

Racial Discrimination in Housing: How Landlords Use Algorithms and Home Visits to Screen Tenants

American Sociological Review
2021, Vol. 86(5) 787–822
© American Sociological
Association 2021
DOI:10.1177/00031224211029618
journals.sagepub.com/home/asr



Eva Rosen,^a  Philip M. E. Garboden,^b 
and Jennifer E. Cossyleon^c

Abstract

An extensive literature documents racial discrimination in housing, focusing on its prevalence and effect on non-White populations. This article studies *how* such discrimination operates, and the intermediaries who engage in it: landlords. A fundamental assumption of racial discrimination research is that gatekeepers such as landlords are confronted with a racially heterogeneous applicant pool. The reality of urban housing markets, however, is that historical patterns of residential segregation intersect with other structural barriers to drive selection into the applicant pool, such that landlords are more often selecting between same-race applicants. Using interviews and observations with 157 landlords in four cities, we ask: how do landlords construct their tenants' race within racially segmented housing markets, and how does this factor into their screening processes? We find that landlords distinguish between tenants based on the degree to which their behavior conforms to insidious cultural narratives at the intersection of race, gender, and class. Landlords with large portfolios rely on screening algorithms, whereas mom-and-pop landlords make decisions based on informal mechanisms such as "gut feelings," home visits, and the presentation of children. Landlords may put aside certain racial prejudices when they have the right financial incentives, but only when the tenant also defies stereotypes. In this way, landlords' intersectional construction of race—even within a predominantly Black or Latino tenant pool—limits residential options for low-income, subsidized tenants of color, burdening their search process. These findings have implications for how we understand racial discrimination within racially homogenous social spheres. Examining landlords' screening practices offers insight into the role housing plays in how racism continues to shape life outcomes—both explicitly through overt racial bias, and increasingly more covertly, through algorithmic automation and digital technologies.

Keywords

housing, discrimination, race, gender

"I've come to learn over the years that sometimes you got to discriminate. I don't want to call it that but let's just use that word. . . . You have to have criteria, have preferences."

—Stu, Black landlord in Cleveland

^aGeorgetown University

^bUniversity of Hawai'i at Mānoa

^cCommunity Change

Corresponding Author:

Eva Rosen, Georgetown University, 3700 O Street
NW, Washington, DC 20057

Email: eva.rosen@georgetown.edu

Sociological research increasingly highlights the key role that landlords play as gatekeepers to rental housing markets (DeLuca, Garboden, and Rosenblatt 2013; Desmond 2016; Hartman and Robinson 2003; Korver-Glenn 2018; Rosen 2014; Rosen and Garboden 2020). This gatekeeping takes many forms, but its most pernicious is racial discrimination, the privileging of one group's access to housing over another's. An extensive literature documents the prevalence of racial discrimination in housing, grounds it within particular spatial and historical contexts, and assesses the effects of uneven housing outcomes on non-White families (Turner 1992; Turner and Ross 2005; Turner et al. 2002). But with several notable exceptions, this literature is not designed to probe deeply into the intersectional complexities of what race and racism mean to gatekeepers, and it does not reveal *how* gatekeepers rely on these racial constructions during the tenant screening process.

In this article, we move beyond two simplifying assumptions of racial discrimination research. The first assumption is that housing applicant pools are heterogeneous with respect to race, limiting discrimination to the act of favoring White tenants over non-White tenants (Turner et al. 2002; Turner et al. 2013; Wienk 1979). The second simplifying assumption is that race represents a phenotype that can be experimentally manipulated by changing a single signifier (e.g., skin color or name [see Gaddis 2017]), rather than an intersectional, socially constructed category that is both ascribed and performed (Kohler-Hausmann 2019; Lacy 2007). We push beyond the limits of these two assumptions by describing how landlords screen prospective tenants in predominantly homogenous rental markets, and how landlords' racial constructions of their prospective tenants shape these strategies.

To the first assumption, the reality of urban housing markets is that historical patterns of residential segregation intersect with other structural barriers to drive not only selection into housing but also selection into the

applicant pool (Krysan and Crowder 2017). This means that—except in areas undergoing gentrification or disinvestment—poor and subsidized tenant pools are often fairly homogenous with respect to observable demographic factors,¹ due primarily to the structural forces of neighborhood segregation, a dismantled welfare state, and mass incarceration (Massey and Denton 1993; Sampson and Loeffler 2010; Soss, Fording, and Schram 2011; Western and Wildeman 2009; Wilson 1987).² As such, landlords are more often selecting between same-race applicants than from a tenant pool containing multiple racial groups. In this context, racial discrimination exists not in the categorical favoring of one racial group over another, but in the process by which individuals within a marginalized racial group are adjudicated.

Second, we follow sociological theories of race that move beyond the colloquial treatment of race as a supposedly objectively defined phenotype to think about race as a constructed social category, inextricable from the multiple and related intersectional signifiers of gender and social class (Bonilla-Silva 1999; Crenshaw 1989; Desmond and Emirbayer 2009; Kohler-Hausmann 2019; Loveman 1999; Omi and Winant 2014). From a housing perspective, this pushes us to understand landlords not as simply responding to tenants' racial "phenotype," but as important actors in a boundary-making process (Lamont and Molnar 2002) that differentiates both between and within traditional racial categories. Landlords play a key role not just in deciding who lives where, but in defining which tenants are risky or safe, deserving or undeserving, who is qualified, and who is "a good fit" for a given property and neighborhood. In our model, these judgments are firmly intersectional, as landlords themselves delineate the boundaries of race, gender, and class in complex ways.

By moving beyond these two assumptions, the direct line connecting landlords' racial biases and housing outcomes for non-White families becomes blurred and sometimes invisible to the traditional methodological

tools used to measure discrimination. Nonetheless, we will argue, race still matters. But how does racism operate during tenant screening processes within relatively homogeneous search markets, and with what consequences? Examining landlords' screening practices offers insight into the role housing plays in how racism continues to shape life outcomes—both explicitly through overt racial bias, and increasingly more covertly, through algorithmic automation and digital technologies (Benjamin 2019; Broussard 2018; Eubanks 2018; Noble 2018).

We draw our data from interviews and observations with 157 landlords who rent in lower-cost housing markets in Baltimore, Maryland; Cleveland, Ohio; Dallas, Texas; and Washington, DC. We find that landlords face a predicament: they aim to select tenants based on a fundamentally unobservable characteristic—tenants' future performance as “good” or “bad,” that is, whether they will pay rent reliably and cause minimal property damage. Because landlords cannot observe this future behavior directly, they use two sets of proxies to attempt to predict the profitability of a particular tenant: algorithmic proxies and gut proxies. In both approaches, we find race plays a key role, both implicitly and explicitly, and only rarely operates in isolation; race also intersects with other stigmatizing factors such as gender, social class, housing subsidy status, and family size.

Our fieldwork suggests approaches to tenant screening cleave by landlord type and market niche. More professionalized and resourced landlords tend to rely on formal screening techniques: legal and superficially objective algorithms that calculate a prospective tenant's eligibility based on income, credit report, criminal history, and residential history. In contrast, smaller-scale landlords more often make “gut”-level decisions based on highly subjective—and sometimes illegal—tenant signifiers, including appearance, demeanor, family status, and expressed and ascribed racial identity.³ These landlords use a range of informal screening mechanisms, such as home visits, visual inspections of children's cleanliness,

and idiosyncratic questionnaires to weed out “problem” tenants they judge to have messy homes, unruly children, and poor self-management skills. While these informal tests increase landlords' willingness to overlook a red flag in a tenant's history (e.g., a previous eviction or rent debt), they simultaneously require that tenants conform to landlords' expectations of deservingness, expectations that are formed at the intersection of gender, class, and race.

These two approaches—algorithmic screening and gut proxies—operate very differently and define exclusionary boundaries in meaningfully different ways. Both techniques increase the burden on tenants as they seek to find housing, and they differentiate between tenants in ways that reflect predominant racist narratives of respectability. Landlords—professional and amateur, Black and White—recounted common narratives of the Black underclass and the so-called culture of poverty. These beliefs, in turn, shaped how they evaluated their tenants. Thus, their distinction between a “good” and a “bad” minority tenant is based on the degree to which that tenant conforms to (or defies) modes of behavior and algorithmic metrics that align with these insidious cultural narratives. Because the gut proxy relies on subjective criteria, it is easy to see how it can yield discriminatory outcomes. But the legally-sanctioned discrimination embedded in the algorithms used by the “automated landlord” (Fields 2019) has important consequences for tenants too. Even purportedly race-blind algorithms seem to calcify or worsen unequal outcomes by race (Benjamin 2019; Broussard 2018; Eubanks 2018; Noble 2018). Here, we show how such algorithms—like the more overtly subjective criteria used by less professionalized landlords—deepen intersectional, within-race inequality.

Landlords' use of the algorithmic proxy places faith in the predictive value of factors that are both legal and observable, heightening the consequences of past evictions, rental debt, credit scores, and criminal history. In this way, our findings speak to conversations around “ban the box” policies, where research

suggests that when objective or explicit criteria for screening (e.g., criminal background) cannot be used, employers are more likely to draw on negative racial stereotypes (Agan and Starr 2018; Doleac and Hansen 2020; Holzer, Raphael, and Stoll 2006). Our data show efforts to reduce fair housing violations may similarly create perverse incentives for landlords. When landlords do not have the information they think they need to make a selection, or are banned from directly using such information, they put more emphasis on algorithmic proxies such as credit score or eviction history, which are strongly correlated with race (Hepburn, Louis, and Desmond 2020). Similarly, when algorithmic proxies are ineffective or illegal, landlords supplement them through gut proxies, often based on racist beliefs regarding the “deserving” and “undeserving” poor. Our data cannot adjudicate between these processes in terms of outcomes for the landlord (e.g., whether these techniques are in fact predictive of tenant behavior), but we argue that both approaches—algorithmic and gut proxies—are likely to calcify intersectional boundaries of exclusion.

We also highlight how race matters for landlords differently across market niches. For example, landlords who rent in certain low-cost markets understand their applicant pool is necessarily somewhat homogenous and they will have little choice when it comes to tenants’ race, income, and credit score. This changes how they value certain attributes. A tenant with a housing voucher—the often-stigmatized Housing Choice Voucher (HCV) program, formerly known as “Section 8”—might become desirable in such a market, as the voucher guarantees on-time rent. In these markets, a voucher can outweigh a low credit score, a history of eviction, or even a landlord’s discomfort with a tenant’s racial identity. In contrast, in low-poverty areas, the intersection of race, class, gender, and voucher status amplifies stigma, making the voucher less desirable, and landlords use it as an exclusionary criterion. The voucher is thus an additional intersectional vector, alternately

diminishing or magnifying existing stereotypes, depending on the market context.

Our theoretical contribution rests in the value of extending conventional understandings of housing discrimination beyond the privileging of one demographic group over another. While the continued existence of such direct discrimination makes it an essential area of inquiry, we reveal how gatekeeping functions in contexts where the sorting process operates *within* rather than *between* racial groups. To do this, we look beyond *who* is selected into housing, to the process by which landlords make selections, and the boundaries (cultural, symbolic, and material) they construct to differentiate between applicants. In our framework, whether this selection process is based on legal or illegal criteria is largely beside the point, as it is nevertheless instrumental in shaping exclusionary categories with long-term ramifications for low-income households.

In these ways, we contribute to conversations around race and housing by arguing that (1) racial discrimination in housing is not limited to the favoring of one racial group over another, but can occur even within racial groups, and (2) we cannot understand how racial discrimination operates within this space by looking at race in isolation from other factors. Landlords provide a window into the complex ways racist logics continue to stratify important outcomes in the United States. Landlords sit at an important nexus between two forms of racism delineated within the literature: individual racism, based on individual hostilities and ideas of racial dominance, and systemic racism, embodied in laws, practices, and institutions (Bonilla-Silva 1997; Desmond and Emirbayer 2009; Feagin 2009). Individually, landlords behave in ways that reflect their prejudices and assumptions regarding their tenants, and systemically, they operate within a housing landscape in which renters are already sorted and disadvantaged by race. Both forms of discrimination ultimately perpetuate the sorting processes that created them in the first place.

HOUSING DISCRIMINATION AND HOUSING INEQUALITY

Although racial segregation has declined in many areas of the United States, this decline has slowed, and it remains especially persistent in legacy cities (Logan and Stults 2011). Social scientists have devoted great attention to understanding how racist attitudes and discriminatory behavior play a role in producing patterns of segregation (Charles 2003; Krysan and Crowder 2017). The literature on discrimination seeks to measure and quantify it within the realms of housing, employment, and health, even as it becomes more covert. Whereas reports of discrimination on the part of discriminators may suffer from under-reporting, reports from targets of discrimination may suffer from either under- or over-reporting due to problems of perception (Quillian 2006). Statistical analyses of observational data suffer from significant identification issues due to selection and omitted variable bias. Due to these methodological challenges, discrimination research often relies on experimental evidence, primarily in the form of field audit studies, which allow for the independent “effect” of race to be isolated (Baldassarri and Abascal 2017; for a critique of audit studies, see Heckman 1998; Pager 2007).

The audit study methodology was developed in a series of experiments designed by HUD and the Urban Institute to measure and litigate housing discrimination (Turner et al. 2002; Turner et al. 2013; Wienk 1979). HUD uses paired testing—where “testers” of varying racial backgrounds who are identical in all other respects apply in person for the same home. This research has continued over the years with new and updated evidence, and it has found that although housing discrimination is on the decline, it still persists (Turner 1992; Turner and Ross 2005; Turner et al. 2002). Black, Latino, and Asian renters are told about and shown fewer housing units than equally qualified White renters, which has important implications for access to rental and housing markets. Minority renters also experience other forms of discrimination

related to housing costs, housing quality, and helpfulness of rental agents (Turner et al. 2013). In summary, although there are key signs of improvement, audit studies continue to demonstrate that racial minorities face important barriers in the rental market (Pager and Shepherd 2008; Turner et al. 2013).

Researchers are beginning to think about the additional discriminatory vector of how landlords weigh voucher status during the tenant selection process. A study conducted by the Urban Institute and funded by HUD conducted 4,000 tests over 16 months and found that many landlords do not accept vouchers: as many as 78 percent in Fort Worth, and even 15 percent in DC, where legislation prohibits such discrimination. Furthermore, across most sites, voucher rejections were more prevalent in lower poverty areas. Even when landlords accepted voucher holders, they often treated them differently during showings, for example, by standing them up more frequently than control testers (Cunningham et al. 2018).

In an audit study of the online rental housing market in 30 U.S. metropolitan areas, Faber and Mercier (2018) examine how discrimination operates as landlords weigh race and voucher status *at the same time*. Considering multiple dimensions of discrimination is a key step forward in this literature. They find that Black and Latino renters face discrimination in the search for rental housing, and single mothers are further penalized. They also find that landlords’ bias against recipients of housing vouchers may be stronger than racial biases (Faber and Mercier 2018). There is much work to be done to better understand how race, gender, and voucher status intersect in landlords’ screening decisions.

LIMITS OF THE COUNTERFACTUAL MODEL OF DISCRIMINATION

The tradition of measuring discrimination through audit studies conceptualizes race as a treatment that can be manipulated to isolate

its unique effect on the outcome of interest. But there are some key limitations to this “counterfactual causal” approach (Kohler-Hausmann 2019). The audit study approach is the gold standard for documenting trends in racial discrimination in housing across time and place, but it is not designed to enhance our understanding of the nature of the racism that may underlie this kind of discrimination.

In particular, the counterfactual model is limited by its reliance on a biological or genetic understanding of race, which obfuscates intersectionality and individualizes discrimination. In this model, discrimination is identified by manipulating a signifier of racial status, and that signifier alone. But, as Kohler-Hausmann (2019:1169) explains, “if the signifiers of racial categories fundamentally structure the interpretation and relevance of other characteristics or traits of the unit, then it is a mistake to talk about identical units that differ only by raced status.” In other words, the presentation of “race” is not simply skin color. In practice, it is often inseparable from other “intersectional” identities of an individual. Indeed, Gaddis (2017) makes this very discovery in an audit study, where he finds substantial variation in how people associate names with a particular race, and that a number of traits, such as gender, popularity, type of last name, and education, matter as well.

Kohler-Hausmann suggests the counterfactual model is thus limited by its near-biological or genetic conception of race—that is, the assumption that race *is* skin color. This idea runs contrary to the constructivist theory of race, which says race is constructed in the eye of the beholder, not triggered by some biological or genetic trait held by an individual (see Bonilla-Silva 1999; Desmond and Emirbayer 2009; Loveman 1999; Omi and Winant 2014). The reliance of many audit studies on this definition highlights a disconnect between the widely held constructivist understanding of race in the academic community, and the biological conceptualization more broadly held, and still operationalized, in many academic audit studies

(see Kohler-Hausmann 2019; Morning 2011; Yeung and Martin 2003). Rather than thinking about race as an isolated treatment that “triggers” a response on the part of landlords, we explore how landlords act on their racialized understandings of their prospective tenants, unpacking how they *construct* race.

Measuring discrimination solely through audit studies can also limit our understanding of the magnitude of discrimination to discrete instances, obfuscating the larger structures of inequality. Yinger (1998:916) outlines the myriad forms of housing discrimination beyond the single moment of being turned down for a home: it “restricts information about available housing, makes the housing search more unpleasant and time-consuming, makes it more difficult to find information about a mortgage, increases the odds that a mortgage application will be turned down, and may add to the cost of moving.” Yinger argues that discrimination forces Black and Latino households to settle for housing that is inferior in quality to that of their White peers. Finally, Yinger (1998:916) builds on a model that calculates the “cost of discrimination” as the total amount a household would pay to avoid it: “When an event induces a Black household to search for a house to buy, it must pay, on average, a discrimination ‘tax’ of roughly \$3,700. The implied total cost of discrimination for all Black households—owners and renters—comes to almost \$3 billion per year.” Yinger (1998:909) also points out the embedded nature of discrimination, arguing that “it is not reasonable to ask how much discrimination is encountered in behavior by a set of economic agents when the composition of that set has itself been influenced by discrimination.”

This points to the fact that individual, “everyday” moments of discrimination can add up to form “durable inequality” (Korver-Glenn 2018; Tilly 1999). Korver-Glenn (2018) explores how racial stereotypes and discrimination compound across the linked stages of housing exchange, highlighting how housing inequality—and its related disparities—persists in the U.S. context. Even when

small instances of stereotypes and discrimination are covert, situational, or unintentional, they can add up to something more. We, too, see landlords as key actors—relatively unexplored until recently—in making the “everyday” decisions that compound across the housing search to contribute to durable inequality (Korver-Glenn 2018; Rosen and Garboden 2020; Tilly 1999).

USING THEORIES OF “NEW RACISM” TO UNDERSTAND HOUSING DISCRIMINATION

The literature on housing discrimination focuses on measuring and quantifying the extent of racially based discrimination, but rarely probes deeply into the meaning and process of racism itself. Sociologists hold discrimination and racism as related but analytically distinct: *racial discrimination* concerns the unequal treatment of different racial groups, and is undergirded by *racism*, or “an ideology of racial domination” past or present (Wilson 1999; see also Pager and Shepherd 2008; Quillian 2006). We may think about discrimination in housing and other realms as an individual act—to be identified, quantified, and remedied at the individual level—but we argue that drawing on a multidimensional, systemic understanding of the role that racism plays in discrimination is warranted.

Earlier work theorized racism to be a largely individual hostility manifested through interpersonal interaction (Allport [1954] 1979). Drawing on this individual understanding, recent approaches in psychology suggest racism may be enacted not only through intentional decisions, but also below the level of conscious thinking, through “implicit bias” (Banaji and Greenwald 2013; Banaji, Greenwald, and Martin 2016; Quillian 2006, 2008). Rather than a deliberate, reflective bias, it is an “automatic” association made by the brain. But by framing this type of implicit bias as a universal cognitive process, the literature risks (1) missing the variation across groups that makes gatekeepers (such as landlords) more

prone to such biases, and (2) painting a picture of such cognitive processes as immutable, natural human traits, rather than the product of social structures (Lamont et al. 2017). This literature tends to conflate racism with individual prejudice, missing the institutions and larger forces in which racism is instantiated and embedded (see Blumer 1958; Desmond and Emirbayer 2009; Wacquant 1997). As Kohler-Hausmann (2019:1170) explains, defining race as an individual-level trait “fails to recognize that those traits only have meaning in particular racialized systems of material and symbolic hierarchies.” Race is thus not an attribute of an individual, but a complex “social fact” (Bonilla-Silva 1999), marked by physical and cultural signifiers and supported by a web of social meanings and social relations (Kohler-Hausmann 2019).

Current sociological theories of racism understand it to operate not just through individual behavior, but also within social institutions such as, in our case, urban housing markets (Bonilla-Silva 1997; Feagin 2009). In this framing, even interpersonal racism connects back to institutional racism, as individuals draw on the categories and hierarchies the social forces of racial domination supply (Feagin 1991). Rather than thinking just about racist individuals, institutional racism shifts our focus to the social institutions and structures that support individual biases and give the dominant group economic, political, and social power.

These theories help resolve an important paradox: why (and how) do racial inequality and discrimination exist even when overtly racist attitudes appear to be declining (Bobo, Kluegel, and Smith 1997; Massey and Denton 1993; Pager and Shepherd 2008; Quillian 2006)? Surveys consistently find that although White Americans seem to support racial equality in theory, they oppose measures, such as affirmative action, that would take steps toward achieving it. Sociologists have proposed a number of theories to explain this “new racism,” arguing it is multidimensional, intersecting in key ways with other social attributes such as class, culture, and

gender. “Symbolic racism” posits that racist ideology is anchored in childhood anti-Black sentiment, rooted in the idea that Black Americans are undeserving because they are in violation of American ideals of individualism and self-responsibility (Kinder and Sears 1981; Sears 1988). Bobo and colleagues (1997) call this “laissez-faire racism,” proposing that anti-Black sentiment and White opposition to racial equality policies are rooted in perceived racial group threat (Blumer 1958). “Colorblind racism” suggests anti-Black sentiment persists under the guise of a purportedly race-neutral set of frames and scripts that legitimate the racial status quo (Bonilla-Silva 2006). Together, this set of theories is key to understanding not just how racism works, but also how discrimination works.

ALGORITHMIC BIAS

A nascent body of research examines how purportedly race-blind algorithms—used in employment, criminal justice, and even self-driving cars—can reinforce racial inequality (Benjamin 2019; Broussard 2018; Eubanks 2018; Noble 2018). Benjamin (2019:5–6) delineates several pathways through which “discriminatory design” in technology operates as the “New Jim Code,” reinforcing and recreating racial inequality through “the employment of new technologies that reflect and reproduce existing inequalities but that are promoted and perceived as more objective or progressive than the discriminatory systems of a previous era.” Algorithms streamline discrimination, facilitating and justifying racial stratification (Benjamin 2019). Despite the “magical thinking” Broussard says algorithmic technology leads us to, algorithms do not do much to prevent racism or dismantle racial inequality.

The literature from labor economics on algorithmic bias examines what gatekeepers do when they lack key information about applicants during the screening process. Findings show that when such information is removed, employers fall back on other knowable data points, such as race, that may be

correlated with criminal background. In this way, “ban the box” initiatives may backfire: when employers cannot access an applicant’s criminal history, they instead discriminate more broadly against demographic groups that are more likely to have a criminal record. For example, one study found that ban the box policies decreased the probability of being employed by 5.1 percent for young, low-skilled Black men, and 2.9 percent for young, low-skilled Hispanic men (Doleac and Hansen 2020). After ban the box implementation in New York City and New Jersey, disparities in callbacks between Black and White applicants jumped from White applicants receiving 7 percent more callbacks than Black applicants (before ban the box) to 45 percent more (after implementation) (Agan and Starr 2018). Earlier work finds that employers who do check criminal backgrounds are more likely to hire Black workers (Holzer et al. 2006). Other research finds that when employers cannot do credit checks on potential employees, Black applicants are less likely to be hired (Bartik and Nelson 2016). Wozniak (2014) finds that when employers require drug tests for employees, Black employment rates increased by between 7 and 30 percent. This body of work sheds light on the manner in which employers—and possibly professionals in other sectors, such as landlords—operating in low-information environments use observable signals in place of unobservable signals, with adverse outcomes for marginalized groups.

These questions have also been asked of algorithmic sentencing laws in criminal justice. Judges, for example, use predictions from such algorithms to make decisions about sentencing. Abdicating such decisions to a machine is thought to reduce bias. Yet, studies show that algorithms are no better than randomly selected everyday people at predicting recidivism (Dressel and Farid 2018); in fact, they may be worse.⁴ Rather than replacing discriminatory discretion, predictive technologies simply displace such discretion to less visible places (Brayne and Christin 2020). Furthermore, these technologies do

not actually reduce recidivism (Stevenson and Doleac 2020), and they verge on being unconstitutional (Starr 2014). Algorithmic methods tend to substitute illegal signifiers, such as race, for legal sets of attributes that are highly correlated with race, and therefore produce the same discriminatory outcomes.

In the world of housing, we are also beginning to learn about how digital technologies shape where people live. A recent lawsuit, *United States Department of Housing and Urban Development HUD v. Facebook*, alleges that Facebook relied on personal data tied to traits that are protected classes (race, gender, family status, religion, disability) to determine who saw what housing advertisements. Recent research documents how digital technologies have created the “automated landlord” (Fields 2019), where everything from tenant screening to rent collection and eviction processes are automated, initiated, and in some cases, carried out by computers (Maalsen and Sadowski 2019), with important consequences for inequality.

BOUNDARY-MAKING AND INTERSECTIONAL DISCRIMINATION

We find that landlords—those who are “automated” as well as those who are not—draw on moral categories to think about their tenants, which in turn inform their approaches to tenant screening (see also Rosen and Garboden 2020). The literature on boundary-making is important in moving from a “race as skin color” approach to a “race as constructed and intersectional” approach. Individuals draw symbolic boundaries across a number of categories of moral “worth,” making distinctions based on race, social class, and gender (Lamont et al. 2017; Lamont and Fleming 2005; Lamont and Fournier 1992; Lamont and Molnar 2002; Lamont and Small 2008). Increasingly, sociologists are recognizing the important role that powerful intermediaries, such as politicians, doctors, college counselors, financial planners, and welfare case

workers (Steensland 2006), play in shaping the way others draw such boundaries. In the realm of homebuying, Besbris (2020) demonstrates how housing intermediaries—in this case, real estate agents—shape how people think about where they should live, which neighborhoods are desirable, and what they can afford. Mounting research is beginning to show the important role of housing intermediaries in shaping residential preferences and outcomes (Bartram forthcoming; Besbris 2020; Greif 2018; Korver-Glenn 2018; Rosen 2014, 2020), but our understanding of how landlords construct race during the rental screening process is limited.

In housing markets where the majority of household heads are Black women, landlords draw on common narratives of the “culture of poverty”—or the idea that the poor are responsible for their own condition—along three axes of American stratification: race, class, and gender (Mulroy 2011). Rather than simply compounding each other, these three axes represent a point of intersectionality for poor, Black, women tenants (Collins 1990, 2015; Crenshaw 1989). Black women have long been the target of culture of poverty arguments, including those surrounding welfare reform that weakened core basic-needs programs for families and pushed to criminalize “welfare-queens” who birthed “crack babies” (Ortiz and Briggs 2003:46). Harmful, false narratives of Black women as mismanaging assistance and taking advantage of the system continue to shape housing policy and landlord practices.

Prior research supports the importance of taking an intersectional approach to housing discrimination. For example, an audit study finds that low-income Black women who spoke “Black English Vernacular” experienced the most discrimination during their housing search and were asked to pay more per rental application (Massey and Lundy 2001). A housing search study among voucher recipients finds that tenants, in particular women, engaged in emotional labor such as weeping to get landlords to “take a chance” on renting to them despite blemishes on their

Table 1. Research Site Rental Markets

		Baltimore City	Dallas City	Cleveland City	Washington, DC
Fair Market Rent (Two-Bedroom)	\$	\$1,232	SAFMR	\$764	\$1,458
Median Gross Rent (Two-Bedroom)	\$	\$951	\$968	\$674	\$1,417
Total Population		621,849	1,300,082	388,059	672,228
Individual Poverty Rate	%	.23	.24	.36	.17
<i>Population Race</i>					
Non-Hispanic White	%	.28	.29	.35	.40
Non-Hispanic Black	%	.61	.23	.50	.47
Hispanic	%	.05	.42	.10	.11
<i>Rental Housing Stock</i>					
Single-Family Detached	%	.04	.17	.28	.12
Single-Family Attached	%	.36	.03	.08	.25
2 to 4 Units	%	.19	.09	.29	.11
5 to 19 Units	%	.19	.35	.11	.18
20+ Units	%	.21	.35	.23	.35
Year Structure Built (Rental)		1951	1981	1940	1952

Source: ACS 1-year 2015, except for FMR from HUDUser.gov.

rental records (Rosenblatt and Cossyleon 2018). Tenants who decline to negotiate their way into a lease through these gendered performances stand at a disadvantage. Other research shows how the affordable housing crisis makes Black women especially vulnerable to sexual harassment by landlords (Cahan 1987; Karafin and Tester 2007; Reed, Collinsworth, and Fitzgerald 2005; Tester 2008).

Given that everyday experiences are simultaneously shaped by race, gender, class, and other intersecting identities (Collins 1990, 2015; Crenshaw 1991), neither gender-based nor race-based analyses alone are likely to account for the multiple forms of discrimination faced by women of color, and specifically by Black women during the housing search (McCall 2005). Thus, our study pays close attention to the intersections of race, class, and gender when it comes to landlords' screening processes.

DATA AND METHODS

We draw on data from 157 in-depth interviews with landlords and property managers in Baltimore, MD; Cleveland, OH; Dallas, TX; and Washington, DC.⁵ The four research

sites were selected to provide a range of housing market contexts. Dallas represents an under-studied metropolitan area; it is a rapidly growing sunbelt city with a robust economy, nearly unlimited developable land, and pockets of racial and ethnic poverty. Baltimore and Cleveland are both shrinking rust-belt cities; both showed strong growth up until the 1960s—catalyzed by the Great Migration and robust manufacturing economies—followed by decades of population decline, racial segregation, and property abandonment. As shown in Table 1, Baltimore is a poor city within a wealthy metropolitan area, whereas Cleveland's economy suffers at the regional level. Today, Cleveland's poverty rate is substantially higher than Baltimore's (36 versus 24 percent). Washington, DC, is the tightest and most expensive housing market in our sample, with significant gentrification pressure. It has the lowest poverty rate (17 percent) but very high levels of inequality. In all four metropolitan areas, voucher holders are predominantly Black (see note 1).

Important differences also exist within the rental housing stock of each city. Dallas's housing is significantly newer, with the median house built less than 40 years ago. In

Baltimore and Washington, DC, the median age of housing units is nearly 30 years older. Cleveland's rental stock is the oldest, with the median unit built in 1940. Only about 20 percent of rental housing in Dallas is single-family, compared to 36 percent in Cleveland and Washington, DC, and 40 percent in Baltimore; Baltimore's stock consists mostly of brick row houses, and Cleveland has mostly detached wood-frame construction. These differences translate to substantial differences in the size and professionalization of landlords. Both our qualitative sample and administrative data from HUD (Garboden et al. 2018) show that rental-property ownership tends to be far more concentrated in Dallas and Washington, DC, with more multi-family rental properties leading to more third-party professional management. In contrast, rental properties in Baltimore and Cleveland are more likely to be owned by small-time mom-and-pop landlords, many of whom manage their own properties.

The four sites have a number of programmatic differences. As shown in Table 1, the Fair Market Rent in Baltimore is substantially higher than in Cleveland, potentially resulting in greater incentives for landlords to accept voucher tenants. In most metropolitan areas, voucher holders are required to rent properties below a rent ceiling, known as the Fair Market Rent, which is set at the 40th percentile rent for the metropolitan area (in most of our study areas it was 50 percent at the beginning of our research). Because the FMR is uniform throughout a metropolitan area, it is often generous in high-poverty neighborhoods but limits supply in low-poverty neighborhoods.

To address this issue, some metropolitan areas have adopted the Small Area Fair Market Rents (SAFMR) program, which calculates this standard at a more local level, allowing it to vary across neighborhoods. After 2011, the Dallas metropolitan area implemented the Small Area Fair Market Rents (SAFMR) demonstration, which created housing opportunities for voucher holders that look much different than those in

Baltimore and Cleveland. Washington, DC, adopted neighborhood-based FMRs as an alternative to SAFMR. This allows the payment standard to be set at up to 175 percent of the FMR in high-cost neighborhoods (in our other sites, it is set between 90 and 110 percent for the FMR). In Capitol Hill, for example, a landlord can be paid up to \$3,113 for a two-bedroom unit, but in nearby Anacostia, the most a landlord can earn is \$1,650 for a similar unit. Thus, landlords may have different properties in different neighborhoods with completely different payment standards. Because payment standards are much higher in high-rent neighborhoods, voucher tenants are more competitive with market tenants in DC than elsewhere.

Finally, DC was the only research site with a Source of Income (SOI) discrimination protection law at the time of our research, barring landlords from turning down a voucher holder solely on that basis.⁶ That said, many landlords do not know such laws exist. And for those who do know and choose to ignore it, enforcement is relatively weak.

Interview Data Collection and Analysis

To replicate the experience of individuals seeking housing, we drew from a stratified random sample of geocoded rental property listings collected over three months from the most common online rental listing services (GoSection8.com, craigslist.com, and housingcleveland.org), excluding high-end rentals over 150 percent of FMR. To ensure heterogeneity across neighborhood contexts, we stratified based on active marketing to subsidized tenants, tract poverty rate (above/below 20 percent), and racial composition (Black/White in Cleveland, Baltimore, and DC; Black/White/Latino in Dallas). We supplemented this random sample with a targeted "field" sample, designed to capture various types of under-represented landlords, such as those who do not list their unit publicly or would be unlikely to accept an interview

Table 2. Sample Descriptives

Total Sample (N)	157
Baltimore	36
Cleveland	56
Dallas	34
Washington, DC	31
Respondent Race	
Black	33%
White	32%
Other	35%
Respondent Gender	
Male	58%
Female	42%
Business Activities	
Landlord	69%
Property Manager	41%
Rehabber/Flipper	32%
HCV Program Participation	
Accepts vouchers	70%
Does not accept vouchers	28%

Source: Tabulation of respondent demographics.

Note: Business types are not mutually exclusive.

without an introduction. These processes resulted in 157 interviews with landlords. As detailed in Table 2, 33 percent of the landlords sampled were Black, 32 percent were White, and 58 percent were men. Close to three-quarters owned rental properties, over one-third managed other people's properties, and some did both. Reflecting the distribution of urban rental real estate, over 55 percent owned or managed fewer than 30 units, and 24 percent owned or managed more than 100. About 70 percent of landlords in the study said they accepted (or would accept) vouchers, and 28 percent did not currently accept vouchers.

Each interview lasted approximately two hours and was designed to be semi-structured, focusing on landlords' business strategies as well as professional and personal histories. We asked respondents to recount the entire history of their business, how they acquired each property, how it was financed, and how they screened tenants. Team members followed the natural flow of the conversation, allowing for emerging insights to surface beyond our initial categories of inquiry (Boyd

and DeLuca 2017; Spradley 1979).⁷ Questions ranged from "Tell me about your business" to "Walk me through your screening process." By asking questions that elicited stories, we were more likely to capture elements of the screening process that we might not have known existed. If a topic did not come up organically, fieldworkers probed later on in the conversation.

Our free-flowing interview style allowed us to capture data on potentially sensitive topics such as race and discrimination. To avoid social desirability bias, we trained fieldworkers not to ask directly about discriminatory practices, nor explicitly compare tenants by race. Instead, we asked landlords *how* they screened their tenants and what motivated them to take a particular approach. When we did ask about race, we used neutral, open-ended language. We asked landlords to describe their tenants in terms of observable characteristics and how they viewed their tenants' motivations and behaviors. These techniques, combined with significant work building interpersonal rapport, produced remarkably candid responses about race from most respondents.

We conducted interviews in a location most convenient for the respondent. If a respondent had an office, the interviews generally occurred there, or interviews took place at coffee shops and restaurants. We paid respondents \$50 for participation.

We conducted ethnographic observations with a subset of landlords as they attended to day-to-day business. These data provided additional validations of some events and processes reported in the interviews. We also examined the field of landlording more broadly in each city. For example, we spent time in housing court, rode along with sheriff's deputies as they conducted evictions, spoke with city officials and tenant advocates, attended real estate auctions, and joined investor association meetings.

All interviews were recorded, transcribed verbatim, matched to ethnographic fieldnotes, and loaded into qualitative data analysis software (MaxQDA). For data analysis, we used

a process of iterative inductive coding related to our research question (Corbin and Strauss 1990). As analytic themes emerged, third-party coders were tasked with identifying the prevalence of these themes within our data. Reports of prevalence with the qualitative sample are admittedly imprecise, but given our sampling strategy and the degree to which our sample is similar to the administrative data on observables, they can be suggestive of population-level trends.

FINDINGS

We first document the differences in how more professionalized landlords with larger portfolios approach tenant screening, as compared to so-called “mom-and-pop” landlords with smaller portfolios. Professionalized landlords with larger portfolios more frequently rely on formal screening mechanisms, such as algorithms supplied by third-party companies. These algorithms are meant to be race-blind, but they rely on criteria such as income, eviction history, and credit score, all of which are highly correlated with applicants’ previous experiences of marginalization based on race. Moreover, when landlords have incentives to avoid computational solutions (either by law, lack of resources, or a homogenous applicant pool), they tend to supplement formal screening with informal judgments.

We next show how landlords tailor screening criteria to fit the markets they are in, using the case of housing vouchers as an example. Housing vouchers are desirable in some market contexts and not in others, and a tenant with a voucher can, at times, outweigh other traits perceived to be “risky,” such as a large family or a history of eviction. Finally, we show how landlords with small portfolios rely more on a set of informal screening tools based on “gut feelings” and informal tests that are racially charged to varying degrees of explicitness, and how these decisions intersect with notions of the deserving and undeserving poor.

When landlords choose tenants, they are trying to predict future behavior, such as the tendency to pay rent reliably and stay in the

unit. To do this, they rely on observable traits they think are proxies for unobservable ones. Some landlords use official, legal tools such as credit checks, background checks, and residential history. Alternatively, they may look at traits they believe are proxies for these unobservable traits—such as gender, race, or family size—that are technically illegal to screen on, but upon which many landlords nevertheless rely.

In order for something to be a good screening tool, it must not only be predictive, but also able to distinguish between applicants. In other words, the applicant pool must be *heterogeneous* with respect to a selection criterion. But in the low-end market, particularly in the subsidized low-end market, the standard sets of legal and illegal screening tools are less distinguishing. Credit scores tend to be poor across the board, past evictions are endemic, and incomes are both low and volatile (see Garboden et al. 2018). Even the illegal discriminants, which landlords falsely believe to be predictive, are less distinguishing. Neighborhood segregation—specifically, White families’ avoidance of Black and Latino communities—results in applicant pools for a particular unit that are often perceivably homogeneous with respect to race and ethnicity (Krysan and Crowder 2017). The legacy of mass incarceration and the structure of the U.S. welfare system results in an over-representation of women-headed households.

Moreover, depending on where a landlord’s property is located, a tenant with a housing voucher may be hugely beneficial financially—their rent is paid reliably, and in some cases, it is higher than a landlord can get for a market tenant (see Desmond and Perkins 2016; Garboden et al. 2018; Rosen 2014, 2020). But vouchers come with all kinds of stigma and perceived risk. Voucher tenants are more likely to be racial minorities: in all four of our sites, voucher holders were predominantly Black (over 85 percent). Voucher holders, even more than low-income renters more broadly, are more likely to be women. As we will describe, landlords respond to this

Table 3. Screening Techniques Used by Landlords in the Sample

	<i>N</i>	Home Visits	Gut Feeling	Credit Check	Residential History Check	Criminal Background Check
Sample Average	154	18%	37%	54%	65%	64%
Small Portfolio (1 to 5 units)	32	22%	41%	44%	59%	56%
Medium Portfolio (6 to 30 units)	58	21%	43%	41%	53%	53%
Large Portfolio (31 to 100 units)	22	27%	45%	55%	68%	59%
Very Large Portfolio (100+ units)	42	7%	29%	67%	69%	74%

Source: Qualitative interviews.
Note: Four interviewees did not provide full information on their portfolio size. Screening techniques are not mutually exclusive.

homogeneity in ways mediated by fear and prejudice. However, this same homogeneity ironically limits their ability to practice direct racial discrimination. Landlords in Baltimore, for example, who desire the reliability of a voucher tenant, will have a very hard time finding one if they refuse to accept Black applicants.

Landlords respond to the predicament of limited tenant pools by using one of two screening modes—formal and algorithmic, or informal “gut” checks—almost entirely related to their level of professionalization, and thus correlated with the number of units in their portfolios. We find that more professionalized landlords with larger portfolios—especially those with more than 100 properties—outsource tenant screening and placement to third-party companies and software products. The result is a highly routinized approach to tenant screening. These landlords use an array of categorical exclusion criteria in attempts to protect themselves from discrimination and fair housing lawsuits. However, as we will show, at best these algorithms merely create the illusion of distinction, and at worst they reproduce inter-sectional boundaries between the “deserving” and the “undeserving” poor. Table 3 shows the frequency of a variety of screening techniques used by landlords with different-sized property portfolios. The group with the most property holdings (i.e., landlords with over 100 units) reported the highest incidence of formal screening checks, including credit

checks, residential history checks, and criminal background checks.

In contrast, landlords with small portfolios were less likely to use these formal checks. Mom-and-pop property owners generally fall outside of legal scrutiny and thus have less incentive to engage in the performance of fairness that algorithmic approaches provide. Instead, they were three to four times more likely than landlords with larger portfolios to rely on an array of informal screening techniques—including “gut feelings” and “home visits”—with which they tried to identify applicants who were not only technically qualified but also exhibited some form of responsibility and self-efficacy (measured in highly idiosyncratic ways).

Distinct patterns by city also reflect regional differences in rental ownership patterns. As shown in Table 4, home visits were most common among landlords in Baltimore and Cleveland, and least common among landlords in DC. Our data are not equipped for nuanced quantitative analyses, but additional tabulations suggest these site differences are driven almost entirely by differences in the level of professionalization among landlords in each city, which was substantially lower in Baltimore and Cleveland than in Dallas and Washington. Landlords in all the sites were most likely to use home visits when they were less professionalized and had smaller portfolios, particularly for properties located in poorer neighborhoods where they tended to attract the most marginalized tenants.

Table 4. Screening Techniques Used by Landlords in Low-Income Markets, by City

	Home Visits	Gut Feeling
Sample Average	18%	37%
Baltimore	24%	38%
Cleveland	23%	43%
Dallas	15%	45%
DC	6%	23%

Source: Qualitative interviews.

Professionalized Landlords: Formal Screening Methods

More professionalized landlords with larger portfolios tend to rely on systematized screening software algorithms designed by third-party companies such as Corelogic, RealPage, LeaseRunner, and Online Rental Exchange. When we asked their property managers how they decided whether to accept a tenant, they explained the simple process: “we just put their information into the computer and it tells us whether they qualify.” These algorithms account for legally-observable traits such as income, credit, criminal background, and eviction history, and they allow large property owners to make systematic decisions that protect them from fair housing lawsuits.

Tracey, a middle-aged Black woman, oversaw a large apartment complex in Dallas, which are common in the city’s low-end housing market. Well-versed in fair housing law, professionals like Tracey discussed their screening criteria in precise and rehearsed terms. We observed many small ways in which she could exercise discretion—for example, by marketing properties more enthusiastically to certain demographics—but the actual screening process was largely outside of Tracey’s control. Her complex simply purchased software from the Texas Apartment Association. She would plug in the information from each application and hit submit—the system determines eligibility. Among those deemed eligible, the rule was simply first come, first served.

When asked to reflect on these systems, property managers emphasized the importance of “fairness” to avoid running afoul of

fair housing law. But theirs is a very limited view of fairness, one that means treating everyone exactly the same regardless of circumstance. Rochelle, a middle-aged Black woman with decades of management experience in Baltimore, provided a stark example of this “fairness” principle when she explained how she had to curtail her natural courtesy to avoid the appearance of unequal treatment and fair housing litigation: “When you come in and I shake your hand, I’ve got to shake everybody’s hand that comes through that door. You can come in and I’ll shake your hand and then somebody else comes in and I don’t shake their hand, then their friend [reports], ‘she didn’t shake my hand.’” This can leave the company open to a lawsuit, especially if the two people differ in race or gender.

As is clear from Rochelle’s story, her company’s solution to fair housing audits was ever increasing levels of routinization and formality. Each person who comes into the management office must be recorded on a “guest card” that can be leveraged in case someone claims a certain type of applicant is being discriminated against. Rochelle said she is frequently “secret shopped” by company plants who dutifully record their interaction with her management team to make sure she is doing everything right and not exposing the company to a potential lawsuit.

But the most meaningful system is the software they used to determine eligibility for housing. Rochelle noted that the system she uses gives her a straight “yes” or “no,” never allowing for any uncertainty: “It’s not in between. . . . If you don’t qualify and you’re short a dollar, you’re still denied . . . the State can come in and audit [our] files. They can be like ‘somebody feels like they’re being discriminated, we need to pull a six-month file and see if it’s consistent.’”

Most managers reflected on these criteria uncritically, simply as something determined at a corporate level to comply with the law. But in some cases, the consequences of categorical exclusion could be changed if it made business sense to do so. In Rochelle’s case, the limits of the algorithmic approach

became obvious when she managed a property in a predominantly Latino community. The community desperately needed housing, yet Rochelle's development was running a 15 percent vacancy rate, which professional managers consider unacceptably high. Her "girls" in the screening office were declining dozens of applications a week from households simply because they lacked a social security number and formal proof of income. Put formally, the screening software used by Rochelle's firm was attempting to determine whether a household could afford rent, but its legal proxies were systematically discriminating against undocumented households with robust incomes. Had Rochelle's property been making money, this algorithmic discrimination would simply have continued apace (it is, after all, not against the law). But because it was harming the business, Rochelle was able to convince the corporate office to accept alternative proof of income, thus allowing her to get the vacancy down to a more sustainable 8 percent.

In the cases of Tracey, Rochelle, and nearly all professional managers in our sample, corporate owners intentionally took discretion out of the hands of managers, attempting to reduce both implicit and explicit bias in the screening process, and the legal risk that comes with it. So long as property managers relied on software algorithms, owners believed they were protected from litigation. But the supposed *fairness* ensured by this software does not prevent meaningfully divergent outcomes for different racial groups. The goal of any screening is to use observable characteristics as proxies for future behavior, but proxies such as credit history, residential history, and criminal background—although legal—can be crude measures that serve as stand-ins for historical vectors of discrimination and oppression and are thus highly correlated with race. In some cases, these proxies are selected with discriminatory intent—as when landlords in cities with source of income protection laws implement a credit check to avoid accepting housing vouchers (and by extension, the

non-White tenants who most often use them). But more often, algorithmic discrimination is collateral rather than explicit, with landlords implementing "fairness" in ways that reinforce other sources of injustice. Thus, by relying on, in Betty's words, "normal screening techniques," landlords are swapping fairness at the structural level for the patina of fairness at the individual level.

Using Algorithms to Make "The Voucher Exception"

It is clear from Rochelle's story that categorical exclusion interacts with profitmaking in complex ways, pointing to how property owners' exclusionary criteria are inherently intersectional. Housing vouchers, for example, can amplify or minimize other tenant signifiers that landlords may perceive as "risky." Research has documented the discrimination faced by voucher holders in varying housing markets (Cunningham et al. 2018; Garboden et al. 2018), generally by landlords who stigmatize voucher holders as "bad" tenants, associate vouchers with Black renters, or wish to avoid the bureaucratic requirements of vouchers. Indeed, a DC landlord in the posh neighborhood of Foggy Bottom—who had plenty of alternatives to voucher tenants—admitted to screening them out simply by using a higher credit score threshold for everyone. But at the extreme end of the market, in high-poverty neighborhoods where the market tenant will struggle to pay rent, vouchers can be quite profitable (see Garboden et al. 2018; Rosen 2014). In these markets, a voucher may outweigh other traits landlords deem risky, such as being Black, being a woman, having children, or having a history of eviction.

Trust the algorithm. Roger, a Black landlord in DC, knows the power of a voucher all too well, and baked it into his screening algorithm. Roger, in his 40s, is a former public-school teacher turned, as he said, "serial entrepreneur." Years ago, while at the barber-shop, a friend in the next chair gave him some advice: "You're working way too hard, you

need to buy a four-unit apartment building.” Roger picked up a copy of *Rich Dad, Poor Dad* and started thinking about how to make money in real estate: “It all came together. So, I took that advice, bought a four-unit, quit my school-teaching job, and started selling real estate and investing. That was a beginning.” After 17 years of experience in the industry, Roger started his own landlord consulting company. Roger’s business model is built around advising small landlords how to make money through the voucher program: “Giving smaller landlords big landlord infrastructure,” as he explained it. “We had to build a model, because nobody built a model for these small landlords. I think that I have perfected the small landlord business model.”

Roger now manages hundreds of properties for more than 120 small landlords across the city. Over 65 percent of the units are rented to housing voucher recipients. The main product Roger sells is a screening algorithm that scores various tenant characteristics and helps landlords decide which rental applicants to choose. It calculates a score for each applicant based on their rental history, how many times they have been in landlord-tenant court, eviction history, the number of bedrooms in their voucher, the tenant’s portion of the rent, and so on. Roger claims his scoring system “allows real estate professionals and landlords to quickly make an informed decision with regards to renting to Section 8 recipients *and* helps them to steer clear of fair housing violations.”

Roger knows there is money to be made with vouchers. But he also knows many landlords make assumptions about voucher tenants: they think they will cause problems, bother the other tenants, or trash the unit. He knows some landlords are just plain racist. But he thinks he can convince them to open up to the program. He thinks there is money in it for him too. Roger built his screening tool to help landlords weigh tenants with vouchers against other tenant traits. In particular, the tool helps him make the case to a skeptical landlord that it would be worthwhile to accept a voucher tenant. Because voucher holders’

rent is mostly paid by the housing authority, their credit matters less. Even if the tenant never pays any rent, the landlord will still be getting most of the rent on time through the voucher program. Roger explained: “The advantage is that [they] get some money guaranteed. . . . So, we’re more concerned with rental history than credit history. We’re more concerned with how many times you’ve been in and out of landlord and tenant court.”

The algorithm shows landlords numerically how to weigh the risks and benefits of vouchers, and how much they stand to profit. For example, an eviction record typically counts heavily against a tenant’s score. Roger explained why:

Eviction is like admission of bankruptcy, especially in DC, because it takes so long to get evicted, so that means you milked it, you played, you did a million things. There’s nothing you can say for an eviction, especially when you’re a Section 8. What are [they] doing getting evicted, when they [the housing authority] are paying 70 to 100 percent almost?

But with a voucher tenant, Roger’s algorithm will make certain exceptions: “We want to know the years of rental history [before eviction].” Most importantly, Roger designed the formula to factor in the amount of the tenant’s rental portion:

Some tenants pay zero each month. That’s great. . . . Some tenants pay like \$300 to \$400 [each month]. You have a landlord renting his place out for \$1,200, the tenant pays \$400, his mortgage is \$1,000, that’s a problem if they don’t pay it. So, then the higher that tenant portion gets, the more weight goes back to rental history. If the tenant portion is zero, then rental history isn’t important.

In other words, the algorithm will encourage landlords to be more lenient in accepting tenants with a history of eviction if their portion of the rent is low. The voucher payment

protects the landlord financially, so the only risks are “behavioral.” As Roger put it, “You don’t have to get along. All you have to do is get paid. That’s it.”

Roger markets his scoring system explicitly as a way to avoid discrimination. On his website, he argues that the algorithm should be adopted by all landlords considering renting to tenants with housing vouchers. He states that traditional selection processes discriminate, both indirectly and overtly. Roger wants the algorithm to provide a means for landlords to overcome their stereotypes regarding voucher tenants:

There’s all these stereotypes flying around. They’re thinking about the money, they’re thinking about the stereotype, they’re thinking about “I’m desperate because I’m not marketing that well, because I’m working full-time.” But it’s nice to give them something like this: a score, something that makes this person feel like they can get a better feel for [the tenant].

Roger’s interest in overcoming discrimination is less motivated by a desire for “fairness” than in helping landlords find a sustainable and profitable business model. The voucher program offers this, and the algorithm helps Roger sell it to them.

In essence, Roger’s algorithm is designed to redefine the “good tenant” for the landlord. One reason why landlords screen so carefully is to avoid what they think of as the “professional tenant,” an imagined tenant who is out to get the landlord, who moves in with the intent to stay as long as possible without paying rent, and then moves on to the next unwitting landlord. In Roger’s words: “The professional tenant . . . they know that they’re more savvy than you. Since they’re on Section 8, sometimes they may not be as eloquent or have the look that you think they should have. [But] the professional tenant is more savvy than the landlord” (for more on the professional tenant, see Rosen and Garboden 2020).

Roger’s understanding of the professional tenant is not inextricable from gender, race,

and class. He explained that he grew up in similar conditions as many of his voucher tenants and he feels he can relate to them. Yet he said he also knows how to not be taken advantage of: “I’m accustomed to it. I’m cut from that cloth in my family. I have some very interesting people who prepared me for this, so [dealing with tenants like this], it’s nothing.” Roger felt that as a Black man, he was uniquely suited to be a broker who can help landlords navigate their relationships with voucher tenants, a predominantly Black population. He developed a business model that operates by helping landlords feel comfortable renting to people they otherwise would not; his algorithm helps them see how vouchers mitigate the risk they would otherwise associate with a tenant’s racial background.

Vouchers are “gold”: implications for tenant screening. For landlords who already know the value of a voucher, these tenants are so valuable that they engage in very little screening *besides* selecting a voucher tenant. For some landlords, a voucher means a near automatic approval. As Ellen said: “It doesn’t matter with Section 8, you know we don’t care, get them in there, get paid. I don’t even do background checks. If you have Section 8, you’re approved.” Sheronne, a property manager for more than 300 units, said the owners of the building *only* wanted voucher tenants, and she agreed: “I strongly suggest they get a voucher tenant if a voucher tenant applies, because you are guaranteed your rent without fail every month unless it’s a violation.”

Better resourced management companies and landlords with enough properties and cashflow attempted to skim “the best” of the voucher tenants. Ben, who owns 61 properties (most of which are rented out to voucher holders), said that for some of his homes, he receives \$400 more when he rents to voucher tenants. “They’re gold,” he exclaimed, referring to voucher tenants, “I don’t rent out unless it’s Section 8 now. Period. That’s it. I’d rather sit vacant.” Ben’s screening process varies, even for the same property, depending

on how many vacancies he has overall. When his vacancy rate is high, he is less selective; but once most of his properties are filled, then “we start weeding out your bad Section 8s [‘ones that complain way too much’]. . . . I don’t want to start getting rid of people that have guaranteed rent.”

Targeting voucher holders is also the strategy of choice for the company that employed Janelle, a Black property manager of a 33-unit building in Southeast DC. A single mom who grew up in Alexandria, Virginia, Janelle got her start in nonprofit transitional housing programs for women and families, and from there went into property management. Three years ago, she started working as an office manager for a company doing both management and development. She said the new company had no experience with property management and lacked organization. Nearly all the units Janelle managed were occupied by voucher holders.

This company buys properties throughout the city, but mostly in Southwest DC, and they restructure and renovate them. In particular, the company focuses on converting two-bedroom apartments into three-bedrooms. Janelle explained,

It’s very hard to find three-bedroom, four-bedroom units in the city that are affordable. . . . My problem with them is that they have these three-bedroom units, charging the city major money. They are paying upwards of \$2,000 let’s say for a three-bedroom unit, and you can’t even get a bed and a dresser in the bedrooms. Or you have some that are supposed to be considered a three bedroom and the living room is missing. They are so cracker boxed.

Because there is a high demand for three-bedroom units among voucher holders, the company knows they can make money on the units. But they have to invest a lot to get the units restructured and prepared for inspection.

In Janelle’s opinion, the problem is that the company is so eager to accept voucher

holders, and so desperate not to lose time with a lengthy screening process, that they do not screen voucher tenants at all. In her mind, this leads to serious problems: “They got greedy. Because they started buying up all these different properties. They try to get the tenants in as quickly as possible. Because you have the investors. You may have bank loans and the mortgage that you have to pay.” But, Janelle told us, “[t]hey are doing stuff so fast that some things are getting overlooked.” This posed a conundrum for Janelle:

On the one hand, okay the families are getting placed in housing and out of the shelters. But for some of them it’s set up. You are getting these large families in this small space and there’s just always a lot of damage. . . . But in-house we do the quarterly inspections and sometimes by the third month, some of the places look like we have to go in and redo them all over again. Walls are damaged. There has been water damage that wasn’t reported. Just all types.

The company has such a close relationship with all the various housing programs that case workers call her directly: “You get in a relationship with these various social workers and case managers who just, because they’ve worked with us before, they call and say, ‘Do you have any units available?’ What do you have coming up? What do you have coming down the pipe?”

But for Janelle, screening is the biggest problem: “Whether they have a Section 8 voucher or not, I would like to do a background check. That’s what I was used to. But now, we’ll get a call, someone’s looking. They [the bosses] say, ‘This person is coming. They’re approved.’ I am like, ‘Really?’” Janelle lamented that her superiors sometimes do not even allow her to go through the screening process:

The problem is that that they are not screening. [It’s] for the money. Then they have investors working with them on these properties who probably put up their money.

They are doing the construction and all that stuff. Then at some point there is a certain time where you have to have the units filled or it's going to cost the company money, so they skip a part. The important piece, to me.

Janelle worked for the company a few years ago, was laid off, and then was asked to return several months later when they needed her. Before she left, she followed a particular screening process: "I was doing a basic search. I would search the [eviction] court case list. I would look at landlord-tenant stuff. I would look at their criminal backgrounds. I would get just a general idea. The most important to me was the landlord verification and I would do that." But when Janelle left, they stopped doing even these basic checks.

Upon her return to the company, Janelle found that one of the new residents was someone she had previously denied after contacting the tenant's former landlord and finding there had been some issues with maintenance, repairs, and violent behavior: "I was like, 'This name is so familiar.' When I looked . . . sure enough, we've already had our issues with this family . . . the mother was the main head of household, but this gentleman was coming with her. He had a number of criminal cases that included guns and violence. I'm like, 'Oh, hell no. I don't want to deal with that. . . . We're going to have issues.'"

Janelle knew the dangers of accepting tenants without proper screening: "The violence is what gets me. It's very scary." Janelle had another tenant she was on the fence about. He came from a specialized housing program, and the case manager assured her they would work closely with him if there were any problems. Janelle's bosses were pushing hard to get her to fill the unit:

Sometimes you get the good case managers who do their jobs and follow-up. Or if you report something they follow-up immediately and try to work with them. But not with this guy. He was just noncompliant. There were issues with his brother, drugs, and people in the unit. Just, seedy characters

all the time in the property. Drinking and drugs. It was just so much.

One night, things got particularly bad: "The guy's brother—who had no business there because he was banned from the property because he and the brother would always get into an altercation—this particular night, the brother got angry. They were high and drunk." Then the tenant's brother took out a gun: "He was shooting at his brother and the bullets went straight through the wall. Straight through the wall. No insulation, nothing to stop the bullet from penetrating to the other side. The girl [in the next apartment] was in the bedroom sitting on the bed. She got hit and she died."

Janelle thought the new walls the company installed should have been thicker: "How in the hell did that bullet just go straight through this thin ass wall? . . . They shouldn't have been so desperate to get someone in there. But mostly, they should have *screened*. They would have known about the past issues. If they had just screened." Janelle could not get over the fact that this was preventable: "This was something that we saw coming. They had broken, damaged the property. They had broken the glass door on their unit that shattered. They had a family that had been directly next door to him with two little kids. If that bullet had went the opposite direction it could of went through that wall . . ." She stopped herself from imagining that scene. "We have to do better. We have to do better with addressing issues. I can say whatever, but it's up to the owners to take that next step."

Janelle wanted to be empathetic toward her tenants. She even identified with some of them: "You feel some type of way [empathetic] because you know these people don't have anywhere to go. I've been homeless before. Years ago, before homelessness was even fashionable, I was homeless. I know both sides. I do. Firsthand, up close and personal." Although nearly impossible, Janelle felt it was her job "to protect the safety of the ones who are doing what they are supposed to do." It is just like "plumbing issues" she explained, violence does not stay confined

to “just the one unit. . . . When you are in a stack, it affects the whole. You have sewage backups and just things down the drain that didn’t belong.”

Janelle’s bosses saw voucher status, and its guaranteed rent, as financial protection. In contrast, Janelle judged her mostly-Black, voucher-assisted renters to be *risky*; she thought they were *more* likely to have criminal backgrounds (or, for female tenants, to associate with men who do) that would put other residents at risk. Her fixation with screening was designed to mitigate this intersectional risk, trying to protect the “innocent” tenants from the “risky” ones, the tenants with non-lease-holding adults in the home from the compliant ones, the “nonviolent” tenants from the “violent.” In this way, Janelle’s story provides an example of how race intersects with class, voucher status, and criminal history in landlords’ minds. If it were up to her, she would implement screening mechanisms that better account for the “things that come along with managing a property in predominantly Black, crime-ridden” complexes—as many landlords in the smaller-scale, amateur business do.

Amateur Landlords and Informal Screening Methods: “The Best of the Least Desirable”

Properties with highly professionalized corporate managers, like Tracey, Rochelle, and Janelle, represent less than half of the low-end rental market (Garboden et al. 2018; Malach 2010). The rest are individual operators who own anywhere from one to several dozen properties they manage themselves, making up the rules as they go along. Less professionalized landlords are much less likely than landlords with larger portfolios to rely on formal screening tools and checks. They either do not know about formal screening methods, cannot afford them, do not need them because they are less subject to fair housing lawsuits, or do not find them helpful. These landlords tend to have property in more disadvantaged neighborhoods, so their applicant pools look

different—poorer, less likely to be employed, lower credit scores, and more frequent eviction records.

How landlords evaluate and judge the “good” tenant. Landlords whose applicant pool was dominated by what they called “lower-end” tenants disproportionately scrutinized these renters in non-traditional ways. These so-called “less desirable” tenants were usually living in poverty and did not have a housing voucher that might have guaranteed rent. As Edward, a White landlord who rents more than 70 units in Baltimore, put it, “you’re picking through less desirable tenants anyway, so you want the best of the least desirable, if that makes sense.”

Wanting the “best of the least desirable” often meant arduous and disparate screening practices, especially for lower-income Black women tenants. Mimi, a Black landlord in Baltimore with just a few properties, explained that “desirable” tenants within all Black-tenant pools like hers are those who meet certain criteria beyond credit checks. For example, she said, if the tenant has children, the “kids should look neat and clean, their hair should be combed, their teeth brushed, their clothes should be clean.” Stu, a Black landlord in Cleveland with 20 properties, felt similarly about the importance of cleanliness: “I’ve come to learn over the years that sometimes you got to discriminate. I don’t want to call it that but let’s just use that word. . . . You have to have criteria, have preferences.” He went on:

We screen. . . . [We] go out to where they are presently staying and just pop up on them, check for cleanliness, check for control of their kids, that’s a big one for us . . . to see if these kids can be disciplined, and listen to their parents, you know, if they kind of raise their voice and start cussing, [if] they have no control, and we don’t want that. . . . We’ll get maybe a minimum two applicants for a unit. So, we’ll have a couple of people to pick from and pick the best of the two, based on what we are looking for, and we’re

always looking for cleanliness. It's actually at the top of our list. We'll take a little less rent if somebody's in there that's clean. . . . Someone who's working, someone who's married with kids, has certain control on their kids, someone who's looking to be there for a while.

For these landlords, messy homes and unkempt children are intersectional stereotypes associated with Black single motherhood. Personality, character, cleanliness, and the ability to follow instructions mattered to these landlords—and they mattered more when dealing with “less desirable” tenants, that is, those at the intersection of Blackness, poverty, and motherhood.

Landlords were often explicit in the way they associated race, “bad behavior,” and criminality, especially when it came to tenants or partners who were men. Even though many Black men (partners or boyfriends) were not formally on the lease, they were not spared from scrutiny. Terry—a White landlord who owned 30 properties—described a prospective tenant who showed up with a man who was blasting “this not so appropriate music, and they didn't park in a parking spot.” Terry said he did not accept her as a tenant because she was not a good fit, noting he did not discriminate based on the “color of their skin,” but rather because of “money” and doubts as to whether she would “take care of the property.” Terry also told us about one of his tenants whose boyfriend suddenly stopped coming around: “I think he ended up getting locked up, I don't know, just all of sudden he was gone, I didn't see him anymore. And that neighborhood, it's a mixed neighborhood, if you're Black and you're not doing the right thing and you're male, they're going to find out who you are.” Terry's supposition that the tenant's boyfriend was incarcerated reveals his assumptions regarding his Black tenants' prospects of criminality.

Within this context of gendered and racial scripts, landlords expected prospective tenants to work diligently to demonstrate their worthiness. Current stable employment and

readily available cash, for instance, did not necessarily tip the scales in an applicant's favor. As Edward put it, “You need someone who's *employable*. Just because someone has a job doesn't mean that they're going to keep it.” Edward said he conducted an “impromptu risk analysis” of a tenant's personality by detecting signs of being a “jerk,” “rude,” or “irritable”—because arguably these characteristics were less likely to keep a tenant “on the payroll.” Similarly, Terry asserted: “Just having the money in hand doesn't make them a good tenant. We want somebody that's going to stay there and have a good relationship with [us and] that it'll be beneficial to everybody.” In other words, Terry wanted a long-term tenant who would benefit the landlord, unit, and community. But the way landlords define who and what traits are “beneficial” are often tied to gender, race, and notions of deservingness.

For example, Howard, who was in his 50s and worked as an investor, flipper, and landlord in Dallas, shared his views on his tenants' financial behaviors. Reflecting on what he learned in the real estate business, he told us, “Our American culture is all about credit and what you *can't* afford.” In selling and renting homes, Howard looks at “a gazillion credit reports” every month. He readily told us about the patterns he claimed he noticed in how his tenants' race was related to their behavior:

Primarily in the Black community, you see the [credit] default down the line, from the cellphone [bill] to Fingerhut, which is some [online catalogue offering high-interest credit to consumers with low credit scores] for hair products and nail products. Huge. They have no regard for their credit. [They] borrow money, and then they have no intent to ever pay it back. They have no intent to pay back medical bills. You see that rampant in the credit reports. I understand there are cases where there is a necessity for that . . . that's why we have bankruptcy courts when the worst trials and tribulations in life hits you. [But] they don't see it that way, they

see it as “let’s go get all we can and then use the bankruptcy courts to eliminate it.” That’s the philosophy they literally have. It irritates the heck out of me because it’s wrong. But with the Hispanic culture you do not see that at all, you just don’t.

Howard went on to compare Black and Latino prospective tenants and how he sees their behavior as different: “Why do the Hispanics do this [i.e., pay their bills]? They’re going to take care of rent first, they’re going to take care of their kids, and put food in their mouths, maybe way down the line comes the car and then the alcohol. Flip it around to the Black marketplace: the alcohol is first, then drugs, then the car, then food and housing is probably last on the list.” Many landlords repeated these stereotypes, to varying degrees of explicitness.

Larry, a White landlord, also defined what he meant by a “good” tenant explicitly as it related to race. Larry owned 90 units, some in the Baltimore neighborhood of Canton, a majority-White ethnic enclave known for its anti-Black racism. “One thing that we are always concerned about is making sure the tenant is not the oddball in the area, you know? Here you are, you’re in Canton, a nice neighborhood, you know?” Larry used the word “nice” as code for both the race and class composition of the community. When he thought about placing a voucher tenant—93 percent of whom are Black in Baltimore—in this neighborhood, Larry had some reservations: “You’re going to have kids running around throwing stones and breaking windows and just being unruly and undisciplined and all. . . . Out on the front pavement eating crabs, leaving the crab shells, that kind of stuff.”

Directly and indirectly, this racial bias intersects with landlords’ notions of the “deserving” and “undeserving” poor, and assumptions regarding how families should present themselves. For example, Larry explained that many prospective tenants were “racially challenged.” He then backtracked and described them as coming from “challenged families—the families that were

raised, [where] the male role model was non-existent or very weak, and just, not good.” Neo, a Black landlord who owned 10 units, explained his view of how historic inequality shapes Black tenants’ values and behaviors in ways that are consequential for landlords: “Black people have very rarely owned anything and it’s like that today, very few of them have any net worth so, therefore, they don’t value things the same way.” For landlords like Neo, Larry, and others, when tenants are not “raised properly” with the right “role models” and “values,” they may not take good care of the property. But despite their racist opinions, only Larry’s Canton properties could realistically be marketed to White families; in the majority of cases, amateur landlords must translate their stereotypes into processes that differentiate between Black tenants. To do this, landlords utilize extra screening practices, which they think are vital for weeding out “undesirables.” In Larry’s words, “visit[ing] their property unannounced, see[ing] how they’re living there . . . that’s how they’re going to live in your property.” These screening practices are inseparable from the racialized assumptions that motivate them.

Seeing is believing: home visits and other ad hoc inspections. For some landlords, especially smaller players, seeing is believing. These landlords do not trust formal methods, which rely on data they think tenants can fudge. Rather, they want to see how a prospective tenant lives with their own eyes. For Gary, a White apartment manager in his early 60s, landlording was a family trade, passed down from his father. Gary, who rented mostly market-rate units, explained: “I’m my own boss,” he said, “I love what I do . . . but sometimes it’s a very thankless job.” Gary has been sued over 20 times, mainly cases where tenants sought damages because of lead paint in their units. To rid himself of assets that could be “taxed,” Gary exited the property-owning business and fully entered the property-managing business. Despite sometimes feeling like a

“professional babysitter” when dealing with tenants, Gary enjoyed making decisions for other people and calling the shots. One of the most consequential components of Gary’s property-management business is screening tenants. “The most important criteria for me is how you pay your rent and how you keep your property,” Gary admitted. To predict the latter, landlords used a particularly invasive tenant screening practice: home visits.

Many landlords in our study believed prospective tenants were untruthful in their rental applications. Given this, it is not surprising that landlords went to great lengths to cross-check information, even when this invaded privacy. Nearly one quarter of all landlords in Baltimore and Cleveland described conducting home visits of prospective tenants’ living spaces as part of their routine screening practices (see Table 4). Across cities, this practice was most common in the group of “large” landlords, those owning between 31 and 100 units, but it was also quite prevalent among smaller landlords. Compared to screening tools that landlords believed were often manufactured or padded by tenants (e.g., references, income) and other perceived measures of “rentability” (e.g., criminal records) that were regularly viewed as flawed, landlords felt that seeing someone’s living space offered concrete information to predict a prospective tenant’s future behavior (e.g., paying rent on time, taking care of the unit).

Gary’s case illustrates how landlords think about home visits. With the goal of differentiating between “good” and “bad” prospective tenants, Gary visited applicants’ homes to inspect their living spaces with a particular eye on cleanliness. These home visits carry “90 percent” of the decision-making weight, he said. If applicants refused a home visit, they were automatically denied. Gary explained: “The most important thing I do is I like to inspect where they’re living. A lot of people feel violated by that, but by inspecting where you are living I can tell how you keep the property.” Gary described his tactics: “I count the beds and see the backyard and see how much trash is in the basement, and

I make a decision based on that.” Offering examples of possible suspicious sightings, Gary said: “Say there are three people living there and I see six beds. I go into the basement and there’s trash in the basement. . . . How I interpret that is that’s going to be in my house when they vacate. Or I see two dogs in the backyard. . . . Those are red flags.”

It is clear Gary used this opportunity to verify information the tenant had previously shared. Gary, like others, engaged in these visits because he believed tenants frequently lie. “Wouldn’t you like a dollar for everybody that tells you something is the truth but it’s not the truth?” he asked rhetorically. By witnessing and double-checking facts with his own eyes, Gary felt more comfortable with his decision to rent units to tenants who may not have a spotless background.

These home visits are not distributed equally among all applicants: some tenants are deemed more trustworthy than others. For instance, Gary gave an example of a house he recently rented where he did not feel the need to make a home visit: “I didn’t even inspect where they live . . . because they had such good credit and lease and no notices.” In this case, the tenants and their application seemed to perfectly match his prerequisites—his gut told him they would be good tenants—so he felt a home visit was unnecessary.

Tenants not only have to have good credit and rental history, but they also have to “fit the part”—something determined by a gut feeling related to their gender, racial, and class identity performance. If they do not fit the part, they are subject to further inspection. Landlords routinely highlighted the motivation for unconventional screening techniques as linked to their fears that tenants were out to get them. Landlords feared the specter of the “professional tenant” who uses the system to bounce from landlord to landlord, causing damage and living rent free (Rosen and Garboden 2020). In fact, nearly all (80 percent) the landlords in our Baltimore sample who conducted home visits as part of their routine screening process made reference to the “professional tenant.”

It would be inaccurate to suggest Gary used explicitly discriminatory criteria, nor would his screening techniques be likely to show bias in an audit study (even if home visits were possible). But his screening strategy was based on a deep distrust of his tenants' honesty, which, in his mind, gave him tacit permission to "violate" their privacy in ways that landlords in high-income White neighborhoods would not deem appropriate or necessary. Similarly, as indicated in the next example, the screening techniques implemented by our mom-and-pop property owners assigned meaning to tenant behaviors in ways that were far from race-neutral, even in cases where the landlord was a person of color.

Robert, a middle-aged Black man, lived in Missouri and had a rental property in Dallas. Robert never intended to become a landlord, but he needed to move right after the housing market crashed. Like many Americans, Robert could not sell his house—not without bringing more money to the table than he had to spare. So, he decided to rent it out. Because he was far away, he knew he had to keep things simple, so he decided that a voucher tenant and the guaranteed income their subsidy would provide was his best chance at reliably covering the mortgage. He initially tried to use a realtor to find tenants, hoping to avoid the expense of flying back home to show the property. He was not sure what screening techniques this realtor used, but they did not work—the tenant not only fell behind on her portion of the rent, but Robert also had to field calls from the neighbors complaining about her. When reflecting on this incident, Robert noted "all money ain't good money," a mantra of a sort for him, which means sometimes the money tenants bring in is not worth the management issues required to deal with them.

After the mess with the first tenant, Robert decided to take on the screening himself. He developed an idiosyncratic process—one that relies heavily on an interview process and his—as well as his wife's—assessment of the applicant's character. The first step, however,

is to generate interest and collect as many applications as possible:

I put it on [GoSection8.com] a month in advance, before the house was actually ready to show. And so, what that did was that a lot of people got excited about it . . . folks wanting to go ahead and put the money there, because I have a great home. . . . [But] this time, like I said, when we put it up we had an application—they had to fill out an application and pay an application fee.

The application step was important to Robert—and other landlords like him—because the extra step between showing and leasing allows him to run a background check and avoid applicants who are, in his mind, suspiciously overeager: "You have to scrutinize, you really have to scrutinize, and you really have to close your ears to some of the sob stories that you hear."

The story of the overeager tenant came up frequently in our interviews. Of course, our data cannot directly speak to these tenants' true motivations, but in a context where nearly a third of all voucher recipients need to return their subsidy unused because they cannot find eligible housing (Finkel and Buron 2001), it is perhaps not surprising that tenants would go the extra mile to secure a voucher-friendly unit (Rosenblatt and Cosyleon 2018). Moreover, in the low-end housing market, low-income families are often forced to move frequently, sometimes with only a few days' notice. Eviction accounts for some of these moves, but the majority of this residential "churning" involves factors entirely outside of tenants' control, forcing them to scramble for housing at the last minute (DeLuca, Wood, and Rosenblatt 2019).

Robert, however, is immediately suspicious of tenants who come to a showing with cash in hand ready to put down a security deposit. Rather than interpreting this hustle as an achievement in light of residential and financial insecurity, landlords generally believed the overeager tenant is a subset of

the professional tenant—that is, applicants try to lock in a lease before the landlord has time to discover any disqualifying elements to their application. Given that the mark of an eviction or period of incarceration can disqualify a tenant from many units, some applicants may use this strategy, but the rest are stuck in the ironic position that being “ready to rent” is interpreted by landlords as “trying too hard,” a sign of desperation motivated by malevolence. Here again, we see how a behavior with multiple potential explanations is interpreted by landlords through a lens of conventional stereotypes of disingenuousness and irresponsibility.

Robert’s story illustrates this dynamic. He had scheduled an open house for around noon one day. A tenant showed up several hours early and approached Robert’s contractor who was making repairs to the home’s garage. The tenant, according to Robert, asked the contractor if a garage door could be installed, at which the contractor pointed out that he did not live there and should contact the owners:

So she called us, “Hey, I need you all to meet me over at the bank so I can give you this money, this down-payment.” We’re like “Okay, alright. We’ll meet you over there.” She said, “Okay.” Then 30, 40 minutes, an hour. Where the heck is she? Right? So, we called, found out where she was, went inside. It was the Chase Financial. Wasn’t a Chase Bank, it was one of those Chase Financials where they loan money. So, we went on to the house, hour later she shows up with a check in her hand. Okay. You go ahead and fill this application out. And she kept trying to give us the \$1,000 down. We’re like no, we don’t want that. You keep that. We haven’t run your background yet.

The applicant filled out the application, but at that point the damage had been done. Once the scheduled open house was over and Robert was confident he had a number of qualified applications, he eliminated the eager candidate from the list, “We didn’t even run a background check on her, because we knew

we weren’t going to go there. So, we sent her money back to her, her \$35. We don’t need to take it, you know, when we knew we weren’t going to let her in the house, anyway.” This particular candidate, by virtue of having to borrow money for a down payment and trying to get Robert to accept her down payment before running a full background check, never had a chance at the apartment, despite being the first application he collected that day. Indeed, by trying so hard to be the first applicant (a position that is greatly beneficial in more formal leasing processes), she inadvertently eliminated herself from consideration.

For more standard candidates, Robert does do background checks and tries to avoid applicants with past felony convictions. But unlike professional management companies, almost everything is negotiable, and Robert places enormous emphasis on the conversations he has with his tenants, likening it to a job search; “It’s like almost a job interview. Who’s going to live in my house?”

Robert’s assessments of applicants’ character can outweigh some serious marks on their record, particularly if he can reinterpret past incidents in a way that meshes with his moral logic. Robert told us about a tenant who had been convicted of burglary, an automatic disqualification for most landlords. But in this case, Robert interpreted the charge not in terms of class, but in terms of gender, framing a narrative that allowed the applicant to avoid moral responsibility for her actions: “She was one of these ladies that—her boyfriend ruined her life.” Robert, in other words, “believed” her when she claimed her participation in the burglary was primarily because she was under her boyfriend’s influence. Moreover, he described several highly-gendered signs that she had turned her life around:

She explained what happened, how she actually got involved in it, I believed her. . . . We met her kids, had really nice kids. They’re clean . . . especially my wife, she does not like when a woman does not keep her kid clean, hair combed, and all that. Because that’s a good sign of whether or

not that person's going to be a good parent, for the person to be in your house. . . . So just because you have something on your record, didn't disqualify you necessarily.

Robert credited his wife, who would conduct the interviews with him, as having the appropriate level of sensitivity to the applicants, helping him distinguish between those who are trying to put one over on him and those who are genuinely trying to better themselves: "Especially with my wife . . . a lot of [the applicants] are women. . . . I'm there, but I let my wife kind of do the judging. Because I'm basically a numbers guy. . . . All money ain't good money." Here, perhaps most clearly, class and race intersect with gender, operating in relation to the stereotypical incompetent Black mother (Freeman 2019) who fails to keep her children clean and thus will be irresponsible in other matters related to profitable tenancy.

These cases illustrate the arduous screening processes that, as Gary said, "lower-income people who can't afford more," have to go through to find homes. For these tenants, their less-than-ideal credit and income made them subject to sometimes unannounced home inspections. This practice, coupled with other gendered screening techniques we discovered—ranging from making judgments about how tenants disciplined and talked to their children, to whether their children looked "clean and neat"—more heavily burdened Black women.

"You have to trust your gut with some people." Judgments like the kind Gary, Robert, and other landlords make are based not just on the information gleaned from home visits and other observations, but also on what landlords call "gut checks." Across our sample, over 37 percent of landlords (higher among the three smaller groups of owners) relied on these gut checks to make screening decisions. Clifton's story illustrates exactly how landlords use "gut checks" to justify decisions at the intersection of race and other factors. A White landlord in his

early 60s, Clifton was a former money manager who lost his job in the downturn. When he could not stand the calm of retirement, he decided to invest in low-end rental properties. He was not thrilled about doing a formal interview, but Clifton said if we wanted to come along with him as he oversaw his 30 rental properties, we were welcome. So, for two days we rode in the backseat of his pickup truck covering hundreds of miles across the Dallas mega-sprawl and were able to see how he screened prospective tenants.

The first instance came in the form of a phone call. Clifton insisted that all phone inquirers text him their email address. When the prospective tenant, a Latino man, complied, Clifton responded with photos of the unit and a lightning round of screening questions. This applicant got only to question two—he said his income was \$3,500 per month as a contractor, but he could not provide proof of income. Clifton noted dismissively, "that guy eats what he kills," and he simply stopped responding.

Later that day, Clifton met a prospective tenant who had passed the phone screening. They met at a McDonalds, where Clifton used a free burger coupon for his meal. Contrary to his earlier claim that he would "grill her," Clifton sat in silence eating his burger while the middle-aged Black woman and her 18-year-old daughter filled out the paperwork. He collected the application, their \$40 application fee, and said he would be in touch. When we got back to the truck, Clifton noted that he has never actually filed the paperwork that the fee is intended to cover. He said the simple fact that the tenant was willing to be screened (for both criminal background and credit history) was proof enough she is "good." Combined with his self-proclaimed expertise at reading people, this was enough for him to make a decision.

It is not that Clifton does not think screening is important—he is intimately familiar with the financial ramifications of placing the wrong tenant. But he believes the characteristics of a good tenant are not written on their application or embedded in their

demographic profile. Clifton claimed he was looking for some un-measurable quality—a combination of personal responsibility and stability—that he felt made for good tenants. But he could only learn this by meeting them in person. For example, most of Clifton's tenants are Black and Latino, and he noted he would never reject someone based solely on their race, but in the next breath he declared, "but if they're just some n***r I don't want them." Here, Clifton used the racial slur not as a synonym for all Black people, but as representing a subset of the community that he feels conforms to racist stereotypes and thus would make unfit tenants.

It is clear from Clifton's story that being racist in no way prevents him from accepting Black and Latino tenants. Contrary to traditional understandings of housing discrimination, Clifton is not favoring one racial group over another, because he rarely finds himself in a position where more than one racial group is applying for his housing. He is therefore generally in the position of discriminating between members of the same race. This is not to say, however, that race does not directly inform his screening practices. Although he is willing to rent to racial and ethnic minorities, he will only do so for applicants who defy his stereotyped expectations of their race and ethnicity. When a Latino man explained his income was based on construction work, Clifton immediately assumed such income would be unreliable. When Black tenants apply for a rental property, Clifton uses a highly racialized lens to determine whether they will be reliable. Tenants who are unwilling or unable to disconfirm his suspicions by presenting themselves in a manner he will accept are rejected, often paying \$40 for the privilege.

DISCUSSION

In summary, we find that the most professionalized landlords—generally those with the largest rental portfolios—rely on screening algorithms that calculate a prospective tenant's "score," based on credit report, criminal

history, residential history, and voucher status. In contrast, landlords with small portfolios do not implement objective screening mechanisms but often make decisions based on a "gut feeling," first impression, or informal home visit. Other landlords and property managers noted that in some submarkets they do not screen much at all. We argue that all these screening approaches—algorithms, gut checks, and lack of screening—are gendered, racialized, and classed in ways that are consequential for residential outcomes. Landlords, both large and small, Black and White, recounted common narratives of the Black underclass and the so-called culture of poverty. These beliefs, in turn, shaped how they talked about and evaluated their tenants, factoring into their screening processes in complex ways.

For professional landlords with large portfolios, racist and sexist ideologies become submerged under a patina of technical objectivity that removes the emotion of the immediate interaction, but does not limit the opportunity for bias. A strict reliance on categorical exclusion criteria—for example, past evictions, credit scores below a threshold, and criminal backgrounds—prevents the consideration of mitigating circumstances. Moreover, the assumption that a system that masks the physical attributes of a tenant's race is non-discriminatory reflects an incomplete understanding of race as it is lived by low-income minority families. Racial biases, both systemic and individual, infuse the context in which Black and Latino people move through their lives. To swap explicit racial proxies for measurable attributes causally associated with extant racial inequities does nothing to prevent discriminatory decisions. The purported objectivity of these criteria, although legal, reinforces past patterns of exclusion, amplifying historical injustices within current conditions.

For smaller-scale landlords, the distinction between a "good" and a "bad" tenant is often based on the degree to which that tenant conforms to (or resists) modes of behavior aligned with racist and gendered cultural narratives. In certain submarkets, a voucher can

mitigate the risk landlords feel when confronted with a tenant whose racial or ethnic identity makes them uncomfortable, yet in other submarkets, the opposite is true. In this way, we find that landlords are prompted to put aside certain racial prejudices when they have the right financial incentives, but only when the tenant's behavior and manner defy the landlord's racial stereotypes. This means poor tenants of color are subject to additional scrutiny during the screening process. If their credit score cannot be improved or they cannot secure a housing voucher, their children must be well groomed, their manner unimpeachable, their homes spotless.

Our findings underscore the importance of understanding housing discrimination through an intersectional lens—race is not an isolatable aspect of an individual tenant but mutually constitutive with a host of other factors, the meanings of which are constructed in socially-mediated ways by landlords. This allows us to understand how racial discrimination, broadly defined, can occur in a context where landlords are choosing between minority tenants. Landlords rely on a constructed conception of race, rather than one that is tied to skin color alone, that is, one that is thought of as biological or genetic. The manner in which they make such selections, we argue, draws on stereotyped notions of Black poverty and gender to select tenants who they believe defy these stereotypes. To this, we add the additional vector of voucher holders, a group that is stigmatized not because they are at higher risk of default, but because of how voucher status intersects with other marginalized categories. In the voucher submarket, a voucher can outweigh a low credit score or a history of eviction, especially if the voucher covers most of the rent. Landlords with larger portfolios, in contrast, convert their risk perceptions into an algorithmic calculus. This approach satisfies the legal apparatus and provides landlords peace of mind, but it simply substitutes a set of illegal proxies for legal ones, with similar outcomes. Data on a particular tenant's application are themselves the breadcrumbs used

by the algorithm to move the tenant through the structures of contemporary racism.

This approach to understanding discrimination opens up many areas for additional investigation. For example, it is important not to forget that while our respondents are engaged in the construction of symbolic and racialized boundaries around their tenants, they are simultaneously engaged in a process of self-definition. Indeed, any boundary cannot but place its builder on one side or the other. Sociologists view all economic activity as a process of identity formation (DiMaggio 1990; Wherry 2012), and this is particularly true for landlords with small portfolios, who are attempting to remake themselves as self-sufficient citizens through property ownership (Fridman 2016; Garboden 2021). Our findings regarding racial stigma are especially intriguing given that the landlords in our sample were majority non-White, with many having the same racial appearance as their tenants. Yet we find little significant difference in the way Black, White, Asian, and Latino landlords screen their tenants. Similarly, in previous research with this sample, we found no differences in the frequency with which Black and White landlords talked about their tenants using a “culture of poverty” framing (Rosen and Garboden 2020).⁸

But it would be wrong to interpret this finding as suggesting that landlord race does not matter—only that it does not matter in a crude way, based on skin color alone. As we argue, screening is based not just on an applicant's skin color, but on the landlord's racialized, gendered, and classed evaluations of the tenant's value. This intersectional understanding of racialized identity is of course also true of landlords' own self-understandings. Decades of sociological theory emphasizes the inseparability of economic and social relations, particularly as it relates to property (Harris 1993). Thus, a Black landlord is neither simply Black, nor simply a property owner, but some nonlinear combination of these attributes, plus many others. Future work should more explicitly interrogate the racial self-reflection of landlords, particularly those who are non-White.

Similarly, if we insist on an intersectional understanding of screening and discrimination, we must also admit that our cases cannot be trivially extrapolated to contexts in which the intersectional vectors are different. We cannot, for example, say much about how landlords distinguish between poor White tenants, and the degree to which membership in the dominant racial group interacts with class stereotypes. Nor do we have much evidence of how screening occurs when applicant pools are racially heterogeneous. Despite the District of Columbia's reputation for gentrification and racial exclusion (where we might therefore expect to see racial mixing), the reality for most landlords is that their properties exist on one side or the other of the gentrification frontier; few were actually experiencing the transition during our fieldwork. In both cases, extension of this work with sampling methodologies designed to identify these contexts could greatly deepen our understanding of intersectional discrimination in housing.

CONCLUSIONS

To interpret these findings as simply rehashing the "racist landlord" trope is to decidedly miss our point. Some of our landlords were overtly racist in the colloquial sense, but most were not. What matters is that they were operating within a social structure—the low-end housing market—that manifests the larger systems of racial exclusion in which it is situated. In other words, we are not asserting that *better* or *different* landlords would result in fundamentally different outcomes. All landlords, racist or anti-racist, White or non-White, exist within a system whereby profitability (and thus housing stability) is inexorably linked to processes of exclusion. As Stu points out in the paper's epigraph, rental property owners must "discriminate"—a word he used not to denote racial or gender discrimination, specifically, but in the general sense that a boundary must be drawn between those who will be admitted and those who will not. Tenant screening is, after all, the process of selecting one tenant over another.

Our research thus leads to the question: What screening techniques *should* property owners—who have a business to run, vacancies to fill, and mortgages to pay—use? Even if the process of discriminating is endemic to low-end rental housing, harm reduction steps could be taken to soften its consequences, as the past half-century of fair housing enforcement has shown. But neither the mom-and-pop landlords who act on their gut feelings, nor the corporate landlords who rely on screening algorithms, provide us with a model. How, then, should landlords decide who to rent to, and what systems can we impose that might make this process more equitable and less discriminatory?

First, we must eliminate the screening techniques that serve no function other than as proxies for race, gender, and class. In our view, credit scores rarely serve any legitimate purpose in tenant screening, particularly in the bottom half of the rental market. Indeed, some SOI laws ban the use of credit scores for prospective voucher tenants, recognizing they serve only as a crude proxy for poverty. Computational screening processes should focus almost entirely on a tenant's expected ability to pay, based either on wage income or housing voucher receipt, with no distinction made between the various sources of income. State and local fair housing laws, such as SOI protection, often exclude mom-and-pop landlords, a practice with no legitimate purpose. Basic fair housing laws should be extended to cover all landlords and subsequently enforced.

But these are largely minor fixes. For the goal of building toward a non-discriminatory housing market, the housing voucher program provides some key hints: where it is profitable for landlords to rent through the program, they seem to overcome their stereotypes of subsidized renters of color. This may be, in part, because the program offers a sort of insurance policy against the possibility of landing with a tenant who cannot pay. One implication of this research is that by providing a better economic safety net to low-income tenants, one that would guarantee their ability to pay rent, we might also

reduce the intersectional discrimination they face from landlords.

As we seek to understand why and how discrimination happens, we must look not only to the proximate actors who maintain this system—landlords—but also to the larger context that allows this to happen. The question of how landlords *should* screen is itself limited by a world in which housing is not a right. When housing is a right, the question shifts from focusing on “who is the best tenant?” to “how can we provide housing for everyone?” The fact remains that there is not enough affordable rental housing in this country, we do not have enough tenant protections, and we do not guarantee housing assistance. We must hold landlords using discriminatory screening practices to account, but our research also points to the larger problem: rental assistance for low-income families in this country is not sufficient to meet the demand. Private landlords are left holding the bag. And one way they attempt to mitigate risk is by using imperfect—often racist, sexist, and otherwise discriminatory—screening tools to judge tenants’ worth.

These findings present substantial challenges for contemporary fair housing enforcement. Numerous laws are designed to prevent discrimination, to protect marginalized tenants, to promote residential stability, and to expand access to affordable housing. However, researchers and policymakers have not carefully considered the mediating role landlords play in translating these laws to actual screening techniques. The current research shows how landlords with larger portfolios often simply select legal criteria that reflect structural biases, and small-scale landlords embrace highly idiosyncratic methods that fall outside the purview of traditional fair housing enforcement. For both groups in different ways, landlords’ racialized notions of the “good tenant” push them to utilize screening techniques that reproduce structures of racial inequality. And when landlords do not follow the law, there is little enforcement to remind them of this.

There are many contexts in which the prohibition of direct discrimination is essential to ensuring all households find a place

to live and have the opportunity to achieve residential upward mobility. While these laws are necessary, the bulk of the evidence presented here suggests they are not sufficient. Poor households, particularly Black and Latino households, experience higher levels of homelessness, and remain isolated in underserved communities with inadequate schools, environmental hazards, poor civil services, and high levels of police surveillance. Many scholars have pointed to the importance of affirmatively reversing past patterns of residential inequality that have become embedded in our social, political, legal, and economic systems (Rothstein 2017; Trounstein 2018). Our research highlights a different set of injustices—how the distinctions made by supply-side actors distinguish between low-income, minority households, thus generating an additional level of social stratification. The screening techniques used by landlords in our study create winners and losers within already disadvantaged groups.

For some families this is beneficial. Those who have managed to maintain a certain financial history and who are willing and able to perform “respectability” to potential landlords—by showing deference, jumping through administrative hoops, managing their children to unreasonable expectations, and subjecting themselves to invasive home visits—can find housing more easily than their socioeconomic peers. But the literature has long highlighted the emotional and personal consequences of such performances (Du Bois 1903; Lacy 2007). And given the nature of low-wage work, the failure to maintain one’s eligibility for tenancy has far more to do with the vicissitudes of fate than any particular quality of the individual. As recent literature shows, the factors that can catalyze an eviction are often well out of a family’s control—a reality that is amplified when it comes to an individual’s credit history (Desmond 2016; Wherry, Seefeldt, and Alvarez 2019).

These findings connect to important insights from recent literatures on inequality in other realms, such as employment and criminal justice, echoing the perverse effect

of “ban the box” policies in employment (Agan and Starr 2018; Doleac and Hansen 2020; Holzer et al. 2006) and algorithmic sentencing procedures (Brayne and Christin 2020; Dressel and Farid 2018; Starr 2014; Stevenson and Doleac 2020), which have been found to reproduce discriminatory outcomes rather than disrupt them. When landlords are obligated to accept Black and Latino tenants—because the housing markets in which their properties are located restrict them to such populations—they put tenants through additional screening mechanisms that are unfair and perpetuate inequality. When they are obligated to accept voucher tenants—for example, in areas where there are SOI discrimination laws, or where accepting vouchers is the only profitable option—they become more vigilant about screening on other traits, such as home appearance or how a tenant’s behavior conforms to racialized stereotypes. This constitutes a form of what Taylor (2019) calls “predatory inclusion,” where some are allowed entry, but on unequal and costly terms. By relying on a constitutive, socially constructed understanding of race, we can better understand both the bias embedded within informal screening tools and the bias implicated by punching data into a database and applying an allegedly neutral algorithm. Whether landlords rely on the covert biases embedded in algorithms or the overt biases of “gut checks” and home visits, the result is to burden the housing search process for low-income tenants of color, and to compound inequality based on race, gender, class, and other marginalizing factors.

Acknowledgments

The authors thank the PIs Kathryn Edin and Stefanie DeLuca for their inspiration and mentorship. We also thank Monica Bell, Melody Boyd, Brianna Bueltmann, Rachel Butler, Natasha Camhi, Hana Clemens, Mollie Cueva-Dabkoski, Jennifer Darrah, Peter Durham, Isaiah Fleming-Klink, Edward O. Flores, Meredith Greif, Christine Jang, Ryan Kellner, Daniel Kim, Barbara Kiviat, Samantha Knight, Katy Li, Kiara Nerenberg, Krista O’Connell, Ann Owens, Emily Rencsok, Ann Rhodes, Noah Saganski, Ben Schwartz, Kevin Wells, and Stephen Wong for help with data collection, analysis, and comments.

Funding

Funding for this research was provided by the U.S. Department for Housing and Urban Development, the Furman Center for Real Estate and Urban Policy, the MacArthur Foundation, and the Horowitz Foundation for Social Policy. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the government.

ORCID iDs

Eva Rosen  <https://orcid.org/0000-0002-4549-4118>

Philip M. E. Garboden  <https://orcid.org/0000-0002-6259-7450>

Notes

1. For example, in Baltimore City, voucher holders are 93 percent Black non-Hispanic, and 1 percent Black Hispanic; in Cuyahoga County, voucher holders are 88 percent Black non-Hispanic, and 1 percent Black Hispanic; in DC, 92 percent are Black non-Hispanic, and 2 percent are Black Hispanic; and in Dallas County, 85 percent are Black non-Hispanic, and 1 percent are Black Hispanic.
2. Here we speak of the modal neighborhood condition in each of our cities. Our data are less suited to address the case of neighborhoods undergoing rapid transition with respect to race and class. In these cases, applicant pools are highly heterogeneous, and traditional processes of discrimination operate to the detriment of low-income and minority families.
3. The fact that the latter is deeply flawed both normatively and empirically goes almost without saying.
4. A ProPublica study found that COMPAS algorithms predict Black defendants to recidivate at higher rates, and White defendants to recidivate at lower rates, than they actually do (<https://www.propublica.org/article/how-we-analyzed-the-compas-recidivism-algorithm>).
5. We refer to owners and managers as “landlords.”
6. Since we fielded this study, similar laws were passed in Baltimore city and then in Maryland, although they were not in place at the time of this research.
7. See Garboden and Rosen (2018) for more details on the methods used for this project.
8. This is in line with previous work suggesting Black welfare caseworkers are no less biased toward clients of color than are their White counterparts (Gooden 1998).

References

- Agan, Amanda, and Sonja Starr. 2018. “Ban the Box, Criminal Records, and Racial Discrimination: A Field

- Experiment." *The Quarterly Journal of Economics* 133(1):191–235 (<https://doi.org/10.1093/qje/qjx028>).
- Allport, Gordon Willard. [1954]1979. *The Nature of Prejudice*, 25th anniversary ed. New York: Basic Books.
- Baldassarri, Delia, and Maria Abascal. 2017. "Field Experiments across the Social Sciences." *Annual Review of Sociology* 43:41–73.
- Banaji, Mahzarin R., and Anthony G. Greenwald. 2013. *Blindspot: Hidden Biases of Good People*. New York: Bantam.
- Banaji, Mahzarin R., Anthony G. Greenwald, and Eric Martin. 2016. *Blindspot: Hidden Biases of Good People*. Newark, NJ: Audible Studios on Brilliance Audio.
- Bartik, Alexander, and Scott Nelson. 2016. "Deleting a Signal: Evidence from Pre-employment Credit Checks." MIT Department of Economics Graduate Student Research Paper 16-01, Chicago Booth Research Paper No. 19-23, SSRN (<https://doi.org/10.2139/ssrn.2759560>).
- Bartram, Robin. Forthcoming. *Cities of Stacked Decks: Code Enforcement, Inequality, and Frontline Justice*. Chicago: University of Chicago Press.
- Benjamin, Ruha. 2019. *Race After Technology: Abolitionist Tools for the New Jim Code*. Cambridge, UK: Polity Press.
- Besbris, Max. 2020. *Upsold: Real Estate Agents, Prices, and Neighborhood Inequality*. Chicago: University of Chicago Press.
- Blumer, Herbert. 1958. "Race Prejudice as a Sense of Group Position." *The Pacific Sociological Review* 1(1):3–7.
- Bobo, Lawrence, James R. Kluegel, and Ryan A. Smith. 1997. "Laissez-Faire Racism: The Crystallization of a Kinder, Gentler, Antiracist Ideology." Pp. 15–42 in *Racial Attitudes in the 1990s: Continuity and Change*, edited by S. A. Tuch and J. K. Martin. Westport, CT: Praeger.
- Bonilla-Silva, Eduardo. 1997. "Rethinking Racism: Toward a Structural Interpretation." *American Sociological Review* 62(3):465–80.
- Bonilla-Silva, Eduardo. 1999. "The Essential Social Fact of Race." *American Sociological Review* 64(6):899–906 (<https://doi.org/10.2307/2657410>).
- Bonilla-Silva, Eduardo. 2006. *Racism without Racists: Color-Blind Racism and the Persistence of Racial Inequality in the United States*, 2nd ed. Lanham, MD: Rowman & Littlefield Publishers.
- Boyd, Melody, and Stefanie DeLuca. 2017. "Fieldwork with In-Depth Interviews: How To Get Strangers in the City to Tell You Their Stories." In *Methods in Social Epidemiology*, edited by J. M. Oakes and J. S. Kaufman. Hoboken, NJ: John Wiley & Sons.
- Brayne, Sarah, and Angèle Christin. 2020. "Technologies of Crime Prediction: The Reception of Algorithms in Policing and Criminal Courts." *Social Problems* (<https://doi.org/10.1093/socpro/spaa004>).
- Broussard, Meredith. 2018. *Artificial Unintelligence: How Computers Misunderstand the World*. Cambridge, MA: MIT Press.
- Cahan, Regina. 1987. "Home Is No Haven: An Analysis of Sexual Harassment in Housing." *Wisconsin Law Review* 1987:1061.
- Charles, Camille Zubrinsky. 2003. "The Dynamics of Racial Residential Segregation." *Annual Review of Sociology* 29:167–207.
- Collins, Patricia Hill. 1990. *Black Feminist Thought: Knowledge, Consciousness, and the Politics of Empowerment*. New York: Routledge.
- Collins, Patricia Hill. 2015. "Intersectionality's Definitional Dilemmas." *Annual Review of Sociology* 41(1):1–20.
- Corbin, Juliet, and Anselm Strauss. 1990. *Basics of Qualitative Research: Techniques and Procedures for Developing Grounded Theory*. Los Angeles, CA: Sage.
- Crenshaw, Kimberle. 1989. "Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics." *University of Chicago Legal Forum* 1(8):139–67.
- Crenshaw, Kimberle. 1991. "Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color." *Stanford Law Review* 43:1241–99.
- Cunningham, Mary K., Martha Galvez, Claudia Aranda, Robert Santos, Doug Wissoker, Alyse Oneto, Rob Pitlingolo, and James Crawford. 2018. "A Pilot Study of Landlord Acceptance of Housing Choice Vouchers." Washington, DC: HUD Office of Policy Development & Research, U.S. Department of Housing and Urban Development.
- DeLuca, Stefanie, Philip M. E. Garboden, and Peter Rosenblatt. 2013. "Segregating Shelter: How Housing Policies Shape the Residential Locations of Low-Income Minority Families." *The Annals of the American Academy of Political and Social Science* 647(1):268–99 (<https://doi.org/10.1177/0002716213479310>).
- DeLuca, Stefanie, Holly Wood, and Peter Rosenblatt. 2019. "Why Poor Families Move (and Where They Go): Reactive Mobility and Residential Decisions." *City & Community* 18(2):556–93 (<https://doi.org/10.1111/cico.12386>).
- Desmond, Matthew. 2016. *Evicted: Poverty and Profit in the American City*. New York: Crown.
- Desmond, Matthew, and Mustafa Emirbayer. 2009. "What Is Racial Domination?" *Du Bois Review: Social Science Research on Race* 6(2):335–55 (<https://doi.org/10.1017/S1742058X09990166>).
- Desmond, Matthew, and Kristin L. Perkins. 2016. "Are Landlords Overcharging Housing Voucher Holders?" *City & Community* 15(2):137–62 (<https://doi.org/10.1111/cico.12180>).
- DiMaggio, Paul. 1990. "Cultural Aspects of Economic Action and Organization." Pp. 113–36 in *Beyond the Marketplace: Rethinking Economy and Society*, edited by R. Friedland and A. F. Robertson. New York: Aldine de Gruyter.
- Doleac, Jennifer L., and Benjamin Hansen. 2020. "The Unintended Consequences of 'Ban the Box': Statistical Discrimination and Employment Outcomes

- When Criminal Histories Are Hidden." *Journal of Labor Economics* 38(2):321–74 (<https://doi.org/10.1086/705880>).
- Dressel, Julia, and Hany Farid. 2018. "The Accuracy, Fairness, and Limits of Predicting Recidivism." *Science Advances* 4(1):eaao5580 (<https://doi.org/10.1126/sciadv.aao5580>).
- Du Bois, W. E. B. 1903. *The Souls of Black Folk*. Chicago: A. C. McClurg & Co.
- Eubanks, Virginia. 2018. *Automating Inequality: How High-Tech Tools Profile, Police, and Punish the Poor*. New York: St. Martin's Press.
- Faber, Jacob William, and Marie-Dumesle Mercier. 2018. "Multidimensional Discrimination in the Online Rental Housing Market: Implications for Families with Young Children." Unpublished paper, New York University, Robert F. Wagner School of Public Service.
- Feagin, Joe R. 1991. "The Continuing Significance of Race: Antiracial Discrimination in Public Places." *American Sociological Review* 56(1):101–16.
- Feagin, Joe R. 2009. *The White Racial Frame: Centuries of Racial Framing and Counter-Framing*. New York: Routledge.
- Fields, Desiree. 2019. "Automated Landlord: Digital Technologies and Post-Crisis Financial Accumulation." *Environment and Planning A: Economy and Space*. OnlineFirst (<https://doi.org/10.1177/0308518X19846514>).
- Finkel, Meryl, and Larry Buron. 2001. "Study on Section 8 Voucher Success Rates: Quantitative Study of Success Rates in Metropolitan Areas." Washington, DC: Office of Policy Development and Research, HUD.
- Freeman, Andrea. 2019. *Skimmed: Breastfeeding, Race, and Injustice*. Stanford, CA: Stanford University Press.
- Fridman, Daniel. 2016. *Freedom from Work: Embracing Financial Self-Help in the United States and Argentina*. Stanford, CA: Stanford University Press.
- Gaddis, S. Michael. 2017. "How Black Are Lakisha and Jamal? Racial Perceptions from Names Used in Correspondence Audit Studies." *Sociological Science* 4:469–89.
- Garboden, Philip M. E. 2021. "Amateur Real Estate Investing." *Journal of Urban Affairs* (<https://doi.org/10.1080/07352166.2021.1904781>).
- Garboden, Philip M. E., and Eva Rosen. 2018. "Talking to Landlords." *Cityscape: A Journal of Policy Development and Research* 20(3).
- Garboden, Philip M. E., Eva Rosen, Stefanie DeLuca, and Kathryn Edin. 2018. "Taking Stock: What Drives Landlord Participation in the Housing Choice Voucher Program." *Housing Policy Debate* 28(6):979–1003.
- Gooden, Susan Tinsley. 1998. "All Things Not Being Equal: Differences in Caseworker Support Toward Black and White Welfare Clients." *Harvard Journal of African American Public Policy* 4:23–33.
- Greif, Meredith. 2018. "Regulating Landlords: Unintended Consequences for Poor Tenants." *City & Community* 17(3):658–74.
- Harris, Cheryl I. 1993. "Whiteness as Property." *Harvard Law Review* 106(8):1707–91 (<https://doi.org/10.2307/1341787>).
- Hartman, Chester, and David Robinson. 2003. "Evictions: The Hidden Housing Problem." *Housing Policy Debate* 14(4):461–501.
- Heckman, James J. 1998. "Detecting Discrimination." *Journal of Economic Perspectives* 12(2):101–16.
- Hepburn, Peter, Renee Louis, and Matthew Desmond. 2020. "Racial and Gender Disparities among Evicted Americans." *Sociological Science* 7:649–62 (<https://doi.org/10.15195/v7.a27>).
- Holzer, Harry J., Steven Raphael, and Michael A. Stoll. 2006. "Perceived Criminality, Criminal Background Checks, and the Racial Hiring Practices of Employers." *The Journal of Law and Economics* 49(2):451–80 (<https://doi.org/10.1086/501089>).
- Karafin, Diana, and Griff Tester. 2007. "Race and the Process of Housing Discrimination." Pp. 153–70 in *The Face of Discrimination: How Race and Gender Impact Work and Home Lives*, edited by V. J. Roscigno. New York: Rowman & Littlefield.
- Kinder, Donald R., and David O. Sears. 1981. "Prejudice and Politics: Symbolic Racism versus Racial Threats to the Good Life." *Journal of Personality and Social Psychology* 40(3):414–31.
- Kohler-Hausmann, Issa. 2019. "Eddie Murphy and the Dangers of Counterfactual Causal Thinking about Detecting Racial Discrimination." *Northwestern University Law Review* 113:1163–1227.
- Korver-Glenn, Elizabeth. 2018. "Compounding Inequalities: How Racial Stereotypes and Discrimination Accumulate across the Stages of Housing Exchange." *American Sociological Review* 83(4):627–56 (<https://doi.org/10.1177/0003122418781774>).
- Krysan, Maria, and Kyle Crowder. 2017. *Cycle of Segregation: Social Processes and Residential Stratification*. New York: Russell Sage Foundation.
- Lacy, Karyn R. 2007. *Blue-Chip Black: Race, Class, and Status in the New Black Middle Class*. Berkeley: University of California Press.
- Lamont, Michèle, Laura Adler, Bo Yun Park, and Xin Xiang. 2017. "Bridging Cultural Sociology and Cognitive Psychology in Three Contemporary Research Programmes." *Nature Human Behaviour* 1(12):866–72 (<https://doi.org/10.1038/s41562-017-0242-y>).
- Lamont, Michèle, and Crystal Marie Fleming. 2005. "Everyday Antiracism: Competence and Religion in the Cultural Repertoire of the African American Elite." *Du Bois Review* 2(1):29–43.
- Lamont, Michèle, and Marcel Fournier. 1992. *Cultivating Differences: Symbolic Boundaries and the Making of Inequality*. Chicago: University of Chicago Press.
- Lamont, Michèle, and Virag Molnar. 2002. "The Study of Boundaries in the Social Sciences." *Annual Review of Sociology* 28:167–95.
- Lamont, Michèle, and Mario Luis Small. 2008. "How Culture Matters: Enriching Our Understanding of Poverty." Pp. 76–102 in *The Colors of Poverty: Why*

- Racial and Ethnic Disparities Persist*, edited by A. C. Lin and D. R. Harris. New York: Russell Sage Foundation.
- Logan, John R., and Brian J. Stults. 2011. "The Persistence of Segregation in the Metropolis: New Findings from the 2010 Census." US2010 Project Report, Washington, DC.
- Loveman, Mara. 1999. "Is 'Race' Essential?" *American Sociological Review* 64(6):891–98 (<https://doi.org/10.2307/2657409>).
- Maalsen, Sophia, and Jathan Sadowski. 2019. "The Smart Home on FIRE: Amplifying and Accelerating Domestic Surveillance." *Surveillance & Society* 17(1/2):118–24 (<https://doi.org/10.24908/ss.v17i1/2.12925>).
- Mallach, Alan. 2010. "Meeting the Challenge of Distressed Property Investors in America's Neighborhoods." New York: Local Initiative Support Coalition (LISC).
- Massey, Douglas S., and Nancy A. Denton. 1993. *American Apartheid: Segregation and the Making of the Underclass*. Cambridge, MA: Harvard University Press.
- Massey, Douglas S., and Garvey Lundy. 2001. "Use of Black English and Racial Discrimination in Urban Housing Markets: New Methods and Findings." *Urban Affairs Review* 36(4):452–69 (<https://doi.org/10.1177/10780870122184957>).
- McCall, Leslie. 2005. "The Complexity of Intersectionality." *Signs: Journal of Women in Culture and Society* 30(2):1771–800 (<https://doi.org/10.4324/9780203890882-11>).
- Morning, Ann. 2011. *The Nature of Race: How Scientists Think and Teach about Human Difference*. Berkeley: University of California Press.
- Noble, Safiya Umoja. 2018. *Algorithms of Oppression: How Search Engines Reinforce Racism*. New York: NYU Press.
- Omi, Michael, and Howard Winant. 2014. *Racial Formation in the United States*, 3rd ed. New York: Routledge.
- Ortiz, Ana Teresa, and Laura Briggs. 2003. "The Culture of Poverty, Crack Babies, and Welfare Cheats: The Making of the 'Healthy White Baby Crisis.'" *Social Text* 21(3):39–57.
- Pager, Devah. 2007. "The Use of Field Experiments for Studies of Employment Discrimination: Contributions, Critiques, and Directions for the Future." *The Annals of the American Academy of Political and Social Science* 609(1):104–33.
- Pager, Devah, and Hana Shepherd. 2008. "The Sociology of Discrimination: Racial Discrimination in Employment, Housing, Credit, and Consumer Markets." *Annual Review of Sociology* 34:181–209.
- Quillian, Lincoln. 2006. "New Approaches to Understanding Racial Prejudice and Discrimination." *Annual Review of Sociology* 32:299–328.
- Quillian, Lincoln. 2008. "Does Unconscious Racism Exist?" *Social Psychology Quarterly* 71(1):6–11 (<https://doi.org/10.1177/019027250807100103>).
- Reed, Maggie E., Linda L. Collinsworth, and Louise F. Fitzgerald. 2005. "There's No Place Like Home: Sexual Harassment of Low Income Women in Housing." *Psychology, Public Policy, and Law* 11(3):439–62 (<https://doi.org/10.1037/1076-8971.11.3.439>).
- Rosen, Eva. 2014. "Rigging the Rules of the Game: How Landlords Geographically Sort Low-Income Renters." *City & Community* 13(4):310–40.
- Rosen, Eva. 2020. *The Voucher Promise: "Section 8" and the Fate of an American Neighborhood*. Princeton, NJ: Princeton University Press.
- Rosen, Eva, and Philip M. E. Garboden. 2020. "Landlord Paternalism: Housing the Poor with a Velvet Glove." *Social Problems* (<https://doi.org/10.1093/socpro/spaa037>).
- Rosenblatt, Peter, and Jennifer E. Cossyleon. 2018. "Pushing the Boundaries: Searching for Housing in the Most Segregated Metropolis in America." *City & Community* 17(1):87–108 (<https://doi.org/10.1111/cico.12288>).
- Rothstein, Richard. 2017. *The Color of Law: A Forgotten History of How Our Government Segregated America*. New York: Liveright.
- Sampson, Robert J., and Charles Loeffler. 2010. "Punishment's Place: The Local Concentration of Mass Incarceration." *Daedalus* 139(3):20–31.
- Sears, David O. 1988. "Symbolic Racism." Pp. 53–84 in *Eliminating Racism: Profiles in Controversy*, edited by P. A. Katz and D. A. Taylor. Boston: Springer US.
- Soss, Joe, Richard C. Fording, and Sanford F. Schram. 2011. *Disciplining the Poor: Neoliberal Paternalism and the Persistent Power of Race*. Chicago: University of Chicago Press.
- Spradley, James P. 1979. *The Ethnographic Interview*. Belmont, CA: Wadsworth Publishing Company.
- Starr, Sonja B. 2014. "Evidence-Based Sentencing and the Scientific Rationalization of Discrimination." *Stanford Law Review* 66(4):803.
- Steenland, Brian. 2006. "Cultural Categories and the American Welfare State: The Case of Guaranteed Income Policy." *American Journal of Sociology* 111(5):1273–326 (<https://doi.org/10.1086/499508>).
- Stevenson, Megan T., and Jennifer L. Doleac. 2020. "Algorithmic Risk Assessment in the Hands of Humans." SSRN Scholarly Paper. ID 3513695. Rochester, NY: Social Science Research Network.
- Taylor, Keeanga-Yamahtta. 2019. *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership*. Chapel Hill: University of North Carolina Press.
- Tester, Griff. 2008. "An Intersectional Analysis of Sexual Harassment in Housing." *Gender & Society* 22(3):349–66 (<https://doi.org/10.1177/0891243208317827>).
- Tilly, Charles. 1999. *Durable Inequality*. Berkeley: University of California Press.
- Trounstine, Jessica. 2018. *Segregation by Design: Local Politics and Inequality in American Cities*. New York: Cambridge University Press.
- Turner, Margery Austin. 1992. "Discrimination in Urban Housing Markets: Lessons from Fair Housing Audits." *Housing Policy Debate* 3(2):183–215 (<https://doi.org/10.1080/10511482.1992.9521096>).

- Turner, Margery Austin, and Stephen L. Ross. 2005. "How Racial Discrimination Affects the Search for Housing." Pp. 81–100 in *The Geography Of Opportunity: Race and Housing Choice in Metropolitan America*, edited by X. D. S. Briggs. Washington, DC: Brookings Institution Press.
- Turner, Margery Austin, Stephen L. Ross, George C. Galster, and John Yinger. 2002. *Discrimination in Metropolitan Housing Markets*. Washington, DC: U.S. Department of Housing and Urban Development.
- Turner, Margery Austin, Robert Santos, Diane K. Levy, Doug Wissoker, Claudia Aranda, and Rob Pitingolo. 2013. *Housing Discrimination Against Racial and Ethnic Minorities*. Washington, DC: U.S. Department of Housing and Urban Development.
- United States Department of Housing and Urban Development v. Facebook Inc.*
- Wacquant, Loïc. 1997. "Three Pernicious Premises in the Study of the American Ghetto." *International Journal of Urban and Regional Research* 21(2):341–53.
- Western, Bruce, and Christopher Wildeman. 2009. "The Black Family and Mass Incarceration." *The ANNALS of the American Academy of Political and Social Science* 621(1):221–42.
- Wherry, Frederick F. 2012. *The Culture of Markets*. Cambridge, UK: Polity Press.
- Wherry, Frederick F., Kristin S. Seefeldt, and Anthony S. Alvarez. 2019. *Credit Where It's Due: Rethinking Financial Citizenship*. New York: Russell Sage Foundation.
- Wienk, Ronald E. 1979. *Measuring Racial Discrimination in American Housing Markets: The Housing Market Practices Survey*. Washington, DC: U.S. Department of Housing and Urban Development.
- Wilson, William Julius. 1987. *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*. Chicago: University of Chicago Press.
- Wilson, William Julius. 1999. *The Bridge over the Racial Divide: Rising Inequality and Coalition Politics*. Berkeley: University of California Press.
- Wozniak, Abigail. 2014. "Discrimination and the Effects of Drug Testing on Black Employment." *The Review of Economics and Statistics* 97(3):548–66 (https://doi.org/10.1162/REST_a_00482).
- Yeung, King-To, and John Levi Martin. 2003. "The Looking Glass Self: An Empirical Test and Elaboration." *Social Forces* 81(3):843–79 (<https://doi.org/10.1353/sof.2003.0048>).
- Yinger, John. 1998. "Housing Discrimination Is Still Worth Worrying About." *Housing Policy Debate* 9(4):893–927.
- Eva Rosen** is an Assistant Professor at the McCourt School of Public Policy at Georgetown University. She holds a PhD in Sociology and Social Policy from Harvard University. Rosen's work examines the creation, experience, and persistence of urban poverty, focusing on the role that housing policy and supply-side actors such as private landlords play in shaping the housing landscape for low-income renters.
- Philip M. E. Garboden** serves as the HCRC Professor in Affordable Housing Economics, Policy, and Planning at the University of Hawai'i at Mānoa. He holds a PhD in Sociology from Johns Hopkins University. His work considers how the behavior, ideologies, and identities of supply side actors, primarily landlords and developers, impacts the lives of poor families in American cities.
- Jennifer E. Cossyleon** studies urban poverty and inequality and local social movements through an intersectional gender, race, and class lens. In particular, she examines how social systems operate to marginalize Black, Brown, and immigrant people, and the often transformative processes through which these same groups collectively organize. Her research informs policy, advocacy, and organizing practice. She has a PhD from Loyola University Chicago in Sociology and is currently a Mellon/ACLS Public Fellow and Policy and Advocacy Advisor at Community Change.