

Final Report: Upstream Legal Literacy as an Eviction Prevention Mechanism: an RCT

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Point of Contact and Co-Investigator: Renee L. Danser, Esq.
Associate Director of Research and Strategic Partnerships, The Access to Justice Lab at Harvard Law School
1607 Massachusetts Avenue, 3rd Floor
Cambridge, MA 02138
(617) 496-7992
rdanser@law.harvard.edu

Principal Investigator: D. James Greiner
Faculty Director, The Access to Justice Lab at Harvard Law School
Griswold 504
1525 Massachusetts Avenue
Cambridge, MA 02138
(617) 496-4643
jgreiner@law.harvard.edu

Co-Principal Investigator: Alissa Rubin Gomez
Clinical Associate Professor
Lawyering Skills & Strategies
University of Houston Law Center

Data Analyst: Patricia Gansert, pgansert@law.harvard.edu

With thanks to Rachel K. Howard and Connective, Inc.

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I. Executive Summary

This report discusses the Access to Justice Lab's ("A2J Lab") and the University of Houston Law Center's ("UHLC") findings with respect to the pilot evaluation of upstream provision of legal information through text message as an attempt to prevent eviction court cases. Text messages were sent by Connective, a Houston, TX based non-profit created in response to Hurricane Harvey. The Connective Texts program allowed residents to sign up for text messages providing information about community-based resources. At the inception, resources were related to emergency assistance and social services. Connective Texts became a resource to share information regarding community-based resources addressing a myriad of needs.

The A2J Lab and UHLC worked with Connective to develop and launch a pilot to assess the operational feasibility of an evaluation investigating whether upstream provision of legal information can result in avoidance of eviction court filings. The pilot mimicked a randomized control trial ("RCT") and allowed researchers to understand enrollment volume, survey attrition, and data available for analysis. In the pilot RCT, study participants were randomly assigned to either receive an oversampling of texts from Connective related to community-based housing resources ("Housing Information Condition") or to receive the typical texts from Connective with information about a variety of topics ("Information Variety Condition"). The A2J Lab and UHLC followed participants for a period of 9 months through surveys and administrative data collection.

The pilot showed the A2J Lab and UHLC can enroll sufficient volume to support a full evaluation and that administrative data sources are sufficient to analyze eviction court filings and interactions with housing resources. The pilot also showed that survey attrition is higher than optimal when the research team can deploy only low intensity follow up methods. The A2J Lab believes that it can reduce attrition with higher intensity follow-up. Most importantly, the pilot showed that the Connective System allows identification of an intervention with respect to a service population which the A2J Lab believes to be at an elevated risk of having an eviction filing within nine months.

The pilot launched with its first enrolled participant on November 20, 2023. The last participant enrolled on August 7, 2024. The research team hoped to enroll 100 participants and met this goal by enrolling 101. The research team surveyed participants at baseline, six weeks, and twelve weeks. The research team collected administrative data from local and state-wide Homeless Management Information Systems (HMIS) and January Advisors, a data analysis firm holding, among other things, address history and court record data. The pilot was a success. This report details the study timeline, findings, and recommendations for a future full study.

The A2J Lab and UHLC are grateful for the opportunity to work on this project and grateful to have created a partnership with Connective as a critical part of the success of the research.

II. Introduction

This report discusses the findings from the pilot evaluation conducted by the A2J Lab and UHLC, in partnership with Connective. The pilot interrogated the ability of the A2J Lab and UHLC to conduct an RCT to evaluate the effect of providing upstream information regarding housing legal issues via text message on preventing eviction court filings. The pilot specifically focused on understanding enrollment volume, survey attrition, and quality of administrative data sources.

Connective is a Houston non-profit operating in the Texas Gulf Coast region.¹ Connective came into existence to coordinate recovery efforts after Hurricane Harvey, setting up collaborative single-intake online applications for assistance and ensuring that resources made it to those in need. In response to the COVID-19 pandemic, Connective started a new program called Connective Texts.² Connective Texts is a texting service that sends residents information about how to access free resources in the Greater Houston area. People sign up to receive two to three text messages per week. Resources shared in these texts include food distributions, rent payment assistance, utility assistance, and legal support. Connective Texts has over 58,000 voluntary enrollees, many of whom learned about the program while applying for rent relief and direct assistance payments relating to COVID-19 hardships, which Connective coordinated for Harris County and the City of Houston.

With the partnership of Connective, the A2J Lab and UHLC piloted an RCT with an overall goal of evaluating the effect of upstream housing legal information on housing security and avoidance of eviction court filings. The first participant enrolled on November 20, 2023, and the last on August 7, 2024. Enrollment closed with 101 participants, thus meeting the pilot goal of 100 in a nine-month period. All participants received three surveys: at baseline, six weeks, and twelve weeks. The research team administered the last survey on October 30, 2024. The research team executed data sharing agreements with local and state-wide HMIS systems and January Advisors. Administrative data collection occurred throughout the enrollment and follow-up period.

The pilot showed that the research team can field a full RCT of this intervention with sufficient volume, although more intense non-response follow-up for surveys is required to combat attrition. More importantly, the pilot showed that the research team can identify a service population with what the A2J Lab believes is an elevated risk of having an eviction filing in the next nine months, which may allow legal services providers to shift from reactive to preventative service provision.

This report proceeds as follows: the next section discusses details of the pilot study, including a literature review providing context for the research question and details of the field operation. Section IV discusses results of the pilot, including survey response rate, characteristics of the sample, and data available for future longitudinal analysis in an eventual full study. Section V closes with conclusions and opportunities for a future full study.

¹ <https://www.connectivetx.org>

² <https://www.connectivetx.org/texts/>

III. This Pilot Study

This pilot investigated the viability of a full field investigation of the effect of upstream provision of housing legal information on housing security and the presence of eviction legal filings. This section details the mechanisms used to operationalize the pilot. It begins by discussing housing law in Texas and providing a literature review regarding research related to eviction prevention legal services. It then transitions to the study process, including details regarding the Connective Texts sample, random assignment, and data collection.

A. Texas Housing Law & The Need for Upstream Legal Literacy

This subsection discusses Texas housing law to provide context for the hypothesis that moving knowledge of individual rights upstream reduces eviction court cases and improves housing security.

In Texas, an eviction court filing begins with a filing of a forcible detainer suit.³ Prior to filing a forcible detainer suit, a landlord must give a tenant three days' notice of their intent to file.⁴ This notice is referred to as a "Notice to Vacate," essentially telling the tenant that if they do not leave in three days, the landlord will proceed with filing an eviction lawsuit. Notice can be given by regular mail, or personal delivery to anyone living in the premises at least 16 years old.⁵ If the tenant does not vacate within three days, the landlord may file an eviction suit in the relevant Justice Court precinct. Notice of that filing, which includes a date and time for a court hearing, must be provided to the tenant either by handing the notice and a copy of the filing to the tenant or having a sheriff's deputy deliver it to the tenant's residence.⁶ If the court finds for the landlord and orders an eviction, a writ of possession is issued no sooner than six days after the court ruling.⁷ This can happen even if the tenant does not appear for the court hearing.⁸ A writ of possession allows the landlord to take possession of the property and remove any remaining belongings of the tenant from the unit. The tenant can appeal a judgement of eviction to a county court, but doing so requires paying an appeal bond and the costs of appeal.⁹ The justice court can also order an amount of rent that the tenant must continue to pay during an appeal.¹⁰ The tenant can petition the justice court to waive the bond and/or the costs of the appeal by asserting indigency.¹¹ The landlord can contest this petition, resulting in a hearing on the tenant's ability to pay.¹²

³ See, 24 Tx. St. Ann. §24.002.

⁴ See, 24 Tx. St. Ann. §24.005. Three days' notice suggests the kinder method of removing a tenant is informal eviction, where, while extra-legal, may come with reasonable notice and opportunity to leave. This law may encourage extra-legal evictions.

⁵ See, 24 Tx. St. Ann. §24.005(f). Placing the burden upon a teenager of notifying a tenant that they are at risk for eviction seems particularly harsh and designed to thwart actual knowledge of the suit.

⁶ See, 24 Tx. St. Ann. §24.0051.

⁷ See, 24 Tx. St. Ann. §24.0061.

⁸ See, 24 Tx. St. Ann. §24.0051(a). Note, there is no exception for legitimate failure to appear. That is to say, the law does not specify failure to appear must be willful for an eviction order to issue in the absence of the tenant.

⁹ See, 24 Tx. St. Ann. §24.00511.

¹⁰ See, 24 Tx. St. Ann. §24.0053.

¹¹ See, 24 Tx. St. Ann. §24.0052.

¹² See, 24 Tx. St. Ann. §24.0052(d).

The hallmark of the eviction suit is speed, something that is true in most U.S. jurisdictions. In Texas a tenant can vacate within three days or suffer the lawsuit. If they suffer the lawsuit and lose, they have six days to leave. By the time a notice to vacate is issued, it is too late for a tenant to seek legal services. The timing is unforgiving. Legal intervention must occur sooner to help a tenant avoid circumstances which may lead to an eviction. Moreover, if an eviction order issues, the appeal process for tenants with little extra income requires series of petitions, all of which a landlord can contest, plus a fee for the right to appeal and the rent.

B. Eviction Prevention and the Problem of Take-Up

Harris County leads the nation in formal (meaning court process) evictions.¹³ Such evictions disproportionately affect Black and Latinx households.¹⁴ Many believe that informal evictions, those in which a tenant involuntarily leaves a housing unit without litigation, occur more frequently than their formal counterpart, especially in disenfranchised communities such as the undocumented.

Some evidence suggests that the effects of eviction and housing instability are dire. Some believe that in addition to homelessness, eviction can lead to increased material hardship and forced dislocation to more disadvantaged neighborhoods.¹⁵ Some research suggests that court-ordered evictions have negative impacts on credit ratings and ability to obtain or maintain subsidized housing and other public benefits,¹⁶ suggesting that if individuals and families could be diverted away from the point of initiation of court proceedings, some of these consequences might be avoided. Advocates argue that downstream impacts of court-ordered evictions might also include increased criminal activity, reduction of neighborhood quality, increased employment instability, and increased depression and other negative health outcomes.¹⁷ During the COVID-19 pandemic, the theory ran, housing instability also led to overcrowding and community spread.¹⁸

Advocates further contend there is a cost to communities and society with each eviction. They believe that high levels of mobility within disadvantaged communities disrupts the formation of social relationships.¹⁹ Advocates further contend that evictions are expensive and inefficient. Many stakeholders, including landlords, agree that upstream solutions are better than evictions.

¹³ John Park, Stephen Averill Sherman, Luis Guajardo, & William Fulton, *The 2022 State of Housing in Harris County and Houston*, Report. Kinder Inst. For Urb. Research, Rice Univ. (2022).

¹⁴ See, New America, *supra* note 17; Coalition for the Homeless, *2022 Homeless County & Survey*, <https://irp-cdn.multiscreensite.com/2d521d2c/files/uploaded/FINAL%202020%20PIT%20Fact%20Sheet.pdf> (last accessed December 20, 2022).

¹⁵ Jack Tsai & Minda Huang, *Systematic Review of Psychosocial Factors Associated with Evictions*, Health Soc Care Community 1 (2018).

¹⁶ D. James Greiner, Cassandra Wolos Pattanayak, & Jonathan Hennessy, *The Limits of Unbundled Legal Assistance: A Randomized Study in a Massachusetts District Court and Prospects for the Future*, Harv. L. Rev., 126: 901-989 (2012); *Supra* note 5 at 469.

¹⁷ *Supra*, n. 15.

¹⁸ Yuliya Panfil & David Spievack, *What Happened to the Eviction Tsunami?*, FiveThirtyEight (Jan. 11, 2022, 6am) <https://fivethirtyeight.com/features/what-happened-to-the-eviction-tsunami/> (last accessed June 13, 2022); National Housing Law Project & National Low Income Housing Coalition, *Federal Moratorium on Evictions for Non-Payment of Rent* (August 2021) <https://nlihc.org/sites/default/files/Overview-of-National-Eviction-Moratorium.pdf> (last accessed July 5, 2022).

¹⁹ Deena Greenberg, Carl Gershenson, Matthew Desmond, *Discrimination in Evictions: Empirical Evidence and Legal Challenges*, 51 Harv. C.R.-C.L. L. Rev. 115, 118 (2016); *Supra*, n. 15.

Although eviction is a necessary component of any private housing market, unlawful eviction is not. Properly deployed, legal services and education should disproportionately reduce unlawful, as opposed to lawful, eviction.

Evictions come with a laundry list of negative effects for the individual tenants and the community writ large. A proactive approach is ideal to prevent an eviction, and its ramifications, altogether. The COVID-19 pandemic raised the salience of the country's housing and homelessness prevention infrastructure.²⁰ Legal services providers ("LSPs") participated by advocating for eviction litigation moratoria. But when moratoria expired, most LSPs returned to their pre-pandemic practice of providing legal services, information, and advice only after litigation began. Various LSPs have informed the A2J Lab of take-up problems for some of their services, particularly offerings short of a traditional attorney-client relationship (such as telephone advice, lawyer-for-the-day programs, or advice sessions with a paralegal). In other words, LSP services remained reactive, with communication with potential users usually occurring only after litigation was filed, and in some cases underutilized. Today, only a handful of LSPs attempt outreach before eviction litigation²¹ and (the A2J Lab hypothesizes) as a result, take-up of available services post-litigation is less than optimal.

The same was true during the pandemic. A perceived demand for legal services to contest informal evictions increased from 2019-2021.²² But the examples of programs implemented to meet (allegedly) this need remained largely reactive.²³ Indeed, eviction legal services have historically been reactive.²⁴ Preventive services are few²⁵ and are mostly some form of information/education²⁶ rather than provision of attorneys for full-scope representation, which is

²⁰ Shoshana V. Aronowitz et al., *"We Have to be Uncomfortable and Creative": Reflections on the Impacts of the COVID-19 Pandemic on Overdose Prevention, Harm Reduction & Homelessness Advocacy in Philadelphia*, Qualitative Research in Health 1, 2 (2021).

²¹ Mark Treskon et al., *Eviction Prevention and Diversion Programs: Early Lessons from the Pandemic*, Urb. Inst. (April 2021) (defining eviction preventions programs "as ones that prevent evictions from reaching the courts").

²² Emily A. Benfer et al., *Eviction, Health Inequity, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy*, 98 J Urb. Health 1, 6 (2021).

²³ *Id.* at 7 (examples include rental assistance, which was sometimes executed on only after a court case was filed, eviction diversion programs, which were often court-led and thus post-eviction filing, and a civil right to counsel, which assumes a case is pending in the court system).

²⁴ See generally, Natasha Menon, *A Comparative Analysis of Urban Eviction Prevention Policies in New York City, Philadelphia, and San Francisco*, (April 27, 2020) (Honors Thesis, University of Pennsylvania) (on file with the Penn Libraries, University of Pennsylvania) (highlighting a few programs, including: wrap-around services after someone receives their eviction notice, counsel for tenants provided at the courthouse, rental assistance for tenant families facing eviction or already evicted); Maya Brennan, *A Framework for Effective and Strategic Eviction Prevention*, 41 Mitchell Hamline L. J. Pub. Pol'y & Prac. 37, 39 (2020) (highlighting housing courts, a right to counsel, and access to emergency financial assistance).

²⁵ Treskon, *supra* note 2 (authors were able to find 47 programs across the country however they included court-based programs intending to divert cases away from legal proceedings but not prevent them altogether).

²⁶ See generally, Menon, *supra* note 5 at 41 (discussing tenant's rights literature materials); Ignacio Jaureguilorda et al., *Eviction Prevention and Mental Health: A New Paradigm for Civil Justice Reform*, Ctr. For Ct. Innovation at 9 (November 2021) (highlighting brief legal advice clinics that help tenants draft formal letters or secure repairs to their units).

often seen as crisis intervention rather than prevention.²⁷ This fact makes it important to assess the effectiveness of these short-of-attorney interventions.

In addition, as noted above, these education programs face the challenge of ensuring the information is reaching the population that needs it – ensuring take-up.²⁸ Evaluations to shape take-up of eviction diversion legal services are limited.²⁹ Mechanisms to increase take-up of eviction prevention legal services could include community outreach and court referrals, although the latter may be too downstream to help prevention and can turn on potentially arbitrary judicial discretion.³⁰ Research from other disciplines can help the understanding of the challenge of take-up as well as provide some areas ripe to evaluate, such as strategies for increasing take-up of eviction prevention legal services. For example, low take-up of social services is sometimes attributed to stigma³¹ and delayed delivery of benefits.³²

This pilot study laid the foundation for a larger effort to evaluate one of these possible solutions: a “Know Your Rights” text messaging program both as a device to stimulate take-up of legal services and as a way of improving housing stability outcomes.

More specifically, this pilot investigated the viability of a rigorous study that tests the hypothesis that if a tenant is armed with information about how to avoid an eviction court filing, they will use that information and successfully avoid that filing. This hypothesis gets to the core of the challenge presented above: the swiftness of the eviction legal process that leaves little opportunity to intervene once it has begun.

C. The Study Process

This subsection discusses the mechanisms used to implement the pilot study. It first centers the study sample derived from existing Connective Texts subscribers. It then discusses study administration.

1. The Connective Sample

This section discusses Connective Texts, the enrollment process, and the technology used.

Connective Texts grew in part after the spread of COVID-19 in Southeast Texas and with the commencement of lockdowns to respond to the need in many families and individuals for basic resources and services. Connective began an outreach campaign in 2020, and initially, this program gained subscribers through an opt-in on the COVID-19 Impact Survey. Connective staff

²⁷ Brennan, *supra* note 5, at 52. Some also view tenant-friendly laws and court procedure to be preventative legal services. *See*, Brennan, *supra* note 5 (highlighting extended timelines to pay past due rent, protections against illegal lockouts, and rent withholding rights); Trekson, *supra* note 6 (highlighting local court procedural requirements providing for mandatory mediation before the court accepts an eviction filing and increased eviction filing fees).

²⁸ Menon, *supra* note 5 at 51.

²⁹ Trekson, *supra* note 6.

³⁰ *Id.*

³¹ Katherine Baicker, William J. Congdon & Sendhil Mullainathan, *Health Insurance Coverage and Take-Up: Lessons from Behavioral Economics*, 90:1 *Milbank Q.* 107, 111 (2012); Saurabh Bhargava & Dayanand Manoli, *Psychological Frictions and the Incomplete Take-Up of Social Benefits: Evidence from an IRS Field Experiment*, 105(11) *Am. Econ. Rev.* 3489, 90 (2015).

³² Baicker et. al., *Id.*

vetted community resources and condensed critical information about those resources (and relevant links) into texts to those subscribers.

Through applications for the Harris County COVID-19 Relief Fund and partnerships with local nonprofit organizations focusing on civic engagement, Connective Texts grew into a massive peer-to-peer texting program with volunteers recruited by these organizations. Over the course of two months, volunteers texted a list of about 400,000 individuals, providing information about needed services in real time and soliciting opt-ins to the Connective Text program. By the end of this campaign, Connective Texts had approximately 50K subscribers. Connective has continued to grow the Connective Texts subscriber base by offering clients the opportunity to opt-in when accessing Connective's website or any of Connective's programs.

Connective Texts subscriber demographics make this community a likely target for service provision. Most of its subscribers enrolled while applying for assistance programs with strict qualification criteria,. 25% of those who received an enrollment text for this pilot earned less than \$20,000 per year. 30% of Connective Texts subscribers identified as African American. The corresponding figures in Harris County were 12% (earning less than \$20,000 annually) and 18.7% (identifying as African-American).³³

To operationalize this pilot study, Connective contracted with Salesforce to create a "Customer Relationship Management instance." Connective developed a portal to monitor campaign enrollment, analyze survey data for enrolled clients, and review dashboards and reports. Within the portal, users could contact enrolled clients via email or text. Only once the client submitted and signed their consent form was their information added to the program portal, meaning that only those who enrolled had their personal identifying information added to the portal.

2. Enrollment, Random Assignment, Survey Administration, & Data Collection

This section discusses study administration. It begins with the methods used to enroll participants and to conduct random assignment. It continues with survey administration and administrative data collection. Part IV discusses survey attrition and suggestions for improvement.

At the time of the pilot, the Connective sample was 58,000 people available. A primary purpose of this pilot was to assess the rate at which Connective individuals would respond to an invitation to enroll in the study. The research team did not know the pace of enrollment. For this reason, the research team did not invite all 58,000 at once. Rather, for each of three consecutive weeks, Connective selected a random sample of 500 individuals enrolled in Connective Texts to receive invitations. For that random sample of 500, one of the two to three texts Connective sent that week asked recipients whether they self-identified as at-risk for eviction, as housing unstable, or as challenged by the conditions of their rental property or their landlord. (See *Appendix A: Recruitment Screening Texts* for the language used in these messages). When someone did self-

³³ U.S. Census Bureau, U.S. Department of Commerce, (2023), Income in the Past 12 Months (in 2023 Inflation-Adjusted Dollars), American Community Survey, ACS 1-Year Estimates Subject Tables, Table S1901, accessed on January 17, 2025, <https://data.census.gov/table/ACSST1Y2023.S1901?q=income> harris county; U.S. Census Bureau, (2020), HISPANIC OR LATINO, AND NOT HISPANIC OR LATINO BY RACE, Decennial Census, DEC Demographic and Housing Characteristics, Table P9, accessed on January 17, 2025, <https://data.census.gov/table/DECENNIALDHC2020.P9?q=race> harris county

identify, Connective sent a follow-up text asking if the individual was an adult. Connective sent follow-up texts to adults identifying as housing insecure information about the study and asked them for consent to participate. (See *Appendix B: Consent Form* for a copy of the study consent form). If an individual electronically signed a consent form, Connective administered the baseline survey. On the fourth week, Connective did not invite anyone to participate in the study. This process resumed in the four-week cycle until enrolment of at least 100 participants. (See, *Figure 1: Process Diagram*, for a graphical depiction of this process).

**Upstream Legal Literacy as an
Eviction Prevention Mechanism:
An RCT – Process Diagram**

Process for Weeks 1 – 3
Do nothing on Week 4
Repeat until 100 participants
enrolled in the study

Figure 1: Process Diagram



The A2J Lab managed random assignment, blinding Connective from upcoming conditions. The A2J Lab monitored consents and baseline survey completion directly through the Connective platform. The A2J Lab conducted random assignment in batches of ten to force balance between treatment conditions despite not knowing how many participants would eventually enroll. To create batches, the A2J Lab used the excel function: =RANDBETWEEN(0,1). Because this formula is not static, the A2J Lab copied the first conditions created into a .txt file and saved it. The A2J Lab created eleven batches this way with the eleventh having only 1 participant in it, the 101st participant. (See *Figure 2: Condition Distribution*, to see the distribution of participants among each group as a result of random assignment).

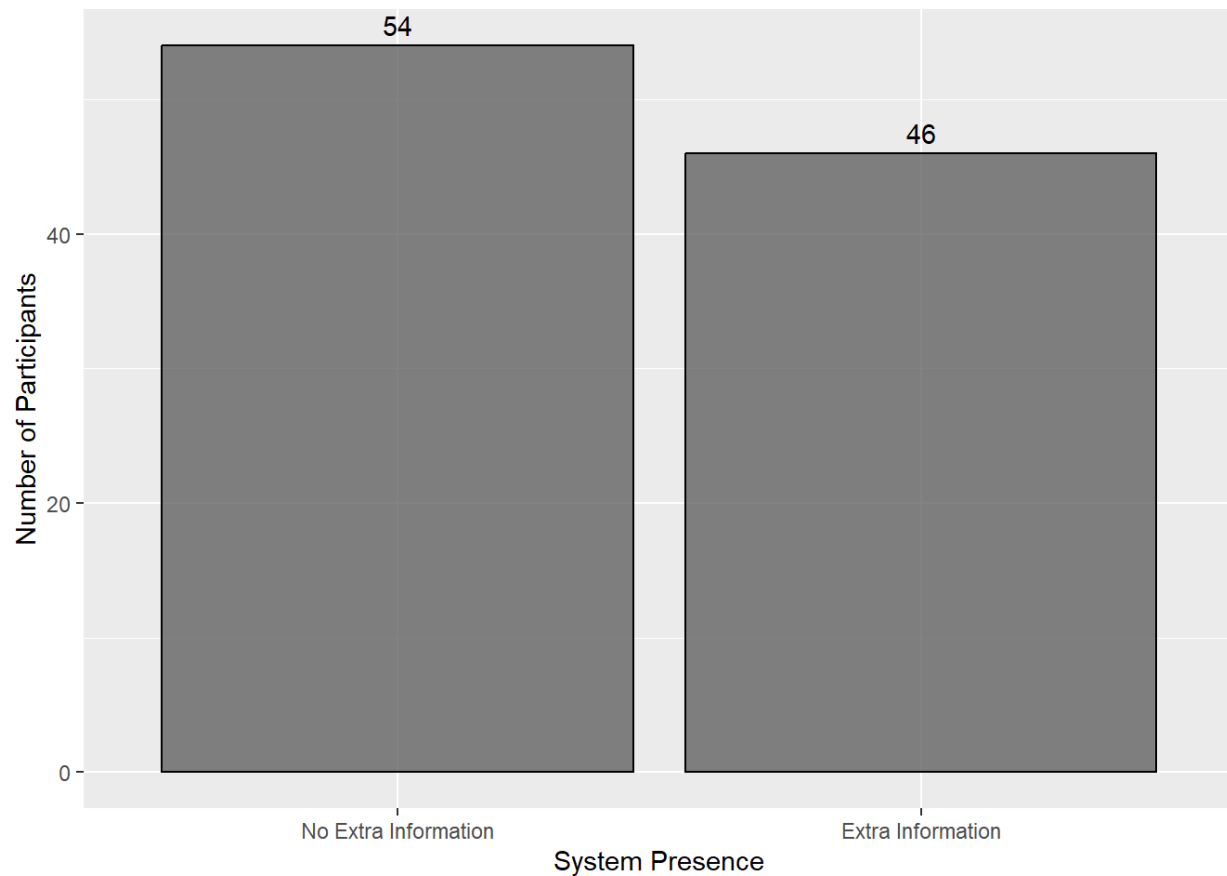


Figure 2: Condition Distribution

The two treatment conditions were Extra Information or Housing Information versus No Information. Participants in the former condition receive automated text messages in English or Spanish, according to their preference (which could be changed from text to text). (See *Appendix C: Housing Information Condition Text Messages* for a copy of the text messages sent to study participants randomly assigned to the Housing Information Condition.)

Once the A2J Lab enrolled a participant, Connective automated survey administration at six- and twelve-weeks post-enrollment. (See *Appendix D: Survey Questions* for a copy of the survey questions used.) All three surveys asked the same questions. The A2J Lab administered surveys by two-way SMS messaging. The A2J Lab administered compensation for each completed

survey in the amount of \$10. Study participants chose their preferred method of compensation between Venmo and a Walmart gift card mailed to their residence.

The A2J Lab executed data sharing agreements with January Advisors for address history and court record data; the Coalition for the Homeless for Houston HMIS data; and Texas Homeless Data Sharing Network for state-wide HMIS data.³⁴ Consent forms allowed for the collection of data up to two years prior to enrollment into the study to gather baseline information. Matching used first and last name, date of birth, last four digits of social security number, mobile phone number, and address, but address was used sparingly due to anticipated housing insecurity.

As noted above, and as the next section relates in greater detail, this pilot revealed that the study protocol resulted in enrollment sufficient for a full study and collection of sufficient administrative data.

IV. Results

This section discusses results. In summary, randomization produced a balanced sample, survey response rates were too low (a fact likely due to minimalist non-response follow-up), and administrative data was available on income, housing, and eviction court activity. The data analyses we complete are not designed for inference but rather to illustrate the comparisons we could make in a full-scale study. We conclude with opportunities for longitudinal analysis in the context of a full study.

A. A Balanced Sample

Randomization produced a sample that, within the confines of the pilot's small dataset, appeared balanced on observable characteristics.

³⁴ State-wide data is available to the extent individual counties participate. All counties but for Wichita Falls and Bexar counties participated at the time of data collection.

The study enrolled participants beginning November 20, 2023 through August 7, 2024 - a little under nine months. A total of 101 participants enrolled. The study averaged 10.5 participants enrolled a month with a high of 25 and a low of two. Study enrollment was conditional on providing a date of birth. The mean age was similar across groups ($P = .817$). (See *Figure 3: Mean Age by Condition*).

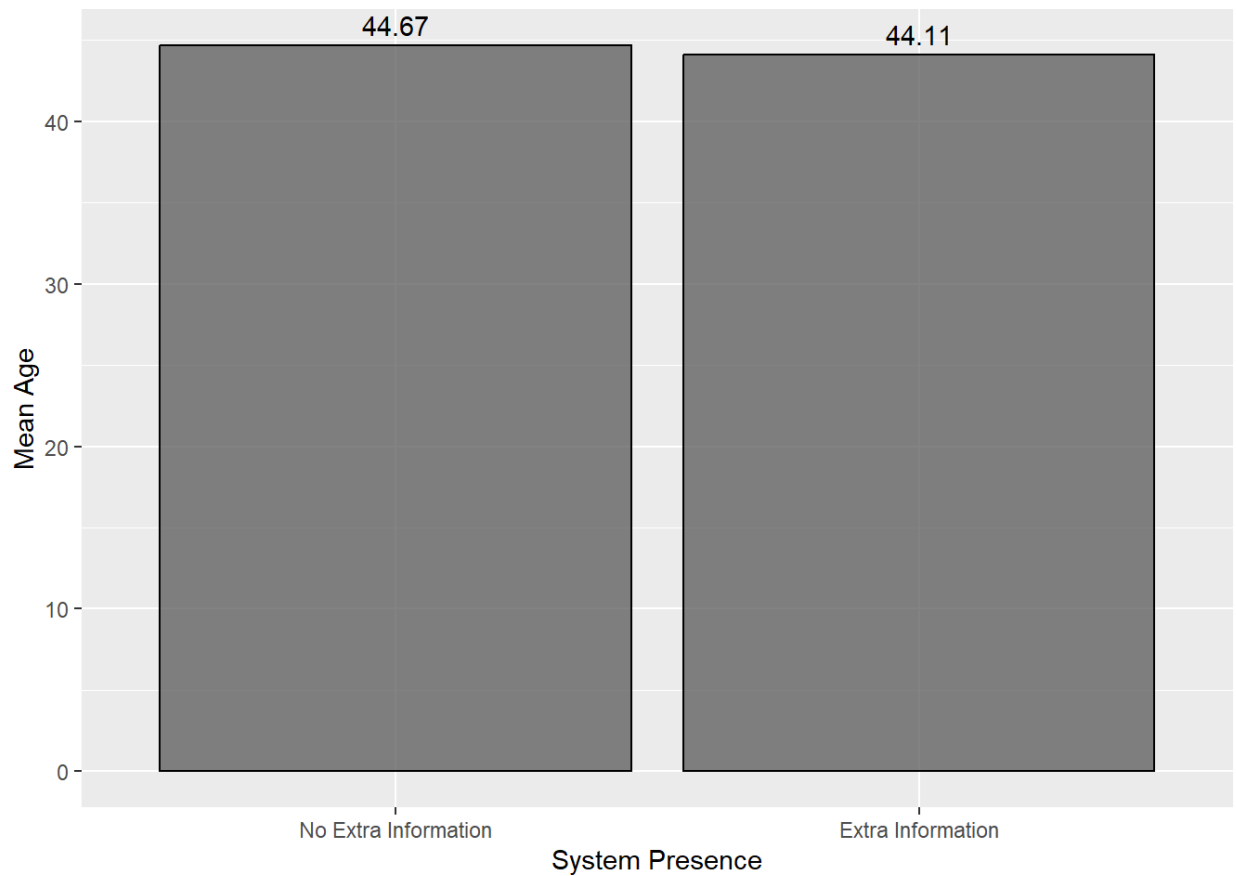


Figure 3: Mean Age by Condition

Baseline survey questions asked participants about race and gender. Unlike age data, response was optional. Roughly half of the sample elected not to respond. Of the participants responding to the gender question, a majority across conditions identified as female. There was no difference between the conditions ($P = .330$). (See, *Figure 4: Proportion of Female Study Participants by Condition*).

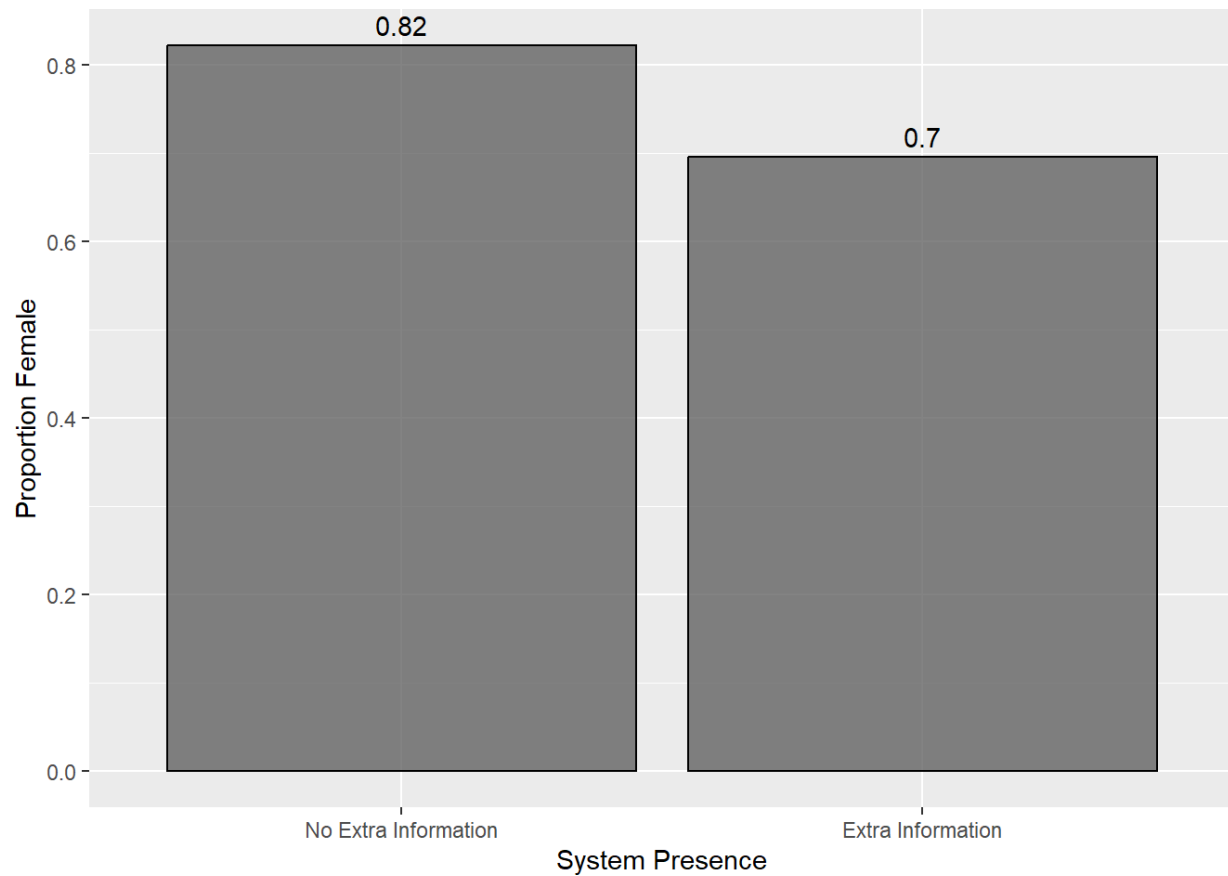


Figure 4: Proportion of Female Study Participants by Condition

Of participants that indicated a racial identity, the most selected race was Black. However, a large portion of the sample preferred not to indicate a racial identity. (See, *Figure 5: Racial Identity of Study Participants by Treatment Condition*).

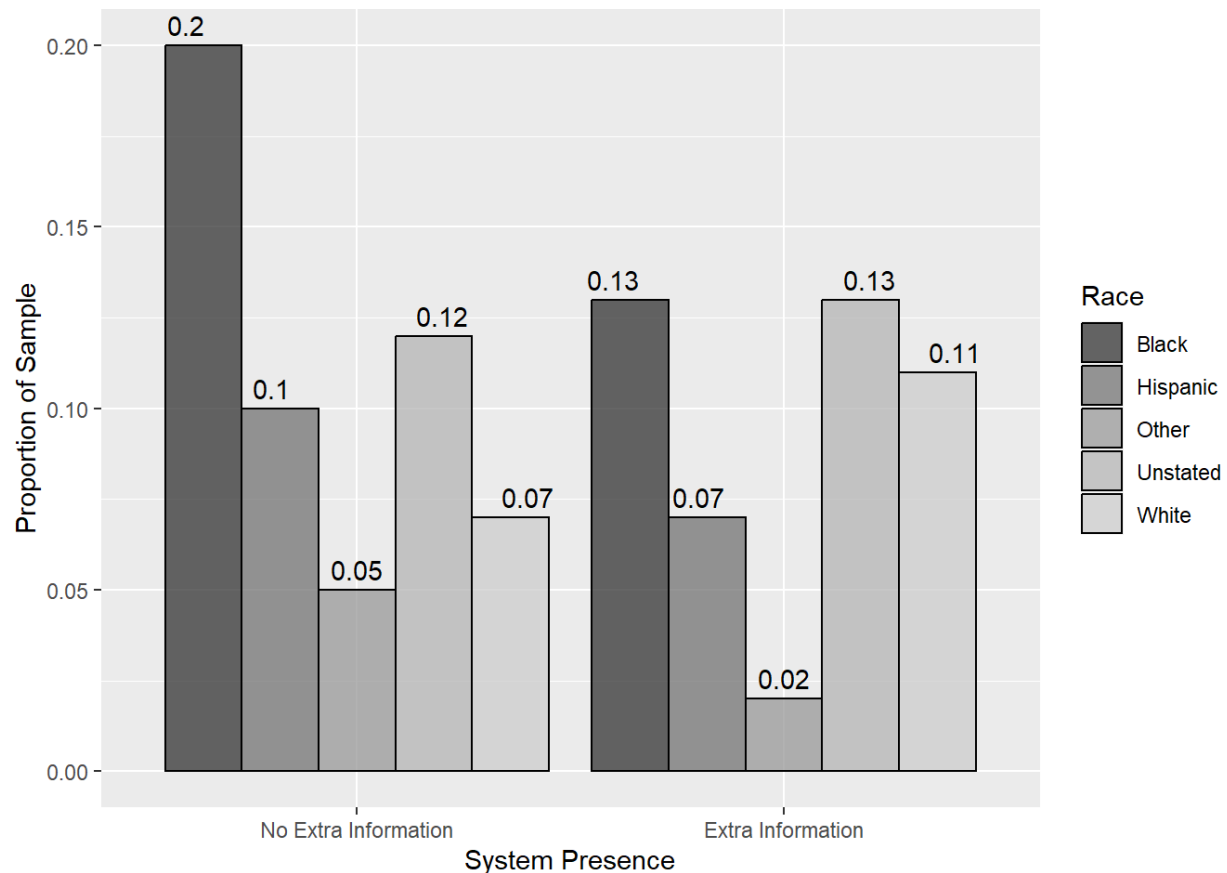


Figure 5: Racial Identity of Study Participants by Treatment Condition

The “Hispanic” category includes both ‘Hispanic’ and ‘Hispanic, Latino, or Spanish’. The “Other” category includes ‘American Indian or Alaska Native’ and ‘Asian or Pacific Islander’ due to the very small numbers for these categories. The “Unstated” category indicates ‘Prefer not to say’. Due to the small group sizes, comparison is not possible.

B. Survey Response Rate

This section discusses survey attrition. The attrition rate was high, likely because of the use of only low-intensity non-response follow-up. A full study will require higher-intensity efforts to boost survey response.

Connective administered surveys at enrollment, six weeks, and twelve weeks. The baseline survey, required as a condition for enrollment, achieved a 100% response rate by design. The two subsequent surveys yielded a 47% and 41% response rate, respectively. (See, *Figure 6: Survey Response Rate by Administration Timepoint*).

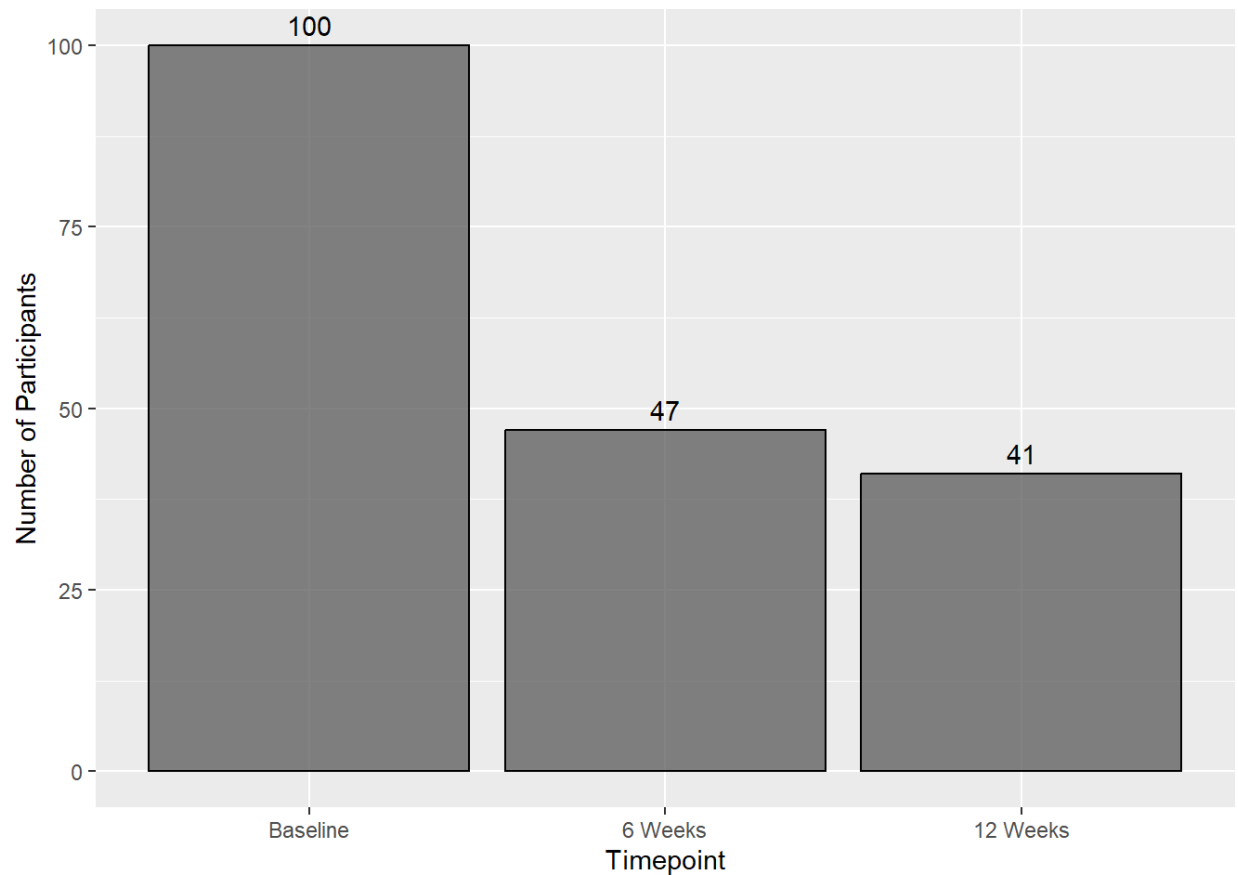


Figure 6: Survey Response Rate by Administration Timepoint

In the pilot, Connective administered surveys by text. For study participants who did not complete a survey within one week, Connective sent up to three reminders by text. In other A2J Lab studies, phone call reminders follow text and email-based reminders. If the study staffer making the phone calls reaches a study participant by phone, they can administer the survey over the phone in real time. If not, they can leave a message and provide email and phone based follow up options. These methods yield higher response rates but add cost. A purpose of the pilot was to assess whether such additional methods were necessary for a full study. The pilot revealed an affirmative answer.

Attrition did not affect the sample balance. (See, *Figure 7: Attrition by Treatment Condition*).

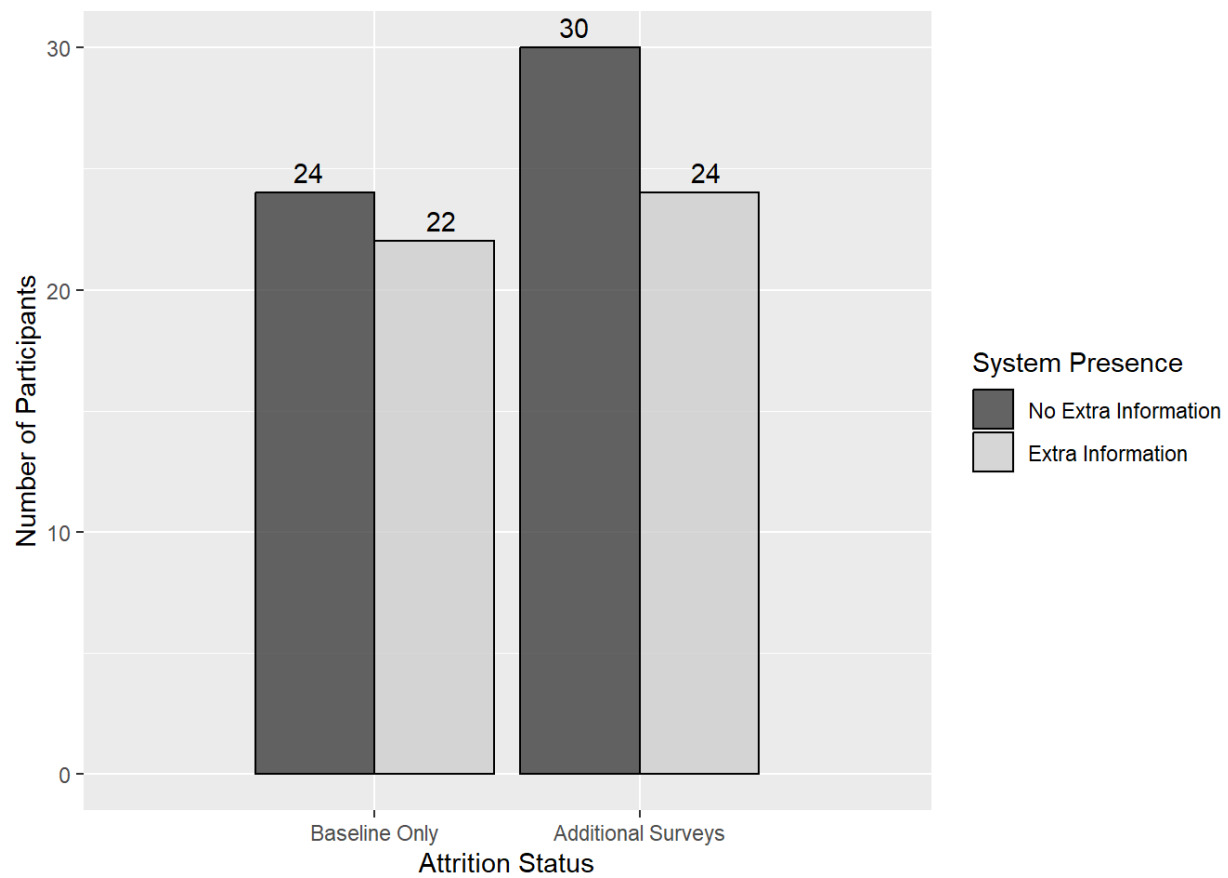


Figure 7: Attrition by Treatment Condition ($p = .839$)

As Figure 7 shows, attrition was high but there was no differential across treatment condition. Two-thirds of the sample completed no follow-up survey.

Age and gender of participants remained similar across groups notwithstanding attrition as well. (See, *Figure 8: Mean Age of Participants by Survey Completion Timepoint* and *Figure 9: Proportion of Study Participants Identifying as Female by Survey Completion Timepoint*).

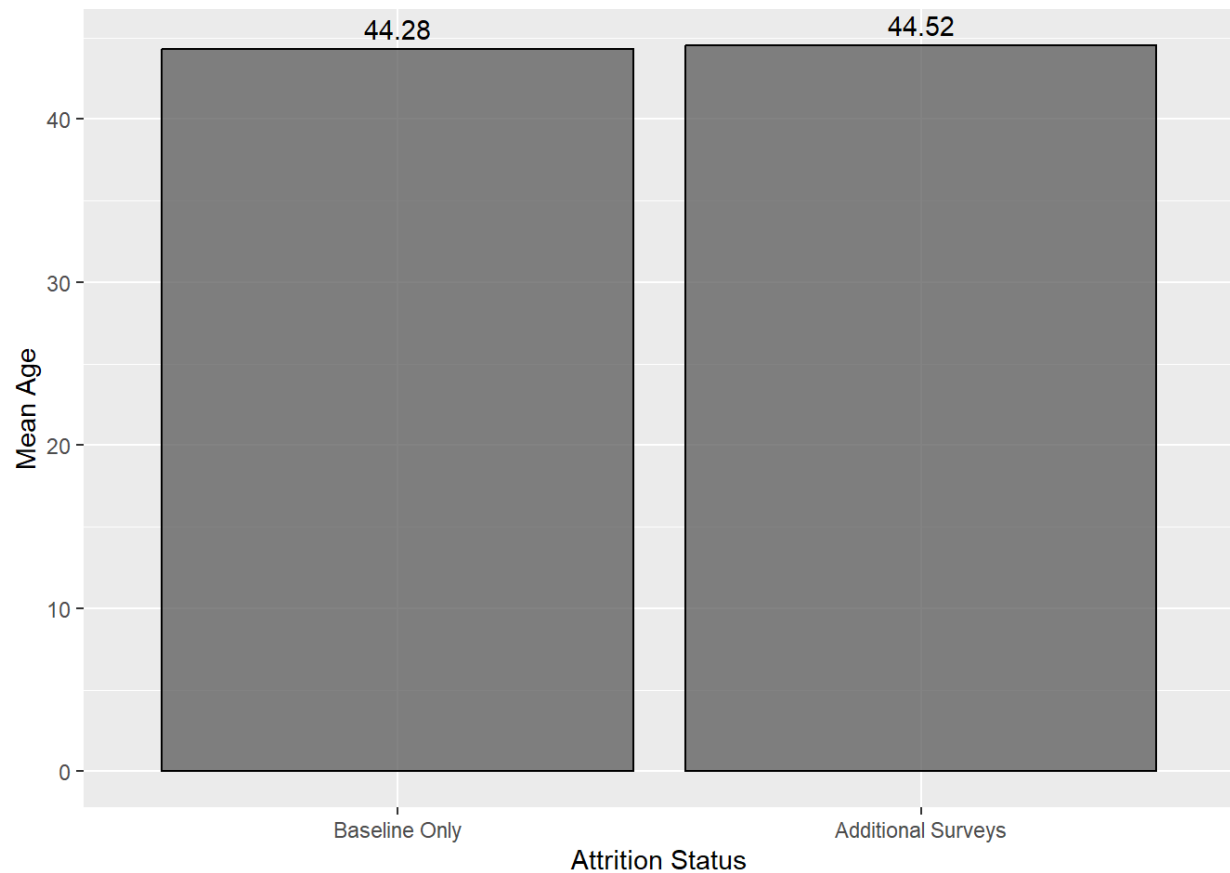


Figure 8: Mean Age of Participants by Survey Completion Timepoint

The mean age was similar across groups ($P = 0.929$).

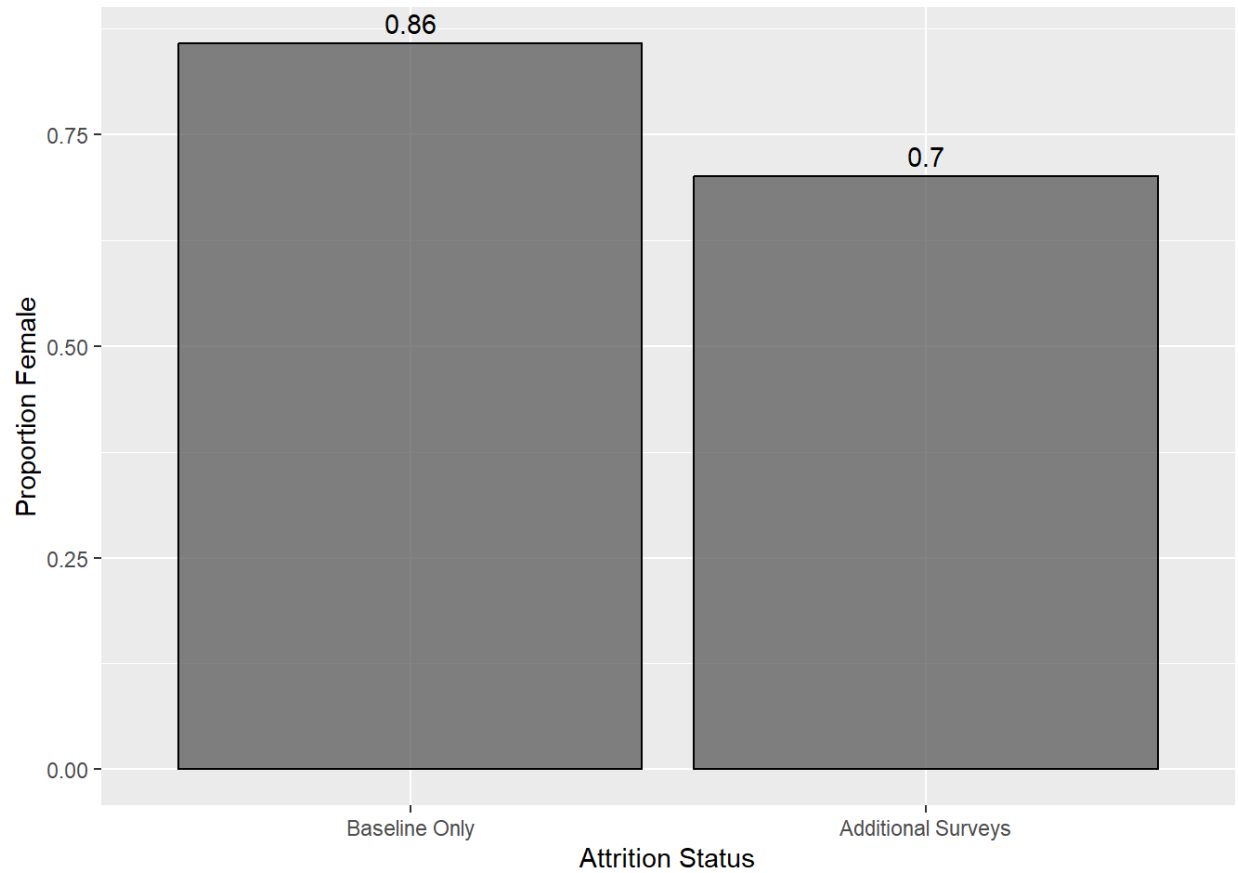


Figure 9: Proportion of Study Participants Identifying as Female by Survey Completion Timepoint

This chart shows the proportion of each group that identified as female. Note that gender was missing for 49 participants, leaving only 51 for comparison. Thus, although the groups are significantly different ($P = 0$), this may not be a trustworthy result.

C. Details of the Pilot Study Population

The baseline survey described the study population.

Participant income was consistent with the federal poverty guidelines used to determine eligibility for certain subsidy programs.³⁵ Expenses generally exceeded, or came close to exceeding, income even though “expenses” for present purposes included only rent, utilities, and transportation costs. About two-thirds of participants were renters. (See, *Figure 10: Renters and Non-Renters in the Sample*).

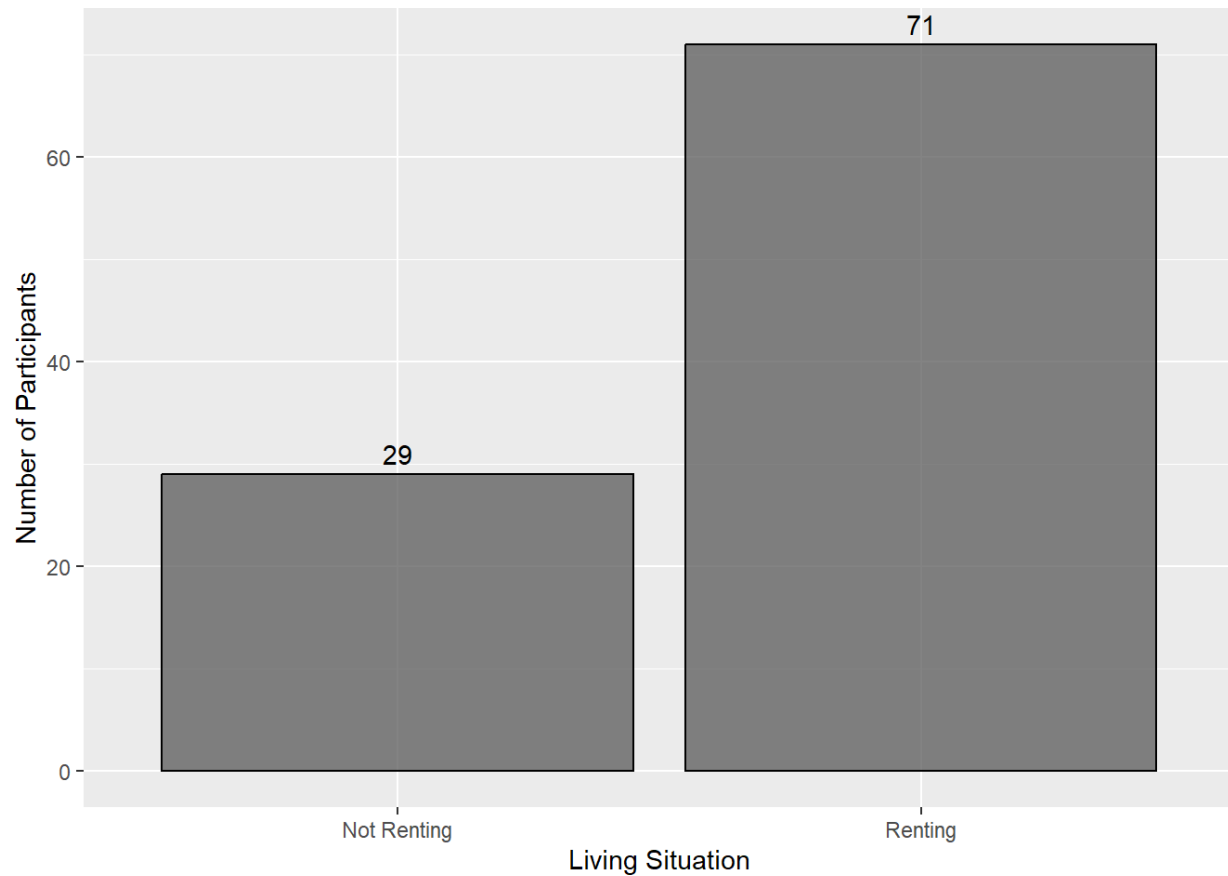


Figure 10: Renters and Non-Renters in the Sample

³⁵ Office of the Assistant Secretary for Planning and Evaluation, *Poverty Guidelines*, available at <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines> (last accessed January 2, 2025).

Regardless of housing situation, most participants experienced indicators of sub-standard housing such as crowding and conditions issues, the latter of which gave rise to availability of legal remedies. Administrative data revealed that participants had little contact with HMIS programs but tended to move frequently in the two-year period prior to enrollment. Administrative data also revealed that about one-third of the pilot study population had an eviction case filed during the pre-enrollment period, but that most participants did not seek legal services. (See, *Figure 11: Participants Seeking Legal Services*).

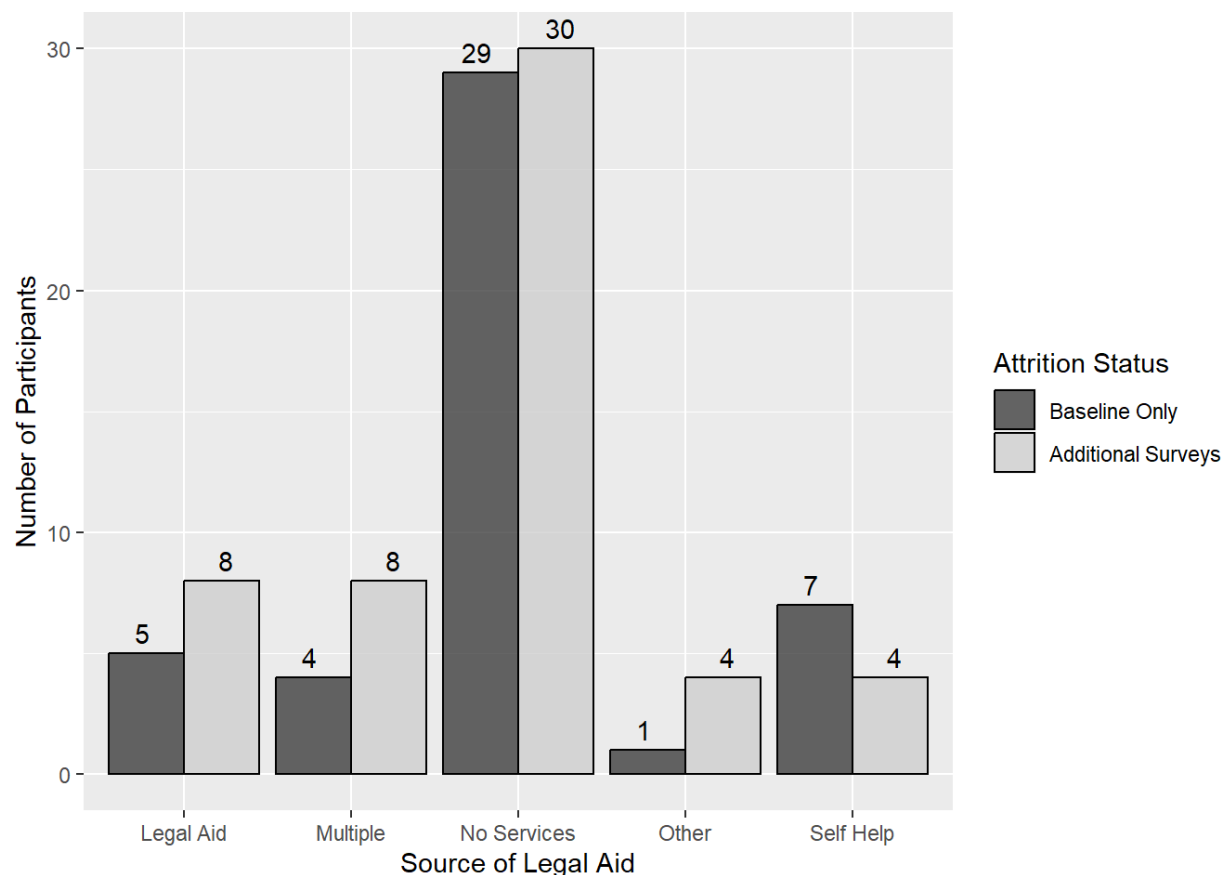


Figure 11: Participants Seeking Legal Services

Figure 11 shows whether participants sought legal services and, if so, the type. The “Baseline Only” bar reports pre-enrollment contacts (i.e., those reported at the baseline survey). Due to small group sizes, the research team did not perform statistical comparison, but the distribution of legal service sought is similar regardless of survey attrition.

Housing satisfaction at baseline fell in the neutral range and remained fairly constant over time. (See, *Figure 12: Mean Baseline Housing Satisfaction Rating by Treatment Condition* and *Figure 13: Mean Housing Satisfaction Rating by Treatment Condition at Survey Timepoints*).

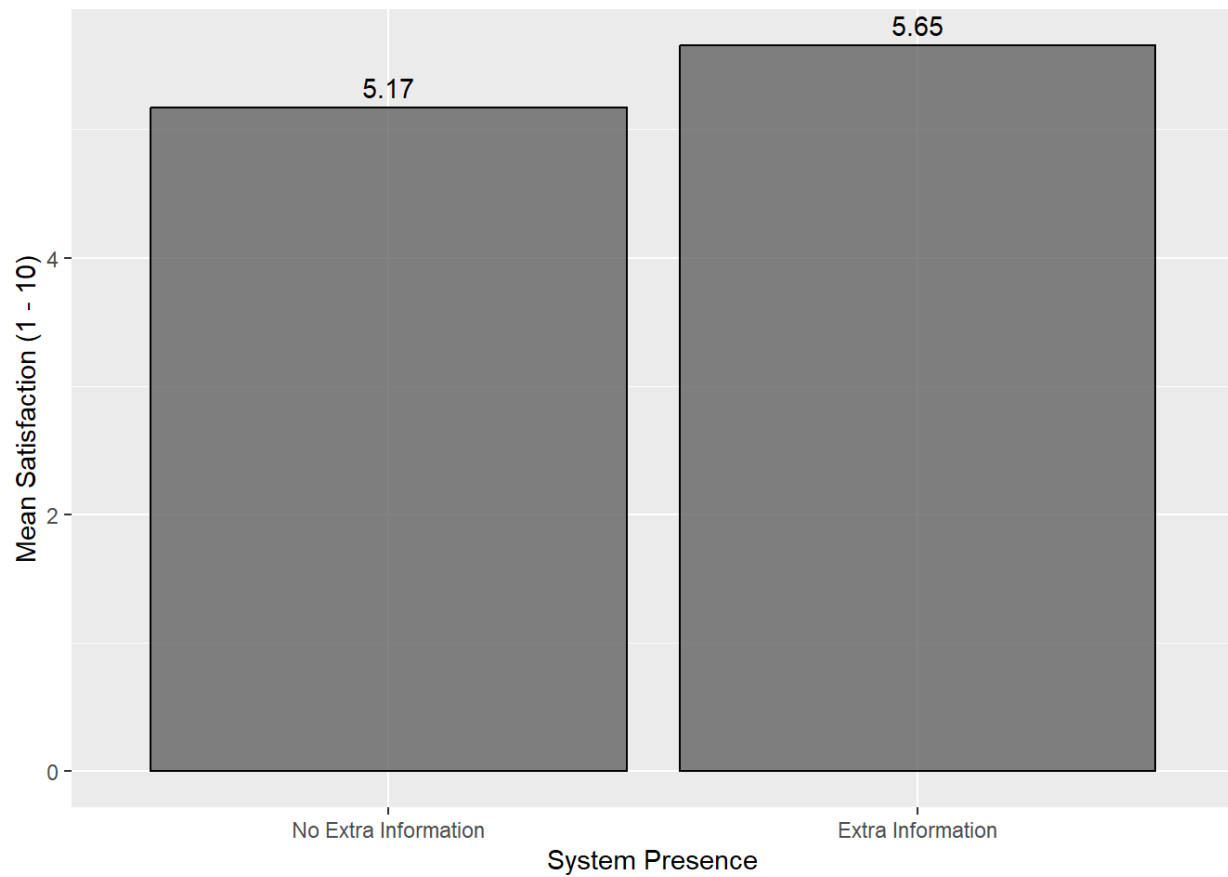


Figure 12: Mean Baseline Housing Satisfaction Rating by Treatment Condition

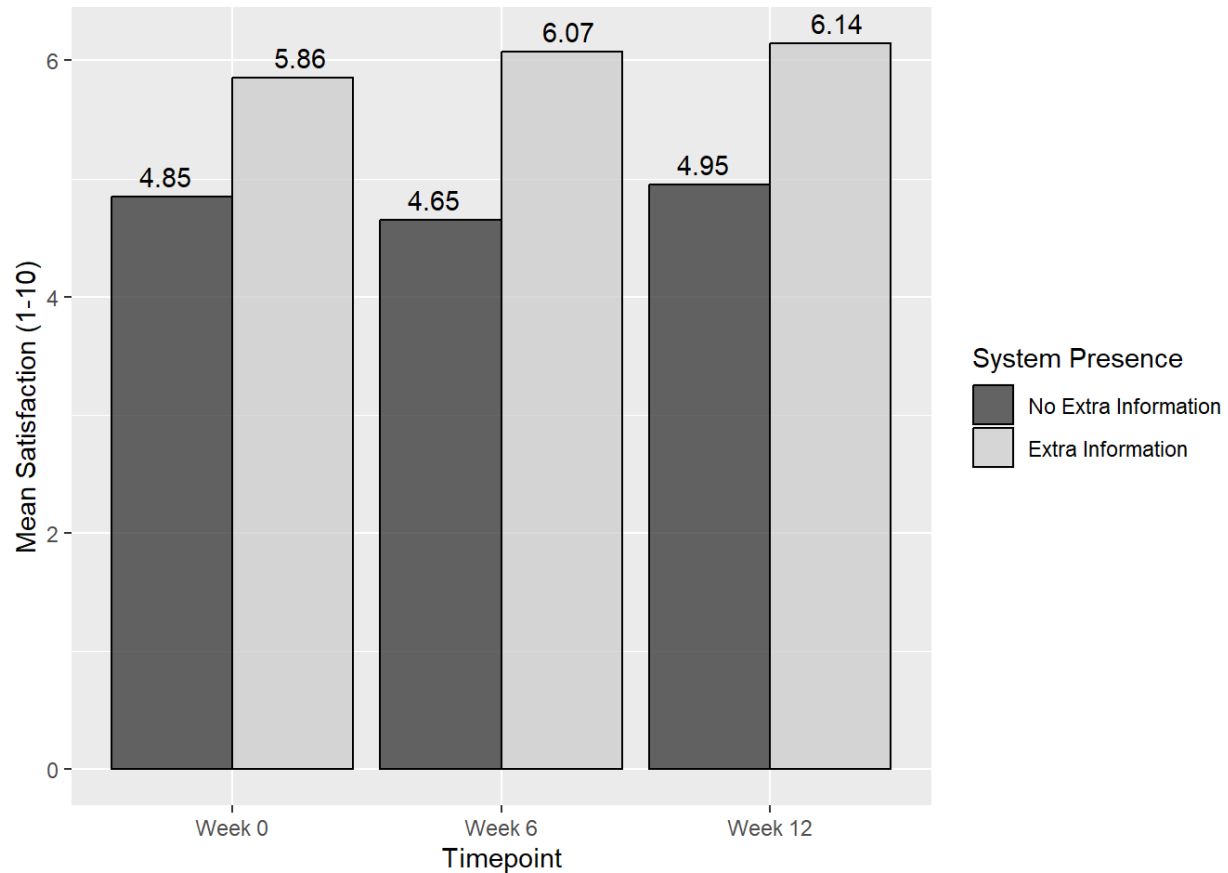


Figure 13: Mean Housing Satisfaction Rating by Treatment Condition at Survey Timepoints

All of this together – expenses exceeding income, frequent moves without interaction with housing or legal services, prevalence of eviction filings in background variable data, and ambivalence to housing satisfaction – suggests this pilot proved the effectiveness of using Connective Texts as a means to identify a service population with an elevated need for housing-related interventions, and likely an elevated risk of experiencing an eviction filing in nine months, the precise population prevention services should target.

1. Income

This subpart discusses the income of the study population. Mean monthly income across groups ranged between \$1100 and \$1400 with expenses exceeding income or just shy of exceeding income. Study participants were on the razor's edge, such that one unexpected nominal expense would likely result in an inability to pay rent. (See, *Figure 14: Monthly Income by Treatment Condition*, *Figure 15: Mean Monthly Expenses to Income by Treatment Condition*, and *Figure 16: Median Monthly Expenses to Income by Treatment Condition*).

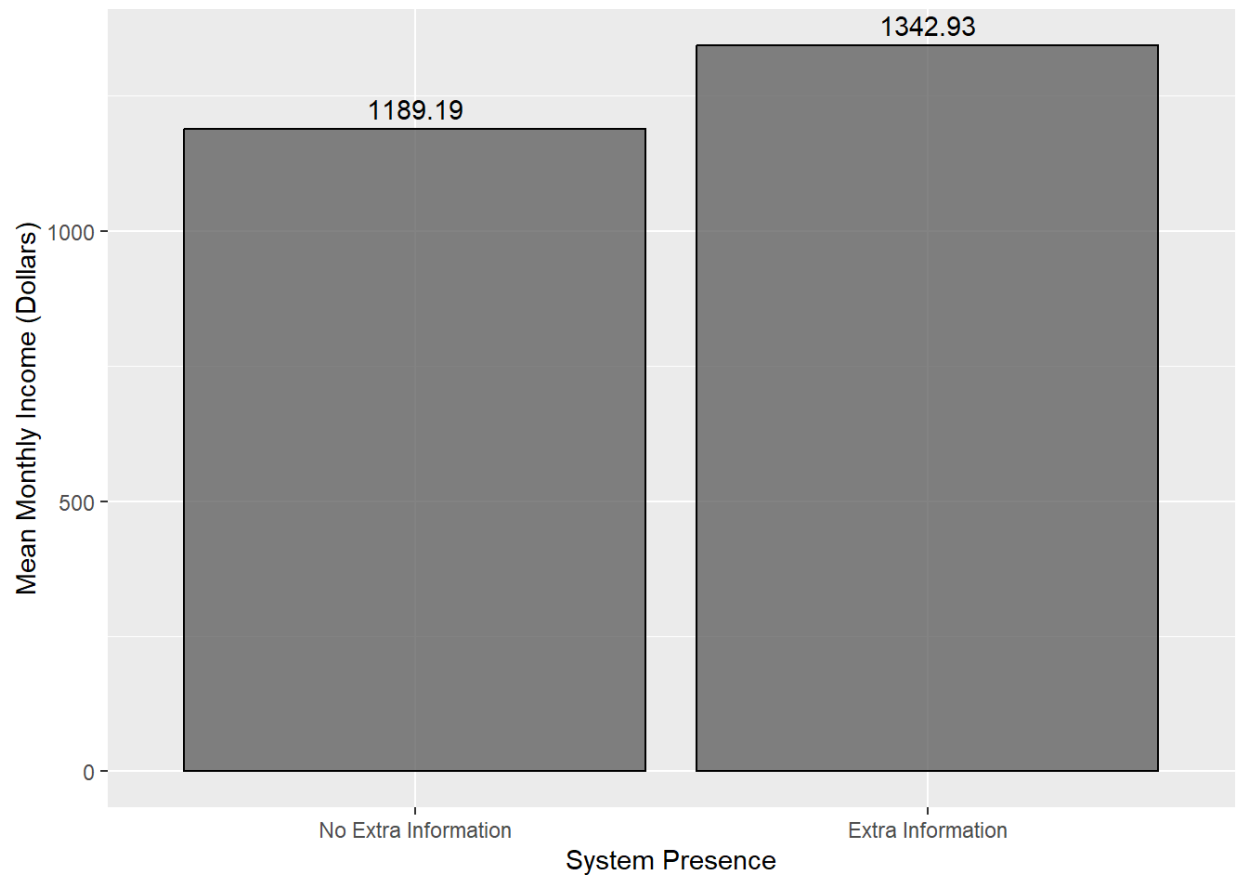


Figure 14: Monthly Income by Treatment Condition

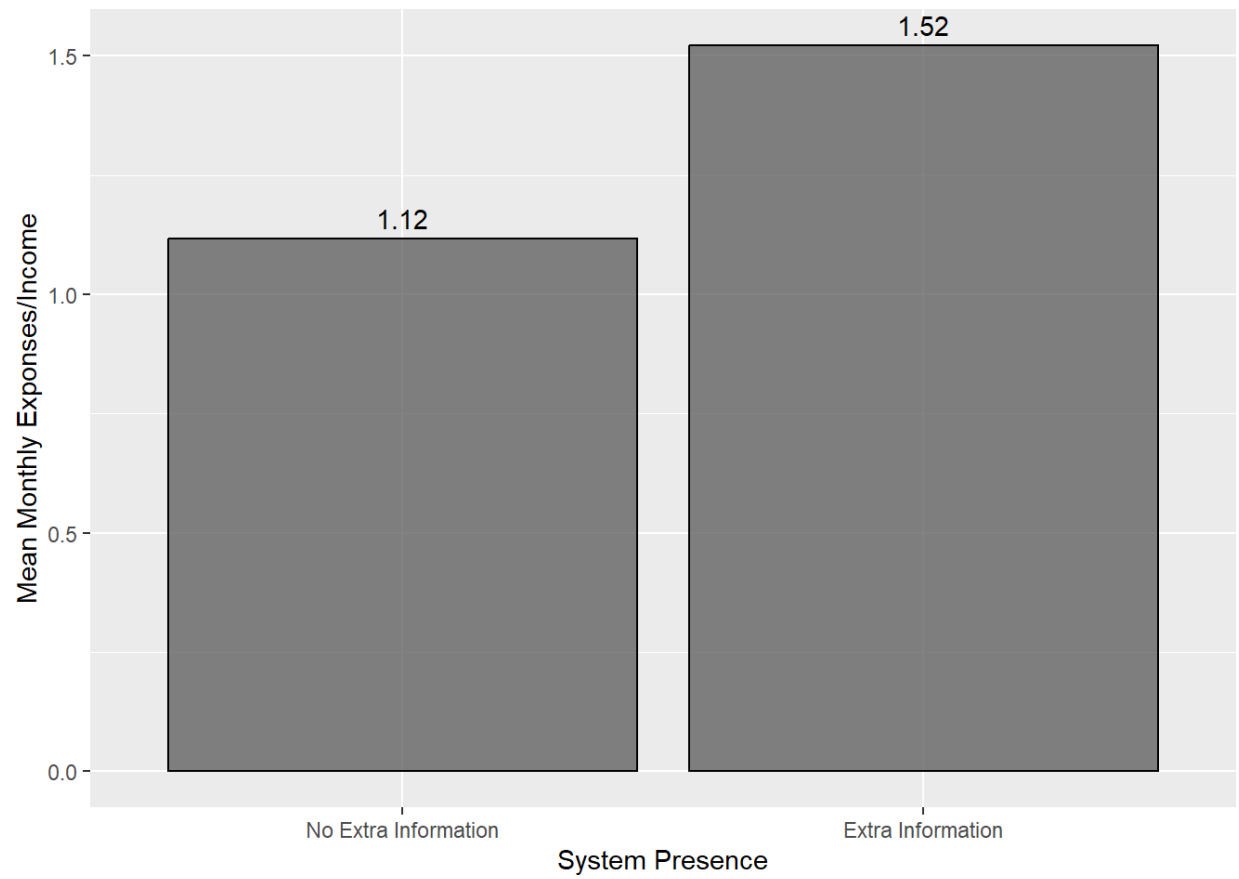


Figure 15: Mean Monthly Expenses to Income by Treatment Condition

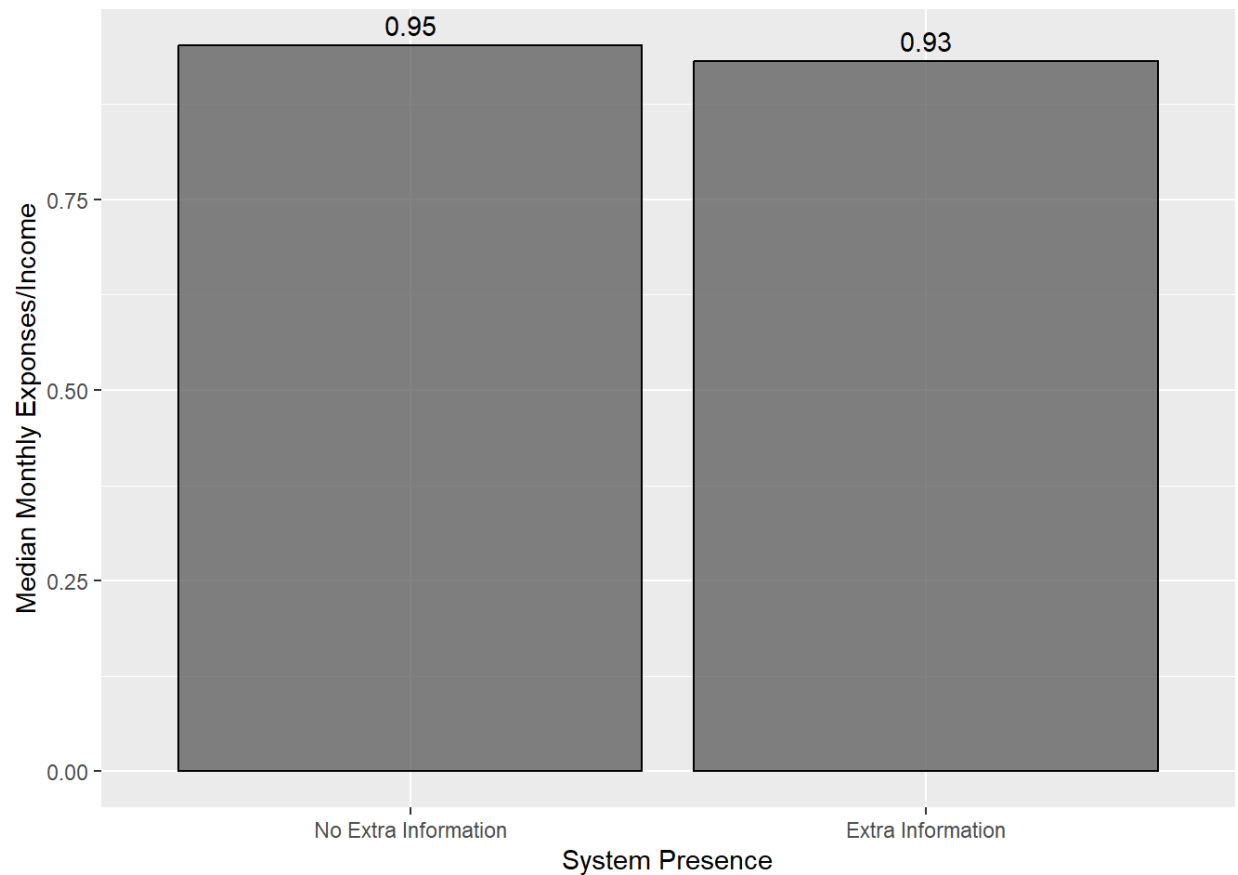


Figure 16: Median Monthly Expenses to Income by Treatment Condition

Note that this analysis excludes participants who had zero monthly income; 18 participants (17.8% of the pilot study population) fell into this category. Also note the presence of two extreme outliers with ratios of over 200; these were removed from the mean-based analysis. In both cases, their monthly incomes were single digit amounts and may be data entry errors. The groups are not different for either the mean ($P = 0.264$) or the median ($P = 0.85$). For the mean, both groups have ratios somewhat over 1, and for the median, both groups have ratios just under 1. Recall that a ratio over 1 indicates that expenses exceed income.

Overall, across surveys and administrative data, income conditions did not dramatically change for the study population from enrollment through the nine-month follow-up period. (See, *Figure 17: Number of Participants Included in the Longitudinal Analysis by Treatment Condition*).

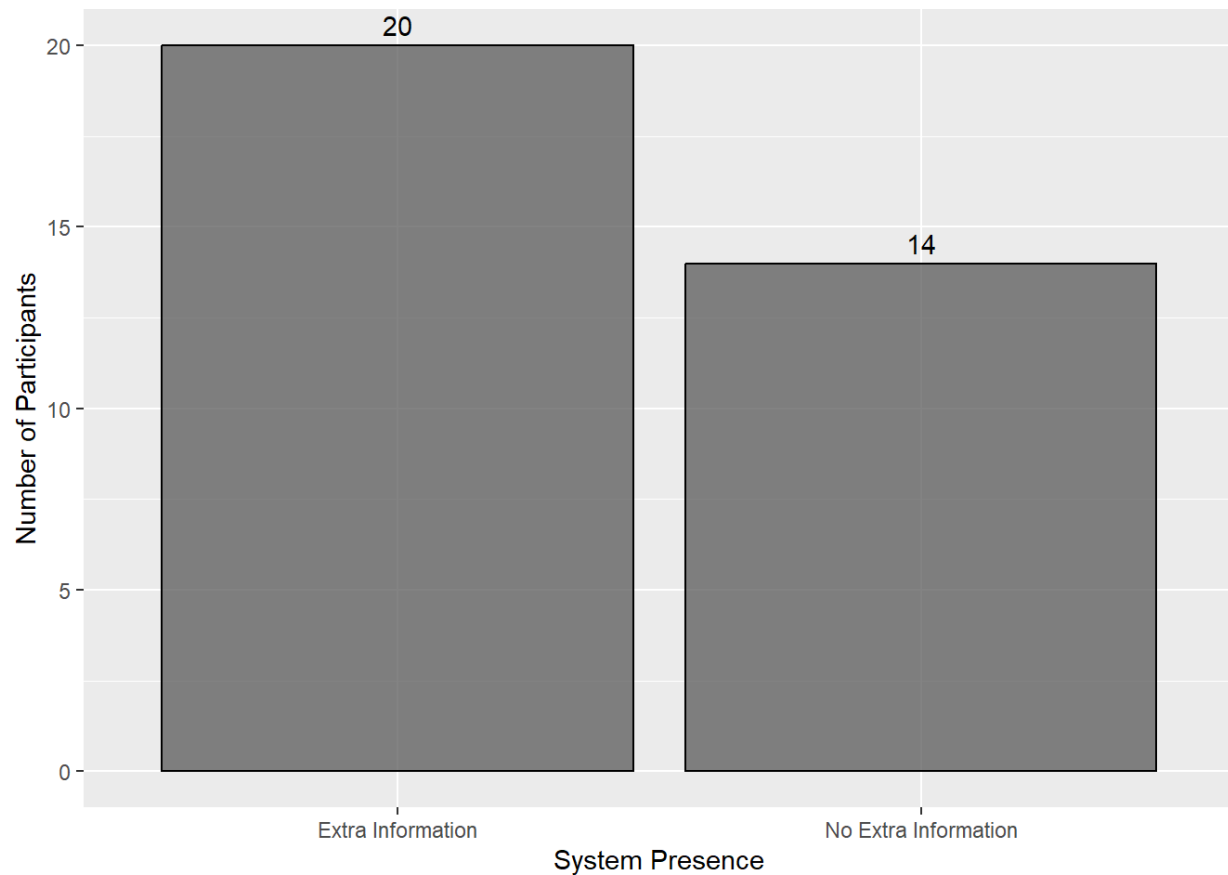


Figure 17: Number of Participants Included in the Longitudinal Analysis by Treatment Condition

Focusing only on the thirty-four participants who responded to all three surveys, monthly income fluctuation stayed within \$200 in both treatment conditions (with the two groups starting about \$500 apart, a difference likely attributable to random variation). (See, *Figure 18: Mean Monthly Income by Treatment Condition at Survey Timepoints*).

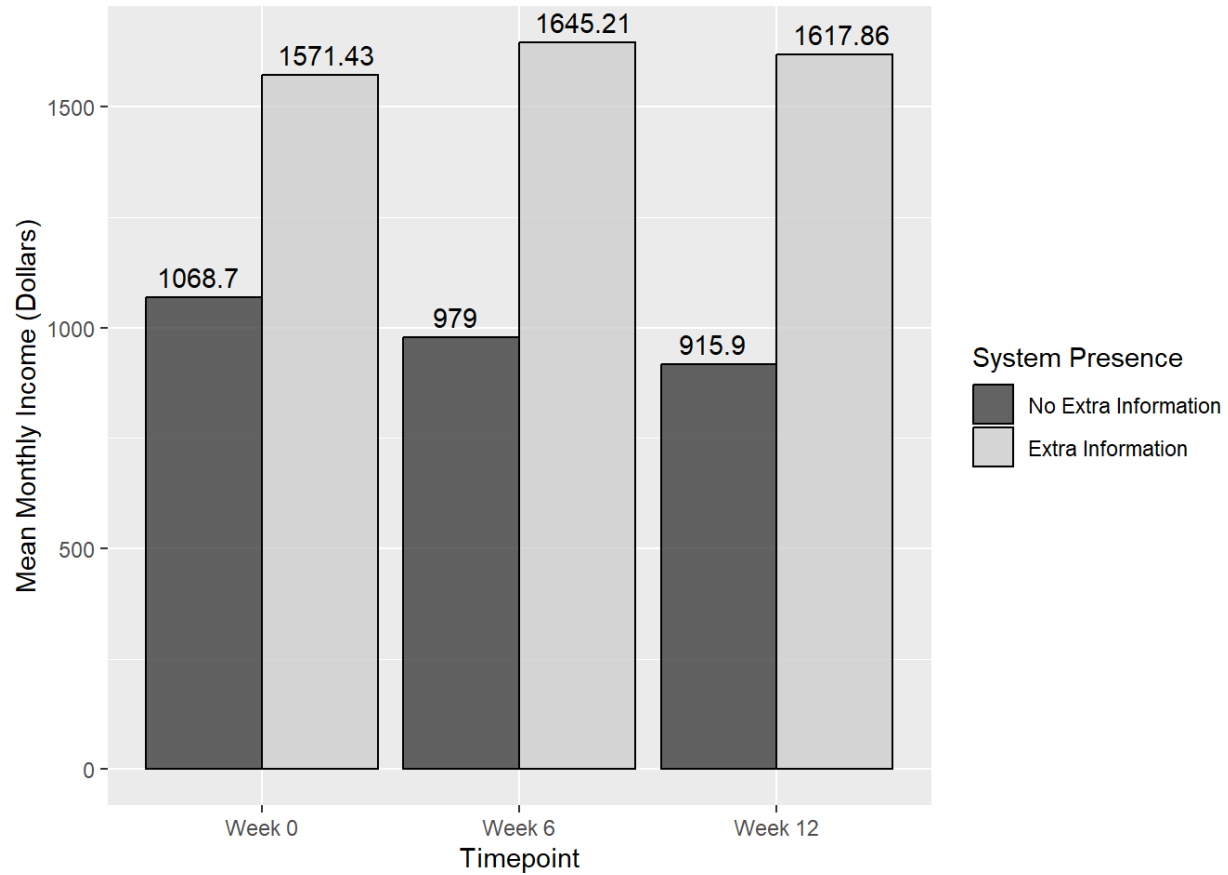


Figure 18: Mean Monthly Income by Treatment Condition at Survey Timepoints

While conditions did not change for participants relative to income, the ratio of income to expenses did. The income to expense ratio increased to a statistically significant degree between the week six and week twelve surveys. (See, *Figure 19: Mean Ratio of Income to Expenses by Treatment Condition at Survey Timepoints*).

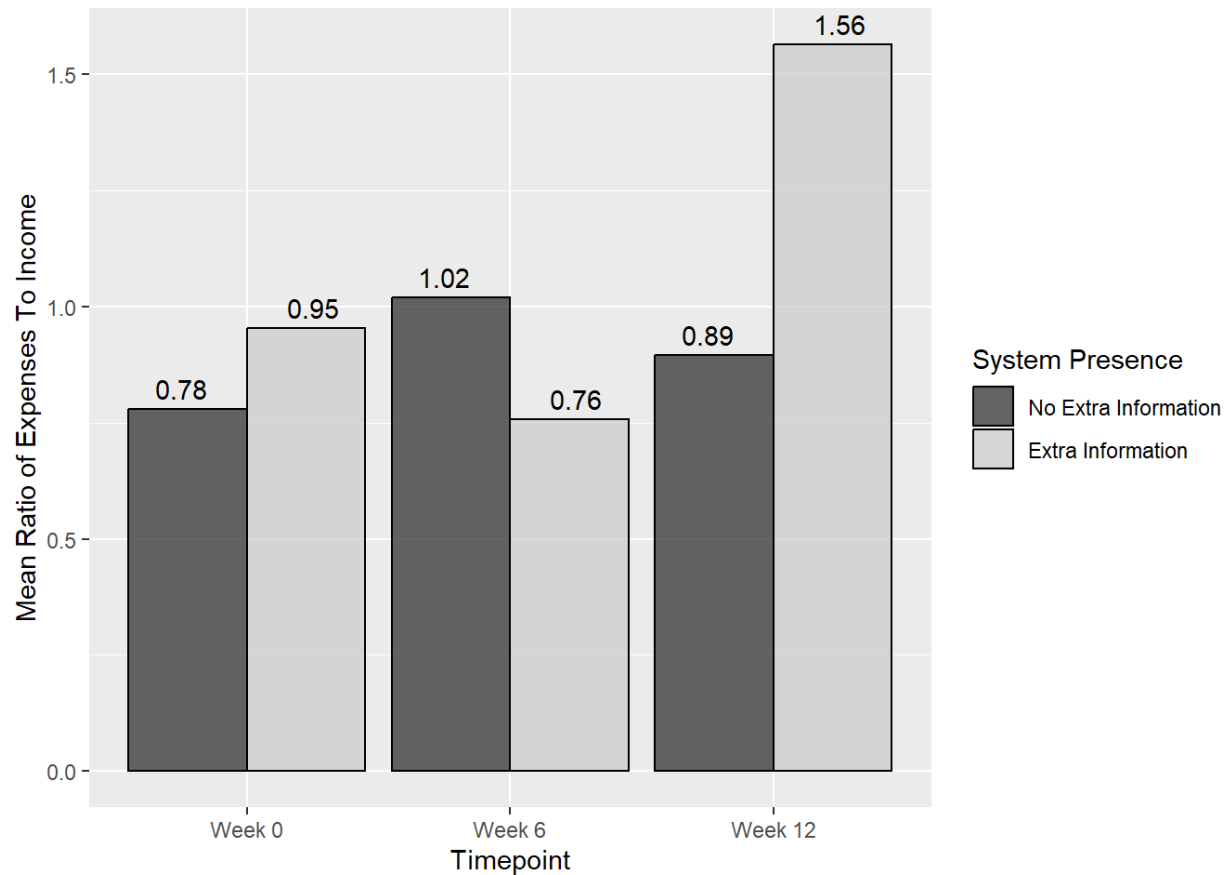


Figure 19: Mean Ratio of Income to Expenses by Treatment Condition at Survey Timepoints

The groups do not differ to a statistically significant degree ($P = 0.123$). Between the six- and twelve-week surveys, the Extra Information group saw an increase in ratio likely due to an increase in expenses, possibly indicating that individuals who self-selected into the study population may have correctly anticipated expense-related financial distress.

2. Living Situation

This section analyzes characteristics of the study population's living conditions.

The majority of the pilot study population were renters. (See *Figure 20: Living Situation of Sample*).

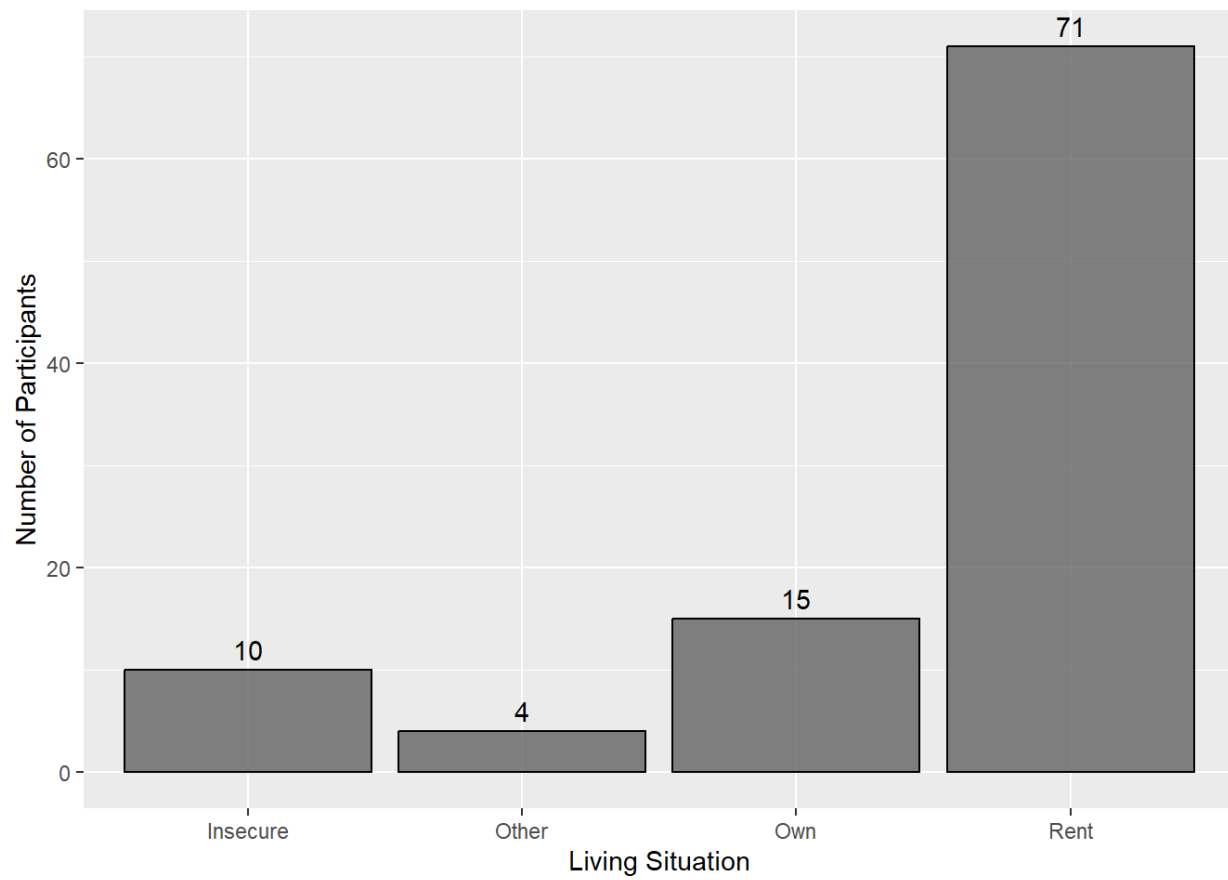


Figure 20: Living Situation of Sample

The distribution of living situation in the full sample translated similarly into the two treatment conditions. (See, *Figure 21: Living Situation by Condition*).

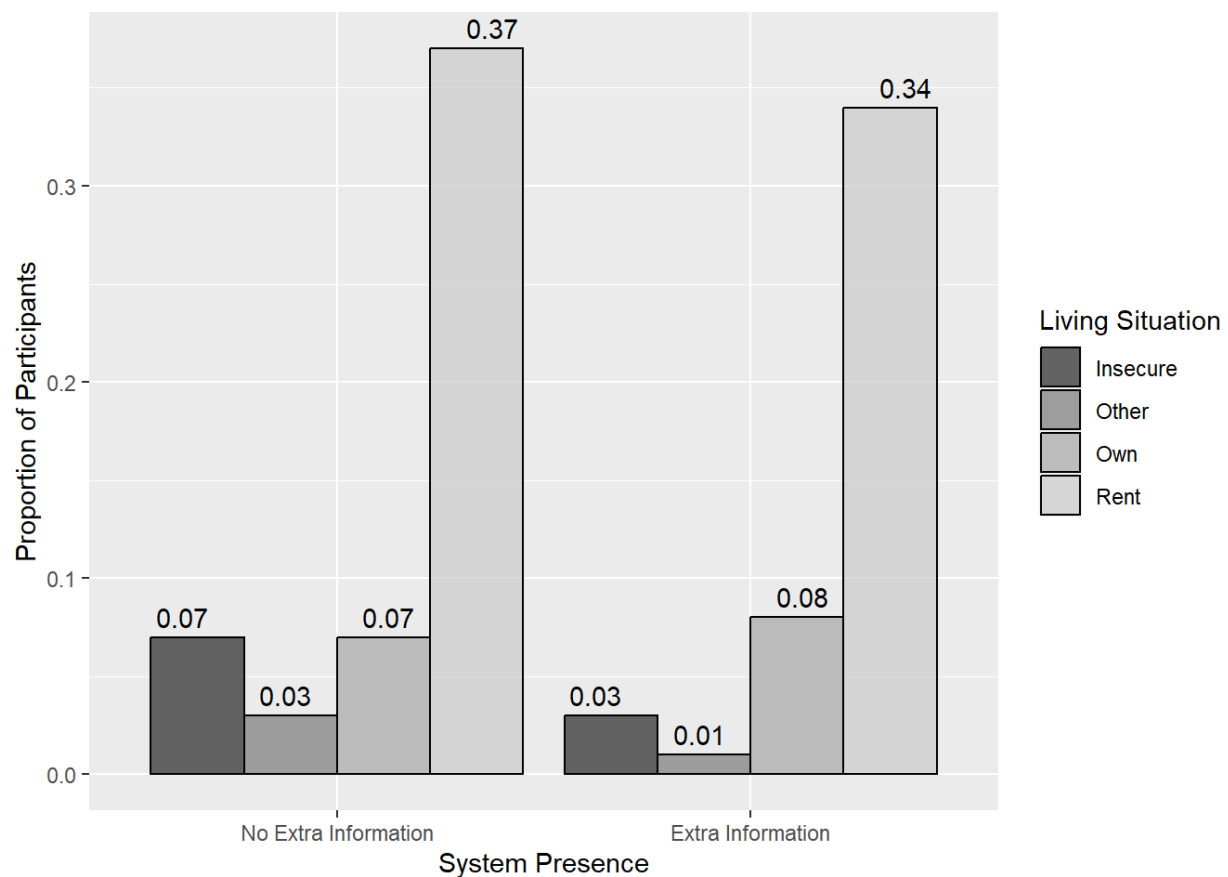


Figure 21: Living Situation by Condition

The 'own' category includes both dwellings owned by the participant or owned jointly with someone else. The 'insecure' category includes those living in temporary housing or group shelters, temporarily staying with someone else, or unsheltered. (See, *Appendix D: Survey Questions*, Question 1, to reference the language used to understand current housing situation).

Group comparison of all possible housing situations is not revealing because of the small size of some categories, which is expected in a pilot. (See, *Figure 22: Proportion of Renters by Treatment Condition*).

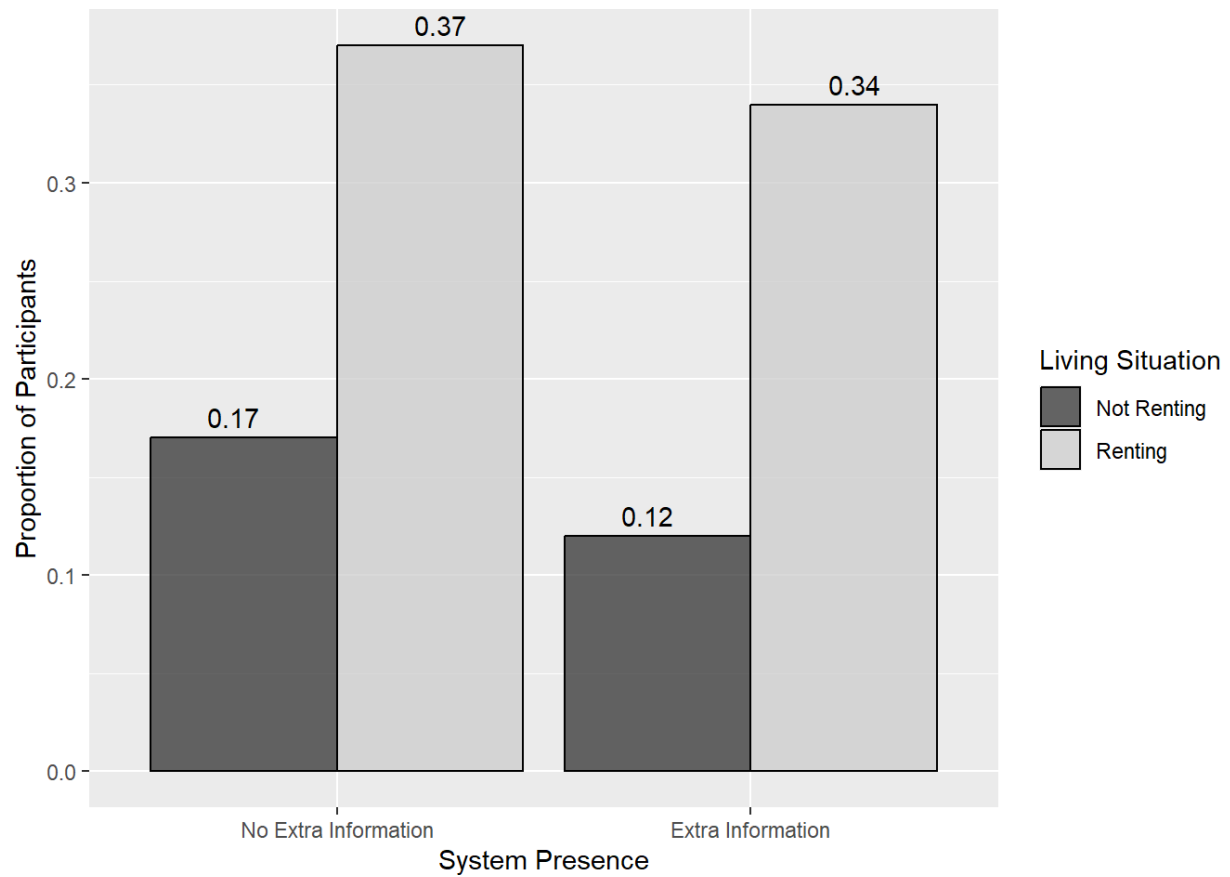


Figure 22: Proportion of Renters by Treatment Condition

Just under half of the sample in both treatment conditions experienced issues of crowding. Generally, both groups reported about the same number of rooms as people. The average was just above a one-to-one ratio, meaning there likely is some crowding. (See, *Figure 23: Crowding by Treatment Condition* and *Figure 24: Mean Ratio of People to Rooms*).

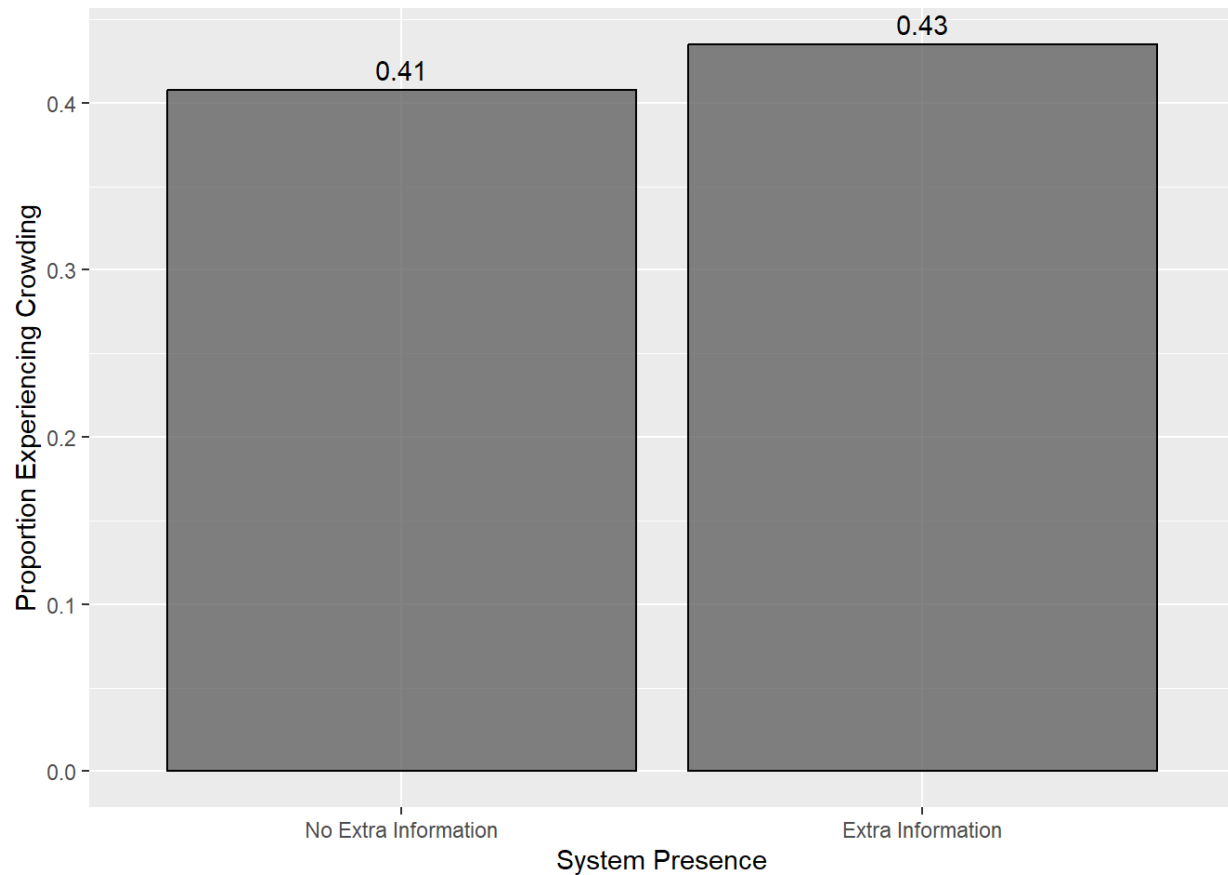


Figure 23: Crowding by Treatment Condition

Using a definition of crowding as more people, other than the participant, than rooms (to allow for romantic partners to share a room), the groups did not differ in terms of likelihood of crowding ($P = 0.831$).

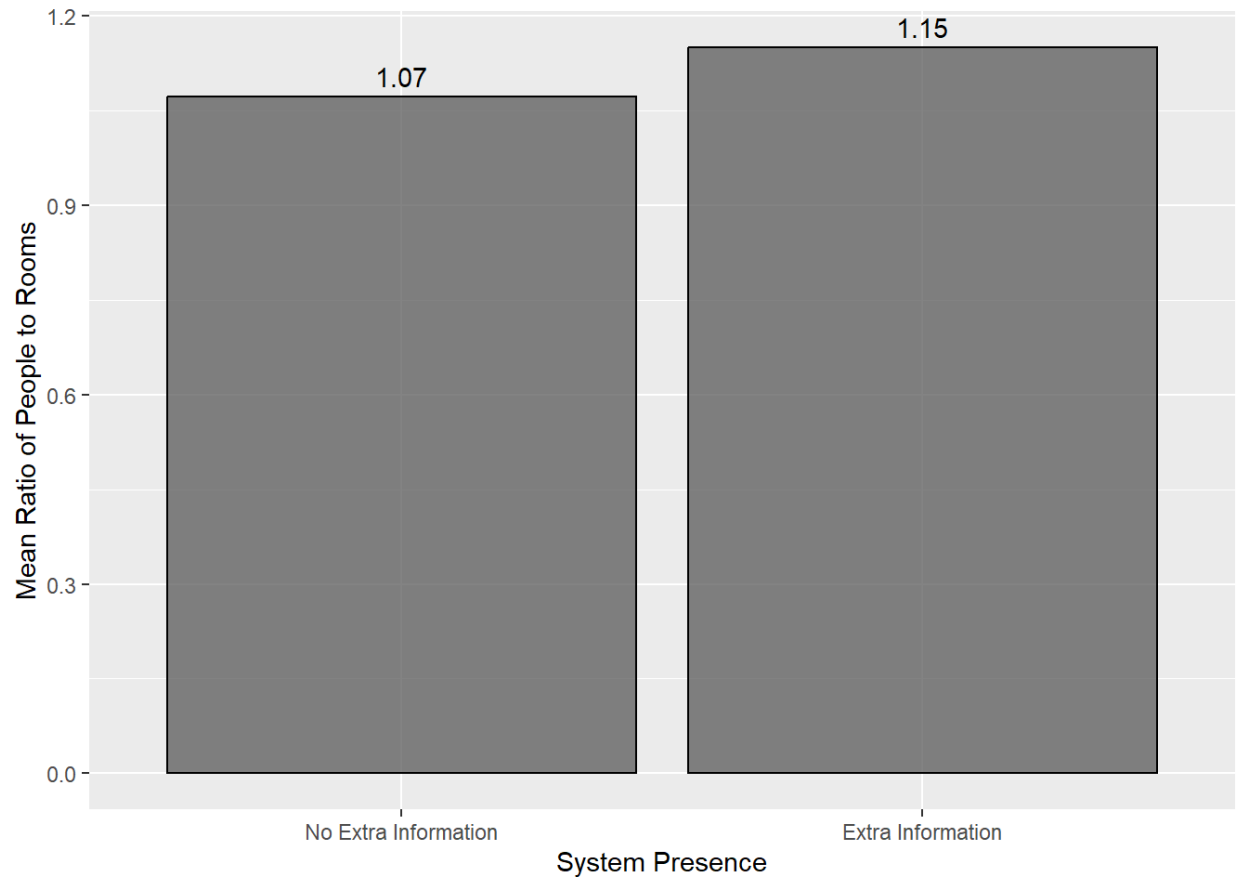


Figure 24: Mean Ratio of People to Rooms

The groups did not differ ($P = 0.655$), with both having, on average, about the same number of rooms as people other than the participant. However, in both conditions we see the ratio is slightly above 1, leaving room to infer some crowding as displayed in Figure 24.

A majority of study participants experienced at least one maintenance/conditions issue, with some experiencing more than one. (See, *Figure 25: Proportion of Study Participants Experiencing Maintenance Issues by Treatment Condition*, *Figure 26: Mean Number of Maintenance Issues by Treatment Condition*, and *Figure 27: Proportion of Study Participants with Specific Maintenance Issues by Treatment Condition*).

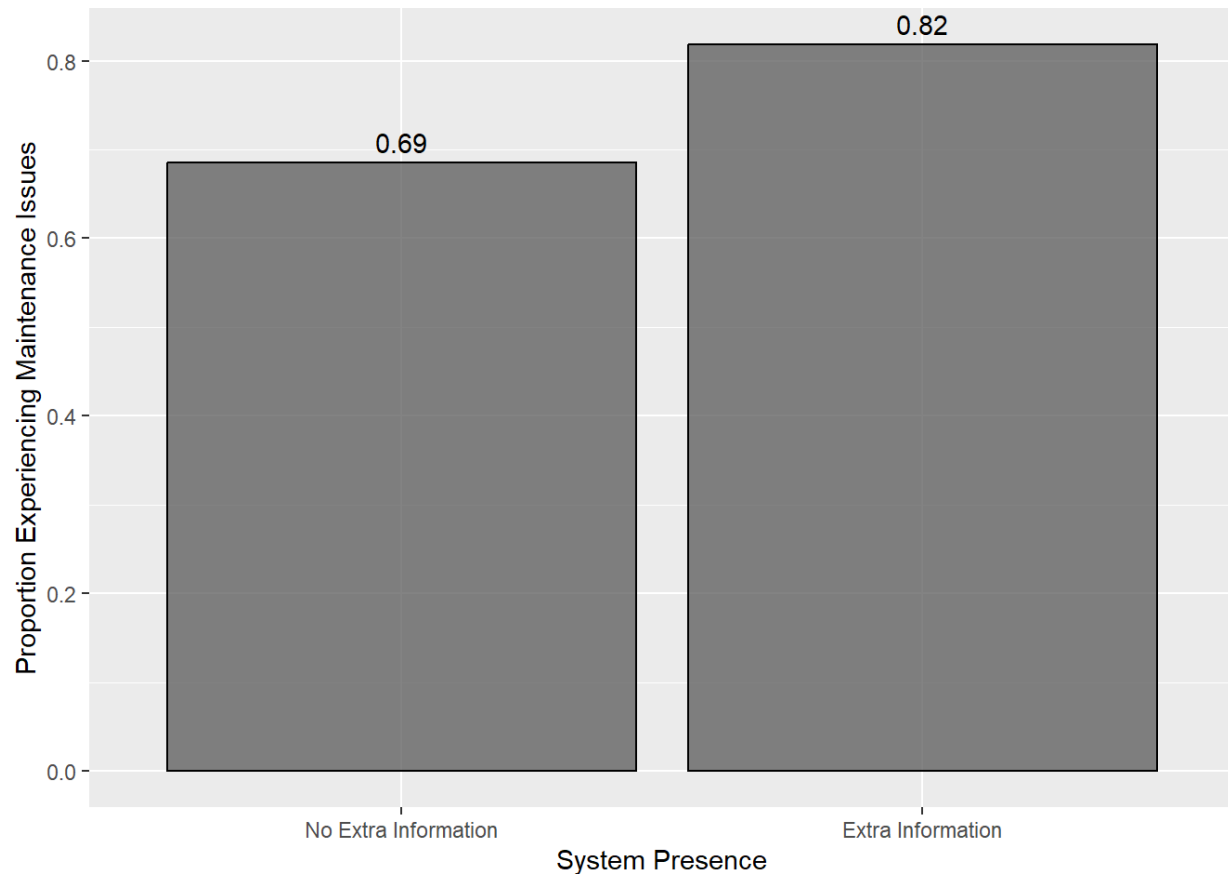


Figure 25: Proportion of Study Participants Experiencing Maintenance Issues by Treatment Condition

This graph indicates whether participants experienced any maintenance issues in their place of residence. A majority experienced at least one issue. The groups significantly differed, with those randomly assigned to receive extra information more likely to experience maintenance issues ($P = 0$), but the p-value is untrustworthy due to the small pilot population size.

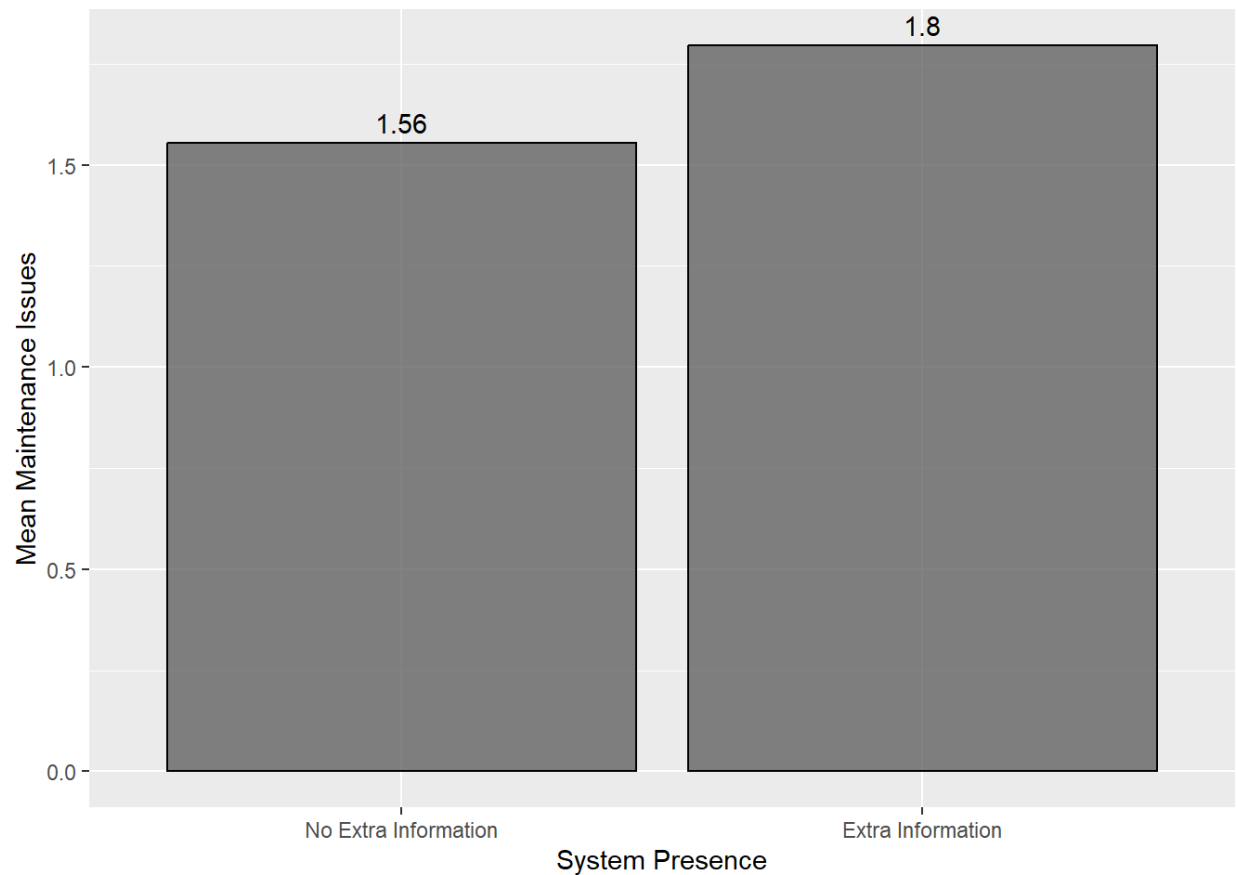


Figure 26: Mean Number of Maintenance Issues by Treatment Condition

This graph indicates the mean number of different maintenance issues participants experienced. Participants typically experienced one to two maintenance issues. The groups significantly differed, with those randomly assigned to receive extra information experiencing more maintenance issues ($P = 0$).

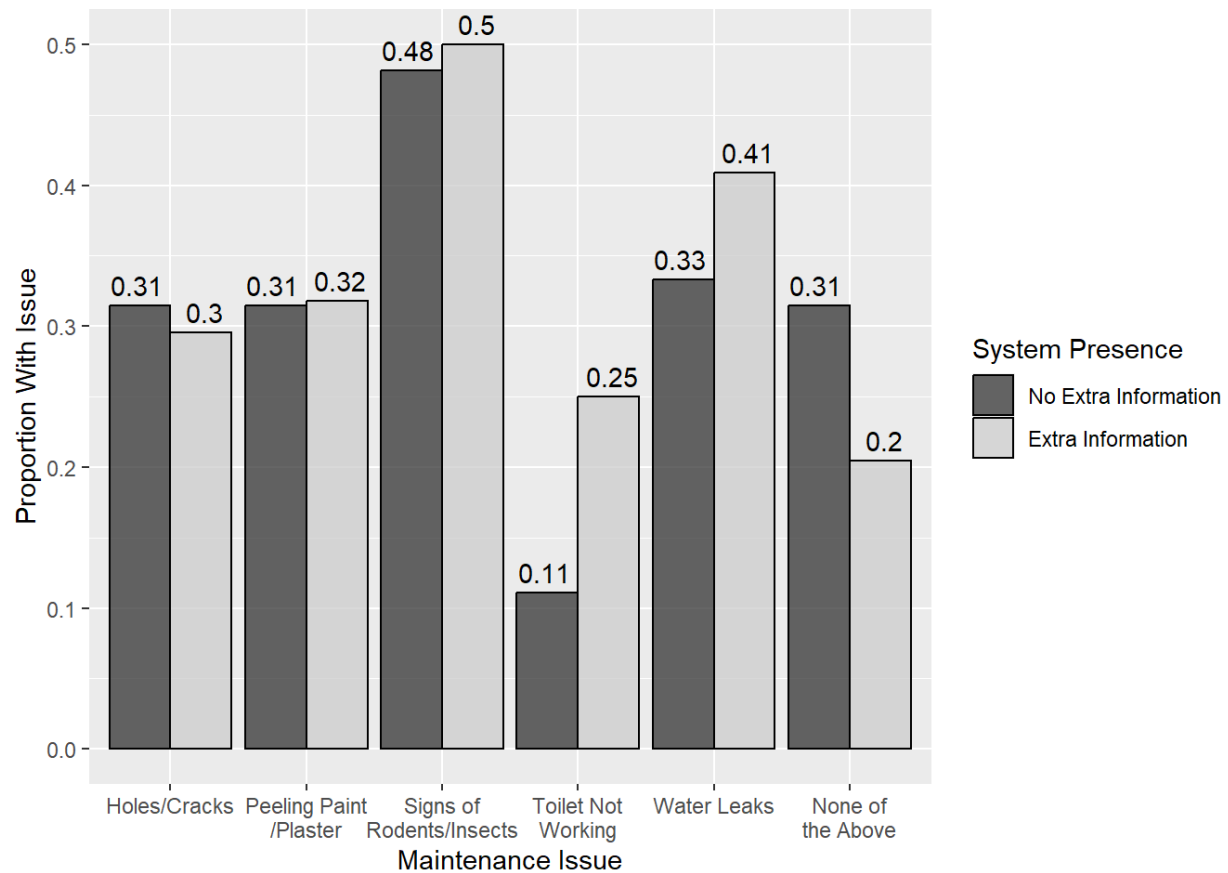


Figure 27: Proportion of Study Participants with Specific Maintenance Issues by Treatment Condition

This graph shows the proportion of the two groups experiencing each issue. (See, *Appendix D: Survey Questions*, Question 6, for the language used to describe each maintenance issue, which did not offer an “other” category but did include a category indicating none of the above). Note that since a participant could list multiple issues, the bars do not sum to 1. The groups did not significantly differ in likelihood of any one issue (P holes/cracks = 1, P peeling paint/plaster = 1, P signs of rodents/insects = 1, P toilet not working = 0.101, P water leaks = 0.488, P no issues = 0.264).

From baseline to the week twelve survey, for participants who took all three surveys (n=34), frequency of maintenance issues did not change much. Said another way, maintenance issues persisted. (See, *Figure 28: Mean Change in Proportion of Survey Participants with Specific Maintenance Issues By Treatment Condition Between Baseline and Week 12 Surveys*).

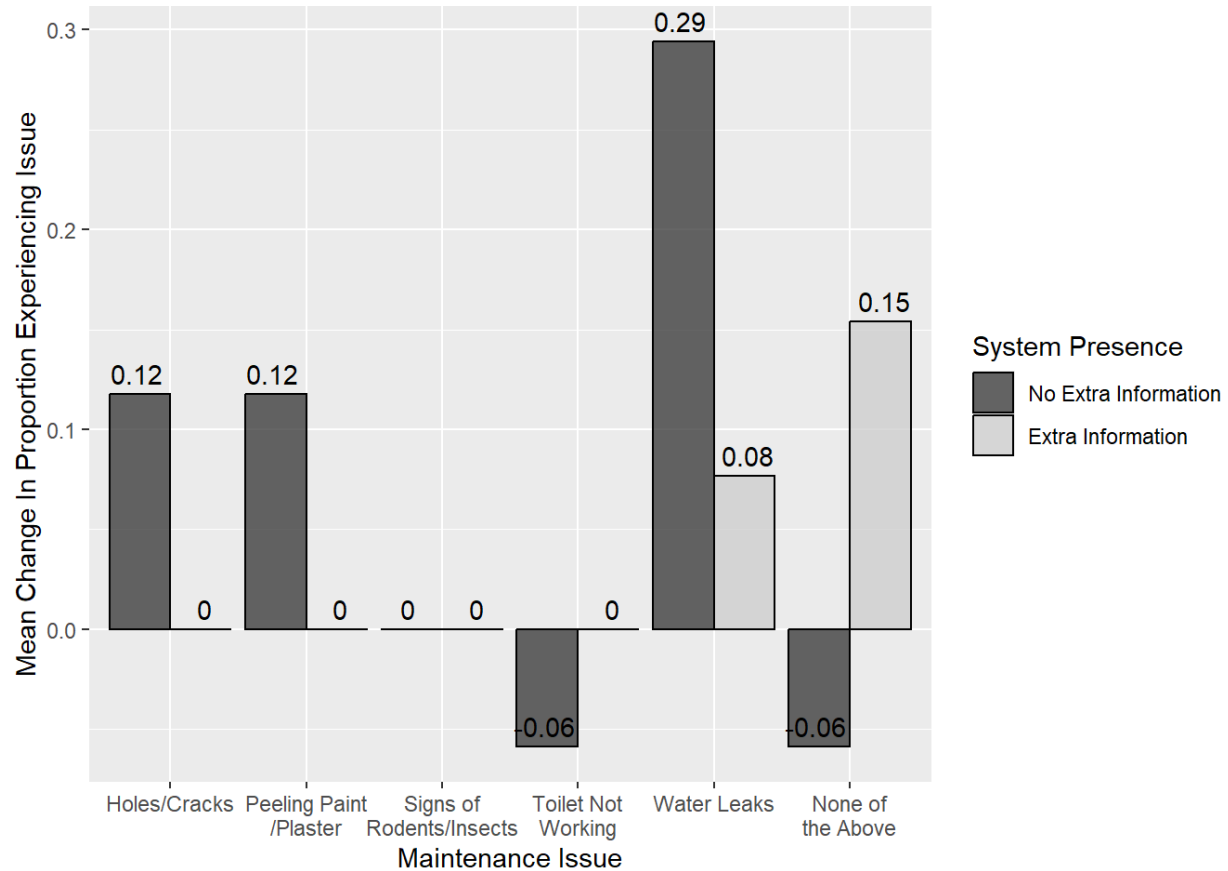


Figure 28: Mean Change in Proportion of Survey Participants with Specific Maintenance Issues by Treatment Condition Between Baseline and Week 12 Surveys

The pilot shows that our sample consists mostly of renters living in sub-standard conditions, including experiencing crowding and multiple maintenance issues.

3. Contact with HMIS and Frequency of Moves

This section discusses the use of HMIS data and address history data to develop an understanding of the study population's housing security.

As expected, the majority of participants did not come in contact with programs reporting to HMIS systems. HMIS system reporting requires active interaction with programs, which may create a barrier to capturing the full population of need. Most of the observed contact occurred in the two years prior to enrollment, contributing to our covariate analysis. (See, *Figure 29: Proportion of Sample with HMIS Contact by Timepoint*).

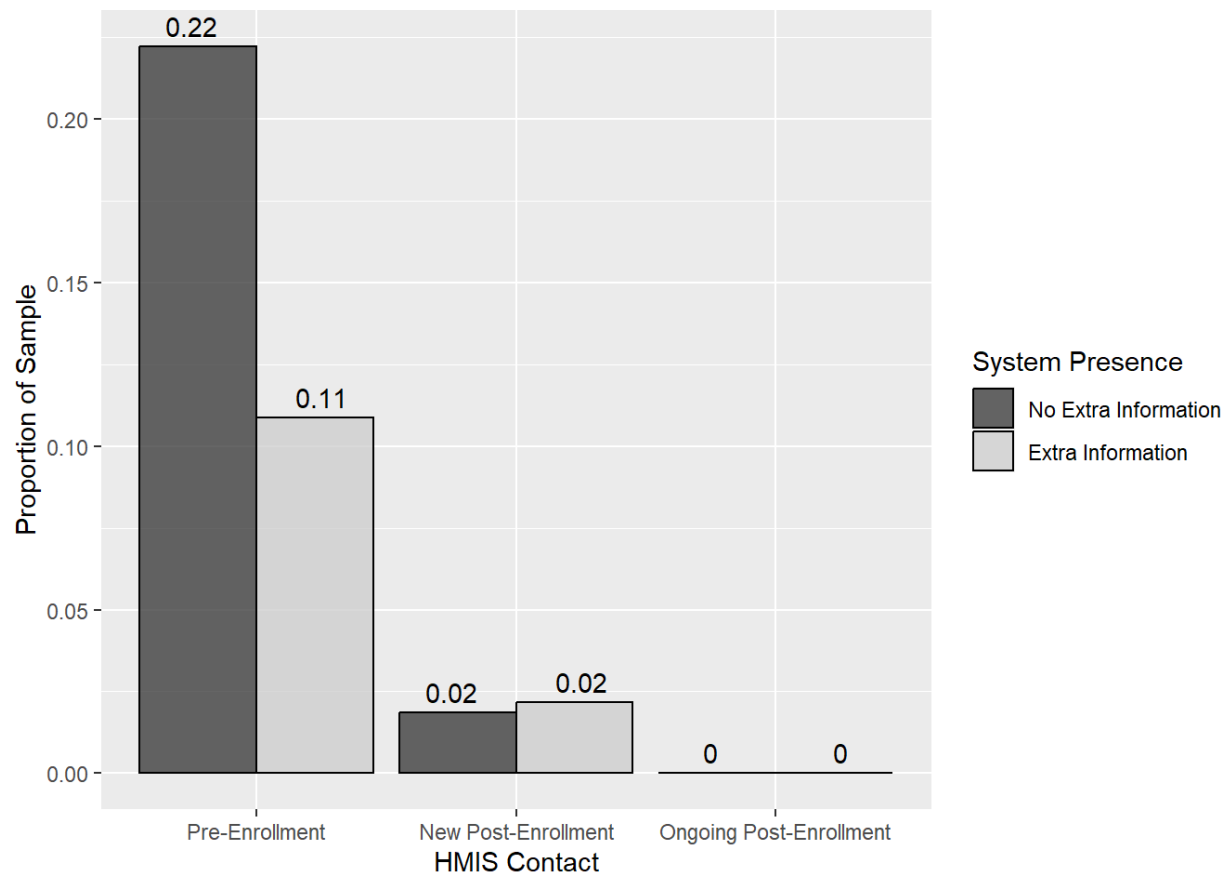


Figure 29: Proportion of Sample with HMIS Contact by Timepoint

This chart shows the proportion of the sample with HMIS contact at different timepoints, based on the start and end dates of the relevant HMIS contacts. “Pre-Enrollment” indicates a contact beginning prior to enrollment; “New Post-Enrollment” indicates a contact beginning after enrollment; and “Ongoing Post-Enrollment” indicates a contact beginning prior to enrollment and continuing after enrollment. The vast majority of the sample had no contact with the HMIS at all, and there were no group differences (P Pre-Enrollment = 0.176, P New Post-Enrollment = 1, P Ongoing Post-Enrollment = 1).

For participants who did come into contact with HMIS, the data included information about the services received and the length of time the provider administered those services. We used this information to analyze homelessness within our sample, as explained in the next paragraph. (See, *Figure 30: Proportion of Sample Experiencing Homelessness by Timepoint*).

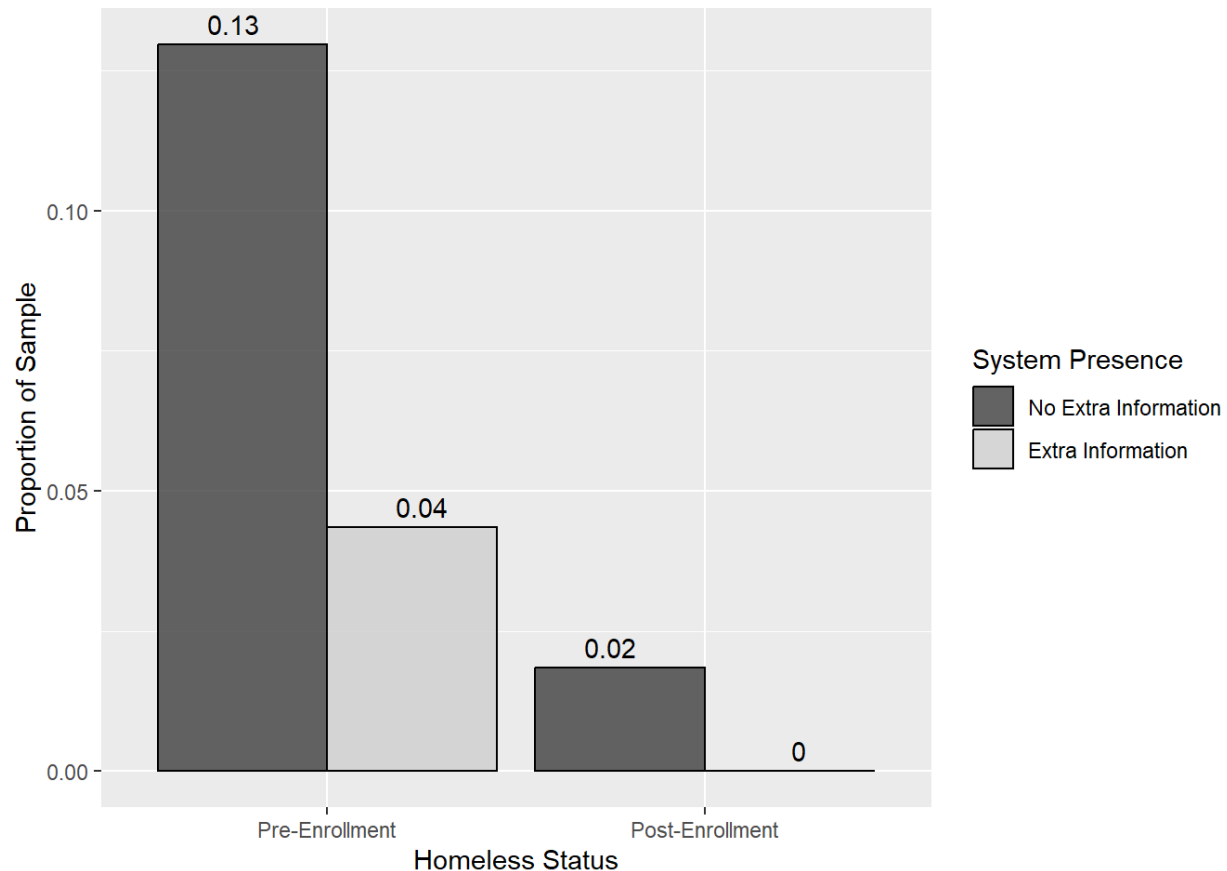


Figure 30: Proportion of Sample Experiencing Homelessness by Timepoint

This chart shows the proportion of the sample experiencing homelessness before and after enrollment, based on HMIS data. When an individual encountered HMIS, the HMIS provider reported the individual's prior living situation and planned destination after service provision. If the individual reported experiencing homelessness in either of these (e.g., they lived/will live temporarily with friends, they lived/will live in a place not suitable for habitation, etc.), the research team considered them homeless at that time. The data are divided into pre- and post-enrollment, not new vs ongoing (as was the case for HMIS contact in general) because there is no way to assure that someone experiencing homelessness when entering an HMIS program post-enrollment is newly homeless, as opposed to simply having no contact with an HMIS provider until then. There were no group differences (P Pre-Enrollment = 0.174, P Post-Enrollment = 1).

Frequency of moves is another indicator of housing insecurity. The data included information about frequency of moves for two years prior to enrollment and nine months beyond enrollment. Most of the sample did not move in the follow-up period post-enrollment, likely because the follow-up period for this pilot was only nine months but did have frequent moves in the two-year

period prior to enrollment. Group means were between four and six moves in that two-year period. (See, *Figure 31: Mean Number of Address Changes by Timepoint*).

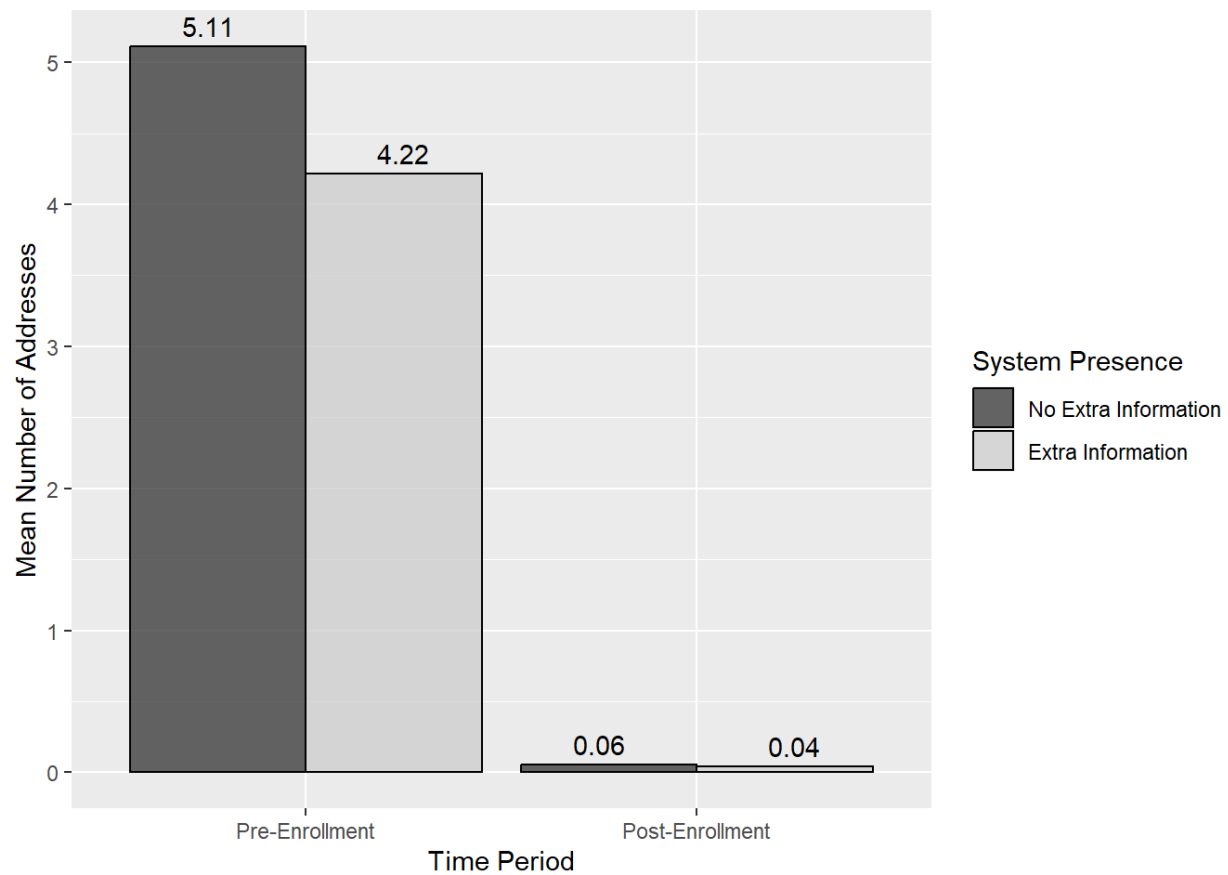


Figure 31: Mean Number of Address Changes by Timepoint

This chart shows the number of distinct addresses associated with participants both before and after enrollment. Note we consider participants not appearing in the address data or with no data on the dates of their associated addresses to have zero address changes. Almost no participants moved post-enrollment, perhaps because the follow-up period was short for the pilot, leaving very little time to observe such changes. There were no differences at pre- or post-enrollment (P pre-enrollment = 0.209, P post-enrollment = 1).

Survey data provides more nuance. Participants completing all three surveys ($n = 34$) reported some moves. (See, *Figure 32: Mean Proportion of Moves by Treatment Condition at Survey Timepoints*).

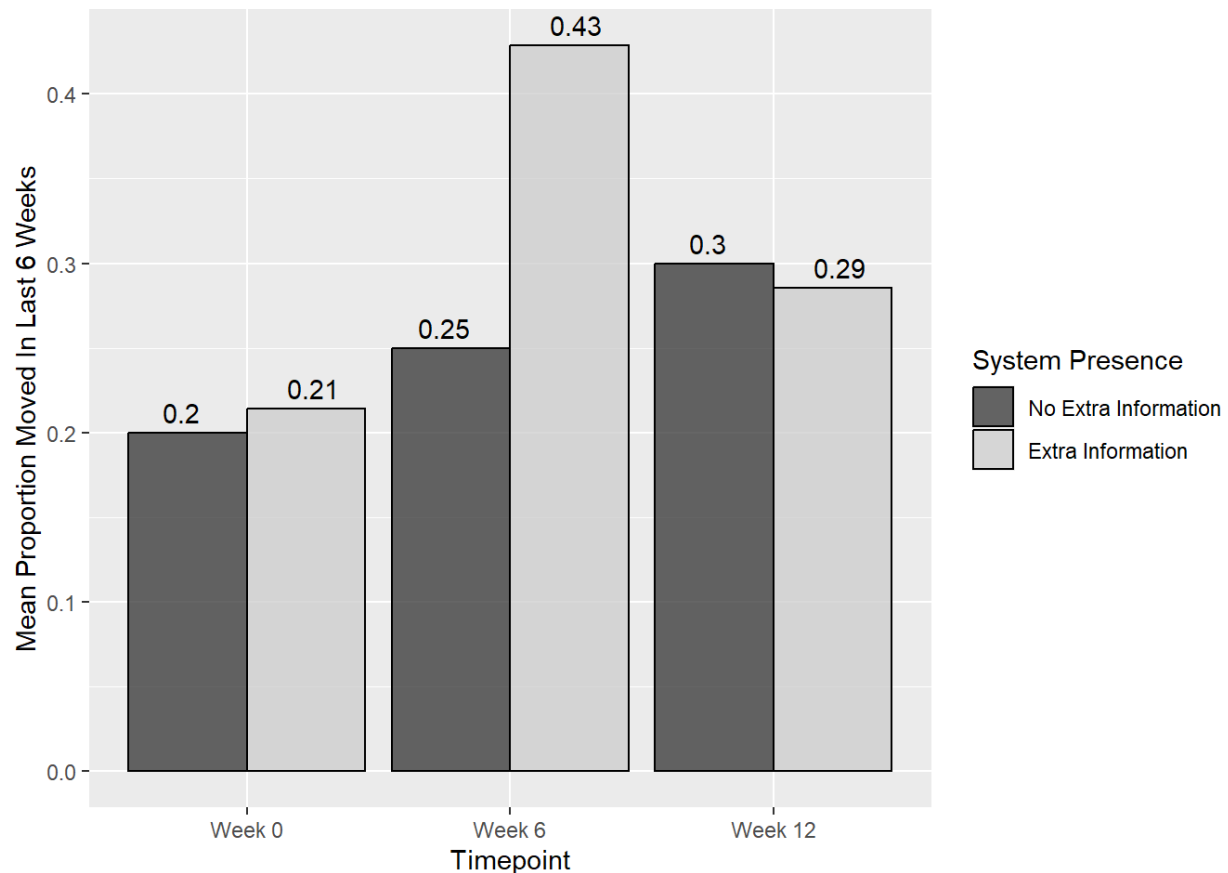


Figure 32: Mean Proportion of Moves by Treatment Condition at Survey Timepoints

Analyzing administrative data related to housing security, including contact with HMIS and frequency of moves, indicates a study population with a history of moving frequently but not accessing community-based housing resources. This paints a picture of housing insecurity.

4. Formal Evictions

This section analyzes administrative data regarding formal court eviction filings.

A little under one-third of participants experienced a formal eviction at some point during the pre- and post-enrollment data collection periods. (See, *Figure 33: Mean Number of Eviction Cases Filed by Timepoint* and *Figure 34: Percent of Eviction Cases Filed by Timepoint*). Although there are few sources of data regarding some kind of “baseline” rate of formal eviction in the United States population as a whole, or in the low-income population, this one-third rate seems high, suggesting once again that the Connective method of recruitment identified a service population at elevated risk for housing insecurity.

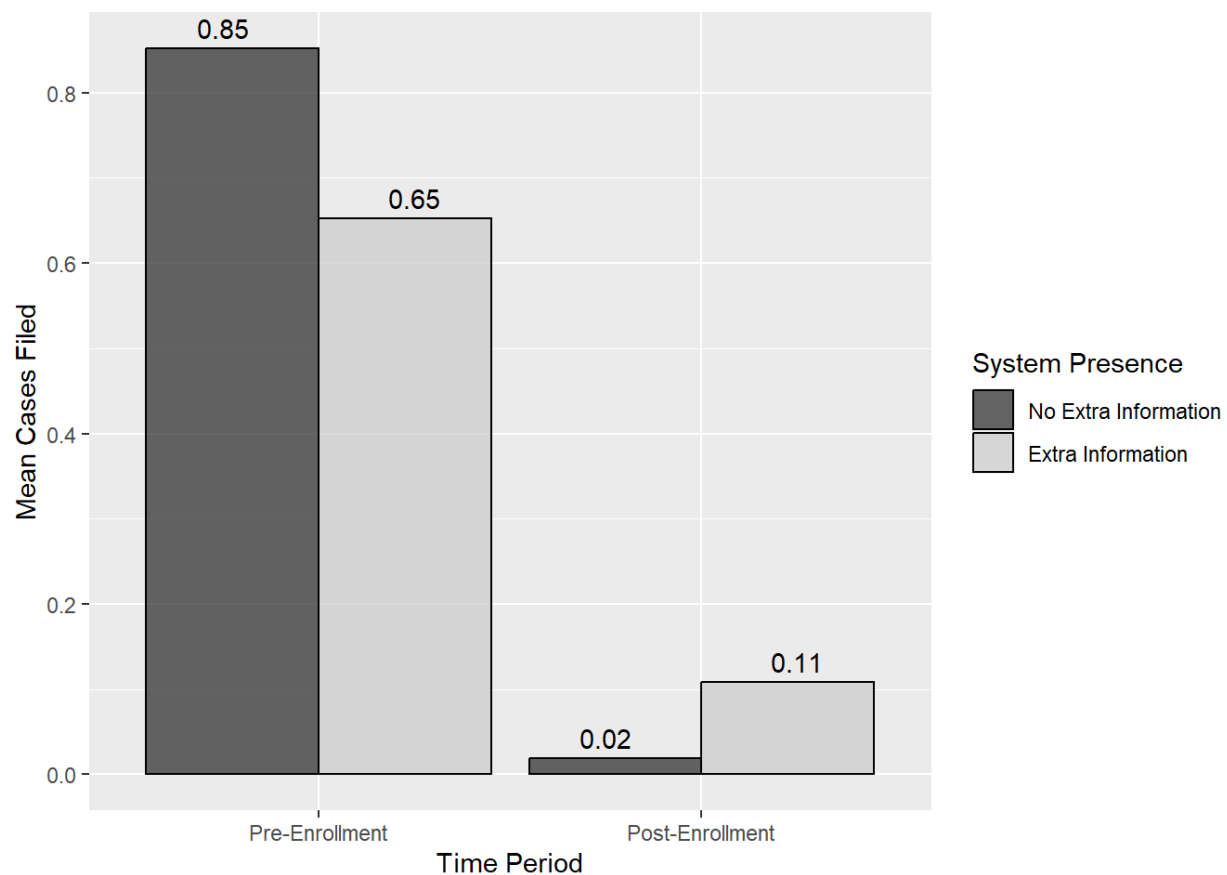


Figure 33: Mean Number of Eviction Cases Filed by Timepoint

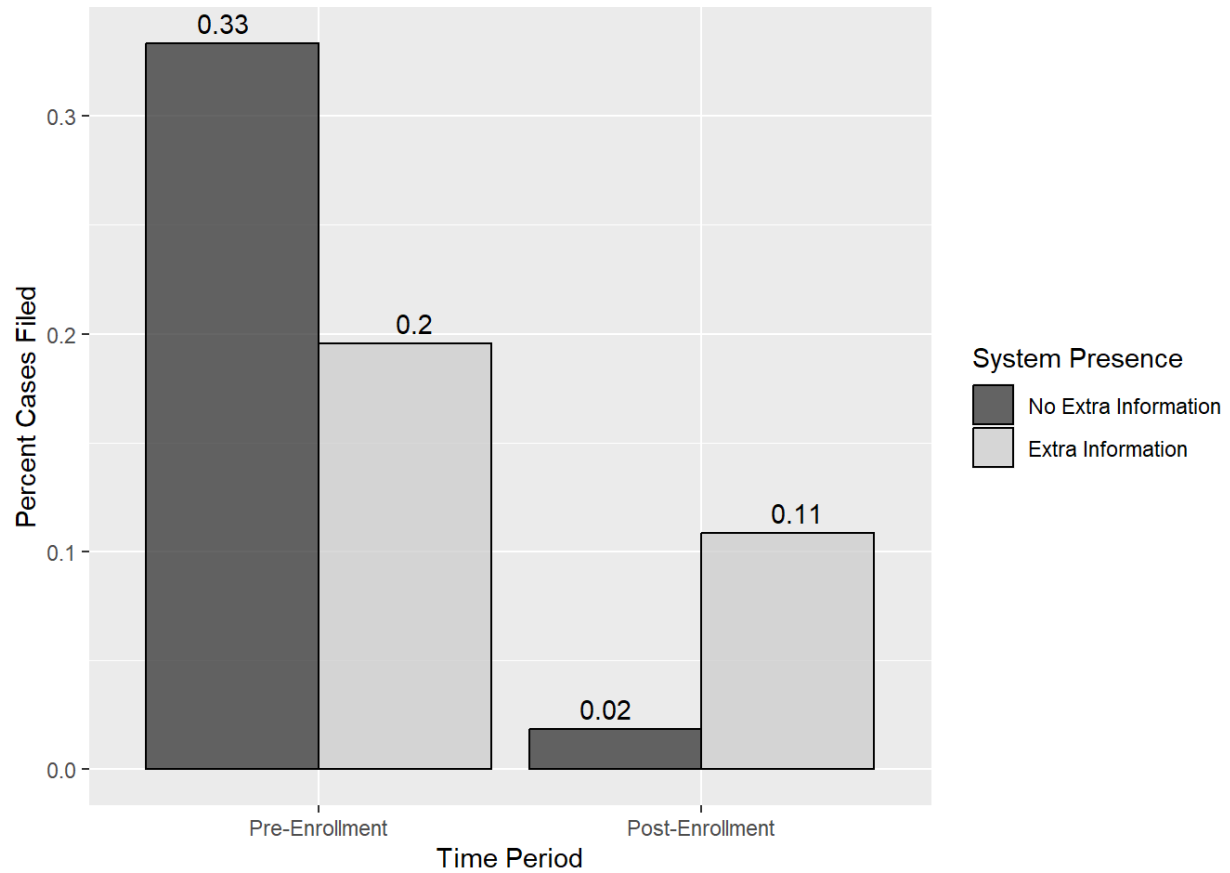


Figure 34: Percent of Eviction Cases Filed by Timepoint

At any point during the data collection periods, a landlord filed a formal eviction suit with the court in the case of 31 participants. However, the total number of cases filed at any time point is 82. This means some of the 31 participants experiencing formal eviction filings experienced multiple formal eviction filings. There were no group differences (P Pre-Enrollment = 0.178, P post-Enrollment = 0.102).

Most of the cases filed pre-enrollment also reached disposition pre-enrollment. Moreover, most of the cases filed at all reached disposition before the end of the data collection period. (See, *Figure 35: Percent of Cases Disposed by Timepoint*).

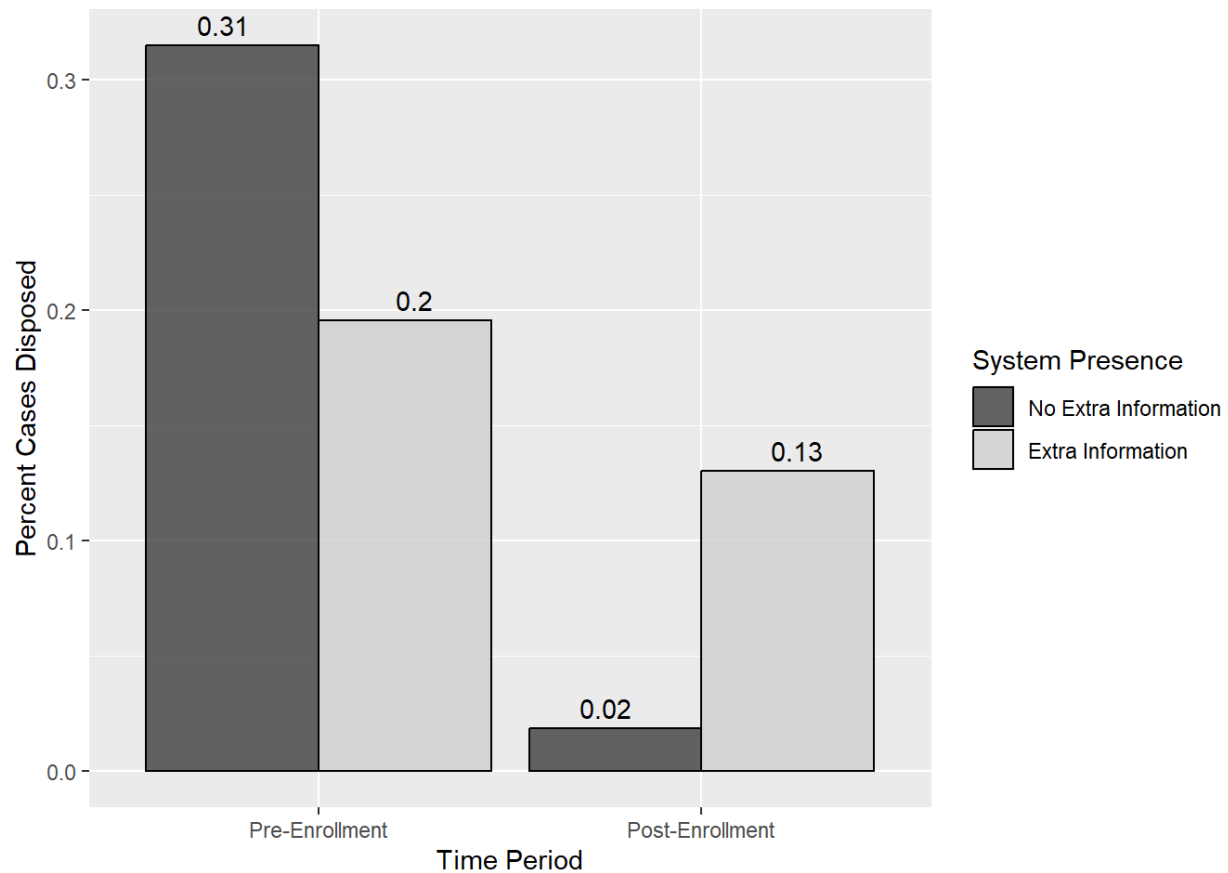


Figure 35: Percent of Cases Disposed by Timepoint

Out of 82 cases filed, 80 reached disposition at any point. There were no differences in number of disposed cases pre-enrollment ($P = 0.248$), but at post-enrollment, the Extra Information group were significantly more likely to have a disposed case ($P = 0.044$). However, given the very small number of cases disposed, any firm conclusions would be suspect.

The majority of dispositions favored Plaintiffs, i.e., landlords. (See, *Figure 36: Mean Proportion of Disposed Cases Pre-Enrollment with a Defendant-Friendly Disposition by Treatment Group*).

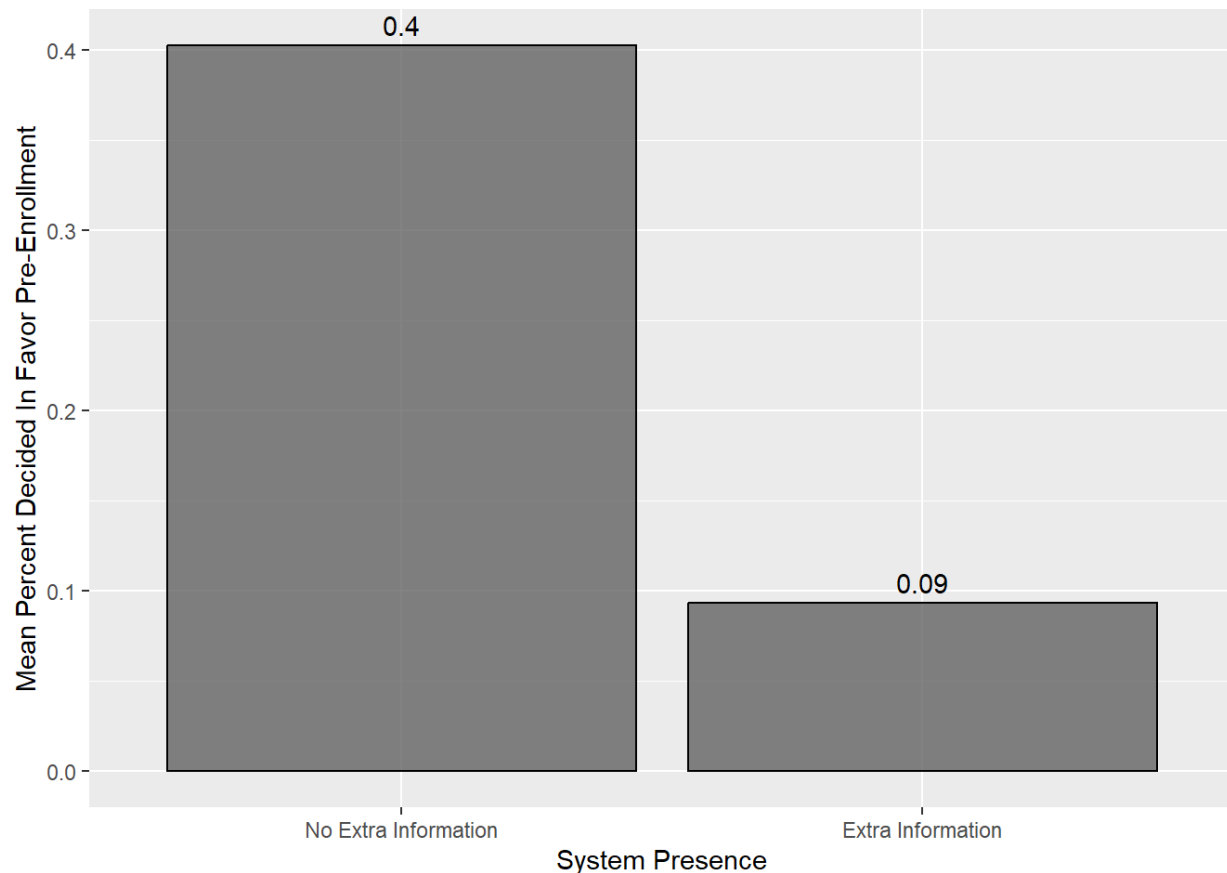


Figure 36: Mean Proportion of Disposed Cases Pre-Enrollment with a Defendant-Friendly Disposition by Treatment Group

The following case resolutions were coded as decided in favor of the defendant (tenant) in these situations: the court dismissed it for want of prosecution; the plaintiff withdrew the suit; the case went to trial and resulted in a judgment in favor of the defendant; or a party filed an appeal resulting in a judgement in favor of the defendant. The following indicated a case decided in favor of the plaintiff (landlord) in these situations: the court entered a default judgment; the case went to trial and resulted in a judgement in favor of the plaintiff; or a party appealed the case and resulted in a judgement in favor of the plaintiff. Any other disposition was coded missing (indicated in the court records by “All Other Dispositions (OCA)”).

73 cases reached disposition pre-enrollment. That translated to 26 participants with at least one case disposed pre-enrollment. This again highlights the idea that some participants had multiple eviction suits. The groups significantly differed, with the No Extra Information group more likely to have a case decided in favor of the defendant ($P = 0.045$).

Post-enrollment means similarly favored the plaintiff (landlord). (See, *Figure 37: Mean Proportion of Disposed Cases Post-Enrollment with a Defendant-Friendly Disposition by Treatment Group*).

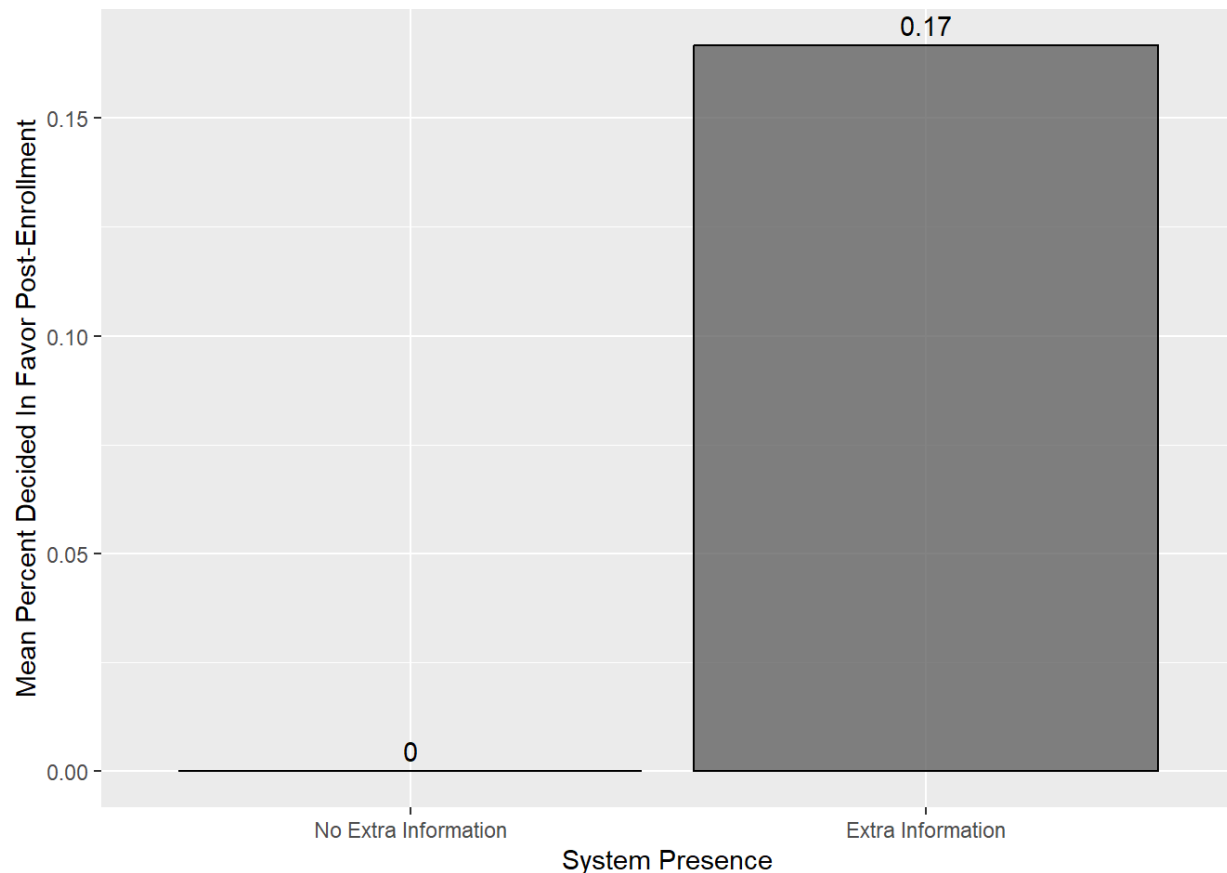


Figure 37: Mean Proportion of Disposed Cases Post-Enrollment with a Defendant-Friendly Disposition by Treatment Group

The court disposed 7 cases post-enrollment. This translated to 7 participants with at least one case disposed post-enrollment. One such case was decided in favor of the defendant. The groups did not significantly differ ($P = 1$).

Even if the case was decided in favor of defendant, which happened infrequently, going through an eviction court filing with their landlord likely diminishes ability to comfortably live in a residence potentially resulting in informal evictions or future formal eviction filings. The tenant/landlord relationship is now deteriorated, and the tenant is on the radar of the landlord. This concept may appear in background variables likely showing multiple formal eviction filings for the same tenant study participants and frequent moves.

In conclusion, survey and administrative data reveal a study population experiencing housing insecurity, including what appears to be an elevated rate of formal eviction filings. The study population exhibited a history of frequent moves, likely indicating at least some informal evictions. Study participants lived in rental units with persistent housing conditions issues and experienced instances of crowding. High expense-to-income ratios likely limited housing options. This is a highly at-risk population.

V. Conclusions and Opportunities for Future Research

This pilot was a success. It demonstrated that the Connective interface allows identification of a group of individuals with elevated housing insecurity and risk of experiencing a formal eviction in the short term. It suggests that this population's expense to income ratios limits flexibility to address these problems without services. This population is on its own seeking neither legal services nor community-based housing resources. The research team hypothesizes that observed variables also constitute predictors of future homelessness or persistent housing insecurity that may also result in informal evictions, a category of housing insecurity difficult to detect. Indeed, the law in this jurisdiction may favor informal evictions.

Operationally, the pilot showed that the Connective system allows for enrollment of a sufficient number of participants for a full study. It also revealed a need to increase the intensity of non-response follow-up to reduce survey attrition. Housing security nuance requires surveys, making them an integral part of the ultimate analysis of the intervention. The A2J Lab is familiar with, and fields, high intensity non-response follow-up and is prepared to do so in a full study.

A future full study of provision of upstream housing information and other remedies is justified.

Appendix A: Recruitment Screening Texts

Do you have trouble paying rent or are you worried you'll be evicted from your home? Or, do you have trouble getting your landlord to fix something in your home? Or, do you have other problems with your landlord?

Yes → move to age attestation

No → provide alternate information

Are you 18 years old or older?

Yes → move to study consent using Recruitment Script

No → provide alternate information

Appendix B: Consent Form

Study Title: Eviction Diversion

Researcher: D. James Greiner & Renee Danser

Version Date: May 25, 2023

Key Information

The following is a short summary of this study to help you decide whether or not to be a part of this study. More detailed information is listed later on in this form.

Why am I being invited to take part in a research study?

We invite you to take part in a research study because you told us you either have trouble paying your rent or are worried about eviction, or you have trouble with your landlord.

What should I know about a research study?

- Someone will explain this research study to you.
- Whether or not you take part is up to you.
- Your participation is completely voluntary.
- You can choose not to take part.
- You can agree to take part and later change your mind.
- Your decision will not be held against you.
- Your refusal to participate will not result in any consequences or any loss of benefits that you are otherwise entitled to receive.
- You can ask all the questions you want before you decide.

Why is this research being done?

Researchers at Harvard, Connective, and the University of Houston Law Center ("UHLC") are trying to find out whether providing information about tenants' rights help people with stable housing.

How long will the research last and what will I need to do?

We expect that you will be in this research study for up to [2 years/5 years].

If you decide to participate in the study, you will either receive information about your rights as a tenant so you know if your landlord is violating them and if you have a legal remedy, or you will receive information about how to contact legal services if you ever need them.

You will provide permission to allow the research team to get court and housing records for up to two years prior to and one year after entry into the study.

You will be asked to complete a survey by phone or internet three times over the course of twelve weeks. We will communicate about these surveys with you via text and email. We will ask you to allow Connective to share your mobile phone number with the researchers.

Will being in this study help me in any way?

We cannot promise any benefits to you or others from your taking part in this research. However, possible benefits include more housing stability.

Detailed Information

The following is more detailed information about this study in addition to the information listed above.

What is the purpose of this research?

Many people don't know their rights as a tenant and therefore don't know when they have a legal remedy to a problem caused by their landlord. Researchers at Harvard want to learn how best to make sure people know their rights as tenants to help them stay in their homes.

How long will I take part in this research?

Your participation in this study will last up to one year after you join the study. Which group you are part of will be random, like flipping a coin.

If you are assigned to receive the information about your rights as a tenant, you will want to read that information and do what it says. It will take you about 5 minutes to read.

If, on the other hand, you are assigned to receive information about how to contact an attorney if you need one, you'll want to keep that information to use when you think you might need an attorney. It will take you less than 5 minutes to read and store that information in a safe place.

Finally, you will be asked to complete a survey by phone or internet [three times over the course of twelve weeks/every six weeks for up to two years]. Each survey will take no longer than 10 minutes. We will remind you if you miss surveys by following up with you four times and two alternate contacts four times. As a reminder, if you don't want to be part of the study at any time, just let the researchers know. If you do that, the researchers will destroy all the data they have about you.

What can I expect if I take part in this research?

You will get either information about your rights as a tenant, or you will get information about how to contact an attorney if you need one.

In addition, the researchers will get the information you gave to Connective when it told you about this study. Things like your name, address, cell phone number, and email address.

The researchers also will get information about you from the Homeless Management Information System and the utility company that serves your area. This information will show where you live and how long you've lived there. Finally, the researchers will continue to review your public court records, if there are any new ones, related to housing.

After you agree to be a part of the study, the researchers could get this information for up to [one year/2 years] into the future, and two years into the past.

And then there are the surveys mentioned above. If we can't reach you to take a survey, we will reach out to contacts you provide to us who may be able to reach you when we can't. We will ask you for these contacts today. We will reach out to them shortly after today to make sure they want to be that contact for you. Then, we will only contact them if we can't reach you.

What happens if I say yes, but I change my mind later?

You can leave the research at any time it will not be held against you. If you leave the research, the research team will destroy any data they have about you.

Can I be removed from the research without my OK?

We will only remove you from the study when you ask us to remove you. If you don't respond to five surveys in a row, we will stop sending you surveys. If we do that, we will still collect the other data about you unless you ask us to stop.

Is there any way being in this study could be bad for me? (Detailed Risks)

There is a small risk that your personal identifying information, such as the last four digits of your social security number, could accidentally become public. If your information becomes public, there may be legal or financial implications.

The likelihood of this occurring is low. The information we collect about you will be stored on a secured computer system that Harvard Law School uses to keep confidential and sensitive information about its study participants. Only the research team will be able to get access to this secured computer system, and they won't share it unless ordered to do so by a court or some other arm of a government. Your private, identifiable information will be kept confidential and will only be used for research and statistical purposes.

When you receive information about your rights as a tenant or the information about how to contact a lawyer if you need one, you will choose whether to use it, and if you do, you will choose whether to follow the instructions as written. It's possible that the information will help you. It's possible that you will misunderstand something. If you misunderstand something, you may not do the right thing to protect your rights as a tenant or to contact an attorney if you need one. It's possible that you could understand everything perfectly but your legal issues will not turn out as you want them to.

Generally, the researchers don't know if any of these things will help you improve your housing. That's why we are doing the study.

If I take part in this research, how will my privacy be protected? What happens to the information you collect?

The research team will take the steps described above to keep your identity secured. We cannot promise complete secrecy. Organizations that may inspect and copy your information include the Harvard University Area Institutional Review Board ("IRB") and other representatives of this organization.

Any data we collect about you will be shared with UHLC. We will not share the data we collect about you with Connective.

When the researchers are done collecting information, identifiers will be removed from your identifiable private information that are collected during this research. This will make your information anonymous meaning it will be very difficult for someone to know it is your information. The de-identified information will be used for future research studies or distributed to another investigator for future research studies without your additional informed consent.

What else do I need to know?

Compensation - If you agree to take part in this research study and complete the follow up surveys, we will pay you \$10 for every completed survey for your time and effort.

Who can I talk to?

If you have questions, concerns, or complaints, or think the research has hurt you, talk to the research team. The researcher to contact for this study is Renee Danser, who can be reached at:

- **Phone:** (617) 496-7415
- **Mailing Address:** Harvard Law School, 1607 Massachusetts Avenue, 3rd Floor, Cambridge, MA 02138
- **E-Mail Address:** AvoidEvictionStudy@law.harvard.edu
 - If you have questions, concerns, or complaints,
 - If you would like to talk to the research team,
 - If you think the research has harmed you, or
 - If you wish to withdraw from the study.

This research has been reviewed and approved by the IRB. You may talk to them at (617) 496-2847 or cuhs@harvard.edu if:

- Your questions, concerns, or complaints are not being answered by the research team.
- You cannot reach the research team.
- You want to talk to someone besides the research team.
- You have questions about your rights as a research subject.
- You want to get information or provide input about this research.

Signature Block for Adult subject

Your signature documents your permission to take part in this research.

Signature of Subject

Printed Name of Subject

Date

Appendix C: Housing Information Condition Text Messages

Do you rent where you live? You have rights. Find out what they are:

<https://texaslawhelp.org/article/tenants-rights-handbook> Reply STOP to quit

Landlord locked you out? All you have to do is ask for a key. Know your rights.

<https://www.housing-rights.org/tenants/lockouts/> Reply STOP to quit

Need your landlord to make a repair? You have to ask in writing! Learn more here:

<https://www.youtube.com/watch?v=3TFGkLgtL3A> Reply STOP to quit

If you don't pay all of your rent, you can be evicted. Get what you need from your landlord without withholding rent. Reply STOP to quit

A2J Study

The dangers of withholding rent.

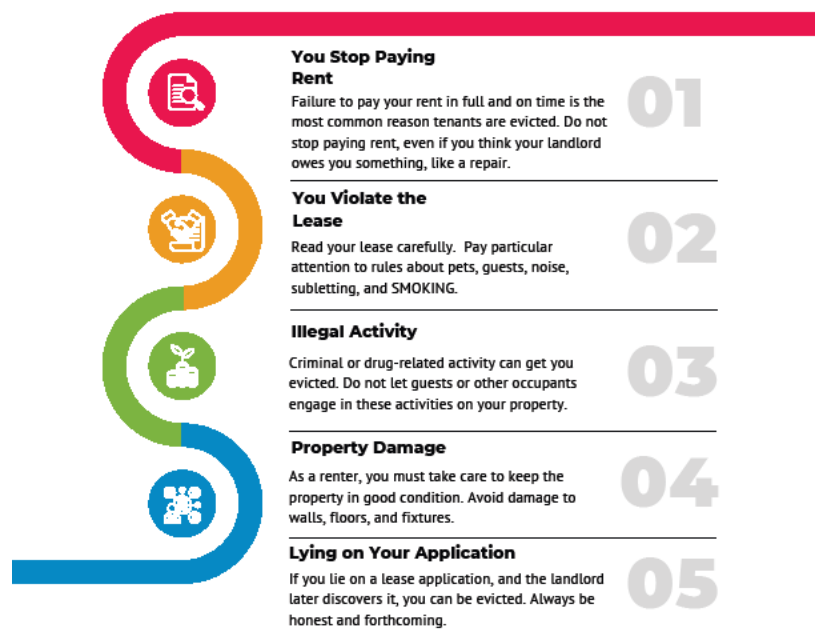
Under Texas law, you can be evicted if you do not pay your rent in full and on time, even if you think your landlord owes you money or should fix something at the property. If you need a repair, send your landlord a letter by certified mail, return receipt requested, outlining the needed repairs. Keep a copy of the letter.



Hurricane season is here. Learn what to do if your home is damaged in a storm. Reply STOP to quit.

Have questions about your legal rights as a tenant? Get answers FOR FREE via chat at <https://texaslawhelp.org/ask-a-question> Reply STOP to quit.

Top 5 Reasons You Could Get Evicted. #preventeviction Reply STOP to quit



You can't be evicted by text - it must be in writing, hand delivered, put on your door, or mailed, giving you 3 days to leave. Reply STOP to quit.

The Myths of Renting in Texas. <https://texaslawhelp.org/article/the-myths-of-renting-in-texas>
Reply STOP to quit.

How, when, and where you pay your rent matters. Reply STOP to quit.

How You Pay Your Rent Matters

Read your lease.

- **What** kinds of payments are accepted (check, money order, cash)?
- **When** is rent due (1st of the month or some other day)? Is there a grace period?
- **How** must you deliver your rent payment (by hand, by mail, electronically)?

Pay your rent in exactly the way the lease says. Keep copies of all payments and correspondence.

Do you know what your lease says? Here are some basics that all renters should know. Reply STOP to quit



What if your landlord gives notice to vacate. <https://www.lonestarlegal.org/resource/what-to-do-after-a-notice-to-vacate-video/> Reply STOP to quit.

Want to move? Learn how to end your lease. <https://texaslawhelp.org/article/moving-out-austin-tenants-council-tips-for-renters> Reply STOP to quit.

Know your rights if locked out. <https://www.lonestarlegal.org/resource/get-help-if-you-cant-pay-your-rent-or-are-locked-out-a2j/> Reply STOP to quit.

Do you need help paying your rent? Try to get help before you fall behind.
<https://www.taa.org/renters/rental-assistance/> Reply STOP to quit

Appendix D: Survey Questions

Which of the choices below BEST describes your current housing situation?

- I live in a home that is RENTED by me or my family members/friends 1 à **GO TO 2a**
I live in a home that I OWN, either by myself or jointly with someone else. 2 à **GO TO 3a**
I am temporarily living in a spare room or on a couch in someone else's home..... 3 à **GO TO 6**
I live in temporary housing or a group shelter..... 4 à **GO TO 6**
I am unsheltered (i.e., sleeping outside, or in a tent, or in bus or train stations, or something similar) 5 à **GO TO 7**
Other: ____ (Please briefly describe your housing situation).. 6 à **GO TO 4**

Renter Submodule

2a. What's the total rent PER MONTH for where you live, regardless of who pays it?

\$ _____

2b. How much do YOU pay (no one else, just you) toward the monthly rent for the place where you live? Enter "0" if you pay no rent.

\$ _____

2c. Now we want to ask some questions about your utilities. By utilities, we mean gas, water, and electricity BUT NOT telephone, TV, or internet. First question: Are all of these utilities included in the monthly rent?

- All utilities are included..... 1 à **GO TO 2f**
Only some utilities are included 2
No utilities are included..... 3

2d. About how much is the TOTAL monthly bill for gas, water, and electricity (all together), for the place where you live?

\$ _____

2e. How much do YOU (just you, no one else) pay monthly toward gas, water, and electricity for the place where you live? Enter "0" for nothing.

\$ _____

2f. To the best of your knowledge: In the past 6 weeks, did you, or a person you were staying with, miss a rent payment, or pay less than the full amount?

Yes1 à **GO TO 4**
No.....2 à **GO TO 4**

Owner Submodule

3a. What's the TOTAL monthly mortgage for where you live, regardless of who pays it? (If you pay weekly, add your weekly payment up to a month. If you pay quarterly, divide your quarterly payment by 3).

\$ _____

3b. How much do YOU (just you, no one else) pay toward the monthly mortgage for where you live? Enter "0" for nothing.

\$ _____

3c. About how much is the TOTAL monthly bill for gas, water, and electricity (all together) for the place where you live?

\$ _____

3d. How much do YOU (just you, no one else) pay monthly toward gas, water, and electricity for the place where you live? Enter "0" for nothing.

\$ _____

3e. To the best of your knowledge: In the past 6 weeks, did you, or a person you were staying with, miss a mortgage payment, or pay less than the full amount?

Yes..... 1 à **GOTO 4**
No 2 à **GOTO 4**

All Units Submodule

4. How many other people do you currently live with? This includes roommates, spouse/partner, children, other family, or anyone else regularly staying with you.

I live alone.....	0
1.....	1
2.....	2
3.....	3
4.....	4
5.....	5
6 or more	6

5. Not including kitchens, bathrooms, or hallways, how many rooms are there in the place where you currently live?

1.....	1
2.....	2
3.....	3
4.....	4
5.....	5
6 or more	6

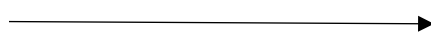
6. In the past 6 weeks, did you experience any of the following conditions in the place where you live right now? Check all that apply.

Water leaks from outside or inside (pipes, plumbing, etc.) ...	1
Holes or large cracks in the floors, walls, or ceilings	2
Peeling paint or plaster larger than one sheet of paper	3
Signs of mice, rats, bedbugs, or cockroaches	4
Toilet not working for more than 6 hours	5
None of the above	6

7. On a scale of 1 to 10, where 10 is the best and 1 is the worst, how satisfied are you with the quality and safety of your neighborhood?

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

Not at all satisfied



Completely satisfied

8. How many times have you moved in the past 6 weeks?

None.....	1
1.....	2
2.....	3
3.....	4
4 or more	5

9. In the past 6 weeks, did you, yourself, or anyone you lived with ever receive:

A formal or informal (written or oral) request to leave from your landlord, mortgage company, or a bank	1
A formal, written order to leave from a court.....	2
Both.....	3
Neither.....	4

10. We're about to ask you about how long, if at all, you've been homeless in the past 6 weeks. By homeless we mean that, because you had nowhere else to go, you were sleeping in a homeless shelter, or someplace not usually used for sleeping like on the street, in a car, in an abandoned building, or in a bus station.

For how long were you homeless in the past 6 weeks?

No days	1
1 or 2 days.....	2
Between 3 and 6 days	3
1 and 2 weeks.....	4
2 weeks or longer.....	5

11. On average, about how much money PER MONTH do you yourself receive from any source (job, app work, government benefits, retirement, charities, friends or family, any other source)?

\$ _____

12. On average, about how much money PER MONTH do you yourself pay for transportation (a car loan or payment, train or bus fare, taxi or rideshare fare, or any other source)?

\$ _____

13. In the past 6 weeks, did you try to get legal services from:

Legal aid	1
An attorney you hired	2
A self-help form or computer program.....	3
The court staff.....	4
I didn't try to get legal services.....	5
Other (Please briefly describe): _____	6