

Source of Income Discrimination: Designing Effective Policies

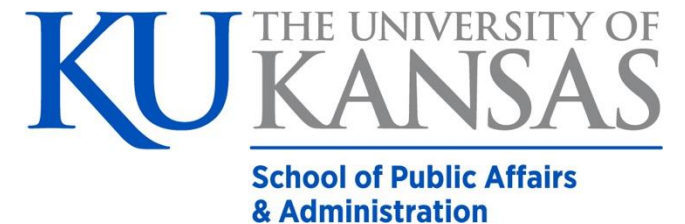
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Research Question

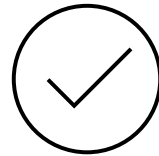


Do different policy **enforcement mechanisms**
impact the success of the
Housing Choice Voucher program?

Housing Choice Vouchers

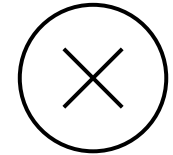
A federal program that subsidizes the cost of housing for tenants on the private market

(Ellen, 2020)



alleviates homelessness
supports families
improves housing burdens

(Ellen, 2020)



deconcentrates
voucher holders

(Ellen, 2020; McClure, 2008; Metzger, 2014; Schwartz et al., 2016; Tighe et al., 2017)

Source of Income anti-Discrimination (SOI) Policies

Legally prohibit landlords from denying potential tenants housing based on their voucher status

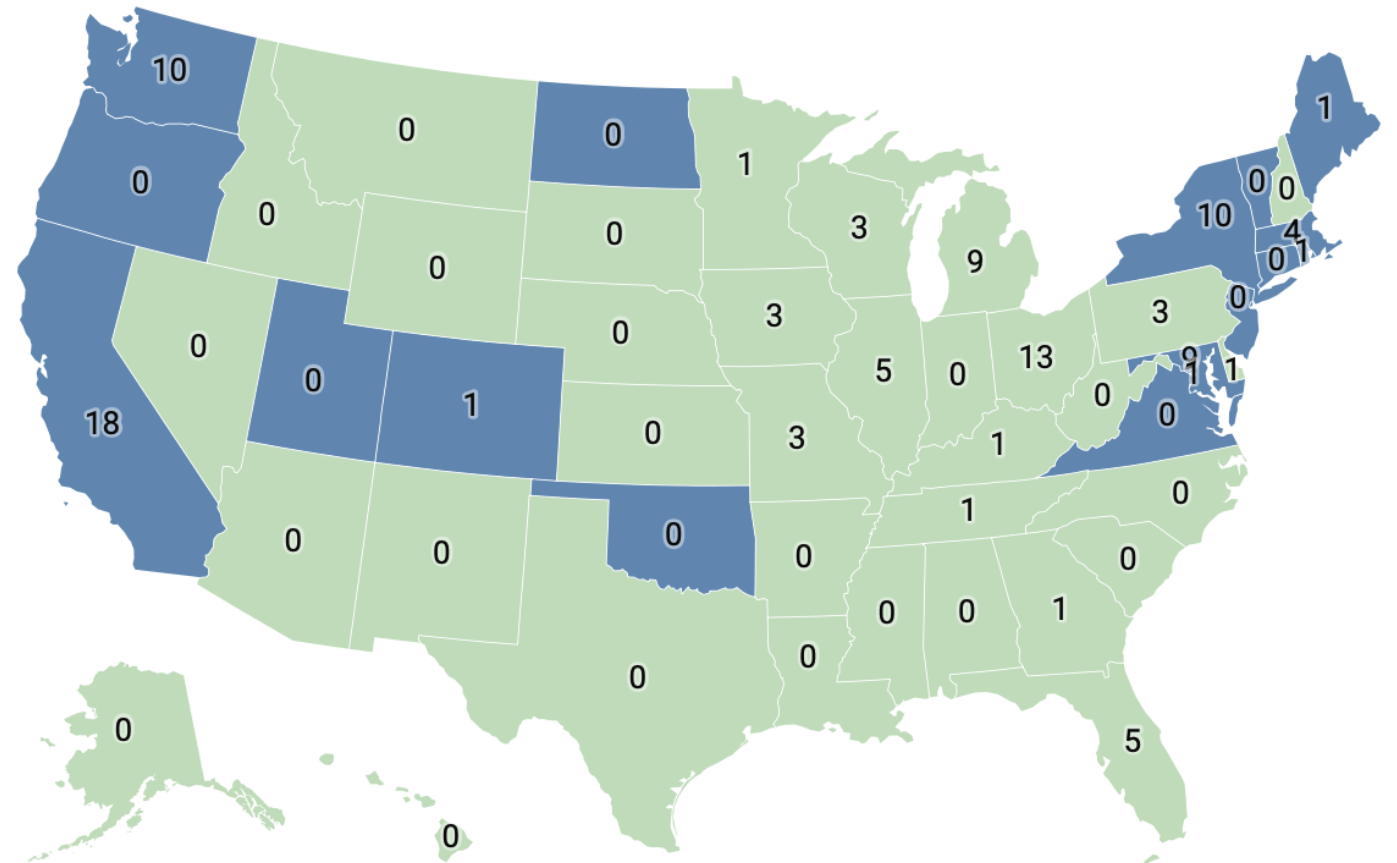
(Galvez & Knudsen, 2026)

16 states, 104 localities

Source of Income Discrimination Laws

Most state-wide SOI laws exist on the coasts, with some local SOI laws in the Midwest such as Ohio.

■ No state-wide SOI law ■ State-wide SOI law



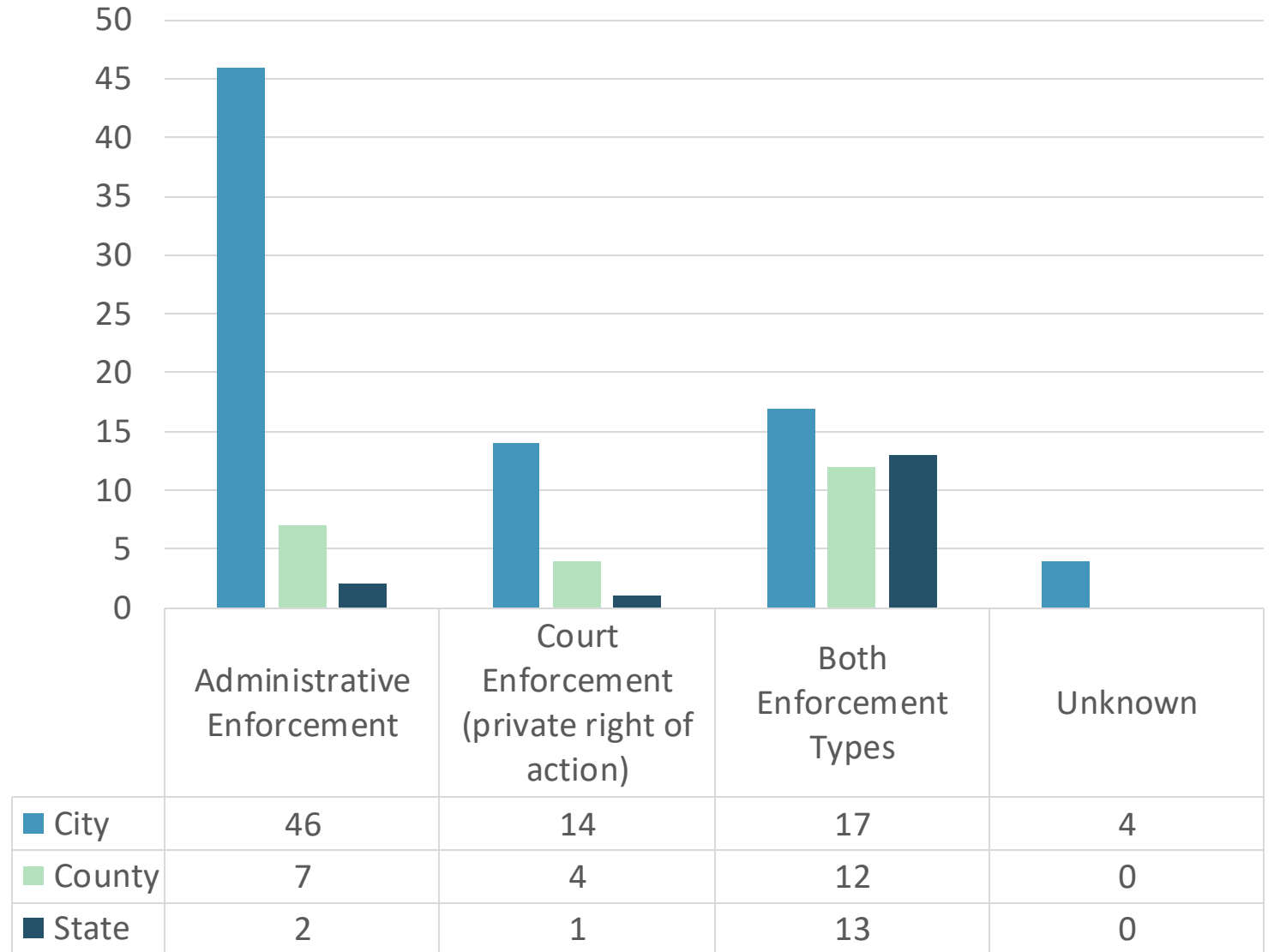
data updated 9/13/21

Map: Noelle Broughton • Source: [Urban Institute](#) • [Get the data](#) • Created with [Datawrapper](#)

SOI Enforcement Mechanisms

Administrative enforcement =
complaint

Court enforcement =
individual lawsuit



Source: Urban Institute, 2021; Author's analysis

Research Question



Do different policy **enforcement mechanisms** impact the success of the Housing Choice Voucher program?

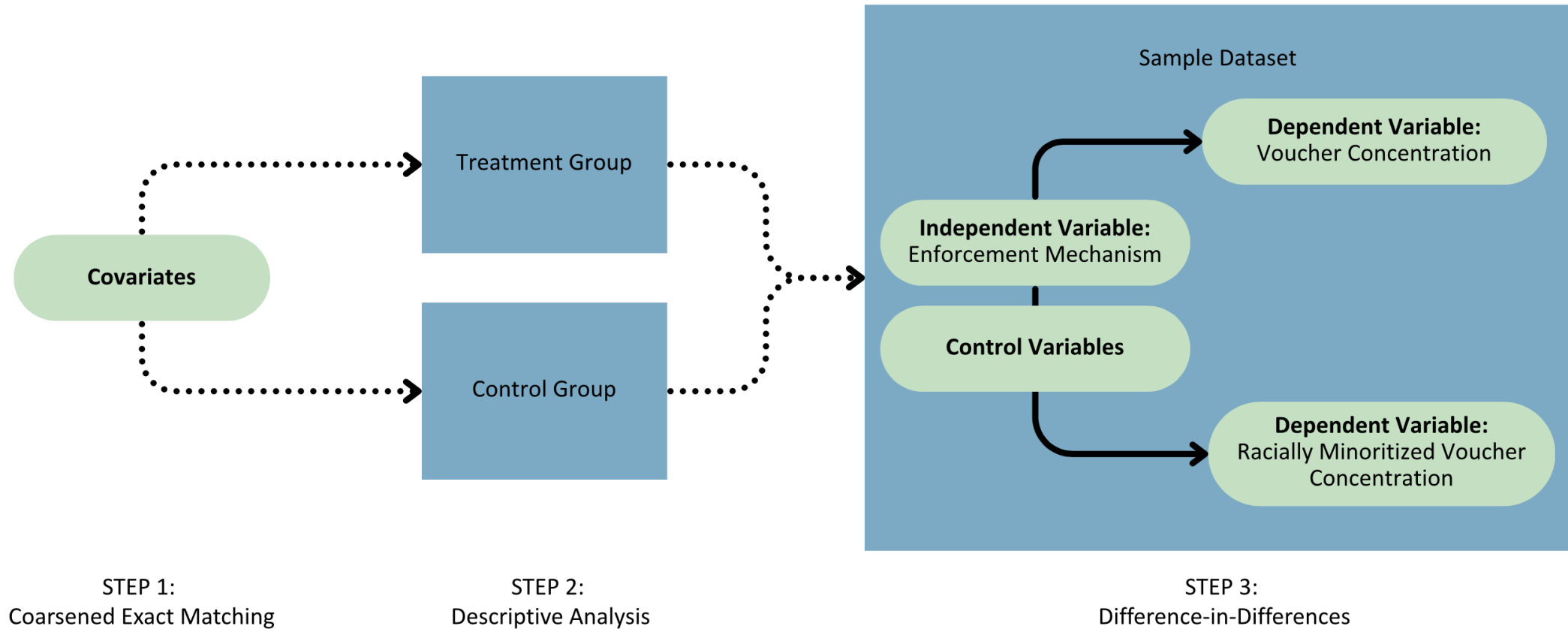
Hypothesis 1: Neighborhoods protected by *SOI policies* will be associated with **lower concentrations of voucher holders** relative to neighborhoods without SOI policies. These **effects will be greater for racially minoritized groups** than White voucher holders.

Hypothesis 2a: Neighborhoods protected by SOI policies with **only court enforcement mechanisms** will be associated with **lower concentrations of voucher holders** relative to neighborhoods with SOI policies that only have administrative enforcement mechanisms.

Hypothesis 2b: Neighborhoods protected by SOI policies with **both administrative and court enforcement mechanisms** will be associated with **lower concentrations of voucher holders** relative to neighborhoods with single-mechanism SOI policies.

Research Design: Event Study

Unit of Analysis: census tract-year



Step 1: Coarsened Exact Matching

Coarsened Exact Matching

- Data pre-processing approach (Ho et al., 2007)
- Creates balanced treatment and control groups based on covariates
- Year: 2010
- Covariates:
 - Housing Market Demand
 - Housing Market Supply
 - Urbanity
 - Racial Segregation
 - PHA Capacity

Step 3: Difference-in-Differences

Critical Independent Variable: Enforcement Mechanism

categorical, 1971-2021

- 0: no SOI policy
- 1: enforced through the courts
- 2: enforced through administration
- 3: enforced through both

Dependent Variable: Voucher Concentration

continuous, 2023

- % of voucher holders in a census tract, standardized as a z-score relative to the county
 - disaggregated by race

Controls

1971-2021

- Policy features (explicitness, exemptions, penalties, incentives)
- Regulatory arrangement (# jurisdictions)
- Small Area Fair Market Rents (mandated participation)

So What?



Do different policy **enforcement mechanisms** impact the success of the **Housing Choice Voucher program**?

Vouchers...

- most common form of housing assistance from HUD
(HUD; Center for Budget and Policy Priorities, 2024)
- original purpose is to reduce income segregation; has yet to fulfill this promise
(Ellen, 2020; McClure, 2008; Metzger, 2014; Schwartz et al., 2016; Tighe et al., 2017)

Racial equity and justice

- housing policy's historic role in segregation

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Type	Variable	Operationalized
Covariate	Housing Market Demand 2000-2010	<i>Composite z-score of percent changes from 2000-2010 of the following:</i> <ul style="list-style-type: none"> • Median home value • Average gross rent • Percent of rental units that are vacant • Percent of population with a bachelor's degree • Median household income
	Housing Market Supply 2010	Percent of renter-occupied units under the Fair Market Rent or Small Area Fair Market Rent for three-bedroom rent rates in 2010
	Urbanity 2010	Rural-urban continuum code of the county in which the census tract is within in 2010: <ul style="list-style-type: none"> • 1 – Counties in metro areas of 1 million population or more • 2 – Counties in metro areas of 250,000 to 1 million population • 3 – Counties in metro areas of fewer than 250,000 population • 4 – Urban population of 20,000 or more, adjacent to a metro area • 5 – Urban population of 20,000 or more, not adjacent to a metro area • 6 – Urban population of 5,000 to 20,000, adjacent to a metro area • 7 – Urban population of 5,000 to 20,000, not adjacent to a metro area • 8 – Urban population of fewer than 5,000, adjacent to a metro area • 9 – Urban population of fewer than 5,000, not adjacent to a metro area
	Racial Segregation 2010	Herfindahl index on the deciles of the percent of White population in a census tract in 2010
	PHA Capacity 2010	SEMAP rating of the PHA that is served by the census tract in 2010

Type	Variable	Operationalized
Dependent	Voucher Concentration 2023	Percent of voucher holders in a census tract, standardized as a z-score relative to the county in 2023
	Racially Minoritized Voucher Concentration 2023	Percent of voucher holders of color in a census tract, standardized as a z-score relative to the county in 2023; disaggregated by race: <ul style="list-style-type: none"> • Black or African American • American Indian and Alaska Native • Asian • Native Hawaiian and Pacific Islander • Two or More Races
Independent	Enforcement Mechanism 1971-2021	<ul style="list-style-type: none"> • 0: no SOI policy • 1: SOI policy enforced through the courts • 2: SOI policy enforced through administrative complaints • 3: SOI policy enforced through both administrative and legal mechanisms
Controls	Policy Features 1971-2021	<p>Explicitness (binary)</p> <ul style="list-style-type: none"> • 0: Statute does not explicitly mention housing vouchers or federal rental assistance as a protected income source. • 1: Statute explicitly mentions housing vouchers or federal rental assistance as a protected income source. <p>Exemptions (0-4)</p> <ul style="list-style-type: none"> • number of exemptions in the policy <p>Incentives (0-2)</p> <ul style="list-style-type: none"> • number of incentives in the policy <p>Penalties (0-5)</p> <ul style="list-style-type: none"> • number of penalties in the policy
	Regulatory Arrangement 1971-2021	<ul style="list-style-type: none"> • 0: tract is within no jurisdiction with SOI • 1: tract is within 1 jurisdiction with SOI • 2: tract is within 2 jurisdictions with SOI • 3: tract is within 3 jurisdictions with SOI
	Small Area Fair Market Rents 2021	<ul style="list-style-type: none"> • 0: is not mandated to participate in SAFMR • 1: is mandated to participate in SAFMR