RESEARCH BRIEF • OCTOBER 2026

Crime in Covid Times

Based on BFI Working Paper No. 2026-125, "Crime in Covid Times," by Jens Ludwig, University of Chicago

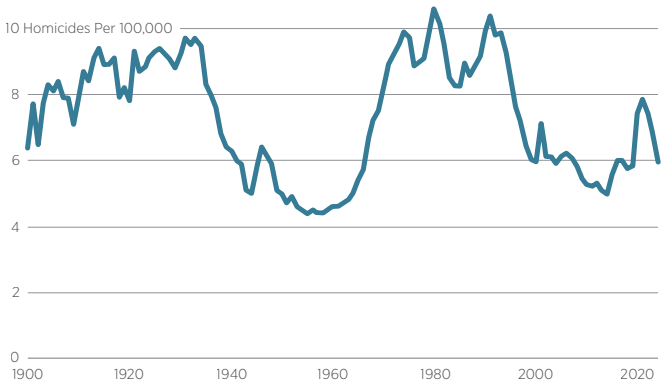
Between 2019 and 2021, a nationwide increase in gun homicides pushed the U.S. murder rate up by a third, before it fell almost as quickly. This COVID-era swing has been hard to explain because it defies the canonical economic model of crime, in which people commit crimes when the expected benefits outweigh the costs. In this paper, Jens Ludwig shows that a behavioral economics model explains these patterns far better. Most shootings, he finds, are not calculated acts to further some rational or instrumental goal, but rather in-the-moment arguments that get settled with guns.

A Beckerian Model of Crime

The public, policymakers, and economists often assume that people resort to gun violence when they've determined the risk (potential punishment) is worth the payoff (money from a robbery, for example, or control over a lucrative drug corner). This logic traces its origins to Gary Becker, whose decision to park illegally when running late provided the insight behind his landmark 1968 paper, Crime and Punishment: An Economic Approach.

While the Beckerian explanation makes sense for certain crimes, like Becker's decision to risk a parking ticket in order to arrive on time, it falls short for homicides, which defy cost-benefit explanation. Ludwig shows that increased unemployment, changes in policing and incarceration, and shifts in drug markets explain little of the rise and subsequent fall in homicides during the pandemic.

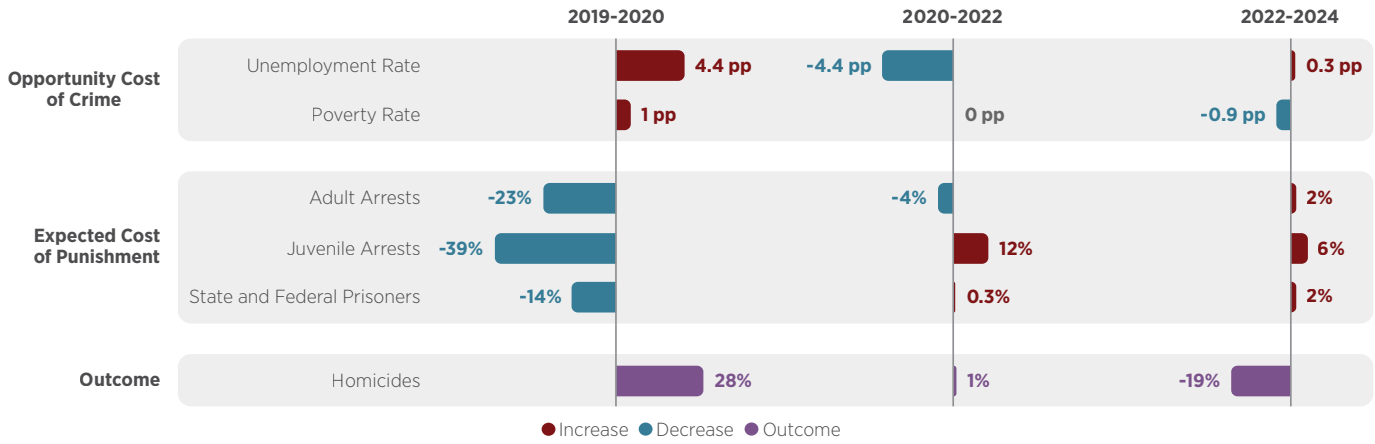
Figure 1 • US Homicide Rate 1900-2024



A Behavioral Explanation

Ludwig turns instead to behavioral economics to explain the Covid-era rise and fall in gun homicides. Most shootings, he shows, are arguments that escalate to violence. In 2019, arguments were the motive in 67% of homicides

Figure 2 · Changes in the Benefits and Costs of Crime



Note: This figure shows changes in the economic and enforcement measures emphasized by the Becker model of crime, alongside changes in homicides, across three periods. Unemployment and poverty rates, shown as percentage-point changes, capture the opportunity cost of crime. Adult arrests, juvenile arrests, and state and federal prisoners, shown as percent changes, capture the expected cost of punishment.

where the motive was known, and guns were used in 75% of all murders. During the pandemic, these deadly arguments became more frequent for two reasons. Heightened stress impaired people's decision-making, making arguments more likely, and more people carried guns in public, making those arguments more likely to turn deadly.

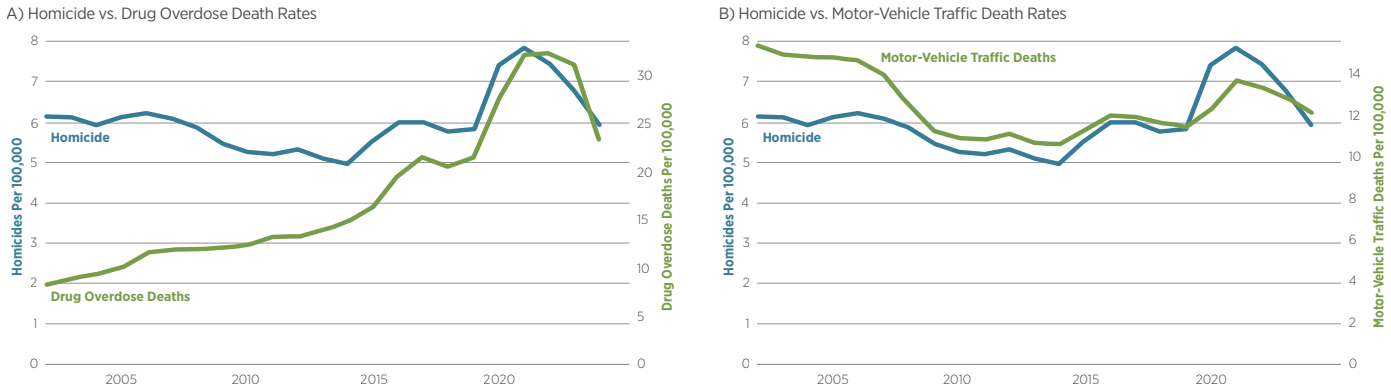
Ludwig points to several patterns that support this view. During the pandemic, aggravated assault, another serious crime that typically begins as an argument, was the one other major offense that rose. In addition, unruly airline passenger incidents doubled even after excluding mask disputes, again suggesting impaired decision-making. And finally, homicides rose and fell alongside deaths from drug overdoses, car crashes, and, among Black Americans, suicides—all of which Ludwig calls "deaths of decision-making." As the pandemic ended and distress eased, murders fell almost as quickly as they had risen.

Becker showed that crime could be studied like any other choice. Ludwig's research suggests that for gun violence, that choice is often made in seconds, under stress, with a gun close at hand. The pandemic did not change the incentives for violence nearly enough to explain the rise and fall in murders; it changed the conditions under which those choices were made. Policies designed for rational, profit-driven crime, like tougher penalties or better job prospects, do little to address that problem. Ludwig's findings point to a different set of tools.

Policy Takeaways

- **Invest in programs that help people slow down in high-stakes moments.** Psychologists distinguish between deliberate thinking ("System 2") and automatic thinking ("System 1"), which happens below the level of conscious awareness. System 1 is essential for getting through daily life, but in a heated moment it can lead to costly mistakes. As one staff member at Chicago's juvenile detention center tells the teens there: "If I could give you back just ten minutes of your lives, none of you would be here." Programs built on that insight work. Becoming a Man, which gives teenage boys in Chicago 10 to 15 hours of programming on recognizing and questioning their automatic reactions, reduced violent-crime arrests by 45%, and a replication found a 50% reduction. Similar programs for youth in detention, teens disconnected from school, and very high-risk adult men have shown large effects as well.

Figure 3 · Homicide vs. Drug Overdose and Motor-Vehicle Traffic Death Rates, 2002-2024



Note: This figure compares US homicide death rates with death rates from drug overdoses (Panel A) and motor-vehicle traffic crashes (Panel B) per 100,000 residents from 2002 to 2024, based on death certificate records. In each panel, homicide is shown on the left axis (blue line) and the comparison cause of death on the right axis (green line). Drug overdose and motor-vehicle traffic deaths are defined by the standard CDC injury-cause groupings. Axes are scaled independently, so the vertical gap between the lines is not meaningful.

- **Reduce gun carrying in public.** Most homicides happen in public, and guns make violence far more lethal. During the pandemic, gun carrying rose sharply: in Chicago, the share of police stops that turned up a gun more than doubled from 2019 to 2020, with similar increases in California and New York City. Policies that make it harder or costlier to carry a gun illegally could help keep everyday arguments from turning deadly.
- **Put more "eyes on the street."** Because so much violence starts as a spontaneous conflict, the presence of other people can help defuse it before it escalates. Ludwig points to low-cost tools that work through this channel, including policing that focuses on interrupting conflicts and changes to the built environment that bring more people into public spaces.

READ THE WORKING PAPER

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