Eviction Expectations in the Aftermath of the Pandemic Moratoria

INTRODUCTION

The COVID-19 pandemic disrupted all aspects of normal life, including legal proceedings. As courts all over the United States shifted from in-person operations to hastily designed virtual proceedings, much changed. Research on how experiences with the justice system and case outcomes were altered by this disruption is early and ongoing, but some results are emerging, suggesting that online hearings had both pros and cons (Mazzone et al. 2022; NCSC 2021; TACJ 2022). Indeed, such work is not merely backward-looking and of mainly historical interest, because many jurisdictions, having seen more gains than losses, are now making online court proceedings permanent for some matters.

Evictions are a special case, because, during the pandemic, eviction hearings, rather than being shifted online, were mostly suspended. National, state-level, and even local moratoria prevented evictions for non-payment of rent—the basis of most evictions—and so even though most courts accepted eviction filings by landlords, hearings were largely put on hold. At the federal level, in March 2020, the CARES Act imposed a moratorium for evictions from covered properties (those whose owners received federal funding or had federal-government-backed mortgages) through July 2020. The Centers for Disease Control issued a moratorium for non-payment of rent in September of 2020, later extended,

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until the United States Supreme Court, in August 2021, lifted a further extension by the Biden Administration.

Accordingly, direct evidence for how eviction hearings play out virtually, and whether there are different outcomes as compared to the in-person experience, is scant. Moreover, the backlogs of cases that many courts accrued over the pandemic period, even as they adapted by moving more work online, remain unusually full of evictions in many jurisdictions. With an inflated caseload and much variation across the country in whether and how eviction cases are proceeding differently from the pre-pandemic precedent (i.e. nearly every step taking place in-person), uncertainty is unusually high.

We do not here explore the myriad legal issues surrounding the eviction moratoria. Nor do we emphasize new, limited information about how eviction results might depend on the online/offline mode of hearing. We focus, instead, on a novel, rich data set concerning renters' expectations about eviction. Starting in April 2020, the Census Bureau initiated a series of frequent surveys on life during the pandemic that is still ongoing as of autumn 2023. With a very broad mandate to document, "household experiences during the coronavirus pandemic and recovery," these surveys have covered a variety of topics, including health, education, employment and, importantly for us, housing.

To be clear at the outset, our ambition is not to develop anything close to a complete model of eviction dynamics. We examine trends in public expectations about near-term eviction over recent months, with special attention to the possibility

of distinctive patterns for different racial groups. When eviction moratoria were first broached as a response to COVID-19, racial disparities were a recurring concern. U.S. House of Representatives Speaker Nancy Pelosi said, "Housing security is a matter of justice, as structural racism puts communities of color unfairly at risk of being rent-burdened or homeless" (quoted in Williams 2020). She was not alone in predicting that African American communities would be hit hardest by COVID-19's impact on housing security. Our goal is not to infer discrimination or to recommend a very specific set of policy changes according to findings. A large, vibrant literature analyzes discrimination in housing markets at various stages, such as responses to applications by property managers or realtors, prominently in "audit" or "correspondence" studies. Such works contrast, for example, treatment of African American and white applicants or responses to requests from fictitious individuals with Black- or White-sounding names (e.g., Page 1995, Christensen and Timmins 2022). Eviction, which depends on a pre-existing relationship as landlord and tenant, is not well suited to that kind of research design.

Some prior work has shown that prior to the pandemic, eviction odds seemed to vary by race (Desmond 2017; Hepburn et al., 2020). Importantly, those findings are unconditional, which is to say that they are simple differences in rates across groups, not adjusted for other differences that might generate disparate outcomes. In turn, while they are consistent with racial discrimination, by landlords or the court system, broadly, they are not direct evidence, as such. Our own prior investigation of changes in housing during the pandemic turned up an intriguing, but ambiguous contrast, wherein attorneys with largely Black clienteles appeared to detect worse experiences for their clients than other attorneys, but first-hand reports from African Americans were markedly more positive than those from Whites or Hispanics (Gaines et al., 2022). The data analyzed below, though not without limitations, permit us to make somewhat sharper comparisons.

We look only at renters' beliefs and worries, with the motivation that policy makers aiming to work out how best to balance landlord and tenant

interests need to know not only the hard, objective numbers about actual eviction filings and case resolutions, but also the related subjective side, represented by expectations about the near future among those at risk of losing housing. This is only one ingredient in good policy, but it can be an overlooked one, and there is at least a prima facie case that such data are timely given the multiple sources of added uncertainty surrounding rental markets, even as the pandemic and resulting eviction moratoria recede in time.

CENSUS BUREAU HOUSEHOLD PULSE SURVEYS

Since late April 2020, the Census Bureau has been conducting regular, national surveys on households' experiences during the pandemic and in its aftermath. At time of writing, this series features 62 surveys. The first 10 were each fielded over a week, with a short two-day break between interview periods. Thereafter, the pattern was approximately two-week interview periods followed by two-week breaks. The Census Bureau somewhat confusingly refers to each survey with a "week'' number, and also employs a rather opaque numbering system for the groupings of surveys in "phases." In this report, we mostly eschew that terminology, and when plotting results, employ the midpoint from the range of interview dates. The questionnaires have changed slightly over the period, and the surveys are not a panel of respondents repeatedly contacted, but, rather, independent cross-sections. The entire project is classified by the Census Bureau as "experimental,'' and below, we address an important point about weighting related to the fact that they have prioritized rapid release and high interview frequency over large sample sizes.

NATIONAL PATTERNS ON RACE, RENTING, AND ARREARS

We limit our attention to questions about housing, with data from mid-2020 through late-2023. In each wave over that period, respondents have been asked, in sequence, about housing tenure (whether they rent, own, or inhabit a home on another basis) and, if renters, whether they were

behind on rent payment. For some waves, those saying they were behind on rent payments were asked how many weeks behind, and how likely they thought it was that they would be evicted from the property within the next two months. Our main interest is that item measuring the respondents' expectations about near-term eviction, but we start with the behind-on-rent filter questions to note an important point about racial subgroups and variation therein.

Figure 1 shows some distributions of race/ethnicity for the whole of the United States, employing a simplified scheme. In each panel, we classify Americans as "White" when they select only White from the standard Census race question, and also do not indicate that they are Hispanic. We define "Black" analogously. We classify as "Hispanic" anyone who gives any "yes" response to the Hispanic question, whatever their response to the race item. We group everyone not in one of those three groups into the residual "other" category, covering non-Hispanic Asians, American Indians, Pacific Islanders, and all those non-Hispanics who report more than one race. (Exact question wordings for these and every other item we employ in the analysis that follows is found in the appendix.) Our analysis hereafter focuses on the first three groups.[1]

*Figure 1. Racial Composition of Some U.S. Populations, Compared*
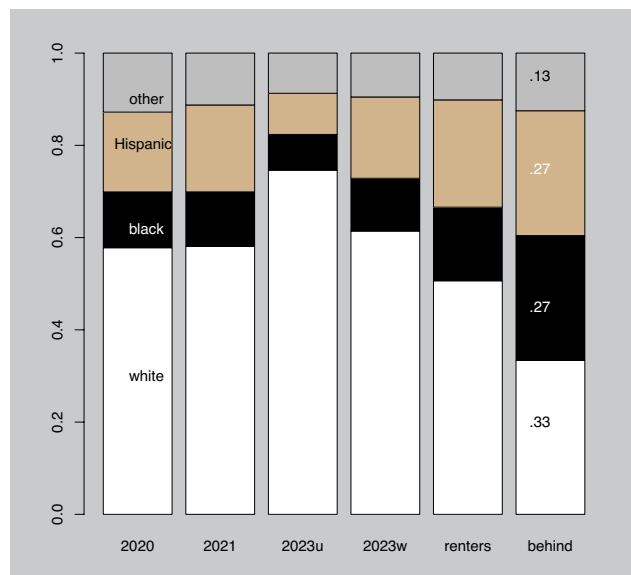
The first bar in the figure shows the 2020 Census distribution, intended to be an exact count of all Americans. The second bar shows estimates for the 2021 population from the Census Bureau's American Community Survey. The third, labelled "2023u" shows unweighted proportions from ten Pulse waves, spanning January 4, 2023 through October 2, 2023 (weeks 53 through 62 in the Census Bureau numbering scheme). Comparison with the bar immediately to its right, "2023w" illustrates the importance of using the provided survey weights to improve representativeness, as we do hereafter (except if noted).[2] The fourth bar, labelled "renters," shows only the subset of the respondents from those same Pulse waves who indicated that they rent their housing, as opposed to owning (wholly, or with a mortgage) or living somewhere owned by someone else, free of charge. The final bar, labelled "behind," shows the racial/ethnic breakdown for the small subset of renters who self-reported being behind on rent payments. For these waves, those respondents represent about thirteen percent of the renters.

The figure makes obvious the important point that Black and Hispanic Americans are a little more likely than Whites to occupy rental housing, so that they are a larger share of the population potentially at risk of eviction. Moreover, among renters, the shares of each racial group behind on payment differ, so that the proportions of White, Black, and Hispanic respondents in the at-risk population are very approximately equal, at 27, 27,and 33 percent, as marked, in stark contrast to both the general population and the renter population.

In Figure 2, we compare, across three panels, the proportions of renters who reported being behind on rent from August 2020 through early October 2023, according to race. Unlike Figure 1's final bar, which shows race conditional on being in arrears, here we display proportions in arrears, conditional on race. At a glance, there appear to be similar trends, but different levels. Over these recent months, each group saw declines in the proportion in arrears, at roughly comparable levels. Throughout, however, Black respondents were much more likely and Hispanic respondents somewhat more likely to give this answer than were White respondents. Having fallen by about one-fourth to one-third, these percentages are about 22 (Black), 14 (Hispanic), and 5 (White) as of early October 2023.[3]


Figure 2. National Trends in Proportions of Renters Behind on Rent Payment, By Race
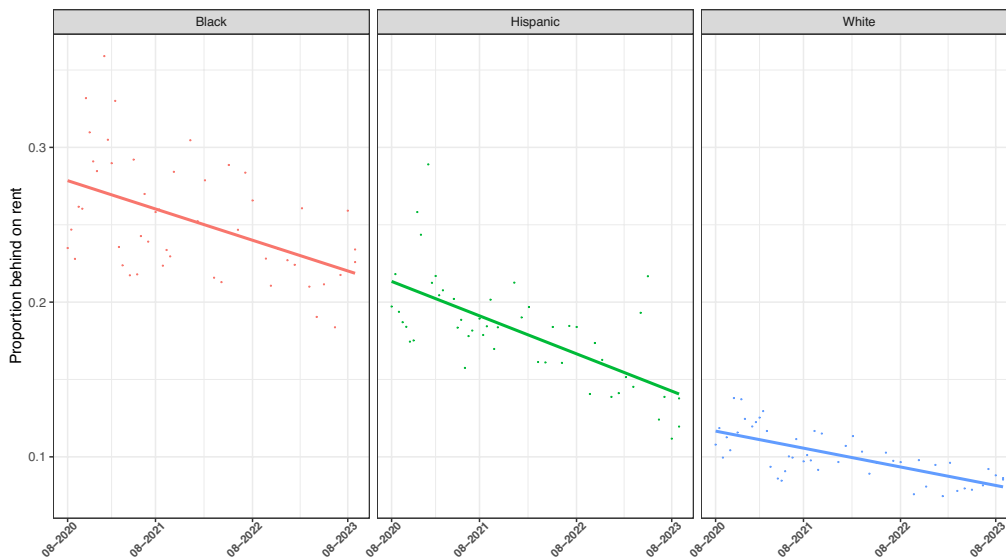
[2] The Pulse surveys are classified as an "experimental product" by the Census Bureau. We use the "final HPS person weights," a description of which can be found in technical documentation accessible at, https://perma.cc/2NRH-X8UN. We note that the Census Bureau offers numerous qualifications and warnings in a lengthy discussion of possible sources of error. As a general matter, caution is always warranted when interpreting results based on a relatively small number of cases, and when those computing survey weights declare some uncertainty about their work, extra caution is wise. There are, in any case, solid grounds to believe that weighting quite often fails to solve systematic selection in survey data (e.g., 10). Hereafter, we strive carefully to qualify all of our claims about sub-national racial sub-groups of renters, which are always smallish samples. We emphasize qualitative comparisons and do not prioritize formal statistical tests.

[3] The trend lines in the figure display simple linear models. A model including an additional term for time squared (a "second-order polynomial" trend) is nearly identical for the White panel, but suggests a slight acceleration in the decline for the Black panel. Substantively, the story is effectively the same regardless of which statistical smoother we employ: the last two-and-a-half years have seen comparable, small declines in the shares of the renting population behind on rent payments. The considerable spread around these lines is a reminder that each wave is relatively small, so that sub-group estimates, wave by wave, are comparatively noisy. Users of Census data products like the ACS and CPS are accustomed to very large sample sizes and very small confidence intervals. Estimates from the frequent, moderately sized Pulse surveys carry much more uncertainty.
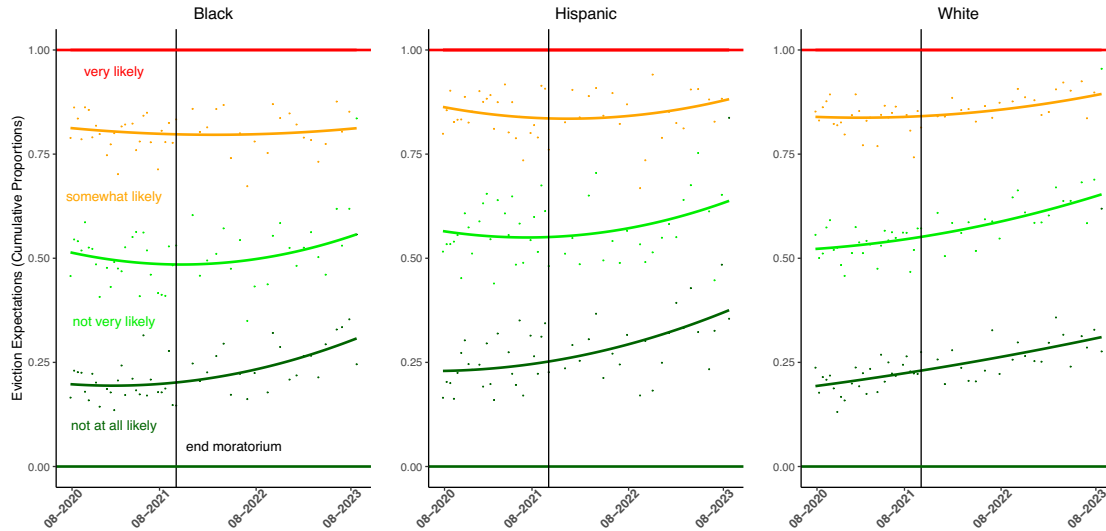
In Figure 3, we shift to the outcome variable of primary interest for present purposes, respondents' expectations about near-term loss of housing. The survey designers opted to ask only those who reported being behind on rent for a likelihood of eviction over the ensuing two months. Hence, this variable should mostly reflect beliefs about eviction due to non-payment of rent. It is possible that some respondents not behind on rent expect imminent eviction on other grounds, such as having been detected violating occupancy limits or damaging the property. Moreover, those who were asked about expectations could expect eviction for reasons beyond rent delinquency as well. But the design of the survey focuses on rent payment. We again plot markers for waves over the last two-and-a-half years and fit smooth trends.[4] The panels show cumulative probability, so that the height of the dark green line represents estimated proportions answering "not at all likely" for the given moment, the distance between dark green and light green lines corresponds to the proportion thinking eviction is "not very likely," and so on.

For White respondents, the portrait is slightly increasing optimism. Over this period, the share of respondents thinking eviction is not likely (not very or not at all) has risen by more than 10 percentage points, and the most pessimistic response has become a bit less common.

The middle panel, showing responses from Hispanic renters, is broadly similar in both levels and trend. Indeed, the most notable difference from White counterparts is the slightly higher shares giving the most optimistic response

thinking eviction not at all likely by the end of the period.

For Black respondents, meanwhile, differences are, again, rather slight. The bad news at the end of the period is a somewhat higher share thinking eviction very likely (roughly 20 percent versus 10-15 percent for the other groups). On the other hand, the greatest increase over this period was in the share saying eviction is not at all likely, so that Black respondents match their White and Hispanic counterparts insofar as about one-third gave that response by the autumn of 2023.

The vertical line just left of center in each panel marks the end point of the federal eviction moratorium. There is perhaps a hint of the trends "bending" around that period, as might be expected, but the effect is not dramatic, and the shape does not follow the seemingly natural pattern, wherein increasing optimism tapers off as the legal climate is altered. Of course, many states and localities also had their own eviction moratoria in place, so one should probably not expect a dramatic shift in national data. It is also unclear to what degree renters and landlords: (a) anticipated the eventual Supreme Court decision ending the federal moratorium, so that beliefs might have adjusted before the official change; or, (b) learned of the change only gradually, so that beliefs might shift later; or, indeed, (c) formed their beliefs about eviction according to expectations about how quickly or slowly courts might work their way through the backlog of eviction cases filed during the moratoria. On the whole, despite the high variance around the trend lines, particularly for the

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[4] In Figure 3, all trend lines are second-order polynomials (P2), which can bend up or bend down but not wiggle, with multiple changes of slope sign. Whether the model fit is better from linear or P2 models varies across the races and series, but we opt for consistency in the figure.

non-white populations, these data do not seem to reflect any sharp or sudden change in beliefs or anxieties about eviction in the set of at-risk people. Instead, they reflect gradual, modest improvement.

Figure 3 ignores another potentially useful question from the Pulse questionnaires. In the surveys fielded after June 2021, before they were asked whether they expected eviction in the next two months, those indicating being in arrears on rent were also asked how many months behind they were in payment. In Figure 4, we depict estimated probabilities from statistical models of the eviction expectations, employing the reported number of months behind, from 1 (for less than one month) through 9 (8 months or more), as predictors. We fit separate models for each racial/ethnic group.

For all races, the figure reveals a dramatic and unsurprising rise in pessimism as the number of months of rent owed increases. Rather than employing time as a predictor variable in a single model, we fit models for each wave separately. The figure depicts estimates for wave 34 (late July 2021) in solid lines and for wave 62 (September 20-October 2, 2023) in dashed lines. For the Black respondents, the relationship between amount owed and fear of eviction changed slightly across this 26-month span. Those only a bit behind (one month or less of rent owed) were about 60-40 optimistic-pessimistic in 2021 and then closer to 65-35 by 2023. In contrast, about 80 percent of those owing more than 7 months of back rent

thought their near-term eviction was likely (just over 80 in 2021, and just under 80 by 2023). More than half saw it as "very likely" in 2021, down to about 50 percent by 2023.

White respondents, whether a little or a lot behind on rent payment, were more optimistic. Moreover, the 2023 model suggests markedly higher optimism than its 2021 counterpart, even for those well behind on payments. The breakdown for those owing less than one monthly rent payment went from about 70 percent optimistic versus 30 percent pessimistic to 75-25 by autumn 2023.

Patterns for Hispanic respondents resemble those of the White respondents when the arrears were small (left side of the panel) but look more like those from Black respondents when arrears were large (right side).

How different are the racial groups in their degrees of delinquency? For the most recent two waves, covering autumn 2023 (weeks 61 and 62, in phase 3.10), the distributions of the months-behind variable are fairly similar. For all three groups, the modal answer is one month behind, from about 31-41 percent of respondents. 11 percent of White and 13 percent of Black respondents said they were less than one month behind, while for Hispanics this figure was higher (better), at 21 percent. Those reporting being two months behind constituted 23 percent of the Hispanics, 25 percent of the Whites, and 30 percent of the Blacks. Exactly 7 months behind was a very uncommon answer, chosen by

Figure 4. Eviction Expectations and Extent of Delinquency in Rent Payment, By Race for Two Time Points
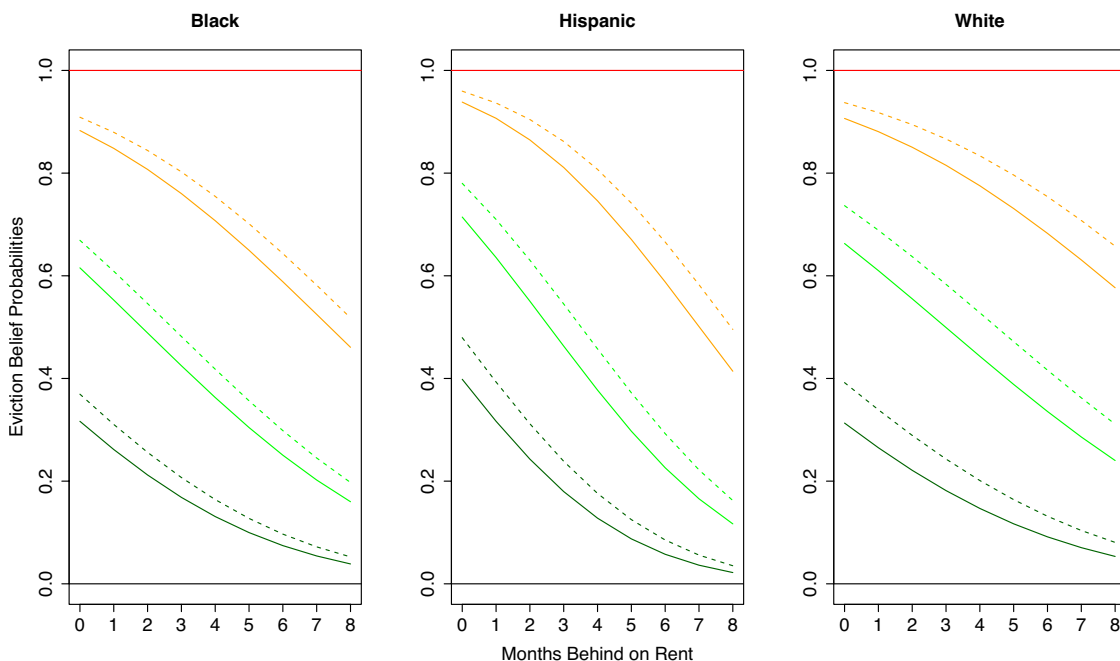
Solid lines show estimates from late July 2021; Dashed lines from late September 2023

no more than 1 percent of respondents, suggesting that the "or more" part of the top category of 8-or-more, chosen by 5-7 percent, is probably important.

A summary of the national picture includes the following points. One should expect that those facing and experiencing eviction are disproportionately non-White, given higher exposure of Black and Hispanic Americans, by virtue of being both more likely to rent and somewhat more likely to be behind on rent payments. For those who do owe back rent, the extent of the problem is not very different for racial groups. In turn, how far behind one is with rent is the strongest predictor of anxiety. That said, White renters in arrears are a little more optimistic about keeping housing in late-2023 than they were in mid-2021. Blacks and Hispanics are a little more pessimistic than Whites at each level of rent-delinquency, with Blacks owing many months of back rent being the most anxious subgroup of all.

Notably, though, since the end of the national eviction moratorium, there is little sign of *growing* anxiety for any group, nationally. Fewer renters say they are behind and, more importantly, there are signs of decreasing pessimism across racial groups.

BLACK AND WHITE EVICTION VIEWS IN THREE MIDWESTERN STATES

How much does the story sketched above vary across the country? We investigate three midwestern states, Illinois and two of its neighbors. Above, we mentioned small samples and concomitantly high uncertainty for racial subgroups, in each wave. When tracking state-specific groups, uncertainty is, of course, larger still. For Indiana and Missouri, moreover, the Hispanic population is small enough that it is extremely hard to draw reliable conclusions about Hispanic renters behind on payments. Hereafter, then, we compare only Black and White renters, and we also emphasize the simpler contrast between those thinking eviction is likely (whether very or somewhat) or not likely (whether not at all or not very).

Figure 5 is the analogue to Figure 2, and shows that, in regard to being behind on rent, all three of these states feature the same White/Black contrast in levels as did the nation as a whole, though Indiana has the smallest Black-White gap by 2023. For trends, Missouri is the odd case, with little change over this period, either for the African-American population or for the White one. For the most part, then, these three states look rather similar, though not identical, to the national data in this regard.

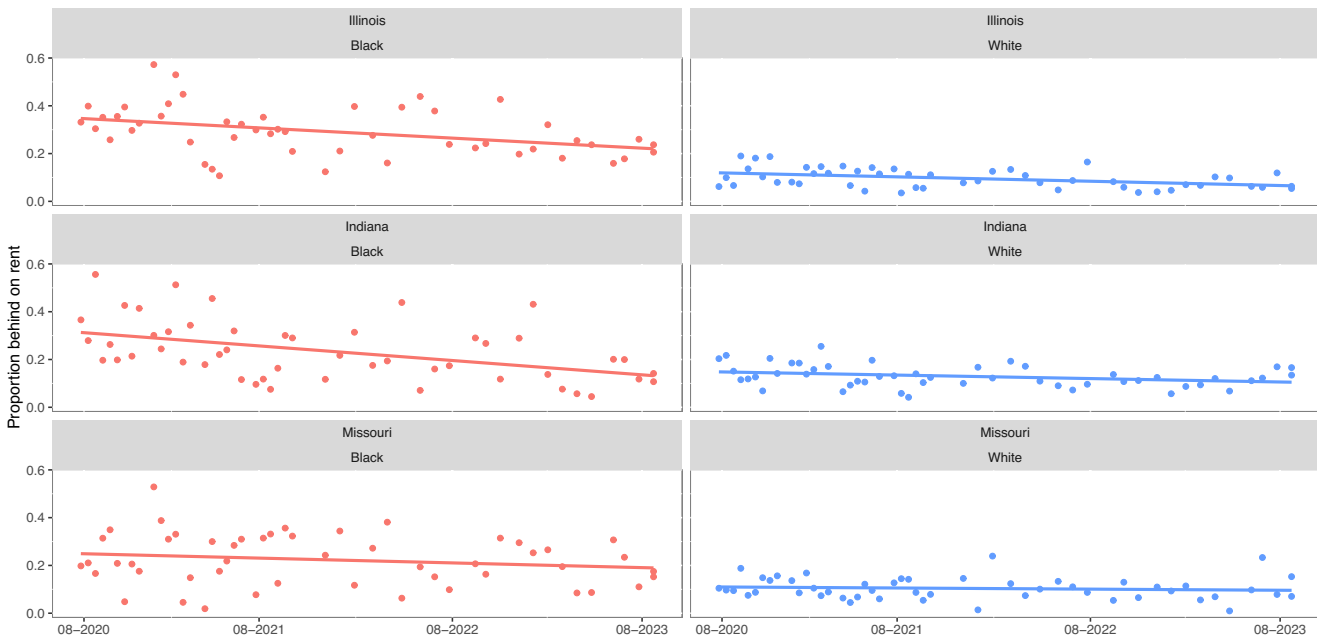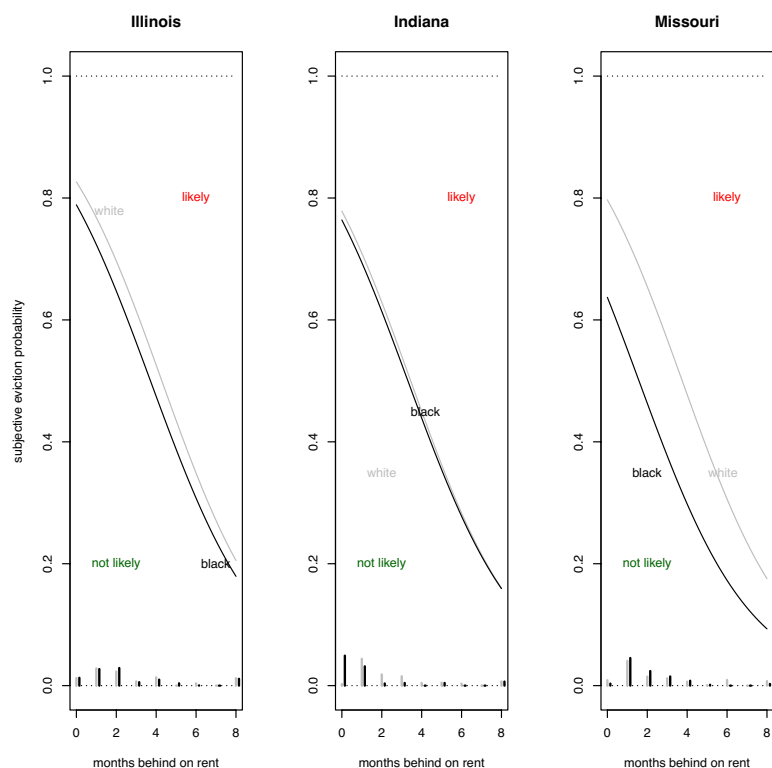*Figure 5. Trends in Proportions of Renters Behind on Rent Payment, By State and Race*

Figure 6 shows results from models of respondents' eviction expectations when that variable is dichotomized (very likely or somewhat likely versus not likely or not at all likely), separately for Black and White respondents in each state. These are comparable to Figure 4, except that we collapse the categories to ignore degree of likelihood, given the much smaller sample sizes.[5] We also ignore the long-term time change, and display only model estimates from recent data, from January 4, 2023 through October 2, 2023 ("weeks" 53-62 in Pulse).

Broadly, the results suggest that these states resemble the pattern for White respondents across the nation. Comparing the dividing lines to the light green lines in the rightmost (White) panel of Figure 4, extent of rent delinquency is, in these states, a comparable predictor of eviction anxiety. In Figure 6, the group that stands out is Black respondents in Missouri, who are distinctly less optimistic than all of the others, across levels of rent delinquency. The small vertical bars along the x-axis show the distributions of rent-behindness for each group, to clarify where most of the respondents lie on the estimated curves. In all three states, racial differences in this respect are minimal, except that Black renters not paid up in Indiana are in better shape than any other group, mostly being less than one month behind. Also, Illinois has somewhat more renters more than one month behind than the other two states.

Without dwelling on which gaps reach conventional levels of statistical significance, we conclude that national data may well obscure some sub-national heterogeneity in levels and trends. Policy makers might focus on somewhat more indebtedness among delinquent renters in Illinois. Black renters in Missouri stand out as the most anxious group, and thus a group about which concern should probably be highest. In Figure 6, above, there is no racial gap in Indiana, but whether or not we conclude that White Indianans behind on rent are also more likely to believe that they will expect eviction soon depends on our estimation approach. So, that group might also merit some additional attention.

For Missouri and Indiana, but not for Illinois, we have useful auxiliary data on weekly eviction filings over this period, courtesy of the Eviction Lab at Princeton University, which compiles records of actual court filings for select jurisdictions.[6] Raw numbers are rather hard to interpret, but we can compare present-day to pre-Covid patterns, which are also published by the lab. The black line in the Indiana panel shows the trend for the weekly averages from 2016-2019, aligned with the 2020-23 period, whose trend is represented by the red line. Both are locally weighted regressions. By mid-2022, the two series look pretty well synchronized, so that the state's eviction-generating process can be regarded as back to "normal." (This new-filings statistic must not be confused with the number of outstanding filings. The figure does not

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[5] Given the quite small sample sizes, we not only combined waves and collapsed the response variable, but also employed a model with fewer parameters, thereby imposing some similarity within races across states. We pooled White and Black respondents, separately, and estimated logistic regressions with only months-behind and state indicator variables as predictors, for each racial subset. Results from fully flexible models, with only months-behind as a predictor for each of the 6 state-race groups are quite comparable to those shown for Illinois and Missouri, but somewhat less consistent for Indiana. Depending on which waves we include for Indiana, we sometimes detect more anxiety in White than Black renters there.

[6] See https://perma.cc/L78S-LTXD

reveal how many have been processed and how many not.) The two sets of green vertical bars mark the survey dates for the waves we used in the analysis shown in Figure 4.

Figure 7 suggests that uncertainty is objectively higher in Missouri, given its comparative slowness in reverting to pre-pandemic patterns (depicted in purple, and computed from data for 2012-15). The degree to which ordinary renters develop expectations based on real trends is ripe for further study. We would anticipate that most renters at risk learn about changing risk (filings and court decisions, given filings) through the grapevine, not by consulting official statistics, academic studies, or even media accounts. Considering why Black renters in arrears in Missouri are comparatively worried, one might factor in that their state is, lately, seeing rising filings, and does not seem to have returned to typical pre-pandemic patterns.

Figure 7. Eviction Filings in Indiana and Missouri, 2020-23 compared with Pre-Pandemic
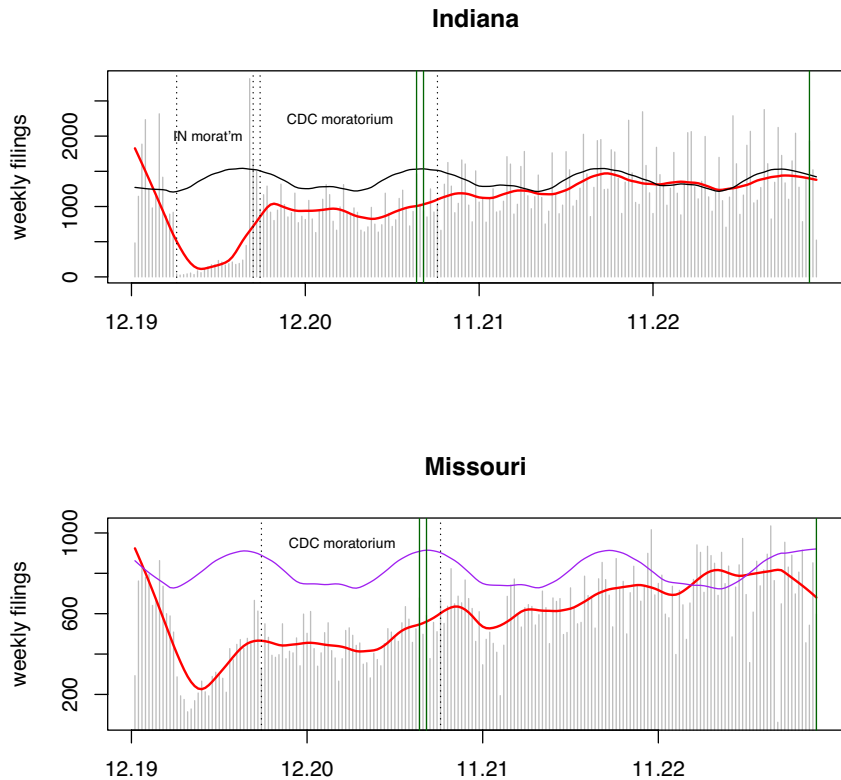
DISCUSSION

The analysis above has been single-mindedly focused on renters' subjective expectations about eviction, a factor we think is important and somewhat neglected. While the patterns are interesting, they do not directly translate into a particular policy change. From almost any point of view, it is largely good news that the end of eviction moratoria has not brought on surges of anxiety about housing loss among renters. Even in a stretch with markedly higher inflation, the proportion of renters in arrears has been slowly shrinking, and many of those behind are only a little behind, and mostly not greatly anxious about soon losing housing.[7] In 2021 and early 2022, many predicted that the end of pandemic-based public assistance, coupled with a shrinking supply of affordable rental units would blow up into a crisis (e.g., JCHS 2023). It is too early to dismiss such predictions as wrong-headed, or

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[7] While much recent polling finds mounting economic concern over inflation and prices, unemployment is low and there have been unusually high wage gains and substantial growth in savings for low-income populations. Hence, the characterizing of what should be expected at present is not trivial.

to gainsay forecasts of reduced supply as non-institutional landlords who lost money during eviction moratoria have sold off properties. But these data reveal no dramatic, worrying swings of sentiment.

On the whole, there is fairly little evidence of large gaps between renters of different races. Nationally, Black and Hispanic renters are more likely to be delinquent on rent payments, but when conditioning on extent owed, we detect broadly similar eviction expectations across racial groups nationally. In the three states we inspected further, the main exception to a conclusion of similarity would be Missouri's Black renters who are behind on payment—they are more pessimistic than others. That eviction filings in their state do not seem in line with historical precedent is one sign that their worries might be justified.

Some policy analysts approach eviction, implicitly or explicitly, from the perspective of the renter, regarding every forced departure from rental housing as a policy failure. The greatest asymmetry in the legal battle over eviction is that landlords are vastly more likely to have legal representation, which, in turn, is a strong predictor of success in court. But the best remedy for that imbalance in resources is probably not that government provide legal representation for all renters at peril. Selective interventions, managed through free advisory bodies, is more efficient and less disruptive to the market (Glaves 2023).. Once such services exist, outreach and advertising should be targeted based on best available data. Ironically, given the results above, Kansas City, Missouri has drawn attention as an example of successful program, where a right-to-counsel program and formation of tenant unions in largely African-American neighborhoods to have dramatically lowered eviction rates (CNN 2023). It is not impossible for subjective impressions and objective data on risk to be at odds, and, of course, Kansas City is only one part of Missouri. A natural extension of this study would be a systematic analysis of local variation in the availability of legal resources and assistance for tenants in trouble.

Other novel programs, from outside this region, merit attention as well. In some western states, state Supreme Courts have recently agreed to continue a pilot program providing low-income renters with legal advice from non-attorneys, certified to have obtained specialized training (e.g., Read 2023). The advisors are housed in social-services organizations already engaged

with the relevant at-risk populations, and so the project empowers those well-suited to know who could most benefit from a legal boost. Arguably, this is precisely the sort of program that should please both conservatives, so often unhappy with onerous licensing regimes that hamper markets, and liberals, anxious that the very poor are too often ill-equipped to manage state institutions like the judicial system.
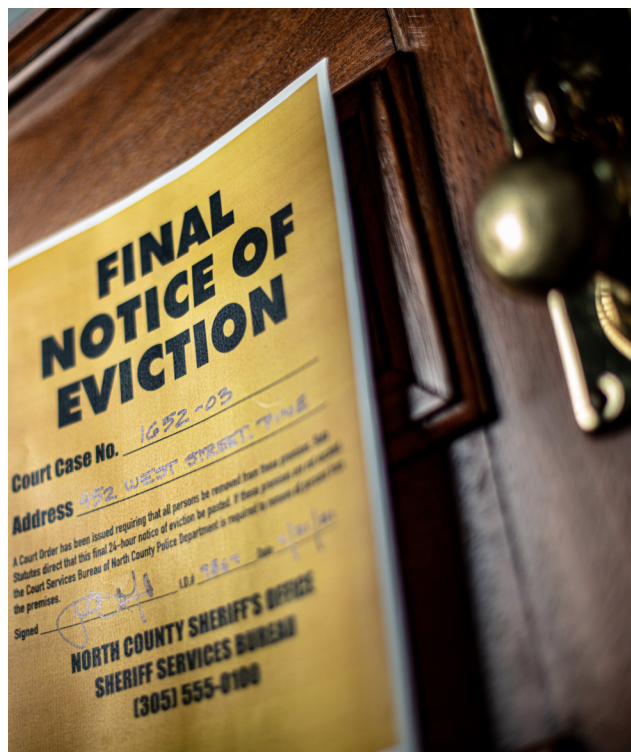
Eviction is only one aspect of housing, but it is justifiably the focus of much attention, particularly from those anxious that the legal system is skewed against the poor. There were good reasons to fear that the aftermath of the pandemic might witness an explosion of cases and a housing crisis. With due caveats and caution, the data we have examined are reassuring, even as they alert policy makers to some potential pockets of anxiety. Meanwhile, we hasten to note that a large variety of parallel analyses of other aspects of housing and eviction would be welcome. In particular, we have ignored, above, whether innovations in court proceedings seem to be altering the typical legal resolution of eviction disputes. Such changes should, of course, ultimately show up in renters' expectations.

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APPENDIX

Exact Survey Questionnaire Wordings

- Are you of Hispanic, Latino, or Spanish origin?

- What is your race? Please select all that apply.

  Response options for Pulse Questionnaires: White; Black or African American; American Indian or Alaska Native (specify___); Asian Indian; Chinese; Filipino; Japanese; Korean; Vietnamese; Other Asian (specify___); Native Hawaiian; Chamorro; Samoan; Other Pacific Islander (specify___)

- Is your house or apartment...? Select only one answer.
  - o Owned by you or someone in this household free and clear?
  - o Owned by you or someone in this household with a mortgage or loan (including home equity loans)?
  - o Rented?
  - o Occupied without payment of rent?

- Is this household currently caught up on rent payments? Select only one answer.
  - o Yes
  - o No

- How many months behind is this household in paying your rent or mortgage?

- How likely is it that your household will have to leave this home or apartment within the next two months because of eviction? Select only one answer.
  - o Very likely
  - o Somewhat likely
  - o Not very likely
  - o Not likely at all