



Navigating Rental Payment and Eviction Data during the Pandemic

What Have We Learned, and What Do We Need to Know?

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The economic impacts of the COVID-19 pandemic have hit renters harder than homeowners. More renters work in vulnerable industries where they were more likely to be laid off.¹ And renters have less income and less wealth than homeowners,² making them less able to withstand financial stress. Moreover, many renters were housing insecure before the pandemic, with 46.6 percent of rental households considered cost burdened in 2019 (spending more than 30 percent of their income on rent) (JCHS 2021).

It is important to understand the pandemic's impact on renters, especially how the pandemic has affected their ability to make their rental payments and to avoid eviction. Before the pandemic, national rental payment data were not publicly available, though property owners, management companies, and public housing agencies collected them internally. And for eviction data, only the Eviction Lab provided state- and county-level eviction filing data between 2000 and 2016. Early in the pandemic, some private and public organizations stepped in to help fill data gaps. But the collected rental payment data are not likely to be completely representative, and there are large gaps in coverage. The eviction data are even spottier.

These gaps have made it difficult for policymakers and researchers to estimate how many renters could not pay rent before the pandemic versus how much nonpayment was "caused" by the pandemic and how the numbers vary by renter characteristics, building or owner type, and local housing markets. The lack of data has also made it challenging for policymakers to determine the appropriate level and type of support to give renters and landlords or to assess how effectively federal, state, and local interventions (including eviction moratoriums, emergency rental assistance, unemployment insurance, and stimulus payments) have prevented evictions.

In this brief, we discuss the available rental payment data, why the samples may not be representative, and the data gaps. We also examine additional datasets, including eviction data. We then compare the results between the datasets and highlight key findings. We conclude with suggestions on how to improve data quality so we are in a stronger position to make policy decisions in the next crisis and are better informed to enhance housing stability among renters even when there is no crisis.

What Data Do We Have?

Before the pandemic, datasets that tracked timely rental payment information were not publicly available. Renters, even before the pandemic, struggled more than homeowners to cover housing costs, but no datasets tracked the share of households who were behind on their rental payments.³ This is different from the mortgage market, where multiple large-scale publicly available datasets (e.g., Black Knight data, CoreLogic data, Freddie Mac and Fannie Mae single-family loan-level data, and credit bureau data) have closely tracked mortgage delinquency rates for 10 or 20 years.⁴ The Eviction Lab collected eviction data before the pandemic, but there is a gap in coverage between 2016 and the pandemic.

With the pandemic taking a large toll on the renters,⁵ some public and private organizations have started to collect national rental payment and eviction data and have released the information to the public. Below, we describe six datasets that were created or expanded during the pandemic that include rental payment or eviction information. We also discuss what they cover and their advantages and limitations.

Survey Datasets on Rental Payment and Evictions

The **US Census Bureau Household Pulse Survey**⁶ aimed to understand how households have been affected by the COVID-19 pandemic. The Census Bureau acted quickly and started biweekly online household surveys in April 2020.⁷

In phase 1 (April 23, 2020, to July 21, 2020), the survey asked whether renters paid their rent on time in the previous month, and renters could select whether they missed or deferred their rent. But in phase 2 (August 19, 2020, to October 26, 2020), the question was changed to whether the household was caught up on their rental payments. Because many renters do not pay rent on time but do pay their rent eventually, the revised question aimed to better reflect the current status of housing payments and more accurately capture the number of renters potentially at risk of losing their housing because of missed payments. From phase 2, an additional question was added about the likelihood of being evicted in the next two months.

But because the data do not follow the same households over time, they did not reveal how many months of rental payments were missed among those who said they were not caught up on rent.

Starting in December 2021 (phase 3.3), the survey included a question that asks how many months renters are behind on their rent.

One of the major advantages of the Household Pulse Survey is that it contains detailed demographic and socioeconomic information, including age, sex, marital status, education, income, employment, and race and ethnicity. Geographic identifiers are also included for all states and the largest 15 metropolitan statistical areas (MSAs) by population. Therefore, we can estimate the share of households not caught up on rent by group, such as race or ethnicity, or compare the numbers by state over time. Along with the Understanding America Study (described below), the Household Pulse Survey also directly asks about anticipated evictions.

The survey is conducted online, and the sample is limited to those with internet access or the ability to receive text messages. The survey response rate is lower than 5 percent and has fluctuated over time, resulting in large variations in sample size ranging from 40,000 to 135,000 respondents. The sample size for renters is even smaller, as renters account for less than one-third of the households. Additionally, the housing-related questions are at the end of the survey, which causes further drop-off of respondents and potentially increases the nonresponse bias. Especially when the sample size is small, the estimates' standard errors are large when we break out the numbers by subgroup.

Finally, we find that the number of households who answer that they are behind on rent in the survey data is substantially higher than in the administrative data, suggesting selection bias in the survey result.⁸ Among tenants in the Avail platform who participated in the survey, we found that a disproportionately high share of survey participants reported being behind on rent compared with overall tenants in the Avail administrative data. This is a problem, as many government programs have mostly relied on the survey data to design and implement policies during the pandemic.

In early 2020, the Center for Economic and Social Research at the University of Southern California launched the **Understanding America Study (UAS)**,⁹ a panel dataset that provides information on how the pandemic affected US households. Because the data start on March 10, 2020, we can see housing payment status just before the virus spread and its effects hit the economy. Like the Household Pulse Survey dataset, the UAS dataset includes detailed information on household demographic and socioeconomic status, so we can see how rental payment differs across racial and ethnic groups. The survey also includes information on unemployment insurance payments, so we can see how these benefits have helped.¹⁰ The sample size is relatively small: about 6,200 US residents older than 18 participate in the survey, with a large proportion from Los Angeles County (about 1,500).¹¹ The sample size is small, but the UAS data track the same households over time. The dataset also provides weights to make the data more nationally representative. The dataset's panel nature allows us to calculate how many times households have missed their rental payments during the pandemic.¹²

The response rate for this small sample is more than 80 percent, which is significantly higher than for the Household Pulse Survey. The selected members are invited to learn about the survey and decide whether they would like to participate. The survey is conducted online, and the high response rate via initial engagement is likely to alleviate some selection bias in the data because it is less likely that those

who are behind on rent are more likely to participate in the survey to raise their concerns. In the UAS data, we find that the share of households that said they missed their monthly rental payment is largely in line with administrative datasets.

The Federal Reserve Board also conducted two supplementary surveys of the **Survey of Household Economics and Decisionmaking (SHED)**,¹³ which is an annual household-level survey. In April 2020 and July 2020, the Federal Reserve conducted two surveys to understand households' financial statuses following the pandemic outbreak. The survey was conducted by email; 1,030 households responded in the April survey, and 4,174 households responded in the July survey. The survey provided valuable information at the beginning of the pandemic, such as whether households were able to get housing payment relief and what households think they need to do to pay back their housing payments, but because of the small sample size, it is difficult to disaggregate the data to understand rent payments for specific segments of the population.

Administrative Datasets on Rental Payment and Evictions

The **National Multifamily Housing Coalition (NMHC)** rental payment tracker covers large multifamily properties owned by major property management companies.¹⁴ The monthly sample size is between 11 million and 11.8 million units, which is about a quarter of rental units nationwide. Although the NMHC started to publish rental payment information after the pandemic began, its data go back to 2019, and we can see how rental payment changed during the pandemic. The sample size is the largest among all existing datasets, which leads to greater reliability. And because data are collected directly from property management companies, the dataset does not have the selection biases that occur in surveys where tenants choose whether to participate in the survey.

The NMHC data are concentrated in newer, more upscale buildings in the large multifamily space (50 or more units) and tend to skew toward high-income renters, who are likely to be financially better off than low-income renters. Also, despite a large sample size, the data are available only at the national level,¹⁵ and we cannot compare how the numbers vary by location. Additionally, the data do not contain demographic or socioeconomic variables, so unlike the survey data, we cannot compare rental payment across different subgroups of households.

Avail is an online rental property management platform for independent mom-and-pop landlords.¹⁶ The company enables landlords to list rental units, screen tenants, and collect rent for more than 40,000 properties nationwide. Ninety-five percent of landlords on the platform own properties with one to four units, and 98 percent of Avail landlords own fewer than 10 properties. Since August 2020, Avail has established a strategic partnership with the Urban Institute and shared its administrative data tracking rental payment information since January 1, 2020.

Avail data track rental payments both before and after the pandemic began. The data also allow researchers to observe the share of renters who made only partial payments and the payment trends of the renters paying the lowest 20 percent of rent costs to capture how low-income renters are doing relative to the overall renters in the sample. Although the sample size is smaller than the NMHC sample,

Avail data provide rental payment information for several states and MSAs. Currently, data for only 19 states and 10 MSAs are available because of the limited sample size, and states and MSAs are expected to be added with the increase of the sample in the Avail data. Because the dataset includes administrative data, it does not suffer from selection bias like the Household Pulse Survey data. But we cannot gather information on household characteristics such as age, income, race, and ethnicity, so we cannot compare rental payment trends across different subsets of households.

The **Eviction Lab Eviction Tracking System**¹⁷ has collected eviction data from as far back as 2000. Its eviction map shows eviction rates at both the state and county levels between 2000 and 2016.¹⁸ Since March 2020, it has also tracked weekly eviction filings for 6 states and 31 cities to monitor the impact of COVID-19 and related policies that tried to tackle the pandemic's effects.¹⁹ Its most recent blog post, which summarizes eviction trends amid the pandemic, shows that there were 1.55 million fewer eviction filings after the pandemic began, largely because of the eviction moratorium.²⁰ Although the numbers have gone up since the Centers for Disease Control and Prevention moratorium expired, they remain far below prepandemic levels, though there are variations across cities. The authors state that these numbers should be interpreted with caution, as landlords could displace tenants following lease expiration or informal eviction.

All these datasets are difficult to interpret, as we do not have a baseline for rental payments. The only national prepandemic surveys that included rental payments were the 2017 American Housing Survey²¹ and the 2019 US Financial Health Pulse (Brockland et al. 2019). The American Housing Survey contained a special module that included questions about whether tenants were behind on rent or were likely to be evicted, and the Financial Health Pulse asked whether tenants faced difficulty paying their rent. Both datasets are surveys that rely on a relatively small sample. Administrative data, in general, have larger sample sizes and are less affected by households' selection to participate in a survey, but none of the datasets are nationally representative, and data are more scarce at the low end of the rental market.

TABLE 1

Comparing Datasets on Rental Payment

	Household Pulse Survey ^a	UAS ^b	SHED ^c	NMHC ^d	Avail ^e	Eviction Lab ^f
Sample period	Phase 1: 04/23/20–07/21/20 Phase 2: 08/19/20–10/26/20 Phase 3: 10/28/20–03/29/21 Phase 3.1: 04/14/21–07/05/21 Phase 3.2: 07/21/21–10/11/21 Phase 3.3 (ongoing): 12/1/21–12/13/21	Wave 1 (March 10, 2020)–wave 30 (October 2021) There was a pause between wave 29 (July 22, 2021) and wave 30 (September 23, 2021)	April 2020 and July 2020	April 2019–present	January 2020–present	March 2020–present (also collected state- and county-level filings between 2000 and 2016)
Sample size	40,000 to 90,000 respondents	About 6,000 households	About 4,000 households	11.0 million to 11.8 million apartment units	More than 40,000 units	Counting the number of filings
Sample population	Individual	Household	Household	Tenants in units owned by major property management companies (large multifamily units)	Tenants in units owned by mom-and-pop landlords (mostly 1-to-4-unit properties)	Filings
Frequency	Biweekly	Biweekly	Two supplementary surveys in 2020	Monthly	Monthly	Weekly
Break into subgroups						
By race or ethnicity	Yes	Yes	Yes	No	No	No
By geography	All states and 15 large MSAs ^g	No	No	No	19 states and 10 MSAs ^h with large samples	6 states and 31 cities ⁱ
By household characteristics	Yes	Yes	Yes	No	No	No
Data collection method	Survey	Survey	Survey	Administrative	Administrative	Administrative
Publicly available	Yes	Yes	Yes	Yes	Yes	Yes

Source: Authors' data collection.

Note: MSA = metropolitan statistical area; NMHC = National Multifamily Housing Council; SHED = Survey of Household Economics and Decisionmaking; UAS = Understanding America Study.

^a"Household Pulse Survey Data Tables," US Census Bureau, last updated January 13, 2022, <https://www.census.gov/programs-surveys/household-pulse-survey/data.html>.

^b"Understanding America Study," University of Southern California Dornsife Center for Economic and Social Research, accessed February 3, 2022, <https://uasdata.usc.edu/index.php>.

^c"Survey of Household Economics and Decisionmaking: Data," Board of Governors of the Federal Reserve System, last updated May 17, 2021, https://www.federalreserve.gov/consumerscommunities/shed_data.htm.

^d"NMHC Rent Payment Tracker," National Multifamily Housing Council, accessed February 3, 2022, <https://www.nmhc.org/research-insight/nmhc-rent-payment-tracker/>.

^eJung Hyun Choi, Daniel Pang, Laurie Goodman, and Emily Peiffer, "Tracking Rent Payments to Mom-and-Pop Landlords," Urban Institute, last updated February 2, 2022, <https://www.urban.org/features/tracking-rent-payments-mom-and-pop-landlords>.

^f"Eviction Tracking," Eviction Lab, last updated January 29, 2022, <https://evictionlab.org/eviction-tracking/>.

^gThe 15 MSAs are Atlanta-Sandy Springs-Alpharetta, Georgia; Boston-Cambridge-Newton, Massachusetts-New Hampshire; Chicago-Naperville-Elgin, Illinois-Indiana-Wisconsin; Dallas-Fort Worth-Arlington, Texas; Detroit-Warren-Dearborn, Michigan; Houston-The Woodlands-Sugar Land, Texas; Los Angeles-Long Beach-Anaheim, California; Miami-Fort Lauderdale-Pompano Beach, Florida; New York-Newark-Jersey City, New York-New Jersey-Pennsylvania; Philadelphia-Camden-Wilmington, Pennsylvania-New Hampshire-Delaware-Maryland; Phoenix-Mesa-Chandler, Arizona; Riverside-San Bernardino-Ontario, California; San Francisco-Oakland-Berkeley, California; Seattle-Tacoma-Bellevue, Washington; and Washington-Arlington-Alexandria, DC-Virginia-Maryland-West Virginia.

^hThe 19 states are California, Colorado, Florida, Georgia, Illinois, Maryland, Minnesota, Missouri, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington State, and Wisconsin. The 10 MSAs are Atlanta, Georgia; Austin, Texas; Chicago, Illinois; Dallas, Texas; Los Angeles, California; New York, New York; Philadelphia, Pennsylvania; San Francisco, California; Seattle, Washington; and Washington, DC.

ⁱThe 6 states are Connecticut, Delaware, Indiana, Minnesota, Missouri, and New Mexico. The 31 cities are Albuquerque, New Mexico; Austin, Texas; Boston, Massachusetts; Bridgeport, Connecticut; Charleston, South Carolina; Cincinnati, Ohio; Cleveland, Ohio; Columbus, Ohio; Dallas, Texas; Fort Worth, Texas; Gainesville, Florida; Greenville, South Carolina; Hartford, Connecticut; Houston, Texas; Indianapolis, Indiana; Jacksonville, Florida; Kansas City, Missouri; Las Vegas, Nevada; Memphis, Tennessee; Milwaukee, Wisconsin; Minneapolis-Saint Paul, Minnesota; New Orleans, Louisiana; New York, New York; Philadelphia, Pennsylvania; Phoenix, Arizona; Pittsburgh, Pennsylvania; Richmond, Virginia; South Bend, Indiana; Saint Louis, Missouri; Tampa, Florida; and Wilmington, Delaware.

What Do the Data Tell Us?

Although each dataset is imperfect, examining and comparing existing data can tell us how the pandemic has affected different segments of the rental market. We examine how monthly rental payments changed over time across different types of rental units (large multifamily units owned by professional management companies and small rental units owned by mom-and-pop landlords), by race, ethnicity, and location. We also investigate how eviction numbers varied over time during the pandemic.

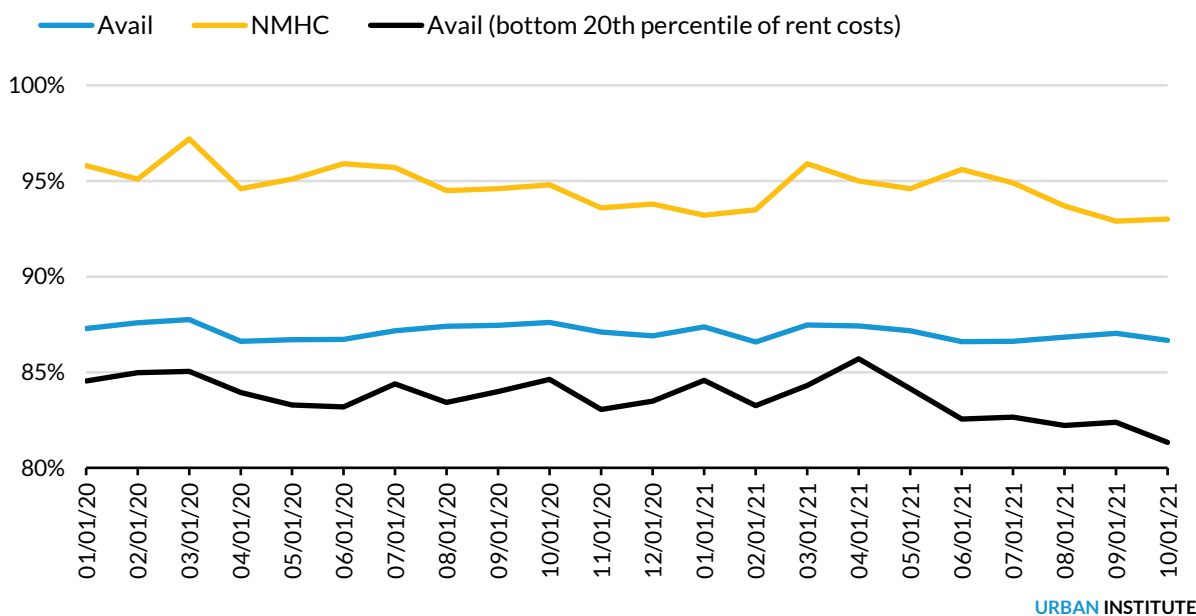
Comparing Rental Payment by Properties Owned by Mom-and-Pop Landlords versus Professionally Managed, Large Multifamily Buildings

Figure 1 shows the share of rental payments made by the end of the month across the Avail and NMHC administrative datasets. Compared with Avail data, which track payments from smaller-building mom-and-pop landlords, NMHC data are concentrated in the high end of the market, which skews the sample toward tenants with higher incomes. This explains why the share of renters who paid their rent was 6 to 9 percentage points higher in the NMHC data than in the Avail data from January 2020 to October 2021.

Both the Avail and NMHC data show a drop in rental payment starting in April 2020. Federal aid such as stimulus checks and unemployment benefits have helped support renters, but payment shares in both the Avail and NMHC data have yet to fully recover to their March 2020 levels of 87.7 percent and 97.2 percent, respectively. Payment shares in Avail recovered to as high as 87.6 percent in October 2020, while NMHC shares reached a pandemic peak of 95.9 percent in June 2020.

The most recent data in October 2021 show rental payment shares at 86.7 percent in the Avail data and 93.0 percent in the NMHC data. The NMHC payment share in October was just above its pandemic low of 92.9 percent the previous month. Although rates in the Avail data have remained relatively steady throughout the pandemic, the NMHC share was more volatile and gradually decreased.

FIGURE 1
Share of Renters Paying Rent on Time
Avail versus the NMHC



Sources: Avail, the NMHC, and the University of Southern California Understanding America Study.
Notes: NMHC = National Multifamily Housing Council. Mom-and-pop landlords generally manage properties with one to four units, while institutional landlords manage properties with five or more units.

Avail data also identify renters in the bottom 20th percentile of rent costs, who are likely to be low-income households. These renters are less likely to make their payments on time and have experienced a noticeable drop in their payment shares since peaking at 85.7 percent in April 2021. Since then, payment shares have steadily decreased to 81.3 percent as of October 2021, signaling that these renters warrant additional attention and support.

In a previous blog post,²² we explained why supporting renters living in smaller buildings will be critical, as buildings with one to four units account for about half of all US rental units (HFPC 2020). Units in these buildings, especially in two-to-four-unit buildings, are more affordable than units in larger multifamily buildings, and owners of these units are more likely to be mom-and-pop landlords rather than institutional investors. These independent owners often do not have deep pockets, and they are more likely to struggle financially during economic challenges. These financial struggles could pressure mom-and-pop landlords to sell their properties,²³ which can lead to a significant decline in the number of rental units that are affordable to low- and moderate-income households. This is concerning in the current environment because most markets are already experiencing supply shortages and increasing rent costs.

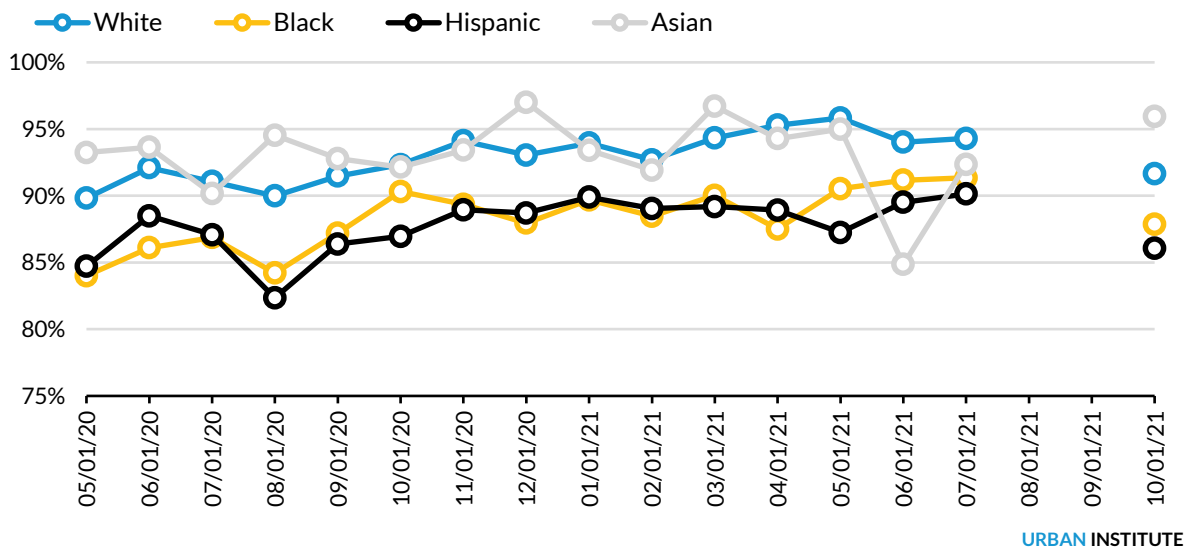
Comparing Rental Payment by Race and Ethnicity

Figures 2A and 2B display rental payment data from the UAS and Household Pulse Survey, by race and ethnicity. The data in both surveys indicate that Black, Hispanic, and Asian renters are struggling more than white renters to make their payments on time.

FIGURE 2A

Share of Households Paying Full Rent on Time, by Race or Ethnicity

Understanding America Study



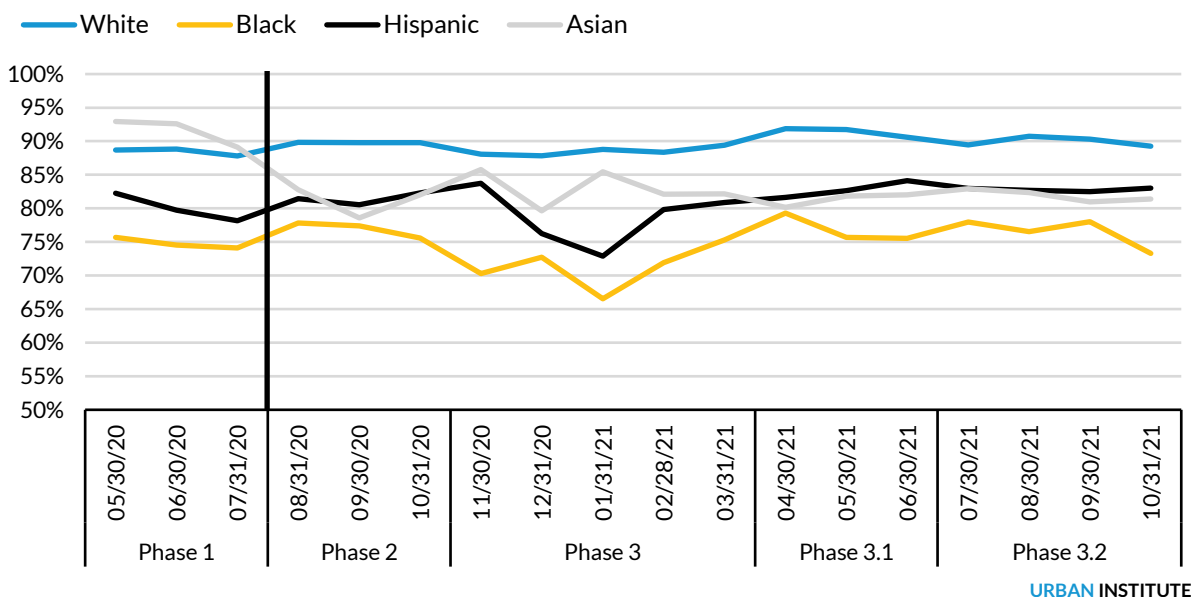
Source: Understanding America Study.

Note: The survey paused data collection in August and September 2021 and resumed in October 2021.

FIGURE 2B

Share of Renters Caught Up on Rental Payments, by Race or Ethnicity

Household Pulse Survey



Source: Household Pulse Survey.

Notes: In phase 1, the Household Pulse Survey asked, “Did you pay your last month’s rent on time?” In phases 2 and 3, the survey asked, “Is this household currently caught up on rent/mortgage payments?” The vertical line separates the phases during which the survey asked these two questions.

The Household Pulse Survey was conducted in multiple phases, and the phrasing of the housing payment-related questions are slightly different depending on the survey phase, which means these payment rates are not directly comparable over time. The questions on previous rent and mortgage payments were stated as follows:

- Phase 1: Did you pay your last month’s rent or mortgage payment on time?
- Phases 2 and 3: Is this household currently caught up on rent/mortgage payments?

The UAS asked the payment question in the following manner:

- Did you miss/delay a rent payment or pay less than the full amount?

Although these questions are asked slightly differently and produce different numerical results, the racial and ethnic patterns are consistent. Across almost all periods for each race and ethnicity, the payment share was consistently higher in the UAS data than in the Household Pulse Survey data. Although we cannot directly compare trends across racial and ethnic groups in the Household Pulse Survey, the payment shares across all racial and ethnic groups in the UAS data appeared to be slightly higher in 2021 than in 2020. Throughout all the data periods in both datasets, Black and Hispanic households consistently had the lowest payment shares. In the Household Pulse Survey data, Black

households had the lowest payment share in every data period and phase, while Hispanic and Black households had similarly lower rates in the UAS data.

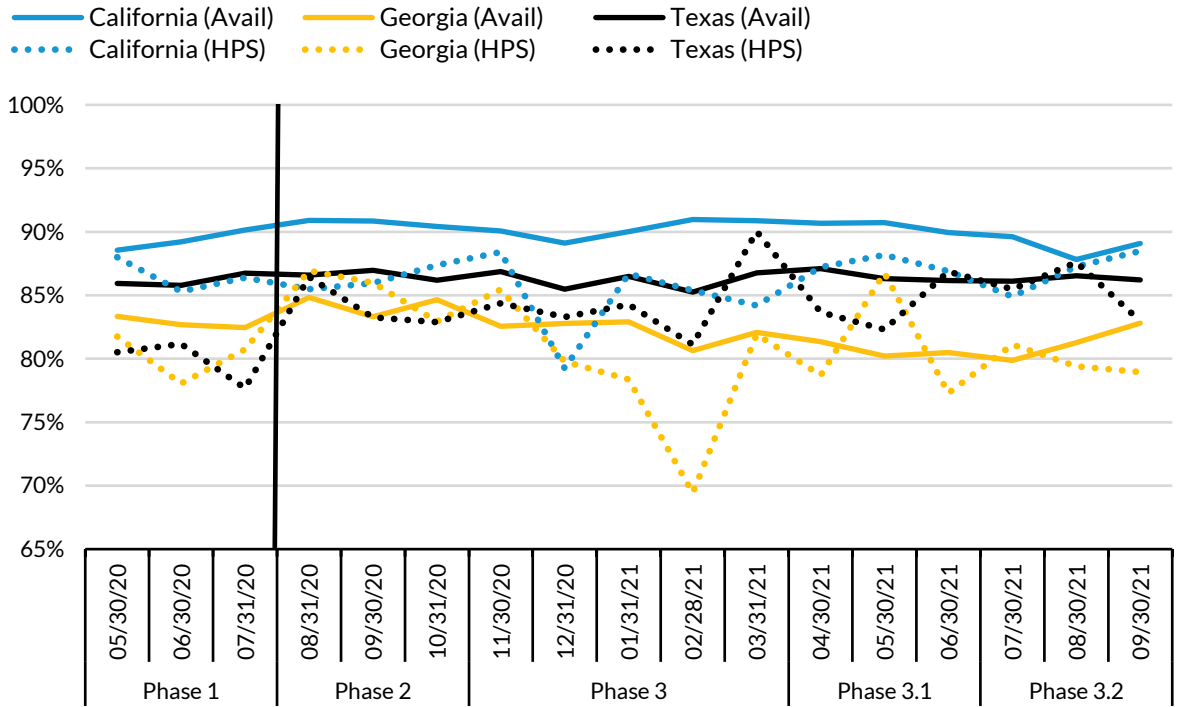
At the end of the second-most-recent UAS survey week ending on July 21, 2021, the payment shares stood at 94.0 percent for white households, 91.2 percent for Black households, 89.5 percent for Hispanic households, and 84.9 percent for Asian households. In the Household Pulse Survey ending on the same date, the payment rates were 90.7 percent for white households, 74.1 percent for Black households, 83.4 percent for Hispanic households, and 78.9 percent for Asian households. The volatility in results for the Household Pulse Survey data is greater than in the UAS data, despite the larger sample size. This is likely because the number of survey participants and the response rates for the Household Pulse Survey fluctuate substantially. Users of these data should interpret results with caution.

Comparing Rental Payments by Location

In our Avail rental payment tracker, we include data for more than 25 states and MSAs, with additional geographies added in the future months after meeting a sample size threshold.²⁴ Figure 3 shows the state-level data from Avail compared with the state-level data from the Household Pulse Survey for California, Georgia, and Texas since May 2020. Through each data period and phase, the payment shares in the Avail data are higher in each respective state than in the Household Pulse Survey data. Between September 2020 and September 2021, the correlation between the databases, based on the 25 states included in both datasets, was 41 percent. The difference comes from differences in the sample (total renters versus renters living in units owned by mom-and-pop landlords), data collection methods (survey versus administrative), and what is measured for rent payment (whether the household is caught up on rent versus households who paid rent on time each month).

FIGURE 3

On-Time Rental Payment Shares in California, Georgia, and Texas



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Sources: Avail and the HPS.

Notes: HPS = Household Pulse Survey. In phase 1, the HPS asked, “Did you pay your last month’s rent on time?” In phases 2 and 3, the survey asked, “Is this household currently caught up on rent/mortgage payments?” The vertical line separates the phases during which the survey asked these two questions.

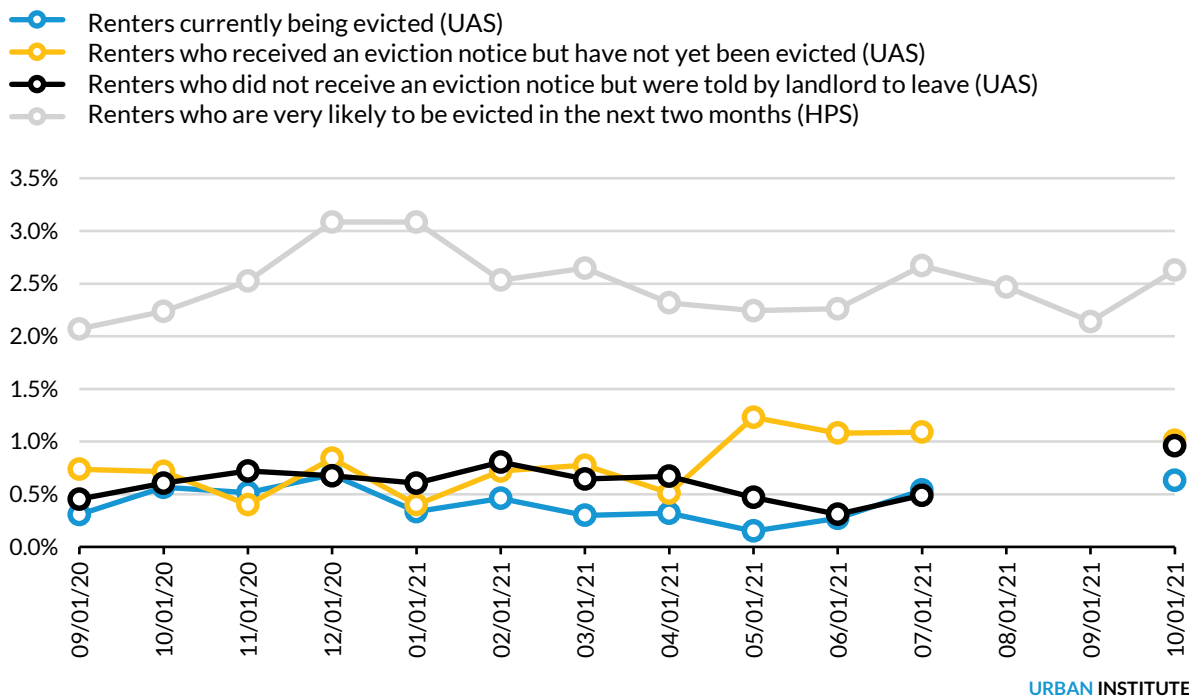
Across both datasets, California renters consistently have the highest payment shares, followed by Texas and then Georgia. In one of the most recent Household Pulse Surveys, ending in September 2021, the rental payment share was 88.5 percent in California compared with 83.0 percent in Texas and 78.9 percent in Georgia. At the end of September, California renters in the Avail data had a payment share of 89.1 percent compared with 86.2 percent in Texas and 82.8 percent in Georgia. In the most recent months, Avail data showed payment shares have been improving in California and Georgia, potentially because these states have been able to disperse a higher percentage of emergency rental assistance money.

Eviction Numbers over Time

The Household Pulse Survey and UAS both added eviction-related questions, realizing its importance. The Household Pulse Survey asks how likely (very likely, somewhat likely, not very likely, not likely at all) is the participant household to leave their house or apartment within the next two months because of eviction. Figure 4 shows the share of renter households that chose very likely, which ranges from 2.1

percent to 3.1 percent between September 2020 and October 2021.²⁵ The UAS asks whether participant households have been evicted, received an eviction notice, or been told to move from their residence. Figure 4 shows an increase in the share of renter households who received eviction notices since May 2021, but the share is still about 1 percent of all renter households. Those who said they were being evicted or were told to leave by their landlord also remained less than 1 percent throughout time. The findings are in line with the Eviction Lab analysis that shows the eviction filings have remained relatively low during the pandemic.²⁶

FIGURE 4
Eviction Data Comparison



Source: HPS and the UAS.

Notes: HPS = Household Pulse Survey; UAS = Understanding America Study. We calculated monthly values by averaging the weekly values. The UAS paused data collection in August and September 2021 and resumed in October 2021.

What Needs to Be Done to Improve the Quality of Rental Payment and Eviction Data

All the available datasets on rental delinquencies actually began collection soon after the pandemic started. And every one of our available datasets has issues with both coverage and representativeness. Eviction data are not available nationwide. In addition, we lack a baseline, which makes interpretation difficult. Better data should be a priority.

Rental data must be tracked even during noncrisis periods so we have a baseline that is applicable in the next crisis. We do not know how much of the nonpayment of rent was caused by the pandemic versus preexisting housing market conditions. Moreover, it is important to collect data in such a way that it can be sorted by demographic and geographic characteristics. This will allow us to better assess both who is having difficulties paying rent or facing eviction and the impact of various policy actions. For example, to gauge whether enhanced unemployment insurance was effective, we need to know whether households receiving the unemployment insurance were able to continue to pay their rent. To gauge whether the Emergency Rental Assistance Program was effective, we need to know whether households who received the assistance were able to stay in their rental units after the noneviction period ended. Similarly, understanding how policy actions affect landlords is critical.

Even in a noncrisis environment, rental payment data collection could help policymakers enhance housing stability among vulnerable renters. In addition to helping inform policy, the data would help both government and nonprofit institutions target monetary assistance and services to areas where the need is greatest. For example, the data could allow state housing finance agencies to provide more assistance to renters in areas where eviction rates are high or to benefit a nonprofit to better target assistance to mom-and-pop landlords in naturally occurring affordable housing to help maintain their units. This would help preserve the affordable housing stock.

This brief strongly argues for the regular collection of rental payment data as part of an ongoing census survey. The quarterly Housing Vacancy Survey could easily be expanded to include these questions. The annual American Community Survey could also be expanded to do so. We urge the Census Bureau to look at these options. In addition, we need better coverage of eviction data so states and local agencies can track and respond to changes in evictions in a timely manner. Developing ways to capture informal evictions is also needed. Finally, even though some datasets include both rental payment and eviction data, it would be helpful to have better data that link rental payment history and eviction. Some small-scale survey data show links between rent payment and eviction, but we need high-quality and nationally representative data to inform policymakers when interventions are needed to keep renters housed.

Notes

- ¹ Mary K. Cunningham, Laurie Goodman, and Jung Hyun Choi, “Don’t Overlook the Importance of Unemployment Benefits for Renters,” *Urban Wire* (blog), Urban Institute, April 23, 2020, <https://www.urban.org/urban-wire/dont-re-importance-unemployment-benefits-renters>.
- ² Jung Hyun Choi, Laurie Goodman, and Jun Zhu, “We Must Act Quickly to Protect Millions of Vulnerable Renters,” *Urban Wire* (blog), Urban Institute, March 25, 2020, <https://www.urban.org/urban-wire/we-must-act-quickly-protect-millions-vulnerable-renters>.
- ³ Choi, Goodman, and Zhu, “We Must Act Quickly.”
- ⁴ Black Knight and CoreLogic track mortgage performance from contributed institutions, including both agency and non-agency production. These data go back to the late 1990s. Fannie Mae and Freddie Mac loan-level data, which begins in 1999, track monthly loan performance for the single-family conventional fixed-rate mortgages that they guarantee with maturities of 30 years or less. The included mortgages are full-documentation, fully

amortizing loans; the data do not include nonstandard mortgage loans, loans that have lender recourse or other third-party risk-sharing arrangements, or loans that were acquired through bulk purchases. Credit bureau data are based at the consumer level and allow for tracking consumer payment histories back to the late 1990s.

- ⁵ Flávia Furlan Nunes, “More Renters and Homeowners Are Missing Payments,” HousingWire, December 7, 2021, <https://www.housingwire.com/articles/more-renters-and-homeowners-are-missing-payments/>.
- ⁶ “Household Pulse Survey Data Tables,” US Census Bureau, last updated January 13, 2022, <https://www.census.gov/programs-surveys/household-pulse-survey/data.html>.
- ⁷ The survey is conducted with five other government agencies: the Bureau of Labor Statistics, National Center for Health Statistics, US Department of Agriculture Economic Research Service, National Center for Education Statistics, and US Department of Housing and Urban Development.
- ⁸ Jung Hyun Choi, Laurie Goodman, and Daniel Pang, “Renters Living in Units Owned by Mom-and-Pop Landlords Are Struggling to Pay Rent More Than Those Living in Large Multifamily Buildings,” *Urban Wire* (blog), Urban Institute, September 14, 2021, <https://www.urban.org/urban-wire/renters-living-units-owned-mom-and-pop-landlords-are-struggling-pay-rent-more-those-living-large-multifamily-buildings>.
- ⁹ “Understanding America Study,” University of Southern California Dornsife Center for Economic and Social Research, accessed February 3, 2022, <https://uasdata.usc.edu/index.php>.
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