COVID-19 and Renter Distress: Evidence from Los Angeles

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UCLA Lewis Center for Regional Policy Studies

USC Lusk Center for Real Estate

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Summary

We examine the condition of tenants in Los Angeles during the COVID-19 emergency, using data from the US Census, and in particular an original survey of tenants in 1,000 LA County renter households. Our results reveal distress along multiple dimensions, almost all of them stemming from losses of work and income. These economic losses interact with many renters' low household incomes and other pre-COVID vulnerabilities to create a host of difficulties, which could compound over time if left unaddressed.

The renter distress we document owes to two overlapping factors. First, renters are more likely than homeowners to have lost work or income during the pandemic. Second, in part because of their pre-pandemic lower incomes and insecurity that can accompany renting, renters who have lost work or income during the COVID emergency are faring worse than homeowners in a similar position. Compared to homeowners who have lost employment or lost income, in short, renters who have lost employment or income are more likely to struggle financially, and to suffer from depression and anxiety.

The most important manifestation of renter distress is nonpayment of rent, and we find that troubling proportions of tenants are unable to pay rent, in part or in full. This nonpayment puts those tenants at risk of eviction, and by our estimate, about 15 percent of tenants who are behind on their rent have been threatened with eviction. Eviction, however, while doubtless the most dire consequence of nonpayment, is not the only consequence. Renters are also suffering disproportionately from mental health problems and food insufficiency. Many—even among those tenants paying on time and in full—are relying on credit cards, loans from family and friends, and even payday and other emergency loans to cover their expenses.

Our specific findings include:

- Despite extraordinary economic difficulty (between 58 and 68 percent of tenant households have lost income since March 13), most renters are paying on-time and in-full.

- Many tenants who are paying are nevertheless having difficulty, and are paying by relying in part on their savings, or going into debt, or imposing on friends and family to do so. Across our whole LA County sample, the use of credit cards to pay rent tripled from before to during the pandemic, and over 20 percent of tenants paying on time and in full have dipped into their savings to pay rent.

- Not all tenants are able to pay on time and in full. In each month we surveyed, from May through July, about 16 percent of tenants paid late. Because many tenants who paid

late in one month paid on time in others, about 22 percent of renters overall paid late in at least one month.

- About ten percent of renters did not pay rent in full for at least one month between May and July.
- Renters who paid late, or who paid only part of their rent in at least one month, relied heavily on unconventional sources of income to make their payments. Over 60 percent of households that paid partial rent report using their savings to make rent, and over 40 percent report taking out a payday or emergency loan.
- About 7 percent of renters did not pay rent at all in at least one month between May and July.
- About 2 percent of renters are three full months behind on rent. This proportion, when applied to the population of county tenants, translates into almost 40,000 households in a deep financial hole.
- Late payment and nonpayment are much more common among households with very low-incomes (households earning under $25,000 annually) and Black and Hispanic households.
- Nonpayment, in part or full, occurs disproportionately among tenants who rent from friends and family.
- Most households that did not pay in full or in part in at least one month entered into a repayment plan with their landlord. A repayment plan is a far better outcome than eviction, but given the low pre-COVID incomes of the tenants behind on rent, and the prevalence of COVID-related job loss among these tenants (discussed below), repayment could be extremely challenging.
- About 15 percent of households behind on rent were threatened with eviction, and about 2 percent of our sample reports having an eviction proceeding initiated against them. These proportions suggest that approximately 98,000 Los Angeles County tenant households have been threatened with eviction, and that some 40,000 face eviction proceedings.
- In both the Census data and our original survey, and in both raw correlations and controlled statistical models, it is lost work or employment, along with sickness from COVID-19, that is the strongest and most consistent predictor of renter distress. Households that lost work or income are 2.5 to 4.5 times have trouble paying rent than households whose work or income remained intact. These households are more likely to pay rent late, miss rent in part or in full, and to rely on credit cards, savings, family members or payday loans to help cover their rent. Statistical models also suggest that unemployment benefits reduce the likelihood of a household missing rent.

- The evidence in sum suggests that renters in LA are confronted with ***an income crisis layered atop a housing crisis***. In normal times rents in Los Angeles are high, and renters often struggle to pay their rents. But rent levels for the most part did not change during the COVID pandemic. What changed was renters' ability to pay. It is the loss of income, sometimes through sickness but mostly due to shelter-in-place, that has been decisive.

- This evidence suggests the ***vital importance of getting more money into the hands of struggling renters***. Our data strongly suggest that renters who can pay will. The vast majority of renter households who missed rent had members who lost work, became sick with COVID, or both. Delivering assistance to renters now can not just stave off looming evictions, but also prevent quieter and longer-term problems that are no less serious, such as renters struggling to pay back credit card or other debt, struggling to manage a repayment plan, or emerging from the pandemic with little savings left. Renter assistance can also help the smaller landlords who are disproportionately seeing tenants unable to pay.

I. Introduction

To date, COVID-19 has killed over 180,000 Americans and sickened millions more. It has also caused an unprecedented economic contraction. To fight the pandemic, governments have shut down large swathes of the economy and asked residents to stay home and minimize their interactions with others. This gigantic economic pause is a catastrophe in its own right. In the second quarter of 2020 US GDP shrank by 33 percent on an annualized basis, the largest loss ever recorded. The pandemic's economic fallout has thrown millions of people out of work, and delivered stress and uncertainty to many more, who remain worried about what the future holds.

While this economic turmoil has harmed many people, our focus in this report is on its consequences for renters. For multiple reasons, renters are particularly vulnerable to the economic crisis that has accompanied COVID-19. As a group, renters have lower incomes than homeowners. The US Census's American Community Survey shows that in 2018, the median household income of American homeowners was almost double that of renters ($78,000 to $40,000). This large difference is driven by the concentration of lower-income people among tenants. Not all renters are poor, but the vast majority of poor people rent. The nation's bottom income quintile is composed almost entirely of renters, and renters are also—given the strong correlation between race and low-income—disproportionately people of color.

Renters also have fewer savings than owners. Data from the 2014-2018 Surveys of Consumer Finance show that homeowner's average savings is about $41,000, while for renters it is about $8,400. Both these figures, moreover, are biased upward by the small share of households in both groups that hold a disproportionate share of America's savings. The *median* homeowner has only $3,700 in savings, and the median renter has none.[1] Further, homeowners can, in at least some circumstances, use the house itself as a safety net. If the house is owned free and clear, then adversities like unemployment or lost income become less burdensome, because the largest single cost for most households—housing payments—has been settled. Homeowners can also convert their homes into income in different ways, by renting some rooms for extra money or selling the home outright and using the resulting cash to move someplace less expensive. Renters have fewer such options. Finally, renters often have fewer protections and benefits—in the law as well as the tax code—and may be less likely, as a result of their socioeconomic status, to know about the protections they do have. Simply put, renters have fewer resources on average to absorb income losses, and when they are unable to make a monthly payment, they are more likely to be removed from their homes.

[1] Tabulated from the combined data extract of the SCF, available at the Berkeley Survey Data Archive: https://sda.berkeley.edu/sdaweb/analysis/?dataset=scfcomb. Savings are defined as the sum of Savings Accounts, Certificates of Deposits, Money Market Accounts, and US Savings Bonds.

All of this means that the economic contraction resulting from COVID-19 could pose a grave threat to tenants. These concerns could be particularly salient in the nation's high-cost metropolitan areas, where many of America's tenants live. The MSAs of Boston, New York, Los Angeles, San Francisco, and Washington DC together hold about 15 percent of the nation's population, but over 20 percent of its renters. Almost 30 percent of the rental units in these MSAs are $2,000 or more per month.[2] In these high-priced, low-vacancy-rate cities, lower-income renters often struggled to make rent even before the pandemic struck.

When a household cannot pay rent, the most serious potential consequence is eviction. Eviction can be awful in the best of circumstances, but it can be devastating if the evicted household has nowhere to go afterward and falls into homelessness. Becoming homeless is especially dire in cities—like Los Angeles—where homeless beds and services are chronically scarce. In addition to homelessness, eviction has been found to have adverse effects on mental and physical health, employment security, and other key outcomes. Further, eviction disproportionately affects particular populations, specifically Black women and families with children.

Thus far, government efforts to prevent eviction during COVID-19 have taken two forms. The first is direct income assistance (programs that give money to tenants to help them pay rent) and the second is direct renter protection (rules that prevent evictions from occurring, regardless of payment status). Both types of programs have been stopgap and inconsistent. Income assistance has taken the form mostly of one-time federal CARES Act checks, limited city-level programs, and federally-enhanced unemployment benefits. Not every low-income household qualified for the one-time CARES checks, however, and enhanced unemployment benefits expired on August first.

Direct renter protection has largely taken the form of eviction moratoria. Early in the pandemic, the national government imposed an eviction moratorium, but advocates estimate that this ban covered only about 30 percent of the nation's tenants. Individual states and localities have, in addition, imposed different forms of eviction moratoria, both through legislatures and the courts. None of these steps, however, canceled or forgave rent, and none to our knowledge stopped landlords from initiating evictions, instead only delaying the date when those evictions could be heard and acted upon. Many of these moratoria have either recently expired or will expire soon, raising concerns that evictions could spike.

Eviction, moreover, is not the only consequence of an inability to pay rent. Holes in eviction moratoria notwithstanding, data from the Princeton Eviction Lab show eviction filings down dramatically in cities across the country, relative to recent years. This eviction downturn is apparent even in cities without any anti-eviction measures. In some places these low eviction filing levels likely reflect COVID-driven court closures, and may simply foreshadow a surge in evictions when courts reopen. In Milwaukee, for example, an eviction moratorium ended in May. Within weeks, landlords had filed over 1,000 evictions, and evictions there are now

[2] Calculated from the 2018 US Census American Community Survey

occurring faster than the historical average. In other places where courts have been open and hearing evictions, however, such as Houston, filings remain low relative to recent years.[3]

Even if a dramatic surge in evictions does not materialize, however, we should not be sanguine about the condition of renters. Evictions that occur in a trickle rather than a wave are still harmful, and tenants needn't be evicted to be adversely affected. Tenants struggling to make rent might also see elevated levels of anxiety and depression, or be forced to cut back on other expenses (such as food or medical care) so that they don't fall behind on rent. A tenant who uses a credit card or emergency loan to pay on time avoids eviction but sinks into debt. Similarly, tenants who enter repayment plans with landlords can stave off eviction but still have large debts hanging over them. Landlords who negotiate reduced rent or rent forbearance might invest less in maintenance or repairs, resulting in reduced housing quality and its attendant problems. Eviction, in short, is the most-worrisome and arguably the most easily-measured consequence of an inability to make rent, but rental insecurity takes many forms and has many adverse effects.

This report documents and examines the most measurable aspects of renter distress during the COVID-19 pandemic. We do so using two data sources. Our first source is the Census Bureau's Household Pulse Survey, a weekly survey designed to measure the fast-changing conditions that characterize the COVID-19 emergency. Every week, the Pulse asks renters if they have paid rent on time as of that week, and if they think they will be able to pay the next month's rent on time.

We augment the Pulse survey with an original survey of 1,000 renters in LA County, which we conducted in July 2020. Our survey asks, for multiple months, not just if tenants have paid on time, but whether they were able to pay in full, and—if they did not pay in full—if their landlords have threatened eviction or initiated eviction proceedings.

Across the board, the results are sobering, and speak to the urgency of assisting vulnerable renters and the benefits of a triage approach to assistance. Both surveys suggest that each month about 16 percent of tenants pay late. More disturbing is that the majority of this group (about 7 to ten percent of tenants overall) are unable to by month's end to have paid all their rent. About two percent of tenants (roughly 40,000 households) are by our calculations a full three months behind in their rent as of August first. This group is disproportionately low-income and nonwhite. About 15 percent of those that did not pay or paid only partial rent were threatened with eviction, and a smaller share, translating to roughly 40,000 households, have had eviction proceedings started against them. (These 40,000 households overlap with, but are not perfectly consonant with, the households that are three months behind).

The next section describes our data. Section III examines the Pulse Survey, and Section IV the survey of LA County Renters. Section V concludes.

[3] Short-term eviction data may of course include errors. We draw the data here from the real-time tracking of the Princeton Eviction Lab, at https://evictionlab.org/eviction-tracking/

II. Data and Approach: Measuring Renter Distress

Tenants who realize they may be unable to pay a coming month's rent can react in a number of ways. They might seek help from friends or family members, or—if the option is available—try to put some of their rent on a credit card or get a payday loan. They might pay their rent late, and/or pay only a portion of their rent. Only as a last resort, presumably, would they move or simply not pay any rent at all. The tenants' chosen course of action will depend on their ability to pay (both the cash they have and their other expenses) and their perceived consequences of nonpayment. A financially-strapped tenant who believes their landlord will be more forgiving of nonpayment (for example, if the tenant rents from family or friends) might be more likely to skip a payment, devote resources to food or other necessities, and hope for the landlord's forbearance.

The landlord, similarly, will evaluate their own circumstances in deciding how to react when the tenant does not pay. All landlords will have expenses of their own, but some may be better able than others to absorb missed payments. Large rental companies might have more cash reserves, for example, than small mom-and-pop landlords. On the other hand, mom-and-pop landlords might be more likely to own property free and clear, and thus might be more able to be patient. These smaller landlords may also have closer personal relationships with their tenants, making them less likely to aggressively pursue rent or initiate an eviction. If a smaller landlord does *not* own property free and clear, however, he or she might worry more about missed payments, because each payment is a larger share of the landlord's income, and more necessary to paying down debt on the rental property.

All landlords, when confronted with tenants falling behind, will need to consider their ability to fill vacant units amidst a downturn: in some cases, it might be easier to wait for late payment, or negotiate a repayment plan, than to evict a current tenant and find a new one (This is one potential explanation for evictions not surging to record levels in Houston, for example). Landlords who own rent-stabilized units, however, might have a bigger incentive to evict tenants who do not pay, because the unit's price will float to market rate with new tenants, meaning the eviction offers an opportunity for substantially larger future earnings.

Together, all this logic could suggest that owners of newer and larger properties may be less likely to evict tenants. Because these units tend to be more expensive, they may be less likely to have vulnerable tenants to begin with. They may also be better able to absorb nonpayment, and because they are new, they are not rent-controlled.

Ideally, we would have reliable data that captures renter behavior along all these dimensions. But tracking rent payment is difficult, especially for vulnerable renters. No regularly-available

sources comprehensively measure rent payment, and we have relatively few reliable data sources on landlords. The National Multifamily Housing Council does track the share of rental households paying rent at different times of the month. Table 1 compares their data from the months of the COVID emergency in 2020 to the same time period in 2019. One takeaway here is that even in normal times, late payment is not uncommon. About ten percent of renters do not pay by the 5th of the month, when most rent is traditionally due. The share of completed rent payments rises as the month goes on, however, and by month's end more than 95 percent of renters have paid.

Comparing 2019 to 2020 shows that timely payment fell, especially in the first half of the month, but that by month's end most rent (95 percent) was still paid. An important limitation of the NMHC data, however, is that it is drawn from a survey of units that are under professional management. Nationwide, only about 13 percent of rental properties are professionally managed, according to the Census Bureau's 2018 Rental Housing Finance Survey. Professionally managed units are presumably more expensive, meaning that their tenants may be more affluent. These buildings, as such, may experience less nonpayment, because their residents are less likely to have lost jobs or incomes, and /or because they have more savings or other resources that they can rely on if their income is interrupted.

Table 1.

Timeliness of Rent Payments by Month 2019 and 2020. Select Professionally-Managed Projects

Percentage of Rent Payments Made By	6th of Month		13th of Month		20th of Month		27th of Month		End of Month	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
April	82.9%	78.0%	90.1%	85.0%	93.3%	89.2%	95.9%	91.7%	97.7%	94.6%
May	81.7%	80.2%	89.8%	87.7%	93.0%	90.8%	94.8%	93.3%	96.6%	95.1%
June	81.6%	80.8%	88.9%	89.0%	92.2%	92.2%	94.7%	94.2%	96.0%	95.9%
July	79.7%	77.4%	90.1%	87.6%	93.4%	91.3%	95.3%	93.3%	96.6%	95.7%
August	81.2%	79.3%								

Source: National Multifamily Housing Council Data collected from between 11.1 - 11.5 million apartment units

2.1 The Pulse Survey

To examine a broader swath of renters, we rely first on the US Census Pulse Survey. The Pulse is a weekly survey of Americans that the Census Bureau began administering in late April, about five weeks into California's COVID-19 shelter-in-place place orders. As a weekly survey, the Pulse marks a departure from the Census Bureau's normal practice of conducting infrequent, highly-deliberative benchmark surveys (such as the American Community Survey), where questions are added slowly, data are cleaned and checked with great care, and results can take years to be released. The Census Bureau describes the Pulse, in contrast, as " a

short-turnaround instrument that will provide valuable data to aid in the post-pandemic recovery."[4]

The Pulse survey is administered in English and Spanish, and weighted to provide representative information about the United States overall, about each state, and about the nation's 15 largest MSAs. Our analysis draws on both summary tables the Census makes available, and microdata from the Pulse Public Use File (PUF). We focus on data for the Los Angeles-Long Beach-Anaheim MSA, which is essentially LA and Orange Counties.

The Pulse asks two housing questions of interest for us. The first and more pertinent reads:

> Did you pay your last month's rent or mortgage on time? Select only one answer. [Yes/ No/ Payment was deferred]

The second reads:

> How confident are you that your household will be able to pay your next rent or mortgage payment on time?

Our main interest is in the first question—was rent paid on time?—and we should emphasize what this question does and does not tell us. Because rent can be paid late but nevertheless paid in part or full, the question does not automatically tell us if a household is in arrears. This ambiguity is particularly important because it is not also clear how respondents will interpret the question. The first Pulse was administered the week of April 23rd. A respondent in that week might understand the phrase "last month" to mean March, and answer accordingly, but could also understand the phrase "last month's rent" to mean "the most recent payment you had to make" and respond about April. Given that shelter-in-place orders did not start until March 13th, the latter interpretation might be more sensible: March rent would be unlikely to be affected by closures in mid-March. If some respondents interpret "last month" as "most recent," however, then the likelihood of reporting late rent might vary with the week the survey is taken. As a result of this phrasing, we should interpret late payment in any given week as evidence of difficulty paying, but not necessarily of a tenant not having paid, in part or full, by month's end.

A further consideration that arises with this question is how to classify deferred rent. On the one hand, deferral is evidence of renter distress: difficulty paying. Presumably tenants do not seek deferral if they think they can pay as usual. On the other hand because deferral is granted by the landlord, it can prevent or at least delay the worst consequences of nonpayment. As it turns out, deferment is much less common than late payment, so we concentrate our analysis on late payment.[5]

[4] See https://www.census.gov/data/experimental-data-products/household-pulse-survey.html

[5] In the first week of the Pulse, about 6 percent of tenants had their rent deferred. Over the next 11 weeks that proportion of tenants deferring rent is usually between 1 and 3 percent.

The Pulse also asks two relevant questions about COVID-19's direct economic fallout: one about the respondent's employment status at the time of the survey, and the other about whether income loss occurred at any time after stay-at-home orders began. The first of these questions reads:

> In the last seven days, did you do any work for pay or profit?

The second reads:

> Have you, or has anyone in your household, experienced a loss of employment income since March 13, 2020?

The first question, about employment, includes two follow-ups: one asking why people were not working, and the second asking if they were being paid despite not working (i.e., were they using paid leave or being partially paid via furlough). We use these questions to remove all respondents who were choosing not to work, as well as those who said they were retired. This leaves us with a measure of people who are involuntarily unemployed. We then create a second measure, which includes this same group of people but removes anyone who is being paid. Doing so gives us a variable that shows the most financially impacted of involuntarily unemployed.

We should emphasize that both these questions, like the late-payment question, have limitations. We only know if a respondent was unemployed during the week of the survey, and we do not know how long the unemployment spell has been. And while we know if a household has lost income sometime since March 13, we do not know how much income was lost, or over what time period.

Nevertheless, combining the unemployment and income loss variables with the question about late rent can let us measure the association between lost work and late rent payment. In addition, we can use Pulse questions about basic demographic and socioeconomic information in the Pulse, as well as about other forms of economic insecurity, to more comprehensively examine associations between rental payment and other factors, such as race and income, age, food insufficiency and even mental health.

The Pulse has limitations beyond those (like question ambiguity) that we have already alluded to. Unlike a typical Census product, the Pulse is asked in only two languages, which likely prevents some tenants from answering. Most important for our purposes is that we do not know the final status, at month's end, of a respondent's rent payment. Was it paid in full, paid in part, or not paid at all? We also do not know consequences of nonpayment—for example, if the landlord has threatened or initiated eviction. Nor does the Pulse offer any insight into the renter's larger housing context. It provides no information about what sort of unit the tenant lives in, who the tenant rents from (e.g., an individual landlord or a management company), what the level of rent is, or whether the unit is rent-stabilized.

The Pulse also cannot tell us if tenants are behind on multiple months of rent. It does not ask a cumulative non-payment question (e.g. "Are you late this month and the month before?"). Conceivably the Pulse could get at this question, because it has a unique quasi-panel composition: if a household agrees to be interviewed one week, the Census Bureau tries to re-interview that same household twice more, mostly to help it get the number of respondents it needs to make the survey valid. Most of these re-interviews occur in the same month, however, so the Pulse cannot say if some households are falling behind on multiple months' rent. Re-interviews, moreover, account for a relatively small share of total Pulse respondents. In the 12 weeks of LA Pulse data, for example, 64 percent of respondents answered once, 20 percent twice, and 16 percent three times.

2.2 The Los Angeles County Renter's Survey

We address some of the Pulse's limitations with our second data source, an original survey of Los Angeles County renter households that we designed, and that was administered in July 2020 by LRW Research. This 45-question survey received 1,000 responses, and was completed 79 percent online and 21 percent by telephone. We built the survey quotas to demographically and economically match Census ACS data for LA County renter households, along dimensions of race, age, gender, and income. Geographically, we sought to have 40 percent of our respondents in the City of Los Angeles, and 60 percent in the remainder of the county. We did not sample zip codes that were predominantly large group quarters, such as the premises of colleges, universities and military bases. The survey was available in English, Spanish and Mandarin.

We began fielding the survey on July 6, one day after rent is typically due. Our hope was to close the survey by July 30, but we had difficulty reaching our targeted sample of 1,000 respondents by month's end, and held the survey open into the first three days of August. Forty respondents completed the survey in August.

Our survey asks about three months of rent payment. For July, June, and May, we ask if the respondent paid rent at all, paid partially, and (if payment was made) paid on time. Although there is an obvious risk of recall bias when we ask in July about events in May, a large event like not paying rent probably looms large in people's memory. To avoid any confusion about what "last month" means, we named the relevant month when we asked the question. The question about July, for example, asks:

> In talking to people about the current situation, we are finding that many people are having trouble paying rent this month. What about you? In July, has your household a) Paid rent in full b) Paid part of the rent, c) Not paid rent at all.

In addition to these questions about rent payment, we ask how respondents usually pay their rent, and if during COVID they had to rely on different and nonconventional sources of income (credit cards, savings, friends). For renters who paid only partly or not at all in a given month, we ask if landlords have negotiated, threatened or begun evictions against them. We round this

out with a series of questions about demographics, about losses of employment and earnings, about the tenant's general attitude toward their landlord, and about the characteristics of their rental building (e.g., who owns it, how many units are in it, etc). The full survey instrument is included in the Appendix.

Our primary threat to validity lies in the representativeness of our sample. Renters, and especially lower-income renters, can be a hard group to reach. We can examine representativeness in two ways: by comparing our sample to our quotas (i.e., did we reach the groups we wanted to reach?) and by comparing some of our question results to results from larger surveys (like the Census) that we know to be reliable. Appendix Table 1 compares our target quotas (essentially Census ACS characteristics of county renters) with our completed surveys. We summarize that comparison here. Our survey undersamples male renters, particularly older more affluent males. It also undersamples Asian households. Intuitively (and as we show below) older, more affluent renters are less likely to have trouble paying, and some evidence from the Pulse suggests that Asian renters are also less likely to struggle with rent.

We should also note that 50 of our respondents did not answer our question about income, despite successfully filling our quotas of low-income renters. To the extent nonresponse is correlated with lower income, (and indeed these 50 respondents had lower than average rents and education levels, and were also older and more likely to be Hispanic), we may be further biased toward vulnerable renters. Together, these factors suggest that our sample may be moderately biased toward households of lower socioeconomic status.[6]

When we compare some of our question responses to Census data, we see, first, that our sample substantially over-represents renters in single-family homes. Twenty-eight percent of our respondents report being in single-family homes, while the 2018 Census ACS reports the same figure as closer to 15 percent. A more reassuring benchmark comes in the form of average asking rent. In our sample it is $1,568. Average gross rent for LA County in 2018 was $1,611 (in 2020 dollars). Given that gross rent tends to be higher than asking rent, these numbers line up well. A third comparison point is late-payment. In our sample the share of renters who paid late each month is about 16 percent. In the Pulse survey, the share of renters who report being late on rent in the LA MSA is volatile (going from a high of 22 percent to a low of 9 percent) but averages 15 percent across 12 weeks. This finding is also reassuring, although we emphasize that the geographies here differ: the Pulse also includes Orange County, while our survey does not.

In addition, our estimates of unemployment align relatively well to results from the Pulse. The Pulse reports that about 45 percent of LA MSA renters were unemployed at the time of the survey; we find that 44 percent of County renters had lost a job at some point during the pandemic. Finally, where the Pulse reports 68 percent of renters having lost income in the LA MSA, we find 58 percent of renters having lost hours or income over the same time. This latter

[6] We should also note, however, that respondents who did not report incomes were not more likely to have problems paying rent.

discrepancy is notable. In part it might reflect the surveys' slightly different geographies, and in part it might suggest that along one axis we are undersampling struggling households.

A final potential bias we need to consider involves differential response: that households truly struggling might have been less likely to agree to take a survey.

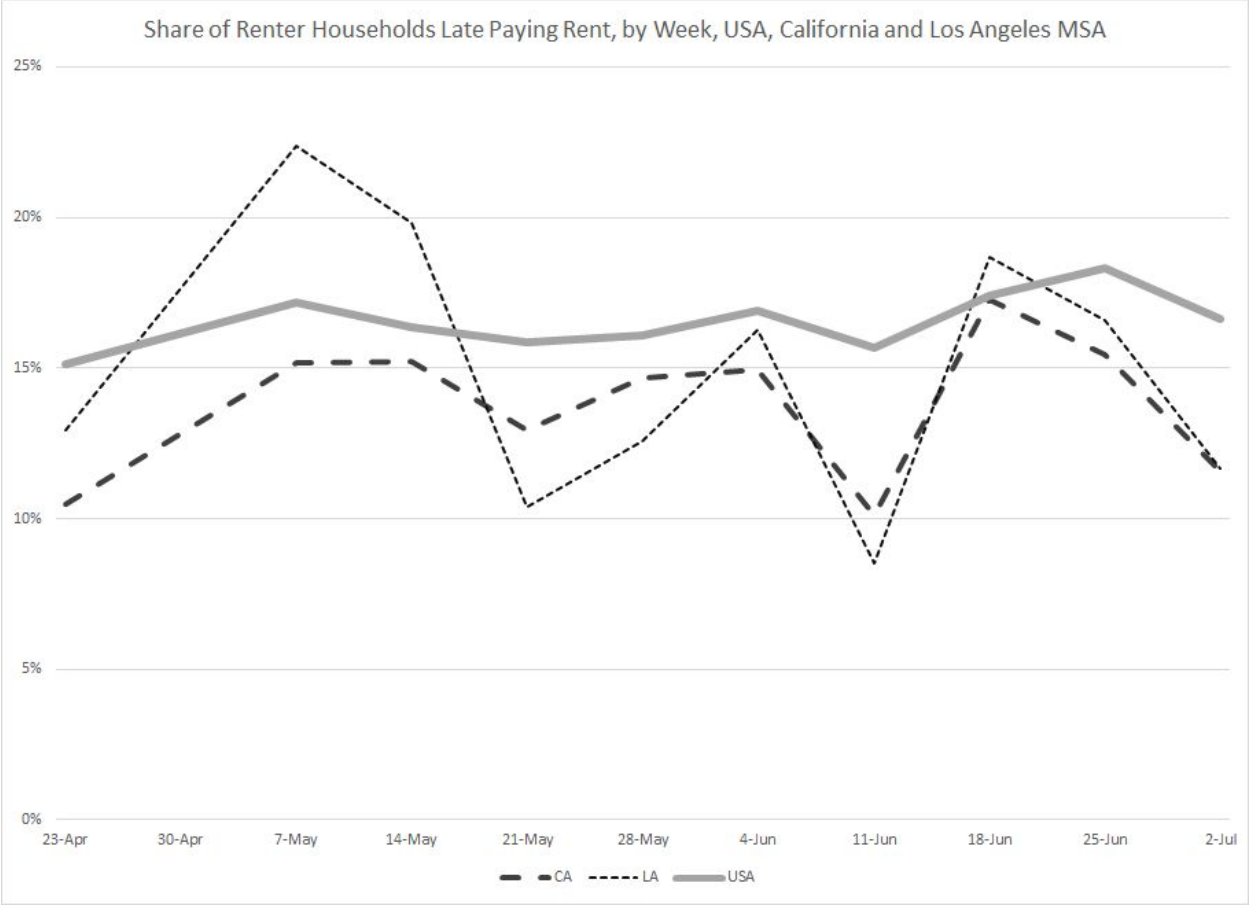
One important limitation of our survey relative to the Pulse is sample size. We collected 1,000 complete responses over about three weeks of sampling. The Pulse survey collected over 1,000 responses from the LA MSA each week. The Pulse's larger sample size gives more leeway in statistical analysis, because statistical relationships are easier to detect with more observations.

III. Results - Analysis of Pulse Survey

3.1 Descriptive Trends in Rent Payment

Figure 1 shows summary data on late payment, by week, from the first ten weeks of the Pulse survey. Across US renters, late rental payment week-over-week ranges from 15 to 20 percent. In both California and Los Angeles, nonpayment rates are in most weeks slightly lower, although in the early weeks of the stay at home orders late payment in LA was well above that of the US and California, at 22 percent. The figure reinforces the idea that payment is always more likely to be late in the early stages of each month.[7]

Figure 1.
Share of Renter Households Late Paying Rent, by Wee, USA, California and Los Angeles MSA



[7] We note but do not show that deferral, like late payment, is concentrated in lower income groups and among Blacks and Hispanics.

Figure 2 focuses on the LA MSA, and examines late payment by race and ethnicity. We see immediately that late payment is much more common in Black and Hispanic households. The spike in late payment we saw in late April, in fact, appears to have been driven entirely by Black and Hispanic late payment—during this time late payment among White and Asian renters was falling while Black and Hispanic late payment was rising. Late payment overall is much less common in White and Asian households (although we note that late payment among Asian renters begins to climb in early July).

Figure 2.
Share of Renter Households Late on Rent, by Week and Race/Ethnicity, Los Angeles MSA

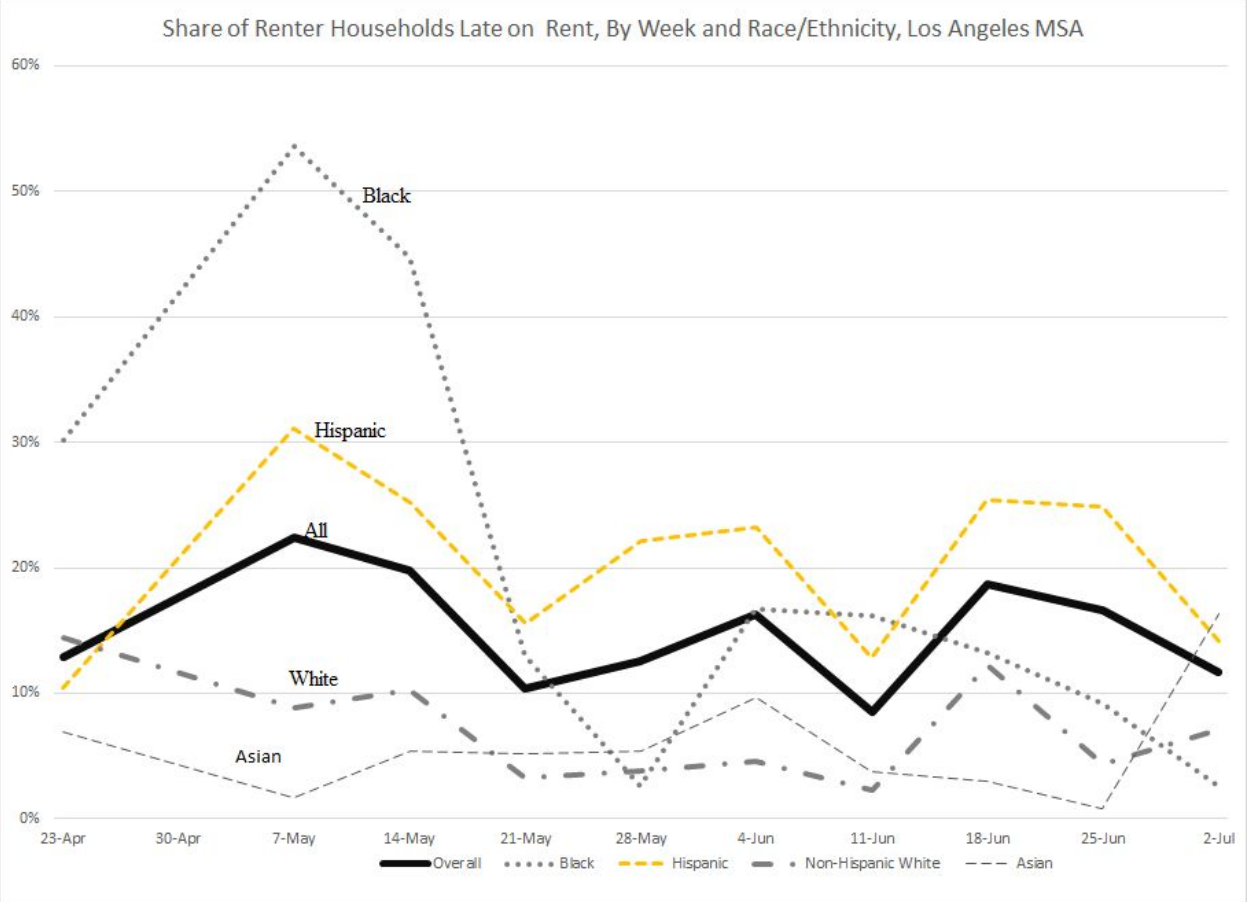
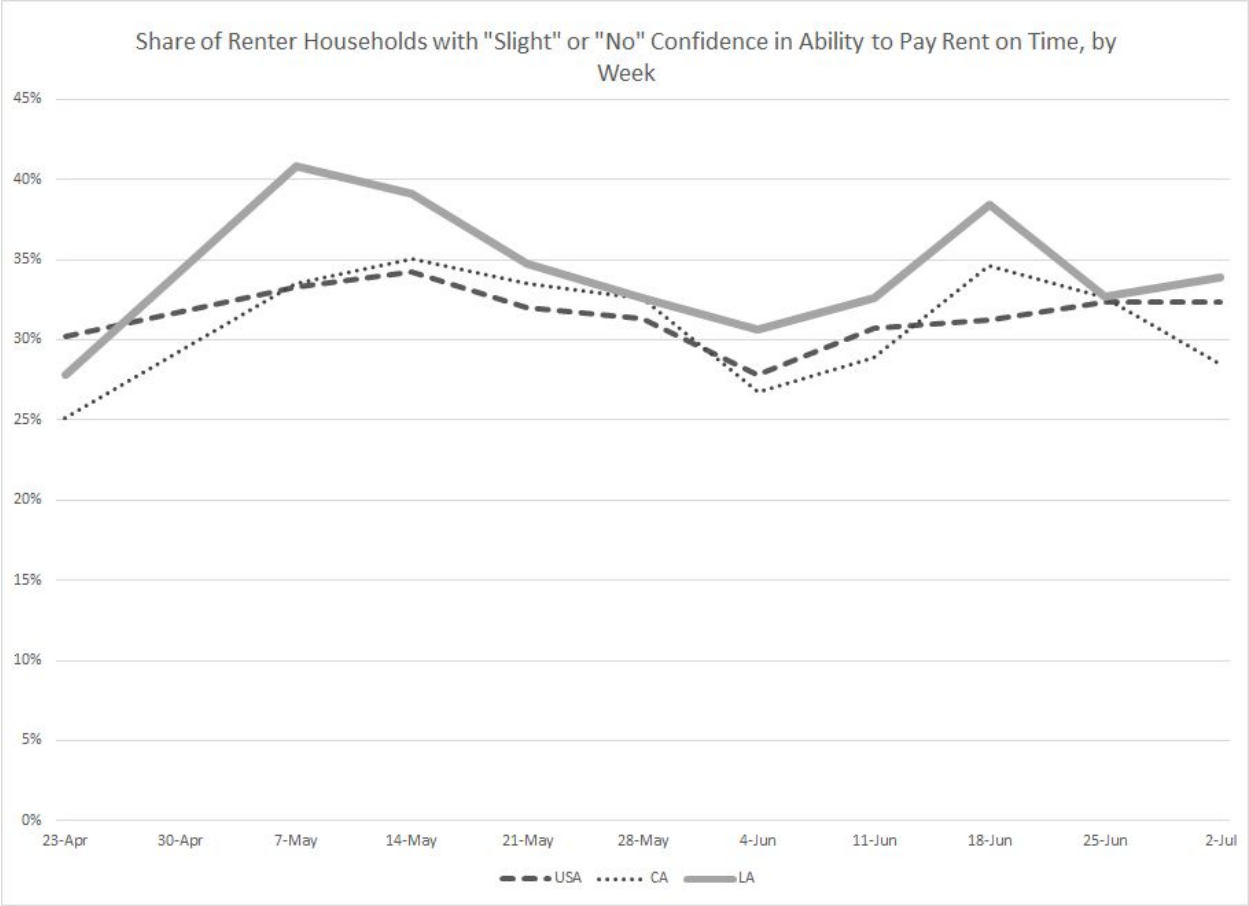


Figure 3 turns to the question of confidence in the ability to pay upcoming rent. We plot the share of renters who report having "no" or "slight" confidence in their ability to pay rent. We call these "low-confidence" tenants. In Los Angeles, California and the US as a whole, the share of tenants that are low-confidence has been consistently high across time, regularly well

above 20 percent, and in Los Angeles always above 30 percent. It's important, although not necessarily surprising, to note that when we compare these trends to trends in late payment, low confidence in ability to pay consistently and substantially exceeds the actual inability to pay. This observation does not minimize what is undoubtedly the real concern that households feel, or the tradeoffs they might make (for instance, buying less food) but the trend does suggest that most households who worry about making timely payment ultimately find ways to do so.

Figure 3.
Share of Renter Households with "Slight" or "No" Confidence in Abilitiy to Pay Rent on Time, by Week



Figures 4 and 5 show examine low-confidence in Los Angeles, and break it down by race and income. Two findings are apparent. First is that reported confidence is highly variable week-to-week, which may reflect both the time to the next rental payment and the uncertain financial landscape tenants are navigating. Second is that low-confidence, like late payment, is highly variable by race and more concentrated among households with lower incomes. Low confidence is consistently high among Blacks and especially Hispanics (always over 40

percent), and consistently high among households earning less than $25,000 per year. White renter households have much more confidence in their ability to pay rent on time. Although not shown, only about 2 percent of renters earning above $100,000 per year report low confidence in the ability to pay rent.

Figure 4.

Share or Renter "No" or "Slight" Confidence in Ability to Pay Next Month's Rent on Time, by Race/Ethnicity, Los Angeles MSA

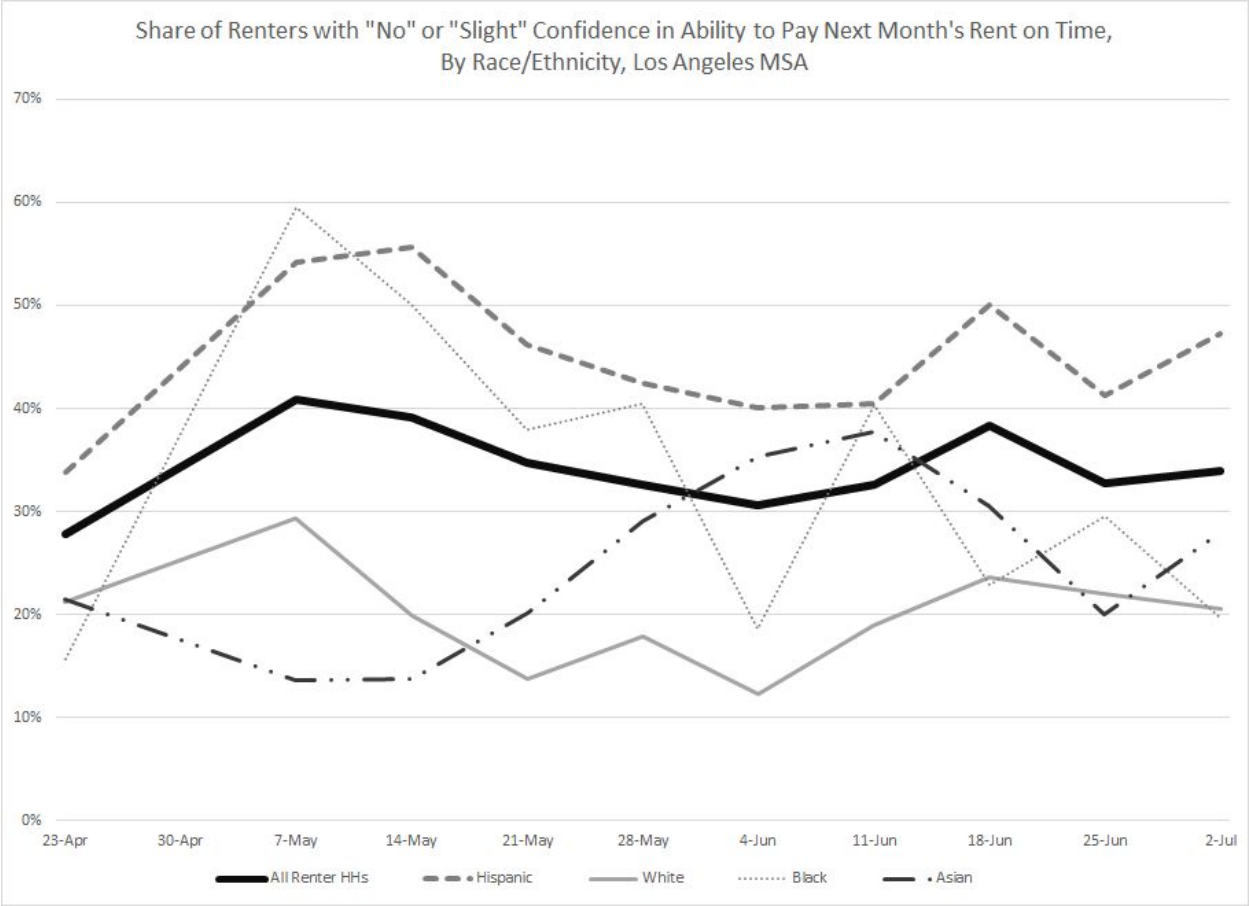
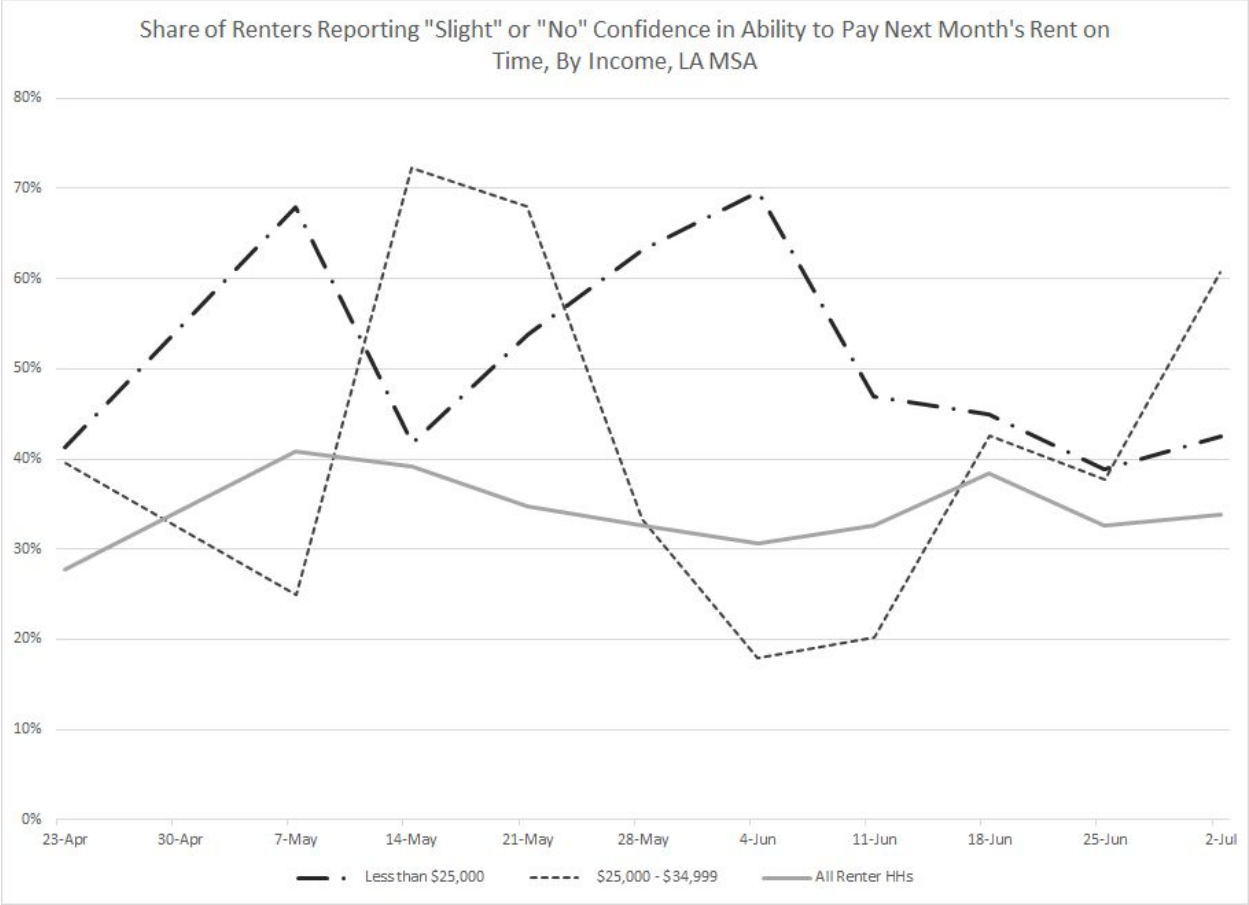


Figure 5.
Share or Renters Reporting "Slight" or "No" Confidence in Ability to Pay Next Month's Rent on Time, by Income, Los Angeles MSA



3.2 Descriptive Statistics from the Combined Pulse PUF for Los Angeles

We mentioned in the introduction that renters are likely more burdened by COVID-19 than owners. The Pulse lends credence to this idea. In part renters struggle more because the groups more likely to lose work and income, and to be disadvantaged prior to the pandemic, are also much more likely to rent.

Table 2 illustrates these facts. The table's first five rows, and first three columns, show that Blacks, Hispanics and especially low-income households are more likely than Whites and Asians to have experienced job or income loss during the COVID emergency. We emphasize, in saying this, that COVID-19's economic fallout has been widespread: over half of White and

Asian households report having lost income since March 2020, and almost 30 percent are unemployed and not being paid. But these figures, large as they are, are much smaller than the corresponding figures for traditionally more vulnerable groups. Lost income was reported for 60 and 69 percent of Black and Hispanic households. Almost 70 percent of low-income households report losing income, and 54 percent of respondents from such households were unemployed without pay at the time of the survey.

The table's fourth column shows that these harder-hit groups are much more likely to be renters. Fewer than half of White and Asian households rent, compared to well over half of Blacks and Hispanics. Fully 71 percent of the lowest-income households rent (and, though not shown, 61 percent of these lowest-income households are Hispanic). In short, the groups most likely to have lost work or income are also much more likely to rent. This fact helps explain the findings in the table's bottom rows: renters are 15 percentage points more likely than owners to have lost work or income.[8]

Table 2.
Adverse Economic Impacts of COVID-19, By Select Social Groups

	Unemployed	Unemployed w/o Pay	Lost Income	Renter
White	31%	28%	54%	43%
Black	33%	29%	60%	67%
Hispanic	45%	38%	69%	56%
Asian	33%	29%	51%	37%
Household Income <$25k	58%	54%	67%	71%
Renters	45%	40%	68%	100%
Owners	29%	25%	53%	0%

Source: Pulse Survey, Weeks 1-12

Unemployed = involuntarily not working in week of survey

Lost income = household lost employment income since March 13, 2020

But that is not the full story. Table 3 shows that renters report more distress than owners even *conditional* on job or income loss. Among owners who report either being unemployed or having lost income, 26 percent report low confidence in their ability to make their next mortgage payment. Among renters in the same situation, 43 percent report low confidence in their ability to make the next month's rent. Similarly, seventy percent of renters who are

[8]These unemployment figures differ from federally-reported unemployment rates, for a few reasons. First, the Pulse is a weekly quasi-panel sample while unemployment tends to be reported monthly. Second, our definition is intentionally broader than the federal definition of unemployment, which is restricted to people looking for work who cannot find it. Third, the Pulse follows households that may contain multiple workers, while typical unemployment rates follow individual workers.

unemployed and/or have lost income report being depressed, and 40 percent report being "very anxious" (defined as experiencing anxiety at least half the days of the week). Among owners who are unemployed or who have lost income, these proportions are still high, but lower (63 and 34 percent, respectively). Homeowners, probably because of their higher average incomes and savings (and families who also have both) are better able to cope with adverse economic impacts, while renters struggle. Ninety percent of renters with low confidence in their ability to pay the next month's rent have lost income, and 77 percent report being depressed.[9] In short, it is not not just that renters are more likely to lose jobs and income, but that they are less able to cope when they do.

Table 3.
Characteristics of Households that have Lost Work or Income

	Owners	Renters
Low Confidence/Rent	26%	43%
Depressed	63%	70%
Very Anxious	34%	40%

Source: Pulse Survey, Weeks 1-12

Low Confidence/Rent = "No" or "Slight" confidence in ability to pay coming month's housing payment

Table 4 compares tenants who report paying their rent late to both homeowners and tenants who report paying their rent on time. The table reveals, again, a pattern of financial, physical and mental distress, landing most heavily on renters who are past due, then on renters who have paid time, and least on homeowners. Compared to tenants who have paid on time, latepaying tenants are almost three times as likely to report lacking enough food. Compared to homeowners, they are seven times more likely to lack adequate food. They are twice as likely as tenants paying on time to have school age children but lack reliable internet access, and six times as likely as homeowners to have that problem. They are more likely to report physical and mental health problems. And while depression and anxiety are endemic during COVID, a stunning 83 percent of latepaying tenants are depressed, compared to 62 percent of on-time tenants and 53 percent of homeowners.

[9] Calculated from the Pulse but not shown.

Table 4.
Vulnerabilities during COVID-19, by Housing Status

	Food Insufficient	Children without Internet	Physical Health Problems	Very Anxious	Depressed
Nonpaying Tenants	36%	6%	32%	48%	83%
Paying Tenants	13%	3%	18%	34%	62%
Homeowners	5%	1%	14%	26%	53%

Source: Pulse Survey, Weeks 1-12

We can see a final indicator of tenant distress in data on how different groups report spending their federal stimulus payments (Table 5). Late paying tenants were much more likely to spend this money on necessities like food, housing, and utility bills, and far less likely to use it for savings, charitable contributions, or paying down debt.

Table 5.
Stimulus Spending by Housing Status

	Nonpaying Tenants	Paying Tenants	Homeowners	Overall
Food	88%	74%	77%	76%
Rent	96%	77%	13%	48%
Utilities and telecommunications	72%	54%	50%	52%
Debt	15%	25%	29%	25%
Charity	3%	3%	5%	4%
Savings or investments	3%	10%	15%	11%

Source: Pulse Survey, Weeks 1-12. Sample sizes are small because stimulus was not available until May

3.3 Pulse Regression Analysis of Late Payment

The previous sections suggest strong relationships between race, low-income, lost work, and late rental payment. Of course, some of these categories overlap: for instance, Blacks and Hispanics are more likely to be low-income and to lose work. Moreover, other factors that we have not yet analyzed may also contribute to late payment. A household with more children, for example, may have additional expenses, be they food purchases or school supplies, that

compete with rent payments. So it is hard to conclude, from the tables alone, the extent to which race or income—or income loss—predict late payment.

A further complication is that we built the tables in the previous section from a "pooled sample:" we combined all responses from 12 weeks of the LA Pulse survey and then tabulated the relationships between different question responses. Doing so gives us a reasonable picture of the characteristics of renter distress, but it tacitly treats the Pulse as one large survey. As discussed above, however, the Pulse is actually structured as what statisticians call a "weakly-balanced panel"—the Census administers the survey every week, usually asking different people the same questions each time, but sometimes (about one-third of cases) returning to previous respondents and surveying them again.

Thoroughly analyzing the Pulse thus requires controlling for the fact that some people are over-represented in the survey by virtue of taking it more than once, and controlling for the fact that whether someone reports being late on rent may depends on when in the month they take the survey, both because of how they interpret "last month's rent" and because different forms of assistance, such as state and federal COVID aid, were more available at different times across these 12 weeks.

To address these potential problems, we estimate a series of regression models that predict late payment, and that let us isolate and measure the association between late payment and various household characteristics. We put most technical detail about the regressions in the appendix, but in short they are random-effects panel logit regressions, which control for both the repeated sampling of some respondents as well as the week that the survey was administered.

Figures 6 and 7 graphically depict the regression results, first for the Los Angeles MSA and (primarily as a basis for comparison) for all of California. (Full results are in Appendix II). The results for Los Angeles and California are similar, and we can take three large lessons from them. First, pre-COVID income matters. Households earning less than $50,000 a year are roughly 1.5 times more likely to have paid rent late than those earning $50,000-$100,000, whereas those earning above $100,000 are much less likely to be late. A point worth noting here is that the lowest-income households are *not* the most likely to be late paying rent. In both raw figures and controlled regressions, households earning between $25,000 and $50,000 per year are actually slightly more likely than households earning under $25,000 to report being late. We remind readers that being late with rent is not the same as having unpaid rent at month's end; we return to this point below, when we analyze the LA County Renter's Survey.

A second takeaway from our Pulse regressions is the presence of large racial and ethnic disparities, which are as consequential as income. Even controlling for an array of other factors, income included, Black and Hispanic households are much more likely to have paid rent late than White households, and Asian households are less likely to have paid late.

Third and perhaps most importantly, we see that the crisis among renters is very much a crisis caused by the fallout of COVID-19. Losing income is a far larger predictor of late payment than

is initial income or race/ethnicity. Households that lost income were over four times as likely to pay rent late than those who did not, even controlling for an array of other factors.

Figure 6.
Odds of Late Rent Payment, Los Angeles MSA

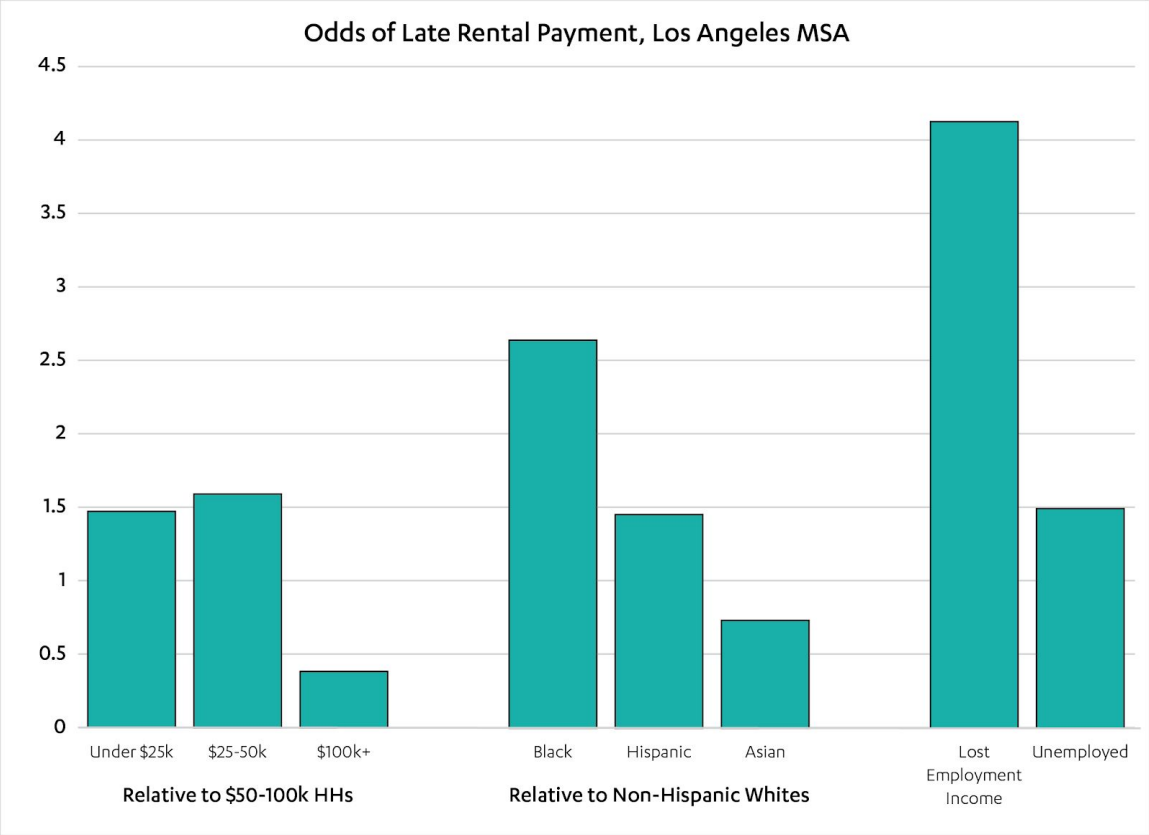
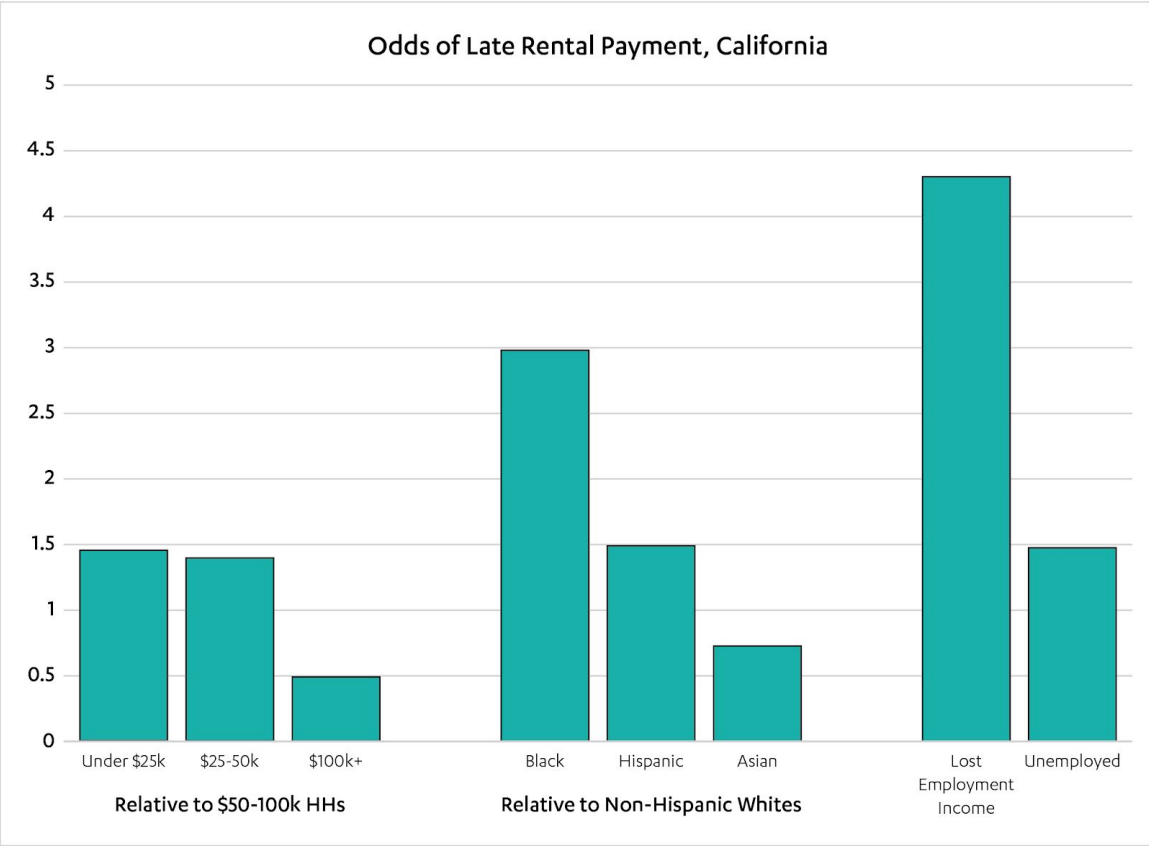


Figure 7.
Odds of Late Rent Payment, California



IV. Results from the Los Angeles County Renter's Survey

Having used the Pulse survey to establish broad trends in late-payment, and to measure some potential causes of late-payment, we now turn to our survey of LA County renters. As mentioned above, this survey lets us examine nonpayment rather than just late payment, and to also examine the consequences of nonpayment. We take these issues up in turn.

4.1 Prevalence of Nonpayment

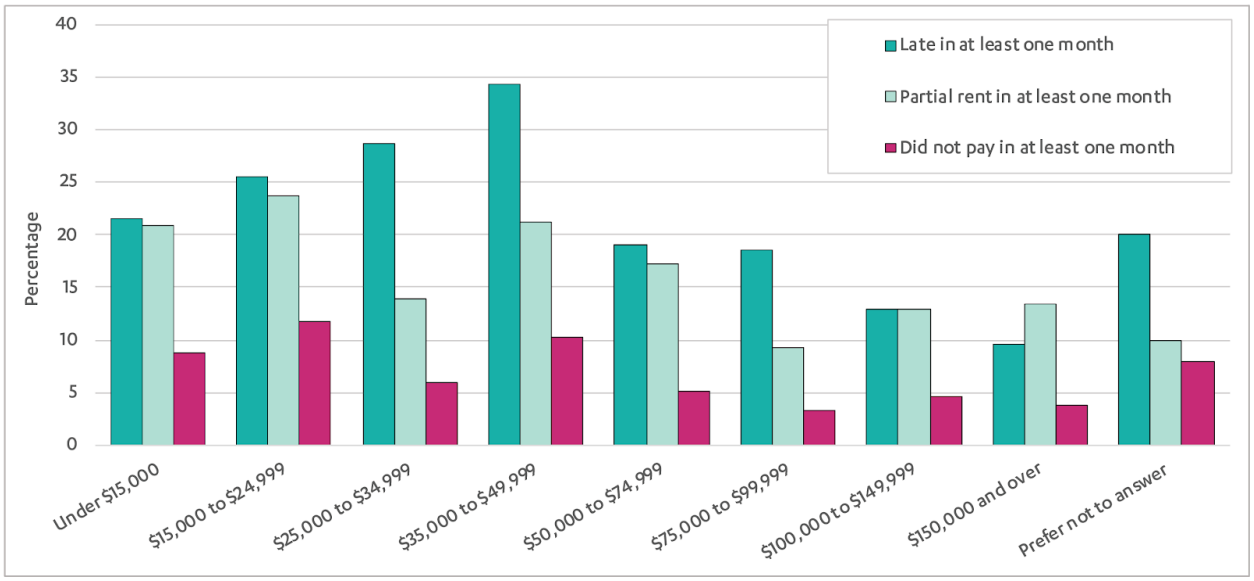
Most Los Angeles County renters (78 percent) were able to pay rent in full and on time in each of the three months in question (May, June, and July). Of the 22 percent of renters who were unable to pay on time in at least one month, about a quarter were able to pay in full by that month's end, meaning about 17 percent of renters were unable to fully pay rent in at least one month. Difficulty paying rent seems to increase over time, though we caution that July's jump might reflect the survey being administered then—where 9 and 90 percent of respondents said they had paid May and June rent in full, only 83 percent said the same about July. We caution that this difference might arise simply because people took the survey in July. As we have seen, a portion of people paying rent do ultimately pay in full by month's end, so some people may have taken the survey while they were working to come up with a payment (Appendix Table A2 shows all these tabulations).

About seven percent of renters were unable to pay at all in at least one month. About two percent of renters were unable to pay *any* rent in *any* month: May, June or July. These proportions are small, and a testament to the resilience of tenant households. Despite massive economic trauma, the vast majority are still making rent. In a large place like Los Angeles County, however, small proportions are big numbers. Assuming our sample is representative (and we remind readers of the potential biases we discussed above), these proportions suggest that up 137,000 renter households (7 percent of renter households) are one full month behind, and that almost 40,000 renter households could be three full months behind. The poorest renter households are the most likely to be in these dire straits. Among households earning less than $25,000 per year, four percent—twice the proportion of renters overall—report paying no rent from May through July.

Figure 8 breaks down various forms of payment compliance by income in more detail. An important point here is that—as was the case in the Pulse survey—*late* payment is most common among households earning between $25,000 and $50,000. *Non*payment, in contrast, is much higher among households earning $25,000 or less. Presumably the households making $25,000 to $50,000 struggle to pay on time, but are better able over the course of the

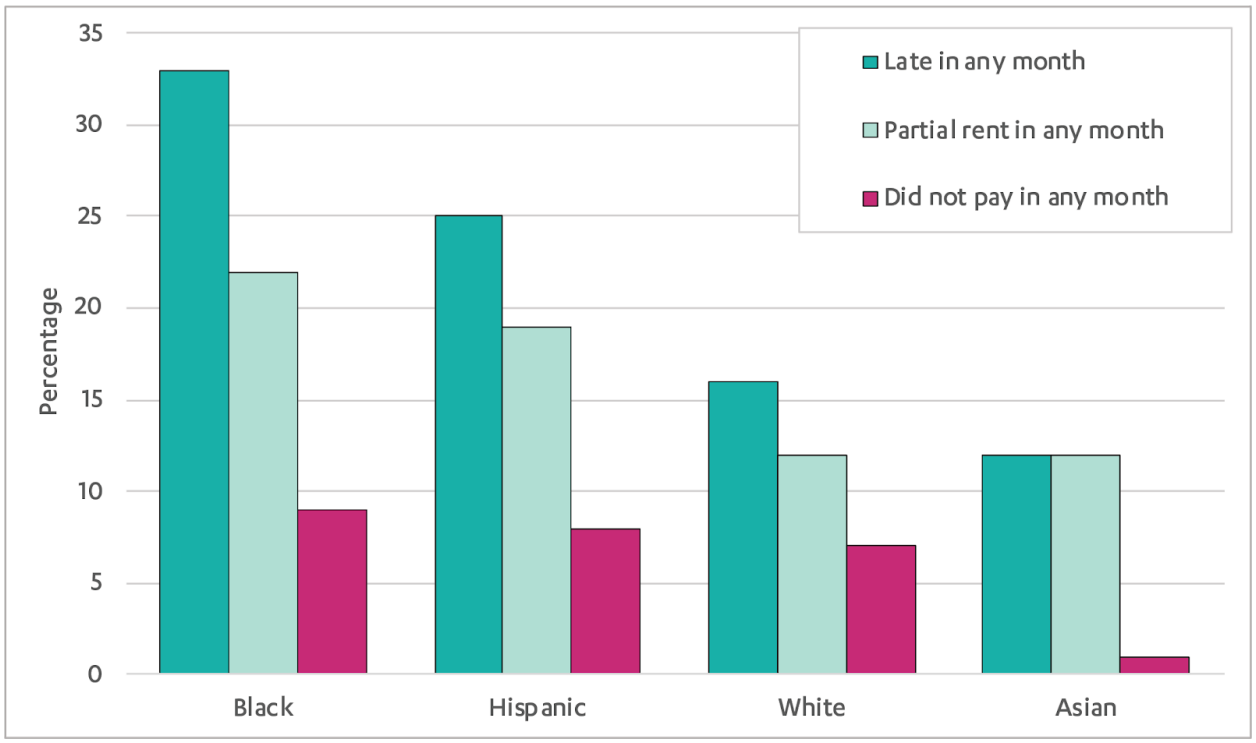
month to make at least a partial payment. The implication here is that the households with the fewest resources to begin with are most likely to be not just falling behind but staying behind.

Figure 8.
Late, Partial, or Non-Payment of Rent by Household Income



In addition to being concentrated among low-income tenants, rates of nonpayment and late payment are consistently higher among Black and Hispanic renters. Figure 9 displays late, partial, or non-payment of rent by race and ethnicity. Eighteen percent of Hispanic respondents, and 22 percent of Black respondents, reported not being able to pay in full for at least one month. Nine and eight percent of these groups, respectively, reported not being able to pay at all in at least one month. In contrast, only 12 percent of White tenants paid partial in one of these months and only seven percent missed a month. Late payment is twice as prevalent for Black renters than White ones. While race was a significant predictor of nonpayment in the Pulse survey, it was not a significant predictor in the LA County survey once we controlled for other characteristics. We will discuss these results in Section 4.3. Regardless, it is clear that Black and Hispanic renters are disproportionately unable to pay full rent on time, and are thus more likely to suffer the consequences, such as eviction and debt.

Figure 9.
Late, Partial, or Non-Payment of Rent by Race



One area where we do *not* see a difference between tenants who are and are not able to pay is the level of rent. Asking rent month-over-month for tenants who report trouble paying is slightly lower than asking rent for tenants who pay on time and in full, but these differences are not statistically significant. This fact reinforces the idea that the crisis facing tenants is primarily a crisis caused by COVID-19. Los Angeles has a housing crisis, and rents in the region are inexcusably high, but the typical renter by necessity chooses a unit where they think they can reliably make rent. That judgment, however, is based on the household having its income intact. When income disappears, the ability to pay rent falls.

Nonpayment does vary by landlord type. Late payment and nonpayment are more common among renters who rent from friends and family. Tenants whose landlords were friends and family were about 12 percent of our sample, but 25 percent of the renters who missed at least part of their rent in one month. Conversely, over 40 percent of our sample rents from a management company, but these tenants account for less than 35 percent of late or missed payment. As discussed above, the decision to delay or not pay rent may reflect to some extent a tenant's expectations about how a landlord will react. Presumably friends and family are more likely to give forbearance, and thus tacitly encourage nonpayment relative to other types of landlords. Figure 10 shows the share of renter households that did not pay on time or in full by landlord type.

Figure 10.
Late, Partial, or Non-Payment of Rent by Landlord Type

Finally, and as was the case with the Pulse data, our survey suggests that COVID-related job and income losses are powerfully associated with rental payment rates. Figure 11 presents these relationships. Households that experienced job loss or income losses were three times as likely to pay rent late or not at all, and four times as likely to pay only partial rent.

Figure 11.
Associations Between Job Loss and COVID Impacts and Late, Partial, or Non-Payment of Rent

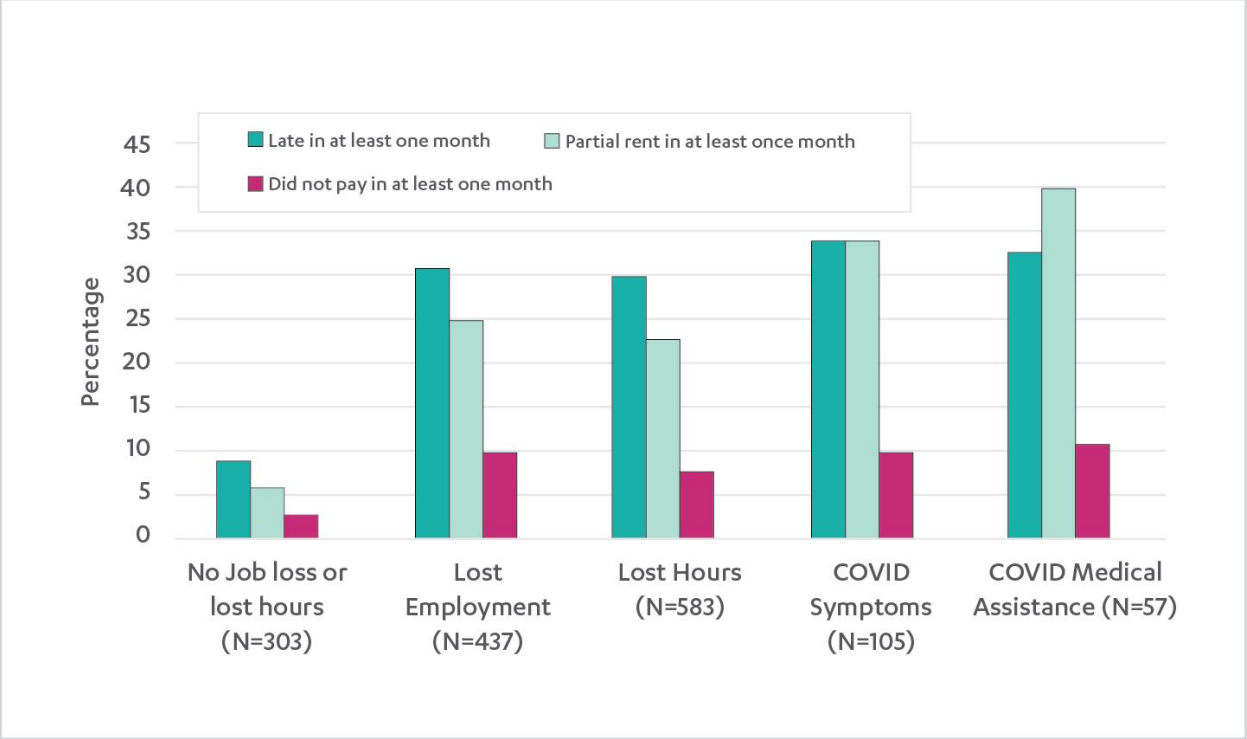


Figure 11 also shows that households hit directly by the COVID-19 virus are also much more likely to struggle with paying rent. Actually experiencing COVID-19 is much less common than experiencing its economic fallout. Where almost two-thirds of our sample reported being in a household with either job or income loss, only about 10 percent of our sample reported that someone in their household experienced symptoms associated with COVID-19, with just over half of these respondents stated that this person required medical attention. But experiencing COVID is strongly associated with difficulty paying rent, most likely because COVID results in lost work. Over sixty percent of households experiencing COVID symptoms reported job loss compared to 42 percent in those that did not. For those whose COVID symptoms required medical assistance, three quarters lost employment. Almost 35 percent of households where someone had COVID symptoms, moreover, were unable to pay rent on time or in full. This makes them over three times as likely as the full sample to not pay rent in full.

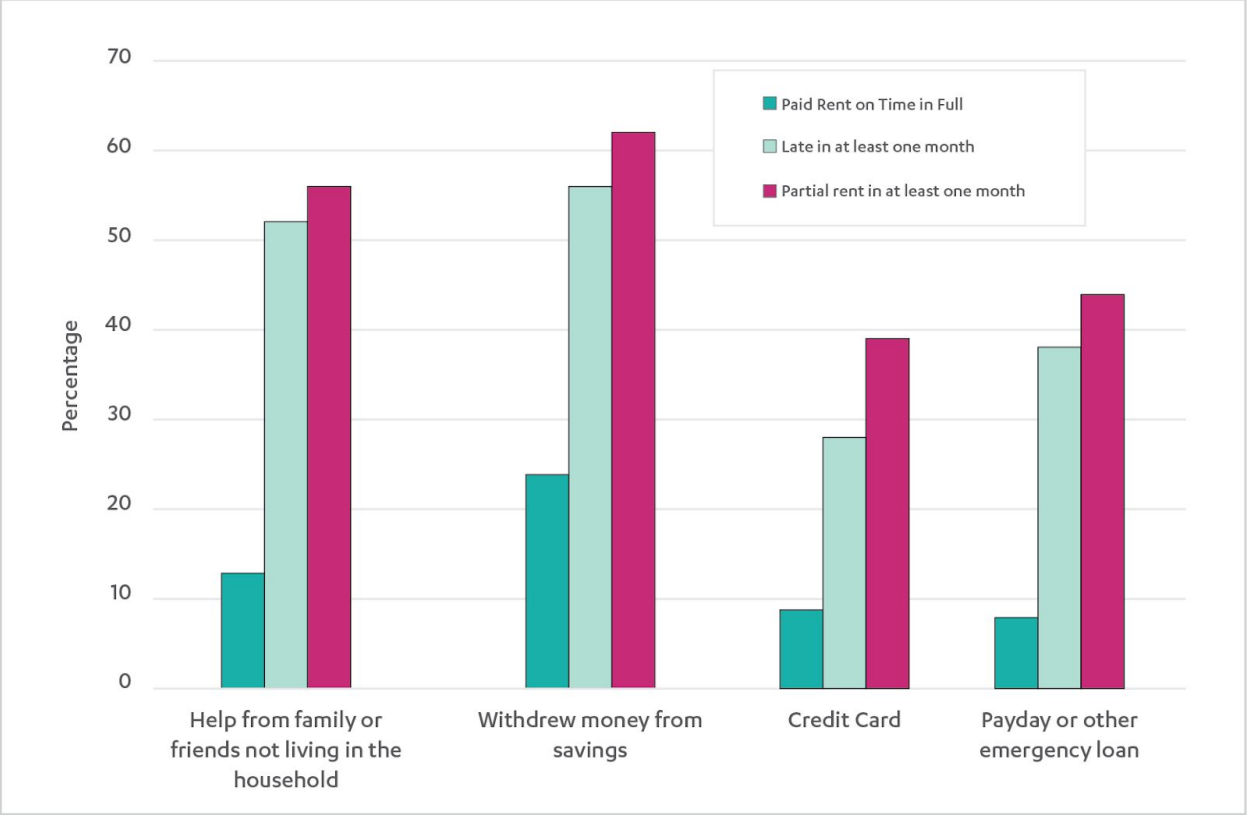
Among households that lost work, 60 percent reported receiving unemployment benefits, and these 60 percent fared much better paying rent fully and on time. Only 27 percent of households that lost work but received assistance were late, compared to 38 percent who lost work but didn't receive assistance. Of those getting benefits, 22 percent paid partial rent and

seven percent did not pay, whereas among those that didn't get benefits 30 percent paid partial rent and 14 percent did not make rent.

Unemployment assistance is a formal government program to get households more money. Our survey reveals, however, that tenants have also been relying heavily on informal and private sector sources of extra money, and have been doing so more as the pandemic has dragged on. Early in our survey we asked how households usually (i.e., before COVID) paid their rent. Less than three percent reported using a credit card. During the COVID months this proportion jumps. In May, seven percent of respondents reported using a credit card to help pay rent, and in July this climbed slightly. The proportion of tenants using credit cards, moreover, was three times higher among households that reported paying late or not paying in full. Among the lowest income renters, credit card payment was nearly nonexistent prior to COVID - only 1.5 percent reported paying in that manner. In May this proportion had more than quadrupled, to 6.6 percent.

When households use credit cards to pay rent, they exchange a short-term problem for a longer-term one—paying back the credit card, often at high interest rates. Households that can only partly pay rent, and do so with a credit card, then owe money to both their landlord and the credit card company. Credit cards, moreover, are only one source of additional income used to make rent. Households also turned to friends and family for assistance, dip into their savings, or take out payday or other emergency loans. Figure 12 shows the distribution of households using these different strategies.

Figure 12.
Share of Households Using Unconventional Methods of Paying Rent in at least one month (from May to July)



An important first point from Figure 12 is that nontrivial proportions of households that are paying rent on time and in full are still relying on unconventional sources of income to do so. Over ten percent of these households needed help from friends or family in at least one month, and over 20 percent used their savings. Smaller but still notable proportions relied on credit cards or emergency loans. Paying on time and in full, in other words, should not be mistaken for "having no problems" paying rent.

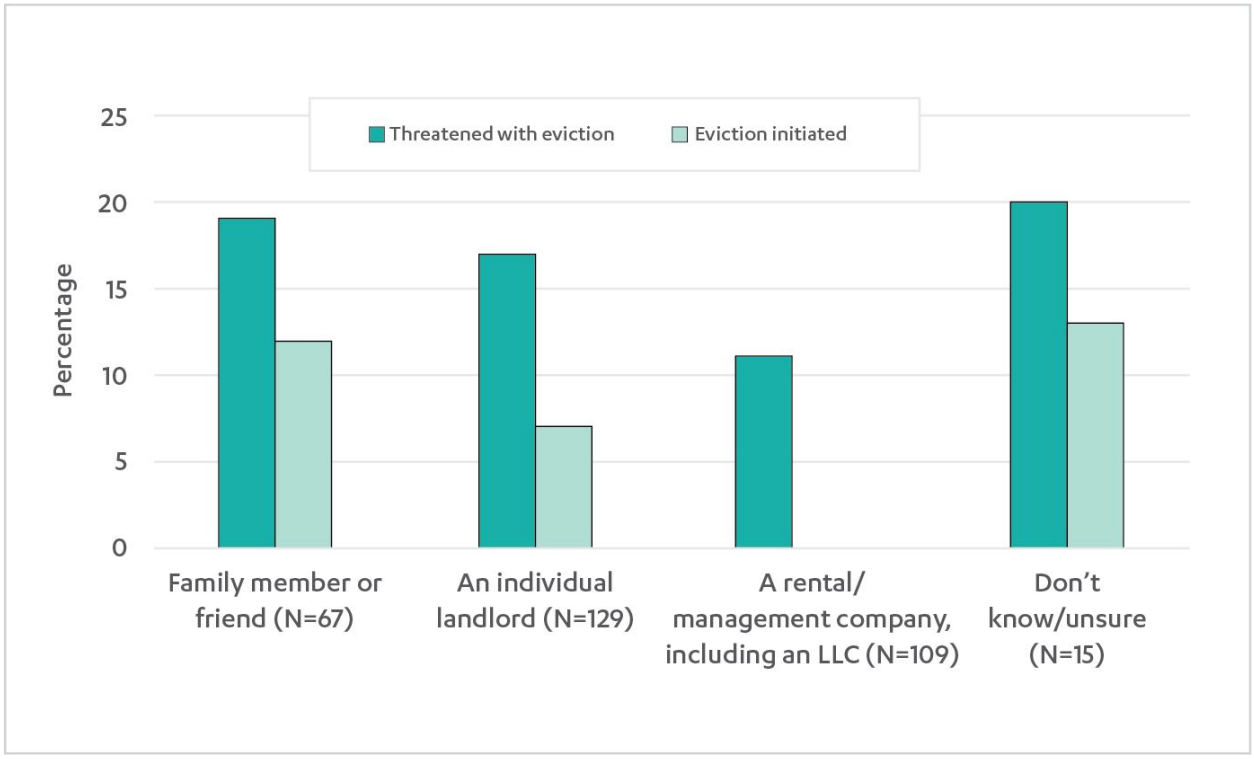
Among households that paid late or in part, the use of unconventional payment methods is much higher. These households are more than four times as likely as households that paid on time and in full to have asked friends and family for money to help pay rent, and well over twice as likely to have used their savings to pay. They are *five* times as likely to have taken out an emergency or payday loan. Many tenants who are paying are depleting their savings, going into debt, or imposing on friends and family to do so.

4.2 Consequences of Nonpayment

Eviction is the most dire consequence of not paying rent. Among those who did not pay rent (or paid only partial rent) at least one month between May and July, landlords threatened about 15 percent with eviction. About five percent of respondents report landlords actually initiating an eviction proceeding against them (i.e., the landlord has begun the eviction process in some way). Again assuming our sample is roughly accurate, this suggests that approximately 98,000 tenant households have been threatened with eviction, and that some 40,000 have had landlords begin an eviction process.

Among renters who did not pay rent, we observe no differences by race or ethnicity, or by income in the share who were threatened with eviction. (We show eviction by race in the Appendix). Eviction *does* seem to be more common, however, among some types of landlords, even when we account for the fact that some landlords are more likely to have tenants miss payments. Figure 13 breaks down evictions threats and initiations by landlord type, conditional nonpayment (i.e., it shows the share of missed rent payments that result in evictions activity). The figure shows that nonpayment is most likely to lead to a threatened or actually initiated eviction if the tenant rents from family members or friends, or from individual ("mom and pop") landlords. Fifteen to 20 percent of nonpaying tenants in these landlord arrangements report being threatened with eviction, compared to ten percent of nonpaying tenants who rent from rental or management companies or Limited Liability Corporations (LLCs). Similarly, rates of reported evictions being initiated are between 7 and 12 percent for smaller landlords, and *zero* for larger rental firms.

Figure 13.
Eviction Threats and Initiations by Landlord Type (of Households with Partial or Non-Payment)



Two notes of caution here: first, the number of evictions reported in the sample is relatively low, so our inferences about details of them are likely to be less accurate. Second, a small number of nonpaying tenants report not knowing exactly who they rent from. Reported eviction activity among these tenants is high. It is possible that some other tenants have mistakenly identified their landlord type.

Far more common than eviction threats and initiations are negotiations between tenants and landlords. Half of the households that missed at least one full month of rent report discussing a repayment plan with their landlord, and of those that discussed it, about two thirds actually entered into a plan. Of the households that paid only partial rent in one month, 74% discussed a repayment plan, and 78% of those that discussed a plan entered into one. Finally, 72% of those that paid rent late discussed a repayment plan and 77% of those entered into this plan.

Not surprisingly, there is a greater likelihood of discussing a repayment plan if the landlord is a family member or friend of the tenant (77%), than if they are an individual (68%) or a rental/management company (68%). There is a greater share of repayment plan discussion with Black (76%) or Hispanic (75%) tenants than for white (64%) or Asian (43%) tenants. We do not know the details of these repayment plans. We emphasize, again, that a repayment plan

is certainly preferable to eviction for the tenants, and most likely also better for the landlord. But given the low pre-COVID incomes and prevalence of job loss among tenants who have missed payments, repayment is likely to be onerous, even when it is negotiated on generous terms.

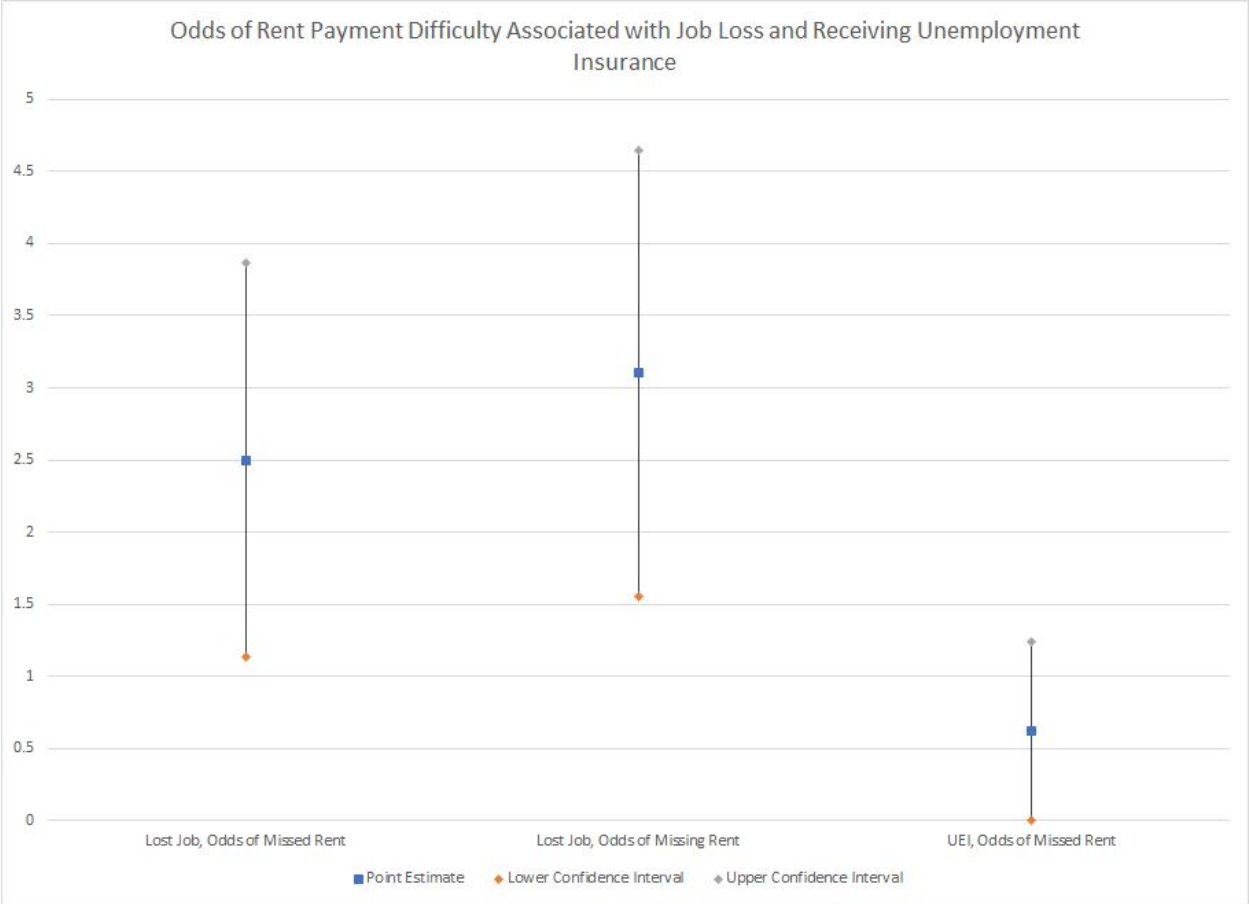
4.3 Regression Analysis of LA County Renter's Survey

As we did with the Pulse data, we use regression analysis to help disentangle the various factors that predict difficulty paying rent. Specifically, we analyze the factors associated with households being unable to pay their full rent due at any time in May, June or July, and with believing they will be unable to fully pay rent in August. As before, we confine the technical regression output to the Appendix.

These regressions yield slightly different results than the Pulse regressions. In our equations, neither income nor race/ethnicity predict nonpayment. In the Pulse estimations, remember, all these factors were associated with difficulty paying. This difference could owe in part to the Pulse examining a slightly different question (late payment rather than nonpayment), covering a slightly different geography (the LA MSA rather than LA County) or having many more observations. As we mentioned above, nonzero statistical relationships tend to be more evident with larger samples, and the smaller of our Pulse regressions has a sample almost nine times as large as our largest county regression.

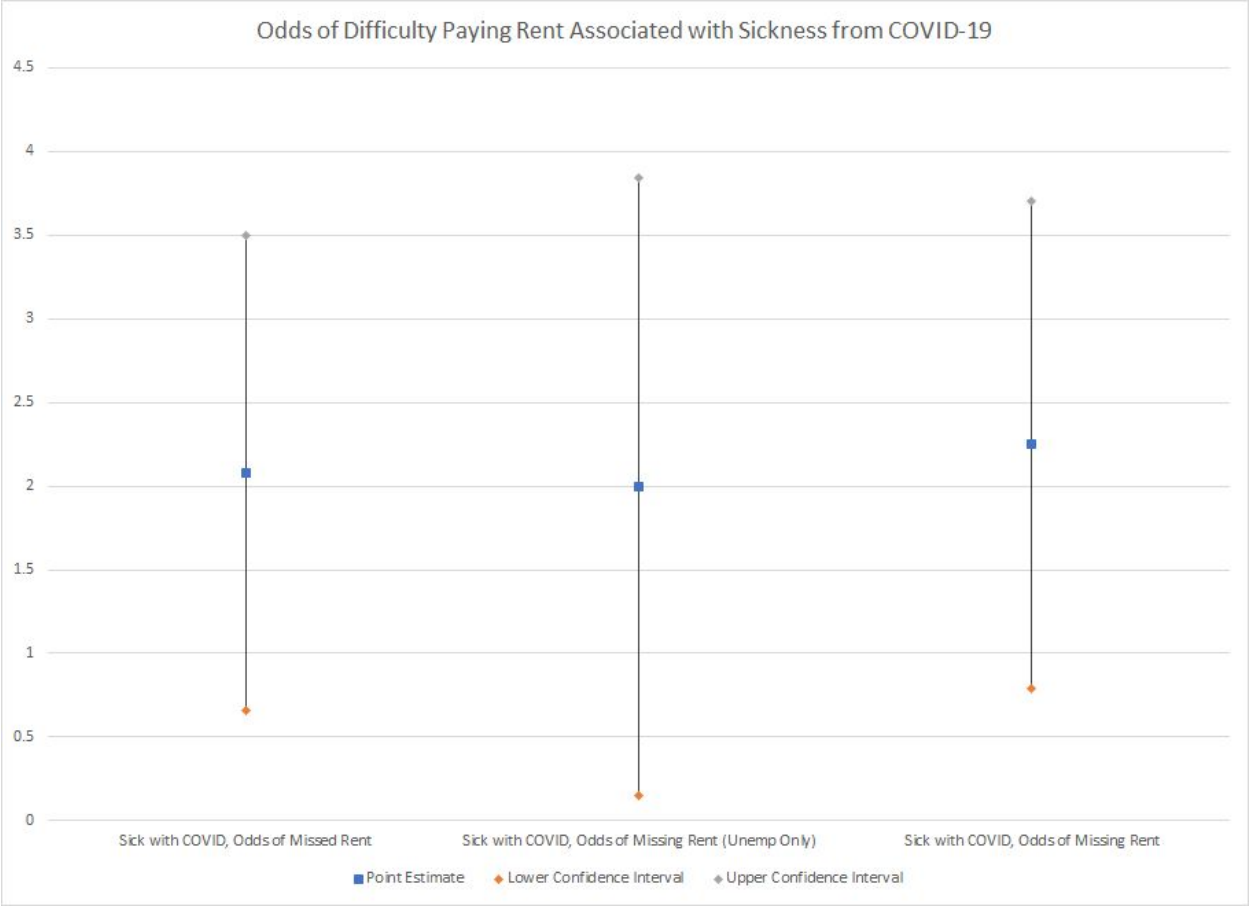
What does emerge from our County nonpayment regressions is a powerful association between COVID-induced problems (lost work or sickness) and unpaid rent. This finding *is* consistent with what we observe in the Pulse. We show this in Figure 14. In our County nonpayment regressions, households that lost jobs were 2.5 times more likely than those who didn't to miss part or all of a rent payment ("Missed Rent"), and three times more likely to say they will not pay their rent in full in August ("Will Miss Rent"). We also find that, conditional on losing a job, unemployment receipt reduces the likelihood of reporting missed rent by about 40 percent ("UEI, Missed Rent"). We note that the lower bound of the confidence interval on that estimate is zero, so it is not as robust a result as the other two (we discuss this more in the Appendix).

Figure 14.
Odds of Missed Rent or Anticipated Missing Rent if Lost Job or Received UEI (from May to July)



In Figure 15, we show odds ratios of missing rent associated with getting sick from COVID. Households where a member reported being sick with Covid-19 are more than twice as likely to have missed a rent payment and are also more than twice as likely to think they will miss some or all of their August payment.

Figure 15.
Odds of Missed Rent or Anticipated Missing Rent if Sick with COVID (from May to July)



Note: "Unemp Only" indicates a regression restricted to those households that reported losing work.

We used additional regressions to analyze associations with households relying on credit cards, savings, loans, or friends and family to make rent. Once again we find a strong association with job loss and sickness. Households where someone had COVID symptoms were twice as likely to report dipping into savings to pay rent, twice as likely to have needed a friend or family to help with rent money, and four times as likely to have needed a payday loan. Households where someone lost a job, similarly, were 1.6 times as likely to have paid rent out of savings, and 2.4 times as likely to have needed help from friends and family. These regressions are reported in the Appendix.

V. Conclusion

Los Angeles has a housing crisis, and the brunt of that crisis has long been borne by low-income renters. These renters, often Black or Hispanic and having little in savings, frequently struggle to pay the region's high rents.

COVID-19 has magnified and exacerbated renter's difficulties, by depriving them of the income they relied on to stay current on rent. To be sure, the economic pain of COVID-19 has been widespread, and we do not seek to minimize the fear and uncertainty that job and income losses have brought to many homeowners. But renters were more likely to lose work and income, and they have fewer resources and safeguards to help them absorb their losses. And their losses translate directly into difficulty paying rent. Lost work consistently and strongly predicts late rental payments, missed rental payments, and reliance on loans, savings and credit cards to pay rent. Unemployment benefits, conversely, are associated with *ability* to pay rent. Help from the state matters.

The evidence we present in this report affirms that renters are facing a crisis of income, and that one important solution to this crisis is income assistance. Many negative outcomes can be avoided if policymakers can get money into the hands of renters who need it. Our data strongly suggest that renters who can pay will and that many households have been devising stopgap measures to stay housed. The vast majority of renter households who missed rent had lost work, became sick with COVID, or both. Delivering assistance to renters now can not just stave off looming evictions in the short term, but also prevent quieter and longer-term problems that are no less serious, such as renters struggling to pay back credit card or other debt, struggling to manage a repayment plan, or emerging from the pandemic with little savings left. Renter assistance can also help smaller landlords who are disproportionately seeing tenants unable to pay, and entering into repayment plans with them.

Appendix I: Additional Tables and Figures

Table A1.
Representativeness of Renter's Survey, July 2020

	Target Quota (from Census ACS)	Completed	Completed Share of Target
Total	*1,000*	*1,000*	*100%*
Female	510	542	*106%*
Male	490	454	*92%*
Non-Binary/Other	0	6	*NA*
Female 18-24	22	24	*109%*
Female 25-34	121	124	*102%*
Female 35-44	116	118	*102%*
Female 45-54	100	103	*103%*
Female 55-49	40	42	*105%*
Female 60-64	35	37	*106%*
Female 65+	76	94	*124%*
Female 65-74	*44*	*57*	*130%*
Female 75+	*32*	*37*	*116%*
Male 18-24	20	22	*110%*
Male 25-35	116	121	*104%*
Male 35-44	112	117	*104%*
Male 45-54	96	82	*85%*
Male 55-59	39	33	*85%*
Male 60-64	34	24	*71%*
Male 65+	73	53	*73%*
Male 65-74	*42*	*32*	*76%*
Male 75+	*31*	*21*	*68%*
Ethnicity			
Hispanic (Including Multi-Race)	438	443	*101%*
African-American (Non Hispanic)	125	125	*100%*
Asian (non Hispanic, Non African-American)	132	113	*86%*
Caucasian/Other	305	319	*105%*

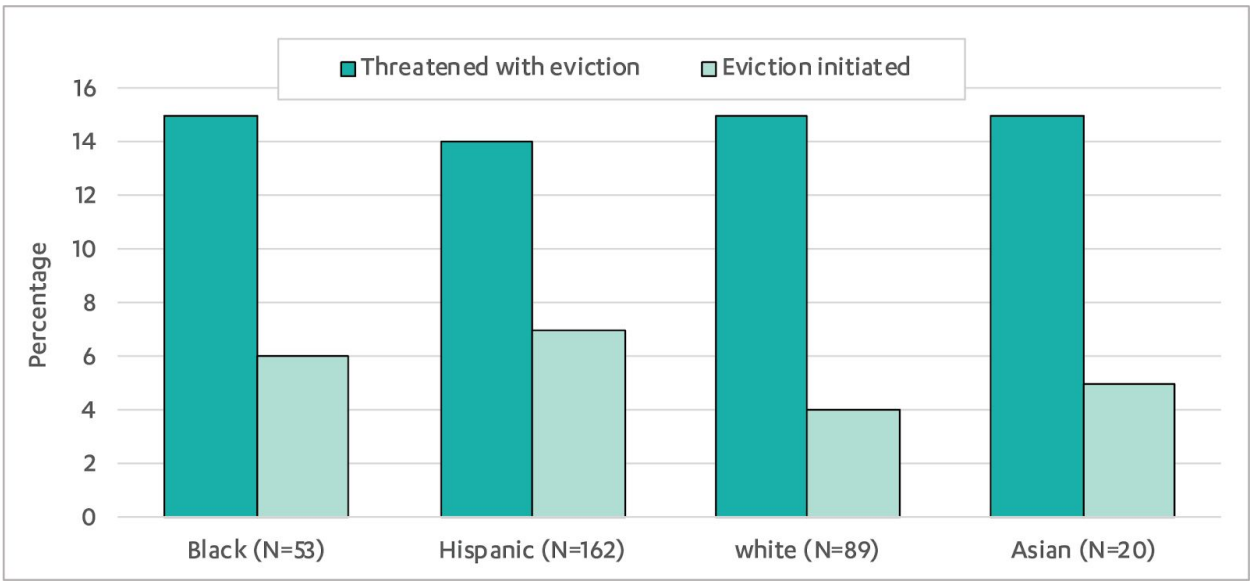
Table A1 cont.

Income			
Under $15k	149	149	*100%*
$15k-$24,999	110	110	*100%*
$25k-$34,999	101	101	*100%*
$35k-$49,999	137	137	*100%*
$50k-$74,999	179	174	*97%*
$75k-$99,999	118	119	*101%*
$100k+	206	160	*78%*
$100k-$145,999	*119*	*108*	*91%*
$150k or more	*87*	*52*	*60%*
Prefer not to answer	0	50	*NA*
Method			
Online	650	788	*121%*
Phone	350	212	*61%*
Location			
LA City	400	391	*98%*
LA County	600	609	*102%*

Table A2.
Descriptive Data on Rent Payment

May		
Pay rent in full	901	90%
Pay part of the rent	59	6%
Not pay rent at all	40	4%
June		
Pay rent in full	891	89%
Pay part of the rent	71	7%
Not pay rent at all	38	4%
July		
Pay rent in full	831	83%
Pay part of the rent	123	12%
Not pay rent at all	46	5%
August (plans)		
Pay rent in full	827	83%
Pay part of the rent	124	12%
Not pay rent at all	34	3%
May-July		
All paid rent in full	786	79%
All not pay rent at all	21	2%
All not pay rent in full	23	2%
Not pay at all for at least one month	70	7%
Not pay in full for at least one month	167	17%

Figure A1.
Eviction Threats and Initiations by Race of Households with Partial or Non-Payment)



Appendix II: Regression Details and Output

Pulse Regression Details and Output

The somewhat unusual structure of the Pulse survey makes a conventional linear regression inappropriate. At the same time, there is no single obviously-correct approach to accounting for different weeks and sometimes-repeated respondents. As such, we experimented with three different regression models that employed different weights and controls: a logit regression that attaches a person-weight to each respondent and uses a fixed effect for each week, a mixed-effect logit model that created an individual weight for repeat respondents and used a fixed-effect for each week, and a random effects panel logit regression that treats each respondent as a random effect but attaches a fixed effect to each week.

In practice, all these approaches yielded very similar results, not just in coefficient signs and statistical significance, but also in predicted marginal effects. Each model, for example, suggested that controlling for other factors in the regression, a Black household was 5-6 percentage points more likely to have paid rent late than a nonblack household (specifically, the predicted probability for a Black household was 13-14 percent, and for other households 6-7 percent). Given these similarities, we chose to present results from the random effects regression, which we believe is more defensible conceptually than the simple logit and easier to interpret than the mixed effect logit.

The random effects output is below, in Table A3. Other output is available upon request.

Table A3.
Associations with Late Payments, California and Los Angeles MSA

	California	Los Angeles
Income <$25K	0.3797***	0.3863***
	(0.0009)	(0.0012)
Income $25k-$50k	0.3393***	0.4661***
	(0.0009)	(0.0011)
Income $100K+	-0.6868***	-0.9508***
	(0.0015)	(0.0022)
Female	-0.0295***	-0.306***
	(0.0007)	(0.0008)
Age 18-30	0.0177***	0.1918***
	(0.0007)	(0.0009)
Age 65 or Older	-0.9105***	-1.265***
	(0.0019)	(0.0028)
Household Size	-0.0091***	0.0209***
	(0.0002)	(0.0003)
Number of Children in HH	0.1244***	0.0704***
	(0.0003)	(0.0004)
Black	1.0932***	0.9716***
	(0.0012)	(0.0016)
Hispanic	0.4021***	0.3786***
	(0.0009)	(0.0012)
Asian	-0.2977***	-0.3106***
	(0.0015)	(0.0018)
Less than HS Degree	0.0559***	0.0430***
	(0.0008)	(0.0010)
BA or Higher	-0.7178***	-0.8427***
	(0.0010)	(0.0013)
Lost Employment Income	1.4570***	1.4195***
	(0.0010)	(0.0013)
Unemployed at Time of Survey	0.398***	0.4014***
	(0.0007)	(0.0009)
Constant	-3.6185***	-3.7239***
	(0.0019)	(0.0023)
Logged Variance of Random Effect	-8.1944***	-11.1883***
	(0.1127)	(0.2536)
N	19,534	8,994

Random effects panel regressions. Standard erros in parentheses

*p<0.05,**p<0.01,***p<0.001

Notes: Both models include week fixed effects

California model has fixed for LA and San Francisco

MSAs LA MSA is Los Aneles and Orange Counties

LA County Renter Survey Regression Output

We used logit regressions to analyze the Renter's Survey, since the dependent variables were all binary (e.g., people paid rent on time or not). We turn now to an investigation of how the attributes of specific economic and public health outcomes, household characteristics, and policy, jointly influence the source of money households use to pay rent, and the probability of non-payment of rent.

Some important housekeeping: As we mentioned in the body of the text, households were interviewed throughout July and into early August. An important survey question is whether people paid their July rent in full. Those who were asked the question early in July may have not yet known whether they would be able to pay the rent in full, whereas those asked in August would know the state of their rental payment for July with certainty. To ensure that the week the survey was taken would not bias our results, we initially ran models that included dummy variables for the date of the survey interview. None of these variables suggested that responses varied systematically based on the survey week, so the results we present results below do not include interview date as a control variable.

A second point involves another important variable, which is whether or not people received unemployment insurance. While there is a strong theoretical reason to believe that unemployment payments help struggling households pay rent, the fact that expanded unemployment was widely available until August 1 could make its impact hard to detect. Most people who lost work during our sample frame had access to unemployment. This obstacle was compounded by our survey data containing numerous missing values for this question, perhaps because people weren't sure if their household was receiving it, or simply because they refused to answer. To control for this missing information, we created a categorical variable to indicate if someone did not answer the unemployment insurance question. In the presence of this control, the unemployment insurance variable is statistically significant. If this control is not included, the variable loses statistical significance. Our judgment is that the results support the idea of unemployment helping reduce rent nonpayment, but readers should bear these issues in mind.

In Table A3 above, which shows Pulse regressions, the coefficients are logit parameters. In the table below, we report the output as odds-ratios, which are an exponentiated transformation of the logit parameters. If an odds-ratio is 2, it means a person in a category (such as a lost job) is twice as likely to do something (such as using a credit card to pay rent) than a person in a reference category (such as did not lose a job).

The Pulse regressions suggested a strong association between late payment and lost income, and in fact suggested that this association was stronger than late payment and unemployment. Our County regressions found the opposite: the stronger association was between nonpayment and lost work—the relationship between nonpayment and lost income was not statistically significant. One likely explanation for this difference (beyond our smaller sample size) is that the County survey found much more overlap between unemployment and lost

income than did the Pulse. As we mentioned above, in the Pulse 45 percent of renters reported unemployment, while 68 percent reported some form of lost income. In the County survey the latter proportion was only 58 percent, and almost all of those had also lost a job.

Table A4 shows the full output of our payment regression, while Table A5 shows the output of regressions analyzing the use of credit cards, loans, or help from family and friends.

Table A4.

	(1)	(2)	(3)
	Missed Full Rent at least Once	Missed Full Rent at least Once among those who lost job	Will likely miss Full August Rent
rent	1.000	1.000	1.000
	(0.21)	(0.74)	(0.89)
In rent controlled unit	0.786	0.734	0.841
	(-1.10)	(-1.11)	(-0.73)
DK about rent control	1.092	1.019	0.852
	(0.40)	(0.07)	(-0.65)

Received voucher	0.586	0.489	0.684
	(-1.23)	(-1.32)	(-0.82)
Lost job	2.481***		3.096***
	(3.57)		(3.92)
Received UEI	0.731	0.618*	0.843
	(-1.46)	(-1.97)	(-0.74)
DK/NA UEI	0.510		0.433
	(-1.28)		(-1.43)
Sick with COVID-19	1.839*	1.987*	2.493***
	(2.31)	(2.10)	(3.31)
Att. toward landlord	0.999	0.996	0.997

	(-0.43)	(-1.13)	(-1.04)
Lost income	0.897		0.946
	(-0.25)		(-0.12)
DK/NA lost income	1.372	1	1.277
	(0.35)	(.)	(0.21)
N	931	420	923

Exponentiated coefficients; *t* statistics in parentheses

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Other controls include categorical variables for income, education, Black, Asian, Hispanic, age, and marital status. Full results are available on request.

Table A5.

	(1)	(2)	(3)	(4)
	Credit Card	Savings	Friend or Family	Other Loan
Rent Paid	1.000	1.000	1.000	1.000
	(-0.84)	(1.40)	(1.24)	(0.19)

In rent controlled unit	0.722	0.609**	1.216	0.691
	(-1.24)	(-2.65)	(0.94)	(-1.43)
DK about rent control	0.657	0.494***	1.065	0.683
	(-1.52)	(-3.46)	(0.29)	(-1.46)
Received voucher	1.766	0.797	1.107	1.392
	(1.39)	(-0.63)	(0.28)	(0.79)
Lost Job	1.299	1.699*	2.353***	0.903
	(0.80)	(2.36)	(3.35)	(-0.36)
Never Job	1.550	2.484	2.104	710303.9
	(0.37)	(0.99)	(0.66)	(0.02)
Received UEI	1.109	1.198	0.677	0.877

	(0.36)	(0.90)	(-1.78)	(-0.49)
DK/NA UEI	0.582	0.472	0.721	1.326
	(-0.83)	(-1.55)	(-0.62)	(0.33)
Sick with COVID-19	2.398**	1.988**	2.129**	3.904***
	(2.93)	(2.81)	(2.94)	(4.91)
Lost Income	1.299	0.998	0.632	0.276
	(0.48)	(-0.00)	(-1.04)	(-1.66)
DK/NA lost income	1.111	0.831	0.415	0.000
	(0.09)	(-0.20)	(-0.76)	(-0.02)
Received CARES	0.814	1.289	1.178	1.249
	(-0.78)	(1.26)	(0.76)	(0.82)

DK/NA CARES	1.114	1.174	0.871	1.457
	(0.22)	(0.40)	(-0.32)	(0.80)
Att. toward landlord	0.999	0.998	0.999	0.997
	(-0.36)	(-0.92)	(-0.44)	(-0.80)
N	988	1000	1000	1000

Exponentiated coefficients; *t* statistics in parentheses

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Odds-ratios from logit regressions. Other controls include categorical variables for income, education, Black, Asian, Hispanic, age, and marital status. Full results are available on request.

Appendix III: Survey Instrument

QLang: Please select your preferred language:

English	1	
Spanish	2	
Mandarin	3	

We appreciate your participation in this important research study. As part of our studies, we typically collect certain systems and device data which is used for analytical purposes, and other information you may choose to share, such as demographic information and occasionally, a name, email address, and photo, video and audio, all of which is used to conduct the research study. By clicking "Accept" you agree to keep the contents of the study strictly confidential, and further agree that to the extent you supply any personal data or we (MySoapBox) collect any systems-related data about you as part of the study, we or the research team may use it in connection with our conduct of the study. For more information, please visit our Terms of Use, Privacy Policy, and Your Data, Your Rights Portal.

- Accept
- Decline

INTRO: Thank you for your time. Your honest answers are important to us!

DEMOGRAPHICS

1. Please indicate your gender.

Male	1	
Female	2	
Non-binary/Other gender identity	3	

2. Please indicate your age.

Under 18	1	**TERMINATE IMMEDIATELY**
18-24	2	
25-29	3	
30-34	4	
35-39	5	
40-44	6	
45-49	7	
50-54	8	
55-59	9	
60-64	10	

65-69	11	
70-74	12	
75-79	13	
80-84	14	
85 or older	15	

Q2HIDDEN_QUOTA

CATEGORY	DEFINITION	QUOTA n=
Female	Q1=2	510
Female 18-24	Q1=2 AND Q2=2	22
Female 25-34	Q1=2 AND Q2=3-4	121
Female 35-44	Q1=2 AND Q2=5-6	116
Female 45-54	Q1=2 AND Q2=7-8	100

Female 55-59	Q1=2 AND Q2=9	40
Female 60-64	Q1=2 AND Q2=10	35
Female 65-74	Q1=2 AND Q2=11-12	44
Female 75+	Q1=2 AND Q2=13-15	32
Male	Q1=1	490
Male 18-24	Q1=1 AND Q2=2	20
Male 25-34	Q1=1 AND Q2=3-4	116
Male 35-34	Q1=1 AND Q2=5-6	112
Male 45-54	Q1=1 AND Q2=7-8	96
Male 55-59	Q1=1 AND Q2=9	39
Male 60-64	Q1=1 AND Q2=10	34
Male 65-74	Q1=1 AND Q2=11-12	42

Male 75+	Q1=1 AND Q2=13-15	31
Non-binary/Other gender identity	Q1=3	No quota, allow to continue

DO NOT OVER-QUOTA/ UNTIL AFTER Q9

3. What is the zip code of the address where you are currently living?

ENTER ZIP CODE		

Q3HIDDEN_QUOTA: Location:

CATEGORY			QUOTA n=
LA City		1	MIN=400
LA County		2	MAX=600
NONE		99	TERMINATE

DO NOT OVER-QUOTA/ TERMINATE UNTIL AFTER Q9

4. What type of home are you currently living in?

Single family home	1	

Duplex	2	
Townhome	3	
Apartment/condominium complex with fewer than 10 units	4	
Apartment/ condominium complex with more than 10 units	5	
Other (please specify)	6	

5. Do you own or rent your primary residence?

Own	1	TERMINATE
Rent	2	
Other (please specify)	3	TERMINATE

DO NOT OVER-QUOTA/ TERMINATE UNTIL AFTER Q9

6. How many separate, enclosed rooms are in your housing unit? Please include bedrooms, kitchens, and living areas but do not include bathrooms.

Enter # of rooms	____ ____	**[NUMERIC RESPONSE ONLY. RANGE 1-10]**

7. How many people, including you, live in your household?

1	1	
2	2	
3	3	
4	4	
5	5	
6	6	
7	7	
8 or more	8	

[ASK IF Q7>=2]

7b. How many children under the age of 18 currently live in your household?

0/None	0	
1	1	
2	2	
3	3	
4	4	
5 or more	5	

8. Please indicate your ethnicity. *(Please select all that apply)*

White or Caucasian	1	
Black or African American	2	
Hispanic or Latino	3	
American Indian or Alaska Native	4	
Asian	5	
Native Hawaiian or Pacific Islander	6	
Other (please specify)	7	
Prefer not to answer	99	ANCHOR, EXCLUSIVE

Q8HIDDEN_QUOTA

CATEGORY	DEFINITION		QUOTA n=
Hispanic (Including Multi-Race)	Q8=3		438

African-American (Non Hispanic)	Q8=2 AND NOT Q8=3		125
Asian (Non Hispanic, Non African-American)	Q8=5 AND NOT Q8=2,3		132
Caucasian/Other	NOT Q8HIDDEN_QUOTA=1, 2,3		305

DO NOT OVER-QUOTA/ TERMINATE UNTIL AFTER Q9

[ASK IF Q8=3]

8a. Which language do you speak most often in your home?

English	1	
Spanish	2	
Other	3	

[ASK IF Q8=5]

8b. Which language do you speak most often in your home?

English	1	
Chinese	2	
Other	3	

[ASK IF Q8a or Q8b <> 1]

8c. How well do you speak English?

Very well	4	
Well	3	
Not well	2	
Not at all	1	

9. What was your annual household income before taxes last year (in 2019)? As a reminder, your household is you and anyone who lives with you. Please provide your best estimate.

Under $15,000	1	
$15,000 to $24,999	2	
$25,000 to $34,999	3	
$35,000 to $49,999	4	
$50,000 to $74,999	5	
$75,000 to $99,999	6	
$100,000 to $149,999	7	

$150,000 and over	8	
Prefer not to answer	99	

Q9HIDDEN_QUOTA

CATEGORY	DEFINITION		QUOTA n=
Under $15K	Q9=1	1	149
$15K-$24,999	Q9=2	2	110
$25K -$34,999	Q9=3	3	101
$35K-$49,999	Q9=4	4	137
$50K -$74,999	Q9=5	5	179
$75K-$99,999	Q9=6	6	118
$100K -$149,999	Q9=7	7	119
$150K and over	Q9=8	8	87
Prefer not to answer	Q9=99		No quota, allow to continue

OK TO OVER-QUOTA/ TERMINATE ALL

INFORMED CONSENT

10. To ensure you are aware of all benefits and potential risk associated with this research, please read the below information, and indicate your agreement by answering the question below.

Michael Manville, Michael Lens and Paavo Monkkonen from the Department of Urban Planning at the University of California, Los Angeles (UCLA) are conducting a research study. You were selected as a possible participant in this study because you are a resident of Los Angeles County. Your participation in this research study is voluntary.

WHY IS THIS STUDY BEING DONE?

This study is being done to understand how ordinary residents are doing during the COVID-19 pandemic.

WHAT WILL HAPPEN IF I TAKE PART IN THIS RESEARCH STUDY?

If you volunteer to participate in this study, the researcher will ask you to answer questions about your current renting situation, as well as provide some background about yourself.

HOW LONG WILL I BE IN THE RESEARCH STUDY?

Participation should take less than 15 minutes.

ARE THERE ANY POTENTIAL RISKS OR DISCOMFORTS THAT I CAN EXPECT FROM THIS STUDY?

There are no anticipated risks or discomforts.

ARE THERE ANY POTENTIAL BENEFITS IF I PARTICIPATE?

There are no anticipated benefits.

WILL INFORMATION ABOUT ME AND MY PARTICIPATION BE KEPT CONFIDENTIAL?

Any information that is obtained in connection with this study and that can identify you will remain confidential.

WHAT ARE MY RIGHTS IF I TAKE PART IN THIS STUDY?

You can choose whether or not you want to be in this study, and you may withdraw your consent and discontinue participation at any time by closing your browser.

WHO CAN I CONTACT IF I HAVE QUESTIONS ABOUT THIS STUDY?

- **The research team:**

  If you have any questions, comments or concerns about the research, you can talk to one of the researchers. Please contact:

  Michael Manville: mmanvill@ucla.edu

  Paavo Monkkonen: pmonkkon@ucla.edu

  Michael Lens: mlens@ucla.edu

- **UCLA Office of the Human Research Protection Program (OHRPP):**

If you have questions about your rights while taking part in this study, or you have concerns or suggestions and you want to talk to someone other than the researchers about the study, please call the OHRPP at (310) 825-7122 or write to:

UCLA Office of the Human Research Protection Program

11000 Kinross Avenue, Suite 211, Box 951694

Los Angeles, CA 90095-1694

CONSENT

[MULTI SELECT - RESPONDENT HAS TO SELECT YES FOR 1-3 TO CONTINUE]

	Yes	No
1. I agree that I am 18 years of age or older.	1	**TERMINATE**
2. I understand and I have considered and evaluated the nature, scope, and extent of the risks and benefits involved in participating in this study, and I voluntarily and freely choose to participate.	2	**TERMINATE**

3. I agree to participate in this study.	3	**TERMINATE**
I no longer wish to participate. [CHECKBOX]	**EXCLUSIVE, TERMINATE**	

MAIN SURVEY

[TEXT] Thank you again for your time. We would like to understand more of the impact the COVID-19 pandemic has had on residents of Los Angeles. Your honest answers are important to us. Your responses will be kept confidential.

11. Earlier you mentioned that you rent your primary residence. How much does your landlord or property manager charge, per month, for rent? If you split rent with someone else (for example, if you have a roommate), we are interested in the *total* rent owed each month, not just your share. Please round to the nearest dollar amount and enter in the space provided below.

Enter amount	$_____	**[NUMERIC RESPONSE ONLY. RANGE 200-5000]**

12. How does your household usually pay rent?

Cash	1	
Check or automatic bank transfer	2	
Money order	3	
Credit card	4	
Other (please specify)	5	

13. In talking to people about the current situation, we are finding that many people are having trouble paying rent this month. What about you? In July, has your household …?

Paid July rent in full	1	
Paid part of the rent	2	

Not paid rent at all	3	

[ASK Q14 IF Q13=1 or 2]

14. Did your household make the rent payment on the day it was due, or pay it late?

Paid on the day it was due	1	
Paid late	2	

[ASK Q15 IF Q13=1 or 2] [RANDOMIZE]]

15. To your knowledge, did you or anyone you live with rely on any of the following options to pay rent this month? *(Please select all that apply)*

Help from family or friends not living in the household	1	
Credit Card	2	
Withdrew money from savings	3	
Payday or other emergency loan	4	
None of these	5	ANCHOR, EXCLUSIVE

16. How about in June? Did your household …?

Pay June rent in full	1	

Pay part of the rent	2	
Not pay rent at all	3	

[ASK Q17 IF Q16=1 or 2]

17. Did your household make the rent payment on the day it was due, or pay it late?

Paid on the day it was due	1	
Paid late	2	

[ASK Q18 IF Q16=1 or 2] [RANDOMIZE]]

18. To your knowledge, did you or anyone you live with rely on any of the following options to pay rent in June? *(Please select all that apply)*

Help from family or friends not living in the household	1	
Credit Card	2	
Withdrew money from savings	3	
Payday or other emergency loan	4	
None of these	5	ANCHOR, EXCLUSIVE

19. How about in May? Did your household …?

Pay May rent in full	1	
Pay part of the rent	2	
Not pay rent at all	3	

[ASK Q20 IF Q19=1 or 2]

20. Did your household make the rent payment on the day it was due, or pay it late?

Paid on the day it was due	1	
Paid late	2	

[ASK Q21 IF Q19=1 or 2] [RANDOMIZE]]

21. To your knowledge, did you or anyone you live with rely on any of the following options to pay rent in May? *(Please select all that apply)*

Help from family or friends not living in the household	1	
Credit Card	2	
Withdrew money from savings	3	
Payday or other emergency loan	4	

None of these	5	ANCHOR, EXCLUSIVE

[SHOW IF Q13=2 OR 3 OR IF Q16=2 OR 3 OR IF Q19=2 OR 3]

[TEXT] You have indicated that in at least one recent month you did not pay rent in full. The next few questions are about that.

[ASK Q22 IF Q13=2 OR 3 OR IF Q16=2 OR 3 OR IF Q19=2 OR 3]

22. Have you or anyone you live with discussed a repayment plan with your property management company or landlord, to pay back the rent you owe?

Yes	1	
No	2	

[ASK Q23 IF Q22=1]

23. Have you or anyone you live with *entered into* a repayment plan with your property management company or landlord, to pay back the rent you owe?

Yes	1	
No	2	

[ASK Q24 IF Q13=2 OR 3 OR IF Q16=2 OR 3 OR IF Q19=2 OR 3]

24. Has your property manager or landlord encouraged you or anyone you live with to pay some or all of your rent with a credit card?

Yes	1	

No	2	

[ASK Q25 IF Q13=2 OR 3 OR IF Q16=2 OR 3 OR IF Q19=2 OR 3]

25. Did your property manager or landlord reduce your services (for example, shut off utilities or reduce maintenance) after you did not pay rent?

Yes	1	
No	2	

[ASK Q26 IF Q13=2 OR 3 OR IF Q16=2 OR 3 OR IF Q19=2 OR 3]

26. An eviction is when your landlord or property manager forces you to move. Has your property manager or landlord threatened to evict you?

Yes	1	
No	2	

[ASK Q27 IF Q26=1]

27. Has your property manager or landlord, to your knowledge, begun an eviction against you?

Yes	1	
No	2	

[ASK ALL]

28. In the coming month, August, do you think your household will …?

Pay August rent in full	1	
Pay part of the rent	2	
Not pay rent at all	3	
Move out of Los Angeles County	4	
Move somewhere I will not need to pay rent	5	

29. Has anyone in your household (including yourself) lost a job since the March 16 stay-at-home order began?

Yes	1	
No	2	
No one in the household was employed before	3	

30. Has anyone in your household (including yourself) lost work *hours or income* since the March 16 stay-at-home order began?

Yes	1	
No	2	

No one in the household was employed before	3	

[ASK Q31 IF Q29 OR Q30=1]

31. Has anyone in your household received unemployment insurance payments as a result of the loss of job or income?

Yes	1	
No	2	

[ASK Q32 IF Q31=1]

32. One thing we've heard is that many people are earning more money through unemployment insurance than they did at their job. How about in your household? Are the people receiving unemployment payments making more or less money than they did before?

More than before	1	
Less than before	2	
About the same as before	3	
Don't know / Not sure	4	

[ASK ALL]

33. The federal CARES Act provided one-time public assistance payments of up to $1,200 per adult and $500 per child. Did anyone in your household receive a CARES Act assistance payment from the CARES Act?

Yes	1	
No	2	
I don't know	3	

34. Has anyone in your household become sick with COVID-19, or with symptoms you believe resulted from COVID-19, since the March 16 stay-at-home order began?

Yes	1	
No	2	

[ASK Q35 IF Q34= 1]

35. Did any of these symptoms require the sick person or persons to seek medical attention?

Yes	1	
No	2	

[ASK Q36 IF Q35= 1]

36. Did any of these symptoms require the sick person or persons to be hospitalized?

Yes	1	
No	2	

[ASK ALL]

37. We'd like to get your feelings toward your landlord or property management firm. We are going to ask you to rate them using something we call the feeling thermometer. Ratings between 50 degrees and 100 degrees mean that you feel favorable and warm toward your landlord. Ratings between 0 degrees and 50 degrees mean that you don't feel favorable toward the person and that you don't care too much for your landlord. You would rate the landlord at the 50-degree mark if you don't feel particularly warm or cold toward your landlord.

[SLIDE SCALE WITH 0-100]		

LAST QUESTIONS

[TEXT] Thank you again for your time. We have just a few more questions to help us group your answers with other respondents.

38. Please indicate the highest level of education you have completed.

Less than High School	1	
High School, no diploma	2	
High School graduate / G.E.D.	3	
Some college, no degree	4	

Associate degree	5	
Bachelor's degree	6	
Graduate or professional degree	7	
Vocational training	8	
Other (please specify)	9	

39. Which of the following best describes your marital status?

Single, never married	1	
Married	2	
Divorced/Separated	3	
Widowed	4	
Unmarried, living with significant other	5	

40. Who do you rent your apartment from?

Family member or friend	1	
An individual landlord	2	
A rental/management company	3	
Don't know/unsure	4	

41. How many years have you lived at your current address?

Number of Years	____ ____	**[NUMERIC RESPONSE ONLY. ALLOW ZERO ONLY IF MONTHS HAVE RESPONSE]**
Number of Months	____ ____ _	**[NUMERIC RESPONSE ONLY. RANGE 0-11]**

42. Is your primary residence rent controlled or rent stabilized?

Yes	1	
No	2	
Don't know/unsure	3	

43. Does your household receive any of the following types of public rental assistance?

Rental voucher (section 8)	1	

You live in an income-restricted, subsidized rental unit	2	
You live in public housing	4	
Other	5	
Don't know/unsure	6	

[TEXT] Thank you again for time. Those are all the questions for today.

UCLA Lewis Center for Regional Policy Studies

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