

The Effect of Source of Income Policies on Recipients of Non-Voucher Categories of Protected Income

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Abstract

Source of income laws prohibit landlords from discriminating against rental housing applicants based on reported income sources. Such laws are now in force in more than 20 states and 100 local jurisdictions. Prior research has focused on their impact on recipients of Housing Choice Vouchers; this paper provides the first examination of their effects on recipients of non-voucher categories of protected income, including Supplemental Security Income and welfare payments. Using American Community Survey microdata from 2006 to 2021, aggregated to the Consistent Public Use Microdata Area-by-year level, and a robust event-study estimator, the analysis estimates intent-to-treat effects on residential mobility, gross rent, household size, and crowding for likely-affected renters. Estimated effects are uniformly close to zero across all four outcomes. The mobility estimates are precise enough to rule out increases above 2 to 3 percentage points, equivalent to relative increases above 10% to 13% given a baseline mobility rate of 22%. The estimates indicate that, in nationally representative survey data, source of income laws do not generate large detectable aggregate changes for non-voucher protected-income recipients on the housing margins observable in the American Community Survey.

Keywords: source of income laws; fair housing; residential mobility; public assistance.

JEL classification: R28; R23; J14; I38.

Statements and Declarations

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Introduction

Landlords regularly screen rental housing applicants on the basis of income. In addition to ensuring that applicants have sufficient resources to make regular rental payments, landlords also consider the *source* of applicants' income when making lease decisions. In qualitative and survey research, some landlords express a hesitancy to extend lease offers to applicants who report income from public assistance programs (Garboden et al., 2018; Cunningham et al., 2018; Tighe et al., 2017). In response to these discriminatory practices, more than 20 states and 100 county and local jurisdictions in the United States have enacted source of income (SOI) policies. These policies prohibit landlords from screening rental housing applicants on the basis of their reported income sources. Advocates of such policies argue that they expand the range of housing opportunities available to vulnerable populations and reduce residential segregation (Poverty & Race Research Action Council, 2020). However, opponents of these policies argue that they impose administrative burdens on landlords and restrict their ability to effectively screen applications (NMHC/NAA Joint Legislative Program, 2014).

A growing literature has explored the effect of SOI policies on Housing Choice Voucher (HCV) program participants (Freeman and Li, 2014; Ellen et al., 2023). SOI policies, however, cover a wide range of other public income sources, including Social Security, Supplemental Security Income (SSI), and other public assistance programs. This paper contributes to the literature on SOI policies by examining the impact of such policies on the broader population of non-HCV protected income (PI) recipients. The focus is on recipients of SSI and public assistance programs such as Temporary Assistance for Needy Families (TANF). Beneficiaries of these and other public assistance programs constitute a substantially larger population than HCV recipients. In 2022, more than 7.5 million Americans received benefits from SSI (Social Security Administration, 2023) and about 2.4 million people received benefits from TANF (Brown, 2025). By contrast, roughly 5.2 million people participated in the HCV program in the same year (USAFacts, 2023). Understanding the impact of SOI policies on the broader population of PI recipients is important for evaluating the overall effectiveness and potential unintended consequences of these policies. These populations may face different types or degrees of rental housing discrimination, and their incentives for information disclosure during the application process may differ from those of HCV participants.

Structural differences in how these programs operate may also lead to differential effects of SOI policies across recipient populations.

Drawing on data from the American Community Survey (ACS), the analysis estimates the relationship between SOI policies and measures of mobility and household characteristics among renters likely to be affected by such policies, using an event-study research design. Two primary definitions of likely-affected renters are considered in the main analysis, both focused on individuals who report income from either SSI or welfare programs.¹ The analysis also covers an alternative sample of renters who are less likely to receive HCVs (adult renters in poverty with rent burdens of 41% or more), motivated by the absence of a direct HCV identifier in the ACS; results for this sample are reported and discussed in OSA Table 2, p. 4, and OSA Figure 1, p. 5. All outcomes are mapped to the Consistent Public Use Microdata Area (ConsPUMA)-by-year level and merged with information on the enactment of SOI policies across jurisdictions in the United States. In 2021, the broader any-PI sample represents approximately 5.3 million adult renters reporting SSI or welfare income, mapped to 1,078 ConsPUMAs across the United States.

The analysis employs a modern event-study estimator proposed by de Chaisemartin and D'Haultfoeuille (2024), which is robust to methodological concerns about the estimation of event-study models via Ordinary Least Squares (OLS). Pre-trend tests indicate that key outcomes are not trending differentially before policy enactment in jurisdictions that eventually adopt SOI policies, supporting a causal interpretation of the research design.

The analysis focuses on mobility because SOI policies operate at the rental-application stage, where they are intended to alter the set of rental units for which protected-income renters can successfully compete. Mobility is therefore interpreted as the ACS-observable realized-choice margin most directly linked to this mechanism, not as an unambiguously welfare-improving outcome: a move may reflect improved access to preferred housing, but it may also reflect instability or displacement. Estimated mobility effects are uniformly close to zero and precise enough to rule out increases above 2 to 3 percentage points, equivalent to relative increases above 10% to 13%

¹While the ACS includes information on income from other sources such as retirement benefits, which in principle are protected by SOI policies, the demographic composition and propensity for experiencing SOI discrimination for households with substantial earnings from such sources likely differ from the income sources considered here. However, individuals receiving Social Security payments are considered separately in Online Supplemental Appendix (OSA) Table 1, p. 2.

given an average mobility rate among renters with protected income of roughly 22%. Because rental-application disclosure behavior is not observed in standard household surveys including the ACS, the estimates correspond to intent-to-treat effects; an attenuation sensitivity exercise reported in OSA Table 3, p. 6, illustrates how undetectable effects on the disclosing subgroup could in principle reconcile null aggregate estimates with non-trivial responses among renters who do disclose.

This study contributes to the growing literature on SOI policies by providing the first analysis of whether these policies generate population-scale changes in realized housing choices for recipients of non-voucher categories of protected income. This population comprises millions of renters whose response to SOI protections may differ substantially from HCV recipients. The null estimates limit the scope for large aggregate relocation-mediated effects in these data, while leaving open application, search, enforcement, or subgroup effects that cannot be observed in the ACS. Future research using audit study methods or administrative data linking rental applications to housing outcomes could shed further light on these questions.

Background

Applicants for rental housing are required to submit applications to prospective landlords. Such applications generally ask applicants to report their income to ensure that they can make regular rental payments. In reporting their income, applicants are often required to disclose information about the source of their income, by listing employers, providing pay stubs, etc. In addition to signaling the likely future reliability of earnings, and thus ability to pay rent, landlords view SOI as a proxy for other, unobservable characteristics such as general tenant desirability (Tighe et al., 2017; Rosen, 2020).

Different types of PI sources covered under SOI policies may elicit differing responses on the part of landlords. As a class of PI, HCVs differ from other PI categories in several important ways. First, accepting a rental application from an HCV recipient entails interacting with the local housing agency in order to receive subsidized rental payments. This process also entails inspections of rental housing units to ensure they meet program requirements (U.S. Department of Housing and Urban Development, 2025). Qualitative literature suggests that for some landlords, these housing

agency interactions can be time-consuming and otherwise onerous, and may prompt landlords to avoid renting to HCV holders (Greenlee, 2014). Landlords may also harbor concerns that HCV holders themselves may be undesirable tenants who may be more likely to engage in criminal activity or damage property. These perceptions have been documented across a number of qualitative and survey or field experiment-style studies (Cunningham et al., 2018; Garboden et al., 2018; Rosen, 2020).

For other protected classes of income, landlord perceptions are less well documented. In general, many of the tenant-specific concerns such as potential criminality and poor property upkeep that landlords raise regarding renting to HCV recipients also apply to other welfare program participants. In the case of disability-related benefits, the literature on discrimination against disabled applicants in the rental housing process is informative. Here, Aranda (2015) finds that rental housing applicants in the United States who use a wheelchair or who are deaf or hard of hearing experience discrimination and frictions throughout the rental application process. In an international context, Fumarco (2017) and Verhaeghe et al. (2016) document discrimination against visually-impaired and blind applicants. Recipients of PI categories such as Social Security Disability Insurance (SSDI), which signal the disability status of rental applicants, may experience similar discrimination.

A growing literature has explored the impact of SOI policies on HCV recipients and the local housing agencies which administer the HCV program. Freeman (2012) finds that SOI policies increased voucher utilization rates for local housing agencies. Freeman and Li (2014) provide suggestive evidence that SOI policies are associated with decreases in the average poverty rates in the Census tracts in which HCV recipients live. A more recent study by Ellen et al. (2023) finds that in the years following SOI policy adoption, HCV recipients who move tend to do so into neighborhoods with lower poverty rates. The research on SOI policy impacts on non-HCV populations is limited. One exception is Han (2024), who uses housing agency-level data to assess the impact of SOI policies on residents in public housing. This study finds that SOI policies are associated with a decline in the flow of new residents into public housing and a decline in the share of public housing residents that are in poverty.

The analysis below reports estimated effects on a range of outcomes including mobility, gross

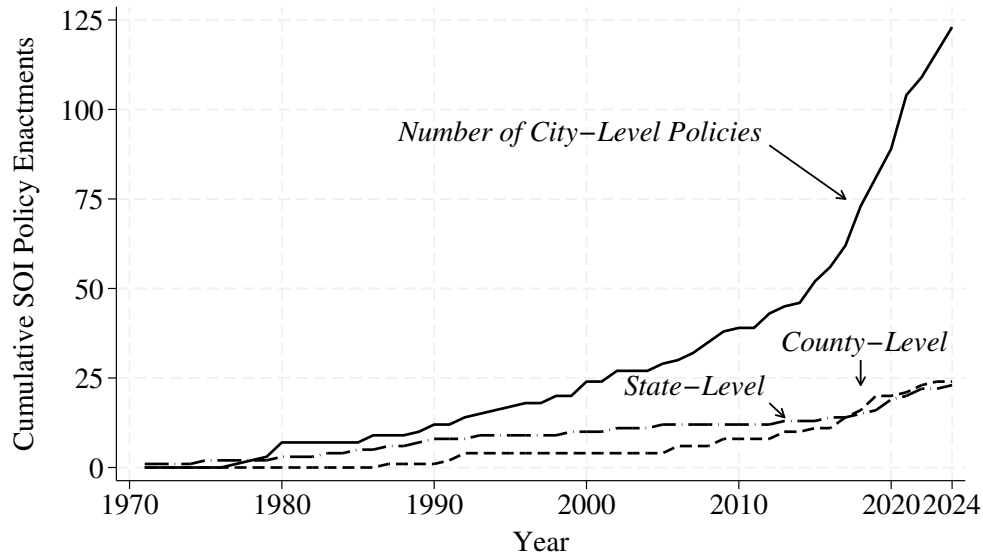


Figure 1 *SOI Policy Enactment over Time.* Cumulative SOI policy enactments are plotted by jurisdiction type (N=170 enactments through 2024). Solid, dashed, and long-dash-dot lines denote city-, county-, and state-level policies. OSA Tables 4 and 5, pp. 8–12, list policies used in the 2006 to 2021 analysis window. Sources: SOI policy enactment data compiled from Poverty & Race Research Action Council (2026); verified against Bell et al. (2018) and Teles and Su (2022).

rent, household size, and crowding. As noted above, mobility is given primary emphasis as the realized-choice margin most directly tied to whether SOI laws changed the housing choices available to protected-income renters, and is interpreted as a revealed behavioral margin rather than as a welfare measure per se. Gross rent, household size, and crowding are reported as components of the realized housing bundle.²

Data and Methods

SOI policy enactment dates across jurisdictions in the United States are drawn from detailed records collected by Poverty & Race Research Action Council (2026). This information, widely cited in other recent studies on SOI policies, covers enactment at the state, county, and city level.

While these records are primarily concerned with policies covering HCVs, they also list SOI poli-

²An alternative outcome considered in the HCV literature is the locational character of moves, for example, whether moves shift recipients into lower-poverty neighborhoods, as in Ellen et al. (2023). The ACS does not provide pre- and post-move geography at the tract- or neighborhood-level resolution required for such an analysis. As a result, the analysis cannot test whether SOI policies changed destination quality among the subset of renters who moved, even if gross mobility did not change detectably.

cies that either explicitly do not cover HCVs or that were later changed via amendment or judicial review to remove HCV coverage. These records serve as the basis of SOI policy tables compiled by Bell et al. (2018) and Teles and Su (2022), against which the policy records for this study have been checked.³

Figure 1 plots the cumulative number of enacted SOI policies through each year, separately by jurisdiction type. Table 1 reports summary statistics for the sample of SOI policies included in this study, with a focus on policies enacted during the 2006–2021 time period. Panel A reports 145 total SOI policy enactments through 2021, while Panel B disaggregates that total by enactment-year bin: 45 pre-2006 enactments and 100 enactments within the 2006–2021 sample window. OSA Table 4, pp. 8–11, lists all jurisdictions with SOI policies enacted during the sample period along with enactment years; OSA Table 5, p. 12, lists jurisdictions with SOI policies enacted prior to the start of the sample period.

American Community Survey (ACS) Data

The analysis sample is constructed from ACS microdata covering 2006 to 2021 (Ruggles et al., 2025), restricted to adults ages 18 or older who rent their housing. Protected income (PI) is defined as any income received from SSI and welfare payments, including TANF, General Assistance, and other welfare programs.⁴ Two samples of likely-affected renters are used in the main-text analysis: (1) renters with any positive PI from SSI or welfare, hereafter referred to as the any PI sample; and (2) renters for whom PI accounts for 50% or more of total reported personal income, hereafter the 50% or more PI sample. The any PI sample is the default reference sample for tables and figures in the main text unless explicitly noted otherwise. As noted above, the OSA also considers an alternative sample of renters who are less likely to receive HCVs (pp. 3–5). Table 2 shows that approximately 6% of renters report any PI, while 4% of renters have 50% or more of their income from protected sources.

³For more discussion of SOI policies and lists of the policies used in the 2006 to 2021 analysis window, see OSA Figure 2 and OSA Tables 4 and 5, pp. 7–12.

⁴While the Annual Social and Economic Supplement (ASEC) of the Current Population Survey contains more detailed information on income, the ASEC lacks the sample sizes of the ACS and crucially offers less granular geographic identifiers than the ACS. The ability to observe ConsPUMAs in the ACS allows for including more SOI policy variation at the county and city levels; county identifiers are available for fewer than half of households in the Integrated Public Use Microdata Series (IPUMS) ASEC extracts.

Table 1 *Summary Statistics for SOI Policies*

Panel A: Cumulative Number of SOI Policy Enactments, 1971 through 2021	
State-Level	20
County-Level	21
City-Level	104
<i>Total</i>	145
Panel B: Number of Policies by Enactment Year	
Pre-2006	45
2006–2007	5
2008–2019	67
2020–2021	28
Panel C: Policies Enacted from 2008 to 2019	
State-Level	4
County-Level	14
City-Level	49
<i>Total</i>	67
Panel D: Treated ConsPUMAs over Time	
Cumulative Treated ConsPUMAs as of 2006	318
Cumulative Treated ConsPUMAs as of 2021	570
Total ConsPUMAs in Full Panel	1,078
Panel E: Population of Likely-Affected Renters in Treated ConsPUMAs	
Estimated Total Likely-Affected Population (2006)	1,422,520
Estimated Total Likely-Affected Population (2021)	3,091,760

Notes: For a list of SOI policies used in the 2006 to 2021 analysis window, see OSA Tables 4 and 5, pp. 8–12. Panel A and Panel B summarize N=145 SOI policy enactments through 2021. Panel C reports SOI policies enacted from 2008 to 2019, the enactment window over which the post-treatment event-study coefficients corresponding to Eq. (1) are estimated. In Panel E, likely-affected renters refers to the subset of the baseline any PI sample residing in treated ConsPUMAs at each snapshot. Panel D reports cumulative counts of treated ConsPUMAs at two snapshots in time and the total size of the full ConsPUMA panel; the 2006 and 2021 figures are stocks, not flows, and are not additive. Sources: SOI policy enactment data compiled from Poverty & Race Research Action Council (2026); ConsPUMA and renter-population counts computed from American Community Survey microdata via Integrated Public Use Microdata Series (IPUMS) USA (Ruggles et al., 2025).

Table 2 *Summary Statistics for ConsPUMA-Level Analysis Sample*

Panel A: All Renters	Mean	10th Pct.	90th Pct.
Employment Rate	0.47	0.37	0.57
Poverty Rate	0.25	0.12	0.39
Percent Non-White	0.37	0.10	0.68
Fraction Over Age 65	0.08	0.04	0.12
Percent with Any Move	0.28	0.15	0.40
Percent of Renters with...			
Any PI	0.06	0.02	0.09
PI $\geq$ 50% of Total Income	0.04	0.01	0.06
Panel B: Mobility Rates for Likely-Affected Renters			
Pct. Moved in Past Year with Any PI	0.23	0.04	0.43
Pct. Moved in Past Year with PI $\geq$ 50% of Total Income	0.22	0.00	0.46

Notes: Summary statistics for the Consistent Public Use Microdata Areas (ConsPUMA)-by-year analysis sample. This sample comprises 1,078 ConsPUMAs covering 2006 to 2021 (N=17,248 ConsPUMA-year cells). The sample across both panels is restricted to individuals who report living in rental housing and is collapsed to the ConsPUMA-year level using person-level weights. Protected income (PI) includes SSI and welfare payments. In Panel B, mobility rates are reported within the indicated population (e.g., in Panel B, Row 1, the proportion of adults with any PI who report moving in the past year is 0.23). Sources: American Community Survey microdata via IPUMS USA (Ruggles et al., 2025).

To balance sample size constraints with geographic granularity, the ACS data are aggregated to the Consistent Public Use Microdata Area (ConsPUMA) by year level. These geographic units are formed by combining sets of Census-defined 2010 PUMAs that align with sets of 2000-vintage PUMAs. The 0010 version of ConsPUMAs provided by IPUMS USA is used; this is the most granular geographic unit of measurement that is available for all observations and consistently defined over the entire 2006–2021 sample period.⁵ While county identifiers are available for a subset of observations in the ACS, this is generally limited to larger counties, and within-unit sample sizes are small. Because all observations in the ACS are matched to a ConsPUMA, this unit of analysis is well suited for the present purposes. ConsPUMAs are generally larger than counties; in 2010, the median ConsPUMA had a population of approximately 157,000 people.

For individual-level outcomes, all ConsPUMA-by-year statistics are weighted using person-

⁵As of writing, ACS data are available via IPUMS through 2023; however, the CPUMA0010 variable that identifies ConsPUMAs is only available through 2021, so 2021 is the final year included in the sample. Because ConsPUMAs and 2020-vintage PUMA boundaries are not the same, attempting to extend the panel through 2023 using 2020-vintage PUMA boundaries for 2022 and 2023 presents difficulties in consistently identifying treated areas over time (i.e., a jurisdiction that treats a given ConsPUMA during the 2006–2021 period may be included in a separate 2020-vintage PUMA, leaving the other jurisdictions in its prior ConsPUMA potentially untreated).

level weights, while household weights are used for household-level variables. Time-varying covariates describing the demographic composition of the broader renter population are also constructed at the ConsPUMA-year level. The resulting analysis sample covers 1,078 ConsPUMAs across 2006 to 2021, for 17,248 ConsPUMA-year cells, and is summarized in Table 2.

Mapping SOI Policies to ConsPUMAs

ConsPUMAs nest cleanly within each state. When a state enacts an SOI policy in a given year, all ConsPUMAs within that state are counted as treated by that policy. Mapping SOI policies enacted at the county or city level is less straightforward because the relationship between these geographic units depends on the population size of a given county or city. Larger jurisdictions may be divided into multiple ConsPUMAs, while smaller jurisdictions may be combined to form a single ConsPUMA. To account for these relationships, all jurisdictions with SOI policies are first mapped to 2010-vintage PUMAs defined by the Census Bureau. This step uses population shares provided by the Missouri Census Data Center (Missouri Census Data Center, 2014), which report the fraction of each 2010-vintage PUMA's population located within each treated jurisdiction. A 2010-PUMA is considered treated by a given SOI policy if the jurisdiction enacting that policy accounts for 50% or more of that 2010-PUMA's population. Policies are then mapped to the ConsPUMA level using a crosswalk provided by IPUMS USA.

A ConsPUMA-by-year level measure of SOI policy treatment status covering the years 2006 to 2021 is then constructed. A ConsPUMA is considered treated by the *first* SOI policy enacted within its borders at any jurisdictional level. The SOI treatment measure is allowed to be non-absorbing (i.e., switch from 1 to 0) when a jurisdiction enacts an SOI policy that is later removed or preempted. If removal or preemption occurs within the next calendar year, the affected areas are not considered treated by those policies. Austin adopted a local SOI ordinance in 2014 that became effective in 2015 and was preempted by Texas legislation in 2015; Dallas adopted a local SOI ordinance in 2016 after that state preemption, so it is listed in the policy documentation but is not counted as creating treated ConsPUMA-years. When removal or preemption occurs more than one calendar year after a policy's initial enactment, the area is considered treated for the duration between enactment and removal. OSA Figure 2, p. 7, maps the spatial distribution of

SOI policies across the contiguous United States as of the end of 2024, with policies mapped to the ConsPUMA level. The map includes 1,066 ConsPUMAs; 620 are treated and 446 are untreated as of 2024.

Empirical Strategy

The estimated effects of SOI policies on renters with protected sources of income are obtained from an event-study research design. Using data at the ConsPUMA c by year y level, the baseline specification is:

$$Y_{cy} = \alpha_0 + \sum_{\substack{j=-m \\ j \neq 0}}^m \alpha_j SOI Policy_{c,t+j} + X'_{cy} \beta + \gamma_c + \tau_y + \epsilon_{cy} \quad (1)$$

where Y_{cy} is the ConsPUMA-by-year level outcome of interest and γ_c and τ_y denote ConsPUMA and year fixed effects, respectively. $SOI Policy_{c,t+j}$ is an event-time indicator indexed by j relative to year t , the final year before an SOI policy is enacted in ConsPUMA c . The main specification uses an event-time window of $m = 3$ years. Event time $j = 0$ is omitted as the reference period and is normalized to zero in the event-study figures; the first post-treatment coefficient ($j = 1$) corresponds to the enactment year. The vector X_{cy} contains time-varying covariates, including average employment and poverty rates, as well as shares of the renter population in each ConsPUMA and year that are non-white, high school graduates, and over the age of 65. The robust estimator developed by de Chaisemartin and D'Haultfœuille (2024) (hereafter dCDH) is used to generate all event-study results. The dCDH estimator is well-suited to this empirical setting because it can handle binary, non-absorbing treatments and addresses methodological concerns about estimation of event-study models via OLS. Equation (1) fixes ideas; in practice, the dCDH estimator (like most modern comparable estimators) constructs event-time estimates as weighted averages of group-specific difference-in-differences (DiD) comparisons. The OSA provides additional discussion of the dCDH estimator, pp. 13–14.

The unit of estimation and inference is the ConsPUMA-by-year cell, with outcomes computed from the underlying ACS microdata using person-level weights for individual outcomes and household-level weights for household outcomes and standard errors clustered at the ConsPUMA

level; OSA Table 6, p. 15, reports cell-size diagnostics across samples. The covariates in X_{cy} are computed from the broader ACS renter population and serve as slow-moving local renter-market controls; the OSA discusses the covariate set in further detail and reports no-covariate mobility estimates in OSA Table 7, p. 16. Identification of the intent-to-treat effect rests on conditional parallel trends, no anticipation, limited geographic spillovers across ConsPUMAs, and a stable definition of treatment across jurisdictions and time; each assumption is discussed in the OSA, p. 14.

The reported sample size for event-study specifications is the estimation panel, with 760 ConsPUMAs observed across 16 years, or 12,160 ConsPUMA-year cells. It excludes the 318 ConsPUMAs already treated in 2006 and includes 252 ConsPUMAs first treated during 2008–2021 plus 508 ConsPUMAs not treated by 2021. Estimating three post-treatment coefficients requires enactment in 2019 or earlier, so the post-treatment estimates are identified from the 195 ConsPUMAs first treated between 2008 and 2019, across 12 states. Estimating three pre-treatment coefficients requires four years of pre-enactment data, because each coefficient is estimated relative to the year immediately before a given ConsPUMA c is treated; the pre-treatment placebo estimates are therefore identified from the subset of these ConsPUMAs first treated in 2010 or later. Table 1 summarizes time variation in the enactment of SOI policies; Panel C reports SOI policies enacted from 2008 to 2019, the window over which the post-treatment coefficients corresponding to Eq. (1) are estimated, by jurisdiction type.

Results

Table 3 reports estimated effects of SOI policies on the proportion of renters who report moving in the past year. In Column (1), the sample is restricted to adult renters with any positive PI from SSI or welfare over the past year (the any PI sample). In Column (2), the sample is further restricted to renters for whom PI accounts for 50% or more of their total personal income (the 50% or more PI sample). Panel A reports event-study estimates following Eq. (1). The p -value from a joint significance test of the pre-treatment coefficients exceeds 0.50 in both columns, indicating that mobility was not trending differentially in treated as compared to control ConsPUMAs prior to SOI policy enactment and supporting a causal interpretation of the post-treatment estimates. In the post-treatment period, point estimates are uniformly close to zero and not statistically significant; the

Table 3 *SOI Policies and Mobility for Likely-Affected Renters*

	(1) Any PI	(2) PI $\geq$ 50%
Panel A: Event Study Estimates		
$t = -3$	-0.004 (0.016)	-0.023 (0.024)
$t = -2$	0.002 (0.014)	-0.001 (0.022)
$t = -1$	-0.022 (0.018)	-0.028 (0.024)
$t = 1$	0.016 (0.013)	-0.001 (0.016)
$t = 2$	0.011 (0.013)	0.007 (0.014)
$t = 3$	0.001 (0.013)	-0.009 (0.015)
Panel B: Post-Treatment Average Effect		
Source of Income Policy	0.009 (0.011)	-0.001 (0.012)
Pre-Treatment Joint Sig. Test P-Value	0.512	0.544
Observations	12,160	12,160
Mean(Outcome)	0.229	0.218

Notes: Sample comprises ACS data aggregated to the ConsPUMA-by-year level from 2006 to 2021 using person-level weights. Columns correspond to two definitions of adult renters potentially affected by SOI policies. In Column (1), the sample is restricted to individuals with positive protected income (PI) from SSI or welfare (the any PI sample); in Column (2), the sample is restricted to individuals for whom PI accounts for 50% or more of total personal income (the 50% or more PI sample). The reported sample size is the event-study treatment panel described in the Empirical Strategy section, with 760 ConsPUMAs observed across 16 years after excluding ConsPUMAs already treated in 2006 (N=12,160 ConsPUMA-year cells). All specifications include ConsPUMA and year fixed effects and ConsPUMA-level time-varying covariates: employment rate, poverty rate, and shares of the renter population that are non-white, high-school graduates, and over the age of 65. Standard errors clustered at the ConsPUMA level are reported in parentheses. Sources: American Community Survey microdata via IPUMS USA (Ruggles et al., 2025); SOI policy enactment data compiled from Poverty & Race Research Action Council (2026).

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

average post-treatment effect is summarized in Panel B.

Figure 2 plots the corresponding event-study graphs. OSA Table 2, p. 4, and OSA Figure 1, p. 5, report the same specification estimated for a sample of adult renters who are less likely to receive HCVs, while still being affected by SOI policies, motivated by the absence of a direct HCV identifier in the ACS, and find the same null pattern.

Precision of the Mobility Estimates

The estimates in Table 3 indicate that SOI policies are not associated with large changes in overall mobility across likely-affected renters. Table 4 reports the maximum mobility increase that the precision of the post-treatment average estimates can rule out. The upper bound of each 95% confidence interval (CI) is divided by the respective baseline mobility rate within each sample to produce an upper-bound effect in percentage terms (final column). The mobility estimates are precise enough to rule out increases above 13.1% for renters with any PI and 10.5% for the 50% or more PI sample. OSA Table 8, p. 17, reports the corresponding precision figure for the alternative no-voucher-proxy sample (an upper-bound increase of 5.9%), and OSA Table 9, p. 17, reports the corresponding attenuation sensitivity exercise for that sample.

Table 4 *Precision of the Mobility Estimates from Table 3*

Precision of Estimates from Table 3				
	Point Estimate	95% CI	Mean(Y)	U.B. Effect (%)
Any PI	0.009	[-0.012, 0.030]	0.229	13.1%
PI $\geq$ 50%	-0.001	[-0.025, 0.023]	0.218	10.5%

Notes: The table reports post-treatment average effect estimates from Panel B of Table 3 along with corresponding 95% confidence intervals (CI). N=12,160 ConsPUMA-year cells in the event-study treatment panel. The *U.B. Effect (%)* column reports the maximum implied effect in percentage terms, given by dividing the upper bound of the CI by the sample average outcome. Sources: American Community Survey microdata via IPUMS USA (Ruggles et al., 2025); SOI policy enactment data compiled from Poverty & Race Research Action Council (2026).

Because rental-application disclosure behavior is not observed in the ACS, the intent-to-treat estimates reported here mechanically attenuate relative to the average effect on the (unobserved) subgroup of renters who would actually disclose protected income to a landlord. OSA Table 3, p. 6, reports an attenuation sensitivity exercise that illustrates the scope of this attenuation under hypothetical disclosure shares. The exercise is mechanical, not estimated, and the resulting figures

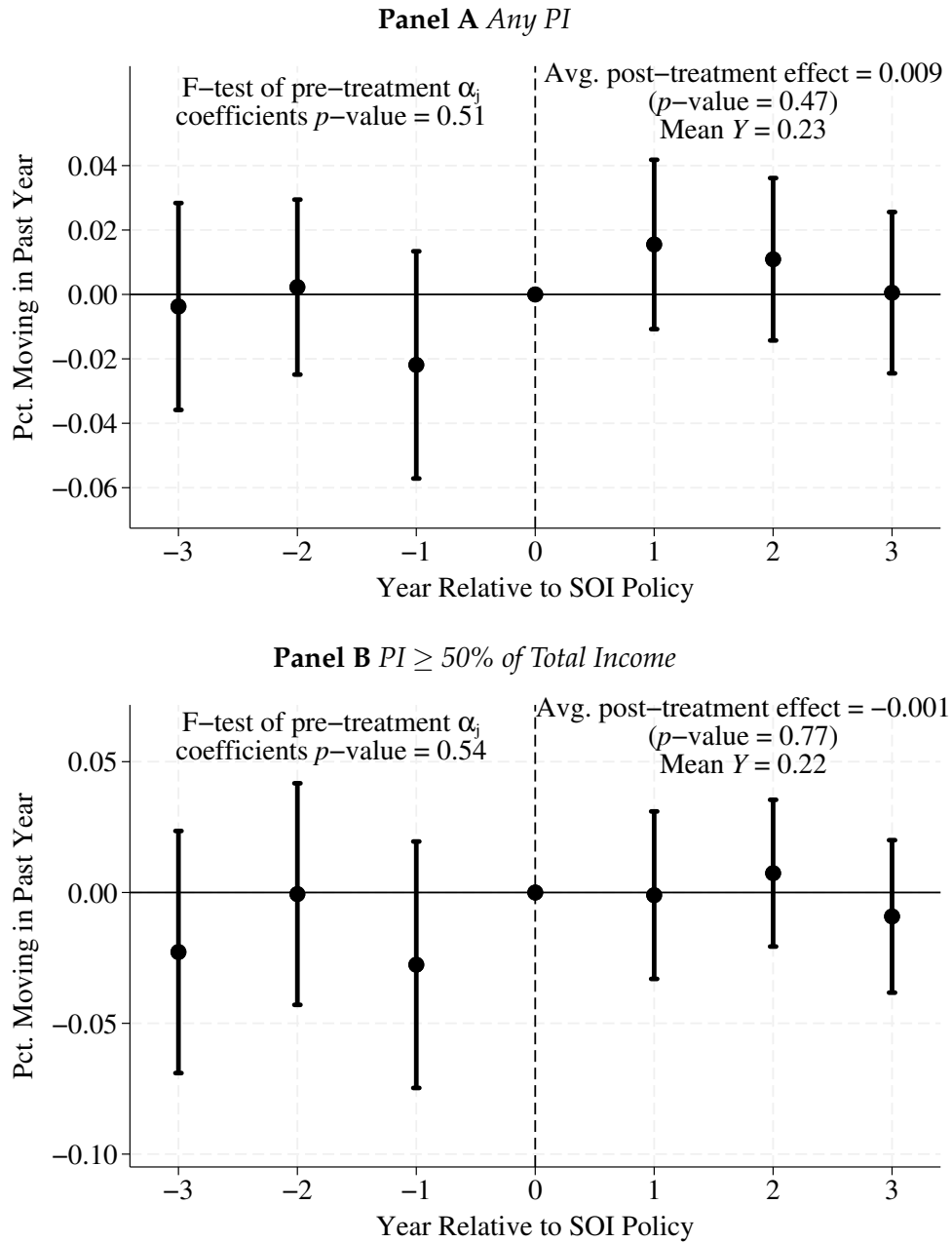


Figure 2 *SOI Policies and Mobility for Likely-Affected Renters.* Event-study estimates correspond to Eq. (1) for the two likely-affected samples in Table 3. The estimation sample matches that table (N=12,160 ConsPUMA-year cells). Vertical bars are 95% confidence intervals based on standard errors clustered at the ConsPUMA level. The corresponding event-study graph for the alternative no-voucher-proxy sample appears in OSA Figure 1, p. 5. Sources: American Community Survey microdata via IPUMS USA (Ruggles et al., 2025); SOI policy enactment data compiled from Poverty & Race Research Action Council (2026).

are not interpreted as effects on the treated; they are reported only to clarify how a non-disclosure margin could in principle reconcile null aggregate estimates with non-trivial responses among renters who do disclose.

Household Characteristics and Alternative Sample Definitions

Table 5 *SOI Policies and Housing-Related Outcomes*

	(1) Gross Rent	(2) HH Size	(3) People per Bedroom
Panel A: Event Study Estimates			
$t = -3$	0.34 (39.74)	0.227 (0.189)	0.047 (0.078)
$t = -2$	-37.92 (36.47)	-0.125 (0.106)	-0.010 (0.048)
$t = -1$	-57.31* (33.52)	0.076 (0.137)	0.058 (0.045)
$t = 1$	-64.42* (36.03)	0.017 (0.134)	0.040 (0.057)
$t = 2$	-24.11 (41.63)	-0.211* (0.115)	-0.034 (0.053)
$t = 3$	3.35 (37.49)	0.022 (0.126)	0.061 (0.059)
Panel B: Post-Treatment Average Effect			
Source of Income Policy	-28.39 (29.71)	-0.057 (0.103)	0.022 (0.044)
Pre-Treatment Joint Sig. Test P-Value	0.321	0.224	0.551
Observations	12,160	12,160	12,160
Mean(Outcome)	1,063.74	2.759	1.356

Notes: Sample matches the any PI definition from Table 3, Column (1); see table notes there for specification details. All outcome variables are conditional on the renter having moved in the past year. The reported sample size uses the same event-study treatment panel as Table 3 (N=12,160 ConsPUMA-year cells). Standard errors clustered at the ConsPUMA level are reported in parentheses. Sources: American Community Survey microdata via IPUMS USA (Ruggles et al., 2025); SOI policy enactment data compiled from Poverty & Race Research Action Council (2026).

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Table 5 reports estimated effects of SOI policies on three components of the realized housing bundle among likely-affected renters who moved in the past year: gross rent, including utilities,

average household size, and people per bedroom. These variables are components of the realized housing bundle rather than stand-alone welfare measures. If SOI protections materially relax application-stage constraints, affected renters may respond not only by moving more or less often, but also by selecting different rent-space tradeoffs or less crowded living arrangements when they move. Because the ACS observes current housing outcomes rather than applications, rejected units, or search processes, these estimates should be read as tests for detectable changes in realized housing bundles among movers. The sample matches Column (1) of Table 3 (the any PI sample), and outcomes are conditional on having moved in the past year. Across all three columns, no evidence is found that outcomes are trending differentially in treated as compared to control ConsPUMAs in the pre-treatment period. In the post-treatment period, no consistent evidence is found of an impact of SOI policies on any of the three reported outcomes.

The OSA reports several robustness checks. OSA Table 1, p. 2, presents alternative sample definitions: (1) restricting the analysis sample to renters for whom SSI accounts for 50% or more of income who do *not* receive other welfare; (2) expanding the no-voucher-proxy sample described in the OSA to include renters with incomes up to 150% of the poverty line; and (3) considering renters with substantial Social Security income (50% or more) who report no SSI or welfare. Although Social Security is protected by SOI policies, this third population likely faces less SOI discrimination given program structure and beneficiary demographics. Estimated mobility effects are null across all three; while one pre-treatment coefficient is statistically significant in the Social Security sample, the pre-treatment coefficients are jointly indistinguishable from zero. OSA Table 10, p. 18, examines household-level mobility, defined as all residents reporting a move in the past year, to account for resource sharing across household members. Across the two main-text PI samples and the no-voucher-proxy sample described in the OSA, no evidence is found that SOI policies affect household-level mobility.

Conclusion

This paper examines the effect of SOI policies on recipients of non-voucher protected-income sources such as SSI and welfare. Drawing on ACS microdata from 2006 to 2021, the analysis estimates intent-to-treat effects on residential mobility, gross rent, household size, and crowding

for likely-affected renters. Estimated effects on mobility are uniformly null with point estimates that are close to zero and sufficient precision to rule out increases above 2 to 3 percentage points (relative increases of 10% to 13% given baseline mobility rates of approximately 22%). Estimated effects on gross rent, household size, and crowding among those who move are also null. Taken together, the estimates indicate that, in nationally representative survey data, SOI policies do not generate large detectable aggregate changes for non-voucher protected-income recipients on the realized housing margins observable in the ACS. These nulls should not be interpreted as evidence that SOI policies have no welfare effects. Rather, they limit the scope for large aggregate relocation-mediated effects among this population, while leaving open effects on search costs, landlord treatment, enforcement, and subgroups not separately observable in the ACS.

Residential mobility for the broader population of non-HCV PI recipients may be less responsive to SOI policies than the HCV population, which has been the focus of prior studies of SOI policies, for a number of reasons. Landlords may perceive different categories of PI differently, with the administrative requirements of the HCV program potentially generating more systematic discrimination. HCV recipients do not have the option to avoid disclosing their voucher as part of the rental application process; in contrast, some non-voucher PI recipients may avoid disclosing PI on rental applications precisely to avoid facing SOI discrimination. OSA Table 3, p. 6, reports an attenuation sensitivity exercise illustrating how a non-disclosure margin could in principle reconcile null aggregate intent-to-treat estimates with non-trivial responses among renters who do disclose; the exercise is mechanical and not interpreted as an estimated effect on the treated. Future audit-style studies could consider outcomes specifically for the population of renters who do disclose PI.

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