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January 2015

Take a Chance on Me:

A Review of the Milwaukee County Security Deposit Assistance Program



Center for Urban Research and Learning
Loyola University Chicago

Peter Rosenblatt
Jennifer Cossyleon



Metropolitan Milwaukee
Fair Housing Council

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About the Authors

Peter Rosenblatt is Assistant Professor of Sociology at Loyola University Chicago.

Jennifer E. Cossyleon is an advanced doctoral student in the Department of Sociology at Loyola University Chicago.

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Introduction

Nationwide, nearly a quarter of a million children whose families participate in the Housing Choice Voucher Program (HCVP) live in extreme poverty neighborhoods (Sard and Rice 2014). These neighborhoods, with poverty rates in excess of 40 percent, often have high rates of violence and can influence children's educational achievement as well as adult employment or health outcomes (Burdick-Will et al. 2011, Ellen and Turner 1997, Gennetian et al. 2012). While the HCVP should theoretically allow families to access safer, lower-poverty neighborhoods with high achieving schools, in practice the program falls short of this potential, with only about one in five families with children in the voucher program living in low-poverty neighborhoods (Sard and Rice 2014).

This report examines an innovative program in Milwaukee County that can help address these disparities and assist the HCVP in expanding its potential to help families and children reach higher opportunity neighborhoods. The Milwaukee County HOME Security Deposit Assistance Program (SDAP) provides families 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 outside of the City of Milwaukee. These suburbs are overwhelmingly white and low-poverty (see Table 3 and Figure 1). The Milwaukee County program was originally developed to assist families facing financial barriers to moving after an unexpected loss of their current housing. But because of geographic restrictions attached to the Security Deposit (related to funding program jurisdiction), and the lack of any other significant "mobility counseling" efforts by the county PHA, the program presents an opportunity to study a particular kind of targeted intervention to facilitate moves by HCV families to lower-poverty areas and meet the goal of affirmatively furthering fair housing.

Using surveys and interviews, we examine the influence of the Milwaukee County Security Deposit Assistance

Program on families' housing search and neighborhood outcomes. We find that the security deposit incentive had a strong impact on tenants' housing search, encouraging them to look for housing in higher opportunity, less segregated communities. However, other barriers to entry to these communities continued to frustrate many of these families. To achieve maximum effect, the security deposit incentive needs to be combined with other policy changes to improve access to suburban communities.

While the voucher program should theoretically allow families to access safer, lower-poverty neighborhoods with high achieving schools, in practice the program falls short of this potential.

Background

Families and children who live in high-poverty and racially segregated communities face a host of disadvantages compared to their counterparts in middle class neighborhoods. High rates of violent crime, bleaker job prospects, and generally weaker performing schools are often correlated with the uneven geographic distribution of families in American metropolitan areas (Briggs 2005). For young people especially, living in disadvantaged neighborhoods contributes to inequalities in socio economic mobility and cognitive skills that can be seen across multiple generations and can result in school dropout, adolescent childbearing, and criminal and delinquent behavior (Sharkey 2013; Sharkey and Elwert 2011; Harding 2003; Brooks-Gunn et al. 1997; Sampson, Morenoff, and Gannon-Rowley 2002).

One approach to ameliorating the harms of growing up in neighborhoods of concentrated poverty is to enable children and families to move to better-off places, often in the same metropolitan region. Low-income mothers and their daughters who make such a move have shown long-term improvements in health (Gennetian et al. 2012), while poor students

who attend low-poverty schools have seen their academic achievement scores increase over the long term (Schwartz 2011). For almost four decades, housing policy advocates and their clientele have had a tool that theoretically could support poor families in making such moves. The Housing Choice Voucher Program (HCVP, formerly Section-8) provides rental payments to landlords on behalf of eligible¹ 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. 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.

However, facilitating such moves under the auspices of the Housing Choice Voucher Program has proven challenging. While the HCVP should theoretically allow families to move to better-off, well-resourced neighborhoods, in practice voucher holders are no more likely than poor unassisted renters to move to low-poverty communities, and minority voucher users in particular struggle to reach such places (Metzger 2014; McClure 2008). Minority voucher holders also tend to be more concentrated in high poverty, racially segregated neighborhoods than white households (Julian and Daniel 2009; Wang and Varady 2005). Research focusing on the location of housing voucher households in the country's 50 largest metropolitan areas finds that they are more segregated, more spatially clustered, and more concentrated in poor tracts than a comparison group of unassisted low-income families (Metzger 2014). Compared to renters and poor households in general,

voucher holders tend to live in neighborhoods with poorer performing elementary schools that rank well below the state median on test scores (Ellen and Horn 2012).

The Milwaukee County Security Deposit Assistance Program provides a way to address these shortcomings in the voucher program through a straightforward incentive to which many families have responded. The structure of the program, which for jurisdictional reasons only provides security deposit grants in suburban municipalities, as well as the lack of other significant counseling efforts to promote opportunity moves in the region, offers a compelling situation for a study examining how this particular type of intervention might help the HCV program deliver on its potential of assisting families to reach low poverty neighborhoods across the metropolitan area. Before describing the program in detail, we give an overview of our study location.

Milwaukee City and Suburbs

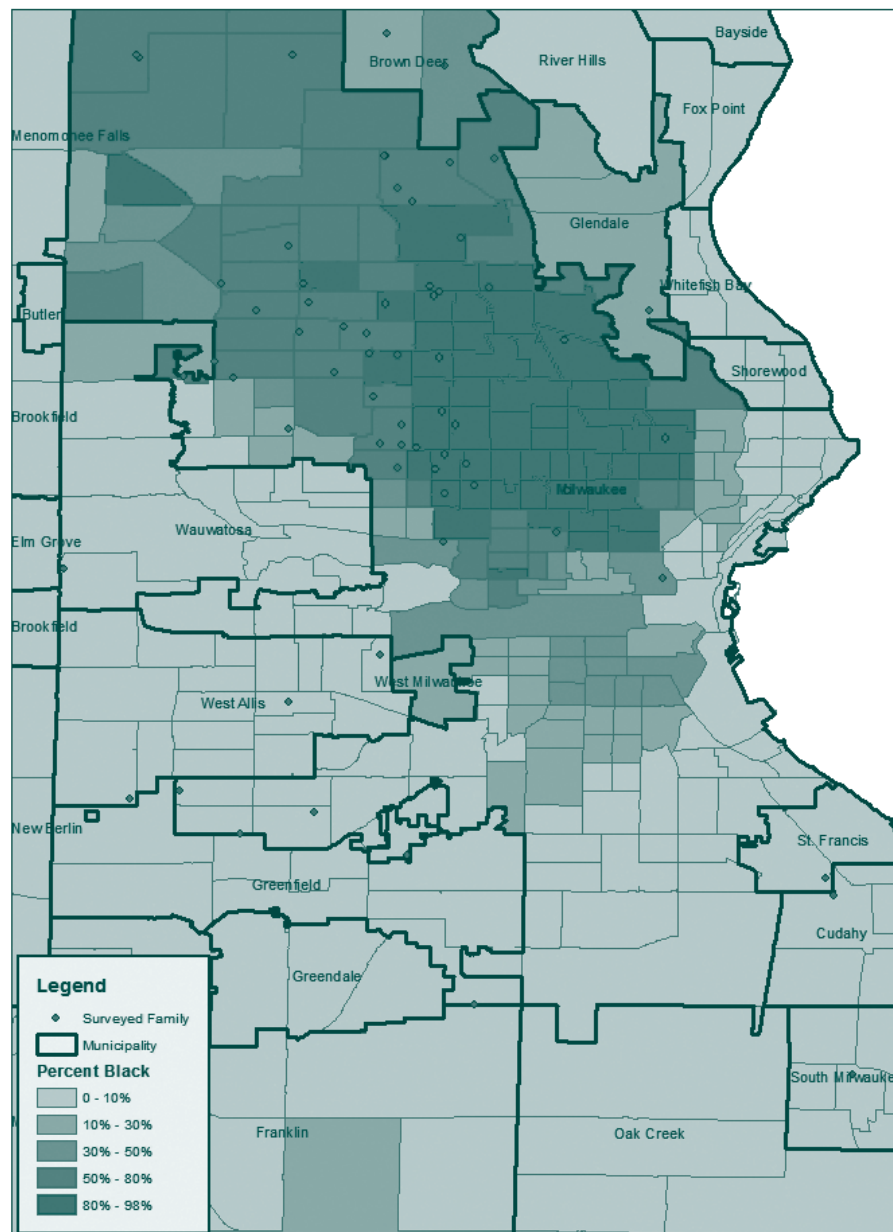
The most segregated metropolitan area in the country, the Milwaukee region (see Figure 1) has a history of deep divisions between the city and its surrounding suburbs. Since the turn of the 20th century, Milwaukee's suburban municipalities were resistant to the expansion of the city. Industrial suburbs like West Allis successfully resisted attempts at annexation in the 1920s, as did the eastern municipalities of Whitefish Bay and Shorewood, both retreats for wealthy residents who worked in the city (Orum 1995). The political struggle between the city's push to incorporate such affluent towns into its tax base and the suburbs' resistance to annexation characterized much of the 20th century, culminating in a favorable decision for the suburbs by the Wisconsin Supreme Court in 1955 that permitted even small townships to incorporate themselves (ibid). By the 1960s, the boundaries between Milwaukee city and its suburbs were well set.

1 In contrast to other means-tested social programs that provide assistance to all eligible families, the supply of vouchers is limited, with fewer than 1 out of 4 eligible families currently served by the program (Rice and Sard 2009).

This regional balkanization was complemented by the migration of African Americans to Milwaukee beginning the 1950s and 60s. Unlike many other northern cities, Milwaukee was not a destination for either the first or second Great Migrations of blacks from the south—by 1950, the city was only four percent non-white (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 for other parts of the country and eventually the world, part of the widespread move of industry out of US cities that began in the 1960s. With working class jobs evaporating and the city unable to adjust to the exodus of the upper and middle classes by expanding its boundaries, further metropolitan divisions were inevitable.

Figure 1. Map of the Milwaukee Region with Location of Surveyed Families



The security deposit program presents an opportunity to study a particular kind of targeted intervention to facilitate moves by HCV families to lower poverty areas.

Contemporary Milwaukee is the most racially segregated metropolitan region in America (Logan and Stults 2011). Figure 1 emphasizes this division. The Figure shows high concentrations of black families in north Milwaukee surrounded by suburban municipalities that are for the most part less than 10 percent black, with only one portion of one suburb (Brown Deer) measuring as much as 30 percent African-American. This picture differs from many other contemporary metropolitan areas, which have seen a noticeable growth of non-white suburbs in the past ten to twenty years (Hanlon et al. 2010). 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). This ratio of black-to-white neighborhood poverty is the second worst in America, and is largely unaffected by social class—affluent blacks in Milwaukee live in neighborhoods that are 20.5 percent poor on average (ibid).

Clearly, the historical and contemporary context of Milwaukee presents a challenge to fair housing policies. We can only expect a program like the Milwaukee County Security Deposit Assistance Program to address a small part of this legacy. Yet a nuanced look at the policy and its impact allows us to appreciate the ways families can be assisted in moving against this gradient of place-based inequality, as well as understand how the specific features of the region inhibit wider successes.

Data and Methods

The primary aim of this study is to understand the influence of the Milwaukee County Security Deposit Assistance Program (SDAP) on families' housing search and neighborhood outcomes. We also explain the origins and operation of the SDAP, and provide an overview of programmatic outcomes from the first year of its operation. We use survey and interview data to summarize neighborhood outcomes and profile the ways voucher users searched for housing. We also draw on these data to understand the ongoing challenges and barriers faced by families attempting to use the SDAP.

Our central research questions are:

1. *Who Used the Security Deposit Assistance Program?*
 - a. How many families were able to use the security deposit grant? What type of HCV holders were most likely to use the security deposit program?
2. *Where did Families Search for Housing?*
 - a. Did they look in suburban areas? What influence did the SDAP have in that search?
3. *What was the Process Behind the Housing Search?*
 - a. What search methods were used? How extensive were the searches? How did household heads weigh the offer of security deposit assistance, and what other housing or neighborhood needs did they consider when conducting their housing search?
4. *What Other Factors Shaped the Housing Search?*
 - a. What barriers to lease-up² did families encounter?

Study Design

We use survey and administrative data collected by the Metropolitan Milwaukee Fair Housing Council (MMFHC), supplemented by 20 in-depth qualitative

2 We use the term “lease-up” to refer to participants in the Housing Choice Voucher Program signing a lease with a landlord who has agreed to accept voucher payment.

interviews. This mixed methods approach is important for understanding both trends in how the SDAP is being used and the mechanisms behind how individuals are using it.

Survey and Administrative Analysis

Between the 12th of February and the 29th of June 2014 the MMFHC conducted telephone surveys with families who expressed an interest in the security deposit program. These families were all in the Housing Choice Voucher Program, and were informed of the SDAP when they expressed an interest in moving from their current unit.³ The MMFHC routinely received lists of all of the individuals who signed up at the Milwaukee County Housing Division (MCHD; the housing authority administering the SDAP) office to receive more information about the security deposit program. These individuals were surveyed in the order in which they signed up. All names on the list were called, often multiple times in an attempt to secure a survey, and household heads were offered a \$15 gift card for completing the telephone survey. The surveys were also supplemented with administrative data on voucher families. We use data from 72 of these surveys, completed as of the end of June 2014.⁴ Surveys asked heads of households where they searched for housing, the sources of information they used to search, where they ended up moving, and whether or not they were successful in using the security deposit assistance. The surveys also collected basic demographic information including employment status and number of children.⁵

Qualitative Interviews

Qualitative interviews are used to understand how families responded to the offer of security deposit assistance, as well as to gain a more detailed under-

standing of the housing search process and any barriers to lease-up. This portion of the study primarily addresses research questions two, three, and four, although it also contributes to our overall understanding of program outcomes.

For our interviews, we conducted a stratified random sample of 40 clients who had been surveyed by the MMFHC. 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. Children can impact the housing search by determining the number of bedrooms a client needs. This is also fixed by voucher regulations, which stipulate that different-sex children over a certain age must have separate rooms. Since larger units may be harder to find in suburban areas (Rosenblatt and Deluca 2012) families with more kids may face different search pressures. Also, landlords may discriminate based on family size. We oversampled clients who successfully leased-up using the SDAP, to ensure that we would talk to enough clients who were able to use the program to gain a picture of how it works. We also oversampled on clients with large families (three or more children) because of the anticipated impact of family size on the housing search. We completed 20 interviews during September and October of 2014.

Interviews focused on clients' recent residential history, particularly their housing search process, the role of Security Deposit Assistance, and any challenges or barriers clients faced in their housing search. Because many things may influence the housing search, the interviews included probes for experiences with landlords, family dynamics, neighborhood experiences, and employment. Most inter-

3 After a long hiatus the MCHD began taking new families into the voucher program in the summer of 2014, after the survey we draw on was conducted. This means that all SDAP participants surveyed in this report were established voucher users.

4 By the beginning of December 2014, the MMFHC completed 100 surveys, out of 178 individuals who had signed up for more information, a response rate of 56 percent. These surveys were not completed in time to be included in this report, but we provide these numbers as an indication of overall program interest (178 individuals signed up) and to give a sense of survey response rates.

5 Addresses and demographic information were verified using MCHD records.

views 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.

Stakeholder Interviews

In addition to our participant interviews, we also conducted a small number of interviews with relevant stakeholders. These stakeholder interviews inform our discussion of the program's origins and operations, as well as provide context for the scale of the voucher program in Milwaukee County. Relevant stakeholders were identified with assistance from MMFHC.

Findings

Origins of the Security Deposit Assistance Program

I am telling you I had so much negative going on because actually the coordinator for rent assistance was telling me about it [Security Deposit Assistance]. But I had so much negative going on in life, like this cloud... I thought it [Security Deposit Assistance] was some kind of trick or whatever, but it was perfect because I didn't have two red nickels, pennies or whatever, to rub together so it was 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 then I, it's

a bad thing when you have to ask for help because I felt like I was selling my soul just to get help, but yea... I was glad, I was like like yes! It was right on time, without that I would be dootie out of luck. (Susan)⁶

The Milwaukee County Security Deposit Assistance Program originally arose from concerns for families whose housing units failed the annual HCVP inspection process (personal communication with MCHD staff). These families were forced to vacate their units and generally did not have time to save for a security deposit on their next place. Because security deposits are not covered by the housing voucher program, families generally need to come up with this money on their own. The disruption of a failed inspection put families at risk of not being able to afford to sign a lease on another unit before the time to use their voucher ran out, meaning they could lose housing assistance altogether.

In response to this issue, staff at the MCHD applied to the County Board for approval to use HOME funds for security deposit assistance.⁷ This proposal was adopted by the county board and by September of 2013 the SDAP was underway (a copy of the adopted resolution can be found in the Technical Appendix).⁸ Clients eligible for the SDAP are families holding a County-issued Housing Choice Voucher in the City of Milwaukee as well as the suburbs, and those in the Milwaukee County Shelter Plus Care and Safe Haven programs. The program has a short application process, which tenants (not landlords) undertake. Security deposit assistance takes the form of a payment to landlords on behalf of voucher tenants, but is not paid back to the housing authority—in fact, the landlord agreement states that

6 All names used in the report are pseudonyms chosen by the respondents

7 The MCHD has an urban county designation under 24 CFR 570 and a written agreement with the municipalities surrounding the City of Milwaukee that are inside Milwaukee County. This allowed them to be recipients of Block Grant Funding (personal communication with MCHD staff). Under 24 CFR 92, one of the eligible activities for jurisdictions participating in the HOME Investment Partnerships Program is providing loans or grants to very-low and low-income families for security deposits.

8 For more on leveraging federal funding opportunities to encourage opportunity moves see *Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program* (Scott et al. 2013).

The historical and contemporary context of Milwaukee presents a challenge to fair housing policies.

tenants will receive the security deposit amount (plus any applicable interest) back at the conclusion of their lease. This means that the money is potentially available to tenants for future security deposits (personal communication with MCHD staff). The amount of security deposit assistance is equal to one month's rent and cannot be more than \$1,000. The figure of \$1,000 was adopted after considering FMR standards in Milwaukee County, and also finding that landlords in the area generally charge only one month's rent as security deposit (personal communication with MCHD staff). Forms used to establish and operate the SDAP can be found in the Technical Appendix.

One final administrative fact is necessary for understanding the link between the Security Deposit Assistance Program and the potential to increase opportunity moves in the voucher program. Because the City of Milwaukee has its own housing authority, the jurisdiction for the MCHD's HOME funds is limited to the 18 suburban municipalities outside of the city, but within Milwaukee County (personal communication with MCHD staff). Staff at the MCHD and the Metropolitan Milwaukee Fair Housing Council quickly realized that in addition to helping families with a much needed source of funding, the SDAP could also address the goal of increasing neighborhood opportunity and affirmatively furthering fair housing, by supporting moves to suburban areas that are rarely reached by voucher families.

Susan, quoted above, is one of the six respondents (out of twenty) we interviewed who were successful in using the SDAP to lease-up in the Milwaukee suburbs. These respondents' reasons for leasing up vary: 24-year-old Amber said the SDAP was the

reason she was able to rent her first apartment on her own in Brown Deer—a suburb just ten minutes away from her parents' home in the City of Milwaukee. Ashley, a 53-year-old interviewee, gave credit to her Housing Authority case worker for finding her current house, which she explained was the “nicest place” she had ever lived. Lee, a 36-year-old respondent who brought her 6-month-old infant along to her interview, explained she moved to the suburbs because of the SDAP and did so because she wanted to live in a better area. But after six months of living alone with her infant in a one-bedroom apartment, Lee was looking to move again. Her \$625 voucher did not buy her the space she needed or wanted in the suburbs, she was far from family, and she was confident she could find a bigger place in the city for the same amount of rent.



These stories help to illustrate the different factors that led families to the Security Deposit Assistance Program, as well as the different challenges each faced. In the following sections, we combine an analysis of survey data with information gleaned from our interviews—both with those household heads like Susan, Amber, Ashley, and Lee who leased-up with the SDAP, as well as with several others who did not. As we show, respondents dealt with housing instability, faced discrimination based on both race and source of income, and often struggled to find a unit that met the payment

standard afforded by their voucher. Yet despite these challenges, almost all of our respondents expressed interest in using the SDAP to help with the cost of moving into a unit, and on the whole the program appears to have played a substantial role in influencing them to search for housing in the suburbs.

Who Used the Security Deposit Assistance Program?

Table 1 gives a basic profile of all families who expressed interest in the program, those who applied, and those who successfully used Security Deposit Assistance to lease-up in a suburban municipality.⁹

Table 1. Demographic Characteristics of Households			
N	All Families 72	Submitted application 57	Leased up using the SDAP 11
Gender			
Female	67	55	10
Male	3	2	1
Race			
Black	53	43	7
White	6	5	1
Hispanic	3	3	1
Multi-racial	5	4	1
Age			
18-24	2	2	1
25-34	20	19	3
35-44	20	16	3
45-54	15	12	3
55-64	8	3	0
65-74	2	2	0
75+	1	1	0
Children			
No children	23	13	4
1-2 children	29	27	4
3 or more children	16	15	2
Marital Status			
Married	4	2	0
Single	54	45	10
Divorced/Separated	10	8	0
Disability in Household	42.75	34.6%	30.0%
Household Head Employed	34.8%	37.5%	30.0%

N shows number in group, but not all families completed survey. Some categories may have fewer answers.

9 Since our initial data collection more families have been surveyed. As of December 2014, 100 families had been surveyed, out of 178 who signed up to receive more information from the MCHD. Eighteen of these 100 families had successfully used SDAP to lease-up in a qualifying suburban jurisdiction. Full survey data on these 100 families was not available for analysis at the time of this report, but we include these figures to provide an updated count of total program interest (178 individuals) and successful lease-ups with the SDAP (18 households).

Interested families (left column of Table 1) were mostly black women, and most were between the ages of 25-44. Most households had at least one child, although roughly one-third (23 out of 72) had no children. Few household heads were married, and more than four out of ten households had someone with a disability. The MCHD normally administers roughly 1,750 vouchers, and roughly ten percent move in a given year. By December of 2014, 178 families had signed up for more information about the SDAP, which suggests that roughly the same number of voucher tenants were interested in the program as there are movers in a given year.¹⁰

The program appears to have played a substantial role in influencing these families to search for housing in the suburbs.

Eleven families had successfully used Security Deposit Assistance as of our survey collection point in July 2014, using their voucher to lease-up in a suburban municipality. This is 15 percent of all families who expressed interest in the program, and 19 percent of those who applied.¹¹ As it was not possible to identify the overall proportion of MCHD voucher users who move to the suburbs in any given year, we used HUD data to get a picture of the total ratio of city to suburban voucher holders in Milwaukee County in 2012, the last full year before the SDAP went into effect. In that year, 86.5 percent of the voucher holders in the region were in the city, compared to 13.5 percent in the county.¹² Clearly this is a lower



percentage of suburban voucher dwellers than among those in our survey, although it is uncertain the extent to which higher percentage of suburban lease-ups in our survey population are directly attributable to the SDAP.

The middle and rightmost columns of Table 1 show the demographic profile of those who applied to use the SDAP (57 households) and those who leased-up using Security Deposit Assistance (11 households).¹³ There are some notable differences between the households who were able to use the assistance and those who did not. Households that leased-up with the SDAP were less likely to have children (four out of ten or 40 percent of SDAP lease-up households had no children, compared to only 23 percent of applicant households); less likely to have a household head over 55 (zero SDAP lease-up households compared to six applicant households and 11 total interested households); and slightly less likely to be

10 In 2012, there were 173 “move outs” in the MCHD program, which includes not only families moving to a new destination but also terminations, port outs, and deceased tenants. The comparable “move out” number for 2013 was 180. (Personal communication with MCHD staff.) These data should be interpreted with caution as it is not possible to separate out the number of new moves in any given year from the number of families moving off of the program.

11 At the time of the survey, 15 household heads reported that they were still in the process of searching. If we do not include these families from our calculations, we get a success rate of 19 percent of all interested families (11 out of 57), and 26 percent of all applicants (11 out of 42).

12 Source: HUD’s Picture of Subsidized Households, 2012. In addition to the MCHD, the City of Milwaukee and the City of West Allis operate HCV programs. This percentage thus does not reflect the operation of the MCHD, but rather the total distribution of voucher holders in Milwaukee County.

13 Application approval rates are very high, and are based on whether or not applicants are currently receiving voucher assistance. MCHD staff could not remember rejecting any applicant for the SDAP.

Table 2. Neighborhood Characteristics

	Leased up using the SDAP	Did not use the SDAP
Percent White	61.6%	31.7%
Percent Black	32.1%	61.2%
Percent Hispanic	7.5%	5.4%
Poverty rate	17.1%	26.4%
Median Household Income	\$43,643	\$37,420
Unemployment rate	9.6%	15.7%
Percent college grads	25.4%	17.6%

Comparison is between all families who were surveyed, and who gave an address. N=10 for SDAP lease-ups, 56 for those who did not use the SDAP.

headed by an African American (70 percent of SDAP lease-up households compared to 75 percent of applicant households). Household heads who leased-up using the SDAP were also less likely to be working (30 percent employed compared to 37.5 percent of applicant household heads).

In our interviews, household heads often expressed gratitude toward the program and mentioned that the two-page SDAP application was “quick and easy” and “everything went through so fast.” The main challenge was finding a place to live. Laura explained how the program helped her move from the City of Milwaukee, where she reported being “on edge” about her children’s safety, often carrying mace for protection, to the suburb of West Allis where she said it was “totally different. I don’t have to worry about not feeling like I can let [my kids] go to the store, and I drop my daughter off at the after school and before school program, and I’m [not] worried about what’s going to happen to me on my way to work.”

Families who used the SDAP lived in notably different neighborhoods than those who did not. Table 2 shows the neighborhood characteristics of those who used Security Deposit Assistance compared to all other families who were surveyed. The proportion of black and white neighbors is reversed for the two groups; those who used the SDAP were living in neighborhoods that were 61.6 percent white, while those who did not were living in neighborhoods that were 61.2 percent black. Households who leased-up with the SDAP were also in less poor neighborhoods (17 percent poor compared to 26 percent poor for non-SDAP households), with higher median incomes and lower unemployment rates. Figure 1 further contextualizes the findings from Table 2 by displaying the locations of all families who took the survey.¹⁴ The map shows that most families (dots) were living in northwest Milwaukee, but some were in the surrounding suburbs.

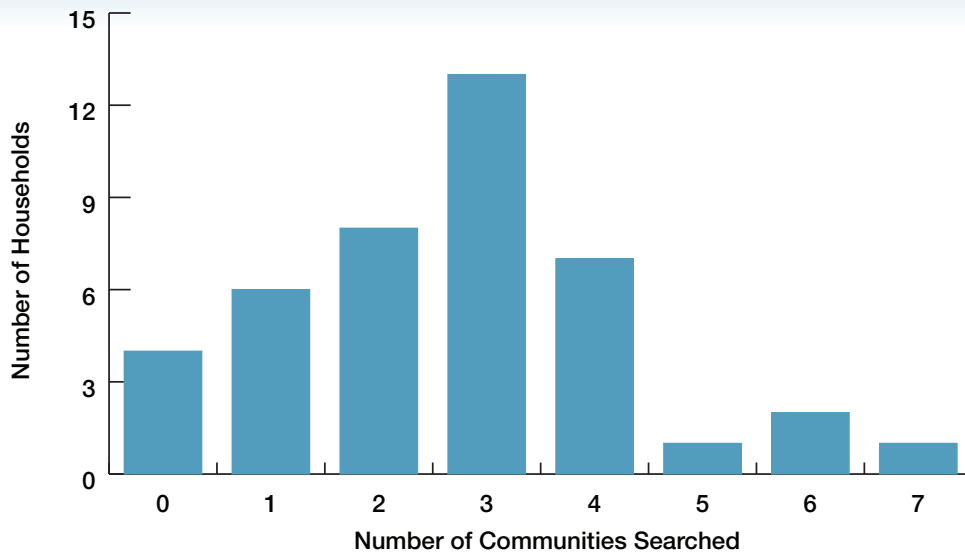
Where did Families Search for Housing?

Program and neighborhood outcomes are only part of our assessment of the Milwaukee County Security Deposit Assistance Program. As we show below, a number of factors ultimately impacted whether or not a family with a voucher was able to lease-up; from the supply of rental housing to the willingness of landlords to rent, household heads faced a variety of challenging situations. Because these factors can impact whether or not a family leased-up using the SDAP, we broaden our examination of the program to include the housing search itself. This section of the report gives an overview of where families searched, while the following section explores the search process.

Families who applied to the SDAP overwhelmingly searched for housing in the suburbs. Only four of the 42 families who had applied to the SDAP and completed their housing search at the time of our survey had not searched at all in the suburbs. Figure

14 We were able to successfully geocode 66 of the 72 addresses provided by surveyed families (92%).

Figure 2. Total Number of Suburban Communities Searched



Among those who applied and were no longer in the process of searching (N=42)

2 displays the number of suburban communities in which household heads reported searching for housing.¹⁵ The Figure shows that more than three quarters of families looked in at least two suburban municipalities, with the modal number of communities searched at three.

Our interviews suggest that the SDAP was an important motivation for this suburban search. Terry, an elderly man who we interviewed in his senior housing complex, explained that the offer of security deposit assistance was a “onetime in a lifetime” opportunity. He added: “I thought that’s great, you can’t go wrong with that!” Terry searched in the suburb of Brown Deer, with the expressed purpose of finding a unit that qualified for the grant, but was unable to find a place that accepted his voucher. When we interviewed James, a 60 year old respondent, he was just about to move out of a downtown high rise with his wife, daughter, and granddaughter. He

explained that his 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.”

Our interviews complement Figure 2 by showing that the SDAP offer provided a strong incentive for a suburban search. Tabetha had never lived in the suburbs before, but explained:

I was kind of trying to branch a little more, just something different to get away from some of the negativity...somewhere a little better to raise my kids. But when they sent me [the SDAP information] I was like “ok”, but then when they said not in Milwaukee [City] I said “ok”, I told my husband “we are going to have to branch out, we got to find something.

15 For this and the following quantitative analyses in this section, we focus on those families who actually applied for the SDAP, and discount those who were in the process of searching when they were surveyed, since they may not have had as much search time as other families simply by virtue of when they were asked the survey questions.

Ultimately, after calling over 30 apartments, Tabetha was unable to secure a suburban unit using the SDAP because she could not find an apartment she could afford and that would take her voucher.

Tabetha, Terry, and James were three of the many household heads in our interviews who were not able to receive the security deposit grant, but who nevertheless searched in the suburbs. This pattern can also be seen from Table 3, which uses survey data to list each of the 18 suburban municipalities in Milwaukee County according to popularity of search. We also include the City of Milwaukee as a reference point. The second column of Table 3 shows the number of households that searched in each community. The most popular search destinations were the nearby western suburbs of Wauwatosa and West Allis, each searched by 25 families. Household heads

reported looking in all but one suburb (Bayside, a wealthy community in the far north-eastern portion of the county).

The third column of Table 3 shows in which communities households actually leased-up with the SDAP. While Wauwatosa was one of the most popular search destinations, no families actually leased-up there, and only two of the 25 who searched in West Allis managed to lease-up in that suburb. The highest lease-to-search ratio was in Brown Deer, where six of the 14 families (43 percent) who reported searching there ended up moving in. Table 3 also includes data on the racial composition and poverty rate of each suburb. From these figures, we can see that all of these suburbs are low-poverty and majority white, which underscores the potential of the SDAP to encourage families to search for housing

Table 3. Where Households Searched For Housing

Suburb	Number of Households That Searched	Number of lease-ups with the SDAP	Percent White	Percent Black	Percent Hispanic	Poverty Rate
Wauwatosa city	25	0	87.5	4.4	3.1	4.8
West Allis city	25	2	82.0	3.5	9.6	14.2
Glendale city	16	1	77.0	13.8	3.6	8.8
Brown Deer village	14	6	59.8	28.2	3.9	9.1
Greenfield city	10	0	83.3	2.2	8.4	7.7
Cudahy city	6	1	84.1	2.4	9.7	12.9
Oak Creek city	6	0	83.0	2.6	7.5	6.3
South Milwaukee city	6	1	86.8	1.8	8.0	10.3
Fox Point village	5	0	89.6	2.7	2.4	3.2
St. Francis city	4	0	83.6	2.6	9.4	10.4
Whitefish Bay village	4	0	89.7	1.9	2.8	3.6
Franklin city	3	0	83.8	4.8	4.5	4.8
Greendale village	3	0	89.5	1.0	4.7	7.2
Shorewood village	3	0	85.8	2.9	3.4	9.5
Hales Corners village	2	0	91.6	0.9	4.3	6.6
River Hills village	1	0	80.0	6.0	4.1	2.1
West Milwaukee village	1	0	58.8	9.7	25.4	18.8
Bayside village	0	0	88.4	3.3	2.8	3.0
Milwaukee city	Reference	Reference	37.0	39.2	17.3	28.3

Note: Community Racial composition from 2010 Census; poverty rate from 2008-12 American Community Survey

in low-poverty areas while also affirmatively furthering fair housing.

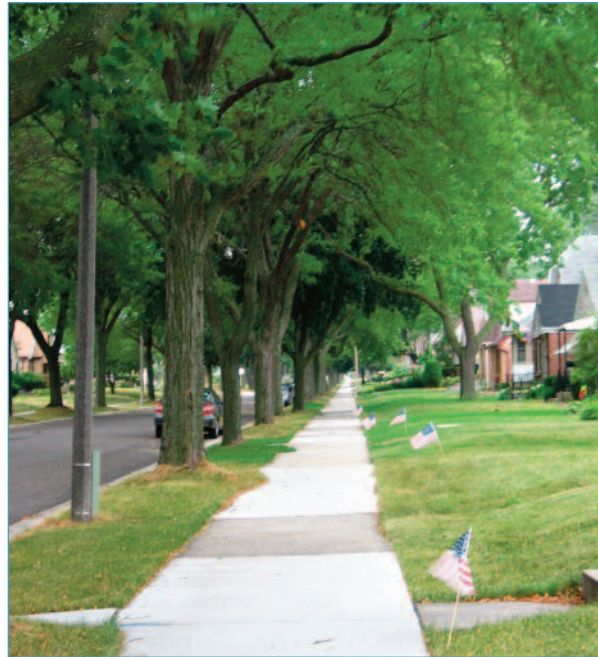
While the results thus far show that families searched extensively in the suburbs, our interviews did uncover a smaller number of household heads that did not appear to have had their housing search influenced by the SDAP. Two such respondents were already planning to live in the suburbs, and so qualified for security deposit assistance without changing their housing search plans—as one of these respondents, Amber, explained, “I already knew I didn’t want to live in Milwaukee, period.” Two other respondents were confused by the program’s search requirements. Out of our 20 interviews, only two completely refused to search in the suburbs because they felt that they were “too far away.” Kim was one of the respondents who “wasn’t thinking about going that far.” She further explains:

It [the SDAP] sounds good, but that ain’t where I like to be. Everybody has their own way of living. If I have to [move to the suburbs], I will, don’t get me wrong, I’m not saying I wouldn’t, but I never tried living in that area. Most of those areas, they don’t accept rent assistance. Far out like Oak Creek, and all that. They don’t accept rent assistance.

Kim’s explanation reveals the complex dynamics that shape how families search for housing. Her reluctance to search in the suburbs was not based solely on a preference for where she was already living, but also on her belief (shaped by a previous search when a landlord in West Allis did not accept her voucher), that landlords in general in the suburbs would not rent to voucher tenants.

What was the Process Behind the Housing Search?

Tasha lives with her nine-year-old son and is pursuing a degree in nursing. Like many of our respondents, she had been forced to move in the past due to circumstances outside of her control. She explained



that her prior landlord “was basically evicting everyone” in the building she had been living in. She continued:

He gave [us] 30 days to move instead of bringing the property up to code.... And the only thing that was wrong with my apartment was that it had...if you walk in to go up the stairs, the light was hanging from the ceiling. And instead of him fixing it, he told me I had to move. And I even asked him, I was like, well you know I just moved here, and I don’t just have funds to be moving again. So I asked him can I have someone fix it? I know people that can fix it, and it would look like a professional had done it. I was like I’ll even pay a professional to come fix it and I’ll just stay here. But he was like no, I have to [get] out of his apartment. 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?

While Tasha was ultimately able to secure an available apartment using the SDAP, her experience highlights the insecurity and stress that accompanies the moving process. Landlord-initiated changes were the most common reasons our respondents gave for past moves. These varied from new management not accepting vouchers to houses being foreclosed upon, and in most cases left residents faced with an unexpected housing search. This stress was compounded by the time limits imposed on a voucher search (usually 60 days but with 30 day extensions sometimes available). Respondents reported feeling a time crunch due to this process, which crept into their housing search.¹⁶ As Tabetha explains:

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 expires... It's hard, then you end up taking something you really don't even want, but you have no choice.

The prevalence of unplanned moves and limited housing search time are significant for understanding how families searched for housing within Milwaukee County. Even families who were not forced out by landlords sometimes faced unforeseen circumstances that caused them to move, such as a serious conflict that broke up the family or the infringement of neighborhood crime or violence into their lives.¹⁷ The frequency of this residential instability underscores the limits on “choice” in the voucher program, although choice is not eliminated altogether. Within this context, families relied on several search strategies

Table 4. Housing Search Strategies

	ALL	Leased up using the SDAP	Did not use the SDAP
<i>N</i>	30	11	19
Avg number different search strategies	1.63	1	2
Type of Search (count)			
Online	17	5	12
In person	10	3	7
Help from Housing Authority	6	0	6
Any Media (including online)	19	5	14
Help from another person	6	2	4

Among those who applied for the SDAP and whose search was complete at the time of the survey and who also responded to type of housing search questions (N=30). Families reported multiple search sources. Terms defined:

Online: internet +Craigslist

In person: drove+bus+for rent sign

Help from Housing Authority: HA lists+HA personnel

Any Media (including online): online+newspaper

Help from another person: HA person+realtor+network+LL referral

and used different criteria to evaluate potential destinations.

The survey provides some insight into the different search strategies that families employed. Table 4 presents these findings, for those families who applied to the program and were not still in the process of searching when they were surveyed. Household heads reported using an average of 1.63

16 Other research has documented a similar process of forced moves and a reactive “time crunch” among voucher holders and low-income renters in general. See DeLuca, Garboden and Rosenblatt 2013; DeLuca, Wood, and Rosenblatt 2011.

17 These processes also show up in other research on low-income families in Mobile, Alabama and Baltimore, Maryland (DeLuca, Wood, and Rosenblatt 2011).

sources of information for their search. These sources ranged from driving around and looking at places, to asking landlords for a referral, to searching online websites like Craigslist. For ease of interpretation we have combined the 12 different reported sources into five “search types”- the assignments of specific search strategies to search type is given in the footnotes for Table 4. The most popular form of search was using newspapers or the Internet, with online searches the most utilized strategy. One-third of respondents also looked for housing in person, which included driving around and looking for “For Rent” signs.

We can only expect a program like the Milwaukee County Security Deposit Assistance Program to address a small part of this legacy.

We also explored factors related to the geographic extent of a family’s housing search. We defined a more-extensive search as one that was looking in three or more suburbs, and a less-extensive search as looking in less than three suburbs. Results of our comparison can be seen in Table 5. Extensive here refers solely to the geographic scope of the search, not to the amount of time spent searching or the number or type of search strategies used. However, we found there was a correlation between the geographic extent of the search and the number of different strategies used to search. Those who had a more extensive geographic search used an average of two different search strategies (identified in Table 4) to locate housing, while those who had a less extensive geographic search used only 1.2 strategies on average. Overall, these two elements of the search were highly correlated, with a correlation coefficient of .73.

The lower rows of Table 5 present a comparison between “less-extensive searchers” and “more-extensive searchers” who looked in at least three suburbs. More-extensive searchers were more likely to be African American (79 percent compared to 61 percent of less-extensive searchers). They were also less likely to have children (one-third of more-extensive searchers reported having no children in the household compared to only 22 percent of less-extensive searchers) and not as likely to be working (only one quarter of more-extensive searchers had a job, while almost half of less-extensive searchers were working). Childcare and paid employment take up time and energy, and appear to have had an impact on the geographic extent of the housing search, which our interviews indicated was a time-consuming process, particularly in getting to and from suburban communities.



Our interviews highlight the significance of transportation in shaping the housing search. Tina did not search in the suburbs, in part because these areas were unfamiliar to her, but also because her car was not working. She explained that “if I had reliable transportation, I would probably consider it [moving to the suburbs].” Half of our respondents had a car when we interviewed them; the other half relied on family or friends to get around or rode the bus. Bus riders described a recent change in the Milwaukee County Transit System that made buses express and uncondusive to frequent housing search

18 In 2012, the Milwaukee County Transit System changed some routes to “express” which made less frequent (and further apart) stops, something some of our respondents noted as an inconvenience. See <http://www.jsonline.com/news/milwaukee/new-year-will-bring-changes-to-milwaukee-county-transit-q3jtk1-136400103.html>

Table 5. Extensive Search Comparison

	Less Extensive Search	More Extensive Search
<i>N</i>	18	24
Avg number communitites searched	1.2	3.8
Avg number different strategies used to search	1.2	2
Gender		
Female	17	24
Male	1	0
Race		
Black	11	19
White	2	1
Hispanic	1	2
Multi-racial	2	2
Age		
18-24	1	0
25-34	5	8
35-44	6	7
45-54	2	8
55-64	2	1
65-74	0	0
75+	0	0
Children		
No children	4	8
1-2 children	8	11
3 or more children	4	5
Marital Status		
Married	0	2
Single	13	19
Divorced/Separated	3	3
Disability in Household	35.70%	37.50%
Household Head Employed	47.10%	25%
Number successful in using the SDAP	7	4

Comparison Among those who applied for the SDAP and whose search was complete at the time of the survey (N=42). More Extensive defined as searching in three or more suburbs. Search strategy figures from those responding to relevant questions (N=30).

stops.¹⁸ Laura, a lifetime resident of Milwaukee in her mid-30’s, said that it was “horrible” using the bus to search for housing in the suburbs; “If you don’t know a certain area, you have to ask the bus driver ‘can you let me know when you get to such and such street?’, and then you’re looking at addresses to see where you have to go.” Without a car, Ashley made proximity to a bus stop one of her key search criteria. She explained how limited bus access in the suburbs shaped her search: “I wouldn’t move way

out to Brown Deer, and Fox Point, and Glendale, that’s too far out for me. Like South Milwaukee. Especially if you don’t drive, and you have to get on a bus, if there isn’t a bus that goes there, you’re shit to hell out of luck.”

A common strategy was to turn to social networks for help in the housing search. Sometimes friends or relatives had cars, which helped respondents avoid the limits of bus-based searching. But often

these social ties were used for more than transportation. Respondents had family members in other parts of the region act as their eyes and ears, looking 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. These weak or even “disposable” ties (Desmond 2012) were key sources of assistance in the housing search. The role of social ties was especially significant in understand the SDAP, as extended social networks played a crucial role in helping to find housing in a suburban area. Susan described how a friend from her previous neighborhood helped broker a lease with her current landlord in a nearby suburb, and Ashley was referred to her current home in West Allis (her favorite) by a Housing Authority case worker. Mariah, who ultimately was not able to lease-up in the suburbs, asked customers at her job in West Allis about their housing in order to extend her knowledge of availability and cost.

These strategies tell us about *how* families looked for housing, but they don’t tell us as much about *why* they looked where they did. Our interviews give us insight into the criteria by which household heads evaluated potential destinations, particularly when it came to searching in the suburbs. Three significant factors are Proximity, Unit vs. Neighborhood concerns, and Diversity.

A common thread throughout the interviews was the desire to be close to family. Respondents also talked about wanting to be near doctors or even familiar retail and grocery shopping areas. Generally respondents did not feel the need to live in the same neighborhood as family members, but preferred being within a short car or bus ride. Overall these things precluded household heads from searching in those suburbs that were “too far away” rather than in suburbs in general. Suburbs in the far southern or eastern portions of the county were most often considered too far away. This finding is supported by Table 3, which shows that suburbs bordering on Milwaukee City to the west (Wauwatosa, West Allis, Greenfield) north (Brown Deer) or close

on the east (Glendale) were the most popular. Respondents tended to evaluate both housing unit and neighborhood together in their search. The most common means of evaluating neighborhood was to avoid “bad” or high crime areas. While almost all respondents acknowledged that “there’s crime everywhere,” most were keen to avoid areas they associated with heavy drug trafficking or gang activity. Many respondents referred specifically to the region just north of downtown as a place to be avoided at all costs. More than one respondent reported ruling out units with street numbers in the teens, 20s, or 30s during their search, as these street numbers were indicative of “hood” areas to be avoided (generally these street numbers correspond with the previously mentioned region just north of downtown Milwaukee). Tracy, a mother of four, recapped how she evaluates both neighborhoods and rental units during her housing search:

My main thing just is your surroundings, your area, once you check the inside the house make sure there’s no bugs and stuff like that, that’s pretty handy but, you need to as far as like when you [rent], especially when you have kids, you need to know your surroundings.

The primary concern respondents voiced around housing units was a need for space. Many respondents described living situations where there was not enough room for everyone in the household, whether it was a son sleeping on the living room sofa because he could not share a bedroom with his teenage sister, or a grandmother doing the same to make room for an uncle who needed a place to stay in order to avoid being out on the street. Lee moved into her current one-bedroom apartment in the suburbs with her infant from a two-bedroom unit in the city, but she was unhappy with the lack of space at her new apartment, which she referred to as a “bread box.” She felt she had to “settle for less” because of her inability to efficiently get around on the bus. In the following quote Lee explained how she decided on her current unit and was planning to move:



I just took this apartment because I didn't want to move [to the inner city- 25th and Wells], no way, form, or fashion. I didn't know where else to turn. Everywhere else I called did not have any openings, or it wasn't convenient for me. I'm on the bus, I had to find a place that was close to the bus in case I have to catch the bus...I felt really lost, left out, I didn't know where to turn to or what to do. By the grace of God, [they] had openings. And this place looked like a bread box. I had to go to a smaller place. My baby doesn't have room, she can't even play with toys like that because we don't have any space for it. She had to have all her stuff in the living room. And it's just so inconvenient, so I have to move again and go through the same process. I feel like if I had to move last year, I should just have to move one time, not every year.

Concerns about having enough living space were common, especially among families with children or teenagers. Respondents also voiced a preference for houses or duplexes (often meaning a single house shared between two different renters, upstairs and

downstairs) over apartments, because of amenities like yards or basements, but also because of safety. Elderly respondents especially felt uncomfortable being in a building where they could not control who was coming and going (i.e. where other tenants could let strangers into halls and common areas). At the same time however, those interviewees who were happy with their current unit or location gladly made other sacrifices. Ashley, who considered herself “lucky” in her single family “dream home” for example, took two buses from West Allis to travel an hour and a half to make it to work in the city by 6:30am every day.

One final significant factor that respondents used to evaluate potential destinations was neighborhood racial composition. This is particularly significant for understanding the context of searching under the guidelines of security deposit assistance, as Milwaukee's suburbs are predominantly white (Figure 1 and Table 3). Respondents were open to living in areas where they were not the majority. Only one of 42 respondents who had completed their housing search at the time of our survey reported a preference for black neighborhoods. However, many also expressed a reluctance to be the lone person of color in a neighborhood. Amber used a colorful metaphor to explain that, when looking for a neighborhood in which to live:

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 like, I don't meet racists, I don't feel looked at as the only African American female in the neighborhood and when I go out everybody stares. Which I've experienced before, when my mom used to live in the Southside.

Past experiences with prejudice were especially significant in shaping the desire for diverse neighborhoods. Mariah, an African American mother of two, recounted an experience from her childhood where a white neighbor threw shoes and other things at her whenever she went outside, and explained that: “I looked for places that were very diversified, where

they had Latinos, where they had like people, black people, Indian people, whatever culture because I'd like for my kids to know about culture because I don't want them teasing people for being a certain way.”

The most pronounced barrier to using the SDAP was finding a place that would accept rent assistance in suburban areas in Milwaukee County.

What Other Factors Shaped the Housing Search?

It's very hard because you think you're going to nice place like "oh this is very beautiful" ...but most of them that were really nice don't accept Rent Assistance and some of the ones that did accept Rent Assistance were mainly concerned about credit history, so you couldn't get in. So that would be a problem, so it's like you got to just pray to god that you can find somebody that accepts it and that doesn't look kind of too deep and can trust you on first time basis, as to 'is this a good tenant or not?' (Tabetha)

Tabetha's thoughts on the housing search reveal the importance of several different factors. More than three-quarters of our interview respondents talked

about housing discrimination, either in the form of landlords not accepting vouchers or racial discrimination, as something they encountered in their housing search. A second major source of difficulty in leasing up in the suburbs was the dynamics of the rental housing market, where suburban units tend to be prohibitively expensive, even for families with vouchers. In this section we discuss these two factors and their influence on the housing search in greater detail. Importantly, our interviews show that respondents were often well aware of the prevalence of discrimination. For some, this precluded looking very hard in the suburbs, because they thought that it would be too difficult to find a unit, especially given the stress of finding housing before the allotted voucher search period ran out.

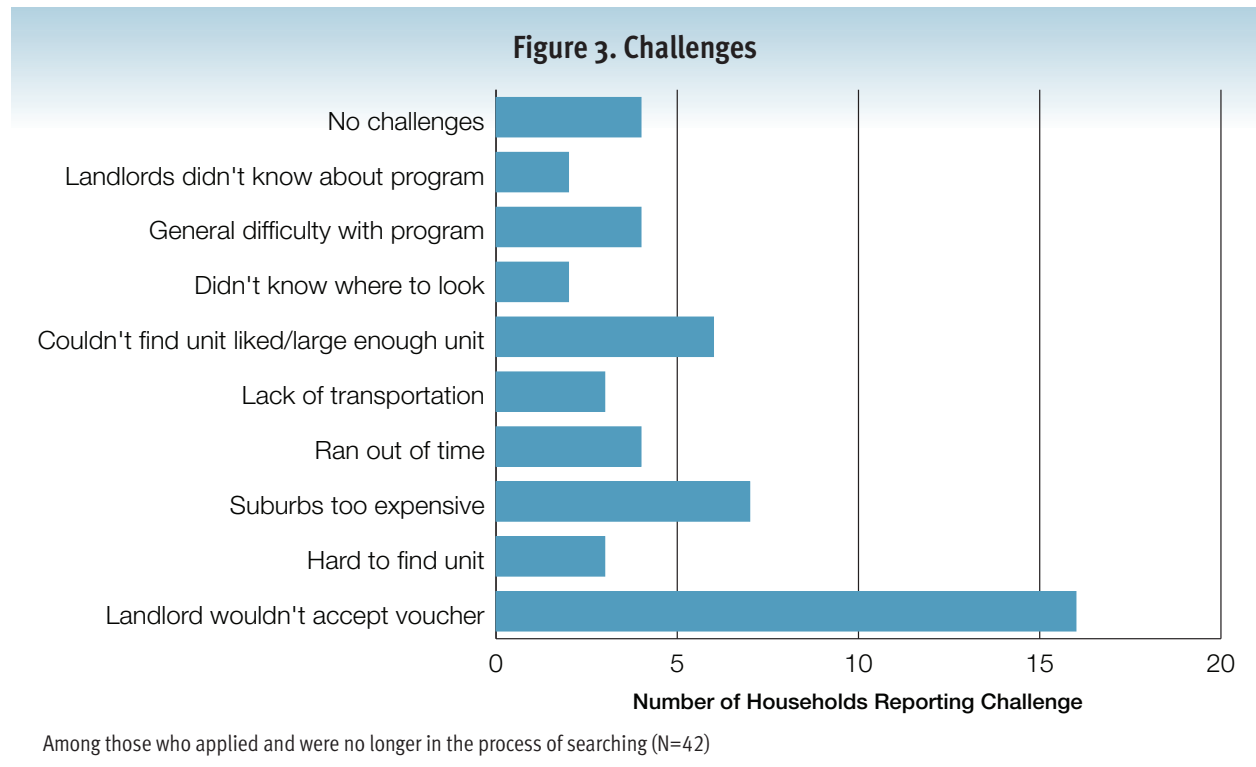


Figure 3 lists several different challenges that came up in the survey, and shows the number of families who reported facing them. Encouragingly, four families reported facing no challenges in using the program. Others faced time constraints on their search, or had trouble finding a unit that they liked or that was large enough for their families. Yet the most common problem encountered by household heads was landlords who would not accept their voucher. Sixteen household heads reported this problem, far more than any other challenge reported. Our analysis of the interviews further shows how landlord's refusal to accept vouchers shaped the housing search.

The most pronounced barrier to using the SDAP was finding a place that would accept rent assistance in suburban areas in Milwaukee County. Many respondents described being denied due to being a voucher holder. They explained that the first step in locating a unit was calling a landlord and immediately asking “do you take rental assistance?” in order to save time. This was because many times the answer was no; one respondent explained that she had been “turned down” for apartments in this manner dozens of times during her most recent search. Past experiences with source of income discrimination¹⁹ also shaped how respondents thought about moving to the suburbs. We interviewed Kim in her living room, which was decorated with an autumn theme and filled with pictures of her grandchildren. She explained that she was not interested in searching the suburbs in order to use the SDAP, because of her past experience with discrimination against voucher users:

I had been calling places when I was first trying to find a place [during a previous housing search], and they said no, they don't accept rent assistance. 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. Like on the south side, going to the airport, the

apartments out there don't take rent assistance. Butler: Places that I've been calling, I want to get away from the North side, and move somewhere, different environment, and they'll be decent buildings, decent homes, but they don't accept rent assistance.



Another all-too-common occurrence was racial discrimination. James shared with us stories about speaking with landlords over the phone. He said several times suburban landlords would confirm available units over the phone; but when he arrived for a tour of what he thought might be a perfect apartment he would be told there were no units available. Other respondents shared similar stories, and talked about having friends call a place where they had just been told there were no vacancies, only to find that the place was in fact still available. Another respondent, Mariah, who worked in the suburbs, explained how she had been told that a particular unit was not for rent, only to later see white families moving in as she drove past on her way to work.

As with source of income discrimination, respondents sometimes generalized from these experiences to

19 Wisconsin's Open Housing Law protects lawful source of income, but specifically excludes rent assistance from this definition.

conclude that searching in some suburbs would be fruitless. Mariah explained about Wauwatosa, where she believes she was turned down because of her race, “They don’t accept Rent Assistance because it’s a predominantly white neighborhood so they realistically don’t want mix. Do you understand what I’m saying?” Red shared a story about finding a “beautiful house” for rent, being told over the phone that it was available, but then denied when the landlord “saw my face.” She explained to the interviewer how prior experiences she attributed to racial prejudice made her feel like in certain suburbs “you’re not wanted...and I want to have my home feel welcomed by neighbors.”

The dynamics of the Milwaukee County housing market also played an important role in shaping the housing search. Table 6 shows the tabulations of housing search and successful SDAP lease-up by suburb, as first reported in Table 3. Yet this time we sort the suburbs in order of median rent (shown in the third column from the right), from St. Francis with a median rent of \$671, to Bayside, with a median rent of \$1,208. The next column to the right shows the percentage of all rental units in each suburb that cost less than \$800. This figure is helpful because median rents can obscure variation in the suburb, and also because the figure of \$800 approximates the Fair Market Rent for a two-bedroom

Table 6. Housing Market Dynamics

Suburb	Number of Households That Searched	Number of SDA lease-ups	Median Rent	Percent renting for less than \$800	Rental Vacancy Rate
St. Francis city	4	0	\$671	69.38	3.73
West Milwaukee village	1	0	\$677	60.65	3.40
South Milwaukee city	6	1	\$725	66.37	3.83
West Allis city	25	2	\$743	60.24	3.35
Cudahy city	6	1	\$750	53.80	3.68
Shorewood village	3	0	\$789	51.39	3.19
Greenfield city	10	0	\$826	45.42	3.15
Brown Deer village	14	6	\$882	40.72	2.83
Greendale village	3	0	\$885	39.91	1.65
Wauwatosa city	25	0	\$899	28.69	2.76
Franklin city	3	0	\$910	30.62	1.86
Oak Creek city	6	0	\$930	26.15	2.68
Hales Corners village	2	0	\$975	31.02	3.54
Glendale city	16	1	\$1,019	36.49	2.00
Whitefish Bay village	4	0	\$1,073	18.65	1.31
Fox Point village	5	0	\$1,165	0.00	1.67
Bayside village	0	0	\$1,208	0.00	3.04
River Hills village	1	0	N/A	0.00	0.62
Milwaukee city	Reference	Reference	\$768	55.21	4.83

Note: Rental Vacancy rate from 2010 Census, Median Rent and Percent of units renting for less than \$800 from 2208-12 American Community Survey

Despite these challenges, almost all of our respondents expressed interest in using the SDAP to help with the cost of moving into a unit

unit in Milwaukee County in 2013.²⁰ This column tells us that 69 percent of the rental units in St. Francis would be accessible to a family with a two-bedroom voucher, compared to only 29 percent of the units in Wauwatosa, or none of the units in River Hills or Bayside.

Focusing on the second column, we can see that the less expensive suburbs were popular search destinations, particularly places such as West Allis (with a median rent of \$743 and with 60 percent of its rental units accessible to 2-bedroom voucher holders). Greenfield and Brown Deer were popular search destinations too. However, families did not limit their search to such places—Wauwatosa, with a median rent of \$899, was just as popular a place to search as more affordable West Allis, and Glendale, with a median rent of more than \$1,000, was the third most popular destination. In other words, families did not *base* their search on the affordability of rental properties in a suburb.

However, the affordability of rental properties clearly shaped where families ended up leasing. The middle column of the table shows the number of actual lease-ups by families who used SDA, for each suburb. Here we can see that all but one successful SDAP lease-up was in the top half of affordable suburbs, and four (in South Milwaukee, West Allis, and Cudahy) were among the five most affordable places to live. The top destination suburbs also had at least 40 percent of their rental housing cost less than the FMR for a two-bedroom voucher. Thus, while families searched extensively throughout the entire region, they were generally only successful in leasing

up in the suburbs with the least-expensive rental housing.

Respondents were often familiar with the difficulty of finding affordable housing in the suburbs. Susan explains that:

The problem going into the suburbs of any city with the [voucher rent] cap that I have is, you're not going to find a place for the amount that they give you. [I just had] my current landlord to drop my rent for me so I could fall into that area, because I had to find a place by a certain date or else I would lose my spot, I would lose my rent assistance. So they said ok we'll drop the rent down to the amount it needed to be dropped down to.

Her assessment that “you’re not going to find a place for the amount that they give you” is partially supported by Table 6, which suggests that the cost of housing in the suburbs had a significant impact on where families ended up being able to use security deposit assistance. This quote also supports another finding from our interviews—the significance of landlord persuasion. Susan acknowledges “I can be persuasive...I’ve talked my way into some situations and so I know depending on what type of person I am talking to, I know how to ...turn the situation into positive and such.” She explained to us how she had convinced a previous landlord, who was a “closet racist” and who was reluctant to rent to voucher holders, to give her a chance with her rental voucher.

Stories like Susan’s underscore the importance of landlord-tenant relationships in the housing search. Respondents reported begging and cajoling landlords to get them to rent. Ashley reports, “I really have to beg them. I was literally begging him to give me a chance to let me prove myself.” Mercedes works to keep a clean rental record, with no evictions or late payments, which she relied on to make her case to

20 \$828 for a 2-bedroom unit; \$1,056 for a three bedroom (HUD 2013)

her landlord. “I said, love, you can check my record, I have not kept up any trouble in any of my places.” Others relied on referrals to landlords from friends or used service agencies to advocate for them, and one respondent even threatened a discrimination suit after she overheard the couple who owned the unit arguing about whether to rent to her. 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 for many a necessary strategy for having landlords “take a chance” on renting to them.



One final factor is important to understanding the effectiveness of the Security Deposit Assistance Program. Three of our respondents searched extensively in suburban areas with the intent of utilizing the security deposit offer to move outside of the City of Milwaukee. However, Milwaukee’s city and suburban boundaries were confusing for respondents who did not have access to the internet or GPS enabled

maps on their phones. These household heads went through a great deal of trouble to find a landlord who would rent to them with their voucher. But they did not find out until after they had started the process of tenancy approval that the unit was actually not in the suburbs, but still within the city. Mariah, who was looking forward to sending her teenage son to the suburban Brown Deer school district that she had researched, explained that “the place I have now I thought it was in Brown Deer and so when I learned that it wasn’t in Brown Deer I was devastated. So I had to come up with nearly a thousand dollars for the deposit...and then pay my first month’s rent.” James, who tailored his search specifically to take advantage of the SDAP, was likewise dismayed to find that the unit he found on 100th street “was in Milwaukee; I was hoping it was out of Milwaukee. But the zip code is a Milwaukee zip code....If I was on 102nd, I would be eligible.” After months of looking for a wheelchair-accessible unit in his price range, James decided to continue his plan to move in, despite the fact his decision made him ineligible for the SDAP grant.

Discussion

On the whole, our study suggests that families responded positively to the Milwaukee County Security Deposit Assistance Program and sought housing in the suburbs. Our survey showed that the housing search undertaken by program applicants was geographically quite broad, and included most of the suburban municipalities in Milwaukee County. Our interviews suggest that many families searched for housing in the suburbs in response to the promise of security deposit assistance, even though most were unable to successfully lease-up in a qualifying area.

The interviews also provide important context for understanding how families search for housing in the suburbs. Respondents shared stories of forced moves due to failed unit inspections, foreclosures, familial circumstances, and instances of crime and



violence. Barriers to lease-up included discrimination based on source of income as well as race, and the difficulties of negotiating the increase in prices between rental housing in the city and suburbs was familiar to most respondents. The task of securing a suitable and affordable suburban unit in order to take advantage of the SDAP within the allowable timeframe was difficult for most families.

Landlord relationships and social networks were major components influencing the housing search process. A number of respondents who were able to secure a unit with the SDAP did so partially because they convinced their landlord to work with them to lower rent or include utilities. These respondents shared stories of persuading landlords to “take a chance” on them, and tried to explain histories of low credit scores or expunge eviction records. Social networks played a significant role in finding housing within limited search time, in which an unsuccessful search could put clients at risk of losing their rent assistance altogether. Respondents talked about friends, family, and even strangers who offered them leads on units or contact information for landlords.

Our study also sheds new light on the relationship between neighborhood and housing needs. Many interviewees talked about avoiding inner-city neighborhoods, while others discussed sacrificing space in available suburban units for what they deemed a better neighborhood. Previous experiences made respondents hesitant to live in both all-white and all-black communities, with their main neighborhood desires often focused on living with a range of eth-

nicities, religions, races and ages where their families could interact with different groups of people.

Our study takes advantage of the unique opportunity presented by the jurisdictional boundaries of the Housing Choice Voucher program within Milwaukee County and the lack of other significant “mobility counseling” efforts by the local PHA to study the role of a housing incentive in promoting opportunity moves. Because our data come from families who expressed interest in the program (and our survey analysis of search behavior focuses on those who applied to the program), we cannot say how *all* voucher holders might respond to such a program. Future work might test the conclusions we draw here by building a more purposive experiment, such as a randomized trial, into the design of a similar program. While such a study could help to better draw causal inferences about how the neighborhood search is affected by an incentive program like the SDAP, it is still important to understand the way such interventions are viewed by the individuals they are meant to assist, as well as detail the ways they interact with the existing contours of the housing search. To this end, we offer some policy implications of our study below.

Policy Implications

The high levels of suburban searching among program applicants and the finding that the SDAP was a motivation for this search is a promising indication that this kind of incentive program could help improve neighborhood conditions for voucher families. Before making suggestions about ways to improve the effectiveness of this kind of incentive program, it is important to recognize how the Milwaukee County policy context aided the SDAP. The most significant detail is that families with a Milwaukee County voucher were able to use it in a number of municipalities without having to go through a time consuming portability process. This administrative process is required when switching between agencies that administer the voucher program in different

geographic regions. The fact that Milwaukee County voucher holders did not need to “port out” in order to take advantage of the SDAP meant they avoided a significant barrier. Housing Authorities looking to adapt a program such as the SDAP in their own jurisdictions would do well to consider ways to avoid requiring portability, perhaps by consolidating with other local PHAs or forming consortia (for more on this see Scott et al. 2013; Sard and Douglas 2014).

While the ability to use the voucher without first switching agencies was a key element of the SDAP, our research also reveals a number of ways that families continue to struggle to procure housing in the suburbs. Below we make a number of recommendations for expanding the SDAP and implementing additional policy changes that could, when combined with an incentive like the SDAP, make it more likely that families would succeed in leasing-up in a high opportunity neighborhood.

1. Extend the Security Deposit Assistance Program in Milwaukee County and other jurisdictions around the country

Our respondents were overwhelmingly enthusiastic about the SDAP, not just because they saw it as a much needed source of financial assistance, but also because it allowed those who were successful in leasing-up a chance to live in areas they felt were “safer” or better places to raise their children. On the whole we found that the SDAP worked as an incentive, encouraging families to search for housing in the suburbs of Milwaukee. These municipalities have lower poverty rates and higher-performing school districts than the city of Milwaukee,²¹ and are also predominantly white. Our findings suggest that similar programs in other jurisdictions could encourage families in the voucher program to search

To achieve maximum effect, the security deposit incentive needs to be combined with other policy changes to improve access to suburban communities.

for housing in higher opportunity areas, and potentially help housing authorities meet the goal of affirmatively furthering fair housing. Such efforts should also include further research to assess program impacts on housing search and neighborhood outcomes. Our remaining recommendations outline ways that programs like the Milwaukee County SDAP could be made even stronger.

2. Enact and enforce laws prohibiting discrimination against voucher holders

The refusal of landlords to accept vouchers was one of the most consistent findings of our study. This was by far the most common challenge reported in the survey (Figure 3) and our interviews revealed how respondents incorporated the expectation of rejection into their search behavior, often making the first question to a landlord “do you accept rent assistance?” The expectation of discrimination was a pernicious effect of discrimination, as prior experiences led multiple respondents to rule out entire segments of the suburbs from their housing search, claiming that in those areas “they don’t accept rent assistance.” Laws barring “source of income” discrimination, which have been passed in thirteen states and a number of cities and counties, have been shown to increase voucher utilization rates (Freeman 2012). Our research suggests such laws could also make searching in suburban areas more promising for voucher holders, provided that they include HCVP rent assistance as a lawfully protected source of income.²²

21 According to Wisconsin Department of Public Instruction District Report Card for 2013-14, school districts in the suburban municipalities of Milwaukee County outperformed the Milwaukee school district in math and reading exams. Source: <http://oea.dpi.wi.gov/acct/report-cards>

22 Wisconsin does have a law protecting against source of income discrimination, but it specifically excludes Section-8 rent assistance from the definition of lawful source of income.

3. Use smaller geographies for calculating FMR, or use exception payment standards

Small Area Fair Market Rents are another policy intervention that could work in tandem with security deposit assistance to increase the chances that families will move to higher opportunity areas. Currently HUD uses metropolitan-wide housing costs to determine Fair Market Rent (FMR) in most jurisdictions. But our interviews and analysis of survey data in Table 6 suggest that in Milwaukee County payment standards based on this metro-wide FMR were often too low for families to find housing in the suburbs. It is possible that some of this difficulty is rooted in a preference for certain types of housing; other research on voucher holders has suggested that they rate single family houses higher than apartments (Wood 2014), which can make leasing up in places where all units are more expensive problematic. Metropolitan-wide FMRs can further exacerbate this issue by allowing voucher holders to rent larger units (such as stand-alone houses) in higher-poverty neighborhoods. Yet our interviews did not show this to be as big an issue as we had expected. Most respondents in our interviews rated neighborhood safety as more important than the type of unit in which they lived, and it is instructive that a number of respondents who did lease-up in suburban areas either rented smaller units than they had lived in previously, or went out of their way to bargain with landlords so that they would “come down on the rent.” In short, we did not find that a desire for a specific kind of house trumped the desire to take advantage of the Security Deposit Assistance Program.

Using FMRs based on smaller areas, such as ZIP codes, could make it a lot easier for voucher holders to find housing in suburban jurisdictions. We reviewed hypothetical ZIP-code based FMRs for Milwaukee (available from HUD for FY 2015). These were up to 40 percent higher than current FMR levels in popular search areas like Wawautosa, Glendale, Greenfield, and Oak Creek. Switching to small area

FMRs would give respondents who searched in these kinds of low poverty suburbs a better chance of leasing up.

Exception payment standards of up to 120 percent of the current metropolitan FMR can also be used to help clients successfully lease-up in specific towns or ZIP codes. This process requires HUD approval, but does not entail changing to a smaller area FMR (for more on how to implement exception payment standards see Scott et al. 2013).

4. Extend search time for voucher holders looking in high opportunity areas

Our interviews revealed the hurried and often stressful nature of the voucher housing search. The difficulties of landlord discrimination and the struggle to find a unit that met voucher affordability standards were made more tense for many respondents who knew they had only 60 days to find a suitable place, or they would risk losing assistance altogether. A straightforward way to support searches in the context of an incentive program like the SDAP is to increase the amount of time respondents have to search in high opportunity areas. 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, especially if voucher holders were widely aware of such a policy.

5. Provide information to voucher holders about landlords in higher-opportunity areas

When faced with constraints like landlord discrimination and feeling the time crunch to find a unit to rent, a number of voucher holders in Milwaukee turned to “the book;” a list of participating landlords on file at the MCHD office. In general this strategy does not appear to have been as helpful as it could have been, as no one from our interviews or survey reported using the MCHD list to lease-up with a landlord in the suburbs, and some interviewees explained that they could not find any units outside of

the inner city when using this search method. This corresponds with previous research that has found housing authority lists to be over-populated with landlords in high poverty or racially segregated areas, and thus not helpful for families looking to move to higher opportunity neighborhoods (DeLuca, Garboden, and Rosenblatt 2013). HUD could support incentive programs like the SDAP by requiring that HA lists include landlords in a range of neighborhoods, which would likely require some degree of landlord outreach on the part of housing authorities (Scott et al. 2013, Sard and Rice 2014). Our interviews suggest that these lists can potentially be helpful for making opportunity moves work: One particularly savvy respondent used the landlord list at a separate suburban PHA, and was able to find a unit that qualified for the SDAP in this manner.

6. Implement housing search counseling to inform families about program possibilities, regulations, and to educate them about fair housing rights and responsibilities

Housing search counseling could complement an incentive like the SDAP in a number of significant ways. Counseling assistance can range from providing clients with more information, such as how to discuss the benefits of the program with landlords to letting them know about fair housing rights and how to spot and report illegal discrimination. Housing counseling can also provide basic support services like helping clients search online or verifying whether or not the location of a housing unit qualifies for the security deposit. Our interviews revealed three cases in which respondents either did not pursue a housing search or moved to a non-qualifying area because they did not know the boundaries of the city well enough. In addition to information, transportation assistance of some kind, from bus passes to neighborhood tours, could help facilitate moves (see Scott et al. 2013 for more on types of mobility counseling).

These six policy recommendations could enhance the effectiveness of an incentive program like the Milwaukee County SDAP. Many of these recommendations can be implemented without significant financial investment. On the whole this study suggests (although does not prove) that low-income voucher-assisted families will readily search for housing in higher opportunity areas when given an incentive to do so. Providing additional support to help make their searches fruitful could make a significant difference in the lives of families and children.

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Technical Appendix: Forms and Regulations pertaining to the Milwaukee County HOME Security Deposit Assistance Program

This appendix contains the forms used by the Milwaukee County Housing Division to establish and operate the Security Deposit Assistance Program. In addition to the forms listed below, 24 CFR 92, the HOME Investment Partnership Program Final Rule, was consulted as a guideline for the program.

This appendix contains:

- Resolution establishing the Security Deposit Assistance Program (Tenant-based rental assistance, security deposits) (1 page)
- Security Deposit Program Policies and Procedures (2 pages)
- Application (2 pages)
- Landlord-Tenant Agreement (1 page)
- Flyer (1 Page)

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PRRAC

*Poverty & Race
Research Action Council*

1200 18th St. NW, Suite 200

Washington, DC 20036

202/906-8023 • Fax 202/842-2885

www.prrac.org