Online Supplement

A Supplementary Figures

Figure S1: ERAP Effect on Non-Suits

Note: This figure shows the effect of Memphis/Shelby County’s ERAP on non-suits (explicit withdrawals from the court system) using the primary design (Equation 99).
Figure S2: Correlation between Misperceptions and Altruism among Tenants

(a) Own landlord altruism

(b) Average landlord altruism

(c) Own landlord bargaining

(d) Average landlord bargaining

Note: This figure shows binned scatterplots of tenant prior beliefs (horizontal axis) and tenant behavior toward their own landlord in the Dictator Game (vertical axis). Panels A and B show prior beliefs about own and average altruism. Panels C and D show prior beliefs about own and average bargaining behavior. The red vertical line indicates the truth about the average.
Figure S3: Information is More Effective among Tenants with Strong Relationships

(a) Altruism treatment

(b) Bargaining treatment

Note: Panels A and B present versions of Figure 4C and D, limiting only to tenants with high degrees of altruism toward their own landlords. In particular, we keep the tenants who prefer (x self, x landlord) to (2x self, 0 landlord).
Figure S4: Beliefs about Eviction: Memphis Sample

(a) Beliefs about Percent of Tenants who Repay Money Judgments

(b) Beliefs about Number of Cases Processed in Eviction Court

Note: Panels A and B present beliefs about the eviction process, elicited among the Memphis sample. The vertical lines represent means. The true values are 6 (Panel A) and 54 (Panel B).
Figure S5: Treatment Effect of Bargaining on WTP for Information about Altruism

Note: This figure shows intent-to-treat effects of the bargaining information treatment among tenants on willingness to pay for information about the share of landlords who had the highest possible indifference point in the DG, in the landlord sample. The max WTP that could be consistently reported was $8.
This figure shows intent-to-treat effects of the bargaining and altruism information treatments among tenants on offered repayment rates in the payment plan. The repayment shares are 0 if they do not want a payment plan but were offered the chance to form one.
This figure shows intent-to-treat effects of the altruism and bargaining information treatments on tenants’ willingness to accept $1000 versus move. This question was asked of all tenants.

B Survey Instruments

B.1 Landlord Survey

We present screenshots of the elicitations in the landlord survey.
B.1.1 Consent

Figure S8: Consent

You have been asked to participate in a research study conducted by Charlie Rafkin, A.B., and Evan Soltas, M.Phi, from the Economics Department at the Massachusetts Institute of Technology (M.I.T.).

You were selected as a possible participant in this study because you are a landlord/property manager who applied (or began applying) for assistance through Shelby County’s Emergency Rental and Utilities Assistance Program (ERA), or your tenant applied (or began applying) for assistance through the ERA.

Your participation in this research is voluntary and you can withdraw at any time.
- Purpose: to understand landlords’ and property managers’ perspectives about the ERA program and decisions to evict tenants.
- Study Procedures: if you complete the survey, you will receive $20 as an Amazon gift card. You may receive another gift card in a bonus payment once the survey closes if you answer certain questions accurately, you are chosen to win a gift card, or if another participant chooses to share a gift card they win with you. **One participant who completes the survey will also be randomly selected to win an additional $500 Amazon gift card.** The survey should take about 10 minutes.

- Risks & Potential Discomfort: risks are minimal. Data may be linked to tenants’ or landlord/property managers’ applications and outcomes. Completely anonymized data with no personal information will be made publicly available for other researchers. The survey may ask questions that are uncomfortable, for example about eviction.

When the results of the research are published or discussed in conferences, no information will be included that would reveal your identity. Data will be stored on secured servers at MIT. Your data may be linked to other data collected by the ERA program or shared with MIT; for instance, your responses could be linked with data from third-party agencies that contain information including but not limited to financial, health, or labor outcomes (e.g., credit bureaus records), or welfare program receipt. The fully identified dataset may be shared with authorized officials at Memphis/Shelby County or the federal government who are responsible for the ERA program. Anonymized data may be shared publicly online or on a research repository.

If you have any questions or concerns about the research, please feel free to contact Charlie Rafkin at (312) 533-8205 or crafkin@mit.edu.

You are not waiving any legal claims, rights or remedies because of your participation in this research study. If you feel you have been treated unfairly, or you have questions regarding your rights as a research subject, you may contact the Committee on the Use of Humans as Experimental Subjects at MIT at couhes@mit.edu.

☐ I agree to participate in this study.
☐ I do not agree to participate in this study.

B.1.2 Demographics

Figure S9: Name

What is your name?
First name: __________
Last name: __________

Figure S10: Occupation

What is your job? (With respect to your tenants who might have applied for the Emergency Rent and Utilities Assistance (ERA) program.)

- Landlord
- Property manager
- Legal representation for a landlord/property manager
- Other: __________

Figure S11: Demographics 1

Figure S12: Demographics 2

Figure S13: Attention check
B.1.3 Dictator Game

We now present the Dictator Games. As noted in the text, we randomize whether the participant played against their own or a random tenant. The order of the elicitations (landlord versus tenant) was also randomized. In the elicitations themselves, we randomize the ordering of the MPLs (i.e., which bundle was elicited first).

Note that e://Field/nameforgame resolves to either the tenant’s name, listed on their ERAP application (probability: 2/3), or “a tenant chosen at random.” Similarly, e://Field//nameforgamelong resolves to “your tenant e://Field/TenantName” or “a Memphis/Shelby County tenant chosen at random, among tenants whose landlords participate.”

Figure S14: Introduction

At least 10 participants in the survey will be randomly selected to receive an additional Amazon gift card.

If you win one of the gift cards, you may be able to share it with $e://Field/nameforgame). Or, you may be able to share it with another Memphis/Shelby County landlord, property manager, or their legal representation (whoever answered the survey). We’ll call them “landlords” for short.

Whether you can share the gift card with a tenant or landlord will be determined randomly.

Figure S15: Instructions: DG versus Tenants

5 survey participants will be randomly selected to get as much as $20 in an Amazon gift card that can be shared with a tenant.

So, if you win the gift card, you can choose to split it with $e://Field/nameforgame). Or you can choose not to share it.

We will ask you a series of questions about how you would like to divide up the gift card. We will randomly choose one of the possible questions about how to split the gift card. Using your answers, we will determine how you want to divide it.

Your answers to the following questions will determine what happens if you are chosen to win the gift card. However, your responses will not influence your chances of winning. Whether or not you win is completely random.

It is always in your best interest to answer the questions truthfully.

Figure S16: Example MPL: DG versus Tenants

Would you prefer to get $9 and $e://Field/nameforgame) gets $0, or you get $10 and $e://Field/nameforgame) also gets $10?
We randomize the order (landlords versus tenants). We also randomized whether the bundle ($10, $10) or ($s, $0) was presented first. After (9, 0), the MPL iterated between different options for $s \in \{1, 2, \ldots, 20\}$.

### B.1.4 Received ERAP Offer?

We then ask participants if they have received an ERAP offer.

![Figure S19: Received Offer?](image)

![Figure S20: Accepted Offer?](image)
B.1.5 Prior Beliefs and Information

Note: In several screenshots, the tenant name populates as empty for these tests. The tenant name correctly populates in the data based on the links to ERAP.

We begin by providing incentives:
We then give definitions of filings and judgments:

**Figure S26: Filings Background Information**

Some of the questions may ask about different legal terms associated with evictions.

An eviction **filings** is when a landlord or property owner applies to the court to evict a tenant.

**Figure S27: Judgments Background Information**

An eviction **judgment** is when the court rules that the tenant may be evicted. After a court judgment for possession of the property, the landlord may obtain a Writ of Possession, which permits the tenant to be evicted.

**Figure S28: Monetary Judgment Background Information**

If the court grants a judgment for possession of the property, it may also grant a monetary judgment for the amount of rent owed, court costs, and attorney fees.

In practice, it is the landlord’s burden to collect money from the tenant. That is sometimes difficult.

We then randomize elicitations between asking about own and average repayment rates. Own repayments were elicited as follows:
We included the following confirmation check, where proportion would reduce to the “least common odds” consistent with the presentation. For instance, 50% would reduce to “1 in 2”.

**Figure S30: Own Repayment: Confirmation**

If participants clicked “no,” they would not be allowed to advance until they confirmed that they agreed with the least common odds that corresponds to the percentage.

We also elicited uncertainty, which we do not use except in select balance tables. lowcert and highcert were the numbers 5 pp below or above the main elicitation (capped at 0 and 100).

**Figure S31: Uncertainty**

We elicited beliefs about the average tenant, which included a visualization, a similar confirmation check, and uncertainty (where lowuncert and highuncert also were 5 pp below or above...
We also elicited two secondary beliefs prior to providing information:

Figure S35: Days

Imagine you filed an eviction for today. How many days do you expect it to take for the court to grant an eviction judgment?
We then provided information to a random treatment group:

**Figure S37: Information Treatment**

*Did you know?*

Of all monetary eviction judgments rendered in Shelby County Courts in January 2020, about 6 out of 100 cases had fully repaid their balances by the beginning of August 2021. (Source: analysis of data provided by Legal Services Corporation.)

You previously said that you thought that $q(i:QID245/ChoiceTextEntry/value)$ out of 100 had fully repaid their balances by August 2021.

Among the treatment group, we asked if they would like to update their average belief:

**Figure S38: Update Direction**

Imagine you evicted $q(i:Field/TenantName)$ today and received a monetary judgment by the courts.

Previously, you expected the percent chance that $q(i:Field/TenantName)$ would repay this balance was $q(i:QID171/ChoiceNumericEntry/value)$.

You just read that 6 out of 100 tenants, or 6 percent, fully repaid their balances.

Given this information, do you think your previous guess that $q(i:Field/TenantName)$ has a $q(i:QID171/ChoiceNumericEntry/value)$ percent chance of repaying their balance is too high, too low, or is still correct?

- My previous answer is too high
- My previous answer is too low
- My previous answer is still correct

If they wanted to update, parties had to report a belief update that is consistent with their update direction:

**Figure S39: Update Magnitude**

Imagine the courts gave you an eviction judgment for today.

You said that your previous guess that has a 25 percent chance of repaying the judgment was too low.

Given the new information, what do you think is the percent chance they would repay the judgment by May 2023?

percent

We then elicited placebo beliefs:
B.1.6 Belief Outcomes

We then ask participants if they would like ERAP to send a *agreement* to them to resolve the tenant’s back rents. We focus less on this outcome because it does not apply to landlords who have already received this agreement.

Figure S42: Want Offer?

We then ask participants if they want to receive informational materials about ERAP.

Figure S43: Want Materials?
We then ask participants if they want to refer tenants:

**Figure S44: Referrals**

Do you have particular tenants you want to refer to the program? We will share your response with the City/County and implementing partners.

They can send them the packet of informational materials directly.

- Yes, I have tenants to refer.
- No, I do not have tenants to refer.

**Figure S45: Referrals: Names**

Please list their names and emails below.

<table>
<thead>
<tr>
<th>Name</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st tenant referral</td>
<td></td>
</tr>
<tr>
<td>2nd tenant referral</td>
<td></td>
</tr>
<tr>
<td>3rd tenant referral</td>
<td></td>
</tr>
<tr>
<td>4th tenant referral</td>
<td></td>
</tr>
<tr>
<td>5th tenant referral</td>
<td></td>
</tr>
<tr>
<td>6th tenant referral</td>
<td></td>
</tr>
<tr>
<td>7th tenant referral</td>
<td></td>
</tr>
<tr>
<td>8th tenant referral</td>
<td></td>
</tr>
<tr>
<td>9th tenant referral</td>
<td></td>
</tr>
<tr>
<td>10th tenant referral</td>
<td></td>
</tr>
</tbody>
</table>

We then ask participants if they will decline to accept any offer:

**Figure S46: Decline to Accept Any**

Will you decline to accept any offer from the ERA to settle back rent, under the terms in June 2021?

- Yes, I will decline to sign any offer under those terms.
- No, I will not decline to sign any offer under those terms.
- I am unsure if I would sign any offer under those terms.

Note that this particular question changed wording to be clearer. We pool these for the one appendix table where it is used (Table A12). The original version (deprecated after September 1, or used for 20% of the sample) was:

**Figure S47: Decline to Accept (Original)**

- Yes, I will decline to sign any agreement to settle any arrears, under the current terms of the ERA as of June 2021.
- No, I will not decline to sign any agreement under these terms.
- I am unsure if I would sign any agreement under these terms.
We ask landlords whether they would like us to notify their tenant if chances to re-apply for the ERAP become available.

Figure S48: Notify

B.1.7 Landlord Cost Proxy

In the next set of questions, we ask landlords whether they would accept a discount on rental payments to retain the tenant. We use this question to form a cost proxy (Appendix D) for Section 5.

Figure S49: Introduction

In some previous arrangements with landlords and tenants facing eviction, the City/County paid back rent arrearages at a 20% discount.

For instance, if a tenant owed $1,000 to the landlord, the government paid $800 on the condition that the landlord forgive $200 (since $200 is 20% of 1,000).

Figure S50: Example

The City/County may expand the Emergency Rent and Utilities Assistance program to pay up to three months of future rent. This future rent program may pay future rent with no discount, as with the back rent program.

For instance, imagine your tenant’s rent is $800 per month, so 3 months of rent cost $2,400. The total payment you would receive from the city for 3 months would be $2,400 to cover those months of rent in full. This agreement would be non-negotiable. Under the period covered by future rent, no evictions of the tenant could be filed.

If the program paid future rent with no discount, would you accept the payments of future rent to $[TenantName]?

Figure S51: Elicitation: Example 1

The City/County may expand the Emergency Rent and Utilities Assistance program to pay up to three months of future rent. This future rent program may pay future rent at a discount of 5%.

For instance, imagine your tenant’s rent is $800 per month, so 3 months of rent cost $2,400.

Then, with a 5% discount, the total payment you would receive from the city for 3 months would be $2,280 to cover those months of rent in full. The landlord would be expected to cover the remaining balance of $120. This agreement would be non-negotiable. Under the period covered by future rent, no evictions of the tenant could be filed.

If the program paid future rent at a 5% discount, would you accept the payments of future rent for $[TenantName]?

We iterate on the discount to find the shadow price at which the landlord would accept the back rent. We randomize whether the landlord’s rate can be \{0, 0.1, 0.3, 0.5\} or whether the landlord sees the rate \{0.05, 0.2, 0.4, 0.6\}.
B.1.8 Simple Altruism Measure

We also obtain a simple altruism measure (Appendix C):

Figure S52: Simple Altruism: Tenants

Amazon gift cards for $10 will also be given to randomly selected tenants of participating landlords. Should we enroll $(e:\Field\Tenant\Name)$ in the raffle for the gift card?

[Yes] [No]

Figure S53: Simple Altruism: Landlords

Amazon gift cards for $10 will be given to randomly selected landlords in Memphis/Shelby County. You will be randomly matched with another landlord who participated in the survey. Should we enroll this landlord in the raffle for the gift card?

[Yes] [No]

Figure S54: Thank you

Thank you for your participation in this survey! Please wait for the payment to load once you click next.

Q&A: Please feel free to share any comments or feedback.

B.2 Memphis Sample Surveys

Note that the Memphis and National Surveys are almost identical, except the Memphis survey includes several belief elicitationis and a few wording differences to emphasize that the group is in Memphis. Otherwise, the logic is similar to (select parts) of the landlord survey.
B.2.1 Consent

Figure S55: Consent

You have been asked to participate in a research study conducted by Charlie Roffin, A.B., and Evan Soliz, M.Phil., from the Economics Department at the Massachusetts Institute of Technology (M.I.T.).

You were selected as a possible participant in this study via Lucid's sampling services.

Your participation in this research is voluntary and you can withdraw at any time.

Purpose: To understand behaviors with respect to random landlords or tenants and beliefs about eviction.

Study Procedures: If you complete the survey, you will be paid by Lucid or its affiliates. You may receive another gift card in a bonus payment, depending on your responses in the following activities that ask you to divide a gift card between you and a random individual and beliefs about the eviction process. To send you the gift card, we will ask for your email address, it is voluntary to provide this information, but if you do not, we cannot send the gift card if you are selected to win it. The survey should take about 5-10 minutes.

Risks & Potential Discomfort: risks are minimal. You will be asked about your eviction history as a tenant. You will be asked personally identifiable information, for instance about your email address. Lucid will provide some demographic variables, e.g., your age or ZIP code, and the combination of these variables could possibly be used to identify you.

When the results of the research are published or discussed in conferences, no information will be included that would reveal your identity.

Data will be stored on secure servers at M.I.T. Anonymized data may be shared publicly online or on a research repository. If you have any questions or concerns about the research, please feel free to contact Charlie Roffin at (212) 555-8079 or csujawa@mit.edu.

You are not assuming any legal claims, rights or remedies because of your participation in this research study. If you feel you have been treated unfairly, or you have questions regarding your rights as a research subject, you may contact the Committee on the Use of Humans as Experimental Subjects at M.I.T. at cughes@mit.edu.

☐ I agree to participate in this study.
☐ I do not agree to participate in this study.

B.2.2 Gift Card Information

Figure S56: DG Instructions

You have a 1% chance of being randomly selected to receive an additional Amazon gift card.

If you win a gift card, you may be able to share it with a tenant in Memphis or Shelby County, Tennessee who applied (or started applying or whose landlord applied) for the City/County’s Emergency Rental and Utilities Assistance Program (ERAP).

Or, you may be able to share it with another Memphis/Shelby County landlord, property manager, or their legal representation whose tenant was associated with the program. We’ll call them “landlords” for short.

The ERAP is for low-income households who are having trouble paying their rent, possibly due to the COVID-19 pandemic.

Whether you can share the gift card with a tenant or landlord will be determined randomly. There is a 50% chance that, if you win the gift card, you will be able to share it with a tenant. There is a 50% chance that you will be able to share it with a landlord.

B.2.3 Attention Check

Figure S57: Attention Check

It is very important to pay close attention to the survey.

Sometimes participants speed through the questions without reading them carefully.

To show that you are paying attention, please type the word "test" as your answer to this question.

What is your favorite color?
B.2.4 Demographics

Figure S58: Demographics

Are you a landlord or property manager? Answer “yes” if you own or manage at least one rental property.

Yes

No

Other

Do you rent or own your primary home?

I rent my primary home.

I own my primary home.

Other

Have you ever been evicted as a tenant of a rental property?

Yes, I have been evicted as a tenant.

No, I have not been evicted.

B.2.5 Dictator Game

Figure S59: DG Instructions: Tenant Opponent

Some survey participants will be randomly selected to get as much as $20 in an Amazon gift card that can be shared with a Memphis/Shelby County tenant.

This tenant will be chosen randomly from a group of tenants whose landlord participated in another survey. So, if you win the gift card, you can choose to split it with a tenant applying for Memphis/Shelby County's Emergency Rental and Utilities Assistance Program or you can choose not to share it.

We will ask you a series of questions about how you would like to divide up the gift card. We will randomly choose one of the possible questions about how to split the gift card. Using your answers, we will determine how you want to divide it.

Your answers to the following questions will determine what happens if you are chosen to win the gift card. However, your responses will not influence your chances of winning. Whether or not you win is completely random.

It is always in your best interest to answer the questions truthfully.

Figure S60: DG Elicitation: Example Tenant MPL

Would you prefer to get $10 and a tenant gets $0, or you get $30 and a tenant also gets $30?

Getting $10 and the tenant gets $0

Getting $30 and the tenant gets $30

Figure S61: DG Elicitation: Landlord Opponent

Some survey participants will be randomly selected to get as much as $20 in an Amazon gift card that can be shared with a landlord whose tenant applied for the Memphis/Shelby County Emergency Rental and Utilities Assistance Program or who applied on behalf of their tenant.

This landlord will be chosen randomly from participants in another survey. So, if you win the gift card, you can choose to split it with another landlord or you can choose not to share it.

We will ask you a series of questions about how you would like to divide up the gift card. We will randomly choose one of the possible questions about how to split the gift card. Using your answers, we will determine how you want to divide it.

Your answers to the following questions will determine what happens if you are chosen to win the gift card. However, your responses will not influence your chances of winning. Whether or not you win is completely random.

It is always in your best interest to answer the questions truthfully.
B.2.6 Prior Beliefs

Figure S63: Incentives

Thank you for your participation! You are almost finished.

We are now going to ask you some questions about the eviction process in the courts. If you pay close attention and provide honest answers, you may earn an additional bonus payment of up to $50 for accurate responses, which will be delivered in the coming weeks.

You always maximize your payment if you answer questions truthfully.

What would you like to do next?

I am ready to move on to the questions.
I would like to read the technical information about the bonus payments.

Figure S64: Incentives 2

This survey will involve truthful questions about the number of eviction filings in a given month and the chance that a tenant will rely on a monetary judgment.

Each participant will have a 30% chance of being randomly chosen to have their payments implemented based on their responses to one question (also chosen at random).

For truthful questions about the number of eviction filings, we will pay according to the function:

\[ \text{bonus} = \max(0, 22 - 2 \times \text{truth response}) \times 0.3 \]

rounded to the nearest dollar.

For truthful questions about the percentage who will rely on the eviction judgment, we will pay according to the function:

\[ \text{bonus} = \max(0, 22 - 2 \times \text{truth response}) \times 0.3 \]

rounded to the nearest dollar.

Figure S65: Filings Background Information

Some of the questions may ask about different legal terms associated with evictions. The following terms apply to evictions in Shelby County, Tennessee (the county where Memphis, Tennessee is located):

An eviction filing is when a landlord or property owner applies to the court to evict a tenant.

Figure S66: Judgments Background Information

An eviction judgment is when the court rules that the tenant may be evicted. After a court judgment for possession of the property, the landlord may obtain a Writ of Possession, which permits the tenant to be evicted.
Figure S67: Money Judgment Background Information

If the court grants a judgment for possession of the property, it may also grant a money judgment for the amount of rent owed, court costs, and attorney fees. In practice, it is the landlord's burden to collect money from the tenant. That is sometimes difficult.

Figure S68: Beliefs: Elicitation about Average

Consider monetary eviction judgments given in January 2020 in Shelby County courts. January 2020 was before the coronavirus pandemic in the U.S.

Out of every 100 monetary judgments in January 2020, how many tenants had fully repaid the balances they owed by the beginning of August 2021?

Remember that, in the case of monetary judgments, not all landlords will necessarily succeed in collecting all the money they are owed.

To help you visualize your answer, there are 100 boxes below. Each represents a tenant given a monetary eviction judgment. When you type in an answer, the corresponding number of boxes will turn green.

Figure S69: Beliefs Confirmation

You can't continue until you are satisfied with your answers. Please click the back arrow.

You just said that out of every 100 monetary judgments made in January 2020, 10 tenants had fully repaid by August 2021. To confirm, this means that 10% of tenants had fully repaid.

Is that answer right?

Yes, I meant that 10% of tenants had fully repaid.

No, I would like to go back and revise my answer.

Figure S70: Beliefs Uncertainty

You said 10 out of 100 tenants had fully repaid.

How certain are you that between 5 and 15 tenants had fully repaid?

Help uncertain: 0 20 40 60 80 100

Completely certain: 0 100
B.3 National Survey

*Note that the Memphis and National Surveys are almost identical, except the Memphis survey includes several belief elicitations and a few wording differences to emphasize that recipients are in Memphis. Otherwise, the logic is similar to (select parts) of the landlord survey.*

B.3.1 Consent
B.3.2 Gift Card Information

Figure S74

You have a 1% chance of being randomly selected to receive an additional Amazon gift card.

If you win a gift card, you may be able to share it with a tenant in Memphis or Shelby County, Tennessee who applied for startup assistance or whose landlord applied for the City/County's Emergency Rental and Utility Assistance Program (ERAP).

Or, you may be able to share it with another Memphis/Shelby County landlord, property manager, or their legal representative whose tenant was associated with the program. We'll call them "landlords" for short.

The ERAP is for low-income households who are having trouble paying their rent, possibly due to the COVID-19 pandemic.

Whether you can share the gift card with a tenant or landlord will be determined randomly. There is a 50% chance that, if you win the gift card, you will be able to share it with a tenant. There is a 50% chance that you will be able to share it with a landlord.

B.3.3 Attention Check

Figure S75: Attention Check

It is very important to pay close attention to the survey. Sometimes participants speed through the questions without reading them carefully.

To show that you are paying attention, please type the word "red" as your answer to this question.

What is your favorite color?

B.4 Demographics

Figure S76: Demographics

<table>
<thead>
<tr>
<th>Are you a landlord or property manager? Answer &quot;yes&quot; if you own or manage at least one rental property.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, I am a landlord or property manager.</td>
</tr>
<tr>
<td>Do you own or rent your primary home?</td>
</tr>
<tr>
<td>Rent my primary home.</td>
</tr>
<tr>
<td>Have you ever been evicted as a tenant of a rental property?</td>
</tr>
<tr>
<td>Yes, I have been evicted as a tenant.</td>
</tr>
</tbody>
</table>
B.4.1 End of Survey

Figure S81: Email

If you are chosen to win a gift card, what email address should we send it to? This question is optional but if you do not fill it out, you won’t receive your extra gift card (if you win).
B.5 Tenant Survey

We present the elicitations for the tenant survey. Elicitations flagged with an asterisk (*) were added or updated on March 27, 2023 (see Experiment Details appendix).

B.6 Consent

B.7 Demographics

Note: We include many questions about tenants’ backgrounds for internal data collection and evaluation on behalf of the Memphis/Shelby County government. They were not in the analysis and did not enter the preregistration.
Figure S85: Name

Figure S86: Marital Status

Figure S87: Confirmation They Are a Tenant

Figure S88: Age

Figure S89: Gender
Figure S90: Race

Figure S91: Hispanic

Figure S92: Educational Attainment

Figure S93: Ever Evicted

Figure S94: Ever Overdue
Figure S95: Rent

What is your monthly rent?

Figure S96: Ever Payment Plan

Have you ever formed a payment plan for overdue rent with your landlord or prior landlord?
By payment plan, I mean an agreement where you agree to pay overdue rent owed in payments over a period of time but remain in your unit:

- Yes, I currently have a payment plan.
- No, I currently have a payment plan.
- Other

Figure S97: Formal Eviction

When you were evicted, did you receive a formal eviction order from the court?

- Yes
- No

Figure S98: Household Size

How many people live in your home?

- 1
- 2
- 3
- 4
- 5

Figure S99: Employed

Are you employed?

- Yes
- No

Figure S100: Household Income

What is your household's total monthly income? Please indicate regular monthly payments from government assistance programs, such as SNAP and SSI.

Income per month: 
Figure S101: Previously Employed

Figure S102: Previous Income

Figure S103: Current Address

[Note: here were two questions that asked for the tenant’s new address using a point-and-click Maps tool. Screenshots not available, as the Maps API plugin we used is no longer operational.]

Figure S104: Why Move?

Figure S105: Previous Rent
Figure S106: Like New Residence Better?

Figure S107: Why Do You Like New Residence Better?

Figure S108: Stay in Shelter

Figure S109: Landlord Name

Note: The landlord name above is what populates for landlord name as e://Field/landlordname in subsequent elicitations. We ask this question before any laboratory experiment. We ask it, even though we know the tenant’s previous landlord from ERAP, since many tenants move in between applying for ERAP and taking the survey.

Figure S110: Landlord Email
B.7.1 Auxiliary Measures of Affect toward Landlords

In the following questions, we collect auxiliary measures of affect toward landlords that we use as validation checks.

Figure S115: Communication with Landlord
Figure S16: Relationship with Landlord

Figure S17: (Falk et al., 2018) Questions 1

Figure S18: Falk et al. (2018) Questions 2

Figure S19: Landlord Free Response

Figure S20: Paid

Did you receive a payment from the Emergency Rental and Utilities Assistance Program?

- Yes, I did receive a payment.
- No, I did not receive a payment.
Figure S121: Type of Payment

Was your payment for rental assistance, utilities assistance, or both?

- My payment was for rental assistance.
- My payment was for utilities assistance.
- My payment was for both rental and utilities assistance.

Figure S122: Attitudes about ERAP

How much do you agree with the following statements about the Emergency Rental and Utilities Assistance Program (ERAP)?

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neither agree nor disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>9</td>
<td>8</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>ERAP paid me a fair amount of money.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I found the ERAP application confusing.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I was able to receive all the information I needed to apply for ERAP.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My landlord wanted me to participate in ERAP.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Most of my family, friends, and neighbors know about ERAP.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure S123: How Learn About ERAP

How did you find out about ERAP?

- Friends or family
- Community organization (for example, church)
- Social media
- Web search
- Email
- Text message network
- My landlord
- News report
- Other

Figure S124: Like About ERAP

What do you like about ERAP?
Figure S125: Not Like About ERAP

What do you not like about ERAP?

Figure S126: Other Types of Assistance in Memphis

Which other nonprofit organizations that provide housing assistance do you know about in Memphis/Shelby County?

- MIFA (Metropolitan Inter-Faith Association)
- United Housing
- Community Alliance for the Homeless
- Memphis Community Services Agency
- Other
- None

Figure S127: Direct Payment

Did you receive a direct payment for your Emergency Rental and Utility Assistance Program? (closing: Hellobleg); I did receive a payment; Is leased

- I did receive a direct payment to my landlord was NOT paid directly.
- My landlord was paid directly and I did not receive a direct payment

Figure S128: How Spend Direct Payment

How did you spend your direct payment?

- Housing payment - rent
- Housing payment - eviction
- Utilities
- Car payments
- Household expenses
- Credit card or loan payment
- Other

Figure S129: How Did ERAP Affect Your Life

How did ERAP affect your life?
B.7.2 Dictator Game

We now present the Dictator Games. As noted in the text, we randomize whether the participant played against their own or a random landlord. The order of the elicitations (landlord versus tenant) was also randomized. In the elicitations themselves, we randomize the ordering of the MPLs (i.e., which bundle was elicited first).

Several global variables would populate in these questions based on randomization:

- \( e://Field/altdefault20 \) is the stakes for the DG, which we randomized between $20, $200, and $2,000. Similarly, \( e://Field/altdefault10 \) is the corresponding value $10, $100, or $1,000, and so on. Thus, the example DG responses screenshots below ask about the bundle \((9x, 0)\) versus \((10x, 10x)\) for \( x \in \{10, 100, 1000\} \).

- \( e://Field/nameforgamelong \) is either “your landlord [landlordname]” or “a Memphis/Shelby Coutny landlord chosen at random, among landlords whose tenants participate.”

- \( e://Field/PrivateLL \) is a reminder to tenants that “If you win and it is shared with the landlord, the gift card will not be associated with your name and won’t count as rent.” Note that this was shown only if the tenant played the game against their own landlord.

Figure S132: Overall Instructions

At least 10 participants in the survey will be randomly selected to receive an additional Amazon gift card.

If you win one of the gift cards, you may be able to share it with SJsx(Fieldsnameforgame). Or, you may be able to share it with another tenant who answered the survey.

Whether you can share the gift card with a tenant or landlord will be determined randomly.
Figure S133: Tenant Instructions

One or more survey participants will be randomly selected to get as much as $50 in an Amazon gift card that can be shared with a randomly chosen Memphis/Shelby County tenant who participates in the survey.

This offer will be chosen randomly from other survey participants. So, if you win the gift card, you can choose to split it with another tenant. Or you can choose not to share it.

Please note that this gift card would be allocated from separate research money and NOT the ERAAP funds for tenants.

We will ask you a series of questions about how you would like to divide the gift card. We will randomly choose one of the possible questions about how to split the gift card. Using your answers, we will determine how you want to divide it.

Your answers to the following questions will determine what happens if you are chosen to win the gift card. However, your responses will not influence your chances of winning, whether or not you win is completely random.

It is always in your best interest to answer the questions truthfully.

Your response will be not be shared with the tenant.

Figure S134: Tenant Example

Would you prefer to get 50% (Field1) and the other tenant gets 50%, or you get 50% (Field1) and the other tenant gets 50% (Field2)?

What would you prefer?

☐ I get 50% (Field1) and they get 50%

☐ I get 50% (Field1) and they get 50%

Figure S135: Landlord Instructions

One or more survey participants will be randomly selected to get as much as $50 in an Amazon gift card that can be shared with a landlord.

So, if you win the gift card, you can choose to split it with $50 in Field1. Or you can choose not to share it.

Please note that this gift card would be allocated from separate research money and NOT the ERAAP funds for tenants.

We will ask you a series of questions about how you would like to divide the gift card. We will randomly choose one of the possible questions about how to split the gift card. Using your answers, we will determine how you want to divide it.

Your answers to the following questions will determine what happens if you are chosen to win the gift card. However, your responses will not influence your chances of winning, whether or not you win is completely random.

It is always in your best interest to answer the questions truthfully.

Your response will be not be shared with the landlord.

Figure S136: Confirmation Check

This is to confirm you understand.

Will your response about how to treat the gift card be shared with the landlord?

☐ Yes, my response will be shared.

☐ No, my response will not be shared.

Figure S137: Confirmation Check: If Understand

This is correct. Your response will not be shared with the landlord.

However, your answers can affect how much you and your landlord receive, if you are chosen to win the gift card.
B.7.3 Original Dictator Game Instructions

As discussed in the text, we implemented several changes to the Tenant Survey Dictator Games on March 27, 2022.

- We randomized stakes.
- We reiterated privacy.
- We emphasize that funding would come from separate research funds.

Additionally, between March 27 and 30, we added language that reiterated that the payments to the own landlord would not count as rent.

The original instructions used before March 27 are below:

Figure S141: Original DG Instructions: Tenant

5 survey participants will be randomly selected to get as much as $20 in an Amazon gift card that can be shared with a randomly chosen Memphis/Shelby County tenant who participates in the survey.

This other tenant will be chosen randomly from other survey participants. So, if you win the gift card, you can choose to split it with another tenant. Or you can choose not to share it.

We will ask you a series of questions about how you would like to divide up the gift card. We will randomly choose one of the possible questions about how to split the gift card. Using your answers, we will determine how you want to divide it.

Your answers to the following questions will determine what happens if you are chosen to win the gift card. However, your responses will not influence your chances of winning. Whether or not you win is completely random.

It is always in your best interest to answer the questions truthfully.
Prior Beliefs

We now present the prior belief elicitation. As in the landlord experiment, we ask confirmation questions that reduce a percentage to an “odds” (e.g., 75% would reduce to “3 in 4”). These odds are stored in variables $e:/Field/proportion$ and $e:/Field/proportion_file$ based on responses to the prior question.

Incentives

If you pay close attention and provide honest answers, you may earn an additional bonus payment of up to $25 for accurate responses, which will be delivered in the coming weeks. You always maximize your payment if you answer questions accurately. What would you like to do next?

1. I am ready to move on to the next.
2. I would like to read the technical information about the bonus payments.

Incentives Details

This survey involves truthful questions about (i) what share of landlords in our previous study chose to split the $25 evenly with their tenants, vs. take $20 for themselves; and, (ii) what share of landlords who file an IED warrant in Shelby County choose to settle or drop the case.

Each participant will have a 20% chance of being randomly chosen to have their payments implemented based on their responses to one question (also chosen at random).

For truthful questions about the landlord behavior in the choice of how to treat a $25 giftcard, we will pay according to the function: bonus = max(0, 22 - 22 * (truth-response)/4) + 3, rounded to the nearest dollar.

For truthful questions about the percentage who choose to settle, we will pay according to the function: bonus = max(0, 22 - 22 * (truth-response)/4) + 3, rounded to the nearest dollar.

DG Beliefs: Explanation

You just did an activity where you chose whether to share a gift card with another person (a landlord or a tenant).

We did the same task with landlords whose tenants applied for the program a few months ago.

The landlords could choose to split money between them and their own tenant. We are going to ask you some questions about what you think landlords chose to do.
Figure S146: DG Beliefs: Average

We are going to ask you a question about the AVERAGE landlord.

Think about all the landlords who might have done our survey. Some were asked whether they would split a $20 gift card evenly with their tenant, or whether they would prefer to take the $20 for themselves.

Out of 100 landlords, how many do you think chose to split the $20 gift card evenly rather than have $20 for themselves?

To help you visualize your answers, there are 100 boxes below. Each represents a landlord who participated in the survey. When you type in an answer, the corresponding number of boxes will turn orange. As you fill in more boxes, this means you think more landlords would choose to split the gift card evenly.

42 out of 100 landlords would split the gift card.

Figure S147: DG Beliefs: Average Confirmation

You can’t continue until you are satisfied with your answers. Please check back again.

You just said that out of every 100 landlords, 42 chose to split the gift card evenly.

To confirm, this means that 42% of landlords split evenly and 58% preferred to take $20 for themselves.

Is that answer right?

Yes, I meant that 42% of landlords split evenly.

No, I would like to go back and revise my answer.

Figure S148: DG Beliefs: Average Uncertainty

How sure are you that 42% of landlords split evenly?

Very sure

Somewhat sure

Neither sure nor unsure

Somewhat unsure

Very unsure
Figure S149: DG Beliefs: Own

Think about your own landlord. What is the percent chance that your landlord would split the gift card evenly with you rather than have it for themselves?

This is a hypothetical question. We are not sure your landlord actually did this exercise.

A percent chance of 0 means your landlord definitely would NOT split the card evenly.

A percent chance of 100 means your landlord definitely WOULD split the card evenly.

A percent chance of 50 means your landlord would split the card evenly about half the time.

Figure S150: DG Beliefs: Transition Screen

You just said that there is a $x% (20% to 100%) chance that your landlord would split the gift card evenly.

Figure S151: DG Beliefs: Confirmation

This means you think there is a $x% (20% to 100%) chance that your landlord would split the gift card. Is that right?

- Yes, I meant that there is a $x% (20% to 100%) chance.
- No, I would like to go back and revise my answer.

Figure S152: DG Beliefs: Uncertainty

How sure are you that there is a $x% (20% to 100%) chance that your landlord would split the gift card?

- Very unsure
- Somewhat unsure
- Neither sure nor unsure
- Somewhat sure
- Very sure

Figure S153: Landlord Filing Beliefs: Explanation

Think of landlords who file an eviction to take their tenants to court. (This is more technically known as filing an “EV3 warrant.”) This does not mean they have the formal authority to evict a tenant.

First, the case has to go through court.

Once they take their tenants to court, landlords sometimes drop the case before getting the formal authority to evict. We will refer to withdrawing, settling, or dropping the case as “settling or dropping” the case.

Landlords may settle or drop the case to bargain or negotiate with their tenants.

We are going to ask you some questions about how likely this is to occur.
Figure S154: Landlord Filing Beliefs: Average

Out of 100 evictions that were filed in Shelby County court in 2018, how many of them were settled or dropped by the beginning of August 2017?

To help you visualize your answer, there are 100 boxes below. Each represents a landlord who filed an eviction. When you type in an answer, the corresponding number of boxes will turn orange. As you fill in more boxes, this means you think more landlords would settle or drop the eviction.

![Diagram showing 100 boxes, some colored orange to indicate settled or dropped evictions.]

Out of 100 landlords would settle or drop the eviction.

Figure S155: Landlord Filing Beliefs: Average Confirmation

You can't continue until you are satisfied with your answers. Please click the back arrow.

You just said that out of every 100 landlords who filed an eviction in 2018, 22 settled or dropped the case.

To confirm, this means that 22% of landlords settled or dropped the case and 78% did not.

Is that answer right?

Yes, I meant that 22% of landlords settled or dropped the case.

No, I would like to go back and review my answer.

Figure S156: Landlord Filing Beliefs: Average Uncertainty

How sure are you that out of every 100 landlords who filed an eviction, 22 settled or dropped the case?

- Very unsure
- Somewhat unsure
- Neither sure nor unsure
- Somewhat sure
- Very sure
B.7.5 Information Treatments

First we show the information treatment for the DG. Note that the information was randomized.

Figure S161: Information: DG

Did you know?

69 out of 100 landlords prefer to split a $20 gift-card evenly with their own tenant rather than take $20 for themselves.

You previously said that 23 out of 100 would split the giftcard evenly.
The information provided needed to be consistent with the direction of the belief update.
Figure S166: Filing: Update

You said that your previous guess of 43% was too high.

Given the new information, what do you think is the percent chance that your landlord would settle or drop an eviction case, if they filed one?

\[ \text{percent} \]

The information provided needed to be consistent with the direction of the belief update.

B.7.6 Payment Plan Outcome

Figure S167: Introduction

We are now going to give you the chance to make a payment plan for your overdue rent with your landlord.

A payment plan is when overdue rent is repaid over some period by the tenant.

The payment plan would occur outside of the Emergency Rental and Utilities Assistance Program, and you would be responsible for any payments.

We will share your responses with your landlord, if we can reach them.

If you have overdue rent again after the Emergency Rental and Utilities Assistance Program made a rent payment to you, ERAP may be able to make a future payment if you apply again.

If you have not received a payment, the Emergency Rental and Utilities Assistance Program may be able to pay some or all of these rents.

Figure S168: Introduction 2

Either way, we are going to ask if you would like to make a payment plan for how you would pay overdue rent.

Note that some of the overdue rent, like late fees, may not be able to be paid by the program.

So, think about how you would make a payment plan for all of your overdue rents. If ERAP pays some or all of them in the future, then you can adjust.

Remember, every landlord is different. So, please think about what is best in your case.

Figure S169: Reminder of Probabilities

Remember, you said there was a [probability] chance your landlord would even split a $20 gift card with you.

You said there was a [probability] chance your landlord would settle or drop an eviction case after filing one.
Figure S170: Want Payment Plan?

Do you want to make a payment plan with your landlord?

Making a payment plan will not affect any ERAP payment. You can make a payment plan even if you are not eligible for ERAP. This is a payment plan for overdue rent and not for any ERAP payments.

If you want to make a payment plan, we will tell that to your landlord (if we can reach them via email). We will also tell your landlord the terms of the payment plan you propose. If you don't want to make a payment plan, we will not tell that to your landlord.

Yes, I want to make a payment plan.

No, I don't want to make a payment plan.

Figure S171: Want Payment Plan: Confirmation

The answer is TRUE, if you want to make a payment plan, we will tell your landlord that. We will also tell them the terms of the payment plan.

True or false. If I want to make a payment plan, we will tell my landlord.

True; you will tell my landlord if I want to make a payment plan.

False; you will NOT tell my landlord if I want to make a payment plan.

Figure S172: Payment Plan: Want to Stay

In a payment plan, you can include a condition that you get to stay in the current unit. We are going to form a payment plan with you to propose to your landlord.

Do you want to include a condition that you get to stay in the current unit?

Yes, I want the payment plan to say that I get to stay in the current unit.

No, I don't want the payment plan to say that I get to stay in the current unit.

Figure S173: Amount Proposed

You previously reported that you have $200 in overdue rent.

We are going to help you form a payment plan.

How much of this do you propose to pay back to your landlord in total? You can write any number from $0 to $200.

In a payment plan, you can propose to pay less than the full amount owed, and ask your landlord to forgive the remaining amount.

Your landlord is not guaranteed to accept your proposal.

We will tell your landlord what you responded (if we can reach them via email).

Note that these back rent payments would be in addition to your regular ongoing rent that you owe your landlord.

I propose to pay $0 dollars, and they forgive the rest.
Figure S174: Weekly vs. Monthly

With a payment plan, you could make payments each week or each month. Do you prefer a weekly or monthly plan? We will tell your landlord what you responded.

I prefer a weekly payment plan.
I prefer a monthly payment plan.

Figure S175: Payment Plan Division

How much do you want to pay each week?

Use the slider to show how you’d like the payment plan to work. We will tell your landlord what you responded.

I want to pay $20.00 for 5 weeks.
Pay more each week, for fewer weeks
Pay less each week, for more weeks

Figure S176: Drop Case

In a payment plan, you can also add a condition that they drop your existing eviction case if you have one from the court. Do as long as the payment plan is in effect. Do you want to add this condition? We will tell your landlord what you responded.

Yes, propose to the landlord that they drop my eviction case.
No, do NOT propose to the landlord that they drop my eviction case.
I do not have an existing eviction case, so this is not relevant.

Figure S177: Chance of Accepting

What is the percent chance that your landlord would accept the payment plan?

A percent chance of 0 means definitely would NOT accept the plan.
A percent chance of 100 means definitely WOULD accept the plan.
A percent chance of 50 means would accept about half the time.

0 15 20 25 30 40 50 60 70 80 90 100
The percent chance that would accept the payment plan.
Figure S178: Chance of Accepting: Confirmation

You just said that there is a 39% chance that your landlord would accept your payment plan.

Figure S179: Chance of Accepting: Confirmation 2

This means you think there is a 39 in 100 chance that your landlord would accept the payment plan. Is that right?

Yes, I meant there is a 39 in 100 chance.

No, I would like to go back and review my answer.

Figure S180: Future Surveys

We may contact you with another voluntary survey about payment plans in several months. Please keep an eye out in your email.

If you choose to complete that survey, we will pay you another gift card for survey completion at that time!

Figure S181: Already Have Payment Plan?

Do you already have a payment plan set up with your landlord for your overdue rent?

Yes, I already have a payment plan.

No, I don’t already have a payment plan.

Figure S182: Email Confirm

Previously, you said your landlord’s email address was .

Is this your landlord’s email?

Yes, this is my landlord’s email.

No, that is not really my landlord’s email, I entered a placeholder email.
B.7.7 Additional Outcomes

First, we included a Willingness to Pay for information outcome, which is useful for estimating a more elaborate bargaining model.
Next, we asked hypothetical questions about whether participants would forgo money to stay in their unit or remove an eviction from their record. We elicited these as multiple price lists and show examples below:
Next, we did the simple altruism elicitation (see landlord survey):

**Figure S193: Simple Altruism: Tenant**

Amazon gift cards for $10 will also be given to randomly selected landlords of participating tenants. Should we enroll [ jihadField| landlordframe] in the raffle for the gift card?

Enrolling them comes at no cost to you and has no effect on the payments from the rest of the survey. All landlords who participate will have a 1% chance of winning, no matter how many are enrolled. Your response will be kept private from your landlord.

- Yes, enroll them in the raffle.
- Yes, do not enroll them in the raffle.

**Figure S194: Thank you**

Thank you for your participation in this survey! Please wait for the payment to load once you click next.

Please feel free to share any comments or feedback.