Care Experiences Among Homeless Patients in Federally Supported Health Centers: Findings from the 2009 Patient Survey](#). *Health Services Research* 48 (3): 992-1017. Lin, W-C., et al. (2015). [Frequent Emergency Department Visits and Hospitalizations Among Homeless People with Medicaid: Implications for Medicaid Expansion](#). *American Journal of Public Health* 105 (Suppl 5): S716-S722.

32 Stout. (2020). [The Economic Impact of an Eviction Right to Counsel in Baltimore City](#). Baltimore: Public Justice Center.

33 Kaiser Family Foundation. (2019). [2018 AHA Annual Survey: Hospital Adjusted Expenses per Inpatient Day](#). Washington, DC: Kaiser Family Foundation.

34 Bharel, M., et al. (2013). [Health Care Utilization Patterns of Homeless Individuals in Boston: Preparing for Medicaid Expansion Under the Affordable Care Act](#). *American Journal of Public Health* 103 (Suppl 2): S311-7.

35 Lin, W-C., et al. (2015). [Frequent Emergency Department Visits and Hospitalizations Among Homeless People with Medicaid:](#)

visiting an ED in the last year.³⁶ Again, we adopt Kushel's estimate since it appears to be on the conservative end of the range available. Stout estimates that 75% of people experiencing homelessness would not be using these emergency medical services if not for experiencing homelessness.³⁷ Nationally, ED visits cost, on average, \$2,032 per person per visit.³⁸ Kushel (2002) found that people experiencing homelessness visited the ED an average of four times per year.³⁹

Foster care costs: We estimated the costs of foster care due COVID-19 eviction-related homelessness by multiplying the following eight variables: (1) the total number of renter households at risk of eviction; (2) the percentage of evictions resulting in homelessness; (3) the share of all households that are families with children; (4) the average number of children in families with children; (5) the percentage of homeless families who receive child welfare services in the form of out-of-home placements; (6) the average cost of foster care placements per month; and (7) the average number of months a child remains in foster care.

According to the 2019 Current Population Survey, 36.9% of all households are families with children and families with children have 1.9 children on average. Park et al. (2004) found that 16% of families entering the emergency shelter system received out-of-home foster-care placement.⁴⁰ According to the National Council for Adoptions, a foster care placement costs on average \$25,782 per year,⁴¹ or about \$2,150 per month. According to Child Trends' analysis⁴² of data provided by the National Data Archive on Child Abuse and Neglect (Dataset #239, AFCARS Foster Care FY20), children spend about 19.8 months in foster care, on average.

Juvenile delinquency costs: We estimated juvenile delinquency costs due to COVID-19 eviction-related homelessness by multiplying the following eight variables: (1) the total number of renter households at risk of eviction; (2) the percentage of evictions resulting in homelessness; (3) the share of all households that are families with children; (4) the average number of children in families with children; (5) the share of all children who are ages 12-17; (6) the percentage of homeless youth who are first arrested after becoming homeless; (7) the average cost of juvenile detention per day; and (8) the average number of days a child remains in detention.

The first four elements are the same as for the estimate of foster care costs. To limit the realm of children who might commit acts of delinquency resulting in detention to adolescents and teenagers, this report considered only the population of children ages 12-17, who account for 34.4% of all children. Chapple et al. (2004) found that 25% of homeless youth in the Midwest Homeless and Runaway Adolescent Project had not been arrested before becoming homeless but were arrested at least once after becoming homeless.⁴³ Research on juvenile delinquency and homelessness often focuses on unaccompanied homeless and runaway youth, who may differ in important ways from children in households at risk of eviction. Other research on the subject has found even higher rates of arrest and delinquency among homeless youth, as high as 57%.⁴⁴ We assume

[Implications for Medicaid Expansion. *American Journal of Public Health* 105 \(Suppl 5\): S716-S722.](#)

36 Kushel, M., et al. (2001). [Factors Associated With the Health Care Utilization of Homeless Persons. *JAMA* 285 \(2\): 200-6.](#)

37 Stout. (2020). [The Economic Impact of an Eviction Right to Counsel in Baltimore City.](#) Baltimore: Public Justice Center.

38 United Health Group. (2019). [18 Million Avoidable Hospital Emergency Department Visits Add \\$32 Billion in Costs to the Health Care System Each Year.](#) Minnetonka, MN: UnitedHealth Group.

39 Kushel, M., et al. (2002). [Emergency Department Use Among the Homeless and Marginally Housed: Results from a Community-Based Study. *American Journal of Public Health* 92 \(5\): 778-84.](#)

40 Park, J. M., et al. (2004). Child Welfare Involvement Among Children in Homeless Families. *Child Welfare* 83 (5): 423-436.

41 Zill, N. (2011). [Better Prospects, Lower Cost: The Case for Increasing Foster Care Adoption. *Adoption Advocate* 35.](#) Alexandria, VA: National Council for Adoption.

42 Williams, S. C. (2020). [State-Level Data for Understanding Child Welfare in the United States.](#) Bethesda, MD: Child Trends.

43 Chapple, C. L., Johnson, K. D., & Whitbeck, L. B. (2004). Gender and Arrest Among Homeless and Runaway Youth: An Analysis of Background, Family, and Situational Factors. *Youth Violence and Juvenile Justice* 2 (2): 129-47.

44 Chen, X. et al. (2006). Mental Disorders, Comorbidity, and Postrunaway Arrests Among Homeless and Runaway Adolescents. *Journal*

that one fourth of the adolescents and teenagers in households suffering eviction and homelessness will face an arrest and detention. In a survey of state expenditures on confinement in 48 states and the District of Columbia, the Justice Policy Institute (JPI) found that the average costs of secure confinement for a young person was \$588 per day.⁴⁵ The Census of Juveniles in Residential Placement, 2017, indicates the median time juveniles had spent in facilities when surveyed was 71 days.⁴⁶

APPENDIX B: COSTS BY STATE

Assumption of future rent payments:	Federal Reserve proportional model		Stout (Low)		Stout (High)	
	Number of households at risk of eviction	i4J estimated select public costs of eviction related homelessness	Number of households at risk of eviction	i4J estimated select public costs of eviction-related homelessness	Number of households at risk of eviction	i4J estimated select public costs of eviction-related homelessness
United States	6,656,340	\$61,571,832,069	9,532,000	\$88,171,983,895	13,895,000	\$128,530,184,245
Alabama	86,536	\$792,715,570	191,000	\$1,749,659,557	232,000	\$2,125,240,928
Alaska	12,562	\$129,862,390	29,000	\$299,795,426	33,000	\$341,146,519
Arizona	121,372	\$1,107,158,694	211,000	\$1,924,740,521	274,000	\$2,499,426,079
Arkansas	54,864	\$490,548,197	105,000	\$938,818,048	124,000	\$1,108,699,409
California	823,511	\$7,888,397,292	1,339,000	\$12,826,255,341	1,687,000	\$16,159,740,672
Colorado	79,862	\$724,401,756	131,000	\$1,188,251,481	182,000	\$1,650,853,202
Connecticut	66,273	\$628,867,378	107,000	\$1,015,331,730	133,000	\$1,262,047,851
Delaware	19,330	\$179,657,114	25,000	\$232,357,497	32,000	\$297,417,596
District of Columbia	16,285	\$152,285,519	18,000	\$168,318,397	23,000	\$215,073,507
Florida	456,833	\$4,088,999,004	830,000	\$7,429,127,751	972,000	\$8,700,135,149
Georgia	220,963	\$1,992,446,454	382,000	\$3,444,536,224	457,000	\$4,120,819,514
Hawaii	25,893	\$240,604,249	55,000	\$511,068,768	67,000	\$622,574,681
Idaho	22,168	\$322,172,528	43,000	\$2,600,435,679	53,000	\$2,341,312,042
Illinois	279,410	\$2,567,710,150	514,000	\$4,723,534,717	590,000	\$5,421,956,193
Indiana	100,019	\$897,174,894	212,000	\$1,901,644,336	268,000	\$2,403,965,481
Iowa	52,206	\$486,338,746	66,000	\$614,836,495	89,000	\$829,097,697
Kansas	51,763	\$466,639,031	102,000	\$919,526,948	126,000	\$1,135,886,229
Kentucky	82,720	\$770,590,649	196,000	\$1,825,878,075	229,000	\$2,133,296,323
Louisiana	141,678	\$1,294,958,916	190,000	\$1,736,635,508	225,000	\$2,056,542,049
Maine	16,888	\$159,149,230	17,000	\$160,204,559	29,000	\$273,290,131
Maryland	131,116	\$1,298,478,179	172,000	\$1,703,360,766	214,000	\$2,119,297,698
Massachusetts	150,601	\$1,393,609,546	223,000	\$2,063,559,752	282,000	\$2,609,523,991
Michigan	181,047	\$1,633,102,378	204,000	\$1,840,145,529	289,000	\$2,606,872,833

of Research in Adolescence 16 (3): 379-402.

45 Justice Policy Institute. (2020). *Sticker Shock 2020: The Cost of Youth Incarceration*. Washington, DC: Justice Policy Institute.

46 Hockenberry, S. (2020). *Juvenile Justice Statistics: National Report Series Bulletin*. Washington, DC: U.S. Department of Justice, Office of Juvenile Justice and Delinquency Prevention. Median days in placement calculated using the [Easy Access to the Census of Juveniles in Residential Placement](#) database.

Assumption of future rent payments:	Federal Reserve proportional model		Stout (Low)		Stout (High)	
	Number of households at risk of eviction	i4J estimated select public costs of eviction related homelessness	Number of households at risk of eviction	i4J estimated select public costs of eviction-related homelessness	Number of households at risk of eviction	i4J estimated select public costs of eviction-related homelessness
Minnesota	76,066	\$693,056,663	124,000	\$1,129,800,047	161,000	\$1,466,917,802
Mississippi	77,596	\$709,322,749	132,000	\$1,206,645,939	150,000	\$1,371,188,567
Missouri	134,912	\$1,209,877,603	186,000	\$1,668,025,679	231,000	\$2,071,580,278
Montana	11,300	\$111,596,151	23,000	\$227,134,989	31,000	\$306,138,464
Nebraska	33,165	\$314,171,974	42,000	\$397,867,182	59,000	\$558,908,661
Nevada	76,525	\$692,495,798	133,000	\$1,203,545,915	165,000	\$1,493,120,872
New Hampshire	21,126	\$216,969,902	17,000	\$174,595,931	26,000	\$267,029,071
New Jersey	152,491	\$1,454,184,351	326,000	\$3,108,791,965	382,000	\$3,642,817,578
New Mexico	30,759	\$288,192,261	73,000	\$683,952,762	86,000	\$805,752,569
New York	636,843	\$7,197,629,476	859,000	\$9,708,460,751	1,075,000	\$12,149,703,501
North Carolina	200,555	\$1,806,061,523	406,000	\$3,656,167,233	484,000	\$4,358,583,598
North Dakota	13,291	\$123,190,121	29,000	\$268,789,817	35,000	\$324,401,503
Ohio	224,521	\$2,072,346,695	405,000	\$3,738,184,884	508,000	\$4,688,883,756
Oklahoma	81,251	\$739,776,501	152,000	\$1,383,940,137	181,000	\$1,647,981,348
Oregon	70,218	\$633,084,664	142,000	\$1,280,277,723	179,000	\$1,613,871,214
Pennsylvania	309,027	\$2,875,168,259	324,000	\$3,014,473,950	407,000	\$3,786,700,302
Rhode Island	22,236	\$210,355,321	33,000	\$312,186,118	41,000	\$387,867,601
South Carolina	92,216	\$854,321,215	148,000	\$1,371,121,353	192,000	\$1,778,752,026
South Dakota	15,983	\$145,587,056	23,000	\$209,510,456	29,000	\$264,165,357
Tennessee	139,255	\$1,303,514,430	197,000	\$1,844,048,856	250,000	\$2,340,163,523
Texas	603,426	\$5,551,588,491	1,243,000	\$11,435,748,809	1,461,000	\$13,441,374,908
Utah	33,516	\$299,956,713	58,000	\$519,081,794	73,000	\$653,327,085
Vermont	9,136	\$93,502,970	14,000	\$143,290,438	18,000	\$184,230,564
Virginia	161,170	\$1,501,241,584	285,000	\$2,654,670,758	335,000	\$3,120,402,469
Washington	106,708	\$954,314,155	162,000	\$1,448,808,884.964	226,000	\$2,021,177,827
West Virginia	23,559	\$211,582,302	79,000	\$709,509,813	86,000	\$772,377,771
Wisconsin	97,475	\$886,287,956	93,000	\$845,596,985	140,000	\$1,272,941,698
Wyoming	8,115	\$1,086,459,153	20,000	\$2,677,687,406	23,000	\$3,079,340,516