

# The Effects of Emergency Rental Assistance During the Pandemic: Evidence from Four Cities\*

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## Abstract

The COVID-19 pandemic saw an unprecedented expansion of federal emergency rental assistance (ERA). Using applications to ERA lotteries in four cities linked to survey and administrative data, we assess ERA’s impacts on housing stability, financial security, and mental health. We find that assistance increased rent payment modestly and improved mental health. However, in contrast to pre-pandemic studies of similar assistance programs, we find limited effects on financial or housing stability. Several pieces of suggestive evidence indicate this discrepancy is likely due to macroeconomic conditions, including expanded government support and rental market slackness, rather than ERA generosity or targeting.

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