# **Online Supplement**

# S1 Online Supplement: Exhibits

Figure S1: Placebo: information about recoupment and beliefs about days to receive judgment for own tenant



Note: This figure shows a placebo test of the cumulative distribution functions of landlord beliefs about court delays in receiving a judgment for their own tenant. The orange line shows prior beliefs, elicited before providing information; the blue dashed line shows posterior beliefs, elicited after providing information. This figure constitutes a placebo test for the exclusion restriction that providing information about average recoupment probabilities only affects beliefs about own recoupment probabilities.

Figure S2: Misperceptions: Impact of Information



(a) ITT: requests materials

(b) ITT: effect on requesting a payment plan (altruism)

(c) ITT: effect on requesting a payment plan (bargaining)



Note: Panel A shows the ITT of providing information on whether the landlord requests materials about ERAP. Panels B and C shows intent-to-treat effects of providing information on whether the participant requested a payment plan, splitting the sample by whether they are *above* or *below* the information provided. The sample is the tenants who were eligible to request a payment plan.



#### Figure S3: Effects of Rental Assistance: Additional Tests

Note: This figure shows the treatment effect on judgments (Panel A) and filings (Panel B) from Equation (92). Relative to Figure A17, we build up to the full specification in Equation 92. The left-most series includes calendar-date and payment-cohort fixed effects only, as in a standard event study. It omits the After<sub>*it*</sub> indicator and interactions as well as application-date fixed effects. The middle series includes the application-date fixed effects. The right-most series replicates the primary specification. We cluster at the household level. The bottom panels show the treatment effect on judgments (Panel C) and filings (Panel D) from Equation (92). Relative to Figure A17, we weight the estimates using the procedure in Appendix D. We cluster at the household level.

Figure S4: Correlation between Misperceptions and Altruism among Tenants

(a) Own landlord altruism

(b) Average landlord altruism



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 S5: 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 S6: Tenant Experiment Treatment Effects

Impact of Altruism Information Treatment On...

#### (a) WTP for Information about Altruism



# (b) Repayment Share (Payment Plans)



#### (c) Willingness to Accept \$1000 versus Move (Hypothetical)



Impact of Bargaining Information Treatment On...



#### (e) Repayment Share (Payment Plans)



### (f) Willingness to Accept \$1000 versus Move (Hypothetical)



Note: Panel A–C show intent-to-treat effects of the altruism information treatment. Panels D–F show intent-to-treat effects of the bargaining information treatment. Outcomes in A and D are 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. Outcomes in B and E are tenants' 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. Panels C and F show tenants' willingness to accept \$1000 versus move. This question was asked of all tenants.





(a) Own tenant recoupment

Note: This figure shows binned scatterplots of landlords' prior beliefs (horizontal axis) and landlord behavior toward their own tenant in the Dictator Game (vertical axis). Panels A and B show prior beliefs about the probability of recouping back rents from the landlord's own tenant or the average tenant.

## Figure S8: ERAP Sample Statistics





(b) Average Time from Application to Payment, by Reviewer



Note: Panel A shows the distribution of time until payment, conditional on application. Panel B shows the number of reviewers who take the indicated number of days to review cases, on average. Sample restricts to reviewers who are associated to at least 10 cases in the main sample (ERAP tenants who receive non-utilities, non legal payments).

	Own tenant	Random tenant	<i>p</i> -value
Age	49.3	47.8	0.390
Missing age	3.0	3.6	0.730
Female	67.1	54.0	0.012
White	32.9	29.9	0.553
Black	59.0	56.9	0.702
Has ever evicted	68.4	74.5	0.216
HS or less	17.1	10.2	0.070
Some college	27.4	27.7	0.936
Landlord	61.5	62.8	0.814
Property manager	29.5	27.0	0.611
Tenant tenure (months)	32.7	30.7	0.495
Tenant rent (monthly \$)	829.0	778.4	0.198
Missing units	3.0	2.2	0.646
1–2 units	26.5	26.3	0.963
3–5 units	24.8	23.4	0.757
Experience (years)	13.0	13.2	0.866
Attentive	61.5	66.4	0.347
Information treatment	47.4	43.8	0.499
Joint F-test <i>p</i> -value			0.233
Observations	137	234	

Table S1: Landlord sample balance: random landlord treatment

Observations denote the total number of observations; some demographics are missing for a small number of observations. The joint p-value is from the joint test when all non-missing.

			_
	No information	Information	<i>p</i> -value
Age	49.9	47.4	0.117
Missing age	2.0	4.7	0.147
Female	59.0	66.1	0.162
White	28.5	35.7	0.140
Black	60.0	56.1	0.454
Has ever evicted	64.0	78.4	0.002
HS or less	18.0	10.5	0.042
Some college	23.5	32.2	0.063
Landlord	65.5	57.9	0.133
Property manager	23.5	34.5	0.019
Tenant tenure (months)	31.6	32.3	0.792
Tenant rent (monthly \$)	805.3	816.2	0.776
Missing units	3.0	2.3	0.696
1–2 units	29.5	22.8	0.146
3–5 units	27.0	21.1	0.184
Experience (years)	13.1	13.0	0.927
Attentive	62.5	64.3	0.717
Random treatment	38.5	35.1	0.499
Hostile to T	0.1	0.1	0.934
Hostile to L	0.1	0.1	0.292
Tenant indifference (% of own payoff)	175.8	175.3	0.934
Landlord indifference (% of own payoff)	172.3	176.6	0.447
Priors (own recoupment)	46.4	39.9	0.079
Priors (avg recoupment)	26.2	22.2	0.155
Priors (own days)	6664.0	6043.3	0.299
Priors (avg days)	1621.7	1355.2	0.051
Uncertainty: average tenant	51.0	48.0	0.560
Uncertainty: own tenant	53.0	46.2	0.193
2			
Joint F-test <i>p</i> -value			0.011
Observations	171	200	

Table S2: Landlord sample balance: information treatment

Observations denote the total number of observations; some demographics are missing for a small number of observations. The joint *p*-value is from the joint test when all non-missing. We include experimental outcomes from the Dictator Games and prior beliefs that are elicited before the treatment.

	Own landlord	Random landlord	<i>p</i> -value
Black	90.4	89.7	0.633
Female	83.0	87.0	0.030
Age	35.5	35.5	0.948
HS or less	43.0	46.1	0.216
Ever payment plan	56.5	58.0	0.561
Ever overdue rent	85.4	86.5	0.533
Ever evicted	32.4	35.1	0.261
Back rent	2032.8	2010.4	0.904
Monthly rent	890.7	879.7	0.502
Monthly income	2653.6	2117.0	0.059
Employed	60.0	58.6	0.547
Paid by ERAP	54.8	55.1	0.899
Attentive	91.5	89.2	0.116
Attentive (alt. measure)	33.9	32.7	0.614
Treatment (altruism)	52.5	46.7	0.023
Treatment (bargaining)	48.9	49.1	0.935
Joint F-test <i>p</i> -value			0.285
Observations	584	1224	

Table S3: Tenant sample balance: random landlord treatment

Observations denote the total number of observations; some demographics are missing for a small number of observations. The joint p-value is from the joint test when all non-missing.

	No information (altruism)	Information (altruism)	n valuo
Orum L hangain		E2.0	<i>p</i> -value
Own L bargain	53.8	53.9	0.937
Avg. L bargain	46.8	46.6	0.869
Own L altruism	45.2	45.7	0.753
Avg. L altruism	39.3	39.5	0.884
Uncertain: own L bargain	0.4	0.4	0.911
Uncertain: own L altruism	0.4	0.4	0.601
Black	90.7	89.7	0.484
Female	84.4	84.2	0.869
Age	35.4	35.5	0.751
HS or less	44.2	43.7	0.825
Ever payment plan	56.7	57.2	0.832
Ever overdue rent	86.9	84.6	0.161
Ever evicted	32.5	34.1	0.464
Back rent	1994.9	2055.5	0.728
Monthly rent	898.4	876.2	0.149
Monthly income	2419.0	2540.1	0.649
Employed	59.8	59.3	0.844
Paid by ERAP	54.2	55.6	0.542
Hostile to T	13.0	15.5	0.124
Hostile to L	22.3	24.3	0.320
Indiff. for T ( $S(x)$ )	172.0	169.9	0.448
Indiff. for L $(S(x))$	155.7	154.4	0.687
Attentive	89.8	91.7	0.167
Attentive (alt. measure)	31.8	35.2	0.127
Random landlord	34.8	29.8	0.023
Treatment (bargaining)	50.5	47.5	0.208
Joint F-test <i>p</i> -value			0.662
Observations	915	893	

Table S4: Tenant sample balance: information treatment (altruism)

Observations denote the total number of observations; some particular demographics are missing for a small number of observations. The joint *p*-value is from the joint test when all non-missing. We include experimental outcomes from the Dictator Games and prior beliefs that are elicited before the treatment.

	No information (altruism)	Information (altruism)	<i>p</i> -value
Own L bargain	54.2	53.5	0.646
Avg. L bargain	46.2	47.3	0.356
Own L altruism	45.1	45.8	0.676
Avg. L altruism	39.1	39.8	0.605
Uncertain: own L bargain	0.4	0.4	0.233
Uncertain: own L altruism	0.4	0.4	0.969
Black	90.0	90.4	0.783
Female	85.5	83.1	0.162
Age	35.6	35.4	0.621
HS or less	43.6	44.4	0.746
Ever payment plan	55.9	58.0	0.401
Ever overdue rent	85.1	86.3	0.465
Ever evicted	33.8	32.7	0.617
Back rent	1868.6	2188.9	0.067
Monthly rent	881.4	893.1	0.444
Monthly income	2566.7	2390.3	0.508
Employed	59.9	59.3	0.790
Paid by ERAP	57.0	52.7	0.064
Hostile to T	14.0	14.6	0.730
Hostile to L	24.7	21.8	0.139
Indiff. for T ( $S(x)$ )	170.2	171.6	0.627
Indiff. for L $(S(x))$	151.7	158.6	0.040
Attentive	90.8	90.7	0.979
Attentive (alt. measure)	32.9	34.2	0.548
Random landlord	32.2	32.4	0.935
Treatment (altruism)	52.1	49.1	0.208
Joint F-test <i>p</i> -value			0.704
Observations	886	922	

Table S5: Tenant sample balance: information treatment (bargaining)

Observations denote the total number of observations; some particular demographics are missing for a small number of observations. The joint *p*-value is from the joint test when all variables are non-missing. We include experimental outcomes from the Dictator Games and prior beliefs that are elicited before the treatment.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Index	Request materials	Notify	Number referrals	Wants offer	Never agree	Breakeven
Information	0.0400	0.109**	-0.0444	-0.105	0.0225	-0.0293	3.306
	(0.0611)	(0.0457)	(0.0426)	(0.168)	(0.0530)	(0.0240)	(2.122)
Joint F-test <i>p</i> -value	0.014						
Observations	371	371	371	371	202	371	371
Control Mean	0.00352	0.660	0.800	0.605	0.790	0.0750	81.78
<i>p</i> -value	0.512	0.0168	0.297	0.533	0.671	0.222	0.119
MHC-adjusted <i>p</i> -value		0.099	0.624	0.762	0.762	0.624	0.465

#### Table S6: Landlords Information Treatment: All Outcomes

Note: This table presents the effect of the information treatment on all outcomes in the landlord experiment. We use post-double-selection Lasso to select demographic controls from the set in Appendix D (Belloni et al., 2014), since we find modest imbalance on observables in Table S2. Column 1 shows an index formed from Columns 2–7, where we normalize each outcome, flip the sign so positive numbers indicate more interest in ERAP, and average the standardized values. Column 2 is a request for ERAP materials. Column 3 is a request to notify the tenant if there are opportunities to re-apply for ERAP. Column 4 is the number of tenant referrals to ERAP that the landlord gave. Column 5 asks landlords whether they want ERAP to resend an offer to settle back rents and is only available for landlords who received the offer in the first place. In cases where it is not available, we do not include it in the index and average remaining measures. Column 6 is whether the landlord indicates they would never agree to an offer to settle back rents under certain legal stipulations, like not filing an eviction for a forbearance period. As noted in Appendix C.6, one question contained a double negative for Column 6, so we do not aggregate this question in the index for this day of responses. We show the full set of responses in Column 6. Column 7 is a hypothetical question, indicating the landlord's breakeven value of how much rent they would give up if the ERAP paid the tenant's back rent. For example, we ask if the landlord would agree to keep the tenant in the unit if ERAP paid 50% of the rent. The joint *p*-value comes from a joint test of whether all outcomes are equal to zero, stacked using seemingly unrelated regression. The multiple-hypothesis corrected *p*-values come from the stepwise procedure in Romano and Wolf (2005).

#### Table S7: Tenant Information Treatments

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Pay plan	Pay plan	Repay \$	Repay \$	PDV \$	PDV \$	Weekly pay pd	Weekly pay pd	Drop eviction	Drop eviction
Information	0.022	-0.089	-0.492	-131.362	10.677	-214.251	0.014	-0.017	-0.052	-0.148
	(0.032)	(0.052)	(84.013)	(225.190)	(74.082)	(171.773)	(0.021)	(0.034)	(0.044)	(0.067)
	[0.494]	[0.084]	[0.995]	[0.560]	[0.885]	[0.213]	[0.490]	[0.625]	[0.234]	[0.029]
Mean (control) <i>p</i> -value (above vs. below) Observations	0.49 Below	0.62 0.067 Above	658.11 Below	1000.61 0.586 Above	592.73 Below	889.04 0.229 Above	0.11 Below	0.13 0.437 Above	0.64 Below	0.66 0.233 Above
N	969	368	969	368	969	368	969	368	495	215

#### (a) Tenant social preferences information treatment

(b) Tenant bargaining information treatment

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Pay plan	Pay plan	Repay \$	Repay \$	PDV \$	PDV \$	Weekly pay pd	Weekly pay pd	Drop eviction	Drop eviction
Information	-0.009	0.003	234.922	-65.523	188.766	-30.488	-0.026	-0.036	-0.018	0.060
	(0.055)	(0.032)	(211.943)	(90.382)	(181.355)	(73.113)	(0.033)	(0.021)	(0.077)	(0.042)
	[0.867]	[0.920]	[0.268]	[0.469]	[0.299]	[0.677]	[0.426]	[0.083]	[0.812]	[0.152]
Mean (control) <i>p</i> -value (above vs. below) Observations	0.47 Below	0.54 0.845 Above	703.98 Below	735.65 0.192 Above	638.70 Below	634.60 0.262 Above	0.11 Below	0.14 0.801 Above	0.63 Below	0.57 0.372 Above
Ν	336	1,001	336	1,001	336	1,001	336	1,001	160	550

Panel A shows the impact of the experiment that provides information about landlord DG behaviors. The sample consists of tenants who had positive back rents and were eligible to form repayment plans. This information was cross-randomized with the other information experiment (landlord bargaining behavior). Panel B shows the impact of the experiment that provides information about landlord DG behaviors. Columns 1–2 show demand to form a repayment plan. Columns 3–4 show the total amount proposed to repay in a payment plan. Columns 5–6 show the present discounted value of the repayment amount, adjusting for the total repayment period and assuming an annual discount factor of 0.9. Columns 7–8 show demand to have the repayment period be weeks or months. Columns 9–10 show whether the tenant included a stipulation that the landlord drop an eviction filing. Columns 9 and 10 were only asked of a smaller sample of tenants who reported having current eviction filings.

	(1)	(2) Indifference	(3) Highly	(4) Highly
	Hostile	point	hostile	altruistic
A. Landlord sample ( $N = 371$ )				
1. Own Tenant $N = 234$	0.154*** (0.024) [0.000]	171.5*** (4.2) [0.000]	0.090*** (0.019) [0.000]	0.688*** (0.030) [0.000]
2. Random Tenant $N = 137$	0.066*** (0.021) [0.002]	182.5*** (4.0) [0.000]	0.036** (0.016) [0.025]	0.693*** (0.040) [0.000]
3. Random Landlord $N = 371$	0.119*** (0.017) [0.000]	174.3*** (2.8) [0.000]	0.038*** (0.010) [0.000]	0.623*** (0.025) [0.000]
4. Own Tenant – Random Tenant (Row 1 – Row 2)	0.088*** (0.032) [0.006]	-11.0* (5.8) [0.060]	0.053** (0.025) [0.031]	-0.005 (0.050) [0.914]
5. Random Tenant – Random Landlord (Row 2 – Row 3)	-0.053** (0.024) [0.028]	8.2** (4.0) [0.042]	-0.001 (0.017) [0.941]	0.071** (0.036) [0.048]
6. Own Tenant – Random Landlord (Row 1 – Row 3)	0.035 (0.024) [0.150]	-2.8 (4.0) [0.485]	0.052*** (0.017) [0.003]	0.065** (0.030) [0.030]
B. Tenant sample ( $N = 1,102$ )				
7. Own Landlord $N = 742$	0.249*** (0.016) [0.000]	152.4*** (2.7) [0.000]	0.132*** (0.012) [0.000]	0.523*** (0.018) [0.000]
8. Random Landlord $N = 360$	0.225*** (0.022) [0.000]	156.9*** (3.7) [0.000]	0.106*** (0.016) [0.000]	0.561*** (0.026) [0.000]
9. Random Tenant $N = 1,102$	0.131*** (0.010) [0.000]	172.6*** (1.8) [0.000]	0.059*** (0.007) [0.000]	0.631*** (0.015) [0.000]
10. Own Landlord – Random Landlord (Row 7 – Row 8)	0.024 (0.027) [0.371]	-4.5 (4.6) [0.325]	0.027 (0.020) [0.194]	-0.038 (0.032) [0.232]
11. Random Landlord – Random Tenant (Row 8 – Row 9)	0.094*** (0.023) [0.000]	-15.7*** (3.8) [0.000]	0.047*** (0.017) [0.006]	-0.070*** (0.025) [0.006]
12. Own Landlord – Random Tenant (Row 7 – Row 9)	0.119*** (0.017) [0.000]	-20.2*** (2.7) [0.000]	0.073*** (0.012) [0.000]	-0.108*** (0.017) [0.000]

Note: See notes to Table A4 for description of our altruism and hostility measures. Parentheses show robust standard errors. Brackets show *p*-values. \* p < 0.1, \*\* p < 0.05, \*\*\* p < 0.01. This table is identical to Table A4 except Panel B only includes tenants who participate after all changes to DG wording. All tenant participants in Panel B see language that stresses anonymity in the context of the DG, and see a confirmation check about anonymity. Panel A is the same as in Table A4.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Index	Request materials	Notify	Number referrals	Wants offer	Never agree	Breakeven
Belief update	-0.00274	-0.00550*	0.00531*	-0.0130	-0.00113	-0.000247	-0.410**
	(0.00440)	(0.00301)	(0.00312)	(0.0131)	(0.00340)	(0.00178)	(0.164)
First-stage <i>F</i> -stat	24.4						
Observations	371	371	371	371	202	371	371
Control Mean	-0.00316	0.660	0.800	0.605	0.790	0.0750	81.78

## Table S9: Landlord information experiment: IV outcomes

Note: This table presents an instrumental-variables version of Table S6. Notes to Table S6 describe the outcomes. The specification instruments for the belief update with treatment and instruments, as in Equation (91). An increase in the belief about recoupment probabilities is hypothesized to make participants *more likely* to participate. Regressions include linear controls for prior beliefs about the average recoupment probabilities among all tenants and probability of recoupment among their tenant.

	(1)	(2)	(3)
	Indifference point	Hostile	Super altruistic
Opponent is tenant	1.294	0.00270	0.0674***
	(2.853)	(0.0189)	(0.0215)
Opponent is landlord (constant)	174.3***	0.119***	0.623***
	(2.802)	(0.0168)	(0.0252)
Observations	742	742	742

Table S10: Landlord DG behavior: pooling own and random tenants

This table shows levels and differences, pooling opponents who are own and random tenants in the landlord survey. The second row is a constant term, showing the levels of behavior when opponent are random landlords. The first row is a difference, showing the difference in behavior between the landlord and tenant opponent. The unit of observation is a DG. Responses are clustered at the individual level.

	5.00	
Variable	Difference	<i>p</i> -value
Black	0.078	0.63
Female	0.090	0.44
Age	-0.003	0.49
HS or less	-0.135	0.13
Ever payment plan	0.051	0.59
Ever overdue	0.054	0.66
ln(back rent +1)	-0.015	0.26
ln(monthly rent + 1)	-0.011	0.82
ln(monthly income +1)	0.011	0.51
Employed	0.155	0.08
Vindictive to L	0.005	0.96
Vindictive to T	0.026	0.84
S(x) to L	0.000	0.60
S(x) to T	-0.001	0.16
Priors: own bargain	0.001	0.37
Priors: avg bargain	0.002	0.31
Priors: own altruism	-0.002	0.24
Priors: avg alturism	-0.002	0.25
Attentive (primary measure)	-0.059	0.74
Attentive (secondary measure)	-0.187	0.04
<i>p</i> -value from joint <i>F</i>		0.492

Table S11: Balance on screener ability: speed

Note: this table presents a balance test for whether high-ability case workers differ in terms of the tenants to which they are assigned. The identifying assumption for our exercise is that case workers are assigned to tenants at random. The outcomes in the table are elicited in the experiment. The Difference column shows the coefficient from a regression of the outcome on screener ability, normalized in standard deviations. The *p*-value at the bottom of the table is a joint *p*-value from regressing screener ability on all outcomes. Screener ability is defined as the leave-out share of tenants who receive ERAP assistance within 60 days, defined using data from the entire ERAP program.

Demographic	Above Median Payment Time	Below Median Payment Time	Difference
Age	36.67	35.74	-0.94
			(0.41)
Female	0.76	0.75	-0.01
			(0.01)
Black	0.91	0.91	-0.00
			(0.01)
Disabled	0.11	0.10	-0.00
			(0.01)
Household size	2.3	2.3	-0.1
			(0.0)
Employed	0.39	0.41	0.03
			(0.01)
Household monthly income <sup>†</sup>	1490	1551	60
			(51)
Monthly rent <sup>†</sup>	850	875	25
			(9)
Back rent owed at application <sup>†</sup>	4800	3900	-900
			(159)
Ν	2,415	2,449	

## Table S12: Policy Evaluation Balance Table: Demographics

Note: This table shows a regression of pre-payment eviction filing or judgment rates on an indicator for having below-median time between the date the case was created and payment. Columns 2 and 3 include controls for week of application payment and calendar time. Regressions restrict to the sample of people with all non-missing demographics, which is why the total N at the bottom is not the same as in Table 1. †: shows medians and differences from quantile regressions.

# S2 Survey Instruments

## S2.1 Landlord Survey

We present screenshots of the elicitations in the landlord survey.

#### S2.1.1 Consent

#### Figure S9: Consent

You have been asked to participate in a research study conducted by Charlie Rafkin, A.B, and Evan Soltas, 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 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-bureau 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.

#### S2.1.2 Demographics

What is your nam	e?
First name Last name	

Figure S10: Name

#### Figure S11: 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 S12: Demographics 1

What is your age?
What is your gender?
Male
Female
Non-binary/other gender
Prafer not to say
What is your race?
American Indian or Alaska Native
Other
Black or African American
Asian
White
Do you identify as Hispanic?
Yes
No

## Figure S13: Demographics 2

How many years have you been a landlord or property manager?
heaus
How many units do you own or manage?
1 unit
2 units
3-5 urits
6-8 units
10-50 units
51+ units
N/A or other
Have you ever evicted a tenant before?
Yes
No
What is the highest level of education you completed?
Less than a high school degree
A high school degree or GED
1-3 years of college or Associate's degree
Bachelor's degree
Graduate degree

# Figure S14: Attention check

0206 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 "teal" as your answer to this question. What is your favorite color?

#### S2.1.3 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 S15: 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 S16: 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/nameforgamelong}. 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 S17: Example MPL: DG versus Tenants

would you prefer to get 59 and \${e://Field/nameforgame} gets \$0, or you get \$10 and \${e://Field/nameforgame} also gets \$10?				
	I get \$9 and they get \$0	I get \$10 and they get \$10		
Which would you prefer?	0	0		

#### Figure S18: Instructions: DG versus Landlords

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 tandlord who participates in the survey.
This other landlord will be chosen randomly from other survey participants. 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.
Figure S19: Example MPL: DG versus Landlords



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  $s \in \{1, 2, ..., 20\}$ .

#### S2.1.4 Received ERAP Offer?

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

Figure S20: Received Offer?

Q23
Have you received an offer from the ERA program to repay \${e://Field/TenantName}'s back rent?
○ Yes
O No

#### Figure S21: Accepted Offer?

😂 Display this question	
If Have you received an offer from the ERA program to repay \${e://Field/TenantName}'s back rent? Yes Is Selecte	d
Did you accept the ERA program's offer?	
⊖ Yes	
○ No	

# Figure S22: Why Declined 1?

🕒 Display this question
If Did you accept the ERA program's offer? No Is Selected
Why did you reject the offer? Please check all that apply.
I did not want to forgive late fees
<ul> <li>I wanted to evict my tenant within 45 days</li> </ul>
<ul> <li>I did not want to permit random inspections of the property</li> </ul>
I did not think it was fair for the government to pay my tenant
I wanted to encourage my tenant to be personally responsible for their finances
I thought it would set a bad precedent to other tenants if I accepted the offer
I did not want to go through the hassle of interacting with the ERA program
<ul> <li>The tenant had vacated the property</li> </ul>
<ul> <li>The tenant was current on their rent</li> </ul>
<ul> <li>The ERA program takes too long to process its payments</li> </ul>
Other

Figure S23: Why Declined 2?

How much do you agree with t	the following statem	ients?		
Strongly disagree Disagree 0 1 2 3	Neither agree disagree 4 5	nor 6	Agree 7 8	Strongly agree 9 10
I want to change the terms of the I	ERA legal agreement			
I do not want to permit random ins	spections of the prope	erty		
I do <b>not</b> think it is fair for the gover	rnment to pay my tena	ant		
I think the ERA program sets a bac	d precedent for tenant	s not to pa	iy rent	
I do not want to go through the ha	issle of interacting wit	h the ERA	program	
The ERA program takes too long t	o process its payment	IS		

Figure S24: Trust in Govt?

sagree 2 Disagree 3 4 5 6 7 Agree 8 9 rust the Memphia/Shelby County government when it comes to the Covid-19 response	agre 1
1 2 3 4 5 6 7 8 9 rust the Memphis/Shelby County government when it comes to the Covid-19 response	1
trust the Memphis/Shelby County government when it comes to the Covid-19 response	
trust the federal government when it comes to the Covid-19 response	

### S2.1.5 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:

#### Figure S25: Incentives 1

We are now going to ask you some questions about the evictions process in the courts. 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 truthfully.

What would you like to do next?

I am ready to move on to the questions.

O I would like to read the technical information about the bonus payments.

#### Figure S26: Incentives 2



If We are now going to ask you some questions about the evictions process in the courts. If you pay... I would like to read the technical information about the bonus payments. Is Selected

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

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 number of eviction filings, we will pay according to the function: bonus =  $max(0,22 - 22 * ((truth-response)/3,500)^2)+3$ , rounded to the nearest dollar.

For truthful questions about the percentage who repay the eviction judgment, we will pay according to the function: bonus =  $max(0,22 - 22 * ((truth-response)/40)^2)+3$ , rounded to the nearest dollar.

We then give definitions of filings and judgments:

Figure S27: Filings Background Information

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

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

#### Figure S28: 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 S29: 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:

#### Figure S30: Own Repayment

Imagine the courts gave	you a monetary eviction	n <b>judgment</b> for \${e://Field	/TenantName} today.			
We are asking you to make a prediction about what would happen in this scenario.						
What do you think is the percent chance that \${e://Field/TenantName} would repay the judgment to you, in full, by May 2023?						
Remember: A percent ch	ance of 0 means that :	{e://Field/TenantName} wo	ould definitely <b>not</b> repay th	e judgment.		
A percent chance of 100 means that \${e://Field/TenantName} would <b>definitely</b> repay the judgment.						
A percent chance of 50 means that \${e://Field/TenantName} would repay about half the time.						
(	)	20	40	60	80 1	00
The percent chance that \${e://Field/TenantName} would repay their judgment in full.						

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 S31: Own Repayment: Confirmation

Q217 You just said that there is a \${q://QID171/ChoiceNumericEntryValue/4}% chance that your tenant would repay, if you got a monetary judgment.
+ Add page break
Q214 You just said that there is a
This means you think there is a \${e://Field/proportion} chance that your tenant would repay. Is that right?
Yes, I meant that there is a \${e://Field/proportion} chance. No, I would like to go back and revise my answer.

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 S32:	Uncertainty
-------------	-------------

0218								
You said there is a <b>\${q://QID171/ChoiceNumericEntryValue/4}%</b> chance that your tenant would repay.								
How certain are you that there is between a \${e://Field/lowcert} and \${e://Field/highcert}% chance that your tenant would repay?								
	<strong>Very uncertain</strong>			<strong>Completely cer</strong>	tain			
	D	20	40	60	80	100		
						_		

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 the main elicitation):

#### Figure S33: Average Repayment

Consider monetary evictions 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

- Teal			 			
					_	
10						

#### Figure S34: Average Repayment: Confirmation

You just said that out of every 100 monetary judgments made in January 2020, \${q://QID245/ChoiceTextEntryValue} tenants had fully repaid by August 2021. To confirm, this means that \${q://QID245/ChoiceTextEntryValue}% of tenants had fully repaid.

Is that answer right?

O Yes, I meant that \${q://QID245/ChoiceTextEntryValue}% of tenants had fully repaid.

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

## Figure S35: Average Repayment: Uncertainty

You just said that out of every 100 monetary judgments made in January 2020, \${q://QID245/ChoiceTextEntryValue} tenants had fully repaid by August 2021. To confirm, this means that \${q://QID245/ChoiceTextEntryValue}% of tenants had fully repaid.

Is that answer right?

Yes, I meant that \${q://QID245/ChoiceTextEntryValue}% of tenants had fully repaid
 No, I would like to go back and revise my answer.

We also elicited two secondary beliefs prior to providing information:

Figure S36: 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**?

days

#### Figure S37: Cases

According to Shelby County data, about 3,500 evictions were filed in Shelby County courts between April 1 and June 30, 2021.

Of those 3,500 cases, how many had been granted a monetary eviction **judgment** by June 30, 2021, according to court data?

cases

#### We then provided information to a random treatment group:

#### Figure S38: 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://QID245/ChoiceTextEntryValue} 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 S39: Update Direction



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

#### Figure S40: 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 <b>too low</b> .
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:

#### Figure S41: Update Direction: Placebo

Imagine you evicted \${e://Field/TenantName} today and received a monetary judgment by the courts.
Previously, you expected the percent chance that \${e://Field/TenantName} would repay this balance was \${q://QID171/ChoiceNumericEntryValue/4}%.
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 \${e://Field/TenantName} has a \${q://QID171/ChoiceNumericEntryValue/4}% chance of repaying their balance is too high, too low, or is still correct?
O My previous answer is too high
O My previous answer is too low
O My previous answer is still correct
Figure S42: Update Magnitude: Placebo

You said that your previous guess of 233 was too low.

Given the new information, how many days would you expect it to take for the court to grant an eviction judgment for ?
days

S2.1.6 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 S43: Want Offer?

•	Cisplay this question
	If Did you accept the ERA program's offer? No Is Selected
	Or Have you received an offer from the ERA program to repay \${e://Field/TenantName}'s back rent? No Is Selected
	You previously stated that you declined or did not receive the legal agreement for \${e://Field/TenantName}.
	Would you like the program to send the agreement to you? We will share your response with the City/County.
	If the program sends the agreement to you, you will have a chance to accept the City/County's offer to pay the tenant's back rent.
	○ Yes, I would like the program to send the agreement to me.
	○ No, I do not want the program to send the agreement to me.

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

Figure S44: Want Materials?

Would you like the program to send you a packet of informational materials about the Emergency Rent and Utilities Assistance Program? We will share your response with the City/County and implementing partners.

If the program sends you materials, you can then distribute the materials to your tenants, if you wish.

 $\bigcirc~$  Yes, I would like the program to send me a packet of informational materials.

O No, I do not want the program to send me a packet of informational materials.

We then ask participants if they want to refer tenants:

Figure S45: Referrals



#### Figure S46: Referrals: Names

Please list their names and emails below.							
	Name	Email					
1st tenant referral							
2nd tenant referral							
3rd tenant referral							
4th tenant referral							
5th tenant referral							
6th tenant referral							
7th tenant referral							
8th tenant referral							
9th tenant referral							
10th tenant referral							

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

Figure S47: Decline to Accept Any

Will you decline to accept any offer from the ERA to settle back rent, under the terms in June 2021?	
These terms included non-payment of late fees, no evictions for a set period, and agreement to random inspections of the propert	y.
> 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 S6). The original version (deprecated after September 1, or used for 20% of the sample) was:

Figure S48: Decline to Accept (Original)

	0	0121 Will you decline to sign any legal agreement to settle rent arrearages, under the current terms of the ERA as of June 2021?	*		
These terms include non-payment of late fees, no evictions for a set period, and agreement to random inspections of the property.					
		O Yea, I will decline to sign any legal agreement under the those terms of the ERA.			
		No, I will not decline to sign any legal agreement under those terms.			
		O I am unsure if I would sign any legal agreement under those terms.			

We ask landlords whether they would like us to notify their tenant if chances to re-apply for the ERAP become available.

Figure S49: Notify

Would you like us to notify \${e://Field/TenantName} about opportunities to apply for additional funds from the Emergency Rent and Utilities Assistance Program? We will share your response with the City/County and implementing partners.

Ves. please notify them.
No, please do not notify them.

#### S2.1.7 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.1) for Section 5.

#### Figure S50: 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 S51: 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 \${e://Field/TenantName}?

#### Figure S52: 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 \${e://Field/TenantName}?

Yes, I would accept the future rent at this discount.
 No, I would not accept the future rent at this discount.

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  $\{0.05, 0.2, 0.4, 0.6\}$ .

#### S2.1.8 Simple Altruism Measure

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



gass 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.

## S2.2 Memphis Sample Surveys

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 the group is in Memphis. Otherwise, the logic is similar to (select parts) of the landlord survey.

#### S2.2.1 Consent

#### Figure S56: Consent

You have been asked to participate in a research study conducted by Charlie Rafkin, A.B, and Evan Soltas, 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 beilefs 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 beilefs 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 secured servers at MIT. 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 unlarity, 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.

O I agree to participate in this study

I do not agree to participate in this study

#### S2.2.2 Gift Card Information

#### Figure S57: 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

#### S2.2.3 Attention Check

#### Figure S58: 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 "teal" as your answer to this question.

What is your favorite color?

#### S2.2.4 Demographics

Are you a landlord or property manager? Answer "yes" if you own or manage at least one rental property.
Yes, I am a landlord or property manager.
No, I am not a landlord or property manager.
Other
Do you <b>rent</b> or <b>own</b> 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.

#### Figure S59: Demographics

#### S2.2.5 Dictator Game

#### Figure S60: DG Instructions: Tenant Opponent



Figure S61: DG Elicitation: Example Tenant MPL

Vould you prefer to get \$9 and a tenant gets \$0, or you get \$10 and a tenant also gets \$10?							
	I get \$9 and they get \$0	I get \$10 and they get \$10					
Which would you prefer?	0	0					

#### Figure S62: DG Elicitation: Landlord Opponent



## Figure S63: DG Elicitation: Landlord Example



#### S2.2.6 Prior Beliefs

## Figure S64: Incentives

Thank you for your participation! You are about half finished.
We are now going to ask you some questions about the evictions process in the courts. If you pay close attention and provide honest answers, you may earn an additional bonus payment of <b>up to \$25</b> 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 S65: Incentives 2

-	E Display this question
	If We are now going to ask you some questions about the evictions process in the courts. If you pay I would like to read the technical information about the bonus payments. Is Selected
	This survey will involve truthful questions about the number of eviction filings in a given month and the chance that a tenant will repay a monetary judgment.
	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 number of eviction filings, we will pay according to the function: bonus = max(0,22 - 22 + ((truth-response)/3,500)*2)+3, rounded to the nearest dollar.
	For truthful questions about the percentage who repay the eviction judgment, we will pay according to the function: bonus = max(0.22 - 22 * ((truth-response)/40)*2)+3, rounded to the nearest dollar.

# Figure S66: 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 S67: 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 S68: Money 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.

## Figure S69: Beliefs: Elicitation about Average



## Figure S70: Beliefs Confirmation



## Figure S71: Beliefs Uncertainty

You said 10 ou	t of 100 tena	ants had fully repaid	я.		
How certain ar	e you that b	etween 5 and 15 te	nants had fully re	paid?	
Very uncertain 0	20	40	60	Complete 80	ly certain 100

## Figure S72: Email

).			
			-

Figure S73: Thank You

Thank you for your participation in this survey! Please feel free to share any comments or feedback.

## S2.3 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.

#### S2.3.1 Consent

#### Figure S74: Consent

You have been asked to participate in a research study conducted by Charlie Rafkin, A.B, and Evan Soltas, M.Phill, 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 landowis or tenants and bields about volution. - 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. To serve you the gift card, we will ask for your email address; if 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 minute. - Risks & Potential Disconfort: 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 20P code, and the combination of these variables could possible be used to leitify you are selected to the provide the standard take about your eviction history as a tenant. You will be asked variables could possible be used to leitify your are selected to define the provide take about your eviction history as tenants. You will be asked variables could possible be used to leitify your age or 20P code, and the combination of these variables could possible be used to leitify your age or 20P
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 MT. Anonymized data may be shared publicly online or on a research repository. If you have any questions or concerns about the research, hease feel free to contact Charlie Rafkin at (312) 533-6260 or craftin/fimit adu. You are not waiving any legal claims, rights or mendies because of your participation in this research takky. 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 coulse@mit.edu.
I agree to participate in this study.
I do not agree to participate in this study.

#### S2.3.2 Gift Card Information

## Figure S75

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

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.

## S2.3.3 Attention Check

#### Figure S76: 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 "teal" as your answer to this question. What is your favorite color?

# S2.4 Demographics

## Figure S77: Demographics

Are you a landlord or property manager? Answer "yes" if you own or manage at least one rental property.
Yes, I am a landlord or property manager.
No, I am not a landlord or property manager.
Other
Do you <b>rent</b> or <b>own</b> 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.

## Figure S78: Dictator Game: Tenant Instructions



## Figure S79: Dictator Game: Tenant Elicitation



## Figure S80: Dictator Game: Landlord Instructions

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.

Figure S81: Dictator Game: Landlord Elicitation

Would you prefer to ge gets \$10?	t \$9 and a landlord gets \$0, or you	u get \$10 and a landlord also
	I get \$9 and they get \$0	I get \$10 and they get \$10
Which would you prefer?	0	0

## S2.4.1 End of Survey

Figure S82: 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).

# Figure S83: Thank You

Thank you for your participation in this survey! Please feel free to share any comments or feedback.

## S2.5 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).

## S2.6 Consent

Technolo	sonas, w.P.ni, rom the coordinics bepartment at the wassachusetts institut gy (M.I.T.).
wно то	CONTACT WITH QUESTIONS OR CONCERNS:
Charlie R	afkin
crafkin@	nit.edu
(312) 533	-8205
Researc	h explanation.
You were	selected as a possible participant in this study because you are a tenant who
applied (	or began applying) for assistance through Shelby County's Emergency Rental
Utilities A	ssistance Program (ERAP), or your landlord applied (or began applying) on yo
behalf.	
Your part	cipation in this research is voluntary and you can withdraw at any time.
· Purpose	t to understand tenants' perspectives about ERAP and the housing market in
Memphis	/Sheiby County.
Study P	rocedures: If you complete the survey, you will receive \$20 as a gift card from
Amazon	or Starbucks. You may receive another gift card in a bonus payment once the
survey of	oses if you answer certain questions accurately, if you are chosen to win a gift
card, or i	another participant chooses to share a gift card they win with you. The survey
should ta	ke about 30 minutes. Some participants may win \$500 or more in gift cards. If
you are o	hosen to receive \$600 or more in total, then you may receive your payment in
several in	staliments over time.
· Risks &	Potential Discomfort: risks are minimal. Data may be linked to tenants' or
landlord/	property managers' ERAP applications and outcomes. Completely anonymize
data with	no personally identifiable information will be made publicly available for other
research	irs. The survey may ask questions that are uncomfortable, for example about
eviction.	
You shou	id only take this survey if you are 18 or older.
When the	results of the research are published or discussed in conferences, no
informati	on will be included that would reveal your identity. Data will be stored on secur
servers a	t MIT. Your data may be linked to other data collected by the ERA program or
shared w	ith 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
outcome	s (e.g., credit-bureau records), or welfare program receipt. The fully identified
dataset r	ay be shared with authorized officials at Memphis/Shelby County or the feder
governm	ant who are responsible for the ERA program. Anonymized data may be share
publicly of	nline or on a research repository.
You are r	ot waiving any legal claims, rights or remedies because of your participation in
this resea	rch 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
Humans	as Experimental Subjects at MIT at couhes@mit.edu.
l agree	to participate in this study.

## Figure S84: Consent

## S2.7 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: Attention Check 1

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 "teal" as your answer to this question.
What is your favorite color?

Figure S86: Name

What is your name?	
First name	
Last name	

# Figure S87: Marital Status

hat is your marital status?
Single
Married
Widowed/divorced

# Figure S88: Confirmation They Are a Tenant

Are you a tenant who applied for (or began applying for) the Memphis/Shelby County Emergency Rental and Utilities Assistance Program (ERAP)?
Yes, I am a tenant who applied for (or began applying for) the Memphis/Shelby County ERAP.
No, I have never applied for the EPAP.

Figure S89: Age

What is your age? If you are younger than 18, please do not take the survey

# Figure S90: Gender

What is your gender?	
Male	
Female	
Non-binary/other gender	
Prefer not to say	

# Figure S91: Race

What is your race?	
White	
Black or Alfrican American	
American Indian or Alaska Native	
Asian	
Other	

# Figure S92: Hispanic

C	to you identify as Hispanic?
	Yes
	No

# Figure S93: Educational Attainment

/hat is the highest level of education you completed?
Less than a high school degree
A high school degree or GED
1-3 years of college or Associate's degree
Bachelor's degree
Graduate degree

# Figure S94: Ever Evicted

Have you ever been evicted from a rental property before?	
For the purpose of this survey, we define an eviction to mean: your land that you leave your rental unit against your wishes.	llord required
Yes	
No	

# Figure S95: Ever Overdue

Have you ever had an overdue rent balance with your current landlord or prior landlords?
Yes, I have had an overdue rent belance.
No, I have never had an overdue rent balance.
I am unsure if I ever had an overdue rent balance.

# Figure S96: Rent

What is you	monthly rent?
	doilars per month

# Figure S97: Ever Payment Plan

Have you ever formed a payment plan for overdue back rent with your current landlord or prior landlords?
By payment plan, we mean an arrangement where you agree to pay overdue back rents in asyments over time to your landlord but remained in your unit.
Yes, I have formed a payment plan.
No, i have never formed a payment plan.
I am unsure if I have over formed a payment plan.
Other

# Figure S98: Formal Eviction

When you were evicted, did you receive a formal eviction ruling from the courts?
Yes, I received a formal eviction ruling from the courts.
No, I did not receive a formal eviction ruling from the courts.

# Figure S99: Household Size

low many people live in your home?	
1	
2-3	
3-5	
6+	

# Figure S100: Employed

e you employed?	
Yes, I am employed.	
No, I am not employed.	

# Figure S101: Household Income

What is your household's total monthly income? Please DO include regular month payments from government assistance programs, such as TANF and SNAP.

## Figure S102: Previously Employed

Were you Program?	employed when you applied for the Emergency Rental and Utilities Assistance
Yes	
No	

#### Figure S103: Previous Income

What was your household's total monthly income when you applied for the Emergency Rental and Utilities Assistance Program?
Please DO include regular monthly payments from government assistance programs, such as TANF and SNAP.
dollars per month

Figure S104: Current Address

Are you cu Rental and	rently living at the same address from which you applied for the Emergency Utilities Assistance Program?
Yes	
No	

[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 S105: Why Move?

Why did you move?	
I chose to leave because I wanted to live closer to my job	
My landlord paid me to move out	
I was evicted with a formal court order	
My landlord asked me to leave but I did not receive an eviction ocurt order	
I chose to leave because I wanted cheaper rent	
I chose to leave because I didn't like the neighborhood	
I chose to leave because I wanted to live closer to friends or family	
Other	

Figure S106: Previous Rent

What was your monthly rent at the residence from which you applied for the Emergency Rental and Utilities Assistance Program?
dollars per month

Figure S107: Like New Residence Better?

Do you like your current residence better or worse than your prior residence?
Hike my current residence better than my prior residence.
I like my ourrent residence worse than my prior residence.

Figure S108: Why Do You Like New Residence Better?

The neighborhood is closer to work.
The price is less expensive.
The home is better quality.
The neighborhood is safer.
The neighborhood is closer to family or friends.
Other

Figure S109: Stay in Shelter

When you moved from your prior residence, did you stay in an emergency shelter?
Yes, I stayed in an emergency shelter.
No, I did not stay in an emergency shelter.

Figure S110: 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 S111: Landlord Email

What is your landlord's email address? Without a valid landlord email, we may not be able o reach them for some of the later questions.
Please enter your landlord's email address again.

Figure S112: Landlord Phone Number

What is your landlord's phone number?

Figure S113: Landlord Identity

ls	\${e:0Field/landlordname} your landlord, your property manager, or both?
	Landord
	Property manager
	Both landlord and property manager
	Not sure
	Other

Figure S114: Threatened with Eviction?

Is your landlord currently threatening to evict you from your current residence?
Yes, I am currently threatened with an eviction.
No, I am not ourrently threatened with an eviction.
No, I am not ourrently threatened with an eviction.

Figure S115: Real Estate Company

Do you rent from a real estate company or an individual?	
I do not rent.	
I rent from a company.	
I rent from an individual.	

## S2.7.1 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 S116: Communication with Landlord

н	low easy is it to communicate with your landlord?
	It is very easy to communicate with them
	It is easy to communicate with them
	It is neither easy nor hard to communicate with them
	It is hard to communicate with them
	It is very hard to communicate with them

## Figure S117: Relationship with Landlord

How good is your relationship with \${e://Field/landlordname}
<ul> <li>Our relationship is very good.</li> </ul>
<ul> <li>Our relationship is good.</li> </ul>
<ul> <li>Our relationship is okay (neither good nor bad).</li> </ul>
<ul> <li>Our relationship is bed.</li> </ul>
<ul> <li>Our relationship is very bad.</li> </ul>

## Figure S118: (Falk et al., 2018) Questions 1

	Completely u	rwilling to do so						Very willing to d	0.50				
	0	1	2	1	4	5	6	7	4	9	10		
How willing any													
you to punish													
someone who	L										_		
ven if there may													
be casts for you?													
How wang are													
sameans who													
treats others											-		
unfairly, even if	ľ												
for you?													
How willing are													
u to gue to good											_		
											_		

# Figure S119: Falk et al. (2018) Questions 2

How well does each all," and a 10 means	of the fol describe	llowing statem es me perfecti	nents describ ly." You can i	e you as a pe use any numb	erson? Please er between 0	indicate your and 10 to ind	answer on a icate where y	scale from 0 t ou fall on the	o 10. A 0 mea scale.	ns "does not	describe me a
	Does not o	describe me at all						Describes	ne perfectly		
	0	1	2	3	4	5	6	7	8	9	10
When someone does me a favor, I am willing to return IL	-										
If I am treated very unjustly, I will take revenge at the first occasion, even if there is a cost to do so.	-										

## Figure S120: Landlord Free Response

Do you have any thoughts about \${e://Field/landlordname} that you want to share? These reflections will be kept private from them but may be used anonymously for research purposes.

# Figure S121: 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 S122: Type of Payment

٨	/as your payment for rental assistance, utilities assistance, or both?
	My payment was for <b>rental</b> assistance.
	My payment was for <b>utilities</b> assistance.
	My payment was for <b>both</b> rental <b>and</b> utilities assistance.

# Figure S123: Attitudes about ERAP

disa				Neither a	igree nor			5	strongly
1	gree 2	Disagree 3	4	disa 5	gree 6	7	Agree 8	9	agree 10
ERA	P paid me a	fair amount of	money.						
I fou	nd the ERAI	<sup>o</sup> application co	onfusing.						
l was	able to rec	eive all the info	rmation	I needed to	apply for E	RAP.			
My la	andlord war	ited me to parti	cipate in	ERAP.					

# Figure S124: How Learn About ERAP

How did you find out about ERAP?
<ul> <li>Friends or family</li> </ul>
<ul> <li>Community organization (for example, church)</li> </ul>
<ul> <li>Social media</li> </ul>
<ul> <li>Web search</li> </ul>
Radio
<ul> <li>Text message outreach</li> </ul>
<ul> <li>My landlord</li> </ul>
<ul> <li>News report</li> </ul>
Other

# Figure S125: Like About ERAP

What do you like about ERAP?

# Figure S126: Not Like About ERAP

What do you not like about ERAP?	

# Figure S127: Other Types of Assistance in Memphis

Which other nonprofit organizations that provide housing assistance do you known Memphis/Shelby County?	ow about in
MIFA (Metropolitan Inter-Faith Association)	
United Housing	
Community Alliance for the Homeless	
Memphis Community Services Agency	
Other	
None	

# Figure S128: Direct Payment

*	Biplay this question
	If Did you receive a payment from the Emergency Rental and Utilities Assistance Program? <strong>Yes</strong> , I did receive a payment. Is Selected
	Did you receive a direct payment for your Emergency Rental and Utilities Assistance, or was your landlord paid?
	<ul> <li>I personally received a direct payment (my landlord was NOT paid directly).</li> </ul>
	<ul> <li>My landlord was paid directly, and I did not receive a direct payment</li> </ul>

# Figure S129: How Spend Direct Payment

*	🐻 Display this question
	If Did you receive a direct payment for your Emergency Rental and Utilities Assistance, or was your I personally received a <strong>direct payment bitrong&gt; (my landlord was NOT paid directly). Is Selected</strong>
	How did you spend your direct payment?
	Housing payment - rent
	Housing payment - relocation
	Groceries
	Car payment
	Child care
	Credit card or payday loan payment
	Other

# Figure S130: How Did ERAP Affect Your Life

How did ERAP affect your life?

## Figure S131: Back Rents

,	What is your current overdue rent balance with your landlord?	
	dollars	]

Figure S132: Attention Check 2

It is very impor	tant to pay cl	ose attention	to this survey	. Choose the	number 6 to s	how you are p	paying attention	on.			
	0	1	2	3	4	5	6	7	8	9	10
	-										

#### S2.7.2 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 resonance screenshotted 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 S133: 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 \${e://Field/nameforgame}. 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 S134: Tenant Instructions

One or more survey participants will be randomly selected to get as much as \$\$(e://Field/alt/default20) 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.
Please note that this gift card would be allocated from separate research money and NOT the ERAP funds for tenants.
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.
Your response will be not be shared with the tenant.

## Figure S135: Tenant Example

Would you prefer to get \$\${e://Field/altdefault9} and the other tenant gets \$0, or you get \$\${e://Field/altdefault10} and the other tenant also gets \$\${e://Field/altdefault10}?								
	I get \$\$(e://Field/altdefault9) and they get \$0	I get \$\${e://Field/altdefault10} and they get \$\${e://Field/altdefault10}						
Which would you prefer?	0	0						

## Figure S136: Landlord Instructions



## Figure S137: 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 S138: Confirmation Check: If Understand

Complex this question
 If This is confirm you understand. Will your response about how to treat the gift card be shared. • storage-No-ditronge, my response will not be shared. Is Selected
 That is correct. Your response will not be shared with the landlord directly.
 However, your answers can affect how much you and your landlord receive, if you are chosen to win the gift card.

Figure S139: Confirmation Check: If Incorrect



# Figure S140: Landlord Example

Would you prefer to get \$\${e://Field/altdefault10} and \${e://Field/nameforgame} also gets \$\${e://Field/altdefault10}, or you get \$\${e://Field/altdefault10} and \${e://Field/nameforgame} gets \$0?							
	I get \$\${e://Field/altdefault10} and they get \$\${e://Field/altdefault10}	I get \$\${e://Field/altdefault9} and they get \$0					
Which would you prefer?	0	0					

Figure S141: Pause

You are about a third of the way through the survey! Once you complete the survey, you will be paid \$20 in a gift card.

## S2.7.3 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 S142: 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 <b>not</b> 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 S143: Original DG Instructions: Landlord



#### S2.7.4 Prior Beliefs

We now present the prior belief elicitations. 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.

Figure S144: 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?

I am mady to more in the questions.
I would be transmit to the thermitian theorem to the thermitian thermation about the bonus payments.

Figure S145: Incentives Details



Figure S146: DG Beliefs: Explanation



## Figure S147: 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 glft-card evenly with their own 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 glft-card evenly attent than have \$20 for themselves?

 To help you visualize your answer, 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 maroon. As you fill in more boxes, this means you think more landlords would chose to split the glft-card evenly.

 Image: Im

Figure S148: DG 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, 25 chose to split the gift-card evenly.							
To confirm, this means that 25% of landlords split evenly and 75% preferred to take \$20 for themselves.							
Is that answer right?							
Yes, I meant that 25% of landlords split evenly.							
No, I would like to go back and revise my answer.							

# Figure S149: DG Beliefs: Average Uncertainty

How sure are you that 25% of landlords split evenly?							
Very sure							
Somewhat sure							
Neither sure nor unsure							
Somewhat unsure							
Very unsure							

## Figure S150: DG Beliefs: Own

Think about your own landlord \${e://Field/landlordname}. What is the percent chance that your landlord would split the gift card evenly with you rather than have \$20 for themselves?

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

A percent chance of 0 means \${e://Field/landlordname} definitely would NOT split the card evenly.

A percent chance of 100 means \${e://Field/landlordname} definitely would split the card evenly.

A percent chance of 50 means \${e://Field/landlordname} would split the card evenly about half the time.

The percent chance of 0 a 20 30 40 50 60 70 80 90 100

The percent chance that
generation that generation that generation that generation that the time.

D 10 20 30 40 50 60 70 80 90 100

The percent chance that
generation that generation that generation that generation that the time.

D 10 20 30 40 50 60 70 80 90 100

D 10

D

## Figure S151: DG Beliefs: Transition Screen

You just said that there is a \${q://QID100/ChoiceNumericEntryValue/1}% chance that your landlord would split the giftcard evenly.

## Figure S152: DG Beliefs: Confirmation

This means you think there is a \${e://Field/proportion} chance that your landlord would split the gift-card. Is that right? Yes, I meant that there is a \${e://Field/proportion} chance. No. I would like to go back and revise my answer.

## Figure S153: DG Beliefs: Uncertainty



## Figure S154: 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 "FED 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 S155: Landlord Filing Beliefs: Average

Figure S156: Landlord Filing Beliefs: Average Confirmation



Figure S157: 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

## Figure S158: Landlord Filing Beliefs: Own

Think about your own landlord \${e://Field/landlordname}											
Imagine they file an eviction and take you to court to have you removed from your home. This is a hypothetical question — we do not know if they filed an eviction.											
What is the percent chance that your landlord would settle or drop your eviction if they filed one?											
A percent chance of 0 means \${e://Field/landlordname} definitely would NOT settle or drop your eviction.											
A percent chance of 100 means \${e://Field/landlordname} definitely WOULD settle or drop your eviction.											
A percent chance of 50 means \$(e://Field/landlordname) would settle or drop about half the time.											
	0	10	20	30	40	50	60	70	80	90	100
The percent chance that \${e://Field/LandLordname} would settle or drop your eviction.	-										_

Figure S159: Landlord Filing Beliefs: Transition Screen

You just said that there is a \${q://QID137/ChoiceNumericEntryValue/1}% chance that your landlord would settle or drop your eviction if they filed one.

# Figure S160: Landlord Filing Beliefs: Confirmation

This means you think there is a \${e://Field/proportion\_file} chance that your landlord would settle or drop your eviction if they filed one. Is that right?
Yes. Imeant that there is a \${e://Field/proportion\_file} chance.
No. I would like to go back and revise my answer.

Figure S161: Landlord Filing Beliefs: Uncertainty

How sure are you that there is a \${e///Field/proportion\_file} chance that your landlord would settle or drop your eviction if they filed one?

Very unsure
Somewhat unsure
Somewhat sure
Very unsure
V

#### S2.7.5 Information Treatments

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

Figure S162: 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 you thought 23 out of 100 would split the giftcard evenly.

## Figure S163: DG: Binary Update

Imagine your landlord were asked if they would split a \$20 gift-card with you or take the \$20 gift-card for themselves.
You said the percent chance that your landlord would split the giftcard evenly was 38%.
You just read that 69 out of 100 landlords, or 69 percent on average, would split the gift- card evenly.
Given this information, do you think your previous guess that has a 38% chance of splitting the gift-card evenly is too high, too low, or still correct?
My previous answer is too high
My previous answer is too low
My previous answer is still correct

[After the words "your landlord," the landlord name would populate.]

Figure S164: DG: Update

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

Figure S165: Information: Filing

Did you know?
31 out of 100 landlords who filed an eviction in 2019 settled or dropped the case by the beginning of August 2021, often in order to negotiate with their tenant. (Source: analysis of data provided by Legal Services Corporation.)
You previously said that you thought out of 100 who filed an eviction case settle or drop the case.
Figure S166: Filing: Binary Update
Imagine your landlord files an eviction and takes you to court to have you removed from
your nome.
You just read that <b>31 out of 100 landlords</b> , or <b>31 percent</b> , would settle or drop the case.
Given this information, do you think your previous guess that has a 43% chance of settling or dropping the case is too high, too low, or still correct?
My previous answer is too high
My previous answer is too low
My previous answer is still correct

[After the words "your landlord," the landlord name would populate.]

Figure S167: 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?
23 percent

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

#### S2.7.6 Payment Plan Outcome

## Figure S168: Introduction

We are now going to give you the chance to make a <b>payment plan</b> 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 <b>outside of</b> 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 S169: 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 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 S170: Reminder of Probabilities

Remember, you said there was a \${e://Field/altpost}% chance your landlord would evenly split a \$20 gift-card with you. You said there was a \${e://Field/bargpost}% chance your landlord would settle or drop an eviction case after filing one.

## Figure S171: Want Payment Plan?



#### Figure S172: Want Payment Plan: Confirmation



## Figure S173: Payment Plan: Want to Stay



#### Figure S174: Amount Proposed



## Figure S175: 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.



# Figure S176: Payment Plan Division



# Figure S177: 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 docket as long as the payment plan is in effect. Do you want to add this condition? We will tell your landlord what you responded.



# Figure S178: Chance of Accepting

What	is the p	ercent ch	ance that	your lan	dlord wou	uld accep	t the pay	ment plar	1?	
A pe	A percent chance of 0 means definitely would NOT accept the plan.									
A pe	A percent chance of 100 means definitely WOULD accept the plan.									
A percent chance of 50 means would accept about half the time.										
0	10	20	30	40	50	60	70	80	90	100
The p	ercent ch	ance that v	would acc	ept the pay	yment plar	1.				

Figure S179: Chance of Accepting: Confirmation

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

Figure S180: 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 revise my answer.

# Figure S181: 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 S182: Already Have Payment Plan?



## Figure S183: 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.

### Figure S184: Contact Us if Don't Know

If you entered a placeholder email because you don't know it, we can't send them a
payment plan. If you would like to update your landlord's email, please contact
charlie@mscera.org

#### Figure S185: Rights

We will send your landlord your proposed payment plan, if we can reach them via email. If they contact you about the payment plan, in we can reach them via email. If they contact you about the payment plan, you may wish to request additional protections from your landlord. These protections could help you stay in your current home, if your landlord is willing to include them.

You have the right to request that:

- Your landlord not file for eviction while the payment plan is in effect, unless you
- default on rent payments again.
  Your landlord request that any pending eviction filing against you is dismissed if you
- Your landlord request that any bending eviction hing against you is dismissed if you successfully complete your payment plan.
   If there has been an eviction judgment, the writ of eviction would not be executed while your payment plan is in effect.
   If there has been an eviction judgment and you default on rent payments again, you get notice (at least 10 days) before execution of a writ of eviction.

Your landlord may also request additional terms under your payment plan.

Figure S186: Discuss

The proposal is the first step to forming an agreement with your landlord to resolve your back rents. You should discuss the proposed plan with your landlord.

#### S2.7.7 Additional Outcomes

First, we included a Willingness to Pay for information outcome, which is useful for estimating a more elaborate bargaining model.

> Figure S187: Transition Screen You are about three quarters of the way through the survey! Once you complete the survey, you will be paid \$20 in a gift card. Figure S188: WTP for Information: Intro You recently did a task where you were asked if you want to split giftcards with landlords and tenants. Then we asked you what landlords did when they did this task. Now we are going to ask you if you want to know how landlords acted on average.

## Figure S189: WTP: Incentives

You have a 1 in 100 chanc	e of winning an extra gift-c	ard of up to \$15.
We are going to ask you h how landlords acted.	ow much of this extra gift o	ard you would give up to learn about
We would tell you what sh tenant, rather than have \$2	are of landlords preferred to 20 for themselves.	o split a \$20 gift-card evenly with their
Your answers to the follow win the gift card. However Whether or not you win is	ing questions <b>will</b> determir , your responses will <b>not</b> in completely random.	e what happens if you are chosen to fluence your chances of winning.
<b>E</b> :	C100. W7	D. Dataila
Figure	2 S190: WI	P: Details
lere are some more details	about the task.	
t is always in your best inter choose one of the possible on nformation. Using your answ	est to answer the questions questions about whether yo vers, we will determine how	s truthfully. We will randomly ou prefer the gift card or v you want to divide it.
The most you can give up to chosen to win the extra gift o	learn the information will b card, you will learn the infor	e \$10. In this case, if you are mation automatically.
f you get the information rat text message at the same tir	her than a gift card, you wo ne as you receive any addi	ould receive it in a separate email or tional bonus payments.
Figure S19	91: WTP: I	Example MPL
0		I
Would you prefer to get \$ their tenants?	5 or learn what percent o	f landlords split the gift-cards with
	l get \$5	I learn how landlords acted
Which would you prefer?	0	0

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:

Figure S192: WTA to Stay in Unit (Example)

Imagine your landlord paid you \$500 in cash to leave your rental unit. Would you accept this offer? Your response will not be shared with your landlord.
Ves, I would accept this offer.
No, I would not accept this offer.

## Figure S193: WTA to Remove Eviction (Example)



Next, we did the simple altruism elicitation (see landlord survey):

Figure S194: Simple Altruism: Tenant

Amazon gift cards for \$10 will also be given to randomly selected landlords of participating tenants. Should we enroll \$(e://Field/landlordname) in the raffle for the gift card?
Enrolling them comes at no cost to you and has no effect on the payment 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 raffie.
O No, do not enroll them in the raffle.

## Figure S195: 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.