

Source of Income Protections and the Prevalence of Housing Choice Voucher Discrimination in Cuyahoga County- A Pilot Study

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Introduction

In 2016, The Fair Housing Center examined the housing patterns of participants in the Housing Choice Voucher Program (HCVP) in Cuyahoga County. At the time, 89.6% of HCVP participants were African American, primarily clustered in areas with high concentrations of poverty and crime, low educational opportunities, and high exposure to environmental health hazards. The majority of HCVP participants surveyed for the study responded that they desired to live in resource-rich, safe, low-poverty neighborhoods. Many commented they had a difficult time accessing those types of neighborhoods because HCVP participants are excluded from housing opportunities throughout much of Cuyahoga County. Nearly 80% of those surveyed reported that a significant barrier to finding housing was that housing providers refused, legally in most of Cuyahoga County, to accept housing vouchers. This was the most-reported challenge identified by respondents (Healy & Lepley 2016).

To open housing opportunities for HCVP participants in resource rich areas and protect them from discrimination, some jurisdictions have added “Source of Income” (SOI) to existing fair housing ordinances, sometimes referred to as SOI protections. Currently, only a handful of municipalities in Northeast Ohio have added SOI protections.

After reviewing the relevant literature on the efficacy of SOI protections in facilitating HCVP participant mobility, SOI discrimination trends, and area housing providers’ perceptions of the HCVP and HCVP participants, the report provides an overview of the methods utilized in the study and a summary of the results. Using an investigatory technique known as “testing,” this pilot study explores the role housing providers play in limiting the housing choices of HCVP participants in Cuyahoga County municipalities which have enacted SOI protections. The goal of the study is to further understand how SOI protections impact the housing search experiences of HCVP participants and how housing providers respond to HCVP participants in areas where these protections exist. Overall, The Fair Housing Center conducted 32 tests. Among these, 14 tests returned inconclusive results, meaning that there was insufficient information to determine whether or not the housing provider tested complied with SOI protections in the local fair housing law. Inconclusive tests have been excluded from the analysis. Among the 18 conclusive tests, the study found that in 72.2% of tests (13 out of 18 tests) both testers renting with and without a Housing Choice Voucher (HCV) experienced facially similar treatment from housing providers. In 27.8% of conclusive tests (5 out of 18 tests) testers renting with an HCV experienced differential or unfavorable treatment from housing providers.

Source of Income Law and Housing Choice Voucher Participant Outcomes

The Housing Choice Voucher program (HCVP) was designed to eliminate concentrations of poverty, increase housing stability for low-income households, and provide low-income households with greater access to safe, affordable housing of their choosing. However, numerous studies indicate that the HCVP has had limited success in deconcentrating poverty and increasing access to resource rich neighborhoods for HCVP participants (McClure 2008, McClure and Johnson 2015, Rosen 2020). Although the HCVP is in part designed to help households access opportunity-rich neighborhoods, past research has documented there are a number of barriers that HCVP participants face in doing so, with housing provider discrimination against voucher holders being one of the main, most widespread issues

documented by researchers (Aliprantis et al. 2019, Cunningham et al. 2018, DeLuca et al. 2013, Tighe et al. 2017).

Housing providers play a key role in determining where people live, often deciding which tenants are safe, deserving, qualified, or a “good fit” for a given property or neighborhood (Rosen et al. 2021). It is well documented that housing providers discriminate against applicants based on perverse racial stereotypes and other social stigmas associated with voucher program participants (Grief 2018, Rosen 2020, Rosen & Garboden 2021, Rosen et al. 2021). In Cuyahoga County, the most-frequently reported barrier to finding housing among HCVP participants surveyed, at 80%, was housing providers’ refusal to accept HCVs (Healy & Lepley 2016). Discrimination against HCVP participants can lead to slower lease-up times, fewer neighborhood options and housing opportunities, forfeited vouchers, and compromising on preferences for participants. Discrimination against HCVP participants can also lead to high concentrations of households with vouchers living in high-poverty neighborhoods. Other studies have demonstrated the HCVP participant housing outcomes mirror many of the racial divisions in the private market and perpetuate long-standing segregated living patterns (Basolo & Nguyen 2005, Healy & Lepley 2016, Lepley & Mangiarelli 2017).

The effectiveness of SOI protections is inhibited by a lack of statewide SOI anti-discrimination laws and significant variations in the language of the statutes from place to place (Tighe et al 2017). Green et al. (2020) identify four salient dimensions of SOI protections that might impact their effectiveness. They include explicit protections for voucher holders, and not just broad SOI protections which have sometimes been determined by the courts not to include vouchers as a covered “source of income.” Next, having explicit enforcement procedures with strong penalties, few to no exemptions or loopholes in the law, and incentives to motivate housing provider participation in the HCVP can help bolster the efficacy of SOI protections.

Theoretically, SOI protections should help HCVP participants access more resource-rich neighborhoods, deconcentrate poverty, and prevent housing providers from discriminating against HCVP participants (Poverty & Race Research Action Council 2020). However, there are mixed findings on the effectiveness of SOI protections in deterring housing providers from discriminating against HCVP participants. As further explained below, research has illustrated having SOI protections in place can increase voucher utilization and possibly help HCVP participants access more resource-rich neighborhoods in some places, but the overall magnitude and effect of these laws on HCVP participant mobility varies.

Prior research illustrates that state and local SOI protections increase voucher utilization rates in areas covered by these laws and are associated with voucher recipients living in neighborhoods with lower poverty rates and higher shares of white households (Freeman 2012). Previous HUD studies suggest that SOI protections are associated with HCVP participants being 12 percentage points more likely to succeed in using their voucher than HCVP participants using their voucher in areas without such laws (Finkel & Buron, 2001). Moreover, Freeman and Li (2014) found that after SOI protections were adopted, HCVP participants lived in areas with slightly lower poverty levels than before they were adopted. Gould, O’Regan, and Harwood (2022) found that households with vouchers that move after SOI protections are enacted tend to move to neighborhoods with lower poverty rates and larger shares of white residents; however, the protections did not appear to have similar effects on new voucher households’ moving outcomes. The modest mobility gains may not entirely be the result of SOI protections, however.

Using a dataset constructed by the Urban Institute, Teles and Su (2022) found that SOI protections help families access low-poverty neighborhoods. The research uncovers that, on average, it takes approximately five years for SOI protections to produce these desired outcomes. The researchers did not find evidence that stronger SOI protections lead to either larger or more immediate mobility outcomes for voucher recipients. Overall, the research demonstrates SOI protections appear to spur measurable increases in access to low-poverty neighborhoods for families with vouchers. However, the impacts of the SOI protections are delayed and the strength of the protection may not impact outcomes.

Gould, O'Regan, and Hardwood (2022) examined if SOI protections allow voucher holders to live in neighborhoods with lower poverty rates, fewer voucher users, and more racially diverse populations. The paper evaluates the effectiveness of SOI protections in 31 jurisdictions. The results from the analysis documented two patterns. Following the enactment of SOI protections, voucher movers experienced greater reductions in neighborhood poverty rates and smaller shares of voucher holders in the neighborhoods they leased up in compared to voucher holders in similar jurisdictions that did not adopt SOI protections. The researchers found no evidence that the enactment of SOI protections changes the average characteristics of neighborhoods accessed by new voucher program participants. However, the impacts of SOI protections on locational outcomes for HCVP participants are small in magnitude and not statistically significant until three years after the enactment of such laws. Together, these results suggest that SOI protections alone may be insufficient in facilitating moves to more resource-rich neighborhoods for new voucher holders and that it takes a few years for SOI protections to produce desired outcomes.

A number of studies have illustrated that housing providers with rental housing in areas with SOI protections still discriminate against HCVP participants or treat them differently than non-voucher holders in the housing search process. Phillips (2017) conducted an experiment testing how housing providers in Washington, DC responded to emails from interested applicants paying with housing vouchers. Despite having SOI protections in place since 2005, Phillips (2017) found that housing providers are half as likely to respond positively to inquiries from voucher holders as from non-voucher holders. While Rosen (2014) shows that housing providers in Baltimore (a place where voucher rents can exceed local market rents due to the way voucher rents are calculated) aggressively recruit voucher tenants in low-rent neighborhoods and avoid them in higher-rent and improving neighborhoods. SOI protections may not entirely deter discrimination, while having higher voucher rents may lead to predatory behavior by housing providers who have a hard time filling units with non-voucher tenants in lower-income areas.

Hagen and O'Brien (2022) examine the prevalence of expressed SOI discrimination in advertisements (e.g. "No Section 8") and the effectiveness of SOI protections across 77 mid-sized US cities. The study finds significant amounts of expressed SOI discrimination, even in places where there are SOI protections in place. Expressed discrimination by housing providers was found to be influenced by market conditions, unit affordability, concentration of HCVP participants in an area, and neighborhood opportunity. The analysis didn't find a clear relationship between the amount of expressed discrimination by housing providers in advertisements and the presence of SOI protections in an area. As a number of audit studies have also revealed, SOI discrimination is ubiquitous – occurring in areas with and without SOI protections in place. Given these findings, Hagen and O'Brien (2022) conclude, "Taken as a whole, these results suggest that SOI anti-discrimination laws are currently ineffective at eradicating

expressed SOI discrimination and may be better seen as markers of areas where SOI anti-discrimination is a recognized issue” (p. 17).

The net impact of SOI protections on voucher utilization rates and mobility outcomes for families with vouchers is relatively mixed. Tighe et al. (2017) argue that the efficacy of SOI protections is shaped by the strength, breadth, and amount of resources devoted to enforcing these laws. If housing providers can simply refuse to rent to voucher holders and find ways to evade working with HCVP participants without repercussions, then SOI discrimination will continue even with SOI protections in place. Building on this assertion, Rosen (2020) suggests that for SOI protections to be effective in helping accomplish the goals of the HCVP, they need to be implemented alongside other types of interventions, such as Small Area Fair Market Rent rates, housing provider recruitment programs that help expand the supply of units available to voucher holders, improving local Public Housing Authority (PHA) operations, improving housing provider experiences with PHAs, expanding inclusionary zoning efforts, and eliminating rules that impede the development of affordable housing and Low Income Housing Tax Credit units in affluent areas. Rosen (2020) also notes that changes with the HCVP must wrestle with the fact that vouchers allow housing providers to extract profit from poor tenants. Even though the program is meant to be a safety net for tenants, it can and has often functioned as a safety net for housing providers, especially those owning units in lower-income areas. However, in places where vouchers are less profitable and provide less of a premium, housing providers have viable alternatives to renting to HCVP participants and may be motivated to find their way around laws that require them to accept vouchers.

Housing Provider Perceptions of Housing Choice Voucher Program Participants

Studies of housing providers (many of which included extensive analysis of housing providers in the Cleveland metro area) suggest they resist renting to voucher holders because of social biases and pejorative, racist and classist beliefs about HCVP participants (Grief 2018, Rosen & Garboden 2020, Rosen et al. 2021), concerns about the administrative costs of participating in the program (Garboden et al. 2018), low voucher rent subsidies compared to the market rent they could acquire (Rosen 2020), and negative experiences with PHAs. Garboden et al. (2018) found that between one fifth and one half of the 127 housing providers they interviewed from Baltimore, Cleveland, and Dallas believe that voucher holders are worse tenants than market-rate tenants because they generate higher operating and maintenance costs. Next, Garboden et al (2018) found that between a quarter and half of interviewed housing providers also complained about negative interactions with PHAs and the bureaucratic hurdles participating in the HCVP. Cleveland housing providers interviewed in this study expressed that participating in the HCVP was a choice born out of necessity. Some expressed they primarily decided to rent units to HCVP participants because those units were not attractive to profitable market rate tenants. While others went on to say that inspections were the only thing keeping them from being a slumlord and that they often push the costs of improvements from inspections onto their tenants.

These findings are reflected in other research on Cleveland area housing providers. Grief (2018) conducted in-depth, semi-structured interviews with a diverse group of housing providers in the Cleveland metropolitan area, exploring their perceptions about various ordinances that have been put in place to increase renter protections and increase housing stability for low-income renters. The findings

from this study show that perceptions of risk were common amongst Cleveland housing providers and specifically connected to nuisance and water regulations that made housing providers accountable for tenant activity the housing providers felt they had little control over. To mitigate the perceived risk of high water bills, nuisance complaints, fines, and future property damage, many housing providers screened tenants based on characteristics they associated with high water bills or the potential for nuisance violations. These included screening for unemployment, large household size, and receiving housing subsidies. The study also illustrated that housing providers deploy a number of other deleterious practices that undermine housing quality and stability, including excessive surveillance of tenants, hassling and threatening tenants, and an unwillingness to make needed repairs. Next, the interviews illustrated that disinvestment in properties was a strategy employed by some housing providers that operated in low-income communities. The study shows how city regulations that sanction housing providers for tenant activities and are others that are put in place to support vulnerable residents in distressed communities, can result in housing provider practices that reduce access to stable, affordable, and safe housing for low-income households. These nefarious actions were a choice by housing providers, not a natural consequence of expanding tenant protections.

As a number of studies of housing provider behavior and perceptions reveal, housing providers operate with varied types of implicit biases, overt animus towards various communities, and pejorative ideological frameworks that make them more or less prone to discriminate in response to various policy contexts and market dynamics. This can lead to housing providers utilizing discriminatory tenant screening measures, engaging in predatory and extractive business and property management practices, and engaging in other types of behaviors that decrease the livability and habitability of properties and neighborhoods. This research also reveals that housing provider participation in the HCVP and perception of HCVP participants is in part motivated and shaped by local market conditions, and non-participation can be shaped by previous experiences with the HCVP or local PHA. Garboden et al. (2018) found that housing providers expressed leaving the program because they felt local PHAs have not adequately supported their business goals, or adequately supported them in landlord-tenant disputes.

Whatever the motivation for participating or not participating in the HCVP is, housing providers play a significant role in who finds housing, where that housing is located, how long those tenants live in that housing, and the quality of the housing they allow tenants to access. Housing providers directly inform where HCVP participants can and cannot live, often without much oversight into their tenant selection processes for particular units and neighborhoods.

Housing Choice Voucher Audit Studies

Fair housing organizations and researchers utilize a variety of methods to detect the extent to which housing providers discriminate against individuals from different groups. These tests are often structured to compare how a person with a specific characteristic is treated compared to another individual without that characteristic. For example, a number of fair housing organizations and researchers have examined the extent to which housing providers discriminate against Housing Choice Voucher Program (HCVP) participants. These studies compare incidences of “unfavorable treatment” of testers who pose as a HCVP participant, to those who are posing as a non-participant in the HCVP. Overall, this body of research uniformly demonstrates that housing providers discriminate against HCVP participants and treat them differently than non-participants during the application and housing search

process. Building on these findings, other research has illustrated that Black and Latinx HCVP participants face differential treatment and more discrimination than white HCVP participants.

In a pilot study commissioned by HUD, researchers examined housing provider treatment of voucher holders in five cities (Fort Worth, Texas; Los Angeles; Newark, New Jersey; Philadelphia, Pennsylvania; and Washington, DC), finding many housing providers do not accept vouchers, even in places with SOI protections in place (Cunningham et al., 2018). Denial rates were highest in Fort Worth (78%), Los Angeles (76%), and Philadelphia (67%). Notably, denial rates were substantially lower in Newark (31%) and Washington, DC (15%), the two sites with SOI protections. The study revealed HCVP participants were more frequently not called back (ghosted) or stood up during apartment tours than non-participant testers. Cunningham et al. (2018) note that although the results are suggestive of a desirable effect when SOI protections are in place, other factors could inform denial rates, including housing market tightness and PHA performance.

Fair Housing Advocates of Northern California (2020) assessed the extent to which Latinx voucher holders in Marin, Sonoma, and Solano County, California experience discrimination and differential treatment in the initial stages of their housing search process. Between 2019 and 2020 they conducted 139 individual investigations, examining a total of 63 rental properties, using a combination of site, phone, and email tests. Over the course of the investigation, they found that housing providers discriminated on the basis of national origin and/or source of income in approximately 83% of the tests conducted. Of the 83% of tests that revealed discrimination, 69% were based on source of income alone, 17% were based on both source of income and national origin, and 13% were based on national origin alone. Even in the 17% of investigations that did not reveal any significant difference in treatment, housing providers demonstrated reticence around engaging with the HCVP.

In a similarly-structured study, Fair Housing Advocates of Northern California (2022) assessed the extent to which Black HCVP participants experience discrimination and differential treatment in the initial stages of their housing search process. They found that 71% of housing providers tested discriminated on the basis of race (42%) and/or source of income (62%). Next, they found that large properties showed significantly less evidence of SOI discrimination (36.36% overall) than both small- (68%) and medium-sized properties (69%) overall.

Using matched-pair testing, Langowski et al. (2020) measured the level of discrimination based on race and income level in the Greater Boston rental housing market, where both race- and income-based housing discrimination is illegal. Data from the study reveals high levels of discrimination against both Black testers and HCVP participants throughout the pre-rental application process, with evidence of race-based discrimination in 71% of tests and voucher-based discrimination in 86% of the tests.

Tester anecdotes collected in the Langowski et al. (2020) study illuminated several types of housing provider behaviors that could negatively impact housing outcomes and reveal various types of discriminatory behavior. Testers noted race and SOI discrimination through biased ghosting and lack of follow up from housing providers. Next, housing providers told Black testers and Black HCVP testers they were not welcome to apply. Third, 25% of testers who introduced the fact that they had a voucher on the phone prior to site visits were told that their voucher was not a barrier to renting the unit; however, in over half of those tests the housing provider never responded back to the tester after the initial call. Fourth, housing providers often used different screening questions to avoid showing apartments to voucher holders and asked additional credit score information from Black testers compared to their

white counterparts. Moreover, white and other non-HCVP testers were more likely to receive encouragement to apply or get extra information about the application process. Testing also revealed that housing providers often explained to HCVP testers that they were not ideal or attractive applicants because of the additional efforts and bureaucratic burden of working with the HCVP.

Applying an intersectional approach to studying discrimination in the housing market, Faber and Mercier (2022) conducted 4,058 email tests in 31 U.S. cities over a 20-month period. The study investigated patterns of discrimination against female rental housing applicants at the intersections of race, ethnicity, family structure, and HCVP participant status. Consistent with prior work, Faber and Mercier (2022) found discrimination against Black women and HCVP participants to be prevalent across all the cities in the study. For example, the study demonstrated when testers revealed they were HCVP participants in an initial email to a housing provider, it reduced the probability of a housing provider's response by 9.2%. In cities where discrimination against voucher recipients is illegal, housing providers were less likely to openly refuse vouchers; however, they were more likely to not reply to inquiries about a property from individuals who expressed having a voucher in their initial email. Faber and Mercier (2022) suggest this illustrates housing providers in these cities are shifting from explicit to implicit forms of discriminatory behavior.

Lepley and Mangiarelli (2017) used race-based, matched-paired, email testing to compare incidences of "unfavorable treatment" on the basis of race by housing providers that advertised that they do not accept housing choice vouchers compared to housing providers that state no preference for housing choice vouchers in Cuyahoga County, Ohio. The study found Black testers experienced higher levels of unfavorable treatment from housing providers that stated they did not accept HCVP participants. White testers experienced less unfavorable treatment from housing providers that stated they did not accept voucher holders. The study also revealed Black and white testers experienced different types of unfavorable treatment. For example, Black testers were told units were unavailable, while white testers were offered times to view the unit; Black testers were given less information than white testers; and Black testers were more stringently vetted than white testers. Lastly, the analysis revealed that testers using a voucher were denied housing in 91.2% of units located in census tracts with lower concentrations of HCVP participants, suggesting that housing providers effectively lock HCVP participants in low-income neighborhoods and help maintain racial segregation Cuyahoga County.

These findings reveal dynamic patterns of discrimination and illustrate the prevalence of discrimination based on SOI and HCVP participant status across the nation and in Cuyahoga County. HCVP participants face significant barriers in accessing housing and housing providers significantly shape where they live. As several of these studies reveal, housing providers deploy a variety of tactics to discriminate against or differentially treat HCVP participants, even in areas with SOI protections. The findings also suggest housing providers that explicitly discriminate against HCVP participants may do so based on race. Finally, examining the relevant policy landscape, these studies provide evidence that state and local laws barring discrimination against HCVP participants and other SOI anti-discrimination provisions may not be sufficient in protecting voucher holders and their families from discrimination. Instead, SOI protections may prompt housing providers to engage in subtler forms of discrimination. To detect these forms of discrimination, especially in areas with SOI protections, requires resources for testing and enforcement.

Methods and Case Study Area

As the previous sections illuminate, there are mixed findings on the efficacy of SOI protections in eliminating discrimination and changing housing outcomes for HCVP participants. This pilot study aims to investigate how local SOI protections impact the prevalence of SOI discrimination in those communities. To understand the extent to which SOI protections shape the prevalence of discrimination and differential treatment of HCVP participants, we conducted in-person and phone matched-pair tests in four communities in Cuyahoga County that have SOI protections: Cleveland Heights, South Euclid, Warrensville Heights, and University Heights.

Testing is a technique used to directly observe and investigate the practices of housing providers to detect housing discrimination. Testers pose as individuals seeking housing and engaging with housing providers in the process of acquiring housing or services related to acquiring housing. A test coordinator selects sites to test and gives testers a specific profile that defines their household, their income, and other characteristics as needed for the test. For the purpose of this study, we utilized matched-pair testing.

Site Selection

Fair Housing Center test coordinators estimated the rate of housing discrimination against HCVP participants by completing 33 match-paired tests using the following methodology. Using a web scraper programmed in R, test coordinators selected properties listed on Zillow. Test coordinators collected information about the number of bedrooms in a unit, rent amount listed for the unit, address of the property, and a hyperlink to the Zillow listing. After receiving the scrapped information, test coordinators cleaned the data and numbered the properties. Then properties were randomly selected through a random number generator. For the purposes of this study, the Fair Housing Center tested 2- and 3-bedroom units from advertisements posted on Zillow with advertised rents within established payment standards for Cuyahoga Metropolitan Housing Authority's HCVP and excluded shared homes, vacation homes, and short-term rentals. Tester profiles were designed so that the units were affordable to them given their individual income.

All tests were conducted on properties located within Cleveland Heights, South Euclid, Warrensville Heights, and University Heights, four municipalities within Cuyahoga County with SOI protections and available rental housing. The fair housing ordinances in each of the above-listed jurisdictions are consistent with Ohio Fair Housing Law in that small operators are not exempted from liability.

Tester Profiles

After selecting properties to test, test coordinators constructed tester profiles. For each unit tested, test coordinators developed a protected status tester profile and control tester profile. Each tester profile was constructed to have roughly equivalent credentials and similar rental histories. Protected status tester profiles were constructed to represent a typical HCVP participant in the Cleveland Metropolitan Area. The protected status tester profile was a Black woman, with an HCV, and one or two children. The control tester profile was a Black woman with the same number of children, renting without an HCV. Each protected status tester profile included detailed information about the voucher provided through CMHA such as the payment standard applicable to the tested property, voucher size (i.e. number of bedrooms), and approximation of tenant's monthly rent portion. All tester profiles include employment income information, reasons for moving, desired move-in date, and information about their child(ren). Protected status tester household employment incomes were set low enough to qualify for HCV

program but high enough to cover rent and utilities. Lastly, both testers were instructed to express identical housing needs regarding the number of bedrooms and desired rental price range.

Testing Strategies

For in-person tests, test coordinators developed and assigned test profiles to testers. Testers would attempt to contact the housing provider listed in the Zillow ad and set up an in-person visit to tour the unit. Protected status testers would only disclose they have an HCV during a site visit. Protected status testers would ask the housing provider if they accepted housing choice vouchers during the site visit. During each site visit, both testers would inquire about utilities, parking, and amenities, and ask if they could apply for the unit.

For phone tests, test coordinators developed and assigned test profiles to testers. Testers would attempt to call the housing provider listed in the Zillow ad. During each phone test, both testers would inquire about utilities, parking, and amenities, and ask if they could apply for the unit. If the housing provider failed to answer a call, testers would leave a voicemail indicating their interest in gathering more information about the unit and requesting a return call. The protected status tester would disclose their voucher status in their first conversation with a housing provider or in a voicemail message if the housing provider failed to answer the tester's initial call.

Analysis

Test coordinators analyzed the results to determine if a housing provider engaged in unfavorable treatment on the basis of voucher status. For the purposes of this study, test coordinators gave the test one of the following results: "facially similar treatment", "inconclusive", or "differential treatment". Inconclusive tests were excluded from the analysis. Below are definitions of the three analysis categories:

Facially Similar treatment: Each tester of the paired test received substantially similar information and there were no demonstrated differences noted.

Inconclusive: Insufficient information was gathered during the test to determine or assess whether the housing provider complies with SOI protections in local fair housing law.

Differential treatment: Discrepancy in the information provided or treatment of each tester including, but not limited to:

- Refusing to rent or negotiate;
- Making false representation about availability;
- Offering different terms, conditions, privileges, services;
- Otherwise making housing unavailable;
- Making discriminatory statements;
- Providing different quality/quantity of information;
- Encouraging the control tester to apply, but failing to encourage the protected status tester to apply;
- Providing differential screening and follow up; or
- Providing other differential treatment

Results

This section briefly summarizes findings from the paired match tests conducted as part of this study. The Fair Housing Center conducted 32 tests. Among these, 14 tests returned inconclusive results, meaning that there was insufficient information to determine whether or not the housing provider tested complied with SOI protections in the local fair housing law. Inconclusive tests have been excluded from the analysis. Among the 18 conclusive tests, the study found that in 72.2% of tests (13 out of 18 tests) both testers renting with and without a Housing Choice Voucher (HCV) experienced facially similar treatment from housing providers. In 27.8% of conclusive tests (5 out of 18 tests) testers renting with an HCV experienced differential or unfavorable treatment from housing providers.

Housing providers displayed differential treatment in a variety of ways across the tests in this study. In tests where voucher status testers experienced differential treatment:

- Housing providers failed to contact the voucher status tester back or ghosted them at some point in housing search process, while staying engaged with or contacting the non-voucher status tester back (3 out of 5 tests)
- Housing providers offered to show the non-voucher status testers additional units, however, they did not make the same offer to the voucher status tester (3 out of 5 tests)
- Housing providers required or asked for different types of application information from testers posing as voucher holders. (2 out of 5 tests). This information included references from other housing providers, additional information about their income, and credit score information.
- The housing provider told a tester they are currently not accepting HCVP participants (1 out of 5 tests).

Conclusion

Given the nature of the study and overall sample size it is hard to provide any definitive statements about the extent to which SOI protections have shaped housing provider behavior or the outcomes of these tests. The findings do, however, demonstrate that approximately 28% of testers posing as HCVP participants experienced differential treatment in their housing search process because of their status as voucher holders in communities that have outlawed SOI discrimination. If these trends reflect the on-the-ground reality HCVP participants face in jurisdictions with SOI anti-discrimination laws in Cuyahoga County, it means approximately 1 in every 4 housing searches by HCVP participants seeking housing within those communities may be impacted by differential, unfavorable, or discriminatory behavior by housing providers at the time of their initial contact with housing providers. HCVP participants face markedly higher levels of differential, unfavorable, or discriminatory treatment because of their voucher status in municipalities without SOI anti-discrimination laws in place. A very small percentage of jurisdictions in Cuyahoga County and Northeast Ohio have these protections in place, which ultimately makes it difficult for HCVP participants to utilize their vouchers or find housing in resource-rich areas and for the program to help dismantle segregated living patterns in the region.

Overall, SOI protections may help mitigate harm, but they may not ensure housing opportunities for HCVP participants in resource-rich neighborhoods. In other words, SOI protections are a necessary

policy to implement; however, they are not sufficient in changing the current housing outcomes of HCVP participants. As other researchers and policy advocates have noted, SOI protections need to be coupled with other types housing of policy aimed at producing more affordable housing in affluent areas, helping HVCP participants access more housing in resource-rich areas, increasing enforcement and testing efforts to detect discrimination, and intentionally dismantling segregated living patterns in the region.

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