Is There a "Scarlet E"? The Effects of Public Eviction Records on Low-Income Households*

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Abstract

Housing advocates, media outlets, and policymakers have long argued that a public eviction filing record—often referred to as the "Scarlet E"—carries significant consequences, particularly for low-income households. In this paper, we exploit variation induced by a record-sealing policy in Illinois to provide the first causal estimates of the effect of a public eviction filing on residential mobility, neighborhood quality, homelessness, and financial health. Two findings stand out: (i) sealing eviction records at the time of filing prevents tenant screening companies from accessing case information, whereas retroactive record sealing is ineffective in restricting public access; (ii) tenants with public eviction records are more likely to live doubled up with friends or family. Our results suggest that housing instability due to public eviction filings manifests primarily through household doubling up rather than through the more extreme forms of homelessness.

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1 Introduction

Landlords file approximately 3.6 million eviction cases annually in the U.S. (Gromis et al. 2022), creating public records that follow tenants long after their housing disputes are resolved. Tenant advocates, media outlets, and policymakers have long argued that a public eviction filing record—often referred to as the "Scarlet E"—carries significant consequences, particularly for low-income and minority households (Goldstein 2021; Navar 2023; Phillips 2023). Individual accounts of this problem suggest that a public eviction court record, regardless of the outcome of the eviction hearing, may be a major barrier to securing future housing (Franzese 2018; Kiviat 2019).[1] Motivated by individual testimony on the "Scarlet E" and the potentially widespread exposure, policymakers in over a dozen state and local jurisdictions have recently passed legislation to seal eviction records.[2]

Despite the attention given to the potential harms of these records, we lack causal evidence on the impacts of public eviction filing records on tenants' ability to secure new housing and their subsequent housing stability. Isolating the causal impact of the public record from the effect of facing an eviction case or being formally evicted requires exogenous variation in the public visibility of eviction filings. While recent state and local legislation mandating the sealing of eviction records generates such variation, these sealing policies inherently restrict access to data, creating a barrier for quantitative research. Moreover, even when data on sealed records is available, testing whether a sealing policy successfully prevents data from being used by tenant-screening companies and landlords presents an additional challenge.

In this paper, we overcome these challenges and provide causal estimates of the effects of a public eviction filing record on residential mobility, neighborhood quality, and financial health in the two years after filing. We leverage quasi-experimental variation from a record-sealing policy change in Illinois using both sealed and public data obtained from the Circuit Court of Cook County via a special order.[3] Effective May 17, 2021, statute 735 ILCS 5/9-122 ordered new eviction cases filed through March 31, 2022 be sealed at the time of filing, and retroactively sealed cases that had already been filed since the beginning of the COVID-19 pandemic (March 9, 2020 – May 16, 2021). Upon the expiration of the statute on April 1, 2022, new eviction filings were again public record by default, while previously filed cases during the sealing period remained sealed.

[1] In most states, eviction filings remain public even when the case was dismissed, the judge ruled in favor of the tenant, or the landlord and the tenant reached an agreement before the eviction hearing, unless the tenant takes explicit action to seal the case from public view after it has already been made public.

[2] See Appendix Table A1 for a description of recent state and local eviction sealing laws.

[3] The statute temporarily allowed researchers to request sealed records for scholarly purposes, conditional on the approval of the Chief Judge.

To verify whether this policy induced sufficient variation in public access to eviction records, we document that the end of the mandated sealing policy generated a strong impact on record visibility. Before the end of the sealing mandate, the court designated only 2.1% of eviction cases as public records, compared to 90.9% of cases designated as public records after the sealing mandate expired. We interpret this as confirmation of de jure compliance with the previous sealing policy. To examine the de facto effectiveness of the sealing policy in preventing landlords from associating prospective tenants with sealed eviction filings, we link eviction court records to data from a commercial public records company—representing information accessible to landlords when screening prospective tenants. We find only 0.4% of cases filed during the sealing mandate in the public records database. However, cases filed during an earlier policy regime that were initially public records and retroactively sealed are nearly always visible in the database. After April 1, 2022 when eviction cases are no longer filed under seal by law, we match 68% of cases to the commercial public records data. Given concerns about authorities' ability to enforce restrictions on what tenant screening companies can disclose, this finding provides important evidence that immediate sealing is an effective mechanism to restrict public access to eviction records, but retroactive sealing is ineffective in restricting access to these records.

To estimate causal effects of eviction record visibility on tenant outcomes, our primary empirical approach is a difference-in-differences (DiD) design that compares the outcomes of tenants with cases filed on or after the end of the sealing mandate (April 1, 2022) to those with cases filed during the immediate sealing period (before April 1, 2022). The DiD approach relies on the identifying assumption that, absent the policy change, tenants' post-filing outcomes would have continued to evolve in parallel for individuals with filings during the public or sealed period. Empirically, we observe that both groups exhibit similar trends in the twelve months prior to their eviction filing date, consistent with the parallel trends assumption.

However, the parallel trends assumption could be violated if post-filing outcomes vary with the filing date. For example, post-filing residential mobility or housing stability could depend in part on seasonal trends in the rental market. To account for any seasonal trends that could confound our comparison of cases filed before and after April 1, 2022, we further compare changes around the end of mandatory sealing to pre-pandemic eviction cases filed at the same time of year in a triple difference-in-differences (DDD) specification. We present the DDD approach as a complementary strategy to our main DiD analysis, and discuss the seasonal patterns in outcomes associated with a winter or spring filing date.

Because our analysis leverages a sharp change in sealing rules applied after a specific filing date, a regression discontinuity (RD) in time design is an intuitive approach. Yet, the

assumptions necessary to recover a causal effect from an RD design are not well supported in our context. We observe imbalances in the characteristics of cases filed around the start of every month, correlating with when rent is typically due to the landlord. This pattern generates discontinuities in the characteristics of cases filed shortly before and shortly after the end of mandated sealing on April 1, 2022, meaning that any discontinuity in post-filing outcomes cannot be attributed exclusively to the public visibility of eviction records. For this reason, we favor the DiD and DDD approaches, but present RD results for comparison in Appendix E. The results from our RD analysis are largely consistent with the DiD results, although much less precise.

To first examine the effect of public records on residential mobility and living arrangements, we link the sealed and public eviction court records to a national database of consumer address histories from Infutor Data Solutions. In addition to tracking moves, we leverage the wide coverage of these data to construct a novel measure of living doubled-up—moving in with someone due to economic hardship. Living doubled up with friends or family is often discussed as a hidden dimension of homelessness, one that is difficult to measure and often excluded from counts of people experiencing homelessness.[4] Second, we examine the impacts on interactions with homelessness services using data from Chicago's Homelessness Management Information System (HMIS). Lastly, we link defendants in sealed and public eviction filings to Experian credit files to estimate effects on financial health.

Using our DiD approach, we find that the end of mandated eviction record sealing increased tenants' likelihood of living doubled up by 3.1 percentage points (16.5%) by one year after the filing. The increases in the doubled-up rate are consistent with the changes we observe in other dimensions of unstable housing. Within a year of the filing, tenants with a public-period filing are 5.7 percentage points (23.9%) more likely to move to a different zip code and live 0.7 miles (21%) further from their baseline address. Accounting for seasonal trends in post-filing mobility using the triple-difference specification modestly reduces the magnitude and precision of our estimates. Nonetheless, we still find that tenants with public-period filings are more likely to live doubled up, change zip codes, and have more distant moves, suggesting that our results cannot be fully explained by seasonal trends.

We find similar effects among defendants with and without court orders for eviction, suggesting the public visibility of the filing is more salient than any additional information from visible records of case outcomes.[5] We also find larger doubling-up effects among more

[4] An exception is the US Department of Education counts, which consider living doubled up as homeless and provide estimates for K-12 students enrolled in public school. See Section 3.3.1 for more on how doubled-up is measured.

[5] This is consistent with the fact that many tenant screening reports do not report eviction case outcomes to landlords.

advantaged subgroups—those with higher baseline credit scores, suburban renters at baseline, and renters living in lower poverty neighborhoods at baseline. This is consistent with the signal of a past eviction case being more likely to affect tenant screening outcomes when renters have few other negative signals.

Examining defendants' interactions with homelessness services, we find no statistically significant effects of eviction record visibility on engaging with homelessness services. While the upper bound of 95% confidence intervals includes increases in the use of homelessness services of 0.68 percentage points (34%) within one year and 0.8 percentage points (26%) within two years, we note that the coefficients in the event studies are consistently small, suggesting that the effect on the use of homelessness services does not exceed 0.1 to 0.2 percentage points (5 to 6% of the control group mean). This contrasts with the larger and more precisely estimated effects on living doubled-up. Taken together, these results suggest that preventing eviction records from entering the public domain primarily influences residential mobility and living arrangements—indicating increased use of private safety nets—rather than more severe forms of homelessness.

Using data from Experian credit files, we examine changes to financial health measures. With the exception of a 2.8 percentage point increase in the likelihood of defendants having an auto loan or lease (11.2% of the control group mean) within two years of the filing, we do not find evidence that public eviction filing records generate persistent effects on credit scores, access to revolving credit, nor collection balances. Given that public eviction records do not mechanically impact credit files, any effects on financial health must be driven by changes to other financial behavior. We hypothesize that, as defendants with public records are more likely to double up with friends or family members, they are able to redirect housing expenses toward car payments.

Taken together, these estimates capture direct impacts of public records on the outcomes of renters named in eviction cases. In principle, eviction record-sealing laws could also generate spillover effects on other tenants. For example, landlords may increase rent prices if they believe background checks are a less reliable screening tool and require other means to mitigate risk of tenant default. Landlords may also apply stricter screening criteria (e.g., higher credit score or income requirements), or be more reluctant to rent to tenants they perceive to be more likely to have a previous eviction record, resulting in restricted access to housing and statistical discrimination against racial minorities or low-income renters. We view our particular policy setting in Illinois as unlikely to generate these equilibrium changes because we focus on the end of a temporary sealing policy that only blocked a small share of total records from public view. For a landlord screening potential tenants in April 2022, we estimate that less than 10% of all eviction records filed in Cook County during

the past seven years were sealed, which represents an even smaller fraction of all potential prospective tenants in Chicago.[6] Because of this, we argue that our estimates isolate the direct effects of public records on defendants, absent any changes in landlord behavior. Our estimates therefore are also an input to understanding the welfare implications of permanent policies that seal all future eviction filings, which are likely to generate both direct effects on defendants and indirect effects through changes in landlord screening practices and rental prices.

This paper builds upon recent work in economics and sociology studying the consequences of the eviction process for renters (Desmond 2012; Desmond et al. 2015; Desmond and Kimbro 2015; Desmond 2016; Desmond and Gershenson 2016; Collinson et al. 2024, 2025). Causal estimates of the effect of an eviction order rely on random assignment of eviction cases to judges of varying leniency and therefore do not capture the potential effects of public filing records on all defendants regardless of their case outcome (Collinson et al. 2024, 2025). We contribute evidence to inform the effects of an eviction filing—which generates the public record and impacts a much larger subset of renters that those receiving eviction orders.[7] As such, our estimates complement the existing literature by contributing important causal evidence on the consequences of an earlier stage in the eviction process.

Our work also contributes to the literature on screening decisions under information asymmetries. Policies aiming to restrict information from entering screening decisions vary widely in their mechanisms of restricting information but often generate minimal effects on directly affected individuals. Research on screening laws that prohibit decision-makers from considering certain information (e.g. ban-the-box policies) finds little evidence of direct impacts on individuals with the relevant signals (e.g. ex-offenders), potentially due to background checks being deferred until later stages of screening when the information is allowed to be considered (Rose 2021). Other work on the impacts of clearing criminal records or removing bankruptcy flags finds little evidence of improved labor market outcomes for affected individuals, consistent with scarring effects since these policies erase information many years after initially becoming public (Dobbie et al. 2020; Dasgupta et al. 2021; Agan et al. 2024). In contrast, we study a binding restriction on information ever entering the public domain, which offers two main advantages relative to the existing literature. First, our setting allows us to verify that the restricted information—an eviction case sealed im-

[6] Authors' calculations using filings reported by commercial public records company between 2016 and 2022 and filings provided by the court between 2019 and 2022. We assume counts of filings in 2015 were equal to 2016 filings, and rates of non-public filings were constant between 2015 and 2019. Federal regulations generally prohibit screening companies from reporting records more than seven years old.

[7] Based on eviction filings in Cook County from 2000 to 2016, Collinson et al. (2024) estimate that about two out of three eviction filings result in a court order for eviction and only approximately 25 percent of eviction filings result in evictions enforced by the Sheriff's Office.

mediately upon filing—is never available to the public, limiting concerns about weak policy enforcement or access to information at later stages of screening. Second, the immediate nature of record sealing allows us to isolate the effects of information before any record-induced scarring effects are generated.

Beyond studying effects on directly affected individuals, this literature also studies spillover effects on other individuals in the market. Ban-the-box policies have been found in some cases to generate statistical discrimination against Black and Hispanic men in the labor market (Agan and Starr 2018; Doleac and Hansen 2020; Burton and Wasser 2025). Similar screening laws in the rental market that regulate landlords' ability to consider information impact call-back rates for minority applicants and affect the content of rental listings (Gorzig and Rho 2023; Blanco and Song 2024). Policies to restrict employers' use of drug testing or credit checks also adversely affect labor market outcomes for minority groups, consistent with the effects depending on the signal precision of the restricted information relative to other information (Wozniak 2015; Bartik and Nelson 2020). While eviction record-sealing laws could induce these types of general equilibrium changes in the rental market, we do not address this question in this paper because the temporary policy we study only masked a small share of total eviction cases from public view and is therefore unlikely to generate sizable changes in landlords' screening behavior. We highlight that estimating equilibrium effects of permanent eviction record sealing laws remains an important area for future research.

The remainder of this paper is organized as follows. Section 2 discusses the use of public eviction records by landlords when screening prospective tenants and the details of the Illinois eviction record sealing policy. Section 3 describes our data sources and how we construct the doubled-up measure. Section 4 provides descriptive evidence on the relative effectiveness of automatic and retroactive sealing mechanisms. Section 5 describes the linkage of court data to administrative records. Section 6 details our DiD and DDD empirical strategies. Section 7 reports our estimates of effects of record visibility on residential mobility, homelessness, and financial health. Section 8 concludes.

2 Institutional Background

2.1 Public Eviction Records and Tenant Screening Practices

Eviction cases are typically public records. In most jurisdictions, eviction records remain public even when the case was dismissed, the judge ruled in favor of the tenant, or the landlord and the tenant reached an agreement before the eviction hearing. Eviction filings can be found in online public court databases, in person at the courthouse, or on tenant screening

reports. Private companies scrape or purchase eviction court records to compile and sell tenant screening reports to landlords evaluating potential tenants. These reports typically indicate whether an individual is associated with any previous eviction filing, regardless of the outcome of the case. In some cases, the reports may include simply a "thumbs-up" or "thumbs-down" recommendation to the landlord based on limited or ambiguous information about the eviction case (Kirchner and Goldstein 2020). Tenant screening reports are different from credit reports. Tenant screening reports typically include a credit report, but, unlike the credit report from large credit bureaus, tenant screening reports also include information on eviction history, and may include a criminal background check.[8] Federal regulations prohibit screening agencies from reporting judgments more than seven years old, but these laws are difficult to enforce.[9] In tight rental markets, landlords increasingly rely on tenant screening reports as part of their background checks on prospective tenants.[10] Local housing authorities also use background checks, meaning that eviction records can negatively impact an application for a housing voucher or public housing.

Landlords typically use information in the screening reports to evaluate prospective tenants' ability to pay rent and to deny applicants they perceive as high-risk. However, the public information available to landlords about prospective tenants' eviction history is often incomplete or ambiguous (Porton et al. 2021). In the screening process, any link to an eviction case is thought to be a negative signal in the rental market while any positive history of on-time rent payments is not typically reflected in tenant screening reports. As such, having a public eviction record may restrict a tenant's ability to secure future housing. It can prolong the housing search periods and increase instability, potentially forcing tenants to spend significant time and money on application fees, higher security deposits, or other costs, which can exacerbate financial distress and negatively impact financial health. With limited alternatives, tenants with public eviction records may be more likely to rely on family or friends for temporary housing by living "doubled-up," or may face higher risks of relocating to substandard housing or lower-quality neighborhoods. When these options are exhausted,

[8] As part of a 2015 multi-state settlement, the three nationwide consumer reporting agencies (Experian, Equifax, and Transunion) took steps to remove civil judgments and tax liens from credit reports. Since 2018, the only type of public record directly reported by the three major credit bureaus is bankruptcy. Defaulted mortgage or rent payments sent to collections are still reported and used to compute credit scores. Other credit reporting agencies could continue to offer lenders access to eviction filings.

[9] The federal Fair Credit Reporting Act limits dissemination of inaccurate information and prohibits reporting of judgments more than seven years old. The Act applies to information collected by consumer reporting agencies such as credit bureaus, medical information companies, and tenant screening services. The federal Fair Housing Act, among other things, prohibits housing screening policies that appear neutral but have a disparate impact based on race or gender.

[10] A 2017 TransUnion survey of 689 landlords across the US found that 90% of landlords relied on online screening companies.

the likelihood of interaction with homeless services may also increase.

The importance of a visible eviction filing record when searching for housing also depends on signals from other tenant characteristics. For example, a public eviction filing record may be more consequential for an individual with stable credit and no criminal history compared to an individual with multiple negative signals or previous eviction cases. Tenants tend to experience declining employment and credit prior to an eviction filing (Collinson et al. 2024), suggesting that for much of the population with visible eviction filing records, the removal of only the eviction-related signal could have minimal impacts. Therefore, predictions of the causal impacts of a visible eviction filing record are theoretically ambiguous and depend on the relative importance of eviction-related signals compared to all other signals considered by landlords when screening tenants.

2.2 Illinois Sealing Policy

Citing the potential harms to tenants from public eviction records, several states have recently introduced measures to facilitate the sealing or expungement of eviction records.[11] See Appendix Table A1 for a summary of recent changes to record-sealing laws. In this paper, we focus on an Illinois law that mandated pandemic-era eviction filings be sealed. Given the temporary nature of the pandemic-era sealing mandate, this policy generated quasi-random variation in the status of cases as public records or sealed records around the end date of the sealing mandate in 2022.

On May 17, 2021, the Governor of Illinois signed into law the state's "COVID-19 Emergency Housing Act" (Public Act 102-005), which, among other protections for renters affected by the pandemic, established eviction record-sealing provisions. The law established immediate, automatic, and permanent sealing of residential eviction cases filed beginning with Illinois' COVID-19 emergency declaration (March 9, 2020) through March 31, 2022 (Illinois State Bar Association 2022).[12] Residential eviction cases filed during this sealing period but prior to the passage of the law were to be retroactively sealed, while all new cases filed for the remainder of the sealing period were to be automatically sealed at the time of filing. On April 1, 2022, all new residential eviction cases were to be filed as public records by default and only sealed under a much narrower set of criteria. The cases that were sealed via the state law were to remain sealed.[13] Of critical importance, the law also allowed sealed court

[11] Before the COVID-19 pandemic, sealing laws primarily focused on making it easier to seal an eviction record if the case was dismissed or the judgment was in favor of the tenant. More recent pieces of legislation since the COVID-19 pandemic allow for pandemic-era eviction records to be sealed and outline processes for tenants to retroactively seal older records if they prevailed in court.

[12] See 735 ILCS 5/9-122(a)(b) for details.

[13] As specified in 735 ILCS 5/9-121.5(b)(1-4), cases filed from April 1, 2022, to July 31, 2022 will not

files to be made available for scholarly purposes conditional on approval by the court.

Using data obtained via this clause, we exploit the quasi-experimental variation in public records induced by the end date of the sealing period (April 1, 2022). In addition to the causal analysis comparing cases that were filed under seal and cases filed as public records, we also conduct a descriptive analysis of cases that were retroactively sealed under the earlier period. Figure 1 illustrates the timing of the record-sealing policy changes alongside active state and federal eviction moratoria in Illinois. While the sealing mandate began during the eviction moratorium in Illinois, the end date that we leverage for our causal analysis occurs six months after the moratorium concluded. This end date of the sealing mandate on April 1, 2022 also does not appear to coincide with changes in unemployment rates (Figure B1) or emergency rental assistance (ERA) disbursement across the state of Illinois (Figure B2).[14]

The temporary nature of the Illinois sealing policy means that we do not expect it to generate the same general equilibrium effects as permanent record sealing laws. Among the pool of all individuals in Cook County with past eviction filing records, only a small share of those records were sealed under this policy, providing limited scope for landlords to adjust screening practices or prices in response to the removal of this information. This feature of our setting allows us to isolate the direct effects of visible eviction filing records on tenants' future outcomes, absent changes in landlord behavior, which are an important input for welfare analysis of permanent record sealing laws.

3 Data Sources

We analyze Cook County eviction filings linked to a commercial public records database, residential address histories, homeless service records, and credit bureau records. The following sections describe these data sources.

be sealed unless a court orders the sealing if (1) the interests of justice in sealing the court file outweighs the public interest in maintaining a public record; (2) the parties to the eviction action agree to seal the court file; (3) there was no material violation of the terms of the tenancy by the tenant; or (4) the case was dismissed with or without prejudice. Residential eviction cases filed beginning on August 1, 2022, are subject to the original legislation, allowing the courts discretionary sealing under very stringent criteria, and mandatory sealing only for mortgage foreclosure cases. As specified in 735 ILCS 5/9-121(b), discretionary sealing only applies to cases filed from August 1, 2022 onward if the court finds that the plaintiff's action is sufficient without the basis of law or that placing the court file under seal is clearly in the interests of justice, and that those interests are not outweighed by the public's interest in knowing about the record. 735 ILCS 5/9-121 (c) establishes that mandatory sealing is reserved for foreclosure cases.

[14]The share of Illinois ERA funds disbursed by the state appears to be increasing over this period and compared to the share disbursed by Cook County. We interpret this as a shift in administration of funds rather than a change in total funds entering the county because approximately 67% of the state disbursement goes to households in Cook County and the total state-wide disbursed funds remains fairly constant over this period.

3.1 Court Records

We obtained the universe of eviction cases filed between March 11, 2019 and March 23, 2023 from the Circuit Court of Cook County. These records include both public and sealed eviction filings. Each filing record contains the date of filing, case number, the type of case (single or joint action, due to mortgage foreclosure, or initiated by the Chicago Housing Authority), whether it was referred to the Early Resolution Program (ERP), the judgment (if one was issued), and any eviction order and associated order to the sheriff's office. The court data also identifies whether a case was designated as a sealed or public record by the court. The personal identifiers in eviction court records include tenant names and the property address.

We exclude cases from our analysis sample with missing names or addresses since these individuals cannot be linked to outcome datasets. We also exclude filings from commercial properties where the tenant runs a business or occupies office space in a rented property. Our main analysis sample includes tenants named in eviction cases filed between December 1, 2021, and July 31, 2022, including four months before and four months after the end of the sealing policy.[15] In other analyses comparing cases sealed retroactively or immediately, we consider a larger sample of cases filed between 2020 and 2022. Based on the geolocation of tenant addresses, we append neighborhood characteristics from the American Community Survey (ACS).

3.2 Tenant Screening Data

To measure the effectiveness of the law in preventing sealed records from being accessed by prospective landlords, we match eviction court records to data from Record Information Services (RIS), a private company that compiles public court records in Illinois. The data from RIS represent what would be easily accessible by a landlord requesting a background check on a prospective tenant. This database allows us to investigate the effectiveness of the policy in restricting public access to eviction filings, an important check because de jure sealing mandates may not always translate to de facto sealing compliance by tenant screening companies. We match the court records to the RIS data using the case filing number.

[15] Although the density of filings does not jump precipitously with the end of the eviction moratorium on October 4, 2021, we exclude cases filed in the months right after the end of the moratorium because these cases may include a backlog of pandemic-era cases that differ from typical eviction filings.

3.3 Infutor Address Histories

To measure mobility and housing instability, we track address changes using data from Infutor Data Solutions, which aggregates consumer information (e.g. cell phone bills, credit records, voter files, property deeds, magazine subscriptions, change-of-address data, etc.) into an address history that lists exact addresses with start and end dates for most residents in the U.S. Researchers have only recently started to use this data to longitudinally follow residents. For example, Diamond et al. (2019) examines families affected by rent control in San Francisco, Collinson et al. (2024) tracked residential mobility patterns among evicted tenants in New York and Chicago, and Feigenberg and Miller (2022) observe address histories of motorists involved in traffic searches. Phillips (2020) demonstrates the use of consumer reference data to measure housing moves for groups with very low income in situations such as natural disasters and the demolition of public housing.

We link the court records to Infutor address histories using a fuzzy matching algorithm that uses names within latitude and longitude to two decimal places of geolocated addresses and obtain a 25% match rate for individuals in our analysis period.[16] To address concerns that the eviction filing itself could make someone more likely to be in the match to Infutor data, we require that individuals must have at least one address on file in Infutor before the eviction filing date. Using these data, we determine how frequently individuals move and their neighborhood characteristics. We also construct a measure of "doubling-up" that captures whether an individual moves to housing units with existing residents.

3.3.1 Measuring Doubled-Up Household Rates

Doubling-up, broadly defined as living with others because of economic hardship or housing loss, is difficult to measure and not included in the U.S. Department of Housing and Urban Development's (HUD) census of people experiencing homelessness. The only annual counts of people living doubled-up come from the U.S. Department of Education (DoE) and are limited to school-age children. This type of living arrangement underlies significant material hardship on families and strain on limited living space, and it often precedes episodes of shelter entry or street homelessness (Koebel and Murray 1999; Wright et al. 1998; Skobba and Goetz 2015). Studies also describe doubled-up situations as overcrowded, which can negatively affect both physical and mental health (Bush and Shinn 2017). Recent efforts to

[16] Collinson et al. (2024) use names and addresses to match New York City eviction court records to Infutor. While the authors do not explicitly report the match rate, they state that it is much lower than the 40% match they obtain from the name-address linkage to New York City public benefits data. We obtain similar match rates with an 0.85 Jaccard score threshold or a minimum score of 0.975 for Jaro-Winkler string distance matching.

quantify doubled-up rates rely on the American Community Survey (ACS) and focus primarily on the long-term trends of children's living arrangements and differentiating doubled-up rates by household type (multigenerational, extended family, nonkin) (Mykyta and Pilkauskas 2016; Harvey et al. 2021). This type of analysis has the advantage of presenting a detailed picture of households' living arrangements by race and socioeconomic status over several decades. However, these demographic measures of doubled-up status are difficult to link to particular economic shocks, and they cannot be used for individual-level analysis.

In this paper, we leverage the national data on individual-level address histories available through consumer reference data (Infutor) to construct a novel measure of doubled-up status. We define this measure as a move to an address that overlaps with the tenure of an existing resident of that address. To be precise, a defendant in our sample is considered to be doubled-up if he or she moved into the current residence (the address at x months pre- or post-filing) at least six months after the existing resident(s), and the existing resident(s) does not move out within six months after the defendant moved in.[17] Using this measure, we track changes in doubled-up status for the public and sealed filing group before and after each individual's filing date. In terms of general trends, our measure shows that doubled-up rates increase sharply for anyone with an eviction filing within six months of the filing, and doubled-up rates spiked during the COVID-19 pandemic (Appendix Figure F1).

3.4 Data on Homelessness Service Utilization

To measure contact with the homeless service system, we obtain data from Chicago's Homeless Management Information System (HMIS) which allows us to observe shelter entry, as well as other temporary housing and homelessness prevention services. Chicago's HMIS collects client-level data from various public and private homeless service providers in the Chicago Continuum of Care (CoC), allowing us to observe most date-specific service records for those seeking assistance in the City of Chicago. We construct three separate measures that reflect different levels of service coverage to capture interactions with homeless services: (1) Shelter service, which includes entry into emergency or temporary shelters for individuals experiencing homelessness; (2) Homelessness service, which includes all shelter services, as well as transitional housing and street outreach programs; and (3) any CoC service, which includes a comprehensive set of services, such as all homelessness services defined above, rapid re-housing, permanent supportive housing, as well as other services directed toward individuals at risk of homelessness, including coordinated entry and homelessness prevention. We match defendants in the court records from the city of Chicago to the HMIS data using

[17] See Appendix F for detailed steps on the construction of this measure.

fuzzy matching based on name and address information provided in the court filings.

3.5 Credit Bureau Records

To measure financial health, we match the names and addresses from court records to Experian credit files. We observe quarterly snapshots of post-filing credit attributes spanning quarter 1 of 2022 through quarter 3 of 2024. We also observe snapshots of pre-pandemic credit attributes from quarters 3 and 4 of 2019. Our key indicators of financial health include the Vantage credit score, unpaid bills (total balance in collections), durable consumption (any auto loans or leases), and access to credit (any open source of revolving credit such as a credit card). We matched 68% of tenants in our analysis sample to at least one post-filing snapshot of Experian data.[18] For our analysis of Experian outcomes, we restrict our sample to individuals who could be linked to an Experian credit report in Q3 or Q4 of 2019 to limit concerns that the timing of an eviction filing affects the likelihood of matching an individual to Experian outcomes.

4 Retroactive vs. Immediate Sealing

A critical question in the design of eviction-record sealing policies is whether the sealing should happen automatically upon filing or later in the court process (e.g., seal after the court judgment or seal upon the defendant's request). Because the Illinois statute sealed some records upon filing and others retroactively, we are able to provide evidence—the first to our knowledge—of the effectiveness of sealing under these two mechanisms. To examine the effectiveness of the sealing policy in preventing landlords from associating prospective tenants with sealed eviction filings, we link eviction court records to data from a commercial public records database—representing the information accessible to landlords when reviewing applications from prospective tenants[19]

In Figure 2, we compare the weekly number of cases matched to the public records database for the retroactive sealing period and the immediate (upon-filing) sealing period. Over 96% of eviction-filings sealed retroactively are found in tenant screening databases, indicating that those records remain in the public domain even after the court ordered them

[18] Collinson et al. (2024) use names and addresses to match Cook County eviction court records filed between 2000 and 2016 to Experian credit files and report a similar match rate of 61.3%.

[19] We match the court data to the tenant screening data using case numbers, while a tenant screening company doing the match for a landlord would rely on the personal identifiers and address history provided by the prospective tenant and the names and addresses available in the court records. Given our access to case numbers on both sides of the match, we expect our match rates to be superior to the average match rate of a tenant screening company.

to be sealed and removed the records from the court's own public database. In contrast, less than 6% of eviction records mandated to be sealed upon filing are found in the tenant screening data, confirming that automatic sealing upon filing is effective in preventing the information sealed by the court from reaching the public domain.[20]

Given the effectiveness of immediate sealing at the time of filing, we focus on variation in public access to eviction cases induced by the end of mandated sealing on April 1, 2022. Figure 3 verifies that cases filed prior to April 1, 2022 were largely not designated as public records by the court. The court labeled only 2.1% of cases during the four months prior to the sealing policy end date as public records. After April 1, 2022, 90.9% of cases filed are designated as public records by the court.[21] We interpret these findings as evidence of de jure compliance with the sealing rules.

To examine the de facto compliance with the sealing rules, we perform two types of validation. First, we draw a 5% random sample of the cases provided by the court and attempt to locate them on the court's public website. Second, we link eviction cases to the RIS public records database. Figure 3 confirms that sealed cases provided by the court to the research team are not available on the court's public website, while those labeled as public can be easily found online. This figure also shows that few cases (0.4%) can be found in the RIS database, but the end of the sealing policy coincides with a sharp increase in the likelihood of an eviction filing appearing in the RIS database. Among cases filed within four months after the sealing policy ended, 68% can be matched to the RIS database. Given this evidence of both de jure and de facto compliance with the sealing mandate, we conclude that the change in the sealing rules applied to eviction cases filed around April 1, 2022 had a strong effect on the likelihood of an eviction filing record ever entering the public domain.

This evidence of de facto compliance with the sealing rules is an important contribution to the policy debate around record-sealing laws. Jurisdictions considering similar legislation dedicate considerable attention to the mechanism used to seal records and to regulatory agencies' ability to prevent the distribution of sealed records by tenant screening companies. Given that cases filed during the sealed period of our analysis period in Cook County were automatically, immediately, and permanently sealed at the time of filing, we contribute evidence that this sealing mechanism is effective in preventing tenant screening companies and prospective landlords from accessing information about eviction cases and defendants.

[20] The less than 6% of filings that are found in the public records database are virtually all from the first few weeks of the immediate sealing period where Figure 2 shows that the courts did not appear to have enacted immediate sealing yet in practice. During the later part of the immediate sealing period that we focus on for our main analysis (December 1, 2021 through March 31, 2022), only 0.4% of eviction cases could be matched to the public records database.

[21] These court designations of public records are captured at the time of data acquisition.

5 Data Linkage and Summary Statistics

Table 1 summarizes the counts of cases and defendants included in our analysis sample that were matched to outcome datasets. Of the 4,144 defendants with a filing from December 1, 2021 through July 31, 2022, 25 percent are matched to Infutor and 68 percent to Experian. We omit the match rates to HMIS and the tenant screening data from this table, as those are presented as outcomes in the results section. We also examine whether the probability of matching eviction filings to Infutor and Experian data is correlated with the public status of an eviction filing in Table 2. In column 1, we regress an indicator for the tenant being matched to Infutor on an indicator for their case being filed during the public filing period, and in column 3, we repeat this exercise with an indicator for having a match in Experian. Columns 2 and 4 report RD estimates of any discontinuous changes in the relevant match rates around the cutoff filing date. We impose that the relationship between a successful match and the filing date is linear on either side of the cutoff, use a triangular kernel weighting function, and allow separate bandwidths on each side of the cutoff that minimize the mean square error (MSE) of the RD estimate. We detect no imbalance in match rates to Infutor. Individuals with public records are slightly more likely to be matched to Experian, but the magnitude of this imbalance is relatively small.

In Table 3, we report descriptive statistics for our linked study sample, which includes the sealed and public period filings, as well as the pre-Covid filings used in the triple difference specification. Tenants with filings from the sealed and public period look similar across demographic and case characteristics. About half of the tenants from the public and sealed period are female, close to 60% are Black, and 10% are Hispanic.[22] The vast majority of cases from the Circuit Court of Cook County come from the city of Chicago and are joint action cases where the landlord seeks possession of the property and owed rent. We note that relative to the sealed period, tenants from the public period are more likely to be Black (59% in the public period vs 54% in the sealed period), and, at the time of filing, public period tenants live in neighborhoods with slightly higher poverty rates (15.4% of households below the federal poverty line) and lower median household income ($61,543 vs $63,725).[23] At baseline, public and sealed filings also exhibit similar residential mobility and credit profiles. Across both groups, approximately 20% of defendants with cases in the sealed period had moved in the past year and 6% had doubled up in the past year. Both groups have subprime

[22]Tenant gender is imputed based on first names and tenant race is imputed based on first names, last names, and geolocation.

[23]To examine neighborhood quality, we merge census tract characteristics from the American Community Survey with the geolocated addresses from Infutor and the court records. For the linked sample, neighborhood characteristics are based on the Infutor address at the time of filing.

credit scores (below 600 points) and close to $2,000 in collection balance.

Table 3 further shows that relative to the pre-covid period, tenants in the sealed and public period are less likely to be Black (54% and 59% in the sealed and public period versus 63% pre-pandemic) and, at the time of the filing, live in live in lower poverty tracts at the time of the eviction filing, and they are more likely to have recently moved before the filing date. [24] The average residential mobility and neighborhood differences between pre- and post-pandemic cases may reflect different rental market conditions after the pandemic, which could translate to a different composition of defendants in eviction cases.[25]

6 Empirical Strategy

Our main empirical strategy relies on a difference-in-differences framework. We compare individuals with cases filed within four months before or after the end of the sealing policy, relative to each tenant's filing date. To account for seasonal patterns in residential mobility based on the filing date, we also conduct triple difference-in-differences estimation that additionally compares our main sample period of eviction cases to pre-pandemic eviction cases filed at the same time of year.

While it is natural to also consider an RD in time design given the sharp change in sealing rules applied on April 1, 2022, an RD approach in our setting is not well-supported in practice. Case characteristics appear to vary with monthly rent payment cycles (Figure E3), generating imbalances in case characteristics around the sealing mandate cutoff date which falls on the first of a month (Table E1).[26] We discuss these limitations of the RD approach in more detail and present RD estimates for comparison in Appendix E.

6.1 Difference-in-Differences Model

To estimate the impact of the end of the sealing mandate, our DiD framework compares outcomes of individuals with filings during the sealed period (before April 1, 2022) to outcomes of individuals with filings during the public period (on or after April 1, 2022), before and after their individual filing dates. Formally, we adopt the following dynamic two-way fixed effects specification:

[24] The neighborhood characteristic rates of the 2016 through 2018 sample are similar to those reported in Collinson et al. (2024) for Cook County eviction cases from 2000 through 2016.

[25] It remains to be seen if the change in neighborhood composition among eviction cases persists after 2022. In concurrent work, we have requested the Court data through 2023.

[26] This cyclicality may be explained by large landlords automatically filing cases in bulk near the start of each month immediately after any missed rent payment.

$$y_{im} = \alpha_i + \delta_m + \sum_{k \neq -1} \beta_k Public_i \times 1\{m = k\} + \epsilon_{im} \quad (1)$$

where y_{im} is an outcome for tenant i in relative month (or quarter) m since the eviction filing, which ranges from -12 to 24 (-4 through 8 for quarters). $Public_i$ is an indicator that the filing date is on or after April 1, 2022. We include individual fixed effects α_i and relative time fixed effects δ_m. To account for outcomes being correlated across time, we cluster the standard errors at the filing date level. In our preferred specification, we limit the sample to cases filed between December 1, 2021 and July 31, 2022, which corresponds to four months before and after the sealing mandate ended on April 1, 2022.[27] Our event studies follow defendants in these cases for 12 months (4 quarters) before and 24 months (8 quarters) after their eviction filing date. This means we follow defendants in the earliest cases from December 2020 through December 2023 and follow defendants in the latest cases from July 2021 through July 2024. Our results are robust to reducing the study sample window to cases filed within 45 days before and after April 1, 2022, including calendar month fixed effects for when the outcome is observed (e.g, a filing from April 2022 at relative month 2, will have a fixed effect for calendar month 6), and including a fixed effect for the eviction moratorium being in effect in the pre-period.

Estimates of β_k identify the causal effect of the public period under the assumption that, absent the end of the sealing policy, post-filing outcomes for the two groups would have continued to evolve in parallel. Although we are not able to directly test the validity of the parallel trends assumption, estimates of β_k for $k < 0$ test for any differences in pre-filing mobility and neighborhood trends.

6.2 Triple Difference-in-Differences Model

To address concerns about confounding seasonal variation in post-filing outcomes, we compare our estimates of β_k to placebo estimates based on cases filed before and after April 1st of previous years (2016 - 2018).[28] We also present triple difference-in-differences (DDD) estimates that net out any seasonal differences in outcomes observed in placebo years. To achieve a slight improvement in precision, we present triple-difference specifications at the

[27] Note that the sample period of eviction filings begins approximately two months after the conclusion of the COVID-19 eviction moratorium in Illinois on October 4, 2021.

[28] We focus on placebo years prior to the COVID-19 pandemic to avoid atypical seasonal patterns in post-filing mobility during 2020 and 2021 when few eviction cases were filed due to eviction moratoria.

quarterly level, instead of the monthly level. Our DDD specification is:

$$y_{im} = \gamma_i + \phi_{c(i),q(i,m)} + \lambda_{period(i),q(i,m)} + \sum_{k \neq -1} \beta_k^{DDD} 1\{Public_i\} 1\{q(i,m) = k\} + \theta Mor_{im} + \upsilon_{im} \quad (2)$$

where $c(i)$ is the calendar quarter of the filing (1-4) in any year, $period(i)$ distinguishes cases filed during our main analysis period from cases filed in placebo periods, and Mor_{im} is an indicator for y_{im} being observed during the eviction moratorium period in Illinois (March 2020 through September 2021). In this specification, $\phi_{c(i),q(i,m)}$ is a calendar quarter by relative quarter fixed effect and $\lambda_{period(i),q(i,m)}$ is a period (real vs. placebo years) by relative quarter fixed effect. As in the two-way DiD approach, we cluster our standard errors by the date of filing. We estimate the DDD specification using eviction cases filed in placebo years (between December 1, 2015 through July 31, 2018) and our main analysis period (December 1, 2021 through July 31, 2022).

7 Results

7.1 Residential Mobility Results

We next present results of the effects of a public eviction filing on tenants' residential mobility patterns and housing situation for up to two years following an eviction filing. Before discussing the DiD estimates, we first plot raw trends in tenant outcomes before and after an eviction filing, separately for individuals with filings in the sealed period and public period. The left panel of Figure 4 demonstrates that prior to an eviction filing, tenants with cases filed in the sealed and public periods exhibit similar trends in doubling up, mobility, and neighborhood poverty rates, which is consistent with the parallel trends assumption. After the filing, these rates of doubling up, mobility, and neighborhood poverty diverge, and tenants with public period cases appear more likely to double up, move to new zip codes, move farther distances within Illinois, and reside in lower poverty neighborhoods.

The DiD coefficients plotted on the right panel of Figure 4 and reported in Table 4 indicate that the end of mandated sealing increased the rate of doubling up one year post-filing by 3.1 percentage points (16.5%). Tenants named in public period filings are also 5.7 percentage points (23.9%) more likely to have moved to a new zip code and reside 0.7 miles (21%) farther away from their baseline address by one year after the filing.[29] This evidence

[29]Figure D4 compares these estimates of zip code mobility from Infutor to measures of zip code mobility constructed from zip codes in Experian credit files. We estimate strikingly similar effects on moving across zip codes using mobility from both data sources, despite matching a much larger sample of defendants to Experian than to Infutor.

of increased doubling-up and more distant moves is consistent with public eviction records causing tenants to face more difficulty securing a new lease of their own and resorting to doubling up with friends or relatives and moving farther from their initial address.

We also find some evidence that public eviction filings increase the likelihood of residing in lower poverty neighborhoods.[30] One year after the filing, tenants with public period filings live in census tracts that have 0.6 percentage points (3.9%) lower poverty rates. One potential explanation for this finding is that public records increase the likelihood of doubling up with friends or family members who reside in these lower poverty census tracts. In Figure 5, we plot event study coefficients for joint outcomes of living in a lower poverty tract than at baseline and living in a given status of doubled-up. We find that the end of mandated sealing increased the likelihood of living doubled up in lower poverty tracts but no evidence of the policy change increasing the likelihood of living non-doubled up in lower poverty tracts. We interpret this as suggestive evidence that moves to lower-poverty tracts by tenants with public period cases are driven by moves into doubled-up housing.

While doubling up may provide some benefits to families in the form of savings from reduced housing costs or increased support from family and friends, we argue that our research design allows us to interpret doubled-up housing situations as welfare-reducing for renters with eviction cases. To see this, consider that individuals with sealed eviction filings face if anything a weakly larger choice set of housing options than individuals with public eviction filings. Our finding that individuals with cases filed during the sealed (public) period are systematically less (more) likely to live doubled up following an eviction filing implies that the costs of doubling up must exceed the benefits for the renters in our sample.

We report DiD estimates of effects on additional outcomes in Figure C1 and Table C1. Overall mobility also appears to increase, especially in the short run. Tenants named in public period filings are 5.5 percentage points (18.9%) more likely to have moved at least once and move 0.073 (20.3%) more times by one year after the eviction filing. This evidence of more frequent moves, together with our results on increased doubling up and distant moves, suggests that public filing records cause less stable housing for tenants following an eviction case.

Even though many eviction filings do not result in a court order for eviction, information on eviction case outcomes is often excluded from tenant screening reports. For this reason, public visibility of eviction records may affect tenants similarly regardless of the outcome of their individual case. We augment our DiD specification to include a series of coefficients capturing the interaction of the case resulting in an eviction order by a given month relative

[30] We find no significant evidence that public eviction filing records affect tract median household income nor tract median rent in in Figure C1 and Table C1.

to the filing date and the case being filed during the public period.[31] Figure 6 plots these event study estimates. We largely cannot reject that the impacts of public filings were statistically different when individuals had received an eviction order. While the composition of individuals with eviction orders could have been affected by the sealing mandate, we do not observe large differences in rates of eviction order across the public and sealed period in the sample of cases linked to Infutor (Figure D1). Taken together, this suggests that the effect of public information on a case being filed drives the increases in housing stability, rather than any additional signal from visible court-ordered evictions.

One concern with our DiD approach is that seasonal trends may be a source of omitted variable bias. Defendants with eviction cases filed in December through March could have different potential outcomes from defendants with cases filed in April through July for reasons unrelated to the change in sealing rules. Our DiD results are robust to using a narrower sample of cases around the policy change and controlling for the month (1-12) of the outcome, but we find some evidence of seasonal trends in post-filing outcomes during previous filing years with no changes to sealing policy.[32] These placebo estimates plotted in Figure 7 show persistent seasonal trends in doubling-up, moves to new zip codes, and neighborhood poverty rates when comparing winter (Dec-Mar) filings to spring (April-July) filings from 2016 through 2018.[33] We hypothesize that these seasonal trends may be due to differences in the conditions tenants face post-filing at different times of the year. For example, tenants with filings after April 1 are more likely to have received their tax refund, which they can use for a new security deposit. Additionally, more leases expire in the summer, so tenants with filings after April 1 may face a rental market with more vacancies. This is in contrast to the situation for a tenant who is filed against in the winter, when it is generally more difficult to move and households may be more cash-constrained.

After adjusting our estimates for these seasonal trends, the DDD estimates reported in Figure 8 and Table 5 are attenuated compared to our DiD estimates, but the seasonal trends do not appear to fully account for the effects we observe in our primary specification.[34] In the short run, we find statistically significant increases in doubling up and moving to a different zip code across both specifications. The DDD estimates show that within the first

[31] Since we only observe eviction orders that occurred within the first 8 months after the filing date, we restrict our window of analysis to 8 months before and after an individuals' respective eviction filing date.

[32] Appendix Figure D2 plots DiD estimates from using a narrower sample of cases filed within 45 days before or after the end of the sealing policy, and Appendix Figure D3 adds controls for seasonal patterns based on the month (1-12) when the outcome variable is observed and the presence of the COVID-19 moratorium in the pre-period.

[33] We also find evidence of persistent seasonal trends in the likelihood of moving and the number of moves during placebo years in Figure C2.

[34] Figure C3 and Table C2 report DDD coefficients for additional outcomes on mobility and neighborhood characteristics.

six months of filing, tenants with public period filings are 3.5 percentage points (25%) more likely to have moved to a different zip code and 2.5 percentage points (20%) more likely to live doubled up. Our finding that public filings increase a tenant's distance from the initial filing address is also robust to using the DDD specification, and if anything, we find slightly larger distance effects after adjusting for seasonal trends.

7.2 Homelessness Results

Next, we turn to the effects of the end of mandated sealing on the utilization of homelessness services among defendants with records filed in Chicago.[35] The left side of Figure 9 plots the raw trends of homelessness service utilization around the time of filing, separately for defendants with cases filed in the public and sealed periods. Among all defendants with an eviction filing, engagement with CoC homeless services is relatively low. Only 2.1% of defendants with a case filed during the sealing period (before April 1, 2022) and 2.5% of defendants with a case filed during the public period (on or after April 1, 2022) accessed homeless services within 12 months after eviction filing. The rates rise to 3.4 percent and 3.9 percent for these respective groups when measuring the outcome 24 months after filing.[36,37]

From our DiD estimates plotted on the right side of Figure 9 and reported in Table 6, we do not find a statistically significant effect of the end of mandated sealing on CoC engagement within the two years after an eviction filing. This is true for cumulative overall engagement rates, cumulative engagement for homelessness services, and cumulative shelter entries. The DiD coefficients suggest that public records increase the likelihood of experiencing homelessness by 0.1 to 0.2 percentage points (5 to 6 percent of the control group mean). Using 95% confidence intervals, we can rule out increases in homelessness service use greater than 0.68 percentage points (34%) within one year and greater than 0.8 percentage points (26%) within two years.

Taken together, the evidence of increased doubling up but no detectable effects on homelessness services suggests that the effects of public eviction filing records manifest primarily through tenants' private housing safety nets. This finding highlights the importance of measuring private forms of housing insecurity—such as doubling up, crowding, and frequent moves—when evaluating the effects of policy interventions on housing stability.

[35] This part of the analysis is restricted to the sample of defendants in Chicago because the HMIS data we obtained only include service utilization data for the Chicago Continuum of Care.

[36] Our rates of homelessness engagement are similar to those reported among callers to the Homelessness Prevention Call Center in Chicago (Evans et al. 2016).

[37] Since engagement with homeless services is relatively rare, we construct cumulative outcomes at the quarterly rather than monthly level. For example, service interaction in the same quarter as the filing date refers to activity within 0–2 months post-filing, while one quarter post-filing captures service utilization up to 3-5 months after the filing date.

7.3 Financial Health Results

We next present results of the effects of a public eviction filing on tenants' financial health. These outcomes are constructed from linking Cook County court records to snapshots of Experian credit files from quarter 3 of 2021 through quarter 3 of 2024. These outcomes correspond to financial health measured at least 2 quarters before and 8 quarters after a defendant's filing date. Since we do not observe Experian characteristics for defendants in pre-pandemic eviction cases, we exclusively rely on our DiD approach and cannot account for any seasonal trends using a DDD specification. For this reason, we interpret the results on financial health outcomes more cautiously.

Figure 10 plots the raw trends and event study estimates of the effects of the end of mandated sealing on financial health characteristics.[38] We do not find evidence that public eviction filing records generate persistent effects on credit scores (the coefficient on credit scores within two years is marginally significant and represents only a 0.5% increase relative to the control group mean), access to revolving credit, nor collection balances. However, defendants with public period eviction cases appear 2.8 percentage points (11.2%) more likely to have an auto loan or lease by two years after the filing. One potential explanation for this finding is that defendants with public records are more likely to double up with friends or family members and redirect housing expenses toward car payments.

It is possible that additional effects of visible eviction filing records on financial health effects emerge over a longer period than the first two years following an eviction filing. Defendants with eviction cases filed during the public and sealed periods both experience a large negative shock to financial health at the time of filing, as is visible in the raw trends for both groups in Figure 10. Since eviction records—regardless of public or sealed status—do not directly appear in credit files, any effects of record visibility on financial health must reflect intermediate effects on other financial behavior, which could occur over a longer time horizon than we study in this paper. In related work on the effects of eviction orders, financial health effects are more pronounced in the longer run (up to six years post-filing), unlike housing and homelessness effects which emerge more quickly (Collinson et al. 2024). As such, analyzing the longer-run financial health effects of eviction records visibility remains an important area for future work.

7.4 Heterogeneity Results

Our results reported so far indicate that the end of mandated sealing of eviction records increased housing instability for tenants, primarily in the form of doubling up. This suggests

[38] These DiD estimates are also reported in Table 7 for reference.

that public visibility of eviction filing records reduces a tenant's ability to secure a lease of their own. We predict that the marginal change in eviction record visibility conditional on other tenant screening characteristics is more likely to affect a tenant's ability to secure a new lease when tenants have few other negative signals at baseline. For tenants with low credit scores, criminal histories, or past eviction records, for example, we predict the marginal change in the visibility of one eviction record to be less likely to generate changes in screening outcomes leading to changes in doubling up.

We test these predictions by estimating heterogeneous effects of the end of the sealing mandate on doubling up by baseline characteristics of tenants that are likely relevant to rental market screening. Figure 11 plots estimates of monthly DiD coefficients separately by court district, baseline tract poverty rate, baseline credit score, defendant race, and the presence of a previous eviction filing.[39] The increases in doubling up from the end of the sealing mandate appear larger among tenants originally living in suburban Cook County (as opposed to the city of Chicago), living in lower poverty tracts, and who have higher credit scores at baseline. We do not detect any differences in the doubling up effects of visible eviction records between white and non-white defendants. When comparing defendants with previous public eviction filings to those without, our estimates are relatively imprecise due to the small sample of defendants we are able to match to previous cases, but if anything, suggest that the persistence of the doubling up effects of a public record may be driven by defendants without previous filings. We verify that these patterns of heterogeneity are not explained by differential seasonal trends in Figure 12 by estimating quarterly DDD coefficients separately by court district and baseline tract poverty rate.

8 Discussion and Conclusion

Landlords file an average of 3.6 million eviction cases annually in the US, amounting to almost 7% of renting household being listed in an eviction filing each year (Gromis et al. 2022; Graetz et al. 2023). Although an eviction filing is undoubtedly a negative shock for tenants, as it increases the risk of displacement and subsequent homelessness, many argue that the public record associated with the filing carries its own burden in the aftermath of the case (Franzese 2018; Kiviat 2019). Leveraging variation from an eviction record sealing law in Illinois, this paper uses a difference-in-differences framework to study the causal effect of public eviction records on residential mobility, living doubled-up, homelessness, and financial

[39]Due to small samples when splitting our analysis sample by these baseline characteristics, we estimate these heterogeneous coefficients using a larger sample of eviction cases filed between October 1, 2021 and September 30, 2022.

health.

Our results imply that the effects of eviction filing records are much more modest and nuanced relative to the predominant narrative among tenant advocates and news outlets, which tends to emphasize large and persistent negative effects on neighborhood quality and housing instability. Using a novel measure of doubled-up status, we find that tenants with an eviction filed after the end of the sealing mandate—the public period—are about 16.5% more likely to move live doubled-up within the first year following an eviction filing. We do not detect statistically significant changes in the interaction with homelessness services within two years of the filing date and the coefficients are consistently small, providing suggestive evidence that the sealing policy did not affect tenants on extreme outcomes such as unsheltered homelessness.

While doubling-up may function as a private safety net, it likely remains an unstable housing situation. An advantage of our research design is that it allows for us to interpret the welfare implications of doubling up. Individuals with sealed eviction filings must face a weakly larger choice set of housing options than individuals with public eviction filings, but our results demonstrate that those with sealed records choose to live doubled up at lower rates. This pattern suggests that the costs of doubling up—e.g., crowding—exceed the benefits—e.g., housing cost savings or family support. It also raises questions about other potential externalities from public eviction records, such as costs imposed on family members or friends who take in displaced renters.

The interpretation of our results should also take into account the multiple barriers to stable housing and high-opportunity neighborhoods faced by our study sample, and more broadly, faced by the population with eviction filing records. An individual with a single interaction with housing court and a relatively steady credit score may derive large benefits from a record sealing policy. However, as well documented by Collinson et al. (2024), individuals with an eviction filing—those evicted and not evicted—experience significant declines in credit scores before the eviction filing, making the eviction record one of potentially many negative signals visible to a future landlord. In this context, the signals that accumulate during the negative economic shock that precedes the filing may attenuate the effects policymakers and housing advocates expect from a sealing policy. Our results are consistent with this interpretation, as we find that the positive effects of visible eviction records on living doubled-up are larger for individuals who have fewer other negative signals at baseline.

Finally, we view our results as an input to understanding the welfare implications of permanent record sealing laws or a comprehensive cost-benefit analysis of these laws. The temporary nature of the sealing law in Illinois allows us to isolate the causal effects of public records on defendants absent any likely changes in landlord screening behavior. Therefore,

our estimates represent partial equilibrium effects of a hypothetical policy to permanently seal eviction records. Other important inputs to accurately assess the overall welfare effect of sealing policies, which we do not address in this paper, include changes in landlords' screening behavior when record-sealing policies are permanent and the extent to which past eviction records predict timely rent payments.

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9 Tables and Figures

Table 1: Observation Counts and Match Rates

	Cases		Defendants	
	N	Match Rate	N	Match Rate
Full Sample				
Total	60,592		141,376	
Attempted Match	49,910	1.00	62,693	1.00
Matched to Infutor	12,477	0.25	13,557	0.22
Matched to Experian	31,144	0.62	35,639	0.57
Analysis Period				
Total	18,171		47,484	
Attempted Match	13,347	1.00	16,735	1.00
Matched to Infutor	3,832	0.29	4,144	0.25
Matched to Experian	9,887	0.74	11,302	0.68

The full sample includes eviction cases filed in Cook County between March 11, 2019 and March 23, 2023. The analysis period includes cases filed between December 1, 2021 and July 31, 2022. Matches were attempted for cases and defendants with non-missing names and addresses that could be geocoded.

Table 2: Probability of Matching

	Infutor		Experian	
	OLS	RD	OLS	RD
	(1)	(2)	(3)	(4)
Public Period	0.0001	-0.031	0.025***	0.053*
	(0.007)	(0.026)	(0.007)	(0.032)
Observations	16735	16735	16735	16735

*p< 0.1, **p< 0.05, ***p< 0.01. Columns 1 and 3 report the results of separately regressing measures data availability in either Infutor or Experian on an indicator for the case being filed during the public period (on or after April 1, 2022). Columns 2 and 4 report the conventional RD estimates of discontinuous changes in the match rate to Infutor or Experian around the cutoff filing date. When generating the RD estimates, we impose that the relationship between a successful match and the filing date is linear on either side of the cutoff, use a triangular kernel weighting function, and allow separate bandwidths on each side of the cutoff that minimize the mean square error (MSE) of the RD estimate. The sample includes all tenants in eviction cases filed between December 1, 2021 and July 31, 2022.

Table 3: Linked Sample Summary Statistics

	Sealed Period	Public Period	Pre-COVID
Tenant characteristics			
Female	0.49	0.52	0.50
	(0.50)	(0.50)	(0.50)
Black	0.54	0.59	0.63
	(0.50)	(0.49)	(0.48)
Hispanic	0.10	0.10	0.09
	(0.31)	(0.30)	(0.29)
Tract % below FPL	14.38	15.35	21.68
	(12.06)	(12.26)	(14.82)
Tract median HH income	63,725	61,543	43,855
	(30,292)	(29,708)	(22,679)
Case characteristics			
No prior case	0.20	0.17	—
	(0.40)	(0.38)	
Joint Action Case	0.79	0.77	0.74
	(0.41)	(0.42)	(0.44)
Chicago address (First district)	0.63	0.65	0.58
	(0.48)	(0.48)	(0.49)
Financial health			
Credit score at filing	567.04	561.85	—
	(79.25)	(76.46)	
Any revolving trade at filing	0.51	0.49	—
	(0.50)	(0.50)	
Collection balance at filing	1880.16	1889.09	—
	(4029.46)	(4412.78)	
Any auto loan or lease	0.12	0.14	—
	(0.45)	(0.45)	
Moves and shared living arrangements			
Predicted doubled up rate within 12 months of filing	0.14	0.16	—
	(0.07)	(0.09)	
Predicted move within 12 months of filing	0.18	0.23	—
	(0.09)	(0.10)	
Doubled up in past 12 months	0.06	0.07	0.06
	(0.24)	(0.26)	(0.24)
Any move in past 12 months	0.20	0.21	0.17
	(0.40)	(0.41)	(0.38)
Observations	1,813	2,331	15,494

This table reports the means and standard deviations of mobility and neighborhood characteristics for defendants with cases filed in the sealed period (December 2021 - March 2022), public period (April 2022 - July 2022), and before the COVID-19 pandemic (January 2016 - July 2018) that could be matched to Infutor. Tenant gender is imputed based on first names and tenant race is imputed based on first names, last names, and geolocation. Census tract characteristics are baseline values at the time of the eviction filing using 2021 5-year ACS estimates.

Table 4: Mobility Monthly DiD Estimates

	Doubled up	Different zip code	Distance from filing address	Tract poverty rate
	(1)	(2)	(3)	(4)
Public period × 3 months post-filing	0.035***	0.039***	0.155	0.129
	(0.009)	(0.010)	(0.244)	(0.165)
	[0.056]	[0.066]	[3.663]	[14.403]
Public period × 6 months post-filing	0.036***	0.053***	0.733**	-0.321
	(0.012)	(0.012)	(0.293)	(0.232)
	[0.122]	[0.140]	[3.687]	[14.670]
Public period × 9 months post-filing	0.029**	0.061***	0.982***	-0.566**
	(0.014)	(0.013)	(0.361)	(0.263)
	[0.170]	[0.197]	[3.068]	[14.759]
Public period × 12 months post-filing	0.031**	0.057***	0.707*	-0.575**
	(0.014)	(0.015)	(0.422)	(0.285)
	[0.188]	[0.238]	[3.372]	[14.681]
Public period × 15 months post-filing	0.023	0.046***	1.000**	-0.364
	(0.015)	(0.015)	(0.415)	(0.290)
	[0.209]	[0.273]	[3.371]	[14.507]
Public period × 18 months post-filing	0.026*	0.039***	1.013**	-0.205
	(0.015)	(0.015)	(0.414)	(0.316)
	[0.218]	[0.293]	[3.443]	[14.436]
Public period × 21 months post-filing	0.028*	0.038**	1.052**	-0.167
	(0.015)	(0.015)	(0.416)	(0.325)
	[0.227]	[0.309]	[3.510]	[14.457]
Public period × 24 months post-filing	0.026	0.032**	1.062**	-0.129
	(0.015)	(0.015)	(0.434)	(0.338)
	[0.235]	[0.319]	[3.625]	[14.477]
Defendant FE	✓	✓	✓	✓
Relative Month FE	✓	✓	✓	✓
Observations	150,544	153,328	129,129	146,202
R^2	0.510	0.509	0.865	0.832

This table reports DiD results from estimating Equation 1. The sample includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Doubled up indicates that an individual moved into a unit that overlaps with the tenure of other individuals who moved in at least six months before and do not move out within six months after. Different zip code corresponds to moving to an address with a zip code that does not match the zip code from the time of filing. Distance from filing address is measured as miles between the filing address and the defendant's current residential address in Infutor if that current address is location in Illinois. Tract poverty rates are 2021 5-year ACS estimates. Public period is an indicator for the case being filed on or after April 1, 2022. The relative month corresponds to the month relative to the eviction filing and takes a value between -12 and 24. Standard errors are clustered at the filing date level and reported in parentheses. Outcome means among the control (sealed) group are reported in brackets.

Table 5: Quarterly DiD and DDD Estimates for Mobility Outcomes

	Doubled up		Different zip code		Distance from filing address		Tract poverty rate	
	DiD (1)	DDD (2)	DiD (3)	DDD (4)	DiD (5)	DDD (6)	DiD (7)	DDD (8)
Public period × 1 quarter post-filing	0.032***	0.025**	0.040***	0.029**	-0.227	-0.230	0.247	0.249
	(0.010)	(0.011)	(0.010)	(0.012)	(0.299)	(0.323)	(0.172)	(0.205)
	[0.059]	[0.059]	[0.066]	[0.066]	[3.66]	[3.66]	[14.40]	[14.40]
Public period × 2 quarter post-filing	0.036***	0.025*	0.055***	0.035**	0.348	0.414	-0.202	-0.064
	(0.013)	(0.014)	(0.012)	(0.014)	(0.344)	(0.377)	(0.240)	(0.270)
	[0.123]	[0.123]	[0.140]	[0.140]	[3.68]	[3.68]	[14.67]	[14.67]
Public period × 3 quarter post-filing	0.031**	0.018	0.062***	0.041***	0.574	0.660	-0.447	-0.261
	(0.015)	(0.016)	(0.014)	(0.015)	(0.392)	(0.426)	(0.274)	(0.303)
	[0.174]	[0.174]	[0.197]	[0.197]	[3.07]	[3.07]	[14.76]	[14.76]
Public period × 4 quarter post-filing	0.028*	0.014	0.059***	0.037**	0.305	0.448	-0.456	-0.292
	(0.014)	(0.016)	(0.015)	(0.017)	(0.480)	(0.505)	(0.295)	(0.324)
	[0.192]	[0.192]	[0.238]	[0.238]	[3.37]	[3.37]	[14.68]	[14.68]
Public period × 5 quarter post-filing	0.022	0.010	0.047***	0.025	0.595	0.717	-0.245	-0.088
	(0.015)	(0.017)	(0.016)	(0.017)	(0.474)	(0.502)	(0.302)	(0.331)
	[0.212]	[0.212]	[0.273]	[0.273]	[3.37]	[3.37]	[14.51]	[14.51]
Public period × 6 quarter post-filing	0.023	0.012	0.041***	0.020	0.608	0.792	-0.086	0.034
	(0.015)	(0.016)	(0.015)	(0.017)	(0.465)	(0.495)	(0.325)	(0.353)
	[0.219]	[0.219]	[0.293]	[0.293]	[3.44]	[3.44]	[14.44]	[14.44]
Public period × 7 quarter post-filing	0.024	0.016	0.039**	0.021	0.648	0.862*	-0.048	0.074
	(0.015)	(0.017)	(0.015)	(0.017)	(0.466)	(0.494)	(0.336)	(0.361)
	[0.230]	[0.230]	[0.309]	[0.309]	[3.51]	[3.51]	[14.46]	[14.46]
Public period × 8 quarter post-filing	0.023	0.015	0.034**	0.016	0.660	0.904*	-0.010	0.073
	(0.015)	(0.017)	(0.015)	(0.017)	(0.483)	(0.508)	(0.350)	(0.377)
	[0.237]	[0.237]	[0.319]	[0.319]	[3.62]	[3.62]	[14.48]	[14.48]
Defendant FE	✓	✓	✓	✓	✓	✓	✓	✓
Relative Quarter × Filing Month FE	✓	✓	✓	✓	✓	✓	✓	✓
Relative Quarter × Period FE	✓	✓	✓	✓	✓	✓	✓	✓
Moratorium Control	✓	✓	✓	✓	✓	✓	✓	✓
Observations	249,327	52,810	253,266	53,872	209,878	42,835	229,543	48,598
R^2	0.520	0.505	0.520	0.505	0.825	0.857	0.905	0.830

This table reports DiD and DDD results from estimating Equation 2 at the quarterly level. The sample for DiD estimates only includes the defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. The sample for DDD estimates includes defendants with cases filed between December 1, 2015 and July 31, 2018 and between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Doubled up indicates that an individual moved into a unit that overlaps with the tenure of other individuals who moved in at least six months before and do not move out within six months after. Different zip code corresponds to moving to an address with a zip code that does not match the zip code from the time of filing. Distance from filing address is measured as miles between the filing address and the defendant's current residential address in Infutor if that current address is location in Illinois. Tract poverty rates are 2021 5-year ACS estimates. Every regression includes defendant fixed effects, relative quarter by filing month fixed effects, relative quarter by period fixed effects, and a control for observing the outcomes during the eviction moratorium period in Illinois (March 2020 through September 2021). Public period is an indicator for the case being filed on or after April 1, 2022. The relative quarter corresponds to the quarter relative to the eviction filing and takes a value between -4 and 8. The filing quarter corresponds to the month of the eviction filing and takes a value between 1 and 4. Period fixed effects distinguish eviction cases filed during the main analysis period (December 1, 2021 through July 31, 2022) from eviction cases filed in earlier periods. Standard errors are clustered at the filing date level and reported in parentheses. Outcome means among the control (sealed) group are reported in brackets.

Table 6: Homelessness Service Utilization DiD Estimates

	Shelter service (cumulative)	Homeless service (cumulative)	Any CoC service (cumulative)
	(1)	(2)	(3)
Public period × 3-5 months post-filing	-0.002	-0.001	-0.005
	(0.002)	(0.002)	(0.004)
Public period × 9-11 months post-filing	0.000	0.001	-0.004
	(0.003)	(0.003)	(0.005)
Public period × 15-17 months post-filing	0.002	0.001	-0.004
	(0.003)	(0.003)	(0.006)
Public period × 21-23 months post-filing	0.003	0.000	-0.002
	(0.003)	(0.004)	(0.006)
Defendant FE	✓	✓	✓
Relative Month FE	✓	✓	✓
Observations	119,616	119,616	119,616
R^2	0.516	0.536	0.681

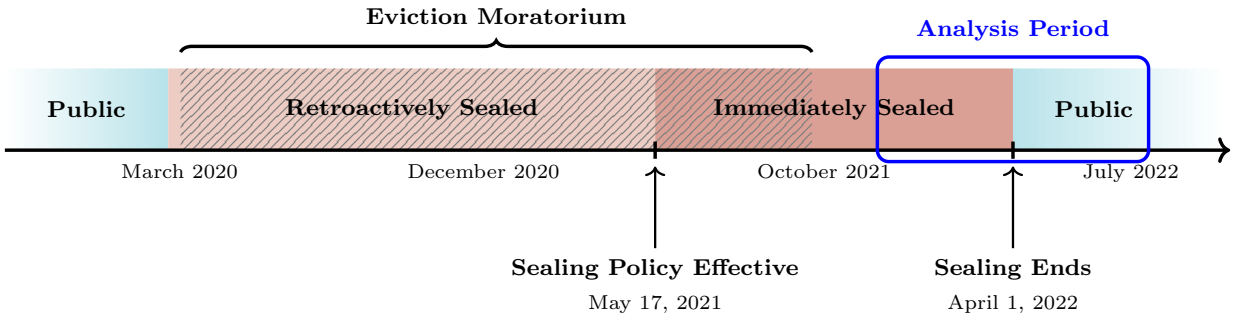
*p< 0.1, **p< 0.05, ***p< 0.01. This table reports DiD estimates using data from the Homelessness Management Information System (HMIS). Each measure represents cumulative entries into HMIS services every quarter relative to the filing date. Shelter services include entries to emergency shelters or safe haven programs. Homeless services include any shelter service, transitional housing, or street outreach. Any Continuum of Care (CoC) services includes enrollment in any homeless services listed above, housing services (such as Rapid Re-Housing, Permanent Housing, and permanent supportive housing), or other services directed towards those at risk of homelessness (such as Coordinated Entry and Homelessness Prevention). Standard errors are clustered at the filing date level and reported in parentheses. Outcome means among the control (sealed) group are reported in brackets.

Table 7: Financial Health DiD Estimates

	Credit Score	Any Revolving Trade	Any Auto Loan/Lease	Collection Balance
	(1)	(2)	(3)	(4)
Public period × 2 quarters post-filing	2.086	-0.013	0.012	-195.521
	(1.795)	(0.013)	(0.009)	(219.246)
	[564.670]	[0.512]	[0.288]	[2,351.500]
Public period × 4 quarters post-filing	5.445***	0.014	0.027**	-153.191
	(1.733)	(0.013)	(0.010)	(174.360)
	[566.561]	[0.476]	[0.268]	[3,103.357]
Public period × 6 quarters post-filing	1.652	0.007	0.016	-262.260
	(1.881)	(0.013)	(0.009)	(230.340)
	[570.890]	[0.479]	[0.259]	[3,604.933]
Public period × 8 quarters post-filing	3.477*	0.019	0.028**	-257.264
	(1.817)	(0.013)	(0.011)	(241.820)
	[573.489]	[0.462]	[0.250]	[4,140.176]
Defendant FE	✓	✓	✓	✓
Relative Quarter FE	✓	✓	✓	✓
Observations	73,979	75,750	75,750	75,750
R^2	0.710	0.683	0.711	0.571

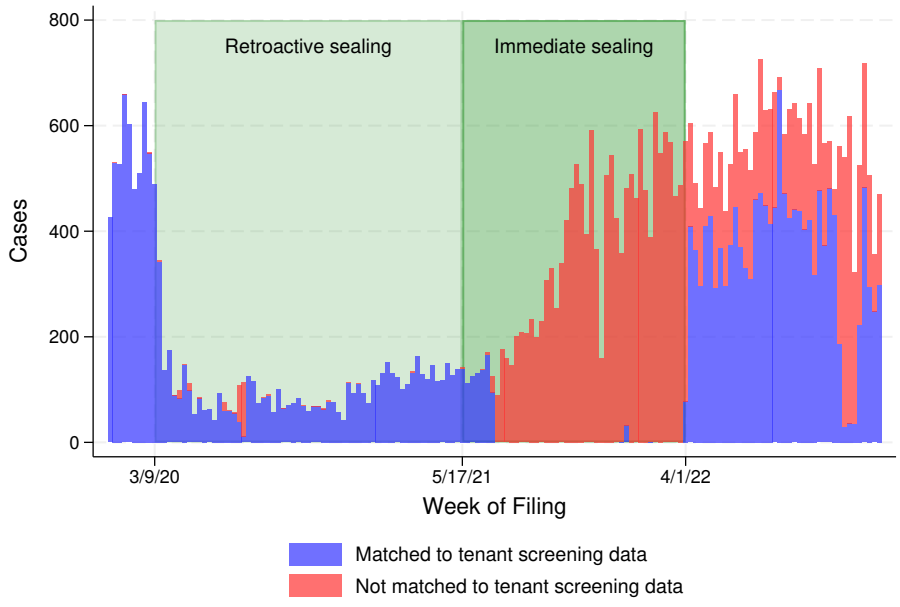
This table reports DiD results from estimating Equation 1. The sample includes defendants with cases filed between January 1, 2022 and June 30, 2022. We further restrict the sample to defendants that could be matched to Experian in Q3 or Q4 of 2019. Public period is an indicator for the case being filed on or after April 1, 2022. The relative quarter corresponds to the quarter relative to the eviction filing and takes a value between -2 and 8. Standard errors are clustered at the filing date level and reported in parentheses. Outcome means among the control (sealed) group are reported in brackets.

Figure 1: Illinois Sealing Policy Timeline



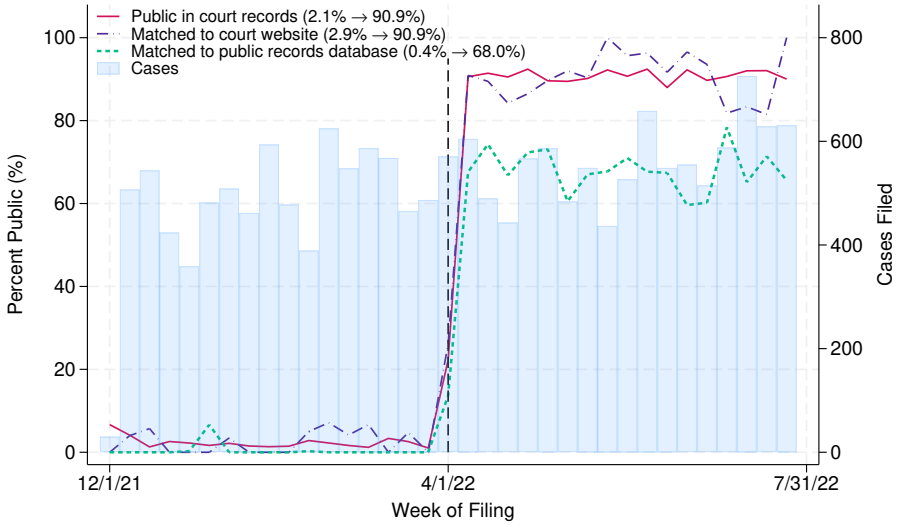
This figure plots the timeline of relevant eviction sealing policy changes in Illinois. Eviction cases filed between March 9, 2020 and May 16, 2021 were to be retroactively sealed as of May 17, 2021. Eviction cases filed between May 17, 2021 and March 31, 2022 were to be filed under seal. The eviction moratorium was in effect between March 14, 2020 and October 3, 2021 in Cook County, Illinois.

Figure 2: Retroactive vs. Immediate Sealing



This figure plots the weekly volume of eviction filings in Cook County, Illinois between January 1, 2020 and December 31, 2022. The blue bars represent filings that were matched to a public records database and the stacked red bars represent filings that were not found in the public records database.

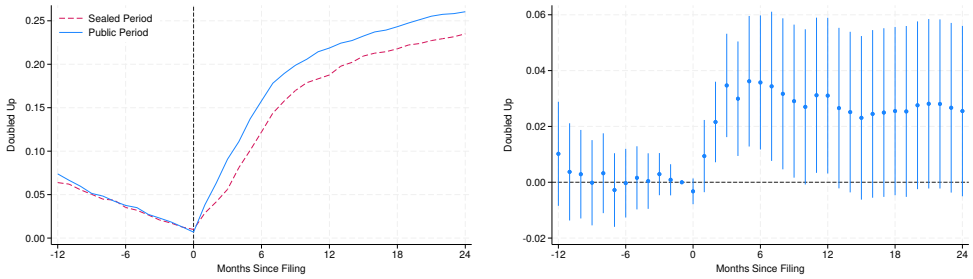
Figure 3: Variation in Public Status of Eviction Filings



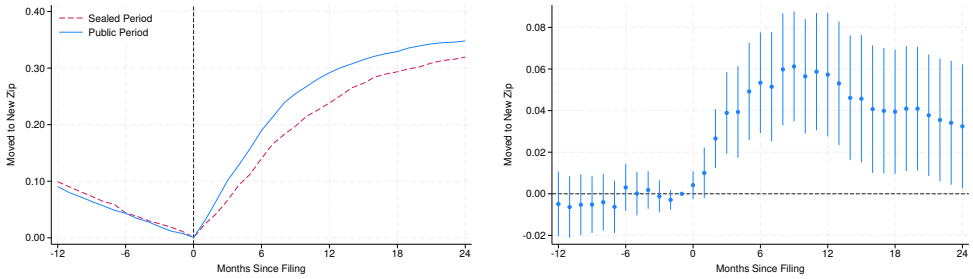
This figure plots the share of weekly filings that were public records around the end of the sealing policy on April 1, 2022. The red solid line plots the percent of weekly filings designated as public records by the court, the dashed purple line plots the percent of weekly filings from a five percent random sample of the cases provided directly by the court that were found in the court's public website, and the green line plots the percent of weekly filings that could be matched to a public records database. The blue bars correspond to the volume of cases filed by week.

Figure 4: Mobility Raw Trends and DiD Estimates

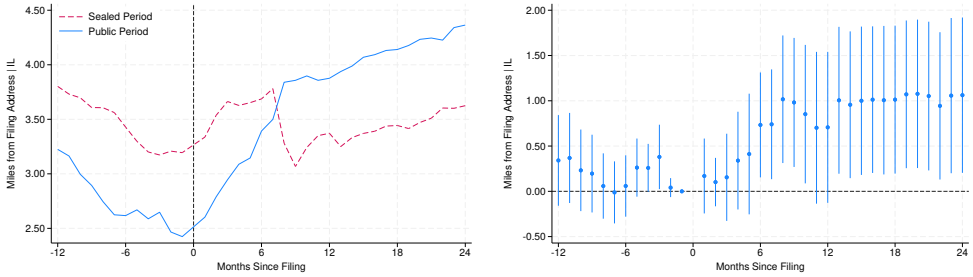
(a) Doubled Up



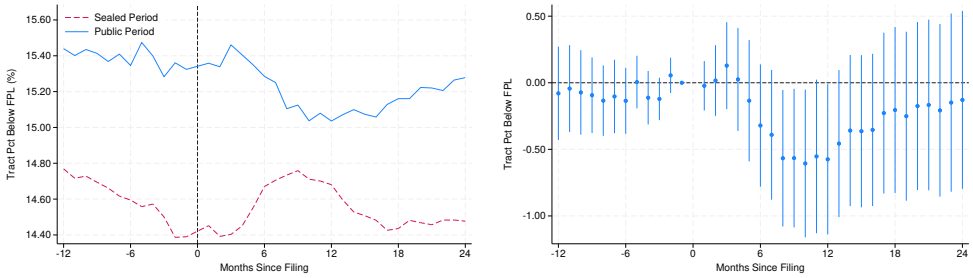
(b) Different Zip Code



(c) Distance from Filing Address (within IL)



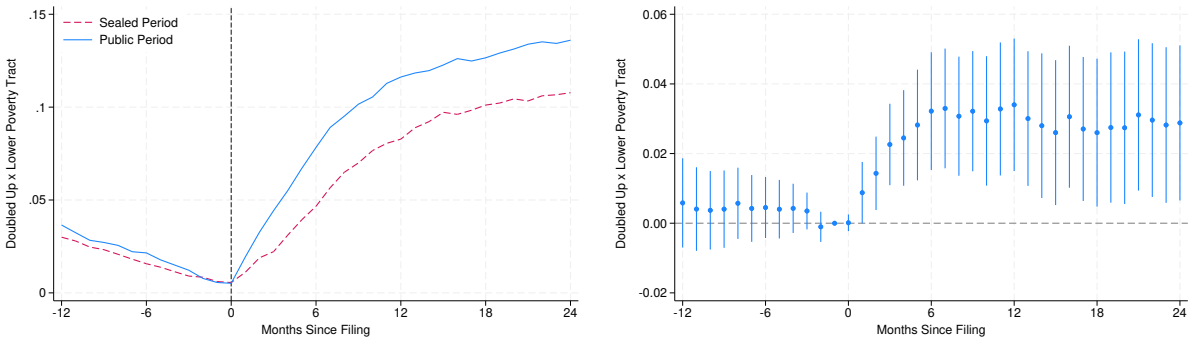
(d) Tract Poverty Rate



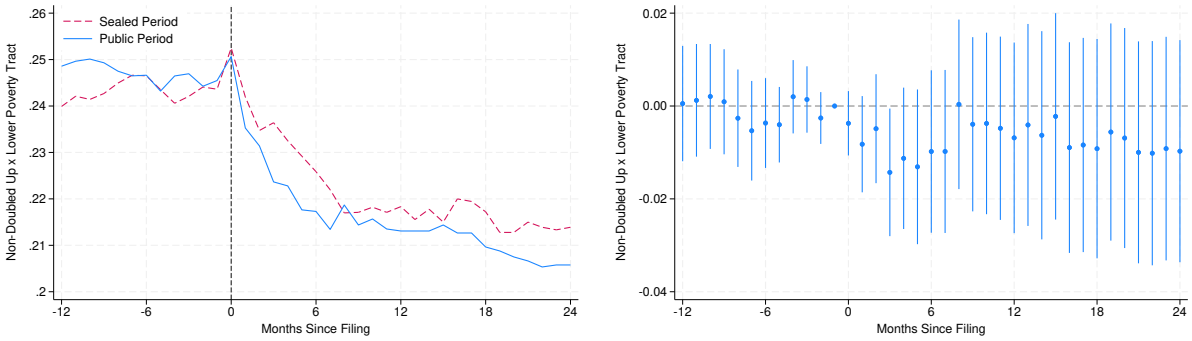
The figures on the left side plot raw means around the time of an eviction filing, separately for defendants with cases filed in the public and sealed period. The figures on the right side plot the event study estimates from Equation 1. The sample includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Doubled up indicates that an individual moved into a unit that overlaps with the tenure of other individuals who moved in at least six months before and do not move out within six months after. Different zip code corresponds to moving to an address with a zip code that does not match the zip code from the time of filing. Distance from filing address is measured as miles between the filing address and the defendant's current residential address in Infutor if that current address is location in Illinois. Tract poverty rates are 2021 5-year ACS estimates. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure 5: Doubled Up × Neighborhood Poverty DiD Results

(a) Doubled Up, Lower Poverty Tract



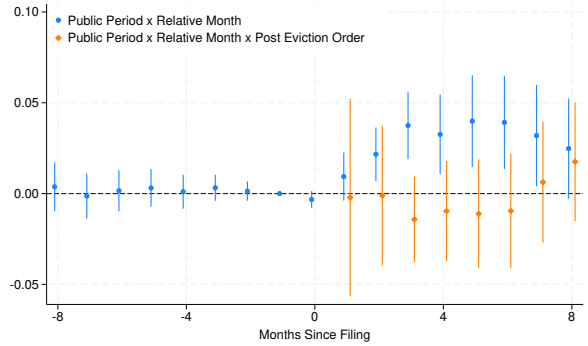
(b) Non-Doubled Up, Lower Poverty Tract



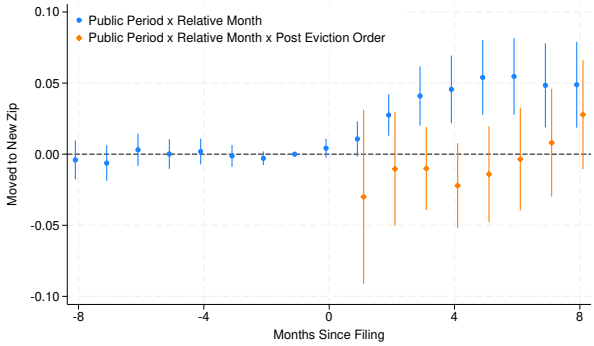
The figures on the left side plot raw means around the time of an eviction filing, separately for defendants with cases filed in the public and sealed period. The figures on the right side plot the event study estimates from Equation 1. The outcome value is an indicator that equals 1 if an individual's current tract has lower poverty rate than tract of the filing address and is living in a given doubled-up status. Doubled up indicates that an individual moved into a unit that overlaps with the tenure of other individuals who moved in at least six months before and do not move out within six months after.The sample includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Tract poverty rates are 2021 5-year ACS estimates. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure 6: Mobility DiD Estimates by Case Outcome

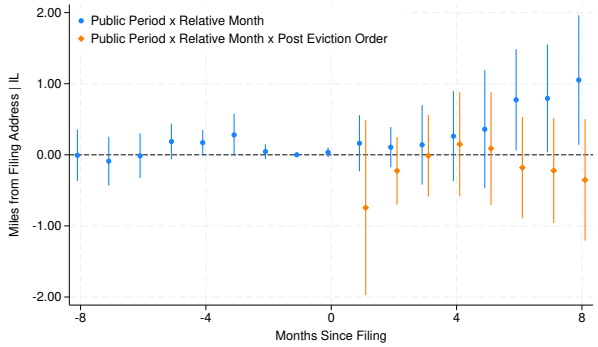
(a) Doubled Up



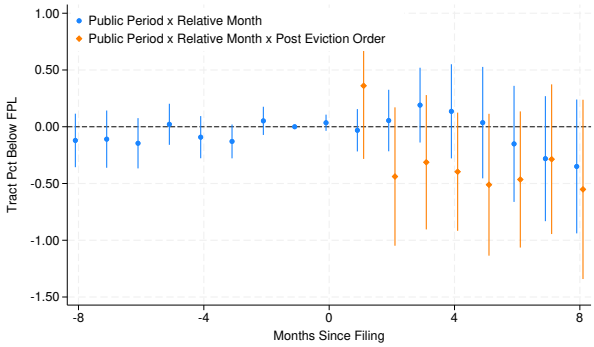
(b) Different Zip Code



(c) Distance from Filing Address (within IL)



(d) Tract Poverty Rate

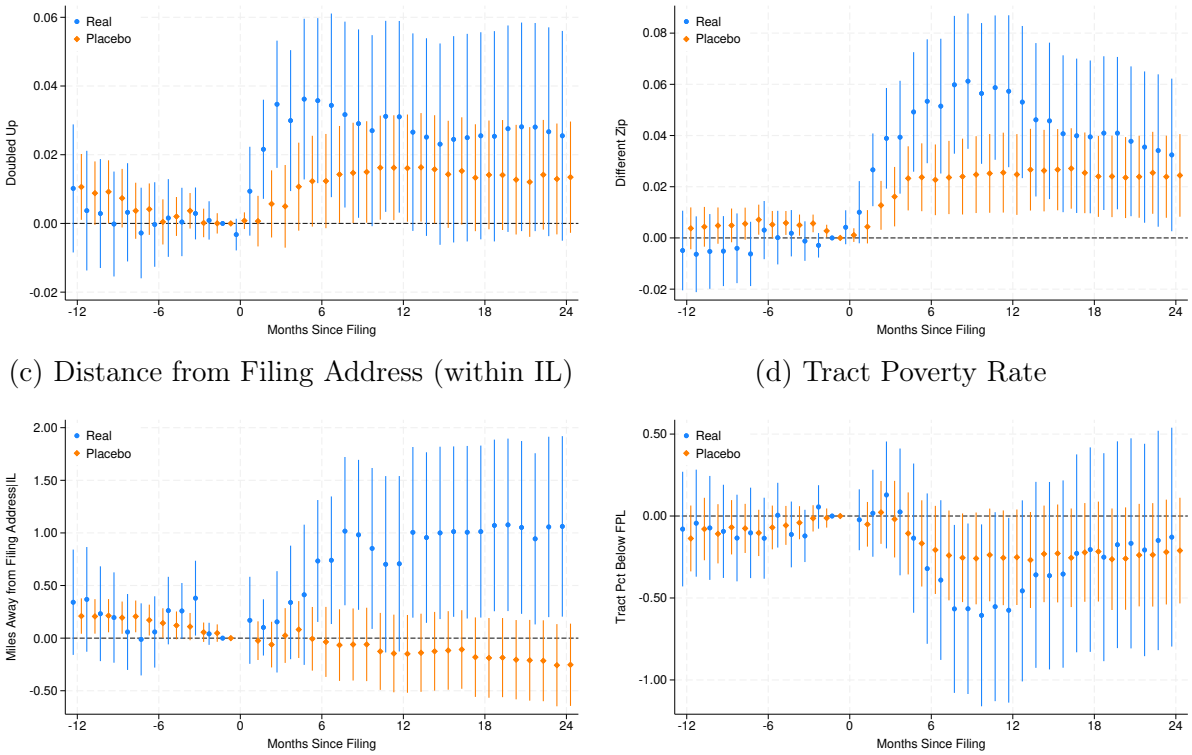


This figure plots the results from estimating the DiD specification including an additional series of event study coefficients interacted with an indicator for the cases having resulted in an eviction order by a given month relative to the filing date. Eviction orders are only observed if they occur within 8 months of the filing, so we restrict our sample to 8 months before and after an individual's filing date. The sample includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Doubled up indicates that an individual moved into a unit that overlaps with the tenure of other individuals who moved in at least six months before and do not move out within six months after. Different zip code corresponds to moving to an address with a zip code that does not match the zip code from the time of filing. Distance from filing address is measured as miles between the filing address and the defendant's current residential address in Infutor if that current address is location in Illinois. Census tract poverty rates are 2021 5-year ACS estimates. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure 7: Mobility Placebo DiD Estimates

(a) Doubled Up

(b) Different Zip Code



(c) Distance from Filing Address (within IL)

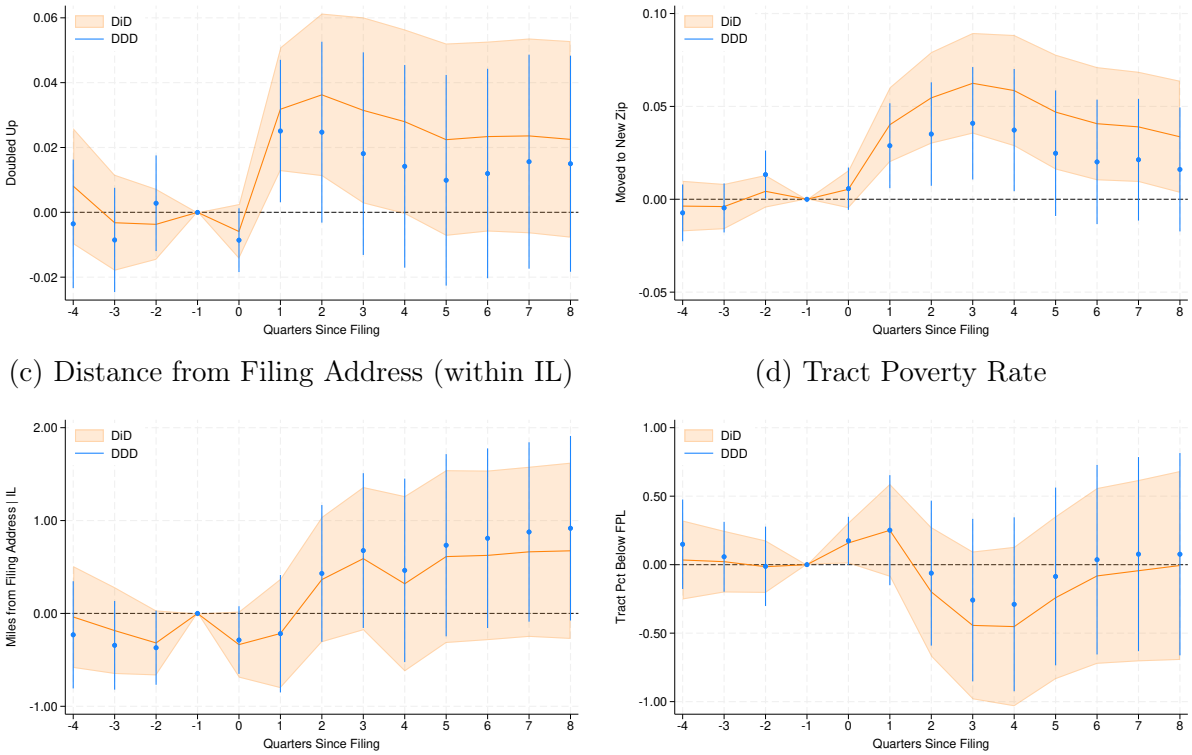
(d) Tract Poverty Rate

This figure plots estimates of Equation 1 separately for cases from placebo filing years and our main analysis sample. The placebo sample includes defendants with cases filed between January 1, 2016 and July 31, 2018 that could be matched to Infutor. The main analysis sample includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Doubled up indicates that an individual moved into a unit that overlaps with the tenure of other individuals who moved in at least six months before and do not move out within six months after. Different zip code corresponds to moving to an address with a zip code that does not match the zip code from the time of filing. Distance from filing address is measured as miles between the filing address and the defendant's current residential address in Infutor if that current address is location in Illinois. Census tract poverty rates are 2021 5-year ACS estimates. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure 8: Mobility DDD Estimates

(a) Doubled Up

(b) Different Zip Code



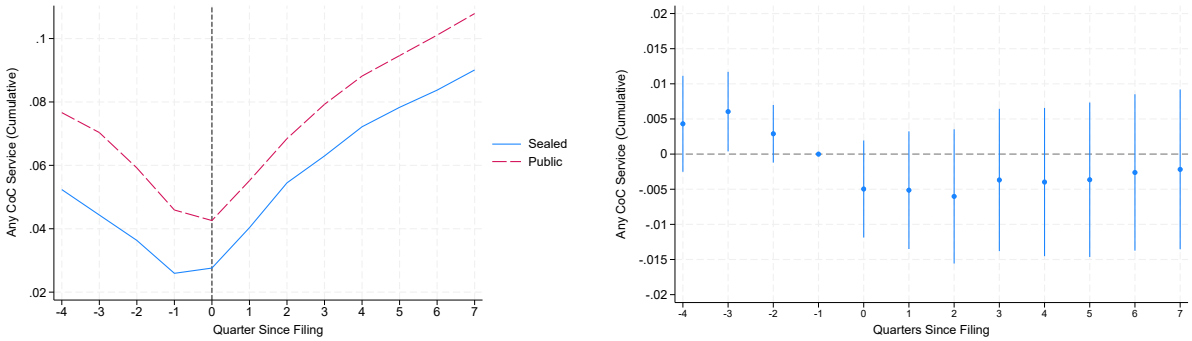
(c) Distance from Filing Address (within IL)

(d) Tract Poverty Rate

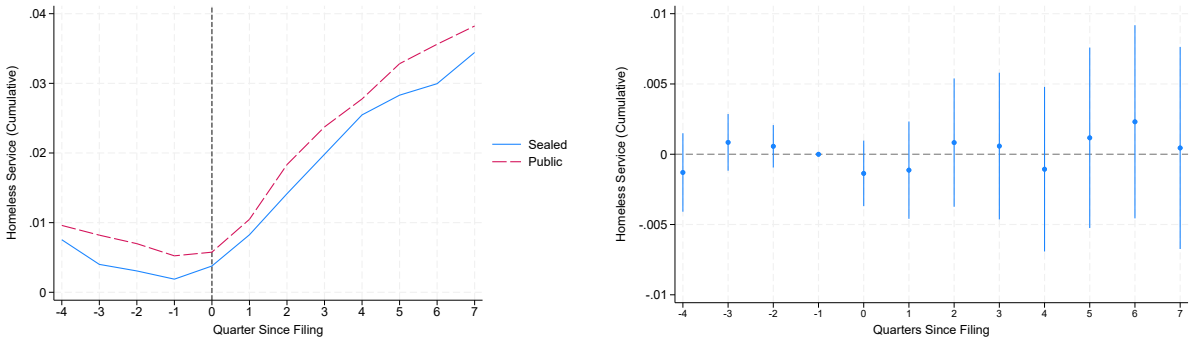
This figure plots DDD coefficients from estimating Equation 2 alongside DiD coefficients from estimating Equation 1. The DDD sample includes defendants with cases filed between January 1, 2016 and July 31, 2018 and between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Doubled up indicates that an individual moved into a unit that overlaps with the tenure of other individuals who moved in at least six months before and do not move out within six months after. Different zip code corresponds to moving to an address with a zip code that does not match the zip code from the time of filing. Distance from filing address is measured as miles between the filing address and the defendant's current residential address in Infutor if that current address is location in Illinois. Census tract poverty rates are 2021 5-year ACS estimates. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure 9: Homelessness Service Utilization Raw Trends and DiD Estimates

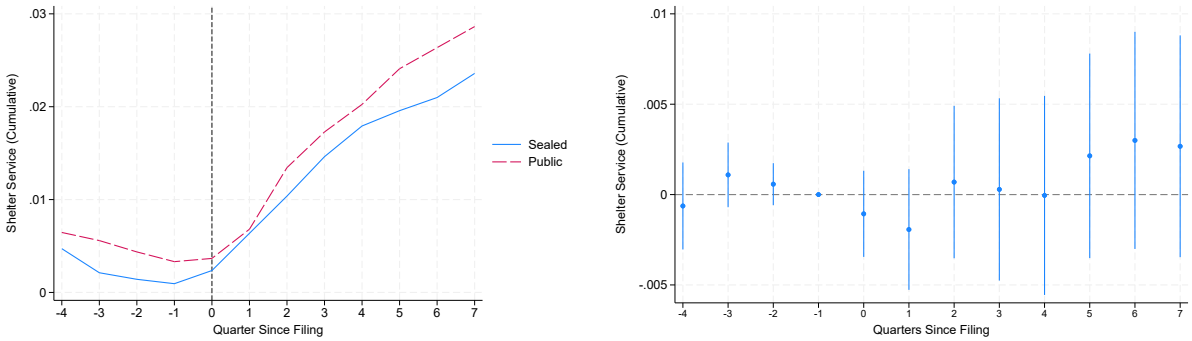
(a) Any CoC Service



(b) Any Homelessness Service



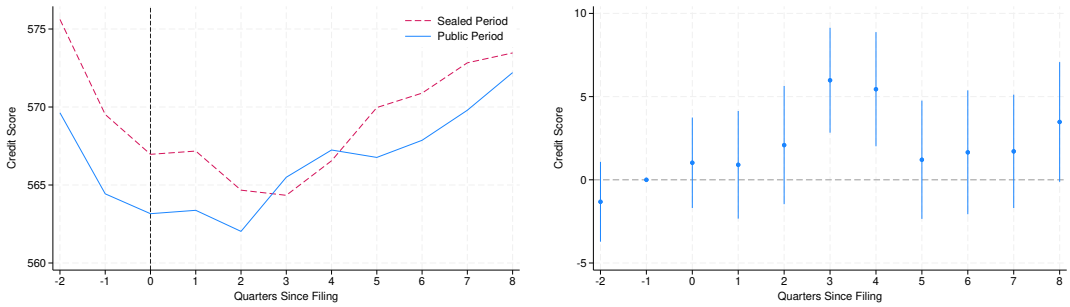
(c) Any Shelter Service



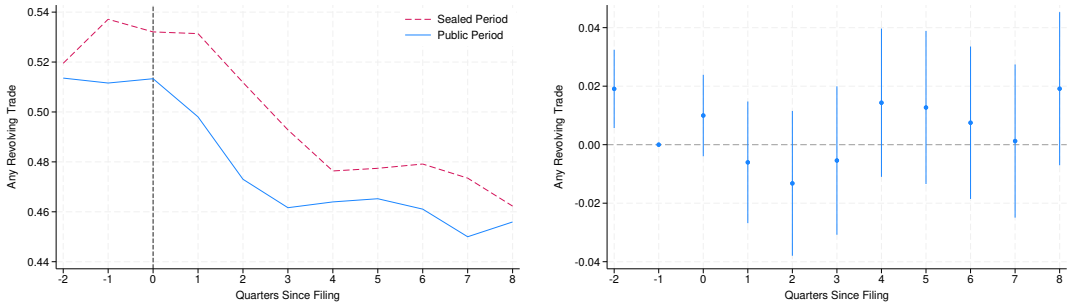
The figures on the left side plot raw means around the time of an eviction filing, separately for defendants with cases filed in the public and sealed period. The figures on the right side plot the event studies from the DiD in Equation 1. The sample includes defendants with cases filed between December 1, 2021 and July 31, 2022 in Chicago. All outcomes are constructed as cumulative, capturing service engagement as recorded in the Homelessness Management Information System (HMIS) in Chicago from the point of eviction filing up to the specified period. Shelter services include entries to emergency shelters or safe haven programs. Homeless services include any shelter service, transitional housing, or street outreach. Any Continuum of Care (CoC) services includes enrollment in any homeless services listed above, housing services (such as Rapid Re-Housing, Permanent Housing, and Permanent Supportive Housing), or other services directed towards those at risk of homelessness (such as Coordinated Entry and Homelessness Prevention).The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure 10: Financial Health Raw Trends and DiD Estimates

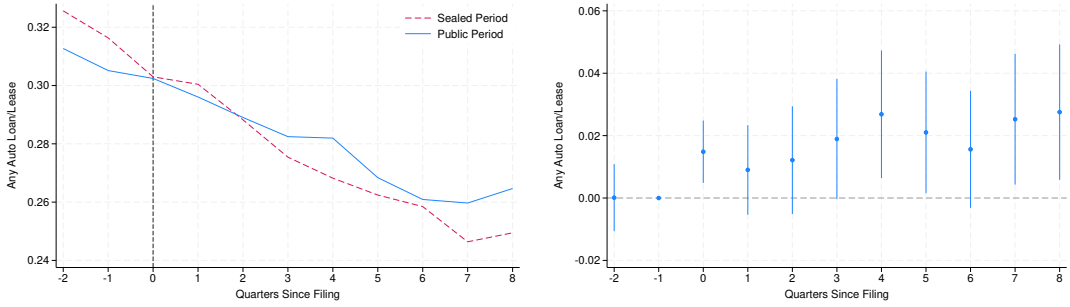
(a) Credit Score



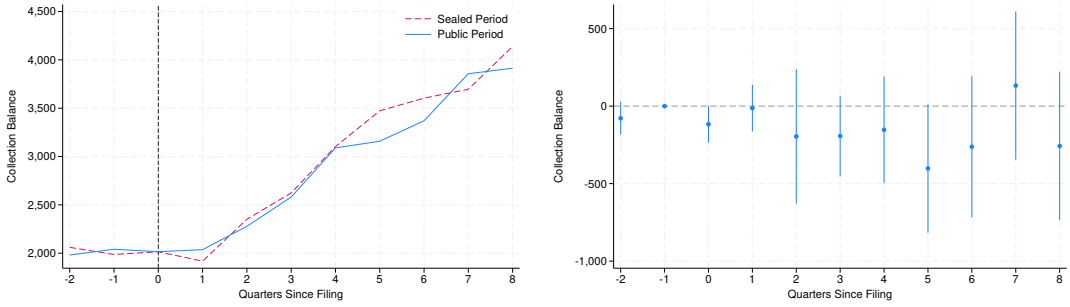
(b) Any Open Revolving Trade



(c) Any Auto Loan/Lease



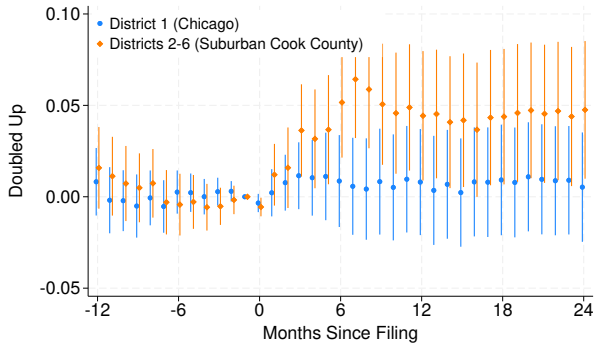
(d) Collection Balance



The figures on the left side plot raw means around the time of an eviction filing, separately for defendants with cases filed in the public and sealed period. The figures on the right side plot the event study estimates from Equation 1. The sample includes defendants with cases filed between January 1, 2022 and June 30, 2022. We further restrict the sample to defendants that could be matched to Experian in either Q3 or Q4 of 2019. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure 11: Heterogeneous Doubling Up Estimates (Monthly DiD)

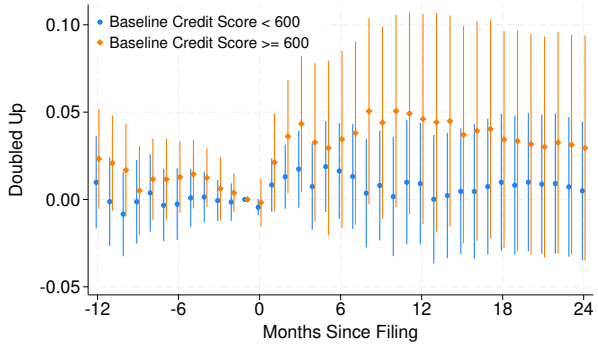
(a) Court District



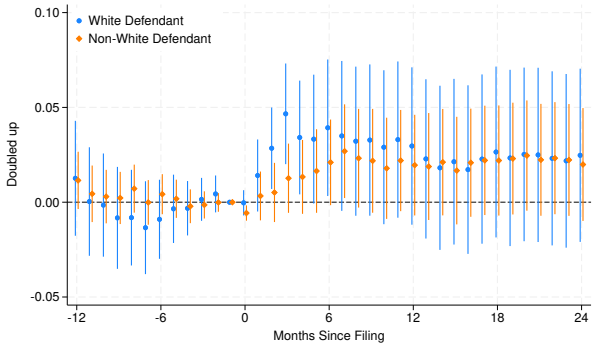
(b) Baseline Tract Poverty Rate



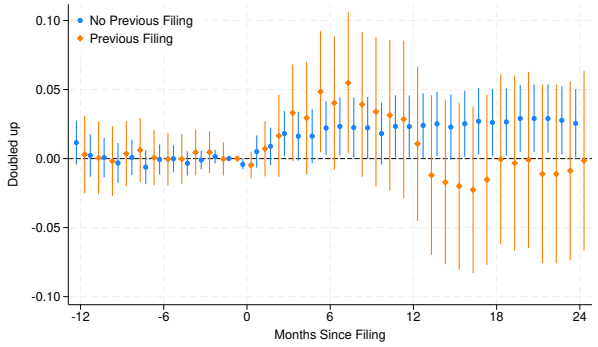
(c) Baseline Credit Score



(d) Defendant Race



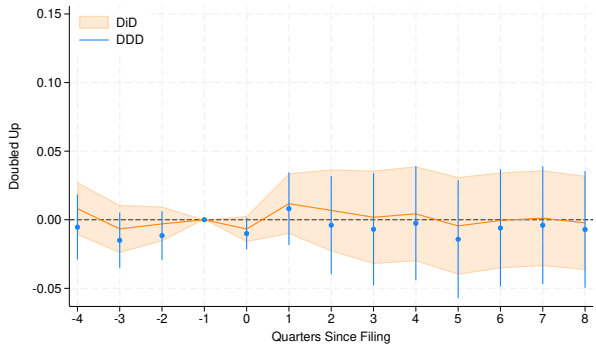
(e) Previous Public Eviction Filing



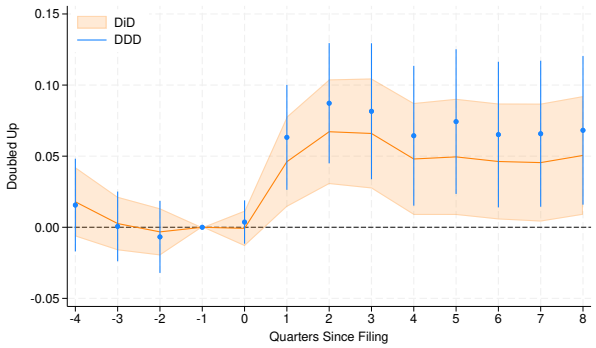
These figures plot the event study coefficients from estimating Equation 1 separately for various groups of defendants. The sample includes defendants with cases filed between October 1, 2021 and September 30, 2022 that could be matched to Infutor. Baseline tract poverty rates are 2021 5-year ACS estimates based on the defendants address in Infutor at the time of the eviction filing. Baseline credit score is the VantageScore 4.0 in the quarter of the eviction filing. Defendant race is imputed from names and census tracts using BISG. Defendants are classified as white if their white BISG probability is greater 50% and non-white if their white BISG probability is less than 50%. We classify a defendant as having a previous public eviction filing if we find an earlier eviction case filed in the previous 7 years in the commercial public records database that originated from their current filing address or any previous address in their Infutor address history and a similar defendant name. Doubled up indicates that an individual moved into a unit that overlaps with the tenure of other individuals who moved in at least six months before and do not move out within six months after. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure 12: Heterogeneous Doubling Up Estimates (Quarterly DiD and DDD)

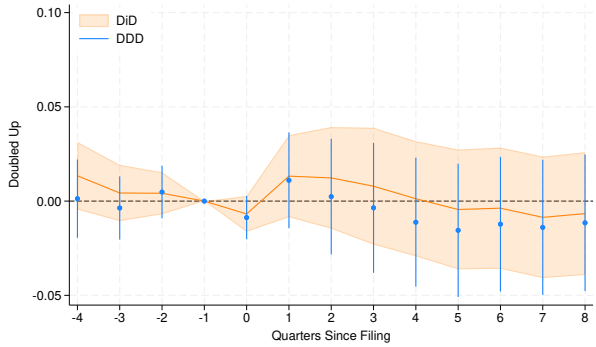
(a) Court District 1 (Chicago)



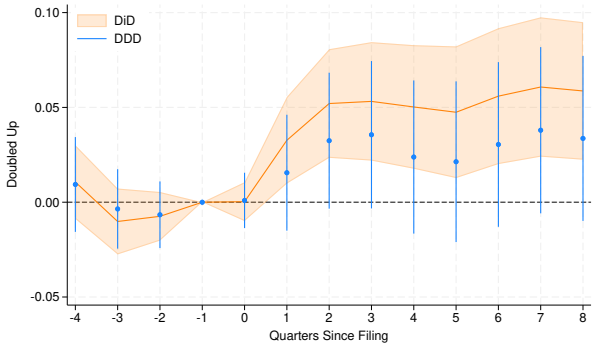
(b) Court Districts 2-6 (Suburban Cook County)



(c) Baseline Tract Poverty Rate >= 10%



(d) Baseline Tract Poverty Rate < 10%



This figure plots DDD coefficients from estimating Equation 2 alongside DiD coefficients from estimating Equation 1 separately for various groups of defendants. The DDD sample includes defendants with cases filed between January 1, 2016 and September 30, 2018 and between October 1, 2021 and September 30, 2022 that could be matched to Infutor. Baseline tract poverty rates are 2021 5-year ACS estimates based on the defendants address in Infutor at the time of the eviction filing. Doubled up indicates that an individual moved into a unit that overlaps with the tenure of other individuals who moved in at least six months before and do not move out within six months after. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Appendices

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F Constructing the Doubled Up Measure in Infutor **73**

Appendix A Recent Eviction Record Sealing Reforms

Table A1: Other Recent Changes to Eviction Record-Sealing Laws

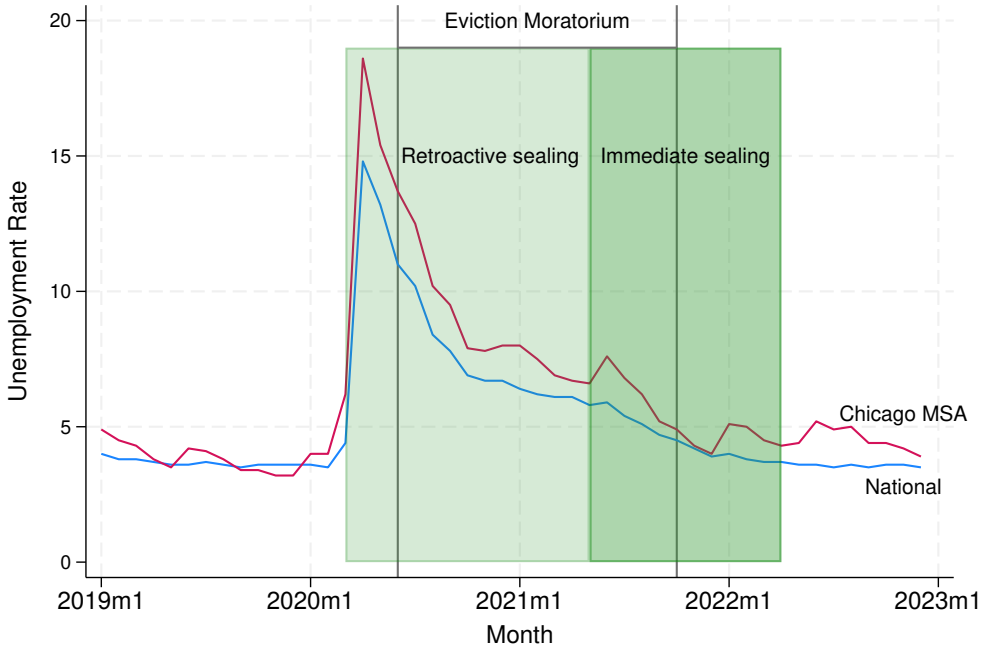
Location	Year	Summary
Arizona	2022	The court must enter an order for sealing eviction case records if the case is dismissed pre-judgment or the court enters a judgment in favor of the tenant. See Arizona House Bill 2485 for details.
California	2017	Eviction case records are automatically and permanently sealed from the time of filing unless the landlord prevails at a trial within 60 days of filing the complaint. See California Code of Civil Procedure §1161.2 for details.
Cleveland, OH	2018	Eviction case records may be sealed upon request if the case was dismissed or the court ruled in favor of the tenant. If the landlord won an eviction judgment against the tenant, the tenant must wait at least five years to ask for the record to be sealed.
Colorado	2020	Eviction case records are sealed from the time of filing and are made public if the landlord wins possession of the property. See Colorado House Bill 20-1009 for details.
Connecticut	2024	Eviction case records are to be sealed within 30 days of an eviction case being withdrawn, a judgment of dismissal, or a judgment in favor of the tenant. See Connecticut Public Act No. 23-207 Sec. 23 for details.
Indiana	2022	Tenants can request eviction court records be sealed if case was dismissed, the case resulted in a judgment in favor of the tenant, or a judgment against the tenant was overturned or vacated. See Indiana House Enrolled Act 1214 for details.
Minnesota	2024	Eviction records are sealed until the court enters a final judgment. Eviction cases qualify for mandatory expungement if the case was related to a deed cancellation or mortgage foreclosure, the case was settled, the tenant prevailed, the case was dismissed, the parties agreed to an expungement, or three years have passed since the eviction order. The law also allows for discretionary expungement in some cases. See Minn. Stat. § 484.014 and § 504B.321, Subd. 6 for details.

Table A1 – Continued

Location	Year	Summary
Nevada	2019, 2021	Eviction case records are automatically sealed if the case was dismissed, 10 days after the eviction was denied, or 31 days after the tenant files the tenant's affidavit if landlord does not respond. COVID-19 era cases filed over non-payment of rent are also to be automatically sealed. Cases may be sealed upon request under other conditions. See Nev. Rev. Stat. § 40.2545 for details.
New Jersey	2021	Seals court records of non-payment eviction actions initiated during the COVID-19 pandemic. See New Jersey P.L. 2021, Chapter 189 for details.
Oregon	2020	Allows for eviction records to be expunged if the case was dismissed, the tenant prevailed, the tenant completed agreements made in court, or the case is five years old and no money is owed. Pandemic-era cases can also be expunged. For details, see Oregon Senate Bill 873, 80th Leg. Assemb., 2019 Reg. Sess. (Or. 2020).
Rhode Island	2024	Eviction court records may be sealed at least 30 days after the conclusion of the case if the case was dismissed, settled, or any monetary judgment has been satisfied. See R.I. Gen. Laws § 34-18-60 for details.
Texas	2021	If a landlord and tenant enter mediation through the Texas Eviction Diversion Program, the case records are sealed. See Executive Order No. 27 by the Supreme Court of Texas for details.
Utah	2022	For eviction cases filed after July 1, 2022, case records are automatically expunged if the case was dismissed, no appeal is pending, and at least three years have passed since filing. Eviction cases filed before July 1, 2022may be expunged upon request if the case was caused by remaining after the end of the lease or non-payment of rent, and any judgment has been satisfied. See Utah State Statute Title 78B, Chapter 6, Part 8a for details.
Washington, DC	2022	Eviction case records are sealed 30 days after resolution if the case did not result in a judgement for the landlord and 3 years after resolution if the case resulted in a judgement for the landlord. See the D.C. Law 24-115 for details.

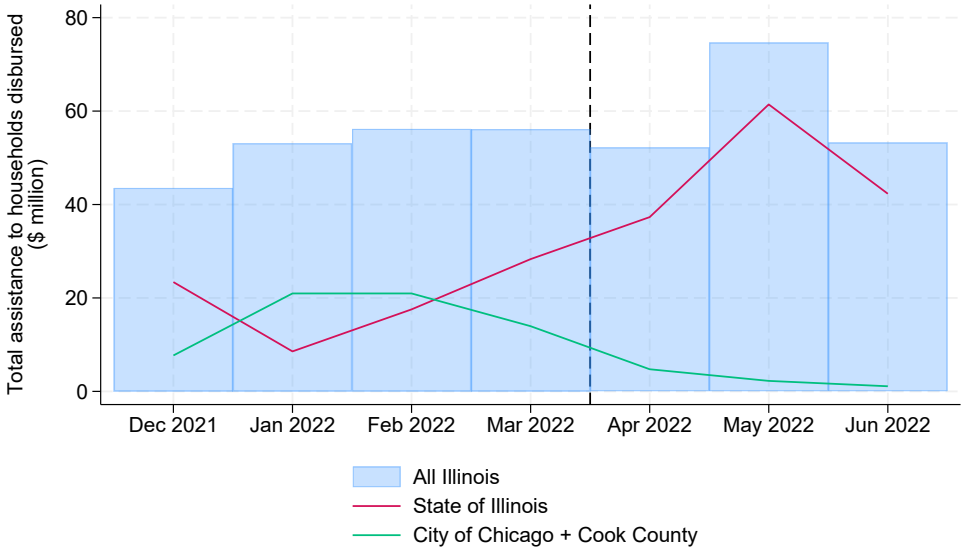
Appendix B Macroeconomic Trends Around COVID-19 Pandemic

Figure B1: Unemployment Rates Over Time



This figure plots the monthly national unemployment rate from the Current Population Survey (Household Survey) and the monthly unemployment rate in Chicago-Naperville-Elgin, IL-IN-WI (MSA) from BLS Current Employment Statistics (CES), retrieved from FRED, Federal Reserve Bank of St. Louis.

Figure B2: Emergency Rental Assistance (ERA) Disbursement Over Time

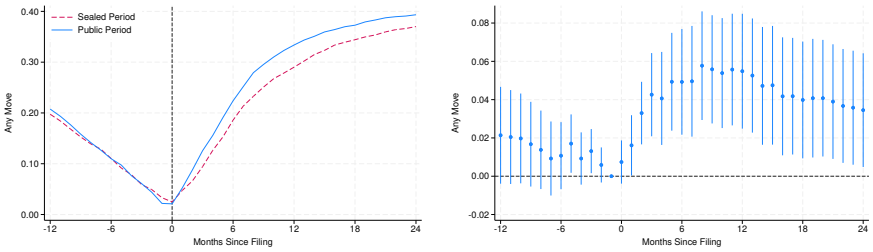


This figure plots the monthly total amount of assistance provided to Illinois households through ERA1 and ERA2 from December 2021 to June 2022, as reported by administering agencies to the U.S. Department of Treasury. The blue bars show the total assistance disbursed across all Illinois agencies. The red line represents the amount administered and disbursed by the State of Illinois; according to the state's annual report, approximately 67 percent of these funds went to households in Chicago or Cook County. Separately, the green line plots the amounts administered and disbursed directly by the City of Chicago and Cook County. Data are drawn from the U.S. Department of the Treasury's monthly compliance reports, with June 2022 representing the most recent available month.

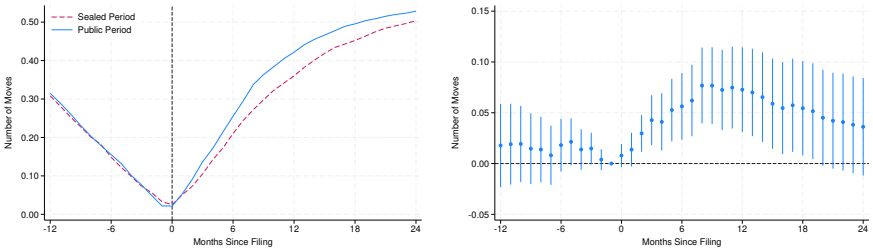
Appendix C Additional Outcomes

Figure C1: Raw Trends and DiD Estimates for Additional Outcomes

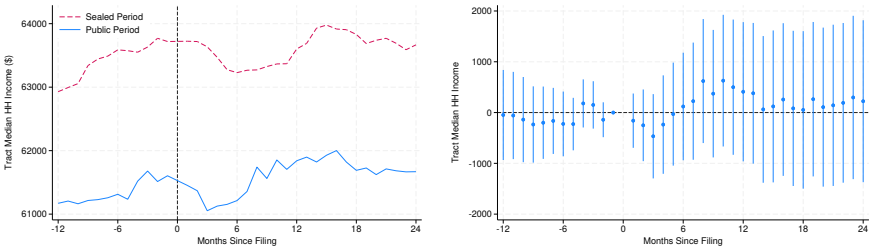
(a) Any Move



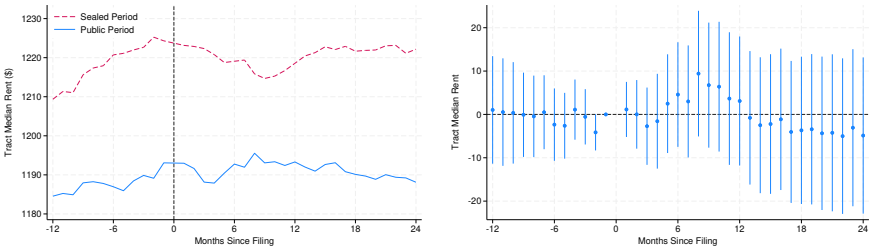
(b) Cumulative Number of Moves



(c) Tract Median HH Income



(d) Tract Median Rent

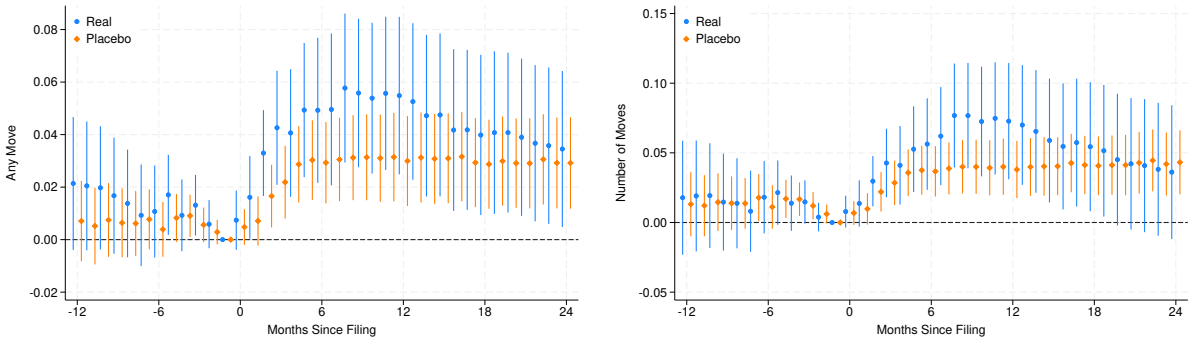


The figures on the left side plot raw means around the time of an eviction filing, separately for defendants with cases filed in the public and sealed period. The figures on the right side plot the event study estimates from Equation 1. The sample includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Any move corresponds to at least one move occurring within the number of months shown on the x-axis before or after the month of filing. Number of moves is the sum of moves that occurred within the number of months shown on the x-axis before or after the month of filing. Tract characteristics are 2021 5-year ACS estimates. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure C2: Placebo DiD Estimates for Additional Outcomes

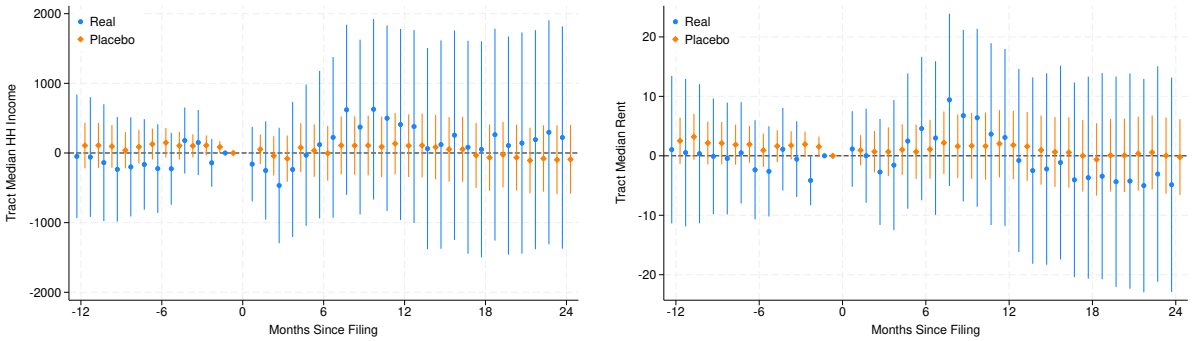
(a) Any Move

(b) Cumulative Number of Moves



(c) Tract Median HH Income

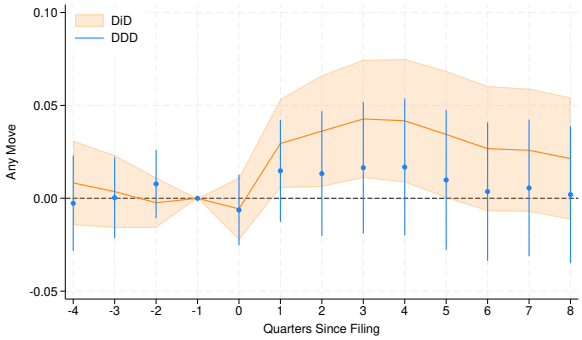
(d) Tract Median Rent



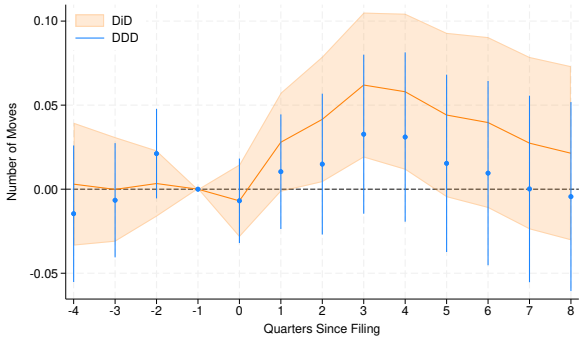
This figure plots estimates of Equation 1 separately for cases from placebo filing years and our main analysis sample. The placebo sample includes defendants with cases filed between January 1, 2016 and July 31, 2018 that could be matched to Infutor. The main analysis sample includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Any move corresponds to at least one move occurring within the number of months shown on the x-axis before or after the month of filing. Number of moves is the sum of moves that occurred within the number of months shown on the x-axis before or after the month of filing. Census tract characteristics are 2021 5-year ACS estimates. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure C3: DDD Estimates for Additional Outcomes

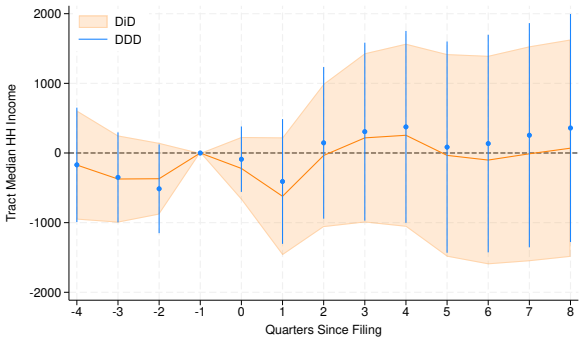
(a) Any Move



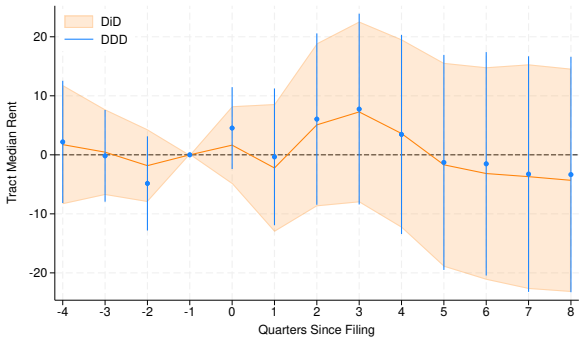
(b) Cumulative Number of Moves



(c) Tract Median HH Income



(d) Tract Median Rent



This figure plots DDD coefficients from estimating Equation 2 alongside DiD coefficients from estimating Equation 1. The DDD sample includes defendants with cases filed between January 1, 2016 and July 31, 2018 and between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Any move corresponds to at least one move occurring within the number of months shown on the x-axis before or after the month of filing. Number of moves is the sum of moves that occurred within the number of months shown on the x-axis before or after the month of filing. Census tract characteristics are 2021 5-year ACS estimates. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Table C1: Monthly DiD Estimates for Additional Outcomes

	Any move	Number of moves	Tract median HH income	Tract median rent
	(1)	(2)	(3)	(4)
Public period × 3 months post-filing	0.043***	0.043***	-466.880	-2.718
	(0.011)	(0.012)	(420.250)	(4.515)
	[0.094]	[0.105]	[63635.493]	[1,222.331]
Public period × 6 months post-filing	0.049***	0.056***	119.307	4.581
	(0.014)	(0.017)	(536.259)	(6.112)
	[0.186]	[0.210]	[63228.998]	[1,219.081]
Public period × 9 months post-filing	0.056***	0.077***	371.972	6.755
	(0.014)	(0.019)	(635.698)	(7.305)
	[0.251]	[0.298]	[63325.124]	[1,214.682]
Public period × 12 months post-filing	0.055***	0.073***	409.799	3.092
	(0.015)	(0.021)	(694.152)	(7.538)
	[0.290]	[0.360]	[63601.650]	[1,218.558]
Public period × 15 months post-filing	0.047***	0.059***	120.872	-2.216
	(0.016)	(0.023)	(757.685)	(8.157)
	[0.323]	[0.419]	[63978.096]	[1,222.792]
Public period × 18 months post-filing	0.040**	0.054**	52.326	-3.673
	(0.015)	(0.023)	(785.531)	(8.607)
	[0.344]	[0.452]	[63830.401]	[1,221.653]
Public period × 21 months post-filing	0.039**	0.042*	142.469	-4.242
	(0.015)	(0.024)	(803.994)	(9.172)
	[0.360]	[0.484]	[63770.134]	[1,223.040]
Public period × 24 months post-filing	0.035**	0.036	222.594	-4.870
	(0.015)	(0.024)	(807.783)	(9.125)
	[0.370]	[0.504]	[63666.818]	[1,222.178]
Defendant FE	✓	✓	✓	✓
Relative Month FE	✓	✓	✓	✓
Observations	153,328	153,328	145,179	143,303
R^2	0.512	0.480	0.842	0.846

This table reports DiD results from estimating Equation 1. The sample includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Any move corresponds to at least one move occurring within the number of months shown on the x-axis before or after the month of filing. Number of moves is the sum of moves that occurred within the number of months shown on the x-axis before or after the month of filing. Tract characteristics are 2021 5-year ACS estimates. Public period is an indicator for the case being filed on or after April 1, 2022. The relative month corresponds to the month relative to the eviction filing and takes a value between -12 and 24. Standard errors are clustered at the filing date level and reported in parentheses. Outcome means among the control (sealed) group are reported in brackets.

Table C2: Quarterly DiD and DDD Estimates for Additional Outcomes

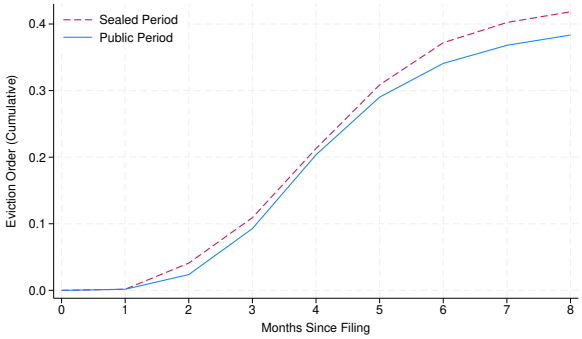
	Any move		Number of moves		Tract median HH income		Tract median rent	
	DiD (1)	DDD (2)	DiD (3)	DDD (4)	DiD (5)	DDD (6)	DiD (7)	DDD (8)
Public period × 1 quarter post-filing	0.029**	0.015	0.028*	0.010	-621.962	-417.083	-2.280	-0.467
	(0.012)	(0.014)	(0.015)	(0.017)	(429.531)	(457.162)	(5.519)	(5.929)
	[0.094]	[0.094]	[0.105]	[0.105]	[63,635]	[63,635.49]	[1,222]	[1,222.33]
Public period × 2 quarter post-filing	0.036**	0.013	0.042**	0.015	-35.789	137.392	5.054	5.971
	(0.015)	(0.017)	(0.019)	(0.021)	(522.142)	(555.061)	(7.035)	(7.435)
	[0.186]	[0.186]	[0.210]	[0.210]	[63,229]	[63,229.00]	[1,219]	[1,219.08]
Public period × 3 quarter post-filing	0.043***	0.016	0.062***	0.033	217.439	298.941	7.274	7.691
	(0.016)	(0.018)	(0.022)	(0.024)	(616.698)	(651.422)	(7.800)	(8.271)
	[0.251]	[0.251]	[0.298]	[0.298]	[63,325]	[63,325.12]	[1,215]	[1,214.68]
Public period × 4 quarter post-filing	0.042**	0.017	0.058**	0.031	254.889	367.477	3.627	3.405
	(0.017)	(0.019)	(0.024)	(0.026)	(666.579)	(701.824)	(8.117)	(8.621)
	[0.290]	[0.290]	[0.360]	[0.360]	[63,602]	[63,601.65]	[1,219]	[1,218.56]
Public period × 5 quarter post-filing	0.034**	0.010	0.044*	0.015	-34.038	76.772	-1.679	-1.331
	(0.017)	(0.019)	(0.025)	(0.027)	(738.234)	(773.510)	(8.780)	(9.311)
	[0.323]	[0.323]	[0.419]	[0.419]	[63,978]	[63,978.10]	[1,223]	[1,222.79]
Public period × 6 quarter post-filing	0.027	0.004	0.040	0.010	-101.094	127.940	-3.054	-1.462
	(0.017)	(0.019)	(0.026)	(0.028)	(759.431)	(796.046)	(9.137)	(9.656)
	[0.344]	[0.344]	[0.452]	[0.452]	[63,830]	[63,830.40]	[1,222]	[1,221.65]
Public period × 7 quarter post-filing	0.026	0.006	0.027	0.000	-10.521	251.887	-3.629	-3.224
	(0.017)	(0.019)	(0.026)	(0.028)	(782.466)	(820.501)	(9.654)	(10.179)
	[0.360]	[0.360]	[0.484]	[0.484]	[63,770]	[63,770.13]	[1,223]	[1,223.04]
Public period × 8 quarter post-filing	0.021	0.002	0.021	-0.004	74.335	360.803	-4.251	-3.297
	(0.017)	(0.019)	(0.026)	(0.029)	(791.311)	(834.255)	(9.598)	(10.173)
	[0.370]	[0.370]	[0.504]	[0.504]	[63,667]	[63,666.82]	[1,222]	[1,222.18]
Defendant FE	✓	✓	✓	✓	✓	✓	✓	✓
Relative Quarter × Filing Month FE	✓	✓	✓	✓	✓	✓	✓	✓
Relative Quarter × Period FE	✓	✓	✓	✓	✓	✓	✓	✓
Moratorium Control	✓	✓	✓	✓	✓	✓	✓	✓
Observations	253,266	53,872	253,266	53,872	229,127	48,260	227,825	47,630
R^2	0.495	0.509	0.461	0.474	0.902	0.841	0.894	0.846

This table reports DiD and DDD results from estimating Equation 2 at the quarterly level. The sample for DiD estimates only includes the defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. The sample for DDD estimates includes defendants with cases filed between December 1, 2015 and July 31, 2018 and between December 1, 2021 and July 31, 2022 that could be matched to Infutor. Any move corresponds to at least one move occurring within the number of months shown on the x-axis before or after the month of filing. Number of moves is the sum of moves that occurred within the number of months shown on the x-axis before or after the month of filing. Tract characteristics are 2021 5-year ACS estimates. Every regression includes defendant fixed effects, relative quarter by filing month fixed effects, relative quarter by period fixed effects, and a control for observing the outcomes during the eviction moratorium period in Illinois (March 2020 through September 2021). Public period is an indicator for the case being filed on or after April 1, 2022. The relative quarter corresponds to the quarter relative to the eviction filing and takes a value between -4 and 8. The filing quarter corresponds to the month of the eviction filing and takes a value between 1 and 4. Period fixed effects distinguish eviction cases filed during the main analysis period (December 1, 2021 through July 31, 2022) from eviction cases filed in earlier periods. Standard errors are clustered at the filing date level and reported in parentheses. Outcome means among the control (sealed) group are reported in brackets.

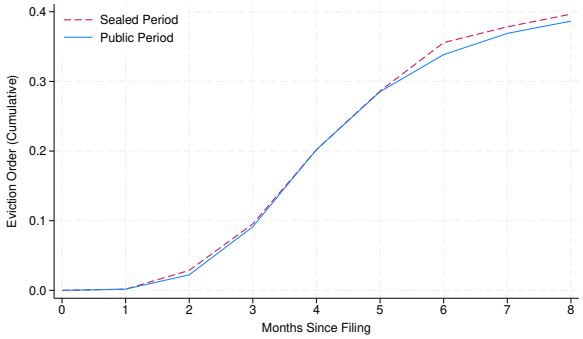
Appendix D Robustness Checks

Figure D1: Eviction Order

(a) Full Sample



(b) Infutor-Matched Sample

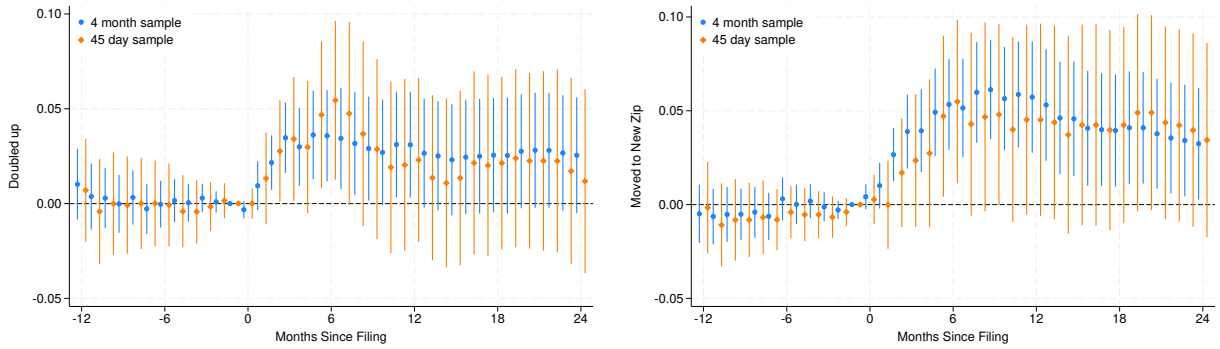


Eviction is measured using case outcomes data from the court records. Eviction is defined to include eviction orders and sheriff's eviction affidavits. Based on the time of the data pull, we only observe case outcomes that occurred within 8 months post-filing.

Figure D2: Mobility Estimates using Alternate Sample Period

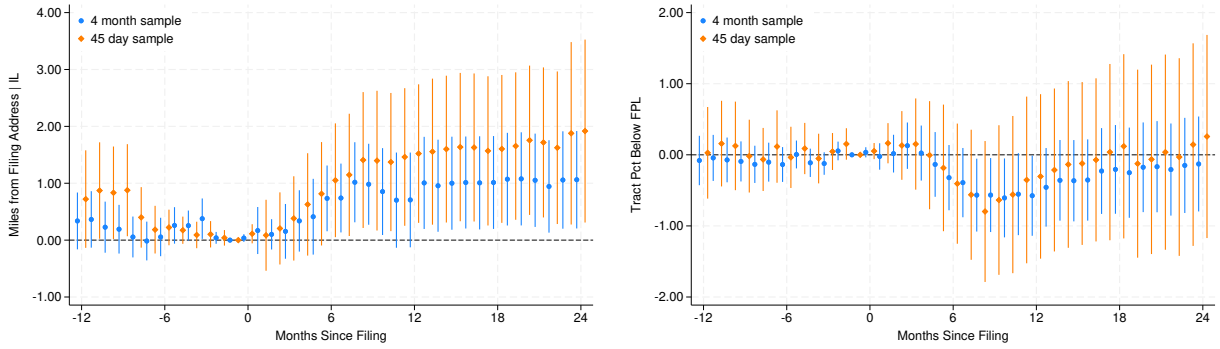
(a) Doubled Up

(b) Different Zip Code



(c) Distance from Filing Address (within IL)

(d) Tract Pct Below FPL

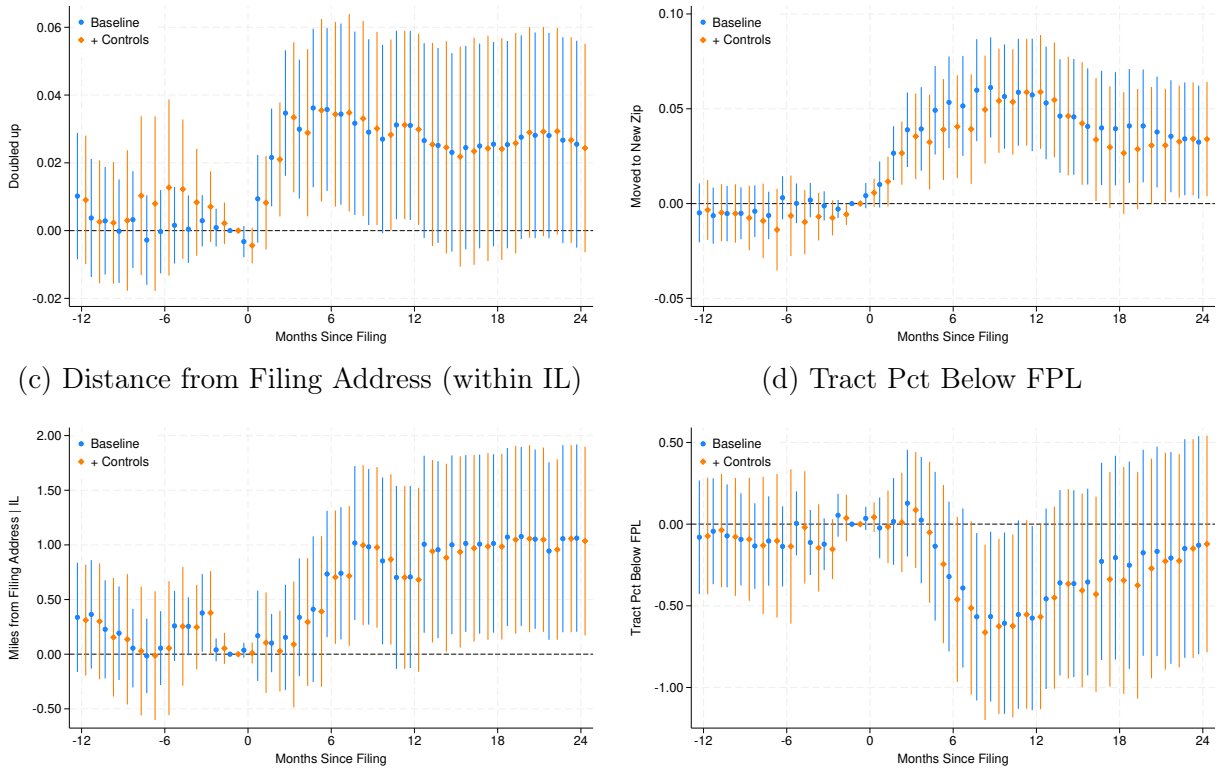


This figure plots the results from estimating Equation 1 using different sample periods. The estimates plotted in blue are based on the baseline sample that includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. The estimates plotted in orange are based on an alternate sample that includes defendants with cases filed within 45 days before or after April 1, 2022 that could be matched to Infutor. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure D3: Mobility Estimates with Controls

(a) Doubled Up

(b) Different Zip Code

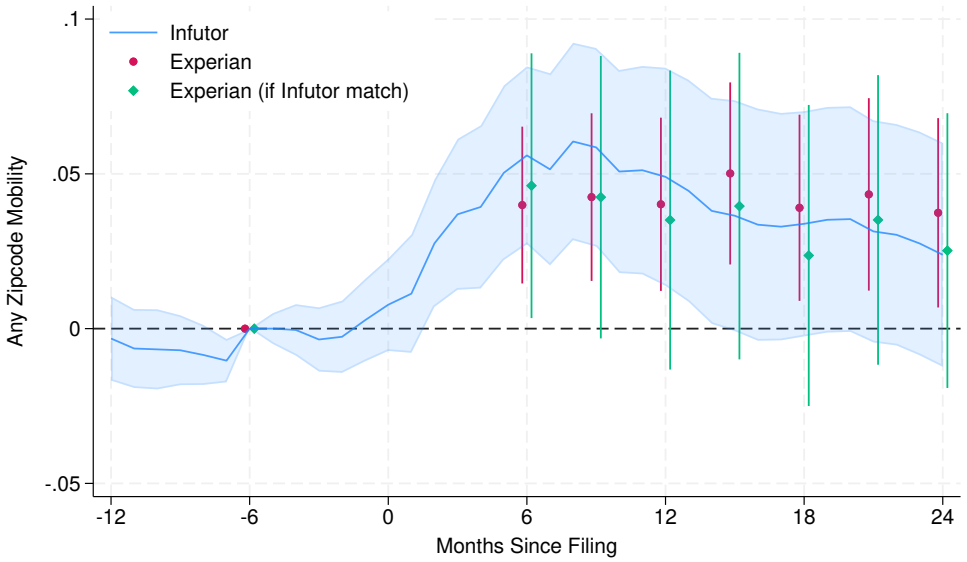


(c) Distance from Filing Address (within IL)

(d) Tract Pct Below FPL

This figure plots the results from estimating Equation 1 with controls. Control variables include month fixed effects and an indicator for whether an eviction moratorium was active in Illinois. The sample includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Figure D4: Experian vs. Infutor Mobility DiD Estimates



This figure compares mobility estimates based on Infutor-matched data and Experian-matched data. The sample used for both sets of estimates includes defendants with cases filed between January 1, 2022 and June 30, 2022. Zip code mobility measured in Experian is defined as residing in a different zip code than the zip code associated with the eviction filing address. Zip code mobility measured in Infutor is defined as residing in a different zip code than the time of the filing. The DiD coefficients correspond to estimates of Equation 1. For the Experian sample, we observe a balanced panel of zip code mobility only for relative quarters -2 and 2 through 8, so we restrict our sample to these relative periods. We use 6 months (2 quarters) before filing as the base for estimates using both the Infutor and Experian samples. The 95% confidence intervals are based on standard errors clustered at the filing date level.

Appendix E Regression Discontinuity Analysis

E.1 Empirical Strategy

We complement our DiD approach with an RD in time design around the end date of the mandatory sealing policy. We estimate the following RD specification:

$$y_i = \beta_0 + \beta_1 \mathbb{1}\{Date_i \geq \tau\} + f(Date_i) + \varepsilon_i \tag{3}$$

where y_i is an outcome for tenant i named in an eviction case filed between December 1, 2021 and July 31, 2022. $Date_i$ is the filing date of tenant i's case, τ is the sealing policy end date (April 1, 2022), and f is linear on either side of the cutoff filing date with separate slopes. When estimating Equation 3, we impose a triangular kernel weighting function and a data-driven bandwidth selector that allows separate bandwidths on each side of the cutoff and minimizes the mean square error (MSE) of the RD estimate (Calonico et al. 2014).[40]

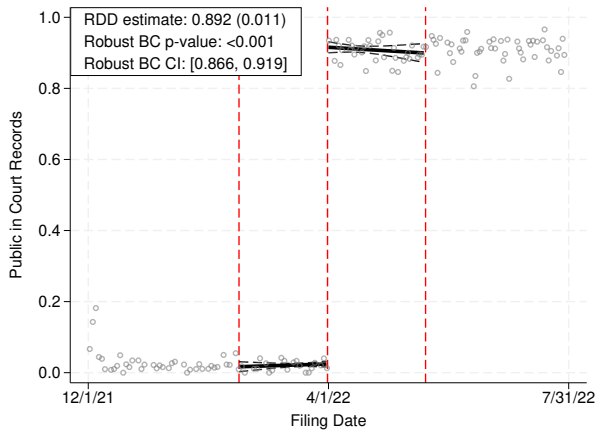
We focus mainly on the reduced-form estimates, where β_1 corresponds to the causal effect of the cutoff date (i.e, the end of mandated sealing) on the outcome. However, because some cases filed during the public period may be sealed for other reasons unrelated to the COVID-19 Emergency Housing Act, the April 1, 2022 cutoff date does not perfectly predict the public status of eviction cases.[41] Figure E1 reports two versions of the RD estimate of the first stage effect of the end of mandated sealing on public visibility of eviction filings. Figure E1a defines public visibility based on the court's classification, and Figure E1a defines public visibility based on the case being observable in the RIS public records database. The end of mandating record sealing led to a 89 percentage point increase in cases being designated as public records by the court and a a 67 percentage point increase in the likelihood of appearing in the RIS database. In principle, we can also generate IV estimates where the reduced form estimate of β_1 is rescaled by either of these first stage estimates, but we focus on the reduced-form RD estimates to more closely correspond with the effects identified by the DiD approach.

[40] We use the median bandwidth from the following methods: one common MSE-optimal bandwidth selector for the RD treatment-effect estimator, two different MSE-optimal bandwidth selectors (below and above the cutoff), and one common MSE-optimal bandwidth selector for the sum of regression estimates.

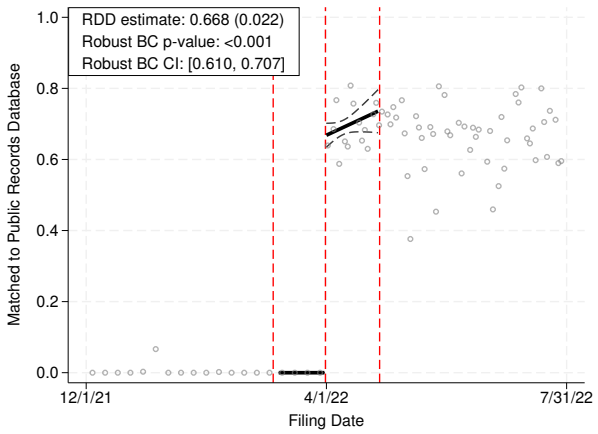
[41] Foreclosure-related eviction filings were required to be sealed throughout the entire analysis period. In other rare occurrences, eviction filings may be sealed at the discretion of the court if the court finds the case was filed without sufficient reason. For details, see 735 ILCS 5/9-121.

Figure E1: First Stage RD Estimates

(a) De Jure First Stage Effect



(b) De Facto First Stage Effect



This figure plots the RD first stage effect of the end of the sealing mandate on the public status of eviction cases. The sample includes cases filed between December 1, 2021 and July 31, 2022. The outcome in subfigure (a) is whether the eviction case was designated as a public record in the court data. The outcome in subfigure (b) is whether the eviction case was found in the RIS public records database. The reported RD estimate and standard error are the conventional estimates. The robust bias-corrected p-value and confidence interval correspond to the bias-corrected RD estimate and the robust variance estimator. Our RD specification impose that the relationship between the outcome and filing date is linear on either side of the cutoff, use a triangular kernel weighting function, and allow separate bandwidths on each side of the cutoff that minimize the mean square error (MSE) of the RD estimate.

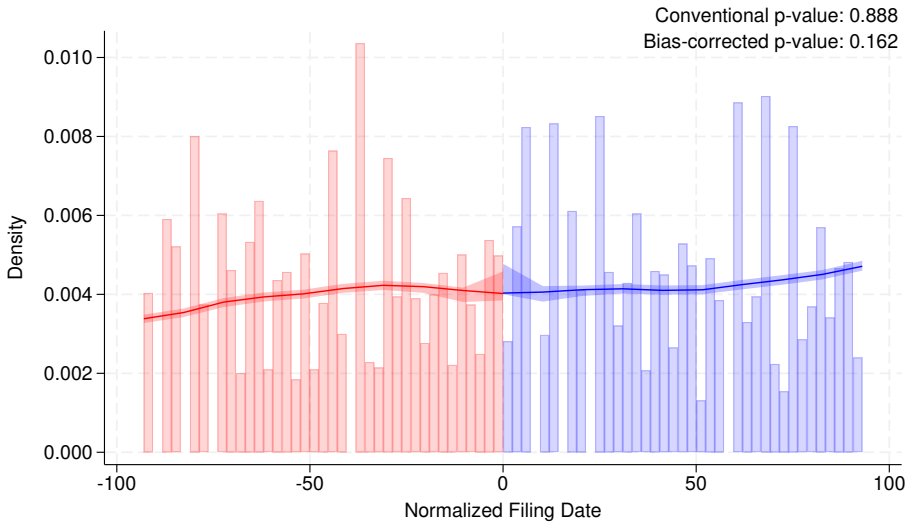
E.2 Sorting and Balance Checks

The RD approach identifies the causal impact of the end of mandated record sealing under the assumptions of (1) no manipulation or sorting of cases around the cutoff date and (2) continuous observed and unobserved characteristics of eviction filings around the cutoff date. To examine the validity of the no manipulation assumption, we test whether the density of eviction cases filed changes discontinuously at the cutoff in Figure E2. The density of eviction filings visually appears smooth around the cutoff, and we cannot reject equal case densities using the data-driven manipulation test by Cattaneo et al. (2020). This is consistent with no manipulation of eviction filings around the end of the sealing mandate.

To visually evaluate the second assumption, we plot average eviction filing characteristics over filing weeks in Figure E3. We find that cases filed during the first week of a month are much more likely to feature the landlord seeking only possession of the property (and not also money) and tend to be filed by plaintiffs that are bulk filers.[42] These cases filed in the

[42]The first week of the month is defined as the first five business days within a given month. A plaintiff is a bulk filer around a given filing date if their filing volume in the period of 30 days on either side of the

Figure E2: Density Test



This figure plots the density of eviction filings between December 1, 2021 and July 31, 2022. The x-axis is the normalized filing date relative to April 1, 2022.

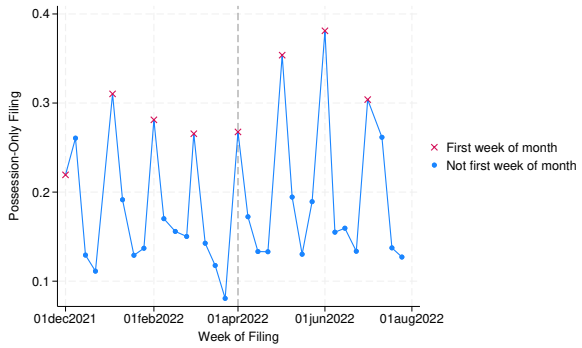
first week of a month also correspond to properties in census tracts with higher poverty rates and lower median household incomes. This cyclicality may be explained by large landlords automatically filing cases in bulk near the start of each month against tenants that have not yet paid rent. Since the cutoff date in our setting occurs on the first day of April 2022, this evidence of monthly cyclicality in filing characteristics violates the second RD assumption.

We test this violation formally in Table E1 by estimating reduced-form RD estimates of changes in pre-determined characteristics of tenants and cases, finding similar evidence of imbalances in the type of cases filed and census tract characteristics around April 1, 2022. We also test whether a donut RD approach removes this imbalance around the first of the month in Table E2. Our donut RD specification excludes filings from the first five business days of April 2022 and controls for the first week of other filing months in the sample period. Across both RD approaches, we detect significant imbalances around the cutoff, meaning that any RD estimate likely conflates the effect of record visibility with differences in post-filing outcomes based on baseline characteristics. While the donut RD design achieves slightly better balance, the confidence intervals are larger than those from the conventional RD design, and recent work highlights that donut RD estimators can have substantially larger bias and variance than conventional RD estimators (Noack and Rothe 2023). Given these imbalances, RD estimates may conflate discontinuities in post-filing outcomes arising from discontinuous baseline characteristics with the causal effects of the end of mandated sealing.

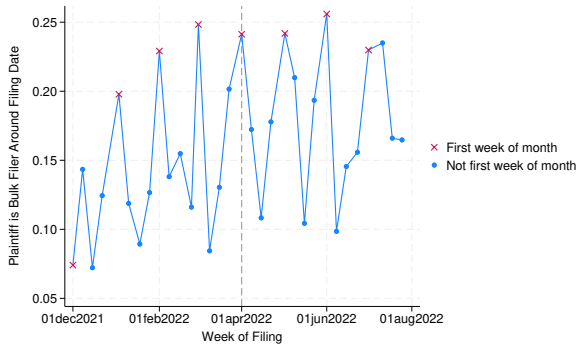
filing date is in the 95th percentile.

Figure E3: Monthly Cyclicality in Eviction Filing Characteristics

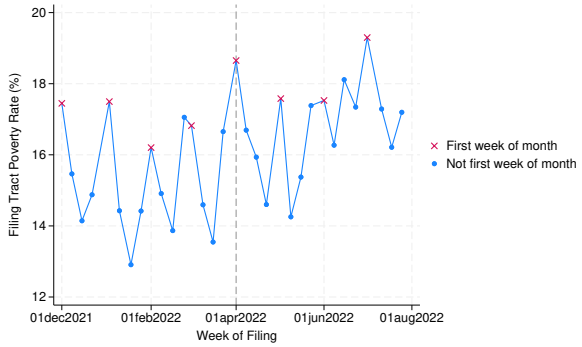
(a) Possession-Only Case



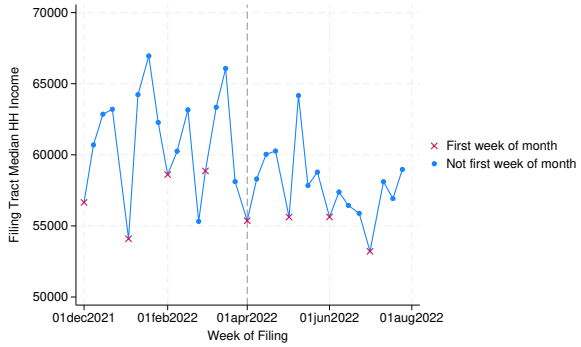
(b) Plaintiff is Bulk Filer



(c) Tract Poverty Rate



(d) Tract Median Household Income



This figure plots average characteristics of eviction filing over the the analysis period. The first week of the month is defined as the first five business days within a given month. A plaintiff is a bulk filer around a given filing date if their filing volume in the period of 30 days on either side of the filing date is in the 95th percentile. Census tract characteristics are 2021 5-year ACS estimates.

For this reason, we interpret the RD estimates with caution and favor DiD estimates.

Table E1: Balance of Case Characteristics

	Sealed Period Intercept	Public Period Intercept	Difference	Robust BC p-value
Filing Characteristics				
Case Type: Joint	0.858	0.750	-0.108	0.014
Case Type: Possession Only	0.114	0.231	0.117	0.004
Case Type: Foreclosure	0.034	0.005	-0.029	0.002
Referral to ERP	0.447	0.386	-0.061	0.170
Chicago Property	0.668	0.636	-0.032	0.111
Census Tract Characteristics				
Rental Vacancy Rate (%)	6.529	7.119	0.590	0.056
Median Rent (2022 $)	1143.597	1142.479	-1.118	0.861
Median Household Income (2022 $)	56617.639	55598.491	-1019.148	0.916
Poverty Rate (%)	15.742	18.701	2.959	0.001
Pct Black (%)	43.169	50.030	6.861	0.017
Pct Hispanic (%)	23.767	19.258	-4.509	0.034
Infutor Characteristics				
Moved Within 12 Mth Before Filing	0.238	0.214	-0.024	0.626
Moved Within 24 Mth Before Filing	0.369	0.414	0.045	0.443
Experian Characteristics				
Credit Score in 2019	548.108	548.876	0.768	0.805
Credit Score at Filing	555.252	554.366	-0.886	0.845
Any Open Rev. Account in 2019	0.468	0.348	-0.120	0.007
Any Open Rev. Account at Filing	0.429	0.423	-0.006	0.886
Balance in Collections in 2019	1642.436	1607.368	-35.068	0.669
Balance in Collections at Filing	2214.540	1840.635	-373.905	0.385
Any Auto Loan/Lease in 2019	0.310	0.274	-0.036	0.364
Any Auto Loan/Lease at Filing	0.271	0.257	-0.014	0.977

This table reports reduced form RD estimates of the change in case characteristics around the cutoff date. The "Public Period Intercept" and "Sealing Period Intercept" columns report the intercept estimates from each side of the cutoff date, the "Difference" column reports the conventional RD estimate, and the final column provides the robust bias-corrected p-value corresponding to the bias-corrected RD estimate and robust variance estimator. When generating these estimates, we impose that the relationship between the case characteristic and filing date is linear on either side of the cutoff, use a triangular kernel weighting function, and allow separate bandwidths on each side of the cutoff that minimize the mean square error (MSE) of the RD estimate. The sample includes tenants in eviction cases filed between December 1, 2021 and July 31, 2022. Census tract characteristics are 2021 5-year ACS estimates. Experian characteristics of tenants in 2019 reflect credit file attributes measured in quarters 3 and 4 of 2019.

Table E2: Balance of Case Characteristics Using Donut Design

	Sealed Period Intercept	Public Period Intercept	Difference	Robust BC p-value
Filing Characteristics				
Case Type: Joint	0.862	0.856	-0.006	0.172
Case Type: Possession Only	0.104	0.142	0.038	0.015
Case Type: Foreclosure	0.033	0.002	-0.031	<0.001
Referral to ERP	0.419	0.327	-0.092	0.034
Chicago Property	0.639	0.696	0.057	0.116
Census Tract Characteristics				
Rental Vacancy Rate (%)	6.711	7.956	1.245	<0.001
Median Rent (2022 $)	1216.395	1175.685	-40.710	0.124
Median Household Income (2022 $)	60908.615	57849.801	-3058.814	0.712
Poverty Rate (%)	15.598	16.798	1.200	0.136
Pct Black (%)	43.301	51.604	8.303	0.027
Pct Hispanic (%)	21.609	18.960	-2.649	0.507
Infutor Characteristics				
Moved Within 12 Mth Before Filing	0.223	0.179	-0.044	0.546
Moved Within 24 Mth Before Filing	0.361	0.315	-0.046	0.248
Experian Characteristics				
Credit Score in 2019	557.089	556.853	-0.236	0.535
Credit Score at Filing	560.423	568.317	7.894	0.153
Any Open Rev. Account in 2019	0.461	0.438	-0.023	0.523
Any Open Rev. Account at Filing	0.501	0.508	0.007	0.875
Balance in Collections in 2019	1581.996	1887.874	305.878	0.573
Balance in Collections at Filing	2052.213	1739.620	-312.593	0.214
Any Auto Loan/Lease in 2019	0.310	0.300	-0.010	0.794
Any Auto Loan/Lease at Filing	0.303	0.257	-0.046	0.186

This table reports reduced form RD estimates of the change in case characteristics around the cutoff date. The "Public Period Intercept" and "Sealing Period Intercept" columns report the intercept estimates from each side of the cutoff date, the "Difference" column reports the conventional RD estimate, and the final column provides the robust bias-corrected p-value corresponding to the bias-corrected RD estimate and robust variance estimator. When generating these estimates, we impose that the relationship between the case characteristic and filing date is linear on either side of the cutoff, use a triangular kernel weighting function, and use 60 day bandwidths on each side of the cutoff. The sample includes tenants in eviction cases filed between December 1, 2021 and July 31, 2022. We exclude filings from the first five business days of April 2022. We also control for the first week of other months in the sample by including an indicator for filings occurring within the first five business days of any month. Census tract characteristics reflect 5-year estimates from the 2021 ACS. Experian characteristics of tenants in 2019 reflect credit file attributes measured in quarters 3 and 4 of 2019.

E.3 RD Results

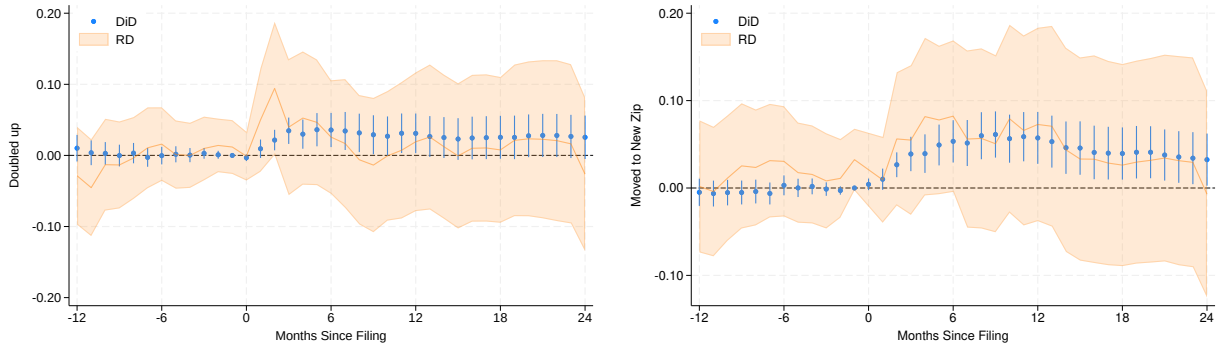
E.3.1 Mobility RD Estimates

We next report RD estimates for mobility outcomes. Figure E4 plots standard RD estimates and Figure E5 plots donut RD estimates, where each RD estimate is from a separate regression for outcomes observed in each month relative to the filing date. Both figures also plot our DiD estimates for comparison. In general, the RD estimates are quite

Figure E4: Mobility DiD and RD Estimates

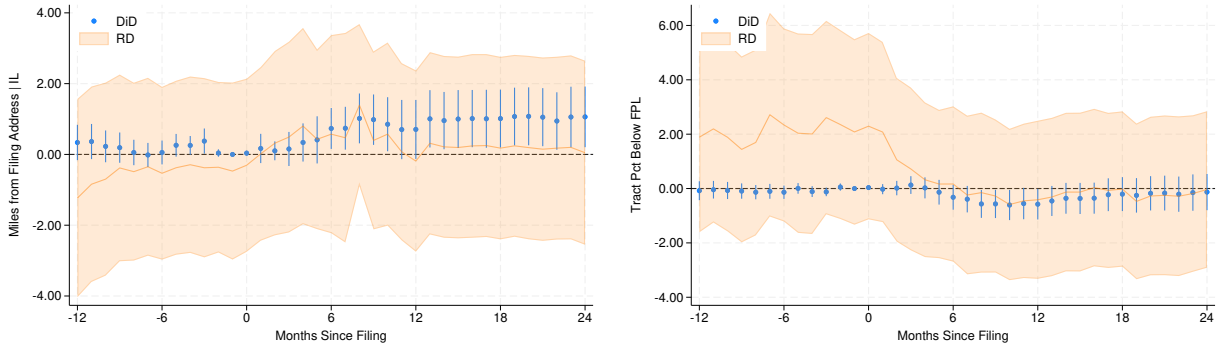
(a) Doubled Up

(b) Different Zip Code



(c) Distance from Filing Address (within IL)

(d) Tract Pct Below FPL



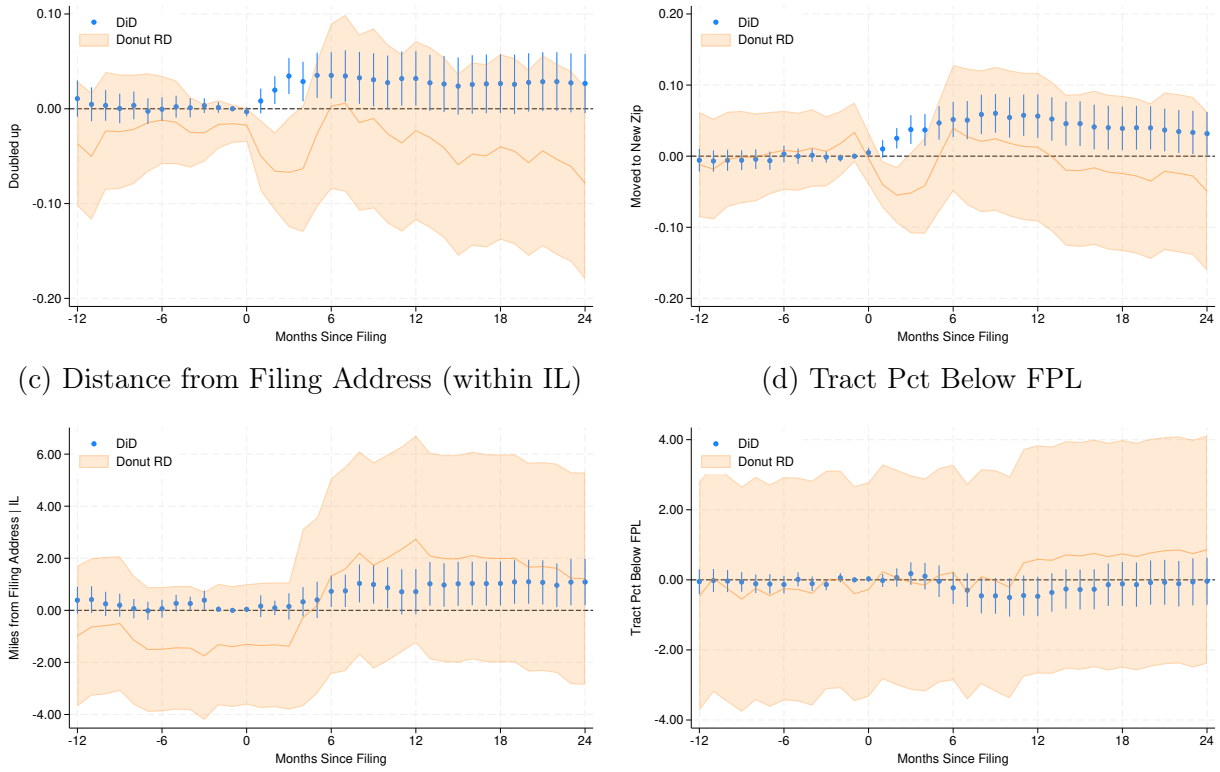
This figure compares DiD and RD mobility estimates. The sample used for both sets of estimates includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. The DiD coefficients correspond to estimates of Equation 1. The RD estimates are derived from estimating Equation 3 separately for outcomes observed in each month relative to the eviction filing date. The RD estimates are conventional reduced-form RD coefficients from a specification that imposes that the relationship between the outcome and the filing date is linear on either side of the cutoff filing date, uses a triangular kernel weighting function, and allows separate bandwidths on each side of the cutoff that minimize the mean square error (MSE) of the RD estimate. The 95% confidence intervals for the DiD estimates are based on standard errors clustered at the filing date level. The 95% confidence intervals for the RD estimates are derived from the conventional standard error of the reduced-form RD estimate.

imprecise compared to our DiD estimates, and the RD estimates are sensitive to excluding

Figure E5: Mobility DiD and Donut RD Estimates

(a) Doubled Up

(b) Different Zip Code



(c) Distance from Filing Address (within IL)

(d) Tract Pct Below FPL

This figure compares DiD and RD mobility estimates. The sample used for both sets of estimates includes defendants with cases filed between December 1, 2021 and July 31, 2022 that could be matched to Infutor. The DiD coefficients correspond to estimates of Equation 1. The RD estimates are derived from estimating Equation 3 separately for outcomes observed in each month relative to the eviction filing date. The RD estimates are conventional reduced-form RD coefficients from a specification that imposes that the relationship between the outcome and the filing date is linear on either side of the cutoff filing date, uses a triangular kernel weighting function, and uses 60 day bandwidths on each side of the cutoff. We exclude filings from the first five business days of April 2022. We also control for the first week of other months in the sample by including an indicator for filings occurring within the first five business days of any month. The 95% confidence intervals for the DiD estimates are based on standard errors clustered at the filing date level. The 95% confidence intervals for the RD estimates are derived from the conventional standard error of the reduced-form RD estimate.

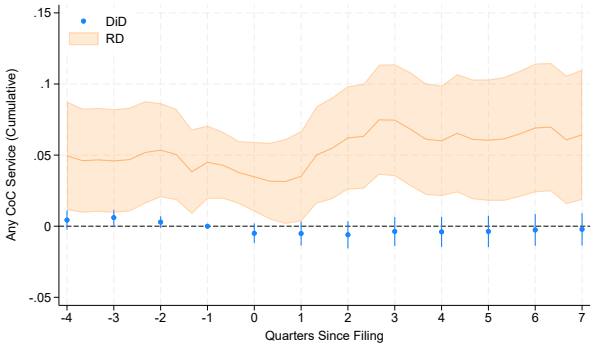
cases filed in the first week of April in the donut RD specification. Given concerns about imbalances in filing characteristics around the cutoff date in both RD specifications, we do not interpret the RD estimates as identifying the causal effects of eviction record visibility. However, in many cases, we observe similar patterns in the RD and DiD coefficients.

E.3.2 Homelessness RD Estimates

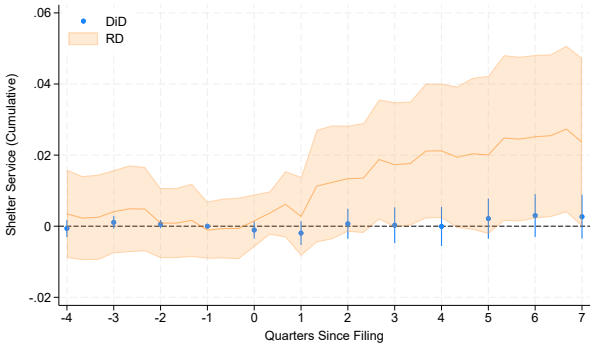
We report RD estimates for homelessness outcomes in Figures E6 and E7. Figure E6 plots standard RD estimates and Figure E7 plots donut RD estimates, where each RD estimate is from a separate regression for outcomes observed in each period relative to the filing date. Both figures also plot our DiD estimates for comparison.

Figure E6: Homelessness DiD vs. RD Estimates

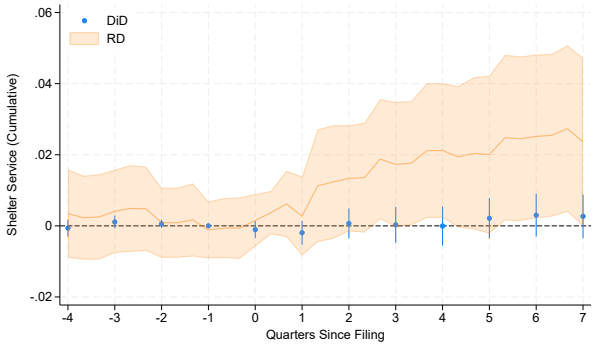
(a) Any CoC Service



(b) Homeless Service



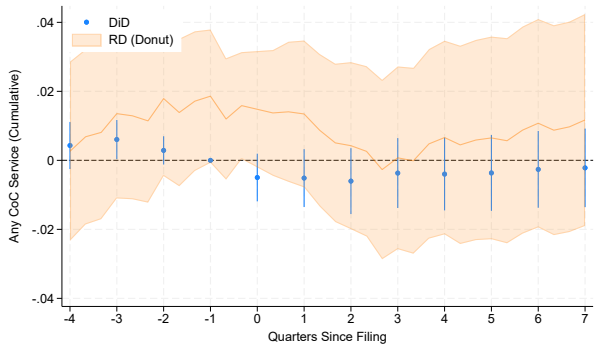
(c) Emergency Shelter



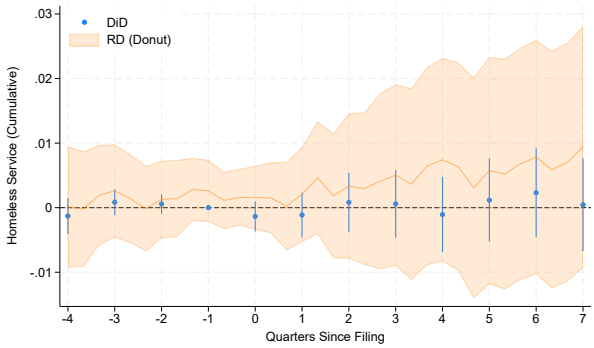
This figure plots reduced-form RD estimates of the effect of the end of the sealing policy on utilization of different types of homeless services over time following the eviction filing. The sample includes tenants in eviction cases filed between January 1, 2022 and June 30, 2022. All outcomes are constructed as cumulative, capturing service engagement as recorded in the Homelessness Management Information System (HMIS) in Chicago from the point of eviction filing up to the specified period. Shelter services include entries to emergency shelters or safe haven programs.Homeless services include any shelter service, transitional housing, or street outreach. Any Continuum of Care (CoC) services includes enrollment in any homeless services listed above, housing services (such as Rapid Re-Housing, Permanent Housing, and Permanent Supportive Housing), or other services directed towards those at risk of homelessness (such as Coordinated Entry and Homelessness Prevention). The RD estimates are based on a specification that imposes the relationship between the outcome and filing date is linear on either side of the cutoff, uses a triangular kernel weighting function, and uses data-driven bandwidths on each side of the cutoff. The 95% confidence intervals for the DiD estimates are based on standard errors clustered at the filing date level. The 95% confidence intervals for the RD estimates are derived from the conventional standard error of the reduced-form RD estimate.

Figure E7: Homelessness DiD vs. Donut RD Estimates

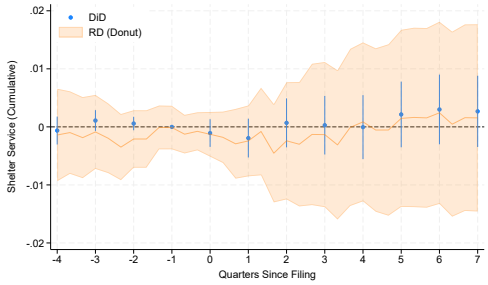
(a) Any CoC Service



(b) Homeless Service



(c) Emergency Shelter



This figure plots reduced-form donut RD estimates of the effect of the end of the sealing policy on utilization of different types of homeless services over time following the eviction filing. The sample includes tenants in eviction cases filed between January 1, 2022 and June 30, 2022. The donut RD specification also excludes filings within 10 days on each side of the cutoff of April 2022. All outcomes are constructed as cumulative, capturing service engagement as recorded in the Homelessness Management Information System (HMIS) in Chicago from the point of eviction filing up to the specified period. Shelter services include entries to emergency shelters or safe haven programs.Homeless services include any shelter service, transitional housing, or street outreach. Any Continuum of Care (CoC) services includes enrollment in any homeless services listed above, housing services (such as Rapid Re-Housing, Permanent Housing, and Permanent Supportive Housing), or other services directed towards those at risk of homelessness (such as Coordinated Entry and Homelessness Prevention). The RD estimates are based on a specification that imposes the relationship between the outcome and filing date is linear on either side of the cutoff, uses a triangular kernel weighting function, and uses 120 day bandwidths on each side of the cutoff. The donut RD specification includes a control indicator for filings occurring within the first five business days of any month. The 95% confidence intervals for the DiD estimates are based on standard errors clustered at the filing date level. The 95% confidence intervals for the RD estimates are derived from the conventional standard error of the reduced-form RD estimate.

E.3.3 Financial Health RD Estimates

We report RD estimates for financial health outcomes in Figures E8 and E9. Figure E8 plots standard RD estimates and Figure E9 plots donut RD estimates, where each RD estimate is from a separate regression for outcomes observed in each month relative to the filing date. Both figures also plot our DiD estimates for comparison. Similar to the outcomes

Figure E8: Financial Health DiD vs. RD Estimates



This figure plots reduced-form RD estimates of the effect of the end of the sealing policy on financial health over time following the eviction filing. The sample includes tenants in eviction cases filed between January 1, 2022 and June 30, 2022 that could be matched to Experian records. The outcome variable in subfigure (a) is the tenant's credit score in a given quarter relative to the eviction filing. The outcome variable in subfigure (b) is an indicator for whether the tenant had an open revolving account. The outcome variable in subfigure (c) is the tenant's total balance in collections. The outcome variable in subfigure (d) is an indicator for whether the tenant had an auto loan or lease. The RD estimates are based on a specification that imposes the relationship between the outcome and filing date is linear on either side of the cutoff, uses a triangular kernel weighting function, and uses data-driven bandwidths on each side of the cutoff. The 95% confidence intervals for the DiD estimates are based on standard errors clustered at the filing date level. The 95% confidence intervals for the RD estimates are derived from the conventional standard error of the reduced-form RD estimate.

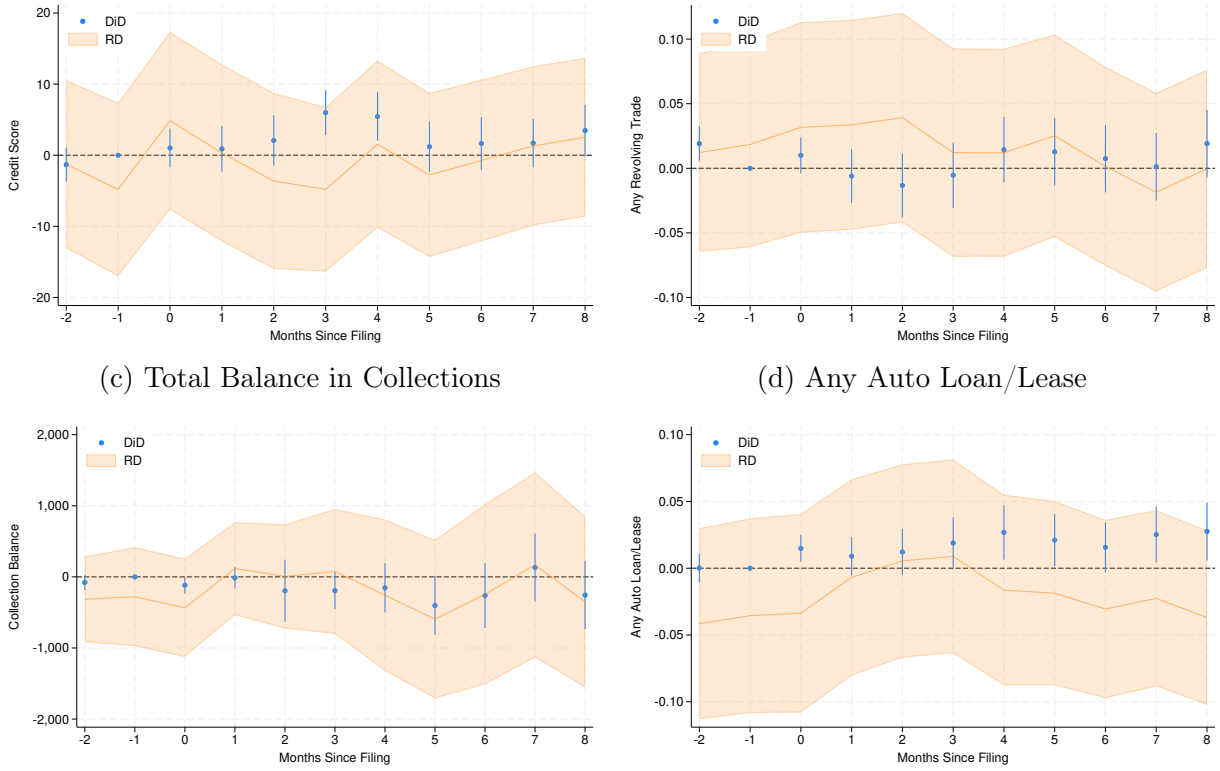
discussed above, the RD estimates for financial health outcomes are quite imprecise compared

to the DiD estimates.

Figure E9: Financial Health DiD vs. Donut RD Estimates

(a) Credit Score

(b) Any Open Revolving Account



(c) Total Balance in Collections

(d) Any Auto Loan/Lease

This figure plots reduced-form donut RD estimates of the effect of the end of the sealing policy on financial health over time following the eviction filing. The sample includes tenants in eviction cases filed between January 1, 2022 and June 30, 2022 that could be matched to Experian records. The donut RD specification also excludes filings from the first five business days of April 2022. The outcome variable in subfigure (a) is the tenant's credit score in a given quarter relative to the eviction filing. The outcome variable in subfigure (b) is an indicator for whether the tenant had an open revolving account. The outcome variable in subfigure (c) is the tenant's total balance in collections. The outcome variable in subfigure (d) is an indicator for whether the tenant had an auto loan or lease. The RD estimates are based on a specification that imposes the relationship between the outcome and filing date is linear on either side of the cutoff, uses a triangular kernel weighting function, and uses 60 day bandwidths on each side of the cutoff. The donut RD specification includes a control indicator for filings occurring within the first five business days of any month. The 95% confidence intervals for the DiD estimates are based on standard errors clustered at the filing date level. The 95% confidence intervals for the RD estimates are derived from the conventional standard error of the reduced-form RD estimate.

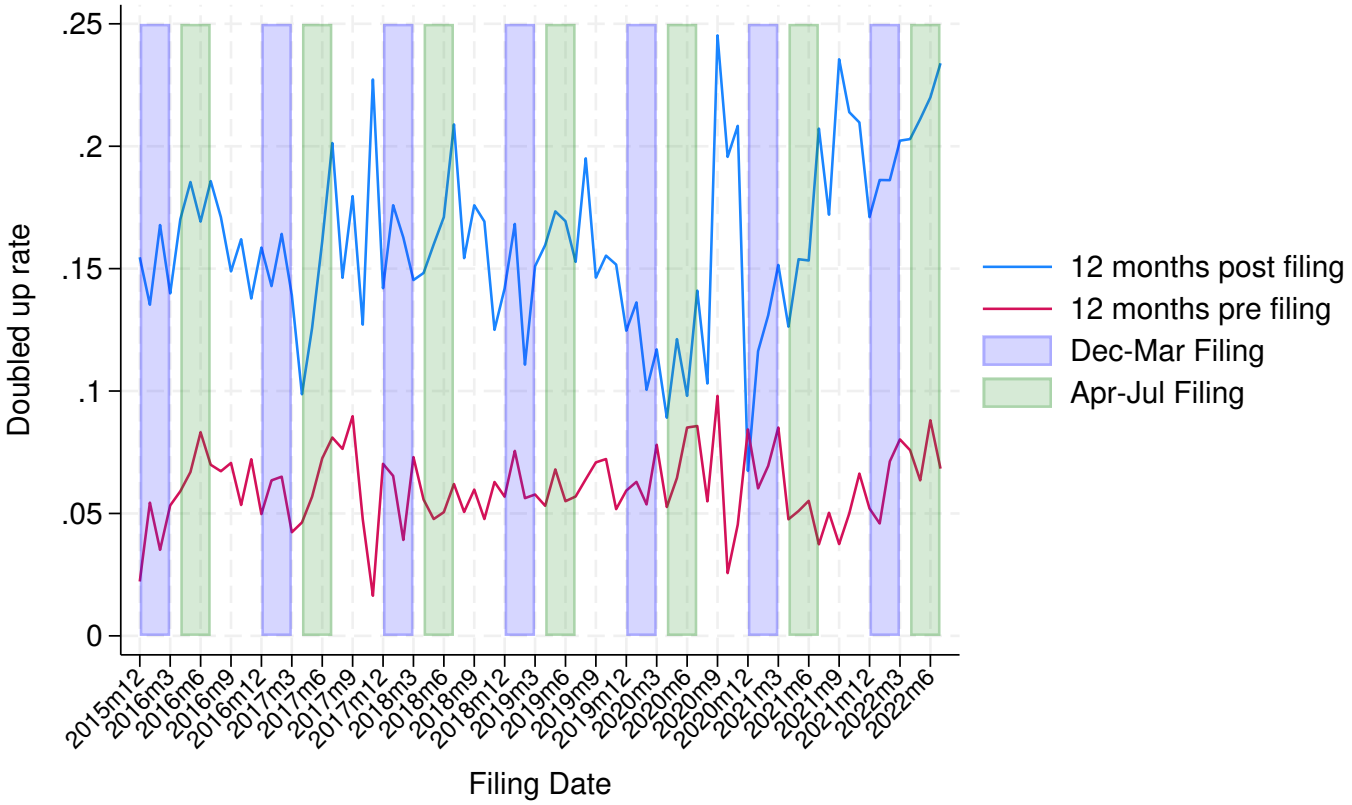
Appendix F Constructing the Doubled Up Measure in Infutor

1. Identify the set of addresses before and after the eviction filing date
   (a) Start with the sample of individuals matched to Infutor
   (b) Generate an address_id to identify unique addresses at the address-city-state-zip level. Notice that, unlike the fuzzy matching between court records and Infutor, here we rely on string to identify unique addresses, not the geocoded coordinates. We do this because the geocoded coordinates do not allow-us to differentiate units withing buildings.
   (c) Using the address_id and the effective dates provided by Infutor for each address, identify the address where someone lived x months before and after filing. For pre-filing addresses, the end date has to be before or equal to the filing month and it cannot be filing address.
2. Identify defendants by address. For every month pre and post filing:
   (a) List all the addresses
   (b) For each address identify who lives there, and their respective start and end date
   (c) Create a wide file, where for every row there is an address_id, and the columns have the person and dates associated with that address (person1 and their dates, person 2 and their dates, etc). Note that the individual in each column are defendants matched to Infutor. There are n persons associated with each address id.
3. Create an extract of all the addresses for anyone who ever lived in Illinois. This is a long file: PID – address_sequence –address_id. Remove the defendants previously matched to Infutor from the file with all the addresses for anyone who has ever lived in Illinois
4. Identify situation where a defendant moves to an address that overlaps with the tenure of someone else.
   (a) Use the ever-lived in IL extract and identify addresses that list a unit by searching for "APT" "#" or "UNIT" in the string. Use Infutor's dwell_type variable to exclude addresses that belong to high-rise building and do not list a unit number.

(b) Use the ever-lived in IL extract to do a m:1 merge on address_id for the addresses associated to the matched sample in each pre and post month.

(c) Create a flag for having a roommate when the nth defendant PID does not match the PID from the long-IL-address file their dates overlaps the roommate has a begin date at least 3/6/9/12 months older than the nth defendants begin date the roommate's end date is at least three months after the nth defendants begin date

Figure F1: Doubled Up Time Series



This figure plots the Infutor doubled-up rate 12 months before and 12 months after filing. The purple areas identify filings from Dec 1 through March 31st, which matches the 4-months caliper we used to identify sealed filings in 2022. The green areas identify filings from April 1 through July 31st, which matches the 4-months caliper we use to identify public filings in 2022.