

Paternal Incarceration and Housing Quality
Implications of Incarceration on Housing Quality in the United States

by

Samantha Aragon

A Thesis Presented in Partial Fulfillment
of the Requirements for the Degree
Master of Science

Approved April 2020 by the
Graduate Supervisory Committee:

Raphael Charron-Chenier, Chair
Nathan Martin
Cassia Spohn

ARIZONA STATE UNIVERSITY

May 2020

ABSTRACT

People who have been incarcerated struggle to find access to quality housing in the United States, which leads to over 600,000 people a year facing an extreme housing crisis with an increased risk of homelessness. People who have been incarcerated face barriers that keep them from securing employment, earning an income, and gaining financial stability, which can have a major impact on housing quality and home ownership. Using data from the Fragile Families and Child Wellbeing Study, this thesis examines ex-offenders' access to quality housing and the impact incarceration has on home ownership. Results from Ordinary Least Squares regression indicate that households of fathers who have been incarcerated are at higher risk of living in poor quality housing compared to households of fathers who have never been incarcerated. Likewise, results of logistic regression analysis revealed that the odds of owning a home were lower for households in which the father had been incarcerated than for families in which the father had not been incarcerated.

TABLE OF CONTENTS

| | |
|--|----|
| INTRODUCTION | 1 |
| LITERATURE REVIEW | 2 |
| Access to Quality Housing..... | 3 |
| Ex-Offenders and Housing..... | 5 |
| Ex-Offenders and Financial Stability..... | 7 |
| Ex-Offenders and Income | 10 |
| Current Study..... | 14 |
| METHODOLOGY | 14 |
| Data | 14 |
| Outcome Variable | 15 |
| Explanatory Variables | 16 |
| Control Variables | 17 |
| Models | 18 |
| RESULTS | 19 |
| DISCUSSION | 25 |
| Limitations..... | 27 |
| Policy Implications..... | 30 |
| REFERENCES | 35 |
| APPENDIX | 40 |
| A.DESRIPTIVE STATISTICS FOR ALL VARIABLES..... | 41 |
| B.HOUSING QUALITY SCALE INDEX..... | 43 |

INTRODUCTION

In 1948 the Universal Declaration of Human Rights established that “everyone had the right to a standard of living adequate for the health and wellbeing of himself and of his family, including housing.” Scholars also argue that housing stability is essential for the success of ex-offenders, yet the United States formerly incarcerated people are almost 10 times more likely to be homeless than the general public. This number increases to 13 times more likely for people who have been incarcerated more than once (Couloute, 2018). This leads to more than 600,000 people being released from prison each year to face an extreme housing crisis. The number of ex-offenders is continuously increasing, and the number of challenges they face continues to grow, making it difficult for them to reintegrate into the community (Tars, 2018).

Overall, for millions of ex-offenders their punishment does not end once they have been released from the prison gates. Prior research suggests that a major cause of the housing crisis amongst ex-offenders is that property owners and public housing authorities have the ability to control the screening of applicants (Rodriguez and Brown, 2003; Anderson, Nava and Cortez, 2018). This typically includes a criminal background check as a primary source of information, which leads to housing complexes and landlords having the ability to punish people with a criminal record even after their sentence is over (Evans, 2014). Additionally, the heavy reliance on credit checks, banking information, professional references, and exorbitant security deposits also acts as an obstacle for those who have been incarcerated (Bath and Edgar, 2010). In many ways, it seems that incarceration is a precursor to homelessness. These findings imply that there is a direct link between incarceration, housing quality, and overall housing security.

While there has been considerable research investigating the importance of housing for ex-offenders' reintegration into society, research is more limited on how incarceration influences housing quality and home ownership. The current study addresses this gap in the literature. Specifically, a sample of 4,700 families with a child born between 1998 and 2000 from the Fragile Families and Child Wellbeing study is used to address the study's research questions: (1) Is incarceration associated with housing quality? and, (2) Are households with a previously incarcerated member less likely to own a home? The next section highlights the importance of these research questions by examining incarceration in the United States, the strains associated with incarceration, and the relationship between incarceration, housing quality, and home ownership.

LITERATURE REVIEW

Beginning in the 1970s the incarceration rate in the United States has continued to increase dramatically. For example, in 1925 there were fewer than 300,000 convicted offenders in the United States, which grew to more than 500,000 in 1990 and more than 1,500,000 in 2014 (Sentencing Project, 2016). Currently, the United States criminal justice system houses over 2.3 million people in federal and state prisons, jail, and juvenile correctional facilities, with over 600,000 people entering prison each year (Sawyer and Wagner, 2019). A 2006 study revealed that the United States houses the largest number of inmates in the world. More specifically, the United States has less than 5% of the world's population, but holds more than 23% of the world's incarcerated population (Hartney, 2006). Currently, the United States incarcerates people at a rate that is 4 to 7 times higher than the rates of any other western nations, including France, Italy,

the United Kingdom, and Germany (Hartney, 2006). The large number of people who become involved in the criminal justice system continues the cycle of families who will be without safe and reliable housing due to the increased difficulty when securing a job, gaining financial assistance, and earning a steady income.

The growth of incarceration highlights serious social justice issues because it heavily impacts low-income people of color and it denies millions of people the basic human right to housing. In fact, in Alabama, Delaware, Illinois, New Jersey and Virginia Black Americans make up 72% of the prison population (Nellis, 2016). The racial disparity can also be seen in New Mexico, where Hispanics make up more than 61% of the population and in Arizona with 42% of the inmates being Hispanic (Nellis, 2016). These statistics show that people of color are significantly overrepresented in the prison system. Pertinent to this study is the lack of stable housing for millions of ex-offenders, which can be seen in the increasing rate of homelessness amongst former prisoners. For instance, a 2008 study reported that incarceration plays a major role in homelessness. Similarly, researchers estimate that 25% to 50% of the homeless population has been incarcerated (Knopf-Amelung, 2013). Thus, incarceration appears to be a major factor that keeps people from being able to own their home and secure safe and good quality housing.

Access to Quality Housing

Housing quality refers to the physical condition of a person or families home, as well as the quality of the neighborhood it is located in. For example, housing quality can refer to poorly constructed stairs, broken windows, vacant buildings, and the presence of asbestos, lead poisoning or mold (Krieger and Higgins, 2002). Exposure to poor quality

housing has strong effects on ex-offenders, but also people of color and those with poor education. For instance, Blacks are 1.7 times more likely to live in homes with severe physical problems compared to the general population (Krieger and Higgins, 2002). Similarly, a study showed that the prevalence of severe substandard housing was 7.5% for Blacks and 6.3% for Hispanics, and 2.8% for Whites (Jacobs, 2011). It is clear that people of color have increased risks of living in poor quality housing. Additionally, race plays a major role in housing security. For example, in 2018 African-Americans made up 13% of the population, but accounted for 40% of the homeless population in the United States, while Latinos accounted for 18% of the general population, but 22% of the homeless population (Wiltz, 2019). Studies show that there is a clear racial disparity in access to housing in the United States.

The impact of race on housing can also be seen in the increased number of people of color living in homeless shelters. In 2010, one out of every 141 black family members sought refuge at a homeless shelter, which is seven times higher than members of white families (Nunez, 2012). Essentially, black families have a higher rate of living in poverty, in homeless shelters or on the street compared to white families. Many argue this is due to high rates of poverty, unemployment, decline in affordable housing, and housing discrimination that harshly impacts people of color (Carter, 2011).

Furthermore, educational attainment also has a strong impact on housing quality and homeownership. Inevitably, people who have less of an education have a higher risk of living in poverty, which has an impact on housing quality and homeownership. Essentially, it is argued that having a good education leads to a better paying job, which can lead to higher income (Lichter and Crowley, 2002). In 2000, the poverty rate for high

school dropouts was 22.2%, while the poverty rate for people who had completed a bachelor's degree was 3.2% (Lichter and Crowley, 2002). The level of education had a major impact on the rate of poverty in the United States. To lower the rates of poverty and homelessness people need education in order to be more prepared for long-term careers, which has an effect on their level of income and income can have an effect on housing quality and homeownership. Essentially, education level can be a strong predictor of homelessness and poverty. For families whose head of household had less than a high school education, 31.3% are living below the poverty line compared to the 9.6% who have at least a high school education (Hoynes, Page and Stevens, 2006). The higher the education the lower the poverty rate is. The literature argues that race and education play a major role in housing quality and homeownership.

Ex-Offenders and Housing

The United States has experienced a growing number of former offenders that struggle to secure stable and adequate housing. Ex-offenders leave prison with low levels of education and low employable skills leading to high levels of unemployment and housing discrimination, which continues the cycle of poverty, homelessness and incarceration (Rabuy and Kopf, 2015; Rodriguez and Brown, 2003). A study on post-release inmates examined the high number of former inmates who lived in homeless shelters following their release (Western, Braga, Davis, and Sirois, 2014). The study showed how ex-offenders are segregated from the rest of society and is unable to become part of any community caused by the loss of family ties, participation in the community, and a stable residence needed to rebuild one's life. The stigma of imprisonment impedes on that (Western, Braga, Davis, Sirois, 2014). Incarceration impacts ex-offenders' ability to

rejoin society due to the hardships of finding suitable housing, obtaining adequate employment and managing finances (Hass, Saxon, 2011). Hass and Saxon continue by arguing that imprisonment leads to increased homelessness caused by the lack of housing assistance available to ex-offenders, increased moving costs, inability to afford rent, and the denial many ex-offenders face from landlords and housing complexes (Hass, Saxon, 2011). These barriers to housing force ex-offenders to live in shelters or transitional housing that are often deemed unsafe. In some cases, ex-offenders are living in places with no refrigerator, no closets, no personal space, and no permanent address, which creates an overwhelming number of additional obstacles that ex-offenders must endure and overcome (Prisoner Reentry Institute 2017).

Research continues to show the major role imprisonment plays on ex-offenders' ability to secure safe and livable housing. More specifically, many ex-offenders are unable to find housing their first night following incarceration, which plays a role in their ability to secure permanent housing in the future (Fontaine, Biess, 2012). The lack of permanent housing causes ex-offenders' living situations to continuously change over time and causes many ex-offenders to seek housing in a shelter or with a friend. In fact, scholars make the distinction that post-incarcerated individuals have a lack of options when it comes to finding housing. They argue that many ex-offenders are unable to rent or buy and some even lack familial housing options (Fontaine, Biess, 2012). Simply put, ex-offenders reentering society are isolated from the mainstream housing system. The negative stigma and societal obstacles that ex-offenders face play a crucial role in their ability to obtain quality housing.

Furthermore, the lack of affordable housing leaves ex-offenders competing for the same limited resources with others who do not have a criminal history (McKernan, 2017). For example, a study by Patricia McKernan found that 23% of the sheltered homeless identified as having been incarcerated within the previous two-year period, with individuals coming from jails representing 17%, and individuals returning from prison representing 7% of that specific population (McKernan, 2017). The United States currently has a shortage of affordable housing and having a criminal record leads to additional barriers that place ex-offenders at risk of housing instability, homelessness, and recidivism (Weiss, 2017). Scholars have identified a growing connection between imprisonment and housing insecurity. More specifically, approximately 35% of the formerly incarcerated population has nowhere to go or live once they have been released (Gojkovic, Mills, Meek, 2012). Most offenders have permanent accommodations prior to incarceration, but lose their housing once they have entered the criminal justice system (Gojkovic, Mills, Meek, 2012). Ex-offenders not only lose their housing accommodations once entering the system, but they also experience exclusion from the housing market upon their release. It is a vicious cycle that forces many ex-offenders into homelessness. Ultimately, imprisonment of any kind is a major contributor to the growing ex-offender population that is unable to secure stable and safe housing.

Ex-offenders and Financial Stability

Having a criminal record can create harsh labeling effects for ex-offenders following their release and many ex-offenders begin to feel those labeling effects immediately. One of the major effects is ex-offenders' inability to build and maintain credit and the benefits

that come with it (Aneja and Avenancio-Leon 2019). The lack of credit plays a substantial role in a person's ability to successfully reenter the community, including the ability to rent or own a home. Essentially, to have "good" or "stable" credit a person must be able to make on-time payments, maintain credit utilization, have low credit inquiries, no derogatory remarks and good credit length. Incarceration can negatively impact all of these aspects because of ex-offenders' inability to make on-time payments due to the difficulty of securing employment and because of a lack of income which prevents ex-offenders from spending and utilizing their credit card; moreover, being denied multiple bank loans can leave increased credit inquiries on their record (Aneja and Avenancio-Leon 2019; Evans 2014; Henderson 2005). Without strong credit it makes it close to impossible for ex-offenders and their families to rent or buy a home.

Credit plays a determining factor in an individual's ability to provide themselves with basic human needs including food and shelter (Henderson, 2005). Ex-offenders access to credit can be a stepping-stone to rebuilding their life. Lender's ability to deny ex-offenders credit substantially limits how they engage and adapt with the outside world. For instance, bank practices that limit access to credit and services for ex-offenders has significant repercussions in their ability to secure public housing (Henderson, 2005). A growing number of lenders require applicants to disclose criminal and conviction history, which puts ex-offenders at a strong disadvantage. For example, a study on ex-offenders financial responsibilities after prison by Chris Bath and Kimmett Edgar revealed that out of 144 participants only 40 had an active bank account. Similarly when it came to credit over half of the participants were denied bank loans forcing families to get support elsewhere (Bath and Edgar, 2010). Ultimately, the lack of financial assistance had a

severe impact on their ability to gain employment, secure housing accommodations, and successfully reintegrate into society (Bath and Edgar, 2010). Allowing incarceration history to restrict ex-offenders access to credit, bank loans, and financial stability, ultimately impacts their success in the housing market.

Additionally, a lower credit score can lead to increased interest rates, inability to acquire a loan, and higher security deposits, which strongly impact individuals' ability to become financially stable. Access to financial resources allows people to provide themselves with basic human needs, including adequate housing (Henderson, 2005; Evans, 2014). For most ex-offenders, financial stability cannot be reached without assistance from various financial services such as banks or credit companies, which is vital to being able to acquire stable and adequate housing. In some cases, limited or poor credit can be a deciding factor for landlords and can make other non-offenders look more desirable even if both applicants have the same income (Geller and Curtis, 2011). Denying ex-offenders the right to establish stable credit can impact how they rebuild their lives after their release. For most, any contact with the criminal justice system can lead to a substantial decrease in the number of economic opportunities that are available (Pager, 2003). Thus, imprisonment brands individuals for life and keeps them from having the same opportunities that the rest of society has, specifically when it comes to housing.

Existing literature argues that ex-offenders' credit scores are also impacted by the growing debt that many ex-offenders face once they are released. The debt accrued by ex-offenders reduces their available household income and puts strain on their ability to attain housing, employment, and access to credit (Evan, 2014). Additionally, debt can

have a harsh impact on existing credit, which makes it increasingly difficult to receive approval to rent an apartment, and to apply for loans (Evans, 2014; Bath and Edgar, 2010). Ex-offenders' inability to pay off their growing debt substantially increases their chances for poor quality housing or homelessness. Bath and Edgar acknowledge that continuous debt keeps ex-offenders from being able to reach a state of financial stability that can help ensure their success following their release. For many ex-offenders their success is hindered because of the financial strain caused by imprisonment, which becomes a perpetual punishment that exacerbates poverty and economic inequality (Evans, 2014). Similarly, if ex-offenders are living in poverty it becomes nearly impossible to fully settle their financial obligations and thus to become financially secure.

Overall, prior research argues that the cost of crime is extensive and has harsh impacts on ex-offenders and their families. Studies show that there is a direct correlation between poverty and crime, which could be caused by a lack of economic opportunities for ex-offenders who have served their sentences (Western and Pettit, 2010). The lack of economic opportunity for ex-offenders is due to a lack of quality income, loss of job opportunity, growing debt, and a lack of financial support. These financial strains can lead to a lifetime of social disadvantage and economic instability for ex-offenders and their families, which for many families includes poor quality housing and increased fear of homelessness (Western and Pettit, 2010).

Ex-offenders and Income

One of the most common causes for housing insecurity in the United States, specifically for ex-offenders' is the inability to earn an income to meet the requirements

of rising housing costs (Roman and Travis, 2004). Lower income is more prevalent amongst those with a criminal record because ex-offenders face greater difficulty finding and maintaining stable employment (Herbert, Morenoff and Harding 2015; Fredericksen and Omli, 2016). In order for ex-offenders to obtain legal employment in the United States, they must declare their criminal history to all potential employers and be subject to extensive background checks before receiving work. Requiring that ex-offenders report their criminal history results in the majority of ex-offenders being denied employment, which is a distinguishing factor that can lead to poor housing quality and overall housing instability (McKernan, 2017). Essentially, their criminal records permanently follow them, which restricts many ex-offenders to a secondary sector of ‘survival’ jobs and poor quality housing (Shover, 2004). For example, a large number of companies employing warehouse workers, delivery drivers, and sales clerks close the door to ex-offenders by stating; “You must not have any felony or misdemeanor convictions on your record. Period” on employment applications (Rodriguez, Natividad, Emsellem, 2011). Employers refuse to give ex-offenders an opportunity at stable employment, forcing many of them to participate in illegal work or make little to no income elsewhere. Naturally, once an individual is convicted of a crime in the United States the number of job prospects available substantially diminishes (Evans, 2014). Ultimately, a criminal conviction or any time spent in prison makes an individual significantly less employable. The lack of employability for ex-offenders makes earning adequate income nearly impossible. Continuing to impose these obstacles for ex-offenders is sentencing them to a life-long struggle for safe and stable housing.

Ex-offenders are put at an extreme disadvantage in the job market due to three

main factors (Western, 2002). The first factor is that ex-offenders are stigmatized in the job market, which puts them at a disadvantage because employers see them as untrustworthy. Secondly, ex-offenders lose valuable job skills because of incarceration. Ex-offenders' time in prison keeps them from gaining new skills and contributes to their loss of old skills. Lastly, the lack of social and occupational contacts puts ex-offenders at a disadvantage in attempting to obtain employment (Western, 2002; Evans, 2016). These factors indicate ex-offenders' inability to achieve economic success, which in turn affects their ability to acquire adequate housing, specifically for people of color. For example, a study by the Prison Policy Initiative reported that the unemployment rate for formerly incarcerated white men was 18.4% while it was 35.2% for formerly incarcerated black men (Couloute and Kopf, 2018). Ex-offenders are denied access to the labor market, which limits their ability to make the steady income needed survive in a rising housing market.

Former prisoners' inability to secure employment often leaves them with little to no income, which can lead to increased levels of discrimination by landlords and can prevent them from applying for the limited supply of affordable public housing (Herbert, Morenoff and Harding, 2015). For example, one study by Douglas Evans found that after their release only 55% of ex-offenders were earning any form of income, with the median income being less than \$10,090 annually, which puts them significantly below the poverty line. The lack of income leads most ex-offenders to becoming financially unstable, harming their ability to secure housing (Evans, 2014). For example, a study showed that an alarming number of ex-offenders were unable to secure employment that would allow them to provide rent. This was the biggest barrier for former prisoners when

securing housing (Metraux, Roman and Cho, 2007). Essentially, ex-offenders are leaving prison with minimal education, no job prospects, virtually no income, and delayed unemployment benefits that leaves them with few options for housing (Metraux, Roman and Cho, 2007).

A major barrier for ex-offenders who manage to secure employment is wage inequality. A study showed that ex-offenders who were incarcerated in jail experienced a 16% wage decrease, while ex-offenders who were incarcerated in prison experienced a 22% wage decrease compared to non-offenders (Apel and Powell, 2019). An additional study provided similar findings that showed that men who were formerly incarcerated in prison or jail had less income compared to those who had never been incarcerated (Looney and Turner, 2018). The literature shows that there is a strong connection between imprisonment and low income that can be attributed to low-paying jobs or unemployment. Scholars argue that educational attainment plays a vital role in the wage inequality between ex-offenders and non-offenders. For example, research revealed that 32% of state prison inmates and 39% of local jail offenders had a high school diploma, which is shockingly low compared to the 82% of the general population that has a high school diploma (Apel and Powell, 2019). The same study argued that employer discrimination played a major role in the wage inequality. Employers refuse to hire those who have a criminal record and when ex-offenders do get hired it is usually into low paying jobs. The large number of low-income ex-offenders reveals the unwillingness of employers to hire ex-offenders for decently paid positions. Lastly, the literature reveals that a lack of work experience contributes to the wage gap experienced by ex-offenders. Essentially, ex-offenders lose valuable work skills while they are serving their sentence,

which makes them less attractive to future employers (Apel and Powell, 2019). The lack of valuable work skills correlates with the lower paying jobs that ex-offenders are forced to take. The lack of work experience also lowers the number of long-term job prospects available to them. Notably, when ex-offenders are in and out of jail it can lead them to have a “spotty” work history that makes employers more hesitant to hire them and decreases the number of job opportunities that are available to them (Apel and Powell, 2019). Simply, former offenders fare poorly in the labor market and can be linked to high rates of unemployment and low-earning jobs.

CURRENT STUDY

The literature suggests two main causes to housing instability for ex-offenders: lack of access to credit, banking and other financial services, and inability to secure stable employment and income. To determine whether this is empirically the case, I propose to answer the following research questions: (1) is incarceration associated with housing quality? and (2) are households with a previously incarcerated member less likely to own a home? This study will also examine whether access to credit and differences in employment may explain any difference in housing quality or homeownership by previous incarceration status.

METHODOLOGY

Data

Data for this thesis come from two waves of the Fragile Families and Child Wellbeing Study (FFCW), a longitudinal birth cohort study that follows approximately 4,700 children born between 1998-2000 in 20 cities with populations in excess of 200,000. Scholars and policymakers frequently rely on the FFCW data to examine the

effects of non-marital childbearing, welfare reform, and the role of fathers in the family (Reichman, Tietler, Garfinkel and McLanahan 2001). Mothers completed a 30 to 40-minute in-person interview at the hospital after the birth of the child, while the fathers were interviewed shortly after the birth of the child. Follow-up interviews with the mother and father were conducted one, three, five, and nine years later (Reichman, Tietler, Garfinkel and McLanahan 2001). Baseline response rates were “82% for married mothers and 87% for unmarried mothers. Of the 4,898 mothers who participated in the baseline survey, 89%, 86%, 85%, and 74% participated in the 1-, 3-, 5-, and 9-year surveys, respectively. Unmarried mothers and minority and economically disadvantaged families were oversampled” (Reichman, Tietler, Garfinkel and McLanahan, 2001). The major goal of the FFCW is to provide vital information on the qualities and capabilities of fragile families through a nationally representative sample.

Outcome Variables

In this study there are two outcome variables gathered from wave five of the Fragile Families and Child Wellbeing Study: *housing quality* and *home ownership*. The first variable, *housing quality*, uses an eighteen-point scale that asks respondents questions regarding the condition of their home. These questions include information on the physical state of the home (e.g., if their home has broken steps, peeling paint or broken windows). It also incorporates information on the quality of the homes in respondent’s neighborhood, and information regarding condition of the neighborhood (e.g., litter on the streets, and abandoned buildings). For each of the eighteen items, participants were asked if their home or neighborhood contained these specific

characteristics or met a certain threshold (e.g., majority of homes have broken glass). Participants earned one point on the scale for each item. A detailed table of the housing quality index is in the Appendix.

To measure *homeownership*, the study asked mothers what their living arrangements were, which was coded to distinguish between mothers and their families who owned their home or apartment and those who renting, homeless, living in a shelter, or staying with friends. Responses were collected from wave 5 and were coded dichotomously (1 = *owns a home* and 2 = *does not own a home*).

Explanatory Variables

The key independent variable is whether the focal child's father had a history of incarceration. Consistent with prior research, the current study defines incarceration as time being spent in a federal or state prison or county jail. To measure whether the father spent any time incarcerated, responses were coded dichotomously (0 = *no jail time* and 1 = *yes jail time*), which was taken from wave 5 of the study. According to the data, 53.26% of fathers had not spent time in a correctional facility compared to 46.74% who had spent time in a correctional facility.

Additionally, the study examines other explanatory variables related to socio-economic and financial status. These variables are used in this study because existing literature cites lack of credit, financial stability, income, and occupational status as crucial reasons for low housing quality and lack of homeownership for families with a history of paternal incarceration (Henderson, 2005; Geller and Curtis, 2011; Evans, 2014; Apel and Powell, 2019; McKernan, 2017). First, the study analyzes the credit status of

respondents and their partners. Specifically, it asks respondents if they or their partner has a credit card. *Credit status* is coded as a binary variable with (0) = no and (1) = yes. Of the 1,685 respondents, 359 (21.31%) had no credit card and 1,326 (78.69%) had a credit card. Similarly, the binary variable *banking status* asks respondents whether they or their partner had a bank account, which is coded with (0) = no and (1) = yes. Out of 1,967 respondents, 130 (6.61%) reported not having a bank account and 1,837 (93.39%) reported having a bank account. Both of these variables were gathered from wave 5 of the study. The second explanation analyzes income and father's occupation. The study used *income* from wave 5, which measures the total household income before taxes in the past twelve months reported by the father. For this study, income is being measured in thousands of dollars. Models treat this variable as continuous. Next, *occupational status* is a categorical variable from wave 5 that asks respondents for the father's occupation (e.g. sales, administrative support, machine operation, transportation, laborers, and military). Using the seven-class structure participate responses to the father's occupational status follows the Erickson-Goldthorpe class schema, which is an occupation-based social classification (Connelly, Gayle and Lambert, 2016). Responses were categorized as lower service, upper service, routine non-manual, skilled manual, and semi and unskilled manual.

Control Variables

Previous studies have argued that a history of paternal incarceration is associated with severe disadvantages in the quality of housing, but scholars have also recognized that fathers who have a criminal history differ from fathers who have not been incarcerated in ways that could impact estimates in the models. Therefore, the study uses

two control variables that might be linked to both paternal incarceration and housing quality. These variables are mother's race and mother's educational attainment. Prior studies show that race and educational attainment have an impact on an individuals or families housing status. For example, in 2015 African-Americans made up 40.4% of the homeless population, but only 12.5% of the overall population (Jones, 2016). Essentially, African-American families were seven times more likely to spend time in a homeless shelter than White families (Jones, 2016). Youth with less than a high school diploma or GED have a 346% higher risk of experiencing homelessness or housing instability than those with a high school diploma (Dukes, 2018). For this study, race of the mother is measured using a nominal variable from wave 1: (1) = *White*, (2) = *Black*, (3) = *Asian*, (4) = *Other*, and (5) = *Hispanic/Latino*. 47.63% of respondents identified as being Black, 21.09% were White, 2.54% as Asian, 1.43% as Other and 27.30% identified as Hispanic/Latino. Education is measured as a categorical variable from wave 5 consisting of (0) = *less than high school*, (1) = *high school*, (2) = *some college* and (3) *college or graduate school*.

Models

For the first research question, analyses examine the relationship between paternal incarceration and housing quality. First, Model 1, a bivariate OLS regression model, is used to determine if incarceration has a significant impact on the likelihood of an ex-offender or their family having poor housing quality. Then, Model 2, a multivariate regression model, is used to examine the impact of incarceration on housing quality, controlling for race and educational attainment. In Model 3, the multivariate regression replicates Model 2, but includes additional variables to test whether having a bank

account and a credit card significantly impacts housing quality. Likewise, Model 4, a multivariate regression, will also be used to test whether income and father's occupation have an impact on housing quality. The final model includes all variables in the study.

Next, the study will analyze whether ex-offenders are less likely to own a home. I will use a logistic regression to model homeownership across household incarceration history. As previously, additional models control for race and educational attainment, and examine the impact of financial access and economic resources.

RESULTS

Results indicate that families with an incarcerated father are more likely to have poor quality housing. Additionally, results also suggest that incarceration has a negative impact on home ownership. The results showed that access to financial services and employment characteristics account in part or in full for the relationship between incarceration and housing quality or homeownership. Below, these results are discussed in more detail.

First, the OLS binary regression shows that respondents with a previously or currently incarcerated father score 0.54 points more compared to respondents with no incarcerated father on the poor housing quality scale ($p < 0.001$). The coefficient for parental incarceration becomes significantly smaller, but is still statistically significant when variables for race and educational attainment of the mother are included in the model (Model 2). Specifically, the paternal incarceration coefficient is reduced from 0.54 to 0.32 once race and education variables are added to the model. Additionally, the model shows that Black respondents score 0.18 points more compared to White respondents on the low quality housing scale. Essentially, Black respondents report significantly worse

levels of housing quality than White respondents on average. The gap, however, is not statistically significant.

Model 3 adds the first set of explanatory variables, which measure whether respondent or their partners have a credit card or bank accounts. When these variables are included in the model, the coefficient for paternal incarceration becomes not statistically significant ($p = 0.097$). In this model, having a credit card is associated with better quality housing. Similarly, respondents who reported having a bank account for themselves or their partner reported better quality housing on average, net of the influence of other variables. In this model, the relationship between incarceration and poor housing quality is explained by access to a credit card and having a bank account.

Model 4 adds the second set of explanatory variables, which measures respondent's income and the father's occupation. In model 4, the coefficient for paternal incarceration becomes not statistically significant ($p = 0.116$). The model showed that respondents with higher income levels also report higher quality housing on average. Substantively, this suggests that income explains the impact of incarceration on housing quality, whereas, the father's occupation did not have an impact on housing quality. The final model revealed that once we account for all the variables, paternal incarceration does not have an effect on housing quality net of the other covariates ($p = 0.241$). Having access to a credit card, a bank account and a higher income play a role into housing quality.

OLS Regression Table: Effects of Incarceration on Housing Quality

| | Model 1 Housing Quality | Model 2 Housing Quality | Model 3 Housing Quality | Model 4 Housing Quality | Model 5 Housing Quality |
|---------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Incarceration | 0.556*** | 0.319* | 0.238 | 0.234 | 0.174 |

| | | | | | |
|------------------------|-----------|-----------|-----------|-----------|-----------|
| | (0.140) | (0.142) | (0.142) | (0.143) | (0.143) |
| Race | | | | | |
| Black | 0.172 | 0.132 | 0.147 | 0.147 | 0.131 |
| | (0.151) | (0.151) | (0.155) | (0.155) | (0.154) |
| Asian | -0.175 | -0.133 | -0.118 | -0.118 | -0.095 |
| | (0.323) | (0.320) | (0.323) | (0.323) | (0.321) |
| Other | -0.337 | -0.726 | -0.453 | -0.453 | -0.794 |
| | (1.150) | (1.144) | (1.147) | (1.147) | (1.144) |
| Hispanic/Latino | -0.044 | -0.081 | -0.105 | -0.105 | -0.124 |
| | (0.158) | (0.157) | (0.159) | (0.159) | (0.158) |
| Education | | | | | |
| High School | -0.078 | 0.002 | -0.045 | -0.045 | 0.023 |
| | (0.198) | (0.197) | (0.198) | (0.198) | (0.197) |
| Some College | -0.717*** | -0.560** | -0.636*** | -0.636*** | -0.512** |
| | (0.177) | (0.179) | (0.178) | (0.178) | (0.180) |
| College or Grad | -1.092*** | -0.875*** | -0.859*** | -0.859*** | -0.713*** |
| | (0.200) | (0.205) | (0.213) | (0.213) | (0.215) |
| Credit | | -0.408* | | | -0.365* |
| | | (0.159) | | | (0.161) |
| Bank Account | | -0.579* | | | -0.541* |
| | | (0.240) | | | (0.241) |
| Income | | | -0.001 | -0.001 | -0.001 |
| | | | (0.001) | (0.001) | (0.001) |
| Employment | | | | | |
| Upper Service | | | -0.096 | -0.096 | -0.107 |
| | | | (0.204) | (0.204) | (0.203) |
| Routine Non- Manual | | | 0.133 | 0.133 | 0.075 |
| | | | (0.195) | (0.195) | (0.195) |
| Skilled Manual | | | 0.414* | 0.414* | 0.381 |
| | | | (0.196) | (0.196) | (0.196) |

| | | | | | |
|-------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Semi & Unskilled Manual | | | | 0.428 (0.220) | 0.319 (0.220) |
| Transportation | | | | -0.055 (0.237) | -0.099 (0.237) |
| Military | | | | -0.378 (0.714) | -0.404 (0.710) |
| Unspecified | | | | -1.009 (1.989) | -0.880 (1.977) |
| Constant | 0.707*** (0.068) | 1.300*** (0.189) | 2.059*** (0.265) | 1.194*** (0.242) | 1.911*** (0.307) |
| N | 1154 | 1154 | 1154 | 1154 | 1154 |
| R ² | 0.014 | 0.058 | 0.074 | 0.070 | 0.083 |

Note. Entries are unstandardized coefficients (b)

*p<.05 **p<.01 ***p<.001

To assess the impact of incarceration on home ownership, I estimated a series of nested logistic regression models. Model 1 shows that the odds of owning their own home are 0.42 times (or 58%) smaller for households with a previously or currently incarcerated father compared to households with no incarcerated father. The difference is statistically significant ($p < 0.001$). Net of differences in race and educational attainment model 2 suggests that the odds of owning their own home are 0.56 times (or 45%) smaller for respondents with a previously or currently incarcerated father compared to respondents with no incarcerated father on average, which is statistically significant ($p = 0.007$). The model also shows that the odds of owning a home are 0.42 times smaller for Black respondents compared to White respondents. Substantively, this suggests that when

taking into account race and educational attainment, paternal incarceration is still associated with lower odds of homeownership for respondent's family.

Model 3 adds the first set of explanatory variables, having a credit card and having a bank account for respondents and their partners. Taking into account those two variables the model showed a significant difference in odds of homeownership for respondents who have a history of paternal incarceration compared to those who do not have a history of paternal incarceration on average ($p = 0.037$). In the model, the odds of respondent's owning their home was 3.1 times higher for respondents who reported having access to a credit card than respondents who did not; whereas the odds of respondents owning their home was 4.3 times higher for respondents who had a bank account compared to respondents who did not have a bank account. Similarly, Model 4 adds measures of income and occupational status, which finds that income and occupational status do not fully explain the relationship between incarceration and homeownership. The paternal incarceration coefficient remains statistically significant ($p = 0.036$). The final model shows that the impact of incarceration on odds of homeownership is explained when taking into account the control variables and explanatory variables. Essentially, access to credit, having a bank account, income, and father's occupation explain the relationship between incarceration and homeownership. The results are no longer statistically significant ($p = 0.090$).

Logistic Regression Table: Effects of Incarceration on Home Ownership

| | Model 1 own | Model 2 own | Model 3 own | Model 4 own | Model 5 own |
|---------------|----------------|----------------|----------------|----------------|----------------|
| own | | | | | |
| Incarceration | -0.867*** | -0.581** | -0.467* | -0.469* | -0.393 |

| | | | | | |
|------------------------|-----------|----------|----------|----------|---------|
| | (0.203) | (0.215) | (0.224) | (0.224) | (0.232) |
| Race | | | | | |
| Blacks | -0.869*** | -0.777** | -0.593* | -0.539* | |
| | (0.243) | (0.250) | (0.256) | (0.263) | |
| Asian | 0.687 | 0.558 | 0.295 | 0.273 | |
| | (0.661) | (0.670) | (0.713) | (0.717) | |
| Other | 0.000 | 0.000 | 0.000 | 0.000 | |
| | (.) | (.) | (.) | (.) | |
| Hispanic/Latino | -0.185 | -0.041 | -0.025 | 0.098 | |
| | (0.243) | (0.253) | (0.255) | (0.264) | |
| Education | | | | | |
| High School | 0.607 | 0.554 | 0.511 | 0.490 | |
| | (0.322) | (0.335) | (0.329) | (0.342) | |
| Some College | 0.914** | 0.781** | 0.639* | 0.571 | |
| | (0.291) | (0.301) | (0.301) | (0.310) | |
| College or Grad | 1.786*** | 1.455*** | 1.243*** | 1.035** | |
| | (0.329) | (0.339) | (0.356) | (0.364) | |
| Credit | | 1.132*** | | 1.059*** | |
| | | (0.288) | | (0.298) | |
| Bank Account | | 1.454** | | 1.358* | |
| | | (0.556) | | (0.562) | |
| Income | | | 0.011*** | 0.009*** | |
| | | | (0.003) | (0.003) | |
| Employment | | | | | |
| Upper Service | | | 0.842* | 0.856* | |
| | | | (0.377) | (0.382) | |
| Routine Non- Manual | | | -0.238 | -0.193 | |
| | | | (0.340) | (0.345) | |
| Skilled Manual | | | -0.022 | 0.056 | |
| | | | (0.329) | (0.337) | |

| | | | | | |
|---------------------------|----------------------|---------------------|----------------------|----------------------|----------------------|
| Semi and Unskilled Manual | | | | 0.165 (0.356) | 0.466 (0.371) |
| Transportation | | | | -0.317 (0.379) | -0.159 (0.388) |
| Military | | | | 0.547 (1.270) | 0.931 (1.368) |
| Constant | -0.348*** (0.105) | -0.962** (0.307) | -3.178*** (0.611) | -1.582*** (0.420) | -3.671*** (0.678) |
| N | 565 | 564 | 564 | 564 | 564 |
| pseudo R ² | 0.027 | 0.109 | 0.165 | 0.156 | 0.201 |

Note. Entries are odds ratios
 *p<.05 **p<.01 ***p<.001

DISCUSSION

This thesis used OLS regression models to test the relationship between having an incarcerated father and housing quality and logistic regression models to test the relationship between incarceration and home ownership. Both of the research questions provided different results. In this study, the OLS regression showed that there is a relationship between incarceration and housing quality, but when adding the explanatory variables: access to a credit card, having a bank account, income, and father's occupation the relationship between incarceration and housing quality is explained. Whereas, the logistic regression results revealed that the relationship between incarceration and homeownership was explained by income, occupation, access to credit and a bank account combined.

The results from this study are consistent with the arguments made by existing literature. For example, the OLS regression showed that incarceration and poor housing

quality is explained by access to credit and having a bank account or income and father's occupation. This suggests that families who have access to financial services such as a credit card and a bank account will have better quality housing compared to the families that lack those services. Additionally, the regression revealed that respondents who earn a lower income and/or have a lower income occupation will have poorer housing quality compared to families who have earn a higher income or have a "better" paying occupation. In the OLS regression, the relationship was explained separately by both sets of explanatory variables, but the results of the model revealed that access to credit and a bank account provides a better fit for the relationship between incarceration and housing quality. These results are consistent with the existing literature that argue that income, credit, and occupation are growing challenges for ex-offenders that can increase their likelihood of living in poor quality housing.

The logistic regression provided an explanation for the relationship between incarceration and homeownership, which revealed that access to credit, having a bank account, income and father's occupation explained the relationship. The model required all four variables to become not significant. Essentially, the results from the study furthered the argument that access to financial services and financial stability are needed for ex-offenders to obtain safe and stable housing. Specifically, the model suggests that ex-offenders and their families who are unable to have access to a credit card, build a bank account, make an adequate income and have a decent occupation are less likely to own their home. All four variables are crucial to understanding the odds of homeownership. Overall, if ex-offenders are restricted from opening a bank account, having a credit card, earning a decent income, and securing a job, their ability to find safe

and stable housing will diminish, which is crucial step for their for future success (Bae, Finley, DiZerega and Kim, 2017).

Although, the OLS regression models showed that the relationship between incarceration and housing quality was explained by access to credit and a bank account or income and occupation, and the logistic regression models revealed that the relationship between incarceration and homeownership was explained by the combination of access to a credit card, a bank account, income and occupation, it is essential to notice the impact that race had on both sets of models. For example, when the race variable was added to the OLS and logistic regression model the association was substantially reduced. It decreased the impact of incarceration on housing quality by almost half. Similarly, for the relationship between incarceration and homeownership race explained 0.14 points. The models show that race and racism play major roles in incarceration in the United States and that, as a result, people of color experience poorer housing outcomes than Whites.

Limitations

As with most research there are also limitations to this study. An important limitation is that the survey is missing crucial questions and answers that pertain to incarceration and housing quality. As previously noted, scholars identified that discrimination by landlords and housing complexes played a critical role in ex-offenders inability to secure quality housing (Henderson, 2005; Rodriguez and Brown, 2003), but the Fragile Families and Child Well Being study did not ask questions regarding housing discrimination that could of provided much needed information on why ex-offenders cannot secure quality housing and if people who have been incarcerated experience higher rates of discrimination within the housing market. Similarly, the study did not ask

questions related to respondents inability to secure housing. Acknowledging why respondents are unable to secure housing is crucial in understanding the increase in homelessness amongst the growing ex-offender population. Also, including specific data on respondent's incarceration in the Fragile Families and Child Well Being Study would allow future research to be conducted to look at how prison sentencing impacts housing. Similarly, information on if respondents were incarcerated in prison versus jail would allow researchers to identify the impact of prison versus jail on housing quality. Future study should include this data to fully identify the extent and impact of incarceration on housing quality and housing insecurity.

Furthermore, additional data following ex-offenders release is crucial to further research and analyze the current study. For example, additional data on ex-offenders occupation before being incarcerated, the job they secured after incarceration, and whether or not they were able to keep that occupation. This information would be significant in understanding why ex-offenders are more likely to live in poor housing quality. Also, having post release data on ex-offenders financial stability would help understand why ex-offenders are less likely to own a home. Post release information on credit scores or experience acquiring a bank loan would give a more concrete understanding on incarceration and home ownership.

The Fragile Families and Child Wellbeing Study use a longitudinal dataset, which also has strengths and limitations. For instance, the study provides a strong foundation for future research opportunities. This form of study allows researchers to further look at the connection between incarceration, housing quality, and home ownership. Similarly, longitudinal datasets allow for many different outcomes and factors to be assessed

(Caruana, Roman, Hernandez-Sanchez, and Solli, 2015). Researchers can look at incarceration, home ownership, housing quality, employment, income, and other factors all at once to see the connection and impact each may have. Another strength of this study design is that it gathers data at the birth of the child and tracks the child's development throughout multiple years. This allows differences to be seen in the child, mother and father's lives from birth and changes that may develop and evolve over time. Additionally, longitudinal studies are more effective in determining patterns over time. These forms of studies allow relationships and connections to be clearer because it is data that is gathered from a long period of time (Caruana, Roman, Hernandez-Sanchez, and Solli, 2015). For this particular study, the data was gathered from year 1, 3, 5, and 9. This form of study can help identify patterns over time, as well as trends because this form of study follows the same group of participants it allows trends in lifestyle and behaviors to be identified.

However, longitudinal datasets also have limitations. For example, these types of survey datasets can have a tendency to lose participants over time. A key factor to longitudinal studies is that they track the same group of participants over time, which can lead to participants dropping out, moving away, or passing away during the time of the study. This can ultimately have an impact on the final representative sample of the study (Caruana, Roman, Hernandez-Sanchez, and Solli, 2015). Longitudinal studies can also be less representative than other forms of studies because it focuses on following a specific group rather than the population as a whole. For instance, the Fragile Families and Child Wellbeing Study follows families considered low-income with higher chances

of poverty than traditional families, but the study does not give us insight into the families outside of that cohort.

Policy Implications

The results from this study have important policy implications that should be addressed. Notably, the results point to an inability for ex-offenders to secure good quality housing caused by low income and poor occupational status, which call for a vast change in the labor market. A key barrier that keeps many ex-offenders from securing housing is the discrimination they face by landlords and housing complexes. Specifically, some cities have established crime-free rental housing ordinances that strongly encourage private landlords to deny housing to those who have a criminal record and their families, which continues to keep ex-offenders from finding suitable housing (Prisoner Reentry Institute, 2017). Ex-offenders also face increased levels of discrimination by housing officials and landlords when it comes to securing housing. Landlords heavily emphasize the need for stable credit and hefty move-in costs, which strongly disadvantages ex-offenders. For example, a lender may consider a loan applicant's history of criminal arrests or convictions when determining that applicant's creditworthiness (Henderson, 2018). The need for stable credit to secure housing creates two major barriers for ex-offenders: 1) landlords and rental prosperities need for good credit and 2) lending discrimination by banks that keeps ex-offenders from being able to secure a loan, open a bank account, and build credit.

If landlords and housing authorities must require good credit there need to be strategies and policies designed that allow ex-offenders to build credit. There need to be solutions that mitigate the effects of the financial industry's heavy reliance on conviction

history (Henderson, 2005). Scholars, like Henderson, have argued that anti-discrimination laws on the federal level need to be established that would give ex-offenders more opportunities to obtain financial assistance. This form of legislation would protect ex-offenders from lending discrimination based only on their conviction history. The goal of these policies is keep banks and lenders from contributing to ex-offender stigma and to end the cycle that causes ex-offenders to become homeless resorting to re-offending to make ends meet (Henderson, 2005).

Similar to ex-offenders experience with housing discrimination, many scholars have noted that a major housing barrier is ex-offenders inability to secure employment, which calls for a shift away from the negative stigma of incarceration (Pager, 2003). In 2004, civil rights organizations began the campaign to ban-the-box, which advocates for the removal of criminal history questions on job applications and a delay in background checks until later in the hiring process (Von Bergen and Bressler 2016). As previously stated, there are a number of employers who refuse to hire anyone who has been convicted of a misdemeanor or felony, which leads to a limited number of job market opportunities for ex-offenders and creates a growing discrimination amongst the formerly incarcerated. Removing conviction history from job applications would give ex-offenders the ability to secure jobs based on qualification and merit rather than being denied based on their incarceration. Currently, twenty-nine states have adopted the ban-the-box policies and removed criminal history questions from job applications for public sector employers. Specifically, Hawaii established ban-the-box legislation for public and private sector employers that prevented employers from making a criminal history inquiry before making a conditional offer of employment (Hanks 2017). Recent research was conducted

that showed the effectiveness of the legislation in decreasing recidivism rates amongst ex-offenders in Hawaii (Hanks 2017). Overall, the suggested policy changes gives ex-criminals a second chance at rebuilding their life through the creation of additional job opportunities that could provide stable income, financial stability, growth in employable skills, and safe housing.

Furthermore, the findings of the study suggest that income gaps between ex-offenders and non-offenders lead to housing quality problems for ex-offenders. Various studies show that when ex-offenders are able to secure employment their earnings become significantly less, which can have a harmful impact on their ability to maintain a healthy and stable life. Specifically, studies showed that ex-offenders net worth decreased by \$42,000 following their incarceration (Sykes and Maroto 2020; Evans, 2016). The decrease in ex-offenders net worth reflects a major lifelong earnings gap between former inmates and those who do not have a criminal background (Evans, 2016). This decline can keep many ex-offenders from becoming financially stable, which scholars argue calls for strict policy change. In order to combat rising housing costs and limited number of affordable housing, ex-offenders need to have the ability to make earnings equivalent to those who have not been incarcerated. Research suggests that additional support and guidance needs to be provided to ex-offenders following their release to help connect them to stable jobs and jobs of higher occupational status, rather than programs that connect ex-offenders to temporary and low-skilled employment opportunities (Ramakers, Nieuwbeerta, Van Wilsem and Dirkzwager 2016). Ex-offenders can learn how to properly navigate the job market before and after their release. It is essential that ex-offenders have continuous support when looking for jobs that will give them the ability to

pay rent, afford security deposits, get a bank loan, build credit, and provide overall financial stability.

The apparent income gap also calls for a much-needed change in the availability of affordable housing, specifically for ex-offenders. Throughout this study, it has been argued that incarceration plays a vital role in ex-offenders ability to make a decent income that would allow them to apply and secure the limited number of affordable housing, which requires policy to look at alternative solutions to ensure higher rates of safe housing for ex-offenders. The Prisoner Reentry Institute argues that society needs to allow more access to safe and affordable housing for ex-offenders that will give them a better chance at success (The Prisoner Reentry 2017). Housing is the building block that can lead to better jobs, education, and overall health. Scholars argue that there needs to be more focus on building additional housing accommodations specifically designed for ex-offenders. Policy needs to aim to create additional housing that is clean, safe, habitable, meets housing codes and is not overcrowded that could include temporary or permanent housing options (The Prisoner Reentry 2017). Similar programs have been established in Ohio and New York that aim to meet the needs of the formerly incarcerated, chronically homeless and those who suffer from substance abuse. Specifically, New York created the Fortune Society's Housing Initiatives that aimed to provide emergency and transitional housing to those who were formerly incarcerated and prepares them for opportunities at permanent housing. The program also contains affordable permanent housing for ex-offenders and other community members with lower income. The program has proven success in helping over 7,000 people with incarceration histories each year (The Prisoner Reentry 2017). Creating these programs would allow for ex-offenders to have a fair

opportunity at safe and secure housing whether the need was temporary or permanent.

The establishment of similar programs throughout the country could change the results of future studies on incarceration and housing.

REFERENCES

- A Place to Call Home: A Vision for Safe, Supportive and Affordable Housing for People with Justice System Involvement. (2017, October 10). Retrieved February 21, 2020, from <http://johnjaypri.org/place-call-home/>
- Anderson, A. Y., Nava, N. J., & Cortez, P. (2018). The Conduits and Barriers to Reentry for Formerly Incarcerated Individuals in San Bernardino. *Journal of Prison Education and Reentry*, 5(1), 2–17. doi: <https://doi.org/10.25771/sdf0-1631>
- Apel, R., & Powell, K. (2019). Level of Criminal Justice Contact and Early Adult Wage Inequality. *RSF: The Russell Sage Foundation Journal of the Social Sciences*, 5(1), 198–222. doi: <https://doi.org/10.7758/RSF.2019.5.1.09>
- Bae, J., DiZerega, M., Finley, K., & Kim, S. (2017, September). Opening Doors: How to develop reentry programs using examples from public housing authorities. Retrieved March 2, 2020, from <https://www.vera.org/publications/opening-doors-public-housing-reentry-guide>
- Bath, C., & Edgar, K. (2010). Time is Money: Financial Responsibility After Prison . Retrieved March 28, 2020, from <http://www.changinglivesstogether.org.uk/wp-content/uploads/2014/01/5-Time-is-Money.pdf>
- Carter, G. (2011). From Exclusion to Destitution: Race, Affordable Housing, and Homelessness. *Cityscape*, 13(1), 33-70. Retrieved April 18, 2020, from www.jstor.org/stable/20868768
- Caruana, E. J., Roman, M., Hernández-Sánchez, J., & Solli, P. (2015). Longitudinal Studies. *Journal of thoracic disease*, 7(11), E537–E540. <https://doi.org/10.3978/j.issn.2072-1439.2015.10.63>
- Chung, J. (2019, June 27). Felony Disenfranchisement: A Primer. Retrieved February 18, 2020, from <https://www.sentencingproject.org/publications/felony-disenfranchisement-a-primer/>
- Connelly, R., Gayle, V., & Lambert, P. S. (2016). A Review of Occupation-Based Social Classifications for Social Survey Research. *Methodological Innovations*, 9, 1–13. doi: 10.1177/2059799116638003
- Couloute, L. (2018, August). Nowhere to Go: Homelessness Among Formerly Incarcerated People. Retrieved February 24, 2020, from <https://www.prisonpolicy.org/reports/housing.html>
- Dukes, C. (2018, May 3). Strengthening Partnerships Between Education and

- Homelessness Services. Retrieved April 2, 2020, from <https://www.usich.gov/news/strengthening-partnerships-between-education-and-homelessness-services/>
- Evans, D. N. (2018, September 26). The Debt Penalty: Exposing the Financial Barriers to Offender Reintegration. Retrieved February 22, 2020, from <https://nicic.gov/debt-penalty-exposing-financial-barriers-offender-reintegration>
- Evans, L. (2016). Ban the Box in Employment: A Grassroots History. Retrieved March 1, 2020, from <https://www.prisonerswithchildren.org/wp-content/uploads/2016/10/BTB-Employment-History-Report-2016.pdf>
- Fontaine, J., & Biess, J. (2012, April). Housing as a Platform for Formerly Incarcerated Persons. Retrieved February 18, 2020.
- Fredericksen, A., & Omli, D. (2018, August 13). Jobs after Jail: Ending the prison to poverty pipeline. Retrieved February 20, 2020, from <https://nicic.gov/jobs-after-jail-ending-prison-poverty-pipeline>
- Geller, A., & Curtis, M. A. (2011). A Sort of Homecoming: Incarceration and the housing security of urban men. *Social Science Research*, 40(4), 1196–1213. <https://doi.org/10.1016/j.ssresearch.2011.03.008>
- Gojkovic, D., Mills, A., & Meek, R. (2012). *Accommodation for Ex-Offenders: Third Sector Housing Advice and Provision*. (Third Sector Research Centre Working and Briefing Paper Series; 77). Third Sector Research Centre.
- Hanks, A. (2017, July 27). Ban the Box and Beyond. Retrieved February 20, 2020, from <https://www.americanprogress.org/issues/economy/reports/2017/07/27/436756/ban-box-beyond/>
- Hartney, C. (2006, November). US Rates of Incarceration: A Global Perspective (FOCUS). Retrieved March 1, 2020, from <https://www.nccdglobal.org/publications/us-rates-of-incarceration-a-global-perspective-focus>
- Hass, A. Y., & Saxon, C. E. (2011). From the Inside/Out: Greene County Jail Inmates on Restorative ReEntry. *International Journal of Offender Therapy and Comparative Criminology*, 56(7), 1037–1062. doi: 10.1177/0306624x11418914
- Henderson, T.-N. Y. (2005). New Frontiers in Fair Lending: Confronting Discrimination Against Ex-Offenders. *New York University Law Review*, 80(4).
- Herbert, C. W., Morenoff, J. D., & Harding, D. J. (2015). Homelessness and Housing

- Insecurity Among Former Prisoners. *The Russell Sage Foundation Journal of the Social Sciences : RSF*, 1(2), 44–79. <https://doi.org/10.7758/rsf.2015.1.2.04>
- Hoynes, H. W., Page, M. E., & Stevens, A. H. (2006). Poverty in America: Trends and Explanations. *Journal of Economic Perspectives*, 20(1), 47-68. doi:10.1257/089533006776526102
- Hull, E. (2009). Collateral Damages and Clemency. In *The Disenfranchisement of Ex-Felons* (pp. 30–42). Philadelphia PA: Temple University Press.
- Jacobs D. E. (2011). Environmental health disparities in housing. *American journal of public health*, 101 Suppl 1(Suppl 1), S115–S122. <https://doi.org/10.2105/AJPH.2010.300058>
- James, N. (2018, August 28). Offender Reentry: Correctional Statistics, Reintegration into the Community, and Recidivism. Retrieved February 21, 2020, from <https://nicic.gov/offender-reentry-correctional-statistics-reintegration-community-and-recidivism>
- Jones, M. M. (2016). Does Race Matter in Addressing Homelessness? A Review of the Literature. *World Medical & Health Policy*, 8(2), 139–156. doi: 10.1002/wmh3.189
- Kleinig, J., & Murtagh, K. (2005). Disenfranchising Felons. *Journal of Applied Philosophy*, 22(3), 217-239. Retrieved April 6, 2020, from www.jstor.org/stable/2435500
- Krieger, J., & Higgins, D. L. (2002). Housing and health: time again for public health action. *American journal of public health*, 92(5), 758–768. <https://doi.org/10.2105/ajph.92.5.758>
- Lichter, D. T., & Crowley, M. L. (2002). *Poverty in America: Beyond welfare reform* (2nd ed., Vol. 57). Washington, D.C.: Population Reference Bureau.
- Mauer, M., & King, R. (2007, July 1). Uneven Justice: State Rates of Incarceration by Race and Ethnicity. Retrieved February 21, 2020, from <https://www.sentencingproject.org/publications/uneven-justice-state-rates-of-incarceration-by-race-and-ethnicity/>
- McKernan, P. (2017). Homelessness and Prisoner Re-Entry: Examining Barriers to Housing: Volunteers of America. Retrieved February 21, 2020, from <https://www.voa.org/homelessness-and-prisoner-reentry>
- Metraux, S., Roman, C. G., & Cho, R. S. (2008, December 31). Incarceration and

- Homelessness. Retrieved February 21, 2020, from <https://www.huduser.gov/portal/publications/homeless/p9.html>
- Nellis, A. (2016, June 14). The Color of Justice: Racial and Ethnic Disparity in State Prisons. Retrieved February 22, 2020, from <https://www.sentencingproject.org/publications/color-of-justice-racial-and-ethnic-disparity-in-state-prisons/>
- Nunez, R. (2017, October 24). Homelessness: It's About Race, Not Just Poverty. Retrieved April 18, 2020, from <https://citylimits.org/2012/03/05/homelessness-its-about-race-not-just-poverty/>
- Pager, Devah. (2003). The Mark of a Criminal Record. *American Journal of Sociology*. 108. 937-975. 10.1086/374403.
- Rabuy, B., & Kopf, D. (2015, July 9). Prisons of Poverty: Uncovering the Pre-Incarceration Incomes of the Imprisoned. Retrieved March 2, 2020, from <https://www.prisonpolicy.org/reports/income.html>
- Ramakers, A., Nieuwbeerta, P., Van Wilsem, J., & Dirkzwager, A. (2017). Not Just Any Job Will Do: A Study on Employment Characteristics and Recidivism Risks After Release. *International journal of offender therapy and comparative criminology*, 61(16), 1795–1818. <https://doi.org/10.1177/0306624X16636141>
- Reichman, N. E., Teitler, J. O., Garfinkel, I., & MacLanahan, S. S. (2001). Fragile Families: Sample and Design . Retrieved February 22, 2020, from https://fragilefamilies.princeton.edu/sites/fragilefamilies/files/reichman_et_al_2001.pdf
- Rodriguez, N., & Brown, B. (2003, December). Preventing Homelessness Among People Leaving Prison . Retrieved March 1, 2020, from https://www.prisonpolicy.org/scans/vera/209_407.pdf
- Sykes, B.L., & Maroto, M. (2016). A Wealth of Inequalities: Mass Incarceration, Employment, and Racial Disparities in U.S. Household Wealth, 1996 to 2011. *RSF: The Russell Sage Foundation Journal of Social Sciences* 2(6), 129-152. <http://www.muse.jhu.edu/article/639847>
- Tars, E. (2018). Housing as a Human Right. Retrieved February 14, 2020, from https://nlihc.org/sites/default/files/AG-2018/Ch01-S06_Housing-Human-Right_2018.pdf
- Von Bergen, C.W., & Bressler, M.S. (2016). "Ban the Box" Gives Ex-Offenders a Fresh Start in Securing Employment.

- Weiss, E. (2017). Housing Access for People with Criminal Records. Retrieved February 20, 2020, from https://nlihc.org/sites/default/files/AG-2017/2017AG_Ch06-S06_Housing-Access-Criminal-Records.pdf
- Western, B., Braga, A.A., Davis, J., & Sirois, C. (2015). Stress and Hardship after Prison. *AJS; American journal of sociology*, 120 5, 1512-47 .
- Western, B., & Pettit, B. (2010). Incarceration and Social Inequality. *Daedalus: MIT Press Journals*, 139(3), 8–19. doi: 10.4324/9780429499821-31
- Wiltz, T. (2019, March 29). 'A Pileup of Inequities': Why People of Color Are Hit Hardest by Homelessness. Retrieved April 18, 2020, from <https://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2019/03/29/a-pileup-of-inequities-why-people-of-color-are-hit-hardest-by-homelessness>

APPENDIX A

DESCRIPTIVE STATISTICS FOR ALL VARIABLES

Table 1. Descriptive Statistics of All Variable

| Characteristic | Mean or % | SD |
|---|------------------|-----------|
| Father has Spent Time in Jail | | |
| Has Spent Time in Jail | 46.74% | |
| Has Not Spent Time in Jail | 53.26% | |
| Own or Renting Home/Apartment | | |
| Owens Home/Apartment | 18.43% | |
| Doesn't Own Home/Apartment | 81.57% | |
| Race (Wave 1) | | |
| White | 21.09% | |
| Black | 47.63% | |
| Asian | 2.54% | |
| Other | 1.43% | |
| Hispanic/Latino | 27.30% | |
| Education Completed (Wave 5) | | |
| Less than High School | 21.97% | |
| High School | 21.94% | |
| Some College | 41.12% | |
| College or Graduate | 14.97% | |
| Fathers Occupation (Wave 5) | | |
| Lower Service | 14.09% | |
| Upper Service | 10.05% | |
| Routine Non-Manual | 23.44% | |
| Skilled Manual | 22.02% | |
| Semi and Unskilled Manual | 18.94% | |
| Transportation | 11.01% | |
| Military | 0.42% | |
| Unspecified | 0.04% | |
| You or Your Partner have a Credit Card | | |
| Yes | 78.69% | |
| No | 21.31% | |
| You or Your Partner have a Bank Acct. | | |
| Yes | 93.39% | |
| No | 6.61% | |
| Total Household Income (Wave 5) | 61.61 | 66.20 |

Source: Fragile Families and Child Wellbeing Study
(FFCWS)

APPENDIX B
HOUSING QUALITY SCALE INDEX

Table 2. Housing Quality Scale Index

| Characteristic | Scale |
|--|---|
| Garbage, litter, or broken glass in the street or road | 1-point for responses greater than (2) (2) Yes, but not a lot (3) Yes, quite a bit (4) Yes, almost everywhere |
| General conditions of most the buildings on the block | 1-point for responses greater than (2) (2) Fair condition (3) Poor condition, in need of repair (4) Badly deteriorated |
| Graffiti on the buildings or walls of buildings on the block | 1-point for responses greater than (2) (2) Yes, but not a lot (3) Yes, quite a bit (4) Yes, almost everywhere |
| Vacant, abandoned, or boarded-up buildings on the block | 1-point for responses greater than (2) (2) Yes, 1 building fits the description (3) Yes, 2-3 building fits the description (4) Yes, 4+ building fits the description |
| Abandoned vehicles on the block | 1-point for responses greater than (2) (2) Only 1 (3) Two or three (4) Four or more |
| Unlit entrance or stairway | 1-point for responses equal to (1) (1) Yes |
| Broken steps | 1-point for responses equal to (1) (1) Yes |
| Broken glass or broken toys | 1-point for responses equal to (1) (1) Yes |
| Large ditches | 1-point for responses equal to (1) (1) Yes |
| Alcohol or drug paraphernalia | 1-point for responses equal to (1) (1) Yes |
| Strewn garbage or litter | 1-point for responses equal to (1) (1) Yes |
| Peeling paint, needs paint job | 1-point for responses equal to (1) (1) Yes |
| Crumbling or damaged walls | 1-point for responses equal to (1) (1) Yes |
| Broken or cracked windows | 1-point for responses equal to (1) (1) Yes |

| | |
|---|---|
| | |
| Condition of the street in front of respondent's home | 1-point for responses equal to (4) (4) Poor- potholes, evidence of neglect |
| Interior common areas have open cracks or holes in wall/ceiling | 1-point for responses equal to (1) (1) Yes |
| Interior common areas contain holes in the floor | 1-point for responses equal to (1) (1) Yes |
| Interior common areas contain broken plaster/peeling paint | 1-point for responses equal to (1) (1) Yes |
| Interior common areas contain exposed wires | 1-point for responses equal to (1) (1) Yes |
| Interior of the home has broken windows or cracked windowpanes | 1-point for responses equal to (1) (1) Yes |
| Interior of the home has exposed wiring | 1-point for responses equal to (1) (1) Yes |
| Interior of the home contains open cracks or holes in the walls/ceiling | 1-point for responses equal to (1) (1) Yes |
| Interior of the home contains holes in the floor | 1-point for responses equal to (1) (1) Yes |
| Interior of the home contains broken plaster or peeling paint | 1-point for responses equal to (1) (1) Yes |