The Impact of Renter Education on Risk of Eviction for Tenants with and without Rental Assistance

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1 Introduction

1.1 Abstract

A growing body of research finds that residential evictions are associated with negative social, economic, and health consequences for households and communities (Desmond, 2012; Ghimire et al., 2021; Hatch & Yun, 2021; Leifheit et al., 2021; Pierce, 2020; Slee & Desmond, 2021). The recent COVID pandemic ushered in new policies to prevent and stabilize tenants, such as Emergency Rental Assistance (ERA) and temporary eviction moratoria, the effects of which are still being evaluated (e.g., Reina et al., 2021). However, ERA, eviction moratoria, and other pandemic-era programs are funded by temporary emergency allocations set to expire at the end of 2022 or early 2023. Yet, local governments may have existing funds and programs that may be used for eviction prevention in the absence of pandemic programs or new, permanent policies. The proposed study seeks to evaluate the effect of two such programs—a county-level rental assistance program and a non-profit eviction education program—using experimental and quasi-experimental research designs. The specific aim of this is to evaluate the impact of receiving emergency rental assistance with and without renter education on housing stability, stress, and other measures of social and economic well-being.

1.2 Motivation

In the United States, some 3.6 million residential eviction cases are filed annually, putting at least 6 percent of the nation's rental households at risk of eviction each year (Garnham et al., 2022). Forced residential eviction has been linked to a host of individual- and neighborhood-level consequences, including homelessness (Collinson & Reed, 2018); financial strain (Humphries et al., 2018), job and wage loss (Desmond & Gershenson, 2016), poor health outcomes (Vásquez-Vera et al., 2017); and reduced civic participation (Slee & Desmond, 2021). Further, reflecting a history of discriminatory policies that have made it more difficult for households racialized as Black to own a home, evictions disproportionately affect Black neighborhoods, and specifically Black, female-headed households (Desmond, 2016; Desmond & Gershenson, 2017). Until recent years, research on the causes and consequences of eviction was scarce, but interest popular and academic interest in the topic has grown rapidly since 2016, following the publication of New York Times bestseller, *Evicted* (Desmond, 2016). Consequently, the burst of attention from both scholars and policymakers set the stage for rapid policy innovation aimed at eviction prevention when the onset of the Covid-19 pandemic drove record high unemployment (Smith et al., 2021). Though a combination of local, state, and federal eviction moratoria staved off a feared tsunami of evictions during 2020 (Coronavirus Aid, Relief, and Economic Security Act, 2020; National Low Income Housing Project, 2021), by the end of 2020, household surveys and other analyses suggested that millions of renters were either behind on their rent or struggling to afford rent (Consumer Financial Protection Bureau, 2021).

In response to the COVID-19 pandemic and fears of mass evictions, Congress allocated more than $46 billion to launch the Emergency Rental Assistance (ERA) program to provide funds to state, U.S. territory, local, and tribal governments for preventing eviction (U.S. Department of the Treasury 2022).

ERA is the first federal eviction prevention program, but funds for the program begin to expire at the end of 2022 (U.S. Department of the Treasury 2022). While scholars have begun evaluating the efficacy of the ERA program, less attention has been directed to identifying alternative eviction-prevention strategies when ERA funds have been exhausted. One such alternative strategy is an emergency assistance program administered by the Franklin County, Ohio, Office of Job and Family Services (Franklin County JFS). The Prevention, Retention, and Contingency (PRC) program is funded by federal Temporary Assistance for Needy Families (TANF) funds. It provides up to $2,500 to low-income families for emergency expenses such as rent, utilities, and transportation. Franklin County JFS also administers ERA funds, but unlike ERA, the PRC program, which was created in 2003, has an ongoing, stable funding stream and will continue to exist after the end of the ERA program. Moreover, all states receive and administer TANF funds,[1] and thus could create similar rental assistance options for low-income residents in a post-ERA world.

A second eviction-prevention program in Franklin County pre-dates the ERA program. Offered through a non-profit organization, Community Mediation Services (CMS), renter education classes aim to provide tenants with information to help them manage disputes with their landlords and avoid mistakes that could lead to their eviction. As with the PRC program, there is little scholarship on the effect of tenant education programs on housing stability. Scholarship on homeownership education counseling for homebuyers is mixed (Peck et al. 2021; Jefferson et al. 2012). However, foreclosure prevention counseling, offered to homeowners who are at risk of default or foreclosure, has yielded somewhat more consistent, positive results (Anthony and Verghese 2019; Jefferson et al. 2012). This suggests that renter education—especially renter education aimed at tenants at risk of eviction—could be a tool to help reduce eviction risk.

In 2021, Franklin County JFS received a State and Local Innovation Initiative Grant from the Abdul Latif Jameel Poverty Action Lab (J-PAL) for the purposes of designing a randomized-controlled trial (RCT) to evaluate the effect of a renter education program on PRC recipients. Franklin County JFS requested that the Principal Investigators (PIs) Pierce and Freedman lead the development of the research design. The research protocol detailed here is the result of a multi-year collaboration between the PIs, Franklin County JFS, CMS, and J-PAL technical support staff. PIs Pierce and Freedman have received approval from J-PAL to fund a second proposal for a pilot study of the RCT described below.

1.3 Research Questions
Our primary research question is as follows:
1. R1: Does rental education lower the risk of eviction within six months of participation among applicants to a rental assistance program?
2. R2: Does rental education more effective at lowering the risk of eviction among rental assistance recipients versus rental assistance applicants who do not receive funds?

This project employs a randomized controlled trial (RCT) that tests the impact of participating in a rental education program on applicants for a local rental assistance program. This research contributes to academic literature on evictions and housing stability and has practical implications for policy and public administration. If tenant education programs can help tenants remain in good standing with their landlords and avert evictions, it could potentially more than pay for itself in terms of a reduced burden on the judicial system as well as a reduced likelihood of needing to provide homelessness and other support services–not to mention reduced direct emotional, financial, and time costs for both tenants and landlords. Many county-level workforce agencies may have scope to implement such programs, for

example using Temporary Assistance for Needy Families (TANF) dollars. By exploring whether providing a tenant education program effectively lowers the risk of eviction among low-income tenants, we will develop important evidence for local governments interested in using available funding tools to prevent eviction. Moreover, we aim to discover whether layering rental assistance with renter education can further reduce eviction risk.

2 Research Strategy

2.1 Sampling

2.1.1 Sampling Frame

Our theoretical population is low-income tenants in the United States. For this study, our sampling frame focuses on adult applicants seeking rental assistance from the Franklin County JFS PRC program beginning the summer of 2025.[1] To be included in the sample, PRC applicants must 1) be over the age of 18; 2) live in Franklin County, OH; and 3) have applied for rental assistance from the PRC program, rather than another type of assistance. Prospective participants must confirm that they meet all three of these criteria before they may enroll in the study. PRC rental recipients earn less than 150% of the federal poverty limit (FPL), have children who live with them who are under the age of 18, are at risk of missing a rental payment or have already missed a rental payment, and have not received PRC assistance within the previous 12 months. However, while these criteria characterize recipients, we do not screen participants using these additional criteria for study participation. For this study, we expect to contact 4,475 PRC applicants and enroll approximately 1,378 participants. The study involves 3 legs; we aim to have 1,042 participants complete leg 1. We estimate that 689 will complete leg 2 and 500 will complete all three legs.

Our sample population should have strong external validity relative to other low-income renters in Franklin County, in Ohio, and in the Midwest in cities with similar rental prices. However, PRC applicants may be different from typical renters at risk of eviction because they have identified and applied for an eviction-prevention program. If PRC applicants are more motivated to avoid eviction than other tenants are, they may be more receptive to participating in and learning from a renter education workshop.

2.1.2 Statistical Power

Our power calculations are derived from the equation proposed by McConnell & Vera-Hernadez (2015) for determining sample size for a study with a binary outcome:

$$N^* = \left(\frac{p_1(1-p_1)}{\pi} + \frac{p_0(1-p_0)}{1-\pi} \right) \frac{(z_\beta + z_{\frac{\alpha}{2}})^2}{(p_1 - p_0)^2}$$

where p equals the probability of success and $p(1-p)$ yields the variance of the binary outcome, π is the proportion of the sample that is treated, $z_\beta + z_{\frac{\alpha}{2}}$ represents the Z-score and

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significance level at which the null hypothesis will be rejected, and $p_1 - p_0$ represents the Minimum Detectable Effect size (MDE).

For our power calculations, we assume that p = 22%, which represents the eviction rate of PRC participants who received assistance between March 2024 and August 2024. This eviction rate is the self-reported eviction rates of PRC applicants who participated in a pilot experiment.

We assume an alpha of 0.05, a ratio of 3:1 for the treatment vs. control group, an N of 1,042 and an MDE of 0.0892. This suggests that we would expect to detect an effect if the difference between the treatment and control groups were 8.9 percentage points, or a 13.1% eviction rate among the treatment group vs. a 22% eviction rate in the control group. While this may seem like a large MDE, it is important to note that the overall eviction rate within Franklin County is about 7% among tenant households, on average (Pierce, 2020) and about 5% among tenant households nationwide (Eviction Lab, 2016). Given the difference between the general eviction rate and the eviction rate among PRC applicants, it seems reasonable to assume that there is room for a significant reduction in the eviction rate.

We also conducted a second set of power calculations to estimate MDE for the subset of participants who complete all three legs of the experiment (N=500). This will allow us to examine participant-reported forced moves as an outcome. Forced moves include both formal (filed in eviction court) and informal evictions (e.g., illegal evictions or tenant moves spurred by the threat of a formal eviction). Using the same set of assumptions as above, but with an N of 500, the MDE is 0.1385 or 13.85 percentage points—an 8.1% eviction rate among the treatment group. Again, this MDE is within the bounds of the overall Franklin County eviction rate, but the reduced power will make it more challenging to detect changes to eviction rates among the smaller sample.

2.1.3 Assignment to Treatment

To better understand the interaction between rental education and rental assistance, we recruit and randomize participants when they apply for but before they are determined eligible or ineligible for rental assistance. As shown in Figure 1, our final participant sample will include both PRC recipients and non-recipients randomized to the control and treatment groups.

Figure 1

Experimental Group

		Control	Treatment
Rental Assistance Status	Non-Recipient	No Intervention	Renter Education Only
	Recipient	Rental Assistance Only	Both Interventions

The experimental research design draws from online applicants to the Franklin County rental assistance program known as PRC. Franklin County's PRC program receives PRC applications via mail, email fax, and in person. Franklin County typically processes applications within 1 to 3 business days of application receipt. Immediately upon processing an application, Franklin

County JFS will automatically send the PRC emergency rental assistance applicant an email inviting them to participate in the study. Applicants who affirmatively consent to participate will then be directed to complete an online survey that solicits information about participants' housing history, housing quality, and knowledge of housing rights. The survey should take approximately 15 minutes to complete. After completing the survey, participants will be randomly assigned to either a treatment or a control group; 75 percent of participants will be assigned to the treatment group and the rest to the control group. Treatment group participants will then be invited to participate in an online renter education program, which they may choose to access immediately or within two weeks by email or text. Control group participants will receive a list of local and online renter education resources but will not be invited to participate in the renter education program.

The renter education workshop—the primary treatment—is an approximately 30-minute online interactive video during which participants will receive detailed information about their rights and responsibilities as tenants. They will learn how to resolve conflicts with landlords, how to navigate the eviction process, and where to find community resources to support housing stability (see the appendix for a workshop outline and other workshop materials). CMS, the entity that developed the video's content, has been providing an in-person version of the workshop to community members for over 10 years. Franklin County JFS, the entity that administers the PRC program, currently provides funding to CMS to support its renter education workshops and other activities.

Budget permitting, all treatment and control group participants (excluding any who may have opted out of the study at the time of treatment) will receive an email and text invitation to participate in a second online survey six months after their initial PRC application.[2] The second survey will request information about participants' current living situation to determine whether any change in residence has occurred since the initial PRC application.

This experimental research design allows for the evaluation of the main effect of receiving renter education and the secondary effect of receiving renter education with and without rental assistance. An important element of this design is that study participation will be offered to all PRC applicants before applicants know whether their application for assistance has been approved or denied. Thus, participants will fall into the following four categories—as shown in the matrix in Figure 1—no intervention, PRC Only, renter assistance only, and both PRC and rental assistance. Importantly, while the assignment to the renter education treatment is random, receipt of PRC is not random and is determined by the PRC program. Thus, while we can compare the outcomes of treatment group participants to control group participants and determine whether there appears to be an added benefit of receiving rental assistance *with* PRC versus receiving renter education alone, the lack of randomization into the PRC program prevents us from identifying a causal effect of PRC on research outcomes.

2.1.4 Attrition from the Sample

Table 1 details our assumptions related to enrollment, take-up, and treatment participation. These figures are based upon take-up rates from our pilot study and bounded by available grant funds.

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[2] If we do not have the funds to compensate all participants for taking the second survey, we will send the survey to a random sample of treatment and/or control individuals.

Table 1

Event	N (per week)	Take-Up	Tx (75%)	To (25%)	28 Week Total
PRC Application	160				4,475
Survey Link Opened	57	36%			1,602
Survey Enrollment	49	83%			1,378
Survey Completion	37	76%			1,042
Tx Group Assignment	37	100%	28	9	1,042
Treatment Participation	15	55%	15	9	1,042
Final Survey Completion	18	48%	14	4	500

Note: Figures are rounded.

As shown in Table 1, we expect attrition at all stages of the study, from recruitment through final survey completion. We are basing survey completion estimates on average take-up rates of typical surveys. We do not have strong evidence supporting take-up of the treatment. This is a pilot project, and therefore, we expect to learn more about whether PRC applicants are able and willing to participate in an online renter education workshop. We are offering monetary incentives, in the form of gift cards, to participants at each stage of the process in an attempt to minimize sample attrition. Our power calculations are based on the expectation sample attrition from legs 1 (pre-survey) to 3 (post-survey).

2.2 Fieldwork
2.2.1 Instruments
We use online, pre- and post-treatment surveys to collect information on PRC applicants' housing history, interaction with other benefit programs, self-reported well-being, and interest in rental education. PRC applicants' responses will be merged with PRC administrative data and will be validated using that data when possible. There are several key indicators that comprise this study, which will be obtained from survey data, PRC administrative data, CMS administrative data, eviction court record data, and Infutor address history data.

2.2.2 Data Collection
The study period began in the summer of 2025 and will continue at least 428 treatment group participants have completed the online renter education workshop, and at least 30% of treatment and control group participants have completed the 6-month follow-up survey. On the day that the study begins, all PRC applicants whose applications for emergency rental assistance were processed that day will receive an email to participate in the study. Participants who begin—but do not complete—the survey will receive email and text messages reminding them to complete the survey.

Treatment group participants who opted-in for the online Renter Education workshop can choose to either be redirected to the workshop immediately, or receive a link to participate within two weeks by either text or email. This online workshop is less than 30 minutes long and covers the "12 Top Tips for Renter Education and Eviction Prevention." A brief outline is provided in the appendix. After watching the video, participants answer quiz-style questions about the content to ensure engagement. Finally, all participants, regardless of whether they were in the treatment or control group, and whether they took up their treatment, received an

invitation to a follow-up survey six months after completing their initial PRC application and survey. Participants will receive email and text reminders to complete the survey for a 3-week period.

In addition to using data collected via the pre- and post-treatment surveys, we will collect PRC administrative data on all PRC applicants and recipients who participate in the study. The collection of PRC administrative data is governed by the DUAs between Franklin County and UTK. We will also collect information on workshop participation and quiz scores for treatment group participants who attended the Renter Education Workshop. The collection of this data will be governed by a DUA between CMS and UTK.

Survey, PRC administrative, CMS administrative, eviction, and change of address data will be stored on a secure, One-Drive folder hosted by the University of Tennessee and accessible only to the researchers. Investigator Pierce will retain a copy of her previously collected public eviction records as well as newly scraped records on her personal, encrypted external hard drive as part of her ongoing data collection. Because the eviction records are public records and are available via the Franklin County Municipal Court, storing a copy of the unlinked records does not pose a risk to the privacy of the individuals who appear in the data. The researchers will use change of address data to link eviction records to PRC administrative and survey data. Once linked, all PII (names, addresses, and dates of birth) will be stripped from the linked dataset.

2.2.3 Data Processing

Once all participants have completed the post-survey, the research team will begin processing the data. We anticipate that data processing will take two to three months, depending upon the availability of the research team. Data processing will involve downloading and cleaning survey data; receiving and linking PRC administrative data for survey participants to survey data, and linking these data to Franklin County eviction court records and Infutor change-of-address records. Once linked, the final dataset will be de-identified. The PIs have shared ownership over the linked dataset. All data files, raw and linked, deidentified, will be stored in a secure OneDrive folder hosted by the University of Tennessee and accessible only to the research team via password and Duo-Authentication.

3 Empirical Analysis
3.1 Variables

Below is a list of the primary constructs to be used in this analysis, including a description of how we will measure each construct and how constructs will be used to answer each research question.

Participant Well-Being – This construct will be captured using survey data questions. Well-being refers to participants' self-reported financial stability, residential stability and quality, stress, employment stability, neighborhood quality, and satisfaction with each of these measures.

Residential History – This construct comes from Infutor data and provides baseline information about how frequently individuals in the study change residences. Matched with eviction data, the residential history also gives us an idea of how often residence changes were voluntary versus involuntary.

Eviction and Housing Stability – This construct comes eviction court record and survey data. Housing stability prior will be measured by the number of previous eviction filings. Eviction will also be measured in terms of eviction filing outcomes, e.g., dismissal, judgment, and set-out. Study participants who complete surveys will also be asked to report information on their prior eviction history, which will help us to identify any extra-judicial forced moves.

Demographics – This construct comes from PRC administrative, Infutor, and survey data. Demographic data includes information on gender, race, household composition, income, benefit take-up, and housing quality.

Interest in Rental Education – This construct is designed to provide the researchers with information about the long-term viability of offering a rental education program to local tenants. We will collect information on participants' interest in attending a rental education workshop, preferred times and days, and barriers to access.

Three variables included in the PRC data pertain to information that might be considered sensitive: citizenship, number of children, and pregnancy. While these data are collected by Franklin County Job and Family Services for non-research purposes as part of the standard PRC application, they also have important research significance. Prior research suggests that each variable is associated with the risk of eviction. For instance, Tesfai and Ruther (2022) find a heightened risk of eviction associated with increasing the immigrant portion of the neighborhood population. The association is particularly strong in neighborhoods with higher portions of Black immigrants. Several studies find a positive association between risk of eviction and the number of children in a household (Desmond, An, & Winkler, 2013; Desmond, 2012). These studies find that tenants with children are both more likely to be evicted and have increased difficulty finding a new apartment following an eviction, relative to tenants without children. While there is less evidence regarding the relationship between eviction and pregnancy, several studies find that eviction has a negative impact on pregnancy, such that women who are evicted while pregnant are more likely to experience adverse birth outcomes (Himmelstein & Desmond, 2021; Harville, Wallace, & Theall, 2022; Leifheit et. al, 2020).

The eviction dataset includes information on plaintiffs and attorneys. This information is displayed on the public-facing website. Like the variables described above, prior finds important links between plaintiff type (Raymond, Duckworth, Miller, Lucas, & Pokharel, 2018; Raymond, Miller, McKinney, & Braun, 2021) and eviction risk as well as the presence of an attorney and the outcome of an eviction case (Ellen, O'Regan, House, & Brenner, 2021; Cassidy & Currie, 2023).

Given this evidence of a relationship between all the variables described above--citizenship, number of children, pregnancy, plaintiff type, and presence of an attorney--we include these variables in our dataset and subsequent analysis to ensure that we are controlling for known factors that could influence an individual's risk of eviction.

3.2 Balancing Checks

We will check for balance between our treatment and control groups using demographic characteristics of PRC applicants such as gender, race, ethnicity, and age. We will also check for balance on PRC receipt—that is, the percentage of treatment and control group participants who eventually received PRC assistance. We will use the baltable command in Stata and report the means and standardized differences between groups.

3.3 Treatment Effects

We will transfer pre- and post-treatment survey responses to Stata for data analysis. For responses to interview questions we will employ a procedure of open coding and summarize the data using several methods: content-analytic summary table, checklist matrix and explanatory effects matrix (Miles, Huberman, & Saldana, 2014). The research design allows for comparison of average differences between the treatment and control groups on outcomes related to housing stability. However, we expect non-compliance with assignment treatment, such that some participants who are offered treatment will decline to or be unable to participate in the treatment. Thus, we estimate local average treatment effects (LATEs), which are defined as the effect of participating in treatment on those who take-up treatment (Angrist & Pischke, 2009; Athey & Imbens, 2017). We use random assignment to the treatment group as an instrument for program participation, with and without covariates.

3.4 Standard Error Adjustments
We will cluster standard errors at the individual-level, because we randomize treatment on the individual-level.

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Appendix 1: Outline:
"12 Top Tips for Renter Education and Eviction Prevention"

I.   Introduction
    a.   Evictions in Franklin County
    b.   Lasting Effects of Eviction

II.   Tip 1: Don't be late with your rent payments to your landlord, not even by one day.
    a.   Five ways to avoid being late on rent payments
    b.   Eight most common reasons for eviction

III.   Tip 2: Always get a receipt from your landlord for rent or utility payment, even with money-order payments.

IV.   Tip 3: If you have an unresolved maintenance problem, don't immediately withhold a rent payment or threaten to report your problem to authorities.
    a.   Three steps to address a maintenance problem
    b.   Rent Escrow

V.   Tip 4: If you fall behind on your rent, develop a Pay & Stay or Move Out Plan.
    a.   Five Steps of the Franklin County Eviction Process

VI.   Tip 5: If you receive a 3 Day Notice of a pending eviction filing from your landlord, promptly create a settlement plan (like a pay & stay or move out plan) to address the situation and respectfully communicate it to your landlord.
    a.   Three Elements of a Settlement Plan

VII.   Tip 6: Never miss a court hearing that has been scheduled to address an eviction action.
    a.   Four reasons to never miss an eviction hearing

VIII. Tip 7: Always arrive 30 minutes or so early for your eviction court hearing to park and get through courthouse security.

IX.   Tip 8: If you move out before your eviction hearing, you can likely get the case dismissed and avoid an eviction judgment on your record.

X.   Tip 9: To stop an eviction after it's filed, negotiate a written settlement agreement with your landlord at or before court, or present your case in court to seek dismissal or a resolution.
    a.   Four ways to resolve an eviction case once it's filed in court

XI.   Tip 10: At your eviction hearing, if requested, the court may grant a one-week postponement only if you need time to gather case information or seek legal help–not for other reasons.

XII.   Tip 11: To avoid a "forcible set out" from your rental property, ensure you and your belongings are out of the rental unit by the red tag expiration date.

XIII. Tip 12: After successfully completing a "pay and stay" or a "move out" settlement plan with a promise of dismissal, check your case record number at www.fcmcclerk.com, the Franklin County Municipal Court website, to confirm the dismissal.