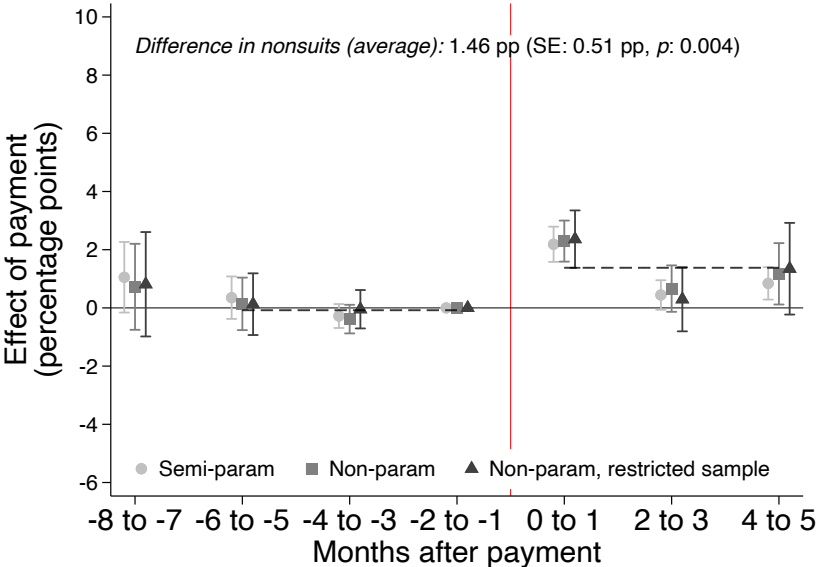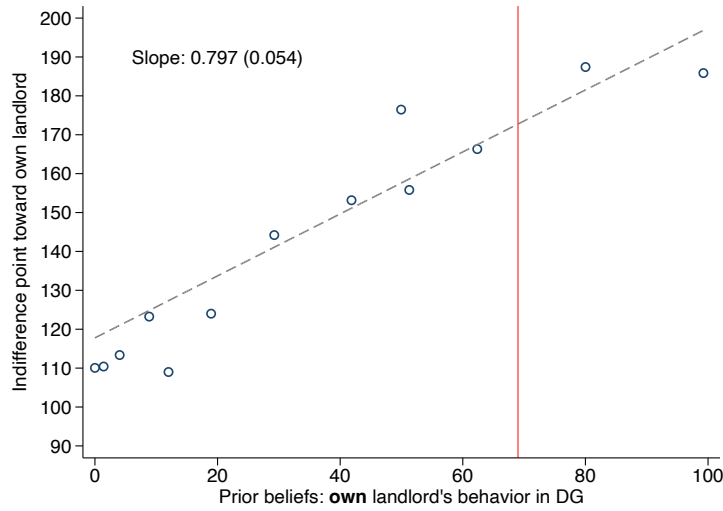# Online Supplement

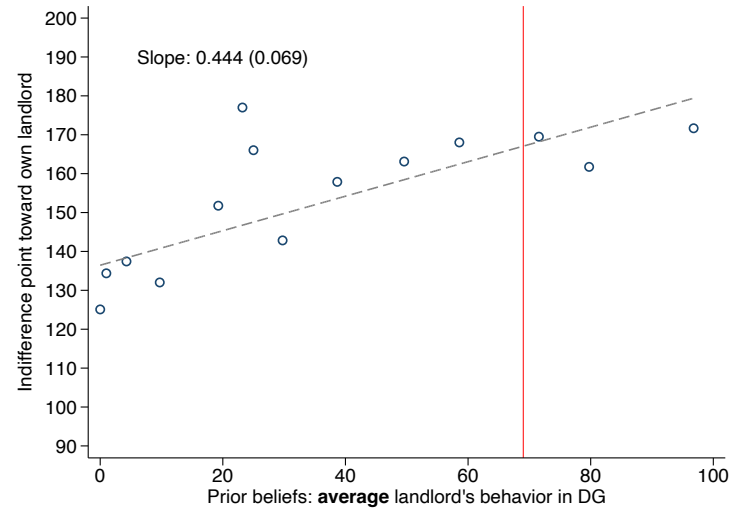## A Supplementary Figures

Figure S1: ERAP Effect on Non-Suits

Note: This figure shows the effect of Memphis/Shelby County's ERAP on non-suits (explicit withdrawals from the court system) using the primary design (Equation 101).

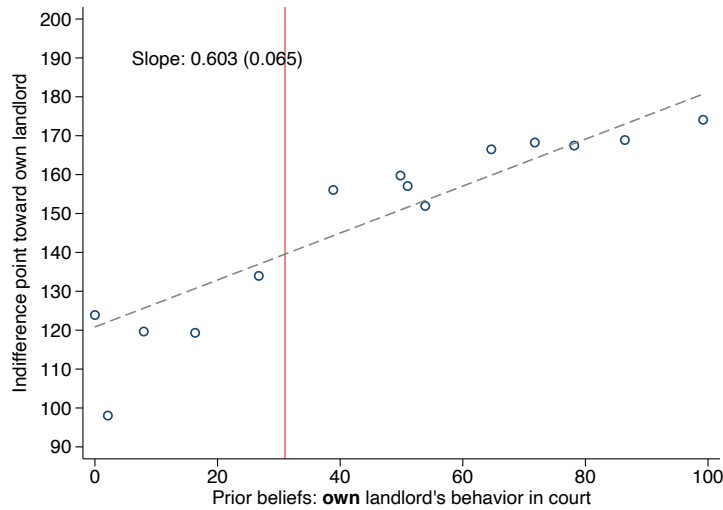# Figure S2: Correlation between Misperceptions and Altruism among Tenants
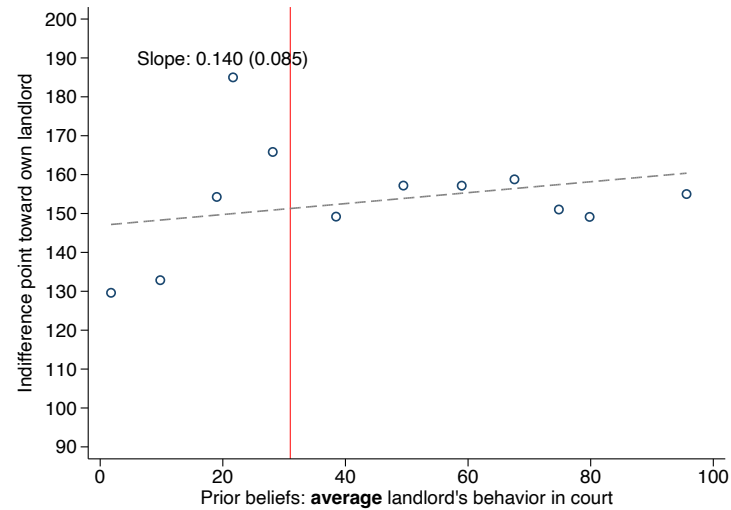
(a) Own landlord altruism

Slope: 0.797 (0.054)

Indifference point toward own landlord

Prior beliefs: **own** landlord's behavior in DG

(b) Average landlord altruism

Slope: 0.444 (0.069)

Indifference point toward own landlord

Prior beliefs: **average** landlord's behavior in DG

(c) Own landlord bargaining

Slope: 0.603 (0.065)

Indifference point toward own landlord

Prior beliefs: **own** landlord's behavior in court

(d) Average landlord bargaining

Slope: 0.140 (0.085)

Indifference point toward own landlord

Prior beliefs: **average** landlord's behavior in court

2

Note: This figure shows binned scatterplots of tenant prior beliefs (horizontal axis) and tenant behavior toward their own landlord in the Dictator Game (vertical axis). Panels A and B show prior beliefs about own and average altruism. Panels C and D show prior beliefs about own and average bargaining behavior. The red vertical line indicates the truth about the average.

Figure S3: Information is More Effective among Tenants with Strong Relationships

(a) Altruism treatment
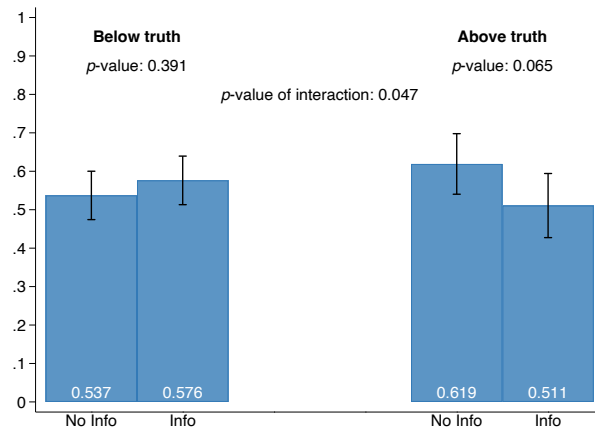
(b) Bargaining treatment
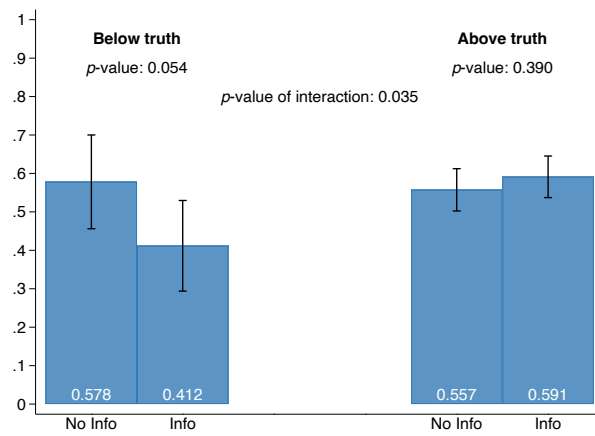
Note: Panels A and B present versions of Figure 4C and D, limiting only to tenants with high degrees of altruism toward their own landlords. In particular, we keep the tenants who prefer (x self, x landlord) to ($2x$ self, 0 landlord).

Figure S4: Beliefs about Eviction: Memphis Sample

(a) Beliefs about Percent of Tenants who Repay Money Judgments
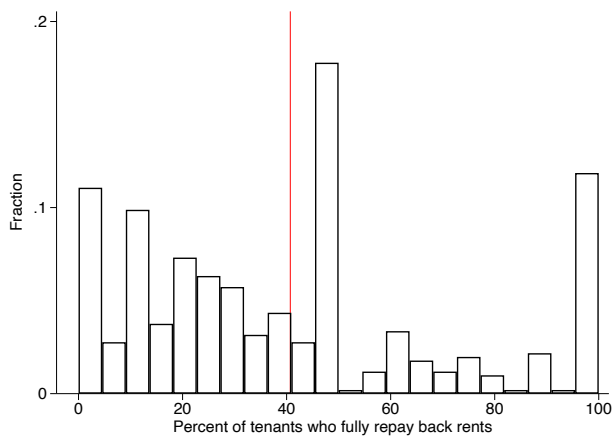
(b) Beliefs about Number of Cases Processed in Eviction Court
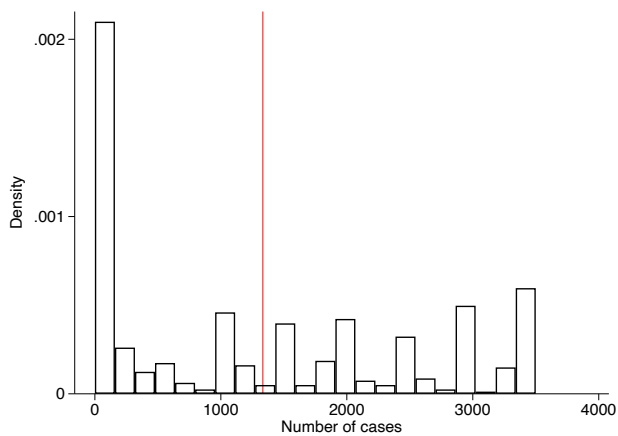
Note: Panels A and B present beliefs about the eviction process, elicited among the Memphis sample. The vertical lines represent means. The true values are 6 (Panel A) and 54 (Panel B).

Figure S5: Treatment Effect of Bargaining on WTP for Information about Altruism
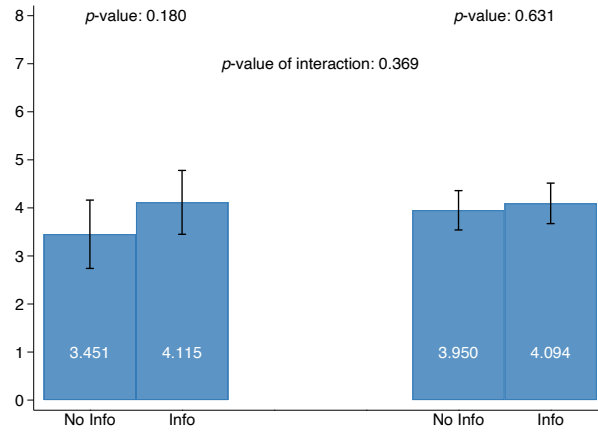
Note: This figure shows intent-to-treat effects of the bargaining information treatment among tenants on willingness to pay for information about the share of landlords who had the highest possible indifference point in the DG, in the landlord sample. The max WTP that could be consistently reported was $8.

Figure S6: Treatment Effect of Information on Repayment Rate in Payment Plan

(a) Altruism treatment
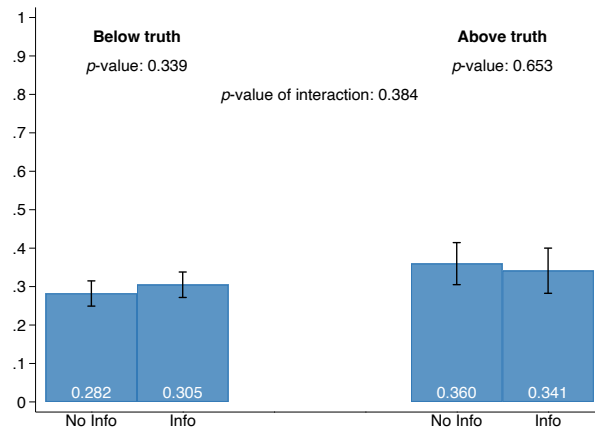
(b) Bargaining treatment
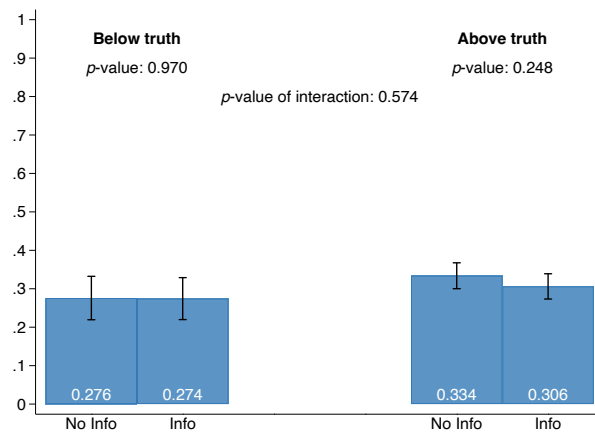
This figure shows intent-to-treat effects of the bargaining and altruism information treatments among tenants on offered repayment rates in the payment plan. The repayment shares are 0 if they do not want a payment plan but were offered the chance to form one.

Figure S7: Treatment Effect of Information on Hypothetical WTP to Move

(a) Altruism treatment
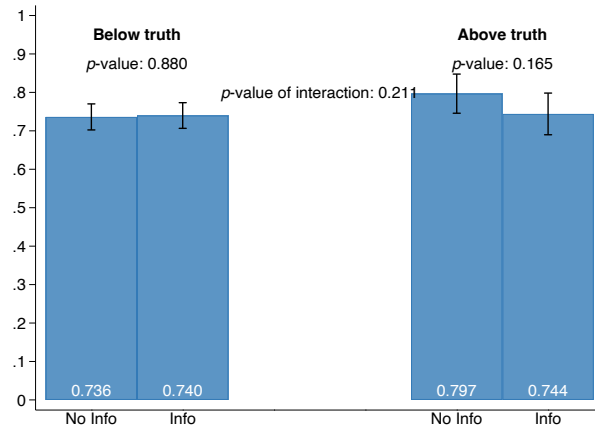
(b) Bargaining treatment
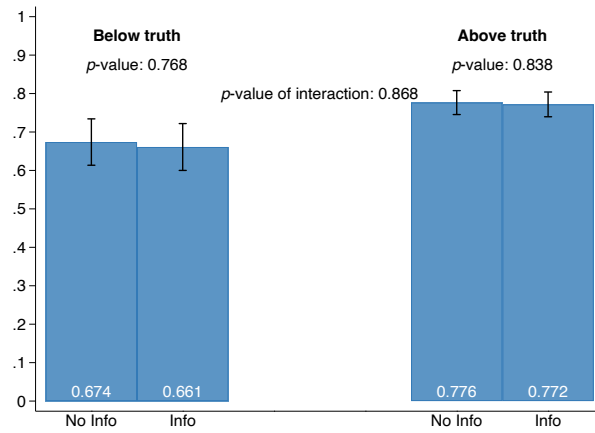
This figure shows intent-to-treat effects of the altruism and bargaining information treatments on tenants' willingness to accept $1000 versus move. This question was asked of all tenants.

Table S1: Behavior in Dictator Game: Only Tenants After March 30

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

Note: See notes to Table A15 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 A15 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 A15.

B   Survey Instruments

B.1   Landlord Survey

We present screenshots of the elicitations in the landlord survey.

B.1.1   Consent

Figure S8: Consent

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

B.1.2   Demographics

Figure S9: Name

What is your name?

First name
Last name

Figure S10: Occupation

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

Landlord

Property manager

Legal representation for a landlord/property manager

Other

Figure S11: Demographics 1

What is your age?
[   ] years

What is your gender?

Male

Female

Non-binary/other gender

Prefer 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 S12: Demographics 2

Figure S13: Attention check

B.1.3 Dictator Game

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

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

Figure S14: Introduction

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

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

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

Figure S15: Instructions: DG versus Tenants

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

So, if you win the gift card, you can choose to split it with ${e://Field/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 S16: Example MPL: DG versus Tenants

Would you prefer to get **$9** and ${e://Field/nameforgame} gets **$0**, or you get **$10** and ${e://Field/nameforgame} also gets **$10**?

	I get $9 and they get $0	I get $10 and they get $10
Which would you prefer?	○	○

Figure S17: 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 landlord** 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 S18: Example MPL: DG versus Landlords

Would you prefer to get **$9** and the other landlord gets **$0**, or you get **$10** and the other landlord also gets **$10**?

	I get $9 and they get $0	I get $10 and they get $10
Which would you prefer?	○	○

We randomize the order (landlords versus tenants). We also randomized whether the bundle ($10,$10) or ($s,$0) was presented first. After (9,0), the MPL iterated between different options for $s \in \{1, 2, \ldots, 20\}$.

B.1.4   Received ERAP Offer?

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

Figure S19: Received Offer?

Q23

Have you received an offer from the ERA program to repay ${e://Field/TenantName}'s back rent?

○ Yes
○ No

Figure S20: 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 Selected

Did you accept the ERA program's offer?

○ Yes
○ No

Figure S21: 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
☐ I wanted to evict my tenant within 45 days
☐ I did not want to permit random inspections of the property
☐ 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
☐ The tenant had vacated the property
☐ The tenant was current on their rent
☐ The ERA program takes too long to process its payments
☐ Other

Figure S22: Why Declined 2?

How much do you agree with the following statements?

Strongly   Neither agree nor   Strongly
disagree   Disagree   disagree   Agree   agree
0   1   2   3   4   5   6   7   8   9   10

I want to change the terms of the ERA legal agreement

I do **not** want to permit random inspections of the property

I do **not** think it is fair for the government to pay my tenant

I think the ERA program sets a bad precedent for tenants not to pay rent

I do **not** want to go through the hassle of interacting with the ERA program

The ERA program takes too long to process its payments

Figure S23: Trust in Govt?

How much do you agree with the following statements?

Strongly   Neither agree nor   Strongly
disagree   Disagree   disagree   Agree   agree
0   1   2   3   4   5   6   7   8   9   10

I trust the **Memphis/Shelby County** government when it comes to the Covid-19 response

I trust the **federal government** when it comes to the Covid-19 response

B.1.5   Prior Beliefs and Information

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

We begin by providing incentives:

Figure S24: 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.

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

Figure S25: Incentives 2

▾ 🔲 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.

We then give definitions of filings and judgments:

Figure S26: Filings Background Information

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

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

Figure S27: Judgments Background Information

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

Figure S28: Monetary Judgment Background Information

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

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

We then randomize elicitations between asking about own and average repayment rates. Own repayments were elicited as follows:

Figure S29: Own Repayment

Imagine the courts gave you a monetary eviction **judgment** 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 chance of 0 means that ${e://Field/TenantName} would definitely **not** repay the judgment.*

*A percent chance of 100 means that ${e://Field/TenantName} would **definitely** repay the judgment.*

A percent chance of 50 means that ${e://Field/TenantName} would repay about half the time.

	0	20	40	60	80	100

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 S30: 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 S31: Uncertainty

Q218

You said there is a **${q://QID171/ChoiceNumericEntryValue/4}%** 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?

Very uncertain				Completely certain	
0	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 S32: 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 number of boxes will turn maroon.

10
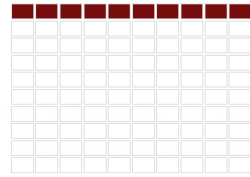
tenants had fully repaid

Figure S33: 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?

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

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

Figure S34: 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 S35: Days

Imagine you **filed** an eviction for today. How many days do you expect it to take for the court to grant an eviction **judgment**?

[   ] days

Figure S36: 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 S37: Information Treatment

Did you know?

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

You previously said that you thought that ${q://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 S38: Update Direction

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?

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

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

Figure S39: Update Magnitude

Imagine the courts gave you an eviction **judgment** for today.

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

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

[   ] percent

We then elicited placebo beliefs:

18

Figure S40: 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?

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

Figure S41: 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

B.1.6 Belief Outcomes

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

Figure S42: Want Offer?

Display 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 S43: 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.

○ **Yes**, I would like the program to send me a packet of informational materials.
○ **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 S44: Referrals

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

They can send them the packet of informational materials directly.

○ **Yes**, I have tenants to refer.

○ **No**, I do not have tenants to refer.

Figure S45: Referrals: Names

Please list their names and emails below.

	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 S46: Decline to Accept Any

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

These terms included non-payment of late fees, no evictions for a set period, and agreement to random inspections of the property.

○ **Yes**, I will **decline** to sign any offer under those terms.

○ **No**, I will not **decline** to sign any offer under those terms.

○ I am **unsure** if I would sign any offer under those terms.

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

Figure S47: Decline to Accept (Original)

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

Figure S48: Notify

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.**

○ **Yes**, please notify them.

○ **No**, please do not notify them.

B.1.7   Landlord Cost Proxy

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

Figure S49: Introduction

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

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

Figure S50: Example

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

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

If the program paid future rent with no discount, would you accept the payments of future rent to ${e://Field/TenantName}?

Figure S51: Elicitation: Example 1

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

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

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

If the program paid future rent at a 5% discount, would you accept the payments of future rent for ${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}.

B.1.8 Simple Altruism Measure

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

Figure S52: Simple Altruism: Tenants

Amazon gift cards for $10 will also be given to randomly selected tenants of participating landlords. Should we enroll ${e://Field/TenantName} 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 tenants who participate will have a 1% chance of winning, no matter how many are enrolled. Your response will be kept private from your tenant.

○ Yes
○ No

Figure S53: Simple Altruism: Landlords

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

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 the other landlord.

○ Yes
○ No

Figure S54: Thank you

Q145

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.

B.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.

B.2.1 Consent

<div align="center">

Figure S55: Consent

</div>

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 beliefs about eviction.
· **Study Procedures**: If you complete the survey, you will be paid by Lucid or its affiliates. You may receive another gift card in a bonus payment, depending on your responses in the following activities that ask you to divide a gift card between you and a random individual and beliefs about the eviction process. To send you the gift card, we will ask for your email address; it is voluntary to provide this information, but if you do not, we cannot send the gift card if you are selected to win it. The survey should take about 5-10 minutes.
· **Risks & Potential Discomfort**: risks are minimal. You will be asked about your eviction history as a tenant. You will be asked personally identifiable information, for instance about your email address. Lucid will provide some demographic variables, e.g. your age or ZIP code, and the combination of these variables could possibly be used to identify you.

When the results of the research are published or discussed in conferences, no information will be included that would reveal your identity. Data will be stored on 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 unfairly, or you have questions regarding your rights as a research subject, you may contact the Committee on the Use of Humans as Experimental Subjects at MIT at couhes@mit.edu.

○ I agree to participate in this study.

○ I do not agree to participate in this study.

B.2.2 Gift Card Information

<div align="center">

Figure S56: DG Instructions

</div>

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

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

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

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

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

B.2.3 Attention Check

<div align="center">

Figure S57: Attention Check

</div>

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?

B.2.4 Demographics

Figure S58: Demographics

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

| Yes, I am a landlord or property manager. |
| No, I am not a landlord or property manager. |
| Other |

Do you **rent** or **own** your primary home?

| I rent my primary home. |
| I own my primary home. |
| Other |

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

| Yes, I have been evicted as a tenant. |
| No, I have not been evicted. |

B.2.5 Dictator Game

Figure S59: DG Instructions: Tenant Opponent

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

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

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

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

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

Figure S60: DG Elicitation: Example Tenant MPL

Would you prefer to get **$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?	○	○

Figure S61: DG Elicitation: Landlord Opponent

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

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

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

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

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

Figure S62: DG Elicitation: Landlord Example

Would you prefer to get **$9** and a landlord gets **$0**, or you get **$10** and a landlord also gets **$10**?

	I get $9 and they get $0	I get $10 and they get $10
Which would you prefer?	○	○

B.2.6 Prior Beliefs

Figure S63: 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 **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.

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

Figure S64: Incentives 2

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 S65: Filings Background Information

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

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

Figure S66: Judgments Background Information

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

Figure S67: Money Judgment Background Information

If the court grants a judgment for possession of the property, it may also grant a 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 S68: Beliefs: Elicitation about Average

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 number of boxes will turn maroon.

10   tenants had fully repaid

Figure S69: Beliefs Confirmation

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

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

Is that answer right?

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

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

←   →

Figure S70: Beliefs Uncertainty

You said 10 out of 100 tenants had fully repaid.

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

Very uncertain				Completely certain
0	20	40	60	80 100

Figure S71: 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 S72: Thank You

Thank you for your participation in this survey!

Please feel free to share any comments or feedback.

[   ]

B.3 National Survey

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

B.3.1 Consent

Figure S73: 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 beliefs about eviction.
· **Study Procedures**: If you complete the survey, you will be paid by Lucid or its affiliates. You may receive another gift card in a bonus payment, depending on your responses in the following activities that ask you to divide a gift card between you and a random individual. 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 unfairly, or you have questions regarding your rights as a research subject, you may contact the Committee on the Use of Humans as Experimental Subjects at MIT at couhes@mit.edu.

I agree to participate in this study.

I do not agree to participate in this study.

B.3.2 Gift Card Information

Figure S74

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

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

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

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

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

B.3.3 Attention Check

Figure S75: Attention Check

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

Sometimes participants speed through the questions without reading them carefully.

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

What is your favorite color?

B.4 Demographics

Figure S76: 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 **rent** or **own** your primary home?

I rent my primary home.

I own my primary home.

Other

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

Yes, I have been evicted as a tenant.

No, I have not been evicted.

Figure S77: Dictator Game: Tenant 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 tenant**.

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

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

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

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

Figure S78: Dictator Game: Tenant Elicitation

Would 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?	○	○

Figure S79: 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 S80: Dictator Game: Landlord Elicitation

Would you prefer to get **$9** and a landlord gets **$0**, or you get **$10** and a landlord also gets **$10**?

	I get $9 and they get $0	I get $10 and they get $10
Which would you prefer?	○	○

B.4.1 End of Survey

Figure S81: Email

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

[   ]

Figure S82: Thank You

Thank you for your participation in this survey!

Please feel free to share any comments or feedback.

B.5 Tenant Survey

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

B.6 Consent

Figure S83: 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.).

WHO TO CONTACT WITH QUESTIONS OR CONCERNS:
Charlie Rafkin
crafkin@mit.edu
(312) 533-8205

Research 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 and Utilities Assistance Program (ERAP), or your landlord applied (or began applying) on your behalf.

Your participation in this research is voluntary and you can withdraw at any time.
· Purpose: to understand tenants' perspectives about ERAP and the housing market in Memphis/Shelby County.
· Study Procedures: 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 closes if you answer certain questions accurately, if you are chosen to win a gift card, or if another participant chooses to share a gift card they win with you. The survey should take about 30 minutes. Some participants may win $500 or more in gift cards. If you are chosen to receive $600 or more in total, then you may receive your payment in several installments over time.
· Risks & Potential Discomfort: risks are minimal. Data may be linked to tenants' or landlord/property managers' ERAP applications and outcomes. Completely anonymized data with no personally identifiable information will be made publicly available for other researchers. The survey may ask questions that are uncomfortable, for example about eviction.

You should only take this survey if you are 18 or older.

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.

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

I agree to participate in this study.

I do not agree to participate in this study.

B.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 S84: 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 S85: Name

What is your name?

First name   [_____]

Last name   [_____]

Figure S86: Marital Status

What is your marital status?

Single
Married
Widowed/divorced

Figure S87: 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 ERAP.

Figure S88: Age

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

[_____] years old

Figure S89: Gender

What is your gender?

Male
Female
Non-binary/other gender
Prefer not to say

Figure S90: Race

What is your race?

White

Black or African American

American Indian or Alaska Native

Asian

Other

Figure S91: Hispanic

Do you identify as Hispanic?

Yes

No

Figure S92: Educational Attainment

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 S93: 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 landlord required that you leave your rental unit against your wishes.

Yes

No

Figure S94: Ever Overdue

Have you ever had an overdue rent balance with your current landlord or prior landlords?

Yes, I have had an overdue rent balance.

No, I have never had an overdue rent balance.

I am **unsure** if I ever had an overdue rent balance.

Figure S95: Rent

What is your monthly rent?

[_____] dollars per month

Figure S96: 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 payments 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 ever formed a payment plan.

Other

[_____]

Figure S97: 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 S98: Household Size

How many people live in your home?

1

2-3

3-5

6+

Figure S99: Employed

Are you employed?

Yes, I am employed.

No, I am not employed.

Figure S100: Household Income

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

[_____] dollars per month

Figure S101: Previously Employed

Were you employed when you **applied for** the Emergency Rental and Utilities Assistance Program?

Yes

No

Figure S102: 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 S103: Current Address

Are you currently living at the same address from which you applied for the Emergency Rental and 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 S104: 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 court 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 S105: 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 S106: Like New Residence Better?

Do you like your current residence better or worse than your prior residence?

I like my current residence **better** than my prior residence.

I like my current residence **worse** than my prior residence.

Figure S107: Why Do You Like New Residence Better?

What do you like better about your current residence?

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 S108: 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 S109: Landlord Name

What is your landlord's name?

First name

Last name

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

Figure S110: Landlord Email

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

Please enter your landlord's email address again.

Figure S111: Landlord Phone Number

What is your landlord's phone number?

[_____]

Figure S112: Landlord Identity

Is ${e://Field/landlordname} your landlord, your property manager, or both?

○ Landlord
○ Property manager
○ Both landlord and property manager
○ Not sure
○ Other [_____]

Figure S113: 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 currently threatened with an eviction.

Figure S114: 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.

B.7.1 Auxiliary Measures of Affect toward Landlords

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

Figure S115: Communication with Landlord

How 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 S116: Relationship with Landlord

How good is your relationship with ${e://Field/landlordname}?

○ Our relationship is **very good**.
○ Our relationship is **good**.
○ Our relationship is **okay** (neither good nor bad).
○ Our relationship is **bad**.
○ Our relationship is **very bad**.

Figure S117: (Falk et al., 2018) Questions 1

We now ask you for your willingness to act in a certain way. Please indicate your answer on a scale from 0 to 10. A 0 means "completely unwilling to do so," and a 10 means "very willing to do so." You can also use any number between 0 and 10 to indicate where you fall on the scale.

Completely unwilling to do so   Very willing to do so

	0	1	2	3	4	5	6	7	8	9	10

How willing are you to punish someone who treats you unfairly, even if there may be costs for you?

How willing are you to punish someone who treats **others** unfairly, even if there may be costs for you?

How willing are you to give to good causes without expecting anything in return?

Figure S118: Falk et al. (2018) Questions 2

How well does each of the following statements describe you as a person? Please indicate your answer on a scale from 0 to 10. A 0 means "does not describe me at all," and a 10 means "describes me perfectly." You can use any number between 0 and 10 to indicate where you fall on the scale.

Does not describe me at all.   Describes me perfectly

	0	1	2	3	4	5	6	7	8	9	10

When someone does me a favor, I am willing to return it.

If I am treated very unjustly, I will take revenge at the first occasion, even if there is a cost to do so.

Figure S119: 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 S120: Paid

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

Yes, I did receive a payment.

No, I did not receive a payment.

Figure S121: Type of Payment

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

My payment was for **rental** assistance.

My payment was for **utilities** assistance.

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

Figure S122: Attitudes about ERAP

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

Strongly disagree		Disagree		Neither agree nor disagree			Agree		Strongly agree
1	2	3	4	5	6	7	8	9	10

ERAP paid me a fair amount of money.

I found the ERAP application confusing.

I was able to receive all the information I needed to apply for ERAP.

My landlord wanted me to participate in ERAP.

Most of my family, friends, and neighbors know about ERAP.

Figure S123: How Learn About ERAP

How did you find out about ERAP?

☐ Friends or family
☐ Community organization (for example, church)
☐ Social media
☐ Web search
☐ Radio
☐ Text message outreach
☐ My landlord
☐ News report
☐ Other

Figure S124: Like About ERAP

What do you like about ERAP?

Figure S125: Not Like About ERAP

What do you not like about ERAP?

Figure S126: Other Types of Assistance in Memphis

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

MIFA (Metropolitan Inter-Faith Association)

United Housing

Community Alliance for the Homeless

Memphis Community Services Agency

Other

None

Figure S127: Direct Payment

Display this question

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

○ I personally received a **direct payment** (my landlord was NOT paid directly).

○ My landlord was paid directly, and I did **not** receive a direct payment

Figure S128: How Spend Direct Payment

Display this question

If Did you receive a direct payment for your Emergency Rental and Utilities Assistance, or was your... I personally received a direct payment (my landlord was NOT paid directly). Is Selected

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 S129: How Did ERAP Affect Your Life

How did ERAP affect your life?

Figure S130: Back Rents

What is your current overdue rent balance with your landlord?

[   ]
dollars

Figure S131: Attention Check 2

It is very important to pay close attention to this survey. Choose the number 6 to show you are paying attention.

| 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

B.7.2 Dictator Game

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

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

- `e://Field/altdefault20` is the stakes for the DG, which we randomized between $20, $200, and $2,000. Similarly, `e://Field/altdefault10` is the corresponding value $10, $100, or $1,000, and so on. Thus, the example DG resopnses 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 S132: Overall Instructions

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

If you win one of the gift cards, you may be able to share it with ${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.

40

Figure S133: Tenant Instructions

One or more survey participants will be randomly selected to get as much as $${e://Field/altdefault20} 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 S134: 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?	○	○

Figure S135: Landlord Instructions

One or more survey participants will be randomly selected to get as much as $${e://Field/altdefault20} in an Amazon gift card that can be shared with **a landlord**.

So, if you win the gift card, you can choose to split it with ${e://Field/nameforgamelong}. 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 landlord. ${e://Field/PrivateLL}

Figure S136: Confirmation Check

This is to confirm you understand.

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

○ **Yes**, my response will be shared.
○ **No**, my response will not be shared.

Figure S137: Confirmation Check: If Understand

Display this question

If This is to confirm you understand. Will your response about how to treat the gift card be shared... No, 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.
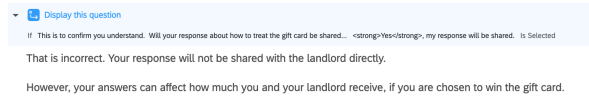
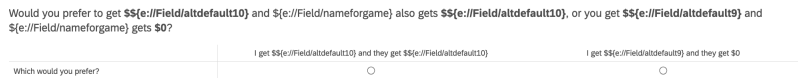Figure S138: Confirmation Check: If Incorrect

Figure S139: Landlord Example

Figure S140: 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.

B.7.3 Original Dictator Game Instructions

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

- We randomized stakes.

- We reiterated privacy.

- We emphasize that funding would come from separate research funds.

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

The original instructions used before March 27 are below:

Figure S141: Original DG Instructions: Tenant

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

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

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

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

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

Figure S142: Original DG Instructions: Landlord

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

So, if you win the gift card, you can choose to split it with ${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.

B.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 S143: 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 ready to move on to the questions.

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

Figure S144: Incentives Details

▼ 📋 Display this question

If If you pay close attention and provide honest answers, you may earn an additional bonus payment o... I would like to read the technical information about the bonus payments. Is Selected

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

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

For truthful questions about the landlord behavior in the choice of how to treat a $20 giftcard, we will pay according to the function:
bonus = max(0,22 - 22 * ((truth-response)/40)^2)+3, rounded to the nearest dollar.

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

Figure S145: DG Beliefs: Explanation

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

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

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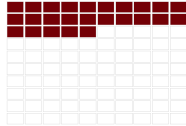
Figure S146: DG Beliefs: Average

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

Think about all the landlords who might have done our survey. Some were asked whether they would split a $20 gift-card evenly with their 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 gift-card evenly rather 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 choose to split the gift-card evenly.

| 25 | out of 100 landlords would split the giftcard. |

Figure S147: 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 S148: 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 S149: 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.

	0	10	20	30	40	50	60	70	80	90	100
The percent chance that ${e://Field/landlordname} would split the gift-card evenly.											

Figure S150: 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 S151: 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 S152: DG Beliefs: Uncertainty

How sure are you that there is there is a ${e://Field/proportion} chance that your landlord would split the gift-card?

○ Very unsure

○ Somewhat unsure

○ Neither sure nor unsure

○ Somewhat sure

○ Very sure

Figure S153: Landlord Filing Beliefs: Explanation

Think of landlords who **FILE** an eviction to take their tenants to court. (This is more technically known as filing an "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.
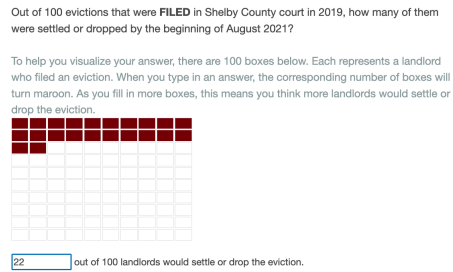
Figure S154: Landlord Filing Beliefs: Average

Out of 100 evictions that were **FILED** in Shelby County court in 2019, how many of them were settled or dropped by the beginning of August 2021?

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

22   out of 100 landlords would settle or drop the eviction.

Figure S155: Landlord Filing Beliefs: Average Confirmation

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

You just said that out of every 100 landlords who filed an eviction in 2019, 22 settled or dropped the case.

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

Is that answer right?

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

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

Figure S156: Landlord Filing Beliefs: Average Uncertainty

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

Very unsure

Somewhat unsure

Neither sure nor unsure

Somewhat sure

Very sure
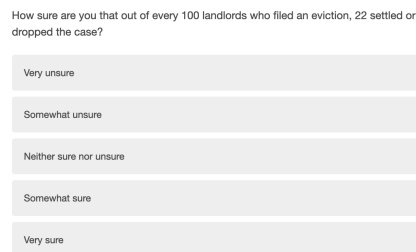
Figure S157: Landlord Filing Beliefs: Own

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 S158: 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 S159: 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**, I meant that there is a ${e://Field/proportion_file} chance.

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

Figure S160: 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

○ Neither sure nor unsure

○ Somewhat sure

○ Very sure

B.7.5   Information Treatments

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

Figure S161: Information: DG

Did you know?

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

You previously said that you thought 23 out of 100 would split the giftcard evenly.

Figure S162: 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 S163: DG: Update

You said that your previous guess of 38% was too high.

Given the new information, **what do you think is the percent chance that your landlord
would split the $20 gift-card evenly with you**, rather than take the $20 for themselves?

[ ] percent

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

Figure S164: 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 S165: Filing: Binary Update

Imagine your landlord files an eviction and takes you to court to have you removed from
your home.

You said the percent chance that **your landlord** would settle or drop the case was 43%.

You just read that **31 out of 100 landlords**, or **31 percent**, 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 S166: Filing: Update

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

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

23   percent

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

B.7.6 Payment Plan Outcome

Figure S167: Introduction

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

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

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

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

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

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

Figure S168: Introduction 2

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

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

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

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

Figure S169: Reminder of Probabilities

Remember, you said there was a **${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.

49

Figure S170: Want Payment Plan?

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

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

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

Yes, I want to make a payment plan.

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

Figure S171: Want Payment Plan: Confirmation

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

True or **false**: if I want to make a payment plan, we will tell your landlord.

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

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

Figure S172: Payment Plan: Want to Stay

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

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

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

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

Figure S173: Amount Proposed

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

We are going to help you form a payment plan.

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

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

Your landlord is not guaranteed to accept your proposal.

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

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

I propose to pay [   ] dollars, and they forgive the rest.

Figure S174: Weekly vs. Monthly

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

I prefer a **weekly** payment plan

I prefer a **monthly** payment plan

Figure S175: Payment Plan Division

How much do you want to pay each week?

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

I want to pay $20.00 for 5 weeks.

Pay more each week, for fewer weeks   Pay less each week, for more weeks

Figure S176: Drop Case

In a payment plan, you can also add a condition that they drop your existing eviction case (if you have one) from the court 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.**

Yes, propose to the landlord that they **drop** my eviction case.

No, do **NOT** propose to the landlord that they **drop** my eviction case.

I do not have an existing eviction case, so this is not relevant.

Figure S177: Chance of Accepting

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

A percent chance of 0 means definitely would NOT accept the plan.

A percent chance of 100 means definitely WOULD accept the plan.

A percent chance of 50 means would accept about half the time.

0   10   20   30   40   50   60   70   80   90   100

The percent chance that would accept the payment plan.

Figure S178: Chance of Accepting: Confirmation

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

Figure S179: Chance of Accepting: Confirmation 2

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

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

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

Figure S180: Future Surveys

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

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

Figure S181: Already Have Payment Plan?

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

Yes, I already have a payment plan.

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

Figure S182: Email Confirm

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

Is this your landlord's email?

Yes, this is my landlord's email.

No, that is not really my landlord's email; I entered a placeholder email.

Figure S183: 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 S184: 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, 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 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 S185: 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.

B.7.7 Additional Outcomes

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

Figure S186: 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 S187: 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 S188: WTP: Incentives

You have a 1 in 100 chance of winning an extra gift-card of up to $15.

We are going to ask you how much of this extra gift card you would give up to learn about how landlords acted.

We would tell you what share of landlords preferred to split a $20 gift-card evenly with their tenant, rather than have $20 for themselves.

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.

Figure S189: WTP: Details

Here are some more details about the task.

It is always in your best interest to answer the questions truthfully. We will randomly choose one of the possible questions about whether you prefer the gift card or information. Using your answers, we will determine how you want to divide it.

The most you can give up to learn the information will be $10. In this case, if you are chosen to win the extra gift card, you will learn the information automatically.

If you get the information rather than a gift card, you would receive it in a separate email or text message at the same time as you receive any additional bonus payments.

Figure S190: WTP: Example MPL

Would you prefer to **get $5** or **learn what percent of landlords split the gift-cards with their tenants?**

	I get $5	I learn how landlords acted
Which would you prefer?	○	○

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 S191: 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.*

○ Yes, I would accept this offer.
○ No, I would not accept this offer.

Figure S192: WTA to Remove Eviction (Example)

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

Figure S193: Simple Altruism: Tenant

Figure S194: Thank you