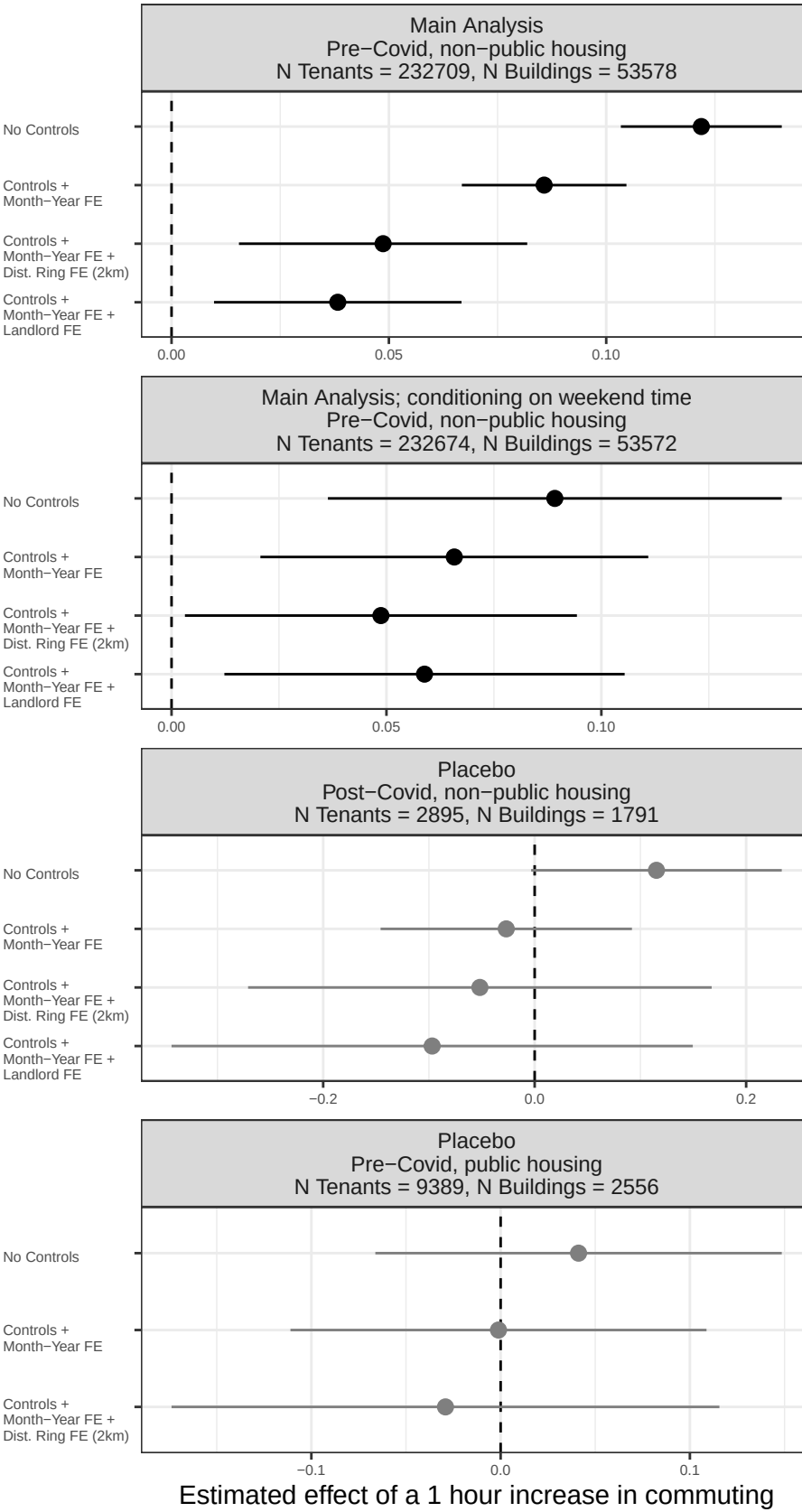
Main Analysis
Pre−Covid, non−public housing
N Tenants = 232709, N Buildings = 53578
No Controls
Controls + Month−Year FE
Controls + Month−Year FE + Dist. Ring FE (2km)
Controls + Month−Year FE + Landlord FE
0.00
0.05
0.10
Main Analysis; conditioning on weekend time
Pre−Covid, non−public housing
N Tenants = 232674, N Buildings = 53572
No Controls
Controls + Month−Year FE
Controls + Month−Year FE + Dist. Ring FE (2km)
Controls + Month−Year FE + Landlord FE
0.00
0.05
0.10
Placebo
Post−Covid, non−public housing
N Tenants = 2895, N Buildings = 1791
No Controls
Controls + Month−Year FE
Controls + Month−Year FE + Dist. Ring FE (2km)
Controls + Month−Year FE + Landlord FE
−0.2
0.0
0.2
Placebo
Pre−Covid, public housing
N Tenants = 9389, N Buildings = 2556
No Controls
Controls + Month−Year FE
Controls + Month−Year FE + Dist. Ring FE (2km)
−0.1
0.0
0.1
Estimated effect of a 1 hour increase in commuting time on probability of default