



Characteristics of Tenants Who Delayed Rent Payments during Eviction Moratoria in 2020

Jack Tsai · Kaylee Fish · Vanessa Schick

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Abstract This study examined the characteristics of US tenants who reported delaying rent payments during the eviction moratoria in 2020 in response to the coronavirus disease 2019 (COVID-19) pandemic. A nationally representative sample of 3393 US tenants was assessed from May to June 2020 during a period that eviction moratoria were issued across the country. In the total sample, 22.9% of US tenants reported they delayed paying rent because of the eviction moratoria. Tenants who delayed paying rent were nearly 7 times as likely to be at risk of eviction, more than 3 times as likely to endorse recent suicidal ideation, and 1.6 times as likely to report recent illicit drug use compared to tenants who did not delay paying rent. These findings highlight the health and social needs of tenants in the aftermath of the COVID-19 pandemic.

Keywords Eviction · Homelessness · Financial literacy · Behavioral economics

Eviction affects millions of Americans annually, and is associated with poverty, homelessness, and poor mental and physical health [1, 2]. Federal moratoria on evictions for non-payment of rent were enacted in the USA from March 27, 2020, to August 27, 2021, along with many local eviction moratoria that were issued during this time. Eviction moratoria were issued in an effort to limit transmission of coronavirus disease 2019 (COVID-19) [3] and may have had a range of consequences [4]. The COVID-19 pandemic was a time of great psychological distress, increased substance abuse, social unrest, and economic turmoil [5–7]. Analyses of data from credit card/debit card use during the pandemic revealed there were major shifts in how people spent money, with many redirecting funds to immediate basic essentials, such as food and groceries [8, 9].

Data from the U.S. Census Bureau showed during the COVID-19 pandemic, there was a steady increase in the number of tenants who reported they were behind on rent and in the number of tenants who reported they were “very likely” to be evicted in the next 2 months [10]. Many tenants struggled during this time to pay rent on time due to social, health, and economic circumstances [5–7]. One national study of middle- and low-income US tenants found that 6–23% of tenants reported they delayed paying

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J. Tsai (✉) · K. Fish · V. Schick
School of Public Health, University of Texas Health
Science Center at Houston, 1200 Pressler St., Houston,
TX 77030, USA
e-mail: Jack.Tsai@uth.tmc.edu

J. Tsai
National Center on Homelessness Among Veterans, U.S.
Department of Veterans Affairs, Washington, D.C., USA

their rent because of the eviction moratorium over a 6-month period [11]. There are many possible reasons tenants delayed paying their rent, including making rational or necessary decisions such as to cover medical costs or other bills. With the end of eviction moratoria, many of the tenants who delayed rent payments may now be vulnerable to eviction and other negative economic, social, and health outcomes.

To investigate this, the current study compared tenants who did and did not delay paying rent during eviction moratoria in 2020 on sociodemographic, clinical, and psychosocial characteristics. The results may inform understanding of tenant profiles who may need additional support with the end of eviction moratoria.

Methods

Data were collected from a national sample of middle- and low-income US adults for a study tracking behavioral health and social well-being during the COVID-19 pandemic [12]. A total of 6607 participants were enrolled in the study from May to June 2020. Participants were recruited and compensated through Amazon Mechanical Turk (MTurk), an online labor market with over 500,000 participants across 200 countries. To ensure data quality, only participants who had completed ≥ 50 approved previous Human Intelligence Tasks (HITs) and had a HIT approval rating $\geq 50\%$ were invited. Cross-sample investigations have demonstrated that data obtained from MTurk is the same quality or higher than data collected from traditional subject pools when eligibility requirements and validity checks are implemented [13, 14].

Eligibility criteria for the study were adults who were at least 22 years old, living in the USA, and reported an annual personal gross income of \$75,000 or less. A total of 9760 individuals initially agreed to participate, but 6607 (67.7%) met eligibility criteria and fulfilled validity checks. This study focused on only participants who reported they were renting an apartment/home which included 3393 tenants (51.4% of the total sample).

To increase generalizability of our findings, raking procedures were used to create poststratification weights representative of middle- and low-income US adults in the 2018 American Community Survey

[15] with respect to age, sex, race, ethnicity, and geographic region. These weights were applied in all analyses. All study procedures were approved by the institutional review board at the University of Texas Health Science Center at Houston.

Measures

Sociodemographic information was collected from a self-report questionnaire. History of eviction was assessed by asking participants whether they had ever been evicted from an apartment. Current risk of eviction and awareness of eviction moratoria were assessed by asking participants “Are you currently at risk of being evicted?” and “Are you aware there has been a moratorium/ban on evictions?” with Yes/No response options for both questions. Participants were also asked “Have you delayed paying your rent because of the moratorium/ban on eviction” with Yes/No and Not Applicable (N/A) response options.

Physical health was assessed by asking participants whether they have ever been diagnosed with any of 21 different physical health conditions (e.g., cancer, heart disease) and the total number was summed [16]. COVID-19 status was assessed by asking participants whether they have been tested for COVID-19 and what the outcome was (i.e., positive, negative, not tested). Participants were also asked whether anyone close to them (e.g., friends, family) have tested positive for COVID-19.

Psychiatric history was assessed by asking participants whether they have ever been diagnosed with any of nine mental health or substance use disorders. Current mental health and substance use was assessed with validated measures, including a screen for major depression using the Patient Health Questionnaire (PHQ-4; score ≥ 3 as the threshold) [17]; assessment of past 2-week suicidal ideation using an item from the Mini-International Neuropsychiatric Interview (MINI; score ≥ 1) [18]; assessment of any COVID-19 era-related stress using the Posttraumatic Stress Disorder Checklist for the Diagnostic and Statistical Manual for Mental Disorders, Fifth Edition (PCL-5) [19] with the COVID-19 pandemic as an index stressor event [7]; assessment of alcohol use disorder using the Alcohol Use Disorders Identification Test (AUDIT-C; score ≥ 4 for men and score ≥ 3 for women) [20]; and one screening question about use of any illicit drugs in the past month.

Table 1 Stepwise logistic regression of tenant characteristics associated with delayed rent payments ($n = 3393$)

	B	S.E	Wald	df	Sig	Odds ratio
Currently at risk of eviction	1.916	0.135	200.35	1	<.001	6.796
History of eviction	0.275	0.13	4.482	1	0.034	1.316
Aware of eviction moratorium	1	0.13	58.883	1	<.001	2.719
Income > \$35,000	0.321	0.117	7.514	1	0.006	1.378
Family/friend tested positive for COVID-19	0.545	0.118	21.389	1	<.001	1.724
Hispanic	0.423	0.123	11.819	1	<.001	1.526
Advanced degree	0.34	0.124	7.482	1	0.006	1.405
Divorced/separated/widowed	-0.919	0.234	15.41	1	<.001	0.399
Minors in the household	0.805	0.127	40.186	1	<.001	2.237
Employed half-time/full-time	0.425	0.154	7.606	1	0.006	1.53
Part-time/full-time student	-0.292	0.13	5.039	1	0.025	0.746
Veteran	0.435	0.146	8.836	1	0.003	1.546
Num of medical conditions	-0.051	0.019	7.337	1	0.007	0.95
Drug use disorder	0.554	0.208	7.129	1	0.008	1.74
Positive screen for COVID-19 era-related stress	0.526	0.127	17.104	1	<.001	1.692
Past 2-week suicidal ideation	1.17	0.143	67.25	1	<.001	3.223
Any illicit drug use in past month	0.46	0.127	13.178	1	<.001	1.584

Data Analysis

First, independent t tests and chi-square tests were conducted to compare participants who reported they have paid their rent on time during eviction moratoria (on-time rent payers) and participants who reported they delayed paying their rent during eviction moratoria (delayed rent payers) on sociodemographic, clinical, and eviction-related characteristics. Second, multivariable analyses were conducted using logistic regressions. Variables included as independent variables in regressions were selected based on factors known to be associated with evictions in systematic reviews of the literature [1, 2] as well as consulting results of the bivariate tests that were conducted. Both multiple entry and backward stepwise methods (i.e., remove p values larger than 0.10 at each step) were used in logistic regression analyses to comprehensively identify variables associated with delayed rent payments during eviction moratoria.

Results

In the total sample of tenants, 793 (weighted 22.9%) were delayed rent payers. Bivariate analyses found delayed rent payers were significantly more likely to

report an eviction history, to be currently at risk of eviction, to be aware of eviction moratoria, to have tested positive for COVID-19, and to have someone close to them test positive for COVID-19 compared to on-time rent payers. As shown in Supplementary Table 1, delayed rent payers differ significantly from on-time rent payers on other sociodemographic and clinical characteristics as well.

Table 1 shows results of a backward stepwise logistic regression, which revealed delayed rent payers were 6.7 times as likely to currently be at risk of eviction than on-time rent payers and 2.7 times as likely to be aware of the eviction moratoria than on-time rent payers. In addition, delayed rent payers were 3.2 times as likely to report recent suicidal ideation and 1.6 times as likely to report recent illicit drug use compared to on-time rent payers. When these analyses were repeated as a multiple entry logistic regression, the results were largely similar (see Supplementary Table 2).

Discussion

In a nationally representative sample of middle- and low-income US tenants during the eviction moratoria, the majority of tenants paid their rent on time

but nearly one quarter reported they had delayed paying their rent at least once. After controlling for sociodemographic and clinical factors, tenants who delayed rent payments were found to still be at much higher risk of being evicted and were more likely to be aware of the eviction moratoria. Importantly, tenants who delayed rent payments were more than 3 times as likely to report suicidal ideation and nearly 2 times as likely to report illicit drug use as tenants who paid their rent on-time. These findings suggest that the eviction moratoria allowed tenants to delay their rent payments without being evicted; but with the end of the moratoria, these tenants are at greater risk for eviction and psychological problems and may benefit from additional support in the aftermath of the COVID-19 pandemic.

There were several study limitations to note. For one, data were based on self-report so the results need to be replicated with objective eviction data. Second, this was an observational study so causality between variables cannot be inferred. Third, there were different eviction moratoria across local jurisdictions during this time and we were not able to differentiate between different types of eviction protections. Fourth, the COVID-19 pandemic introduces history effects that occurred contemporaneously during eviction moratoria that may have affected the results. And finally, while we weighted the sample to be representative of middle- and low-income adults, the sample may not be representative of all tenants. Future research is needed on how evictions and tenant behaviors during eviction processes impact their health and well-being [21, 22]; interventions to help tenants gain greater financial literacy [23, 24]; and optimal ways to prepare tenants for future pandemics and disasters.

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