FINAL REPORT, FAIR HOUSING TESTING PROJECT FOR THE CHICAGO COMMISSION ON HUMAN RELATIONS

Policy Research Collaborative, Roosevelt University

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Policy Research Collaborative, Roosevelt University
In collaboration with:
Center for Tax and Budget Accountability
UIC John Marshall Law School

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Executive Summary

How and where one lives impacts the quality of life at home, as well as access to public and private resources. Historically, Chicago's community areas have received uneven investment in public resources as well as private resources. Today, there are areas with dense, high quality housing, high-achieving public schools, easy access to public transportation and abundant access to healthy food, recreation and other resources. There are also areas where much housing is dilapidated, public schools have closed or are low-achieving, without access to regular and far-reaching public transportation, and where there is minimal access to healthy food, safe recreation and other necessities. Legal and illegal discriminatory policies have maintained a racially and economically segregated city. Investment has concentrated in heavily White areas and disinvestment in heavily Black areas.

The research conducted by the Policy Research Collaborative in 2019 focused on testing the ability of rental housing seekers to access quality rental units throughout the city. We designed testing to measure and describe two prohibited acts, according to Chicago Fair Housing Law: 1) discrimination on the basis of race and national origin, and 2) discrimination on the basis of source of income (SOI). We selected two sub-groups within these potential categories: Black rental housing seekers and Housing Choice Voucher holders. The Housing Choice Voucher (HCV) program is designed to enable low-income residents of Chicago to access housing throughout the city, through a subsidy that pays part to all of a resident's rental costs.

To gain a sense of the level of discrimination in Chicago, the Policy Research Collaborative conducted testing in four community areas throughout Chicago, to learn about the intensity and types of discrimination experienced by Black rental housing-seekers, as well as voucher-holding housing seekers. To ensure that our housing searches would be representative of rental housing seekers' areas overall, we selected areas with a high concentration of rental units, and higher concentrations of HCV holders. To get a sense of variation throughout Chicago's segregated neighborhoods, we tested in two predominantly White or mixed neighborhoods, Logan Square and Rogers Park, and two predominantly Black neighborhoods, Chatham and Grand Boulevard.

The project consisted of housing testing, or the practice of having individuals posing as potential renters from a particular demographic group. The testers were assigned to contact housing providers to inquire about the possibility of viewing, as well as the conditions for renting, a specific unit. This practice of approximating the activities of rental housing seekers allows us to examine and compare the treatment of people appearing to be from, or posing as being from, different groups. Testing consisted of 60 single-part tests and 36 matched-pair tests, or 132 test parts in total. Single-part tests were all conducted on the phone, with nine conducted in each community area. Phone tests only tested for source of income discrimination: testers posed as HCV holders. Site tests were conducted using matched-pairs.

The project identified three clear prohibited acts, including refusal to rent, differential terms offered to each member of the matched pair, and steering. We also found more ambiguous forms of discouraging certain testers to rent, including "soft refusals" and differences in the quality of customer service offered to each tester. Discrimination was prevalent in 48.9% of source of income tests, at roughly the same rate across the city. Some discrimination in cases of SOI was explicit. Fifty percent of tests conducted with race as a component demonstrated some type of discriminatory behavior, although none explicitly rejected a prospective renter based on race.

The results of this work do indicate that poverty concentration through housing discrimination should be a point of concern. In two of the community areas, we were unable to test in several tracts because rental rates were already higher than what HCVs could accommodate. On the South Side, in areas where HCVs

have concentrated AND median income is growing, we noted higher rates of discrimination against HCV holders.

The results demonstrate a need for attention to the outright and subtle ways that specific groups are discouraged from seeking rentals in ways that put them at a disadvantage for viewing and renting units in a timely manner, in meeting the requirements for a unit in a timely manner, cost them more than other rental housing seekers, or inhibit them from renting. This discourages individuals from renting, forces them into lower-quality housing where time-to-rent may be faster, and moreover, maintains segregation and unequal access to resources.

Introduction

When examining neighborhoods in Chicago and across the United States, it is clear that where one lives makes a big difference in one's quality of life. The importance of place is underscored by a long history of housing discrimination and segregation, creating spaces that are separate and unequal in their access to opportunities.[1] Housing lies at the center of such inequality. Equal access to quality housing is an "essential prerequisite for residents to achieve employment, education, and the various resources necessary for one to live a prosperous life."[2] Unfortunately, despite fair housing gains, housing discrimination continues. The National Fair Housing Alliance stated in its yearly fair housing report that there were 28,843 reported fair housing violation allegations in 2017 (the most since 2012).[3] While a large number, evidence suggests that it represents only a fraction of incidents of housing discrimination, given that most people do not report it.[4]

Over fifty years ago, the federal government passed the Fair Housing Act, prohibiting housing discrimination at the federal, state, and local levels.[5] Under the Fair Housing Act, landlords are prohibited from refusing to rent to individuals from protected classes – defined based on race, color, sex, national origin, disability, religion, and familial status. The Chicago Fair Housing Ordinance extends protections beyond federal law, affirming that all Chicago residents should have "full and equal opportunity…to obtain fair and adequate housing for themselves and their families."[6] The local ordinance broadens the definition of protected classes to protect individuals from discrimination on the basis of gender identity, ancestry, sexual orientation, marital status, parental status, military status and source of income.[7]

Protected Class Treatment Observed in this Study

In the City of Chicago, a significant amount of source of income discrimination occurs with individuals participating in the Housing Choice Voucher (HCV) program (often referred to as "Section 8").[8] The HCV program, a federally funded program by the U.S. Department of Housing and Urban Development and administered in the City of Chicago by the Chicago Housing Authority (CHA), is designed to assist low-income families and individuals, the elderly, and those with disabilities to afford decent, safe, and sanitary housing in the private market.[9] Under the HCV program, families typically pay 30% of their adjusted monthly income toward housing costs and the voucher pays the remainder directly to the landlord.[10]

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[1] P. Drier, J. Mollenkopf, & T. Swanstrom. 2004. Place Matters: Metropolitics for the Twenty-First Century. Lawrence, KS: University of Kansas Press.

[2] *Fair Housing and Equity Assessment: Metropolitan Chicago.* 2013. Chicago Metropolitan Agency for Planning. Chicago, IL. https://www.cmap.illinois.gov/documents/10180/198094/Chicago%20Region%20FHEA%20November%202013%20HUD%20Submission.pdf/b0c6946e-4425-49fe-8d0a-f336903bc464

[3] *Making Every Neighborhood a Place for Opportunity: 2018 Fair Housing Trends Report.* National Fair Housing Alliance. 2018. https://nationalfairhousing.org/wp-content/uploads/2018/04/NFHA-2018-Fair-Housing-Trends-Report.pdf

[4] *How Much Do We Know? Public Awareness of the Nation's Fair Housing Laws.* The Urban Institute. April, 2002. http://www.huduser.org/portal/publications/fairhsg/hmwk.html.

[5] 42 U.S.C. § 3604 *et seq*.

[6] Chicago Municipal Code. Sec. 5-8-010

[7] Chicago Municipal Code. Sec. 5-8-010

[8] Analysis of Impediments to Fair Housing Choice. 2016. Chicago, IL: City of Chicago, Applied Real Estate Analysis.https://www.chicago.gov/content/dam/city/depts/cchr/AdjSupportingInfo/AdjFORMS/2016%20Adjudication%20Forms/2016AItoFairHousing.pdf

[9] Housing Choice Vouchers Fact Sheet. U.S. Department of Housing and Urban Development. Accessed Dec. 11, 2019. https://www.hud.gov/topics/housing_choice_voucher_program_section_8

[10] Not Welcome: The Uneven Geographies of Housing Choice. Chicago, IL: Chicago Policy Research Team. 2017. https://www.cafha.net/research-reports

Participants in the HCV program are responsible for identifying and securing a house or apartment; housing providers must then have the terms for rental, including payment, as well as the building and unit itself, approved by the Chicago Housing Authority.

In order to eliminate concentrations of poverty and remove barriers that have classically restricted access to neighborhoods with more resources, the CHA designates "Mobility Areas," community areas where less than 20% of resident families have income below the poverty level and there is a below-median reported violent crime count, or an area with improving poverty and violent crime rates along with job opportunity clusters. Families in the HCV program who are looking for housing in a mobility neighborhood are eligible for an exception payment standard of 150% of those in a standard neighborhood, and also feature additional incentives for landlords to accept voucher holders, including an extra month of rent payments.[11]

In 1990, the Chicago Fair Housing Ordinance prohibited discrimination against individuals with alternate sources of income. Individuals participating in the HCV program are considered members of a protected class. Complaint filings and fair housing testing demonstrate that source of income discrimination remains a significant impediment for individuals and families looking for decent, affordable housing. In addition, the City of Chicago's 2016 Analysis of impediments to Fair Housing report highlights the lack of awareness of residents and real estate professionals of fair housing rights and roles extends these barriers.[12]

Importance of Testing

Over fifty years after the passage of the Fair Housing Act, progress has been made in the fight for fair housing. The most blatant and legal discriminatory housing practices are relatively rare. Yet, the fight is not over. In the post-Civil Rights era, housing discrimination is less forthright. Recent testing indicates that unlawful treatment more commonly involves differential rental terms, higher deposits, incomplete information, inferior customer service, and/or subtle discouragement. In such a situation, individuals seeking rental housing may find it difficult to ascertain if they have been treated unfairly and unlawfully, particularly without a way of comparing their treatment to someone else. Fair Housing has been developed as a method to reveal differences in treatment; and federal courts have repeatedly validated testing, recognizing the key role testers play in gathering evidence of housing discrimination in areas where evidence is difficult to come by.

Fair housing testing is an objective method for observing, measuring, and documenting discrimination in action. Testing offers a systematic way to measure differences between the quantity, content, and quality of information and services a housing provider offers individuals in the rental market. During testing, individuals who pose as housing applicants contact housing providers to inquire about a specific housing unit, gather specific information about the unit and make systematic observations about the treatment they receive. Inquiries may take place on the phone only or may also include a visit to the unit itself.

Testing allows comparison among tester experiences that is more difficult to make among regular housing seekers' experience. During testing, similarly-situated individuals pose as if looking for housing, whose only significant difference is their membership in a protected class (e.g., race, gender, disability, source of income). Testers then report back to a third party, typically the testing coordinator, who then

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[11] Mobility Counseling Program. Chicago Housing Authority. 2019.
https://www.thecha.org/residents/services/mobility-counseling-program
[12] *Analysis of Impediments to Fair Housing Choice*.

systematically compares tester experiences to identify differences in treatment. This offers the greatest clarity in determining whether unlawful discrimination has occurred.[13]

In single-part tests, only one tester contacts or visits housing providers associated with each property. Testers explicitly announce one circumstance that links them to a protected class, such as a voucher. Single-part tests are then compared against tests at other sites. This allows testing programs to survey housing provider practices towards a particular protected class, across a designated area.

In matched pair tests, two testers are sent to a site, where one explicitly presents a protected class status which the other does not explicitly present. Treatment of testers can then be compared for any on-site differences between testers with minimally differing backgrounds. Similar to single-part tests, it also allows testing programs to survey housing provider practices towards a particular protected class, across a designated area.

Fair housing testing has traditionally been used for both research and enforcement purposes. The testing described in this report is exclusively intended for research purposes. It is also important to note that while testing can reveal discriminatory actions such as misrepresenting the availability of housing, steering, or differential terms or conditions on the basis of protected class, it can only provide this information in one part of the process. Thus, testing can illustrate treatment of applicants or prospective tenants, but it cannot tell us about treatment during the application process or during tenancy.[14]

Results from Recent Testing

Incident and fair housing testing data illustrate these points. For example, the Chicago Commission on Human Relations (CCHR), responsible for enforcement of the Chicago Fair Housing Ordinance, reported in 2018 that they received 77 complaints alleging housing discrimination, an increase of about 17% from 2017. Continuing past trends, the vast majority of the housing complaints (64%) allege discrimination based on source of income, most of which involved Housing Choice Vouchers.[15] Also, fair housing testing shows that source of income discrimination makes housing searches more difficult for low-income families and individuals. In 2018, the Chicago Lawyers' Committee for Civil Rights (Lawyers' Committee) reported findings on 70 matched pair tests conducted across six Chicago neighborhoods with the highest numbers of fair housing complaints. The Lawyers' Committee report indicated that almost half (49%) of the source of income tests involved discrimination, with the most common prohibited act involving refusal to rent.[16] These findings are mirrored in national, multi-city studies where source of income discrimination is common and outright denial rates of vouchers have been as high as 78%.[17]

Race discrimination in housing also plays a significant role in limiting housing opportunities for families and individuals. Nationally, roughly 19% of all housing discrimination cases involved race discrimination, second

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[13] *Fair Housing Enforcement Organizations Use Testing To Expose Discrimination*. 2014. U.S. Department of Housing and Urban Development. https://www.huduser.gov/portal/periodicals/em/spring14/highlight3.html

[14] *2018 Fair Housing Testing Report: Chicago Lawyer's Committee for Civil Rights.*

[15] *Chicago Commission on Human Relations 2018 Annual Report.* Chicago, IL: City of Chicago. https://www.chicago.gov/content/dam/city/depts/cchr/supp_info/AnnualReport2018.pdf

[16] *2018 Fair Housing Testing Report: Chicago Lawyer's Committee for Civil Rights.* Chicago, IL: Chicago Commission on Human Relations. https://www.chicago.gov/content/dam/city/depts/cchr/supp_info/FairHousingReportAUG2018.pdf

[17] *A Pilot Study of Landlord Acceptance of Housing Choice Vouchers.* 2018. U.S. Department of Housing and Urban Development. https://www.huduser.gov/portal/sites/default/files/pdf/Landlord-Acceptance-of-Housing-Choice-Vouchers.pdf.

only to discrimination based on disability.[18] In Chicago, several recent fair housing testing reports by the Chicago Lawyer's Committee found differential treatment for Black renters. The Lawyers' Committee findings were particularly significant for renters who are also HCV participants (88% of HCV heads of households are Black). [19] The Lawyers' Committee's 2010 and 2018 fair housing testing programs reveal that in many Chicago neighborhoods, Black HCV testers received inferior, differential treatment (e.g., refusals to rent, inferior customer service, different terms) when compared with the treatment of White HCV participants. The 2018 Chicago Lawyers' Committee report found that in 63% of the testing involving race discrimination, the most common prohibited act was differential terms and conditions being applied. In addition, White testers were more likely to receive both standard ("appointment made/offered" and "reasonable communication") and supplemental ("above and beyond" and "offered additional units") service than Black testers.[20]

Fair Housing Testing Project Design, 2019

Project Goals:

The Roosevelt University Policy Research Collaborative (PRC) partnered with the Center for Tax and Budget Accountability (CTBA) and the UIC John Marshall Law School's (JMLS) Fair Housing Legal Support Center & Clinic to carry out a testing project. The project would test for discrimination on the basis of source of Income (SOI) and/or race/national origin. In this study, we tested for discrimination against two sub-groups within these protected class categories: For SOI, we compared the experiences of testers presenting as market-rate (non-subsidized) vs. HCV holders. For Race, we compared the experiences of Black and White testers.

Test Design & Conduct

Tests were designed and conducted to make observations about treatment on the basis of either SOI or SOI combined with race, depending on the community area. The design consisted of two testing methods: matched pair site tests and single part phone tests. Figure two shows the two test types. In a matched pair test, two testers receive the same site visit assignment. We refer to each tester's visit as a 'test part,' making two test parts per matched pair test. Testers are selected to ensure they portray matched non-protected class attributes except for the protected class affiliation being tested. In a single part test, one tester (posing as a member) of a protected class completes the assignment to test for outright discrimination of that protected class.

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[18] *Making Every Neighborhood a Place for Opportunity: 2018 Fair Housing Trends Report.*

[19] *Chicago Housing Authority Quarterly Report, 2nd Quarter, 2019.* https://cha-assets.s3.us-east-2.amazonaws.com/s3fs-public/2019-09/2019Q2_QuarterlyReport_Final_20190912.pdf

[20] *2018 Fair Housing Testing Report: Chicago Lawyer's Committee for Civil Rights.*

Figure 1. Diagram of Test Types

Single Part Phone Test

TESTER

Housing Provider

Matched Pair Site Test

TESTER A   TESTER B

Housing Provider
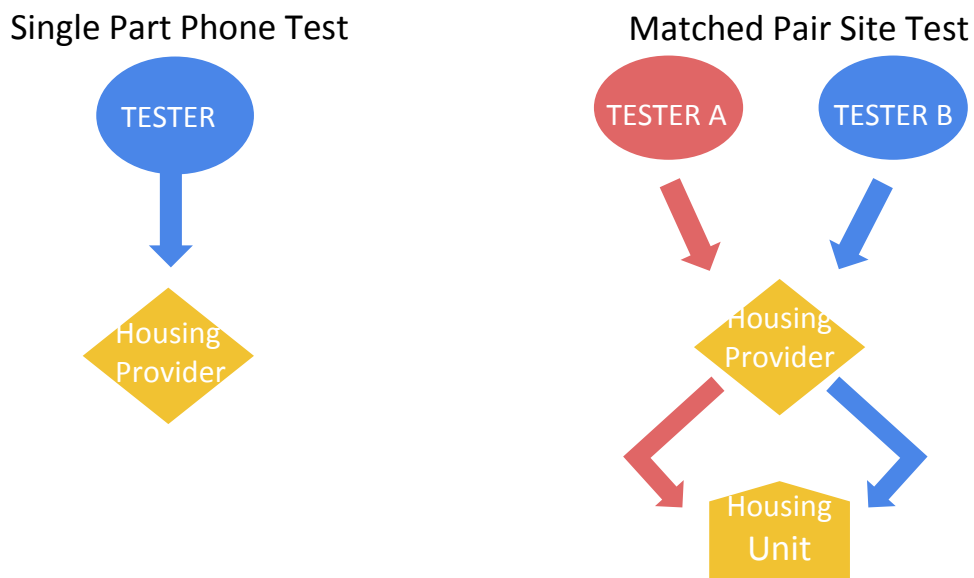
Housing Unit

Test procedure: In matched pair tests, two testers of the same gender would be sent to the same unit, describing similar familial status, age range, housing needs and qualifications (e.g., good credit and rental histories, no pets, non-smokers). One tester functioned as the control, and the other would be a member of *one more* protected class than the other, such as race or SOI. In a matched pair site test, both testers would call and speak with the housing provider, request an appointment to visit the unit assigned, and finally visit the property if an appointment was provided and completed by the housing provider.

Single-part tests were only used for phone tests in this testing protocol. In all phone tests, one tester would call and speak with the housing provider, gather information about the unit, and ask if the provider accepted HCV holders. Phone test protocol did not include requesting an appointment to visit the unit.

Over the course of five months, May 2019 - September 2019, the testing coordinators completed a total of 36 matched pair site tests (or 72 test parts) and 60 single part phone tests in the targeted community areas.[21] The tests were distributed equally among the four community areas where testing was conducted: nine matched pair (or 18 test parts) and 15 single part phone tests per community area.

Test Content

All 36 of our matched pair tests were designed to incorporate SOI discrimination in some way. In each of the community areas on the North Side (Rogers Park and Logan Square) we conducted four matched pair tests (8 test parts) which looked solely at SOI, featuring two testers of the same race, one with, and one without a housing choice voucher, and five matched pair tests which looked at both race and SOI discrimination, featuring one Black tester and one White tester, both of whom had a housing voucher. In our South Side community areas (Chatham and Grand Boulevard) we strictly tested for SOI discrimination, where two Black testers, one with and one without a voucher visited a site (Refer to figure 2 for a diagram).

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[21] Seven additional phone tests were conducted in a neighborhood which was ultimately dropped from consideration, due to the low numbers of rental units advertised through the selected apartment search process.

All 60 of our single part phone tests were designed on the test basis of SOI discrimination, involving a tester making a call to the assigned property and asking a series of questions, including if the housing provider accepts housing vouchers, in order to establish how often voucher holders experienced outright discriminatory treatment.

Figure 2. Diagram of Matched Pair Test Designs
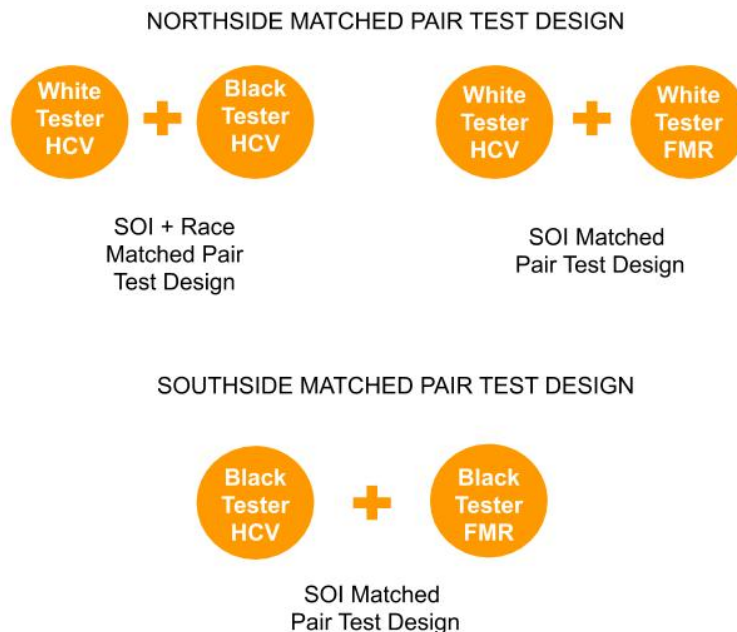
For example, in some tests: a White woman and a Black woman would both pose as HCV holders (SOI + Race). In others, two Black women would conduct the test, one would pose as a market-rate housing seeker and the other as a voucher holder (SOI only).

This study design makes two key assumptions about housing providers' perceptions of the tester's—or any housing seeker's—characteristics. First, that providers *will* make inferences about the racial background of testers, through appearance, voice and name. For this reason, testing protocol does not require testers to explicitly disclose racial background to elicit a housing provider's disposition to rent to Black testers. Secondly, it assumes that housing providers *will not* make inferences about Source of Income of testers—or housing seekers—given appearance, name or voice. In this case, SOI status must be explicitly stated to elicit housing provider disposition to rent to HCV holders. The one principle exception is geographic. In South Side Chicago neighborhoods with a high concentration of voucher holders, housing providers may be more disposed to assume that housing seekers are voucher holders. Their propensity to make this assumption may increase if the tester is Black, given that 87% of voucher households are Black.[22]

These assumptions were largely confirmed by the treatment of housing seekers by housing providers. In almost all cases, it is clear that housing providers assumed all testers were not voucher holders, given that many provided different rental terms before and after disclosure (for further description of exceptions, see **Appendix 1**). Thus, there was a notable change in disposition on the part of providers after voucher disclosure. However, behavior was generally consistent throughout the test towards testers by racial

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[22] Not Welcome: The Uneven Geographies of Housing Choice. Chicago, IL: Chicago Policy Research Team. 2017. https://www.cafha.net/research-reports

background. Regardless, the project team carefully examined each test to determine the assumptions of housing providers.

Tester Recruitment & Training

Beginning in April 2019, the test coordinators from the PRC and the CTBA began recruiting and training testers to conduct fair housing testing. Recruitment was initially conducted by searching a database of testers who had previously worked with JMLS and contacting them to gauge interest. Over the course of testing, in order to replenish the tester pool and to accommodate specific demographic needs in the various communities tested, additional recruitment and trainings were conducted. Those recruited and brought on outside of the JMLS database were recruited by advertising positions through various local organizational networks and direct outreach.

Training included a review of fair housing law, description of the particular PRC-CTBA testing protocol, and a review of procedures for participating in the project. In addition to a formal training session, new testers were also required to complete a supervised practice test assigned by the testing coordinator.

During training, recruited individuals' voices were recorded. Both voices and names of the testers were submitted to voice and name panel screenings in order to determine whether or not they were racially identifiable either by phone, text or email. See **Appendix 2** for voice and name panel protocol details.

Testing Location and Distribution

From May through September 2019, The PRC and CTBA conducted tests in Rogers Park, Logan Square, Chatham, and Grand Boulevard (Map 1).

Map 1. City of Chicago with Neighborhoods Tested Marked
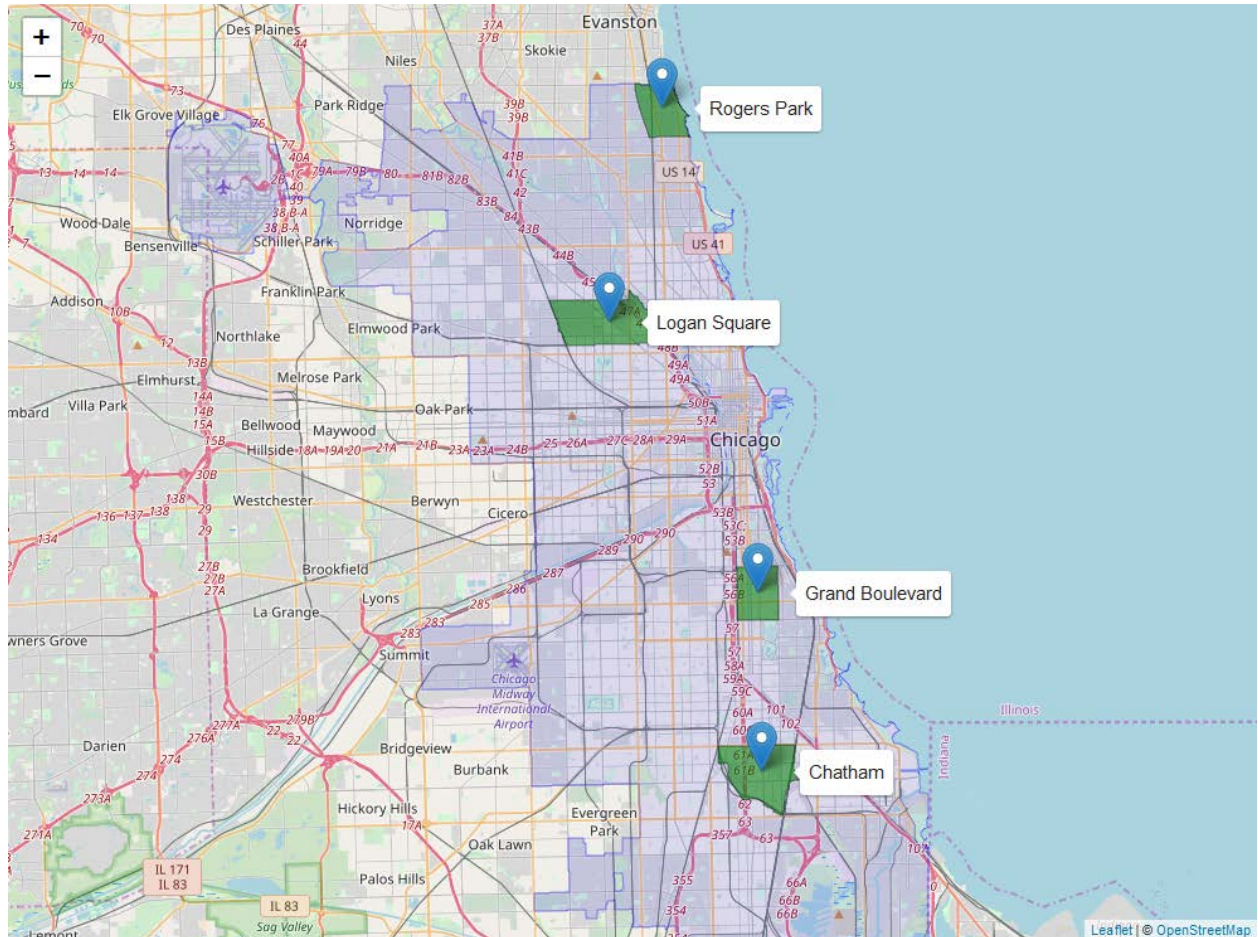
Testing took place in four community areas across Chicago (See **Table 1**), which were identified through discussions with the City of Chicago Commission on Human Relations (CCHR) based on the geographic diversity of the community areas. See **Appendix 3** for a description of the housing-related histories of Chicago's North and South Sides.

Table 1. Test Types and Parts by Neighborhood

	SOI Site Test	SOI + Race Site Test	SOI Phone Test	Total
Rogers Park	4 (8 parts)	5 (10 parts)	15	24 (33 parts)
Logan Square	4 (8 parts)	5 (10 parts)	15	24 (33 parts)
Chatham	9 (18 parts)	0	15	24 (33 parts)
Grand Boulevard	9 (18 parts)	0	15	24 (33 parts)
Total:	**26 (52 parts)**	**10 (20 parts)**	**60**	**96 (132 parts)**

The project was also designed to incorporate neighborhoods that were high rent, high voucher use, as well as South Side neighborhoods which were largely Black (**Table 2**). The variety of criteria used to pinpoint the community areas for this study differ from previous testing projects done on source of income discrimination in Chicago, which have typically centered on neighborhoods with high instances of discrimination complaints filed.

Table 2. Demographic Information From Each of the Community Areas Tested[23]

Neighborhoods Tested	Median Household Income	% Renter-Occupied Housing Units	% of Population: White	% of Population: Black	CHA Area Type
Rogers Park	$39,106	66.5	43.1	26.4	Mobility
Logan Square	$70,339	56.6	45.9	5	Mobility
Grand Boulevard	$31,970	64.2	2.7	92.1	Standard
Chatham	$32,597	49.8	1.6	95.9	Standard

Map 2 uses data from the US Census Bureau's American Community Survey to identify the median household income in 2017 of each census tract in the four neighborhoods.[24] The neighborhood-specific maps (**Maps 6, 9, 12 and 15**) provide visual comparison of the varying levels of wealth within a census tract and contextualize both the test locations and outcomes of testing according to the median income in the area immediately surrounding the housing site.

Map 2. Median Household Income by Census Tract in 2017
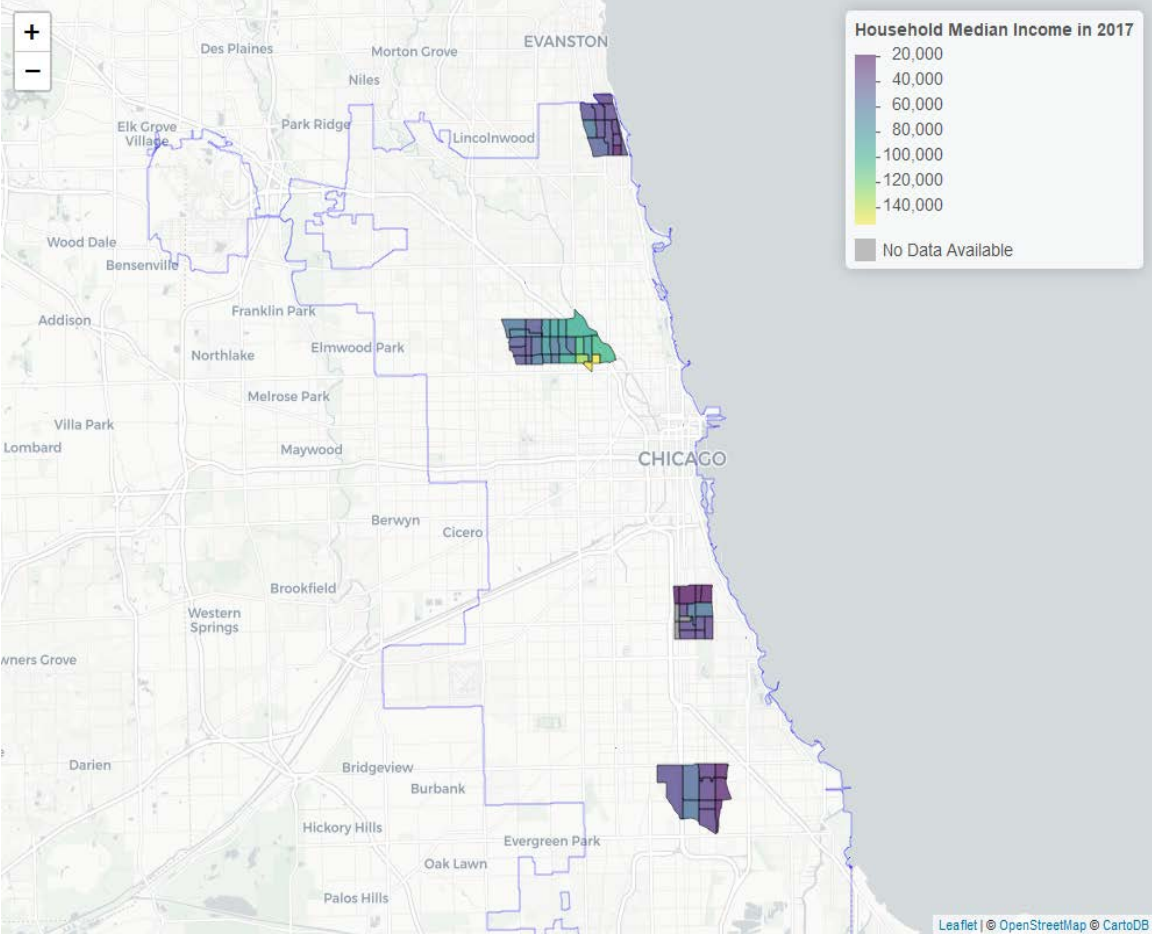
The above map identifies Logan Square as the community area with the largest number of high income tracts among the four community areas tested in our study. Notably, there were potentially other census tracts throughout the City of Chicago with either lower or higher household median incomes in 2017.

In **Map 3**, using data from the US Census Bureau's American Community Survey in 2010, we contextualize the change in household median income in these census tracts from 2010 to 2017.[25] The maps allow a comparison of discouraging or encouraging behavior with the rising or falling median incomes in each area.

Map 3. Change in Household Median Income by Census Tract (2010-2017)
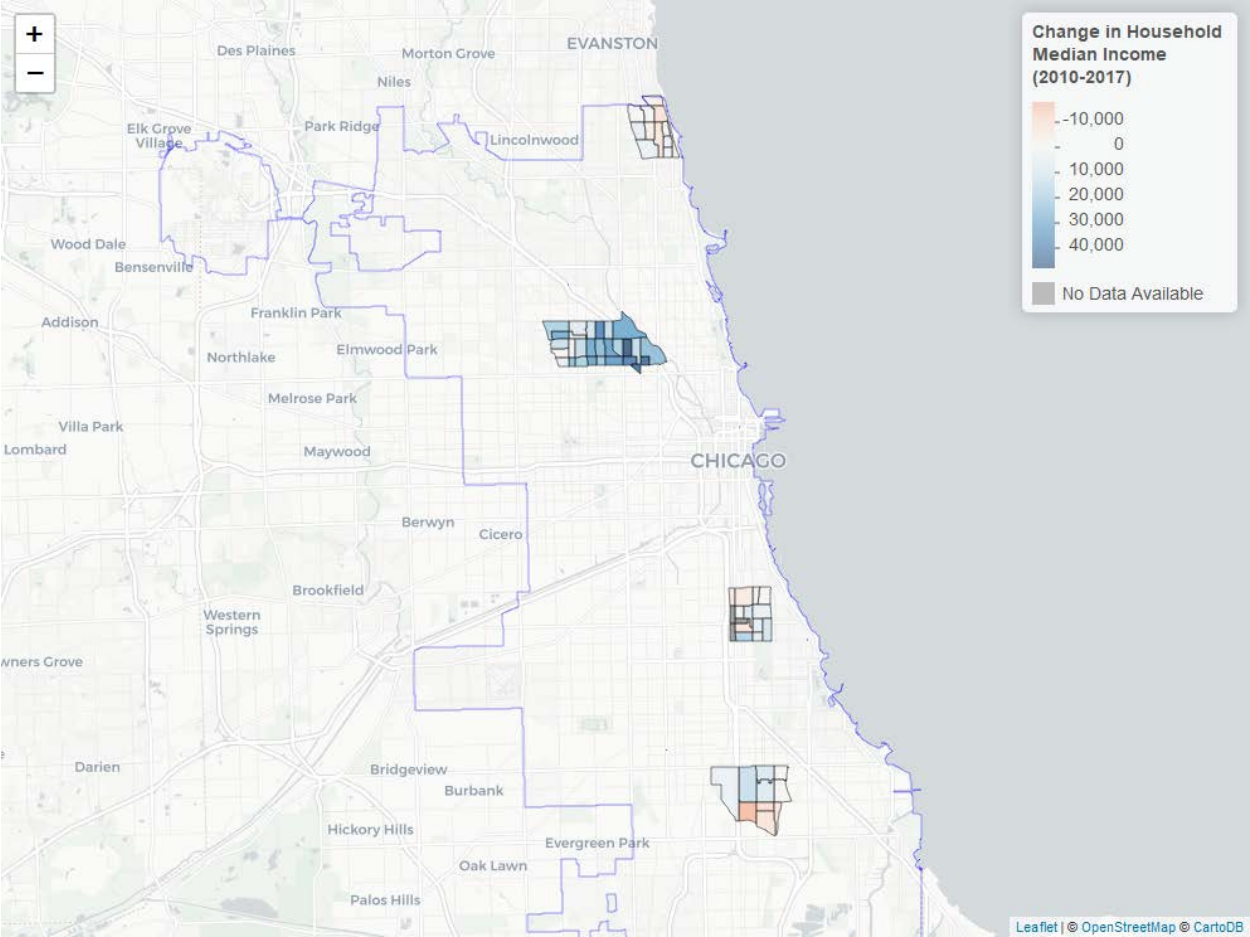
Neighborhoods who had experienced the largest declines in median incomes are in darkest reds while those who had experienced the largest growth in median incomes are in the darkest blues. As tracts' colors get closer to White, the *changes* in median incomes arrive closer to 0. Most notably, Logan Square has seen the largest number of census tracts with growth in median household income from 2010 to 2017, as well the largest growths within all census tracts.

Test Coordinator Roles

The project team ensured consistency and fidelity in the testing process. In the first step of the process of assigning a test, the test coordinator would identify a property for rent. Project coordinators utilized a number of online property listing sites, including Zillow, Trulia, Apartments.com, and Craigslist. Using data available on these sites, coordinators identified available housing that would be voucher affordable. The coordinator would verify the availability of a property by attempting to call the housing provider; this helped to limit the number of null tests attributed to testers calling old listings, automated services, and deceptive postings.

Once a listing was established as active and legitimate, coordinators then contacted testers, verified their availability to complete a test within a designated time frame and then assigned either a phone or site test. If the tester accepted, then the coordinator would issue them a set of characteristics tailored to the neighborhood (e.g. income) and unit (e.g. family size) to be tested, as well as instructions specifying the questions to ask and information to gather. The coordinator would review this information on the phone as well as email the test assignment paperwork to the tester. The coordinator would also include a link to a response form, where testers would record information about every interaction, or attempted interaction, with the housing provider. Upon completing the assignment, the tester would then call the coordinator to give them the details of the test and arrange a time to meet in person to debrief over the specifics of their experiences. Project staff used data gathered from these tests, to determine whether discrimination had taken place.

Data Analysis

The PRC-CTBA team used qualitative and quantitative analysis to interpret the data gathered from the completed 132 test parts. By utilizing both approaches, staff were able to better understand the major trends and more nuanced scenarios that occurred. The team categorized interview outcomes according to listed prohibited acts or approximations of prohibited acts. In Chicago and Cook County, there are many legal safeguards for those who fall into the protected classes. Below, we list definitions and examples of the discriminatory behavior we identified through testing.

Description of Terms: Prohibited Acts

Using testing data, the PRC-CTBA team identified the prohibited acts described below, alongside examples, under the Chicago Fair Housing Ordinance:

Refusal to Rent

Section 5-8-020

"no owner, lessee, sublessee, assignee, managing agent, or other person, firm or corporation having the right to sell, rent or lease any housing accommodation, within the City of Chicago, or any agent of any of these, *should refuse to sell, rent, lease, or otherwise deny to or withhold from any person or group of persons such housing accommodations* because of his race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income of such person or persons."[1]

"The landlord does not accept those."
"The owner lives in the building and is only looking to rent that one unit, so she does not accept vouchers as a result"

Differential terms are most often measured by comparing what one tester was offered versus the other; however, we also saw instances where terms changed for one specific tester after they disclosed that they had a housing choice voucher.

Differential Terms

Section 5-8-020

prohibits "discriminat[ion] against any person because of his race, color, sex, gender identity, age, religion, disability, national origin, ancestry, sexual orientation, marital status, parental status, military status or source of income *in the terms, conditions, or privileges or the sale, rental or lease of any housing*

For example, when a tester called a unit, he was told explicitly that there was no move-in fee or application fee. While visiting the unit, he told the agent he had a housing voucher. The agent then responded, "I know the application fee is 65.00 per person...the move-in fee is 300.00 per person and the security deposit is one month's rent." This also includes instances such as when one tester was told an earlier date of availability, or when one tester was told he would likely be charged a higher rent because of his housing voucher.

Steering occurs when a housing provider insinuates or directly informs a housing seeker that the unit they are inquiring about is unavailable to them as a member of a protected class, but offers a "possible" option.

Steering

Section 5-8-030(A) Prohibits:

(a) Discouraging or encouraging the inspection, purchase or rental of a dwelling in a community, neighborhood or development because of a person's membership in a Protected Class . . . or because of the membership in a Protected Class of persons in the community, neighborhood or development;

(b) Discouraging the purchase or rental of a dwelling based on a person's membership in a Protected Class . . . by *exaggerating drawbacks or failing to inform any person of desirable features of a dwelling or of a community, neighborhood, or development*;

(c) Communicating to any person that he or she would not be comfortable or compatible with existing residents of a community, neighborhood or development based on the person's or residents' membership in a Protected Class . . .; and (d) Assigning or directing any person to a particular section of a community, neighborhood or development, or to a particular floor of a building, based on that person's or the residents' membership in a Protected Class. [1]

An agent told an HCV holder: "We do take vouchers in our pre-approved buildings, but this building isn't pre-approved... I have a building in Humboldt Park that is pre-approved and that may work better for you because the building is already set-up to take vouchers and that works a lot better."

Description of Terms: Other Treatment of Testers

Staff also analyzed discriminatory behaviors that did not amount to prohibited acts. Staff analyzed treatment throughout the test to determine trends and behaviors that deter or encourage members of different communities to find housing.

1. Soft Refusals

Staff categorized treatment as a "soft refusal" after examining the implications of a statement or behavior made by a housing provider to a prospective tenant. These included scenarios, such as:

EXAMPLES OF SOFT REFUSALS FOLLOWING DISCLOSURE	
FAILURE TO GET BACK IN TOUCH *after committing to obtain and provide further information.*	Agent said: "I don't know actually...let me check with the owner and I can get back to you." Agent confirmed the tester's contact information, but never contacted the tester to follow up.
DISCOURAGING STATEMENTS *implying that submitting an application would be futile.*	Agent stated: "Yes, we do, but we still require credit and background checks...the process *does* take about 28 days for final approval. I don't know if he is going to be flexible with timeline: the tenants just moved and he wants an immediate move in."
CANCELLATION *of appointments abruptly before the appointment or once tester was on site.*	Following disclosing their vouchers, both testers (Black and White females) received a text to cancel their appointment, citing an emergency, despite their visits scheduled a day apart. The testers responded to the text multiple times asking to reschedule, but neither received a response.
HINDERED SERVICE *being non-responsive or providing unclear/complicated instructions.*	Both White and Black testers in this assignment had vouchers and disclosed on their first calls. The Black tester, after their first call, had to make four more calls to the company, with several different agents, as well as multiple texts. The agent scheduled with the White tester on their first call.

2. Exceptional Service

Staff categorized treatment as "exceptional service" when a provider's behavior encouraged a tester to apply in a personable, friendly manner, exceeding typical customer service.
   a) We categorized any instance where a housing provider reached back out to the tester, unsolicited, to provide information the tester did not request. This included:
      i) Asking about their decision to submit an application.
      ii) Offering additional unit options.
   b) Convivial treatment: One landlord recounted social events among tenants and landlords to encourage a tester to rent. Another agent transported one tester to more units than scheduled. In a conspiring tone, he commented: "Don't mention all the great units we saw to the other clients."

3. Non Disclosures

Tests were categorized as "Non Disclosures" when a tester was unable to make the expected statement about (protected class) SOI status. This largely occurred in single-part phone tests when a housing provider informed a tester that the unit was unavailable, up front. These are also null tests.[26]

Test Results

Aggregate Test Outcomes

Test Outcomes, Source of Income Status: Citywide, our study encountered significant instances of discrimination. Of our total tests, 48.9% identified some form of SOI discrimination, categorized as either explicit discrimination, in the form of a prohibited act, or implicit discrimination, categorized as a soft refusal. Discounting non-disclosures of SOI status from the total increases the rate of discriminatory incidence in our study to 53.4%. **Table 3** shows variation in the prevalence of SOI discrimination between the two test types.

Table 3. Discriminatory Outcomes Due to SOI Status

	Prohibited Acts	Soft Refusals	Non-Disclosure	None	Grand Total
Phone	11	14	6	29	60
Site*	11	11	2	12	36
Grand Total	**22**	**25**	**8**	**41**	**96**

* Site Tests consist of two individual test parts

Table 4 disaggregates results by community area. Testers experienced SOI discrimination at roughly the same rates in all four of the neighborhoods we tested. However, note that in Rogers Park soft refusals due to SOI were more frequent than explicitly discriminatory behaviors.

Table 4. Discriminatory Outcomes Due to SOI Status By Neighborhood

	Prohibited Acts	Soft Refusals	Non-Disclosure	None	Grand Total	Percent
Chatham	6	5	4	9	24	46%
Grand Boulevard	7	6	1	10	24	54%
Logan Square	6	4	3	11	24	42%
Rogers Park	3	10	-	11	24	54%
Grand Total	**22**	**25**	**8**	**41**	**96**	

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[26] Occasionally, a housing provider might discriminate against a housing seeker for other reasons and commit False Representation of Availability, which is a prohibited act under the Chicago Fair Housing Ordinance. With single-part phone tests and limited occurrence, staff could not determine patterns of discriminatory behavior.

Table 5 shows SOI discriminatory outcomes by both types of discrimination, community area, and test type.

Table 5. Discriminatory Outcomes Due to SOI Status By Neighborhood and Test Type

	Prohibited Acts	Soft Refusals	Non-Disclosure	None	Grand Total
Phone	11	14	6	29	60
Chatham	1	2	4	8	15
Grand Boulevard	4	4	1	6	15
Logan Square	4	3	1	7	15
Rogers Park	2	5	-	8	15
Site	11	11	2	12	36
Chatham	5	3	-	1	9
Grand Boulevard	3	2	-	4	9
Logan Square	2	1	2	4	9
Rogers Park	1	5	-	3	9
Grand Total	**22**	**25**	**8**	**41**	**96**

Disaggregating neighborhood outcomes by test type reveals relative uniformity in the prevalence of discriminatory behaviors in phone tests in Grand Boulevard, Logan Square and Rogers Park. In Chatham, there is a notably higher number of non-disclosures and a similar number of non-discriminatory behaviors. Given that we noted a high rate of discriminatory behavior in site testing in Chatham[27], it is possible that phone test outcomes might have resembled the remainder of our neighborhoods, had disclosure occurred.

Outcomes of Source of Income & Race Tests

In addition to all tests having an SOI component, 10 site tests (five in Rogers Park, five in Logan Square) included tester race as a component (**Table 6**). While we did not encounter any explicitly prohibited acts on the basis of race, 50% of our site tests where race was a component exhibited discriminatory behavior in the form of soft refusals or differential levels of customer service.

Table 6. Discriminatory Outcomes Due to Race

	Soft Refusals	None	Grand Total
Site	5	5	10
Grand Total	**5**	**5**	**10**

Examples of these "soft refusals" range from the overtly discriminatory to the less apparent. **Table 7** portrays a matched pair test where a housing provider provided one White and one Black male tester with ostensibly similar, friendly treatment. The agent expressed his wish to find each "the best unit," and also made loose social plans with each, for a later date. Yet, the white tester was shown a greater number, larger, and more expensive units.

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[27] Rate of discriminatory behavior was 89% in Chatham compared to an average of 59% of the time across all remaining neighborhoods.

Table 7. Difference in Treatment Between Testers Based on Race

Rogers Park Building type: newly remodeled units; all unoccupied		
	White	**Black**
	Male	**male**
	HCV holder	**HCV holder**
Terms	Same terms	Same terms
Disclosure	Discloses HCV at end of site visit	Discloses HCV at end of site visit
Agent attitude	Friendly and helpful, shows 5 units	Friendly and helpful, shows 3 units
Agent Comments	"I've shown you the nicest units with the most remodeling"	
Units Shown:	1 bedroom- lowest price range	1 bedroom- lowest price range
	1 bedroom- lowest price range	1 bedroom- lowest price range
	1 bedroom- higher price range	1 bedroom- lowest price range
	2 bedroom	
	3 bedroom	

In the next example, detailed in **Table 8**, the agent facilitated a clear path to viewing and renting the unit for the White tester, and obstructed the Black tester's ability to view the unit. In this case, the timeline of events becomes important, as the provider afforded the White tester time and trust to view a unit, while simultaneously non-responsive to the Black tester.

Table 8: Soft Refusals, Race, Example 1:

White	Black
Male	Male
HCV holder	HCV holder
Day 1	
Calls agent in the morning, makes appointment for the next day. Does not disclose HCV.	
	Calls agent in the early afternoon. Leaves a voicemail.
Day 2	
Arrives 5 minutes early, agent is not there	
Another White male is standing in front of the building, speaking on the phone, then walks into the building.	
Tester 1 waits 10 minutes and calls the agent. Agent explains she cannot make the appointment & that she left the door unlocked for him to look around.	
Tester goes inside; the other white male housing seeker is looking at the unit.	
Agent remains on the phone to answer questions Agent tells tester 1 voucher is not an issue.	Tester 2 calls the agent again, 30 minutes after Tester 1 entered the unlocked unit.
	Tester 2 requests a viewing of the unit.
	Agent states: "I'm going to have to call you back. I might have double booked so I have to take a closer look at things and call you back."
	Agent never contacts tester to make an appointment.

Test Parts Analysis

In some cases, we identified discrimination towards both testers both due to SOI status or race. In response, we analyzed discriminatory outcomes using the 72 individual test parts of our 36 matched pair site tests to present a more complete and nuanced view of discriminatory behavior based on SOI, showing the variety of discriminatory behaviors we identified within each community area. **Table 9** shows the landscape of discriminatory behaviors beyond the differential outcome between matched pairs and looks closely at individual instances that could not be neatly summarized in paired analysis.

Table 9. Discriminatory Outcomes Due to SOI Status By Neighborhood (Site Tests Only - Test Parts)

	Prohibited Acts	Soft Refusals	Non-Disclosure	None	Grand Total
Chatham	6	3	-	9	18
Grand Boulevard	3	3	-	12	18
Logan Square	2	3	2	11	18
Rogers Park	1	7	-	10	18
Grand Total	**12**	**16**	**2**	**42**	**72**

Looking at test parts (not just the matched pair tests), allows us to disentangle the multiple levels of discriminatory behavior experienced by the testers in one given test. In multiple instances, both testers experienced some form of discrimination. **Table 10** illustrates how this interaction played out. In this situation, each tester experienced differential treatment vis-à-vis the fair market renters, as a whole, by making discouraging statements to voucher holders. There is also discrimination evident between the testers, in the agent's assumption that the White tester's voucher was related to physical/natural factors, while the Black tester's voucher was related to behavioral factors.

Table 10. Difference in Treatment Between Testers Based on Race

Logan Square		
	White	**Black**
	Male	**Male**
	HCV holder	**HCV holder**
Terms	Same terms	Same terms
Disclosure	Discloses HCV on the phone	Discloses HCV on the phone
Agent attitude	Tells Tester 1 that she doesn't believe the owner will accept the voucher but that they are welcome to view it anyway	Tells Tester 2 that she doesn't believe the owner will accept the voucher but that they are welcome to view it anyway
Agent Comment	How long did you have to stay on the waiting list? Are you sick or disabled?	Are you or your wife employed?

This example illustrates the need to disaggregate aggregate numbers by race in order to examine the particular ways in which housing providers responded to Black and White HCV holders.

Demographic Analysis

Using the 132 individual test parts, the PRC-CTBA team was able to review discriminatory outcomes based on key demographic indicators of our testers and identify notable relationships between demographic categories like race and gender and the observed probability of discrimination.

Graph 1. Percent of SOI Discriminatory Behavior Experienced by Race

Black and White HCV Holders - Site Tests
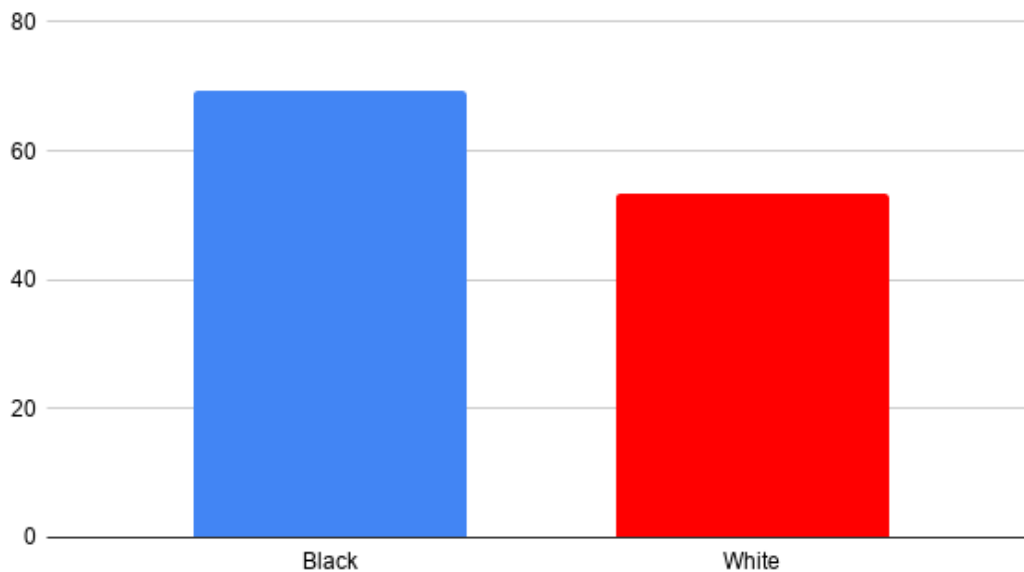
In Graph 1, we show the rate of discriminatory behavior towards Black and White HCV holders. In site tests, Black testers experienced discriminatory behavior on the grounds of SOI (69.23% of the time) **more often** than White testers (53.33% of the time).

Figures 3 and 4 provide examples of the different kinds of comments that housing providers made to Black and white HCV holders.

Figure 3. Housing Providers' Reactions to Black Testers' Voucher Disclosure

REACTIONS TO BLACK HCV TESTERS

"We've had so much bad luck with it and people have... well, we just don't take vouchers. We've had too much bad luck and are not accepting vouchers."

The unit will never pass inspection, "the owner isn't motivated to repair the unit."

"I mean y'know it's a whole process. Sometimes people with vouchers bring a lot of friends that make a lotta noise, I'm not saying you will. You are probably a nice person, but…"

"Are you working?.. They're going to do a background check and credit report..You don't have any problems with that do you?"

Housing Provider

"..They're not going to put the unit on hold because of you and your voucher.. But you're welcome to apply."

"Do you have to use the voucher?..If you don't have to use the voucher that would be better, because they have to come inspect the unit every year and see if the unit is up to code. I think the landlord would prefer if you not use the voucher."

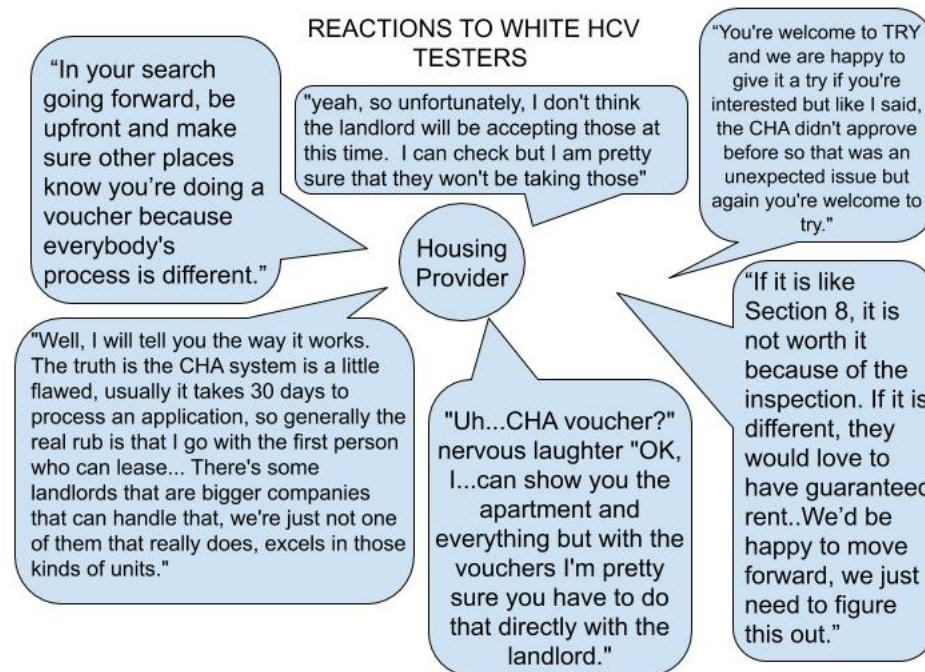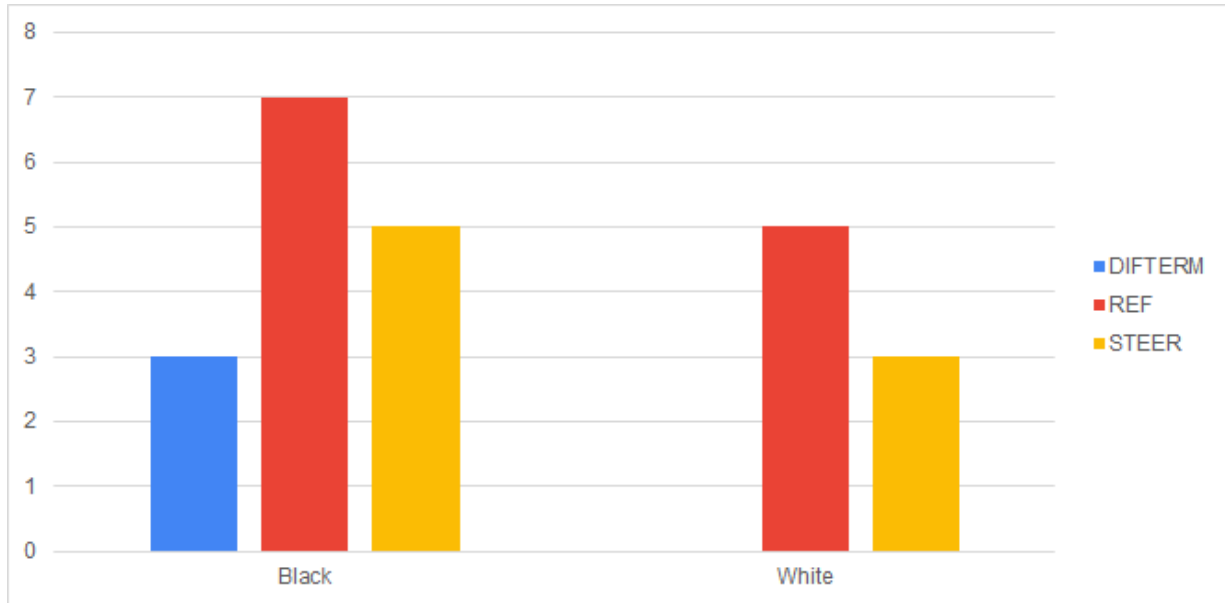**Figure 4. Housing Providers' Reactions to White Testers' Voucher Disclosure**

REACTIONS TO WHITE HCV TESTERS

"In your search going forward, be upfront and make sure other places know you're doing a voucher because everybody's process is different."

"yeah, so unfortunately, I don't think the landlord will be accepting those at this time. I can check but I am pretty sure that they won't be taking those"

"You're welcome to TRY and we are happy to give it a try if you're interested but like I said, the CHA didn't approve before so that was an unexpected issue but again you're welcome to try."

Housing Provider

"Well, I will tell you the way it works. The truth is the CHA system is a little flawed, usually it takes 30 days to process an application, so generally the real rub is that I go with the first person who can lease... There's some landlords that are bigger companies that can handle that, we're just not one of them that really does, excels in those kinds of units."

"Uh...CHA voucher?" nervous laughter "OK, I...can show you the apartment and everything but with the vouchers I'm pretty sure you have to do that directly with the landlord."

"If it is like Section 8, it is not worth it because of the inspection. If it is different, they would love to have guaranteed rent..We'd be happy to move forward, we just need to figure this out."

Comments to Black HCV holders were wholesale discouraging, while comments to White testers were often instructive, and giving suggestions for other housing options they might explore.

**Graph 2. Frequency of Prohibited Acts by Race**

In **Graph 1**, we see that Black testers were more likely to experience every type of prohibited act, Differential Terms, Refusal to Rent, and Steering. We also see that Black testers exclusively experienced differences in terms given. Also noteworthy, only Black testers experienced discriminatory behavior among the testers who **did not** pose as voucher holders (that is market-rate testers).

Graph 3. Percent of SOI Discriminatory Behavior Experienced by Gender

Graph 3 shows that among ALL testers, male testers were more likely to experience discrimination based on SOI status compared to female testers by a slight margin (45.1% to 41.1%).
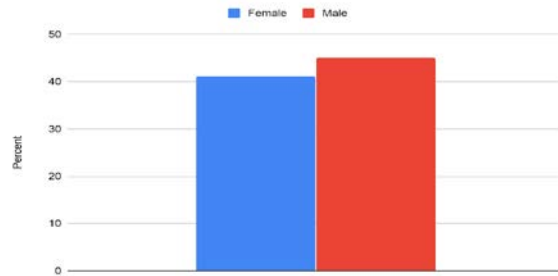
Graph 4. Percent of SOI Discriminatory Behavior Experienced Among Black Testers by Gender

Male
41.5%

Female
58.5%
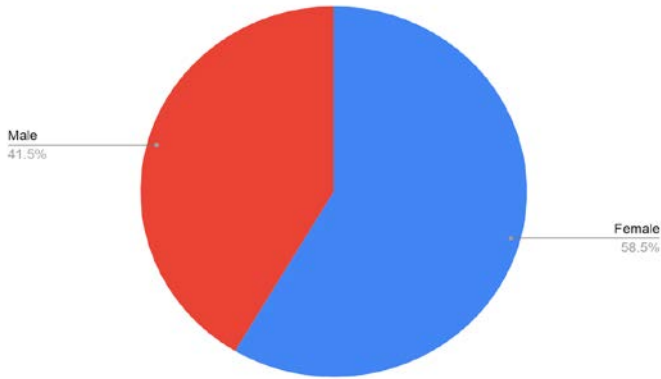
Graph 4 shows that the observed rate of discriminatory behaviors based on SOI status among Black testers was different from the study as a whole. Black women were more likely to be discriminated against in comparison to Black men (58.5% to 41.5%).

Regional Test Outcomes

SOI discriminatory behavior occurred with roughly the same frequency when comparing city neighborhoods in our analysis. **Table 11** below breaks down SOI discriminatory outcome by both the severity of the act and neighborhood.

Table 11. SOI Discriminatory Outcomes by Geographic Region

	North Side	South Side	Grand Total
Prohibited Acts	9	13	22
Soft Refusals	14	11	25
Non-Disclosure	3	5	8
None	22	19	41
Grand Total	**48**	**48**	**96**

On the North Side, soft-refusals were significantly more common than prohibited acts. In South Side neighborhoods, prohibited acts were slightly more common than soft refusals, but soft refusals also occurred at a high rate. Prohibited acts also occurred at a higher rate than they did in North Side neighborhoods. Overall rates of discriminatory behavior due to SOI status, however, were roughly the same after discounting the impact of non-disclosures on the North Side (51.11%) and South Side neighborhoods (55.81%).

Graph 5. Frequency of Prohibited Acts on the North Side Compared to the South Side
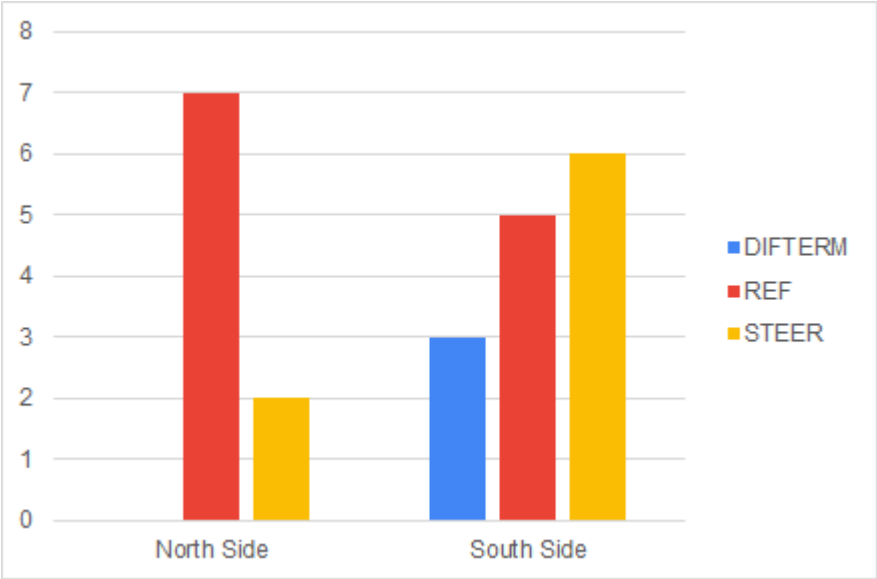
Graph 5 compares the occurrence of the 3 prohibited acts (steering, differential terms and refusals) across individual test parts, carried out on the North and South Sides. Prohibited acts, cumulatively, may have been higher in the South Side community areas, but the rates of flat-out refusals were more common in the North Side locations.

Community Area Test Outcomes

Grand Boulevard

In Grand Boulevard (Map 4), the PRC carried out SOI tests, exclusively. Also known as "The Hub of Bronzeville," Grand Boulevard is located about 6 miles south of downtown Chicago, bounded by 39th Street to the north, 51st Street to the south, Cottage Grove Avenue to the east, and the Chicago, Rock Island & Pacific Railroad tracks to the west. The population in Grand Boulevard is 92.1% Black and 2.7% White.[28] Grand Boulevard has an overall median income of $31,970. Sixty-four percent of the population lives below $50,000 annually, and 44.2% below $25,000. Renter-occupied units comprise 64.2% of the units with 19.5% being owner-occupied.

Map 4. Grand Boulevard Community Area Map
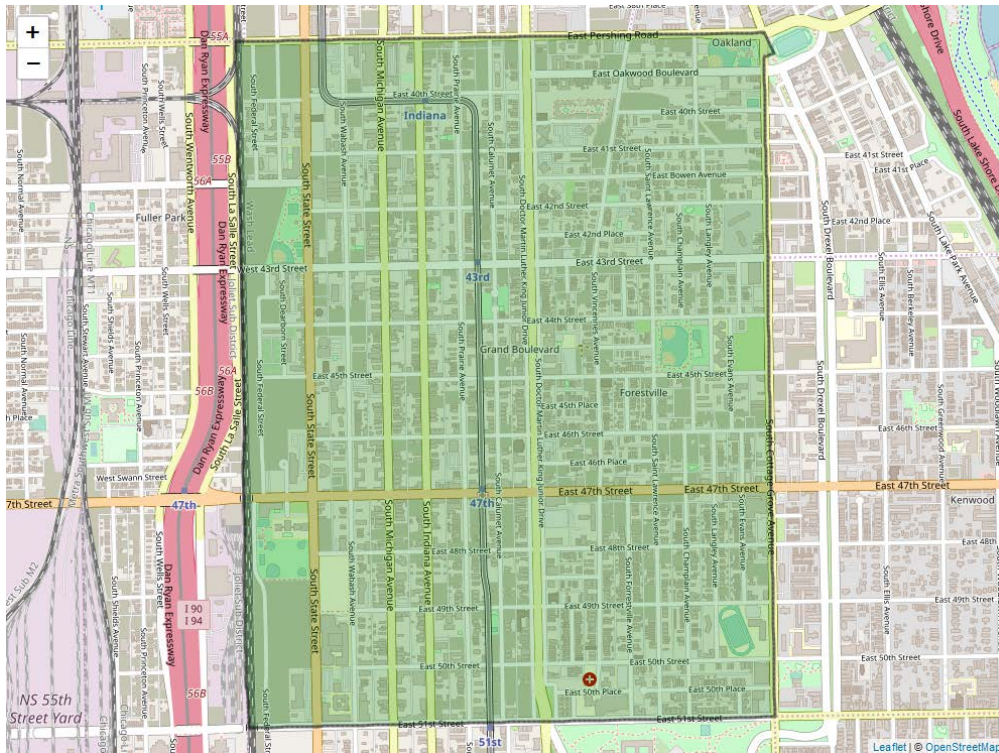
Table 12 shows the distribution of discriminatory behaviors among tests in Grand Boulevard. Removing non-disclosures, 54% of tests resulted in some form of discriminatory behavior, distributed evenly among discrimination types. Discriminatory behavior occurred most frequently during phone tests (57.14%).

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[28] Community Data Snapshot Grand Boulevard, Chicago Community Area June 2019 Release.
https://www.cmap.illinois.gov/documents/10180/126764/Grand+Boulevard.pdf

Table 12. Specific Types of SOI Outcomes in Grand Boulevard

Types of Discriminatory Behaviors	Phone	Site	Grand Total
Refusal to Rent	3	-	3
Steering	1	2	3
Different Terms	-	1	1
Failure to Get Back in Touch	2	-	2
Discouraging Statements	2	2	4
None	6	4	10
Non-Disclosure	1	-	1
Grand Total	**15**	**9**	**24**

Notably, in Grand Boulevard where coordinators only assigned SOI tests with two Black testers, outcomes suggest that housing providers treated testers differently based on their perception of racial difference.

Table 13 identifies discriminatory outcomes that appeared to respond to perceived race.

Table 13. Specific Types of Race Outcomes in Grand Boulevard

Types of Discriminatory Behaviors	Phone	Site	Grand Total
Steering	-	1	1
Failure To Get Back In Touch	-	1	1
Grand Total	**-**	**2**	**2**

Table 14 illustrates a provider offering testers two completely different property viewing options, despite being presented only with the testers' names and similar housing interest needs.

**Table 14. Difference in Treatment Between Testers Based on Perceived Race**

Contact: Via Text	Grand Boulevard	Grand Boulevard
Name:	Commonly identified as Black male name, in Name panels	Racially ambiguous male name, in name panels
	Male	Male
	Not disclosed: HCV holder	FMR
Day 1	Tester texts agent with name and property of interest	Tester texts agent with name and property of interest
	Agent says property is unavailable, sends 29 property listings, located in area further south (lower median income area and higher percentage Black community)	Agent says property is unavailable, sends 14 properties, located in Hyde Park area, mixed race and higher income community

Geographical & Income Analysis

Map 5 shows *the change* in median income by census tract from 2010 through 2017, juxtaposed with all discriminatory test outcomes. Of the 14 tests that exhibited discriminatory treatment, only three occurred in tracts experiencing economic decline, with one occurring in a tract with no data available. All of these are located at or near the boundaries of tracts with increased median incomes.

Map 5. Change in Median Income (2010-2017) by Census Tract in Grand Boulevard with Test Outcomes
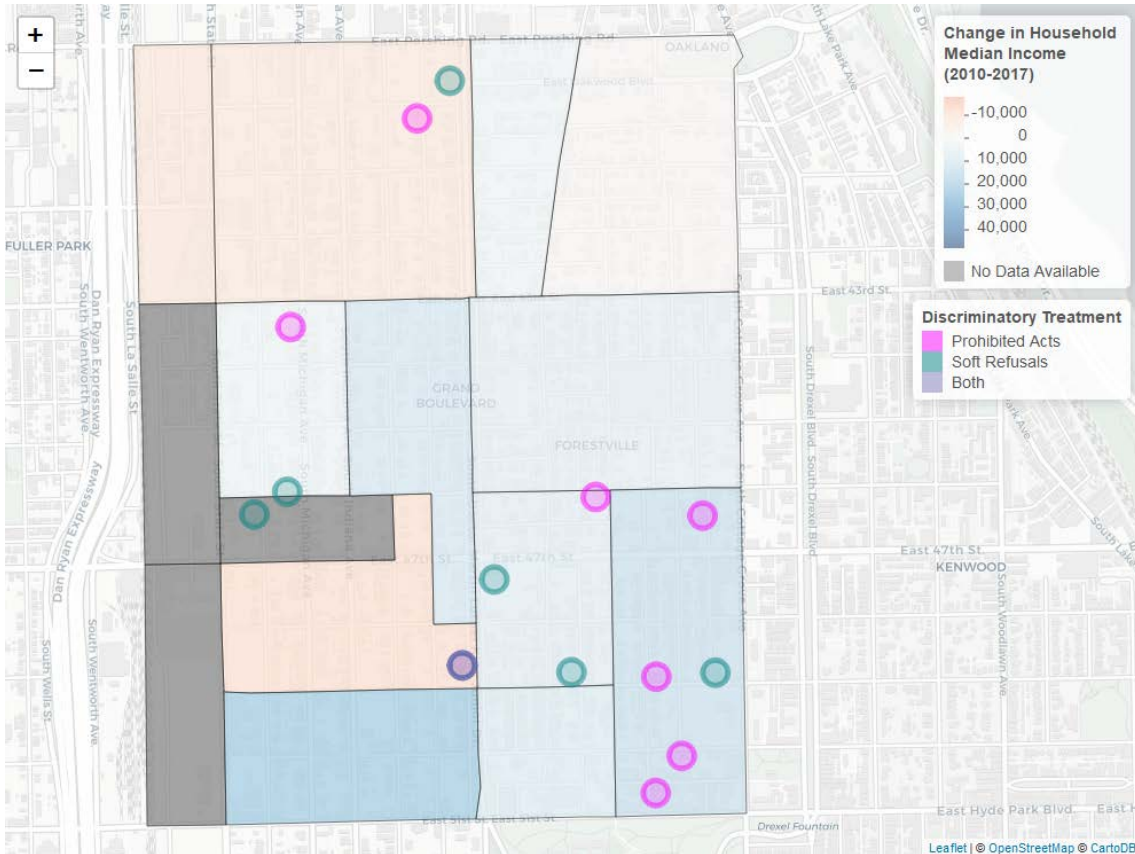
Map 6 illustrates where all the testing locations happened, as well as the median household income of the census tract where they took place. It was not possible to distribute tests throughout all tracts of Grand Boulevard. In the blue area, denoting the highest household median income in 2017, rental units were priced well outside of what a voucher holder would be able to afford, given the payment standard from the CHA.[29] This gave testing in the area a considerable blind spot to policies related to the HCV program.

Notably, the areas where we were unable to test did not experience the largest growth or decline in median income. However, in absolute terms, they were the highest median income tracts within Grand Boulevard.

Map 6. Household Median Income by Census Tract in 2017 in Grand Boulevard with Test Locations
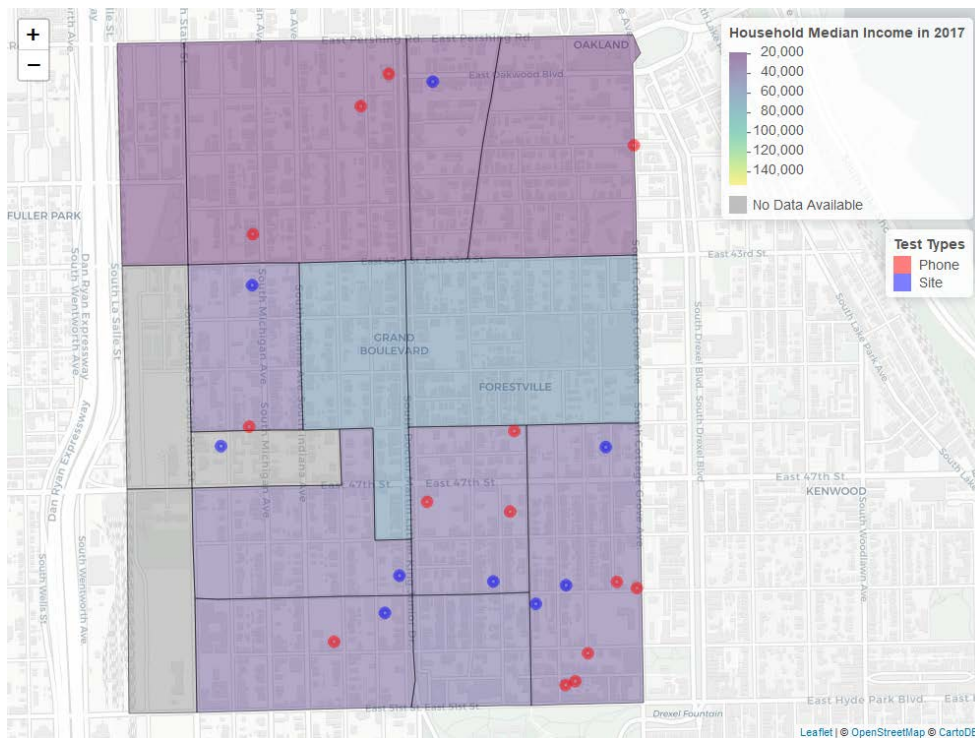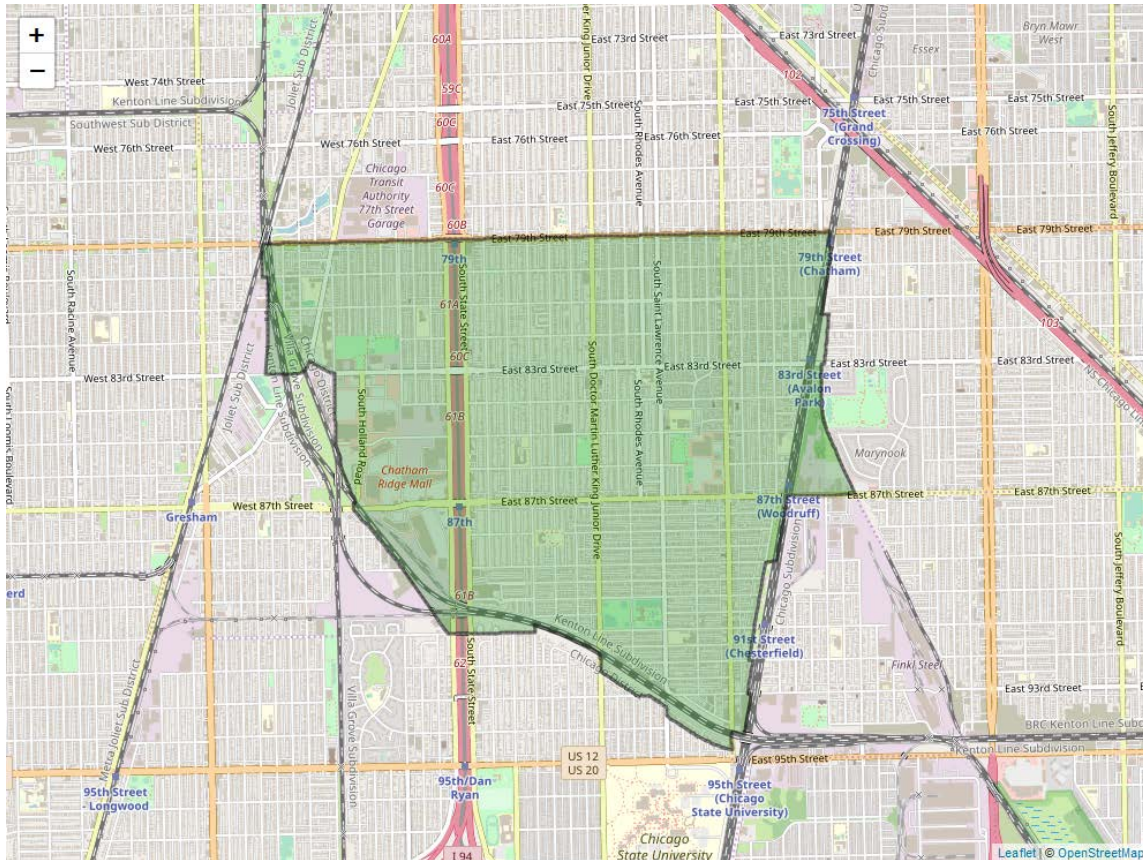

Chatham

Located 10 miles south of the Chicago Loop, Chatham (**Map 7**) has long been known as the central area for Chicago's Black middle class. The boundaries of this community area lie irregularly between 79th and 95th Streets, the Illinois Central Railroad and the Dan Ryan Expressway. Ninety-five point nine percent of residents in Chatham are Black, and 1.6% are White.[30] The median income is $32,597, with 66.6% of households making less than $50,000 annually, and 41.1% bringing in less than $25,000. Renter-occupied units make up roughly half, 49.8% of all housing units.

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[29] Payment standards in non-mobility areas max out at $1250 for a family of two. Voucher holders may still rent units through the program, when paying the difference out of pocket, so long as the total rent, plus estimated costs of utilities, does not exceed 40% of the family's income. Given the parameters of income based on Grand Boulevard's median income, and the considerably more expensive costs of units in that portion of Grand Boulevard, housing units located there were unable to be tested.

[30] Community Data Snapshot Chatham, Chicago Community Area June 2019 Release. https://www.cmap.illinois.gov/documents/10180/126764/Chatham.pdf

Map 7. Chatham Community Area Map

Table 15 shows the distribution of SOI discriminatory outcomes in Chatham. In Chatham, matched pair tests revealed an outsized number of discriminatory practices based on SOI (88.9%) distributed among prohibited acts or soft refusals.

Table 15. Specific Types of SOI Outcomes in Chatham

Types of Discriminatory Behaviors	Phone	Site	Grand Total
Refusal to Rent	-	2	2
Steering	1	2	3
Different Terms	-	1	1
Failure to Get Back in Touch	1	-	1
Difference in Treatment	-	2	2
Discouraging Statements	1	1	2
Non-Disclosure	4	-	4
None	8	1	9
Grand Total	**15**	**9**	**24**

Geographical and Income Analysis

In Chatham, testing occurred in all census tracts. Notably, discriminatory outcomes only occurred in the portions of Chatham that were experiencing either strong median household income growth or limited declines. There were no discriminatory outcomes in the Chatham census tracts experiencing the greatest decline in median household income between 2010 to 2017. **Map 8** illustrates juxtaposed test outcomes
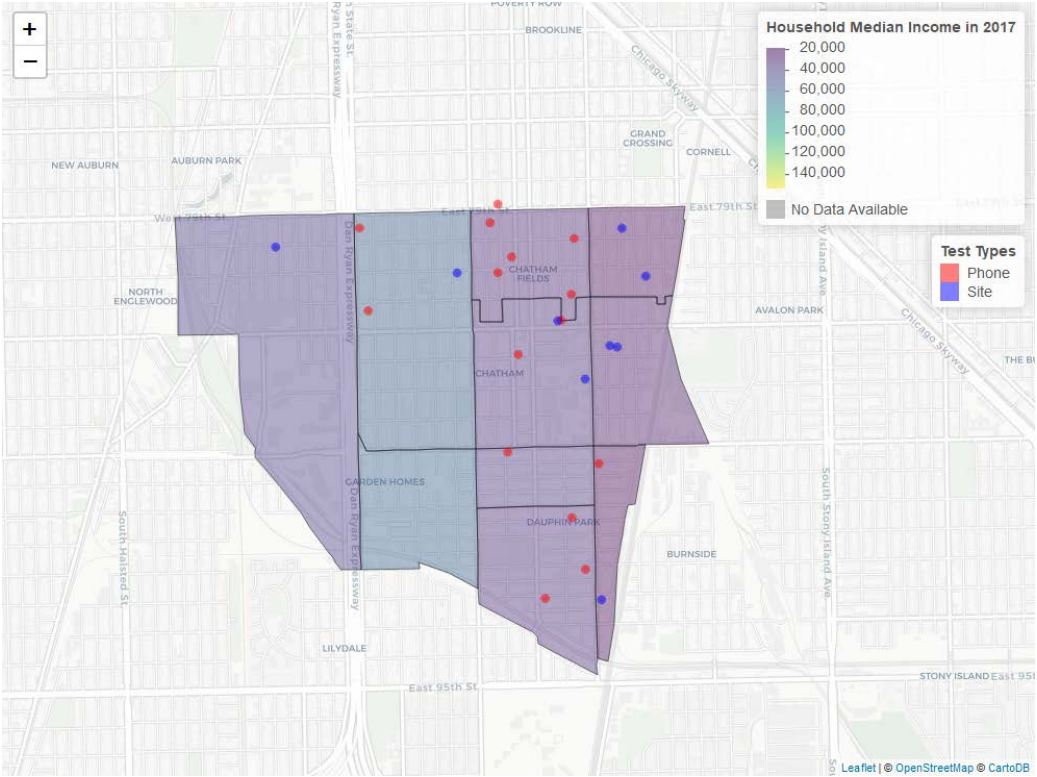
with the amount of *change* in the median household income between 2010 and 2017, while **Map 9** illustrates test location according to range of median household income overall.

Map 8. Change in Median Income (2010-2017) by Census Tract in Chatham with Test Outcomes
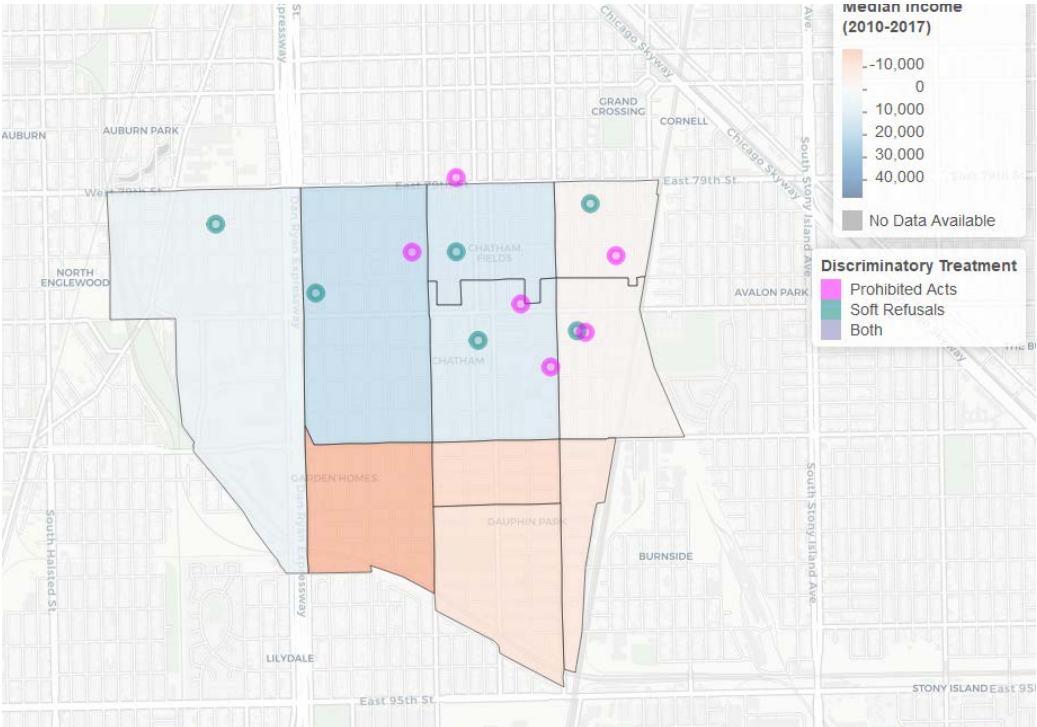

Map 9. Household Median Income by Census Tract in 2017 in Chatham with Test Locations

Logan Square

Logan Square (**Map 10**) is located northwest of the city center, bounded by the Metra/Milwaukee District North Line railroad on the west, the North Branch of the Chicago River on the east, Diversey Avenue to the north, and Armitage to its south. Roughly 56.6% of the housing units in Logan Square are renter occupied. Logan Square residents are 45.9% White, whereas only 5% are Black.[31] Logan Square is located 8 miles southwest of Rogers Park. Like Rogers Park, Logan Square is also a CHA Mobility Area. The median household income in Logan Square is $70,339; only 36.5% of households make less than $50,000 annually.

Map 10. Logan Square Community Area

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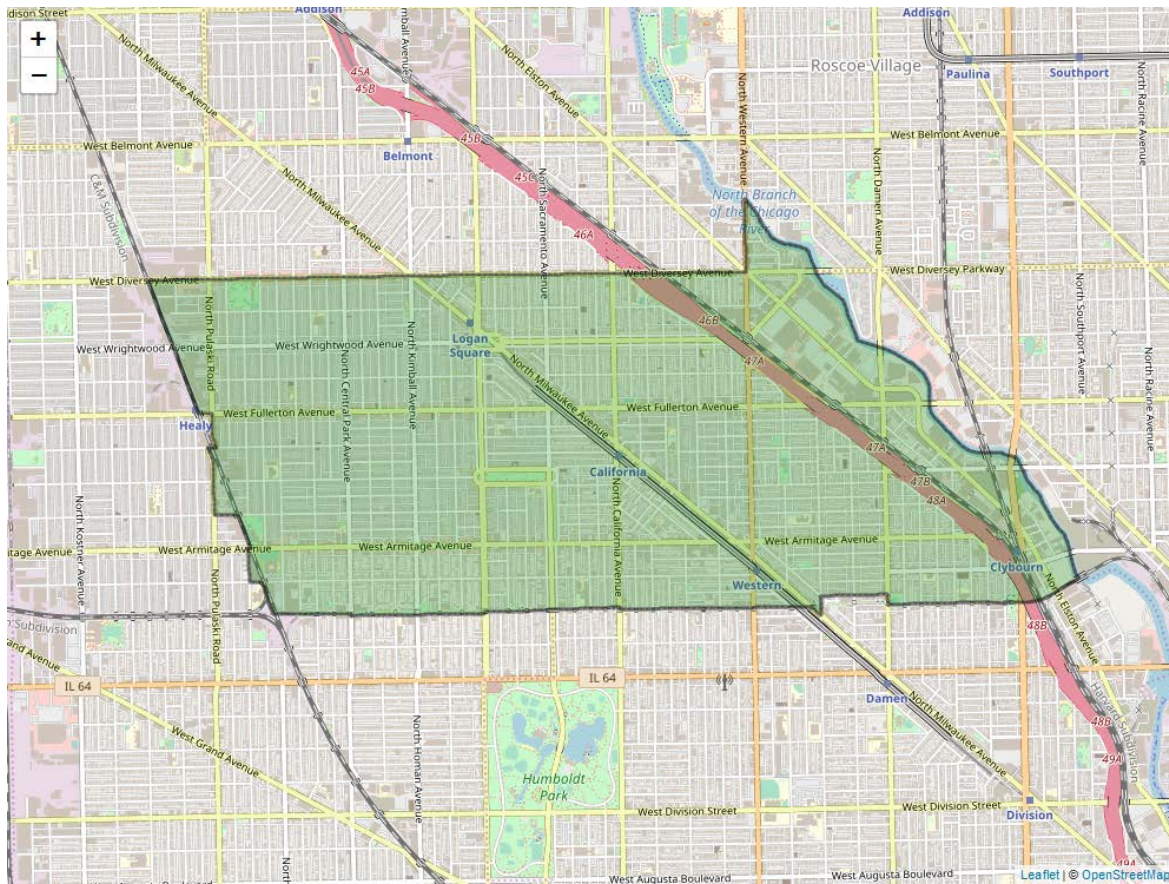
[31] Community Data Snapshot Logan Square, Chicago Community Area June 2019 Release.
https://www.cmap.illinois.gov/documents/10180/126764/Logan+Square.pdf

Table 16 disaggregates the specific types of SOI discriminatory outcomes in Logan Square by type. After removing non-disclosures from our sample in Logan Square, 47.6% of tests identified some form of discriminatory behavior based on SOI status. Fifty percent of eligible phone tests and 42.9% of site tests resulted in a discriminatory outcome.

Table 16. Specific Types of SOI Outcomes in Logan Square

Types of Discriminatory Behaviors	Phone	Site	Grand Total
Refusal to Rent	3	2	5
Steering	1	-	1
Different Terms	-	-	-
Failure to Get Back in Touch	3	-	3
Difference in Treatment	-	-	-
Discouraging Statements	-	1	1
Non-Disclosure	1	2	3
None	7	4	11
Grand Total	**15**	**9**	**24**

Table 17 below looks specifically at tests which featured discriminatory treatment on the basis of race.

Table 17. Specific Types of Race Outcomes in Logan Square

| Types of Discriminatory Behaviors	Phone	Site	Grand Total
Difference in Treatment	-	3	3
None	-	2	2
Grand Total	**-**	**5**	**5**

Race-based discrimination occurred in 60% of the five matched pair race-based site tests in Logan Square.

Geographical & Income Analysis

Map 11 juxtaposes the locations of discriminatory behaviors with change in median household income (per census tract) between 2010 and 2017. All census tracts within Logan Square have experienced modest to large growth in household median incomes. Unlike Chatham and Grand Boulevard, testing did not reveal any discernable pattern linking change and discrimination. The team assigned tests in some areas experiencing growth in household median income between 2010-2017. However, the team were unable to test in areas of greatest growth, which are also areas with the highest median income in 2018, because rental rates were too high to assign to voucher holders (see **Maps 11 and 12**).

Map 11. Change in Median Income (2010-2017) by Census Tract in Logan Square with Test Outcomes
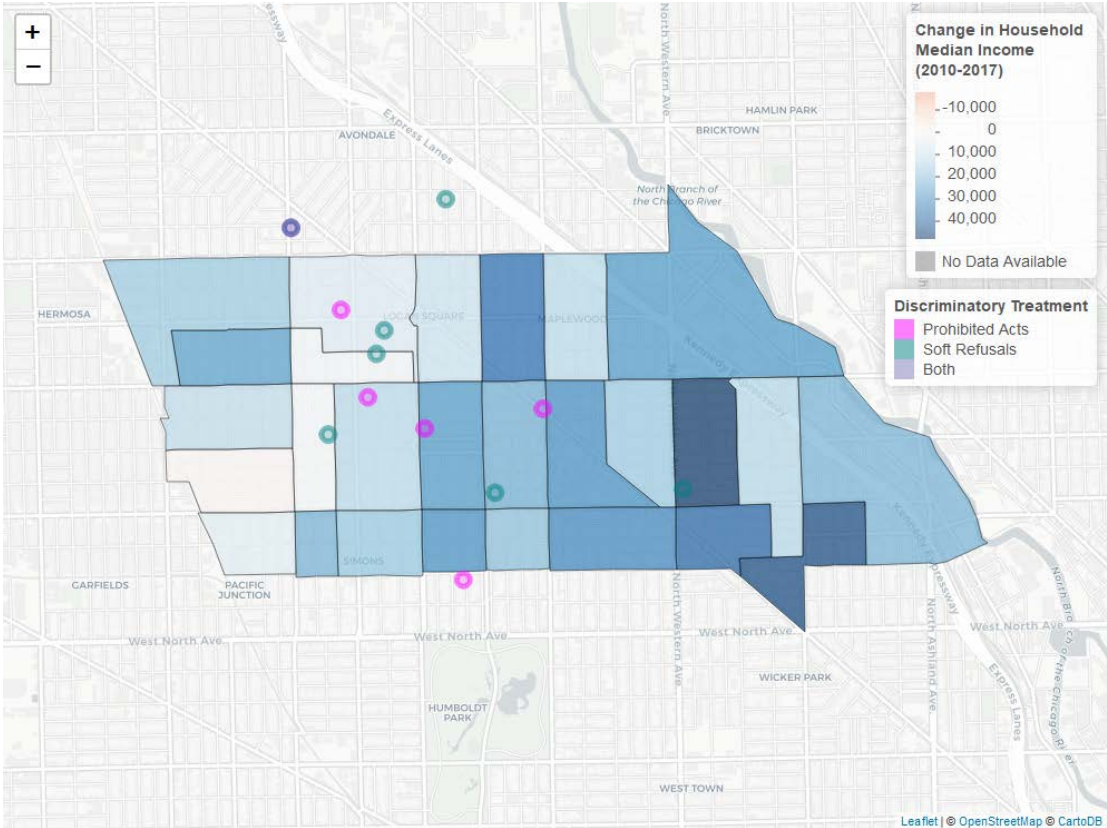

Map 12. Median Income in 2017 by Census Tract in Logan Square with Test Locations
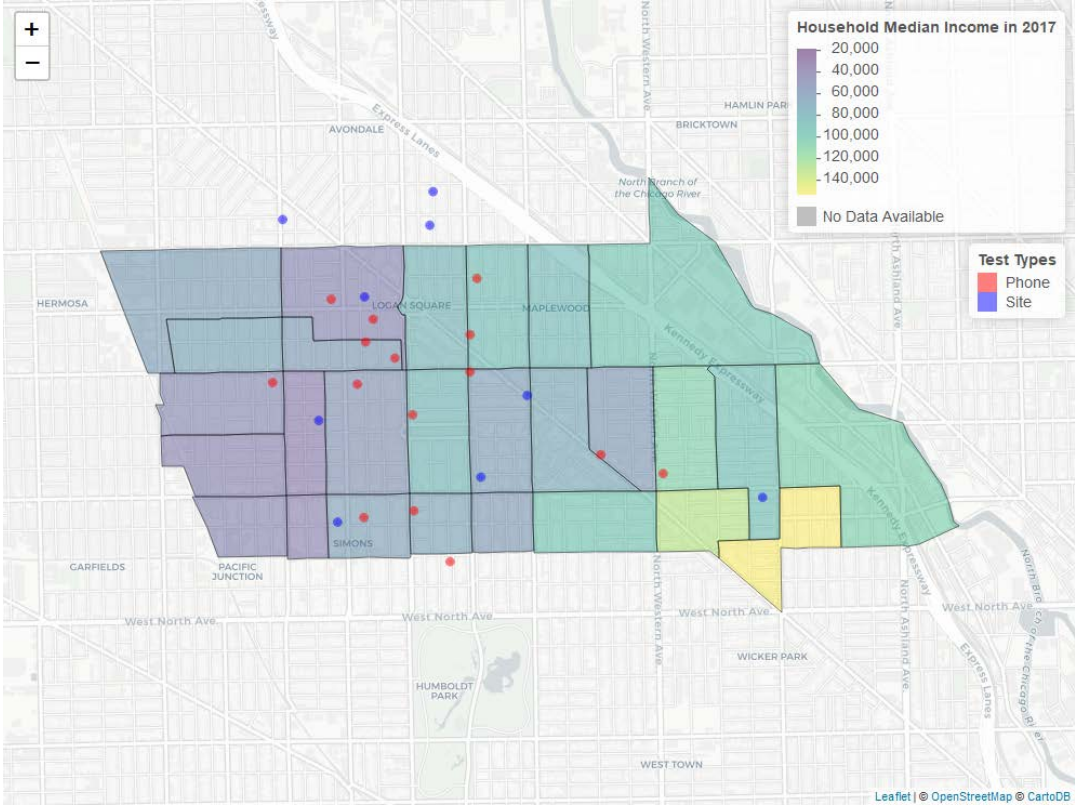
Rogers Park

The community area of Rogers Park is the northeastern-most community area within the City of Chicago (Map 13). It stretches as far south as Devon Avenue, and to Ridge Avenue in the west, with Evanston bordering it to the north, and Lake Michigan bordering it to the east. Rogers Park is a CHA Mobility Area, where HCV holders may receive up to 150% of the payment standard. The median income is $39,106 and 60.3% of household incomes fall below $50,000 annually. Forty-three point one percent of the residents of Rogers Park are White, while 26.4% are Black. Of all occupied housing units, 66.5% are renter-occupied.[32]

Map 13. Rogers Park Community Area

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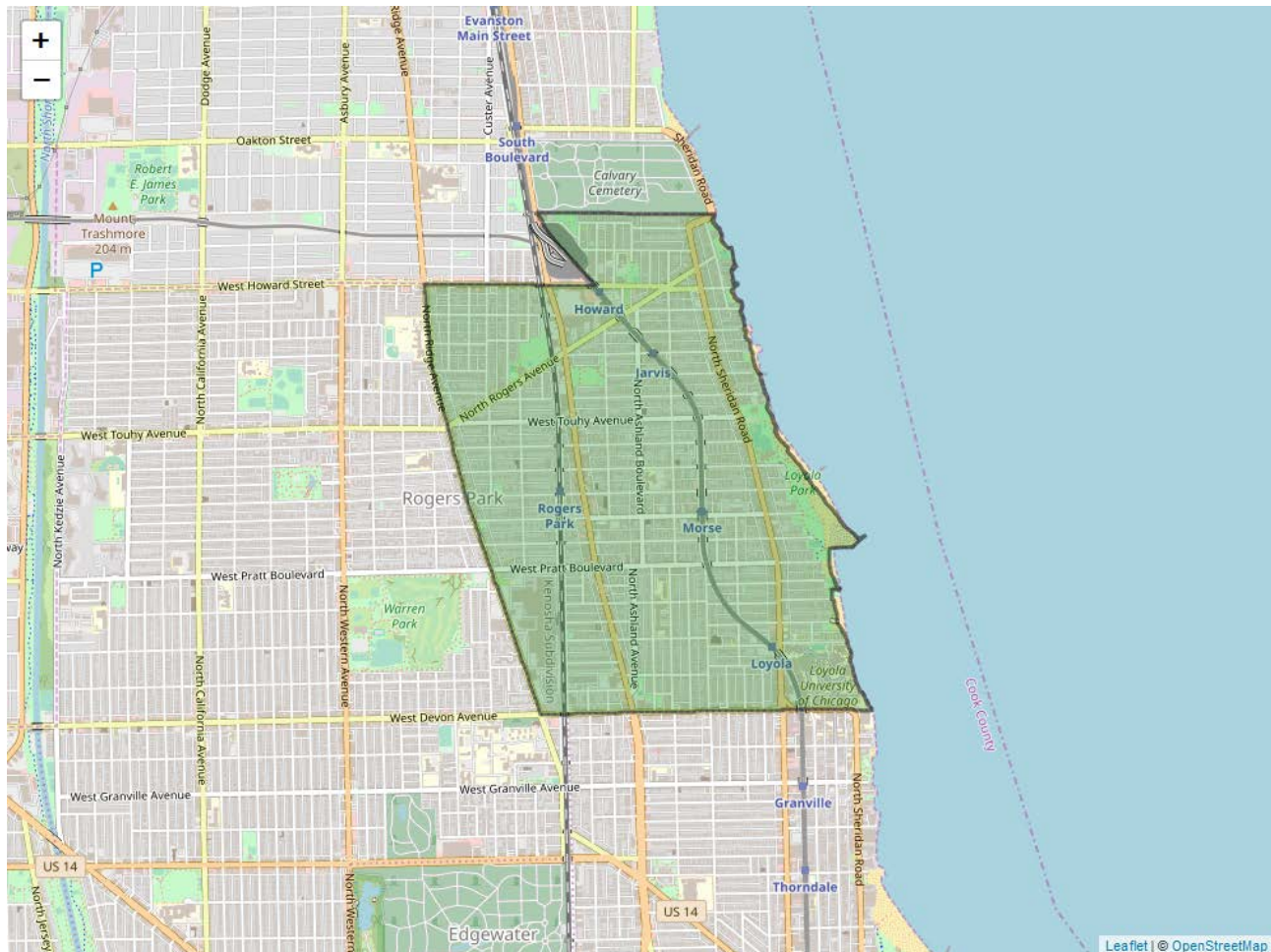
[32] Community Data Snapshot Rogers Park, Chicago Community Area June 2019 Release.
https://www.cmap.illinois.gov/documents/10180/126764/Rogers+Park.pdf

Table 18 displays the distribution of discriminatory outcomes in Rogers Park. Notably, 66% of all site tests conducted displayed discriminatory behavior on the grounds of SOI, including the five race-based tests. Overall, prohibited acts were the lowest of any of the four community areas, while the instances of soft refusals was the highest in Rogers Park.

Table 18. Specific Types of SOI Outcomes in Rogers Park

Types of Discriminatory Behaviors	Phone	Site	Grand Total
Refusal to Rent	1	1	2
Steering	1	-	1
Different Terms	-	-	-
Failure to Get Back in Touch	2	1	3
Difference in Treatment	-	2	2
Discouraging Statements	3	2	5
Non-Disclosure	-	-	-
None	8	3	11
Grand Total	**15**	**9**	**24**

In Rogers Park, discriminatory behavior based on SOI or race was present in 88.9% of site tests (**Table 19**)

Table 19. Specific Types of Race Outcomes in Rogers Park

Types of Discriminatory Behaviors	Phone	Site	Grand Total
Difference in Treatment	-	2	2
None	-	3	3
Grand Total	**-**	**5**	**5**

Geographical & Income Analysis

In **Maps 14 and 15** below, geographical analysis of test results highlight one of the key differences in discriminatory behaviors in Rogers Park in comparison to other neighborhoods. As illustrated, there is no clear relationship between discriminatory behaviors and location of the unit in a tract with higher incomes or experiencing income growth. This was also true of Logan Square, but distinctly, staff were able to assign site tests in the tracts with highest median income levels, as well as areas of growth.

Map 14. Change in Median Income (2010-2017) by Census Tract in Rogers Park with Test Outcomes
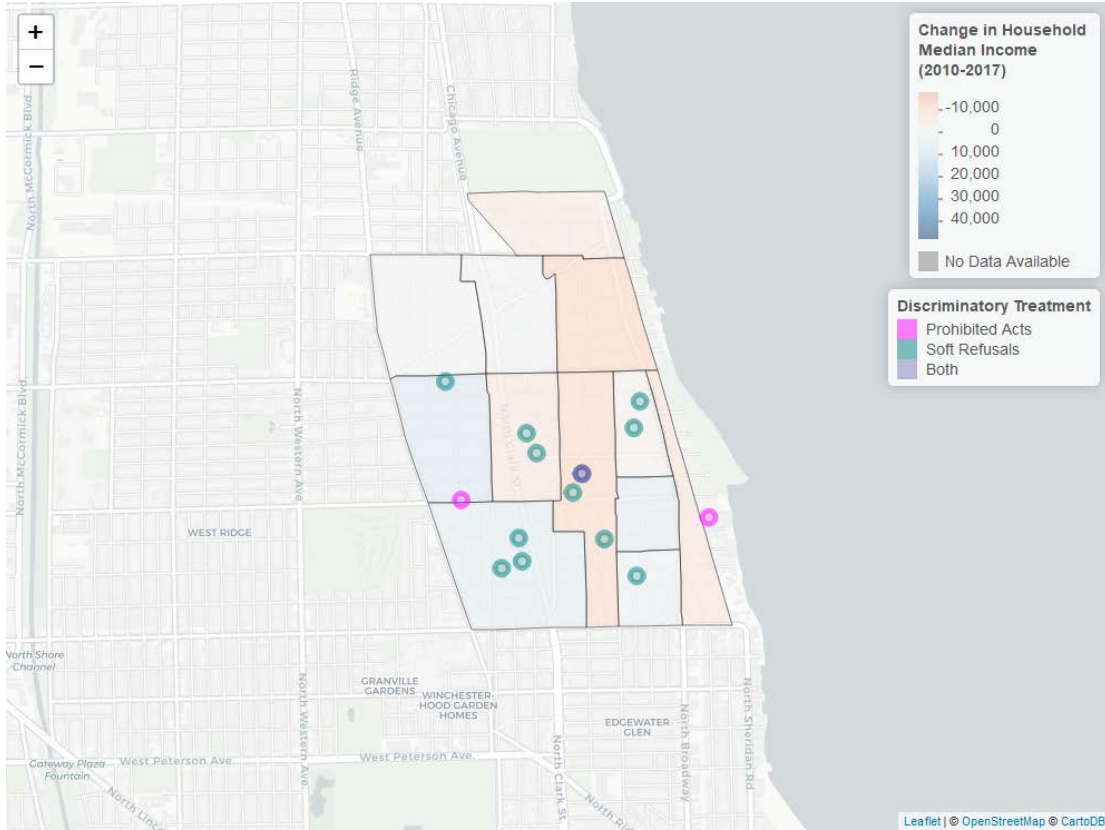
Map 15. Median Income in 2017 by Census Tract in Rogers Park with Test Locations
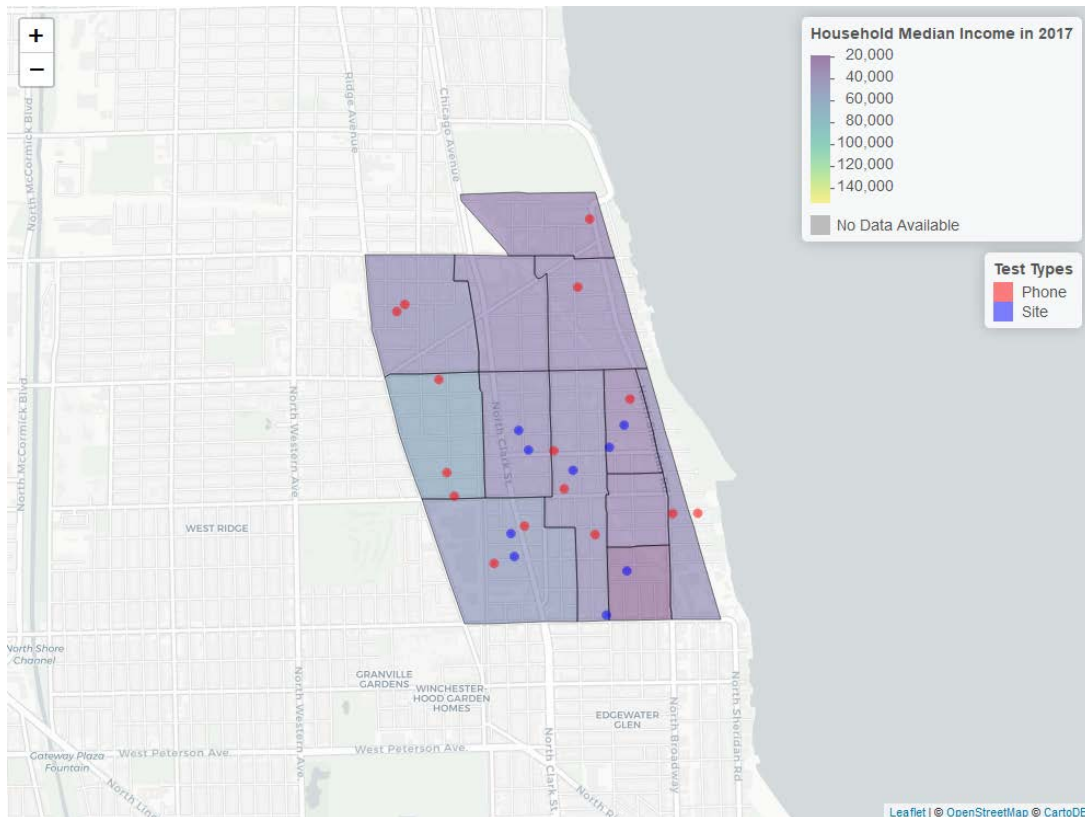
Discussion

Blatant refusals of housing-seekers, as well as more ambiguous but ultimately discriminatory activities were evident in half of all 96 tests. In 23% of all 96 tests, the project team identified evidence of one of three prohibited acts: refusal to rent, differential terms offered, and steering. The team identified discouraging or differential treatment—soft refusals—as well. Together, there was evidence of discriminatory behavior in 48.9% of all SOI tests, and 50% of all SOI and Race tests.

The overall frequency of some type of discriminatory behavior remained consistent across community areas and more generally, North and South Sides. Overall rates of discriminatory behavior due to SOI status were roughly the same in the North Side (51.11%) as they were in the South Side neighborhoods (55.81%). We tested explicitly for race-based discrimination on the North Side. In Logan Square, 60% of sites had instances of discrimination in the form of soft refusals, while Rogers Park showed 40% of race-based discrimination.

Testing revealed varying prevalence of discriminatory behavior types, when the results were disaggregated by form of discrimination on the North and South Side locations. We also observed differences in the type and frequency of discriminatory behaviors, which varied according to tester characteristics. While the South Side had the highest number of cumulative prohibited acts, the North Side had the highest number of flat refusals. Otherwise, soft refusals were the most common on the North Side, overall.

Within community areas, we observed differences in the distribution of discriminatory acts. In the South Side neighborhoods, the majority of tests with evidence of discrimination occurred in census tracts where there had been an increase in household income between 2010-2017. Discriminatory acts that occurred outside of those tracts took place within a short distance of tracts where median income was rising or remaining the same. Through these discriminatory acts, it was clear that poverty concentration was sustained or deepened within specific community area tracts, or in neighboring community areas. In the North Side neighborhoods, there was no clear geographic pattern of distribution of discriminatory outcomes, based on testing sites alone.

However, interpreting the distribution of discriminatory acts is further complicated by the variation in rental rates across community areas, which meant that the team had to exclude some census tracts from testing due to rent amounts. It is notable that in Logan Square and Grand Boulevard, tests were concentrated in border census tracts of the community area because rents in the central tracts were too high for an HCV, even at a mobility area (150% of fair market rent) rate. By default, tests were concentrated in areas where HCV holders would be more likely to rent. These were also areas experiencing less growth or even decline. In this manner, poverty concentration may already be going on, regardless of discriminatory acts during housing searches.

Rogers Park and Chatham, where rental rates were more even across tracts, shared the same rate of discrimination in site tests; 89% among all matched pairs in these community areas experiencing some form of discrimination.

In both Chatham and Grand Boulevard, there were results that were unexpected: there appeared to be prohibited acts and discriminatory behavior based on what is assumed to be race despite not testing for race in those neighborhoods. In Grand Boulevard, when the two Black testers were sent drastically different property listings, despite their biggest difference, as far as the agent knew, being their names, it was clear to the project team that there was some racial bias or notions that made him assign different neighborhoods to the different men. This example is the only test where there was a prohibited discriminatory act committed based solely on the race, or perceived race, of the testers.

These results demonstrate a need for attention to both the outright and subtle ways that specific groups are discouraged from seeking housing in different neighborhoods across the city. Whether it be roadblocks to viewing and renting units in a timely manner, creating impossible requirements meant to exclude certain demographics, or outright breaking Fair Housing Ordinance regulations to not rent to members of specific groups, it is clear that for some in the City of Chicago, finding quality affordable housing is impeded by structural discriminatory practices.

Limitations

Both in interpreting the data and moving into future research on fair housing, it is necessary to be aware of the study limitations and complications that arose in data gathering. First, the number of tests conducted is not suitable for identifying any statistically significant pattern of discrimination.

Second, there were geographic challenges in assigning tests. North and South Side community areas both had complications associated with assigning properties to our testers. There were consistent delays and difficulties identifying properties in the South Side neighborhoods. In Grand Boulevard and Chatham, there were 21 testing locations that had to be reassigned after testers were unable to get in touch with a housing agent, another indicator that perhaps these listings were not the most common method for finding housing in these areas. Thus, due to the small number of tests, results may not mirror the reality of housing searches people conduct in these neighborhoods.

In the North Side community areas we ran into issues with real estate agencies when trying to test properties. Frequently, there would be a hotline number, and then a random assignment of an agent, which would often result in the testers conducting their site test with two separate agents. Answers and treatment were often inconsistent in these cases. This issue was not exclusively seen in Logan Square or Rogers Park, but it was more common in these areas.

No test, matched pair or otherwise, always goes the exact same way, and the results themselves may be difficult to determine the degree of disparate treatment that occurred. This ambiguity, however, is most likely not always unintentional. In the words of Carla Wotheim "Without testing, it would be very difficult to uncover what is going on in today's housing market. Housing discrimination today is done with a smile and a handshake instead of that door being slammed in the face."[33] As housing providers and landlords become more and more savvy to Fair Housing Ordinances, certain behaviors and treatments are designed specifically to mask their intentions.

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[33] Long Island Divided, Part 13: *How We Did It*. Nov. 17, 2019. Newsday. https://projects.newsday.com/long-island/real-estate-undercover-investigation/

Appendix

Appendix 1

In this section, we provide details of tests whose outcomes were deemed ambiguous but appear to show housing providers projecting SOI discrimination on Black male testers. In both tests, two Black male testers, one HCV and one FMR, contacted the agents (from different companies). Once each agent learned that the first housing seeker to make contact was an HCV holder, agents then discriminated against them. On each occasion, during the second test part, each agent asked repeated probing questions about FMR testers' incomes. In both tests, the agent declined to follow up with either tester. It appears that in both cases, the providers appeared to project the Source of Income onto the first tester, and their anxiety about renting to a particular racial/age/income demographic, onto the second tester. Whether or not these two examples show a pattern of discrimination against young Black men in certain neighborhoods, or if they are just coincidences is hard to say.

Ambiguous Test Cases:

	Black	Black
	Male	Male
	HCV holder	FMR
Day 1	Calls agent 1, speaks with agent, does not disclose HCV	Calls agent, leaves voicemail (at the same time), agent does not pick up
	Agent: Income 3x rent; good credit, no application fee or move-in fee, does not ask questions	Texts agent
	Appointment confirmed	
Morning, Day 2	Meets Agent 2 @ unoccupied unit, different agent: discloses voucher status	
	Move in fee ($300, per person)	
	Application fee ($30, per person)	
Day 2, Afternoon,		Speaks with Agent 1:
		Asks about income, Asks "are you familiar with the area?" no requirements provided
		Tells Tester 2 he must get in touch with tenants before showing unit.
Next 5 days		Agent 1 does not return call or answer daily calls

	Black	Black
	Male	Male
	HCV holder	FMR
Day 1	Calls agent, immediately sets up appointment to view unit that day. Does not disclose voucher status.	
	Tester 1 views the unit. Tells agent about voucher, and is told that the owner would prefer if he didn't use the voucher, asking if he "had to use the voucher?"	
		Tester 2 speaks to the agent in the afternoon shortly after Tester 1's site visit. The agent immediately asks, "You don't have to use a voucher, do you?" Appointment to visit unit the next day is set up.
		Tester 2 calls that evening to confirm appointment
Day 2		Agent does not show up to the appointment at scheduled time
		Tester 2: After waiting 15 minutes, calls agent to ask about their appointment
		Agent: Had forgotten to tell him they couldn't make it, asked if he'd wait for a couple hours. He could not, and was told "Sorry, good luck"

Appendix 2

Voice & Name Panels

The first names and voices of all of the testers involved in our analysis were presented to two separate samples of 100 individuals for the purpose of gauging whether any potential racial bias could be a factor in our matched pair testing before testers engaged with any leasing agents or landlords in person. The two samples accurately assessed the race of testers 44.4% of the time by name, and 77.8 percent of the time by voice. When an accurate assessment was defined as a majority of survey respondents, respondents only correctly assessed the race of testers 38.9 of the time for names and 55.5% of the time for voices.

Using Pollfish, individuals on internet platforms opted into the survey in exchange for compensation via the application they were engaged in. Documentation on the sampling method can be found via Pollfish. The breakdown of the demographics of both our name and voice panels are as follows:

Name panel demographics

The gender breakdown of the name panel was 60% female and 40% male. 63% of respondents had achieved at least a bachelor's degree (54% strictly a bachelor's degree and 9% at least a post-graduate degree), 25% had achieved at least a high school diploma, and 12% obtained a vocational or technical certificate. Respondents represented a variety of self-identified economic backgrounds with individuals listing their incomes as either lower, middle or high income at varying degrees.

Respondents reflected distinct US regional geographies as defined by the US Census Bureau: 19% from the Midwest, 17% from the northeast, 45% from the south, and 18% from the west, with 1% unidentified. 32 states and US territories were represented in the sample. Racially and ethnically, respondents were primarily White (73%) with Black (11%), Hispanic/Latino (7%), and Asian (4%) comprising the majority of the remaining respondents.

Voice panel demographics

The gender breakdown of the voice panel was 55% female and 45% male. Education levels of respondents showed that 44% of respondents have achieved at least a bachelor's degree (34% strictly a bachelor's degree and 10% at least a post-graduate degree), 43% had achieved at least a high school diploma, 10% obtained a vocational or technical certificate and 3% having achieved at least a middle school education.

Respondents reflected distinct US regional geographies as defined by the US Census Bureau: 23% from the Midwest, 14% from the northeast, 43% from the south, and 20% from the west. 34 states and US territories were represented in the sample. Racially and ethnically, respondents were primarily White (68%) with Hispanic/Latino (13%), Asian (10%), and Black (4%) comprising the majority of the remaining respondents.

Voice panels were ultimately not used in the analysis because of the inconsistency of responses. They were only accurate 44% of the time with regards to name, and 77% of the time with regards to voices.

Appendix 3

North and South Side Historical Background and Demographics

Our testing design, as well as interpretation of the results, is framed by Chicago's painful history with segregation and the resulting differences in demographics, infrastructure, building ownership/management and overall landscape. Racial and economic segregation in Chicago go hand in hand. Past policies cemented patterns of investment throughout much of the North Side, and disinvestment throughout much of the South Side. Current trends and behaviors reinforce these patterns.

In the 20th century, Black migrants resettled in Chicago close to the city's manufacturing jobs. As housing mobility grew, both White citizen groups and (White run) financial institutions cemented racial and economic segregation of neighborhoods. White citizens created neighborhood charters prohibiting Black citizens from living or owning in the area. Threats of violence also deterred Black resettlement outside of the South and West Sides of the city. Finally, financial institutions prohibited lending to Black citizens in White neighborhoods and created predatory lending practices for Black citizens within Black neighborhoods. These issues have been further exacerbated on the South Side with the disappearance of

industrial jobs in factories, steel plants and manufacturing. This created the racial divide that still exists in the city today, along with concentrations or poverty and disparate access to resources.[34]

The confluence of these two factors has led to middle-class Black families, which once sustained neighborhoods in these areas, leaving Chicago in high numbers. Between 2000 and 2010,[35] 181,435 Black residents, most of which were middle class residents, left the city. The loss and its impact on Chicago's South Side neighborhoods, is nowhere better illustrated than in one of the community areas from this research. Between 2000 to 2010, Chatham, formerly known as a stronghold of the Black middle-class, experienced a 19% drop in median income, while unemployment rose 157%.[36]

In contrast, communities on Chicago's North Side have added residents since 2010. Growth in these areas is not limited to population increases. Increasing investment, superior access to transportation, as well as increased job opportunities has led to a concentrated wealth on Chicago's North Side, driven by White, affluent residents. This increase in investment is associated with declining affordability. Lower income residents living in these community areas are at risk of displacement, as well as decreasing the in-mobility of residents from less affluent parts of the city.[37]

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[34] *The Plunder of Black Wealth in Chicago: New Findings on the Lasting Toll of Predatory Housing Contracts.* May 2019. The Samuel DuBois Cook Center on Social Equity at Duke University. https://socialequity.duke.edu/wp-content/uploads/2019/10/Plunder-of-Black-Wealth-in-Chicago.pdf

[35] Fact Sheet: *Black Population Loss in Chicago.* July 2019 Great Cities Institute. University of Illinois at Chicago. https://greatcities.uic.edu/wp-content/uploads/2019/08/Black-Population-Loss-in-Chicago.pdf

[36] Novara and Khare. 2017*. Two Extremes of Residential Segregation: Chicago's Separate Worlds & Policy Strategies for Integration.* The Joint Center for Housing Studies. Harvard University. https://www.jchs.harvard.edu/sites/default/files/a_shared_future_two_extremes_residential_segregation.pdf

[37] Population growth and decline is occurring unevenly across the region. June 12, 2019. CMAP https://www.cmap.illinois.gov/updates/all/-/asset_publisher/UIMfSLnFfMB6/content/population-growth-and-decline-is-occurring-unevenly-across-the-region