

“A Little Bit of a Security Blanket”: Renter Experiences with COVID-19– Era Eviction Moratoriums

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ABSTRACT Policy makers at the federal, state, and local levels responded to the COVID-19 pandemic with a broad array of policies that were intended to prevent housing instability among renters. Eviction moratoriums were an important part of this policy landscape. Recent evidence indicates that these moratoriums were effective in reducing eviction-filing rates, but many questions remain about the impacts of these policies. Drawing on qualitative interviews ($N = 60$) with renters in three states (Connecticut, Florida, and Ohio) who had experienced eviction or eviction risk during the pandemic, we examine how renters interpreted, experienced, and navigated the moratoriums; how moratoriums shaped their well-being and housing security; how racism may have shaped policy effects; and how these experiences differed across a varied policy landscape. Our findings demonstrate how moratoriums supported renters and how they fell short, offering important lessons for future eviction-prevention and civil-legal policy making.

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INTRODUCTION

Policy makers at the federal, state, and local levels responded to the COVID-19 pandemic with a broad array of measures intended to prevent evictions and improve renter housing stability. Eviction moratoriums were among the first and most widely adopted interventions in the first year of the pandemic (Benfer et al. 2022). The federal government, 43 states, the District of Columbia, five American territories, and numerous cities and counties adopted eviction moratoriums (Benfer et al. 2022). Recent evidence indicates that these moratoriums were broadly effective in reducing eviction-filing rates and in slowing the spread of COVID-19 (Hepburn et al. 2023; Jowers et al. 2021; Leifheit, Linton, et al. 2021). However, to understand fully the impact of protections, we must examine what these policies meant to renters, how they shaped renter behavior, and how these experiences differed across policy landscapes. Indeed, like landlord-tenant law prior to the pandemic (Hatch 2017), eviction moratoriums differed significantly from state to state, as did implementation of the two federal eviction moratoriums enacted during the pandemic (Benfer et al. 2022).

This article expands our understanding of eviction moratoriums and their impacts through a qualitative analysis of renter experiences. We draw on 60 in-depth interviews conducted between March 2021 and September 2021, when moratoriums were in place and prior to substantial rollout of the federal emergency rental assistance (ERA) program. We conducted these interviews across three distinct jurisdictions and policy landscapes: Connecticut (which had a strong state moratorium), Florida (a weak state moratorium), and Ohio (no state moratorium). We found that these policies were an important source of protection for most participants but did not provide complete relief from eviction, forced moves, or the stress of rental arrears.

This study contributes to the larger evaluation of novel pandemic-era policy interventions, moving beyond policies as written to examine practical implementation and tenant interpretation. As Burris and colleagues (2004) argue, the effects of policies occur through their design, through the behaviors of those who implement them on the ground, and through the interpretations and behaviors of policy targets—in this case, renters themselves. Understanding renter experiences with moratoriums through in-depth qualitative interviews helps to clarify the processes through which these policies operated to prevent eviction and support renter well-being and how they fell short in protecting renters. As such, these findings offer

important lessons for the design of future eviction-prevention and housing-stabilization policies and, more broadly, the design and implementation of civil-legal policy.

BACKGROUND

THE EVICTION PROCESS

Eviction is a legal process by which a landlord compels the removal of a tenant from a rental unit (Benfer et al. 2021). Although nonpayment of rent is the most common cause for eviction (DeLuca and Rosen 2022), states typically allow landlords to initiate an eviction for criminal activity or nuisance behavior; for lease violations; for holdovers past the lease term; in some cases, without providing a reason at the end of the lease term; or at the appropriate interval in a month-to-month or other periodic tenancy, after adhering to a statutorily prescribed notice period (Benfer et al. 2021).

Generally, the eviction process can be broken down into five stages: (1) the landlord provides their tenants with a notice of intent to terminate the tenancy; (2) the landlord files the eviction case with the court; (3) the court holds a hearing; (4) the court issues a judgment and orders a writ of eviction; (5) if the judgment is in the landlord's favor, law enforcement or other contracted parties execute the order of eviction (Benfer et al. 2022). The exact process varies from state to state and even across local jurisdictions (Hatch 2017), including variation in the type of notice required, cost of filing an eviction, time between notice and filing, hearing process and access, and possible causes of action. Renters living in subsidized housing (e.g., in public housing or using a housing choice voucher) may benefit from additional eviction protections (Preston and Reina 2021), though the effectiveness of these protections remains unclear (Gromis, Hendrickson, and Desmond 2022; Harrison et al. 2021). Although landlords are prohibited from evicting a tenant outside of the legal process, extrajudicial "self-help" and informal evictions are not uncommon. Informal evictions occur when landlords force tenants to vacate the unit through means outside of formal legal proceedings, including by raising the rent, threatening to file an eviction, or engaging in harassment and intimidation (Nelson et al. 2021). Informal or illegal evictions may, indeed, be considerably more common than formal evictions (Desmond and Shollenberger 2015).

The eviction process is characterized by power imbalances, information asymmetries, and administrative burdens that fall heavily upon tenants.

Landlords, especially those who file cases frequently, are more familiar with the eviction process and more likely to have the ability to retain legal counsel than their tenants (Ellen et al. 2021). For renters, the eviction process tends to be both opaque and fast. Tenants must navigate complex laws and policies and are often uninformed of their legal rights (Nelson et al. 2021). The challenges that individuals face in navigating these sorts of bureaucratic processes are collectively referred to as “administrative burdens,” which include learning costs, psychological costs, and compliance costs (Moynihan, Herd, and Harvey 2015). Administrative burdens limit individuals’ ability to take advantage of housing programs and affect their interaction with the civil-legal system (Keene et al. 2021; Kim 2022; Hoffman and Strezhnev 2022). In the case of eviction, learning costs include knowledge of legal rights and available resources; psychological costs take the form of stigma, stress, or a loss of autonomy associated with the eviction process; and compliance costs arise from barriers to participation in court processes, including the need to travel, take time off from work, secure child care or navigate online court hearings (Hoffman and Strezhnev 2022). Socially and economically marginalized individuals may face the greatest challenges navigating these burdens, given their limited access to resources (Herd 2015; Keene et al. 2021; Lipsky 2009). Administrative burdens are also one way in which seemingly race-neutral policies may deepen racial inequalities (Ray, Herd, and Moynihan 2022). Structural racism may exacerbate the costs of these burdens. In addition, administrative burdens can create policy discretion that results in discriminatory implementation.

A PREEXISTING EVICTION CRISIS

The COVID-19 pandemic exacerbated a severe affordable-housing and eviction crisis in the United States. Prior to the pandemic, there was no state in the country where a full-time, minimum-wage worker could afford to rent a one-bedroom apartment without spending more than 30 percent of their income on rent (National Low Income Housing Coalition 2020). As a result of limited funding, rental subsidies that could make housing affordable were severely restricted: fewer than one in four eligible households received any form of federal rental assistance (Fischer and Sard 2017; Joint Center for Housing Studies 2020). This lack of affordable housing contributed to significant rental cost burdens. Among renters in the lowest income quintile, 80 percent spent more than half their income on rent and were at significant risk of falling behind and experiencing

eviction (Joint Center for Housing Studies 2020). Between 2000 and 2018, landlords filed an average of 3.6 million evictions per year, affecting approximately 7 percent of all renting households (Gromis, Fellows et al. 2022). Widespread wage and job loss during the COVID-19 pandemic resulted in increased rental debt and eviction risk, worsening housing insecurity (Kneebone and Murray 2020). In August 2021, an estimated seven million households were behind on their rent, double the rate in a typical pre-pandemic year (Parrott and Zandi 2021).

An ongoing history of racially discriminatory housing policy, a broader landscape of structural racism, and the disproportionate impact of the pandemic on communities of color have created a vastly unequal landscape of eviction risk. Throughout US history, discriminatory policies have constrained housing opportunities for communities of color, particularly Black Americans, and subsidized those for White Americans, contributing to enormous racial disparities in homeownership and wealth (Coates 2014; Rucks-Ahidiana 2021). As one notable example, redlining policies excluded predominantly Black neighborhoods from federally backed home loans, limiting opportunities for homeownership and wealth building (Rothstein 2017). Redlining was part of a broader ecology of racist housing policies that reinforced each other to create segregation and inequalities in housing security (Swope, Hernández, and Cushing 2022). These historical policies are reinforced by contemporary forms of housing discrimination (Swope and Hernández 2019). These housing policies also intersect with other forms of structural racism to further limit housing access. For example, a system of racialized mass incarceration creates significant barriers to housing for Black Americans (Blankenship et al. 2023). As a result of this structural discrimination, relative to their White counterparts, Black and Hispanic Americans are more likely to be renters, to experience rental cost burdens (Joint Center for Housing Studies 2022), and to be evicted (Hepburn, Louis, and Desmond 2020). These underlying disparities were deepened by the pandemic as a result of the disproportionate burden of COVID-related job loss, morbidity, and mortality in Black and Hispanic communities (Kneebone and Murray 2020; Feldman and Bassett 2021). In September 2020, 9.7 percent of Black households and 8.7 percent of Hispanic households reported that they were very likely to be evicted in the next 2 months, relative to 4.4 percent of White households (Wedeen 2021).

Eviction results in a cascade of losses that can contribute to economic hardship and housing instability (Desmond 2016). The stress and trauma

of eviction can lead to missed work, absences from school, and job loss (Collinson et al. 2022). Eviction records can also make it nearly impossible to find subsequent housing (Desmond 2016). Moreover, evictions have significant implications for health and well-being, and the unequal prevalence of evictions has implications for racial health equity. They have been linked to numerous adverse health effects, including poor child health (Desmond and Kimbro 2015), preterm birth and low birthweight (Himmelman and Desmond 2021), behaviors associated with HIV risk and other sexually transmitted infections (Niccolai, Blankenship, and Keene 2019; Groves et al. 2021), and overdose-related deaths (Bradford and Bradford 2022).

EVICTIION MORATORIUMS AS A POLICY RESPONSE

Early in the pandemic, in an attempt to prevent a surge in evictions and their associated public health consequences, federal, state, and local policy makers responded in unprecedented ways (Benfer et al. 2021, 2022). At the federal level, the CARES Act restricted eviction filings in federally assisted housing between March 27 and August 24, 2020. The Centers for Disease Control and Prevention (CDC) enacted a federal moratorium on September 4, 2020, restricting evictions for eligible tenants in both private market and federally assisted housing. After multiple extensions, the initial CDC moratorium expired on July 31, 2021, and was replaced with another moratorium that restricted eviction protections to communities with high levels of virus transmission. This order remained in place until it was struck down by the US Supreme Court on August 26, 2021.

The implementation of these federal orders varied by state. For example, states differed in the stage of the eviction process to which they applied the CDC moratorium and in the extent to which they required landlords to inform tenants of their rights (Benfer et al. 2022).

In addition to these federal protections, beginning in March 2020, eviction moratoriums were adopted in 43 states, the District of Columbia, five American territories, and numerous counties and municipalities. The strength of these state and local eviction moratoriums varied considerably across time and place, and in no case represented a complete ban on evictions (Benfer et al. 2022). Some states froze evictions at earlier stages, preventing landlords from filing an eviction in court. In contrast, others allowed the eviction process to proceed through the courts but prevented the removal of tenants from their homes (Benfer et al. 2022). At the state

level, the majority of moratoriums restricted protections to eviction cases filed for nonpayment of rent or to renters who could demonstrate a COVID-19 hardship (Benfer et al. 2022). The breadth of state protections declined over time, as states either lifted moratoriums altogether or limited coverage to nonpayment-of-rent cases, tenants who could demonstrate COVID-19 hardship, or both (Benfer et al. 2022).

For the typical renter, parsing the coverage, implementation, and overlap of eviction moratoriums represented a potentially significant challenge. For example, the original CARES Act eviction moratorium applied only to renters in federally assisted housing but offered no means by which renters could check whether their building qualified (Ernsthausen, Simani, and Elliot 2020). Although moratorium protections were applied automatically in some locations at some points in the pandemic, in many contexts, renters had to actively assert and prove their eligibility. For example, under the CDC moratorium, renters were expected to file a declaration of eligibility. Under Florida's state moratorium, renters needed to provide proof that their economic hardship was related to COVID-19. The work of tracking and responding to the shifting exigencies of local moratorium implementation represents an administrative burden that may limit the efficacy of such policies and may also contribute to inequalities in policy impacts and experiences.

EVALUATING THE MORATORIUMS: PRIOR EVIDENCE

Despite inconsistent implementation and gaps in protections, evidence suggests that moratoriums were effective at reducing eviction-filing volume. Eviction-filing rates throughout most of the United States remained well below historical averages during the first 2 years of the pandemic (Hepburn et al. 2023). These reductions did not stem from the moratoriums alone: supportive measures such as pandemic unemployment benefits, stimulus payments, the child tax credit, local rental assistance and diversion programs, and \$46.5 billion in federal ERA likely helped prevent evictions (Martin 2022). Nonetheless, research suggests that the moratoriums played a significant role in these trends, especially in the early pandemic. Longitudinal research comparing county-level eviction filings to historical baselines found significant reductions in eviction-filing rates during weeks in which moratoriums were in place, especially when those policies prevented earlier stages of the eviction process (Benfer et al. 2022).

Preliminary evidence also indicates that moratoriums had health benefits for renters and their communities. Stronger state eviction moratoriums were associated with reduced COVID-19 incidence and mortality, and the lifting of moratoriums was associated with increased COVID-19 incidence (Leifheit, Pollack, et al. 2021; Leifheit, Linton, et al. 2021; Sandoval-Olascoaga, Venkataramani, and Arcaya 2021; Jowers et al. 2021; Nande et al. 2021). By preventing evictions, moratoriums may have reduced crowding and housing instability, which are associated with infectious disease spread (Benfer et al. 2021). Moratoriums were also associated with reduced psychological distress among renters (Leifheit, Pollack, et al. 2021).

THE CURRENT STUDY: UNDERSTANDING RENTERS' EXPERIENCES OF EVICTION MORATORIUMS

Although evidence of the moratoriums' benefits is growing, many questions remain about the lived experience of these policies for renters. How did the moratoriums shape tenant behavior in ways that affected health, well-being, and housing insecurity? Prior research indicates that tenants prioritize rental payments above other needs, often at the expense of their health and well-being (Desmond 2016). Recent survey research finds that although some tenants did delay rental payments when moratoriums were in place, others went to great lengths to keep their rent paid (Tsai et al. 2022; Manville et al. 2022). However, little is known about tenants' decision-making processes during this time and the role of eviction moratoriums in shaping those decisions.

It is also important to examine what these protections meant to renters. Did they help to alleviate stress associated with wage loss or rent arrears? Moratoriums likely reduced stress associated with immediate eviction risk, but stress associated with rent arrears may have persisted. In addition, survey research suggests that arrears may have increased tensions between landlords and tenants, worsening stress (Tsai et al. 2022; Manville et al. 2022). Understanding how renters experienced and navigated changing dynamics is important to evaluating the impact of these policies.

How did renters learn about and access eviction policies, and how did that vary across policy settings and renter characteristics? Examining experiences with administrative requirements, learning costs, and proof of coverage can help clarify gaps in protections and inform future policy making.

How did pervasive structural and interpersonal racism shape experiences and impacts of eviction-prevention policies? Discrimination in policy implementation may have shaped policy effects such that Black and other minoritized renters were less likely to be protected from eviction. This disparity may have been particularly visible where policies allowed discretion in determining eligibility for protections, lacked outreach to tenants about their rights, or mandated that tenants must meet certain criteria to qualify for protections (Ray et al. 2022). Current evaluations of the eviction moratoriums suggest that these policies prevented the greatest number of evictions in Black and Hispanic communities (Hepburn et al. 2023). However, it is still possible that racism may have undermined the efficacy of moratoriums for Black and other minority renters.

The experiences and narratives of renters themselves are critical to answering these questions. In general, qualitative methods are valuable for capturing lived experiences with policies; the processes through which policy impacts occur; and how meaning and interpretation shape policy experiences, navigation, and impacts (Edin and Pirog 2014). However, to date, no systematic qualitative studies of eviction moratoriums exist. Our study responds to this gap. We draw on qualitative interviews with renters who experienced eviction or eviction risk during the pandemic to examine how renters interpreted, experienced, and navigated the moratoriums; how these elements shaped their well-being and housing security; and how these experiences and impacts varied across individuals and policy landscapes.

METHODS

We conducted interviews with tenants ($N = 60$) who had experienced eviction risk or eviction since the start of the pandemic (March 2020) and resided in one of three states (Connecticut, Florida, Ohio). Interviews were conducted between March 2021 and September 2021. The CDC eviction moratorium was in place for nearly all of this period, but ERA was not yet widely available (large-scale rollout began in September 2021).

SETTING

The three states in which we conducted interviews varied substantially in emergency protections available to renters (Benfer et al. 2022). Connecticut's state moratorium offered the most robust protections, freezing

four stages of the eviction process for an extended period. Starting on March 16, 2020, courts in the state only heard emergency matters, which did not include eviction cases. The state supreme court issued a stay on the execution of all evictions, which was extended repeatedly until September 3, 2020, when it was narrowed slightly. Landlords' ability to provide notice to tenants or file evictions with the courts was restricted—albeit with exceptions—through June 2021, after which landlords were required to complete a rent relief application before filing to evict. In Florida, tenant protections against eviction were less extensive and more short-lived. The governor froze the filing and judgment stages of the eviction process starting on March 17, 2020. Protections were narrowed over the summer of 2020. These protections were fully rescinded as of October 1, 2020. Ohio never implemented a statewide eviction moratorium, though several cities in the state implemented their own protections.

These states also varied in their implementation of the CDC moratorium. Connecticut was one of only five states to require that landlords provide tenants with notice of the federal moratorium and their rights prior to filing an eviction for nonpayment of rent (Benfer et al. 2022). In Florida and Ohio, tenants were required to raise the CDC moratorium as an affirmative defense and were not systematically informed of their rights, allowing many evictions to proceed despite stated legal protections (Conlin 2021). In addition, in Ohio, legal challenges to the CDC moratorium affected its application in the state. For example, after the US Court of Appeals for the Sixth Circuit determined that the CDC lacked the authority to impose a nationwide eviction moratorium, the Franklin County Municipal Court instructed courts to proceed with evictions (*Tiger Lily, LLC v. U.S. Dep't of Health and Urban Dev.* [6th Cir. 2021]).

RECRUITMENT

We recruited a convenience sample of participants by distributing fliers to legal aid organizations ($N = 4$), by posting our recruitment flier on social media sites for mutual aid groups focused on financial and housing assistance ($N = 28$), and through snowball sampling ($N = 7$). In Connecticut, we also recruited participants through local community connections and prior studies related to housing ($N = 21$). We stopped recruitment in September 2021 because new themes were no longer emerging from our interviews and because the US Supreme Court had recently struck down the

CDC moratorium, substantively changing the national policy landscape. We focused our data collection on renters who were likely to be most immediately affected by the moratoriums because they were struggling to pay rent, were behind on rent, or had experienced eviction. We also restricted eligibility to renters over the age of 18.

SAMPLE CHARACTERISTICS

We enrolled participants on a first-come, first-served basis. However, when we reached a sample of $N = 34$ in Connecticut, we stopped recruiting so we could obtain sufficient sample sizes in the other two locations. Our final sample included Connecticut ($N = 34$), Ohio ($N = 13$), and Florida ($N = 13$). We conducted a short demographic and housing survey at the end of each interview (see table 1) to characterize our sample. Our sample was predominantly female ($N = 42$) and predominantly Black ($N = 49$), reflecting two populations that faced greatest eviction risk prior to the pandemic (Hepburn et al. 2020). Just over a quarter of participants ($N = 17$) identified as Hispanic or Latinx. The average age of our sample was 36 (range = 19–66). The vast majority ($N = 48$) reported that they paid less than \$1,000 per month in rent. Most participants ($N = 45$) were not receiving any form of rental assistance: six received long-term rental assistance (i.e., Section 8, housing choice voucher, or public housing), and nine received temporary assistance (e.g., rapid rehousing, ERA). Only five of our

TABLE 1. Participant Characteristics

	<i>CT</i>	<i>FL</i>	<i>OH</i>	<i>Total</i>
Sample	34	13	13	60
Gender:				
Male	11	5	2	18
Female	23	8	11	42
Race:				
African American	28	11	10	49
White	3	1	1	5
Other	3	1	2	6
Hispanic/Latinx	10	5	2	17
Eviction proceedings:				
Landlord verbally said they would evict participant	20	12	9	41
Landlord filed a complaint and served participant papers	8	8	7	23
Court date scheduled	6	4	4	14
Court date attended	1	3	3	7
Landlord won the judgment from eviction court	2	3	2	7
Participant was officially evicted, having to vacate the premises	1	2	2	5
Participant “forced to move” but not officially evicted	10	8	8	26

participants experienced a formal eviction between March 2020 and the time of their interview. However, 26 participants described being “forced to move” during this period. In addition, 41 participants had received a verbal notice or warning from their landlord between March 2020 and the time of the interview. More than half of the participants ($N = 36$) were behind on their rent at the time of the interview. Our sample was not intended to be representative of all renters who were protected by the eviction moratoriums during the pandemic, nor can we be sure that we captured the full range of experiences with moratoriums. However, our convenience sample includes renter experiences across three policy contexts and a variety of housing and eviction experiences, providing important insights into the lived experiences of these policies.

INTERVIEW DATA COLLECTION

The first, second, and third authors conducted 60 interviews between March 2021 and September 2021. These semistructured interviews relied on an interview guide that included broad and open-ended questions with follow-up probes. This format not only helped to ensure that certain topics of interest were covered but also allowed the participant to tell their own story. We asked participants about their financial and housing situations; their relationships with their landlord; and their experiences with back rent, forced moves, eviction, and housing court. We also asked about their understanding of state and federal COVID-19 eviction moratoriums and their recommendations for future policy making. The timing of the interviews relative to both eviction policies and eviction experiences varied. Some interviews took place after evictions had occurred; other participants were in middle of the eviction process or had no experience with eviction. To anchor these conversations, we began each interview with a question about the participants’ current housing situation and probed for prior experiences.

We conducted interviews over Zoom to protect participant health and facilitate remote data collection (all interviewers resided in Connecticut). This interview format maximized safety and convenience but did have drawbacks, including our inability to follow nonverbal cues. The interviews were also shorter than a typical in-person interview, averaging 33 minutes in length. All participants received a \$50 electronic gift card for their time.

CODING AND ANALYSIS

Following a grounded theory approach (Corbin and Strauss 2014), our analysis was an ongoing, iterative process that co-occurred with data collection. Throughout the data-collection process, the authors met regularly to review and discuss interview transcripts. Interviewers wrote memos after each interview to summarize participants' stories and record emerging concepts. Upon completion of the interviews, the research team worked to develop a comprehensive codebook. First, the authors reviewed early memos, compiling a list of concepts and themes. Second, a group of researchers (the first four authors and a student research assistant) open coded eight interview transcripts, reading transcripts line by line and noting concepts in the margins (Corbin and Strauss 2014). Authors then used codes generated from open coding and early memos to develop a comprehensive codebook. Next, our coding team (the first, second, and fourth authors and a student research assistant) iteratively refined the codebook by collectively applying it to a small sample of transcripts ($N = 8$) and meeting with the larger research team to discuss the clarity, overlap, and gaps in coding. Once the codebook was finalized, coders double coded a small number of interviews ($N = 6$) to ensure consistent code application. In the final stage, the coding team independently coded the remaining 54 interviews using NVIVO software. Coders used NVIVO annotations to note any coding questions and met semiweekly with the full research team to resolve annotations through discussion. This process ensured consistency of code application and allowed for nuanced discussions of data and concepts.

The analysis for this article involved review of coded excerpts and full transcripts. Initially, the first author read through a large sample of transcripts ($N = 30$) and wrote memos about individual interviews as well as memos about crosscutting themes. Next, the first author reviewed coded excerpts specifically related to the moratoriums. The codes pulled and reviewed for this analysis included the moratoriums, loopholes, administrative burden, forced moves, and policy recommendations. In later stages of analysis, the first author aggregated concepts from coded data into larger categories (themes), iteratively refining these themes against the data to develop the five primary sections of this article. Throughout the analytic and writing process, the first author returned to full transcripts to provide context for individual excerpts. To protect participants' anonymity, we present the data using pseudonyms, which in most cases were chosen by the participants themselves.

FINDINGS

Our interviews helped to clarify how eviction moratoriums protected tenants or how the rules fell short and how these experiences varied across individuals and contexts. For some, eviction moratoriums created vital breathing room, offering relief from the immediate threat of eviction and time to find new work or access benefits. Still, tenants were acutely aware that these protections were temporary, and many prioritized paying rent at the expense of other needs, despite the moratorium's protections. Although the moratoriums prevented some evictions, participants also described how gaps in protections resulted in both informal and formal evictions. These gaps in protection were particularly evident in contexts where moratoriums required tenants to assert their rights actively and where there were restrictions on eligibility. Furthermore, landlords' economic and legal power, the temporary nature of eviction moratoriums, and previous negative experiences with state institutions and programs undermined faith in these protections. In many cases, lack of confidence in policy protections led to preemptive moves, undermining the stated policy goal of preventing housing instability.

“A LITTLE BIT OF A SECURITY BLANKET”: CRITICAL BREATHING ROOM TO ADDRESS RENTAL ARREARS

The interviews highlighted multiple ways that eviction moratoriums protected tenants' housing stability and well-being. Many participants described how the moratoriums helped relieve the sense of immediate crisis and the immense stress associated with rent challenges. For example, Michael, a Hispanic renter in Connecticut, had fallen behind on his rent multiple times in the 10 months prior to the interview. He had experienced threats of eviction and was uncertain about his ability to maintain his housing. He described how the moratorium provided a sense of a “safety net” that relieved some of the stress he experienced after losing his job and falling behind on his rent: “Oh, God, yeah. Big-time relief. . . . When I first learned that there was a moratorium on evictions and that they couldn't evict, it was just like, that was like a humongous weight was like lifted from me. . . . I still had the weight of, you know, I have to take care of this, something needs to happen, but at least there was some sort of a safety net that, if I fell, I wouldn't hit the ground, you know?”

The news of the moratoriums did not eliminate Michael's housing-related stress. He continued to lose sleep over unpaid rent and described how stress

and lack of sleep caused his blood sugar to rise, exacerbating his type 2 diabetes and making it difficult to maintain the part-time job he had secured. Nonetheless, the moratorium relieved the sense of emergency, allowing him to devote time and energy to securing resources, such as disability benefits.

Other participants described how the moratoriums created valuable space or “breathing room,” giving them time to strategize, advocate for themselves, and catch up on rent. For example, Jane, a biracial Ohio renter, described how the CDC moratorium gave her time to resolve rental arrears that had accumulated after she lost her job during the pandemic. She explained, “I believe I saw it on the morning news one morning and I just remember them saying that they couldn’t evict for nonpayment of rent. And that’s all I needed to hear at the time, to give myself a little bit of a security blanket. I would say that it gave me some breathing room.” Even though Jane’s landlord served her with a 3-day eviction notice, Jane knew she could not be evicted for nonpayment, and the landlord did not follow through on the notice. Ultimately, when she was 4 months behind on her rent, Jane was able to obtain a grant from the Salvation Army that covered her rental arrears. By then, Jane had obtained new employment and was able to make her monthly rent payments going forward.

Like Jane, Oliver, a Black Ohio renter who lost his job early in the pandemic, was able to use the cushion afforded by the CDC moratorium to find another job and catch up on his rental arrears. As a manager at an electrical engineering company, he was able to earn enough to cover his arrears and begin paying the rent in full. He explained, “I was able to get back to work. And I paid the full amount. Yeah, so that’s the policy. It worked for me, it worked for me and maybe for others.”

In multiple cases, the “breathing room” described above helped participants navigate the often lengthy, tedious process of obtaining benefits to replace lost income. For example, Lizzie, a Black Connecticut renter, was able to obtain rental assistance from a local program just in time to avoid the eviction that her landlord filed in October 2020, after Connecticut’s moratorium was revised to allow evictions for “serious nonpayment of rent.” Lizzie, who lived with her teenage daughter, had fallen significantly behind on rent after her work hours were cut to 1 day a week between March 2020 and August 2020. After months searching for help, she found a state program that paid her arrears. This rental assistance came through the same week that she received an eviction notice. In describing her close call, she explained, “But it never actually made it to court, because that is when the program

came through. . . . The timing was excellent.” Lizzie’s experiences highlight how moratoriums may improve the efficacy of benefits such as ERA by providing time to access these resources. In the absence of a moratorium, even small gaps between lost income and access to benefits can result in evictions that have long-lasting negative sequelae (Desmond 2016).

By slowing the eviction process, the moratorium also helped some tenants advocate for themselves and their rights. For example, Porsche, a Black Florida renter, described how the CDC moratorium provided her with some control over the eviction process. When she received an eviction notice from her landlord in December 2020, after losing work hours at her warehouse job and falling more than \$6,000 behind on rent, she printed information about the moratorium to notify the landlord of her rights. She explained, “I gave it to my property manager so I wouldn’t be evicted because they paused eviction.” Though she expected that the landlord might ultimately find a way to evict her, she felt that these policies bought her time to find other resources. She explained, “It made me feel like I had some time to try to find somebody to help with rental assistance. . . . I was like, I am not the only one this is happening to. I know there’s a lot of people that are facing eviction, so let me see if I can find a program that can help.”

As Porsche’s comment highlights, the moratoriums also gave some participants a sense that they were not alone. Others described a sense of appreciation that the moratoriums recognized their needs as renters during the pandemic. For example, when asked what she thought about these policies, Mo, a Black woman living in Ohio, explained, “It shows that they’re like taking into consideration that we can’t pay the rent, like they might be behind a little bit and you know people that usually would be able to pay their rent might not be able to. So that I felt like that’s what that is showing, like people were really out of work here and we’re going to be treated like human beings.”

“BUT TRY TO GET IT PAID UP”: ONGOING PRIORITIZATION OF RENT

Although moratoriums provided some relief from immediate eviction risk, virtually all participants described an ongoing sense of urgency toward addressing rental arrears that they knew would ultimately come due. For example, despite reassurance from her landlord that she could not be evicted during the moratorium, Lynn, a Black subsidized-housing resident in Connecticut, described the importance of catching up on her rent

after losing her job with a school dining service and falling behind. She explained, “But try to get it paid up because if you’re in the hole or a deficit and they lift that ban, . . . you’re stuck and you could get evicted. So, my biggest thing is pay it off while you can.”

Sly, a Black Connecticut resident who lived with his grandson, noted the potential danger of being lulled into a false sense of security by the moratorium. Sly had fallen behind during the pandemic as a result of additional expenses related to his grandson. Despite the moratorium, he described pressure to catch up on late payments. He explained, “But it can even make things worse if you, like, just continue not to pay the rent. Because when the pandemic is over, you’re in a—you know? They’re gonna evict you then, so . . . I’m trying to catch up on mine so I wouldn’t have that problem.”

Many participants noted that they continued to prioritize rental payments despite the moratoriums. A few participants described other expenses that took priority over their rent, such as keeping the internet paid for children’s remote learning or purchasing a car to get to work. However, most participants described prioritizing rent over other needs, including food, utilities, and car payments. As Star, a Black Connecticut resident, explained, “I make sure I pay the rent first, then I penny-pinch everything else.” When Star received a \$600 stimulus payment, she used it to pay the rent, just as other participants described giving whole paychecks to their landlords.

Participants also described extensive efforts to address rental arrears despite the moratorium protections. For example, Lizzie (introduced above) took out a high-cost payday loan (which she ended up paying back at nearly three times the initial loan value) to try to keep paying the rent after losing her income. Lizzie was initially protected by the state moratorium and had a good relationship with her landlord, but she still went to great lengths to address arrears. She explained, “I have a good management company where I live, so it wasn’t, like, constant letters, because they knew what was going on, but just, every month seeing that increase and the number get bigger, it got scary.”

**“DON’T UNDERESTIMATE WHAT THE LANDLORD CAN DO”:
LOOPHOLES, GAPS, AND LANDLORD POWER**

Several participants expressed concerns that landlords would be able to circumvent the moratoriums, indicating a lack of confidence in the protections that these policies offered. For example, Misha, a Black subsidized-housing resident in Connecticut, was verbally threatened with eviction in January 2021

after falling behind on her rent for multiple months, though she ultimately worked out a payment plan with her landlord. Misha was aware of the state moratorium but expressed doubts about these protections, suggesting that landlords' access to financial resources and legal representation place them above the law. She explained, "You know, I just want to say something. Don't underestimate what a landlord can and cannot do. Because when you got that money, they can evict you. . . . [If they've] got the money for the right lawyer, they can evict you. They can evict you. And I know it was a government thing saying that, you know, no landlord can evict you due to the pandemic—don't underestimate the mind of a landlord, if they've got money." Misha advised tenants not to count on the moratorium's protections, stating, "And listen, pay them people their money, now. Don't play with them people's money. That lady needs her money just as much as I needed somewhere to stay."

Multiple participants also discussed concerns about "loopholes" in the moratoriums that could create opportunities for landlords to evict them. In particular, a few mentioned that the CDC moratorium only protected tenants from eviction stemming from nonpayment of rent, which might create room for landlords to evict them for other reasons. Wizdom, a Black Connecticut renter who was behind on her rent, had recently received a text message from her landlord with an eviction threat. She described uncertainty regarding the moratorium's ability to protect her from this threat, explaining, "But they can put you out—well, something about they can't put you out for nonpayment of rent, but they can put you out for criminal activity or something like that." Savannah, a White Connecticut resident, explicitly described this loophole as a tool that landlords could use to circumvent the moratoriums, noting, "There was a moratorium saying you can't evict people if it's because of nonpayment of rent. So, then landlords were making up other reasons to evict people."

In addition to loopholes that landlords could use to evade the moratoriums, actual gaps in these policies left some participants unprotected. These lacunae were particularly prevalent for participants in Florida (where the state moratorium only protected tenants who were adversely affected by COVID-19) and participants in Ohio (where there was no state moratorium). For example, Nina, a Black Florida renter, described not being protected by the state moratorium (the CDC moratorium was not yet in place) because her job loss was not considered "COVID related." She resigned from her job as a travel agent in February 2020 because the company was struggling and then was unable to find a new job when the pandemic hit

shortly thereafter. She used her savings to pay a few months' rent, but then received an eviction notice when she could no longer pay. Believing that she would ultimately be evicted, Nina left her apartment, moving in first with a boyfriend and later with her parents. Beyond the moratorium, Nina described not being able to access other pandemic benefits, including unemployment, because her income loss preceded the pandemic.

Similarly, Mark, a Black renter, was evicted in Florida in September 2020 because he could not prove that his job loss was COVID related and therefore covered by the state's moratorium. He explained, "I also went to the court, and I'll say that the judge ruled in favor of the landlord because I wasn't able to prove that I lost my job because of COVID-19. So, I was not eligible for the moratorium or the rental assistance." Though the CDC moratorium had recently gone into effect and should have protected him (because protections were not restricted to COVID-related hardship), this protection was not granted, perhaps because Mark did not file a declaration of eligibility. He only learned about the moratorium while he was in court.

In some cases, participants' uncertainty about the moratoriums was exacerbated by landlord actions. Participants described landlord harassment and pressure to leave. Tony, a White Connecticut resident who had fallen more than \$2,000 behind on his rent after losing his job early in the pandemic, described how his landlord (a property management company) served him an unofficial (or "fake") eviction notice. He explained, "I mean, they just—they sent me a notice to quit during the middle of the beginning of the pandemic; when they were told to stay off and leave these people alone, there is nothing that can be done. They actually sent me a letter on the letterhead, a fake thing—notice to quit." Tony described various scare tactics his landlord used to try to force him to leave. The moratorium empowered Tony to stand up to pressure. He refused to leave and began documenting his landlord's actions so that he would be prepared to advocate for his rights in court. However, as described below, other participants moved out as a result of landlord pressure, even when they were eligible for protection under the moratoriums.

"FLAMING HOOPS": ADMINISTRATIVE BURDENS AND PRIOR POLICY FAILURES CONTRIBUTE TO UNCERTAINTY

A few participants described past experiences with challenging, bureaucratic, and often unfruitful attempts to obtain government benefits and

resources that made them skeptical of moratorium protections. For example, multiple participants had not received stimulus payments during the pandemic, which contributed to a sense that stated protections may be “too good to be true” or that they might have been excluded for some reason.

Other participants described how past experiences with administrative burdens shaped their engagement with moratoriums. For example, Ashley, a White Ohio resident, explained, in reference to the CDC moratorium, “To be honest, I thought it just seemed too good to be true. I felt like . . . I felt like if it came to that and if I ever got to the point where I needed to try to take advantage of it, it would probably be like flaming hoops to jump through, which I’m sometimes a little bit of a pessimist [about].” Ashley went on to describe challenging past experiences with trying to obtain benefits. She explained, “It’s never easy. I feel like sometimes it’s like more trouble than it’s worth, even when you really, really need it. Even having dealt with, you know, like, just getting assistance from the county over the years as far as food stamps or child-care vouchers. So, it’s just always just a headache.”

Many participants echoed Ashley’s sentiments about the “flaming hoops” and “headaches” that were associated with other social programs and sources of support. Some described the cumbersome application process associated with obtaining rental assistance through local programs. As Peter, a Black Connecticut renter, explained in reference to his rental assistance application, “And now you’ve gotta go through loops and circles and all kinds of stuff just to get this money, and then they make you wait, and then the rent is still building up while you’re waiting.”

Although negative past experiences with government benefits programs may have deterred some participants from completing the declaration form required to obtain protection under the CDC moratorium, some participants experienced protections from state moratoriums despite lack of engagement with the policy or even knowledge of it. For example, Felicia, a Black Connecticut renter who had received a notice to quit prior to the pandemic, explained that she did not know about the moratorium until the courts notified her that evictions were not being processed: “No, I didn’t know until we got the papers in the mail.” Under Connecticut’s initial state moratorium, landlords were not allowed to file evictions, eliminating the burden on tenants like Felicia to obtain protections or to engage with the policy.

In contrast, Florida’s moratorium required tenants to prove their hardship was COVID related, essentially requiring that tenants raise the

moratorium as an affirmative defense. In addition, judges and landlords were not required to notify tenants about these protections. As a result, some participants were unaware of their rights and experienced eviction. Tom, a Black Florida renter, was evicted with his wife and young child in September 2020 after losing his job and falling 3 months behind on his rent. He was not aware of his rights under the Florida’s moratorium until after he was evicted. He explained, “I, unfortunately, came to hear about the rules after I was evicted, so, yeah, I couldn’t do anything. . . . I just had to accept and move on. But I will say, I heard about those rules and I would say, sounds like something so good, right?” When asked if he would have tried to challenge the eviction filing had he known about the moratoriums, he replied, “Absolutely yes.”

“I THOUGHT I’D BE DISCRIMINATED ON”: RACISM AND POLICY MISTRUST

Racism shaped tenants’ prior policy experiences and trust in moratorium protections. For example, Ashton, a Black college student in Florida, was aware of the moratoriums but expressed concern that these policies would be applied in a discriminatory way (that they were “kind of being applied selectively”) and would not protect him from his landlord’s eviction threats. When asked why he thought the policies might not protect him, he explained, “Mentally, of course, I’ll just start thinking . . . that I’m Black and maybe these people are kind of not really considering Blacks for assistance or help in this case.” After Ashton’s parents were no longer able to help him with the rent because of their own job loss and Ashton was unable to find additional work because of the pandemic, he moved out under significant landlord pressure, first couch surfing with friends and then moving in with a relative. Though Ashton was technically protected by the moratorium, he did not activate these protections.

Dre, a Black Florida resident, also expressed concerns that racially discriminatory implementation of the moratoriums might undermine the policies’ protections. After he lost his job working in a restaurant, he applied for “various grants from the government for unemployed people” without any success. He questioned whether race played a role, noting a contrast to his White neighbors’ experiences: “For me, I was denied. But for them [a White neighbor], their application was accepted and that’s just a classic example of how this system is rigged against [non-White people].” These experiences

made him question the ability of the moratoriums to protect him as a Black renter. He explained, “I know that when it comes to eviction, I can never be favored by the laws, even if the laws favor me. So, I hope you understand my perspective.” Where individuals must actively assert and defend their rights, as in Florida, it is possible that there was more opportunity for the discriminatory implementation that Dre and Ashton anticipated and experienced.

Beyond the moratoriums, participants described how racial discrimination deterred them from seeking other eviction-prevention resources. For example, in explaining his decision not to seek legal assistance in the face of an eviction filing, Ian, another Black Florida renter, noted, “I felt probably I wouldn’t get any help—and considering, like, I’m Black—so I thought I’d be discriminated on . . . so that’s why I didn’t, like, bother trying to get some help.” Martin, also a Black Florida renter, explained that he gave up seeking ERA after experiencing interpersonal racism and disrespect in the process of applying. He noted, “No, I just gave up trying to at least get these things and decided that enough was enough, and let me move on and just forget that this thing almost existed.”

In contrast, William, a Black Connecticut renter, described the importance of seeking help and pushing back against evictions despite a perceived lack of institutional support and extensive experiences with institutional racism in his community. He explained, “If you need help at this time, go get it, because a lot of people just . . . be like, ‘Well, fuck it, you know this guy wants to put me out, let him put me out.’ A lot of people are just fed up.”

“THAT’S WHY I CHOSE TO MOVE OUT”: UNCERTAIN PROTECTIONS PROMPT PREEMPTIVE MOVES

Gaps in protection, the temporary nature of these policies, landlord power, and previous negative experiences with state institutions and programs all contributed to uncertainty about eviction moratoriums. As alluded to in preceding sections, this uncertainty prompted some participants to move out preemptively. For example, Antonia, a Black Connecticut renter, left her apartment and moved in with a friend after she fell 2 months behind on her rent. Though her landlord did not file an eviction, he told her that “if I wasn’t able to pay the whole amount then I should move.” Though Antonia had heard of the moratorium, she did not believe that she could stay without paying the rent. She explained, “Yeah, I got told that [the landlord could not evict]. But again, I didn’t have power to do that, so that’s why I chose to

move out and honor his request. Because at the end of the day, it saves [rent,] you know.” When asked about her decision not to try to stay, she described not having resources, “courage,” and “energy to argue with him.” She concluded by noting, “He’s more powerful than I, you know. At the end of the day, if he wants me out of the apartment, he will do anything to make sure that I am out of the apartment. So that’s why I didn’t go to that extent.”

Antonia also noted that preemptively moving out saved her a rent payment. If, in the end, she was going to be evicted, she needed to put her rent toward finding new housing. Indeed, multiple participants described not wanting to take a chance on uncertain protections. To save rent and avoid an eviction record, some focused on finding replacement housing, rather than trying to remain in their current units, sometimes moving in with friends or family—precisely the sort of doubled-up housing arrangements that eviction moratoriums attempted to forestall.

Other participants moved out preemptively because their large rental debts made eviction seem inevitable. For example, Peter, a Black Connecticut renter who had fallen several months behind on his rent in the rooming house where he lived, was considering moving, though his landlord had not filed an eviction. He explained, “I can’t go the amount that I owe her now and to get to a few more months, it’ll be \$10,000. Who wants to dig out of that? You know what I’m saying. So, I might have to leave. . . . I can’t sit nowhere and be owing nobody \$10,000 and don’t have a decent job to pay that back.” As Peter’s example highlights, moratoriums did not address the fundamental gaps between rental costs and incomes. These underlying challenges, combined with mistrust of the policy protections, ultimately may have prevented the moratoriums from achieving their highest potential in protecting tenants from housing instability.

DISCUSSION

We used semistructured interviews to examine tenants’ experiences with eviction moratoriums during the COVID-19 pandemic. These policies were an important source of protection for many participants but by no means provided complete relief from eviction or the stress of mounting rental arrears. One distinctive feature of participants’ experience was the “breathing room,” or extra time, that the moratoriums provided. Although this extra time did not help all participants, it made a significant difference for some. The pause in the eviction process allowed them to strategize, find resources,

repay rental arrears, and avoid evictions. Given the well-established long-term consequences of eviction, in these cases, the moratoriums may well have changed the course of participants' lives in important ways (Desmond 2016; Hatch and Yun 2021). Still, both state and federal moratoriums had significant gaps in protections. Some participants experienced informal evictions or other forced moves. Others were evicted because they did not qualify for protections or were evicted despite eligibility for protection because they were unaware of existing policies or did not activate their rights.

The moratoriums did not fundamentally alter the structural advantages that landlords hold relative to their tenants (Garboden and Rosen 2019). Our interviews suggest that throughout the pandemic, landlords continued to exert power over tenants in ways that threatened their housing stability and undermined the effectiveness of moratoriums. Participants described multiple ways that landlords circumvented moratoriums, including by taking advantage of loopholes in these policies. Furthermore, participants described how perceived landlord power undermined their faith in available protections. Without the confidence that the moratoriums would protect them, several participants chose to move preemptively. These moves, which in many cases can be considered informal evictions (Desmond and Shollenberger 2015), are unlikely to be captured by eviction-filing data and likely undermined the policies' stated goals of preventing housing instability. Whether moratoriums prevented these informal evictions or encouraged them by restricting landlords' access to the courts remains unclear. However, some news reports document informal evictions as a way that landlords circumvented the moratoriums (Zainulbhai and Daly 2022).

Experiences with the moratoriums varied considerably across individuals and contexts. Though our small, nonrandom sample was not designed to support robust comparisons, our data suggest differences in renter experiences across states. For example, Connecticut's broader protections appear to have helped eliminate the administrative burdens that created barriers to accessing eviction protections in other states. In addition, in Connecticut, all eviction filings had to be accompanied by proof that tenants were informed of their rights and given information about rental-assistance resources. This requirement of notice helped to address the knowledge gaps that participants in other states experienced. Indeed, our data contained examples of participants who were excluded from protection under moratoriums because they were unaware of their rights.

In addition to requirements associated with moratoriums, participants' prior experiences with administrative burdens and program challenges contributed to skepticism about the moratoriums and reluctance to engage with these protections. This pattern mirrors the findings of studies showing that administrative burdens can deter program participation (Keene et al. 2021). Research also illustrates how such administrative burdens may have the largest impact on those most in need, those least able to navigate burdens, and those most likely to face stigma and discrimination in this process (Ray et al. 2022; Moynihan et al. 2015; Keene et al. 2021). As Ray and colleagues (2022) illustrate, administrative burdens often act as an opaque form of racial discrimination, leading to racially unequal impacts for seemingly race-neutral policies.

Indeed, race and racism also shaped experiences with moratoriums in ways that were filtered through the characteristics of the moratoriums themselves. Our data suggest that Black tenants experienced discrimination in accessing renter protections during this time and that anticipated discrimination may have reduced engagement with the moratoriums. More research is needed to examine the downstream impacts of moratoriums on racial disparities in eviction rates. The field also needs to further explore how racism and racial power may have shaped moratoriums themselves (Michener 2022).

Our data also suggest that the moratoriums had mixed effects on tenant health and well-being. On the one hand, the policies relieved a sense of emergency related to rental arrears, potentially mitigating stress and stress-related health impacts. These findings align with research demonstrating that moratoriums reduced psychological distress among renters (Leifheit, Pollack, et al. 2021). On the other hand, most participants described ongoing stress as a result of the temporary and uncertain nature of the moratoriums' protections. Furthermore, our findings suggest that these protections did not lead renters to redirect financial resources toward health-related investments. Participants reported that they continued to prioritize rent over nearly all other expenses, delaying payments only in situations of last resort.

POLICY IMPLICATIONS: DESIGNING EQUITABLE HOUSING-STABILIZATION MEASURES

Our findings inform multiple recommendations about how policies can be designed to better support housing stability and achieve equitable outcomes in the pandemic context and beyond. First, time is a critical policy dimension.

Moratoriums delayed the eviction process, providing tenants time to catch up on rent. Our findings echo other research suggesting the potential benefits of policies that slow down the eviction process (Leung, Hepburn, and Desmond 2021; Gromis, Fellows et al. 2022). They also suggest a need for policies that speed up access to and availability of emergency benefits, housing subsidies, income replacements, and disability benefits. This aid can take years to obtain, creating shortfalls that lead to eviction (Deshpande, Gross, and Su 2019).

The efficacy of the moratoriums in preventing eviction was contingent on participants' ability to access other resources, such as rental assistance. Although several participants obtained ERA through local programs, much of this aid was distributed after moratoriums expired, plausibly undermining the efficacy of both programs. Furthermore, ERA programs also contained significant administrative burdens that likely shaped access to rental assistance and thus the efficacy of the moratoriums and its long-term impacts. These burdens were particularly characteristic of early ERA programs, given that many programs relaxed guidelines (e.g., allowing self-attestation or direct-to-tenant payments) after federal guidance encouraged grantees to adopt flexibilities that helped accelerate the delivery of assistance (Aiken et al. 2022).

Second, policies fail in the absence of directed outreach. Many of our respondents did not know of or understand the rights that were afforded them through eviction moratoriums. Relying on landlords or courts to provide information was insufficient. Our findings suggest the importance of community outreach and trusted messengers to mitigate mistrust created by racism and the power imbalance between landlords and tenants, as well as the need to support ongoing efforts of racially marginalized communities to undo the impacts of racism on housing security (Michener and SoRelle 2022). Our findings also point to the potential benefits of policies and programs that inform tenants about their rights and provide access to financial and legal resources. Right-to-counsel laws that provide tenants access to representation in eviction cases are potentially an important step in this direction (Ellen et al. 2021). Laws have passed in 15 cities, one county and four states that create a tenant right to legal representation, starting with New York in 2017 (National Coalition for Civil Right to Counsel 2023).

Third, policy makers should design policies to minimize access barriers. We found that administrative burdens and procedural hassles reduced the efficacy of eviction moratoriums. These burdens were higher in some of our

sites than in others. Flexibility allowed under federal policies, particularly the CDC eviction moratorium, was refracted through local regimes, creating significant barriers to accessing protections in some parts of the country. This difficulty was true of other pandemic policy responses as well (e.g., the expansion of unemployment insurance). The impacts of administrative burdens highlight the potential benefit of universal programs that apply automatically and do not require individuals to assert or apply for eligibility. For example, some early state moratoriums froze all stages of the eviction process (Benfer et al. 2022).

Although the eviction moratoriums, and later ERA, prevented the expected dramatic increase in eviction filings during the pandemic (Benfer et al. 2022), these interventions were not designed to address the systemic and structural deficiencies that result in eviction. Temporary assistance programs and protections against eviction are critical safety-net interventions, but they will be limited in their ability to protect longer term renter housing stability and well-being without policies and resources dedicated to addressing both the affordable-housing crisis and an inequitable eviction system that can be used for the landlord's benefit at great cost to the tenant. Furthermore, in the absence of tools for addressing the structural racism that fundamentally shapes housing access and eviction risk, any ameliorative housing protections will fall short of advancing housing equity.

CONCLUSION

Though our findings shed light on how tenants experienced the moratoriums, they do have some important limitations. First, we capture experiences in only three states. Additional qualitative work in other settings will be important as we extend our understanding of how a varied policy landscape shapes eviction risk, housing instability, and well-being. Second, our data capture only short-term impacts of eviction moratoriums. Future work that can identify long-term impacts of these policies will be important. Third, in-person interviews may be better able to capture trajectories and experiences with more depth than our virtual interviews revealed. In addition, it is important to note that our sampling frame only captured those who were at risk of eviction or who had experienced eviction. This intentionally narrow frame did not allow us to capture the ways that eviction moratoriums affected other renters and the broader communities in which they reside. For example, the moratoriums likely shaped relationships

between landlords and tenants during this time, potentially affecting even those renters who were not experiencing housing strain. Impacts of the moratoriums may also extend to network and family members of households at risk of eviction (Keene et al. 2022). In addition, our study excluded non-English-speaking individuals who may have faced additional barriers in accessing eviction-prevention resources. Future research capturing these experiences is important. Our convenience sampling and recruitment methods may also have excluded or overrepresented some experiences with eviction moratoriums. For example, our heavy reliance (nearly half our sample) on social media sites for mutual aid groups may exclude individuals who were disconnected from resources or were not actively seeking resources to avoid eviction. Furthermore, recruitment from these sites may have produced a more economically disadvantaged sample. Though we did not collect income data in our survey, most participants were either unemployed, receiving Social Security, or working in lower-wage jobs. This underlying economic vulnerability may have limited the efficacy of the moratoriums and shaped our findings.

Despite these limitations, our analysis makes an important contribution to the larger project of evaluating the unprecedented eviction-prevention policies of the COVID-19 pandemic. The experiences of tenants themselves are critical to understanding why, how, and in what circumstances these policies worked and fell short, thus helping to inform a path forward as the United States continues to confront dual eviction and affordable-housing crises.

NOTE

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