Racial Disparities in Housing Evictions

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ABSTRACT

This paper documents the racial disparities that can result when landlords are not required to substantiate their claims of default. It employs a difference-in-differences design to identify those evictions that would not have occurred if renters were represented by a lawyer. Requiring landlords to substantiate their claims of default has no observable impact on market rents or property values. The impact on eviction outcomes, however, varies. Providing renters with legal representation makes little difference in predominately white zip codes but has considerable impact in communities of color.

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1. Introduction

Rental housing is unique among the panoply of creditor-debtor relations in that creditors are generally not required to substantiate their claims of default. Indeed, the vast majority of renters do not have a lawyer who can contest an eviction. This paper leverages an access to counsel experiment in one of the largest rental markets in the United States to identify the frequency and distribution of unsubstantiated evictions and their broader impact on housing markets.

In 2017, New York City became the first jurisdiction to provide low-income renters facing eviction free access to an attorney, albeit in a limited fashion in certain zip codes only. A number of other cities across the United States are considering, or have begun, implementing similar programs. This study is the first to document the causal impact of these efforts. It exploits New York City's staggered rollout across zip codes. Difference-in-differences results point to a 12.4% increase in representation by counsel in treated zip codes. These zip codes experience 9.7% fewer eviction cases filed and 20.7% fewer eviction warrants issued per month.

What is perhaps most striking about these results, however, is their disparate impact along racial lines. Providing renters with legal representation makes very little difference in majority white zip codes and has considerable impact in communities of color. It appears racial minorities are disproportionately targeted for unsubstantiated evictions.

New York City's access to counsel policy guarantees free legal representation to all renters with household incomes at or below 200% of the federal poverty line. Renters who earn incomes above 200% of the poverty line are offered free legal advice, but not representation.

In an effort to test the policy's effectiveness, the City phased in the policy at the zip code level. The policy was rolled out in 5 zip code increments, until the

COVID-19 pandemic disrupted the rental housing market in early 2020. New York City's staggered rollout of this eviction counsel policy provides a natural experiment, allowing for empirical identification of evictions that would not have occurred had a lawyer forced the landlord to substantiate their allegations of default.

New York City is the largest rental market in the United States and its 177 zip codes provide a rich set of variation in which to test the policy's effectiveness. Almost 70% of the City's residential units are occupied by renters. Roughly one in ten of those renter households—more than 255,000—faced eviction in 2016, the year before the policy went into effect. 98% of landlords were represented by an attorney in those eviction proceedings. By comparison, renters were represented by counsel in only 8% of cases.[1]

New York City's policy is the result of advocacy by tenant groups. This movement, known as "civil Gideon" in legal circles, calls for a right to counsel in eviction cases. The name is a nod to *Gideon v. Wainwright*, 372 U.S. 335 (1963), a landmark ruling in which the United States Supreme Court established a right to counsel for individuals who are charged with serious crimes and unable to afford their own attorney.

Some scholars disagree with this approach—if renters are truly in default, then attorneys accomplish little while adding expense and formality to the process. As Mitch Posilkin, general counsel for a trade association representing residential property owners, put it, "You can have the best lawyers in the world representing tenants, but if at the end of the day the tenant cannot afford the rent, the tenant cannot afford the rent."

To the extent adding lawyers to the process makes it more costly to evict a delinquent renter, landlords will presumably charge more in rent as compensation for the increased default risk. The policy therefore can have adverse welfare implications to

[1] Figure (1) offers more detail on the disparity in legal representation in eviction cases. It reflects the median of New York City zip codes in the sample.

the degree that producing evidence of default is difficult for landlords.

On the other hand, if evidence of default is not difficult to produce—that is, if the tenant is indisputably delinquent—then lawyers are effectively a screen for discriminatory or retaliatory behavior by landlords. This behavior is presumably unrelated to default risk and therefore not priced by the broader housing market.

This paper employs an event study difference-in-differences design to test the extent to which landlords pursue residential evictions in instances where default is difficult to substantiate—that is, instances where a renter's attorney would make a difference on outcomes. This quasi-experimental setting allows for clear identification and provides evidence regarding an issue which has generated substantial disagreement among policymakers.

These results are especially important given that a number of jurisdictions around the country are considering (Los Angeles, Boston, Washington, D.C., San Antonio, and Santa Monica) or have already begun implementing (San Francisco, Newark, Cleveland, Philadelphia, Boulder, and Baltimore) their own eviction counsel policies.

The data indicate that New York City's program increased representation by counsel by 12.4% in treated zip codes in the 18 months following implementation. The policy led to 9.7% fewer eviction cases filed per month in treated zip codes and a reduction in the percent of those cases that result in the issuance of eviction warrants.

This highly significant reduction in eviction warrants is accompanied by a reduction in the use of judicial resources. The most salient metric in this regard is the number of motions filed in eviction cases, which falls by 26.4% in treated zip codes. Providing an additional 12.4% of renters with counsel, in other words, results in a reduction in court burden, not an increase.

These results underscore the prevalence and regularity of unsubstantiated evictions. They suggest that each New York City zip code issues 187 unsubstantiated eviction warrants annually. Perhaps most concerning, however, is the racial disparity in

the policy's impact. Unsubstantiated eviction cases are filed almost exclusively in communities of color. Zip codes with a white population above the city median see no statistically distinguishable change in the number of eviction cases filed each month. Zip codes with a white population below the city median, on the other hand, see 28.7 fewer eviction cases filed per month. This difference in impact is statistically significant at the 1% level.

The disparity extends to eviction warrants as well, albeit in a more muted fashion. Eviction warrants fall in treated zip codes that have a high white population as well as in those that have a low white population, but the difference in impact is statistically significant and amounts to 17.8 eviction warrants issued per month.

These stark disparities cannot be explained by differences in the policy's uptake. The percent of renters who are represented by counsel increases by double digits in both zip codes with a high white population as well as in zip codes with a low white population. Any difference in uptake is not statistically distinguishable.

Providing renters with an attorney, in other words, has a disparate impact depending on the racial composition of the zip code the tenant resides in. This disparity cannot be attributed to different courts or different judges. Housing courts in New York City are vested with jurisdiction at the borough level, meaning they handle cases across a number of zip codes with different racial compositions. It appears landlords are more aggressive in alleging default in largely minority zip codes relative to largely white zip codes.

These results control for educational attainment and a robust array of financial metrics, making them difficult to rationalize on economic grounds. They document that renters in communities of color are disproportionately targeted by unsubstantiated evictions and have the most to gain from representation by an attorney.

This paper relates to the broader literature studying default in the foreclosure context, but is distinct in that it deals with substantiation of default, rather than speed

of default proceedings. Mian, Sufi, and Trebbi (2015), for example, have shown that judicial foreclosure, which substantially lengthens the time required for creditors to sell the foreclosed home relative to non-judicial foreclosure, reduces the likelihood of foreclosure on delinquent homeowners and thus the adverse impact on residential investment and consumer demand.

The eviction context is related, but different, in that evictions occur in relatively short order, regardless of whether or not an attorney represents the renter. The process is, by comparison, quick enough that the literature has traditionally treated rental housing as a non-defaultable spot contract. A renter's attorney can contest the evidence of default produced by the landlord, but ultimately cannot meaningfully lengthen the eviction process for those landlords with clear claims of default.

Section 2 of this paper describes the sample construction and difference-in-differences framework used to test the impact of New York City's access to counsel policy. Section 3 explores the policy's uptake in treated zip codes. Section 4 tests the policy's impact on market rents and property values. Section 5 tests its impact on eviction outcomes—that is, the number of eviction cases filed per month, the number of motions filed in those eviction cases, and the number of eviction warrants ultimately issued. Section 6 employs a triple differences framework to test for disparities in these results along racial lines. Section 7 concludes.

2. Empirical Strategy

Researchers studying evictions generally rely on survey data comparing evicted renters to those that remain. Although helpful sources of suggestive evidence, these studies, which utilize either multivariate regressions (Burgard, Seefeldt, and Zelner (2012); Desmond and Shollenberger (2015)) or matched samples (Desmond and Kimbro (2015); Desmond (2016)), rely on strong assumptions that cannot be tested. Those

that are evicted, after all, may differ from those who have not been evicted along unobservable dimensions that are not accounted for in multivariate regressions or matching methods.

New York City's phased rollout of its access to counsel policy presents a unique opportunity for researchers to evaluate causality in a quasi-experimental setting. Although the phased in nature of the program—with an equal number of treatment zip codes allocated to each borough—is largely a consequence of political compromise, the City in effect created a natural experiment that can inform the national debate regarding what has now become a policy of deep interest in cities across America.

2.1. Data Collection

This study relies on data made available to tenant advocacy groups in response to Freedom of Information Law (FOIL) requests filed with New York State's Office of Court Administration. The data covers all cases filed in housing courts in New York City from 2016 to 2020. Personally identifiable information regarding renters and landlords has been anonymized, but addresses remain and allow for categorization by zip code.

The dataset contains the full case record, including all appearances, motions, and other filings. Appearances indicate whether the landlord and tenant are represented by counsel or are representing themselves. To the extent a tenant does not file an appearance with the court, that is also recorded. In some instances, a tenant filed an appearance indicating an intention to represent himself or herself, but ultimately retained an attorney who enters an appearance at a later date. These instances are categorized as representation by counsel in the sample.

This data is linked to tax lot level data provided by the New York City Department of City Planning and supplemented with resident demographics provided by the U.S. Census Bureau American Community Survey. Table (1) presents summary statistics

for the sample. Observations are at the zip code × year-month level. Commercial evictions are excluded from the sample—the City's access to counsel policy affected residential evictions only.

Panel (A) examines key case attributes, including legal representation by the parties, total cases filed on a monthly basis, and metrics quantifying key outcomes in the litigation. Motions filed in eviction cases and whether or not an eviction warrant is ultimately issued directing a marshal to remove the tenant from possession are two case attributes with the richest degree of variation. Trials, in contrast, are few and far between.

Panel (B) examines a variety of housing, income, demographic, and educational attainment attributes at the zip code level. Again, there is a rich set of variation across New York City's 177 zip codes. Panel (C) provides a correlation matrix.

2.2. Staggered Rollout Across Zip Codes

New York City's access to counsel policy was rolled out in five zip code increments on an annual basis. These treatment zip codes were distributed equally among New York City's five boroughs. Each borough, in other words, received one treatment zip code per year. Figure (2) plots the zip codes treated in the first two implementation years (2017 and 2018). The 2019 implementation was disrupted by the COVID-19 pandemic and is therefore not included in the difference-in-differences analysis tested here.[2]

Figure (3) charts trends in representation by counsel before and after the 2017 implementation, which involved the rollout of the access to counsel policy to five additional zip codes, one in each of New York City's five boroughs: 10025 (Upper West Side, Manhattan); 10314 (Willowbrook, Staten Island); 10468 (Fordham - Bronx

[2] The 2019 implementation was also unusual in that Manhattan received 2 treatment zip codes while Staten Island received none. This deviation from equal allotment was unprecedented.

Park, Bronx); 11225 (East Flatbush, Brooklyn); 11373 (West Queens, Queens).

Figure (4) does the same for the 2018 implementation, which similarly involved five additional zip codes, one in each of New York City's five boroughs: 10031 (Washington Heights - Inwood, Manhattan); 10310 (Port Richmond, Staten Island); 10462 (Pelham - Throgs Neck, Bronx); 11226 (East Flatbush, Brooklyn); 11385 (Ridgewood - Forest Hills, Queens).

The 2019 implementation involved the rollout of the access to counsel policy to five additional zip codes: 10029 (East Harlem, Manhattan); 10034 (Washington Heights - Inwood, Manhattan); 10453 (Crotona - Tremont; Bronx); 11207 (East New York, Brooklyn); 11691 (Rockaway, Queens). Although the 2019 implementation cohort is not included in the difference-in-differences analysis due to the disruption caused by the COVID-19 pandemic, it is still helpful to chart trends in representation by counsel in an effort to test if the parallel pre-trends in the earlier implementation cohorts continue to hold. Figure (5) demonstrates that they do—suggesting that zip codes that are not treated serve as a credible counterfactual.

These figures imply that it takes a few months for the City to ramp up its legal services effort in the treatment zip codes. As a robustness test, Table (8) repeats the ensuing analysis but excludes the five months before and after implementation to prevent any information leakage from entering into the results and to give the policy some time to take effect. The results are directionally similar, but sharper than obtained if the five months before and after implementation are included.

2.3. Event Study Difference-in-Differences Design

These data are assembled to construct an eviction panel at the zip code $\times$ year-month level. The panel stacks the 2017 and 2018 implementation cohorts and aligns

them in event time.[3] It begins 18 months before each implementation and continues until 18 months after.

The following baseline specification is used to test the impact of New York City's access to counsel policy on eviction outcomes:

$$\begin{aligned} RepresentedByCounsel_{zt} =& \beta_1 Treatment_z + \beta_2 (Treatment_z \times Post_t) \\ &+ \delta_t + \omega_z + \alpha \mathbf{X}_{zt} + \epsilon_{zt} \end{aligned} \tag{1}$$

where $RepresentedByCounsel$ reflects the percent of renters in zip code z that were represented by counsel in eviction cases brought in event time t. The focus is on coefficient β_2, which measures the change in the percent of renters who are represented by counsel in treated zip codes after implementation of New York City's access to counsel policy relative to the change in untreated zip codes. The coefficient on the interaction term measures the policy's uptake—that is, the policy's impact on the percent of renters who are represented by an attorney.

This specification can be used to test the impact on other eviction outcomes as well. Three such outcomes are of particular interest: the number of eviction cases filed per month (Figure 6), the number of eviction warrants issued per month (Figure 7), and the number of motions filed in eviction cases per month (Figure 8). Eviction trials (Figure 9) are also of interest, but appear to be exceedingly rare at the monthly level and largely idiosyncratic.

$Treatment$ is an indicator variable set to 1 if the zip code is slated to receive the access to counsel policy during the given implementation cohort and to 0 if not. The β_1 coefficient captures initial differences in the dependent variable between treated and untreated zip codes.

[3] This event study design avoids potential problems that accompany a two-way fixed effects panel regression approach (Cengiz et al. (2019); Baker, Larcker, and Wang (2021)). Care is taken to ensure that zip codes are not included in the control group after they have received treatment as the treatment may have lingering effects.

The $Post$ indicator is absorbed by year-month fixed effects (δ_t). It is set to 1 if the observation occurred after the access to counsel policy went into effect (t $>$ 0) and to 0 if it occurred before (t $\leq$ 0).

Zip code fixed effects (ω_z) are included. This paper also explores the sensitivity of difference-in-differences estimates to the inclusion of borough fixed effects or United Hospital Fund (UHF) neighborhood fixed effects instead. New York City boroughs align with county designations, meaning borough fixed effects can alternatively be labeled county fixed effects. UHF neighborhood designations are often used by the New York City Department of Health and Mental Hygiene. There are currently 42 UNF neighborhoods in New York City.

These results are conditioned on a rich set of control variables thought to influence eviction outcomes, denoted by vector $\mathbf{X}_{zt}$. They include the number of residential units, the median household income, the median rent, the median property value, the poverty rate, the percent of residents who receive SNAP benefits (formerly known as food stamps), and the percent of residents who hold a bachelor's degree. Standard errors are clustered by zip code, the level at which treatment is assigned.

The following slightly modified specification can be used to visualize changes in eviction outcomes in treatment zip codes relative to untreated zip codes on a month by month basis:

$$\begin{aligned} RepresentedByCounsel_{zt} = \sum_{t=-18}^{-1} \beta_t (Treatment_z \times \delta_t) + \sum_{t=1}^{18} \beta_t (Treatment_z \times \delta_t) \\ + \delta_t + \omega_z + \alpha \mathbf{X}_{zt} + \epsilon_{zt} \end{aligned} \tag{2}$$

Note that the β_0 coefficient for the last period ($t = 0$) before treatment must be omitted to avoid perfect multicollinearity. Allowing for dynamic treatment effects at the month level in this fashion results in a meaningful reduction in power, but can be helpful for graphical purposes. Consistent differences in the months prior to treatment

can signal that untreated zip codes are indeed a credible control for concurrent time trends. A joint F-test on the $\sum_{t=-18}^{-1} \beta$ coefficients can more formally test for parallel pre-trends.

Table (2) tests if observable attributes are different across treatment and control zip codes by regressing a vector of attributes on the $Treatment$ dummy. Table (2) explores 12 different variables in particular: the number of residential units, the median household income, the median rent, the median property value, the poverty rate, the percent of residents who receive SNAP benefits (formerly known as food stamps), the percent of residents who hold a bachelor's degree, and the percent of residents who speak English, the percent of residents who identify as white, the percent who identify as black, the percent who identify as Asian, the percent who identify as Hispanic.

Only one of the aforementioned variables is significantly different across treatment and control zip codes: the number of residential units in the zip code. It appears that the City targeted zip codes with more than 10,000 residential units for treatment. The City has a number of zip codes that are zoned largely for commercial or government purposes and therefore do not have much in the way of residential units. These zip codes, it seems, the City excluded from the pool of zip codes open to assignment of the treatment policy. As a robustness test, Table (9) repeats the ensuing analysis but limits the sample to only those zip codes with more than 10,000 residential units. The results are directionally similar, but slightly sharper than obtained if all New York zip codes are included in the sample.

The estimated standard errors of the other variables are reasonably tight. For every variable apart from residential units, I can reject at the 10% confidence level that treatment zip codes are different by three-fourths of a standard deviation.

3. Tenant Representation

As a preliminary matter, it is helpful to examine the eviction counsel policy's uptake—that is, the change in the percent of renters that are represented by counsel in eviction actions. The difference-in-differences specification detailed above can measure the extent to which renters are taking advantage of the free legal representation offered in treatment zip codes. By measuring outcomes relative to untreated zip codes, any concurrent time trends are controlled for. These results provide important context for the changes in eviction outcomes examined in later sections. Outcomes are presumably a function of change in tenants' legal representation.

3.1. Represented By Counsel

Figure (11) plots the effect of NYC's access to counsel policy on the percent of renters represented by counsel in eviction cases. The monthly difference-in-differences coefficients come from the regression specified in Equation (2). The vertical bars denote 95% confidence intervals based on standard errors clustered by zip code.

Although there is no doubt some degree of noise at the monthly level, Figure (11) documents a clear change in the percent of tenants represented by counsel. The change is perhaps less than might be initially expected, given that the vast majority of tenants are unrepresented in the pre-period.

Panel A of Table (3) offers point estimates that leverage the (-18,18) event window. Column (3)—the baseline specification—reports a highly significant 12.4% increase in the percent of renters who are represented by an attorney. To put that number in perspective, only 8% of renters in New York City were represented by counsel in 2016, the year before the first implementation cohort received treatment. Although the impact is notable and statistically significant, it is quite modest given the preexisting legal landscape in New York City. It suggests that many renters are unaware that the

City has started offering free legal representation to low-income renters in their zip code.

Table 3 reports results from two alternative specifications as well. In each, the coefficient on $Treatment \times Post$ is positive and highly significant. Column (1), for example, documents a very similar result if borough fixed effects are employed, rather than zip code fixed effects. Column (3) demonstrates that using within neighborhood variation rather than within borough variation likewise provides a very similar result.

3.2. Self-Represented

Figure (12) plots the effect of NYC's eviction counsel policy on the percent of renters that represent themselves in eviction actions. The monthly difference-in-differences coefficients come from the regression specified in Equation (2). The notable discontinuity at implementation indicates a clear decrease in the percentage of tenants who represented themselves.

Panel B of Table (3) offers precise estimates leveraging the (-18,18) event window. The percentage of tenants who represented themselves fell by approximately 11% in each of the specifications tested. These results suggest that the entirety of the increase in representation by counsel comes at the expense of self-representation. New York City's access to counsel policy, in other words, is not having any effect on the large fraction of renters who do not show up to court to file an appearance in the eviction action.

3.3. No Appearance Filed

Figure (13) confirms this intuition by plotting monthly coefficients that appear largely unchanged throughout the pre- and post- implementation period. Panel C of Table (3) offers more power and confirms there is no statistically significant change in

the percent of tenants who file court appearances. In each of the three specifications tested, the point estimate is subsumed by comparatively larger standard errors.

Failure to file an appearance with the housing court can result in the automatic entry of a default judgment against the renter. A default judgment allows the landlord to quickly secure an eviction warrant allowing a sheriff to remove the renter's family and possessions from the apartment. Renters are required to file a court appearance and answer in only five days.[4]

Filing an appearance requires a renter to go in person to their borough's Housing Court during business hours and file the requisite paperwork. Given that renters may work fulltime or have childcare responsibilities, doing so can be a burden, particularly on short notice.

The City's policy of providing legal representation to those with a household income below 200% of the poverty line should presumably encourage more renters to invest the time required to file an appearance. That does not appear to be the case, suggesting that the program's outreach efforts are not filtering through to the community.

This data validates survey evidence suggesting that many renters living in treated zip codes did not know about the City's new access to counsel policy until arriving at court to file their appearance. Even then, some tenants reportedly did not see the courthouse signage highlighting the new policy (Petersen (2020)). These results suggest that the policy can be substantially more effective than documented here if the City takes steps to inform renters of the new policy, by, for example, requiring eviction notices in treated zip codes to include a statement disclosing the availability of free legal representation provided by the City if income-eligible.

[4] The Housing Stability and Tenant Protection Act (HSTPA) passed in June 2019 extended the deadline to 10 days from 5 days previously.

4. Housing Market

The risk of renter default is, in theory, priced by the housing market. If a government policy makes it more costly to evict delinquent renters, then landlords will presumably charge more in rent as compensation for the increased default risk. Policies that interfere with landlords' ability to replace delinquent renters, therefore, can have adverse welfare implications.

If landlords, however, are pursuing evictions for retaliatory or discriminatory purposes unrelated to default risk, then the impact on market rents is less clear. As an initial matter, it is helpful to explore whether New York City's access to counsel policy contributes to a rise in default premia. In other words, are lawyers preventing the eviction of delinquent renters, thereby driving up rents? Or are they more limited in the type of evictions they can prevent?

Table (4) explores these questions using monthly zip-code level data from Zillow. Panel A tests the policy's impact on market rents using Zillow's Observed Rent Index (ZORI), which is a weighted repeat-rent index designed to ensure representativeness across the entire market, not just those homes currently listed for rent. It reflects the means of listed rents that fall into the 40th to 60th percentile range for all residential units in a given zip code.

Panel A tests the effect of NYC's access to counsel policy on market rents using the difference-in-differences regression specified in Equation (1). Observations are at the zip code × year-month level. The panel begins 18 months before implementation and continues until 18 months after.

Column (3), which reflects zip code fixed effects, indicates that rents were essentially unchanged in response to the City's access to counsel policy. The coefficient on the interaction term points to a statistically indistinguishable $0.29 drop in the monthly rent index.

Panel B looks instead to property values. It tests the impact of the access to counsel policy on property values using Zillow's Home Value Index (ZHVI), which reflects the typical value for homes in the 35th to 65th percentile range of a given zip code. The coefficients on the $Treatment \times Post$ term are statistically indistinguishable in each of the specifications tested, suggesting no measurable impact on property values.

5. Eviction Outcomes

The two most salient metrics in evictions research are eviction case filings and eviction warrants issued. A case filing is the earliest indication in the data that the landlord intends to evict a renter. The filing must include an allegation of default—that is, the renter either did not pay some amount of the charges due under the lease, violated a provision of the lease, or stayed on after the landlord refused to renew the lease.

The issuance of an eviction warrant, in contrast, is the end result of successful litigation by the landlord. An eviction warrant permits a city marshal to remove the renters listed on the case caption from the apartment, thereby handing possession back to the landlord.

At any stage of the process, the renter can move out. This will obviate the need for the landlord to pursue the case and obtain an eviction warrant. Even once a eviction warrant is issued, a landlord may not need to engage a city marshal to schedule a forced removal. At that point, a renter may move out on their own to avoid the trauma and potential damage to belongings that can result from a forced removal.

5.1. Effect on Eviction Filings

Figure (14) plots the effect of NYC's access to counsel policy on the number of eviction cases filed per month. The monthly difference-in-differences coefficients come

from the regression specified in Equation (2).

Eviction filings in any given month are somewhat noisy. When exactly a landlord happens to file for eviction is somewhat idiosyncratic. That said, Figure (14) suggests a downward trajectory in case filings since implementation of the City's access to counsel policy.

Panel A of Table (5) offers more conclusive evidence. The interaction term $Treatment \times Post$ captures the reduction in eviction case filings caused by the City's implementation of the access to counsel policy. The coefficient on the interaction term measures how eviction filings evolved in treated zip codes relative to in zip codes that were not treated. The coefficient in Column (3), which estimates within zip code variation, points to a statistically significant 19.0 reduction in the number of eviction cases filed each month at the zip code level. The estimates run with borough and neighborhood fixed effects in Columns (1) and (2), respectively, are quite similar.

These results are somewhat striking. They imply that landlords are measurably less likely to file for eviction when they know renters may have access to an attorney provided by the City who may demand that the landlord produce proof of default. This, on the margin, suggests that New York City's access to counsel policy saves judicial resources by reducing the number of cases that courts must adjudicate.

5.2. Effect on Eviction Warrants

Figure (16) plots the effect of NYC's access to counsel policy on the number of eviction warrants issued per month at the zip code level. As before, the monthly difference-in-differences coefficients come from the regression specified in Equation (2).

Figure (16) depicts a notable discontinuity in eviction warrants issued at the implementation of the City's access to counsel policy. Panel B of Table (5) puts numbers to it. Each of the specifications tested indicates that the access to counsel

policy resulted in at least 15 fewer eviction warrants issued per month at the zip code level. This result is statistically significant at the 1% level.

5.3. Effect on Motions Filed in Eviction Cases

Critics of the City's eviction counsel policy argue that providing tenants with access to an attorney will burden the courts while resulting in equivalent outcomes. It is clear from the earlier results that the latter part of this hypothesis is incorrect—outcomes have changed. Eviction filings and eviction warrants fall measurably in the wake of the policy's implementation.

Figure (18) provides an opportunity to test this hypothesis regarding judicial burden. It follows Greiner, Pattanayak, and Hennessy (2012), who argue that the number of motions filed in eviction cases is one of the most salient measures of judicial burden. Figure (18) plots the effect of NYC's access to counsel policy on the number of motions filed in eviction cases per month.

Does providing low-income renters with free legal counsel add to the burden on housing courts? The results indicate not. In fact, the data indicate that providing tenants with counsel actually reduces the judicial burden associated with adjudicating motions.

Panel A of Table (6) confirms that the reduction in the number of motions filed is statistically significant. Regardless of whether one looks to within borough variation, within neighborhood variation, or within zip code variation, the result is the same—the policy's implementation leads to at least 36 fewer motions filed in eviction cases each month.

6. Racial Disparity in Eviction Outcomes

The considerable variation in racial diversity across New York City zip codes provides an opportunity to test if the eviction counsel policy's impact differs along racial lines. Figure (10) illustrates this heterogeneity at the zip code level by plotting the percent of non-Hispanic white residents across New York City zip codes in the sample.[5]

Approximately 40% of residents in the median New York City zip code in the sample identify as white. In an effort to explore if the treatment effect varies with race, an indicator variable, *HighMinorityPopulation*, is introduced to split the sample by race along this 40% median. *HighMinorityPopulation* is set to 1 if the zip code has a white population below the city median (40%) and to 0 if the zip code's white population is above the city median (40%).

Table (7) extends the analysis of eviction outcomes in Table (5) by exploring the interaction between this indicator variable and the earlier difference-in-differences results. It extends the baseline specification by adding the $Treatment \times Post \times HighMinorityPopulation$ triple interaction (along with interactions between $HighMinorityPopulation$ and both $Treatment$ and $Post$).

6.1. Disparities in Eviction Cases Filed

Figure (15) plots the effect of NYC's access to counsel policy on the number of eviction cases filed per month, but unlike Figure (14) splits the sample by race along the median. Panel (a) plots the impact on zip codes with a white population above the city median. It is difficult to detect any effect of the policy on eviction filings when the sample is limited to zip codes with a high white population. Panel (b), on the other

[5] Residents who identify as multiracial do not count toward this percentage. The results, however, are robust to their inclusion.

hand, plots the impact on zip codes with a white population below the city median. Here, a clear policy effect is evident.

Panel A of Table (7) tests if this difference in policy impact is statistically significant. This triple differences framework helps identify differences in how zip codes react to the City's policy intervention. If predominately minority zip codes react differently, then we would expect to see a positive and statistically significant coefficient on the triple interaction term.

Panel A documents just that. The difference in impact, as indicated by the triple interaction term, amounts to 28.7 eviction case filings per month and is statistically significant at the 1% level. The coefficient on the $Treatment \times Post$ term, in contrast, is subsumed by a comparatively larger standard error, indicating there is no statistically distinguishable impact of the access to counsel policy in zip codes with a high white population.

6.2. Disparities in Eviction Warrants Issued

Figure (17) performs a similar exercise. It plots the effect of NYC's access to counsel policy on the number of eviction warrants issued per month, but unlike Figure (16) splits the sample by race along the median. Each panel tells a very different story. Panel (a) suggests little to no impact on the issuance of eviction warrants in zip codes with a high white population. Panel (b) suggests the opposite in zip codes with a low white population. It depicts a discernible discontinuity around the implementation period, indicating that providing renters with access to counsel in zip codes with a low white population makes a considerable difference in eviction warrant outcomes.

Panel B of Table (7) confirms that this difference in policy impact is statistically significant. Zip codes with a low white population respond to the policy by issuing 17.8 fewer eviction warrants per month. Zip codes with a high white population experience some reduction in eviction warrant issuance as well in response to the

policy's implementation but the impact is in the single digits per month.

6.3. Disparities in Motions Filed in Eviction Cases

Figure (19) tests if these disparities along racial lines extend to earlier findings on the reduction in judicial burden that accompanies the access to counsel policy. Panels (a) and (b) demonstrate that the policy's impact on motions filed in eviction cases is more pronounced in zip codes with a high concentration of racial minorities.

Panel C of Table (7) confirms that this difference in policy impact is statistically significant and amounts to 48.8 motions filed per month. The number of motions filed in eviction cases, in other words, falls considerably in zip codes with a large concentration of racial minorities, but hardly at all in zip codes with a high white population.

6.4. No Disparities in Tenant Representation

Panel D of Table (7) rules out the possibility that a difference in the policy's uptake can explain the racial disparities in its impact. Those in zip codes with a high white population and those in zip codes with a low white population both experienced a double digit increase in representation by counsel after the policy's implementation. These results rule out the possibility that only those in communities of color are qualifying for free legal representation. Indeed, the coefficient on the $Treatment \times Post \times HighMinorityPopulation$ term in Panel D is negative and statistically insignificant.

These results suggest that providing legal representation to renters has a large impact in communities of color but comparatively little impact in zip codes with a white population above the city median. Landlords, in other words, are more aggressive in pursuing evictions that are marginal or difficult to substantiate in zip

codes with a high minority population—a tendency that appears to reverse when renters are represented by counsel who can expose weaknesses in the allegations of default.

7. Conclusion

While lawyers can force landlords to substantiate their accusations of default, there is little they can do for renters who are delinquent due to an adverse income shock that puts their rental obligations above their financial means. While many evictions no doubt fall into the latter category, this study demonstrates that a meaningful fraction of evictions would not proceed if the landlord were forced to prove default.

This study is the first to offer quasi-experimental evidence documenting the prevalence of unsubstantiated evictions, and in doing so decouples the phenomenon from the broader poverty debate. It demonstrates that unsubstantiated evictions are happening disproportionately in communities of color.

The results also cut against concerns that providing access to counsel would lead to more litigious proceedings with a higher number of contested motions and more time and expense spent on trials. This data shows New York City's access to counsel policy led to a meaningful drop in motions and a slight decrease in the likelihood of trial.

New York City is no doubt exceptional in a number of ways that may limit the generalizability of these results to other jurisdictions. Its size and the predominance of rental housing consumption can lead to an empathy for renters that is lacking in other jurisdictions. On the other hand, the presence of rent-controlled units can give landlords an incentive to evict even the most conscientious renters. Rent-controlled units, however, may also allow renters to raise defenses that renters in non-regulated units cannot avail themselves of. While quantities may vary across jurisdictions, the

occurrence and regularity of unsubstantiated evictions appears endemic.

This study relates to the broader economic literature on neighborhood effects (Ludwig et al. (2013); Chetty, Hendren, and Katz (2016); Chyn (2018)) and raises important questions regarding the efficiency of private rental markets. The literature has traditionally conceptualized renters and homeowners as transacting in the property market on equal footing. Insofar as renting opens households up to discriminatory or retaliatory behavior by landlords, this tradeoff needs to be reexamined, particularly in light of the growing literature examining the collateral consequences of housing instability (Collinson et al. (2021)). These results also suggest that the role of location in housing decisions is more complex than has been previously recognized. The racial composition of the neighborhood, in particular, presents a risk factor to renting that households can avoid by tapping debt markets for a mortgage.

Naturally, this research raises a number of follow up questions. Is the risk of unsubstantiated evictions priced by the housing market? Is this risk contributing to disparities in liquidity constraints in minority neighborhoods? Does consolidation in the rental housing market alleviate or exacerbate these issues? While many unanswered questions remain, these stylized facts present a useful starting point.

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Figure 1: Disparity in Legal Representation in Eviction Cases

This figure categorizes litigants in the sample based on their court appearances on file with the New York State Office of Court Administration. It reflects the median of New York City zip codes in the sample. *Representation by Counsel* indicates litigants who are represented by an attorney in the eviction case. *Self-Represented* indicates litigants who have filed a court appearance under their own name, thereby representing themselves. *No Court Appearance Filed* indicates litigants that have not filed a court appearance in response to the eviction case.

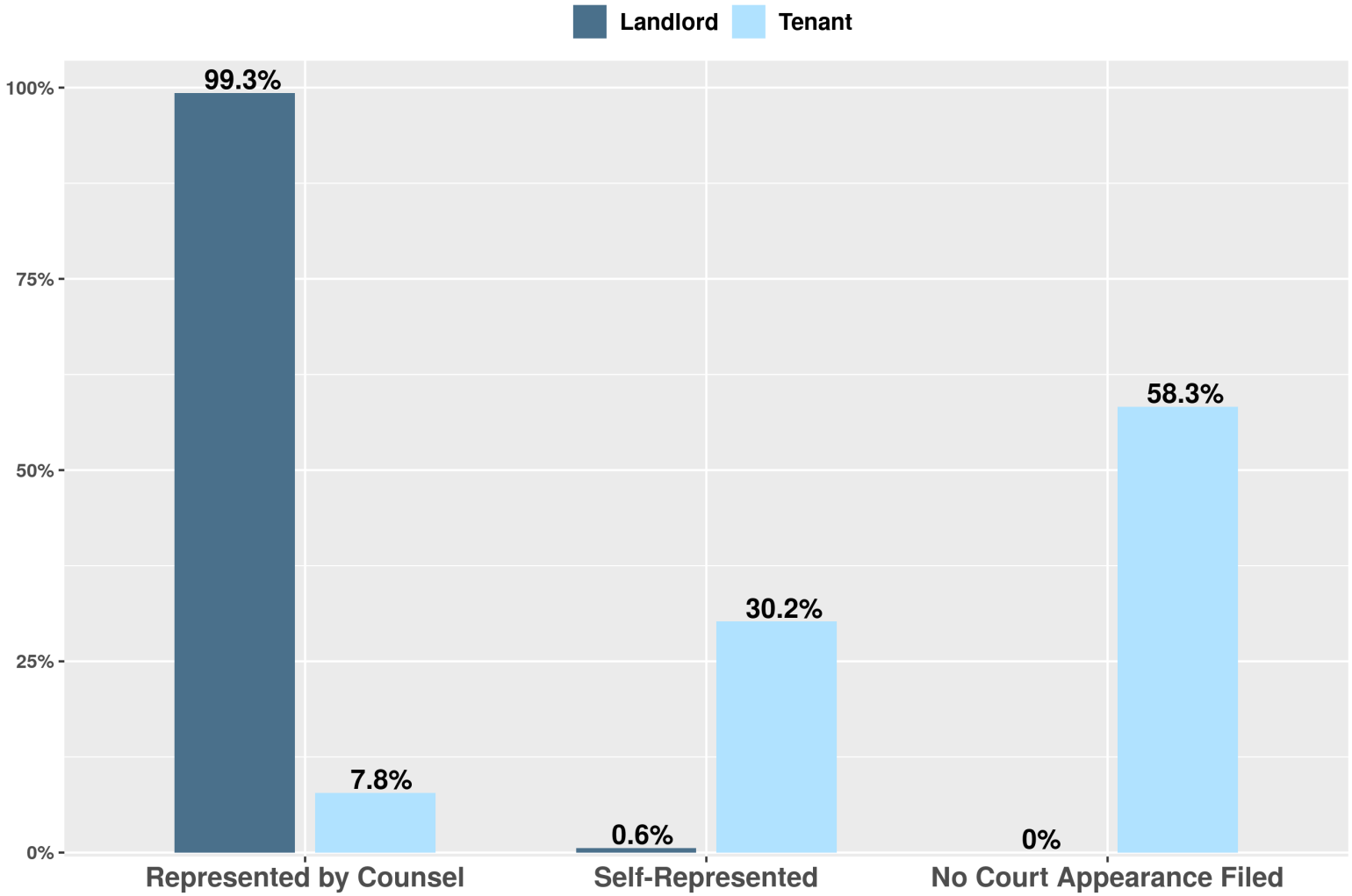


Figure 2: Treatment Zip Codes

New York City's access to counsel policy was rolled out in five zip code increments on an annual basis. These treatment zip codes were distributed equally among New York City's five boroughs. Each borough, in other words, received one treatment zip code per year. This figure plots the zip codes treated in the first two implementation years (2017 and 2018).

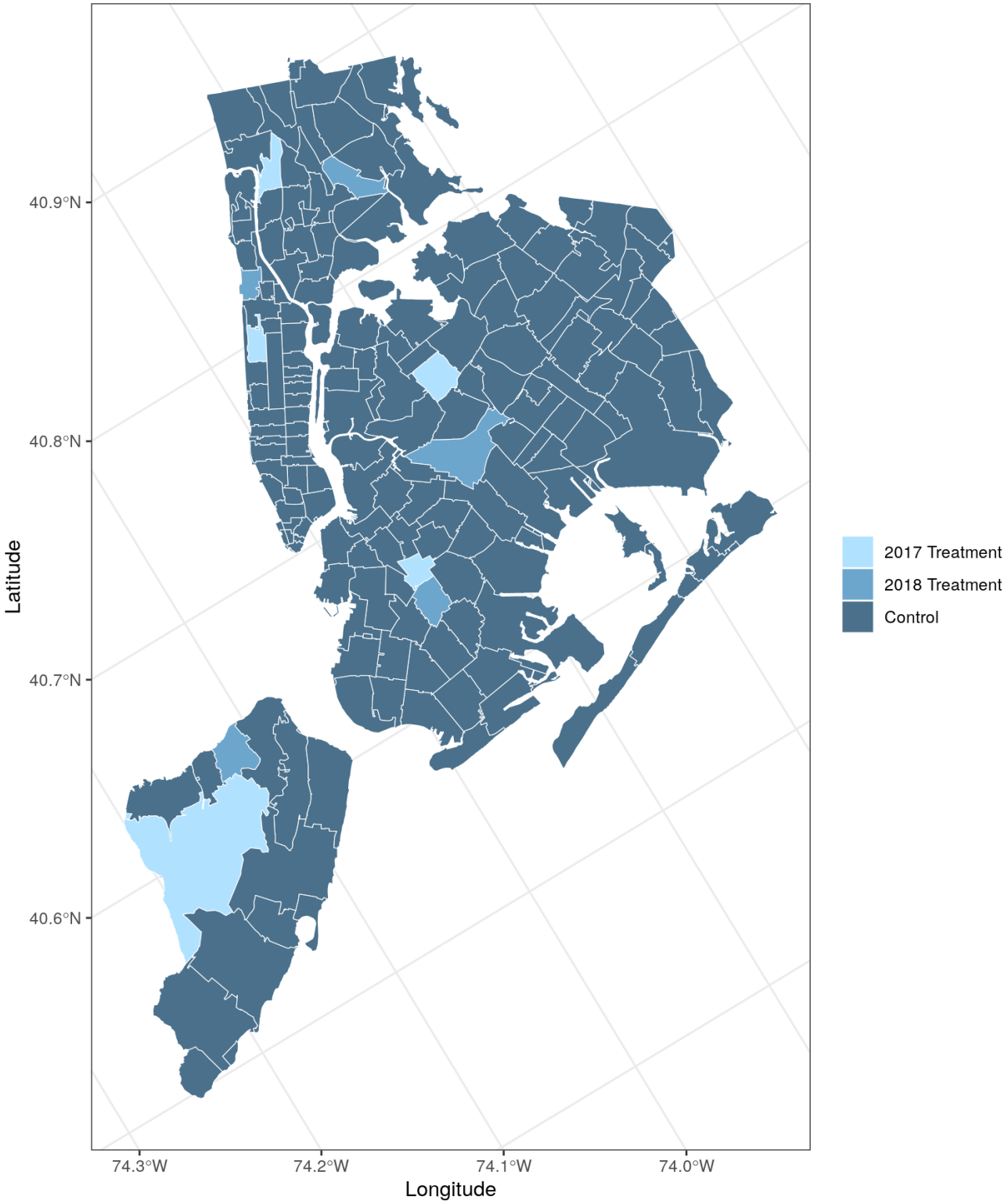


Figure 3: 2017 Implementation of NYC's Eviction Counsel Policy

This figure explores trends in legal representation prior to the August 2017 implementation of New York City's eviction counsel policy. The figure extends from January 2016 through December 2019, with the x-axis denoted by event time relative to August 2017. The 2017 implementation involved the rollout of the access to counsel policy to five additional zip codes, one in each of New York City's five boroughs: 10025 (Upper West Side, Manhattan); 10314 (Willowbrook, Staten Island); 10468 (Fordham - Bronx Park, Bronx); 11225 (East Flatbush, Brooklyn); 11373 (West Queens, Queens).

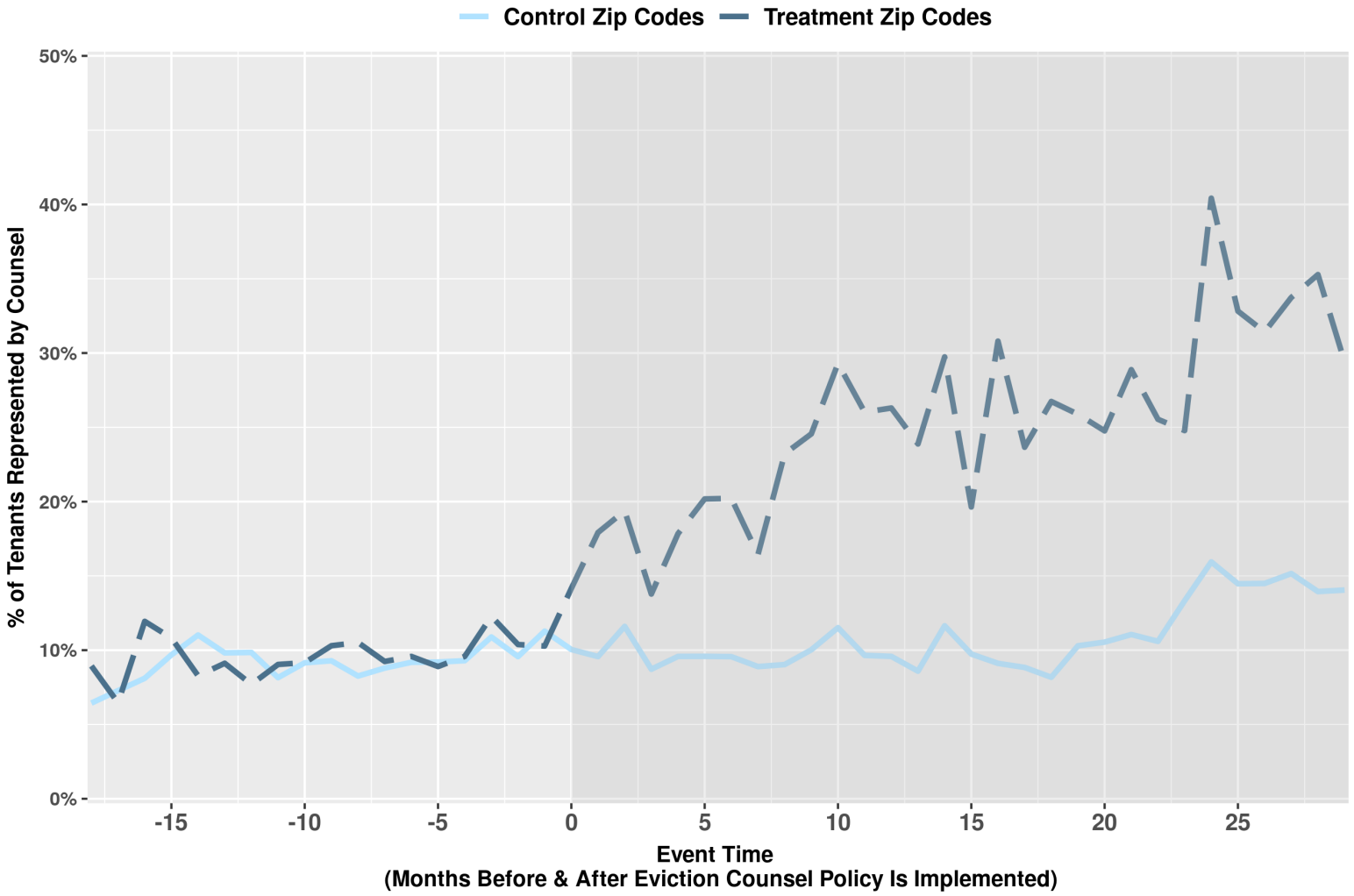


Figure 4: 2018 Implementation of NYC's Eviction Counsel Policy

This figure explores trends in legal representation prior to the July 2018 implementation of New York City's eviction counsel policy. The figure extends from January 2016 through December 2019, with the x-axis denoted by event time relative to July 2018. The 2018 implementation involved the rollout of the access to counsel policy to five additional zip codes, one in each of New York City's five boroughs: 10031 (Washington Heights - Inwood, Manhattan); 10310 (Port Richmond, Staten Island); 10462 (Pelham - Throgs Neck, Bronx); 11226 (East Flatbush, Brooklyn); 11385 (Ridgewood - Forest Hills, Queens).

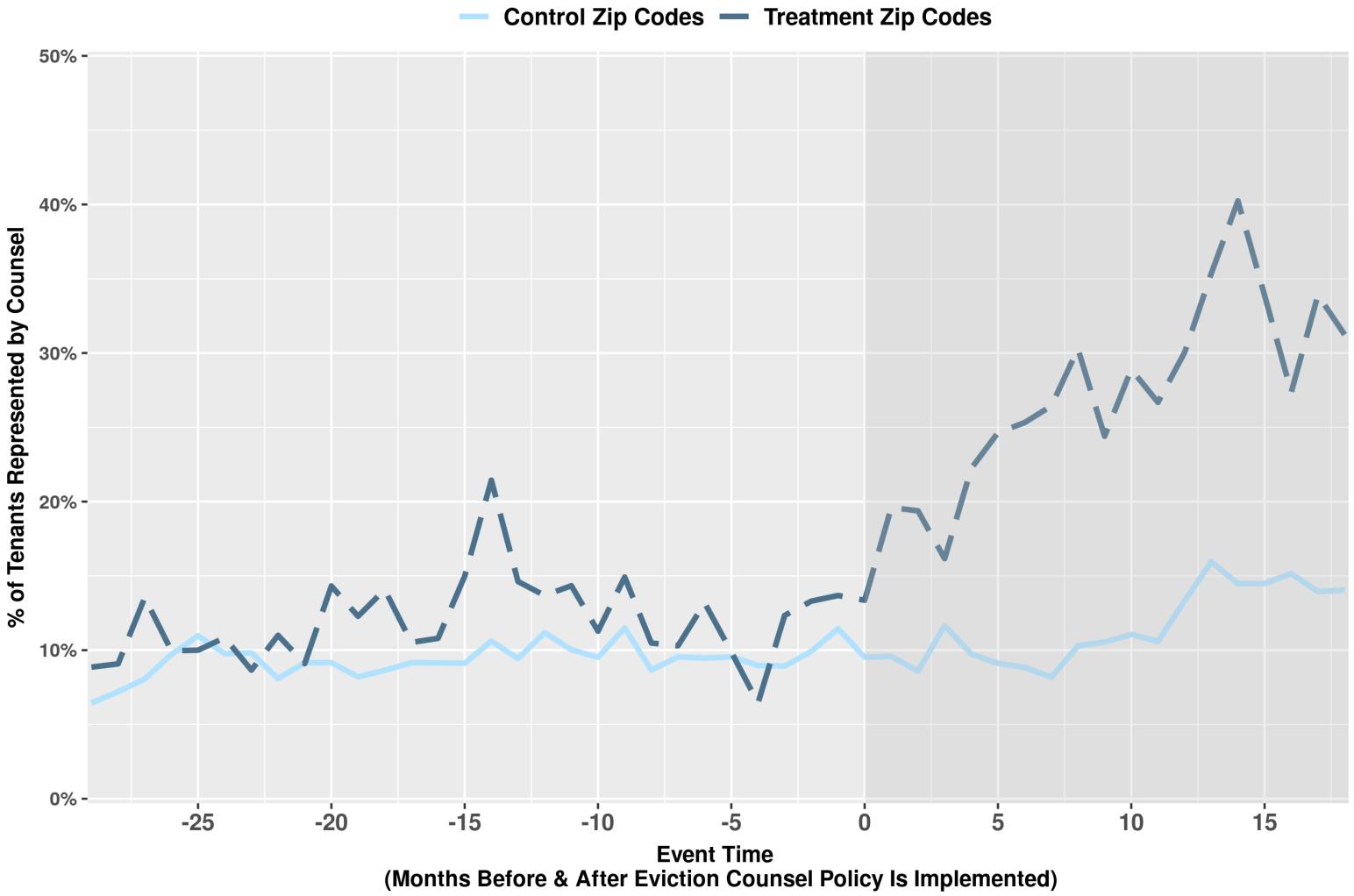


Figure 5: 2019 Implementation of NYC's Eviction Counsel Policy

This figure explores trends in legal representation prior to the August 2019 implementation of New York City's eviction counsel policy. The figure extends from January 2016 through December 2019, with the x-axis denoted by event time relative to August 2019. The 2019 implementation involved the rollout of the access to counsel policy to five additional zip codes: 10029 (East Harlem, Manhattan); 10034 (Washington Heights - Inwood, Manhattan); 10453 (Crotona - Tremont; Bronx); 11207 (East New York, Brooklyn); 11691 (Rockaway, Queens). The COVID-19 pandemic disrupted the rental housing market in 2020. Because of the limited treatment period, the 2019 implementation is not included in the difference-in-differences analysis tested here.

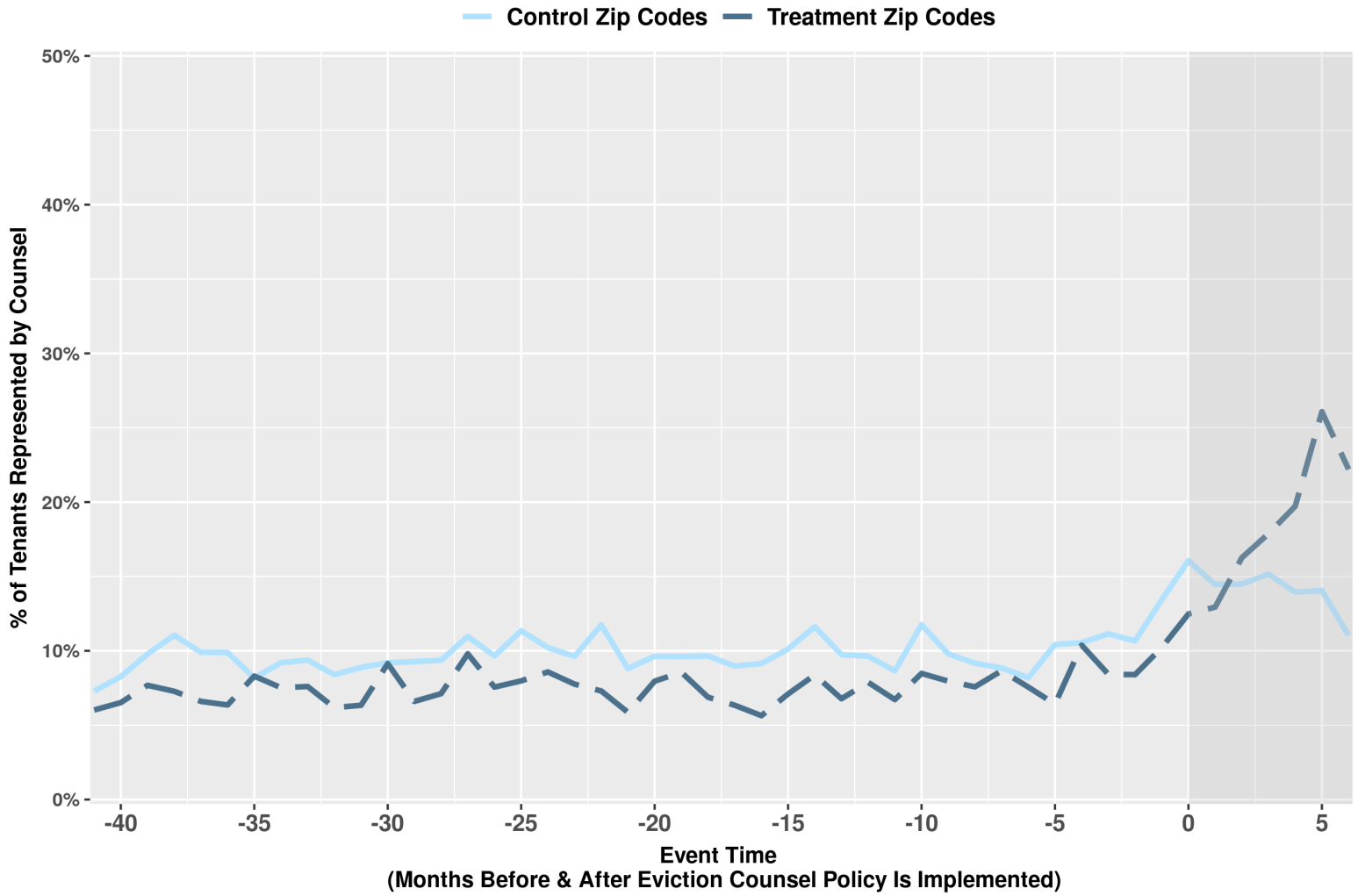


Figure 6: Eviction Cases Filed by Zip Code

The figure plots variation in the number of eviction cases filed each month across New York City zip codes in the sample. Each filing represents an eviction lawsuit initiated by a New York City landlord against one or more tenants. This data is provided by the New York State Office of Court Administration in response to Freedom of Information Law (FOIL) requests.

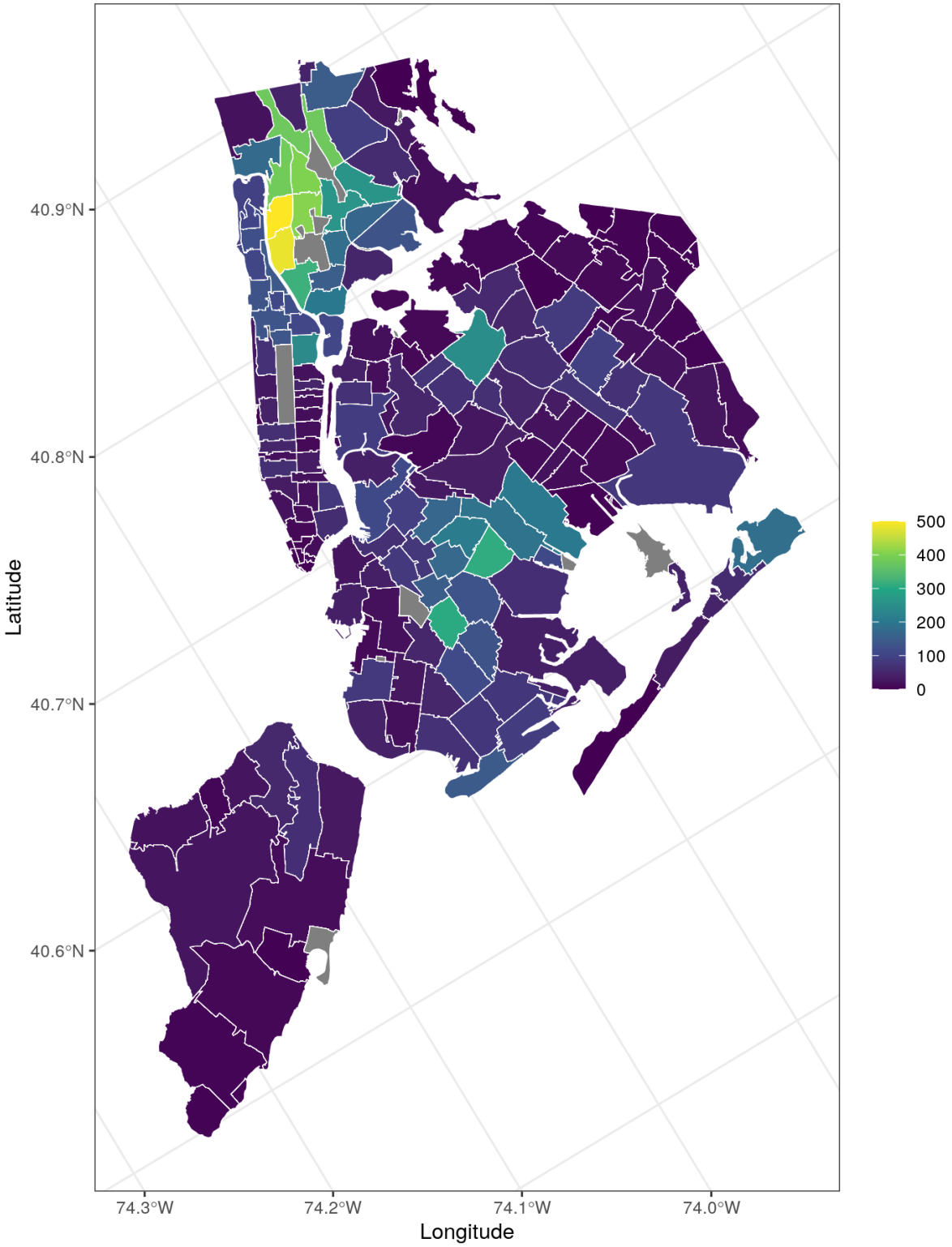


Figure 7: Eviction Warrants Issued by Zip Code

The figure plots variation in the number of eviction warrants issued each month across New York City zip codes in the sample. An eviction warrant issued by a housing court permits a marshal to remove all tenants who were named in the eviction case from the premises. This data is provided by the New York State Office of Court Administration in response to Freedom of Information Law (FOIL) requests.

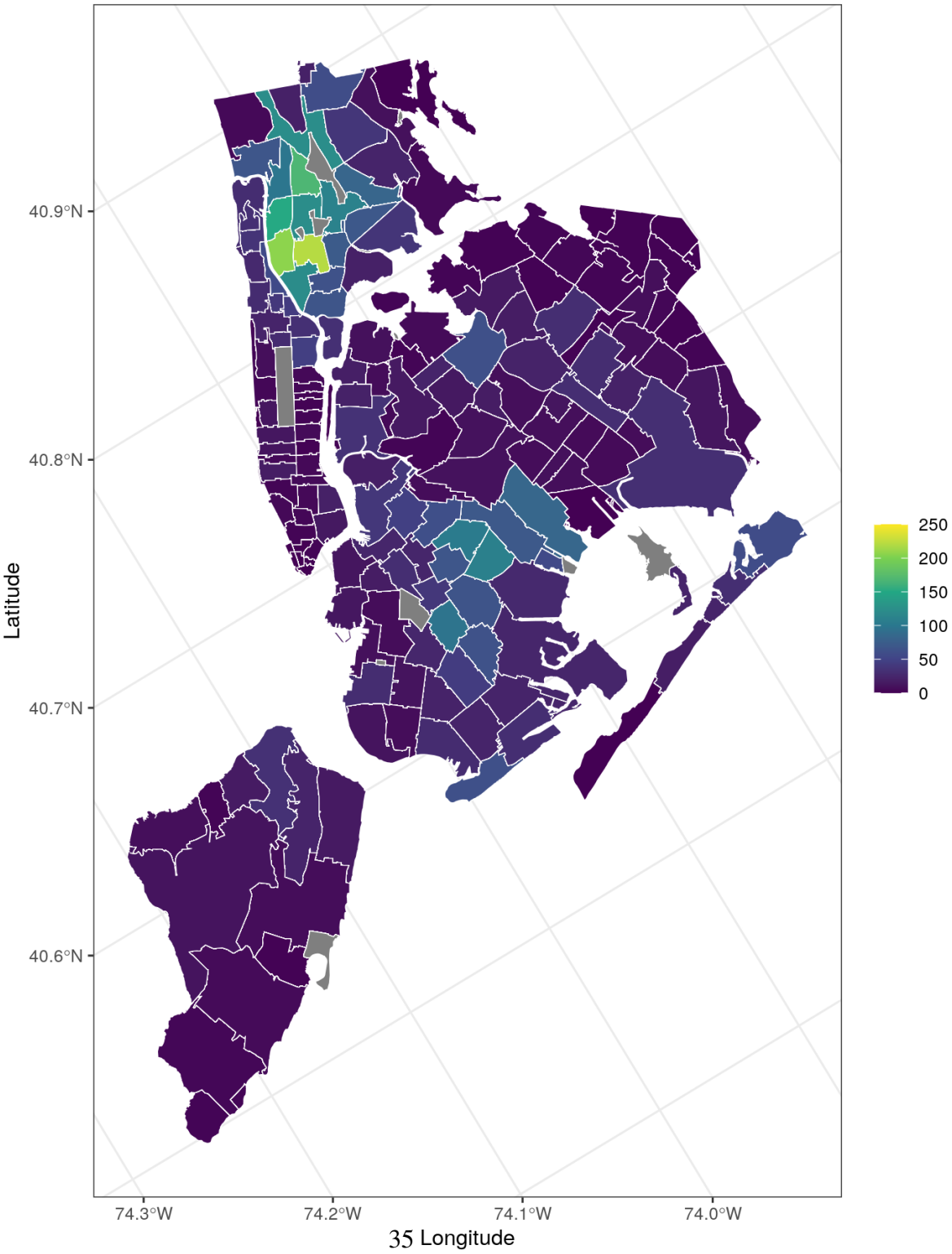


Figure 8: Motions Filed in Eviction Cases by Zip Code

The figure plots variation in the number of motions filed in eviction cases each month across New York City zip codes in the sample. A motion is a written request filed with the housing court asking for some form of judicial relief. This data is provided by the New York State Office of Court Administration in response to Freedom of Information Law (FOIL) requests.

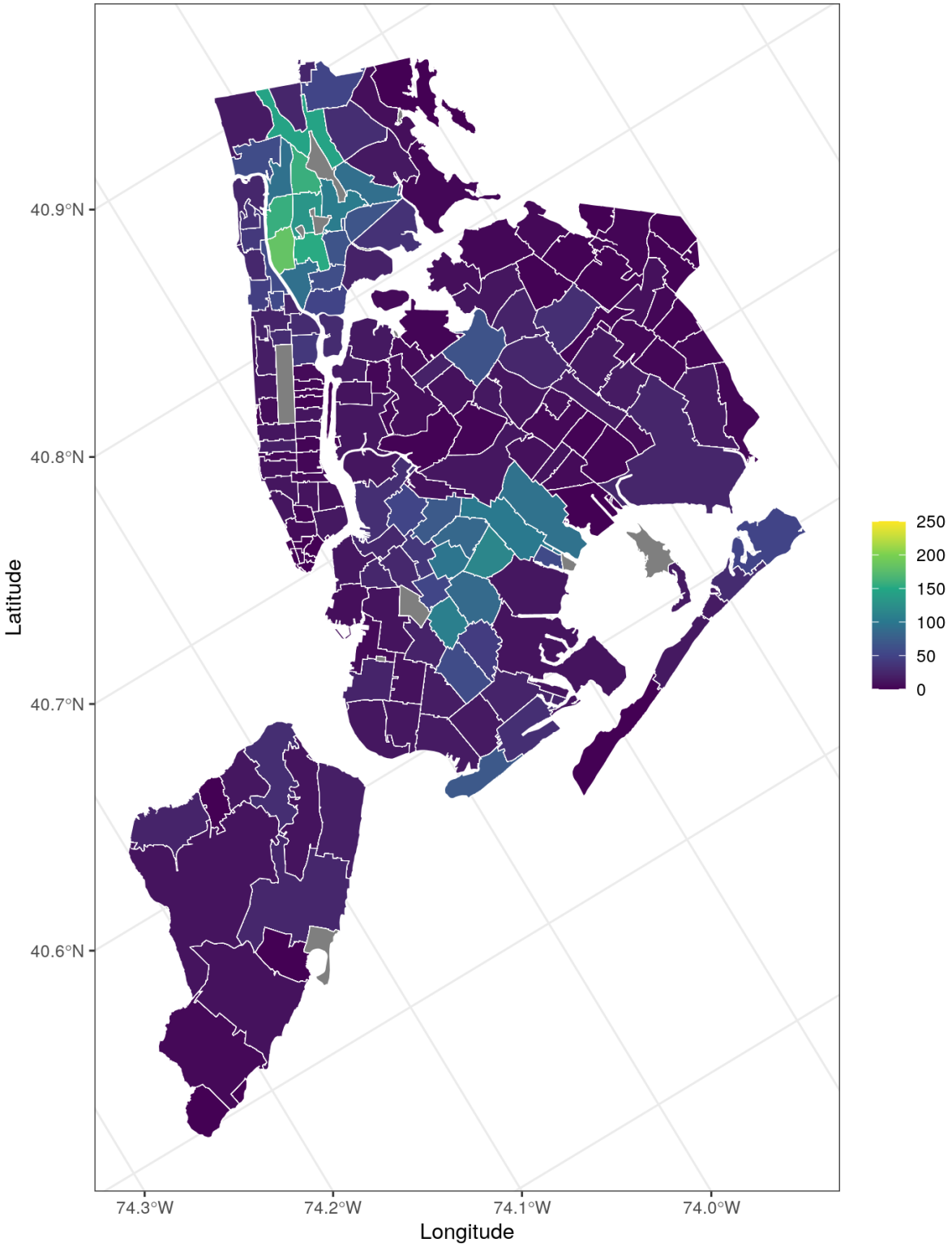


Figure 9: Trials Held in Eviction Cases by Zip Code

The figure plots variation in the number of trials held in eviction cases each month across New York City zip codes in the sample. This data is provided by the New York State Office of Court Administration in response to Freedom of Information Law (FOIL) requests.

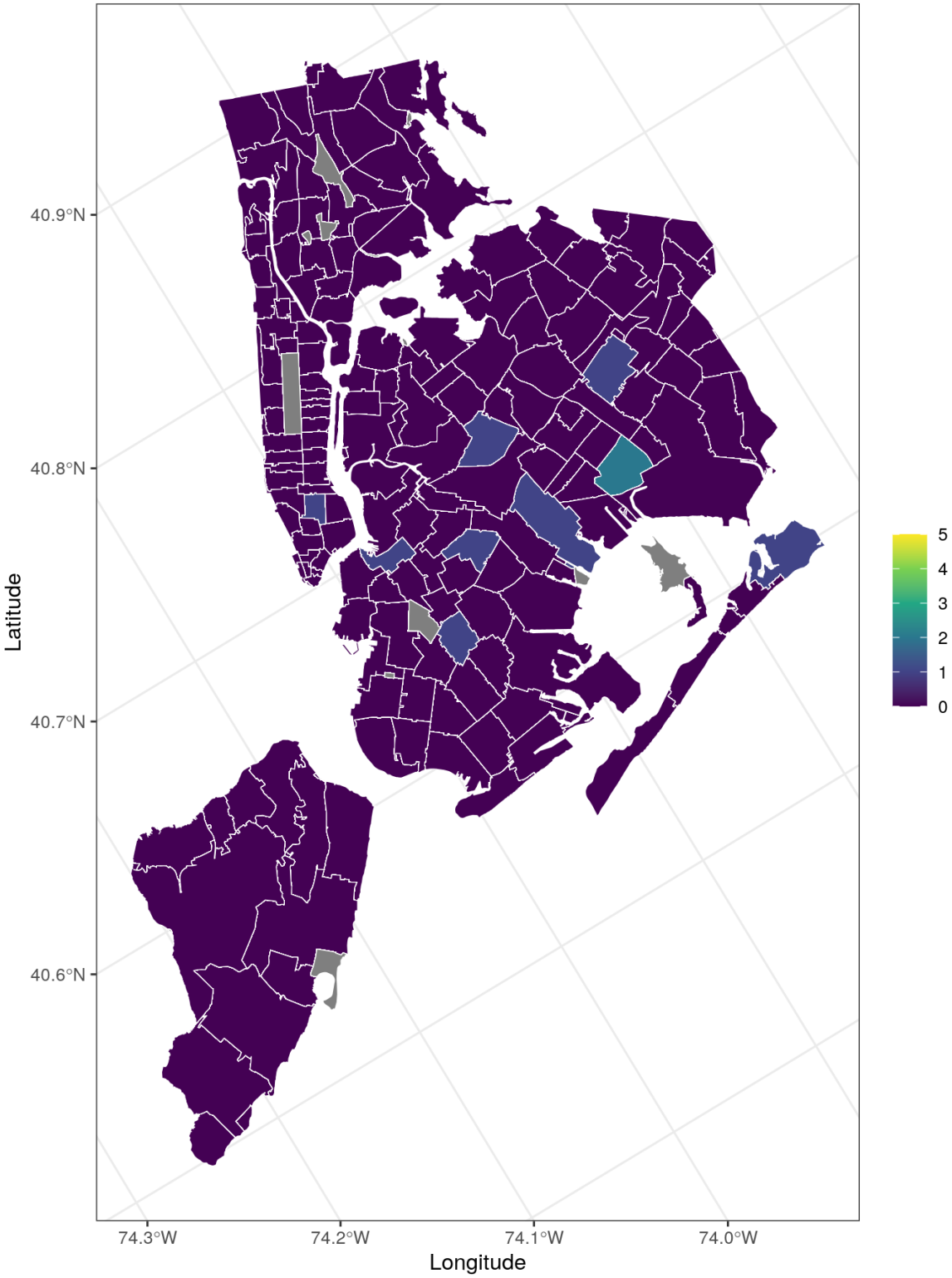


Figure 10: % of Residents Who Identify as White

The figure plots variation in the percent of non-Hispanic white residents across New York City zip codes in the sample. Residents who identify as multiracial do not count toward this percentage.

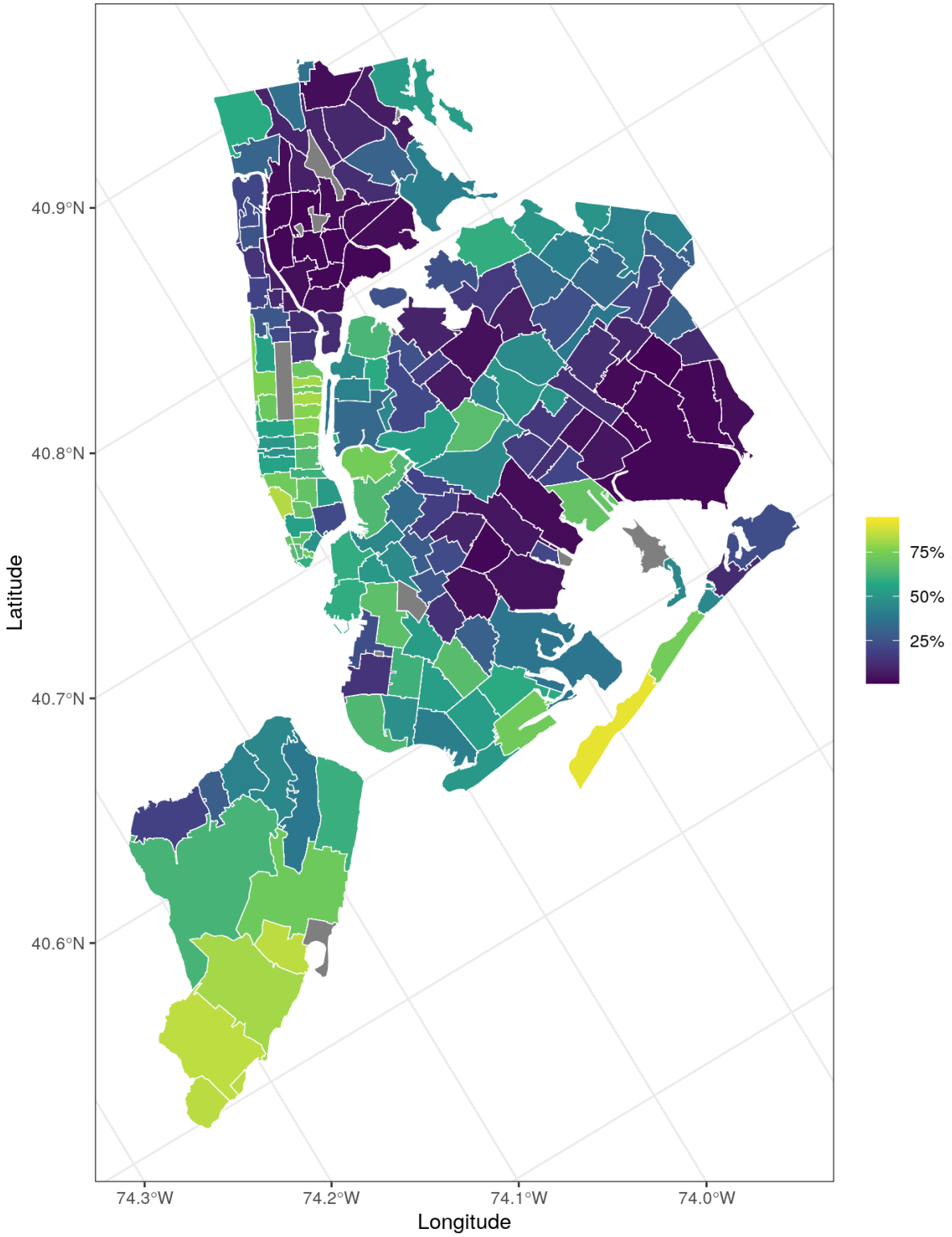


Figure 11: Effect of NYC's Eviction Counsel Policy on % of Tenants Represented by Counsel

This figure plots the effect of NYC's eviction counsel policy on the % of tenants represented by counsel in eviction cases. The monthly difference-in-differences coefficients come from the regression specified in Equation (2), which includes year-month fixed effects, zip code fixed effects and controls for the number of residential units, the median household income, the median rent, the median property value, the poverty rate, the percent of residents who receive SNAP benefits (formerly known as food stamps), the percent of residents who hold a bachelor's degree, and the percent of residents who speak English. The vertical bars denote 95% confidence intervals based on standard errors clustered by zip code.

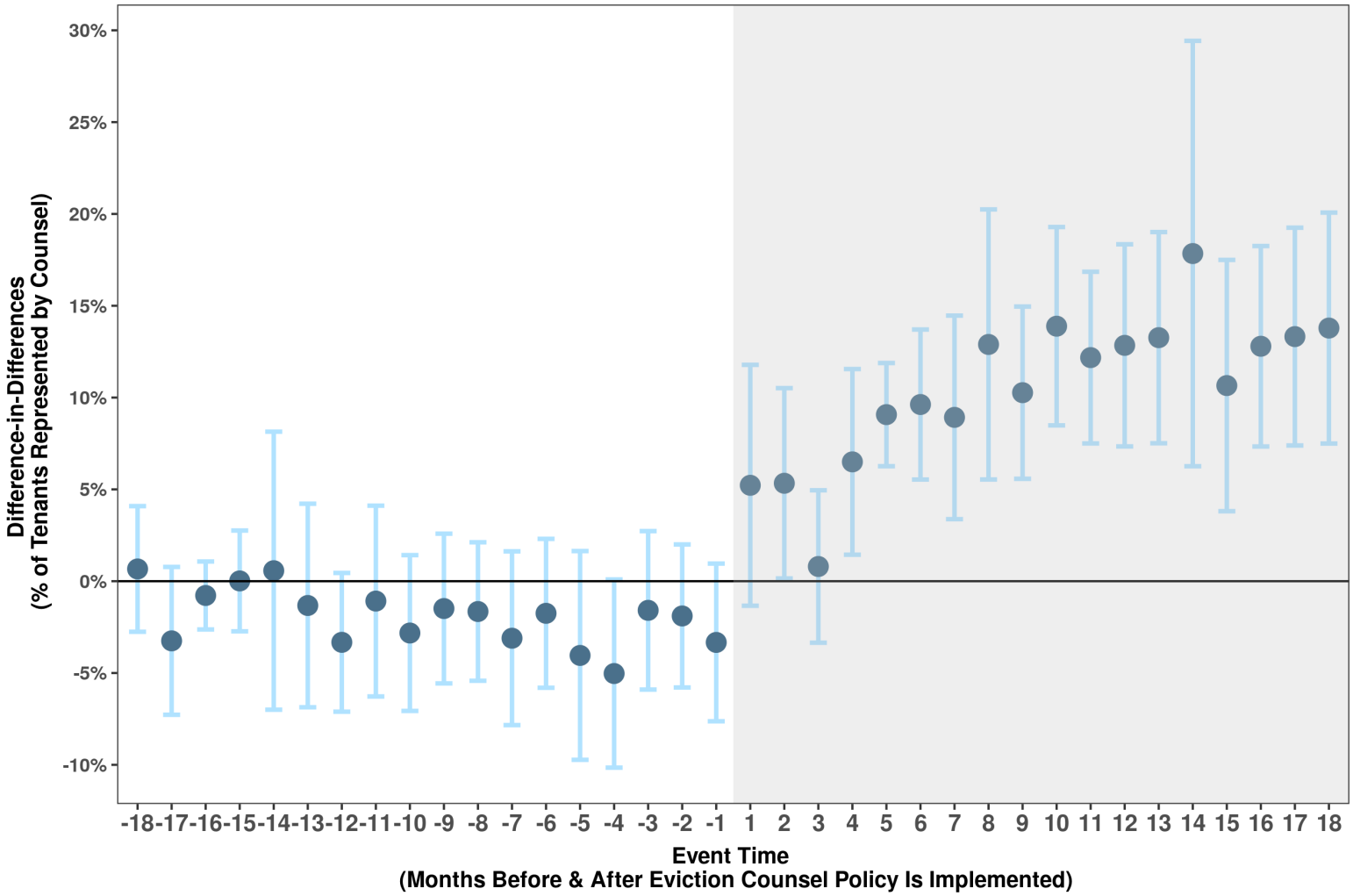


Figure 12: Effect of NYC's Eviction Counsel Policy on % of Tenants That Are Self-Represented

This figure plots the effect of NYC's eviction counsel policy on the % of tenants that represent themselves in eviction cases. The monthly difference-in-differences coefficients come from a regression with the same structure as Equation (2), which includes year-month fixed effects, zip code fixed effects and controls for the number of residential units, the median household income, the median rent, the median property value, the poverty rate, the percent of residents who receive SNAP benefits (formerly known as food stamps), the percent of residents who hold a bachelor's degree, and the percent of residents who speak English. The vertical bars denote 95% confidence intervals based on standard errors clustered by zip code.

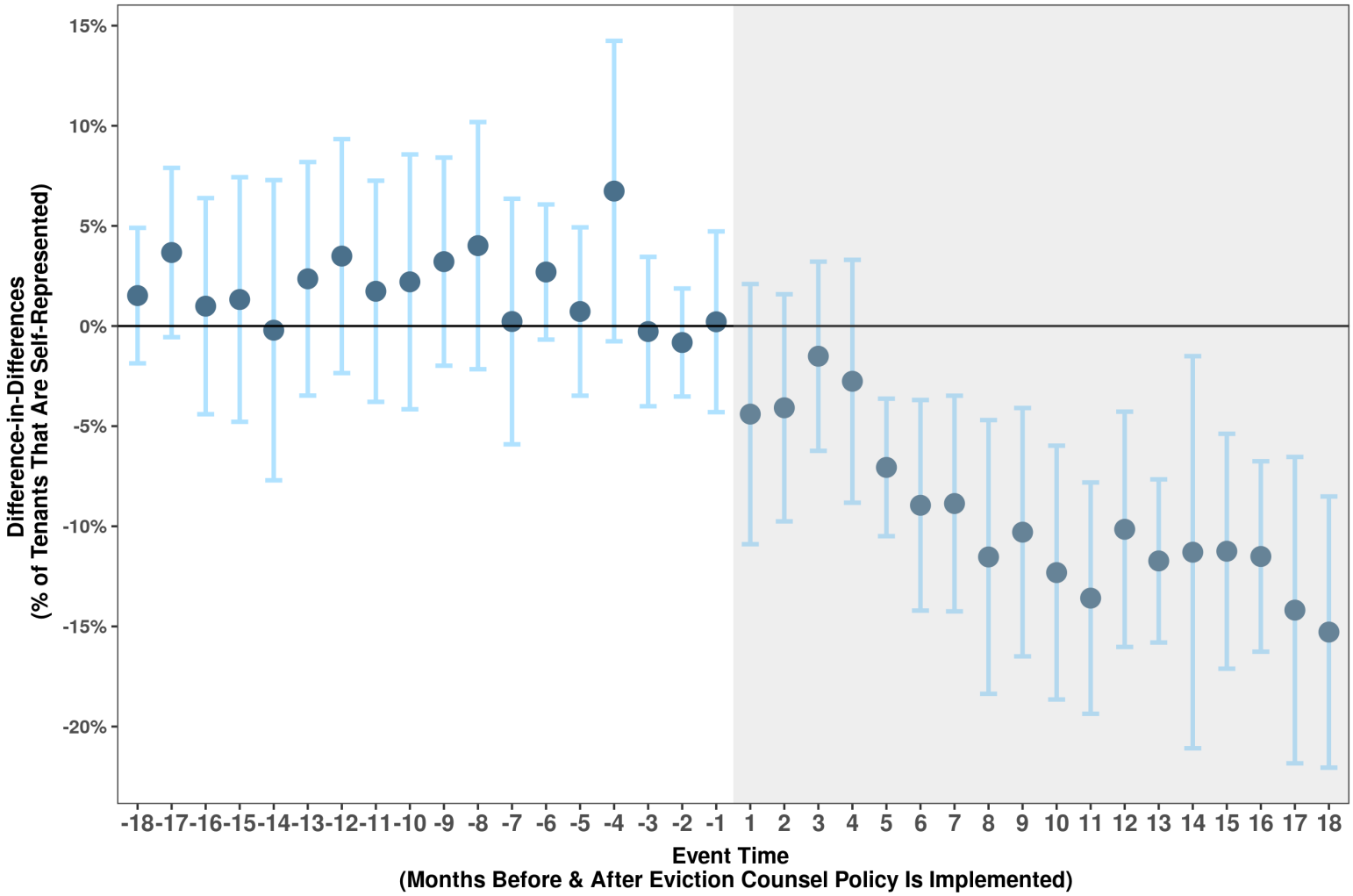


Figure 13: Effect of NYC's Eviction Counsel Policy on % of Tenants That Do Not File Court Appearances

This figure plots the effect of NYC's eviction counsel policy on the % of tenants that do not file an appearance in eviction cases. The monthly difference-in-differences coefficients come from a regression with the same structure as Equation (2), which includes year-month fixed effects, zip code fixed effects and controls for the number of residential units, the median household income, the median rent, the median property value, the poverty rate, the percent of residents who receive SNAP benefits (formerly known as food stamps), the percent of residents who hold a bachelor's degree, and the percent of residents who speak English. The vertical bars denote 95% confidence intervals based on standard errors clustered by zip code.

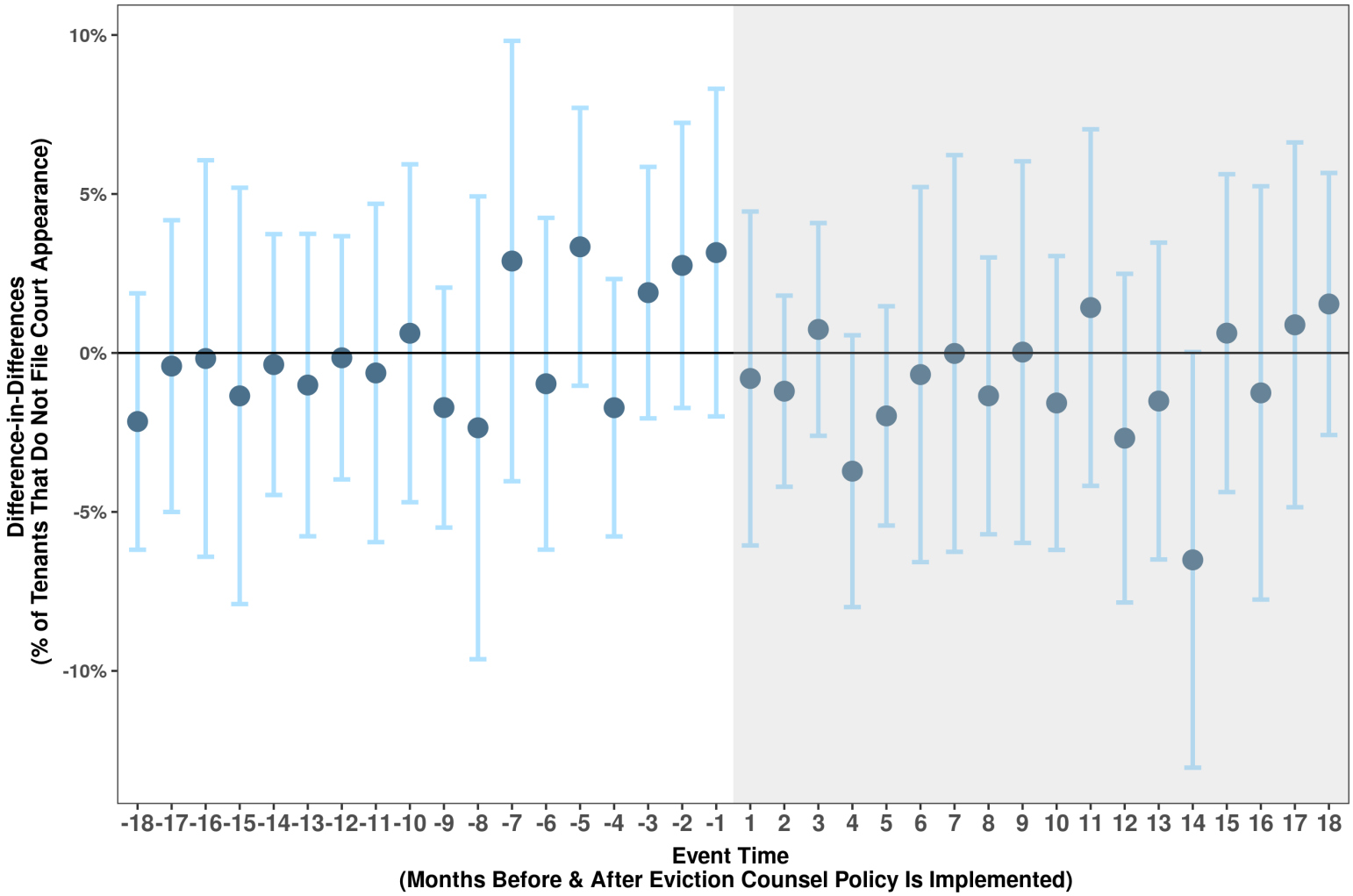


Figure 14: Effect of NYC's Eviction Counsel Policy on Eviction Case Filings

This figure plots the effect of NYC's eviction counsel policy on the number of eviction cases filed per month. The monthly difference-in-differences coefficients come from a regression with the same structure as Equation (2), which includes year-month fixed effects, zip code fixed effects and controls the number of residential units, the median household income, the median rent, the median property value, the poverty rate, the percent of residents who receive SNAP benefits (formerly known as food stamps), the percent of residents who hold a bachelor's degree, and the percent of residents who speak English. The vertical bars denote 95% confidence intervals based on standard errors clustered by zip code.

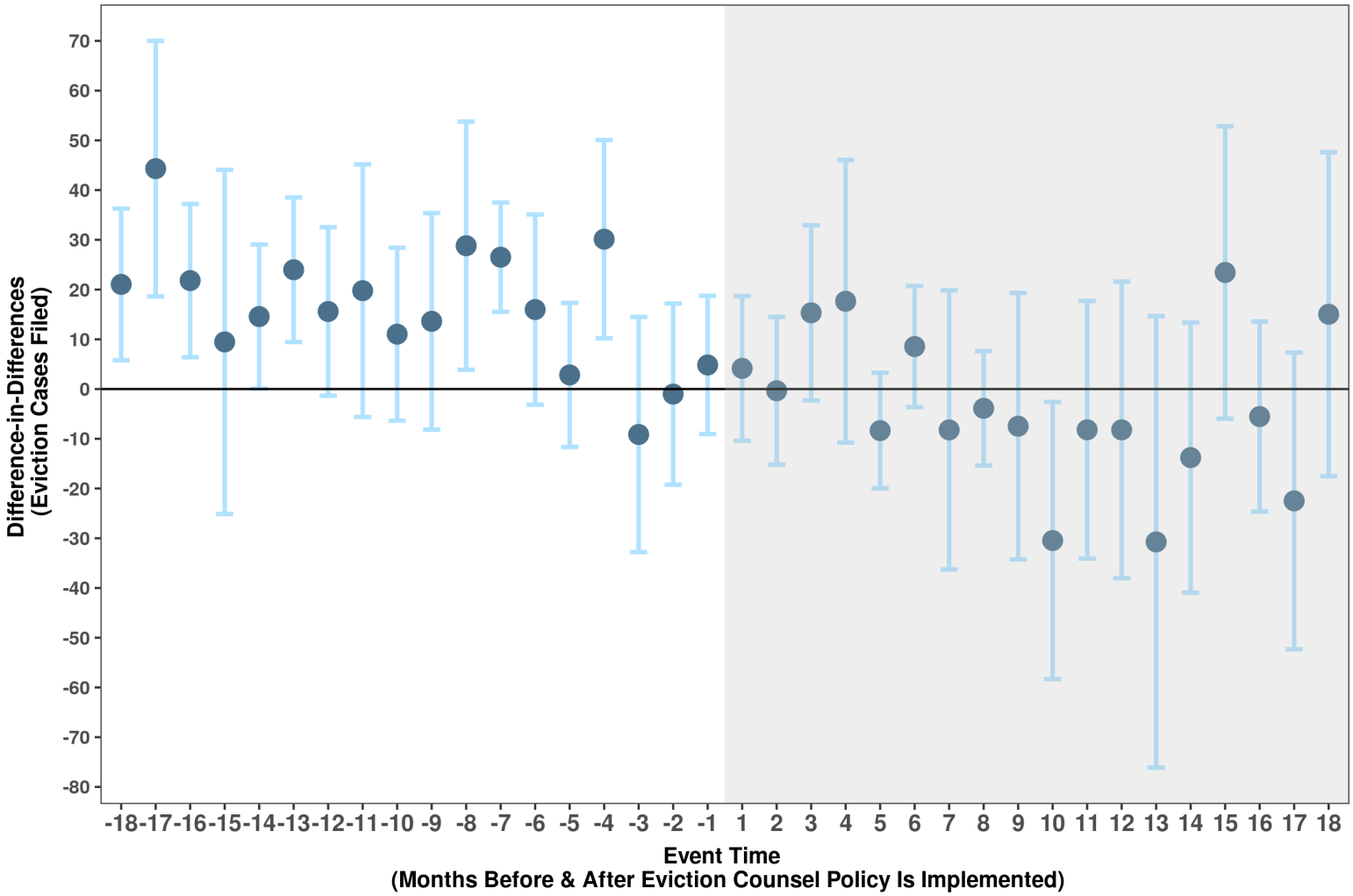
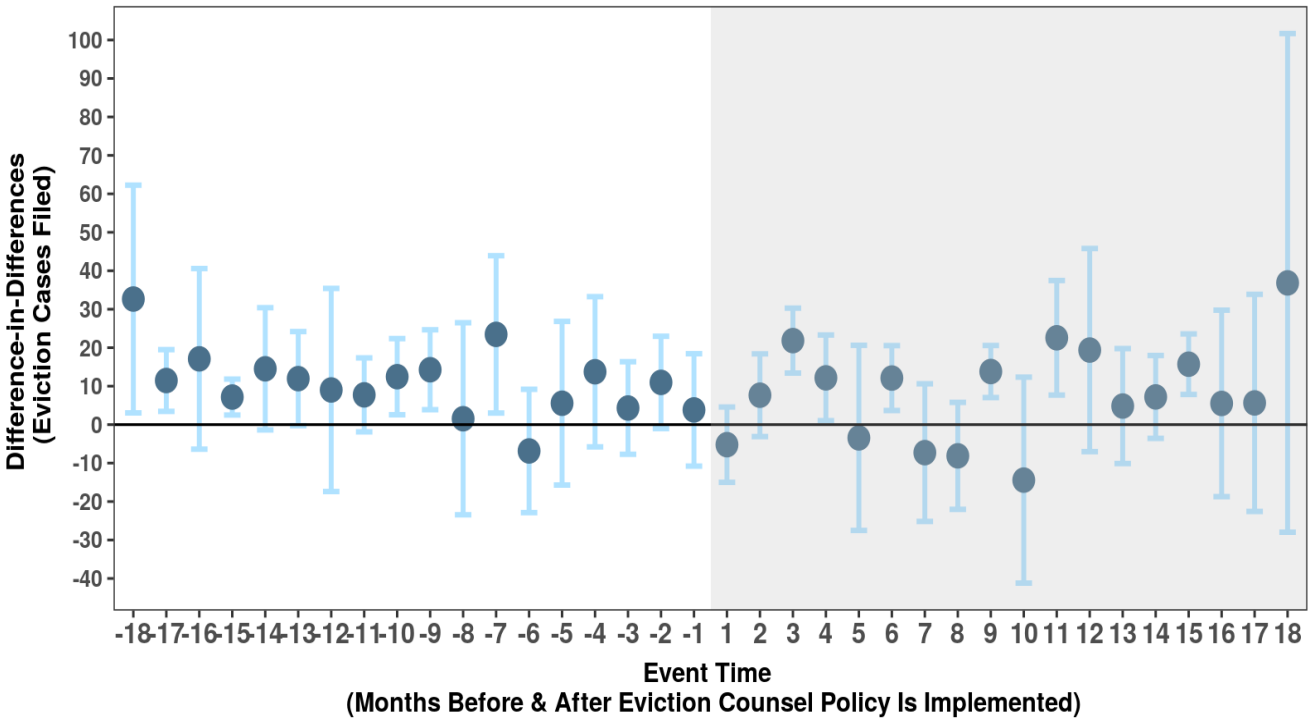


Figure 15: Racial Disparity in Policy's Impact on Eviction Case Filings

This figure plots the effect of NYC's eviction counsel policy on the number of eviction cases filed per month, but unlike Figure (14) splits the sample by race along the median. Panels (a) and (b) demonstrate that the policy's impact is more pronounced in zip codes with a high concentration of racial minorities.

(a) Zip Codes with a White Population Above City Median (40%)



(b) Zip Codes with a White Population Below City Median (40%)

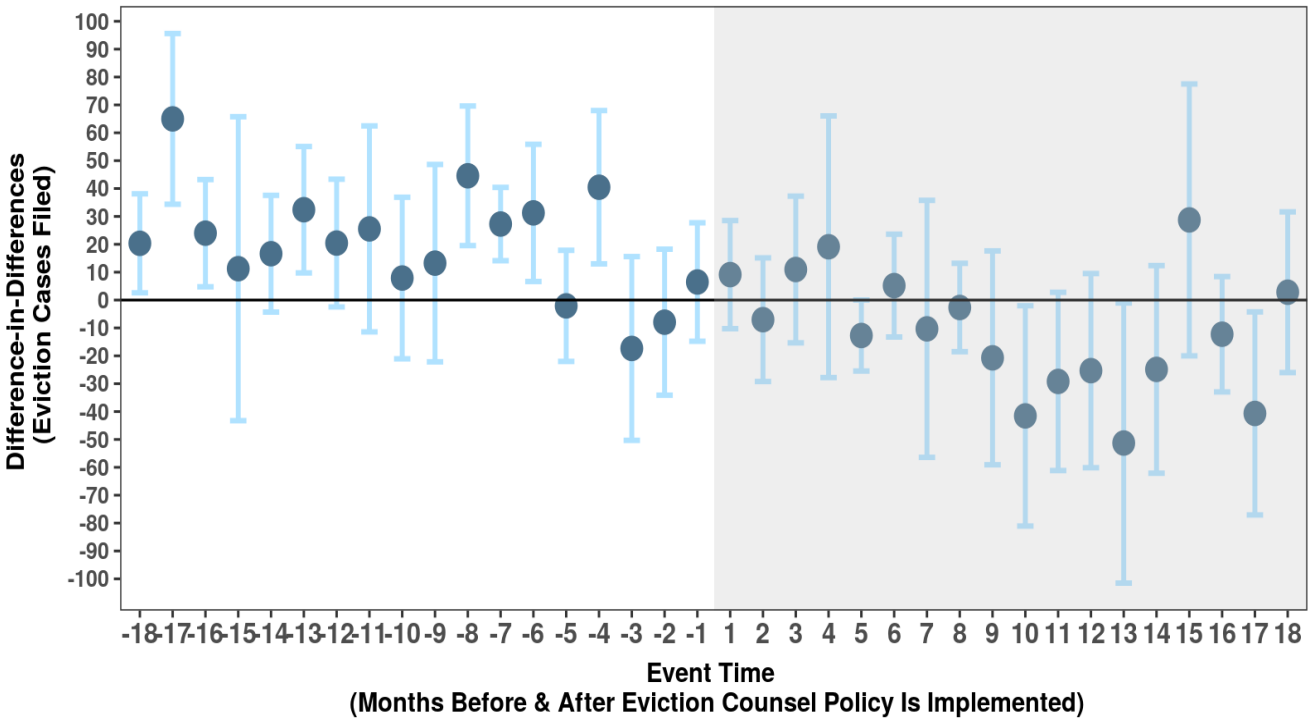


Figure 16: Effect of NYC's Eviction Counsel Policy on Eviction Warrants Issued

This figure plots the effect of NYC's eviction counsel policy on the number of eviction warrants issued per month. The monthly difference-in-differences coefficients come from a regression with the same structure as Equation (2), which includes year-month fixed effects, zip code fixed effects and controls for the number of residential units, the median household income, the median rent, the median property value, the poverty rate, the percent of residents who receive SNAP benefits (formerly known as food stamps), the percent of residents who hold a bachelor's degree, and the percent of residents who speak English. The vertical bars denote 95% confidence intervals based on standard errors clustered by zip code.

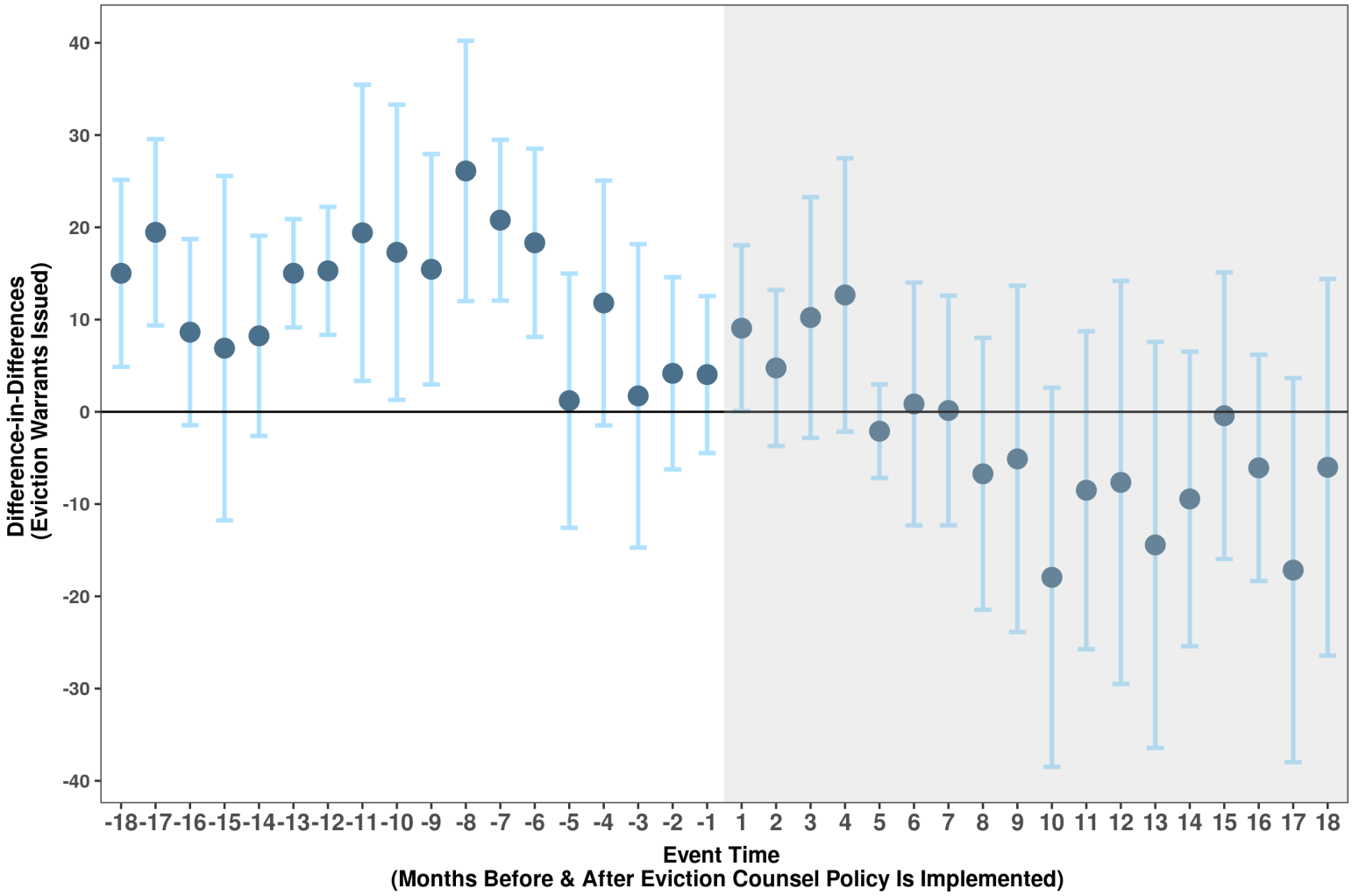
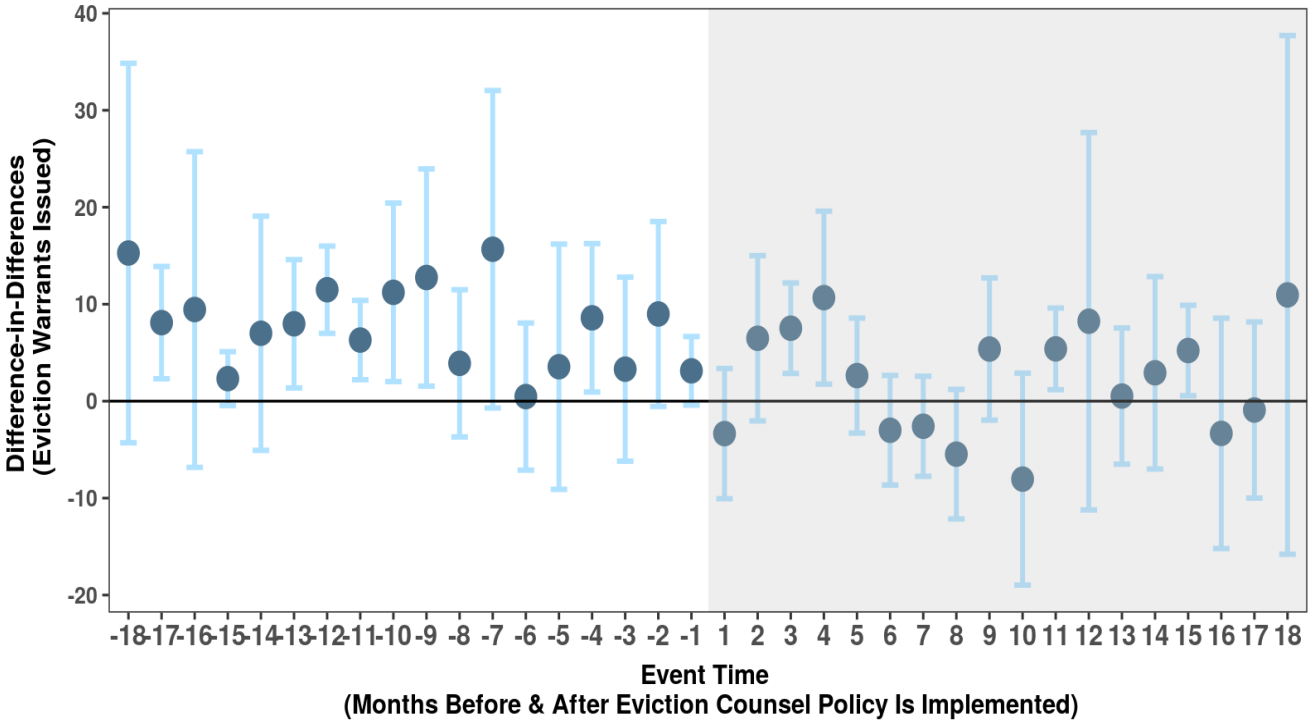


Figure 17: Racial Disparity in Policy's Impact on Eviction Warrants Issued

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(b) Zip Codes with a White Population Below City Median (40%)

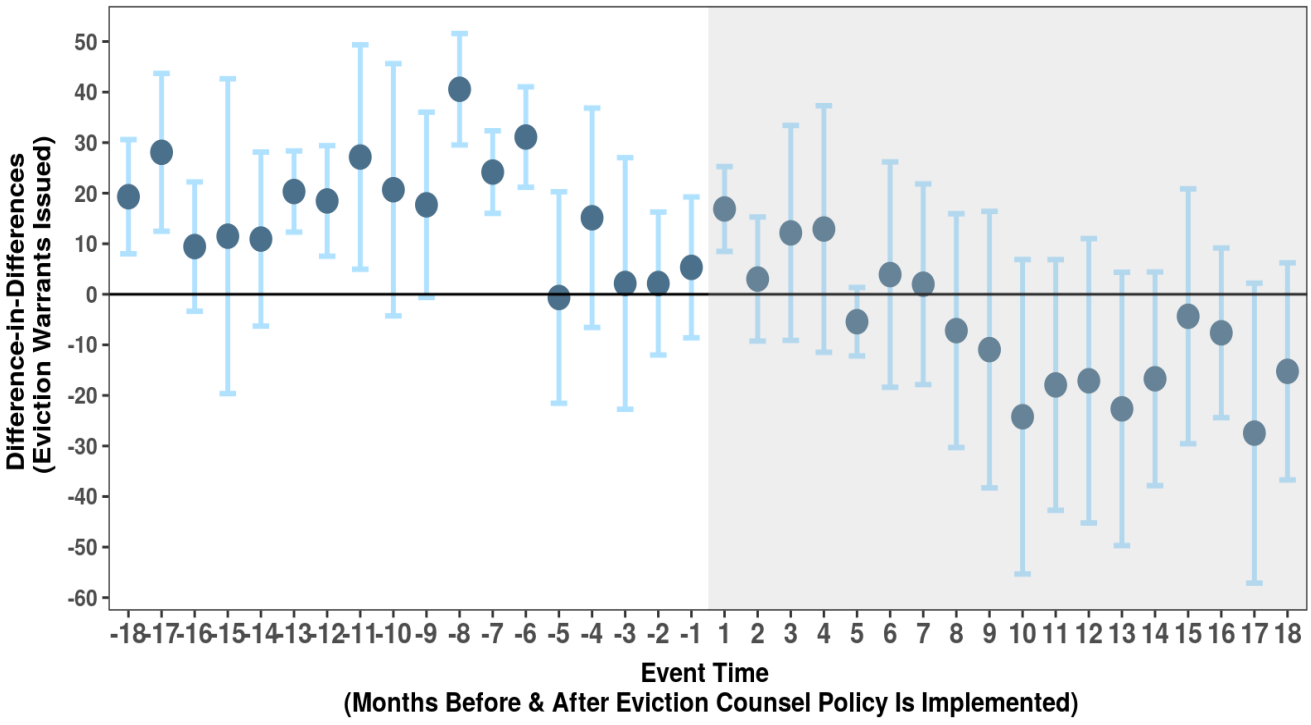


Figure 18: Effect of NYC's Eviction Counsel Policy on Motions Filed in Eviction Cases

This figure plots the effect of NYC's eviction counsel policy on the number of motions filed in eviction cases per month. The monthly difference-in-differences coefficients come from a regression with the same structure as Equation (2), which includes year-month fixed effects, zip code fixed effects and controls for the number of residential units, the median household income, the median rent, the median property value, the poverty rate, the percent of residents who receive SNAP benefits (formerly known as food stamps), the percent of residents who hold a bachelor's degree, and the percent of residents who speak English. The vertical bars denote 95% confidence intervals based on standard errors clustered by zip code.

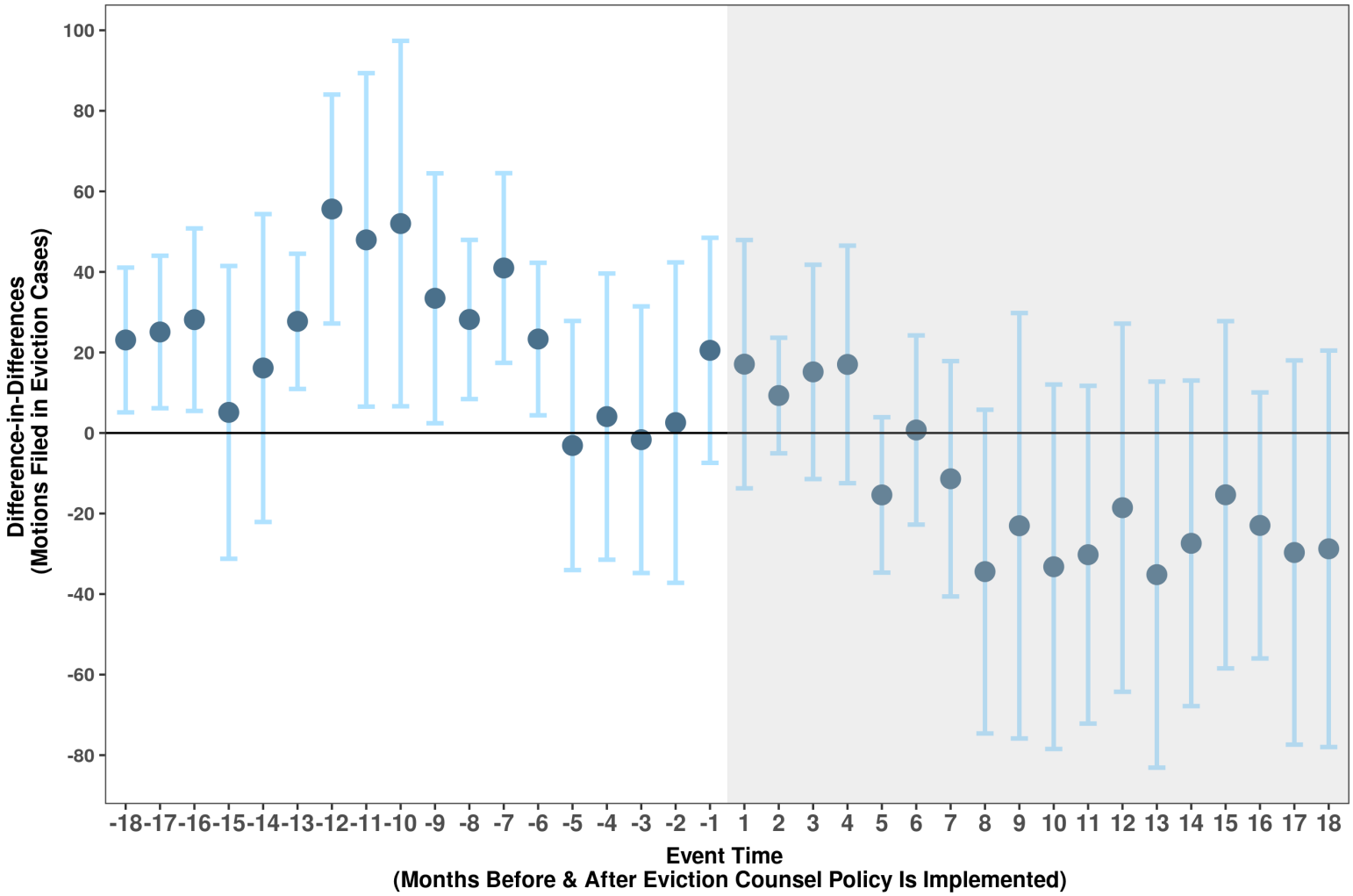
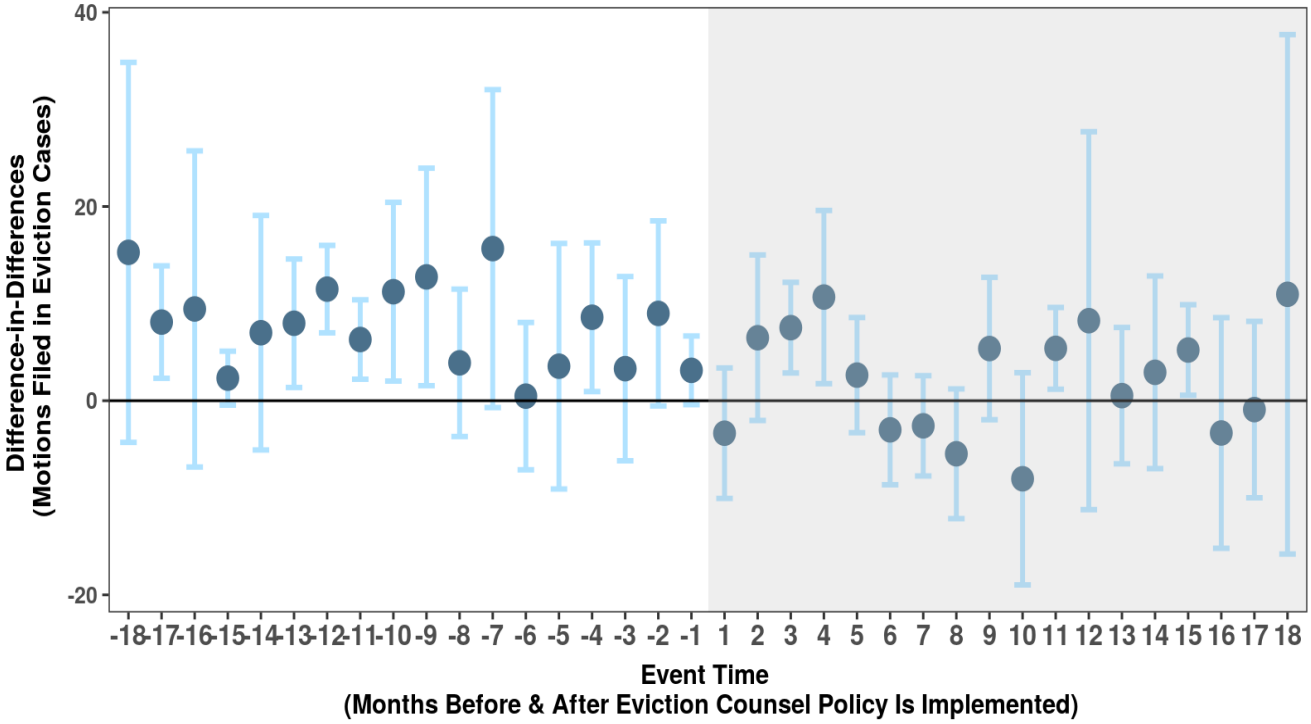


Figure 19: Racial Disparity in Policy's Impact on Motions Filed in Eviction Cases

This figure plots the effect of NYC's eviction counsel policy on the number of motions filed in eviction cases per month, but unlike Figure (18) splits the sample by race along the median. Panels (a) and (b) demonstrate that the policy's impact is more pronounced in zip codes with a high concentration of racial minorities.

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(b) Zip Codes with a White Population Below City Median (40%)

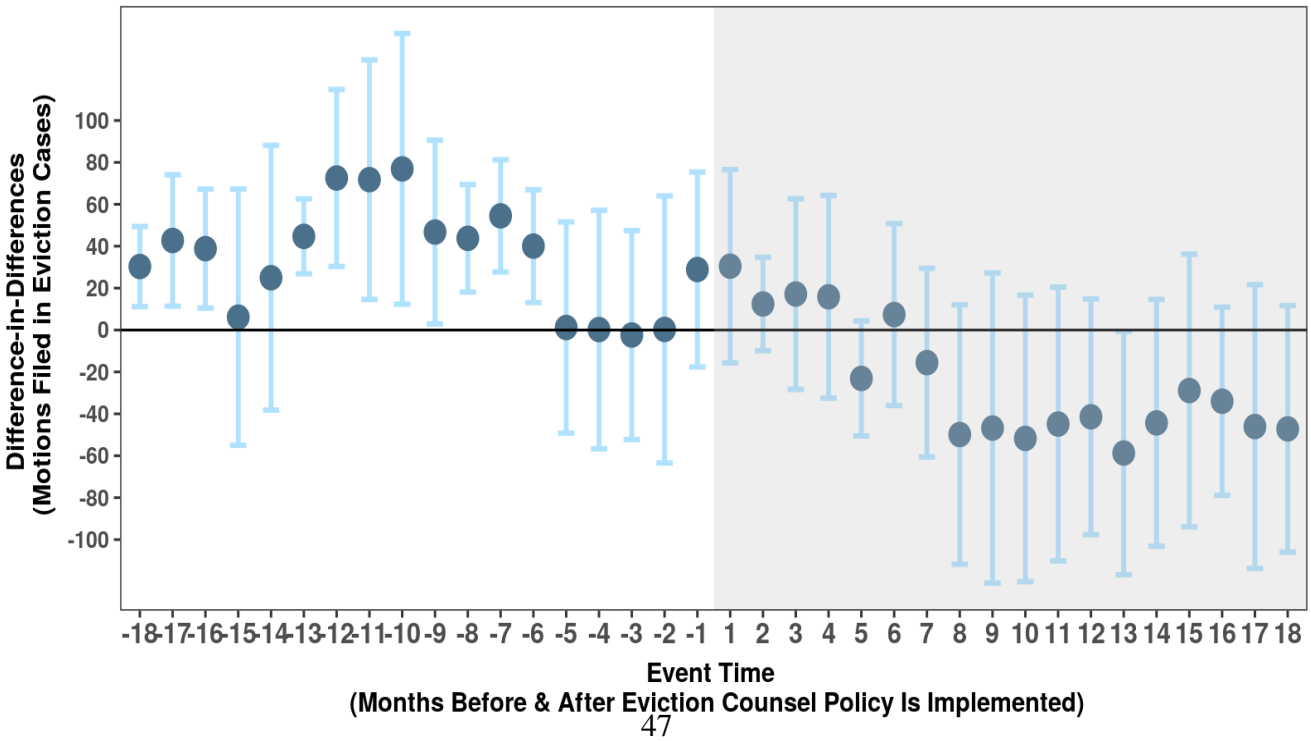


Table 1: Summary Statistics

This table presents summary statistics for the sample used in the difference-in-differences analysis. Observations are at the zip code × year-month level.

Panel A: Eviction Cases

	Obs	Mean	Standard Deviation	25th Percentile	Median	75th Percentile
Landlord Representation in Eviction Cases						
% Counsel	8,501	96.438	7.127	96.2	99.3	100.0
% Self-Represented	8,501	3.390	6.942	0	0.6	3.6
% No Appearance	8,501	0.172	1.139	0	0	0
Tenant Representation in Eviction Cases						
% Counsel	8,501	10.366	10.730	3.8	7.8	13.5
% Self-Represented	8,501	29.987	16.062	18.8	30.2	41.6
% No Appearance	8,501	59.647	17.850	48.4	58.3	71.0
Eviction Cases Filed Per Month						
Total	8,604	94.657	119.341	17	47	123
Nonpayment	8,604	81.670	110.765	9	37	106
Holdover	8,604	12.987	13.328	4	9	17
% Holdover	8,501	25.171	23.318	9.1	17.0	33.3
Case Attributes						
Warrants Issued	8,604	44.391	59.381	8	21	55
Motions Filed	8,604	73.953	115.277	10	30	85
% with Motions	8,501	29.813	14.054	21.8	29.3	36.8
Trials Held	8,604	0.330	0.656	0	0	1
% to Trial	8,501	0.649	2.531	0	0	0.2
% Jury Demand	8,501	0.067	0.511	0	0	0
% Multiple Tenants	8,501	46.083	25.005	25.5	42.1	64.9

Panel B: Zip Code Attributes

	Obs	Mean	Standard Deviation	25th Percentile	Median	75th Percentile
Housing						
Population	8,604	47,502	26,298	27,567	43,341	66,090
Residential Units	8,604	19,613	10,600	10,680	17,785	28,906
Median Property Value	8,591	647,719	333,061	440,400	548,100	761,500
Median Rent	8,552	1,585	546	1,254	1,441	1,745
Income						
Median Household Income	8,604	73,778	36,817	49,785	66,220	88,803
% Poverty	8,604	16.499	9.848	9.2	13.5	22.4
% SNAP (Food Stamps)	8,604	18.122	13.270	7.7	15.5	26.2
Demographics						
% White	8,604	37.860	26.195	12.1	40.5	60.7
% Black	8,604	18.046	22.563	2.7	6.7	25.0
% Hispanic	8,604	25.675	19.356	11.3	18.4	32.9
% Asian	8,604	15.239	13.896	4.1	10.5	23.3
% American Indian	8,604	0.166	0.197	0	0.1	0.2
% Pacific Islander	8,604	0.033	0.079	0	0	0
% Other Race	8,604	0.921	2.289	0.2	0.4	0.7
% Multiple Race	8,604	2.053	1.262	1.2	1.8	2.7
% Female	8,604	52.079	2.655	50.6	52.0	53.7
% Over 65	8,604	14.181	5.100	11.0	13.6	16.9
Educational Attainment						
% High School	8,604	83.511	10.167	76.8	85.1	90.9
% Some College	8,604	60.979	17.389	48.3	58.0	73.0
% Bachelor's	8,604	41.058	22.034	25.3	34.2	51.7
% Graduate	8,604	17.522	12.300	8.6	13.5	21.9

Panel C: Correlations

	Cases	Warrants	Motions	Units	Rent	Value	Income	Poverty	SNAP	Bachelor's	65+	White
Eviction Cases Filed	1											
Eviction Warrants Issued	0.98	1										
Motions Filed in Eviction Cases	0.94	0.97	1									
Residential Units	0.46	0.42	0.38	1								
Median Rent	-0.47	-0.46	-0.42	-0.16	1							
Median Property Value	-0.32	-0.34	-0.32	0.05	0.68	1						
Median Household Income	-0.55	-0.55	-0.50	-0.23	0.89	0.71	1					
% Poverty	0.72	0.71	0.68	0.29	-0.61	-0.37	-0.75	1				
% SNAP (Food Stamps)	0.75	0.75	0.71	0.25	-0.69	-0.46	-0.77	0.92	1			
% Bachelor's	-0.44	-0.47	-0.43	0.02	0.84	0.72	0.82	-0.58	-0.69	1		
% Over 65	-0.26	-0.27	-0.28	0.06	-0.11	-0.10	0.03	-0.36	-0.28	0.09	1	
% White	-0.54	-0.54	-0.51	0.00	0.57	0.56	0.67	-0.59	-0.67	0.75	0.29	1

Table 2: How Is Treatment Assigned Within Borough?

This table explores how New York City allocated the treatment among its zip codes. *Treatment* is set to 1 if the zip code is slated to receive the eviction counsel policy and to 0 if not. Observations are at the zip code × year-month level. The panel includes the 18 months before implementation of the eviction counsel policy. Standard errors appear in parentheses and are clustered by zip code. *,**, and *** denote statistical significance at the 10%, 5%, and 1% level, respectively.

	Treatment	
	(1)	(2)
Residential Units	3.706e-06**	3.736e-06**
	(1.524e-06)	(1.623e-06)
Median Household Income	6.522e-07	9.307e-08
	(5.492e-07)	(4.169e-07)
Median Rent	−0.00004	−0.00001
	(0.00004)	(0.00004)
Median Property Value	−1.357e-08	1.839e-08
	(3.987e-08)	(3.164e-08)
% Poverty	−0.001	−0.002
	(0.002)	(0.002)
% SNAP (Food Stamps)	−0.002	−0.002
	(0.002)	(0.002)
% Bachelor's Degree	−0.0004	0.0003
	(0.001)	(0.001)
% Speak English	−0.0002	−0.002
	(0.001)	(0.001)
% White	0.001	−0.001
	(0.002)	(0.002)
% Black	0.001	0.001
	(0.002)	(0.002)
% Asian	0.001	−0.001
	(0.003)	(0.002)
% Hispanic	0.002	0.001
	(0.002)	(0.002)
Year-Month Fixed Effects	Yes	Yes
Borough Fixed Effects		Yes
Observations	6,317	6,317
Adjusted R^2	0.051	0.073

Table 3: Tenant Representation

This table tests the effect of NYC's eviction counsel policy on the percent of tenants represented by counsel (Panel A), the percent of tenants that are self-represented (Panel B), and the percent of tenants that do not file court appearances (Panel C) using the difference-in-differences regression specified in Equation (1). Observations are at the zip code $\times$ year-month level. The panel begins 18 months before implementation and continues until 18 months after.

Treatment is set to 1 if the zip code is slated to receive the eviction counsel policy and to 0 if not. *Post* is set to 1 if the observation occurred after the policy's implementation and to 0 if it occurred before. Controls include the number of residential units, the median household income, the median rent, the median property value, the poverty rate, the percent of residents who receive SNAP benefits (formerly known as food stamps), the percent of residents who hold a bachelor's degree, and the percent of residents who speak English. Standard errors appear in parentheses and are clustered by zip code. *,**, and *** denote statistical significance at the 10%, 5%, and 1% level, respectively.

Panel A: Effect on % of Tenants Represented by Counsel

	% of Tenants Represented by Counsel		
	(1)	(2)	(3)
Treatment	0.285	−0.215	
	(0.896)	(1.490)	
Treatment × Post	12.635***	12.667***	12.351***
	(2.896)	(2.929)	(2.640)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,041	12,041	12,041
Adjusted R^2	0.224	0.265	0.329

Panel B: Effect on % of Tenants That Are Self-Represented

	% of Tenants That Are Self-Represented		
	(1)	(2)	(3)
Treatment	2.091*	0.081	
	(1.161)	(1.582)	
Treatment × Post	−11.262***	−11.456***	−11.247***
	(2.407)	(2.379)	(2.411)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,041	12,041	12,041
Adjusted R^2	0.387	0.451	0.505

Panel C: Effect on % of Tenants That Do Not File Court Appearance

	% of Tenants That Do Not File Court Appearance		
	(1)	(2)	(3)
Treatment	−2.385*	0.126	
	(1.427)	(1.777)	
Treatment × Post	−1.364	−1.202	−1.095
	(1.503)	(1.487)	(1.338)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,041	12,041	12,041
Adjusted R^2	0.424	0.468	0.510

Table 4: Housing Markets

This table tests the effect of NYC's eviction counsel policy on market rents (Panel A) and property values (Panel B) using the difference-in-differences regression specified in Equation (1). Observations are at the zip code × year-month level. The panel begins 18 months before implementation and continues until 18 months after.

Treatment, *Post*, and controls are defined as in Table (3). Standard errors appear in parentheses and are clustered by zip code. *,**, and *** denote statistical significance at the 10%, 5%, and 1% level, respectively.

Panel A: Effect on Zillow Observed Rent Index

	Zillow Observed Rent Index		
	(1)	(2)	(3)
Treatment	70.67	195.79*	
	(105.59)	(117.18)	
Treatment × Post	17.51	10.04	−0.29
	(29.54)	(22.74)	(8.37)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	5,580	5,580	5,580
Adjusted R^2	0.787	0.920	0.999

Panel B: Effect on Zillow Home Value Index

	Zillow Home Value Index		
	(1)	(2)	(3)
Treatment	−29,290	29,371	
	(38,454)	(52,074)	
Treatment × Post	4,116	5,485	4,558
	(8,082)	(8,521)	(6,366)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,001	12,001	12,001
Adjusted R^2	0.659	0.845	0.996

Table 5: Eviction Outcomes

This table tests the effect of NYC's eviction counsel policy on eviction cases filed (Panel A), eviction warrants issued (Panel B), motions filed in eviction cases (Panel C) using the difference-in-differences regression specified in Equation (1). Observations are at the zip code $\times$ year-month level. The panel begins 18 months before implementation and continues until 18 months after.

Treatment, *Post*, and controls are defined as in Table (3). Standard errors appear in parentheses and are clustered by zip code. *,**, and *** denote statistical significance at the 10%, 5%, and 1% level, respectively.

Panel A: Effect on Eviction Cases Filed

	Eviction Cases Filed Per Month		
	(1)	(2)	(3)
Treatment	46.117*	42.149***	
	(26.630)	(13.622)	
Treatment $\times$ Post	−17.320**	−19.288**	−18.964**
	(7.729)	(7.495)	(7.373)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,125	12,125	12,125
Adjusted R^2	0.733	0.871	0.934

Panel B: Effect on Eviction Warrants Issued

	Eviction Warrants Issued Per Month		
	(1)	(2)	(3)
Treatment	22.244*	15.652**	
	(13.206)	(6.952)	
Treatment × Post	−14.968***	−15.963***	−15.543***
	(5.501)	(5.388)	(5.183)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,125	12,125	12,125
Adjusted R^2	0.716	0.866	0.930

Panel C: Effect on % of Eviction Cases That Go to Trial

	% of Cases That Go to Trial		
	(1)	(2)	(3)
Treatment	−0.143*	−0.004	
	(0.081)	(0.073)	
Treatment × Post	−0.170*	−0.160*	−0.184*
	(0.090)	(0.091)	(0.107)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,041	12,041	12,041
Adjusted R^2	0.020	0.024	0.035

Table 6: Motions Filed in Eviction Cases

This table tests the effect of NYC's eviction counsel policy on motions filed in eviction cases using the difference-in-differences regression specified in Equation (1). Observations are at the zip code × year-month level. The panel begins 18 months before implementation and continues until 18 months after.

Treatment, *Post*, and controls are defined as in Table (3). Standard errors appear in parentheses and are clustered by zip code. *,**, and *** denote statistical significance at the 10%, 5%, and 1% level, respectively.

Panel A: Effect on Motions Filed in Eviction Cases

	Motions Filed in Eviction Cases Per Month		
	(1)	(2)	(3)
Treatment	53.038*	37.709**	
	(30.811)	(16.041)	
Treatment × Post	−36.651**	−38.437**	−37.256**
	(16.508)	(16.212)	(15.280)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,125	12,125	12,125
Adjusted R^2	0.678	0.859	0.921

Panel B: Effect on Motions for Extension

	Motions for Extension Filed Per Month		
	(1)	(2)	(3)
Treatment	1.818	1.373	
	(1.827)	(1.326)	
Treatment × Post	−1.507	−1.636	−1.703
	(1.374)	(1.390)	(1.411)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,125	12,125	12,125
Adjusted R^2	0.298	0.456	0.727

Panel C: Effect on Motions to Amend

	Motions to Amend Filed Per Month		
	(1)	(2)	(3)
Treatment	0.978*	0.872***	
	(0.512)	(0.300)	
Treatment × Post	1.247***	1.212***	1.235***
	(0.382)	(0.387)	(0.386)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,125	12,125	12,125
Adjusted R^2	0.317	0.432	0.506

Panel D: Effect on Motions to Vacate Filed by Renter

	Motions to Vacate Filed by Renter		
	(1)	(2)	(3)
Treatment	11.886*	9.400***	
	(6.452)	(3.562)	
Treatment × Post	−8.740**	−9.067**	−8.799**
	(3.909)	(3.837)	(3.612)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,041	12,041	12,041
Adjusted R^2	0.020	0.024	0.035

Panel E: Effect on Motions Regarding Renter's Failure to Comply with Stipulation

	Motions Re: Renter's Failure to Comply		
	(1)	(2)	(3)
Treatment	27.110	17.022	
	(20.256)	(11.897)	
Treatment × Post	−31.564**	−32.555**	−31.514**
	(13.836)	(13.705)	(12.973)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,125	12,125	12,125
Adjusted R^2	0.914	0.838	0.914

Table 7: Role of Race in Eviction Outcomes

This table tests whether the impact of New York City's eviction counsel policy differs in zip codes with a high concentration of racial minorities. As Table (1) indicates, approximately 40% of the residents in the median New York City zip code in the sample identify as white. An indicator variable, *HighMinorityPopulation*, is introduced to denote those zip codes with a white population below the city median. This table extends the analysis of eviction outcomes in Table (5) by exploring the interaction between this indicator variable and the earlier difference-in-differences results.

Observations are at the zip code × year-month level. The panel begins 18 months before implementation and continues until 18 months after. The five months before and after implementation are excluded. *Treatment*, *Post*, and controls are defined as in Table (3). Standard errors appear in parentheses and are clustered by zip code. *,**, and *** denote statistical significance at the 10%, 5%, and 1% level, respectively.

Panel A: Effect on Eviction Cases Filed

	Eviction Cases Filed Per Month		
	(1)	(2)	(3)
Treatment	-24.459^{**}	3.200	
	(11.534)	(19.489)	
Treatment × Post	1.062	-0.099	-1.300
	(2.032)	(1.563)	(2.242)
Treatment × Post ×	-29.040^{***}	-30.811^{***}	-28.713^{***}
HighMinorityPopulation	(8.670)	(8.290)	(8.836)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,125	12,125	12,125
Adjusted R^2	0.744	0.872	0.934

Panel B: Effect on Eviction Warrants Issued

	Eviction Warrants Issued Per Month		
	(1)	(2)	(3)
Treatment	-8.561^{*}	5.410	
	(5.101)	(7.666)	
Treatment × Post	-3.541^{***}	-4.027^{***}	-4.506^{***}
	(1.344)	(1.126)	(1.133)
Treatment × Post × HighMinorityPopulation	-17.932^{***}	-19.067^{***}	-17.819^{***}
	(6.667)	(6.531)	(6.669)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,125	12,125	12,125
Adjusted R^2	0.725	0.866	0.930

Panel C: Effect on Motions Filed in Eviction Cases

	Motions Filed in Eviction Cases Per Month		
	(1)	(2)	(3)
Treatment	-16.720^{*}	11.525	
	(9.769)	(14.354)	
Treatment × Post	-6.084^{***}	-6.655^{***}	-6.618^{***}
	(1.770)	(1.837)	(2.445)
Treatment × Post × HighMinorityPopulation	-47.279^{**}	-49.943^{**}	-48.839^{**}
	(20.948)	(20.660)	(19.968)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,125	12,125	12,125
Adjusted R^2	0.688	0.861	0.922

Panel D: Effect on % of Tenants Represented by Counsel

	% of Tenants Represented by Counsel		
	(1)	(2)	(3)
Treatment	1.217	0.733	
	(1.646)	(3.112)	
Treatment × Post	17.325***	17.340***	16.515***
	(5.482)	(5.522)	(5.121)
Treatment × Post × HighMinorityPopulation	−7.826	−7.775	−6.982
	(6.032)	(6.047)	(5.587)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	12,041	12,041	12,041
Adjusted R^2	0.227	0.267	0.330

Table 8: Robustness Test—Omit 5 Months Before and After Implementation

This table repeats the analysis performed in Table (5) and Panel A of Table (3) but excludes the five months before and after implementation of New York City's eviction counsel policy.

Panel A: Effect on % of Tenants Represented by Counsel

	% of Tenants Represented by Counsel		
	(1)	(2)	(3)
Treatment	0.546	−0.340	
	(1.044)	(1.551)	
Treatment × Post	14.373***	14.419***	14.068***
	(3.076)	(3.121)	(2.733)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	8,476	8,476	8,476
Adjusted R^2	0.235	0.276	0.340

Panel B: Effect on Eviction Cases Filed

	Eviction Cases Filed Per Month		
	(1)	(2)	(3)
Treatment	51.250*	47.470***	
	(28.279)	(15.101)	
Treatment × Post	−25.097**	−27.837**	−27.266***
	(11.305)	(10.949)	(10.471)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	8,539	8,539	8,539
Adjusted R^2	0.731	0.868	0.931

Panel C: Effect on Eviction Warrants Issued

	Eviction Warrants Issued Per Month		
	(1)	(2)	(3)
Treatment	25.999*	19.719**	
	(14.681)	(8.004)	
Treatment × Post	−22.474**	−23.865***	−23.299***
	(8.814)	(8.626)	(8.162)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	8,539	8,539	8,539
Adjusted R^2	0.711	0.861	0.926

Panel D: Effect on Motions Filed in Eviction Cases

	Motions Filed in Eviction Cases Per Month		
	(1)	(2)	(3)
Treatment	61.967*	47.067**	
	(34.038)	(18.956)	
Treatment × Post	−53.852**	−56.344**	−54.780**
	(24.684)	(24.277)	(22.801)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	8,539	8,539	8,539
Adjusted R^2	0.670	0.848	0.913

Table 9: Robustness Test—Zip Codes With 10,000+ Residential Units Only

This table repeats the analysis performed in Table (5) and Panel A of Table (3) but limits the sample to those zip codes with greater than 10,000 residential units.

Panel A: Effect on % of Tenants Represented by Counsel

	% of Tenants Represented by Counsel		
	(1)	(2)	(3)
Treatment	0.522	0.503	
	(0.972)	(1.311)	
Treatment × Post	11.164***	11.154***	11.002***
	(2.520)	(2.536)	(2.330)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	9,514	9,514	9,514
Adjusted R^2	0.331	0.379	0.453

Panel B: Effect on Eviction Cases Filed

	Eviction Cases Filed Per Month		
	(1)	(2)	(3)
Treatment	47.854*	41.001***	
	(26.280)	(14.177)	
Treatment × Post	−18.309**	−19.804**	−21.386***
	(8.140)	(7.737)	(7.277)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	9,515	9,515	9,515
Adjusted R^2	0.763	0.876	0.928

Panel C: Effect on Eviction Warrants Issued

	Eviction Warrants Issued Per Month		
	(1)	(2)	(3)
Treatment	23.234*	15.860**	
	(13.143)	(6.965)	
Treatment × Post	−15.511***	−16.393***	−16.964***
	(5.847)	(5.630)	(5.332)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	9,515	9,515	9,515
Adjusted R^2	0.744	0.870	0.926

Panel D: Effect on Motions Filed in Eviction Cases

	Motions Filed in Eviction Cases Per Month		
	(1)	(2)	(3)
Treatment	59.151*	39.695**	
	(30.289)	(16.129)	
Treatment × Post	−37.897**	−39.745**	−40.300**
	(17.701)	(17.231)	(16.002)
Controls	Yes	Yes	Yes
Year-Month Fixed Effects	Yes	Yes	Yes
Borough Fixed Effects	Yes		
Neighborhood Fixed Effects		Yes	
Zip Code Fixed Effects			Yes
Observations	9,515	9,515	9,515
Adjusted R^2	0.706	0.862	0.920