Source of Income Protections and Access to Low-Poverty Neighborhoods

Daniel Teles and Yipeng Su
October 2022

Over the past 50 years, 16 states, the District of Columbia, and 106 local governments passed laws that prohibit landlords from discriminating against tenants who receive housing choice vouchers, or HCVs. These laws generally outlaw discrimination based on the tenant's "source of income," whether that source is a job, a pension, alimony, or government assistance. Using a new Urban Institute dataset[1] that includes details on these laws, we find that that source of income protections help families access low-poverty neighborhoods. But these laws take five years, on average, to make an impact.[2] More research is needed to understand this delay, to better understand how source of income protections might affect some households differently than others, and to determine whether other policies or programs need to be enacted for source of income protections to be effective.

Prior research provides some insights into the effects these laws have on local outcomes. A 2012 study found that state and local source of income laws appear to increase the success rates of voucher utilization among local public housing authorities covered by the laws (Freeman 2012). A follow up study investigated the location outcomes of voucher recipients and found source of income laws were associated with recipients living in neighborhood with lower poverty rates, higher shares of white households, and smaller concentration of voucher recipients (Freeman and Li 2014). Galvez (2011) found that the average neighborhood poverty rate for voucher recipients was slightly lower in areas with source of income laws in place.

In this brief, we expand on this body of research using a larger, more detailed legal dataset that includes 123 state and local laws and their key features. We pair these data with data that describe the neighborhood poverty rate of households with vouchers between 2001 and 2017. Because the long-term benefits of living in low-poverty areas are well documented for children in households using vouchers, we focus our analysis on families with children. Using an event study design, we estimate changes in access to low-poverty neighborhoods both before and after the enactment of source of income protections for families with newly issued vouchers and families that move with a portable voucher. We also examine whether impacts and patterns differ between places that passed stronger or weaker protections, as well as between households with different demographic characteristics.

Our estimates show that relative to a modeled counterfactual, the shares of voucher-assisted households with children moving into low-poverty neighborhoods were falling in places that enacted source of income protections before the protection took effect. This trend continues for three to four years, on average, before reversing. We separately model households moving with vouchers and households that are new to the voucher program and find similar trends and effect sizes overall. Between the fourth and eighth year after protections take effect, the share of voucher-assisted households with children moving into low-poverty neighborhoods increases by about 3 percentage points and is greater than the year before the laws took effect. We also looked at the features of the laws and applied a scoring system designed the measure the "strength" of the laws based on their formal (legal) features.[3] We did not find evidence that stronger source of income protections lead to either a larger or more immediate impact. Both the preprotection declines in access to low-poverty neighborhoods and the improvements after laws are passed are larger among families with Black or African American household heads than for families with white or Hispanic/Latinx household heads.

Our findings broadly align with concurrent research. Using a slightly shorter, overlapping sample period (2007 to 2017), Ellen, O'Regan, and Harwood (2022) find that households with vouchers that move after a source of income law is enacted tend to move to neighborhoods with lower poverty rates. They also find that families moving with vouchers move to neighborhoods with a larger share of white residents in places with source of income laws. Their research, however, does not find similar effects for new voucher households.

Source of income protections appear to spur a measurable increase in access to low-poverty neighborhoods for families with vouchers. But we find that effects are delayed, and we do not find a direct link between law strength the size of a law's impact. This might suggest that policies, programs, and enforcement mechanisms are adjusted after source of income laws are passed, and these adjustments or programs are a significant factor in access to low-poverty neighborhoods. More research is needed to study the implementation of source of income laws and to better understand the mechanisms that make them effective.

Vouchers, Discrimination, and Legal Protections

HCVs are the federal government's primary tool to support low-income renters. For renters who receive vouchers, the program pays a portion of their rent directly to their landlords. The share of rent covered by the program is typically the amount remaining after the household pays roughly 30 percent of its income in rent, up to certain limits determined by the US Department of Housing and Urban Development (HUD) and the local public housing agencies (PHAs) that administer voucher programs. Currently, the program serves approximately 2.2 million households, with an average subsidy per household of $810 a month and an average family contribution of $370 a month (HUD 2019).

Housing vouchers alleviate rent burdens and can help reduce overcrowding and homelessness. Research shows voucher use is associated with reductions in food insecurity, child separations, and incidence of domestic violence, as well as with improved mental health for adults and educational and behavioral health outcomes for children (Gubits et al. 2016; Wood, Turnham, and Mills 2008). Using vouchers to move from high- to low-poverty neighborhoods has been found to result in long-term improvements in educational and economic outcomes (Chetty, Hendren, and Katz 2016).

Although the HCV program was partly designed to help households move to opportunity-rich neighborhoods, past research has documented several barriers that prevent voucher holders from moving to housing and neighborhoods of their choice. The main barrier cited in the literature is landlord discrimination against voucher holders, which appears to be widespread (Aliprantis, Martin, and Phillips et al. 2019; Cunningham et al. 2018).

Landlord discrimination increases costs for both renters and PHAs. When landlords deny qualified applicants with a voucher, failed housing searches can lead to slower lease-up time and even forfeited vouchers, since households have limited times to find housing (DeLuca, Garboden, and Rosenblatt 2013). Households are also left with fewer viable housing or neighborhood options and may compromise on their preferences, which often leads to concentrations of households with vouchers in high-poverty neighborhoods. A recent multisite voucher acceptance study by the Urban Institute found that voucher denials were common in low-poverty neighborhoods (Cunningham et al. 2018). Data from the study also suggest denials are more frequent in neighborhoods with high-performing schools.[4] Aliprantis, Martin, and Phillips (2019) found similar results for landlords in "opportunity" areas with higher rents.

Participation in the HCV program is voluntary, and HCV holders are not protected by federal fair housing laws. In response to the lack of federal protections, many states and local governments (cities or counties) adopted their own laws that prohibit discriminatory practices against voucher holders from landlords. Massachusetts passed the nation's first law to prohibit discrimination based on tenants' source of income in 1971. By July 2021, 16 states, the District of Columbia, and 106 local governments had passed similar antidiscrimination laws, covering about half of all households with vouchers nationally.[5] These states and localities are depicted in figure 1.

The features of these laws vary in ways that are likely to affect their strength and effectiveness (Poverty & Race Research Action Council 2020). Greene et al. (2020) identifies four important dimensions in which differences between laws might impact their effectiveness. First, some laws explicitly protect voucher holders; others provide broader source of income protections but leave it to courts and enforcement agencies to determine whether families in the HCV program are covered. Second, laws differ in who can enforce the law and what the penalties are for landlords who violate it. Third, some laws create exemptions or loopholes that could undermine the law's effectiveness. And fourth, a few laws created programs to encourage landlords to participate in the HCV program. In this brief, we use the scoring developed by Greene et al. (2020) to examine whether stronger laws had larger or smaller effects than weaker laws.

FIGURE 1

Source of Income Protections in the United States as of July 2021
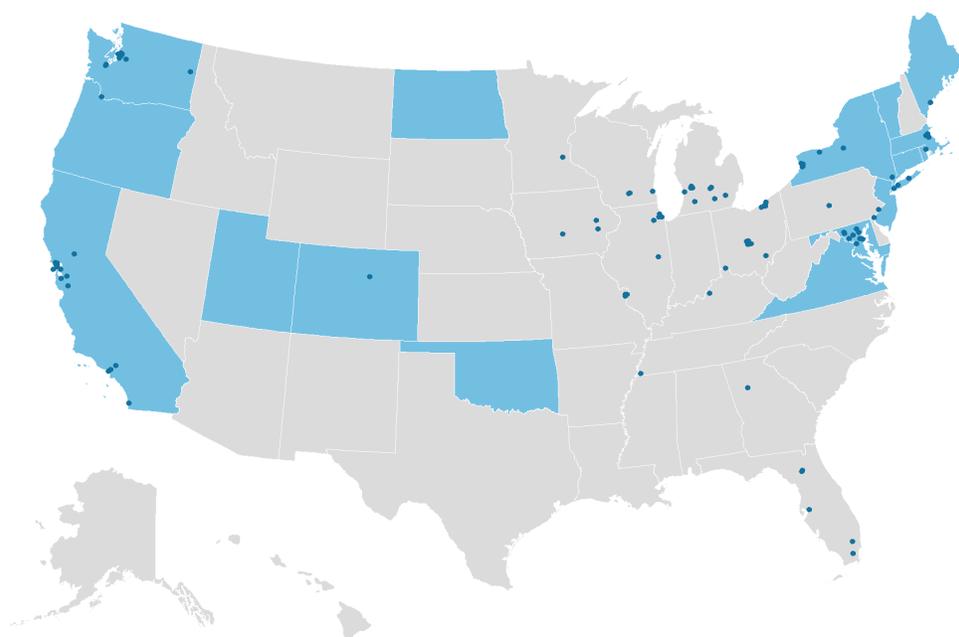
Source: "State and Local Voucher Protection Laws," Urban Institute Data Catalog, accessed September 22, 2021, https://datacatalog.urban.org/dataset/state-and-local-voucher-protection-laws.
Notes: State laws are shaded in blue. County and city laws are represented with dots.

Measuring Improvements in Moves to Opportunity

Our analysis is designed to measure the effect of source of income laws on the neighborhood choice of families with children in the voucher program. We use census tracts that had a poverty rate of less than 10 percent in 2000 as a proxy for neighborhoods with better access to educational and economic opportunities. Although other measures can capture the more detailed types of "opportunity

neighborhoods," poverty rate is a national measure that ensures both coverage and comparability for our analysis across the US. This definition is also widely used in other studies on neighborhood outcomes, such as the Moving to Opportunity Impact Evaluations (Ludwig et al. 2013; Chetty, Hendren, and Katz 2016). We use the poverty rates of neighborhoods in 2000 so that our findings are not affected by relocation of families with low incomes during our study period.

Places that pass laws might be intrinsically different than places that didn't, and the timing of when the laws are passed can both affect and be affected by the experience and decision processes of families with vouchers. This makes it hard to discern how source of income laws truly affect housing choice. We address these obstacles with a panel event-study design that incorporates data from places that passed source of income laws both during and after our analysis period. Using a dataset that includes the census tracts of households before and after the effective date of source of income laws, we were able to test if the adoption of source of income protections help households move to neighborhoods with low poverty.

Our analysis uses three datasets: the Urban Institute's State and Local Voucher Protection Laws database, which builds on a compilation of related statutes published and updated regularly by the Poverty & Race Research Action Council (2022) and includes laws passed through July of 2021; US Census Bureau data on neighborhood poverty rates; and HUD Public and Indian Housing Information Center (PIC) data, which includes the demographics of households with vouchers and the census tracts in which they live. We limit our analysis to households with housing choice vouchers that appeared in the PIC data from 2001 to 2017, because data before 2001 appear to be incomplete. Because in the long-term, positive effects of living in low-poverty neighborhoods are most clearly linked to children in households with vouchers, we further limit our analysis to households with at least one person under age 18. Next, we identify households that are new to the HCV program using action codes in the PIC dataset and identify households moving with vouchers by flagging any household whose census tract changes between one year and the next.[6] Finally, we limit our sample to households living in places with source of income laws that became effective or were passed between 2001 and July of 2021. We define households as living in places with source of income protections if they move into census tracts in a state, county, or city with source of income protections.[7] Our treatment group consists of families with vouchers living in places with laws that became effective between 2001 and 2017. Our control group consists of families with vouchers living in places that passed laws before July 2021 that did not become effective until 2018 or later.

Table 1 summarizes the average characteristics of the families in our research sample and the average poverty level of the neighborhoods in which they live. The households in our study lived in neighborhoods that had an average poverty rate of 20 percent in 2000. Fewer than one in four newly accepted households with vouchers found housing in low-poverty neighborhoods. Households moving with vouchers were slightly more likely to move into low-poverty neighborhoods (26 percent). Compared with the new households, a larger share of households that moved with a voucher had a Black or African American household head and a smaller share had a white household head.

TABLE 1

Characteristics of Households in Research Sample and their Neighborhoods

2001 to 2017

	New Voucher Households		Households Moving with Vouchers	
	Average	Standard deviation	Average	Standard deviation
Poverty rate (in 2000) of new census tract	20.5	12.8	20.0	13.0
Percent in low-poverty tracts	22.8	42.0	26.0	43.9
Percent with female household head	88.7	31.6	93.1	25.3
Age of household head	33.7	9.8	36.7	9.4
Percent with a Black or African American household head	46.1	49.9	60.7	48.8
Percent with a white household head	49.5	50.0	35.3	47.8
Percent with an Asian household head	2.7	16.3	2.9	16.7
Percent with a household head of another race	1.7	12.8	1.1	10.5
Percent with Latino or Hispanic household head (any race)	22.1	41.5	19.0	39.2
Number of observations	654,709		686,808	

Source: Urban Institute analysis of data from the 2000 Census and US Department of Housing and Urban Development's Office of Public and Indian Housing Information Center (2001 to 2017).

Note: Research sample includes households with children living in places that enacted source of income laws that became effective or were passed between 2001 and July of 2021.

We then use a panel event study regression to estimate relative access to low-poverty neighborhoods among families with vouchers before and after source of income protection laws take effect. Specifically, we estimate the following equation:

$$Y_{ijt} = \left(\sum_{\tau=-16}^{-2} \delta_\tau \times SOI\ Law_{j\tau} + \sum_{\tau=0}^{15} \delta_\tau \times SOI\ Law_{j\tau} \right) \times Treated_j + \lambda_t + \gamma_j + X_{ijt}\beta + \varepsilon_{ijt}$$

Where Y_{ijt} is equal to 1 if family i in location j, moves into a low-poverty census tract in year t; τ is the difference between the current year and the year the law was passed (so if the law passed in 2010, τ is equal to -2 in 2008 and 2 in 2012); $SOI\ Law_{j\tau}$ is a dummy variable equal to 1 if the source of income law that is in effect in location j went into effect in year $t + \tau$; $Treated_j$ is equal to 1 for the treatment group and 0 for the control group; λ_t is a calendar year fixed effect; γ_j is a location fixed effect; X_{ijt} is a set of control variables that account for differences in demographics, PHA characteristics, and local housing markets; and ε_{ijt} is an error term.

The coefficients of interest are the δ_τ's, which estimate whether families moved into low-poverty tracts more or less frequently in year $t + \tau$ relative to year $t - 1$; because fewer jurisdictions are available to estimate δ_τ as τ gets further from zero (figure 2) we only present the estimates of δ_τ for τ between -10 and 10.

Locations are indexed to counties except in places where cities passed source of income protections. In those places, we assign treatment and include fixed effects for each city with a source of income protection law and treat the remainder of the county as single location.

The model includes the following control variables: sex, race, and ethnicity of household head; whether the head of household is age 62 on average; whether Fair Market Rents are determined using statewide data on nonmetropolitan areas, data on the metropolitan area, or data on the zip code; the PHA's Section 8 Management Assessment Program (SEMAP) score; whether the PHA has a program to expand housing choice and whether it is a participant in the Moving to Work demonstration; the housing price index for the county; and the level of racial and ethnic segregation in the county measured using the dissimilarity index.

Figure 2 and figure 3 show the number of laws and households for which we have data relative to the effective date of the law in that jurisdiction. For example, the first column of figure 2 shows that we observe households in six places for the 16 years leading up to the law's effective date. Our event study model estimates the difference in the share of household in low-poverty neighborhoods from 16 years before the law to 15 years after the law. Rather than draw conclusions based on a small number of laws, we only evaluate the estimated coefficients between eight years before a law's effective date and eight years after its effective date.

Data Availability Relative to Source of Income Law's Enactment—Number of Laws
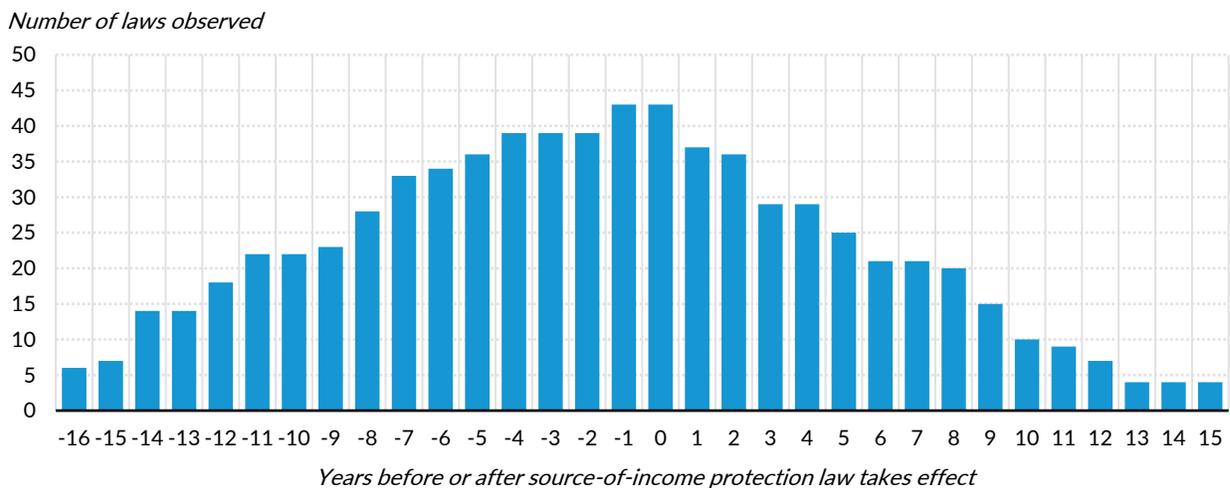
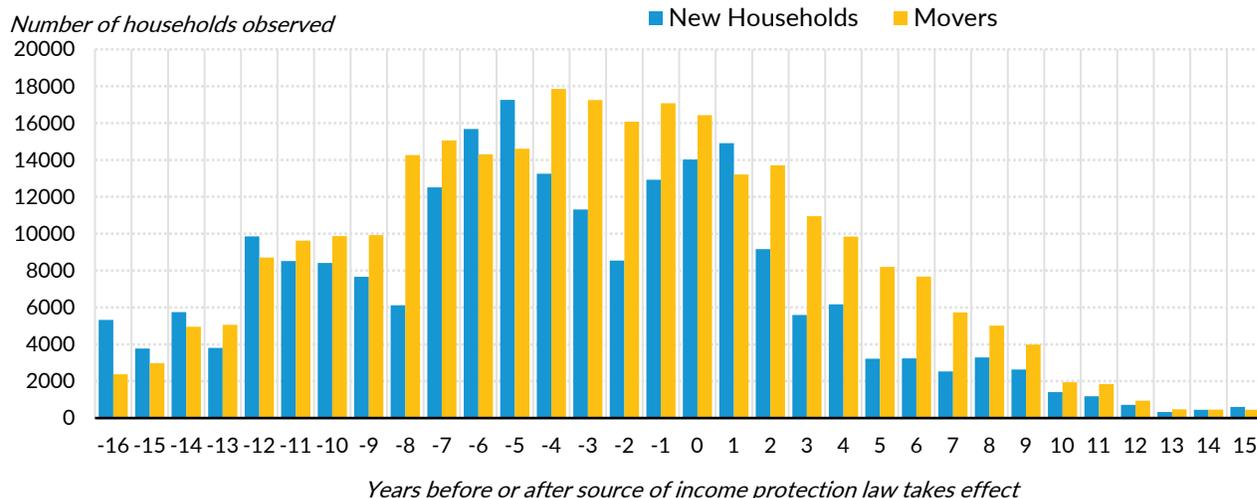*Number of laws observed*

Years before or after source-of-income protection law takes effect

Source: Urban Institute analysis of "State and Local Voucher Protection Laws," Urban Institute Data Catalog, accessed September 22, 2021, https://datacatalog.urban.org/dataset/state-and-local-voucher-protection-laws.
Note: Figure displays the number of laws that can be used to estimate trends in outcomes relative to the year the law takes effect. Analysis includes only laws passed between 2002 and 2017. The first bar on the left shows that our data include six laws for which we observe outcomes 16 years before the law took effect (these laws took effect in 2017). The last bar on the right shows that there are four laws for which we observe outcomes 15 years after the law took effect (these laws took effect in 2002). The bar over 0 shows that there are 43 laws (which took effect between 2002 and 2017) for which we observe outcomes in the year that they took effect.

FIGURE 3

Households Observed by Year Before or After Source of Income Law's Enactment

Number of households observed

■ New Households   ■ Movers

Years before or after source of income protection law takes effect

Source: Urban Institute analysis of "State and Local Voucher Protection Laws," Urban Institute Data Catalog, accessed September 22, 2021, https://datacatalog.urban.org/dataset/state-and-local-voucher-protection-laws, and the US Department of Housing and Urban Development's Office of Public and Indian Housing Information Center data.
Note: Figure displays the number of households with children, with new vouchers or moving with vouchers that we observe relative to the year that a source of income protection law takes effect that covers them. Analysis includes only laws passed between 2002 and 2017. The first bars on the left show the number of observations in 2001 in places where laws that took effect in 2017 (16 years later). The last bars on the right show the number of observations in 2017 in places where laws took effect in 2002 (15 years earlier). The bars over 0 show the number observations in places in the years in which the laws took effect.

Changes in Access to Low-Poverty Neighborhoods before and after Source of Income Protections

Our results show similar changes in access to low-poverty neighborhoods for both new households with vouchers and existing households moving with vouchers, controlling for baseline household and location characteristics, national and local trends, and **the** presence of PHAs with more flexibility in funding and expanding the HCV program (figure 4). For both groups, the share of households moving into low-poverty neighborhoods fell in the six years before a source of income law took effect. Using a 95 percent confidence interval, movers were between 2.5 and 4.3 percentage points more likely to move into a low-poverty neighborhood six years before a law's effective date. New households were between 2.0 and 3.8 percentage points more likely to move into a low-poverty neighborhood six years before a law's effective date.

FIGURE 4

Access to Low-Poverty Neighborhoods before and after the Enactment of Source of Income Laws

Change in percentage of households with children in the voucher program that moved to low-poverty tracts in the decade before or after a new source of income law

Percentage point difference
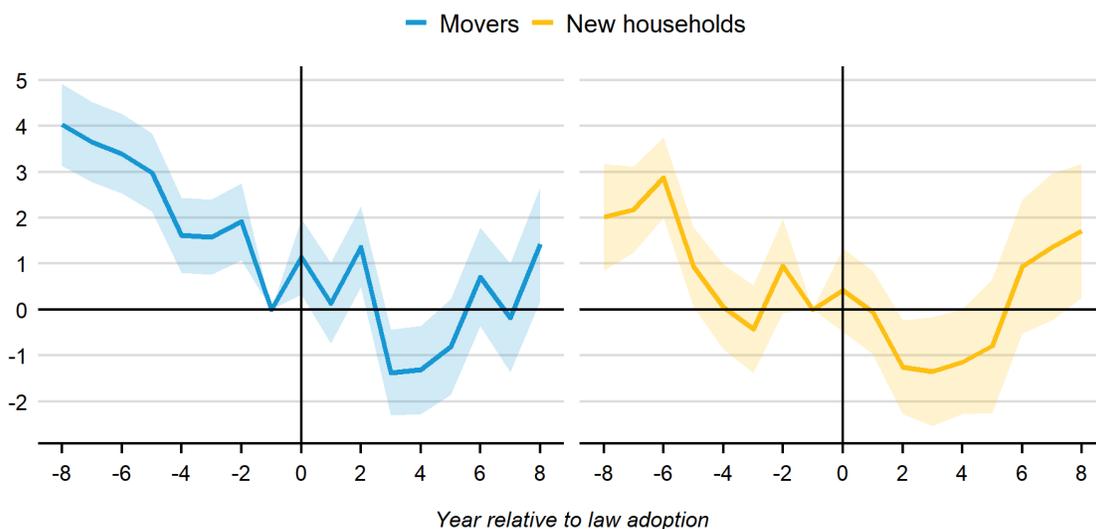
Year relative to law adoption

Source: Urban Institute analysis of "State and Local Voucher Protection Laws," Urban Institute Data Catalog, accessed September 22, 2021, https://datacatalog.urban.org/dataset/state-and-local-voucher-protection-laws, the US Census Bureau, and the US Department of Housing and Urban Development's Office of Public and Indian Housing Information Center data
Notes: Solid lines display the coefficients from an event study model estimating differences in the share of households moving into low-poverty neighborhoods in a given year relative to the year before source of income protections took effect. The shaded area represents a 95 percent confidence interval around these estimates. The model controls for the sex, race, and ethnicity of household head; whether the head of household is age 62 on average; whether Fair Market Rents are determined using statewide data on nonmetropolitan areas, data on the metropolitan area, or data on the zip code; the public housing agency's Section 8 Management Assessment Program score; whether the public housing agency has a program to expand housing choice and whether it is a participant in the Moving to Work demonstration; the housing price index for the county; and the level of racial and ethnic segregation in the county measured using the dissimilarity index.

We also find that that relative to a modeled counterfactual, the share of new or moving households with children moving into low-poverty neighborhoods continued to fall for three to four years before reversing. Three years after a law's effective date, we estimate that movers were between 0.4 and 2.3 percentage points less likely to move into a low-poverty neighborhood than they were the year before a law's effective date. New households were between 0.2 and 2.5 percentage points less likely to move into a low-poverty neighborhood than they were the year before a law's effective date.
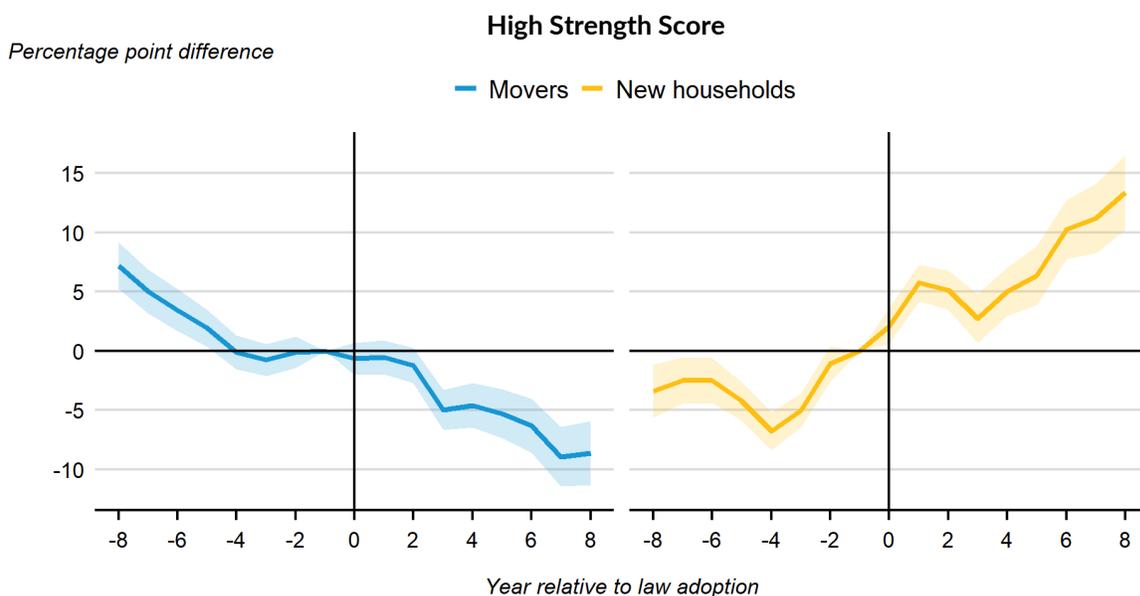
Access to low-poverty neighborhoods then starts to increase in the fourth or fifth year after the law is enacted. Between the fourth and eighth year after a source of income law takes effect, the likelihood that a family with children moves into a low-poverty neighborhood increases by between 0.5 and 5.0 percentage points for movers and between 0.3 and 5.5 percentage points for new households. From the eighth year after protections take effect moving forward, we estimate that more new and moving households access low-poverty neighborhoods relative to the modeled counterfactual.
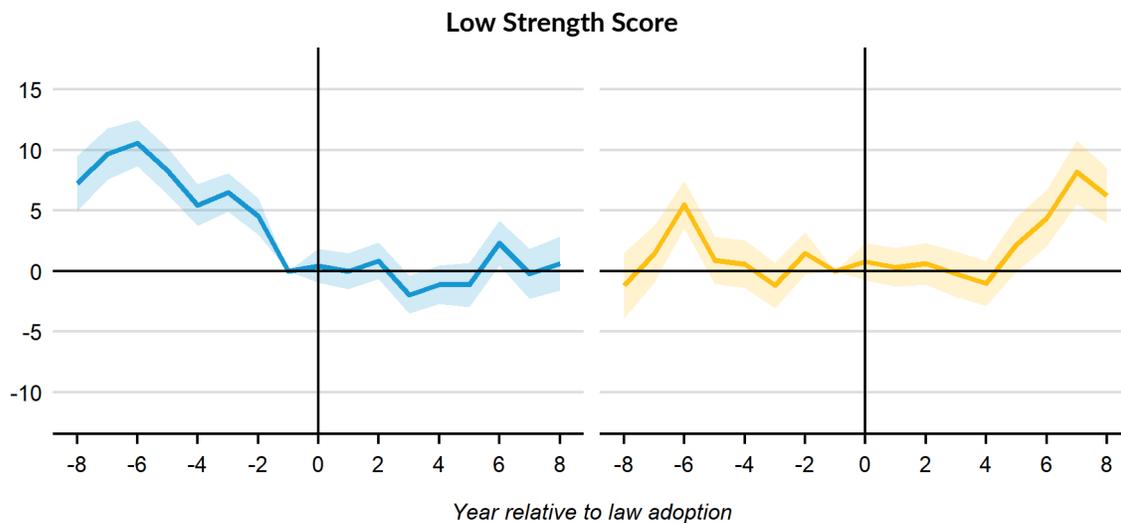
Patterns in Access by Relative Strength of the Source of Income Protections

We divided laws into those with stronger or weaker source of income protections and examined their impacts on access to low-poverty neighborhoods separately. We measure law strength using the measure described in Greene et al. (2020) and included in the dataset. The law strength measure scores laws based on how explicitly they protect voucher families, their enforcement mechanisms, exemptions written into the law, and incentives enacted along with the antidiscrimination provisions. We defined laws as stronger if they fell in the top half of scores and weaker if they fell in the bottom half.

In places with stronger laws, there is evidence of a higher likelihood of new households moving to low-poverty neighborhoods in the years after the law was enacted (figure 5). But in these same places, we see no effect on movers. Relative to the modeled counterfactual, movers were less likely to move to low-poverty neighborhoods eight years after stronger source of income laws were passed. Among movers in places with weaker laws, we see similar patterns to the overall effect of source of income protections, a relative decline that precedes the laws' effective date and is reversed around the fourth year after the law becomes effective (figures 4 and 5). This trend does not appear, however, for new households in places with weaker laws (figure 5). Comparing the results between places with higher- and lower-scoring laws, we fail to find evidence that stronger laws, at least with regards to this scoring metric, are more effective.

FIGURE 5

Access to Low-Poverty Neighborhoods before and after the Enactment of Stronger or Weaker Source of Income Laws

Change in percentage of households with children in the voucher program that moved to low-poverty tracts in the decade before or after a new source of income law with a high or low strength score

Low Strength Score

Year relative to law adoption

Sources: Urban Institute analysis of "State and Local Voucher Protection Laws," Urban Institute Data Catalog, accessed September 22, 2021, https://datacatalog.urban.org/dataset/state-and-local-voucher-protection-laws, the US Department of Housing and Urban Development's Office of Public and Indian Housing Information Center data, and 2013–2017 American Community Survey 5-year estimates

Notes: Solid lines display the coefficients from event study models estimating differences in the share of households moving into low-poverty neighborhoods in a given year relative to the year before source of income protections took effect. The shaded area represents a 95 percent confidence interval around these estimates. The model controls for the sex, race, and ethnicity of the household head; whether the head of household is age 62 on average; whether Fair Market Rents are determined using statewide data on nonmetropolitan areas, data on the metropolitan area, or data on the zip code; the public housing agency's Section 8 Management Assessment Program score; whether the public housing agency has a program to expand housing choice and whether it is a participant in the Moving to Work demonstration; the housing price index for the county; and the level of racial and ethnic segregation in the county measured using the dissimilarity index.

Patterns in Access by Race and Ethnicity

With race and ethnicity information for the heads of the assisted households, we explored patterns in access by race and ethnicity groups. Specifically, Hispanic/Latinx, non-Hispanic white, and non-Hispanic Black.
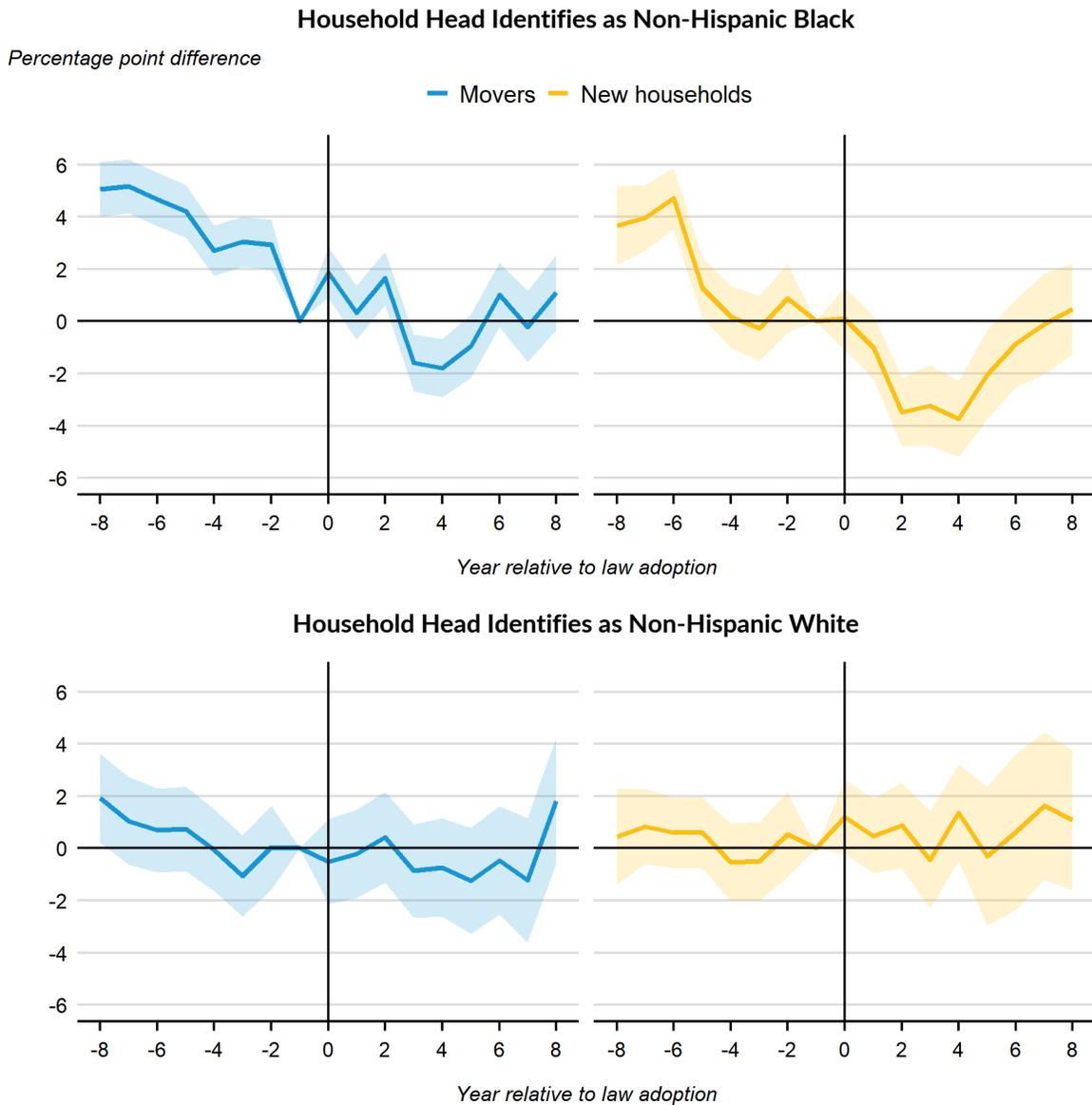
For non-Hispanic Black heads of households with children that are newly admitted or moved with a voucher, the decline in access before a law enactment is clear (figure 6). For these households, the share moving into a low-poverty neighborhood was between 3.6 and 5.7 percentage points higher (among movers) or 3.5 and 5.9 percentage points higher (among new households) six years before a law's effective date than it was the year before, relative to the modeled counterfactual. As with the overall findings (figure 4) we see a reversal of this trend beginning around four years after the laws take effect. For movers with a Black head of household, the share moving into low-poverty neighborhoods rose between 0.4 and 5.5 percentage points relative to the counterfactual. For new households, the share rose between 1.0 and 7.4 percentage points.

For households with non-Hispanic white and Hispanic or Latinx household heads, we find little evidence of either declining relative access to low-poverty neighborhoods before source of income laws are passed and take effect or increasing access after the laws take effect (figure 6).
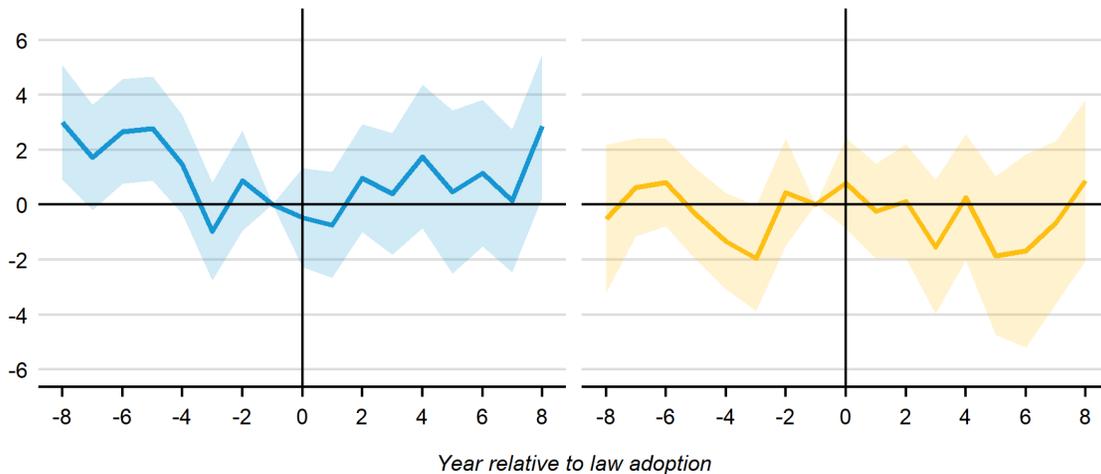
FIGURE 6

Access to Low-Poverty Neighborhoods Before and After the Enactment of Source of Income Laws by Race and Ethnicity

Change in percent of non-Hispanic Black, non-Hispanic white, and Hispanic or Latino households with children in the voucher program that moved to low-poverty tracts in the decade before or after a new source of income law

Household Head Identifies as Non-Hispanic Black

Percentage point difference

— Movers — New households

Year relative to law adoption

Household Head Identifies as Non-Hispanic White

Year relative to law adoption

Household Head Identifies as Hispanic or Latino

Year relative to law adoption

Sources: Urban Institute analysis of "State and Local Voucher Protection Laws," Urban Institute Data Catalog, accessed September 22, 2021, https://datacatalog.urban.org/dataset/state-and-local-voucher-protection-laws, the US Department of Housing and Urban Development's Office of Public and Indian Housing Information Center data, and 2013–2017 American Community Survey 5-year estimates

Notes: Solid lines display the coefficients from event study models estimating differences in the shares of households moving into low-poverty neighborhoods in a given year relative to the year before source of income protections took effect. The shaded area represents a 95 percent confidence interval around these estimates. The model controls for the sex, race, and ethnicity of household head; whether the head of household is age 62 on average; whether Fair Market Rents are determined using statewide data on nonmetropolitan areas, data on the metropolitan area, or data on the zip code; the public housing agency's Section 8 Management Assessment Program score; whether the public housing agency has a program to expand housing choice and whether it is a participant in the Moving to Work demonstration; the housing price index for the county; and the level of racial and ethnic segregation in the county measured using the dissimilarity index.

Conclusions

Using event studies, we find evidence that cities, counties, and states passed source of income laws in the face of declining relative access to low-poverty neighborhoods among families with vouchers. The event studies show that after accounting for differences in household demographics, PHA characteristics, and national economic trends, the share of families with vouchers moving into low-poverty neighborhoods fell about 3 percentage points over the six years before source of income protections took effect. And access to low-poverty neighborhoods continues to decline for three or four years after protection take effect. Disaggregating impacts by race and ethnicity, we see that the pattern of declining relative access to low-poverty neighborhoods was most severe among families with a Black or African American household head.

Our event studies also show that source of income protections reverse the preexisting declines in access to low-poverty neighborhoods. Between the fourth and eighth year after protections take effect, the share of voucher-assisted households with children moving into low-poverty neighborhoods increases by about 3 percentage points and is greater than the year before the laws took effect. This pattern also appears among families with Black or African American household heads.

Effects appear smaller for families with a non-Hispanic white household head. But these families had greater access to low-poverty neighborhoods and saw less of a decline in access before laws were passed. We do not see a clear trend among households with a Hispanic or Latino household head, and sample sizes are too small to identify trends among other groups.

These findings broadly align with similar research. Galvez et al. (2020) document that both source of income protections in Oregon and attempts to enact source of income protections in Texas were responses to concentrations of voucher families, particularly Black families in high poverty areas. Freeman (2012) found higher utilization rates among PHAs in jurisdictions with source of income protections. Ellen, O'Regan, and Harwood (2022) find evidence that source-of-income protection laws lead to lower average neighborhood poverty rates for existing voucher holders that move.

We also separately estimated effects in places with stronger or weaker laws, using data developed by Greene et al. (2020) We did not find evidence that stronger source of income protection laws lead to either a larger or more immediate impact. But drastic differences in the trends among households with new vouchers and household moves with vouchers in places with stronger laws remain unexplained.

Implications and Future Research Needs

One potential explanation for our findings is that places that pass source of income protections continued to implement or adjust policies and programs until they had the desired effect (including, for example, adjusting voucher payment standards in low-poverty neighborhoods). That might explain the delay in impact and the lack of a clear relationship between law strength and access to low-poverty neighborhoods. Future research is warranted to examine this delay and to explore what policies and programs PHAs, cities, counties, and states enact after source of income protections become law.

More research is also needed to further explore how source of income protections might affect some households differently than others. Given that the patterns we find appear to be driven by the experiences of families with a non-Hispanic Black head of household, future research is needed to examine the source of income protections and their effects on racial discrimination and segregation.

Notes

[1] See Urban Institute, "State and Local Voucher Protection Laws," accessed August 15, 2022, https://datacatalog.urban.org/dataset/state-and-local-voucher-protection-laws, made available under the ODC-BY 1.0 Attribution License.

[2] Throughout our analysis, we define a law as taking effect using the effective dates provided in the Urban Institute State and Local Voucher Protection Laws dataset. Effective dates were determined through analysis of the text of the laws. When it was not clear or specified when a law took effect, we assumed it was the same as the adopted year.

[3] We do not have information on whether and how laws are enforced beyond the mechanisms defined in the text of the law.

4   "Why Schools Should Care about Housing Voucher Discrimination," Urban Institute, August 2020, https://housingmatters.urban.org/feature/why-schools-should-care-about-housing-voucher-discrimination.

5   Authors' calculations using the Urban Institute database of state and local voucher protection laws. The estimate is based on jurisdictions with laws enacted through 2019 and voucher holder locations recorded in HUD household-PIC data for 2017.

6   We also identify households as moving if they appear in the PIC data in nonconsecutive years, in different census tracts, without action codes that identify an exit or reentry into the HCV program.

7   Census tracts nest completely within states and counties. When source of income protections were passed at the municipal (subcounty) level, we treat tracts as covered if the majority of the tract's population falls within a city or town with source of income protections.

References

Aliprantis, Dionissi, Hal Martin, and David Phillips. 2019. "Can Landlords Be Paid to Stop Avoiding Voucher Tenants?" WP 19-02. Cleveland: Federal Reserve Bank of Cleveland.

Chetty, Raj, Nathaniel Hendren, and Lawrence F. Katz. 2016. "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment." *American Economic Review* 106 (4): 855–902.

Cunningham, Mary, Martha Galvez, Claudia L. Aranda, Robert Santos, Doug Wissoker, Alyse Oneto, Rob Pitingolo, and James Crawford. 2018. "A Pilot Study of Landlord Acceptance of Housing Choice Vouchers." Washington, DC: US Department of Housing and Urban Development.

DeLuca, Stefanie, Philip M. E. Garboden, and Peter Rosenblatt. 2013. "Segregating Shelter: How Housing Policies Shape the Residential Locations of Low-Income Minority Families." *Annals of the American Academy of Political and Social Science* 647 (1): 268–99.

Ellen, Ingrid Gould, Katherine M. O'Regan, and Katherine W. H. Harwood. 2022. "Advancing Choice in the Housing Choice Voucher Program: Source of Income Protections and Locational Outcomes." *Housing Policy Debate*.

Freeman, Lance. 2012. "The Impact of Source of Income Laws on Voucher Utilization." *Housing Policy Debate* 22 (2): 297–318.

Freeman, Lance, and Yunjing Li. 2014. "Do Source of Income Anti-discrimination Laws Facilitate Access to Less Disadvantaged Neighborhoods?" *Housing Studies* 29 (1): 88–107.

Galvez, Martha M. 2011. *Defining "Choice" in the Housing Choice Voucher Program: The Role of Market Constraints and Household Preferences in Location Outcomes*. New York: New York University.

Galvez, Martha M., Solomon Greene, Alyse D. Oneto, and Patrick Spauster. 2020. "Protecting Housing Choice Voucher Holders from Discrimination: Lessons from Oregon and Texas." Washington, DC: Urban Institute.

Greene, Solomon, Patrick Spauster, Martha M. Galvez, and Daniel Teles. 2020. "State and Local Voucher Protection Laws: Introducing a New Legal Dataset." Washington, DC: Urban Institute.

Gubits, Daniel, Marybeth Shinn, Michelle Wood, Stephen Bell, Samuel Dastrup, Claudia Solari, Scott Brown, Debi McInnis, Tom McCall, and Utsav Kattell. 2016. "Family Options Study: 3-Year Impacts of Housing and Services Interventions for Homeless Families." Amsterdam: Elsevier SSRN.

Ludwig, Jens, Greg J. Duncan, Lisa A. Gennetian, Lawrence F. Katz, Ronald C. Kessler, Jeffrey R. Kling, and Lisa Sanbonmatsu. 2013. "Long-Term Neighborhood Effects on Low-Income Families: Evidence from Moving to Opportunity." *American Economic Review* 103 (3): 226–31.

Poverty & Race Research Action Council. 2020. "Crafting a Strong and Effective Source of Income Discrimination Law." Washington, DC: Poverty & Race Research Action Council.

Poverty & Race Research Action Council. 2022. "Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program, Appendix B: State, Local, and Federal Laws Barring Source-of-Income Discrimination." Washington, DC: Poverty & Race Research Action Council.

Wood, Michelle, Jennifer Turnham, and Gregory Mills. 2008. "Housing Affordability and Family Well-Being: Results from the Housing Voucher Evaluation." *Housing Policy Debate* 19 (2): 367–412.

About the Authors

Daniel Teles is a senior research associate in the Metropolitan Housing and Communities Policy Center at the Urban Institute. His research examines policies and programs that strive to increase access to decent affordable housing and support community and economic development.

Yipeng Su is a research associate in the Metropolitan Housing and Communities Policy Center. Her research interests include housing, economic development, and the intersection between urban planning and technology. She holds a master's degree in public administration from New York University's Wagner Graduate School of Public Service

Acknowledgments

URBAN
INSTITUTE

500 L'Enfant Plaza SW
Washington, DC 20024
www.urban.org

ABOUT THE URBAN INSTITUTE