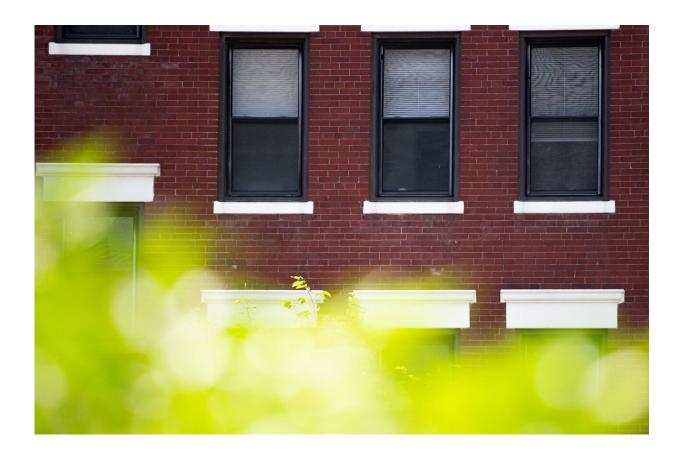


## Low-income tenants face significant discrimination on Craigslist

August 18 2022, by Cody Mello-Klein



Credit: Matthew Modoono/Northeastern University

Low-income families already face an uphill battle in the housing market, but a recent study from a pair of public policy researchers at Northeastern suggests the hill might be even steeper.



Published in *Urban Affairs Review* by Forrest Hangen, a public policy Ph.D. student, and Dan O'Brien, associate professor of public policy, urban affairs and criminology and criminal justice, the study found blatant discrimination on Craigslist against housing choice voucher holders.

The housing choice voucher program, often called Section 8 because of the section of the U.S. Housing Act that authorized it, is the primary way the federal government helps low-income families afford housing on the private market. Currently, about 2.1 million households receive vouchers as part of the program, and more than 80% of those families earn less than \$20,000 per year.

Once a family qualifies based on their income (it can't exceed 50% of their county's median income) and is approved for the program, state entities known as public housing agencies provide families with a voucher that they can use to find housing that meets a certain level of health and safety standard.

But when Hangen started looking into housing discrimination, he discovered that the program wasn't working the way it should. Hangen combed through more than 1 million Craiglist rental listings in 77 mid-sized cities across the U.S. and found "significant amounts" of blatant source of income (SOI) discrimination. Landlords would post listings that outright say, "We don't accept Section 8" or "Vouchers need not apply."

Although discrimination against Section 8 voucher holders is well documented, Hangen says the level of discrimination he found on Craigslist was surprising.

Some cities such as Madison, Wisconsin; El Paso, Texas; and Portland, Oregon had almost no express SOI discrimination in their listings. But



the story was different in cities such as Harrisburg, Pennsylvania; Tulsa, Oklahoma; and Cleveland, Ohio, where discrimination was present in around 10% of listings.

Even more surprising is that discrimination is happening in some cities that have anti-SOI discrimination laws on the books.

"When these laws pass, there's often no enforcement mechanism passed with it," Hangen says. "It's out there, people can sue based on that law and you can report it to the local housing authority, but typically there's no direct enforcement. There may not even be fines associated with it."

The federal housing act of 1937 prohibits discrimination based on many factors, including race, sex, religion, national origin and disability, but not SOI. Over the last few decades some states, counties and cities have started to adopt anti-SOI discrimination laws. But the majority still don't have laws in place, and even some of those that do still have SOI discrimination. Five of the 10 cities with the highest levels of SOI discrimination in the study had laws in place that explicitly prohibit it.

For families in the voucher program, the consequences of not being able to use their vouchers are potentially dire.

"If you can't find a unit within that search period, then you could potentially lose the voucher," says Bridgett Simmons, staff attorney with the National Housing Law Project. "If you lose the voucher, that means you no longer have the subsidy. If you no longer have the subsidy, the likelihood of you being able to secure housing after you lose it dramatically decreases."

Contrary to previous research, Hangen and O'Brien also found that landlords in lower-opportunity neighborhoods where voucher holders are already located, not those in higher-opportunity neighborhoods, are more



likely to discriminate. While some landlords in these neighborhoods specialize in renting to Section 8 tenants, others refuse to rent to voucher holders. Hangen and O'Brien suggest this is largely based on negative stereotypes—such as that they are more likely to commit crimes—against Section 8 tenants, but they couldn't be further from the truth.

"In fact, in many cases they might be the best tenants in the sense that they've been heavily vetted by a housing authority, they've been on waitlists for years and had lots of potential interactions with housing authorities and their rent is government insured," Hangen says. "In many ways, these would be model tenants for some landlords."

Families in the voucher program already have limited housing options. Simmons says SOI discrimination creates monopolies that can be harmful for voucher holders as tenants.

"It also puts tenants at risk because if there's only a few landlords in a community that accept vouchers, then those tenants are really just beholden to that select few landlords who want to participate," Simmons says. Simmons recalls one case in which the NHLP supported an attorney working to support tenants in a community with one landlord who accepted vouchers.

At the same time that voucher holders face discrimination in loweropportunity neighborhoods, Hangen says they also find it tougher to secure competitive units in higher-opportunity neighborhoods. Hangen called this a "double squeeze."

"Not only are they experiencing discrimination if they apply for a higheropportunity place, but they're expressly discriminated against in places where they already might live or concentrate or might be closer to family or social ties that they've had," Hangen says.



The study paints a fairly grim picture of the housing situation for Section 8 tenants, but Hangen says it also provides a potential path forward. As part of the study, Hangen built out a tool that easily identifies explicit discrimination in Craigslist listings. For Craigslist, which relies on people to manually flag discriminatory listings, a tool like this, if implemented, would automate moderation.

More importantly, the study highlights how anti-SOI discrimination laws may not be as effective as intended. Hangen says in addition to increased enforcement, policymakers could use market-driven approaches to motivate landlords to consider youcher holders.

"In ways that we can shift the incentives towards voucher holders, there might be ways to make them seem like better tenants to landlords," Hangen says. "For example, Somerville has a program where they'll give essentially a cash bonus to landlords who will rent to voucher holders."

Simmons says that investing in legal resources for tenants is just as valuable as changing policy, especially in states or communities where anti-SOI discrimination laws don't exist. Oftentimes local legal aid organizations, which are already overburdened and underfunded, take on this role. But Simmons also encourages tenants seeking legal action to consider pro bono programs, in-court supports, community activist groups and governmental housing entities.

"People have to have someone there to help them to assert their rights," Simmons says. "So, in addition to thinking about how the protection is structured, how enforcement is structured, it's also about the resources in the community and if the community has enough capacity to support a source of income law."

**More information:** Forrest Hangen et al, The Choice to Discriminate: How Source of Income Discrimination Constrains Opportunity for



Housing Choice Voucher Holders, *Urban Affairs Review* (2022). <u>DOI:</u> 10.1177/10780874221109591

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