

5-2020

Examining Differences in Housing Voucher Law Application in Cook and DuPage Counties

Justin Wettstein

Follow this and additional works at: <https://neiu-dc.neiu.edu/uhp-projects>

 Part of the [Social Work Commons](#)

EXAMINING DIFFERENCES IN HOUSING VOUCHER LAW APPLICATION
IN COOK AND DUPAGE COUNTIES

A Thesis Presented to
the Faculty of the University Honors Program
Northeastern Illinois University

In Partial Fulfillment of the Requirements
of the NEIU Honors Program
for Graduation with Honors

Justin Wettstein
May 2020

HONORS SENIOR PROJECT
ACCEPTANCE AND APPROVAL FORM

Justin Wettstein
Examining Differences in Housing Voucher Law
Application in Cook and DuPage Counties

This thesis has been reviewed by the faculty of the NEIU Honors Program and is found to be in good order in content, style, and mechanical accuracy. It is accepted in partial fulfillment of the requirements of the NEIU Honors Program and graduation with honors.

Prof. Jin Kim, Department of Social Work
Faculty Advisor

Date

Prof. Crystal Cleggett, Department of Social Work
Faculty Reader

Date

Prof. Amanda Dykema-Engblade, Department of Psychology
Honors Curriculum & Standards Board

Date

Prof. Jon Hageman, Department of Anthropology
Coordinator, University Honors Program

Date

ABSTRACT

This study examines the experiences of families with active involvement in open cases with the Illinois Department of Children and Family Services (DCFS) within a Housing Advocacy Program (HAP) at La Casa Norte in Chicago, Illinois. Housing advocates in this program work with clients in the city of Chicago and suburban Cook County, as well as DuPage County. This program focuses on assessing the needs of families with open DCFS cases who are nearing completion of a mandated program, with housing that meets DCFS guidelines and requirements being one of the final steps towards case closure. HAP case managers educate clients on conducting housing searches, as well as how to properly communicate with landlords, identifying proper details to look for in rental units, and overall navigation of both the affordable housing and market rate rental landscape. Many clients present with compounding issues outside of being unstably housed, such as lack of employment and financial resources, prior criminal involvement, a history of surviving domestic violence, and physical or mental disability. These factors often complicate and present more pressing issues for case managers to address before housing can be approached. Further complicating matters when working with this population is not only the lack of affordable housing vouchers available for those in need, but the fact that applications of housing laws set by the Department of Housing and Urban Development (HUD) are interpreted differently by Cook and DuPage counties. This study aims to identify if program participants in DuPage county experience higher levels of discrimination based on housing voucher status than participants in the city of Chicago and suburban Cook County, and what shared characteristics this population holds. This study looks at socio-economic factors as well as social factors in relation to outcomes for program participants in trying to understand their experience.

TABLE OF CONTENTS

ABSTRACT.....	iii
TABLE OF CONTENTS.....	iv
LIST OF TABLES.....	v
INTRODUCTION.....	1
MAIN STUDY.....	2
LITERATURE REVIEW.....	2
METHODOLOGY.....	7
RESULTS.....	8
DISCUSSION.....	20
REFERENCES.....	23

LIST OF TABLES

TABLE 1. CLASS.....8

TABLE 2. COUNTY.....9

TABLE 3. GENDER.....9

TABLE 4. RACE.....10

TABLE 5. WHITE OR NON-WHITE.....11

TABLE 6. MARITAL STATUS.....11

TABLE 7. NUMBER OF CHILDREN.....12

TABLE 8. UP TO TWO VS. THREE OR MORE CHILDREN.....12

TABLE 9. HOMELESS STATUS.....14

TABLE 10. EVICTION HISTORY.....15

TABLE 11. EMPLOYMENT STATUS.....15

TABLE 12. REJECTION AFTER APPLYING.....16

TABLE 13. DOMESTIC VIOLENCE HISTORY.....17

TABLE 14. STATISTICS OF CONTINUOUS VARIABLES.....17

TABLE 15. GROUPS OF INCOME.....18

TABLE 16. GROUP BY COUNTY.....19

TABLE 17. INDEPENDENT SAMPLES TEST.....19

INTRODUCTION

The current cost of housing in the United States is not only at the highest levels in our history, but Americans are spending more of their total income on rent than they ever have. Current estimates gather that the average amount of income spent on rent is around 37% (Bls.gov, 2019), with a large percentage of younger Americans reporting that number to be around 45%. For those in poverty with significantly lower-income status, this number can easily jump over 50%. The availability of affordable housing vouchers to help those in need find adequate and stable housing has long been a social concern in the United States, but those with access to them are unfortunately still stigmatized.

The pressing question this study aims to answer is: do participants in this program face a higher rate of rejection while searching for housing in DuPage County than in Cook County? Do rejection rates affect participants of specific demographics more than others? A related study, titled *The Impact of Housing Assistance on Child Outcomes: Evidence From a Randomized Housing Lottery* (2015) conducted in Chicago, IL, found that there was little, “if any, impact on neighborhood or school quality or on a wide range of important child outcomes.”

This research study aims to examine if the results of that study apply to the differences in housing voucher law application in Cook and DuPage Counties in Illinois. This study will investigate the cases of participants in a Housing Advocacy Program (HAP) mandated by the Department of Children and Family Services (DCFS). These two counties follow federal housing laws mandated by the Department of Housing and Urban Development, and interpret the housing laws quite differently. Landlords in Cook County must legally accept applicants who hold housing vouchers, whereas in DuPage County

landlords are legally allowed to reject applicants strictly based on possession of those same vouchers.

LITERATURE REVIEW

Housing discrimination has been a well-known, and well-documented issue in the United States for decades. Chicago is one of the most striking examples of a major city that struggles to this day with the effects of discriminatory housing practices of the past, as it steadily remains one of the most racially segregated cities in the United States (Bowean, 2016). Chicago is the home of such social blights like the “Black Belt,” an area born of restrictive covenants in white neighborhoods stating that landlords could not rent or sell to black people, and “redlining,” a practice used by banks to deny African-Americans mortgages in certain areas (DeLuca et. al, 2013).

Progress has been made in terms of policy to improve housing equity and opportunity in Chicago and Cook counties, but research suggests that certain methods of housing discrimination have been transferred to the suburban counties that surround Chicago (Jacob et. al, 2014). For this research study, we are examining the experiences of families and youth involved in open cases with the Department of Children and Family Services (DCFS) who are provided Housing Advocacy services at La Casa Norte (LCN). They are in the process of obtaining stable housing, and are paying with vouchers in some cases and program provided cash assistance in all. The goal of this literature review is to highlight and compare four general factors impacting housing discrimination in relation to participants in this program.

HOUSING IMPACTS ON HEALTH AND EQUITY

One of the most prevalent issues pertaining to housing discrimination is the correlation between housing and health outcomes. Four main factors are commonly associated with housing and health links: stability, affordability, quality, and safety (Hernandez & Swope, 2019). Disparities are known to be linked to social inequality and the prevalence of adverse health outcomes (Hernandez & Swope, 2019), and improved health and psychological well-being are associated with housing assistance (Fenelon et. al, 2017). It comes as no surprise that negative health outcomes arise out of housing instability, as the housing first model believes that all aspects of life suffer if one does not have a stable place to reside.

Given that participants in this study are involved with the governmental system that is DCFS, their relationship to criminal justice involvement is also a pertinent factor on housing outcomes. Many landlords require credit and background checks for prospective tenants, therefore providing a barrier to housing for those with lack of or bad credit histories, as well as criminal records. The correlations between homelessness and criminal justice involvement are well established (Mitchell et. al, 2017).

Many housing voucher programs focus on relocating clients from their current neighborhoods to what are called “opportunity areas,” or areas that are deemed a move in a positive direction (DeLuca et. al, 2013). Oftentimes, however, clients’ limited housing search resources, involuntary mobility issues, landlord practices, and aspects of the programs themselves limit clients from escaping their disadvantaged areas (DeLuca et. al, 2013). In contrast, one study found that receipt of housing assistance has little to no effect

on neighborhood and school quality, as well as a range of social outcomes for children (Jacob et. al, 2014).

FAIR HOUSING/MOVING TO OPPORTUNITY

In a move to provide more affordable housing, the US government implemented a private ownership model to increase the number of units available in the 1960s (Reina & Winter, 2019). One major issue surrounding this move is that the affordability restrictions were set to expire at some point, and the rental subsidy could be terminated (Reina & Winter, 2019). We are now in a market where many of these restrictions have expired, and the tenants are forced to move forward in the voucher system. Studies are finding that despite high demand for vouchers, many households are not using them, and those who do participate end up moving to more poverty-stricken areas (Reina & Winter, 2019).

Related to this issue is the Moving to Opportunity for Fair Housing Demonstration (MTO) program, which was put in place by the U.S. Department of Housing and Urban Development (HUD) in 1994 (Lens & Gabbe, 2017). With the impetus of the program being to relocate people to low-poverty neighborhoods where more economic opportunities are available, one study found that despite positive outcomes being present, employment accessibility declined for participants (Lens & Gabbe, 2017). This finding is consistent with the results of a study that shows that there is a higher prevalence of discrimination complaints happening in non-southern states, and highlights the issue of barriers to economic growth for those in the voucher system (Bullock et. al, 2015).

GOVERNMENTAL ROLES IN DISCRIMINATION

Oftentimes, programs that are designed to help those in need can end up serving as an institutionalized and legally backed barrier for participants. Evidence shows that housing market policy is a driving force for high levels of inequality (MacLennan & Miao, 2017). Much attention has been paid to welfare reform over the last twenty-five years, largely removing much needed subsidies for those in crisis. Studies have shown that these austerity and “personal responsibility” aimed measures have increased levels of homelessness, escalated risks for drug and alcohol use, and criminal participation (Anderson et. al, 2002).

White Americans have long benefitted from a social positioning that places them in higher socio-economic classes in the United States. Evidence shows that “racial threat” triggered by rapid entry of African Americans into almost exclusively White areas has resulted in support for discriminatory housing policies over time (Reny & Newman, 2018). To counter such issues, evidence suggests that the government needs to enforce baseline strategies to combat these movements. Governmental messaging has proven effective in the reduction of housing-based discrimination, and needs to be more effectively enforced (Fang et. al, 2018).

DCFS INVOLVEMENT

This study focuses on those involved with the child welfare system, and in this instance that system is DCFS. Dealing with two types of clients; the Housing Advocacy Program sees families who are either intact or who have children in foster care with the goal of reunification, as well as youth who have aged out of foster care that receive supportive services until full emancipation at age twenty-one. Findings show that housing

deemed inadequate or unstable contributes to higher-levels of both out of home placement for children during case involvement, and the need for housing services after case closure (Fowler et. al, 2013). Studies also show that youth aging out of the foster care system experience difficult transitions to many adulthood related activities like housing, highlighting the need for services (Curry & Abrams, 2014).

SUMMARY OF THE LITERATURE

Housing is one of the most fundamental and important needs for citizens to be successful members of society. To provide a fair and equitable life for all Americans, roadblocks and barriers to accessing housing need to be minimized and ultimately eradicated. Discriminatory practices are still very prevalent, however, so the goal of this literature review is to provide a background to some of the most pressing issues that participants in this study face in their housing searches.

Links exist that tie housing outcomes to health and equity (Hernandez & Swope, 2019; Fenelon et. al, 2017; Mitchell et. al, 2017; DeLuca et. al, 2013; Jacob et. al, 2014); participation in fair housing and moving to opportunity programs is shown to provide both positive and negative outcomes (Reina & Winter, 2019; Lens & Gabbe, 2017; Bullock et. al, 2015), governmental involvement has been shown to encourage and stifle discriminatory practices (Maclennan & Miao, 2017; Anderson et. al, 2002; Reny & Newman, 2018; Fang et. al, 2018); and the need for support of those involved with open cases with DCFS is highlighted (Fowler et. al, 2013; Curry & Abrams, 2014). The hope of this study is to further current research into social outcomes for those involved in this program, and identify ways that housing discrimination can be eradicated.

METHODOLOGY

This research study focused on second hand data. All participants in the program where the sample is coming from completed an initial intake assessment upon entering the program, as well as an exit assessment before being closed out of the program. Both assessments were conducted by the individual case manager. These documents live in the client file, which is stored on site at La Casa Norte for six years after the case is closed.

Another important element to the data set being accessed and used is a system called Client Track, where case managers input notes about interactions, meetings, and other general information and communications with clients. These case notes contain valuable information about the client while the case was open. Both the assessments and case notes will provide the entirety of the data used in this study.

This research study used a mixture of quota and convenience sampling. The aim of the study was to compare outcomes of participants based on their location, i.e. Cook or DuPage Counties, so an equal number of 17 cases have been randomly selected from each location, thus satisfying the quota. The study also used closed case files, so as to have a complete picture of the lifespan of the client participation in the program.

The main purpose that this study aims to identify centers around housing discrimination experienced by participants, which will be measured using case notes explicitly stating that a client was denied for a rental after completing an application. Key measures collected included: age, number of children, income level, and length of time in the program as continuous variables, as well as which county they live in, race/ethnicity, gender, marital status, voucher possession, employment status, housing status, eviction history, rejection status, whether they are a survivor of domestic violence and whether

they are family or youth clients as categorical variables. These variables will help to build a thorough data set that determines specific experiences of those within the program.

There are no ethical concerns surrounding the collection of this data. The use of second hand data in this instance did not involve speaking directly to the participants, thereby causing no harm in making clients recall any potentially harmful experiences while involved in the program. The data collection methods are strictly confidential and will not expose any participant names or personal identifying information.

It is our hypothesis that the participants in this study do experience discrimination in their search for housing. We also believe that participants in DuPage county are discriminated against at a higher rate than those in Cook County.

RESULTS

Table 1

Class

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Norman	34	100.0	100.0	100.0

In the Housing Advocacy Program (HAP), two classes of clients are served. The most common are families, which are referred to as Norman. The other class of clients served are youth clients who were wards of the Department of Children and Family Services (DCFS) that have aged out of foster care, but are provided continuing services up until their twenty-first birthday if they are identified as being at-risk for chronic

homelessness. This study did not encounter any youth clients, as all 34 cases, or 100% of the sample size, are Norman class clients.

Table 2

County

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cook	17	50.0	50.0	50.0
	DuPage	17	50.0	50.0	100.0
	Total	34	100.0	100.0	

This program serves clients who live in two major areas: the city of Chicago and suburban Cook County and DuPage County. For the purposes of this study, an equal amount of cases were selected from each county. There was a total of 34 cases used, with 17 cases, or 50% of the total, from Cook County, and 17 cases, or 50% of the total, from DuPage County. Using the same number of cases from each county provides a more direct method for comparison of the experiences of the HAP clients.

Table 3

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	33	97.1	97.1	97.1
	Male	1	2.9	2.9	100.0
	Total	34	100.0	100.0	

The HAP has no control over the gender of the clients it serves. More often than not, the clients end up being female, as the Norman class deals with family reunification or families that are intact. This typically means the children reside with their Mother, but it is not uncommon that the children reside with their Father. It is, however, more common for there to be a diverse gender makeup when dealing with youth clients. In this study, 33 of the 34 cases, or 97.1% of the sample, are dealing with female identified clients, and 1 case, or 2.9% of the sample, deals with a male identified client. These responses were taken from a direct response on the client's initial intake form.

Table 4

Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	White	6	17.6	17.6	17.6
	Black	13	38.2	38.2	55.9
	Latinx	10	29.4	29.4	85.3
	Asian	1	2.9	2.9	88.2
	Black & Hispanic	4	11.8	11.8	100.0
	Total	34	100.0	100.0	

Table 5

White or Non-White

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	White	6	17.6	17.6	17.6
	Non-White	28	82.4	82.4	100.0
	Total	34	100.0	100.0	

In determining the racial makeup of the clients in this study, the answers were taken from the initial intake form done by the Housing Advocates. There are five categorical responses listed here. There are 6 cases, or 17.6% of the total, who are White; 13 cases, or 38.2% of the total, who are Black/African American; 10 cases, or 29.4% of the total, who are Latinx/Hispanic identified; 1 case, or 2.9% of the total, who are Asian; and 4 cases, or 11.8% of the total, who are both Black/African American & Hispanic. This makes for a total of 28 cases, or 82.4% of the total, as non-White.

Table 6

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	32	94.1	94.1	94.1
	Married	2	5.9	5.9	100.0
	Total	34	100.0	100.0	

The marital status of the clients of this study fall into two categories: single or married. The responses were taken from the initial intake form at LCN. There are 32 cases, or 94.1% of the total, where the client is single; and 2 cases, or 5.9% of the total, where the client is married.

Table 7

Number of Children

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	7	20.6	20.6	20.6
	2	8	23.5	23.5	44.1
	3	9	26.5	26.5	70.6
	4	8	23.5	23.5	94.1
	5	2	5.9	5.9	100.0
	Total	34	100.0	100.0	

Table 8

Up to Two vs. Three Or More Children

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Up to 2	15	44.1	44.1	44.1
	3 or More	19	55.9	55.9	100.0
	Total	34	100.0	100.0	

The number of children that the clients of the HAP have is varied. This response is taken from the initial intake form at La Casa Norte (LCN) when the clients are asked “how many children will be a part of the move?” This number may not accurately represent the number of children the clients have in total, but represents those who are a part of the open DCFS case that this program deals with. For the participants in this study, there are 7 cases, or 20.6% of the total, that have 1 child; 8 cases, or 23.5% of the total, that have 2 children; 9 cases, or 26.5% of the total, that have 3 children; 8 cases, or 23.5% of the total, that have 4 children; and 2 cases, or 5.9% of the total, that have 5 children.

In taking a further look at the number of children that the clients of the HAP have, they were grouped in two categories. The first category is cases where there are one or two children, and the second category is cases where there are three or more children. This has a particular impact on the housing search process, because in order to comply with DCFS standards, there must be no more than two heartbeats per bedroom. This means that clients with one or two children can live in one or two bedroom apartments, but once there are three children, it is recommended that the number of bedrooms increase to three. This can result in increased financial burden to the clients. In this study, 15 cases, or 44.1% of the total, have one or two children; and 19 cases, or 55.9% of the total, have three or more children.

Table 9

Homeless Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	7	20.6	20.6	20.6
	No	13	38.2	38.2	58.8
	Unstable	14	41.2	41.2	100.0
	Total	34	100.0	100.0	

The housing status of the clients in the HAP is varied. This variable is taken from the client's response to a question on the initial intake form at LCN that asks, "what is your housing status?" Homelessness is classified as living in a shelter or a place not fit for human habitation. Unstable is used to signify a lack of security in the client's current housing situation, which can mean a number of things; such as the client is at risk of losing their housing, lives with a family member or friend, or is unable to afford their rent. For the participants in this study, 7 cases, or 20.6% of the total, responded that they are homeless; 13 cases, or 38.2% of the total, responded that they are not homeless; and 14 cases, or 41.2% of the total, responded that they are unstably housed. This makes for a total of 21 cases, or 61.8% of the total, that are experiencing some form of housing insecurity.

Table 10

Eviction History

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	9	26.5	26.5	26.5
	No	25	73.5	73.5	100.0
	Total	34	100.0	100.0	

This variable comes from the client’s response on LCN’s initial intake form that asks, “have you ever been evicted?” This is an important piece of information for Housing Advocates in this program in working with clients, as there are many barriers in place for persons with an eviction on their rental history record. The clients in this study responded 9 times, or 26.5% of the total, that they had been evicted at least one time; and 25 clients, or 73.5% of the total, responded that they had no history of eviction.

Table 11

Employment Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	21	61.8	61.8	61.8
	No	13	38.2	38.2	100.0
	Total	34	100.0	100.0	

The response to this question comes from LCN’s initial intake form where clients are asked if they are currently employed. This information is used to then assess their monthly income and make a current and future budget. The participants in this study report being employed in 21 cases, or 61.8% of the total and report no employment in 13 cases, or 38.2% of the total.

Table 12

Rejection After Applying

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	20	58.8	58.8	58.8
	No	14	41.2	41.2	100.0
	Total	34	100.0	100.0	

This variable comes from case note examination where it is stated that a client applied to rent an apartment or house, and was rejected/denied by the landlord. This variable is critical to answering this study’s research question, as client rejection for housing can be tied to discriminatory practices by landlords. The clients in this study were rejected at least one time in 20 cases, or 58.8% of the total; and were not rejected at all in 14 cases, or 41.2% of the total.

Table 13***Domestic Violence History***

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	25	73.5	73.5	73.5
	No	9	26.5	26.5	100.0
	Total	34	100.0	100.0	

The response to this question is taken from LCN's initial intake form where the clients are asked if they are survivors of domestic violence. The participants in this study report a history of domestic violence in 25 cases, or 73.5% of the total and no history of domestic violence in 9 cases, or 26.5% of the total.

Table 14***Statistics of Continuous Variables***

		Age	Children	Income	Length
N	Valid	34	34	34	34
	Missing	0	0	0	0
Mean		32.29	2.71	1299.85	11.85
Median		31.00	3.00	1135.00	12.00
Mode		35	3	0	12
Std. Deviation		6.206	1.219	924.412	4.973
Range		26	4	4268	24

Other factors measured in this study include the age of clients, the reported monthly income of the clients (which includes earned income and Social Security), as well as the length of time they spent in the DCFS HAP. The age of the clients has a range of 26 years, with the youngest client being 22 years of age, and the oldest being 48 years of age. The mean age is 32.29 years, and a standard deviation of 6.20 years. The clients' income has a range of \$4,268, with a minimum amount of \$0 per month, and a maximum of \$4,268 per month. The mean income level is \$1,299.85 per month, and a standard deviation of \$924.41. The length of time spent in the program has a range of 24 months, with a minimum length of 3 months, and a maximum length of 27 months. The mean length of time spent in the program is 11.85 months, and a standard deviation of 4.97 months.

Table 15

Groups of Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-1000	16	47.1	47.1	47.1
	1001-2000	11	32.4	32.4	79.4
	2001-3000	5	14.7	14.7	94.1
	3001 or More	2	5.9	5.9	100.0
	Total	34	100.0	100.0	

Income greatly impacts a variety of factors in the HAP. When initial intakes are performed, a budget is completed with the clients. After assessing the client's financial situation, the Housing Advocates are able to determine if there is a greater need for factors such as a housing voucher subsidy, applying for benefits or the need to increase

income before conducting active housing searches. The amount of monthly income for clients in this study are grouped into four categories. The results of this grouping shows that 16 cases, or 47.1% of the total, report income of \$1,000 dollars or less; 11 cases, or 32.4% of the total, report income of \$1,001 to \$2,000 dollars; 5 cases, or 14.7% of the total, report income of \$2,001 to \$3,000 dollars; and 2 cases, or 5.9% of the total, report income of \$3,001 dollars or more. These numbers make for an overwhelming majority of 27 cases, or 79.5% of the total, where clients make \$2,000 or less.

Table 16
Group by County

	County	N	Mean	Std. Deviation	Std. Error Mean
Reject	Cook	17	1.65	.493	.119
	DuPage	17	1.18	.393	.095

Table 17
Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means			
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference
Reject	Equal variances assumed	5.476	.026	3.079	32	.004	.471
	Equal variances not assumed			3.079	30.494	.004	.471

To answer the main question of this research project, which seeks to answer if the difference in housing law application between Cook and DuPage counties results in excess discrimination in DuPage county, an independent samples t-test that pairs the counties of Cook and DuPage against the likelihood of clients being rejected after applying for housing was run. The p-value of this t-test was .004, which suggests that there is a statistically significant difference to support the hypothesis that there is a higher frequency of discrimination faced by participants in this study who are searching for housing in DuPage County. Of the participants in this study, 14 of 17 cases in DuPage County, or 82.3% of the total, were rejected; and 6 of 17 cases in Cook county, or 35.2% of the total, were rejected in Cook County. DuPage County participants were twice as likely to face rejection and discrimination in the housing search process than their counterparts in Cook County.

DISCUSSION

A major aim of this study was to identify some general characteristics that are shared among HAP participants. The overwhelming majority of cases involve single women, who make up 94% and 97% of the total sample, respectively; people of color, who make up 82.4% of the total sample; households with 3 or more children, who make up 56% of the sample; survivors of domestic violence, who make up 73.5% of the total and below federal poverty level earners, who make up 79.5% of the sample. Additionally, 61.8% of the sample is either homeless or experiencing housing instability. These factors combine to form a bleak picture for the participants in this study.

These results also point to a troubling trend in DuPage county. Participants in the DCFS HAP are mandated to secure housing that meets standards in order to close their

cases, yet there are very real barriers to their ability to access quality housing. The ways in which the housing laws benefit landlords in DuPage County is evident in the fact that DuPage County participants are more than twice as likely as Cook County participants to incur discrimination in the housing process. It is also highly likely that Cook County's law prohibiting landlords from rejecting an applicant based on their participation in subsidized housing voucher programs or cash assistance programs like the ones that the DCFS HAP offers has been successful in a reduction of rejections and incidents of discrimination in the housing process.

The implications for policy in DuPage County are clear in that there needs to be a change in how HUD laws are applied so that applicants and prospective tenants are not rejected from rentals when they are otherwise qualified and in need of stable, quality housing. If an applicant is being subsidized through a voucher or receiving cash assistance, they should be seen as someone who is doing what is required of them to better themselves and their situation, not as a liability or risky business venture to take on. The model that Cook County has established shows that with a law in place preventing participants in this program from being rejected based on their method of payment, there is less than half the likelihood of being denied for housing. Landlords in DuPage County should not be able to reject applicants who use housing voucher or cash assistance payment methods, in the interest of improving housing equity.

Stable housing is crucial to many upward mobility issues, is linked to health outcomes, and is necessary to weather a storm of family insecurity that can often lead to involvement with DCFS. Governmental intervention to prevent housing discrimination is shown to have a positive impact on families that would otherwise face this unfortunate

situation, so it is vital to use the law to protect citizens who are vulnerable. It is worth noting that there were some limitations involved in this study.

There was hope to obtain participants' credit scores to inquire if there was any correlation to rejections in the application process, but LCN had not asked for this information at the time that a fair number of the cases included here were opened. An implication for further study would be to interview clients who were rejected to discover the reasons that they were refused for rentals. Another aspect for further study is the effect that this program had on sustaining the stability of the families involved.

With housing in the United States being more expensive and competitive than ever, it is imperative that housing laws work to provide equitable access to those who are disadvantaged and marginalized in our society. As this study points out, housing laws that favor landlords by giving carte blanche to reject applicants for using government subsidies results in increased instances of denial and discrimination towards this group. In order to achieve fairness in the housing process, housing laws must work to not discourage vulnerable populations from participation in government subsidy programs.

REFERENCES

- Anderson, T.L., Shannon, C. Schyb, I. & Goldstein, P. (2002). Welfare reform and housing: assessing the impact to substance abusers. *Journal of Drug Issues*, 32(1), 265-295.
- Bowean, L. (2016, January 4). Segregation declines in Chicago, but city still ranks high, census data show. *Chicago Tribune*. <https://www.chicagotribune.com/news/ct-segregation-declines-neighborhoods-change-met-20160103-story.html>
- Bullock, C.S.III, Wilk, E.M., & Lamb, C.M. (2015). Fair housing enforcement in the south and non-south*. *Social Science Quarterly*, 96(4), 941-954.
- Curry, S. & Abrams, L. (2015). Housing and social support for youth aging out of foster care: state research literature and directions for future inquiry. *Child & Adolescent Social Work Journal*, 32(2), 143-153.
- DeLuca, S., Garboden, P. M. E., & Rosenblatt, P. (2013). Segregating shelter: How housing policies shape the residential locations of low-income minority families. *Annals of the American Academy of Political & Social Science*, 647(1), 268–299.
- Fang, A. H., Guess, A. M., & Humphreys, M. (2019). Can the government deter discrimination? Evidence from a randomized intervention in new york city. *Journal of Politics*, 81(1), 127–141.
- Fenelon, A., Mayne, P., Simon, A. E., Rossen, L. M., Helms, V., Lloyd, P., Sperling, J. & Steffen, B. L. (2017). Housing assistance programs and adult health in the united states. *American Journal of Public Health*, 107(4), 571–578.
- Fowler, P. J., Henry, D. B. , Schoeny, M., Landsverk, J., Chavira, D., & Taylor, J. J. (2013). Inadequate housing among families under investigation for child abuse and neglect: Prevalence from a national probability sample. *American Journal of*

Community Psychology, 52(1/2), 106–114.

- Hernandez, D. & Swope, C. B. (2019). Housing as a platform for health and equity: Evidence and future directions. *Perspectives From the Social Sciences*, 109(10), 1363-1366.
- Jacob, B. A., Kapustin, M. & Ludwig, J. (2015). The impact of housing assistance on child outcomes: Evidence from a randomized housing lottery*. *The Quarterly Journal of Economics*, 130(1), 465-506.
- Lens, M. C., & Gabbe, C. J. (2017). Employment proximity and outcomes for moving to opportunity families. *Journal of Urban Affairs*, 39(4), 547–562.
- Maclennan, D., & Miao, J. (2017). Housing and capital in the 21st century. *Housing, Theory & Society*, 34(2), 127–145.
- Mitchell, J., Clark, C., & Guenther, C. (2017). The impact of criminal justice involvement and housing outcomes among homeless persons with co-occurring disorders. *Community Mental Health Journal*, 53, 901–904.
- Reina, V. J., & Winter, B. (2019). Safety net? The use of vouchers when a place-based rental subsidy ends. *Urban Studies*, 56(10), 2092–2111.
- Reny, T. T., & Newman, B. J. (2018). Protecting the right to discriminate: The second great migration and racial threat in the American west. *American Political Science Review*, 112(4), 1104–1110.