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Housing Vouchers, Homelessness and Stigma during the COVID-19 Pandemic: An Exploratory Study


A Thesis in Sociology
By Sophia George


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Abstract

      This project explores the experiences of individuals facing homelessness during the COVID-19 Pandemic. The hardships are crucial to examine as the COVID-19 pandemic created further barriers to housing the homeless population. I argue the stigmatized identity and the COVID-19 pandemic act as barriers to housing the homeless population on housing vouchers. The Housing Choice Voucher Program in Morris county is government assistance that aids low-income individuals and families obtain stable housing on the private market (Department of Community Affairs). My main research question is how has the pandemic affected individuals with housing vouchers experiencing homelessness? To investigate this notion, I conducted seven in-depth interviews to explore the experiences of homeless families and individuals during the pandemic and analyze the effects of moratorium, and the natural experiment of universal basic income (the stimulus checks) on housing voucher recipients. After transcribing and coding the data using the computer-based programs Zoom and Trint, voucher recipients described their main stressors during the pandemic and how their identity has been further impacted by the stigma surrounding homelessness. Their number one stressor was finding stable housing which affected their health, children's education, and obtaining necessities. I utilized the theoretical framework of Erving Goffman's Stigma Theory and George Herbert Mead's theory of symbolic interaction to further understand the importance of housing and the exacerbated barriers to housing during the pandemic. This project contributes to research on housing the homeless population as well as identifies future research and possible solutions regarding stable housing for this vulnerable population.

Keywords: Housing, Homelessness, COVID-19 Pandemic, Housing Choice Vouchers, Stigma

# Table of Contents

# Chapter 1: Introduction

THE PURPOSE OF THE RESEARCH

A home serves as a stable place to live and work. Beyond being a place of residence, a home is also a space for families to grow and a requirement for applying for work or to collect mail. Further, a home helps to determine identity. For a stigmatized group such as voucher recipients, obtaining and maintaining stable housing is a barrier. The sociologist Erving Goffman discusses how a discrepancy exists between "an individual's virtual and actual identity. This discrepancy, when known about or apparent, spoils his social identity; it has the effect of cutting him off from society and from himself so that he stands a discredited person facing an unaccepting world" (Goffman, 1963: 4). For the homeless population on vouchers, the discrepancy is not only being considered the stereotype of lazy or unwilling to work, but also taking on the identities of a single-parent who raises several children or a recovering addict in addition to the stigma the voucher presents. Living in the time of the coronavirus pandemic, fears and conflicts surrounding finances and housing have increased leading housing specialists, local government officials, and housing agencies to question who will be affected. Thus, a crucial question to explore is how are homeless individuals or families on vouchers affected during the pandemic? In the next two paragraphs, I will provide my rationale for choosing this research topic.

I worked with Neighbors In Need for the first three years of my undergraduate career. During my time as a student researcher on this project, I worked directly with individuals with housing vouchers, housing agents, and different local housing organizations that came together to help end homelessness in Morris County. My work with Neighbors In Need was the genesis of my involvement with the housing community. As a student researcher, I conducted interviews

and focus groups with the vulnerable population as well as helped create the survey for the landlords in Morris County. NIN guided my approach to this thesis and motivated me to further this research on the barriers during the COVID-19 pandemic.

Neighbors in Need (NIN) is a local CBO doing research on homelessness in Morris County, with a grant from the Corporation for National and Community Service (CNCS) the principal investigators conducted research on the housing voucher system in Morris County, NJ. In the original research, Dr. Kesha Moore and Dr. Susan Rosenbloom conducted in-depth focus groups on how and why homeless families selected particular housing options and through the administration of a survey they collected data on the landlords' perception of their tenants and their challenges. In their findings, the PIs discuss "The low FMR (fair market rate) in Morris County coupled with the high rents indicate that VT (voucher tenants) and HS (housing specialists) have difficulty finding housing options that fit the tenants' budget and that are located in a place the VT wants to live " (2019). Before the COVID-19 pandemic, voucher recipients had a difficult time finding housing in one of the wealthiest counties in New Jersey. Due to the current increase in housing costs and rental units and the shortage of affordable housing, homelessness has grown for the fourth year in a row (Fessler, 2021). Fessler (2021) states that "for the first time since the government began doing the annual count, the number of single adults living outside — 209,413 — exceeded the number of individuals living in shelters — 199,478". While the pandemic has also caused a New Jersey housing moratorium on renters' evictions, stimulus checks were offered as support for renters struggling to pay rent (U.S Department of Housing and Urban Development) For my thesis, I examine at the impact of the eviction moratorium and the stimulus checks on the temporarily homeless population.

Building on the stigma of voucher recipients in Morris County, I depart from the focus on

what the barriers are to housing the most vulnerable population to describe how the homeless on

vouchers are impacted by the pandemic. For my research, I look at the formerly homeless who

currently have vouchers. For the purposes of my research, I use the definition of "category 1:

literally homeless" given by the U.S. Department of Housing and Urban Development which

states:

> "Individual or family who lacks a fixed, regular, and adequate nighttime residence
> (i) Has a primary nighttime residence that is a public or private place not meant
> for human habitation;
> (ii) Is living in a publicly or privately operated shelter designated to provide
> temporary living arrangements (including congregate shelters, transitional housing, and
> hotels and motels paid for by charitable organizations or by federal, state and local
> government programs);..." (HUD Exchange, 1)

For this study, I look at a mix of families and single individuals on vouchers who were

formerly homeless during the pandemic. This thesis elaborates on the stigmatized identity for

people experiencing homelessness on vouchers and the necessary tenant-landlord interactions. In

this study, I adopt a symbolic interactionist lens to look at the aspects of stigma and prejudice

within the housing system. In this paper, I will examine how the pandemic, the moratorium, and

the stimulus checks have impacted the living situations of voucher recipients.

OVERVIEW

In the introduction, I explain my research questions, discuss the theoretical framework of

the thesis, and give the preliminary findings that are crucial to understanding the voucher system,

homelessness, and the pandemic. The literature review in chapter two arranges a summary of the

necessary literature relevant to the housing voucher system and the most vulnerable population,

the homeless. It is divided into five parts: history of public housing and the Housing Choice

Voucher System , the pandemic and the homeless population, socioeconomic status and its

relationship to identity, social interactions. The section on the history of public housing discusses the policies and past public housing opportunities available since the 1930s. The section on the pandemic and the homeless population covers the basics of how the COVID-19 pandemic has affected the homeless population in shelters, health, and also in obtaining stable housing. The section covers the increasing death rate of the homeless population due to the pandemic and the importance of housing for this vulnerable population. The section on socioeconomic status and its relationship to identity focuses on Goffman's stigma theory and a critique of Link and Phelan's theory of fundamental causes. In this section, I focus on the relationship between the stigmatized identity and how their socioeconomic status impacts their ability to obtain housing, housing assistance, medication, and other basic necessities for themselves and their children. Further, the section on social interactions covers the relationship between tenants and landlords. The importance of the conversations between these two groups describes the security within secure housing. Moreover, the voucher tenants' and landlords' ability to maintain trust impacts their relationship and changes the ability of the single parent to obtain secure housing.

Chapter three discusses the methodological approach taken. In my research, it presents the rationale for using a qualitative approach to data collection. Further, the chapter outlines the interview guide, the specifics for the population, and the ethical measures taken to ensure the protection of the vulnerable population interviewed. The concepts of "stigma," "relationships." "homeless" and "single-parent" are outlined and developed here as well.

The research findings and discussion are presented in chapter four. This chapter describes the themes extracted from the interview data and the interpretation of how the voucher tenants have been affected by the pandemic. These data demonstrate the analytic relevance of both symbolic interactionism and stigma theory. Furthermore, the data chronicle the importance of

secure housing and the increased difficulty of obtaining basic necessities such as food, medication, and or the maintenance of a job during the pandemic. I demonstrate how their interactions relate to a fractured identity in which the single parents on vouchers are thought of as parts of their identity instead of as a whole individual and how this impacts the housing system.

Chapter five presents the implications of the research and possible housing policy changes to better accommodate the vulnerable population. It demonstrates how the sociological use of stigma theory and symbolic interaction can be combined to examine the strategies for improving relationships between voucher recipients, landlords, and the voucher agencies. In addition, the necessary interactions affect how the spoiled identity is continuously seen by the landlords and, at large, society. Using my theoretical framework, I demonstrate the impact of the COVID-19 pandemic and the relevance of stigma in everyday interactions.

RESEARCH QUESTIONS

This thesis of research aims to answer five questions to fully grasp the experiences of voucher recipients during the pandemic. Firstly, how has the pandemic affected people experiencing homelessness? Throughout the COVID-19 pandemic, many deaths were accelerated in people with previous health conditions (McFarling, 2021). With an increase in barriers to accessing health care, the homeless population are more at risk for dying prematurely and suffering from a wide range of health problems (Hwang, 2001). It is important to understand the trajectory of the added health complications that prevent access to stable housing for this vulnerable population. How the homeless population has been supported during the pandemic is explained briefly in the literature review.

Second, why are the people on vouchers still experiencing these barriers to stable housing? While NIN focused on the barriers to housing before the pandemic, I look at the barriers during the COVID-19 pandemic and whether they have increased or decreased while the voucher tenants were looking for stable housing. Those who have experienced homelessness are one of the most vulnerable populations in the United States. In addition to facing barriers to housing, they also face barriers to access healthcare, education, transportation, and child-care. (With the current pandemic, these necessities are even harder to access.) At the beginning of the pandemic, the Department of Community Affairs offered a COVID -19 Emergency Rental Assistance Program (CVERAP, 2022). The program offered temporary rental assistance and rental arrears (CVERAP, 2022). In addition, the eviction moratorium aided in preventing the loss of stable housing for the purposes of falling behind on rent. However, what happens when people are homeless because of reasons other than falling behind on rent? Utilizing Peter Marcuse's research to examine the history of housing policies, I will analyze how housing policies have helped over the years. Additionally, Marcuse's work will help explain how the homeless population and housing vouchers have aided and hindered those in need of stable housing.

Third, how have voucher recipients been supported through the pandemic? With a statewide stay-at-home order, the pandemic proved to make already difficult circumstances more strenuous. The pandemic has changed the way the housing agents can offer assistance to vulnerable populations. In Governor Murphy's announcement of the executive stay-at-home order, there was a temporary closure of all non-essential businesses and shortened hours for essential businesses (Official Site of the State of New Jersey). The pandemic continues to evolve, for better or for worse. Depending on whom you ask and when you ask them will determine the answer given. Looking at the institution of housing agencies from their inception and through

key points throughout the COVID-19 pandemic helps give a wider view of the aid provided to the voucher population and the previously homeless. It is possible that the same battles that were happening at the beginning of the pandemic are still continuing in this third year of masks and COVID vaccines. These issues would be unknown unless research revealed what was happening in the housing community at different points before and during the pandemic.

Fourth, what are the overall experiences of voucher recipients when they experience discrimination while looking for housing? When a homeless person is given a voucher, they have 120 days to look for affordable housing within the amount allotted (HPD). In addition, the apartment must pass the Housing Quality Standard (HQS) inspection. If in 120 days the voucher recipient has not found affordable housing, then they can apply for an extension for two additional months. However, many landlords refuse to rent to voucher recipients. In a study conducted by Neighbors in Need, the team found that in Morris County, more than a ⅓ of landlords surveyed had no experience working with vouchers (NIN, 2019). Based on that fact, it is crucial that the experiences of voucher recipients be consistently studied in order to better aid this vulnerable population.

Last, what are viable options of support to ensure voucher recipients obtain and maintain stable housing? In the discussion section of this research, suggestions will be made that aim to show what institutions within the housing community can do to better support the homeless population on vouchers. When asked about their experiences during the pandemic, the voucher recipients offered direct and indirect solutions for increased support in obtaining housing. These changes must be implemented in the housing agencies and at the local government level to help eradicate homelessness and serve a group in need of help.

Responses to these five questions illuminates the need for support, solutions, and reform within the housing community.

THEORETICAL FRAMEWORK

To examine how the pandemic has affected single-parents on housing vouchers, some critical theorists are crucial to understanding the effects. Erving Goffman's (1963) concept of stigma plays an important role in understanding how homelessness affects obtaining housing. Homelessness can happen to anyone, and Goffman describes the "Undesired differentness" that allows for the maintenance of social control (15). Undesired differentness means the underlying attribute of one's identity that stigmatizes the individual. Between landlords and the homeless population on vouchers, the landlords maintain social control over the homeless populations on vouchers by limiting the number of rentals they give to those on vouchers. In addition, the undesired differentness of the voucher recipient affects their chances of obtaining stable housing and their relationships with landlords. Goffman's stigma theory also describes the stigma of group identity in which the social demographics are linked to the prejudices about the stigmatized individuals.

George Herbert Mead's theory of symbolic interaction aids in further explaining the interactions between the homeless population on vouchers and other groups such as landlords, housing agents, teachers, etc. The symbolic interaction reinforces the stigma surrounding the homeless population on vouchers because of voucher recipients being seen as the homeless, government assistance stereotype. Mead argues we have no identity, and we take pieces of our interactions to construct our identities and we use it to perform different actions and interactions (146). Though society is a product of shared symbols and language, the interactions the stigmatized group has with the normal group affect the situations and appeals that the

stigmatized population must go through to obtain stable housing. With the added element of the pandemic and being single parents, the single-parents on vouchers become the voucher instead of the person at the center of the interaction. This is further discussed in the literature review.

RESEARCH METHODS

In order to investigate the experiences of the homeless population and the voucher system during the pandemic, I have conducted qualitative research with semi-structured interviews with people on vouchers in Morris County, New Jersey who were homeless during the COVID-19 pandemic. The participants in this study represent a range of races, family status, and age to acquire as many insights of the voucher experience as possible. The study involved participants who were all above the age of 18, had been literally homeless at one point during the COVID-19 pandemic, and are a voucher recipient with stable or looking for stable housing. If the individuals met these criteria, they were able to participate and were given a $20 gift card. The study required the individuals to complete a one-on-one interview in which they discussed their experiences during the pandemic in obtaining stable housing and using a voucher.

SAMPLING

In short, 7 individuals participated in this study. My goal was to have all types of voucher recipients share their experiences about the voucher system, being homeless, and the search for stable housing during the pandemic. I made it a priority that my study represent a range of experiences in order to give a better understanding of their lived events. For example, a single mother's journey from homelessness to stable housing is much different than a homeless individual who is looking for a one-bedroom apartment. These distinctive, personal experiences yield compelling comparisons to one another but also allow for a closer look at what changes need to be made within the housing system.

**Chapter 2: Literature Review**

The literature review serves to explain the structural barriers to housing the homeless population on vouchers from the beginning of public housing policies to the current reality of the pandemic. I examine the history of public housing through the relationship between public assistance programs, residential segregation, and the eviction process for the low-income. The literature review gives an overview of public housing policies beginning with the Housing Act of 1937 to the current housing policies during the COVID-19 pandemic year 2022. Furthermore, the literature review includes a discussion of how stigmatized identities of homeless people contributes to the inability to obtain stable housing with a voucher. The analysis will include descriptions of the homeless stereotype and the concept of "invisibility", and a discussion regarding the influence of the symbolic interaction theory and the limitations placed by the COVID-19 pandemic. I analyze how the homeless population has been affected by displacement and the added barrier of the pandemic.

HISTORY OF PUBLIC HOUSING

One cannot examine the barriers to housing the homeless population without looking at the past to understand how the homeless population have been affected by previous policies and housing discrimination. The history of public housing is the history of the welfare program. As Jill Quadagno has written in her influential work, *The Color of Welfare*, one cannot understand welfare, that is public assistance programs, without taking into account institutional racism (1996). The Federal Housing Authority and its collaboration with private lenders was founded on the assumption that all housing assistance would maintain the system of residential segregation (Quadagno, 1996). The history of homelessness and public housing are heavily intertwined with stigma and discrimination. Public housing buildings were first constructed under the Housing

Act of 1937 (nlihc.org). The housing was "structured as a development program with no

authority to lease existing, privately owned apartments" (Orlebeke, 2000: 494). This stipulation

limited the low-income and homeless populations to housing within developments. It has

evolved since the Fair Housing Act was enacted in 1968. The Fair Housing Act of 1968

outlawed discrimination based on race, color, religion, or sex (U.S. Department of Housing and

Urban Development). However, landlords began to find loopholes to avoid renting to different

racial groups such as black Americans. Massey and Denton (1993) described the systematic

discrimination of black Americans in the housing process that has led to an income gap between

black and white Americans in addition to racial residential segregation. In their work, *American

Apartheid*, Massey and Denton (1993) link the poverty of black Americans to the segregation of

housing and the concentration of urban black communities despite the Fair Housing Act of 1968

establishing that one cannot be discriminated based on race but not income. Matthew Desmond

(2016) focuses on the eviction court processes in the poorest parts of Milwaukee, Wisconsin

during the 2007-2008 financial crisis. Desmond describes the relationships between the tenants

and landlords through the eviction process and the cycle of eviction during times of crisis

(Desmond, 2016). I expand on the prior research by focusing on the consequences of the

COVID-19 pandemic and housing vouchers. While the housing voucher has been regarded as the

most "cost-effective government subsidy," the program was associated with the stigma

surrounding the homeless and low-income among other groups (U.S. Department of Housing and

Urban Development). The Housing Choice Voucher program is also a type of stigmatization in

which the voucher has a discreditable quality. I discuss further the cost effectiveness and the

stigmatization of housing vouchers in the following section on the Housing Choice Voucher

program and previous research.

VOUCHER CHOICE PROGRAM AND NIN RESEARCH

The Section 8 Housing Choice Voucher (HCV) program is government assistance that aids in "making safe and quality housing" for low and extremely low-income renters in the state of New Jersey (Department of Community Affairs, 2022). The HCV program helps low-income families, the elderly, the disabled, and veterans (Neighbors In Need, 2020).  Not only do the housing vouchers aid different populations, but the voucher recipient is also free to choose any housing that meets the program's requirements in or outside of subsidized housing projects (Neighbors In Need, 2020). Through Public Housing Agencies (PHAs), these federally funded vouchers are given to recipients to search for rental units that meet the PHAs' health and safety requirements and the housing subsidy is paid directly to the landlord (Neighbors In Need, 2020). The voucher recipient is then responsible for the balance left over after the housing subsidy is paid. This is usually around 30% of the rent in addition to the initial deposit (Department of Community Affairs, 2022) Housing Choice Vouchers encourage the individual to find stable housing; however, the voucher recipient must look for housing within the county in which they received the voucher (Neighbors In Need, 2020). Finding the rental is up to the voucher recipient, and they are required to stay within the county to use the voucher. The prospective tenant is given 120 days to look for an apartment and the apartment must pass an inspection conducted by the housing agency to ensure the housing quality standards are met. In addition to applying for the Section 8 voucher, the prospective tenants must also file additional paperwork when moving into the rental unit such as the annual recertification and the general release form that demonstrate the contract between the tenant and the landlord (Department of Housing and Preservation).

***Fair Market Rent***

The Housing Choice Voucher program follows the Fair Market Rent (FMR). The Fair Market Rents are used to determine "payment standard amounts for the Housing Choice Voucher program" (Office of Policy Development and Research). This is calculated by taking the base rent and essential utilities that the tenant is responsible for such as electric, water, and gas (thebalancesmb.com). Because this study is focused on Morris County, New Jersey, I looked at the FMR in the county for both 2020 and 2021(The first year of the COVID-19 pandemic and the following year).

FY 2021 FAIR MARKET RENT DOCUMENTATION SYSTEM

The FY 2021 Newark, NJ HUD Metro FMR Area FMRs for All Bedroom Sizes

| Final FY 2021 & Final FY 2020 FMRs By Unit Bedrooms | | | | | |
|---|---|---|---|---|---|
| Year | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
| FY 2021 FMR | $1,129 | $1,358 | $1,643 | $2,096 | $2,498 |
| FY 2020 FMR | $1,034 | $1,218 | $1,483 | $1,891 | $2,236 |

Morris County, NJ is part of the Newark, NJ HUD Metro FMR Area, which consists of the following counties: Essex County, NJ; Morris County, NJ; Sussex County, NJ; and Union County, NJ. All information here applies to the entirety of the Newark, NJ HUD Metro FMR Area.

The FMR for a two-bedroom apartment in Morris County, NJ is $1,643. However, with quick looks on Zillow and Apartments.com, the average two-bedroom apartments in Madison, Morristown, and Dover boroughs of Morris County, NJ usually rent for $1,800 or more. The contrast between what the FMR provides and the actual prices of apartments for rent in Morris County is drastically different and makes it difficult for voucher recipients to find stable housing. Section 8 Housing Choice Voucher program provides a consistent, guaranteed rent payment from the government to the landlords and prescreened tenants who have undergone a vetting process to be accepted into the voucher program (Neighbors In Need, 2020).The FMR covers less than what the average apartment rents for in Morris County, New Jersey. This conflicts with the

effectiveness of the housing choice vouchers because the landlords would have to rent their apartments for less and in turn would make less income. The question then becomes what the barriers are to housing the vulnerable population, the chronically displaced.

From 2018-2021, a Morris County-based group called Neighbors In Need investigated the barriers to housing the chronically homeless through a community based participatory action research (CBPAR) approach. Using multi-methods approach, the researchers uncovered several barriers to finding and maintaining housing by studying voucher tenants, landlords, and housing specialists: low FMR and Discrimination, Understanding the Voucher System, and Location and Transportation (Neighbors In Need, 2019). Through looking at multiple perspectives (voucher tenants, landlords, and housing specialists), the community group found that due to the low FMR in Morris County and the high rents, voucher tenants have difficulty finding housing options that "fit the tenants' budget and that are located in a place the voucher tenant wants to live" (Neighbors in Need, 2019). This creates a discrepancy for those with vouchers trying to find stable housing because landlords would have to rent their apartments for less than they would to people who do not have vouchers. Further, housing specialists must negotiate for lower rent due to the FMR in addition to explaining how the voucher system works and the guaranteed rent (Neighbors In Need, 2019). The housing voucher covers 70% of the rent and is distributed by the government every month. Two benefits that the housing choice voucher programs provide to the landlords are the guaranteed rent and free property inspections to ensure apartments meet the housing quality standards. This is important because even though this is a federally funded program, there is little open communication around how the program functions and how it will benefit the community and one-third of landlords in the Neighbors In Need study had no experience working with housing vouchers (NIN, 2019).

*Discrimination*

Under the Fair Housing Act of 1968, it is illegal to discriminate against someone in the sale or rental of housing due to their race, color, religion, or sex (U.S. Department of Housing and Urban Development). Discrimination is defined as " an action or practice that excludes, disadvantages, or merely differentiates between individuals or groups of individuals on the basis of some ascribed or perceived trait" (Haussman, 2011). In addition, under title VI of the Civil Rights Act of 1964, it is illegal to discriminate against someone on the basis of "race, color, and national origin in programs and activities receiving federal financial assistance" (U.S. Department of Housing and Urban Development). This includes the Section 8 Housing Choice Voucher Program. Both the Fair Housing Act and other titles that fall under the Civil Rights Act of 1964 are important because they attempt to ensure that among other populations, low-income individuals and the chronically displaced are able to obtain stable housing. However, voucher discrimination still occurs today. Landlords may describe themselves as equitable and fair, but that is not always the case. M. Kathleen Moore describes that "voucher holder status may be negatively perceived by landlords as signaling that households are low-income and could have poor rental or credit history" (2018: 2). This is important to acknowledge because it differentiates voucher tenants from tenants who can afford to pay above what the FMR provides. I demonstrate this point further in my results section in which several of the participants discussed the discrimination they faced while looking for housing.

*Benefits and Disadvantages of Housing Vouchers*

Because there are many different types of housing vouchers from different agencies, many times housing specialists had to explain the voucher program to the landlords and the benefits of renting to someone with a voucher. 64% of landlords in the Neighbors In Need study

who work with vouchers mostly worked with Section 8 (Neighbors In Need, 2019). NIN found that the primary benefits reported by landlords were guaranteed rent (71%), helping someone in need (49%), and minimal turnover (40%) (NIN, 2019). However, the landlords also cited that the primary disadvantages of renting to voucher recipients are tenant behavior problems (69%), tenant substance abuse issues (54%), and tenant payment problems (51%) (NIN, 2019). The contradiction between the benefits and disadvantages is the primary benefit being guaranteed rent, but the landlords also noted that there are tenant payment problems. There are real tenant behavioral issues especially for former or current addicts or the mentally ill around cleanliness of the apartment. In the NIN research, several landlords discussed their units being destroyed by previous tenants who had addictions or were mentally ill (NIN, 2019). Because housing assistance for rental units are rented at a low FMR, the issues with rent make the tenant seem less desirable to landlords in Morris County. The minimal turnover and tenant behavior problems contrast because of the lack of understanding that the voucher tenants are coming from different backgrounds that can differ from people without vouchers. However, the Housing Choice Voucher program suffers due to the risks that come with renting to a tenant with prior substance abuse issues. The benefits and disadvantages of renting to a voucher tenant are preceded by the experiences of former tenants with vouchers. In the next section, I examine how the effects of COVID-19 have impacted those with housing vouchers and their housing situations.

COVID-19 PANDEMIC

***Health Impacts***

During the first year of the COVID-19 pandemic, very little was known about the extent of harm to which the virus could inflict. This public health emergency caused an increase in the uninsured, unemployed, poverty, and disability (Benavides and Nukpezah, 2020). The homeless

population was uniquely impacted. Their needs consisted of access to shelter and healthcare in addition to other basic necessities such as mental health and substance use needs (Benavides and Nukpeza, 2020). The shelters during the pandemic increased the risk for COVID-19 due to the difficulty of social distancing  and the many people experiencing homelessness having underlying medical conditions (Mosites et al., 2020). Link and Phelan (2010) have argued that low socioeconomic status is directly linked to poor health outcomes. William C. Cokerham discusses in his work, *Medical Sociology*, how the "wealthier are healthier and live longer on average than the poor" because the social demographic variables (race, gender, and age) have important effects on health that interact with the "power of class position" (2016: 55). The hierarchical pattern of social class is based on the individual's amount of wealth, status, and power (Cockerham, 2016: 56). This is important because social class demonstrates the personal opportunities available such as access to healthy food or healthcare. Cockerham states "to be poor by definition means having less of the good things in life and more of the bad things, including more health problems and less longevity" (2016: 56). This has been shown through the pandemic, which made it more difficult to get the help and necessities required for everyday living. In the beginning of the pandemic, the CDC recommended that to protect homeless shelters, staff and residents, the shelters apply social distancing practices and promote the use of face masks (Mosites et al., 2020). In their research on the spread of cases in homeless shelters, Mosites et al. found that of the 1192 residents tested, 25% tested positive for COVID. Currently, the CDC added in addition to social distancing practices, everyone aged 5 and up should get the COVID vaccine to prevent further spreading (2022). These practices are vital to protecting the vulnerable population. Because the homeless shelters are not long-term stable housing facilities for homeless individuals, the risk of COVID-19 increases when new residents come to the

shelter. Due to a lower socioeconomic status and the lack of stable housing, it is especially important to protect the vulnerable population from the health impacts that come with the virus. Due to a poor socioeconomic status, the housing voucher population is more susceptible to COVID-19, and if the voucher recipient is looking for housing, this could further impact their health and any pre-existing conditions.

*Moratorium and Stimulus Checks*

During the COVID-19 pandemic, precautionary measures were taken to protect everyone from the virus. One of the precautions taken was the nationwide stay-at-home order that began in March of 2020. During this time, a statewide eviction moratorium was put in place to aid "New Jersey households with incomes below 120% of your county's Area Median Income" (covid19.nj.gov). The tenant is protected "from eviction or removal at any time for nonpayment of rent, habitual late payment of rent, or failure to accept a rent increase that accrued from March 1, 2020, to August 31, 2021" (covid19.nj.gov). For voucher tenants who lost their job positions, were sick, or had to take care of children who were not in childcare or school, the moratorium helped to ensure stable housing; however, the moratorium only protected renters who could not pay their rent due to the pandemic. Those who lost their unit due to a house fire or their lease ending were not protected during the pandemic. The stimulus checks were given out as a form of economic impact payment meaning the stimulus checks were a form of financial relief given by the U.S government to aid those affected by the pandemic (usa.gov). The IRS issues three stimulus checks during the coronavirus pandemic: $1,200 in April 2020, $600 in December 2020/January 2021, and $1,400 in March 2021(usa.gov). People experiencing homelessness have limited access to the same quantity of economic relief available to those with low-income housing (Finnigan, 2021). While the homeless population had access to the stimulus checks, the

economic relief income went towards their search for housing as opposed to the other necessities people had to maintain for their household. Many of the participants in my study discuss using the pandemic stimulus checks to pay for food for the shelter or aid their search for housing. This connects back to the issue of low socioeconomic status because the voucher recipients must find the basic necessity of housing as opposed to having the power of stable housing and using the stimulus checks to further their well-being in an already stable environment. While the population with low-incomes qualify for housing vouchers, an issue that must be addressed is that while the homeless individuals are unable to obtain housing it may have impacted their aid during the COVID-19 pandemic. The pandemic relief funds distributed may have been spent on their search for housing while others who had stable housing during the pandemic were able to use the stimulus checks to maintain their lifestyle. In my analysis chapter, I explore further the impact of both the stimulus checks and the moratorium for the homeless population on vouchers. In the next section, I look at the effects of COVID-19 on education.

*Education*

For a year and a half most educational institutions committed to online schooling. In forcing the suspension of the norm of face-to-face schooling, the pandemic imposed heavily on the homeless population especially for families whose children had to attend online schooling. The effects of going from in person classes to zoom classes can take a toll on younger children and those who have extra needs that the school provides in person. The sudden transition from traditional to online schooling has had negative effects due to issues with technology access, internet access, and the "diminished quality of teaching" (Butnaru et al. 2021: 3). For homeless families who cannot afford a computer for every child or cannot find a place where the students have access to Internet connection, the question then becomes to what extent were the families

impacted. The negative impact on these children resulted in the following consequences: the teachers' fewer "face-to-face meetings, lower control over student groups, and a blockage in the ability to correct these situations" (Butnaru et al. 2021: 4). Shohel et al. (2021) discuss the effects of the pandemic on education. In their work, Shohel et al. state "any conflict or disaster destabilizes, disorganizes, or destroys the existing education system, and requires an integrated process of crisis and post-crisis assistance to continue education" (2021: 1). This further affects homeless youth because of their greater conflict of housing compounded by the change and disorganization of online learning. The impact of the pandemic further harmed this vulnerable group and made it difficult for the parents to help their children, work, and find stable housing all while protecting themselves and their families from catching the coronavirus.

### *Resource Availability*

The coronavirus also impacted the Housing Choice Voucher program. The U.S Department of Housing and Urban Development website offers resources available for housing and health needs (hud.gov). However, if the homeless population does not have Internet access or technology, then their ability to find out about these offers and resources available is severely compromised. This is a problem exacerbated by the pandemic. Because libraries were not considered an essential business, the vulnerable population's access to technology was further limited. Being poor means that the information you possess is considered inferior. Information is vital to one's needs and circulated through social networks to which the poor have limited access. The specific guidelines for each resource may also limit who these services are available to. In addition to the increase in vaccine rates, there was an increase in inspections for rental homes to ensure the maintenance, safety, and health of the rental units. The access to vaccine appointments

or rental unit inspections may be limited due to the COVID-19 pandemic. In the results section, I discuss further how the participants were able to access the available resources.

STIGMA THEORY

Erving Goffman's (1963) theory of stigma can help elaborate how homeless individuals looking for stable housing are impacted by the use of public assistance and other discreditable factors. Stigma is used to refer to the "bodily signs designed to expose something unusual and bad about the moral status of the signifier" (Goffman, 1963:1). Stigma also is "an attribute that conveys devalued stereotypes" (Clair, 2018). These stereotypes conjure up negative images of a vulnerable population, perpetuate the stigma that surrounds the homeless population, and further shift the interactions between the landlords and voucher recipients to one of assistance rather than transaction. Voucher recipients are disadvantaged due to the stigma of the voucher and are discriminated against which impedes their ability to obtain housing. Landlords benefit from stigma because it maintains the system of power where they choose whom they rent their units to and how much income they make when renting the unit. Goffman emphasizes how in each interaction, the conversations are layered with a shared foundation using assumed verbal symbols (Turner, 1991). Stigma status is split into two categories: discreditable, a concealable stigma such as a mental illness or homelessness, and discredited, a predominantly visible stigma such a race or physical disability (Goffman, 1963). For the purposes of this research, the homeless population with vouchers qualify as discreditable.  Until the voucher recipient has a conversation about using a housing voucher (the discreditable feature) with the landlord, the prospective tenant will be perceived as a normal customer looking for housing. The discreditable individuals have predominantly concealable stigma status in which they can hide the voucher

and the fact that they are homeless from the landlord as opposed to discredited status in which there are physical markers being described as unusual or bad.

*Stereotypes*

The homeless population carries many images of negative stereotypes. Buch and Harden (2011) describe the changing stereotypes of the homeless and how people are more likely to attribute positive traits with people who are not homeless. The homeless are usually depicted as "male, lazy, morally bankrupt, and potentially dangerous" (Hocking and Lawrence 2000: 92). Other stereotypes paint this vulnerable population as work-adverse or unmotivated (Buch and Harden, 2011). These stereotypes mutually reinforce the stigmatization of the homeless population. The controlling image dominates what the attributes of homelessness are perceived as and conceals whom homelessness affects and the multitude of reasons one becomes homeless. The negative traits describe the homeless as unusual or bad and make it difficult to escape this discreditable status. When the voucher recipients are looking for housing and must discuss the available options with the landlord, the stigma of homelessness may intervene and prohibit the interaction and the desired stable housing from occurring in addition to a low credit score, a criminal record, mental illness, or low-income status. The concept of multiple stigmas is discussed in the next section to further emphasize the role of perception in obtaining housing.

*Multiple Stigmas*

For the chronically displaced, the COVID-19 pandemic and the dimension of multiple stigmas further impacts people's opportunities to obtain stable housing. The consequences of managing multiple stigmas in addition to the dimension of the voucher greatly impedes the ability to obtain housing during the pandemic. The concept of multiple stigmas that Vassaden et al. outline contributes because the "people may carry several discrediting identities

simultaneously and the way they interact bears consequences on how the individual deals with one or all of them" (2013: 83). The discrediting identity of homelessness and of public housing assistance makes it difficult to communicate to the landlords that they will be able to pay rent and maintain the apartment requisites. In conversations with landlords, the issue then becomes "to tell or not to tell" about current housing status, voucher status, credit score, or criminal background because all these attributes have negative connotations associated with them (Vassaden et al, 2013: 57). The stigmas then influence the interaction; as a result of this process the individual with the voucher then seems to become the voucher, which dehumanizes the person making it easier for the landlords making the decision about whether or not to rent to the voucher recipient easier. In reducing the prospective tenant to the stigmatized status, the effectiveness of the voucher and other resources for different stigmas are inhibited. Furthermore, the stigmatized status makes it more difficult to care for the homeless population and to obtain stable housing because their sense of agency and their ability to effectively negotiate with the landlord is undermined. This makes the population invisible to society due to the lack of understanding around experiencing displacement. However, the homeless in many instances are not completely powerless. Their influence resides in their ability to perform trustworthiness when they audition to be a renter. This is shown through the form of othering. [For my research, I apply a stigma index to analyze the levels in which the stigmatized identity of the prospective tenant is undermined and compromised during the pandemic.]

***Othering***

The concept of stigma affects the homeless population looking for stable housing. In a previous study done on homelessness by Rayburn and Guittar, the authors state "Generally when sociologists write about 'the homeless' we are speaking about a group of individuals that we

assume share certain characteristics, mainly a lack of housing. Homeless individuals also frequently talk about 'the homeless' as if they were not part of the group either" (2013:14). The stigma of homelessness causes people to other themselves and separate themselves from other homeless people. This is important because it demonstrates the severity of the stigma surrounding homelessness. The talk around homelessness and the stereotype of who can be homeless precedes the fact that homelessness can happen to anyone. In 2018, it was calculated that "26 million people (14 percent of the nation's population) had experienced self-defined homelessness during their lifetimes and that 8.5 million people had experienced homelessness in the past 5 years." (National Library of Medicine). For no individual is it preferable to be homeless. The different levels of interactions with landlords in which the voucher tenants disclose this information demonstrate the difficulty to admit that they have lived in shelter or experienced homelessness.

In othering themselves from the homeless population, the homeless individuals set a distinction between themselves and other homeless people (Rayburn and Guittar, 2013). In their research on identity work within the homeless population, Snow and Anderson (1987) discuss that the homeless population do not serve a societal function derived from self-worth and personal significance, and, as a cause of this, the population falls outside the structurally available hierarchy of societal roles (1339). The homeless population are an othered group that is excluded from society itself and the hierarchy maintains this through the controlled narrative of what homelessness looks like and whom it affects. By role distancing, the homeless can make themselves appear better suited for the rental unit by demonstrating that they are not the stereotype of the homeless individual. This is a response to the stereotypes placed on the homeless population. Some reject the stigma placed on them and push back at the stereotypes.

This is revealed through the othering of oneself because it distinguishes them from the stigmatized population and makes them more desirable.

SYMBOLIC INTERACTION THEORY

George Herbert Mead's theory of symbolic interaction helps to elaborate on the interactions between landlords, housing agents, and voucher recipients. Symbolic interaction is defined as the meaningful interactions we share as a community to interpret and create our identity (Ritzer and Stepnisky, 2018). Through repeated actions of individuals, people exchange and create meaning (Ritzer and Stepnisky, 2018). Through communication, people use language and symbols to create a shared meaning and exchange viewpoints. "Rather than addressing how common social institutions define and impact individuals, symbolic interactionists shift their attention to the interpretation of subjective viewpoints and how individuals make sense of their world from their unique perspective" (Carter and Fuller, 2015: 1). Through his theory, Mead describes the subjective viewpoints through the construction of the mind, the self, and society. Mead sees the mind that "develops within the social process" (Ritzer and Stepnisky, 2018: 192). The *mind* is defined by the ability to respond to social processes and give an organized response (Ritzer and Stepnisky 2018). The *self* is also a process but appears over time when the individual is able to act as a subject and consider itself as an object (Ritzer and Stepnisky, 2018). The self engages in internal conversations between the "I" and "Me" which is a way of rehearsing conversations with others, leaving a memorable impression, and considering the possible outcomes that lead to management of the socialized identity. Mead describes *society* as the ongoing social processes that guide the mind and self (Ritzer and Stepnisky, 2018). For this study, I look at the interactions between the homeless individual's *self* engaging in internal conversations that are then voiced outward to the landlord to demonstrate the impact of these

conversations in obtaining stable housing. I use symbolic interaction theory to frame my thesis by applying this theory to the voucher tenant's practice of important conversations in order to display the stigmatized identity, the importance of trust, and the importance of agency.

### *The Self and Homelessness*

Boydell et al. (2000), in their article on homelessness and identity discusses the self and the reflection on self within a devalued identity. The chronically homeless in the study are discussed through the devalued self. Due to the lack of practical and emotional support and the frequent social exclusion and alienation, the chronically homeless felt diminished (Boydell et al., 2000). When comparing their previous self with the current self, the individuals expressed a devalued self because of their homeless situation. Further, the homeless individuals also discuss the shell that they develop to "never feel vulnerable" and losing "every sense of pride" (Boydell et al., 2000: 32). In this conversation between the "I" and "Me", the homeless individuals are reflecting on how being homeless has impacted their self-worth. The "I" is the response to the "Me" because they demonstrate two different sides of the *self*. The "I" is the subject where the "Me" is the object reflecting societal expectations (Mead, 1934). In addition, this conversation and further social exclusion compounds the stigma of homelessness. The stigma that surrounds the terms "addict", "homeless", and "voucher"  are also an aspect of symbolic interaction. Because these labels become the person and there is a devalued self and self-worth, the person then becomes this stigmatized label instead of a person who is experiencing homelessness. The symbolic interaction reinforces the stigmatized status. The blame for the individual's displacement is then put on the individual as opposed to the social issues surrounding homelessness such as the pandemic or inability to work.

## **Chapter 3: Methods**

The purpose of the research is to gain a better understanding of the lived, stigmatized experiences of the homeless population on vouchers. My goals include understanding the effects of the COVID-19 Pandemic on the vulnerable population. After conducting the research, the population and the housing agencies will be given a write-up of the findings and results to aid in the betterment of the housing community. To accomplish these goals, I conducted qualitative semi-structured interviews with 7 individuals on vouchers from different agencies in Morris County, New Jersey that have previously worked with Neighbors In Need. Each interview lasted roughly 45-60 minutes. The interviews were then transcribed and coded for themes to analyze the impact on the stigmatized identity, how this group was affected by the COVID-19 pandemic, and the interactions of the voucher tenants with their landlords.

### *SAMPLING METHOD*

I made it a priority to have participants in this study range from age, race, and familial status to get the outlook of as many voucher tenants as possible. This consisted of the individuals volunteering to participate in this study and speak with me about their experiences. The study required the individuals to participate in an interview in which they shared their experiences about covid, obtaining an apartment, and the voucher experience. The data collection took place beginning mid-January 2022 and ended at the end of March 2022. I interviewed a mix of single-parents and single individuals who were previously homeless during the pandemic and currently on housing vouchers. The interview structure consists of the following sections: pandemic, health, family, education. Each participant was given and asked to sign a consent form before the interview began. Each participant was asked to tell their story prompted by a 13-question interview. The interviews for single-parents differed from the single people by

several questions pertaining to their children and education. All participants were female and 30 or older. These questions served as the basic framework for the flow of the conversation. Each question was followed by probes to gain insights into the individual experience of each participant.

Participants were chosen based on their being a voucher recipient, familial status, their housing status during the year in quarantine. The interviews were recorded in each zoom call and later transcribed for analysis. To maintain confidentiality their names and any personal identifiers have been changed for the analysis portion of this paper. In addition, each participant was given a $25 gift card to show gratitude for their participation in this study. While conducting this study, no minors were involved in this research. Ethical clearance was granted by the Drew University Institutional Review Board. In addition, the consent forms and background information for this study were read in each interview prior to the start of the recording. Due to the ongoing pandemic, all interviews were conducted via zoom. Once the interviews were recorded, the files were uploaded to Trint to ensure the transcripts matched the audio correctly. Once that was complete, the transcripts were then printed for the coding process. The transcripts were then coded on google documents. 10 codes were created to highlight the various experiences of the participants. Their subsequent transcriptions and recordings are only accessible to me. The findings were then presented in this thesis and a debriefing document was sent to the participants and the housing agencies that helped recruit individuals.

**Results**

The diversity of the participants in this study demonstrates how the homeless population do not have a homogenous experience. In this section, I analyze the main themes that emerged from my in-depth interviews. In the appendix, there is a chart with the characteristics and pseudonyms of each participant.

PANDEMIC EFFECTS ON THE HOMELESS POPULATION:

Three themes emerged from the transcripts regarding experiences on how the pandemic affected the homeless population. These themes include increase in barriers, main stressors, and increase in support. In this section, I answer my questions around the homeless experiences during the COVID-19 pandemic and how the voucher tenants have been supported by their agencies and policies to prevent eviction (The eviction moratorium).

*Increase in Barriers*

All participants stated that they had issues maintaining their health due to the COVID-19 pandemic. In addition to worrying about catching COVID, many participants needed their medication or had other government assistance to maintain other necessities such as food or steady income. Participant #5, Mary, articulated in response to a question about how COVID impacted her getting her necessities:

> "Just in the beginning it was more difficult I… for example, like I'm not driving right now, so it was harder to get like the list [of necessities] over. There are a lot of places that weren't open, but right now, like towards the tail end of it[the pandemic], I'm hoping it's [all] going to work [out] and it really hasn't."

The participant mentions how the pandemic made things more inaccessible. Throughout the interview, the participant mentions how they have lost their job, they do not have a car, and have had trouble accessing their necessities such as medication. The individuals who have been displaced are at a disadvantage because they have been impacted with losing a home. Not driving

was the immediate problem the respondent mentioned as an amplified barrier due to COVID. Participant #4, Ella, in response to a question about being homeless during the pandemic, states: "Horrific, because I'm on immunosuppressants. The good thing was, I have 25 years sober from drugs, and I've been in AA for 25 years and 19 years [sober] from alcohol and everything." The participant's health was directly impacted during the pandemic because it is scary for people on immunosuppressants because the pandemic has made it difficult for them to get the support they need. Because immunosuppressants help to fight off infections, COVID was scary for voucher recipients on immunosuppressants. The participant continues: "Well, you weren't allowed to have visitors. The neighbors weren't allowed in. If you thought you were sick, you had to take a test and if you came up positive, they would put you in a hotel for two weeks. Yeah, it was pretty much a lockdown…Well, I'm a strong immune suppressant, so I had to be very careful, but yeah, no, they were kind of strict." In addition, COVID restrictions made it difficult to access health necessities on top of the original barriers to housing which include transportation and staying with family and friends until the individual has secure housing. Visitors were not allowed in the group housing. This limited couch surfing which could be a source of temporary housing while looking for a permanent rental unit. This also was displayed through the main sources of stress that each participant felt.

### *Main Stressors*

Almost all participants cited the number one stressor during the pandemic as finding housing. This was a top priority because it determined where they would sleep or their health overall. Housing is the number one stressor because it shapes whether or not the individual can provide for their children, search for a job position, or access health needs. COVID has impacted the number one stressor due to the COVID restrictions that limited their search. In response to a

question about their 2-3 main sources of stress, many participants said income, other's health, and their children's education as well as other stressors such as unemployment or finding a job that greatly impacted them during the pandemic. Participant #6, Diane, states in response to a question that asked about their 2-3 main stressors:

> "Well, I just got fired, so being unemployed is pretty stressful. Well, I guess just being an addict, that's stressful, just knowing that you could pass a lie detector test one day saying that you'll never use [again], but you're a completely different person the next day… and third I'll say my health, you know?"

In this quote, the interviewee describes the stress from being fired, being an addict, and while also protecting herself from COVID. While the respondent did not lose their job due to COVID, they cite that a stressor is the possibility of COVID affecting their health. Being an addict in the past does not mean that some days she does not want to use which causes the individual stress. This is further shown through another participant's description of the main sources of stress they face during the pandemic. Mary states in response to the same question about their 2-3 main sources of stress:

> "I feel like they're like my older son, is he passing just because they want to pass them because like, what did he do for the last two years? It's just so rough that whatever it is, that's stressful and then having to miss work because they're the youngest one has to be home and. At times, and I'm going to say also, just not. You know, not compiling things and not earning enough to be able to cover that overhead. That's for us. And the inflation, like things have gone up, the cost of everything has skyrocketed, which is really tough as a tough pill to swallow."

The participant notes the impact the pandemic has had on their children's education. She describes having to miss work and the earning just enough to ensure that all her necessities are maintained. This insight provides that a stressor among mothers who have experienced homelessness during the pandemic has created an issue for their children's education. The children's social promotion from in person to online and now back to in person has affected their grades and how much time the parents have to spend with the children on their homework.

*Increase in Support*

Support was also another theme that several participants mentioned impacted them during the pandemic. The interviews demonstrate a split between the support of the moratorium, stimulus checks, and further aid from local housing agencies. Some participants were supported while others stated how this government support was not enough to protect them from displacement during the COVID-19 pandemic. Diane states in response to a question asking how she was supported by her housing agency:

> "You weren't, until this day…nobody was allowed in your house in the beginning. It was like, they don't really want you to sleep out[side of your home]. They've been more relaxed about [it] more recently like they were… My neighbors are allowed to come over to my house and I'm allowed to go into theirs. Well, anybody who's not from this housing isn't allowed in, so they're still taking precautions there."

This participant, currently in supportive group housing, discussed the COVID precautions taken by the agencies to ensure that the voucher recipients were protected in their stable housing. The participant understood that it made sense given the rates and spread of COVID. Another participant mentioned how if they tested positive for COVID, the agency would help the voucher recipient quarantine by placing them in a hotel to prevent further spread. The participants also discussed the effect of the moratorium and stimulus check in terms of outside support offered beyond the voucher. Mary discusses in response to a question about how the moratorium and stimulus check impacted her situation:

> "I mean, I don't know if it's the moratorium, but the increase in food stamps has been extremely helpful because every single [time], I've been on food stamps for quite some time, and with food stamps, it was always…it's very, there's a pattern, you know, very routine. Every month, you know, you get x amount, right, and and every month I mean that [is] x amount less… two and a half weeks into the month [the food stamps money is used up], right?"

This participant expressed how the increase in food stamps during the moratorium period helped her to maintain the household. The respondent illustrates the pattern of financial

assistance. While the increase helped her maintain the household, it still does not cover the costs

of a month of food. The increase in support was available but the food stamps still did not cover

the costs for more than two weeks at a time.

However, another participant spoke of how the moratorium did not help her maintain

housing. The interviewee expresses how the moratorium only protected those who could not pay

their rent on time, but it did not protect her because the landlord sold his property and because

her lease ended first, she had to move out of the home she had lived in for eight years.

Participant #3, Abby, states in telling me about herself how she became homeless during the

pandemic:

> I think about a year and a half into the pandemic was where we felt the wrath of the
> pandemic as far as…So basically, the pandemic had a great impact on real estate. So, my
> landlord ended up wanting to, although he didn't have it in his mind to contact the house,
> he was contacted by a realtor, who was like you know, the market, you can make a lot of
> money right now if you sell your property. So realtors were targeting property owners
> who had rental units and telling them that because there was no inventory on houses, they
> were soliciting houses and they first went towards property owners that had rental units.
> So they approached my landlord and said look, you have this rental unit. It's really
> appealing to people right now. It's a two-family and you can make $100,000 without
> doing anything to the house."

The participant describes how the pandemic caused more conflicts for her and her family

and ended up leaving her homeless with no place to live for nearly two months. Later on in the

interview, the participant states how "because of the way that my lease was, my lease was

coming up first and by law, they can't, although I had tenure, they couldn't keep me and let go of

the other person because her lease was up in october and mine was up in August and I had been

there 8 years, but that didn't matter." The moratorium did not aid in preventing homelessness for

low-income renters and there were unintended consequences in the maneuvers of buying and

selling property that led to displacement. The moratorium focused on unpaid rent but not on

selling rental buildings, which displaced tenants during the pandemic.

STIGMATIZED IDENTITY AND EFFECTS:

All participants stated they felt discriminated against based on the voucher, race, gender, familial status, and other discreditable statuses. In this section, I answer questions two (why are the people on vouchers still experiencing these barriers to stable housing?) and four (What are the overall experiences of voucher recipients when they experience discrimination while looking for housing?) discussing experience of discrimination and stigma when searching for housing and why the homeless population are still facing barriers to housing. Three themes emerged from the transcripts regarding their stigmatized experiences on finding housing: Feeling Stigma, Hidden Identities, and Sense of Normalcy.

### *Feeling Stigma*

Most of the individuals interviewed used the word "stigma" to describe their experiences of a commonly stereotyped identity while looking for housing. During the interviews, I asked the question "Do you feel you have been discriminated against due to your race, family status, gender, or due to the voucher when looking for housing or in your current residence?" Participant #3 responded:

> "So usually people who have vouchers, right. There's a stigma behind the people who have vouchers that they're like. Lazy people that don't want to work or dirty or, I don't know. I've just heard so many negative things that landlords think of people who have vouchers that although I know deep down inside that I don't get that or that I'm not that person. It [stigma] is always there."

In this quote the participant mentions how voucher recipients are usually labeled as "lazy" or "dirty". Using the labels "lazy" or "dirty" stigmatizes the participant and makes them seem undesirable as a tenant. The participant's use of the word "stigma" demonstrates the understanding of *othering* within the housing community. The othering is shown through the

distance the stereotype creates from the social norm of renting an apartment without housing assistance and without the stigma of homelessness. This further divides the landlords and voucher recipients. The stigma of homelessness and the stigma of the voucher give a set idea about how the individual with a housing voucher will treat the apartment or pay rent. The participant continues in response to a probe about how stigma has impacted her housing situation:

> "I'm constantly thinking. Ahead of that, let me do this because I don't want him to think that, you know, if a situation comes up, you know? That can happen to anyone. I panic completely because I'm like, Oh my God, I don't want you to think you know this or that, or like, I constantly just feel that at some point he can turn around and be like, yeah, you know, you can't live here anymore or something like that, you know, like. So I don't know, I keep saying that the stigma, the stigma, but it's just that like, you know? I, because of everything that I've heard, it is just that thing on my shoulder, you know what I mean, and it's not so much anymore, like other people as myself, you know, I'm having a hard time separating myself from it."

The use of the "lazy" or "dirty" stereotype creates fears of eviction and further undermines trust between the landlords and voucher tenants. The participant emphasizes the back tracking and looking ahead to foresee any further issues that may arise that could lead to them being perceived as the "lazy" or "dirty" stereotype. This is stereotype threat which is defined as "socially premised psychological threat that arises when one is in a situation or doing something for which a negative stereotype about one's group applies" (national institute of health). The voucher tenant then also has to separate themselves from that stereotype in their communications with the landlords to show they are like any other tenant. The stigma surrounding voucher tenants makes it difficult for the individuals to obtain stable housing because they have to present a masked identity that appeals to the standards of normalcy that the landlord expects.  This is further illustrated by examining the multiple dimensions of stigma that the voucher tenants face when looking for stable housing.

*Multiple Stigmas*

The voucher recipients mentioned the effects of being homeless, lower credit scores, and other stigmatizing statuses that affect their ability to obtain stable housing. Participant #2, Jaime, stated in response to question about looking for housing that:

> "If I didn't have the pandemic money, I don't know what I would have done. The shelter serves below standard food, they don't provide transportation. They do provide printers which is a big thing. They don't provide anything for you. You really have to go out there and do it yourself. I made finding an apartment my job morning, day, and night. I must have looked at over 50 places. Nobody would look past my credit or my criminal background even though I'm a single mom."

In this quote, the participant brings up the concept of multiple stigmas by illustrating how having to juggle a lower credit score, a criminal background, being a single-mother all while homeless and looking for housing with a voucher. In carrying multiple discreditable factors, the voucher tenant has to make a strong case in order to obtain housing. These discreditable factors add on to an already stigmatized status of homelessness. The participant states how nobody would look past her credit score or criminal background. The perception of people with a lower credit score and a criminal background makes the homeless individual looking for housing with public assistance less than the tenant without a voucher and a higher credit score. The emphasis on the multiple stigmas that accompany homelessness are demonstrated by the reduced status of the individual. In taking on the identity of a homeless, single mom with a criminal background, the voucher recipient then has to face consequences imposed by the stigma in which landlords are less likely to rent to them as opposed to someone who has not previously been homeless nor has a housing voucher. However, the stigma associated with the voucher also describes the criteria one must fit to have the housing voucher. Jaime continues by discussing her time in the homeless shelter. She states:

"They are not the best shelter. It's a lot of…all the men are on the first floor and then everyone upstairs…they [the shelter workers] look at you like you have a drug problem or an alcohol problem which I don't have any mental health or substance abuse issues…just a criminal. I committed credit card fraud."

The respondent makes clear the stigmatized identity presented by the circumstances within the shelter and compounds the homeless person becoming the categorized issue that they face every day. The use of the shelter aids in supporting the homeless population yet also reinforces the stigmatized identity of homelessness. For the respondent, she faces having a criminal record and attempting to obtain a stable job in which she can work from home to prevent having to leave her 5-month-old child. The single mother faces a battle in taking on the multiple stigmatized identities in which they face being a single-parent, having a voucher, having a criminal record, and previously being homeless. The multiple stigmas demonstrate a barrier to housing the homeless. First these voucher recipients must accommodate the damages of the stigmatized identities that they have accrued. Then, these individuals must be able to present their stigmatized identities in a manner that does not "other" them but shows their ability to maintain the apartment as any other tenant. The way in which the recipients chose to share the stigmatized status of housing with the landlord or other individuals entails skillfully managing their stigmatized identity (Goffman, 1963).

### *Hidden Identities*

The exclusivity of sharing the stigmatized identity with friends and family often evolved from the question of whether or not it will damage the individual's reputation. The participants characterized this experience by describing the act of going through these events without telling friends and family. Janet articulated regarding the question prompting the participant to tell me about themselves:

> "So unfortunately, now I find myself completely homeless and car lists because my car was. What do you call it, not foreclosed…repossessed? So here I am like and not wanting to reach out to any friends or anything because God forbid my reputation, be a tad bit spoiled, spoiled, I guess I should say."

The pattern that this participant expresses is the conscious decision to discuss their housing status and other stigmatized dimensions of their identities with friends and family. The idea of ruining or "spoiling" one's reputation comes into play in every interaction. For this participant, going from a stable four-bedroom house into a halfway house made her feel "lesser" than others and did not feel comfortable telling others outside her immediate family about her situation. The participant continued:

> "I think when you've lived on one kind of a status plane or a money plane and you lose, go to losing everything. It's quite a tumble spiral downward and so it's an embarrassment. I don't feel…comfortable. Talking about my situation to anyone, you know, to anyone outside of my small circle, you know? "

Participant #7 describes the stigma of the homeless identity and the othering of self. The interviewee expressed the othering of self from society through feeling "lesser" and "embarrassment" for holding a voucher rather than the status she held before. She only told her small circle of friends and family to manage the information in a way that presents her in the best light. The "money plane" they describe demonstrates a fall in socio-economic status that can lead to a form of othering from society. The stigma that comes with being homeless has an effect on the person who is homeless as well as how others view them. The devalued self is measured in comfortability and trust in friends and family with which the individual commonly interacts. Throughout this interview, the respondent carefully described their sense of separation from other homeless individuals on vouchers. The participant states "Yeah. And I also find it, now I'm with people that have an experience as much different as I kind of had in life. So I feel like I don't really talk about that anymore because it sounds like a bragging kind of a thing. " The

participant provides an example of how there are different levels of homelessness and the treatment one experiences differs from another person's experience with displacement. In skillfully managing their stigmatized identity, the participants must other themselves from other homeless individuals to obtain stable housing. The respondent mentions how her experience with homelessness was different from those who were living on the street or were without housing for longer periods of time. Because the respondent had an easier transition from homelessness to stable housing, she distinguishes herself from the other individuals whose experiences obtaining housing was increasingly strenuous.

### *Sense of Normalcy*

All participants discussed having a sense of normalcy taken away from them due to their experiences being homeless. In their interactions with others and their search for housing, many participants stated their uncomfortability with explaining their situations to others and the reliance on others for time constraints of using the voucher. Rachel states in response to a discussion with a teacher about the slip in her daughter's grades:

> "Even a conversation I had with my oldest daughter's teacher, you know, she's like, you know, she's falling behind. She's not this and I think to myself picture an eight year old who's living out a hotel room with her two younger brothers and you know, she says she's distracted. I'm like yeah, she's gonna be distracted. We're living in a single room. You know, they're two feet away on the PS5 trying to keep them busy so I can help her with her homework and it's very difficult. The environment makes it very difficult. And I just feel like sometimes because it's been three months, the first month you get sympathy but after that they expect everything to go back to normal. Well, it hasn't gone back to normal for me."

This participant discusses how through interactions with their daughter's teacher. They had to expose their stigmatized identity. In this conversation, the participant stresses how their situation was put on a time limit. The idea of normalcy and the stigmatized identity are in conflict because of the individualized approach to looking at someone through the lens of the

homeless stereotype. Participant #1 describes normalcy as a time sensitive state after being displaced. The teacher maintains the expectations of normal housing conditions even though the participant has explained her housing situation. The interaction that the single mother has with the teacher disrupts the stereotype of homelessness and engages with the individual's idea of self due to the idea that homelessness is a temporary quick fix. The sense of normalcy is displaced and often not considered by the opposite party (in this case, the teacher). This does not consider the barriers that come with displacement and the long lasting effects of homelessness.

LANDLORD-TENANT RELATIONSHIPS

In my study, one theme appeared when tenants were asked about their relationships with their landlords and the importance of trust. In this section, one theme emerges that helps to answer my last question around better support for this vulnerable population: Trustworthy Interactions. Mary articulates in regard to question about how important trust is between landlord and a tenant:

> "I think it's super important. You know, I think you have to have the landlord has to trust the tenant, which I mean, look, she trusted me. She's never even been a landlord before, and she trusted somebody with a government voucher. I mean, that was like, that's a rarity. You know what I mean? People who are landlords who have been or they own multiple properties there. They've been landlords for decades and they don't trust anybody with vouchers. They won't even rent to people with vouchers. So I encountered a lot of them and was unsuccessful with every last one of them. And then but it's super important to have that, that trust with your tenant and vice versa with your landlord."

All participants mentioned the importance of trust building between themselves and the landlords. These interactions and exposure to the voucher program can be seen through a symbolic interactionist lens. While they are aware that trust is critical to obtaining a rental, the voucher tenants understand that the landlords' negative experiences with one past voucher tenant reduces trust for all. These trustworthy relationships with the landlords help to improve a sense of self-worth. Because the voucher tenant has met other landlords who have viewed their

experience with homelessness and the housing voucher as the stereotype of someone who is lazy and dirty, the voucher recipient then feels alienated and socially excluded from affordable housing. However, on a scale of 1 (not at all important) - 5(Super important), all participants stated that trust between the tenant and landlord was 5-super important. Participant #5 emphasizes the importance of the voucher tenant relationship through the aspect of trust. Through multiple interactions with the landlords and enacting a system of trust with the apartment and forms of payment, the landlord treats the voucher tenant as equal to tenants who are not on vouchers. This helps the voucher tenant to feel social inclusion and return to the sense of normalcy before they were homeless.

**Discussion**

The current study investigated how and why the homeless population have been impacted during the COVID-19 pandemic. Understanding how the pandemic impacted the temporarily homeless population on housing vouchers is crucial to supporting the most vulnerable population in obtaining stable housing. As posed in the introduction, there were several questions that I looked at to better understand how this vulnerable population has been affected. Firstly, how has the pandemic affected people experiencing homelessness? The pandemic affected people experiencing homelessness through their children's education, available support, and the stigma surrounding housing vouchers and homelessness.

Second, why are people on vouchers still experiencing these barriers to stable housing? Consistent with previous research (NIN, 2019), many participants expressed barriers such as transportation, issues with looking for housing on their own, stigma surrounding their identity and experience of homelessness. Based on these experiences, the participants stated how they kept their interactions with landlords short and felt they had to backtrack (constantly check their language and actions) when it came to their relationship with their landlord in order to prevent being seen as "lazy" or "dirty" voucher tenants.

Third, how have voucher recipients been supported through the pandemic? All voucher recipients interviewed mentioned that they received support from their agencies through phone calls, access to other programs, and COVID precautions taken to ensure the tenant's health. My results clarify the extra barriers that the pandemic created around homelessness and how this further affects voucher tenants and the maintenance of stable housing. In order to better aid this vulnerable population, previous research has suggested a landlord support program that enables landlords to rent to more voucher tenants (NIN, 2019).In order to strengthen the landlord support

program offered by Neighbors In Need, there needs to be more support from local officials and government policies that push landlords to rent to voucher recipients. In addition to the landlord support program, there should also be classes available to the voucher tenants about job openings, career development, and engagement in a return to normalcy for individuals who have been displaced.

My findings build on the previous research by exploring the effects of the pandemic on the homeless population and their search for stable housing. For some respondents, the stigmatized identity was an "embarrassment" that they did not share with those outside their close circle. For others, navigating how to best present their status as homeless individuals on a voucher to landlords aided them in finding stable housing. In addition, an unforeseen effect of the pandemic was those who lost their homes due to leases ending. While the moratorium was able to prevent evictions from being finalized for those who had late rent payments due to COVID, the moratorium did not benefit those whose leases ended during the pandemic and could not renew due to new property owners. Such findings suggest that the voucher tenants need more support around stable housing units that bridge stronger relationships between landlords and tenants.

Fourth, what are the overall experiences of voucher recipients when they experience discrimination while looking for housing? Most participants cited facing discrimination for various reasons including the voucher, race, criminal background, or having low-income. In addition to everyday stressors such as health needs, searching for housing, working or looking for a job, the individuals face discrimination in trying to provide themselves with a basic necessity. These everyday stressors greatly impact their ability to obtain and maintain stable housing. The interviewees discuss that their search for stable housing was made increasingly

difficult due to the discrediting stigmas surrounding their identities. The pattern and maintenance of landlords using the lazy and dirty homeless stereotype further damages the voucher recipient's already stigmatized identity and prohibits these individuals from obtaining stable housing. In maintaining this narrative, the voucher recipient is further othered from tenants without public housing assistance. The discreditable identity precedes the voucher tenant and further increases any worries that the voucher recipient may have because the slightest signs exhibiting this stereotype within the apartment may change how the landlord views the voucher program. In addition, this further increases the discrimination these individuals receive when looking for housing because it perpetuates the idea that the voucher tenant is not a good fit for the apartment. This is revealed through the stereotype because it lumps the previously homeless voucher recipients together into a uniformed identity in which they are all lazy or dirty. This takes away the individualized experience and further limits their ability to search for housing.

Further, all respondents mentioned the importance of trust between themselves and their landlords. The aspect of trust within the relationships helps frame the situation as an individual talking to another individual as opposed to a power dynamic setting the voucher tenant as less than a tenant who does not have a housing voucher. In light of the many challenges that the homeless individuals face, they all stated how their personal experience with homelessness does not "happen to be the case with everybody" (Participant #6). Homelessness can happen to anyone, and one person's experience does not encompass the challenges that others will face. The homeless narrative does not illustrate a single mother whose house burnt down, or an individual kicked out of their home due to their sexuality. There are many pathways into homelessness and the experience is not homogeneous.

***Implications***

My last research question asks about viable options of support to ensure voucher recipients obtain and maintain stable housing. Despite limitations, my findings have several implications for practice with homeless individuals obtaining stable housing. First, local governments need to increase their involvement in protective measures to aid this stigmatized population. Previous research (Will, 2011) describes the involvement of local government in taking measures to protect this vulnerable population and finance efforts to reintegrate the homeless population into society as opposed to further alienating them. The stigmatized identity further alienates this group making them feel separated from society. In using the stereotype of a lazy, dirty person, the landlords further separate themselves from a vulnerable population that needs help securing housing and restoring a sense of normalcy to their lives.

In order to better support the homeless population, there should be classes available to housing agents, landlords, and homeless individuals to better aid efforts of trust and building connections to ensure stable housing. There is the need to improve trust between landlords, tenants, and housing agents in order to promote working with housing vouchers.  In addition, these classes should be government funded to benefit the growth of relationships and increase the number of people in affordable housing. In previous research, there was the suggestion to follow suit of a "homelessness trust fund" created in Camden County, NJ (Will, 2011). In funding already established classes available to the housing community, creating new courses can reinforce the attendance and make them accessible to larger numbers of voucher recipients, housing agents, and landlords. Amber Will states "Citizens voted to create a 'homelessness trust fund' in order to get every single person in some type of affordable housing. The process involves a small tax on filing county documents that accumulate to funds for purchasing properties, salaries of case managers, and rental assistance" (2011: 27). In creating a trust fund,

Morris County will benefit by supporting the understanding of homelessness, destigmatizing a vulnerable population, and supporting those in need of stable, affordable housing.

For reducing stigma, there needs to be policy changes within the housing community. In order to destigmatize the homeless population, there needs to be changes within the Voucher Choice Housing Program. The HCV program only offers a certain number of vouchers to be distributed each year and they are long waitlists. Some individuals who have applied have waited years for a voucher while others, like some participants in my research, received their housing vouchers within months. I propose an increase in the number of vouchers allotted and instead of the voucher program being held like a lottery, there needs to be an immediate-need based system with different categories to aid the population in need of housing assistance.

Further, the FMR needs to be increased in Morris County to allow for more affordable apartments that do not push voucher tenants to look for housing that is on the outskirts of the county. By increasing the FMR, the voucher will cover less than 70% of the rent. I propose that in establishing a trust fund and a fundraiser to help cover the increased rent prices for voucher tenants. The increase of the fair market rent will help the homeless population on vouchers to secure housing closer to their necessities and with more transportation routes near their jobs and mental health agencies.

### *Limitations*

My findings should be considered in the context of certain limitations. First, the homeless population on vouchers in Morris County restricts the population and the experiences of homelessness. In addition, asking the voucher recipients about their personal experiences with being homeless and the trauma that was caused by the displacement involves inherent risks of the respondent's comfortability. Due to the fact that the study was cross-sectional, with one-time

interviews using a convenience sample, there was no build-up of trust between myself and the participants sharing their personal accounts. Because there were seven participants in this study and the different ages of each participant, the results may vary from others who fall under different categories of homelessness. A related limitation may also be the selection of the agencies used for the convenience sample and the limited access to this vulnerable population. Further research should be done on the covid-related health effects on homeless individuals, the housing agencies' perspective of available support, and how this feeds into the stigmatized identity that separates the voucher tenants from those who do not have vouchers. In addition, I asked broader questions to allow the respondents to expand on how the pandemic has affected them and what support they need. This resulted in a multitude of different definitions for terms such as stigma and the levels of trust between themselves and their landlords. Measures in this study were limited regarding time and accessibility throughout the pandemic and lifting of the mask mandate. Lastly, the one-interview method may limit the scope and detail of the data collected and  further research should be conducted on this important topic using both a survey and an interview to better establish the voucher tenants' experiences. More research is needed. This topic explores and expands upon the numerous pathways to homelessness.

In conclusion, the current study provides a more nuanced understanding of how the homeless population is stigmatized. Homelessness is multifaceted and describes someone who has lost the basic necessity of housing. Through destigmatizing this group in educational classes for the housing community at large, government funding to further support affordable housing, and increasing and building trust between housing agents, landlords, and homeless individuals can help to limit the adversities this population faces. Further research should examine the relationship between the voucher tenants and the landlords to explore the possible differences in

treatment and the aid needed on both sides to increase the available affordable housing.

Appendix

**<u>Figure 1: Characteristics of Participants</u>**

| Participant | Characteristics |
|---|---|
| #1: Rachel | Black, mid 30s, single-mother of three children all under 10 years of age. House burnt down in late 2021. Currently living out of a hotel while looking for stable housing in Morris County with a housing voucher. Full-time nurse. |
| #2: Jaime | White, early 30s, Single mother of a newborn. Homeless during the pandemic for two months but found housing in Morris County with a voucher. unemployed. |
| #3: Abby | Latinx, Early 40s, Mother of 4 children ages ranging from grade school through highschool, homeless during the pandemic. Homeless for two months after lease ended but has found housing in a new apartment. |
| #4: Ella | White, early 50s. Recovering alcoholic and difficulties with health. Was thrown out of house due to their sexuality and ended up homeless living out of their car or staying with friends. Unemployed |
| #5: Mary | White, early 40s, single-mother of 3 children ranging from high school to college levels. Voucher recipient for four years. Works several jobs from home. |
| #6: Diane | Mixed-race, early 30s. Single, recovering addict. Neurodivergent, previous criminal record, homeless for several weeks before being placed in permanent housing. unemployed. |
| #7: Janet | White, late 60s, recovering alcoholic, divorced, two daughters in their thirties. Lost housing due to foreclosure and was homeless during the pandemic but spent three months in a county facility (jail) and in that time. Unemployed |

*Interview Questionnaire for Families:*

1. Tell me a little about yourself.

2. How have you dealt with the school system during the pandemic?

3. How does having a voucher affect your decision making process in obtaining housing? During the pandemic what was your biggest worry?What were the covid-precautions taken by your agency?

4. Who/where do you get information about programs and services available to you? Where did you get your information about services available during the pandemic? During the moratorium period?

5. On a scale of 5(very helpful)-1(not at all helpful), how has the moratorium impacted your living situation?

6. How have you received help from this voucher agency during the pandemic?

7. What are the two or three main sources of stress for you?

8. Under what conditions has the pandemic decreased or increased your ability to obtain your necessities (medication, groceries, seeing your children/providing for children, stimulus check, moratorium etc.)?*

9. Describe the relationship you have with your landlord? Why? How would you rate the trust levels between you and your landlord? (5 very trustworthy, 1 unreliable) What are the interactions between you and your landlord?

10. How important is trust between the tenant and the landlord?

11. Do you feel that you have been discriminated against due to your race, family status, gender, or due to the voucher when looking for housing or in your current residence? Can you give me an example?

12.  Let's say that the holiday season has approached, what position are you in when it comes to making the holidays pleasant for your children? What position are you in with churches and charities donating to the shelters and housing agencies?

13. Is there anything else you would like us to know about your experience during the

     pandemic and your housing situation?

*Interview Questionnaire For Single Individuals:*

1. Tell me a little about yourself.

2. Were you employed during the year in quarantine? Were you able to go to work? Where did you work? Did you have a flexible work schedule? Working remotely?

3. How does having a voucher affect your decision making process in obtaining housing? During the pandemic what was your biggest worry?What were the covid-precautions taken by your agency?

4. Who/where do you get information about programs and services available to you? Where did you get your information about services available during the pandemic? During the moratorium period?

5. On a scale of 5(very helpful)-1(not at all helpful), how has the moratorium impacted your living situation? The Stimulus Check?

6. How have you received help from this voucher agency during the pandemic?

7. What are the two or three main sources of stress for you?

8. Under what conditions has the pandemic decreased or increased your ability to obtain your necessities (medication, groceries, stimulus check, moratorium etc.)?*

9. Describe the relationship you have with your landlord? Why? How would you rate the trust levels between you and your landlord? (5 very trustworthy, 1 unreliable) What are the interactions between you and your landlord?

10. How important is trust between the tenant and the landlord?

11. Do you feel that you have been discriminated against due to your race, family status, gender, or due to the voucher when looking for housing or in your current residence? Can you give me an example?

12.  Let's say that a tenant lost their job position during the pandemic and was unable to pay their rent after the moratorium was lifted. If you were in this position, what would you do?

13. Is there anything else you would like us to know about your experience during the pandemic and your housing situation?

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