

# Pushing the Boundaries: Searching for Housing in the Most Segregated Metropolis in America

Peter Rosenblatt\* and Jennifer E. Cossyleon  
*Loyola University Chicago*

The Housing Choice Voucher Program struggles to assist families in accessing low-poverty neighborhoods. This paper explores a newly introduced incentive in the voucher program in Milwaukee County that could expand its potential to improve locational outcomes by providing security deposit assistance to households who move to a suburban jurisdiction. Using in-depth interviews we examine the different ways voucher users responded to the program and how it interacted with their life experiences and search strategies. Our interviews highlight the role of housing instability and discrimination, as well as the role of informal search assistance and the appeals voucher users make to persuade landlords to rent to them. Our study speaks to the limits of “nudge”-like policy incentives and emphasizes how choices about moving are influenced not only by incentives but also by a stratified housing market. We conclude with policy suggestions based on our findings that could make suburban searches more promising for voucher holders.

## INTRODUCTION

After a decline in the 1990s, neighborhoods of concentrated poverty are on the rise again, with more than 13 million people living in communities that are at least 40 percent poor (Jargowsky 2013). Residents of these neighborhoods are disproportionately Black and Latino, reflecting persistent patterns of racial segregation (Ibid.). Decades of research show that concentrated poverty and segregation play a role in shaping broader inequalities, as myriad factors including poor health outcomes, exposure to violence, unemployment, and poor quality schools persist along ecological divides of race and poverty (Massey and Denton 1993; Orfield and Eaton 1996; Sampson 2012; Wilson 1987). The degree to which neighborhoods exert a causal impact on life outcomes has long been debated, but recent evidence from the Moving To Opportunity experiment finds that assisting families and children with moving out of high poverty neighborhoods can have long-term impacts on mental and physical health (Sanbonmatsu et al. 2011), and that young people who make such a move have higher incomes and a greater likelihood of college attendance (Chetty et al. 2016).

Housing policy makers and advocates have long had a tool that could theoretically help low-income families move against the gradient of place-based inequality. The

\*Correspondence should be addressed to Peter Rosenblatt, Department of Sociology, Loyola University Chicago, 1032 W. Sheridan Rd, Chicago, IL 60660; [prosenblatt@luc.edu](mailto:prosenblatt@luc.edu).

Housing Choice Voucher Program (HCVP, formerly Section-8) provides rental payments to landlords on behalf of eligible<sup>1</sup> low-income families, enabling them to afford housing in a wider range of neighborhoods than their income level might otherwise dictate. The vouchers cover the difference between a set amount of a family's income (generally 30 percent) and a federally calculated Fair Market Rent (FMR) in their local housing market. Yet despite this assistance with housing costs, studies find that voucher users struggle to move out of poor, segregated neighborhoods and into low-poverty areas. In fact, only one in five families with children in the voucher program live in low-poverty neighborhoods (Sard and Rice 2014).

In this paper, we explore a newly introduced incentive in the HCVP that could expand the potential of the program to help families and children reach higher opportunity, lower-poverty areas. The Milwaukee County HOME Security Deposit Assistance Program (SDAP) provides clients in the voucher program with a grant of up to \$1,000 that can be used to pay for their security deposit, but only on housing units in suburban municipalities within the County. The Milwaukee County suburbs are predominantly white and low-poverty. The SDAP was originally developed to assist households facing financial barriers to moving after an unexpected loss of their current housing due to failing a housing inspection. But because of geographic restrictions attached to the security deposit (related to funding program jurisdiction<sup>2</sup>), and the lack of any other significant mobility counseling efforts by the county Public Housing Authority, the program presents a unique opportunity to understand how HCVP families respond to such an incentive program and how it interacts with their housing search strategies.

Security deposits are a significant part of the rental process for voucher holders. Typically the housing voucher does not pay for security deposits, meaning that households need to save for them on their own—a challenge for low-income families. Rosen (2014, p. 325) finds that landlords in disadvantaged neighborhoods will use this to their advantage, waiving security deposits in order to convince voucher holders to move into an otherwise “hard-to-rent” property. The SDAP also uses security deposits as a locational incentive, but encourages voucher users to move to more affluent suburban neighborhoods that research suggests will be better for themselves and their children.

In the language of behavioral economics, the SDAP program is an example of using a “nudge” to reshape the “choice architecture” (Thaler and Sunstein 2008) that underlies the voucher program. Such policies are increasingly popular ways to encourage social service clients to make more optimal choices for their own or their children's future well-being (Chetty 2015).<sup>3</sup> Yet how such programs function in an arena like housing, where choice can be limited by factors like discrimination and the uneven distribution of affordable housing, is not clear. Understanding how such a nudge policy works in this context requires appreciating how it interacts with the life experiences and search strategies of voucher holders (see also Edin et al. 2012). We use in-depth interviews to explore the different ways households responded to the program. While we find that household heads do in fact search in the suburbs in response to the SDAP, we also show that there are limitations to what the program can do on its own, due to the myriad barriers to leasing that present themselves as voucher holders try to find housing in more affluent, white suburban areas. We find that successful SDAP users did not necessarily search harder, but rather were better positioned to surmount these barriers. This suggests a need for stronger interventions if such incentive policies are to overcome longstanding metropolitan inequalities.

## BACKGROUND

Like many metropolitan areas in the United States, the Milwaukee region has significant divisions between the city and suburbs. Since the turn of the 20th century, Milwaukee's suburban municipalities were resistant to the expansion of the city. Industrial suburbs of Milwaukee like West Allis, a large western suburb, successfully resisted attempts at annexation starting in the 1920s, as did the eastern municipalities of Whitefish Bay and Shorewood, both lakeside retreats for wealthy residents who worked in the city (Orum 1995). By the 1960s, even small towns surrounding Milwaukee were permitted to incorporate, and the boundaries between the City of Milwaukee and its suburbs were well established.

This city-suburb divide has become starker in recent decades, as the City of Milwaukee has fallen behind its suburban neighbors in a number of ways. The city is now home to only one-fifth of the region's remaining manufacturing. Since the mid-1990s, job growth in general has been overwhelmingly in the suburbs; Milwaukee city has lost 28,000 jobs while the nearby suburbs of Milwaukee County have gained 16,000 jobs (Levine 2013). Educational opportunities for children are also unevenly apportioned. Of the more than 400 school districts in the state of Wisconsin, Milwaukee City ranks next to last in reading performance and third to last in math. By contrast, school districts in the Milwaukee County suburbs rank in the 56th and 57th percentile in reading and math on average, with six of these districts in the 90th percentile or better statewide (Wisconsin Department of Public Instruction 2014).

These city-suburb divides are compounded by racial segregation. Milwaukee is the most racially segregated metropolitan region in America (Logan and Stults 2011), with most African American families concentrated in the northern part of the city, surrounded by majority-white suburbs. Unlike many other northern cities, Milwaukee was not a destination for the first Great Migration of African Americans from the south—by 1950, the city was only four percent nonwhite (Orum 1995). Just as black families were arriving in the city, the industrial jobs that had played an important role in Milwaukee's development and growth were beginning to leave. In addition to separating African-Americans from job opportunities, this racial division has deep implications for neighborhood inequality—in metropolitan Milwaukee, the average white household lives in a neighborhood that is 8.5 percent poor, while the average black household lives in a neighborhood that is 27 percent poor (Logan 2011).

For almost four decades, housing policy advocates and their clientele have had in the voucher a tool that could address metropolitan divides like those in Milwaukee by helping low-income families move to areas with greater educational and employment opportunities. Compared to traditional family housing projects, which are often found in high poverty and segregated neighborhoods (Bickford and Massey 1991; Sard and Rice 2014), the HCVP allows families to rent from private market landlords across a range of neighborhoods in the metropolitan area, provided they can find a unit that meets payment standards and a landlord willing to rent to them.

While vouchers should theoretically allow families to move to better-off, well-resourced neighborhoods across jurisdictions, in practice voucher holders are no more likely than poor unassisted renters to live in low-poverty communities, and minority voucher users in particular struggle to reach such places (McClure 2008; Metzger 2014). Compared to

white households, minority voucher holders also tend to be more concentrated in high poverty racially segregated neighborhoods (Julian and Daniel 2009; Wang and Varady 2005). Research on the location of housing voucher households in the country's 50 largest metropolitan areas finds that voucher families are more often found in central cities than in suburbs, and are also more segregated, more spatially clustered, and more concentrated in poor tracts than a comparison group of unassisted low-income families (McClure et al. 2014; Metzger 2014).

A number of factors explain why the HCVP does not do a better job of helping voucher holders access a wider range of neighborhoods. Because voucher holders conduct their own housing searches, their search strategies can play an important role in where they end up renting. Research on neighborhood outcomes of HOPE VI relocatees finds that moves to predominantly minority areas were more shaped by personal characteristics, information from networks, and neighborhood concerns such as the desire for community stability or the perception of which neighborhood would be accepting of them than they were by housing market characteristics like affordability or vacancy rates (Kleit and Galvez 2011). Housing searches may also be conducted in such a way as to reduce the likelihood that families will search for housing in more affluent communities. For example, Rosenblatt and DeLuca (2012) find that poor black families in Baltimore rely on past experiences negotiating unsafe neighborhoods to trade-off neighborhood quality for housing space, often to account for changes in family composition. Household heads may not consider neighborhood conditions as much during the move process (Skobba and Goetz 2013), or may rank housing unit type as more significant than neighborhood (Wood 2014). The need for support from kin networks can make it unlikely that low-income voucher users will search for housing in outlying parts of the metropolis (Dawkins 2006), while other scholars suggest that apprehension about racial prejudice could discourage families of color in the voucher program from moving to majority-white neighborhoods (Clark 2005; Cook and Wing 2012).

Given this research we might expect that the housing searches undertaken by voucher holders would preclude their searching in more affluent, whiter neighborhoods with better job or schooling opportunities. Yet recent research finds the kinds of neighborhoods low-income families search for can shift. Darrah and DeLuca (2014) find that living in suburban areas with better schools changed the expectations of low-income families who participated in a residential mobility program in Baltimore. These household heads reprioritized what they looked for in a housing search to focus more on neighborhood amenities and schools. This evidence challenges conventional views of rigid neighborhood preferences and suggests that how families think about where to move may be subject to change under certain circumstances. Providing help with security deposits might be one such circumstance.

The SDAP is unique in that it uses an incentive structure to encourage households to move to the kinds of majority-white, low poverty neighborhoods that nonwhite voucher holders struggle to access, and that research shows can have long-term benefits for children. As such, it is a policy that can modify the kinds of choices voucher holders make. In their influential 2008 book *Nudge*, Thaler and Sunstein argue that people have difficulty “translating the choices they face into the experiences they will have” (p. 79). Nudges are policies that recognize people are suboptimal choosers, and seek to correct these biases without limiting choice. The SDAP is a nudge, in that people are not being forced to move, or told where they can or cannot go; they are simply being given an incentive

to consider moving to a place that may be unfamiliar. Voucher users already planning to move to the suburbs face no loss of benefit from the program, but those who might not have otherwise considered such a move may be influenced by the SDAP. Given the demonstrated benefits to the life chances of children that can come from moving to a low-poverty neighborhood, nudges can be a way for policymakers to increase or maximize welfare without reducing choice (Chetty 2015).

However, it is unclear how such policies may fare in shaping locational outcomes when choices about where to move are constrained. In many regions, including Milwaukee County, landlords may refuse to accept the voucher as a form of payment (Scott et al. 2015).<sup>4</sup> Research finds that voucher utilization rates are higher in jurisdictions that prohibit source of income discrimination (Freeman 2012), and voucher holders in areas with such protection are less racially segregated than those living in jurisdictions without such laws (Metzger 2014). Discrimination against African Americans and voucher holders also shapes the housing options of low-income families in the voucher program (Galvez 2010; Pashup et al. 2005), as does lack of access to public transportation in some suburban areas (McClure 2010; Turney et al. 2006). Programmatic features of the voucher program such as limited search times or administrative barriers to moving between jurisdictions compound these constraints (DeLuca et al. 2013; Greenlee 2011) as do the efforts of landlords who seek out voucher holders to fill hard-to-rent units in poorer neighborhoods (Rosen 2014).

While security deposits are not widely recognized as a potential source of stratification in the rental market, there is a research base that suggests they can play a role in perpetuating inequality. Manipulating security deposits is an example of “nonexclusionary discrimination” on the part of landlords (Roscigno et al. 2009), who can use their position as gatekeepers in the rental housing market not only to prevent people of color from leasing, but also to extract profits from marginalized home-seekers to whom they do rent, an example of what Galster (1987) refers to as “rip off discrimination.” Audit studies suggest that African Americans are treated less favorably when it comes to “terms and conditions” (including security deposits) offered in the rental agreement, although this form of discrimination is not as pronounced as more exclusionary forms such as not being told about available units (Ross and Turner 2005). Providing assistance with security deposits can help families circumvent these forms of discrimination.

Policies that incentivize moving to certain locations may encourage different kinds of decision-making than what is often observed among voucher users. Yet, as the above review indicates, a number of structural features, from housing supply to discrimination to administrative aspects of the HCVP, might impinge on the ability of households to take advantage of an incentive program like the SDAP, even if they wanted to. Uncovering the different ways people responded to the program and how it interacted with their life experiences and search strategies is therefore an important dimension of understanding the strengths and limitations of nudge-like policies in the HCVP. While our study cannot definitely say whether the SDAP improves neighborhood outcomes, our interviews help us understand how choices about moving are influenced not only by the incentive, but also by a stratified housing market. This suggests that stronger interventions are needed to assist families in overcoming the kinds of metropolitan inequalities that have been built up over decades in places like Milwaukee County.

## DATA AND METHODS

At the time of our study, the SDAP had been operating for a little more than one year. Participant families were established voucher users<sup>5</sup> who were informed of the SDAP at the time of their annual voucher recertification, or if they were in a unit that failed a housing inspection. Household heads who signed up for more information about the program were contacted by the Metropolitan Milwaukee Fair Housing Council (MMFHC) and asked to participate in a telephone survey. These voucher holders who were seeking more information were surveyed in the order in which they signed up and all who signed up were called. By the beginning of December 2014 the MMFHC had completed 100 surveys out of 178 individuals who had signed up for more information about SDAP, a response rate of 56 percent. Our interviews were conducted before the end of this survey period. We sampled interview respondents from a group of 72 families who participated in the telephone survey between February and June of 2014, 11 of whom (15 percent) had leased with SDAP in the Milwaukee County suburbs.

For our interviews, we sampled 41 clients from the list of 72 who had been surveyed by the MMFHC by the start of our study. Survey respondents were overwhelmingly women (93 percent) and nonwhite (92 percent), with African Americans as the largest racial group (nearly three-quarters). We chose two strata for our interview cases: (1) whether or not the client was successful in using the security deposit assistance; and (2) the number of children in the household. We sampled all 11 clients who successfully leased up using SDAP, to ensure that we would talk to enough clients who were able to use the program to understand how they were able to use it. Of the remaining non-SDAP users in the survey, we conducted a stratified random sample of 30, using the number of children in the family as strata to evenly divide the sample, which meant we oversampled on clients with large families (three or more children). We did this because we anticipated that family size would impact the housing search in a couple of ways. Children can impact the housing search by determining the number of bedrooms per unit for which a client's voucher can be used, and larger units may be harder to find in the suburbs. We were also interested in exploring the interaction between family size and the way household heads make trade-offs between housing unit and neighborhood features. We completed 20 interviews during September and October of 2014, for an overall interview response rate of 48.8 percent; six of our respondents had leased with SDAP, and six had three or more children living with them.<sup>6</sup>

Interviews focused on clients' recent residential history, particularly their housing search process, the role of security deposit assistance, and any challenges or barriers they faced in their housing search. We took a "narrative interviewing" approach (DeLuca et al. 2016) whereby respondents were encouraged to provide "the whole story" in response to our questions, with detailed recollection of specific events, allowing attitudes and contextual details to emerge in the course of conversation. Because many circumstances may influence the housing search, our interviews included probes for experiences with landlords, family dynamics, neighborhood experiences, and employment. Respondents were informed of confidentiality prior to the interviews.

Most interviews were held at a centrally located office space in downtown Milwaukee, although we also met respondents at their homes or in nearby public spaces (like a Starbucks or McDonalds) if they were unable to meet downtown. Participants were

compensated with a \$25 gift card. Interviews ranged from one to three hours in length, with most lasting an hour and a half. Interviews were recorded and transcribed in full. Transcripts were analyzed using NVivo, with a mix of predefined codes (such as “move reasons”) and open codes that were allowed to emerge from the data (such as “landlord persuasion”).

To help us understand the different ways households responded to the program, we systematically read through the interview transcripts to establish points of similarity and difference among our interview respondents as they pertain to the use of SDAP. We initially sought to understand the common features of successful suburban moves, but soon realized that many more households searched in the suburbs than ultimately were able to lease there. We refined our focus to understand common features among suburban searchers, but as we further sought to identify similarities amongst this group, our data showed that a key point of distinction was between those who made what we call a “motivated” suburban search (defined as those who told us they deviated from previous housing searches and looked in the suburbs specifically to take advantage of SDAP) and those who did not. Our paper presents the factors we identified in this process, as well as the common features among SDAP users, who emerged in our analysis as a distinct group from motivated searchers. We also highlight the negative cases that allowed us to refine our housing search categories.<sup>7</sup>

Our interview data are shaped by the self-selection of respondents into our sample due to their request for more information about the SDAP, as well as response rates of less than 100 percent in the survey and interview sample. However, our aim in this paper is not to make claims about how all voucher users might respond to the SDAP, or about the causal effect of the SDAP on suburban lease-up rates, but rather to understand the social processes that shape how families respond to the “nudge” of security deposit assistance. We view this paper as a first step in understanding how a policy like the SDAP might be used; in order to do this, it is important to know how it interacts with the contours of the housing search as they exist for low-income families.

## FINDINGS

Security deposits weighed heavily on the minds of our respondents. Ashley,<sup>8</sup> a single mother whose adult son’s health problems prevented him from living on his own, was extremely stressed when we talked to her. She was facing the prospect of losing her voucher eligibility and having to move from what she referred to as her “dream home” because of an administrative error about whether her son was on her lease. “I might have to be out of here by the end of October, which is within a month,” she explained, “and that means I have to find somewhere to go and I have to come up with rent and security [deposit] again . . . I don’t know what I’m going to do.” Other respondents talked about turning to relatives or charity organizations to get help with a security deposit, highlighting how the cost was significant for voucher holders.

Coming up with a security deposit without the foreknowledge of a move and the chance to save was particularly challenging. Susan, a gregarious 50-something year-old woman who described herself as a “glass half full” type of person, heard about the SDAP during a period of real “negativity” in her life. Recently evicted from her apartment in the upscale eastern suburb of Whitefish Bay, she spent time in a homeless shelter while fighting to

get her housing voucher reinstated. She explained that the SDAP was “right on time” and “perfect for my situation because without that I would have had to ask somebody else to help me with the security deposit and I didn’t want to do that because . . . I felt like I was selling my soul just to get help.” Searching on bus lines and relying on references from a former neighbor, Susan used the SDAP to pay her deposit on a new unit in Glendale, a suburb just northwest of Whitefish Bay.

Other respondents lost their security deposits when landlords refused to pay them back. James, whose building manager without explanation refused to renew his lease, explained “I’m not expecting to get too much [of my security deposit] back . . . there’s nothing but normal wear and tear on the unit, which you wouldn’t expect to be taken out of your deposit, but that’s the thing this building does, they take advantage of you.” Others explained how landlords returned only a fraction of their security deposit, and one woman (with help from a local nonprofit), was in the process of suing her landlord who had confiscated her deposit and charged her an extra \$400. She had pictures (which she showed us) showing that the apartment was in good condition when she left.

It was not surprising that in this context the SDAP was seen as “right on time” for respondents. The program was also an incentive to search for housing in areas that respondents had previously not considered. James told us that his most recent housing search was different from prior ones “mainly because of the security deposit program. Other than that, I probably wouldn’t have looked in the suburbs period.”

While most interview respondents (and 69 percent of survey respondents) reported making at least one suburban search, there remained differences in the way household heads responded to the offer of the SDAP and the degree to which they were able to take advantage of it. Below we explore these differences further, highlighting the ways the program interacted with the context of voucher holder’s lives and the way housing search strategies were shaped by the new policy intervention but also by past experiences and ongoing structural challenges.

## WHAT SHAPES THE SUBURBAN HOUSING SEARCH?

Overall six of 20 households we interviewed used the SDAP and an additional six altered their housing search plans to try and take advantage of the program, but ultimately were unable to lease in a suburb (we refer to these as “motivated suburban searchers”). Eight household heads were less motivated by the program to search in the suburbs, although this does not mean that they refused on principle to make such a search; rather, a combination of confusion about the requirements of the program, misinformation about what constituted the boundaries between the city and suburbs, or limited searching in general meant that only half of the less-motivated searchers, or four of 20 respondents overall, completely ruled out a suburban search. Our analysis suggests a few features of the housing search that shaped these differences (see Table 1 for an overview).

### Forced Moves

One factor that appears to have played a significant role in whether or not household heads made a motivated search in response to the SDAP was whether their last move was forced. Tasha’s previous apartment had an improperly installed light fixture, which

**TABLE 1.** Differences in Search and Use of SDAP by Circumstances and Choice factors

Category	n	Forced Move <sup>1</sup>	Avoids All-White Areas	Previously Lived in the Suburbs	Housing Search Assistance <sup>1</sup>	Landlord Persuasion <sup>1</sup>
SDAP User	6	4	1	5	5	3
Motivated Suburban Searcher	6	3	2	2	2	0
Less-Motivated Searcher	8	2	6	2	4	2
TOTAL	20	9	9	9	11	5

Source: Interview transcripts. Motivated search refers to respondent deviating from previous housing searches and looking in the suburbs in an attempt to take advantage of SDAP.

<sup>1</sup>Refers to most recent search only.

meant that it would fail the annual voucher inspection.<sup>9</sup> She tried to talk her landlord into fixing the light, even offering to “pay a professional” to do it. But instead,

He gave [us] 30 days to move. . . . I thought it was really inconsiderate because my mom had just found she had kidney failure, and I didn’t have the funds, because I had just moved, I wasn’t working, and it was just so much on my plate at that time. I was a full time student, and then I had my child, and it was like where do I go?

Forced moves often left respondents without enough time to save up for a security deposit. As in Tasha’s situation, these moves were sparked by forces outside of the respondent’s control, and included landlords foreclosing on their house, failed housing inspections, or a change to a management company that did not accept vouchers.

Tasha’s experience highlights the insecurity and stress that accompanied the moving process. Other respondents reported feeling a time crunch as part of this process, which crept into their housing search.<sup>10</sup> As Tabetha explained:

I’m like ‘oh my god I have to hustle, hustle, hustle.’ And that’s what I don’t like because when you hustle like that you have to take anything just to get in and I don’t want to do that. I want to take my time and observe stuff and look around and see if I like it, if it’s comfortable, do we feel like home? Is it roomy? Is it cozy? But when you’re hustling like that and you have to hurry up and get into a place before your time [to use the voucher] expires. . . . It’s hard, then you end up taking something you really don’t even want, but you have no choice.

Forced moves are common among low-income renters; a recent study found that one-in-eight Milwaukee renters had experienced a forced move in the past two years (Desmond and Shollenberger 2015, p. 1758). As Table 1 shows, almost half of our interview sample (nine respondents) were coming from a forced move, and all but two of these either used the SDAP (four respondents) or made a motivated search (three respondents). Notably, the two forced movers who did not attempt to take advantage of the SDAP did not really do a housing search—one stayed with her current landlord, switching buildings after her previous residence was foreclosed upon, while another quickly found a new place with a referral from a worker at the housing authority who knew a landlord who would accept the voucher. The forced move was often an initial catalyst for the attempt to use the SDAP; below we explain why some were able to successfully use the program while others were not.

## Source of Income and Racial Discrimination

Our interviews revealed the difficulties of searching for housing in the Milwaukee County suburbs. Many families encountered housing discrimination, both against voucher users and on the basis of race. Thirteen of our interview respondents reported encountering landlords who refused to rent to voucher holders. While this source of income discrimination, not illegal in Milwaukee County, was overt, a number of African American participants also perceived racial biases during the housing search. James was one of these participants; he explained that during his housing search suburban landlords would confirm available units over the phone; but when he arrived for a tour of what he thought might be a perfect fit apartment he was told there were no units available. He was adamant in attributing this to racism, explaining that “over the phone, sometimes my diction, and my pronunciation, they might think I’m different than what I am until you see my face.” Jessie told us of a similar occurrence; she had her sister call a place where she had just been told in person that there were no vacancies, only to find that the unit was in fact still available.

In response to source of income discrimination, most respondents adjusted the scope of their suburban search. This was done in two ways. One was to filter publicly available sources of information, such as grocery store rental booklets, Craigslist, or “For Rent” signs seen when riding around looking for housing. Sometimes these ads would say whether or not “rent assistance” was accepted; if that information was not provided, respondents would go through the process of calling landlords. Respondents explained that the first step in locating a unit was calling a landlord and immediately asking “do you take rent assistance?” in order to save time. Regee was often told by landlords in West Allis that they did not accept rent assistance, so much so that she altered her search strategy. She explained: “If I look in the paper, I generally try to look for places that say ‘Section-8 accepted.’ I don’t try to find places that don’t.” While this strategy streamlined the search and reduced feelings of constant rejection, prior research finds that landlords in disadvantaged neighborhoods are more likely to make overt appeals to voucher users, due to the higher rents they are able to get from voucher holders compared to market-rate tenants (Rosen 2014). This means that strategies like Regee’s can lead families to poorer neighborhoods rather than available units in suburban neighborhoods.

A second method to combat rejection was using housing authority landlord lists. Regee further explained that to avoid landlords who do not accept Section-8, “They [The Housing Authority] have a list and I generally get the list and go off the list because I don’t want to go through all that. . . . I would rather [use the list], have it in black and white, than just go on my own and look for a place, and call, and call, and call.” These lists, often physical books of apartment listings kept at the housing authority office, have the advantage of being prescreened so that all landlords are familiar with the voucher program. Yet systematic evaluations of lists in other cities suggest that they are more likely to include units in high poverty or segregated areas (DeLuca et al. 2013; PRRAC 2015). Once again, such a search method can undermine attempts to find housing in better-off neighborhoods. Laura, who had lived in suburban West Allis when she first joined the voucher program but had since moved back to Milwaukee City, found her unit by going back to the West Allis housing authority and looking in *their* book, identifying several potential units and eventually leasing with SDAP in that suburb.<sup>11</sup> Laura was the only client in either our interviews or survey to report leasing up with security deposit assistance while relying on the housing authority landlord book.

While discrimination based on race or source of income made it difficult to rent an apartment, racial prejudice, often at the hands of neighborhood residents or the police, shaped the mental map respondents had of the region. A sizable group talked about avoiding majority-white areas, particularly working class white areas like south Milwaukee and its suburbs. Mercedes ruled out the south suburbs from her housing search; “I didn’t know the area [South Milwaukee], because I stayed away from there. . . . I figured I didn’t want to go there and get harassed.” This avoidance was often rooted in past experience of racism, and concern about how one’s children would be treated. Growing up mixed-race in a majority white area, Amber felt she was often “put in a little box” and given extra scrutiny as the only person of color. She explained how race shaped her neighborhood search: “I don’t want to be the yellow skittle in a bunch of orange skittles, so it works in my favor in a way because when I go out . . . I don’t meet racists.” Amber was the only one of the SDAP users to talk about avoiding majority-white areas; she searched in only one suburb, Brown Deer, which with a 28 percent African American population was the most racially mixed of the jurisdictions where the SDAP could be used. Overall six of the eight respondents who did not make a motivated search in the suburbs described avoiding majority white areas, while only three of the remaining 12 respondents did so (Table 1).

Our interviews also show how landlords’ refusal to accept vouchers or Black tenants regularly weighed on respondents, and in a couple of instances led them to reject a suburban housing search altogether. Kim had been on “rent assistance” (what many participants called the voucher) since the 1990s. When she searched for housing in the past, as she had to after the place she was living in four years earlier was foreclosed upon, she relied on “the red book” (a newspaper circular found in the grocery store) or “the blue book” of listings maintained by the housing authority. She considered the SDAP when she found out about it, but was turned off by needing to search in the suburbs. Probing revealed that this preference was rooted in her belief that “they don’t accept rent assistance” in the suburbs—years before she had tried to find an apartment in suburban West Allis, and was told that the landlord did not accept vouchers. Kim explained, “That’s why I’m sticking to where I’m at now. Because every time I want to get out somewhere, they’re not accepting rent assistance.”

Kim’s story shows how the experience of rejection can have a lasting effect. A small number of respondents refused to search in the suburbs, believing, like Kim, that their skin color or reliance on the voucher made the places they might find off limits to them. Red, who also told us about a landlord changing his story about an available unit after he “saw my face,” remarked that in certain suburbs “you’re not wanted . . . and I want to have my home feel welcomed by neighbors.”

#### WHO WAS ABLE TO USE THE SDAP?

Our interviews also revealed a number of key factors that distinguished SDAP users from those who were not able to lease in the suburbs with the program. While they shared with motivated searchers the tendency to be coming from a forced move when they signed up for the SDAP, in several other ways they were a distinct group. These differences highlight the significance of structural barriers that prevented other households from leasing in the suburbs; overall, it was not the case that SDAP users searched harder than non-SDAP users, but rather that they tended to be in a slightly better position to take advantage of the program.

## Finding Units and Evaluating Neighborhoods

Karen, a single mom with four kids who was living in northwest Milwaukee when we interviewed her, applied to the SDAP after seeing a flyer at the Milwaukee County Housing Division office. She went to look for places outside of Milwaukee, searching on Craigslist in the west Milwaukee County suburbs of West Allis, Wauwatosa, and Greenfield. The security deposit assistance and prospect of finding a house was motivation, but she had also heard that the schools were good in these areas. However, the rental price of these units was often higher than the amount of her voucher, and the landlords she talked to regularly told her that they hadn't heard of rent assistance or that they wouldn't accept it—out of ten places within her price range, seven told her that they didn't accept rent assistance. Karen explained, “I didn't have that much time anyways before my lease was up to find a place, and it just seemed like I wasn't finding anything within the price range that was required for me to find a place.” Part of her difficulty stemmed from finding a unit large enough for her family, “cause with four kids you really need a house versus an apartment.” Ultimately, she renewed her lease in northwest Milwaukee, because she ran out of time to continue her search. As she explained, “I've called so many so I couldn't tell you how many or when, just they either say yes or no. And you know majority of people that do take it [the voucher] is gonna be in the inner city in certain areas.”

Karen's story highlights a number of common features in the housing search, such as source of income discrimination and limited search time due to voucher regulations that limit searches to 60 days.<sup>12</sup> But her search was made even more difficult by her need for space for her family, which meant she was looking for a house. This difficulty was common among non-SDAP users, and it wasn't just larger immediate families that shaped the need for space. Several of our respondents routinely shared their homes with nephews and nieces, and even siblings or parents who needed a place to stay. The challenge of finding a unit that could accommodate such family *intertwining* underscores how structural features like zoning shape the housing search by limiting the supply of rental units with three or more bedrooms in more affluent areas. For instance, in the Milwaukee County suburbs three bedroom units make up fewer than 10 percent of all renter-occupied housing in all but one jurisdiction, compared to 15.6 percent of renter-occupied housing in the City of Milwaukee.<sup>13</sup>

Respondents also factored neighborhoods into their housing search calculations. One common way in which this happened was to avoid “bad” or “ghetto” places. These areas to avoid were often linked to a specific section of “inner city” Milwaukee, signified by street addresses in the teens and twenties, which many respondents linked to crime and drug activity. Others actively sought housing in the suburbs because they believed those areas to be safer. Susan explained:

If I go into Fox Point [an expensive lakeside suburb], a one bedroom may cost the same as a three bedroom in Milwaukee. But do you want to . . . live in an area where you could get three bedrooms for the same price as here, but you have to wear bullet proof vests and get three pit bulls? I rather pay a little bit more and have less space and feel safe.

A few other respondents, like Laura, discussed the opportunities that neighborhoods could provide, particularly high quality schools. Emphasizing neighborhood conditions or resources was more common among SDAP users, five of whom had previously lived in the suburbs (see Table 1). Previous suburban residence may have provided respondents

with a broader understanding of how neighborhoods could matter for children and families, perhaps influencing their attempt to make a suburban move (see also Darrah and DeLuca 2014 for a discussion of changes in neighborhood preference following a suburban move). Among the four non-SDAP users who had previously lived in the suburbs, two were motivated searchers and a third, Rose, was not able to use the program due to an administrative error that meant her lease was automatically renewed at her current apartment. Rose told us how she would have searched in the eastern suburbs, where her son could go to a good school, explaining that “in order for me to move into these areas, there has to be some type of opportunity.”

Finding a place in a neighborhood that families felt provided “some type of opportunity” often involved a significant sacrifice. Lee, an SDAP user, settled for a one bedroom apartment, which she referred to as a “bread-box” due to its small size, and with an infant daughter she knew she would need more space and was planning to move again. Ashley, another SDAP user, left her house at five in the morning to catch two buses to get to work by 6:30 am. Laura and Susan both returned to suburban areas, even though as previous suburban residents they had been subject to racist taunts.<sup>14</sup> These issues demonstrate the difficulty of finding and sustaining a home in the suburbs and highlight how the SDAP provided assistance with a single step against the larger framework of metropolitan inequality.

### Housing Search Assistance

The difficulty of finding a place in the suburbs can also be seen by differences in the help families received during their housing search. Five of the six households we interviewed who used SDAP had some form of housing search assistance in their most recent search, compared to only two of the six household heads who were motivated to search in the suburbs but did not lease there. This assistance came from a variety of people; respondents had family members in other parts of the region look out for rental housing, and also reported turning to friends, landlords, or even strangers on the job to help them find out about available places.

We identified three different levels of social support in the housing search. The most basic level was asking others for information about available places to rent. This included respondents asking friends and family members to act as their eyes and ears and inform them of “For Rent” signs posted on buildings in other areas. Mariah asked customers at her job in Wauwatosa, a large western suburb, about their housing in order to extend her knowledge of availability and cost. She explained:

I asked people that I ran into at my job because where I work it is a . . . predominantly white neighborhood, most of them own things and they own housing, you know most of them are like construction workers and things like that, you know what I mean, so I kind of figured they had their hands on information that I couldn't get my hands on.

The next level of search assistance was recommending a specific building or landlord with which the social tie was familiar. Amber wanted avoid “the inner city” when moving for the first time out of her mom’s house. She had a friend living in an apartment complex in suburban Brown Deer, who described the friendly neighbors and area quiet enough to “hear birds chirping.” After a month and a half of fruitless searching, Amber applied to this complex and her voucher was accepted. We distinguish this level of search assistance from the highest level we found, which was when a third party would intervene

directly with a landlord on behalf of one of our respondents. Susan's former neighbor from when she lived in suburban Whitefish Bay helped with her most recent housing search, offering Susan rides in her car, and also talking to the couple who would become her new landlords in a neighboring suburb. Two other respondents found helpful staff members of the housing authority who talked to landlords on the respondent's behalf, in both cases helping them secure a lease.

Notably, respondents like Amber and Susan who were able to use SDAP to lease in the suburbs often had social ties there that proved helpful in locating a unit. These could be close friends or more tangential acquaintances; Laura, the respondent who used the housing authority rental book in a suburban jurisdiction where she had lived previously to find a landlord willing to rent to voucher holders, also asked her extended network for help: "I was getting leads from everybody that lived out here that I knew," she told us. Forced moves and the limited time to search for a housing unit before the voucher expired may have also spurred residents to make use of their connections. Following her eviction, Susan turned to a former neighbor for help finding a new unit in the suburbs, despite finding it "degrading" to have her "get into my personal business."

### Landlord Persuasion

A final aspect of the difference between those who did and did not successfully use the SDAP was their ability to persuade landlords to rent to them. Promoting the benefits of the voucher program was the most common way respondents tried to get landlords to offer them a unit. Several voucher holders made a distinction between landlords who did not accept rent assistance and those who were not familiar with the program. This was an important difference; encountering a landlord who did not know about rent assistance provided respondents a chance to be advocates for the voucher program. When Terry found someone who did not know about rent assistance, he not only explained how it worked, but made a sales pitch, explaining that he would tell landlords:

You always got that extra [money] coming in, like you know no matter what. And the only thing you have to do is fill out the application, so they know where to send the money, and the deal and they accept it, whatever. And I said it's not really a lot of hard work, paperwork.

Tabetha also advocated for the voucher program, telling a potential landlord "the whole purpose of Rent Assistance [is] to help me out. You'll get your money."

In addition to talking to landlords about the benefits of the voucher program, a handful of clients also talked about their own rental records in an effort to explain why they would make good tenants. Mercedes worked to keep a clean rental record, with no evictions or late payments, which she relied on to make her case to her landlord. "I said, love, you can check my record, I have not kept up any trouble in any of my places." Similarly, Rose explained the importance of a good rental history:

You're going to have to be able to backup what you're conveying to these people [landlords], because they're going to look at you like, 'Ok, you're on rent assistance, so where were you living at before? Were you in a project?' And then you can give them the background information for them to call someone that knows you, that you've rented from before, what have you. And if you have a good report, you shouldn't have anything to worry about.

Tenants sometimes used their forced move situations to heighten the urgency of their circumstances when presenting their application to prospective landlords. Tasha, who was

forced to leave her previous apartment complex because her landlord refused to repair a light fixture in the ceiling, explained this situation to a prospective landlord during her housing search. Moved by her story, he changed his mind and decided to accept rent assistance from her, even lowering the rent to meet the voucher payment standard. Tasha recalled the conversation: “He was like ok, it’s kind of a loss, but don’t worry about it. So he brought [the rent] down to \$889, but heat wasn’t included, and water wasn’t included, so he decided to give it to me, include it, just to get me the apartment, because he knew my situation.”

Focusing only on the most recent housing search, we found that three of the six SDAP users employed some form of landlord persuasion, compared to only two of the remaining 14 non-SDAP users (Table 1). While the use of this strategy may help explain some of the distinction between those who were and were not able to actually use the SDAP, stories of landlord persuasion also underscore the difficulty of the suburban housing search and the imbalance of power between landlords and tenants. As SDAP-user Ashley reported, “When I met [the landlord], I just started crying and I said I just need someone to give me a chance. I said please, I’m not a bad person. I’m struggling, I’m trying . . . I just need someone to give me a chance.” Ashley described herself as a genuine and hardworking person to establish her credibility—revealing the emotional and persuasive work of the housing search that is much less discussed in the literature. Susan, another SDAP user, also explained how she managed to get her landlord to lower the rent to fit her budget: “I kind of convinced him I am a good tenant, which I am, and he was willing to drop it down.” Overall the difficulty of searching in the suburbs put even more pressure on the ability of tenants to advocate on their own behalf. “Begging” and “talking their way into units” was a significant strategy for having landlords “take a chance” on renting to them.

## DISCUSSION AND POLICY IMPLICATIONS

The field of behavioral economics has become an influential resource for policymakers seeking to address problems that arise from people making choices that may not advance their best interests and to craft policies that encourage certain behaviors without restricting choice (Thaler and Sunstein 2008). The SDAP is one such “nudge” policy. While formal evaluations of policies like the SDAP can better say how widespread the responses we found are among voucher users, or how such a program might affect locational outcomes, our study provides insight into how the intervention interacts with the contours of the housing search. Our interviews suggest that security deposits are a promising target for an incentive. Several respondents shared stories of past trouble getting landlords to return security deposits, or of difficulties coming up with money to pay a security deposit on short notice, such as after a forced move. We also found that several voucher users deviated from previous housing searches by attempting to find housing in the suburbs, which they indicated was in response to the SDAP; overall only four of our interview respondents refused to search in the suburbs. However, we also found that the ability to act on the incentive was shaped in multiple ways by the stratified housing market within which the search took place. This suggests a number of ways in which the HCVP needs to be strengthened to complement an incentive program like the SDAP.

Housing instability plagued our respondents, who even with a voucher to assist with housing costs faced unexpected moves due to issues like failed housing inspections,

foreclosures, or new building managers not accepting rent assistance (see also DeLuca et al. 2011, Skobba and Goetz 2013 for more on forced move reasons among low-income renters). While renters with more time to plan also searched in the suburbs, the SDAP seemed particularly fitting for families facing a forced move. Recent research examines the role of precarious housing in perpetuating poverty, showing that poor renters whose limited budgets are stretched by a lack of affordable housing face a continual threat of eviction (Desmond 2016) and suggesting that housing instability in general can influence housing mobility outcomes (Kleit et al. 2016). Forced moves leave voucher users with little notice to raise the money needed to secure a deposit on new unit, meaning they could lose housing assistance altogether. This made the SDAP “right on time” for such households.

A second factor shaping responses to SDAP was the way household heads adapted to discrimination and prejudice. Research finds that racial discrimination remains prevalent in the rental housing market (Turner and Ross 2005), while voucher users often encounter landlords who refuse to rent to them (Galvez 2010; Pashup et al. 2005; Popkin and Cunningham 2000). We found that discrimination was not only an exclusionary barrier (with landlords refusing to rent specific units to voucher holders or African American clients), but also that the anticipation of discrimination influenced the housing search and even the degree to which some households considered making a move to the suburbs. These dual aspects of discrimination constrained the choices made by respondents and limited the effectiveness of the SDAP incentive.

In the face of widespread source of income discrimination, many of our respondents adapted their search by looking specifically for landlords who advertised their acceptance of housing vouchers. This was done by scanning advertisements for phrases like “rent assistance accepted,” or by making use of Housing Authority-published lists of landlords who would accept the voucher. Yet both of these strategies may have made the suburban search less productive, as prior research suggests landlords in poorer inner-city areas have a greater incentive to advertise to voucher holders (Rosen 2014), and housing authority landlord lists may contain few properties in low-poverty suburban areas (DeLuca et al. 2013, PRRAC 2015).

Source of income discrimination and racial prejudice also impacted how respondents thought about where to search for housing. Past experience of source of income discrimination by landlords led a couple of respondents to avoid searching in the suburbs altogether, but more commonly respondents discussed the role of racial prejudice at the hands of neighborhood residents or police as a reason to avoid majority-white areas. This finding aligns with research that shows that nonwhite home-seekers who avoid areas with few same-race residents often do so out of concerns about racial hostility (Krysan and Farley 2002; Charles 2005), and highlights what responding to the SDAP incentive entailed for many respondents: a need to confront a harsh landscape of racial prejudice in order to receive needed assistance.

On its own, the SDAP did provide much-needed assistance to a handful of families who were able to lease in higher-opportunity suburbs. Our survey found that 15 percent of respondents leased with SDAP in the suburbs. Yet our interview findings suggest that those who leased in the suburbs were not necessarily those who were the most motivated by the program to search there. Our analysis of similarities among SDAP users supports the conclusion that they had some advantages that helped make their housing search successful. These included the ability to lease a smaller sized unit, informal search assistance

(often related to having lived previously in the suburbs), and in some cases the ability to persuade reluctant landlords to rent to them.

Larger households in our sample faced an additional hurdle to leasing in the suburbs, as the supply of three-or-more-bedroom rental units was limited in these jurisdictions. Our interviews suggest that the need for housing unit space was not shaped solely by members of one's own household (such as one's children) but also by what we've described as *intertwining* between extended family households, including nephews and nieces as well as parents and siblings of the household head, who may share space in the home. This connection to kin, often developing when an adult family member was in need of a place for themselves or their children to stay, differs from the need for proximity to kin support networks (i.e., Dawson 2006; Stack 1972). Our interview respondents, particularly those with children at home, often indicated that they would like to be close to family members for emotional or financial support, but rarely did this mean that they felt the need to be in the same neighborhood as family members. Rather, respondents told us they searched in nearby suburbs and avoided places that were "too far away" from kin, such as those on the south side of Milwaukee County. In short, the role of kin ties in our study played a larger role in shaping housing unit space concerns than locational considerations.

Households who ended up using the SDAP often had the advantage of informal search assistance. This could come from respondents' social networks, as family members and friends commonly notified voucher users of housing availability or provided transportation assistance to view units. But respondents also turned to weaker ties, like former neighbors or Housing Authority workers, to expand their sources of information, particularly when it came to finding out about rental units in the suburbs. Search assistance also occasionally came in the form of advocates who intervened with a landlord on behalf of a respondent. Regardless of the strength of the assistance or of the network tie, our study suggests respondents who had these connections in the suburbs had an advantage in actually leasing in these areas.

A final factor shaping use of the SDAP was what we have called *landlord persuasion*, or a set of strategies employed by respondents to get landlords to agree to rent to them. This ranged from engaging with a landlord about the fiscal advantages of the voucher to making a more personal appeal based on one's rental record or even life circumstance; Ashley was recently evicted and invested a great deal of emotional labor, weeping in front of her landlord, a complete stranger, in an effort to sway him to "give her a chance" to establish her credibility as a renter. The use of this strategy emphasizes the pressure on renters to secure a lease, particularly in areas where voucher use is less common or where source of income discrimination is widespread. It also suggests that those who may be less comfortable with such an appeal might be at a disadvantage in negotiating the rental market on their own.

Taken together, these findings highlight the limitations of nudge-like policies in overcoming the race and class divides of metropolitan housing markets like that in Milwaukee County. Our study suggests that the SDAP should be accompanied by additional policy changes to be made more broadly effective, thereby avoiding a situation where those most equipped to navigate the unequal "geography of opportunity" (Briggs 2005) in metropolitan areas take advantage of an incentive while others are left behind.

Laws prohibiting discrimination against voucher holders are the leading factor that could make searching in suburban areas more promising for voucher holders, provided

that they include voucher rent assistance as a lawfully protected source of income. Our study suggests a possible benefit to these measures in addition to any impact they may have on voucher utilization rates (e.g., Freeman 2012), namely that this would reduce the reliance of families on search strategies that can be counterproductive to finding housing in higher opportunity areas, such as looking for landlords who specifically advertise to voucher holders or using housing authority. In addition, such laws might encourage voucher users previously turned away by discriminatory landlords, such as Kim, to again search in places that they had initially assessed as off-limits.

Housing counseling can also give households the tools to fight back when they encounter illegal discrimination; basic knowledge of fair housing rights and how to spot and report illegal discrimination could also help make suburban housing searches more effective. Other forms of counseling, such as search assistance, or better outreach to landlords in higher opportunity areas, can make these places more accessible to voucher users whose social networks lack the geographic range to inform them of specific availabilities. Even providing clarity about city-suburb boundaries could be helpful; we found three cases where respondents either did not attempt a suburban search or moved to an area that did not qualify for SDAP because they did not know the boundaries of the city well enough. Our landlord persuasion finding suggests another place for policy that could avoid or reduce stratification among voucher clients. Housing counseling can prepare tenants to explain the advantages of the program to landlords in jurisdictions without source of income discrimination protection, while outreach can assist those without the wherewithal or desire to persuade suburban landlords, by advocating on their behalf.

Security deposit assistance is particularly important for voucher holders facing a forced move; while this made the SDAP a strong incentive, extended search time for those who move unexpectedly could also allow for more fruitful searches by alleviating some of the pressure on household heads to take a unit in a less-than-desirable location or risk losing their voucher. Extending search time for voucher holders looking in higher opportunity areas could also help make such searches more fruitful. A policy that automatically granted an additional 60, 90, or 120 days if respondents had proof of such a search might make a difference in increasing lease-ups.

Structural changes that allow larger households to meet their housing needs in more affluent parts of the metropolitan area are also needed. Short of encouraging construction of rental units with more bedrooms, smaller geographic areas for calculating FMR or the use of exemption payment standards could work in tandem with security deposit assistance to increase the chances that families will move to higher opportunity areas by making more forms of housing in such areas affordable to voucher holders (see Finkel et al. 2017 for more on Small Area FMRs). We reviewed hypothetical ZIP-code based FMRs for the Milwaukee area (available from HUD for FY 2015). These were up to 40 percent higher than current FMR levels in popular search areas like Wauwatosa, Glendale, Greenfield, and Oak Creek, meaning that switching to small area FMRs would give respondents who searched in these kinds of low poverty suburbs a better chance of securing a rental unit.

On the whole, our study suggests that future nudge policies should consider the extent to which choices are reduced by structural factors like discrimination as well as the way client adaptations to these barriers may undermine the hoped-for outcome or induce further stratification. Providing additional support to help make voucher users' searches

more fruitful could make a significant difference in the lives of low-income families and children.

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### NOTES

<sup>1</sup>In contrast to other means-tested social programs that provide assistance to all eligible families, federal rent assistance is limited, with fewer than one out of four eligible families currently served (Rice and Sard 2009).

<sup>2</sup>Because the City of Milwaukee has its own housing authority and HOME funds, the jurisdiction for the HOME funds used to support the SDAP was limited to the suburban municipalities outside of the city but within Milwaukee County. The voucher program in Milwaukee County allows households to rent from landlords in any jurisdiction in the County, allowing voucher users to avoid the administrative portability process of switching from one housing authority to another. Individuals with a Milwaukee County voucher may live in the city or suburbs; 82 percent of County voucher holders in our survey were living in Milwaukee City, and 86.5 percent of voucher holders in the region lived in Milwaukee City (HUD Picture of Subsidized Households 2012). For more on the structure of the SDAP, see Rosenblatt and Cossyleon (2015).

<sup>3</sup>Evidence of the growing influence of this approach can be seen by the formation in recent years of official governmental organizations with the goal of applying insights from behavioral sciences to policy: the Social and Behavioral Sciences Team in the United States, and the Behavioral Insights Team in the United Kingdom.

<sup>4</sup>Wisconsin does have a law protecting against source of income discrimination, but it excludes Section 8 rent assistance from the definition of lawful source of income.

<sup>5</sup>After a long hiatus the Milwaukee County Housing Division began taking new families into the voucher program in summer of 2014, after the survey we draw on was conducted. This means that all SDAP participants surveyed and interviewed for this paper were established voucher users. Not all families in the survey or in our interviews went on to apply for the SDAP.

<sup>6</sup>Sampled household heads that we were not able to interview were a mix of people we couldn't reach by phone, letter, or in-person door-knock at their last known address (7 of 21 nonrespondents), people who told us they were not interested (four people), those who didn't show up to a scheduled interview (four people), and an additional 6 people who were interested but we were unable to schedule by the conclusion of our study. People who couldn't be reached or those who didn't show up or weren't interested may differ in important ways from those we did interview, although it should be noted that we were able to successfully interview a number of respondents who were initially no shows (four interview respondents) as well as several who we had difficulty reaching by letter, phone call, or at their last known address (eight total interview respondents).

<sup>7</sup>This process follows the method of analytic induction described by Ragin and Amoroso (2011), drawn from Glaser and Strauss's "constant comparative method" (1968).

<sup>8</sup>All names are pseudonyms chosen by respondents. Phrases that appear in quotations (such as "dream home") are respondents' own words.

<sup>9</sup>Prior to moving in and every year afterwards, housing units rented by voucher holders undergo an inspection to make sure that they comply with HUD's housing quality standards. When a unit fails a housing inspection, voucher tenants must move—these moves can be unexpected for tenants (see also DeLuca et al. 2011).

<sup>10</sup>Other research has documented a similar process of a "reactive time crunch" among voucher holders (DeLuca et al. 2013).

<sup>11</sup>West Allis, a large suburb bordering Milwaukee, is the only jurisdiction in the county other than Milwaukee City to have its own housing authority. It is part of a consortium with the Milwaukee County Housing Division that allowed it to participate in the SDAP (Personal communication with staff at the Milwaukee County Housing Division).

<sup>12</sup>Voucher users in Milwaukee County are only guaranteed an initial period of 60 days to find housing or they lose the voucher, although they can request up to two 30-day extensions (Personal communication with staff at the Milwaukee County Housing Division).

<sup>13</sup>Source: American Community Survey Five Year Estimates 2010–2014.

<sup>14</sup>Unlike the majority of our other respondents, Susan and Laura had each previously lived in the suburbs before they moved back with SDAP. This sets them apart from other respondents, like Amber, discussed above, who avoided majority-white areas in their housing search out of concerns about racism. Both Susan and Laura talked about the advantages of suburban areas, with Susan emphasizing safety and Laura emphasizing school quality, suggesting that perhaps the experience of living in these places influenced their willingness to move to majority white areas.

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