



Testing the Emergency Rental Assistance Priority Index

Correlations with Eviction Filings

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The Urban Institute developed the [Emergency Rental Assistance Priority \(ERAP\) Index and mapping tool](#) to help local leaders conduct outreach and allocate emergency rental assistance to neighborhoods where low-income renters face the greatest risk of housing instability and homelessness during the COVID-19 pandemic. The tool was also designed to support an equitable response to the pandemic by accounting for risk factors that are higher for certain groups, particularly Black, Indigenous, and Latinx renters, as a result of historical, systemic exclusion from economic and housing opportunities as well as the disparate health and economic impacts from COVID-19. In this brief, we examine the relationship between the ERAP Index and past and current eviction trends at the neighborhood level. To do this, we examined correlations at the neighborhood level, comparing the ERAP Index, its three component subindexes (Housing Instability Risk, COVID-19 Impact, and Equity), and all the composite indicators with pre-pandemic (2016) evictions in every state and current evictions in 14 cities, data made available through Princeton University's Eviction Lab Eviction Tracking System.

We found that two-thirds of states had pre-pandemic eviction filings that positively correlate strongly or moderately with the ERAP Index at the neighborhood level. The ERAP Index showed stronger correlations to eviction filings than the three component subindexes, indicating that the overall ERAP Index has a stronger relationship with evictions than any of the three subindexes or indicators alone. The overall ERAP Index, the two subindexes built on historical indicators, and individual historical indicators correlate more closely with eviction filings both before and during the pandemic than does the COVID-19 Impact subindex. Overall, our analysis supports using the ERAP Index to target emergency rental assistance.

Background

Before the COVID-19 pandemic, the country had serious affordable housing and homelessness crises, with more than 500,000 people experiencing homelessness on a single night in January 2019 (Henry et al. 2020) and 7.7 million renter households with “worst case needs” (those that do not receive housing assistance, pay more than 50 percent of their income toward housing, and/or live in severely inadequate housing) (Watson et al. 2020). The pandemic is exacerbating these crises—particularly for Black, Indigenous, and Latinx renters who have been systematically excluded from housing and economic opportunities and are experiencing significant negative health¹ and economic² impacts from COVID-19. Emergency rental assistance resources are flowing into communities to respond to these crises: the CARES (Coronavirus Aid, Relief, and Economic Security) Act funded crucial housing, homelessness, and community development programs, and emergency rental assistance was among the eligible activities (Gerken and Boshart 2020). State and local governments mobilized to administer rental assistance resources from various sources.³ To help prevent widespread displacement and mitigate public health risks, state and local leaders are deciding how to prioritize emergency rental assistance resources.

The ERAP Index and mapping tool were designed to help state and local leaders prioritize outreach and the distribution of rental assistance resources to neighborhoods with low-income renters at greatest risk of eviction during the pandemic.⁴ It was also designed to help them do so in a way that promotes equity by accounting for risk factors that are higher for certain groups, particularly Black, Indigenous, and Latinx renters.⁵ The Urban Institute created the tool in partnership with the [Framework for an Equitable COVID-19 Homelessness Response](#), a partnership of national housing and homelessness organizations formed to provide guidance to communities on how to strategically use federal resources to meet public health goals, increase housing stability, and prevent homelessness while promoting racial justice and equity.

The ERAP Index identifies neighborhoods (census tracts) as priority areas for rental assistance by measuring neighborhood conditions and demographics that previous research has found correlate with or predict homelessness and evictions (Capps et al. 2002; Desmond 2012; Greenberg, Gershenson, and Desmond 2016; Hanratty 2017; Lundberg and Donnelly 2019; Nisar et al. 2019; Shinn et al. 2013; Von Wachter et al. 2019). The ERAP Index was built on three subindexes: Housing Instability Risk, COVID-19 Impact, and Equity. The subindexes are made up of indicators that reflect housing instability risk before the pandemic and risks related to the health and economic impacts of COVID-19. The Equity subindex captures the size of the populations facing heightened housing risks both before and during the pandemic as a result of having been historically and systemically denied opportunities for safe and affordable housing and economic security and mobility. The ERAP Index mostly relies on historical measures of instability, but one indicator within the COVID-19 Impact subindex (low-income jobs lost) measures the pandemic’s economic impacts (table 1).

TABLE 1

Emergency Rental Assistance Priority Index Indicator Definitions

Indicator	Definition
Housing Instability Risk subindex	
People living in poverty	Share of the population living below the federal poverty level
Renters	Share of occupied housing units that are renter-occupied
Severely cost-burdened households	Share of households whose annual incomes are less than \$35,000 and pay 50 percent or more of their incomes in gross rent
Severely overcrowded households	Share of renter-occupied households with more than 1.5 occupants per room
Unemployed people	Share of the labor force that is unemployed
COVID-19 Impact subindex	
Adults without health insurance	Share of noninstitutionalized people ages 19 to 64 who do not have health insurance
Low-income jobs lost to COVID-19	Among residents with jobs that pay \$40,000 or less, the estimated share who have lost their jobs since February 2020
Equity subindex	
People of color	Share of people designated in the dataset as a race or ethnicity other than white non-Hispanic
Extremely low-income renter households	Share of renter-occupied households that earn 30 percent of area median income or less
Households receiving public assistance	Share of households whose income in the past 12 months included assistance from public benefit programs such as Temporary Assistance for Needy Families or the Supplemental Nutrition Assistance Program
People born outside the United States	Share of the population born outside the United States

In designing the index, we conducted several tests to ensure its accuracy and reliability. We completed data quality checks, including examining correlations between indicators and testing various weighting options. Out of 55 pairs of indicators, only 5 had correlations above an absolute value of 0.5, meaning we are confident the indicators are suitable for use together in the index. Variations in weighting did not produce significant differences in which neighborhoods were identified as priority, so we feel confident the weighting is accurately capturing priority neighborhoods based on the goal of the tool. Additionally, representatives from local government offices, community resource planners, and service providers in four cities (Baltimore; Columbus, Ohio; Houston; and Richmond, Virginia) reviewed the results for their cities and confirmed that the neighborhoods identified as high-risk aligned with their understanding of which neighborhoods historically have experienced high levels of housing instability and entries to homelessness.

The analysis in this brief provides an opportunity to further validate the ERAP Index.

Analysis

In this brief, we seek to understand the relationship between neighborhood attributes in the ERAP Index and pre-pandemic and current evictions, as well as to understand the potential efficacy of using the ERAP Index to prioritize outreach and pandemic-related emergency rental assistance to neighborhoods. We use the ERAP Index and eviction data collected and analyzed by the Eviction Lab at Princeton University over several years. We examine the relationship between the index and its component indicators with pre-pandemic (2016) Eviction Lab data for census tracts in all 50 states, as well as with current eviction data for the 14 cities that the Eviction Lab has been tracking at the census-tract level during the pandemic. We also explore neighborhood factors that are not part of the index and may influence inconsistencies in the correlations, such as median rent and vacancy rates. We would expect the Housing Instability Risk and Equity subindexes to correlate strongly with the pre-pandemic eviction data and the overall ERAP Index and all three subindexes to correlate with the current eviction data.

Data

ERAP INDEX DATA

Data for the ERAP Index were sourced from the 2014–18 American Community Survey (ACS) five-year estimates,⁶ the 2012–16 US Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy data,⁷ and the July 2020 update to the Urban Institute’s “Where Low-Income Jobs Are Being Lost to COVID-19” data tool.⁸

Each subindex of the ERAP Index is made up of indicators that we standardized and indexed to the state average.⁹ We weighted indicators equally within the subindexes, with one exception: in the Equity subindex, the race indicator is weighted higher than the other indicators in recognition that people of color are disproportionately represented among people who are evicted, who are experiencing homelessness, and who are experiencing greater COVID-19-related health and economic impacts. To construct the overall ERAP Index, we took a weighted average of the subindexes: the Housing Instability Risk subindex is weighted at 50 percent, the Equity subindex at 40 percent, and the COVID-19 Impact subindex at 10 percent.

For the analyses in this brief, we created a modified version of the total index that excluded the COVID-19 Impact subindex. This modified ERAP Index weights the Housing Instability Risk subindex at 55 percent and the Equity subindex at 45 percent.

EVICTION DATA

We sourced the pre-pandemic eviction filings data from Eviction Lab’s online repository.¹⁰ The team at Eviction Lab created the repository by requesting eviction records from states, counties, and independent data acquisition companies (Desmond et al. 2018). We accessed eviction data for all 50 states and Washington, DC, by census tract for 2016, the most recent year for which historical eviction

data were available. Although the data contain both eviction filings and actual evictions, we use eviction filings in our analysis because those data were missing less often.

We also collected current eviction filings data from Eviction Lab's Eviction Tracking System, which tracks real-time eviction filings in several major cities and provides "baseline" eviction filings for those cities based on pre-pandemic averages of varying time periods.¹¹ We include in our analysis the 14 cities that Eviction Lab tracks at the census-tract level. Those cities are Boston; Bridgeport, Connecticut; Cincinnati; Cleveland; Columbus, Ohio; Fort Worth, Texas; Gainesville, Florida; Hartford, Connecticut; Houston; Jacksonville, Florida; Kansas City, Missouri; Milwaukee, Wisconsin; Phoenix; and St. Louis.

We calculated three measures from the Eviction Tracking System data for all 14 cities: COVID-19 eviction filings, COVID-19 baseline eviction filings, and COVID-19 baseline full-year eviction filings. COVID-19 eviction filings are total eviction filings, by census tract, for weeks 10 through 32 of 2020. This measure accounts for eviction filings from roughly the start of the pandemic in the United States, March 1, through August 8, 2020, the most recent data at the time of our analysis. Eviction Lab built a comparable baseline for each of the 14 cities using valid and reliable eviction data collected in years before 2020. COVID-19 baseline eviction filings are the average of the sum eviction filings during weeks 10–32 for the years in each city's baseline. COVID-19 baseline full-year eviction filings are the annual number of eviction filings, on average, for the city's baseline years.

AMERICAN COMMUNITY SURVEY DATA

In addition to the ERAP indicators from the ACS, we included in our overall analysis several other indicators from the 2014–18 ACS five-year estimates, informed by a recent analysis of market predictors of homelessness (Nisar et al. 2019). We added these indicators to uncover latent correlations between eviction filings data and other measures potentially indicative of housing instability that had not been included in the ERAP Index data. These indicators are median rent, median home value, and rental vacancy rate.

Methods

DATA CLEANING

We downloaded and cleaned current eviction filings data from the Eviction Tracking System for the 14 cities in our analysis. We removed any census tracts with missing data (approximately 4 percent of tracts across the 14 cities), resulting in a census tract–level dataset that represents all 14 cities. We similarly cleaned the 2016 eviction data for all 50 states and Washington, DC, and removed census tracts with missing data, resulting in a dataset of census tracts grouped by state.

The overall ERAP Index, our modified ERAP Index, the three subindexes—Housing Instability Risk, Equity, and COVID-19 Impact—and the individual indicators and additional ACS indicators were all combined with the current eviction filings dataset for the 14 cities and with the 2016 eviction filings dataset for all 50 states and Washington, DC.

DATA ANALYSIS

For the state analysis, we correlated the 2016 eviction data and the ERAP Index, modified index, Housing Instability Risk subindex, COVID-19 Impact subindex, and Equity subindex at the neighborhood level to determine the strength of the relationship between the ERAP Index and pre-pandemic eviction filings. We grouped these correlations at the state level and weighted them using census tract population. We analyzed the strength of correlations at the state level to illustrate the relationship between eviction data and the ERAP Index across all states. We assigned the state-level correlations to one of six categories:

- **strongly positive**, correlation between 0.6 and 1.0
- **moderately positive**, correlation between 0.4 and 0.6
- **weakly positive**, correlation between 0 and 0.4
- **weakly negative**, correlation between -0.4 and 0
- **moderately negative**, correlation between -0.6 and -0.4
- **strongly negative**, correlation between -1.0 and -0.6

For our 14-city analysis, we correlated our three calculated measures—COVID-19 eviction filings (weeks 10 through 32 of 2020), COVID-19 baseline eviction filings, and COVID-19 baseline full-year eviction filings—with the overall ERAP Index, its subindexes, the indicators that inform those subindexes, and the additional ACS indicators. We grouped correlations for the full dataset, representing all 14 cities, and then separately for each city, weighting all correlations using census tract population. We then explored factors that could contribute to variation in correlations and eviction filing rates across cities.

Findings

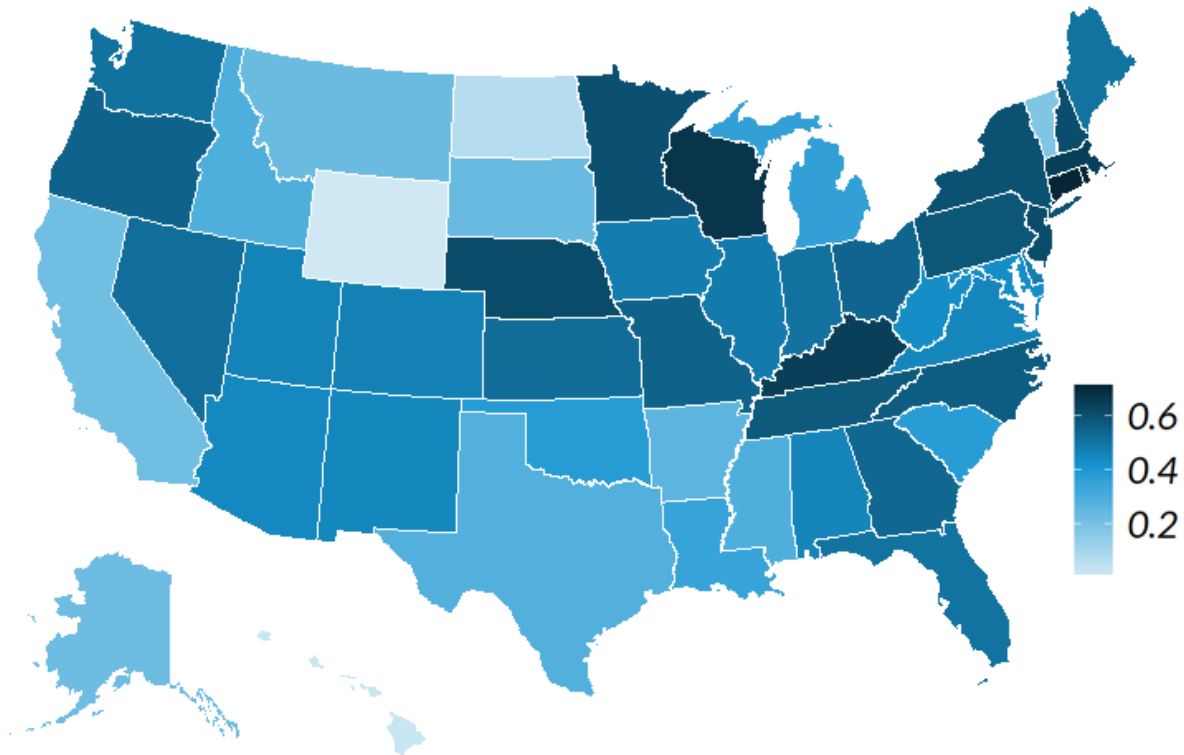
ERAP Index Correlates with Pre-Pandemic Evictions for Over Two-Thirds of States

We find that 69 percent of states show strong or moderate positive correlations at the neighborhood level between pre-pandemic eviction filings and the overall ERAP Index (figure 1), showing the index is successful in identifying neighborhoods with higher numbers of eviction filings as priority for rental assistance. The remaining states show weakly positive correlations between eviction filings and the overall ERAP Index. No state shows negative correlations.

The correlations revealed a clear regional trend. The Northeast has the highest occurrence of states with strong and moderate correlations between 2016 eviction filings and the overall ERAP Index (8 of 9 states), including the greatest clustering of strongly positive correlations (5 of 9 states). The West, however, had no states with strong correlations, the lowest proportion of moderately positive correlations (6 of 12 states), and the greatest proportion of weakly positive correlations (6 of 12 states).

FIGURE 1

Correlation between Overall Emergency Rental Assistance Priority Index and 2016 Evictions by State



Sources: Matthew Desmond, Ashley Gromis, Lavar Edmonds, James Hendrickson, Katie Krywokuski, Lillian Leung, and Adam Porton, [Eviction Lab National Database: Version 1.0](#) (Princeton, NJ: Princeton University, 2018); Urban Institute Emergency Rental Assistance Priority Index.

Notes: The amount of missing evictions data varies across states. Data were missing for more than 75 percent of census tracts in New Hampshire, Maryland, Hawaii, and Arizona. Data were missing for more than 50 percent of census tracts in Wyoming.

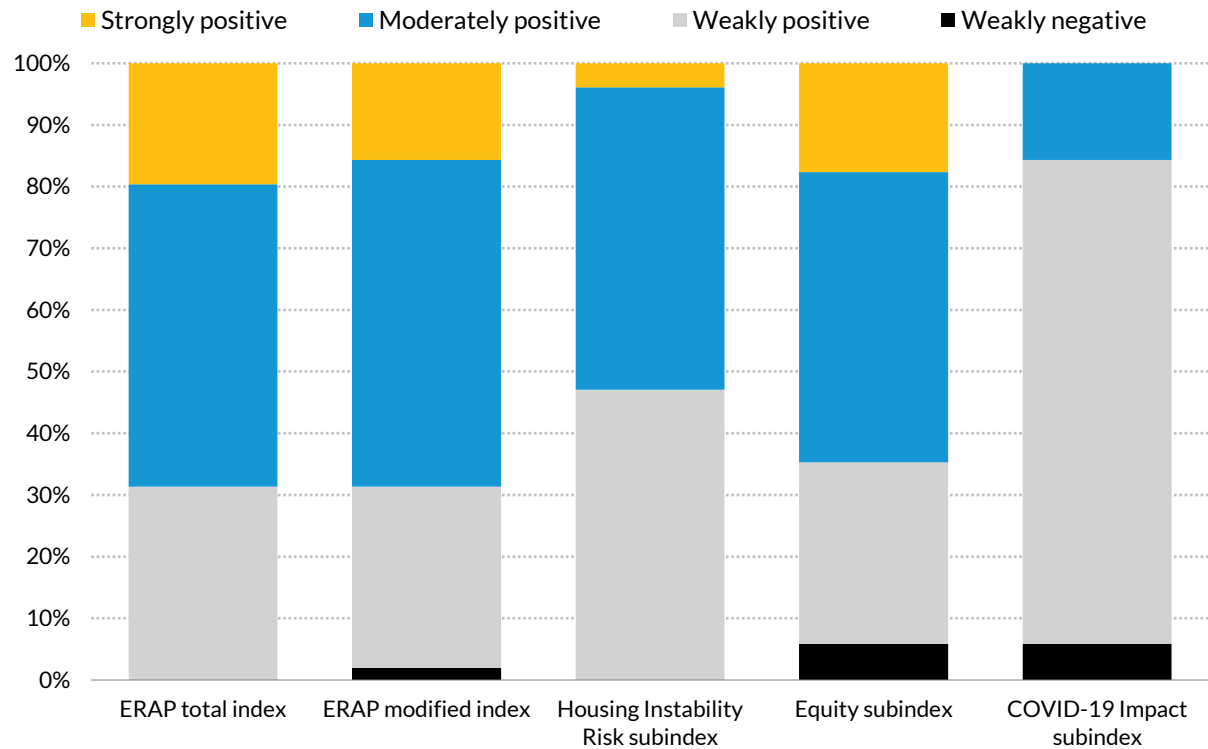
Overall ERAP Index Correlates with Evictions More Strongly Than Subindexes Do

We observed a similar pattern of strong or moderate positive correlations when examining each subindex and the modified index (the COVID-19 Impact subindex removed from the ERAP Index), but the overall ERAP Index correlated more strongly than the modified index or any of the subindexes. Between 53 and 69 percent of states show strong or moderate positive correlations at the neighborhood level between the modified ERAP Index and subindexes and 2016 eviction filings, with one exception. States show much lower correlations between the COVID-19 Impact subindex and 2016 eviction filings (figure 2). This exception is expected, however, because one of the indicators in the COVID-19 Impact subindex is the share of low-income jobs lost because of COVID-19 economic impacts, a measure that does not represent historical economic need.

FIGURE 2

Strength of Correlation between 2016 Evictions and Emergency Rental Assistance Priority Indexes Across States

By index



URBAN INSTITUTE

Sources: Matthew Desmond, Ashley Gromis, Lavar Edmonds, James Hendrickson, Katie Krywokulski, Lillian Leung, and Adam Porton, [Eviction Lab National Database: Version 1.0](#) (Princeton, NJ: Princeton University, 2018); Urban Institute Emergency Rental Assistance Priority Index.

Notes: The amount of missing evictions data varies across states. Data were missing for more than 75 percent of census tracts in New Hampshire, Maryland, Hawaii, and Arizona. Data were missing for more than 50 percent of census tracts in Wyoming.

A few states have weakly negative correlations between 2016 eviction filings data and ERAP indexes. The eviction data of only one state, Wyoming, have a weakly negative correlation with two indexes: the modified ERAP Index and the Equity subindex. In total, there were seven instances of weakly negative correlations across all indexes and states, representing 3 percent of observations. Weakly negative correlations indicate the subindex does not identify neighborhoods likely to have eviction filings in those states. It is important to note that Wyoming and some other states with weak negative correlations had high rates of missing eviction data and a smaller number of census tracts.

Historical Indicators Correlate More Strongly with Current Evictions in Cities

To understand the ERAP Index's relationship to current eviction filings, we correlated the overall index, the modified index, each subindex, and the composite indicators with each of our three calculated measures—COVID-19 eviction filings, COVID-19 baseline eviction filings, and COVID-19 baseline full-

year eviction filings—for the 14 cities. Because the results for the two baseline analyses were almost identical, we do not discuss these separately and present on COVID-19 baseline eviction filings.

Historical indicators and subindexes based on historical indicators correlate more strongly with evictions filings during the COVID-19 pandemic and in baseline years than do indicators that incorporate COVID-19 job losses (table 2). For example, the modified index—the overall ERAP index with the COVID-19 Impact subindex removed—correlates modestly more strongly with both COVID-19 and baseline evictions filings than the overall ERAP Index does. The COVID-19 Impact subindex has the weakest correlations to both current evictions (0.14) and baseline eviction filings (0.13) among the subindexes, and the share of low-income job lost is the indicator with the strongest negative correlation to both COVID-19 and baseline eviction filings.

Additionally, baseline eviction filings correlate more strongly than COVID-19 eviction filings with almost all the indexes and indicators. These findings show that it may be too early to observe the impacts of COVID-19 on eviction filings, at least using the 14-cities data we accessed from Eviction Lab.

TABLE 2
Correlation between Eviction Filings and Emergency Rental Assistance Priority Indexes for 14 Cities

Emergency Rental Assistance Priority (ERAP) indexes and indicators	COVID-19 eviction filings	COVID-19 baseline eviction filings
Overall ERAP Index	0.33	0.39
Modified ERAP Index	0.34	0.40
Housing Instability Risk subindex	0.33	0.38
Share cost-burdened	-0.09	-0.12
Share overcrowding	0.21	0.22
Share unemployed	0.16	0.22
Share renter-occupied	0.40	0.50
Share living in poverty	0.32	0.37
Equity subindex	0.30	0.36
Share people of color	0.37	0.43
Share receiving public assistance	0.11	0.18
Share born outside the US	0.15	0.15
Share extremely low-income renter households	0.14	0.19
COVID-19 Impact subindex	0.14	0.13
Share without health insurance	0.32	0.34
Share low-income jobs lost	-0.23	-0.22
Additional American Community Survey indicators		
Median rent	-0.28	-0.33
Median home value	-0.25	-0.29
Rental vacancy rate	0.14	0.17

Sources: Eviction Lab Eviction Tracking System; Urban Institute Emergency Rental Assistance Priority Index; 2014–18 American Community Survey five-year estimates.

Notes: We also conducted correlations with our COVID-19 baseline full-year eviction filings measure. The correlations were almost identical to the correlations for COVID-19 baseline eviction filings, so we do not include them in the table. COVID-19 eviction filings are from weeks 10 through 32 of 2020; baseline eviction filings are the average of the sum eviction filings during weeks 10–32 for the years in each city’s baseline. The 14 cities are Boston; Bridgeport, Connecticut; Cincinnati; Cleveland; Columbus, Ohio; Fort Worth, Texas; Gainesville, Florida; Hartford, Connecticut; Houston; Jacksonville, Florida; Kansas City, Missouri; Milwaukee; Phoenix; and St. Louis.

Across the 14 cities, there is wide variation in the correlations between COVID-19 eviction filings and the ERAP indexes (figure 3), demonstrating the importance of considering local context and using local data when using the ERAP Index to target rental assistance. About half of cities have a moderately or strongly positive correlation between COVID-19 eviction filings and the indexes, except for the COVID-19 Impact subindex. Bridgeport, Connecticut, for example, consistently had the strongest correlations of all cities, while Cleveland consistently had the weakest correlations, and often by a large margin. The correlations for the combined dataset, representing all 14 cities, were weakly positive for all indexes. If Cleveland is removed, the correlations for the remaining combined cities between eviction filings and each of the indexes are weak to moderate.

FIGURE 3
Correlation between COVID-19 Eviction Filings and Emergency Rental Assistance Priority Indexes for 14 Cities



Sources: Eviction Lab Eviction Tracking System; Urban Institute Emergency Rental Assistance Priority Index; 2014–18 American Community Survey five-year estimates.

Notes: COVID-19 eviction filings are from weeks 10 through 32 of 2020. The 14 cities are Boston; Bridgeport, Connecticut; Cincinnati; Cleveland; Columbus, Ohio; Fort Worth, Texas; Gainesville, Florida; Hartford, Connecticut; Houston; Jacksonville, Florida; Kansas City, Missouri; Milwaukee; Phoenix; and St. Louis.

Limitations

The amount of missing 2016 eviction filings from the pre-pandemic data varies across states. In five states—New Hampshire, Maryland, Hawaii, Arizona, and Wyoming—more than half of census tracts

were missing data. In four states—New Hampshire, Maryland, Hawaii, and Arizona—more than three-fourths of census tracts were missing data. No patterns were apparent related to the extent of missing eviction data and the strength of the correlations with the ERAP indexes, although the correlations for states with missing data were rarely strong. Missing eviction filings data make it challenging to discern whether the missing data bias correlations upwards, downwards, or have no effect.

State and local housing laws and policies that respond to the pandemic—including eviction moratoriums, broader tenant protections, and rental assistance programs to help prevent evictions—likely strongly influence correlations between the indexes and subindexes and eviction filings during the pandemic. Eviction filings could be depressed by moratoriums and tenants accessing rental assistance. Examining that relationship is outside the scope of this brief but warrants future analysis and consideration.

Conclusions

Overall, our analysis supports using the ERAP Index to target rental assistance, with more than two-thirds of states showing strong to moderate positive correlations with pre-pandemic (2016) evictions. Also, the ERAP Index correlates to eviction filings more strongly than the subindexes and individual indicators, which supports using the combined index for prioritization. The range of findings from the analyses of eviction filings during the COVID-19 pandemic may indicate that it is too early to examine evictions during the pandemic for strong correlations to neighborhood-level indicators. This may be because state and local policies and efforts to prevent evictions are haphazardly in effect across cities.

Our analyses raise other important questions that should be considered in future research, including the following:

- Will COVID-19 evictions correlate more closely with the ERAP Index, particularly the COVID-19 Impact subindex, as more eviction moratoriums expire and localities run out of emergency rental assistance resources from the CARES Act or other sources?
- Can other neighborhood-level indicators be added to the ERAP Index to improve the strength of the correlations and improve targeting of resources during the pandemic?
- How do state and local tenant protections, eviction moratoriums, and rental assistance programs affect the correlations between the ERAP Index and eviction filings during the pandemic?
- How do the ERAP Index and its subindexes and indicators correlate with other measures of need, including requests for utility assistance, rental assistance, or emergency shelter?
- What factors, including housing density or other local housing market indicators, explain regional variation in pre-pandemic eviction correlations?

- Do indicators of structural and institutional racism (such as historical redlining or current patterns of racial and economic segregation) correlate with the neighborhood-level disparities in eviction filings and/or the ERAP Index within cities or regions?

This research provides an initial examination that supports using the ERAP Index to target outreach and emergency rental assistance. Replicating these analyses as the pandemic's economic and health impacts continue and exploring other questions related to the ERAP Index can help refine communities' responses and help keep renters in their homes.

Notes

- ¹ COVID Tracking Project and Boston University Center for Antiracist Research, "The COVID Racial Data Tracker," Atlantic, accessed July 24, 2020, <https://covidtracking.com/race>.
- ² Steven Brown, "The COVID-19 Crisis Continues to Have Uneven Economic Impact by Race and Ethnicity," *Urban Wire* (blog), Urban Institute, July 1, 2020, <https://www.urban.org/urban-wire/covid-19-crisis-continues-have-uneven-economic-impact-race-and-ethnicity>.
- ³ Solomon Greene and Samantha Batko, "What Can We Learn from New State and Local Assistance Programs for Renters Affected by COVID-19?" *Housing Matters* (blog), Urban Institute, May 6, 2020, <https://housingmatters.urban.org/articles/what-can-we-learn-new-state-and-local-assistance-programs-renters-affected-covid-19>.
- ⁴ Samantha Batko, Solomon Greene, Ajjit Narayanan, Nicole DuBois, Graham MacDonald, Abigail Williams, and Mary Cunningham, "Where to Prioritize Emergency Rental Assistance to Keep Renters in Their Homes," Urban Institute, August 25, 2020, <https://www.urban.org/features/where-prioritize-emergency-rental-assistance-keep-renters-their-homes>.
- ⁵ This brief uses the terms Black, Indigenous, and Latinx to describe renters who have faced exclusion from housing and economic opportunities and are experiencing disparate health and economic impacts from COVID-19. We use these terms because they help us specify groups of people and respect preferences while being gender-inclusive. The authors acknowledge these may not be the preferred identifiers of all people who would be considered a part of these groups, and we remain committed to employing inclusive language whenever possible.
- ⁶ "American Community Survey," US Census Bureau, <https://www.census.gov/programs-surveys/acs>.
- ⁷ "CHAS: Background," US Department of Housing and Urban Development, https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html.
- ⁸ Graham MacDonald, Christopher Davis, Ajjit Narayanan, Vivian Sihan Zheng, and Yipeng Su, "Where Low-Income Jobs Are Being Lost to COVID-19," Urban Institute, updated July 2, 2020, <https://www.urban.org/features/where-low-income-jobs-are-being-lost-covid-19>.
- ⁹ For more information on how the ERAP Index was constructed, see the technical appendix (Batko et al. 2020) to "Where to Prioritize Emergency Rental Assistance to Keep Renters in Their Homes."
- ¹⁰ The Eviction Lab at Princeton University is a project directed by Matthew Desmond and designed by Ashley Gromis, Lavar Edmonds, James Hendrickson, Katie Krywokuski, Lillian Leung, and Adam Porton. The Eviction Lab is funded by the JPB, Gates, and Ford Foundations and the Chan Zuckerberg Initiative. More information can be found at evictionlab.org.
- ¹¹ "Eviction Tracking System," Eviction Lab, <https://evictionlab.org/eviction-tracking/>.

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